

Perlas ng SILANGAN BALITA



Entered as FIRST CLASS MAIL at Imus Post Office with Bussiness Mail Permit No. IC-19-06-250
Vol. 25 No. 7 February 2-8, 2026 P 10.00

Bus bursts into flames on highway

IMUS CITY, Anabu 1-D, this city, Cavite – A passenger bus suddenly caught fire along Aguinaldo Highway in Barangay **Turn to page 2**

PEZA approves 18 projects worth P12.86-B in first meeting in 2026

The Philippine Economic Zone Authority (PEZA) Board approved 18 new projects valued at approximately PHP12.86 billion during its first meeting of 2026. In a statement released Jan. 28, PEZA said these investments will be located across Calabarzon, the National Capital Region, Central Visayas, Bicol Region, Northern Mindanao, and Soccsksargen. PEZA said three of the approved projects are large-scale investments worth PHP11.89 billion, involving a tourism economic zone enterprise in Misamis Occidental and Batangas. PEZA noted that most of the investments come from companies based in Japan, the Netherlands, Hong Kong, Singapore, and China. However, the value of approvals is lower than the PHP30.16 billion recorded during the same period in 2025. “Investors today are taking a more deliberate approach — prioritizing resilience, efficiency, while producing **Turn to page 2**

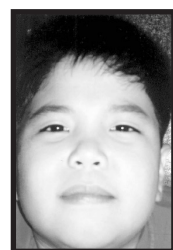


Fire hits Bacoor City residential area; some 60 families displaced

A fire razed more than 50 houses in Bacoor City, Cavite, early Jan. 30 morning, leaving around 60 families homeless. The fire broke out at approximately 1:30 a.m. in Barangay Talaba 2. Authorities are declared under control by 2:30 a.m., and no injuries or deaths were reported. A total of 54 fire trucks responded to the incident, including nine from the Bureau of Fire Protection and 44 from volunteer fire brigades. Affected residents are temporarily staying at an evacuation center and are receiving assistance from local social welfare offices. Investigation to determine the cause of the fire and assess the extent of property damage. **Turn to page 2**

MIKMIK'S WORLD

• Nehemiah Ezekiel B. Barco



Perlas ng SILANGAN BALITA

ISSN: 2651-8228

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Perlas ng Silangan Balita is published weekly and circulated in the province of Cavite and throughout the Philippines. It has its editorial and business offices at Block 16 Lot 12 Good Family Homes Subdivision, Anabu I-A, City of Imus, Cavite. It is registered with the Department of Trade and Industry-Philippines under Certificate No. 04264737. Our landline is (046) 230-4335; cellphone is 0927-7989547 and e-mail is nestorsbarco@yahoo.com.ph

Subscription Rate:
1 month - P 40.00
3 months - 120.00
6 months - 240.00
One year - 480.00

Advertising Rate:
Commercial - P 200/ col. cm.
Legal - 160.00/ col. cm.

(BUS...from page 1)

the police report, at passengers to around 3:50 a.m., a Ube immediately evacuate. Express bus with plate As the fire intensified, number NBQ 7094, it spread to two nearby driven by a 49-year- parked vehicles—a old man identified Nissan Serena with was traveling along plate number BEA-378 and a Honda Civic driver allegedly noticed 3 with plate number WMF-436.

As he attempted managed to completely to pull over, the bus extinguish the blaze suddenly went up in after more than an flames, prompting hour.

(PEZA...from page 1)

and long-term value. economies navigate What is encouraging transition. What we is that the Philippines are seeing today is a continues to offer steady recalibration stable fundamentals — one that keeps the that allow export- Philippines firmly in oriented investments investors' long-term to move forward with plans," he added.

confidence," PEZA PEZA aims to Director General secure PHP300 billion Tereso Panga said. in investment approvals

"Resilience is built this year, which could not just in times of generate around expansion, but in how 100,000 new jobs.

Edcom2: TVET pays off, but curriculum gaps, dropouts drag wages

Technical and Vocational Education and Training (TVET) in the Philippines continues to deliver positive returns for those who complete their programs, but shortcomings in curriculum updates and wage penalties for non-completers remain significant concerns, according to findings by the Second Congressional Education (Edcom 2). In its final report titled "Turning Point: A Decade of Necessary Reforms," the congressional body emphasized that individuals who successfully complete TVET programs earn higher average wages compared to those who do not finish their training.

According to Edcom, these graduates earn more than senior high school completers and, in certain cases, even register better employment outcomes than undergraduate students pursuing bachelor's degrees.

"These findings demonstrate that advanced TVET qualifications can serve as a viable and sustainable middle-skill pathway, capable of producing competitive and industry-relevant workers in high-demand sectors," the commission said in the report.

Despite these gains, Edcom pointed out several challenges affecting TVET graduates and the system overall, including extremely slow curriculum revisions.

In interviews conducted by the commission, one unnamed TVET trainer highlighted that the contact completers, including those in ICT, continue to show "superior" outcomes when employed in matched occupations. Edcom found that wage premiums for TVET completers are "most pronounced" among individuals with secondary education or below, signaling a "positive labor market signal" to employers that results in higher wages compared to peers with similar academic backgrounds but no technical training.

referred to as "The Big One." Under a memorandum of agreement, Globe will maintain operational networks and quickly restore services in areas affected by the earthquake along the West Valley Fault. The company will deploy mobile units, such as "cell on wheels," and strengthen the structural integrity of cellular sites.

that the contact completers, including those in ICT, continue to show "superior" outcomes when employed in matched occupations.

"This curriculum lag undermines TVET's ability to equip learners with current, industry-aligned skills—particularly in fast-evolving sectors such as business process outsourcing, digital technology and advanced manufacturing," Edcom said.

