

Perlas ng SILANGAN BALITA



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11 houses razed in GenTri

A fire of still unknown origin destroyed 11 houses in General Trias City, Cavite on March 8. The Police Regional Office 4A reported on March 9 that the fire started around 10:30 a.m.

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Chinese trader seized in Bacoor; family tied up

A Chinese businessman was abducted by seven unidentified men who entered his house and tied up his family in Bacoor on March 5 night.

victim's wife, children and three other people, and locked them inside the toilet before taking the businessman with them.

was withheld for security reasons.

The incident was reported to local police around 8 p.m. by J.R. Caguiat, a relative of the family.

Caguiat told investigators that he received a call from his

mother in law saying his sister, the victim's wife, had contacted them asking for help.

Police said the suspects wore masks and long sleeved shirts and were carrying long firearms.

Investigators said the armed men arrived at

the victim's house along Macopa Road around 7:30 p.m.

They tied up the victim's wife and their children aged four, 10 and 13, as well as two household helpers and a relative before locking them in the toilet.

Investigators said the suspects later contacted the victim's sister and demanded ₱50 million in exchange for his release.

Another message reportedly threatened to kill the businessman if the ransom demand was not met.

Police said the suspects took jewelry, laptops, gadgets and cash before leaving the house with the businessman.

A few minutes later, the victim's wife received a text message saying her husband was still alive and warning her not to report the incident to the police.

Witnesses told authorities they saw a Nissan Terra and a Toyota Innova speeding toward Aguinaldo Highway on the night of the incident.

Police are still reviewing footage from nearby closed circuit television cameras to identify the suspects.



LPU Cavite and City Agriculturist Office launch Stage 1 of NUPAP collaboration

The Office of the City Agriculturist led by Ms. Nerissa P. Marquez, formally launched Stage 1 of its collaboration with Lyceum of the Philippines University-Cavite in Gen. Trias City through a comprehensive orientation and presentation on the National Urban and Peri-Urban Agriculture Program (NUPAP) held on Feb. 26 at The

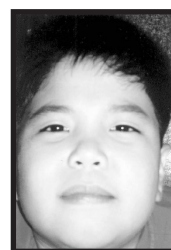
Forum, LPU Cavite. The program opened with welcome remarks from the Director of the Community Outreach and Service Learning Office, Dr. Fedelyn P. Estrella, underscoring the university's strong commitment to sustainability, food security, and transformative community engagement. The activity gathered

Academic Support Personnel (ASP) from Physical Facilities Management (PFM) Office, Junior High School students of the International School (IS), representatives from Human Resource Department (HRD) and the Information Technology and Digital Learning (ITD) Department, community

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MIKMIK'S WORLD

• Nehemiah Ezekiel B. Barco



Perlas ng SILANGAN BALITA

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(11...from page 1)

in Barangay San Gabriel. 69 people were left without homes. They

The blaze quickly spread to nearby houses, most of which were made of light materials, before firefighters were able to contain it at about 12:26 p.m.

No injuries were reported, but 19 families or about 69 people were left without homes. They are currently receiving temporary assistance from local social welfare workers.

Investigators are still determining the cause of the fire.

(LPU...from page 1)

representatives from Pag-asa Youth Association of the Philippines (PYAP) Manggahan Chapter, and Sangguniang Kabataan (SK) of Barangay Manggahan, Gen. Trias City, reflecting a multi-sectoral approach to advancing urban agriculture initiatives.

Mr. Rogel R. Marges, Agriculturist II, delivered the main presentation, providing an in-depth discussion of NUPAP's objectives, implementation strategies, and anticipated outcomes.

He highlighted community farms, edible landscaping, container gardening, and other innovative urban agriculture practices. The orientation also outlined the technical assistance, capacity-building trainings, and resource support available to participants, emphasizing opportunities for both household food sustainability and income-generating agricultural enterprises.

The initiative aligns with the United Nations Sustainable Development Goals, particularly SDG 2 (Zero Hunger), SDG 11 (Sustainable Cities and Communities),

Credit awareness outside NCR catches up

Filipinos living in provinces are beginning to match those in Metro Manila and nearby growth areas when it comes to awareness and trust in credit, pointing to wider participation in the country's credit economy.

In its 2025 Credit Perception Index (CPI), TransUnion Philippines said credit sentiment among consumers outside Metro Manila increased to a score of 73, the same level recorded among respondents in the capital region.

The improvement marks a change from the previous year, when credit perception outside the capital posted a score of 71. The index measures consumer knowledge, trust and favorability toward credit and financial products.

The rise was mainly driven by stronger trust in credit products, which climbed by 11 points, and better product knowledge, which increased by six points. The company

SDG 12 (Responsible Consumption and Production), and SDG 17 (Partnerships for the Goals). Through strengthened institutional

and local government collaboration, the program reinforces a

said this reflects continuing efforts by both the public and private sectors to improve financial education and expand access nationwide.

"Filipinos outside the capital region are making notable strides, driven by sizable gains in both knowledge and trust of credit products," said TransUnion Philippines president and CEO Peter Faulhaber.

"This progress shows that more consumers are ready and willing to take part in the credit economy, reflecting a meaningful shift in how Filipinos understand and use financial products," Faulhaber added.

The study also found that the intention to use credit is now nearly the same across regions. About 38 percent of consumers in the capital and 39 percent outside Metro Manila said they plan to use credit for purchases within the next three months from the time of the

shared commitment to building resilient communities and sustainable food systems.

