

THE VOICE NEWSWEEKLY

FOUNDED 1955



P7 From Brew to Barbeque: Converge powers a small-scale enterprise in Olongapo

Gov: Desilt Pampanga River

CITY OF SAN FERNANDO – Governor Lilia Pineda reiterated her long-standing recommendation to desilt the Pampanga River as a sustainable solution to the persistent and worsening flooding in the province.

This call came after recent heavy rains caused widespread flooding and damaged at least P432 million worth of infrastructure, based on the latest assessment of the Provincial Government and the Department of Public Works and Highways (DPWH).

Pineda said the desilting must cover the 34-kilometer stretch of the Pampanga River, spanning the towns of Arayat, Candaba, Macabebe, Masantol, Lubao, and Sasmuan.

She pointed out that the increasing shallowness of the riverbed and the accumulation of debris and waste have significantly reduced the river's capacity to hold and drain water, contributing to extensive

flooding.

Pineda underscored that the main cause of the flooding was the silted and clogged rivers, alongside broken canals that could no longer handle the volume of rainfall.

Given the extent of the damage and recurring nature of the problem, the governor renewed her appeal to the national government and relevant agencies to prioritize the desilting of the Pampanga River and fund long-term flood mitigation projects.

She stressed that these are not merely engineering concerns but essential actions to safeguard communities, livelihoods, and public infrastructure.



Pampanga Governor Lilia Pineda appeals for the desilting of the Pampanga River as a sustainable solution to the persistent and worsening flooding in the province. **(Pampanga PIO)**



CIAC President Jojit Alcazar

CIAC pushes key projects aligned with 2025 SONA priorities

CLARK — Clark International Airport Corporation (CIAC) is accelerating major infrastructure and development projects in support of President Ferdinand Marcos Jr.'s 2025 State of the Nation Address (SONA) agenda, with efforts focused on agriculture, health, education, and sports.

CIAC President Jojit Alcazar said the agency is actively working to transform Clark into the country's premier logistics hub through initiatives that align with the President's priority sectors.

Among the flagship projects is the National Food Hub, a 47-hectare development dedicated to improving the

country's agricultural supply chain. To support the administration's healthcare goals, CIAC is partnering with Philippine Pharma Procurement Inc. (PPPI) to build the Clark Pharma Hub—a state-of-the-art pharmaceutical logistics center with air cargo and cold chain capabilities.

CIAC's Urban Renewal Program also addresses disaster resilience and environmental sustainability. In response to the SONA's call for a nationwide sports program, CIAC will construct an indoor sports arena in Clark. On education, CIAC is developing a Clark Aviation Campus to train a new generation of aviation professionals.

Mexico Isolation Facility transformed into temporary field hospital

CITY OF SAN FERNANDO —

To expand medical services in Pampanga, a building at the Mexico Isolation Facility is currently being converted into a Temporary Field Hospital, which will serve as an extension of the San Luis District Hospital. The initiative aims to prepare for a possible surge in patients following recent flooding.

Governor Lilia "Nanay" Pineda personally inspected the

facility to ensure everything is in place for safe, compassionate service to the people of Pampanga.

The hospital can accommodate over 20 patients and will feature the following services: Urgent CARE Consumers Cooperative, Emergency Room, Laboratory, Pharmacy, and Outpatient Services.

Also present during the inspection were Dr. Dax Tidula (PHO Head), Janica Yambao (PDRMO Head), and Fe Manarang (PSWDO Head).



12,840 flood-hit kabalen get aid from Capitol

CITY OF SAN FERNANDO — The Provincial Government of Pampanga, led by Vice Governor Dennis “Delta” Pineda, delivered relief assistance to 12,840 flood-affected residents in the towns of Masantol, Minalin, and Macabebe on Tuesday, July 29.

The Vice Governor led the Capitol team in reaching even the most remote areas, navigating floodwaters to ensure immediate aid reached those in need.

In Barangay Sapang Kawayan, Masantol, 1,126 residents received food packs from the Department of Social Welfare and Development (DSWD).

The Capitol also responded to calls for help from flood-stricken barangays in Macabebe. Relief from the DSWD and Capitol reached 1,687 individuals in Barangay Consuelo, 1,610 in San Esteban, and 1,353 in Dalayap.

“Mapa-sakit man o kalamidad,

lagi kaming may masasandalan—sina Gov. Nanay at VG Delta,” said Imelda Ducusin of Macabebe.

According to the Pampanga Provincial Disaster Risk Reduction and Management Office (PDRRMO), a total of 5,938 residents in Minalin also received assistance from the Capitol. These included 1,358 in Barangay San Isidro, 1,636 in Lourdes, 1,423 in Sta. Maria, and 1,521 in Sto. Domingo.

“Kapag tayo’y nagkakaisa, kaya po natin—mas malakas pa tayo sa pinakamatinding baha,” said Vice Governor Delta.

Governor Lilia “Nanay” Pineda and Vice Governor Delta have long been known for their hands-on, compassionate leadership providing not only disaster response but also medical and social assistance throughout the province, even beyond times of crisis.



