

Free shuttle service launched
in Cavite City, Noveleta

The local governments affected by traffic of Cavite City and caused by the ongoing Noveleta launched a Department of Public free shuttle service Works and Highways to assist commuters

Turn to page 2

DOTr says LRT 1 Cavite Extension to continue if Villar land donation does not push through

The Department of Transportation (DOTr) said construction of the Zapote and Niog stations under the Light Rail Transit Line 1 Cavite Extension Project will continue if the Villar Group of Companies does not accept the government's conditions for its proposed land donation. Transportation Secretary Giovanni Lopez said the DOTr is scheduled to meet with the Villar Group next week regarding the donation of six parcels of land intended for the proposed Las Piñas station. Lopez said the government's conditions include granting the DOTr an unconditional permit to enter the property, including the land in the deed of donation without government liability, and cancelling any existing mortgage on the donated property.

He reiterated that there are no right of way issues affecting the Cavite Extension and said the Villar family had expressed its intention to donate the land. Lopez said that if the conditions are not accepted, construction will proceed to the Zapote and Niog stations while work on the Las Piñas station will be temporarily set aside to avoid further delays for commuters in Zapote and Bacoor. The DOTr said it requires 8,389 square meters of land for the Las Piñas and Zapote stations, with about 4,990 square meters expected to come from the proposed donation. Lopez added that two of the six parcels remain under mortgage, including one measuring about 2,000 to 3,000 square meters and another measuring about 90 square meters for a planned viaduct.

He explained that mortgaged property may still be donated, but the government must not assume any liability related to the encumbrance.

Construction of the LRT 1 Cavite Extension began in 2019. Once completed, the Las Piñas, Zapote, and Niog stations will increase the total number of LRT 1 stations to 28. The railway currently operates from Fernando Poe Jr. Station in Quezon City to Dr. Santos Station in Parañaque City.



UP Diliman, DLSU Dasmariñas partner on Cavite campus master plan

UP Diliman campus in Cavite. (UPD), through the UPD College of Architecture, and De La Salle University Dasmariñas (DLSU D) signed a memorandum of agreement to jointly conduct research and extension work over the next 12 months for the development of a master plan for the DLSU D campus in Cavite. The partnership aims to produce a conceptual master plan for the university's 27 hectare campus, including a 10 year implementation roadmap covering infrastructure, architectural, and landscape developments in short, medium, and long term phases aligned with the university's priorities.

Under the agreement, both institutions will undertake joint research and development projects, exchange students, faculty members, researchers, and staff, share academic and scientific resources,

Turn to page 2

M I K M I K ' S
WORLD
Nehemiah Ezekiel B. Barco

Republic of the Philippines

Fourth Judicial Region

Regional Trial Court Of Cavite

Office of the Clerk of Court & Ex-Officio Sheriff

New Justice Hall, J.P. Rizal Avenue,

Kaybagal South, Tagaytay City

Email Address: rtc1tgtocc@judiciary.gov.ph

Contact Nos. 09676699985/ (046) 419-0464

IMUS RURAL BANK, INC.,

Mortgagee,

EJF NO. TG-26-053

FOR: **EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT NO. 3135, AS AMENDED, IN RELATION TO SECTION 78 OF REPUBLIC ACT NO. 337, AS AMENDED, REPUBLIC ACT NO. 7353 AND OTHER APPLICABLE LAW**

-versus-

ELISEO B. SABAL, JR. married to

MARY GRACE S. SABAL,

Mortgagors,

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by Mortgagee, **IMUS RURAL BANK, INC.**, a rural bank duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office at Imus, Cavite, pursuant to the terms and conditions of the Real Estate Mortgage ("MORTGAGE") executed and notarized on March 13, 2020 by mortgagors, **ELISEO B. SABAL, JR.** married to **MARY GRACE S. SABAL**, both of legal age, Filipino and with addresses at (1) 663 Arcedera St., Brgy. 43 (Pinagpala), Cavite City (2) 663 Arcedera St., San Antonio, Cavite City and (3) Brgy. Iruhin, Mun. of Tagaytay, Province of Cavite, in favor of the Mortgagee, over a real estate property including improvements thereon, described in and covered by **TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors in the amount of **TWO MILLION TWO HUNDRED NINETY-THREE THOUSAND ONE HUNDRED FORTY-FOUR PESOS AND 80/100 (Php2,293,144.80)**, inclusive of interest and penalty charges as of March 31, 2026, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Alex E. Martinez, will sell at public auction on **August 26, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145

Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that certain land situated in the BRGY. IRUHIN, MUN. OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 12 BLK. 4 OF THE SUBD. PLAN PSD-04-192511, BEING A PORTION OF LOT C-4-G-1, PSD-04-025887, LRC REC. NO. 34342), SITUATED IN BRGY. IRUHIN, MUN. OF TAGAYTAY, PROV. OF CAVITE, IS. OF LUZON. BOUNDED ON THE SE., & SW., ALONG LINE 1-6 BY RD. 2, ON THE NW., ALONG LINE 6-7 BY LOT BLK. 4, ON THE NE., ALONG LINE 7-8 BY LOT 14 BLK. 4, EASEMENT AND ON THE SE., ALONG LINE 8-1 BY LOT 13 BLK. 4 EASEMENT AREA, ALL OF THE SUBD. PLAN. BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 20'24"E., 10597.21 M. FROM BLLM NO. 1, MUN. OF SILANG THENCE S. 74'58"W., 7.68 M. TO PT. 2; S. 80'04' W., 1.07 M. TO PT. 3; N. 89'43"W., 1.07 M. TO PT. 4; N. 79'31"E., 15.00 M. TO THE PT. 5; N. 74'25"W., 12.61 M. TO PT. 6; N. 15'35"E., 15.00 M. TO PT. 7; S. 74'25"E., 22.68 M. TO PT. 8; S. 17'48"W., 10.26 M. TO PT. OF BEGINNING, CONTANING AN AREA OF THREE HUNDRED SEVENTEEN (317) SQ. M. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS CYL. CONC., MONS. 15 X 40 CM., BEARINGS TRUE; DATE OF ORIG. SURVEY, NOV. 19, 1928 TO JUNE 10, 1937 & THAT OF THE SUBD. PLAN EXECUTED BY ROLANDO NATHANIEL S. PADA G. E. ON MARCH 1-10, 2007 & WAS APPROVED ON APRIL 2, 2007.

is registered in accordance with the provision of the Property Registration Decree in the name of
Owner: ELISEO B. SABAL, JR., SINGLE, OF LEGAL AGE, FILIPINO
Address: 663 ARCEDERA ST., SAN ANTONIO, CAVITE CITY

In the event the public auction should not take place on the said date, it shall be held on **September 2, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **TRANSFER CERTIFICATE OF TITLE NO. 076-2013002145** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, July 14, 2026.

(Sgd.) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court & Ex-Officio Sheriff

(Sgd.) **ALEX E MARTINEZ**
Sheriff-In-Charge

WARNING:
IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW

Copy Furnished:

IMUS RURAL BANK, INC.

Mortgagee

Imus, Cavite

ELISEO B. SABAL JR.

MARY GRACE S. SABAL

Mortgagors

(1) 663 Arcedera St., Brgy. 43 (Pinagpala), Cavite City

(2) 663 Arcedera St., San Antonio, Cavite City

(3) Brgy. Iruhin, Mun. of Tagaytay, Province of Cavite

Publication : PERLAS NG SILANGAN BALITA

Dates : July 20, 27 and August 3, 2026

Vena energy locks in P19B for massive Pangasinan solar build

Singapore’s Vena Energy has secured \$310 million (about P19 billion) in financing from eight foreign lenders to advance its large-scale solar project in Pangasinan, with the senior debt financing signed with BNP Paribas, Crédit Agricole Corporate and Investment Bank, DBS Bank Ltd., ING Bank N.V., Intesa Sanpaolo S.p.A., MUFG Bank Ltd., Standard Chartered Bank and Sumitomo Mitsui Banking Corp.

Vena Group chief investment officer Simone Grasso stated, “Achieving financial close for the Ixus Bugallon Solar Power Project reflects the continued confidence of our banking partners in Vena Energy’s ability to develop, finance and second green deliver large-scale renewable energy infrastructure.”

The project,

boasting a capacity of 500 megawatts-peak (MWp), is projected to supply electricity to around 650,000 households annually once operational and is expected to avoid more than 570,000 tons of carbon emissions annually and save approximately 830 million liters of water per year compared with conventional power generation.

Emphasizing the broader impact, Grasso added, “As the Philippines advances its clean energy transition, we remain committed to mobilizing long-term capital for projects that strengthen energy security and deliver lasting value to communities and stakeholders.”

As a winner of the government’s second green energy auction, Ixus Bugallon Solar is guaranteed a tariff rate for up to 20

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **GENEROSO P. CALDERON** who died intestate on 17 September 2022, at Perpetual Help Medical Center, Nat'l Hi-way, Sto. Niño City of Biñan, Laguna, consisting of a certain parcel of land with improvements thereon situated at Block 4 Lot 20 Phase 3 Sunshine Homes, Brgy. Francisco De Castro GMA, **Cavite** covered by TRANSFER CERTIFICATE OF TITLE No. T-176636;

a Bank Account with the Land Bank of the Philippines (LBP) Dasmariñas, Cavite Branch with Account Number: SA 2376 1289 06; and

car vehicle the said deceased is also the registered owner, more particularly described as follows;

Make	ISUZU	Series	MU-X 4X2 LS-AA
Denomination	SPORTS UTILITY VEHICLE	C.R NO.	228447004
Chassis No.	MPAUCR86GFT004503	Body Type	WAGON
Year Model	2015	Engine No.	4JK1NG0179

has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights and they hereby agree and warrant as follows:

1. That the heirs hereby warrant title over the land above-described, with full right to dispose of the same, free from all liens and encumbrances, and that henceforth, full rights of ownership and possession of the parcel of land with improvements thereon situated at Block 4 Lot 20 Phase 3 Sunshine Homes, Brgy. Francisco De Castro GMA, Cavite covered by TRANSFER CERTIFICATE OF TITLE No. T-176636 shall now pertain exclusively to MIA ISABELLE C. PERALTA;

2. That the heirs hereby waive in full all their shares, rights and interests over the subject BANK ACCOUNT in favor of CECILIA D. CALDERON; and

3. That the heirs hereby waive in full all their shares, rights and interests over the subject CAR VEHICLE in favor of CECILIA D. CALDERON;

on July 6, 2026 in the Municipality of Gen. Mariano Alvarez, Cavite, Philippines before Notary Public Atty. Aldrin Jose M. Cana and entered in his Notarial Register as Doc. No. 385; Page No. 78; Book No. 11; Series of 2026.

