

Perlas ng SILANGAN BALITA



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Taiwanese firm to expand operations in Cavite

Taiwanese Philippines and set semiconductor up a training facility company ASE Co. at its manufacturing Ltd. will expand its site, according to the operations in the

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DOTr transfers P75M to GenTri for LRTA resettlement site facilities

The Department of Transportation funds will be used transferred P75 million to the General Trias City government for additional facilities at the Light Rail Transit Authority resettlement site for families affected by the project.

“What [DOTr Sec. Giovanni Lopez] wants is not just mass transport. But also to provide a comfortable life for those affected by projects like this,” Calaguas said. The added facilities will include a covered basketball court, park and playground, school building, water system, and electricity utilities.

The move comes as preparations continue for the second phase of the LRT 1 Cavite Extension, which displaced residents from Parañaque, Las Piñas, and Bacoor.

DOTr Assistant Secretary for Right of Way and Site Acquisition IC General Trias City Mayor Jonjon Ferrer



assured that the funds will be used fully for the benefit of the affected residents.

“Every centavo that comes out of this will benefit the residents, in terms of programs, in terms of

projects, in terms of assistance,” he said.

The local government said the facilities are expected to be completed before the end of the year.

At Kalinga Village, 1,374 of the 1,698

housing units are ASEANA, MIA Road, already occupied by PITX, Ninoy Aquino Avenue, and Dr. Santos stations.

Phase 1 of the LRT Once completed, extension opened in the entire LRT 1 line November 2024, is expected to serve up serving passengers to 800,000 passengers at Redemptorist daily.

Decentralizing without the distance in Cavite

Cavite’s growth works and strong outlook continues commitments from to be supported by leading property major commercial developers. investments and large scale infrastructure projects.

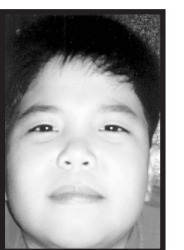
Located just south of Metro Manila, the province is quickly becoming an attractive destination for investors, driven by ongoing public infrastructure part of Metro Manila

and Cavite. The continued expansion of the Cavite Laguna Expressway will strengthen connections between Cavite and Laguna, linking Biñan to Kawit. The planned Bataan Cavite Interlink Bridge is also expected to position Cavite as a major gateway

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M I K M I K ' S WORLD

• Nehemiah Ezekiel B. Barco



Perlas ng SILANGAN BALITA

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ELISA B. BARCO
Sales, Marketing & Advertising Director

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(TAIWANESE...from page 1)

Philippine Economic Zone Authority. ASE, or Advanced Semiconductor Engineering, is the world's largest independent provider of outsourced semiconductor assembly and test services. It offers packaging, testing, materials, and electronics manufacturing services for automotive, IoT, and consumer electronics products.

The facility is supported by in house reliability testing and failure analysis capabilities. Led by vice president and managing director Tony Arellano, the company also presented plans to boost workforce development through the creation of the ASE Institute. The training center will provide entry level engineering training to meet the demand for skilled workers.

The firm is also continuing sustainability programs such as water conservation, green energy use, and localization of materials and supplies. Panga invited ASE to join the PEZA AI Academy to integrate its internal

The expansion will involve hiring more workers, introducing advanced manufacturing technologies, and strengthening links within the local semiconductor supply chain. During a Jan. 22 visit by PEZA Director General Tereso Panga to the firm's plant at Gateway Business Park Special Economic Zone in General Trias, Cavite, company officials showcased Autoline

enabled manufacturing platforms using robotic welding and conveyor systems capable of producing customized or high volume parts within 24 hours. The facility is supported by in house reliability testing and failure analysis capabilities.

Led by vice president and managing director Tony Arellano, the company also presented plans to boost workforce development through the creation of the ASE Institute. The training center will provide entry level engineering training to meet the demand for skilled workers. The firm is also continuing sustainability programs such as water conservation, green energy use, and localization of materials and supplies.

