

# 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)  
Aug 1, 2017
2. SEC Identification Number  
184044
3. BIR Tax Identification No.  
350-000-775-860
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 Ave. cor. P. Poveda St., Ortigas Center,  
Pasig City, Metro Manila  
Postal Code  
1605
8. Issuer's telephone number, including area code  
(632) 633-7631 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	7,162,841,657
11. Indicate the item numbers reported herein  
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*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 4-31 - Press Release**  
*References: SRC Rule 17 (SEC Form 17-C)*  
*Section 4.4 of the Revised Disclosure Rules*

**Subject of the Disclosure**

Press Release

**Background/Description of the Disclosure**

Please find attached a press release entitled "Oriente - Express create joint venture to address financial inclusion through fintech".

**Other Relevant Information**

N/A

**Filed on behalf by:**

<b>Name</b>	Rosalinda Rivera
<b>Designation</b>	Corporate Secretary



## JG SUMMIT HOLDINGS, INC.

43<sup>rd</sup> FLOOR ROBINSONS EQUITABLE TOWER ADB AVE. COR. POVEDA RD. ORTIGAS CENTER, PASIG CITY  
TEL. NO.: 633-7631, 637-1670, 240-8801 FAX NO.: 633-9387 OR 633-9207

### **Oriente - Express create joint venture to address financial inclusion through fintech**

Greater China-based Oriente and Express Holdings, Inc. (a subsidiary of JG Summit Holdings, Inc.), through an exclusive partnership, will address the financial exclusion problem of underbanked consumers and MSMEs in the Philippines.

This joint venture is setting up a digital financial services marketplace that will enable Filipinos to tap into credit facilities to bridge their ever-growing needs, whether to pay for tuition, unexpected medical expenses or even finance a small business.

“Leveraging its experience building internet giants [LU.com](http://LU.com) and Skype, Oriente is using technology and data science to tap into JG Summit's resources to enable online peer-to-peer lending and wealth management at attractive interest rates,” said JG Summit Holdings, Inc. (JGSH) President & COO, Lance Gokongwei.

According to the World Bank, close to 90% of adult Filipinos are not covered by a credit bureau and many people resort to informal means to borrow money. In addition, according to the Banko Sentral ng Pilipinas, of the 43% of the population who save money, only 14% of households maintain a deposit account and 68% keep their savings in unsecured places.

Hubert Tai, CEO of Oriente and co-founder of LU.com: “We are creating a digital infrastructure and social ecosystem to fuel financial inclusion, enabling credit and wealth accumulation.” Globally, LU.com is one of the highest valued fintech startups (US\$18.5 billion) and boasts an active customer base exceeding 7 million and annual transaction volume of US\$800 billion.

Geoffrey Prentice, co-founder of Oriente and Skype, added that Oriente addresses a pressing social need by providing a superior option to informal lending. “Skype empowered affordable communications; in a similar manner, our partnership will empower Filipinos to access affordable credit by leveraging the latest technology.” Skype is one of the largest technology startups in Europe to date, and now makes up ~40% of all international voice traffic.

The joint venture is in the pre-operating and developmental stage, and is expected to launch in early 2018.

**ABOUT ORIENTE:** Oriente was founded in April 2016 by co-founders of Skype and LU.com to address a multi-trillion-dollar problem in emerging markets – the lack of affordable credit, even for the salaried middle class. The company is creating the leading digital financial services marketplace in Emerging Asia by leveraging its proprietary technology and data science, paired with its strategic partners’ assets, to create an efficient, formal and fair financial infrastructure.



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**ABOUT EXPRESS HOLDINGS:** Express Holdings Inc. is a subsidiary of JGSH, one of the largest and most diversified conglomerates in the Philippines. JGSH is engaged primarily in businesses that serve a growing middle class with rising disposable incomes in the Philippines, Southeast Asia and Australasia. Its largest subsidiary, Universal Robina Corporation (URC), is one of the leading food and beverage companies in the ASEAN and Oceania region. Cebu Pacific Air (CEB) is the Philippines' leading airline and one of the fastest growing low-cost carriers in the world. Robinsons Land Corporation (RLC) is a leading mixed-used property developer engaged in the development and operation of shopping malls and hotels, office and residential buildings, as well as land and residential housing developments. JG Summit Petrochemicals Group (JG Petrochem) is the first and only integrated petrochemical manufacturing operation in the Philippines, which is from naphtha cracking to polymer operations, serving the requirements of the country's manufacturing sector. Robinsons Bank (Rbank) is a full-service commercial bank serving the banking requirements of its retail consumers, business partners, and the general public via a wide-array of products and services.

### PHOTOCAPTION



Hong Kong- based Oriente inks a partnership with Express Holdings, Inc., a subsidiary of Philippine conglomerate JG Summit Holdings, Inc. (JGSH). The joint venture is meant to address the financial needs of underbanked consumers and MSMEs in the country. In photo (from left): BJ Sebastian, JGSH Chief Strategist; Lance Gokongwei, JGSH President & COO; Geoffrey Prentice, co-founder of Oriente and Skype; and Prynness Esguerra, JGSH Corporate HR Manager.