(Sgd.) **All Heirs (GENEROSO JR. D. CALDERON for himself and as representative of MARGRET ANNE D. CALDERON; MIA ISABELLE C. PERALTA for herself and as representative of GENE HERMIE D. CALDERON)**

Publication : PERLAS NG SILANGAN BALITA

Dates : July 13, 20 & 27, 2026

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **ISIDRO M. DELA CRUZ** who died intestate on June 27, 2026 at City of Dasmariñas, **Cavite**, consisting of a Savings Account with the PHILIPPINE NATIONAL BANK, under Savings Account No: 242910151140, including all deposits, interests, and proceeds therein has been adjudicated and extrajudicially settled by and between his heirs with Waiver of Rights in favor of EDUARDO A. DE LA CRUZ on July 7, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 128; Page No. 26; Book No. 173; Series of 2026.

Thumbmarked by Heir/Transferor and Signed by Heir/Transferee

Publication : PERLAS NG SILANGAN BALITA

Dates : July 13, 20 & 27, 2026

years, providing when Security Bank Vena Energy with Corp. backed Vena long-term revenue Energy’s development certainty. of an 80.6-MWp solar

Located near the farm in Ilocos Norte company’s existing through a senior 550-MWp Bugallon debt facility of P2.7 Solar Power Project, billion, a move that the new development strengthens the will expand Vena group’s growing Energy’s total presence in the solar capacity in province where it Pangasinan to one also operates two gigawatt-peak upon solar facilities and is completion, building currently developing on momentum from another 300-MWp earlier this year solar plant.

EXTRAJUDICIAL SETTLEMENT OF ESTATE
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **PANAHO N C. DERAMAS** who died intestate on February 17, 2020 at Naic, Cavite, consisting of two (2) parcels of land (lot only) situated in the Brgy. of Lumban, Municipality of Naic, Province of Cavite, covered and embraced by Transfer Certificate of Title Nos. 057-2011000793 and T-1034328, which are more particularly described as follows:

Transfer Certificate of Title No. 057-2011000793
A parcel of land situated in the Brgy. of Lumban, Mun. of Naic, Prov. of Cavite, containing an area of One Hundred Forty One (141.50) square meters and Fifty decimeters, more or less, and

Transfer Certificate of Title No. T-1034328
A parcel of land situated in the Brgy. of Lumban, Mun. of Naic, Prov. of Cavite, containing an area of One Hundred Forty One (141.50) square meters and Fifty decimeters, more or less

has been adjudicated and extrajudicially settled by and among his heirs in pro-indiviso equal shares with waiver of rights, interests and participations over their shares in (2) parcels of land (lot only) situated in the Brgy. of Lumban, Municipality of Naic, Province of Cavite, covered and embraced by Transfer Certificate of Title Nos. 057-2011000793 and T-1034328 in favor of FELICITAS DERAMAS-COLADILLA, married to RAMIR COLADILLA on April 11, 2026 at Marikina City before Notary Public Atty. Vener C. Malabanan III and entered in his Notarial Register as Doc. No. 441; Page No. 89; Book No. 244; Series of 2026.

(Sgd.) **Heirs/Donors and Heir/Donee**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE
WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **JEAR V. MAHINAY** who died intestate on 25 December 2025 in General Trias, Cavite, consisting of a parcel of land the deceased was the absolute, registered owner, located at Phase 3, Block 84, Lot 13, Mary Cris Complex, Brgy. Pasong Camachile II, General Trias, Cavite, covered by Transfer Certificate of Title No. 057-2018013894 of the Registry of Deeds for the Province of **Cavite**, containing an area of THIRTY-SIX (36) SQUARE METERS, more or less, has been adjudicated and extrajudicially settled by and among his heirs in equal shares; that for and in consideration of the sum of THREE HUNDRED FIFTY THOUSAND PESOS (PHP350,000.00), Philippine Currency, the HEIRS/VENDORS do hereby SELL, CEDE, TRANSFER and CONVEY unto JOANNA MARIE S. EBUEN, married to Rufert B. Ebu en, his/her heirs, successors and assigns, the above-described parcel of land covered by Transfer Certificate of Title No. 057-2018013894, together with all the rights, interests, and improvements found thereon on July 10, 2026 in Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in his Notarial Register as Doc. No. 272; Page No. 55; Book No. XIV; Series of 2026.

(Sgd.) **RACHEL P. MAHINAY for herself and as Natural Guardian of Minor Heirs and Vendee and Vendee's spouse**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

AFFIDAVIT OF SELF-ADJUDICATION OF THE
ESTATE OF THE LATE ANTONIO S. MONTEZA
WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **ANTONIO S. MONTEZA** who died intestate on 24 May 2015 in City of Dasmariñas, Cavite, consisting of a parcel of land including improvements erected therein, located at Blk. 37, Lot 6, Brgy. San Isidro Labrador 1, City of Dasmariñas, **Cavite**, containing an area of One Hundred Thirty-Three (133 sq.m.) square meters, embraced and covered by Transfer Certificate of Title (TCT) No. T-1177998 of the Registry of Deeds for the Province of Cavite has been self-adjudicated by his surviving spouse and the only heir; that for and in consideration of the sum of THREE HUNDRED FIFTY THOUSAND (PHP 350,000.00) PESOS, Philippine Currency, she does hereby SELL, TRANSFER, CONVEY in a manner absolute and irrevocable the said lot including improvements erected therein in favor of GLENN MARK B. AMADOR and ANGELINE B. AMADOR, their heirs, assigns and successors in interest free from all liens and encumbrances on July 15, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 254; Page No. 51; Book No. 173; Series of 2026.