Panga invited ASE to join the PEZA AI Academy to integrate its internal

(DECENTRALIZING...from page 1)

not only from the National Capital Region but also from North Luzon. These are complemented by large private sector investments. Ayala Land is leading the development of Evo City in Kawit, which already has new office spaces available and a mall expected to open by 2026. It is also continuing development in Vermosa in Imus, home to the country's largest Landers Superstore. Megaworld is expanding its residential presence through Maple Grove in General Trias and the Arden Botanical Estate across Trece Martires and Tanza, while also maintaining its commercial footprint in Southwoods City in Carmona. Villar Land's Villar City project is expected to bring more commercial districts to different parts of Cavite. The redevelopment of Island Cove in Kawit is also projected to reintroduce new commercial opportunities in

training programs into the academy's curriculum. "We want to pursue an industry-wide approach to human resource development for our PEZA-registered

business enterprises. Strong linkages with universities and colleges are crucial in strengthening the supply chain and sustaining high-technology industries," Panga said.

the area. With no new office projects expected in the next two to three years, Cavite's office occupancy trend is likely to reflect conditions in the southern districts of Metro Manila. Strong investments in retail and residential developments, along with improved transport infrastructure, are expected to help revitalize the province's office sector. Cavite still has a developing office market, with an estimated total office supply of around 180,000 square meters and no major upcoming projects in the near term. Before the pandemic, many offices were built to support the expansion of Philippine Offshore Gaming Operators. Compared to former POGO hubs like the Bay Area and Alabang, Cavite was less protected from the effects of the POGO pullout. In contrast, those districts had stronger demand from traditional logistics companies because of their proximity to

Manila Port, as well as the government's shift to newer office spaces vacated by POGO firms. Office occupancy in Cavite is currently estimated at about 65 percent. Recovery is expected to follow once nearby districts improve, supported by expansion from business process outsourcing companies. In 2025, Cavite received a large share of office inquiries outside Metro Manila, accounting for nearly a quarter of total demand. Interest came from both traditional firms and the IT BPO sector. Recent office take ups ranged from 3,000 to 4,500 square meters, with some prospects considering significantly larger space requirements while taking advantage of tenant friendly market conditions. More than half of office inquiries were related to expansions. Cavite's competitive costs, closeness to Metro Manila, and access to a strong workforce continue to attract tenants.

The trend toward

decentralization is expected to continue, especially among established IT BPO firms in Metro Manila that are looking to expand nearby. For instance, CBC Asia Technozone is located just about a kilometer from the Las Piñas border. One of Cavite's biggest advantages is lower operating costs. Moving just slightly south of Las Piñas exposes businesses to minimum wages ranging from P550 to P600 per day compared to NCR's P695. This creates about a 32.7 percent difference in average monthly wages. Office rental rates in Cavite are also lower than those in Makati, Alabang, BGC, and the Bay Area, making the province appealing to cost conscious tenants. Companies are also tapping into Cavite's talent pool as part of a reverse migration trend, since many workers in Metro Manila already commute from the province. By population size, cities like Bacoor

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

CHINA BANK SAVINGS, INC.
Mortgagee,

FORECLOSURE CASE NO. F-807-25

-versus-

YAMME ROSE P. PELONIO,
Mortgagor/Borrower.

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, CHINA BANK SAVINGS, INC., with business address at CBS Building, No. 314 Sen. Gil Puyat Avenue, Makati City against the Mortgagor/Borrower, YAMME ROSE P. PELONIO, with residence and postal addresses at (1) Blk. 29, Lot 24, Clover St., Mabuhay Homes, 2000 Salawag, Ph5, Dasmariñas City, Cavite and (2) Blk. 8, Lot 56 Micara Estates Tanza, Ph-6, Brgy. Sahud Ulan, Tanza, Cavite, to satisfy the mortgage indebtedness which as of November 15, 2025 amounts to ONE MILLION FIVE HUNDRED THIRTY EIGHT THOUSAND FOUR HUNDRED TWENTY NINE PESOS and 89/100 (PhP1,538,429.89), Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of all other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **March 4, 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 057-2023028488

