2025 NINE MONTHS FINANCIAL & OPERATING RESULTS

NOVEMBER 11, 2025

Presentations Page (IR website)

Financial Highlights

9M Core stability buoyed by EBITDA resiliency and Maya gains

	9M25	9M24	Change	% Change
Service Revenues [net of interconnection costs]	**145.9bn**	**144.9bn**	**+1.0bn**	**+1%**
Cash Opex, Subsidies, Provisions (ex-MRP)	63.1bn	64.2bn	-1.1bn	**-2%**
EBITDA (ex-MRP)	**82.8bn** *52% margin*	**80.7bn** *52% margin*	**+2.1bn**	▲ **+3%**
Depreciation & Amortization	39.2bn	37.3bn	+1.9bn	+5%
EBIT	**43.6bn**	**43.4bn**	**+0.3bn**	▲ **+1%**
Net Financing Costs	12.9bn	10.3bn	+2.6bn	+26%
Telco Core Income	**25.3bn**	**26.6bn**	**-1.3bn**	▼ **-5%**
Share in Maya Innovations Holdings (MIH)/Bank Hold Co Core Income	0.6bn	-0.9bn	+1.5bn	
Core Income	**25.8bn**	**25.8bn**	**--**	**--**

Php in billion

Gross Service Revenues

₱158.9bn ▲ **3%** +3.9bn

Key Highlights

- Stable 9M performance supported by higher data and ICT revenues. Enterprise back in growth mode in 3Q25
- EBITDA growth sustained, reflecting disciplined cost management
- Maya profitability sustained, contributing ₱603m to PLDT's core earnings

Consolidated Service Revenues – 9M

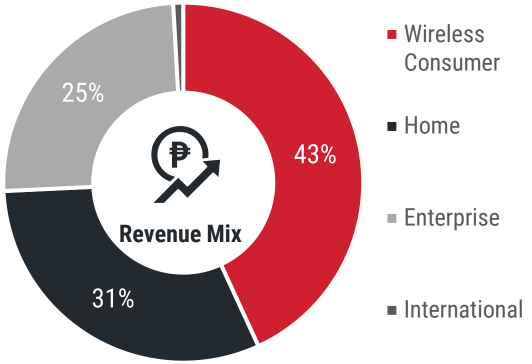
Growth engines fueling revenue uplift, outpacing Legacy drags

145.9bn

9M25 Service Revenues [1]

1%

+1.0bn



Excluding Legacy

131.3bn

+ 3%   90% of total revenues

Wireless Consumer [2]

Total

₱63.2bn   -0.3bn

Mobile Data & FWA[3]

₱57.3bn

91% [4]

1%

+0.7bn

Home

Total

₱45.7bn   4% +1.6bn

Fiber

₱44.5bn

97% [4]

7%

+2.8bn

Enterprise

Total

₱35.6bn   -0.1bn

Corp Data/ICT[5]

₱26.7bn

75% [4]

2%

+0.5bn

Drags From Legacy Services

SMS, Voice, and Others
-₱1.0bn

Non-Fiber (Data and Voice)
-₱1.2bn

SMS, Voice, and Others
-₱0.6bn

(1) Net of interconnection costs   (2) Previously named Individual   (3) Incl Fixed Wireless Access   (4) percentage of segment revenues   (5) Incl A2P

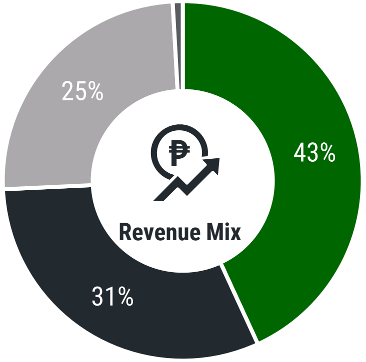
PLDT

Consolidated Service Revenues – 3Q25 vs 3Q24

Broad-based 3Q growth across all segments, led by data and ICT momentum

48.8bn
3Q25 Service Revenues (1)

2% +0.8bn



- Wireless Consumer
- Home
- Enterprise
- International

Wireless Consumer (2)

Total
₱20.9bn
1% +0.3bn

Mobile Data & FWA(3)
₱19.0bn
91% (4)
3% +0.5bn

Home

Total
₱15.3bn
3% +0.4bn

Fiber
₱14.9bn
98% (4)
6% +0.8bn

Enterprise

Total
₱12.1bn
2% +0.2bn

Corp Data/ICT(5)
₱9.2bn
76% (4)
5% +0.4bn

Excluding Legacy

44.2bn
+ 4% 91% of total revenues

Drags From Legacy Services

SMS, Voice, and Others
-₱0.3bn

Non-Fiber (Data and Voice)
-₱0.4bn

SMS, Voice, and Others
-₱0.3bn

(1) Net of interconnection costs (2) Previously named Individual (3) Incl Fixed Wireless Access (4) percentage of segment revenues (5) Incl A2P

Sustained Home Fiber Growth

Connecting Filipino households through tailored bundles and flexible pricing options

Total Home

₱45.7bn 9M25

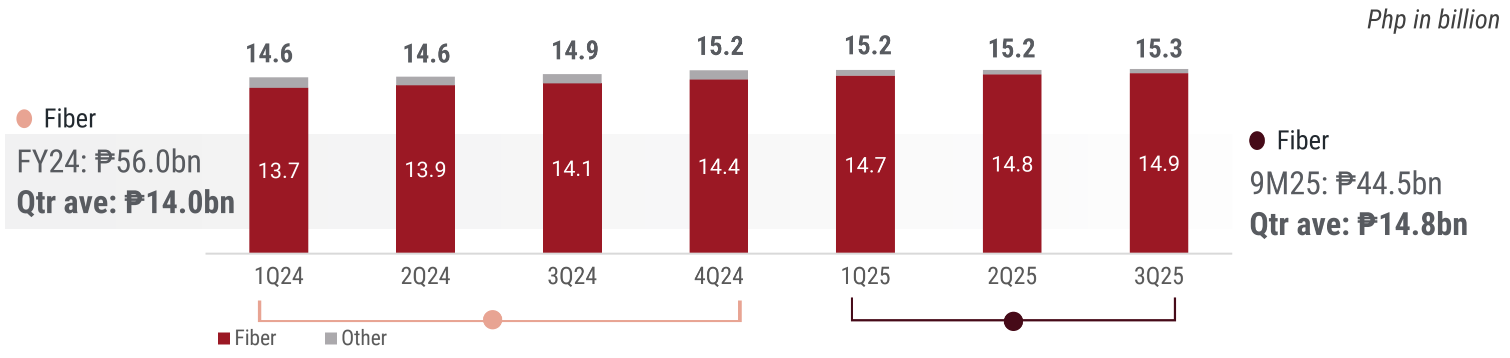
4% **+1.6bn** VS 9M24

Total Fiber

₱44.5bn 9M25

97% of total Home

7% **+2.8bn** VS 9M24



% of new accts that opt for higher value plans

>80% 3Q2025

Plans ₱1,299 and up

Total Home FTTH ARPU

₱1,470 9M2025

9M24: ₱1,484

₱1,446 3Q2025

2Q25: ₱1,470
3Q24: ₱1,488

Fiber Net Adds

265k net 9M2025
+67% vs 9M24

1.90% 3Q25 churn rate

1.92% 9M25 churn rate

Fiber-led growth driven by quality subscriber additions

- YTD Fiber net-adds up 67% YoY to 265k, Total subscriber base up 8% YoY and 3% QoQ.
- Prepaid Fiber selectively rolled out in target growth markets to reach quality subscribers. Prepaid sub count up 15x times since end 2024
- Fiber port utilization now at 58% amid ongoing network rollouts

Sustained leadership in ARPU and Churn

- Industry leading ARPU at ₱1,470, supported by value-driven bundled offerings (video + gaming)
- Stable churn rates reflective of consistent network quality and strong brand equity

Expanding reach by pioneering Air Fiber and Laser Internet innovation

- First commercial deployment in the Philippines
- Delivers 20 Gbps capacity to hard-to-reach areas delivering **fiber-like speeds at lower cost**

Winning back Growth: Enterprise Driving shift to ICT

Stronger 3Q delivery, new wins, and Pilipinas AI signal recovery and momentum

Total Enterprise

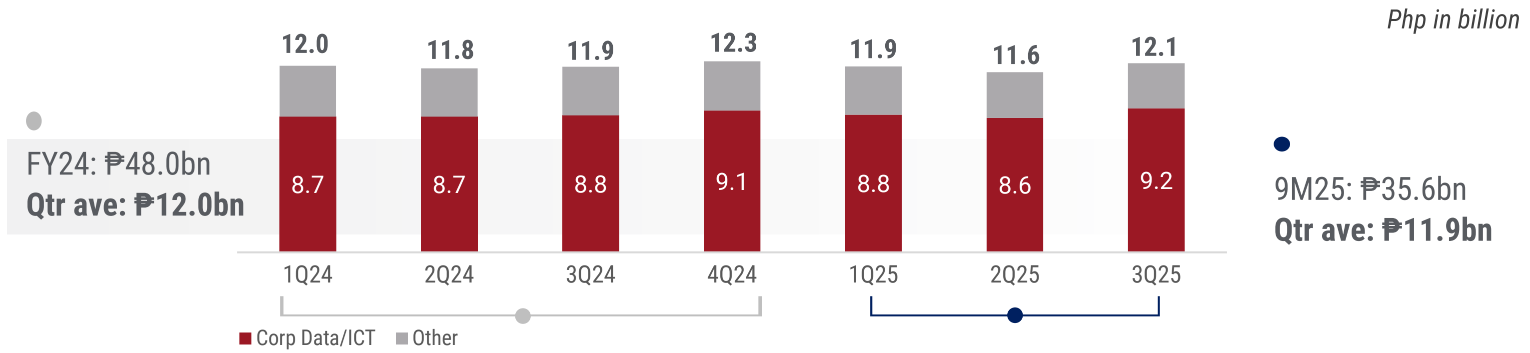
₱35.6bn 9M25

-0.1bn
VS 9M24

Total Corp Data & ICT (1)

₱26.7bn 9M25 — 75% of total Enterprise

2% **+0.5bn**
VS 9M24



Fiber Lines [9M 2025] — ▲11% VS 9M24

SD-WAN lines [9M 2025] — ▲13% VS 9M24

Data Center racks [9M 2025] — ▲16% VS 9M24

Enterprise back on growth track, with government projects coming through

- Revenues +5% QoQ, reversing early-year softness w/ delayed projects underway (e.g. nationwide 911 system win)
- Corp Data and ICT revenues **up +7% QoQ**

ICT growth accelerates

9M ICT revenues up 27% YoY

- Managed IT Services *+115%*
- Data Center Colocation *+25%*
- Cybersecurity Services *+12%*

3Q ICT revenues up 51% YoY & 40% QoQ

Leading the charge in the country's AI, data infra, and digital trust ecosystem

- PLDT is the clear leader with the largest data center footprint and most advanced tech
- Pilipinas AI, the country's first sovereign AI platform, enables next-gen enterprise solutions.
- SmartSafe, PH's first GSMA-certified API suite enabling faster and safer digital transactions.

