

The Lord is like a strong tower, where the righteous can go and be safe.

Proverbs 18:10

ISSN: 2651-811X

DIYARYO KABITENYO

Nagmamalasakit sa lalawigan

Entered as FIRST-CLASS MAIL at Imus Post Office with Business Mail Permit No. IC-19-06-249

Vol. 24 No. 11

May 3-9, 2021

P 10.00

Be alert, stand firm in the faith, be brave, be strong.

1 Corinthians 16:13

Cavite City LGU gives cash aid to college students affected by the pandemic

CAVITE CITY. Cavite-The local government unit (LGU) here announced that it would provide assistance to college students in the city amid the pandemic. In a Facebook announcement, the city government said students are required to submit a Barangay Certificate of Residency as well as their school registration form or school ID card showing their enrolment in the school.

Turn to page 2

Community pantry in Rosario offers free breakfast to pedicab drivers

ROSARIO, Cavite. — A community pantry in Barangay Bagbag II here also offered free breakfast to pedicab drivers last April 25.

On the stall were packed slices of bread, hard-boiled eggs, packets of instant coffee, jugs of hot water, and disposable cups. A sign

read, "libreng kape at tinapay bago mag-umpisa ng hanap-buhay," Grade 11 student Akihero Jinza H. Samaniego, who co-initiated the community pantry, said that it was a joint family effort with his parents, uncles, aunts, and cousins chipping in.

"Ramdam ko po kasi yung pagod po nila maghapon sa pagpapasada kaya po naisipan po namin na bigyan po namin sila ng libreng almusal para po bago po sila magpasada ng pedicab ay may lakas po sila," Samaniego said.



DIYARYO KABITENYO
 ISSN: 1671-821X
 ARNULFO BARCO
 Publisher - Editor
 GENER BARCO
 Operations Manager

DIYARYO KABITENYO is published weekly and circulated throughout the province of Cavite. It has its editorial and business offices at Block 13, Lot 1 Highway Women Subdivision, Anabu 1-C, City of Imus, Cavite. It is registered at the Department of Trade and Industry-Region 4, P. O. Box No. 05384. Our telephone number is 02170409215.

Subscription Rate	Advertising Rate
1 month - P. 40.00	Commercial - P200.00/coll. cm.
3 months - 120.00	Legal - 180.00/coll. cm.
6 months - 240.00	

Papi
 Publishers Association of the Philippines, Inc.

Preclinical discovery triggers wound healing, skin regeneration

Difficult-to-treat, chronic wounds in preclinical models healed with normal scar-free skin after treatment with an acellular product discovered at Mayo Clinic. Derived from platelets, the purified exosomal product, known as PEP, was used to deliver healing messages into cells of preclinical animal models of ischemic wounds. The Mayo Clinic research team documented restoration of skin integrity, hair follicles, sweat glands, skin oils and normal hydration. Ischemic wounds occur when arteries are clogged or blocked, preventing important nutrients and oxygen from reaching the skin to drive repair. This groundbreaking study titled, "TGF-β Donor Exosome Accelerates Ischemic Wound Healing," is published in *Theranostics*.

"This paper documents that PEP is an off-the-shelf, room-temperature-stable exosome, is capable of healing wounds that are depleted of adequate blood supply. Wounds healed with only a single application of exosome," says Steven Moran, M.D., a Mayo Clinic plastic surgeon and senior co-author on the study. "I was surprised that this product regenerated healthy skin with normal biomechanical properties – not scar tissue. As this technology is now scaled and biomanufactured for clinical applications, it creates the potential for huge advancement in medical science and the field of plastic surgery."

This study has laid the foundation for Food and Drug Administration approval to begin a first-in-class clinical trial to test safety of using the purified exosomal product for wound healing in patients. This research is supported by Mayo Clinic's Center for Regenerative Medicine, which is a leader in advancing new, validated regenerative procedures from research into practice.

(CAVITE... from page 1)

current semester. Recoletos De Cavite and Cavite State University - Cavite City Campus, need not go through the registration process as the schools have already forwarded the lists of their Cavite City resident students to the LGU.

