Mynt
FINANCE FOR ALL

3Q/9M 2026 Analysts' Briefing

November 10, 2026



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MYNT 3Q/9M2026 ANALYSTS' BRIEFING

Introduction



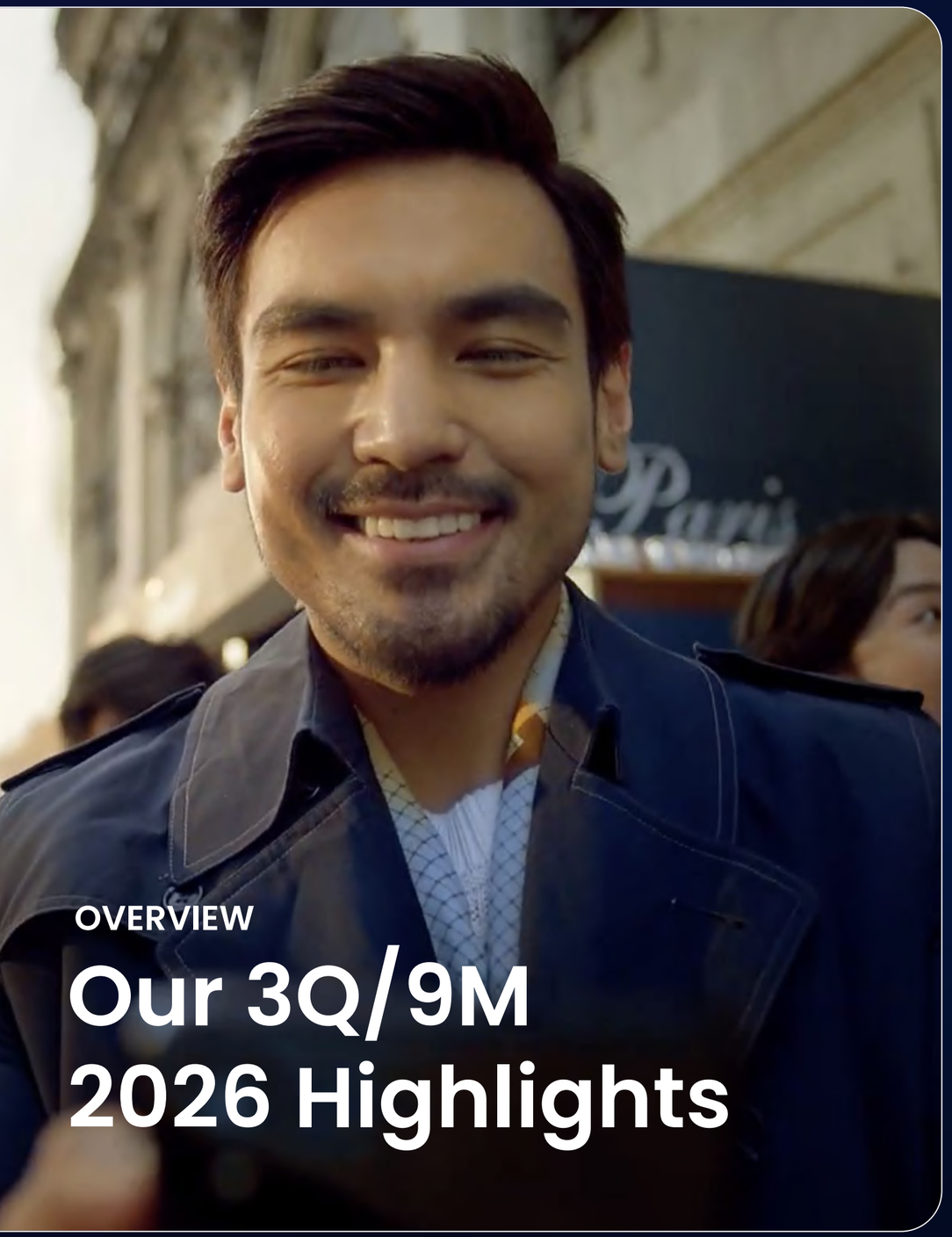




Our Vision at GCash

Finance for All

- Everyday Payments and Transfers
- Fair Lending for the Underserved
- Affordable Investments & Insurance
- Digital Lifestyle for Filipinos Everywhere



OVERVIEW

Our 3Q/9M 2026 Highlights

- Historic market debut
- Sustained financial growth
- Impact-driven initiatives

We achieved a historic IPO milestone alongside Filipinos

PSE Listing

A landmark IPO for the Philippines and Southeast Asia



CAPITAL RAISED[1]

Up to PHP 60.9Bn

Largest IPO in Southeast Asia since 2021[2]

VALUE TRADED[3]

PHP 1.1Bn *daily average*

~14% of PSE Value (Oct 20-Nov 6, 2026)

MARKET CAPITALIZATION[4]

