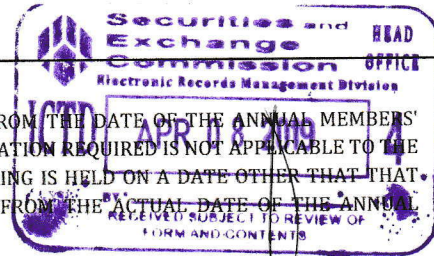


GENERAL INFORMATION SHEET (GIS)

NON-STOCK CORPORATION

FOR THE YEAR 2019



GENERAL INSTRUCTIONS:

1. FOR USER CORPORATION: THIS GIS SHALL BE SUBMITTED WITHIN THIRTY (30) CALENDAR DAYS FROM THE DATE OF THE ANNUAL MEMBERS' MEETING AS STATED IN THE BY-LAWS. **DO NOT LEAVE ANY ITEM BLANK.** WRITE "N.A." IF THE INFORMATION REQUIRED IS NOT APPLICABLE TO THE CORPORATION OR "NONE" IF THE INFORMATION IS NON-EXISTENT. IF THE ANNUAL MEMBERS' MEETING IS HELD ON A DATE OTHER THAN THAT STATED IN THE BY-LAWS, THE GIS SHALL BE SUBMITTED WITHIN THIRTY (30) CALENDAR DAYS FROM THE ACTUAL DATE OF THE ANNUAL MEMBERS' MEETING.
2. IF NO MEETING IS HELD, THE CORPORATION SHALL SUBMIT THE GIS NOT LATER THAN JANUARY 30 OF THE FOLLOWING YEAR. HOWEVER, SHOULD AN ANNUAL MEMBERS' MEETING BE HELD THEREAFTER, A NEW GIS SHALL BE SUBMITTED/FILED.
3. THIS GIS SHALL BE ACCOMPLISHED IN ENGLISH AND CERTIFIED AND SWORN TO BY THE CORPORATE SECRETARY OF THE CORPORATION.
4. ALL CHANGES ARISING BETWEEN ANNUAL MEETINGS AND AFFECTING THE INFORMATION STATED IN THE GIS, SUCH AS THE DEATH, RESIGNATION OR CESSATION OF HOLDING OF OFFICE OF A DIRECTOR, TRUSTEE, OR OFFICER, SHALL BE REFLECTED IN AN AMENDED GIS LABELED AS SUCH AND THE CHANGES CLEARLY HIGHLIGHTED. THE AMENDED GIS SHALL BE SUBMITTED WITHIN THIRTY [30] DAYS AFTER SUCH CHANGES OCCURRED OR BECAME EFFECTIVE.
5. SUBMIT FOUR (4) COPIES OF THE GIS TO THE CENTRAL RECEIVING SECTION, GROUND FLOOR, SEC BLDG., EDSA, MANDALUYONG CITY. ALL COPIES SHALL BE ON A4 OR LETTER-SIZE PAPER WITH THE STANDARD COVER SHEET. THE PAGES OF ALL COPIES SHALL USE ONLY ONE SIDE. CORPORATIONS SUBMITTING A SOFT COPY OF THEIR GIS SHALL SUBMIT THREE (3) HARD COPIES OF THE GIS, TOGETHER WITH A CERTIFICATION UNDER OATH BY ITS PRESIDENT, CHIEF EXECUTIVE OFFICER, OR CORPORATE SECRETARY THAT THE SOFT COPY CONTAINS THE EXACT DATA IN THE HARD COPIES.
6. **ONLY THE GIS ACCOMPLISHED IN ACCORDANCE WITH THESE INSTRUCTIONS SHALL BE CONSIDERED AS COMPLIANT WITH EXISTING RULES AND REGULATIONS.**
7. THIS GIS MAY BE USED AS EVIDENCE AGAINST THE CORPORATION AND ITS RESPONSIBLE DIRECTORS/TRUSTEES/OFFICERS FOR ANY VIOLATION OF EXISTING LAWS, RULES AND REGULATIONS

