COVER SHEET

C	S	2	0	0	4	0	9	4	6	2

S.E.C. Registration Number

HAUS TALK, INC.

(Company's Full Name)

UNIT 701 ORIENT SQUARE
BLDG., F. ORTIGAS JR. RD.
ORTIGAS CENTER
PASIG CITY

(Business Address: No. Street City / Town / Province)

Maria Agnes M. Siapno	(632) 8634 8712
Contact Person	Company Telephone Number

1 2	3 1	SEC Form 17-A	July	Last Wed
Month	Day	FORM TYPE	Month	Day
Fiscal Year			Annual Meeting	

Permit to Sell

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/ Section

Total Amount of Borrowings

Total No. of stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-A, *AS AMENDED*

ANNUAL REPORT PURSUANT TO SECTION 17
OF THE SECURITIES REGULATION CODE AND SECTION 141
OF THE CORPORATION CODE OF THE PHILIPPINES

1. For the fiscal year ended **December 31, 2025**

2. SEC Identification Number **CS200409462**

3. BIR Tax Identification No. **233-687-508**

4. Exact name of issuer as specified in its charter **HAUS TALK, INC.**

5. Province, Country or other jurisdiction of incorporation or organization:
   Metro Manila, Philippines

6. Industry Classification Code: _______ (SEC Use Only)

7. Address of principal office: **Unit 701 Orient Square Bldg. F. Ortigas Jr. Ortigas Center, Pasig City, 1605**

8. Issuer's telephone number, including area code: **(02) 8636-6929**

9. Former name, former address, and former fiscal year, if changed since last report: **Not applicable**

10. Securities registered pursuant to Sections 8 and 12 of the SRC, or Sec. 4 and 8 of the RSA
    As of December 31, 2025

Title of Each Class	Number of Shares of Common Stock Outstanding
Common Shares	**2,500,000,000**
Amount of Debt Outstanding:	Php 3,468,384,124

11. Are any or all of these securities listed on a Stock Exchange.

    Yes [√]   No [ ]

    If yes, state the name of such stock exchange and the classes of securities listed therein:

    Name of Stock Exchange: **Philippine Stock Exchange**
    Class of Securities: **Common Shares**

12. Check whether the issuer:

(a) has filed all reports required to be filed by Section 17 of the SRC and SRC Rule 17.1 thereunder or Section 11 of the RSA and RSA Rule 11(a)-1 thereunder, and Sections 26 and 141 of The Corporation Code of the Philippines during the preceding twelve (12) months (or for such shorter period that the registrant was required to file such reports);

Yes [√]   No [ ]

(b) has been subject to such filing requirements for the past ninety (90) days.

Yes [√] No [ ]

13. Aggregate market value of the voting stock held by non-affiliates of the registrant:

As of December 31, 2025, the aggregate market value of the voting stock held by non-affiliates of the Parent Company is PhP710,553,801.10 (645,958,001 shares @ PhP 1.10 /share).

APPLICABLE ONLY TO ISSUERS INVOLVED IN INSOLVENCY/SUSPENSION OF PAYMENTS PROCEEDINGS DURING THE PRECEDING FIVE YEARS:

14. Check whether the issuer has filed all documents and reports required to be filed by Section 17 of the Code subsequent to the distribution of securities under a plan confirmed by a court or the Commission.

Yes [ ] No [ ] **Not applicable**

DOCUMENTS INCORPORATED BY REFERENCE

15. If any of the following documents are incorporated by reference, briefly describe them and identify the part of SEC Form 17-A into which the document is incorporated:

N/A

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PART I. BUSINESS AND GENERAL INFORMATION

Item 1. Business

A. Background Information

HAUS TALK, INC. (Formerly: Haus Talk Project Managers, Inc.) (referred to as the "Parent Company", "Haus Talk", "HTI", "Corporation" or the "Company") was organized under the laws of the Republic of the Philippines and was registered with the Securities and Exchange Commission (SEC) per Registration No. CS200409462 on June 21, 2004. The Corporation's principal office address is located at Unit 701 Orient Square Building, F. Ortigas Avenue, Ortigas Center, Pasig City.

On January 17, 2022, the shares of the Parent Company were listed and traded on the Small, Medium and Emerging Board ("SME Board") of The Philippine Stock Exchange, Inc. (the "PSE") under the trading symbol "HTI."

Haus Talk, Inc. is a corporation engaged in land acquisition, general construction of housing development, most of which are in Rizal, Laguna, Cavite and Metro Manila. It is a rising residential real estate developer that immensely supports the government's mass housing program through its low-cost housing projects.

On July 23, 2023, the Board of Investments (BOI) granted approval on HTI's application for registration as a New Developer of Economic Housing Project for the corporation's flagship project in Biñan, Laguna, *The Granary – Phase I*. Subsequently, the BOI approved the registration of *The Granary – Phase II* and *The Granary – Phase III* on 22 March 2024 and 16 December 2024, respectively.

The Corporation has two subsidiaries, namely: *Tradition Homes, Inc.* (referred to as the "Subsidiary" or "THI") and *Lifestyle Development Corporation* (referred to as the "Subsidiary" or "LDC"), collectively known as the "Subsidiaries". On January 18, 2018, HTI acquired 100% ownership and control of THI for an acquisition cost of ₱30,000,000. Meanwhile, on May 26, 2021, LDC was acquired at a cost of ₱105,737,000 for 100% of its ownership and control.

TRADITION HOMES, INC., formerly known as *Tradition Homes Project Managers, Inc.*, was incorporated under the laws of the Republic of the Philippines and was registered with the Securities and Exchange Commission per SEC Registration No.CS200700454 on January 16, 2007. THI's principal office address is located at Unit 701 Orient Square Building, F. Ortigas Avenue Ortigas Center, Pasig City.

THI is primarily engaged in real estate investment, more specifically in the acquisition of land and housing development and participates in the government's mass housing program. This Subsidiary Company was likewise approved by the BOI as a New Developer of Economic and Low-Cost Housing Project for its *Southview Homes – Sta. Rosa* project, located at Sta. Rosa, Laguna. The Income Tax Holiday (ITH) certification bearing the number of 2019-041 is valid from March 6, 2019, and four (4) years thereafter and provides exemption from income taxes on revenue generated from the said project.

THI's WINN Residences project, a residential condominium project located at Sitio Veterans, Barangay Bagong Silangan, Quezon City, was approved as a Socialized Housing Project by the Department of Human Settlements and Urban Development (DHSUD) formerly Housing and Land Regulatory Board (HLURB) and thereby granting the Company exemption from Income Tax Capital Gains Tax and Value-Added Tax. The certification issued by DHSUD formerly HLURB bears the reference number 15-06-038.

Meanwhile, **LIFESTYLE DEVELOPMENT CORPORATION** was incorporated under the laws of the Philippines and was registered with the Securities and Exchange Commission per SEC Registration No. A199918322 on November 18, 1999, but has yet to start its operations. LDC's principal office address is located at Unit 701 Orient Square Building, F. Ortigas Avenue Ortigas Center, Pasig City. Its primary purpose is to construct, develop, improve, mortgage, pledge and deal with residential structure for lot buyers of the Company. Lifestyle Development was acquired by Haus Talk in 2021.

Lifestyle Development owns parcels of land in Mariveles, Bataan, a portion of which will be developed in the future.

Item 2. Properties

The following table provides a summary information on the real properties owned by Haus Talk and its subsidiaries, all of which form part of the inventory of the Company. The Company is not leasing any of its properties. The rental expenses incurred by HTI, as reflected in the Audited Financial Statements, pertain to office equipment (i.e. copier), storage space and temporary staff house.

LIST OF PROPERTIES OF HAUS TALK, INC. & ITS SUBSIDIARIES			
COMPANY	**NAME OF PROPERTY**	**LOCATION**	**AREA**
HAUS TALK, INC.	The Hammond (Formerly: Eastview Residences-Hinapao)	Tagbak Road, Sitio Hinapao, Brgy. San Jose, Antipolo City	16,041 sqm.
	Ellery Homes (Formerly: Eastview Condominiums)	Tagbak Road, Sitio Hinapao, Brgy. San Jose, Antipolo City	2,060 sqm.
	Celestis 1	Buliran Road, Brgy. San Luis, Antipolo City	5,258 sqm.
	Celestis 2	Buliran Road, Brgy. San Luis, Antipolo City	7,963 sqm.
	The Granary with Annex	Brgy. San Antonio, Biñan, Laguna	130,691 sqm.
	Amberwood	Brgy. Soro-Soro, Biñan, Laguna	16,486 sqm.
	Cornerstone	Brgy. Soro-Soro, Biñan, Laguna	37,109 sqm.
	The Canvass	Mahabang Parang, Angono, Rizal	372,201 sqm.
	Molavera	Brgy. San Luis, Antipolo City	20,082 sqm
	Whistlewood	Brgy. San Luis, Antipolo City	82,989 sqm.

TRADITION HOMES, INC.	Southview Homes Sta. Rosa	Brgy. Ibaba, Santa Rosa, Laguna	25,000 sqm.
	Southview Homes Calendola	San Vicente, San Pedro, Laguna	34,384 sqm.
	Southview Homes 2 - Extension	Pacita 2, San Pedro City, Laguna	12,712 sqm.
LIFESTYLE DEVELOPMENT CORPORATION	Costa Aurea	Barangay Alas-Asin, Mariveles, Bataan	240,647 sqm.

The following are the mortgaged properties of Haus Talk, Inc. and its subsidiaries:

NAME OF PROPERTY	TYPE OF PROPERTY	LOCATION/ DESCRIPTION	NATURE AND AMOUNT OF LOAN SECURED	REMARKS
Celestis 1 & Celestis 2	Subdivision Development	Buliran Road, Brgy. San Luis, Antipolo City	Term Loan of ₱60 Million	Real Estate Mortgage executed in favor of Asia United Bank (AUB)
The Hammond (Formerly: Eastview Residences-Hinapao)	Subdivision Development	Tagbak Road, Sitio Hinapao, Brgy. San Jose, Antipolo City	Term Loan of ₱45 Million	Real Estate Mortgage executed in favor of Sterling Bank of Asia
The Granary – Annex	Subdivision Development	Brgy. San Antonio, Biñan, Laguna	Term Loan of ₱65 Million	Real Estate Mortgage executed in favor of Sterling Bank of Asia
The Granary	Subdivision Development	Brgy. San Antonio, Biñan, Laguna	Term Loan of ₱450 Million	Real Estate Mortgage executed in favor of Security Bank
Mariveles Properties	Subdivision Development	Alas-Asin, Mariveles, Bataan	₱231 million	Real Estate Mortgage executed in favor of Atram Trust Corporation
Amberwood	Land for Subdivision Development	Brgy. Soro-Soro, Biñan, Laguna	Term Loan of ₱65 million	Real Estate Mortgage executed in favor of China Banking Corporation (CBC)
Molavera and Amberwood	Land for Subdivision Development	Brgy. San Luis, Antipolo	Term Loan of ₱500 million	Real Estate Mortgage executed in favor of Security Bank
The Canvas	Land for Subdivision Development	Mabang Parang, Angono Rizal	Term Loan of ₱250 million	Real Estate Mortgage executed in favor of Security Bank

The mortgaged properties of the Company are subject to customary limitations on mortgaged properties, such as:

(i) Prohibition to sell, lease or dispose the mortgaged property, except as permitted under the relevant agreements;

(ii) Use the mortgaged property other than for intended purpose;

(iii) Remove or transfer the property, except in ordinary course of the business;

(iv) Do or permit any act which may impair the security; and

(v) Create or incur additional lien with respect to the relevant mortgaged properties

LEASED PROPERTY

Neither the Company nor any of its Subsidiaries leases any of their properties to third parties.

The Company leases its office extension located at Unit 1102 and 1103 of the Orient Square Building, for a term of 2 years and with monthly rent of ₱112,860.30 and ₱84,624.00 respectively. The lease is renewable upon mutual agreement of the parties and subject to the same terms and conditions, provided that there shall be a corresponding escalation of monthly rentals as may reasonably be determined by the parties.

The rental expenses incurred by HTI, as reflected in the Company's financial statements, relate to the lease of the office extension, office equipment (including a copier), storage space, an extension office, and a temporary staff house.

INSURANCE

The following motor vehicles are owned by the Company and are covered by pertinent insurance policies:

LIST OF INSURANCE				
MODEL/MAKE	TYPE OF INSURANCE	INSURANCE COMPANY	POLICY NO.	INCEPTION DATE
Toyota Innova Zenix	Third Party Liability	AXA Philippines Life and General Insurance Corporation	TCM-NB-CTPL	05/10/2024 – 05/10/2027
	Property Insurance – HTI Head Office	Prudential Guarantee	FL-FLR-HOM-0181412	06/29/2025-06/29/2026
2022 Caterpillar BackHoe Loader	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2017 Komatsu backhoe, Crawler	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2024 Backho Excavator	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026

LIST OF INSURANCE				
MODEL/MAKE	TYPE OF INSURANCE	INSURANCE COMPANY	POLICY NO.	INCEPTION DATE
2022 Volvo Backhoe Excavator	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2023 Volvo Vibratory Compactor	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2023 Daswel Pumpcrete Mixer	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2018 Komatsu Backhoe, Crawler	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2025 Shantui Bulldozer, Crawler	Property Floater Insurance	ALLIED INSURANCE CORPORATION	CA-PFL-HQ-25-0000033-01	11/10/2025 – 11/10/2026
2023 ZOOMLION 24X-4Z MOUNTED CONCRETE PUMP	Comprehensive Motor Car Insurance	ALLIED INSURANCE CORPORATION	MC-CV-HQ-25-0001411-01	08/19/2025 – 08/19/2026

INTELLECTUAL PROPERTY

As of the date of this Prospectus, the Company has the following registered trademarks.

INTELLECTUAL PROPERTY		
TRADEMARK	STATUS	
Haus Talk, Inc. Where your stories begin.	Registered with Intellectual Property Office- Bureau of Trademarks on 30 March 2023 Registration No. 4/2022/00514079	Registered 3rd Year DAU[1] filed
HAUS TALK, INC. Where your stories begin.	Registered with Intellectual Property Office- Bureau of Trademarks on 30 May 2024 Registration No.4/2022/00514081	Registered 3rd Year DAU filed
THE GRANARY BY HAUS TALK, INC.	Registered with Intellectual Property Office- Bureau of Trademarks on 30 March 2023 Registration No.4/2022/00525155	Registered 3rd Year DAU filed
CELESTIS	Registered with Intellectual Property Office- Bureau of Trademarks on 30 March 2023 Registration No.4/2022/00514080	Registered 3rd Year DAU filed

[1] This refers to Declaration of Actual Use filed with the with the Intellectual Property Office of the Philippines to confirm that its registered trademarks are actively used in commerce. Timely filing of the DAU is required to maintain trademark registration and avoid cancellation.

INTELLECTUAL PROPERTY		
TRADEMARK	STATUS	
MOLAVERA	Registered with Intellectual Property Office- Bureau of Trademarks on 08 November 2025 Registration No. 4/2025/0052511	Registered
WHISTLEWOOD	Registered with Intellectual Property Office- Bureau of Trademarks on 08 November 2025 Registration No. 4/2025/00525114	Registered

The Company's operations are not materially dependent on any patents, trademarks, copyrights, licenses, franchises, concessions, or royalty agreements. Relevant rights are maintained through timely registration and renewal in the ordinary course of business.

Legal Proceedings on Properties

Other than cases in the usual course of business, there is no pending material litigation or arbitration proceedings where the Haus Talk or any of its subsidiaries is a party, and no litigation or claim of material importance is known to the Directors to be pending or threatened against its properties.

Item 3. Legal Proceedings

As of December 31, 2025, the Corporation has various civil lawsuits and legal actions arising in the ordinary course of its business. However, none of the lawsuits or legal actions to which the Company is currently subject will materially affect the daily operations of its business or have a material adverse effect on the Company's consolidated financial position and results of its operations.

Item 4. Submission of Matters to a Vote of Security Holders

On July 30, 2025, the stockholders of the Company representing 2,292,261,000 issued and outstanding shares, or 91.69% of the total issued and outstanding 2,500,000,000 common shares were present.

On the said meeting, the following matters were approved and/or ratified by the stockholders:

1. Minutes of the previous Annual Stockholders' Meeting held on September 25, 2024;
2. Audited Financial Statements for the calendar year ended December 31, 2024, as contained in the Annual Report;
3. All prior acts and proceedings of the Board of Directors, Corporate Officers and Management;
4. Appointment of Valdes Abad & Company as External Auditor for the calendar year 2025.

