



2025 ANNUAL REPORT

**Meralco Employees Savings
and Loan Association, Inc.**

OUR VISION

To be the first choice provider of financial services by the members

OUR MISSION

To provide the members with needed savings and loan services that will enhance their financial wellness and stability

OUR OBJECTIVES

MEMBERS

- Provide our members with competitive savings and loan products
- Excellence in customer service
- Treat our members fairly, courteously and with honesty and integrity at all times

REGULATORS

- Compliance with laws and regulations
- Practice of good governance
- Coordinate closely and constructively with our regulators

EMPLOYEES

- Provide our employees with opportunities for growth and professional development
- Recognize and reward excellent performance

TABLE OF CONTENTS

- 3 ~ Message to Members**
- 5 ~ Board of Trustees**
- 6 ~ Management Team**
- 7 ~ Financial Highlights**
- 11 ~ Business Review | Treasury Operations & Deposit**
- 13 ~ Business Review | Membership & Loans**
- 19 ~ Corporate Visits**
- 21 ~ Corporate Governance**
- 25 ~ Testimonial 1**
- 27 ~ Testimonial 2**
- 29 ~ Member Engagements**
- 33 ~ Corporate Planning**
- 34 ~ Corporate Social Responsibility**
- 35 ~ MESALA Employees**

MESSAGE FROM THE CHAIRMAN

ATTY. HORATIO ENRICO M. BONA



I. Meeting with Deputy Governor Lyn I. Javier

Last 03 March 2026, your Board of Trustees held a courtesy meeting with the recently sworn-in Deputy Governor of the Financial Supervision Sector, Bangko Sentral ng Pilipinas, Ms. Lyn I. Javier. We have elevated our concerns on various items.

We have submitted our additional comments on the BSP circular intended to operationalize the well-defined group requirement under Republic Act No. 8367, otherwise known as the "Revised NSSL Act of 1997". This circular is targeted to be released within the year.

On whether a retiree may apply for membership after his retirement, the BSP has categorically held otherwise. We highly encourage those nearing retirement to apply for MESALA membership as you are not allowed by our regulator to apply after.

On the use of pre-selling property as collateral for a loan at MESALA, we have floated this idea to the BSP hierarchy. It is our view that such right over the property may be used as a security under a 2018 law titled, "Personal Property Security Act" (Republic Act No. 11057). We will take a closer look and immediately announce any development on this matter.

II. Term Limit of Trustees

As regards the term limit of the Board of Trustees, your Board has painstakingly deliberated on this matter. This was initially discussed in the Governance Committee meeting which was elevated to the Board on 27 November 2025.

The Board resolved to retain the status quo, i.e., no term limit shall be imposed. Again, we may kindly recall that I mentioned during last year's AMM that the absence of term limit in our By-Laws does not guarantee that the incumbents will be able to perpetuate themselves in office since there is an election, and, as experience would tell us, we have had trustees in the past who ran again but did not win. The supreme will of our members reigns as the winners in the election are ultimately decided by them. The candidates who have received the most number of votes are proclaimed winners in the election. We have engaged third-party reputable tabulator and canvasser to ensure the conduct of fair and honest election.

III. Trustees' Compensation

Pursuant to our Trustees' Compensation and Per Diem Policy, ratified by our general membership during last year's AMM, which we have adopted to comply with BSP Circular 1200, Series of 2024, the compensation and per diem received by each trustee in the previous calendar year are disclosed in this Annual Report.

We stress and assure you that the compensation and per diem received by your Board of Trustees are within the letter and spirit of the law. We are cautiously intent to fully complying with the statutory and regulatory requirements as we continue to uphold sound corporate governance and financial wellness of our members.

On a final note, I deeply appreciate your continuous active participation and engagement at MESALA. Please bear in mind that we want our MESALA to flourish as we equally want all of you, our members, to grow. Let us help one another as we march towards our centennial anniversary.

Mabuhay po kayo! Mabuhay ang MESALA!

MESSAGE FROM THE PRESIDENT

ENGR. ANTONIO M. ABUEL, JR.



For over nine decades, Mesala stood beside you not only as a financial service provider, but as a trusted partner in helping you achieve your goals and aspirations. Every loan you availed, every deposit you make, is more than a transaction—it is part of our shared journey towards a better and more secure future.

At the heart of our mission is to provide our members with needed savings and loan services that will enhance their financial wellness and stability.

We believe that as a financial institution, Mesala should not only safeguard your deposits but also help our members build better opportunities, support your dreams to build your home, provide education for your children, plan for the future or even start a business. This commitment continues to guide every product we offer and every service we improve.

I am proud to share that our **2025 financial performance has reached an all-time record income—the highest in the history of Mesala**. Achieving this milestone once again is a powerful testament to the trust and support you have consistently placed in our Association.

It also hope that you availed of the opportunity to grow your savings securely by availing of our highest-ever interest rates on time deposits—guaranteed and tax-free. For those planning to invest in a home, take advantage of our low housing loan interest rates, designed to make homeownership more affordable.

I encourage you to build-up your capital contribution through our 'suki promo' and/or monthly automatic transfer from your savings account to your capital contribution to enjoy better-than-market net earnings, ensuring your money works harder for you.

As we move forward, we remain committed to strengthening our services, embracing innovation, and continuing to provide financial solutions that respond to your evolving needs. More importantly, we affirm our dedication to working alongside you as **partners in building a better tomorrow** for our members and the generations to come.

On behalf of the Board of Trustees, Management, and Staff, thank you for making us your 1st choice provider of financial services. Talk to us and we will listen.

We will look forward to achieving even greater milestones together.

THE BOARD OF TRUSTEES



**ATTY. HORATIO
ENRICO M. BONA**
Chairman of the Board



**ENGR. ANTONIO M.
ABUEL, JR.**
President



MARIFI H. HERNANDEZ
Vice Chairman of the Board
Chairman, HR &
Compensation Committee



**ALDWIN CHRISTIAN
C. ANG**
Treasurer
Chairman, Finance
Committee



**ENGR. ERNESTO D.
IGLESIA**
Independent Trustee
Chairman, Governance &
Membership Committees



**ENGR. WILFREDO A.
BAETIONG**
Independent Trustee
Chairman, Audit Committee



JULIE D. URGENA
Independent Trustee
Chairman, Risk Oversight
Committee

MANAGEMENT TEAM



CHRISTOPHER G. ABENALES
CHIEF EXECUTIVE OFFICER

JONI KRISTINE G. JACOB
HEAD OF OPERATIONS

CELESTE P. BASILAN
HEAD OF FINANCE

ATTY. ANGELO RAY A. ADINA
CHIEF COMPLIANCE OFFICER
HEAD OF LEGAL
DATA PROTECTION OFFICER

EDNA S. LOBUSTA
HR CONSULTANT

MARLON C. CANDELARIA
CHIEF RISK OFFICER

JOSEPH D. CABUNGCAL
HEAD OF INFORMATION TECHNOLOGY

ELVIN DARICK D. ESGUERRA
CHIEF AUDIT EXECUTIVE



**ATTY. MARIA ZARAH
R. VILLANUEVA -
CASTRO**
Corporate Secretary &
General Counsel

FINANCIAL HIGHLIGHTS

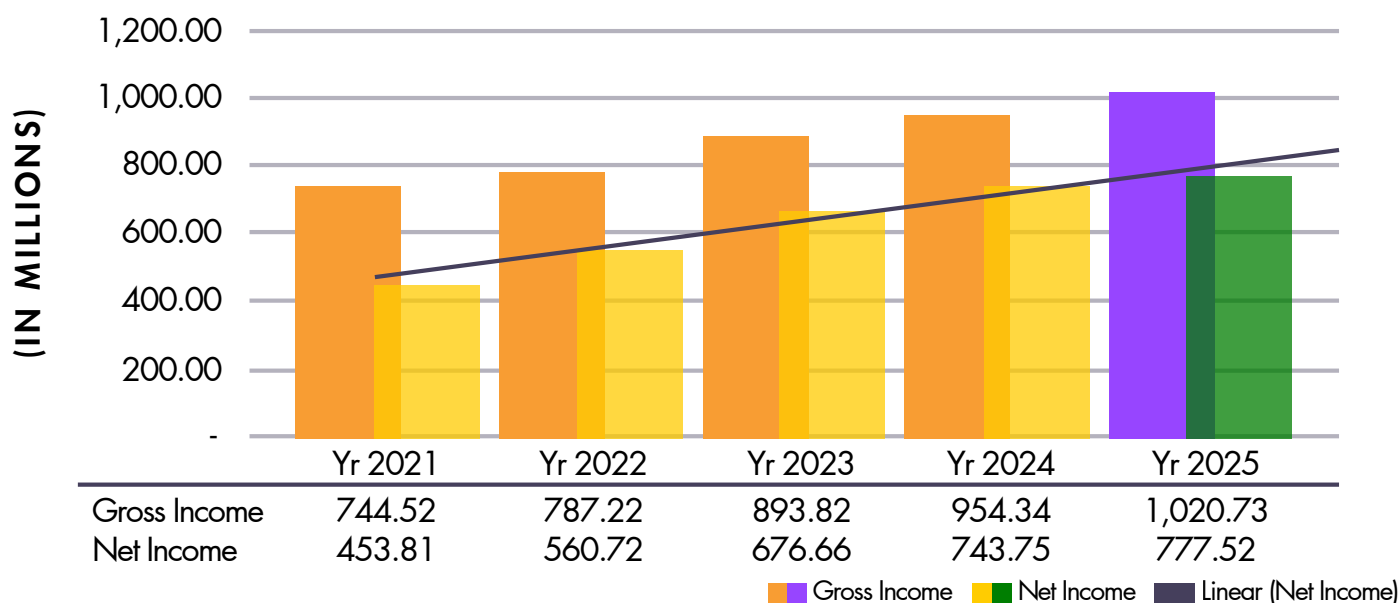
MESALA concluded the year with a strong financial performance ending the year 2025 with a total Net Income of P777.52 million, posting positive income growth of 4.54% from last year.