Awakening 'ghosts' in patients with Parkinson's, a powerful diagnostic tool

Scientists are developing a completely new brain stress test for evaluating the mental status of patients with Parkinson's disease, the second most prevalent neurodegenerative disease worldwide. It involves awakening the 'ghosts' hidden in specific networks of the brain to predict the onset of hallucinations.

"We're developing something similar to a cardiac stress test, but instead of testing the heart, we're testing the brain," says EPFL neuroscientist Olaf Blank. EPFL scientists are providing a new way to evaluate the onset of hallucinations in patients with Parkinson's disease with the help of a newly developed brain stress test, focusing their research on presence hallucinations. They also provide evidence of a promising biomarker for predicting the severity of the disease's progression.

onset of hallucinations in patients with Parkinson's disease with the help of a newly developed brain stress test, focusing their research on presence hallucinations. They also provide evidence of a promising biomarker for predicting the severity of the disease's progression.

Republic of the Philippines
REGIONAL TRIAL COURT
Fourth Judicial Region
Branch 20
Imus, Cavite

Republic of the Philippines,
Represented by the Dept of Public Works
And Highways (DPWH)
Plaintiff

CIVIL CASE NO. 6774-18
For: Expropriation
(Lot 3294, CAD-203-D)

JOHN DOE

Defendant.

SUMMONS
(By Publication)

TO: JOHN DOE,

GREETINGS:

WHEREAS, on March 13, 2018, plaintiff (through counsel) filed a Complaint (with Urgent Prayer for the Issuance of a Writ of Possession) which read as follows:

Republic of the Philippines
REGIONAL TRIAL COURT
Fourth Judicial Region
Branch 20
Imus, Cavite

Republic of the Philippines,
Represented by the Dept of Public Works
And Highways (DPWH)
Plaintiff

CIVIL CASE NO. 6774-18
For: Expropriation
(Lot 3294, CAD-203-D)

JOHN DOE

Defendant.

COMPLAINT
(With Urgent Prayer for the Issuance of a Writ of Possession)

Plaintiff REPUBLIC OF THE PHILIPPINES, represented by the DEPARTMENT OF PUBLIC WORKS AND HIGHWAYS (DPWH), through the OFFICE OF THE SOLICITOR GENERAL (OSG), to this Honorable Court, respectfully states:

1. Plaintiff is a sovereign political entity with capacity to sue and is vested with the power and authority to condemn and expropriate private property for public use upon payment of just compensation. The Republic is exempt from payment of fees pursuant to Rule 141, Sec. 22 of the Rules of Court. It is represented herein by the DPWH, a government agency authorized to expropriate property

by virtue of Republic Act No. 10152, entitled "An Act Facilitating the Acquisition of Right-of-Way Site or Location for National Government Infrastructure Projects" and may be notified through the Office of the Solicitor General (OSG) at 134 Amorsolo St., Legaspi Village, Makati City.

