C08206-2026

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. Date of Report (Date of earliest event reported)
   Nov 13, 2026
2. SEC Identification Number
   184044
3. BIR Tax Identification No.
   000-775-860
4. Exact name of issuer as specified in its charter
   JG SUMMIT HOLDINGS, INC.
5. Province, country or other jurisdiction of incorporation
   METRO MANILA, PHILIPPINES
6. Industry Classification Code(SEC Use Only)

7. Address of principal office
   43rd Floor, Robinsons Equitable Tower, ADB Avenue corner Poveda Street, Ortigas Center, Pasig City, Metro Manila
   Postal Code
   1605
8. Issuer's telephone number, including area code
   (632) 8633-7631 to 40
9. Former name or former address, if changed since last report
   N/A
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	7,520,983,658

11. Indicate the item numbers reported herein
    9

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.

JG Summit Holdings, Inc.
JGS

PSE Disclosure Form 4-30 - Material Information/Transactions
References: SRC Rule 17 (SEC Form 17-C) and
Sections 4.1 and 4.4 of the Revised Disclosure Rules

Subject of the Disclosure
Steady property earnings and accelerating food profit growth cushioned airline volatility
Background/Description of the Disclosure
JG Summit Holdings, Inc. (JGS), one of the largest conglomerates in the Philippines, recorded consolidated revenue from continuing operations of Php291.5 billion in the first nine months of 2026 (9M26), an 8% increase versus the same period last year (SPLY). Notably, year-on-year (YoY) topline growth accelerated from 7% in the first half (1H) to 10% in the third quarter (3Q), driven by higher food sales, resilient travel demand amid higher airfares, and continued expansion in its real estate unit.
Other Relevant Information
Please see the attached JGS SEC Form 17-C Current Report.

Filed on behalf by:

Name	Maria Celia Fernandez-Estavillo
Designation	Chief Legal Officer and Corporate Secretary

JG SUMMIT HOLDINGS, INC.

COVER SHEET

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SEC Registration Number

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(Company's Full Name)

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M	e	t	r	o		M	a	n	i	l	a																					

(Business Address: No. Street City/Town/Province)

Atty. Maria Celia H. Fernandez-Estavillo Corporate Secretary

(Contact Person)

8633-7631 to 40

(Company Telephone Number)

1	2		3	1

Month *Day*
(Fiscal Year)

1	7	-	C	

(Form Type)

last Thursday of May

Month *Day*
(Annual Meeting)

Press Release and Material Information/Transaction
"Steady property earnings and accelerating food profit growth cushioned airline volatility"

Issuer of Securities under **SEC-BED Order No. 512, Series of 1993; SEC-BED Order No. 623, Series of 1993;** **SEC-BED Order No. 693, Series of 1994; SEC-BED Order No. 966, Series of 1994; and** **SEC-CFD Order No. 080, Series of 1998**

(Secondary License Type, If Applicable)

Dept. Requiring this Doc.	Amended Articles Number/Section
Total No. of Stockholders	Total Amount of Borrowings Domestic / Foreign

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To be accomplished by SEC Personnel concerned

File Number	LCU
Document ID	Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

JG SUMMIT HOLDINGS, INC.

SECURITIES AND EXCHANGE COMMISSION

SEC Form 17-C

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OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2 (c) THEREUNDER

1. **November 13, 2026**
Date of Report (Date of earliest event reported)

2. SEC Identification No. **184044**

3. BIR TIN: **000-775-860**

4. **JG SUMMIT HOLDINGS, INC.**
(Exact name of registrant as specified in its charter)

5. **Metro Manila, Philippines**
(Province, country or other jurisdiction of incorporation)

6. Industry Classification Code: _____
(SEC Use Only)

7. **43rd Floor, Robinsons Equitable Tower, ADB Avenue corner Poveda Street, Ortigas Center, Pasig City, Metro Manila** **1605**
(Address of principal office) (Postal Code)

8. **(632) 8633-7631 to 40**
Issuer's telephone number, including area code

9. **NA**
(Former name or former address, if changed since last report)

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding
Common	**7,520,983,658**

JG SUMMIT HOLDINGS, INC.

SEC FORM 17-C

JG SUMMIT HOLDINGS, INC.

