



**FPNB EMPLOYEES SAVINGS & LOAN ASSOCIATION (PESLAI) INC.**

2<sup>ND</sup> Floor, PNB Financial Center

Pres. D. Macapagal Blvd., Pasay City

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Awarded as the **2021 Savings & Loan Association of the Year – Group B**

By the Alliance of Non-stock Savings and Loan Institutions (ANSLI)

**LIST OF BOARD RESOLUTIONS FOR THE YEAR 2025**

Date of Meeting	Type of Meeting	Particulars
January 08, 2025	Special	<p><b><u>B/R No. 25-001– Declaration of Dividends and Patronage Refunds for the period January 1, 2024, to December 31, 2024, for PESLAI members on record as of December 31, 2024.</u></b></p> <p><b><u>B/R No. 25-002 - Approval - Annual General Assembly of PESLAI members on February 14, 2025, Friday, and a budget of Seven Hundred Thousand Pesos (Php700,000) regarding the conduct of the said activity.</u></b></p> <p><b><u>B/R No. 25-003 – Approval of Remembership Application of Mr. Darwin T. Castro – EN 245887.</u></b></p> <p><b><u>B/R No. 25-004 – Creation of Adhoc Compensation Committee to Determine the 2025 Board of Trustees and Executive Officers’ Budget and Compensation Schedule.</u></b></p>
January 24, 2025	Regular	<p><b><u>B/R No. 25-005 - Approval and Confirmation – Total Loans Granted and Released for the month of December 2024, totaling Php27,000,000.00.</u></b></p> <p><b><u>B/R No. 25-006 – Confirmation – Twenty Six (26) New, and Twenty One (21) Resigned Members of the Association for the month of December, 2024.</u></b></p> <p><b><u>B/R No. 25-007 – Approval of Remembership Application of Ms. Merlyn B. Javellana – EN 183571.</u></b></p>

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		<p><b><u>B/R No. 25-008 - Approval of Budget for Compensation of the Association's Executive Officers and and Board of Trustees for the year 2025.</u></b></p> <p><b><u>B/R No. 25-009 – Approval – Revised Risk Management Manual.</u></b></p> <p><b><u>B/R No. 25-010 – Approval – Revised Policy on Office Furniture, Fixtures and Equipment (OFFE).</u></b></p>
February 15, 2025	Special	<p><b><u>B/R No. 25-011– Acceptance of Independent Trustees, Messrs. Diosdado R. Caampued, Jr., and Mr. Salvador C. Paringit resignation effective at the close of business hours of February 14, 2025 and declaring the position of two (2) Independent Trustees as vacant.</u></b></p> <p><b><u>B/R No. 25-012– Declaration of vacancy of the two (2) Independent Trustees.</u></b></p> <p><b><u>B/R No. 25-013 - Election for the two (2) Independent Trustees position.</u></b></p>
February 24, 2025	Special	<p><b><u>B/R No. 25-014– Approval – Updated List of Official Email Addresses of Authorized Officials of PESLAI in compliance with BSP Memorandum No. 2017-026 dated 11 November 2017.</u></b></p>
February 28, 2025	Regular	<p><b><u>B/R No. 25-015 - Approval and Confirmation – Total Loans Granted and Released for the month of January 2025, totaling Php35,436,000.00.</u></b></p> <p><b><u>B/R No. 25-016 – Confirmation – Forty Seven (47) New, and Twenty Eight (28) Resigned Members of the Association for the month of January, 2025.</u></b></p> <p><b><u>B/R No. 25-017 – Approval of Remembership Applications of (1) Mr. Ryan T. Cortez – EN 315311; and Ms. Asuncion Charita M. Uygiooco-EN 172901.</u></b></p> <p><b><u>B/R No. 25- 018 - Authorizing the representation of the PESLAI Chairman, Mr. Rico B. Roma as the official negotiator and signatory of Contracts of Lease and Group Loan Redemption Insurance on behalf of the Association.</u></b></p>



