COVER SHEET

					P	W	3	4	3

S.E.C. Registration Number

LT GROUP, INC.

(Company's Full Name)

11TH FLOOR UNIT 3, BENCH TOWER
30TH STREET COR. RIZAL DRIVE,
CRESCENT PARK WEST 5,
BONIFACIO GLOBAL CITY, TAGUIG
CITY

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

MA. CECILIA L. PESAYCO
Contact Person

(02) 8808-1266
Company Telephone Number

Month	Day
12	31

Fiscal Year

SEC Form 17-C
Form Type

First Wednesday of May
Month Day
Annual Meeting

Secondary License Type, If Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total No. of Stockholders

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

Remarks = pls. use black ink for scanning purposes

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) **November 13, 2025**

2. SEC Identification Number **PW-343**

3. BIR Tax Identification No. **000-145-650**

4. Exact name of registrant as specified in its charter **LT Group, Inc.**

5. Province, country or other jurisdiction of incorporation or organization **Philippines**

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

7. Address of registrant's principal office — Postal Code
11th Floor Unit 3 Bench Tower,
30th Street corner Rizal Drive,
Crescent Park West 5,
Bonifacio Global City, Taguig City — **1634**

8. Registrant's telephone number, including area code **(632) 8808-1266**

9. Former name, former address and former fiscal year, if changed since last report: N.A.

10. Securities registered pursuant to Sections 3 and 8 of the SRC

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common Stock	**10,821,388,889**

11. Indicate the events reported herein: **Item 9**

Attached herewith is a copy of the Company's disclosure of Press Release dated November 13, 2025.

SIGNATURE

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

LT GROUP, INC.
By:

MA. CECILIA L. PESAYCO
Corporate Secretary

LT GROUP, INC.

Press Release

LT Group, Inc.'s (LTG) attributable net income hits a record Php22.57 billion in the first nine months of 2025, a 14% increase y-o-y and the best nine-month and third-quarter performance since its follow-on public offering.

LT Group, Inc. (LTG) achieved a record attributable net income of Php22.57 billion for the first nine months of 2025. A 14% increase year-on-year, marking the strongest nine-month and third-quarter performance since the company's follow-on public offering.

Philippine National Bank (PNB) contributed Php10.40 billion or 46%. FTC representing the tobacco business contributed Php8.12 billion or 36% of total. Tanduay and Asia Brewery added Php2.39 billion and Php731 million, respectively or 11% and 4% each. Eton and Victorias Milling Company accounted for Php481 million or 2% and Php276 million or 1%, respectively.

LTG declared a special dividend of Php0.30 per share in August 2025, plus the total Php0.60 per share earlier in March and June. In total, LTG paid out Php9.74 billion in dividends, which equals to a 33.6% pay-out rate as of end-September 2025.

As of September 30, 2025, the company's Debt-to-Equity Ratio was 2.88:1 with the Bank and 0.09:1 without the Bank. The parent company held a cash balance of Php3.04 billion.

Philippine National Bank (PNB)

PNB's net income was Php18.51 billion in 9M25, 23% higher than the Php15.06 billion in 9M24.

Gross interest income in the current period of Php52.37 billion was higher by 4% y-o-y driven by higher loan volume, interbank receivables and yields on investment securities. Gross interest expense decreased by 4% at Php13.07 billion due primarily to lower interest cost of bonds payable. This resulted to net interest income of Php39.30 billion, 8% higher y-o-y as the net interest margin improved to 4.7% from 4.6%.

Net service fees and commission income increased by Php643 million or 18% at Php4.22 billion for the period ended September 30, 2025, mainly due to higher fees from bancassurance, deposits and loan-related products.

Trading and investment securities and net foreign exchange gains were slightly lower at Php1.62 billion in 9M25 compared to 9M24's Php1.66 billion due to lower trading and investment securities profit.

Other income was higher at Php2.64 billion for the nine months ended September 30, 2025 compared to Php2.44 billion for the same period last year primarily driven by increased ROPA sale gains.

Operating expenses decreased by 5% to Php24.12 billion in 9M25 from Php25.39 billion in the prior period, mainly due to lower provisions for impairment and credit losses resulting from the bank's improved loan portfolio quality.

