



POSITIONED FOR
GROWTH

COL Conversations

Tuesday, 24 October 2023
4:00PM – 5:30PM

For more information,
Visit **gtcapital.com.ph/investor-relations**
or contact **IR@gtcapital.com.ph**



GT Capital Corporate Profile



GT Capital is a publicly-listed Philippine conglomerate (holding company) that directly owns market-dominant businesses in underpenetrated sectors of the Philippine economy, namely **banking**; **automotive assembly, importation, dealership**, and **financing**; **infrastructure**; **property development**; and **life and general insurance**.

Banking



37%

Automotive

Assembly, Importation, Dealership, and Financing

TOYOTA

51%

Property Development



100%

Life and General **Insurance**



25%

Infrastructure and Utilities



20%



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Consolidated Financial Highlights



GT Capital Financial Highlights 1H 2023

Core Net Income

Php16.61 Billion
1H 2023

+106%
YoY

Php8.05 Billion
1H 2022

Consolidated Net Income

Php16.58 Billion¹
1H 2023

+100%
YoY

Php8.30 Billion²
1H 2022

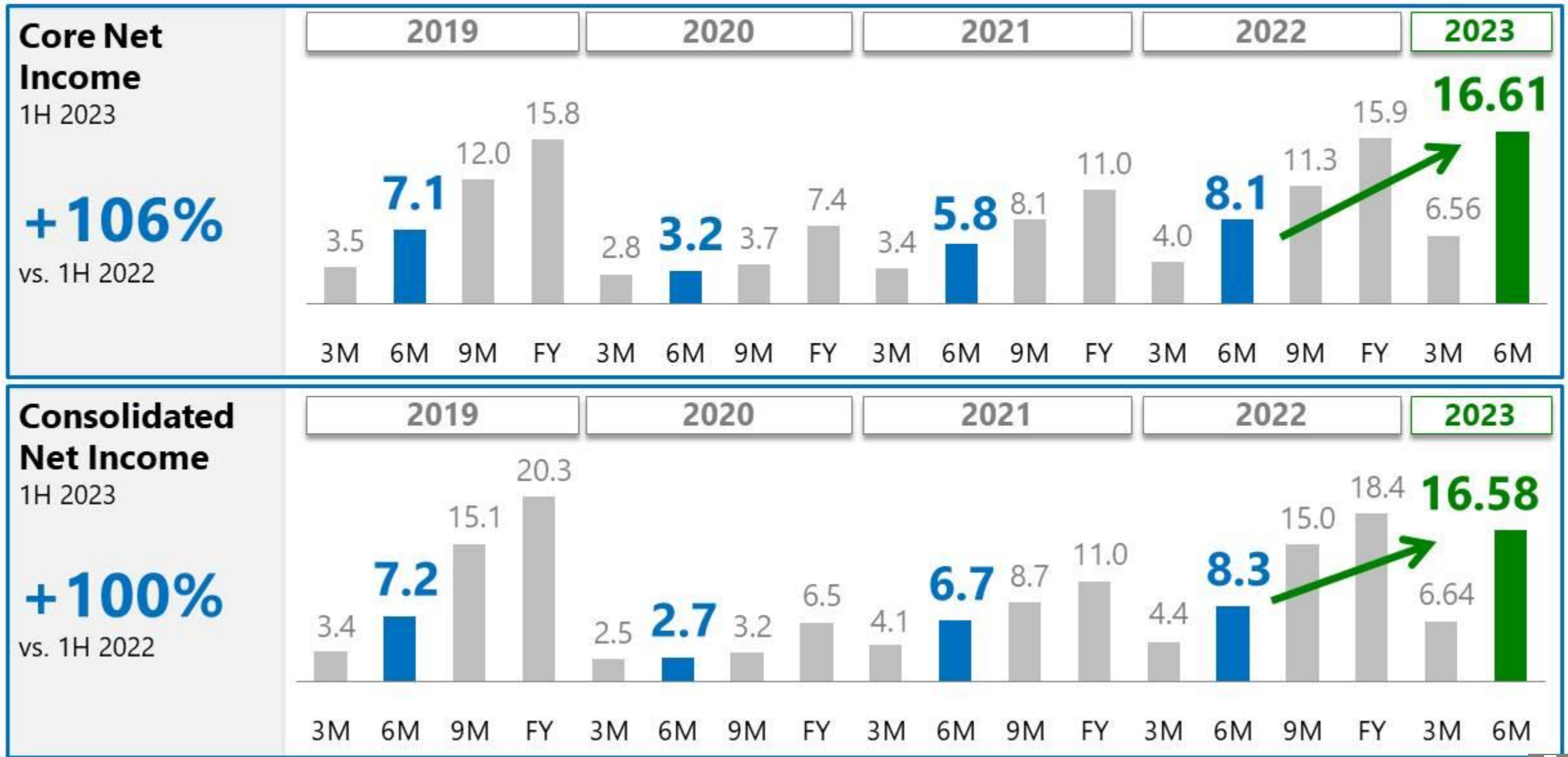
Core Net Income (without lot sales): **Php13.4B +67%**

