



6 arrested in drug den

BACCOOR CITY, evening of April 25. Cavite — Six The suspects, all individuals were residents of the city and arrested after authorities aged between their mid-raided a suspected drug 30s to 50s, were caught den in this city on the

Turn to page 2

Another global apparel brand eyeing Federal Land's Cavite estate

Another international apparel company is planning to set up a logistics facility at Federal Land Communities' 600-hectare Riverpark township in Cavite, following the recent opening of Uniqlo's large Southeast Asia.

Uniqlo, and a deal may be finalized within the next few months. The Riverpark estate, developed through a joint venture between the Ty family and Japan's Nomura Real Estate Development, is entering a new stage of growth supported by infrastructure projects and expanding residential, commercial, and institutional developments.

Federal Land vice chairman and Federal Land NRE Global Inc. president Thomas Mirasol said the company is in talks with a potential new locator, although he did not reveal the brand. He said the interest grew after the successful development built for the brand's largest in



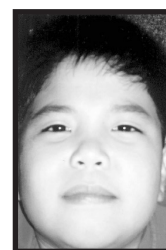
Southeast Asia and is expected to strengthen regional supply chains. Other developments include SM City General Trias, an 11-hectare mall project set to open in 2026, and the Ateneo de Manila University campus, a 15-hectare site expected to open by 2030. Residential projects are also progressing, including Yume at Riverpark, a Japanese-inspired 18-hectare community that is nearing completion and set for turnover within the year. and are being developed into a mixed-use district.

The township recently hosted the opening of Uniqlo's logistics facility at Riverpark North, which is now considered the brand's largest in Southeast Asia. A second phase of commercial lots is also being prepared, with prices expected to be higher than the first phase, which sold at just under ₱100,000 per square meter. The company is also planning additional mid-rise developments within Riverpark Gateway, while earlier commercial lots in Riverpark North have already been fully sold.

Dental clinic burglarized, ₱100K worth of items taken

IMUS CITY, Cavite operation. — A man who used a bicycle as his escape vehicle allegedly broke into a dental clinic in this city and stole items worth more than ₱100,000 in the early morning of April 24. The suspect was later arrested following a police follow-up operation. The stolen items from the dental clinic included a tablet, a pouch with cash, a dental camera keyboard, and a cellphone, with total losses reaching about ₱116,000. Police said the suspect entered the clinic at around 1:11 a.m. before taking the items and fleeing on a bicycle. Some of the stolen goods were later recovered during the arrest. Authorities also found suspected shabu in his possession.

He now faces charges for robbery and violation of the Dangerous Drugs Act.



Perlas ng SILANGAN BALITA

ISSN: 2651-8228

NESTOR S. BARCO
Publisher-Editor

ELISA B. BARCO
Sales, Marketing & Advertising Director

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

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

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

(6...from page 1)

allegedly using shabu around 10 grams of during the operation. suspected shabu valued

The Philippine Drug at about ₱68,000, along Enforcement Agency in with drug paraphernalia Cavite, together with the used in the session.

PNP Maritime Police The suspects Station, conducted the now face charges raid at around 6:30 p.m. for violation of the in Sitio Tibag, Barangay Comprehensive Panapaan 2. Dangerous Drugs Act

Authorities recovered of 2002.

DOE defers coal auction indefinitely

The Department of Energy (DOE) has postponed its coal auction indefinitely, delaying the bidding process for several coal blocks including the Semirara Island project in Antique. Semirara Mining and Power Corp. and San Miguel Global Power, had participated in pre-bid conferences for the project.

The DOE said the decision was made to allow more time to address concerns raised by prospective bidders and to ensure all issues are properly resolved before setting a new schedule.

The DOE previously rejected a request for contract extension, opting instead to open the project for competitive bidding.

The DOE previously rejected a request for contract extension, opting instead to open the project for competitive bidding.

The auction covers coal blocks in Semirara, Cagayan, and Isabela, including areas operated by major energy firms. The final selection will not be based solely on price but will also consider technical qualifications of bidders.

Several major companies, including

SMC power unit bolsters hydro, solar portfolio

San Miguel Global Power Holdings Corp. (SMGP), led by Ramon Ang, has raised ₱30 billion from the debt market, with part of the proceeds allocated to expand its hydro and solar energy projects.

The power arm of San Miguel Corp. said the fixed-rate bond offering consisted of a ₱20 billion base amount, with an oversubscription option of up to ₱10 billion. The bonds were listed on the Philippine Dealing and Exchange Corp.

on April 17. In a recent regulatory filing, SMGP said nearly ₱7 billion has already been used to refinance existing debt obligations. Around ₱2.71 billion will go to hydroelectric developments, while ₱1.78 billion will support solar power facilities.

‘Road to A’ still possible – BSP chief

The Philippines can still achieve an “A” credit rating despite Fitch Ratings revising its outlook to negative, according to Bangko Sentral ng Pilipinas (BSP) Governor Eli Remolona Jr., who said the country’s economic fundamentals remain strong.

Remolona said the goal of reaching an “A” rating is still achievable, although global conditions have made the path more challenging. He stressed that current risks are mostly external rather than domestic.

Fitch recently kept the country’s “BBB” investment-grade rating but shifted the outlook to negative, citing global

assets. CreditSights

It also has long-term expansion plans in renewable energy, including a target of 2.5 gigawatts of solar projects by 2029, and 2.3 gigawatts of pumped hydro and hydro developments from 2028 to 2032.

Credit ratings analysts described SMGP’s outlook as stable, noting its strong contract structure and growing capacity, which help offset risks from global energy disruptions linked to tensions in the Middle East. The firm also said rising coal costs due to regional supply disruptions are expected to have limited impact, as most of SMGP’s contracts include provisions covering about 75 percent of its agreements.

PAL seeks wider Alaska Airlines tie-up

Philippine Airlines is planning to expand its partnership with Alaska Airlines to strengthen its presence in the United States and improve travel connectivity for passengers.

Under the proposed agreement, Alaska Airlines would place its code on Philippine Airlines flights connecting Manila to major US cities such as Seattle, Los Angeles, San Francisco, Honolulu, and Chicago.

The partnership would also extend to select Asian routes and domestic Philippine destinations, while Philippine Airlines would place its code on Alaska Airlines flights across major US cities and Hawaiian routes. The arrangement would allow passengers of both airlines to access wider route networks without additional flights being operated directly by each carrier. The airlines said the partnership is intended to improve travel options for customers and make better use of existing aviation agreements between the Philippines and the United States. Codesharing between the two carriers has been under discussion since 2025 and is expected to significantly expand network reach across both regions.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
DASMARIÑAS CITY, CAVITE

BDO UNIBANK, INC.,
Petitioner/Mortgagee,

File No. FC-DC-2070-26
EXTRAJUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118

-versus-

JOHN PAUL C. BAYTAN,
Respondent/Mortgagor.

