



Singtel Investor Day

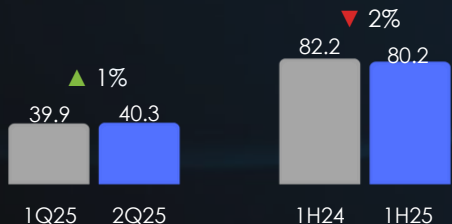
28 August 2025 | Conrad Singapore Orchard

1H 2025 Performance

Sustained data usage momentum and cost optimization lead to strong quarterly recovery

Consolidated Gross Service Revenues

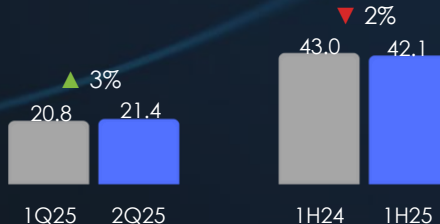
in PHP Billions



Increasing contribution from data-related revenues—88% of 2Q topline—drive sequential revenue improvement

EBITDA

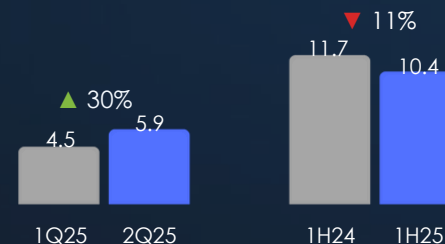
in PHP Billions



EBITDA margin expands to 53%, tracking above full-year guidance, as cost optimization efforts continue to manifest

Core Net Income

in PHP Billions



Higher share in equity affiliates, coupled with improving EBITDA, buoy QoQ growth in core net income, offsetting non-op charges

Globe updates:

Globe approaching final phase of Tower SLB Program

 **STTelemedia**
Global Data Centres

STT Fairview 1 getting ready; First customer to move-in in 3Q25

mynt
finance for all

Mynt contributed to 26% of 1H25 NIBT

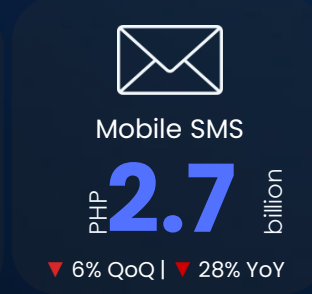
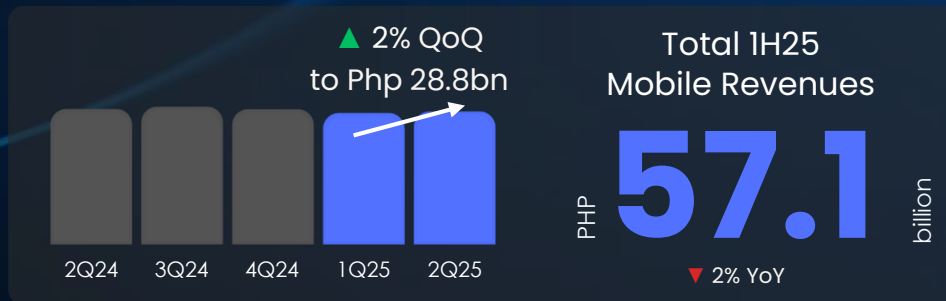
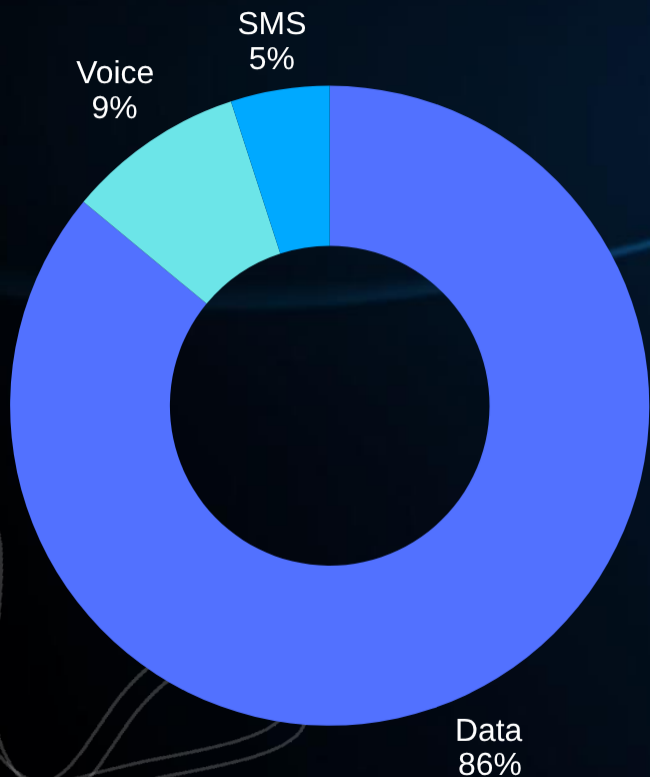
3Q25 Cash Dividend of Php25/sh

