

Investor Presentation

October 2026

Aboitiz Equity Ventures

Aboitiz Equity Ventures at a glance

Who are we?

Aboitiz Equity Ventures (AEV PM) is a 100+ year old **holding company**;
We are the **3rd largest listed conglomerate** in the Philippine Stock Exchange, in terms of market cap; and

We are an **active portfolio manager** of the following businesses:



POWER

53%

The logo for AboitizPower, featuring a stylized blue and white circular icon to the left of the word "AboitizPower" in a blue sans-serif font.

Listed in the PSE
Ticker: AP PM

BANKING

50%

The logo for UB, featuring a stylized white "UB" inside an orange square.

Listed in the PSE
Ticker: UBP PM

FOOD AND BEV

100%

The logo for AboitizFoods, featuring the word "AboitizFoods" in a green sans-serif font.

40%

The Coca-Cola logo, featuring the word "Coca-Cola" in its signature script font, with "EUROPACIFIC ABOITIZ PHILIPPINES" in a smaller, red, uppercase sans-serif font below it.

INFRASTRUCTURE

100%

The logo for Aboitiz InfraCapital, featuring a stylized red and white icon to the left of the word "Aboitiz InfraCapital" in a red sans-serif font.

45%

The logo for REPUBLIC, featuring a stylized blue and white circular icon to the left of the word "REPUBLIC" in a blue sans-serif font, with "A CRH-ABOITIZ COMPANY" in a smaller, blue, uppercase sans-serif font below it.

REAL ESTATE

100%

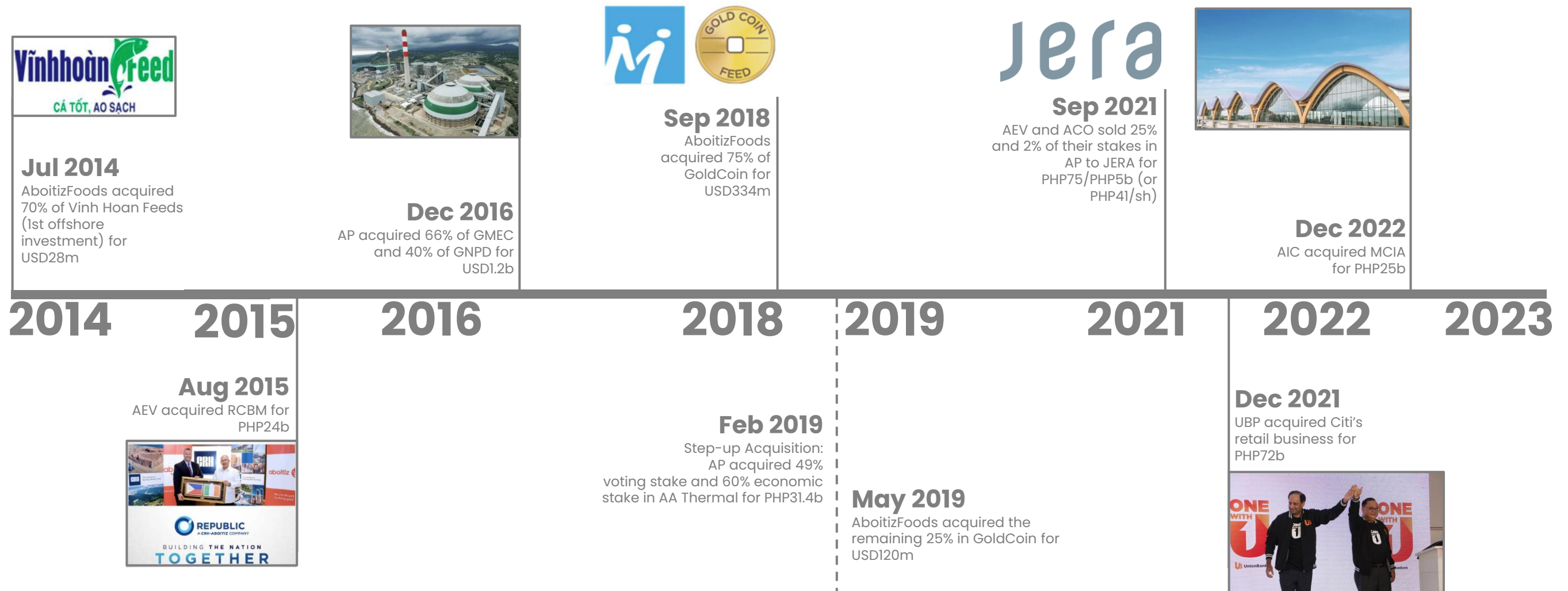
The logo for Aboitiz Economic Estates, featuring the word "Aboitiz" in a large, red, bold sans-serif font, with "Economic Estates" in a smaller, grey, sans-serif font below it.

AboitizLand

Two decades of TRANSFORMATION

Key milestones and acquisitions

AEV expanded into Southeast Asia and into the consumer sector



Two decades of TRANSFORMATION

Key milestones and acquisitions

2025 saw the operational turnover of strategic assets acquired in 2024

Feb 2024

CCEAP 40% acquisition

AIC's Apo Agua fully operational

Sep 2024

AIC was awarded the 30-year Laguindingan Airport Concession

Nov 2024

AIC bags PHP4.5b Bohol Airport concession

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.

Dec 2025

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

Mar 2024

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

2024

Jan 2025

AP completed its acquisition of a 40% stake in Chromite



Jul 2025

GIP announces plans to acquire 40% of AIC.

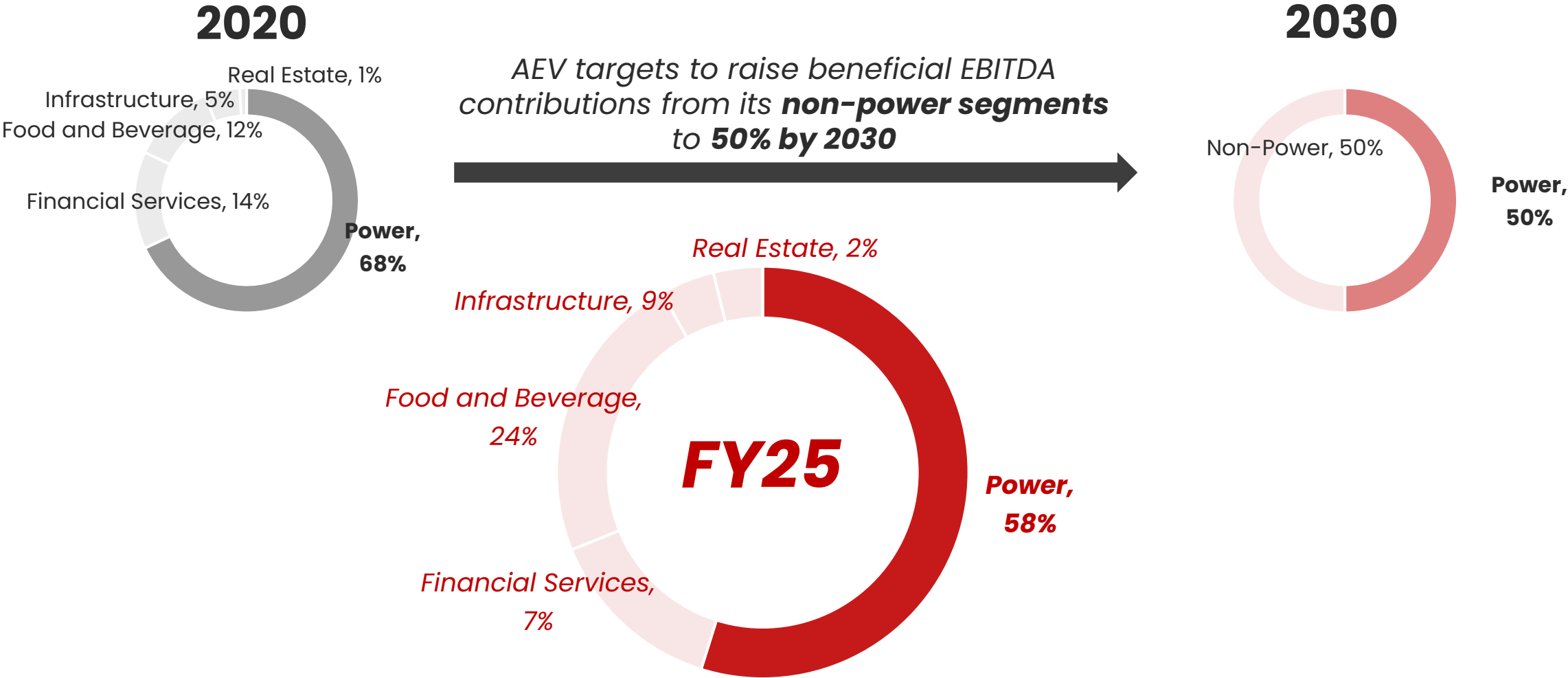


2025

Diversification strategy

Targeting 50% of Beneficial EBITDA from Non-Power Businesses

As of December 2025, Non-power segments contribute 42%, a significant increase from 32% in 2020.



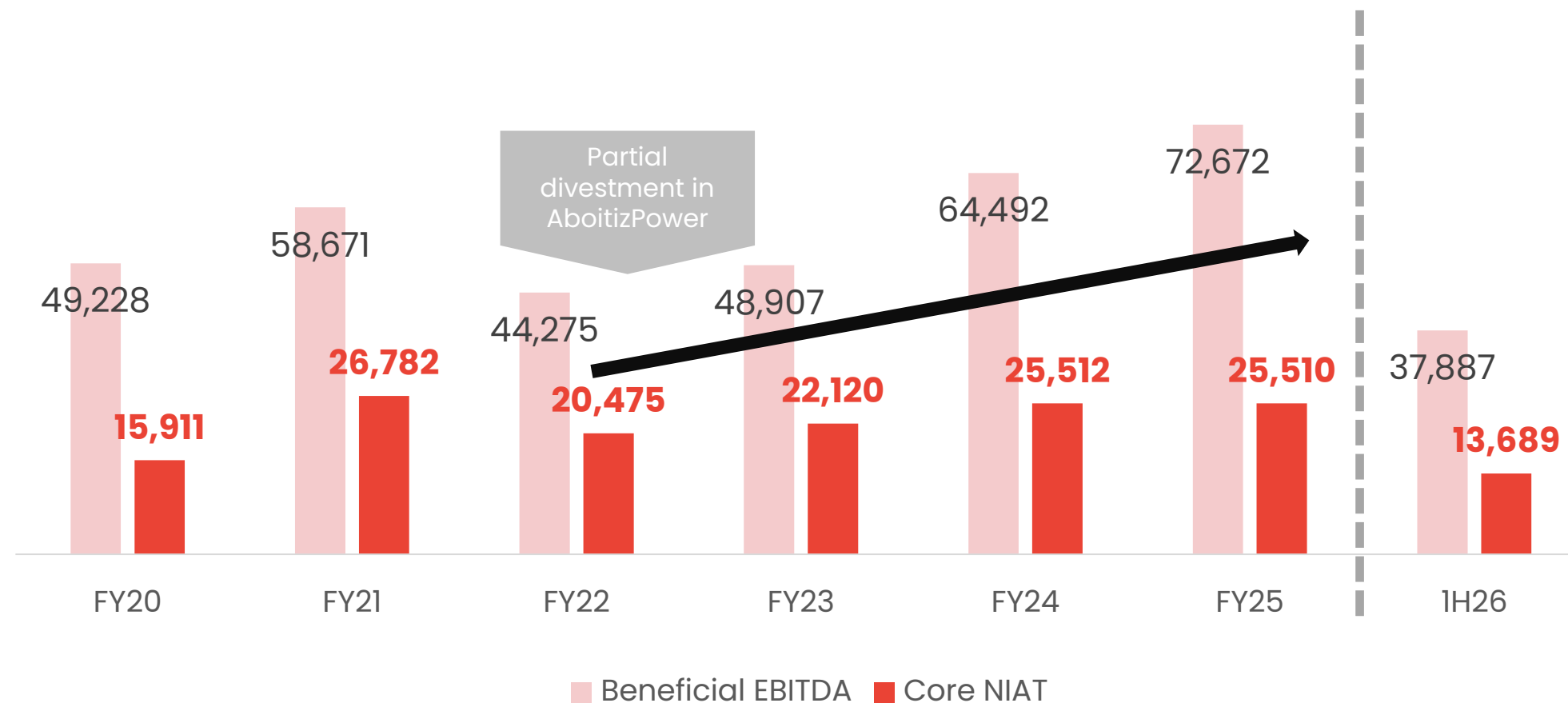
Sustainable earnings growth trajectory

AEV has a strong financial track record

AEV's dynamic but well-balanced portfolio of assets enable the Group to deliver stable beneficial EBITDA and core NIAT despite changes in the portfolio and operating environment.

Beneficial EBITDA and Core NIAT

PHPm



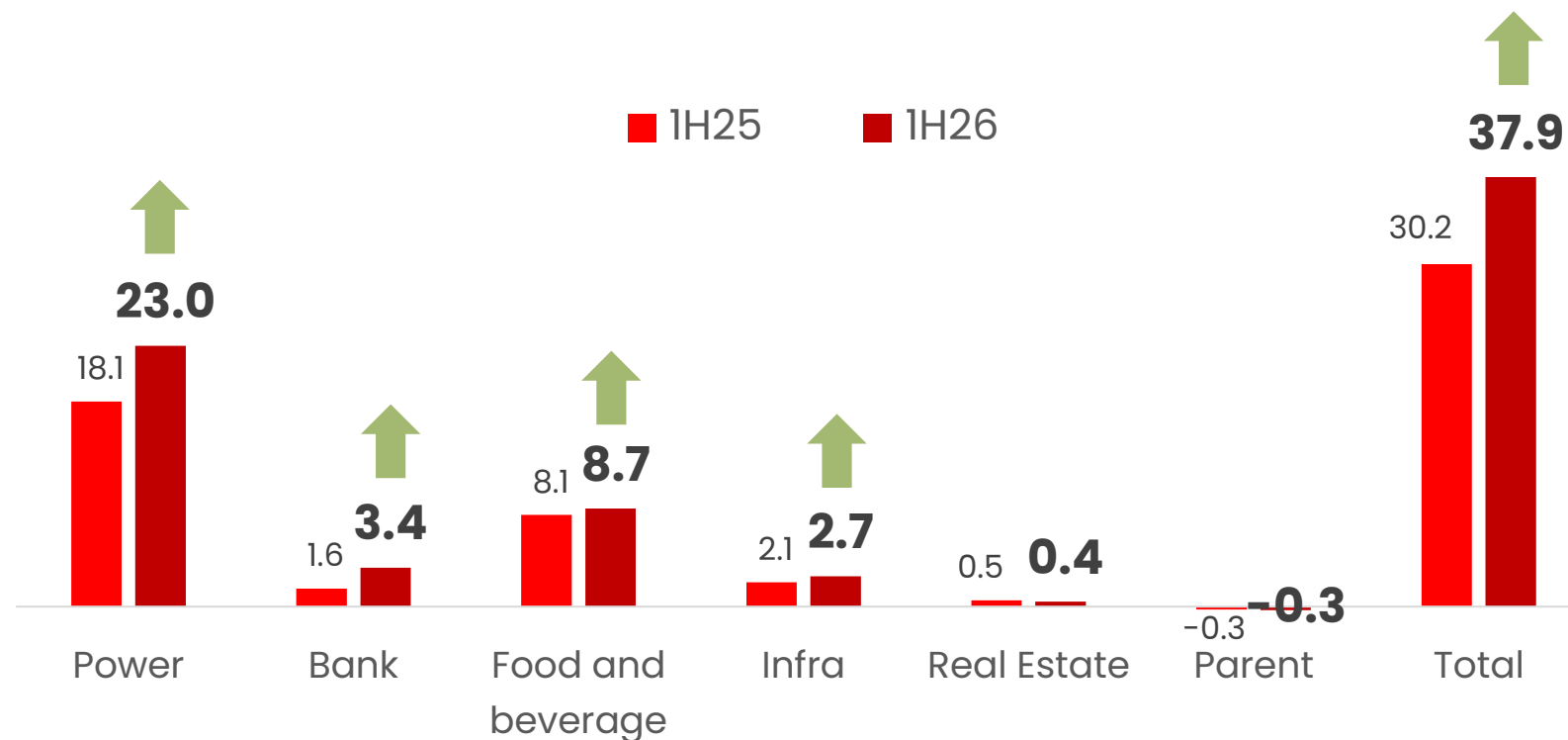
AEV's financial highlights

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

PHPm



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

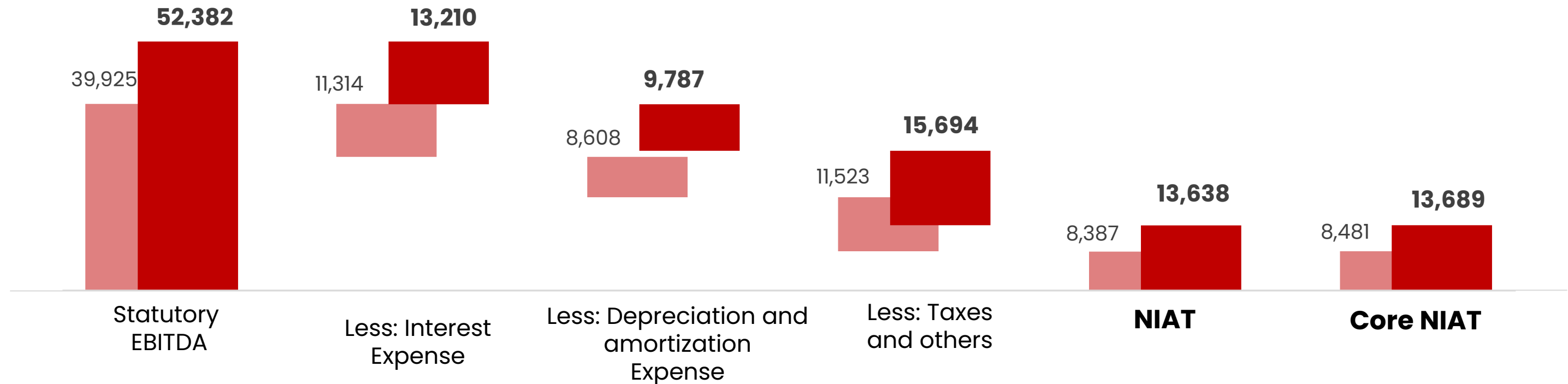
PHPb	1Q25	2Q25	1H25	1Q26	2Q26	1H26	YoY
Power	8.0	10.1	18.1	10.8	12.2	23.0	27%
Bank	0.7	0.9	1.6	1.9	1.5	3.4	115%
Food and beverage	3.5	4.6	8.1	4.3	4.4	8.7	7%
Infra	1.1	1.0	2.1	1.2	1.4	2.7	25%
Real Estate	0.3	0.3	0.5	0.1	0.3	0.4	-21%
Parent	0.1	-0.4	-0.3	-0.2	-0.1	-0.3	-20%
TOTAL	13.7	16.5	30.2	18.1	19.8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

AEV's financial highlights

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.