2. Defendant is herein determined as John Doe, pursuant to Sec. 14, Rule 3 of the Revised Rules of Civil Procedure, since the owner of the Property is unknown and cannot be ascertained despite due diligence exerted to determine his true identity/ identities and whereabouts.
3. Plaintiff has embarked on the Cavite-Laguna Expressway (CALAX) construction project to provide an efficient, fast, and safe road network and to spur national economic development, particularly in the provinces of Cavite and Laguna.
4. Plaintiff needs Seven Hundred Eleven (711) square meters of Lot 3294, CAD-203-D for the CALAX whole project as defined in the shaded portion of the Preliminary Survey, hereto attached as Annex "A". The portion of the project affecting the property of defendant is delineated in the Subdivision Plan of Lot of Lot 3294, hereto attached as Annex "B". There are no improvements or structures found on the subject lot, as shown by a photograph hereto attached as Annex "C".
5. The current relevant zonal valuation by the Bureau of Internal Revenue (BIR) of real properties, situated in Kawit, Cavite including the subject property, is ONE HUNDRED FIFTY PESOS (PHP 150.00) per square meter, as shown by the property valuation of the Revenue District Office in Bacoor City, hereto attached as Annex "D". The total cost of the property needed by Plaintiff, therefore, is ONE HUNDRED SIX THOUSAND SIX HUNDRED FIFTY PESOS (PHP 106,650.00).
6. The CALAX project is covered by a pending application for an Environmental Compliance Certificate (ECC) pursuant to Presidential Decree No. 1586 and Department of Environment and Natural Resources Administrative Order No. 2003-36. Evidence of said application letter is a Letter dated February 24, 2017, hereto attached as Annex "E", sent by DPWH to DENR regarding its request for the issuance of an ECC and the Memorandum of Agreement between DPWH, UP Planodes and MPCALA, hereto attached as Annex "F".
7. Plaintiff acquisition of the subject property is indispensable to the CALAX Project. Said Property has neither been devoted to nor expropriated for any other public use. The CALAX Project is being promoted in a manner compatible with the greatest public good and with the least injury to private property.
8. Pursuant to Section 8 of R.A. 10152, plaintiff is ready to deposit the amount of ONE HUNDRED SIX THOUSAND SIX HUNDRED FIFTY PESOS (PHP 106,650.00) the amount equivalent to 100% of the current relevant BIR zonal value of the affected area of the subject lot. The corresponding check, payable to the benefit of the person to be adjudged and determined in the same proceedings as the owner who is entitled thereto, is available and will be deposited with this Honorable Court as a requisite for the issuance of the Writ of Possession. Evidence thereof is the Special Allotment Release Order (SARO) hereto attached as Annex "G", indicating total funds earmarked for the CALAX Project.
9. Pursuant to Section 212 of C.A. 141, as amended, the taking for public use of an easement or a right of way is subject to the payment of just compensation for any improvements affected, thus, plaintiff posted a notice on the subject area. This is evidenced by a photograph of the notice, hereto attached as Annex "H".

10. Plaintiff is exempt from paying the docket, filing, and other legal fees pursuant to Section 22, Rule 141 of the Revised Rules of Court.

ALLEGATIONS IN SUPPORT OF THE URGENT PRAYER FOR THE ISSUANCE OF WRIT OF POSSESSION

11. In *Capital Street Corporation vs. Philippine Industrial Authority*, the Supreme Court held that the issuance of a writ of possession is a ministerial duty that the Honorable Court upon plaintiff's compliance with the guidelines set forth by law, thus:
Upon compliance with the requirements, a petitioner in an expropriation case, in this case the respondent, is entitled to a writ of possession as a matter of right and it becomes the ministerial duty of the trial court to forthwith issue the writ of possession. No hearing is required and the court neither exercises its discretion or judgment in determining the amount of the provisional value of the properties to be expropriated nor the legislature has fixed the amount under Section 4 of R.A. No. 8974 (Emphatic supplied).

12. It is also imperative for the protection of the interest of the government vis-a-vis its real rights over the subject property that the corresponding Order of Expropriation be issued and entered in the Primary Entry Book of the Registry of Deeds of Cavite City and, thereafter, be annotated in the space provided in its Registration Book pursuant to Section 69 of P.D. 1528, otherwise known as the Property Registration Decree, which states:

Section 69. Attachments.—An attachment, or a copy of any writ, order of process issued by a court of record, intended to create or preserve any claim, status, right, or attachment upon registered land shall be filed and registered in the Registry of Deeds for the province or city in which the land lies, and, in addition to the particulars required in such papers for registration, shall contain a reference to the number of the certificate of title to be affected and the registered in the Registry of Deeds for the province or city in which the land lies, and, in addition to the particulars required in such papers for registration, shall contain a reference to the number of the certificate of title to be affected and the registered owner of owners thereof, and also if the attachment, order, process or lien is not claimed on all the land, in any certificate of title a description sufficiently accurate for identification of the land or interest to be affected. A restraining order, injunction or mandamus issued by the court shall be entered and registered on the certificate of title affected, free of charge.

13. To ensure that the subject property is free from monetary liens, it is necessary that defendant be required to present proof of payment of the corresponding realty taxes before this Honorable Court orders the release in their favor of any amount deposited by plaintiff.

PRAYER

WHEREFORE, plaintiff respectfully prays that the Honorable Court:

1. ISSUE a Writ of Possession upon plaintiff's deposit of the amount equivalent to the replacement cost of structures or improvements, if any.

