

Perlas ng SILANGAN BALITA



Entered as FIRST CLASS MAIL at Imus Post Office with Business Mail Permit No. IC-19-06-250
Vol. 25 No. 20 May 4-10, 2026 P 10.00

Outreach program in Bacoor benefits over 2,000 residents on Labor Day

An outreach than 2,000 residents program held on in Bacoor City, Cavite Labor Day provided including fishermen, assistance to more Turn to page 2

New Calax segment opens, easing travel between Cavite and Laguna

GENERAL TRIAS CITY, Cavite – A new section of the Cavite Laguna Expressway has been opened, aiming to significantly reduce travel time between Biñan City, Laguna and General Trias, Cavite from one hour to 26 minutes.

The 4.5 kilometer Subsection 3 extends the Governor’s Drive Interchange in General Trias and is expected to help ease traffic congestion in both areas. The segment will remain toll free for one month.

Authorities encouraged motorists to use the new road and



experience the improved travel conditions brought by the project.

With this addition, the operational stretch

of Calax now reaches 26 kilometers from the Mamplasan Entry

in Biñan, Laguna, and is projected to

accommodate around 6,000 more motorists daily.

The full 44.6 kilometer Calax project is

set to connect the Manila

Luzon Expressway in Mamplasan. Once

integrated with CAVITEX, the expanded network is expected

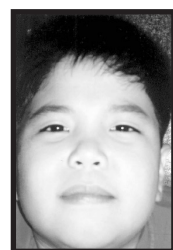
to serve up to 95,000 vehicles per day.

2026 pre-employment fair in LPU-Cavite

Fostering a shared commitment to prepare students for the professional and corporate world, the Office of the Provincial Public Employment Service Manager (OPPEM) and Lyceum of the Philippines – Cavite (LPU-C) worked hand in hand in successfully facilitating the two-day Pre-Employment Fair held at LPU-C on April 20–21, 2026.

The event brought together 1,292 attendees for career talks and seminars, equipping them with the necessary skills and knowledge for career pathing and job readiness. Additionally, OPPEM delivered a lecture on Labor Market Information to further guide and support participants in informed decision-making. Moreover, 403 participants took the opportunity to explore

and engage with on-site national government agencies to process requirements and secure essential documents needed for employment preparation and application. The Pre-Employment Fair served as an avenue to ensure that graduating students and alumni are professionally prepared as they embark on their journey into the employment landscape.



Perlas ng SILANGAN BALITA

ISSN: 2651-8228

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Publisher-Editor

ELISA B. BARCO

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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.

(OUTREACH...from page 1)

transport workers, biscuits valued at and persons with P1,400, along with a disabilities. foldable fan printed

The activity took place at Molino Gymnasium in Barangay Molino 3, where beneficiaries received food packs from the Calabarzon Police and the local government.

The program, carried out in partnership with local authorities, aimed to offer support and relief during challenging times. Some participants

Each package also received laptops included 10 kilos of rice, 15 canned goods such as sardines and tuna, and 10 assorted

SM Prime targets Q3 deal for Makati luxury project

SM Prime Holdings Inc. is aiming to finalize a partnership with a local firm by the third quarter for a major residential project in Makati under its premium brand. The planned development will rise on a property of less than one hectare in an upscale area, positioning the project within the high end residential market.

This expansion builds on the firm's experience in developing upscale malls, offices, hotels, and leisure properties, and aims to cater to a wider range of market segments, from affordable housing to luxury residences.

Discussions with a potential partner are ongoing, with expectations that details

Slowdown in shipping cargo adds pressure to food prices

Food prices, already affected by higher oil and fertilizer costs, may rise further as supply tightens due to fewer cargo trips by local shippers.

Data showed that while total cargo volume in Philippine ports increased by two percent to 66.96 million metric tons in the first quarter, domestic cargo declined by three percent to 27.47 million metric tons, with most shipments consisting of food products.

Higher fuel costs

Converge to provide internet services for ASEAN Summit

Converge ICT Solutions Inc. has been selected to provide internet services for the country's hosting of the ASEAN Summit from May 6 to 8.

As the official internet provider, the company will deliver high speed broadband services reaching up to five Gbps in meeting venues and selected locations nationwide.

Connectivity will be set up in key areas including Ninoy

The project highlights the need for reliable and fast connectivity for large scale international events, with services expected to remain stable throughout the

At least 11 locations

rising fuel costs have transport costs.

Shippers are currently allowed to raise freight and passenger rates by up to 30 percent due to rising fuel prices.

With ongoing tensions in the Middle East, port activity may weaken further in the second quarter as fuel costs remain high.

Fewer shipping trips could make it harder to transport goods, especially perishable items like fruits and vegetables, while producers may also struggle to manage higher

To ease the burden, regulators have reduced some charges, including cutting roll on roll off terminal fees to P1 for transporting farm goods.

Pacific Online gains P150 million from Buenas PH exit

Pacific Online third party set to take Systems Corp. generated over the company's rights about P150 million after and obligations. Once exiting its investment regulatory requirements are completed, Pacific Inc., the operator of Online will no longer be the Buenas PH online a shareholder.

HHRPI remains in the early stages of operations as a licensed provider of gaming software and services.

Pacific Online also confirmed it will earlier planned to discontinue its electronic acquire a 37.5 percent lotto project with the stake in HHRPI but Philippine Charity Sweepstakes Office, a P4.09 billion contract awarded in 2024.

The decision follows broader government action against online betting platforms, which has halted the rollout of the e lotto system.

The firm and HHRPI agreed to unwind the investment, with a private

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rtc1bcrocc@judiciary.gov.ph
Telephone No. 09273707489

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as **Pag-IBIG Fund**),
Mortgagee.

