



BOARD OF DIRECTORS' PROFILE

(As of 13 November 2024)

ANGELITA L. ALFANTE – Independent Director

Age : 89

Position / Date of Appointment : Independent Director / 27 January 2024

Education

College: University of the East Postgraduate: E. Rodriguez of Science and Technology  
Degree: B.S. Education  
Year Graduated: 1958 Degree: MAT  
Year Graduated: 1978-1986

Trainings/Seminars:

Nature/ Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
AMLA of 2201 as amended	ANSLI	2018
FINDING BSP CIRCULAR	ANSLI	2018
BSP COMMON AUDIT & COMPLIANCE	ANSLI	2018
APPROVED BSP CIRCULARS	ANSLI	2018
GOOD CORPORATE GOVERNANCE	ANSLI	2018
AMLA Circular No. 950 Series 2017	ANSLI	2017
Catalyst for Economic Growth	ANSLI	2017
26th National Convention	ANSLI	2017
25th National Convention	CONSLA	2016
24th National Convention	CONSLA	2015
23rd National Convention	CONSLA	2014
Anti- Money Laundering Act	CONSLA	2014
SSS & YOU	CONSLA	2013
ANTI MONEY LAUNDERING ACT SEMINAR	AMLC & CONSLA	2012
POWER OF SMALL CHANGE IN CREATING WEALTH	CONSLA	2012
PROPOSED BSP PANDEMIC BCP TEMPLATE	CONSLA	2012
CONTINUITY OF OPERATIONS PLANNING	CONSLA	2012
BUSINESS CONTINUITY PLAN	CONSLA	2012
COMPLIANCE PROGRAM FOR NSSLA'S	CONSLA	2011
RISK MGT. (BASE 1,2 3, FRAMEWORK)	CONSLA	2011
BETTER PUBLIC SERVICE & GOOD GOVERNANCE	CONSLA	2011
CORPORATE GOVERNANCE FOR PHIL. BANKS	BANKERS INST. OF THE PHIL/ / BSP	2004



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Work Experience:

Present Position to Other Companies		
Company	Position	Date Assumed
N/A		

Past Position to this Institution/Other Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	1977-2023
Manila Teachers' Savings and Loan Association, Inc	Director	1978-2023
A. Maceda School	Classroom Teacher	1984-1988
Lakandula High School	Head Teacher IV	1989-1999



BOARD OF DIRECTORS' PROFILE

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JENNIFER S. LACSON – Director / Chairman of the Board

Age : 54

Position / Date of Appointment : Director / Chairman / 18 February 2023

Education

College: College of Holy Spirit      Postgraduate: Far Eastern University  
Degree: B.S. Commerce      Degree: MBA  
Year Graduated: 1989      Year Graduated:

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	December 3-4, 2024
AML/CTF Fundamentals Course	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines (ARRG)	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
VALUE ADDED TAX	BIR MALABON	1987
COURSE ON LABOR LAWS	GRAD. SCHOOL FOR BUSINESS	1987
PERSONNEL MANAGEMENT	ATENEO DE MANILA	1991
CAREER DEVELOPMENT SEMINAR	PACIFIC MANAGEMENT FORUM	1991
PERSONNEL RECORD KEEPING	PACIFIC MANAGEMENT FORUM	1991
FORMULATING & MANUALIZING PERSONNEL POLICIES & PROCEDURES	PMAP	1991
WITHHOLDING TAX TABLE	PHIL. INST. OF TAX STUDIES	1992
PERSONAL & TEAM DEVELOPMENT	TRACS SYSTEM	1993
INHOUSE COMPUTER SEMINAR	MTSLA	1994
CUSTOMER SATISFACTION THROUGH CUSTOMER SERVICE	PACIFIC MANAGEMENT FORUM	1995
TRAINING PREP. & TECHNOLOGY	MERALCO FOUNDATION	1995
PSYCHOLOGY IN WORKPLACE	PSYCHOLOGICAL ASSN. OF THE PHIL.	1996
MANAGER'S COURSE	UP INST. FOR SMALL SCALE BUS.	1995
COMPETENCY BASE PAY & HR STRATEGY FOR BLDG ORG. ADVANTAGE	PMAP	1997
MANAGERIAL SKILLS FOR NEW OR PROSPECTIVE MANAGERS	PACIFIC MANAGEMENT FORUM	1998
REVISION ON W'HOLDING TAXES	BIR MALABON	1998
JOB EVALUATION, WAGE & SALARY ADM.	PMAP	1998
CORP. GOVERNANCE & RISK MGT. PROGRAM	PACIFIC MANAGEMENT FORUM	2003