2. ISSUE an Order of Expropriation;
- (a) Considering the affected area of the subject lot for public use and for the public purpose set forth herein; and
- (b) Directing the Register of Deeds of Cavite City to register the Order of Expropriation issued by this Honorable Court in the Corresponding Certificate of Title, if any, the Primary Entry Book, and the Registration Book;
3. SET a hearing for the presentation of defendants' proof of identity and ownership of the subject lot after fifteen (15) days from service of summons upon them, and a said hearing;
- (a) Direct defendant to submit sufficient proof of their identity and ownership of the subject lot, as well as updated payment of all requisite taxes and fees to the relevant local and national government agencies, including but not limited to real property taxes on the subject lot; and
- (b) Release the check deposited with this Honorable Court to defendant, subject to clearance from plaintiff of defendant's satisfaction or completion of the requirements of proof of identity, ownership, and payment of relevant government taxes and fees, in accordance with Section 6 of R.A. 10752 and in IRR, and Commission on Anti-graft requirements;
4. ISSUE an order directing the Register of Deeds of Cavite City to register and annotate the *Writ of Possession* issued by this Honorable Court in the corresponding Certificate of Title, if there is any, the Primary Entry Book, and the Registration Book;
5. AUTHORIZE and ORDER the payment of just compensation to defendant after deducting the sum due for capital gains tax, unpaid real property taxes and other taxes and fees due the Government, if any, and/or ORDER defendant to return to plaintiff whatever amount it may have received in excess of the just compensation as determined by this Honorable Court;
6. ORDER defendant to answer to plaintiff the corresponding owner's duplicate Certificate of Title, should there be any, over the subject lot; and
7. Accordingly, DIRECT the Register of Deeds of Cavite City to effect the transfer ownership of the affected area of the subject lot to plaintiff and to issue the corresponding Certificate of Title in the name of the Republic of the Philippines.

Other just and equitable reliefs are likewise prayed for.
Makati City for Inna, Cavite, February 26, 2018

JOSIE C. CALADA
Solicitor General
Roll of Attorney's No. 24832
IBP Lifetime No. 013360, 8-18-16
MCLE Exemption No. V1-000016, 9-26-16

JOHN EMMANUEL F. MADAMBIA
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Roll of Attorney's No. 37363
IBP No. 009167, 06-09-17
MCLE Exemption No. V-000756, 10-1-15

CAMILLE R. BEHAIN
State Solicitor
Roll No. 57361/IBP No. 009153, 06-09-17
MCLE Compliance No. V-000446

OFFICE OF THE SOLICITOR GENERAL
134 Amorino St. Legaspi Village,
Makati City.

Tel. No. 8386181 loc. 329
Telefax 893-46-82

EXPLANATION

(Pursuant to Section 11, Rule 13 of the 1997 Rules of Civil Procedure)

The foregoing complaint is being served by registered mail, personal service not being practicable due to lack of manpower.

CAMILLE R. BEHAIN
Solicitor General

VERIFICATION AND CERTIFICATION

ENGR. ALEX G. BOTE, Director, Public-Private Partnership Service (PPPS), Department of Public Works and Highways, with office address at 3rd Floor, DPWH Main Building, Port Area, Manila, after having been duly sworn in accordance with law, depose and state that:

1. I am authorized to monitor the present complaint for Expropriation pursuant to Department Order No. 65, Series of 2017, in relation to the DPWH Secretary's Special Order No. 38 Series of 2017;

2. I have caused the preparation and filing of the aforesaid complaint and have read and understood all the allegations contained therein, and the same are true and correct as of my personal knowledge and/or based on authentic records;

3. I have not commenced any action or filed any claim involving the same issue in any court, tribunal, or quasi-judicial agency; and 4. Should I thereafter learn that a case or similar action has been filed or pending, I undertake to promptly report such fact to the Honorable Court within five (5) days from knowledge thereof.

IN WITNESS WHEREOF, I have set my hand and affixed my signature this 26th day of February 2018 in Makati City, Philippines

ENGR. ALEX G. BOTE
Director
Public-Private Partnership Service (PPPS)

SUBSCRIBED AND SWORN to before me this 26th day of February 2018 at Makati City with affiant exhibiting to me this DPWH ID No. 9520012a photocopy of which is attached hereto

Melina F. Favotto-Mendoza
State Solicitor

WHEREAS on December 03, 2020, Plaintiff through the Office of the Solicitor General filed a Motion for leave of Court to serve Summons by Publication which this Court granted in its Order dated December 9, 2020.