Regarding wages, the commission found that workers in healthcare and information and communications technology sectors who took TVET courses but failed to complete their national certification (NC) earned significantly less than individuals who had no TVET training at all.

This trend suggests that non-certification may act as a "negative labor market signal," the commission noted.

However, Edcom added that TVET

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Globe tapped as emergency telco for 'The Big One'

Globe Telecom Metropolitan Manila has been designated Development Authority (MMDA) in preparation for a possible massive earthquake, commonly

referred to as "The Big One." Under a memorandum of agreement, Globe will maintain operational networks and quickly restore services in areas affected by the earthquake along the West Valley Fault. The company will deploy mobile units, such as "cell on wheels," and strengthen the structural integrity of cellular sites.

for disaster response, while MMDA chairman Romando Artes emphasized public-private collaboration to improve Metro Manila's disaster resilience.

Globe president and CEO Carl Raymond Cruz said the agreement ensures rapid communication

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE

NOTICE is hereby given that the estate of the deceased **RICARDO C. BINAUHAN** and **DOROTEA I. BINAUHAN** who both died intestate on August 21, 2021 in Quezon City and on March 3, 2003 in Naic, Cavite, respectively, consisting of one parcel of land located at Brgy. Castanos Lejos, Gen. E. Aguinaldo, Cavite covered by Tax Dec. No. AA-060007 00839, containing an area of TWO THOUSAND FOUR HUNDRED FIFTY TWO (2,452) SQUARE METERS, MORE OR LESS, has been adjudicated and extrajudicially settled by and among their heirs in equal shares; FURTHER, FOR AND IN CONSIDERATION of the sum of SIX HUNDRED THOUSAND PESOS (Php600,000.00), Philippine Currency, they do hereby SELL, TRANSFER, CONVEY and DELIVER by way of ABSOLUTE SALE unto Spouses CARLOS B. ONG JR. and FLORENCIA G. ONG, their heirs assigns and successors in interest on March 21, 2023 in Kawit, Cavite, Philippines before Notary Public Atty. Nathalie Irene M. Velasquez and entered in her Notarial Register as Doc. No. 5; Page No. 2; Book No. XV; Series of 2023.

(Sgd.) All Heirs and Buyers

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ERNESTO CAMAÑAG y FAMILIAR

NOTICE is hereby given that the estate of the late **ERNESTO FAMILIAR CAMAÑAG** who died intestate on November 20, 2016 in Dasmariñas, Cavite, consisting of a real property of considerable value, comprising of TWO HUNDRED THIRTY-NINE (239) SQUARE METERS, more or less, situated at 238 Brgy. San Jose, Dasmariñas, Cavite, Philippines, and covered by Transfer Certificate of Title No. T-271999 of the Registry of Deeds for the Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs with Waiver of Rights on the part of JANMAY CAMAÑAG LINA married to ENRICO BORINGOT LINA in favor of JANUARY CAMAÑAG BAUTISTA married to JACOB BAUTISTA on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 45; Page No. 10; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

AFFIDAVIT OF SELF-ADJUDICATION

NOTICE is hereby given that the estate of the late **ANALINA SANCHEZ MALABANAN** who died intestate on March 25, 2023 in City of Dasmariñas, Cavite, consisting of a parcel of National Housing Authority (NHA) lot including improvements existing thereon located at Blk. 17, Lot 18, Brgy. Victoria Reyes, City of Dasmariñas, Cavite containing an area of SIXTY (60 sq.m.) square meters by virtue of Affidavit of Self-Adjudication notarized on September 3, 2021 before notary public Atty. Kareen T. Hermosa and entered her notarial registry as Doc. No. 29, Page No. 6, Book No. 139 and Series of 2021 has been self-adjudicated by her sole heir CARLITO L. MALABANAN on January 12, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 333; Page No. 67; Book No. 170; Series of 2026.

(Sgd.) Affiant

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **CESARIA AVELLANA BAUTISTA** who died a widow and intestate on 30 September 2025 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 4 Lot 15, Brgy. St. Peter 1, City of Dasmariñas, Cavite containing an area of ONE HUNDRED (100 sq.m.) square meters, embraced and covered by the Transfer Certificate of Title No. T-896351 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among her heirs in pro indiviso equal shares with Waiver of Rights in favor MA. LOURDES A. BAUTISTA, single, on January 15, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 379; Page No. 76; Book No. 170; Series of 2026.

(Sgd.) Heir / Transferee and Heirs / Transferors

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

AFFIDAVIT OF SELF ADJUDICATION

NOTICE is hereby given that the estate of the deceased **SPOUSES EMILIO TABING** and **SIMPLICIA CAMIT** who both died intestate on March 9, 2006 and on July 31, 2021, respectively, both residents of Imus City, Cavite at the time of their death, consisting of the following:

- A. A parcel of land with improvements situated at Anabu, Imus City, Cavite, covered by Transfer Certificate of Title No. (T-13200) RT-12582, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of TWO HUNDRED TWENTY-NINE (229) SQUARE METERS;
- B. A parcel of land with improvements situated at Imus City, Cavite, covered by Transfer Certificate of Title No. T-6528, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of FOUR HUNDRED SIXTY (460) SQUARE METERS

has been self-adjudicated by their sole heir FELIX CAMIT TABING on May 14, 2025 in Imus City, Cavite, before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 236; Page No. 49; Book No. CLXXV; Series of 2025.

