



Republic of the Philippines
Department of Education
REGION VIII - EASTERN VISAYAS

August 20, 2026

REGIONAL MEMORANDUM

No. **1091** s. 2026

**CONSOLIDATED LIST OF ACCREDITED ENTITIES UNDER THE DEPARTMENT OF
EDUCATION AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

To: Schools Division Superintendents
Division Payroll Incharge and Verifiers
Heads of Implementing Units
All Others Concerned

1. Attached is Memorandum OUF-2026-1848 dated August 8, 2026 with the subject: Consolidated List of Accredited Entities Under the Department of Education Automatic Payroll Deduction System (APDS) Program.
2. All Schools Division Superintendents and Heads of Implementing Units shall ensure that only those entities included in the official list are duly accommodated in the payroll system.
3. Immediate dissemination of and strict compliance with this Memorandum are desired.

SALUSTIANO T. JIMENEZ JD, EdD, CESO III
Regional Director

Enclosure: As stated

Reference: As stated

To be indicated in the Perpetual Index under the following subjects:

ACCREDITED
AUTOMATIC PAYROLL DEDUCTION SYSTEM
ENTITIES
LIST



AD-PS-EDR



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

DEPARTMENT OF EDUCATION
RECEIVED
RECORDS SECTION REGIONAL OFFICE NO. VIII
DATE: 8/11/26
TRACKING #: 1288 TIME: 11:02 AM
SIGNATURE: _____

MEMORANDUM

OUF-2026-1948

August 08, 2026

TO : DEPED REGIONAL DIRECTORS

ATTENTION : REGIONAL APDS TASK FORCE

FROM : ATTY. EDSON BYRON K. ST.
Undersecretary for Finance

**SUBJECT : CONSOLIDATED LIST OF ACCREDITED ENTITIES UNDER THE
DEPARTMENT OF EDUCATION AUTOMATIC PAYROLL
DEDUCTION SYSTEM (APDS) PROGRAM**

For reference and guidance, attached is the Consolidated List of Accredited Entities under the Department of Education Automatic Payroll Deduction System (APDS) Program, covering entities approved under Batch 1 to Batch 17 as of August 08, 2026.

The Department continues to review and process other applications for accreditation and re-accreditation under the APDS Program in accordance with existing policies, rules, and procedures.

In accordance with the existing Terms and Conditions of the APDS Accreditation (TCAA), accredited entities may be authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing laws, rules, regulations, and applicable DepEd policies.

All concerned verifiers and payroll processors, and other concerned personnel in the Central Office, Regional Offices, Schools Division Offices, and Implementing Unit Secondary Schools are hereby directed to process verification requests, billing statements, and payroll deductions of the entities included in the attached consolidated list strictly in accordance with existing DepEd policies and APDS guidelines.

This Memorandum is issued to provide a single and updated reference of all accredited entities under the DepEd APDS Program and to facilitate uniform implementation across all offices.

For guidance and strict compliance.

