



*Resilience
Amidst
Adversity*

The President's Report

**Carmelo Maria Luza
Bautista**

FY 2020 Annual Stockholders' Meeting
17 May 2021





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2020 Macroeconomic Conditions



Annual Stockholders' Meeting
17 May 2021

Macroeconomic Conditions in **2020**



Reserve Requirement

12.0% ▼200 bps

Interest Rates

2.0% ▼200 bps
RRP



Benign
Inflation
2.6%

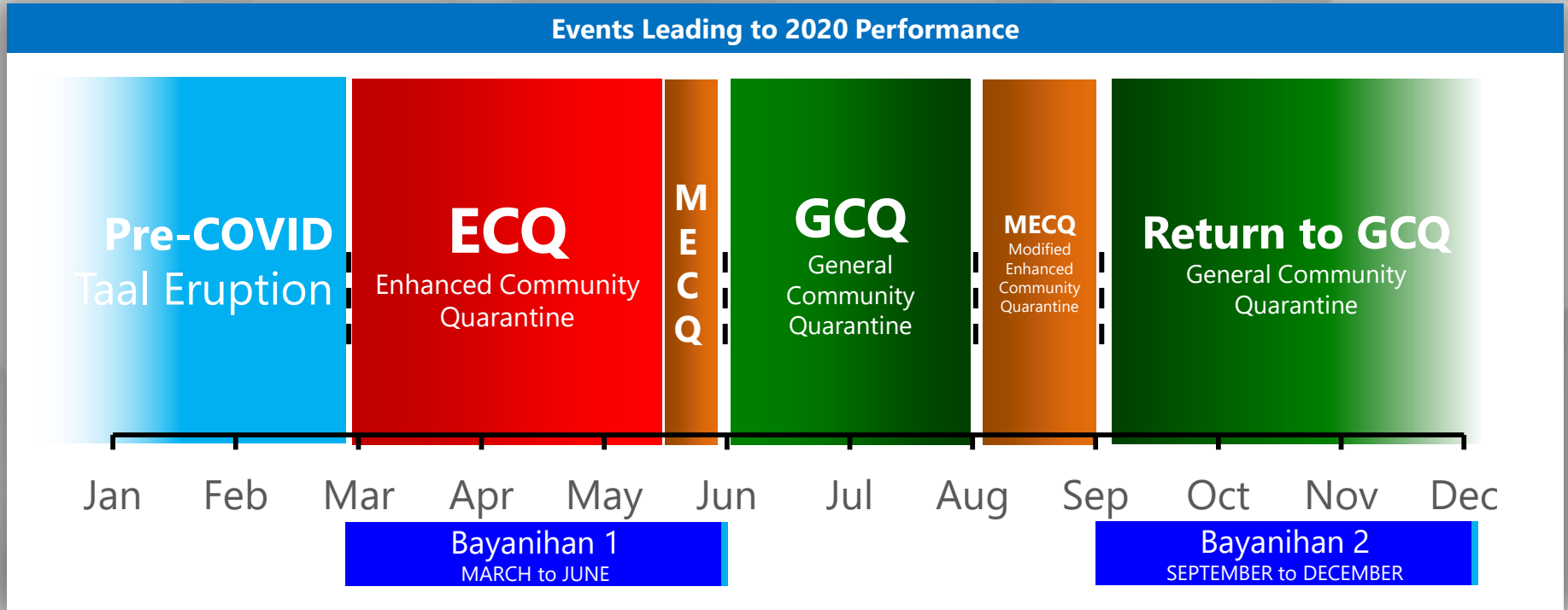


GDP
-9.5%



BSP
**Consumer
Confidence
Index**
-47.9%

Timeline of Events





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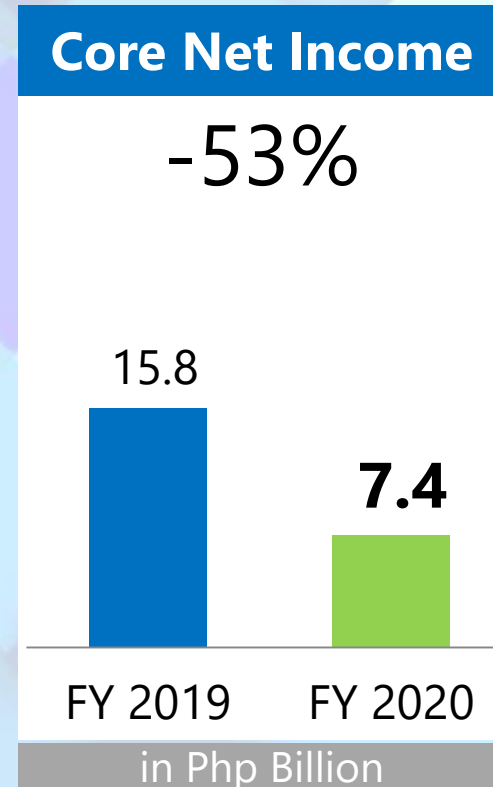
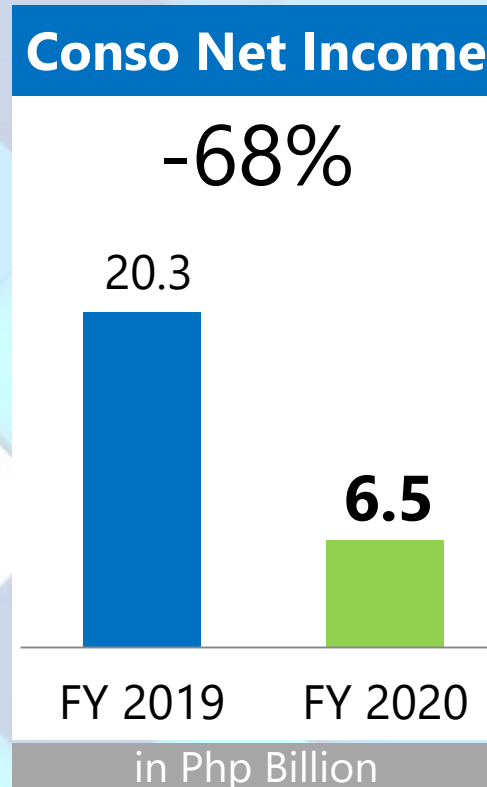
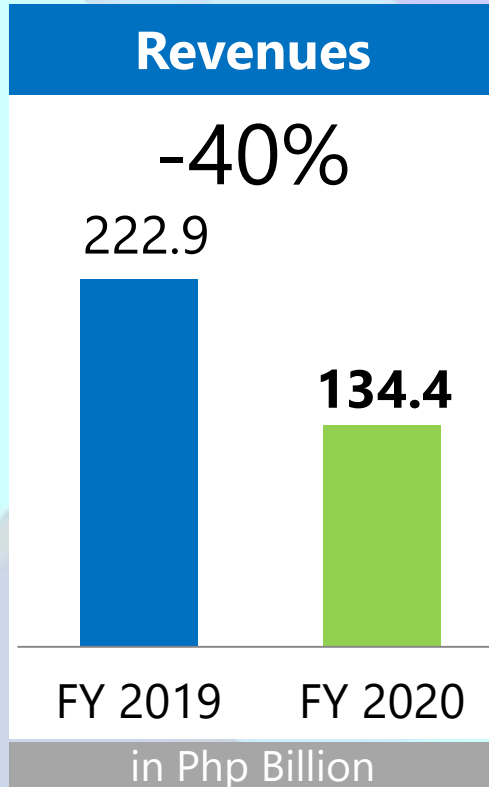
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Full-Year 2020 Results