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BDO UNIBANK, INC.**, with postal address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, against the respondent/mortgagor **JOHN PAUL C. BAYTAN** with postal addresses at Block 11 Lot 24 Villa Elena Subd., Langkaan 1, Dasmariñas City, Cavite and Block 06 Lot 11 Camella Dasma 2 at the Islands, Brgy. Salawag, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 27 February 2026 amounts to **ONE MILLION SEVEN HUNDRED FIFTY THREE THOUSAND NINE HUNDRED SEVENTY PESOS & 28/100 (Php1,753,970.28)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on **May 21, 2026** at 10:00 o'clock in the morning or soon thereafter in the Ground Floor Lobby of Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

Transfer Certificate of Title
No. 057-2018012458

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SALAWAG, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

LOT NO: 11 BLOCK NO: 6 PLAN NO: PCS-04-027972
PORTION OF: THE CONS. OF LOT 6161-NEW, FLS 2143-D (RS-04-005353) & LOT 6349-K, FLS-2006 (IDEN. TO LOT 6971, IMUS ESTATE); LRC RECORD NO. 8843

LOCATION: BARANGAY OF SALAWAG, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON

is registered in accordance with the provision of the Property Registration Decree in the name of

Owner: JOHN PAUL CORTEZ BAYTAN, SINGLE, FILIPINO, OF LEGAL AGE

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2-3-4-5-6-7-8-9	NE, SE	ROAD 29, PCS-04- 027972
9-10	SW	LOT 10, BLOCK 6, PCS- 04-027972
10-1	NW	LOT 12, BLOCK 6, PCS- 04-027972

TIE POINT: MON NO. 163, IMUS ESTATE

LINE	BEARING	DISTANCE
TO CORNER 1	S. 15° 10' W	1918.76 M.
1-2	S. 78° 59' E	2.20 M.
2-3	S. 67° 55' E	2.21 M.
3-4	S. 58° 56' E	2.21 M.
4-5	S. 47° 52' E	2.20 M.
5-6	S. 34° 23' E	1.54 M.
6-7	S. 12° 15' E	1.54 M.
7-8	S. 09° 54' W	1.54 M.
8-9	S. 20° 58' W	7.11 M.
9-10	N. 69° 02' W	11.00 M.
10-1	N. 20° 58' E	11.62 M.

AREA: ONE HUNDRED TWENTY FOUR (124) SQ. M.

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

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 **June 04, 2026**, at the same time and place without further notice.

10 April 2026, Dasmariñas City, Province of Cavite.

(Sgd.) **RODRIGO C. ESTOGERO, JR.**
Sheriff IV

(Sgd.) **ATTY. MARCELA L. BAYBAY**
Clerk of Court VI & Ex-Officio Sheriff

Copy furnished:

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

JOHN PAUL C. BAYTAN
Block 11 Lot 24 Villa Elena Subd., Langkaan 1, Dasmariñas City, Cavite and
Block 06 Lot 11 Camella Dasma 2 at the Islands, Brgy. Salawag, Dasmariñas City, Cavite.

Notice posted at:
1.The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
2.The Bulletin Board of Dasmariñas City Hall
3.The Bulletin Board of Dasmariñas City Post Office
4.The Bulletin Board of Dasmariñas City Public Market

Publication : PERLAS NG SILANGAN BALITA
Dates : April 13, 20 & 27, 2026

Raffle Date of Judicial Notices: 19 March 2026

Businesses turn pessimistic, but consumers still upbeat

B u s i n e s s Businesses also sentiment in the reported tighter Philippines turned financial conditions negative in March as and reduced access firms grew concerned to credit, while over rising fuel costs expectations for and global tensions, inflation, weaker while consumer currency performance, confidence showed a and higher borrowing more stable outlook, costs increased. according to the

T h e B S P ' s Despite the Business Expectations Survey showed the negative outlook, some overall confidence would continue with index falling sharply to projects, although -24.3 percent in March hiring plans became less optimistic. from 8.2 percent in February, indicating In contrast, the that more businesses were pessimistic than BSP's Consumer Expectations Survey showed that household sentiment improved in early 2026 before the escalation of global tensions.

Firms linked their weaker outlook to the Middle East conflict, which pushed fuel prices higher and reported slightly better conditions due to expectations of higher income, stable employment, and additional household earners. raised concerns that consumer spending could slow down as transport and basic goods become more expensive.

Short-term and However, long-term business consumer confidence outlooks also declined, for future quarters weakened slightly with firms expecting slower activity in the due to concerns about coming months and inflation, governance weaker conditions over issues, and policy effectiveness. the next year.

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

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

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

-versus-

SARAH JANE LYN R. POOT,
Mortgagor.

NOTICE OF EXTRA JUDICIAL FORECLOSURE

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

TRANSFER CERTIFICATE OF TITLE NO. 057-2015049659

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

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

"In the event the public auction should not take place on the said date, it shall be held on **June 9, 2026**, without further notice."

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

City of Bacoor, April 20, 2026.

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

By:

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

Copy Furnished:

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

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

SARAH JANE LYN R. POOT
Lot 5 Block 2 Goldlane Anabu 1 F, Imus Cavite 4103
Lot 13 Blk. 3 Citta Italia Roma, Molino, Bacoor, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : April 27, May 4 & 11, 2026

Households also continues to monitor expect inflation to global developments, rise moderately, especially oil-related although forecasts price pressures, remain within the and remains ready central bank's target to adjust policy if inflation becomes more persistent. The BSP said it

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

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

FORECLOSURE CASE NO. F-180-26

-versus-

**SPS. VANESSA GHAYE COLUMBANO
CABUTAJE AND DANILO LOS BAÑOS
CABUTAJE,**

Respondent/s-Mortgagor/s-Borrower/s

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135, as amended by Act 4118, filed by Petitioner- Mortgagee-Creditor, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)**, with business address at Bank of the Philippine Islands, 28/F, Ayala Triangle Gardens Tower 2, Paseo de Roxas cor Makati Avenue, Bel-Air, Makati City, against the Respondent- Mortgagor-Borrower-Debtor, **SPS. VANESSA GHAYE COLUMBANO CABUTAJE and DANILO LOS BAÑOS CABUTAJE**, with residence and postal addresses at (1) 5599 B. Taylor St., Pio del Pilar, Makati City and (2) Lot 27, Blk. 2, Micara Estates-Tanza, Phase 3, Brgy. Sahud-ulan, Tanza, Cavite, to satisfy the mortgage indebtedness which as of **February 26, 2026** amounts to **SEVEN HUNDRED NINETY EIGHT THOUSAND EIGHT HUNDRED FIFTY PESOS and 64/100 (PhP798,850.64)**, Philippine Currency, inclusive of interest, penalties and other charges as of said date but exclusive of other charges incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **May 29, 2026** at 10:00 o'clock in the morning until 12:00 o'clock noon, at the main entrance of the Government Center Building located at the Provincial Capitol Compound, Trece Martires City, to the highest bidder for CASH and in Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE 057-2021042532

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

Boundaries:

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

Area: FORTY FIVE (45) SQUARE METERS, more or less

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

In the event the public auction should not take place on the said time and date, it shall be held on **June 05, 2026** without further notice.

