Together we are building the Philippines' first **techglomerate**

Investor Presentation

July 2026

Aboitiz Equity Ventures

Aboitiz Group at a glance

aboitiz Equity Ventures

- **POWER** — *Listed* — 53% AboitizPower
- **BANKING** — *Listed* — 50% UB
- **FOOD AND BEVERAGE**
  - 100% AboitizFoods
  - 40% Coca-Cola Europacific Aboitiz Philippines
- **INFRASTRUCTURE**
  - 100% Aboitiz InfraCapital — Enabling Businesses. Uplifting Communities.
  - 45% Republic — A CRH-Aboitiz Company
- **PROPERTY DEVELOPMENT** — 100% AboitizLand

Key milestones and acquisitions

Jul 2014
AboitizFoods acquired 70% of Vinh Hoan Feeds (1st offshore investment) for USD28m

2014

2015

Aug 2015
AEV acquired RCBM for PHP24b

2016

Dec 2016
AP acquired 66% of GMEC and 40% of GNPD for USD1.2b

2018

Sep 2018
AboitizFoods acquired 75% of GoldCoin for USD334m

2019

Feb 2019
Step-up Acquisition: AP acquired 49% voting stake and 60% economic stake in AA Thermal for PHP31.4b

May 2019
AboitizFoods acquired the remaining 25% in GoldCoin for USD120m

2021

Sep 2021
AEV and ACO sold 25% and 2% of their stakes in AP to JERA for PHP75/PHP5b (or PHP41/sh)

Dec 2021
UBP acquired Citi's retail business for PHP72b

2022

Dec 2022
AIC acquired MCIA for PHP25b

2023

Key milestones and acquisitions in 2025

2025 saw the operational turnover of strategic assets acquired in 2024.

Mar 2024
AP announced plans to acquire 40% of Chromite Gas Holdings. This was closed in Jan 2025

Sep 2024
AIC was awarded the 30-year Laguindingan Airport Concession

Nov 2024
AIC bags PHP4.5b Bohol Airport concession

2024

Jan 2025
AP completed its acquisition of a 40% stake in Chromite

Apr 2025
Laguindingan airport was officially turned over to AIC

Jun 2025
Bohol-Panglao airport was officially turned over to AIC

Jul 2025
Thunder Consortium was the highest bidder for CBK.

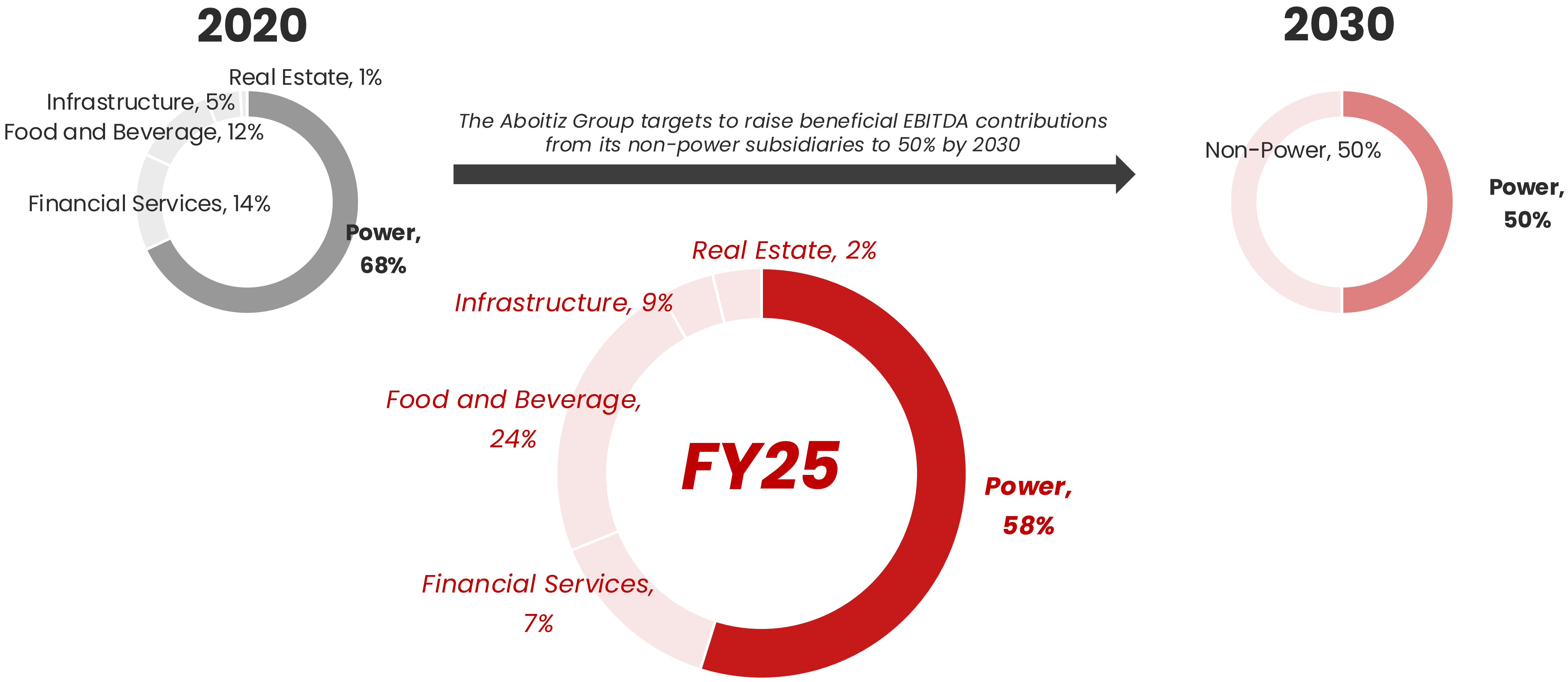
Jul 2025
GIP announces plans to acquire 40% of AIC.

Dec 2025
Financial close the asset purchase agreement between the Thunder Consortium and PSALM

2025

Advancing on our diversification strategy

In 2020, the Aboitiz Group set a goal to increase the contribution of its non-power businesses to 50% of beneficial EBITDA by 2030. As of December 2025, these segments contribute 42%, a significant increase from 32% in 2020.

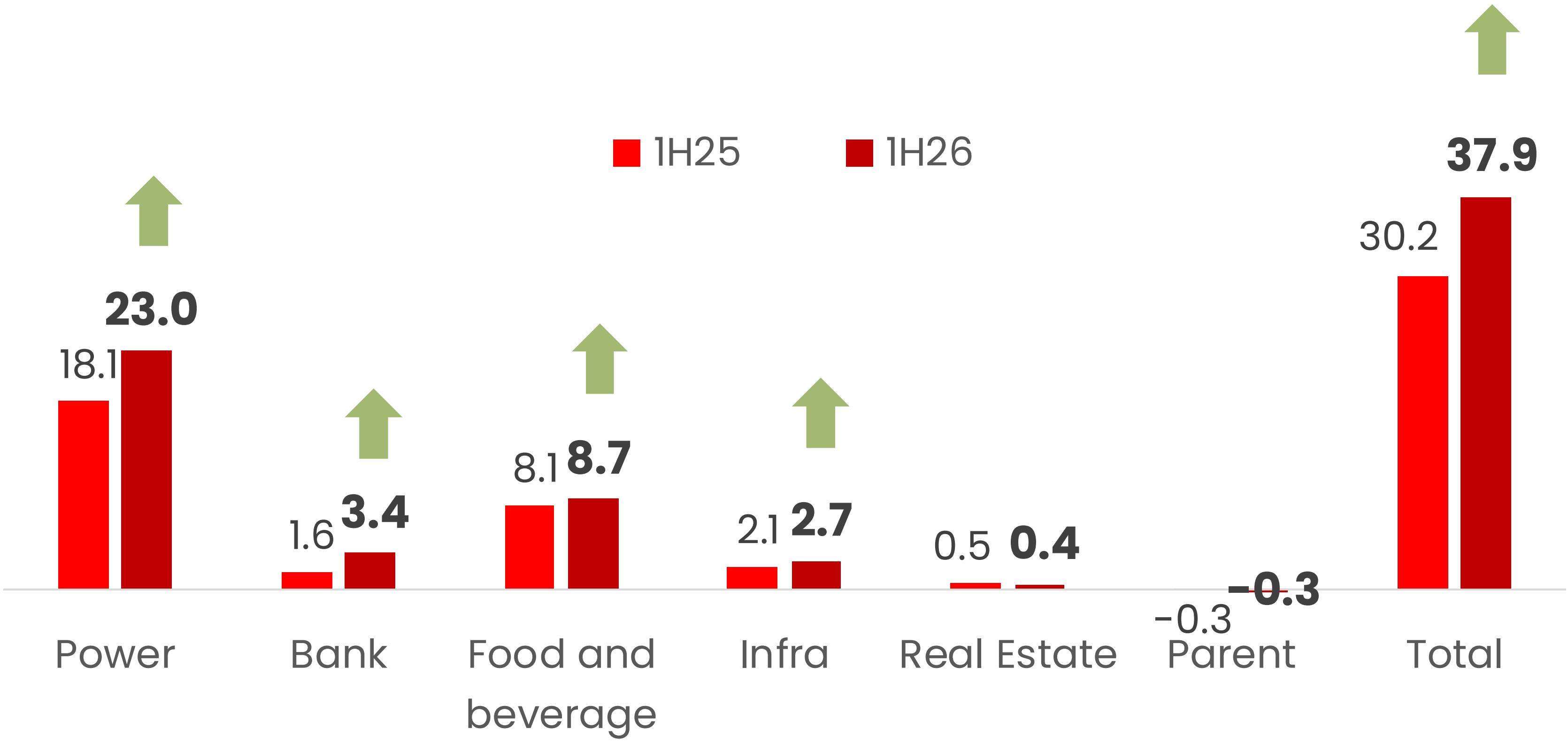


Group beneficial EBITDA up by 25% YoY

Power remains to be the biggest contributor to AEV, followed by the Food and Beverage segment. Meanwhile, the Bank segment more than doubled its beneficial EBITDA contribution year-on-year.

Beneficial EBITDA

PHPb

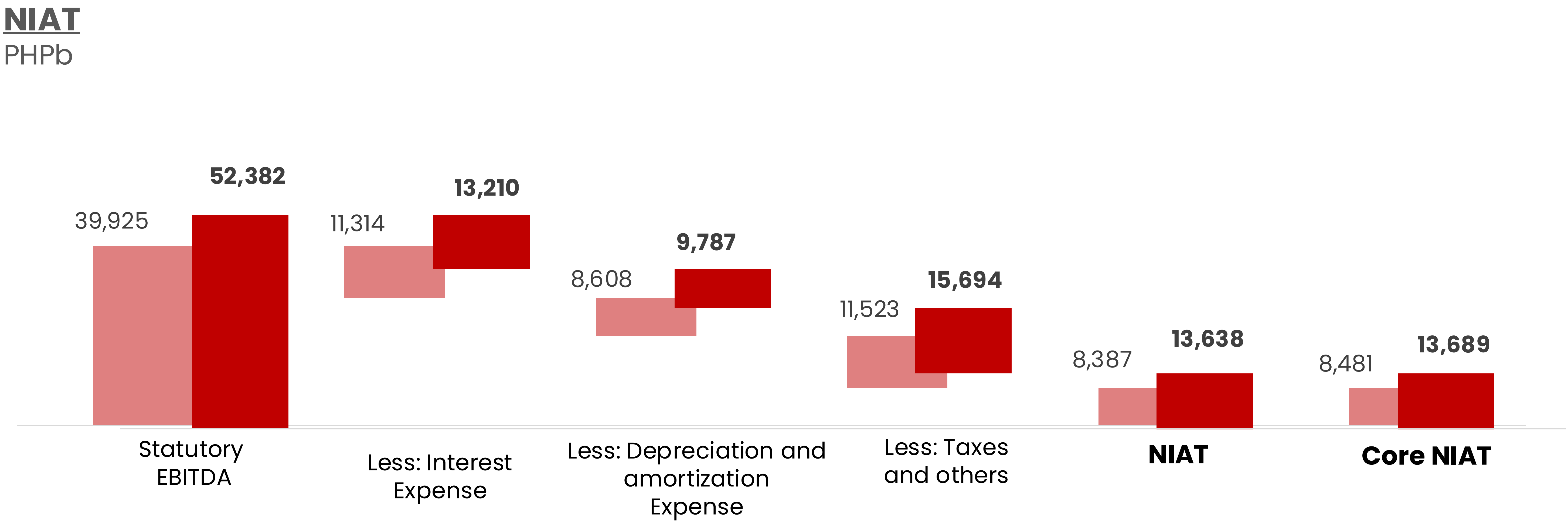


Power accounted for 62% of AEV's beneficial EBITDA in 2Q26

PHPb	1Q25	2Q25	1H25	1Q26	2Q26	1H26	YoY
Power	*8.0*	*10.1*	*18.1*	**10.8**	**12.2**	**23.0**	**27%**
Bank	*0.7*	*0.9*	*1.6*	**1.9**	**1.5**	**3.4**	**115%**
Food and beverage	*3.5*	*4.6*	*8.1*	**4.3**	**4.4**	**8.7**	**7%**
Infra	*1.1*	*1.0*	*2.1*	**1.2**	**1.4**	**2.7**	**25%**
Real Estate	*0.3*	*0.3*	*0.5*	**0.1**	**0.3**	**0.4**	**-21%**
Parent	*0.1*	*-0.4*	*-0.3*	**-0.2**	**-0.1**	**-0.3**	**-20%**
TOTAL	***13.7***	***16.5***	***30.2***	**18.1**	**19.8**	**37.9**	**25%**

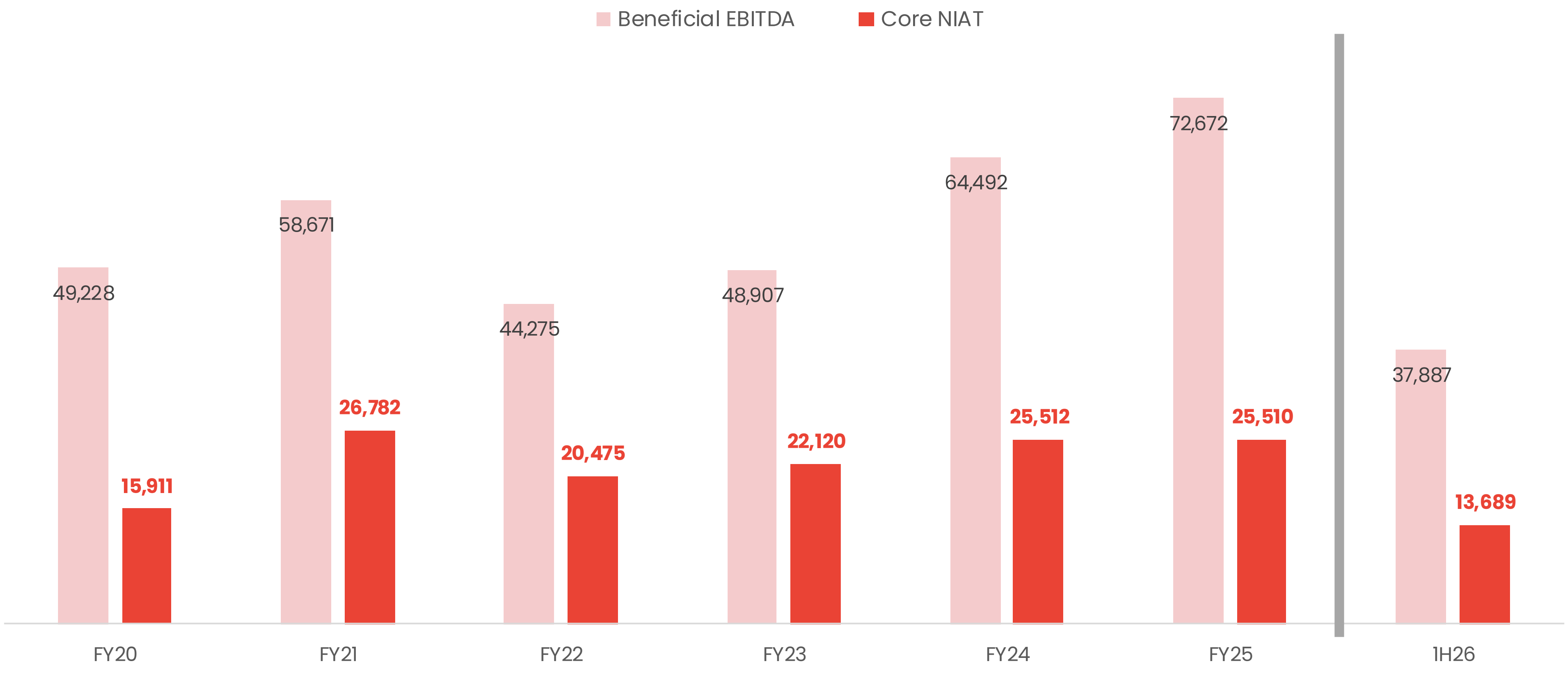
1H26 NIAT up 63% YoY to PHP13.6bn

NIAT growth was driven by the topline-driven YoY improvements in the contributions of AP, UBP, AboitizFoods and CCEAP.



AEV has a strong financial track record

The Group's dynamic but well-balanced portfolio of assets enable AEV to deliver stable beneficial EBITDA and core NIAT despite changes



Balance sheet remains primed for expansions

Growth in consolidated asset base is attributable to ongoing expansions in Power and the turnover of CBK asset.

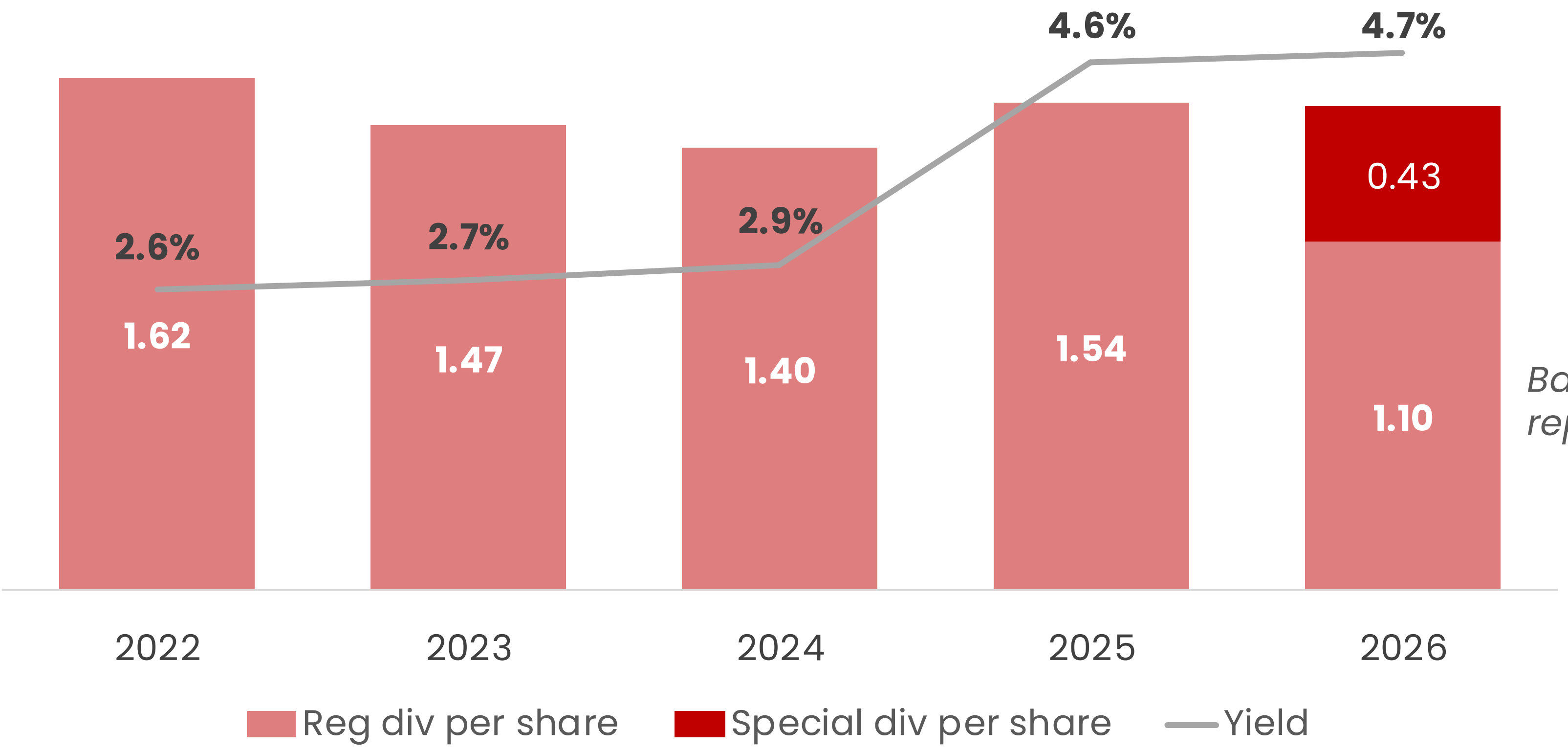
PHPm	CONSOLIDATED	
	31 Dec 2025	30 Jun 2026
Cash and Cash Equivalents	87,753	86,601
Investments and advances	317,953	300,168
Property, Plant and Equipment	390,769	437,346
Total Assets	**1,012,611**	**1,014,903**
Total Liabilities	**609,084**	**601,403**
Total Equity	**403,527**	**413,500**
Total Debt	493,661	484,767
Net Debt	398,436	391,203
Net Debt to Equity	0.99x	0.95x
Debt to Equity	1.22x	1.17x

PHPm	PARENT LEVEL	
	31 Dec 2025	30 Jun 2026
Gross Debt	87,923	84,813
Net Debt	75,512	76,159
Net Debt to Equity	**0.26x**	**0.26x**
Debt to Equity	**0.30x**	**0.29x**

Consistent dividend payout

AEV declared **total cash dividends of PHP1.53 pesos per share**, which implies a yield of 5%.