RELIEF. Vice Governor Dennis “Delta” Pineda leads distribution of relief assistance to 12,840 flood-affected residents in the towns of Masantol, Minalin, and Macabebe. (Pampanga PIO)



Kadiwa at city hall offers affordable local produce

ANGELES CITY — Affordable produce and local products are back as the Kadiwa ng Pangulo program returns at the Angeles City Hall grounds.

Organized by the Angeles City Economic Development Investment Promotions Office and the City Agriculture Office, the Kadiwa market features eight stalls run by 13 local merchants offering essential goods and

homegrown products at budget-friendly prices.

This monthly initiative supports both local livelihoods and food affordability, in line with the national Kadiwa ng Pangulo program spearheaded by the Department of Agriculture.

It is part of the city’s push toward sustainable economic growth and accessible nutrition for all Angeleños.



Converge continues push for responsible digital habits among youth

ANGELES CITY — Converge ICT Solutions Inc. has once again staged another session of its Project PIGLET (Privacy Integration through Guided Learning of Emerging Technologies) initiative, in its continuing effort to educate the youth on protecting themselves online.

Spearheaded by the Corporate Governance and Data Privacy (CGDP) Group of Converge, Project PIGLET was recently conducted for eighty, Grade 6 students of the Timoteo Paez Elementary School in Malibay, Pasay City. Notably, twenty parents also attended the program to hear from the company’s privacy officers on how to guide their children online.

“As a fiber broadband company, and especially now as we evolve in becoming a technology company, we hold fast to our advocacy on safe and responsible use of technology. Artificial intelligence, for example, is a transformative tool that unlocks so many opportunities, but in the wrong hands they may be used to endanger and intensify crimes such as OSAEC (online sexual abuse and exploitation of children,” noted Atty. Laurice Esteban-Tuason, Converge Corporate Compliance and Data Protection Officer.

“This program is our way of giving back to children, parents, and teachers especially with everyone having gadgets today. The internet and these gadgets are crucial tools for learning, especially during the pandemic. But we have to acknowledge that they pose dangers as well, and based on studies, children

are the most vulnerable to them. That’s why we target them as our audience,” underlined Converge Data Privacy Manager Atty. Janine Villabeto - Solete.

Compliance Officer for Privacy Larry Caduada imparted lessons on creating safe online practices through a fun and interactive story-telling session. The narrative follows the adventures of ‘Captain Conrad’ who patrols the internet and protects the ‘Astro Friends’ (young internet users) from malicious agents online.

“Now that we’re living in a digital world, our children need to be protected. The risks for them now are not just for their physical safety but psychological and emotional, which can be exposed when they’re online and interacting with so many agents. We’re grateful Project PIGLET was able to explain how they can navigate the online space, through story-telling,” said Timoteo Paez Elementary School Principal Jeanne Rejuso.

In recognition of this advocacy push to teach the youth about responsible internet use, Project PIGLET was recently named a finalist to the National Privacy Commission’s Privacy Initiative of the Year, announced during the Privacy Awareness Week in June.

The staging of Project PIGLET is just one in a series of activities held in celebration of Privacy Awareness Week (July 14 to 25) at Converge. Executives of Converge conveyed their messages of support and continuing commitment to data privacy at the opening activity held July 14, followed by games, a photo booth, and food carts for employees.

Cong Pogi files reso for ‘Abong Tayag Watershed’ in Sapangbato

First District Rep. Carmelo “Pogi” Lazatin, Jr. filed a resolution on July 29, 2025 to rename the reforested portion of the Sapangbato Watershed in Angeles City after Renato “Abong” Tayag, Jr.

“Maragul ya po saup ng Abong Tayag keng kekatamung adbokasiyang magtanam kening Sapangbato Watershed, anya dapat mu pung kilalanan tamu ing kayang kontribusyon,” Lazatin said.

Tayag was a Kapampangan environmental advocate who dedicated his life to the protection of natural resources. He was the founder of the Abacan River and Angeles Watershed Advocacy Council, Inc. (ARAW-ACI), one of the leading non-government organizations working for the preservation and reforestation of the Sapangbato Watershed.

In 2019, during Lazatin’s term as Mayor, the Angeles City Government forged a partnership with ARAW-ACI for the Sapangbato Watershed reforestation program.

The reforestation kicked off in June 2020, initially targeting only 45,000 endemic trees to be planted in the area. By year 2025, through the partnership with ARAW-ACI, a total of 145,041 seedlings have been planted.

On July 29, 2025, Lazatin also filed House Bill. No. 2423, “An Act Declaring Sapangbato as a Protected Area in the Province of Pampanga, Providing For Its Management And For Other Purposes.”

HB 2423 aims to ensure the preservation of

the ecological biodiversity within the Sapangbato Watershed through its establishment as a Protected Area.

