PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION

"Bayani ka, Gurong Pilipino. Ang PPSTA, kumakalinga sa iyo."

2025 ANNUAL REPORT


BRIGADA ESKWELA '25
REGIONAL
Kick-off Ceremony


PHILIPPINE PUBLIC SCHOOL
ASSOCIATION


PPSTA KNOWLEDGE FOR ALL PROGRAM


Friendship Night
39th ASEAN Council of Teachers + Korea Convention





DepED
BRIGADA
ESKWELA

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VISION

PPSTA shall always be the foremost teachers' association and financial security provider preferred by public school teachers because it embodies their personal and professional aspirations; helps them to realize those aspirations; and champions the values that teachers impart and stand for.

MISSION

As the foremost teacher association and financial security provider preferred by public school teachers, PPSTA aims to actualize its motto "Teacher you're a hero, PPSTA cares for you" by:

- **Providing career and professional advancement opportunities through scholarship and other competency-building program;**
- **Providing optimum insurance, retirement, loans, and other financial services benefits to uplift members standard of living; and**
- **Providing excellent customer service through competent, well-motivated service personnel and properly equipped and empowered organization.**

Core Values

PRUDENCE

The virtue that disposes practical reason to discern our true good in every circumstance and to choose the right means of achieving it, because it is just, fair and proper.

PRO-ACTIVE

The joyful willingness to take initiatives in the service of the organization and its customers.

SERVICE EXCELLENCE

The quality of having a true servant's heart, going the extra mile and performing with consistent energy and quality at all times.

TRUSTWORTHY

The principle of honesty, transparency and integrity in our actions born out of our moral vision of goodwill among men.

ACCOUNTABILITY

The moral fortitude of doing our tasks conscientiously and highest excel and then the willingness to take responsibility for the outcome of our work and our actions.

PRESIDENT’S ADDRESS

It is with profound honor and a deep sense of appreciation that I offer the 2025 PPSTA Annual Report, a testament to our collective triumphs and our enduring pledge to serve our esteemed members with unwavering integrity.

The past year has been defined by significant expansion and fortitude for our association. Through the unified resolve of our leadership and staff, we have successfully bolstered our essential services, ensuring the welfare and professional growth of every teacher. Despite external hurdles, our dedication to organizational transparency and accountability has never wavered.

This period saw the refinement of our internal systems and the enhancement of member-centric benefits, all aimed at securing long-term financial health. These victories mirror our core vision: to transform PPSTA into an even more adaptive and robust sanctuary for the nation’s educators.

I wish to convey my heartfelt thanks to the Board of Trustees and our dedicated workforce for their tireless cooperation. Your faith in this institution drives us toward higher peaks of achievement in the coming chapters.

Moving forward, let us stay steadfast in our devotion to excellence and solidarity, championing the needs of our members and the wider educational community.

Thank you, and let us continue our journey together toward a prosperous and impactful future for the PPSTA family.

With utmost respect,

GILBERT T. SADSAD

President, PPSTA Inc.

GENERAL MANAGER’S MESSAGE

Contemplating the milestones and trials of 2025, I am privileged to share this PPSTA Annual Report, which underscores our persistent drive to fortify our institution and enhance the services provided to our esteemed teacher-members.

The current year has been characterized by perseverance, flexibility, and impactful growth. Through the combined dedication of our leadership team and staff, PPSTA has successfully optimized operational workflows, upgraded member experiences, and upheld its core objective of offering dependable assistance and advantages to the nation’s educators.

The successes of this period are evidence of the diligent labor and synergy within every unit, steered by our mutual devotion to superior performance, transparency, and creative thinking. We have refined our internal structures, bolstered regulatory compliance, and launched programs that guarantee the association's enduring vitality.

Representing the management group, I express my sincere appreciation to our President, Board of Trustees, and entire workforce for their steadfast reliability and collaboration. Your unwavering belief in us serves as the catalyst to perpetually advance and maintain the high-quality care that defines PPSTA.

As we proceed, our focus remains on forging a more robust and agile organization—one that steadfastly supports and safeguards the prosperity of our members.

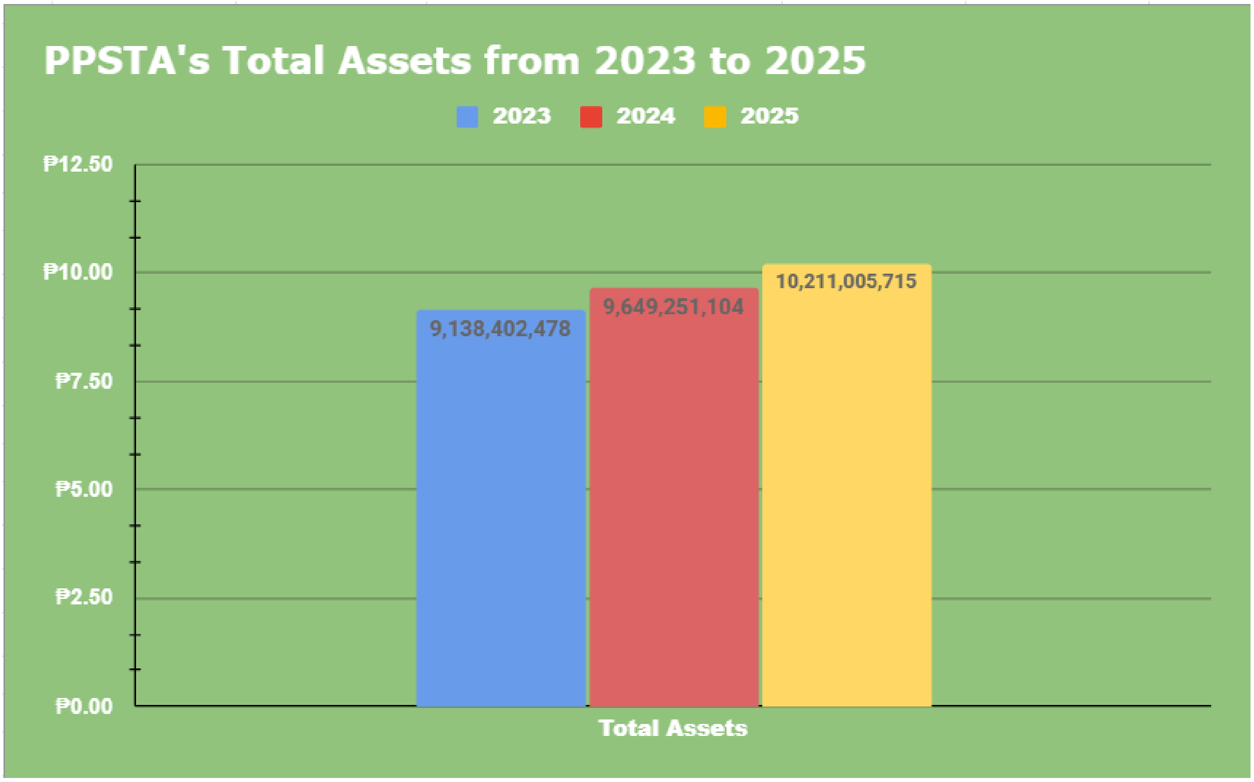
Thank you for your continued allegiance and faith in the mission of PPSTA.

