



The Future of Money: Fintech for Inclusion



Filipinos have been **historically financially excluded**

71%

Filipinos had no bank account ¹

Now at 44% ⁵

~1%

Had access to investments ²

Now at ~2%

23%

Had access to Insurance ³

Now at 51% ⁵

< 2%

Had access to Credit ⁴

Now at ~8%





GCash VISION

Finance for All

Largest digital ecosystem in the PH

Empowering **81M** Filipinos Everyday

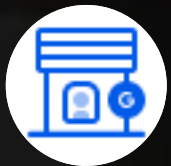
Everyday Payments & Transfers



Send Money



Bank Transfer



Domestic Remittance



International Remittance



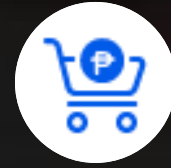
Prepaid Load



QR Pay

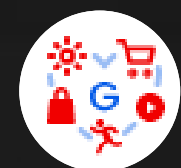


Pay Bills



Web Pay

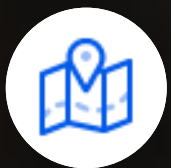
Green & Digital Lifestyle



GLife



Online Shopping

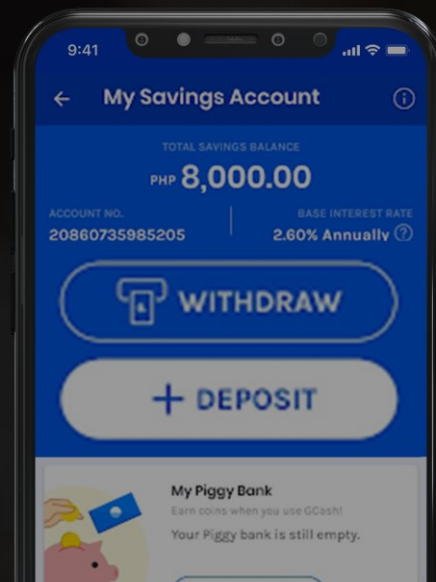


Tours



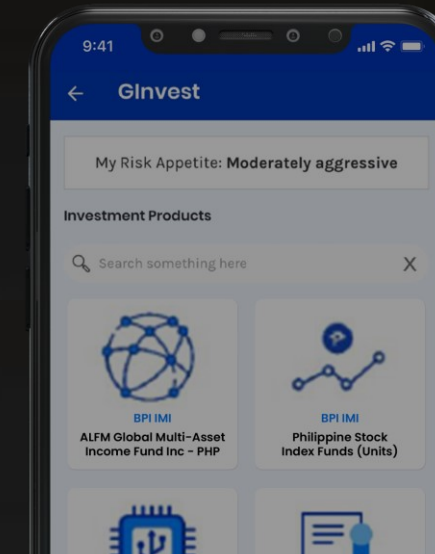
GForest

40% of Active Users avail of at least one Financial Service



Easy Savings Account
Up to **12%** interest rates

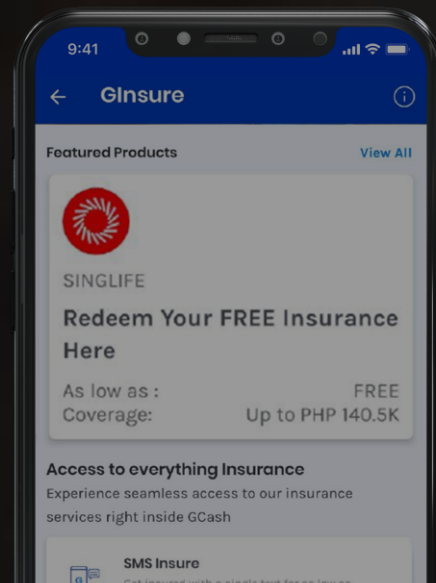
1 in 4 Banked Filipinos have a GSave account



Affordable Investments
Fractional Shares

3 in 4 UITFs conducted through GCash

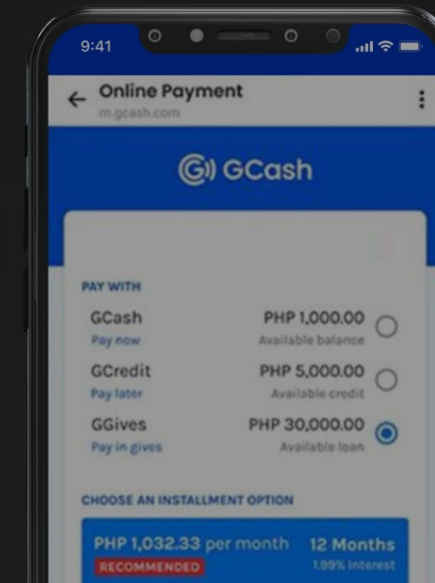
11 Local & Global Funds in the GInvest Marketplace