Among other things, HB 2423 prohibits poaching, killing, destroying, or disturbing any wildlife, including private lands, within the protected area; cutting, gathering, removing or collecting timber within the protected area, including private lands, without necessary permit, authorization, certification of planted trees or exemption; dumping, throwing, using, or causing to be dumped into or places in the protected area of any toxic chemical, noxious or poisonous substance or non-biodegradable material, untreated sewage or animal waste or products; prospecting, hunting or otherwise locating hidden treasure within the protected area; and purchasing or selling, mortgaging or leasing lands or other portions of the protected area which are covered by any tenurial instrument.

Under the proposed bill, a Protected Area Management Board (PAMB) shall also be created to manage the Sapangbato Watershed.

The Sapangbato Watershed covers a land area of 546 hectares in the uplands of Barangay Sapangbato, which was identified as Protected Agricultural Land, delineated from the Network of Protected Areas for Agriculture and Agro-industrial Development (NPAAAD) of the Bureau of Soils and Water Management (BSWM) of the Department of Agriculture and with a specific designation as Fragile Agricultural Land (Watershed Protection).



(File photo of Lazatin and Tayag during a meeting on August 17, 2023.)



Converge has staged another session of its Project PIGLET (Privacy Integration through Guided Learning of Emerging Technologies) initiative, in its continuing effort to educate the youth on protecting themselves online.



'Mabiya Naman Kayo'

PRESIDENT has a special place in our family as we grew up with weekend gatherings of aunts and uncles for mahjong sessions while we (cousins) play traditional games.

Mahjong is a Chinese tile-based game of skill, strategy, and luck, which can be fun but can also be deadly.

PRESIDENT BongBong Marcos delivered his fourth State of the Nation address last July 27 and one of the highlights of his speech was his sharp condemnation of corruption in flood control projects.

He said that the widespread failure of public infrastructure that are supposed to

protect Filipinos and their communities from flooding are worth his administration's deep investigation.

BongBong ordered a comprehensive audit and full transparency of flood control projects, as well as legal action against those found to have pocketed millions or even billions from such projects.

In all the affected areas during the onslaught of the Habagat and storms Dante and Emong, dikes breached, collapsed and destroyed flooding communities and even drowning several Filipinos.

Tarlac City was not spared from dike damages. The San Isidro portion of the Tarlac dike collapsed and was destroyed

totally, even damaging several houses. The culprit for the dike construction---absence of steel reinforcement.

Who built the dike in Tarlac City? For sure not the administration of newly elected Mayor Susan Yap... also, not the administration of former Mayor Ace Manalang and Aro Mendoza.

Yes, you guessed it right, it was the administration of then mayor, now Congresswoman Cristy Angeles... and the contractor? Was it the favorite contractor the Angeles administration? PBBM said, "Kitang-

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SECOND OPINION



Mahjong as part of Chinese influence in Filipino culture

of tiles as Pongs (three-of-a-kind), Kongs (four-of-a-kind) and Chows (sequences, or straights).

Mahjong was also shown in several scenes of Oro Plata Mata, a 1982 film directed by Peque Gallaga, which traces the changing fortunes of two affluent families in Negros during World War II.

The title roughly translates to "Gold, Silver, Death," which depicts the travails of the families as they struggle and learn to survive during the Japanese occupation in the Philippines.

Mahjong had an important part in the lives of the characters as they try to deny the realities of war. By preserving their pre-war lifestyle, mahjong kept the women connected to their upper-class identity despite the hardship of the ongoing war.

Still surrounded by luxury and servants, the wealthy characters were privileged and spoiled, and reliant on their workers to survive the practicalities of daily life.

Playing mahjong at the balcony as they exchange sarcastic and juicy gossip was

their coping mechanism while the maids would peel butong pakwan.

Mahjong is part of Chinese influence in the Philippines as cards and tile games are played when Filipinos attend wake or to have fun with friends.

It is an interesting side of Filipino culture that is taken from the Chinese.

Considered the world's first and oldest Chinatown, Binondo was established in 1594 as a permanent settlement for Chinese immigrants, particularly those who had converted to Catholicism and intermarried with indigenous Filipinos.

It was positioned near Intramuros, but across the Pasig River, so that colonial rulers could keep a close eye on their migrant subjects amid fears of an imminent invasion from China.

In the years that followed, Binondo became the first stop for Chinese immigrants who arrived in Manila in search of a new life. It is the foundation of the Filipino-Chinese community amidst multiple occupations by our colonizers.

At present, the number of

Filipino citizens who happen to be ethnic Chinese is not more than 1.2 million, or 1.2 percent of the total population of the Philippines.

Teresita Ang See of the Chinese-Filipino NGO Kaisa Para Sa Kaunlaran (KAISA) said in a paper that historically, there have been Chinese immigrants to the Philippines since the era of Spanish colonial rule.

However, the contemporary influx of Chinese immigrants into the Philippines started in the 1970s, especially after the establishment of diplomatic relations with China in 1975. It escalated in the 1980s with the market reforms instituted by Deng Xiaoping and the opening up of China to foreign markets.