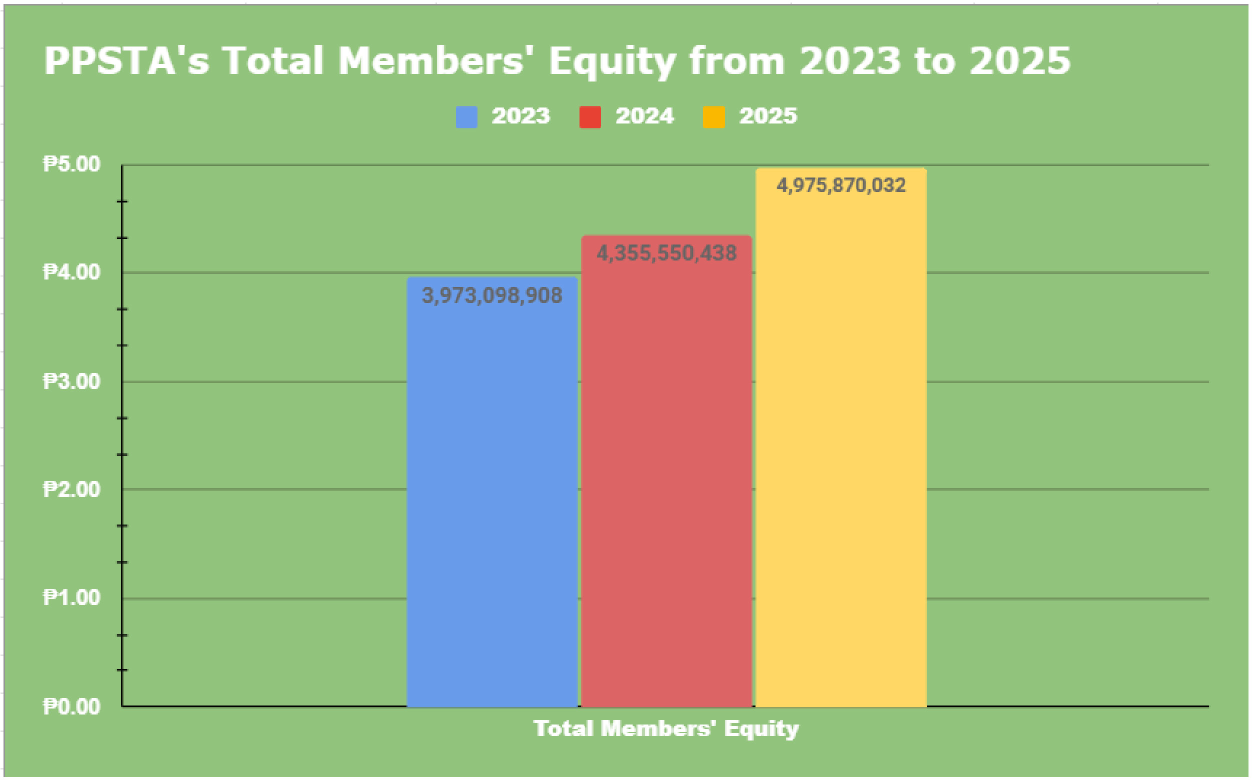
With profound gratitude,

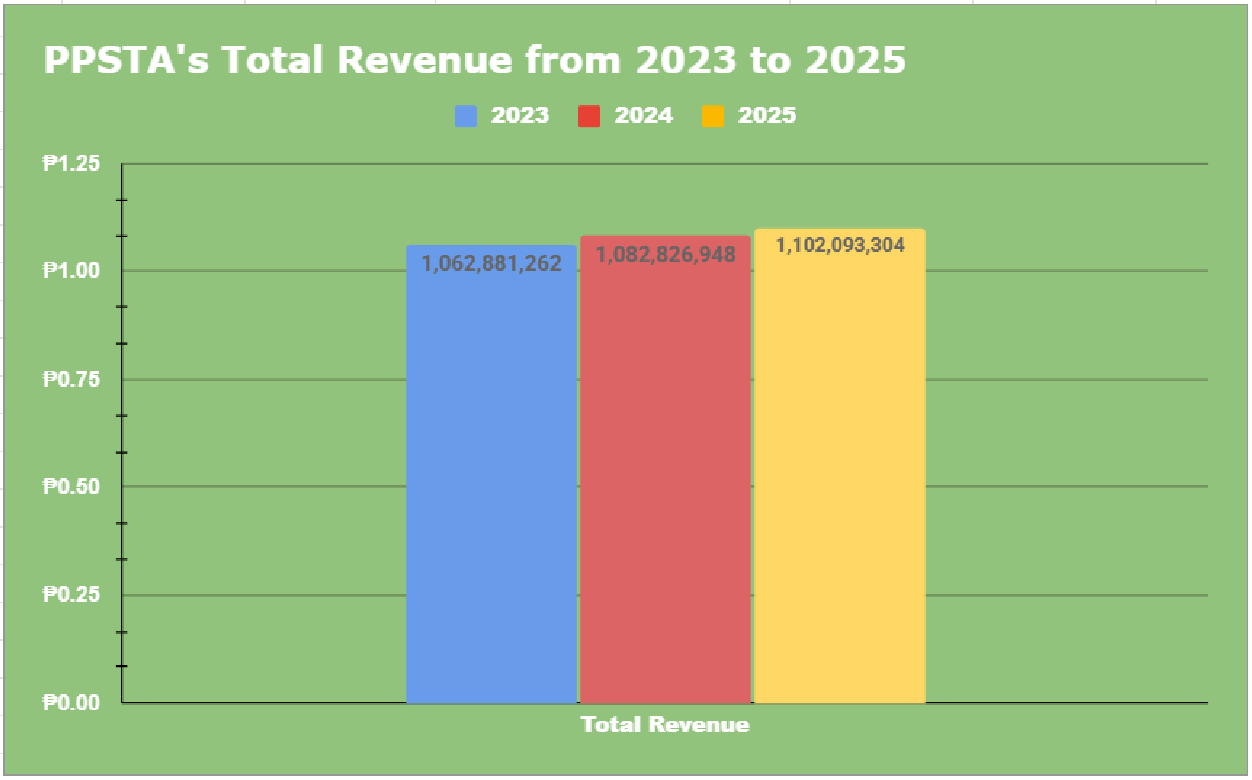
EXPEDITO C. SATINITIGAN

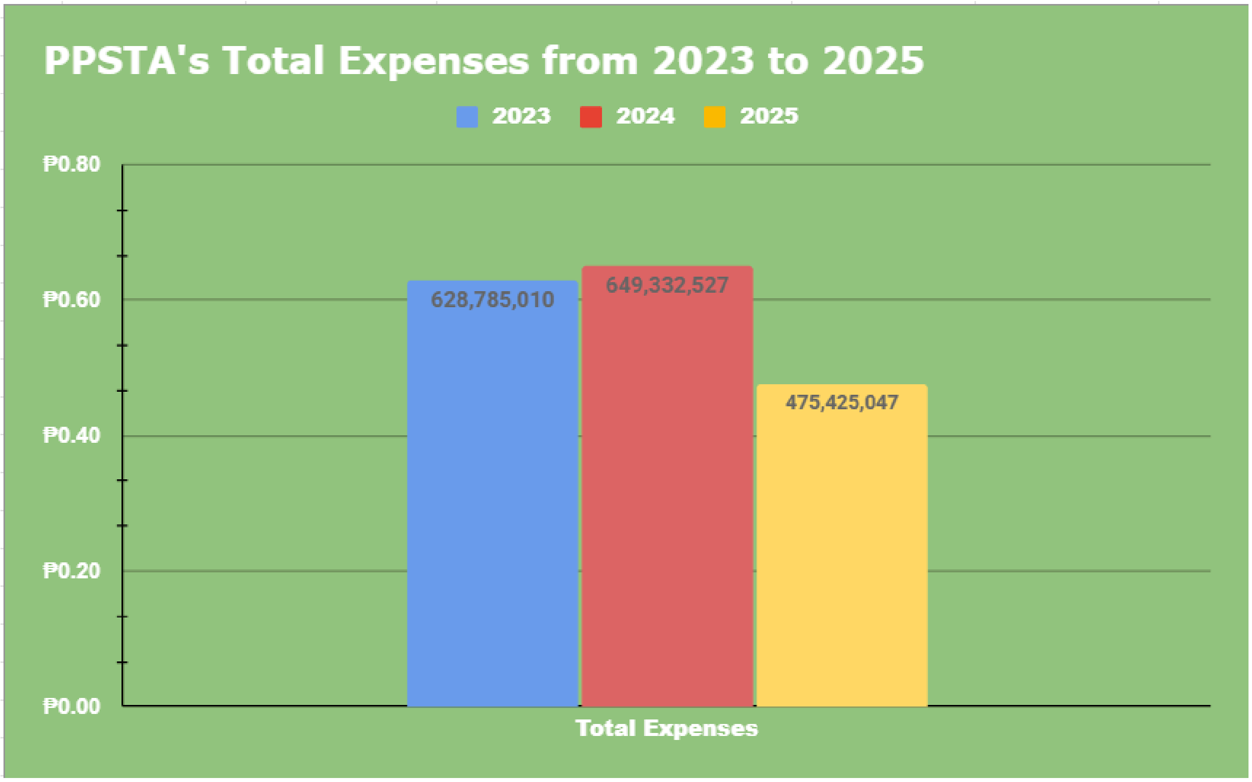
General Manager
PPSTA Inc.

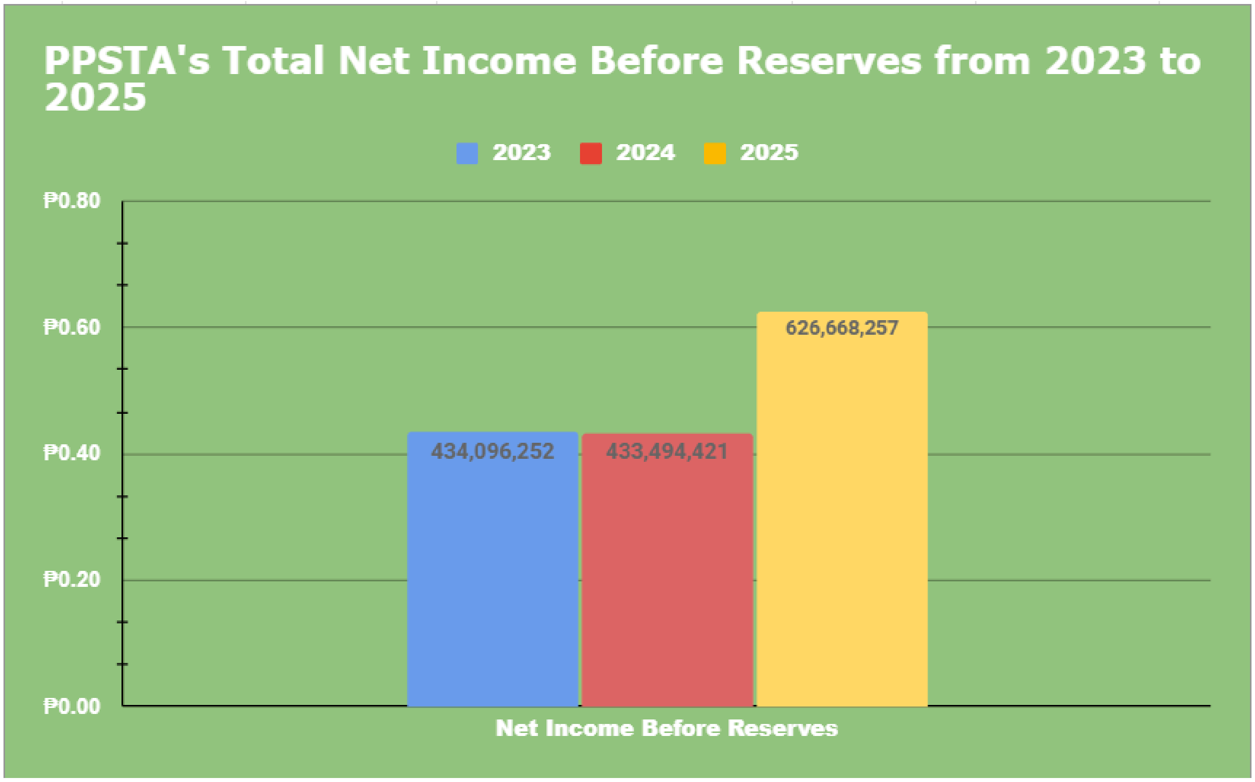
Financial Highlights




PPSTA's Total Members' Equity from 2023 to 2025
2023
2024
2025
₱5.00
₱4.00
₱3.00
₱2.00
₱1.00
₱0.00
3,973,098,908
4,355,550,438
4,975,870,032
Total Members' Equity