Accessible Insurance
Frictionless Insurance

8.7M LTD Policies Sold

Protection for as low as **< 1% of Bill**



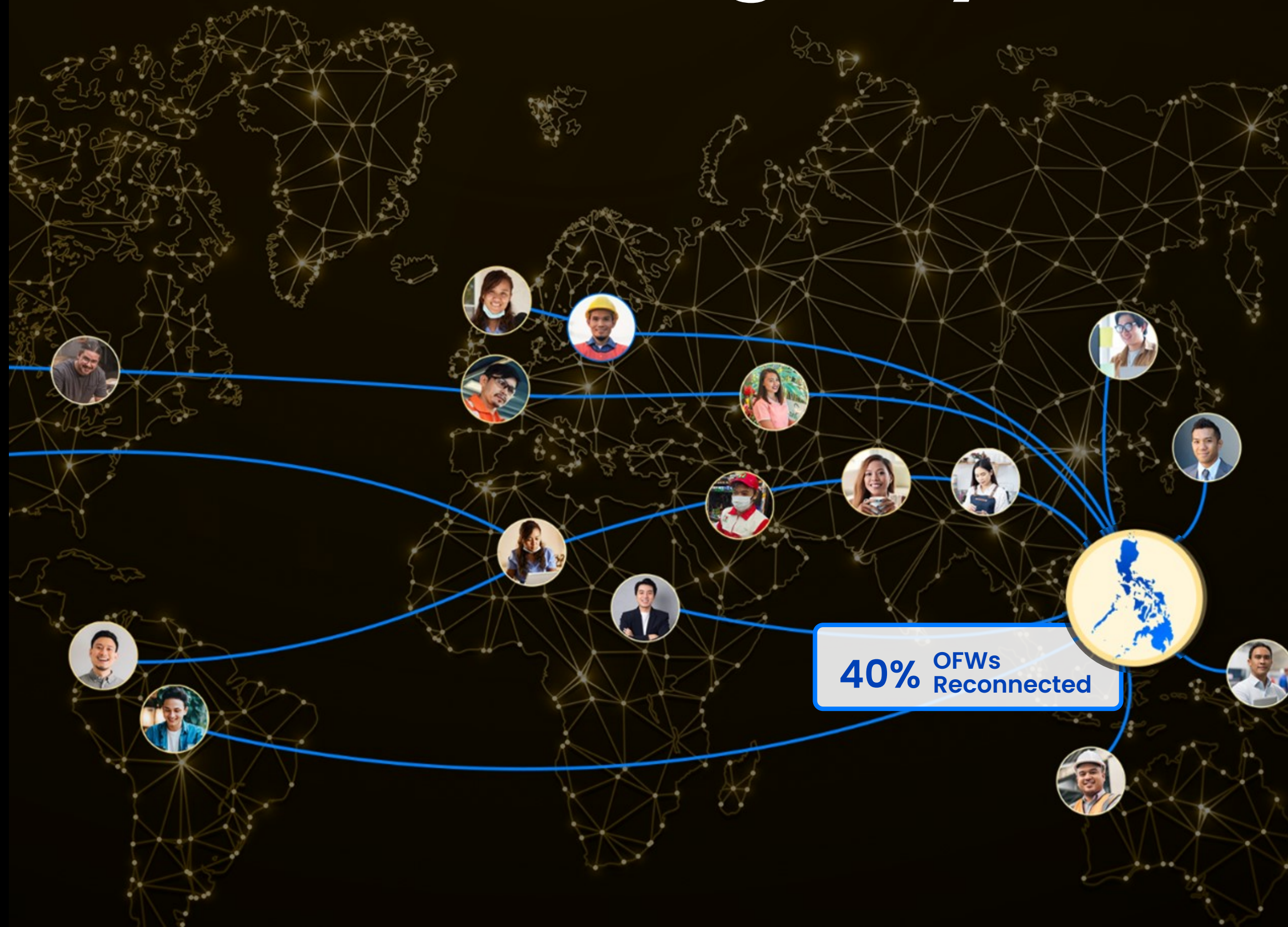
Fair Lending for All
Valuing trust as collateral

\$1.3B Worth of Loans Disbursed

to **2.8M Unique Borrowers**

Powered by GScore

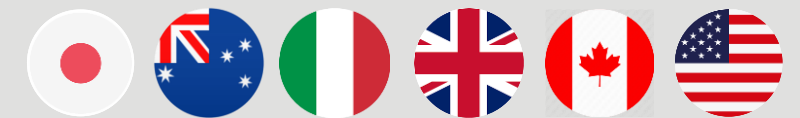
Empowering Overseas Filipinos by Going Beyond Borders