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME:	PRAXIS FIDES MUTUAL BENEFIT ASSOCIATION, INC.	DATE REGISTERED:	2/17/1987
BUSINESS/TRADE NAME	PRAXIS FIDES MUTUAL BENEFIT ASSOCIATION, INC.	FISCAL YEAR END:	31-Dec
SEC REGISTRATION NUMBER:	138299	CORPORATE TAX IDENTIFICATION NUMBER (TIN):	002-838-406
DATE OF ANNUAL MEETING PER BY-LAWS:	third Saturday of March	WEBSITE/URL ADDRESS:	www.praxisfides.webs.com
DATE OF ACTUAL MEETING:	3/16/2019	EMAIL ADDRESS:	praxisfides@gmail.com
COMPLETE PRINCIPAL OFFICE ADDRESS:	35 PASEO DEL CONGRESO CATMON, CITY OF MALOLOS, BULACAN	TELEPHONE NUMBER(S):	(044) 791-3558
COMPLETE BUSINESS ADDRESS:	35 PASEO DEL CONGRESO CATMON, CITY OF MALOLOS, BULACAN	FAX NUMBER(S):	
PRIMARY PURPOSE ENGAGED IN:	MUTUAL BENEFIT		
NAME OF EXTERNAL AUDITOR & SIGNING PARTNER:	AMC & ASSOCIATES/MR. JOSEPH CEDRIC V. CALICA	SEC ACCREDITATION NUMBER:	TELEPHONE NUMBER(S):
		0331-A	02-8930287
IF ENGAGED IN MICROFINANCE BUSINESS, CHECK SERVICES		TO BE FILLED UP BY SEC PERSONNEL:	
..... Deposits Insurance Products	INDUSTRY	NATIONAL GEOGRAPHICAL
..... Loans Payment Services	CLASSIFICATION CODE:	CODE (NGC):
..... Money Transfer Others		

GENERAL INFORMATION SHEET

NON-STOCK CORPORATION

===== PLEASE PRINT LEGIBLY =====

Corporate Name:

A. Is the Corporation a covered person under the Anti Money Laundering Act (AMLA), as amended? (Rep. Acts. 9160/9164/10167/10365) **Yes** **No**

Please check the appropriate box:

<p>1.</p> <p><input type="checkbox"/> a. Banks</p> <p><input type="checkbox"/> b. Offshore Banking Units</p> <p><input type="checkbox"/> c. Quasi-Banks</p> <p><input type="checkbox"/> d. Trust Entities</p> <p><input type="checkbox"/> e. Non-Stock Savings and Loan Associations</p> <p><input type="checkbox"/> f. Pawnshops</p> <p><input type="checkbox"/> g. Foreign Exchange Dealers</p> <p><input type="checkbox"/> h. Money Changers</p> <p><input type="checkbox"/> i. Remittance Agents</p> <p><input type="checkbox"/> j. Electronic Money Issuers</p> <p><input type="checkbox"/> k. Financial Institutions which Under Special Laws are subject to Bangko Sentral ng Pilipinas' (BSP) supervision and/or regulation, including their subsidiaries and affiliates.</p>	<p>4. <input type="checkbox"/> Jewelry dealers in precious metals, who, as a business, trade in precious metals</p>
<p>2.</p> <p><input type="checkbox"/> a. Insurance Companies</p> <p><input type="checkbox"/> b. Insurance Agents</p> <p><input type="checkbox"/> c. Insurance Brokers</p> <p><input type="checkbox"/> d. Professional Reinsurers</p> <p><input type="checkbox"/> e. Reinsurance Brokers</p> <p><input type="checkbox"/> f. Holding Companies</p> <p><input type="checkbox"/> g. Holding Company Systems</p> <p><input type="checkbox"/> h. Pre-need Companies</p> <p><input type="checkbox"/> i. Mutual Benefit Association</p> <p><input type="checkbox"/> j. All Other Persons and entities supervised and/or regulated by the Insurance Commission (IC)</p>	<p>5. <input type="checkbox"/> Jewelry dealers in precious stones, who, as a business, trade in precious stone</p>
<p>3.</p> <p><input type="checkbox"/> a. Securities Dealers</p> <p><input type="checkbox"/> b. Securities Brokers</p> <p><input type="checkbox"/> c. Securities Salesman</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/> d. Investment Houses</p> <p><input type="checkbox"/> e. Investment Agents and Consultants</p> <p><input type="checkbox"/> f. Trading Advisors</p> <p><input type="checkbox"/> g. Other entities managing Securities or rendering similar services</p> <p><input type="checkbox"/> h. Mutual Funds or Open-end Investment Companies</p> <p><input type="checkbox"/> i. Close-end Investment Companies</p> <p><input type="checkbox"/> j. Common Trust Funds or Issuers and other similar entities</p> <p><input type="checkbox"/> k. Transfer Companies and other similar entities</p> <p><input type="checkbox"/> l. Other entities administering or otherwise dealing in currency, commodities or financial derivatives based there on</p> <p><input type="checkbox"/> m. Entities administering of otherwise dealing in valuable objects</p> <p><input type="checkbox"/> n. Entities administering or otherwise dealing in cash Substitutes and other similar monetary instruments or property supervised and/or regulated by the Securities and Exchange Commission (SEC)</p>	<p>6. Company service providers which, as a business, provide any of the following services to third parties:</p> <p><input type="checkbox"/> a. acting as a formation agent of juridical persons</p> <p><input type="checkbox"/> b. acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons</p> <p><input type="checkbox"/> c. providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement</p> <p><input type="checkbox"/> d. acting as (or arranging for another person to act as) a nominee shareholder for another person</p>
<p>7. Persons who provide any of the following services:</p> <p><input type="checkbox"/> a. managing of client money, securities or other assets</p> <p><input type="checkbox"/> b. management of bank, savings or securities accounts</p> <p><input type="checkbox"/> c. organization of contributions for the creation, operation or management of companies</p> <p><input type="checkbox"/> d. creation, operation or management of juridical persons or arrangements, and buying and selling business entities</p>	<p>8. <input type="checkbox"/> None of the above</p>
<p>B. Has the Corporation complied with the requirements on Customer Due Diligence (CDD) or Know Your Customer (KYC), record-keeping, and submission of reports under the AMLA, as amended, since the last filing of its GIS?</p>	<p><input checked="" type="radio"/> Yes <input type="radio"/> No</p>
<p>Describe nature of business:</p>	

GENERAL INFORMATION SHEET

NON-STOCK CORPORATION

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME:

DIRECTORS / OFFICERS

<u>NAME AND CURRENT RESIDENTIAL ADDRESS</u>	<u>NATIONALITY</u>	<u>INCORPORATOR</u>	<u>BOARD</u>	<u>SEX</u>	<u>OFFICER</u>	<u>TAX IDENTIFICATION NUMBER</u>
1. RAMON V. BAGAY 254 Canalate, Malolos City of Bulacan	FILIPINO	N	C	M	C	103-575-040
2. FR. RAMON R. GARCIA 072 Lico, San Rafael, Bulacan	FILIPINO	N	M	M	VP	488-858-631
3. PELAGIA S. BAUTISTA 78 Emel Subd., Subic, Baliuag, Bulacan	FILIPINO	N	M	F	COS	115-662-672
4. FR. JOSEPH DJ. CRUZ 154 Longos, City of Malolos, Bulacan	FILIPINO	N	M	M	CFO	231-158-172
5. EUFROCINA A. CABUHAT 0596 Centro St., San Jose Patag, Sta. Maria, Bulacan	FILIPINO	N	M	F	AUD	156-769-596
6. SANTIAGO A. ANTONIO 138 Grace Park St. Bagong Barrio, Pandi, Bulacan	FILIPINO	N	M	M	OTR	234-378-532
7. ATTY. PETER CHRISTOPHER A. GONZALES 148 Sandico St., Bocaue, Bulacan	FILIPINO	N	M	M	OTR	913-453-768
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						

INSTRUCTIONS:

FOR SEX COLUMN, PUT "F" FOR FEMALE, "M" FOR MALE.
 FOR INCORPORATOR COLUMN, PUT "Y" IF AN INCORPORATOR, "N" IF NOT.
 FOR BOARD COLUMN, PUT "C" FOR CHAIRMAN, "M" FOR MEMBER.
 FOR OFFICER COLUMN, INDICATE PARTICULAR POSITION IF AN OFFICER, SUCH AS:

PRE-PRESIDENT	CEO - CHIEF EXEC. OFFICER	CFO - TREASURER
COO - CHIEF OPERATING OFFICER	COS - CORPORATE SECRETARY	LEG - LEGAL COUNSEL
AUD - EXTERNAL AUDITOR	GOV - GOVERNMENT REPRESENTATIVE	OTR - OTHERS
		N - NONE

**GENERAL INFORMATION SHEET
NON-STOCK CORPORATION**

===== PLEASE PRINT LEGIBLY =====

CORPORATE NAME:

1. INTERCOMPANY AFFILIATIONS

PARENT COMPANY	SEC REG. NO.	ADDRESS
N/A		
AFFILIATE	SEC REG. NO.	ADDRESS
N/A		

NOTE: USE ADDITIONAL SHEET IF NECESSARY

2. INVESTMENT OF CORPORATE FUNDS IN ANOTHER CORPORATION	AMOUNT (in PhP)	DATE OF BOARD RESOLUTION
2.1 STOCKS		
2.2 BONDS/COMMERCIAL PAPER (issued by private corporations)		
2.3 LOANS/ CREDITS/ ADVANCES		
2.4 GOVERNMENT TREASURY BILLS	30,000,000.00	
2.5 OTHERS	N/A	

3. INVESTMENT OF CORPORATE FUNDS IN ACTIVITIES UNDER ITS SECONDARY PURPOSES (PLEASE SPECIFY:)	DATE OF BOARD RESOLUTION	DATE OF MEMBERS' RATIFICATION
3.1 N/A		
3.2		
3.3		
3.4		
3.5		

4. FUND BALANCE (in PhP):

5. SECONDARY LICENSE/REGISTRATION/AUTHORITY/ACCREDITATION OTHER GOVERNMENT AGENCY:

5.1 NAME OF AGENCY:						
BANGKO SENTRAL NG PILIPINAS	INSURANCE COMMISSION	DEPARTMENT OF EDUCATION	COMMISSION ON HIGHER EDUCATION	TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY	DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT	
5.2 DATE ISSUED:		1/1/2019				
5.3 DATE STARTED OPERATIONS:		2/17/1987				

6. TOTAL ANNUAL COMPENSATION OF DIRECTORS/TRUSTEES DURING THE PRECEDING FISCAL YEAR (in PhP)	7. TOTAL NO. OF OFFICERS	8. TOTAL NO. OF RANK & FILE EMPLOYEES	9. TOTAL MANPOWER COMPLEMENT
366,000.00	13	21	8,321,100.24