In the closing remarks, Engr. Aristotle dela Torre emphasized that the activity marks

survey. However, borrowing preferences still vary by location. Consumers in the capital remain more inclined to use traditional credit tools, with 44 percent showing interest in credit cards compared with 36 percent outside Metro Manila.

In areas outside the capital, demand for alternative credit channels is rising faster. Interest in mobile loan applications reached 33 percent compared with 27 percent in the capital, while money lending services attracted 29 percent versus 21 percent.

Microloan providers also recorded stronger interest at 22 percent compared with 17 percent among respondents in the capital region. TransUnion said this trend suggests that consumers in regions with fewer traditional banking touchpoints are turning to quicker and more accessible credit options.

The preference for

alternative lending products also comes with higher reported knowledge of small ticket credit tools among respondents outside the capital.

The study showed that understanding of mobile loans reached 65 percent compared with 60 percent among capital residents. Knowledge of microloans was also higher at 54 percent compared with 44 percent, while payday loans posted 54 percent versus 49 percent.

These figures indicate that consumers in regional areas are becoming more familiar with non traditional credit products, a trend that may reshape lending patterns beyond major urban centers.

"What we see in the latest TransUnion CPI is clear, interest and readiness for credit are increasing well beyond the capital region, creating both an opportunity and a responsibility for the industry to expand access and education," Faulhaber said.

only the first stage of the partnership, with succeeding trainings and workshops scheduled in the coming days to ensure effective implementation and long-term impact. The event concluded with

a renewed collective commitment to advancing sustainable urban and peri-urban agriculture and empowering communities toward resilience, productivity, and self-reliance.

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
TRECE MARTIRES CITY**

**PHILIPPINE NATIONAL BANK, In its capacity
as Assignee-Mortgagee of PNB Savings Bank,
Mortgagee,**

FORECLOSURE CASE NO. F-635-25

-versus-

**SPS. PRECY E. NG AND TYRONE JOHN Y. NG
Debtors/Mortgagors,**

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by **PHILIPPINE NATIONAL BANK in its capacity as Assignee-Mortgagee of PNB Savings Bank** with business address at PNB Financial Center, Pres. Diosdado P. Macapagal Blvd., Pasay City against the Debtor/Mortgagor, **SPS. PRECY E. NG and TYRONE JOHN Y. NG**, with residence and postal addresses at (1) Blk. 11, Lot 7, Titanite Street, Crystal Subd., Gen. Trias, Cavite, (2) Lot 10, Blk. 56, Road Lot 2, (Morella Street) Bel Aldea Subd. Brgy. San Francisco, Gen. Trias, Cavite and (3) Lot 10, Blk. 58, Road Lot 2 (Morella Street), Bel Aldea Subd., Brgy. San Francisco, Gen. Trias, Cavite, to satisfy the mortgage indebtedness which as of August 31, 2025 amounts to **TWO MILLION NINE HUNDRED SEVENTY ONE THOUSAND FIVE HUNDRED SEVENTY SIX PESOS and 45/100 (P2,971,576.45)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **MARCH 25, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2021012892

A PARCEL OF LAND (LOT 10, BLK. 56 OF THE CONS-SUBD. PLAN, PCS-04-011869, BEING A PORTION OF THE CONS. OF LOTS 2680-G-3 TO 8, ALL OF (LRC) PSD-222174; LOT 2680-J-2 (LRC) PSD-101732; LOTS 2680- H, I & K, ALL OF PSD-33619, L.R.C. REC. NO.), SITUATED IN THE BRGY. OF DE FUEGO, MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON SW., ALONG LINE 1-2 BY ROAD LOT 2 (10.00 M. WIDE); ON THE NW., ALONG LINE 2-3 BY LOT 11, BLK. 56; ON THE NE., ALONG LINE 3-4 BY LOT 16; ALONG LINE 4-5 BY LOT 15; ALONG LINE 5-6 BY LOT 14, ALL OF BLK. 57; ON THE SE., ALONG LINE 6-1 BY LOT 9, BLK. 56, ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN X X X CONTAINING AN AREA OF ONE HUNDRED THREE SQ. METERS AND NINETY FIVE SQ. DECIMETERS (103.95) X X X

TRANSFER CERTIFICATE OF TITLE No. 057-2021012889

A PARCEL OF LAND (LOT 10, BLK. 58 OF THE CONS.-SUBD. PLAN, PCS-04-011869, BEING A PORTION OF THE CONS. OF LOTS 2680-G-3 TO 8, ALL OF (LRC) PSD-222174; LOT 2680-J-2 (LRC) PSD-101732; LOTS 2680- H, I & K, ALL OF PSD-33619, L.R.C. REC. NO.), SITUATED IN THE BRGY. OF DE FUEGO, MUN. OF GEN. TRIAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BOUNDED ON NW., ALONG LINE 1-2 BY LOT 9, BLK 58; ON THE NE., ALONG LINE 2-3 BY LOT 15; ALONG LINE 3-4 BY LOT 16; ALONG LINE 4-5 BY LOT 17, ALL OF BLK. 59; ON THE SE., ALONG LINE 5-6 BY LOT 11, BLK. 58; ON THE SW., ALONG LINE 6-1 BY ROAD LOT 2, (10.00 M. WIDE), ALL OF THE CONS.-SUBD. PLAN. BEGINNING AT A POINT MARKED "1" ON PLAN X X X CONTAINING AN AREA OF ONE HUNDRED FOUR SQ. METERS AND EIGHTY EIGHT SQ. DECIMETERS (104.88) X X X