Also, the following nominees were elected as directors for the ensuing year:

1. Terence Restituto D. Madlambayan
2. Maria Rachel D. Madlambayan
3. Luis Pio D. Madlambayan
4. Ma. Leah D. Madlambayan
5. Joselito D. Madlambayan
6. Atty. Angelico T. Salud (Independent)
7. Atty. Jose Ferdinand M. Rojas II (Independent)

During the organizational meeting of the new Board following the stockholders' meeting, the following were duly elected:

Chairman	-	Terence Restituto D. Madlambayan
President	-	Maria Rachel D. Madlambayan
VP- Sales & Mktg.	-	Ma. Leah D. Madlambayan
Treasurer	-	Gloria Judith D. Madlambayan
Chief Finance Officer/ Controller	-	Maria Agnes M. Siapno
VP- Procurement & Warehouse / Asst. Corporate Secretary	-	Noemi D. Madlambayan
Corporate Secretary	-	Atty. Lyra Gracia Y. Lipae-Fabella
Head of Corporate Planning and Investor Relations	-	Francis Miguel R. Madlambayan
Compliance Officer	-	Noemi V. Aniban

The members of the following Board Committees were likewise elected for the ensuing year:

Audit Committee

Chairman	Atty. Angelico T. Salud*
Member	Atty. Jose Ferdinand M. Rojas II*
Member	Mr. Luis Pio D. Madlambayan

Corporate Governance Committee

Chairman	Atty. Jose Ferdinand M. Rojas II*
Member	Mr. Terence Restituto D. Madlambayan
Member	Atty. Angelico T. Salud*

Board Risk and Oversight Committee

Chairman	Atty. Jose Ferdinand M. Rojas II*
Member	Ms. Ma. Leah D. Madlambayan
Member	Atty. Angelico T. Salud*

Executive Committee

Chairman	Mr. Terence Restituto D. Madlambayan
Member	Ms. Maria Rachel D. Madlambayan
Member	Ms. Ma. Leah D. Madlambayan
Member	Mr. Joselito D. Madlambayan

**Independent Director*

PART II. OPERATIONAL AND FINANCIAL INFORMATION

Item 5. Market for Issuer's Common Equity and Related Stockholder Matters

A. Market Price of and Dividends on Registrant's Common Equity and Related Stockholder Matters:

1. Market Information

Haus Talk's common shares are listed and traded on the Philippine Stock Exchange ("PSE") beginning January 17, 2022 under the ticker symbol HTI.

The PSE is the principal market for trading the Company's shares.

The high and low prices of the common shares for each quarter are indicated in the table below. Prices are in PhP/share.

	High			**Low**		
	2025	**2024**	**2023**	**2025**	**2024**	**2023**
First Quarter	1.19	1.18	1.08	1.01	0.92	0.90
Second Quarter	1.18	1.14	1.02	1.04	0.97	0.84
Third Quarter	1.26	1.13	1.07	0.93	1.02	0.86
Fourth Quarter	1.10	1.10	1.04	0.99	0.99	0.85

As of December 31, 2025, the closing price of the shares is P1.10/share.

2. **Stockholders**

The following are the Top 20 registered holders of the common shares of Haus Talk as of December 31, 2025:

Rank	**Name**	**Classification of Securities**	**No. of Shares**	**Percentage**
1	PCD NOMINEE CORPORATION-FILIPINO	COMMON	1,087,664,245	43.51%
2	MARIA AGNES M. SIAPNO	COMMON	168,181,364	6.73%
3	NOEMI D. MADLAMBAYAN	COMMON	168,181,363	6.73%
4	RUFINO ALBERT D. MADLAMBAYAN	COMMON	168,181,363	6.73%
5	JOSELITO D. MADLAMBAYAN	COMMON	168,181,363	6.73%
6	LUIS PIO D. MADLAMBAYAN	COMMON	168,181,363	6.73%
7	MA. LEAH D. MADLAMBAYAN	COMMON	168,181,363	6.73%
8	EDWARD D. MADLAMBAYAN	COMMON	168,181,363	6.73%
9	GLORIA JUDITH D. MADLAMBAYAN	COMMON	168,181,363	6.73%
10	PCD NOMINEE CORPORATION-FOREIGN	COMMON	66,883,850	1.46%
11	JENNIFER T. RAMOS	COMMON	1,000	0.00%
Subtotal			2,500,000,000	100.00%
Others			0	0.00%
TOTAL ISSUED AND OUTSTANDING SHARES			**2,500,000,000**	**100.00%**

The stockbrokers under the PCD Nominee Corporation owning at least 5% of the Parent Company as of December 31, 2025 are as follows:

BP NAME	**Holdings**	**Ownership**
A. T. DE CASTRO SECURITIES CORP.	748,389,595	29.94%
Total	**748,389,595**	**29.94%**

The beneficial owners owning at least 5% of the Parent Company's shares under PCD Nominee Corporation as of December 31, 2025 are as follows:

No.	**Name**	**Classification of Securities**	**No. of Shares**	**Percentage**
1	Terence D. Madlambayan	COMMON	170,222,361	6.81%
2	Terence Restituto D. Madlambayan (through MHOLDINGS, INC.)	COMMON	84,093,185	3.36%

3	Maria Rachel D. Madlambayan	COMMON	170,181,363	6.81%
4	Maria Rachel D. Madlambayan (through MHOLDINGS, INC.)	COMMON	84,093,184	3.36%
TOTAL			**508,590,093**	**20.34%**

A list of the Company's Top 100 shareholders as of December 31, 2025 can be accessed through this link: https://edge.pse.com.ph/openDiscViewer.do?edge_no=d9d78221a373714e64d70b69f0a3140b

3. Dividends

On September 28, 2023 the Board of Directors of the Company approved the amendment of its dividend policy. Under the amended Dividend Policy, the Company shall maintain an annual dividend payout ratio of at least 20% of the Company's net income as of period to be determined by the Board of Directors of the Company.

The Board of Directors shall have the authority to declare dividends subject to the requirements of applicable laws and regulations and the absence of any circumstances which may restrict their declaration and payment.

On October 16, 2023, the Board of Directors approved the declaration of cash dividend in the amount of Php 27,688,773.40, equivalent to Php0.0110755093600 per common share. The cash dividend was taken from the unrestricted retained earnings of the Company as of December 31, 2022, made available to all stockholders as of record date November 8, 2023 and payable on December 5, 2023.

For the year 2024, the Board of Directors approved in a meeting held on October 9, 2024, the declaration of cash dividend in the total amount of PhP50,000,000.00, equivalent to Php 0.02 per common share. The cash dividend was taken from the unrestricted retained earnings of the Company as of December 31, 2023, made available to all stockholders of record as of November 8, 2024 and payable on December 2, 2024.

For the year 2025, the Board of Directors approved in a meeting held on October 14, 2025, the declaration of cash dividend in the total amount of PhP75,000,000.00, equivalent to Php 0.03 per common share. The cash dividend was taken from the unrestricted retained earnings of the Company as of December 31, 2024, made available to all stockholders of record as of November 17, 2025 and payable on December 10, 2025.

4. Title and amount of Securities issued/ to be issued

There were no securities issued in 2025.

On January 17, 2022, the Parent Company's shares were listed and traded on the SME Board of the PSE under the trading symbol HTI, with an initial public offering of 500,000,000 shares at an offer price of P1.50/share. As a result, the issued and outstanding shares of HTI increased to 2,500,000,000 shares.

The Parent Company has 2,500,000,000 issued and outstanding common shares as of December 31, 2025.

Notably, in 2026, the Parent Company issued bonds in the total amount of Php 1.8B. The offer period ran from March 2 to 6, 2026.

The final allocation per bond series is as follows:

Series A (tenor of 3 years): Php 260,020,000.00
Series B (tenor of 5 years): Php 1,539,980,000.00

The above-mentioned bonds were listed and traded through the Philippine Dealing and Exchange Corp. beginning March 16, 2026.

5. Description of Securities

The 2,500,000,000 common shares of the Parent Company are subscribed and outstanding. The said common shares are entitled to vote and to dividends.

6. Reason for Issuance

No common shares were issued in 2025.

The use of proceeds during the initial public offering was as follows:

PARTICULARS	PROSPECTUS	ADJUSTED BAL AFTER IPO EXPENSES	TOTAL DISBURSEMENT FOR THE YEAR 2022	TOTAL DISBURSEMENT FOR THE YEAR 2023	TOTAL DISBURSEMENT FOR THE YEAR 2024	BALANCE AS OF DEC 31, 2024	TOTAL DISBURSEMENT FOR THE YEAR 2025	BALANCE AS OF DEC 31, 2025
Total Use of Proceeds	**750,000,000.00**	**750,000,000.00**	**750,000,000.00**	-	-	-	-	-
Total Offer Related Expenses	**26,302,530.00**	**30,694,441.68**	**30,694,441.68**	-	-	-	-	-
Balance After Offer Expenses	**723,697,470.00**	**719,305,558.32**	**719,305,558.32**	-	-	-	-	-
General Corporate Purposes	**45,100,595.00**	**40,708,683.32**	**40,708,683.32**	-	-	-	-	-
Project Development	**216,582,300.00**	**216,582,300.00**	**201,383,908.50**	**15,198,391.50**	-	-	-	-
Land Acquisition	**462,014,575.00**	**462,014,575.00**	**462,014,575.00**	-	-	-	-	-
Totals	**723,697,470.00**	**719,305,558.32**	**704,107,166.82**	**15,198,391.50**	-	-	-	-

B. Modification or Exchange of Securities

As of December 31, 2025, no action has been taken with respect to the modification of any class of securities of the registrant, or the issuance of authorization for issuance of one class of securities of the registrant in exchange for outstanding securities of another class.

C. Authorization or Issuance of Securities Other than for Exchange

On October 14, 2025, the Board of Directors approved the issuance of Securities and Exchange Commission-registered, fixed-rate, Philippine Peso-denominated bonds with a base offer of up to PhP1.0 billion and an oversubscription option of up to PhP1.0 billion, and the listing thereof with the Philippine Dealing and Exchange Corporation.

The Board authorized Management to determine the final terms of the offering, including issue size, interest rate, offer price, tenors, and other conditions, and to appoint all relevant parties, with the Chairman and/or the President as authorized signatories.

The Board also approved the appointment of Security Bank Capital Investment Corporation as issue manager, lead underwriter, and bookrunner.

As of December 31, 2025, no securities have been authorized or issued other than as disclosed above.

D. Information on Independent Accountant

The auditing firm of Valdes Abad & Company ("VAC") conducted the audit for the periods since 2019. Pursuant to SRC Rule 68(3)(b)(ix) (Rotation of External Auditors), the Company has not engaged a VAC partner for more than seven years straight.

VAC, formerly known as Carlos J. Valdes & Associates, one of the oldest accounting firms in the Philippines today, was founded in 1951 by Carlos J. Valdes, a certified public accountant, lawyer, civic leader, educator, businessman and former Philippine Ambassador to Japan and other countries.

VAC was a member firm of Touche Ross in the 1970's; Coopers & Lybrand International in the 1980's up to 1996 and a correspondent firm of RSM International from 1997 up to 2007. This long history of international membership was recognition of its professional standing and track record of world-class service to clients over the years. It is a member firm of GMN International, the association of legally independent firms worldwide.

External Audit Fees and Services

The following table sets out the approximate aggregate fees billed for each of the last three (3) fiscal years for professional services rendered by the Company's external auditors:

	2025	2024	2023
Audit Fee	₱ 900,000.00	₱ 900,000.00	₱ 880,000.00
Non-Audit Fees	700,000.00	-	400,000.00
TOTAL	₱ 1,600,000.00	₱ 900,000.00	₱ 1,280,000.00

The external auditor of the Company billed the audit fees for the professional services rendered for the audit of the Company's annual financial statements and services that are normally provided by the external auditor in connection with statutory and regulatory filings or engagements for the period. Non-audit services rendered by the external auditor pertain to the quarterly review of the Disbursement of the IPO proceeds and related services.

The non-audit fees for the year 2023 pertain to the quality review of the IPO disbursement and the certification on the use of proceeds.

The non-audit fees for the year 2025 is vat exclusive and relate to professional services rendered by the Company's external auditor for the review of the Company's interim consolidated financial statements in connection with the application for the issuance of the bonds. The non-audit services did not include tax advisory, consulting, or other services.

Except as disclosed, no other non-audit services were rendered by the external auditor during the periods covered.

Item 6. Management's Discussion and Analysis or Plan of Operation

The following is a discussion and analysis of the Company's financial condition and results of operations and certain trends, risks and uncertainties that may affect the Company's business and should be read in conjunction with the independent auditor's reports and the Company reviewed and audited consolidated financial statements and notes thereto contained in this report. The critical accounting policies section discloses certain accounting policies and management judgments that are material to the results of operations and financial conditions for the periods presented in this report. The discussion and analysis in the succeeding sections of this report pertains to the result of our Company's financial condition and operations for the past twelve (12) months for the year ended December 31, 2025 with comparative figures from the previous year's financial condition and operation for the year ended December 31, 2024.

Factors Affecting the Company's Results of Operations

The Group's results of operations are affected by a variety of factors. Set out below is a discussion of the most significant factors that have affected its results in the past, and which the Group expects to affect its results in the foreseeable future. Factors other than those discussed below could also have a significant impact on the Group's results of operations and financial conditions in the future.

General Global and Philippine Economic Conditions and the Condition of the Philippine Real Estate and Residential Housing Markets

The Group derives substantially all its revenue from its Mass Housing development activities in the Philippines. The Philippine real estate and housing markets have historically been affected by the prevailing economic conditions in the Philippines, which may also be affected by the economic conditions in other parts of the world. Accordingly, the Group's results of operations may be significantly affected by the state of the global and Philippine economies generally and specifically the Philippine property and housing markets. The Philippine real estate and housing markets have historically been subject to cyclical trends, and property values have been affected by the supply of and demand for comparable properties, the rate of economic growth, the rate of unemployment and political and social developments in the Philippines. Demand for new residential projects in the Philippines has historically also been affected by, among other things, prevailing political, social and economic conditions in the Philippines, including overall growth levels, the value of the Philippine peso and interest rates, as well as the strength of the economy in other parts of the world, given that a substantial portion of demand comes from overseas Filipino workers. Furthermore, as the Group continues expanding its business, these operations will also be increasingly affected by general conditions in the global and Philippine economies. As a result, the Group expects that its results of operations will continue to vary from period to period largely because of general global and Philippine economic conditions.

Collection of Receivables

The Group's results of operations are also affected to some degree by the success and efficiency of its collection of receivables from its customers. Only when the Corporation or its subsidiaries experience any significant delay or default on the collection of its receivables, could it experience liquidity issues including the inability to meet its obligations as they come due.

Definition of default and credit-impaired installment contracts receivable

The Group defines the account as in default, which is fully aligned with the definition of credit-impaired, when it meets one or more of the following criteria:

Quantitative criteria
The customer receives a notice of cancellation and does not continue the payments.

Qualitative criteria
The customer meets unlikeliness to pay criteria, which indicates the customer is in significant financial difficulty.

These are instances where:

1. The customer is experiencing financial difficulty of is insolvent
2. The customer is in breach of financial covenant(s)
3. An active market for that financial asset has disappeared because of financial difficulties
4. Concessions have been granted by the Company, for economic or contractual reasons relating to the customer's financial difficulty
5. It is becoming probable that the customer will enter bankruptcy or other financial reorganization

The criteria above have been applied to the financial instruments held by the Group and are consistent with the definition of default used for internal credit risk management purposes. The default definition has been applied consistently to model the Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (ED) throughout the Company's expected loss calculation.

Liquidity Risk Management

To better manage its liquidity risk, interest risk, as well as improve its cash conversion cycle, the Corporation typically enters into take-out arrangements with the Home Development Mutual Fund (HDMF) and other financial institutions such as banks.

Interest Rates

The Company and its subsidiaries generally charge its customers an annual fixed interest rate of 18% on their in-house financing starting August 2022. The Company's financing arrangements with commercial banks and other financial institutions are typically on a fixed interest basis, with interest rates typically averaging approximately 7.5% or 18.00% per annum.

However, in cases of extraordinary increases in interest rates, such as during the Asian financial crisis of the late 1990s or the global economic downturn of 2008, the Company's financial position and results of operations could be adversely affected.

