

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

March 31,2025

Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A. Parent							
a. Etiqa International Holdings Sbn. Berhad (EIHSB)	b. Etiqa International Holdings Sbn. Berhad (EIHSB)	Parent	03/31/2025	Due to parent company	N/A	Due and payable on demand	Chargeback of Bankers Comprehensive Crime, Civil Liability (BCPI and Cyber Premium to subsidiaries. Payment for Google Analytics 360 annual subscription fee (May 2022 - Apr 2023)
B. Affiliates							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	03/31/2025	Service Fees	11,449,494	Service fees incurred as of March 31,2025 (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.
			03/31/2025	Cash in Bank / Time Deposits	432,105,960	Balance as of March 31,2025	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.
			03/31/2025	Interest Income	1,134,930	Interest Earned as of March 31,2025	Interest Income earned from time and bank deposits.
			03/31/2025	Premium income	101,841	Premium Collected as of March 31,2025	Premium income for Group Health and Life– Maybank Phils. Employee and dependents

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Name of Covered Institution

March 31,2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			03/31/2025	Net Book Value of the Exclusivity Access Fee paid to MPI	429,670,186	Book value of the asset related to the exclusivity fee paid in 2021 to MPI for the Bancassurance agreement	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.
			03/31/2025	YTD Amortization of Exclusivity Access Fee as of March 31,2025	413,495	YTD amortization. Fee paid in 2021, with another tranche to be paid in 2023. Amortized over 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. Etiqa Insurance Pte. Ltd. (EIPL)	b.Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	03/31/2025	Share in maintenance fees for SG's hosting of ILS and Polisysea	N/A	Maintenance fees incurred as of March 31,2025	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	e. ATRAM Trust Corporation	Affiliate	03/31/2025	Trust Fees for IMA and VUL accounts Trust fees incurred as of March 31,2025	4,760,077	Trust fees incurred as of March 31,2025	<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>
e. A.V. Ocampo	f. A.V. Ocampo	Affiliate	03/31/2025	Commissions paid as of 31 March 2025	257,041	Commissions paid as of 31 March 2025	<p>A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.</p>
				Commissions payable as of 31 March 2025	2,593	Commissions payable as of 31 March 2025	<p>A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.</p>

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

March 31,2025
Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	03/31/2025	Chattel Loan/Car Loan	5,940,009	Balance as of March 31,2025. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			03/31/2025	Interest income – chattel mortgage loan	82,837	Interest income earned as of March 31,2025	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	03/31/2025	Salary Loans	27,812,296	Balance as of March 31,2025. 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.
			03/31/2025	Interest income – salary loans	99,516	Interest income earned as of March 31,2025	Interest income earned on Salary loans of employees and officers.

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

June 30, 2025

Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A. Parent							
a. Etiqa International Holdings Sbn, Berhad (EIHSB)	b. Etiqa International Holdings Sbn, Berhad (EIHSB)	Parent	06/30/2025	Due to parent company	N/A	Due and payable on demand	Chargeback of Bankers Comprehensive Crime, Civil Liability (BCPI and Cyber Premium to subsidiaries, Payment for Google Analytics 360 annual subscription fee (May 2022 - Apr 2023)
B. Affiliates							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	06/30/2025	Service Fees	21,989,756	Service fees incurred as of June 30, 2025 (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.
			06/30/2025	Cash in Bank / Time Deposits	216,545,043	Balance as of June 30, 2025	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.
			06/30/2025	Interest Income	2,752,072	Interest Earned as of June 30, 2025	Interest Income earned from time and bank deposits.
			06/30/2025	Premium income	101,841	Premium Collected as of June 30, 2025	Premium income for Group Health and Life– Maybank Phils. Employee and dependents

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

June 30,2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			06/30/2025	Net Book Value of the Exclusivity Access Fee paid to MPI	429,342,227	Book value of the asset related to the exclusivity fee paid in 2021 to MPI for the Bancassurance agreement	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.
			06/30/2025	YTD Amortization of Exclusivity Access Fee as of June 30,2025	741,454	YTD amortization. Fee paid in 2021, with another tranche to be paid in 2023. Amortized over 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. Etiqa Insurance Pte. Ltd. (EIPL)	b.Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	06/30/2025	Share in maintenance fees for SG's hosting of ILS and Polisysea	N/A	Maintenance fees incurred as of June 30,2025	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	e. ATRAM Trust Corporation	Affiliate	06/30/2025	Trust Fees for IMA and VUL accounts Trust fees incurred as of June 30,2025	4,354,823	Trust fees incurred as of June 30,2025	<p>Etiqua 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>
e. A.V. Ocampo	f. A.V. Ocampo	Affiliate	06/30/2025	Commissions paid as of 30 June 2025	287,846	Commissions paid as of 30 June 2025	<p>A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.</p>
				Commissions payable as of 30 June2025	9,354	Commissions payable as of 30 June 2025	<p>A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.</p>

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

June 30, 2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	06/30/2025	Chattel Loan/Car Loan	4,548,550	Balance as of June 30, 2025. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			06/30/2025	Interest income – chattel mortgage loan	163,856	Interest income earned as of June 30, 2025	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	06/30/2025	Salary Loans	25,343,413	Balance as of June 30, 2025. 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.
			06/30/2025	Interest income – salary loans	167,258	Interest income earned as of June 30, 2025	Interest income earned on Salary loans of employees and officers.