PPSTA's Total Revenue from 2023 to 2025
2023
2024
2025
₱1.25
₱1.00
₱0.75
₱0.50
₱0.25
₱0.00
1,062,881,262
1,082,826,948
1,102,093,304
Total Revenue


PPSTA's Total Expenses from 2023 to 2025
2023
2024
2025
₱0.80
₱0.60
₱0.40
₱0.20
₱0.00
628,785,010
649,332,527
475,425,047
Total Expenses


PPSTA's Total Net Income Before Reserves from 2023 to 2025
2023
2024
2025
₱0.80
₱0.60
₱0.40
₱0.20
₱0.00
434,096,252
433,494,421
626,668,257
Net Income Before Reserves

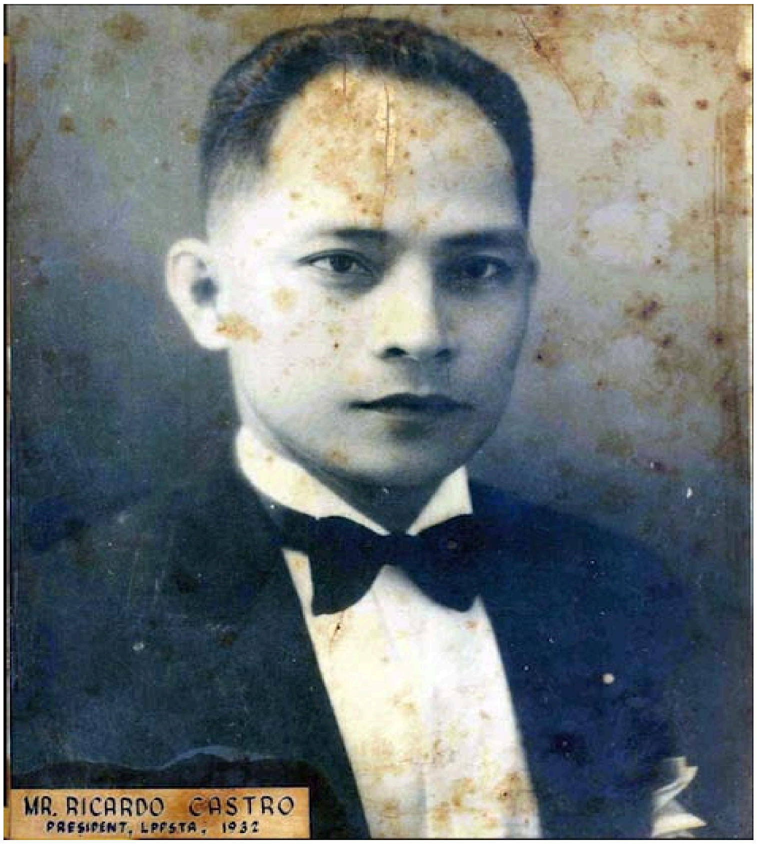
Philippine Public School
Teachers Association, Inc.

Bldg. 2, #245 Banawe St.,
Brgy. Lourdes, Quezon City,
Philippines, 1114
Tel. No. (02) 8988 - 1400

PPSTA IN BRIEF

PPSTA is a private non-stock, non-profit organization duly registered with the Securities and Exchange Committee (SEC) and operating as a mutual benefit association regulated by the Insurance Commission (IC). We are the biggest and foremost professional association of public school teachers in the country with a stronghold of more than 150,000 teacher-members all over the archipelago. Our members include administrators, supervisors, classroom teachers as well as non teaching support personnel of DepEd and state colleges and universities. Through the years, we have grown to be a unifying force for government teachers striving to reach the ideals of education and their profession. Be it through our finance-related service arms like the Mutual Aid System, the Mutual Retirement Benefit System, and the Professional Development Financial Assistance Program or through our being a steadfast supporter of advocacies for the cause of education in the Philippines, With a total asset as of 12/2025 of P 10.211 B, PPSTA has established fully operational offices in the regions and strategic provinces bringing the Association and its services to the grassroots.

League of Philippine Public School Teachers' Association



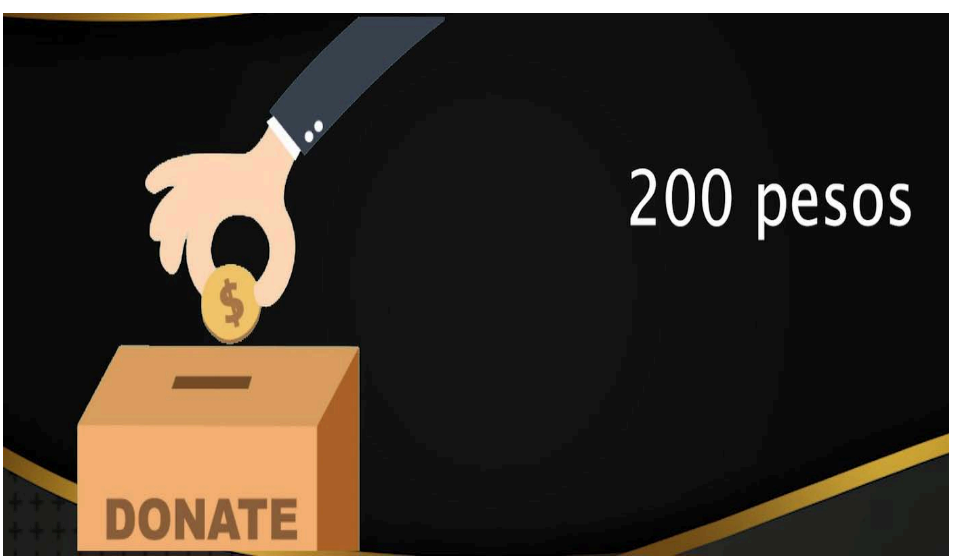
Ricardo Castro

From the humble beginnings in the 1930s led by the dynamic and youthful founder Ricardo Castro, it has blossomed to be an unwavering ally for the Filipino educator. PPSTA continues to loyally fulfil its prime role of being the mother organization of public school teachers in the Philippines.

Executive Summary

Spanning 78 years of service, this session details the foundation, development, and existing initiatives of the Philippine Public School Teachers Association, Inc. (PPSTA). It highlights the organization's commitment to its members through comprehensive benefit systems, provincial engagement, active advocacy, and various community-based support programs.

Under the leadership of Ricardo Castro, the League of Philippine Public School Teachers Association (LPPSTA) took small initiatives that led to the formal founding of Philippine Public School Teachers Association (PPSTA) on **APRIL 19, 1947**, after World War II.



In **1948** the abuluyan system was started, providing a benefit worth 200 pesos for the families of deceased members.

Additionally, the PPSTA moved its former office on Rizal Avenue to No. 23 Banaue Street, Quezon City in **1956**.

The Official Address:

Location Address	: **PPSTA Building 2, #245 Banawe St., Brgy. Lourdes, Quezon Ave., Quezon City, NCR, Philippines, 1114**
Landmark	: **in front of Chinese Arc**
Email Address	: www.ppsta.net
	: support@ppsta.net
Tell No.	: **(02) 8988 - 1400**
Cell Phone	: **0917-571-5263** (Globe)

PPSTA Building 2

Between **1957 - 1966**, with support from the **Asia Foundation** the association launched a program to restore libraries damaged by the war. Two years later the **Community Leadership Education Center** was established in the PPSTA building. During this time the association also improved its **MUTUAL AID SYSTEM (MAS)**, enhancing the benefits for the families of deceased members — including providing **Libreng Accident Insurance**.

In **1972** the association established a retirement program through a **MUTUAL RETIREMENT BENEFIT SYSTEM (MRBS)** The association was also appointed a seat on the **GSIS** board of trustees as formal recognition. Responding to members' wishes to streamline and strengthen the MAS program and retirement benefit system (MRBS), new schemes were developed — including a **MUTUAL AID SYSTEM 65 (MAS65)** and a **MUTUAL RETIREMENT BENEFIT SYSTEM PLUS (MRBS+)** introduced in **2007** to replace earlier MAS and MRBS programs. The association also expanded its services by opening provincial offices so it could more effectively serve and be closer to its members.

In **2015** the association held its **41st National Representatives Assembly and Elections** at the Great Eastern Hotel in Quezon City. Since that event, **PPSTA** has continued to support teachers' livelihoods through various programs and initiatives.

Pagrepresenta sa Kongreso hinggil sa pagpapatupad ng Magna Carta for Public School Teachers na syang pinamunuan ni Senator Sherwin Gatchalian

Ang paglunsad ng PPSTA Kaisa sa Brigada Eskwela na siyang nagbigay tulong sa mga tinaguriang Distressed, Depressed, and Underserved schools ng DepEd kung saan tinatayang 218 na paaralan ang nakatanggap;

Pagpapalakas ng ugnayan sa mga bansang kabilang sa Education Internationale at ACT+1 kung saan noong 2018 ay muling nagging punong abala ang PPSTA sa isa pang ACT+1 Convention na dinaluhan ni DepEd Secretary Leonor Magtolis Briones at iba pang opisyal ng DepEd;

The benefits that we offer to our members

78 years of caring for the professional development and financial security of the Philippine Public School Teachers.