(Sgd.) **Vendor and Vendees**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 20, 27 and August 3, 2026

Government infrastructure spending declines further in May

Government of payment claims infrastructure and contractor spending fell by documents delayed 35.3 percent in May disbursements, as stricter review particularly for

AFFIDAVIT OF SELF ADJUDICATION

NOTICE is hereby given that the estate of the deceased **ANNITA CARRELL** who died intestate on June 25, 2024 at Piedmont Fayette Hospital, Fayetteville, Fayette, Georgia, USA, consisting of a savings account with BPI-Makati Branch under account number 0014213686, the three fourth (3/4) share of the abovesaid BPI Savings Account has been self-adjudicated by her sole heir MARK GUEVARRAATIENZA, widower and residing at Blk 24 Lot 26 N-D, The Parkplace Village, Anabu 1-D, Imus, **Cavite**, Philippines on July 20, 2026 in Imus, Cavite before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 403; Page No. 82; Book No. CCII; Series of 2026.

(Sgd.) **Heir/Affiant**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 27, August 3 & 10, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **SPS. DELFIN IBAL & LUCINA CAGASCAS IBAL** who both died intestate on July 13, 2004 and on August 4, 2004 both in Dasmariñas, Cavite, respectively, consisting of a National Housing Authority (NHA) lot including improvements erected therein, located at Blk. E-1, Lot 3, City of Dasmariñas, **Cavite**, containing an area of One Hundred Two (102) square meters has been adjudicated and extra-judicially settled by and among their heirs in pro indiviso equal shares with waiver of rights, interest and participation in the aforesaid property, as follows:

PORFIRIO C. IBAL - 38.25 square meters
DOLORES N. IBAL - 25.5 square meters
MARIA I. LLONORA -38.25 square meters

on July 27, 2026 in the City of Dasmariñas, Cavite, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 354; Page No. 71; Book No. 173; Series of 2026.

(Sgd.) **Heirs/Transferors and Heirs/Transferees**

Publication : PERLAS NG SILANGAN BALITA
Dates : July 27, August 3 & 10, 2026

projects under the Department of Public Works and Highways (DPWH), nearly a year after the flood control corruption controversy.

The Department of Budget and Management (DBM), however, expects spending to improve in the coming months with support from programs under the Unified Package for Livelihood, Industry, Food and Transport (UPLIFT).

According to the DBM’s National Government Disbursements report, infrastructure and capital outlays declined to P80.1 billion in May from P123.8 billion in the same month last year. This marked the 11th straight month of year on year decline, although

spending was 93.1 percent higher than the P41.5 billion recorded in April. The DBM said the decline was mainly due to strengthened review, audit, and validation procedures for infrastructure payment claims, along with stricter documentary requirements for contractors. These measures have slowed the release of payments, particularly for DPWH projects.

AUCTION SALE

Ang sumusunod na mga sangay ng **GRJ JARO PAWNSHOP CORP.** ay magsasagawa ng subasta mula **ika - 03 hanggang ika - 08 ng AGOSTO 2026** para sa lahat ng hindi natubos na sangla para sa buwan ng **ENERO 2026**.

JULIO R. PEÑA Auctioneer

1. **ALFONSO BRANCH** : Poblacion II, Alfonso, Cavite, 9:00 am

2. **ANABU BRANCH** : Brgy. Anabu I-C, Imus City, Cavite, 9:00a.m

3. **ANABU BRANCH 2** : Rtan Gen. E. Aguinaldo hi-way, Brgy., Anabu II-E Imus City, Cavite, 9:00a.m

4. **AREA D BRANCH** : Blk 9 Lot 2 Cluster A, Brgy. Luzviminda 1, Dasmariñas City, Cavite, 9:00 a.m

5. **AREA D BRANCH 2** : Blk A-1 Lot 1 Luzviminda 1, Dasmariñas Cavite, 9:00 a.m

6. **BINAKAYAN KAWIT, CAVITE BRANCH 2** : Tirona Hiway, Tramo Bantayan, Binakayan, Kawit, Cavite, 9:00 am

7. **BAILEN BRANCH** : Real St. Poblacion 2 General Emilio Aguinaldo Hi Way, Cavite, 9:00 am

8. **BACLARAN PARAÑAQUE CITY BRANCH 2** : C-Side Comm'l Ctr. A. Guarra St. Corner Roxas Blvd., Bac laran, Parañaque City, 9:00 am

9. **BIÑAN CITY, LAGUNA BRANCH** : Unit 4. 45 Gen M.Capinpin St. Poblacion Biñan City, Laguna, 9:00 a.m

10. **BUCANDALA BRANCH** : FCRS Building Bucandala II, Imus City, Cavite 9: 00 am

11. **CARSADANG BAGO** : Nelson Building Carsadang Bago 2 Imus Cavite 9:00 am

12. **GOLDEN IMUS BRANCH** : B67D L48 Ph 3 Diamond Village Anabu 2-F Imus City, Cavite 9:00 am

