



REPUBLIC OF THE PHILIPPINES
COMMISSION ON HIGHER EDUCATION
Region VII, Central Visayas
Cebu City, Philippines



FOUNDED 1947

University of San Jose - Recoletos

To all persons to whom these presents may come

This is to certify that

whose eligibility for

graduation has been approved by the Commission on Higher Education (CHED) as satisfactorily completed the
course leading to the Degree of Bachelor of Science in Commerce - Banking & Finance (B.S.C. - BANKG. & FIN.)
as prescribed by the Commission on Higher Education and is hereby awarded this

DEGREE

In testimony whereof are affixed to this diploma the seal of the University of San Jose - Recoletos, Cebu
City, and the signatures of the Dean of the
College of Commerce, the Registrar and the President.

Given at Cebu City, Philippines, this 25th day of March in the year of Our Lord

2000

Felix G. Eturma
REGISTRAR

Rev. Fr. Walthrode B. Conde, OAR
PRESIDENT

Mariano M. Lerin, Ph.D., CPA
DEAN





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University of San Jose-Recoletos
Office of the Registrar
 Magallanes St., Cebu City, Philippines 6000
 Tel. No. 253-7900 local 260 - 264
 E-mail Address: regist@usjr.edu.ph



OFFICIAL TRANSCRIPT OF RECORDS

May 4, 2000

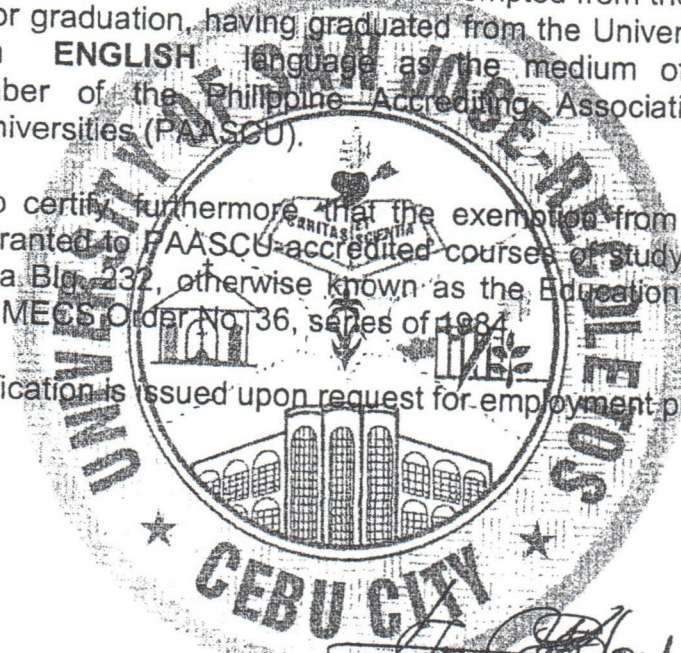
TO WHOM IT MAY CONCERN:

This is to certify that **MS. RAQUEL P. HERAMIS** has graduated from this University, with the degree of **BACHELOR OF SCIENCE IN COMMERCE (B.S.C. - BANKING & FINANCE)** on **March 25, 2000**.

This is to certify, further, that he/she is exempted from the requirements of Special Order for graduation, having graduated from the University of San Jose-Recoletos, with **ENGLISH** language as the medium of instruction, an accredited-member of the Philippine Accrediting Association of Schools, Colleges and Universities (PAASCU).

This is to certify, furthermore, that the exemption from the issuance of Special Order granted to PAASCU-accredited courses of study is mandated by Batas Pambansa Blg. 232, otherwise known as the Education Act of 1982, as implemented by MECS Order No. 36, series of 1984.

This certification is issued upon request for employment purposes.