Total gross revenue grew by 6.97%, equivalent to P66.50 million, driven by 7.39% growth in loan operations and a 6.68% increase in income from investments and other activities. Investment income remained strong despite multiple bank rate cuts, reaching P606.20 million. Similarly, loan operations also maintained an upward trend, driven by interest rate movement and increased loan releases.

Another contributor to net income growth was the stable cost ratio. Operating costs for 2025 remained at 22.37% before provisions. On the other hand, significant movement in provisions for losses reflects a prudent and conservative approach to loan provisioning. This includes the incorporation of qualitative factors to capture emerging risks and ensure that the allowance for potential losses remains adequate

Overall, 2025 marks another successful year for MESALA, demonstrating resilience, financial strength, and sustained growth.

Financial Performance	Yr 2025	Yr 2024	Increase/(Decrease)	
			Amount	Percentage
Income from Loan Operations	414.53	386.01	28.52	7.39%
Income generated from Investing and other Activities	606.20	568.22	37.98	6.68%
Gross Income	1,020.73	954.23	66.50	6.97%
Cost of Money	121.45	112.80	8.65	7.66%
Operating Expenses	106.86	100.12	6.74	6.74%
Provision (reversal)	14.90	2.44	17.33	-711.22%
Total Expenses	243.21	210.48	32.72	15.55%
Net Income	777.52	743.75	33.78	4.54%



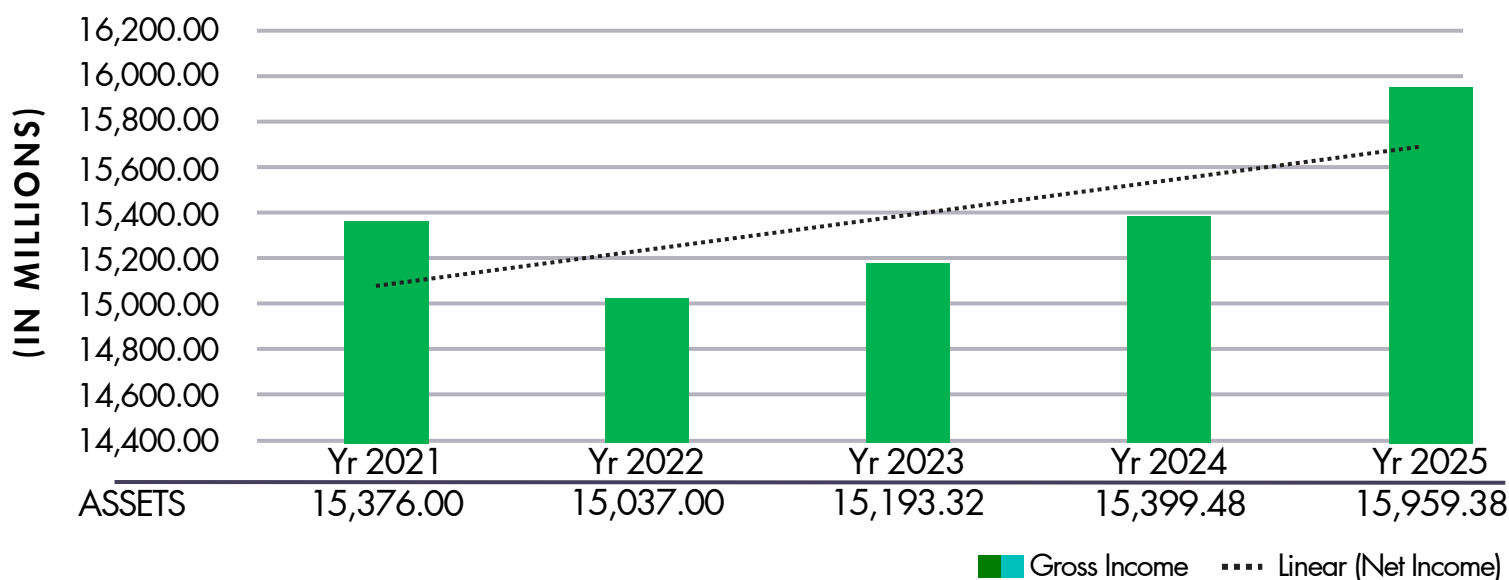
The 2025 Financial Position recorded total assets of 15.95 billion, reflecting a 3.64% increase from the previous year.

This growth was primarily driven by the expansion of the cash and investment portfolio, which closed the year at P11.27 billion. Deposit liabilities likewise posted a 2.23% increase, largely attributed to the strong uptake of time deposit products, which grew from P2.41 billion in 2024 to 3.04 billion by the end of 2025.

Total members equity remained strong, rising by 5.89%, surpassing the previous year's growth of 5.40%.

This improvement was driven by strong income performance, which reached P777.52 million, along with regular and lump-sum capital transfers made throughout the year.

Financial Position Assets	Yr 2025	Yr 2024	Increase/(Decrease)	
			Amount	Percentage
Cash and investments	11,268.75	10,759.22	509.53	4.74%
Loans - net	4,412.76	4,387.08	25.68	0.59%
Other assets - net	277.88	253.18	24.70	9.76%
TOTAL ASSETS	15,959.38	15,399.48	559.90	3.64%
LIABILITIES				
Deposit	8,951.05	8,756.17	194.88	2.23%
Other liabilities	214.30	227.11	12.85	-5.66%
TOTAL LIABILITIES	9,165.30	8,983.27	182.03	2.03%
MEMBERS EQUITY				
Capital contribution	5,481.56	5,227.39	254.18	4.86%
Other Capital Items	1,312.52	1,118.82	123.70	10.41%
TOTAL MEMBERS EQUITY	6,794.08	6,416.21	377.87	5.89%
TOTAL LIABILITIES AND MEMBERS EQUITY	15,959.38	15,399.48	559.90	3.64%

