

# ANNUAL STOCKHOLDERS' MEETING



# We are GT Capital

**Annual Stockholders Meeting**  
**Metrobank Auditorium**  
July 11, 2012

**Banking**

**Automotive**

**Property  
Development**

**Power  
Generation**

**Insurance**

# Our Country's Growth Story



- 1 **Benign INFLATION**
- 2 **Low INTEREST RATES**
- 3 **Excess LIQUIDITY**
- 4 **Improved SAVINGS RATE**



# GDP led by 70% Domestic Consumption



**Emergence of a young affluent Mass Market**  
**2010 - 93 million total population**  
**young, growing and well-educated**

**GT**  
CAPITAL

1



5



Global Business Power Corporation

2



4

3



1



**22% CAGR CA/SA**  
**17% CAGR Consumer Loans**

5



**Visayas power shortages**  
**by 2015**

2



**PHP1.0 billion**  
**pre-sales per month**

**GT**  
CAPITAL

4

**Insurance Sector growing**  
**at 14% per annum**

3



**"Motorization" expected at**  
**US\$3,000 per capita income**





**Banking**

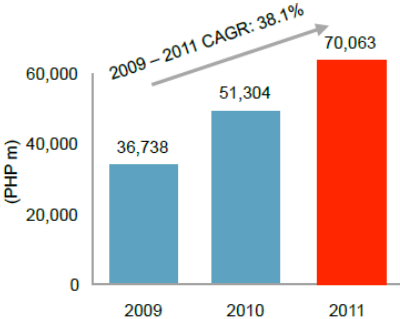
**Automotive**

**Property  
Development**

**Power  
Generation**

**Insurance**

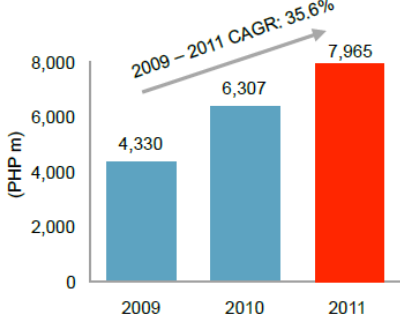
# Assets



**P 70.1 B**

**+36.6% YoY**

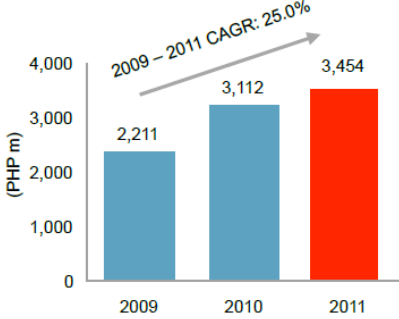
# Revenue



**P 7.97 B**

**+26.3% YoY**

# Income



**P 3.45 B**

**+11.0% YoY**

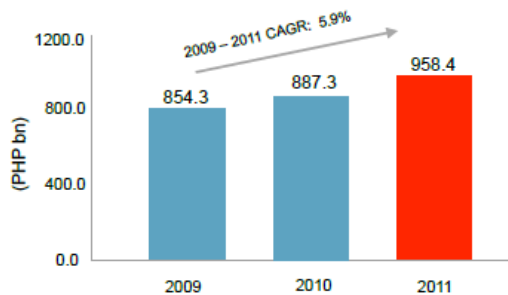


Banking

"Electronic Banking has helped me manage my business and finances whenever, wherever I am."