NIAT
PHPm



AEV's financial highlights

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

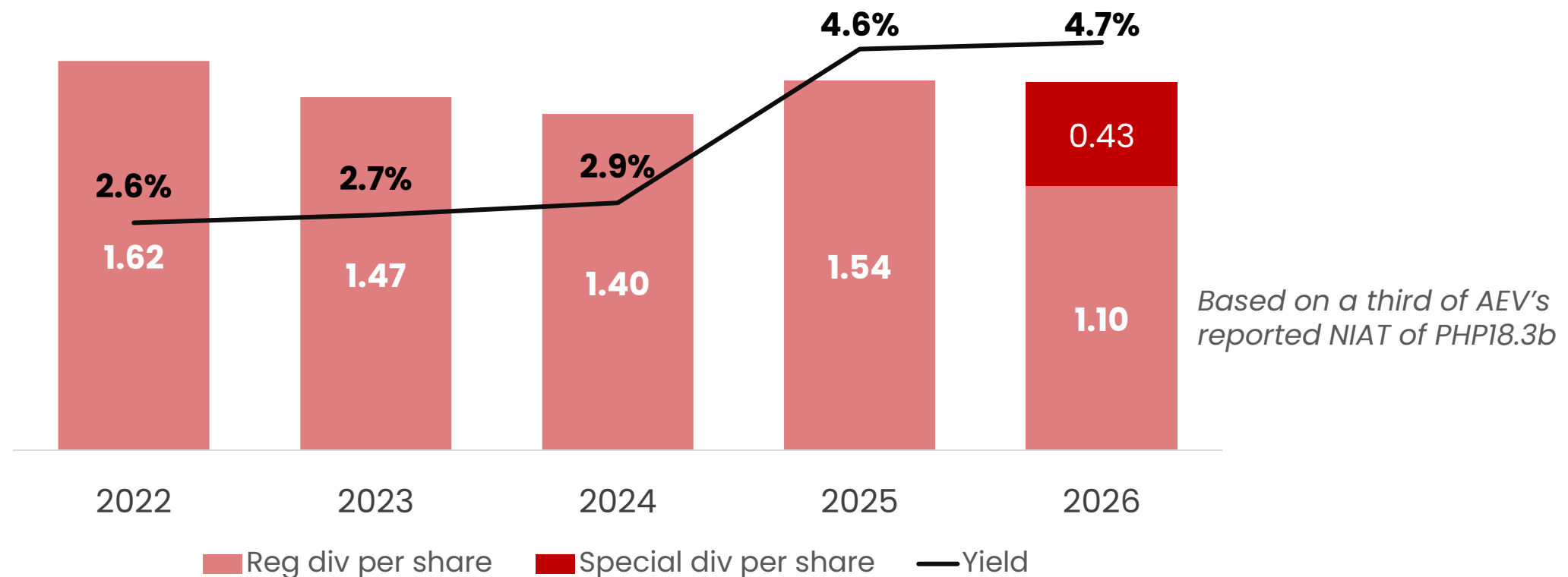
PHPm	PARENT LEVEL	
	31 Dec 2025	30 Jun 2026
Gross Debt	87,923	84,813
Net Debt	75,512	76,159
Net Debt to Equity	0.26x	0.26x
Debt to Equity	0.30x	0.29x

Returning value to shareholders

Consistent dividend payout

Only Philippine conglomerate that has a dividend policy (~33% of previous year's net income)

Dividend per share
PHP/share



SUBSIDIARY LEVEL UPDATES

AboitizPower at a glance

Who are we?

AboitizPower (AP PM) is a **leading Philippine energy provider**.



AP generates **1 in 5 MW of installed capacity in the Philippines** and, together with its partners, has **the largest installed capacity of Renewable Energy in the country**.



AP, through its retail subsidiaries, holds **27% of the total retail electricity market** (Apr 2026 Competitive Retail Electricity Market Report)



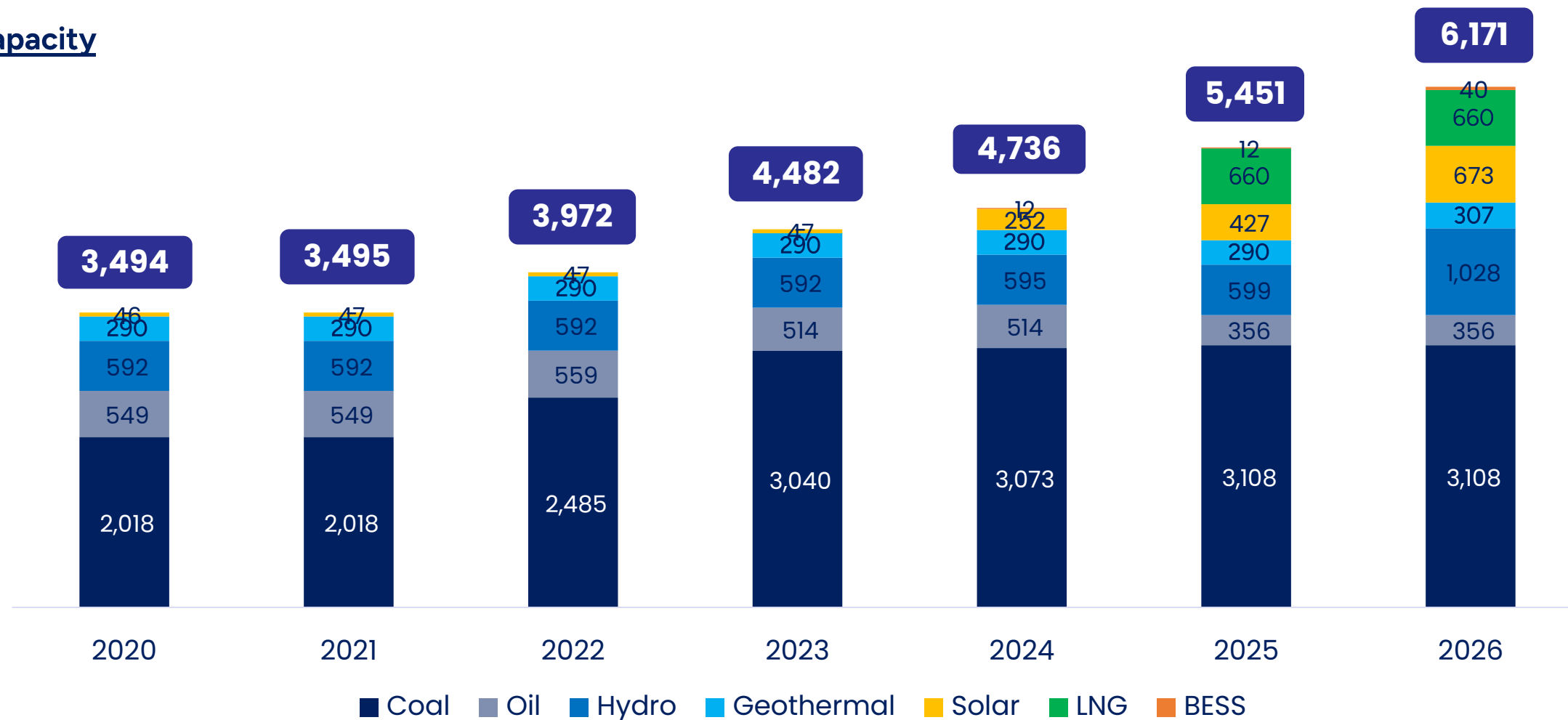
AP owns **nine distribution utilities**, including the Philippines's second and third largest, with over one million customers

Diversifying generation portfolio

A broad generation portfolio spanning 7 technologies

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

Attributable Capacity
MW



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)**



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)**



hydro geo solar storage



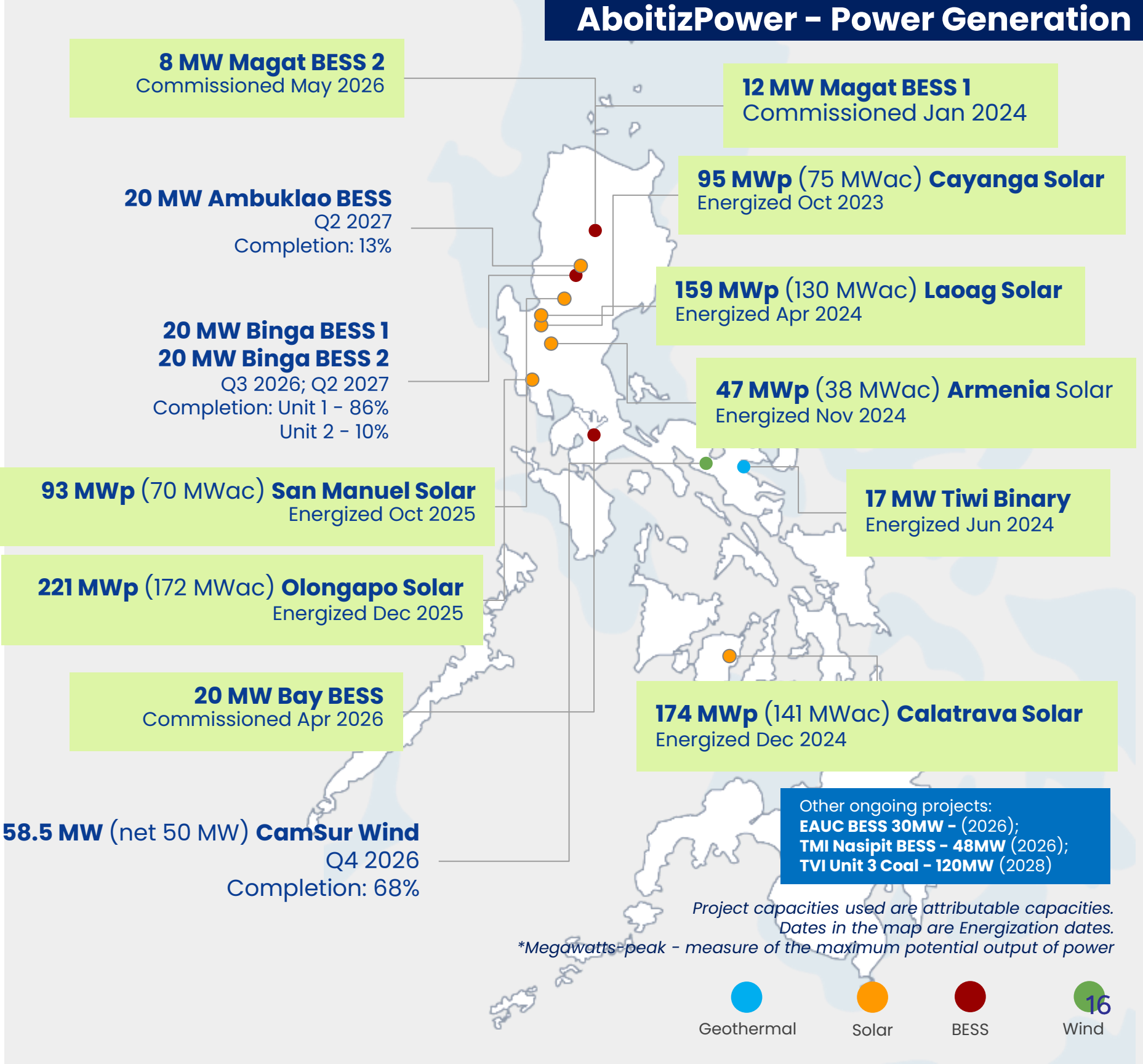
Steady progress across our renewable energy pipeline

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

The following are under construction today:

- 20 MW Binga BESS 1
- 20 MW Binga BESS 2
- 58.5 MW CamSur Wind
- 20 MW Ambuklao BESS
- 49.5 MW Presentacion 2 Wind
- 130 MWac San Marcelino Floating Solar in Zambales

