





National Champion for
Financial Inclusion

A country challenged when the economy closed

2 in 5 **5M** **4.5M**

Filipinos still living below
the poverty line ¹

Filipinos jobless at the
height of the pandemic ²

Businesses experienced full or
partial closure during the pandemic ³



Filipinos have been **historically financially excluded**

71%

Unbanked Filipinos ¹

~1%

Have access to investments ²

23%

Have access to insurance ³

~2%

Have access to credit ⁴



The Great Equalizer

Digital + FinTech

67%

Filipino Internet Users ¹

65%

Filipinos own a smartphone ²



¹ DataReportal 2020, ² BSP Financial Inclusion Survey 2019



GCash Vision

Finance for All

Largest digital ecosystem in the PH

Backed by leading **local and global partners**

Leading PH Telco
and TechCo



Leading Fintech
Provider in the world



Leading PH
Conglomerate



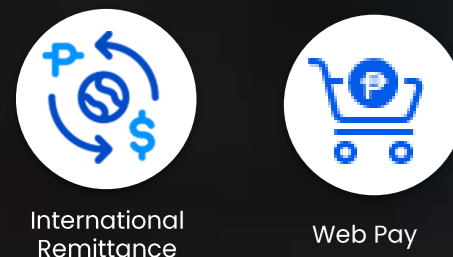
Top Global
Investment Firms



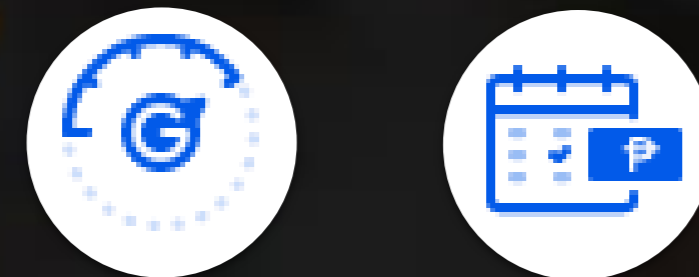
Largest digital ecosystem in the PH

Empowering 76M Filipinos Everyday

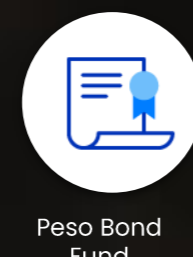
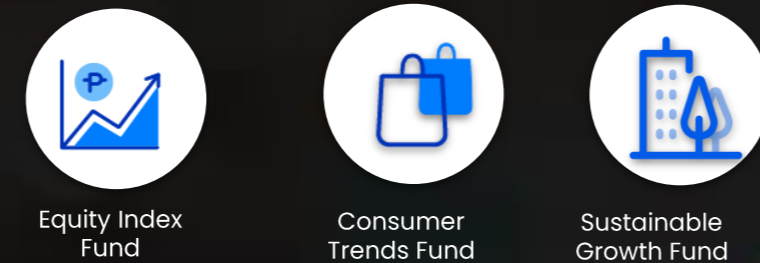
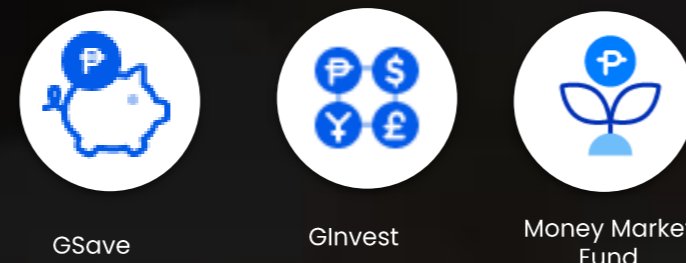
Everyday Payments & Transfers



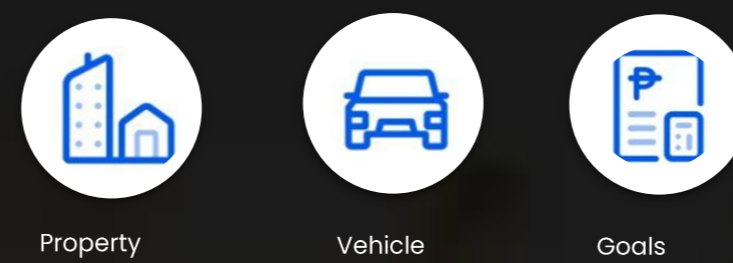
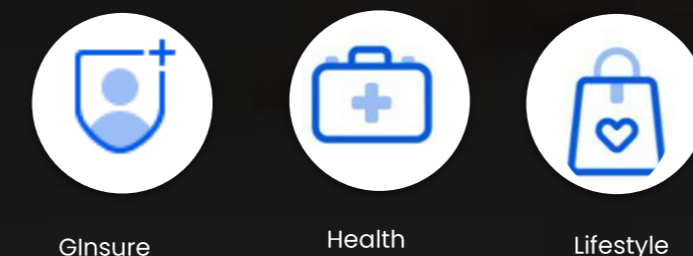
Fair Lending for All



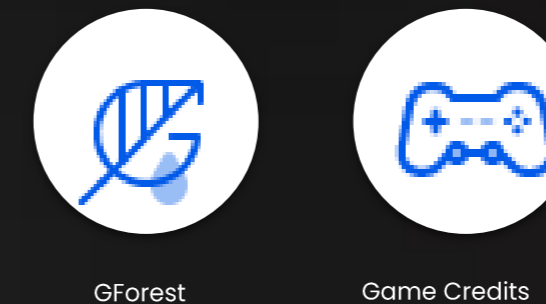
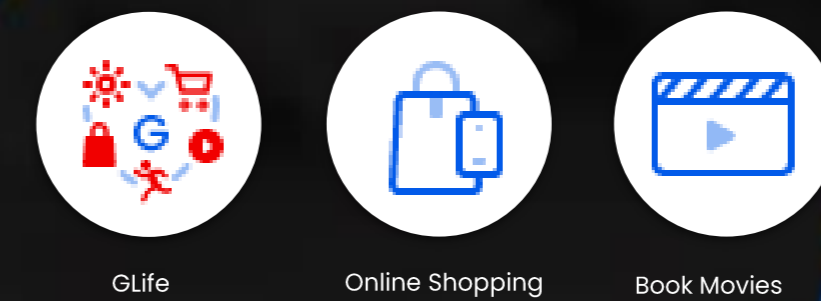
Affordable Investments



Accessible Insurance



Green & Digital Lifestyle



"Just pay it with GCash"

"I-GCash mo na yan"



A group of people at an outdoor event. On the left, a man in a white shirt and glasses looks upwards. In the center, a man wearing a helmet, a face mask, and a backpack stands near a table. A woman in a blue shirt is seated at the table, looking towards the right. To the right, a group of people, including an elderly woman with a red hat and a face mask, are gathered around the table. The background shows a building and some greenery.

76M Users with 76M GCash Stories

Providing digital tools to
70%
of Filipinos ...

Everyday
Filipinos





Everyday
Filipinos

Providing digital tools to
70%
of Filipinos ...



Aspiring
Entrepreneurs

...Empowering
5.8M
Social Sellers & Merchants...





Everyday
Filipinos

Providing digital tools to
70%
of Filipinos ...



Aspiring
Entrepreneurs

...Empowering
5.8M
Social Sellers & Merchants...



Aid
Recipients

...Distributing financial aid worth
USD **320M**
To 2.4M Filipinos...





Providing digital tools to
70%

of Filipinos ...

