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1H26 RESULTS & PERFORMANCE

Puregold Price Club, Inc.

Investor Presentation
August 2026

25 Years of Serbisyong Always Panalo Para Sa Pilipino

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Pure Play Philippine Food Retailer

A Proxy for the Philippine Consumption Story

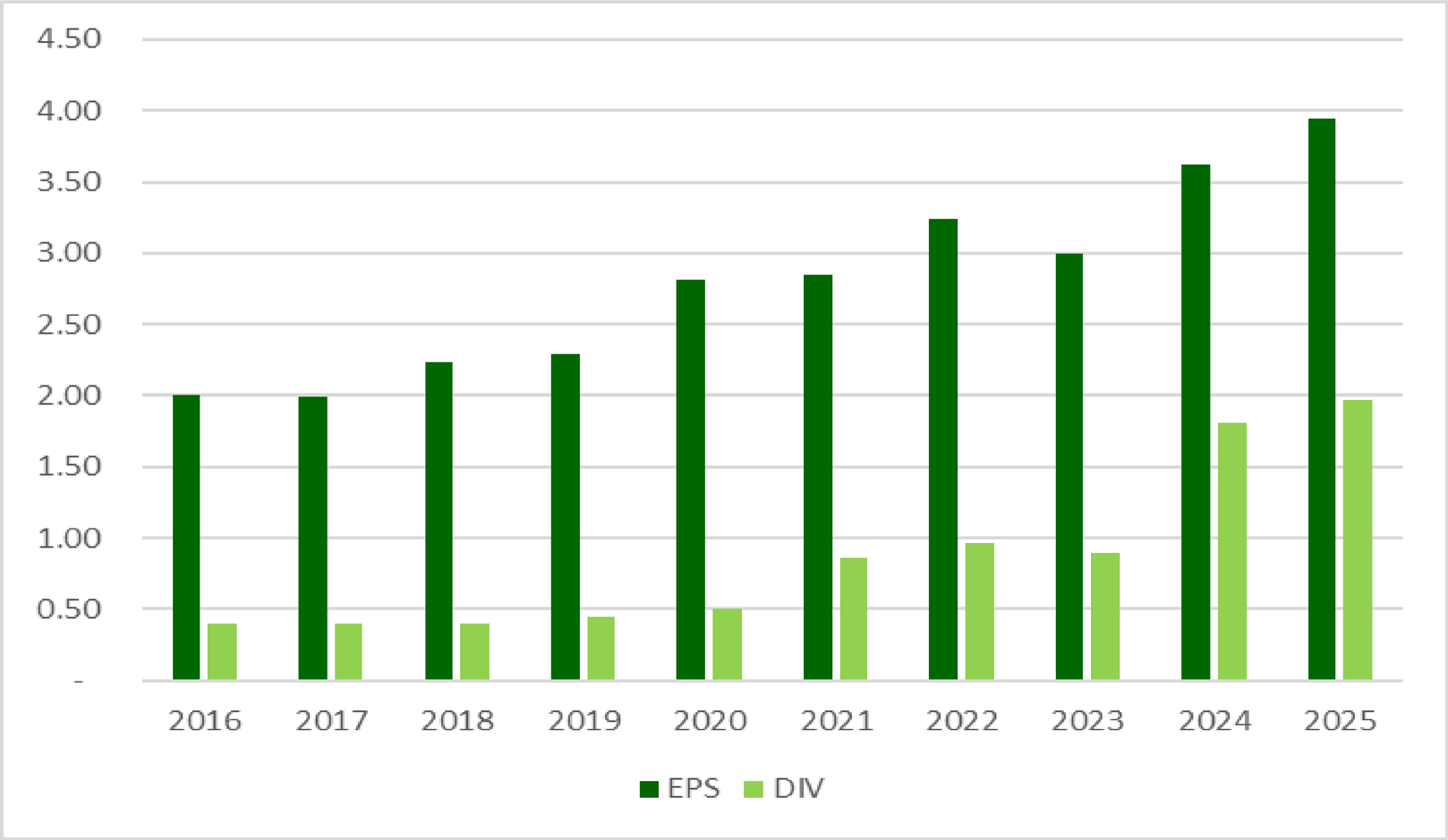
- Robust topline growth from an enterprise with the broadest consumer segments
- Healthy cash flows and a simple capital structure
- Two marquee brands in Philippine retail: Puregold stores and S&R WHs
- Beneficiary of a nation with a growing middle class and a young population
- Preferred partner of Philippine traditional retail

Puregold Enterprise

- Caters to the low income and low-middle income customers
- Lower C, D and E market
- Sari sari store customers/resellers
- Popular local and small sized SKUs
- Robust selling platform for all FMCG cos. doing business in PH

- Membership shopping model
- Catering to the upper income customers
- Class A & B and upper C segment
- Imported and large size SKUs
- Offering the best products in the world – it's retail therapy!

