



REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION

Ground Floor, Secretariat Building, PICC
City Of Pasay, Metro Manila

COMPANY REG. NO. CN200719579
Securities and Exchange Commission
PHILIPPINES

CERTIFICATE OF FILING
OF
AMENDED ARTICLES OF INCORPORATION

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the amended articles of incorporation of the

TULUNGAN MUTUAL BENEFIT ASSOCIATION INC.

(Formerly: SRCDC MUTUAL BENEFIT ASSOCIATION INC.)

(Amending Articles I, II Purpose, III, VIII, IX, X, XI, XII & XIII thereof.)

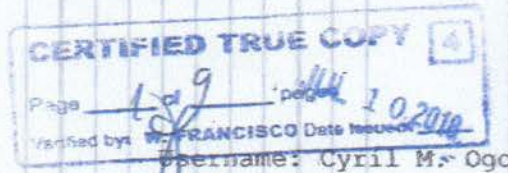
copy annexed, adopted on December 28, 2016 by majority vote of the Board of Trustees and by the vote of two-thirds of the members of the corporation, and certified under oath by the Corporate Secretary and a majority of the said board was approved by the Commission on this date pursuant to the provisions of Section 16 of the Corporation Code of the Philippines, Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Pasay City, Metro Manila, Philippines, this 28th day of September, Twenty Seventeen.

Ferdinand B. Sales
FERDINAND B. SALES
Director

Company Registration and Monitoring Department

ba/cpr



39568 0109 0003

Amended
ARTICLES OF INCORPORATION
OF
TULUNGAN MUTUAL BENEFIT ASSOCIATION INC.
(Formerly SRDC Mutual Benefit Association Inc.)
(Amended 12.28.2016)

KNOW ALL MEN BY THESE PRESENTS:

The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntary agreed to form a Mutual Benefit Association (MBA) a non-stock, non-profit association under the laws of the Republic of the Philippines.

THAT WE HEREBY CERTIFY:

FIRST: The name of the said association shall be: Tulungan Mutual Benefit Association Inc. (Amended 12.28.2016)

SECOND: That the purpose for which such association is formed is to advance the interests and promote the welfare of the poor in particular and the interest and welfare of the Philippines in general. Specifically, the association shall seek:

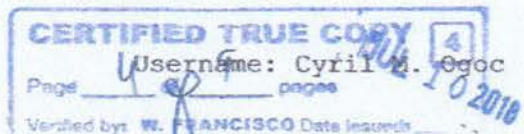
1. To extend financial assistance to its members, and their spouse, children and parents in the form of death benefits, credit life insurance, health benefits, equity value savings assistance, loan assistance (Amended 12.28.2016) and other related services for their general welfare;
2. To ensure continued access to benefits/resources by actively involving the members in the management of the association that will include implementation of policies and procedures geared towards sustainability and improved services.

THIRD: That the place where the principal office of the association is to be established or located at:

No./Street/Barangay: Ladia Bldg., Fausta Road, Mabolo
(Amended 12.28.2016)
City/Province/Zip Code: City of Malolos, Bulacan 3000
(Amended 12.28.2016)

FOURTH: That the term for which the association is to exist is fifty (50) years from and after the date of issuance of the certificate of incorporation.

Date: 2018-07-09 Time: 14:20:25 PM 1



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FIFTH:

That the names, nationalities and residences of the incorporators of the association are as follows:

NAME	NATIONALITY	RESIDENCE
Reynaldo C. Golo	Filipino	#874 FT Reyes St., Sto. Rosario, City of Malolos, Bulacan
Ma. Luisa V. Buluran	Filipino	#526 Sampaga St., Canalate, City of Malolos, Bulacan
Maria Teresa D. Garcia	Filipino	Canlapan St., Sto. Rosario, City of Malolos, Bulacan
Antonio B. Fajardo	Filipino	Deogracias Subd., Sto. Cristo, City of Malolos, Bulacan
Virgilio V. Maclang	Filipino	Arbe Cmpd., Old Sumapa, City of Malolos, Bulacan
Marcia B. Lopez	Filipino	Brgy. San Agustin, City of Malolos, Bulacan
Ephraim L. Castro	Filipino	Sabitan St., Sto. Rosario, City of Malolos, Bulacan

SIXTH:

That the number of trustees of the association shall be seven (7) and that the names, nationalities and residences of the first trustees of the association are as follows:

Name	Nationality	Residence
Ma. Luisa V. Buluran	Filipino	#526 Sampaga St., Canalate, City of Malolos, Bulacan
Marcia B. Lopez	Filipino	Brgy. San Agustin, City of Malolos, Bulacan
Antonio B. Fajardo	Filipino	Deogracias Subd., Sto. Cristo, City of Malolos, Bulacan
Virgilio V. Maclang	Filipino	Arbe Cmpd., Old Sumapa, City of Malolos, Bulacan
Ephraim L. Castro	Filipino	Sabitan St., Sto. Rosario, City of Malolos, Bulacan
Belarmino S. Cruz	Filipino	Lourdes Cmpd., Desta Homes Subd., City of Malolos, Bulacan
Dr. Rogelio F. Ramos Jr.	Filipino	# Marcelo St., San Jose Subd., Mojon, City of Malolos, Bulacan

SEVENTH:

That the capital of the association was contributed by the Incorporators who are also members of the association as follow:

Name	Amount of Contribution
Reynaldo C. Golo	Php 142,857.00
Ma. Luisa V. Buluran	Php 142,857.00
Maria Teresa D. Garcia	Php 142,857.00
Antonio B. Fajardo	Php 142,857.00
Virgilio V. Maclang	Php 142,857.00
Marcia B. Lopez	Php 142,857.00
Ephraim L. Castro	Php 142,857.00
TOTAL	Php1,000,000.00

Date: 2018-07-09 Time: 14:20:25 PM 2

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 Verified by: W FRANCISCO Date Issued: 10 2018

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EIGHTH: That the initial capital of Php1,000,000.00 coming from the Tulungan Fund of SRCDC, the organized cooperative, represented by the incorporators listed above and no personal money contributed by them.