Tax Incentives and Exemptions

Tax incentives and exemptions play a big part in the decision-making and strategic plans of the Company. The Company and its subsidiaries have availed of income tax holidays and tax exemptions pursuant to the Investment Priority Plan of the Philippines which includes socialized housing projects. This has further bolstered the position of the Company and its subsidiaries in becoming a strong advocate of socialized housing and its benefit to the society.

Price Volatility of Construction Materials and Other Development Costs

The Company's cost of sales is affected by the price of construction materials such as steel, tiles and cement, as well as fluctuations in electricity and energy prices. With respect to electricity, higher prices generally result in a corresponding increase in the Company's overall development costs. As a result, rising costs for any construction materials or in the price of electricity will impact the Company's construction costs, cost of sales and the price for its products. Any increase in prices resulting from higher construction costs could adversely affect demand for the Company's products and the relative affordability of such products, particularly as a Mass Housing developer.

With regard to the sales of subdivision house and lots, if the actual cost of completing the development of a particular project exceeds the Corporation's projection, any increase in cost is recorded as part of the cost of sales of subdivision house and lots in the same project. This means that the cost of sales for future sales in the same project will be higher.

Availability of Suitable Land for Development

The Company and its subsidiaries meticulously select the sites for its Mass Housing development projects, typically undergoing a research process of anywhere from six months to one year before deciding to acquire land for its contemplated developments. The Company and its subsidiaries are currently looking to expand its footprint in Luzon and also the Metro and Greater Manila areas. To this end, the Corporation and its subsidiaries are currently examining its options for the acquisition of parcels of land in these areas.

Demand for Residential Properties

The Corporation has benefited from greater demand for residential properties resulting from, among other factors, the growth of the Philippine economy, the increasing number of Filipinos investing in the Philippine real estate market, strong levels of OFW remittances and increasing demand from expatriate Filipinos. In addition, the Corporation has also benefited specifically from the underserved backlog for Mass Housing in the Philippines in recent years. The increased demand for residential properties has been a significant factor in the Group's increased revenues and profits over the last three years. In response to these developments, the Corporation has further increased the number of Mass Housing development projects. The Corporation has also begun to offer a variation of Mass Housing residential products, such as condominiums, to address potential demand from specific target markets. It is unclear whether the demand for housing in the Philippines will remain high or continue to grow or whether the demand for the Corporation's products will reach the levels anticipated by the Group.

Negative developments with respect to demand for housing in the Philippines would in turn have a negative effect on the Corporation's operational results. Conversely, positive developments in housing demand would likely positively contribute to the Group's operational results as observed in the past.

Critical Accounting Policies

Critical accounting policies are those that are both (i) relevant to the presentation of the Corporation and its subsidiaries' financial condition and results of operations and (ii) require management's most difficult, subjective or complex judgments, often as a result of the need to make estimates about the effect of matters that are inherently uncertain. As the number of variables and assumptions affecting the possible future resolution of the uncertainties increase, those judgments become even more subjective and complex. In order to provide an understanding of how the Group's management forms its judgments about future events, including the variables and assumptions underlying its estimates, and the sensitivity of those judgments to different circumstances, the Corporation and its subsidiaries has identified the significant accounting judgments, estimates and assumptions discussed in Note 4 of the Group's audited consolidated financial statements.

The main items subject to estimates and assumptions by management include, among others, due from related parties and refundable deposits, estimation of useful lives of property and equipment, and realizability of deferred tax assets.

While the Corporation believes that all aspects of its financial statements, including the accounting policies discussed in Note 3 to its audited financial statements should be studied and understood in assessing the Group's current and expected financial condition and results of operations, the Group believes that the significant accounting judgments, estimates and assumptions discussed in Note 4 and of the Group's audited financial statements warrant particular attention.

Discussion of the Company's Results of Operations

For the year ended December 31, 2025 vs. year ended December 31, 2024

	For the years ended December 31,					
	Audited	**Restated**	**Horizontal Analysis**		**Vertical Analysis**	
(₱ in thousands, except EPS numbers)	**2025**	**2024**	**(nominal)**	**(in %)**	**2025**	**2024**
REVENUE						
Real Estate Sales	1,401,218	1,401,028	190	0.01%	99.07%	99.12%
Other Operating Income	13,192	12,491	701	5.61%	0.93%	0.88%
Total Revenue	**1,414,410**	**1,413,519**	**891**	**0.06%**	**100.00%**	**100.00%**
COST OF REAL ESTATE SALES	764,330	772,605	(8,275)	(1.07%)	54.04%	54.66%
GROSS PROFIT	**650,080**	**640,914**	**9,166**	**1.43%**	**45.96%**	**45.34%**
OPERATING EXPENSES						
Selling Expenses	70,649	65,275	5,374	8.23%	4.99%	4.62%
General and Administrative Expenses	172,549	181,076	(8,527)	(4.71%)	12.20%	12.81%
Total Operating Expenses	**243,198**	**246,351**	**(3,153)**	**(1.28%)**	**17.19%**	**17.43%**
Net Operating Income	**406,882**	**394,563**	**12,319**	**3.12%**	**28.77%**	**27.91%**
Finance Cost, Net	24,440	31,471	(7,032)	(22.34%)	1.73%	2.23%
Income Before Tax	**382,442**	**363,092**	**19,350**	**5.33%**	**27.04%**	**25.69%**
Income Tax Expense	(23,049)	3,722	(26,771)	(719.31%)	(1.63%)	0.26%
NET INCOME	**359,393**	**366,813**	**(7,420)**	**(2.02%)**	**25.41%**	**25.95%**
OTHER COMPREHENSIVE INCOME						
Actuarial gain on retirement plan	979	(2,764)	3,744	(135.43%)	0.07%	-0.20%
TOTAL COMPREHENSIVE INCOME	**360,373**	**364,049**	**(3,677)**	**(1.01%)**	**25.48%**	**25.75%**
BASIC EARNINGS PER SHARE	**0.144**	**0.147**	**0.003**	**(2.02%)**	**0.00%**	**0.00%**

Revenue

HTI generated consolidated revenues of ₱1.41 billion for the twelve-month period ended December 31, 2025, reflecting an increase of ₱891 million or 0.06% from ₱1.41 billion in the same period in 2025. The growth was primarily driven by a 5.61% increase in Other operating income from in-house financing activities.

Cost of Real Estate Sales

Cost of real estate sales decreased by 1.07%, resulting in a slight improvement in gross profit margin to 1.43% in 2025 compared to 2024.

Operating Expenses

Selling expenses increased by 8.23%, or ₱5.37 million, primarily due to higher marketing and commission costs recognized during the year.

General and administrative expenses slightly decreased by 4.71 %, or ₱8.53 million, due to the reduced discretionary spending during the period.

Finance Costs, net

Finance costs decreased by 22.34%, or ₱7.03 million, primarily due to lower interest expenses resulting from the settlement of certain loan obligations.

Income Tax Expense

Income tax expense increased by 719.31%, amounting to ₱26.77 million in 2025 compared to the previous year. The increase was primarily driven by higher taxable income arising from home improvement sales, which are not covered by BOI tax incentives. This was partially offset by tax-exempt sales from the Granary project, which remains under BOI incentive coverage during the period.

Net Income
HTI's consolidated net income declined by 2.02% or ₱7.42 million for the year 2025 due to an increase in income tax expense.

For the year ended December 31, 2024 vs. year ended December 31, 2023

	For the years ended December 31,					
	As Restated		Horizontal Analysis		Vertical Analysis	
(₱ in thousands, except EPS numbers)	**2024**	**2023**	**(nominal)**	**(in %)**	**2024**	**2023**
REVENUE						
Real Estate Sales	1,401,028	1,011,107	389,921	38.56%	99.12%	98.24%
Other Operating Income	12,491	18,149	(5,658)	(31.18%)	0.88%	1.76%
Total Revenue	**1,413,519**	**1,029,256**	**384,263**	**37.33%**	**100.00%**	**100.00%**
COST OF REAL ESTATE SALES	**772,605**	**582,282**	**190,323**	**32.69%**	**54.66%**	**56.57%**
GROSS PROFIT	**640,914**	**446,974**	**193,940**	**43.39%**	**45.34%**	**43.43%**
OPERATING EXPENSES						
Selling Expenses	65,275	58,523	6,752	11.54%	4.62%	5.58%
General and Administrative Expenses	181,076	125,684	**55,392**	44.07%	12.81%	11.97%
Total Operating Expenses	**246,351**	**184,207**	**62,144**	**33.74%**	**17.43%**	**17.55%**
Net Operating Income	**394,563**	**262,767**	**131,796**	**50.16%**	**27.91%**	**25.53%**
Finance Cost, Net	31,471	18,936	12,535	66.20%	2.23%	1.80%
Income Before Tax	**363,092**	**243,831**	**119,261**	**48.91%**	**25.69%**	**23.69%**
Income Tax Expense	3,722	(21,656)	25,378	(117.19%)	0.26%	(2.06%)
NET INCOME	**366,813**	**222,174**	**144,639**	**65.10%**	**25.95%**	**21.59%**
OTHER COMPREHENSIVE INCOME						
Actuarial gain on retirement plan	(2,764)	10,439	(13,203)	(126.48%)	(0.20%)	1.01%
TOTAL COMPREHENSIVE INCOME	**364,049**	**232,614**	**131,436**	**56.50%**	**25.75%**	**22.60%**
BASIC EARNINGS PER SHARE	**0.147**	**0.089**	**0.058**	**65.10%**		

Revenues
The Group posted total revenues of ₱1.41 billion for the year ended December 31, 2024, representing an increase of ₱384.26 million or 37.33% from ₱1.03 billion in 2023.

The increase in revenues was primarily attributable to real estate sales, which grew by 38.56% to ₱1.40 billion in 2024 from ₱1.01 billion in 2023. Real estate sales accounted for 99.12% and 98.24% of total revenues in 2024 and 2023, respectively. The majority of the revenues recognized during the year were attributable to the Company's the Granary Project in Laguna, reflecting higher construction accomplishments and sales take-up.

Other operating income declined by ₱5.66 million or 31.18% year-on-year, primarily due to lower income from in-house financing activities. During the year, the Company strategically reduced its in-house financing offerings and encouraged buyers to secure take-out financing through the Home Development Mutual Fund (HDMF) and bank financing.

Cost of Real Estate Sales
Cost of real estate sales amounted to ₱772.60 million in 2024, an increase of ₱190.32 million or 32.69% from ₱582.28 million in 2023. The increase was generally consistent with the growth in recognized real estate sales during the year.

Gross profit increased to ₱640.91 million in 2024 from ₱446.97 million in 2023, representing a 43.39% increase. Gross margin improved to 45.34% in 2024 from 43.43% in 2023 primarily due to project mix and cost management initiatives.

Operating Expenses
Total operating expenses increased to ₱246.35 million in 2024 from ₱184.21 million in 2023, representing an increase of 33.74%.

Selling expenses amounted to ₱65.27 million in 2024, reflecting an increase of 11.54% from ₱58.52 million in 2023. The increase was primarily driven by higher commissions and marketing-related expenses consistent with increased sales activity.

General and administrative expenses increased by 44.07% to ₱181.08 million in 2024 from ₱125.68 million in 2023. The increase reflected higher manpower requirements, professional fees, and project-related activities as the Company continued to strengthen its support functions to sustain ongoing expansion.

Finance Costs, Net
Net finance costs increased by ₱12.53 million or 66.20%, from ₱18.94 million in 2023 to ₱31.47 million in 2024. The increase was primarily attributable to higher loans and borrowings during the year and prevailing interest rates. The Company continues to monitor its capital structure and financing costs in light of market conditions.

Income Before Tax
Income before income tax increased by 48.91% to ₱363.09 million in 2024 from ₱243.83 million in 2023, mainly driven by higher revenues and improved operating performance, partially offset by higher finance costs.

Income Tax Expense
Income tax expense decreased by ₱25.38 million, representing a 117.19% decline compared to 2023. The decrease was primarily due to the availment of an income tax holiday incentive granted under the Company's registration with the Board of Investments (BOI). The incentive was applied to The Granary Project, which was the major contributor to revenues during the year. The availability and extent of such incentives are subject to compliance with Applicable Law, rules, and regulations.

Net Income
The Company recorded consolidated net income of ₱366.81 million for 2024, reflecting an increase of ₱144.64 million or 65.10% from ₱222.17 million in 2023. Net margin improved to 25.95% in 2024 compared to 21.59% in 2023. The increase in net income was primarily attributable to higher revenues and improved gross margins, as well as the impact of the income tax holiday, partially offset by increased operating and finance costs.

Discussion of the Company's Financial Condition

As of December 31, 2025 vs. December 31, 2024

(₱ in thousands)	Audited December 31, 2025	As Restated December 31, 2024	Horizontal Analysis (nominal)	Horizontal Analysis (in %)	Vertical Analysis 2025	Vertical Analysis 2024
Cash	224,947	244,378	-19,430	-7.95%	2.97%	4.08%
Receivables	1,115,127	762,917	352,210	46.17%	14.73%	12.72%
Contract assets - current portion	674,714	827,156	-152,442	-18.43%	8.91%	13.79%
Real estate inventories	4,331,635	2,948,627	1,383,009	46.90%	57.21%	49.17%
Prepayments and other current assets	41,221	17,404	23,817	136.85%	0.54%	0.29%
Total Current Assets	**6,387,645**	**4,800,481**	1,587,164	33.06%	84.36%	**80.05%**
Contract assets, net of current portion	90,398	90,280	118	0.13%	1.19%	1.51%
Property and equipment, net	1,066,374	1,075,445	-9,072	-0.84%	14.08%	17.93%
Other non-current asset	27,188	30,536	-3,348	-10.96%	0.36%	0.51%
Total Non-Current Assets	**1,183,960**	**1,196,261**	-12,301	-1.03%	15.64%	**19..95%**
TOTAL ASSETS	**7,571,605**	**5,996,741**	1,574,863	**26.26%**	**100.00%**	**100.00%**
LIABILITIES AND EQUITY						
Accounts and other payables	187,122	197,407	-10,285	-5.21%	2.47%	3.29%
Contract Liabilities - current	15,536	38,015	-22,479	-59.13%	0.21%	0.63%
Income tax payable	4,427	-	4,427	-	0.06%	0.00%
Loans and borrowings - current portion	1,130,950	782,701	348,249	44.49%	14.94%	13.05%
Total Current Liabilities	**1,338,035**	**1,018,123**	320,172	**31.42%**	**17.67%**	**16.98%**
Loans and borrowings, net of current portion	1,945,342	974,138	971,204	99.70%	25.69%	16.24%
Advances from related parties	169,947	173,929	-3,982	-2.29%	2.24%	2.90%
Defined benefit obligation	15,060	12,704	2,356	18.55%	0.20%	0.21%
Total Non-Current Liabilities	**2,130,349**	**1,160,770**	969,578	**83.53%**	**28.14%**	**27.18%**
Share capital	2,500,000	2,500,000	-	-	33.02%	41.69%
Share premium	218,850	218,850	-	-	2.89%	3.65%
Retained earnings	1,372,380	1,087,987	284,393	26.14%	18.13%	18.14%
Actuarial gain (loss) on defined benefit obligation	11,990	11,011	979	8.89%	0.16%	0.18%
Total Equity	**4,103,220**	**3,817,848**	285,113	**7.47%**	**54.19%**	**63.67%**
TOTAL LIABILITIES AND EQUITY	**7,571,605**	**5,996,741**	1,574,863	**26.26%**	**100.00%**	**100.00%**

Total Assets
Haus Talk and its Subsidiaries posted total assets of ₱7.57 billion as of December 31, 2025 representing a net increase of 26.26% or ₱1.57, from ₱6.00 billion as of December 31, 2024.

Cash
The Company's cash decreased by 7.95% or ₱19.43 million and had an ending balance of ₱224.95 million. The decrease is mainly attributable to the land acquisition and construction costs.

Current Receivables
Current receivables increased by 46.17%, reaching ₱1.11 billion as of December 31, 2025, driven mainly by higher operational advances mostly to employees, HDMF (Pagibig), and contractors.

Contract Assets (current)
Contract assets decreased by 18.43% mainly due to lower remaining equity portions of declared sales as these units progress toward bank/Pagibig take-out.

Real Estate Inventories
Real estate inventories increased by 46.90%, or ₱1.38 billion, primarily due to ongoing land development and project development activities for newly launched projects this year, which form part of real estate inventories.