7th Largest

PH company in the PSE upon listing

GStocks PH

Making opportunities to invest more accessible to all

↑ 4x

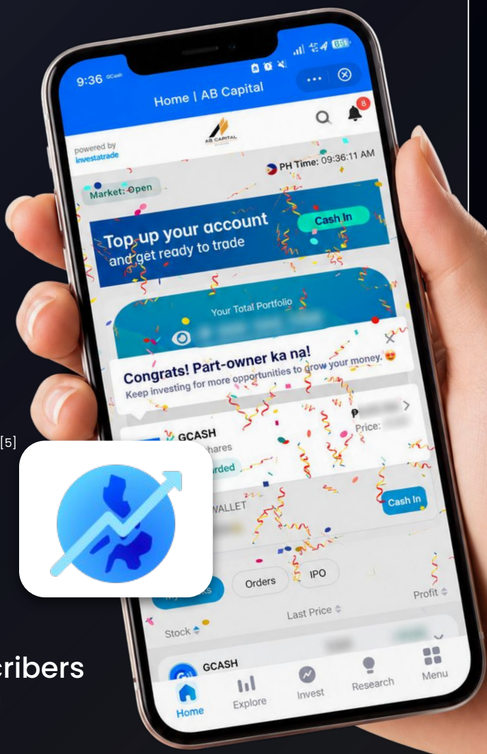
GStocks PH Registrations leading up to Mynt IPO[5]

140.7K

GStocks PH IPO Subscribers[5]

90%

GStocks PH IPO Retail Subscribers availed at Php10K & below[5]



Note: (1) assuming full exercise of overallotment option; (2) based on Dealogic; (3) based on information derived from the Philippine Stock Exchange; (4) based on data from the Philippine Stock Exchange at the time of listing; (5) based on company data

#1 PH Finance Superapp[1] with all-time high engagement

3Q2026

Monthly Active Users

42.1Mn ↑ 9.7% YoY



Democratizing Financial Access to more Filipinos

SEC C2DE **89%**

SEC ABC1 **11%**



9M2026

Daily Average Transactions

64.4Mn ↑ 16.0% YoY



Note: (1) Based on Sensor Tower Monthly Active Users for Philippine Finance Apps (as of September 2026)

Creating more ways for Filipinos to move forward

GCash 22nd Birthday
Giving back to customers through exclusive birthday promos



GInvest
Unlocking more ways to invest



NEW

RTB-32 Offering

Easy access to secure gov't bonds; Earn up to 6.875%p.a.

NEW

Gold investing

Gold investing now, within reach as low as PHP 500



Digitizing PubSec
Enabling financial aid to reach more

LTFRB, DOTR Fuel Subsidy

Providing streamlined assistance to 200k+ beneficiaries





DSWD UPLIFT Assistance

Driving digitalization of aid distribution for the most vulnerable sectors

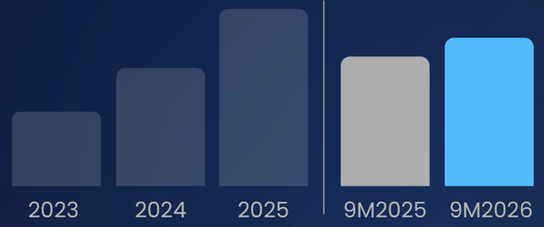
Delivering accelerating growth across core segments

Revenues[1]

9M2026

↑ 12.2% YoY

PHP67.1Bn



Net Income

9M2026

↑ 17.4% YoY

PHP16.5Bn



Payment Solutions GTV[2]

9M2026

↑ 23.1% YoY

PHP15.1Tn



CreditTech Loan Portfolio

AS OF SEP'26

↑ 43.3% YoY

PHP79.3Bn



Note: (1) Pertains to Adjusted Revenue, defined as total consolidated revenues less cost of over-the-air prepaid load; (2) Payment Solutions Gross Transaction Value

MYNT 3Q/9M2026 ANALYSTS' BRIEFING

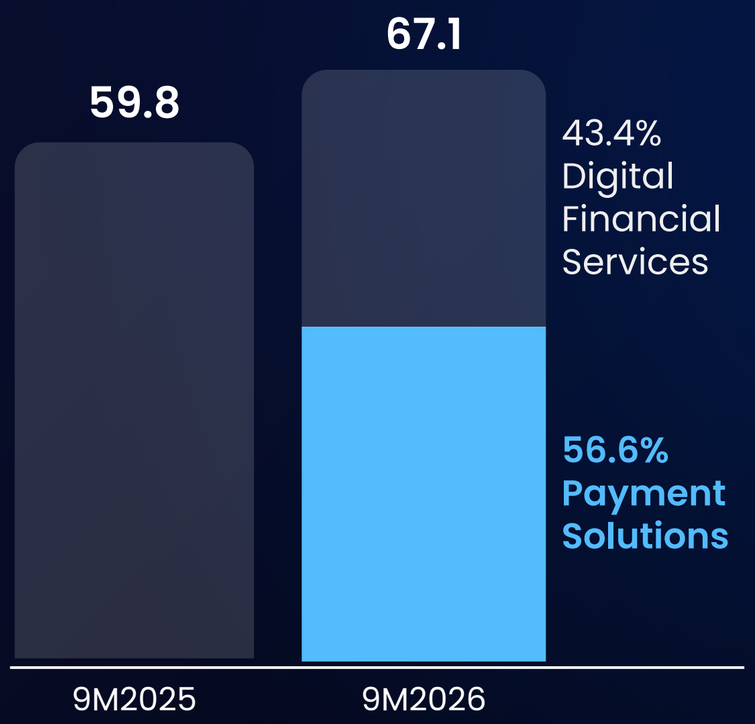
Financial Highlights

Underlying growth in Payment Solutions remains resilient

Revenues[1]

