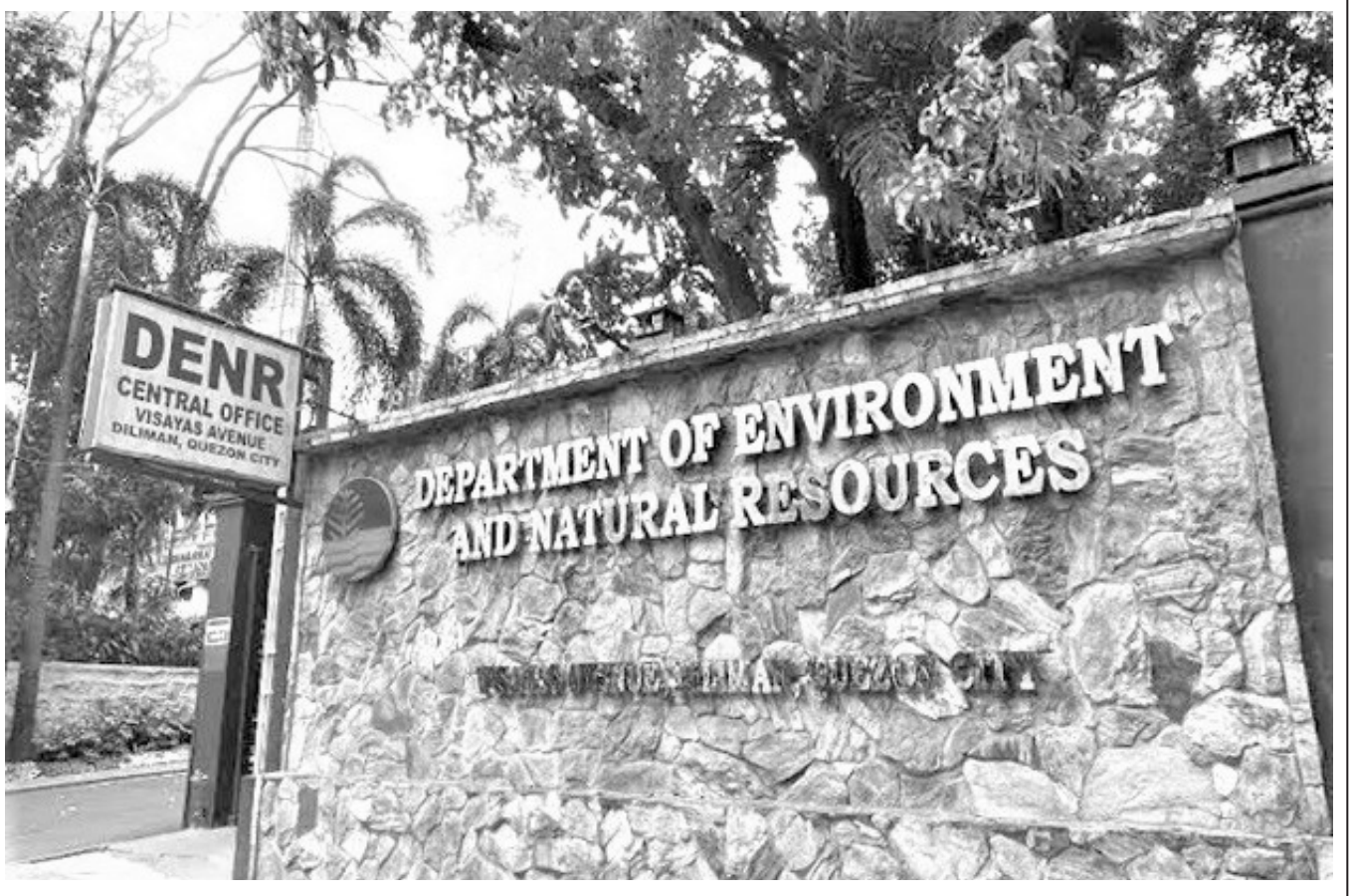
The Lord is like a strong tower, where the righteous can go and be safe.
Proverbs 18:10

ISSN: 3116-4757
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News Publishing Service

Be alert, stand firm in the faith, be brave, be strong.
1 Corinthians 16:13

Entered as FIRST CLASS MAIL at Imus Post Office with Business Mail Permit No. IC-19-06-249
Vol. 29 No. 36 October 19-25, 2026 P 10.00

Bacoor discusses waste-to-energy project with DENR



The City Government of Bacoor, Cavite met with Department of Environment and Natural Resources (DENR) Acting Secretary Juan Miguel T. Cuna on Oct. 21 to discuss integrating a Waste-to-Energy (WtE) facility into the city's approved 10-year Solid Waste Management Plan.