Prepayments and Other Current Assets
Prepayments and other current assets increased by 136.85%, or ₱23.82 million, primarily due to higher input VAT, prepaid taxes and licenses, prepaid insurance, and prepaid interest recognized during the period.

Other Non-Current Asset
Other non-current assets decreased by 10.96% or ₱3.35 million, primarily due to the utilization and reversal of deferred tax assets, driven by higher taxable income recognized during the period.

Accounts and Other Payables
Accounts and other payables decreased by 5.21% or ₱10.29 million mainly due to the settlement of outstanding trade payables and payment of accrued expenses during the period.

Contract Liabilities (Current)
Contract liabilities – current decreased by 59.13% or ₱22.48 million, primarily due to the recognition of sales previously recorded as contract liabilities upon satisfaction of revenue recognition criteria.

Current Loans and Borrowings
Loans and borrowings – current portion increased by 44.49% during the year primarily due to loans obtained for land acquisition and to support ongoing project developments.

Non-current Loans and Borrowings
Loans and borrowings, net of current portion increased by 99.70.% due to loan activities during the year.

Defined Benefit Obligation
The Defined Benefit Obligation increased by 18.55% or ₱2.36 million, primarily due to the higher number of employees, longer service periods, and salary adjustments, which led to an increase in benefits earned during the year.

Retained Earnings
Retained earnings increased by 26.14%, reflecting the Group's positive net income for the year and the continued accumulation of earnings from prior periods.

Actuarial Gain on the Defined Benefit Obligation
The actuarial gain on the defined benefit obligation increased by 8.89% or ₱.98 million, attributable to a change in assumption in actuarial valuation.

As of December 31, 2024 vs. December 31, 2023

(₱ in thousands)	December 31, 2024	As restated December 31, 2023	Horizontal Analysis (nominal)	Horizontal Analysis (in %)	Vertical Analysis 2024	Vertical Analysis 2023
ASSETS						
Cash	244,378	211,855	32,523	15.35%	4.08%	4.22%
Receivables	762,917	244,838	518,079	211.60%	12.72%	4.88%
Contract assets - current portion	827,156	768,757	58,399	7.60%	13.79%	15.31%
Real estate inventories	2,948,627	2,626,815	321,811	12.25%	49.17%	52.33%
Prepayments and other current assets	17,404	12,039	5,364	44.55%	0.29%	0.24%
Total Current Assets	**4,800,481**	**3,864,305**	**936,176**	**24.23%**	**80.05%**	**76.98%**
Contract asset, net of current portion	90,280	90,110	170	0.19%	1.51%	1.80%
Property and equipment, net	1,075,445	1,046,538	28,907	2.76%	17.93%	20.85%
Other non-current asset	30,536	18,720	11,816	63.12%	0.51%	0.37%
Total Non-Current Assets	**1,196,261**	**1,155,368**	**40,893**	**3.54%**	**19.95%**	**23.02%**
TOTAL ASSETS	**5,996,741**	**5,019,674**	**977,068**	**19.46%**	**100.00%**	**100.00%**
LIABILITIES AND EQUITY						
Accounts and other payables	197,407	175,451	21,957	12.51%	3.29%	3.50%
Contract Liabilities - current	38,015	45,123	(7,108)	(15.75%)	0.63%	0.90%
Income tax payable	-	-	-	-	-	-
Lease liability	-	-	-	-	0.00%	-
Loans and borrowings - current portion	782,701	396,422	386,279	97.44%	13.05%	7.90%
Total Current Liabilities	**1,018,123**	**616,996**	**401,127**	**65.01%**	**16.98%**	**12.29%**
Loans and borrowings, net of current portion	974,138	713,986	260,152	36.44%	16.24%	14.22%
Advances from related parties	173,929	177,799	(3,870)	(2.18%)	2.90%	3.54%
Defined benefit obligation	12,704	7,095	5,609	79.06%	0.21%	0.14%
Total Non-Current Liabilities	**1,160,770**	**898,879**	**261,891**	**29.14%**	**19.36%**	**17.91%**
Share capital	2,500,000	2,500,000	-	-	41.69%	49.80%
Share premium	218,850	218,850	-	-	3.65%	4.36%
Retained earnings	1,087,987	771,174	316,813	41.08%	18.14%	15.36%
Actuarial gain (loss) on defined benefit obligation	11,011	13,775	(2,764)	(20.07%)	0.18%	0.27%
Total Equity	**3,817,848**	**3,503,799**	**314,049**	**8.96%**	**63.67%**	**69.80%**
TOTAL LIABILITIES AND EQUITY	**5,996,741**	**5,019,674**	**977,067**	**19.46%**	**100.00%**	**100.00%**

Total Assets

Haus Talk and its Subsidiaries posted total assets of ₱6.00 billion as of December 31, 2024, a net increase of 19.46%, from ₱5.02 billion as of year-end 2023.

Cash

The Company's cash increased by 15.35% or ₱35.52 million and had an ending balance of ₱244.38 million. The increase was derived from collections from prior year's and current year's sales and bank loan proceeds.

Receivables (current)

Current receivables rose by 211.60% mainly due to higher advances and sales already recognized but still awaiting bank take-out.

Contract Assets (current)
Current contract assets increased by 7.60% as these represent reported sales with remaining equity from buyers.

Real Estate Inventories
Real estate inventories rose by 12.25% during the period, driven by construction and development costs of ongoing projects.

Prepayments and Other Current Assets
The prepayments and other current assets increased by 44.55% or ₱5.36 million due to amortization of the prepayments.

Other Noncurrent Assets
Other noncurrent assets increased by 63.12% or ₱11.82 million due to the additional refundable deposits and increased deferred tax assets.

Accounts and Other Payables
Accounts and other payables increased by 12.51% or ₱21.96 million due to additional construction materials and services incurred during the period.

Contract Liabilities (current)
Current contract liabilities decreased by 15.75% or ₱7.11 million, primarily due to higher buyer reservations for house and lot units.

Loans and Borrowings (current)
The current portion of loans and borrowings increased by 97.44% or ₱386.28 million primarily due to additional funding requirements for the construction and development of projects, as well as to finance land acquisition activities.

Loans and Borrowings – net of current portion
Loans and borrowings, net of the current portion, increased by 36.44% or ₱260.15 million, also driven by the funding requirements of existing projects and the acquisition of new properties.

Defined Benefit Obligation
The Defined Benefit Obligation increased by 79.06% or ₱5.61 million, primarily due to the higher number of employees, longer service periods, and salary adjustments, which led to an increase in benefits earned during the year.

Retained Earnings
Retained Earnings increased by ₱316.81 million, representing a growth of 41.08%, reflecting the rise in sales and income.

Actuarial Gain on the Defined Benefit Obligation
The actuarial gain on the defined benefit obligation decreased by ₱2.76 million, marking a decline of 20.07%, attributable to a change in assumption in actuarial valuation

Other Disclosures Related to the Company's Financial Condition and Operations

The Company's business does not experience significant seasonality. While housing sales and construction activities may be affected by weather conditions, holidays, and economic factors at certain times of the year, these variations have not had a material effect on the Company's financial condition or results of operations during the periods covered by the financial statements.

HAUS TALK, INC. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
COMPARATIVE FIGURES FROM YEAR ENDED DECEMBER 31, 2023 TO DECEMBER 31, 2025

	Share Capital	Share Premium	Retained Earnings	Actuarial gain (loss) on defined benefit obligation	Total
BALANCE AT DECEMBER 31, 2023	**2,500,000,000**	**218,849,628**	**771,173,738**	**13,775,261**	**3,503,798,627**
Dividend declared	-		(50,000,000)	-	(50,000,000)
Net income	-		366,813,496	-	366,813,496
Other comprehensive income	-	-	-	(2,764,286)	(2,764,286)
BALANCE AT DECEMBER 31, 2024	**2,500,000,000**	**218,849,628**	**1,087,987,235**	**11,010,975**	**3,817,847,838**
Dividend declared	-		(75,000,000)	-	(75,000,000)
Net income	-		359,393,215	-	359,393,215
Other comprehensive income	-	-	-	979,348	979,348
BALANCE AT DECEMBER 31, 2025	**2,500,000,000**	**218,849,628**	**1,372,380,450**	**11,990,323**	**4,103,220,401**

On October 9, 2024 the Board of Directors of Haus Talk, Inc., approved the declaration of a cash dividend in the total amount of Php50,000,000.00, equivalent to Php0.02 per common share. The cash dividend shall be taken from the unrestricted retained earnings of the Corporation as of December 31, 2023, to be made available to all stockholders of record as of November 8, 2024 and payable on December 2, 2024. For the year ended December 31, 2024 the company and its subsidiaries posted a consolidated Net Income of Php 366,813,496 and a consolidated other comprehensive income of Php 2,764,286.

The Board of Directors approved in a meeting held on October 14, 2025, the declaration of cash dividend in the total amount of PhP75,000,000.00, equivalent to Php 0.03 per common share. The cash dividend was taken from the unrestricted retained earnings of the Company as of December 31, 2024, made available to all stockholders of record as of November 17, 2025 and payable on December 10, 2025. For the year ended December 31, 2025 the company and its subsidiaries posted a consolidated Net Income of Php 359,393,215 and a consolidated other comprehensive income of Php 979,348.

HAUS TALK, INC. & ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOW
FOR THE YEAR ENDED DECEMBER 31, 2025 AND 2024 (AUDITED)

	For the period ended Dec. 31, 2025	2024
	(₱ in thousands)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before tax	382,442	363,092
Adjustments for:		
Prior period adjustment	-	-
Provision for expected credit losses	645	-
Interest expense - bank loans	23,707	30,952
Interest expense - defined benefit obligation	775	432
Retirement expense	2,560	2,413
Interest income earned	(42)	(65)
Disposal of assets	8,305	-
Depreciation	16,174	12,190
Operating income before changes in working capital	434,566	409,013
Changes in assets and liabilities:	-	-
Decrease (Increase) in receivables	(352,856)	(518,079)
Increase in contract asset	152,324	(58,569)
Decrease (Increase) in real estate inventories	(1,383,009)	(321,811)
Decrease (Increase) in prepayments and other current assets	(23,817)	(5,364)
Decrease in other non-current assets	85	(5,822)
Increase in accounts and other payables	(10,285)	21,957
Increase in contract liabilities	(22,479)	(7,108)
Increase in lease liability	-	-
Increase in advances to related parties	-	-
Defined benefit obligation	-	-
Cash generated from operations	(1,205,471)	(485,783)
Interest received	42	65
Income taxes paid	(15,359)	(2,272)
Net Cash from Operating Activities	(1,220,788)	(487,990)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	(15,407)	(41,097)
Dividend declaration	-	-
Collections of (additional) advances to related parties		
Net Cash from Investing Activities	(15,407)	(41,097)
CASH FLOWS FROM FINANCING ACTIVITIES		
Additions to loans and borrowings	1,319,454	646,431
Payment of advances from related parties	(3,982)	(3,870)
Issuance of share capital, net of issuance cost	-	-
Interest paid	(23,707)	(30,952)
Net Cash from Financing Activities	1,216,765	561,609
NET INCREASE (DECREASE) IN CASH	(19,430)	32,522
CASH, BEGINNING	244,378	211,855
CASH, ENDING	224,947	244,378

Statement of Cash Flows December 31, 2025 vs. December 31, 2024

Net cash used in operations amounted to ₱1,220 million in 2025, compared to ₱488 million in 2024. Cash used in operations increased mainly due to higher real estate inventories and receivables, driven by ongoing project development and slower collections. This was partly offset by the increase in contract assets, while other working capital changes had minimal impact.

Net cash used in investing activities decreased to ₱15 million in 2025 from ₱41 million in 2024, primarily due to acquisitions of property and equipment during the period.

Net cash provided by financing activities increased to ₱1,217 million in 2025 from ₱562 million in 2024, mainly due to higher proceeds from loans and borrowings. This was partially offset by interest payments and settlement of advances from related parties.

The net effect of the foregoing operating, investing, and financing activities is a decrease in cash of ₱19.43 million. Accordingly, cash balances amounted to ₱224.95 million as of December 31, 2024, compared to ₱244.38 million as of December 31, 2024.

HAUS TALK, INC. & ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOW
FOR THE YEAR ENDED DECEMBER 31, 2024 AND 2023 (AUDITED)

	For the period ended Dec. 30,	
	2024	2023
	(₱ in thousands)	
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before tax	363,092	243,831
Adjustments for:		
Prior period adjustment	-	-
Provision for expected credit losses	-	-
Interest expense - bank loans	30,952	17,945
Interest expense - defined benefit obligation	432	1,051
Retirement expense	2,413	1,846
Interest income earned	(65)	(59)
Disposal of assets	-	-
Depreciation	12,190	11,254
Operating income before changes in working capital	409,013	275,868
Changes in assets and liabilities:	-	-
Decrease (Increase) in receivables	(518,079)	340,644
Increase in contract asset	(58,569)	(766,681)
Decrease (Increase) in real estate inventories	(321,811)	(119,009)
Decrease (Increase) in prepayments and other current assets	(5,364)	2,220
Decrease in other non-current assets	(5,822)	(1,194)
Increase in accounts and other payables	21,957	(129,226)
Increase in contract liabilities	(7,108)	45,123
Increase in lease liability	-	-
Increase in advances to related parties	-	-
Defined benefit obligation	-	(760)
Cash generated from operations	(485,783)	(353,017)
Interest received	65	59
Income taxes paid	(2,272)	(27,217)

Net Cash from Operating Activities	(487,990)	(380,174)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	(41,097)	(31,558)
Dividend declaration	-	-
Collections of (additional) advances to related parties		
Net Cash from Investing Activities	(41,097)	(31,558)
CASH FLOWS FROM FINANCING ACTIVITIES		
Additions to loans and borrowings	646,431	684,384
Payment of advances from related parties	(3,870)	(66,873)
Issuance of share capital, net of issuance cost	-	-
Interest paid	(30,952)	(17,945)
Net Cash from Financing Activities	561,609	571,872
NET INCREASE (DECREASE) IN CASH	32,522	160,140
CASH, BEGINNING	211,855	51,715
CASH, ENDING	244,378	211,855

Statement of Cash Flows December 31, 2024 vs. December 31, 2023

Net cash used in operations amounted to ₱487.99 million in 2024, compared to ₱380.17 million in 2023. The higher cash outflow was primarily driven by the increase in accounts receivable and real estate inventories.

The net cash used in investing activities for 2024 was ₱41.10 million, compared to ₱31.56 million in 2023. This increase was primarily due to the acquisition of property, plant, and equipment.

Net cash generated from financing activities amounted to ₱561.61 million for the year 2024 as compared to net cash used by financing activities of ₱571.87 million for the year 2023. The increase was primarily driven by the net proceeds from new loan drawdowns.

The net effect of the foregoing operating, investing and financing activities is an increase of ₱32.52 million and cash balances of ₱244.38 million as of December 31, 2024 and ₱211.86 million as of December 31, 2023.

Key Performance Indicators

The Company' top seven key performance indicators are listed below:

KEY PERFORMANCE INDICATORS: FOR THE YEAR ENDED DECEMBER 31, 2025, 2024 & 2023			
	2025	**2024**	**2023**
Current Ratio[2]	4.77:1	4.72:1	6.28:1
Debt to Equity Ratio[3]	0.85:1	0.57:1	0.43:1
Gross Profit Margin (%)[4]	0.46:1	0.45:1	0.45:1
Before Tax Return on Sales (%)[5]	0.27:1	0.26:1	0.24:1

[2] Current Assets / Current Liabilities
[3] Total Liabilities / Stockholders' Equity
[4] Gross Profit / Revenues
[5] Profit Before Tax / Revenues

Earnings per Share[6]	0.14:1	0.15:1	0.10:1
EBITDA[7] (in ₱)	423,055,454	406,600,194	274,021,343
Return on Equity[8]	0.09:1	0.10:1	0.07:1

These key indicators were chosen to provide management with a measure of the Company's financial strength (i.e., Current Ratio, Debt to Equity Ratio, and Earnings before Interest and Taxes) and the Company's ability to maximize the value of its stockholders' investment in the Company (i.e., Return on Equity, Earnings per Share).

The Current Ratio shows the liquidity of the Company by measuring how much current assets it has over its current liabilities.

The Debt-to-Equity Ratio indicates how much debt the Company has incurred for each amount of equity in the Company. A higher ratio means that the Company is more aggressive in its use of capital.

Gross profit margin reflects the efficiency of a company in managing its production costs relative to its sales revenue.