(Sgd.) Sole Heir / Affiant

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE RAFAEL SARATAN MARTINEZ WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **RAFAEL SARATAN MARTINEZ** who died intestate on June 25, 2001 and at the time of his death was residing at 96 Anabu 1-A, Imus, Cavite, Philippines, consisting of a real property of considerable value, containing an area of FOUR HUNDRED SEVENTEEN (417) SQUARE METERS, situated at 96 Anabu, Imus, Cavite, covered by TCT. No. 10983 of the Registry of Deeds of Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs in *pro-indiviso* equal shares with Waiver of Rights on the part of VIRGINIA PAKINGAN MARTINEZ in favor of the heirs of MARCELINO BERNAL MARTINEZ and HERMINIA F. MARTINEZ on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 47; Page No. 11; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

PH eyeing possible importation of rice from Pakistan

PH eyeing possible importation of rice from Pakistan emphasized that any rice imports would be carefully managed

Agriculture Secretary Francisco Tiu Laurel Jr. recently held talks with a Pakistani delegation that conveyed “strong interest” in supplying rice to the Philippines, although he stressed that any importation would be limited strictly to the country’s actual requirements.

In a statement issued Jan. 29, Tiu Laurel said the Pakistani group cited a surplus in rice production in their country. He

is interested in sourcing Indian buffalo meat while also exploring the importation of Philippine products such as coconuts, seaweeds, fish, and other commodities where the country holds a competitive advantage. “This is about widening our engagement with countries that are not necessarily our near neighbors, in the spirit of world trade and cooperation. Countries need to help each other by exchanging products to strengthen food security on both sides,” he added.

“By balancing imports with domestic production goals, the government aims to protect consumers from price spikes while safeguarding the livelihood of Filipino farmers. Any prospective rice imports from Pakistan would still be subject to existing regulatory, sanitary, and quality requirements,” the DA said, as technical talks continue.

The DA also noted that the Philippines remains among the world’s largest rice importers, relying on foreign suppliers to address supply gaps caused by weather conditions, rising demand, and persistent challenges in local agriculture.

The Department of Agriculture (DA) said the potential partnership forms part of its strategy to stabilize supply chains amid global market volatility,

(EDCOM2:...from page 2)

develop competencies in literacy, and solving to benefit from TVET led and future-qualified. Edcom

As part of its 10-year education action plan, Edcom recommended that the Technical Education and Skills Development Authority (Tesda) expand and strengthen Industry TVET Boards and Sector Skills Councils in growing and emerging industries.

These sectors include manufacturing, ICT, construction, green industries, and the creative economy.

“These boards must be quadripartite in composition, involving government, industry, academe, and labor to ensure that

training regulations, competency standards and assessment methods are industry-oriented,” Edcom said. Tesda was also urged to institutionalize formal collaboration between industry boards and the Commission on Higher Education’s technical panels through mechanisms such as joint boards on curriculum standards or discipline- and sector-based skills councils. “This alignment will harmonize TVET qualifications and higher education programs, support ladderized pathways and enable mobility within the Philippine Qualifications Framework,” stressed.

**EXTRA JUDICIAL SETTLEMENT OF ESTATE
OF RICHARD I. CATA CUTAN**

NOTICE is hereby given that the estate of the late **RICHARD I. CATA CUTAN** who died intestate on February 23, 2023, at Dasmariñas City, Cavite, consisting of a certain parcel of land with improvements located at St. Charbel South Executive Village, Sampaloc IV, City of Dasmariñas, Province of Cavite, consisting of 163 square meters and covered by TCT No. T-1063771 of the Register of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among his heirs in *pro indiviso* or in equal shares on October 22, 2025 at Tagaytay City, Philippines before Notary Public Atty. Valentin C. Guanio and entered in his Notarial Register as Doc. No. 323; Page No. 66; Book No. 241; Series of 2025.

(Sgd.) **Wife-Heir and Sons-Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 26, February 2 & 9, 2026

**DEED OF EXTRAJUDICIAL SETTLEMENT OF
MOTORIZED VEHICLE (OF THE DECEASED
ROBERTO CLEMENTE INOCENCIO)**

NOTICE is hereby given that the estate of the late **ROBERTO CLEMENTE INOCENCIO** who died intestate on 12 January 2025 in Imus, Cavite, consisting of a motorized vehicle registered in his name, particularly described as follows:

Make: TOYOTA	Engine Number: 2NRF913693
Series: RUSH 1.5G AT	Chassis Number: MHKE8FF3PKK015785
Plate Number: NGG2165	MV File Number: 1301-00001472584
Body Type: SUV	Denomination: Sports Utility Vehicle
Year Model: 2020	LTO CR Number: 37802414-6

has been adjudicated and extrajudicially settled by and among his heirs on January 13, 2026 in City of Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in his Notarial Register as Doc. No. 482; Page No. 97; Book No. I; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 26, February 2 & 9, 2026

**EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF THE LATE REYNALDO D. BANUA
WITH WAIVER OF RIGHTS**

NOTICE is hereby given that the estate of the late **REYNALDO D. BANUA** who died intestate on August 22, 2025 at Carmona Hospital and Medical Center, Carmona, Cavite, consisting of ONE HALF (1/2) CONJUGAL SHARE of the following properties, to wit:

Property No. 1
**Transfer Certificate of Title
No. 057-2012037708**

A PARCEL OF LAND SITUATED IN THE BO. OF ULONG TUBIG, MUN. OF CARMONA, PROV. OF CAVITE. CONTAINING AN AREA OF ONE HUNDRED THIRTY TWO (132) SQUARE METERS;

Property No. 2
**Transfer Certificate of Title
No. T-316861**

A parcel of land situated in the Brgy. of Olong Tubig, Mun. of Carmona, Prov. of Cavite containing an area of FORTY ONE (41) SQUARE METERS;

Property No. 3
**MANILA MEMORIAL PARK
TRANSFER CERTIFICATE OF TITLE NO. 536866
LAWN-REGULAR, SEC. 37, BLOCK 00083, LOT F**

ONE FOURTH (1/4) CONJUGAL SHARE of the following property, to wit:

Property No. 4
**Transfer Certificate of Title
No. T-316862**

A parcel of land situated in the Brgy. of Olong Tubig, Mun. of Carmona, Prov. of Cavite containing an area of SIXTY EIGHT (68) SQUARE METERS;

