

**GT Capital Reports 17% Growth in Net Income
to Php33.7 Billion for Full Year 2025**

(26 March 2026. Makati City, Philippines) – **GT Capital Holdings, Inc.** (GTCAP/ GT Capital) reported today a consolidated net income of **Php33.68 billion** for full-year 2025, up 17% from 2024. The company’s core net income rose 8% year-on-year to Php30.47 billion. GT Capital’s growth is attributed to the sustained and resilient performance of its core operating companies, **Metropolitan Bank & Trust Company (Metrobank)** and **Toyota Motor Philippines (TMP)** with record net income of Php49.7 billion and Php19.0 billion, respectively, in 2025. GT Capital associate **Metro Pacific Investments Corporation (MPIC)** likewise reported a record performance with its consolidated core net income of Php27.1 billion in the past year.

In light of its record earnings, GT Capital’s Board of Directors, on March 23, 2026, approved a total cash dividend of Php14.16 per share for the year, payable on a semi-annual basis. The regular dividend stands at Php6.00 per share, while the special cash dividend increased to Php8.16 per share. The first pay-out of Php7.08 per share, made up of Php3.00 of regular dividends and Php4.08 of special dividends, will be paid out on 22 April 2026 to shareholders on record as of 08 April 2026.

“The group’s performance in 2025 underscores the strength and resilience of our portfolio, as we navigated a complex and evolving political and economic landscape. Despite heightened global uncertainties, our core businesses remained fundamentally sound, with key segments demonstrating sustained demand and operational discipline,” GT Capital President Mr. Carmelo Maria Luza Bautista said.

“As we move forward, GT Capital will continue to take a measured and vigilant stance. At the same time, we recognize emerging opportunities across our sectors and are well-positioned to capture areas of growth amid volatility. The group remains firmly

committed to prudent capital allocation, disciplined execution, and safeguarding the integrity of its operations. With a strong balance sheet and a diversified portfolio, we are confident in our ability not only to withstand near-term headwinds but also to recover decisively and deliver long-term value as conditions stabilize," Mr. Bautista added.

Metropolitan Bank & Trust Company (Metrobank) delivered a record net income of Php49.7 billion in 2025 supported by modest asset expansion, resilient margins, healthy trading income and contained cost growth. Pre-provision operating profit accelerated by 17.1% to Php78.4 billion.

"This full year performance reflects the trust of our clients, the dedication of our people, and our commitment to disciplined growth. We continue to strengthen our balance sheet while expanding support to businesses and consumers who drive the Philippine economy. Our focus remains clear, and that is, to grow alongside our stakeholders and contribute to the country's sustained progress," said Metrobank President Mr. Fabian S. Dee.

The Bank's net interest income reached Php124.6 billion for full year 2025, supported by the expansion in gross loans which grew 8.8% year-on-year, in line with economic growth trends. Non-interest income rose 11.6% to Php33.5 billion driven by robust trading and foreign exchange gains and modest fee income growth. Meanwhile, operating cost growth was contained to 3.3%, keeping cost to income ratio low at 50.7%. Non-performing loans (NPL) ratio remains well below the industry average at 1.7% of total loans, while NPL cover of 140.8% provides still ample buffer against potential risks. Total consolidated assets increased by 10.2% to Php3.9 trillion. Metrobank's balance sheet remains strong with 16.8% Capital Adequacy Ratio and 16.1% Common Equity Tier 1 ratio.

Toyota Motor Philippines (TMP) achieved a record net income of Php19.0 billion in full-year 2025, up 18.9%. This growth is attributed to a 5.2% growth in the automotive company's retail sales volume to a record level of 229,447 units sold by year-end, a performance driven primarily by Vios and Avanza sales. As a result, TMP's market share grew to 46.7% in 2025, maintaining its 24th consecutive Triple Crown; an industry wide achievement and citation for securing the number one spot in passenger car, commercial vehicle, and overall sales.

