

COL FINANCIAL GROUP, INC.
Special Stockholders' Meeting
25 September 2026, Friday, 2:00 P.M.
conducted virtually via <https://shareholders.colfinancial.com>

Shareholders Present:*	No. of Outstanding and Voting Shares	Percentage of Total
	5,415,266,518	91.01%

**The attendance record of directors, officers, and stockholders is attached as Annex "A".*

1. Call to Order and Proof of Notice

The Vice-Chairman of the Board of Directors of COL Financial Group, Inc. ("COL" or "Corporation") acted as Chairman of the meeting ("Chairman") and called the meeting to order.

The Corporate Secretary ("Secretary") reported that the stockholders as of record date of September 2, 2026 were notified of the meeting as follows:

- The Notice of the Meeting, containing the Agenda, was published in the print and online business sections of the Daily Tribune and The Manila Times on September 3 and 4, 2026; and
- Digital copies of the Information Statement, Management Report, SEC Form 17-Q, Notice and Agenda for the Stockholders' Meeting, and other pertinent documents were also uploaded and may be viewed in the COL website and the PSE Edge.

2. Determination of Quorum, Instruction on Rules of Conduct and Voting Procedures

The Secretary certified that there was a quorum for the meeting. Out of the total outstanding capital stock of the Corporation of Five Billion Nine Hundred Forty-Nine Million Nine Hundred Ninety-Nine Thousand Nine Hundred Ninety-Eight (5,949,999,998) common shares Five Billion Four Hundred Fifteen Million Two Hundred Sixty-Six Thousand Five Hundred Eighteen (5,415,266,518) shares constituting Ninety-One point Zero One percent (91.01%) of the subscribed and outstanding capital stock entitled to vote were present in the meeting.

Thereafter, the Secretary explained that the rules of conduct and voting procedures are set forth in the Definitive Information Statement. She highlighted, among others, the following points:

- Stockholders who registered in the Shareholders' Portal by 5:00 P.M. on 11 September 2026 may send their questions or comments either by email to the corporate secretary or by inputting their questions or comments directly in the Portal in the space provided for in the tab marked as 'Legal'.
- There are two (2) resolutions, proposed for adoption in the meeting.
- Stockholders who successfully registered in the Shareholders' Portal may cast their votes on the proposed resolutions and in the election of directors through the Shareholders' Portal until 3:00 pm of 25 September 2026.

- The votes cast as of the end of the proxy validation process have been tabulated. These votes are from stockholders owning Five Billion Four Hundred Fifteen Million Two Hundred Sixty-Six Thousand Five Hundred Eighteen (5,415,266,518) voting shares, representing approximately One Hundred percent (100%) of the total voting shares represented in the meeting and Ninety-One point Zero One percent (91.01%) of the total outstanding voting shares. The results of the preliminary tabulation will be referred to throughout the meeting. However, the results of the final tabulation of votes with full details of the affirmative and negative votes and abstentions will be reflected in the minutes of the meeting.

3. Approval of the Minutes of the Previous Meeting

The Chairman presented the minutes of the previous stockholders' meeting held on 30 April 2026. The stockholders passed and approved the following resolution:

"RESOLVED, that the minutes of the meeting of the stockholders held on April 30, 2026 be, as it is hereby confirmed, ratified, and approved."

As tabulated by the Secretary, the votes on the motion for the approval of the minutes of the 30 April 2026 Stockholders' Meeting were as follows:

Approval of the Minutes of the Previous Meeting			
	Yes	No	Abstain
Number of Voted Shares	5,415,266,518	-	-
% of Voting Shares Present	100.00%	0.00%	0.00%

4. Ratification of the Declaration of Stock Dividends

The President discussed the proposed stock dividends to be declared by the Corporation. The stockholders passed and approved the following resolution:

"RESOLVED, that the Stockholders of COL Financial Group, Inc. (the "Corporation") representing at least two-thirds (2/3) of its outstanding common shares hereby ratify and approve the following resolutions of the Board of Directors:

RESOLVED, that COL FINANCIAL GROUP, INC., (the "Corporation") approves, as it hereby approves, the declaration of stock dividends equivalent to sixty percent (60%) of the Corporation's outstanding capital stock, amounting to Three Hundred Fifty-Seven Million Pesos (Php357,000,000.00) or Three Billion Five Hundred Seventy Million (3,570,000,000) common shares, with a par value of Ten Centavos (Php0.10) per share (the "Stock Dividends") to be paid on 11 November 2026 ("Payment Date") to all stockholders of record as of 20 October 2026 ("Record Date");

"RESOLVED FURTHER, that the Stock Dividends shall be sourced from the authorized and unissued capital stock of the Corporation;

"RESOLVED FURTHER, that the fractional shares resulting from the Stock Dividend declaration will be paid in cash based on the closing price on Record Date and computed up to two (2) decimal places;

“RESOLVED FURTHERMORE, that in connection with the foregoing, the following are hereby approved:

- a. The filing of the Application for Listing, Listing Agreement, and any other required documents with the PSE for the listing of the Stock Dividends; and
- b. The authority of the Board of Directors of the Corporation and such other persons as are duly authorized by them (“Authorized Persons”) to sign, execute, deliver, and/or amend, for and on behalf of the Corporation, in connection with or as contemplated by the additional listing of the Stock Dividends, any and all documents, contracts, agreements, certificates, undertakings and instruments as may be required or necessary to give effect to the foregoing resolutions, and to do such further acts and things as any such Authorized Persons shall deem necessary or appropriate in connection with, or to carry out the actions contemplated by, the foregoing resolutions, including to do and perform (or cause to be done and performed), in the name and on behalf of the Corporation, all such acts, and to make, execute, deliver, issue, or file (or cause to be made, executed, delivered, or filed) with any person including any governmental authority or agency, all such agreements, documents, instruments, certificates, consents and waivers, and all amendments to any such agreements, documents, instruments or certificates, and to pay, or cause to be paid, all such payments, as any of them may deem necessary or advisable to carry out the intent of the foregoing resolutions, the authority for the taking of any such action and the execution and delivery of such of the foregoing to be conclusively evidenced thereby;

“RESOLVED, FINALLY, that any and all resolutions approved by the Board of Directors of the Corporation which are inconsistent with the foregoing resolution are hereby revoked and superseded.”

As tabulated by the Secretary, the votes on the motion for the ratification of the declaration of stock dividends were as follows:

Ratification of the Declaration of Stock Dividends			
	Yes	No	Abstain
Number of Voted Shares	5,415,266,518	-	-
% of Voting Shares Present	100.00%	0.00%	0.00%

5. Other Matters and Adjournment

a. Questions

Stockholders were given the opportunity to submit their questions either through the Shareholders’ Portal or by emailing the same to the Secretary.

The above notwithstanding, the Secretary noted that she did not receive any questions from the stockholders.

b. Adjournment

There being no other matters to take up, the meeting was adjourned.

Certified correct by:

(originally signed)

ATTY. STEPHANIE FAYE B. REYES

Corporate Secretary

DRAFT

Annex A

Attendance COL Financial Group, Inc. 2026 Special Stockholders' Meeting 25 September 2026

I. Directors and Officers

Present:

- | | |
|-----------------------------|-------------------------------|
| 1. Edward K. Lee | Chairman & Director |
| 2. Alexander C. Yu | Vice-Chairman & Director |
| 3. Conrado F. Bate | Director |
| 4. Hernan G. Lim | Director |
| 5. Raymond C. Yu | Director |
| 6. Paulwell Han | Director |
| 7. Tsutomu Hiramatsu | Director |
| 8. Arthur Gerrard Gindap | Independent Director |
| 9. Betty C. Siy-Yap | Independent Director |
| 10. Rafael Ma. C. Vinzon | Independent Director |
| 11. Wellington C. Yu | Advisor to the Board |
| 12. Stephanie Faye B. Reyes | Corporate Secretary |
| 13. Leanne Claire M. Bool | Assistant Corporate Secretary |