Dividend per share
PHP/sh



Based on a third of AEV's reported NIAT of PHP18.3b

2026 Dividend Yield: Computed based on the closing price on 5 Mar 2026 (PHP32.45/sh)

SUBSIDIARY LEVEL UPDATES

aboitiz | GT2025

AboitizPower is a leading Philippine energy provider




- AP generates 1 in 5 MW of installed capacity in the Philippines
- AP and its partners have the largest installed capacity of RE in the Philippines

- AP, through its retail subsidiaries, holds 27% of the PH market share with over 500 contestable customers (Apr 2026 Competitive Retail Electricity Market Report)

- AP owns nine distribution utilities, including the Philippines’s second and third largest, with over one million customers

Thermal Generation Business Group

Building the future today by leading the energy transition and ensuring energy security and equity

17

facilities

4,123 MW

attributable net sellable capacity

as of July 2026

Our power generation capabilities extend nationwide:

1. Bataan
GNPower Dinginin Ltd. Co. **(935.2 MW)**
GNPower Mariveles Energy Center Ltd. Co. **(495 MW)**

2. National Capital Region
Therma Mobile, Inc. - M3-6 **(107 MW)**

3. Quezon
Pagbilao Energy Corporation - Pag 3 **(194.2 MW)**
Therma Luzon, Inc. - Pagbilao **(700 MW)**

4. Batangas
Chromite Gas Holdings, Inc. **(659.8 MW)**

5. Cebu
East Asia Utilities Corporation **(32.5 MW)**
Therma Visayas, Inc. **(240 MW)**
Cebu Energy Development Corp. **(57.02 MW)**

5. Zamboanga
Western Mindanao Power Corporation **(20 MW)**

6. Misamis Oriental
STEAG State Power, Inc. **(178.5 MW)**

7. Agusan del Norte
Therma Marine, Inc. - M2 **(96 MW)**

8. Maguindanao
Cotabato Light and Power Co. **(4.45 MW)**

9. Davao del Sur, Davao del Norte
Therma South, Inc. **(272.6 MW)**

10. Davao de Oro
Therma Marine, Inc. - M1 **(96 MW)**

coal oil gas

AboitizPower

Renewable Generation Business Group

Energizing communities, uplifting lives

40

facilities

2,048 MW

attributable net sellable capacity

as of July 2026

Our power generation capabilities extend nationwide:

1. Ilocos Sur
Luzon Hydro Corporation - Bakun AC Hydro **(74.8 MW)**

2. Mountain Province
Hedcor Sabangan, Inc. - Sabangan Hydro **(14 MW)**

3. **Ifugao-Isabela**
SN Aboitiz Power - Magat, Inc.
- Magat Hydro **(194 MW)**
- Maris Hydro **(4.25 MW)**
- Magat BESS **(12 MW)**

4. **Benguet**
SN Aboitiz Power - Benguet, Inc.
- Ambuklao and Binga Hydros **(126.3 MW)**

Hedcor, Inc. - Benguet Hydro **(52.7 MW)**

5. Aguilar and Bugallon, Pangasinan
PV Sinag Power, Inc.
- Laoag 1 and 2 Sun **(130.2 MW)**
- Cayanga Sun **(75.1 MW)**

6. Armenia, Tarlac
RE Resources Inc.
- Armenia Sun **(37.5 MW)**
- San Manuel Sun **(69.9 MW)**

7. Olongapo City, Zambales
- AP Renewable Energy Corporation - Olongapo Sun **(172.2 MW)**

8-9. Batangas, Laguna, and Albay
AP Renewables Inc. - MakBan Geo
AP Renewables Inc - Tiwi Geo
= 307 MW (including Tiwi Geo Binary)
AP Renewables Inc. - Bay BESS (20 MW)
Cleanergy 9 Power, Inc. - Caliraya-Botocan-Kalayaan Hydro (504.7 MW)

10. Negros Island
San Carlos Sun Power, Inc. - San Carlos Sun **(46.8 MW)**
Aboitiz Solar Power, Inc. - Calatrava Sun **(137.4 MW)**

11. Bukidnon
Hedcor Bukidnon, Inc. - Manolo Fortich Hydro **(68.8 MW)**

12. Davao del Sur, Davao del Norte
Hedcor, Inc. - Davao Hydros 1-5 **(4.5 MW)**
Hedcor Sibulan, Inc. - Sibulan Hydro **(49.1 MW)**
Hedcor Tudaya, Inc. - Tudaya Hydro **(7 MW)**

ıydro geo solar storage

AboitizPower

Distribution Business Group

Empowering the evolution of our cities

9
utilities

5,114 km^2
total service area

1.24mn
no. of customers

9,230 GWh
total electricity sales (January-December 2025)

Our distribution utilities cover high-growth areas in the country:

1. Zambales
Subic Enerzone Corporation

2. Pampanga
San Fernando Light & Power Company

3. **Batangas**
Lima Enerzone Corporation
Malvar Enerzone Corporation

4. **Cebu**
Visayan Electric Company, Inc.
Mactan Enerzone Corporation
Balamban Enerzone Corporation

5. Maguindanao del Norte
Cotabato Light and Power Company

6. Davao del Sur, Davao del Norte
Davao Light and Power Company

AboitizPower

Retail Business Group

Empowering a brighter future, innovating energy for everyday life

AboitizPower retail electricity suppliers (RES) collectively hold the **top market share at 27%** in terms of actual demand in the Philippines*

**Competitive Retail Electricity Market (CREM) Report, April 2026*

6

no. of RES

509

no. of contestable customers

1,333 MW

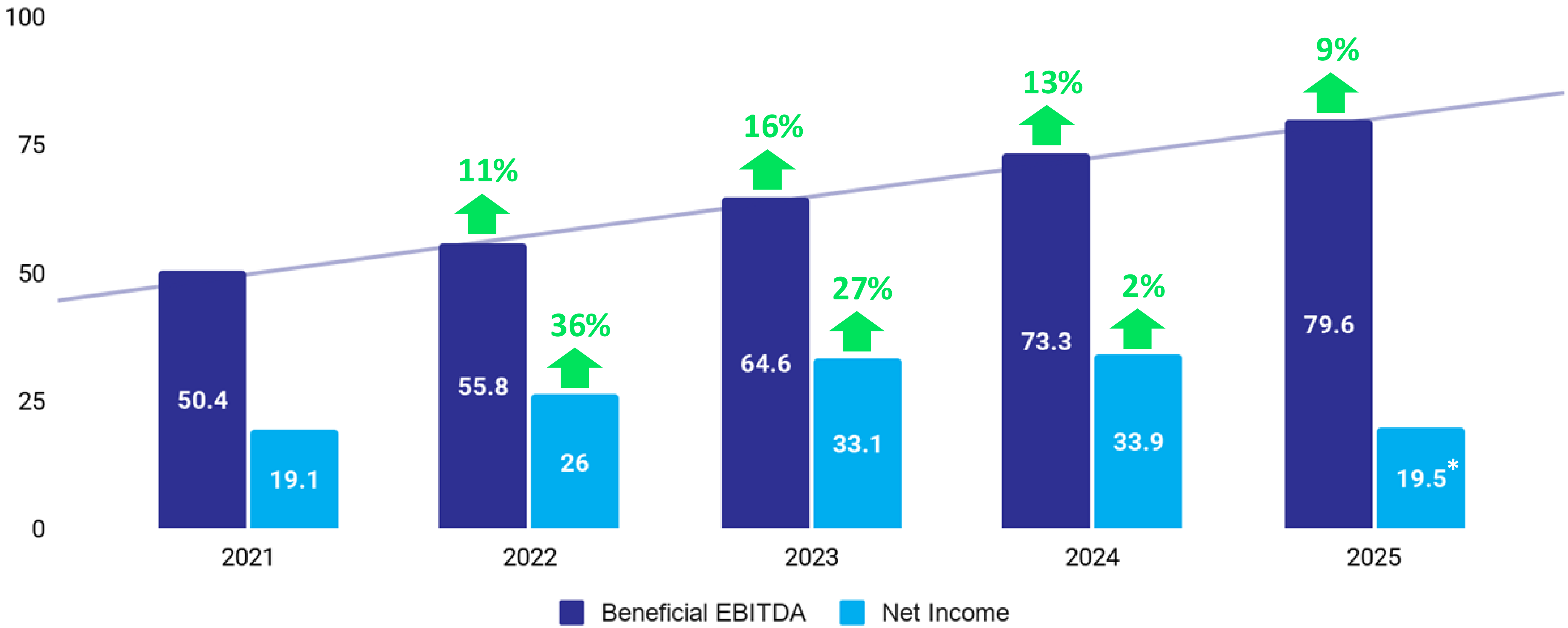
actual demand

RES	No. of CCs	Demand (MW)	Share
Adventpower Inc. (formerly AESI)	228	631.46	12.65%
AdventEnergy, Inc.	229	570.51	11.43%
AP Renewables, Inc.	7	10.76	0.22%
SN Aboitiz Power-RES, Inc.	3	0.00	0.00%
SN Aboitiz Power-Magat, Inc.	36	52.12	1.04%
Therma Luzon, Inc.	6	67.86	1.36%

AboitizPower has a strong financial track record

The Company's financial performance has been on an upward trajectory since 2020.

Four-Year Beneficial EBITDA and Net Income (in PHP bn), and ROE (in %)



CAGR: 12%

ROE (in %)

2021: 6
2022: 19
2023: 21
2024: 20
2025: 10

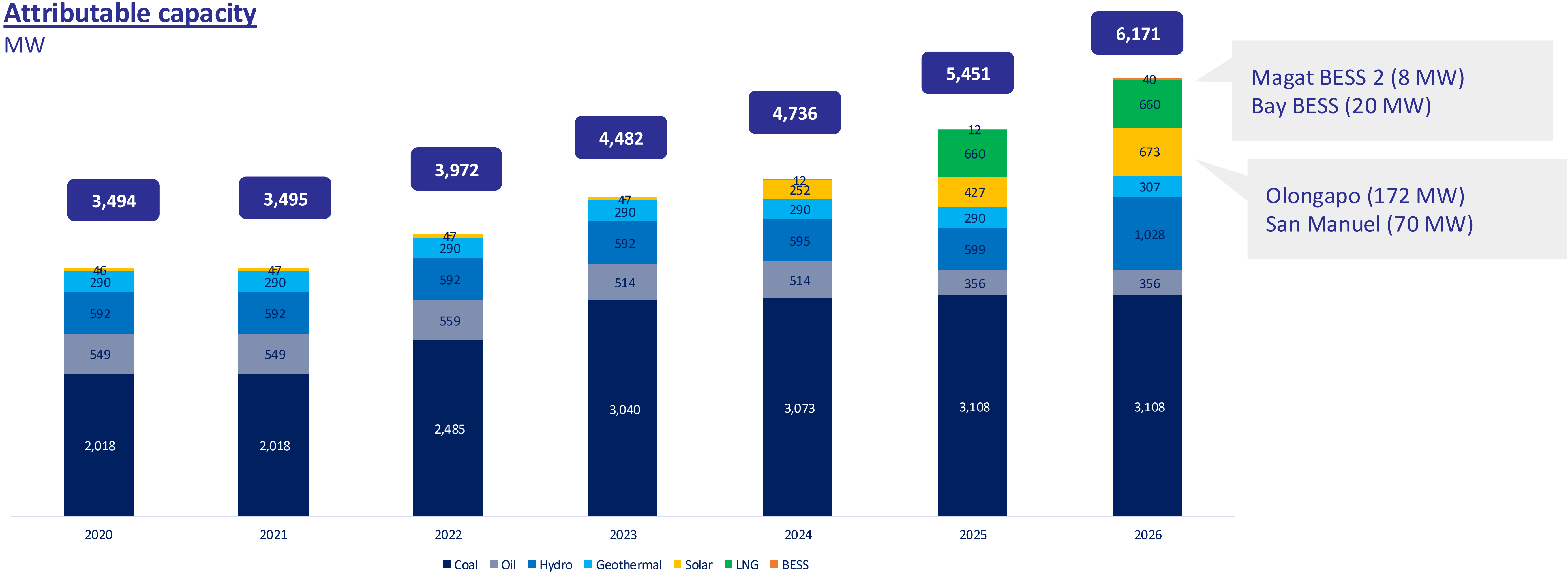
AVE: 17.4

*Excluding the impact of the partial goodwill impairment on GMEC and other non-recurring items, AP's core net income would be PHP33.1B, which translates to an ROE of 17%.

Generation portfolio

As of June 2026, coal assets account for 50% of our total generation portfolio, down from 57% in Dec 2025.

Attributable capacity
MW



Solar asset capacities have been recalculated on an MWac basis.

Steady progress across our renewable energy pipeline

846MW* (683 MWac) of the initial renewable energy pipeline are operating as of end of June 2026.

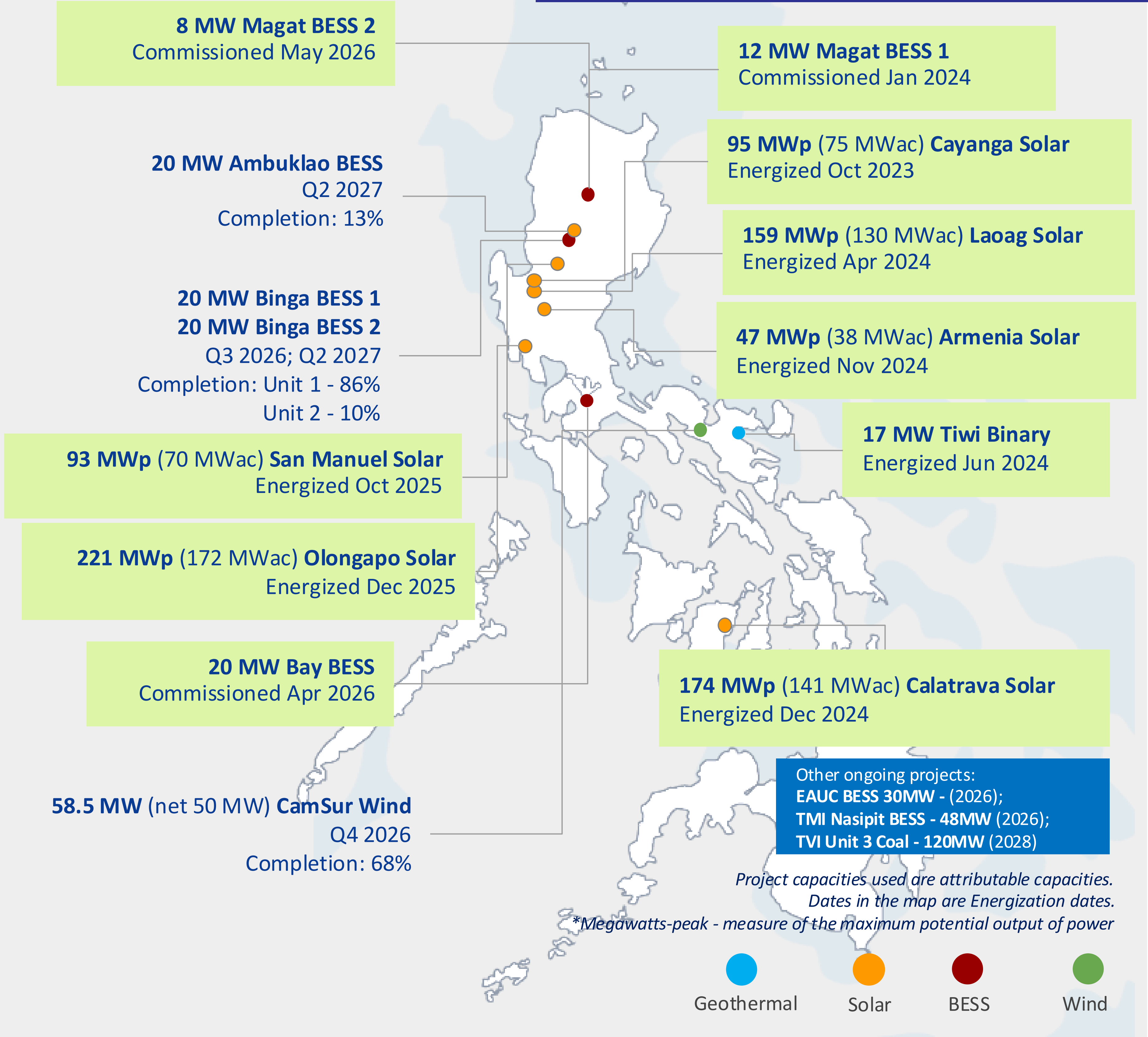
119MW (net 110MWac) are under construction today:

- 20 MW Binga BESS 1
- 20 MW Binga BESS 2
- 58.5 MW CamSur Wind
- 20 MW Ambuklao BESS

Of the 639.5MWac of GEA capacity was awarded, **179.5MWac** are under construction today:

- 49.5 MW Presentacion 2 Wind
- 130 MWac San Marcelino Floating Solar in Zambales

Cadiz and Laoag Solar started early works last June 26 and 30 respectively, both for full NTP by September.
Full NTP issued for the 180 MWp (137.5 MWac) Ubay Solar in Bohol in July 2026.



Project capacities used are attributable capacities.
Dates in the map are Energization dates.
**Megawatts-peak - measure of the maximum potential output of power*

**includes BESS and Binary projects*

1H26 beneficial EBITDA grew by 27% YoY

The Generation segment, which accounted for 90% of beneficial EBITDA, was the primary driver of this growth.

Beneficial EBITDA

PHPb

The 30% YoY increase in the Generation segment's EBITDA was due to higher margins resulting from:

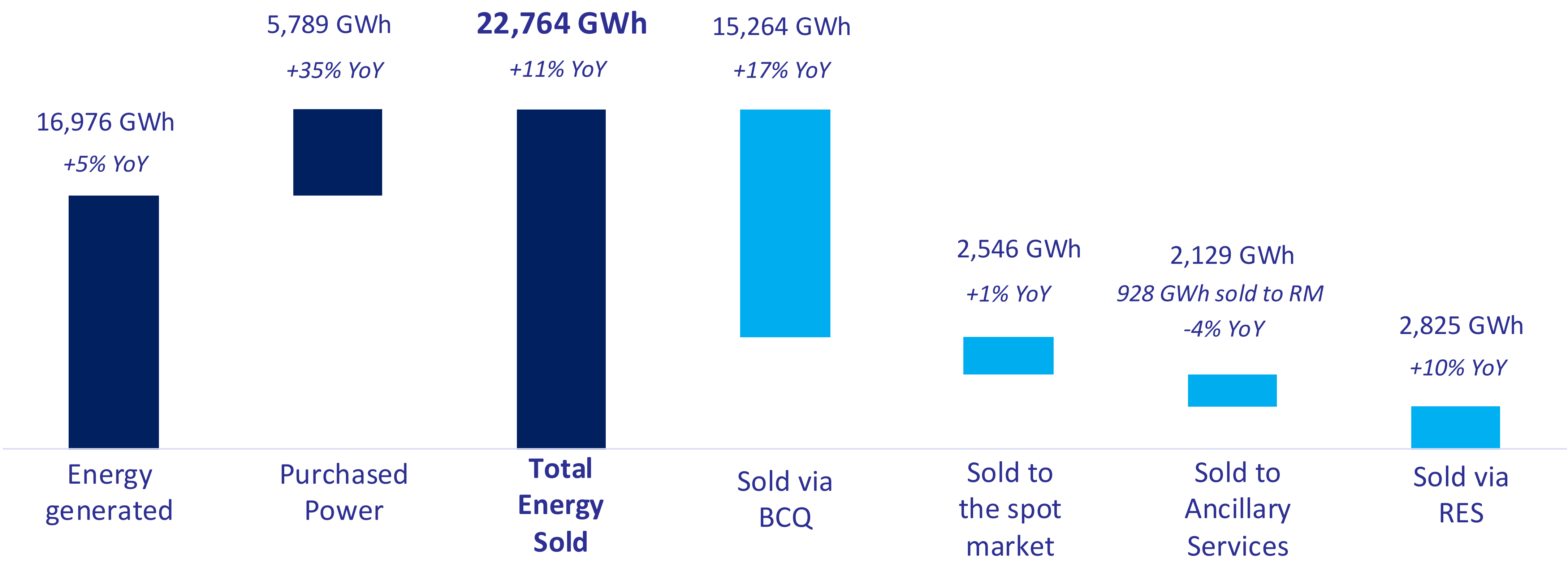
- increased contracted volumes
- stronger energy market prices
- contributions from CBK and new solar power plants, and
- full first half earnings from Chromite Gas

PHPb	1Q25	2Q25	1H25	1Q26	2Q26	1H26
Generation	12.6	17.0	29.9	18.0	20.8	38.8
DU	2.0	2.4	4.5	2.3	2.1	4.3
RES	0.4	0.5	0.9	0.5	0.5	1.0
Parent	-0.1	-0.9	-1.2	-0.5	-0.3	-0.8
Total	15.0	19.1	34.1	20.3	23.0	43.3

Double-digit growth in Total Energy Sold

Energy volumes sold through BCQs rose 17% year-on-year in 1H26, bringing contracted volumes to 85% of total energy sales for the period. As of June 2026, ~90% of our baseload capacity is under contract.