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **APRIL 08, 2026** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **FEBRUARY 27, 2026.**

(Sgd.) **JOANNAH AVIGAIL C. TIMKANG**
Sheriff IV

Copy Furnished:

MARY ANN A. BRIÑAS
PHILIPPINE NATIONAL BANK
Remedial Management Division IV, Remedial Accounts Management Group
9th Floor, PNB Financial Center, President Diosdado Macapagal Blvd. Pasay City

POMPEYO P. MAYNIGO
Counsel for the Mortgagee
Attorney-In-Fact, Vision Credit & Collection Services Incorporated

JRDC Building 117 Sen Gil. J. Puyat Ave. Pasay City

SPS. PRECY E. NG and TYRONE JOHN Y. NG
(1) Blk. 11, Lot 7, Titanite St, Crystal Subd., Gen. Trias, Cavite,
(2) Lot 10, Blk. 56, Road Lot 2, (Morella Street) Bel Aldea Subd., Brgy. San Francisco, Gen. Trias, Cavite
(3) Lot 10, Blk. 58, Road Lot 2 (Morella Street), Bel Aldea Subd., Brgy. San Francisco, Gen. Trias, Cavite

WARNING: It is absolutely prohibited to remove deface or destroy this Notice of Extra-Judicial Sale on or before the date of sale.

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

Foreign reserves hit record high \$112.7 B

The country's gross international reserves (GIR) reached a new record high in February, mainly supported by higher gold values and steady external inflows that strengthened the country's buffer against global financial volatility.

Preliminary data from the Bangko Sentral ng Pilipinas showed that GIR rose by \$105 million or 0.1 percent month on month to \$112.72 billion as of the end of February. Year on year, reserves increased by about five percent from \$107.39 billion.

The latest level also exceeded the previous record of \$112.71 billion recorded in September 2024, showing continued inflows despite periods of volatility in global markets.

The reserve level is equal to about 7.5 months of imports of goods and payments for services and primary income. It also covers around 4.2 times the country's short term external debt based on residual maturity.

Michael Ricafort, chief economist of Rizal Commercial Banking Corporation, said the increase was mainly due to higher gold holdings,

which surged by 91.7 percent to a record \$23.1 billion from \$12.05 billion in February last year.

The jump followed a rise in global gold prices, which reached a record \$5,595.47 per ounce on Jan. 29 before easing slightly to \$5,278.93 by the end of February.

Foreign exchange holdings also increased by 62.2 percent to \$1.31 billion year on year. However, gains were partly offset by a 7.2 percent decline in foreign investments to \$85.65 billion amid volatility in global financial markets.

Ricafort said geopolitical tensions since the start of the year, including developments involving Iran, Greenland and Venezuela, pushed investors toward safe haven assets such as gold.

He added that the country's reserves were also supported by the government's successful \$2.75 billion global bond issuance in January.

The proceeds from this foreign borrowing may be added to the

country's reserves and balance of payments as inflows because of the long term nature of the bonds. Ricafort said the strong reserve buffer also

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
TRECE MARTIRES CITY**

**BDO UNIBANK, INC.,
Mortgagee,**

FORECLOSURE CASE NO. F-033-26

-versus-

JOE BRYAN O. BALAIDO
Debtor/Mortgagor,

JONRICH MICHAEL O. BALAIDO,
Co-Debtor.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against **JONRICH MICHAEL O. BALAIDO** in his capacity as **Co-Debtor** and as Attorney-in-Fact of **JOE BRYAN O. BALAIDO**, the Debtor/Mortgagor, with residence and postal addresses at (1) No. 5165C 17-A, Col. De Leon Street, Brgy. Sto. Niño, Parañaque City (occupied by third party) and (2) Lot 15, Block 12, Westwood, Brgy. Pasong Camachile, Gen. Trias, Cavite (currently occupied), to satisfy the mortgage indebtedness which as of **January 5, 2026** amounts to **ONE MILLION THREE HUNDRED SIXTY ONE THOUSAND EIGHT HUNDRED SEVENTY ONE PESOS and 53/100 (PhP1,361,871.53)**, Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **MARCH 25, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for **CASH** and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2020039712

Lot No. 15 Block: 12 Plan No. Pcs-04-032025
Portion of: Blk. 28, Pcs-04-029303; Blk. 14, Pcs-04-031691; Lot 1939-A & Lot 1939-D (LRA) Psd-29632. LRC Record No. 5964, Decree No. 4270

Location: Barangay of Pasong Camachile, City of General Trias, Province of Cavite, Island of Luzon

Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 13, Block 12, Pcs-04-032025
2-3	NE	Road Lot 12, Pcs-04-032025
3-4	SE	Lot 17, Block 12, Pcs-04-032025
4-1	SW	Lot 16, Block 12, Pcs-04-032025

Area: FIFTY (50) SQUARE METERS, more or less

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event the public auction should not take place on the said date and time, it shall be held on **APRIL 8, 2026** without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said property and encumbrances thereon, if any there be.

