

UCPB LEASING AND FINANCE CORPORATION

MANAGEMENT COMMITTEE

KRISTINE MARIE G. CUEVAS

Officer-in-Charge

52 years old, Filipino

Ms. Cuevas brings 26 years of knowledge and expertise in sales, marketing and management. Prior to taking on the role of Officer-in-Charge for UCPB Leasing and Finance Corporation, she served the bank as Personal Loan and Credit Card Department Head and Metro Manila Business Center Department Head. Before joining UCPB, Ms. Cuevas held various positions in Citytrust Banking Corporation, BA Savings Bank, Bank of Southeast Asia, RCBC Savings Bank, Performance Advantage Systems, Int'l, Great Depot, Inc., and Sterling Bank of Asia. Recently attended the Corporate Governance Orientation Program for GOCCs (September 2022). She holds a Bachelor of Science in Commerce, major in Accounting degree from Assumption College, San Lorenzo.

CHARITY C. CRUZ

Internal Audit Department Head

51 years old, Filipino

Ms. Cruz started her career in the Banking industry as an Auditor at the former Philam Savings Bank, Inc. She then moved on to gain more comprehensive knowledge and variety of experience by becoming the Financial Analyst under the Branch Banking Division of the UCPB Savings Bank (USB), and eventually promoted to head the General Accounting Department. She also gained valuable competence during her stint at the Regus Service Centre Philippines BV as the Resolutions Specialist for Asia Pacific as well as the Administrator of their debt collection system. She earned her degree in BS Accountancy at the La Consolacion College in Bacolod City, and pursued her Master in Business Administration (MBA) at the Ateneo Graduate School of Business in Makati City.

Ms. Cruz recently attended the following relevant seminars/trainings:

- Environmental & Social Risk Management (ESRM) System
- Financial Consumer Protection Refresher Training
- Fundamentals of IA Quality Assurance Improvement Plan
- Internal Audit's Financial Auditing
- Operational Risk Management and Information Security Awareness

MARIA LUISA S. GOPICO

Treasury Department Head

61 years old, Filipino

Ms. Gopico has more than 30 years of banking experience in Branch Banking, Branch Credit Administration, Audit, Systems & Methods, Corporate Planning- System Evaluation. She is currently the Compliance Department Head and Anti-Money Laundering Officer of UCPB Leasing and Finance Corporation and Compliance to Regulatory and Anti-Money Laundering. She is a CPA and BSBA- Accounting graduate from Philippine School of Business Administration and a certified Financing Company Compliance Officer by SEC in 2005. She started her career in banking as a bookkeeper in 1984 and has held various positions in Security Bank and UCPB. Prior to these banks, she headed the Systems and Methods Unit and of Asiatrust Bank and Operations Audit of Philam Bank. She has attended various seminars related to banking and has completed a Certificate Course for Strategic Compliance for Banks in DLSU Graduate School of Business in 2009. For the year 2022, she has attended seminars on AMLC Registration and Reporting Guidelines, PhilSys Information & Education Campaign, Overview on the Procurement System & the Role and Accountability of Signatories and Corporate Governance Orientation Program for GOCC.

JOY T. TAN

Operations Department Head

58 years old, Filipino

Ms. Tan, has over 13 years' experience with UCPB as Operational Risk Department Head prior to her current appointment at ULFC. Before joining UCPB, she held several positions in the areas of corporate lending, credit risk management and human resources management at Philippine National Bank spanning over 20 years. She earned her Bachelor's degree in Behavioral Science from the University of Santo Tomas and completed her Master's in Business Administration degree from PNB-Institute of Banking. She is a Certified Operational Risk Management Professional awarded by Chase Cooper and a Certified Trust Professional given by the Trust Institute Foundation of the Philippines.