The term "Tsinoy" was created by KAISA in 1992 as an alternative to "intsik," which is quite harsh to the Tsinoy ear. Tsinoy is Tsinong Pinoy or Chinese Filipino, not Chinese Filipino. The noun,

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KUWENTONG PEYUPS ATBP



My Filipino Heart, American Mind: Riding the Tariff Tide

automobiles. On the surface, our officials, including President Marcos himself, have painted this as a win, a slight reduction from a previously threatened 20% and an initial 17%. The narrative suggests gaining a seat at the table, a chance for future negotiations.

Marcos confirmed zero tariffs on US automobiles, soy, wheat, and pharmaceuticals, which could lower costs for Filipino consumers and streamline customs processes previously marred by bureaucracy. The 19% tariff matches Indonesia's and is lower than Vietnam's 20%, maintaining competitiveness.

But the devil, as they say, is in the details and the unspoken implications. When I hear "open market" and "zero tariffs" on American goods in the Philippines, while our exports still face a significant tariff, a familiar pang of concern arises. This is not just about numbers on a spreadsheet; it's about the everyday impact on our local industries, our farmers, and ultimately the Filipino consumer. How will local manufacturers compete? Will this stifle the nascent growth of certain sectors in our economy?

Many economists and observers, both here and abroad, are already weighing in. Some suggest the impact on our overall GDP might be modest, given our diversified economy. Yet

Nomura Global Markets Research trimmed its 2025 GDP forecast to 5.3% from 5.9%, citing domestic challenges and global trade pressures, including US tariffs. Finance Secretary Ralph Recto warned of potential annual trade revenue losses of P3 billion to P6 billion due to zero tariffs on select US goods, though he emphasized benefits for consumers, such as lower prices for bread and medicine. The deal's asymmetry raises concerns, but Recto's optimism about consumer gains and competitive tariffs compared to ASEAN peers like Vietnam (20%) suggests a strategic trade-off.

Marcos emphasized the 1% reduction from 20% as impactful, but it's clear this is not a universally celebrated victory. Philippine lawmakers and industry leaders have criticized the deal's asymmetry, with some calling it a "worst insult" due to its impact on exporters, such as those in electronics and textiles.

What troubles me, from my dual vantage point, is the perception of reciprocity. America, the land I chose to call home for many years and a nation that prides itself on free and fair trade, seems to be driving a hard bargain, even with its long-standing allies. When a treaty ally like the Philippines, a strategic

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THE GLOBAL BEAT

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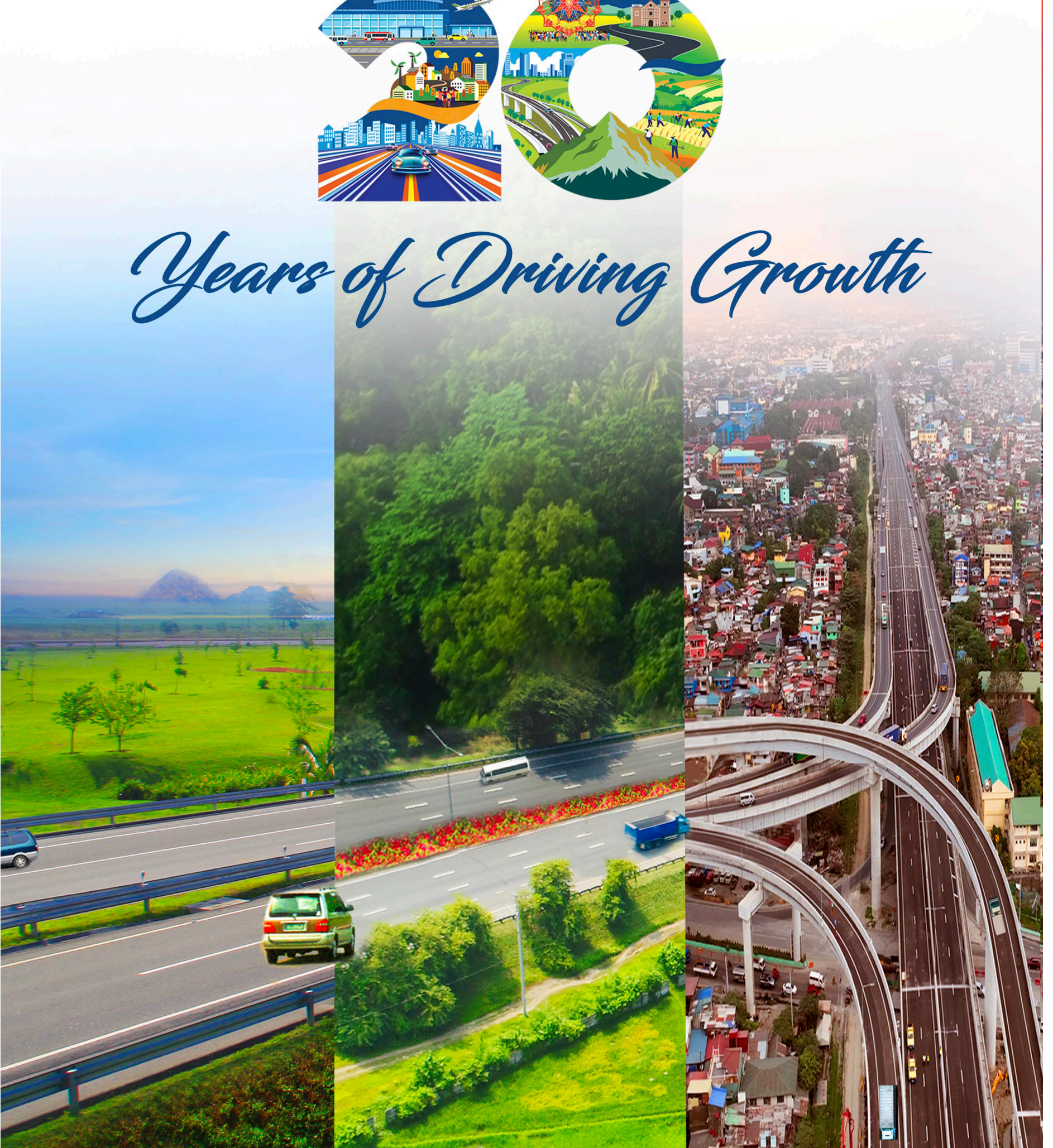




