43RD ASSA BOARD MEETING SINGAPORE

GSIS | gfa ginhawa for all! | BAGONG PILIPINAS

ASSA GOOD PRACTICES KNOWLEDGE SHARING

GSIS Sustainability Solutions to Energy Emergencies

Immediate relief. Lasting resilience.

Atty. Joseph Philip T. Andres
Executive Vice President
Research, Innovation and Strategic Advisory Sector
Government Service Insurance System, Philippines

A Global Conflict Became a Household Cost Problem



Conflict in the Middle East

Global fuel supply tightens



Fuel and power costs surge

Electricity and transport costs rise



Costs of basic commodities rise

Inflation enters the household budget



Executive Order No. 110

The President declares a national energy emergency

The GSIS response is a ***social dividend.***

The strength of the fund, converted into relief and delivered directly to members at the time they need it.

Three Relief Measures, One Digital Platform

Immediate liquidity

Balik Ginhawa Loan Moratorium Through Refund

Returns loan amortizations members paid during the emergency

USD 308.53 million

Lower commuting costs

Ginhawa Bike and E-Mobility Loan (GBEL)

Finances bicycles and electric mobility units at 5% per annum

USD 39.33 million

Clean, lower-cost power

Ginhawa Solar Energy Loan (GSEL)

Finances household solar installations at 5% per annum

USD 155.12 million

USD 502.98 million

credited directly to members and pensioners as of 30 October 2026

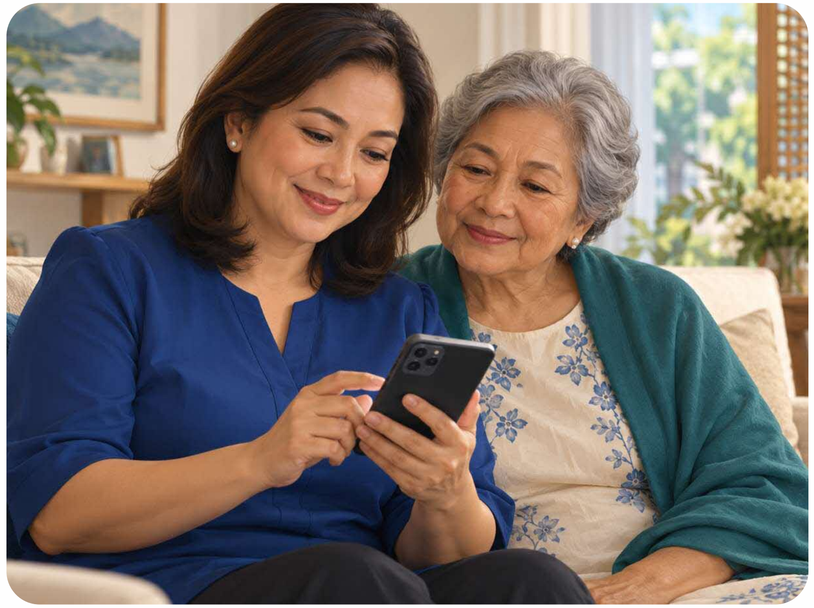
GSIS

gfal ginhawa for all!

BAGONG PILIPINAS

Measure 1: *Balik Ginhawa* Returns Cash to Members

Loan amortization refunds during energy emergencies



Balik Ginhawa 1

USD 139.45 million credited

as of 27 July 2026

Balik Ginhawa 1 and 2: Financial Relief Delivered

USD 308.53 million
total amount e-credited

723,987
members served

as of 30 October 2026

The member files the refund through the GSIS Touch mobile application. › The GSIS instructs partner banks to credit the refund. › The refund is credited to the member's or pensioner's account.

A member who paid USD 313.22 a month in amortization can recover up to six (6) months of payments under Balik Ginhawa 2, or as much as USD 1,879.35.



Measure 2: *GBEL* making greener commutes more affordable

GSIS Bike and E-Mobility Loan





Ms. Zee Celle Leah Borres
Capiz Provincial Government





Ms. Charmaine A. Tolabot
Sindalan High School, Pampanga

Over USD 39.33 million

credited or granted to **19,715 members**

as of 30 October 2026

Launched 4 May 2026

Up to USD 4,698.36
for a new bicycle or electric mobility unit

5% per annum
payable over 36 months, with no service fee

Free USD 1,566.12 accident cover
Personal Accident Insurance,
Valid for one year from release

GSIS
gfal ginhawa for all!
BAGONG PILIPINAS

Measure 3: *GSEL* Makes Household Solar Affordable

GSIS Solar Energy Loan



USD 155.12 million

granted to **31,198 members**

25 March – 30 October 2026

HIGH PERFORMANCE RATING

Following evaluation by the Office of the President

MEMBER FINANCING AND PROTECTION

- **USD 7,830.61** Maximum loan
- **5%** Interest per annum
- **60 months** Repayment term
- **3 years** Free insurance* on the installation
- **USD 163.14** Maximum monthly amortization
- **Zero** Service fee

*Insurance covers earthquake, fire and lightning, and typhoon damage.