Payment Date: 09/04/2025

Record Date: 08/19/2025

Mobile Business

Mobile data now contributing 86% of total mobile revenues, driving segment performance



Mobile Business

Data monetization in full play, with improving traffic and stable top-ups



Mobile Subscribers

62.5 million

▲ 1% QoQ | ▲ 5% YoY



Mobile Data Traffic

3,187 pb

▲ 7% QoQ | ▼ 2% YoY



- Average daily mobile top-ups remain stable
- Average daily wireless traffic continues to improve allowing for further data monetization



Mobile Data Users

37.8 million

▲ 2% QoQ | ▲ 2% YoY



Mobile Data Monthly ATPU

15.4 gb

▲ 7% QoQ | ▼ 5% YoY

5G ATPU

33%

MoM

5G MOBILE TRAFFIC*

58%

MoM

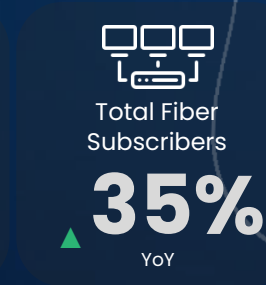
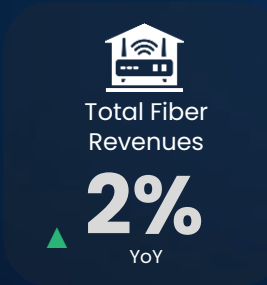
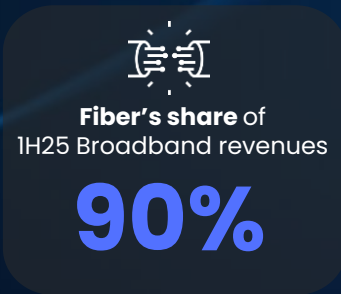
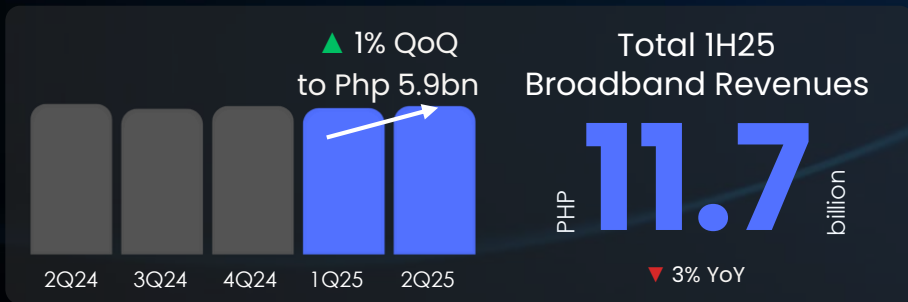
Jun25 vs. Dec-24

- 5G subscribers generating significantly higher value versus non-5G subscribers
- 5G ARPU 9% higher than non-5G