Lot No. 56 Block No. 8 Plan No. Pcs-04-031423
Portion of: Block 15, Pcs-04-030998, Lot 1620-A, Psd-04-034571, Lot 1616 & Lot 1619 Sta. Cruz de Malabon Estate, Decree 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	NE	Lot 57, Block 8, Pcs-04-031423
2-3	SE	Lot 58, Block 8, Pcs-04-031423
3-4	SW	Road Lot 24, Pcs-04-031423
4-1	NW	Lot 54, Block 8, Pcs-04-031423

Area: FIFTY ONE (51) 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 **March 18, 2026** without further notice.

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

Trece Martires City, February 4, 2026.

(Sgd.) **RICARDO A. TOLEDO**
Sheriff IV

Copy furnished:

BUENAVENTURA DANTING PAGTAKHAN CONSTANTINO MANGROBANG ROSELL AND ASSOCIATES
Counsel for the Mortgagee
12th Floor, China Bank Savings Building
314 Sen Gil Puyat Avenue, Makti City

YAMME ROSE P. PELONIO
(1) Blk. 29, Lot 24, Clover St., Mabuhay Homes, 2000 Salawag, Ph5, Dasmariñas City, Cavite
(2) Blk. 8, Lot 56 Micara Estates Tanza, Ph-6, 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 : February 9, 16 & 23, 2026

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

BDO UNIBANK, INC.,
Mortgagee,

FORECLOSURE CASE NO. F-848-25

-versus-

SPS. JOVEN L. ANGELES AND ENELYN S. ANGELES,
Debtors/Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Mortgagee, BDO UNIBANK, INC., with business address at BDO Corporate Center, 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the Debtor/Mortgagor, SPS. JOVEN L. ANGELES and ENELYN S. ANGELES, with residence and postal addresses at (1) Blk. 2, Lot 11, Phase 23 Kensington, Brgy. Bacao 1, Gen. Trias, Cavite (occupied by Mortgagors) and (2) Block 27, Lot 28, Anemone St., Villa Felicia, Brgy. Bayanan, Bacoor, Cavite (occupied by third party), to satisfy the mortgage indebtedness which as of November 14, 2025 amounts to TWO MILLION FOUR HUNDRED SEVENTY NINE THOUSAND TWO HUNDRED THIRTEEN PESOS and 4/100 (PhP2,479,213.04), Philippine Currency, including interest, penalties and other charges as of said date but exclusive of all other expenses, incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **March 4, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2021052164

Lot No. 11 Block: 2 Plan No. Pcs-04-031422
Portion of: Lot 1648-A; 1648-B; 1648-C (LRC) Psd-303867 & 1649. San Francisco de Malabon Estate, Decree No. 4270, LRC Record No. 5964
Location: Barangay of Bacao 1, City of Gen. Trias, Province of Cavite, Island of Luzon
Boundaries:

LINE	DIRECTION	ADJOINING LOT(S)
1-2	NW	Lot 10, Block 2, Pcs-04-031422
2-3	NE	_____, Block 25, Pcs-04-031422
3-4	SE	Lot 12, Block 2, Pcs-04-031422
4-1	SW	Road Lot 1, Pcs-04-031422

Area: FORTY (40) SQUARE METERS, more or less

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

In the event the public auction should not take place on the said date and time, it shall be held on **March 18, 2026** without further notice.

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

Trece Martires City, February 4, 2026.

(Sgd.) **RICARDO A. TOLEDO**
Sheriff IV

Copy Furnished:

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

SPS. JOVEN L. ANGELES & ENELYN S. ANGELES
(1) Blk. 2, Lot 11, Phase 23 Kensington, Brgy. Bacao 1, Gen. Trias, Cavite
(2) Block 27, Lot 28, Anemone St., Villa Felicia, Brgy. Bayanan, 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.