Foreclosure No. 2026-46
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

-versus-

SARAH JANE LYN R. POOT,
Mortgagor.
x-----x

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **HOME DEVELOPMENT MUTUAL FUND (otherwise known as Pag-IBIG Fund)**, at BDO Life Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue, Makati City and against the mortgagor **SARAH JANE LYN R. POOT** at Lot 5 Block 2 Goldlane Anabu 1 F, Imus Cavite 4103 and Lot 13 Blk. 3 Citta Italia Roma, Molino, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of March 20, 2026, amounts to **THREE MILLION ONE HUNDRED EIGHTY FIVE THOUSAND THREE HUNDRED NINETEEN PESOS & 65/100 (P3,185,319.65)**, Philippine Currency, inclusive of interest, penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **June 2, 2026** at 10:00 o'clock in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, 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. 057-2015049659

"A PARCEL OF LAND (LOT 13, BLK.3, OF THE CONS./SUBD. PLAN, PCS-04-015051, BEING A PORTION OF THE CONS. OF LOT 4696, IMUS ESTATE, BLK. 21, PSD-04-108597, L.R.C. REC. NO. 8843), SITUATED IN THE BRGY. MOLINO, MUN. OF BACOOOR, PROV. OF CAVITE, ISLAND OF LUZON. XXX, CONTAINING AN AREA OF ONE HUNDRED FIFTY (150) SQUARE METERS."

"All sealed bid 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, it shall be held on **June 9, 2026**, without further notice."

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

City of Bacoor, April 20, 2026.

(Sgd.) **MELY C. HERMOSURA-VISTA**
Clerk of Court VI

By:

(Sgd.) **MARK ANTHONY S. DELA CRUZ**
Sheriff IV

Copy Furnished:

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as **Pag-IBIG Fund**)
BDO Life Mega Plaza Bldg., No. 358 Sen Gil Puyat Avenue,
Makati City

ATTY. JULIUS VOLTAIRE ROMMEL C. CUBELLO
3F Fass Inteli College Bldg., No. 11 Pittsburgh St., Brgy.,
Silangan, Cubao Quezon City

SARAH JANE LYN R. POOT
Lot 5 Block 2 Goldlane Anabu 1 F, Imus Cavite 4103
Lot 13 Blk. 3 Citta Italia Roma, Molino, Bacoor, 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 : April 27, May 4 & 11, 2026

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

BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)
Petitioner-Mortgagee

FORECLOSURE CASE NO. F-180-26

-versus-

SPS. VANESSA GHAYE COLUMBANO
CABUTAJE AND DANILO LOS BAÑOS
CABUTAJE,
Respondent/s-Mortgagor/s-Borrower/s
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner- Mortgagee-Creditor, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at Bank of the Philippine Islands, 28/F, Ayala Triangle Gardens Tower 2, Paseo de Roxas cor Makati Avenue, Bel-Air, Makati City, against the Respondent- Mortgagor-Borrower-Debtor, **SPS. VANESSA GHAYE COLUMBANO CABUTAJE and DANILO LOS BAÑOS CABUTAJE**, with residence and postal addresses at (1) 5599 B. Taylor St., Pio del Pilar, Makati City and (2) Lot 27, Blk. 2, Micara Estates-Tanza, Phase 3, Brgy. Sahud-ulan, Tanza, Cavite, to satisfy the mortgage indebtedness which as of **February 26, 2026** amounts to **SEVEN HUNDRED NINETY EIGHT THOUSAND EIGHT HUNDRED FIFTY PESOS and 64/100 (PhP798,850.64)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **May 29, 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 057-2021042532

Lot No. 27 Block No. 2 Plan No. Pcs-04-030761
Portion of: Block 15, Psd-04-235211 and Lot 1965 Sta. Cruz de Malabon Estate, Decreed No. 10111 LRC Rec. No. 6832
Location: Barangay of Sahud-Ulan, Municipality of Tanza, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 28, Block 2, Pcs-04-030761
2-3	NE	Lot 29, Block 2, Pcs-04-030761
3-4	SE	Road Lot 1, Pcs-04-030761
4-1	SW	Lot 25, Block 2, Pcs-04-030761

Area: FORTY FIVE (45) 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 time and date, it shall be held on **June 05, 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, April 21, 2026.

(Sgd.) **ANDRES B. ESPINA**
Sheriff IV

Copy furnished:

BPI LEGAL DIVISION
Counsel for the Petitioner- Mortgagee
BPI BUENDIA CENTER
27th Floor, BPI Buendia Center Bldg.
372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati City

SPS. VANESSA GHAYE C. CABUTAJE and DANILO LOS BAÑOS CABUTAJE
(1) 5599 B. Taylor St., Pio del Pilar, Makati City
(2) Lot 27, Blk. 2, Micara Estates-Tanza, Phase 3,
Brgy. Sahud-ulan, Tanza, 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 : April 27, May 4 & 11, 2026

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
OFFICE OF THE CLERK OF COURT
CAVITE CITY
Email: rtc1cavocc@judiciary.gov.ph
Contact No. 0950-448-78-38