Household solar: lower bills, cleaner energy



Ms. Judith Rabacal
Sagay City, Negros Occidental

Ms. Rabacal's Solar Savings

70–80% reduction
in her monthly electricity bill

Before solar	After solar
USD 62.64	USD 12.53–USD 18.79

Through GSEL, Ms. Rabacal spends less on electricity, freeing up income for other household needs.

Household solar: lower bills, cleaner energy

Estimated generation across GSEL households

~165 GWh

equivalent to the electricity needs of over 100,000 average Filipino homes*

450+ MWh

estimated solar output a day across GSEL households

Greater than major coal-fired power plants in the Philippines

405 MW
Operating capacity of the Misamis Coal-Fired Power Plant



317 MW
Operating capacity of the SLPGC Coal-fired Power Plant

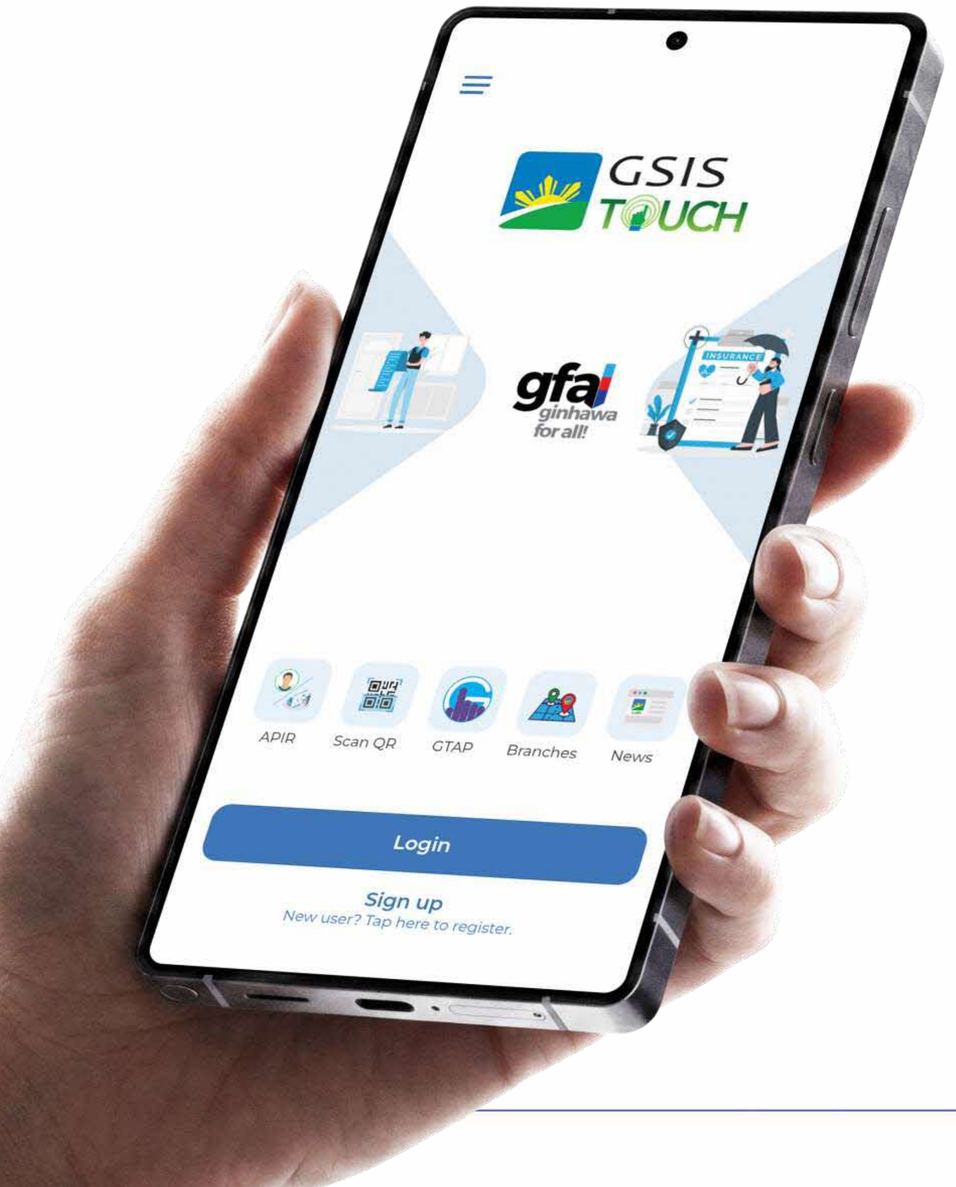


300 MW
Operating capacity of the Calaca SLTEC Power Plant



*Member case example, not a portfolio average. Estimated output assumes 20 kWh per household per day and is not metered generation.