Total energy sold
GWh

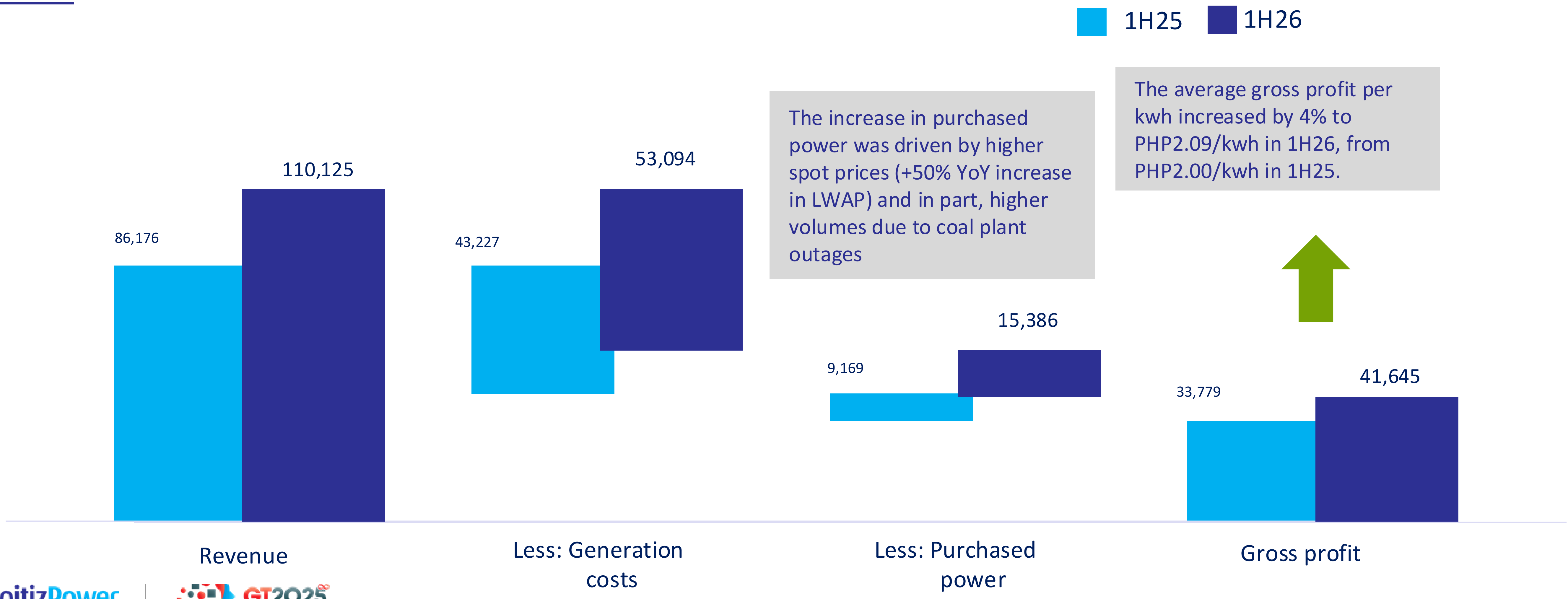


Gross profit in 1H26 grew by 23% YoY

Despite higher generation and purchased power costs, gross profit in the Power Generation segment increased to PHP 41.7b, driven by higher sales volumes and stronger energy market prices.

Gross Profit

PHPm



The increase in purchased power was driven by higher spot prices (+50% YoY increase in LWAP) and in part, higher volumes due to coal plant outages

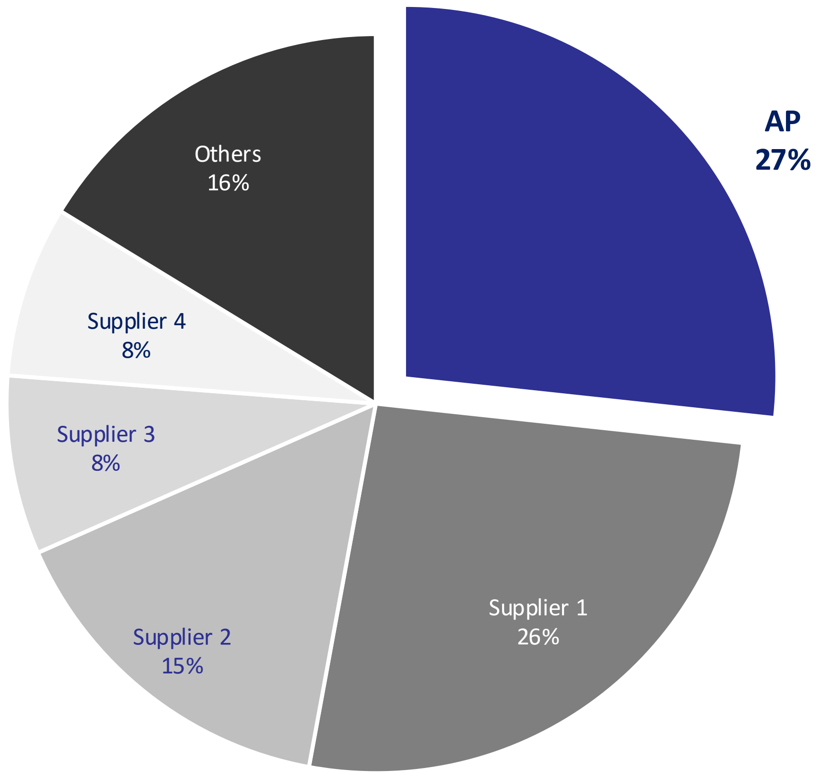
The average gross profit per kwh increased by 4% to PHP2.09/kwh in 1H26, from PHP2.00/kwh in 1H25.

AboitizPower | GT2025

One of the leading retail electricity suppliers

AboitizPower's RES segment continues to be the biggest supplier, with a market share of 27% as of the latest CREM Report.

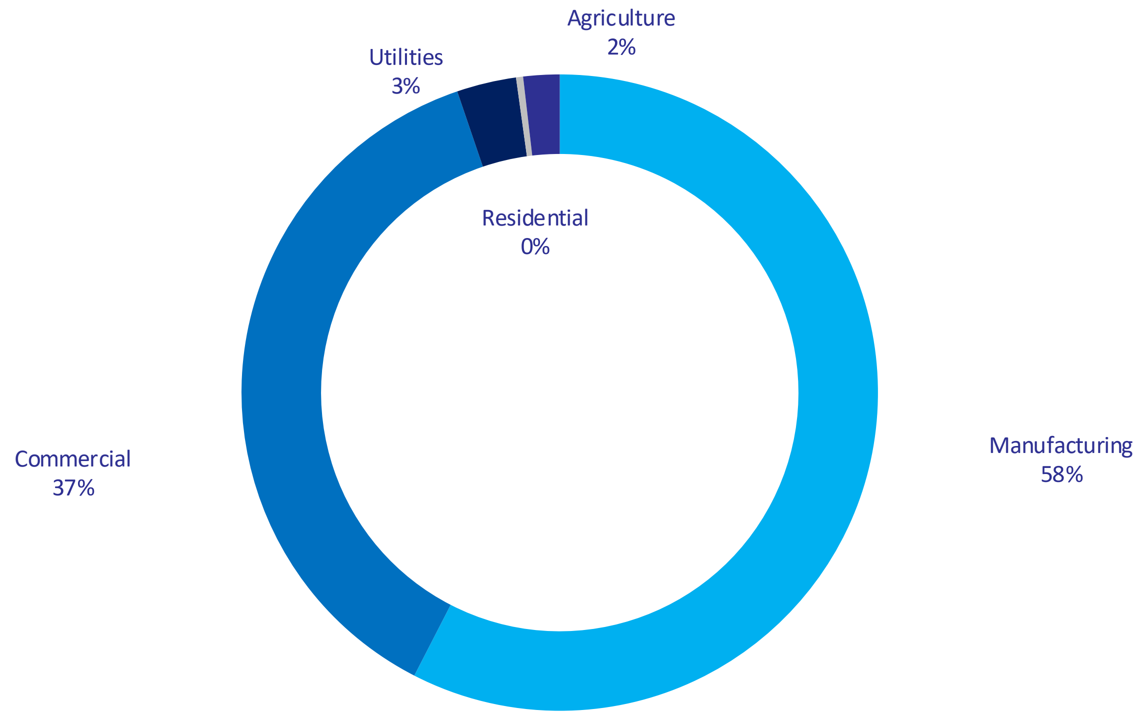
AP RES Market Share



Source: CREM report as of Apr 2026

Customer Type*

MW



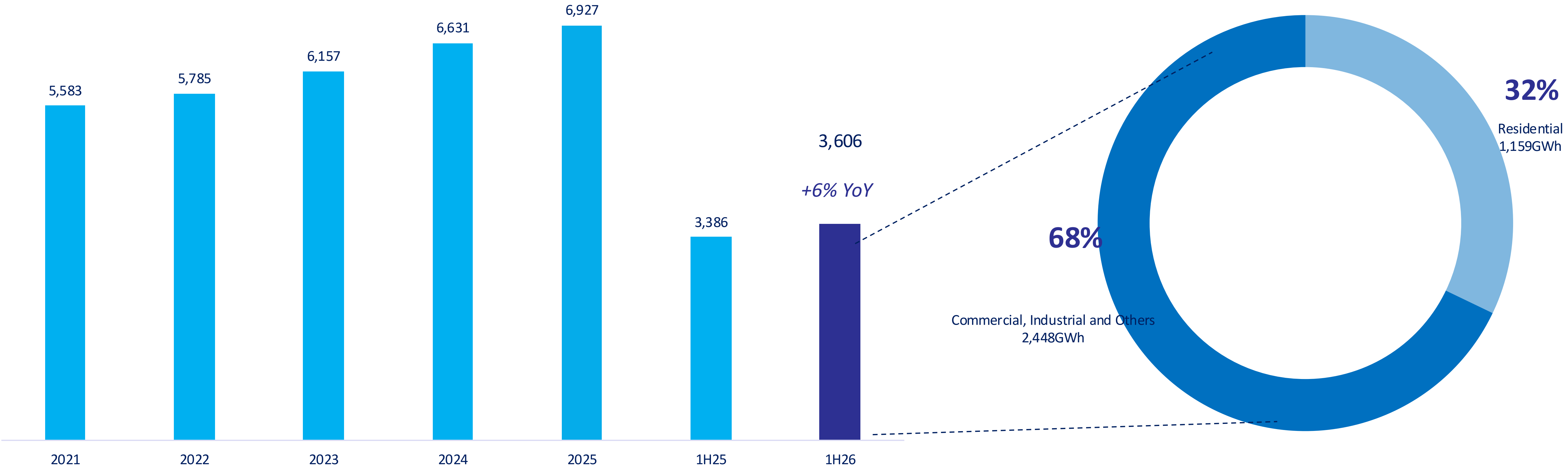
*Customer type for Adventpower and AdventEnergy

Power sales from the DU segment rose by 6% YoY

Despite higher energy sales, EBITDA contribution from the Distribution segment declined by 3% to PHP4.3b as topline gains were offset by the early incurrence of expenses.

Volume sales

GWh; beneficial basis



1H26 NIAT 45% higher YoY

Strong EBITDA translated into NIAT of PHP18.4b, significantly higher by 45%.

NIAT
PHPm

M&A-driven increase in leveraging

Even with incremental borrowings for AboitizPower's investments in Chromite, CBK and its renewable energy expansions, net debt to equity remains manageable at 1.17x.

PHPm	CONSOLIDATED	
	31 Dec 2025	30 Jun 2026
Cash and Cash Equivalents	58,932	62,658
Investments and advances	159,444	138,810
Property, Plant and Equipment	235,588	281,161
Total Assets	**622,798**	**624,141**
Total Liabilities	**408,158**	**403,510**
Total Equity	**214,640**	**220,639**
Total Interest Bearing Debt	332,527	325,625
Net Debt	267,025	258,474
Net Debt to Equity	**1.24x**	**1.17x**
Debt to Equity	**1.55x**	**1.48x**

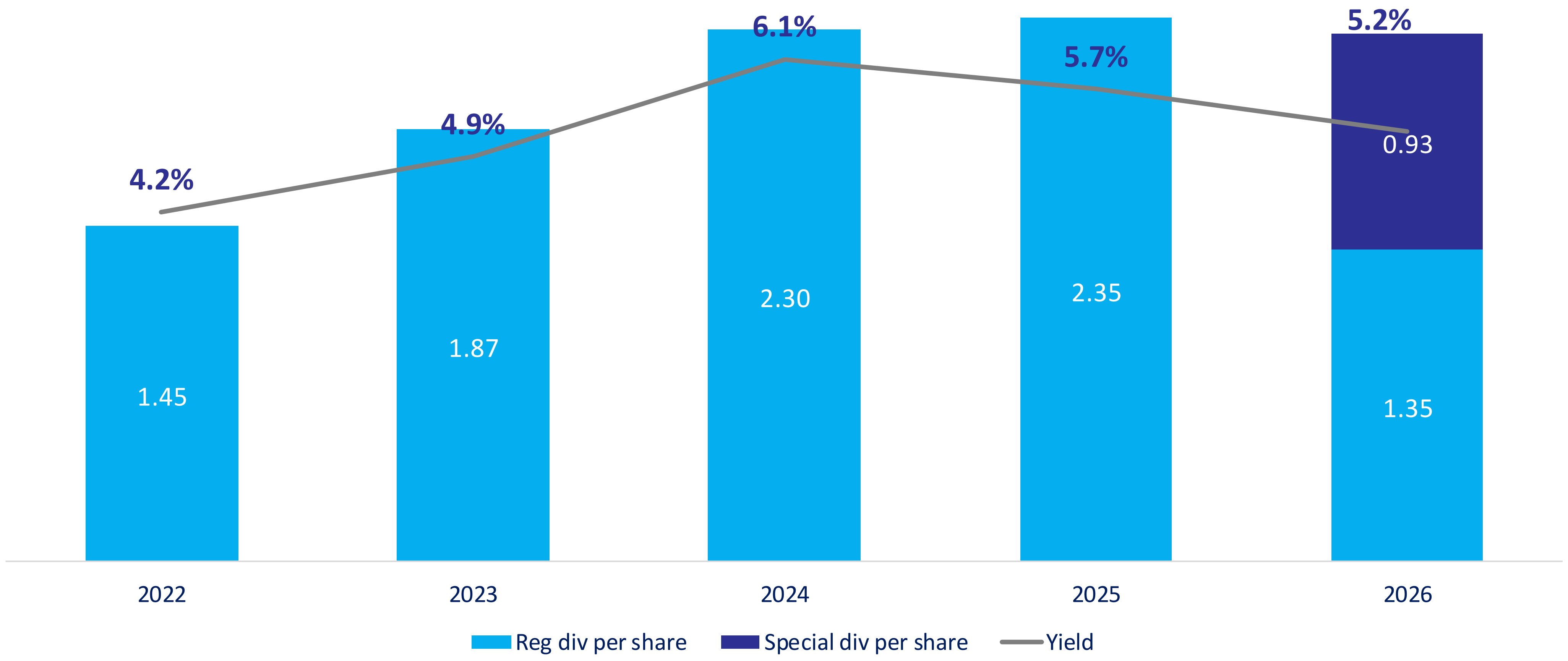
The lower total interest bearing debt was due to partial repayment of the bridge financing for the Chromite Gas acquisition

Consistent dividend payout

Consistent with its dividend policy, AboitizPower has declared **regular dividends of PHP1.35 per share**, along with **a special dividend of PHP 0.93 per share** , implying a yield of 5.2%.

Dividend Yield

PHP per share



2026 Dividend yield: Computed based on the closing price on 5 Mar 2026 (PHP43.75/sh)

UnionBank is a universal bank providing commercial products and services.

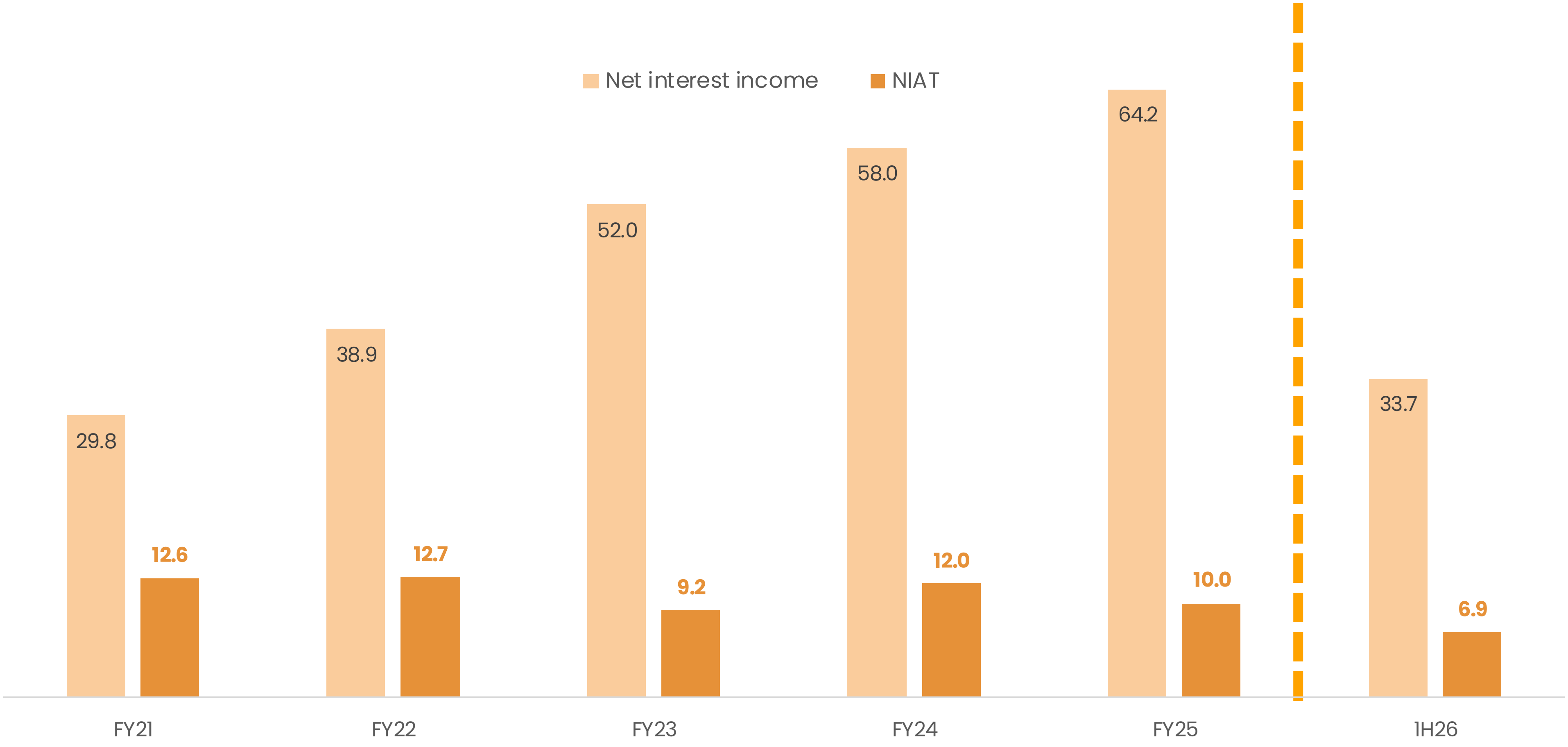
- Domestic asset market share of 4.2% based on consolidated assets base of PHP1.2tn
- Domestic network of 383 branches, 423 on-site and 171 off-site ATMs
- Retail customer base of 18 million

Main Operating Business Segments

Consumer Banking	Provides consumer loans including personal loans, automobiles and mortgage financing; credit card services; small and medium enterprises loan products as well as customer deposit products and funds transfer facilities to individual clients
Institutional Banking	Provides loans and other credit facilities, and deposit and current accounts for corporate, institutional and middle-market customers
Treasury Banking	Manages the bank's liquidity and funding needs, and financial market operations such as foreign exchange, fixed income trading and investments, and derivatives
Trust/Insurance and Brokerage	Manages trust, asset management and fiduciary services provided by the bank to its customers
Mass Market/Digital Banking	Mass Market provides a range of mass market financial products and services such as salary loans, pension loans, seafarer loans, motorcycle loans, company loans, Local Government Units (LGU) salary loans and traditional deposits, while Digital Banking offers retail financial products, including deposits and loans, on a highly secure digital banking platform
Headquarters	Includes corporate management, support and administrative divisions, which are not associated with the aforementioned segments

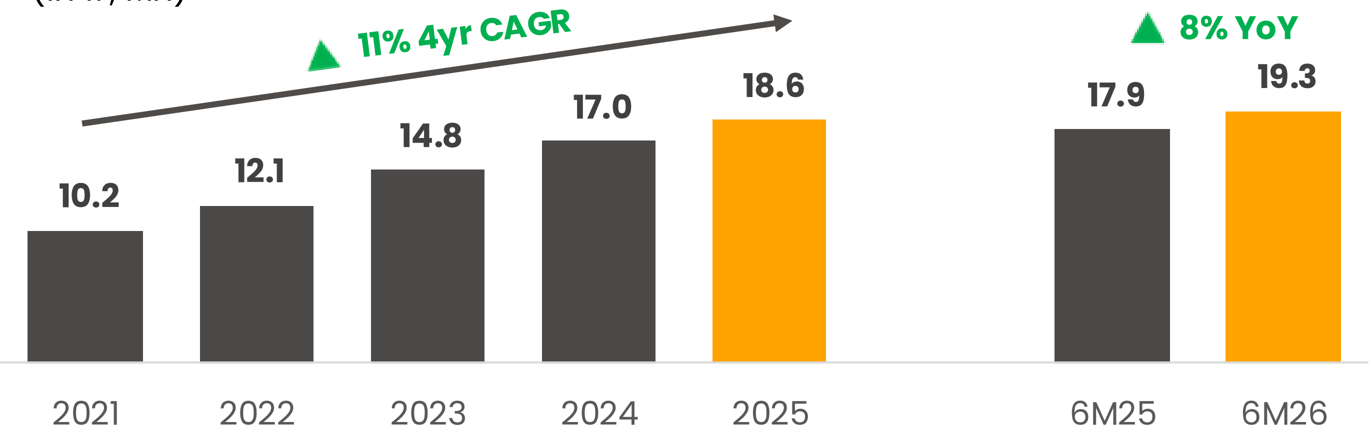
UnionBank's financial highlights

Strong presence in the retail segment drives net interest income growth.