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

Trece Martires City, April 21, 2026.

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

Copy furnished:

BPI LEGAL DIVISION

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

SPS. VANESSA GHAYE C. CABUTAJE and DANILO LOS BAÑOS CABUTAJE

(1) 5599 B. Taylor St., Pio del Pilar, Makati City
(2) Lot 27, Blk. 2, Micara Estates-Tanza, Phase 3, Brgy. Sahud-ulan, Tanza, Cavite

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

Publication : PERLAS NG SILANGAN BALITA
Dates : April 27, May 4 & 11, 2026

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 123
IMUS, CAVITE
rtc1imu123@judiciary.gov.ph

IN RE: PETITION FOR CORRECTION OF ENTRIES IN THE CERTIFICATE OF LIVE BIRTH OF ONE ARIEL PAKINGAN NATO WITH LOCAL CIVIL REGISTRAR NO. 11

ARIEL PAKINGAN NATO

Petitioner,

SP CASE NO. 2011-26

-versus-

THE OFFICE OF THE CITY CIVIL REGISTRAR OF THE CITY OF IMUS, CAVITE, PHILIPPINE STATISTICS AUTHORITY, AND ALL OTHER INTERESTED PERSONS

Respondent.

x-----x

ORDER

A verified petition has been filed by the petitioner, praying for the correction of the year of his birth as stated in his birth certificate on file with the Local Civil Registrar of Imus City, Cavite, from 'Aug. 8' to 'Aug. 8, 1964.'

Let the hearing of this petition be set on **August 6, 2026 at 8:30 in the morning**, before this court, on which date, hour and place, interested parties may appear and show cause why the petition should not be granted.

Let a copy of this Order be endorsed to the Office of the Clerk of Court, Regional Trial Court, Multiple Sala, Imus, Cavite, for raffle among the accredited newspaper for the same to be published once a week for three (3) consecutive weeks before the scheduled date of hearing in a newspaper of general circulation here in the Province of Cavite at the expense of the petitioner.

Send copies of this Order, together with copies of the petition and its annexes to the Office of the Solicitor General, Office of the Local Civil Registrar of Imus City, Cavite, Philippine Statistics Authority, and Office of the City Prosecutor.

Send a copy of this Order to petitioner.

SO ORDERED.

City of Imus, Cavite, March 13, 2026.

(Sgd.) **BARBRA S. EDORIA-GATCHALIAN**
Presiding Judge

Publication : PERLAS NG SILANGAN BALITA
Dates : April 13, 20 & 27, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE SPS. RODOLFO C. ENCINA AND LUCILA P. ENCINA

NOTICE is hereby given that the estate of the deceased **RODOLFO C. ENCINA** and **LUCILA P. ENCINA**, who both died intestate on December 17, 2015 at General Trias, Cavite, and on September 26, 2024 at City of General Trias, Cavite, respectively, consisting of a parcel of land including the improvement existing thereon the deceased owned in his lifetime, situated in the Bo. of Langaan, Mun. of Dasmariñas, Prov. of Cavite with an area of TWO HUNDRED SEVENTY THREE (273) SQUARE METERS, more or less, covered by TCT No. T-337917 has been adjudicated and extrajudicially settled by and among their heirs equally on October 10, 2024 at the City of Dasmariñas, Cavite, before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 364; Page No. 73; Book No. 456; Series of 2024.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : April 13, 20 & 27, 2026

AFFIDAVIT OF LOSS

NOTICE is hereby given that **SPS. EDGARDO T. MEDRANO** and **EVELYN V. MEDRANO**, both of legal age, Filipinos, and with residence at Blk. 26 Lot 4 Malipuyo Street, Mt. Malarayat Residential Estate, Lipa City, Batangas, have executed an Affidavit of Loss, do hereby state and depose:

1. That sometime on June 1998, they bought a real property (fairway lot) at Eagle Ridge Golf & Country Club, General Trias City, **Cavite**, and it came with ONE (1) CLASS A SHARE of stock of the same club;
2. That after full payment on May 3, 1999, they were issued Stock Certificate No. 1294 representing their share and kept the same in their home;
3. That sometime in March 2026, the said certificate was missing in their home and despite diligent efforts to locate it, the same proved to be futile and is now considered lost for all legal intents and purposes;
4. That the Stock Certificate has not been sold, pledged, mortgaged, or in any way delivered to any person or entity in lieu of any obligation or to vest ownership to another;
5. That they are executing this affidavit to attest to the truth of the foregoing statements and to report such loss of the Stock Certificate No. 1294 to the Eagle Ridge Golf & Country Club and to request the same for the issuance of a new Stock Certificate in lieu of the lost one;
6. That they further commit to surrender the lost certificate to the Club if found and to hold the Club free and harmless from any liability or claim that may arise from the issuance of the new certificate

on April 7, 2026 at Carmona, Cavite before Notary Public Atty. Marco Paulo E. Taruc and entered in his Notarial Register as Doc. No. 33; Page No. 7; Book No. III; Series of 2026.

(Sgd.) **Both Affiants**

Publication : PERLAS NG SILANGAN BALITA
Dates : April 13, 20 & 27, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF MONTANO REYES BARISO and LIGAYA PASCUAL-SASIS BARISO with WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **SPOUSES MONTANO REYES BARISO and LIGAYA PASCUAL-SASIS BARISO** who both died intestate on September 29, 2020 and on June 18, 2021 both at Imus City, Cavite, respectively, consisting of a parcel of land with improvement (house and lot), situated in the barrio ALAPAN, Municipality of IMUS, Prov. of CAVITE, Island of LUZON, covered by TCT No. T-580520 in the name of MONTANO R. BARISO, of legal age, Filipino, married to LIGAYA P. BARISO, containing an area of FORTY (40) SQUARE METERS has been adjudicated and extrajudicially settled by and among their surviving heirs with waiver of rights, interest and participation in the above-described real property (house and lot) in favor of ARVIN JOSHUA S. BARISO on April 6, 2026 at Imus City, Cavite, Philippines before Notary Public Atty. James M. Licayu and entered in his Notarial Register as Doc. No. 338; Page No. 69; Book No. LXXX; Series of 2026.

(Sgd.) **Affiants**

Publication : PERLAS NG SILANGAN BALITA
Dates : April 6, 13 & 20, 2026

ACEN, GCash partner for Ilocos solar rollout

ACEN Corp. of the Ilocos Norte to expand Ayala Group and GCash rooftop solar access have partnered with the for households at about provincial government of P1,300 per month.