The Income Before Tax Ratio is a financial metric that measures the profitability and efficiency of a company's operations by comparing its income before tax to its net sales or revenue. It is expressed as a percentage and provides insights into the company's ability to generate profits before tax obligations.

Earnings per share shows how much the Company is earning for each share that is currently issued and outstanding.

Earnings before interest taxes, depreciation and amortization indicate how much income the Company is generating from its entire operations before interest charges, taxes, depreciation and amortization are deducted.

Return on Equity shows how much profits the Company is making for each amount of equity invested in the Company.

Item 7. Financial Statements

The accompanying audited consolidated financial statements of the Company, comprising the Statements of Financial Position, Statements of Comprehensive Income, Statements of Cash Flows, and Statements of Changes in Equity, together with the related Notes to the Financial Statements and the Independent Auditor's Report thereon, are set forth in the Index to Exhibits of this Report and are incorporated herein by reference.

Item 8. Changes in and Disagreements with Accountants on Accounting and Financial Disclosure

The Company did not change accountants during the year and there have been no disagreements with previous and current accountants.

The financial statements of the Company were audited by Valdes Abad and Company, CPAs during the past three (3) years. There were no disagreements with Valdes Abad and Company, CPAs on any matter of accounting and financial disclosure.

[6] Net Income / Outstanding Shares
[7] Earnings before Interest, Taxes, Depreciation & Amortization computed as Net Income + Interest Expenses, Provision for Income Tax, Depreciation, Amortization
[8] Net Income / Average Stockholders' Equity

The Company's external auditors have no shareholdings in the Company, or any right, whether legally enforceable or not, to nominate persons or to subscribe to the securities of the Company, in accordance with the professional standard on independence set by the Board of Accountancy and the Professional Regulation Commission.

PART III. MANAGEMENT AND CERTAIN SECURITY HOLDERS

Item 9. Directors and Executive Officers of the Issuer

The Company is ultimately managed and supervised by its Board of Directors. The Company's executive officers provide the Company's Board of Directors the appropriate information and documents concerning the Company's business operations, financial condition and results of operations for its review and decision for short term and long-term plan of action. Pursuant to the Company's latest amended articles of incorporation, approved by the SEC on June 7, 2017, the Board shall consist of seven (7) members, of which two (2) are independent directors.

Directors and Principal Officers of the Company

All of the directors were elected at the Company's annual shareholders' meeting on July 30, 2025 and will hold office until their successors have been duly elected and qualified.

The table sets forth each member of the Company's Board of Directors and the Group's executive officers as of the date of this report.

DIRECTORS AND PRINCIPAL OFFICERS OF THE COMPANY			
Name	**Age**	**Nationality**	**Position**
Terence Restituto D. Madlambayan	61	Filipino	Chairman of the Board
Maria Rachel D. Madlambayan	59	Filipino	Director/ President
Luis Pio D. Madlambayan	57	Filipino	Director
Ma. Leah D. Madlambayan	58	Filipino	Director / VP-Sales and Marketing
Joselito D. Madlambayan	60	Filipino	Director
Atty. Angelico T. Salud	63	Filipino	Independent Director
Atty. Jose Ferdinand M. Rojas II	59	Filipino	Independent Director
Noemi D. Madlambayan	49	Filipino	VP-Procurement and Warehouse/ Asst. Corporate Secretary
Maria Agnes M. Siapno	56	Filipino	Chief Finance Officer and Controller
Gloria Judith D. Madlambayan	51	Filipino	Treasurer
Atty. Lyra Gracia Y. Lipae-Fabella	49	Filipino	Corporate Secretary
Noemi V. Aniban	43	Filipino	Compliance Officer
Francis Miguel R. Madlambayan	33	Filipino	Investor Relations Officer

The following is a brief write-up of the Board of Directors and Executive Officers which include positions held as of December 31, 2025 and in the past five years, and personal data as of December 31, 2025:

TERENCE RESTITUTO D. MADLAMBAYAN
Chairman of the Board

Mr. Madlambayan has been the Chairman of Haus Talk, Inc. since April 2021. He was also the Chairman and Vice-President of Tradition Homes, Inc., a subsidiary of Haus Talk, Inc., since 2004. He is also a Director and the elected Treasurer of Mholdings, Inc., a holding company primarily engaged in the business of acquisition and management of real estate properties. He obtained his degree in Bachelor of Science in Mechanical Engineering in Don Bosco Technical School in Pampanga.

MARIA RACHEL D. MADLAMBAYAN
Director and President

Ms. Madlambayan holds the position of Director/ President of Haus Talk, Inc. since June 2018. She is also the President and Chief Executive Officer of Tradition Homes, Inc., a subsidiary of Haus Talk, Inc.; Allied Community Builders and Development Inc., a real estate company; Mholdings,Inc., a holding company primarily engaged in business of or acquisition and management of real estate properties; and Tradition Solar Energy Generation, Inc., a company engaged in the business of developing solar energy generation. She obtained her degree in Bachelor of Science in Mathematics in St. Scholastica's College.

LUIS PIO D. MADLAMBAYAN
Director

Mr. Luis Pio D. Madlambayan has been part of the Board of Directors of Haus Talk, Inc. since April 2021. Mr. Madlambayan holds the position of President of Lifestyle Development Corporation from 1999 to present. He is also a member of the Board of Directors of Mholdings, Inc., from 2017 to present and a president of Madlambayan Dimson Realty Development Corporation since 2025.

MA. LEAH D. MADLAMBAYAN
Director and Vice President for Sales and Marketing

Ms. Ma. Leah D. Madlambayan is the Vice President for Sales and Marketing of Haus Talk, Inc., and has been a Director since April 2021 up to present. She is also the Vice-President for Sales & Marketing of Tradition Homes, Inc. from 2007 to present. A director and Vice-President of Tradition Solar Energy Generation Inc. from 2015 to present, an Assistant Corporate Secretary of Allied Community Builders & Development, Inc. from 2015 to present. Ms. Madlambayan obtained her degree in Bachelor of Science in Nutrition and Dietetics from St. Scholastica's College.

JOSELITO D. MADLAMBAYAN
Director

Mr. Joselito D. Madlambayan has been part of the Board of Directors of Haus Talk, Inc. since April 2021. He is also a Director and elected Vice- President of Mholdings, Inc., from 2017 to present, and Director and Vice- President of Allied Community Builders & Development, Inc. from 2011 to present.

ANGELICO T. SALUD
Independent Director

Atty. Angelico T. Salud is an Independent Director of Haus Talk, Inc. since April 2021. He was the Executive Vice President of Converge ICT Solutions, Inc. from year 2022 to 2023 and a Consultant from 2023 up to present. He is a Consultant of San Miguel Holdings Corp. and Siklab Pilipinas Sports Foundation from 2016 to 2017. Atty. Salud also served as Commissioner of the Philippine Basketball Association from 2010 to 2015, and was appointed as the Chief Executive Officer of the Association in 2015. He obtained his degree in Bachelor of Science in Legal Management from the Ateneo de Manila University and his law degree from the University of the Philippines.

JOSE FERDINAND M. ROJAS II
Independent Director

Atty. Jose Ferdinand M. Rojas II is an Independent Director of Haus Talk, Inc. since October 2022. He is currently engaged in the general practice of law through the firm he established, Jose M. Rojas Law Office. He was the former Vice-Chairman and General Manager of the Philippine Charity Sweepstakes Office. He is also an opinion columnist for the Business Mirror and Pilipino Mirror. Atty. Rojas obtained his bachelor's degree in economics and political science from the University of Massachusetts, where he graduated Cum Laude, and he obtained his law degree from the Ateneo de Manila University in 1994.

NOEMI D. MADLAMBAYAN
VP for Procurement and Warehouse and Asst. Corporate Secretary

Ms. Noemi D. Madlambayan holds the position of Vice-President for Procurement and Warehouse of Haus Talk, Inc. from April 2021 up to present, and is currently the Asst. Corporate Secretary of the Company. She is also elected as the Vice-President for Procurement and Warehouse and Corporate Secretary of Tradition Homes, Inc., a subsidiary of Haus Talk, Inc., and a Corporate Secretary of Mholdings, Inc. from July 2025 to present. A Director of Tradition Solar Energy Generation Inc. from 2015 to present. She obtained her degree in Bachelor of Science in Commerce Major in Entrepreneurship at Assumption College.

MARIA AGNES M. SIAPNO
Chief Finance Officer

Mrs. Maria Agnes M. Siapno is the Chief Finance Officer of Haus Talk, Inc. since April 2021. She also holds the position of Chief Finance Officer at Tradition Homes, Inc a subsidiary of Haus Talk, Inc. Mrs. Siapno serves as Corporate Secretary to various private companies such as Mholdings, Inc, Allied Community Builders & Development, Inc, and Tradition Solar Energy Generation, Inc. She formerly served as the Corporate Secretary of Haus Talk Inc. from 2017 up to 2021. She obtained her degree in Bachelor of Science in Commerce Major in Entrepreneurship at Assumption College.

GLORIA JUDITH D. MADLAMBAYAN
Treasurer

Ms. Gloria Judith D. Madlambayan is the Treasurer of Haus talk, Inc. since January 2006. She also serves as Treasurer to various private companies such as Tradition Homes, Inc. from 2007 up to present and Tradition Solar Energy Generation, Inc. from 2015 up to present. She obtained her degree in Bachelor of Science in Commerce Major in Entrepreneurship at Assumption College.

LYRA GRACIA Y. LIPAE-FABELLA
Corporate Secretary

Atty. Lyra Gracia Y. Lipae-Fabella is a Certified Public Accountant and member of the Integrated Bar of the Philippines. She is the Corporate Secretary of Haus Talk, Inc. since April 2022. She is also an Officer and/or Trustee to a number of publicly-listed corporations and private companies. At present, she is the Managing Partner of the Fabella and Fabella Law Office. She previously worked as Junior Auditor in a leading auditing firm, Associate in a law firm and Securities Counsel III with the Securities and Exchange Commission. Atty. Lipae-Fabella obtained her Bachelor of Science degree in Business Administration and Accountancy from the University of the Philippines in Quezon City and her Bachelor of Laws degree (now Juris Doctor) from San Beda College (now San Beda University) in Manila.

NOEMI V. ANIBAN
Compliance Officer

Ms. Noemi V. Aniban has been the Compliance Officer of Haus Talk, Inc. since July 2023. Before her current appointment, she held various roles in accounting and compliance, including Accountant and Compliance Officer at Super Guardian Corp. (April 2010 to November 2013), Assistant Accounting Manager at Shang Properties Realty Corp. (November 2013 to June 2015), Senior Accountant at TOA Global (June 2016 to June 2017), and Accounting Manager at Metro Combined Logistics Corp. (June 2017 to July 2019).She earned her Bachelor of Science in Accountancy from the National College of Business and Arts in 2003 and subsequently became a Certified Public Accountant. She later pursued and completed a Master's degree in Business Administration.

FRANCIS MIGUEL R. MADLAMBAYAN
Head of Corporate Planning and Investor Relations

Mr. Francis Miguel R. Madlambayan is the Head for Corporate Planning and Investor Relations of Haus Talk, Inc. since July 2023. Prior to this, he served as the Business Development Manager of Haus Talk, Inc. from 2016 to 2021.He is an Assistant Corporate Secretary of Mholdings, Inc from 2023 up to present. He previously worked as Operations Associate Manager of Station Square East Commercial Corporation from 2014 to 2016. Mr. Madlambayan earned a Bachelor of Science degree in Management Major in Communication Technology and Minor in Financial Management at the Ateneo de Manila University, and obtained a Master's Degree from the IESE Business School in Barcelona, Spain.

Involvement in Certain Legal Proceedings (over the past 5 years)

To the best of the Company's knowledge, none of the directors, nominee for election as director, executive officers or controlling person of the Company has been involved in any material pending legal proceedings in any court or administrative agency of the government, involving:

- any bankruptcy petition filed by or against any business of which such person was a general partner or executive officer, either at the time of the bankruptcy or within two (2) years prior to that time;

- any conviction by final judgment, including the nature of the offense, in a criminal proceeding, domestic or foreign, or being subject to a pending criminal proceeding, domestic or foreign, excluding traffic violations and other minor offenses;

- being subject to any order, judgment, or decree, not subsequently reversed, suspended or vacated, of any court of competent jurisdiction, domestic or foreign, permanently or temporarily enjoining, barring, suspending or otherwise limiting his involvement in any type of business, securities, commodities or banking activities; and

- being found by a domestic or foreign court of competent jurisdiction (in a civil action), the SEC or comparable foreign body, or a domestic or foreign exchange or other organized trading market or self-regulatory organization, to have violated a securities or commodities law or regulation, and the judgment has not been reversed, suspended or vacated.

Item 10. Executive Compensation

The following table is a summary of all plan and non-plan compensation awarded to, earned by, paid to, or estimated to be paid to, directly or indirectly, the Chief Executive Officer ("CEO"), the four (4) most highly compensated executive officers, and all officers and directors as a Group as of December 31, 2025:

	Year	Salary (In Philippine Pesos)*	Bonus	Annual Compensation
CEO and top four (4) highest compensated officers	2025	16,372,400.00	None	None
	2024	9,360,000.00	None	None
	2023	8.072,025.00	None	None
All officers and directors as a group unnamed	2025	9,583,100.00	None	None
	2024	7,158,600.00	None	None
	2023	8,000,025.00	None	None

(4) Most highly compensated officers other than the CEO	
YEAR	**EXECUTIVE OFFICERS**
2025	Madlambayan, Noemi D.
	Madlambayan, Gloria Judith D.
	Siapno, Maria Agnes M.
2024	Madlambayan, Ma. Leah D.
	Madlambayan, Noemi D.
	Madlambayan, Gloria Judith D.
	Siapno, Maria Agnes M.
2023	Madlambayan, Ma. Leah D.
	Madlambayan, Noemi D.
	Madlambayan, Gloria Judith D.
	Siapno, Maria Agnes M.

Compensation of Directors

Under the By-Laws of the Company, by resolution of the Board, each director shall receive a reasonable per diem allowance for his attendance at each meeting of the Board. As compensation, the Board shall receive and allocate an amount of not more than 10% of the net income before income tax of the Company during the preceding year. Such compensation shall be determined and apportioned among directors in such manner as the Board may determine, subject to the approval of stockholders representing at least majority of the outstanding capital stock at a regular or special meeting of the stockholders. As of date, the directors have yet to pass a resolution fixing their per diem.

There are no other arrangements for compensation either by way of payments for committee participation or special assignments. There are also no outstanding warrants or options held by the Company's Chief Executive Officer, other officers and/or directors.

Significant Employees

The Company believes in the concept of shared responsibility and teamwork. For this reason, no single employee is expected by the Company to make significant contributions to the business.

Management Incentive Plans

The Company plans to establish a Bonus Scheme to provide executives and key managers a long-term incentive that is designed to reward the achievements of those who exhibit exemplary performance in the business. The Bonus Scheme will grant cash bonuses to executives and managers of different salary grade levels assuming they have exceeded expectations on their Key Performance Indicators (KPIs), usually based on financial objectives. The Company's Board of Directors intends to set up several committees, one of which is the compensation committee that will provide oversight on its policies and implementation procedure. Its approval will be based on the discretion and approval of the Board of Directors.

Item 11. Security Ownership of Certain Beneficial Owners and Management

Beginning January 17, 2022, the Company's common shares are traded and listed with the PSE.