(1) Includes A2P

Resilient Mobile Growth powered by 5G and CVM

Disciplined monetization, smarter segmentation, and new 5G-led broadband solutions

Total Wireless Consumer (1)

₱63.2bn 9M25

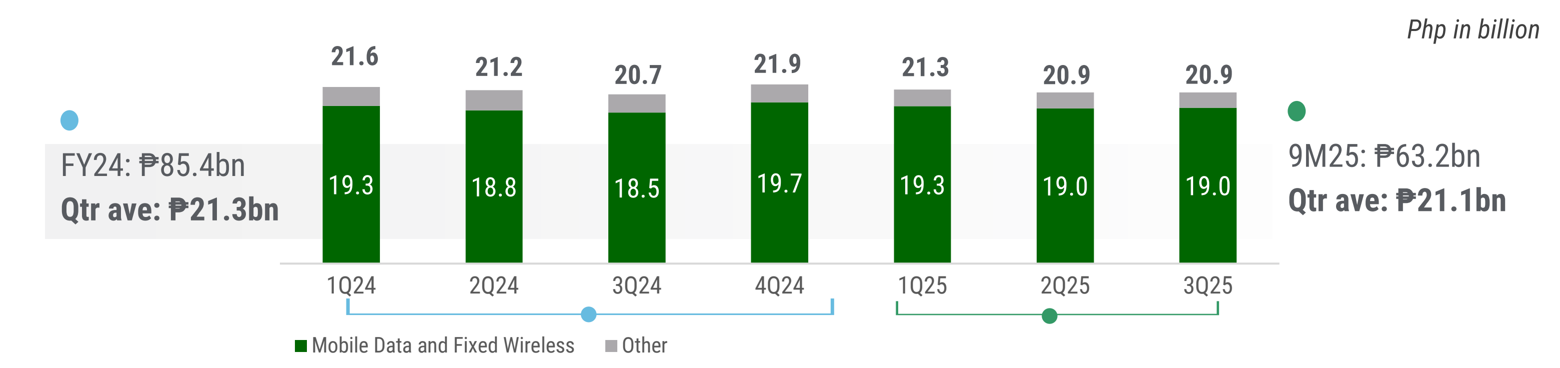
-0.3bn VS 9M24

Total Data Revenues (2)

₱57.3bn 9M25

91% of total Wireless Consumer

1% +0.7bn VS 9M24



Total Active Data Users (2)
[end September 2025]

42.4mn
vs end 2024: 41.0mn
vs end September 2024: 40.9mn

5G Individual Devices

	9M24	9M25
5G	7.5mn	10.5mn
% devices	13%	18%

Total Data Traffic (2)

4,393PB 9M2025

▲ 6% VS 9M24 4,127PB

Sustained Mobile Resilience, Supported by data traffic growth

- Hyper-targeting stabilized ARPUs in a competitive pre-paid market;
  - Smart Prepaid 3Q ARPU up 5% YoY
  - TNT 3Q ARPU up 3% YoY
- Smarter targeting and offer optimization also reduced marketing spend

Expanding 5G adoption and next-gen experiences

- 5G device up 39% while traffic up +96% YoY, driving higher usage
- Pluggable eSIMs enhance user experience and device compatibility

Fixed Wireless Access (FWA) sustains momentum, +18% YoY

- Smart leads market in FWA by revenue share driven by 5G routers, complementing PLDT Home in areas where fiber rollout is limited

(1) Previously named "Individual" (2) Includes Mobile data and FWA

Operating Expenses

Continued cost optimization

	9M25	9M24	Change	% Change
Repairs and Maintenance	23.6bn	22.7bn	+0.9bn	+4%
Compensation and Benefits [ex MRP]	16.1bn	17.4bn	-1.3bn	-7%
Professional and Other Service Fees	5.3bn	5.6bn	-0.3bn	-6%
Selling and Promotions	3.5bn	4.2bn	-0.8bn	-18%
Provisions	2.9bn	3.0bn	-0.2bn	-5%
Cost of Contract-specific Services	3.5bn	2.8bn	+0.7bn	+25%
Subsidy[1]	0.9bn	1.3bn	-0.3bn	-25%
Others	7.3bn	7.1bn	+0.2bn	+3%
Total Cash Expenses, Subsidy, and Provisions	**63.1bn**	**64.2bn**	**-1.1bn**	**▼ -2%**

(1) Cost of devices and accessories less non-service revenues

Consolidated **EBITDA** (1)

Stable EBITDA performance reflective of cost efficiency efforts

₱82.8bn
EBITDA 9M25

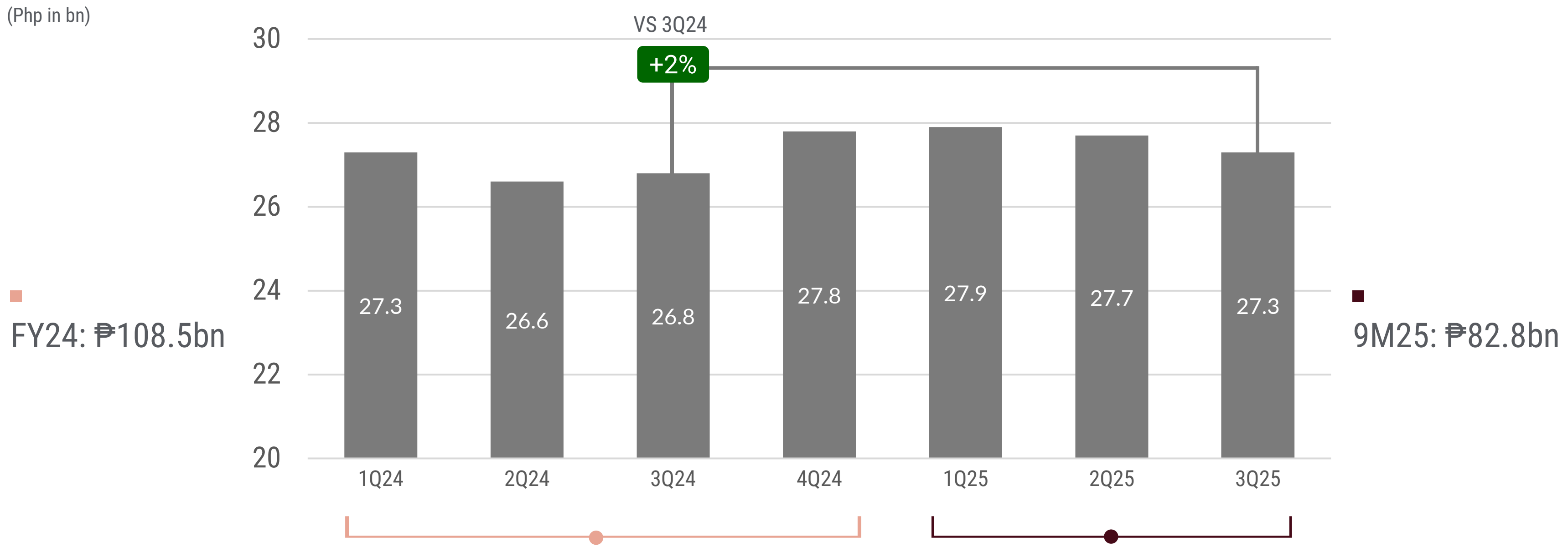
52%
Margin

EBITDA Growth
3%
VS 9M24

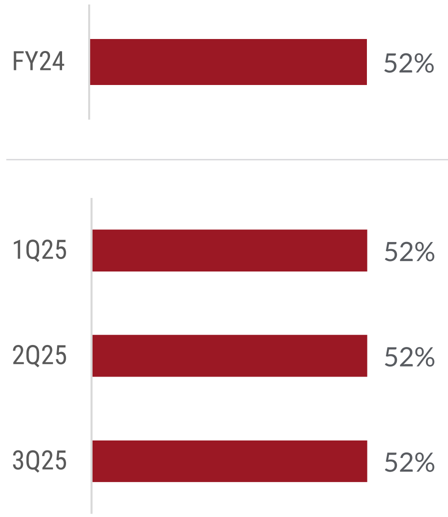
+2.1bn
YoY

Rise in Revenues
₱1.0bn

Decline in Costs
₱1.1bn



EBITDA Margins



(1) Ex-MRP

Telco Core & Reported Income

Core stability anchored by cost discipline and sustained Maya contribution

Telco Core Growth

-5%

-1.3bn

Core Income

Stable

Reported Income Growth

-11%

-3.0bn

	9M25	9M24	9M25 vs 9M24
Telco Core Income	**25.3bn**	**26.6bn**	**-1.3bn**
Share in Maya Innovations Holdings (MIH)/Bank Hold Co Core Income	+0.6bn	-0.9bn	+1.5bn [1]
Others	-0.04bn	+0.15bn	-0.19bn
Core Income	**25.8bn**	**25.8bn**	**--**
Accelerated depreciation	-2.6bn	--	-2.6bn [2]
Forex, Derivatives, Others	+1.9bn	+3.6bn	-1.7bn
Gain from sale and leaseback of towers (net of related opex)	+0.9bn	+0.9bn	--
MRP	-1.1bn	-1.4bn	+0.3bn
Tax Effect	+0.2bn	-0.7bn	+0.9bn
Reported Income	**25.1bn**	**28.1bn**	**-3.0bn**

Key Insights

01 **Sustained Maya profitability**

Equity share in Maya's core income at ₱603m.