NOW, THEREFORE, defendant are required to file with this Court, within thirty (30) days from the last date of publication of this Summons, their Answer to the Petition.

City of Inna, Cavite, March 19, 2021

(Sgd.) MARIE JEAN MANUÑGAS
Branch Clerk of Court

Publication - DIARYO KABITENYO
Dates - April 19, 26 and May 3, 2021

EXTRA-JUDICIAL SETTLEMENT OF ESTATE
OF THE DECEASED ANDRES FUSTER NIETO With
WAIVER OF RIGHTS AND DONATION

NOTICE is hereby given that the estate of the late **ANDRES FUSTER NIETO** who died intestate on October 19, 1993 at Sydney, Australia, consisting of a 1/2 conjugal share over a certain parcel of land without improvement located at Barrio Molino, Municipality of Bacon, Province of Cavite, covered by Transfer Certificate of Title Nos. T-30419 and T-70420, containing areas of TWO HUNDRED FORTY (240) SQUARE METERS and TWO HUNDRED FORTY (240) SQUARE METERS, respectively, has been adjudicated and extra-judicially settled by and among his heirs pro indiviso with waiver of rights, interest and participation in shares/portion in the above-mentioned parcel of lands and donation in favor of Dando Romero Nieto, Joyce Romero Nieto and Ismael Romero Nieto, their heirs, assignees and successors-in-interest, on March 28, 2017 at City of Dasmariñas, Cavite, Philippines before Notary Public Any. Casadio P. Villanueva and entered in his Notarial Register at Doc. No. 294, Book No. 59, Page No. III, Series of 2017.

(Sgd.) Surviving Spouse-Heir and Cheryl V. Torres as Attorney-in-fact of Dando Romero Nieto, Joyce Romero Nieto and Ismael Romero Nieto

Publication - DIARYO KABITENYO
Dates - April 26, May 3 & 10, 2021



Republic of the Philippines
MUNICIPAL CIVIL REGISTRY OFFICE
MUNICIPALITY OF TANZA
Province of Cavite

Publication Notice
R.A. 10172

NOTICE TO THE PUBLIC

CCE-0015-2021

Date: April 30, 2021

In compliance with the publication requirement and pursuant to OCRG Memorandum Circular No. 2013-1 Guidelines in the Implementation of the Administrative Order No. 7, Series of 2012 (IRR on R.A. 10172), Notice is hereby served to the public that **HEIDI T. CENZAL**, has filed with this Office, a petition for CORRECTION OF ENTRY IN CHILD'S SEX from "MALE" to "FEMALE", in the Certificate of Live Birth of one **HEIDI TOLEDO CENZAL**, who was born on January 28, 1985 at Tanza, Cavite of parents Edilberto Eguerra-Cenzal & Amelia Isibhan Toledo.

Any person adversely affected by said petition may file his/her written opposition with this Office not later than **May 17, 2021**.

(Sgd.) **MA. THERESA J. CESA**
Municipal Civil Registrar

DIARYO KABITENYO - May 3 & 10, 2021

No guy has a magic.

Magic is in the heart of the girl loving the guy who can send her whole being up in 'Cloud Nine' even with the mere touch on her fingertips.

- Arnold Barco

EXTRAJUDICIAL SETTLEMENT OF ESTATE

NOTICE is hereby given that the estate of the late IRENE Y. JAMERA who died intestate on February 2, 2021, consisting of a certain sum of money deposited at the Bank of Philippine Island (BPI), located in 0743 Eastwood City, Libis, Quezon City under Savings Account No. 005473-0254-41 has been adjudicated and extrajudicially settled by and among her heirs on March 22, 2021 at Bacoor City, Cavite, Philippines before Notary Public Atty. Virson Lucillo Noble and entered in her Notarial Register at Doc. No. 301, Page No. 22, Book No. 4, Series of 2021.