(Amended 12.28.2016)

NINTH: That the initial guaranty fund of Php5,000,000.00 as required by Insurance Commission was contributed by 6,865 initial 2009 members of the association. *(Amended 12.28.2016)*

TENTH: That no part of the income which the association may obtain as an incident to its operation shall be distributed as dividends to its members, trustees or officers subject to the provisions of the Corporation Code on dissolution. Any profit obtained by the association as a result of its operation, whenever necessary or proper shall be used for the furtherance of the purposes enumerated in Article II, subject to the provision of Title XI of the Corporation Code of the Philippines.

ELEVENTH: That Marcia B. Lopez has been elected by the members as Treasurer of the association to act as such until her successor is duly elected and qualified in accordance with the by-laws, and that as such Treasurer she has been authorized to receive for and in the name and for the benefit of the association all contributions or donations paid or given by the members.

TWELVETH: That the association manifests its willingness to change its corporate name in the event another person, firm or entity has acquired a prior right to use the said firm name or one deceptively or confusingly similar to it.

THIRTEENTH: That the association shall comply with the requirements for non-stock corporations in the course of its operation.

IN WITNESS WHEREOF, we have hereunto signed this amended Articles of Incorporation this 7th day of November, 2007 in the City of Malolos, Province of Bulacan.

REYNALDO C. GOLO
TIN 135-551-640-000

MA. LUISA V. BULURAN
TIN 125-315-871-000

MA. TERESA D. GARCIA
TIN 148-966-965-000

ANTONIO B. FAJARDO
TIN 115-390-652-000

VIRGILIO V. MACLANG
TIN 120-739-004-000

EPHRAIM L. CASTRO
TIN 123-016-187

MARCIA B. LOPEZ
TIN 185-415-460-000

Date: 2018-07-09 Time: 14:20:25 PM 3



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ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)
CITY OF MALOLOS) s.s.
PROVINCE OF BULACAN



Securities and Exchange Commission
PHILIPPINES

NOV 07 2007

SUBSCRIBED AND SWORN to, before me this _____ day of _____ 2007 hereat City of Malolos, Bulacan, affiants exhibiting their respective Community Tax Certificates :

Name	CTC No.	Issued on	Issued at
Reynaldo C. Golo	10326622	01-08-07	City of Malolos
Ma. Luisa V. Buluran	10352659	03-20-07	City of Malolos
Maria Teresa D. Garcia	10342482	02-06-07	City of Malolos
Antonio B. Fajardo	10374708	08-24-07	City of Malolos
Virgilio V. Maclang	10343094	02-08-07	City of Malolos
Marcia B. Lopez	12662340	02-06-07	Manila
Ephraim L. Castro	10326710	01-02-07	City of Malolos

who all made themselves known to me to be the same persons who executed the foregoing Articles of Incorporation including this page whereon the acknowledgment is written, and acknowledged to me that the same is their true and voluntary act and deed.

WITNESS MY HAND AND SEAL on the date and place first above written.

Doc. No: 44
Page No.: 11
Book No: 63
Series of 2007

IAN LEE P. PUNINGBAYAN
NOTARY PUBLIC
UNTIL DECEMBER 31, 2007
PTR NO. 312575
ISSUED AT MALOLOS BULACAN
ISSUED ON 01-17-2007

Ephraim L. Castro
Maria Teresa D. Garcia
Antonio B. Fajardo
Virgilio V. Maclang
Marcia B. Lopez
Reynaldo C. Golo

Date: 2018-07-09 Time: 14:20:25 PM



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TRUSTEE'S CERTIFICATE

SEP 14 2017

Securities and Exchange Commission

KNOW ALL MEN BY THESE PRESENTS:

We, the undersigned majority of the trustees and the corporate secretary of SRCDC MUTUAL BENEFIT ASSOCIATION, INC. (SRCDC MBAI), do hereby certify that the Articles of Incorporation / By-Laws of said corporation was amended by a majority vote of the trustees and the vote of two-thirds (2/3) of its membership at a meeting held on December 28, 2016 at Bulacan KB Gymn, City of Malolos, Bulacan.

We, further certify that the following amended articles/section of Articles of Incorporation / By-Laws is/are true and correct copy thereof;

Articles of Incorporation - First, Second, Third, Eighth, Ninth, Tenth, Eleventh, Twelfth, Thirteenth

By-Laws - Article I-Sec1, Article II-Sec2, Article III-Sec1,2,3,5,6, Article IV-Sec. 1,3,5,6 Article V-Sec1,2,4,5 Article VI-Sec2,3,4,5,6,7 Article VII-Sec 1, Article VIII-Sec2,3,4,5 Article IX-Sec2,5 Article X-Sec.1,4 Article XI-Sec2,3 Article XIII-Sec1

IN WITNESS WHEREOF, we have hereunto signed this certificate this day of SEP 07 2017 at MALLOS CITY, BULACAN

VIRGILIO V. MACLANG
TIN:120-739-004-000

ALBERTO L. TIONGSON
TIN:158-269-936-000

ADELAIDA C. DAVID
Corporate Secretary
TIN:275-579-380-000

CARMENCITA C. LOPEZ
TIN:187-714-633-000

FELINA C. MAGNO
TIN: 128-145-349-000

TERESITA C. CRUZ
TIN: 110-138-794-000

4/5

Date: 2018-07-09 Time: 14:20:25 PM

CERTIFIED TRUE COPY
Username: Cyril M. Ogas
Page 1 of 1 pages
Verified by: FRANCISCO Date issued: 2018

39569.0109.0009

Securities and Exchange Commission

SUBSCRIBED AND SWORN to before me this SEP 09 day of 2017, 2017, by the above-named person who exhibited to me their valid government identification card as indicated below.

