

CURRICULUM VITAE

DARLENE MARIE B. BERBERABE

Educational Background

Graduate Level

Bachelor of Laws (Ll.B)
College of Law
University of the Philippines
1999
Salutatorian

Master of Arts in Philosophy (M.A. Philo)
College of Social Sciences and Philosophy
University of the Philippines
1995

Undergraduate Level

Bachelor of Arts in Philosophy
(Obtained a General Weighted Average of 1.13)
College of Social Sciences and Philosophy
University of the Philippines
1989
Summa Cum Laude

Honors Received

- Received the following awards as CEO of Pag-IBIG Fund:

Asia CEO of the Year Award for Public Sector Leadership, 2013

- The Public Sector Leadership Award is a new addition to the list of annual awards given at the Asia CEO Awards. It is open to outstanding leaders in the public sector, be they government agencies, departments, or individual leaders who demonstrated dedication in their field of service.

The Outstanding Women in the Nation's Service (TOWNS) Award for Government Service, 2013

- TOWNS Foundation Inc. is a national organization of dynamic and effective women who by their common shared activities help transform the lives of Filipinos. The TOWNS Awards are given every three years following a year-long nationwide search. It received 51 nominations in 2013, with 15 finalists making it to the interview proper with the judges

Outstanding CEO of the Year in the Asia and the Pacific given by the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP), 2012

- Award was for her exceptional leadership in making Pag-IBIG Fund into an excellent organization that's true to its mandate of delivering to its members and stakeholders a saving culture and access to finance for housing and other basic needs. The award is given to a practicing CEO whose singular talent, leadership, vision, and achievement stands out among the other nominees for the award. It was opened to ADFIAP's 131 member-institutions from 45 countries in Asia Pacific. Atty. Berberabe is the first female and the second Filipino to win the award.

Communication Excellence in Organizations (CEO) Excel Awardee given by International Association of Business Communicators (IABC) Philippines, 2012

- The CEO EXCEL Awards is a prestigious honor conferred annually by IABC Philippines on top-level business executives and organization leaders for their exceptional and ethical use of communication strategies and tools in their management and leadership to achieve business, environment and social development goals. Among the 2012 awardees, Atty. Berberabe was cited to have the shortest stint as CEO to receive the award.

Nominee and voted 3rd Pipol of the Year, 2012

- This was an honor given by Channel ANC for people who have inspired, touched or created positive impact to the lives of Filipinos (3rd to Pipol winner Secretary Robredo, and 2nd Pipol President Noynoy Aquino), 2012
- Class Salutatorian [Ranked number 2 of the graduating class] of the UP College of Law (1999)
- Member of the Dean's List [Obtained an average of 2.0 or above], UP College of Law (1994-1999)
- Member of the Order of the Purple Feather [Honor society], UP College of Law (1994-1999)
- *Summa Cum Laude* [With highest honors], BA Philosophy (1989); (only 4 *summas* in the whole UP system in 1989)
- Valedictorian [Ranked number 1 of the graduating class], College of Social Sciences and Philosophy (1989)
- Recognized for Overall Academic Excellence by the International Honor Society of *Phi Kappa Phi* (1989)

- Recognized for Academic Excellence in the Social Sciences by the International Honor Society of *Pi Gamma Mu* (1989)
- Valedictorian for High School, St. Bridget's College, Batangas City (1985)
- Valedictorian for Elementary, St. Bridget's College, Batangas City (1981)

Work Experience

Pag IBIG Fund (Home Development Mutual Fund)

President & Chief Executive Officer

November 15, 2010-present

Under her leadership, the Fund accomplished the following:

- Segmenting of portfolios into the regular housing program and affordable housing program that will allow improvement of the quality of the Fund's loan portfolios by targeting members more appropriately and providing home lending programs that will best suit their needs. Implemented the lowest housing loan interest rate of 4.5% interest rate for targeted beneficiary that is the minimum wage earner.
- Use of full risk-based pricing framework that covers the Fund's costs, its risks and a reasonable spread while taking into consideration market prices to make pricing competitive. With this pricing tool, changes in pricing and its impact can be easily assessed, and prices can be adjusted to reflect market conditions.
- Unprecedented use of borrower evaluation system (BES) similar to a credit scoring system being used globally by banks and lending institutions to evaluate the potential default risk posed by lending to a borrower.
- The Fund became a signatory to the Integrity Pledge – an anti-corruption pact initiated by the Makati Business Club, the European Chamber of Commerce of the Philippines, and other business groups. As a signatory, Pag-IBIG pledges to combat graft, uphold ethical standards, promote transparency, punish erring employees of all ranks, and deal only with reputable entities in procurement activities.
- The Fund is in the process of abiding by the new International Financial Reporting Standards (IFRS) as proof of its commitment to transparency and full disclosure. Its financial reporting system is in the process of conversion from Generally Accepted Accounting Principles to the new IFRS. The Fund obtained the highly-coveted ISO 9001:2008 certification in record breaking time of 3 months and 19 days. Pag-IBIG Fund is the first among key shelter agencies to get the certification and the fastest among government financing institutions. The certification is recognition that the Fund's membership registration process is at par with international standards. The Fund continuously maintains its certification after passing the Surveillance Audit last November 2012 and 2013.
- Launch of lowest interest rate of calamity loan at an annual 5.95% from 10.75% per annum. From November 2010 to March 2014 Pag-IBIG Fund disbursed a total of P25.7B worth of calamity loans to 1,455,614 member-borrowers.
- In recognition of the Fund's proven expertise in home financing, the GSIS transferred its housing loan funds to Pag-IBIG through a credit facility. Pag-IBIG Fund will now process all housing loans of GSIS members and employees.

- Increased maximum loanable amount to P6M from P3M to expand its market and serve more members. This is an improved benefit without increasing the mandatory membership savings (contribution).
- Under her leadership, the Fund has financed 163,347 housing units worth P113.634B by end of March 2014. In addition, P155.5B worth of short-term loans was made available to 7.95 million member-borrowers for the same period.
- The Fund is also outsourcing the appraisal and collection services of the Fund to ensure better service and convenience for our members.
- Partnered with financial banks and institutions to offer a wide array of payment channels to the Pag-IBIG members and member-employers. These include over-the-counter payments of individual monthly savings and housing loan amortizations at SM Business Centers and Bayad Center, online payment for members of their monthly savings using their credit cards with the Visa or MasterCard logo and capabilities, and mobile payment for members of their monthly savings and housing loan amortizations using Globe GCash. Member-employers can also access the following online payment gateways to remit their employees' monthly savings and short-term loan amortizations: Pag-IBIG Hub of Union Bank of the Philippines, ExpressLink of Bank of the Philippine Islands, weAccess and wePayAccess of Land Bank of the Philippines, Pag-IBIG Net of 109 BancNet member banks, and Digibanker's Pag-IBIG Realtime of Security Bank. OFW members can pay their monthly savings and short-term and/or housing loan amortizations through Philippine National Bank, MetroBank, Asia United Bank, i-Remit, and Ventaja International.
- Implemented LGU and employees housing through participation in the Pabahay Caravan (housing fairs), criss-crossing all the country's regions, bringing the message to 1,208 local chief executives to market its programs.
- Conduct of quarterly housing fair and home matching service to actively make the benefits closer to members. Still part of the housing fair is the home matching service, which allows Pag-IBIG to assist its members scout for houses they can purchase based on their location and preferred price range.
- Opened doors to informal sector by leading tie ups with FEJODAP and 1-UTAK, both organizations of jeepney drivers and operators, and SUMAPI, an organization of household services workers.
- The Fund increases its visibility and accessibility to members through its 66 MSBs, 3 extension offices, 18 Service Desks in various malls and Local Government Units, a Satellite Office at the POEA and an OFW Center. Pag-IBIG Members' Desks are also operating in 19 Robinsons Malls as of April 2014. In partnership with POEA, we are also present in 13 POEA Offices and 4 OEC Processing Centers found in SM Manila, Duty Free, Parañaque, Trinoma and SM San Fernando.
- Her novel and active approaches to bring in as many Filipino workers into the Fund as possible had led to the significant increase in membership in

2011. To date, Pag-IBIG Fund has 13.8 million members, compared to 8.8 million members at the start of 2011, showing an increase of 5 million new members in almost three years.

Procter & Gamble Distributing (Phils.), Inc.
Head, Corporate Legal
2004 to November 14, 2010

The undersigned was P&G Philippines' chief legal officer, who handles legal issues such as corporate, tax, labor, intellectual property issues and government relations. Part of the work during the first year included management of public affairs/external relations of the company.

The undersigned was awarded with Recognition Shares (P&G stock options) which is an honor given to less than 3% of the employees globally. She was given the honor after only one year of service. The selection was done by her manager and co-workers in recognition of her significant contribution to P&G success. She has been consistently rated 1 in the Legal Organization, which calibration is done regionally, so her performance is rated and compared to the rest of her peers. She has been awarded a Global Excellence Award for the creative business solutions that she has advised to her clients.