NOTE: USE ADDITIONAL SHEET IF NECESSARY

BENEFICIAL OWNERSHIP DECLARATION				
A. Natural person who ultimately owns or controls the corporation:				
COMPLETE NAME (Surname, Given Name, Middle Name, Name Extension [i.e., Jr., Sr., III])	SPECIFIC RESIDENTIAL ADDRESS	NATIONALITY	TAX IDENTIFICATION NO.	
N/A				
B. Natural person who exercises ultimate effective control[1] over the corporation:				
COMPLETE NAME (Surname, Given Name, Middle Name, Name Extension [i.e., Jr., Sr., III])	SPECIFIC RESIDENTIAL ADDRESS	NATIONALITY	TAX IDENTIFICATION NO.	
N/A				
CORPORATE CONTRIBUTORS/DONORS:[2]				
ULTIMATE BENEFICIAL OWNER (3)				
CORPORATE NAME AND BUSINESS/TRADE NAME	COMPLETE NAME (Surname, Given Name, Middle Name, Name Extension[i.e., Jr., Sr., III])	SPECIFIC RESIDENTIAL ADDRESS	NATIONALITY	TAX IDENTIFICATION NO.
PRAXIS FIDES	General Membership	35 Paseo del Congreso, Catmon,	Filipino	
MBAI				
OTHER CONTRIBUTORS/DONORS:				
A. PARTNERSHIPS				
ULTIMATE BENEFICIAL OWNER[4]				
PARTNERSHIP NAME	COMPLETE NAME (Surname, Given Name, Middle Name, Name Extension[i.e., Jr., Sr., III])	SPECIFIC RESIDENTIAL ADDRESS	NATIONALITY	TAX IDENTIFICATION NO.
N/A				
B. TRUSTS				
ULTIMATE BENEFICIAL OWNER[5]				
NAME	COMPLETE NAME (Surname, Given Name, Middle Name, Name Extension[i.e., Jr., Sr., III])	SPECIFIC RESIDENTIAL ADDRESS	NATIONALITY	TAX IDENTIFICATION NO.
N/A				
<p>1. Refer to the definition of ultimate effective control , as may be applicable, under Section 2.2. of SEC Memorandum Circular No. 17, series of 2018.</p> <p>2. Indicate the intermediate layers of the company's ownership structure, if any, in a separate sheet and attach an ownership chart clearly showing the intermediate layers with their respective ownership amounts.</p> <p>3. Refer to the definition of beneficial owner under Sections 2.1 and 2.2. of SEC Memorandum Circular No. 17, series of 2018.</p> <p>4. Refers to the natural person who ultimately owns or controls the partnership or who exercises ultimate effective control over the partnership.</p> <p>5. Identity of the persons who control the trust and make the investment decisions; trust beneficiaries and the trustee; and individuals who furnish funds into the trust.</p>				

I, **PELAGIA S. BAUTISTA**, Corporate Secretary of **PRAXIS FIDES MUTUAL BENEFIT ASSOCIATION INC.** declare under penalty of perjury that all matters set forth in this GIS have been duly verified by me and to the best of my knowledge and belief are true and correct.

By indicating herein the personal information of the incorporators, stockholders, directors, officers, beneficial owners, external auditor, notary public and their agents, I attest that the aforementioned persons authorize the SEC to: (1) collect, process and store their personal information through the GIS forms and related documents, for the period allowed under the applicable laws and regulations; and (2) share with and make available the GIS to interested parties in order to pursue lawful purposes and legitimate interests, and comply with legal mandate.

I also attest that the company and the aforementioned persons authorized the undersigned to file this GIS with SEC, and the information provided herein are true, accurate, timely and complete.

I further attest that they are aware of their rights under the Data Privacy Act, including the right to be informed, to access, to object, to erasure or blocking, to damages, to file a complaint, to rectify and to data portability, and understand that there are procedures, conditions and exceptions to be complied with in order to exercise or invoke such rights.

I likewise understand that the failure of the corporation to file this GIS for five (5) consecutive years shall be construed as non-operation of the corporation and a ground for the revocation of the corporations' certificate of incorporation in this eventuality, the corporation hereby waives its right to hearing for the said revocation.

MAR 29 2019

Done this _____ day of _____, 20 ____ in **MALOLOS CITY, BULACAN**.



PELAGIA S. BAUTISTA

MALOLOS CITY, BULACAN **MAR 29 2019**

SUBSCRIBED AND SWORN TO before me in _____ on _____ by affiant who

NOTARY PUBLIC

MANUEL P. PUNZALAN

Notary Public for the Province of Bulacan
Until December 31, 2020
Serial No. PNC-74-MB-2018
Office Address: Rm. 204, Capule Bldg.
Catmon, Malolos City, Bulacan
Roll No. 23476

PTR No. 1438456 Malolos City/11/29/2018 for 2019
IBP No. 055850 Ortigas Center/11/29/2018 for 2019
MCLE Compliance No. V-0022310/6-14-16

DOC. NO. 04
PAGE NO. 02
BOOK NO. VI
SERIES OF 2019

Praxis Fides Mutual Benefit Association, Inc.

