

Welcome!

19th J.P. Morgan Philippine Forum

Monday, 01 September 2025



- Core businesses maintain **strong growth momentum** resulting in core net income **Php18.1B +31%** and reported net income **Php18.4B +34%**.
- Metrobank strategic pivot towards **consumer lending**.
- Federal Land/FNG shift to **horizontal projects outside Metro Manila**.
- GTCAM **expansion of dealership** into Riverpark North General Trias, Cavite.
- TMP maintains its **multi-pathway approach** . It also has the widest range of electrified vehicles with **17 models**.
- MPI **robust performance** across all core businesses benefiting from rate adjustments and volume growth.
- Strong balance sheet enables us to **explore opportunities** in new and adjacent sectors.

Consolidated Financial Highlights

GT Capital First Half 2025
Financial and Operating Results



GT Capital Financial Highlights 1H 2025





Core Net Income	Php18.11 Billion 1H2025	+31%
	Php13.85 Billion 1H2024	
Reported Net Income	Php18.42 Billion ¹ 1H2025	+34%
	Php13.78 Billion ² 1H2025	


1) Php398 M share in MPIC's nonrecurring gains, offset by Php88 M effect of business combination


2) Php70 M effect of business combination

GT Capital Financial Highlights 1H 2025

	
Revenues	
Php77.6B	+11%
Net Income	
Php24.8B*	+5%
<ul style="list-style-type: none"> Gross loans Php1.9T +13% NII Php60.0B +4% (77% of OI) NIM 3.7% CAR 16.3% 	

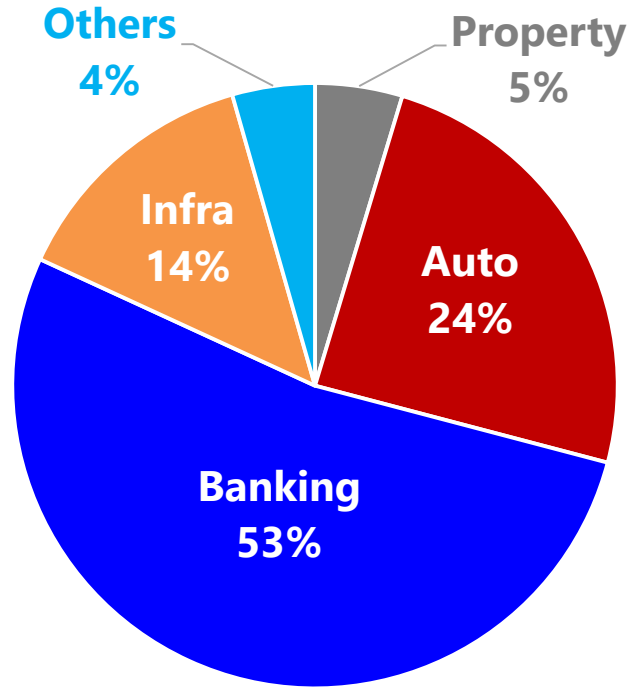
	
Revenues	
Php5.5B	-20%
Net Income	
Php319M	-59%
<ul style="list-style-type: none"> Reservation sales (Php1.5B ave/mo.) +15% mainly from horizontal lots Cavite and Biñan Phase 1 of Riverpark North Commercial Lots fully sold 	

	
Gross Premium	
Php16.7B	+14%
Net Income	
Php1.5B	-2%
<u>Life</u> <ul style="list-style-type: none"> APE Php2.5B +18% Life NI Php1.5B <u>Non-Life</u> <ul style="list-style-type: none"> GWP Php2.0B +25% Non-life Net loss Php34M vs. Php77M last year 	

	
Share in Opr. Core Inc.	
Php17.5B	+18%
Core Net Income	
Php15.0B*	+20%
<ul style="list-style-type: none"> Core NI per OpCo <ul style="list-style-type: none"> Meralco +10% Maynilad +53% MPTC +5% Reported NI Php17.0B +36% 	

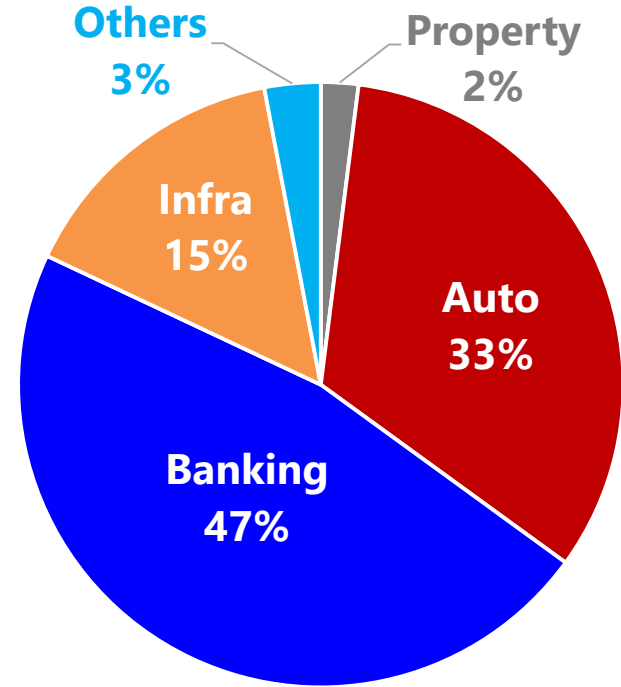
	
Revenues	
Php135.6B	+19%
Net Income	
Php12.5B*	+66%
<ul style="list-style-type: none"> WSV +7.6%; RSV +6.6% vs. Industry +2.1%; incl. BYD +5.8% GPM 17.1% vs. 14.1% NPM 9.4% vs. 6.8% 	

GT Capital Net Income Contribution per Sector 1H 2025



1H 2024

Banking + Auto = 77%



1H 2025

Banking + Auto = 80%

Thank You!

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