

COVER SHEET

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S.E.C. Registration Number

G	T		C	A	P	I	T	A	L		H	O	L	D	I	N	G	S	,		I	N	C	.					

(Company's Full Name)

4	3	r	d		F	L	O	O	R	,		G	T		T	O	W	E	R		I	N	T	E	R	N	A	-						
					T	I	O	N	A	L		A	Y	A	L	A		A	V	E	N	U	E		C	O	R	N	E	R		H	.	V
					D	E	L	A		C	O	S	T	A		S	T	R	E	E	T		M	A	K	A	T	I		C	I	T	Y	

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

Atty. Maria Sofia A. Lopez																			
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Contact Person

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Company Telephone Number

1	2
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Month

3	1
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Day

Fiscal Year

SEC Form 17-C																			
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Form Type

Second Wednesday of May																			
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Regular Meeting

Certificate of Permit to Offer Securities for Sale (Order #092)																			
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Secondary License type, if applicable

M	S	R	D
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Dept. Requiring this Doc.

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Amended Articles Number/Section

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Total No. of Stockholders

Total amount of Borrowings																			
Domestic										Foreign									

To be Accomplished by SEC Personnel concerned

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File Number

LCU

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Document I.D.

Cashier

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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. November 13, 2025
Date of Report (Date of earliest event reported)
2. SEC Identification Number CS200711792 3. BIR Tax Identification No. 006-806-867
4. GT Capital Holdings, Inc.
Exact name of issuer as specified in its charter
5. Philippines
Province, country or other jurisdiction of incorporation
6. (SEC Use Only)
Industry Classification Code
7. 43/F GT Tower International, 6813 Ayala Avenue corner H.V. Dela Costa Street, Makati City
Address of principal office 1227
Postal Code
8. (632) 8836-4500
Issuer's telephone number, including area code
9. N/A
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 Stock Outstanding	Amount of Debt Outstanding
Common Shares	215,284,587	None
Perpetual Preferred Shares (GTPPB)	7,160,760	None

11. Indicate the item numbers reported herein:

Item 9. Other Events

Please see the attached press release.

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.

GT Capital Holdings, Inc.
Issuer

November 13, 2025
Date


Maria Sofia A. Lopez
Senior Legal and Compliance Officer

GT Capital January to September Core Net Income Rises 21% to Php26 Billion

(14 November 2025. Makati City, Philippines) – **GT Capital Holdings, Inc.** (GT Capital/ GTCAP) announced today a record core net income of Php26.0 billion for the first nine months of 2025, achieving a 21% year-on-year increase. The company's performance was driven by the strong earnings of its core operating companies, including **Metropolitan Bank & Trust Company (Metrobank)**, which posted a record net income of Php37.3 billion and **Toyota Motor Philippines (TMP)**, which earned Php16.8 billion. GT Capital associate **Metro Pacific Investments Corporation (MPIC)** also bolstered the holding company's overall performance, reporting a core net income of Php23.6 billion in the nine-month period.

"GT Capital's performance was supported by the Philippine economy, which grew by 4% in the third quarter of 2025. Loan growth and continued motorization drove the businesses of our main operating companies. As we enter the last quarter of the year, global and domestic headwinds are beginning to slow economic activity. Nonetheless, our growth momentum should allow us to post record earnings for 2025, backed by strong fundamentals — healthy consumer demand from seasonal spending, manageable inflation, lower interest rates, and steady Overseas Filipino Worker (OFW) remittances. These factors position us well to sustain our momentum for long-term growth," GT Capital President Carmelo Maria Luza Bautista said.

Metropolitan Bank & Trust Company (Metrobank) reported record net earnings of Php37.3 billion in the first nine months of the year, driven by solid loan growth, improving margin trend, healthy trading income alongside well managed cost growth. Pre-provision operating profit in the same period grew 12.1% year-on-year to Php59.2 billion.