↑ 12.2% YoY

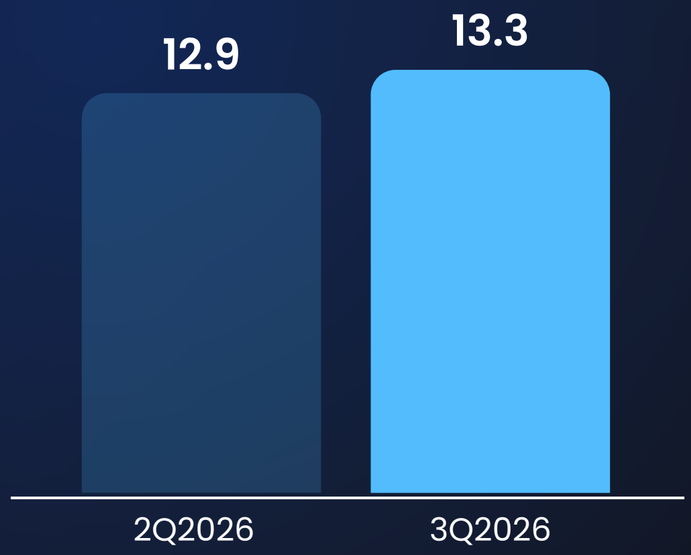
PHP Bn · 9M2026



Payment Solutions Revenues[2]

↑ 3.4% QoQ

PHP Bn · 3Q2026



DEEP-DIVE Growth Drivers

- Growing user base and increasing volume driving growth



- With year-ago comparisons resetting from mid-August, growth recovered from the prior quarter's dip to reach 3.3% YoY in 3Q2026.

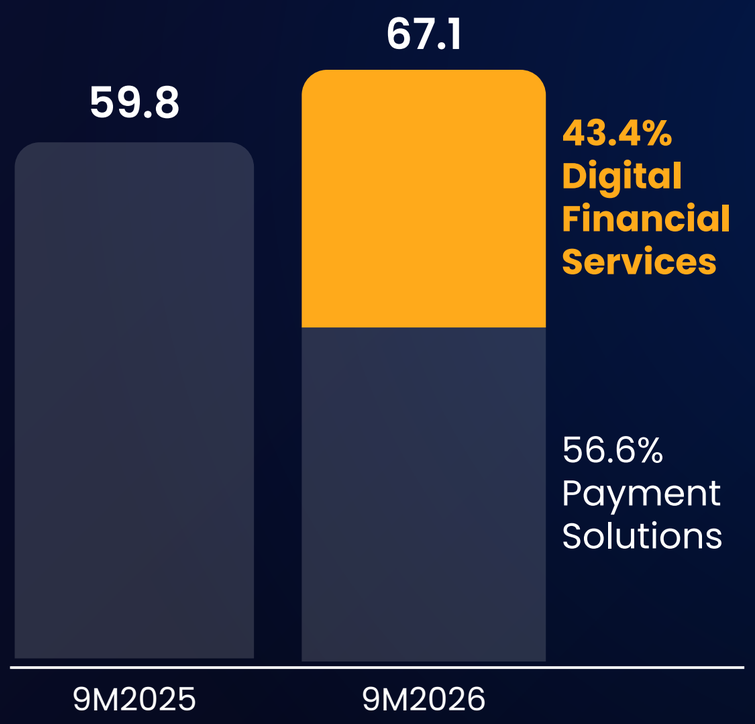
Note: (1) Pertains to Adjusted Revenues, calculated as total consolidated revenues less cost of over the air prepaid load; (2) Pertains to Payment Solutions Adjusted Revenues, calculated as Payment Solutions revenues less cost of over the air prepaid load; (3) Includes Scan to Pay, Global Pay, Tap to Pay, and Cards usage

CreditTech continues its rise as a major business force

Revenues[1]

↑ 12.2% YoY

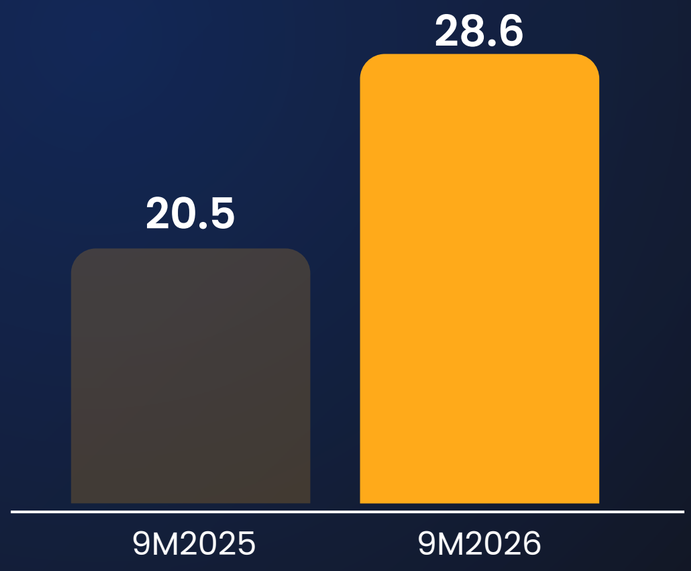
PHP Bn · 9M2026



CreditTech Revenues

↑ 39.5% YoY

PHP Bn · 9M2026



DEEP-DIVE Growth Drivers

- Nurturing overall customer relationships drove repeat loan availment and higher credit utilization.