(Sgd.) All Heirs

Publication: (DIYARYO KABITENYO)
Date: May 3, 10 & 17, 2021

EXTRA JUDICIAL PARTITION OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late RONALD B. LOBATON who died intestate on April 6, 2021 in Cavite City, Philippines, consisting of Savings Account No. 242810953012 maintained with the Philippine National Bank (PNB), Cavite City Branch has been adjudicated and extrajudicially settled by and among his heirs with waiver of rights in favor of ROMER S. LOBATON and ROMELYN S. LOBATON on April 27, 2021 in the City of Cavite, Philippines before Notary Public Atty. Antonia B. Cabuco and entered in her Notarial Register at Doc. No. 320, Page No. 109, Book No. LXV, Series of 2021.

(Sgd.) All Heirs

Publication: (DIYARYO KABITENYO)
Date: May 3, 10 & 17, 2021

Research delves into link between test anxiety and poor sleep

College students drop out. Indeed, about 40% of freshman don't return to their universities for a second year in the United States. "We were interested in finding out what predicted students' performance in statistics classes — stats classes are usually the most dreaded undergrad class," said lead author Nancy Hamilton, professor of psychology at KU. "It can be a particular problem that can be a sticking point for a lot of students. I'm interested in sleep, and sleep and anxiety are related. So, we wanted to find out what the relationship was between sleep, anxiety and test performance to find the correlation and how it unfolds over time." Hamilton and Ronald Freche and Ian Carroll and undergraduates Yichi Zhang and Gabriella Zeller surveyed the sleep quality, anxiety levels and test scores for 167 students enrolled in a statistics class at KU. Participants completed an electronic battery of measures and filled out Sleep Mood Study Diaries during the mornings in the days before a statistics exam. Instructors confirmed exam scores. The study showed "sleep and anxiety feed one another" and can hurt academic performance predictably. "We looked at test anxiety to determine whether that did predict who passed, and it was a predictor," Hamilton said. "It was a predictor even after controlling for students' past performance and increased the likelihood of students failing in class. When you look at students who are especially anxious, it was almost a five-point difference in their score over students who had average levels of anxiety. This is not small potatoes. It's the difference between a C-minus and a D. It's the difference between a B-plus and an A-minus. It's real."

Fish oil supplements and heart rhythm disorder: New analysis

Omega-3 supplements are associated with an increased likelihood of developing atrial fibrillation in people with high blood lipids. That's the finding of a study published April 28, 2021 in European Heart Journal — Cardiovascular Pharmacotherapy. People with the disorder have a five times greater likelihood of having a stroke. These studies tested different formulations of omega-3 fatty acids at different doses. The authors therefore performed a comprehensive randomized controlled trial to answer the question of whether fish oils were consistently related to a raised risk for atrial fibrillation.

Form 28 (Revised June 2014)

