

### Resource Endowments

The income of the province posed a slight decrease from the year 2011 to 2012. Generally, the cityhood of Dasmariñas, Bacoor and Imus has affected the income of the province in terms of local taxes collection. But instead of allowing the effects of such situation to occur, the income collection in the province was intensified in order to negate it. It resulted to increase of local taxes. The inevitable urbanization in Cavite tends to convert the highly urbanized areas into cities which in effect will give them autonomy in terms of their local income. Given this challenge, the provincial government is continually instituting new measures, policies and systems as well as utilizing modern technologies that would contribute in a more efficient local taxes collection.

The comparative financial profile of the province from 2010 to 2012 is as follows:

	2011	2012
Internal Revenue Allotment Share	1,549,036,274.00	1,594,655,094.00
Local Taxes	661,852,409.56	765,233,114.82
Permits, Licenses, Service and Business Income	122,902,921.35	102,118,726.12
Other Incomes: Share from Economic Zones	258,018.90	-
Share from PCSO	214,262.33	-
Interest Income	5,073,316.76	5,800,745.39
Dividend Income	284.91	-
Insurance Income	36,583.15	-
	<b>2,473,155,497.78</b>	<b>2,467,807,680.33</b>

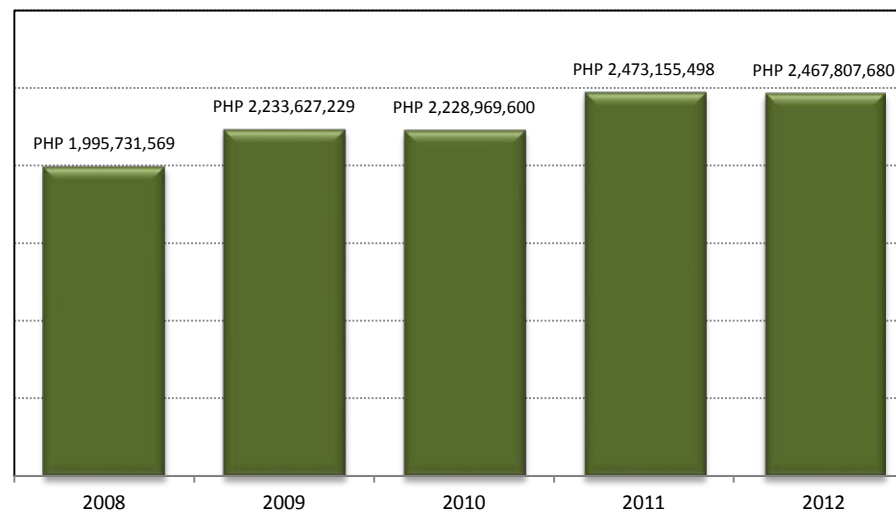
The provincial income showed a decreasing trend from 2011 to 2012 at a rate of 0.22 %. It can be noted that we did not gain any income from the accounts of Share from Economic Zones, Share from PCSO, Dividend Income and Insurance Income. Furthermore, the decrease was also evident in the income from permits, licenses, service and business. On the other hand, the income from local taxes showed a remarkable increase of Php103M that corresponds to 15.62%.

**Generally, the cityhood of Dasmariñas, Bacoor and Imus has affected the income of the province in terms of local taxes collection.**

### Provincial Operating Income

The province reported the 2012 provincial income at Php2,467,807,680.33. This income of the Province generally showed no significant movement from 2011 budget with a decrease of just around Php5,347,817.45 equivalent to 0.22% (Figure 4.1). The increase in local taxes and IRA amounting to around Php103M and Php45.62M, respectively was outweighed by the decreases of permits, licenses, service and business income and the absence of shares from economic zones and Philippine Charity Sweepstakes, dividends and insurance incomes.