Name of APDS-Accredited Entity		Type of Code			Batch No. & Date Signed
		Loan Code	Insurance Code	MAS Code	
1	1st Valley Bank, Inc. (A Development Bank)	1035			B2 - Feb 02, 2026
2	ACDI Multipurpose Cooperative	3008			B10 - Apr 16, 2026
3	ASCCOM Multi-Purpose Cooperative	1217			B4 - Feb 12, 2026
4	ASPAC Rural Bank, Inc.	1156			B7 - Mar 25, 2026
5	Baguio City School Teachers and Employees Multi-Purpose Cooperative	1082			B6 - Feb 26, 2026
6	Banco Maximo - RNG Coastal Corporation (RNG Bank)	1245			B5 - Feb 18, 2026
7	Bankways, Inc. (A Rural Bank)	1095			B1 - Jan 29, 2026
8	Bayambang National High School Multi-Purpose Cooperative	3012			B14- May 21, 2026
9	Baybank Inc (A Rural Bank)	1120			B4 - Feb 12, 2026
10	Bayugan West District Teachers Employees Community Cooperative	1081			B4 - Feb 12, 2026
11	BDO Network Bank, Inc. (A Rural Bank)	0918			B1 - Jan 29, 2026
12	Beneficial Life Insurance Company, Inc.	0531	0053A-C		B2 - Feb 02, 2026
13	Bohol Public School Teachers and Employees Multi-Purpose Cooperative	1149			B2 - Feb 02, 2026
14	Bongabon National High School Teachers and Staff Multi-Purpose Cooperative	1262			B3 - Feb 06, 2026
15	BPI Direct BanKo, Inc.	3003			B8 - Mar 25, 2026
16	Bugasong Multi-Purpose Cooperative	3002			B4 - Feb 12, 2026
17	Cagsawa Rural Bank, Inc.	0896			B2 - Feb 02, 2026
18	Camalig Bank, Inc. (A Rural Bank)	0895			B3 - Feb 06, 2026
19	Camarines Sur Teachers and Employees Multi-Purpose Cooperative (CASTEMUPCO)	0368	2003		B1 - Jan 29, 2026
20	Cebu CFI Community Cooperative	1045			B3 - Feb 06, 2026
21	Cebuana Lhuillier Rural Bank, Inc.	1260			B8 - Mar 25, 2026
22	Century Rural Bank, Inc	1123			B2 - Feb 02, 2026
23	China Bank Savings, Inc. (CBSI)	1151			B1 - Jan 29, 2026
24	City Savings Bank, Inc.	0339			B1 - Jan 29, 2026
25	Citystate Savings Bank, Inc.	0331			B1 - Jan 29, 2026
26	Community Rural Bank of Dapitan City, Inc.	1170			B8 - Mar 25, 2026
27	Country Bankers Life Insurance Corporation	074	0073A-C		B15 - Jul 02, 2026
28	DECS Sagay Employees Multi-Purpose Cooperative	1238			B2 - Feb 02, 2026
29	DECS South Cotabato Multi-Purpose Cooperative	0351	2001		B7 - Mar 25, 2026
30	Department of Education Cooperative (DepEd Coop)	1007		2043A-B	B10 - Apr 16, 2026
31	DepEd CAR Employees Multi-Purpose Cooperative	1258			B7 - Mar 25, 2026
32	DepEd Dapitan City Employees Credit Cooperative	3016			B17 - Jul 23, 2026
33	DepEdRO6 Multi-Purpose Cooperative	1111			B3 - Feb 06, 2026
34	Digos City National High School Teachers and Employees Multi-Purpose Cooperative	1048			B2 - Feb 02, 2026
35	Division Teachers And Non-Teaching Multi-Purpose Cooperative	1122			B9 - Apr 08, 2026
36	East West Rural Bank, Inc. (EWRBI)	1010			B1 - Jan 29, 2026
37	Eastern Peninsula Teachers Credit Cooperative	1078			B2 - Feb 02, 2026
38	Enrile Teachers Multi-Purpose Cooperative	0162			B6 - Feb 26, 2026
39	Enterprise Bank, Inc.	1148			B2.- Feb 02, 2026
40	Etiqa Life and General Assurance Philippines Inc.	1015	0041A-C		B2 - Feb 02, 2026
41	First Consolidated Bank (A Private Development Bank)	0312			B2 - Feb 02, 2026
42	First Imperial Business Bank, Inc.	1144			B2 - Feb 02, 2026
43	Fortune Life Insurance Company	0147	0142A-C		B1 - Jan 29, 2026
44	Frontier Rural Bank, Inc.	1152			B7 - Mar 25, 2026
45	General Tinio Faculty & Personnel Association Credit Cooperative	1246			B3 - Feb 06, 2026
46	Gubat Saint Anthony Cooperative	1210			B2 - Feb 02, 2026
47	Iloilo National High School Faculty and Employees Multi-Purpose Cooperative	1159			B2 - Feb 02, 2026