Consolidated Net Income (without lot sales): **Php13.4B +61%**


1. Includes P54M pro-rata share in MPIC's nonrecurring gain

2. Includes P336M pro-rata share in MPIC's nonrecurring gain


Record High First Half Earnings in 2023




GT Capital Financial Highlights 1H 2023

	
Revenues	
P65.5B	+19%
Net Income	
P20.9B*	+34%
<ul style="list-style-type: none"> Gross loans Php1.4T +9% NII Php50.6B +27% (77% of OI) CAR 17.9% 	

	
Revenues	
P11.8B	+77%
Net Income	
P1.46B*	+101%
<ul style="list-style-type: none"> Consolidated Booked sales Php10.4B +87% Reservation sales Php9.8B +16% (Grand Hyatt Res, Seasons Res) 	

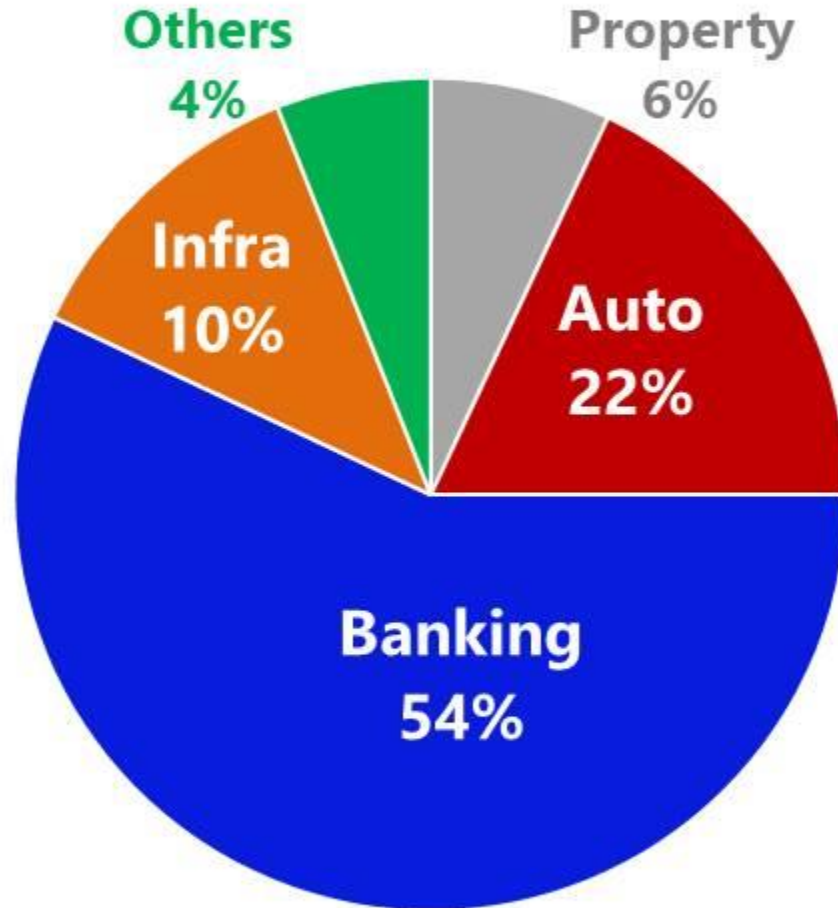
	
Gross Premium	
P12.9B	-14%
Net Income	
P1.3B	+18%
<p><u>Life</u></p> <ul style="list-style-type: none"> P&H at 34% of total APE from 26% 1H22 Life NI Php1.4B +25% <p><u>Non-Life</u></p> <ul style="list-style-type: none"> GWP Php1.6B +3% Non-life Net loss Php30M vs. Php40M income last year 	

	
Share in Operating Core Income	
P12.4B	+27%
Core Net Income	
P9.9B	+33%
<ul style="list-style-type: none"> Core NI per OpCo <ul style="list-style-type: none"> Meralco +47% MPTC +7% Maynilad +45% LRMC -36% 	

	
Revenues	
P106.4B	+25%
Net Income	
P8.0B*	+147%
<ul style="list-style-type: none"> WSV +24%, RSV +17% vs. Industry +26% Three new model launches (Wigo, Zenix, Yaris Cross) GPM 14.4% vs. 10.1% due to favorable FX differential and models mix 	

