



## 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 29th day of December 2020.



SOLITA R. VITUG  
Head, Administrative Services Unit