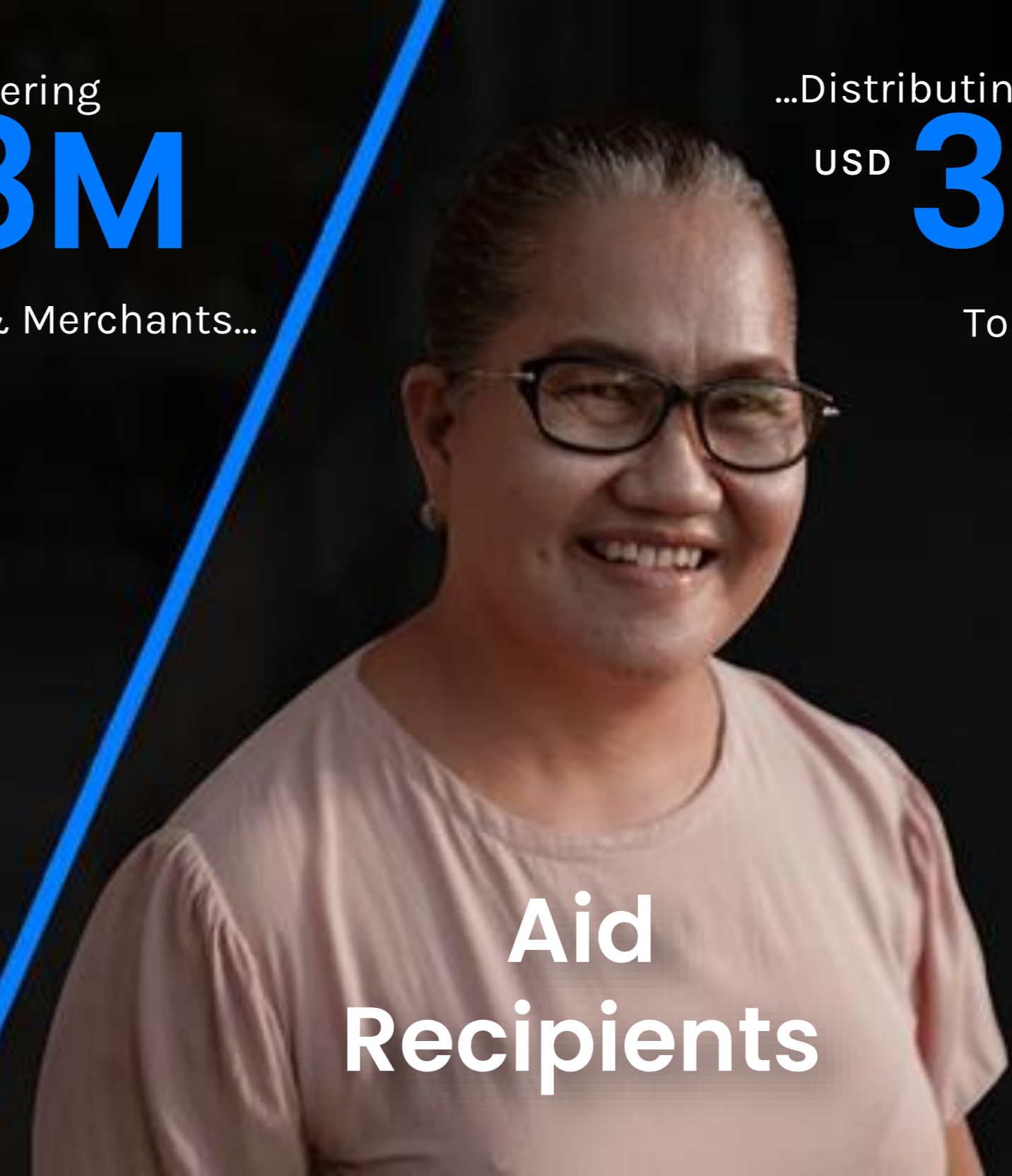
**Everyday
Filipinos**



...Empowering
5.8M

Social Sellers & Merchants...

**Aspiring
Entrepreneurs**



...Distributing financial aid worth
USD **320M**

To 2.4M Filipinos...