Shareholder Distribution



Year	EPS	DIV
2016	2.00	0.40
2017	1.99	0.40
2018	2.24	0.40
2019	2.30	0.45
2020	2.81	0.50
2021	2.85	0.86
2022	3.24	0.97
2023	3.00	0.90
2024	3.62	1.81
2025	3.94	1.97
5YR CAGR	**7.0%**	**31.6%**

EPS DIV

** In Dec 2022, new dividend policy to declare as dividend at least 30% of income of the previous year*

Pillars of Growth 2026

More Stores

- +8% to 10% organic store expansion in more provincial areas (2nd to 4th class municipalities)
- Development and expansion of Puremart in dense communities

More Loyal Shoppers

- High potential shopper wholesale initiatives & “salo-salo” program
- APAR expansion (from 750 to 1,000)
- Localized assortment, pricing & promo initiatives
- HORECA business development
- New to market Shoppers: Aged 18-25

Bigger & Profitable Baskets

- Disproportionate growth of the Fresh category
- Disproportionate growth of House Brands
- Joint Business Plans for TOP 20 Suppliers to grow base brands & develop growth categories

Robust Supply Chain

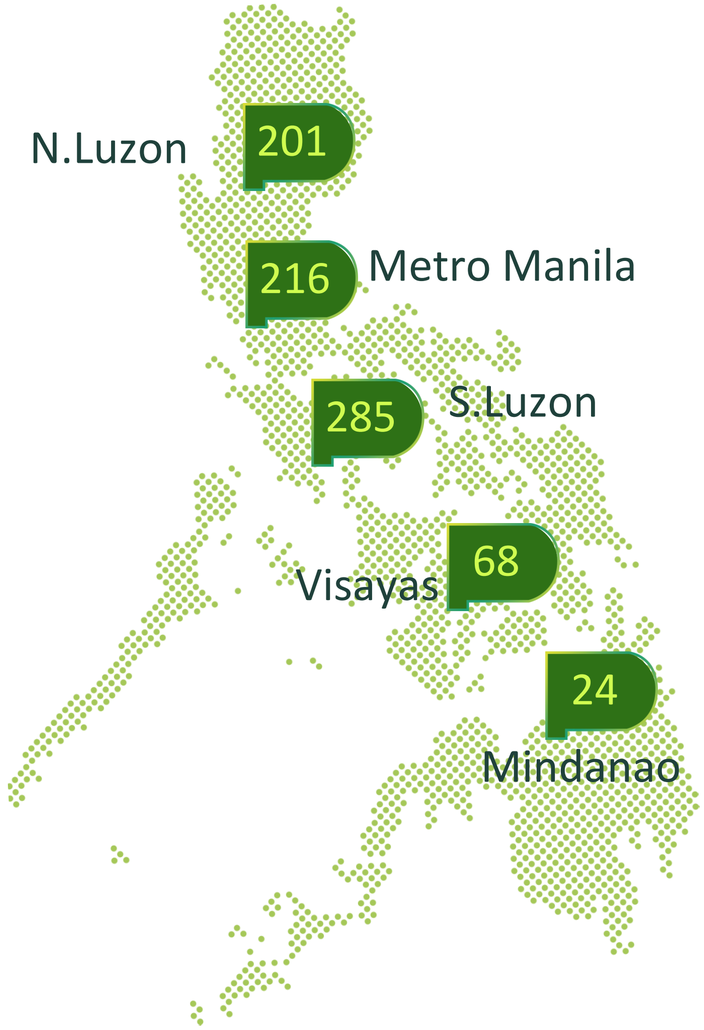
- End to End Supply Chain Reinvention for the Top 1.5k SKUs per region
- Efficient local assortment
- Robust Cold Chain & structure to support Fresh Plans

Org Development & ESG Sustainability

- Institute rollout of training programs on the identified core competencies.
- Top talent development & succession planning
- Institute good governance practices: transparency / rule of law / inclusiveness / environment / shareholder

Store Portfolio – 1H 2026

GEOGRAPHIC COVERAGE



KEY STATS

TOTAL NUMBER OF STORES	**794**
NO. OF STORES PER FORMAT	372 hypermarkets 99 supermarkets 66 extra/minimart 151 Puremart 33 S&Rs 73 S&R QSRs

	PUREGOLD	S&R	S&R QSR
Metro Manila	175	12	29
North Luzon	181	7	13
South Luzon	254	9	22
Visayas	57	3	8
Mindanao	21	2	1
Total	**688**	**33**	**73**

NEW PG + S&R STORES 2026

Opened

14 new Puregold Stores +

2 new S&R QSR

NET SELLING AREAS (in sqm)