INTER-ASIA DEVELOPMENT BANK
Name of Bank

PUBLISHED BALANCE SHEET
(Head Office and Branches)
As of March 31, 2021

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	1880000000000000	3,721,882.80	14,322,131.67
Due from Bangko Sentral ng Pilipinas	1051300000000000	22,888,038.74	21,638,923.74
Due from Other Banks	1052000000000000	68,738,199.07	67,458,182.00
Financial Assets at Fair Value Through Profit or Loss	1130000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1950000000000000	0.00	0.00
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
Loans and Receivables -Net	1954000000000000	827,848,726.16	599,442,743.88
Other Financial Assets	1480000000000000	18,258,588.89	16,771,153.28
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	30,579,122.30	29,895,428.05
Real and Other Properties Acquired-Net	1955100000000000	13,080,658.10	14,228,137.72
Non-Current Assets held for Sale	1501300000000000	0.00	0.00
Other Assets-Net	1502000000000000	15,288,932.15	12,644,924.78
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	2000000000000000	0.00	0.00
TOTAL ASSETS	2080000000000000	804,658,473.84	771,482,705.07
Financial Liabilities at Fair Value Through Profit or Loss	2130000000000000	0.00	0.00
Deposit Liabilities	2130000000000000	417,484,523.13	397,474,281.37
Due to Other Banks	2130500000000000	0.00	0.00
Bills Payable	2131000000000000	0.00	0.00
Bonds Payable-Net	2131500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2132000000000000	0.00	0.00
Redeemable Preferred Shares	2132500000000000	0.00	0.00
Special Time Deposit	2133000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2133500000000000	0.00	0.00
Other Financial Liabilities	2134000000000000	21,366,847.03	16,607,038.20
Other Liabilities	2134500000000000	251,388,848.81	244,659,515.94
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2135000000000000	0.00	0.00
TOTAL LIABILITIES	2130000000000000	710,240,019.15	658,740,835.51
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	39,418,454.69	112,741,869.56
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	8080000000000000	804,658,473.84	771,482,705.07
ADDITIONAL INFORMATION	8000000000000000	0.00	0.00
Gross total loan portfolio (TLP)	4990200000000000	700,813,447.54	679,082,567.88
Specific allowance for credit losses on the TLP	4990300000000000	68,859,104.00	31,986,174.57
Non-Performing Loans (NPLs)	4990400000000000	75,186,532.16	52,443,376.20
a. Gross NPLs	4990500000000000	30,734	8,344
b. Ratio of gross NPLs to gross TLP (%)	4990600000000000	10.72%	7.71%
c. Net NPLs	4990700000000000	48,954,123.20	30,889,751.85
d. Ratio of Net NPLs to gross TLP (%)	4990800000000000	7.00%	4.56%
e. Ratio of total allowance for credit losses to gross NPLs (%)	4990900000000000	64.33%	58.91%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991000000000000	90.45%	61.21%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	4991100000000000	91.63%	60.95%
a. Total CAR (%)	4991200000000000	11.18	14.33
b. Tier 1 Ratio (%)	4991300000000000	10.74	13.88
c. Common Tier 1 Ratio (%) ^{1/}	4991400000000000	0.00	0.00

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.

Form 28 (Revised June 2018)

CAVITE UNITED RURAL BANK CORP
Name of Bank

PUBLISHED BALANCED SHEET
(Head Office and Branches)
As of March 31, 2021

CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	8,819,975.04	5,475,902.15
Due from Bangko Sentral ng Pilipinas	1051000000000000	8,293,851.78	8,346,634.70
Due from Other Banks	1051000000000000	0.00	0.00
Financial Assets at Fair Value through Profit or Loss	1051000000000000	96,684,208.36	94,871,836.55
Available-for-Sale Financial Assets-Net	1120000000000000	0.00	0.00
Held-to-Maturity (HTM) Financial Assets-Net	1952000000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	1952500000000000	29,344,583.31	3,965,189.78
Investments in Non-Marketable Equity Security-Net	1953000000000000	0.00	0.00
Loans and Receivables - Net	1953500000000000	0.00	0.00
Other Financial Assets	1954000000000000	258,618,870.15	287,224,430.95
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1480000000000000	44,902,750.50	58,949,030.22
Bank Premises, Furniture, Fixtures and Equipment-Net	1954500000000000	0.00	0.00
Real and Other Properties Acquired-Net	1955000000000000	5,676,334.22	6,640,811.01
Non-Current Assets Held for Sale	1955010000000000	43,241,582.84	47,882,848.14
Other Assets-Net	1501000000000000	0.00	0.00
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	1520000000000000	77,784,813.22	72,266,344.99
TOTAL ASSETS	1552100000000000	0.00	0.00
Financial Liabilities at Fair Value through Profit or Loss	1003000000000000	0.00	0.00
Deposit Liabilities	2080000000000000	0.00	0.00
Due to Other Banks	2150000000000000	133,291,130.81	125,923,456.96
Bills Payable	2200500000000000	0.00	0.00
Bonds Payable-Net	2201000000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2952015000000000	0.00	0.00
Redeemable Preferred Shares	2952020000000000	0.00	0.00
Special Time Deposit	2302500000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2303000000000000	0.00	0.00
Other Financial Liabilities	2303500000000000	0.00	0.00
Other Liabilities	2400500000000000	25,275,052.32	26,676,235.67
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2401000000000000	41,178,959.15	36,576,239.32
TOTAL LIABILITIES	3308500000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	5000000000000000	0.00	0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	5000000000000000	0.00	0.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	0.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	427,946,821.05	440,709,247.53
Specific allowance for credit losses on the TLP	4993000000000000	143,270,533.17	131,134,738.38
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	181,151,783.56	182,721,091.59
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	42.80	41.45
c. Net NPLs	4991010000000000	42,271,579.44	51,808,530.47
d. Ratio of net NPLs to gross TLP (%)	4991510000000000	9.88	11.75
e. Ratio of total allowance for credit losses to gross NPLs (%)	4991515000000000	93.45	84.06
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991420000000000	78.83	71.77
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4990505000000000	40.39	65.43
b. Tier 1 Ratio (%)	4990505010000000	40.39	65.43
c. Common Tier 1 Ratio (%) ^{1/}	4990505010000000	40.39	65.43