Ave. loan outstanding per user [2]

PhP 10.1K | ↑ **36.4% YoY**

Flagship Loans: GLoan, GGives, GCredit

Nano Loans: Sakto Loan, Borrow Load

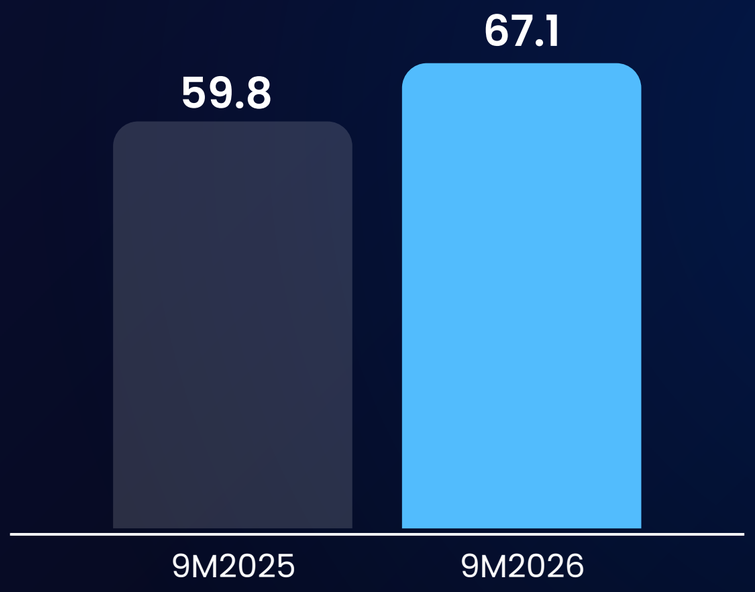
Note: (1) Pertains to Adjusted Revenues, calculated as total consolidated revenues less cost of over the air prepaid load; (2) calculated as Total Loan Portfolio divided by Active Borrowers

Higher earnings driven by strong revenue and prudent costs

Revenues[1]

↑ 12.2% YoY

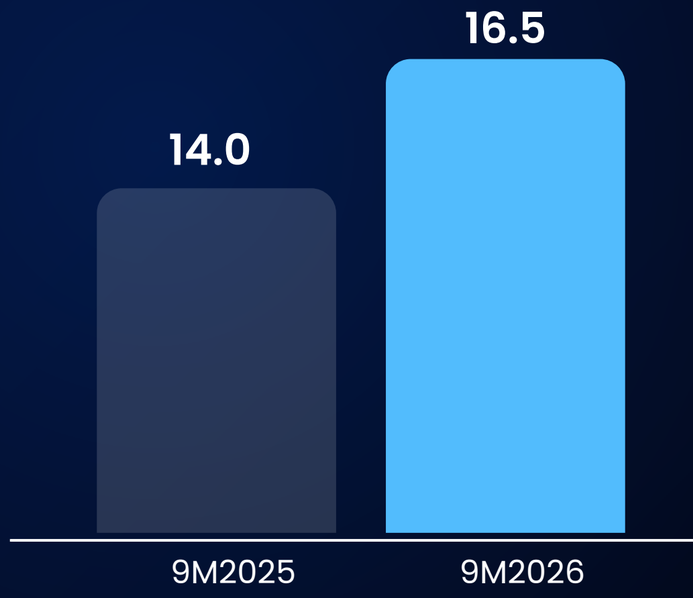
PHP Bn · 9M2026



Net Income

↑ 17.4% YoY

PHP Bn · 9M2026



Net Income Margin[2]	
23.4%	24.5%

DEEP-DIVE Major Drivers

Revenues[1]

Robust underlying growth of core businesses

Provisions for Credit Losses

Good repayment behavior enabled CreditTech revenues to outpace the growth in provisions for credit losses

Technology and Operations

Continuous security maturity and tech upgrades to support business growth

Interest income from deposits

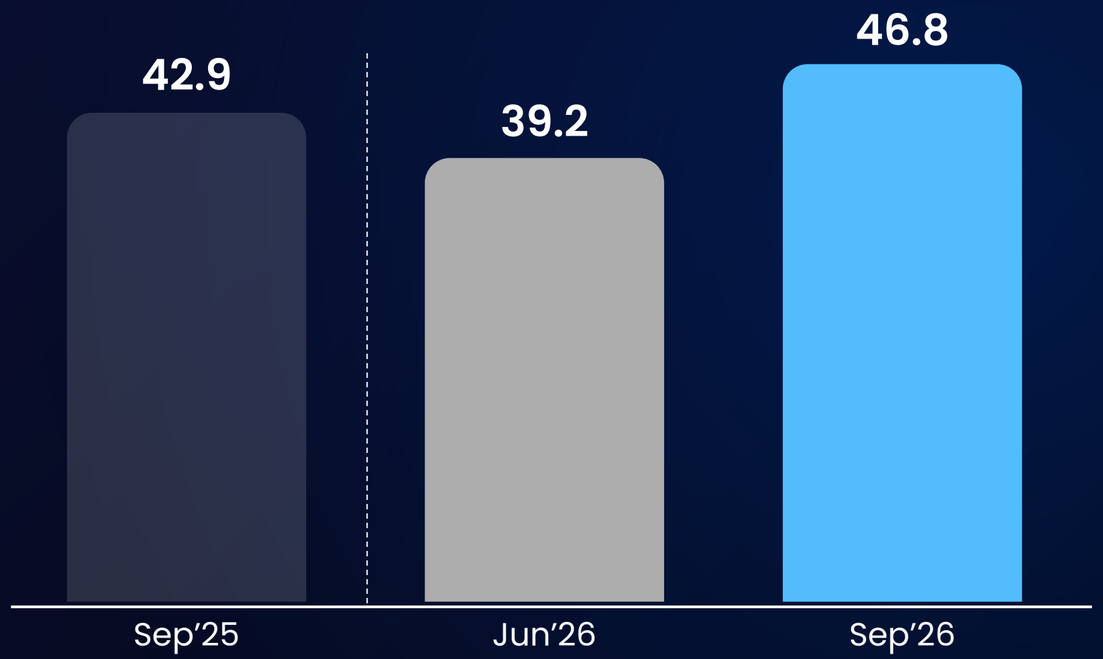
Higher total cash from a larger user base and increased wallet balances