The program allows He said combining households to install solar technology, solar systems through financing access, and flexible financing without local coordination helps needing traditional bank make clean energy collateral. more affordable for Fuse Financing Inc., households. the lending arm of The project also GCash, will provide involves Solaric digital application access Philippines and the and flexible payment Ilocos Norte Electric terms through GGives, Cooperative (INEC), with repayment options which will support ranging from three to 10 installation and years. implementation. INEC

ACEN president will handle the net and CEO Eric Francia metering process, said the initiative allowing households to shows how cooperation send excess electricity between government back to the grid in and private firms can exchange for bill credits. bring renewable energy Ilocos Norte has closer to communities. long been a center

for renewable energy tensions in the projects, including Middle East have several wind facilities also encouraged owned by ACEN. The more households and rooftop solar push businesses to shift toward expands efforts from renewable energy as a large-scale projects to way to reduce exposure household-level adoption. to possible electricity Rising geopolitical **Turn to page 5**

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF DECEASED SOLEDAD ARCA LEGASPI

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

1. Transfer Certificate of Title No. T-827769

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

2. Transfer Certificate of Title No. 057-2022003041

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

3. Transfer Certificate of Title No. 057-2017001142

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

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

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

5. Transfer Certificate of Title No. 057-2021008069

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

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

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

7. Transfer Certificate of Title No. 057-2019025810

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

8. Transfer Certificate of Title No. T-454287

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

9. Transfer Certificate of Title No. T-656641

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

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

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

11. Transfer Certificate of Title No. T-1342572

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

12. Transfer Certificate of Title No. 057-2014069934

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

13. Transfer Certificate of Title No. 057-2013024769

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

Address: 206 ALAPAN I-D, IMUS, CAVITE

14. Transfer Certificate of Title No. 057-2014052417

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

15. Transfer Certificate of Title No. 057-2011004092

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

16. Transfer Certificate of Title No. T-17808

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

17. Transfer Certificate of Title No. 057-2012019551

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

18. Transfer Certificate of Title No. 057-2014052418

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

19. Certificate of Registration No. 169040222

Republic of the Philippines
DEPARTMENT OF TRANSPORTATION & COMMUNICATIONS
LAND TRANSPORTATION OFFICE
Field Office: Imus District Office (Bacoor)

CERTIFICATE OF REGISTRATION
CR No. 169040222 DATE: 07/12/2013

MY FILE NO. 0412-0000018637	PLATE NO. B20267	ENGINE NO. KYA00E010057	CHASSIS NO. KYA00010031
DESIGNATION: TRICYCLE	REGISTRATION DISPLACEMENT: 150	NO. OF CYLINDERS: 1	FUEL: GAS
MAKE: Honda	SERIES: TMX52	BODY TYPE: MOTORCYCLE	YEAR: 2012
NET WT. 300	SHIPPING WT. 150	NET CAPACITY: 150	

REGISTRANT'S SIGNATURE: VIRGINIA P. TORRES
BY: HARIO M. MARTINEZ, CHIEF OF OFFICE

20. Certificate of Registration No. 193157322

Republic of the Philippines
DEPARTMENT OF TRANSPORTATION & COMMUNICATIONS
LAND TRANSPORTATION OFFICE
Field Office: Liga City District Office

CERTIFICATE OF REGISTRATION
CR No. 193157322 DATE: 05/28/2014

MY FILE NO. 0448-0000018874	PLATE NO. 05	ENGINE NO. KYA00E037988	CHASSIS NO. KYA00037323
DESIGNATION: TRICYCLE	REGISTRATION DISPLACEMENT: 150	NO. OF CYLINDERS: 1	FUEL: GAS
MAKE: Honda	SERIES: TMX52	BODY TYPE: MOTORCYCLE	YEAR: 2014
NET WT. 150	SHIPPING WT. 80	NET CAPACITY: 67	

REGISTRANT'S SIGNATURE: ATTY. ALEONSO V. TAN, JR.
BY: CHIEF OF OFFICE

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

PARTITION AND ADJUDICATION

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

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

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

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

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

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

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

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

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

(Sgd.) Transferors/Heirs and Transferee/Heir

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

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

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

(Sgd.) Heirs/Affiants

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

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

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

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

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

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

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

(Sgd.) All Heirs

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

(ACEN...from page 4)

price increases. the retail aggregation

In a related program. The rollout will development, Lawson begin next month.

Philippines has partnered Lawson Philippines with ACEN RES to president Yasuhiro supply 100 percent Sato said the shift is renewable energy to expected to help reduce 25 of its stores under Turn to page 6

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

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

One-Half Portion (1/2)

TRANSFER CERTIFICATE OF TITLE NO. 057-2013038196

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

One-Eight Portion (1/8)

TRANSFER CERTIFICATE OF TITLE NO. T-1124044-

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

One-Eight Portion (1/8)

TRANSFER CERTIFICATE OF TITLE NO. 057-2013038198

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

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

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

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27, May 4 & 11, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE

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

(Sgd.) **Heirs/Affiants**

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27, May 4 & 11, 2026



LOCAL CIVIL REGISTRY OFFICE

Publication Notice
R.A.10172

NOTICE TO THE PUBLIC

Date: April 23, 2026

CCE-
Migrant Petition No. CCE-0005-2026 R.A.10172

In compliance with the publication requirement and pursuant to OCRG Memorandum Circular No. 2013-1 Guidelines in the Implementation of the Administrative Order No.1, Series of 2012 (IRR on R.A. 10172), Notice is hereby served to the public that ROLANDO P. BALITE, has filed with this Office, a migrant petition for CORRECTION OF ENTRY IN CHILD'S SEX from "FEMALE" to "MALE", in the Certificate of Live Birth of ROLANDO POLO BALITE, who was born on March 30, 1966 at Irosin, Sorsogon of parents ZACARIAS POLO BALITE & LEONIDA B. POLO.

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

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

Publication : PERLAS NG SILANGAN BALITA

Dates : April 27 and May 4, 2026

ERRATUM

As per Notice of Extrajudicial Settlement of Estate of the late **MONTANO REYES BARISO and LIGAYA PASCUAL-SASIS BARISO** by and among their surviving heirs with Waiver of Rights in favor of ARVIN JOSHUA S. BARISO published in the three (3) consecutive issues of **PERLAS NG SILANGAN BALITA** dated April 6-12, 2026; April 13-19, 2026 and April 20-26, 2026, the date of death of **MONTANO REYES BARISO** should have read: **September 29, 2020**.

– The Editor

(ACEN...from page 5)

energy costs while operations and continues
improving efficiency as its move toward cleaner
the company expands its energy use.

PBS_Solo

BALANCE SHEET

Solo Basis

BANGKO MABUHAY (A RURAL BANK), INC.