11. Item 9 – Other Events

1. PRESS RELEASE entitled "Steady property earnings and accelerating food profit growth cushioned airline volatility"

JG Summit Holdings, Inc. (JGS), one of the largest conglomerates in the Philippines, recorded consolidated revenue from continuing operations of Php291.5 billion in the first nine months of 2026 (9M26), an 8% increase versus the same period last year (SPLY). Notably, year-on-year (YoY) topline growth accelerated from 7% in the first half (1H) to 10% in the third quarter (3Q), driven by higher food sales, resilient travel demand amid higher airfares, and continued expansion in its real estate unit.

Please see the attached press release for full details.

This press release may contain forward looking statements with respect to the results of operations and business of JGS. Such forward looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual performance of JGS to be different from any future performance implied.

2. MATERIAL INFORMATION/TRANSACTION - Steady property earnings and accelerating food profit growth cushioned airline volatility

JG Summit Holdings, Inc. (JGS), one of the largest conglomerates in the Philippines, recorded consolidated revenue from continuing operations of Php291.5 billion in the first nine months of 2026 (9M26), an 8% increase versus the same period last year (SPLY). Notably, year-on-year (YoY) topline growth accelerated from 7% in the first half (1H) to 10% in the third quarter (3Q), driven by higher food sales, resilient travel demand amid higher airfares, and continued expansion in its real estate unit.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

JG Summit Holdings, Inc.
(Issuer)

MARIA CELIA H. FERNANDEZ-ESTAVILLO
Corporate Secretary
(Signature and Title)

November 13, 2026
(Date)

/mar

JG SUMMIT
HOLDINGS, INC.
43rd FLOOR ROBINSONS EQUITABLE TOWER ADB AVE. COR. POVEDA RD. ORTIGAS CENTER, PASIG CITY
TEL. NO.: 8633-7631, 8637-1670, 8240-8801 FAX NO.: 8633-9387 OR 8633-9207

Steady property earnings and accelerating food profit growth cushioned airline volatility

JG Summit Holdings, Inc. (JGS), one of the largest conglomerates in the Philippines, recorded consolidated revenue from continuing operations of Php291.5 billion in the first nine months of 2026 (9M26), an 8% increase versus the same period last year (SPLY). Notably, year-on-year (YoY) topline growth accelerated from 7% in the first half (1H) to 10% in the third quarter (3Q), driven by higher food sales, resilient travel demand amid higher airfares, and continued expansion in its real estate unit.

9M26 consolidated core net income (CNI) declined 38% to Php16.7 billion primarily due to the adverse impact of extreme jet fuel price volatility and foreign exchange pressures on its air transport business. Nonetheless, the rest of the portfolio remained robust, supported by improving food margins, steady property earnings, and higher equity income from core investments. Excluding the airline, CNI would have been Php22.7 billion or a 13% growth against the comparable figure last year.

The peso's depreciation also resulted in higher translation losses from foreign-currency debt, bringing net income from continuing operations to Php13.5 billion, half the level recorded a year ago. Including smaller losses from its discontinued petrochemical operations, total net income attributable to equity holders of the parent decreased by a more moderate 33% to Php12.5 billion.

JG Summit maintained a healthy financial position despite the volatile operating environment. Consolidated cash rose 9% from year-end 2025 to Php65.1 billion, while net debt inched up to Php240.6 billion. The consolidated debt-to-equity ratio stood at 0.75, while net debt-to-equity remained stable at 0.59. At the Parent level, net debt declined 4% to Php148.2 billion as the company received dividends of Php21.1 billion, 10% higher YoY, and paid down short-term debt.

JG Summit's President and CEO, Mr. Lance Y. Gokongwei, commented on the Group's results, saying, ***"Our performance in the first nine months of 2026 demonstrates the resilience of our diversified portfolio. Against a backdrop of a challenging operating environment, the group managed to register faster revenue growth in the third quarter compared to the first half of the year. Excluding the airline, which was heavily affected by elevated fuel costs and unfavorable forex movements, our core profits rose 13% YoY.***

We expect these macroeconomic headwinds to continue, including the effect of El Niño on our different businesses. To cushion the impact, our plan is to continue to focus on disciplined execution and on the factors within our control such as selective pricing actions, cost management, and cash preservation. Our aim is to maintain our balance sheet strength, that will allow us to weather the current challenges as well as provide us opportunities to invest in value-accretive initiatives."

Note: Net income pertains to net income attributable to equity holders of the parent. Core net income is after tax and minority share.