The meeting was attended by City Administrator Atty. Aimee Torrefranca-Neri, BDRRMO Head Richard Quion, CESD Head Rolando Vocalan, Architect Julius Padua, and zoning representatives.

During the meeting, the Bacoor delegation presented the city's 10-year Solid Waste Management Plan. Discussions covered the proposed Waste-to-Energy facility, flood control measures, land administration concerns, and environmental compliance. The DENR and other national agencies pledged to provide technical guidance and assistance throughout the process.

Cavite Art Fair 2026 opens at provincial capitol, features local artists



The second Cavite Art Fair opened on Oct. 20 at the New Provincial Government Center in Trece Martires City, Cavite, showcasing works by local artists until Oct. 22.

The provincial government led the event in partnership with the National Commission for Culture and the Arts and the Alitaptap Artists Community.

The fair also aimed to expand opportunities for artists and small businesses to display and sell their artwork and products.

DIYARYO KABITENYO
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ISSN: 3116-4757

ARNULFO BARCO
(May 14, 1951 - September 2, 2024)
Founder

GENER BARCO
Publisher-Editor

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Breakthrough PTSD treatment achieves 68% remission rate in clinical trial

A new approach to treating post-traumatic stress disorder (PTSD) has received FDA clearance, offering a personalized alternative for people who have not found sufficient relief through existing treatments. Developed by California-based Wave Neuroscience in collaboration with researchers at the Texas A&M Health Institute of Biosciences and Technology, the technology uses brain activity measurements to guide targeted magnetic stimulation. Early clinical trial findings have been encouraging: according to Wave Neuroscience, patients experienced a 52% reduction in PTSD symptoms, while 68% achieved remission.

The full findings are still being prepared for public release, but researchers believe the technology could significantly expand treatment options for millions of people. The need for more effective PTSD care is substantial—in the United States, approximately 17.5 veterans die by suicide each day, and about 7% of veterans receive a PTSD diagnosis annually—while an estimated 6% of Americans will experience PTSD during their lifetime, with higher rates among women and veterans.

Since PTSD was formally recognized as a diagnosis in 1980, treatment has largely centered on psychotherapy and medications known as selective serotonin reuptake inhibitors (SSRIs), including sertraline and fluoxetine; although these approaches can help, many patients continue to experience symptoms despite receiving treatment.

A 2020 review of PTSD medications found that patients reported improvements ranging from 6.8 to 10.1 points on symptom assessments, yet remission rates reached only 10.9% at most, which makes Wave Neuroscience's substantially stronger preliminary outcomes stand out.

Erik Won, DO, the company's chief medical officer, described the results as a major advance over previously reported medication outcomes. "In comparison to that study, our FDA trial reported a 52% reduction in symptoms, so more than a four-fold increase in efficacy," Won said. "And more importantly, we saw 68% remission in our clinical trial. So, it's really a quantum change, an inflection point in what we can offer to patients. From a clinical care perspective, that's really meaningful."

These findings are promising, although the results come from different studies and should not be interpreted as a direct comparison of treatment effectiveness. The newly cleared system uses Magnetic e-Resonance Therapy (MeRT), a technology that combines measurements of brain activity with targeted magnetic stimulation: first, an electroencephalogram (EEG) records the brain's electrical signals, and this information helps guide a personalized treatment plan using transcranial magnetic stimulation, or TMS, in which a coil positioned against the scalp delivers magnetic pulses that stimulate brain activity—a technique already used for other psychiatric conditions, including treatment-resistant depression.

What distinguishes MeRT is its use of an AI-assisted algorithm to customize stimulation protocols based on each patient's brain activity rather than relying on a standardized approach. "Transcranial magnetic stimulation, or TMS, was previously FDA cleared for treatment-resistant depression," Won said. "By adding an augmented AI derived multivariate algorithm, we were able to personalize protocols that received FDA clearance for post-traumatic stress disorder, which should open up market access to about 13 million people who may be struggling with PTSD."