Note: (1) Pertains to Adjusted Revenues, calculated as total consolidated revenues less cost of over the air prepaid load; (2) Net Income as a percentage of Adjusted Revenues

Building balance sheet strength for continued expansion

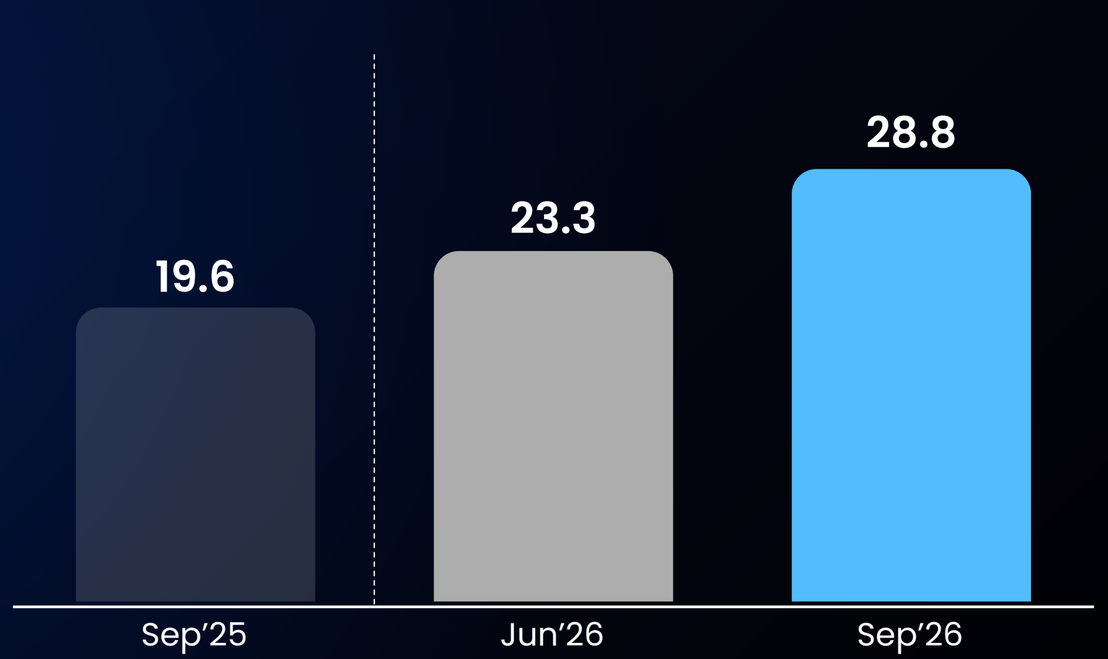
Corporate Cash Balance

PHP Bn · Sep'26



Notes Payable

PHP Bn and % · Sep'26



Sep'25	Jun'26	Sep'26
35.4%	33.0%	36.3%

% to Total Loan Portfolio

Payment Solutions

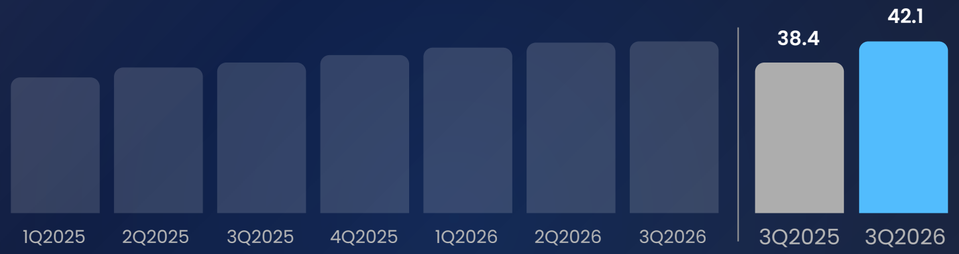
MAU surpasses the 42 million mark, with GTV accelerating

Monthly Active Users

Mn · 3Q2026

42.1Mn

↑ 9.7% YoY



Payment Solutions GTV[1]

PHP Tn · 9M2026

PHP15.1Tn

↑ 23.1% YoY



DEEP-DIVE Growth Drivers

- Product marketing campaigns incentivize engagement intensity, resulting in growing AVPU[2]



- Take rate[3] remained steady at 0.25% compared to last quarter

Note: (1) Payment Solutions Gross Transaction Value; (2) Refers to Payment Solutions Average Value Per User; (3) Refers to Payment Solutions Take Rate