045327

Bank Code

(Head Office and Branches)

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite
website: www.bangkomabuhay.com.ph

As of March 31, 2026

ASSETS	Account Code	Amount		
		Current Quarter	Previous Quarter	
		C0010	C0020	
Cash and Cash Items	108000000000000000	R0010	25,355,474.41	27,236,649.93
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	11,183,952.26	7,815,554.19
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	380,152,407.17	441,029,887.83
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	577,694,396.09	578,498,898.00
Loans and Receivables - Others	140150300000000000	R0100	622,150,750.55	597,100,585.32
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	622,150,750.55	597,100,585.32
Allowance for Credit Losses 2/	499800000000000000	R0130	24,696,179.21	24,696,179.21
Total Loan Portfolio - Net	195400000000000000	R0070	597,454,571.34	572,404,406.11
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	81,543,032.77	80,005,492.70
Real and Other Properties Acquired - Net	195501000000000000	R0160	90,826,579.35	91,799,872.68
Sales Contract Receivables - Net	195451500000000000	R0170	30,043,430.92	31,409,631.93
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	47,693,524.32	52,001,990.75
TOTAL ASSETS	100000000000000000	R0210	1,841,947,368.63	1,882,202,384.12

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	1,415,790,782.42	1,431,321,514.37
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040		35,000,000.00
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		35,000,000.00
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	27,828,156.25	24,610,609.02
TOTAL LIABILITIES	200000000000000000	R0140	1,443,618,938.67	1,490,932,123.39
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-In Capital	305200000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	315150000000000000	R0220	7,062,385.63	36,130,578.30
Retained Earnings	315000000000000000	R0170	134,761,075.33	98,634,713.43
Other Capital Accounts	335200000000000000	R0180	40,813,338.00	40,813,338.00
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	398,328,429.96	391,270,260.73
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,841,947,368.63	1,882,202,384.12

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	5,632,205.50	6,031,184.14
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	766.00	757.00
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	5,632,971.50	6,031,941.14

FINANCIAL INDICATORS (in %)	Account Code	Amount		
		Current Quarter	Previous Quarter	
		C0010	C0020	
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	7.12	5.71
Net NPL Ratio	499151000000000000	R0020	4.74	3.34
Gross NPL Coverage Ratio	499152500000000000	R0030	55.74	72.44
Net NPL Coverage Ratio	499153000000000000	R0040	43.77	56.73
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	85.78	87.51
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	7.01	9.20
Return on Assets	499351000000000000	R0150	1.51	1.90
Net Interest Margin	499351500000000000	R0160	8.95	8.76
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	25.67	24.99
Tier 1 Capital Ratio	499650501000000000	R0180	25.67	24.99
CAR	499650500500000000	R0190	26.04	25.36
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

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

(SIGNED) IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller
SUBSCRIBED AND SWORN to before me this 27th day of April, 2026 at Tanza, Cavite, affiants exhibiting their

valid identification documents as follows:

Imelda D. Montenegro
Marites T. Luis

(SIGNED) MARITES T. LUIS

Accounting Manager

UMID no. 0111-0693799-5

(Signed) Atty. Cesario G. Gonzales Jr.

NOTARY PUBLIC

APPT. NO. TMNP-024-24

EXTENDED UNTIL DECEMBER 31, 2026

PTR NO. CAV 0889076 B, JAN.05.2026(GENTRIAS)

PTR NO. CAV 9832588, JAN.05.2026(TANZA CAVITE)

ROLL OF ATTORNEY NO.56976

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

Doc. No. 471

Page No.96

Book No.178

Series of 2026

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at consumercare@bangkomabuhay.com.ph

Bangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas/ <https://www.bsp.gov.ph>

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

Publication : PERLAS NG SILANGAN BALITA

Date : April 27-May 3, 2026

Form 2B (Revised June 2014)

LOLC BANK PHILIPPINES INC (A THRIFT BANK)

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)

As of March 31, 2026

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	16,278,422.62	17,114,671.84
Due from Bangko Sentral ng Pilipinas	105150000000000000	33,871,559.99	33,796,816.35
Due from Other Banks	105200000000000000	319,262,084.27	276,271,026.33
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	706,005,116.03	663,375,532.50
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	30,283,518.53	33,720,675.36
Real and Other Properties Acquired-Net	195501000000000000	96,378,996.45	46,601,726.65
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	99,872,379.59	93,768,588.06
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,301,952,077.48	1,164,649,037.09
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	784,819,294.02	733,215,836.82
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	159,818,009.75	131,623,010.85
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	944,637,303.77	864,838,847.67
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	357,314,773.71	299,810,189.42
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,301,952,077.48	1,164,649,037.09
TOTAL CONTINGENT ACCOUNTS	400000000000000000	1,328.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	999,797,117.10	955,997,521.71
Specific allowance for credit losses on the TLP	499300000000000000	277,779,269.31	274,519,819.73
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	323,086,976.11	319,503,884.52
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	32.32%	33.42%
c. Net NPLs	499101000000000000	54,136,099.62	63,873,902.35
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	5.41%	6.68%
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	85.98%	85.92%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	20.91	19.13
b. Tier 1 Ratio (%)	499650501000000000	20.08	18.33
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	10.83	8.27

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.



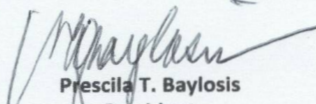
LASAN LAKMAL
HEAD OF FINANCE

RURAL BANK OF NAIC, INC.				
Balance Sheet (Head Office and Branches) - Solo				
AS OF MARCH 31, 2026				
ASSETS	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Cash and Cash Items	108000000000000000	R0010	10,851,975.65	15,010,930.33
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	607,308.77	607,308.77
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	51,112,327.89	44,606,208.01
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	136,677,542.93	136,726,740.91
Loans and Receivables - Others	140150300000000000	R0100	261,600,497.99	250,756,648.87
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	261,600,497.99	250,756,648.87
Allowance for Credit Losses 2/	499800000000000000	R0130	14,183,212.02	14,183,212.02
Total Loan Portfolio - Net	195400000000000000	R0070	247,417,285.97	236,573,436.85
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	4,931,439.57	5,344,109.83
Real and Other Properties Acquired - Net	195501000000000000	R0160	16,834,119.49	17,152,375.25
Sales Contract Receivables - Net	195451500000000000	R0170	482,657.67	473,574.53
Other Assets - Net	152500000000000000	R0190	3,913,863.35	4,297,381.88
TOTAL ASSETS	100000000000000000	R0210	472,828,521.29	460,792,066.36
Liabilities and Stockholders' Equity				
	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Liabilities				
Deposit Liabilities	215000000000000000	R0020	394,876,131.18	381,798,864.26
Other Liabilities	240200000000000000	R0120	10,161,915.74	7,400,897.56
TOTAL LIABILITIES	200000000000000000	R0140	405,038,046.92	389,199,761.82
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	45,798,000.00	45,798,000.00
Retained Earnings	315000000000000000	R0170	21,992,474.37	25,794,592.65
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	67,790,474.37	71,592,592.65
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	472,828,521.29	460,792,354.47
FINANCIAL INDICATORS (in %)				
FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	6.76	7.67
Net NPL Ratio	499151000000000000	R0020	1.49	2.18
Gross NPL Coverage Ratio	499152500000000000	R0030	80.19	73.73
Net NPL Coverage Ratio	499153000000000000	R0040	78.21	71.91
Minimum Liquidity Ratio 5/	499551500000000000	R0130	55.98	57.81
PROFITABILITY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	18.91	21.44
Tier 1 Capital Ratio	499650501000000000	R0180	18.91	21.44
CAR	499650500500000000	R0190	19.01	21.55

