

Annex B

Deadline: 20 calendar days after  
The end of the quarter

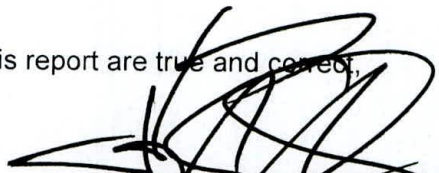
**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**  
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)  
Name of Covered Institutions

**3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City**  
Address


**REPORT OF MATERIAL RELATED PARTY TRANSACTIONS**  
**As of March 31, 2021**  
(Quarterly)

REPUBLIC OF THE PHILIPPINES)  
CITY OF MAKATI )SS

I solemnly swear that all matters set forth in this report are true and correct,  
to the best of my knowledge and belief.

  
**JAMES PATRICK G. BONUS**  
(Signature of Officer/Alternate)

SUBSCRIBED AND SWORN TO BEFORE ME this APR 19 2021 day of 2021, affiant  
exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until  
April 16, 2028, Issued by DFA Manila.

  
**ATTY. GEORGE DAVID D. SITON**  
NOTARY PUBLIC  
Notary Public for Makati City  
Until APR 19 2021, 20  
ROLL NO. 62801  
PTR No. 21996/3-2 -2018  
IBP O.A. No. 1996/3-2 -2018 MAY. 8, 2017  
Place EXECUTIVE BLDG., CENTER MAKATI AVE., COR., JUPITER ST., MAKATI CITY

Doc. No. 31  
Page No. 08  
Book No. 96  
Series of 204

Material Related Party Transactions

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**  
Name of Covered Institution

**March 31, 2021**  
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
<b>A. Parent</b>							
a. Malayan Banking Berhad of Malaysia	a. Maybank ATR Kim Eng Capital Partners, Inc.	Parent	3/31/21	Due to parent company	7,656,160.99	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	3/31/21	Due from parent company	112,254.66	Due and payable on demand	Advance payment for Hypotax of EIHSB International Assignee.
				Due from parent company	84,743.69	Due and payable on demand	Advance payment for ELGAP Banca IOS software development cost.
<b>B. Affiliates</b>							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	3/31/21	Service Fees	26,196,689.20	Service fees incurred as of Mar 31, 2021 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			3/31/21	Cash in Bank / Time Deposits	887,143,201.87	Balance as of March 31, 2021	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			3/31/21	Interest Income	620,019.60	Interest Earned as of March 31, 2021	Interest Income earned from time and bank deposits.
			3/31/21	Premium income	8,478,021.60	Premium Collected as of March 31, 2021	Premium income for Group Credit Life (MRI) – MPI borrowers

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.  
Name of Covered Institution

March 31, 2021  
Date

Parent/Subsidiary /Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			1/15/2021	Exclusivity Access Fee paid to MPI	350,000,000	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement.
			3/31/21	Amortization of Exclusivity Access Fee as of March 31, 2021	11,666,666.64	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	3/31/21	Due to affiliates	4,106,261.77	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the remaining balance for previous year's BCP charges.

c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	3/31/21	Share in maintenance fees for SG's hosting of ILS	1,918,153.69	Maintenance fees incurred as of March 31, 2021	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
d. ATRAM Trust Corporation	d. ATRAM Trust Corporation	Affiliate	3/31/21	Trust Fees for IMA and VUL accounts  Trust fees incurred as of March 31, 2021	1,953,785.41	Trust fees incurred as of March 31, 2021	<p>Etiqa PH has an Investment Management Agreement (IMA) with ATRAM Trust Corporation (ATRAM) formerly ATR KimEng Asset Management, Inc. (ATRKE AMI) which monitors and manages a portion of the Company's investments.</p> <p>The IMA provides that the Company retains legal title to the invested funds and properties and will be charged IMA fees based on the market value of the portfolio.</p> <p>The Company has also entrusted the management of the fund assets of its policyholders availing of variable unit-linked products to ATRAM.</p>
<b>C. Employees &amp; Officers</b>							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	3/31/21	Chattel Mortgage loan	14,550,485.20	Balance as of March 31, 2021. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			3/31/21	Interest income – chattel mortgage loan	36,480.43	Interest income earned as of March 31, 2021	Interest income earned on chattel mortgage loans from officers of Etiqa PH.

b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	3/31/21	Salary Loans	13,080,504.24	Balance as of March 31, 2021. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			3/31/21	Interest income – salary loans	60,437.92	Interest income earned as of March 31, 2021.	Interest income earned on Salary loans of employees and officers