13. **INDANG BRANCH** : 549 A. Mabini St. Poblacion III, Indang, Cavite, 9:00 a.m

14. **KADIWA BRANCH 2** : Blk 2 Lot 1 Sariling Sikap Brgy Buro1 1 Dasmariñas , Cavite, 9:00 am

15. **LAS PIÑAS CITY BRANCH 4** : 425 Alabang Zapote Road Talon 1, Las Piñas City, 9:00 am

16. **LAS PIÑAS BRANCH 6** : 132 Saging St., CAA BF International, Las Piñas City 1740., 9:00 am

17. **LIPA 3 BRANCH** : Semondoc Bldg. P. Torres St. Brgy. 5 Lipa City Batangas, 9:00 am

18. **MAGALLANES BRANCH** : PUBLIC MARKET SAN AGUSTIN MAGALLANES CAVITE 9:00 am

19. **MANGGAHAN MAIN BRANCH** : 083 Governor's Drive, Brgy. Manggahan, General Trias, Cavite, 9:00 a.m

20. **MANGGAHAN BRANCH 2** : Crisanto M. Delos Reyes Ave. Brgy. Manggahan, General Trias, Cavite, 9:00 a.m

21. **MOLINO BACOR CITY, CAVITE BRANCH 3** : Molino Road, Molino 1 Baco or City, Cavite, 9:00 am

22. **NAIC MAIN BRANCH** : Pascual Poblete St Cor., Zamora St Gombalza Naic, Cavite 4110., 9:00 am

23. **NAIC CAVITE BRANCH 2** : Capt. C. Nazareno Naic, Cavite, 9:00 am

24. **NOVELETA BRANCH 2** : Poblacion, Noveleta, Cavite 9:00 am

25. **PALIPARAN GRJ-RA BRANCH 2** : Stall #2 Baucam Bldg. Dela Cuetra St., Sitio PintongGubat, Paliparan 3, Dasmariñas, Cavite, 9:00 am

26. **PASAY BRANCH** : 688 Andrews Avenue Villamor Air base, Brgy. 183 NCR Fourth District Pasay City 1300, 9:00 am

27. **SALITRAN DASMARIÑAS CITY, CAVITE BRANCH** : Jose Abad Santos Ave., Brgy. Sampaloc 1, Dasmariñas City, Cavite, 9:00 am

28. **SILANG BRANCH** : 55 P.Montoya St., Poblacion V, Silang, Cavite, 9:00 am

29. **STA. ROSA 1 BRANCH** : Unit 4 B1 L11 Ciudad Grande Subd., Market Area, Sta. Rosa City, Laguna, 9:00 am

30. **TANZA CAVITE BRANCH 2** : Camia St. De Roman Subd Daang Amaya 1, Tanza Cavite 9:00 am

31. **TRECE MARTIRES MAIN BRANCH** : 5-B Extension West Public Market, San Agustin, Trece Martires City, Cavite, 9:00 a.m

32. **TRECE BRANCH 2** : Purok 7, Brgy. San Agustin Trece Martires City, Cavite, 9:00 am

33. **ZAPOTE, BACOR CITY, CAVITE BRANCH** : Stall #2 HDR Baco or Public Market Zapote IV, Baco or City, Cavite , 9:00 am

34. **ZAPOTE BRANCH 2** : Zapote IV, Baco or, Cavite, 9:00 am

infrastructure the continued spending fell by 42.9 percent to P269.4 billion from P471.5 billion in the same period last year. The DBM said the stricter procedures strengthen safeguards for public spending even as they temporarily affect the pace of disbursements. It expects spending to accelerate in the coming months through major business and fund releases and consumer confidence.

Import surge drives trade deficit to \$4.94 Billion in June

The country’s trade deficit widened in June from a year ago, as imports outpaced record-high exports, according to the Philippine Statistics Authority. PSA data showed that the balance of trade in goods, or the difference between exports and imports value, amounted to a \$4.94-billion deficit in June, 12 percent higher than the \$4.40-billion shortfall in the same month last year.

While the deficit widened year-on-year, it was the lowest recorded since February, when the shortfall was at \$4.01 billion.

From January to June, the country’s trade deficit widened by 26 percent to \$30.81 billion from \$24.48 billion in the same period last year. The PSA said that in June, the country recorded its highest export sales since 1991. In particular, the country’s total exports of goods rose by 24 percent to \$8.77 billion in June from \$7.07 billion in the same month of 2025.

By commodity group, electronic products continued to be the country’s top exports in June, with total earnings rising by 35 percent to \$5.25 billion from \$3.89 billion a year ago. In terms of export markets, the United States was the top destination for Philippine exports, accounting for \$1.76 billion or 20 percent of the total in June. From January to June, exports rose by 13 percent to \$46.72 billion from \$41.31 billion in the same period last year.

Philippines prepares for first natural gas auction

The government is preparing to launch the country’s first auction for mid merit natural gas capacity this year to strengthen grid reliability as more renewable energy projects come online.

Energy Secretary Sharon Garin said consultations with industry stakeholders are ongoing to finalize the auction terms, with the government aiming to award the gas contracts before the end of the year.

She said gas fired power plants are well suited for mid merit capacity because they can quickly adjust electricity output to meet changing demand.

Mid merit plants help maintain grid stability by bridging the gap between baseload and peak demand power sources. They also support renewable energy such as solar and wind, whose output depends on weather conditions.