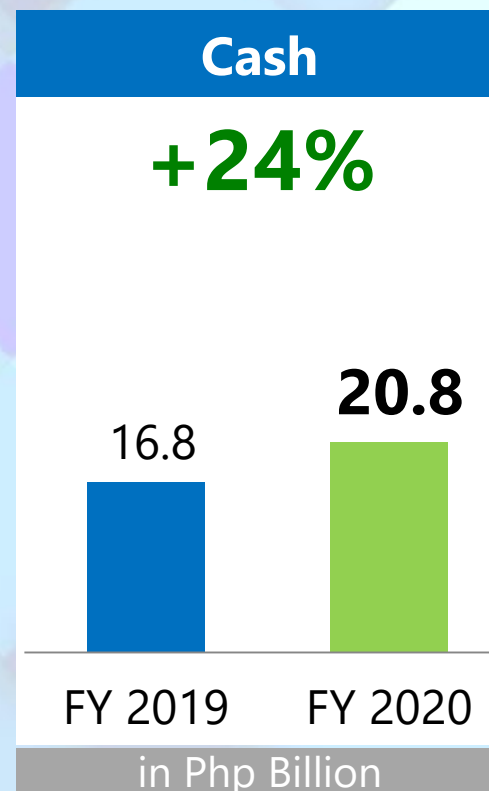
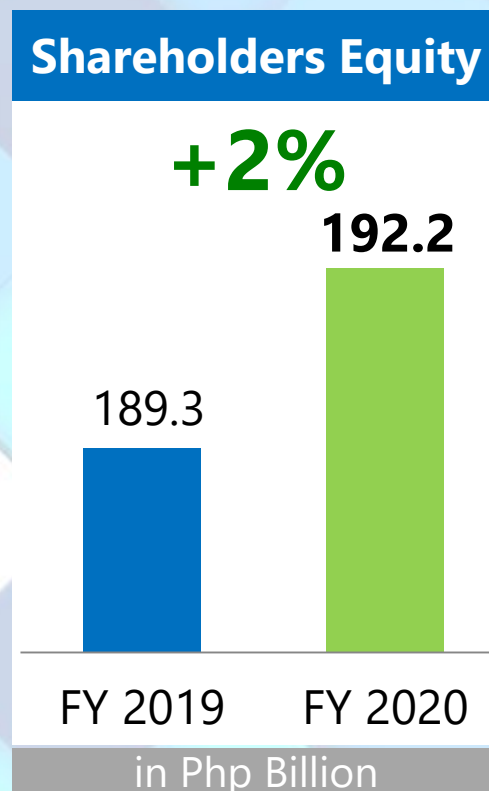
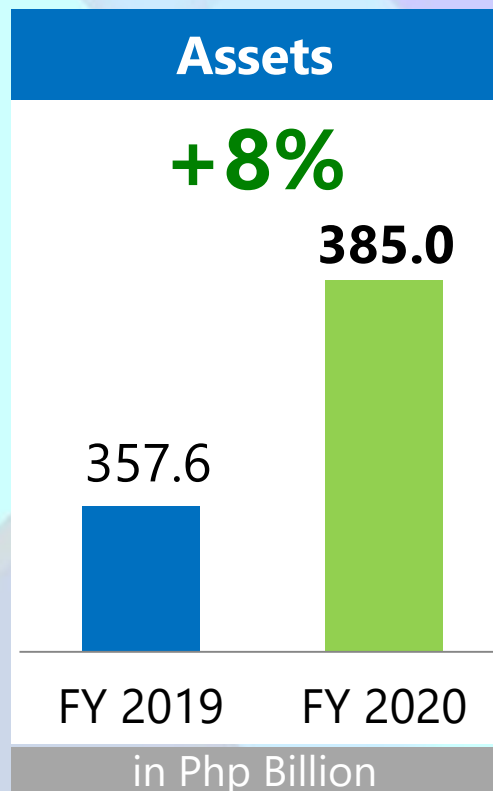
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Full-Year 2020 Consolidated Financial Highlights



Full-Year 2020 Consolidated Financial Highlights





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Strategic Global Partnerships

Top-Tier Presence In Respective Sectors

Banking

Automotive

Property Development

Life and General Insurance

Infrastructure and Utilities





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Sector and Component Company Highlights

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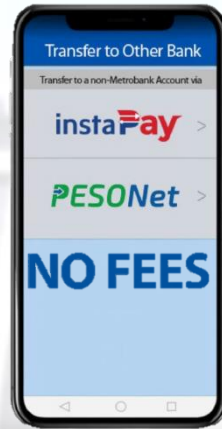
Banking Sector



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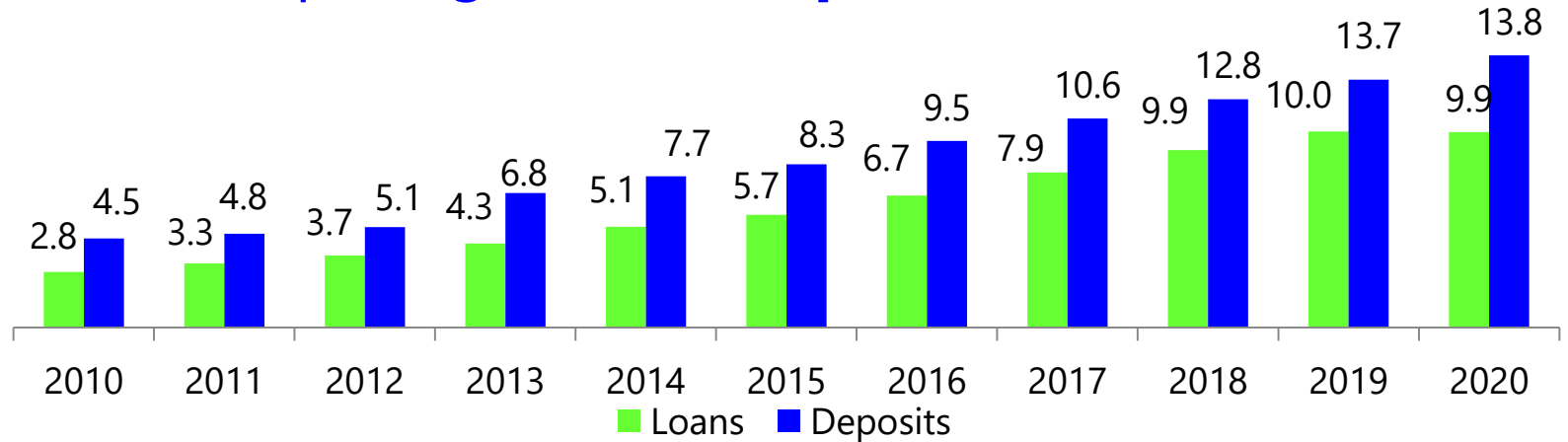
- ✓ Compliance with *Bayanihan Heal as One Act* and *Bayanihan Recover as One Acts*
- ✓ Provided grace periods for clients
- ✓ Waived transaction fees for online and inter-bank fund transfers