Name	ID
Virgilio V. Maclang	BIR TIN #120-739-004-000
Alberto L. Tiongson	Philhealth # 07-000042502-6
Adelaida C. David	SSS# 0003-71113475-1
Carmencita C. Lopez	BIR TIN# 187-714-633-000
Teresita C. Cruz	SSS#03-5696254-6
Felina C. Magno	SSS#03-4650478-1

Doc. No.: 197
Page No.: 4
Book No.: 76
Series of 2017.

NOTARY PUBLIC

[Signature]
SALVADOR T. REYES
 NOTARY PUBLIC
 PNC-93-MB-2015 VALID UNTIL DECEMBER 31, 2017
 ROLL OF ATTORNEYS NO. 36825
 PTR NO. 7660276 / 01-13-2017 / MALOLOLO CITY
 IBP NO. 1040910 / 01-03-2017 / MALOLOLO CITY
 MCLE COMPLIANCE NO. U-0022517-R/15/17MB

Date: 2018-07-09 Time: 14:20:25 PM

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 Surname: Cyril M. Caceres
 Page 1 of 1 pages
 Verified by: [Signature] FRANCISCO Date Issued: 10 2018



REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
Ground Floor, Secretariat Building, PICC
City Of Pasay, Metro Manila

Securities and
Exchange
Commission
PHILIPPINES
COMPANY REG. NO. CN200719579

CERTIFICATE OF FILING
OF
AMENDED BY-LAWS

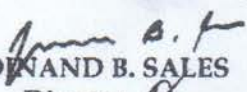
KNOW ALL PERSONS BY THESE PRESENTS:

THIS IS TO CERTIFY that the Amended By-Laws of

TULUNGAN MUTUAL BENEFIT ASSOCIATION INC.
(Formerly: SRCDC MUTUAL BENEFIT ASSOCIATION INC.)

copy annexed, adopted on December 28, 2016 by a majority vote of the Board of Trustees and by the vote of at least two-thirds of the members, and certified under oath by the Corporate Secretary and majority of the said Board was approved by the Commission on this date pursuant to the provisions of Section 48 of the Corporation Code of the Philippines Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

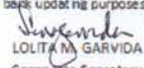
IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Pasay City, Metro Manila, Philippines, this 28th day of September, Twenty Seventeen.


FERDINAND B. SALES
Director

Company Registration and Monitoring Department

ba/cpr

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(For bank update purposes only)


LOLITA M. GARVIDA
Corporate Secretary
Date: 7/13/2016



Date: 2018-07-09 Time: 14:25:07 PM

Username: Cyril M. Ogo

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AMENDED BY LAWS

OF

TULUNGAN MUTUAL BENEFIT ASSOCIATION INC.
(formerly SRCDC Mutual Benefit Association Inc.)
(Amended 12.28.2016)

Securities and Exchange Commission
PHILIPPINES

ARTICLE I - NAME

SECTION 1- The name of the organization shall be Tulungan Mutual Benefit Association Inc. (Amended 12.28.2016)

ARTICLE II - OBJECTIVES

SECTION 1- That the purpose for which such association is formed is to advance the interest and promote the welfare of the poor in particular and the interest and welfare of the Philippines in general. Specifically, the association shall seek:

1. To extend micro-insurance services including (Amended 12.28.2016) financial assistance to its members and their spouses, children and parents in the form of death benefits, credit life insurance, wellness and health benefits, equity value savings assistance, loan assistance,(Amended 12.28.2016) and other related services for their general welfare;
2. To ensure continued access to benefits/ resources by actively involving the members in the management of the association that will include implementation of policies and procedures geared towards sustainability and improved services.

ARTICLE III - MEMBERSHIP

SECTION 1- Qualification for Membership:

1. Applicants must be at least 18 years old but not more than 60 (Amended 12.28.2016) years old as of the first (Amended 12.28.2016) enrollment date;
2. He/she must be a member of SRCDC or other Cooperatives (Amended 12.28.2016), Microfinance Institution and other organized groups, including their respective employees (Amended 12.28.2016);
3. Only those applicants who can meet all of the requirements stated in the prescribed application form shall be eligible for membership.

SECTION 2- Rights of Members - A member in *good standing (Amended 12.28.2016) shall have the following rights:

1. To exercise the right (Amended 12.28.2016) to vote on all matters relating to the affairs of the association. If unable to personally vote due to valid reasons, he/she may be represented by another member in good standing or Barangay Membership Coordinator (BMC) thru proxy voting;

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(For bank updating purposes only)

Lolita M. Garvida
LOLITA M. GARVIDA
Corporate Secretary
Date: 7/13/2018

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Username: Cyril M. Ogoc
Certified by: FRANCISCO Date issued:

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2. To be eligible to any elective or appointive position in the association;
3. To participate in all deliberations/meetings of the association;
4. To avail of all the facilities of the association;
5. To examine all the records or books of the association during business hours.

***Member in good standing has religiously paid the annual contribution, up to date on all fees and other obligations (Amended 12.28.2016).**



SECTION 3- Duties and Responsibilities of the Members – A member shall have the following duties and responsibilities:

1. To obey and comply with the by-laws, rules, regulations and policies prescribed therein (Amended 12.28.2016);
2. To attend and participate (Amended 12.28.2016) on all meetings that may be called by the Board of Trustees;
3. To pay membership dues, contributions, premiums, fees and other obligations to the the association on time (Amended 12.28.2016);
4. To participate in good governance and protect the fund of the association;

SECTION 4- A member may transfer from one branch to another subject to the guidelines issued by the Board of Trustees.

SECTION 5- In order to remain in good standing, a member has religiously paid the annual contribution, up to date on all fees and other obligations (Amended 12.28.2016).

