



Message from the President and CEO

We've come to the last month of a year that has been like no other. I am happiest that we are ending the year on a positive note and proudest of the fact that we will be one of the very few companies in the industry, perhaps in the Philippines, to do so. And the reason for this is the work you have all put in even in the face of an unprecedented pandemic.

I have to admit that, with the pandemic coming as it did during my first full year as CEO, there were days when I feared that I would look back at my first year and feel sad about what transpired. But my fears, though brief and understandable, were proven to be unfounded. On the contrary, this crisis brought out the best in all of us, individually and as an organization. Any CEO in my shoes could not have wished for a better team to work with when pushed against the wall.

Allow me then to cite Emmanuel "Manny" Samson and Norberto "Bert" Reyes for their years of dedicated service to the NAC Group.

Finally: It is only appropriate that everyone enjoys the holidays with a proper recognition of our work. The Christmas bonus will be released by the end of this week. May your holiday season be spent safely in the company of your loved ones.

And let's all eagerly look forward to a brand-new year!

DocuSigned by:

A blue ink handwritten signature, appearing to read "Martin", is enclosed within a blue rounded rectangular box.

Martin Antonio G. Zamora
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President and CEO