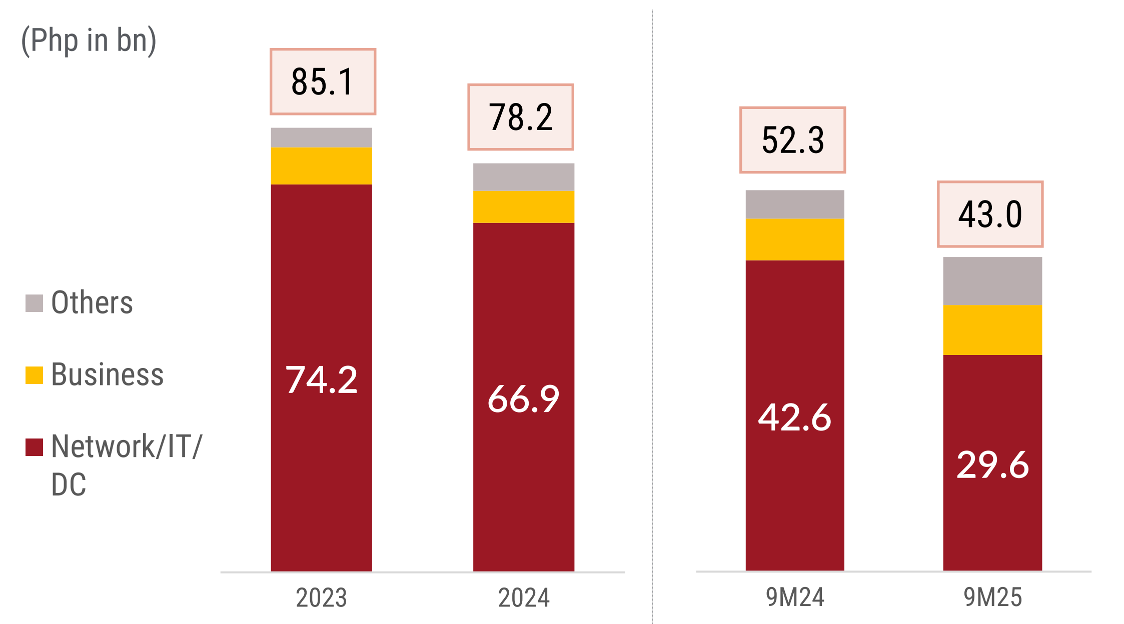
02 **Accelerated depreciation**

Reflects one-time, non-cash charges tied to network modernization and the retirement of legacy assets. These align our infra with cloud native and 5G ready systems.

PLDT

Consolidated Capex

Continued CapEx Discipline



	2023	2024	9M24	9M25
Capex Intensity (Capex/Svc Rev [1])	42%	38%	34%	**27%**
EBITDA (exMRP) less Capex	₱19.2bn	₱30.3bn	₱28.4bn	₱39.8bn

9M2025 capex stood at P43.0bn

- Completions expected in Q4'25, with no material delays into next year

Guidance for 2025: ≈₱60bn (originally ₱68-73bn)

- Reduced Capex guidance due to favorable negotiated prices and terms
- Cont'd Momentum on network roll out
  - New cell sites + LTE/5G upgrade
  - Home fiber ports
  - Increased focus on AI
  - AI-Ready Data Center
  - Submarine cable investments
  - Upgrades and modernization of network and IT to improve QOS

We aim to steadily reduce capex and capex intensity to drive positive FCF

Total Capex (2015-2024) Investments

2015 to 2019
₱257.7bn
+
2020 to 2024
₱421.0bn
=
Last 10 Years
₱678.7bn

(1) Service revenues, gross of interconnection costs

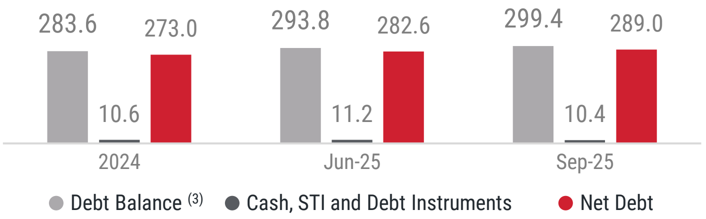
Debt Profile

Proactive Debt Management

Debt Balance [1]

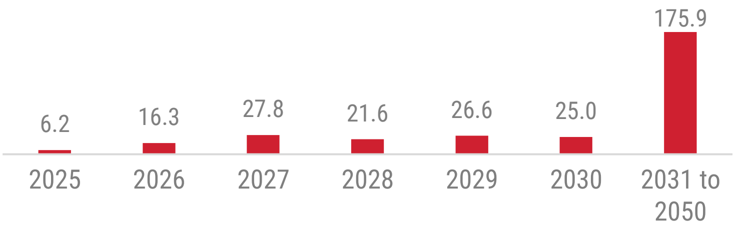
▲ ₱289.0bn
Net Debt

▲ 2.61x
Net Debt-to-EBITDA[2]



Debt Maturities
[gross] [4]

▲ ₱ 299.4bn
Gross Debt



Net Debt/EBITDA	2.52x	2.57x	2.61x

Debt maturities to total debt	2%	5%	9%	7%	9%	8%	60%

Debt Maturities and Risk Management

- 60% matures post 2030
- US$ denominated debt: 13%
  - Unhedged: 5% of total debt, $0.25bn
- Avg. Interest cost (pre-tax): 5.49% (YE2024: 5.08%)
- Interest Coverage Ratio at 3.37:1.0
- 34% fixed-rate loans, 66% floating
- Avg. debt maturity: 6.54 years

PLDT investment grade at S&P Global (BBB), Moody's (Baa2)

Major cash flow as of Sep 2025

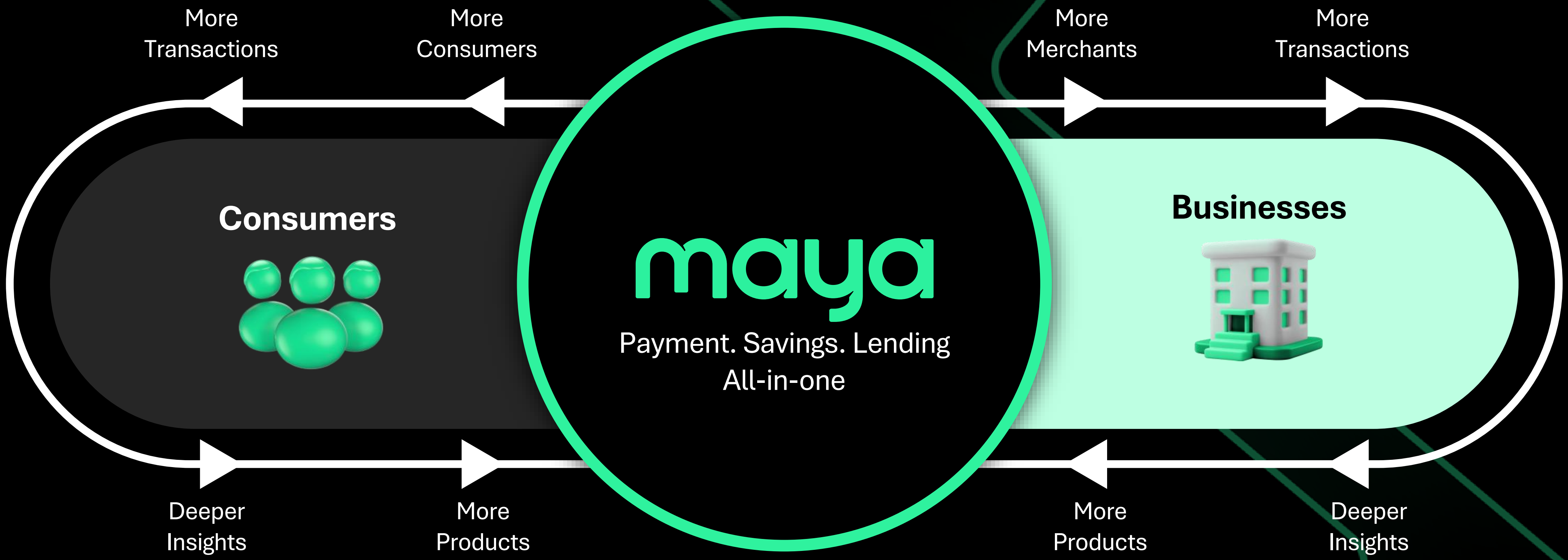
- ₱1.1bn from tower sales (89 towers)
- ₱20.5bn total cash dividend payment to common shareholders (2024 final + 2025 interim)

PLDT achieved positive Free Cash Flows as of Sept 2025

Guidance: Work towards 2.0x Net Debt/EBITDA

(1) Php in billion (2) LTM (last twelve months), ex-MRP (3) Total debt based on nominal debt amount (4) Php in billion, as of end Sep 2025

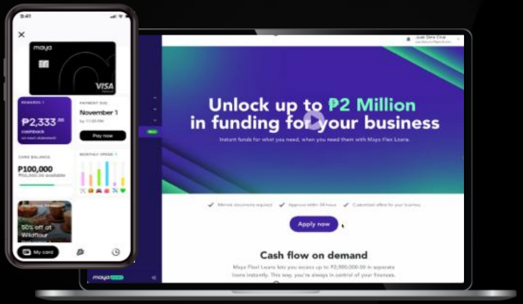
A Comprehensive Ecosystem with Strong Network Effects



3Q25 Highlights

Maya: #1 Fintech Ecosystem

#1
Digital Bank[1]



#1
Merchant Acquirer

9.0mm
Bank Customers (+98% YoY)[2]

2.4mm
Borrowers (+81% YoY)[2]

Largest Market Share in Card Acquiring[3]

Php57B
Deposit Balance (+59% YoY)

Php187B
Loans Disbursed LTD
as of Sep-25 [4]

