CHARINA P. PADUA
Vice President and Head, Home and Micro Business - North Business Area

Corporate Governance Training	Date	Resource Person
MVP Group 14th Annual Corporate Governance Enhancement Session: 5G Technology Strategy and Governance: Market Trends and New Business Applications, Risks and Challenges; and Cyber Security: Protecting Critical Business Infrastructure	September 26, 2019	Ms. Claudia Hyunah Park Mr. Byungsik Kim Mr. Rob Partridge Mr. Craig A. Gonzales
MVP Group 13th Annual Corporate Governance Enhancement Session: Sustainability Strategy in a Disruptive Environment: ESG Best Practices and Compliance Issues; and Blockchain Technology Uses Cases and Strategic Benefits, Risks and Governance Issues	November 16, 2018	Dr. Matthew Bell Partner, Ernst and Young Mr. Paul R. Brody Partner, Ernst and Young