MUTUAL BENEFIT PROGRAMS

New Mutual Aid System (NMAS)

The NMAS is PPSTA's basic life insurance program which provides life insurance protection or death benefit of P 120,000.00 at a very affordable monthly premium of P 100.00. The life insurance protection is doubled in case of accidental death.

Mutual Retirement Benefit System Plus (MRBS+)

Launched in 2007, MRBS+ offers retirement benefits of either P 50,000.00 for Plan 50, P 75,000.00 for Plan 75 or P 100,000.00 for Plan 100. Premium is payable in 20 years or up to age 65, whichever comes first. The program likewise grants hospitalization daily income benefit corresponding to the plan package availed by the member, either P 500.00 (Plan 50), P 750.00 (Plan 75) or P 1,000.00 (Plan 100), per day of confinement for a maximum period of 30 days per year. MRBS+ also provides life insurance protection, with accidental death benefit rider, depending on a member's chosen plan.

- Retirement Benefit of P50,000, P75,000 & P100,000 in 20 years or up to age 65 whichever comes first;
- Life insurance protection of P50,000, P75,000 & P100,000 in 20 years or up to age 65 whichever comes first;
- Double life insurance benefit in case of accidental death;

Plus

- Hospitalization daily income benefit of P500, P750 & P1,000 per day for a maximum period of 30 days per year.

MRBS Plus
Mutual Retirement Benefit System Plus

MRBS Plus
Mutual Retirement Benefit System Plus

Age Group	Below 34	34 – 39	40 – 44	45 – 49	50 – 54
Plan 50	**180.00**	**190.00**	**206.00**	**272.00**	**418.00**
Retirement / Death Benefit	50,000.00				
Hospitalization daily Income	500.00/day				
Accidental Death Benefit	100,000.00				
Plan 75	**270.00**	**285.00**	**309.00**	**408.00**	**627.00**
Retirement / Death Benefit	75,000.00				
Hospitalization daily Income	750.00/day				
Accidental Death Benefit	150,000.00				
Plan 100	**360.00**	**380.00**	**412.00**	**544.00**	**836.00**
Retirement / Death Benefit	100,000.00				
Hospitalization daily Income	1,000.00/day				
Accidental Death Benefit	200,000.00				

Guro Lingap Pamilya Program (GLPP)

Peace of mind just got a little more peaceful. The GLPP is PPSTA's budget-friendly microinsurance program which provides insurance coverage on the lives of the dependents of PPSTA members, aged two (2) weeks old but not more than sixty (60) years old, at a very low premium rate of P 300.00 per year, per plan.

- Life insurance protection for
- the beneficiaries of the member (spouse, children and/or parents)
- Premium is only P300 per year.
- Double life insurance in case of accidental death.
- Also provides total and permanent disability (TPD)benefit.
- Available for beneficiaries at least two (2) weeks old but not more than sixty (60).
- Coverage under GLPP is renewable until age sixty-five (65).
- P300.00/yr only!
- Life insurance for your beneficiaries
- Double life insurance in case of accidental death.
- Provides total and permanent disability (TPD)benefit.
- Beneficiaries at least two (2) wks old but not more than sixty (60).
- Renewable until age sixty-five (65).

FINANCIAL SERVICE PROGRAMS

Sariling Sikap Loan (SSL)

PPSTA effectively provides assistance to teacher-members faced with financial predicament through its Sariling Sikap Loan Program which is granted to qualified members without collateral and at low nominal interest rates of only 3.56% for 1 year term and 4.62% for a 5-year term. The maximum loanable amount under the program is P 500,000.00 payable for a maximum loan term of 5 years.

- Grants loan up to P500,000.00
- Fast*low interest* NO collateral
- Loan proceeds released thru BDO

Sariling Sikap Loan

Edukasyon Tungo sa Kinabukasan Loan Program (Edukloan)

Earmarked for the educational needs of the members themselves or their dependents, PPSTA grants Edukloan of up to as much as P 50,000.00 subject to a very minimal interest rate of 6% per annum.

Certificate/ Equity Loan

Existing members of Mutual Aid System 65 (MAS65), MRBS+ and NMRBS, who are in financial constraints but whose net pays are low enough to prohibit them from obtaining a regular loan, may instead file a certificate or equity loan. Proceeds are based on the members’ equities under their plans. Loans granted under this program which are paid in full within one (1) year are free from interest charges. It must be noted however that members of MAS65 and MRBS+ start to have equities in the third year of active membership.

Calamity Loan Program

Calamity Loan is in place too for the purpose of helping members to rise from the rubbles brought about by calamities. Through this, members from calamity areas, as declared by the government, may be granted a P 30,000.00 loan with an interest rate of 5% per annum payable in two (2) years.

ADVOCACY PROGRAMS

PPSTA Kaisa sa Brigada Eskwela

Officially launched during the 70th Anniversary Celebration of PPSTA, the “PPSTA Kaisa sa Brigada Eskwela” complements the laudable and brilliant program of the Department, the “Brigada Eskwela”, and is geared towards extending assistance, financial or otherwise, to deprived, depressed and underserved schools in all divisions throughout the country on a yearly basis. For 2017 alone, PPSTA awarded a total of P 2,180,000.00 under the program which was released to the representatives of the different regional units of DepEd during the event proper of the 70th Anniversary.

Professional Development Financial Assistance Program

Many teacher-members aspire for higher education for several reasons. Unfortunately, there are hindrances to this aspiration. Foremost of which is financial predicament. In light of this, PPSTA brought to life the Professional Development Financial Assistance Program aimed at providing career and professional advancement. PPSTA members who are not more than 60 years old may avail the same and be granted P 15,000.00 subject of course to certain requirements.

Calamity Assistance Program

The program is intended to provide immediate assistance to members affected by calamities or natural disasters like earthquakes, volcanic eruptions, and typhoons that leave extensive areas flooded. It likewise aims to respond to disaster-stricken members, not only by providing them basic necessities (e.g. rice, water, ready to cook meals, medicine, clothing, blankets and the likes) but more importantly, short term measures to support their rehabilitation and recovery. The immediate assistance is done with the help of our local chapter officers and in coordination with the local government to identify calamity stricken communities.

Grant of Financial Assistance to PPSTA members serving as Board of Election Inspectors (BEIs)

Election is the bedrock of a democratic and republican state like the Philippines. It is a formal decision-making process by which a population chooses their political leaders. Inspite the automation of the election process in the country, a bulk of the responsibility in the conduct of election still remains with the Board of Election Inspectors (BEIs) which is primarily composed of public school teachers. Sadly, owing to our feudal political culture and as experience has shown, violence always mars election exercises. And every time, BEIs among teachers end up as victims. In view of this, PPSTA grants financial assistance in the amount of P 25,000.00 to the families of PPSTA members whose death is directly attributable to election related health hazard, violence or offense while serving as BEIs or even as election supervising officials. Such assistance is granted on top of the death benefit of the members from their basic life insurance plan from the Association.

Guro Lingap Pamilya Program (GLPP)

Peace of mind just got a little more peaceful. The GLPP is PPSTA's budget-friendly microinsurance program which provides insurance coverage on the lives of the dependents of PPSTA members, aged two (2) weeks old but not more than sixty (60) years old, at a very low premium rate of P 300.00 per year, per plan.

The PPSTA Dormitory

A home away from home, the PPSTA Dormitory is an affordable and comfortable place to stay while in the metro. It is a very convenient and accessible haven for teachers especially the members as it is merely located across PPSTA's main building.

INTERNATIONAL AFFILIATIONS

ASEAN Council of Teachers (ACT)

Organized in 1978, ACT is composed of teachers' organizations from Southeast Asia. In 2012 however, the Korean Federation of Teachers' Associations (KFTA) was admitted as a regular member. ACT's objectives are as follows: 1.) To collaborate in the work of advancing mutual knowledge and understanding related to ASEAN philosophy and activities as well as to the ASEAN people's spirit and culture; 2.) To promote and collaborate within the ASEAN countries joint projects and programs of mutual benefit concerning teachers, education, science and culture; and 3.) To assist members in the development of educational activities which focus on promoting the aims and ideals of ASEAN. Member-countries take turn in hosting the annual conventions of the organization and PPSTA is proud to say that it made yet another history when it hosted one of the biggest, if not the biggest, ACT Conventions in December of 2010 in Subic, Zambales which was attended by more than 2,000 educators from Southeast Asia. Since then, PPSTA regularly sends delegates to the conventions held in other countries. The ACT Convention for 2024 will be held in Bangkok, Thailand this coming September.