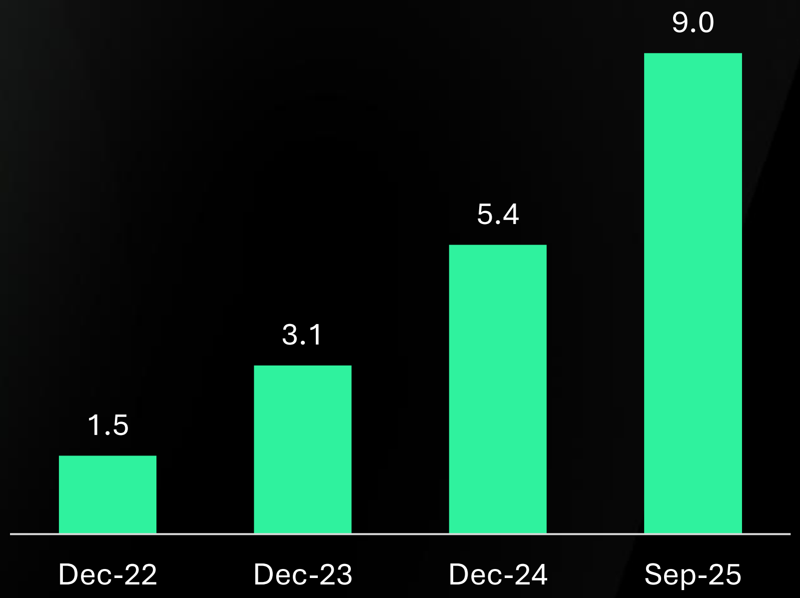
Php532M Net Income
in 3Q25

Note: (1) By deposit balance and bank customers; (2) Bank Customers who have opened either bank account or loan account with Maya as of end Sep-25 data; No. of borrowers refers to users who have opened a loan account with Maya Bank since inception and as of end Sep-25; (3) As of 3Q'25, based on number of transactions; (4) Loans Disbursed Cumulative Life-to-date including loan channeling to other partners

Maya Bank Continues to Bring People into Formal Banking

Maya is the Digital Bank of Choice for Young customers across the Country

Total Bank Customers in Millions

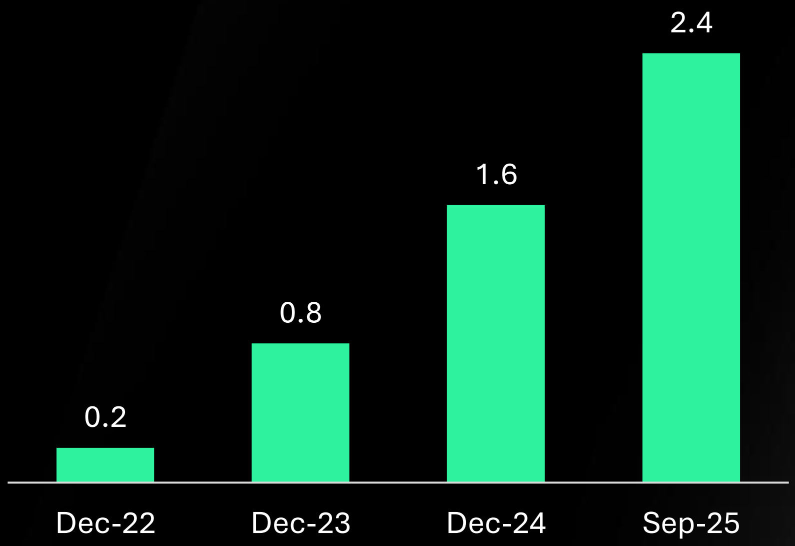


84% Millennials + GenZ

76% outside Metro Manila

Maya Has Provided Credit Access to Many First-time Borrowers

Total Borrowers in Millions



>50% First time Borrower*

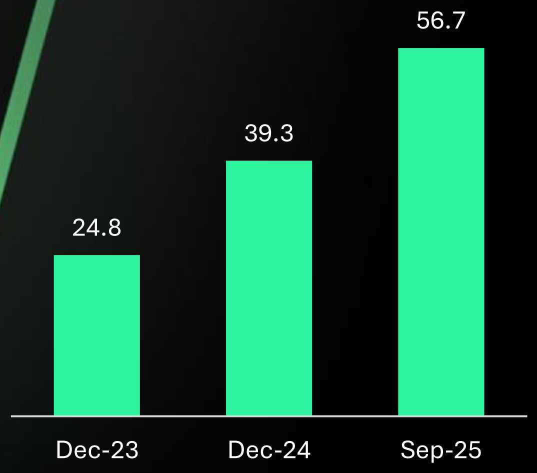
*Source: Transunion. Defined as borrowers who only have tradeline/s with Maya and no other lending institutions. As of Q2 2025.

#1 Digital Bank Dominating Loans and Deposits

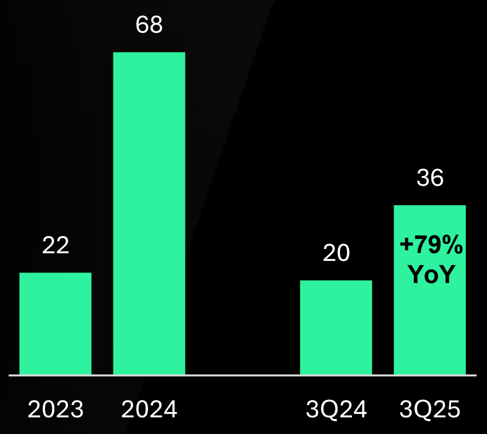
Best Digital Bank in PH for 3 Straight Years

ABF's Retail Banking Awards, Global Retail Banking Innovation Awards, Word's Best Consumer Digital Bank Awards, Forbes' World's Best Banks, Financial Times' The Banker

Deposit Balance (Php B)

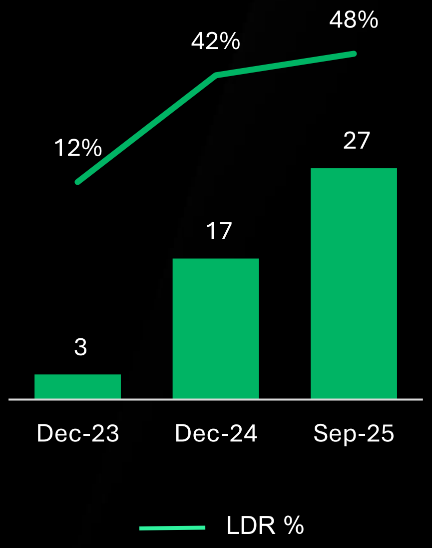


Loan Disbursed (Php B)

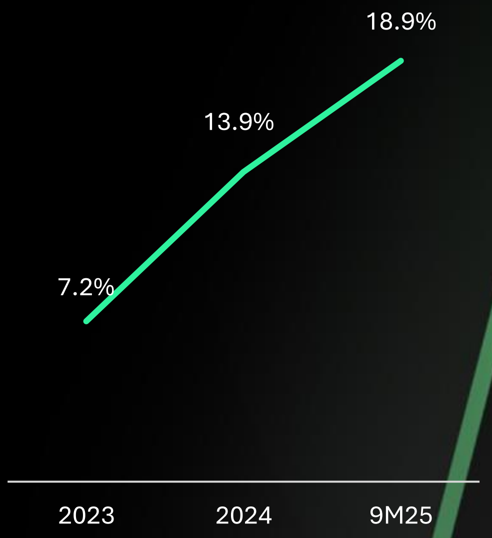


Php187B Total Loan Disbursed since 2022

Loan Balance (Php B)



Net Interest Margin (%)



	2023	2024	9M25
Gross NPL Ratio %	6.3%	3.5%	6.3%

NIM for 2023 and 2024 based on annual numbers, Sep-25 NIM based on YTD

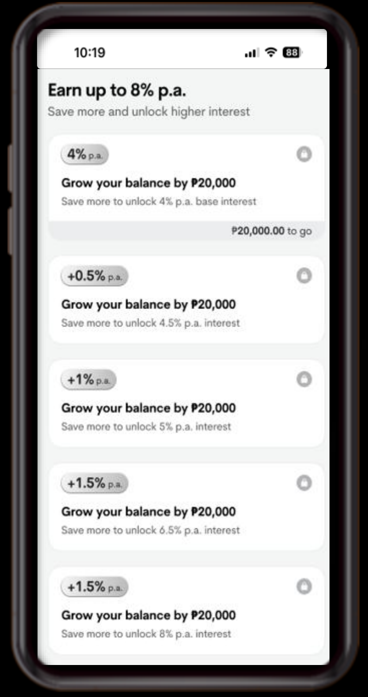
Continuously Expanding Fintech Ecosystem

Maya Black Powering Surge in First-Time Credit Card Users

c.40%

Maya Black cardholders
are first-time credit users

Tiered Personal Goals to Reward Financial Behavior



Innovative product proposition
incentivizing customers to
inculcate saving habits

Broadening Access to Consumers

Easy Loan Launch
Partnership with Cebuana Lhuillier

CEBUANA LHUILLIER

3,500+ branches nationwide
25,000 authorized agents
Over 30m customers

Sustainability **Highlights**

As of 31 October 2025

PLDT S&P Global Corporate Sustainability Assessment (CSA) 2025 score: 77

- Higher than 72 in 2024

PLDT received 4-Golden Arrow Award
at the 2025 Institute of Corporate Directors' Golden Arrow Awards

- Improvement from 3-Golden Arrow award in prior years

Progress in PLDT sustainability performance manifested in ESG ratings improvements

As of 2025, PLDT received an MSCI ESG Rating of BBB

PLDT achieves 'BBB' rating
from MSCI ESG

- Upgrade from 'BB' in 2024

GLOBAL CHILD FORUM
A HEART FOR CHILDREN.
A HEAD FOR BUSINESS.

