



GT CAPITAL
HOLDINGS INCORPORATED

Annual Stockholders' Meeting 11 May 2015

Synergized.
Globalized.
Energized.





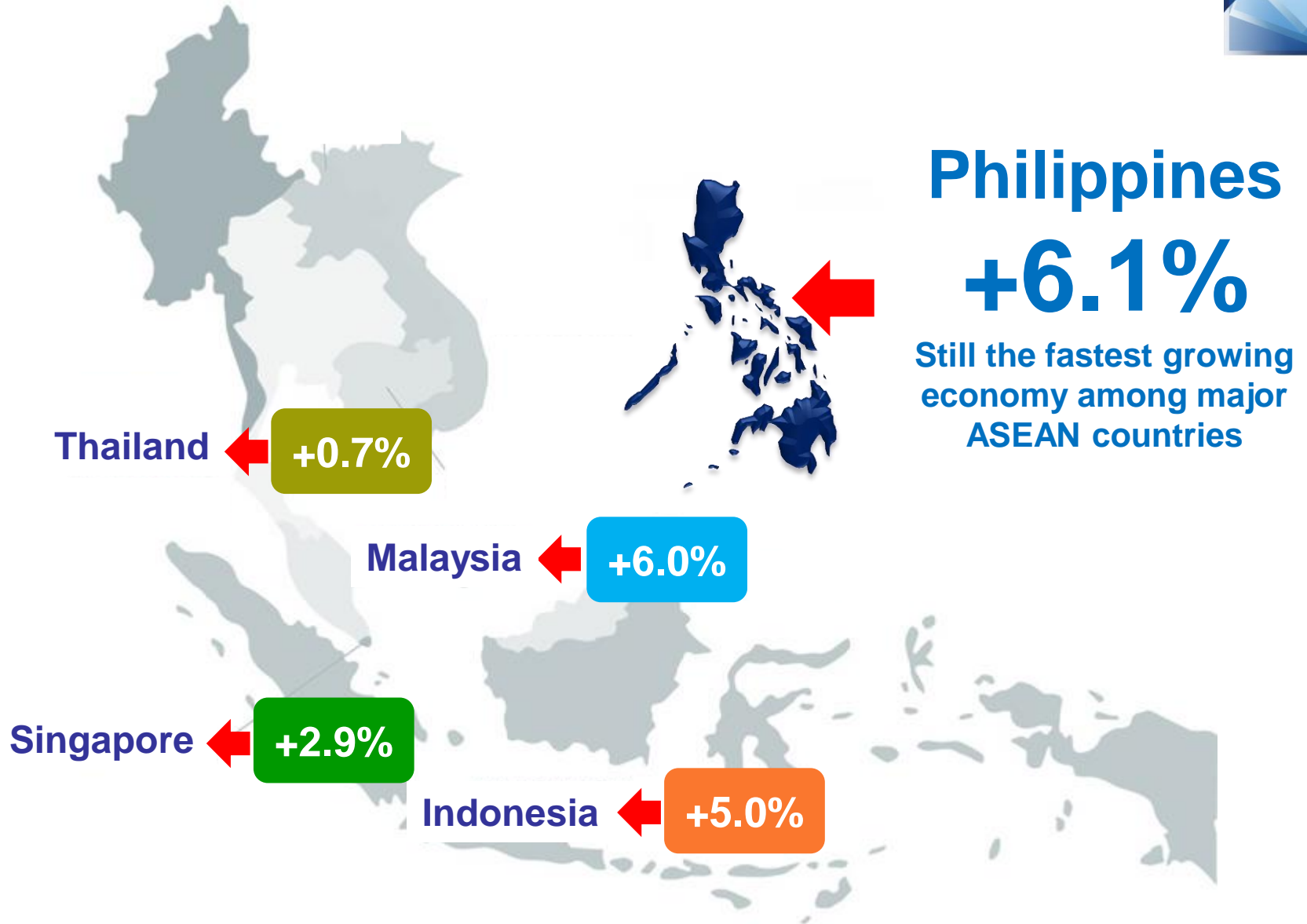
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President's Report 2014 Results of Operations

Synergized.
Globalized.
Energized.



Full Year 2014 GDP Growth



Philippines
+6.1%

Still the fastest growing economy among major ASEAN countries

Thailand **+0.7%**

Malaysia **+6.0%**

Singapore **+2.9%**

Indonesia **+5.0%**

The Philippines in 2014

GT Tower International
Ayala Avenue, Makati

USD24.3B Remittances

USD18B BPO Revenues

PHP44.4:USD1

4.1% Inflation

Investment Rating Upgrades



Rise of Next Wave Cities



Cabanatuan City



Iloilo City



Bacolod City



General Santos City



Tuguegarao City



Cavite City



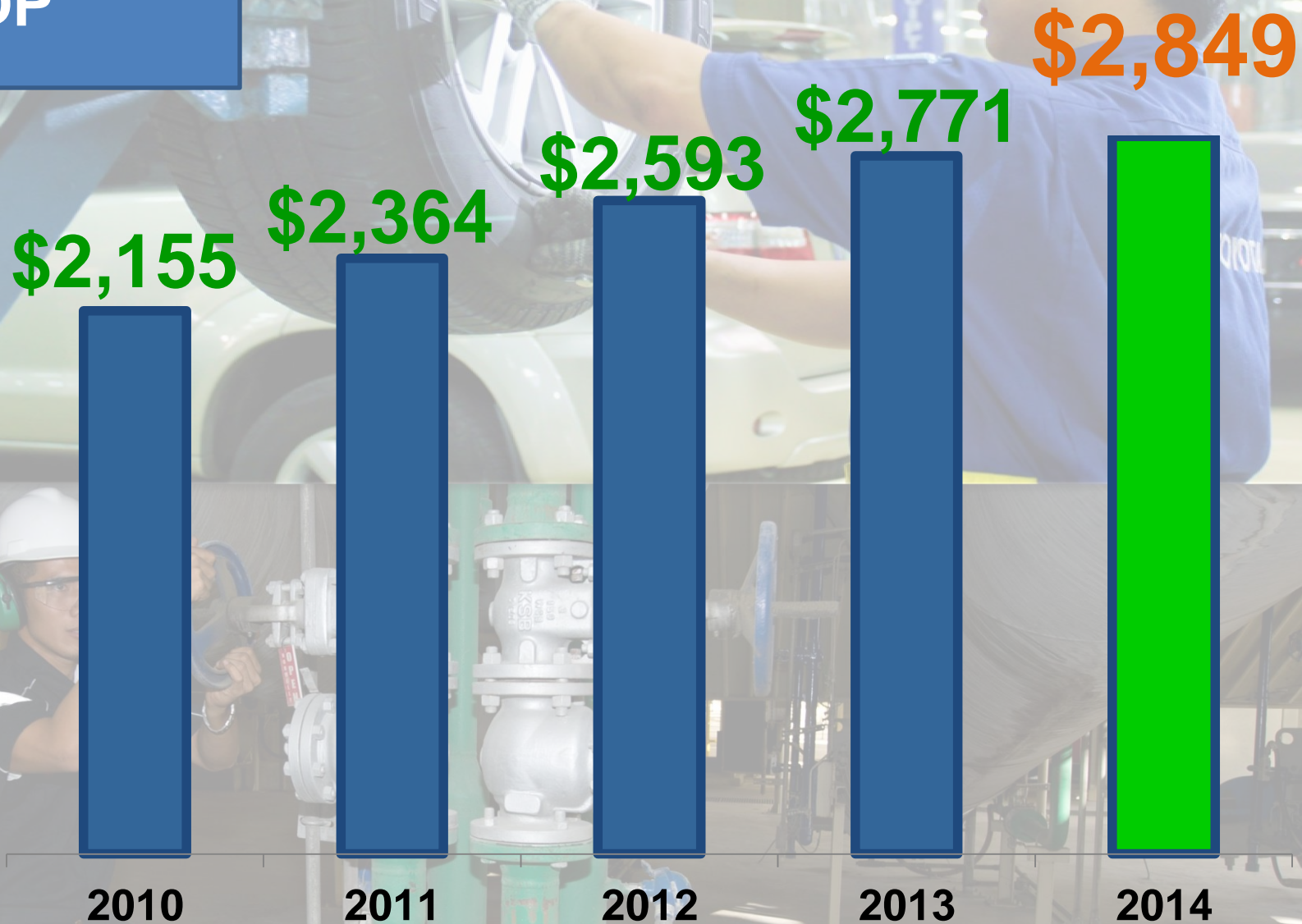
Dumaguete City

(Photo courtesy: <http://v3.su.edu.ph/>)