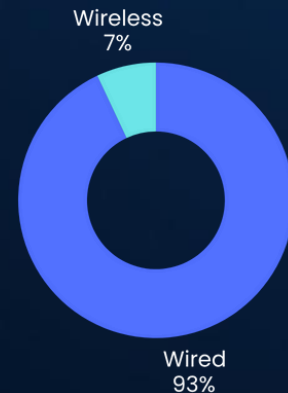
* Average Daily Traffic

Broadband Business

Growing Fiber base leading to improved broadband revenues, positive sequential performance



| | Fixed Wireless | Wired | Total Home Broadband |
|------------------------|----------------|-------|----------------------|
| Subscribers (in Mn) | 0.4 | 1.5 | 1.9 |
| YoY Change in Subs | ▼ 29% | ▲ 32% | ▲ 13% |
| YoY Change in Revenues | ▼ 36% | ▲ 1% | ▼ 3% |



Broadband Business

Broadband expansion fueled by GFiber Prepaid, cementing leadership in mass-market fiber



GFP Subscribers

544k

▲ 37% QoQ



Reload Rate

68%

▲ 2ppts vs SPLY

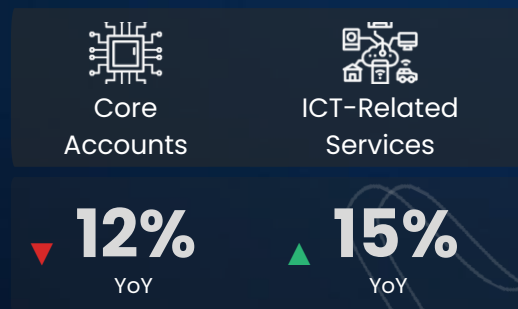
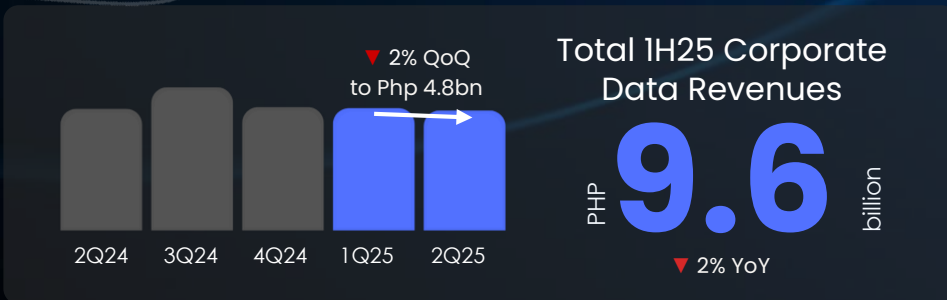
Acquisitions



Showcased persistent growth across consecutive quarters highlighting Globe's operational resilience

Corporate Data Business

Cautious business sentiment affecting the segment, but ICT remains to be a strong pillar of growth



The resilience of the ICT-related services highlights Globe's strategic shift toward delivering high-value, future-ready ICT offerings aligned with the evolving needs of its enterprise clients