Deposit of money at LANDBANK OF THE PHILIPPINES which is more particularly described as follows:

**LANDBANK OF THE PHILIPPINES
BIÑAN, LAGUNA BRANCH
PESO SAVINGS ACCOUNT
ACCOUNT NAME: REYNALDO D. BANUA
ACCOUNT NUMBER: 00002386108121
AMOUNT: Php 1,404,136.78**

has been adjudicated and extrajudicially settled by and among his heirs in equal shares; That SUSANA G. BANUA and KARISSA BANUA FRANCO, for their part, do hereby WAIVE and CEDE all their rights, interest and participation over the ONE HALF (1/2) CONJUGAL SHARE OF THE DECEASED AND THE ONE HALF (1/2) CONJUGAL SHARE OF THE SURVIVING SPOUSE, SUSANA G. BANUA in Property No. 2, Property No. 3, and deposits of money at LANDBANK OF THE PHILIPPINES, and ONE FOURTH (1/4) CONJUGAL SHARE OF THE DECEASED AND THE ONE FOURTH (1/4) CONJUGAL SHARE OF THE SURVIVING SPOUSE, SUSANA G. BANUA in Property No. 4 in favor of KRISHNA G. BANUA on January 20, 2026 at City of Carmona, Cavite before Notary Public Atty. Marco Paulo E. Taruc and entered in his Notarial Register as Doc. No. 436; Page No. 88; Book No. I; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 26, February 2 & 9, 2026

Publication Notice
R.A 10172

**Republic of the Philippines
Local Civil Registry Office
Province: Cavite
City of: Cavite**

NOTICE TO THE PUBLIC

Date: January 19, 2026

CCE - _____ R.A 10172

In compliance with the publication requirement and pursuant to OCRG Memorandum Circular No. 2013-1 Guidelines in the implementation of the Administrative Order No. 1 Series of 2012 (IRR on R.A 10172), Notice is hereby served to the public that **JEIEL N. AYING** has filed with this Office, a petition for correction of clerical error in the entry of sex from "**MALE**" to "**FEMALE**" in the certificate of live birth of **JEIEL M. NUIQUE** at Cavite City and whose parents are **FAUSTINA R. MICAYABAS AND MARCELO E. NUIQUE**.

Any person adversely affected by said petition may file his written opposition with this office.

(Sgd.) **FLORDELIZA M. ALEJO**
OIC-City Civil Registrar

Publication : PERLAS NG SILANGAN BALITA
Dates : January 26 and February 2, 2026

January inflation likely to stay within 1.4 to 2.2 percent range

Inflation in January is expected to remain low, with the Bangko Sentral ng Pilipinas saying the consumer price index will likely settle within the 1.4 to 2.2 percent range amid mixed price pressures and easing cost factors.

Inflation in January is partly offset by lower electricity charges in areas served by Manila Electric Co. and more stable vegetable prices, according to the BSP.

The forecast suggests inflation could either rise slightly or ease from December's 1.8 percent rate, pointing to continued uncertainty in price movements early in the year.

The Philippine Statistics Authority is set to release the official January inflation data on Feb. 5.

The upcoming data follow a year of generally soft inflation, with the country closing 2025 with an average inflation rate of 1.7 percent, the lowest in nine years and are expected to be

P2B in savings eyed from proposed submarine power cable project

The government stands to save about PHP2 billion annually in energy subsidies for off-grid areas in Antique and Mindoro once a proposed submarine power project by DMCI Power Corporation (DPC) is completed, officials said.

He added that DPC plans to engage foreign experts for the project's implementation. Currently, DPC operates a 19.7-megawatt bunker fuel-powered facility in Oriental Mindoro and a 12.5-MW wind power project in Semirara Island, Caluya, Antique.

Gatdula said the company has also submitted proposals to develop solar, wind, and coal power plants in Semirara with the goal of eventually discontinuing the use of bunker fuel and diesel. "When we computed the savings, based on the current price of diesel and bunker, savings for the UCME (Universal Charge for Missionary Electrification) is not less than PHP2 billion per year because we will displace the bunker and diesel. Coal is cheaper and available 24/7," he said. UCME is a fee paid by electricity consumers nationwide to subsidize power generation in off-grid areas not connected to the national grid, including remote island provinces. The

Gatdula said the company has also submitted proposals to develop solar, wind, and coal power plants in Semirara with the goal of eventually discontinuing the use of bunker fuel and diesel. "When we computed the savings, based on the current price of diesel and bunker, savings for the UCME (Universal Charge for Missionary Electrification) is not less than PHP2 billion per year because we will displace the bunker and diesel. Coal is cheaper and available 24/7," he said. UCME is a fee paid by electricity consumers nationwide to subsidize power generation in off-grid areas not connected to the national grid, including remote island provinces. The

charge is collected by distribution utilities and the National Grid Corporation of the Philippines (NGCP) and remitted to the Power Sector Assets and Liabilities Management Corporation (PSALM).

Gatdula said the proposed solar project will not displace agricultural land, noting that "Semirara is an industrial area."

"The DOE has realized the benefit (of the project) so we're working on the submarine cable," he said.

Publication : PERLAS NG SILANGAN BALITA
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AFFIDAVIT OF SELF-ADJUDICATION

NOTICE is hereby given that the estate of the late spouses **NOEL RICOHERMOSO ROSAS** and **MARIETA PALMA ROSAS** who both died intestate on June 19, 2024 at Imus, Cavite and on August 20, 2021 at Quezon City, Metro Manila, respectively, consisting of a parcel of land, residential unit located at Blk. 96, Lot 16, Brgy. Buroi Topacio (Bahay Pangarap Subd., Brgy. Sampaloc IV), City of Dasmariñas, Cavite containing an area of FIFTY SIX square meters and SIXTY square decimeter (56.60) embraced and covered by Transfer Certificate of Title (TCT) No. T-519829 of the Registry of Deeds for the Province of Cavite has been self-adjudicated by their sole heir **MARK ANTHONY PALMA ROSAS** on January 19, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 403; Page No. 81; Book No. 170; Series of 2026.