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		<p><b><u>B/R No. 25-019 - Approval – Revised Standing Board Level Committees of the Board of Trustees for the period February 15, 2025 to August 31, 2026 and its respective revised Charters.</u></b></p> <p><b><u>B/R No. 25-020 – Approval – 2025 Compliance Program of PESLAI.</u></b></p>
March 11, 2025	Special	<p><b><u>B/R No. 25-021 – Approval of Remembership Applications of (1) Ms. Edna B. Salvador-EN 262315; Ms. Ludy R. Landingin-EN 170208; and Ms. Aurora Josephine A. Teoxon-EN 174084.</u></b></p>
March 26, 2025	Regular	<p><b><u>B/R No. 25-022 - Approval and Confirmation – Total Loans Granted and Released for the month of February 2025, totaling Php38,455,000.00.</u></b></p> <p><b><u>B/R No. 25-023 – Confirmation – Sixty Three (63) New, and Twenty Six (26) Resigned Members of the Association for the month of February, 2025.</u></b></p> <p><b><u>B/R No. 25-024 – Approval- Grant of one-time financial assistance to PESLAI Staff.</u></b></p> <p><b><u>B/R No. 25- 025 - Approval of Submission of Compliance Manual of PESLAI.</u></b></p> <p><b><u>B/R No. 25-026 – Approval – Loan Payment-related request of Ms. Kharyll Ann Celis – EN 869367.</u></b></p>
April 10, 2025	Special	<p><b><u>B/R No. 25-027 – Approval and Confirmation - PESLAI’s Audited Financial Statements (AFS) as of and for the year ended December 31, 2024.</u></b></p> <p><b><u>B/R No. 25-028– Designation of PESLAI Staff Ms. Michelle Sy as the authorized representative of PNB Employees Savings and Loan Association (PESLAI), Inc. to update the registration of eAFS with the Bureau of Internal Revenue and to attend to other matters in relation to this activity .</u></b></p>
April 25, 2025	Regular	<p><b><u>B/R No. 25-029 - Approval and Confirmation – Total Loans Granted and Released for the month of March 2025, totaling Php39,345,000.00.</u></b></p> <p><b><u>B/R No. 25-030 – Confirmation – Thirty Four (34)</u></b></p>



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		<p><b><u>New, and Twenty (20) Resigned Members of the Association for the month of March, 2025.</u></b></p> <p><b><u>B/R No. 25-031 – Approval of Remembership Application of Ms. Khristine Jo S. David - EN 289493.</u></b></p> <p><b><u>B/R No. 25-032 – Approval – Budget of Php150,000 to Celebrate the 71st Founding Anniversary of PESLAI on May 17, 2025.</u></b></p> <p><b><u>B/R No. 25-033 – Approval – Revised Code of Conduct and Whistleblower Policy of PESLAI.</u></b></p>
May 16, 2025	Special	<p><b><u>B/R No. 25-034 – Approval of Remembership Applications of (1) Ms. Ma. Theresa P. Reyes-EN 204048; and Mr. Melandrew R. Severino-EN 230863.</u></b></p> <p><b><u>B/R No. 25-035 – Approval of the Revised Operations Manual of PESLAI.</u></b></p>
May 28, 2025	Regular	<p><b><u>B/R No. 25-036 - Approval and Confirmation – Total Loans Granted and Released for the month of April 2025, totaling Php32,055,000.00.</u></b></p> <p><b><u>B/R No. 25-037 – Confirmation – Thirty Four (34) New, and Twenty (20) Resigned Members of the Association for the month of April, 2025.</u></b></p> <p><b><u>B/R No. 25-038 – Approval of Remembership Applications of: (1) Ms. Malou S. Francisco-EN 175102; and (2) Ms. Percy Joy T. Salvador-EN 171158.</u></b></p> <p><b><u>B/R No. 25-039 – Board Action on Loan repayment schedule request of Mr. Rafael Q. Francisco-EN 401274.</u></b></p>
June 17, 2025		<b><u>Exit Conference with BSP Examiners</u></b>
June 18, 2025	Special	<b><u>B/R No. 25-040 - Approval – Extension of Service Work Contract of Ms. Prescila P. Carandang, Office Manager, From July 01, 2025 to December 31, 2025.</u></b>
June 27, 2025	Regular	<p><b><u>B/R No. 25-041 - Approval and Confirmation – Total Loans Granted and Released for the month of May 2025, totaling Php43,030,000.00.</u></b></p> <p><b><u>B/R No. 25-042 – Confirmation – Thirty Two (32)</u></b></p>



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		<p><b><u>New, and Twenty Seven (27) Resigned Members of the Association for the month of May, 2025.</u></b></p> <p><b><u>B/R No. 25-043 – Approval - To Update the Consumer Assistance Mechanism Policies and Procedures Manual in Compliance with BSP Observation in its latest AREF as of March 31, 2025.</u></b></p>
July 16, 2025	Special	<p><b><u>B/R No. 25-044 - Approval – To Update the Policy on Renewal of Loans Particularly on Qualifying Payment To Entitle Borrower to Renew Loan Facility.</u></b></p> <p><b><u>B/R No. 25-045 - Approval – To Close the UITF Account of PESLAI with BPI-Pasay D. Macapagal Avenue Branch.</u></b></p>
July 30, 2025	Regular	<p><b><u>B/R No. 25-046 - Approval and Confirmation – Total Loans Granted and Released for the month of June 2025, totaling Php34,305,000.00.</u></b></p> <p><b><u>B/R No. 25-047 – Confirmation – Twenty Four (24) New, and Twenty Two (22) Resigned Members of the Association for the month of June, 2025.</u></b></p> <p><b><u>B/R No. 25-048 – Approval - To Write Off Eight (08) Long Outstanding Loan Accounts with an Aggregate Amount of Php298,632.52.</u></b></p>
August 14, 2025	Special	<p><b><u>B/R No. 25-049 - Approval – Budget of Php250,000 for the participation of PESLAI BOT in this year’s ANSLI Convention to be held at Clark, Pampanga on September 05 to 06 and Team Building Activity with PESLAI Staff on September 06 to 07, 2025.</u></b></p> <p><b><u>B/R No. 25-050 - Approval – PESLAI Members Referral Rewards Policy To Expand its Membership Base.</u></b></p>
August 29, 2025	Regular	<p><b><u>B/R No. 25-051 - Approval and Confirmation – Total Loans Granted and Released for the month of July, 2025, totaling Php24,280,000.00.</u></b></p> <p><b><u>B/R No. 25-052 – Confirmation – Thirty One (31) New, and Twenty One (21) Resigned Members of the Association for the month of July, 2025.</u></b></p>
September 20, 2025	Special	<p><b><u>Business Review and Strategic Planning</u></b></p>