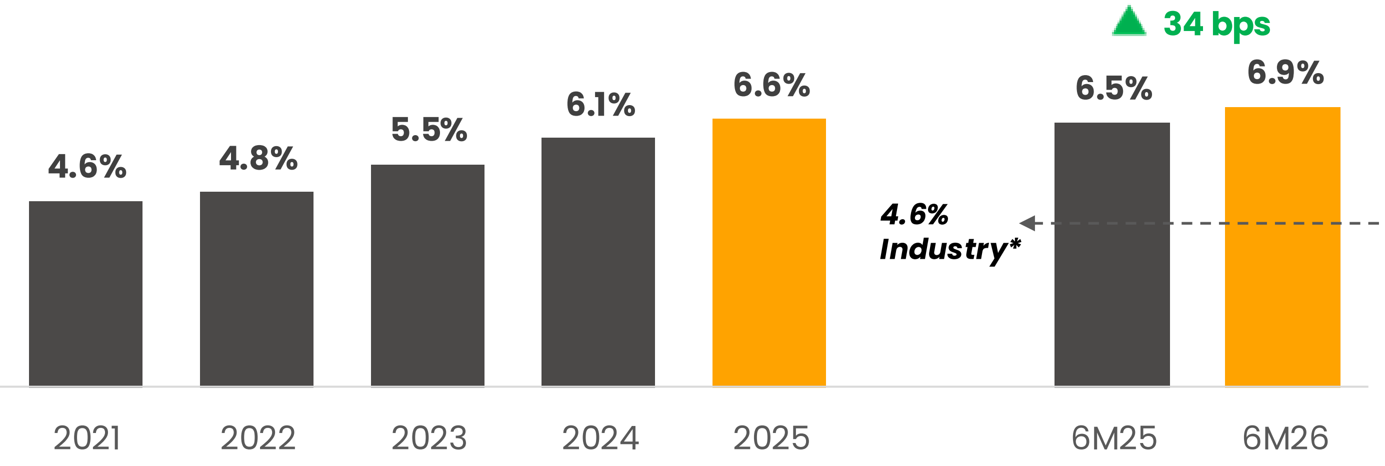


Sustained revenues driven by customer expansion and healthy margins

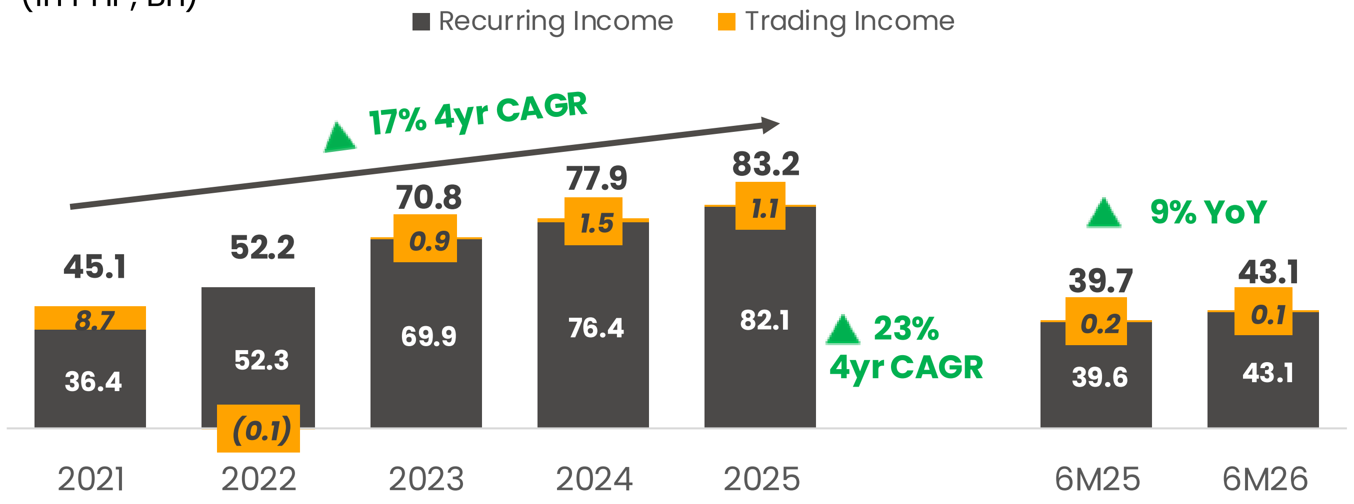
Customer Growth
(in #, Mn)



Net Interest Margin

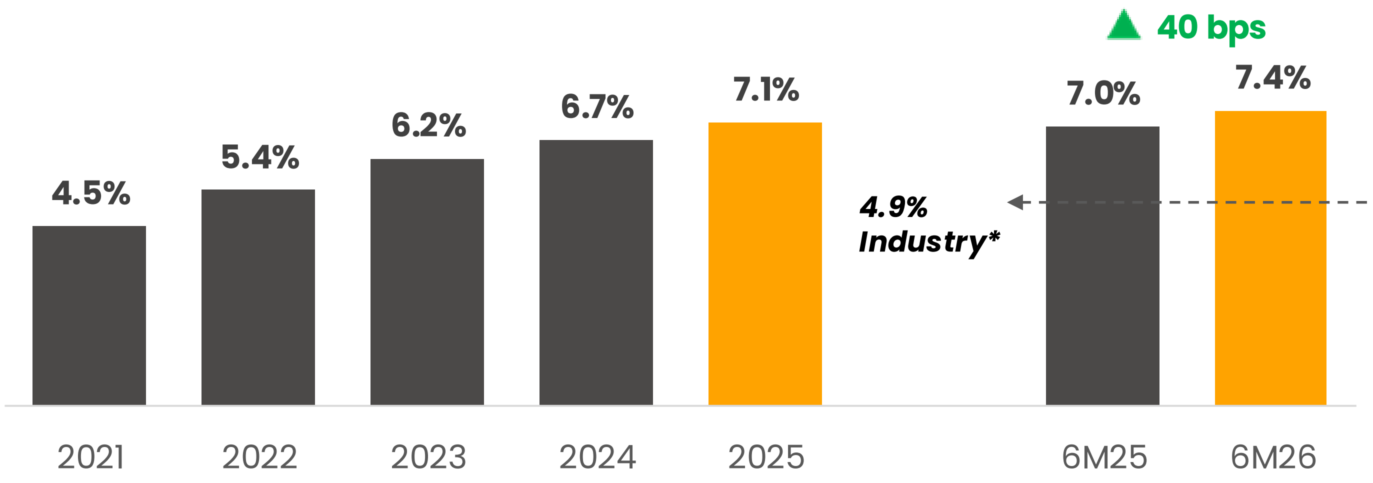


Net Revenues
(in PHP, Bn)



Note: (*) Average Industry data is based on 1Q26 figures

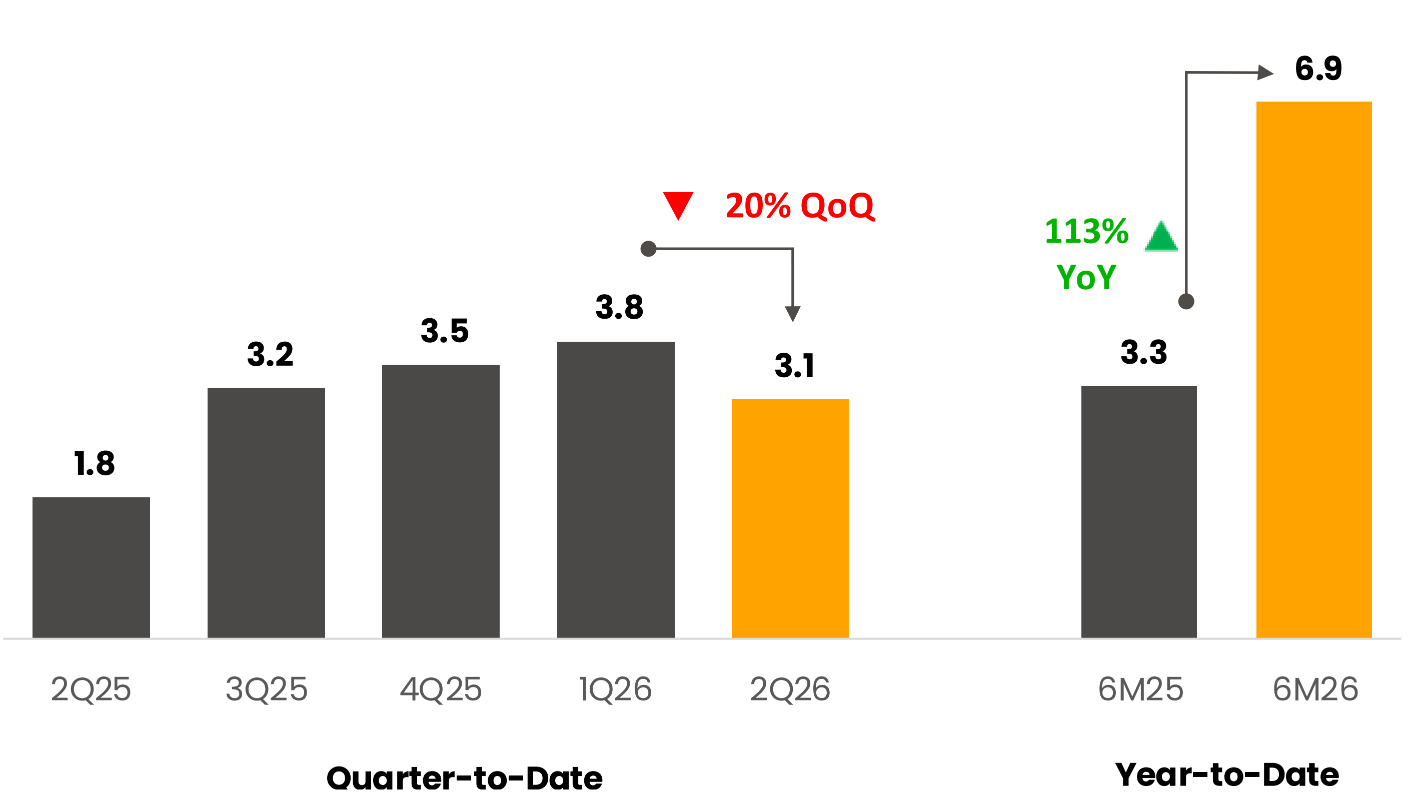
Net Revenues (excluding trading) to Assets



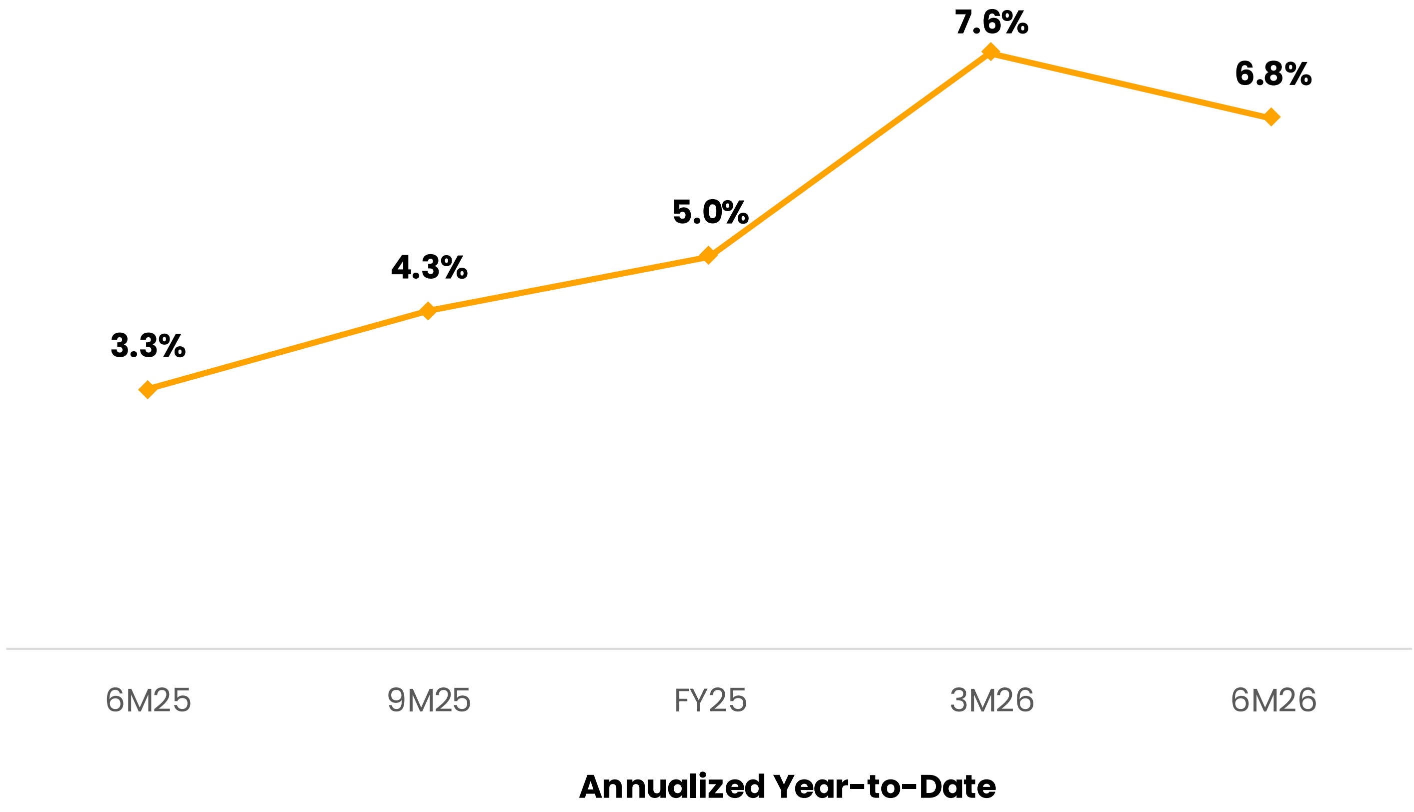
UnionBank 1H26 net income at P6.9 Bn

- First half net income ended at P6.9Bn, up 113% YoY
- Growth was driven by expansion in consumer lending, increase in CASA, and fee income from wealth and bancassurance
- Parent Bank sustained its performance and accounted for 96% of Group profit

Net Income
(in PHP, Bn)

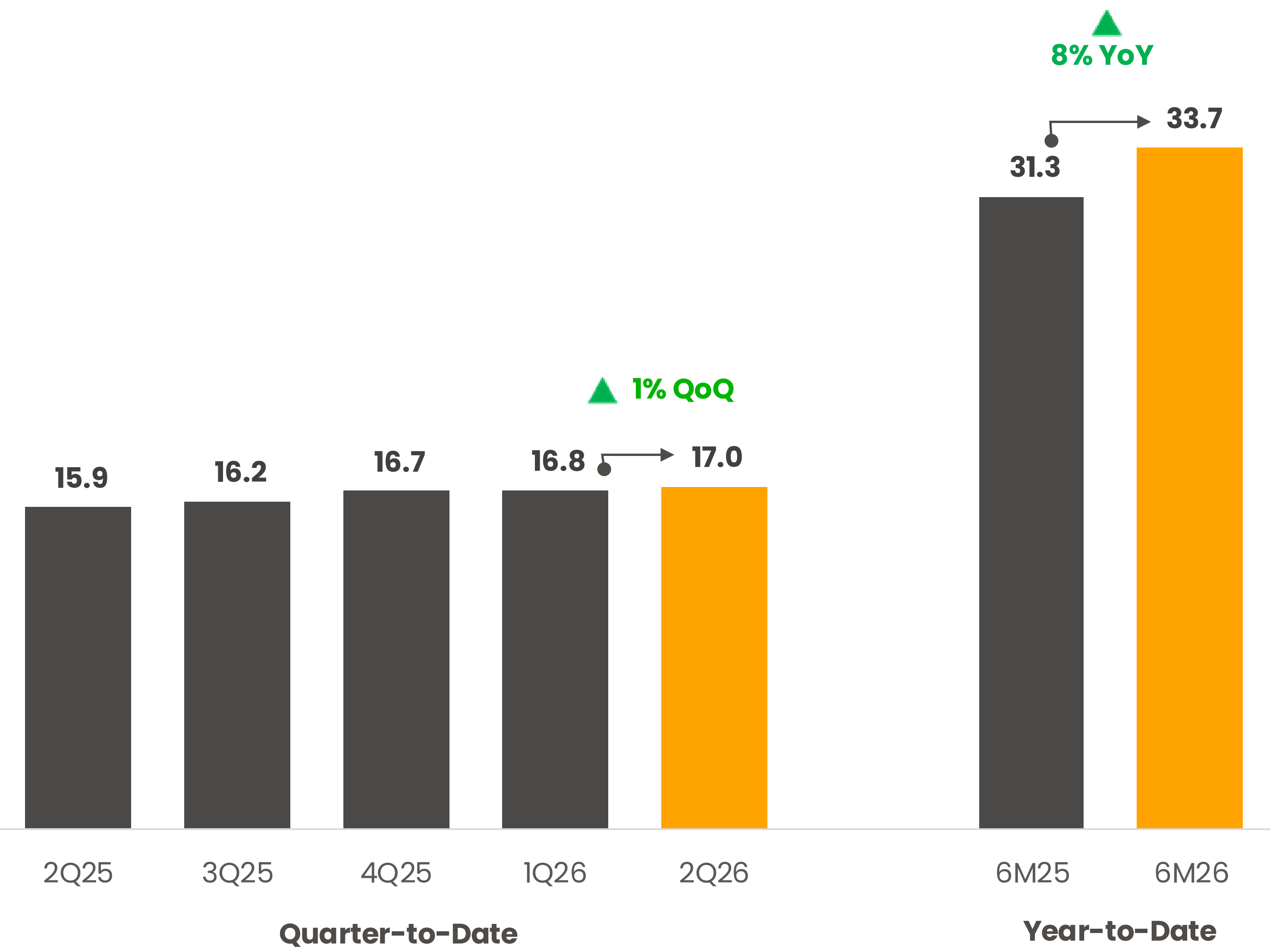


Return on Equity
(Average)