(Sgd.) **Affiant**

Publication : PERLAS NG SILANGAN BALITA
Dates : February 2, 9 & 16, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE LATE ANTONIO L. MONTEJO, JR. WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the deceased **ANTONIO L. MONTEJO, JR.** who died intestate on October 1, 2022 at Dasmariñas City, Cavite, consisting of a parcel of land including the improvement existing thereon situated in the Bo. of Bagong Bayan, Mun. of Dasmariñas, Province of Cavite, covered by TCT No. T-530058 with an area of ONE HUNDRED (100) SQUARE METERS, more or less, has been adjudicated and extrajudicially settled by and among his heirs with Waiver of Rights in favor of **KRISTINE JOYCE P. MONTEJO** and **STEPHANIE MAE P. MONTEJO** on January 27, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 115; Page No. 23; Book No. 491; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : February 2, 9 & 16, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE LEONILA SIÑO TENEDERO WITH DEED OF ABSOLUTE SALE AND DEED OF TRANSFER OF RIGHTS

NOTICE is hereby given that the estate of the late **LEONILA SIÑO TENEDERO** who died intestate on November 24, 2013 in Biñan City, Laguna, consisting of the following real properties situated in Carmona, Cavite and more particularly described as follows:

Tax Declaration No.	Series	Kind	Area	Location
04-0012-00947	2011	Building/ Residential	48 sq. m.	Maduya
AA-04-0012-01051	2022			
04-0012-00940	2011	Land/ Residential	40 sq. m.	Maduya
AA-04-0012-01043	2022			
04-0012-00946	2011	Land/ Residential	192 sq. m.	
AA-04-0012-01050	2022			

Covered by Certificate of Award issued by the Municipal Mayor of Carmona, Cavite

Land	130 sq. m.	Rosario St., Brgy. 8, Carmona, Cavite
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has been adjudicated and extrajudicially settled by and among her heirs in equal shares; that further, the above-named parties, for and in consideration of the sum of TWO MILLION ONE HUNDRED THOUSAND PESOS (Php2,100,000.00), Philippine Currency, do hereby irrevocably and absolutely SELL, TRANSFER and CONVEY unto **CARLITA SIÑO TENEDERO** the above-mentioned parcels of land covered by **Tax Declaration Nos. AA-04-0012-01043 and AA-04-0012-01050** and the residential building covered by **Tax Declaration No. AA-04-0012-01051**, free from all liens and encumbrances, and hereby warrant unto the latter full title and possession thereof.

That finally, the above-named parties, for and in consideration of the sum of ONE MILLION FOUR HUNDRED THOUSAND PESOS (Php1,400,000.00), Philippine Currency, do hereby irrevocably and absolutely TRANSFER and CONVEY unto **ANSELMO SIÑO TENEDERO**, married to Enos Ramos Tenedero, their rights of occupancy and possession over the parcel of land covered by the Certificate of Award together with the house found thereon, free from all liens and encumbrances, hence, full right of occupancy and possession over the said lot to **ANSELMO SIÑO TENEDERO**, who shall be answerable to whatever obligations due to the concerned government agencies on March 9, 2023 at Carmona, Cavite before Notary Public Atty. Anna Dominique L. Mapanoo and entered in her Notarial Register as Doc. No. 115; Page No. 24; Book No. 3; Series of 2023.

(Sgd.) **All Heirs**

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Dates : February 2, 9 & 16, 2026

*By virtue of Special Power of Attorney executed by Ryan Oytas Tenedero before Kevin Mark R. Gomez, Vice Consul of the Republic of the Philippines in Abu Dhabi, UAE on January 17, 2023.

Gov't sets P1.4-B primary spending for Q1 to boost economy

The government has of the Philippine Life Insurance Association (PLIA) officers' oath-taking ceremony in Makati City, Go said he recently met with officials from various government agencies to discuss the spending plan. "It's PHP1.4 billion for primary spending for the first quarter," he said. Primary spending refers to government expenditures excluding payments for liabilities. Go said the meeting included representatives from the five largest spending agencies for the

The decision comes after economic growth slowed to 4.4 percent in 2025, down from 5.7 percent the previous year, amid factors such as the flood-control corruption scandal, adverse weather events, and global economic uncertainty. Speaking on the sidelines

ADDENDUM (TO EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE LEONILA SIÑO TENEDERO WITH DEED OF ABSOLUTE SALE AND DEED OF TRANSFER OF RIGHTS)

NOTICE is hereby given that the heirs of the late **LEONILA SIÑO TENEDERO** who died intestate on November 24, 2013 in Biñan City, Laguna, agree to make the following addendum to the EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE LEONILA SIÑO TENEDERO WITH DEED OF ABSOLUTE SALE AND DEED OF TRANSFER OF RIGHTS executed on March 9, 2023 in Carmona, Cavite and entered in the Notarial Register of Atty. Anna Dominique L. Mapanoo as Doc. No. 115, Page No. 24, Book No. 3, Series of 2023, to wit:

"HEIRS OF THE LATE REYNALDO SIÑO TENEDERO

SUSANA OYTAS TENEDERO, of legal age, Filipino citizen, widow, and with residence and postal address at 506 J.M. Loyola St., Barangay 5, Carmona City, Cavite;

HEIRS OF THE LATE DANILO SIÑO TENEDERO

DORELIZA ESPIRITU TENEDERO, of legal age, widow, Filipino citizen, and with residence and postal address at 989 Magallanes St., Barangay Maduya, Carmona City, Cavite;

That **ERMELITA TENEDERO MANARIN** died intestate on July 21, 2005 in Maduya, Carmona, Cavite, and left the following compulsory heirs, to wit:

ANGELITA MANARIN GUICO, of legal age, Filipino citizen, married, and with residence and postal address at 9051 Rosal St., Barangay Maduya, Carmona, Cavite; and

BELINDA MANARIN CANLAS, of legal age, Filipino citizen, married, and with residence and postal address at 11217 J.M. Loyola St., Barangay Mabuhay, Carmona, Cavite.