Trece Martires City, **FEBRUARY 27, 2026.**

(Sgd.) **REYNALDO L. SALOMA**
Sheriff IV

Copy Furnished:

BDO UNIBANK, INC.
CONSUMER REMEDIAL MANAGEMENT
33rd Floor, BDO Corporate Center Ortigas
No. 12, ADB Avenue, Mandaluyong City

JOE BRYAN O. BALAIDO AND JONRICH MICHAEL O. BALAIDO

(1) No. 5165C 17-A, Col. De Leon Street, Brgy. Sto. Niño, Parañaque City
(2) Lot 15, Block 12, Westwood, Brgy. Pasong Camachile, Gen. Trias, Cavite

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gives the central bank said the central bank has room to ease excessive intervened in the currency movements in the foreign market in small amounts exchange market. to manage volatility, Earlier, BSP particularly during periods Governor Eli Remolona Jr. of peso weakness.

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE GILBERT P. AMADOR WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **GILBERT P. AMADOR** who died intestate on August 20, 2012 at Dasmariñas City, Cavite, consisting of a parcel of land including the improvement by virtue of Deed of Sale with Transfer of Right executed by Belinda B. Amador before Notary Public Atty. Benjamin F. Alfonso and enter into his Notarial Register per Doc. 300; Page No. 60; Book No. 3; series of 2008 situated Blk. 25 Lot 7, Brgy. Sto. Niño 1, City of Dasmariñas, Cavite with an area of ONE HUNDRED FIFTY (150) SQUARE METERS has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights, interest and participation over the aforesaid parcel of land including the improvement existing thereon in favor of Bertlyn B. Amador, Michael John B. Amador and Mark Joseph B. Amador, their heirs and assigns on February 16, 2026 at City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 483; Page No. 97; Book No. 492; Series of 2026.

(Sgd.) Heirs/Transferors and Heirs/Transferees

Publication : PERLAS NG SILANGAN BALITA
Dates : February 23, March 2 & 9, 2026

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **GLENN F. BANDIANON** who died intestate on 28 March 2015, in General Trias, Cavite, consisting of a real property which he is the principal owner, in, fee simple, covered by Transfer Certificate of Title (TCT) No. 057- 2012017319 of the Registry of Deeds for the Province of Cavite, situated in the Barrio of Alang-Ilang, Municipality of Gen. Trias, Province of Cavite, Island of Luzon, containing an Area of Thirty-Six (36) square meters has been adjudicated and extrajudicially settled by and between his surviving legitimate heirs in equal shares; that for and in consideration of the sum of FOUR HUNDRED THOUSAND PESOS (Php400,000.00), Philippine currency, they sell, transfer, and convey unto BENIGNO B. AMISTOSO, JR., married to Mercy G. Amistoso, their heirs, and assigns, in a manner absolute and irrevocable, the foregoing property, free from all liens and encumbrances on February 20, 2026 in Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual Jr. and entered in his Notarial Register as Doc. No. 144; Page No. 29; Book No. V; Series of 2026.

(Sgd.) Heirs/Vendors and Vendee and Vendee's spouse

Publication : PERLAS NG SILANGAN BALITA
Dates : February 23, March 2 & 9, 2026

AFFIDAVIT OF SELF-ADJUDICATION (with Absolute Sale)

NOTICE is hereby given that the estate of the late **WENCESLAO R. REYNOSO** who died intestate on April 8, 2021 at Ospital ng Imus, Imus City, Cavite, consisting of a personal property particularly:

**TRICYCLE WITH SIDECAR,
CR No. 268669726
Make: Honda
Engine No. KYY10E026147
Year Model 2017**

has been self-adjudicated by his sole and surviving legal heir **JERICO WENDEL L. REYNOSO**; that for and in consideration of the sum of TEN THOUSAND PESOS ONLY (PHP 10,000.00) Philippine Currency, he does hereby SELL, CEDE, TRANSFER and CONVEY absolutely and forever unto **JORDAN RYAN C. JAVELLONAR**, his heirs, successors and assigns said motor vehicle on October 21, 2023 at City of Imus, Cavite, Philippines before Notary Public Atty. Ramil S. Sasi and entered in his Notarial Register as Doc. No. 226; Page No. 46; Book No. XXV; Series of 2023.

(Sgd.) Heir-Vendor and Vendee

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

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ROMAN MALABANAN y ABRENICA WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **ROMAN ABRENICA MALABANAN** who died intestate on April 19, 2018 and at the time of his death was a resident of San Isidro Sur, Santo Tomas, Batangas, consisting of real property of considerable value comprising of his conjugal share over a parcel of land situated in Bo. of Bukal, Mun. of Dasmariñas, Prov. of Cavite consisting of ONE THOUSAND ONE HUNDRED TEN (1,110) SQ. M., more or less, covered by TCT. No. T-481350 of the Registry of Deeds for the Province of Cavite has been adjudicated and extrajudicially settled by and among his surviving heirs in pro-indiviso equal shares with waiver of rights, interest and participation in the above-described parcel of land in favor of **NORMA DIZON MALABANAN** on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 44; Page No. 10; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs (JON RAYMOND D. NITCHA – AIF of MARITES MALABANAN MANALO and PEPITO Y. MANALO JR. with Marital Consent)

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

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **SPS. RODOLFO CANTUBA-MARGALLO and EVELYN PINEDA MARGALLO** who both died intestate on 1 August 2017 in Polillo Island, Quezon Province and on 24 January 2016 in the City of Dasmariñas, Cavite, respectively, consisting of a property (house and lot) situated at Blk. 165, Lot 28, Phase IV, Paliparan Site 3, City of Dasmariñas, Cavite, containing an area of Seventy-Two (72 sq.m.) square meters has been adjudicated and extra-judicially settled by and among their true lawful heirs in pro indiviso equal shares on February 24, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 189; Page No. 38; Book No. 171; Series of 2026.

