

Account Number 001710000020

Issue Date 04/17/2018

Issuing Office/Branch

Maturity Date 12/26/2018

CERTIFICATE OF TIME DEPOSIT

This certifies that null has deposited with this BANK the sum of 100000 /
ONE HUNDRED THOUSAND PESOS for a term of 90 days from issue date with interest at
 3 % per annum.

The terms and conditions governing this deposit are stated at the back hereof.