Apologies:

- | | |
|-----------------------|----------------------|
| 1. Roberto C. Benares | Independent Director |
|-----------------------|----------------------|

II. Stockholders

Present:

- A. CTS Global Equity Group, Inc.
- B. Standard Chartered Bank
- C. Citibank N.A.
- D. Ang, Valentina L.
- E. Bate, Conrado F.
- F. Lee, Edward K.
- G. Lee, Lydia
- H. Lim, Hernan Go
- I. Hiramatsu, Tsutomu
- J. Tan, Jessalynn L.
- K. Guerzon, Antonio Gabriel R.
- L. Guerzon, Maria Carmen R.
- M. Guerzon, Nicole Therese R.
- N. Han, Paulwell
- O. Yu, Raymond C.
- P. Siy-Yap, Betty C.
- Q. Yu, Wellington C. or Yu, Victoria O.
- R. Litman, Joel A.
- S. COL Financial Group, Inc. (*Held For The Following Beneficial Owners*):
 - 1. Yu, A. N.
 - 2. Gindap, A. G.
 - 3. Lee, L. C. or Tan, A. L.

4. Tan II, B. C. or Tan, A. L.
5. Arcellana, A. E.
6. Arcellana, A. E. or Arcellana, A. E.
7. Ang, A. L. or Ang, V. L.
8. Ang, A. L.
9. Ang, V. L.
10. Bate, C. F. or Bate, K. L.
11. Kamias Realty Corporation
12. Ang, C. O. or Cheng, J. C.
13. Barrington Carpets
14. Citimex, Inc
15. Dealer Account
16. Lee, E.C.
17. Teo, E. L. or Lee, E. C.
18. Ellee & Co., Inc.
19. Lee, E. K. or Lee, L. C.
20. Lee, L. C.
21. Mendiola, G. E.
22. Mendiola, J. E. or Mendiola, G. E.
23. Tanchuling, P. M. or Tanchuling, V. B.
24. San Miguel, M. B.
25. Fiserv Resources, Inc.
26. HGL Development Corp.
27. Hoc Po Feeds Corporation
28. Lim, B. T. or Lim, H. G.
29. Lim, H. G. or Lim, D. T.
30. Lim, I. T. or Lim, H. G.
31. Lim, N. T.
32. Cuan, I. T. or Cuan, B. U.
33. Pangilinan, J. S.
34. Mariposa, S. L.
35. Mariposa, T. C. or Mariposa A. C.
36. Velarde, J. L or Velarde, L. E.
37. Satorre, J. R.
38. Barredo, J. G.
39. Barredo, M. G. or Barredo, J. G.
40. Tan, H. C. or Tan, R. C.
41. Tan, J. L.
42. Tan, R. C. or Tan, J. L.
43. Yu, A. C. or Mateo, J. C.
44. Yu, A. T.
45. Lee, K. O.
46. Ong, K. S.
47. Pe, M. W.
48. Viñas, M. C. or Viñas, V. L.
49. Monteverde, M. J.
50. Yu, A. C.
51. Yu, D. C. or Yu, J. L.

52. Yu, E. N.
53. Ng, M. O.
54. Ng, R. O. or Ng, M. O.
55. Guerzon, A. R.
56. Guerzon, M. R.
57. Fausto, M. F.
58. Fausto, M. F. or Fausto, M. V.
59. Canoy, A. S.
60. Bautista, K. A. or Bautista, N. J.
61. Han, K.
62. Han, P.
63. Chua, R. A.
64. Yu, J. L. or Yu, R. L.
65. Yu, M. L.
66. Lañeda, R. A. or Golangco, J. J.
67. Lañeda, R. A. or Lañeda, R. G.
68. Lañeda, R. G.
69. Yu, R. L.
70. Teo, D. C.
71. Chan, S. N.
72. Chan, R. A.
73. Estoleydes, V. M.
74. Litman, J. A. or Mondido, A. R.