The following table shows the security ownership of directors and officers in the common shares of the Company as of December 31, 2025:

SECURITY OWNERSHIP OF THE DIRECTORS						
TITLE OF CLASS	NAME, ADDRESS OF RECORD OWNER AND RELATIONSHIP WITH ISSUER	NAME OF BENEFICIAL OWNER AND RELATIONSHIP WITH RECORD OWNER	POSITION	CITIZENSHIP	NO. OF SHARES HELD	% OWNER-SHIP
Common	Terence Restituto D. Madlambayan	Same as the Record Owner	Chairman of the Board	Filipino	170,222,361	6.81%
					84,093,185	3.36%

Common	Maria Rachel D. Madlambayan	Same as the Record Owner	Director/ President	Filipino	170,181,363 84,093,184	6.81% 3.36%
Common	Luis Pio D. Madlambayan	Same as the Record Owner	Director	Filipino	168,181,363	6.73%
Common	Ma. Leah D. Madlambayan	Same as the Record Owner	Director/Vice President for Sales and Marketing	Filipino	168,181,363	6.73%
Common	Joselito D. Madlambayan	Same as Record Owner	Director	Filipino	168,181,363	6.73%
Common	Atty. Angelico T. Salud	Same as Record Owner	Independent Director	Filipino	1	0.00%
Common	Atty. Jose Ferdinand M. Rojas II	Same as Record Owner	Independent Director	Filipino	1,000	0.00%
Common	Noemi D. Madlambayan	Same as Record Owner	VP – Procurement and Warehouse/ Asst. Corporate Secretary	Filipino	168,181,363	6.73%
Common	Maria Agnes M. Siapno	Same as Record Owner	Chief Finance Officer	Filipino	168,181,364	6.73%
Common	Gloria Judith D. Madlambayan	Same as Record Owner	Treasurer	Filipino	168,181,363	6.73%
Common	Atty. Lyra Gracia Y. Lipae-Fabella	N/A	Corporate Secretary	Filipino	0	0
Common	Noemi V. Aniban	N/A	Compliance Officer	Filipino	0	0
Common	Francis Miguel R. Madlambayan	N/A	Investor Relations Officer	Filipino	0	0
				TOTAL	**1,517,679,273**	**60.71%**

**Beneficial Owner is the Record Owner*

Item 12. Certain Relationships and Related Transactions

The Company, its subsidiaries and affiliates, engage in transactions in the ordinary course of business. As part of Company policy, with respect to related party transactions, it ensures that these transactions are entered into on terms comparable to those available from unrelated third parties.

Enterprises and individuals that directly, or indirectly through one or more intermediaries, control or are controlled by or under common control with the Company, including holding companies, subsidiaries and fellow subsidiaries, are considered related parties of the Company. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the enterprise, key management personnel, including directors and officers of the Company and close members of the family these individual and companies associated with these individuals also constitutes related parties. In considering each related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

PART IV. CORPORATE GOVERNANCE

Haus Talk, Inc. and its subsidiaries have always been committed to strong adherence to the best practices and principles on good corporate governance as embodied in its Manual on Corporate Governance (“Manual”). An evaluation system has been established by the Company to measure or determine the level of compliance of the Board of Directors and top-level management with its Manual. The Board of Directors should conduct an annual self-assessment of its performance, including the performance of the Chairman, individual members and committees. This self-assessment should be supported by an external facilitator every three (3) years or as may be deemed practicable.

The Board of Directors is primarily responsible for the governance of the Company. In addition to setting the policies for the accomplishment of corporate objectives, it has the duty to provide an independent check on the Management. The Board is mandated to attend its regular and special meetings in person or through teleconferencing. The Company’s independent directors are aware of their duties as such under the Manual. These independent directors are expected to look after the interests of minority shareholders as well as other stakeholders.

There has been no material non-compliance with or deviation from the Company’s Manual on Corporate Governance during the year. The Company will continue to monitor compliance with the SEC Rules on Corporate Governance, and shall remain committed in ensuring the adoption of other systems and practices of good corporate governance to enhance its value for its shareholders.

In adopting the Manual, the Company understands the responsibilities of the Board and its members, in governing the conduct of the business of the Company and the Board Committees, in focusing on specific board functions to aid in the optimal performance of its roles and responsibilities, and the officers, in ensuring adherence to corporate principles and best practices.

PART V. EXHIBITS AND SCHEDULES

Item 14. Exhibits and Reports on SEC Form 17-C

The following reports are attached to this Annual Report:

- Sustainability Report
- 2025 Consolidated Audited Financial Statements

The matters approved, acted upon by the Board of Directors of the Company, or disclosed by the Company in 2025 via SEC Form 17-C are as follows:

Date	**Matters Approved/Reported**
January 24, 2025	Change in Shareholdings of Directors and Principal Officers
May 13, 2025	Approval of the following: 1. Holding of the Annual Stockholders’ Meeting of the Corporation on July 30, 2025 at 2:00pm, with record date set on June 30, 2025. The meeting shall be done online via Zoom.

	2. Acquisition by the Corporation of 5 parcels of land with an aggregate area of 135,980.50 square meters located in Antipolo, Rizal, from National Steel Corporation; and the grant of authority to the President, Maria Rachel D. Madlambayan, to negotiate and finalize the deal, and sign the relevant documents for and on behalf of the Company.
July 30, 2025	Results of Annual Stockholders' Meeting
July 30, 2025	Results of Organizational Meeting
August 5, 2025	Recognition as one of the Top 10 Pag-IBIG Developers for the first half of 2025.
October 14, 2025	Approval by the Board of the following matters: 1. Issuance of Securities and Exchange Commission – registered fixed rate, Philippine Peso-denominated Bonds ("Bonds") with up to PhP 1,000,000,000.00 base offer and an oversubscription option of up to PhP 1,000,000,000.00 and listing of the same with the Philippine Dealing and Exchange Corporation. The Board delegated to the Management the authority to determine the final issue amount, interest rate, offer price, tenors, and other terms and conditions of the Bonds offering, including the appointment of the parties that will be involved in the Bond offering, with the Chairman of the Board and/or the President as the authorized signatories. The Board also approved the appointment of Security Bank Capital Investment Corporation as the issue manager, lead underwriter and bookrunner for the public offer, distribution, sale and issuance of the Bonds. 2. Declaration of regular cash dividends with the following particulars: Record Date: November 17, 2025 Payment Date: December 10, 2025 Dividend per common share: PhP 0.03 The cash dividends shall be taken from the unrestricted retained earnings of the Corporation as of December 31, 2024.
November 28, 2025	Attendance in Corporate Governance Seminar
December 23, 2025	PRS A with Stable Outlook from PhilRatings

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code and the Revised Corporation Code, this report is signed on behalf of the Company by the undersigned, thereunto duly authorized in MANDALUYONG CITY on 05 MAY 2026.

By:

HAUS TALK, INC.

Issuer By:

TERENCE RESTITUTO D. MADLAMBAYAN
Chairman of the Board

MARIA RACHEL D. MADLAMBAYAN
President

GLORIA JUDITH D. MADLAMBAYAN
Treasurer

MARIA AGNES M. SIAPNO
Chief Finance Officer

LYRA GRACIA Y. LIPAE-FABELLA
Corporate Secretary

SUBSCRIBED AND SWORN to before me this 05 MAY 2026 affiants exhibiting to me the following competent evidence of identity, to wit:

NAME	ID No.	ISSUED BY
Terence Restituto D. Madlambayan	33-7101879-6	Social Security System
Maria Rachel D. Madlambayan	33-3417220-3	Social Security System
Gloria Judith D. Madlambayan	33-3417222-9	Social Security System
Maria Agnes M. Siapno	33-3417219-3	Social Security System
Lyra Gracia Y. Lipae-Fabella	09-1836302-0	Social Security System

Doc. No. 49;
Page No. 11;
Book No. 1;
Series of 2026

JO MARIE C. LAZARO
NOTARY PUBLIC
UNTIL 31 DECEMBER 2026
Attorney's Roll No. 46438
IBP Lifetime Member No. 018539; RSM
PTR No. 6038140/01.05.2026/Mandaluyong City
MCLE Compliance No. VIII-0041959 valid until 14 April 2028
Notarial Commission Appointment No. 0254-25
1708-North Sheridan Towers Condominium
Brgy. Highway Hills, Mandaluyong City

Annex A: SUSTAINABILITY REPORT

Contextual Information

Company Details:	
Name of Organization	Haus Talk, Inc.
Location of Headquarters	Unit 701 Orient Square Bldg. F. Ortigas Jr. Rd., Ortigas Center Pasig City
Location of Operations	Various municipalities in Antipolo Rizal, Laguna, Cavite and Metro Manila
Report Boundary: Legal entities (e.g. subsidiaries) included in this report*	This report covers the operations of the Parent Company and its subsidiaries. The subsidiaries are similarly engaged in real estate development.
Business Model, including Primary Activities, Brands, Products, and Services	HAUS TALK, INC. (the "Company" or "HTI") is a residential real estate developer whose projects in property development are found in Antipolo City, Laguna, Cavite and Metro Manila. It is a publicly listed corporation which became the first company to list on the Philippine Stock Exchange in January 2022. It raised P750 million from its initial public offering (IPO). The Corporation's primary purpose is to engage in the business of general construction and builders of all kinds of houses, homes, building structures, edifices of all kinds whatsoever, roads, bridges, and in general, all kinds of vertical and all horizontal construction works including subdivision and in the connection with the above purposes to enter into all kinds of contracts, singly or jointly with any other persons juridical or otherwise, builders or consultants for the aforesaid works, for real estate development and generally to perform any kinds of acts connected with the business above stated or incidental thereto including the hiring or employment of architects, engineers, consultants and other personnel to carry on the business of the company. After the company's formal establishment in 2004, residential developments took place which included Eastview Homes 1 and 2 in Antipolo; Southview Homes 1 and 2 and South Hills in San Pedro, Laguna; and Eastview Homes Marikina, Tradition Square Maceda, Eastview Town Homes Marikina, Tradition Square and Winn Residences in Metro Manila. In the works are more horizontal developments such as Eastview Homes 3, Eastview Residences Premiere, Celestis 1 and 2, in Antipolo and The Granary, Southview Homes Sta. Rosa, Southview Homes Calendola in Laguna.
Reporting Period	January 1, 2025 to December 31, 2025
Highest ranking Person responsible for this report	Ms. Maria Rachel D. Madlambayan – President

Materiality Process

Explain how you applied the materiality principle (or the materiality process) in identifying your material topics.

In determining the topics material to the Corporation, the Management assigned to the relevant departments the responsibility of gathering and analyzing data and information for the disclosure topics in this Sustainability Report.

The management initially utilized WH questions to identify and determine the internal and external factors that could substantially affect the organization's ability to create value in short, medium and long term.

Further, a desktop review of the industry trends, risks and opportunities and linking them to legitimate stakeholders' interest and concerns served as a guide for the Corporation to assess and prioritize material topics based on their relevance and impact on the company's ability to create value for its stakeholders.

Per assessment, the following topics were identified as material to the Corporation:

	Topic
	ECONOMIC
a.	Direct Economic Value Generated & Distributed
b.	Climate-related risks and opportunities
c.	Procurement Practices
d.	Anti-corruption
e.	Incidents of Corruption
	ENVIRONMENT
a.	Resource Management
b.	Ecosystems and biodiversity
c.	Environmental Impact Management
d.	Air Emissions
e.	Air Pollutants
f.	Solid and Hazardous Wastes
g.	Effluents
h.	Environmental Compliance
	SOCIAL
a.	Employee Management
b.	Employee Training and Development
c.	Labor Management Relations
d.	Diversity and Equal Opportunity
e.	Workplace Conditions, Labor Standards, and Human Rights
f.	Occupational Health and Safety
g.	Labor Laws and Human Rights
h.	Supply Chain Management
i.	Relationship with Community
j.	Significant Impacts on Local Communities
k.	Customer Management
l.	Health and Safety
m.	Marketing and Labelling
n.	Customer Privacy
o.	Data Security
	UN SUSTAINABLE DEVELOPMENT
a.	Product Service Contribution to UN SDGs

ECONOMIC

Economic Performance

Direct Economic Value Generated and Distributed

Disclosure	Amount	Units
Direct economic value generated (revenue)	1,401,217,951	Php
Direct economic value distributed:		
a. Operating costs	243,198,129	Php
b. Employee wages and benefits	75,730,107	Php
c. Payments to suppliers, other operating costs	40,025,140	Php
d. Dividends given to stockholders and interest payments to loan providers*	98,705,847	Php
e. Taxes given to government	12,563,379	Php
f. Investments to community (e.g. donations, CSR)	1,175,089	Php

What is the impact and where does it occur? What is the organization's involvement in the impact?	• The demand for houses and how the company will position its product in the market heavily depends on the country's economic condition • Value generation for the Corporation's stockholders • Increase in the benefits given to the employees • Great contribution in the Government's mass housing programs and higher contribution to the economy as a result of increased sales
Which stakeholders are affected?	Government, Stockholders, Employees, Community
Management Approach	Haus Talk Inc., and its subsidiaries are committed to adhere to the sound practices of corporate governance in setting the Corporation's values which serve as its foundation in the attainment of its corporate goals and objectives. The Corporation shall maintain sustainability through its progressive and proactive policies and programs, coupled with a continuous review and evaluation of business strategies.

What are the risks identified?	• Increase in construction cost • Increase of interest rates • Unproportional increase of inflation rate and worker's salary • Challenges in strictly complying with the standards set by the regulatory bodies
Which stakeholders are affected?	Stockholders, Employees, Suppliers, Government, Customers
Management Approach	• The Corporation sources its construction materials from third party suppliers which must be approved by the directors on the basis of whether the products are reliable and suitable for the projects. • The Corporation continues to establish good relationships with its partner banks to assist the financing of its buyers. • The Corporation conducts a thorough review of the policies implemented by the government regulating bodies to ensure compliance.

What are the opportunities identified?	• Production of low-cost yet quality and sustainable housing projects • Strategic location selection for housing projects • Integrated operations of the business to build brand value
Which stakeholders are affected?	Community, Customers, Employees, Stockholders, Government
Management Approach	• The Corporation is very hands-on in selecting reliable local suppliers that will continuously provide and deliver quality raw materials that are suitable for the Corporation's projects. • The Corporation maintains a meticulous eye in selecting areas to develop for its projects. The Corporation conducts site visits, studies and seeks locations with high-value potential. • The Corporation prides itself on its hands-on and personalized approach, which allows the company to respond effectively to its clients and industry partners. • The Corporation invests in the continuous training of its employees to further enhance their skills in the real estate industry.

Climate-related risks and opportunities

Governance	The Corporation, headed by its Board and Risk Oversight Committee, undertakes the responsibility of overseeing effective management of climate-related risks and opportunities in every project, activities, future plans and decisions of the Corporation.
Strategy	Considering physical and transition risks of climate change which affects almost every aspect of the real estate business, the corporation shall incorporate climate change risks into its asset and portfolio valuations, pricing considerations, and other relative matter.
Risk Management	The Corporation carefully selects areas for development to reduce the possible risk of climate change impact in its projects. The Corporation thoroughly assesses the area's topography, air and water quality, climate, and sustainability, all of which are important criteria in the company's acquisition of property on which to build its eco-friendly projects. Additionally, in the process of developing sustainable projects, the Corporation carefully selects sustainable building materials, techniques, and designs to reduce negative environmental impact.
Metrics and Targets	The Corporation is on the process of developing an environmental framework to better understand and analyze the risks, opportunities and financial impacts of climate change to the company. Once environmental framework has been developed, the Corporation will come up with the appropriate strategies and targets to address the identified risks and capitalize on available opportunities.

Procurement Practices

Proportion of spending on local suppliers

Disclosure	Quantity	Units
Percentage of procurement budget used for significant locations of operations that is spent on local suppliers	80	%

What are the impacts and where does it occur? What is the organization's involvement in the impact?	The Corporation's contractors and suppliers are carefully chosen based on their competence, capacity to meet the requirements for accreditation, historical performance, and competitiveness of their offer, among others. The Corporation prioritizes the sourcing of local contractors and suppliers who meet the construction standards and requirements of the project.
Which stakeholders are affected?	Suppliers, Contractors, Service Providers, Government
Management Approach	The Corporation aims to contribute in strengthening the local economy by sourcing local contractors and suppliers in building its projects.

What are the Risk/s Identified?	Among the supply risks which affect project execution include: a.) supply chain disruptions attributable to natural occurrences, geopolitical events which have a material impact on availability and delivery of materials and equipment; b.) Increase in material costs c.) Shortage in manpower
Which stakeholders are affected?	Suppliers, Contractors, Clients
Management Approach	In mitigating the risks, the Corporation has invested in a new enterprise resource planning (ERP) system to improve its procurement processes. The Corporation also monitors the suppliers and contractors' performance based on their ability and consistency to provide quality goods and materials at a competitive price.

What are the Opportunity/ies Identified?	The Corporation conducts forecast planning and product research to ensure the standard and required quality of materials to be used in improving the company's procurement processes.
Which stakeholders are affected?	Suppliers, Contractors, Clients
Management Approach	The Corporation is in the process of system mitigation to transfer the data from old ERP to new one.

