

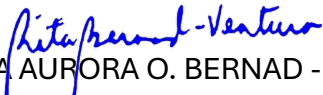


CERTIFICATION

January 15, 2025

This is to certify that the Compensation & Benefits Department has received five (5) reports of violation of COCOLIFE's Code of Conduct / Code of Ethics.

This certification has been issued pursuant to the requirements of Corporate Finance and Strategy Division for the year 2025.


RITA AURORA O. BERNAD - VENTURA
Head of Compensation & Benefits