PLDT maintains "Leader status", ranked #2 overall* and #1 telco in the World*
from the Global Child Forum State of Children's Rights and Business: Benchmark Report 2025

- Retains 9.9/10 score

**Tied with Swedish peer Tele2*

More details of other initiatives can be found in the Sustainability section of the presentation

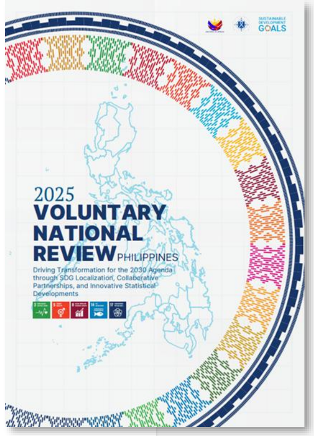
Sustainability Highlights

PLDT/Smart showcase homegrown solution at the UN Global Compact Leaders' Summit event during Climate Week in NYC

- Philippines is one of 15 countries featured during the Sustainable Development Goals Innovation Pitch session

PLDT/Smart featured in the Philippine 2025 Voluntary National Review presented in NYC (July 2025)

- PLDT/Smart one of 3 from the private sector in the report
- VNR (prepared by DepDev/NEDA) reports the country's progress on the Sustainable Development Goals



Cover of the 2025 VNR Philippines

Joining global conversations and aligning with best practices

PLDT/Smart reinforce biodiversity conservation across value chain

Awareness and Policy Cascade Workshop with network tier-1 suppliers and 10 of the country's registered Independent Tower Companies

Created via Co-pilot

Smart secures 10-yr ₱2 Bn green loan

- Proceeds to help accelerate 5G rollout nationwide
  - ✓ More energy efficient per gigabyte of data
  - ✓ More reliable in delivering better speeds to end-users

More details of other initiatives can be found in the Sustainability section of the presentation

Thank you!

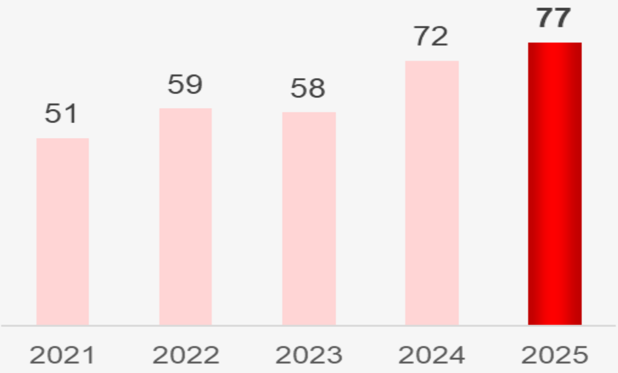
3Q2025 Sustainability Highlights

Ratings and Recognitions

PLDT S&P Global CSA score hits new high

- **PLDT scored 77 in the 2025 S&P Global Corporate Sustainability Assessment (CSA) - an improvement from 72 in 2024**

- **Higher score was driven by:**
  - Strong anti-corruption program, including policy on gifts, and whistleblowing mechanism
  - Biodiversity policy and programs
  - e-waste program
  - Human rights due diligence reporting



As of 31 October 2025

PLDT keeps GCF "Leader" status: world #2

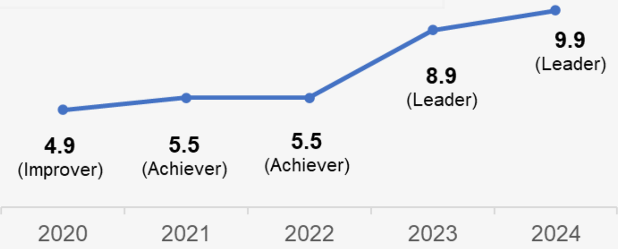
- **Maintained "Leader" status, ranked #2 overall*, and #1 telco in the world* in the 2025 Global Child Forum's (GCF) Corporate Sector and Children's Rights Benchmark**
  - PLDT's 9.9/10 score: higher than sector ave. (6.5), regional ave. (4.7), ave. for all companies (5.0)

- **Scored 10/10 in 24 out of 25 indicators:**

Category	Score	PLDT's best practice
Governance and Collaboration	10	Governance, Nomination and Sustainability Committee oversight of child protection and Human Rights; Child safeguarding policy
Workplace	10	Anti-child labor policies and family-friendly employee programs
Marketplace	10	Reporting on product safety, marketing and labeling impact on children
Community and Environment	9.4	Decarbonization roadmap, materiality assessments with children

GLOBAL CHILD FORUM
A HEART FOR CHILDREN. A HEAD FOR BUSINESS.

2025 Company Score Level:
9.9/ 10

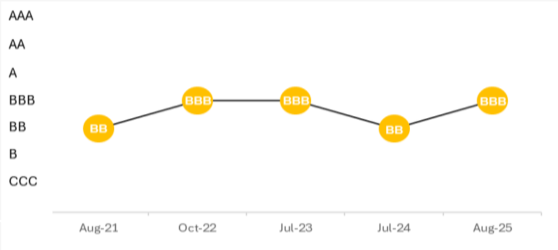


Ratings and Recognitions

MSCI ESG Ratings: Upgrade to “BBB”

from “BB”

- **PLDT outperformed industry peer averages on:**
  - Data security practices
    - Board oversight for privacy and data security
    - Comprehensive policy on data protection
    - Robust measures to address data breaches
  - Management of carbon emissions
  - Corporate behavior
    - Board oversight on ethics issues
    - Detailed formal policy on bribery and anti-corruption, including whistleblowing policy



As of 2025, PLDT received an MSCI ESG Rating of BBB

PLDT received 4-Golden Arrow Award

at the 2025 Institute of Corporate Directors’ (ICD) Golden Arrow Awards Ceremony

- **Improvement from 3-Golden Arrow award in prior years**
- **ASEAN Corporate Governance Scorecard**
  - Assesses and ranks publicly listed companies in six participating ASEAN countries: the Philippines, Indonesia, Malaysia, Singapore, Thailand, and Vietnam
  - Areas evaluated:
    - Rights of shareholders
    - Equitable treatment of shareholderes
    - Role of stakeholders
    - Disclosure and transparency
    - Reponsibilities of the board
    - Sustainability and resilience

PLDT

Governance: Joining global conversations

PLDT/Smart at UN Climate Week in New York City
(September 2025)

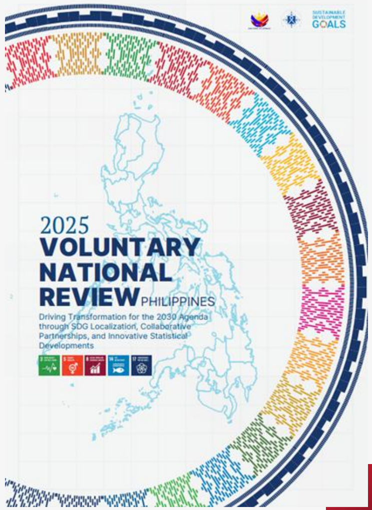
- **On 23 Sept, PLDT/Smart showcased homegrown solution at the UN Global Compact (UNGC) Leaders' Summit - Sustainable Development Goals Innovation Pitch session**
  - Philippines is one of the 15 countries featured during the event
  - PLDT/Smart in-house innovation: a single visual dashboard that integrates localized mapping of natural hazards and remote monitoring of network facilities

PLDT/Smart presentation at the UNGC Leaders' Summit


Philippine delegation to the UNGC Leaders Summit

PLDT/Smart featured in the 2025 Voluntary National Review (VNR) of the Philippines

- **2025 VNR of the Philippines prepared by the Department of Economy Planning and Development (DEPDev; formerly NEDA)**
  - PLDT/Smart one of 3 from the private sector in the report
  - VNR presented at the High-Level Political Forum (HLPF) on Sustainable Development 2025 in New York City in July 2025
    - **HLPF:** central United Nations platform for the follow-up and review of the 2030 Agenda for Sustainable Development
    - **VNRs:** annual reviews that seek to strengthen policies and institutions of governments, and to mobilize multi-stakeholder support and partnerships for the implementation of the SDGs
      - ✓ For more details: https://hlpf.un.org/vnrs



Cover of the 2025 VNR Philippines (link)

PLDT

Governance: Aligning with the supply chain on ESG

Reinforcing biodiversity commitments across the value chain

(29 August 2025)

- **Awareness and Policy Cascade Workshop with:**
  - PLDT Group's tier-1 suppliers
    - Representing over 85% of 2024 spend
  - 10 of the country's registered Independent Tower Companies
- **Objectives of the workshop:**
  - Reiterate need for compliance with DENR's Sustainable Forest Land Management Agreement and other telco permiting requirements
  - Encourage alignment with global best practices

ESG questionnaire for suppliers

- **Integration of ESG questionnaire in the qualification process to establish baseline supplier information on:**
  - Environment
    - Commitments/Policies
    - Resource management (waste / water / energy)
  - Social
    - Commitments/Policies
    - Disclosure on social metrics (trainings, gender diversity, labor metrics)
  - Governance
    - Anti-corruption policy

PLDT Smart

Dear Partners,

In its business processes, PLDT recognizes the importance of sustainability, which is achieved when a company's activities meet its present demands while using lesser natural resources and minimizing negative societal repercussions.

We actively participate in the environmental, social, and governance (ESG) standards that are frequently used to assess an organization's sustainability initiatives. Being a PLDT partner and a significant element in our business cycle, we would like you to take part in our sustainability initiatives.

Accordingly, we would like to notify you of a new requirement in the Ariba SLP system for those suppliers who are subject to the renewal of supplier qualification processing . As part of the updated requirements, the **ESG (Environmental, Social, and Governance) Questionnaire** must be completed. This will be integrated into the qualification process starting **July 2025**.

Promoting sustainability is one of our core principles, and this initiative helps us ensure alignment with partners who share similar values. Please note that supplier qualification will remain pending until the accomplished questionnaire has been uploaded.

You are welcome to approach the Supplier Management team at pldtgroupsupplierqualification@pldt.com.ph for any clarifications or assistance.

Thank you for your usual support and participation in the continuous improvement of supplier qualification process.