Dr. Kenneth S. Ramos, a physician-scientist at Texas A&M Health with extensive experience in precision medicine, helped guide the research, focusing on adapting medical care to the characteristics of individual patients instead of assuming that everyone will respond to the same treatment. "Most clinical interventions for the treatment of PTSD do not work very well," Ramos said.

"So, this is a huge area where identifying

Turn to page 3

ADDENDUM
TO THE DEED OF EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE PATERNO BARCO GACIS

Notice is hereby given that the legitimate sole heirs as widow and children of the late **PATERNO BARCO GACIS** who died intestate on February 10, 2024 at San Fernando City, La Union. Have executed Addendum to the Deed of Extrajudicial Settlement of Estate of the late PATERNO BARCO GACIS executed on September 17, 2026 in Imus City, Cavite was duly noted and entered into the Notarial Register Book of Atty. James M. Licayu as Doc. No. 194, Page No. 40, Book No. LXXXIV Series of 2026.

The undersigned parties do hereby agree to make the following Addendum to the aforementioned Deed outline below:

a. That the deceased during his lifetime opened a joint account with KATHERINE TIBAYAN GACIS at Security Bank, Imus Branch under Account No. 0000059969263;

b. That the amount stated in the Deed of Extrajudicial Settlement of Estate (Php143,563.55) is the balance of the account as of the date of death;

c. That as the Joint Account stated in the Deed of Extrajudicial Settlement of Estate only the share of the deceased depositor forms part of the estate.

on October 9, 2026 in the City of Imus, Cavite, Philippines before Notary Public Atty. James M. Licayu and entered in his Notarial Register as Doc. No. 414; Page No. 84; Book No. LXXXIV; Series of 2026.

(Sgd.) **Heir/Widow, Heir/Son and Heir/Daughter**

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 12, 19 & 26, 2026

Publication Notice
R.A 10172

Republic of the Philippines
Local Civil Registry Office
Province: Cavite
City of: Cavite

NOTICE TO THE PUBLIC

Date: October 5, 2026

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 **RAILE E. PINEDA** has filed with this Office, a petition for **correction of clerical error in the entry of sex** from **"FEMALE"** to **"MALE"** in the certificate of live birth of **RAILE E. PINEDA** at Cavite City and whose parents are **RONALD C. PINEDA AND JOSEPHINE P. ERAMIS**.

Any person adversely affected by said petition may file his written opposition with this office.

(Sgd.) **FLORDELIZA M. ALEJO**
OIC-City Civil Registrar

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 12 & 19, 2026

Publication Notice
R.A 10172

Republic of the Philippines
Local Civil Registry Office
Province: Cavite
City of: Cavite

NOTICE TO THE PUBLIC

Date: October 6, 2026

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 DENNYS S. MIRANDA has filed with this Office, a petition for **correction of clerical error in the entry of sex** from "FEMALE" to "MALE" in the certificate of live birth of DENNYS S. MIRANDA at Cavite City and whose parents are PHILIP B. MIRANDA AND MERNALYN H. SAID.

Any person adversely affected by said petition may file his written opposition with this office.

(Sgd.) **FLORDELIZA M. ALEJO**
OIC-City Civil Registrar

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 12 & 19, 2026

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

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

MARIA LUISA G. ZORO

CFN-0007-2026

MA. LUISA Z. ENCARNACION
Petitioner

NOTICE OF PUBLICATION

There is a petition filed for the **change of first name** in Certificate of Live Birth **(SECPA)** of **MARIA LUISA G. ZORO** from **"MARIA LUISA"** to **"MA. LUISA".**

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

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

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

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 12 & 19, 2026

(BREAKTHROUGH...from page 2)

interventions that could hopefully add quality of life to the people impacted by this disorder would be tremendously impactful." Wave Neuroscience CEO Fred Walke said Ramos was a natural fit for the project because of his expertise in personalized medicine. Conventional TMS generally follows treatment protocols that are less individualized, whereas MeRT builds on the same underlying technology but adjusts treatment according to the patient's specific severity.

Ramos illustrated the distinction with an analogy involving a leaking roof, likening conventional TMS to covering a leak with a tarp to manage its effects, while MeRT aims to provide a more targeted solution, comparable to identifying and replacing the damaged shingles responsible for the problem, with the broader goal of moving beyond standardized protocols toward interventions guided by measurable biological information.