**Aid
Recipients**



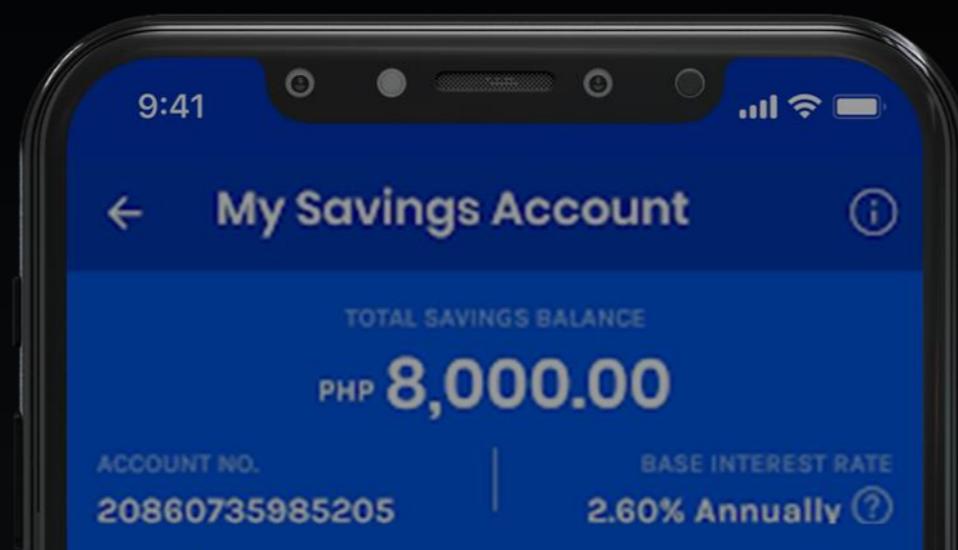
...Connecting
40%

OFWs who Send
Money to their families

**Overseas
Filipinos**

Building a brighter future by **Growing Wealth**

GSave



Up to 12% interest rates

Partnered with banks & neobanks



GSave



EzySave+

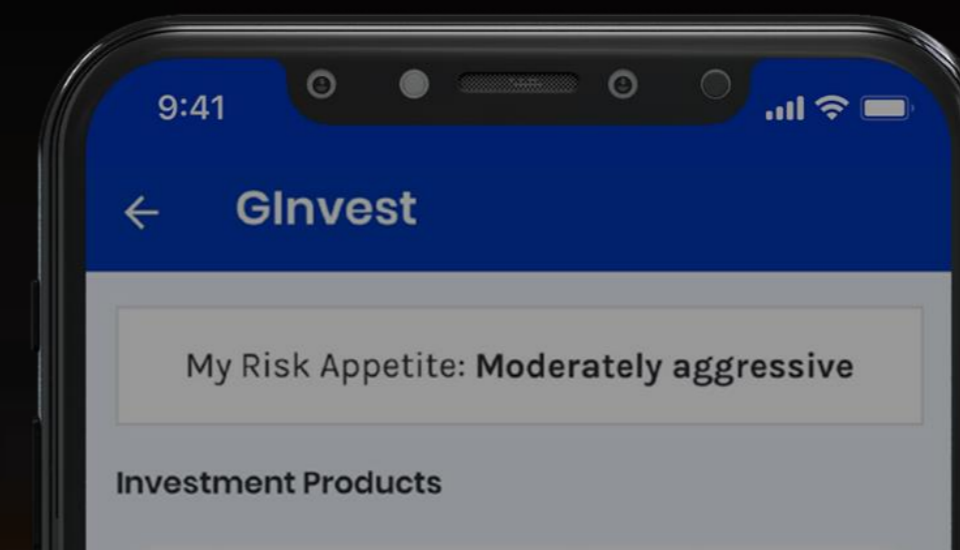


#MySaveUp



#UNOready

GInvest



Fractional Investments

For as low as \$1



Tech Feeder Funds

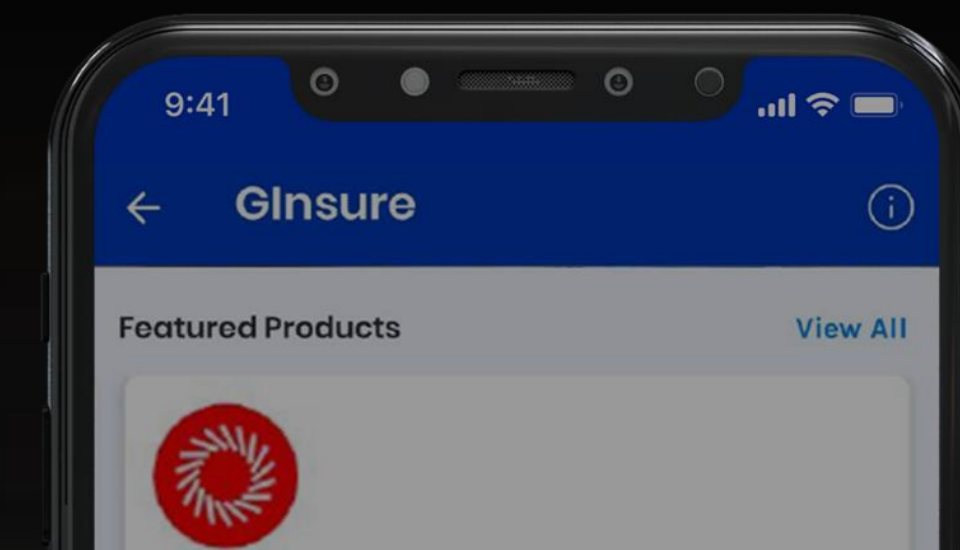


Consumer Feeder Funds



Sustainable Growth Fund

GInsure



Frictionless Investments

Protection for as low as < 1% of Bill



Pet Insure (Dog)



Personal Accident Protection



Bills Protect

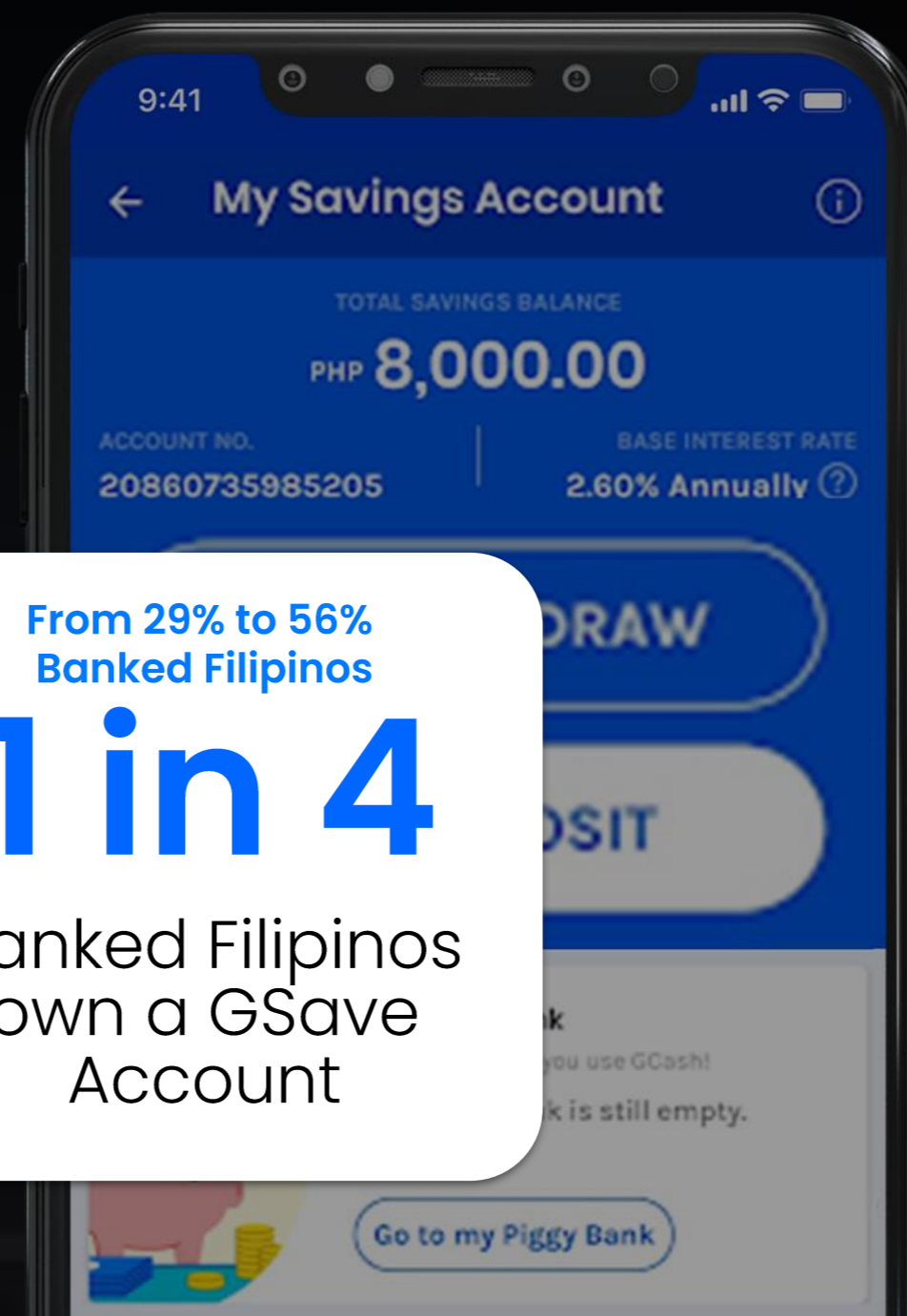


SMS Insure

Get insured with a single text for as low as PHP39/month.