Figure 4.1. Income by Year. Province of Cavite: 2008 to 2012

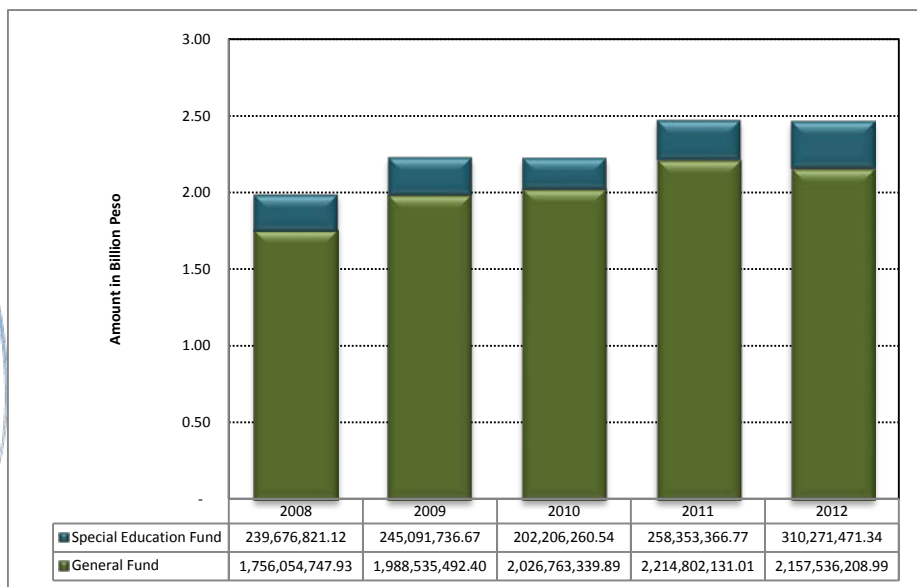


The income of the local government is classified into two categories, the General Fund and the Special Education Fund. General funds are those that are being spent for the general expenses of the province like infrastructure projects, social services, economic services and everything other than education related programs which budgets are being drawn from the special education fund. Certain amount of budget is allocated under the special education fund in order to support the national government in the delivery of educational services. Special education fund on the other hand is being used to supplement teachers under the Local School Board, classroom construction and purchase of educational materials among other education related expenditures.

The General Fund recorded a decrease of 2.59% from 2011 to 2012, far from its recorded increase of 9.28% from 2010 to 2011. For 2012, the General Fund totaled to Php2,157,536,208.99 and holds a share of 87.43% of the total provincial income. The Special Education Fund, on the other hand, increased by 20.10% equivalent to Php51,918,104.57. The total Special Education Fund for 2012 is Php310,271,471.34 that accounts to 12.57% of the total income of the province (Figures 4.2 and 4.3).

## The increase in local taxes amounting to around Php103M was outweighed by the decreases of internal revenue allotment and permits, licenses, service and business income.

Figure 4.2. Provincial Income with Fund Category by Year, Province of Cavite: 2008 to 2012



## Sources of Income

The income of the province is very important in defining the programs to be implemented under the local administration, social and economic sectors. The source of income of the province can come from national government subsidy, local collections and other sources, being the first two as the foremost resource. The national government subsidy is in the form of Internal Revenue Allotment or what is commonly known as IRA. The local collections are from the real property taxes, permits and licenses fees being collected by the province as well as service income and business income. The other income includes dividends, insurances, interests, share from economic zones and Philippine Charity Sweepstakes Office (PCSO).

The province's income is dominated by the internal revenue allotment at a dependency rate of 64.62%. This dependency rate decreased from 67.66% in 2011. The decrease was due to the conversion of municipalities to cities thus leading to lower IRA for the provincial government. While the decrease affects our budget source, it is still a good indicator that the local revenue generation performance of the province is improving. The revenue of the province from local and property taxes also showed a very good trend exhibited by its 15.62% increase from 2011 to 2012 that corresponds to Php103,380,705.26. The computerization of the real property tax system and ISO certification that leads to the more efficient collection of real property taxes. The share of the province tax revenue is 31.01% next to IRA. This has increased from 26.76% share of local taxes from previous year's budget. The third largest share is Service Income which totaled to 2.68%. This income came primarily from medical, dental and laboratory fees in the provincial hospital while a portion of it came from certifications. More efforts should be exerted to further decrease the IRA dependency of the province and intensifying its drive to become independent in terms of its locally-sourced income. This would also reduce the impact of conversion of municipalities to cities (Figure 4.4).