GLOBAL AFFILIATION

ASEAN COUNCIL OF TEACHER+1

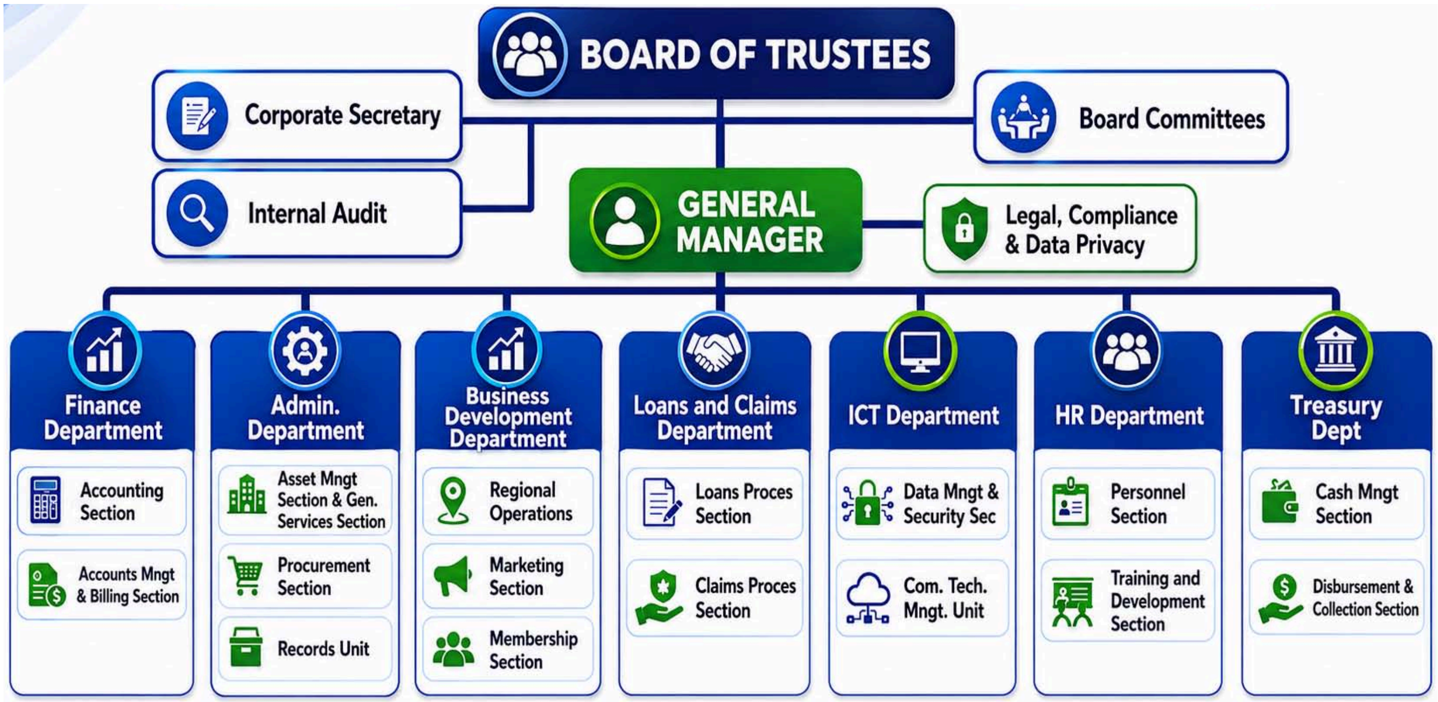
Education International (EI)

EI represents organizations of teachers and education employees across the globe. It is the world's largest federation of unions, representing 30 M education employees in about 400 organizations in 170 countries and territories.

GLOBAL AFFILIATION

WORLD TEACHERS DAY
OCTOBER 5
ILO-UNESCO
31 COUNTRIES
301 MILLION MEMBERS

PPSTA ORGANIZATIONAL STRUCTURE



46th NATIONAL REPRESENTATIVE ASSEMBLY
THE PRESIDENT'S REPORT
Dr. Gilbert T. Sadsad
Forest Crest Nature Hotel and Resort
Nasugbu, Batangas
13 December 2025

As you know, PPSTA is regulated by the Insurance Commission (IC). And for 17 years, from 2005 to 2022, they have directly managed us via a conservatorship regime. Yes, we have been liberated but I guarantee each one of you that extraordinary diligence in the management of whatever monies or funds that go into our coffers has been ingrained in the PPSTA system.

All our funds are translated into worthwhile programs, projects and activities that are intended not only for a chosen few but for the real owners of the Association, you and all the rest of the PPSTA members.

Since 2022, I have been rendering the President's Report detailing to you all these programs, projects and activities but now, let me focus on the newer ones:

1.) Institutionalization of the PPSTA National Search for Outstanding Educators

In 2024, we revived this program after several years of hiatus. We are starting with only two (2) categories, the Teachers' Category and the School Heads' Category. This year, we added another one, the Non Teaching Personnel Category. Next year, expect that we will widen our scope with another category and grant bigger prizes. We will not settle for mediocrity, we will continue to elevate our standards.

This evening, we will all honor the regional and national winners for our 2025 Search.

2.) PPSTA SAGOT KITA Program

Provides free P 30,000.00 life insurance coverage for newly hired DepEd teachers for a period of three (3) months.

3.) PPSTA Kaisa sa Brigada Eskwela

Launched during the 70th Anniversary Celebration of the Association in 2017, the program was crafted to augment the existing resources of DepEd for the annual Brigada Eskwela. It is intended to extend resources, financial or otherwise, to deprived, depressed and underserved public schools across the country on a yearly basis.

4.) Calamity Assistance Program

Lately, most parts of the country have been stricken by successive natural calamities. To augment the financial resources of affected communities, PPSTA grants financial assistance to affected communities through their respective schools divisions. We are carrying out this program henceforth.

5.) Professional Development Financial Assistance Program

Subject to established terms and conditions, the program provides opportunities to deserving teacher-members in the furtherance of their studies for their professional growth and development.

6.) Benepisyo Protektado Program of 2023

One of our biggest initiative is the implementation of "Benepisyo Protektado Program of 2023" or BPP which we continue to implement. It is actually an in-house credit life insurance program crafted to provide credit life insurance (CLI) for all salary-deducted loan programs of the Association, particularly the following:

1.) Sariling Sikap Loan
2.) Calamity Loan
3.) Educational Loan

BPP is provided at no cost on the part of our member-borrowers and is intended to pay-off members' outstanding salary-deducted loan in case of their untimely demise during the loan term. Through this, they can be assured of their full benefits under the mutual benefit programs so long as their membership thereto remains active at death and they do not have arrears in premium or unpaid certificate/equity loan.

7.) Knowledge for ALL Program

Provides free training and seminars on a wide range of subjects relevant to the education sector. The sessions are meticulously curated to offer practical knowledge, skills, and insights that directly benefit DepEd officers and staff in their professional roles. Recently, we entered into an agreement with JA Philippines, a non-government organization organized to uplift the education of young Filipinos.

Of course, we cannot discount PPSTA's strong affiliation with the ASEAN Council of Teachers + Korea. I know, most of us here attended the convention last September in Cebu. Modesty aside, we should all be proud 3 because it is the biggest and most spectacular convention of the council so far. Next year, we hope to see you all in Singapore.

Friends, these are just some of our gargantuan activities but wait, there's more.

In the recent audit of IC, they found that we have a free and unassigned fund balance of P 3,413,064,471.27 out of which, P 2,302,524,317.50 is in excess of the amount of P 1,110,540,153.77 that should be maintained by our Association pursuant to Section 408, paragraph 3 of the Amended Insurance Code and Circular Letter (CL) Nos. 2015-46 and 2023-04.

And now, the Commission requires us to allocate the said amount for other activities that will benefit PPSTA members. To clarify, there is no need for the immediate disposal or dole out this P 2.303 B. Doing so will definitely prejudice our financial capacity. We just have to allocate them for specific objectives or purposes which are for long terms.

Given this circumstance, our Strategic Framework for 2026-2030 which sets the outline of our major activities for the period intended not only to increase the efficacy of PPSTA but moreso, to further our financial portfolio, we have authorized the following items for the allocation of our excess amount of P 2.303 B:

A.) Conduct massive membership/recruitment campaigns in the grassroots to start on a school-to-school basis;

B.) Equip and capacitate our Marketing Team and Sub-Office Personnel;

C.) Strengthen our current Promotional/Development Programs and create additional ones to include FREE legal and medical consultations for PPSTA members;

D.) Strengthen our relationship and partnership with DepEd;

E.) Activate all local chapter organizations;

F.) Amplify our promotion and advertisement activities;

G.) Improve our mutual benefit programs;

H.) Acquire real property for the purpose of having PPSTA-owned establishments in strategic places which will house our sub offices in those areas; and

I.) Improve our building facilities and equipment.

These things are not that easy but our strong resolve and shared vision will get us there, DEFINITELY.

Thank you very much and mabuhay ang mga gurong Pilipino!

DR. GILBERT T. SADSAD
PPSTA President
Trustee of Region V

CORPORATE GOVERNANCE

The **Philippine Public School Teachers Association (PPSTA)** is a Mutual Benefit Association (MBA) that provides various financial, insurance, and welfare services to public school teachers in the Philippines. Corporate governance in PPSTA, as a member-driven organization, ensures the ethical, transparent, and effective management of its operations to protect the interests of its members. Since PPSTA is an MBA, its governance is centered around principles that safeguard members' contributions, promote member welfare, and ensure long-term sustainability.

Board of Trustees and Leadership

- **Board Composition**: PPSTA is governed by a board of trustees, elected by its members, who are responsible for setting the organization's strategic direction. The board ensures that the association operates in accordance with its mission to serve public school teachers.
- **Independent Trustees**: Some trustees must be independent, meaning they do not have personal or business interests that could conflict with their duty to the association and its members.
- **Leadership and Management**: The board appoints key executives, such as the CEO or general manager, who oversee day-to-day operations, ensuring adherence to the governance framework and ensuring that PPSTA continues to serve its members effectively.

Accountability and Transparency

- **Financial Accountability**: PPSTA manages funds collected from member contributions, so transparent financial management is essential. The association is expected to maintain clear financial records, provide regular reports to members, and disclose important financial decisions.

- **Annual General Meetings (AGMs)**: Members participate in AGMs where the board presents the association's financial status, operational performance, and strategic plans. This allows members to voice their concerns, vote on important matters, and hold leadership accountable.
- **Member Access to Information**: Members should have easy access to information regarding PPSTA's financial performance, benefits, and organizational updates. This fosters trust and transparency within the organization.