Garin said gas plants respond faster than coal fired facilities while remaining more affordable than diesel plants, making them a practical option for the country’s energy needs.

Last month, the Department of Energy issued guidelines for the planned mid merit natural gas capacity auction, citing the growing need for flexible power generation as renewable energy expands.

The agency said limited natural gas capacity has pushed some coal fired plants in Luzon beyond normal operating limits, increasing the risk of forced outages. The Visayas and Mindanao grids also continue to rely mainly on coal and oil based generation.

Natural gas currently accounts for around 14 percent of the country’s energy mix, based on Department of Energy data.

Central Bank balances inflation and economic growth

The Bangko Sentral ng Pilipinas (BSP) entered 2026 with inflation below target, a strong banking sector, and lower borrowing costs following a series of rate cuts in 2025. However, rising oil prices caused by the Middle East conflict, a weaker peso, and renewed inflation have changed the economic outlook.

BSP Governor Eli Remolona Jr. said inflation has increased from a low base, while banks remain strong enough to absorb shocks and continue lending.

The BSP raised its benchmark interest rate by 25 basis points in both April and June, bringing the policy rate to 4.75 percent after inflation climbed above the central bank’s two to four percent target. Headline inflation reached 7.2 percent in April before easing to 6.4 percent in June, while core inflation continued to rise.

Analysts said the BSP may need additional rate increases if inflation risks persist, although higher borrowing costs could further slow economic growth. The economy expanded by only 2.8 percent in the first quarter, while the government’s 2026 growth forecast has been lowered to 3.5 percent to 4.5 percent.

Economists also pointed to risks from a weaker peso, possible El Niño conditions, rising fertilizer prices, and higher wages, all of which could add pressure to inflation.

Despite these challenges, the BSP said the banking system remains well capitalized and liquid. The central bank continues to strengthen financial oversight while balancing price stability, economic growth, and financial stability.

Banks post P208 billion profit in first half

The Philippine banking industry while interest expenses declined by 1.7 percent, allowing banks to generate higher net interest earnings during the period.

Non interest income also increased by two percent, supported by higher fees and commissions.

However, trading operations affected earnings as banks recorded a trading loss of P5.67 billion, reversing the trading income posted in the same period last year. The decline was mainly linked to foreign exchange transactions.

Operating costs also increased during the period. Non interest expenses rose by 9.9 percent, while provisions for credit losses climbed by 32.2 percent as banks set aside more funds for potential loan losses.

Despite the higher expenses and larger credit loss provisions, profit before tax increased by 4.7 percent to P255.89 billion. After income tax expenses of P47.5 billion, the banking industry recorded a net profit of P208.39 billion in the first six months of 2026.

Faster shift to stricter steel rebar standards urged

The Philippine Iron and Steel Institute (PISI) urged the Department of Trade and Industry (DTI) to shorten the transition period for the mandatory implementation of stricter standards on deformed steel bars to improve the earthquake safety of buildings. PISI submitted its recommendations to DTI Secretary Cristina Roque on July 23 regarding the draft memorandum circular requiring compliance with the updated Philippine National Standards (PNS) 49:2026.

Under the revised standards, grade 33 rebars, the lowest non seismic grade, along with regular steel bars, will no longer be allowed for structural use.

The group said the updated standards would bring the country in line with other nations that have already phased out grade 33 rebars due to earthquake risks. PISI opposed the proposed timeline, which includes a public comment period until September 21 and a nine month transition period ending on April 30, 2027. Instead, it recommended closing the consultation by the end of July and limiting the transition period to no more than three months. PISI president Joel Ronquillo said the standards were developed in response to actual loss of life and urged the DTI to act with greater urgency. The institute also argued that extending the transition would allow non seismic grade rebars to remain in use longer than necessary. It added that local manufacturers have enough capacity to meet demand, estimating annual production at eight million metric tons compared with market demand of four million metric tons.

The DTI earlier said it plans to issue the implementing order for PNS 49:2026 next month.

DA and IPOPHL partner to launch GI roadmap for Philippine farm products

The Department of Agriculture (DA) and the Intellectual Property Office of the Philippines (IPOPHL) have signed a memorandum of understanding to establish a technical working group dedicated to creating a geographical indication (GI) roadmap for the country’s farm products, including Cordillera heirloom rice, the Camarines Norte queen pineapple, Bonuan bangus, Zambales mangoes, Quezon lambanog and pomelo, as well as cacao and durian from Davao.

“As competition in global food markets shifts from volume to branding and authenticity, the government is betting that the country’s next export advantage will come not only from what it grows, but from where it is grown and harvested,” the DA said, noting that the recent GI application for Bohol ubi kinampay serves as a significant milestone in promoting origin-based farm products.

This application, filed in June by the Bohol Economic Development and Investment Promotion Office, aims to protect local producers amid the global boom for ube, a move Agriculture Secretary Francisco Tiu Laurel Jr. supports by stating that protecting local farm products through their place of origin would create better economic opportunities for local producers.

He emphasized that GI certification would protect the local products, preserve authenticity, enhance consumer confidence and create greater opportunities for our farming and fishing communities, adding, “For generations, our farmers, fisherfolk and indigenous communities have cultivated products whose quality and identity are deeply rooted in their places of origin.”