Cagayan de Oro City

Per Capita GDP



2010

2011

2012

2013

2014



Sector and Component Company Updates





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Banking

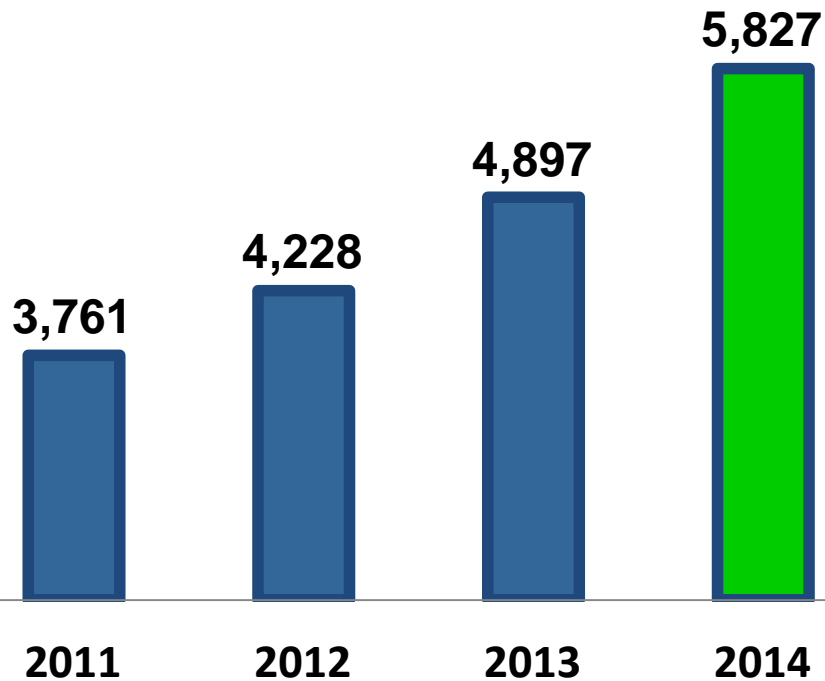
BANKING SECTOR



Loans

In PHP billions

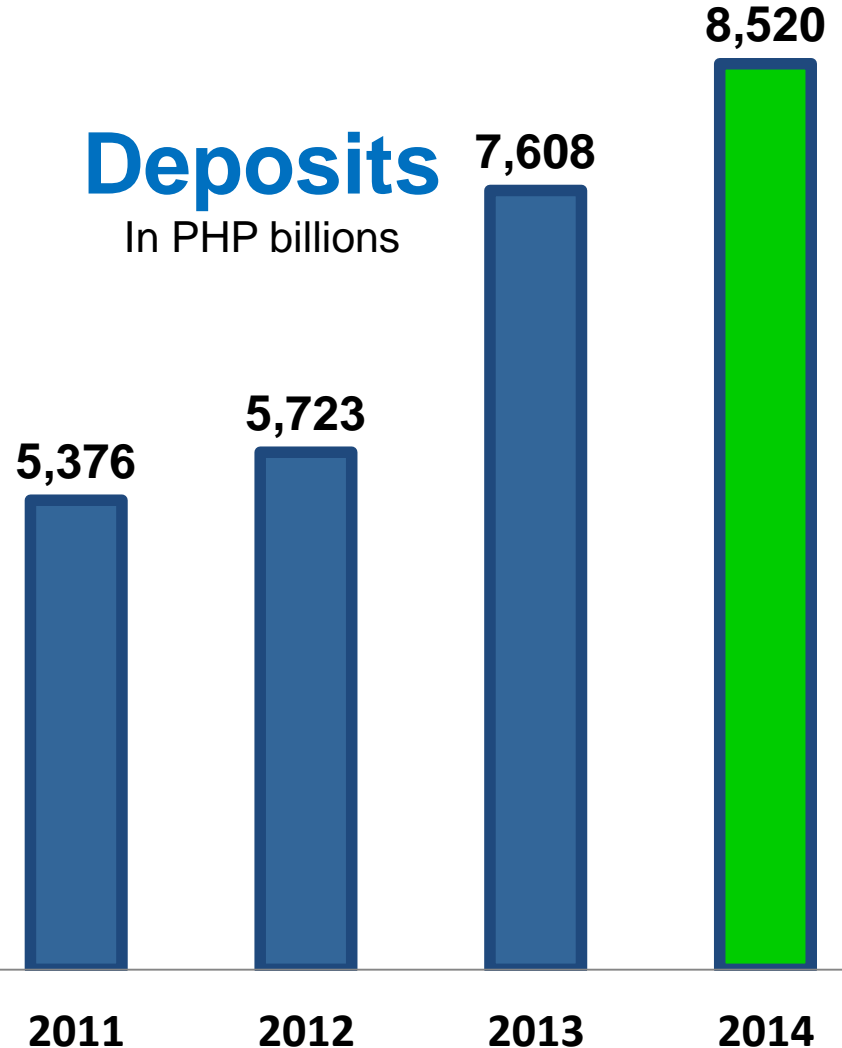
+19%



Deposits

In PHP billions

+12%



BANKING SECTOR



Basel III Capital Requirements



Prudent Lending Practices



Additional Capital Charge for D-SIBs (2017-19)