REV. FR. WALTHRODE B. CONDE; OAR
 University President



NOT VALID WITHOUT
 SEAL
 OR# 0094/yoj



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ATTESTED TRANSCRIPT OF RECORD

LCR Form No. 1A
(Birth Available)



Republic of the Philippines
OFFICE OF THE LOCAL CIVIL REGISTRAR
Baybay, Leyte

Date: December 6, 1999

TO WHOM IT MAY CONCERN:

We certify that, among others, the following facts of birth which appear in our Register of Births on page 54 of Book No. 41:

LCR Registry Number 80-837
Date of Registration April 16, 1980
Name of Child RAQUEL P. HERAMIS
Sex Female
Date of Birth April 10, 1980
Place of Birth W.L.G.M., Baybay, Leyte
Name of Mother Teofila A. Pelesco
Citizenship of Mother Philippine
Name of Father Agustin P. Heramis
Citizenship of Father Philippine
Date of Marriage of Parents June 21, 1975
Place of Marriage of Parents Indonesian
This Certification was issued to the interested party

CERTIFIED TRUE COPY

REV. FR. WALTER B. CONDE, OAR
University President

NOEL V. MANAGANAG
Municipal Civil Registrar

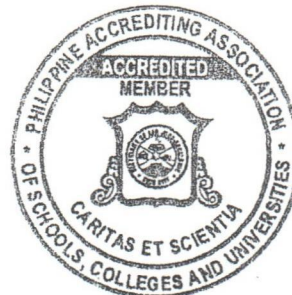
Verified by MARVENITO G. MUNIZ
Clerk
Amount Paid 25.00
O.R. Number 7045590 G
Date Paid December 6, 1999

Note: This certification is not valid if
alteration of any entry.

DS11999

0000496241





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NATIONAL TRANSCRIPT OF RECORDS

Last Name **HERAMIS** First Name **RAQUEL** Middle Name **PELESCO**

PERSONAL DATA



Sex: Female Civil Status: Single

Citizenship: Filipino

Date of Birth: Apr 10, 1980

Place of Birth: BAYBAY, LEYTE

Religion: Roman Catholic

ACR No.: _____

Parent/Spouse: MR. AGUSTIN HERAMIS

Address: TAHUD, INOPACAN, LEYTE 6522

PRELIMINARY EDUCATION

ELEMENTARY COURSE COMPLETED

GRADE	NAME OF SCHOOL	SCHOOL YEAR
Primary:	<u>TAHUD ELEMENTARY SCHOOL</u>	<u>1989-90</u>
Interm:	<u>TAHUD ELEMENTARY SCHOOL</u>	<u>1991-92</u>

HIGH SCHOOL COURSE COMPLETED

YEAR	NAME OF SCHOOL	SCHOOL YEAR
First	<u>CONALUM NATIONAL HIGH SCHOOL</u>	<u>1992-93</u>
Second	<u>CONALUM NATIONAL HIGH SCHOOL</u>	<u>1993-94</u>
Third	<u>CONALUM NATIONAL HIGH SCHOOL</u>	<u>1994-95</u>
Fourth	<u>CONALUM NATIONAL HIGH SCHOOL</u>	<u>1995-96</u>

ENTRANCE DATA TO COLLEGE:

F 138, F 137-A

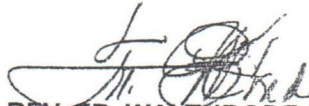
GRADING SYSTEM:

GRADE	EQUIVALENT	INDICATION
1.0	A+ 100 - 95%	Excellent
1.1 - 1.5	A 94 - 90%	Superior
1.6 - 2.0	A- 89 - 85%	Very Good
2.1 - 2.5	B+ 84 - 80%	Good
2.6 - 2.9	B - B- 79 - 76%	Fair
3.0	C 75%	Passed
5.0	C- 74%	Failed
W		Withdrawn
N.C.		No Credit
N.G.		No Grade Lack requirements

One unit of credit is one hour lecture or recitation and two and a half to three hours of laboratory or three hours of drafting is equivalent to one hour recitation or lecture.