GSIS Touch brings services within reach



100%

of the ***GSIS frontline services*** are now ***digitalized***

Balik Ginhawa refunds

File refund applications exclusively through GSIS Touch

Energy and mobility loans

Access GSEL and GBEL through the application

Pensioner revalidation

Complete Annual Pensioners Information Revalidation from home using facial recognition

Members can access relief and essential services from home

GSIS

gfal ginhawa for all!

BAGONG PILIPINAS

The **Social Dividend**, Backed by **Fund Strength**

USD 31.32 billion
in total assets

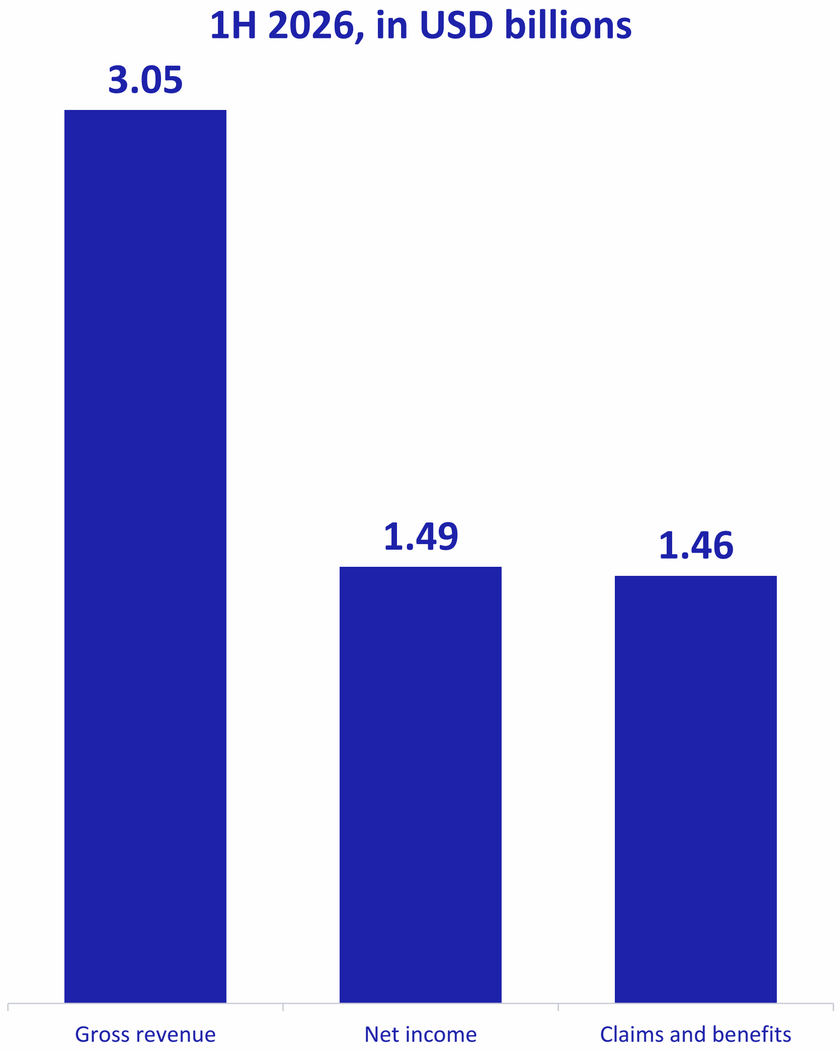
2.71 %
Administrative cost ratio, against a 12% ceiling

Cash dividend

- Declared from surplus on paper
- A proportional share of fund income
- Paid on the institution's calendar

Social dividend

- Funded by the same fund strength
- Tied to what each member paid or owes
- Delivered when the emergency calls for it



Aligned with the Sustainable Development Goals

SDG 1	SDG 3	SDG 7	SDG 11	SDG 13
				
No Poverty	**Good Health and Well-being**	**Affordable and Clean Energy**	**Sustainable Cities and Communities**	**Climate Action**
Social protection that responds to shocks	Affordable health coverage through G-HEALTH	Household solar financed through GSEL	Green mobility financed through GBEL	Lower household reliance on fossil-fuel power

Four lessons for social security institutions

Build on fund strength

Use existing loan systems and fund capacity to launch relief quickly, without creating a new institution.

Make services accessible through a digital platform

Enable members to complete emergency transactions from home through a mature mobile platform.

Protect the member’s green investment

Free insurance on solar installations and accident cover on mobility loans protect the member's investment.

Measure results through existing reporting channels

Track qualification rates, refund turnaround and disbursements. GSIS reports these to the Presidential Management Staff.

43RD
ASSA
BOARD MEETING
SINGAPORE

THANK YOU

GSIS

gfal
ginhawa
for all!

BAGONG PILIPINAS