Puregold	596,449 sqm
S&R	163,904 sqm
QSR	6,032sqm
Total	**766,385 sqm**

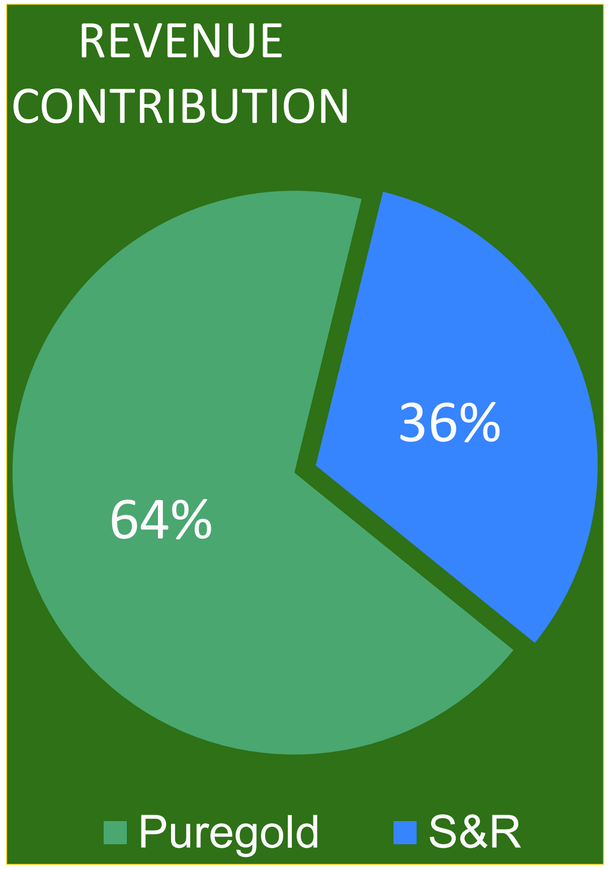
Financial Performance – 1H 2026

Php in thousands	1H 2026	%	1H 2025	%	Change	%
Net Sales	**P121,482,523**	**100.0%**	**P109,876,818**	**100.0%**	**P11,605,705**	**10.6%**
Cost of Sales	97,821,331	80.5%	88,928,056	80.9%	8,893,275	10.0%
Gross Profit	23,661,192	**19.5%**	20,948,762	**19.1%**	2,712,430	12.9%
Other Operating Income	1,969,353	1.6%	1,859,992	1.7%	109,362	5.9%
Operating Expenses	16,741,383	**13.8%**	14,986,496	**13.6%**	1,754,886	11.7%
Income from Operations	**8,889,162**	**7.3%**	**7,822,257**	**7.1%**	**1,066,905**	**13.6%**
Others-net	(1,241,535)	**-1.0%**	(966,249)	**-0.9%**	(275,286)	28.5%
Income Tax Expense	1,773,592	1.5%	1,556,904	1.4%	216,688	13.9%
Income After Tax	**P5,874,036**	**4.8%**	**P5,299,103**	**4.8%**	**P574,932**	**10.8%**
EBITDA	***P12,190,319***	***10.0%***	***P11,004,496***	***10.0%***	***P1,185,823***	***10.8%***

Operating Performance – 1H 2026

Like-for-like Growth %	Puregold		S&R	
	Jun 2026 (646 stores)	Jun 2025 (475 stores)	Jun 2026 (29 wh)	Jun 2025 (25 wh)
Net Sales	**3.7%**	6.4%	**12.8%**	4.7%
Ticket	**4.7%**	5.3%	**-3.8%**	-8.8%
Traffic	**-0.9%**	1.0%	**17.3%**	14.9%

			Traffic *(in thousands)*			Ticket		
Overall	**Store Count**		**Jun 2026**	**Jun 2025**	**% growth**	**Jun 2026**	**Jun 2025**	**% growth**
	CY	**PY**						
Puregold	**688**	**666**	**79,801**	**77,863**	2.5%	**969**	**934**	3.7%
S&R WH	**33**	**31**	**10,164**	**8,241**	23.3%	**4,191**	**4,323**	-3.0%

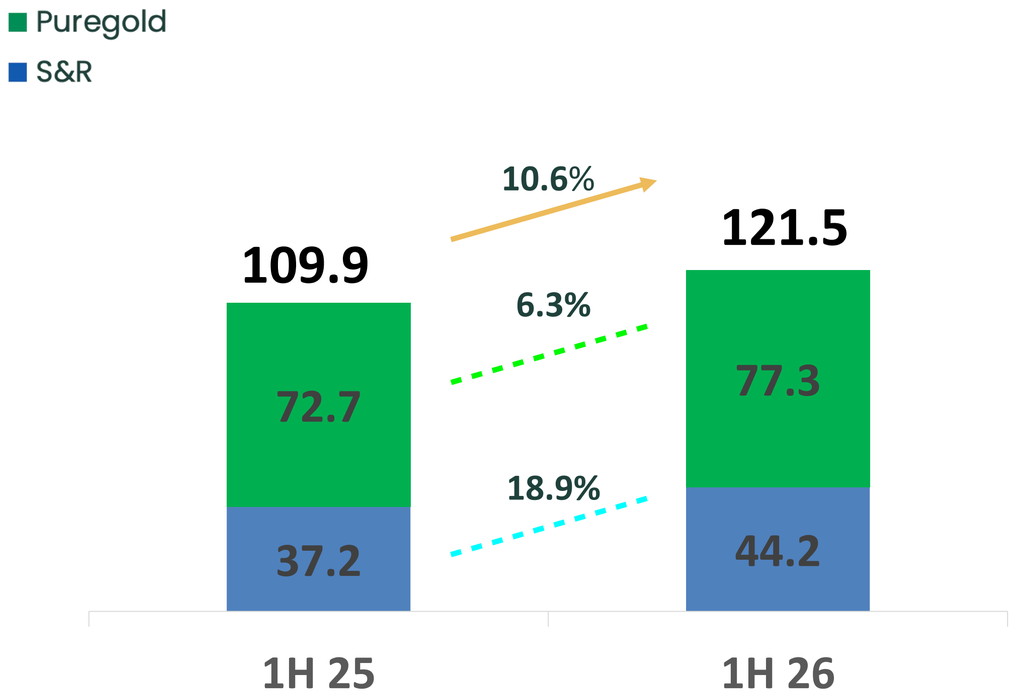


Financial Highlights – 1H 2026

	CONSO REVENUE	GROSS PROFIT MARGIN %	EBITDA MARGIN %	NIAT
1H 26	Php 121.48 bn	19.5%	10%	Php 5.87 bn
YoY	+10.6%	+41 bps	+2 bps	+10.8%