SECTION 6- The association (Amended 12.28.2016) shall issue membership certificates to members specifying the benefits to which such members are entitled. Such certificates, together with Articles of Incorporation of the association (Amended 12.28.2016) and its by-laws and all existing laws as may be pertinent shall constitute the agreement as of the date of its issuance between the association (Amended 12.28.2016) and the member.

SECTION 7- The Certificate of membership shall continue during life of the member unless otherwise terminated by death, total and permanent disability, resignation or expulsion.

ARTICLE IV - MEETINGS

SECTION 1- The *General Membership as constituted by the Member in Good Standing (MIGS) shall hold its annual meeting on or before the 31st of August every year. At this meeting the President shall render his/her annual report to the general membership. (Amended 12.28.2016) Special meetings of the members shall be called, as the need arises, by the Board of Trustees or the President or upon petition of one third (1/3) of the general membership.

SECTION 2- A majority of the general membership shall constitute a quorum to conduct business and affirmative assent of the majority of the general membership present at a meeting, at which a quorum is present, shall necessary to pass a valid resolution, except when otherwise provided by law.

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Lolita M. Garvida
LOLITA M. GARVIDA
Corporate Secretary
Date: 7/13/18



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SECTION 3- Notice of Meeting – Notices for regular meetings shall be sent by the Secretary, by personal delivery or by mail of at least two (2) weeks prior to the date of the meeting to the member in good standing (Amended 12.28.2016) at his last known post office address or official email address or thru social media. (Amended 12.28.2016) The notice shall state the place, date and hour of the meeting and the purpose or purposes for which the meeting is called. Notices for special meetings may be made using any of the above means of communication (Amended 12.28.2016) at least five (5) days before the meeting. The notice shall contain the particular matters to be discussed. Only matters specified in the notice of special meeting can be the subject of motions or deliberations of (Amended 12.28.2016) such meetings.

*General Membership- Member in Good Standing (MIGS)

SECTION 4- Quorum – In all regular or special meeting of members, at least fifty percent (50%) of all members in good standing plus one (1) must be present in order to constitute a quorum. If no quorum is constituted, the meeting shall be adjourned until the requisite number of members shall be present.

SECTION 5- Conduct of Meeting – Meetings of the General Membership shall be presided by the President (Amended 12.28.2016), or in his/her absence, the Vice President as Presiding Officer. (Amended 12.28.2016) In case of absence of the President and the Vice President, the meeting shall be presided by the Officer duly authorized by the Board of Trustees for this purpose. The Secretary shall take the minutes of every meeting or in his/her absence the Presiding Officer (Amended 12.28.2016) shall appoint a secretary of the meeting.

SECTION 6 - Manner of Voting – A member in good standing shall vote in person or by proxy and be entitled to one vote.(Amended 12.28.2016)

ARTICLE V - BOARD OF TRUSTEES

SECTION 1 – Unless otherwise provided by law, the corporate powers of the association shall (Amended 12.28.2016) be exercised all business conducted and all properties of the corporation controlled and held by the Board of Trustees subject to approval of the majority of its members. Without prejudice to such powers as may be granted by law, the Board of Trustees shall have the following powers:

1. from time to time, to promulgate rules and regulations consistent with these by-laws, and to review, revise or amend the same when it deems necessary for the management of the association's business and affairs.
2. to purchase, receive, take or otherwise acquire for and in the name of the association, (Amended 12.28.2016) any and all properties, rights or privileges, including securities and bonds of other corporations, for such consideration and upon such terms and conditions as the Board may deem proper or convenient.
3. to invest the funds of the association (Amended 12.28.2016) in other corporations or for purposes other than those for which the association was organized, subject to such

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Manda
LOLITA M. GARVIDA

Corporate Secretary
Date: 7/10/2018

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Page 6 of 71 pages 10/2018
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Issued by: W. FRANCISCO Date Issued:

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approval of the Board of Trustees as may be required by law.

4. to incur indebtedness as the Board may deem necessary, to issue evidence of indebtedness including notes, deeds of trust, bonds, debentures or securities subject to such approval of the members as may be required by law and/or pledge, mortgage or otherwise encumber part of the properties of the association. (Amended 12.28.2016)
5. to establish pension, retirement, bonus or other types of incentives or compensation plans for the members, employees, including officers and Trustees of the association. (Amended 12.28.2016)
6. to prosecute, maintain, defend, compromise, submit arbitration in connection with the affairs of the association. (Amended 12.28.2016)
7. to implement these by-laws and to act on any other matter not covered by these Bylaws, provided such matter does not require the approval or consent of the members of the association. (Amended 12.28.2016) under the Corporation Code.
8. to appoint and dismiss any employee of the association. (Amended 12.28.2016) whether regular, probationary, casual or contractual, fix or adjust their salaries and all other personnel movements as provided by law. (Amended 12.28.2016)
9. to delegate any of its powers or function to an executive committee or to any officer of the association. (Amended 12.28.2016) to any standing or special committee or to any officer or agent and to appoint any person to be an agent of the association. (Amended 12.28.2016)
10. to approve all contracts for construction and major repair or maintenance work and other contracts involving significant amount.
11. to approve all contracts involving the sale of non-current assets;

SECTION 2 - The Board of Trustees of the association. (Amended 12.28.2016) shall consist of seven (7) members namely the following: five (5) regular trustees and two (2) independent trustees who shall be elected by the members in good standing. (Amended 12.28.2016)

SECTION 3 - The required number of the members of the Board of Trustees shall be elected every year and shall serve for a term of three (3) years. No trustee shall serve for more than two (2) consecutive terms. (Amended 12.28.2016)

SECTION 4 - The regular trustees. (Amended 12.28.2016) to be elected must be of legal age, recognized member in good standing of the association. (Amended 12.28.2016), has consistently performed very satisfactory as elected or appointed officer of the association. (Amended 12.28.2016) and is willing to perform the functions of a trustee without any remuneration.