Supplier Management

Governance:
Helping advance sustainability through open conversations and experience-sharing

PLDT/Smart at the S&P Global Sustainability Thought Leadership: The Business Case for Corporate Sustainability
(2 October 2025)

- **Event is a partnership between S&P Global and the PSE**
  - Attended by representatives from various publicly listed companies
- **PLDT/Smart shared their sustainability journey starting from entry of FirstPac in 1988 -- institutionalizing governance**
- **S&P Global presented certiicates to PLDT: inclusion in the 2025 Sustainability Yearbook and as "Industry Mover"**

PLDT recognized as included in the S&P Global 2025 Sustainability Yearbook Member and "Industry Mover" in the telco industry

Governance: Participating in key dialogues on sustainability

PLDT/Smart invited to the inaugural PSRC Podcast: "Sustain-A-Buzz"

- **First episode of the Philippine Sustainability Reporting Committee (PSRC) podcast that discussed Philippine companies' adoption of the IFRS S1 and S2**
  - Speakers:
    - Melissa Vergel de Dios, PLDT/Smart
    - Mark Mulingbayan: Filinvest
    - Christopher Ferarez: P&A Grant Thornton
    - Benjamin Villacorte: SGV/PSRC
    - Dr. Arnel Onesimo Uy (host): DLSU
- **Link to the podcast:** www.facebook.com/officialpsrc

ESG in the Legal discourse: Guardians of Sustainability: "Legal as ESG Architect"

(8 October 2025)

- **Legal and Regulatory Head Atty. Joan de Venecia-Fabul was one of the panelists**
  - Event: Asean Legal Business Philippine In-house Legal Summit 2025
  - Topics covered:
    - Operationalizing ESG: from corporate values to enforceable clauses
    - Legal's role in sustainability reporting
    - Legal enforcement of ESG clauses in supply agreements

PLDT

Governance and Environment:
Showcasing sustainability and biodiversity initiatives

PLDT/Smart at the DENR-BMB Biodiveristy Workshop
(18-19 August 2025)

- **Presented to representatives from the DENR - BMB Southern Luzon an overview of the Group's biodiversity programs, including policies and workshop**
  - Venue: Puerto Princesa, Palawan
- **DENR - BMB recognized and commended PLDT and Smart for demonstrating proactive support to the Philippine Biodiversity Strategy and Action Plan (PBSAP)**
  - Efforts with the DENR -BMB on PBSAP will be part of the Philippine submission and national report on progress to the Convention on Biological Diversity
    - Report to be completed in Feb 2026

PLDT/Smart at the SM Sustainability Expo
(30 August 2025)

- **PLDT/Smart shared how the Group enables a digital and sustainable future through:**
  - Expansive and extensive network which helps narrow the digital divide
  - Environmental stewardship programs
  - Championing employee and customer welfare
  - Upholding highest standards of corporate governance
- **Deployed e-waste bin at the event to promote proper waste management**

Environment and Social: Pursuing energy efficiency

Energy Management Program

- **PLDT and Smart's Network Energy Management team continues to implement energy-saving initiatives across operations nationwide**
  - Energy audits at various facilities to identify actionable items
  - Awareness trainings at various facilities to promote energy efficiency, conservation and sustainability
  - Initiated the creation of energy policy as required by RA 11285 or the Philippine Energy Efficiency and Conservation Act

Smart secured 10-yr ₱2.0 billion green loan

- **Proceeds to help accelerate 5G rollout nationwide**
- **5G as 'green technology' – helps reduce GHG emissions**
  - More energy efficient per gigabyte of data
  - Has capability to shift to low-energy mode and optimize energy consumption based on actual network traffic

Created via Co-pilot

Environment and Social: Promoting operational efficiency and circularity

Fleet rationalization program to ramp up operational efficiency

- **Right-sizing of fleet and management of mix, age, fuel usage**
  - To optimize fuel utilization and opex
- **Preparation to transition to more fuel-efficient units, including use of hybrid/EVs**

"Be Kind. Recycle" e-waste Program

3Q 2025 Impact Report

Collection and Collection Points	**From July 2023 to October 2025, 29.3 metric tons (MT) of e-waste collected and turned-over to DENR-accredited facilities for proper treatment and disposal** ▪ 2025YTD: ~5.7MT (~2.6MT in 3Q2025; excluding collection through SM sites) ▪ Program to-date: ~11.9 MT of carbon avoided o Equivalent to carbon absorbed by 545 mature trees over 10 years **Collection points of over 200 locations and events nationwide**
Partnerships	**In August 2025, turned over three e-waste bins to Accenture for deployment at their Metro Manila offices**

Social: Investing in the Workforce

Promoting a safer environment for employees

- **PLDT and Smart conducted a series of workshops as part of the annual awareness training for all employees, including officers, on Gender Based Sexual Harassment / Promoting safe spaces in the workplace:**
  - Different forms of GBSH
  - Applicable laws and corresponding company policies
  - Established mechanisms for reporting incidents,conducting investigation, implementing corrective actions, and impsing penalties for violations
- **A webinar on understanding unconscious bias also conducted for all employees**

Empowering employees through upskilling

- **PLDT and Smart offering various training opportunities (webinars, workshops) organization-wide on applying AI for everyday productivity**
  - A session for leaders also held to explore use cases of AI for different functions

Social: Creating a safer environment for children

Dashboard: Malicious/harmful sites blocked

Blocked in 9M2025

159 Bn
access to malicious domains

Over 2.0 Mn
OSAEC URLs and contents
(June 2021 – Sep 2025)

Over 0.5Mn
access attempts to OSAEC URLs and contents

About 0.5 Mn
Mobile numbers involved in Phishing, SMShing, and Vishing activities

Anti-OSAEC awareness training for the community, including children

- **PLDT and Smart trained over 1,900 teachers, students (including junior high school students), parents, and local government representatives nationwide under its cybersecurity awareness caravan**
  - Purpose: drive public awareness, strengthen community education, and fortify digital defenses to protect the most vulnerable
- **Program is in support of the Department of Justice Inter-Agency Council Against Trafficking (DOJ-IACAT)'s Barangay IACAT**
  - Aimed at informing, empowering and engaging communities to join the fight against human trafficking

PLDT

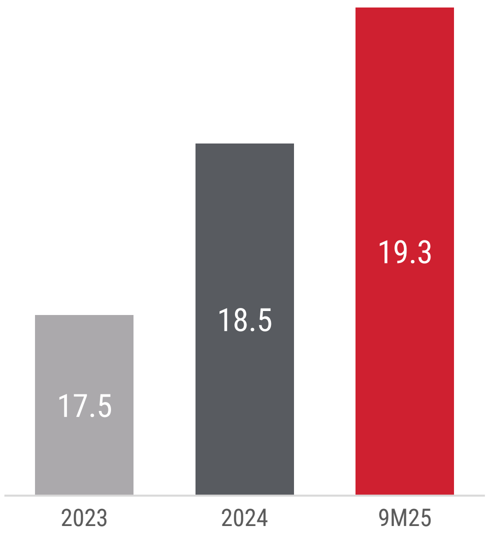
Appendix

Fixed & Wireless Network Highlights

Fiber: Extensive Network Reach

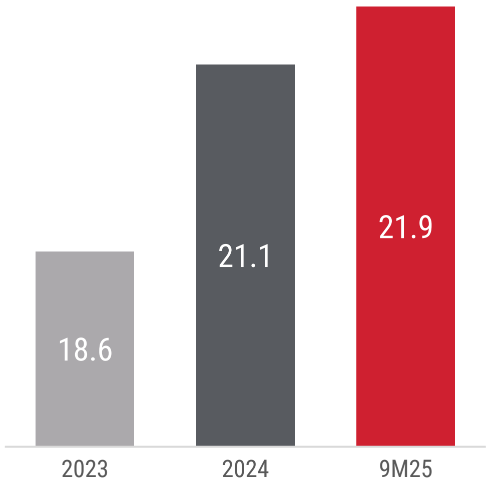
Total Homes Passed

Million Homes



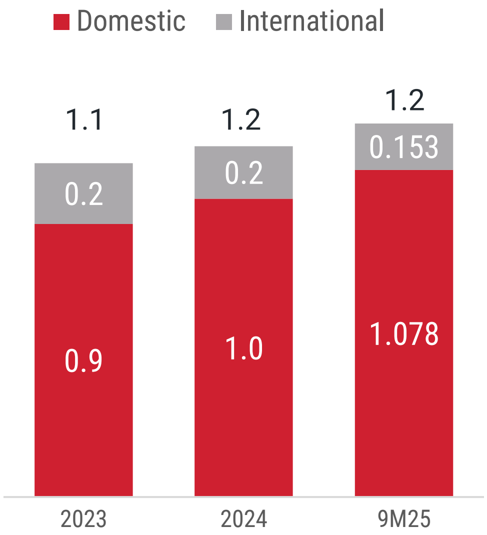
FTTH Coverage

Barangays '000



Total Fiber Footprint

Million Cable Kilometers Laid



*excluding non-fiber of 0.71mn

Most extensive network in the Philippines, with robust International Network Capacity

Present in:
- 91% of provinces
- 74% of towns
- 52% of barangays

58% port utilization

74% FTTH Presence
(vs 70% in 2023)

Fixed & Wireless Network Highlights

Wireless: Expansive Network

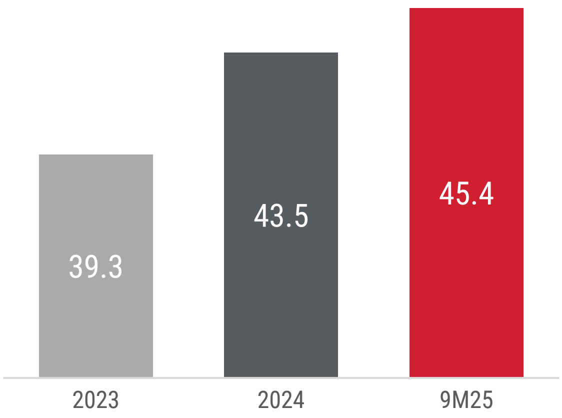
Individual Devices Count
10.5mn
5G

77.6K
Total BTS Count

Population coverage
99%
5G Coverage
(NCR + Rizal)

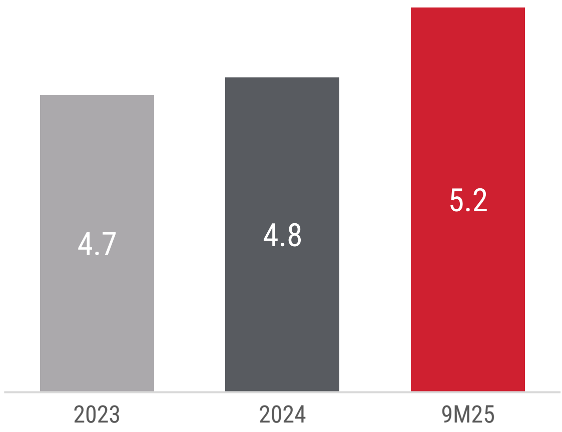
Population coverage
97%
5G + 4G
Nationwide