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REV. FR. WALTHRODE B. CONDE, OAR
University President



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OFFICIAL TRANSCRIPT OF RECORDS

Page 1 of 4

Last Name: HERAMIS
First Name: RAQUEL
Middle Name: PELESCO

COURSE NO.	DESCRIPTIVE TITLE	FINAL	RE-EX	CREDITS
<u>1st Semester 1996-1997</u>				
B.S.C. - BNKG. & FIN. - 1				
BA 1	General Business	2.40		3.0
ECON 1	Principles of Economics w/Tax, Agrarian Reform & Cooperatives	2.60		3.0
ENGL 1	Grammar & Composition I (Communication Arts I)	2.00		3.0
FIN 1	Money, Credit & Banking	5.00		0.0
MATH B	Mathematics of Investment	2.00		3.0
P.E. 1*	Physical Fitness	2.00		2.0
PHILO 1	Logic (Development of Human Values Integration)	3.00		3.0
RIZAL	Life & Works of Dr. Jose Rizal	2.60		3.0
THEO 1	History of Salvation	2.00		3.0
TYPE 1	Fundamentals of Typewriting	2.00		3.0
<u>2nd Semester 1996-1997</u>				
B.S.C. - BNKG. & FIN. - 1				
ACCTG A	Fundamentals of Accounting	1.80		6.0
ENGL 2	Grammar & Composition II (Communication Arts II)	1.90		3.0
FIN 1	Money, Credit & Banking	1.70		3.0
MATH 1	College Algebra	1.40		3.0
P.E. 2*	Rhythmic Activities	1.40		2.0
THEO 2	The Commandments & Morals	1.50		3.0
TYPE 2	Advanced Typewriting	1.80		3.0
<u>Summer 1997</u>				
B.S.C. - BNKG. & FIN. - 1				
BM	Business Machines	1.40		3.0
ENT 1	Intro. to Entrepreneurship	2.20		3.0
FIN 2	Business Finance	2.00		3.0
MKTG 1	Principles of Marketing	1.70		3.0
<u>1st Semester 1997-1998</u>				
B.S.C. - BNKG. & FIN. - 2				
ACCTG B	Partnership Accounting	3.00		3.0
ECON 2	Intro. to Economic Analysis	1.60		3.0
ENT 2	Personal Entrepreneurial Competencies Development	1.40		3.0

Remarks: For Employment Purposes

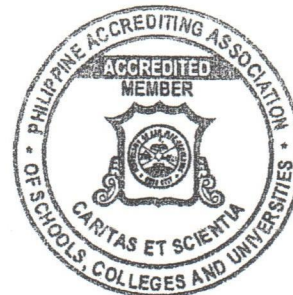
Date Issued: May 3, 2000

Checked by: *Carlito G. Tabanao*
Carlito G. Tabanao

Prepared by: Joy C. Repollo

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Rev. Fr. Walthrode B. Conde
REV. FR. WALTHRODE B. CONDE, OAR
University President