Paseo Del Congreso, Catmon, Malolos, Bulacan

PRAXIS FIDES MUTUAL BENEFIT ASSOCIATION, INC. 28th ANNUAL GENERAL MEETING (AGM)
March 16, 2019/ 7:30 AM / Bulacan Capitol Gymnasium, Malolos City

Theme: "Tatlong Dekada ng Pagpapala at Panalangin"

MINUTES OF THE ANNUAL GENERAL MEETING

List of Attendees:

A. Board of Trustees	Position	Present	Absent
1. Mr. Ramon V. Bagay	Chairman of the Board	1	
2. Rev. Fr. Ramon R. Garcia	Vice Chairman	1	
3. Ms. Mary Joy D. del Rosario	Corporate Secretary	1	
4. Rev. Fr. Joseph DJ. Cruz	Treasurer	1	
5. Ms. Ederlinda G. del Rosario	Auditor	1	
6. Mr. Santiago A. Antonio	Independent Trustee	1	
7. Atty. Peter C.A. Gonzales	Independent Trustee	1	
B. PFO		34	
C. AREA REPRESENTATIVES/AREA COORDINATORS			
1. G2 CLUSTER		70	
2. G3 CLUSTER		80	
3. G4 CLUSTER		80	
4. G5 CLUSTER		57	
5. G6 CLUSTER		61	
6. G7 CLUSTER		60	
D. GUESTS		<u>10</u>	
TOTAL ATTENDEES		459	

I. First Part of the Program:

The Annual General Meeting was started at 8:30 am with an opening prayer led by AC Leoncia M. San Jose followed by the singing of Philippine National Anthem by Sing Bulacan Chorale. BOT Chairman Ramon V. Bagay delivered the opening remarks and welcomed the congregation to formally open the 28th Annual General Meeting of Praxis Fides MBI. The masters of ceremonies are AC Leonora San Juan, BM Emil John G. Edejer & HR Manager Ma. Paz G. Roque.

II. Second Part of the Program:

The Second part of the program was a Thanksgiving Mass officiated by Bishop Honesto F. Ongtioco, D.D. assisted by Rev. Fr. Leon Coronel & Rev. Fr. Ramon R. Garcia followed by a short message from past Chairman of the Board Rev. Msgr. Luciano C. Balagtas.

III. Third Part of the Program:

The Third part was the awarding of top performing ARs and ACs for 2018 and recognition of employees who has served 5 years of dedicated service to the association from year 2013 to 2018. They are as follows:

- a. Rosanna S. Jose - Operations Treasurer
- b. Cherry D. de Leon - Bustos Branch Manager
- c. Aurea Lor S. Angelo - Collection Monitoring Staff
- d. John Carlo C. Sayo – MIS Officer
- e. Arnel C. de Guzman - Messenger

IV. Fourth Part of the Program:

A. Declaration of a Quorum

The Corporate Secretary has announced the actual voting members of 74,753 with 389 members who are physically present. The 41,766 voters were participated via proxy a vote which is being allowed by the association. For 2019 there was a quorum at 56.39%.

B. Reading and Approval of the Previous AGM Minutes

The Corporate Secretary Ms. Mary Joy D. Del Rosario read the previous AGM minutes dated March 17, 2018 for approval. After the minute was read, AC Eduardo Santos moved for the approval of the minutes and it was seconded by AC Leonora D. San Juan. The AGM minutes was approved.

V. Fifth Part of the Program

The Fifth part of the program was the conduct of election to elect two (2) new members of the Board of Trustees to replace Ms. Mary Joy Del Rosario and Ms. Ederlinda G. Del Rosario who already completed their term of office. The Nominating Committee headed by Trustee Santiago A. Antonio explained the voting rules and tabulation procedures of the election which were discussed and formulated in the of the committee meetings prior to AGM. He presented to the body the rights of the member to nominate candidates for board seats with the following qualifications:

- a. Active member for a minimum of one (1) year
- b. Of legal age, not to exceed 54 years old
- c. A professional or with an equivalent competency favorable to the association.
- d. Of a very good moral character, etc.
- e. Can be a member or not of any Praxis Fides MBI organizational committee.