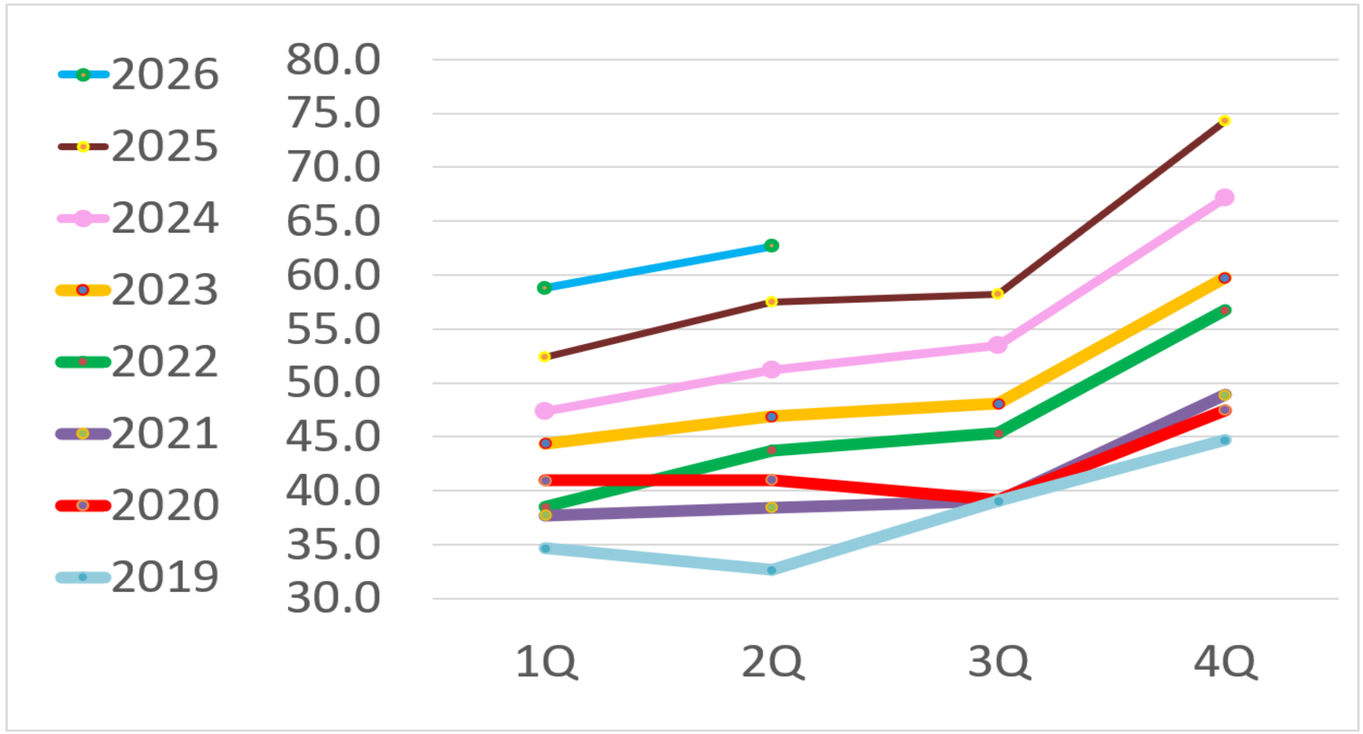
Financial Performance – Conso 1H 2026

NET SALES BREAKDOWN



QTR NET SALES TREND

in PHP Billions

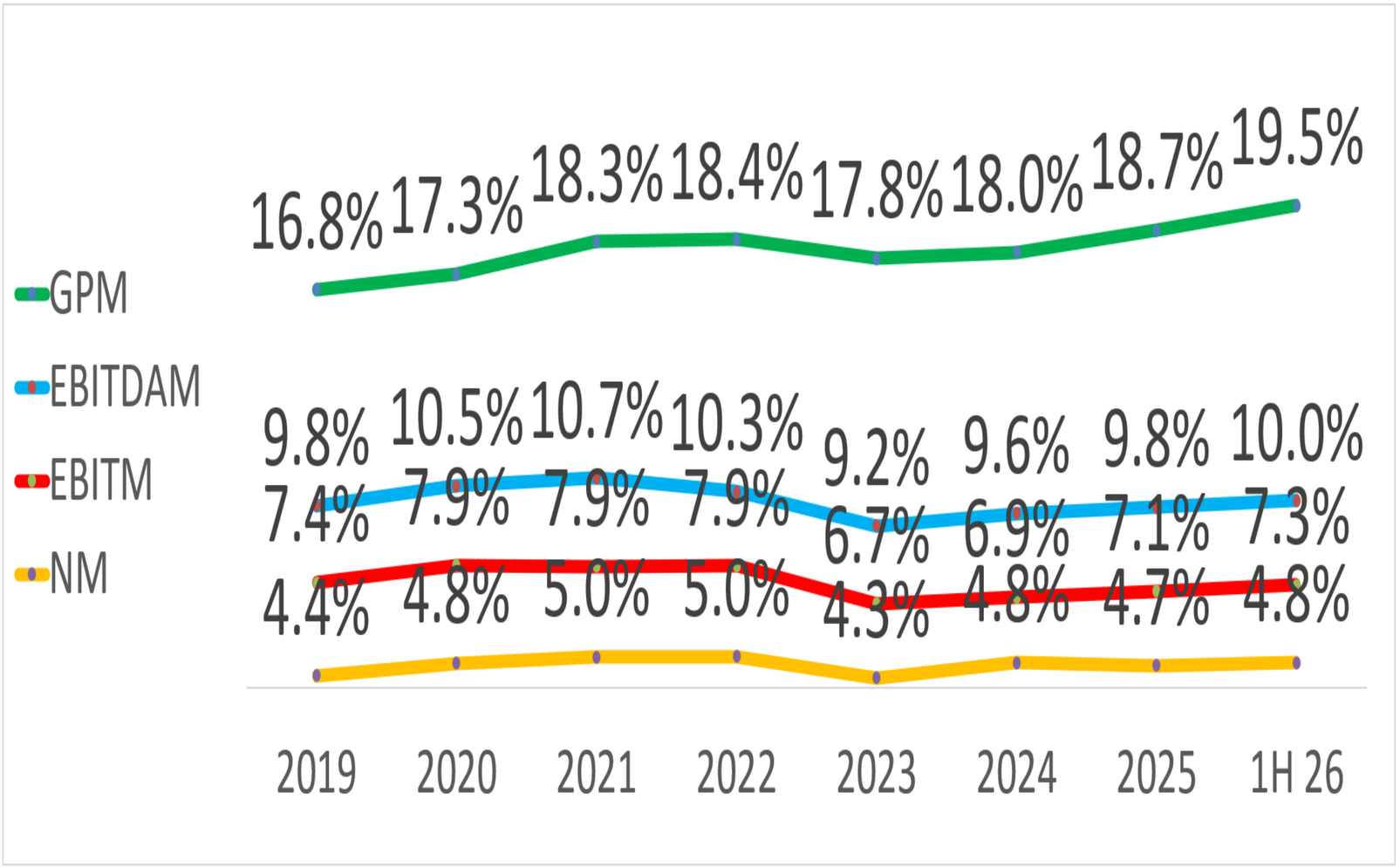


>> Record 1QH2026 net sales. Double-digit sales growth YoY for the group.

>> 1H 26 YoY major contributors are higher traffic for PG Stores and S&R.

>> Consumption by carded members continue to be good source of growth. Traditional Retail remain strong. End-consumer showing biggest growth in transactions.

Margin Trends – Conso 1H 2026



>> Groupwide competitive pricing initiatives for market share volume growth tempered by effect of joint business plans with suppliers

>> Higher OPEX due to more store expansion and increased business activities as well as yearly min. wages increase starting 3Q23