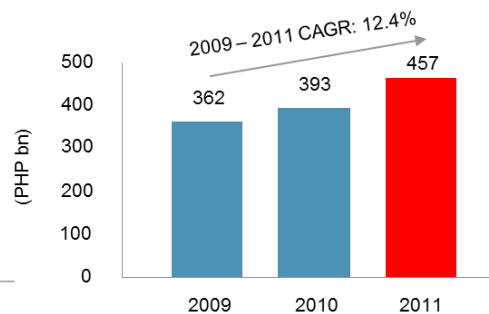


### Resources



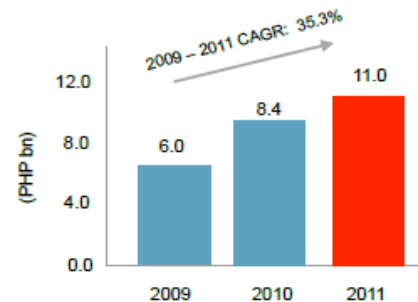
**P 958.4 B**  
+8.0% YoY

### Loans



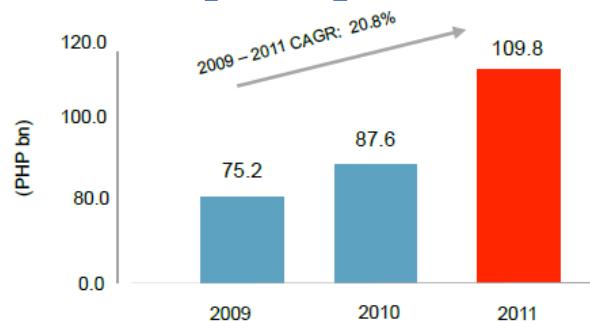
**P 457.4 B**  
+16.3% YoY

### Income

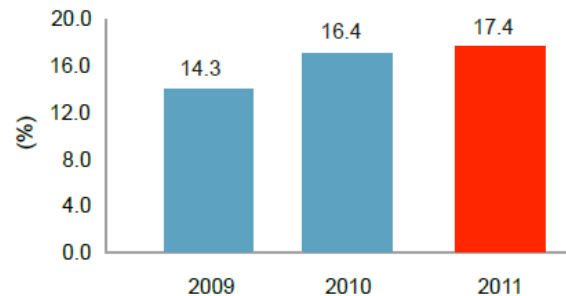


**P 11.0 B**  
+31.9% YoY

## Equity



## CAR



**P 109.8 B**  
+25.3% YoY

**17.4%**  
Tier 1 CAR: 13.7%



Banking



"Electronic Banking  
manage my busin  
whenever, wh

**785**  
branches

**1,581**  
ATMs across the country

**THE ASIAN BANKER 500**

### Asia Pacific's Strongest Banks

Strength Rank 2011	AS500 Rank 2011	Commercial Bank	Country	Assets (US\$ Bil)	Loans (US\$ Bil)	Deposits (US\$ Bil)	ROA (%)	ROE (%)	Profit (US\$ Bil)	NPA (%)	Capital Ratio (%)	Loan to Deposit Ratio (%)	Assets to Equity Ratio (%)
1	9	Hongkong and Shanghai Banking Corporation	Hong Kong	5.0	5.0	3.0	5.0	4.0	2.5	4.0	3.5	5.0	5.0
2	28	Bank of China (Hong Kong)	Hong Kong	4.0	4.0	4.0	4.5	4.0	2.5	3.5	2.5	4.0	4.0
3	30	United Overseas Bank	Singapore	3.0	3.5	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0
4	6	Agricultural Bank of China	China	5.0	3.0	3.5	5.0	3.0	3.0	5.0	2.5	4.5	2.0
5	2	Industrial and Commercial Bank of China	China	5.0	3.0	3.0	5.0	3.0	3.0	3.0	4.0	5.0	2.0
5	4	China Construction Bank	China	5.0	3.0	3.0	4.5	3.5	2.5	4.0	5.0	5.0	2.0
6	40	Hang Seng Bank	Hong Kong	5.0	4.5	4.0	2.5	4.5	4.5	1.5	3.0	5.0	5.0
7	66	Bank of East Asia	Singapore	5.0	4.5	4.0	5.0	3.5	5.0	5.0	5.0	3.0	5.0
8	29	Oversea Chinese Banking Corporation	Vietnam	0.0	5.0	5.0	4.5	2.5	4.5	5.0	5.0	5.0	2.0
9	288	Baoshang Bank	Macau	1.0	4.5	1.0	5.0	3.5	3.0	3.5	3.0	2.5	5.0
10	400	Military Commercial Bank	Taiwan	5.0	3.0	3.0	3.0	3.5	5.0	0.0	2.0	5.0	5.0
11	290	Industrial and Commercial Bank of China (Macau)	China	5.0	5.0	2.5	5.0	4.0	4.0	4.0	5.0	3.0	3.0
12	166	Citibank (Taiwan)	Hong Kong	0.0	4.5	4.0	4.0	3.5	4.0	4.0	4.0	4.5	4.5
13	5	Bank of China	Indonesia	2.0	5.0	3.0	3.0	3.0	4.0	4.0	4.5	3.5	3.5
14	48	Standard Chartered Bank (Hong Kong)	Sri Lanka	1.0	4.5	3.0	2.0	3.0	3.0	3.0	4.5	4.5	4.5
15	344	Bank Mega	Hong Kong	5.0	3.0	2.0	2.0	5.0	4.0	4.0	4.5	3.5	3.5
16	328	Bank of Ceylon	Singapore	1.0	2.5	2.0	2.0	5.0	4.0	4.5	3.5	3.5	3.5
17	212	Wing Lung Bank	The Philippines	0.0	3.5	4.0	4.0	5.0	5.0	3.0	4.0	4.5	4.5
18	26	DBS Group	China	0.0	4.0	4.0	3.0	3.0	3.0	3.0	4.5	4.5	4.5
19	197	Metropolitan Bank & Trust	China	0.0	4.0	5.0	4.0	4.5	4.0	4.0	4.0	4.0	4.0
20	180	Chengdu Rural Commercial Bank	Indonesia	0.5	4.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0
21	334	Bank of Jiujiang	Malaysia	5.0	4.0	4.0	4.0	4.5	4.0	4.0	4.0	4.0	4.0
22	133	Bank Central Asia	China	0.0	1.5	2.5	1.5	2.5	1.5	1.5	5.0	4.0	4.0
23	52	CIMB Group Holdings	Malaysia	1.0	3.0	4.0	3.0	4.0	3.0	4.0	4.5	4.5	4.5
24	123	Bank of Ningbo	The Philippines	0.0	2.5	1.0	2.5	1.0	2.5	1.0	1.5	1.5	1.5
25	157	Hong Leong Financial Group	The Philippines	0.0	1.0	3.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
26	200	Bank of The Ph	The Philippines	0.0	1.0	3.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5