UKB Sector Loans and Deposits

In trillion pesos, FY 2010-2020

-0.3% loans at Php9.9 Tn

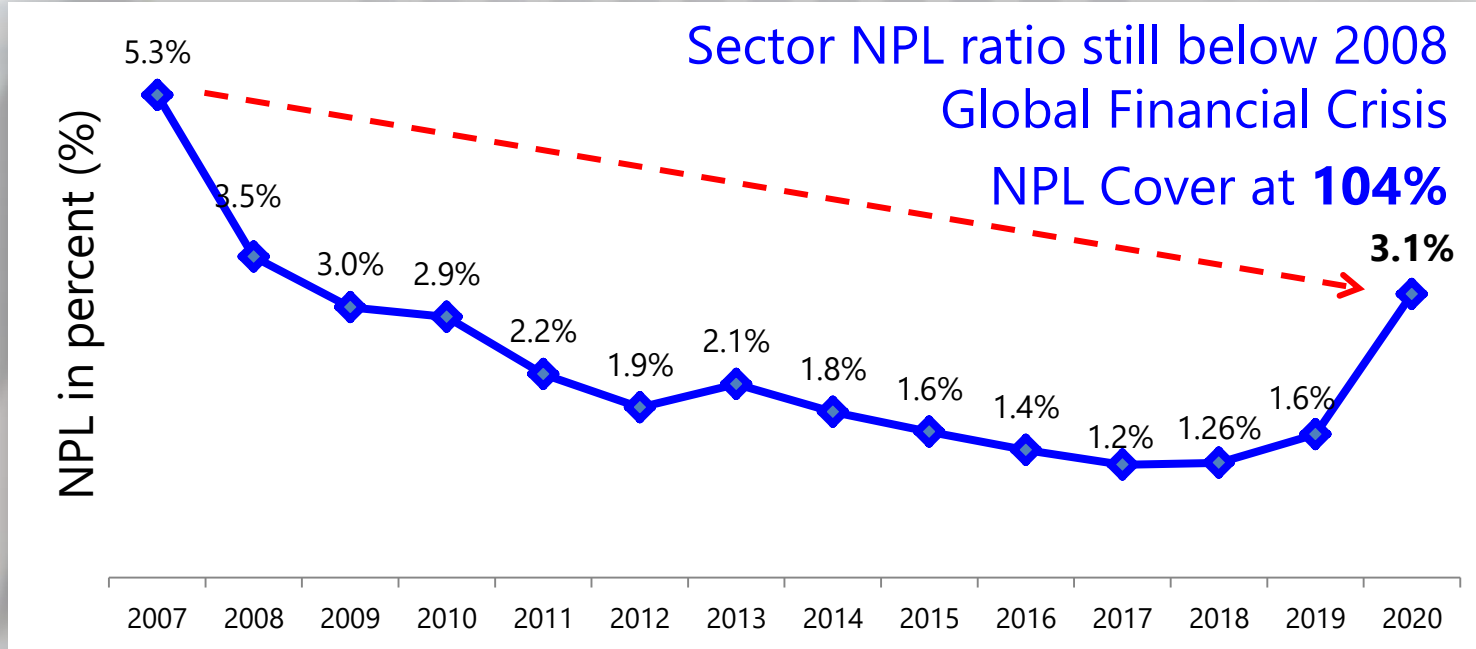
+10% deposit growth at Php13.8 Tn



Philippine Banking System, Source: Bangko Sentral ng Pilipinas

UKB Sector Non-Performing Loan Ratio

In percentages (%), Philippines, year-end, 2007-2020



Philippine Banking System, Source: Bangko Sentral ng Pilipinas



Metrobank
You're in good hands

Financial Highlights



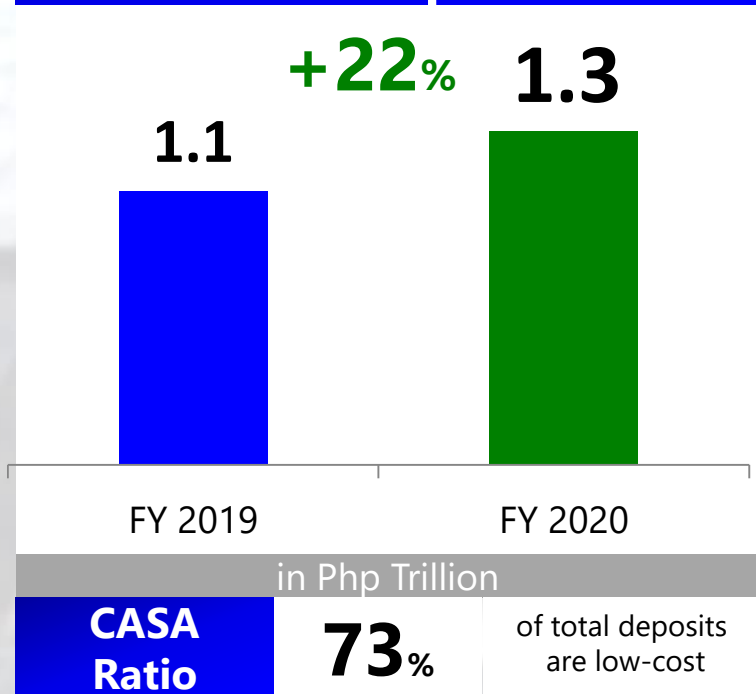
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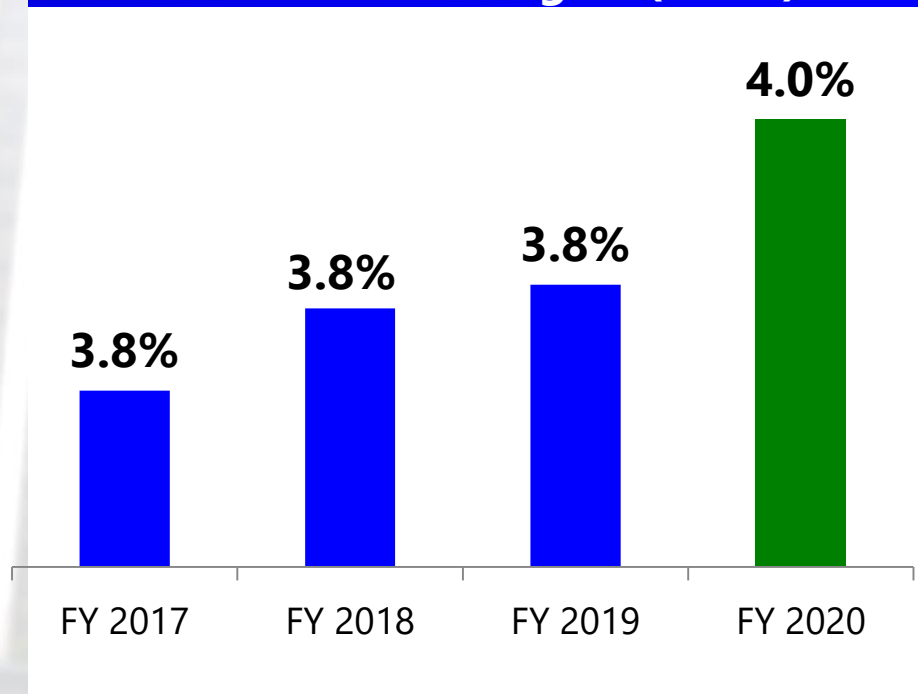
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Full-Year 2020 Financial Highlights

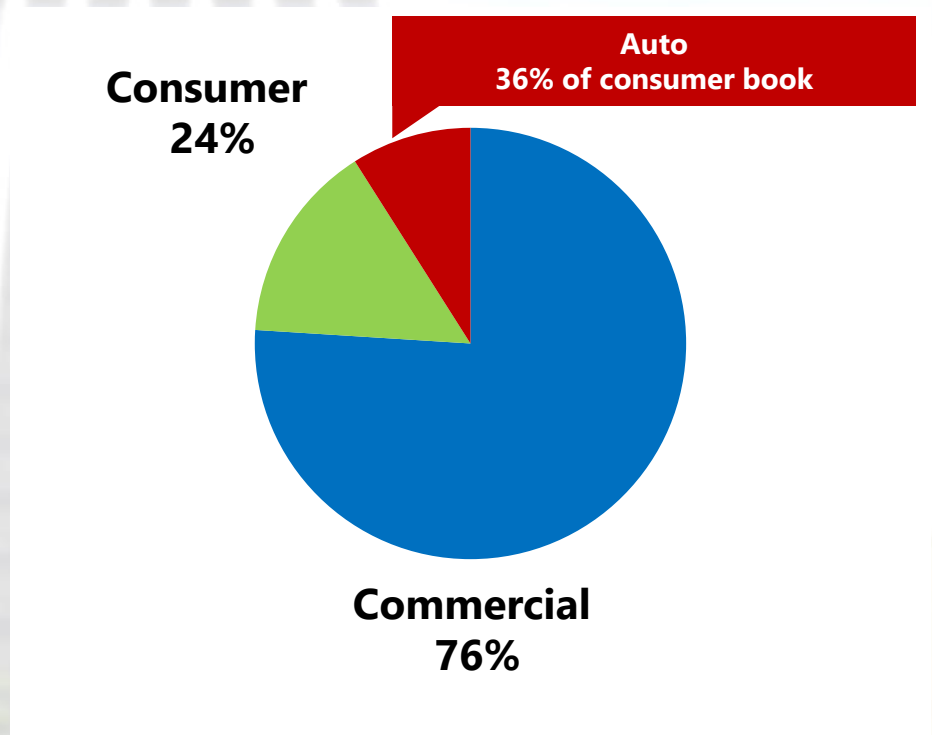
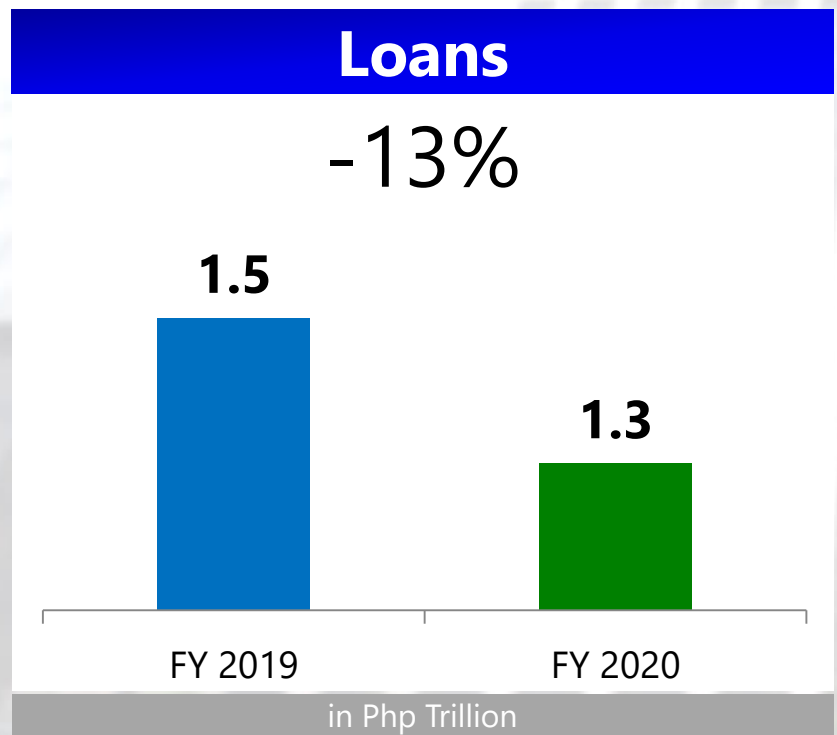
CASA Deposits



Net Interest Margins (NIMs)



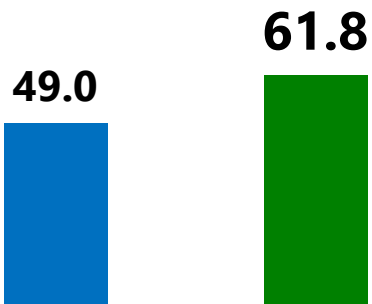
Full-Year 2020 Financial Highlights



Full-Year 2020 Financial Highlights

Pre-Provision Operating Profit

+26%
Record High

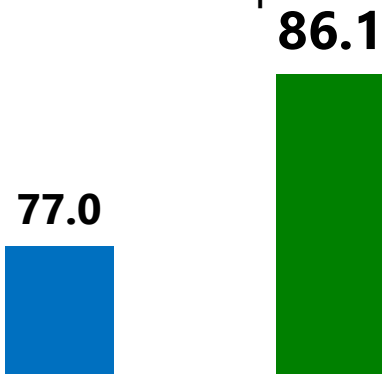


FY 2019 FY 2020

in Php Billion

Net Interest Income

+12%
71% of Op. Inc.