Foreign Bank Liberalization



Lifting of Branch License Restrictions

Loans Growth

+24%

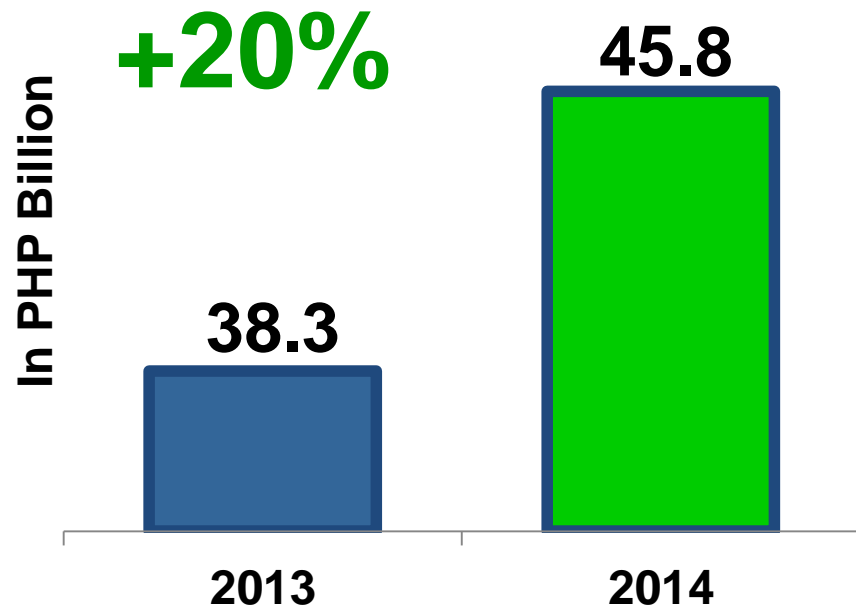
Deposits Growth

+17%

Net Interest Margin

3.7%

Net Interest Income



Property Development



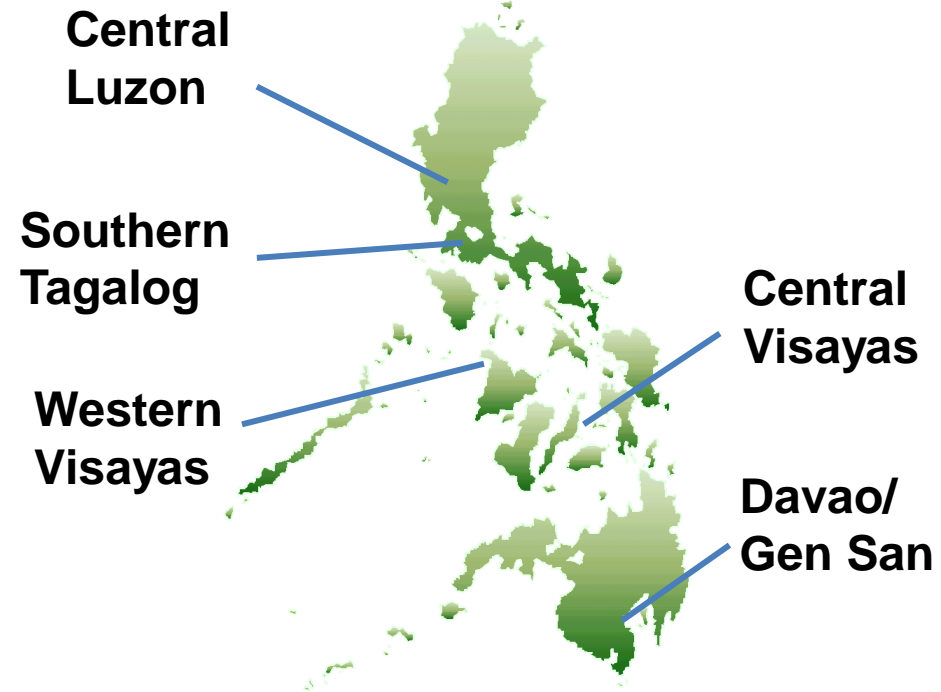
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PROPERTY SECTOR

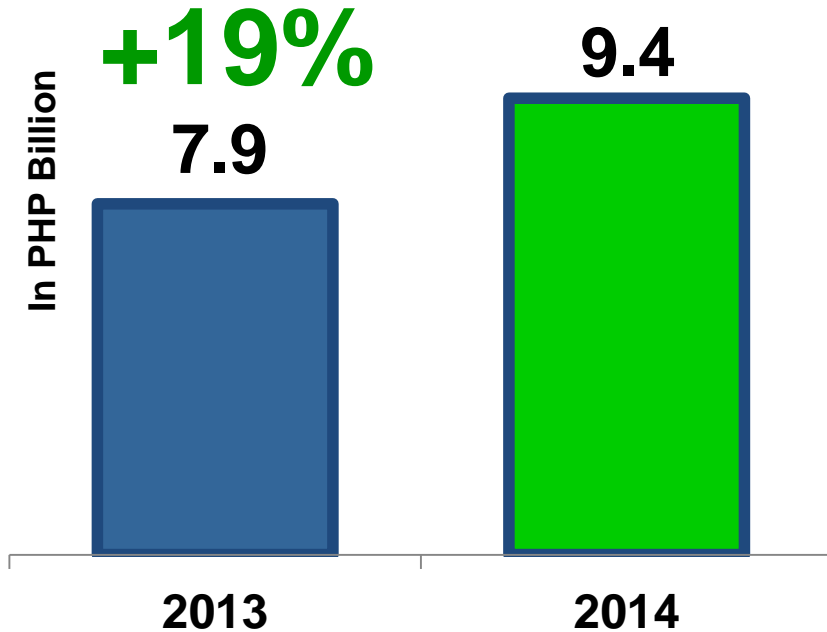


BPO Offices Locating In Next Wave Cities

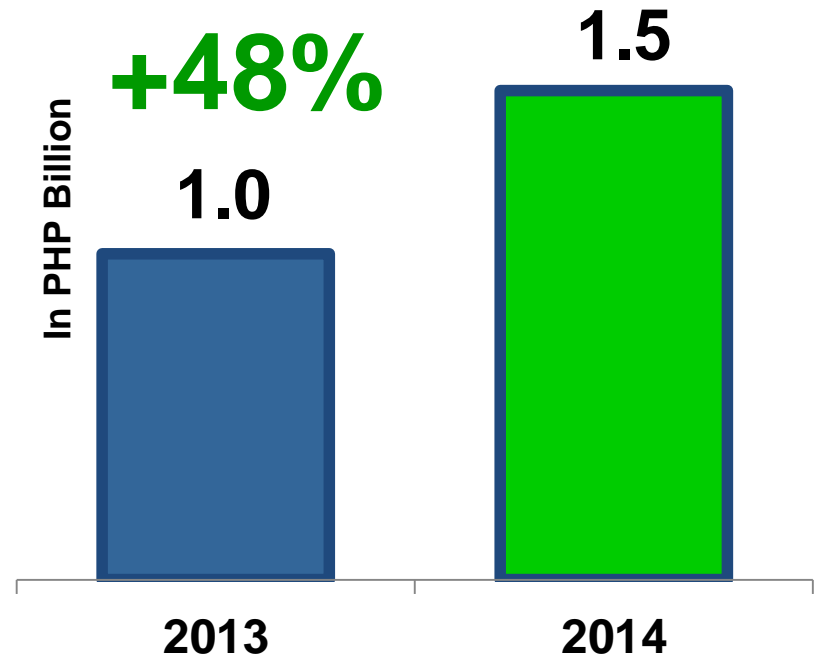


4 new projects launched
7 projects completed

Revenues



Net Income





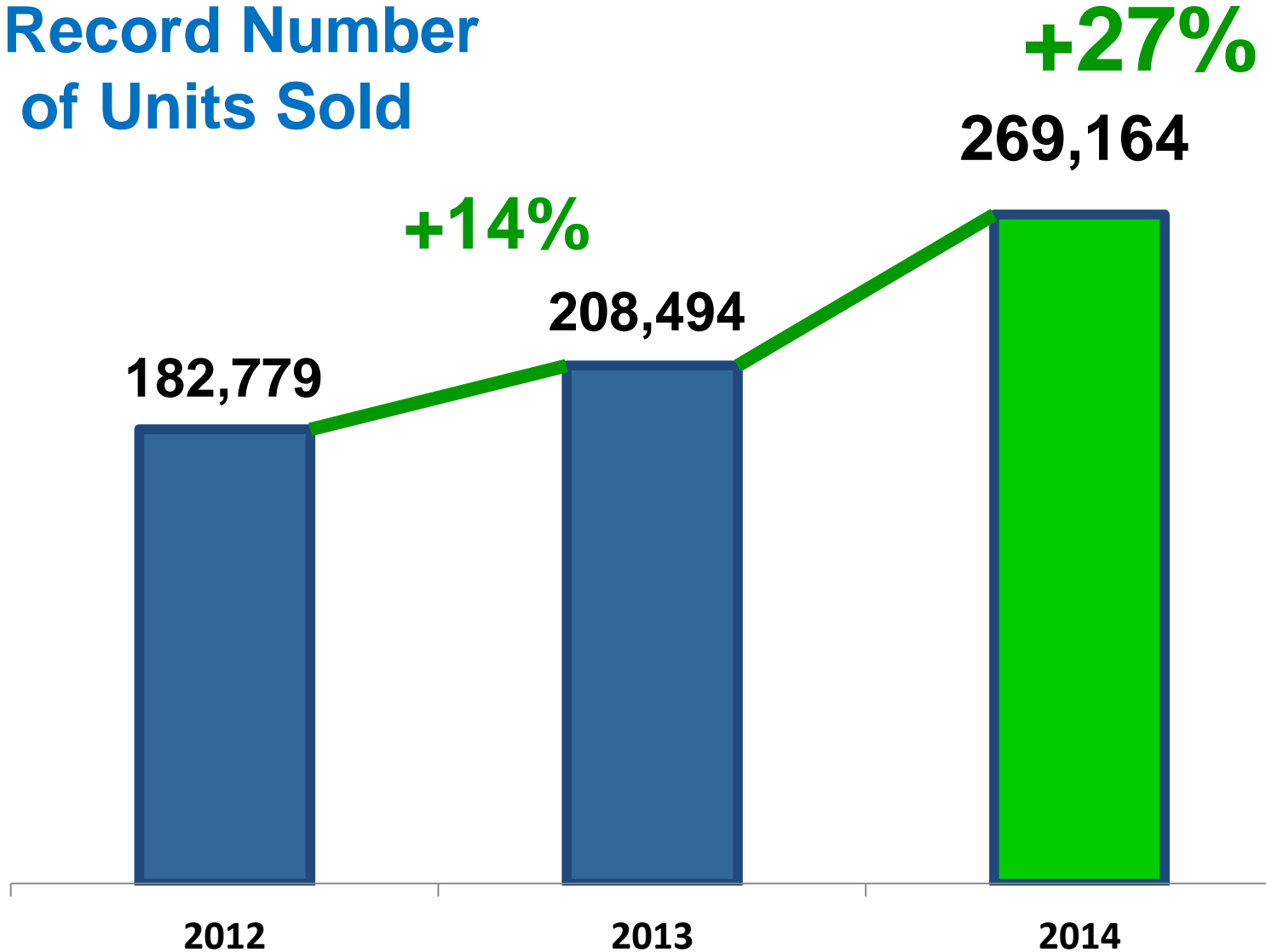
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Automotive