Non-telco business

Mynt sustaining outstanding growth trajectory and improving contribution

mynt
finance for all

1H25 Mynt Equity Share
in Affiliates

PHP **3.8** billion

▲ 13% QoQ | ▲ 78% YoY

mynt  **GCash**
finance for all

**Mynt contributed
26% of Globe's 1H25 NIBT
from the previous year's 12%
and preceding quarter's 22%**



Total 1H25 Non-Telco
Revenues

PHP **1.2** billion

▲ 3% QoQ | ▼ 2% YoY

Capital Expenditures

Spending stood at Php18.9 billion in 1H25, lower by 33% YoY

CAPEX-to-Revenue Ratio

31%

61%

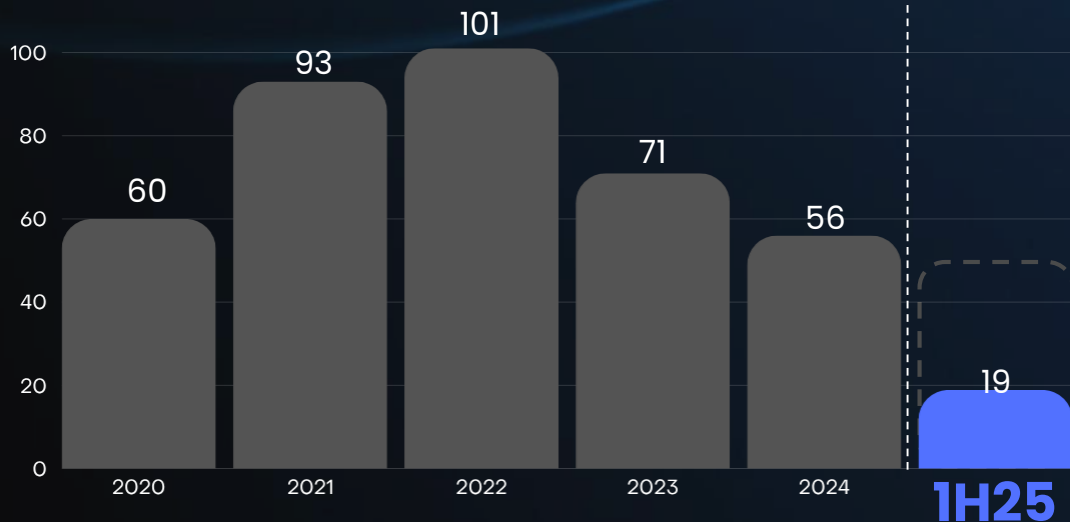
64%

44%

34%

24%

in Php Bn



1H25 Capital Expenditures

PHP **18.9** billion

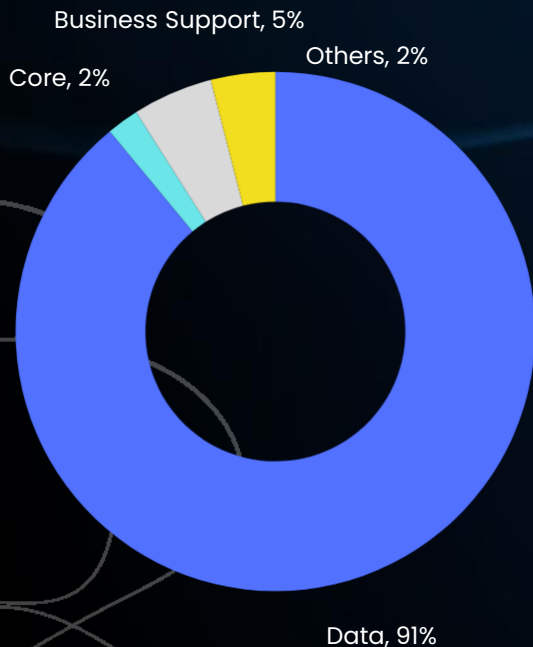
▼ 33% YoY

- Optimized capital deployment key to FCF target
- **Enhanced capital efficiency in 1H25, maintaining flexibility for calibrated investments for remainder of the year**

Capital Expenditures

Funds directed predominantly to data, network investments focused on spending where it matters

1H25 CAPEX Breakdown



937

new cell sites built

4,512

upgraded mobile sites

444


5G sites installed

35,821

FTTH lines deployed

Tower Sale and Leaseback

A total of 6,945 towers transferred to date, raising Php89.3 billion in gross proceeds thus far



On July 30, 2025, Globe announced the latest progress in its tower sale and leaseback initiatives



MIDC

Total Overall Proceeds

PHP **20.7** billion



Total Overall Proceeds

PHP **18.4** billion

Network Updates

Globe joins AUG East submarine cable system to strengthen regional AI-driven connectivity



The 8,900-kilometer AUG East cable aims to deliver additional bandwidth and strengthen network diversity and reliability along a key route linking digital hubs Singapore and Japan, with landing points in the Philippines, Brunei, Malaysia, South Korea, and Taiwan.