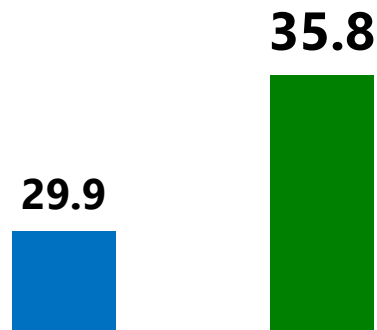


FY 2019 FY 2020

in Php Billion

Non Interest Income

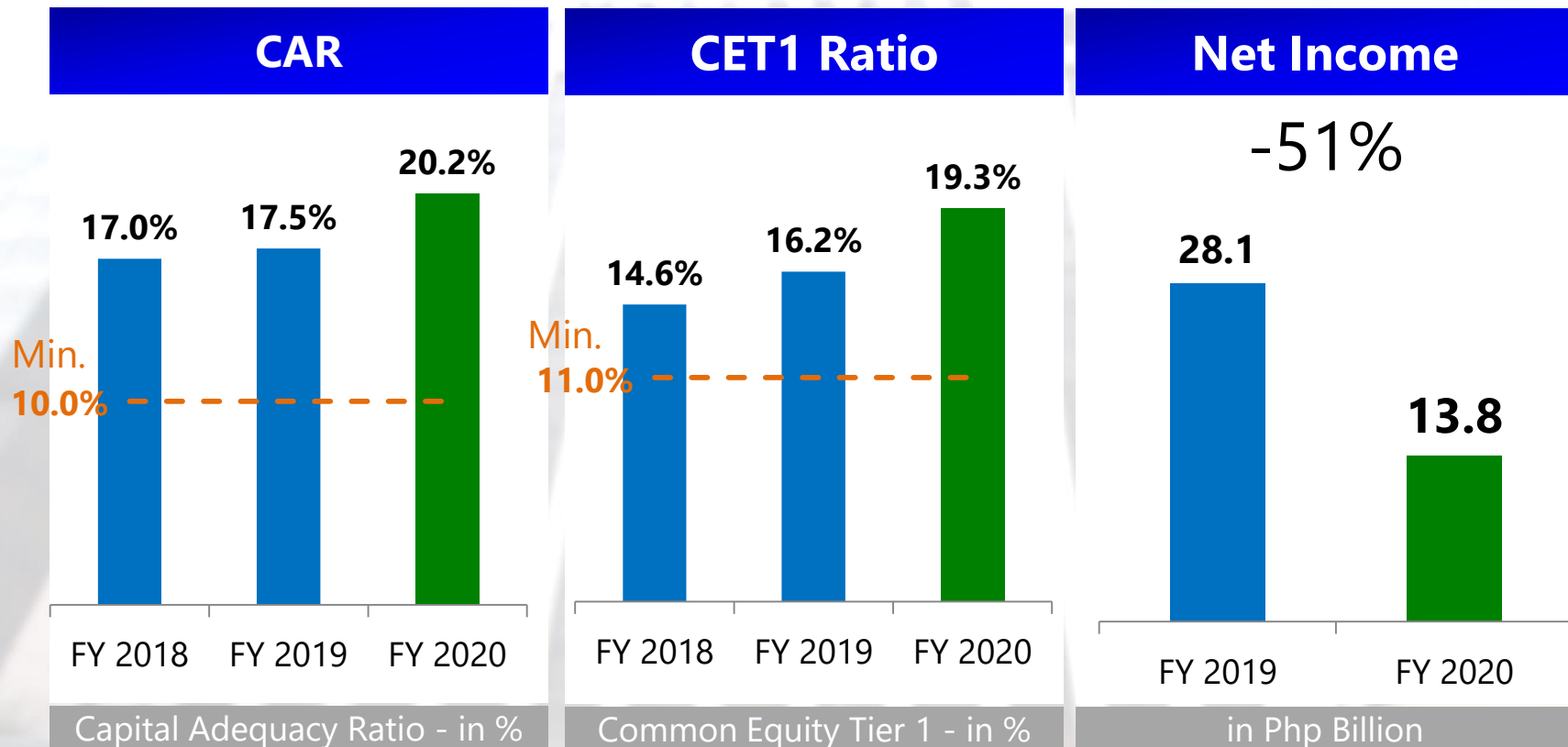
+20%



FY 2019 FY 2020

in Php Billion

Full-Year 2020 Financial Highlights



Automotive Sector



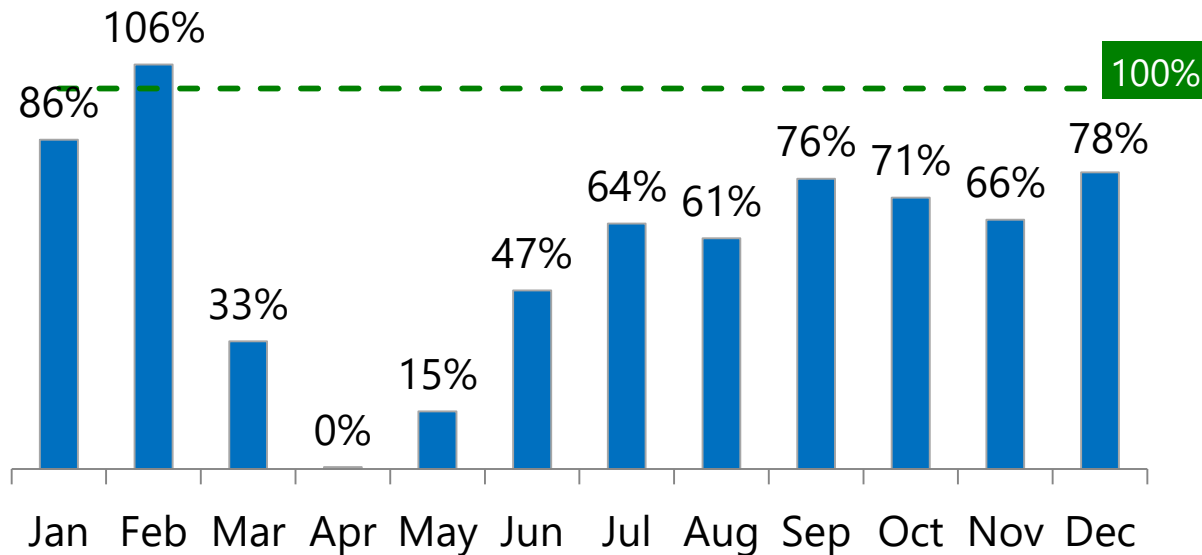
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Industry Unit Sales, **FY2020**

Industry 2020 Monthly Unit Sales as a Percentage (%) of Previous Year's Monthly Unit Sales



Taal
Eruption
JANUARY

ECQ

M
E
C
Q

GCQ

M
E
C
Q

GCQ

2020	241,924 -41%YoY
2019	410,035
2018	400,298
2017	473,376



TOYOTA

Financial Highlights

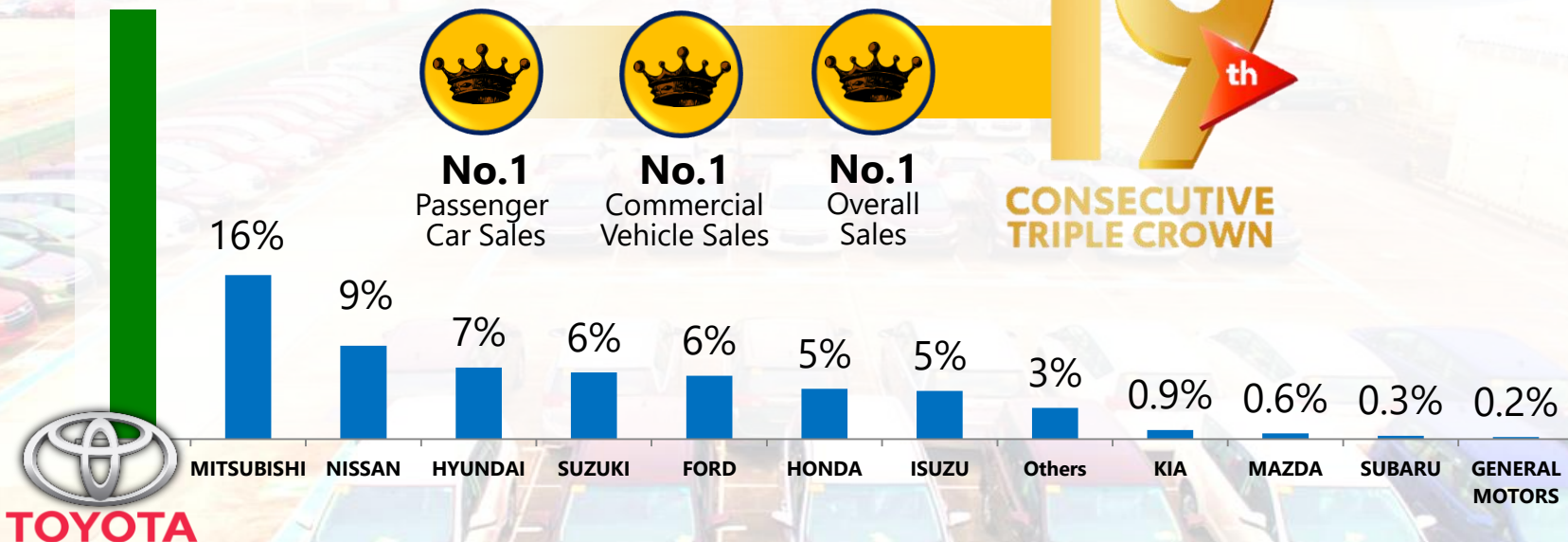
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Overall Market Share, **FY2020**