The regulatory process reached an important milestone in 2024, when MeRT received an FDA Breakthrough Device designation, which Dr. Rick Silva, executive director of clinical trials at the Texas A&M Health Institute of Biosciences and Technology, explained helps promising technologies move through regulatory review more efficiently without eliminating scientific or medical requirements, instead streamlining communication and reducing administrative delays while preserving the standards needed for FDA clearance. Silva said the progress was particularly meaningful because the project began during the COVID-19 pandemic and advanced through the regulatory process unusually quickly, according to Silva, medical device development and clinical evaluation can often take around 10 years before clearance is obtained, but this project completed the relevant process in just over two years, a pace he credited to the experience and dedication of the Wave Neuroscience team.

brain activity. Ramos emphasized that even small biological differences between people can have major implications for medical care—humans are approximately 99.9% genetically alike, yet the remaining 0.1% contributes to differences that can influence how individuals respond to treatment and by accounting for these differences and tailoring stimulation to each person's brain, researchers observed substantial reductions in PTSD symptom

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue,
Kaybagal South, Tagaytay City
Email Address: rtc1tgtocc@judiciary.gov.ph
Contact Nos. 09676699985 / (046) 419-0464

BDO UNIBANK, INC.,
Mortgagee,

EJF NO. TG-26-043
FOR: *Extra Judicial Foreclosure of Mortgage under Act No. 3135, as Amended*

-versus-

DARRYLL I. DE CASTRO,
Debtor/Mortgagor,

SPS. MA. TERESA I. DE CASTRO and RODRIGO M. DE CASTRO,
Co-Debtors,
x----------x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act No. 4118, filed by *mortgagee* **BDO UNIBANK, INC.,** a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office and place of business at 33rd Floor, BDO Corporate Center Ortigas, No. 12, ADB Avenue, Mandaluyong City, pursuant to the terms and conditions of the Uniform Loan and Mortgage Agreement executed and notarized on December 10, 2020 by *debtor/mortgagor* **DARRYLL I. DE CASTRO and co-debtors SPOUSES MA. TERESA I. DE CASTRO and RODRIGO M. DE CASTRO,** of legal age, Filipinos, and with addresses at (1) 247 Luwasan Street, Guyong, Santa Maria, Bulacan and (2) Unit 0230, Tower B Cool Suites at Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City, in favor of the mortgagee, over a real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2022000257** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the mortgagor in the amount of **TWO MILLION SIX HUNDRED FORTY-FOUR THOUSAND THIRTEEN PESOS AND 90/100 (Php 2,644,013.90),** as of April 22, 2026, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Alex E. Martinez, will sell at public auction on **December 9, 2026** at 10:00 o'clock in the morning or soon thereafter, at the **New Hall of Justice of Tagaytay City,** to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. 076-2022000257
Registry of Deeds for Tagaytay City

"IT IS HEREBY CERTIFIED that the unit identified and described as:

COOL SUITES AT WIND RESIDENCES TOWER B
UNIT NO. : 0230
FLOOR LEVEL : 2ND FLOOR
UNIT TYPE : 1BR WITH BALCONY
UNIT AREA : 23.23 SQUARE METERS

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004160; 2012004161; 2015001175 which embraces and describes the land located at BRGY. SALABAN, MAHARLIKA WEST (NOW), CITY OF TAGAYTAY, PROV. OF CAVITE, with an area of THIRTY-ONE THOUSAND SEVEN HUNDRED THIRTY (31,730) Square Meter, is registered in the name of:

Owner: **DARRYLL I. DE CASTRO, FILIPINO CITIZEN, OF LEGAL AGE, SINGLE**

Address: 247 LUWASAN STREET, GUYONG, SANTA MARIA, BULACAN 3022

In the event the public auction should not take place on the said date, it shall be held on **December 16, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2022000257** the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, October 9, 2026.