**includes BESS and Binary projects*



Distribution Business Group

Empowering the evolution of our cities

9 **5,114 km²**

utilities

total service area

1.24mn **9,230 GWh**

no. of customers

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



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%



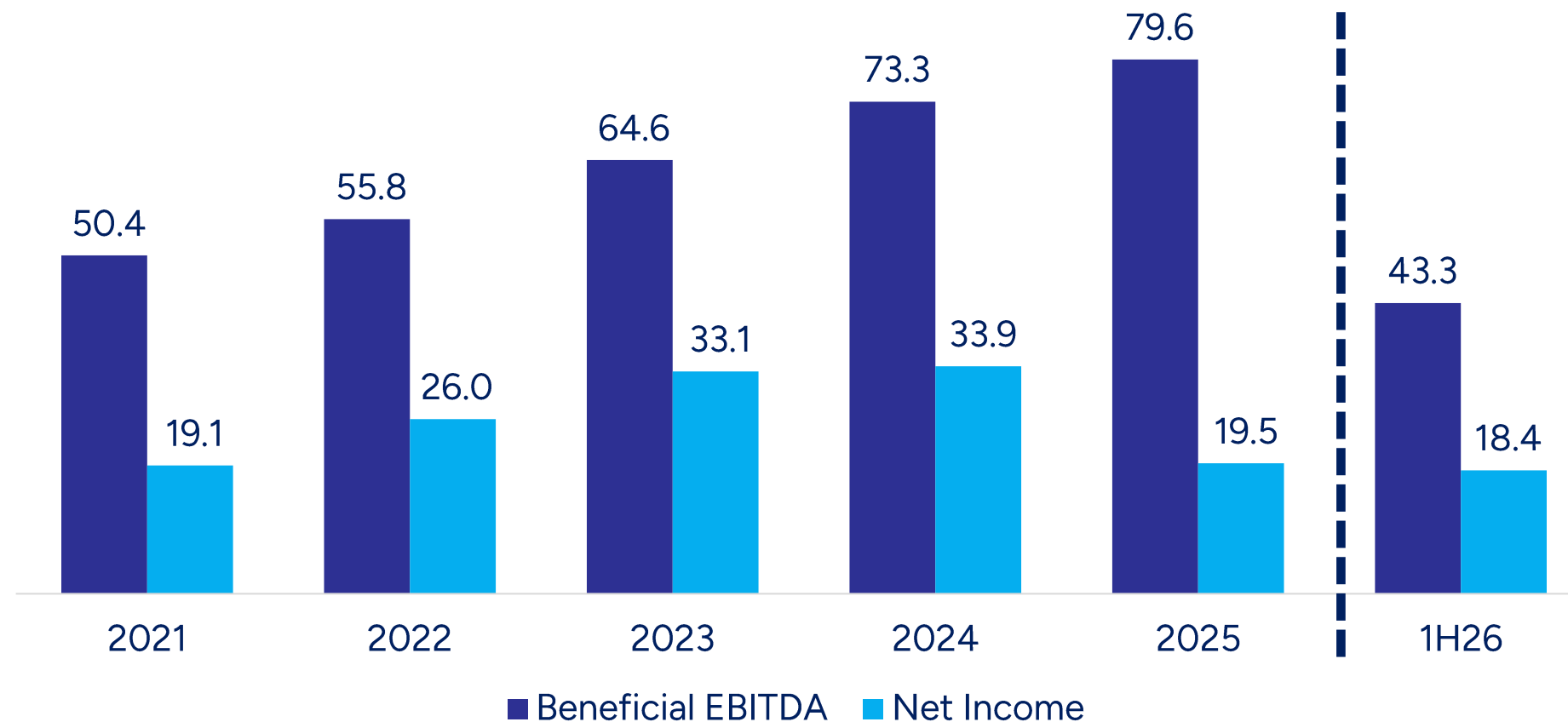
Strong financial track record

Double-digit CAGR

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

Beneficial EBITDA and NIAT

PHPb



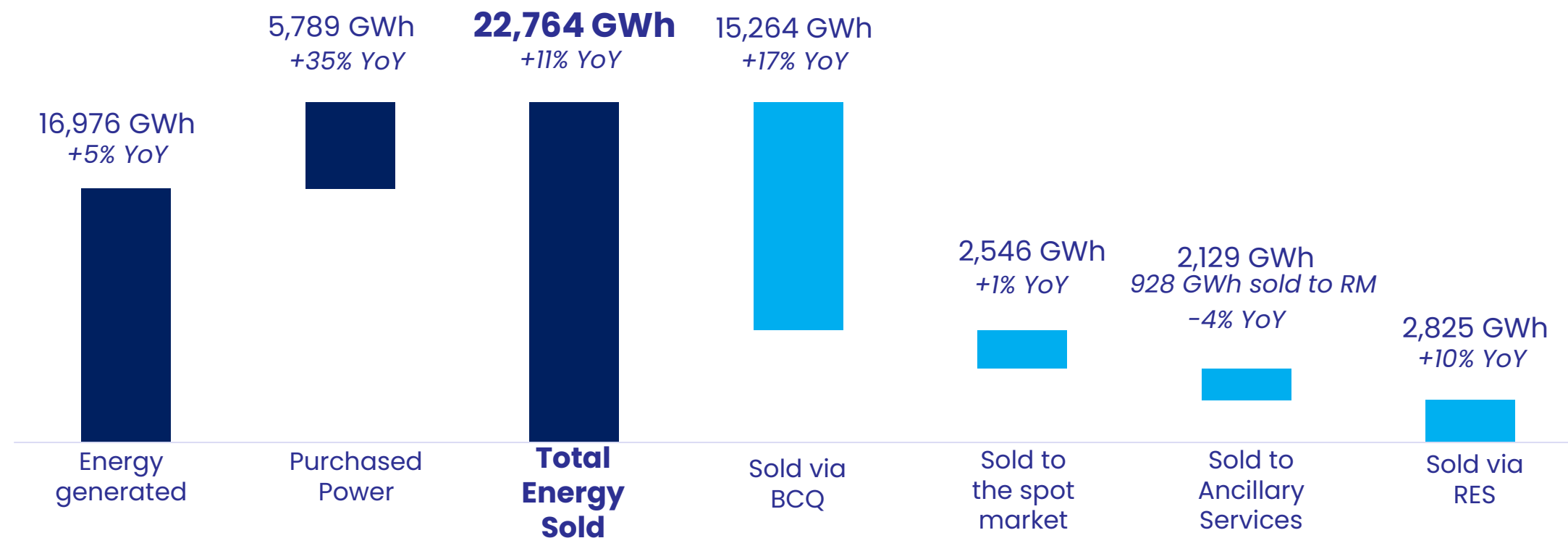
Power generation segment highlights

Double-digit growth in total energy sold

The Generation 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

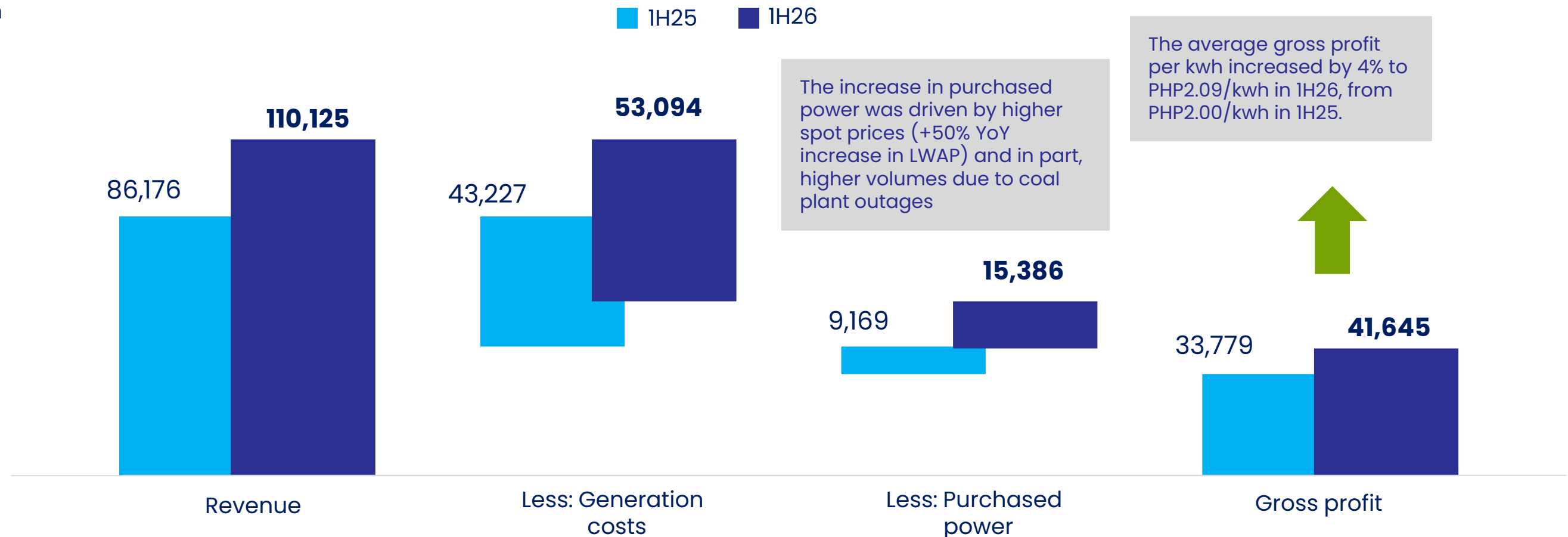


Power generation segment highlights

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

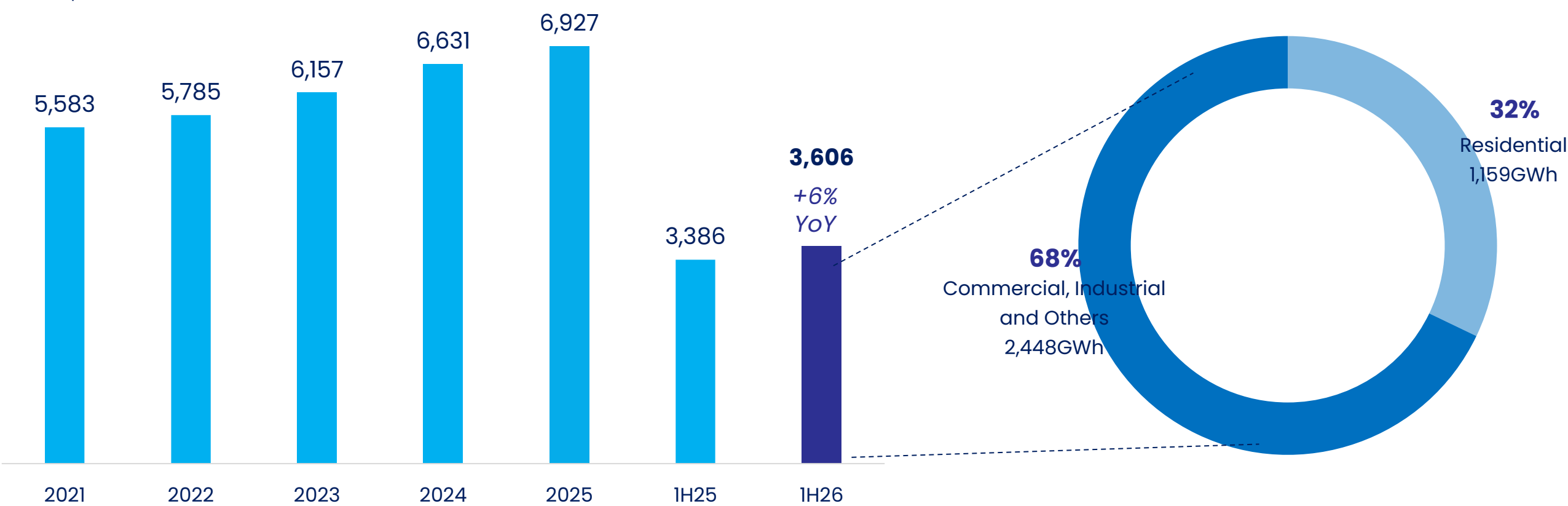


DU segment highlights

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

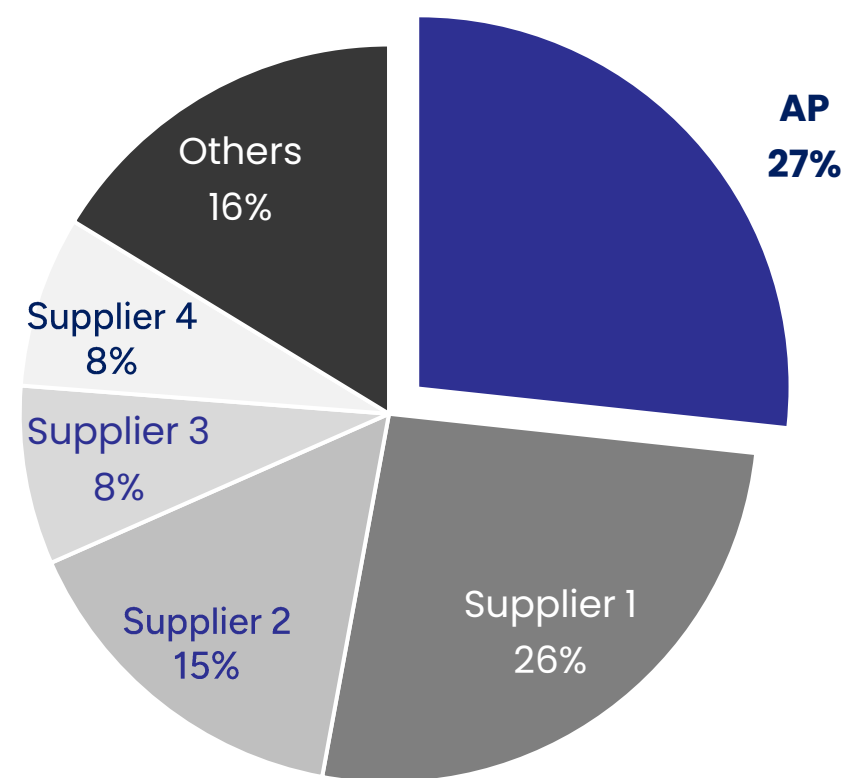


RES segment highlights

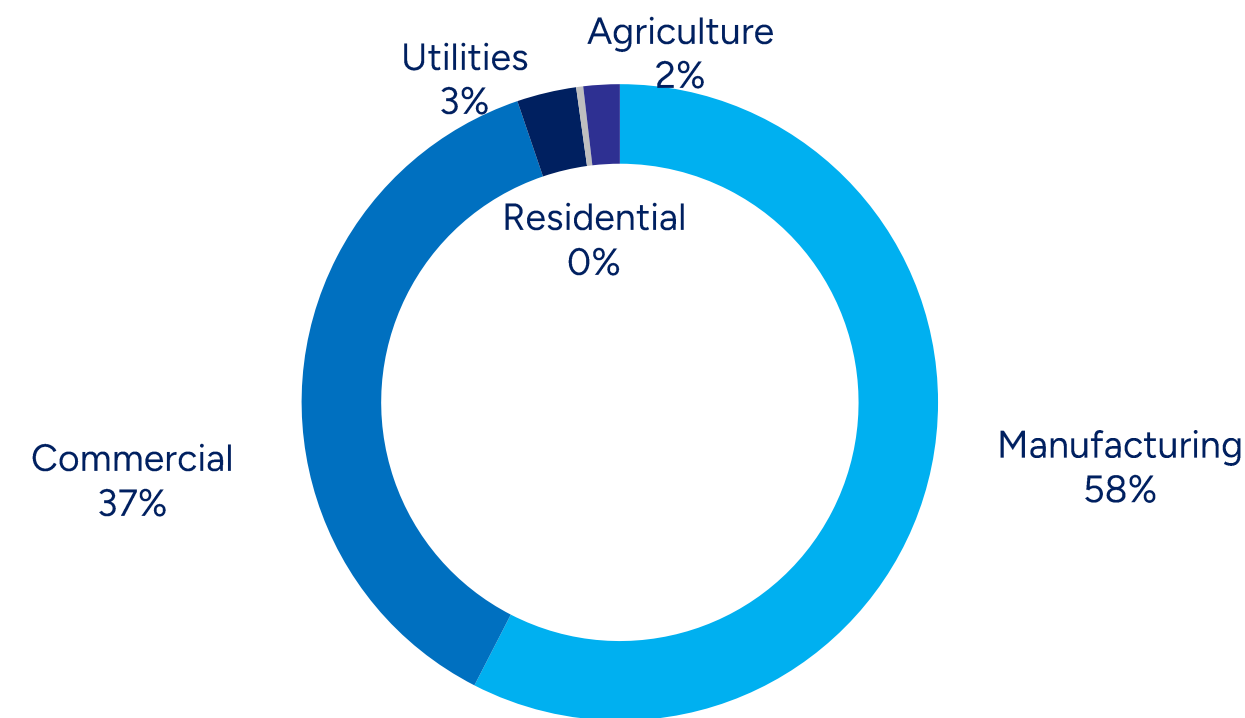
One of the leading retail electricity suppliers

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

RES Market share
Source: CREM Report as of Apr 2026



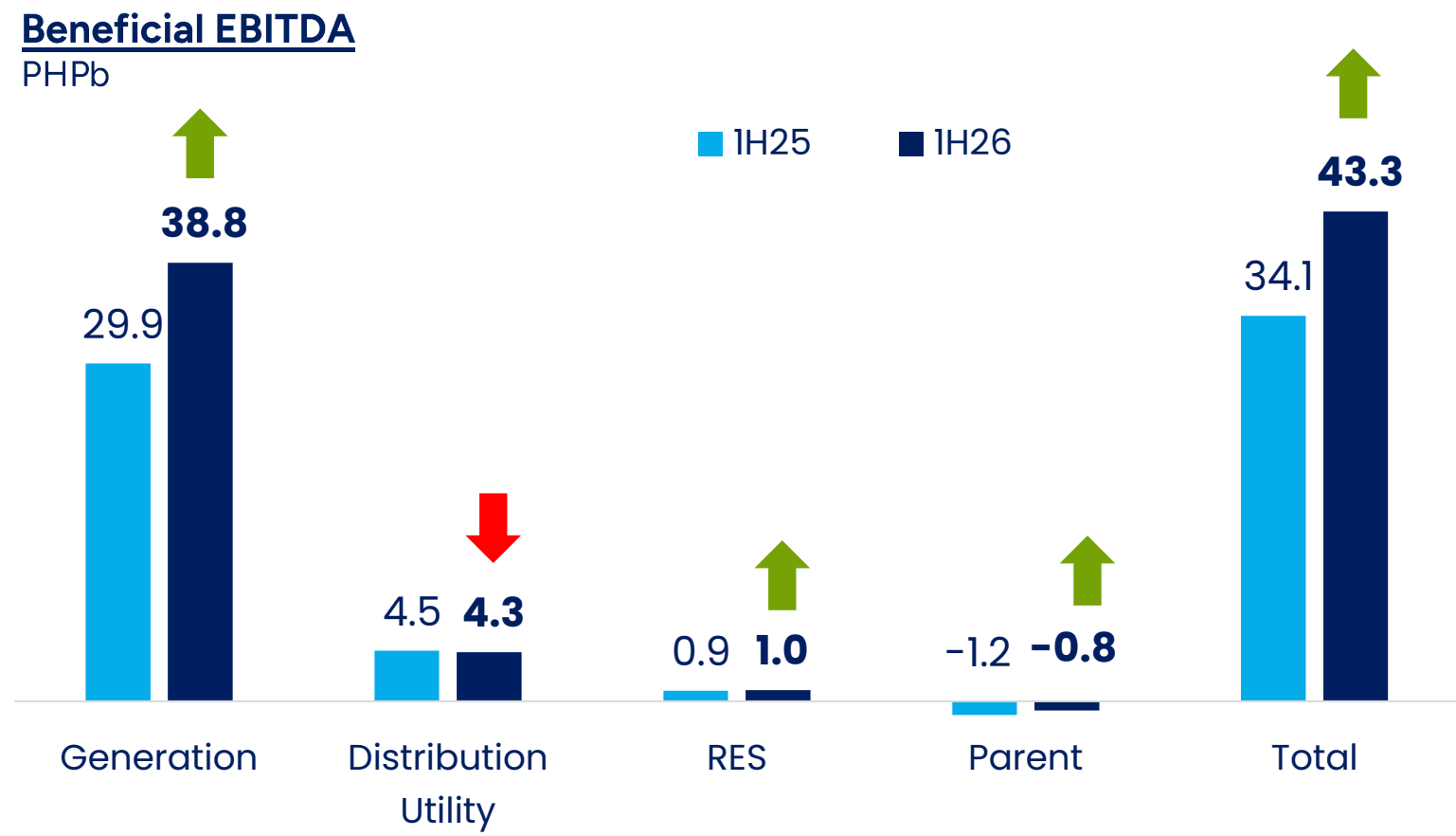
Customer Type (for Adventpower and AdventEnergy)
MW



AP's financial highlights

1H26 beneficial EBITDA grew by 27% YoY

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



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

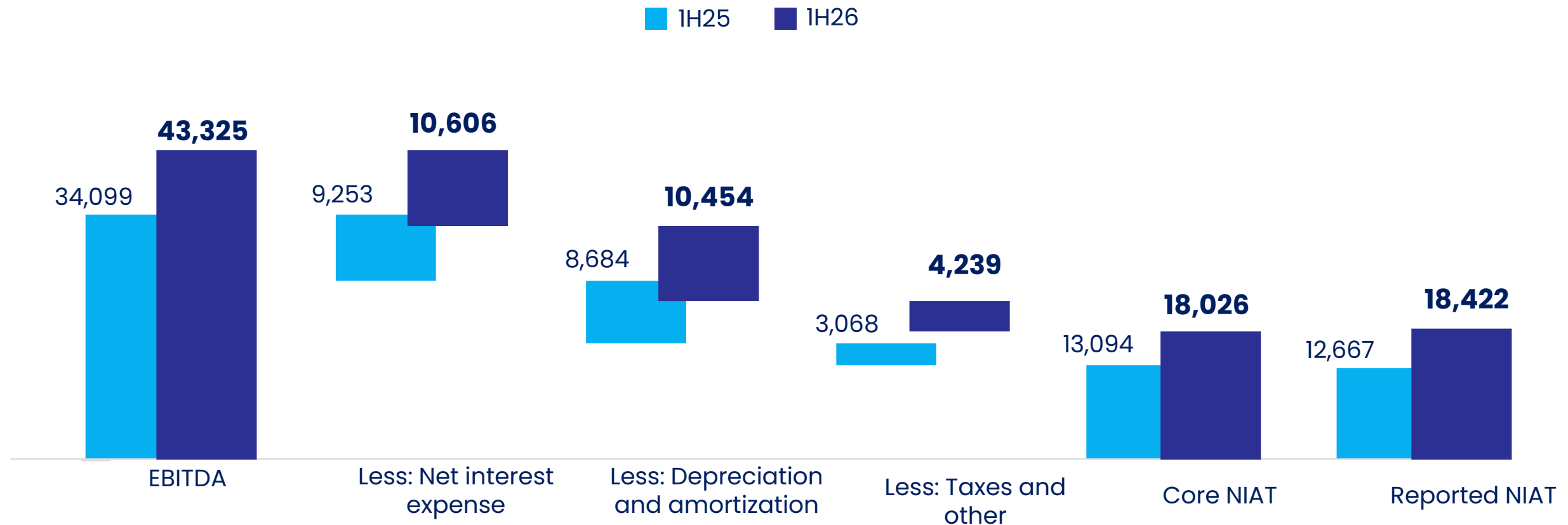
PHPb	1Q25	2Q25	1H25	1Q26	2Q26	1H26
Generation	12.6	17.0	29.9	18.0	20.8	38.8
DU	2.0	2.4	4.5	2.3	2.1	4.3
RES	0.4	0.5	0.9	0.5	0.5	1.0
Parent	-0.1	-0.9	-1.2	-0.5	-0.3	-0.8
Total	15.0	19.1	34.1	20.3	23.0	43.3

AP's financial highlights

1H26 NIAT 45% higher YoY

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

NIAT
PHPm



AP's financial highlights

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

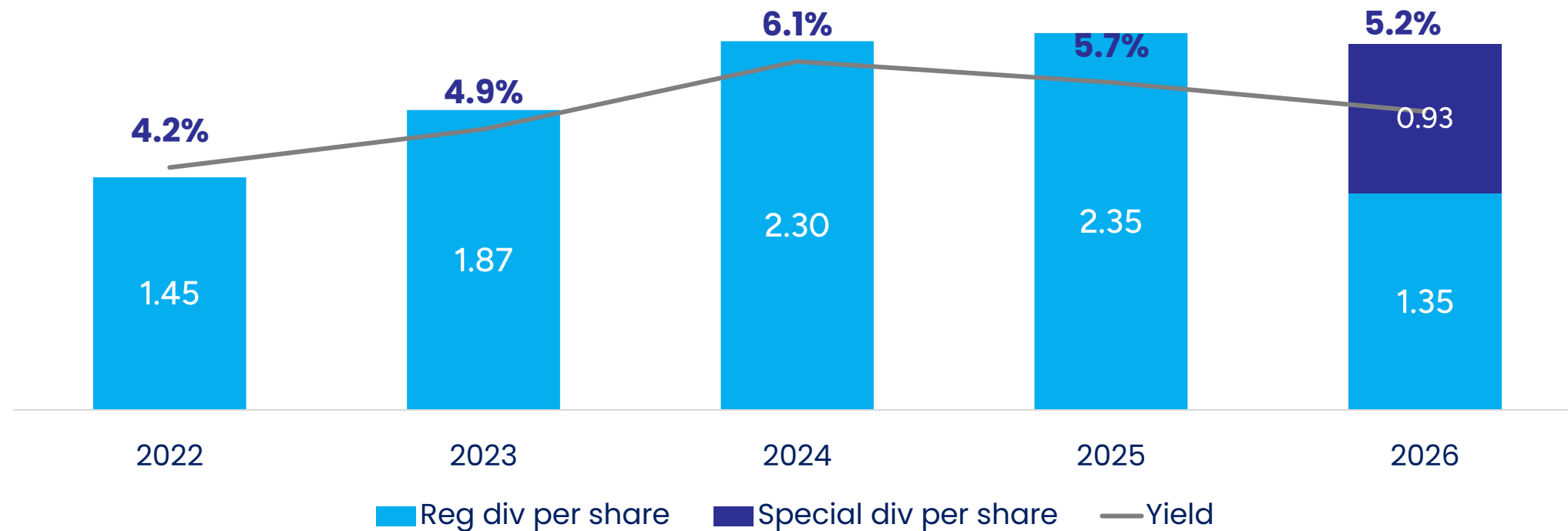
Returning values to shareholders

Consistent dividend payout

AP pays out half of its previous year's net income as dividends.

Dividend yield

PHP/share



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

Unionbank at a glance

Who are we?

Unionbank (UBP PM) is the **leading retail-focused bank in the Philippines**; It is the **8th largest bank in terms of resources and loans**; **Strong digital capabilities**, with the highest rated and most downloaded banking app in Google Playstore and Apple Appstore.



Universal bank

Retail-focused portfolio

Credit Cards | Personal Loans | Mortgage | Auto Loans

Other Products and Services

Corporate, Commercial, SME Loans | Trust and Investment products | Cash Management Services | Private Banking | Wealth Management | Bancassurance

CitySavings a UNIONBANK subsidiary

Thrift Bank

Teachers' Salary Loans |
Motorcycle Loans

UnionDigital
BANK

Digital Bank

Loans | Deposits

UBX

Fintech Subsidiary

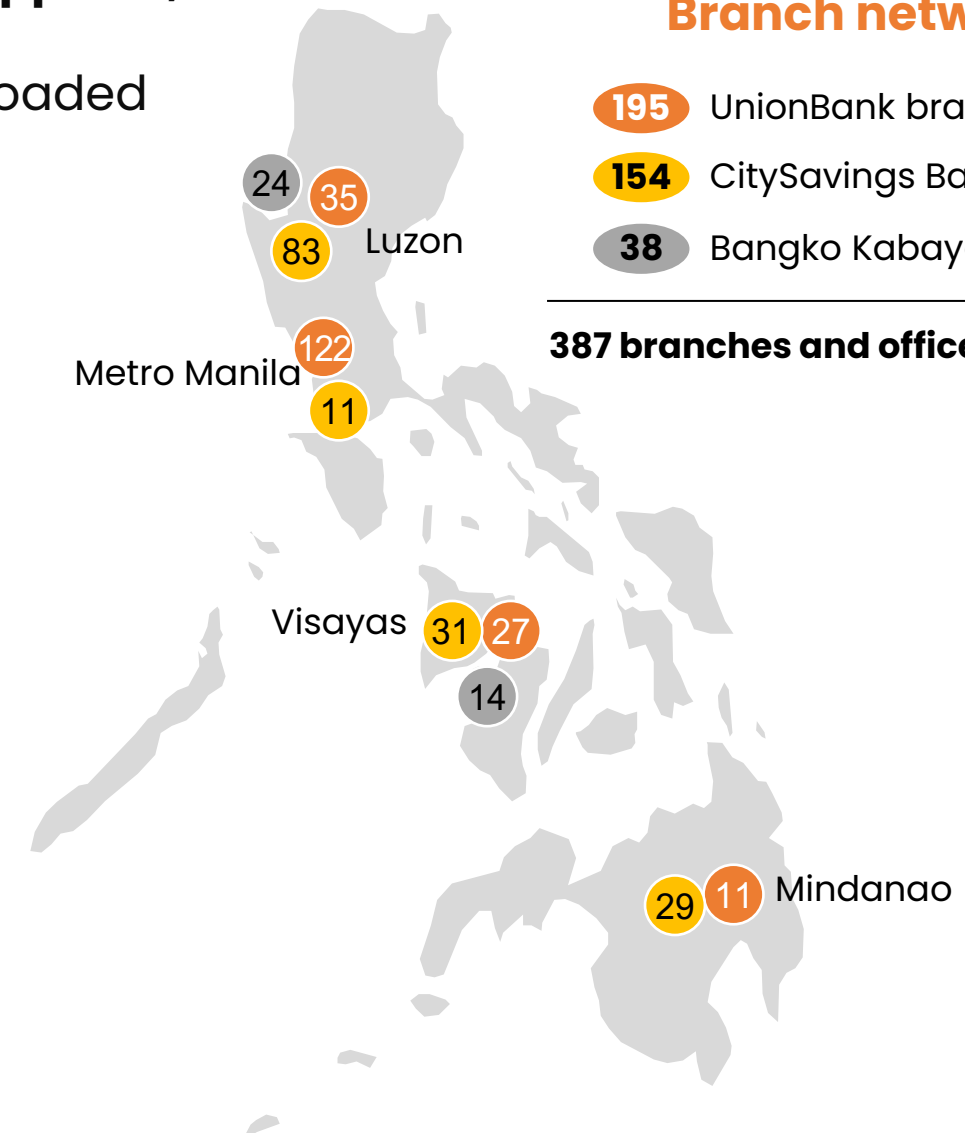
Open and Embedded Finance
Platform



Branch network

- 195** UnionBank branches
- 154** CitySavings Bank branches
- 38** Bangko Kabayan branches