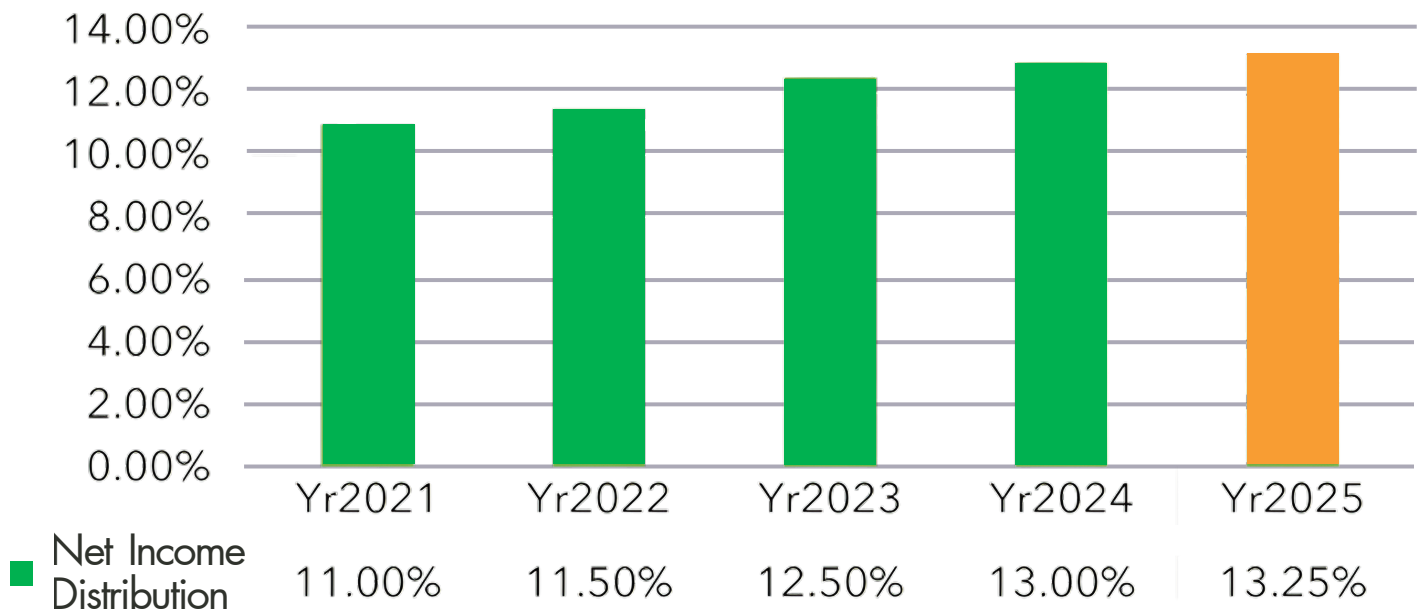


FINANCIAL HIGHLIGHTS

NET INCOME DISTRIBUTION

Driven by the Association's strong financial performance, the Board of Trustees approved a 13.25% net income share, marking a 25-basis-point increase from the previous year.

This underscores the Association's commitment to providing stable and competitive returns to its members.



HOW MESALA'S NET INCOME DISTRIBUTION RATE IS COMPUTED

BASIS: MORNBF1 SECTION 126-S

Amount available for income distribution. An NSSLA may distribute net income to members out of its adjusted undivided profits and the balance of its surplus free provided that the following requirements are met.

1. NSSLA shall distribute net income to members only once a calendar or fiscal year adopted by such NSSLA
2. No NSSLA shall distribute any of its net income to its members if the withdrawable share reserve (equivalent to two percent (2%) of the total capital contribution of the members, MORNBF1 Section 123-S) is less than, or by such distribution would be reduced below the amount specified. The reserve shall be adjusted first before the NSSLA shall distribute its net income for the year
3. The surplus reserves shall not be available for distribution unless and until the discrepancy between the general ledger and their respectively subsidiary ledgers for which the surplus has been set up ceases to exist (MORNBF1 Section 124-S)
4. The unbooked allowance for credit losses and other unbooked capital adjustments required by the Bangko Sentral based on the latest approved Report of Examination of the NSSLA whether or not allowed to be set up on a staggered basis, shall be deducted from the amount of net income available for distribution to members
5. Accrued interest and other income not yet received but already recorded by the NSSLA from the financial assets, net of allowance for credit losses, shall be deducted from the amount of net income available for distribution to members

In no case shall the NSSLA distribute any of its net income and/or surplus to its members if its capital adequacy ratio (10% of total capital accounts to total risk assets, MORNBF1 Section 122-S) and capital contributions (MORNBF1 Section 121-S) are below the level required under Sec 121-S and 122-S, respectively.

NSSLA shall set aside five percent (5%) of their yearly net income until it amounts to at least five percent (5%) of the total assets as a reserve for building fund to cover the cost of construction or acquisition of office premises, and of the purchase of the office furniture, fixtures and equipment (MORNBF1 Section 125-S).

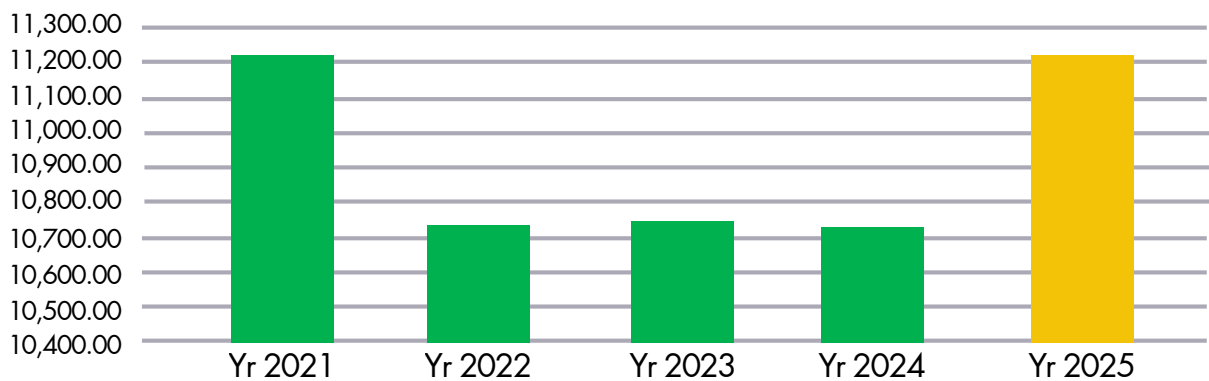
BUSINESS REVIEW

CASH AND INVESTMENTS

Cash and investment portfolio expanded by 4.60%, growing from P10.73 billion in 2024 to P11.22 billion by end of 2025.

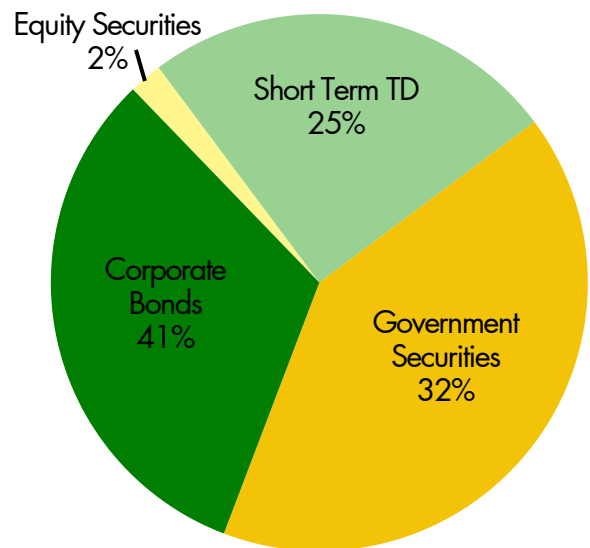
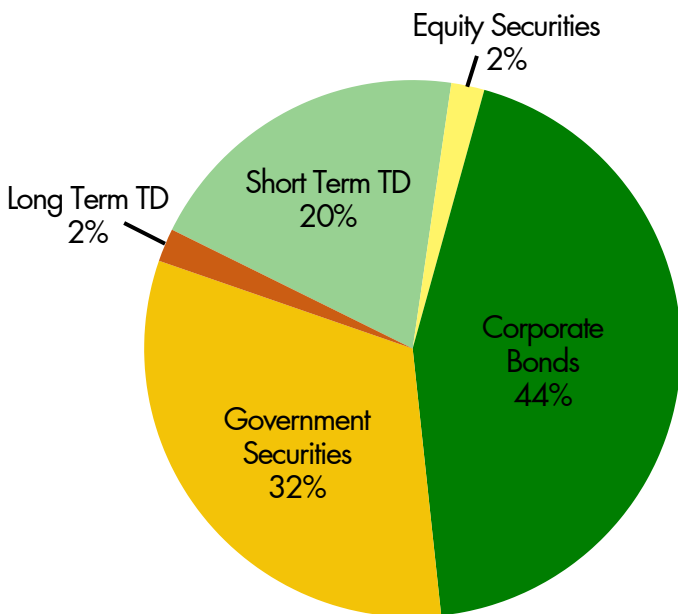
Of the P11.22 billion balance, P2.77 billion was allocated to short term placements while P8.46 billion was invested in long-term instruments.

Despite multiple bank rate cuts during the year, investment income continued to outperform prior years, closing at P606.20 million by year-end. Growth was primarily driven by high yielding investments from a diversified portfolio which generated 59.39% share of the total gross income.