That the late **MERCEDITA SIÑO TENEDERO** died on August 17, 2009 in Barangay Maduya, Carmona, Cavite, and the late **ERNESTO SIÑO TENEDERO** died on February 28, 2022 in Barangay Maduya, Carmona, Cavite, both died intestate and survived by the undersigned parties."

In addition thereto, one of the heirs of the late **NELIA TENEDERO AMBAS** namely **RONNEL TENEDERO AMBAS** died intestate on October 31, 2023 in Biñan City, Laguna and was survived by his wife **EVANGELINE T. AMBAS**, of legal age, widow, Filipino citizen, and with residence and postal address at Rosal St., Barangay Maduya, Carmona City, Cavite

on December 26, 2024 at Carmona, Cavite before Notary Public Atty. Anna Dominique L. Mapanoo and entered in her Notarial Register as Doc. No. 80; Page No. 17; Book No. 6; Series of 2024.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : February 2, 9 & 16, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE DARWIN PANCIPANCI y BONGALOS

NOTICE is hereby given that the estate of the late **DARWIN PANCIPANCI y BONGALOS** who died intestate on July 02, 2025, consisting of the following properties:

- A conjugal share over a real property of considerable value which is a parcel of lot with improvements comprising of THIRTY-SIX (36) SQUARE METERS situated at Blk 10 Lot 8 Annex A, Greengate Homes, Malagasang 1-G, Imus, Cavite and covered by TCT. No. 057-2013027829 of the Registry of Deeds of Province of Cavite;
- A personal property consisting of a motor vehicle, a motorcycle which briefly described as follows:

Make : Honda Engine No. : JF78E7157125
Plate No. : Chassis No.: MH1JF787XKK157534
Body Type: MOTORCYCLE Year Model : 2019
Series : ACH110CSFKII File No. : 1303-0000934515

has been adjudicated and extrajudicially settled by and among his heirs in *pro-indiviso* equal shares on November 13, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 460; Page No. 93; Book No. CLXXXVI; Series of 2025.

(Sgd.) **Surviving Spouse and Surviving minor children assisted by their guardian, AILEE B. PANCIPANCI, the mother**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 12, 19 & 26, 2026

ERRATUM

As per Notice of Extrajudicial Settlement of Estate of the late **DARWIN PANCIPANCI y BONGALOS** published in the three (3) consecutive issues of **PERLAS NG SILANGAN BALITA** dated January 12-18, 2026; January 19-25, 2026 and January 26-February 1, 2026, the name of the mother should have read: **AILEE B. PANCIPANCI**.

- The Editor

(JANUARY...from page 4)

well below the government's target range of two to four percent.

The BSP said it will continue to closely monitor domestic and global developments that could affect the inflation and growth outlook and stressed that its monetary policy decisions remain data driven.

On Dec. 11, the central bank reduced its key policy rate by 25 basis points to 4.50 percent. This brought total rate cuts to 200 basis points since the easing cycle began in August 2024.

BSP Governor Eli Remolona Jr. earlier said that the chance of another rate cut under the current easing cycle remains unclear.

2011 excluding the pandemic, bringing average growth for the year to 4.4 percent, below the government's 5.5 percent target.

Asked whether weaker than expected economic growth in the fourth quarter of 2025 could justify a rate cut as early as February, Remolona said it would help inform the decision but would not be the only consideration. He also rejected the idea of committing in advance to just one more rate reduction. "It still depends on the data. We decide one meeting at a time," he said. The Philippine economy grew by only three percent in the fourth quarter of 2025, the weakest pace since

year: the Department of Health, Department Education, Department of Transportation, of Public Works and and Department of Highways, Department Agriculture.

Philippines highlights cultural heritage, regional collaboration at TRAVEX 2026

Philippines sales grow from USD \$1.68 million (P100 million) in 2023 to USD \$7.35 million (P437 million) in 2025, with 2026 targeting USD \$17.16 million (P1.02 billion).

The Philippines hosted hundreds of buyers, sellers, and exhibitors at TRAVEX 2026, ASEAN's flagship travel and trade exchange, held at the new Mactan Expo Center in Cebu from January 28. Tourism Secretary Christina Frasco led the opening ceremony alongside ASEAN tourism ministers, officials from dialogue partner countries, and key Philippine tourism representatives.

Frasco said the event promotes long-term regional collaboration and showcases ASEAN tourism diversity, emphasizing its role beyond business deals.

TRAVEX 2026 gathered 271 buyers from 50 countries, 124 Philippine sellers, and 222 ASEAN exhibitors, featuring pre-arranged business-to-business meetings connecting hotels, airlines, MICE venues, and government agencies with international buyers.

Philippine-hosted TRAVEX has seen highlights cultural heritage, regional collaboration at TRAVEX 2026 with 2026 targeting USD \$17.16 million (P1.02 billion). The Philippine Pavilion at TRAVEX 2026 reused materials from Expo 2025 Osaka, including handwoven textiles and rattan structures, highlighting sustainability and community-based tourism. It was recognized with a Silver Award for Exhibition Design by the Bureau International des Expositions (BIE) in October 2025. Selected artworks will later be transferred to the National Museum of the Philippines. Post-TRAVEX tours allowed delegates to explore Philippine destinations such as Clark, Manila, Bohol, Davao, Dumaguete, Siquijor, Coron, and El Nido, with accommodations, transport, meals, and guided tours included. Pre-show tours on January 27 highlighted Cebu's heritage, creative hubs, island hopping, golf, and cultural sites in Lapu-Lapu City.