387 branches and offices nationwide

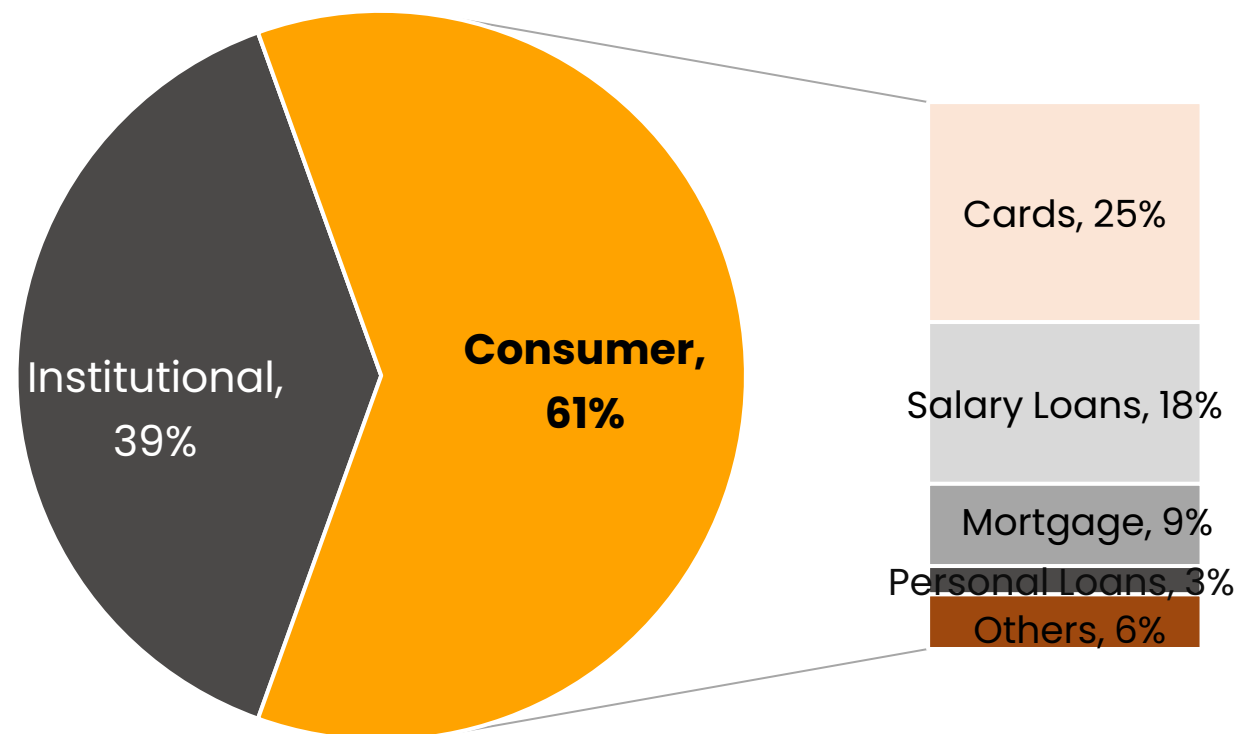


Leading retail-focused bank in the Philippines

Credit cards drive loan growth

Consumer loans account for **61%** of total loan book, higher than industry average of 23%.

Loan Mix



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%		

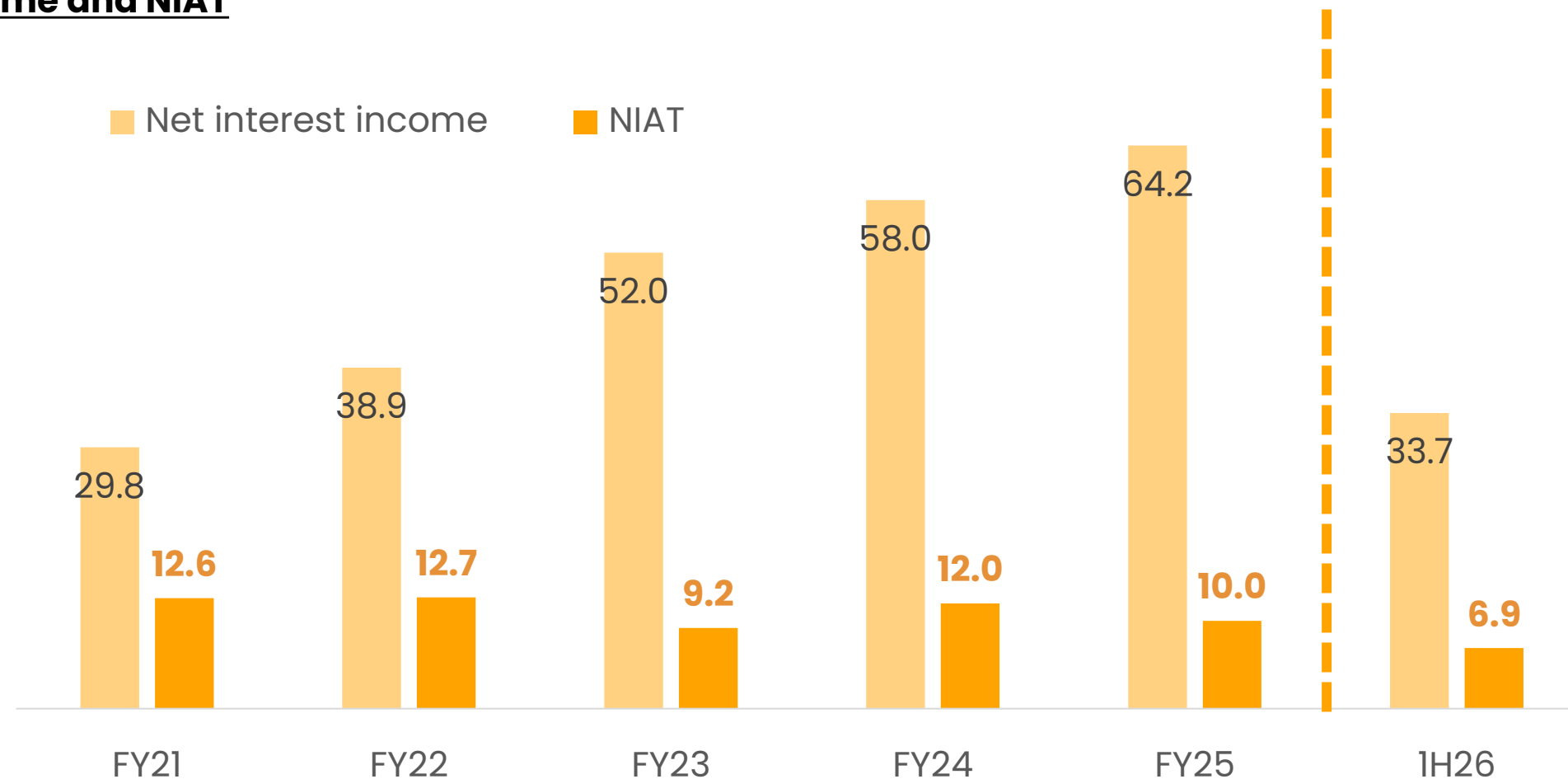
Unionbank's financial highlights

Sustained net interest income growth despite economic volatility

UBP is a beneficiary of low interest rate environment.

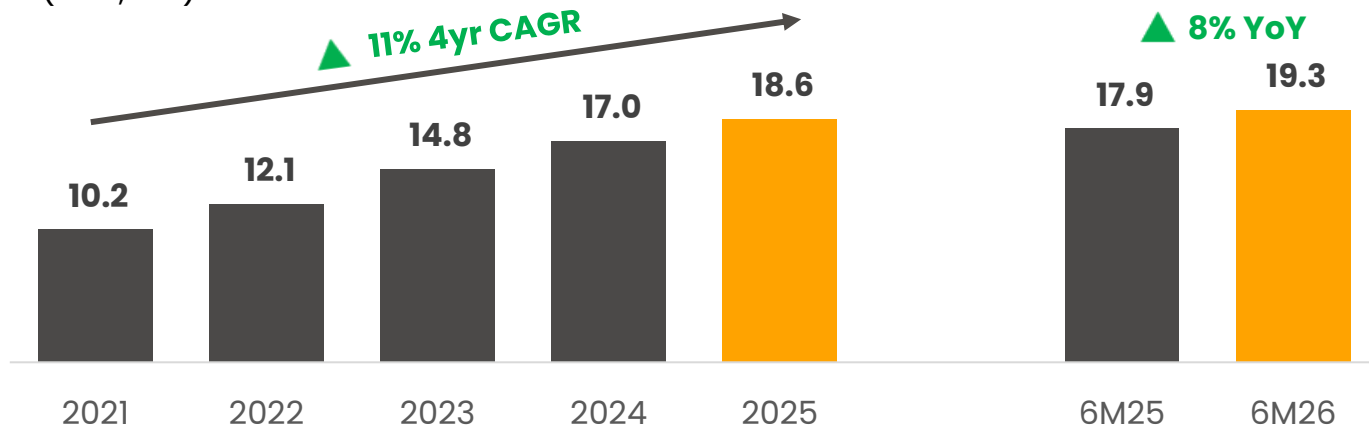
Net Interest Income and NIAT

PHPb

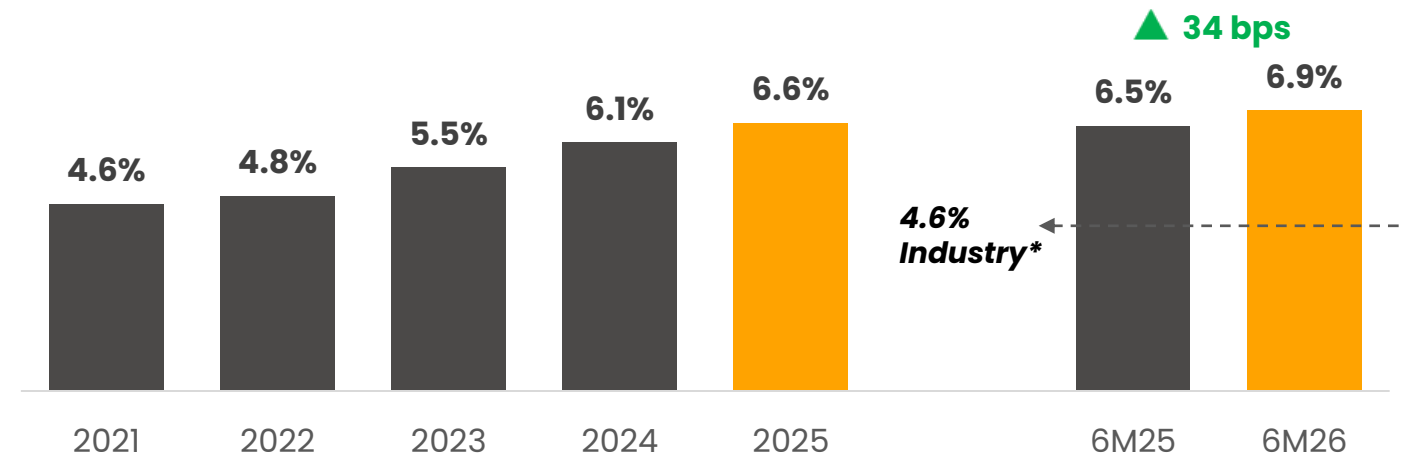


Unionbank's financial highlights

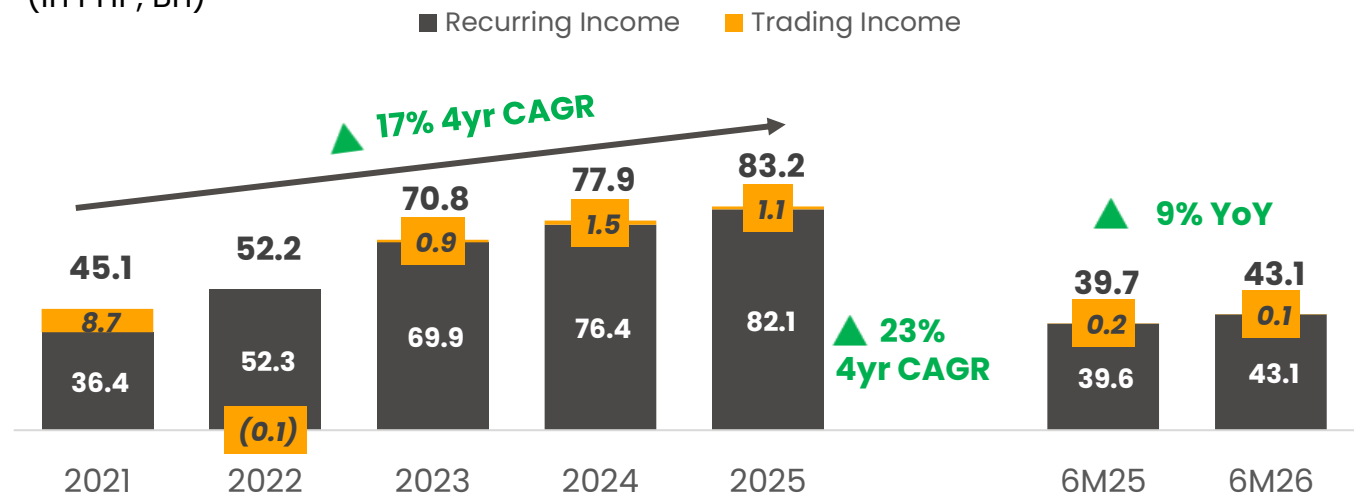
Customer Growth (in #, Mn)



Net Interest Margin

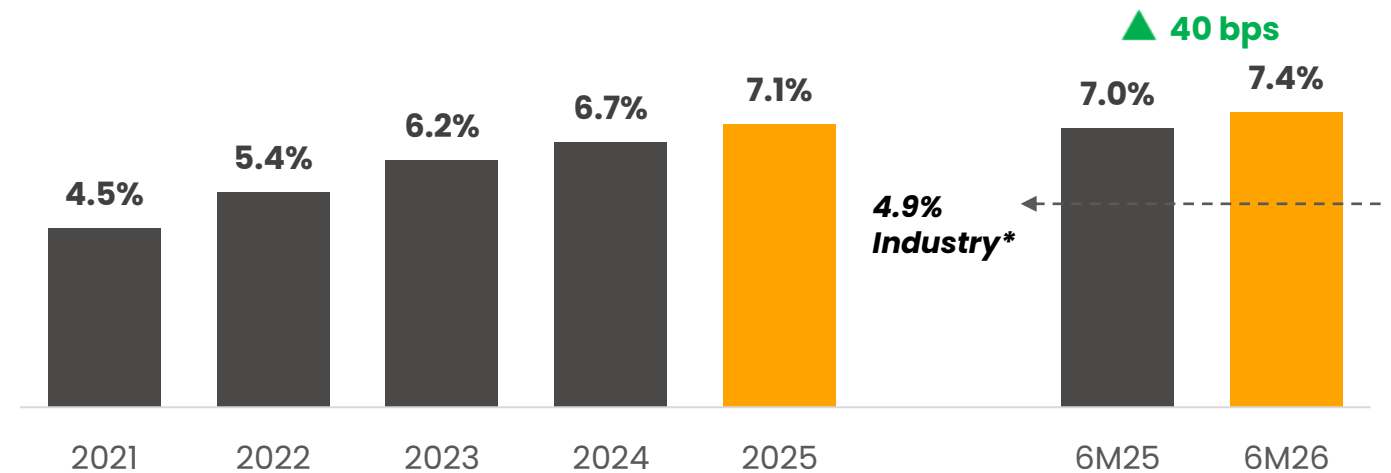


Net Revenues (in PHP, Bn)



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

Net Revenues (excluding trading) to Assets

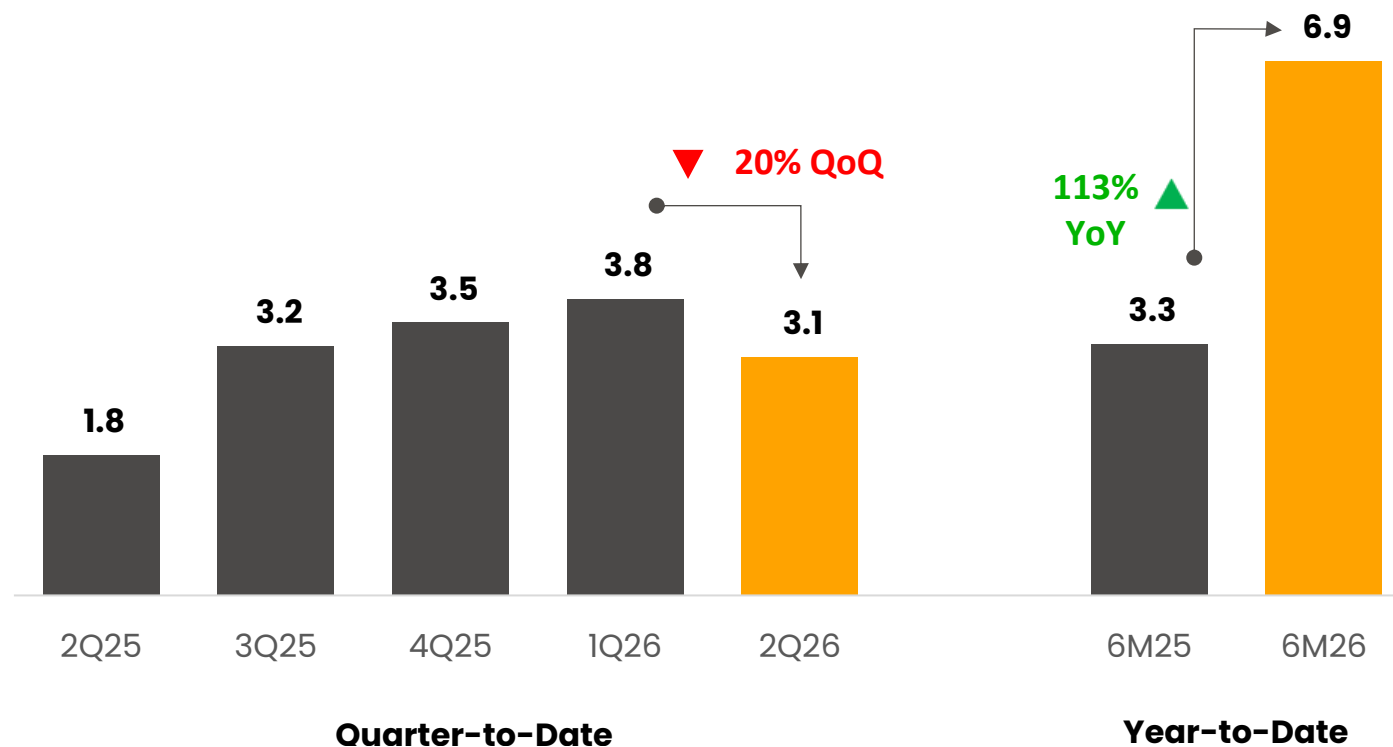


Unionbank's financial highlights

- ▶ 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

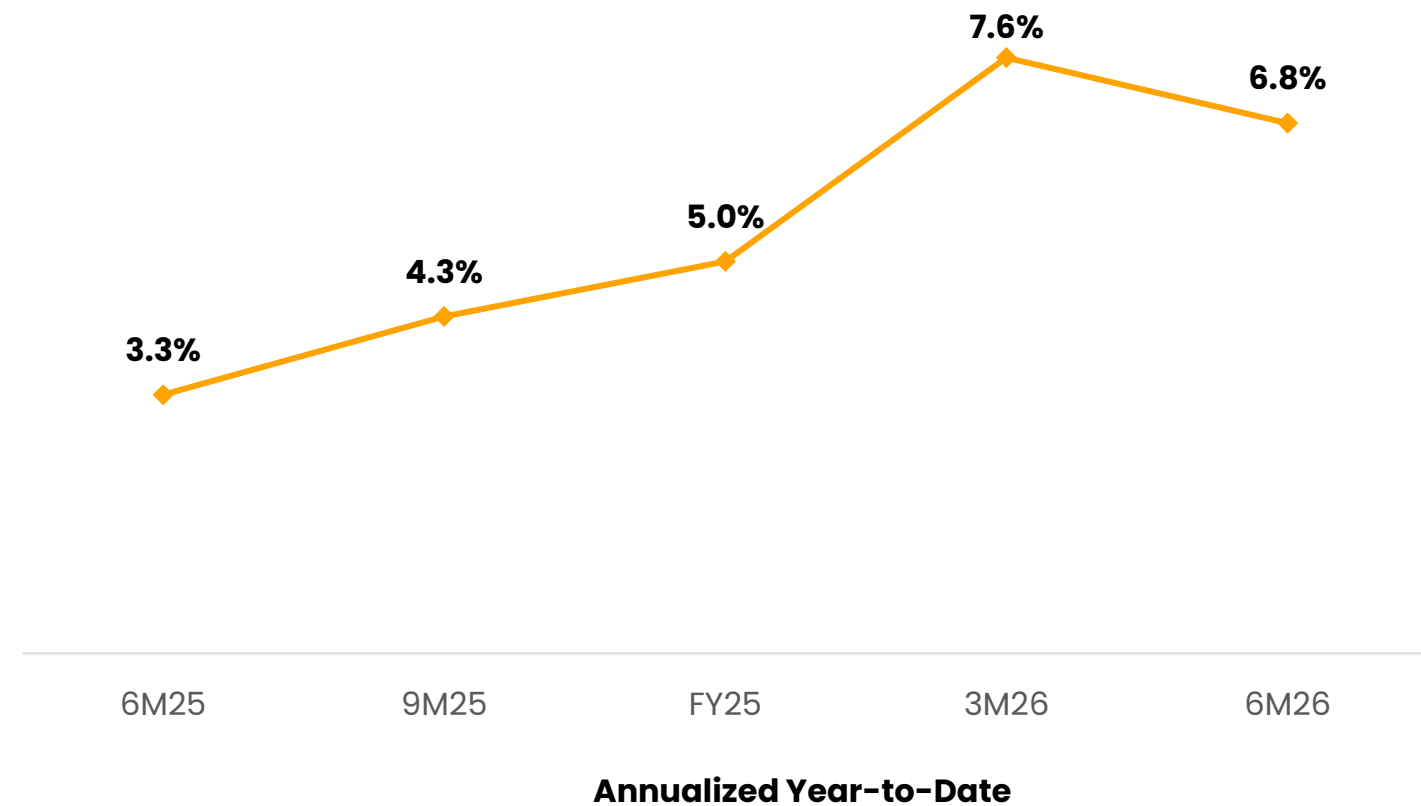
Net Income

(in PHP, Bn)