41.3% vs. 39.5% in 2019



Toyota Retail Unit Sales, **FY2020**

2020	100,019 -38% exceeded 100k target
2019	162,011
2018	153,004
2017	183,908



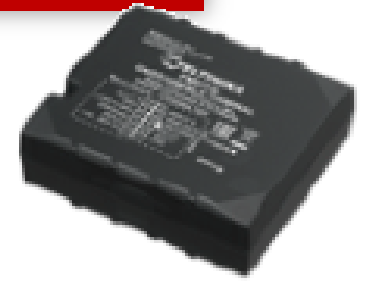
Virtual Model Launches



Mobility



Connected Auto Loan



Full-Year 2020 Financial Highlights

Total Revenues

-41%

168.6



FY 2019

99.8



FY 2020

in Php Billion

Net Income

-63%

9.3



FY 2019

3.4



FY 2020

in Php Billion

Property Development Sector

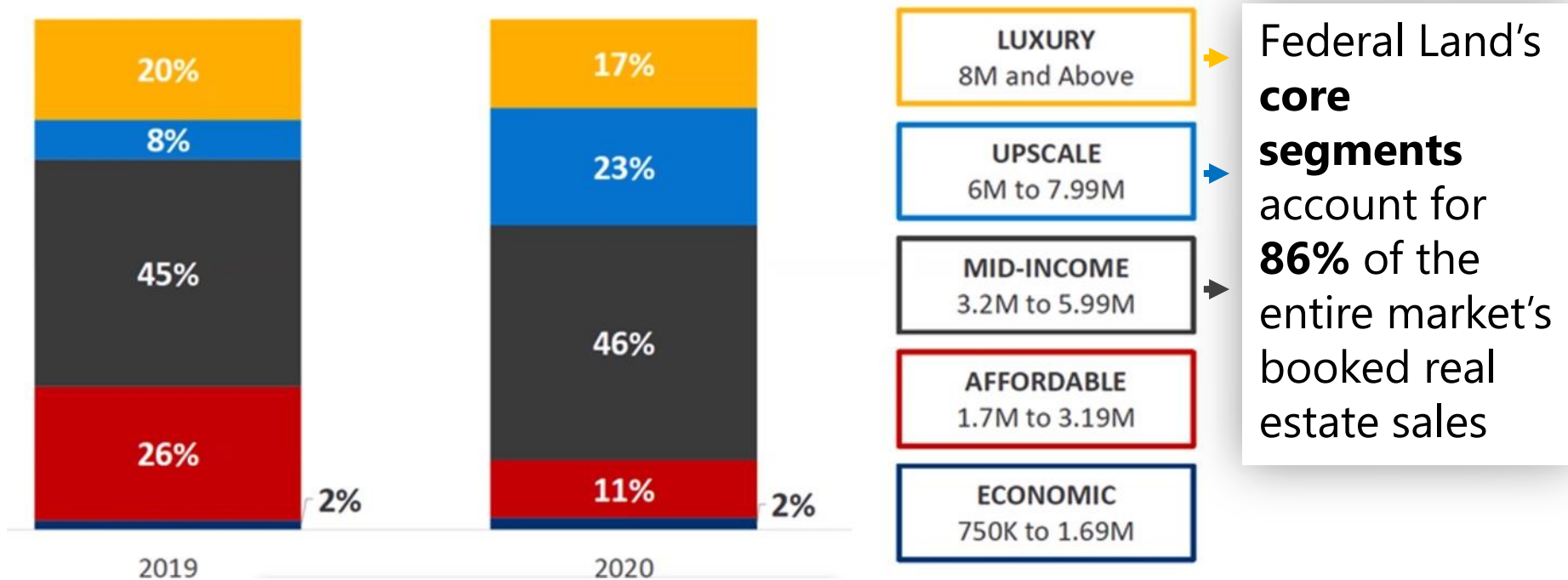
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Demand Per Segment (In %), **FY2020**