July 12, 2021

**Honorable Dennis B. Funa**  
Insurance Commissioner  
Insurance Commission Building  
1071 United Nations Avenue, Manila

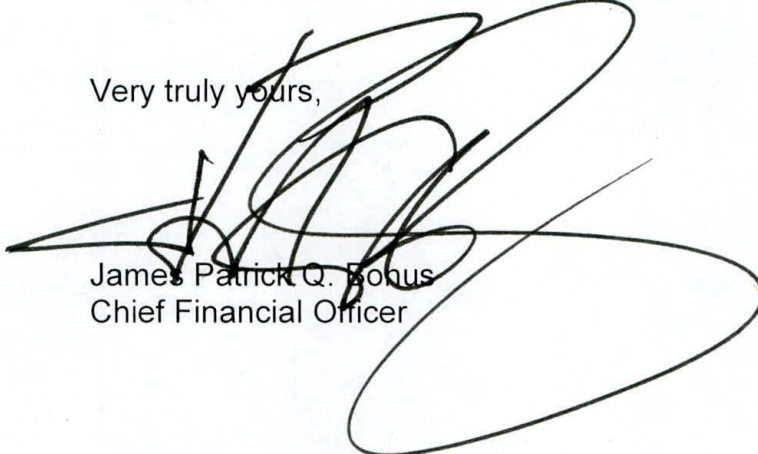
**Re: Report of Material Related Party Transactions**

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc.** as of June 30, 2021.

We hope you find everything in order.

Very truly yours,

  
James Patrick Q. Bohus  
Chief Financial Officer

**Etiqa Life and General Assurance Philippines, Inc.**  
(Formerly: AsianLife and General Assurance Corporation)  
2nd and 3rd Floor  
Morning Star Center  
347 Sen. Gil Puyat Avenue,  
Makati City 1209

T +632 8890 1758  
F +632 8895 8519  
E customersupport@etiqa.com.ph

[www.etiqa.com.ph](http://www.etiqa.com.ph)

A Member of  Maybank Group

Annex B

Deadline: 20 calendar days after  
The end of the quarter

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**  
Name of Covered Institutions

**3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City**  
Address

**REPORT OF MATERIAL RELATED PARTY TRANSACTIONS**  
**As of June 30, 2021**  
(Quarterly)

REPUBLIC OF THE PHILIPPINES)  
CITY OF MAKATI )SS

I solemnly swear that all matters set forth in this report are true and correct,  
to the best of my knowledge and belief.



**JAMES PATRICK Q. BONUS**  
(Signature of Officer/Alternate)

**13 JUL 2021**

SUBSCRIBED AND SWORN TO BEFORE ME this \_\_\_\_\_ day of \_\_\_\_\_ 2021, affiant  
exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until  
April 16, 2028, Issued by DFA Manila.

NOTARY PUBLIC  
Until \_\_\_\_\_, 20\_\_  
PTR No. \_\_\_\_\_  
Place \_\_\_\_\_

Doc. No. 116  
Page No. 25  
Book No. TV  
Series of 2021

**ATTY RAUL M. HEBRON**  
Notary Public for Makati  
Commission until December 31, 2021  
APPT M-47 (2020-2021) ROLL No. 47204  
IBP No. 018418  
PTR No. 8531325/ Makati City

**Material Related Party Transactions**

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**

**Name of Covered Institution**

**June 30, 2021**

**Date**

<b>Parent/Subsidiary/ Affiliate</b>	<b>Related Counter Party</b>	<b>Relationship between the parties</b>	<b>Transaction date</b>	<b>Type of Transaction</b>	<b>Amount</b>	<b>Terms</b>	<b>Rationale for entering into the Transaction</b>
<b>A.Parent</b>							
a. Malayan Banking Berhad of Malaysia	a. Maybank ATR Kim Eng Capital Partners, Inc.	Parent	6/30/21	Due to parent company	7,656,160.99	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	6/30/21	Due to parent company	20,797.58	Due and payable on demand	Adjustments for Hypotax of EIHSB International Assignee.
<b>B. Affiliates</b>							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	6/30/21	Service Fees	51,756,030.47	Service fees incurred as of June 30, 2021 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			6/30/21	Cash in Bank / Time Deposits	756,798,449.44	Balance as of June 30, 2021	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			6/30/21	Interest Income	1,248,176.08	Interest Earned as of June 30, 2021	Interest Income earned from time and bank deposits.
			6/30/21	Premium income	39,405,065.58	Premium Collected as of June 30, 2021	Premium income for Group Health and Life– Maybank Phils. Employee and dependents
			6/30/21	Premium income	16,942,658.80	Premium Collected as of June 30, 2021	Premium income for Group Credit Life (MRI) – MPI borrowers