Member Welfare and Protection

- **Member-Centric Governance**: The primary goal of PPSTA's governance framework is to protect and promote the welfare of its members, primarily public school teachers. The benefits and services provided by the association (insurance, loans, financial assistance) should align with members' needs.
- **Equity in Services**: PPSTA must ensure fairness and transparency in the distribution of benefits, making sure that all members have access to the services they are entitled to, without discrimination or favoritism.

Risk Management and Solvency

- **Financial Stability**: One of the critical roles of the PPSTA's board and management is to maintain the financial stability of the organization, ensuring that there are adequate reserves to meet members' claims, insurance benefits, and other financial obligations.
- **Risk Management Policies**: Good governance includes policies that assess and manage risks, such as fluctuations in member contributions, changes in regulatory environments, or sudden increases in claims due to disasters or emergencies.

Ethical Leadership and Integrity

- **Code of Conduct**: The board and management of PPSTA are expected to adhere to high ethical standards in decision-making. This includes avoiding conflicts of interest, ensuring honesty in operations, and fostering a culture of integrity within the association.
- **Ethical Use of Funds**: As an MBA, PPSTA handles contributions from public school teachers, which are used to provide insurance and other benefits. Ethical governance ensures that these funds are managed prudently and not diverted for personal or other unauthorized uses.

Compliance with Laws and Regulations

- **Adherence to Regulatory Standards**: PPSTA is regulated by the Insurance Commission of the Philippines, which oversees mutual benefit associations. The governance structure must ensure compliance with all relevant laws and regulations, including those related to financial reporting, insurance provisions, and member protection.
- **Audits and Reviews**: Regular audits, both internal and external, are critical to ensure that PPSTA operates in compliance with regulatory requirements and maintains transparency with its members. These audits also help identify areas for improvement in financial management and service delivery.

Member Engagement and Representation

- **Democratic Governance**: As a member-driven association, PPSTA operates on democratic principles where members have voting rights to elect the board of trustees. This ensures that members have a say in the leadership and strategic direction of the organization.

- **Member Feedback Mechanisms**: To ensure continuous improvement in services, PPSTA should have mechanisms that allow members to provide feedback, lodge complaints, or suggest changes. This helps in identifying members' evolving needs and addressing any issues promptly.

Sustainability and Long-Term Planning

- **Sustainability Initiatives**: PPSTA's governance framework should prioritize the long-term sustainability of the association, ensuring that it can continue to serve future generations of public school teachers.
- **Strategic Planning**: The board and management should be engaged in strategic planning to adapt to changes in the external environment, such as shifts in education policies, economic conditions, and regulatory requirements.

Social Responsibility

- **Community Impact**: Since PPSTA serves public school teachers, its governance framework may also include initiatives that promote social responsibility. This can involve support for educational initiatives, teacher welfare programs, or broader community projects that align with the values of public service.

Conflicts of Interest and Governance Best Practices

- **Conflict of Interest Policies**: PPSTA's governance must have clear policies in place to prevent conflicts of interest, particularly for board members and executives who may have personal or professional relationships that could compromise their ability to make impartial decisions.
- **Best Practices in Governance**: PPSTA should adhere to governance best practices, including continuous board development, robust

internal controls, and alignment with international governance standards for MBAs.

Corporate governance in PPSTA is centered on protecting and promoting the interests of its members—public school teachers—by ensuring transparency, accountability, and sound financial management. By adhering to these principles, PPSTA can continue to provide valuable services and maintain the trust of its members while ensuring long-term sustainability and compliance with regulations.

PPSTA Board of Trustees and Management Committee

The Board of Trustees of the Philippine Public School Teachers Association (PPSTA) serves as the highest governing and policy-making body of the organization. It is composed of trustees who represent various regions of the Philippines, ensuring that the interests, welfare, and concerns of PPSTA members nationwide are adequately represented and addressed. The board is responsible for setting strategic directions, formulating policies, overseeing organizational performance, safeguarding financial stability, and ensuring that programs and services align with the association's mission and objectives. Through collaborative leadership and regional representation, the Board of Trustees promotes transparency, accountability, and inclusive decision-making for the benefit of public school teachers and employees throughout the country.

__Board Level__


NATIONAL BOARD OF TRUSTEES
GILBERT T. SADSAD
PPSTA President
Region 5
ARTURO B. BAYOCOT
PPSTA Vice-President
Region 9
DANILO C. SISON
Region 1
TERESITA G. DOMALANTA
Region 2
ERNESTO L. GUTIERREZ
Region 3
REYNALDO S. LUNA
Region 4A
DENNIS MICHAEL D. ABELEDA
Region 4B
GREG D. DIEGO
Region 6
CASIANA P. CABERTE
Region 7
MANUEL P. ALBAÑO
Region 8

Board Level


NATIONAL BOARD OF TRUSTEES
EDITH L. ORTEGA
Region 10
EXPEDITO C. SATINITIGAN
Region 11
ERIC R. BALANCIO
Region 12
ATTY. SALVADOR V. ACEDILLA
Region 13/CARAGA
BAI SARAH M. MAGERNA
BARMM
ARTHUR TIONGAN
CAR
ANNARIZA C. ALZATE
NCR
RAMIR B. UYTICO
Acting - NIR
July 2025

__Board Level__


INDEPENDENT TRUSTEES
ATTY. SUZETTE GANNABAN-MEDINA
RODOLYN P. ANDRES
CORPORATE SECRETARY
ATTY. MARIANNE A. DILAG
Corporate Secretary
ATTY. ALBERTO T. ESCOBARTE
LEA LEDAMO
(January – May 2025)
LUISA B. YU
(June – December 2025)
AUDIT AND OVERSIGHT COMMITTEE
MERRY ANN T. RAMIREZ
Member
GENIS S. MURALIOS
Chairperson
MOHALIDIN M. SUAEB
Member
ELECTION COMMITTEE
ABRAHAM P. IMAS
Member
RUEL M. FUERZAS
Chairperson
ALLAN S. ZULUETA
Member

The Management Committee of the Philippine Public School Teachers Association (PPSTA) is composed of the organization's organic personnel tasked with the day-to-day administration, operational management, and implementation of policies and programs approved by the Board of Trustees. The committee ensures the efficient delivery of services, proper coordination among departments, and effective execution of organizational objectives. It is responsible for overseeing administrative operations, financial management, membership services, human resource development, compliance, and institutional programs to ensure that PPSTA continuously provides responsive, reliable, and quality services to its members nationwide. Through collective leadership and professional management, the Management Committee upholds operational excellence, accountability, and organizational sustainability.

ManCom Level

The 39th ASEAN Council of Teachers + Korea Convention

The **39th ASEAN Council of Teachers + Korea (ACT+1) Convention**, held on **September 19–22, 2025,** at the Waterfront Cebu City Hotel & Casino, marked an important turning point in regional educational collaboration and teacher empowerment. The convention, themed “Educators: Humanizing Education Amidst Rapidly Changing Landscapes,” and inspired by the tagline “Empathy, Awareness, Presence,” brought together teachers, leaders, and education supporters from ASEAN countries and South Korea to build partnerships, share new ideas, and highlight the important role of teachers in creating caring and future-ready learning environments.

The Philippines proudly hosted the ACT+1 Convention once again on September 19–22, 2025, marking the country's ongoing commitment to advancing quality education and fostering regional unity among educators. The meeting provided a space for important discussions about the changing world of education, highlighting that even with fast technological and social changes, qualities like empathy, awareness, and being present are still crucial for supporting students and creating strong educational systems.

PPSTA Main Office and Provincial Offices Directory

NATIONAL CAPITAL REGION (NCR)

Office	Address	Contact Person	Contact Number	Email Address
Quezon City, Metro Manila	PPSTA Bldg. 2, #245 Banawe St., Brgy. Lourdes, Quezon City, Metro Manila 1114	Mr. Expedito C. Satinitigan (General Manager)	0917-571-5263	support@ppsta.net

CORDILLERA ADMINISTRATIVE REGION (CAR)

Office	Address	Contact Person	Contact Number	Email Address
Baguio City, Benguet	BCSTEA Building, 83 Military Cut Off Road, Baguio City, Benguet	Ms. Ronabel B. Beronilla	(074) 309-8435	ppsta_car@yahoo.com

REGION I – ILOCOS REGION

Office	Address	Contact Person	Contact Number	Email Address
San Fernando City, La Union	2/F MLU Water District Building, Quezon Ave., Sevilla, San Fernando City, La Union	Ms. Maritess J. Aragon	0916-593-9207	ppstaregion1@gmail.com

Lingayen, Pangasinan	2/F Teachers Building, Maramba Blvd., Poblacion, Lingayen, Pangasinan	Mr. Paul Vincent M. Cruz	(075) 649-2100	ppstapangasinan@gmail.com
Vigan City, Ilocos Sur	ISTA Building, Zone 5, Quirino Blvd., Bantay, Ilocos Sur	Mr. Barnard Sanidad	(077) 258-2534	viganppsta@gmail.com

REGION II – CAGAYAN VALLEY

Office	Address	Contact Person	Contact Number	Email Address
Tuguegarao City, Cagayan	Taaca Building, Maharlika Highway, Carig Sur, Tuguegarao City, Cagayan	Ms. Glory Bee G. Calagui	078-8446408	ppstaregion02@yahoo.com
Ilagan City, Isabela	SDO Isabela Compound, ISTA Bldg., Brgy. Alibagu, City of Ilagan, Isabela	Ms. Maridel Leal	(078) 324-7570	ppsta.ilagan@gmail.com