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Republic of the Philippines
Fourth Judicial Region
**REGIONAL TRIAL COURT
BRANCH 114**
City of Bacoor, Cavite
Email: rtc1bcr114@judiciary.gov.ph
Phone No: 0908-499-0181

IN RE: PETITION FOR THE ISSUANCE OF A NEW OWNER'S DUPLICATE COPY OF TRANSFER CERTIFICATE OF TITLE NO. T-1083452 OF THE REGISTRY OF DEEDS FOR THE PROVINCE OF CAVITE (BACoor BRANCH)

LRC CASE NO. 8843-2025-338

MASAITO DEVELOPMENT CORP. REP. BY ITS LAND ACQUISITION JR. SUPERVISOR, LORAIN ANN L. CASTRO,
Petitioner.

x-----x

ORDER

On December 23, 2025, petitioner, through counsel, filed this instant petition alleging among others that: (a) petitioner is the registered owner of a parcel of land covered by TCT No. T-1083452; (b) the property has been declared for taxation purposes; (c) petitioner lost the title in the course of arranging their records on file; (d) the title cannot be recovered despite diligent efforts to recover the same; and (e) an Affidavit of Loss was executed and annotated in the title. Petitioner is praying that the court, after due notice and hearing, render judgment directing the Register of Deeds for the Province of Cavite, Bacoor City Branch to issue another Owner's Duplicate Copy of Transfer Certificate of Title No. T-1083452 with the same force and effect in lieu of the loss one.

Finding the petition to be sufficient in form and substance, the same is set for initial hearing on **May 12, 2026 (Tuesday) at 10:00 in the morning** at 2nd floor, Main Square Mall, Bacoor Boulevard (formerly Molino Boulevard), Barangay Bayanan, City of Bacoor, Cavite, at which date, place, and hour, any interested person may appear and show cause why the said petition should not be granted.

Petitioner is directed to cause the publication of the copy of this Order at their expense once a week for three (3) consecutive weeks in a newspaper of general circulation in the Cities and Province of Cavite at least thirty (30) days prior to the scheduled date of hearing.

The Sheriff of this court is ordered to post this Order in six (6) conspicuous places in the Province of Cavite, where the subject property is situated at least one (1) month prior to the aforesaid date of hearing, particularly at the bulletin boards of the following: (1) the main entrance of the Provincial Building of Cavite; (2) the main entrance of the City Hall Building of Bacoor City, Cavite; (3) the Hall of Justice of Bacoor City; (4) 2nd floor, Main Square Mall, Bacoor Boulevard (formerly Molino Boulevard), Barangay Bayanan, City of Bacoor, Cavite; (5) the Registry of Deeds, Bacoor City, Cavite; and (6) the Barangay Hall where the property is situated.

SO ORDERED.

IN CHAMBERS, this 13th day of January, 2026 in the City of Bacoor, Cavite.

(Sgd.) **NIKKI ROSE DELA PEÑA ESPERANZA**
Presiding Judge

Copy Furnished:

MASAITO DEVELOPMENT CORPORATION
Petitioner
11th Floor Phil. AXA Building, Sen. Gil Puyat Ave. cor. Tindalo St., Makati City

ATTY. ERWIN BRYAN S. KANAPI
Counsel for Petitioner
Rm-201 DRB Bldg., Aguinaldo Highway, Palico 4, Imus City, Cavite
atty.erwinbryankanapi@gmail.com
0917-1005679

SHERIFF - RTC OCC (6 copies)
RTC OCC (1 copy)
2/F Old City Hall, Bacoor City, Cavite

REGISTRY OF DEEDS - CAVITE
Public Respondent
Provincial Capitol
Trece Martires, City, Cavite

REGISTRY OF DEEDS - BACoor CITY
Public Respondent
Bacoor Government Center

LORAIN ANN L. CASTRO
Representative
11th Floor Phil. AXA Building, Sen. Gil Puyat Ave. cor. Tindalo St., Makati City