AUTO SECTOR



Record Number
of Units Sold



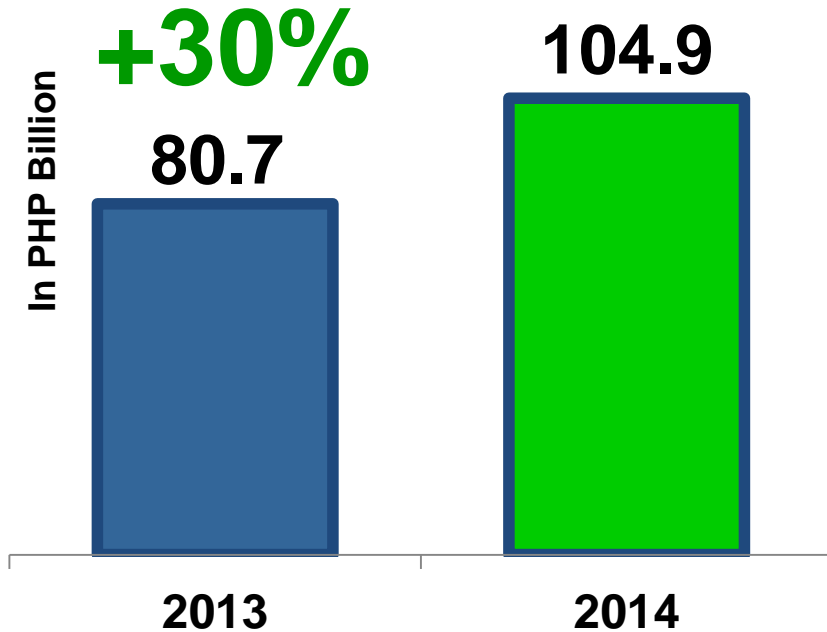


39% Market Share

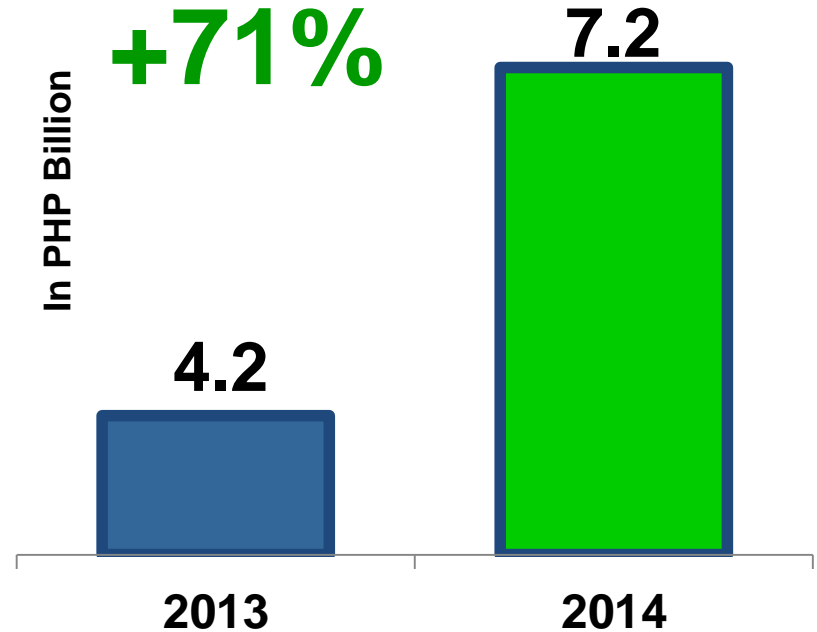
2014 Units Sold: 106,110 +40%



Revenues



Net Income





Toyota Motor Philippines No.1 in:

- ➔ Passenger Car Sales
- ➔ Commercial Vehicle Sales
- ➔ Overall Sales

Triple Crown awardee for the past 13 consecutive years





No. 1 in 7 out of 8 Key Segments in the Philippines

No. 3 in Toyota ASEAN Sales

No.16 in Toyota Global Sales

SUB COMPACT PC: VIOS



COMPACT PC: COROLLA ALTIS



MEDIUM PC: CAMRY



LOW COST PC: WIGO



SUV-LO: FORTUNER



MPV: INNOVA



UTILITY VAN: HIACE





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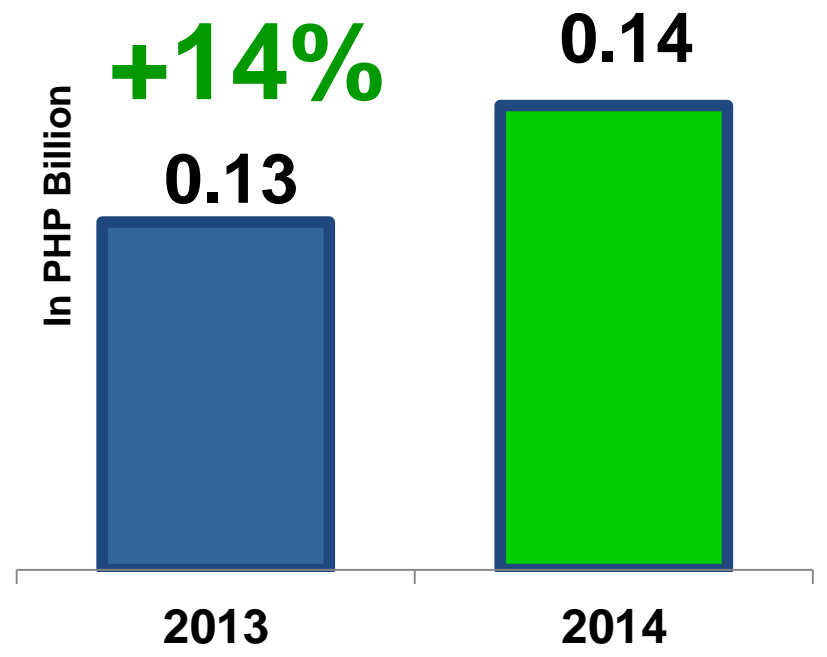
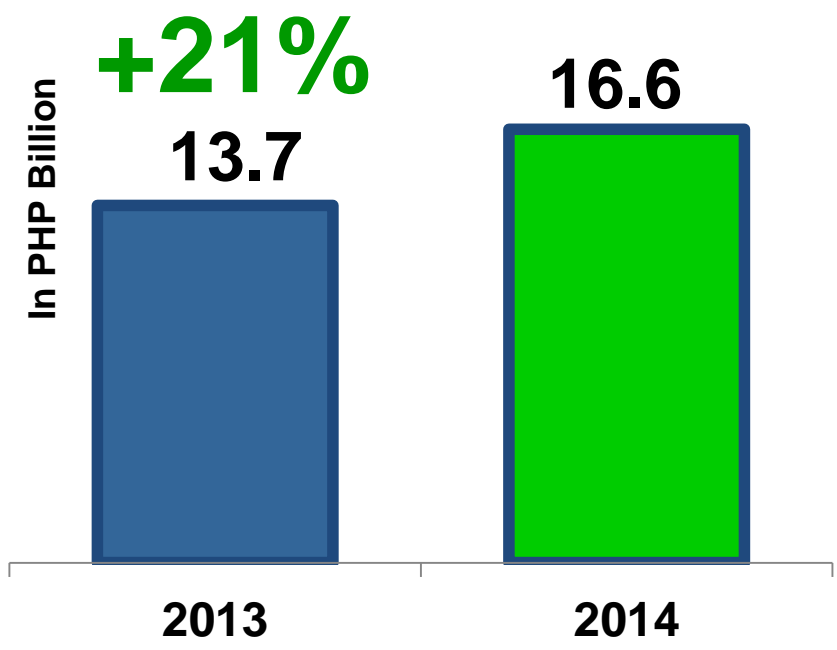
Auto Dealership