Raising the ceiling to power daily payments and transfers

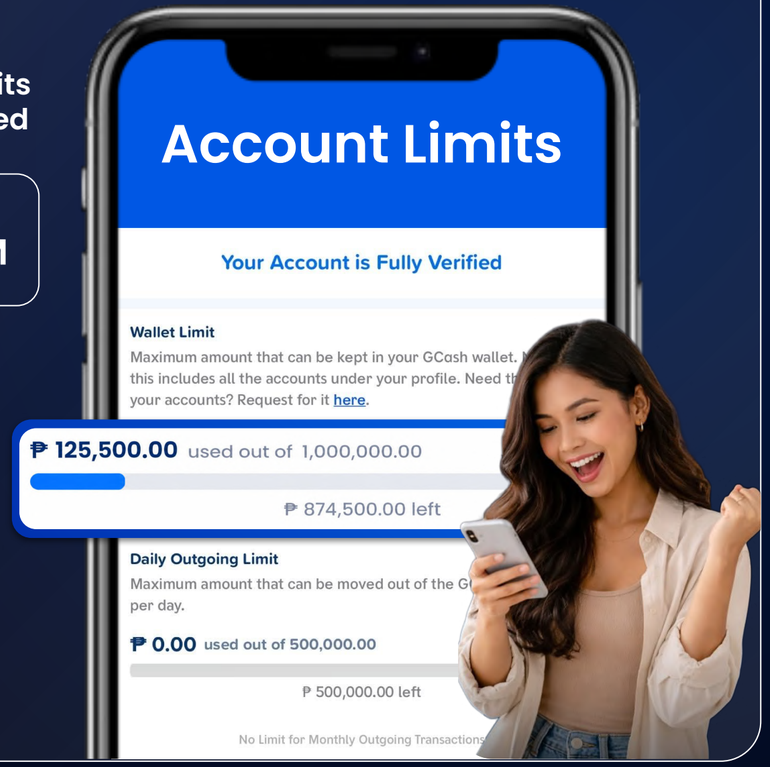
NEW

Higher wallet limits support growing usage

- Higher Wallet Limits for ALL Fully Verified

FROM Php 500K → TO **Php 1M**

- Higher Inflow and Outflow Limits



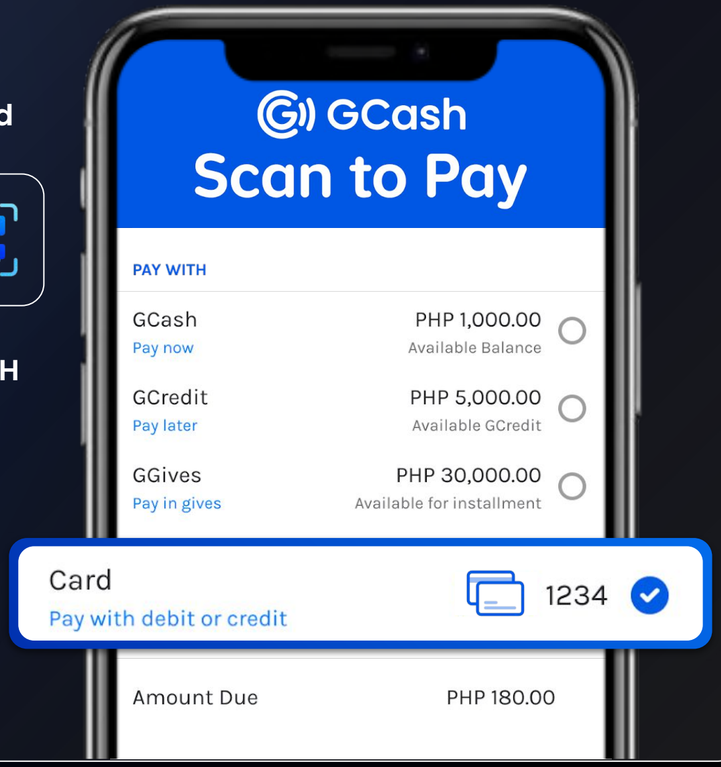
NEW

Card-linked payments for QR enables more ways to pay

- Link your Credit / Debit card from VISA or Mastercard

Just LINK → and PAY

- Transact with QRPH in-store with the linked card



Making GCash experiences more personal and rewarding

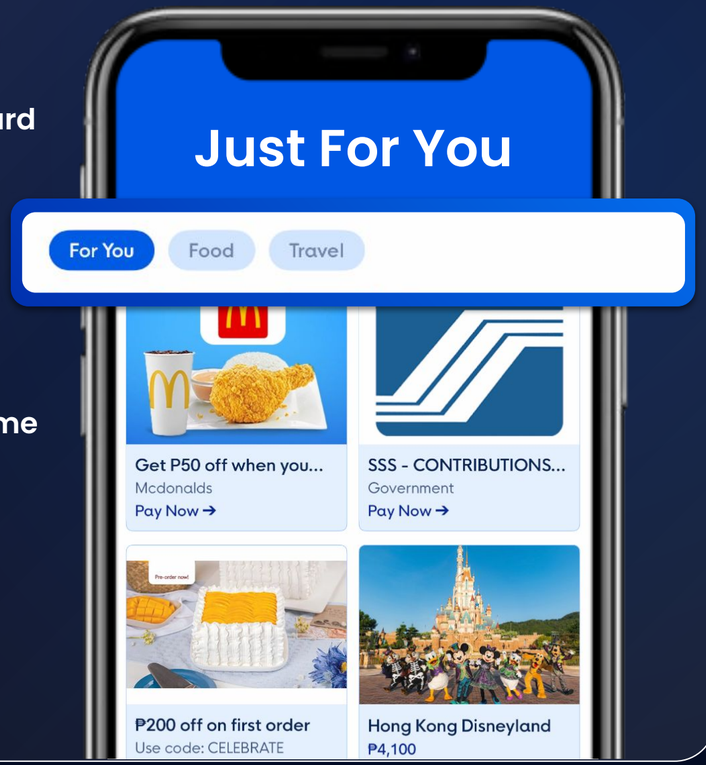
NEW

AI-powered personalization for every GCash moment

- Personalized feed on your GCash dashboard

FROM Searching for available offers → TO **The best offers delivered straight to you**

- The right products offered at the right time



Everyday payments made more special and exciting

- Exclusive special edition GCash Card for K-Pop fans

135K+ CARDS ISSUED — Highest-Ever 3-Month Issuance for GCash Cards

- Get a chance to attend the biggest fandom concert in the Philippines!