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September 30, 2025	Regular	<p><b><u>B/R No. 25-053 - Approval and Confirmation – Total Loans Granted and Released for the month of August, 2025, totaling Php32,795,000.00.</u></b></p> <p><b><u>B/R No. 25-054 – Confirmation – Twenty Six (26) New, and Twenty Six (26) Resigned Members of the Association for the month of August, 2025.</u></b></p>
October 06, 2025	Special	<p><b><u>B/R No. 25-055 - Approval – Replies of PESLAI to Directives issued by the Bangko Sentral ng Pilipinas in relation to its Report of Examination (Regular Examination as of 31 March 2025).</u></b></p>
October 16, 2025	Special	<p><b><u>B/R No. 25-056- Approval - Audit Engagement with External Auditor UHY M.L. Aguirre &amp; Co. CPAs to conduct Financial Audit with Interim Review as of and for the year ending December 31, 2025.</u></b></p> <p><b><u>B/R No. 25-057 – Approval - Remembership Applications of (1) Mr. Dioscoro V. Gatela – EN 227250; and (2) Ms. Perseveranda SJ. Mangantulao – EN 182737.</u></b></p> <p><b><u>B/R No. 25-058 - Approval – Express Loan and its Policy Guidelines.</u></b></p>
October 29, 2025	Regular	<p><b><u>B/R No. 25-059 - Approval and Confirmation – Total Loans Granted and Released for the month of September, 2025, totaling Php39,115,000.00.</u></b></p> <p><b><u>B/R No. 25-060 – Confirmation – Forty (40) New, and Ten (10) Resigned Members of the Association for the month of September, 2025.</u></b></p> <p><b><u>B/R No. 25-061 – Approval – Latest List of Officials and Their Respective E-mail Addresses of PNB Employees Savings &amp; Loan Association (PESLAI), Inc. in Accordance with BSP Memorandum No. 2017-026 dated 11 September 2017.</u></b></p> <p><b><u>B/R No. 25-062 – Approval - Remembership Application of Mr. Ian Chris P. Sarmiento – EN 868077.</u></b></p>
November 15, 2025	Special	<p><b><u>B/R No. 25-063 – Approval of the Revised Compliance Program.</u></b></p>

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		<b><u>B/R No. 25-064 – Approval of the Revised Internal Audit Program.</u></b>
November 27, 2025	Regular	<p><b><u>B/R No. 25-065 - Approval and Confirmation – Total Loans Granted and Released for the month of October, 2025, totaling Php45,260,000.00.</u></b></p> <p><b><u>B/R No. 25-066 – Confirmation – Thirty Four (34) New, and Twenty Eight (28) Resigned Members of the Association for the month of October, 2025.</u></b></p> <p><b><u>B/R No. 25-067 – Approval -Budget of Php150,000 for 2025 PESLAI’s Christmas Celebration To Be Held on December 05, 2025.</u></b></p>
December 5, 2025	Special	<b><u>B/R No. 25-068 – Approval - Second Renewal of Office Space of PESLAI at PNB Financial Center.</u></b>
December 17, 2025	Special	<b><u>B/R No. 25-069 - Approval – All-Purpose Loan Facility amounting to Php 135,000.00 of Independent Trustee Rey Teodorico P. Garcia under DOSRI Account.</u></b>
December 29, 2025	Regular	<p><b><u>B/R No. 25-070 - Approval and Confirmation of – Total Loans Granted and Released for the month of November, 2025 amounting to P29,975,000.00.</u></b></p> <p><b><u>B/R No. 25-071 - Confirmation – Thirty-three (33) New Members and Thirty (30) Separated Members from PESLAI for the month of November, 2025.</u></b></p> <p><b><u>B/R No. 25-072 – Approval – Amendments to the Policy on Compensation of Per Diem for the Board of Trustees, Officers, and Employees.</u></b></p> <p><b><u>B/R No. 25-073– Approval - Operational Resiliency Framework Policy.</u></b></p> <p><b><u>B/R No. 25-074 - Approval – Extension of Service Work Contract of Ms. Prescila P. Carandang, Office Manager, From January 01, 2026 to June 30, 2026.</u></b></p>

Prepared by: Cipriano G. Resultay,  Corporate Secretary