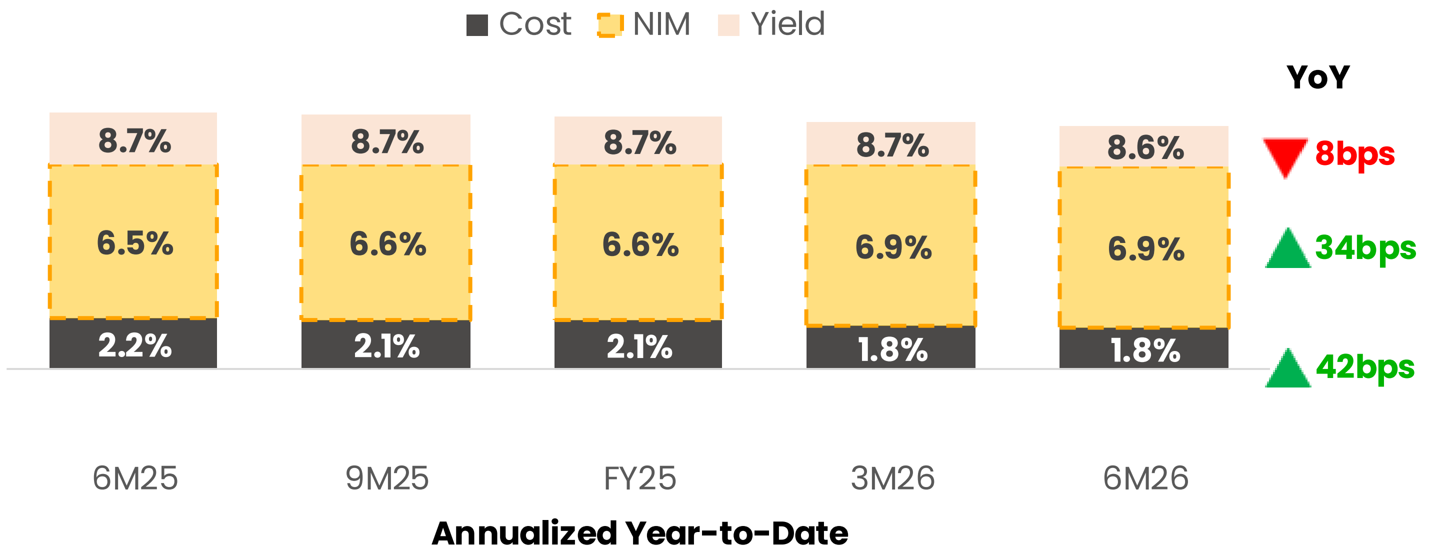


NIM expansion driven by lower funding costs

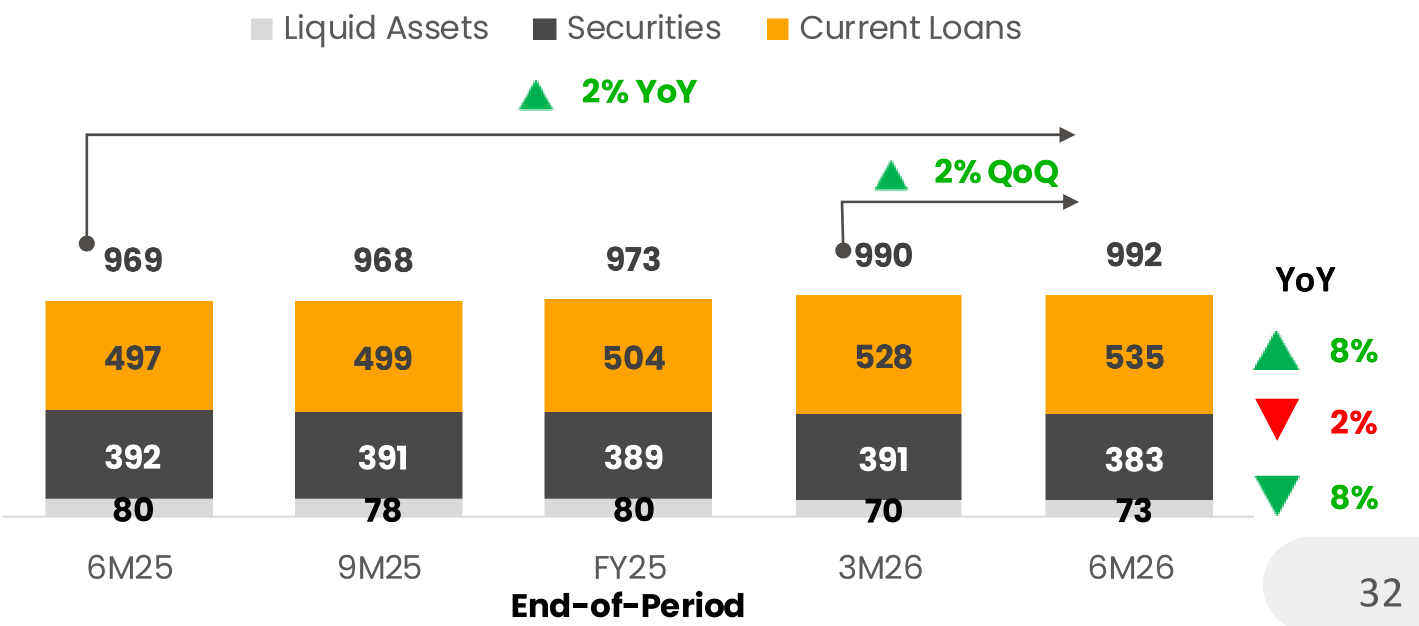
Net Interest Income
(in PHP, Bn)



Net Interest Margin

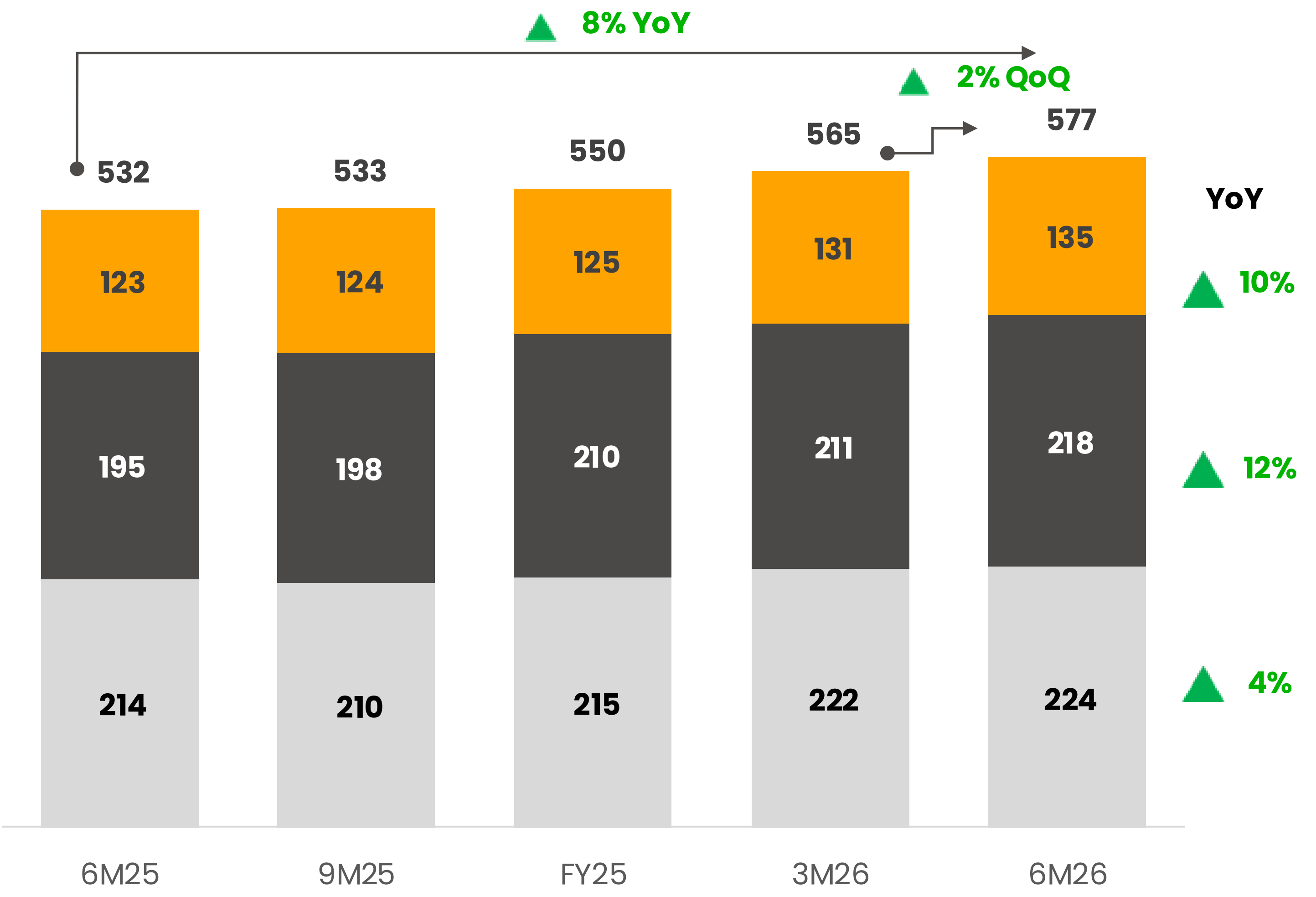


Earning Assets
(ADB in PHP, Bn)



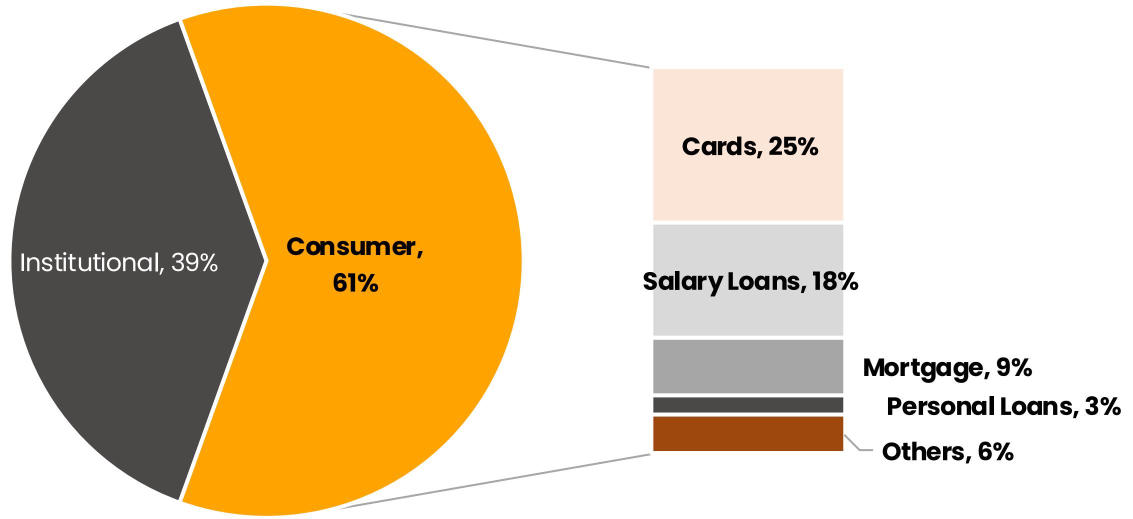
Credit Cards drive loan growth

Gross Loans, OSB
(in PHP, Bn)



Loan Mix

Industry's Consumer Loans ~ 23%
Based on 3M26 BSP Data

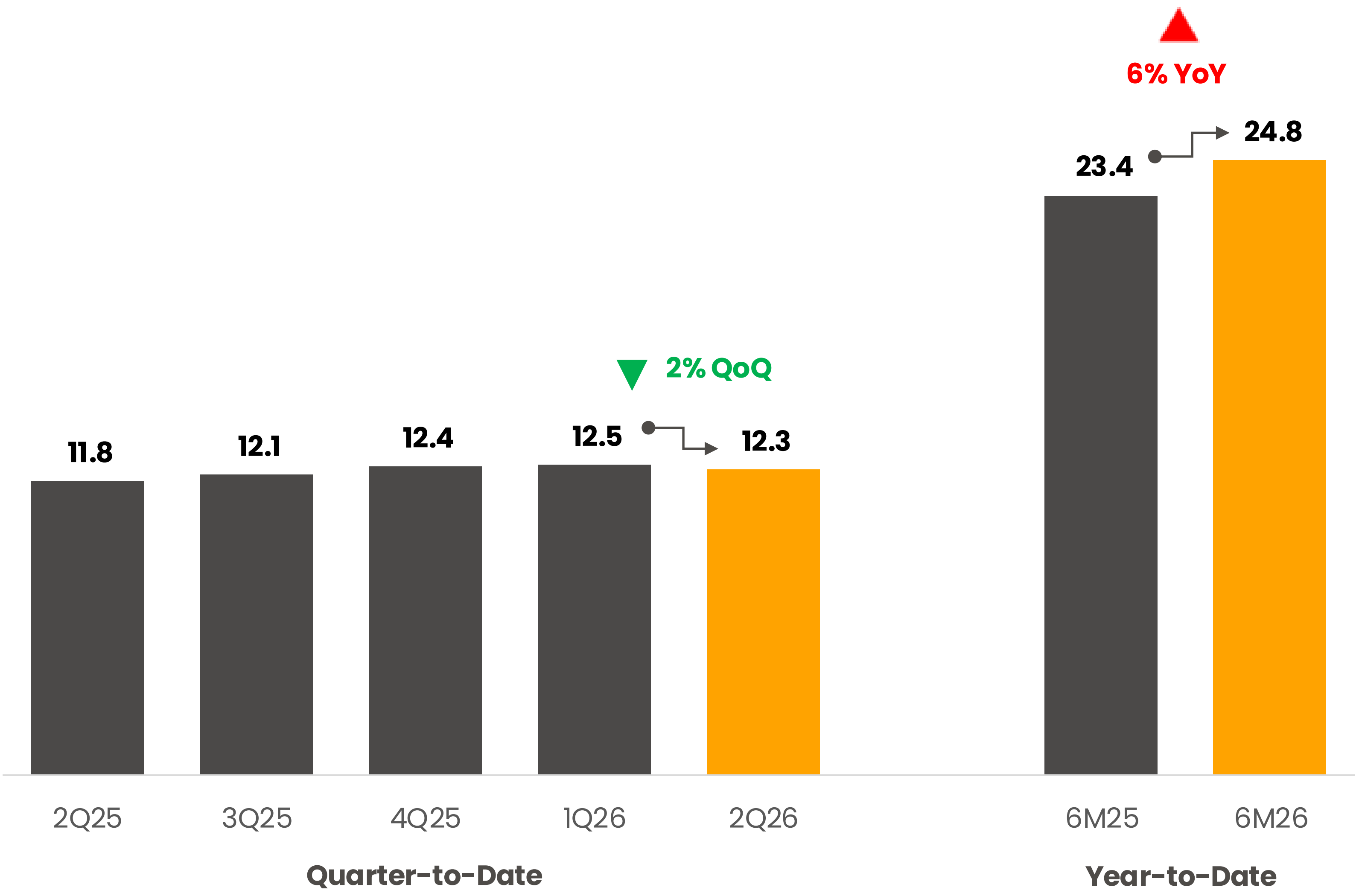


Gross Loans (OSB in PHP Bn)	6M25	6M26	Variance	%
Institutional	**214**	**224**	**9**	**4%**
Consumer	**195**	**218**	**23**	**12%**
Home Loans	55	53	(3)	-5%
Credit Card	115	140	26	22%
Personal Loans	19	18	(1)	-6%
Other Consumer Loans	6	7	1	22%
Total Gross Loans of Parent	**409**	**441**	**32**	**8%**
CitySavings and Subsidiaries	119	132	13	11%
UnionDigital	4	4	(0)	-3%
Total Gross Loans of Subs	**123**	**131**	**13**	**10%**
Total Gross Loans	**532**	**577**	**45**	**8%**
% Consumer Loans	**60%**	**61%**		

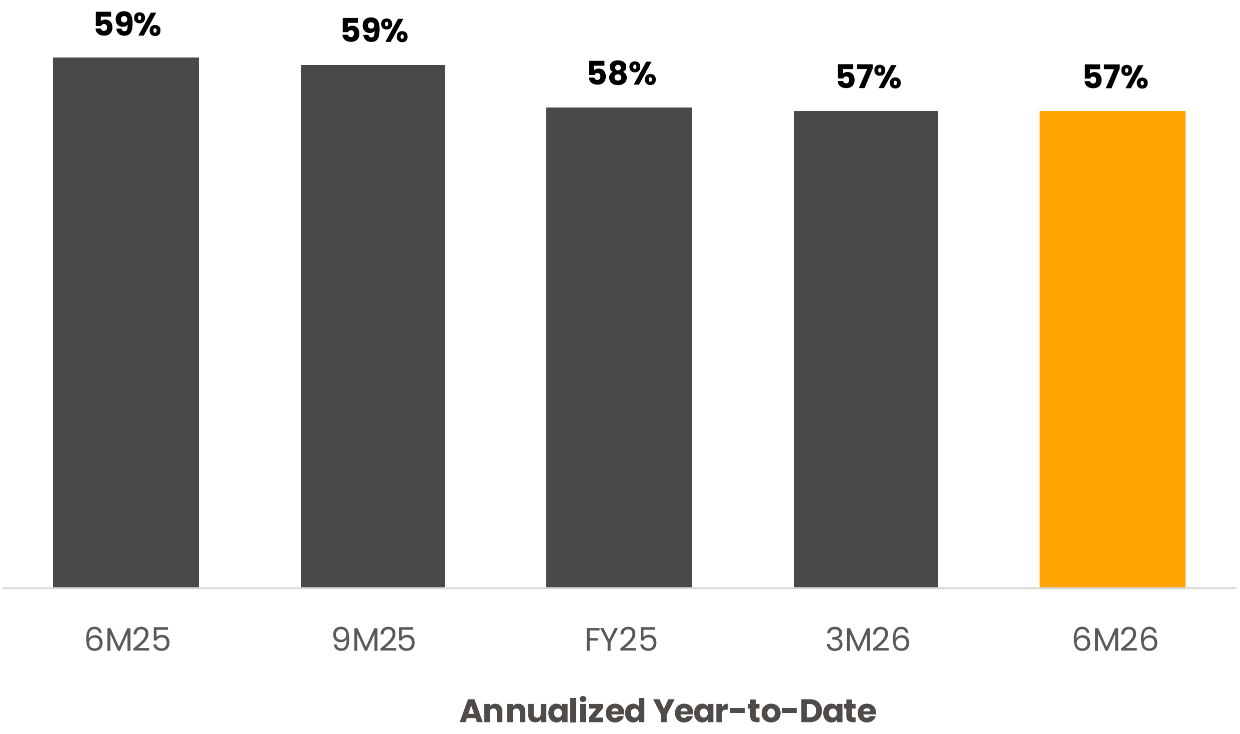
aboitiz | UnionBank

Improving trend in cost to income ratio

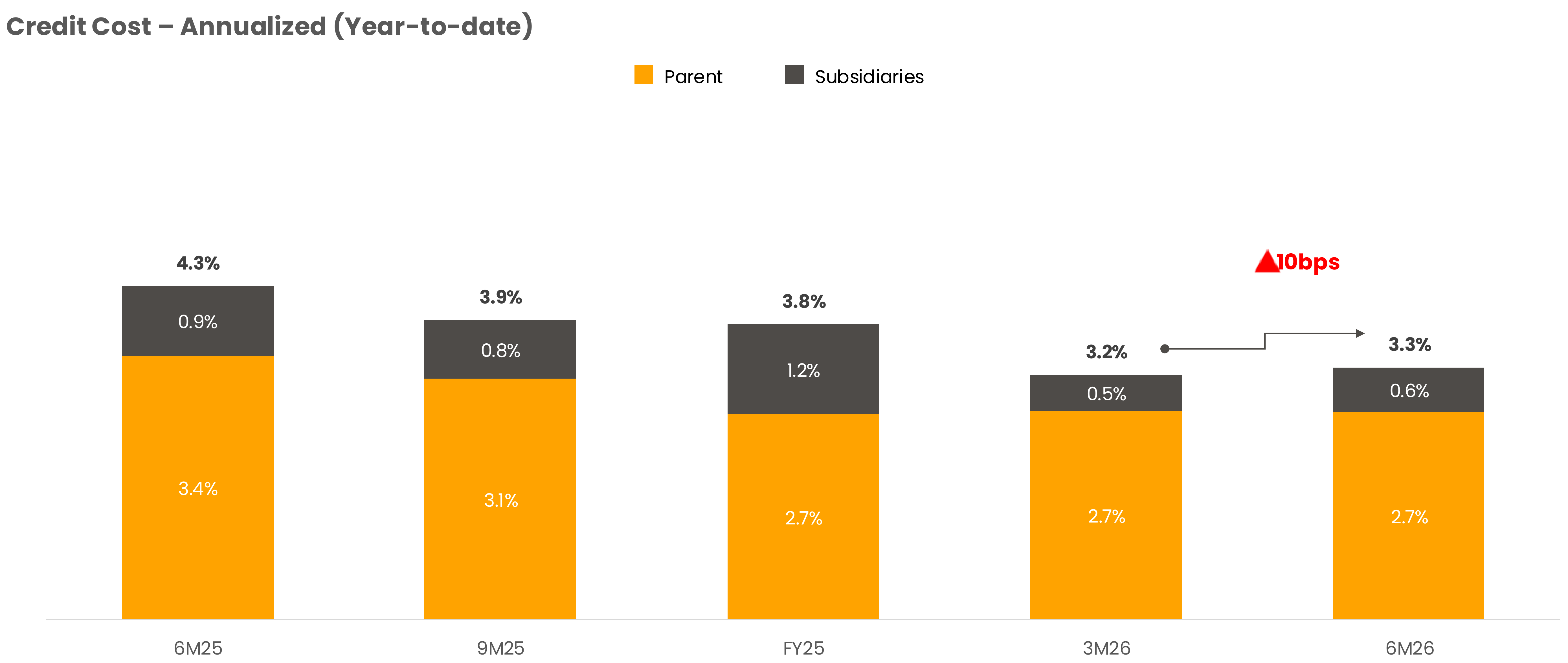
Operating Expense
(in PHP, Bn)



