

| C.1   | The rights of stakeholders that are established by law or through mutual agreements are to be respected.<br><i>Does the company disclose a policy that :</i> |  | Y/ N | Reference / Source document   | Reference   |
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| C.1.1   | Stipulates the existence and scope of the company's efforts to address customers' welfare?   | <b>OECD Principle IV (A):</b><br>The rights of stakeholders that are established by law or through mutual agreements are to be respected. In all OECD countries, the rights of stakeholders are established by law (e.g. labour, business, commercial and insolvency laws) or by contractual relations. Even in areas where stakeholder interests are not legislated, many firms make additional commitments to stakeholders, and concern over corporate reputation and corporate performance often requires the recognition of broader interests.<br><br><b>Global Reporting Initiative: Sustainability Report (C1.1 - C.15) International Accounting Standards 1: Presentation of Financial Statements</b> | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report / GM's Report pg. 28</b><br>PFMBAI also provides excellent member-customer service through competent & well motivated service personnel  |
| C.1.2   | Explains supplier/contractor selection practice?   |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report page 26</b><br>Another function of the Compliance and Risk Management Committee is the approval process and accreditation of suppliers. The association considers the following criteria for choosing the best supplier, it should be cost efficient, good quality and customer service and if they are member of the Association.   |
| C.1.3   | Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?          |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report / GM's Report pg. 28</b><br>For the year 2016, we have planted 100 new seedlings of Mahogany at Donia Remedios Trinidad. Also for the year 2017 all lights in our offices will be replaced by led light because it is more environmental and cost friendly.  |
| C.1.4   | Elaborates the company's efforts to interact with the communities in which they operate?   |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | Annual Report/ CSR pg.38-42   |
| C.1.5   | Describe the company's anti-corruption programmes and procedures?  |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report/ Audit Committee pg.21</b><br>Anti-Corruption program – all workforce of the Association are encouraged not to accept any monetary or equivalent gifts in exchange of favors or bribery.   |
| C.1.6   | Describes how creditors' rights are safeguarded?   |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report pg 7</b><br>Loans<br>Creditors Right – To help members meet providential needs as well as productive requirements at relatively low interest and to inculcate in the minds of members the habit of thrift and value of money. To maximize the company's earnings through loans and minimize loss by strengthening collection procedure. Loan is a privilege, not a right. As such, loans shall be made available to members of Praxis Fides MBI. As a general rule, loan application shall be made by the member borrower him/herself. All loans are secured by member's equity or collateral. For the certificate loan they are only allowed to avail loan up to 80-90% of their equity and 50-70% of market value of their collateral. And all Collateral loans are covered by a life insurance for qualified members. |
| <b>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</b> |  |  |      |   |   |
| C.1.7   | Customer health and safety   | <b>OECD Principle IV (A) &amp; Global Reporting Initiative</b>   | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report/ GM's Report pg. 28</b><br>PFMBAI open doors for Risk Protection Programs & Safety to both the Life and Amount Collected by all of its workforce. PFMBAI gives life & accident protections to all of its active (performing) workforce at age or even overage. The ARs & Staff as active Church workers/officers in their respective parish organizations get full support from the PFMBAI.  |
| C.1.8   | Supplier/Contractor selection and criteria   |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report pg.26</b><br>Another function of the Compliance and Risk Management Committee is the approval process and accreditation of suppliers. The association considers the following criteria for choosing the best supplier, it should be cost efficient, good quality and customer service and if they are member of the Association.   |
| C.1.9   | Environmentally-friendly value chain   |  | Y    | <a href="http://praxisfidembai4.webs.com/drt%20farm%202016.pdf">http://praxisfidembai4.webs.com/drt%20farm%202016.pdf</a>   |   |
| C.1.10  | Interaction with the communities   |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report/ CSR pg.38-42</b>  |
| C.1.11  | Anti-corruption programmes and procedures  |  | Y    | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2_.pdf</a> | <b>Annual Report/ Audit Committee pg.21</b><br>Anti-Corruption program – all workforce of the Association are encouraged not to accept any monetary or equivalent gifts in exchange of favors or bribery.   |