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

September 30, 2025

Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A. Parent							
a, Etiqa International Holdings Sbn. Berhad (EIHSB)	b, Etiqa International Holdings Sbn. Berhad (EIHSB)	Parent	09/30/2025	Due to parent company	N/A	Due and payable on demand	Chargeback of Bankers Comprehensive Crime, Civil Liability (BCPI and Cyber Premium to subsidiaries. Payment for Google Analytics 360 annual subscription fee (May 2022 - Apr 2023)
B. Affiliates							
a, Maybank Philippines, Inc (MPI)	a, Maybank Philippines, Inc (MPI)	Affiliate	09/30/2025	Service Fees	37,633,798	Service fees incurred as of September 30,2025 (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.
			09/30/2025	Cash in Bank / Time Deposits	102,952,527	Balance as of September 30,2025	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.
			09/30/2025	Interest Income	2,982,664	Interest Earned as of September 30,2025	Interest Income earned from time and bank deposits.
			09/30/2025	Premium income	4,231,939	Premium Collected as of September 30,2025	Premium income for Group Health and Life— Maybank Phils. Employee and dependents

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

September 30, 2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			09/30/2025	Net Book Value of the Exclusivity Access Fee paid to MPI	428,845,231	Book value of the asset related to the exclusivity fee paid in 2021 to MPI for the Bancassurance agreement	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.
			09/30/2025	YTD Amortization of Exclusivity Access Fee as of September 30, 2025	1,238,450	YTD amortization, Fee paid in 2021, with another tranche to be paid in 2023. Amortized over 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. Etiqa Insurance Pte. Ltd. (EIPL)	b.Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	09/30/2025	Share in maintenance fees for SG's hosting of ILS and Polisysea	N/A	Maintenance fees incurred as of September 30, 2025	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	e. ATRAM Trust Corporation	Affiliate	09/30/2025	Trust Fees for IMA and VUL accounts Trust fees incurred as of September 30,2025	2,682,862	Trust fees incurred as of September 30,2025	<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>
e. A.V. Ocampo	f. A.V. Ocampo	Affiliate	09/30/2025	Commissions paid as of 30 September 2025	294,607	Commissions paid as of 30 September 2025	A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.
				Commissions payable as of 30 September2025	(4,470)	Commissions payable as of 30 September 2025	A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

September 30, 2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	09/30/2025	Chattel Loan/Car Loan	7,681,295	Balance as of September 30,2025. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			09/30/2025	Interest income – chattel mortgage loan	233,764	Interest income earned as of September 30,2025	Interest income earned on chattel mortgage loans from officers of Etiqa PH,
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	09/30/2025	Salary Loans	25,173,634	Balance as of September 30,2025. 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.
			09/30/2025	Interest income – salary loans	282,932	Interest income earned as of September 30,2025	Interest income earned on Salary loans of employees and officers.

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

December 31,2025

Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A. Parent							
a. Etiqa International Holdings Sbn. Berhad (EIHSB)	b. Etiqa International Holdings Sbn. Berhad (EIHSB)	Parent	12/31/2025	Due to parent company	N/A	Due and payable on demand	Chargeback of Bankers Comprehensive Crime, Civil Liability (BCPI and Cyber Premium to subsidiaries. Payment for Google Analytics 360 annual subscription fee (May 2022 - Apr 2023)
B. Affiliates							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	12/31/2025	Service Fees	49,596,608	Service fees incurred as of December 31,2025 (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.
			12/31/2025	Cash in Bank / Time Deposits	120,703,785	Balance as of December 31,2025	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.
			12/31/2025	Interest Income	3,573,275	Interest Earned as of December 31,2025	Interest Income earned from time and bank deposits.
			12/31/2025	Premium income	4,323,488	Premium Collected as of December 31,2025	Premium income for Group Health and Life– Maybank Phils. Employee and dependents

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

December 31,2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
			12/31/2025	Net Book Value of the Exclusivity Access Fee paid to MPI	428,226,721	Book value of the asset related to the exclusivity fee paid in 2021 to MPI for the Bancassurance agreement	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.
			12/31/2025	YTD Amortization of Exclusivity Access Fee as of December 31,2025	1,856,959	YTD amortization. Fee paid in 2021, with another tranche to be paid in 2023. Amortized over 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. Etiqa Insurance Pte. Ltd. (EIPL)	b.Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	12/31/2025	Share in maintenance fees for SG's hosting of ILS and Polisysea	N/A	Maintenance fees incurred as of December 31,2025	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	e. ATRAM Trust Corporation	Affiliate	12/31/2025	Trust Fees for IMA and VUL accounts Trust fees incurred as of December 31,2025	4,587,405	Trust fees incurred as of December 31,2025	<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>
e. A.V. Ocampo	f. A.V. Ocampo	Affiliate	12/31/2025	Commissions paid as of 31 December 2025	295,486	Commissions paid as of 31 December 2025	A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.
				Commissions payable as of 31 December 2025	43,186	Commissions payable as of 31 December 2025	A.V. Ocampo is a broker who is providing clients to ELGAP for its Group Insurance business. ELGAP in turn pays commission for the business.

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.

Name of Covered Institution

December 31,2025

Date

	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	12/31/2025	Chattel Loan/Car Loan	7,268,162	Balance as of December 31,2025. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			12/31/2025	Interest income – chattel mortgage loan	273,578	Interest income earned as of December 31,2025	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	12/31/2025	Salary Loans	23,159,502	Balance as of December 31,2025. 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.
			12/31/2025	Interest income – salary loans	355,252	Interest income earned as of December 31,2025	Interest income earned on Salary loans of employees and officers.