OFFICE OF THE CLERK OF COURT & EX OFFICIO SHERIFF

BANGKO MABUHAY (A RURAL BANK) INC.,
Mortgagee,

Foreclosure Case No. REM 3-26

-Versus-

MARICAR A. CORTES married to
JOSELITO Y. CORTES,
Mortgagors,
x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra Judicial Petition/Amended Petition for Sale under Act 3135, as amended by Act 4188 filed by Mortgagees, with given address at A. Soriano Highway, Daang Amaya III, Tanza Cavite, against the Mortgagors, **MARICAR A. CORTES married to JOSELITO Y. CORTES**, with postal address at **Unit 402 Portofino Bldg. East Ortigas Mansions, Ortigas Ave., Sta. Lucia, Pasig City / Lot 3-A-1, Tejeros Convention, Rosario, Cavite**, to satisfy the mortgage indebtedness in the principal amount of **FOUR MILLION SEVEN HUNDRED THIRTY TWO THOUSAND ONE HUNDRED THIRTY ONE PESOS AND 71/100 ONLY (P 4,732,131.71)** including penalties and other charges, as of **March 13, 2026**, the undersigned will sell at public auction on **June 9, 2026** at 10:00 o'clock in the morning at the main entrance of the Hall of Justice, Plaza Soledad St., Samonte Park Area, Cavite 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. (2017001113) (057-T-1296911) 071-2025000175

"A PARCEL OF LAND (LOT 3-A-1 OF THE SUBD. PLAN LRC PSD-251072, BEING A PORTION OF LOT 3-A (LRC), PSD-218350, L.R.C. REC. NO. 5964), SITUATED IN THE BO. OF TEJERO CONVENTION, MUN. OF ROSARIO, PROV. OF CAVITE, ISLAND OF LUZON. BOUNDED ON THE NE., PTS 4 TO 1 BY ROAD; ON THE SE., PTS. 1 TO 2 BY LOT 3-A-2 OF THE SUBD. PLAN; ON THE SW., PTS. 2 TO 3, BY LOT 3-C, (LRC) PSD-218350; AND ON NW., PTS. 3 TO 4, BY LOT 3-H (LRC) PSD-218350 (ROAD)x x x CONTAINING AN AREA OF THREE HUNDRED SIXTY (360) SQUARE METERS, MORE OR LESS. x x x."

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

In the event the public auction should not take place on the said date, it shall be held on **June 16, 2026** without further notice.

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

Cavite City, April 21, 2026.

(Sgd.) **MONETTE R. PALO**
Sheriff IV

COPY FURNISHED:

MS. IMELDA D. MONTENEGRO
Assistant General Manager
BANGKO MABUHAY (A RURAL BANK) INC.
A. Soriano Highway, Daang Amaya III
Tanza Cavite

MARICAR A. CORTES married to
JOSELITO Y. CORTES
Unit 402 Portofino Bldg., East Ortigas Mansions.
Ortigas Ave., Sta. Lucia, Pasig City

MARICAR A. CORTES married to
JOSELITO Y. CORTES
Lot 3-A-1, Tejeros Convention,
Rosario, 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 : May 4, 11 & 18, 2026

Ayala Land cuts spending as first quarter profit declines

Ayala Land Inc. profit dropped by is reducing its 23 percent due to capital spending and challenges in its reviewing planned property development project launches business. after its first quarter The company has

lowered its capital Priority will be expenditure for 2026 given to projects to about P50 billion scheduled for from the earlier P70 completion in 2026 billion to P80 billion and 2027, as well as plan. developments nearing

turnover. and execution, though Some projects these may be revisited have been canceled once conditions or paused due to improve. uncertainties in costs **Turn to page 4**

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF DECEASED SOLEDAD ARCA LEGASPI

NOTICE is hereby given that the estate of the deceased **SOLEDAD ARCA LEGASPI** who died intestate on May 24, 2025, a resident of Imus City, Cavite, consisting of several real properties particularly described as follows:

1. Transfer Certificate of Title No. T-827769

A parcel of land situated in the Bo. of Alapan, Mun. of Imus, Prov. of Cavite containing an area of TWO HUNDRED FORTY SIX (246) SQUARE METERS, more or less, registered in accordance with the provision of the Property Registration Decree in the name of SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE

2. Transfer Certificate of Title No. 057-2022003041

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: #206 ALAPAN 1-B, IMUS, CAVITE

3. Transfer Certificate of Title No. 057-2017001142

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: 206 ALAPAN 1-B, IMUS, CAVITE

4. One-third (1/3) Portion of Transfer Certificate of Title No. 057-2021008068

A PARCEL OF LAND SITUATED IN THE BARRIO OF TOCLONG, MUN. OF IMUS, PROV. OF CAVITE, ISLAND OF LUZON CONTAINING AN AREA OF ONE HUNDRED SIXTY SIX SQUARE METERS & SIXTY SEVEN SQ. DECIMETERS (166.67) MORE OR LESS, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, SINGLE, OF LEGAL AGE, FILIPINO CITIZEN Address: #206 ALAPAN 1-B, IMUS, CAVITE

5. Transfer Certificate of Title No. 057-2021008069

A PARCEL OF LAND SITUATED IN THE BO. OF TOCLONG, MUN. OF IMUS, PROV. OF CAVITE, IS. OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: #206 ALAPAN 1-B, IMUS, CAVITE

6. One-third (1/3) Portion of Transfer Certificate of Title No. 057-2021008067

A PARCEL OF LAND SITUATED IN THE BARRIO OF TOCLONG, MUN. OF IMUS, PROV. OF CAVITE. ISLAND OF LUZON CONTAINING AN AREA OF ONE HUNDRED SIXTY SIX SQ. METERS & SIXTY SEVEN SQ. DECIMETER (166.67) MORE OR LESS, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, SINGLE, OF LEGAL AGE, FILIPINO Address: #206 ALAPAN 1-B, IMUS, CAVITE

7. Transfer Certificate of Title No. 057-2019025810

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: #206 ALAPAN 1-B, IMUS, CAVITE

8. Transfer Certificate of Title No. T-454287

A parcel of land situated in the Bgy. Medicion, Mun. of Imus, Prov. of Cavite; is registered in accordance with the provision of the Property Registration Decree in the name of SOLEDAD A. LEGASPI, of legal age, single, Filipino.