In 2025, rising demand for electrified vehicles contributed to TMP's growth, accounting for 8.5% of the company's total vehicle sales, significantly up from 0.33% in 2020. Among the company's top selling hybrid electric vehicle (HEV) models are the Zenix, Yaris Cross, and Corolla Cross. To further widen its model offerings, TMP launched two new electrified vehicles in 2025: the all-new Toyota ATIV, its most affordable and accessible HEV yet, and the bz4X, Toyota's first full battery electric vehicle (BEV) offering in the Philippines.

TMP likewise strengthened its presence in the Light Commercial Vehicle (LCV) segment with the Next Generation Tamaraw, which attained its 2,000-unit average monthly sales target in the fourth quarter of 2025. Furthermore, the company introduced additional conversion options for the Tamaraw last year, reinforcing its versatility and reliability for micro, small, and medium enterprises (MSMEs), as well as for local governments' utilization.

"Our multi-pathway approach continues to prove effective in bringing diverse mobility solutions closer to Filipinos. As the nation faces evolving fuel cost challenges, TMP maintains its focus on providing its customers with a full range of models – from fuel efficient new-generation internal combustion engine vehicles to full-electric vehicles – that support varying needs and preferences," TMP President Mr. Masando Hashimoto said.

GT Capital's wholly owned property subsidiary **Federal Land, Inc. (Federal Land)** reported a net income of Php522.3 million in full year 2025. Contributions from joint ventures remained resilient, with projects located in Bonifacio Global City (BGC) from The Season's Residences, Grand Hyatt hotel and residences, and The Estate Makati, which is a Norman Foster designed project, a joint venture with SM Development Corporation (SMDC), continuing to build momentum and preparing for completion by early 2027.

In 2025, Federal Land completed and handed over five towers across its projects in key cities including Manila, Pasig, Marikina, Pasay, and Taguig.

Federal Land NRE Global Inc. (FNG), the joint venture between Federal Land and Japan's Nomura Real Estate Development Co., Ltd., sustained its momentum in 2025 with the complete sellout of the first phase of commercial lots in Riverpark North, a key district within the Riverpark township. In parallel, FNG, together with Fast Retailing Philippines, advanced the development of the UNIQLO Logistics Facility, envisioned as a human-centric employment hub, on track to commence operations in the first half of 2026.

Metro Pacific Investments Corporation (MPIC) sustained its strong growth momentum in 2025, reporting a 15% increase in Consolidated Core Net Income to Php27.1 billion, compared with Php23.6 billion in 2024.

Improved financial and operational performance across MPIC's portfolio drove a 13% increase in contribution from operations to Php32.1 billion, fueled by robust growth in Meralco's power generation business, the implementation of higher tariffs at Maynilad Water, and rising patient volumes across the Metro Pacific Hospitals network.

Among the Company's core businesses, Power continued to contribute the largest share at Php22.1 billion or 69% of Net Operating Income (NOI). Water and Toll Roads

contributed Php7.2 billion and Php6.1 billion, respectively, together totaling 42% of NOI.

Reported Net Income grew at a slower pace to Php29.7 billion, as the prior year included a one-time gain from a subsidiary, which tempered year-on-year comparisons despite strong underlying performance.

AXA Philippines Life and General Insurance Corporation (AXA Philippines)'s consolidated net income increased to Php2.5 billion in 2025. The company recorded a 20% year-on-year growth in the annual premium equivalent (APE) of its life business to Php5.2 billion. This is attributed to the strong performance of Regular Premium – Endowment Product, AXA Secure Future, higher volume in Unit Linked products, as well as growth in Corporate solutions business from new accounts in Employee benefits. Gross written premiums of the non-life insurance business, meanwhile, expanded by 24% to Php4.2 billion, with Motor's successful CLG program, and improved renewals.

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For questions and other concerns, please contact GT Capital's Investor Relations Department at IR@gtcapital.com.ph.

GT Capital is a major listed Philippine conglomerate with interests in market-leading businesses across banking, automotive assembly, importation, dealership, and financing, property development, life and general insurance, and infrastructure. Its core operating companies are Metropolitan Bank & Trust Company, Toyota Motor Philippines Corporation, Federal Land, Inc., AXA Philippines Life and General Insurance Corporation (AXA Philippines), and Metro Pacific Investments Corporation (MPIC).