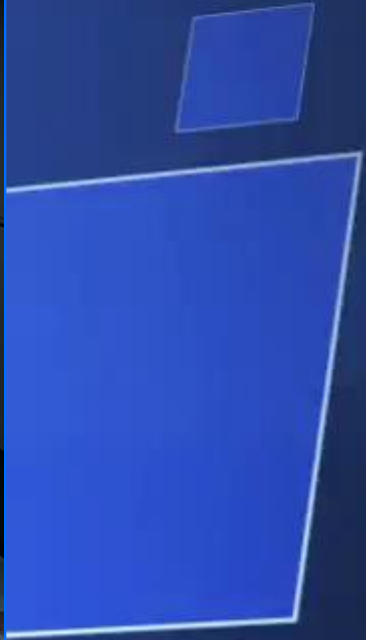
**1 to 50**



manage my business and finances  
whenever, wherever I am.

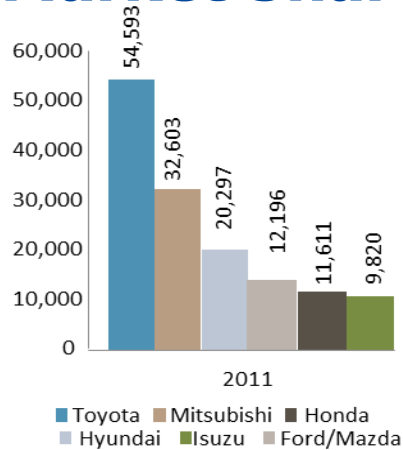
Ignite Your True Driving Spirit  **ALL-NEW  
TOYOTA 86**