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

Rhodes U. Vigal
RHODES U. VIGAL
Accounting Head

Jeffrey O. Bagarinao
JEFFREY O. BAGARINAO
Compliance Coordinator

Treating severe COVID-19 cases

Scientific studies rarely focus on long non-coding RNA molecules (lncRNAs), even though they potentially regulate several diseases. The role of several lncRNAs in anti-viral inflammatory response regulation has recently been reported. Considering their significant regulatory function in immune response, researchers from the Azrieli Faculty of Medicine of Bar-Ilan University sought to identify lncRNAs co-expressed with human genes involved in immune-related processes during severe SARS-CoV-2 infection in the lungs.

Recent studies demonstrated that patients afflicted with severe SARS-CoV-2 infections present

increased levels of pro-inflammatory plasma cytokines, as opposed to milder cases, highlighting the release of inflammatory cytokines as being central to COVID-19 severity. However, the underlying molecular mechanisms responsible for dysfunctional immune responses during COVID-19 infection remain elusive. In a paper recently published in the journal *Viruses*, the researchers demonstrated that lncRNAs are indeed potential regulators of anti-viral response during severe SARS-CoV-2 infection. Using the available transcriptome data from the lung cells of severely affected COVID-19 patients and SARS-CoV-2 infected lung cell-lines, they constructed a gene co-expression network that can measure the relationship of gene expression patterns across a group of samples. This analysis enables them to identify four differentially expressed lncRNAs that are found to be strongly correlated to the protein-coding genes in a novel network enriched for different immune-related processes associated with dysregulated cytokine production.

These four lncRNAs were also identified as "hubs" — important nodes in this co-expression network, signifying their association with cytokine over-production due to fierce immune response.

Using nanobodies to block a tick-borne bacterial infection

Tiny molecules called nanobodies, which can be designed to mimic antibody structures and functions, may be the key to blocking a tick-borne bacterial infection that remains out of reach of almost all antibiotics, new research suggests.

The infection is called human monocytic ehrlichiosis, and is one of the most prevalent and potentially life-threatening tick-borne diseases in the United States. The disease initially causes flu-like symptoms common to many illnesses, and in rare cases can be fatal if left untreated.

Most antibiotics can't build up in high enough concentrations to kill the infection-causing bacteria, *Ehrlichia chaffeensis*, because the microbes live in and multiply inside human immune cells. Commonly known bacterial pathogens like *Streptococcus* and *E. coli* do their infectious damage outside of hosts cells.

Ohio State University researchers created nanobodies intended to target a protein that makes *E. chaffeensis* bacteria particularly infectious. A series of experiments in cell cultures and mice showed that one specific nanobody they created in the lab could inhibit infection by blocking three ways the protein enables the bacteria to hijack immune cells.

"If multiple mechanisms are blocked, that's better than just stopping one function, and it gives us more confidence that these nanobodies will really work," said study lead author Yasuko Rikihisa, professor of veterinary biosciences at Ohio State.

The study provided support for the feasibility of nanobody-based ehrlichiosis treatment, but much more research is needed before a treatment would be available for humans. There is a certain urgency to coming up with an alternative

to the antibiotic doxycycline, the only treatment available. The broad-spectrum antibiotic is unsafe for pregnant women and children, and it can cause severe side effects.

"With only a single antibiotic available as a treatment for this infection, if antibiotic resistance were to develop in these bacteria, there is no treatment left. It's very scary," Rikihisa said.

The research was published last week in *Proceedings of the National Academy of Sciences*. The bacteria that cause ehrlichiosis are part of a family called obligatory intracellular bacteria. *E. chaffeensis* not only requires internal access to a cell to live, but also blocks host cells' ability to program their own death with a function called apoptosis — which would kill the bacteria.