#AlagangGlobe

Globe expands typhoon response with Libreng Tawag and Charging Sites, readies relief operations in the wake of the successive weather disturbances

#StaySafePH

#AlagangGlobe

TYPHOON CRISING RESPONSE AND RELIEF EFFORTS

DONATE YOUR GLOBE REWARDS POINTS

Donate to Ayala Foundation-Hapag Movement to send relief and warm meals to affected communities through the GlobeOne app

GCash

Donate to Ayala Foundation via GCash for relief efforts

GLOBE PREPAID

Free unli calls and texts to all networks, 100MB for all apps and 100MB for Facebook, Viber and more for 1 day

GLOBE POSTPAID

Extended payment due dates for affected areas

TM

Free unli calls and texts to all networks, 100MB for all apps and 100MB for Facebook, Viber and more for 1 day

GLOBE AT HOME PREPAID WIFI

Free 5GB open access data for 3 days for eligible customers

GFIBER PREPAID

Promo extension for 3 days for affected areas

GFIBER POSTPAID

Extended payment due dates for affected areas



Bayanihan SIM

Globe, DICT Bring Digital Inclusion to Life in Bulacan GIDA



25 GB

Monthly open-access
data to beneficiaries for
12 months

500

Target beneficiaries

Pilot

Doña Remedios Trinidad, Bulacan

Globe and DICT launched the Bayanihan SIM in Doña Remedios Trinidad, a Geographically Isolated and Disadvantaged Area (GIDA) in Bulacan, distributing 500 SIMs to students, parents and teachers

Konektadong Pinoy Act

Globe supports the spirit of the bill in providing fast, affordable, and reliable internet and believes the government can improve this to plug loopholes for the benefit of all Filipinos

Globe echoes the PCTO's position that the Konektadong Pinoy Act should:

Protect Filipinos

- DTIPs are considered Critical Information Infrastructure, and should be protected
- National security threat vetting should be the norm for all DTIPs
- Critical telco infrastructure such as international gateway facilities should have safeguards to ensure protection from foreign threats
- DTIPs should be cybersecurity ready by Day Zero

Promote Fair Competition

- New DTIPs should also fulfill missionary roles as current DTIPs for the benefit of GIDA
- Access to passive telco infrastructure should be negotiated and up to the concerned parties, rather than mandatory with penalties
- Should follow the principle of technology neutrality, by not favoring any technology such as satellite technology

Encourage investments from all players—current and new

- Incentivize current telecommunication players to invest more

ESG Update

Sustainability is embedded in the operations of Globe



ENVIRONMENT

NET ZERO

- Launched **ecoSIMs** for prepaid and TM customers
- Expanded the use of **renewable energy** to power a total of 33 high-energy utilization sites



Photo from ACEN

For more information, visit



@Globe-Telecom



@CarlCruz0917



@GlobeCON

GLOBE WEBSITE



SOCIAL

DATA PRIVACY AND CYBERSECURITY

- Blocked **484M** spam and scam messages for 1H
- Blocked **254K** sites containing Child Sexual Abuse or Exploitation Materials (CSAEM) and malicious sites for 1H

ARTIFICIAL INTELLIGENCE

- Highlighted Globe's **adoption of AI and its impact on customer experience** before a trade delegation from the United Kingdom and at the WBBA BDC Shanghai 2025

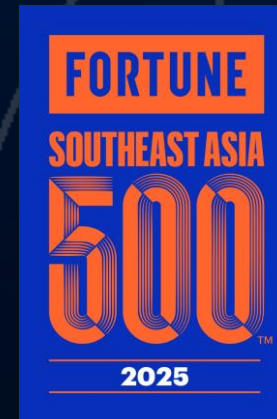
DIGITAL SKILLS AND ONLINE SAFETY

- Reached over **11,600 students and educators** nationwide in 2025 in promoting responsible digital citizenship and privacy awareness thru DTP
- Promoted children's rights and online safety at a year-long exhibit called "**Tumba-Tumba: A Retrospective**" at the National Museum