**Automotive**





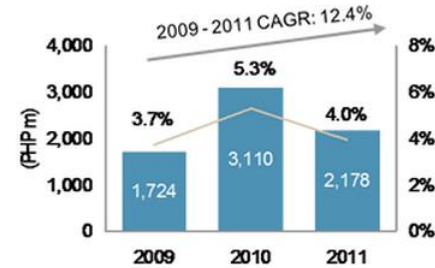
## Market Share



## Award



## Income



**33%**

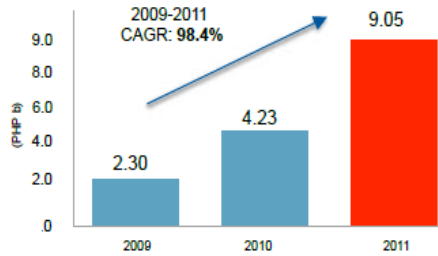
**P 2.2 B**



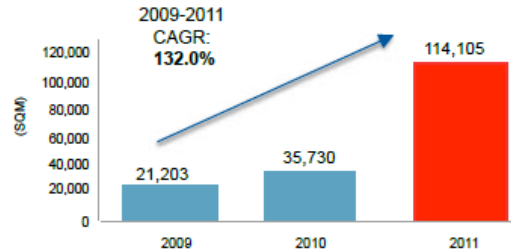
## Property Development



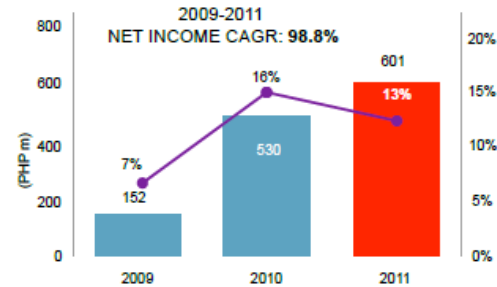
## Reservation Sales



## Area Developed



## Income



**P 9.0 B**  
+114% YoY

**114k sqm**  
+219% YoY

**P 601 M**  
+13.4% YoY



## CEDC 246 MW (Clean Coal)



First commercial clean-coal facility in the Philippines  
Largest power industry investment in the Visayas region

Commercial operations February 26, 2011

## PEDC 164 MW (Clean Coal)



Single largest power plant investment on Panay Island

Commercial operations March 26, 2011

**Power  
Generation**



Global Business Power Corporation

Global Business Power Corporation



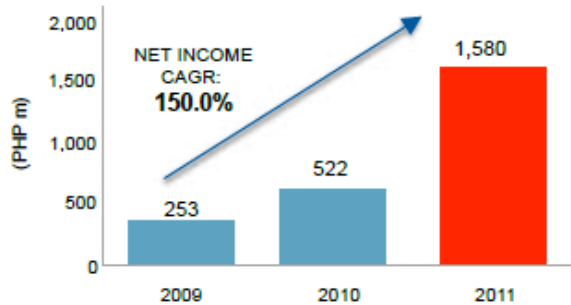


Global Business Power Corporation

Global Business Power Corporation

**Power  
Generation**

## Income



## 2018

**ADDTL  
350MW  
needed**

**4-5% demand growth/year**

**P 1.6 B  
+203% YoY**



Insurance



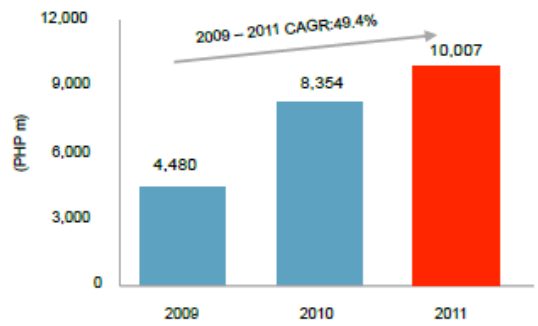
**HoneyPot**  
easy, flexible and  
affordable investment



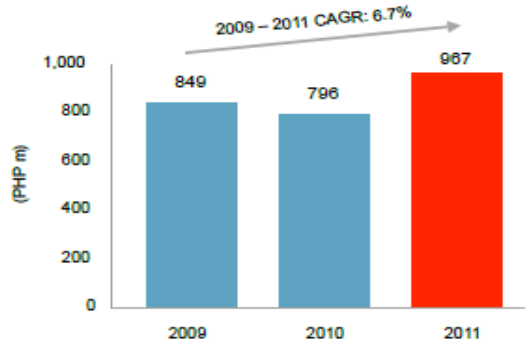


Insurance

# Premiums



# Income



**P 10.0 B**  
**+19.8% YoY**

**P 1.0 B**  
**+21.5% YoY**

# Our Country's Growth Story continues...



- 1 **1<sup>st</sup> Quarter GDP of 6.4%**
- 2 **Sound FUNDAMENTALS**
- 3 **More PUBLIC SPENDING**
- 4 **Start of PPP PROJECTS**