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BUDGETING FOR PROFIT AND CONTROL	CONSLA	2011
BASIC NSSL OPERATIONS COURSE	AMLC & CONSLA	2012
ANTI-MONEY LAUNDERING ACT SEMINAR	AMLC & CONSLA	2013
ANTI-MONEY LAUNDERING ACT SEMINAR	ANSLI	2014
AMLA of 2001 as amended	ANSLI	2018
GOOD CORPORATE GOVERNANCE	Manila Teachers'	2018
New Appraisal Form	Wofex University	2018
Personal Leadership Development	Wofex University	2018
Social Media Marketing, Advertising & PR	Manila Teachers'	2018
Planning Performance with KPI	Dr. Jennifer T. Ramos, FBE, PME	2018
Personal Branding Workshop	Dr. Joey Dividina	2019
Meeting Challenges in Creating Opportunities	Tamkene Phils. Inc.	2019
Mandatory Basic OSH Training for SO1 with TOT	Guthrie Jensen	2019
High Impact Strategies and Skills for Sales Excellence	ANSLI	2019

Work Experience:

Present Position to Other Companies		
Company	Position	Date Assumed
Manila Teachers' Savings and Loan Association, Inc.	Trustee	27 January 2024
	Admin Manager	06 February 2014

Past Position to this Institution/Other Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	2000-2023
	HRD Manager	1997-2014
	Personnel Officer	1995-1997
	Admin Assistant	1991-1994
Manila Teachers' Savings and Loan Association, Inc.	Trustee	Nov. 2011-2020
	HRD Manager	1997-2014
	Personnel Officer	1995-1997
	Admin Assistant	1991-1994



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PAULINA L. SEMBRANO - Director

Age : 89

Position / Date of Appointment : Director / Treasurer / 27 January 2024

Education

College: Mapua Institute of Technology

Degree: B.S.B.A

Year Graduated: 1956

Trainings/Seminars:

Nature/Title	Conducted by	Completed
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
Corporate Governance Orientation Program	Institute of Corporate Directors	December 3-4, 2024
Good Corporate Governance	ANSLI	2018
AML of 2001 as amended	ANSLI	2018
ANTI-MONEY LAUNDERING ACT SEMINAR	BSP	2014
ANTI-MONEY LAUNDERING ACT SEMINAR	AMLC & CONSLA	2012
BUDGETING FOR PROFIT AND CONTROL	PACIFIC MANAGEMENT FORUM	2011
CORPORATE GOVERNANCE FOR PHILIPPINE BANKS	BANKERS INSTITUTE OF THE PHILIPPINES	2010
CAMBRIDGE COMPUTER LITERACY	INFORMATICS	1996
WORD PROCESSING	INFORMATICS	1996
LOCAL AREA NETWORK BASIC	INFORMATICS	1996
CUSTOMER SERVICE WORKSHOP	MTSLA	1998
PERSONAL & TEAM EFFECTIVENESS PROGRAM	TRACS SYSTEMS & RESOURCES	1992
HOW TO BECOME A REWARDING SUPERVISOR	RAYMBERT INSTITUTE OF MANAGEMENT	1992
DYNAMICS & TECHNIQUES OF SUPERVISION	ATENEO DE MANILA	1982
BASIC TRAINING COURSE	BSP	1980
SEMINAR-WORKSHOP ON SUPERVISION	MTSLA	1983
BASIC TRAINING COURSE	MTSLA	1983
A DIALOGUE ON CUSTOMER SATISFACTION	MTSLA	1979