Beyond certification, the agreement seeks to bolster producer organizations, improve the issuance of certification and traceability systems and help open more higher-value domestic and export markets for local farm produce, with the ultimate goal that securing a GI mark for Philippine farm products would boost its export value and allow the government to narrow the country’s P10 billion annual agricultural trade deficit.

PSEi returns to 6,300 level as Middle East tensions ease

Shares closed higher, returning to the 6,300 level as lower oil prices improved investor sentiment.

The benchmark Philippine Stock Exchange index (PSEi) rose by 0.54 percent or 33.89 points to finish at 6,314.90, while the broader All Shares index gained 0.38 percent or 12.89 points to close at 3,435.37.

A B Capital Securities said the PSEi climbed above 6,300 after three unsuccessful sessions as Brent crude prices fell by six percent overnight to around \$90 per barrel. The peso also strengthened to 61.675 against the dollar from last week’s record low.

Regina Capital’s Luis Limlingan said bargain hunting continued as easing geopolitical tensions following the halt in strikes in the Middle East lifted market sentiment. Lower crude oil prices also eased concerns over inflation.

Sector performance was mixed, with mining and oil posting the biggest gain of 1.11 percent, while holding firms recorded the largest decline of 0.1 percent.

Trading remained light with total turnover at P4.81 billion. Advancers outnumbered decliners, 94 to 75, while 67 issues were unchanged.

ICTSI was the most actively traded stock, rising 1.03 percent to P979 per share. It was followed by BDO Unibank and Ayala Land, which gained 1.79 percent and 1.20 percent, respectively.

Narrow trading expected as inflation concerns weigh on market

Local stocks are expected to trade within a narrow range this week as investors remain cautious amid growing inflation concerns.

The Philippine Stock Exchange index ended last July 24 at 6,281.01, down 1.92 percent from the previous week. Philstocks Financial research manager Japhet Tantiangco said the worsening conflict in the Middle East has added to concerns over slowing economic growth and rising inflation, increasing downside risks for the local market.

He said the continued conflict involving the United States, Iran, and the Houthis has pushed Brent crude prices back to the \$100 per barrel level, raising concerns over renewed inflationary pressures.

Investors are likewise expected to monitor the State of the Nation Address for policies that could address slowing economic growth and rising inflation. Tantiangco said the market may continue to trade with a downward bias this week and advised investors to remain cautious.

Philex mining affirms Padcal operations through year-end following rehabilitation

Pangilinan-led Philex Mining Corp. expects to sustain operations for its Padcal mine in Benguet through the rest of the year following the completion of rehabilitation works on the secondary and tertiary crushing plant, a move the company said would help "sustain mining operations for the rest of 2026" while continued strength in gold and copper prices is expected to further support profitability. Beyond maintaining its nearly 68-year-old Padcal mine, which produced 1.56 million tons with gold output reaching 4,011 ounces and copper production at 3.39 million pounds during the second quarter, Philex is advancing its Silangan project where general contractor EEI Corp. has been making progress in turning over completed areas to Silangan Mindanao Mining Co., Inc. (SMMCI), with SMMCI and lead consultant Ausenco Pty. Ltd scheduled to conduct progressive commissioning on track to meet a completion target by the fourth quarter of 2026. Once operational, the Silangan project is expected to broaden Philex's mineral portfolio and lessen its dependence on Padcal, contributing to a financial performance that saw the company report a net income of P392 million in the second quarter, more than double the P171 million recorded in the same period last year, alongside revenues that rose 30 percent to P2.423 billion from P1.86 billion. This growth was driven by significantly higher realized prices, with the average copper price standing at \$6.23 per pound compared to \$4.09 per pound the previous year, and realized gold prices averaging \$4,136 per ounce in the April to June period, up 65 percent from \$2,504 per ounce in the same period last year.

Ayala marks 12th straight year in FTSE4Good Index Series

Ayala Corp. strengthens the Ayala Group's position in a global sustainability benchmark followed by investors and other stakeholders. Its core businesses, ACEN, Ayala Land, Bank of the Philippine Islands, and Globe also remained in the index after the June 2026 review. Ayala president and CEO Cezar Consing said the continued inclusion reflects the group's belief in building businesses that support communities and improve lives. The FTSE4Good Index Series, developed by FTSE Russell, measures the performance of companies that demonstrate strong ESG practices. Companies are evaluated based on areas such as corporate governance, health and safety, anti corruption, and climate change. Borromeo said the recognition connects the company's sustainability efforts with globally recognized standards and provides investors and partners with a common benchmark for measuring its progress. Ayala Land and BPI have been part of the index since 2015, while Globe has been included since 2016. ACEN joined the list in 2023. Ayala chief social infrastructure officer Paolo