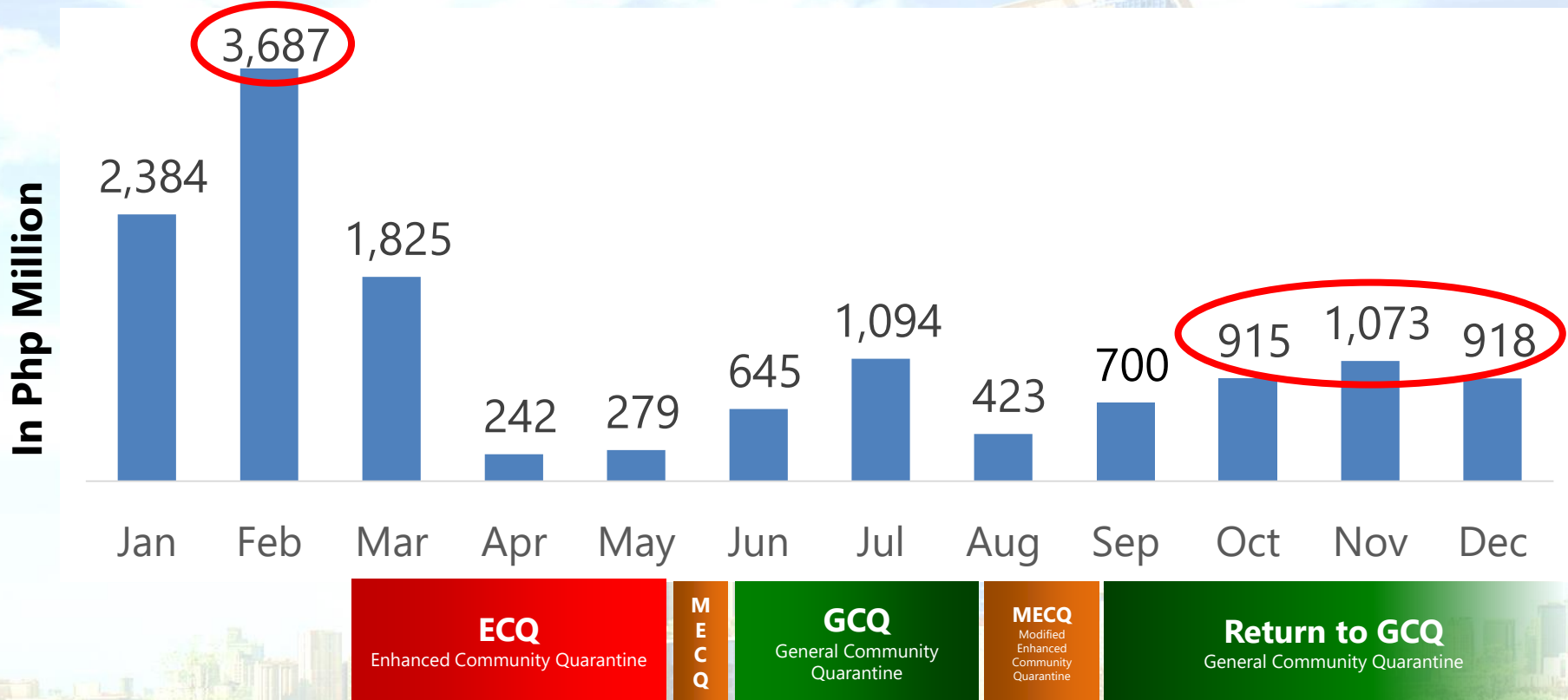
Financial Highlights

Annual Stockholders' Meeting
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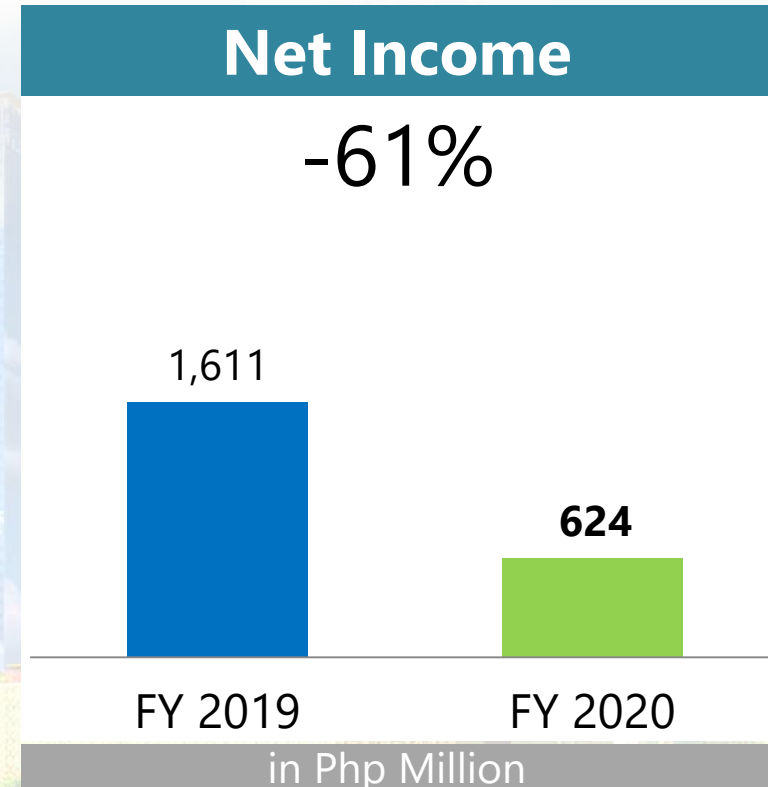
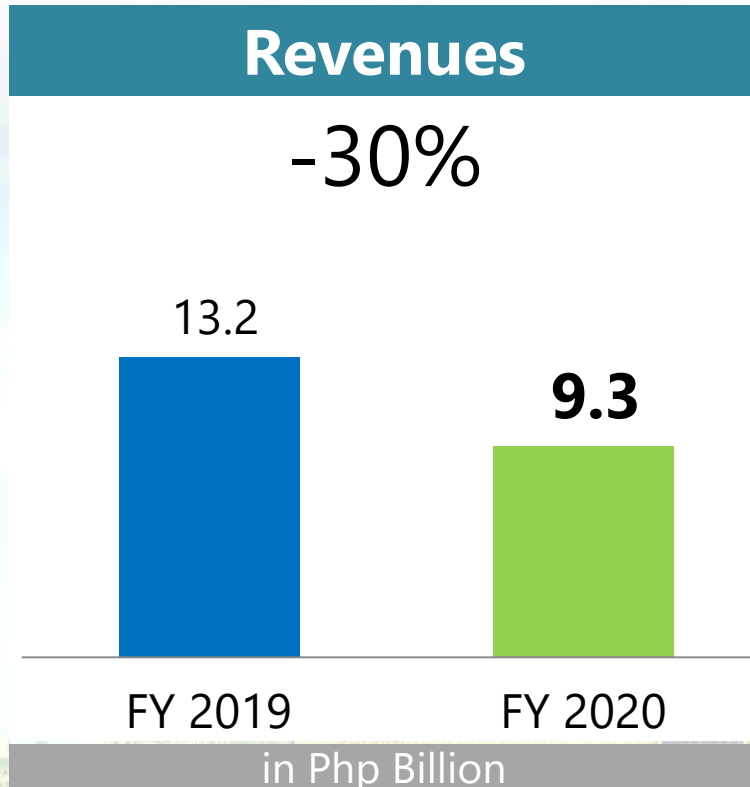


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Monthly Reservation Sales, **FY2020**