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LOLITA M. BARVIDA

Corporate Secretary

Date: 7/13/2018

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FRANCISCO Data Issued [Stamp]

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SECTION 5 - No member convicted by final judgment of an offense punishable by imprisonment for a period exceeding six (6) years, or a violation of the Corporation Code of the Philippines committed within five (5) years prior to the date of his/her election or appointment, shall qualify as a Trustee or Officer. In addition, a member whose membership has been terminated due to a valid reason, and/or has resigned without valid reason from membership or being an officer with the association (Amended 12.28.2016) shall also be disqualified from being a Trustee or Officer.

SECTION 6 - The elected members of the Board of Trustees shall serve beginning immediately following their election for a term of three (3) years until their successors shall have been elected. Provided, that no member shall serve as member of the Board of Trustees for more than two (2) consecutive terms.

ARTICLE VI – ELECTION/NOMINATION COMMITTEE

SECTION 1 – Shall be composed of three (3) members, one of whom must be Independent Trustee who shall choose among themselves the Chairman, Vice-Chairman and Secretary.

SECTION 2 - Shall review and evaluate the qualifications of all persons nominated to the Board as well as those nominated to other positions requiring appointment by the **Board of Trustees** (Amended 12.28.2016). They should prepare a description of the roles and capabilities required of a particular appointment.

SECTION 3 - The Election Committee shall have the exclusive jurisdiction to conduct and supervise the elections for the members of the Board of Trustees and other officers and proclaim the winners, canvass and certify in writing the returns to the presiding officers. The election committee shall likewise be the judge of all electoral protests (Amended 12.28.2016), including questions on the qualification of candidates and its decision shall be final unless appealed to the Board of Trustees whose decision shall be final.

SECTION 4 - The elected members of the Election/Nomination committee (Amended 12.28.2016) shall serve immediately after their appointment until after the next election.

SECTION 5 – The Election/Nomination (Amended 12.28.2016) committee may deputize such personnel of the head office of the association (Amended 12.28.2016), which it may deem necessary to enable it to perform its function.

SECTION 6. – The members of the Election/Nomination (Amended 12.28.2016) committee shall not be entitled to any salary but shall be entitled to per diem and reimbursement of actual expenses* for attendance of official meetings equal to those received by members of the Board of Trustees.

SECTION 7. – No member appointed as a member of the Election/Nomination (Amended 12.28.2016) committee shall be eligible for election for any position during his term of office even if he resigned or removed from office for any reason.

****Reimbursement of actual expenses on the election proper only.**

Date: 2018-07-09 Time: 14:25:07 PM 5

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Manuel
LOLITA M. GARVIDA
Corporate Secretary
Date: 7/19/2018

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by: W. FRANCISCO Date Issued: 7/19/2018

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ARTICLE VII – OVERSIGHT AND AUDIT COMMITTEE

SECTION 1 - Shall be composed of three (3) members of the Board of Trustees one of whom must be independent and must be of good standing preferably with accounting and finance experiences *(Amended 12.28.2016)*.

SECTION 2 - Provides oversight of the institution's internal and external auditors.

SECTION 3 - It shall be responsible for the setting-up of internal audit department, and the appointment of the internal auditors as well as of independent external auditors.

SECTION 4 - It shall monitor and evaluate the adequacy and effectiveness of the internal control system of the association *(Amended 12.28.2016)*.

SECTION 5 – The committee shall meet once a month at the head office of the association *(Amended 12.28.2016)*.

SECTION 6 – The members of the Oversight committee shall not be entitled to any salary but shall be entitled to per diem and reimbursement of actual expenses for attendance of official meetings.

SECTION 7 – The members of the Oversight Committee shall serve for three years, or co-terminus with the Board of Trustees.

ARTICLE VIII – COMMITTEES OF THE BOARD OF TRUSTEES

SECTION 1 – There shall be an Executive Committee of the Board of Trustees which shall consist of not less than three (3) and not more than five (5) to be chosen by the Board of Trustees from among themselves to monitor the operations and finances of the association *(Amended 12.28.2016)* to ensure that decisions of the Board are executed by management; and, where urgent circumstances require, to act for and in behalf of the Board on such matters subject to such guidelines and limitations duly approved by the Board. The concurrence of at least a majority of the members of the Executive Committee shall be necessary to make an Executive Committee decision valid. All business transactions by the Executive Committee shall be subject to confirmation by the Board of Trustees at its next scheduled meeting.

SECTION 2 – The President, the Vice-President and the immediate past president, shall be ex-officio members of the Executive Committee. The other members of the Executive Committee shall be the Secretary *(Amended 12.28.2016)* and the Treasurer *(Amended 12.28.2016)*.

SECTION 3 – The Board may create a Finance and Audit Committee, Personnel Committee and other committees it may deem necessary, with three (3) members *(Amended 12.28.2016)* each with such specific duties as it may deem proper. Ad hoc committees may be created by the Board as the need arises.

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LOLITA M. GARVIDA
Corporate Secretary
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SECTION 4 – The Executive Committee shall meet whenever (Amended 12.28.2016) necessary, but not more than twice a month. The other committees shall meet immediately before a regular and/or special meeting of the Board, except as may be otherwise authorized by the Board of Trustees.

SECTION 5 - The Advisory Council shall be composed of selected Incorporators, past Presidents and officers of the Association. The council shall meet whenever necessary (Amended 12.28.2016).

ARTICLE IX – BOARD MEETINGS

SECTION 1 – That the initial or organizational meeting of a newly elected Board of Trustees shall be held immediately after the conclusion of the General Assembly at which they are elected while the last meeting shall be held before the beginning of the General Assembly at which the new Board of Trustees is scheduled to be elected.