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
President

Publication : PERLAS NG SILANGAN BALITA
Date : April 27-May 3, 2026

Slower economic growth seen in Q1

Philippine economic growth is expected to have slowed further in the first quarter as the ongoing Middle East conflict continues to affect global conditions, according to the Department of Economy, Planning and Development (DEPDev). He said the key priority is for the economy to recover once the current shocks ease. The Development Budget Coordination Committee is set to review gross domestic product (GDP) targets after the release of first quarter data, which the Philippine Statistics Authority will publish on May 7.

The government's growth target for 2026 is between five to six percent. However, Balisacan earlier warned that growth may fall below target due to the Middle East situation. University of Asia and the Pacific senior economist Victor Abola also projected slower expansion, forecasting full-year 2026 growth at 4.2 percent, below government goals. He expects inflation to peak at 6.5 percent in July and average 5.8 percent for the year.

Inflation rose to 4.1 percent in March, its highest level in 20 months, driven by higher fuel and commodity prices linked to the Middle East conflict. Average inflation from January to March was recorded at 2.8 percent.

He said the conflict has led to higher prices of fuel, transport, and other basic goods. To reduce the impact of a possible slowdown, the government is rolling out support measures, including financial aid aimed at protecting vulnerable sectors of society.

He added that the economy is still recovering from last year's flood control issue, which affected public confidence. Corruption concerns linked to government flood control projects weakened both consumer and investor sentiment, contributing to the slowdown in fourth quarter growth, which fell to three percent.

Balisacan also said the conflict involving the United States, Israel, and Iran has created a deeper strain on the economy. He noted that many of the country's fuel needs, both raw and refined, are sourced directly or indirectly from the Middle East, making the economy vulnerable to supply shocks.

He said the conflict has led to higher prices

DA lifts ban on Taiwan pork imports

The Department of Agriculture (DA) has lifted its temporary ban on pork imports from Taiwan after the country was cleared of African swine fever (ASF).

The import ban was first imposed in December 2025 following an ASF outbreak in Taiwan. Earlier reports submitted to the World Organisation for Animal Health (WOAH) confirmed ASF cases in Taichung City, verified through laboratory testing. Authorities said the restriction was necessary to protect the local swine industry from possible infection. However, recent assessments showed no further spread of the disease. Based on updated reports from Taiwan's Ministry of Agriculture to WOA, no additional

ASF cases have been detected.

The DA said the risk of importing live pigs and pork products from Taiwan is now considered very low.

All import transactions may resume following existing rules and regulations.

Before the suspension, the Philippines had imported 23,342 kilograms of pork from Taiwan, according to the Bureau of Animal Industry.

Based on updated reports from Taiwan's Ministry of Agriculture to WOA, no additional

DA unveils initiatives to boost food production

The Department of Agriculture (DA) has introduced new programs aimed at lowering production costs, improving yields, and strengthening food security for farmers and fisherfolk.

Agriculture Undersecretary for operations Roger Navarro said the agency is working to reduce reliance on expensive farm inputs while improving productivity across the sector.

The DA is expanding the use of organic fertilizers

made from chicken manure and other biodegradable materials, with processing facilities being developed in Batangas and Nueva Ecija. The initiative comes as farmers continue to struggle with high prices of synthetic fertilizers, which have reduced profit margins and limited proper input use.

Officials said organic alternatives are being promoted not only as a cost-saving option but also as a way to restore soil quality, which has been

linked to declining yields.

The country is also expected to receive corn seed donations from neighboring countries. At the same time, the DA is encouraging farmers to improve efficiency by specializing in services such as the use of tractors and farm equipment.

The program is part of a broader plan aimed at creating a more efficient and integrated farming system.

The agency is also promoting a 50-50 mix of rice and corn grits as a more affordable and

nutritious food option for households.

Separately, DA spokesperson Arnel de Mesa said the department is studying a rice blending system that combines imported and locally produced rice to help stabilize prices.

Under the proposal, cheaper imported rice may be mixed with higher-priced local rice to bring down retail costs, with ratios such as 60 percent imported and 40 percent local being considered. A pilot rollout is expected next month.

The DA said

importing lower-priced rice now is important to support the blending system and keep prices manageable.

Agriculture Secretary Francisco Tiu Laurel Jr. earlier warned that rice prices could rise to P60 to P62 per kilogram by September if fuel and fertilizer costs remain high and if El Niño conditions reduce local output.

Meanwhile, Energy Secretary Sharon Garin warned that removing certain electricity pass-through charges could reduce renewable energy supply.

Consumers have raised concerns over rising power costs, including charges such as lifeline subsidies, senior citizen subsidies, Feed-In Tariff Allowance, and Green Energy Auction Allowance, which support renewable energy development.

Garin said these charges are part of generation costs that help fund renewable energy projects. She warned that removing them could reduce renewable energy capacity and overall power supply.

PNP charged 1,048 cops in Q1

The Philippine National Police (PNP) filed administrative cases against 1,048 police personnel in the first quarter of 2026, based on official data.

Of those charged, 806 were non-commissioned officers and 242 were commissioned officers, covering 490 complaints filed before the Internal Affairs Service.

The figure is 36.1 percent higher than the 770 officers

charged during the same period last year.

PNP chief Gen. Jose Melencio Nartatez Jr. said the increase reflects the organization's stronger drive to remove personnel involved in misconduct and improve accountability within the force.

He said the goal is not only to correct mistakes but also to promote a culture of discipline and proper conduct among officers. The

Internal Affairs Service recommended sanctions for 323 personnel, including dismissal for 41 officers, suspension for 64, demotion for 20, and reprimand for 11.

Meanwhile, 187 personnel were cleared of the allegations.

Nartatez reminded officers that integrity remains a core responsibility and warned that any misconduct will result in appropriate disciplinary action.

Factory gate prices accelerate in March

Prices at the factory level rose at a faster pace in March, driven mainly by higher costs of refined petroleum products, according to the Philippine Statistics Authority (PSA).