16% Combined Market Share

Combined Revenues

Combined Net Income



Life Insurance



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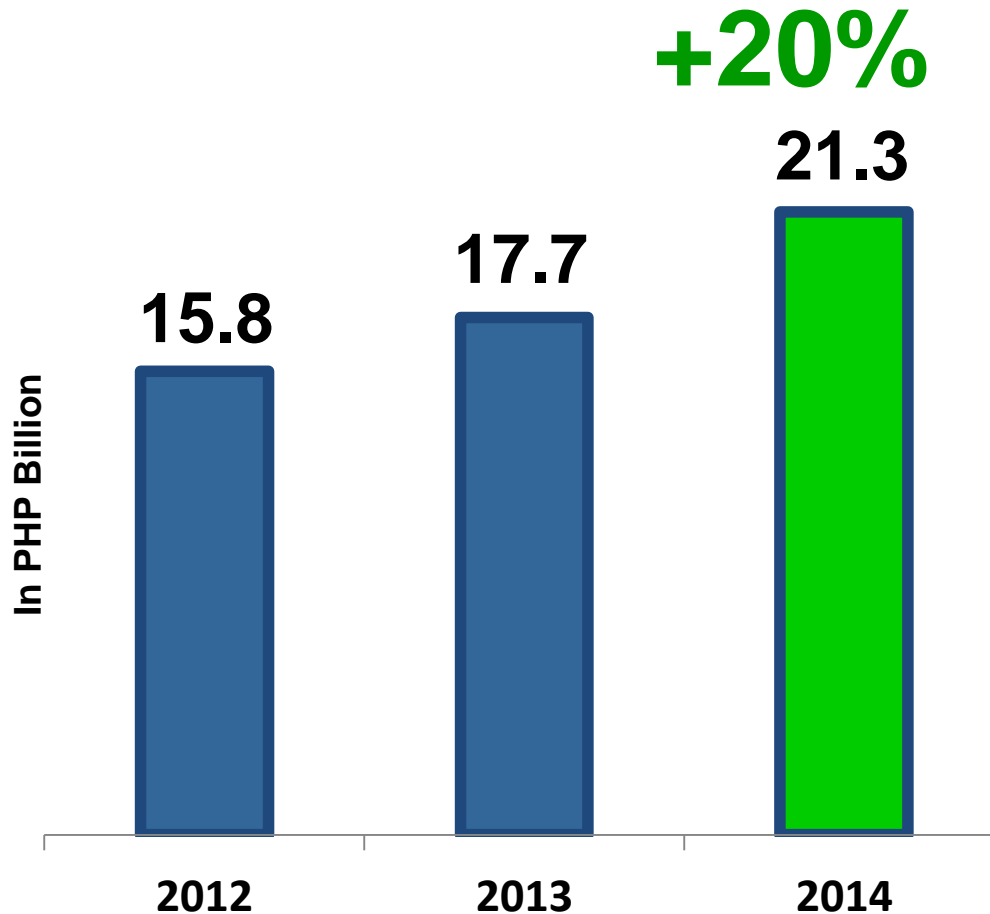
The AXA logo, consisting of the letters 'AXA' in a white, 3D block font, mounted on a blue rectangular background. The background is part of a larger wall-mounted sign that also features a red diagonal stripe.

redefining / standards

LIFE INSURANCE SECTOR



First Year Premiums



Industry Developments

Disposable Income
Fuels Demand for
Financial Protection

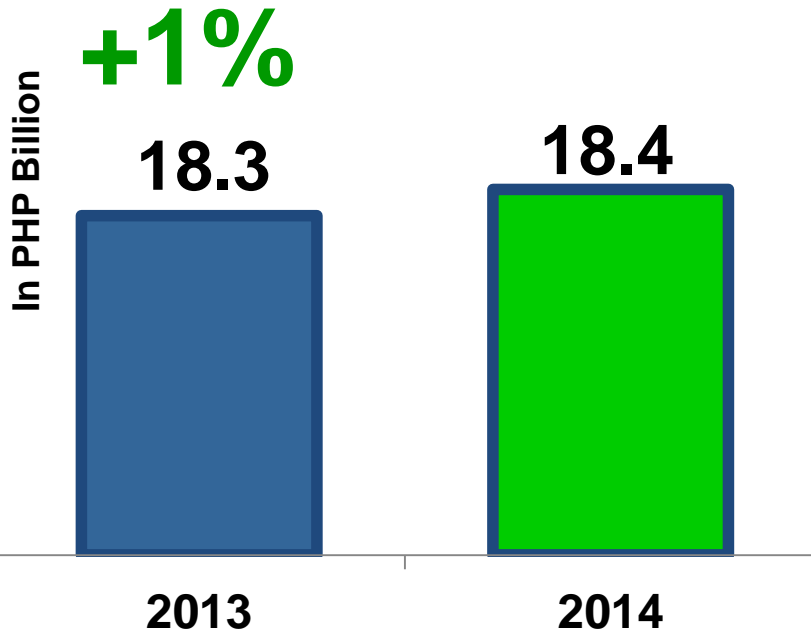
Increased Awareness
of Financial Products



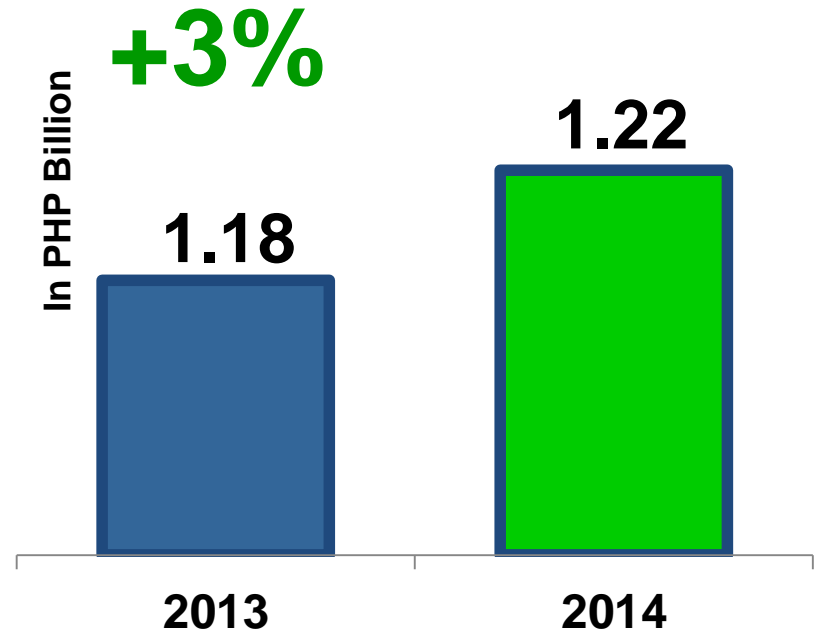
redefining / standards

+16% Annualized Premium Equivalent

Gross Premiums



Net Income



You Can Plan for the Unexpected

Health MaX

Your Lifetime Health Coverage

I was not prepared for stroke nor the cost of surgery.