Full-Year 2020 Financial Highlights



Insurance Sector

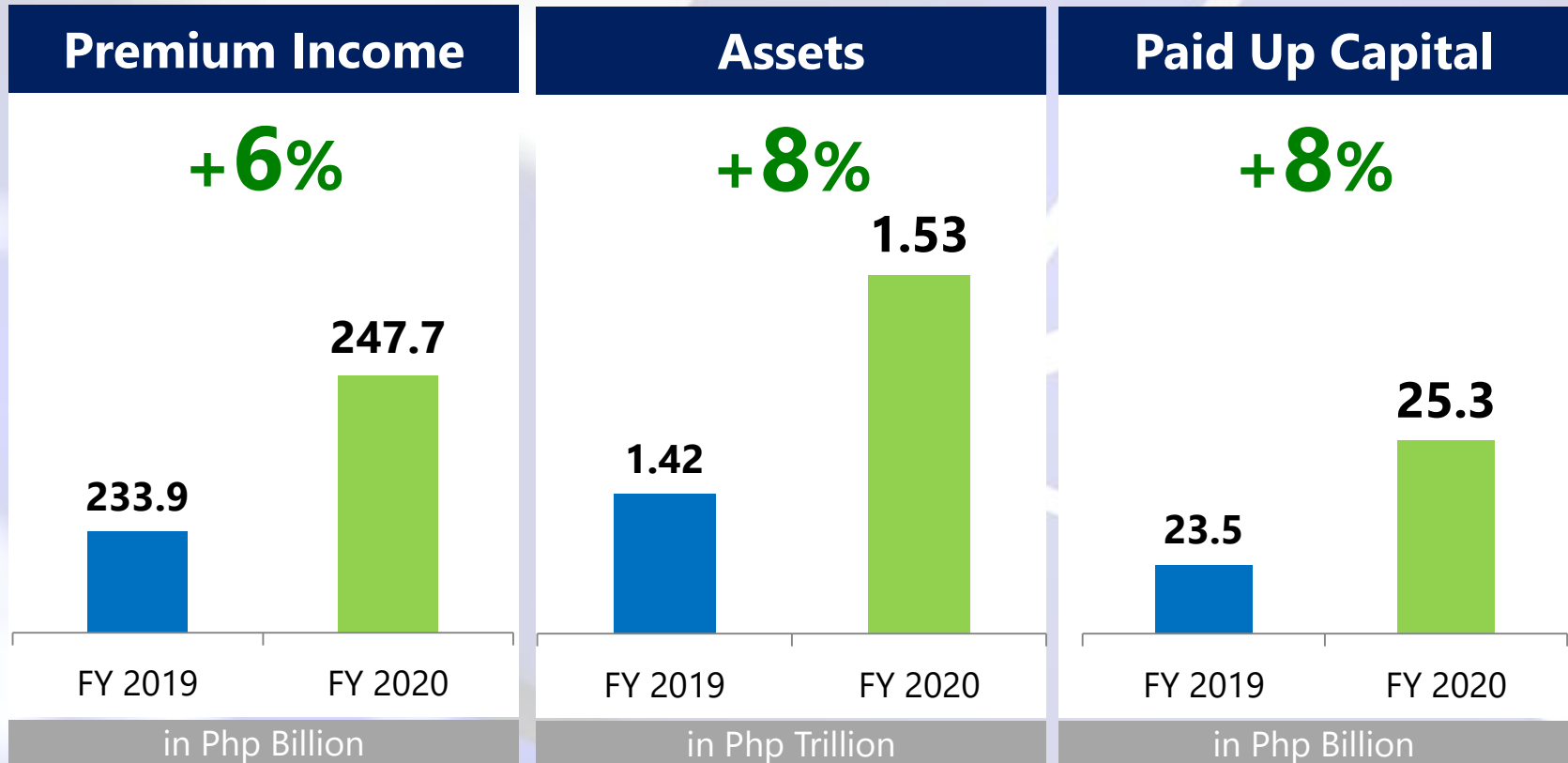


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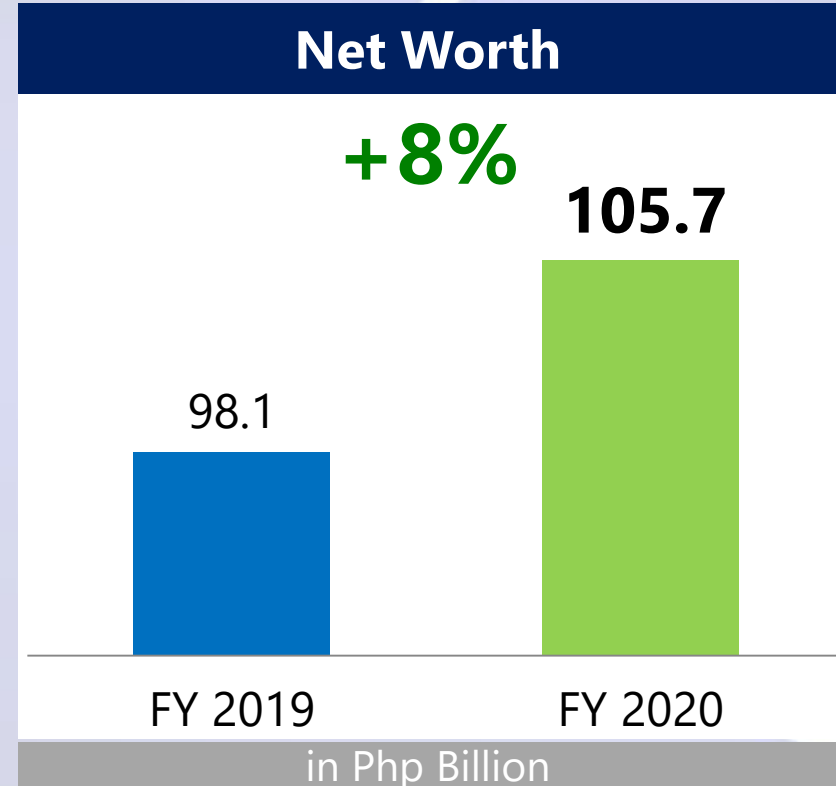
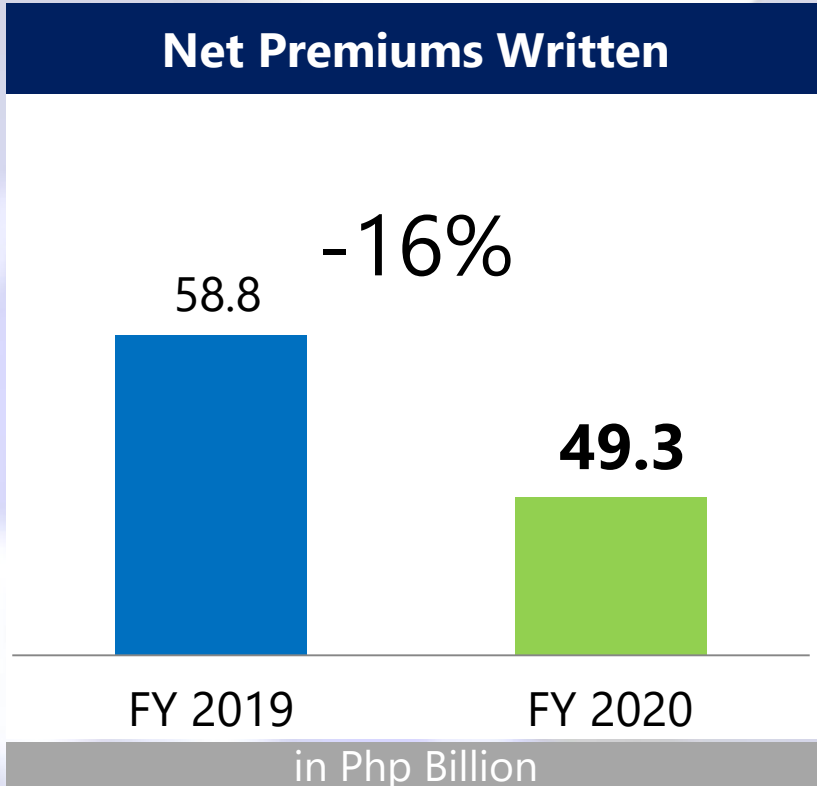
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Life Insurance Industry Updates



Source: Unaudited quarterly report on selected financial statistics submitted by firms to the IC

General Insurance Industry Updates

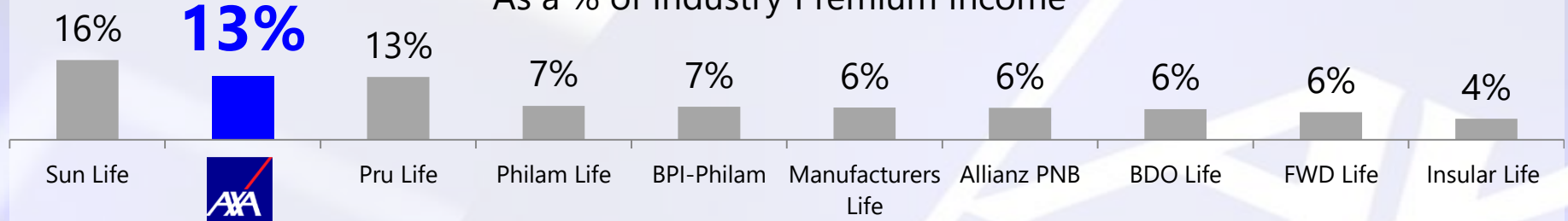


Source: Unaudited quarterly report on selected financial statistics submitted by firms to the IC



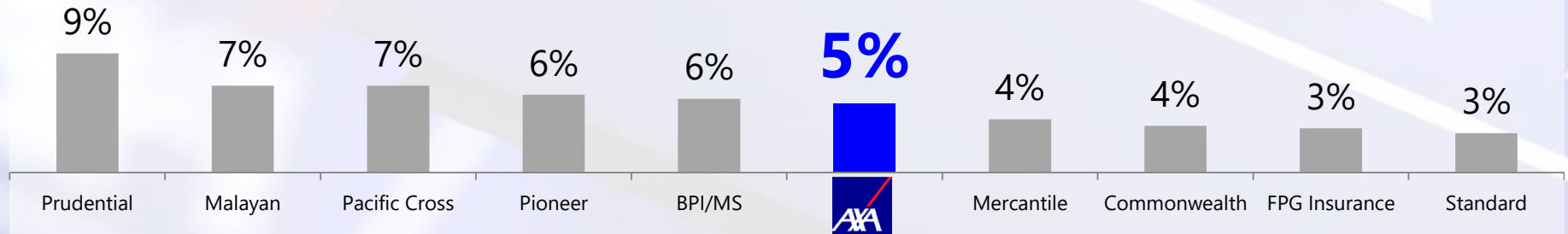
Life Insurance Market Share

As a % of Industry Premium Income



General Insurance Market Share

As a % of Net Premiums Written of Top 10 G.I. Companies





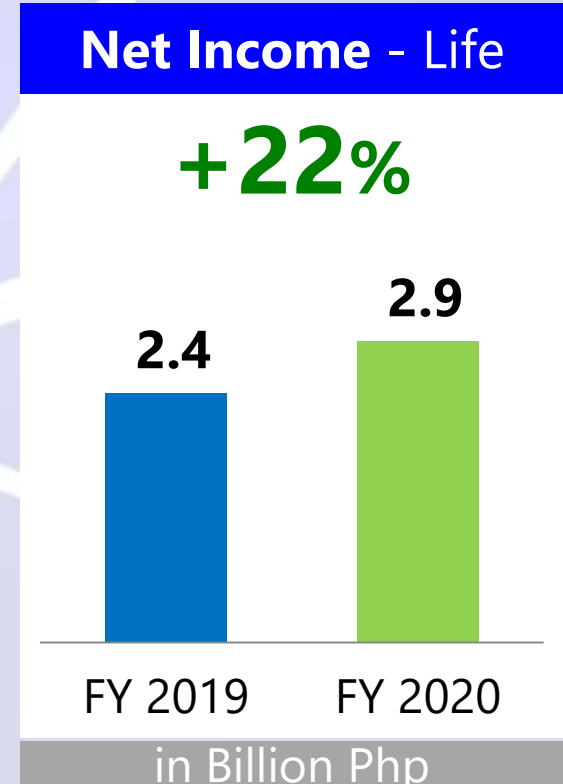
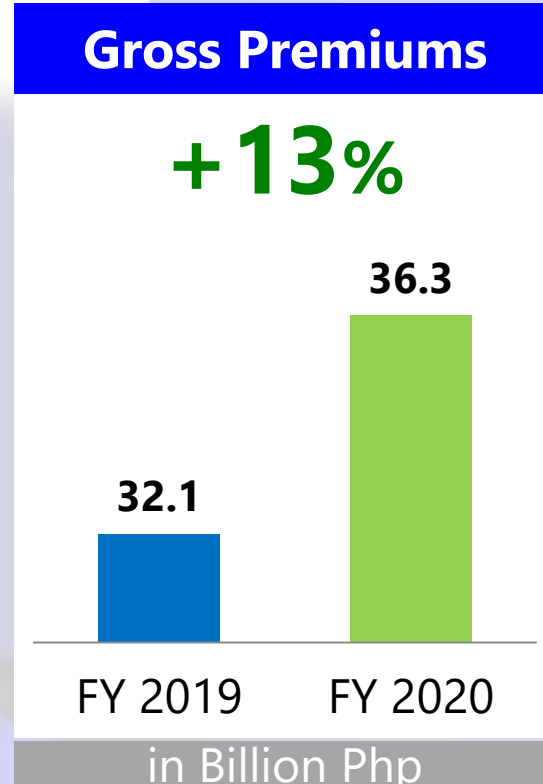
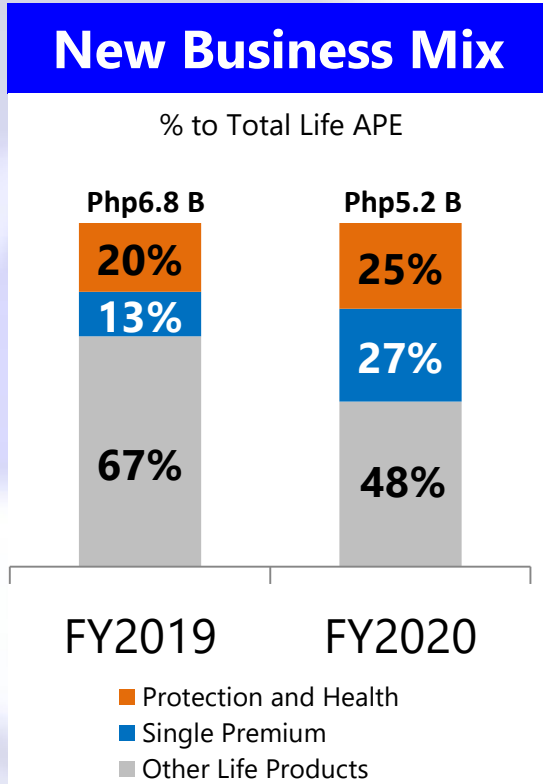
Financial Highlights

