



CERTIFICATION

This is to certify that OFBank Employees declared their compliance with the Bank's Code of Conduct. They understand that any violation on their part of the provisions of Code of Conduct for Bank employees and internal policies of OFBank maybe subjected to appropriate sanction in accordance with the Bank's internal policies and applicable regulatory rules and regulations.

Issued this 8th day of February 2021.

A handwritten signature in black ink, appearing to read 'Solita R. Vitug'.

SOLITA R. VITUG
AVP/Head, Administrative Services Unit