REGION III – CENTRAL LUZON

Office	Address	Contact Person	Contact Number	Email Address
San Fernando City, Pampanga	PLT Building, Pampanga High School Compound, High School Blvd., Lourdes, City of San Fernando, Pampanga	Mr. George D. Pineda	(045) 624-2174	ppsta_region3@yahoo.com
Tarlac City, Tarlac	No. 2 G/F LEY-ANN Building, 118 P. Hilario St., Brgy. Ligtasan, Tarlac City	Ms. Jennifer B. Bernabe	(045) 456-1746	ppsta.tarlac@yahoo.com
Cabanatuan City, Nueva Ecija	2/F Mary Grace B.M. Building, Valdefuente Hi-way, Cabanatuan City, Nueva Ecija	Mr. Edwin M. Bernardo	(044) 803-3981	ppstanuevaecija@gmail.com

REGION IV-A – CALABARZON

Office	Address	Contact Person	Contact Number	Email Address
Lucena City, Quezon Province	QPSTA Building, ML Tagarao St. corner Elias St., Lucena City	Ms. Nikki Sanchez	(042) 795-0135	ppsta_region4a@yahoo.com
Batangas City, Batangas	#88 D. Silang Street, Barangay 10, Batangas City	Ms. Gretzen Bianca Arcega	(043) 786-0248	ppsta_region4b@yahoo.com

REGION IV-B – MIMAROPA

Office	Address	Contact Person	Contact Number	Email Address
Puerto Princesa City, Palawan	#38 GM Apartments, Manalo St., Brgy. Princesa, Puerto Princesa City	Ms. Kathryn J. Caacbay	0916-593-92 96	ppstapalawan@yahoo.com
Calapan City, Oriental Mindoro	OMPSTPA Building, Ignacio Street, Camilmil, Calapan City	Mr. Joebrin Adem	0997-670-44 01	ppstacalapan@gmail.com
Mamburao, Occidental Mindoro	PAPSTE Building, Barangay 2, Mamburao	Mr. King Mark G. Causapin	0916-593-92 96	ppsta_mindoro@yahoo.com

REGION V – BICOL REGION

Office	Address	Contact Person	Contact Number	Email Address
Legazpi City, Albay	Room 14, 2/F V & O Building, Lapu-Lapu St., Legazpi City	Ms. Madellene C. Ocampo	(052) 742-6523	ppsta_region5@yahoo.com
Sorsogon City, Sorsogon	3/F St. Matthews Building, Magsaysay Street, Almendras Cogon, Sorsogon City	Ms. Milanie Malana	(056) 411-5246	ppstasorsogon@gmail.com
Masbate City, Masbate	DepEd Compound, Rodeo Road, Masbate City	Mr. Elmer Carajay	(056) 582-1027	masbateppsta@gmail.com
Naga City, Camarines Sur	CASESTEA Building, Barangay Peñafrancia, Naga City	Ms. Minette Alcedo	(054) 884-7374	ppstanagar5@yahoo.com

REGION VI – WESTERN VISAYAS

Office	Address	Contact Person	Contact Number	Email Address
Iloilo City, Iloilo	IPSTA Inc. Building, Lunsa Street, Lapaz, Iloilo City	Mr. Ainkarim A. Besuelo	(033) 508-5608	ppsta_region6@yahoo.com

REGION VII – CENTRAL VISAYAS

Office	Address	Contact Person	Contact Number	Email Address
Mandaue City, Cebu	NDI Building, A.S. Fortuna Street, Mandaue City	Ms. Maria A. Tiongzon	(032) 422-8388	ppsta_region7@yahoo.com
Tagbilaran City, Bohol	Bohol PSTEA Building, Tamblot Street, Tagbilaran City	Mr. Renier T. Naparan	(038) 505-6230	ppstabohol@gmail.com

REGION VIII – EASTERN VISAYAS

Office	Address	Contact Person	Contact Number	Email Address
Tacloban City, Leyte	Room 208, RR Apostol Building, Zamora Street corner Sto. Niño Street, Tacloban City	Mr. Jun Paul L. Pua	(053) 523-9825	pppstaregion8@yahoo.com
Catbalogan City, Samar	3rd Floor, 208 Curry Avenue, Barangay 5, Catbalogan City	Ms. Angie Amida	(055) 544-2109	ppstacatbalogan@gmail.com
Baybay City, Leyte	Baybay City Division Educational Center, #30 de Deciembre Street, Baybay City	Ms. Melissa Joy Branzuela	0951-044-63 33	ppstabaybay@gmail.com

REGION IX – ZAMBOANGA PENINSULA

Office	Address	Contact Person	Contact Number	Email Address
Pagadian City, Zamboanga del Sur	Room 2C, 2/F Cecilia Building, Rizal Avenue, San Francisco District, Pagadian City	Ms. Kimberly Kistna S. Imbing-Morcilla	0915-037-441 2	ppstaregion9@gmail.com

REGION X – NORTHERN MINDANAO

Office	Address	Contact Person	Contact Number	Email Address
Cagayan de Oro City, Misamis Oriental	3rd Floor LCC Building, Tiano-Torribio Chaves Street, Cagayan de Oro City	Ms. Marjorie Gatoria-Ruedas	0916-593-92 35	ppsta_regionx@gmail.com
Iligan City, Lanao del Norte	ICPSTEA Building, Roxas Avenue, Mahayahay, Iligan City	Ms. April Charm Obial	(063) 228-5325	ppsta10iligan@gmail.com

REGION XI – DAVAO REGION

Office	Address	Contact Person	Contact Number	Email Address
Davao City, Davao del Sur	2nd Floor, Pelayo 0308, Room 3 Building, Davao City	Mr. Avelino Malalis, Jr.	(082) 322-3119	ppsta_region11@yahoo.com

REGION XII – SOCCSKSARGEN

Office	Address	Contact Person	Contact Number	Email Address
Koronadal City, South Cotabato	Door #3 ACEPAL Building, Barangay Mabini, Alunan Avenue, Koronadal City	Ms. Wiljen H. Delfin	(083) 877-1865	ppstaregion12b@yahoo.com

BARMM

Office	Address	Contact Person	Contact Number	Email Address
Cotabato City, Maguindanao	Gresco Gas Station corner SK Pendatun Ave. and Quezon Ave., Cotabato City	Ms. Naima A. Kadil	0917-517-66 59	ppsta_region12@yahoo.com

REGION XIII – CARAGA

Office	Address	Contact Person	Contact Number	Email Address
Surigao City, Surigao del Norte	SLB Building, Amat Street, Surigao City	Mr. Wowie M. Yunting	(086) 827-5635	ppstasurigao@gmail.com
Butuan City, Agusan del Norte	JP Rosales Avenue, DepEd Compound, ANTRECCO-CARAGA Cooperative Training Center Building, Butuan City	Ms. Catherine O. Paclar	(074) 309-8435	ppstacaraga13@gmail.com

Audited Financial Statements

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.
(A Non-stock, Not-for-profit Association)
QUEZON CITY – PHILIPPINES

FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

AND

INDEPENDENT AUDITOR'S REPORT ISSUED BY:

PDAC
PAGUIO, DUMAYAS & ASSOCIATES, CPAS

Independent Member of
PrimeGlobal

PPSTA Philippine Public School Teachers Association
245 Banawe St., Quezon City, Philippines, 1114
Text Support: 0918-5448046 / 0917-6556827
Visit our Facebook Page: facebook.com/PPSTAQC
Telefax (02) 8988-1444 Website: ppsta.net
E-mail: support@ppsta.com

"Bayani ka, gurong Pilipino. Ang PPSTA, kumakalinga sa iyo."

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The Management of **PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.** is responsible for the preparation and fair presentation of the financial statements including the schedules attached therein for the years ended **December 31, 2025** and **2024,** in accordance with the prescribed financial reporting framework indicated therein, and for such internal control as Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Association's ability to continue as going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless Management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

The Board of Trustees is responsible for overseeing the Association's financial reporting process.

The Board of Trustees reviews and approves the financial statements including the schedules attached therein and submits the same to the members.

PAGUIO, DUMAYAS & ASSOCIATES, CPAs (PDAC), the independent auditor appointed by the members,has audited the financial statements of the Association in accordance with Philippine Standards on Auditing, and in its report to the members, has expressed its opinion on the fairness of presentation upon completion of such audit.

MANUEL P. ALBAÑO
Chairman of the Board/President

RODOLYN P. ANDRES, CPA
Chief Financial Officer

Signed this 15th day of May 2026.

PDAC
PAGUIO, DUMAYAS & ASSOCIATES, CPAS
PrimeGlobal The Association of Advisory and Accounting Firms
3rd Floor Elizabeth Center Building, National Road., Brgy. Putatan, Muntinlupa City, Philippines
(02) 700 156 47
www.pdacgroup.com/pdac

INDEPENDENT AUDITOR'S REPORT

The Members and the Board of Trustees
PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.
(A Non-stock, Not-for-Profit Corporation)
No. 245 Banawe St., Quezon City

Report on the Audits of the Financial Statements

Opinion

We have audited the financial statements of **PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.** (the Association), which comprise the statements of financial position as at **December 31, 2025** and **2024**, and the statements of comprehensive income, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at **December 31, 2025** and **2024**, and its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Standards (PFRSs) Accounting Standards.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSA). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audits of the Financial Statements* section of our report. We are independent of the Company in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to our audits of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with PFRS Accounting Standards, and for such internal control as Management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Management either intends to liquidate the Company or to cease operations, or have no realistic alternative to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting process.

Auditor's Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high-level of assurance but is not a guarantee that an audit is conducted in accordance with PSA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of the users taken on the basis of these financial statements.

As part of an audit in accordance with PSA, we exercise professional judgment and maintain professional skepticism throughout the audits. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and to obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.

- Conclude on the appropriateness of Management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Company audits. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audits.