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Full-Year 2020 Financial Highlights



Infrastructure and Utilities Sector

**METRO
PACIFIC**
INVESTMENTS

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Cavite-Laguna Expressway **CALAX**

**Laguna Technopark and
Laguna Boulevard
interchanges**

Opened August 2020

Among the nine interchanges
in 45-kilometer CALAX

As of FY2020, Laguna section
92% complete, Cavite leg
54% complete



Cavite Expressway

CAVITEX

Pacific Drive Right Turn Entry to Cavite

Opened September 2020

300-meter entryway from
D. Macapagal Boulevard to CAVITEx

Right of way progress as of FY2020:
Segment 4 Extension **85%** complete,
C5 South Link **79%** complete

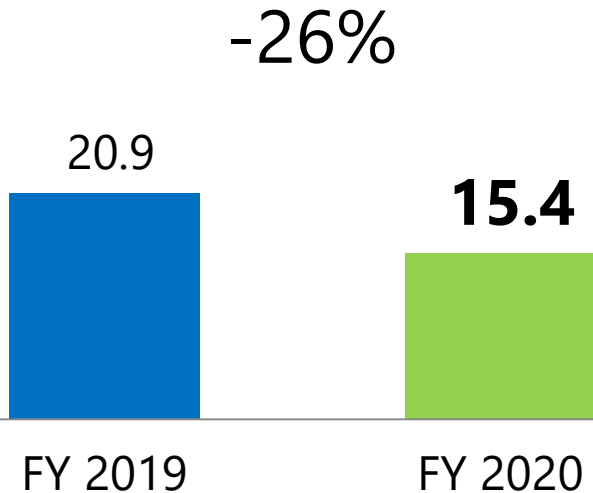


CAVITEX TO D. MACAPAGAL

PACIFIC DRIVE TO CAVITEX

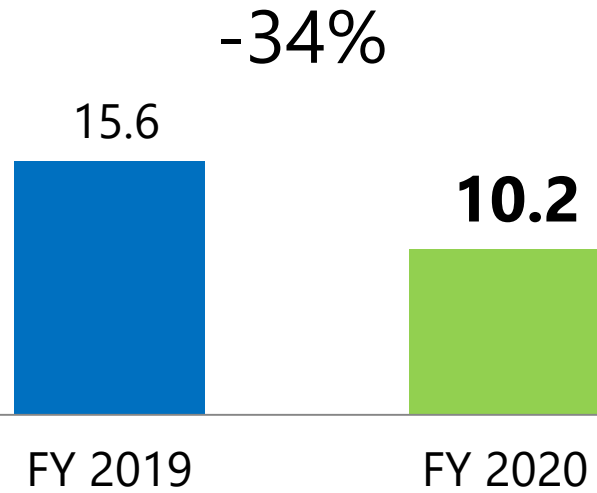
Full-Year 2020 Financial Highlights

Core Operating Income



in Php Billion

Core Net Income



in Php Billion



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2020 Milestones



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July 2020



- ✓ Japan' largest warranty provider
- ✓ To provide inspection and warranty services to the used car sector
- ✓ Automotive value chain expansion



October 2020



November 2020



ACGS

ASEAN Corporate Governance Scorecard



receives the **ASEAN Asset Class PLC Award**

Sustainability Journey

↑37
2020

S&P Global Corporate Sustainability Assessment (CSA) Score

22
2019

10
2018

**Governance
& Economic
Dimension**
+18

**Environmental
Dimension**
+22

**Social
Dimension**
+9





19th

CONSECUTIVE TRIPLE CROWN

- ▶ #1 IN PASSENGER CAR SALES
- ▶ #1 IN COMMERCIAL VEHICLE SALES
- ▶ #1 IN OVERALL SALES FOR 2020

On the road to better days

Moving around was especially hard the previous year and we thank you for still making us your mobility of choice and partner on the road. It is an everyday commitment for us to never stop making ever-better cars so we can always get you where you need to be.



T149P031521TS

Co-Development of Land Assets

Fourth Quarter 2020



- MOA signed last October for joint development agreement (JDA) of 100 hectares with a strategic anchor investor
- **39 hectares** sold as part of JDA (**15 ha** in October and **24 ha** in December)



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Covid-19 Relief Initiatives

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Metrobank Foundation

Excel. Engage. Empower.



GT Foundation



Php346M fund

Initiatives directly supporting efforts against Covid-19

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Metrobank

You're in good hands

Php108.3 million

of grocery vouchers and packed meals

donated to

112,000 families and **59,000** individuals



PROJECT UGNAYAN



Metrobank Foundation
Excel. Engage. Empower.



GT Foundation

Php64.0 million

donated for molecular laboratories
with capacity of **20,780** tests per day



Php27.2 million

of **20,000+** PPE sets

donated to

21 hospitals and **AFP** and **PNP** personnel

Php15 million

for **testing kits donations**

P10 Million Donation
ANTIBODY RAPID TESTING KITS

P5 Million Donation
COVID-19 TESTING KITS



Pre-registration and Administration Partners

GT Capital secures Covid-19 vaccines for ALL Group-wide employees and households

We pre-ordered
455,000
total doses

that
will cover
100%

of all regular and agency GTCAP Group employees (including all 71 Toyota dealerships)

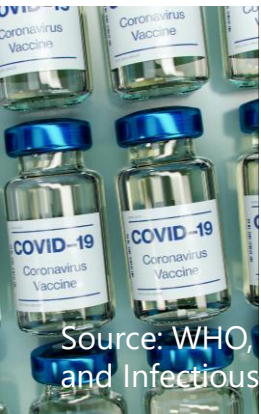
ALL employees targeted to be vaccinated by **Q4 2021, at latest**

AstraZeneca 

- **50,000 doses** ordered
- Deliveries June to Q3 2021
- Agreement to donate 50% to Government signed Nov 27
- Efficacy rate: **70%**

moderna 

- **405,000 doses** ordered
- Deliveries June to December
- Efficacy rate: **94%**



Source: WHO, U.S. National Institute of Allergy and Infectious Diseases

Dividend Payout

₱3

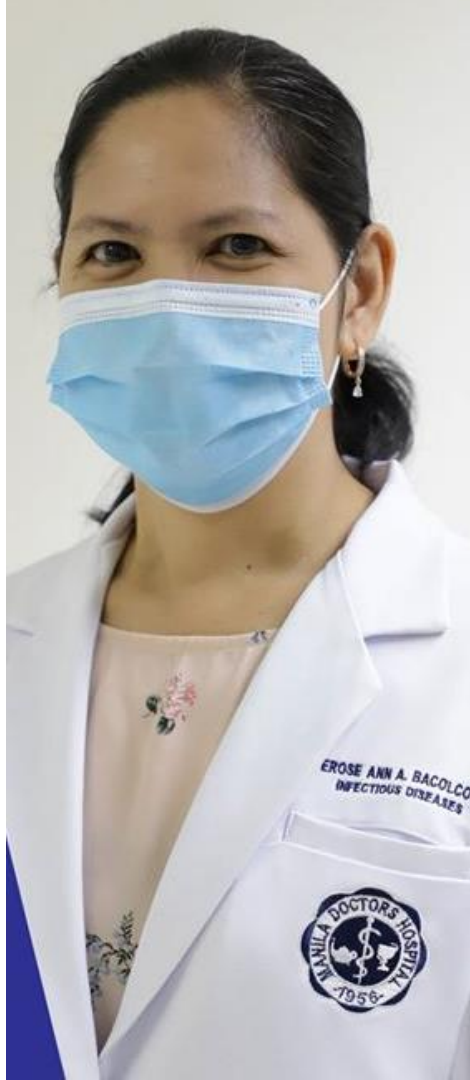
Total
dividend



Partners for
Good



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Thank You!



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