Cash and Investments	Yr 2021	Yr 2022	Yr 2023	Yr 2024	Yr 2025
	11,215.45	10,733.17	10,748.26	10,725.94	11,219.32

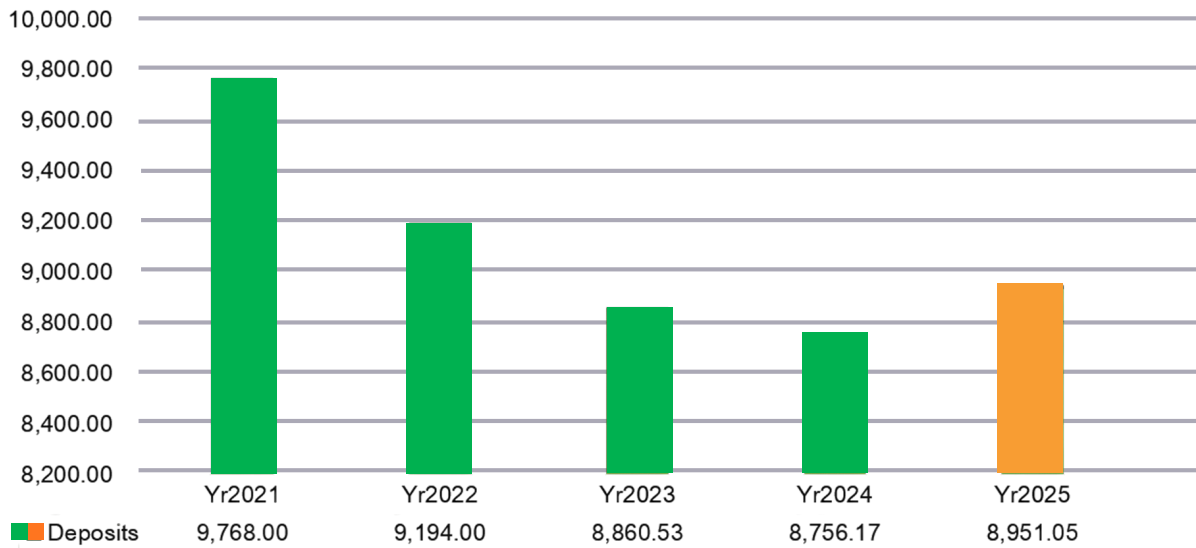
As of December 2025 MESALA's investment portfolio were allocated as follows; 41% in corporate bonds, 32% in government securities, 25% in short term deposits and 2% in equity securities.



DEPOSITS

(in millions)

Deposit Balance

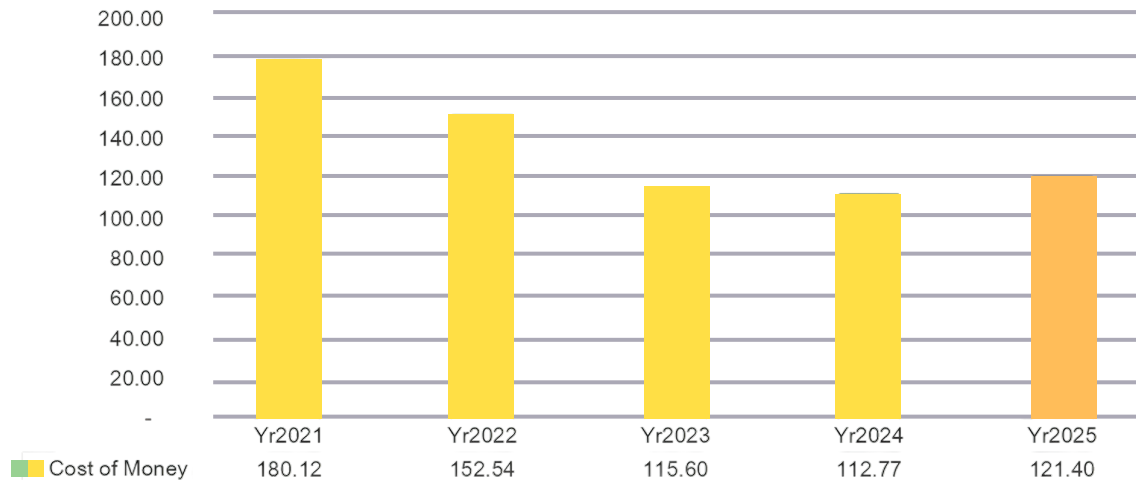


Deposit liabilities grew by 2.23%, driven primarily by the strong uptake of time deposit products. Total time deposits rose from P2.41 billion in 2024 to P3.04 billion by the end of 2025.

This growth was moderated by a gradual decline in regular savings deposits, which closed the year at P5.90 billion.

(in millions)

Cost of Money



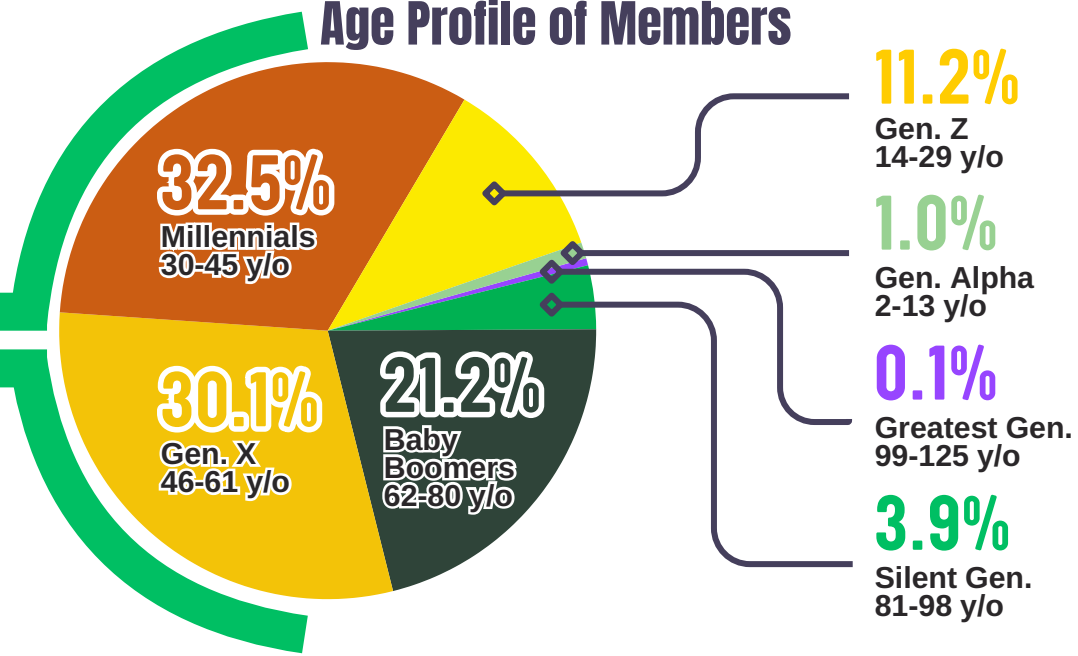
The movement of deposit rates drives the increment in cost of funds, ending a cost of money percentage of 1.36% equivalent to ₱121.40 million as of year end 2025.

Overall, the positive performance of deposit products reflects the growing confidence and continued trust of our depositors.

FINANCIAL HIGHLIGHTS

MEMBERSHIP AND LOANS

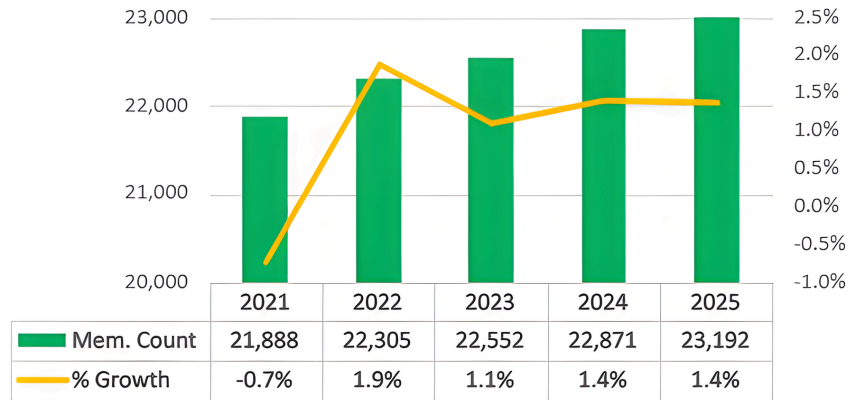
Age Profile of Members



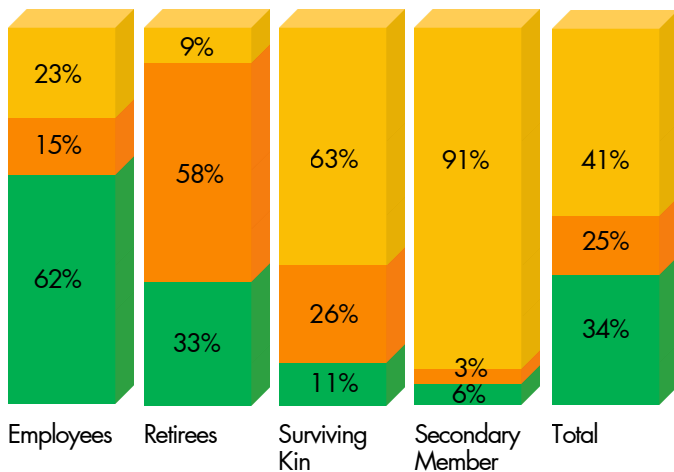
Our membership base increased by 1.4% or a total net increase of 321 members.

