

Audit Committee  
Qualifications of Members

**Atty. Lucio Yu, Representative of GSIS**

Expertise/ Skill:	Law/ Legal Services	
Education :	1999	Bachelor of Laws, University of San Carlos , Cebu City
	1994	BS Accountancy, University of San Carlos, Cebu City

**Atty. Noel Palomado, Appointive Director**

Expertise/ Skill:	Law/ Legal Services	
Education :	1995-1999	Bachelor of Laws, University of Iloilo
	1981-1985	Bachelor of Science in commerce major in Accounting Central Philippine University
	1977-1981	Secondary Education West Visayas State College
	1971-1977	Elementary Education
Eligibility	September 1999	Bar Examinations 79.05%
	October 1986	Certified Public Accountant 81.14%
	August 1985	CSC Professional Exam 83.15%
	July 1983	CSC sub- Professional Exam 85.50%