Cost-to-income Ratio

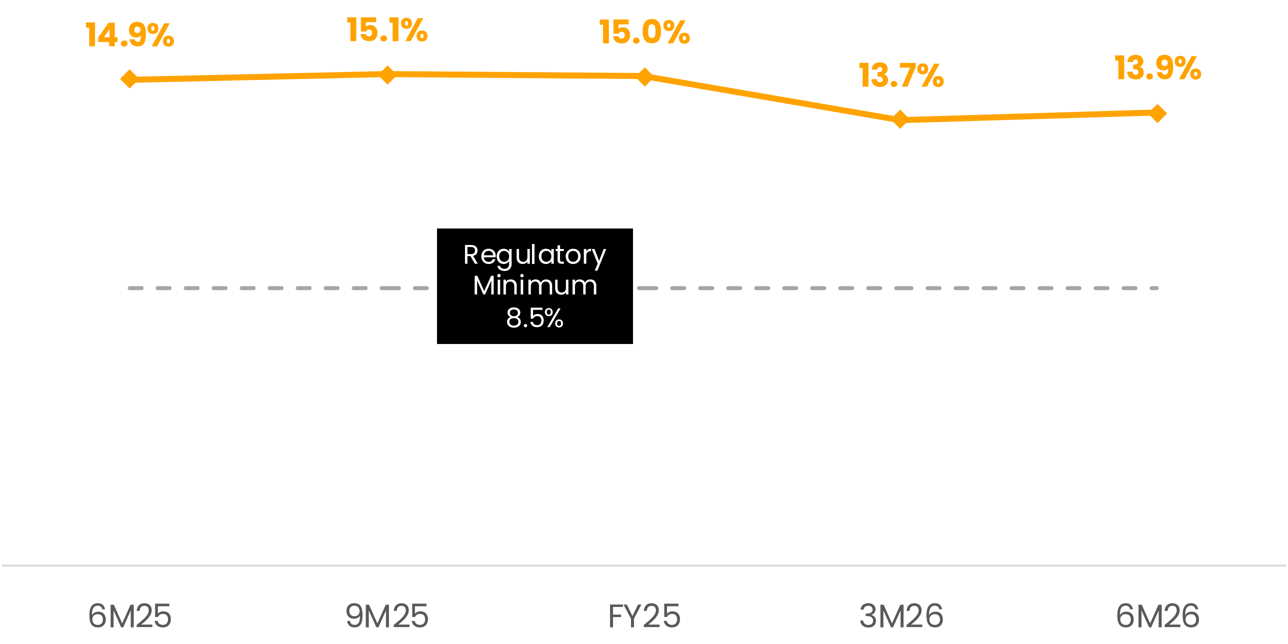


Stable credit costs

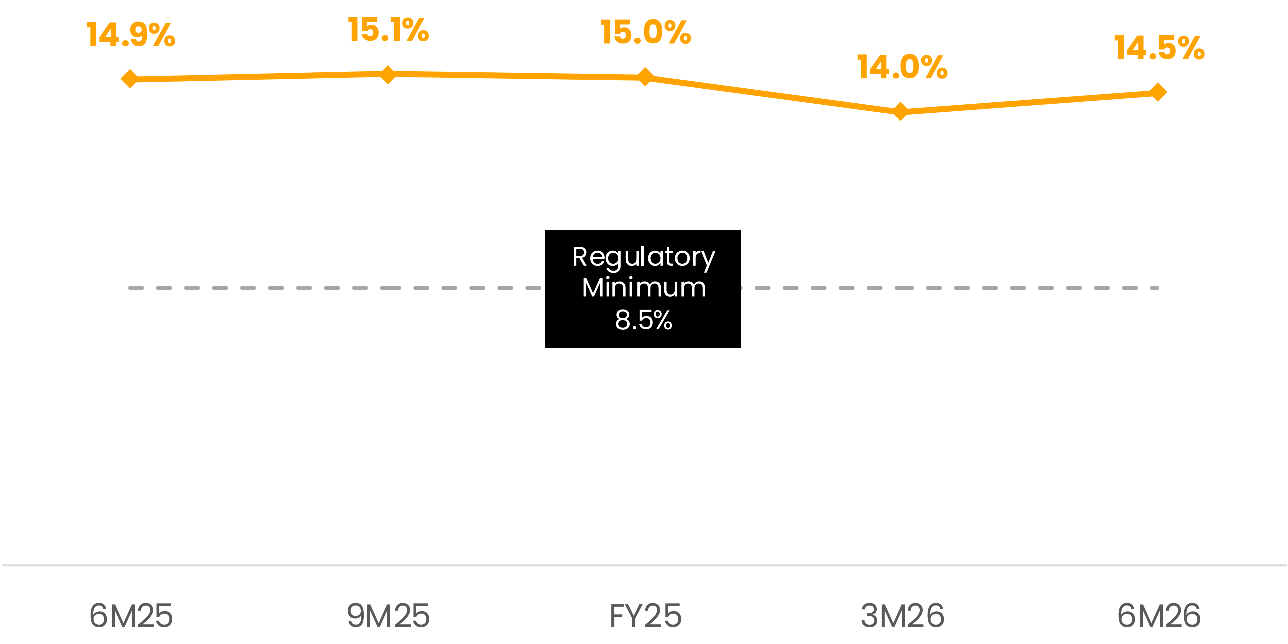


Sufficient capital ratios to support asset growth

Common Equity Tier 1 Capital Ratio Group (CET1)

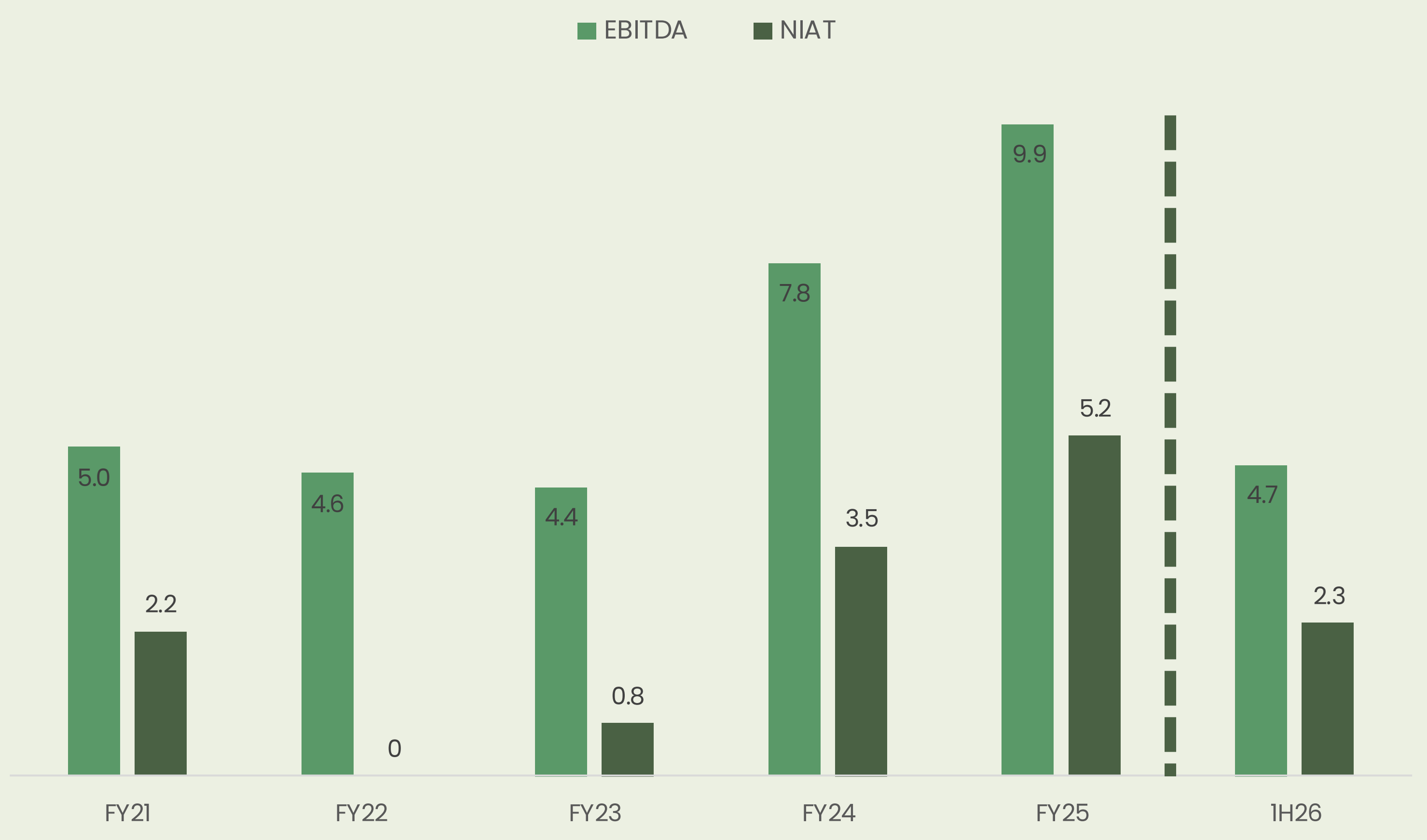


Common Equity Tier 1 Capital Ratio Parent (CET1)



AboitizFoods' financial highlights

Earnings recovery is mainly driven by softening commodity prices.



EBITDA, at segment level

PHPb	FY21	FY22	FY23	FY24	FY25	1H26
Agribusiness	3.2	3.6	3.8	5.8	6.3	3.7
Food & Nutrition	1.6	0.7	-0.1	1.7	3.3	1.0
Others	0.2	0.3	737	0.3	0.2	0.0
Total	**5.0**	**4.6**	**4.4**	**7.8**	**6.9**	**4.7**

NIAT, at segment level

PHPb	FY21	FY22	FY23	FY24	FY25	1H26
Agribusiness	1.3	0.2	1.7	3.1	3.6	2.3
Food & Nutrition	0.8	-0.4	-1.2	0.4	1.5	0.2
Others	0.1	0.3	0.3	0.01	0.05	-0.2
Total	**2.2**	**0.0**	**0.8**	**3.5**	**5.2**	**2.3**

AboitizFoods

Brand Divisions	TRADING	FEEDS		SPECIALTY NUTRITION	PET FOOD	FOOD	
Producer Brand	abaqa international	pilmico FEEDS	GOLD COIN FEED	NEW BRAND	NEW OR EXISTING BRAND	pilmico FLOUR	pilmico FARMS
Categories		Livestoric Poultry Aqua Gamefowl	Livestoric Poultry Aqua Ruminant Songbird	Feed Safety Immunity Digestibility Farm Management Premix	Dog Food Cat Food Treats	Hard Wheat Soft Wheat Specialty	Live Hogs Carcass Eggs

Category/ Product Brands

maxime

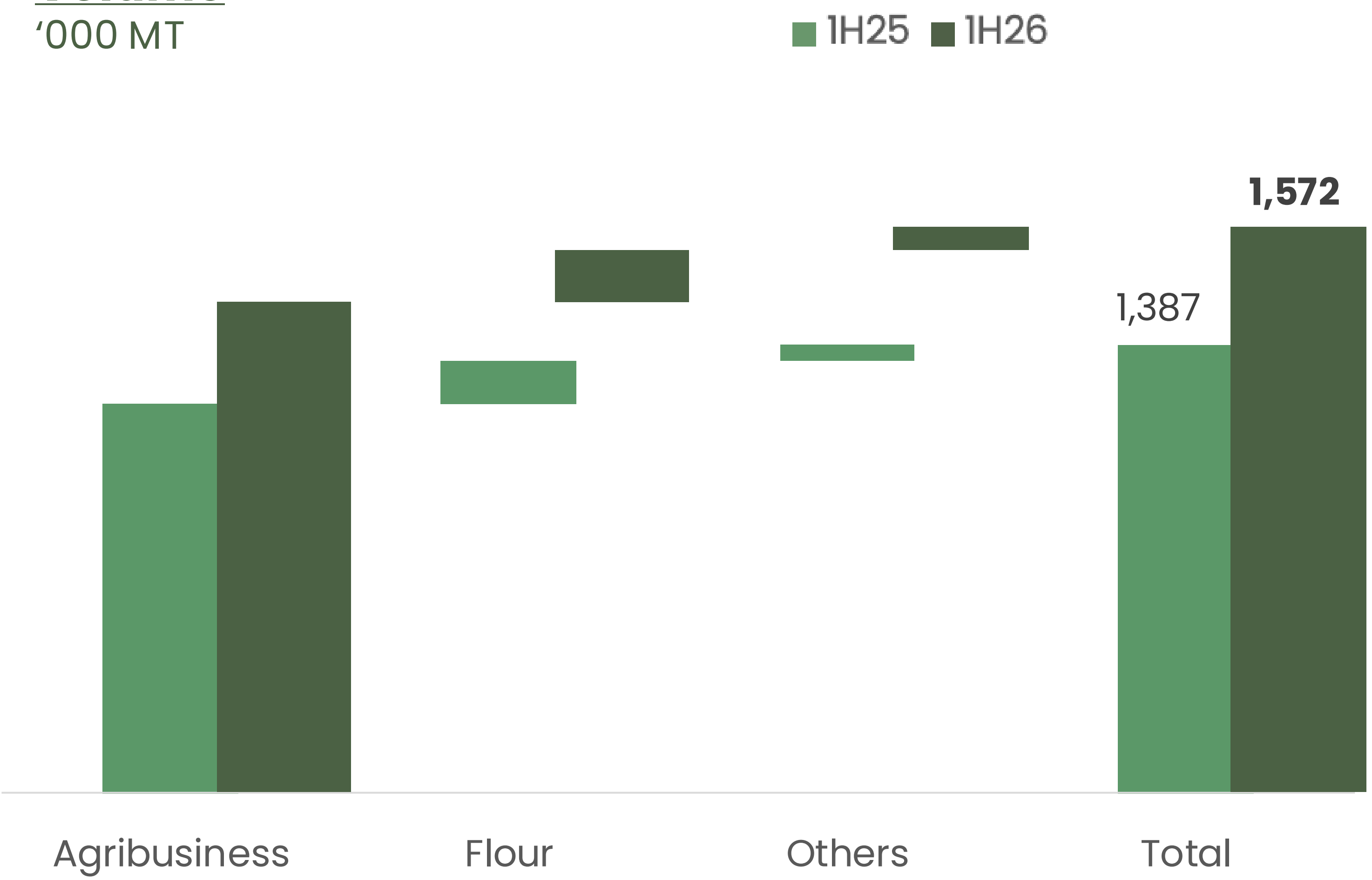
the Good Meat

the Good Meat FRESH HUB

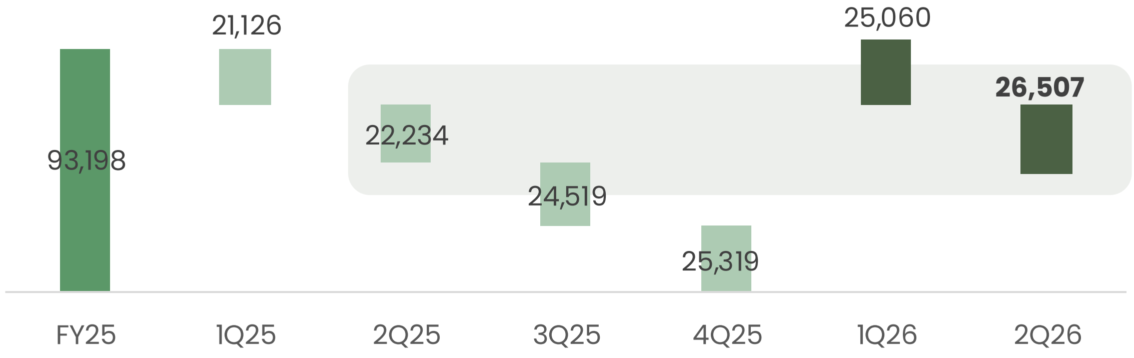
19% revenue growth, anchored by Agribusiness and Trading resilience

Consolidated 1H revenue reached PHP 51.6 billion (+19% YoY), supported by a 13% expansion in overall group volumes led by regional Agribusiness and Trading. Food & Nutrition revenue eased 3% YoY, as volume gains in Trading were offset by suppressed live hog market prices in Farms and a volume drop in Meats driven by strategic channel rationalization.

Volume
'000 MT



Revenue
PHPm

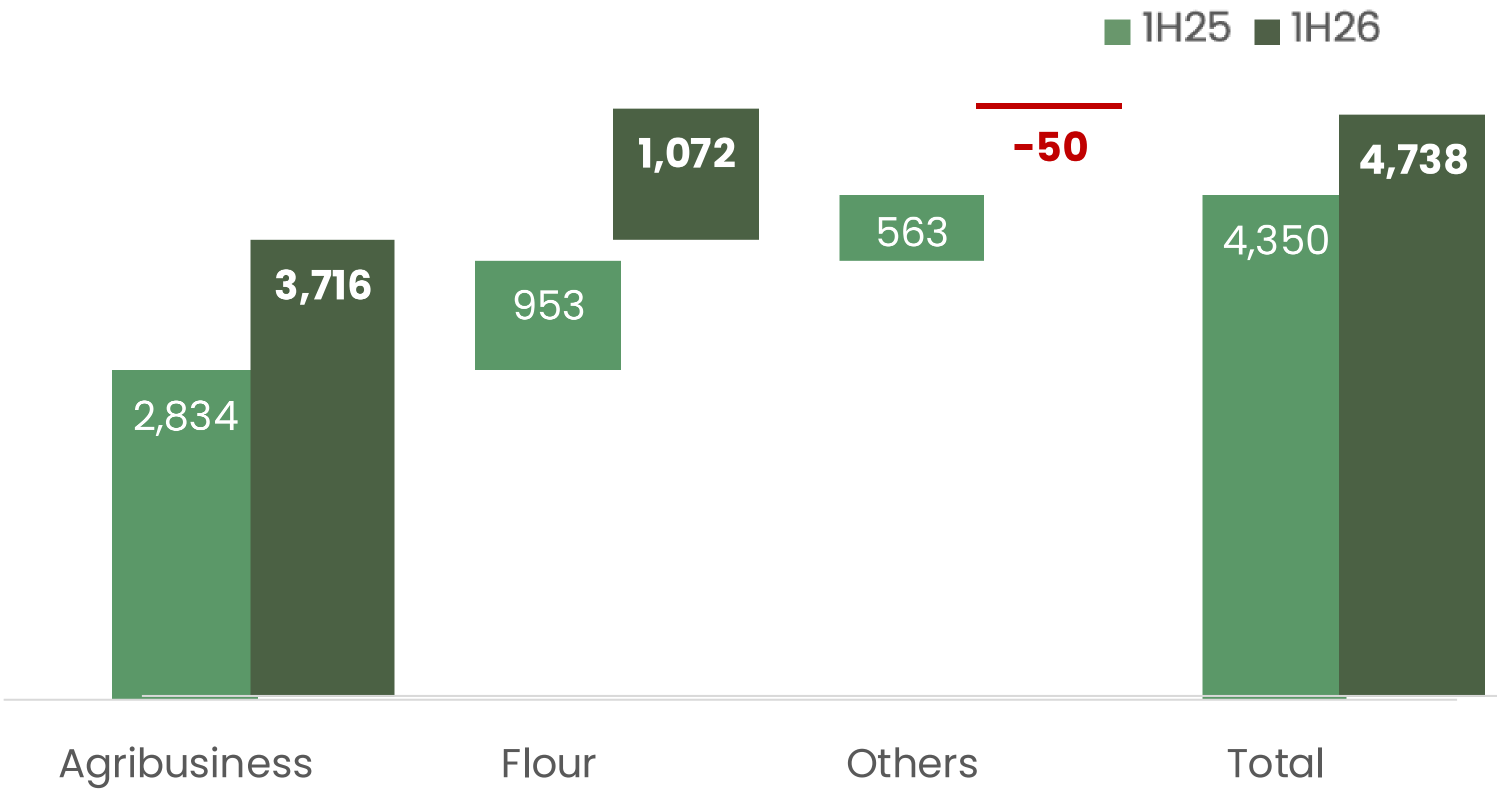


PHPm	1H25	1H26
Flour	5,462	5,336
Trading	762	1,327
Farms	507	360
Meats	1,644	1,067
Others	293	1,281
Food & Nutrition	**8,375**	**8,090**
Agribusiness	**34,692**	**42,197**
Total	**43,360**	**51,568**

EBITDA Performance: Core segment growth buffers downstream losses

Consolidated 1H EBITDA stood at PHP 4.7 billion (+9% YoY). Strong operational performance in regional Agribusiness (+31% YoY), Trading (3.6x YoY), and Flour (+13% YoY) absorbed severe margin compression and reduced revenue contributions from Farms and Meats.