Material Related Party Transactions

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**

Name of Covered Institution

**March 31, 2021**

Date

Parent/Subsidiary /Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			6/30/2021	Exclusivity Access Fee paid to MPI	350,000,000	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement.
			6/30/21	Amortization of Exclusivity Access Fee as of June 30, 2021	11,666,666.64	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	6/30/21	Due to affiliates	4,106,261.77	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the

							remaining balance for previous year's BCP charges.
c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	6/30/21	Share in maintenance fees for SG's hosting of ILS	3,684,881.69	Maintenance fees incurred as of June 30, 2021	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
d. ATRAM Trust Corporation	d. ATRAM Trust Corporation	Affiliate	6/30/21	Trust Fees for IMA and VUL accounts  Trust fees incurred as of June 30, 2021	6,487,306.45	Trust fees incurred as of June 30, 2021	<p>Etiqa PH has an Investment Management Agreement (IMA) with ATRAM Trust Corporation (ATRAM) formerly ATR KimEng Asset Management, Inc. (ATRKE AMI) which monitors and manages a portion of the Company's investments.</p> <p>The IMA provides that the Company retains legal title to the invested funds and properties and will be charged IMA fees based on the market value of the portfolio.</p> <p>The Company has also entrusted the management of the fund assets of its policyholders availing of variable unit-linked products to ATRAM.</p>
<b>C. Employees &amp; Officers</b>							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	6/30/21	Chattel Mortgage loan	15,350,722.87	Balance as of June 30, 2021. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			6/3/21	Interest income – chattel mortgage loan	58,776.17	Interest income earned as of June 30, 2021	Interest income earned on chattel mortgage loans from officers of Etiqa PH.

b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	6/30/21	Salary Loans	13,068,863.32	Balance as of June 30, 2021. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			6/30/21	Interest income – salary loans	305,329.07	Interest income earned as of June 30, 2021.	Interest income earned on Salary loans of employees and officers



October 18, 2021

**Honorable Dennis B. Funa**  
Insurance Commissioner  
Insurance Commission Building  
1071 United Nations Avenue, Manila

**Re: Report of Material Related Party Transactions**

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc.** as of September 30, 2021.

We hope you find everything in order.

Very truly yours,

  
James Patrick Q. Bonus  
Chief Financial Officer

Annex B

Deadline: 20 calendar days after  
The end of the quarter

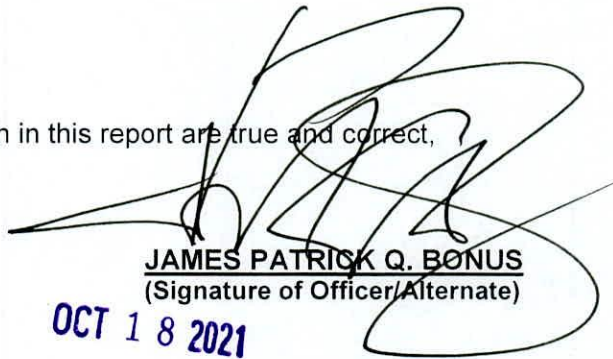
**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**  
Name of Covered Institutions

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Address

**REPORT OF MATERIAL RELATED PARTY TRANSACTIONS**  
**As of September 30, 2021**  
(Quarterly)

REPUBLIC OF THE PHILIPPINES)  
CITY OF MAKATI )SS

I solemnly swear that all matters set forth in this report are true and correct,  
to the best of my knowledge and belief.



**JAMES PATRICK Q. BONUS**  
(Signature of Officer/Alternate)

OCT 18 2021

SUBSCRIBED AND SWORN TO BEFORE ME this \_\_\_\_ day of \_\_\_\_\_ 2021, affiant  
exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until  
April 16, 2028, Issued by DFA Manila.