>> Higher interest income and expansion of GPM contributed to the growth of Net Margins

CAPEX Guidance for FY 2026

CAPEX Budget of Php 8.8 billion in 2026

Php 2.2 billion for 30 new Puregold Stores + 30 Puremart Stores

Php 2.8 billion for 3 S&R WHs and 10 S&R QSRs

Php 800 million for logistics capex

Php 3 billion for maintenance capex, solar projects & IT upgrades

Management Guidance 2026

Consolidated Revenue Growth

5% to 7% target

Gross Profit Margin

Puregold Stores: 15.5% to 16.5% target

S&R WH: 21.5% to 22.5% target

PUREGOLD

Thank you

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ANNEX

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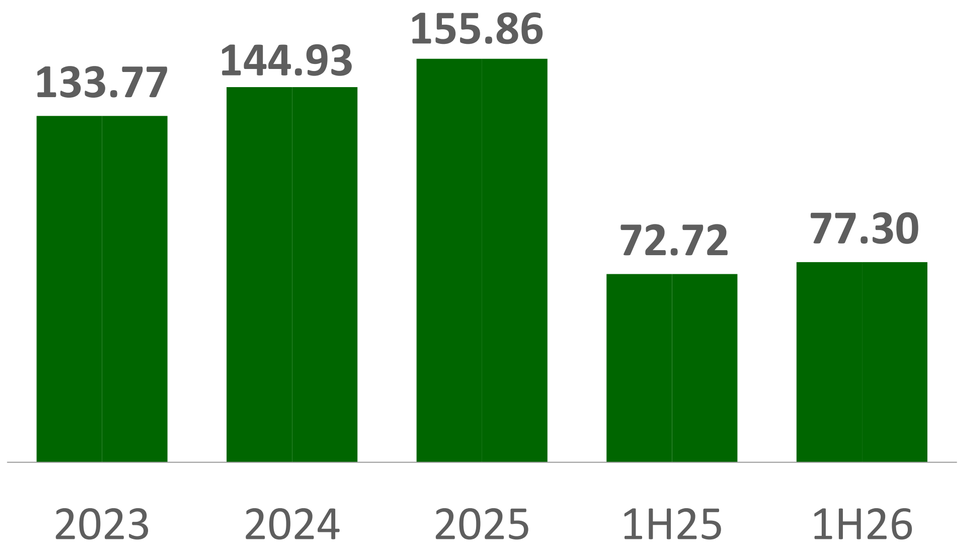
Financial Performance 1H26 – PGOLD Only