## The province's income is dominated by the internal revenue allotment at a dependency rate of 64.62%.

Figure 4.3. Income by Fund Category, Province of Cavite: 2012

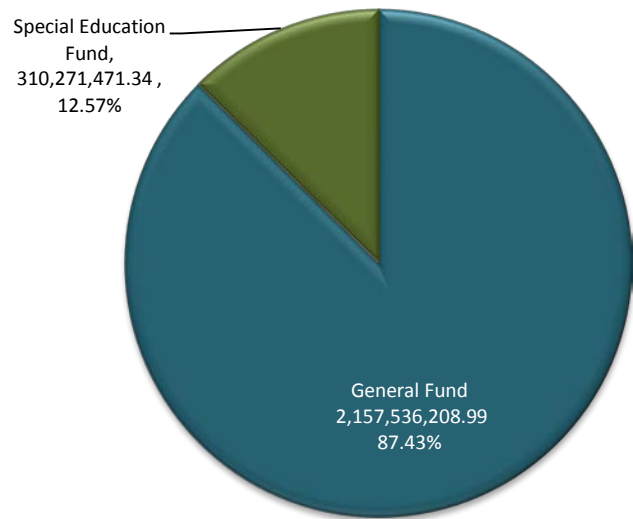
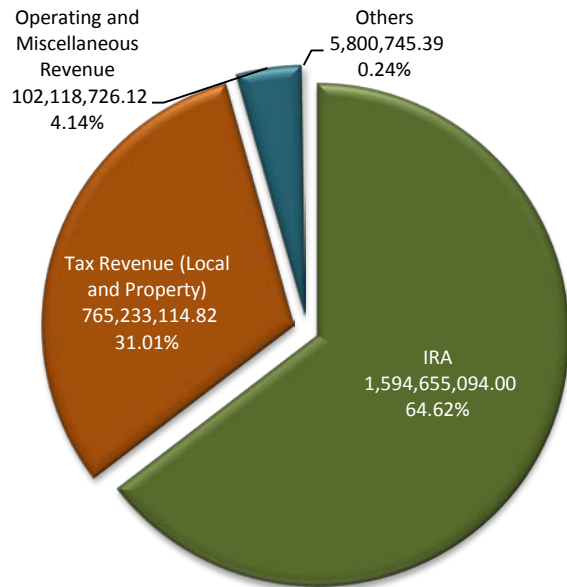


Figure 4.4. Income by Source, Province of Cavite: 2012

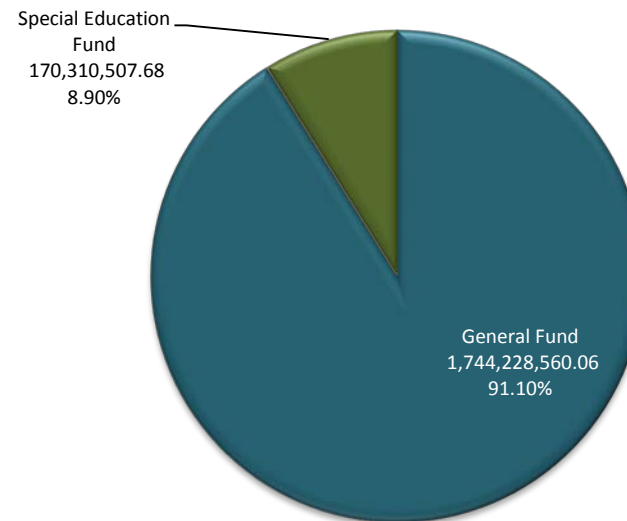


## Provincial Operating Expenses

The major operating expenses of the province are Personal Services and Maintenance and Other Operating Expenses. For the year 2012, the total operating expenses have reached Php1,914,539,067.74. This can be translated to 77.58% of the income of the province. The operating expenses posted an increase of Php242,105,725 from year 2011 equivalent to 14.48%. Both of the personal services and maintenance and other operating expenses increased with the amount of Php95M and Php147.13M, respectively.

The expenses for the year 2012 are the highest in the past five years. The operating expenses do not include yet the financial expenses, subsidies to local government units, donations and other extraordinary items (Figure 4.6).

Figure 4.5. Expenses by Fund Category, Province of Cavite: 2012

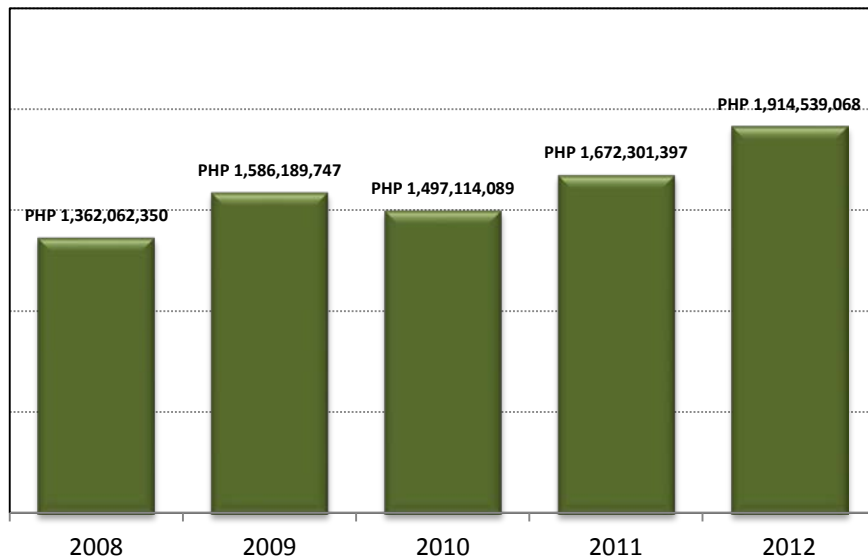


The expenses for the year 2012 are the highest in the past five years.