9. Transfer Certificate of Title No. T-656641

A parcel of land sit. in the Bo. of Toclong, Mun. of Imus, Prov. of Cavite, registered in accordance with the provisions of the Property Registration Decree in the name of SOLEDAD LEGASPI, of legal age, single, Filipino.

10. One-fifth (1/5) Portion of Transfer Certificate of Title No. T-057-2012032722

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, ANA MARIA L. PELAEZ, JOSELITO L. PELAEZ, CATHERINE L. PELAEZ, MARIA THERESA L. PELAEZ, ALL OF LEGAL AGE, ALL SINGLE, ALL FILIPINOS Address: 206 ALAPAN 1-B, IMUS, CAVITE

11. Transfer Certificate of Title No. T-1342572

A parcel of land situated in the Bo. of Calsadang Bago, Mun. of Imus, Prov. of Cavite, Island of Luzon, registered in accordance with the provisions of the Property Registration Decree in the name of SOLEDAD A. LAGASPI, single, of legal age, Filipino.

12. Transfer Certificate of Title No. 057-2014069934

A PARCEL OF LAND SITUATED IN THE BRGY. OF TANZANG LUMA, MUN. OF IMUS, PROV. OF CAVITE, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD ARCA LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: ALAPAN I-B, IMUS, CAVITE

13. Transfer Certificate of Title No. 057-2013024769

A PARCEL OF LAND SITUATED IN THE POBLACION, MUN. OF IMUS, PROV. OF CAVITE, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD LEGASPI, OF LEGAL AGE, SINGLE, FILIPINO

Address: 206 ALAPAN I-D, IMUS, CAVITE

14. Transfer Certificate of Title No. 057-2014052417

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD ARCA LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: 206 ALAPAN I-B, CITY OF IMUS, CAVITE

15. Transfer Certificate of Title No. 057-2011004092

A PARCEL OF LAND SITUATED IN THE BARANGAY OF CALSADANG BAGO, MUNICIPALITY OF IMUS, PROVINCE OF CAVITE, ISLAND OF LUZON, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD ARCA LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: 206 ALAPAN 1-B, IMUS, CAVITE,

16. Transfer Certificate of Title No. T-17808

A parcel of land situated in the Dist. of Caridad, City of Cavite, Is. of Luzon, registered in accordance with the provisions of the Property Registration Decree in the name of SOLEDAD LEGASPI, of legal age, single, Filipino and resident of 94 Col. S. Elises, Imus, Cavite.

17. Transfer Certificate of Title No. 057-2012019551

A PARCEL OF LAND SITUATED IN THE BO. OF LIGAS, MUN. OF BACOR, PROV. OF CAVITE, registered in accordance with the provision of the Property Registration Decree in the name of Owner: SOLEDAD A. LEGASPI, FILIPINO, OF LEGAL AGE, SINGLE Address: ELISIS ST., POBLACION, IMUS, CAVITE

18. Transfer Certificate of Title No. 057-2014052418

A PARCEL OF LAND SITUATED IN THE BARRIO OF LIGAS, MUNICIPALITY OF BACOR, PROVINCE OF CAVITE, ISLAND OF LUZON Owner: SOLEDAD A. LEGASPI, OF LEGAL AGE, FILIPINO, SINGLE Address: 206 ALAPAN I-D, IMUS, CAVITE

19. Certificate of Registration No. 169040222

CERTIFICATE OF REGISTRATION		CR No.	DATE
0922013		169040222	07/12/2013
MY FILE NO.	PLATE NO.	ENGINE NO.	CHASSIS NO.
0412-000018637	B20267	KYA00E010057	KYA00510031
DESIGNATION	PISTON DISPLACEMENT	NO. OF CYLINDERS	FUEL
TRICYCLE	150	1	GAS
MAKE	SERIES	BODY TYPE	BODY NO.
Honda	TMX52	MOTORCYCLE	YEAR MODEL
NET WT.	NET WT.	SHIPPING WT.	NET CAPACITY
300	150	150	150
COMPLETE OWNER'S NAME	TELEPHONE NO./CONTACT DETAILS		
SOLEDAD ARCA LEGASPI			
ENCUMBERED TO			
DETAILS OF OTHER REGISTRATIONS	O.R. NO.	O.R. DATE	AMT.
	000201240882057	07/11/2013	\$41.50
This is to certify that the Motor Vehicle described herein is duly registered. This certificate is VALID only when signed by authorized LTO Officers. Properly sealed and accompanied by Official Receipt as proof of payment. Any unauthorized alteration or tampering will invalidate this document.			
REGISTRANT'S SIGNATURE	VIRGINIA P. TORRES		
	BY: HARIO M. MARTINEZ, CHIEF OF OFFICE		

20. Certificate of Registration No. 193157322

CERTIFICATE OF REGISTRATION		CR No.	DATE
05		193157322	05/28/2014
MY FILE NO.	PLATE NO.	ENGINE NO.	CHASSIS NO.
0448-000018874		KYA00E037988	KYA00037323
DESIGNATION	PISTON DISPLACEMENT	NO. OF CYLINDERS	FUEL
TRICYCLE	150	1	GAS
MAKE	SERIES	BODY TYPE	BODY NO.
	TMX52	MOTORCYCLE	YEAR MODEL
NET WT.	NET WT.	SHIPPING WT.	NET CAPACITY
50	50	50	67
COMPLETE OWNER'S NAME	TELEPHONE NO./CONTACT DETAILS		
SOLEDAD ARCA LEGASPI			
ENCUMBERED TO			
DETAILS OF OTHER REGISTRATIONS	O.R. NO.	O.R. DATE	AMT.
	000201454545550	05/28/2014	\$41.55
This is to certify that the Motor Vehicle described herein is duly registered. This certificate is VALID only when signed by authorized LTO Officers. Properly sealed and accompanied by Official Receipt as proof of payment. Any unauthorized alteration or tampering will invalidate this document.			
REGISTRANT'S SIGNATURE	ATTY. ALEONSO V. TAN, JR.		
	BY: CHIEF OF OFFICE		

has been adjudicated and extrajudicially settled by and among her heirs as follows:

PARTITION AND ADJUDICATION

To ANA MARIA PELAEZ LIMPO, One-fourth (1/4) share of the estate of Soledad A. Legaspi;

To JOSELITO LEGASPI PELAEZ, One-fourth (1/4) share of the estate of Soledad A. Legaspi;

To CATHERINE LEGASPI PELAEZ, One-fourth (1/4) share of the estate of Soledad A. Legaspi; and

To MARIA THERESA PELAEZ BANDONG, One-fourth (1/4) share of the estate of Soledad A. Legaspi.

on October 7, 2025 at Imus City, Cavite, Philippines before Notary Public Atty. Peter Joseph C. Lara and entered in his Notarial Register as Doc. No. 288; Page No. 59; Book No. XIII; Series of 2025.

(Sgd.) All Heirs (CATHERINE LEGASPI PELAEZ for herself and as Atty-in-fact of Maria Theresa P. Bandong)

Publication : PERLAS NG SILANGAN BALITA
Dates : April 20, 27 and May 4, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **JOLLY V. REFERMOSO** who died intestate on January 18, 2018 in City of Dasmariñas, Cavite, with his last known residence address at Blk. 5, Lot 2, Brgy. Luzviminda 2, City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 5, Lot 2, Brgy. Luzviminda 2, City of Dasmariñas, Cavite, containing an area of Fifty- four (54 sq.m.) square meters has been adjudicated and extra-judicially settled by and among his true lawful heirs in pro indiviso equal shares with waiver of rights, interest, and participation in the said parcel of land including improvements erected therein in favor GRACE B. REFERMOSO on March 3, 2026 at Dasmariñas City, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 229; Page No. 46; Book No. 171; Series of 2026.

(Sgd.) Transferors/Heirs and Transferee/Heir

Publication : PERLAS NG SILANGAN BALITA
Dates : April 20, 27 and May 4, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **RODOLFO C. ASTORGA** who died intestate on 26 December 2018 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 19, Lot 2, Brgy. St. Peter 2, City of Dasmariñas, Cavite containing an area of Fifty-Two square meters and Five square decimeter (52.5) by virtue of Deed of Sale with Transfer of Rights executed by Dinna H. San Juan dated 10 February 2014 and notarized before notary public Atty. Henry F. Berin entered and registered in his notarial register as Doc. No. 295; Page No. 60; Book No. XXXII; Series of 2014 has been adjudicated and extra-judicially settled by and among his true lawful heirs in pro indiviso equal shares on April 15, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Karen T. Hermosa and entered in her Notarial Register as Doc. No. 47; Page No. 10; Book No. 172; Series of 2026.

(Sgd.) Heirs/Affiants

Publication : PERLAS NG SILANGAN BALITA
Dates : April 20, 27 and May 4, 2026

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE (OF THE DECEASED MAURO GEMOYA SALILID, JR.)

NOTICE is hereby given that the estate of the late **MAURO GEMOYA SALILID, JR.** who died intestate on 10 February 2020 in General Trias, Cavite, consisting of a motorized vehicle which he left at the time of his death, registered in his name, particularly described as follows:

Make: KAWASAKI
Series: BC175H
Plate Number: 124OLA
Body Type: MTC
Year Model: 2018
Engine Number: BC175AEB26595
Chassis Number: BC175H-B51132
MV File Number: 0401-0000695770
Denomination: Motorcycle with sidocar
LTO CR Number: 318741382

has been adjudicated and extrajudicially settled by and among his compulsory and legal heirs who agree and stipulate as follows:

1. That, it is to the very best interest of the HEIRS hereto to adjudicate unto themselves the herein said property extrajudicially in the form and manner hereinafter set forth.
2. That the HEIRS warrant that they are the only heirs of the decedent and bind themselves to defend and hold free and harmless the adjudication herein from any lawful claims of third persons.
3. That the HEIRS undertake to pay any and all estate taxes, registration fees, penalties, and other lawful charges required by law, including those imposed by the Bureau of Internal Revenue and the Land Transportation Office.
4. That this Deed is executed to attest to the truth of the foregoing facts and for the purpose of registering and transferring ownership of the motorized vehicle in accordance with existing laws and regulations.

on April 17, 2026 in the City of Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in his Notarial Register as Doc. No. 49; Page No. 10; Book No. IX; Series of 2026.