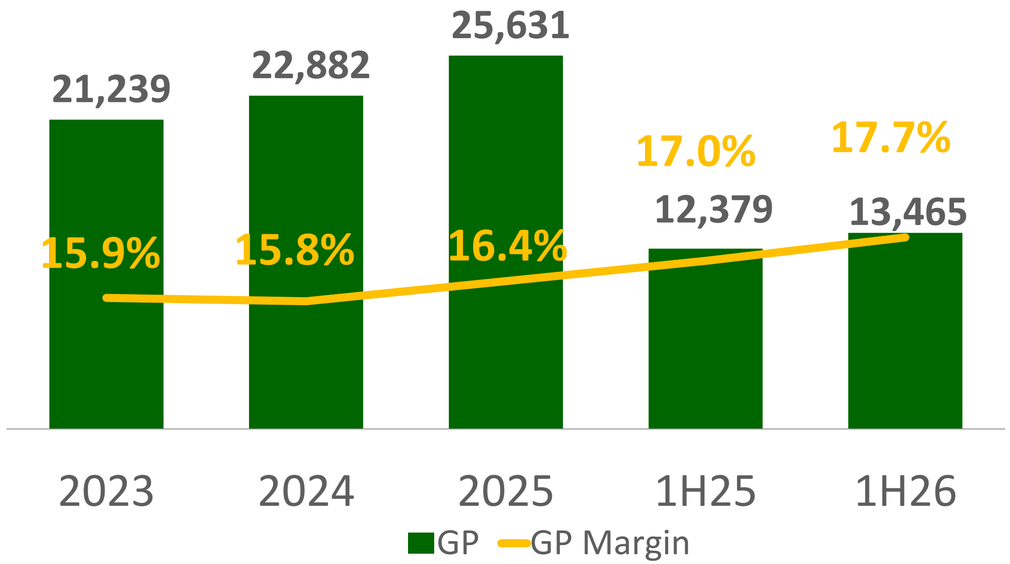
NET SALES (in PHP Billions)



3YCAGR 7.8%

6.3%

GROSS PROFIT & MARGIN (in PHP Billions)