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Page No. \_\_\_\_\_  
Book No. \_\_\_\_\_  
Series of \_\_\_\_\_

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04  
721

NOTARY PUBLIC  
Until \_\_\_\_\_, 20\_\_  
PTR No. \_\_\_\_\_  
Place \_\_\_\_\_

**ATTY. RAUL M. HEBRON**  
Notary Public for Makati  
Commission until December 31, 2021  
APPT M-47 (2020-2021) ROLL No. 47204  
ICP No. 018418  
PTR No. 031229 Makati City

**Material Related Party Transactions**

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**

**Name of Covered Institution**

**September 30, 2021**

**Date**

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
<b>A. Parent</b>							
a. Malayan Banking Berhad of Malaysia	a. Maybank ATR Kim Eng Capital Partners, Inc.	Parent	9/30/21	Due to parent company	7,656,160.99	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
<b>B. Affiliates</b>							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	9/30/21	Service Fees	71,579,122.20	Service fees incurred as of September 30, 2021 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			9/30/21	Cash in Bank / Time Deposits	931,503,797.10	Balance as of September 30, 2021	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			9/30/21	Interest Income	1,943,814.84	Interest Earned as of September 30, 2021	Interest Income earned from time and bank deposits.
			9/30/21	Premium income	39,596,309.73	Premium Collected as of September 30, 2021	Premium income for Group Health and Life– Maybank Phils. Employee and dependents
			9/30/21	Premium income	22,991,763.10	Premium Collected as of September 30, 2021	Premium income for Group Credit Life (MRI) – MPI borrowers

**Material Related Party Transactions**

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**

Name of Covered Institution

**September 30, 2021**

Date

Parent/Subsidiary /Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			9/30/2021	Exclusivity Access Fee paid to MPI	350,000,000	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement.
			9/30/21	Amortization of Exclusivity Access Fee as of September 30, 2021	17,499,999.96	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	9/30/21	Due to affiliates	4,106,261.77	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the remaining balance for previous year's BCP charges.

c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	9/30/21	Share in maintenance fees for SG's hosting of ILS	5,508,783.69	Maintenance fees incurred as of September 30, 2021	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
d. ATRAM Trust Corporation	d. ATRAM Trust Corporation	Affiliate	9/30/21	Trust Fees for IMA and VUL accounts  Trust fees incurred as of September 30, 2021	14,383,763.07	Trust fees incurred as of September 30, 2021	<p>Etiqa PH has an Investment Management Agreement (IMA) with ATRAM Trust Corporation (ATRAM) formerly ATR KimEng Asset Management, Inc. (ATRKE AMI) which monitors and manages a portion of the Company's investments.</p> <p>The IMA provides that the Company retains legal title to the invested funds and properties and will be charged IMA fees based on the market value of the portfolio.</p> <p>The Company has also entrusted the management of the fund assets of its policyholders availing of variable unit-linked products to ATRAM.</p>
<b>C. Employees &amp; Officers</b>							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	9/30/21	Chattel Mortgage loan	12,693,556.54	Balance as of September 30, 2021. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			9/30/21	Interest income – chattel mortgage loan	79,952.52	Interest income earned as of September 30, 2021	Interest income earned on chattel mortgage loans from officers of Etiqa PH.



b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	9/30/21	Salary Loans	13,639,910.63	Balance as of September 30, 2021. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			9/30/21	Interest income – salary loans	916,817.85	Interest income earned as of September 30, 2021.	Interest income earned on Salary loans of employees and officers

Annex B

Deadline: 20 calendar days after  
The end of the quarter

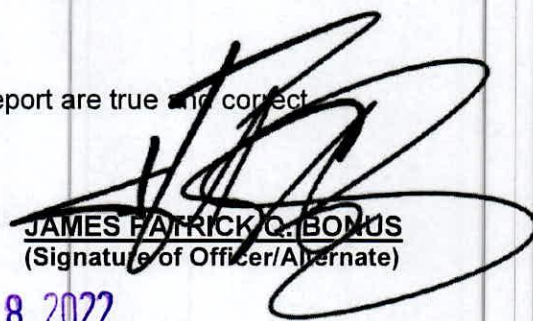
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Name of Covered Institutions

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Address

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**As of December 31, 2021**  
(Quarterly)

REPUBLIC OF THE PHILIPPINES)  
CITY OF MAKATI )SS

I solemnly swear that all matters set forth in this report are true and correct  
to the best of my knowledge and belief.



**JAMES PATRICK Q. BONUS**  
(Signature of Officer/Alternate)

**JAN 18 2022**

SUBSCRIBED AND SWORN TO BEFORE ME this 18 day of JAN 2021, affiant  
exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until  
April 16, 2028, Issued by DFA Manila.