The increase was driven by the implementation of our amended by-laws adding relatives of primary members within the second degree of affinity to be accepted as secondary members.

Membership Count



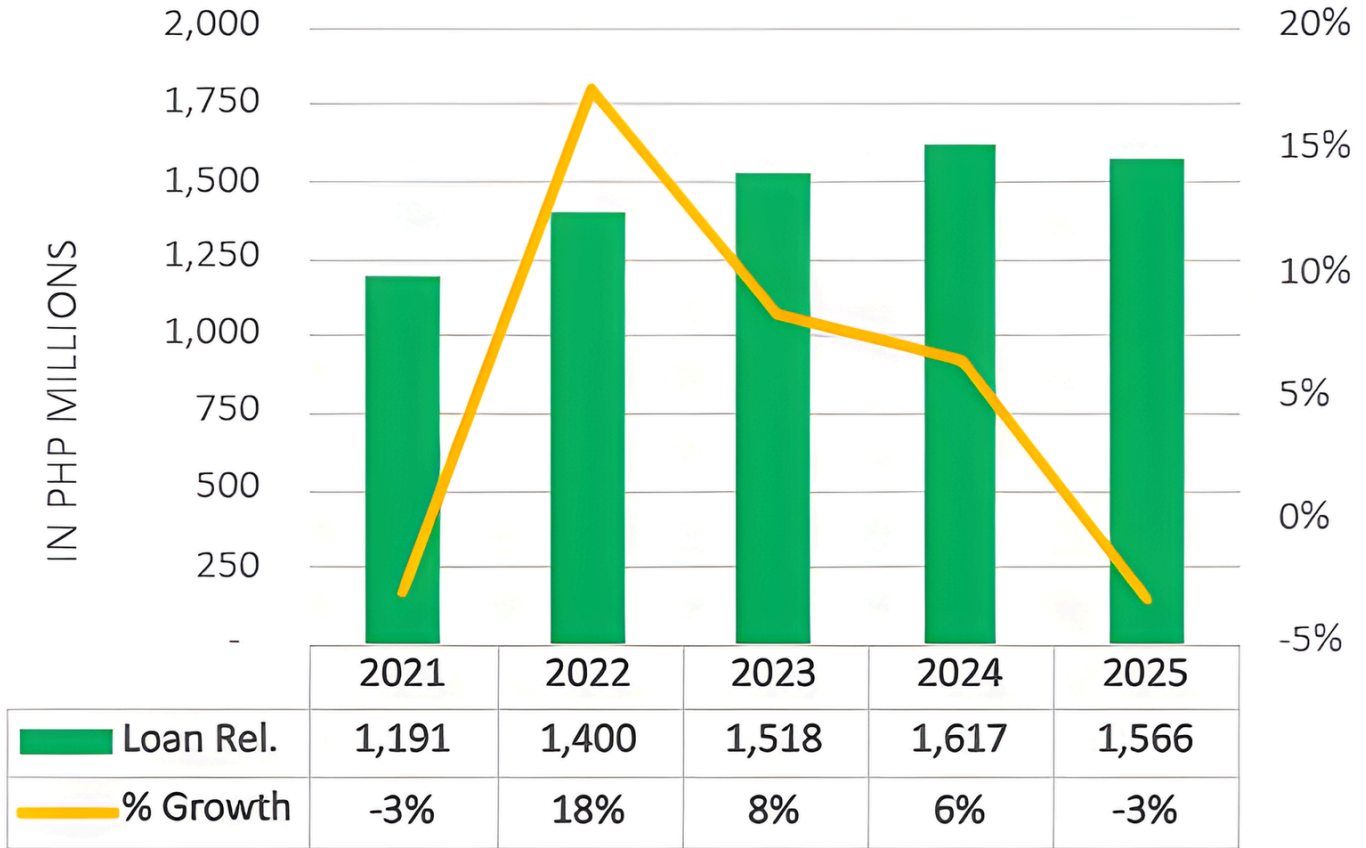
■ With loans ■ No loans but w/ credit history ■ No credit history



Fifty nine percent (59%) of members have current and previous credit history with the Association.

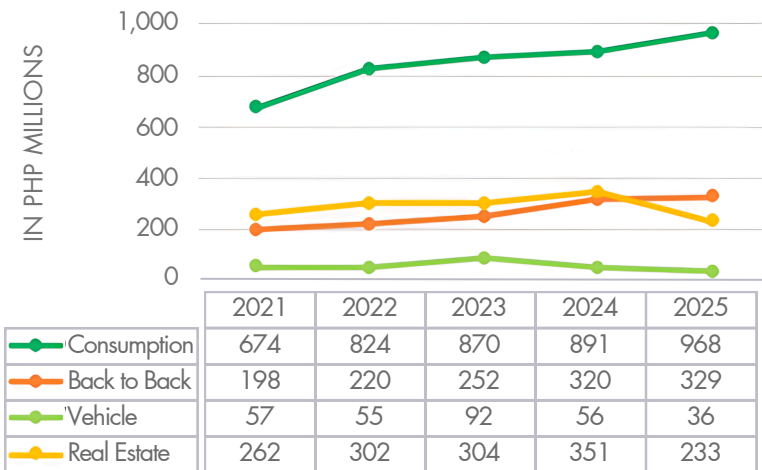
Thirty four percent (34%) have outstanding loans as of current year while forty one percent (41%) have no history of loan availment.

LOAN RELEASES

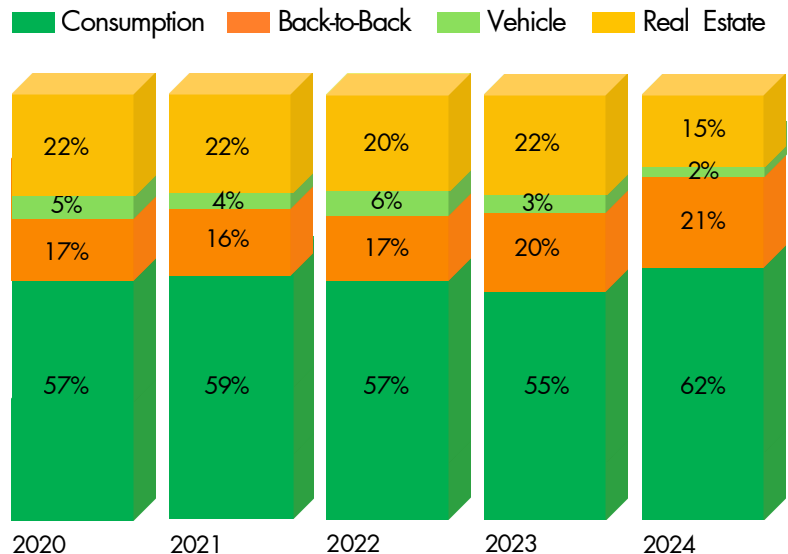


Compared to previous year, loan releases decreased by 3% which was driven by lower availments in vehicle and real estate loans, respectively.