Return on Equity

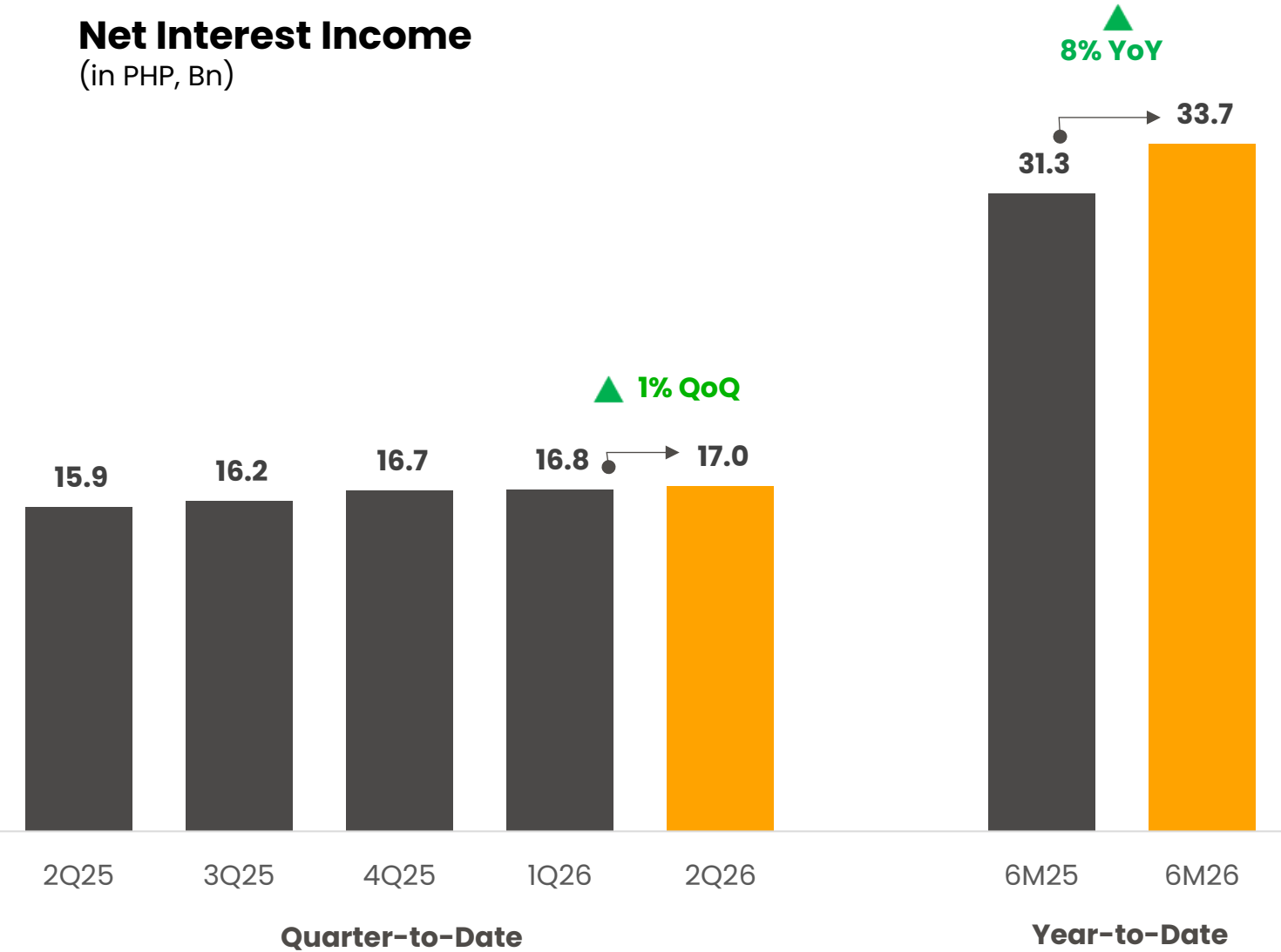
(Average)



Unionbank's financial highlights

Net Interest Income

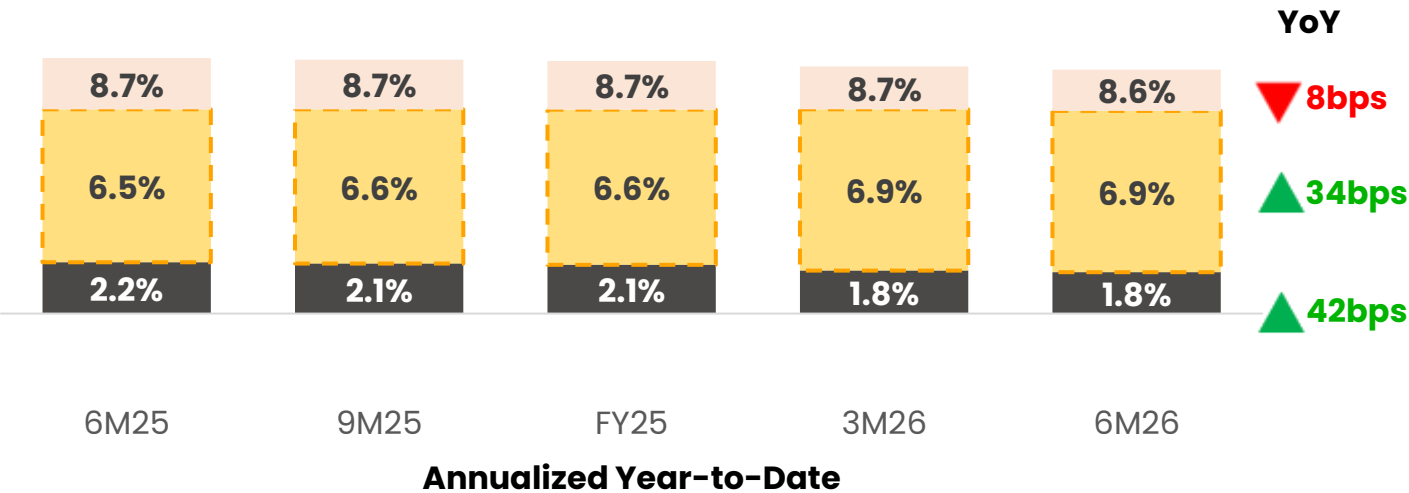
(in PHP, Bn)



Net Interest Margin

■ Cost ■ NIM ■ Yield

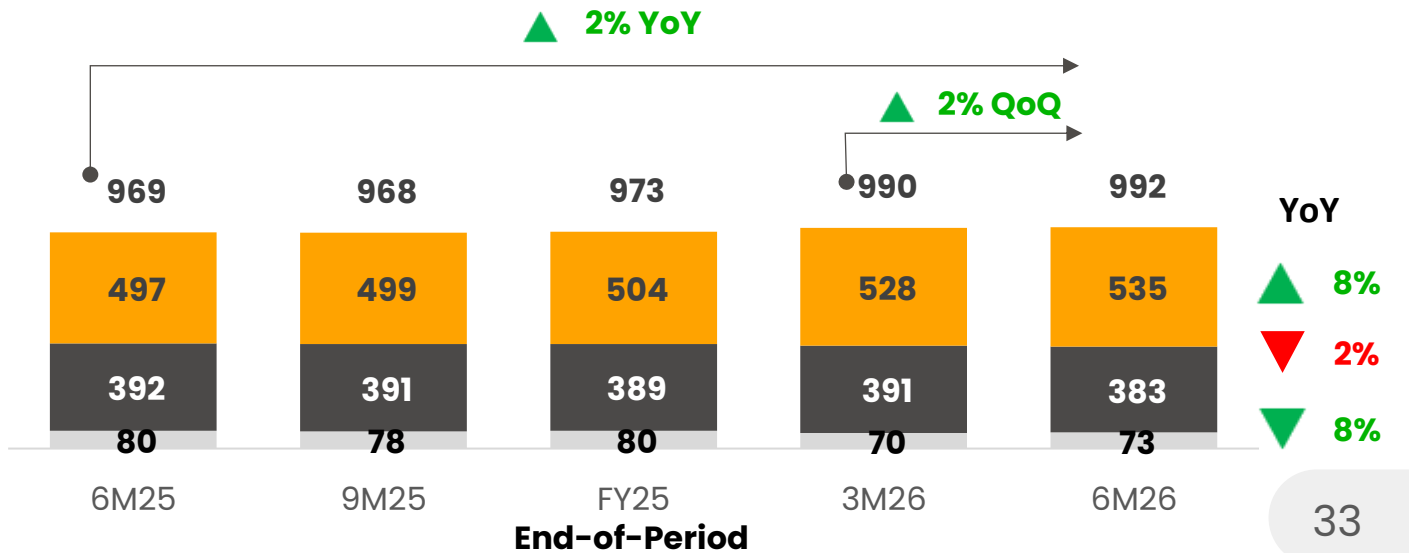
NIM expansion driven by lower funding costs



Earning Assets

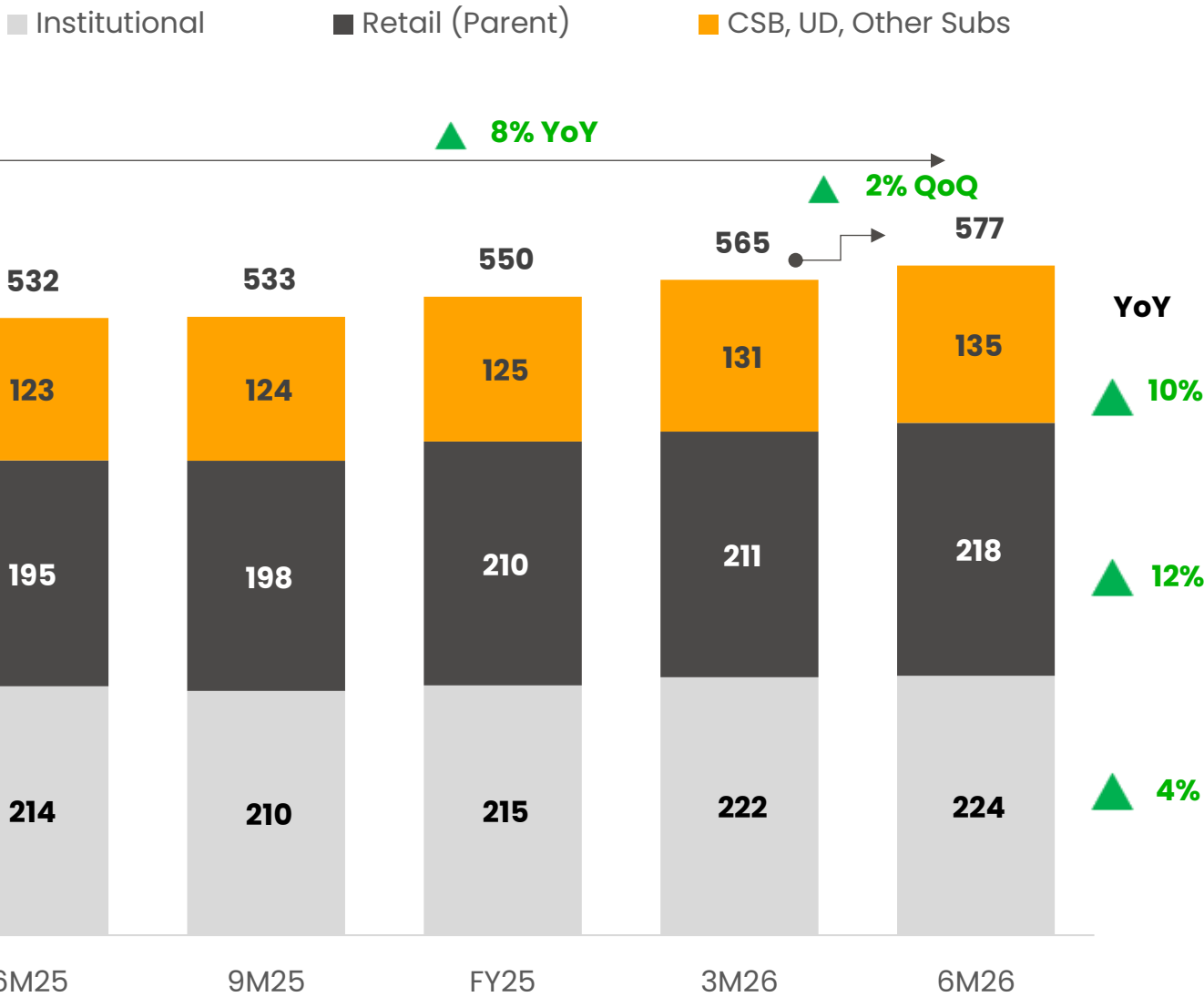
(ADB in PHP, Bn)

■ Liquid Assets ■ Securities ■ Current Loans



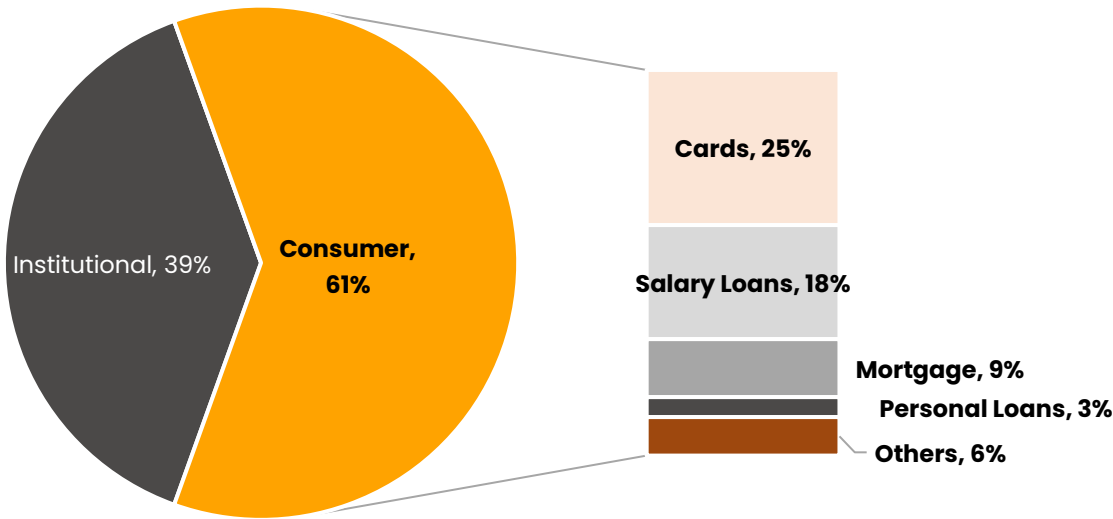
Gross loans and loan mix

Gross Loans, OSB (in PHP, Bn)



Loan Mix

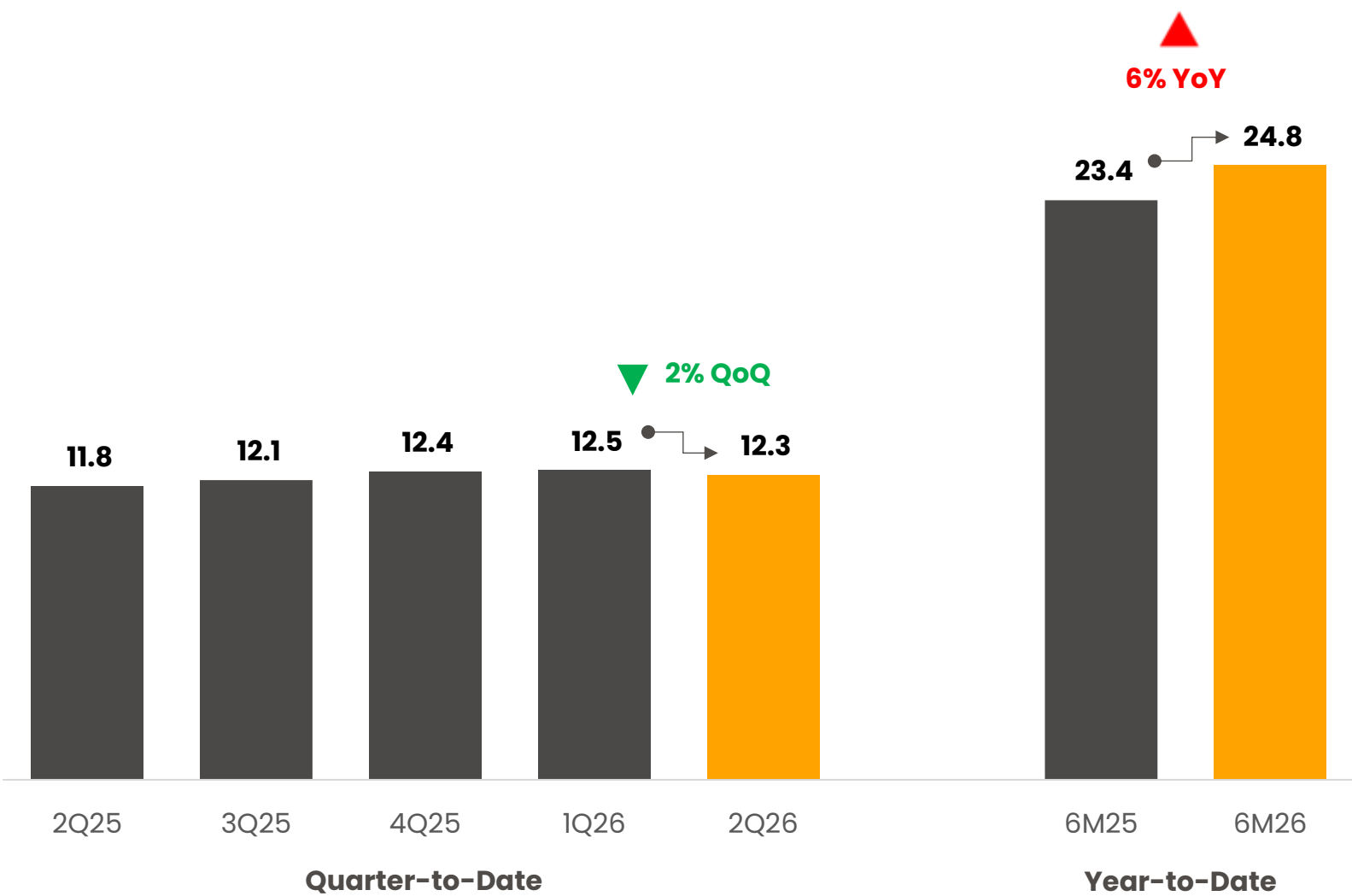
Industry's Consumer Loans ~ 23%
Based on 3M26 BSP Data