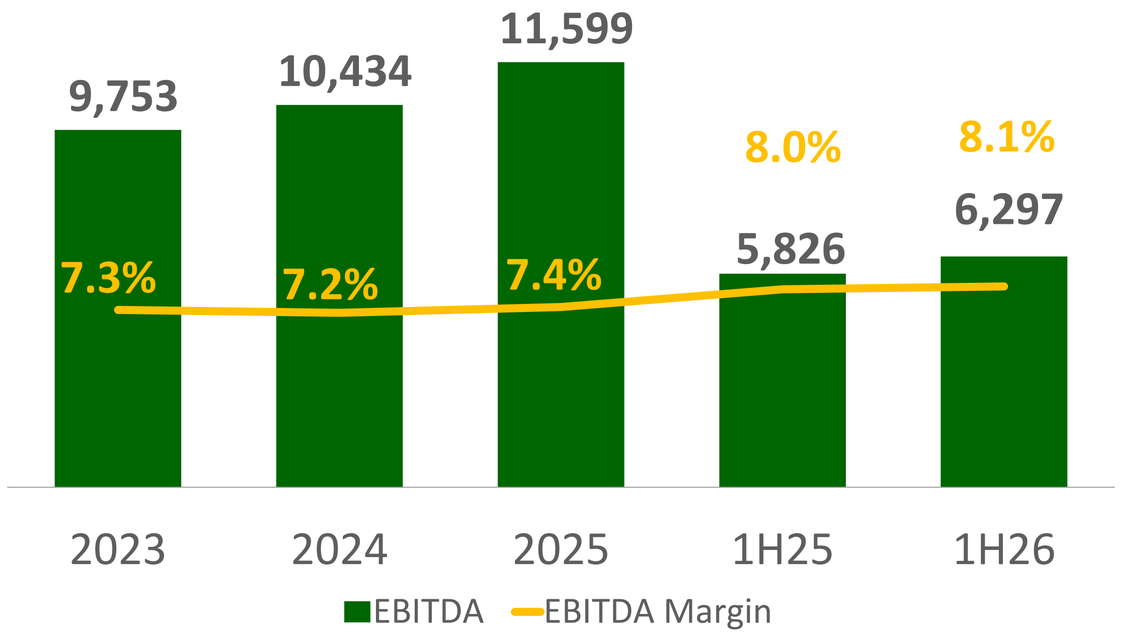


3YCAGR 8.3%

10.2%

Financial Performance 1H26 – PGOLD Only

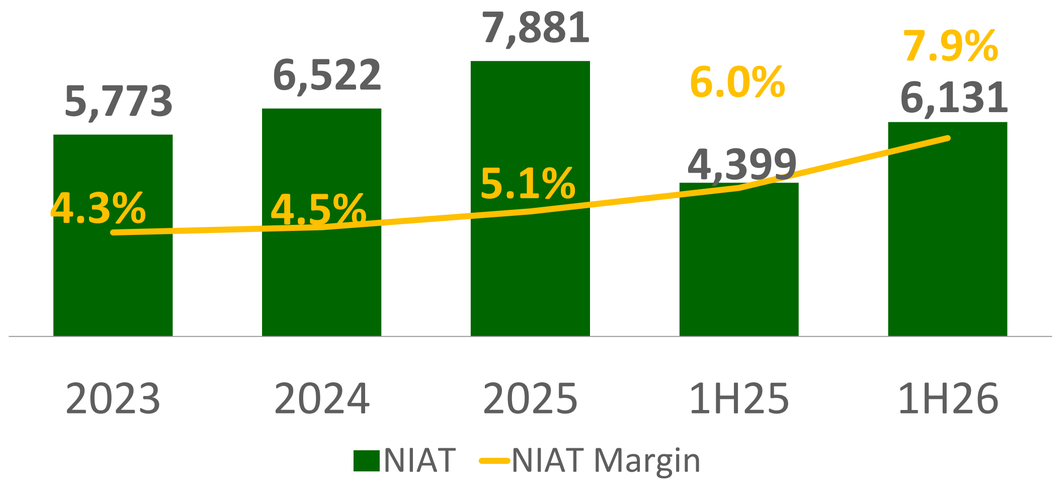
EBITDA & MARGIN (in PHP millions)



3YCAGR 4.5%

8.1%

NET INCOME & MARGIN (in PHP Millions)

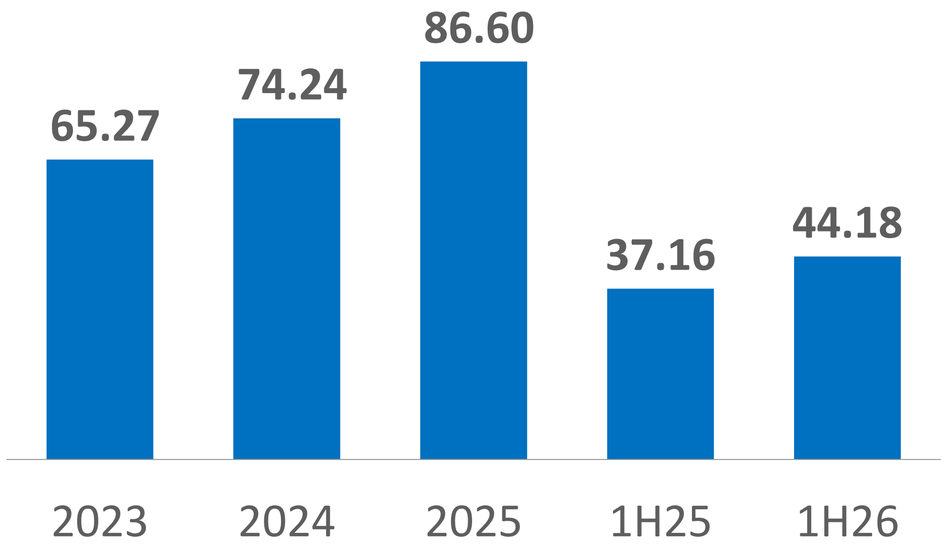


3YCAGR 12.3%

39.4%

Financial Performance 1H26 – S&R Only

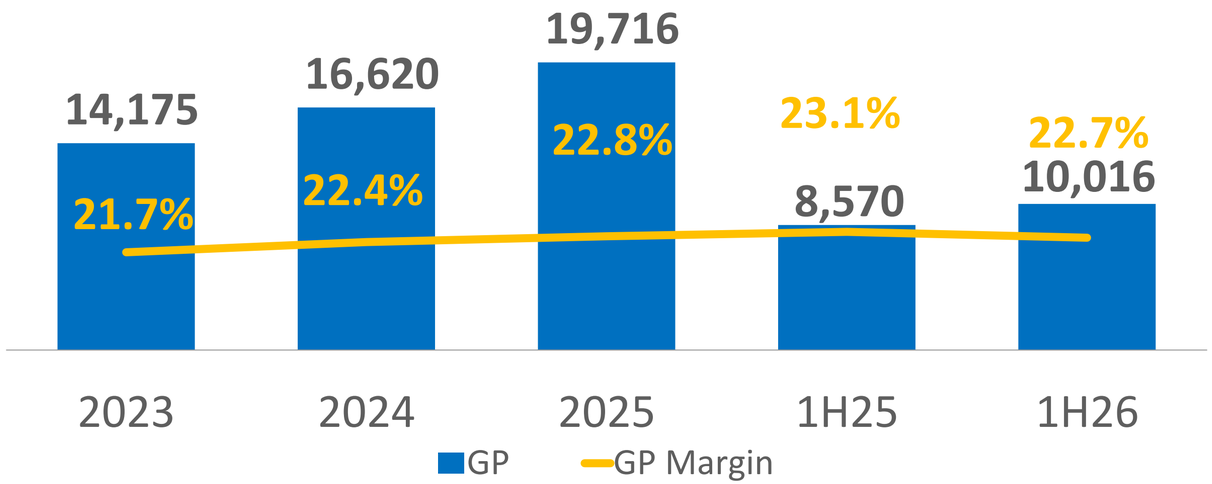
NET SALES (in PHP Billions)