(Sgd.) Heirs/Affiants

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EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE NORBERTO ABAL OCAÑA

NOTICE is hereby given that the estate of the deceased **NORBERTO ABAL OCAÑA** who died intestate on September 21, 2004 at the City of Dasmariñas, Cavite, consisting of a parcel of land including the improvement existing thereon, by virtue of Bilihang Lubusan Ng Karapatan sa Lupang Kinatitirikan Nito executed by Regina A. Ravas and Sps. Norberto A. Ocaña and Alejandra T. Ocaña before Notary Public Atty. Antonio B. Sahagun and enter into his Notarial Register per Doc. 179; Page No. 37; Book No. XLI; series of 1995 situated Blk. 204 Lot 18 Phase 5, Paliparan Site, Brgy. Paliparan 3, City of Dasmariñas, Cavite has been adjudicated and extrajudicially settled by and among his heirs on February 26, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 374; Page No. 75; Book No. 493; Series of 2026.

(Sgd.) All Heirs

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EXTRAJUDICIAL SETTLEMENT OF ESTATE OF RICHMOND JOVE MEDINA

NOTICE is hereby given that the estate of the late **RICHMOND JOVE MEDINA**, single, who died intestate on February 19, 2026 at Blk. E, Lot 7, Progressive Village #6, Bayanan, Bacoor City, Cavite, consisting of all Bank account maintained with NOMO BRANCH, located at Vista Lifestyle Center, Bacoor Boulevard, Barangay San Nicolas 1, Bacoor City, Cavite, in the amount of TWENTY SEVEN THOUSAND FIVE HUNDRED THIRTY EIGHT PESOS AND THIRTY FOUR CENTAVOS (Php27,538.34) under Savings Account No. 01975 00005 8 has been adjudicated and extrajudicially settled by and among his heirs on February 27, 2026 at Bacoor City, Cavite, Philippines before Notary Public Atty. Oliver P. Agustin and entered in his Notarial Register as Doc. No. 143; Page No. 30; Book No. 2; Series of 2026.

(Sgd.) Heir/Father, Heir/Brother and Heirs/Sisters

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

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH SALE

NOTICE is hereby given that the estate of the late **RAMIRO L. PODACA** who died intestate on 21 March 2025 in City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 5, Lot 32, Area H-2, City of Dasmariñas, Cavite, containing an area of Sixty-Five (65 sq.m.) square meters by virtue of Deed of Absolute Sale dated 14 October 1997 notarized before notary public Elpidio F. Barzaga, Jr. entered and registered in his notarial register as Doc. No. 66, Page No. 14; Book No. 68; Series of 1997 has been adjudicated and extra-judicially settled by and between his heirs with in pro indiviso equal shares; that further, for and in consideration of the sum of FIVE HUNDRED THOUSAND (PHP500,000.00), Philippine Currency, they do hereby SELL, CEDE, CONVEY, and TRANSFER by way of SALE in a manner absolute and irrevocable the said house and lot unto **NORCIYA N. SULTAN**, her heirs, assigns, and successors-in-interests on March 5, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 278; Page No. 56; Book No. 171; Series of 2026.

(Sgd.) Sellers/Heirs and Buyer

Publication : PERLAS NG SILANGAN BALITA
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Mapua University expansion underway, says iPeople

Listed firm iPeople with Arizona State Inc., the education joint University (ASU). venture of the Yuchengco Group and Ayala Corporation, is pushing University in Laguna. forward with expansion We recently broke plans following a ground for a new rise in enrollment in building in Cabuyao. recent years while We're also present in strengthening its Mindanao and we have academic partnership plans to build there as

well," iPeople president in iPeople, Ayala said the and COO Fred Ayala told company intends to keep reporters on March 6. the listing. The company is also "No, we want to preparing to expand its maintain the listing. Mapua Malayan Digital As you know, there's College while keeping a minimum float possible acquisitions requirement. For now, open. I think this is a stable "We're always shareholder," he said. looking. There's nothing The conglomerate last that is going to happen in year raised its stake in the next few months, but iPeople to 36.3 percent we're always looking for from 33.5 percent like minded institutions previously. that share our values At the same time, and are aligned with our Mapua University ambitions," he disclosed. expanded its partnership Asked if Ayala Corp. with ASU, allowing would increase its stake local students to access

enhanced courses, Europe and Asia. artificial intelligence "The collaboration (AI) powered learning opens many cost and international student effective pathways to experiences. international degrees, "This academic delivered both on site partnership is truly and online, giving comprehensive because Filipino students flexible all Mapua students and affordable options to across undergraduate earn global credentials," and graduate programs Ayala said. in all four schools will iPeople chairman now have access to world Reynaldo Veja said the class global education partnership prepares in three tangible ways," the school to introduce Ayala said. ladderized programs in Under the expanded electronics engineering partnership, Mapua and AI that will support students can take workforce needs in courses enriched with sectors such as advanced instructional content manufacturing and from ASU's large electronics. collection of top ranked Mapua University academic programs. president Dodjie Filipino students Maestrecampo said the can also access wider expanded collaboration international student builds on the earlier experience opportunities partnership with ASU through ASU and its from 2022 to 2025, ASU Cintana Alliance, which initially focused which includes 35 on business, health universities in America, sciences and medicine.