GOVERNANCE

#GlobeOfGood™



2Q 2025 Highlights

Building Momentum: Key Achievements in 2Q 2025



Construction

STT Fairview 1



Data Hall 1

- ✓ Power and Cooling now available in Customer Data Halls with Dual Commercial Power Feeds energized
- ✓ Diverse Cable Entrance Facilities available; multiple Telco Providers onsite
- ✓ Ongoing Equipment Testing and Commissioning
- ✓ Occupancy permit for Phase IA acquired

STT Cavite 2



- ✓ Building water tightness achieved
- ✓ All Long-Lead Equipment positioned and Commercial Power Feed energized
- ✓ Ongoing Equipment Testing and Commissioning
- ✓ Ongoing processing of Occupancy and Equipment permits



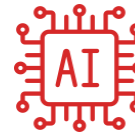
Practical Insights:

The STT GDC global series that dives into the realities of scaling GenAI within organizations

Fresh capacity to bring rack count to **>4,100 racks** by August (vs. >3,200 racks Q1); bringing utilization at **69%** (vs. 75% Q1)



Incremental capacity expected at **15MW** by year-end from STT Fairview 1 and STT Cavite 2



Our **AI Synergy Lab** now hosting 2 Users (with 1 upcoming) and running multiple use cases, utilizing up to ~80% GPU capacity



Ateneo de Manila
Business Insights Laboratory for
Development (BUILD) +
Packworks

Geospatial analysis via PhilSA's
satellite-borne photographs
with Packwork's sari-sari store
coordinates



Exploring continued pre-
training of open-source
models, segmented knowledge
distillation, and large vision
models



University of the
Philippines
(Upcoming)

Robotics + Machine Vision
Multimodal LLM

2Q 2025 Highlights

STT Fairview Updates



 **STTelemedia**
Global Data Centres

GCash powers Filipinos' everyday moments

A true partner of
Everyday Filipinos...



8 in 10

Filipinos have
used GCash

...both in the Philippines
and around the world!

145

GCash Overseas
Countries Available

NEW WAYS TO PAY | MRT-3

Now, anyone can
experience a **first
world commute!**



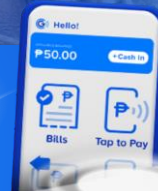
Commute QR

Just scan your QR in
the GCash app



**GCash Visa
Card**

No internet? Just tap
your card!



Tap-to-Pay

Just tap your phone!

Powered by Mastercard

Continuing to scale access to financial services

Fair Lending for All

Loans Disbursed LTD
Php 287B ▲ **85%**
 YoY

Unique Borrowers
9.5M ▲ **77%**
 YoY

GCash
 Healthway
Test Now, Pay Later
 0% interest for 2 months | All major lab tests available
GGives Test Now, Pay Later
 Avail in ZERO interest installments

Enabling Filipinos to Build Wealth

GSave Users LTD
14.5M ▲ **33%**
 YoY

GStocks Users LTD
1.4M ▲ **101%**
 YoY

GFunds Users LTD
8.3M ▲ **25%**
 YoY

GCrypto Users LTD
3.5M ▲ **136%**
 YoY

GCash
Nasa GSave na ang Cebuana Lhuillier Bank!
 Simulan na mag-igon sa GSave!
GSave Cebuana Lhuillier
 NEW bank partner for savings

GCash
NEW!
GCoach AI
 What can I do with the budget I have left?
 Let's build an emergency fund.
 It's best to save 3-6 months' worth of living expenses.
FULL LAUNCH SOON! GCoach AI
 Personal AI-Powered Wealth Chatbot

Affordable Insurance

Policies Sold LTD
63.3M ▲ **124%**
 YoY

GInsure Users (AAU)
16.8M ▲ **116%**
 YoY

GCash
 Handa sa emergencies dahil
kada load, insured ka!
 Buy Load Now
Buy Load
 PHP 50
 FREE HEALTH
FREE Insurance with Buy Load
 Get coverage for health up to P30K

Innovating easy experience for investing in gov't bonds

★★★★★
Kumita as much as
5.4% INTEREST P.A.