Key performances per business unit are as follows:

Food: Universal Robina Corporation (URC)

URC delivered stronger topline momentum in 3Q26, with revenue growth accelerating to 7% YoY, led by Branded Consumer Foods (BCF) International and Flour, as the Sariaya facility continued to ramp up. This brought 9M26 revenue to Php130.7 billion, up 5% vs SPLY, supported by sustained brand investments and disciplined distribution execution. EBIT grew 14% YoY in 3Q26, driven by margin expansion in BCF International and Commodities, as well as improved coffee economics from pricing actions, optimization initiatives, and easing input costs. These more than offset higher freight costs, lifting 9M26 EBIT by 3% to Php12.8 billion, following a broadly flat first half. Core net income rose 9% to Php9.1 billion, while reported net income increased 11% to Php9.4 billion, reflecting lower financing costs from prudent capital management.

On key business developments, URC BCF Philippines gained market share across several categories through sharper strategies, improved in-store execution, and selective brand investments. Vietnam rebounded strongly following the 2025 tax reforms, while Malaysia sustained its momentum on robust Munchy's sales and new product launches. Feeds sales grew significantly supported by the continued recovery of the domestic hog population and strong demand in the featherlines segment.

Real Estate and Hotels: Robinsons Land Corporation (RLC)

RLC posted an 8% increase in revenue to Php38.2 billion in 9M26, with all business segments recording YoY growth. The performance was supported by higher rental income, contributions from new assets, and higher realized revenue from residential projects. 3Q revenue rose at a more moderate pace of 4%, reflecting softer tourism activity and the temporary closure of Summit Gensan following the June earthquake. EBITDA increased 6% to Php20.2 billion, as broad-based operating gains outweighed higher utility costs, operating expenses, and sales commissions. Core and reported net income both increased 4% to Php10.6 billion on the back of the company's strong operating performance and lower financing costs, which were partly moderated by higher minority share in profits following the block placements of its REIT shares.

Operationally, office and mall occupancy remained healthy at 87% and 94%, respectively, both above their respective industry averages. RLC expanded its portfolio in Dumaguete and Davao, added two work.able flexible-office sites, and advanced mall projects scheduled in 2026-2030 in Manila, Bacolod, Antipolo, and Galleria. RLC also completed the Php10.62-billion infusion of six malls into RL Commercial REIT, adding more than 160,000 square meters of leasable space to the REIT. In residential, the company continued to manage inventory through targeted marketing, overseas roadshows, and selective project launches. Its participation in the Pag-IBIG program further broadens access to qualified buyers.

Air Transportation: Cebu Air, Inc. (CEB)

CEB generated revenue of Php96.2 billion in 9M26, a 10% growth YoY. The airline carried nearly 21 million passengers, up 4% vs SPLY, while average fares improved 5%. During the seasonally lean 3Q, CEB's pricing, capacity, and network adjustments helped accelerate revenue growth to 14%, from 8% in 1H26. 9M26 EBITDA declined 44% to Php12.4 billion, as the impact of a 69% surge in year-to-date average fuel prices outpaced revenue expansion. Nevertheless, disciplined cost management kept foreign exchange- and stage length-adjusted cost per available seat kilometer excluding fuel (CASK ex-fuel) broadly stable. Higher fleet-related financing costs and

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foreign exchange translation losses further weighed on earnings, resulting in a reported net loss of Php12.8 billion.

Despite these pressures, CEB strengthened its domestic leadership, with its market share reaching 63% in 3Q, compared with 55% in SPLY. The airline expects four aircraft deliveries and four retirements in 4Q, maintaining its year-end fleet at 102 aircraft with newer-generation and more fuel-efficient models comprising 80% of its jet fleet. Healthy peak-season bookings and calibrated pricing actions are expected to support operating improvements in 4Q. However, with jet fuel prices remaining elevated, CEB continues to anticipate a full-year net loss. The airline remains focused on preserving liquidity and financial flexibility while optimizing fares, capacity and its network.

Core Investments

JGS' share in Meralco's net income increased 22% to Php11.6 billion, driven by stronger power-generation earnings. This reflected higher thermal output, the full nine-month contribution from LNG operations, and the commencement of MTerra Solar's operations.

Dividends received from PLDT declined 3% to Php92 per share, as muted consumer spending and higher depreciation expenses affected profitability.

Meanwhile, Singapore Land Group and BPI continued to reflect first-half figures due to the timing of their reporting and dividend payments.

For any questions, kindly email:
IR@jgsummit.com.ph

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