LTE/4G BTS
in thousands



Ongoing upgrades and modernization of Network and IT to improve quality of service

5G BTS
in thousands



Ongoing deployment of 5G infrastructure

Total Data Traffic

	9M24		*9M25*
Data Traffic (PB)	**4,127**	▲	**4,393**
	3Q24		*3Q25*
Data Traffic (PB)	**1,348**	▲	**1,367**

5G Individual Devices

	9M24	*9M25*
5G	**7.5mn**	**10.5mn**
% devices	**13%**	**18%**

VITRO (Data Center) business: Key Highlights

Current and future pipeline

25 years of operations

Trusted digital infrastructure partner for enterprises

11 sites

Strategically spread across the PH

2N

Most resilient power architecture among local data centers

64MW*

Aggregated IT Power

38MW* activated capacity
As of 9M '25

13,432

Full capactiy racks

10,350 ready capacity;
65% utilization

3.5TB

Peak Local Peering Traffic

Host to Top 8 IXs in PH
(PhIX, VIX, GetaFIX, BBIX, DE-CIX, Maharlika IX,, PCTA-IX and PhOpenIX)

VITRO Sta. Rosa

AI-ready, hyperscale DC

- 50MW Total Capacity
- 36MW Total IT Load
  - 10MW IT Load energized
- Next 10MW turn-key ready
- Remaining 16MW to be energized in line with demand

Sustainable Operations

- **Transition to Electric Vehicles**. Ongoing study on the additional benefits by HR.
- **2024 Energy Mix:** 35% Renewable Energy
  - Target of 45% RE in 2025
  - Target of 55% RE in 2026
  - Target of 60% RE in 2027-2028
- Replacement of **VRLA (Valve Regulated Lead Acid)** to **LIB (Lithium Ion Battery)**
- **Efficiency efforts.**
  - Modernization
  - Adjustment of room temperature from 21 degrees to 23 degrees Celsius
  - Aisle containments
- **On-track to hit 40% less carbon emissions by 2030**

*Includes current VSR capacity

Subscriber base

Total Subscribers

3Q25: 67,099K
YE-24: 66,579K

+1%
+520K

	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	Net Adds 3Q2025 vs YE2024	
Mobile Subscriber Base							
Prepaid	**56,937,086**	**56,781,384**	**56,300,981**	**56,731,489**	**58,061,522**	**205,597**	**-**
Smart Prepaid [(1)]	21,420,767	21,247,707	21,324,961	21,759,728	22,416,116	(338,961)	-2%
TNT	35,516,319	35,533,677	34,976,020	34,971,761	35,645,406	544,558	2%
Postpaid	**2,345,551**	**2,313,920**	**2,307,482**	**2,258,318**	**2,209,487**	**87,233**	**4%**
Total Mobile Subcribers	**59,282,637**	**59,095,304**	**58,608,463**	**58,989,807**	**60,271,009**	**292,830**	**-**

	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	Net Adds 3Q2025 vs YE2024	
Broadband Subscriber Base							
Fixed Line Broadband	3,668,384	3,573,691	3,507,947	3,431,785	3,394,975	236,599	7%
Fixed Line Wireless	454,137	445,454	437,990	446,446	463,393	7,691	2%
Total Broadband Subscribers	**4,122,521**	**4,019,145**	**3,945,937**	**3,878,231**	**3,858,368**	**244,290**	**6%**

	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	Net Adds 3Q2025 vs YE2024	
Fixed Line Subscribers	**3,694,183**	**3,694,922**	**3,684,725**	**3,711,371**	**3,727,873**	(17,188)	-

(1) Includes KiQ Prepaid subscribers

ARPU, net

Mobile ARPU, net

	2024				2025		
	1Q	2Q	3Q	4Q	1Q	2Q	3Q
Postpaid	703	688	690	684	670	659	655
Smart Prepaid	125	119	115	122	121	118	120
TNT	106	100	98	105	103	102	100

Fiber ARPU, net

	2024				2025		
	1Q	2Q	3Q	4Q	1Q	2Q	3Q
Home: Fiber	1,496	1,500	1,488	1,493	1,493	1,470	1,446

Financial Highlights

(Php in millions)	9M25 Wireless	9M25 Fixed Line	9M25 Others	9M25 Consolidated	9M24	YoY % Change
Service Revenues [1]	72,441	99,894	-	158,903	154,995	3%
Cash Operating Expenses [2]	29,754	32,798	6	56,869	58,564	-3%
Interconnection Costs	724	13,238	-	13,003	10,102	29%
Subsidies and Cost of Contract-specific Services	1,482	3,199	-	4,461	4,072	10%
Provisions	493	2,359	-	2,852	3,069	-7%
EBITDA [3]	40,084	49,331	(6)	82,845	80,718	3%
EBITDA Margin (%) [4]	*55%*	*49%*	-	*52%*	*52%*	
Depreciation and Amortization	28,689	19,948	-	41,619	37,162	12%
Financing Costs, Net	(7,455)	(6,971)	(14)	(13,461)	(10,972)	23%
Other Income	2,344	8,019	(4)	4,111	3,126	32%
Income (Loss) before Income Tax	6,762	30,326	400	32,718	37,063	-12%
Provision (Benefit from) for Income Tax	1,474	6,163	(13)	7,583	8,839	-14%
Net Income (Loss) Attributable to Equity Holders of PLDT	5,276	24,114	413	25,071	28,070	-11%
Telco Core Income	5,811	24,328	(90)	25,264	26,578	-5%

(1) *Consolidated Service Revenues, gross of interconnection costs*

Service Revenues, Gross of interconnection costs	72,441	99,894	-	158,903	154,995	3%
Less: Interconnection costs	724	13,238	-	13,003	10,102	29%
Service Revenues, Net of interconnection costs	71,717	86,656	-	145,900	144,893	1%

(2) *Cash Operating Expenses include MRP costs*
(3) *EBITDA excludes MRP costs*
(4) *EBITDA margin calculated as EBITDA divided by service revenues (gross of interconnection costs)*

Consolidated Service Revenues

Fixed and Wireless breakdown

(PHP in Millions)	2025				2024						% Change
	1Q	2Q	3Q	9M	1Q	2Q	3Q	9M	4Q	FY	9M2025 vs 9M2024
Fixed Line	**29,207**	**29,063**	**28,717**	**86,987**	**27,627**	**27,160**	**27,914**	**82,701**	**28,692**	**111,393**	**5%**
Home Broadband	13,281	13,239	13,394	39,914	12,690	12,774	12,988	38,452	13,289	51,741	4%
Corporate Data and ICT	7,877	7,602	8,012	23,491	7,870	7,763	7,807	23,440	8,047	31,487	-
Wholesale International Voice	4,280	4,511	3,620	12,411	3,170	2,827	3,315	9,312	3,460	12,772	33%
Fixed Line Voice	3,752	3,696	3,678	11,126	3,882	3,778	3,789	11,449	3,879	15,328	-3%
Miscellaneous	17	15	13	45	15	18	15	48	17	65	-6%
Wireless	**24,214**	**23,824**	**23,878**	**71,916**	**24,568**	**24,088**	**23,638**	**72,294**	**24,695**	**96,989**	**-1%**
Mobile Services	23,768	23,365	23,387	70,520	24,189	23,728	23,264	71,181	24,327	95,508	-1%
Mobile Data	19,827	19,558	19,523	58,908	19,954	19,425	19,170	58,549	20,250	78,799	1%
Mobile Voice	2,130	2,011	1,944	6,085	2,385	2,238	2,157	6,780	2,146	8,926	-10%
SMS	1,538	1,528	1,658	4,724	1,642	1,720	1,739	5,101	1,660	6,761	-7%
Mobile Others	273	268	262	803	208	345	198	751	271	1,022	7%
Fixed Wireless Broadband	446	459	491	1,396	379	360	374	1,113	368	1,481	25%
Total Consolidated Service Revenues[(1)]	**53,421**	**52,887**	**52,595**	**158,903**	**52,195**	**51,248**	**51,552**	**154,995**	**53,387**	**208,382**	**3%**

Consolidated Service Revenues, net of interconnection costs

(PHP in Millions)	2025				2024						% Change
	1Q	2Q	3Q	9M	1Q	2Q	3Q	9M	4Q	FY	9M2025 vs 9M2024
Consolidated Service Revenues, gross of interconnection costs	53,421	52,887	52,595	158,903	52,195	51,248	51,552	154,995	53,387	208,382	3%
Interconnection costs	4,464	4,723	3,816	13,003	3,491	3,055	3,556	10,102	3,616	13,718	29%
Consolidated Service Revenues, net of interconnection costs	48,957	48,164	48,779	145,900	48,704	48,193	47,996	144,893	49,771	194,664	1%

(1) Gross of interconnection costs

PLDT

Consolidated Service Revenues

Breakdown as per service type

(PHP in Millions)	2025				2024						% Change
	1Q	2Q	3Q	9M	1Q	2Q	3Q	9M	4Q	FY	9M2025 vs 9M2024
Data and Broadband	**41,431**	**40,858**	**41,420**	**123,709**	**40,893**	**40,322**	**40,339**	**121,554**	**41,954**	**163,508**	**2%**
Home Broadband	13,281	13,239	13,394	39,914	12,690	12,774	12,988	38,452	13,289	51,741	4%
Fixed Wireless Broadband	446	459	491	1,396	379	360	374	1,113	368	1,481	25%
Corporate Data and ICT	7,877	7,602	8,012	23,491	7,870	7,763	7,807	23,440	8,047	31,487	-
Mobile Data	19,827	19,558	19,523	58,908	19,954	19,425	19,170	58,549	20,250	78,799	1%
Voice and Others	**10,452**	**10,501**	**9,517**	**30,470**	**9,660**	**9,206**	**9,474**	**28,340**	**9,773**	**38,113**	**8%**
Wholesale International Voice	4,280	4,511	3,620	12,411	3,170	2,827	3,315	9,312	3,460	12,772	33%
Fixed Line Voice	3,752	3,696	3,678	11,126	3,882	3,778	3,789	11,449	3,879	15,328	-3%
Mobile Voice	2,130	2,011	1,944	6,085	2,385	2,238	2,157	6,780	2,146	8,926	-10%
Others	290	283	275	848	223	363	213	799	288	1,087	6%
SMS	**1,538**	**1,528**	**1,658**	**4,724**	**1,642**	**1,720**	**1,739**	**5,101**	**1,660**	**6,761**	**-7%**
Total Consolidated Service Revenues[1]	**53,421**	**52,887**	**52,595**	**158,903**	**52,195**	**51,248**	**51,552**	**154,995**	**53,387**	**208,382**	**3%**