PBS_Solo

BALANCE SHEET

Solo Basis

BANGKO MABUHAY (A RURAL BANK), INC.

(Head Office and Branches)

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite

website: www.bangkomabuhay.com.ph

045327

Bank Code

As of December 31, 2025

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	27,236,649.93	28,209,423.54
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	7,815,554.19	11,772,327.10
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	441,029,887.83	404,026,825.38
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	578,498,898.00	609,176,486.73
Loans and Receivables - Others	140150300000000000	R0100	597,100,585.32	604,515,315.30
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	597,100,585.32	604,515,315.30
Allowance for Credit Losses 2/	499800000000000000	R0130	24,696,179.21	26,754,245.80
Total Loan Portfolio - Net	195400000000000000	R0070	572,404,406.11	577,761,069.50
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	80,005,492.70	51,886,088.11
Real and Other Properties Acquired - Net	195501000000000000	R0160	91,799,872.68	96,284,429.53
Sales Contract Receivables - Net	195451500000000000	R0170	31,409,631.93	30,913,633.14
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	52,001,990.75	49,804,334.14
TOTAL ASSETS	100000000000000000	R0210	1,882,202,384.12	1,859,834,617.17

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,431,321,514.37	1,430,941,213.31
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	35,000,000.00	
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	35,000,000.00	
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	24,610,609.02	43,398,529.33
TOTAL LIABILITIES	200000000000000000	R0140	1,490,932,123.39	1,474,339,742.64
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-In Capital	305200000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	315150000000000000	R0220	36,130,578.30	30,355,192.10
Retained Earnings	315000000000000000	R0170	98,634,713.43	136,634,713.43
Other Capital Accounts	335200000000000000	R0180	40,813,338.00	2,813,338.00
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	391,270,260.73	385,494,874.53
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,882,202,384.12	1,859,834,617.17

CONTINGENT ACCOUNTS

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010		
Financial Standby Letters of Credit	410050000000000000	R0020		
Performance Standby Letters of Credit	410100000000000000	R0030		
Commercial Letters of Credit	415000000000000000	R0040		
Trade Related Guarantees	420000000000000000	R0050		
Commitments	425000000000000000	R0060	6,031,184.14	733,847.01
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	757.00	867.00
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	6,031,941.14	734,714.01

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.71	6.59
Net NPL Ratio	499151000000000000	R0020	3.34	4.09
Gross NPL Coverage Ratio	499152500000000000	R0030	72.44	67.12
Net NPL Coverage Ratio	499153000000000000	R0040	56.73	54.12
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	87.51	89.03
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	9.20	10.48
Return on Assets	499351000000000000	R0150	1.90	2.12
Net Interest Margin	499351500000000000	R0160	8.76	8.73
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	24.99	25.60
Tier 1 Capital Ratio	499650501000000000	R0180	24.99	25.60
CAR	499650500500000000	R0190	25.36	25.97
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

We, IMELDA D. MONTENEGRO and MARITES T. LUIS of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(SIGNED) IMELDA D. MONTENEGRO

Assistant General Manager/Comptroller

SUBSCRIBED AND SWORN to before me this 30th day of January, 2026 at Tanza, Cavite, affiants exhibiting their

valid identification documents as follows:

Imelda D. Montenegro

Marites T. Luis

(SIGNED) MARITES T. LUIS

Accounting Manager

SSS ID No. 03-8049892-1

UMID no. 0111-0693799-5

(Signed) Atty. Cesario G. Gonzales Jr.

NOTARY PUBLIC

APPT. NO. TMNP-024-24

EXTENDED UNTIL DECEMBER 31, 2026

PTR NO. CAV 0889076 B, JAN.05,2026(GENTRIAS)

PTR NO. CAV 9832588, JAN.05,2026(TANZA CAVITE)

ROLL OF ATTORNEY NO.56976

IBP Member NO. 012897 (06-26-2014)

Doc. No. 136

Page No.29

Book No.175

Series of 2026

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at consumercare@bangkomabuhay.com.phBangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas/ <https://www.bsp.gov.ph>

A Proud Member of BancNet. Deposits are insured by PDIC up to P 1,000,000 per depositor.

Publication : PERLAS NG SILANGAN BALITA

Date : February 2-8, 2026

PBS_Solo

Balance Sheet (Head Office and Branches) - Solo
One Unified Rural Bank of Cavite, Inc.
31-Dec-25

ASSETS	ASSETS	Account Code	Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	18,759,922.26	18,966,023.77
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	915,080.32	933,299.07
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	549,269,359.57	564,010,582.39
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050		
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	313,893,615.91	313,909,923.63
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	370,449,745.94	387,982,412.30
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	370,449,745.94	387,982,412.30
Allowance for Credit Losses 2/	499800000000000000	R0130	30,381,363.26	31,224,145.74
Total Loan Portfolio - Net	195400000000000000	R0070	340,068,382.68	356,758,266.56
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	43,872,923.74	43,468,498.29
Real and Other Properties Acquired - Net	195501000000000000	R0160	156,797,526.28	156,344,582.76
Sales Contract Receivables - Net	195451500000000000	R0170	36,649,176.14	34,975,273.09
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	9,591,805.15	11,264,566.03
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	1,469,817,792.05	1,500,631,015.59