Delivering solutions for every type of Filipino business

PocketPay



Micro Merchants

SoundPay



Small Merchants

SoundPay Plus



Medium Businesses

EasyPOS



Large Enterprises



Antom and 2C2P

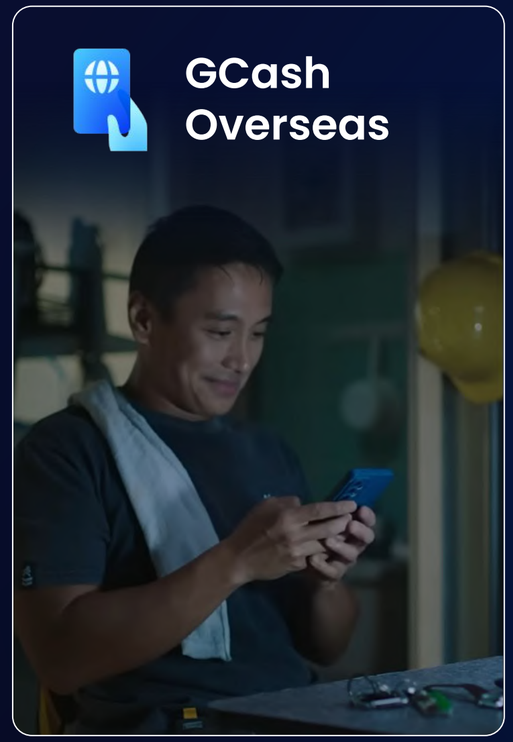
Multiple payment acceptance within one integrated platform

SoundPay Plus is our solution.
Now, our storekeeper doesn't have to call us for payment confirmation, because the device will just make a sound—it's seamless.

Don
Business owner



Trailblazing innovations for GCash International



Register using International SIMs

Available in
145 OFW-rich countries



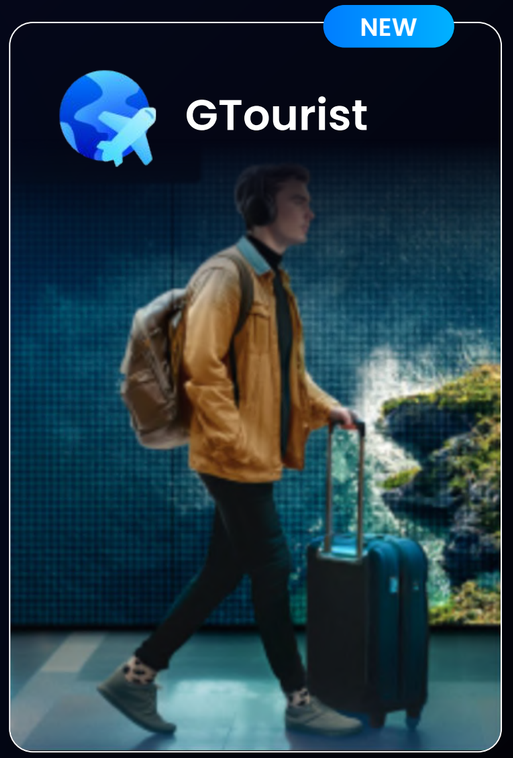
International Remittances

Send[1] or Receive[2] from
200+ countries & territories



GCash Travel

Integrated hub for int'l
travel for Filipinos



Pay like a Local[3]

30 day access for
international tourists

Note: (1) Outbound Remittance is available to 16 countries. (2) Inbound Remittance is available to 220 countries & territories. (3) GTourist is available for inbound travelers from 110+ countries & territories aged 18+ with a foreign SIM; activates upon arrival in the Philippines.