The operating expense is divided into two fund classification such as the Special Education Fund and General Fund. The expenses under the SEF amounted to Php170,310,507.68 that is equivalent to 8.90% of the total expenses. The general fund expenses on the other hand amounted to Php1,744,228,560.06 equivalent to 91.10% of the total operating expense (Figure 4.5).

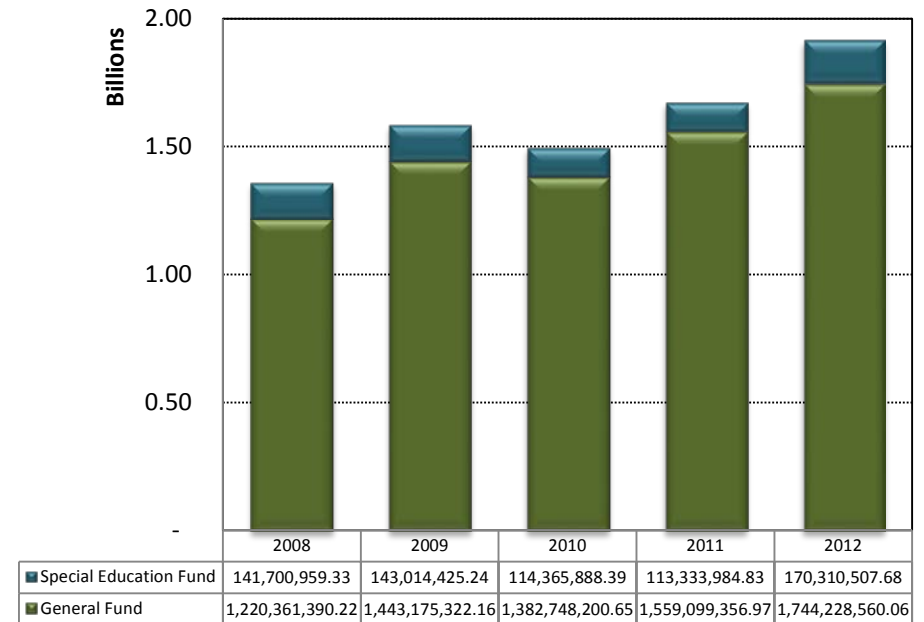
Out of the income classified as Special Education Fund, 54.89% of it was used-up and are considered expenses. Meanwhile, 80.848% of the General Fund was also utilized. The expenses under the special education fund are highest in 2012 since 2008 as well as with the expenses under general fund (Figure 4.7).

Figure 4.6. Operating Expenses by Year, Province of Cavite: 2008-2012



The expenses under the special education fund are highest in 2012 since 2008.

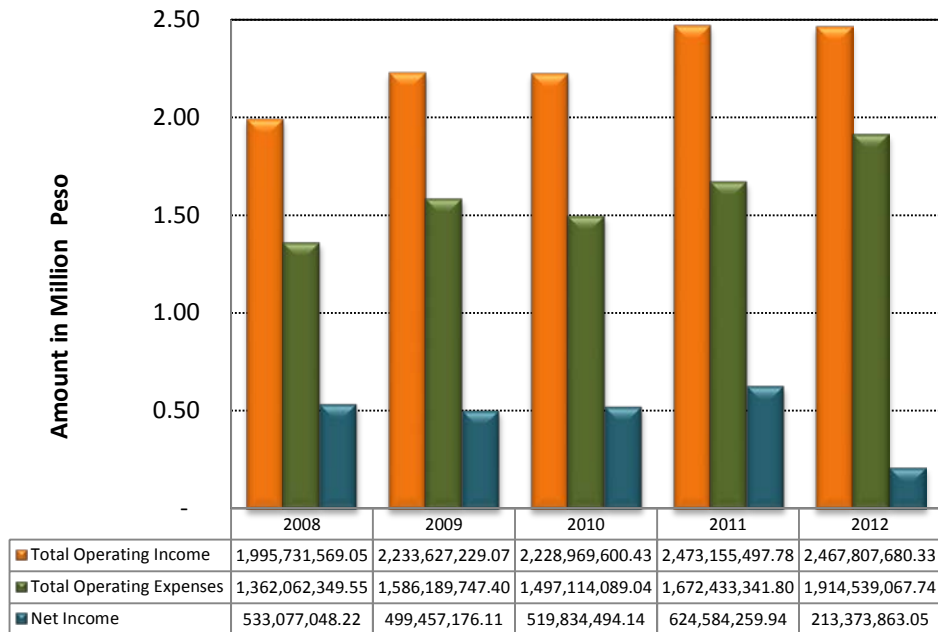
Figure 4.7. Operating Expenses with Fund Category by Year, Province of Cavite: 2008 to 2012