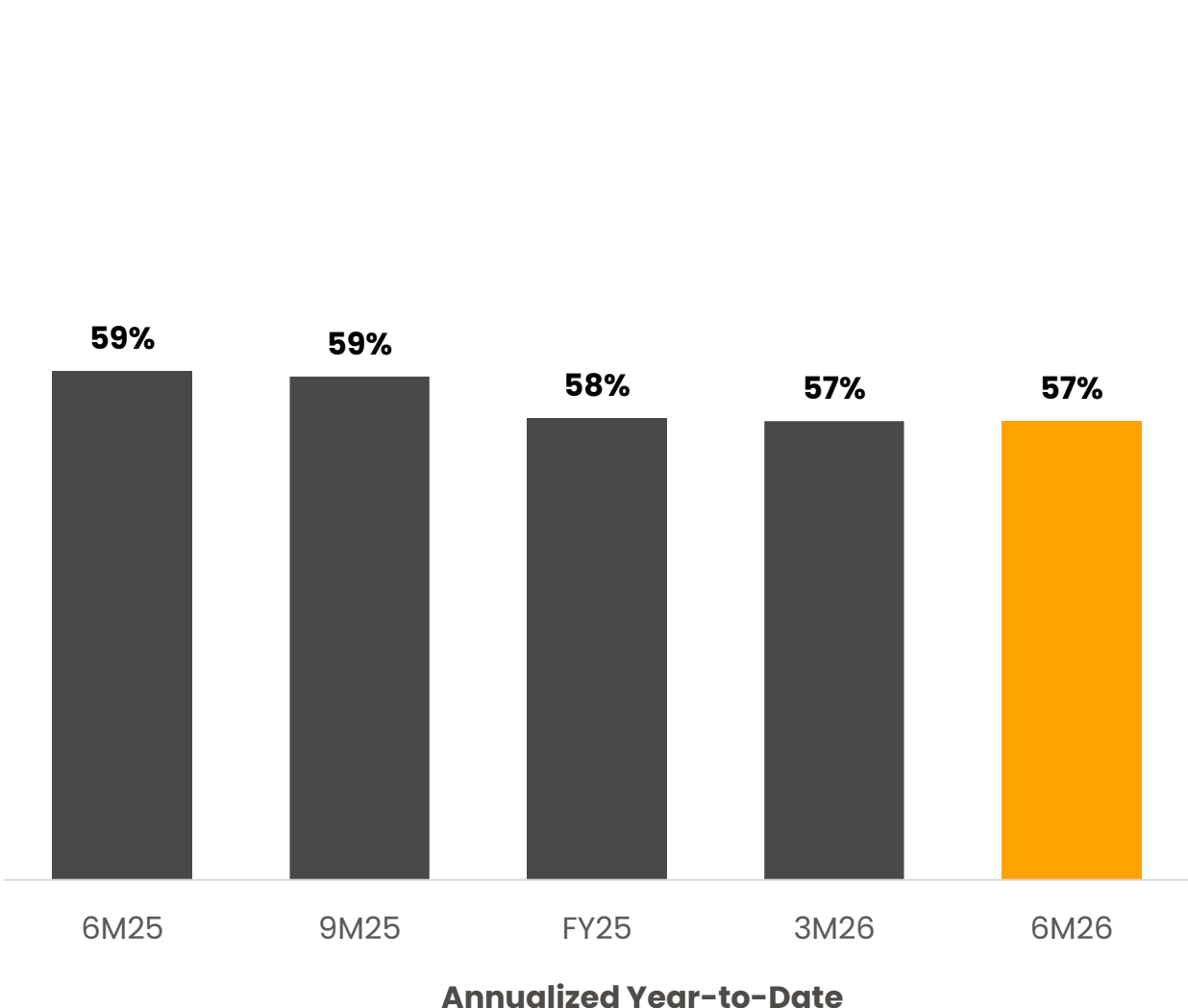
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CitySavings and Subsidiaries	119	132	13	11%
UnionDigital	4	4	(0)	-3%
Total Gross Loans of Subs	123	131	13	10%
Total Gross Loans	532	577	45	8%
% Consumer Loans	60%	61%		

Improving trend in cost to income ratio

Operating Expense
(in PHP, Bn)



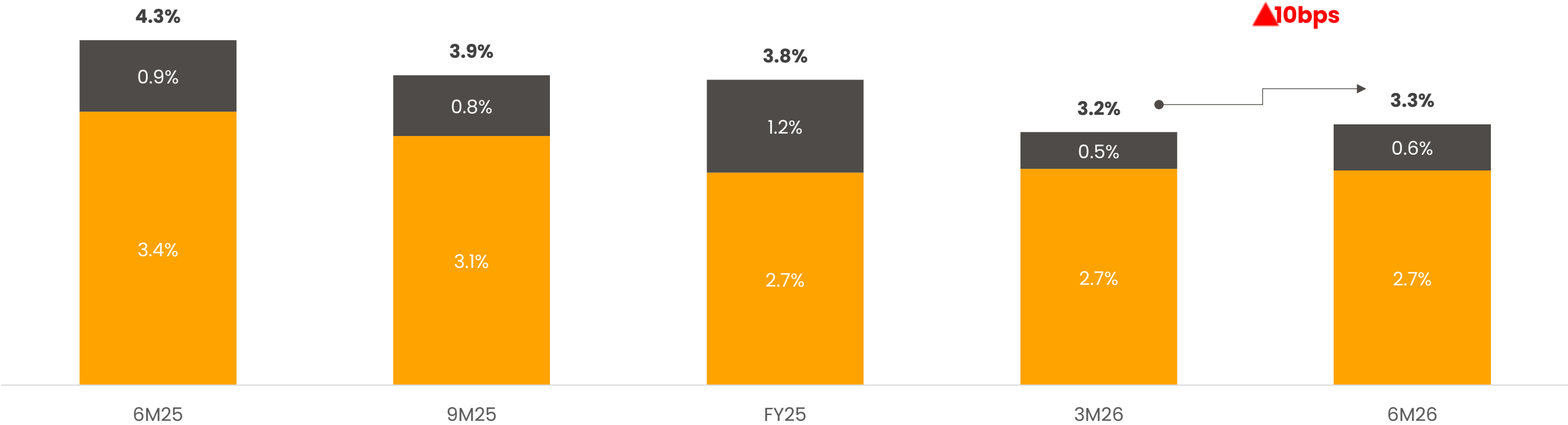
Cost-to-income Ratio



Stable credit costs

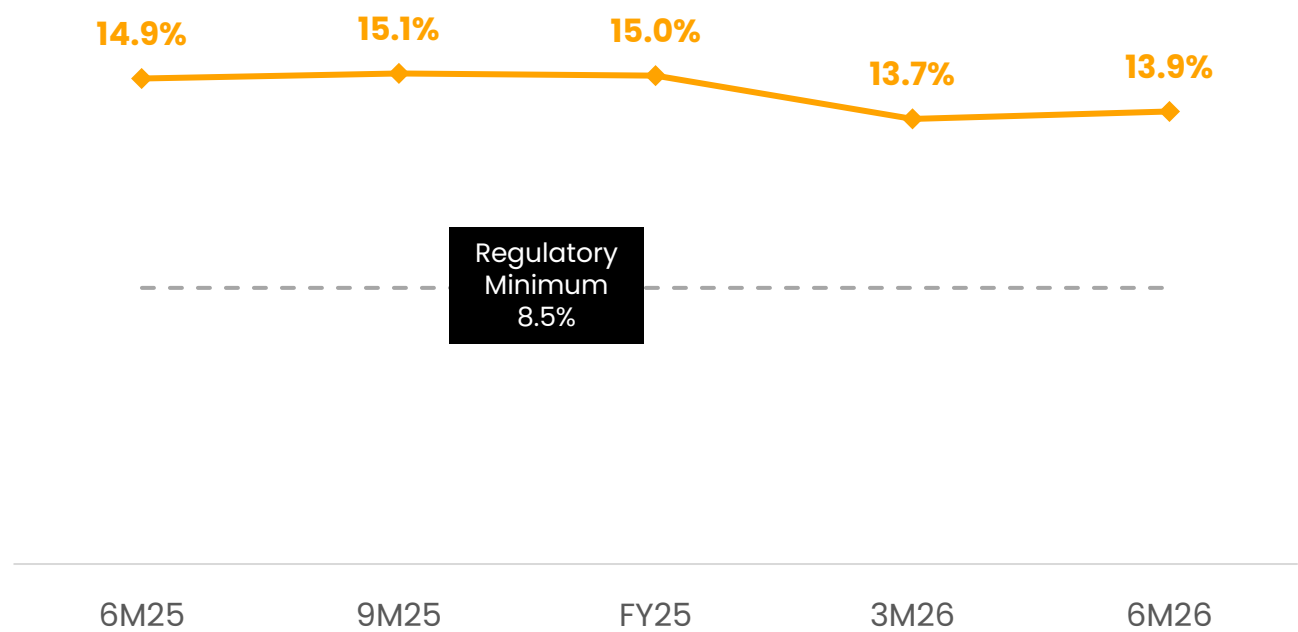
Credit Cost – Annualized (Year-to-date)

Parent Subsidiaries

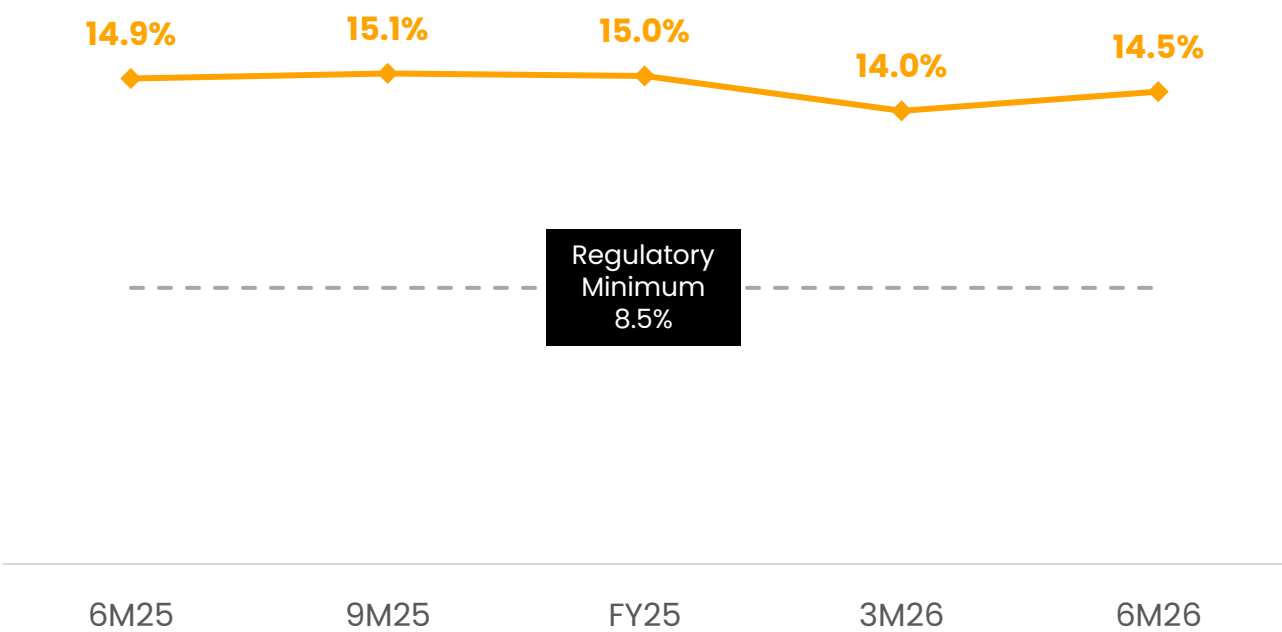


Sufficient capital ratios to support asset growth

Common Equity Tier 1 Capital Ratio Group (CET1)



Common Equity Tier 1 Capital Ratio Parent (CET1)



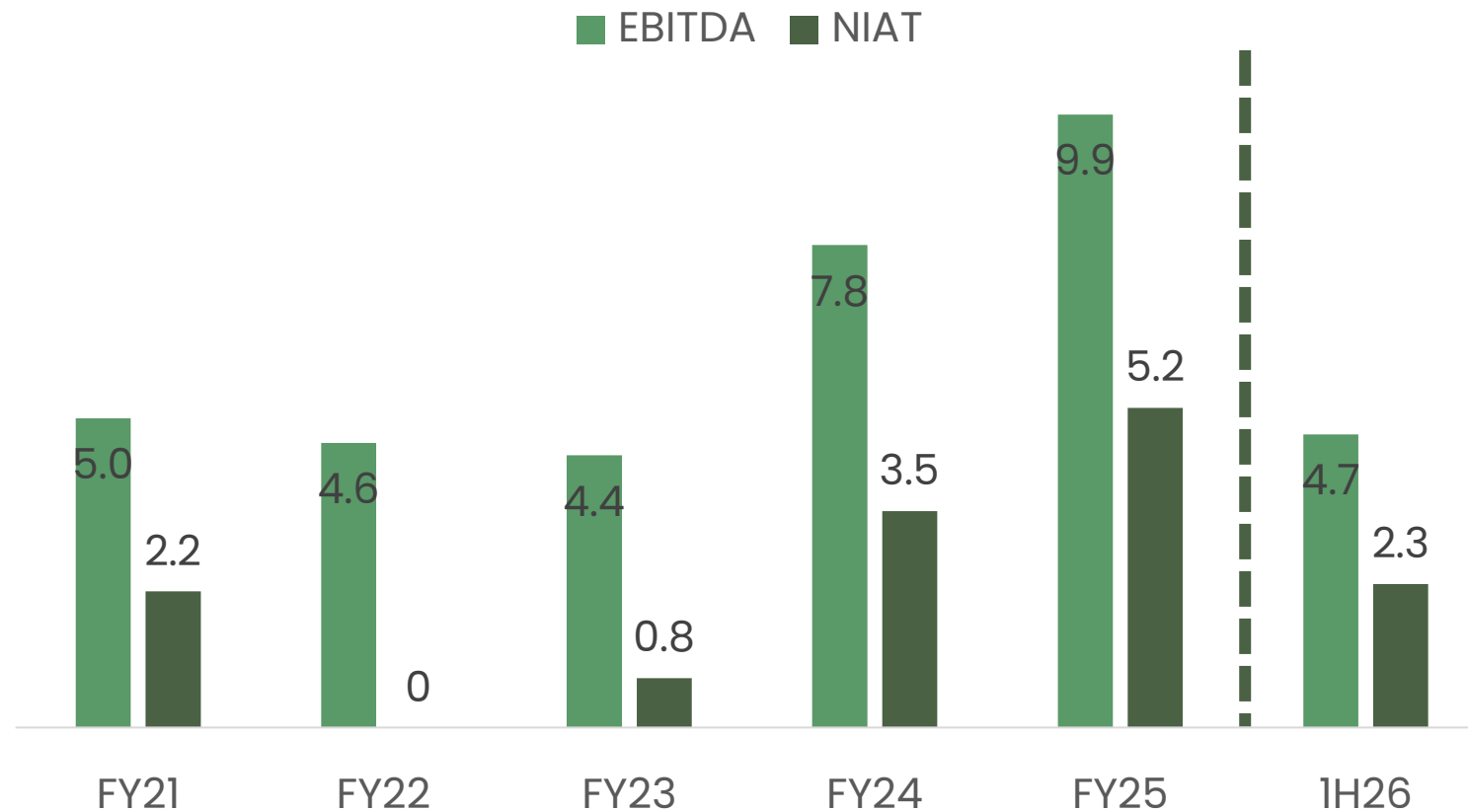
AboitizFoods

Brand Divisions	TRADING	FEEDS	SPECIALTY NUTRITION	PET FOOD	FOOD	
Producer Brand	abaga international	pilmico FEEDS		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						

AboitizFoods' financial highlights

Earnings recovery is mainly driven by softening commodity prices

Agribusiness (animal feeds) and Flour are AboitizFoods' strongest segments.



EBITDA, at segment level

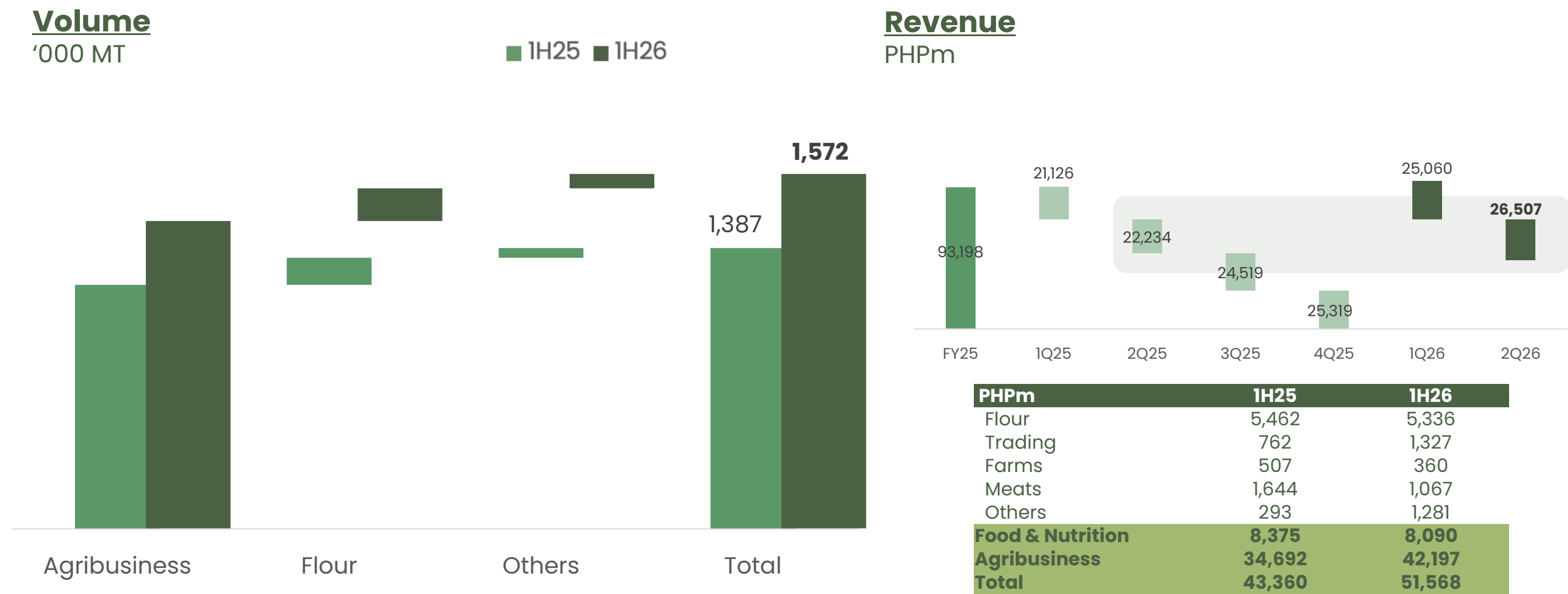
PHPb	FY21	FY22	FY23	FY24	FY25	1H26
Agribusiness	3.2	3.6	3.8	5.8	6.3	3.7
Food & Nutrition	1.6	0.7	-0.1	1.7	3.3	1.0
Others	0.2	0.3	737	0.3	0.2	0.0
Total	5.0	4.6	4.4	7.8	6.9	4.7