The Producer Price Index for manufacturing increased by 2.5 percent in March, up from 1.4 percent in February and

higher than the 0.8 percent recorded a year earlier. The PSA said the main driver of the increase was the manufacture of coke and refined petroleum products, which recorded

an 8.7 percent rise from 3.6 percent in the previous month. This sector alone contributed nearly half of the overall increase in producer prices.

Higher prices were also recorded in computer, electronic, and optical products, which rose 5.3 percent, as well as basic metals, which increased 4.3 percent.

Most manufacturing sectors recorded gains during the month, including food products, transport equipment, beverages, chemicals, machinery, and textiles.

Only a few industries posted declines, including rubber and plastic products, electrical equipment, paper products, and non-metallic mineral products.

Economists said the increase in factory gate prices may reflect early effects of higher global oil prices linked to tensions in the Middle East. They warned that continued cost pressures could lead to higher inflation and slower consumer and business spending in the coming months.

'More BSP rate hikes coming as inflation risks persist'

Economists expect the Bangko Sentral ng Pilipinas (BSP) to continue raising interest rates in the coming months after starting a new tightening phase, as inflation risks remain high and widespread across key sectors.

Citi said the BSP's recent 25-basis-point increase, bringing the policy rate to 4.5 percent, is unlikely to be the final move. The bank projected

another similar hike in the next policy meeting, followed by a possible pause afterward.

However, Citi noted that risks still point to additional tightening beyond June, with the possibility of another rate increase in August depending on inflation trends.

The bank said the BSP's action reflects concern that supply shocks, especially rising energy costs, are spreading

into transport and food prices, which could affect long-term inflation expectations.

While further tightening is expected, Citi said the central bank is likely to proceed in small, gradual steps to avoid slowing down economic growth too sharply.

ING shared a similar view, saying the BSP's move signals the start of a new tightening

cycle due to rising oil prices and global uncertainty. It noted that inflation pressures are becoming more persistent, driven by higher transport and agricultural costs that are pushing up overall prices.

With inflation forecasts raised above target levels for the next two years, ING expects more rate increases, although it sees any moves as gradual and data-dependent.

It added that if oil prices remain elevated for a prolonged period, a more aggressive tightening cycle could follow.

Manulife Investment Management said the BSP's decision

is a preventive step to avoid inflation becoming more entrenched. It added that borrowing costs are likely to rise further, leading to tighter financial conditions

and a more cautious lending environment.

Analysts broadly agreed that while inflation is still under control, market expectations now point to a "higher-for-longer" interest rate environment.

The Monetary Board is set to meet again on June 18, with another rate adjustment widely expected, depending on oil price movements and inflation trends.

Philippines, US step up development of Luzon Economic Corridor

The Philippines and the United States are moving to speed up the development of the Luzon Economic Corridor (LEC), a major infrastructure and investment initiative aimed at strengthening regional connectivity and economic growth.

Finance Secretary Frederick Go met with US officials to advance coordination efforts on the project, which includes key infrastructure, energy, logistics, and industrial developments.

The initiative brings together the

Philippines, the US, and Japan through a steering committee that will hold a major meeting next month, followed by an investors' forum later in the year. These engagements aim to fast-track priority projects and attract global investors to the corridor.

The upcoming meetings will include discussions among government representatives and site visits to major project areas across Luzon. The investors' forum is expected to help connect international capital with development

opportunities in the country and strengthen the pipeline of viable projects.

The US has also continued its support through funding and technical assistance, including grants for railway development projects that form part of the corridor.

Launched in 2024, the Luzon Economic Corridor focuses on improving connectivity between Subic, Clark, Manila, and Batangas, while promoting large-scale infrastructure development and investment inflows.

BYD takes front seat in Zobels' EV charge

ACMobility chief executive officer Jaime Alfonso Zobel de Ayala expressed strong confidence in BYD as the brand continues to drive growth for the Ayala Group's mobility business.

While declining to say how many BYD vehicles he personally owns, he said his interest in the brand continues to grow.

He noted that prominent business figures, including DMCI Group chairman Isidro Consunji, have also become loyal users of BYD vehicles, highlighting the brand's rising presence in the country.

ACMobility's

partnership with Philippines.

BYD, which began in 2023 and was renewed recently, has played a major role in boosting sales, with BYD contributing significantly to overall vehicle growth and revenue expansion.

Jaime Alfonso said the collaboration reflects Ayala's strategy of working with global partners that offer strong technology and innovation to address local market needs.

He also highlighted BYD's strength as a vertically integrated battery manufacturer, which helps reduce costs and supports expansion in emerging markets like the

ACMobility reported strong growth in electrified vehicle sales, with demand for electric and hybrid models increasing sharply in 2025 compared to the previous year.

The company has also expanded its lineup of electrified vehicles, growing from a handful of models in 2023 to more than 20 models across different technologies today.

Jaime Alfonso said the company will continue investing in partnerships and infrastructure to support long-term growth in the electric vehicle sector.

Healthway opens 18th multi-specialty center

Healthway as dialysis. Medical Network, It also provides part of the Ayala preventive care Group, has expanded services such as its healthcare footprint executive check-ups, with the opening of its dental care, imaging, 18th multi-specialty laboratory tests, and center at Ayala physical therapy, Malls Manila Bay in supporting both Parañaque. general and corporate

Healthway wellness needs. president and CEO Peeters said Jef Peeters said the the company's expansion aims to growth reflects its improve access to commitment to healthcare services improving patient care for both individuals and expanding access and corporate clients to quality healthcare in the area. services.

The new facility Healthway offers a wide range has also received of services including recognition at the consultations, Healthcare Asia vaccinations, Awards 2026 for its diagnostics, pharmacy initiatives in patient services, and care and healthcare specialized care such partnerships.

Strong, volatile dollar biggest drag on Philippine investments

A stronger and activity in the more unstable US Philippines. The study dollar has become said investment tends to the biggest external decline when the dollar factor weighing down becomes more volatile, Philippine investments, especially when it is also surpassing the effects of strengthening, alongside global trade and policy rising uncertainty in the uncertainty, according US economy and global to the Bangko Sentral trade conditions.

ng Pilipinas Research Researchers noted Academy. that exchange rate

In its April 2026 fluctuations create discussion paper uncertainty that titled The Impact of discourages firms from Global Shocks on Real investing and makes Investment, the BSP lenders more cautious found that periods in providing financing. of dollar strength

Using gross fixed combined with volatility capital formation as are linked to weaker a measure, the paper overall investment found that a stronger and

Chinabank profit rises to ₱6.8 billion in Q1

China Banking billion. strong demand from efficiency levels Corp. reported a billion. The improvement both business and remained stable. 4 percent increase was supported by consumer borrowers. Asset quality in first-quarter net increased revenues Deposits also stayed steady, with income, supported and lower funding increased 13 percent non-performing loans by stronger lending costs, which helped to ₱1.5 trillion, with at 1.6 percent, while activity and higher widen its net interest growth in low-cost loan loss reserves interest earnings. margin. accounts improving were increased to

The bank said its Total assets the bank's funding maintain strong profit reached ₱6.8 grew 12 percent to mix. coverage. billion in the first ₱1.9 trillion, backed Operating The bank's capital three months of the by higher-quality expenses rose slightly base also improved, year, driven mainly earning assets. due to investments with higher equity by higher net interest Loans expanded in technology and book value per share, reinforcing its income, which rose 16 percent to ₱1.1 and workforce share, reinforcing its 14 percent to ₱19.5 trillion, reflecting development, though financial stability.