PAGUIO, DUMAYAS & ASSOCIATES, CPA

Report on the Supplementary Information Required Under Revenue Regulation 15-2010

Our audits were conducted for the purpose of forming an opinion on the financial statements taken as whole. The supplementary information under Revenue Regulation 15-2010 in Note 42 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the financial statements. Such information is the responsibility of the Management. The information has been subjected to the auditing procedures applied in our audits of the financial statements. In our opinion, the information is fairly stated in all material respects in relation to the financial statements taken as a whole.

PAGUIO, DUMAYAS & ASSOCIATES, CPAs (PDAC)
Tax Identification Number 008-662-265-000
BIR Accreditation No. 08-800011-000-2025, February 3, 2025, valid until February 2, 2028
SEC Accreditation No. 5614-SEC (Group C), valid until December 31, 2023, and extended until December 31, 2025 per SEC Notice dated April 4, 2025
BOA Accreditation No. 5614, March 1. 2026 valid until February 28, 2029
BSP Accreditation No. 5614-BSP (Group B), valid for 2021 to 2025 financial statements audit
CDA Accreditation No. 124-AF, January 15, 2025 valid until January 14, 2030

For the Firm:

Cristina Joy D. Cancela
CRISTINA JOY D. CANCELA
Senior Partner
CPA Certificate No. 144101
Tax Identification Number 426-848-021-000
BIR Accreditation No. 08-800011-003-2025, February 3, 2025, valid until February 2, 2028
BOA Accreditation No. 5614/P-003, March 1, 2026 valid until February 28, 2029
CDA Accreditation No. 1929, October 15, 2024 valid until October 14, 2029
IC Accreditation No. IC-EA-2025-0085-N (Group A), valid for 2025 to 2027 financial statements audit
BSP Accreditation No. 144101-BSP (Group B), valid for 2021 to 2025 financial statements audit
PTR No. 5087829, issued on January 14, 2026, Muntinlupa City

May 15, 2026
Muntinlupa City, Metro Manila

NOT VALID WITHOUT SEAL

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.
(A Non-stock, Non-profit Association)
AUDITED STATEMENTS OF FINANCIAL POSITION
As at December 31, 2025 and 2024
(In Philippine Peso)

	Notes	2025	2024
A S S E T S			
Current Assets			
Cash and cash equivalents	*6*	**1,649,421,847**	1,336,048,318
Loans receivables - net	*7*	**4,861,107,529**	4,428,232,068
Claims and premiums receivables -net	*8*	**162,863,542**	158,852,914
Advances and other receivables - net	*9*	**25,330,011**	55,712,340
Prepayments and other assets - net	*11*	**9,655,810**	7,146,404
Financial assets at amortized cost	*13*	**74,975,000**	443,433,152
		6,783,353,739	6,429,425,196
Non-current Assets			
Guaranty fund	*12*	**105,129,618**	105,129,618
Financial assets at amortized cost - net of current portion	*13*	**2,212,598,095**	1,989,602,102
Financial assets at fair value through other comprehensive income	*14*	**2,155,652**	1,326,979
Property and equipment - net, at revalued amounts	*15*	**191,148,668**	191,838,305
Property and equipment - net, at cost	*15*	**11,908,026**	12,617,966
Investment properties	*16*	**887,980,118**	902,980,118
Intangible assets - net		**14,882,116**	16,330,820
Deferred Tax Asset	*34*	**1,849,683**	-
		3,427,651,976	3,219,825,908
TOTAL ASSETS		**10,211,005,715**	9,649,251,104
LIABILITIES AND MEMBERS' EQUITY			
L I A B I L I T I E S			
Current Liabilities			
Accounts payable and other liabilities	*18*	**158,385,393**	149,731,422
Claims and benefits payable	*19*	**258,911,035**	339,314,753
		417,296,428	489,046,175
Non-current Liabilities			
Legal policy reserves	*20*	**4,778,919,383**	4,770,668,231
Retirement benefit obligation	*32*	**38,919,872**	33,986,260
		4,817,839,255	4,804,654,491
TOTAL LIABILITIES		**5,235,135,683**	5,293,700,666
M E M B E R S' E Q U I T Y			
Appropriated Fund Balances	*21*	**2,302,524,318**	-
Fund Balances	*21*	**2,544,413,732**	4,226,671,259
Other Comprehensive Income	*22*	**128,931,982**	128,879,179
TOTAL MEMBERS' EQUITY		**4,975,870,032**	4,355,550,438
TOTAL LIABILITIES AND MEMBERS' EQUITY		**10,211,005,715**	9,649,251,104

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.
(A Non-stock, Non-profit Association)
AUDITED STATEMENTS OF COMPREHENSIVE INCOME
For the Years Ended December 31, 2025 and 2024
(In Philippine Peso)

	Notes	2025	2024
REVENUES			
Mutual Aid System (MAS)	*23*	**240,850,099**	300,751,677
Micro Mutual Aid System (MICRO MAS)	*24*	**2,176,200**	1,851,121
New Mutual Aid System (NMAS)	*25*	**38,525,710**	36,596,594
Mutual Retirement Benefits System (MRBS)	*26*	**13,272**	9,085,930
New Mutual Retirement Benefits System (NMRBS)	*27*	**215,489,040**	245,994,161
General Fund	*28*	**35,372,183**	25,724,711
Sariling Sikap Fund Loan Program (SSL)	*29*	**569,666,800**	462,822,754
		1,102,093,304	1,082,826,948
BENEFITS, CLAIMS AND EXPENSES			
MAS	*23*	**(210,237,667)**	(327,471,320)
MICRO MAS	*24*	**(1,866,328)**	1,367,659
NMAS	*25*	**18,180,798**	(41,518,884)
MRBS	*26*	**(3,514,952)**	(5,217,661)
NMRBS	*27*	**(93,827,410)**	(117,476,442)
General and administrative expenses	*28,30*	**(175,240,441)**	(150,138,189)
SSL	*29*	**(8,919,047)**	(8,877,690)
		(475,425,047)	(649,332,527)
INCOME BEFORE CHANGE IN LEGAL POLICY RESERVES		**626,668,257**	433,494,421
INCREASE (DECREASE) IN LEGAL RESERVES	*20,40*	**(8,251,150)**	(48,838,354)
INCOME AFTER CHANGE IN LEGAL POLICY RESERVES, BEFORE TAXES		**618,417,107**	384,656,067
INCOME TAX (EXPENSE) BENEFIT	*28,34*	**1,849,683**	(138,065)
INCOME AFTER CHANGE IN LEGAL POLICY RESERVES AND TAXES		**620,266,790**	384,518,002
OTHER COMPREHENSIVE INCOME - net of tax			
Items that will not be reclassified subsequently to profit or loss:			
Fair value gain/(loss) on financial assets at FVOCI	*14*	**154,219**	(28,776)
Items that may be reclassified subsequently to profit or loss:			
Gain (loss) on revaluation of property	*15*	**-**	(1,585,410)
Remeasurement loss on retirement obligation	*32*	**(101,416)**	(452,286)
		(101,416)	(2,037,696)
TOTAL OTHER COMPREHENSIVE INCOME (LOSS)		**52,803**	(2,066,472)
TOTAL COMPREHENSIVE INCOME		**620,319,593**	382,451,530

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.
(A Non-stock, Non-profit Association)
AUDITED STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2025 and 2024
(In Philippine Peso)

	Notes	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES			
Income after increase in legal policy reserves, before tax		**618,417,107**	384,656,067
Adjustments for non-cash income and expenses:			
Interest income	*6,12,13*	**(152,068,783)**	(140,435,822)
Depreciation and amortization	*15,17*	**4,816,095**	4,455,243
Retirement benefits	*32*	**4,832,196**	4,362,912
Deferred Tax Benefit	*34*	**(1,849,683)**	-
Dividend income	*14,28*	**(42,843)**	(37,518)
Operating cash flows before changes in working capital		**474,104,089**	253,000,882
Decrease (Increase) in operating assets:			
Loans receivables - net		**(432,875,461)**	209,391,746
Claims and premiums receivables		**(4,010,628)**	(42,323,560)
Advances and other receivables		**30,382,329**	15,110,519
Prepayments and other current assets		**(659,721)**	(586,740)
Increase (Decrease) in operating liabilities:			
Accounts payable and other liabilities		**8,653,971**	(9,776,916)
Claims and benefits payable		**(80,403,718)**	84,520,460
Equity reserves on NMRBS		**119,850,121**	54,209,587
Equity reserves on MAS		**(126,319,455)**	(9,297,177)
Equity reserves on NMAS		**17,182,919**	8,003,668
Equity reserves on MRBS		**(2,419,038)**	(3,764,621)
Equity reserves on MICRO MAS		**(43,397)**	(313,103)
Cash generated from (used in) operations		**3,442,011**	558,174,745
Contributions paid	*32*	**-**	-
Net cash from (used in) operating activities		**3,442,011**	558,174,745
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from withdrawal of financial assets at amortized cost	*13*	**(222,995,993)**	616,392,840
Additions to financial assets at amortized cost	*13*	**368,458,152**	(513,071,000)
Additions to financial assets at FVOCI		**(674,454)**	-
Interest received	*9*	**152,068,784**	140,435,822
Additions to intangible assets	*17*	**-**	(3,868,490)
Additions to property and equipment	*15*	**(1,967,814)**	(3,241,949)
Dividend received	*14,28*	**42,843**	37,518
Proceeds from disposal of property and equipment	*15*	**-**	-
Additions to investment properties	*16*	**15,000,000**	-
Net cash from investing activities		**309,931,518**	236,684,741
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		**313,373,529**	794,859,486
CASH AND CASH EQUIVALENTS AT JANUARY 1	*6*	**1,336,048,318**	541,188,832
CASH AND CASH EQUIVALENTS AT DECEMBER 31	*6*	**1,649,421,847**	1,336,048,318

PPSTA

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION, INC.

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