SECTION 2 – That the Board of Trustees shall meet regularly once a month at the main office of the association (Amended 12.28.2016) unless otherwise previously agreed upon by the members of the Board of Trustees. A special or emergency meeting of the Board of Trustees may be called by the President or the Secretary upon request of a majority of the incumbent members of the board. Notice of regular and special meetings of the Board of Trustees unless dispensed with, shall be served by the Secretary to each Trustee and at least three (3) days before such meeting (Amended 12.28.2016).

SECTION 3 – An official journal shall be kept to record the minutes of the meetings and all resolutions passed by the Board of Trustees during its three (3) year term which shall be consecutively numbered.

SECTION 4 – The members of the Board of Trustees shall not receive any salary but shall be entitled to gratuity, per diem and reimbursement of all necessary expenses incurred on account of attendance in committee and board meetings provided that all entitlement benefit, emoluments received shall be subject to the approval by majority vote of the general membership.

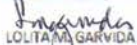
SECTION 5 – One-half plus one of the total number of the Board of Trustees shall constitute a quorum at meetings of the Board and no action of the Board shall be valid unless approved by majority of the members of the Board at duly constituted meeting (Amended 12.28.2016).

SECTION 6 – The order of the business at regular/special meeting of the Board of Trustees shall be a) Call to Order b) Roll Call c) Reading and Approval of the previous minutes d) Signing of corrected/approved minutes of previous meeting e) Unfinished Business f) Board/Committee Reports g) Management Reports on Finances, Operations and Recommendations h) New Business i) Other Matters and j) Adjournment.

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Corporate Secretary

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ARTICLE X - OFFICERS

SECTION 1 - Officers -The officers of the association (Amended 12.28.2016) shall be composed of a President, Vice President (Amended 12.28.2016) Secretary, Treasurer, General Manager, Accountant and Auditor. The officers of the Board shall be elected by the Board of Trustees among themselves. The other officers of the association (Amended 12.28.2016) namely, the General Manager, Accountant and Auditor shall be hired by the Board of Trustees.

SECTION 2 - Term of Office of Officers - The term of office of the appointed officers shall be co-terminus with the Board which appointed (Amended 12.28.2016) them, unless sooner removed from office by a majority vote of all the members of the Board of Trustees. In case an office becomes vacant due to death, resignation, retirement, disqualification, incapacity or any other cause, the incumbent Board of Trustees, by a majority vote, may elect/appoint a successor, who shall hold office for the unexpired term; provided, further, that in case of a temporary absence of any officer for any reason, the Board may delegate the powers and duties of such officer to another qualified person.

SECTION 3 - The officers of the association (Amended 12.28.2016) may be removed from office for a cause, including nonfeasance or misfeasance of duties, violation of these By-laws, conduct detrimental to the interest of the Association.

SECTION 4 - The General Manager, Accountant and Auditor shall receive such salary and/or benefits as may be fixed by the Board of Trustees. The President, Vice-President (Amended 12.28.2016), Secretary and Treasurer shall receive no salary, but may receive allowances, in addition to per diems and other emoluments authorized for members of the Board of Trustees.

ARTICLE XI - FUNCTIONS AND POWERS OF OFFICERS

SECTION 1 - President - The President shall be the Chief Executive Officer of the association and shall exercise the following functions:

- a.) to preside in all meetings of the members of the association.
- b.) to execute all resolutions of the Board of Trustees.
- c.) to be charged with directing and overseeing the activities of the association.
- d.) to submit to the Board as soon as possible after the close of each fiscal year, and to the members of each annual meeting, a complete report of the activities and operations of the association for the fiscal year under his term.
- e.) to represent the association (Amended 12.28.2016) in all functions and proceedings;
- f.) to appoint, remove, suspend or discipline employees of the association (Amended 12.28.2016), prescribe their duties and determine their salaries subject to confirmation by the Board of Trustees;

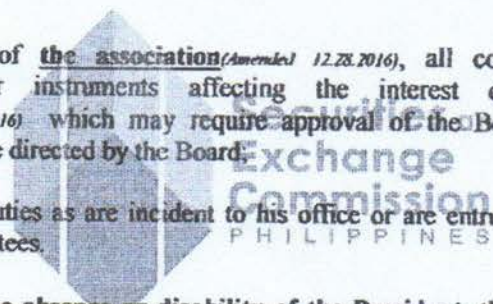
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- g) to execute in behalf of the association (Amended 12.28.2016), all contracts, agreements and other instruments affecting the interest of the association (Amended 12.28.2016) which may require approval of the Board of Trustees unless otherwise directed by the Board;
- h) to perform such other duties as are incident to his office or are entrusted to him by the Board of Trustees.



SECTION 2 - Vice President – In the absence or disability of the President, the Vice President shall perform the duties of the President. However, in case of death, resignation or removal of the President the Vice President shall automatically be the President until the remaining term of the President is finished (Amended 12.28.2016).

SECTION 3 - Secretary - The Secretary shall have the following specific powers and duties:

- a.) to give all notices required by these by-laws and keep the minutes of all meetings of the members and of the Board of Trustees in a book kept for the purpose.
- b.) to keep the seal of the association and affix such seal to any paper or instrument requiring the same.
- c.) to have custody of the members' registry book and the correspondence files of the association.
- d.) to certify to such corporate acts, countersign corporate documents or certificates, and make reports or statements as may be required of him by law or by government rules and regulations;
- e.) also perform all such other duties and work as the Board of Trustees may from time to time assign to him.