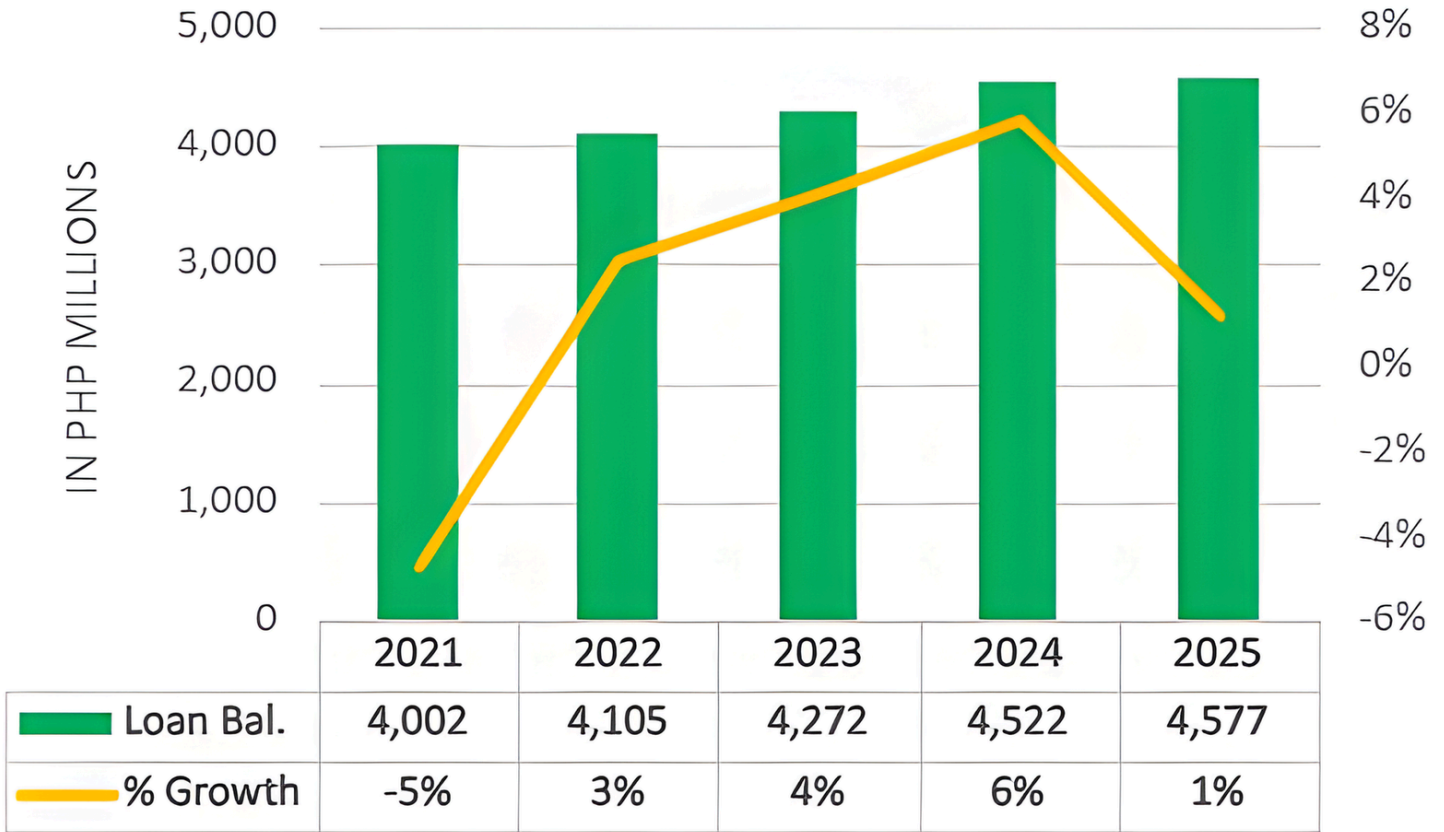
LOAN RELEASES - BY CATEGORY



LOAN RELEASES - PRODUCT MIX

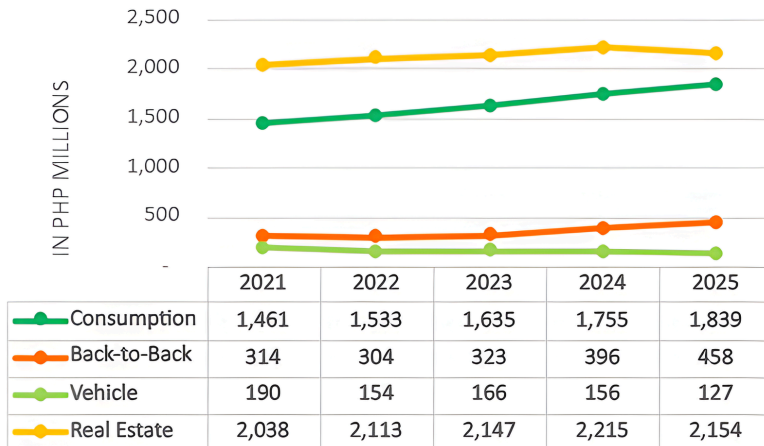


LOAN BALANCE

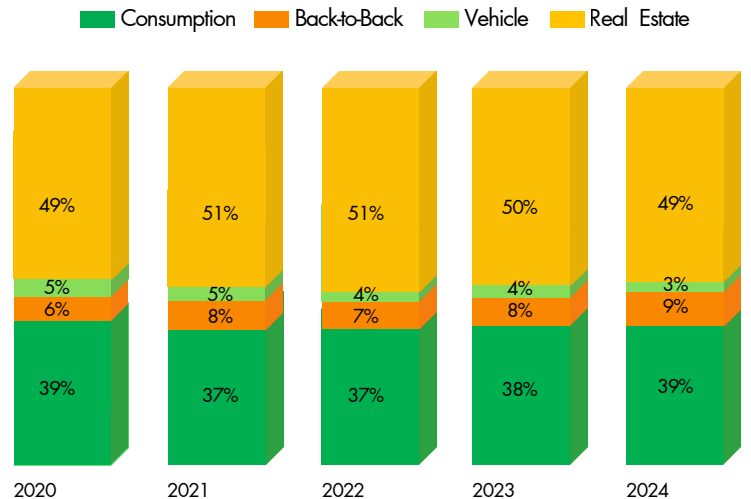


Compared to previous year, loan portfolio increased by 1% which was driven by higher availments in short-term unsecured loans.

LOAN BALANCE - BY CATEGORY



LOAN PORTFOLIO



BACK TO BACK LOAN

Get a loan secured by your deposits and capital!

PAYMENT OPTION	ACCEPTABLE COLLATERALS			
	Capital Contribution Account Buffer	Regular Savings Deposit	Time Deposit	Allowable Term
Monthly installments via payroll/pension/savings deduction; PDC issuance	YES	YES	YES	1 to 5 yrs.
Annual installments via dividend deduction	YES	NO	NO	1 to 5 yrs.
Lump sum payable upon maturity	YES	YES	YES	1 yr.



Hassle-free; not subject to co-maker requirement



Lower interest rates versus Consumption Loan



1 DAY PROCESSING!



Apply now!

sales@mesala.com.ph

1622-6800

MESALA, Inc.

MESALA, Inc.

www.mesala.com.ph

BOOST YOUR SAVINGS WITH OUR HIGHEST TIME DEPOSIT RATES!

For a limited time, enjoy guaranteed returns that are secured and tax-free. Don't miss this exclusive opportunity to maximize your wealth with confidence.

PROMO RUNS FROM MARCH 1 - MAY 29, 2026 ONLY!

TERM	1k to <10M TIME DEPOSIT	10M to <20M TIME DEPOSIT
1 mo.	2.25%	2.50%
3 mos.	3.00%	3.25%
6 mos.	3.00%	3.25%
1 yr.	3.25%	3.50%
2 yrs.	3.50%	3.75%
3 yrs.	3.50%	3.75%
4 yrs.	3.50%	3.75%
5 yrs.	3.50%	3.75%

- Start with as low as P1,000.
- Negotiable rates apply for 20M and above.

**TAX FREE!
APPLY NOW!**



deposit@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

Hindi mabayaran na
Credit Card bill???

I-BALANCE TRANSFER MO YAN SA MESALA!

For as low as 0.20% per month*



INQUIRE NOW

**Based on nominal rate of 4.5% p.a. payable in 12 months. Interest is computed based on diminishing balance of the loan.*



deposit@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

MESALA is regulated by Bangko Sentral ng Pilipinas (BSP) | (02)-8708-7087 | consumeraffairs@bsp.gov.ph



Indra Philippines, Inc.



First Philippine Industrial Park, Inc.



Sky Cable Corporation



Asian Eye Institute



FGP Corp, First Gas Holdings Corp., First Gas Power Corp., First Gen Renewables, Inc.



Meralco Energy, Inc.



Advance Telecommunications, Inc.



MIESCOR Logistics, Inc.



MIESCOR Builders, Inc.

BUILDING STRONG CORPORATE

Last year, MESALA conducted a focused series of corporate visits across its corporate members, led personally by our CEO, Mr. Christopher G. Abenales. These meetings – captured in photos below - provided a valuable platform to engage directly with top executives and HR teams, fostering deeper alignment and exploring opportunities for collaboration. Each visits underscored MESALA's dedication to building strong, long-term relationships anchored on trust, shared goals, and mutual growth.



MERALCO



Eugenio Lopez Foundation, Inc., Lopez, Inc., Lopez Holdings Corp.

ER TIES WITH OUR MEMBERS

A key highlight of these engagements was the open dialogue with corporate partners—listening to their insights, understanding their concerns, and revisiting membership agreements to ensure continued relevance and mutual benefit. Through these discussions, MESALA gained meaningful perspectives that will guide the enhancement of its programs and loan offerings, ultimately enabling the Association to better support the financial needs and aspirations of active employees and their families.



ABS-CBN Broadcasting Corp.



ABS-CBN Film Production, Inc.



Clark Electric Distribution Corp.



MFI Polytechnic Institute, Inc.



First Philec Corp.



