

JG SUMMIT HOLDINGS, INC.
SUPPLEMENTARY SCHEDULE OF RETAINED EARNINGS
AVAILABLE FOR DIVIDEND DECLARATION (ANNEX 68-D)
AS OF DECEMBER 31, 2024

The table below presents the retained earnings available for dividend declaration as of December 31, 2024:

Unappropriated Retained Earnings, beginning of reporting period	P56,031,705,362
Less: <u>Category B</u>: Items that are directly debited to Unappropriated Retained Earnings	
Dividend declaration during the reporting period	<u>3,175,613,136</u>
Unappropriated Retained Earnings, as adjusted	52,856,092,226
Add/Less: Net Income for the current year	12,486,674,548
Less: <u>Category C.1</u>: Unrealized income recognized in the profit or loss during the reporting period (net of tax)	
Fair value adjustment on financial asset at FVTPL	(123,101,975)
Add: <u>Category C.3</u>: Unrealized income recognized in the profit or loss in prior periods but reversed in the current reporting period (net of tax)	
Fair value adjustment on financial asset at FVTPL	<u>48,361,490</u>
Total Retained Earnings, end of the reporting period available for dividend	P65,268,026,289

JG SUMMIT HOLDINGS, INC. AND SUBSIDIARIES
SCHEDULE OF FINANCIAL SOUNDNESS INDICATOR (ANNEX 68-E)
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

The following are the financial ratios that the Group monitors in measuring and analyzing its financial soundness:

Ratio	Formula (in millions)	2024	2023
Current ratio	<div style="display: flex; justify-content: space-between;"> <div>Total Current Assets</div> <div>235,201</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Divide by: Total Current Liabilities</div> <div>228,551</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Current ratio</div> <div>1.03</div> </div> <p><i>In 2023, excludes Assets held for sale and Liabilities directly associated with assets held for sale</i></p>	1.03	1.01
Debt-to-equity ratio/ Gearing ratio	<div style="display: flex; justify-content: space-between;"> <div>Total Debt**</div> <div>314,545</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Divide by: Total Equity</div> <div>474,135</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Debt-to-equity ratio</div> <div>0.66</div> </div> <p><i>**Short-term loans + Long-term loans+ Bonds Payable +Derivative Liabilities</i></p>	0.66	0.68
Asset-to-equity ratio	<div style="display: flex; justify-content: space-between;"> <div>Total Assets</div> <div>1,042,498</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Divide by: Total Equity</div> <div>474,135</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Asset-to-equity ratio</div> <div>2.20</div> </div>	2.20	2.50
Operating income margin	<div style="display: flex; justify-content: space-between;"> <div>Operating Income</div> <div>49,465</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Divide by: Total Revenues</div> <div>378,641</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Operating income margin</div> <div>0.13</div> </div>	0.13	0.14
Return on equity	<div style="display: flex; justify-content: space-between;"> <div>Net income attributable to equity holders of the Parent Company</div> <div>21,326</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Divide by: Average Equity attributable to equity holders of the Parent Company</div> <div>350,172</div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div>Return on equity</div> <div>0.061</div> </div>	0.061	0.061