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(DECENTRALIZING...from page 2)

with 661,000 residents of higher education and Dasmariñas with institutions in Luzon, 744,000 residents with 82 schools surpass Muntinlupa, mainly located in Taguig, and Pasay. Dasmariñas, Silang, Outside Metro and Bacoor. Manila, Cavite From 2020 to also has the second 2024, Cavite's highest concentration population grew by

about 1.51 percent relocate there, further annually, second strengthening its labor only to Rizal in base. Although the Luzon. As township office market is still developments continue in a gradual recovery to expand across phase, the combination the province, more of new commercial residents from other investments, improved areas are expected to infrastructure, and

growing demand is Cavite's long term steadily strengthening prospects.

EXTRA JUDICIAL SETTLEMENT OF ESTATE OF RICHARD I. CATA CUTAN

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

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

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

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

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

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

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

(Sgd.) **All Heirs**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(Sgd.) **All Heirs**

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

AFFIDAVIT OF SELF-ADJUDICATION

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

(Sgd.) **Affiant**

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

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

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

(Sgd.) **All Heirs**

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

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

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

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

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

Land	130 sq. m.	Rosario St., Brgy. 8, Carmona, Cavite
------	------------	--

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

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

(Sgd.) **All Heirs**

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

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

ADDENDUM

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

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

“HEIRS OF THE LATE REYNALDO SIÑO TENEDERO

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

HEIRS OF THE LATE DANILLO SIÑO TENEDERO

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

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

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

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

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

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

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

(Sgd.) **All Heirs**

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

NAIA lands record traffic in January

Ninoy Aquino holiday period from International Airport December 20 to (NAIA) recorded January 4, when about its highest monthly 2.6 million travelers passenger traffic in passed through the January, continuing airport. NAIA also the momentum from reported its busiest last year’s travel day on January 4, boom. Data from New serving 180,089 NAIA Infra Corp. passengers returning (NNIC) showed the from holidays. airport handled 4.96 NNIC said million passengers, recent upgrades surpassing the helped the airport previous record accommodate more of 4.86 million in travelers efficiently. December. International Passenger flow passenger traffic remained strong rose eight percent to following the peak **Turn to page 5**

DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late **DOMINADOR SANTARIN and CARMEN SANTARIN**, both residents of **Imus City, Cavite**, who both died intestate on April 8, 2007 and on September 5, 2025, respectively, consisting of two parcels of land covered by Transfer Certificate of Title Nos. T-56301 and T-413865, and more particularly described as follows:

TCT No. T-56301
A parcel of land situated in the Barrio of Malagasang, Municipality of Imus, Province of **Cavite** containing an area of TWO HUNDRED NINETY SIX (296) square meters, more or less;

TCT No. T-413865
A parcel of land situated in the Barrio of Malagasang, Municipality of Imus, Province of **Cavite** containing an area of TWO HUNDRED NINETY SIX (296) square meters, more or less,

has been adjudicated and extrajudicially settled by and among their heirs in equal shares on December 11, 2025 at Imus City, Philippines before Notary Public Atty. Lowie O. Santiaguero and entered in his Notarial Register as Doc. No. 354; Page No. 72; Book No. I; Series of 2025.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : February 9, 16 & 23, 2026

Republic of the Philippines
OFFICE OF THE MUNICIPAL CIVIL REGISTRAR
Indang, Cavite

=====

In the matter of Change of First Name in the Certificate of Live Birth (SECPA) of

CE-ILO CE-NA CALICDAN JR.

CIRILO JR. S. CALICDAN
Petitioner

NOTICE OF PUBLICATION

There is a petition filed for the change of first name in Certificate of Live Birth (SECPA) of **CE-ILO CE-NA CALICDAN JR.** from "**CE-ILO**" to "**CIRILO JR.**".

NOTICE IS HEREBY GIVEN that any interested person is cited to notify this office and show cause why the same should not be granted.

Let this NOTICE be published at least once a week for two (2) consecutive weeks in a newspaper of general circulation as required under Section 5 of Republic Act No. 9048.