P&G sent her to study American and International Law in Southwestern University in 2008 (6-week program). She excelled in class and was also elected as President of her class (88 lawyers from all over the world).

Quisumbing Torres (Baker & McKenzie) Law Office
Global City
Associate Lawyer
2001-2004

The undersigned was part of the Labor Group and Intellectual Property Group. As a Labor lawyer, the undersigned reviewed employees' manuals; rendered advice on general labor laws, sexual harassment law, termination law, contracting, unionization; drafts and reviews labor and employment contracts and litigates labor cases. She also drafted articles relating to labor and employment issues for international publication.

As an Intellectual Property lawyer, she provided legal service relating to technology transfer agreements, franchising contract, trademark registration, business name registration, advertisement reviews, intellectual property litigation, and drafts summaries on Philippine law on trademark protection.

The undersigned underwent a rotation program for 1 ½ years in which she was trained in all the fields of law practice. She trained for six (6) months in Corporate

Commercial law, four (4) months in Banking, Finance and Tax, four (4) months in Litigation, two (2) months in Labor, two (2) months in Intellectual Property.

The undersigned provides legal service on commercial, civil, criminal and administrative litigation.

The undersigned was also exposed to international mergers and acquisitions; renders advice to foreign individuals and corporations on Philippines laws and procedures; assisted investors in establishing corporate entities; engaged in corporate housekeeping; researched and prepared articles and papers for international seminars and publications; attended regular in-house training seminars; and reported on current legal issues for in-house professional development.

The undersigned participated as a speaker in the following conferences:

- Sexual Harassment and Solo Parents Act, American Chamber of Commerce, Makati, June 2003.
- Solo Parents' Welfare Act of 2000, Mandatory Continuing Legal Education-Accredited Lecture, 2003.
- Termination Law, Canadian Chamber of Commerce, 2003. Delivered the same lecture before the Industrial Relations of the American Chamber of Commerce, 2002.
- Philippine Labor Law and the Private Sector, Telecommunications/Information Technology Committee of the American Chamber of Commerce, 2002.
- Franchising and the Law, University of the Philippines, Institute for Small Scale Industries, Diliman, Quezon City, 2000.
- Franchise and Retail Trade Liberalization, Conference on Franchising, Philippine Franchise Association, Manila, 2000.

The undersigned also attended the following seminars:

- Corporate Athlete, P&G 2009
- Positive Power and Influence, P&G Philippines, 2007
- Advertising Congress, Cebu City, 2005
- Philippine Advertising Reloaded The 2004 ASAP Conference, Makati City
- Knowing Your Customs Remedies: Administrative & Quasi Judicial Processes, World Trade Institute, Manila, August 2004.
- The ASEAN Free Trade Area – Common Effective Preferential Tariff (CEPT) Rules of Origin, Sponsored by Philippine Chamber of Commerce and Industry in cooperation with PriceWaterhouseCoopers, August 2004
- Labor Contracting Guidelines, Industrial Relations Committee of the American Chamber of Commerce, 2002.

- Refocusing the Employees Compensation Commission for Greater Employee Benefits & Effectiveness, sponsored by the Industrial Relations Committee of the American Chamber of Commerce, 2002.
- Baker & McKenzie Asia Pacific Regional Training Program, Makati, 2001.
- Understanding Issues on Contracting and Subcontracting, sponsored by Employers Confederation of the Philippines, 27 July 2001, Makati.
- The Philippine Economy After the May 14, 2001 Elections, for ANZCHAM, Makati, 2001.
- Global Negotiation Skills Training, Makati, 2001.
- Stress Management for Professionals, Makati, 2001.
- Workers Institute on Labor Law, UP Diliman, 2001 and 2002.
- Privatization of the National Power Corporation, Conference of the Australia-New Zealand Chamber of Commerce (ANZCHAM), Makati, 2000
- Presentation Skills Training, Makati, 1999.

The undersigned also participated in government and private committees which are involved in the drafting of laws including:

- Copyright Law Primer, International Chamber of Commerce, 2001.
- Implementing Rules and Regulation Retail Trade Liberalization, Bureau of Investments, 2000.
- Franchise Bill, Philippine Franchise Association, 2000.