Celebrating



Years of Driving Growth



SECOND OPINION... FROM PAGE 3

-kita ko na maraming proyekto para sa flood control ay palpak at gumuho at yung iba, guni-guni lamang.”

The President exposed how public works have turned into a network of kickbacks, initiatives, tara, SOP, for the boys, in which all terms refer to corruption by senators, congressmen, governors, mayors, DPWH officials and even NIA officials.

“Kaya sa mga nakikipag-sabwatan upang kunin ang pondo ng bayan at nakawin ang kinabukasan ng ating mga mamamayan, mahiya naman kayo sa inyong kapwa Pilipino,” he said to the delight of those present including those who have a hand in amassing millions or even billions

from defective flood control projects.

This is alarming to all those guilty of government malpractice when the chief executive directed the DPWH to submit comprehensive list of all flood control projects in the last three years.

PBBM also appealed for justice in behalf of flood victims and the future generations of Filipinos who will bear the burden of paying debt incurred through corrupt practices.

He furthered, “Mahiya naman kayo sa mga kabahayan nating nanod o nalubog sa mga pagbaha. Mahiya naman kayo lalo sa mga anak natin na magtatamasa sa mga utang na ginawa ninyo na ibulsa nyo lang ang pera,” and added,

“Sa mga susunod na buwan, makakasuhan ang lahat ng mga lababas na may sala mula sa imbestigasyon pati na ang mga kasabwat na kontratista sa buong bansa.”

Double and triple black eye to those elected officials who are facing election crimes such as “Vote Buying”, COA anomaly findings that include their officials and accusation of conflict of interest.

By the way, Senate President Chiz Escudero will file a bill banning officials’ relatives from serving as contractor and suppliers in any government entity. Relatives include a husband...a VICTory for Tarlaqueños if this bill passes both houses of congress.

KUWENTONG PEYUPS ATBP... FROM PAGE 3

the adjective).

Ang See stressed that while the Tsinoy may recognize and take pride in their ethnic cultural heritage, they are simultaneously assimilated into all aspects of Philippine socio-economic and political life.

For the Tsinoy, Ang See added, their loyalty is first and foremost to the Philippines.

This sentiment is best encapsulated in the KAISA credo, which states that “Our blood may be Chinese, but our roots are deep in Philippine soil and our bonds are with the Filipino people.”

In the case of Negros Navigation Co., Inc. vs. Miranda and De la Victoria (GR. No. 110398, November 7, 1997), the Supreme Court found Negros Navigation negligent for tolerating the M/V Don Juan ship’s captain and crew to play mahjong while on board. They failed to take steps to prevent the collision or at least delay the ship’s sinking and supervise the ship’s abandoning.

Around 10:30 p.m. of April 22, 1980., the M/V Don Juan collided with the oil tanker M/T Vector off the coast of Tablas Strait in Mindoro. The collision brought forth an inferno at sea with an estimate of about 4,386 casualties and was described as “Asia’s Titanic” and “world’s worst peace time maritime disaster”. Only 26 people survived.

The ship was overloaded. It was allowed to carry 864 people, including 810 passengers. However, when it sank, there were actually 1,004 people on board—140 more than the maximum safe capacity.

Peyups is the moniker of University of the Philippines Atty. Dennis R. Gorecho heads the seafarers’ division of the Sapalo Velez Bundang Bulilian law offices. For comments, e-mail info@sapalovelez.com, or call 0917-5025808

THE GLOBAL BEAT... FROM PAGE 3

partner in a complex geopolitical landscape, receives a tariff rate comparable to or even higher than some non-allies, one cannot help but question the definition of “friendship” in this new global trade arena.