3YCAGR 13%

18.9%

GROSS PROFIT & MARGIN (in PHP Billions)

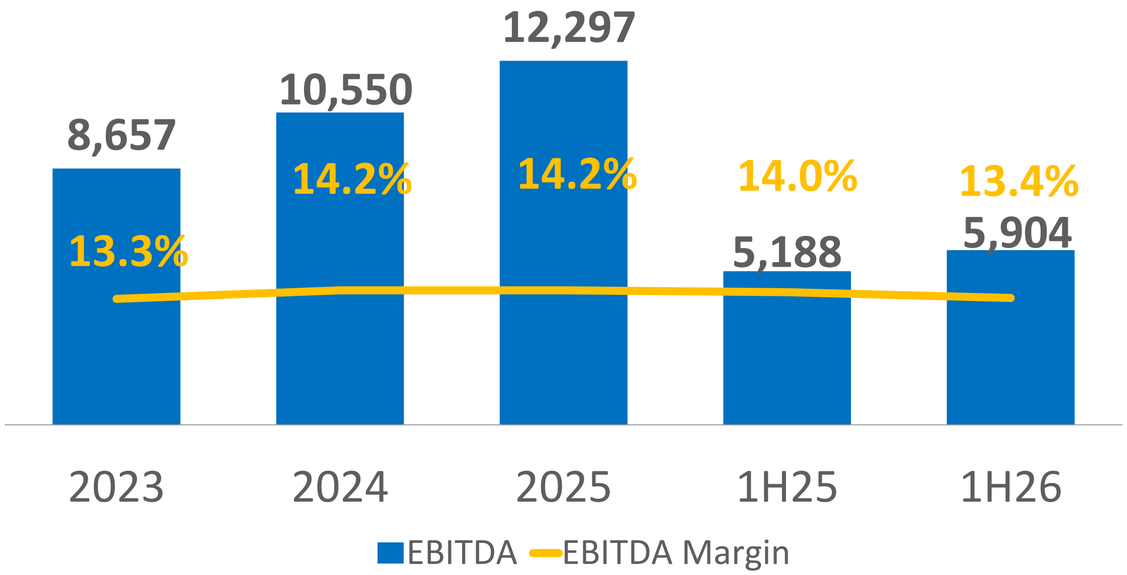


3YCAGR 13.1%

16.9%

Financial Performance 1H26 – S&R Only

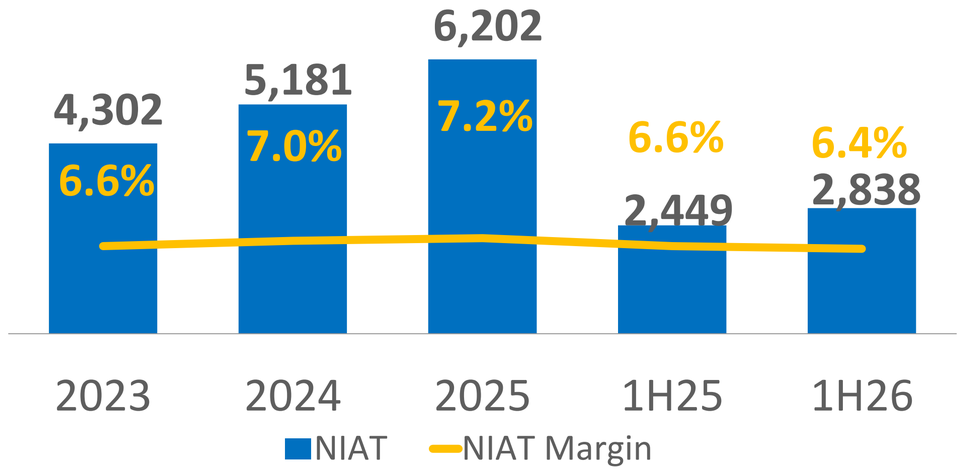
EBITDA & MARGIN (in PHP millions)



3YCAGR 11.3%

13.8%

NET INCOME & MARGIN (in PHP Millions)



3YCAGR 7.6%

15.9%

Financial Performance – 1H 2026

	DEC 2025	1H 2026
Trade Receivables Days	6.7	3.7
Inventory Days	53.5	56.6
Trade Payables Days	41.2	34.6
Cash Conversion Cycle	19.1	25.6

Notes:

1.Average of inventory at the beginning and end of the period / cost of sales x 363 (for full year))

2.Average of trade receivables at the beginning and end of the period / net sales x 363 (for full year)

3.Average of trade payable at the beginning and end of the period / cost of sales x 363 (for full year)

Sustainability Highlights 2025