



**PNB EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC. (PESLAI)**

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Awarded as the 2020 Savings & Loan Association of the Year, Group B  
By the Alliance of Non-Stock & Savings & Loan Association, Inc. (ANSLI)

February 10, 2022

To: ALL PESLAI MEMBERS:

As approved by the Bangko Sentral ng Pilipinas (BSP), we have already started to release the dividend and patronage refund of all bonafide members of PESLAI as follows:

Benefit	Rate/Allocation	Manner of Computation	Payment date
Dividend	Nine Percent (9%)	Based on the average daily balance (ADB) for the whole year of 2021 of capital contribution of each member in good standing as of December 31, 2021	February 3, 2022 onwards
Patronage Refund	₱7,000,000	Shared equitably based on the average total interest paid by member-borrowers on their respective loan accounts for the year 2021	

For those who have not yet received their benefits, please inform PESLAI Office ([peslainc@gmail.com](mailto:peslainc@gmail.com)) and kindly update your respective PNB account number on record to avoid inconvenience.

We would like also to take this opportunity to express our gratitude to all members who supported our campaign for proxy nominations in the coming February 18, 2022 General Membership Meeting via remote communication. The teams link to join the meeting will be posted within the week on the PESLAI website address: <https://www.peslai.com.ph>

Thank you and stay safe.

For and on behalf of the Board of Trustees,

**RICO B. ROMA**  
Chairman, PESLAI