



**Gener C. Luciano – President**

A former member of the Board of Trustees and Internal Auditor from 2003-2008. Mr. Gener Luciano joined management team of Praxis Fides MBI in May 2009 as Deputy General Manager. He assumed the post of General Manager in October 2012 and remains to be the Chief Operating Officer up to 2021. On May 21, 2022 he was appointed as President up to this time. He graduated from the University of Sto. Tomas with a degree in Commerce major in Accounting. He is a Certified Public Accountant.



**Ellaine Carla M. Pasco – Division Chief – Comptrollership**

Born in 1985, Ms. Pasco graduated with a degree of Bachelor of Science in Commerce Major in Management Accounting from Adventist University of the Philippines. She was hired a contractual employee in June 2006 as Bookkeeper 1 and six months later she was given permanent status for the same position. She handled the position Bookkeeper 1 for many years. In November 2013, she was promoted to assume the position of Bookkeeper 2. She was appointed as the Internal Comptroller in November 2017 up to December 2022. In January 2023 she was appointed as Division Chief for Comptrollership Division. She was also appointed as Corporate Secretary in July 2020 to March 2021.

**Bernadette D. De Guzman – Division Chief – Sales and Marketing**

Born in 1970, Ms. De Guzman graduated with a degree of Bachelor of Science in Computer Science from the Central Colleges of the Philippines. She was a former computer instructor until she was hired by Praxis Fides as Computer Specialist in 1996. For years, Ms. De Guzman held the positions of MC Manager and MIS Manager. She was also assigned as Branch Manager of Sta. Maria Branch. She was assigned as the Division Chief for Sales and Marketing last May 2021.



**Melody T. Gaddi – Branch Manager – Compliance Officer**

Born in 1977, Ms. Gaddi graduated with a degree of Bachelor of Science in Accountancy at Centro Escolar University in Malolos. She joined Praxis Fides in June 1997 as Accounting Clerk. She eventually transferred to Cash Department and held position of Operations Treasurer for many years, Presently, Ms. Gaddi is the Branch Manager of Bustos Branch and Compliance Officer.



**Maricel SD Samson – Division Chief – Technical and Management Support Services – Corporate Secretary**

Studied and graduated from the Polytechnic University of the Philippines-Sta. Mesa Manila with the degree of Bachelor of Business Administration Major in management on December 5, 1997. She works from Traders Royal Bank after graduation and with Praxis Fides February 1, 1999. She almost worked all of the vacant positions her knowledge can fit in, name it and she knows it but most especially with MC and Loans matters were she serve more of her time with this two departments. Now she is currently holding a Division Chief for Technical and Financial Management.



**Maria Mae C. Joaquin – Credit & Collection Officer – Chief Risk Officer**

Born in 1986, Ms. Joaquin graduated with a degree of Bachelor of Science in Information Technology from AMA Computer College. She was hired as a contractual employee in July 2008 initially assigned to Cash Department but eventually transferred to Loans Department. In January 2009, she was given formal appointment as Loan Clerk and 4 years later, she was promoted to assume the position of Credit Officer. She is appointed as Chief Risk Officer on May 2022.

**Rosanna S. Jose – Division Chief – Finance and Investment**

Born in 1965, Ms. Jose graduated with a degree in Commerce major in Business Administration from the University of Sto. Tomas. Prior to joining Praxis Fides, she worked as Treasury Manager from a private company in Quezon City. She was hired by the MBI on September 2, 2013 as Comptroller for 9 months until she moved to head the Cash Department and assumed the position of Operations Treasurer.



**Eufrocina A. Cabuhat – Chief Audit Executive**

Born in 1968, she graduated on 1995 with a degree of Bachelor of Science in Accountancy. A retired banker, she serve as member of the Board of Trustees of Praxis Fides MBI from 2019-2022. She serves as Auditor of the Board of Trustees during her term. In May 2022 she was hired as Chief Audit Executive of the Association.