# 1st Qtr 2012 Income P 1.3B

up 50.5%



**P 4.3B**  
up 40%

**P 673M**  
5,977  
units sold

**P 110M**  
up 123%

**P 498M**  
up 126%

**P 164M**  
up 25%

Banking

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## MILESTONE

April 2012

IPO:  
USD 500M

Oversubscribed:  
6.5x Intl  
3.0x Local



# Opportunities for **MORE GROWTH**



**PUBLIC-PRIVATE PARTNERSHIP CENTER**

Investing & Financing in Public-Private Partnership Projects

**Forecast 2012 : GDP 6 – 7%**

**GT**  
CAPITAL





# Strategically Positioned in Growth Sectors



**More Public Spending  
More Consumer Spending**





# 2011 Successful EXECUTION....



**GT**  
CAPITAL



# Thank You!

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July 11, 2012

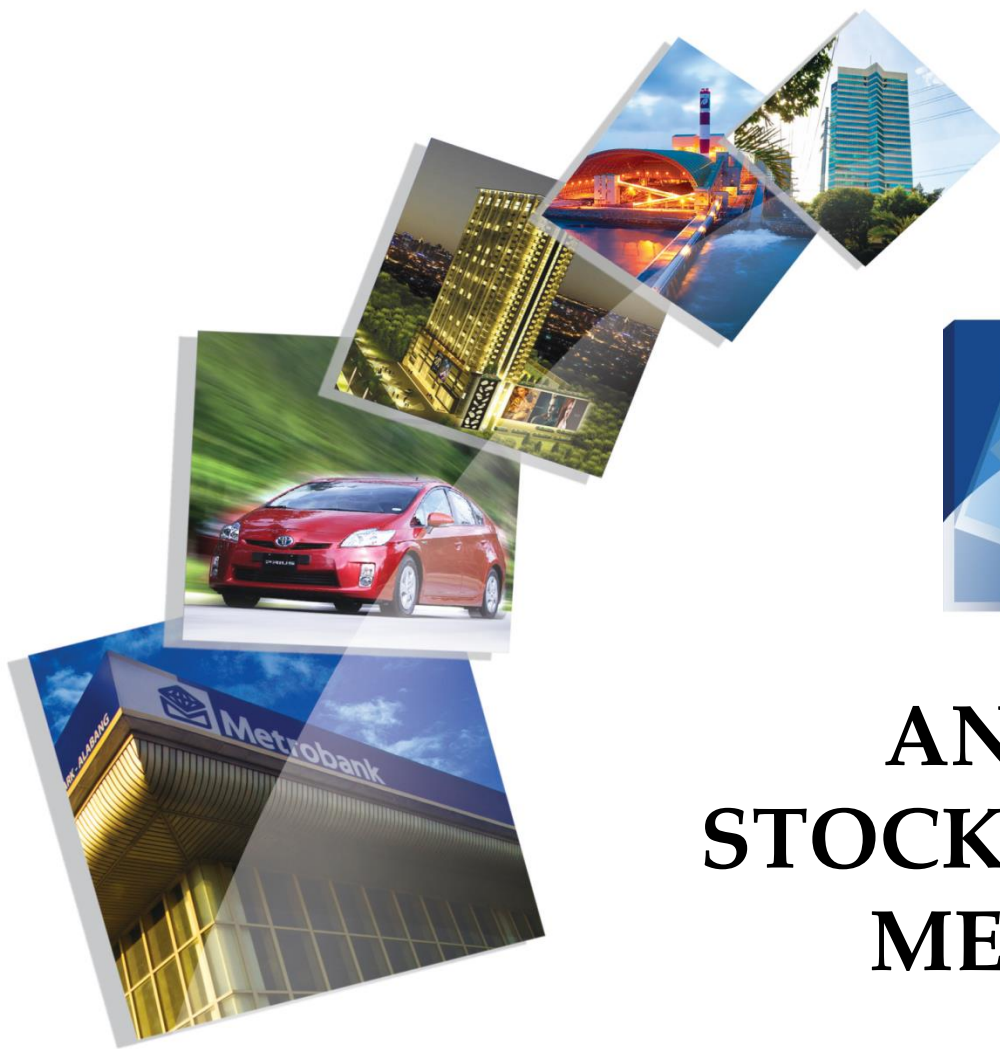
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