Building a brighter future by **Growing Wealth**

GSave

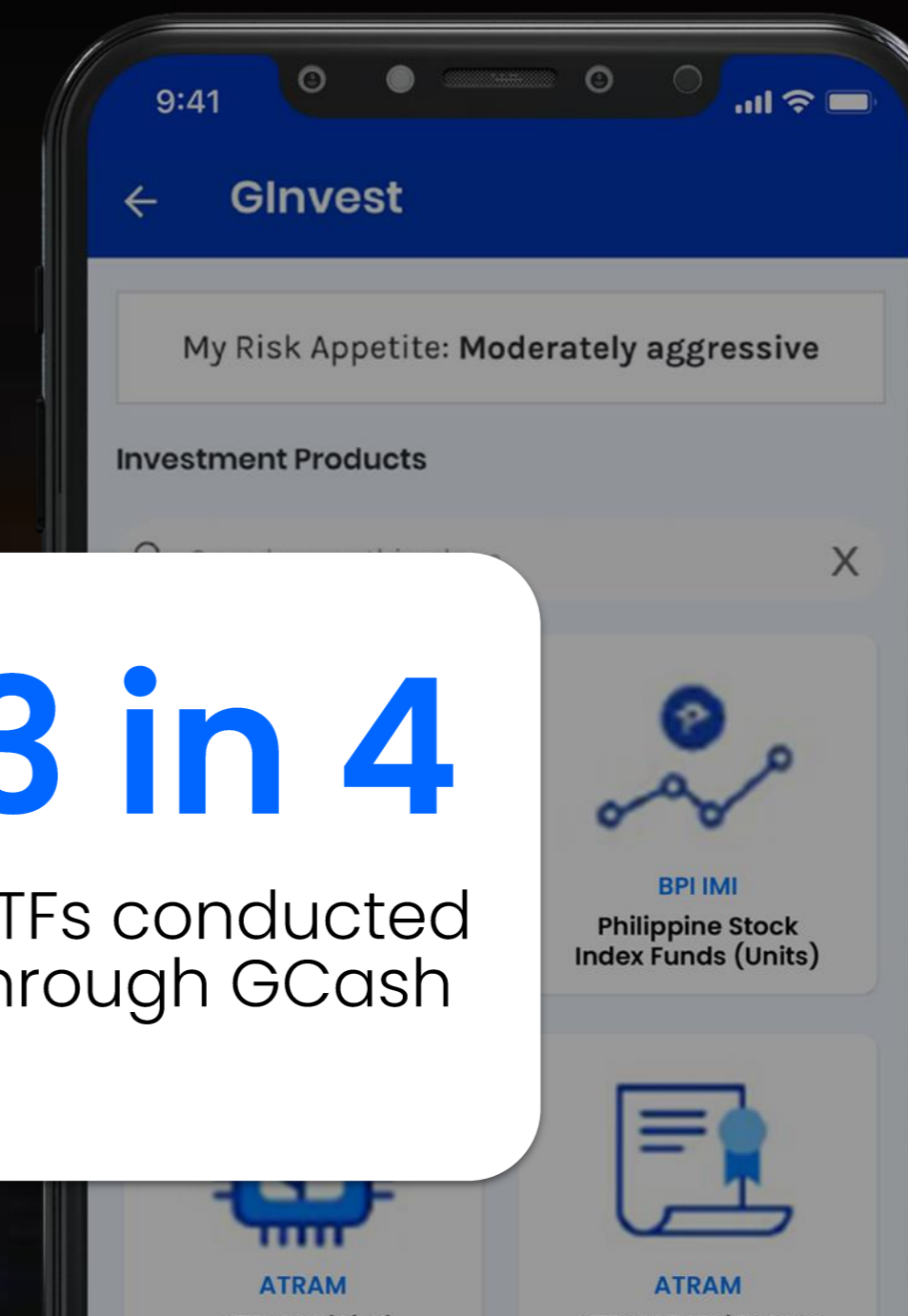


From 29% to 56%
Banked Filipinos

1 in 4

Banked Filipinos
own a GSave
Account

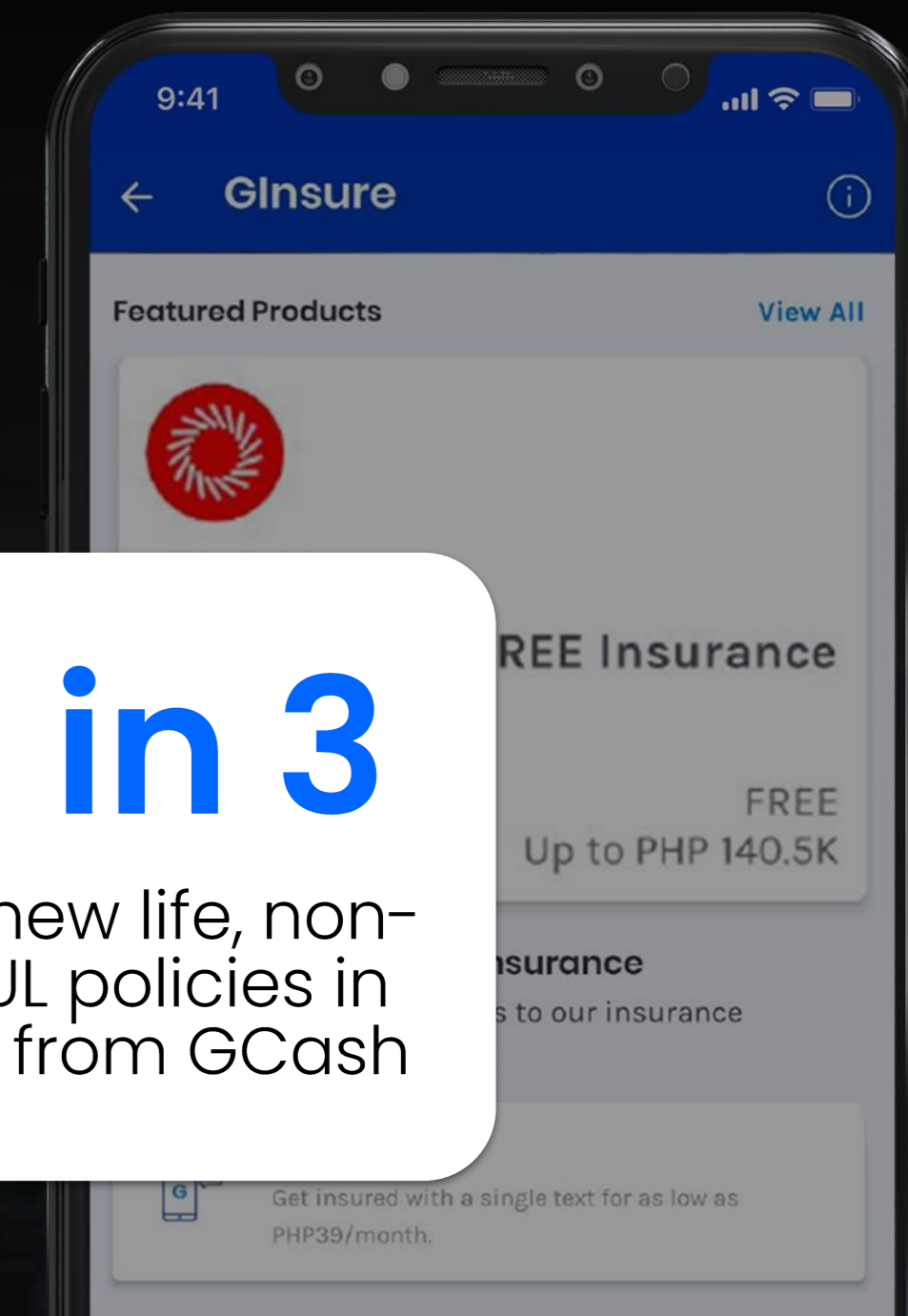
GInvest



3 in 4

UITFs conducted
through GCash

GInsure



1 in 3

of new life, non-
VUL policies in
PH from GCash

Building a brighter future by
**Providing Access
to Credit**

57%

of PH borrowers
rely on informal loans

Why?