Meralco raises power rates to P0.64 in March 2026

The Manila Electric Company (Meralco) on March 10 implemented an upward adjustment of P0.6427 per kilowatt-hour (kWh) in electricity rates for March 2026.

This brings the overall rate for a typical household to P13.8161 per kWh.

For residential customers consuming an average of 200 kWh per month, this adjustment results in an approximately P129 increase in their electricity bills.

According to Meralco, the primary driver for this month's rate hike is a P0.2880 per kWh increase in transmission charges.

This spike was caused by a 70%

surge in ancillary service charges incurred by the National Grid Corp. of the Philippines (NGCP) from the Reserve Market, which now accounts for nearly half of the total transmission cost for the current billing cycle, according to the power concessionaire.

In addition to transmission costs, the generation charge rose by P0.2209 per kWh, reaching P7.8607 per kWh.

Meralco attributed this to fixed charges from the second extension of the Power Purchase Agreement with First Gas-Sta. Rita, which added roughly P0.38 per kWh.

These costs offset a P1.0952 per kWh reduction in charges from the Wholesale Electricity Spot Market brought about by improved supply conditions in the Luzon grid.

The generation charge also reflects a P0.2817 per kWh contract price adjustment from several power providers, including ACEN Corp. and South Premiere Power Corp.

Other factors contributing to the higher March rates include a net increase of P0.1338 per kWh in taxes and other charges.

This month's billing also implements the new

uniform national lifeline subsidy rate of P0.01 per kWh following a recent Energy and Regulatory Commission directive.

Despite these fluctuations in pass-through charges, Meralco pointed out that its own distribution charge has remained unchanged since August 2022.

Meralco also urged consumers to conserve energy due to the ongoing Middle East conflict and the approaching dry season.

According to Meralco, demand historically increases by 20% to 33% during the dry season due to

increased usage of air conditioning. households and businesses alike are

“With higher temperatures forecast to drive increased consumption, use,” Meralco said. encouraged to take proactive steps in managing their energy

Lopez trim investment in Razon's hydro business

The Lopez Group has reduced its planned investment in the hydropower business of tycoon Enrique Razon Jr. to P61.88 billion from the earlier plan of P75 billion.

The adjustment came after a definitive agreement was signed last week, with Lopez led First Gen Corporation deciding to lower its planned stake in the pumped storage hydro portfolio of Prime Infrastructure Capital Inc.

In a regulatory filing, First Gen said its unit FGEN Aqua Power Holdings Inc. will acquire a 33 percent interest in Prime Hydropower Energy Inc. instead of the previously announced 40 percent.

After restructuring, PHEI will own the companies developing the 1,400 megawatt

Pakil pumped storage hydro facility in Pakil and the 600 megawatt Wawa pumped storage hydro project in Rizal. First Gen and Prime Infra expect to complete the deal later this year.

Once finalized, the 33 percent stake will add about 660 megawatts of pumped storage capacity to First Gen's portfolio, helping move the company toward its 13,000 megawatt target by 2030.

Pumped storage hydro facilities can serve as energy storage systems that support renewable energy generation while supplying electricity to the grid when needed.

First Gen said the investment also strengthens its partnership with Prime Infra following a P50 billion gas deal between the companies last year.

Credit growth slows to nearly 2-year low

Bank lending growth slowed slightly at the start of the year, marking its weakest expansion in nearly two years even as credit demand from businesses and consumers remained firm. Preliminary data from the Bangko Sentral ng Pilipinas (BSP) showed that outstanding loans of universal and commercial banks grew by 9.3 percent year-on-year in January, slower than the revised 9.6

percent expansion in December 2025. The latest pace was also the slowest since the 8.7 percent growth recorded in February 2024.

In terms of volume, total loans outstanding reached P14.24 trillion in January, P1.22 trillion higher than the P13.02 trillion a year earlier. Loans extended to residents, which make up the bulk of the banking system's credit portfolio, grew by 9.9 percent to P13.94

trillion in January, easing slightly from 10.1 percent in December.

In contrast, lending to non-residents continued to contract. Outstanding loans to non-residents declined by 10.4 percent in January, a sharper drop than the revised eight percent decline in December, bringing the total to P296.39 billion. Loans used to finance production activities remained the largest component of bank

lending, expanding by 8.2 percent year-on-year in January. Production loans amounted to about P12 trillion, accounting for roughly 84 percent of total outstanding loans to residents.

Several key sectors posted solid credit growth during the month. Lending to real estate activities, the largest sectoral borrower, reached P2.84 trillion, rising by 9.1 percent year-on-year.

Meralco advances nuclear push, partners with Korea companies

Utility firm South Korea, while Manila Electric KEXIM serves as Company is stepping the state owned up its move toward export credit agency nuclear energy and financing arm. after formalizing Meralco chairman and CEO Manuel Korea Hydro & Nuclear Power and the Export-Import Bank of Korea. Meralco recently signed a memorandum of understanding with the Korean firms to support the Philippines' plan to deliver its first kilowatt hours of nuclear power by 2032.