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' financial highlights

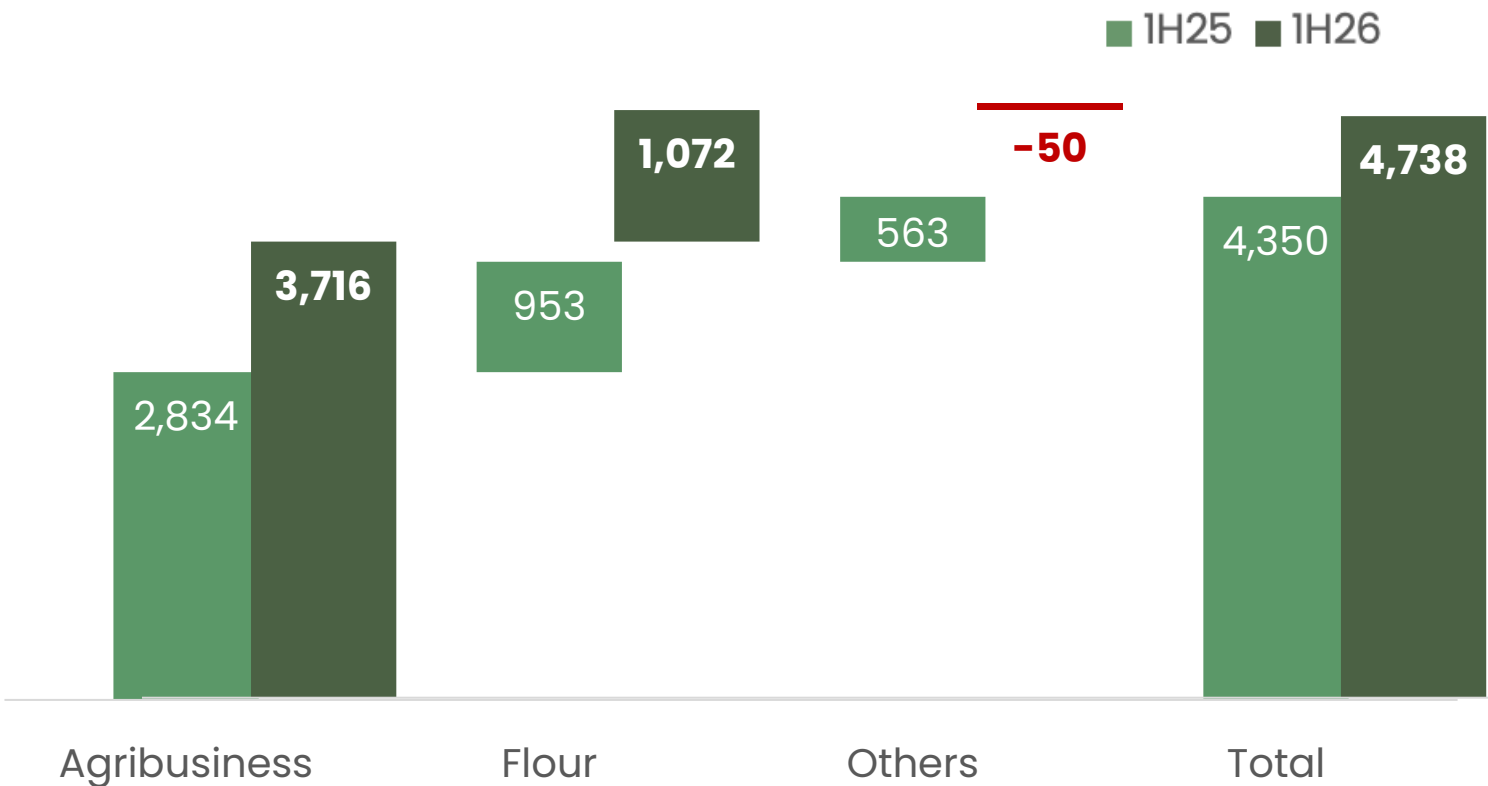
1H revenue grew 19% YoY to PHP 51.6B on a 13% volume expansion in Agribusiness and Trading, which offset softness in Food & Nutrition.



AboitizFoods' financial highlights

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%	↓

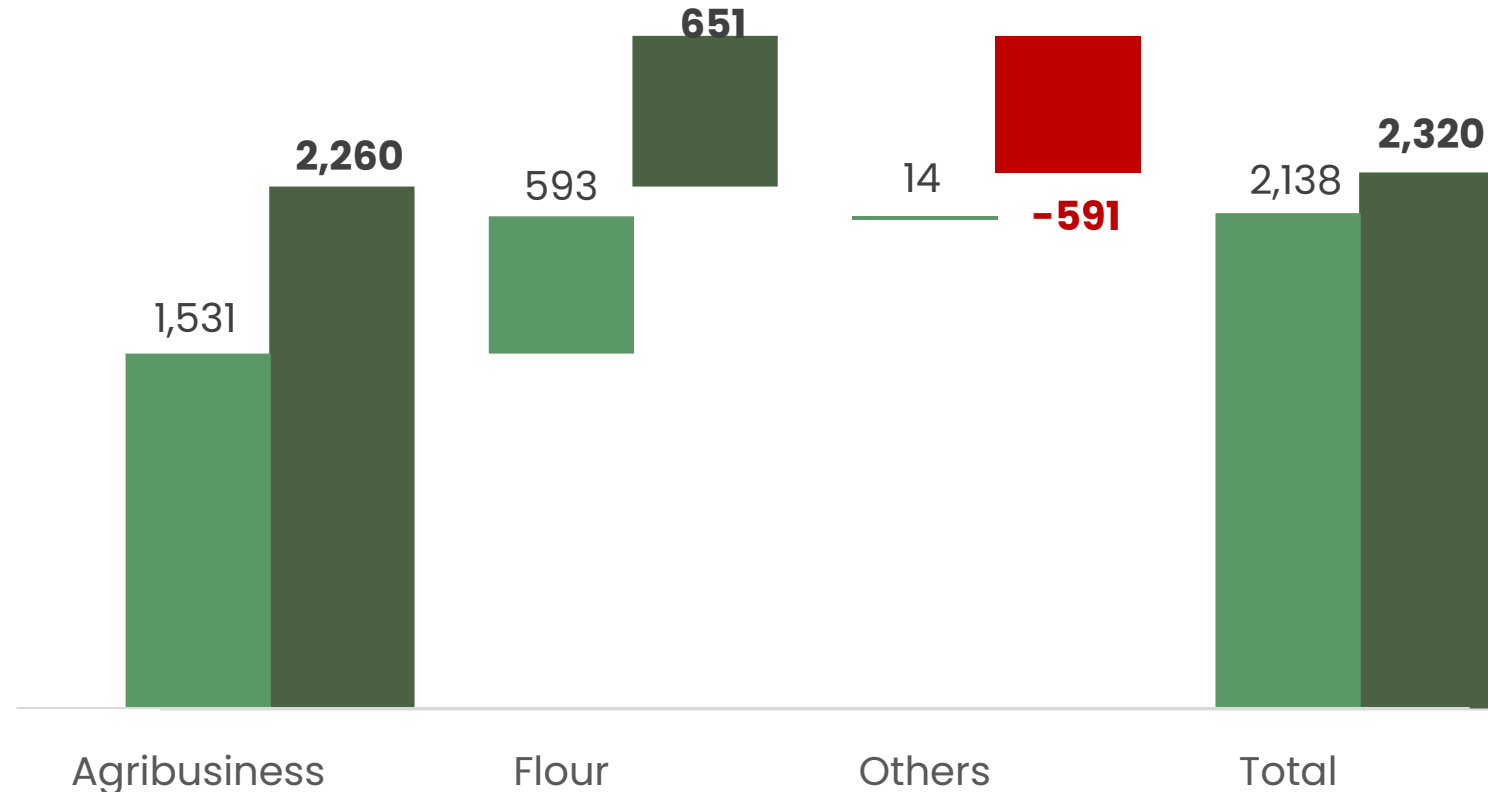
Others comprise of ABAQA Trading and HOLDCO

AboitizFoods' financial highlights

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

■ 1H25 ■ 1H26



	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

Coca Cola Philippines at a glance

Who are we?

Coca Cola Europacific Aboitiz Philippines (CCEAP) is the **exclusive bottler of Coke products in the Philippines**. CCEAP has a 100+ year presence in the country and is the **first Coca-Cola market** outside of the Americas.



77% market share

domestic non-alcoholic sparkling beverage segment

- Current product portfolio includes many brands, including **Coca-Cola, Royal, Sprite, Wilkins, Schweppes, Viva, Minute Maid, Nutri Boost, Predator** and **Lemon Dou**, catering to the evolving tastes and preferences of Filipino consumers.
- Total sales reached **748 million cases in 2025**, higher than Indonesia
- Operates **18 manufacturing plants** and approximately **80 nationwide sales offices nationwide**.
- Supports over **a million micro-retailers**, generating over 70,000 job opportunities throughout its value chain.

Aboitiz InfraCapital at a glance

Who are we?

Aboitiz InfraCapital (AIC) is a **critical infrastructure-focused investment platform**.



Enabling Businesses. Uplifting Communities.

Investment Platform

Water



300 MLD
Water production capacity



21 MLD
Total water production capacity

Transport and Mobility



11.6m passengers



2.32m passengers



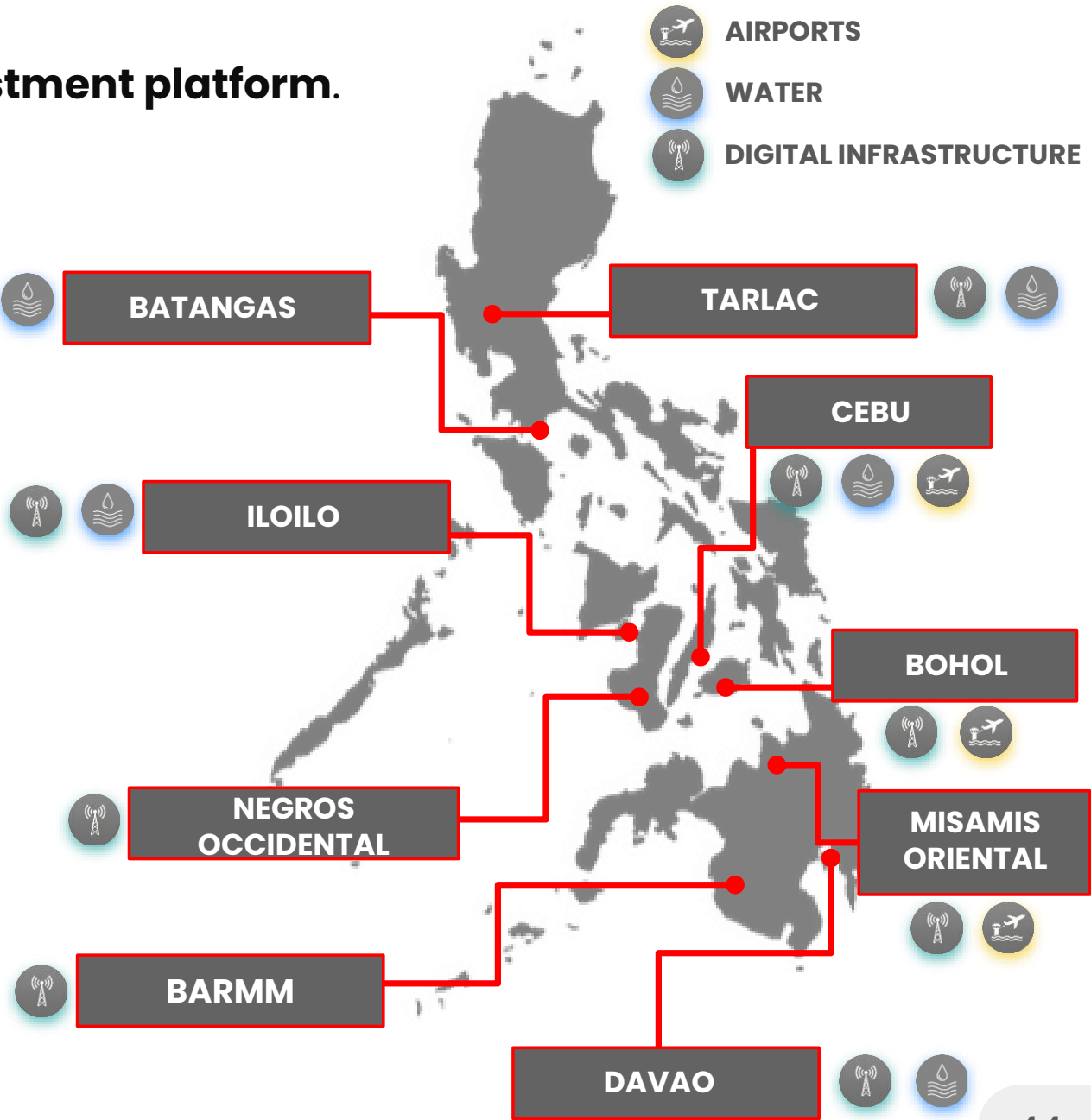
2.21m passengers

Digital Infrastructure



3,070+
Total Tenancies

1,730
Operating Towers

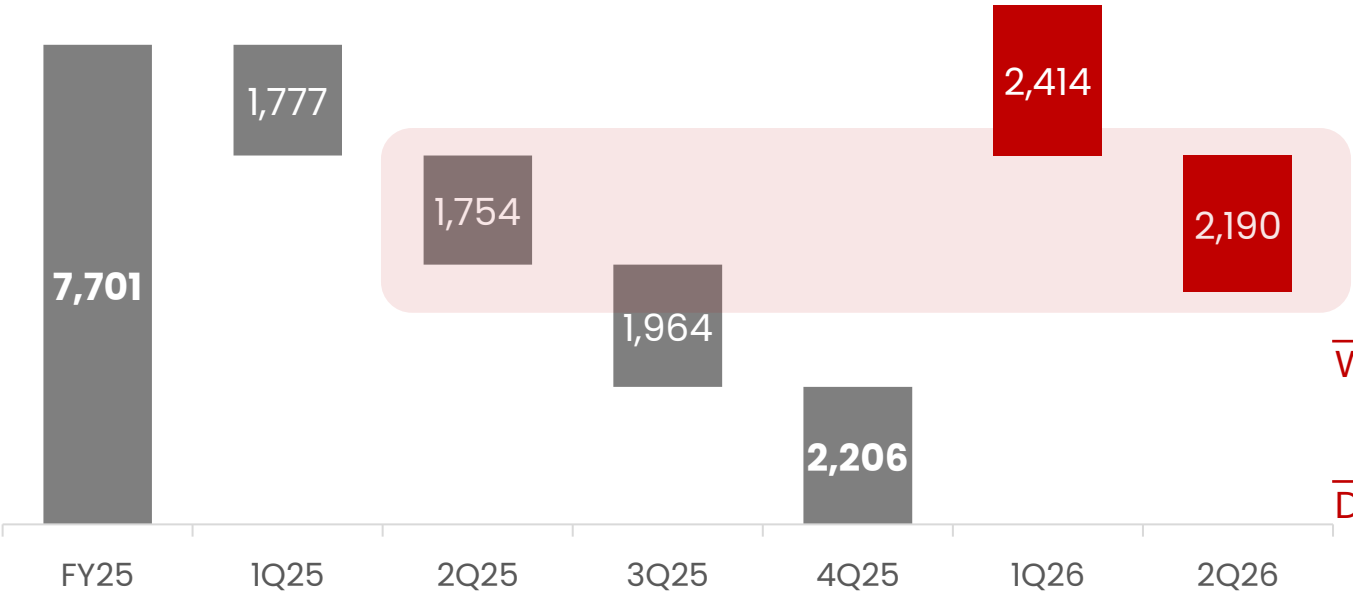


Aboitiz InfraCapital's financial highlights

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

Revenue

PHPm



Note: Consolidated figures shown excludes Economic Estates

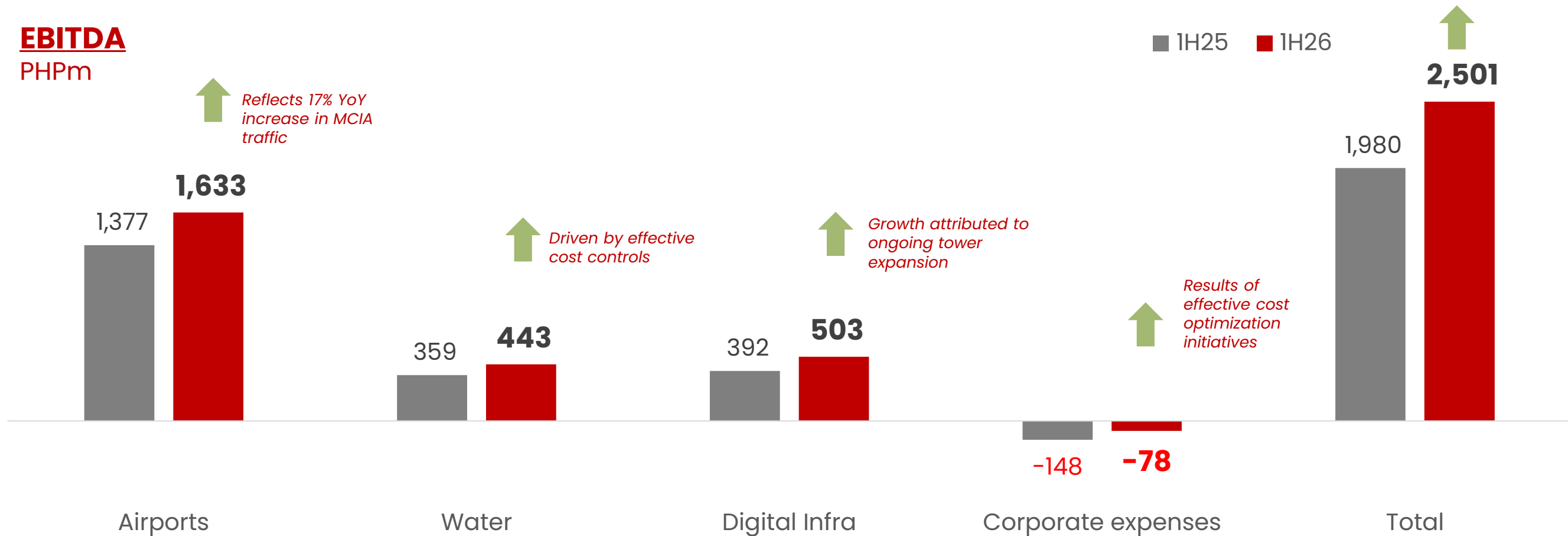
PHPm	1H25	1H26	YoY	Remarks																																
Airports	2,422	3,353	38%	Overall foot traffic rose 4% YoY in 1H26, despite the ongoing Middle East crisis, driven primarily by a 9% YoY improvement in MCIA foot traffic to 6.47M.																																
<table><tr><th colspan="2">pax</th><th>1H25</th><th>1H26</th></tr><tr><td rowspan="3">MCIA</td><td>Domestic</td><td>4.47m</td><td>4.77m</td></tr><tr><td>International</td><td>1.45m</td><td>1.71m</td></tr><tr><td>Total</td><td>5.92m</td><td>6.47m</td></tr><tr><td rowspan="2">LIA</td><td>Domestic</td><td>1.17m</td><td>1.18m</td></tr><tr><td>Domestic</td><td>0.89m</td><td>0.77m</td></tr><tr><td rowspan="2">BPIA</td><td>International</td><td>0.33m</td><td>0.22m</td></tr><tr><td>Total</td><td>1.22m</td><td>0.99m</td></tr><tr><td colspan="2">Total</td><td>8.31m</td><td>8.64m</td></tr></table>					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	Domestic	0.89m	0.77m	BPIA	International	0.33m	0.22m	Total	1.22m	0.99m	Total		8.31m	8.64m
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Total		8.31m	8.64m																																	
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%																																	

*Includes all points of service and sites under construction

Aboitiz InfraCapital's financial highlights

Beneficial EBITDA rose to PHP2.5b in 1H26

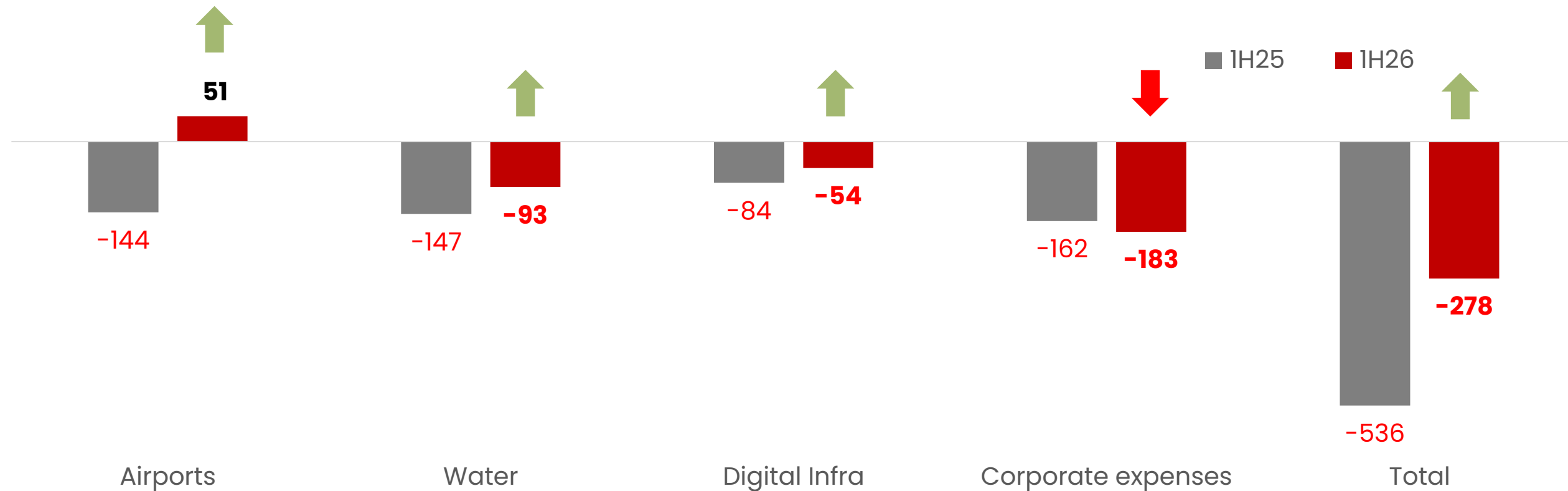
EBITDA
PHPm



Aboitiz InfraCapital's financial highlights

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

NIAT
PHPm



Aboitiz Real Estate Group in a glance

Who are we?