## Gross Income, Expenses and Net Income

Generally, the province is in good financial status based on its recorded net income for the past five years. Net income is the money remained from income after all the expenses have already been deducted except for extraordinary expenses. For 2012, the province has a net income of Php213,373,863.05. This is way lower than the 2011 net income of Php624,584,259.94 resulting to a decrease of 65.84%. This year's net income is the lowest being recorded in the last five years of operation. The savings rate of the province for 2012 is 8.64%. This is lower than that of 2011 which is 25.25% and still lower than the savings rates in 2009 and 2010 which is 22.36% and 23.32%, respectively (Figure 4.8).

Figure 4.8. Comparative Gross Income, Expenditure and Net Income by Year  
Province of Cavite: 2008 to 2012



## Income Class Classification

The Department of Finance (DOF) implements a categorization system that determines the income classification of a certain Local Government Unit (LGU). This classification depends on the amount of revenue and income of the LGU. The employees' compensation on the LGU is based on this classification. The latest classification system is based on DOF's Department Order No. 23-08 effective July 29, 2008. The classification scheme is as follows:

Class	Average Annual Income
<b>Provinces</b>	
First	P450M or more
Second	P360M or more but less than P450M
Third	P270M or more but less than P360M
Fourth	P180M or more but less than P270M
Fifth	P90M or more but less than P180M
Sixth	Below P90M
<b>Cities</b>	
First	P400M or more
Second	P320M or more but less than P400M
Third	P240M or more but less than P320M
Fourth	P160M or more but less than P240M
Fifth	P80M or more but less than P160M
Sixth	Below P80M
<b>Municipalities</b>	
First	P55M or more
Second	P45M or more but less than P55M
Third	P35M or more but less than P45M
Fourth	P25M or more but less than P35M
Fifth	P15M or more but less than P25M
Sixth	Below P15M

Based on the said income classification system, the Department of Finance came up with the Memorandum Circular No. 01-M(24)-08 dated November 12, 2008 classifying the 19 municipalities of Cavite and Memorandum Circular No. 01-C-08 dated November 27, 2008 classifying the four cities (Table 4.1).

## Out of the nineteen municipalities, twelve were classified as first class having an average municipal income of more than Php55 million from 2004 to 2007.

Table 4.1. Income Classification of Cities and Municipalities, Province of Cavite: Effective July 29, 2008

City/Municipality	Average Annual Income CYs 2004-2007 (Php M)	Income Class
<b>1<sup>st</sup> District</b>		
Cavite City	208.724	4th
Kawit	69.373	1st
Noveleta	41.267	3rd
Rosario	351.135	1st
<b>2<sup>nd</sup> District</b>		
Bacoor	352.922	1st
<b>3<sup>rd</sup> District</b>		
Imus	293.365	1st
<b>4<sup>th</sup> District</b>		
City of Dasmariñas	425.750	1st
<b>5<sup>th</sup> District</b>		
Carmona	219.579	1st
Gen. Mariano Alvarez	93.417	1st
Silang	173.000	1st
<b>6<sup>th</sup> District</b>		
Trece Martires City	185.162	4th
Amadeo	31.695	4th
Gen. Trias	339.756	1st
Tanza	115.431	1st
<b>7<sup>th</sup> District</b>		
Tagaytay City	345.591	2nd
Alfonso	56.255	1st
Gen. Aguinaldo	22.489	5th
Indang	56.526	1st
Magallanes	27.535	4th
Maragondon	28.812	3rd
Mendez	29.715	4th
Naic	75.675	1st
Ternate	32.193	4th
<b>Cavite Province</b>	<b>1,135.806</b>	<b>1st</b>

Source: Department of Finance, Manila

The income of local government units depends on how vigorous they are in their tax assessment and collection function.

Out of the nineteen municipalities, twelve were classified as first class having an average municipal income of more than Php55 million from 2004 to 2007. Two municipalities are third class, four are fourth class and one is fifth class. On the other hand, the City of Dasmariñas is a first class city, while Tagaytay City is second class and the remaining two cities, Cavite and Trece Martires are fourth class. Over-all, the province of Cavite is classified as a First Class Province. The objective of all localities is to become first class in order to exhibit their competitiveness and capacity to host investments and residents as a sustainable development partner of the private sector.

## Internal Revenue Allotment

The Internal Revenue Allotment plays critical role in the local government operation. As a support of the national government, each Local Government Unit is receiving what we term as Internal Revenue Allotment or more commonly known as IRA. In almost all localities, the IRA accounts for their major income source.