Fortune Tobacco Corporation (FTC)

For the first nine months of 2025, FTC's net income reached Php8.16 billion, a 3% increase from the Php7.94 billion earned in the same period last year. This improvement was mainly due to higher equity earnings from the Investment in PMFTC, which contributed Php6.91 billion, up 3% from Php6.69 billion last year.

The total industry volume was 34.7 billion sticks in 9M25, 3% higher than the 33.7 billion sticks in 9M24. PMFTC outperformed the market, increasing by 4% to 16.4 billion sticks in 9M25 higher than the 15.8 billion sticks in 9M24. This, along with price increases in November 2024, contributed to higher PMFTC income. PMFTC's 9M25 market share was 47.4% higher than 9M24's 46.9%. PMFTC adjusted cigarette prices in November 2024 to cover excise taxes, which is now at Php66.15 per pack of 20 sticks effective January 1, 2025.

PMFTC offers alternative to traditional smoking products such as IQOS ILUMA heated tobacco products and ZYN oral nicotine pouches. IQOS uses patented smartcore induction system - a bladeless system to heat tobacco without burning it.

PMFTC actively supports the government and other key players in the tobacco industry in their ongoing efforts to prevent illegal tobacco trade.

Tanduay Distillers, Inc. (TDI)

TDI posted a net income of Php2.40 billion for 9M25, an increase of 59% over the Php1.51 billion recorded in the same period last year. These are TDI's best nine-month and third quarter results to date. This was driven by higher net revenues at Php25.09 billion in 9M25, 2% higher than the Php24.61 billion reported in 9M24. This was primarily attributed to higher liquor selling prices which offset lower sales volume of liquor and bioethanol.

Cost of sales was lower at Php20.69 billion in 9M25 compared to Php21.05 billion in 9M24 due to lower sales volume. This resulted to a gross profit margin improvement to 18% in 9M25, higher than the 14% in 9M24 mainly on account of higher selling prices and lower costs in the liquor segment.

Operating expenses were lower at Php1.42 billion in 9M25 compared to Php1.56 billion in 9M24 due primarily to lower advertising, promotion and other expenses incurred.

In the first nine months of 2025, TDI's market share grew to 38.5% across the country, compared to 33.4% last year. The company remains the dominant player in the Visayas and Mindanao, holding significant market shares of 69.0% and 81.2% in those regions.

Asia Brewery, Inc. (ABI)

ABI's net income was higher at Php737 million for the nine months ended September 30, 2025 from Php715 million in the same period last year.

Revenues of the beverage segment were at Php13.45 billion in the current period, 3% lower than 9M24, as sales volume decreased for Cobra Energy Drinks. Cost of sales decreased at a faster rate of 5% at Php10.08 billion for 9M25 on account of packaging and formulation improvements. This resulted in the improvement of the gross profit margin to 25% from 23% due primarily to sales mix and lower discounts provided to distributors as well as decrease in manufacturing costs.

Operating expenses increased to Php2.26 billion in 9M25 from Php2.16 billion in 9M24 due to higher advertising expenses and personnel costs.

Cobra energy drink had 45% of the market in the first nine months of 2025. Absolute and Summit bottled water together held 15%, making it the third most popular local water brand.

Eton Properties Philippines, Inc. (Eton)

Eton reported a net income of Php483 million for the nine months of 2025, lower than the Php499 million for the same period last year on account of lower margins from the leasing business resulting from lower rental rates and higher operating costs.

Leasing revenues declined by 11% to Php1.41 billion in 9M25, representing 74% of total revenues, compared to Php1.59 billion in 9M24. Real estate sales grew by 55% to Php483 million, from Php312 million in 9M24, driven by continued sales of remaining inventory in the 68 Roces (Quezon City) and Eton City (Laguna) projects.

Operating expenses were lower at Php586 million due to lower rental expenses. Other income was higher due mainly to higher marketing fees and compensation from right of way from the local government.

Eton has a total of 269,500 square meters of leasable space, with about 192,000 square meters dedicated for office space.