(Sgd.) All Heirs

Publication : PERLAS NG SILANGAN BALITA
Dates : April 20, 27 and May 4, 2026

(AYALA...from page 3)

Despite the year adjustments, the Ayala Land is company continues also focusing on to move forward monetizing about with around 13,000 P130 billion worth of residential units inventory to maintain across 40 projects set stability and support for completion this Turn to page 5

EXTRA-JUDICIAL SETTLEMENT OF ESTATE OF THE LATE ARMAN HINAHON HERRERA

NOTICE is hereby given that the estate of the deceased ARMAN HINAHON HERRERA who died intestate on April 3, 2025 at Trece Martires City, Cavite and a resident of Naic, Cavite at the time of his death, consisting of his portion shares to the three (3) parcels of land, known as and more specifically described as follows:

One-Half Portion (1/2)

TRANSFER CERTIFICATE OF TITLE NO. 057-2013038196

A parcel of land situated at Barangay of Labac, Mun. of Naic, Province of Cavite, Island of Luzon containing an area of Four Hundred Seven (407) square meters, more or less;

One-Eight Portion (1/8)

TRANSFER CERTIFICATE OF TITLE NO. T-1124044-

A parcel of land situated in the Bo. of Labac, Mun. of Naic, Prov. of Cavite containing an area of Six Thousand Three Hundred Fifty Eight (6,358) square meters, more or less;

One-Eight Portion (1/8)

TRANSFER CERTIFICATE OF TITLE NO. 057-2013038198

A parcel of land situated at Barangay of Labac, Mun. of Naic, Province of Cavite, Island of Luzon containing an area of Three Hundred Forty Three (343) square meters, more or less

has been adjudicated and extra-judicially settled by and among his surviving heirs equally on March 24, 2026 at Naic, Cavite before Notary Public Atty. Jose A. Mendoza and entered in his Notarial Register as Doc. No. 387; Page No. 79; Book No. XXXIII, Series of 2026.

(Sgd.) Heirs (LANI ROSE SOSA HINAHON for herself and as representative of Heir, Nathan Hinahon Herrera)

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27, May 4 & 11, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late ROMEO BAUTISTA FLAVIANO who died intestate on December 6, 2019 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Bik. B-3, Lot 4, San Luis II, City of Dasmariñas, Cavite containing an area of One Hundred Twelve (112 sq.m.) square meters has been adjudicated and extra-judicially settled by and between his true lawful heirs in pro indiviso equal shares on March 26, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 485; Page No. 97; Book No. 171; Series of 2026.

(Sgd.) Heirs/Affiants

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27, May 4 & 11, 2026



Publication Notice R.A.10172

NOTICE TO THE PUBLIC

Date: April 23, 2026

CCE- Migrant Petition No. CCE-0005-2026 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 ROLANDO P. BALITE, has filed with this Office, a migrant petition for CORRECTION OF ENTRY IN CHILD'S SEX from "FEMALE" to "MALE", in the Certificate of Live Birth of ROLANDO POLO BALITE, who was born on March 30, 1966 at Irosin, Sorsogon of parents ZACARIAS POLO BALITE & LEONIDA B. POLO.

Any person adversely affected by said petition may file his/her written opposition with this Office not later than May 7, 2026.

(Sgd.) OFELIA U. ARGUSON OIC-Municipal Civil Registrar

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27 and May 4, 2026

Banks required to strengthen defenses against cyber threats

Banks and financial institutions are now required to regularly evaluate their readiness against cyber threats under new rules issued by the Bangko Sentral ng Pilipinas. The updated guidelines introduce a Cybersecurity Maturity Framework that will help institutions measure the strength of their systems and identify areas for improvement. Under the rules, supervised institutions must conduct regular and thorough self assessments using a Cybersecurity Control Self Assessment tool, which reviews processes, systems, and current security practices. The results will help determine an institution's level of preparedness, classified into four stages which are foundational, established, managed, and optimized. Institutions with basic systems fall under the foundational level, while those with advanced tools and fully integrated cybersecurity practices are considered optimized. The expected level will depend on the size and complexity of operations. The central bank also updated reporting requirements, with annual IT profiles to be submitted within 25 days after the end of the year, and self assessment reports due by March 31 for selected institutions. These measures aim to strengthen cybersecurity resilience across the financial sector as digital activity continues to grow.

Carmakers put brakes on 500K sales target

Vehicle sales in the country are again expected to miss the 500,000 unit target this year as high fuel prices caused by the Middle East conflict continue to affect demand. The Chamber of Automotive Manufacturers of the Philippines Inc. (CAMPI), however, expects sales of electrified vehicles (xEVs) to continue increasing as consumer preferences shift. Although the official forecast for 2026 has not yet been released, CAMPI president Jose Maria Atienza said the industry has already experienced a drop in vehicle sales. Atienza said he personally expected a bigger decline because of the sharp rise in fuel prices, hinting at a possible double digit decrease in sales volume. In the first quarter, vehicle sales declined by 10 percent to 105,642 units from 117,074 units sold in the same period last year, according to data from CAMPI and the Truck Manufacturers Association. While sales of gasoline powered vehicles slowed, the industry recorded growth in xEV sales, which increased by 36 percent to 11,800 units from 8,664 units previously. Atienza, who also serves as executive vice president of Toyota Motor Philippines Corp.'s marketing division, said car brands may adjust their product lineup to take advantage of the rising interest in xEVs. He said the fuel crisis has affected the type of vehicles consumers prefer, adding that the trend is expected to continue until the end of the year. He also said the increase in the electrified vehicle mix would depend on how brands adjust their lineup and import volumes. After the United States and Israel launched military operations against Iran, the Philippines climbed to record levels, with diesel prices reaching as high as P170 per liter during the height of the conflict. Despite recent price rollbacks, fuel prices remain high because of ongoing supply disruptions linked to restrictions in the Strait of Hormuz, a major shipping route that carries around 20 percent of the world's oil and gas supply. Amid these conditions, CAMPI is preparing to hold the 10th Philippine International Motor Show from June 4 to 7 to showcase various vehicle options ranging from internal combustion engine vehicles to hybrids and EVs. The event is expected to feature at least 17 brands, including BAIC, Chery, Foton, Geely, Honda, Isuzu, Jetour, Kia, MG, Mitsubishi Motors, Nissan, Omoda & Jaecoo, Subaru, Suzuki, Tesla, Toyota, and VinFast.