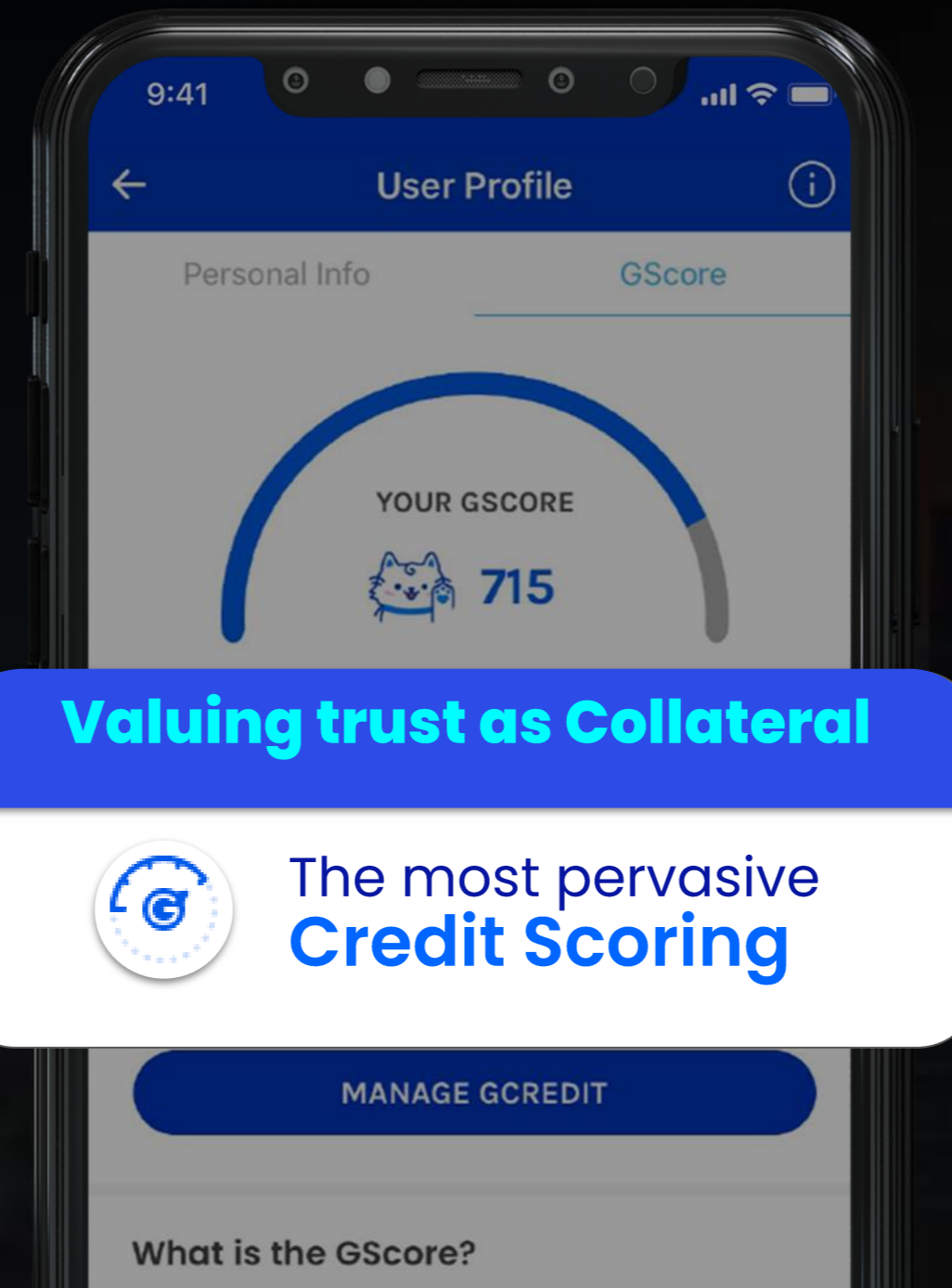
49% No documents

40% No collateral

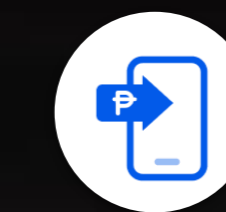
36% Not enough IDs

Building a brighter future by
**Providing Access
to Credit**

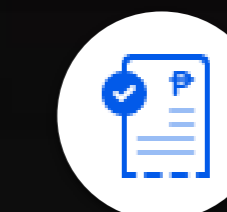
GScore



Increase your GScore by:



Cash-In



Pay Bills



GSave



Web Pay



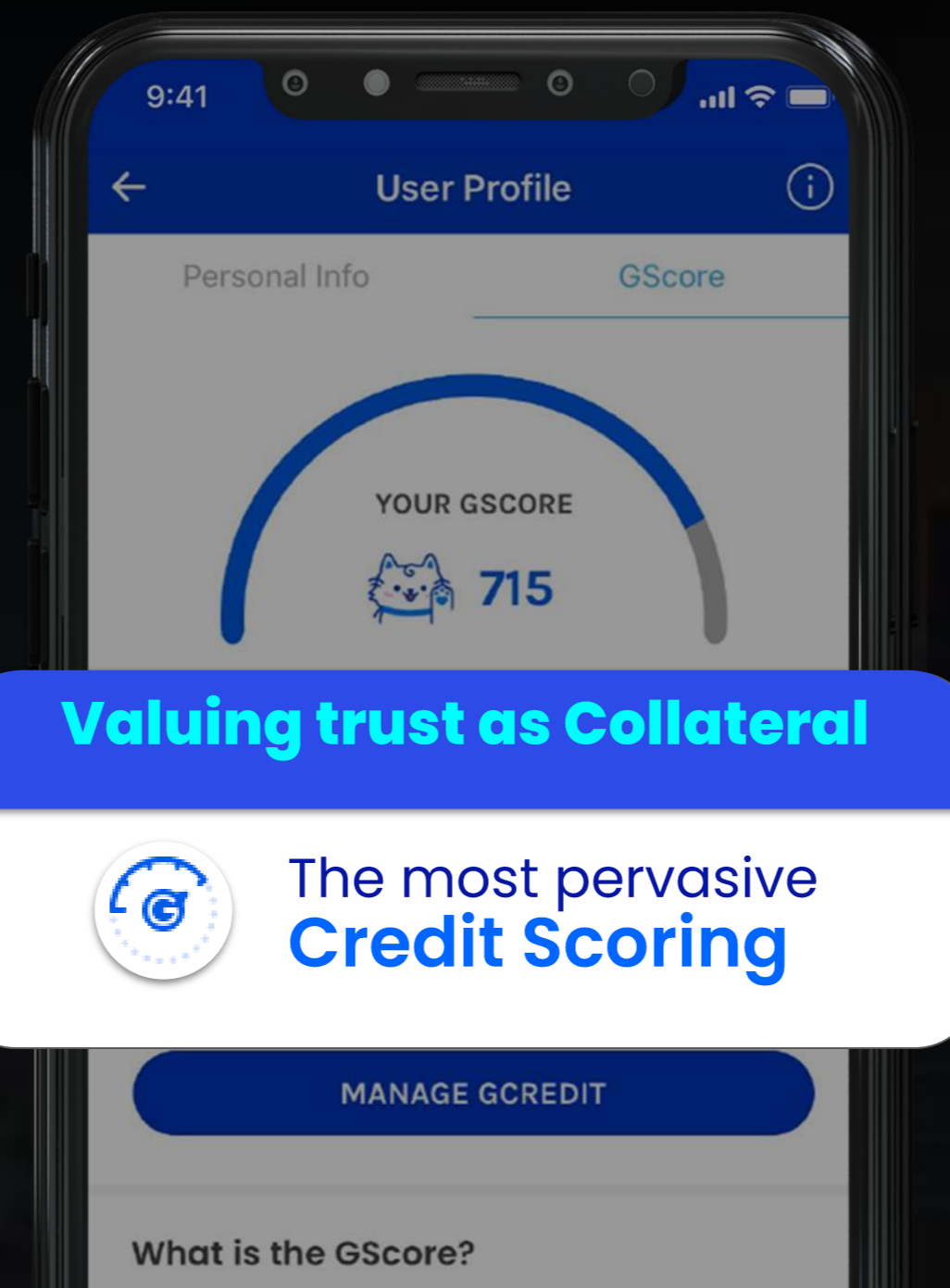
GInvest



GInsure

Building a brighter future by
**Providing Access
to Credit**

GScore

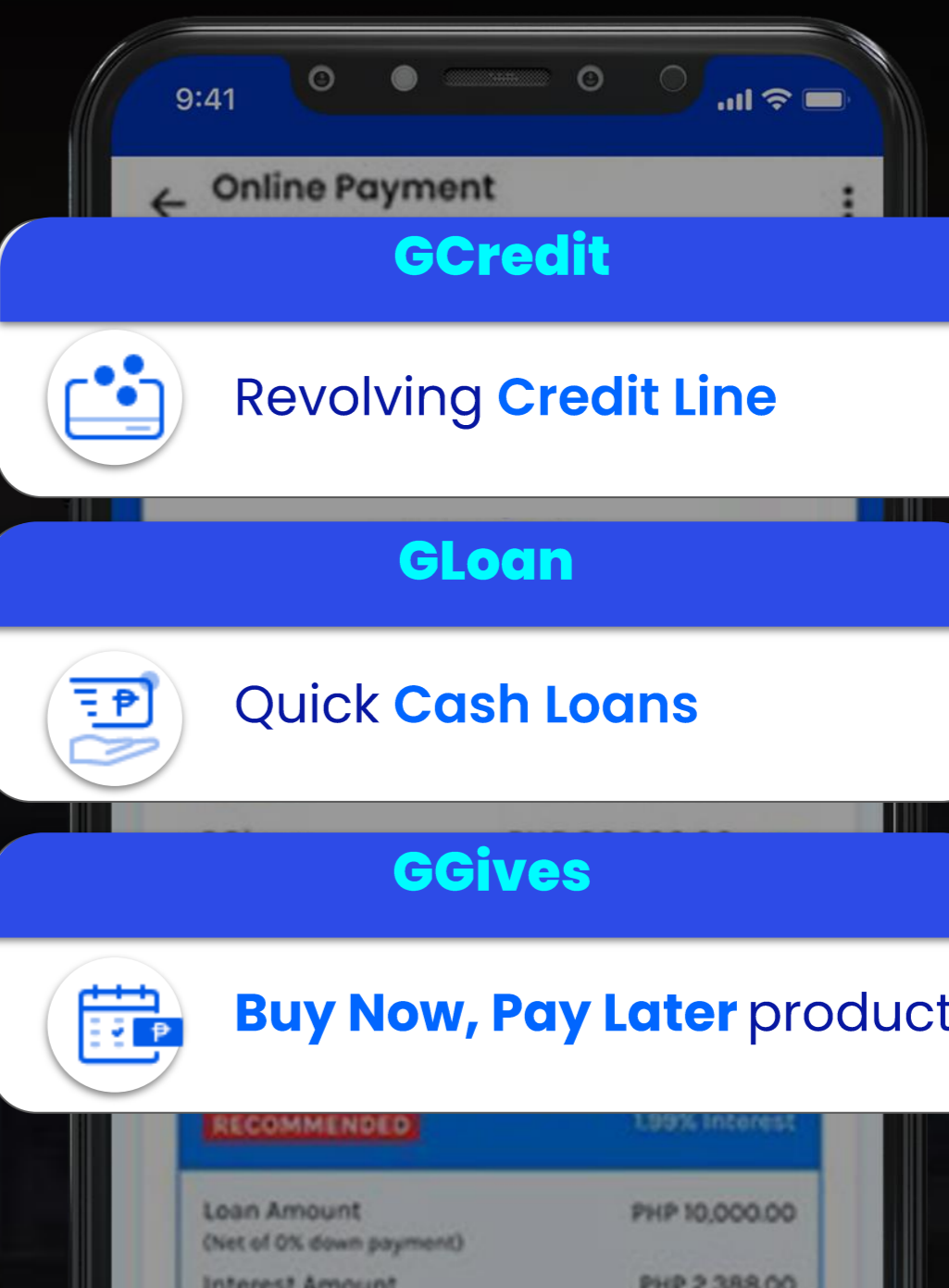


Valuing trust as Collateral



The most pervasive
Credit Scoring

Lending



GCredit



Revolving Credit Line

GLoan



Quick Cash Loans

GGives

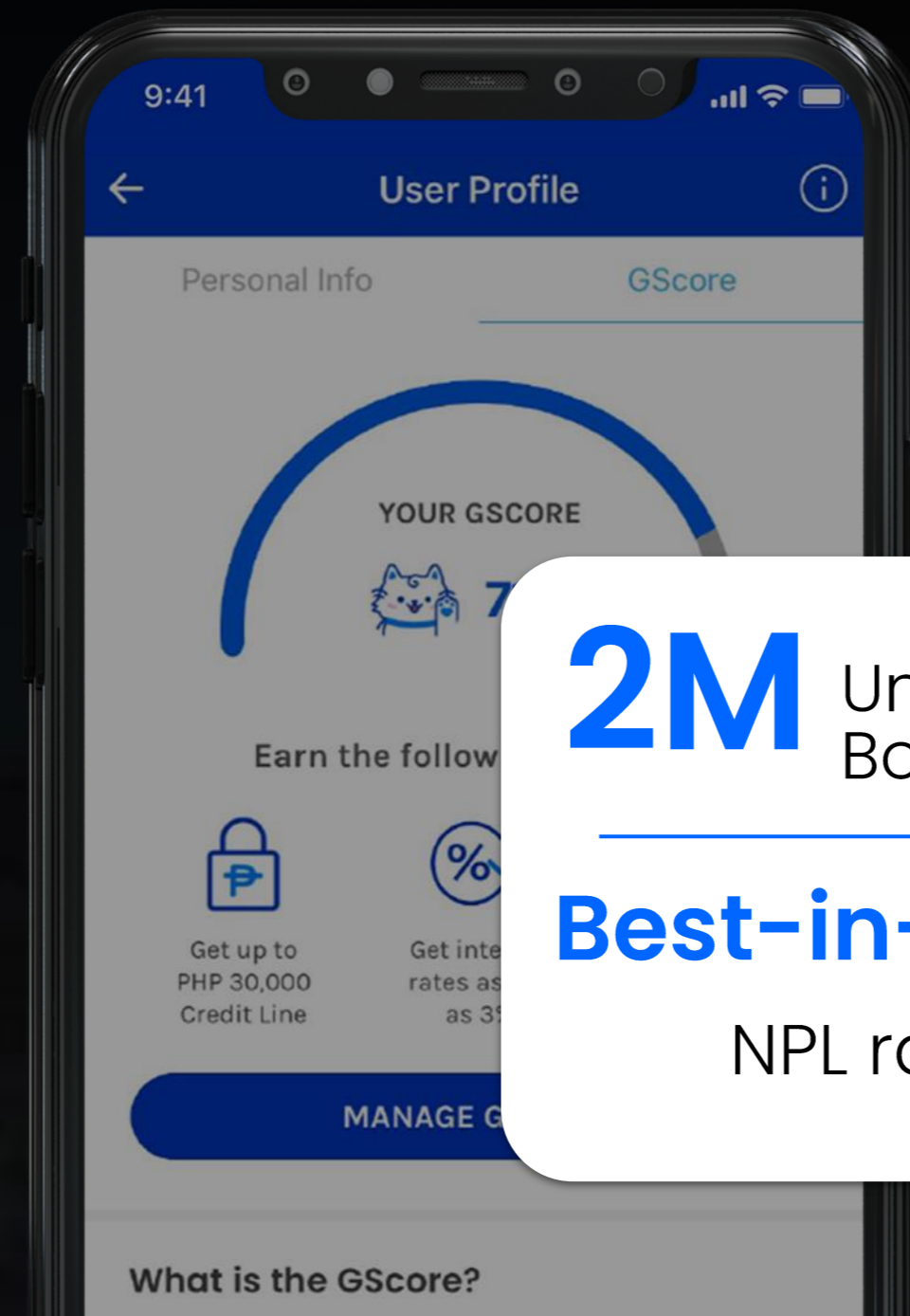


Buy Now, Pay Later product

RECOMMENDED	
Loan Amount (Net of 0% down payment)	PHP 10,000.00
Interest Amount	PHP 2,388.00