Liabilities and Stockholders' Equity

	Account Code	Amount		
		Current Quarter	Previous Quarter	
		C0010	C0020	
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,130,410,866.58	1,155,830,758.26
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	14,550,950.68	11,489,315.93
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	1,144,961,817.26	1,167,320,074.19
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	151,730,900.00	151,730,900.00
Additional Paid-In Capital	305200000000000000	R0160	56,266,567.98	56,266,567.98
Undivided Profits	315150000000000000	R0220	20,441,867.61	28,877,485.22
Retained Earnings	315000000000000000	R0170	96,416,639.20	96,435,988.20
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	324,855,974.79	333,310,941.40
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,469,817,792.05	1,500,631,015.59

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code	Amount		
		Current Quarter	Previous Quarter	
		C0010	C0020	
Guarantees Issued	405000000000000000	R0010		
Financial Standby Letters of Credit	410050000000000000	R0020		
Performance Standby Letters of Credit	410100000000000000	R0030		
Commercial Letters of Credit	415000000000000000	R0040		
Trade Related Guarantees	420000000000000000	R0050		
Commitments	425000000000000000	R0060		
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080		
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	-	-

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code	Amount		
		Current Quarter	Previous Quarter	
		C0010	C0020	
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	17.25	11.01
Net NPL Ratio	499151000000000000	R0020	9.84	4.78
Gross NPL Coverage Ratio	499152500000000000	R0030	42.97	73.11
Net NPL Coverage Ratio	499153000000000000	R0040	75.34	65.97
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	91.59	91.19
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	6.43	12.59
Return on Assets	499351000000000000	R0150	1.39	2.94
Net Interest Margin	499351500000000000	R0160	5.43	6.11
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	24.79	25.21
Tier 1 Capital Ratio	499650501000000000	R0180	24.79	25.21
CAR	499650500500000000	R0190	25.01	25.44
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL. 2/ This account is comprised of Sp

Joseph B. Alvarez
General Manager

MMDA says carpooling on Edsa Busway faces many issues, requires study

Metropolitan Manila Development Authority (MMDA) Chair Don Artes acknowledged on Jan. 30 that allowing carpooling on the Epifanio de los Santos Avenue (Edsa) Busway presents numerous challenges, but said the proposal would still undergo further study.

Speaking at a press conference, Artes said the idea raised by MMDA General Manager Nicolas Torre III was not new, noting that former General Manager Jojo Garcia had proposed a similar measure in 2018.

“And in our study, many issues have emerged,” Artes said in Filipino.

“Number one issue: implementation. How do you determine if a vehicle is high-occupancy, especially if it is tinted? Will you require the

windows to be rolled down? What if the passenger brings a house helper? Bodyguards? So, can the vehicle be allowed to pass through?” he said, also in Filipino.

“The second issue, as I recall, is that the LTFRB [Land Transportation Franchising and Regulatory Board] has reservations because of the difficulty in distinguishing colorum vehicles that charge passengers from those that are legitimately carpooling. This could be exploited and encourage illegal operations.

We know that colorum vehicles are disadvantageous to commuters,” Artes

added. He further stressed that buses should remain the priority on the Edsa Busway, as they are capable of transporting up to 50 passengers at a time.

Artes also pointed out that the bus carousel is owned by the Department of Transportation (DOTr), which holds authority over any policy changes involving the busway.

“Again, that is just a suggestion that needs to be studied and discussed, and if it is not feasible, the bus carousel will remain exclusive,” Artes said in Filipino.

Earlier on Jan. 30, DOTr Acting Secretary Giovanni Lopez issued a statement underscoring that the Edsa Busway should continue to be reserved exclusively for buses and should not be opened to private vehicles.

Lopez’s statement followed Torre’s remark that the agency was considering a proposal to allow high-occupancy vehicles other than buses to use the Edsa Busway.

La Mesa Ecopark celebrates landmark environmental feats in 2025

Under the leadership of the Manila Water Foundation, the La Mesa Ecopark (LME) in Quezon City marked 2025 as a milestone year for environmental conservation.

The foundation, serving as the social development arm of Manila Water Company, recorded notable gains in urban forest restoration, environmental education, and community participation. Through partnerships with over 180 organizations and thousands of volunteers, LME reinforced its role as a center of “biodiverCity,” urban forest protection, and experiential environmental learning in Metro Manila.

Volunteer-driven initiatives led to the planting of 14,342 endemic and native trees, enriching biodiversity and supporting the rehabilitation of the La Mesa Watershed.

These activities were carried out through 93 tree-nurturing sessions, including tree planting, seed bagging, and soil potting, which helped restore 35 hectares of forest land.

More than 5,000 volunteers across different age groups took part in nurturing activities, while over 8,000 individuals joined environmental education programs. A total of 78 public and private organizations contributed to the initiatives.

Participants frequently expressed appreciation for the hands-on approach, noting how the activities helped them reconnect with nature and understand the link between green spaces and water security for homes, businesses, and industries. Many participants described the programs as both educational and fulfilling, citing the tangible impact of their contributions.

In 2025, LME also opened two new facilities: the Butterfly Garden, which offers interactive encounters with local species, and an Outdoor Court designed for sports and fitness activities.

The Ecopark continues to promote ecological learning through guided tours for schools and organizations, encouraging shared environmental stewardship.

Looking ahead to 2026, LME plans to expand conservation programs, including the rehabilitation of Phase 2 of the Ecopark and extending tree planting to the La Mesa Nature Reserve using Assisted Natural Regeneration methods. Tree planting bookings for June to October are now open, with the goal of encouraging broader participation in conservation and healthy lifestyle activities.

“For us in Manila Water Foundation, what we are witnessing at La Mesa Ecopark is more than successful conservation work but a growing movement. Every tree planted and every volunteer who enters the Ecopark helps restore our forest cover, strengthen biodiversity, and protect the watershed that sustains Metro Manila. More importantly, these efforts spark personal transformation: a deepening environmental consciousness, greater appreciation for nature and a renewed commitment to climate action,” said Reginald Andal, executive director of Manila Water Foundation.