The Internal Revenue Allotment (IRA) is the annual share of local governments out of the proceeds from national internal revenue taxes. It is estimated at forty percent (40%) of the actual collections of national internal revenue taxes during the third fiscal year preceding the current year, as certified by the Bureau of Internal Revenue (BIR).

The IRA provides considerable budget for a certain Local Government Unit which makes possible the implementation of localized programs and projects. Aside from the IRA received by the cities and municipalities, the Province is also receiving its share of IRA for programs and projects in the provincial level.

The sources of national internal revenue taxes are the following:

- National Government
- Internal Revenue Allotment
- Share from taxes, fees and charges collected from the development and utilization of national wealth
- Other grants and Subsidies
- Debt Relief Program

Locally Generated

- Real Property Taxes
- Business Taxes
- Other Local Taxes

Table 4.2 Internal Revenue Allotment by City/Municipality, Province of Cavite: 2008 to 2012

Local Government Unit	2008	2009	2010	2011	2012
<b>1<sup>st</sup> District</b>	<b>354,441,381</b>	<b>416,958,229</b>	<b>448,329,608</b>	<b>483,090,132</b>	<b>445,564,921</b>
Cavite City	177,347,473	209,399,574	227,870,460	244,272,589	213,450,927
Kawit	63,108,536	73,908,917	78,540,263	85,079,610	82,709,036
Noveleta	38,900,682	45,642,792	48,358,247	52,335,536	50,808,679
Rosario	75,084,690	88,006,946	93,560,638	101,402,397	98,596,279
<b>2<sup>nd</sup> District</b>	<b>293,520,257</b>	<b>344,487,043</b>	<b>366,757,867</b>	<b>398,104,014</b>	<b>387,599,118</b>
Bacoor	293,520,257	344,487,043	366,757,867	398,104,014	387,599,118
<b>3<sup>rd</sup> District</b>	<b>183,132,788</b>	<b>214,945,615</b>	<b>228,712,414</b>	<b>248,150,678</b>	<b>241,468,044</b>
Imus	183,132,788	214,945,615	228,712,414	248,150,678	241,468,044
<b>4<sup>th</sup> District</b>	<b>369,626,394</b>	<b>433,981,230</b>	<b>683,847,974</b>	<b>733,615,581</b>	<b>657,456,199</b>
City of Dasmariñas	369,626,394	433,981,230	683,847,974	733,615,581	657,456,199
<b>5<sup>th</sup> District</b>	<b>311,446,409</b>	<b>365,172,584</b>	<b>388,266,012</b>	<b>420,933,728</b>	<b>409,437,489</b>
Carmona	58,375,137	68,445,313	72,745,235	78,824,487	76,595,194
Gen. Mariano Alvarez	100,456,311	117,780,733	125,237,886	135,793,081	132,113,036
Silang	152,614,961	178,946,538	190,282,891	206,316,160	200,729,259
<b>6<sup>th</sup> District</b>	<b>483,476,046</b>	<b>581,356,783</b>	<b>624,134,267</b>	<b>674,191,667</b>	<b>630,235,791</b>
Trece Martires City	164,476,712	207,080,819	226,217,618	242,695,394	210,509,893
Amadeo	35,476,286	41,499,827	44,024,741	47,606,579	46,198,087
Gen. Trias	156,054,056	183,245,477	194,829,559	211,371,344	205,688,348
Tanza	127,468,992	149,530,660	159,062,349	172,518,350	167,839,463
<b>7<sup>th</sup> District</b>	<b>488,984,688</b>	<b>587,273,233</b>	<b>630,242,930</b>	<b>680,048,940</b>	<b>634,639,785</b>
Tagaytay City	152,445,295	193,121,325	212,019,147	227,533,850	195,388,889
Alfonso	47,538,686	55,662,057	59,090,748	63,953,843	62,108,816
Gen. Aguinaldo	26,728,720	31,276,982	33,150,810	35,818,796	34,707,104
Indang	56,632,023	66,249,562	70,329,263	76,110,771	73,959,978
Magallanes	29,102,491	34,090,307	36,138,014	39,061,216	37,848,748
Maragondon	41,723,548	48,892,651	51,864,859	56,106,857	54,432,120
Mendez	32,600,277	38,144,863	40,455,514	43,738,220	42,424,316
Naic	73,073,874	85,671,851	90,959,274	98,537,724	95,796,926
Ternate	29,139,774	34,163,635	36,235,301	39,187,663	37,972,888
Province of Cavite	1,229,961,353	1,456,611,301	1,549,036,274	1,673,328,952	1,594,655,094
<b>TOTAL</b>	<b>3,714,589,316</b>	<b>4,400,786,018</b>	<b>4,919,327,346</b>	<b>5,311,463,692</b>	<b>5,001,056,441</b>