(Sgd.) **MERCI A. CHAVEZ**
Municipal Civil Registrar

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

ASSETS		Amount		
ASSETS	Account Code	Current Quarter C0010	Previous Quarter C0020	
Cash and Cash Items	108000000000000000	R0010	15,010,930.33	7,497,885.73
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	607,308.77	612,558.77
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	44,606,208.01	38,938,743.77
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	136,726,740.91	146,421,397.11
Loans and Receivables - Others	140150300000000000	R0100	250,756,936.98	256,860,412.79
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	250,756,936.98	256,860,412.79
Allowance for Credit Losses 2/	499800000000000000	R0130	14,183,212.02	14,183,212.02
Total Loan Portfolio - Net	195400000000000000	R0070	236,573,724.96	242,677,200.77
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	5,344,109.83	5,612,147.98
Real and Other Properties Acquired - Net	195501000000000000	R0160	17,152,375.25	17,477,613.62
Sales Contract Receivables - Net	195451500000000000	R0170	473,574.53	464,248.40
Other Assets - Net	152500000000000000	R0190	4,297,381.88	3,956,213.98
TOTAL ASSETS	100000000000000000	R0210	460,792,354.47	463,658,010.13

Liabilities and Stockholders' Equity		Amount		
	Account Code	Current Quarter C0010	Previous Quarter C0020	
Liabilities				
Deposit Liabilities	215000000000000000	R0020	381,798,864.26	387,332,887.43
Other Liabilities	240200000000000000	R0120	7,400,897.56	6,691,490.25
TOTAL LIABILITIES	200000000000000000	R0140	389,199,761.82	394,024,377.68
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	45,798,000.00	45,798,000.00
Retained Earnings	315000000000000000	R0170	25,794,592.65	23,835,632.45
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	71,592,592.65	69,633,632.45
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	460,792,354.47	463,658,010.13

FINANCIAL INDICATORS (in %)		Amount		
FINANCIAL INDICATORS (in %)	Account Code	Current Quarter C0010	Previous Quarter C0020	
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	7.67	19.37
Net NPL Ratio	499151000000000000	R0020	2.18	14.01
Gross NPL Coverage Ratio	499152500000000000	R0030	73.73	28.50
Net NPL Coverage Ratio	499153000000000000	R0040	71.91	27.80
Minimum Liquidity Ratio 5/	499551500000000000	R0130	57.81	56.12
Common Equity Tier 1 Ratio	499650501500000000	R0170	21.44	19.93
Tier 1 Capital Ratio	499650501000000000	R0180	21.44	19.93
CAR	499650500500000000	R0190	21.55	20.03

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

Republic of the Philippines)
Province of Cavite)S.S.
Municipality of Naic)

I, Prescila T. Baylosis, President of the above mentioned bank do solemnly swear in the above balance sheet are true and correct to the best of my knowledge and belief.

Prescila T. Baylosis
Prescila T. Baylosis
President

Publication : PERLAS NG SILANGAN BALITA
Date : February 9-15, 2026

(NAIA...from page 4)

2.42 million, while build a new terminal domestic travel grew on the former three percent to 2.54 Philippine Village million. Hotel site, and open additional food halls.

To maintain smooth operations, NNIC operates NNIC added NAIA under a 15-year concession extendable for biometric by 10 years, aiming to increase capacity to 62 million passengers annually and handle up to 48 aircraft movements per hour. The operator has already remitted P62.7 billion to the government, covering 82.16 percent of projected revenues during the concession period.

Looking ahead, NNIC aims to finish the new Terminal 4 in the first half of 2026, reorganize airline assignments to improve runway use,

DA allots P300 million for climate-resilient vegetable farming

The Department of Agriculture (DA) is setting aside P300 million this year to promote climate-resilient farming for high-value vegetables such as tomatoes, chili, and bell peppers. The initiative aims to prevent recurring price surges caused by weather-related disruptions, Agriculture Secretary Francisco Tiu Laurel Jr. said on Feb. 6.