Reconnect with  GCash

10M

Filipinos Living & Working Abroad



Use GCash with an **Int'l Sim**

Global Pay with  GCash



Alipay

1M Merchants
9 Countries
Real-time Forex

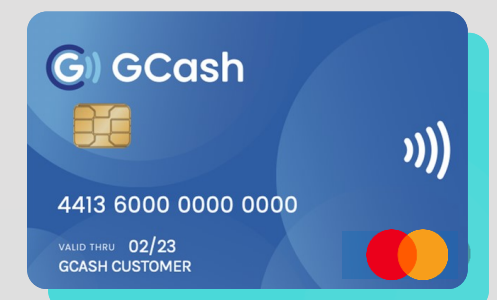
GCash is now **global!**
Go cashless even abroad

Scan To Pay now



GCash Card

36M Merchants
210 Countries
150 Currencies



The GCash Story
is the story of the **Filipino**
seeking hope & progress





Providing digital tools to

81M

of Filipinos ...

57% are Women

Everyday Filipinos



...Empowering

6M

Social Sellers & Merchants ...

63% are Women

Aspiring Entrepreneurs



...Connecting

40%

OFWs who Send Money to their families...

Overseas Filipinos



...Distributing financial aid worth

USD **320M**

To 2.4M Filipinos...

Aid Recipients

- Here are your readings!
- Thank you!



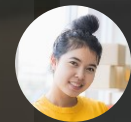
81M

GCash Users, GCash Stories



Andy, an OFW based in Saudi

GCash has been my trusted partner for all my gifts and surprises to give happiness to my loved ones back home



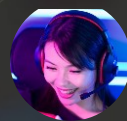
Jhocel, an Unbanked Filipina

GCash is the first app that accepted me even if I had few IDs. It is where I first learned to buy load



Sheila, a Content Creator

Now, all 5 of my furbabies are covered with pet insurance



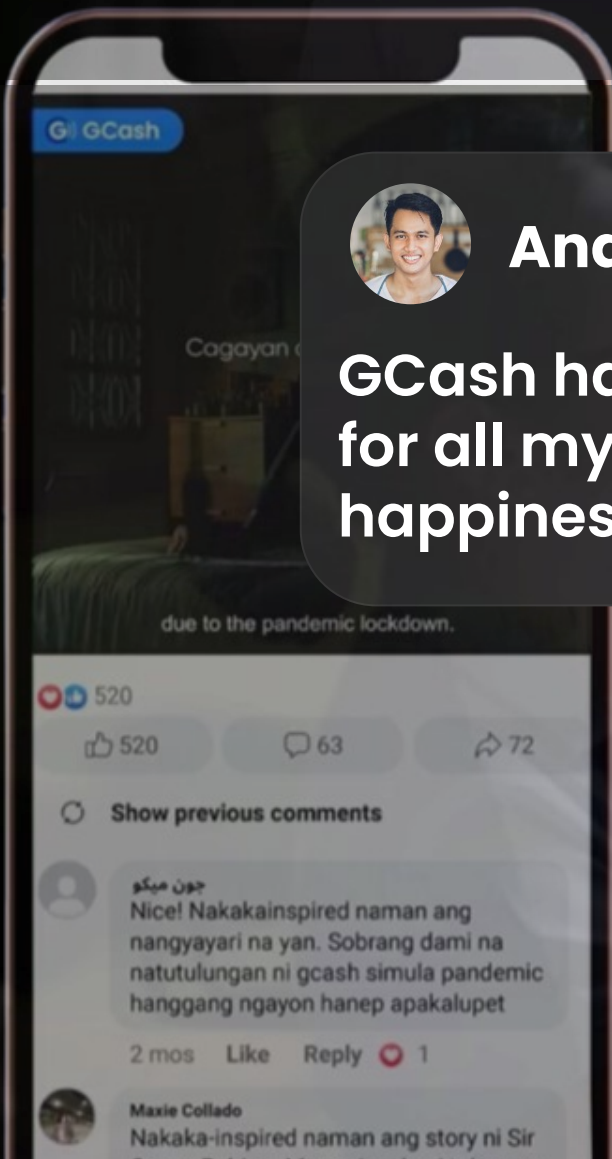
Charisse, a Student & Streamer

I don't have a job, but through GCash, I've gained hope to pursue my education (by earning from gaming)