A unit of development, Korea Electric Power Corporation, KHNP is the largest power generator in

South Korea, while KEXIM serves as the state owned export credit agency and financing arm. Meralco chairman and CEO Manuel V. Pangilinan said nuclear energy could help diversify the company's portfolio and strengthen energy security while reducing exposure to fuel market fluctuations.

Under the agreement, Meralco will collaborate with the Korean companies in early stage project including initiatives on public acceptance, planning and site selection studies.

These efforts are considered important in assessing the feasibility of nuclear projects in the Philippines.

The partners will also work together on business and financial modeling, with KEXIM exploring possible funding and credit support for Meralco's potential projects.

To develop local expertise, the three companies also plan training programs, employee exchanges and other knowledge sharing activities.

Pangilinan said the partnership allows Meralco to access

global expertise and examine nuclear technology, business models and financing options more closely.

Last month, Meralco also secured a \$2.7 million grant from the United States Trade and Development Agency to support a feasibility study on the possible deployment of small modular reactors.

According to the International Atomic Energy Agency, small modular reactors can generate up to 300 megawatts of electricity, roughly one third the capacity of conventional nuclear plants.

Philippine factory output saw slower growth in January

Manufacturing activity in the Philippines grew at a slower pace at the start of 2026 as weaker domestic demand and delayed investments affected factory output.

Manufacturing activity was also affected by lower demand for locally produced goods, particularly in basic metals and chemical products, along with softer consumer sentiment.

Data from the Philippine Statistics Authority showed

that the volume of production index rose by 1.2 percent in January. Although this indicates expansion, it is slower than the two percent growth recorded in December and the 3.2 percent increase posted in January 2025.

December's performance had recovered from a contraction in November, which economist Leonardo Lanzona said was likely supported by higher demand during the holiday season.

However, the PSA data differs from the purchasing managers index from S&P Global, which rose to 52.9 in January, indicating stronger operating conditions.

Lanzona said the PSA figures are more reliable in this case. He added that if future PSA data aligns with PMI results in February, conditions for local manufacturers could improve.

He said the scandal slowed both public and private investments as capital spending declined and foreign direct investment dropped while investors took

Global disruptions seen to open trade opportunities for ASEAN – DTI

Global disruptions and shifting relations could create new trade opportunities for the Association of Southeast Asian Nations, according to the Department of Trade and Industry.

He said that while these disruptions may slow economic progress, they could also open opportunities for new trading arrangements.

The ASEAN Business Environment Forum will be held as a side event ahead of the ASEAN Economic Ministers' Retreat in Bonifacio Global City. The forum is organized with the Asian Development Bank and aims to present ideas

and practical approaches that could strengthen ASEAN's role as a destination for foreign investment.

It will gather ASEAN ministers, senior government officials and private sector leaders who will share insights and strategies to promote a stronger and more transparent regional business environment.

Uy said discussions will focus on how ASEAN economies are turning policy commitments into action to support a stable and predictable business

climate.

Aligned with the Philippines' ASEAN chairship theme "Navigating Our Future Together," the forum will highlight efforts to improve the regional business environment, strengthen public and private cooperation and use digitalization to boost transparency and efficiency.

He added that earlier discussions also emphasized the need for policy stability, lower business costs and deeper regional integration to strengthen trade within ASEAN.

Oil, rice pressures may push inflation higher

Inflation in the Philippines may increase in the coming months as volatile global oil prices and rising rice costs place pressure on consumer prices, even as overall inflation remains within the central bank's target range.

Economists said the recent rise in inflation indicates gradually increasing price pressures, although the outlook will depend largely on developments in energy markets and food supply.

Headline The Philippines inflation rose to 2.4 percent year on year in February from two percent in January, but it remained

within the two to four percent target set by the Bangko Sentral ng Pilipinas.

According to ING regional head of research for Asia Pacific Deepali Bhargava, oil prices remain a major risk to the inflation outlook due to the Philippines' heavy reliance on imported fuel.

She noted that rising oil price inflation should be monitored closely since local fuel prices are linked to global markets.

The Philippines sources nearly 90 percent of its oil supply from the Middle East, making the country

vulnerable to supply disruptions.

ING estimates that a sustained 20 percent increase in oil prices could add about 0.8 percentage points to inflation if the increase is fully passed on to domestic prices.

However, Bhargava said the impact could be reduced if the government implements a provision of the Tax Reform for Acceleration and Inclusion Law that suspends fuel excise taxes when global oil prices exceed \$80 per barrel.

She added that the central bank is unlikely to tighten

policy in response to oil driven inflation because such pressures are seen as temporary supply side shocks.

Instead, higher energy costs could increase the chance of another interest rate cut later this year.

Meanwhile, economists from Bank of the Philippine Islands also warned that inflation risks are increasing due to rice supply issues and rising global oil prices.

BPI lead economist Jun Neri said inflation could approach the upper end of the central bank's target range in the coming months.

BMAP to elevate professional standards in banking

The Bank Rizal Commercial Marketing Banking Corporation Association of the Philippines (BMAP) Edelyn Castro of Maybank Philippines Inc. as auditor.

Completing the board of trustees

Newly elected BMAP president Catherine Santamaria said the group will continue promoting collaboration and raising professional standards within the sector.

"We look forward to working closely with our members to advance excellence and encourage meaningful industry dialogue in the year ahead," said Santamaria, who also serves as senior vice president at the Bank of the Philippine Islands.