Building a brighter future by
**Providing Access
to Credit**

GScore

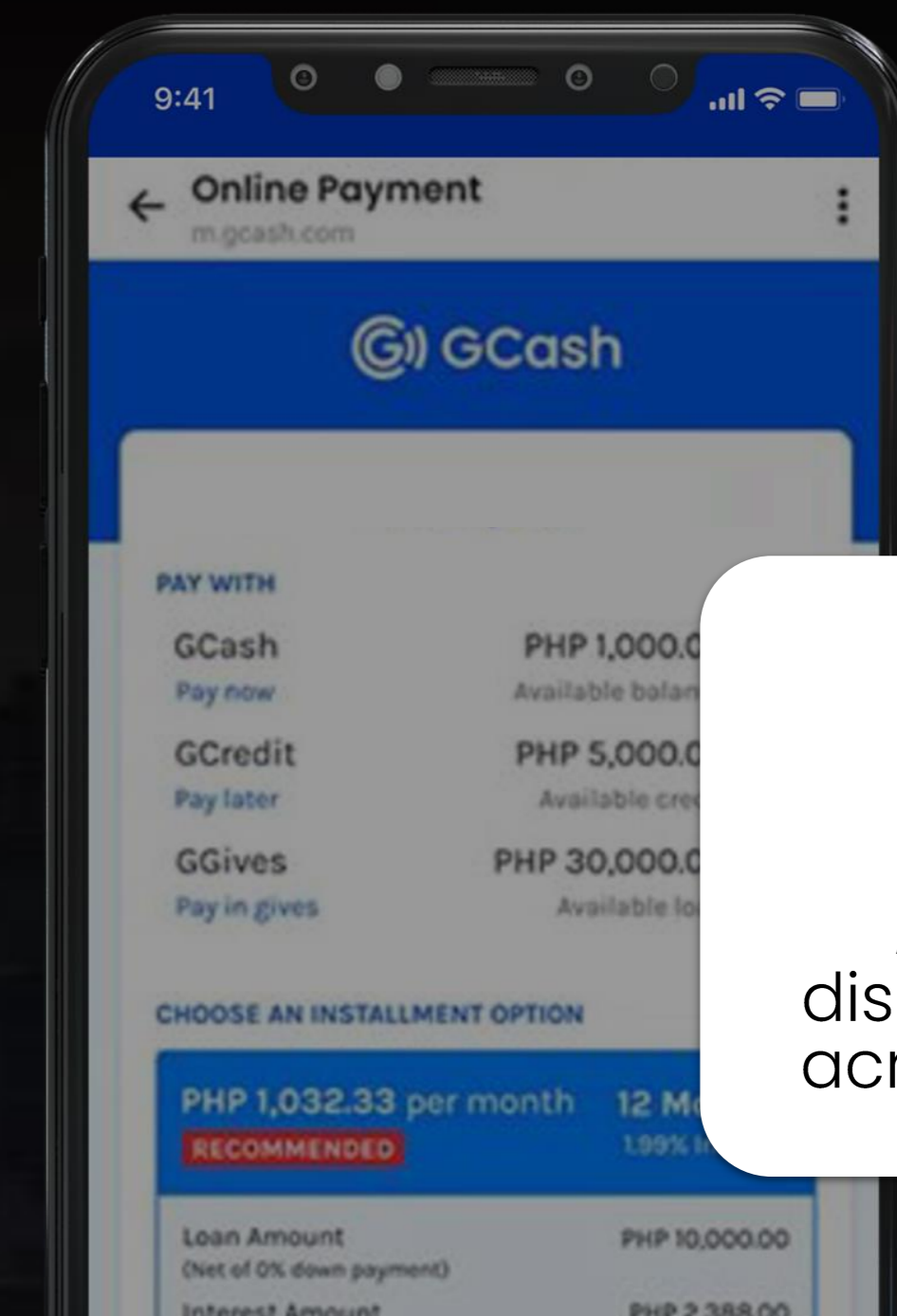


2M Unique Borrowers

Best-in-class

NPL rate

Lending



\$1B

Php 57B

Amount of disbursed loans,
across products

Innovation For Good

GForest

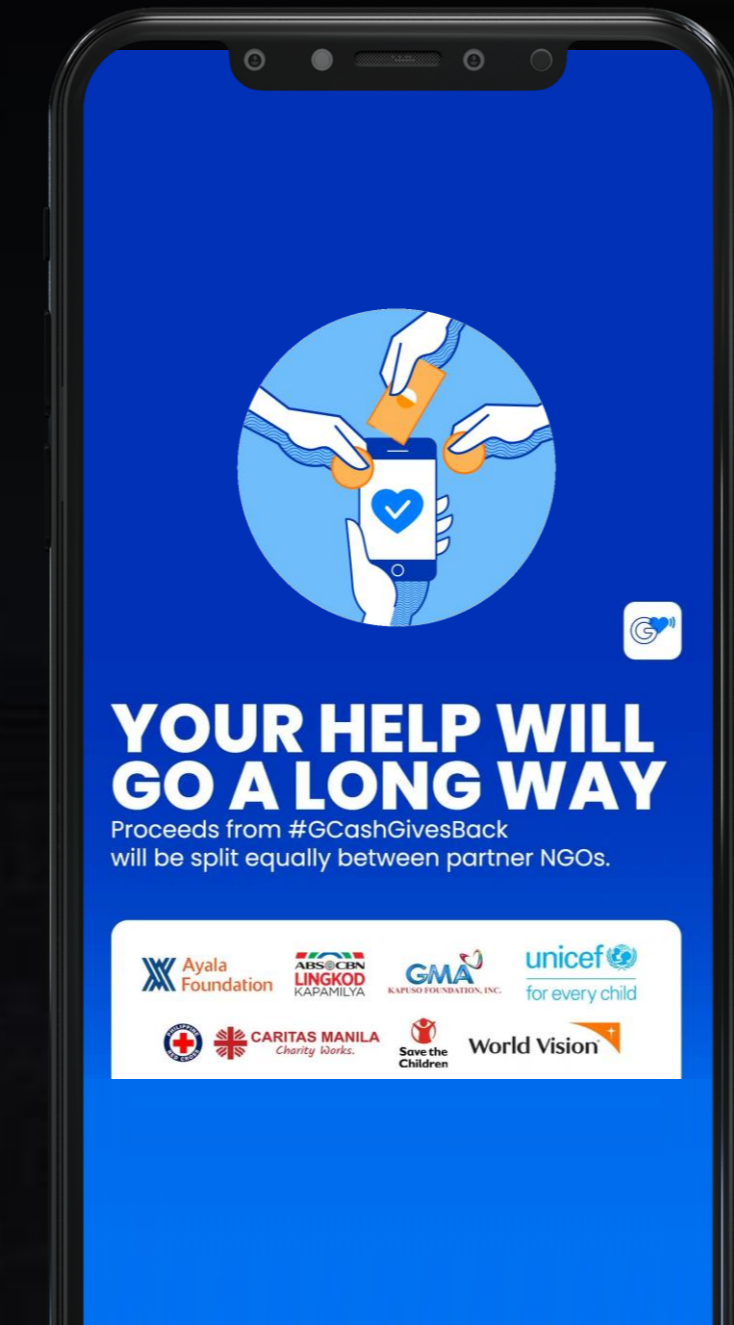


Building loyalty through green habits

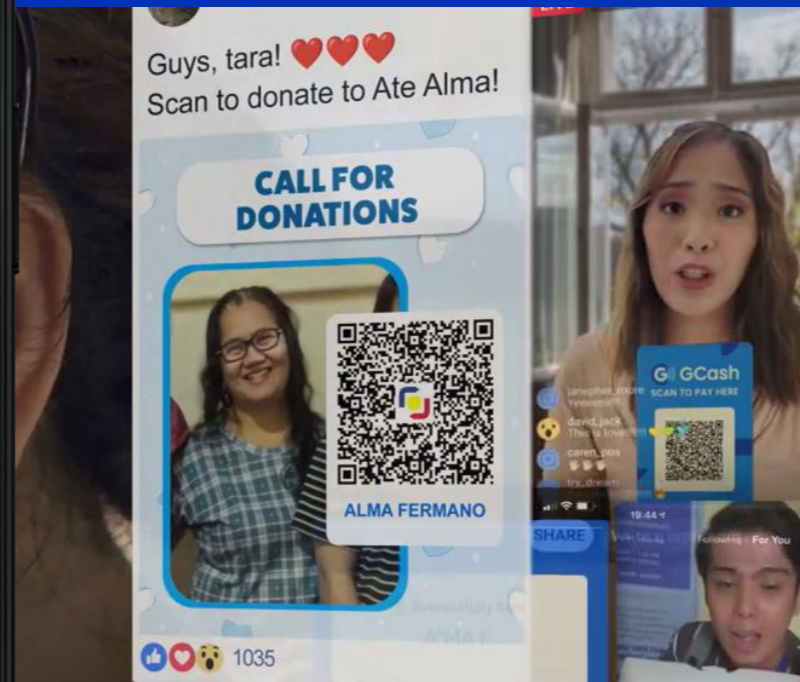


2.2M Trees planted since '19
30.8B Saved carbon emissions

Aid Disbursements

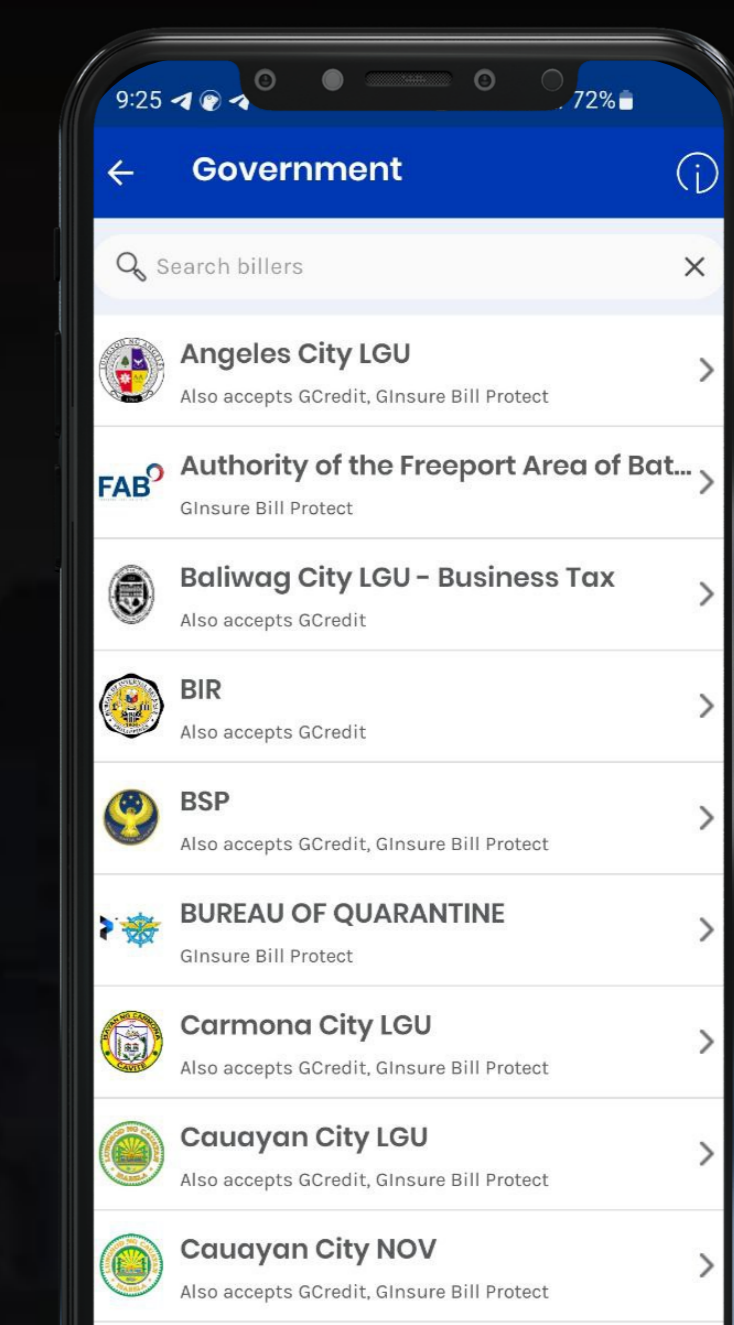


Becoming A Tool for Good



2.4M Pandemic aid Beneficiaries
952 days saved via GCash distribution

eGovernment

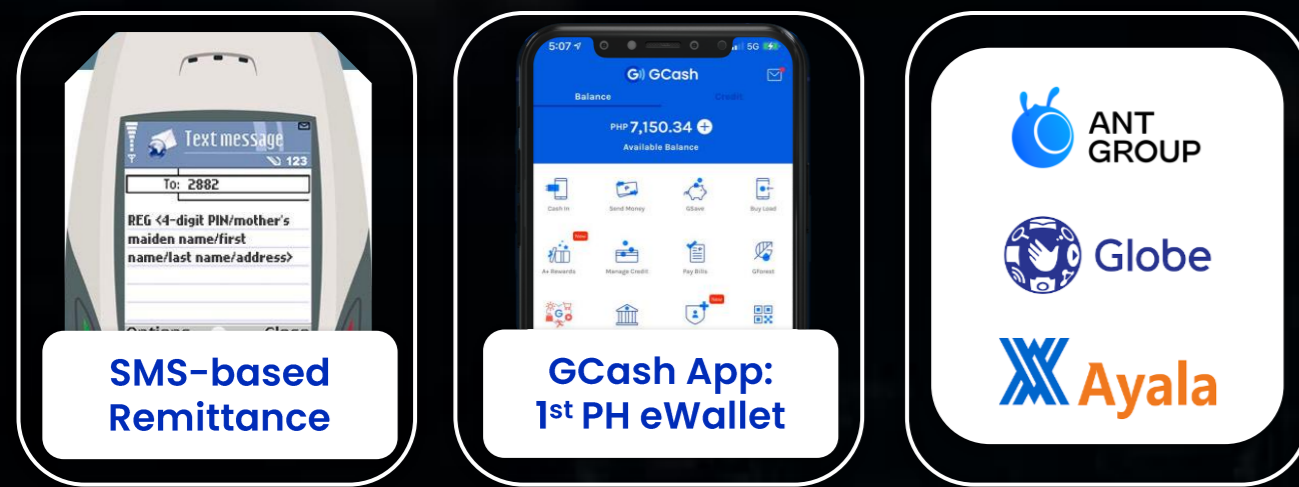


