Gcash

National Champion for
Financial Inclusion
A country challenged when the economy closed

2 in 5 Filipinos still living below the poverty line

5M Filipinos jobless at the height of the pandemic

4.5M Businesses experienced full or partial closure during the pandemic

1 CSPO (2022) 2 PA Statistics Authority (as of 2020) 3 DBM (2020)
Filipinos have been historically financially excluded

- 71% Unbanked Filipinos
- ~1% Have access to investments
- 23% Have access to insurance
- ~2% Have access to credit

1 BSP (as of 2019), 2 Ayala Bank Exchange (as of 2020), 3 BSP (as of 2014), 4 BSP (as of 2019)
The Great Equalizer

Digital + FinTech

67%  65%

Filipino Internet Users
Filipinos own a smartphone

Footnotes:
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

Globe
ANT FINANCIAL
Ayala
INSIGHT PARTNERS
WARBURG PINCUS
BOW WAVE
Largest digital ecosystem in the PH
Empowering 76M Filipinos Everyday
76M Users with 76M GCash Stories
Providing digital tools to 70% of Filipinos...
Providing digital tools to 70% of Filipinos...

Empowering 5.8M Social Sellers & Merchants...

Everyday Filipinos

Aspiring Entrepreneurs
Providing digital tools to 70% of Filipinos... Empowering 5.8M Social Sellers & Merchants... Distributing financial aid worth USD 320M to 2.4M Filipinos... Everyday Filipinos. Aspiring Entrepreneurs. Aid Recipients.
Providing digital tools to 70% of Filipinos...  

Empowering 5.8M Social Sellers & Merchants...  

Distributing financial aid worth USD 320M to 2.4M Filipinos...  

Connecting 40% OFWs who Send Money to their families...
Building a brighter future by **Growing Wealth**

**GSave**
- Up to 12% interest rates
- Partnered with banks & neobanks
- GSave EzySave+ MySaveUp UHOready

**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
Building a brighter future by Growing Wealth

1 in 4 Banked Filipinos own a GSave Account

3 in 4 UITFs conducted through GCash

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

BSP Financial Inclusion Survey (2021)
Building a brighter future by Providing Access to Credit

Valuing trust as Collateral

The most pervasive Credit Scoring

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
  - QuickCash Loans
- GGives
  - Buy Now, Pay Later product
Building a brighter future by Providing Access to Credit

GScore

2M Unique Borrowers
Best-in-class NPL rate

Lending

$1B
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 more tax payment partners on GCash
- Increase in tax receipts by +84%
GCash has come a long way...

- **2005**: SMS-based remittance
- **2012**: GCash App
- **2017**: Validating PH Fintech

- **2019**: A+ Migration
- **2020**: Covid-19 Pandemic

- **2021**: Valuation of close to $1B
- **2022**: Active Users
- **2023**: Duacorn Status

- **Software**
  - SAP Gov't Aid
  - GLife
  - GInvest New Funds
  - GInsure

- **Branding**
  - GCash Refresh
  - GForest
  - GInvest & GSave

- **Breaking Barriers**
  - GCrypt
  - PH Stocks
  - Global Payments
  - GCash Jr.
GCash is the 1st
Ubiquitous PH Finance App
76M Registered Users
Best-in-Class Net Promoter Score 83.9%
Only PH Tech Duacorn
Financially Sustainable PH Fintech
Winning Every FILIPINO
This is our GCash Story