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

(Sgd.) **ALEX MARTINEZ**
Sheriff-in-Charge

WARNING:

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

Copy furnished:

BDO UNIBANK, INC.,
Mortgagee
33rd Floor, BDO Corporate Center Ortigas,
#12 ADB Avenue, Mandaluyong City

DARRYLL I. DE CASTRO
Debtor/Mortgagor
(1) 247 Luwasan Street, Guyong, Santa Maria, Bulacan
(2) Unit 0230, Tower B Cool Suites at Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City

SPS. MA. TERESA UI. DE CASTRO and RODRIGO M. DE CASTRO
co-debtors
(3) 247 Luwasan Street, Guyong, Santa Maria, Bulacan
(4) Unit 0230, Tower B Cool Suites at Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 19, 26 and November 2, 2026

EXTRAJUDICIAL SETTLEMENT OF THE ESTATE OF THE LATE LAUREANA M. ESGUERRA

NOTICE is hereby given that the estate of the late **LAUREANA M. ESGUERRA** who died intestate on December 7, 2008 at General Trias, Cavite, and at the time of her death, her residence was at Barangay Buenavista 2, General Trias City, **Cavite,** consisting of a parcel of agricultural land situated in the Bo. of Buenavista, Municipality of General Trias, Province of Cavite with an area of TWELVE THOUSAND FOUR HUNDRED EIGHTY THREE (12,483) square meters covered by Transfer Certificate of Title No. EP-254 under Tax Declaration No. 08-0015-06830 has been adjudicated and extrajudicially settled by and among her heirs in pro-indiviso equal shares on October 16, 2026 at Dasmariñas City, Cavite before Notary Public Atty. Miriam S. Clorina and entered in her Notarial Register as Doc. No. 75; Page No. 15; Book No. 354; Series of 2026.

(Sgd.) **All Heirs**

Publication : DIYARYO KABITENYO News Publishing Service
Dates : October 19, 26 and November 2, 2026

Existing drugs could unlock new defense against deadliest lung cancer

Scientists at the Walter and Eliza Hall Institute (WEHI) have identified a previously overlooked population of immune cells, known as gamma delta T cells, that can detect and destroy small cell lung cancer (SCLC), the most aggressive form of lung cancer worldwide.

Published in Cancer Cell, the research reveals that patients with higher numbers of these specialized cells tended to survive longer, offering a potential new defense against a disease where fewer than 7% of patients live five years post-diagnosis.

SCLC is notoriously difficult to treat because it frequently evades conventional immune surveillance, limiting the effectiveness of standard immunotherapies. Professor Kate Sutherland, the study's senior author, emphasized the significance of this breakthrough in overcoming the cancer's ability to remain hidden.

"For decades, we've known that small cell lung cancer is exceptionally good at hiding from the immune system.

We've found an immune cell that appears to be able to see through that disguise."

The team utilized patient-derived "mini tumors" to demonstrate that gamma delta T cells could effectively identify and kill SCLC cells even when traditional immune cells failed.

Furthermore, they discovered that existing medications—tarlatamab and zoledronate—could enhance this response; zoledronate increased the number and targeting ability of the T cells, while tarlatamab facilitated their contact with tumor cells.

When combined, these drugs significantly boosted the immune cells' cancer-killing capacity in laboratory settings.

Dr. Jin Ng, the study's first author, noted that these

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PBS_Solo **Balance Sheet (Head Office and Branches) - Solo**

Bank Name : **Imus Rural Bank, Inc.**
Reference Period: **September 30, 2026**

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	13,612,656.90	12,431,673.57
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	4,684,478.34	4,699,601.49
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	295,331,731.67	280,749,880.01
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	-	-
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	433,592,005.50	447,340,729.29
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	-	-
Interbank Loans Receivable	140100000000000000	R0090	-	-
Loans and Receivables - Others	140150300000000000	R0100	608,878,995.38	592,682,357.55
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	-	-
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	608,878,995.38	592,682,357.55
Allowance for Credit Losses 2/	499350000000000000	R0130	36,727,828.38	36,727,828.38
Total Loan Portfolio - Net	195400000000000000	R0070	572,151,167.00	555,954,529.17
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	9,229,782.01	9,778,658.80
Real and Other Properties Acquired - Net	195501000000000000	R0160	18,904,378.12	21,545,956.60
Sales Contract Receivables - Net	195451500000000000	R0170	-	-
Non-Current Assets Held for Sale	150150000000000000	R0180	-	-
Other Assets - Net	152500000000000000	R0190	27,828,642.94	24,201,096.87
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	-	-
TOTAL ASSETS	100000000000000000	R0210	1,375,334,842.48	1,356,702,125.80