Influencing Nation-Building



100+ Tax payment partners on GCash
+84% Increase in PH tax payments

GCash has come a long way...



2005

2012

2017



Breaking Barriers



GCrypto



PH Stocks



Global Payments



GCash Jr.



GCash is the

1st

Ubiquitous PH
Finance App

76M

Registered Users

Best-in-Class

83.9%

Net Promoter Score

Only PH Tech
Duacorn

Financially
Sustainable
PH Fintech

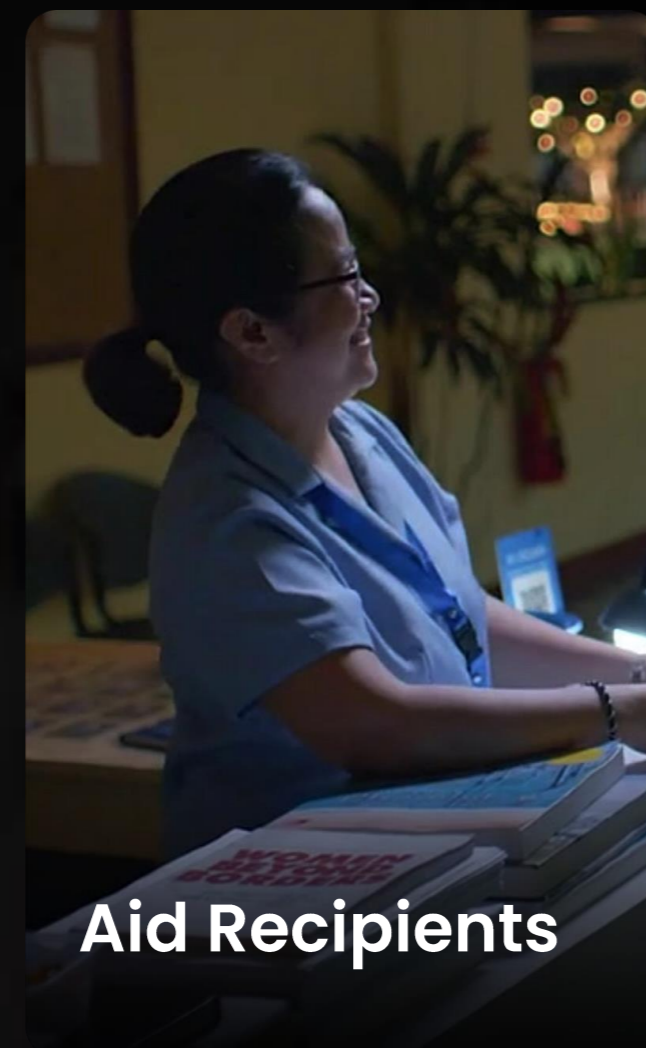
Transforming a Nation



Everyday Filipinos



Entrepreneurs



Aid Recipients



Overseas Filipinos



Fishermen



Riders



Wet Markets



Mom & Pop Shops



Tricycle Drivers

Winning Every







This is our Gcash Story