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| C.1.12 | Creditors' rights   |  |  | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg 7</b><br>Loans<br>Creditors Right – To help members meet providential needs as well as productive requirements at relatively low interest and to inculcate in the minds of members the habit of thrift and value of money. To maximize the company's earnings through loans and minimize loss by strengthening collection procedure. Loan is a priveledge, not a right. As such, loans shall be made available to members of Praxis Fides MBAL. As a general rule, loan application shall be made by the member borrower him/herself. All loans are secured by member's equity or collateral. For the certificate loan they are only allowed to avail loan up to 80-90% of their equity and 50-70% of market value of their collateral. And all Collateral loans are covered by a life insurance for qualified members. |
| C.1.13 | Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section? | <b>OECD Principle V (A):</b><br>Disclosure should include, but not be limited to, material information on:<br>(7) Issues regarding employees and other stakeholders.<br><br>Companies are encouraged to provide information on key issues relevant to employees and other stakeholders that may materially affect the long term sustainability of the company. |  | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report/ CSR pg.38-42</b>  |

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| <b>C.2</b> | <b>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.</b>  |   |  |   |   |   |
| C.2.1      | Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights? | <b>OECD Principle IV (B):</b><br>Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.<br><br>The governance framework and processes should be transparent and not impede the ability of stakeholders to communicate and to obtain redress for the violation of rights. |  | Y | Homepage and contact us page<br><a href="http://www.praxisfides.webs.com">http://www.praxisfides.webs.com</a> | Homepage and contact us page<br><a href="http://www.praxisfides.webs.com">http://www.praxisfides.webs.com</a> |

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| <b>C.3</b> | <b>Performance-enhancing mechanisms for employee participation should be permitted to develop.</b>  |   |   |   |  |   |
| C.3.1      | Does the company explicitly disclose the health, safety, and welfare policy for its employees?  | <b>OECD Principle IV (C):</b><br>Performance-enhancing mechanisms for employee participation should be permitted to develop. In the context of corporate governance, performance enhancing mechanisms for participation may benefit companies directly as well as indirectly through the readiness by employees to invest in firm specific skills.<br><br>Firm specific skills are those skills/competencies that are related to production technology and/or organizational aspects that are unique to a firm.<br><br>Examples of mechanisms for employee participation include: employee representation on boards; and governance processes such as works councils that consider employee viewpoints in certain key decisions. With respect to performance enhancing mechanisms, employee stock ownership plans or other profit sharing mechanisms are to be found in many countries. |   | Y   | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a>  | <b>Annual Report pg. 28</b><br><b>GM's Report</b><br>It has Medical/Financial assistance not only to its workforce but also to the community through its membership with the Bulacan Chamber of Commerce & Industries (BCCI). |
| C.3.2      | Does the company publish relevant information relating to health, safety and welfare of its employees?                                    |   | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg. 28</b><br><b>GM's Report</b><br>It has Medical/Financial assistance not only to its workforce but also to the community through its membership with the Bulacan Chamber of Commerce & Industries (BCCI).  |   |
| C.3.3      | Does the company have training and development programmes for its employees?  |   | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg.28</b><br><b>GM's Report</b><br>PFMBAL has for its workforce (the Area Representatives and Employees) continuous competency-building programs (such as trainings and up-to-date seminars related to per-desk functions) plus annual Spiritual Retreats |   |
| C.3.4      | Does the company publish relevant information on training and development programmes for its employees?                                   |   | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | Annual Report/ Seminars and Trainings 2016   |   |
| C.3.5      | Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures? |   | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg.29-32</b><br><b>GM's Report</b><br>TOP 15 Gold Performing Area Representative  |   |

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| <b>C.4</b> | <b>Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this</b> |  |  |  |  |  |
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| C.4.1 | Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?     | <b>OECD Principle IV (E):</b><br>Stakeholders, including individual employees and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this. | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg.21 Audit Committee</b> 5.<br><i>Formulation of Whistle Blowing Policy - members, employees, area coordinators and area representatives are encouraged to report all unethical practices to the concerned immediate superior of the head of HR Department. This policy is intended to provide and secure whistleblowing without fear of adverse.</i><br>6. Anti-Corruption program – all workforce of the Association are encourage not to accept any monetary or equivalent gifts in exchange of favors or bribery. |
| C.4.2 | Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation? |   | Y | <a href="http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf">http://praxisfidembai4.webs.com/PRAXIS%20FIDES%20MBAI_annual%20Report2016_2.pdf</a> | <b>Annual Report pg.21 Audit Committee</b> 5.<br><i>Formulation of Whistle Blowing Policy - members, employees, area coordinators and area representatives are encouraged to report all unethical practices to the concerned immediate superior of the head of HR Department. This policy is intended to provide and secure whistleblowing without fear of adverse.</i><br>6. Anti-Corruption program – all workforce of the Association are encourage not to accept any monetary or equivalent gifts in exchange of favors or bribery. |