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Page 2 of 4

Last Name: **HERAMIS** First Name: **RAQUEL** Middle Name: **PELESCO**

COURSE NO.	DESCRIPTIVE TITLE	FINAL	RE-EX	CREDITS
<u>B.S.C. - BNKG. & FIN. - 2</u>				
1st Semester 1997-1998				
MATH C	Quantitative Analysis	1.20		3.0
MGT 1	Principles of Management	2.50		3.0
NATSC 1	Earth Sciences w/ Wise Conserv & Util of Natural Resources	1.60		3.0
POLSC 1 (COM.)	Phil. History & Gov't w/ Const Including Public Service	1.80		3.0
THEO 3	The Bible: Old/New Testaments	1.60		3.0
<u>B.S.C. - BNKG. & FIN. - 2</u>				
2nd Semester 1997-1998				
BRM	Business Research Materials	2.10		1.0
ECON 3*	Development Economics w/ Co-operatives & Tourism	1.90		3.0
FIL 1	Sining ng Pakikipagtalastasan	1.90		3.0
FIN 5	Personal Finance	1.30		3.0
MATH D	Business Stat. w/ Demography	1.90		3.0
NATSC 2	Biological Sciences w/ Human Ecology & Family Planning	2.40		3.0
Theo 4	The Sacraments	1.60		3.0
<u>B.S.C. - BNKG. & FIN. - 3</u>				
1st Semester 1998-1999				
CS A	Computer Concepts & Operations	1.40		3.0
ECON 19	Macro-Economics Analysis	1.80		3.0
FIL 2	Panitikang Pilipino	1.80		3.0
FIN 3	Corporation Finance	1.30		3.0
FIN 8	International Trade & Finance	2.20		3.0
LAW A	Obligations & Contracts	1.70		3.0
MGT 9	Human Behavior in Organization	1.80		3.0
MKTG 5	Market Planning & Forecasting	2.60		3.0
<u>B.S.C. - BNKG. & FIN. - 3</u>				
2nd Semester 1998-1999				
ACCTG C	Corporation Accounting	1.40		3.0
BA 3	Business Psychology, Ethics & Social Responsibility	2.10		3.0
CS B	Applied Software	2.10		3.0
ENGL 3	Speech & Oral Communication	2.00		3.0

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E-mail Address: regist@usj.edu.ph



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Page 3 of 4

Last Name: **HERAMIS** First Name: **RAQUEL** Middle Name: **PELESCO**

COURSE NO.	DESCRIPTIVE TITLE	FINAL	RE-EX	CREDITS
<u>B.S.C. - BNKG. & FIN. - 3</u> <u>2nd Semester 1998-1999</u>				
FIN 10	Credit & Collections	1.70		3.0
FIN 11	Anal of Fin'l Statements	2.20		3.0
FIN 9	Investment Prin & Practices	1.60		3.0
LAW B	Negotiable Instruments	2.00		3.0
P.E. 3*	Individual/Dual Sports/Games	1.70		2.0
<u>B.S.C. - BNKG. & FIN. - 4</u> <u>Summer 1999</u>				
FIN 13	Business Research	2.00		3.0
FIN 4	Banking Theory & Practice	2.50		3.0
P.E. 4*	Team Sports/Games	1.50		2.0
<u>B.S.C. - BNKG. & FIN. - 4</u> <u>1st Semester 1999-2000</u>				
ENGL 20	Advanced Grammar & Composition	2.30		3.0
ENGL 7	Bus. English Correspondence	2.00		3.0
FIN 7	Financial Institutions	1.70		3.0
HIST 1	Phil. History	1.60		3.0
LAW C	Partnership & Corporation Laws	2.70		3.0
TAX A	Income Taxation	2.20		3.0
TAX B	Business & Other Taxes	3.00		3.0
<u>B.S.C. - BNKG. & FIN. - 4</u> <u>2nd Semester 1999-2000</u>				
ENGL 25	Report Writing	2.50		3.0
FIN 14	Business Practicum	1.40		6.0
FIN 15	Seminar in Banking & Finance	1.80		3.0
FIN 16	Business Research Paper	1.50		6.0

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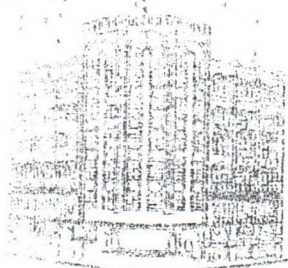
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Page 4 of 4

Last Name HERAMIS	First Name RAQUEL	Middle Name PELESCO
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COURSE NO.	DESCRIPTIVE TITLE	FINAL	RE-EX	CREDITS
B.S.C. - BNKG. & FIN. - 4 FIN 6	2nd Semester 1999-2000 Public Finance & Fiscal Policy	1.80		3.0
GRADUATED				
BACHELOR OF SCIENCE IN COMMERCE - BNKG. FINANCE (B.S.C. - BNKG. FIN.) Mar 25, 2000 PAA SCU ACCREDITED EXEMPTED FROM SPECIAL ORDER				
■■■ ENTRIES BELOW THIS LINE ARE CONSIDERED NULL AND VOID ■■■				



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