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Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
N/A		

Past Position to this Institution/Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	1976-2022
	Treasurer	1998-2020
	Lodge Manager	1985-1998
Manila Teachers' Savings and Loan Association, Inc.	Director	1979-1988
	Area Manager	1998-2020
	Branch Manager	1983-1998
	Liaison Officer	1971-1982
	Accounting Clerk	1960-1970



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EVELYN L. DIMAGIBA – Director / VP for Accounting

Age : 65

Position / Date of Appointment : Director / 27 January 2024

Education

College: University of Sto. Tomas College: University of the East  
Degree: B.S. Accountancy Degree: B.S. Accountancy  
Year Graduated: 1976 – 1977 Year Graduated: 1982-1985

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
Good Corporate Governance	ANSLI	2022
Effective Problem Solving & Decision Making	Management Learning & Development Institute	2021
Effective Supervision: Maximizing Productivity and	Management Learning & Development Institute	2021
ISO9001 2015: Quality Management system	Philippine Trade Training Center	2021
Meeting Challenges in Changing Opportunities	MTMAS, Inc.	2019
Personal Branding Workshop	Dr. Jennifer T. Ramos, FBE, PME	2019
Planning Performance with Key Performance Indicators	MTMAS, Inc.	2018
First Aid Training	MTMAS, Inc.	2018
Orientation on Online Loan Management Systems	MTMAS, Inc.	2018
Anti-Money Laundering Act, as amended	ANSLI	2018
People Handling Skills	MTMAS, Inc	2014
Training on the Standard Chart of Accounts for MBA	DBP & ADB	2014
Anti-Money Laundering Act Seminar	AMLC and CONSLA	2014
Anti-Money Laundering Act Seminar	AMLC and CONSLA	2012
Budgeting for Profit	Pacific Management Forum	2011
Corporate Governance for Philippine Banks	Bankers Institute of the Philippines	2010
5S Good Housekeeping Seminar	Workactsys Corp	2010
Projecting Corporate Image Seminar	Workactsys Corp	2010
Microsoft Excel and Word 2003	Edupro	2009
Seminar on Anti-Money Laundering Law	BSP & AMLC	2005
Managerial Skills & Leadership Program	MTMAS, Inc.	2002
Customer Service Workshop	MTMAS, Inc.	1998
Local Area Network Basic	Informatics	1996



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Local Area Network Advanced	Informatics	1996
Word Processing	Informatics	1996
Cambridge Computer Literacy	Informatics	1996
Credit & Collection Management	Phil. Assn. Of Credit Executives	1996

Work Experience:

Present Position to Other Companies		
Company	Position	Date Assumed
Manila Teachers' Savings and Loan Association, Inc.	Recording Secretary	01 March 2004

Past Position to Other Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	VP Accounting	April 2022
	Accounting Manager	Jan 2009-June 2001
	Chief Accountant	May 1986-Dec 2008
	Accountant III	Feb-86 - Apr-86
	Accountant	Nov-84 - Jan-86
	Bookkeeper	Jan-78 - Oct-84
	Accounting Clerk	Jan-76 - Dec-77
Manila Teachers' Savings and Loan Association, Inc.	Credit and Collection Assistant	Feb-96 - Feb-14



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MA. NINA FRANCESCA P. LACSON – Director

Age : 35

Position / Date of Appointment : Director / 27 January 2024

Education

College: University of Texas      Post-Grad Course: M.A Psychology  
Degree: BBA Management Consulting      School: Harvard University  
Year Graduated: 2010      Year: January 2021

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
Certified Associate in Python Programming	OpenEDG	2020
Certified Entry Level Python Programming	OpenEDG	2020