Aboitiz Real Estate Group is a diversified platform of real estate solutions.



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



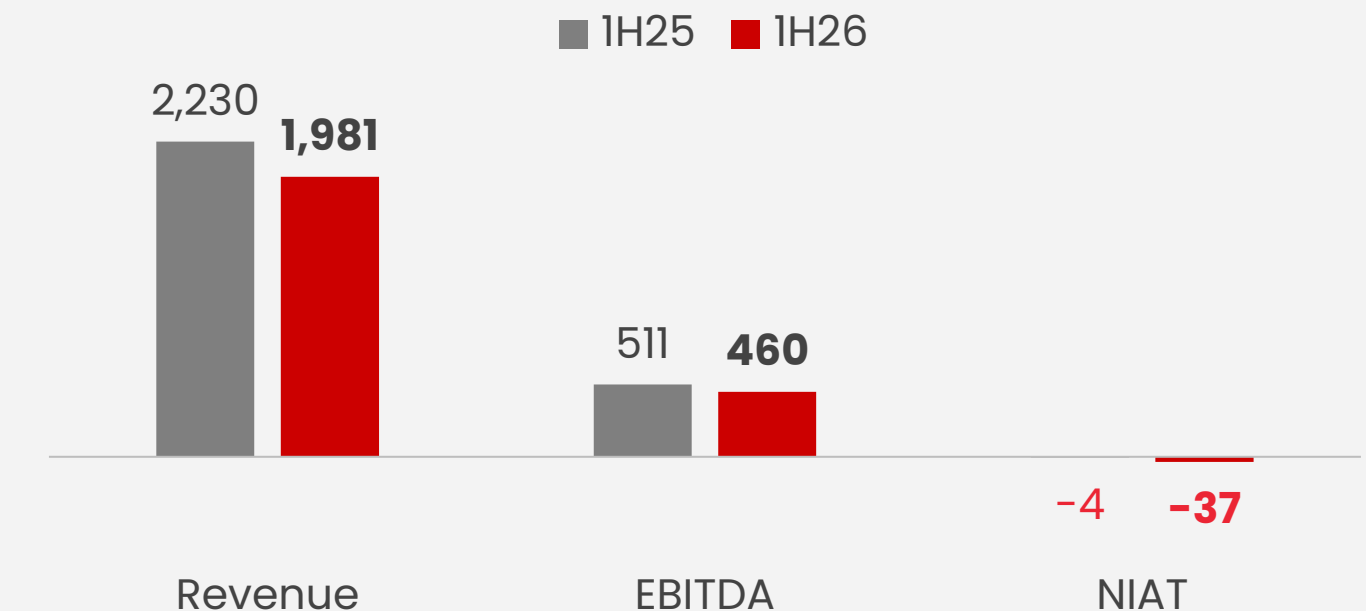
Transformation & Industry Leadership

Aboitiz Real Estate Group's financial 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

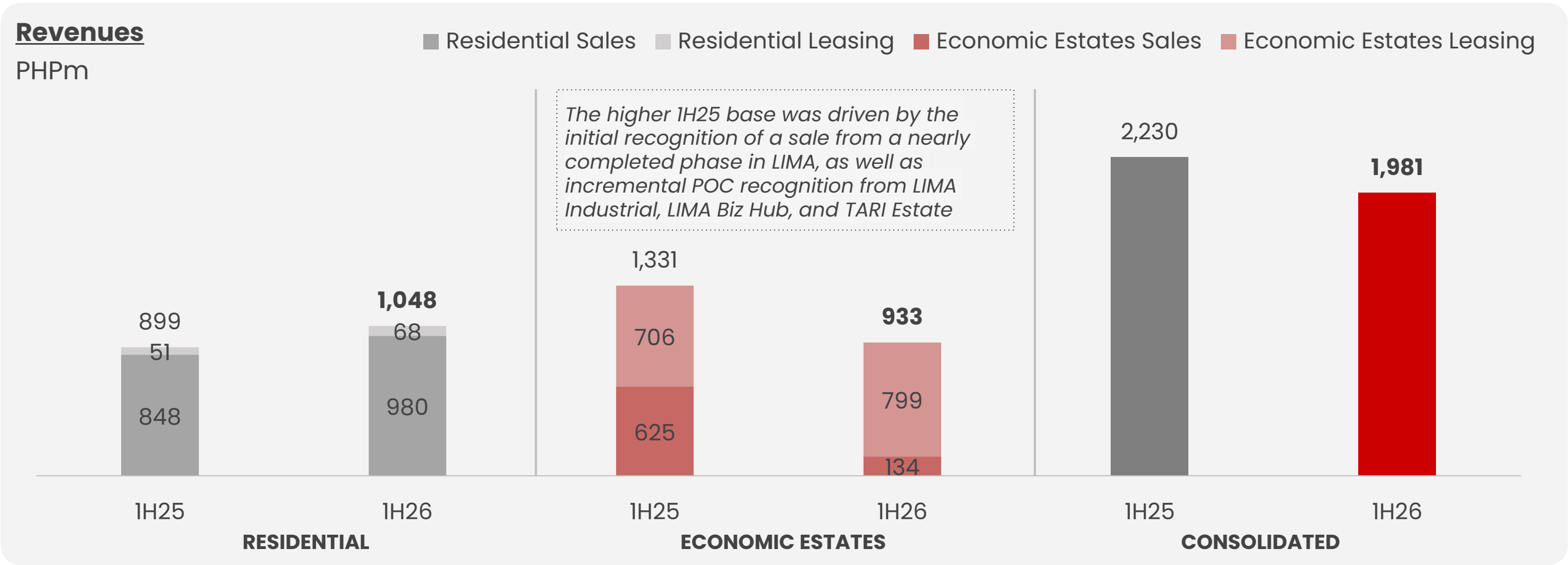
PHPm



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

Aboitiz Real Estate Group's financial highlights

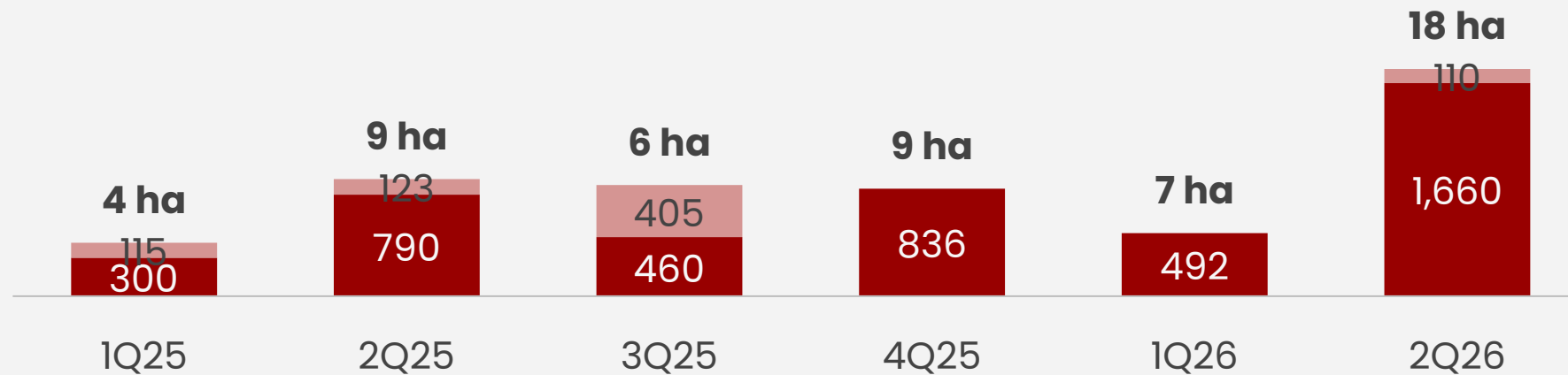
EE leasing ramp-up and RFO residential sales cushioned lower 1H26 EE sales recognition



Reservation sales trajectory

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



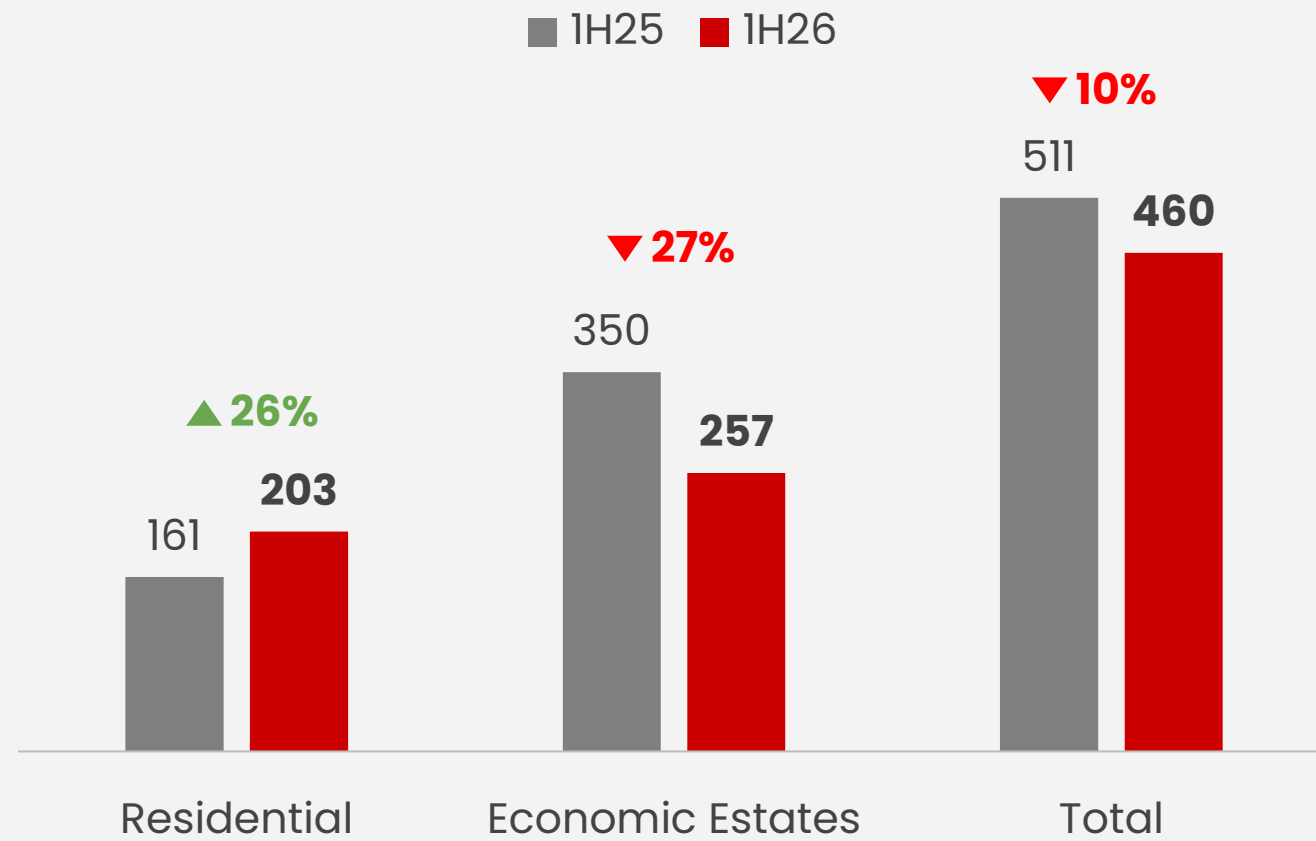
in PHPm	1H25	1H26	Var
High End	353	34	▼ -90%
Leisure	599	185	▼ -69%
Integrated	445	183	▼ -59%
Mid Market	488	316	▼ -35%
Total	1,886	718	▼ -62%

Aboitiz Real Estate Group's financial highlights

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

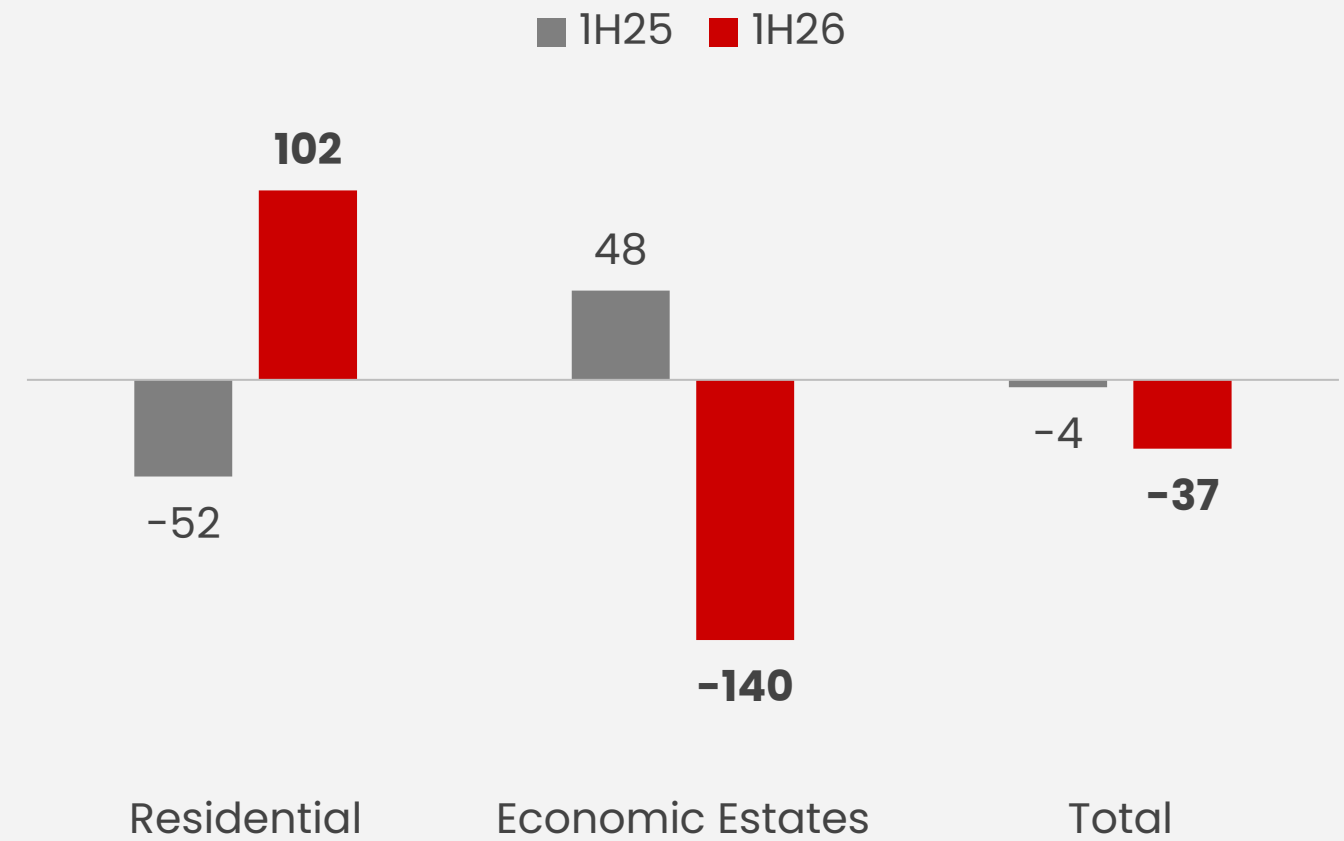
EBITDA

PHPm

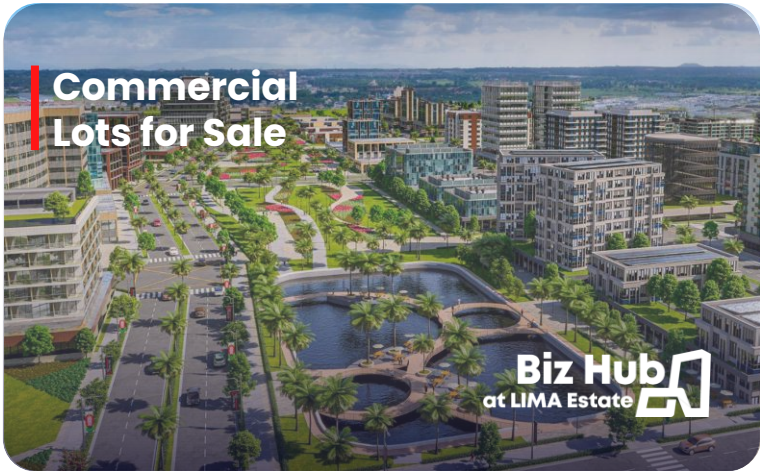
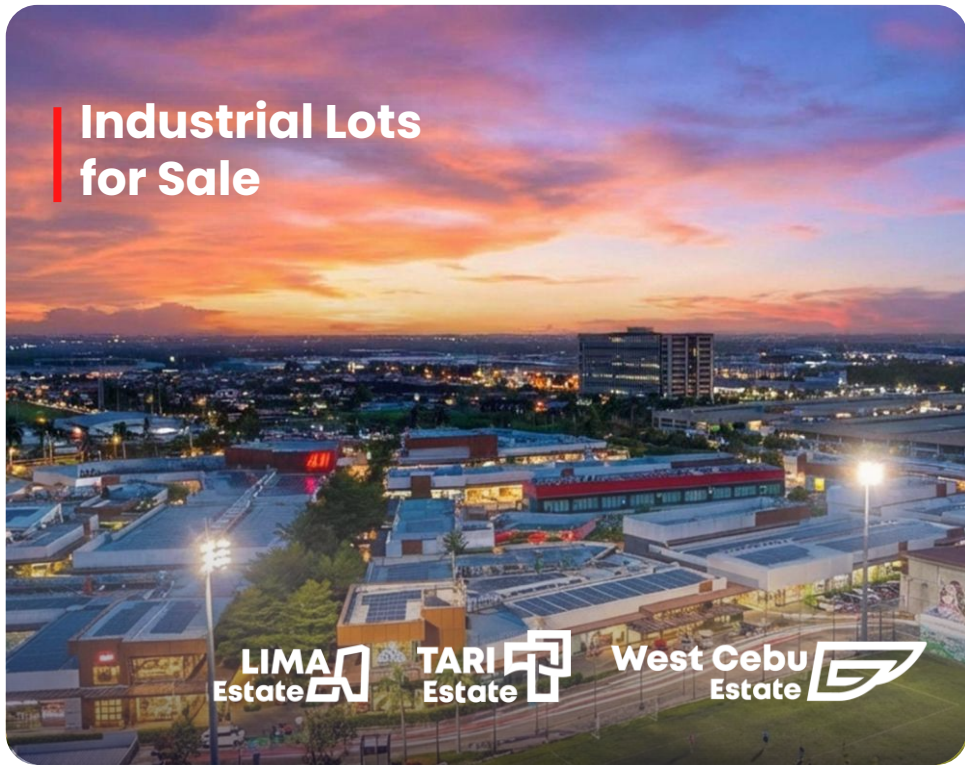


NIAT

PHPm



Diversified product offerings





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