Banks' bad loan ratio falls to six month low

The non-performing loan (NPL) ratio of Philippine banks eased to a six month low in June as lending continued to grow faster than bad loans, helping offset the rise in soured accounts. Preliminary data from the Bangko Sentral ng Pilipinas showed the banking industry's gross NPL ratio declined to 3.29 percent in June from 3.44 percent in May. It was also slightly lower than the 3.34 percent recorded in June last year. The latest ratio was the lowest since December 2025, when it stood at 3.07 percent. NPLs refer to loans with principal or interest payments that have remained unpaid for at least 90 days after their due date. In peso terms, gross bad loans still increased by 10.3 percent to P584.94 billion from P530.29 billion a year earlier. The banking system's gross loan portfolio grew by 11.9 percent to P17.78 trillion, helping reduce the NPL ratio despite the increase in bad loans. Jonathan Ravelas, senior adviser at Reyes Tacandong & Co., said the improvement reflected the resilience of the Philippine economy, supported by easing inflation. Past due loans rose by 12.4 percent to P753.4 billion, while the past due loan ratio edged up from a year earlier but improved from May. Restructured loans increased by 8.3 percent to P337.98 billion, although the restructured loan ratio improved from both the previous year and the previous month. Banks also increased provisions for potential credit losses by seven percent to P541.24 billion. Meanwhile, the NPL coverage ratio slipped from a year ago but improved from May. Ravelas said bad loans are expected to remain manageable, although banks should continue monitoring risks from global uncertainties and weather related disruptions. He added that the banking sector remains fundamentally sound and well positioned to manage credit risks.

Power and banking units fuel AEV’s record-breaking first half

Aboitiz Equity Ventures Inc. (AEV), the listed holding company of the Aboitiz Group, saw its profit surge by more than half in the first semester on the back of strong performance of its power and banking business units, recording a consolidated net income of P13.6 billion in the first half, 63 percent higher than last year’s P8.4 billion.

Excluding non-recurring items, AEV’s core net income reached P13.7 billion, up by 61 percent year-on-year, while for the second quarter alone, the company’s consolidated net income increased by 40 percent to P7.3 billion as AEV said it continued to advance its long-term growth strategy during the six-month period, delivering resilient performance across its businesses while expanding projects that support communities, industries and the economy. This growth was driven significantly by Aboitiz Power Corp., which posted a 45-percent jump in net income to P18.4 billion from last year’s P12.7 billion as the company continued expanding its portfolio of cleaner and more reliable energy sources, supported by new assets, higher contracted capacity, and the full first-half contribution from Chromite Gas Holdings Inc. Meanwhile, Union Bank of the Philippines delivered a net income of P6.9 billion, a 113-percent surge year-on-year, as the bank served a growing customer base of 19.3 million, supported by continued investments in digital banking platforms, automated customer services, card products, wealth management, bancassurance and consumer lending.

Stronger demand for flour, regional livestock feeds, trading operations, pet food, specialty nutrition products and aqua feed also boosted net income contribution from the food and beverage segment to P4 billion from last year’s P3.6 billion, though AEV’s consolidated real estate business incurred a bigger net loss of P37 million in the first half compared to a net loss of P4 million in the same period in 2025, a result AEV said was primarily driven by the net loss from economic estates, which offset the improvement in the residential segment, alongside losses from the

Pax Silica foreign investors to lease New Clark City land for 99 years – BCDA

The ambitious Pax Silica industrial hub, strategically planned for the 1,620 hectares of designated industrial land in New Clark City, Tarlac, represents a pivotal shift in the Philippines' economic trajectory, aiming to cement the nation's role in the global race for AI, semiconductors, and advanced manufacturing. At the heart of this initiative is a significant policy update: foreign investors may now be granted land leases of up to 99 years under Republic Act 12252, the amended Investors' Lease Act signed into law in September 2025.

This legislation marks a departure from the previous 50-year term extendable by 25 years, consolidating the maximum lease period into a single, substantial 99-year window to provide the long-term security necessary for massive capital deployment. Bases Conversion and Development Authority (BCDA) President and CEO Joshua Bingcang underscored the strategic importance of this legal framework during a Palace press briefing on July 23, stating, "For economic zones like this, we already have a law, and we are glad that the recent 99-year lease has been passed."

The new law not only extends the duration but also enhances flexibility by allowing original lessees to transfer lease rights, sublease the land, or utilize the lease as collateral for long-term financing, all subject to government regulations. However, this expansion has not been without controversy; groups such as the Kilusang Magbubukid ng Pilipinas have voiced strong concerns that longer lease terms could exacerbate risks of land grabbing and threaten the livelihoods of local farmers and indigenous communities.

Addressing these concerns while outlining the project's vision, Bingcang emphasized that Pax Silica is designed to attract high-value industries capable of employing local talent, specifically targeting sectors like industrial research and development, semiconductor processing, data centers, and critical-mineral processing. The BCDA projects that the initiative could generate a massive economic ripple effect, creating between 130,000 and 190,000 direct jobs, with an additional 500,000 to 800,000 indirect and induced jobs. Explaining the methodology behind these figures, Bingcang noted, "These are the potential jobs we could create, and that is based on industry practice, what we call the multiplier effect." He further clarified the workforce composition, assuring that while the project is open to foreign investment, fewer than 10% of the target jobs would be reserved for foreign workers, primarily for top executive roles, while the vast majority would be filled by the local workforce. "These are their top executives, but the good thing is that the majority will come from our local supply of talent," Bingcang remarked, aiming to balance international investment with domestic employment opportunities.

The financial stakes of the project are equally monumental, with an initial investment target of \$10 billion from participating countries, a figure that could swell to between \$40 billion and \$70 billion once the hub is fully established. The BCDA anticipates substantial revenue streams, including P60 billion in lease income over 25 years, annual withholding tax potentials ranging from P68 billion to P75 billion, and an export potential of \$200 billion at full buildout.

The potential economic impact is so significant that Bingcang suggested that if these estimates hold true, investments in Pax Silica alone could contribute approximately 10% of the country's gross domestic product.