★★★★★
Magsimula in
3 EASY STEPS



★★★★★
Mag-invest for as low as
₱500

STEP 1

Go to the GCash App and tap on
GInvest



STEP 2

In GInvest, tap on
GBonds to proceed to registration



STEP 3

Verify information
to complete your registration



Driving transformation and impact in the country

Championing AI innovation in fintech

iGnite

July 8, 2025



Gathered tech providers, industry experts, and gov't partners in our **biggest innovation summit to date**

GCash



USEC. JOE GUILAS

Strategic Partnerships and Engagements
Office of the Special Assistant to the President
for Investment and Economic Affairs

Spotlight on the role of technology in **driving inclusion, resilience, & national development**

Driving financial access and literacy



Pasay City ID Pilot

Piloted digital financial aid disbursements to **1,500 student beneficiaries** in partnership with Pasay LGU



E-Panalo ang Kinabukasan

Working with DSWD, Globe, Ayala Foundation to drive **financial access in geographically isolated areas**

Extending help to who need it most



Exciting update for GBayanihan!

Starting June 24, 2025, 11 more NGOs will be part of GBayanihan

GBayanihan Expansion

Onboarding **11 additional PCNC-certified NGOs** to expand the scope of help available

GCash

GBayanihan

Donate to Typhoon Crising relief efforts on GBayanihan!

Donations for Typhoon Victims

Enabling **quick action to fund relief efforts** for communities affected by Typhoon Crising



Financial Highlights

1H25 Financial Performance

Core NIAT at Php 10Bn in 1H25, with 2Q recovery partially offsetting the soft start to the year

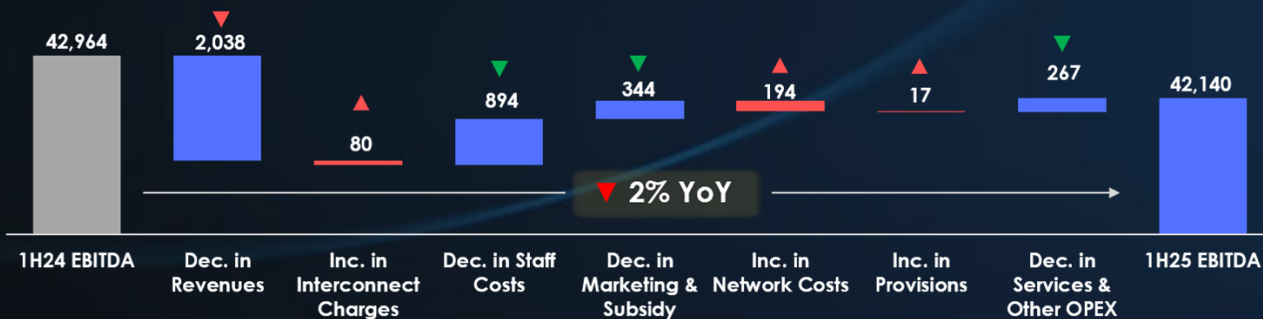
| | 1H 2025 | 1H 2024 | YoY % | 2Q 2025 | 1Q 2025 | QoQ % |
|-----------------------------------------|----------|----------|--------|----------|----------|--------|
| Gross Service Revenues | 80,188 | 82,226 | ▼ 2% | 40,335 | 39,853 | ▲ 1% |
| OPEX and Subsidy | (38,048) | (39,262) | ▼ 3% | (18,957) | (19,091) | ▼ 1% |
| EBITDA | 42,140 | 42,964 | ▼ 2% | 21,3788 | 20,762 | ▲ 3% |
| EBITDA Margin | 52.6% | 52.3% | | 53.0% | 52.1% | |
| Depreciation | (26,430) | (24,761) | ▲ 7% | (12,988) | (13,441) | ▼ 3% |
| <i>Network & Non-network Builds</i> | (20,958) | (20,782) | ▲ 1% | (10,153) | (10,804) | ▼ 6% |
| <i>Capitalized Leases</i> | (5,472) | (3,979) | ▲ 38% | (2,835) | (2,637) | ▲ 8% |
| EBIT | 15,710 | 18,203 | ▼ 14% | 8,389 | 7,321 | ▲ 15% |
| Non-Op Income (Charges) | (980) | 203 | ▼ 582% | (1,916) | 937 | ▼ 305% |
| Provision for Tax | (2,293) | (3,869) | ▼ 20% | (1,011) | (1,283) | ▼ 21% |
| Net Income | 12,437 | 14,537 | ▼ 14% | 5,461 | 6,975 | ▼ 22% |
| Core Net Income | 10,431 | 11,712 | ▼ 11% | 5,895 | 4,537 | ▲ 30% |
| Normalized Net Income | 10,035 | 11,921 | ▼ 16% | 5,461 | 4,574 | ▲ 19% |