	Name of APDS-Accredited Entity	Type of Code			Batch No. & Date Signed
		Loan Code	Insurance Code	MAS Code	
48	Initao National Comprehensive High School Teachers and Employees Cooperative (INCHSTECO)	1135			B3 - Feb 06, 2026
49	Innovative Bank Inc. (A Rural Bank)	1199			B4 - Feb 12, 2026
50	Janiuay Rural Bank, Inc.	1069			B2 - Feb 02, 2026
51	Kabankalan-Ilog Teachers and Employees Multi-Purpose Cooperative (KITEMPCO)	1162			B3 - Feb 06, 2026
52	Katipunan Banking Corporation "A Rural Bank"	0911			B6 - Feb 26, 2026
53	Kiangan Multipurpose Cooperative	3014			B16 - Jul 20, 2026
54	La Castellana I Personnel Multi-Purpose Cooperative	1208			B5 - Feb 18, 2026
55	Lagawe Multi-Purpose Development Cooperative	1103			B8 - Mar 25, 2026
56	Legazpi Savings Bank, Inc.	1214			B1 - Jan 29, 2026
57	Libacao Development Cooperative	1155			B4 - Feb 12, 2026
58	Mactan Rural Bank (Lapu-Lapu City), Inc.	0311			B3 - Feb 06, 2026
59	Madalag Teachers' Multi-Purpose Cooperative	1107			B3 - Feb 06, 2026
60	Malayan Savings Bank, Inc.	1257			B2 - Feb 02, 2026
61	Manila Teachers' Mutual Aid System Inc. (MTMASI)	1169	2089A-B		B3 - Feb 06, 2026
62	Marayo Bank, Inc. (A Rural Bank)	1088			B2 - Feb 02, 2026
63	Marcelo H. del Pilar National High School Teachers' Multi-Purpose Cooperative	1255			B8 - Mar 25, 2026
64	Mindanao Educators Mutual Benefit Association, Inc.	1230		2042A-B	B2 - Feb 02, 2026
65	Mindoro Teachers' Mutual Aid System, Inc.	3007	3013A-B		B7 - Mar 25, 2026 Loan
					B13 - May 14, 2026 Insurance
66	Monkayo Public School Teachers, Employees and Retirees Multi-Purpose Cooperative (MPSTERMCO)	1134			B7 - Mar 25, 2026
67	Mt. Province Teachers Mutual Aid System	1251		2046	B4 - Feb 12, 2026
68	Muñoz National High School Multi-Purpose Cooperative	1248			B5 - Feb 18, 2026
69	Naga School Teachers and Community Multi-Purpose Cooperative	1029			B3 - Feb 06, 2026
70	National Teachers and Employees Cooperative Bank (NTECB)	1012			B4 - Feb 12, 2026
71	Negros Teachers' Multi-Purpose Cooperative	1079			B2 - Feb 02, 2026
72	NNCHS Teachers, Employees and Retirees Multipurpose Cooperative (NNCHSTERNCO)	3001			B3 - Feb 06, 2026
73	Novo Ecijano Teachers' Mutual Benefit Association, Inc. (NETMBAI)	0143	2024A-B		B1 - Jan 29, 2026
74	Olongapo City National High School Employees Multi-Purpose Cooperative, Inc.	1249			B10 - Apr 16, 2026
75	One Unified Rural Bank of Cavite, Inc. (OUR Bank)	3006			B7 - Mar 25, 2026
76	Pampanga High School Multi-Purpose Cooperative	1097			B6 - Feb 26, 2026
77	Pangasinan Public School Teachers Mutual Benefits Association, Inc.	0116	3010A-B		B5 - Feb 18, 2026 Loan
					B9 - Apr 08, 2026 Insurance
78	Paramount Life & General Insurance Corporation (PLGIC)	1119	2016A-C		B1 - Jan 29, 2026
79	Partner Rural Bank (Cotabato), Inc	3015			B15 - Jul 02, 2026
80	Philippine Business Bank, Inc., A Savings Bank	1021			B2 - Feb 02, 2026
81	Philippine Life Financial Assurance Corporation	1014	0045A-C		B2 - Feb 02, 2026
82	Philippine Public School Teachers Association, Inc. (PPSTAI)	0119	0044A-C		B2 - Feb 02, 2026
83	Philippines International Life Insurance Company, Inc.	1047	0035A-C		B3 - Feb 06, 2026
84	Producers Savings Bank Corporation	1171			B3 - Feb 06, 2026
85	Quezon Public School Teachers and Employees Multipurpose Cooperative (QPSTEMPC)	1192			B1 - Jan 29, 2026
86	R6 Teachers Association, Inc.	1075			B5 - Feb 18, 2026
87	Ramon Avanceña National High School Faculty and Employees Multi-Purpose Cooperative	1236			B3 - Feb 06, 2026