SECTION 3 - Treasurer - The Treasurer shall have the following duties:

- a.) to keep complete and accurate accounts/records of the receipts and disbursements of the association (Amended 12.28.2016);
- b.) to take and have custody of and be responsible for all the funds, securities, bonds, and certificates of titles of the association (Amended 12.28.2016);
- c.) to ensure that all deposits are (Amended 12.28.2016) in the name of the association (Amended 12.28.2016), in such banks as may be designated from time to time by the Board of Trustees, all the money, funds, securities, bonds and similar valuables belonging to the association (Amended 12.28.2016) which may come under his control.
- d.) to maintain in his possession an annual statement showing the financial condition

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of the association (Amended 12.28.2016) and such other financial reports as the Board of Trustees or the President may require from time to time;

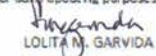
- e.) to keep such financial reports, statements, certifications and other documents that may, from time to time be required by the government rules and regulations and to submit the same to the proper government agencies.
- f.) to assist the management in the preparation and submission to the Board of Trustees for consideration and approval the annual budget on or before its regular meeting and furnish a copy of the approved annual budget.
- g.) to ensure that all expenditures are duly authorized and are for the best interest of the association (Amended 12.28.2016);
- h.) to post a bond in such amount as may be required by the Board of Trustees;
- i.) to suspend or withhold payments of accounts incurred not in accordance with the policies of the Board of Trustees or which are otherwise irregular or improperly authorized;
- j.) to turn over all money, funds, securities, bonds, and certificates of titles of the association (Amended 12.28.2016) to his successor upon his election; and
- k.) to perform such other duties as may be assigned by the Board of Trustees and the General Manager.

Section 5. General Manager- The General Manager shall be in charge of the day to day operations of the association and exercise the following functions:

- a.) to supervise and manage the business affairs and activities of the association (Amended 12.28.2016) under the direction of the Board of Trustees;
- b.) to implement the administrative and operational policies of the association (Amended 12.28.2016);
- c.) to oversee the preparation of the budget and the statements of accounts of the corporation;
- d.) to coordinate the work of the various operating divisions and services, maximize the productive inputs of their personnel and continually work to upgrade the quality of service to members;
- e.) to coordinate with the different standing committees of the association (Amended 12.28.2016);
- f.) to conduct such studies and submit recommendations to the Board of Trustees in matters related to investment, the use of facilities and development projects

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including the examinations of contracts entered into by the association (Amended 12.28.2016);

- g.) to attend and render a report in the monthly meeting of the Board of Trustees;
- h.) to post an adequate bond or any amount as may be required by the Board of Trustees to assure the faithful performance of his duties;
- i.) subject to the policies of the Board of Trustees, he may employ, supervise and dismiss any employees of the association (Amended 12.28.2016); and
- j.) to perform other duties and responsibilities assigned by the President and the Board of Trustees;

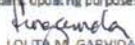
Section 6. Administrative Officer – The Administrative Officer shall have the following functions and duties:

- a.) to assist the General Manager in the administration of personnel and personnel matters;
- b.) to assist the General Manager in the supervision of the storage and disposition of supplies to prevent wastage, spoilage and pilferage;
- c.) to advise management on the improvement of procurement methods and procedures to insure that purchases of supplies and materials are in accordance with the actual needs of the association (Amended 12.28.2016) and that association (Amended 12.28.2016) obtains the best products/services at the most reasonable price; and
- d.) to perform such other duties as may be assigned to him by the General Manager and the Board of Trustees.

Section 7. Chief Accountant – The Chief Accountant shall have the following duties and responsibilities:

- a.) to supervise accounting personnel in recording day to day business transaction in the different books of accounts and to prepare summaries thereof which reflect the current status of its funds;
- b.) to certify all disbursements as to appropriations, legality and propriety of supporting documents, and proper classifications of account codes;
- c.) to suspend or withhold payments of accounts incurred not in accordance with expressed policies of the Board of Trustees or which are otherwise irregular or improperly authorized;
- d.) to provide the Board of Trustees and all departments with prepared cost or expense analysis, performance analysis and other statistical data and to

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recommend measures in pursuance of the policy of fiscal restraint in all matters requiring financing;

- e.) to prepare and submit to the Board of Trustees a monthly financial statement of the association (Amended 12.28.2016) with all necessary supporting schedules, in cooperation with the Treasurer and General Manager;
- f.) to help facilitate and expedite payments of all claims, deaths, loans and other benefits due to members and hereby maintain the good name and reputation of the association (Amended 12.28.2016) in meeting its obligations with the least delay;
- g.) to call the attention of the Board of Trustees regarding payments of accounts incurred not in accordance with its expressed policies and to recommend appropriate rules and regulations to improve accounting and operating practices of the association (Amended 12.28.2016); and
- h.) to perform other duties that may be assigned by the Board of Trustees and /or the General Manager.

Section 8. Auditor - The Auditor shall have the following duties and responsibilities:

- a.) to audit the books and records of the association (Amended 12.28.2016) from time to time for the purpose of establishing the authority and propriety of payments made and to verify to the correctness of the same to the Board of Trustees;
- b.) to audit the financial transaction and operating practices of the association (Amended 12.28.2016) and certify to the correctness of the annual financial reports of the Treasurer and/ or Chief Accountant;
- c.) to adopt a system of pre-audit and post audit of payments to review and pass upon the propriety of payments to be made or made by the association (Amended 12.28.2016) and withhold or suspend payment thereof when appropriate;
- d.) to check and review the utilization or disposition of consumable assets and equipment of the association with the view of maximizing their utilization and avoiding wastage and pilferage;
- e.) to recommend measures or changes in the financial policies, system or procedures of the association (Amended 12.28.2016) to maximize its income, reduce its expenditures and improve its services to its members; and
- f.) to perform other duties that may be assigned by the Board of Trustees and the General Manager.

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LUETA M. GARVIDA
Corporate Secretary
Date: 7/13/2018

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ARTICLE XII - SUSPENSION, EXPULSION AND TERMINATION OF MEMBERSHIP

Suspension, expulsion and termination of membership, shall be in accordance with the rules and regulations of the association.