Knowledge Channel

CORPORATE GOVERNANCE

REGULATORY UPDATES

Guidelines on Operational Resilience *BSP Circular No. 1203 (28 October 2024)*

I. Operational Resilience

- **The ability of a BSP-supervised financial institution (BSFI) to deliver critical operations through significant operational disruption.**
- An end state of outcome wherein the BSFI demonstrates that can continue to render its critical operations through significant disruption.
- Not a stand-alone objective. It needs to be integrated with the governance structures and other related risk management processes.
- Operational risk pertains to the risk of loss resulting from inadequate or failed internal processes, people or systems, or from external events. Operational resilience views the impact of these individual factors on the ability of the BSFI to continuously deliver its critical operations.
- Business Continuity Management (BCM) focuses on individual points of failure. The crisis management framework, as part of BCM, is activated or triggered during disruptive events.

II. Definition of Terms

1. Critical Operations – include critical functions and involve activities, processes, services and their relevant supporting assets the disruption of which could cause material harm to the customers or to the continued operation or viability of the BSFI and/or its role in the financial system.
2. Critical functions – activities performed for third parties, including external customers, where failure would lead to the disruption of services that are vital for the BSFI's viability, the functioning of the economy or for financial stability due to the BSFI's systemic importance, size or market share, external and internal interconnectedness, complexity, and cross-border activities.
3. Operational disruption – an event or occurrence that impedes the continuous delivery of critical operations.
4. Tolerance for disruption – maximum level of disruption on the BSFI's critical operations arising from any type of operational risk events or hazards that the BSFI is willing to accept considering a range of severe but plausible scenarios.

III. Key Elements of Operational Resilience.

1. Determine critical operations, tolerance for disruption and severe but plausible scenarios
2. Map interconnections and interdependencies
3. Plan for and manage risks to delivery of critical operations
4. Test ability to deliver critical operations amidst disruption under severe but plausible scenarios
5. Respond to and recover from disruptive events
6. Review, refine, and update risk management and operational resilience framework

IV. Reporting and Notification Requirements. BSFIs shall disclose in their Annual Report the overarching approach to operational resilience. This includes providing an overview of the operational resilience approach and key information on the operational resilience component.

Moreover, the BSFI shall inform the appropriate supervising department of the BSP within 24 hours from activation of the incident response plan for critical operations.

Reminder on Non-Discrimination Against Certain Types of Customers, including Persons of Concern

BSP Memorandum No. M-2026-021 (08 July 2025)

BSFIs are reminded to ensure **non-discrimination against certain types of customers or against a certain religion, race or ethnic origin, or such other attributes or profiles**, when implementing anti-money laundering/countering terrorism and proliferation financing regulations including the conduct of customer due diligence.

These customer types include **Persons of Concern or POC** which refer to those whose protection and needs are of concern to the state under relevant United Nations Conventions. This consists of, but are not limited to, refugees, asylum seekers, stateless persons, and stateless applicants.

POC shall be ensured **access to financial services and connectivity** as part of their fundamental rights based on the Universal Declaration of Human Rights, International Covenant on Economic, Social and Cultural Rights, and United Nations Sustainable Development Goal No. 8.2.

Anti-Money Laundering Council (AMLC) Resolution No. TF-108 [Targeted Financial Sanctions in Relation to Anti-Terrorism Council (ATC) Resolution No. 77 (2025)]

BSP Circular Letter No. CL-2025-031 (25 July 2025)

A **Sanctions Freeze Order (SFO)** to take effect immediately against **Agnes Tadeo Mesina** also known as Nenita/Eula/George, pursuant to her designation as a **terrorist individual** by virtue of the ATC Resolution No. 77 (2025), and directed the freezing without delay of the property or funds, including related accounts owned or controlled by the abovementioned designated terrorist.

BSFIs are reminded to submit to the AMLC: (a) a written return; and (b) Suspicious Transaction Report on all previous transactions of the designated individual. Any person, whether natural or juridical, including covered persons, among others, who (a) deals directly or indirectly, in any way and by any means, with any property or fund that he knows or has reasonable ground to believe is owned or controlled by the designated individual under ATC Resolution No. 77 (2025), including funds derived or generated from property or funds owned or controlled, directly or indirectly, by such designated individual; or (b) makes available any property or funds, or financial services or other related services to the said designated individual, shall be prosecuted to the fullest extent of the law pursuant to the TFPISA.

CORPORATE GOVERNANCE

BOARD COMPENSATION & ATTENDANCE (Calendar Year 2025)

	<i>Board Meetings</i>		<i>Committee and Other Meetings</i>	
BONA, HORATIO ENRICO M.	21/21	100%	27/27	100%
HERNANDEZ, MARIFI H.	14/14	100%	14/15	93%
ABUEL, ANTONIO M. JR.	21/21	100%	25/26	96%
ANG, ALDWIN CHRISTIAN C.	21/21	100%	23/23	100%
BAETIONG, WILFREDO A.	21/21	100%	30/30	100%
IGLESIA, ERNESTO D.	20/21	95%	32/32	100%
URGENA, JULIE D.	14/14	100%	13/13	100%
TIRONA, SALVADOR G.	7/7	100%	11/11	100%
TUASON, MARIA AMELIA I.	7/7	100%	10/10	100%

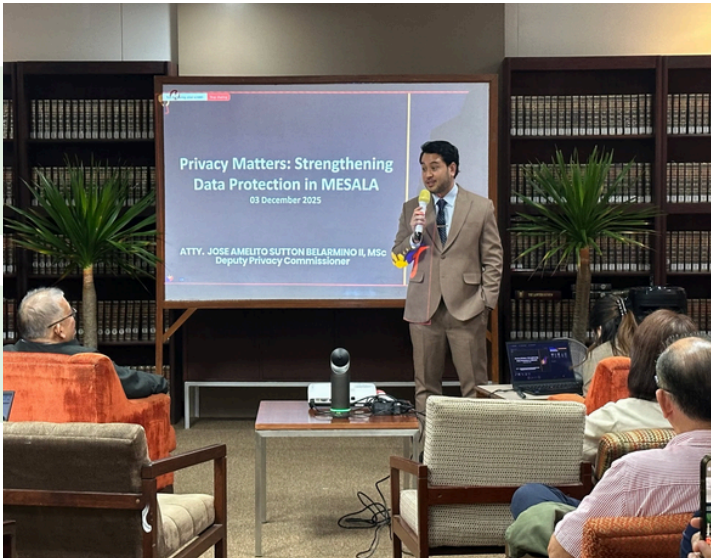
Amount shown reflects the full-year compensation received by each trustee in accordance with the Trustees' Compensation and *Per Diem* Policy.

The Policy was adopted in compliance with BSP Circular No. 1200, Series of 2024, and approved by the members during the Annual Membership Meeting on April 11, 2025.

<i>TRUSTEES</i>	<i>COMPENSATION</i>
BONA, HORATIO ENRICO M.	P 291,136.92
HERNANDEZ, MARIFI H.	P 173,176.24
ABUEL, ANTONIO M. JR.	P 291,136.92
ANG, ALDWIN CHRISTIAN C.	P 275,450.64
BAETIONG, WILFREDO A.	P 259,764.36
IGLESIA, ERNESTO D.	P 259,764.36
URGENA, JULIE D.	P 173,176.24
TIRONA, SALVADOR G.	P 86,588.12
TUASON, MARIA AMELIA I.	P 86,588.12
TOTAL	P 1,896,781.92

*Mr. Tirona and Ms. Tuason served as members of the Board until May 1, 2025.
Ms. Hernandez and Ms. Urgena assumed trusteeship from May 2, 2025.*

“PRIVACY MATTERS: STRENGTHENING DATA PROTECTION IN MESALA”



MESALA organized a Data Privacy Seminar, titled, “Privacy Matters: Strengthening Data Protection in MESALA”, on December 03, 2025, at Justitia Lounge, Lopez Bldg. with Atty. Jose Amelito S. Belarmino II, Deputy Privacy Commissioner, National Privacy Commission (NPC), as the guest speaker. Attended by the Board of Trustees, Management Committee, and team leaders of MESALA, the seminar provided a comprehensive overview of key privacy principles and regulatory requirements under the Philippine Data Privacy Act of 2012 (Republic Act No. 10173). Atty. Belarmino discussed the role of the NPC and emphasized the importance of compliance through proper documentation, risk management, and accountability within organizations. He also explained the fundamentals of Personal Information and Sensitive Personal Information, highlighting the responsibilities of data controllers and processors in securing these data types and ensuring lawful, transparent, and proportional processing.

The session also focused heavily on data breach management, including the steps which organizations must take in the event of a security incident. Atty. Belarmino outlined the legal obligations for breach reporting, timelines, and the significance of conducting a Privacy Impact Assessment (PIA) to proactively identify vulnerabilities. Participants gained a clearer understanding of how lapses in data handling can lead to regulatory sanctions and reputational risks, underscoring the need for robust internal policies and continuous privacy awareness. Overall, the seminar successfully reinforced the importance of protecting personal data and fostering a culture of privacy within the organization.