EBITDA
PHPm



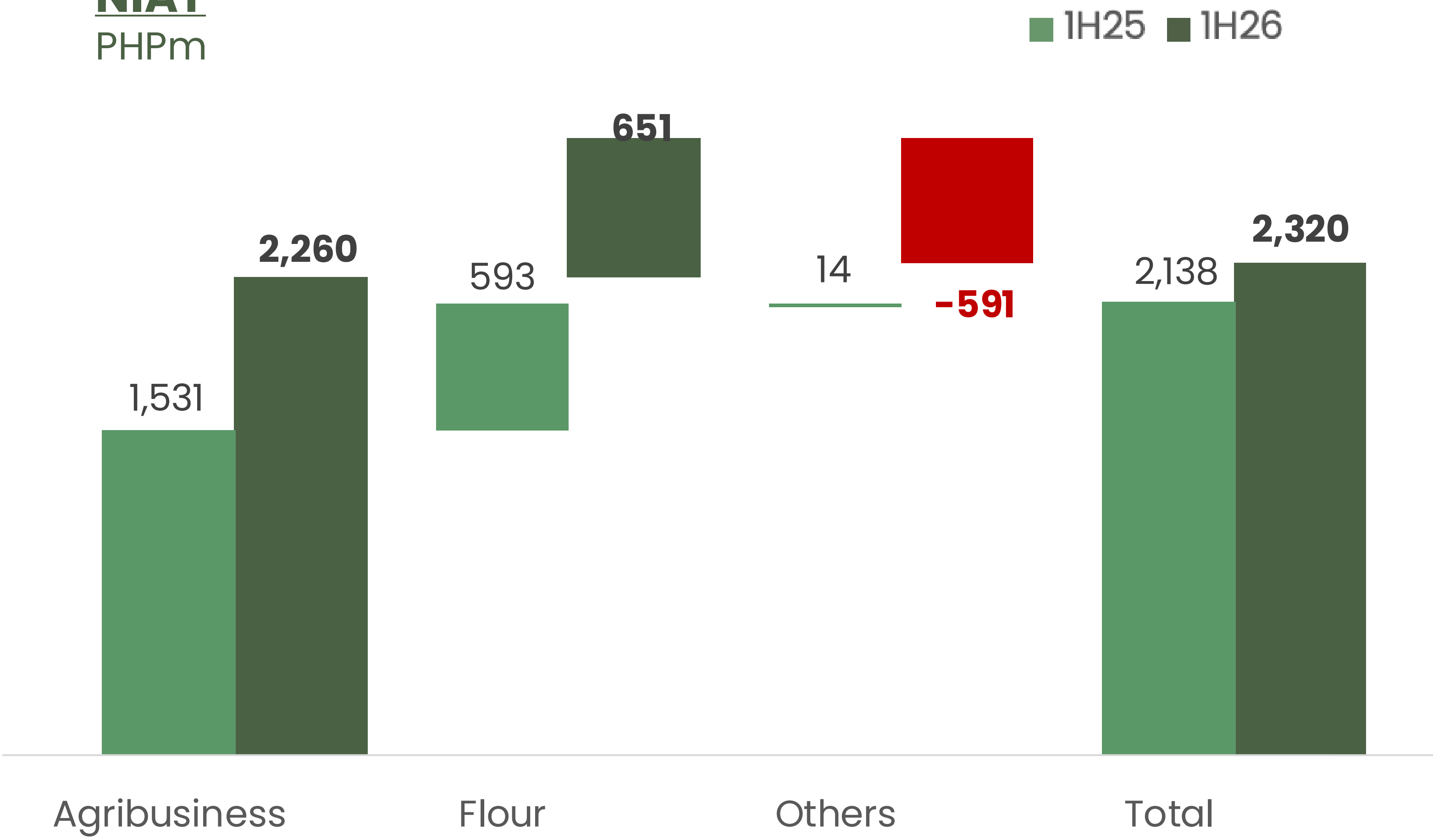
	EBITDA (PHPm)			EBITDA margin	
	1H25	1H26	YoY	1H25	1H26
Flour	953	1,072	13%	17.4%	20.1%
Trading	42	150	259%	5.2%	11.1%
Farms	491	-124	*NA*	30.3%	-13.5%
Meats	-3	-103	-3,639%	-0.2%	-9.6%
Others	33	27	-19%	*NA*	*NA*
Food & Nutrition	**1,482**	**995**	**-33%**	**17.7%**	**12.3%**
Agribusiness	**2,834**	**3,716**	**31%**	**8.2%**	**8.8%**
Total	**4,350**	**4,738**	**9%**	**10.0%**	**9.2%**

Others comprise of ABAQA Trading and HOLDCO

Building on EBITDA strength: 1H NIAT closes at PHP 2.3B (+8% YoY)

Supported by EBITDA growth, 1H NIAT closed at PHP 2.3 billion (+8% YoY). Net results were further supported by a 2% YoY reduction in interest expense, reflecting disciplined working capital management across regional business units.

NIAT
PHPm



	NIAT (PHPm)			NIAT margin	
	1H25	1H26	YoY growth	1H25	1Q26
Flour	593	651	10%	10.8%	12.2%
Trading	29	110	284%	3.5%	8.2%
Farms	148	-435	*NA*	9.1%	-47.4%
Meats	-100	-167	-68%	-6.1%	-15.7%
Others	-63	-98	-57%	*NA*	*NA*
Food & Nutrition	670	159	-76%	8.0%	2.0%
Agribusiness	1,531	2,260	48%	4.4%	5.4%
Total	**2,138**	**2,320**	8%	4.9%	4.5%

Others comprise of ABAQA Trading and HOLDCO

From Integration to Acceleration: The Next Chapter of the Aboitiz Real Estate Group

Aboitiz Economic Estates | AboitizLand

Scale and Executional Strength

Community-building Experience

End-to-end solutions across the entire township ecosystem

Integration creates a clearer **competitive edge**

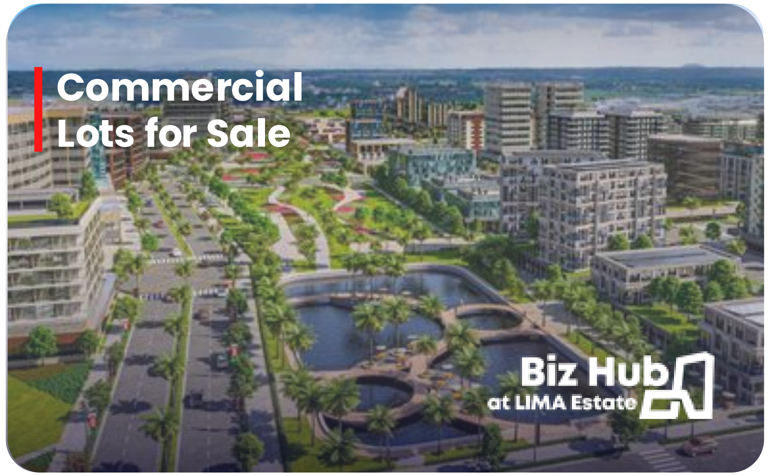
Trust & Credibility
as a reliable partner to industries and communities

Ecosystem Advantage
enables communities where industry, people service can thrive together

How we win: A strategic vision for long-term growth

- Industry-led Townships
- Recurring Income
- Comprehensive Solutions Platform
- Transformation & Industry Leadership

Diversified portfolio of real estate solutions under a **unified platform**

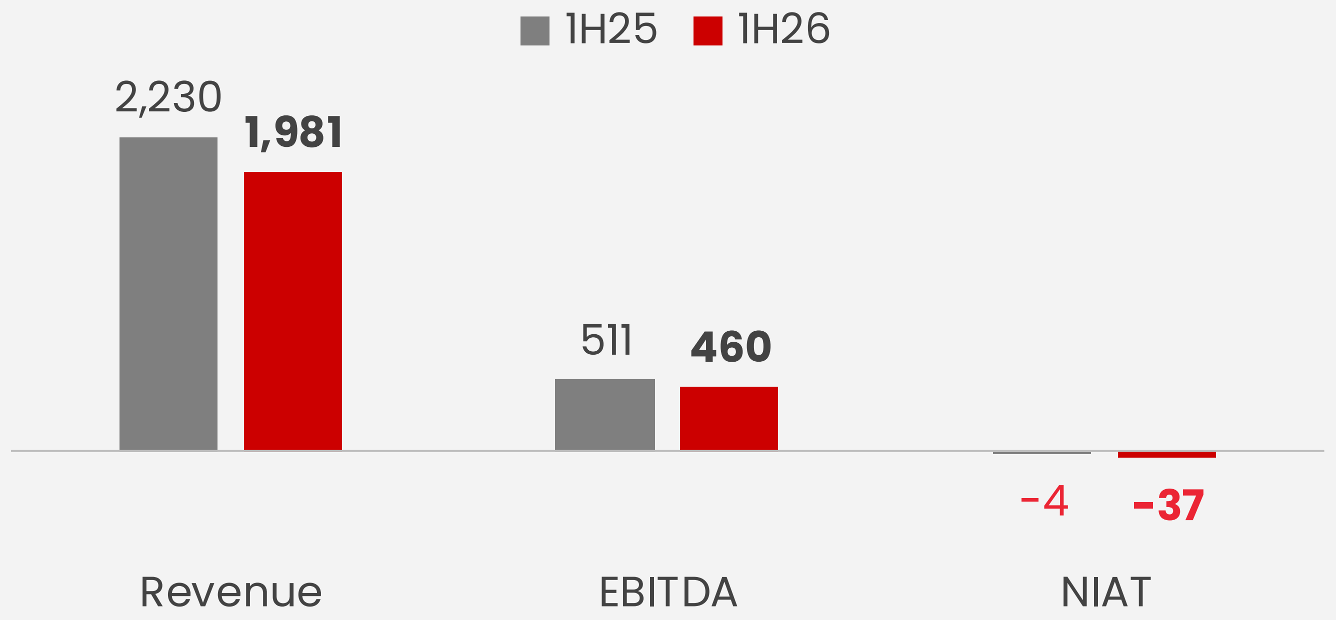


1H26 Results Highlights

- The consolidated real estate business recorded a **net loss of PHP 37 million in 1H26**, compared to a PHP 4 million loss in 1H25, as lower Economic Estates (EE) earnings offset a strong turnaround in the Residential business
- **Higher-quality residential accounts and RFO-driven sales supported stronger residential earnings**, with EBITDA up 26% to PHP 203 million and net income increasing to PHP 102 million from a PHP 52 million loss
- **EE earnings softened**, with EBITDA down 27% to PHP 257 million and a net loss of PHP 140 million, mainly due to the timing of EE sales recognition. This was cushioned by 13% growth in EE leasing revenue from increased occupancy in the commercial segment and scheduled rent escalations across industrial assets

1H26 Results

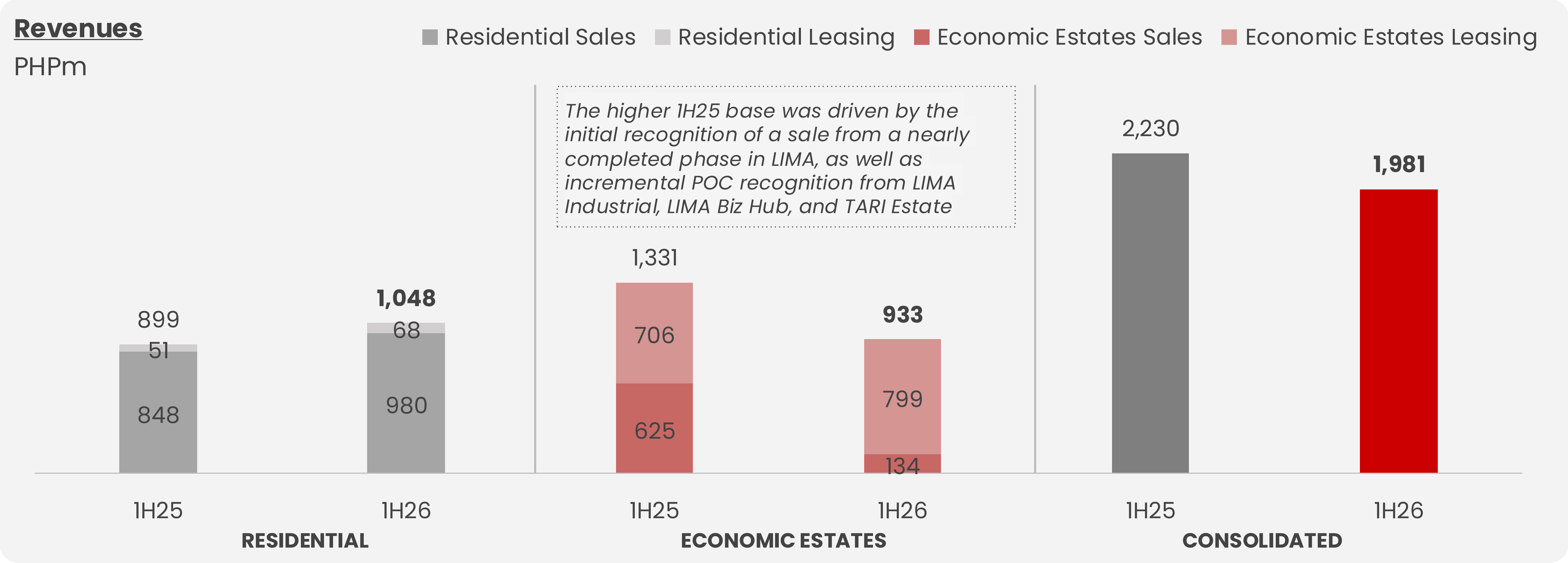
PHPm



PHPm	1H25	1H26
Revenue	2,230	**1,981**
EBITDA	511	**460**
NIAT	-4	**-37**

EE leasing ramp-up and higher quality RFO-led residential sales cushioned the base effect from lower EE sales recognition in 1H26

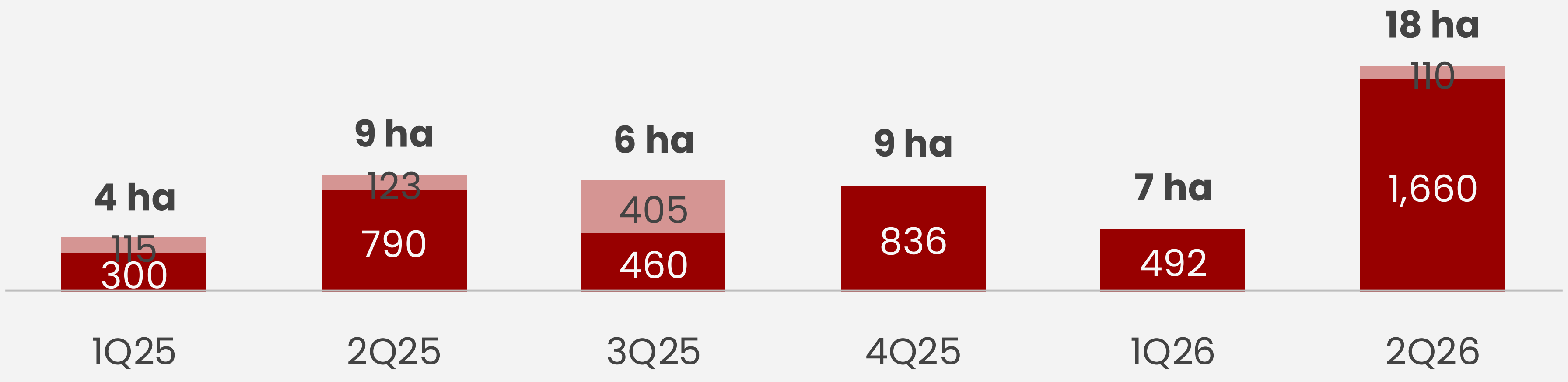
Consolidated revenue declined 11% in 1H26, primarily driven by a 79% decrease in EE sales due to the timing of milestone-based revenue recognition. This was cushioned by a 13% increase in EE leasing revenue, driven by the occupancy ramp-up of the commercial leasing segment and rent escalations across industrial leasing assets. Residential sales grew 16%, reflecting the continued focus on higher-quality accounts and the strategic shift toward selling RFO units



Industrial reservation sales up 97% in 1H26, highlighting a flight to quality amidst a volatile operating environment

Economic Estates Reservation Sales

PHPm and hectares

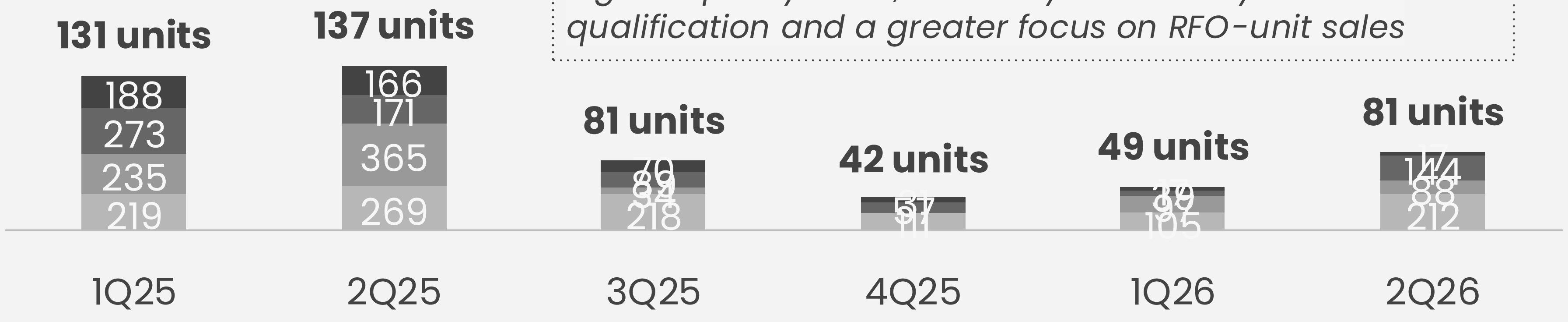


in PHPm	1H25	1H26	Var
Industrial	1,090	2,152	▲ 97%
Commercial	238	110	▼ -54%
Total	1,328	2,262	▲ 70%

Residential Reservation Sales

PHPm and units

Lower reservation sales reflect a deliberate shift toward higher-quality sales, driven by stricter buyer qualification and a greater focus on RFO-unit sales