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	1,083,659,956.23	1,081,088,842.62
Due to Other Banks	220050000000000000	R0030	-	-
Bills Payable	220100000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050	-	-
Interbank Loans Payable	220100002000000000	R0060	-	-
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	-	-
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110	-	-
Other Liabilities	240200000000000000	R0120	24,173,448.74	23,478,424.07
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130	-	-
TOTAL LIABILITIES	200000000000000000	R0140	1,107,833,404.97	1,104,567,266.69
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	99,950,200.00	99,950,200.00
Additional Paid-In Capital	305200000000000000	R0160	-	-
Undivided Profits	315150000000000000	R0220	21,511,239.38	6,151,736.58
Retained Earnings	315000000000000000	R0170	146,039,998.13	146,032,922.53
Other Capital Accounts	335200000000000000	R0180	-	-
Assigned Capital	325200000000000000	R0190	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	267,501,437.51	252,134,859.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,375,334,842.48	1,356,702,125.80

Contingent Accounts

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

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	3.13%	3.07%
Net NPL Ratio	499151000000000000	R0020	1.40%	1.53%
Gross NPL Coverage Ratio	499152500000000000	R0030	192.93%	201.88%
Net NPL Coverage Ratio	499153000000000000	R0040	164.05%	172.85%
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	1.08%	1.14%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	0.00	0.00
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110	0.00	0.00
Net Stable Funding Ratio 4/	499551000000000000	R0120	0.00	0.00
Minimum Liquidity Ratio 5/	499551500000000000	R0130	77.29%	77.32%
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	11.34%	4.92%
Return on Assets	499351000000000000	R0150	2.23%	0.96%
Net Interest Margin	499351500000000000	R0160	5.74%	4.50%
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	28.40	27.59
Tier 1 Capital Ratio	499650501000000000	R0180	28.40	27.59
CAR	499650500500000000	R0190	28.99	28.18
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200	0.00	0.00
Deferred Charges not yet Written Down	499700000000000000	R0210	0.00	0.00

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

Signature :

ROBERTO T. DE GUZMAN
MANAGER

Publication : DIYARYO KABITENYO News Publishing Service
Date : October 19-25, 2026

New research suggests physical activity correlates with slower parkinson's progression

A new study published October 7, 2026, in Neurology, the official medical journal of the American Academy of Neurology, suggests that people with Parkinson's disease who are more physically active may experience slower declines in memory, thinking, and movement, although researchers emphasize that this connection does not establish that exercise directly causes the disease to progress more slowly.

The research, involving 294 adults with mild to moderate Parkinson's disease who were monitored for up to seven years, utilized questionnaires to estimate weekly physical activity hours across work, home, and recreational settings, classifying these efforts by intensity into moderate activities like brisk walking and leisurely swimming, and vigorous activities such as running and cycling at higher speeds.

By analyzing total time, overall activity volume, and vigorous exercise separately, participants were categorized into least active (up to four hours per week), moderately active (four to eight hours), and most active (more than eight hours) groups, with annual assessments tracking cognitive changes via a 30-point test and movement severity on a scale of zero to 132. The results revealed striking cognitive differences while the least active group saw an average annual decline of 0.478 points, the moderately active group declined by only 0.090 points, and the most active group decreased by a negligible 0.007 points, indicating nearly stable cognitive scores over time.

Similarly, regarding movement symptoms, the least active group experienced an annual increase of 0.143 points in severity, whereas the moderately and most active groups saw decreases of 0.225 and 0.783 points per year, respectively.

These associations persisted even after accounting for age, sex, and disease duration, with higher total activity time, greater volume, and more vigorous exercise all linked to slower deterioration in both thinking and movement. Commenting on the implications, study author Dong-Woo Ryu, MD, PhD, of the University of Cincinnati in Ohio, stated.

"Parkinson's disease is a brain disorder that causes movement and cognitive problems that gradually worsen leading to disability and a loss of independence," noting that while previous research linked activity to movement symptoms, "Our study found physical activity may have dual benefits, with associations with slower declines in movement and cognition."

Ryu further explained, "The possible benefits of physical activity for people with Parkinson's disease may depend on how long they stay active and whether they continue exercising over time," and cautioned, "While our study found small differences between activity levels, these differences may become more meaningful over time. Since participants generally had good thinking and memory skills at the start of the study, our results should be interpreted with caution and further studies are needed."