I recall vividly the days when the presence of Clark Air Base, despite its complexities, also brought a certain stability and economic flow to my hometown. Our ties with the U.S. have always been multifaceted, encompassing security, culture, and commerce. This latest tariff deal, while couched in terms of negotiation and mutual benefit, feels more like a strategic chess move from Washington, one that puts the onus on Manila to adapt.

The US-Philippine tariff deal, with its 19% levy on Filipino goods and zero tariffs for American exports, reveals a layered strategy behind President Trump’s motives, blending economic leverage with geopolitical imperatives in the South China Sea. Trump’s praise for President Marcos’ shift away from Beijing’s orbit, after Duterte’s China pivot, suggests the deal is a form of “tough love” to lock in Manila’s strategic alignment. By imposing a tariff just shy of the threatened 20%, Trump flexes economic muscle to address the \$4.9 billion US trade deficit while rewarding the Philippines’ military cooperation, including joint drills and potential US

missile deployments. This realpolitik prioritizes a fortified Indo-Pacific alliance over equitable trade, a hallmark of Trump’s playbook. For the Philippines, the deal is not without gains: zero tariffs on US automobiles and agricultural goods promise cheaper imports and customs reform, while the 19% rate keeps exports competitive with ASEAN rivals. Critics decry the terms as skewed, but Marcos’ “significant achievement” framing underscores strategic wins: bolstered US backing and regional leverage against China’s assertive claims. In a contested South China Sea, Manila’s economic concessions may secure a stronger shield, proving the deal’s value transcends trade balances.

The deal aligns with strengthened US-Philippine military ties amid South China Sea tensions. Trump’s Truth Social posts and Marcos’ statements confirm military cooperation, including joint exercises and US support for modernizing the Philippine armed forces. Marcos met Defense Secretary Pete Hegseth, who visited Manila in March 2025, and discussed mutual defense against China’s actions, such as water cannon incidents at Scarborough Shoal. Trump’s mention of a Subic Bay ammunition facility further supports military alignment.

This tariff deal, with its calculated trade-offs in

a turbulent South China Sea, casts a long shadow over the Philippines’ path forward. As I re-root myself in the land of my birth after years in New Jersey, I grapple with the weight of this moment, a nation caught between economic sacrifice and strategic necessity. I cherish the dynamism of the American system that shaped half my life, yet my heart yearns for a Philippines that stands tall, economically resilient, and fiercely sovereign. This agreement may set the terms of our trade for now, but it cannot define the spirit of our people or the future we forge.

In the months ahead, our markets will bear the deal’s imprint: prices may rise, industries may strain, yet our resilience will be our truest currency. As a Filipino-American, I dream of a partnership not bound by tariffs or transactions but woven from mutual respect, where both nations lift each other as equals. Our shared history, of bases and battles, of migrations and dreams, whispers a promise: that from these concessions, a stronger Philippines will rise, its shores steadfast against any tide. This is the legacy our past demands and the hope our future holds.

For reactions and comments, please email me at geraldviews@gmail.com.