Anti-corruption

Training on Anti-corruption Policies and Procedures

Disclosure	Quantity	Units
Percentage of employees to whom the organization's anti-corruption policies and procedures have been communicated to	100	%
Percentage of business partners to whom the organization's anti-corruption policies and procedures have been communicated to	100	%
Percentage of directors and management that have received anti-corruption training	60	%
Percentage of employees that have received anti-corruption training	0	%

What are the impacts and where does it occur? What is the organization's involvement in the impact?	The Corporation believes that corruption is a heavy barrier in the company's pursuit of delivering quality services and products to flow from and to its key stakeholders, such as its employees, suppliers, contractors, investors, and the government.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees, Community, Government
Management Approach	The Company and its management do not tolerate any act of dishonest, unethical or unprofessional behavior and actions of each employee and officer regardless of his/her level of authority. Consequently, the Corporation's policy against corruption is implemented through specific prohibition statements incorporated in the Company's code of conduct and in all relevant contracts for procurement of materials.

What are the Risk/s Identified?	Stakeholders might be tempted to violate the established rules or provisions by the Corporation concerning Anti-corruption policy.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees, Community, Government
Management Approach	The Human Resource Department will constantly remind all the employees to strictly adhere to the anti-corruption policy of the Corporation.

What are the Opportunity/ies Identified?	It is an opportunity for the Company to strengthen and enhance its goal and objective to create value for our stakeholders through proper business conduct.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees, Community, Government
Management Approach	The Company aims to develop an effective anti-corruption framework including sourcing appropriate training programs to be deployed to all the officers and employees.

Incidents of Corruption

Disclosure	Quantity	Units
Number of incidents in which directors were removed or disciplined for corruption	0	#
Number of incidents in which employees were dismissed or disciplined for corruption	0	#
Number of incidents when contracts with business partners were terminated due to incidents of corruption	0	#

What are the impacts and where does it occur? What is the organization's involvement in the impact?	The Corporation believes that corruption is a heavy barrier in the company's pursuit of delivering quality services and products to flow from and to its key stakeholders, such as its employees, suppliers, contractors, investors, and the government.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees, Community, Government

Management Approach	The Company and its management will not tolerate any act of dishonest, unethical or unprofessional behavior and actions of each employee and officer regardless of his/her level of authority. Consequently, the Corporation's policy against corruption is implemented through specific prohibition statements incorporated in the Company's code of conduct and in all relevant contracts for procurement of materials.

What are the Risk/s Identified?	Stakeholders may be tempted to violate the established rules or provisions by the Corporation concerning Anti-corruption policy.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees
Management Approach	The Human Resource Department will constantly remind all the employees to strictly adhere to the anti-corruption policy of the Corporation.

What are the Opportunity/ies Identified?	It is an opportunity for the Company to strengthen and enhance its goal and objective to create value for our stakeholders through proper business conduct.
Which stakeholders are affected?	Suppliers, Customers, Contractors, Employees, Community, Government.
Management Approach	The Company aims to develop an effective anti-corruption framework including sourcing appropriate training programs to be deployed to all the officers and employees.

ENVIRONMENT

Resource Management

Energy consumption within the organization:

Disclosure	Quantity	Units
Energy consumption (renewable sources)	N/A	GJ
Energy consumption (gasoline)	861	GJ
Energy consumption (LPG)	N/A	GJ
Energy consumption (diesel)	5,745	GJ
Energy consumption (electricity)	345,597	kWh

Reduction of energy consumption:

Disclosure	Quantity	Units
Energy reduction (gasoline)	N/A	GJ
Energy reduction (LPG)	N/A	GJ
Energy reduction (diesel)	N/A	GJ
Energy reduction (electricity)	N/A	kWh

What are the impacts and where does it occur? What is the organization's involvement in the impact?	Energy consumption comes in different sources, appliances and equipment utilized in the project sites, warehousing of raw materials, and in the head office for the admin-based employees of the Corporation.
Which stakeholders are affected?	Customers, Employees, Community, Government
Management Approach	The Corporation promotes responsible energy consumption and electric reduction methods.

What are the Risk/s Identified?	• Power interruptions – may it be in a short or long time. This may cause delays at work and low productivity among employees. A series of power interruptions may also damage unsaved files. It can also harm appliances and equipment due to the sudden inflow of electricity. • Energy efficiency risk – There may be unutilized energy because of undetected line to ground faults of some electrical equipment; Usage of old or high consuming lighting bulbs or equipment's instead of newer or energy-efficient ones.
Which stakeholders are affected?	Customers, Employees, Community, Government
Management Approach	The Company provides electrical facilities in the project sites under a contractor in order to sustain the needs of the construction. Additionally, the Company provides in-house electricians to consistently check wiring and they are always available to fix and resolve technical concerns.

What are the Opportunity/ies Identified?	This is an opportunity for the Company to monitor the trend of consumption based on the electric bills, the Company sets targets for the attainable production at different periods.
Which stakeholders are affected?	Customers, Employees, Community, Government
Management Approach	The Company promotes the use of resources efficiently and effectively by producing relevant outputs at a given time but with less energy consumption. Sub-meters were placed in different locations as temporary connections in order to monitor at least the reasonable costs attributed to the construction of housing unit/s.

Water consumption within the organization

Disclosure	Quantity	Units
Water withdrawal	N/A	Cubic meters
Water consumption	10,890	Cubic meters
Water recycled and reused	N/A	Cubic meters

What are the impacts and where does it occur? What is the organization's involvement in the impact?	Water is mainly used for the operations on different project sites to build and construct housing units. Meanwhile, in the Corporation's Head Office, the Corporation incurs minimal water consumption that is already included in its monthly dues.
Which stakeholders are affected?	Suppliers, Customers, Employees, Community
Management Approach	The Company implements water conservation measures to promote sustainable management of water resources.

What are the Risk/s Identified?	Low water pressure and lack of water supply in some areas of project sites.
Which stakeholders are affected?	Suppliers, Customers, Employees, Community
Management Approach	The Company provides water facilities under a contractor and sees to it that it has stored water supply in order to sustain the needs of the construction in the project sites. There are also plumbers and skilled workers to fix and resolve technical concerns immediately.

What are the Oppotunity/ies Identified?	Opportunity to campaign and remind the homeowners in the Corporation's completed projects to conserve and save water. Promote the use of submeters and monitor the expected overhead costs of water consumption to achieve an efficient use of resources.
Which stakeholders are affected?	Suppliers, Customers, Employees, Community
Management Approach	The Company ensures that the monthly costs distribution reports are monitored as part of promoting conservation of water resources. Sub-meters were placed in different locations as temporary connections in order to monitor at least the reasonable costs attributed to the construction of housing unit/s.

Materials used by the organization

Disclosure	Quantity	Units
Materials used by weight or volume		
• Renewable	N/A	Kg/liters
• Non-renewable	N/A	Kg/liters
Percentage of recycled input materials used to manufacture the organization's primary products and services.	18	%

What are the impacts and where does it occur? What is the organization's involvement in the impact?	Considering that the Corporation is engaged in Real Estate Development, it mostly uses non-renewable materials especially in the construction of houses.
Which stakeholders are affected?	Customers, Employees, Community, Service Providers, Government, Contractor
Management Approach	The materials utilized by the Corporation are those based on the standards reviewed and approved by the technical experts and consultants, as well as the management. Qualities of materials also conform with the specified features as presented to the customers. The Company orders raw materials within a reasonable volume at reasonable prices.

What are the Risk/s Identified?	Changing weather and adapting to technological transformation in the construction industry
Which stakeholders are affected?	Customers, Employees, Community, Service Providers, Government, Contractor
Management Approach	The Corporation shall ensure quality control, regular testing of materials upon receipt of deliveries, and good inventory management and warehousing.

What are the Opportunity/ies?	Recycle and reuse of input materials for other construction of facilities but it is limited to the main products of the Company. Opportunity to make a thorough study to observe the cost benefits and the sustainability of the new systems applicable in the construction caused by the modern-day technology. Look for alternative materials that are suitable to the housing projects considering the weather conditions on the location of the project.
Which stakeholders are affected?	Customers, Employees, Community, Service Providers, Contractor
Management Approach	The Company ensures that materials and equipment which can be reused and/or recycled are well-utilized in various projects. This is part of the cost savings and cost efficiency. Coordination among the purchasers, warehousemen, site engineers, suppliers and contractors to ensure that there are enough materials for the construction of houses and that there will be no other interruptions that could lead to the delay of project completion except for fortuitous events.

Ecosystems and biodiversity (whether in upland/watershed or coastal/marine)

This is considered not material to the Company since we do not have operations within or adjacent to biodiversity-rich areas.

Environmental Impact Management

Air Emissions

GHG

Disclosure	Quantity	Units
Direct (Scope 1) GHG Emissions	N/A	Tonnes CO_2e
Energy indirect (Scope 2) GHG Emissions	N/A	Tonnes CO_2e
Emissions of ozone-depleting substances (ODS)	N/A	Tonnes

What are the impacts and where does it occur? What is the organization's involvement in the impact?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Risk/s Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Opportunity/ies Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

Air Pollutants

Disclosure	Quantity	Units
NO_x	N/A	Kg
SO_x	N/A	Kg
Persistent organic pollutants (POPs)	N/A	Kg
Volatile organic compounds (VOCs)	N/A	Kg
Hazardous air pollutants (HAPs)	N/A	Kg
Particulate matter (PM)	N/A	Kg

What are the impacts and where does it occur? What is the organization's involvement in the impact?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Risk/s Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Opportunity/ies Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

Solid and Hazardous Wastes

Solid Waste

Disclosure	Quantity	Units
Total solid waste generated	90,000	kg
Reusable	40,000	kg
Recyclable	40,000	kg
Composted	N/A	kg
Incinerated	N/A	kg
Residuals/Landfilled	10,000	kg

What are the impacts and where does it occur? What is the organization's involvement in the impact?	Most of the solid waste collected by the Corporation came from its various construction project sites.
Which stakeholders are affected?	Employee, Community, Government
Management Approach	The Corporation recognizes the importance of promoting a safe and environment-friendly waste disposal methods. It directs its efforts in devising and implementing efficient waste disposal activities.

What are the Risk/s Identified?	Improper disposal of waste could lead to waste contamination and eventually the spread of diseases.
Which stakeholders are affected?	Employee, Community, Government
Management Approach	The Company implements the proper waste segregation in the Head Office and in its project sites.

What are the Opportunity/ies Identified?	This can be the opportunity of the Company to encourage employees to practice waste segregation at work and in their homes
Which stakeholders are affected?	Employee, Community, Government
Management Approach	The Company reminds the employees regarding the proper waste segregation. In the Corporation's head office, there are separate trashcans for those wastes that are biodegradable, non-biodegradable and recyclable wastes or materials.

<u>Hazardous Waste</u>

Disclosure	Quantity	Units
Total weight of hazardous waste generated	N/A	Kg
Total weight of hazardous waste transported	N/A	Kg

What are the impacts and where does it occur? What is the organization's involvement in the impact?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Risk/s Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Opportunity/ies Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

Effluents

Disclosure	Quantity	Units
Total volume of water discharges	23,440	Cubic meters
Percent of waste water recycled	35	%

What are the impacts and where does it occur? What is the organization's involvement in the impact?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Risk/s Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

What are the Opportunity/ies Identified?	N/A
Which stakeholders are affected?	N/A
Management Approach	N/A

Environmental Compliance

Non-compliance with Environmental Laws and Regulations

Disclosure	Quantity	Units
Total amount of monetary fines for non-compliance with environmental laws and/or regulations	0	Php
No. of non-monetary sanctions for non-compliance with environmental laws and/or regulations	0	#
No. of cases resolved through dispute resolution mechanism	0	#

What are the impacts and where does it occur? What is the organization's involvement in the impact?	The Corporation ensures that all its projects follow the requirements under all relevant laws and issuances of government regulatory agencies.

Which stakeholders are affected?	Employees, Community, Government
Management Approach	The Company ensures that all the requirements and safety measures or conditions stated in PD 1586 and secure Environment Compliance Certificate prior to the commencement of the project.

What are the Risk/s Identified?	Non-compliance with the environmental requirements when there are changes in policy or regulation may result to the suspension, fines, penalties or cancellation of certificate of registration and/or license that will cause the delay of project development.
Which stakeholders are affected?	Employees, Community, Government
Management Approach	The Corporation has dedicated personnel in-charge for monitoring the environmental compliance and other relevant laws of different project sites prior the commencement of the project.

What are the Opportunity/ies Identified?	This is an opportunity for the Company to monitor and strictly comply with the requirements and safety measures to avoid delay of permits/licenses for project development.
Which stakeholders are affected?	Employee, Community, Government
Management Approach	The Company ensures that all the requirements and safety measures or conditions stated in PD 1586 and secure Environment Compliance Certificate prior to the commencement of the project.

SOCIAL

Employee Management (Human Resources)

Employee Hiring and Benefits

Employee Data

Disclosure	Quantity	Units
Total number of employees	151	
a. Number of female employees*	74	#
b. Number of male employees*	77	#
Attrition rate	6%	rate
Ratio of lowest paid employee against minimum wage	0	ratio

**may include workers on contractual basis*

Employee Benefits

List of Benefits	Y/N	% of female employees who availed for the year (2025)	% of male employees who availed for the year (2025)
SSS	Y	100%	100%
PhilHealth	Y	100%	100%
Pag-ibig	Y	100%	100%
Parental leaves	N		
Vacation leaves	Y	100%	100%
Sick leaves	Y	100%	100%
Medical benefits (aside from PhilHealth)	Y	100%	
Housing assistance (aside from Pag-ibig)	N		
Retirement fund (aside from SSS)	-		
Further education support	-		
Company stock options	N		
Telecommuting	-		
Flexible-working Hours	-		
(Others)	-		

What is the impact and where does it occur? What is the organization's involvement in the impact?	The Corporation strictly complies and provides all employee benefits mandated under the Labor Code and by other regulatory agencies. The Corporation believes that giving employees quality benefits will have a great factor in employee retention, recruitment, development in the company.
Management Approach	The Corporation shall continue to provide quality benefits package to its employees and enhance its investment in human capital since it believes that a healthy and well-motivated working environment will lead to good performance of the company.

What are the Risks Identified?	The growing number of opportunities and the competitiveness of the employee benefits offered by other real estate companies might be a risk in the Corporation's employee retention.
Management Approach	The Corporation will continue to exert its best efforts to increase the company profit in order to sustain and improve the employee benefits and packages it is currently granting its employees.

What are the Opportunities Identified?	The Corporation will be focused on improving existing employee compensation package which can attract more qualified talents and sustain employee retention.
Management Approach	The Management has retained a third-party service provider who continuously guide the Corporation in crafting the compensation and benefits structure of the company aligned and relevant to the industry.

Employee Training and Development

Disclosure	Quantity	Units
Total training hours provided to employees		
a. Female employees	8	hours
b. Male employees	8	hours
Average training hours provided to employees		
a. Female employees	8	hours/employee
b. Male employees	8	hours/employee

What is the impact and where does it occur? What is the organization's involvement in the impact?	Each employee plays a significant role in the sustainability of the business. The quality of products and services provided by the Company has something to do with the learning development and growth of an employee.
Management Approach	The Management provides learning and career development opportunities for all of its employees. All employees are given equal opportunity to enhance their skills and develop their capabilities to be more productive.

What are the Risks Identified?	The Corporation is aware that constant employee training is necessary to keep the growth of the company and the personal career of its employees. Regular skill development is important in order not to be outgrown in the industry.
Management Approach	The Corporation aims to build a training policy for its organization, where training needs analysis in crucial areas of its operations will be conducted to identify the proper training program fit for the actual need of the company.

What are the Opportunities Identified?	• Create or improve the plans or programs for the employees that would boost their confidence and morale. • Provide effective learning tools to equip employees and to work efficiently and effectively.
Management Approach	The management has its own HR consultants who review and assess the trainings and seminars needed and relevant for the job description of the employee

Labor-Management Relations

Disclosure	Quantity	Units
% of employees covered with Collective Bargaining Agreements	N/A	%
Number of consultations conducted with employees concerning employee-related policies	6	#

What is the impact and where does it occur? What is the organization's involvement in the impact?	Good company management will result in a harmonious relationship with its employees. The more employees feel that they belong to the Company's future plans, the more employees will do their best to get things done on time.
Management Approach	The Company recognizes its employees as their assets, the Company values the years of service of its employees and gives them rewards and recognition to make them feel valued and appreciated.

