CERTIFICATION

This is to certify that during the Annual Meeting of the Stockholders of BETHEL GENERAL INSURANCE AND SURETY CORPORATION held on July 14, 2023, QHI Audit was the independent party who counted and validated the votes cast during the said meeting.

This certification is issued this 17th day of July 2023 in Makati City.

JXYL JILL _. PAHILGA Chief Internal Auditor