NOTARY PUBLIC  
Until \_\_\_\_\_, 20\_\_  
PTR No. \_\_\_\_\_  
Place \_\_\_\_\_

**ATTY. JOSHUA P. LAPUZ**

Notary Public Makati City  
Until Dec. 31, 2023  
Appointment No. M-019-(2022-2023)  
PTR No. 8852510 Jan. 3, 2022 / Makati  
IBF Lifetime No. 04897 Roll No. 45790  
MCLE Compliance No. VI-0016565  
Office Address: Bldg. 199 Salcedo St.  
Legaspi Village, Makati City

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Book No. 230  
Series of 2022

**ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.**  
 Name of Covered Institution

**December 31, 2021**  
 Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
<b>A. Parent</b>							
a. Malayan Banking Berhad of Malaysia	a. Maybank ATR Kim Eng Capital Partners, Inc.	Parent	12/31/21	Due to parent company	7,656,160.99	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
<b>B. Affiliates</b>							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	12/31/21	Service Fees	102,527,012.84	Service fees incurred as of December 31, 2021 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			12/31/21	Cash in Bank / Time Deposits	583,186,686.88	Balance as of December 31, 2021	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			12/31/21	Interest Income	2,563,665.07	Interest Earned as of December 31, 2021	Interest Income earned from time and bank deposits.
			12/31/21	Premium income	44,543,046.49	Premium Collected as of December 31, 2021	Premium income for Group Health and Life– Maybank Phils. Employee and dependents
			12/31/21	Premium income	40,054,679.11	Premium Collected as of December 31, 2021	Premium income for Group Credit Life (MRI) – MPI borrowers

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

December 31, 2021

Date

Parent/Subsidiary /Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			12/31/2021	Exclusivity Access Fee paid to MPI	500,000,000	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years. Another 150M will be paid next year.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement.
			12/31/21	Amortization of Exclusivity Access Fee as of December 31, 2021	33,333,333.29	Exclusivity Fee paid Jan 15, 2021 for Php 350M to be amortized in 15 years. Another 150M will be paid next year.	Fee paid to MPI, in return for being the exclusive provider of all individual life and health insurance and variable unit life insurance products including other existing and future products for MPI and its subsidiaries. It also sets the Company as the exclusive insurance provider offering its products to MPI's clients as part of the Bancassurance agreement
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	12/31/21	Due to affiliates	4,106,261.77	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the remaining balance for previous year's BCP charges.

c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	12/31/21	Share in maintenance fees for SG's hosting of ILS and Polisysea	6,257,220.00	Maintenance fees incurred as of December 31, 2021	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
			12/31/21	Share in maintenance fees for SG's hosting of Polisysea	5,550,000.00	Maintenance fees incurred as of December 31, 2021	Etiqa PH uses the Polisysea which being test and subsequently use in the General Insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
d. Etiqa Life Insurance Berhad (ELIB)	d. Etiqa Life Insurance Berhad (ELIB)	Affiliate	12/31/21	Due to Affiliates	14,586.58	Due and payable on demand	Chargeback for staff cost and other directly attributable expense per shared services agreement.
e. Maybank Ageas Holdings Berhad (MAHB)	e. Maybank Ageas Holdings Berhad (MAHB)	Affiliate	12/31/21	Due to Affiliates	696,976.33	Due and payable on demand	Chargeback for staff cost and other directly attributable expense per shared services agreement.
				Trust Fees for IMA and VUL accounts		Trust fees incurred as of December 31, 2021	Etiqa PH has an Investment Management Agreement (IMA) with ATRAM Trust Corporation (ATRAM) formerly ATR KimEng Asset Management, Inc. (ATRKE AMI) which monitors and manages a portion of the Company's investments.
f. ATRAM Trust Corporation	d. ATRAM Trust Corporation	Affiliate	12/31/21	Trust fees incurred as of September 30, 2021	18,030,150.09	Trust fees incurred as of December 31, 2021	The IMA provides that the Company retains legal title to the invested funds and properties and will be charged IMA fees based on the market value of the portfolio.  The Company has also entrusted the management of the fund assets of its policyholders availing of variable unit-linked products to ATRAM.
<b>C. Employees &amp; Officers</b>							

a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	12/31/21	Chattel Mortgage loan	11,317,262.04	Balance as of December 31, 2021. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			12/31/21	Interest income – chattel mortgage loan	93,290.32	Interest income earned as of December 31, 2021	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	12/31/21	Salary Loans	13,900,062.50	Balance as of December 31, 2021. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			12/31/21	Interest income – salary loans	1,246,299.80	Interest income earned as of December 31, 2021.	Interest income earned on Salary loans of employees and officers