BMAP was established on Feb. 27, 1974 to professionalize bank marketing by developing and supporting educational programs aimed at improving the professional skills of those working in banking services.

BMAP, made up of senior marketing and corporate affairs leaders from major banks, has committed to raising standards and strengthening the strategic role of marketing across the Philippine banking and financial services sector.

Aside from Santamaria, other elected officers include Aileen Marie Vallesteros of China Banking Corporation as vice president, Judith Songlingco of Philippine Business Bank as secretary, Jean Valen Yu of

ACEN integrating battery storage in solar farm

Ayala led ACEN Corporation is seeking environmental clearance to build a P15 billion battery energy storage system within its solar farm in San Marcelino.

The planned 2,000 megawatt hour battery energy storage system will be integrated into the 586.7 megawatt peak San Marcelino Solar Power Project, according to ACEN unit SanMar Solar Inc. in a filing with the Department of Environment and

Natural Resources. To construct and operate the facility, the company is seeking an amendment to the environmental compliance certificate issued to the solar plant.

SanMar Solar said the battery system aims to improve the operation of the existing solar facility by strengthening energy storage and grid support capabilities.

The company

also clarified that the battery system will not change the approved capacity or land area of the solar farm since it will be installed within the current project site.

SanMar Solar is now in the feasibility, permitting and engineering stage for the planned project.

Based on the company's schedule, construction and installation are expected to begin in the third quarter of this year, with

completion targeted by the end of 2027.

The facility is projected to begin operations by the first quarter of 2028.

The first two phases of the solar project are already operating, while construction of the next phase is ongoing.

Phase 3, which started construction last October, is scheduled to begin commercial operations by the third quarter of 2027.

Remittance risks, oil shock cloud Philippines economic outlook

Rising tensions in the Middle East may create economic challenges for the Philippines, with Bangko Sentral ng Pilipinas Governor Eli Remolona Jr. warning that the situation could affect overseas remittances and inflation.

Remolona said the country is particularly exposed because millions of Filipino workers are based in the region, which could affect remittance flows if the conflict worsens.

He noted that about 2.5 million Filipinos are working in the Middle East and the money they send home represents a key part of the Philippine economy, accounting for around 18 percent of total remittances.

Remittances support household spending and provide a major

source of foreign exchange, meaning disruptions could affect consumption and the peso. Remolona emphasized that the government's immediate concern is the safety of Filipino workers in the region. He said authorities are focused on ensuring that Filipinos remain safe and could be brought home if necessary. Beyond remittances, the BSP chief said policymakers are more concerned about the possible inflation impact caused by rising global oil prices.

Markets Research said the region is at the center of the energy security shock caused by tensions involving Iran and disruptions in the Strait of Hormuz.

Nomura raised its 2026 inflation forecast for the Philippines to 3.2 percent from the earlier 2.5 percent due mainly to higher oil prices. The research firm also expects the country's current account deficit to widen to four percent of gross domestic product from the previous estimate of 3.7 percent.

According to Nomura, the Philippines relies heavily on imported fuel, with more than 90 percent of crude oil imports coming from the Middle East, making the country sensitive to disruptions in major supply routes such as the Strait of Hormuz.

DPWH delayed in bidding out infrastructure projects

The Department of Public Works and Highways has not yet bid out any infrastructure project under the 2026 budget as of this month, according to Sherwin Gatchalian, who warned that slow government spending combined with the ongoing oil crisis could affect the country's economic recovery.

In an interview, Gatchalian shared early findings from the Senate finance committee's review of the government's transparency portals, noting a major delay in the DPWH procurement process.

"To be honest, we are reviewing documents in DPWH, it's March already but they have not bid anything under the new budget," Gatchalian said.

The senator suggested the agency may still be using unspent funds from the previous year after a major slowdown in disbursements caused by the 2025 flood control controversies.

"That's what we in oversight are looking at because we were surprised that it's March already. In fairness, I think what they are doing is spending from the

previous year first," he explained. "If we can recall, in 2025 they almost did not spend anything for the second half. There are many funds left over from 2025. Many of those are just being bid now, so the funds for 2026 are still untouched," he added.

Gatchalian was referring to the slowdown in infrastructure spending last year after corruption schemes connected to flood control projects were exposed during congressional investigations.

With the government serving as a major driver of the economy, the senator warned that delayed infrastructure spending could slow economic growth.

He noted that the Philippines missed its growth target last year, posting a 4.4 percent expansion. As delays continue along with the rising Middle East crisis, Gatchalian said he is not confident that the country will reach its five percent economic growth target this year.

"I am not optimistic in my personal analysis. I don't think we will hit the target. Hopefully I'm wrong but the price of oil is important for us," he

The senator, however, praised other government agencies for following the transparency requirements under the General Appropriations Act.

He specifically commended the Department of Agriculture for maintaining one of the most detailed transparency portals among agencies managing large projects.

"In the DA, they have a good transparency portal. The FMR (farm-to-market roads) are uploaded there, the price, the location, very detailed. In fact, that is the best transparency portal I saw out of all the big-ticket items," Gatchalian said.

The Department of Education also received positive remarks for launching its own portal that tracks the ₱80 billion budget for classroom construction and repairs.

"We started doing oversight in the education sector and in fairness to DepEd they opened their own transparency portal," he said. "They uploaded their partnership with LGU, partnership with CSOs, they uploaded it, even if it's slow."