The funding will support the construction of basic greenhouses, drip irrigation systems, and water-impounding facilities to improve crop management and reduce farmers' vulnerability to increasingly unpredictable weather. Tomatoes, chili, and bell peppers frequently experience sharp price fluctuations as extreme heat, heavy rainfall, and flooding disrupt production, he noted.

In addition to expanding climate-resilient vegetable shield crops from heavy rainfall, lower flood and pest risks, and allow more efficient water use through the "White Revolution" program. Modeled after protected cultivation systems in South Korea and Cambodia, the program will deploy rain shelters and simple greenhouse structures that offer partial protection from harsh weather while remaining cost-effective for farmers.

These facilities and post-harvest losses.

Form 2B (Revised June 2014)

LOLC BANK PHILIPPINES INC (A THRIFT BANK)

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)

As of December 31, 2025

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	17,114,671.84	12,321,352.09
Due from Bangko Sentral ng Pilipinas	105150000000000000	33,796,816.35	33,152,118.98
Due from Other Banks	105200000000000000	276,271,026.33	284,340,711.99
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	0.00	0.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	663,375,532.50	636,724,100.78
Other Financial Assets	148000000000000000	0.00	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	33,720,675.36	33,981,337.76
Real and Other Properties Acquired-Net	195501000000000000	46,601,726.65	42,389,789.38
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	93,768,588.06	98,316,618.89
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,164,649,037.09	1,141,226,029.87
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	733,215,836.82	746,488,572.77
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	0.00	0.00
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	0.00	0.00
Other Liabilities	240100000000000000	131,623,010.85	230,878,841.28
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	864,838,847.67	977,367,414.05
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	299,810,189.42	163,858,615.82
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,164,649,037.09	1,141,226,029.87
TOTAL CONTINGENT ACCOUNTS	400000000000000000	0.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	955,997,521.71	922,886,455.70
Specific allowance for credit losses on the TLP	499300000000000000	274,519,819.73	280,406,654.20
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	319,503,884.52	326,519,738.66
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	33.42%	35.38%
c. Net NPLs	499101000000000000	63,873,902.35	46,113,084.46
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	6.68%	5.00%
e. Ratio of total allowance for credit losses to gross NPLs (%)	499151500000000000		
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	499152000000000000	85.92%	85.88%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	8.27	-0.05
b. Tier 1 Ratio (%)	499650501000000000	18.33	11.35
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	19.13	11.76

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.



LASAN LAKMAL
HEAD OF FINANCE

PBS_Solo

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

ASSETS

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

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,130,410,866.58	1,155,830,758.26
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	14,550,950.68	11,489,315.93
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	1,144,961,817.26	1,167,320,074.19
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	151,730,900.00	151,730,900.00
Additional Paid-In Capital	305200000000000000	R0160	56,266,567.98	56,266,567.98
Undivided Profits	315150000000000000	R0220		28,877,485.22
Retained Earnings	315000000000000000	R0170	116,858,506.81	96,435,988.20
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	324,855,974.79	333,310,941.40
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,469,817,792.05	1,500,631,015.59

Contingent Accounts

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

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	17.25	11.01
Net NPL Ratio	499151000000000000	R0020	10.23	4.78
Gross NPL Coverage Ratio	499152500000000000	R0030	47.54	73.11
Net NPL Coverage Ratio	499153000000000000	R0040	42.97	65.97
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	91.59	91.19
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	6.43	12.59
Return on Assets	499351000000000000	R0150	1.39	2.94
Net Interest Margin	499351500000000000	R0160	5.43	6.11
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	25.08	25.21
Tier 1 Capital Ratio	499650501000000000	R0180	25.08	25.21
CAR	499650500500000000	R0190	25.31	25.44
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

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

Joshin B. Alvarez
General Manager

Megaworld boosts capex to P65B for 2026

Megaworld Palawan. Corp. has raised its capital expenditure budget to P65 billion for 2026, higher than the P50 billion set for 2025, as it accelerates township development in key provincial areas.