Despite the limitation that activity levels relied on self-reported data rather than direct measurements, the findings highlight that remaining physically active over time could be especially important, as even small annual differences in decline rates may accumulate into significant long-term benefits for those living with Parkinson's disease.

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findings support the potential for adoptive cell transfer therapies, stating, "For patients with lower gamma delta T cell levels, therapies such as zoledronate may offer a way to boost their cancer-fighting immune cells and responsiveness to treatments," and adding, "As therapies that expand and reinfuse gamma delta T cells already exist, our findings raise the exciting possibility of rapidly translating this discovery into new treatment strategies."

Initial insights were derived from genomic analyses of the IMpower133 and CASPIAN clinical trials, which showed that strong gamma delta T cell signatures correlated with better immunotherapy outcomes.

Building on this evidence, the WEHI team is now collaborating with the Doherty Institute to develop new immunotherapy drugs, aiming to provide personalized treatment options for SCLC and other solid cancers that evade conventional immune detection.

New research links fat metabolism to rheumatoid arthritis treatment breakthrough

Scientists have identified obakulactone (OL), a natural tetracyclic triterpenoid extracted from Phellodendri cortex, as a promising new approach for fighting rheumatoid arthritis, with experiments in rats demonstrating its ability to reduce joint swelling, protect cartilage, and calm harmful immune activity through an unexpected mechanism involving fat metabolism.

Published in the journal Engineering, the study reveals that OL works by promoting the breakdown of the protein acyl coenzyme A thioesterase 1 (ACOT1) via the ubiquitin–proteasome pathway, thereby restoring balance to unsaturated fatty acids such as arachidonic acid, linoleic acid, and α-linolenic acid, which are critical for cellular function and inflammation regulation.

In a 21-day study using a complete Freund's adjuvant-induced rat model, animals treated with low (50 $mg \cdot kg^{-1} \cdot d^{-1}$), medium (100 $mg \cdot kg^{-1} \cdot d^{-1}$), and high (200 $mg \cdot kg^{-1} \cdot d^{-1}$) doses showed significantly less joint swelling, normalized cartilage and synovium structure, and improved health in immune-related organs like the thymus and spleen.

The compound also modulated immune activity by reducing elevated $CD3^+$ T cells and $CD68^+$ macrophages in joint tissues, shifting macrophages from an inflammation-promoting M1 (CD86) state to an inflammation-resolving M2 (CD206) state, and suppressing the development of $CD4^+$ T cells into Th17 cells, while blood tests confirmed reductions in inflammatory cytokines (IL-1β, IL-6, IL-17, and TNF-α) and disease markers including rheumatoid factor (RF), anti-cyclic citrullinated peptide antibodies (CCP-Ab), C-reactive protein (CRP), and matrix metalloproteinase-3 (MMP-3) in a dose-dependent manner. To understand the molecular basis of these effects, researchers conducted additional laboratory experiments involving rheumatoid arthritis synovial fibroblasts (SFs), which maintain joint tissue but become aggressive in arthritis, finding that obakulactone slowed their growth, reduced inflammatory cytokine production, and encouraged apoptosis.

Using cellular thermal shift assays, microscale thermophoresis, and surface plasmon resonance, the scientists identified ACOT1 as a direct molecular target, noting that "binding measurements produced a dissociation constant (Kd) of (6.18 ± 0.26) $\mu mol \cdot L^{-1}$ (analyzed by microscale thermophoresis (MST)) and (6.34 ± 0.38) $\mu mol \cdot L^{-1}$ (analyzed by surface plasmon resonance (SPR))," closely matching results that provided evidence of physical interaction. Crucially, obakulactone did more than bind to ACOT1; it promoted the protein's destruction via the ubiquitin–proteasome system, which subsequently decreased levels of stearoyl-CoA desaturase-1 (SCD1) and suppressed the JAK-STAT and PI3K-AKT signaling pathways, thereby reducing inflammation and fibrosis.

Additional experiments, including rescue tests and studies using molecular inhibitors, strengthened the evidence that ACOT1 was central to these effects, confirming that the compound's ability to reduce inflammation, slow abnormal cell proliferation, and encourage apoptosis depended on its influence over ACOT1, the arachidonic acid pathway, and the downstream JAK-STAT/PI3K-AKT signaling pathways.