Outstanding Balance
TOTAL: **Php 421,748**

Receive at least P1,000,000 lump sum payment by AXA

redefining / standards

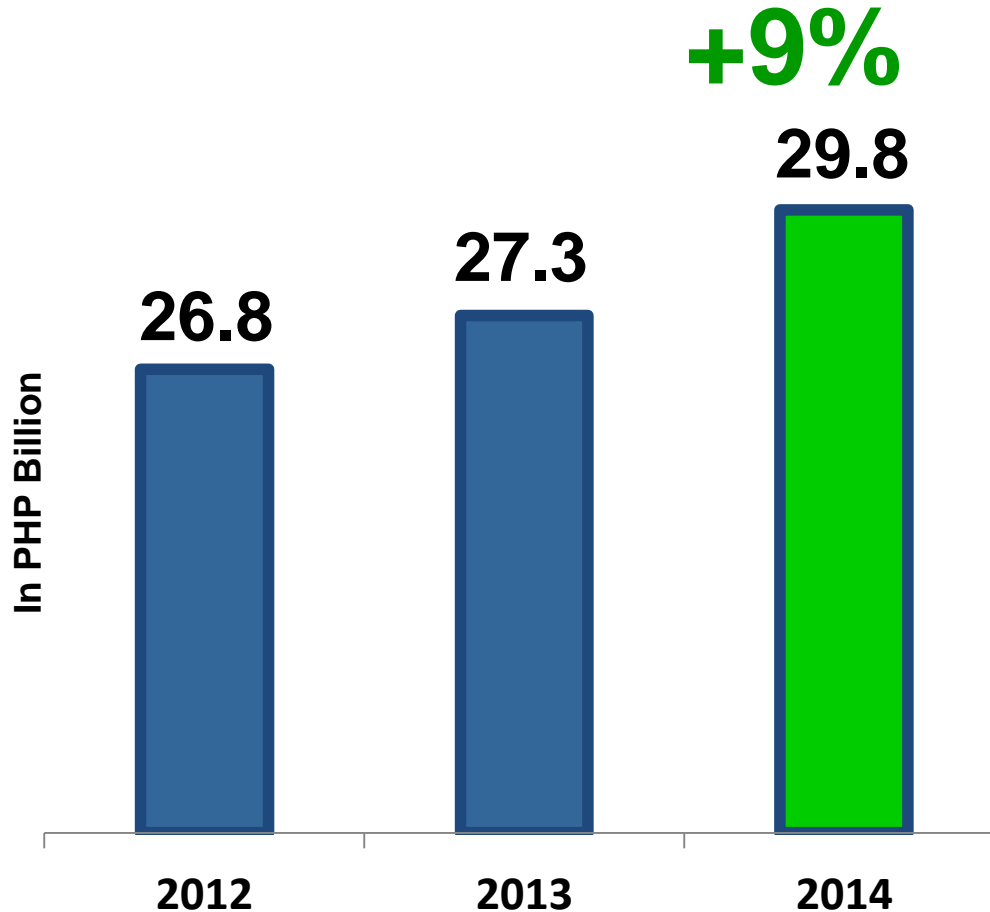
FAIL PROOF YOUR FUTURE
with AXA Health Solutions



NON-LIFE INSURANCE SECTOR



Premiums Earned

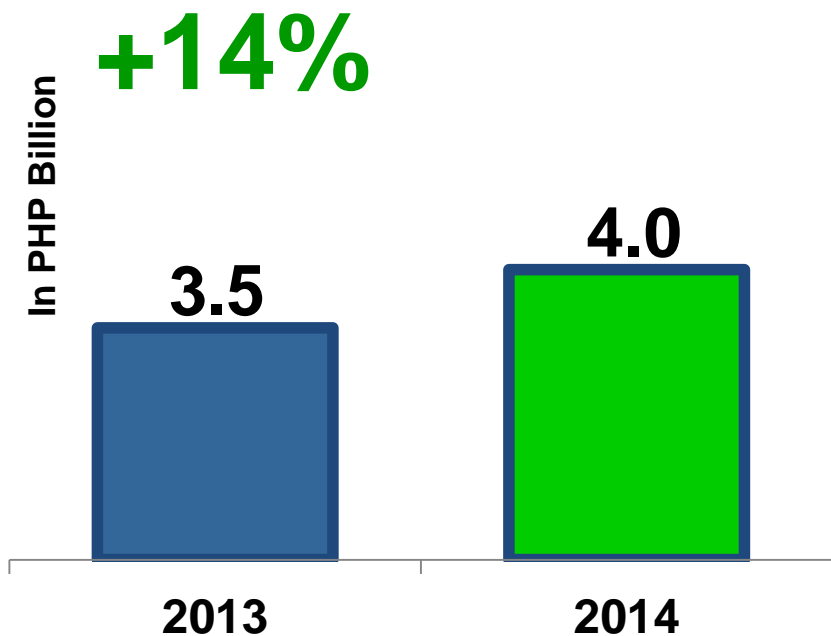


Calamities in 2013 Resulted in:

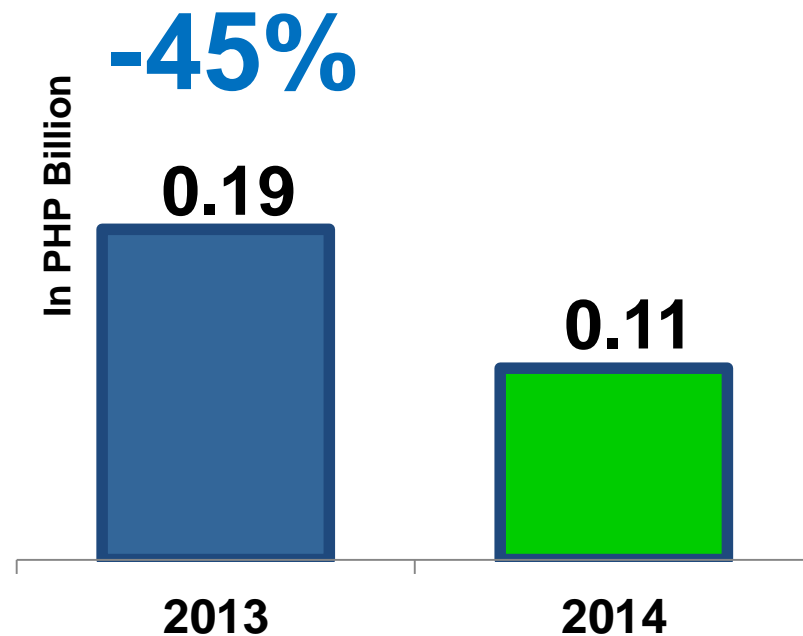
Higher Claims and Losses

Steeper Reinsurance Costs

Gross Premiums



Net Income





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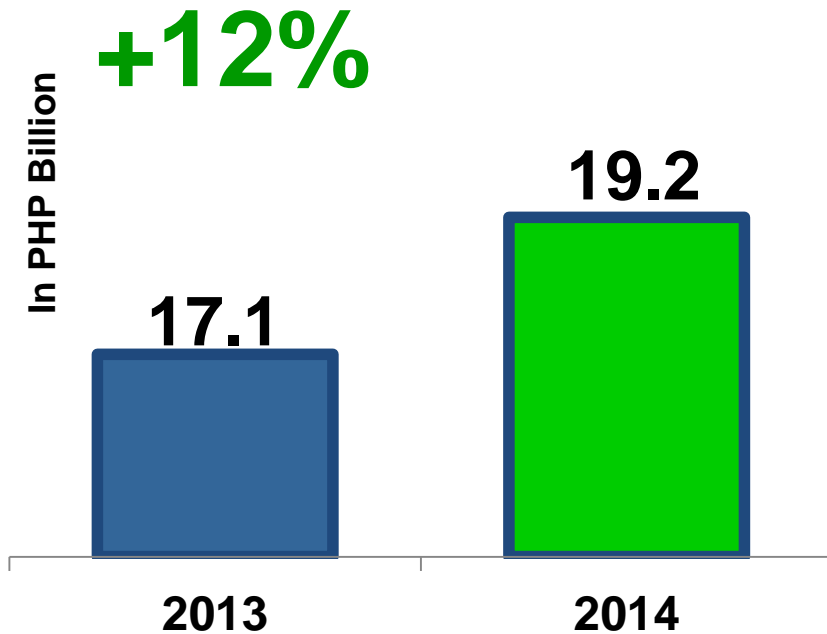
Power Generation