**Professorial Lecturer
UP College of Law
Diliman, Quezon City
2001 to 2008**

Upon the invitation of the Dean of the UP College of Law, the undersigned served as a professorial lecturer at the UP College of Law. She taught Labor Standards, Legal Method (Statutory Construction) and Legal Theory (The Philosophy of Law).

Professor
Department of Philosophy
UP Diliman, Quezon City
1988 to 2001

The undersigned is the **first female instructor** admitted to the UP Department of Philosophy. Since time immemorial, the Department used to be an all-male faculty. Being only the second *summa cum laude* graduate (highest honors obtainable) produced by the Department, she was accepted as a full time faculty member right after she graduated from her BA Philosophy. She taught a wide range of subjects including philosophy of religion, logic, philosophical reasoning, ethics, and philosophical analysis.

During her career in teaching, she actively participated in the coordinating committee on the "Philosophy for Children." Adapted from the U.S. Philosophy for Children, the program involved the development of a manual for public school teachers in the National Capital Region regarding logic, philosophy of language, analysis and epistemology. The program also included free training seminars to the teachers.

The undersigned received high evaluation grades from students and the faculty during her teaching career.

Upon invitation by the Committee in charge of drafting the Law Aptitude Examinations [entrance examination for the UP College of Law], she also drafted sample examination questions in Logic. The undersigned actively participated in and coordinated various seminars conducted by the academic community including:

- Seminar on Religion and Ethics, 1999.
- Discussion on Death Penalty, 1998.
- Roundtable Discussion on Philosophy and the Law, Manila, 1995.

In 2001, the undersigned, an Assistant Professor of Philosophy and with a master's degree in Philosophy, moved from the Department of Philosophy to the UP College of Law in order to focus on her teaching in the field of law and later on to private practice.

Others

- Mother to a 17-year old World Karate Champion (only child Jamie Christine B. Lim won one Gold Medal, one Silver and one Bronze (3 events in the Karate World Cup (Kobe Osaka International), 2009, Sarawak, Malaysia; Double Gold Winner in Karate Asia Cup in Kuala Lumpur, Malaysia, 2009)

- Secretary-General, Class 2009, Center for American and International Law, Dallas, US (elected President of a class of 88 international lawyers)
- Labor Bar Examination Reviewer, Jurist Bar Review Center, 2005 to 2009
- Lecturer, Labor Standards Law, Mandatory Continuing Legal Education for Lawyers, 2006 to 2009
- Panelist (nominated by the Philippine Association of National Advertisers) to the Advertising Standards Council (Screening and Hearing Panelist who screens and hears advertising claims), 2008-Present. (ASC is the self-regulatory body of the Advertising Industry)
- Drafter of the Manual of Procedures of Advertising Standards Council, 2009 (this Manual is used by the self regulatory advertising industry)
- Member, Marketing Board, Quisumbing Torres, 2003 to 2004
- Member, Socials and Fellowship Committee, Quisumbing Torres, 2003 to 2004
- Member, Sports Committee, Quisumbing Torres, 2003 to 2004
- Coordinator for the Labor Group, Professional Development, Quisumbing Torres, 2003-2004.
- Organizer, Inter Department Basketball League, Quisumbing Torres, 2003 and 2004.
- Manager, Quisumbing Torres 3-Peat Champion Basketball Team in the Inter Law Firm Basketball Association, 2002 to 2004.
- Lecturer on Election Law, Batangas City, 1998 and 2001.
- Teacher Aide, LEAP Pre-School, Greenmeadows, Quezon City, 2000.
- Aerobics Instructor, Sweat Shop, Katipunan, Quezon City, 1994.
- Weekend Baker (bakes for family and friends)

Written Work

- The National Drug-Free Workplace Program: Implications for Philippine Companies, [Law@Work](#) Newsletter, March 2003.
- Solo Parents' Act, [Law@Work](#) Newsletter 2002 and Global Employer 2002.
- The New Rules of Procedure of the National Labor Relations Commission, [Law@Work](#) Newsletter, 2002.
- Highlights of the Report of the Congressional Commission on Labor, [Law@Work](#) Newsletter, 2002.
- Claims Based on Representations by Employer Before Employment, Australian Financial Review for Asia, 2002.
- Retail Trade Liberalization, Asia-Pacific Legal Bulletin, 2000.
- Divine Command Theory, M.A. Thesis, 1995.

Personal Circumstances

The undersigned is 45 years old and has a 17-year old daughter, Jamie Christine B. Lim, who is a world-karate champion.

Darlene Marie B. Berberabe
May 2014