These findings suggest that obakulactone offers a potential strategy for disrupting the biological processes that sustain arthritis inflammation by targeting fatty acid metabolism rather than exclusively suppressing immune responses, highlighting ACOT1 as a valuable treatment target and underscoring the importance of unsaturated fatty acid metabolism in controlling inflammation, especially since existing medications do not work equally well for everyone and can cause serious side effects.

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Coffee calories are up 40%, and it’s not the sugar

People are getting more calories from their daily coffee, even though the amount they drink has barely changed, and researchers at the Gerald J. and Dorothy R. Friedman School of Nutrition Science and Policy at Tufts University have identified a surprising reason for the increase non-dairy creamer, which has overtaken sugar and milk as the largest contributor to added calories in coffee.

The study, published online in the Journal of the Academy of Nutrition and Dietetics, examined dietary information from 30,000 American adults aged 20 and older; between 2003 and 2018, average coffee consumption stayed relatively constant at approximately 13 ounces per day, yet the average number of calories consumed from coffee increased from 43 to 60 per day, a rise of nearly 40%, with non-dairy creamer, sugar or syrup, and dairy milk emerging as the leading sources of added coffee calories by 2018.

As Fang Fang Zhang, senior author of the study and Neely Family Professor at the Friedman School, explained, "Coffee consumption has been associated with several health benefits.

However, coffee is often accompanied by the addition of sugar and cream, which can contribute to an increased consumption of calories from added sugar and saturated fat," adding that "The more we know about what people are consuming, the better we can understand the link between nutrition and overall health."

To investigate how Americans' coffee habits evolved, the research team examined eight consecutive cycles of the National Health and Nutrition Examination Survey (NHANES), covering 2003 through 2018 a nationally representative dataset in which each participant completed two 24-hour dietary recalls and separated coffee beverages into non-combination drinks versus those containing additional ingredients, classifying the additions into categories such as dairy milk, half-and-half, dairy cream, non-dairy milk, non-dairy creamer, sugar/syrup, sugar substitutes, and other ingredients like alcohol and cocoa powder, while estimating ingredient amounts in pre-mixed coffee products using the USDA Food and Nutrition Database for Dietary Studies and linked Standard Reference codes.

Fish oil reaches the brain but doesn't improve memory, study finds

Millions of Americans spend over $1 billion annually on fish oil supplements, hoping to protect their memory and keep their brains healthy as they age, given that omega-3 fatty acids are essential for building and maintaining the connections between brain cells that support cognition.

However, a new two-year clinical trial published in eBioMedicine by researchers at Keck Medicine of USC suggests that these supplements may not provide the expected protection, even when high doses successfully reach the brain.

The study involved 365 older adults at increased risk for Alzheimer’s disease—many of whom rarely ate fish and nearly half of whom carried the APOE4 gene variant—who were randomly assigned to receive either 2,000 mg of docosahexaenoic acid (DHA) daily or a placebo in a double-blind design.

While measurements of DHA concentrations in cerebrospinal fluid confirmed that levels increased by an average of 17% after six months, indicating the nutrient did reach the central nervous system, participants taking the supplements showed no significant cognitive advantage over those receiving a placebo.

Brain imaging further revealed that the supplements did not prevent shrinkage of the hippocampus, a region critical for memory formation and particularly vulnerable to aging and Alzheimer’s.

"We all wish there was a silver bullet for preventing Alzheimer's, but our findings showed that fish oil supplements do not appear to protect brain health," said Hussein Naji Yassine, MD, director of the USC Center for Personalized Brain Health and lead investigator of the study. "While omega-3s play an important role in forming brain cell connections needed for cognition, our results do not support fish oil supplements as a preventive measure against Alzheimer's."

These unexpected findings have led researchers to question why higher DHA levels do not necessarily improve brain function, prompting further investigation into how the brain absorbs and processes these nutrients.

Yassine and his colleagues suspect that omega-3s may be more beneficial when consumed as part of a broader dietary pattern, such as the Mediterranean-style diet, which is associated with a lower risk of Alzheimer’s due to its combination of nutrients.

"We're focused on better understanding how the brain processes omega-3s and whether factors, such as poor health, dietary pattern, genetic risk and age, may change the brain's ability to effectively absorb and use omega-3s," said Yassine. "We are working to develop medications that may help the brain better utilize these nutrients to preserve cognitive function."