“MESALA, OUR PARTNER IN SECURING A BRIGHTER FUTURE.”

TESTIMONIAL FROM MR. RYAN VICENTE, MANAGER AT COMMONWEALTH-BALINTAWAK BC

For nearly two decades, Mr. Ryan Vicente, has trusted MESALA as a reliable partner in building a better future. Introduced to the Association by senior colleagues, for him MESALA is more than just a financial institution—it became a source of stability and growth for him and his family.

What sets MESALA apart, he shares, is its strong capital contribution program with high net income distribution, coupled with accessible loans at significantly lower rates and a straightforward process. Over the years, he has availed of various loans—from real estate to car financing—all of which have helped improve their quality of life with minimal financial stress, thanks to its flexible terms.

Mr. Vicente also highlights that every visit to MESALA is meaningful because of the consistently positive experience with the Association’s courteous and attentive employees, making every visit smooth and reassuring.

For him, MESALA is not just about financial services—it is about planning ahead and securing his family’s future. And without hesitation, he recommends MESALA to others, describing it as “one of the best financial institutions that truly cares for its members.”

His message is simple yet heartfelt: gratitude for MESALA’s unwavering dedication not just to help them get through tough times but to uplifting the lives of its members and their families.

“MESALA, our partner in securing a brighter future.”

Unbelievably Low Interest for Your Dream Home!

LIMITED TIME ONLY



~~6.75%~~ per annum

6.00%

for 1 year repricing

~~7.50%~~ per annum

6.25%

for 3 year repricing

~~7.875%~~ per annum

6.50%

for 5 year repricing

***Promo runs from March 1 to June 30, 2026 only.**

*applicable to new Real Estate Loan applications only.

Apply Now!



sales@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

A TRUSTED PARTNER FOR FINANCIAL GOALS

TESTIMONIAL FROM MR. NORMAN D. BERNARDO, SYSTEMS OPERATIONS ENGINEER AT MERALCO

I first learned about MESALA through a colleague, and I've been a member for over 20 years. Throughout the years, MESALA has been a constant source of support for my family. Whenever we needed financial assistance, they offered loans with reasonable interest rates and a smooth, hassle-free process. With their help, we were able to purchase our car, our house and our condo.

What we truly value is how MESALA takes the time to understand our needs and provides options that fit our budget. Their credibility and careful process give us confidence in every transaction. As a cooperative, the dividends we receive are also meaningful—some have even helped fund our family travels.

For our family, MESALA is more than just a financial cooperative. It is a trusted partner that has supported our goals for many years, and we are grateful for the people behind Mesala who continue to help members move forward with confidence and hope.



GO ELECTRIC. PAY LESS INTEREST.

**WITH MONTHLY RATE OF 0.33%
SAVE UP TO P33,000!**

IN TOTAL INTEREST VS LEADING BANK

***BASED ON 5 YEAR TERM**



SAMPLE COMPARISON OF LOAN AMORTIZATION

LOAN AMOUNT: 700,000

MONTHLY AMORTIZATION*	MESALA	BANK A
BASED ON 5 YEAR TERM	13,943.55	14,506.00

***BASED ON PUBLISHED RATES AND AMORTIZATION ON OFFICIAL WEBSITES
AS OF FEBRUARY 2026. COST OF INSURANCES NOT YET INCLUDED.**



sales@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

MESALA is regulated by Bangko Sentral ng Pilipinas (BSP) | (02)-8708-7087 | consumeraffairs@bsp.gov.ph

BRINGING MESALA CLOSER TO YOU

Onsite Services and Online Orientations

MESALA continues to bring its services closer to members through the MESALA on Wheels project—an initiative designed to make orientations and support more accessible, especially for those with busy schedules or limited ability to visit the office. By going directly to where our members are, MESALA ensures that services, information, and assistance are readily available without the need for travel.

Through visits to companies and offices, members are given the opportunity to better understand their benefits, ask questions, and stay informed in a setting that fits their daily work routines.

Complementing these on-ground efforts, MESALA also conducts regular online orientations to reach even more members wherever they may be.

To schedule a MESALA on Wheels visit or an Online Orientation, you may send an email to our Marketing Team at marketing@mesala.com.ph



MESALA ON WHEELS: EUGENIO LOPEZ FOUNDATION



MESALA ON WHEELS: BALINTAWAK SECTOR



MESALA ON WHEELS: LOPEZ INC.



MESALA ON WHEELS: ROCKWELL INC.



MESALA ON WHEELS: SAN PABLO SECTOR



MESALA ON WHEELS: STA. ROSA SECTOR



MESALA ON WHEELS: DASMARINAS SECTOR



MESALA ON WHEELS: MIESCOR



MESALA ON WHEELS: EUJ, ABS-CBN



MESALA ON WHEELS: ADEL



MESALA ON WHEELS: PLARIDEL SECTOR



MESALA ON WHEELS: VALENZUELA SECTOR



MESALA ON WHEELS: MFI

QUICK CASH LOAN



LOAN UP TO 30K OR 1 MONTH SALARY

WHICHEVER IS HIGHER

NO CO-MAKER REQUIRED!



ONE (1) DAY PROCESSING!

PROVIDED WITH COMPLETE REQUIREMENTS

Eligibility:

- Open to primary members who are active employees and pensioner-retirees.
- Maximum term of 12 months.
- Acceptable mode of payment is payroll or pension deduction only.
- Subject to Take-Home-Pay requirement and available Single Borrower's Limit.

AVAILABLE FOR A LIMITED TIME ONLY!!!

PAY AS LOW AS

2,651 MO/

*BASED ON 30K LOAN AMOUNT
PAYABLE IN 1 YR AT 11% P.A.

MESALA
Since 1934

APPLY NOW!



sales@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

2025 EVENTS



MFACTOR 2025



MESALA FAIR 2025



MERALCO FOUNDATION DAY



MESALA 91ST ANNIVERSARY



MSERV HEALTH AND WELLNESS WEEK



MAAGA ANG PAMASKO SA MESALA

CORPORATE PLANNING 2025



MESALA REACHES OUT TO TWO PUBLIC SCHOOLS IN LIBON, ALBAY

As part of its Corporate Social Responsibility (CSR) initiatives for 2025, MESALA extended support to 190 students from two rural public schools in Libon, Albay — San Isidro Elementary School and Bulusan Elementary School. This initiative was undertaken in partnership with the One Meralco Foundation (OMF) and the Alagang Kapatid Foundation of TV5 Network through OMF's annual Balik Eskwela Program.

On September 24, 2025, MESALA employee-volunteers enthusiastically traveled to Libon to personally hand over the Balik Eskwela backpacks to the students. Each backpack contained essential school supplies such as notebooks, flash cards, storybooks, and other learning kits designed to support the children's educational needs.

Adding to the joy of the occasion, one of the employee-volunteers conducted a lively and engaging storytelling session that delighted the young learners and made the visit even more memorable for the students.

MESALA extends its heartfelt appreciation to the One Meralco Foundation for providing this meaningful opportunity to share our blessings with these two rural schools and to help brighten the school year of the student beneficiaries.

Through initiatives like this, MESALA reaffirms its commitment to uplifting communities and supporting the education of young Filipinos, recognizing that even small acts of generosity can inspire hope and help shape a brighter future for the next generation.



SOURCED FROM ONE MERALCO FOUNDATION



READY



YOU NEED

WHEN



ED US

Invest in your child's future.



pay as low as **P4,269/mo***

**for 12 months based on P50k gross loan amount*

Educational Loan is designed to finance the educational needs of members and their dependents within the second degree either by consanguinity or affinity.

APPLY NOW!



sales@mesala.com.ph



1622-6800



MESALA, Inc.



MESALA, Inc.



www.mesala.com.ph

MESALA is regulated by Bangko Sentral ng Pilipinas (BSP) | (02)-8708-7087 | consumeraffairs@bsp.gov.ph

GET A COPY OF MESALA'S 2025 AUDITED FINANCIAL STATEMENTS!

- 1. Scan the QR code below**
- 2. Scroll down to Financial Statements**
- 3. Go to year 2025 tab**
- 4. Click the file to view or download**





MESALA

Since 1934

Visit our website and Facebook page
and join our Viber channel to know
more about **MESALA** news and updates!

Website



<https://www.mesala.com.ph/>

Facebook



MESALA

Viber



MESALA Channel

MERALCO EMPLOYEES SAVINGS AND LOAN ASSOCIATION, INC.

Operations Bldg., Meralco Center, Ortigas Ave.,
Brgy. Ugong, 1605 Pasig City