POWER GENERATION SECTOR

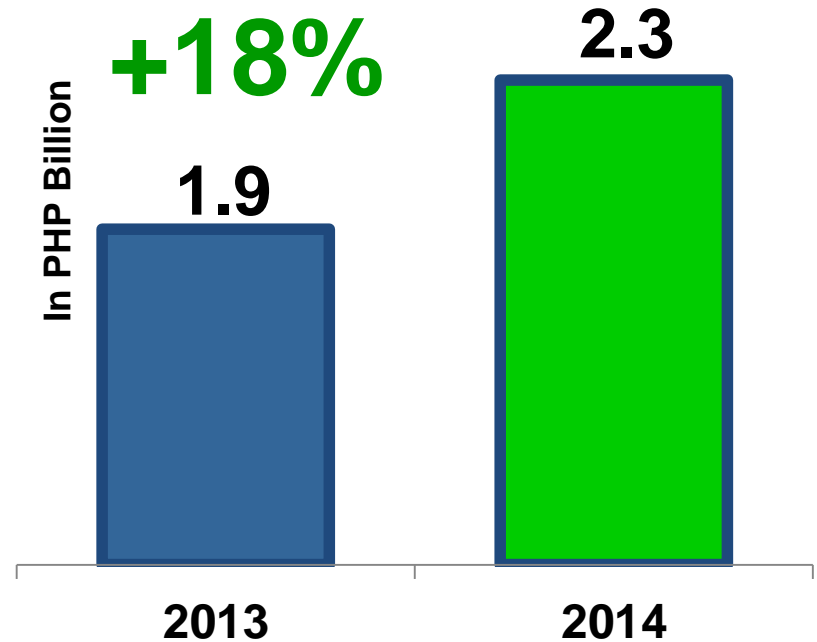


MW	Luzon		Visayas		Mindanao		Total	
	Jan 2014	Dec 2014	Jan 2014	Dec 2014	Jan 2014	Dec 2014	Jan 2014	Dec 2014
System Capacity	8,569	9,100	1,348	1,571	1,314	1,366	11,231	12,037
System Peak	6,976	6,759	1,289	1,415	1,350	1,386	9,615	9,560
Reserve	1,593	2,341	59	156	-36	-20	1,616	2,477

Revenues



Net Income





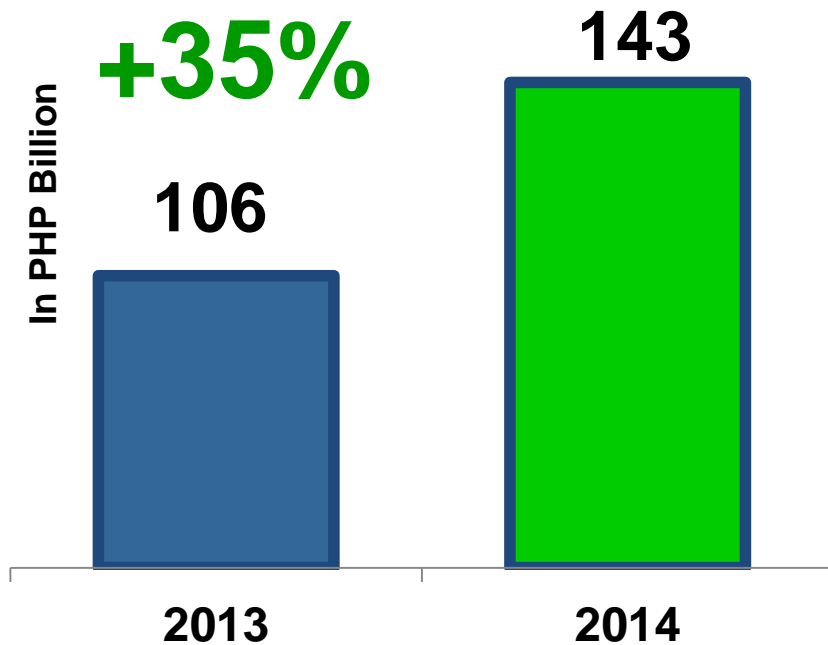
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GT Capital Holdings Consolidated 2014 Financial Highlights

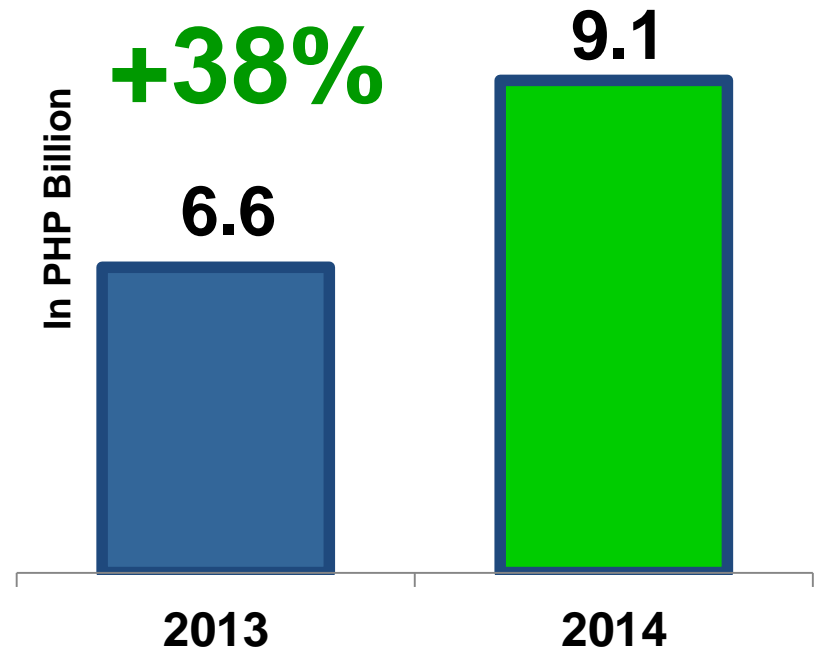
Full Year 2014 Financial Highlights



Revenues



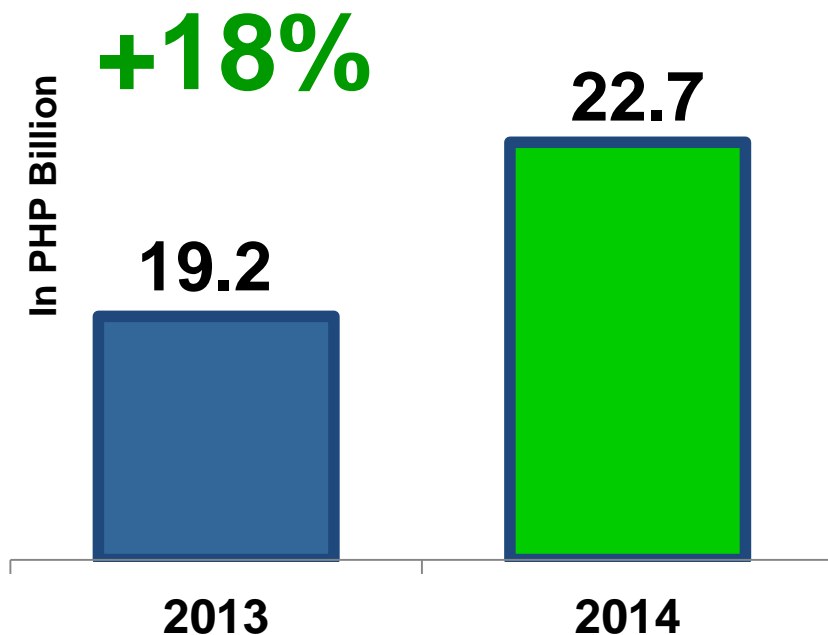
Core Net Income



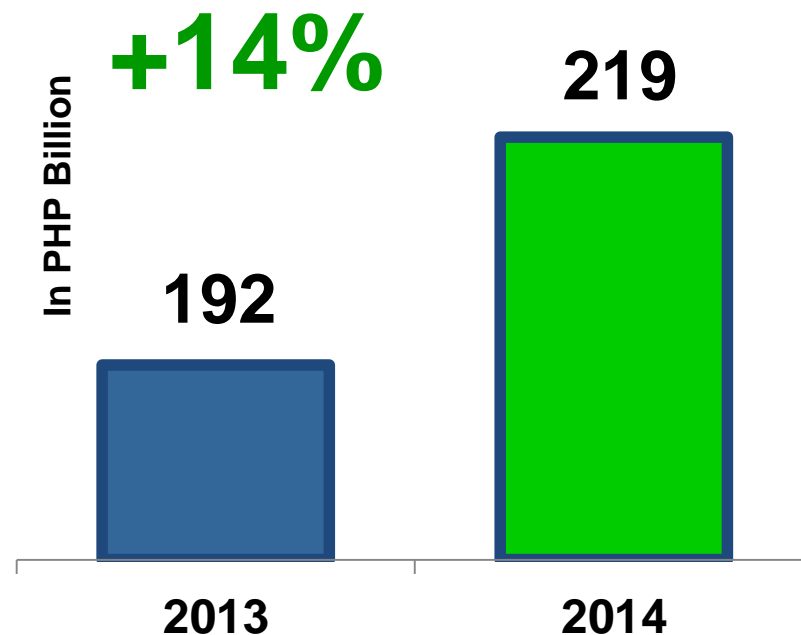
Full Year 2014 Financial Highlights



EBITDA



Assets



GT Capital Market Capitalization





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2014 GT Capital Strategic Consolidation Initiatives and Milestones