(AYALA...from page 4)

key investments. Property development For the first quarter, net income declined to P5.4 billion from P6.9 billion last year, while revenues dropped to P37.5 billion from P43.6 billion. Property development revenues fell by 27 percent, while leasing and hospitality revenues grew by nine percent, supported by higher occupancy and improved tenant performance.

PUBLISHED BALANCE SHEET
Solo Basis
ONE UNIFIED RURAL BANK OF CAVITE, INC.
(Head Office and Branches)
As of March 31, 2026

ASSETS	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Cash and Cash Items	108000000000000000	R0010	17,565,710.73	18,759,922.26
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	913,961.57	915,080.32
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	565,535,514.52	549,269,359.57
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	313,877,308.19	313,893,615.91
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	372,394,205.01	370,449,745.94
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	372,394,205.01	370,449,745.94
Allowance for Credit Losses 2/	499800000000000000	R0130	23,021,078.15	30,381,363.26
Total Loan Portfolio - Net	195400000000000000	R0070	349,373,126.86	340,068,382.68
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	43,517,379.66	43,872,923.74
Real and Other Properties Acquired - Net	195501000000000000	R0160	160,526,183.15	156,797,526.28
Sales Contract Receivables - Net	195451500000000000	R0170	38,472,791.68	36,649,176.14
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	10,564,315.52	9,591,805.15
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	1,500,346,291.88	1,469,817,792.05

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,144,869,715.97	1,130,410,866.58
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	12,298,640.59	14,550,950.68
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	1,157,168,356.56	1,144,961,817.26
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	18,321,960.53	
Retained Earnings	315000000000000000	R0170	116,858,506.81	116,858,506.81
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	343,177,935.32	324,855,974.79
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,500,346,291.88	1,469,817,792.05

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	7.02	17.25
Net NPL Ratio	499151000000000000	R0020	1.81	10.23
Gross NPL Coverage Ratio	499152500000000000	R0030	88.11	47.54
Net NPL Coverage Ratio	499153000000000000	R0040	75.57	42.97
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	91.79	91.59
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	5.34	6.43
Return on Assets	499351000000000000	R0150	1.22	1.39
Net Interest Margin	499351500000000000	R0160	0.80	5.43
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	26.02	25.08
Tier 1 Capital Ratio	499650501000000000	R0180	26.02	25.08
CAR	499650500500000000	R0190	26.27	25.31
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 Specific Allowance for Credit Losses and General Loan Loss Provision. 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL. 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks. 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks


Digitally signed by Josmin B. Alvarez
Date: 2026.04.30 09:27:15 +08'00'

Josmin B. Alvarez

General Manager

Government borrowings drop nearly 40 percent in March

Government borrowings declined sharply by nearly 40 percent in March due to lower domestic debt, offsetting the rise in foreign financing, based on data from the Bureau of the Treasury.

Latest figures showed total borrowings fell by 39.4 percent to P116.66 billion in March from P192.45 billion in the same month last year. On a monthly

basis, this was also a 75.6 percent drop from P478.77 billion. Domestic borrowings reached P46.76 billion, down 70.4 percent from P157.80 billion a year earlier. This included P8.47 billion in Treasury bills and P55.22 billion in fixed rate Treasury bonds. In comparison, P132.40 billion was raised from fixed rate bonds in March 2025.

Around 59.9

percent of total financing came from external sources. Foreign borrowings more than doubled to P69.91 billion from P34.65 billion last year, supported by higher project loans worth P19.05 billion and program loans amounting to P50.85 billion.

The lower March figure reflected earlier borrowings at the start of the year,

which allowed the

government to avoid higher borrowing costs during the first full month of conflict in the Middle East. There are also indications of plans to raise funds through global bonds in the second quarter, with about \$2.5 billion available.

The extension of the tax filing deadline to May 15 is expected to increase revenue collections, possibly leading to a

budget surplus and reducing the need for additional borrowing for now.

Despite the March decline, total borrowings in the first quarter still rose by 34.7 percent to P1.004 trillion from P745.14 billion in the same period last year. This was driven by P161.29 billion raised from multi-tranche global bonds in January.

As of end March,

domestic borrowings increased by 62.2 percent to P731.10 billion, while foreign financing declined by 7.4 percent to P272.56 billion. The government has used about 37 percent of its P2.68 trillion borrowing plan for the year. Meanwhile, the budget deficit for the first three months narrowed by 20.3 percent to P355.5 billion from P446 billion last year.

Inflation seen at over two year high in April

The combined effect of higher oil prices, increasing food costs, and the weakening peso likely pushed inflation to its fastest pace in more than two years in April, raising the possibility of further policy tightening.

A survey of 10 economists showed a median forecast of 5.6 percent inflation for April, higher than the 4.1 percent recorded in March.

If reached, this would be the fastest inflation in 31 months or since 6.1 percent in September 2023, and would mark the fifth straight month of rising prices.

Estimates ranged from five percent to 6.2 percent, with all projections exceeding the Bangko Sentral ng Pilipinas target range of two to four percent.

The expected rise is linked to higher fuel and cooking gas prices, along with increases in basic food items such as rice, meat, fruits, eggs, and cooking oil. Electricity and water rates also went up in some areas, though lower vegetable prices may slightly ease the pressure.

Inflation is expected to stay above six percent for the rest of the year due to

global risks affecting oil prices. Ongoing tensions in the Middle East may continue to push fuel costs higher, while limited fertilizer supply and possible El Niño conditions could affect farm output and raise food prices.

Fuel price increases, including a sharp rise in gasoline and diesel, along with higher rice prices, also contributed to the upward trend.

The Bangko Sentral ng Pilipinas recently raised its benchmark interest rate by 25 basis points to 4.5 percent to help control inflation expectations.