Source: Provincial Budget Office, City Budget Offices

- Regulatory Fees
- Operation of Local Economic Enterprises
- Tolls and Users Charges

Other Sources

- Sales/Lease of Assets
- Credits
- BOT-BT Scheme

The share of local government units in the internal revenue allotment shall be allocated in the following manner:

- a. Provinces - Twenty-three percent (23%);

- b. Cities - Twenty-three percent (23%);
- c. Municipalities - Thirty-four percent (34%); and
- d. Barangays - Twenty percent (20%)

The share of each province, city, and municipality shall be determined on the basis of the following formula:

- a. Population - Fifty percent (50%);
- b. Land Area - Twenty-five percent (25%); and
- c. Equal sharing - Twenty-five percent (25%)

The IRA is being computed using the latest census which is updated every 5 years by the NSO. The figures as certified by the NSO are considered final. For the 2012 computation, the result of 2010 Census of Population and Housing was used.

The IRA of the whole province is showing an upward trend from 2008 to 2011. However, it showed a downward trend in 2012. Having population as the main basis for IRA, City of Dasmariñas remains to have the highest IRA in 2012 amounting to Php657.5M. All of the IRA of cities and municipalities decreased from 2011.

Meanwhile, the highest IRA was recorded in the City Dasmariñas with 13.15% share. The lowest IRA share was recorded in the municipality of Gen. Emilio Aguinaldo with 0.69%. The distribution of IRA makes possible the equal distribution of the "people's money" or the taxes to each and every Filipino. (Table 4.3 and Figure 4.9). Gen. Trias, gearing towards cityhood showed a remarkable increase in its Internal Revenue Allotment due to upshot of its residents.

## Local Financial Institutions

### Financial Institutions

Financial institutions are establishments that focus on dealing with financial transactions, such as investments, loans and deposits. Conventionally, financial institutions are composed of organizations such as banks, trust companies, insurance companies and investment dealers. Almost everyone has deal with a financial institution on a regular basis. Everything from depositing money to taking out loans and exchange currencies must be done through financial institutions. (Investopedia.com)

Financial institutions play major role in the economy of any locality, they are defined as corporation or partnership which is primarily organized for the purpose of extending credit facilities to consumers and to industrial or agricultural enterprises by discounting or factoring commercial papers or accounts receivables or buying and selling contracts, leases, chattel mortgages and other evidences of indebtedness or by leasing motor vehicles, heavy equipment and industrial machineries and equipment, appliances, etc. (NSCB).

The presence of different financial institutions in an area projects that the economy is vibrant and alive. The good financial trade aids in the development of the area by empowering individuals to engage in business and commerce and eventually improve the economy. They are responsible in empowering the economy by providing money to the business sector and enabling them to enter into commerce. This would consequently lead into delivery of products and services as well as employment.

The Central Bank of the Philippines classifies the different financial institutions and serves as the regulatory office when it comes to their operations. Financial institutions in the country can be categorized into two. These are the banking and non-banking financial institutions. Cavite has 1,210 financial institutions of both categories in 2012, a figure that increased from 1,150 in 2011. Furthermore, these broad classifications are sub-divided into different types of financial firms. These banks are operating based on their prescribed mandates as to their classification (Table 4.3).

### Banking Institutions

Banking institutions are defined as corporations, companies or associations which are engaged in the lending of funds obtained from the public through the receipt of deposits and the sale of bonds, securities or obligations of any kind according to National Statistics and Coordination Board (NSCB), They are

categorized into commercial banks, rural banks and thrift banks. The province currently has 312 banking institutions scattered all-over Cavite. The highest number of banking institutions is in the City of Bacoor with 48 followed by City of Dasmariñas with 44 and City of Imus with 39. As observed, these three districts hold numerous industries and commercial establishments that could account to the greater number of banking institutions. The presence of banking institutions is a good indicator of local economy because these institutions are medium of economic trading. The more banking institutions there are, the greater opportunity of financial trading to transpire in the area.

Commercial Banking System is also known as business banking. It is a bank that provides checking accounts, savings accounts, and money market accounts and that accepts time deposits. Cavite has a total of 158 commercial banks, the highest number of which is located in City of Dasmariñas with 31 institutions. There are 9 municipalities that do not have any commercial banks to date which can be attributed to lack of economic viability.

Thrift Banking System is composed of private development banks, savings and mortgage banks and stock savings and provides loans at generally longer and easier terms to lower income groups. Loans are usually for basic social and economic needs, and are granted to small producers, such as farmers, micro and small entrepreneurs and consumers to finance their production and consumption requirements. There are 89 thrift banks in Cavite. City of Bacoor (19) has the most number of thrift banks.