BIR cautiously optimistic on hitting P3 trillion revenue goal

The Bureau of economic activity and Economic businesses, which Internal Revenue (BIR) tax performance. managers have warned may reduce purchasing remains cautiously He said the that growth could slow power and slow down optimistic about bureau is committed further if global oil spending. reaching its ₱3 trillion to meeting its target prices remain high, The extension revenue target this through improved tax which may reduce of the deadline for year despite concerns administration and consumption and affect filing 2025 income that slower economic continued reforms, government revenue tax returns to May growth and global while staying collection. 15 is also expected

tensions could affect responsive to changing economic conditions. For the first quarter, to shift some revenue tax collection. BIR collections collection from April to May.

BIR Commissioner Tax collection reached ₱719.2 billion, representing over 23 Despite this, the Charlito Mendoza said in the Philippines is closely linked to percent of its full-year BIR said collections will remain supported that international economic activity, particularly household target. by the tax filing season, uncertainties, spending, which drives even as higher energy costs continue to pose including the ongoing value-added tax and challenges. US-Iran conflict, may indirectly impact income tax revenues. for households and

Officially also noted that rising fuel prices are increasing costs for households and

more volatile dollar has volatility was linked to investment in the short oriented firms were less a larger negative impact a 0.07 percentage-point run and around P7.3 affected, while services on investment relative drop in the investment- billion in the long run. exporters and financial to GDP than broader to-GDP ratio in the The BSP also said companies showed stronger resilience. The measures such as short term and a 0.1 findings suggest that for global trade uncertainty percentage-point decline goods exporters, the and economic policy in the long term. cost of foreign currency exposure may outweigh the benefits of earning uncertainty. Based on fourth quarter 2024 levels, their foreign currency in dollars.

A one-unit rise in this translates to about In contrast, domestic-

the dollar index and its P5.2 billion in reduced investment in the short oriented firms were less affected, while services exporters and financial companies showed stronger resilience. The findings suggest that for goods exporters, the cost of foreign currency exposure may outweigh the benefits of earning in dollars.

April inflation may hit 3-year high

Inflation may have accelerated further in April and could reach its fastest pace in three years due to rising fuel, food, and electricity costs alongside a weaker peso, according to the Bangko Sentral ng Pilipinas (BSP).

The BSP projected April inflation to range between 5.6 percent and 6.4 percent, significantly higher than March's 4.1 percent. If it reaches the upper end, it would be the highest since April 2023, when inflation hit 6.6 percent.

This would also mark the fifth straight month of rising inflation, driven by

higher fuel prices and increased import costs due to peso depreciation. The BSP said price pressures have intensified from rising petroleum costs, higher food prices including rice, fish, and meat, increased electricity rates, and a weaker currency. It noted that lower vegetable and fruit prices may help ease inflation slightly, but risks remain and require close monitoring, especially developments in the Middle East.

The central bank recently raised its policy rate by 25 basis points to 4.5 percent, the first

hike since 2023, as it aims to keep inflation expectations under control.

BSP Governor Eli Remolona Jr. said further rate hikes remain possible if needed, although the central bank aims to avoid over-tightening that could slow economic growth.

Economists expect inflation to remain elevated, with some projections placing April inflation at around 5.5 percent. Analysts said rising fuel costs, exchange rate pressures, and higher electricity rates continue to drive price increases.

AEV profit nearly doubles in Q1

Aboitiz Equity Ventures (AEV) posted a sharp rise in earnings in the first quarter, with net income almost doubling on the back of strong results from its power and banking units.

The conglomerate reported a net income of P6.3 billion for the period, nearly twice the P3.2 billion recorded in the same quarter last year. This figure already includes P43 million in non-recurring gains recognized during the quarter.

AboitizPower remained the largest contributor, with core net income climbing 61 percent to P7.6 billion and total net income rising 71 percent to P7.9 billion. The increase was driven by higher margins in its generation business, supported by stronger contracted capacity, improved coal plant availability, and new solar facilities coming online.

UnionBank of the Philippines also delivered strong growth, posting a net income of P3.8 billion, up 167 percent year on year, while net revenues grew 12 percent to P21.7 billion.

The group's real estate segment, which covers residential and economic estates, recorded a slightly wider net loss of P48 million compared to P36 million last year, mainly due to weaker performance in economic estates despite gains in residential projects.

Meanwhile, the food and beverage segment contributed P2.1 billion, up 43 percent, supported by higher volumes and margins in a business, trading, flour operations, and stronger sales from Coca-Cola Europacific Aboitiz Philippines Inc.

Aboitiz InfraCapital turned in a net income contribution of P30 million, reversing a P230 million loss last year, helped by higher airport passenger traffic, improved performance at regional airports, expansion in digital infrastructure services, and stronger water demand.

AEV's board also approved the renewal of its share buyback program, allowing the company to repurchase its own shares as well as

additional stakes in AboitizPower and UnionBank when market conditions allow.

President and CEO Sabin Aboitiz was authorized to execute share purchases depending on market opportunities.

Despite economic challenges, the group remains cautiously optimistic. Chief financial officer Jose Emmanuel Hilado said 2026 is expected to be difficult due to weaker government spending and the impact of Middle East tensions, which have pushed up oil prices.

He noted that the group is facing both inflationary pressures from reduced infrastructure spending and higher fuel costs, but still sees opportunities across its diversified portfolio.

AEV said its immediate exposure to global tensions has mostly been higher logistics and packaging costs, which may lead to increased operating expenses.

The group has allocated P88.5 billion in capital expenditures for 2026 as it continues long-term expansion efforts.

Globe preps for 6G entry

Globe Telecom is preparing to take a leading role in the Philippines' transition to 6G technology, the next generation of mobile connectivity expected to arrive in the next decade.

Globe president and CEO Carl Raymond Cruz said the company is already strengthening its network systems in preparation for faster and more advanced wireless services.

He said future connectivity must not only focus on speed but also on reliability, especially in a country made up of thousands of islands where stable communication is essential during emergencies and daily life.

Globe is currently using a mix of ground-based infrastructure and satellite systems to expand coverage across the archipelago.

Cruz stressed that dependable connectivity is more important than speed alone, especially when networks are under pressure.

He also reported progress in the company's efforts to fight online scams, with hundreds of millions of fraudulent messages blocked last year along with thousands of malicious websites.