RURAL BANK OF PORAC (PAMP.), INC.		043835		
Name of Bank		Bank Code		
Balance Sheet (Head Office and Branches) - Solo				
For the quarter Ended 30 June 2025				
ASSETS				
ASSETS	Account Code	Current Quarter	Previous Quarter	
		C0010	C0020	
Cash and Cash Items	10800000000000000000	R0010	27,835,593.55	29,407,964.62
Due from Bangko Sentral ng Pilipinas	10515000000000000000	R0020	66,914,709.09	75,505,654.10
Due from Other Central Banks and Banks - Net	10522000000000000000	R0030	242,440,386.50	220,356,766.10
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	11300000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	19521000000000000000	R0050		
Debt Securities at Amortized Cost - Net	19524100000000000000	R0060	1,067,788,514.03	1,130,480,761.25
Loans to Bangko Sentral ng Pilipinas	14005000000000000000	R0080		
Interbank Loans Receivable	14010000000000000000	R0090		
Loans and Receivables - Others	14015030000000000000	R0100	1,221,159,134.20	1,112,859,490.03
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	49902000000000000000	R0120	1,221,159,134.20	1,112,859,490.03
Allowance for Credit Losses 2/	49980000000000000000	R0130	55,700,902.77	55,700,902.77
Total Loan Portfolio - Net	19540000000000000000	R0070	1,165,458,231.43	1,057,158,587.26
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	R0150	63,900,295.51	59,438,958.86
Real and Other Properties Acquired - Net	19550100000000000000	R0160	38,227,780.02	38,659,794.39
Sales Contract Receivables - Net	19545150000000000000	R0170	13,328,473.05	17,634,867.45
Non-Current Assets Held for Sale	15015000000000000000	R0180		
Other Assets - Net	15250000000000000000	R0190	101,168,393.66	91,690,161.01
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	R0200		
TOTAL ASSETS	10000000000000000000	R0210	2,787,062,376.84	2,720,333,515.04
Liabilities and Stockholders' Equity				
	Account Code	Current Quarter	Previous Quarter	
		C0010	C0020	
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	20800000000000000000	R0010		
Deposit Liabilities	21500000000000000000	R0020	2,223,450,123.71	2,184,527,174.78
Due to Other Banks	22005000000000000000	R0030		
Bills Payable	22010000000000000000	R0040	10,000,000.00	-
BSP (Rediscounting and Other Advances)	22010000150000000000	R0050		
Interbank Loans Payable	22010000200000000000	R0060	10,000,000.00	
Other Borrowings, including Deposit Substitutes	22010000350000000000	R0070		
Bonds Payable-Net	29520150000000000000	R0090		
Unsecured Subordinated Debt - Net	29520200000000000000	R0100		
Redeemable Preferred Shares	22025000000000000000	R0110		
Other Liabilities	24020000000000000000	R0120	158,574,678.02	148,971,443.53
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	R0130		
TOTAL LIABILITIES	20000000000000000000	R0140	2,392,024,801.73	2,333,498,618.31
Stockholders' Equity				
Capital Stock	30500000000000000000	R0150	302,316,100.00	302,316,100.00
Additional Paid-In Capital	30520000000000000000	R0160		
Undivided Profits	31515000000000000000	R0220	28,439,360.85	22,102,993.76
Retained Earnings	31500000000000000000	R0170	73,567,047.26	73,793,693.97
Other Capital Accounts	33520000000000000000	R0180	9,284,933.00	11,377,891.00
Assigned Capital	32520000000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	30000000000000000000	R0200	395,037,575.11	386,834,896.73
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	90500000000000000000	R0210	2,787,062,376.84	2,720,333,515.04
CONTINGENT ACCOUNTS				
	Account Code	Current Quarter	Previous Quarter	
		C0010	C0020	
Guarantees Issued	40500000000000000000	R0010		
Financial Standby Letters of Credit	41005000000000000000	R0020		
Performance Standby Letters of Credit	41010000000000000000	R0030		
Commercial Letters of Credit	41500000000000000000	R0040		
Trade Related Guarantees	42000000000000000000	R0050		
Commitments	42500000000000000000	R0060		
Spot Foreign Exchange Contracts	43000000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	49522000000000000000	R0080		
Trust Department Accounts	49525000000000000000	R0090		
Derivatives	43500000000000000000	R0100		
Others	44000000000000000000	R0110	720.00	720.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	R0120	720.00	720.00
FINANCIAL INDICATORS (in %)				
	Account Code	Current Quarter	Previous Quarter	
		C0010	C0020	
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	R0010	9.46	11.03
Net NPL Ratio	49915100000000000000	R0020	7.56	9.78
Gross NPL Coverage Ratio	49915250000000000000	R0030	48.19	45.37
Net NPL Coverage Ratio	49915300000000000000	R0040	26.58	14.74
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	R0060	0.30	0.37
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	R0070	0.00	0.00
Ratio of DOSRI Loans to gross TLP	49945100000000000000	R0090	0.44	0.50
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	R0100	0.00	0.00
LIQUIDITY				
Liquidity Coverage Ratio 4/	49955050000000000000	R0110		
Net Stable Funding Ratio 4/	49955100000000000000	R0120		
Minimum Liquidity Ratio 5/	49955150000000000000	R0130	66.21	70.25
PROFITABILITY				
Return on Equity (ROE)	49935000000000000000	R0140	14.68	5.78
Return on Assets	49935100000000000000	R0150	1.15	0.90
Net Interest Margin	49935150000000000000	R0160	3.87	2.00
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	49965050150000000000	R0170	19.99	21.07
Tier 1 Capital Ratio	49965050100000000000	R0180	19.99	21.07
CAR	49965050050000000000	R0190	20.86	21.93
LEVERAGE				
Basel III Leverage Ratio 4/	49985000000000000000	R0200		
Deferred Charges not yet Written Down	49970000000000000000	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/

Certified Correct

LOURDES CONNIE C. TAYAG
President | Chief Executive Officer

NOTICE OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

Notice is hereby given that the heirs of the late BIENVENIDO L. TOLENTINO, who died on February 24, 1990 executed a DEED OF EXTRA-JUDICIAL SETTLEMENT WITH AIVER OF RIGHTS over his estate covered by TRANSFER CERTIFICATE OF TITLE No. 187710-R, containing an area of THREE THOUSAND ONE HUNDRED TWENTY TWO (3,122), square meters more or less; before Notary Public Atty. Carlota Dela Cruz-Manalo, as per Doc. No. 99; Page No. 21; Book No. 109; Series of 2025.