Work Experience:

Present Position to Other Companies		
Company	Position	Date Assumed
Manila Teachers' Savings and Loan Association, Inc.	Director	27 January 2024

Past Position to Other Institutions		
Company	Position	Date Assumed
General Assembly	Data Science Fellow	September 2019 – December 2019
Apple, Inc.	Data Analyst	April 2017 – April 2018
LSIS Holdings Inc.	Client Service Representative	October 2016 – April 2017



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REECE BRYAN Q. LACSON – Director

Age : 34

Position / Date of Appointment : Director / 13 November 2024

<b>Education</b>	<b>Graduate School</b>
<b>College:</b> San Beda College	<b>School:</b> School of Professional and Continuin Education of St. Benilde
<b>Degree:</b> B.S. Entrepreneurship	<b>Course:</b> Real Estate Diploma in Marketing
<b>Year Graduated:</b> 1992	<b>Year:</b> 2013

Trainings/Seminars:

<i>Natu re/Tit le</i>	<i>Conducted by</i>	<i>Completed</i>
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024



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(As of 13 November 2024)

MARY ELLEN S. LACSON –Director

Age : 46

Position / Date of Appointment : Director / 27 January 2024

Education

College: Trinity University of Asia

Postgraduate: College of the Holy Spirit

Degree: B.S. Accountancy

Degree: B.S. Accountancy

Year Graduated: 1997-2000

Year Graduated: 1995-1997

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
Good Corporate Governance	ANSLI	2018
AMLA of 2001 as amended	ANSLI	2018
Anti-Money Laundering Act	BSP-CONSLA	2015
Advance MS Excel 2013	Philippine Trade Training Center	2015
Workforce Management in the Philippines	Henderson Blake	2014
Training Course on the ICD-10 for Coders	Department of Health	2014
Winning WFM Techniques	Henderson Blake	2014
Workforce Management in the Philippines	Henderson Blake	2013
Write Right for Results	Center for Global Best Practices	2012
Refresher Course on English	Center for Global Best Practices	2012
Internal Auditor Training for ISO 9001-2008	NevilleClark	2011
Basic Supervisory Development Program	MediCard Philippines Inc	2011
International Call Center Conference & Expo	Contact Center Association of the Philippines	2010
Whole Brain Approach to Customer Service	Bayan Academy	2010
Fundamentals of Call Center Operation	Contact Center Association of the Philippines	2009



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Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
MediCard Philippines, Inc.	Assistant Manager	01 October 2020

Past Position to this Institution/Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	March 2015-2023
MediCard Philippines, Inc.	Assistant Supervisor	2011-2014
	Supervisor	2014-2018
	Senior Supervisor	2018-2020



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(As of 13 November 2024)

REGINO J. LACSON – Director

Age : 83

Position / Date of Appointment : Director / 27 January 2024

Education

College: Philippine Military Academy

Degree: B.S. PMA

Year Graduated: 1963

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
CORPORATE GOVERNANCE FOR PHIL. BANKS	BANKERS INST. OF THE PHIL	2010
Anti-Money Laundering Act Seminar	AMLC and CONSLA	2012
Anti-Money Laundering Act Seminar	BSP	2014
AMLA of 2201 as amended	ANSLI	2018

Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
N/A		

Past Position to this Institution/Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	1977-2023
	Corp. Planning Director	1997-2008
	VP External Affairs	2008-2020
Manila Teachers' Savings and Loan Association, Inc.	Corp. Planning Director	1997-2002
	VP External Affairs	2002-2020



BOARD OF DIRECTORS' PROFILE

(As of 13 November 2024)

VIRGILIO S. LACSON – Director / President and CEO

Age : 59

Position / Date of Appointment : Director / President & CEO / 27 January 2024

Education

College: San Beda College  
Degree: B.S. Accounting  
Year Graduated: 1985

Trainings/Seminars:

Nature/Title	Conducted by	Completed
AML/CTF Fundamentals Course	Anti-Money Laundering Council (AMLC)	September 16, 2024
Corporate Governance Orientation Program	Institute of Corporate Directors	December 3-4, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
AMLA of 2001 as Amended	ANSLI	2018
Anti-Money Laundering Act Seminar	BSP	2014
Anti-Money Laundering Act Seminar	AMLC & CONSLA	2011
Corporate Governance & Risk Management Program	Development Finance Institute	2005
How to Become a Rewarding Supervisor	RAYEMBERG INST. OF MGT.	1992
Personal Team Effectiveness Program	TRACS SYSTEM	1993
Microcomputers, An Introduction Using 123	SGV	1987
Introduction to Multimate	SGV	1987
Audit & Controls in Computerized Systems	SGV	1987
Bank Auditing Seminar II	SGV	1987
Microcomputer Trial Balance	SGV	1987
Foundation Skills Program RPG II Programing	I-ACT	1987
Audit Seminar I	SGV	1987

Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Savings and Loan Association, Inc	Director	27 January 2024
House of Representative	Partylist Representative	30 June 2022



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(As of 13 November 2024)

Past Position to Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Mutual Aid System, Inc.	Director	1977-2023
	Executive Vice-President	2005-2011
	Deputy CEO	1994-2011
	Operations Manager	1993-1994
	Systems & Operation Officer	1989-1993
	Clerk	1982-1989
Manila Teachers' Savings and Loan Association, Inc	Director	1978-2020
	President & CEO	2011-2016
	VP Capital Investment	2005-2011
	Deputy CEO	1995-2000
	Operations Manager	1988-1994
S.G.V	Computer Auditor	1987-1988
Carlos Valdez	Auditor	1986-1987



BOARD OF DIRECTORS' PROFILE

(As of 13 November 2024)

APRIL ANNE T. ALCANTARA – Director

Age : 40

Position / Date of Appointment : Director / 27 January 2024

Education

College: Miriam College

Degree: Bachelor of Science Major in Psychology

Year Graduated: 2006

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024
Good Corporate Governance Seminar	ANSLI	2022

Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
Rural Bank of Malolos, Inc.	Director	Feb 16, 2021
Larchmont Janitorial and Administrative Services	Proprietor	July 19, 2012

Past Position to this Institution/Other Companies/Institutions		
Company	Position	Date Assumed
Unite Coconut Planters Bank	Sales Associate	2019-2020
	Senior Teller	2018-2019
	Sales Associate	2009-2018
	Teller	2006-2009



BOARD OF DIRECTORS' PROFILE

(As of 13 November 2024)

MARIA CARLA DENISSE P. LACSON – Director / Corporate Secretary

Age : 32

Position / Date of Appointment : Director / Corporate Secretary / 13 November 2024

Education

College: University of Texas at Austin      Postgraduate: N/A  
Degree: B.S. Mechanical Engineering      Year Graduated: 2016

Trainings/Seminars:

Nature/Title	Conducted by	Completed
Corporate Governance Orientation Program	Institute of Corporate Directors	October 29-30, 2024
AML/CTF Fundamentals	Anti-Money Laundering Council (AMLC)	December 3, 2024
AMLC Registration & Reporting Guidelines	Anti-Money Laundering Council (AMLC)	December 5, 2024
Targeted Financial Sanctions (TFS) Course	Anti-Money Laundering Council (AMLC)	December 9, 2024

Work Experience:

Present Position to Other Companies/Institutions		
Company	Position	Date Assumed
Manila Teachers' Savings and Loan Association, Inc.	Trustee	2024

Past Position to this Institution/Other Companies/Institutions		
Company	Position	Date Assumed
National Instruments	Senior Mechanical Engineer	August 2016 to March 2022
GE Oil & Gas	Subsea Mechanical Engineer	January 2014 to August 2014
Eastside Movement Co.	Administrative Assistance	January 2023 to August 2023