He presented the candidates for the vacant position namely:

MS. PELAGIA S. BAUTISTA

- Formerly Head, Human Resource Department, Baliuag University (1997-2014)

- Professor, College of Business Administration & Accountancy and School Graduate Studies and Continuing Education, Baliuag University (1983-present)

MS. EUFROCINA A. CABUHAT

- Branch Manager, Hiyas Banking Corporation (1992-2016)
- Co-owner, RJPB General Merchandise (2005-present)

MR. MARK OLIVER S. GONZALES

- Worked at Planters Bank/CBS (December 2016-January 2018)
- Licensed Appraiser

MS. MARY JOY D. DEL ROSARIO

- Branch Manager, PBCOM (2006 – 2016)
- Branch Manager, Bank of Commerce (2017-Present)

The candidates were given an opportunity to introduce themselves to the voters. After the brief speeches of the candidates, the election took place thru secret balloting. While the election is taking place, there was a dance number rendered by selected Praxis Fides MBAI Office Staff.

VI. Sixth Part of the Program:

The Corporate Secretary Ms. Mary Joy D. del Rosario read the Board Resolutions passed by the Board of Trustees for the year 2018.

VII. Seventh Part of the Program:

A. Status of Praxis Fides MBAI

General Manager Gener C. Luciano presented the annual report and He expound on the meaning of the theme "Tatlong Dekada ng Pagpapala at Pananagutan" to wit:

*"PAGPAPALA – SIKAP, KUSA, BILIS, TIYAGA AT PAHALAGA
PANANAGUTAN – MALASAKIT, MALALIM NA KAALAMAN, AT MAAYOS NA
PAGPAPAKILALA kung ano ang Praxis Fides MBAI sa mga kasapi."*

B. Financial Reports

Trustee Ederlinda G. del Rosario, Head of the Audit Committee, presented the Financial Position & Statement of Comprehensive Income for the year 2018.

VIII. Eight Part of the Program

An open forum was conducted by AC Leonora San Juan & BM Emil John Edejer to give the opportunity to the members to ask questions or raise their issues and concerns.

AR Marieli Galang of Malolos Area asked this question: Why is tagged earnings not included in the loanable amount?

GM Gener Luciano answered that only earnings for 2015 to 2017 are no longer loanable due to Praxis Fides MBI's compliance to SCA ruling on Free and Unassigned Surplus. The interests given shall no longer be called dividends but earnings.

IX. Ninth Part of the Program:

The raffle draw was spearheaded by Ms. Maria Mae C. Joaquin. The four (4) Area Representatives A. Bernardino Y. De Guzman, M. Decena and E. Lazaro were in charge of pre-drawn raffle. The rule of raffle draw was explained to the members such as two (2) winners of Php 1,500.00 will come per cluster and another set of winners of the same amount will come from other basket for the BOTs, staff and guests. A total of 14 winners of raffle prizes were awarded from the Praxis Fides MBI. AC Donna Mendoza also headed the raffle draws of additional raffle prizes amounting to Php 10,000 sponsored by Hon. Christian Natividad, City Mayor of Malolos. Each winner has received Php 500 each.

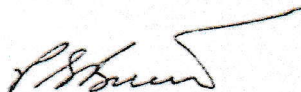
**X. Tenth Part of the Program:
Election Results**

Mr. Perlito Dimla was appointed as independent scrutineer to count and validate the votes during the AGM. He also announced the official tally of votes and proclaimed the two (2) winners with highest votes:

	Total Votes	Rank
Eufrocina A. Cabuhat	30,312	1
Pelagia D. Bautista	29,479	2
Mark Oliver S. Gonzales	17,575	3
Mary Joy D. del Rosario	15,378	4

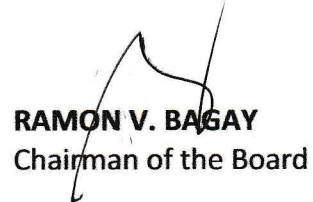
XI. The meeting was adjourned at 1:15 pm with a closing prayer and final blessing of Rev. Fr. Ramon R. Garcia.

Prepared by:



PELAGIA S. BAUTISTA
Corporate Secretary

Approved by:



RAMON V. BAGAY
Chairman of the Board