THE VOICE NEWSWEEKLY JULY 20, 27, AUGUST 3, 2025

NOTICE OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE

Notice is hereby given that the heirs of the late JOSE T. ZAPATA, who died on August 1, 2020, executed a DEED OF EXTRA-JUDICIAL SETTLEMENT over his estate covered by TRANSFER CERTIFICATE OF TITLE No. 045-2011002585 of the Registry of Deeds of Angeles City x x x containing an area of FOUR HUNDRED FIFTY (450) SQUARE METERS, MORE OR LESS, before Notary Public Arnel S. Santos, a super Doc. No. 230; Page No. 45; Book No. XLII; Series of 2025.

THE VOICE NEWSWEEKLY. July 20, 27, August 3, 2025

NOTICE OF EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

Notice is hereby given that the heirs of the late SPS. PORFIRIA LICUP TOLENTINO & GIL DIZON TOLENTINO, who died on January 12, 2023 and March 22, 2023, respectively executed a DEED OF EXTRA-JUDICIAL SETTLEMENT WITH WAIVER OF RIGHTS over their estate covered by TRANSFER CERTIFICATE OF TITLE No. 198623-R, containing an area of TWO HUNDRED SEVENTY SEVEN (277) square meters, more or less; and TRANSFER CERTIFICATE OF TITLE No. 198626-R, containing an area of TWO THOUSAND FOUR HUNDRED NINETY THREE (2,493) square meters more or less, before Notary Public Atty. Carlota Dela Cruz-Manalo, as per Doc. No. 100; Page No. 21; Book No. 109; Series of 2025.

THE VOICE NEWSWEEKLY July 20, 27, August 3, 2025



Christine with her team at Muy Bien Ihaw-Ihaw.

From Brew to Barbeque: Converge powers a small-scale enterprise in Olongapo



Christine Sibal, entrepreneur from Olongapo City.

CHRISTINE Sibal's journey as a business owner began in a small spot in Barreto, Olongapo, where she put up a cozy café called 153 Coffee Co. A typical day for her business looks like tables filled up with students, remote workers, and regulars sipping on sea salt lattes or their house-blend 153 Special.

"My husband and I love coffee," she shared. "He even trained as a barista. At first, we just wanted a place where we could enjoy good coffee and maybe hold a few meetings. But eventually, it turned into a full-blown café."

Christine opened the shop nearly two years ago. What started with just five to ten cups a day has grown into 50 to 100 cups daily, with additional income from doing event coffee carts and loyal dine-in customers who treat the café like a second home.

But 153 Coffee Co. is only one half of her entrepreneurial story. About a year later, Christine launched Muy Bien Ihaw-Ihaw, a grilled chicken business that continues a mission she's long been a part of – helping members of her church community build livelihoods through small business.

"Muy Bien actually came from a church initiative almost 20 years ago," she explains. "It started as a way to help members earn extra income, and now it has grown to around 40 outlets across different provinces."

Her outlet in Barreto is one of the newer ones, and a pilot for a more dine-in-focused model. But whether it's chicken or coffee, Christine runs both businesses with a mix of passion and purpose. And behind the scenes, there's one modern tool that keeps it all running smoothly: fast, stable internet from leading fiber broadband and technology provider Converge.

"Even before we opened the café, we were already using Converge at home. So when we started the businesses, it just made sense to use something we already trusted," she said.

Christine now runs both shops on Converge flexiBiz plans. The internet powers everything from her POS system to CCTV for remote monitoring. "I can check sales even when I'm not at the shop. I can log in, see what's happening, and make sure everything's running right. It's really helped me stay hands-on, even from a distance," Christine added.

She also admitted that a fast internet has now become a customer essential. While some cafés shy away from "long stay" customers, Christine sees it differently. "A lot of our customers use our internet for their work or study. We offer it for free to our dine-in customers. That's one of the reasons people keep coming back."

Now, with both businesses thriving and the systems to keep them moving efficiently, Christine is looking forward to putting up more branches. She also offered some pieces of advice to fellow entrepreneurs who are just getting started.

"For me, I believe passion comes first. So whatever it is you love to do, whatever you believe in, go for it. Even if people say it's not trendy or popular right now, if that's what you enjoy and if your heart is into it, that will succeed."



While some cafés shy away from "long stay" customers, 153 Coffee sees it differently as they welcome students and workers looking for a place to study and hangout.

Christine's businesses rely on Converge for their internet connection, which is essential for their daily operations, including the POS system and CCTV. It also enables customers to access various online payment channels.

ABOUT CONVERGE ICT SOLUTIONS, INC.

Converge Information and Communications Technology Solutions, Inc. (PSE:CNVRG) is the fastest-growing fixed broadband service provider in the Philippines. It is the first to run an end-to-end pure fiber internet network in the country, providing Filipinos simple, fast, and reliable connectivity. With over 713,000 kilometers of fiber optic assets nationwide, it has one of the most extensive fiber networks in the Philippines.

With this fiber-powered network, Converge provides premium world-class digital experience for residential, enterprise, and wholesale customers.

Go to <https://www.convergeict.com> for more information.

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GOVERNOR
CHRISTIAN YAP
 PROVINCE OF TARLAC



MAYOR
SUSAN YAP
 CITY OF TARLAC

Congratulations