(1) Gross of interconnection costs

Wireless Service Revenues

(PHP in Millions)	2025				2024						% Change
	1Q	2Q	3Q	9M	1Q	2Q	3Q	9M	4Q	FY	9M2025 vs 9M2024
Data / Broadband	**20,315**	**20,060**	**20,059**	**60,434**	**20,377**	**19,827**	**19,587**	**59,791**	**20,661**	**80,452**	**1%**
Mobile Data	19,869	19,601	19,568	59,038	19,998	19,467	19,213	58,678	20,293	78,971	1%
Mobile Internet	18,923	18,801	18,837	56,561	18,899	18,443	18,219	55,561	19,500	75,061	2%
Mobile Broadband	475	417	374	1,266	683	615	545	1,843	412	2,255	-31%
Other Data	471	383	357	1,211	416	409	449	1,274	381	1,655	-5%
Fixed Wireless Broadband	446	459	491	1,396	379	360	374	1,113	368	1,481	25%
SMS / Mobile Voice / Others	**4,076**	**3,936**	**3,995**	**12,007**	**4,358**	**4,511**	**4,245**	**13,114**	**4,213**	**17,327**	**-8%**
Mobile Voice	2,233	2,111	2,044	6,388	2,470	2,387	2,267	7,124	2,250	9,374	-10%
SMS	1,538	1,526	1,657	4,721	1,641	1,721	1,739	5,101	1,660	6,761	-7%
Others	305	299	294	898	247	403	239	889	303	1,192	1%
Total Wireless Gross Service Revenues[1]	**24,391**	**23,996**	**24,054**	**72,441**	**24,735**	**24,338**	**23,832**	**72,905**	**24,874**	**97,779**	**-1%**

(1) Gross of interconnection costs

Note: Service revenues before intersegment elims

Fixed Line Service Revenues

(PHP in Millions)	2025				2024						% Change
	1Q	2Q	3Q	9M	1Q	2Q	3Q	9M	4Q	FY	9M2025 vs 9M2024
Data / Broadband	**24,968**	**24,923**	**25,469**	**75,360**	**24,300**	**25,096**	**23,719**	**73,115**	**23,154**	**96,269**	**3%**
Home Broadband	13,285	13,243	13,399	39,927	12,695	12,779	12,992	38,466	13,293	51,759	4%
Corp. Data and Other Network Services	9,511	9,765	9,573	28,849	9,792	10,512	8,893	29,197	7,479	36,676	-1%
ICT	2,172	1,915	2,497	6,584	1,813	1,805	1,834	5,452	2,382	7,834	21%
Voice and Others	**8,368**	**8,551**	**7,615**	**24,534**	**7,447**	**7,049**	**7,507**	**22,003**	**7,722**	**29,725**	**12%**
Wholesale International Voice	4,368	4,602	3,694	12,664	3,263	2,978	3,423	9,664	3,560	13,224	31%
Fixed Line Voice	3,983	3,934	3,908	11,825	4,169	4,053	4,069	12,291	4,145	16,436	-4%
Miscellaneous	17	15	13	45	15	18	15	48	17	65	-6%
Total Fixed Line Gross Service Revenues[1]	**33,336**	**33,474**	**33,084**	**99,894**	**31,747**	**32,145**	**31,226**	**95,118**	**30,876**	**125,994**	**5%**

(1) Gross of interconnection costs

Note: Service revenues before intersegment elims

Expenses

(PHP in Millions)	9M2025 Consolidated	9M2024 Consolidated	YoY % Change
Operating Expenses			
Repairs and Maintenance	23,601	22,749	4%
Compensation and Employee Benefits	17,256	18,869	-9%
Professional and Other Contracted Services	5,262	5,609	-6%
Others	10,750	11,337	-5%
General Operating Costs	**56,869**	**58,564**	**-3%**
Depreciation and Amortization	**41,820**	**37,333**	**12%**
Interconnection Costs	**13,003**	**10,102**	**29%**
Cost of devices, accessories, and contract-specific services	**8,841**	**10,019**	**-12%**
Asset Impairment	**2,852**	**3,069**	**-7%**
Total Expenses	**123,385**	**119,087**	**4%**

(PHP in Millions)	9M2025 Consolidated	9M2024 Consolidated	YoY % Change
Total Expenses	123,385	119,087	4%
Less: Depreciation and Amortization	41,820	37,333	12%
Interconnection Costs	13,003	10,102	29%
Non-service Revenues	4,380	5,947	-26%
MRP and Others	1,127	1,530	-26%
Total Cash Expenses[(1)], Subsidies, and Provisions	**63,055**	**64,175**	**-2%**

(1) Excluding Interconnection Costs and MRP

Other income (expenses)

(PHP in Millions)	9M2025 Consolidated	9M2024 Consolidated	YoY % Change
Equity Share in Net Earnings (Losses) of Associates and Joint Ventrues			
Maya	581	(918)	163%
Vega	(76)	(58)	31%
Others	(192)	(143)	34%
Total Equity Share in Net Earnings	**313**	**(1,119)**	**128%**
Financing Costs, Net			
Interest on loans and other related items	(11,909)	(9,870)	21%
Accretion on Lease Liabilities	(3,325)	(2,900)	15%
Accretion on Financial Liabilities	(278)	(275)	1%
Financing Charges	(14)	(53)	-74%
Capitalized Interest	2,065	2,126	-3%
Total Financing Costs, Net	**(13,461)**	**(10,972)**	**23%**
Other Income (Expenses), Net			
Gain on telecom towers sale and leaseback - gross of expenses	887	1,165	-24%
Others	3,224	1,961	64%
Other Income, Net	**4,111**	**3,126**	**32%**
Interest Income	**551**	**718**	**-23%**
Gains (Losses) on Derivative of Financial Instruments, Net	**1,411**	**2,066**	**-32%**
Foreign Exchange Gains (Loess), Net	**(105)**	**1,389**	**-108%**
Total Other Expenses, Net	**(7,180)**	**(4,792)**	**50%**

Earnings per share (EPS)

(PHP in Millions except EPS (in PHP) and Shares (in mn))	9M2025		9M2024	
	Basic	Diluted	Basic	Diluted
Net Income Attributable to Equity Holders of PLDT	25,071	25,071	28,070	28,070
Dividends on Preferred Shares	(44)	(44)	(44)	(44)
Net Income for the Period Attributable to Common Equity Holders of PLDT	**25,026**	**25,026**	**28,026**	**28,026**
Weighted Average Number of Common Shares, End	**216,056**	**216,056**	**216,056**	**216,056**
EPS (Based on Reported Net Income)	**115.83**	**115.83**	**129.71**	**129.71**
Telco Core Income	25,264	25,264	26,578	26,578
Dividends on Preferred Shares	(44)	(44)	(44)	(44)
Telco Core Income Applicable to Common Shares	**25,219**	**25,219**	**26,534**	**26,534**
Weighted Average Number of Common Shares, End	**216,056**	**216,056**	**216,056**	**216,056**
EPS (Based on Telco Core Income)	**116.73**	**116.73**	**122.80**	**122.80**

Balance Sheet

(PHP in Millions)	Consolidated	
	September 30, 2025	December 31, 2024
Total Assets	629,556	623,275
Nominal Value of Debt	299,495	283,575
Less: Unamortized Debt Discount	1,959	1,989
Total Debt	297,536	281,586
Cash and Short-Term Investments[1]	10,472	10,542
Net Debt[2]	289,023	273,033
Equity Attributable to Shareholders of PLDT	120,326	115,419
Net Debt[2]**/EBITDA**[3]	2.61x	2.52x
Net Debt[2]**/Equity**	2.40x	2.37x

(1) Cash and Short-Term Investments include Investments in Debt Instruments at Amortized Cost
(2) Net Debt calculated based on nominal value of debts less cash and cash equivalents and short-term investments
(3) EBITDA for the last twelve months

Debt Profile

(PHP in Millions)	September 30, 2025			December 31, 2024	Change
	Carrying Value	Unamortized Debt Discount/Debt Issuance	Face Value	Face Value	
Debt					
PLDT	₱ 174,907	₱ 1,167	₱ 176,074	₱ 171,688	₱ 4,386
Smart	109,901	707	110,608	104,244	₱ 6,364
VITRO	12,628	85	12,713	7,643	₱ 5,070
Multisys	100	-	100	-	₱ 100
Total Debt	**297,536**	**1,959**	**299,495**	**283,575**	**15,920**

Forward-looking statements

Except for historical financial and operating data and other information in respect of historical matters, the statements contained herein are “forward-looking statements” within the meaning of Section 27A of the U.S. Securities Act of 1933, as amended, and Section 21E of the U.S. Securities Exchange Act of 1934, as amended. The words “believe”, “intend”, “plan”, “anticipate”, “continue”, “estimate”, “expect”, “may”, “will” or other similar words are frequently used to indicate these forward looking statements. Any such forward-looking statement is not a guarantee of future performance and involves a number of known and unknown risks, uncertainties and other factors that could cause the actual performance, financial condition or results of operation of PLDT to be materially different from any future performance, financial condition or results of operation implied by such forward-looking statement. Among the factors that could cause actual results to differ from the implied or expected results are those factors discussed under “Risk Factors” in Item 3 in PLDT’s annual report on Form 20-F.

For inquiries, please contact: PLDT INVESTOR RELATIONS
pldt_ir_center@pldt.com.ph