Any member of the association may file charges against a member by filing a written complaint with the Secretary of the association. The Board of Trustees shall call a special meeting to consider the charges. The affirmative vote of majority of all the trustees shall be necessary to suspend a member, Provided that where the penalty is expulsion, the affirmative vote of majority of all the members of the association or the affirmative vote of all the members of the Board of Trustees, shall be necessary.

ARTICLE XIII - FUND

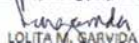
Section 1. Funds - The funds of the association shall be derived from members' contributions and special assessments of members, grants or donations.

- a. Members shall pay Php600.00 contribution per annum or Php50.00 per month (Amended 12.28.2016) for the payment of death or total and permanent disability of a member or any member's legal spouse or any of the member's biological and/or legally adopted children, one day old but not more than 21 years old and single; or biological children over 21 years old, single but disabled and incapacitated to work, or biological parent of a single (unmarried) member above 60 years old in accordance with the Table of the association (Amended 12.28.2016) *Life Insurance Benefits*.
- b. The association (Amended 12.28.2016) shall deduct not more than 20% of the annual/monthly contribution of its members as administrative expenses. The remaining 80% of the annual/monthly contribution of the members shall be used for paying mutual benefits in accordance with the Table of the association (Amended 12.28.2016) *Life Insurance Benefits*.
- c. The contributions may be adjusted by the Board of Trustees as may be necessary to maintain the funds of the association (Amended 12.28.2016) at a level adequate to meet its benefits, obligations or commitments under the plan.
- d. A member shall be entitled to an equity value equivalent to at least fifty per centum (50%) of the total member's contribution and is payable upon termination of his/her membership from the association (Amended 12.28.2016).
- e. The Board of Trustees shall set up each year sufficient reserves for the payment of claims and other obligations in accordance with actuarial procedures approved by the Insurance Commission. If the reserves become impaired, the Board of Trustees shall require all members to pay to the association (Amended 12.28.2016) the amount of the member's equitable proportion of such delinquency as ascertained by the Board of Trustees. If the payment is not made, it shall stand as an

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indebtedness against the members and draw interest not to exceed five per centum (5%) per annum compounded annually.

Section 2. Disbursements - Withdrawals from the funds of the association, whether by check or any other instrument shall be signed by the Treasurer and the President or the Vice-President (Amended 12.28.2016) of the Board of Trustees or the General Manager.

Section 3. Fiscal Year - The fiscal year of the association shall be from January 1st to December 31st of each year.

ARTICLE XIV - CORPORATE SEAL

Section 1. Form - The corporate seal of the association shall be in such form and design as may be determined by the Board. (Amended 12.28.2016)



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Signature
LOLITA M. GARVIDA
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ARTICLE XV - AMENDMENTS OF THE BY-LAWS

Section 1. Amendments - These by-laws, or any provision thereof, may be amended, repeated or new by-laws adopted by a majority vote of the members and by majority of the Trustees at any regular or special meeting duly held for the purpose.

Adopted this 7 of NOV 2007 in Malolos Bulacan by the affirmative vote of the undersigned members representing a majority of the members of the association in special meeting held for the purpose.

REYNALDO C. GOLO
TIN 135-551-640

MA. LUISA V. BULURAN
TIN 125-315-871

MA. TERESA D. GARCIA
TIN 148-966-965

ANTONIO B. FAJARDO
TIN 115-390-652

VIRGILIO V. MACLANG
TIN 120-739-004

EPHRAIM L. CASTRO
TIN 123-016-187

MARCIA B. LOPEZ
TIN 185-415-460

4-3-20 ~~Signature~~ 11:28:28 AM

Exchange Commission
PHILIPPINES
[Signatures]

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User Name: SRCDC

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VERIFIED BY: *[Signature]*

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Corporate Secretary
Date: 7/13/2018

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ACKNOWLEDGMENT

Securities and Exchange Commission
PHILIPPINES

REPUBLIC OF THE PHILIPPINES)
CITY OF MALOLOS) s.s.
PROVINCE OF BULACAN

NOV 07 2007

SUBSCRIBED AND SWORN to before me this _____ day of _____ 2007 hereat City of Malolos, Bulacan, affiants exhibiting their respective Community Tax Certificates :

Name	CTC No.	Issued on	Issued at
Reynaldo C. Golo	10326622	01-08-07	City of Malolos
Ma. Luisa V. Buluran	10352659	03-20-07	City of Malolos
Maria Teresa D. Garcia	10342482	02-06-07	City of Malolos
Antonio B. Fajardo	10374708	08-24-07	City of Malolos
Virgilio V. Maclang	10343094	02-08-07	City of Malolos
Marcia B. Lopez	12662340	02-06-07	Manila
Ephraim L. Castro	10326710	01-02-07	City of Malolos

who all made themselves known to me to be the same persons who executed the foregoing By-laws including this page whereon the acknowledgment is written, and acknowledged to me that the same is their true and voluntary act and deed.

WITNESS MY HAND AND SEAL on the date and place first above written.

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Page No.: 11
Book No: 63
Series of 2007

IAN LEE P. PUNINGBAYAN
NOTARY PUBLIC
UNCLASIFIED 01-17-2007
ISSUED AT MALOLOS, BULACAN
ISSUED ON 01-17-2007

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Lolita M. Garvida
LOLITA M. GARVIDA
Corporate Secretary
Date: 7/13/2018

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Certified by: [Signature] Date Issued: _____

Republic of the Philippines
SECURITIES AND EXCHANGE COMMISSION



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Manila Mutual Benefit Association Inc

Verified by: WENDALYN FRANCISCO Fees Php. 200 paid under
O.R. No.: 167278 Dated: JUL 10 2018

NOTE = formerly SRDC mutual benefit association inc

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ISMA C. GONZALES

Assistant Director

Electronic Records Management Division
Information and Communications Technology Department

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LOLITA M. GARVIDA
Corporate Secretary

Date: 7/10/2018