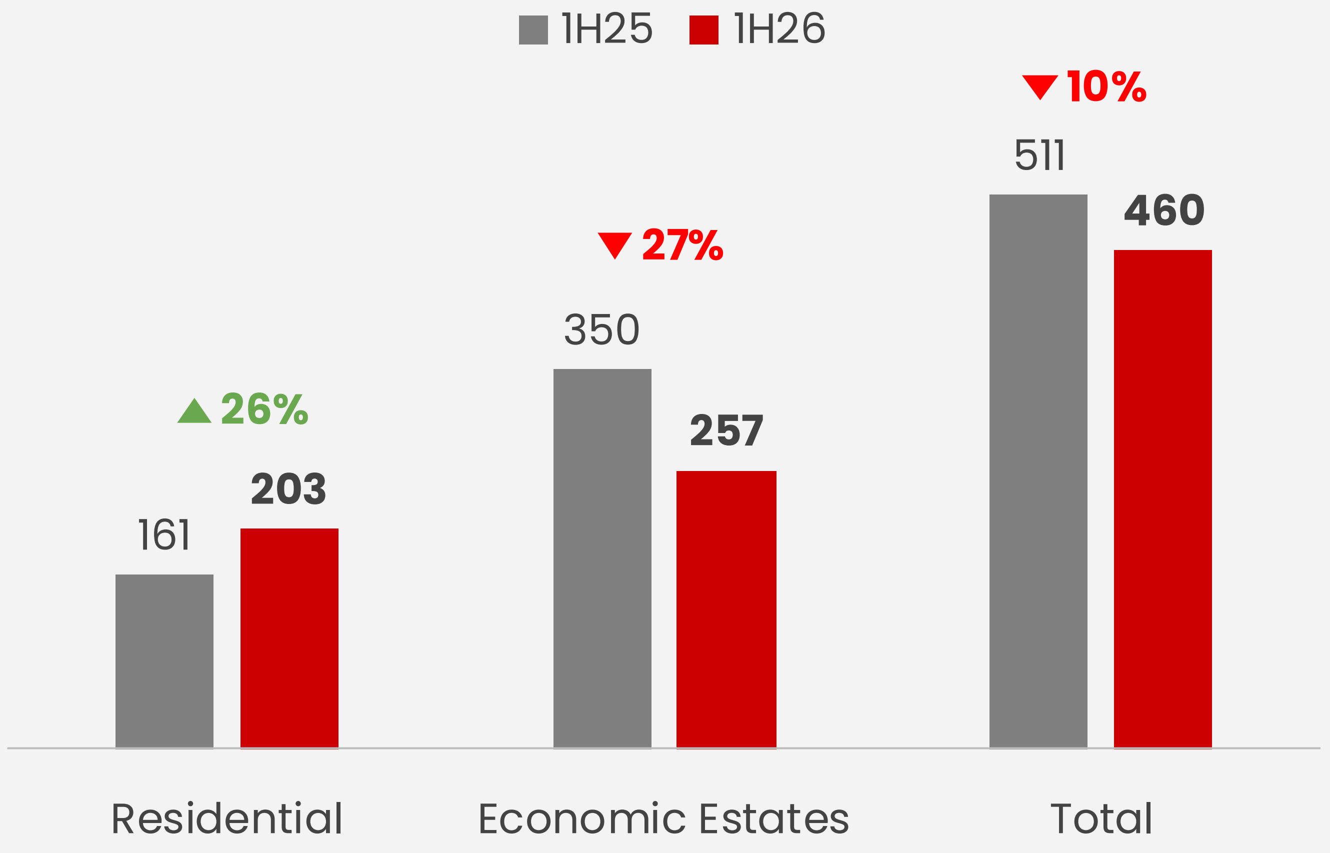
in PHPm	1H25	1H26	Var
High End	353	34	▼ -90%
Leisure	599	185	▼ -69%
Integrated	445	183	▼ -59%
Mid Market	488	316	▼ -35%
Total	1,886	718	▼ -62%

Stronger residential earnings offset by EE sales recognition timing

Consolidated EBITDA declined 10% YoY, primarily due to a 27% decline in Economic Estates EBITDA from the timing of milestone-based revenue recognition, partially offset by a 26% increase in Residential EBITDA. The Residential segment benefited from improved sales quality and lower forfeitures

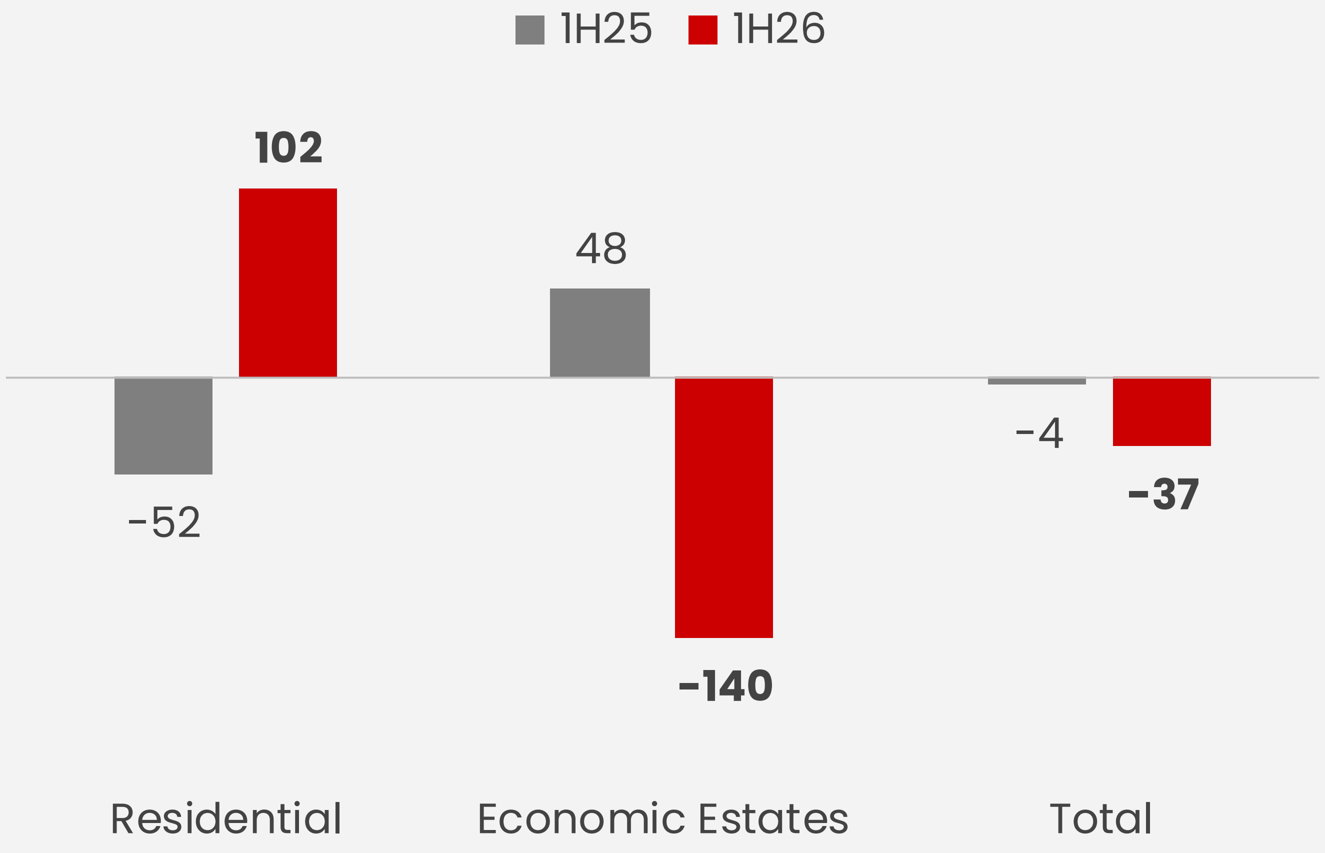
EBITDA

PHPm



NIAT

PHPm



Residential: From strong delivery of existing projects to Estate-integrated growth, completing the end-to-end township ecosystem

Near-term priority: Focused delivery and successful completion of existing projects

Next chapter: Expanding housing solutions within the Economic Estates ecosystem

Aboitiz Economic Estates | AboitizLand

Scale and Executional Strength

Community-building Experience

End-to-end solutions across the entire township ecosystem

LIMA: From Industrial Hub to Industry-Anchored Township, sustained locator activity driving CBD emergence

LIMA Industrial Hub

31 active locators

across the build cycle

Strong locator activity across shows that customers continue to advance expansion plans despite macro volatility.

5 Planning Phase	21 Construction Phase	5 Pre-operational Phase
Preparing for facility development	Active site works are underway	Preparing to start their operations



LIMA BizHub

Batangas' 1st CBD powered by industry

Higher operating locator count is expected to drive jobs, foot traffic, and economic activity, supporting demand for BizHub's commercial core.

From LIMA to TARI: Scaling a proven Industry-Anchored Township platform into the next growth frontier in the North

Bookending the Luzon Economic Corridor, the EE platform is positioned to capture demand from established manufacturers in the South and the emerging industrial activity in Central and North Luzon

TARI Estate *(North)*

384 Hectares

Phase 1 100% Sold

Anchor Locators: AJINOMOTO 16 ha | Coca-Cola EUROPACIFIC ABOITIZ PHILIPPINES 40 ha

↗ **Expansion underway**

LIMA Estate *(South)*

1,100 Hectares

197 Locators

121Bn Investments

75,000 Jobs Generated

$2.6Bn Export Value

TARI: From Plan to Execution – Anchor Investments, On-Ground Activity, and Footprint Expansion Accelerating Momentum

Anchor Locator Construction

Coke and Ajinomoto in full swing construction

Visible on-the-ground activity is building early momentum & reinforcing TARI's ability to attract future locators & supplier ecosystems

Coca-Cola site development

Ajinomoto ground breaking

JV Expansion

House of Investment JV agreement signed

The JV expands TARI's long-term development platform & supports the next phase of estate growth

Shareholders Agreement signing with HI

Enabling Infrastructure

Main spine road connection underway

The spine road will connect the existing estate & JV parcel, supporting a more cohesive customer journey and infrastructure requirements of anchor locators

Accelerated development of spine road connecting expansion area further sustaining momentum

AIC continues to grow across key infrastructure sectors

Aboitiz InfraCapital | Airports

Aboitiz InfraCapital Cebu Airport Corporation

4.8M pax
Domestic Traffic
+7% YoY
114% of 2019 levels

1.7M pax
International Traffic
+18% YoY
89% of 2019 levels

Aboitiz InfraCapital Laguindingan Airport Corporation

1.2M pax
Passenger Traffic

Aboitiz InfraCapital Bohol Airport Corporation

1.0M pax
Passenger Traffic

Aboitiz InfraCapital | Water

LIMA Water · MEZ2Desal

10.7 MLD
Demand
+30% YoY

240+
Customers
Includes locators, commercial accounts, and bulk water customers

Apo Agua

June 2026
303 MLD
Peak Distribution
+3 MLD YoY

BALIBAGO WATERWORKS

~350k
Households served

93
Municipal Franchises

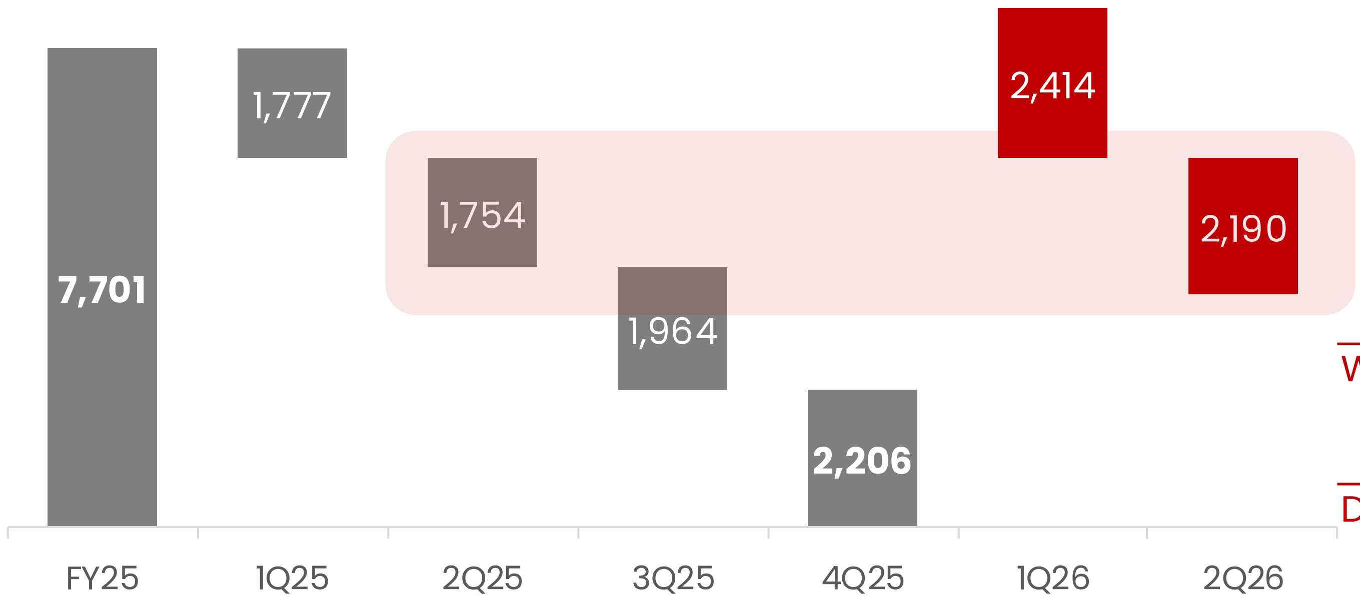
Unity Digital Infrastructure

Total Tenancies*
3,070
as of June 2026
+13% YoY
*inc sites under various stages of build

Consistent top-line growth across all business segments

Airports anchored overall growth, complemented by steady performance across water and digital infrastructure segments

Revenue
PHPm



Note: Consolidated figures shown excludes Economic Estates

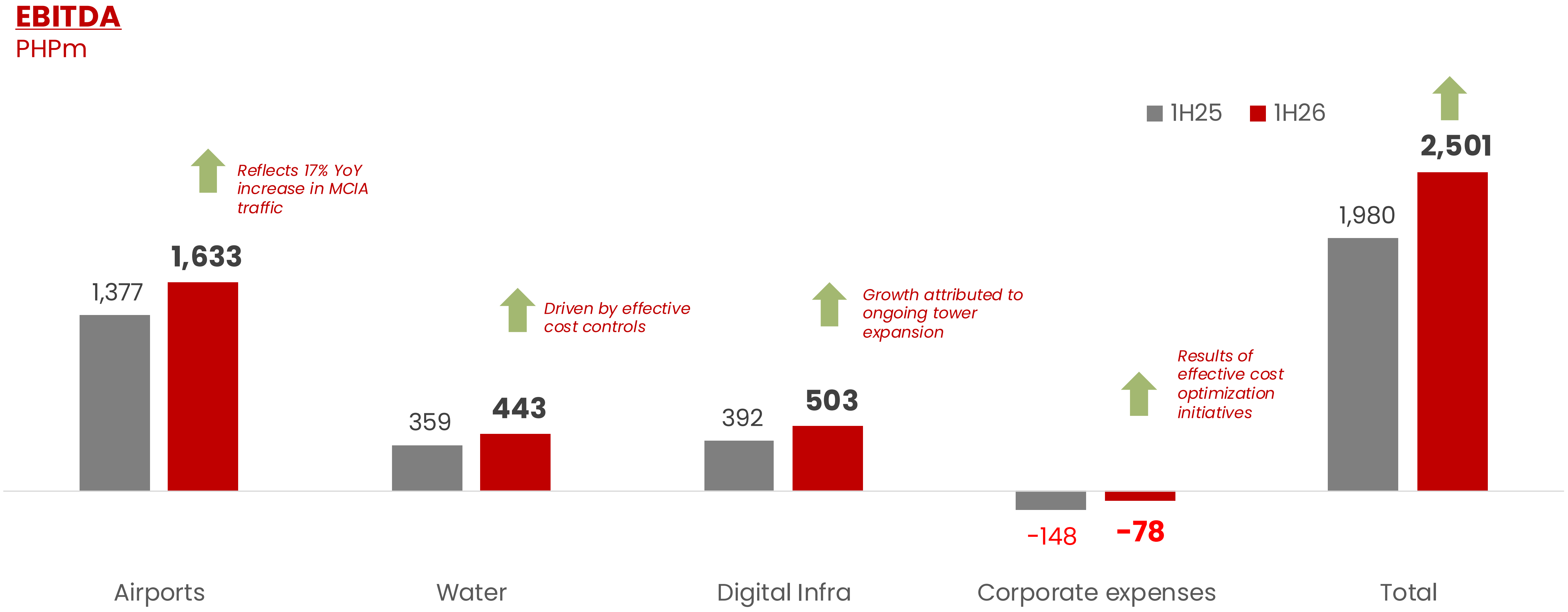
PHPm	1H25	1H26	YoY	Remarks
Airports	2,422	3,353	38%	**Overall foot traffic rose 4% YoY in 1H26, despite the ongoing Middle East crisis,** driven primarily by a 9% YoY improvement in MCIA foot traffic to 6.47M.
Water	578	590	2%	Apo Agua reached 303 MLD peak distribution in 1H26 vs 300 MLD in 1H25.
Digital Infra	530	660	25%	As of June 2026: ~3,070 total tenancies* (+13% YoY) ~513 co-locations, ~1.30x tower tenancy ratio
Total	**3,531**	**4,604**	**30%**	

pax		1H25	1H26
MCIA	Domestic	4.47m	4.77m
	International	1.45m	1.71m
	Total	**5.92m**	**6.47m**
LIA	Domestic	1.17m	1.18m
BPIA	Domestic	0.89m	0.77m
	International	0.33m	0.22m
	Total	**1.22m**	**0.99m**
Total		**8.31m**	**8.64m**

*Includes all points of service and sites under construction

Beneficial EBITDA rose to PHP2.5b in 1H26

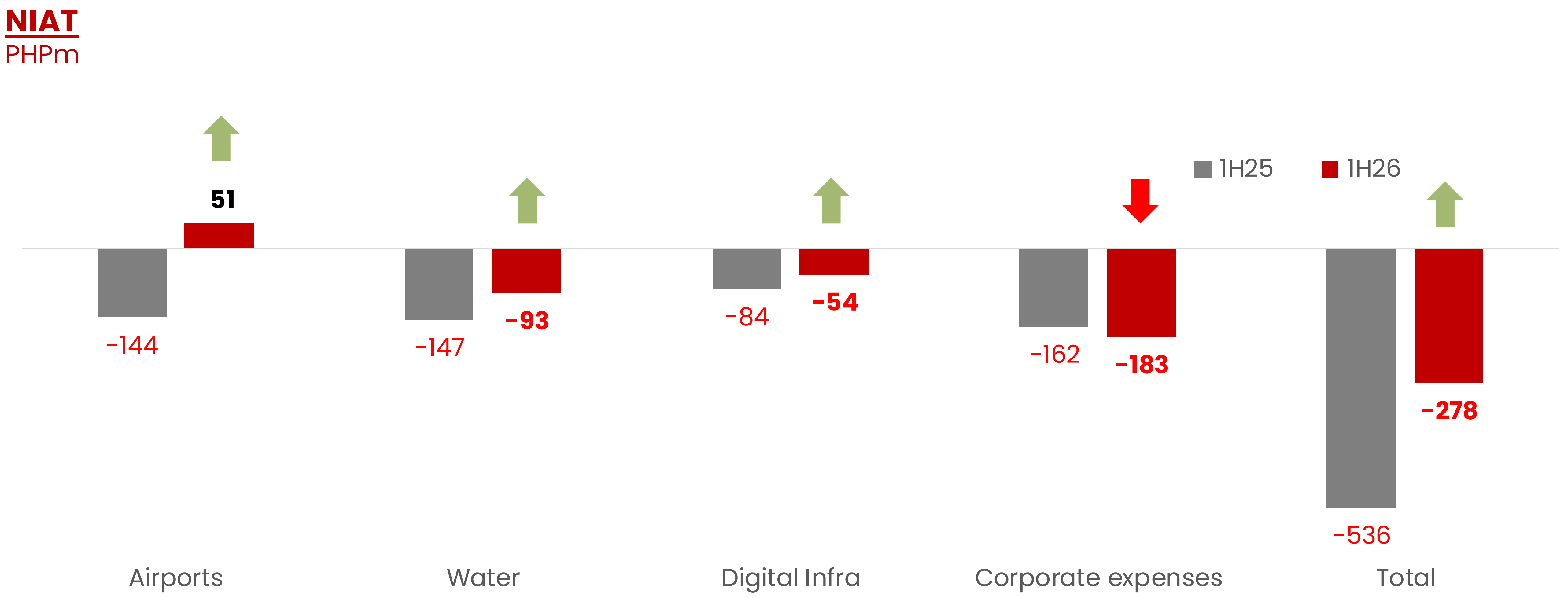
EBITDA growth tracked top-line momentum, achieving strong margins at 54%



Note: Consolidated figures shown excludes Economic Estates

Earnings momentum fueled by strong revenue growth

Strong operational performance in 1H26 narrowed the net loss by nearly half (-48% YoY)



Note: Consolidated figures shown excludes Economic Estates

CCEAP's reported revenue grew by 11% YoY

Revenue growth in 1H26 was supported by volume growth and the flow-through of price increases implemented last year.

77% market share

Carbonated soft drinks

- Growth momentum was mainly driven by **the 8% YoY growth in volumes**. By brand, ***Coca-Cola Trademark* continued to drive the growth**, driven by continued strength of *Coca-Cola Original Taste* & double-digit increase in *Coca-Cola Zero Sugar*.
- **All sales channels showed volume growth in 1H26**, with modern trade outpacing general trade.
- **EBIT margin is on track to close to 10% target.**
- New facility on track to start production in 2027.

aboitiz | GT2025

Together we are building the Philippines' first **techglomerate**