MYNT 3Q/9M2026 ANALYSTS' BRIEFING

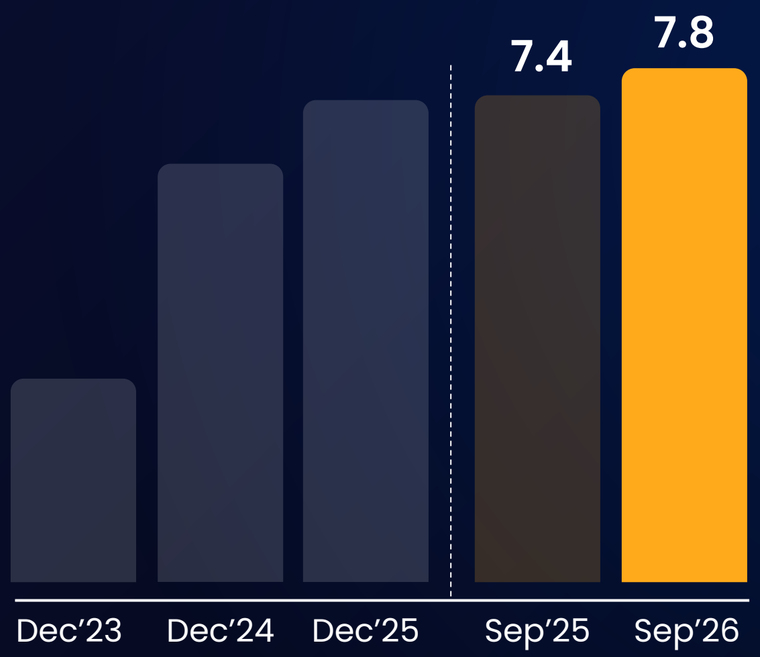
CreditTech

Striking the balance of credit expansion and asset quality

Active Borrowers

↑ 5.1% YoY

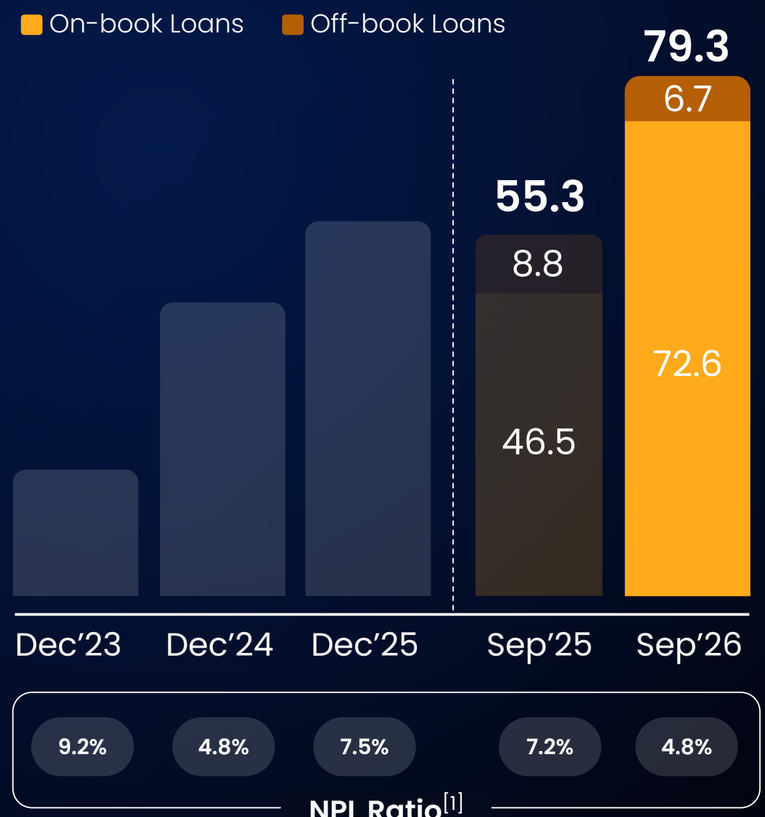
Mn · Sep'26



Total Loan Portfolio

↑ 43.3% YoY

PHP Bn · Sep'26



DEEP-DIVE Growth Drivers

- Disbursements reached PHP 140.6Bn YTD, up by 34.6% YoY

Stable CreditTech unit economics and margins

- Net Interest Margin after Losses at 25.5%

Sustained portfolio quality paired with prudent provisioning

- NPL Ratio[1] improved to 4.8%, resilient despite challenging macro
- Loan Loss Coverage Ratio at 285.0%, providing sufficient buffer against defaults

Note: (1) Pertains to non-performing loans ratio

Extending the possibilities of technology-led lending

Expanded access to more borrowers

Up to Php350K
via the GCash app



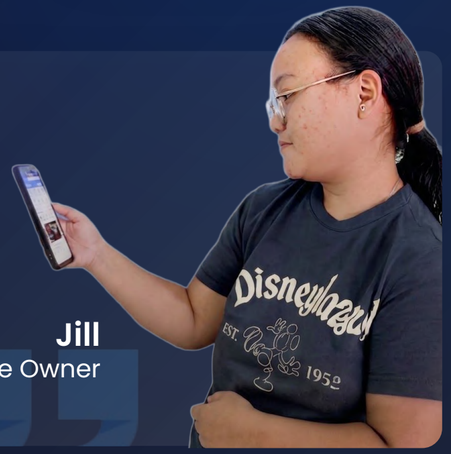
For **RETAIL CONSUMERS**

Up to Php500K
via the GCash for Business Portal



For **B2B / ENTERPRISES**

I used GLoan to grow my business and buy inventory for my store.
It has really helped for when I don't have capital, I can turn to GLoan



Jill
Sari-sari Store Owner

Enhanced security and insurance

Selfie Scan feature
for facial verification before proceeding with loan application



GLoan Protect
Free Health Insurance[1]



What I really appreciate is the free health insurance
It's not just a loan, there's even protection, giving me peace of mind



Arbie
School teacher

Note: (1) Minimum of 3 consecutive days of hospital confinement required; For loans above, P5,000, insurance coverage is up to P500 a day or 10% of loan amount. If the loan is P5,000 or below, coverage is fixed at P500 a day.

GCash Stories: Atty Sheila




Mynt
FINANCE FOR ALL
GCash

SOON!

No Signal Pay

No signal? No data? **No problem!**

- *Available to use on NFC-enabled Android phones*
- *Tap on any NFC-accepting POS terminal device*
- *No app log-in - just unlock phone & tap*
- *Activate once in-app*



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