Rural Banking System provides saving facilities in rural areas and extends loans to farmers and small businessmen. Because of their credit and savings functions in the rural economy, rural banks receive considerable assistance from the government. There are 65 rural banks in the province, with the highest number of them concentrated in the City of Bacoor with 8. Considering that 7<sup>th</sup> District is an agricultural area, most number of rural banks (19) can be found in the said district.



Table 4.3. Banking Institutions by Type by District, by City/Municipality Province of Cavite : 2012

City/ Municipality	Rural Banks	Commercial Banks	Thrift Banks	Total
<b>1<sup>st</sup> District</b>	<b>6</b>	<b>28</b>	<b>14</b>	<b>48</b>
Cavite City	1	9	2	12
Kawit	1	4	6	11
Noveleta	1		4	5
Rosario	3	15	2	20
<b>2<sup>nd</sup> District</b>	<b>8</b>	<b>21</b>	<b>19</b>	<b>48</b>
City of Bacoor	8	21	19	48
<b>3<sup>rd</sup> District</b>	<b>7</b>	<b>21</b>	<b>11</b>	<b>39</b>
City of Imus	7	21	11	39
<b>4<sup>th</sup> District</b>	<b>3</b>	<b>31</b>	<b>10</b>	<b>44</b>
City of Dasmariñas	3	31	10	44
<b>5<sup>th</sup> District</b>	<b>10</b>	<b>19</b>	<b>15</b>	<b>44</b>
Carmona	5	10	1	16
Gen. Mariano Alvarez	1	3	6	10
Silang	4	6	8	18
<b>6<sup>th</sup> District</b>	<b>12</b>	<b>21</b>	<b>13</b>	<b>46</b>
Trece Martires City	4	5	3	12
Amadeo	3			3
General Trias	4	12	4	20
Tanza	1	4	6	11
<b>7<sup>th</sup> District</b>	<b>19</b>	<b>17</b>	<b>7</b>	<b>43</b>
Tagaytay City	3	12	4	19
Alfonso	3			3
General Aguinaldo	3			3
Indang	1			1
Magallanes	2			2
Maragondon	1			1
Mendez	2		1	3
Naic	3	5	2	10
Ternate	1			1
<b>TOTAL</b>	<b>65</b>	<b>158</b>	<b>89</b>	<b>312</b>

Source: Bangko Sentral ng Pilipinas

## Non-Banking Institutions

Non-banking financial institutions are persons or entities whose principal functions include the lending, investing, or placement of funds or evidences of equity deposited with them or otherwise coursed through them, either for their own account or for the account of others.

Non-bank financial institutions (NBFIs), such as insurance companies, housing finance providers, pension funds and investment funds mobilize savings, provide market-based safety nets, and fund long-term investments to support growth and job creation.

A non-bank financial institution (NBF1) is a financial institution that does not have a full banking license or is not supervised by a national or international

banking regulatory agency. NBFIs facilitate bank-related financial services, such as investment, risk pooling, contractual savings, and market brokering. According to the Central Bank of the Philippines, there are 838 non-banking financial institutions operating in Cavite as of December 2012. Majority of which is composed of pawnshops. Pawnshop is an individual or business that offers secured loans to people, with items of personal property used as collateral. These valuable items range from jewels and electronic gadgets such as cellular phones and laptops. 4<sup>th</sup> District has the most number of pawnshops (158) followed by 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> Districts with 147, 141 and 119 institutions, respectively (Table 4.4).

Table 4.4. Non-Banking Institutions by Type by District, by City/Municipality Province of Cavite : 2012

City/ Municipality	Non-Banking Financial Institutions
<b>1<sup>st</sup> District</b>	<b>147</b>
Cavite City	63
Kawit	39
Noveleta	18
Rosario	27
<b>2<sup>nd</sup> District</b>	<b>141</b>
City of Bacoor	141
<b>3<sup>rd</sup> District</b>	<b>119</b>
City of Imus	119
<b>4<sup>th</sup> District</b>	<b>158</b>
City of Dasmariñas	158
<b>5<sup>th</sup> District</b>	<b>98</b>
Carmona	15
Gen. Mariano Alvarez	31
Silang	52
<b>6<sup>th</sup> District</b>	<b>101</b>
Trece Martires City	15
Amadeo	1
General Trias	53
Tanza	32
<b>7<sup>th</sup> District</b>	<b>74</b>
Tagaytay City	20
Alfonso	6
General Aguinaldo	
Indang	9
Magallanes	1
Maragondon	3
Mendez	4
Naic	29
Ternate	2
<b>TOTAL</b>	<b>838</b>

Source: Bangko Sentral ng Pilipinas