EV and solar financing seen as growth areas for banks

Loans for electric vehicles and solar energy are emerging as key growth areas for major Philippine banks, as higher fuel costs and global tensions push consumers and businesses toward more affordable and cleaner energy options.

While traditional sectors remain cautious, demand for financing related to energy transition is increasing. This comes as the country continues to face rising fuel costs due to global supply pressures.

Banks have reported a gradual rise

in loans for electric vehicles and solar panels, although these still represent a small portion of overall lending. Sustainable finance portfolios have continued to expand, with funding directed toward renewable energy, green buildings, and similar projects. Large scale initiatives, including major solar projects, are also contributing to this growth.

Solar energy is expected to remain a key contributor to lending growth within the energy sector. Although still developing, financing for EVs and solar systems could become a larger share of lending if fuel and electricity costs remain unstable, offering banks a potential area of growth despite broader economic uncertainty.

There has also been strong demand for electric vehicle loans, helping support auto lending activity. Partnerships with dealers and manufacturers have further strengthened

Jobless rate further eases to 5% in March

Unemployment in the country slightly eased in March from the previous month as fewer Filipinos joined the active workforce, based on data from the Philippine Statistics Authority.

Initial results from the PSA's Labor Force Survey showed the unemployment rate went down to five percent in March from 5.1 percent in February.

However, the March figure was higher than the 3.9 percent posted in the same month last year.

In terms of actual figures, the number of unemployed Filipinos dropped to 2.58 million in March from 2.66 million in February, although this remained higher than the 1.93 million recorded in March last year.

For the first quarter, the unemployment rate settled at 5.3 percent, exceeding the government's four to five percent target range for 2026 to 2028.

National Statistician Dennis Mapa said the lower unemployment rate in March compared to February was mainly due to a decline in labor force participation, or the number of people who were either employed or

actively looking for work. PSA data showed the labor force participation rate stood at 63.3 percent in March, lower than the 63.8 percent in February, but slightly higher than the 62.9 percent posted in March 2025.

This was equivalent to 51.65 million Filipinos who were either working or seeking jobs in March, lower than the 52.09 million in February, but higher than the 49.95 million in March 2025.

Meanwhile, the employment rate reached 95 percent in March, nearly unchanged from 94.9 percent in February, but lower than the 96.1 percent recorded in March 2025.

This translated to 49.07 million employed Filipinos in March, down from 49.43 million in February, but higher than the 48.02 million posted in March last year. The underemployment rate climbed to 12.3 percent in March from 11.8 percent in February, but was lower than the 13.4 percent estimate in March 2025.

There were 6.03 million underemployed Filipinos in March, referring to those seeking additional jobs or longer work hours. This was higher than the 5.84

million in February, but lower than the 6.44 million in March last year. Industries that posted the largest monthly employment gains in March were agriculture and forestry with 486,000, construction with 184,000, education with 142,000, information and communication with 96,000, and professional, scientific and technical activities with 91,000.

Meanwhile, sectors with the largest job losses compared to February were fishing and aquaculture with 420,000, other service activities with 299,000, manufacturing with 217,000, human health and social work activities with 154,000, and finance and insurance activities with 116,000.

The Department of Economy, Planning and Development (DEPDev) said the government would continue programs aimed at preserving jobs and helping workers displaced by the conflict in the Middle East.

DEPDev Secretary Arsenio Balisacan said the government would speed up interventions to support businesses affected by higher fuel and input costs caused by the Middle East conflict.

Central Luzon emerges as key industrial growth area

The country's industrial sector is expanding beyond its usual southern hubs, with Central Luzon becoming an important area for growth.

For many years, Laguna, Cavite, and Batangas served as the main production centers. However, as investments continue to concentrate in these regions, land availability has become limited, pushing manufacturers to look for larger and more flexible locations.

Industrial activity is now moving north, helping increase overall capacity and diversify supply chains. This shift supports a more spread out production network, improving flexibility and stability for manufacturers.

Central Luzon is becoming more

connected within a Luzon wide industrial system, supported by major roads such as NLEX, SCTEX, and TPLEX. Better connectivity allows smoother movement between Metro Manila, Northern Luzon, and key export hubs, strengthening the region's role in the broader network.

Developments such as TARI Estate in Tarlac highlight this shift, offering large scale industrial spaces with access to major transport routes and key ports and airports.

The estate covers 384 hectares and is designed for light to medium manufacturing, allowing room for expansion and long term operations. It also provides integrated utilities to

support continuous operations.

The project is progressing toward full operations, with its first phase already fully sold and major companies beginning development, showing strong demand for industrial space.

This growth builds on decades of industrial development, with thousands of jobs generated and billions in investments across similar projects.

As demand continues to rise across industries such as electronics, food, chemicals, and automotive, expansion into new areas is expected to continue. Central Luzon is now seen as another major driver of industrial growth alongside southern regions.

DICT and NEA partner to expand rural internet access

A new agreement has been signed to support the expansion of internet connectivity in rural areas through shared infrastructure.

The partnership between the Department of Information and Communications Technology and the National Electrification Administration allows electric cooperatives and internet service providers to use common infrastructure to improve network reach. The initiative

aims to extend digital services to more communities by using existing power distribution systems to also support data transmission. Funding for the project is being arranged, with up to \$1 billion being considered from international financial institutions.

The agreement will also establish guidelines that enable cooperation between power utilities and the telecommunications sector. Electric

cooperatives are expected to take part in consultations to finalize the framework.

This effort supports the implementation of Republic Act 12234 or the Konektadong Pinoy Act, which aims to improve nationwide connectivity.

The program is expected to strengthen internet access across the country, particularly in underserved areas, including both middle mile and last mile connections.