The Bank's net interest income increased by 7.1% to Php91.8 billion in the first nine months of the year, owing to broad-based gains across business segments and sustained quarterly margin improvement. Gross loans expanded by 10.8% year-on-year while total deposits grew by 7.6% year-on-year. Non-interest income grew 5.3% to Php25.4 billion during the first nine months, driven by steady growth in service fees and trust income and robust trading income. Operating cost growth rose by just 1.7% year-on-year, improving cost to income ratio to 49.8%. Asset quality continued to fare better than industry. Non-performing loans' (NPL) ratio came in at 1.7%, while NPL cover remains high at 147.4%. The total consolidated assets increased by 8.9% to Php3.6 trillion, solidifying its position as the second largest private universal bank in the country. Alongside this, the Bank remains well-capitalized, with Capital Adequacy Ratio at 17.0% and Common Equity Tier 1 (CET1) ratio at 16.3%.

Toyota Motor Philippines (TMP)'s net income climbed 38.1% to a record Php16.8 billion in the January to September 2025 period, while its consolidated revenues stood at Php199.6 billion, up 11.6% year-on-year. TMP's solid performance is attributed to strong unit sales volume, model mix improvements, and the favorable foreign exchange environment. TMP continued to lead the Philippine automotive market with a 45.6% share in the first nine months. Retail sales stood at 164,797 units, rising by 3.6% from the previous year.

TMP sustained its momentum in expanding the sales of its electrified vehicle lineup and new models introduced in 2024, namely the Corolla Cross HEV, Land Cruiser Prado, Lexus LBX, Lexus GX, a refreshed Camry, and the Next Generation Tamaraw.

"Our sustained performance reflects the enduring trust and loyalty of our customers in the Toyota brand. We look forward to building on this momentum, supported by stronger consumer spending during the holiday season and the enthusiasm surrounding the recent introduction of the All-New Toyota ATIV, which makes our



range of electrified vehicles more accessible to Filipino consumers,” TMP President Masando Hashimoto noted.

Federal Land NRE Global, Inc. (FNG), the joint venture between GT Capital’s wholly owned property subsidiary **Federal Land, Inc. (Federal Land)** and Nomura Real Estate Development Co., Ltd. of Japan, reports 26% year-on-year growth in sales. Contributing to this are The Observatory, its flagship vertical development along Pioneer Street in Mandaluyong which continues to sell briskly, making it the company’s fastest-selling project in 2025, and the first commercial district at Riverpark North which was fully sold out in May 2025.

The company together with GT Capital continues to expand the Riverpark township with the upcoming developments, such as the UNIQLO Logistics Facility and SM City General Trias. By 2026, Riverpark will gain direct access to the CALAX Open Canal Interchange, further enhancing connectivity and accessibility.

Federal Land also marked a major milestone for The Grand Midori Ortigas, its first development in Pasig, with the inauguration of its first tower. Meanwhile, The Seasons Residences, developed in partnership with Isetan Mitsukoshi and Nomura Real Estate, began turnover of units for its second tower, Natsu. MITSUKOSHI BGC, the country’s biggest Japanese mall located at the podium of The Seasons Residences, celebrated its second-year anniversary in July and was recognized as Best Retail Development at the Dot Property Philippines Awards 2025.

A Norman Foster project, The Estate Makati, a joint venture with SMDC, continues to progress construction smoothly as it installs its wall and window GFRC system, gearing up for completion by early 2027.

Federal Land recorded a 6% increase in reservation sales to Php12.6 billion in the first nine months of 2025. Growth was driven by sustained sales momentum from its ready-



for-occupancy developments in the Bay Area in Pasay and Bonifacio Global City in Taguig as well as the strong demand for the projects of FNG.

Metro Pacific Investments Corporation (MPIC) sustained its strong growth momentum in the first nine months of 2025, reporting a double-digit increase in core net income to a record of Php23.6 billion.

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

AXA Philippines Life and General Insurance Corporation (AXA Philippines) recorded a 3.5% rise in net income to Php2.1 billion for the January to September 2025 period, driven by stronger margins in its life business and a turnaround in general insurance. Premium revenue climbed 19.8% year-on-year to Php27.1 billion, while Annualized Premium Equivalent grew 22.7% to Php4.0 billion. This performance was driven by the strong sales of the Regular Premium – Endowment product AXA Secure Future, and Single Premium Unit Linked and Group Life Insurance offerings.

-END-

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).