Name of APDS-Accredited Entity		Type of Code			Batch No. & Date Signed
		Loan Code	Insurance Code	MAS Code	
88	Rang-ay Bank (A Rural Bank), Inc.	0300			B2 - Feb 02, 2026
89	Rural Bank of Angeles, Inc.	1239			B2 - Feb 02, 2026
90	Rural Bank of Bambang, Inc.	1071			B4 - Feb 12, 2026
91	Rural Bank of Barili (Cebu), Inc.	0502			B2 - Feb 02, 2026
92	Rural Bank of Bonifacio (Misamis Occidental) Inc.	3005			B9 - Apr 08, 2026
93	Rural Bank of Malolos, Inc.	1229			B4 - Feb 12, 2026
94	Rural Bank of Manukan (Zamboanga del Norte), Inc.	1091			B2 - Feb 02, 2026
95	Rural Bank of Medina (Misamis Oriental) Inc.	3004			B12 - May 07, 2026
96	Rural Bank of Naic, Inc.	1263			B3 - Feb 06, 2026
97	Rural Bank of San Pascual, Inc.	3011			B11 -Apr 30, 2026
98	Sta. Ana Multi-Purpose Cooperative (SAMULCO)	1233			B3 - Feb 06, 2026
99	Sun Life Grepa Financial, Inc.		0032A-C		B3 - Feb 06, 2026
100	Sun Life of Canada (Philippines), Inc.		0032A-C		B8 - Mar 25, 2026
101	Sun Savings Bank, Inc.	1146			B2 - Feb 02, 2026
102	Tacurong Teachers, Employees, and Retirees Multi-Purpose Cooperative	1094			B2 - Feb 02, 2026
103	Tagum Cooperative	1105			B2 - Feb 02, 2026
104	Teachers Association of Pangasinan Dagupan City and San Carlos City Mutual Benefit Association, Inc.	0691	3009		B6 - Feb 26, 2026
105	Teachers' Association of Pangasinan Multi-Purpose Cooperative	0372		2030	B9 - Apr 08, 2026 Loan
					B13 - May 14, 2026 MAS
106	UCPB Savings Bank, Inc.	0297A			B2 - Feb 02, 2026
107	United Coconut Planters Life Assurance Corporation (COCOLIFE)	0293	0193A-C		B11 -Apr 30, 2026
108	Wealth Development Bank Corporation	1164			B4 - Feb 12, 2026
109	Zamboanga City Rural Bank, Inc.	0906			B2 - Feb 02, 2026
110	Zamboanga Del Sur-Sibugay-Pagadian City Teachers' Association (ZSSPCTA), Inc.	0152			B5 - Feb 18, 2026
111	Zamboanga Peninsula Teachers and Community Multi-Purpose Cooperative (ZAMPTECO)	1089			B5 - Feb 18, 2026