Strategic Acquisitions



27 January 2014

**Increased
GTCAP
Ownership from
67% to 100%**

Strategic Acquisitions



TOYOTA MANILA BAY
THE DEALER OF CHOICE

04 March 2014

**Increased
GTCAP
Ownership from
40.7% to 60%**

Strategic Partnership



23 June 2014

**Established
partnership with
Mitsui & Co. Ltd
for TCI**

SPACIOUS CABIN

Strategic Acquisitions



GT CAPITAL
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 **TOYOTA**
FINANCIAL SERVICES

29 August 2014

Acquisition
of 40%



Current GT Capital Components



100%



100%



60%



52.0%



51.3%



51%



40%



25.3%



25.2%

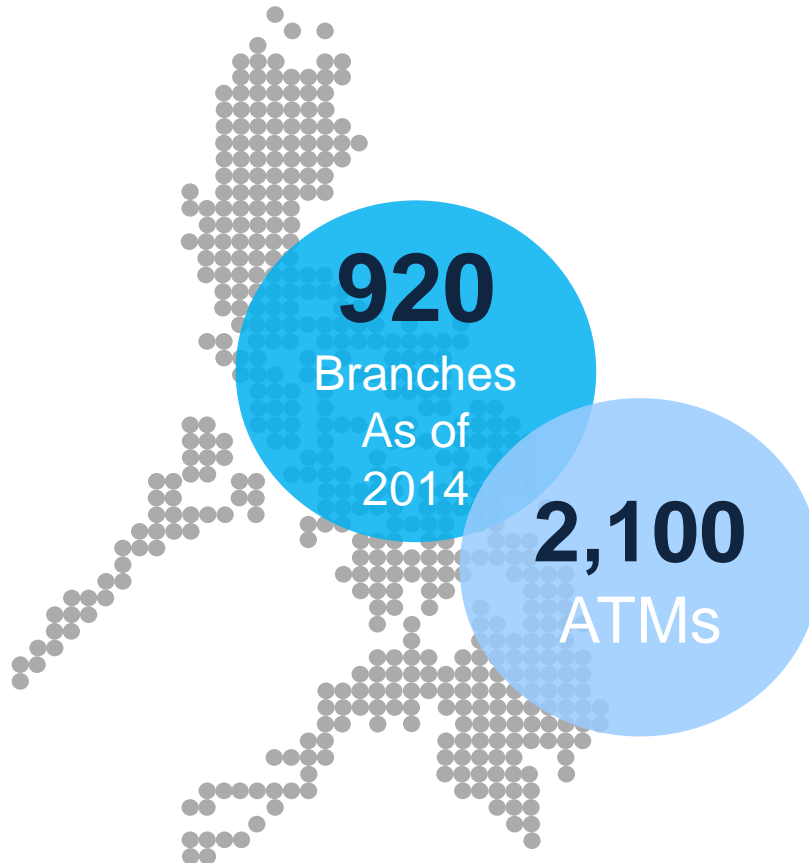




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The Road Ahead





32

Branches,
subsidiaries,
offices

125

Remittance
tie-ups

Over

185

Remittance
agents

PHP32 Billion Stock Rights Offer in April 2015



Dealership Expansion



Target by end of year	2012	2013	2014	2015	2016
No. of Dealerships	32	42	45	52	60



**Toyota Zamboanga City
Opened: February 2015**



**Toyota Roxas City
Opened: March 2015**



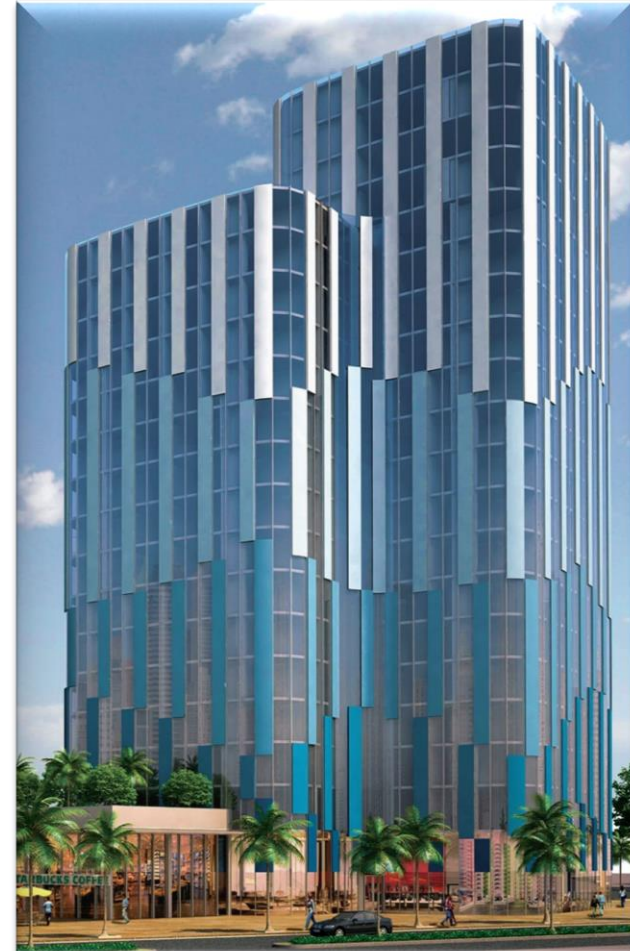
Enhancing Synergies



New Project Launches



**Paseo de Roces Salcedo Tower
Makati City**



**Six Senses Resort Tower 5
Bay Area, Pasay City**

Strategic Partnership with Alveo





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Boosting Reach and Accessibility



AXA Solutions
is now live for production!

Starting today, you can now encode leads/prospects, conduct eFNA, generate proposals, and submit e-applications into the system using AXA Solutions.

Submissions from this version will now be counted in your activity management as well as in your sales production.

One Tool To Rule Them All.

Close the Sale on the Spot

With AXA Solutions, you don't need to go back to your client with a printed proposal.

redefining / standards 



redefining / standards 



**Toledo Power Company (TPC-1A)
82-megawatt Expansion Plant
Toledo, Cebu**



**Panay Energy Development Corporation (PEDC)
150-megawatt Expansion Plant
Iloilo City, Panay**



ROXAS HOLDINGS, INC.

**40-megawatt biomass
cogeneration facility in Negros Occidental**



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Thank You!

Synergized.
Globalized.
Energized.



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Annual Stockholders' Meeting 11 May 2015

Synergized.
Globalized.
Energized.





GT CAPITAL
HOLDINGS INCORPORATED

GT Capital Board of Directors

Synergized.
Globalized.
Energized.



Peter B. Favila



Dr. David T. Go



Wilfredo A. Paras



**Christopher
P. Beshouri**

**Jaime Miguel
G. Belmonte**

**Atty. Roderico
V. Puno**



**Carmelo Maria
Luza Bautista**



Alfred V. Ty



Arthur V. Ty



**Francisco
C. Sebastian**



Dr. George S.K. Ty



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