1H25 Financial Performance

EBITDA margin continues to exceed full-year guidance

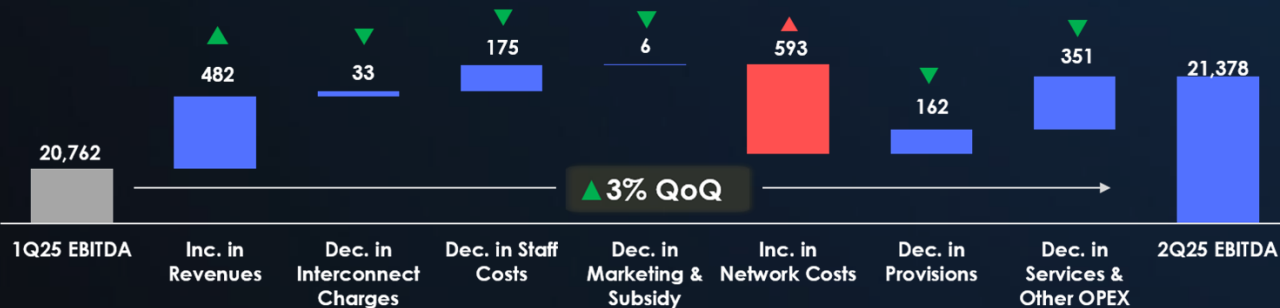
YoY

in Php Mn



QoQ

in Php Mn



1H25 Financial Performance

Balance sheet remains strong; gearing ratios are robust and well within bank covenants

| | 1H 2025 | FY 2024 |
|----------------------------------------------|---------|---------|
| Cash (in Php Bn) | 19.3 | 21.4 |
| Gross Debt (in Php Bn) | 247.9 | 249.5 |
| Gross Debt to EBITDA (Max of 3.5:1) | 2.65x | 2.66x |
| Net Debt to EBITDA | 2.44x | 2.43x |
| Debt Service Coverage Ratio (Min of 1.3x) | 3.12x | 3.42x |

Quarterly Dividends

Reiterating commitment to sustainable and competitive returns, delivering value to shareholders



3Q25 Cash Dividends

PHP **25.0** / sh

PAYMENT DATE: 09/04/2025

RECORD DATE: 08/19/2025

2025 Consolidated Outlook

Reinforcing full-year guidance—prioritizing strategic expansion and efficient spending



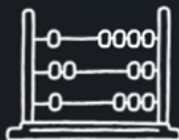
Revenues

**Low- to mid-single
digit % growth**



Cash CAPEX

Below USD 1.0 billion



EBITDA Margin

~50%



Free Cash Flow

Positive by 2025

Globe continues to move forward in its goal of strengthening its financial position, while at the same time effectively optimizing its investments in critical infrastructure



Thank you!