In a disclosure, the company said the funds will be used for land acquisition, land banking, and further development of projects outside Metro Manila.

This year, Megaworld will begin land development for major townships including Ilocandia Coastown in Ilocos Norte, The Upper Central in Cagayan de Oro City, and Nascala Coast in Nasugbu, Batangas.

The firm also recently launched its 37th township project in Negros Occidental.

Expansion efforts are ongoing in its residential, office, and retail developments in regional locations such as Bacolod, Iloilo, Pampanga, Cavite, and

ArcoVia Hotel in Pasig, Savoy Hotel Capital Town in San Fernando Pampanga, Savoy Hotel Palawan and Paragua Sands in San Vicente Palawan, and The Kingsford in Bacolod.

The company said it remains optimistic about the growth of its hospitality segment and aims to reach more than 9,000 room keys within three years.

Its growing portfolio is also expected to result in more asset infusions into its real estate investment trust MREIT Inc.

Kevin Andrew L. Tan, president and chief executive officer of parent firm Alliance Global Group Inc., said the group plans to inject 250,000 square meters of retail and office assets into MREIT this year as part of its goal to reach one million square meters of gross leasable area by 2027.

In the first nine months of 2025, Megaworld reported a 14 percent increase

Robinsons Offices unveils new Cyberscape Alpha lobby

Robinsons Robinsons Galleria Corp., a premier Offices, the office and major transport development and hubs, it serves as leasing arm of Robinsons Land's Robinsons Land headquarters and Corp. (RLC), hosts a wide mix of established corporate

continues to raise the bar for workplace standards

by redefining what a premium office environment should be.

Robinsons Land is a leading office developer in the Philippines, with properties in 12 key cities and a total of 34 office buildings. Robinsons Offices manages six strategically located office towers that house top global and BPO companies.

Among its flagship properties in this business district, Cyberscape Alpha stands out as the cornerstone of Robinsons Offices' presence in Ortigas.

Developed by RLC and owned by RL Commercial REIT Inc., Cyberscape Alpha is a 26-storey, PEZA-registered, EDGE-certified building that combines convenience, sustainability, and prestige for its tenants.

Located near Robinsons Land in net income 27 percent to P2.8 billion, while MREIT's distributable net income rose by

Robinsons Offices stays committed to continuously enhancing existing spaces, adapting them to meet the evolving needs of today's professionals," Jericho Go, senior vice president and Business Unit general manager of Robinsons Offices officially introduced the redesigned Cyberscape Alpha lobby. The launch event, called "The Mane Event," was attended by RLC executives and officials from JG Summit Holdings Inc.

While it served its purpose, the vision for the revamped space was much bolder.

Developed by RLC and owned by RL Commercial REIT Inc., Cyberscape Alpha is a 26-storey, PEZA-registered, EDGE-certified building that combines convenience, sustainability, and prestige for its tenants.

Located near Robinsons Land

in net income 27 percent to P2.8 billion, while MREIT's distributable net income rose by

27 percent to P2.8 billion, while MREIT's distributable net income rose by 27 percent or three

The lobby needed to reflect that stature. We reimaged the lobby as a social hub, a place to see and be seen. We wanted people to experience it and not just pass through it.

We wanted the lobby to become a source of pride for everyone who works here and a space that creates a sense of wonderment for guests who visit."

With this vision, Robinsons Offices officially introduced the redesigned Cyberscape Alpha lobby. The launch event, called "The Mane Event," was attended by RLC executives and officials from JG Summit Holdings Inc.

"The timing is intentional: the launch aligns with the Year of the Horse, a year of leadership, strength and momentum," RLC president and CEO Mybelle Aragon-GoBio said in her opening remarks.

"The lobby was functional, but we wanted the new design to make a statement," Go explained. "Cyberscape Alpha is the headquarters of Robinsons Land