Esnaire, a Full-time Mom

Using only my phone, I can earn, pay, transfer and save with GCash



At the Heart of Inclusion

Solving the Lack of Access to Credit

Our Solution: **GScore**

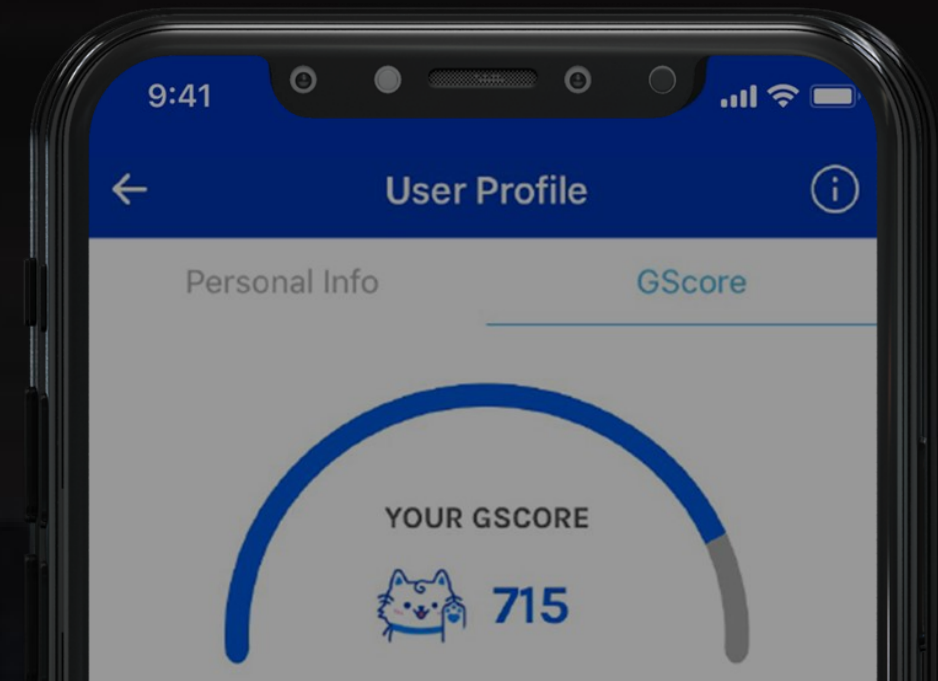
57% of PH borrowers
rely on informal loans

49% No documents

Why?

40% No collateral

36% Not enough IDs



Valuing trust as Collateral



The most pervasive
Credit Scoring

MANAGE GCREDIT

What is the GScore?

GScore is the trust rating we compute for you

At the Heart of Inclusion

Solving the Lack of Access to Credit



Bringing access to the masses

ABC1 36%

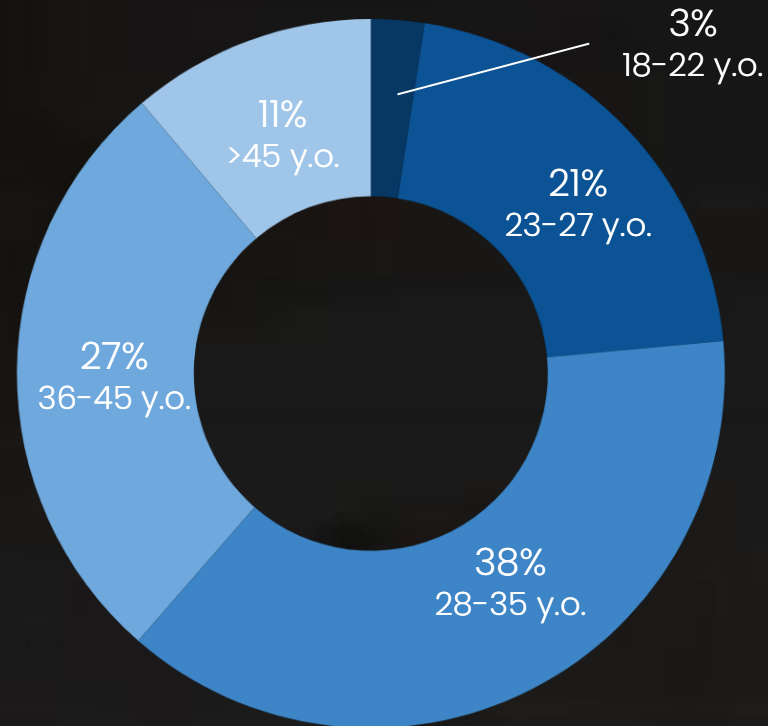
C2 31%

D 31%

E 2%



Inclusivity across all age brackets



Ranging ages **21-65**



Empowering Women Borrowers

2 out of 3

are Women Borrowers

of which

35%

are Business Owners



Innovation for Good

GForest

Creating an eco-movement for the nation

12.8M

Green
Heroes

2.2M

Actual Trees
Planted

31B

Carbon Emissions
Saved



Celebrating Diversity and Inclusion

46%

Women in GCash

(vs. 28.8% Tech industry average)

44%

Women in Leadership

(vs. 10% Fintech industry average)

Creating a space where all genders can thrive



Transforming a Nation by...

Making



Everyday Lives Better



This is our
G-Cash Story