What are the Risks Identified?	• Dishonest, unprofessional or unethical behavior and actions of its employees. • Unfair labor practices could lead to labor cases and may affect the Company's standing and credibility. • Reputational Risk - The Company's reputation will be tainted, it can affect its good standing and might leave a bad impression from the investors.
Management Approach	• The Company and its management do not tolerate any act of dishonest, unethical or unprofessional behavior and actions of each employee and officer regardless of his/her level of authority. • The Company ensures compliance in all government-mandated labor practices. Management gives learning opportunities to employees in-charge of the labor relations and engages the services of labor lawyers for guidance and assistance on the legal matters involving employees. • Company in-charge on labor relations must be equipped with the proper trainings to keep abreast with the latest advisories and rulings of the Department of Labor and Employment and other regulatory agencies.

What are the Opportunities Identified?	This is an opportunity to create more policies and programs which will foster industrial peace and more efficient information dissemination to its employees.
Management Approach	• The management encourage the employees to raise their concerns to their respective supervisors/ managers and department heads. • The management ensures the confidentiality of all the concerns and complaints that might be raised to them.

Diversity and Equal Opportunity

Disclosure	Quantity	Units
% of female workers in the workforce	49	%
% of male workers in the workforce	51	%
Number of employees from indigenous communities and/or vulnerable search*	0	#

**Vulnerable sector includes, elderly, persons with disabilities, vulnerable women, refugees, migrants, internally displaced persons, people living with HIV and other diseases, solo parents, and the poor or the base of the pyramid (BOP; Class D and E).*

What is the impact and where does it occur? What is the organization's involvement in the impact?	The Company does not maintain any gender or age group preferences towards hiring its employees since it is more concerned with the applicant's competency, experience, suitability and qualification to the positions applied for.
Management Approach	The Company gives equal opportunity to all its employees. The Company promotes diverse and inclusive workplace and does not tolerate discrimination based on gender, color, ethnicity, or political and religious beliefs.

What are the Risks Identified?	Not considered material topic as of writing based on the existing employees' profile.

Management Approach	The Human Resource Department keeps an open communication with the employees to listen to their concerns or complaints so they can be properly addressed.

What are the Opportunities Identified?	Not considered a material topic as of writing based on the existing employees' profile.
Management Approach	The Human Resource Department keeps open communication with the employees to listen to their concerns or complaints so they can be properly addressed.

Workplace Conditions, Labor Standards, and Human Rights

Occupational Health and Safety

Disclosure	Quantity	Units
Safe Man-Hours	1,853,469	Man-hours
No. of work-related injuries	0	#
No. of work-related fatalities	0	#
No. of work-related ill-health	0	#
No. of safety drills	3	#

What is the impact and where does it occur? What is the organization's involvement in the impact?	The Company recognizes that the quality of services, consistency of production and employees' morale are enhanced with a safe and healthy work environment.
Management Approach	The management requires all employees to observe the proper decorum and safety rules at all times and at all premises of the Company to avoid accidents and other risks.

What are the Risks Identified?	Health and Safety Risk • Tools and equipment not properly stored or used might cause accidents or injuries to the workers. • Fortuitous events that are associated with fire or due to the weather condition or natural calamity that may affect the workplace and employees.
Management Approach	The Company ensures that as a minimum requirement, the equipment consists of a hard hat, and safety shoes for those who are working on site, however additional safety equipment is also provided for specific tasks. The Company shall likewise ensure that the person who will handle and use the tools and equipment on site are knowledgeable. Also, during the Covid-19 pandemic, aside from the Health and Safety Protocols released by the management, the Company provides and offers staff house for the employees who are willing to stay and work at the staff house, aside from that, the Company allows work from home set up for the head office employees. For the Construction workers, the Company lets them stay inside the project site and once they leave the project site to go home, they are required to have negative swab test result before entering again the facility to protect the health of other workers.

	The Employees are required to have their annual physical exam and check up to monitor their health condition that are charged against the HMO provided by the Company.

What are the Opportunities Identified?	Opportunity for the Company to train its employees to be ready and alert at all times on how to address certain emergencies and use appropriate gears and first aid equipment.
Management Approach	The Company ensures that it has first aid kit in the head office and all of its project sites. Also, the Company encourages everyone to attend seminars or training on how to give first aid to an injured person.

Labor Laws and Human Rights

Disclosure	Quantity	Units
No. of legal actions or employee grievances involving forced or child labor	0	#

Do you have policies that explicitly disallows violations of labor laws and human rights (i.e.,harassment, bullying) in the workplace?

The Company has an existing Employees Manual and Code of Ethics which outlines the organization's mission, policies, procedures, and expectations for employees, clarifying their rights and responsibilities, including the prohibition on labor law and human rights violations.

Topic	Y/N	If Yes, cite reference in the company policy
Forced labor	N	
Child labor	Y	The Company's minimum hiring age follows the mandatory requirement as provided by law which is at least 18 years old and does not use child labor.
Human rights	Y	The Company believes that the conduct of its employees should always reflect the ideals of service, courtesy, fairness and prudence. The Company requires everyone to act in manner that develops trust, fairness and efficiency in all dealings. The Company is committed to uphold the human rights of employees and to treat them with dignity and respect. The Management is committed to a workforce that is free from harassment and unlawful discrimination. The Company is a non-discriminatory employer and does not discriminate on the basis of race, color, age, gender, sexual orientation, ethnicity, disability. The Company does not practice harsh and inhumane treatment, sexual harassment, sexual abuse, corporal punishment, mental or physical coercion or verbal abuse of employees nor does it tolerate threat of any such treatment. The Company and its management do not tolerate any acts of dishonest, unethical or unprofessional behavior and actions of each employees and officers regardless of his/her level of authority.

What is the impact and	To achieve the highest level of competence and quality of work and product,

where does it occur? What is the organization's involvement in the impact?	compliance with the labor laws and regulations is important.
Management Approach	The Company ensures the welfare and benefits of its workers and employees by providing a conducive work environment free from harassment and any form of discrimination. The Corporation likewise ensure compliance with all the employee benefits mandated under the Labor Code and by other regulatory agencies.

What are the Risks Identified?	No identified material risk as of the period, there is no occurrence of any child labor or forced labor in the Company.
Management Approach	The Human Resource Department conducts annual review of the Company's Code of Conduct and Employees Manual to constantly appraised and update its policies.

What are the Opportunities Identified?	This is an opportunity for the Company to enhance and strengthen the Company policies towards the healthy workplace environment.
Management Approach	All employees have a direct access to the Human Resource Department to raise any relevant concerns, issues and suggestion that will result to the healthy work place environment.

Supply Chain Management

Do you have a supplier accreditation policy? If yes, please attach the policy or link to the policy:

The Company do not have an explicit policy on supplier accreditation. Nonetheless, the Company issues vendor accreditation form and ensures that each of its suppliers assess their own labor and environmental impacts and quality of the goods delivered.

Do you consider the following sustainability topics when accrediting suppliers?

Topic	Y/N	If Yes, cite reference in the supplier policy
Environmental performance	Y	The Company issues a vendor accreditation form and ensures that each supplier is evaluated based on their labor practices, environmental compliance, and the quality of goods delivered.
Forced labor	N	
Child labor	N	
Human rights	N	
Bribery and corruption	Y	

What is the impact and where does it occur? What is the organization's involvement in the impact?	An effective and efficient supply chain is one that meets or exceeds the actual demands of the Company. This is also to assure the quality of raw materials and to maintain the quality of constructed units.
Management Approach	The Company has yet to establish a formal supplier or vendor accreditation policy although the Company issues vendor accreditation forms together with the list of minimum requirements to set the standard.

What are the Risks Identified?	Insufficient supply or non-deliveries of products due to failure by the suppliers to perform their commitments that could affect the Company's business operation Coordination among the purchasers, warehousemen, site engineers, suppliers and contractors
Management Approach	The Company keeps and maintains good relationships with its suppliers.

What are the Opportunities Identified?	Improve the Corporation's business relationship with its supplier and maintain good credit standing.
Management Approach	The Company is currently in the transition phase to transfer the data from our old ERP system into the new one. This aims to improve our business processes and operation and become more efficient and effective in dealing with our suppliers.

Relationship with Community

Significant Impacts on Local Communities

Operations With Significant (Positive Or Negative) Impacts On Local Communities	Location	Vulnerable groups (if applicable)*	Does the particular operation have impacts on indigenous people (Y/N)?	Collective or individual rights that have been identified that or particular concern for the community	Mitigating measures (if negative) or enhancement measures (if possible)
East View Homes 3	San Roque, Antipolo City	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity
Eastview Homes- Premiere	San Roque, Antipolo City	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity
Southview Homes- Sta Rosa	Sta Rosa, Laguna	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity
Southview Homes- Calendola	San Pedro, Laguna	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity
The Granary	Biñan, Laguna	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity

Celestis 1	San Luis, Antipolo	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity
Celestis 2	San Luis, Antipolo	Community Government • Employees • Suppliers	N	Economic or Social Housing Activity	Economic or Social Housing Activity

**Vulnerable sector includes children and youth, elderly, persons with disabilities, vulnerable women, refugees, migrants, internally displaced persons, people living HIV and other diseases, solo parents, and the poor or the base of the pyramid (BOP; Class D and E)*

Disclosure on Free and Prior Informed Consent (FPIC) is not material given that there are no operations that is within or adjacent to ancestral domains of indigenous peoples.

What are the Opportunities Identified?	• The Company will have an opportunity to enhance and implement our Corporate Social Responsibility in the community where our projects are located. • Opportunity to improve the public image of the Company or Employer branding. • Opportunity to increase customer loyalty and retention, increase employee engagement/ involvement and increase investment opportunities. • Opportunity to support local communities and promote Company interactions within the community.
Management Approach	The Company conducts Feeding Program & Tree Planting Activities in coordination with the Local Government Unit & CENRO.

Customer Management

Customer Satisfaction

Disclosure	Score	Did a third party conduct the customer satisfaction study (Y/N)?
Customer satisfaction	Based on the customer satisfaction survey undertaken by the Corporation, customer satisfaction score is at 90%.	NO. The Company did not commission a Third-party customer satisfaction study or survey yet, but the same is included in the Company's pipeline, to be implemented when internal systems are in place such as ticketing system, etc. At present, the feedback based on emails and phone calls received are helpful in measuring customer service satisfaction.

Health and Safety

Disclosure	Quantity	Units
No. of substantiated complaints on product or service healthy and safety*	1	#
No. of complaints addressed	1	#

**Substantiated complaints include complaints from customers that went through the organization's formal communication channels and grievance mechanisms as well as complaints that were lodged to and acted upon by government agencies.*

What is the impact and where does it occur? What is the organization's involvement in the impact?	The Company values health and safety enough to ensure structural stability and strict compliance with all relevant safety standards.
Management Approach	The Company shall ensure compliance with the safety standards in residential construction to protect lives, ensure accountability, and minimize accidents in the residential projects.

What are the Risks Identified?	No related material risk identified.
Management Approach	The Company avoids using harmful materials that would harm the health and safety of its customers. The Company ensures that the quality of materials used for the construction of each housing units are based on construction standards and the Company strictly prohibits the use of any substandard materials.

What are the Opportunities Identified?	Opportunity to provide low-cost yet quality and sustainable homes to Filipino families
Management Approach	The Company endeavors to maintain good after sales relationship with the buyers.

Marketing and Labelling

Disclosure	Quantity	Units
No. of substantiated complaints on marketing and labelling*	0	#
No. of complaints addressed	0	#

**Substantiated complaints include complaints from customers that went through the organization's formal communication channels and grievance mechanisms as well as complaints that were lodged to and acted upon by government agencies.*

What is the impact and where does it occur? What is the organization's involvement in the impact?	Marketing and labelling create a significant impact for the company. A good marketing and labelling strategy could help the company to be known by its target customers/ clients. To date, no complaints have been recorded as to the marketing and labelling of the Company's projects.

Management Approach	The Company does not tolerate any dishonest, fake and misleading information that may create confusion and wrong impressions to the buyers. Prior to the release or publication of any marketing material, the Company ensures that all licenses and permits are complete.

What are the Risks Identified?	Compliance and Regulatory Risk – If the Company does not abide by the rules and guidelines, the Company may be sanctioned which may affect the sales of its projects.
Management Approach	The Company does not tolerate any dishonest, fake and misleading information that may create confusion and wrong impressions to the buyers. Prior to the release of the materials, the Company ensures that all licenses and permits are completed and to strictly follow proper requirements before publishing any materials.

What are the Opportunities Identified?	It is an opportunity for the Company to be able to create its own brand identity which differentiates itself from the other competitors.
Management Approach	The Company is doing its best to provide quality homes to its buyers live up to its tagline, Haus Talk: "*Where your stories begin*".

Customer Privacy

Disclosure	Quantity	Units
No. of substantiated complaints on customer privacy*	0	#
No. of complaints addressed	0	#
No. of customers, users and account holders whose information is used for secondary purposes	0	#

**Substantiated complaints include complaints from customers that went through the organization's formal communication channels and grievance mechanisms as wells as complaints that were lodgedto and acted upon by government agencies.*

What is the impact and where does it occur? What is the organization's involvement in the impact?	The Company is engaged in various activities such as real estate and housing development and thriving in the trust and confidence of its clients, as part of the process, we collect the personal data or information of our clients. As of writing, there have been no reports or incidents regarding the matter.
Management Approach	Certainly, image plays a very crucial role in securing and keeping the trust of the client. Therefore, the Company requires each employee to act in a manner that fosters trust, fairness and efficiency in all dealings. The Company's guiding principle in transacting with customers is that all – *Customers are treated with utmost confidentiality regardless of the kind of transaction*. Those who will disregard this principle of confidentiality will be sanctioned accordingly.

What are the Risks Identified?	Risk of data leak
Management Approach	The management is strict in following the Data Privacy Act in order to protect all forms of personal and private information provided by the customer.

What are the Opportunities Identified?	In ensuring customers' data privacy, the Company is able to maintain its reliability and trustworthiness.
Management Approach	The management ensures compliance with the Data Privacy Act in collecting and processing the data of its customers.

Data Security

Disclosure	Quantity	Units
No. of data breaches, including leaks, thefts and losses of data	0	#

What is the impact and where does it occur? What is the organization's involvement in the impact?	As part of the business process of the Corporation, it collects the personal data or information of its clients. As of writing, there are no reports or incidents regarding the matter as the Corporation ensures compliance with the existing Data Privacy laws and all relevant issuances of the National Privacy Commission.
Management Approach	The Company has approved its Privacy Policy that strictly adheres to Republic Act No. 10173 or the Data Privacy Act of 2012, its IRR, regulations and issuances of the National Privacy Commission, and other relevant agencies.

What are the Risks Identified?	Potential Risks: • Data Loss / Leak • System downtime • Financial or legal consequences
Management Approach	As a preventive action, the Company will: • Conduct Annual Vulnerability Assessment or Testing on the servers • Strengthen endpoint security systems (e.g. Firewalls, Anti-virus, etc.) • Implement Role Access Control on new systems (e.g. ERP, Real Estate, PM, etc.)

What are the Opportunities Identified?	• Opportunity to improve the brand value of the Company. • Opportunity to increase customer loyalty and retention. • Gains the trust and confidence of the clients and other stakeholders.
Management Approach	The Company ensures that its Privacy Policy is strictly followed and implemented in all aspects of dealings with its customers.

UN SUSTAINABLE DEVELOPMENT GOALS

Product Service Contribution to UN SDGs

Key products and services and its contribution to sustainable development.

Key Products and Services	Societal Value / Contribution to UN SDGs	Potential Negative Impact of Contribution	Management Approach to Negative Impact
Real Estate / Residential Properties	SDG 11 – Sustainable Cities and Communities	Economic and Environmental Risk	There are a lot of factors that the management needs to consider in developing a property such as Economic and Environmental Risk.

	Residence is one of the basic needs of a human being. As the population increases, the demand for residential properties also rise. The Company is contributing to one of the government's priority plan, by providing quality homes for every Filipino family in an affordable yet competitive price in the market. SDG 8 – Decent Work and Economic Growth This likewise contributes to a sustainable economic growth of real estate industry in the country.		In managing the risk, the management conducts a thorough or deep study or analysis before starting the project, where among of the considerations include: project location, neighborhood opposition, the local government covering the project, permits approval and specially the budget or the cost it may encounter during the development of the project. To minimize or mitigate the environmental risk, the Company ensures compliance with the environment laws and regulations. Also, the Company and its employees actively participate in various environmental activities, one of which is tree planting.

None/Not Applicable is not an acceptable answer.
For holding companies, the services and products of its subsidiaries may be disclosed.