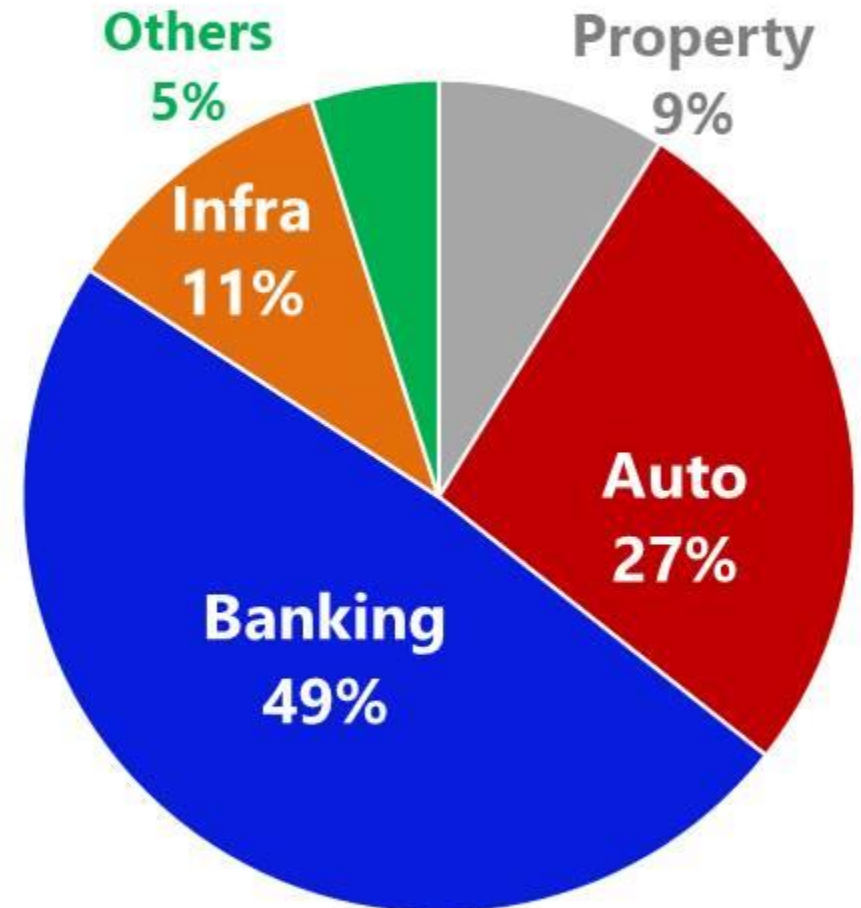
*Six month record level

GT Capital 1H 2023 Net Income Contribution per Sector



1H 2022

Banking + Auto = 76%



1H 2023

Banking + Auto = 76%



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Property and Automotive Sector Highlights





Key Highlights



GT CAPITAL
HOLDINGS INCORPORATED

Federal Land Project Launches 2023

June 2023



Siena Tower - Tower 2
Santo Niño, Marikina

July 2023



**The Seasons Residences
Fuyu Tower**
BGC, Taguig

Grand Hyatt Manila Residences



GRAND | HYATT™

MANILA
RESIDENCES

99% sold

GRAND | HYATT™

MANILA
SOUTH TOWER
RESIDENCES

97% sold

as of July 2023

The Seasons Residences

AWARDED
Best Condo Development
in the Philippines



THE SEASONS
RESIDENCES

Tower 1:
Haru

98% sold

Tower 2:
Natsu

91% sold

Tower 3:
Aki

91% sold

Tower 4:
Fuyu

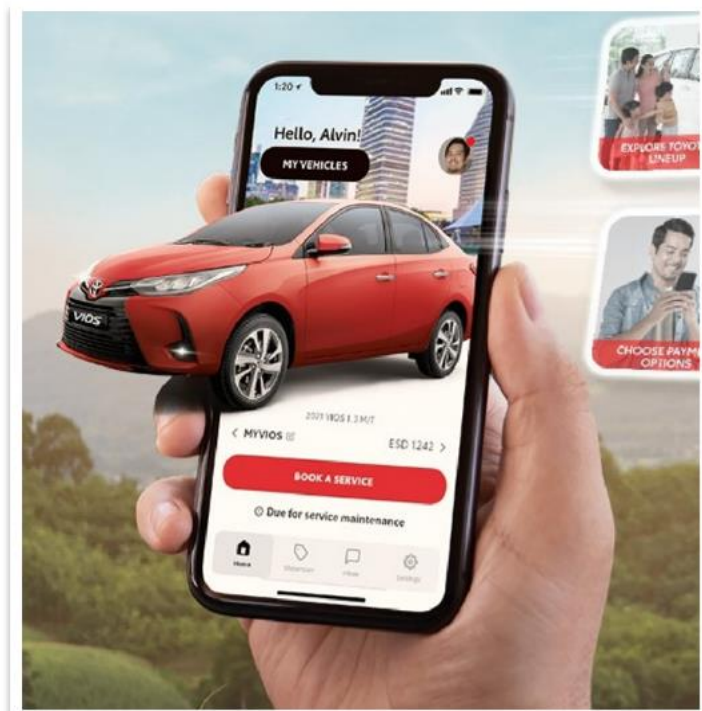
34% sold

as of July 2023

MITSUKOSHI BGC

Grand Opening held on July 21, 2023





Key Highlights



GT CAPITAL
HOLDINGS INCORPORATED

Toyota New Model Launches 2023



ZENIX
(HEV and Gas)
JUNE



YARIS CROSS
(HEV and Gas)
AUGUST



WIGO
JULY

Toyota and Lexus

Widest electrified vehicle lineup in the country



TOYOTA



YARIS CROSS



ZENIX



RX



NX



COROLLA CROSS



RAV4



RZ 450e

First BEV



UX



IS



CAMRY



COROLLA ALTIS



LS



ES

Toyota and Lexus Electrified Sales



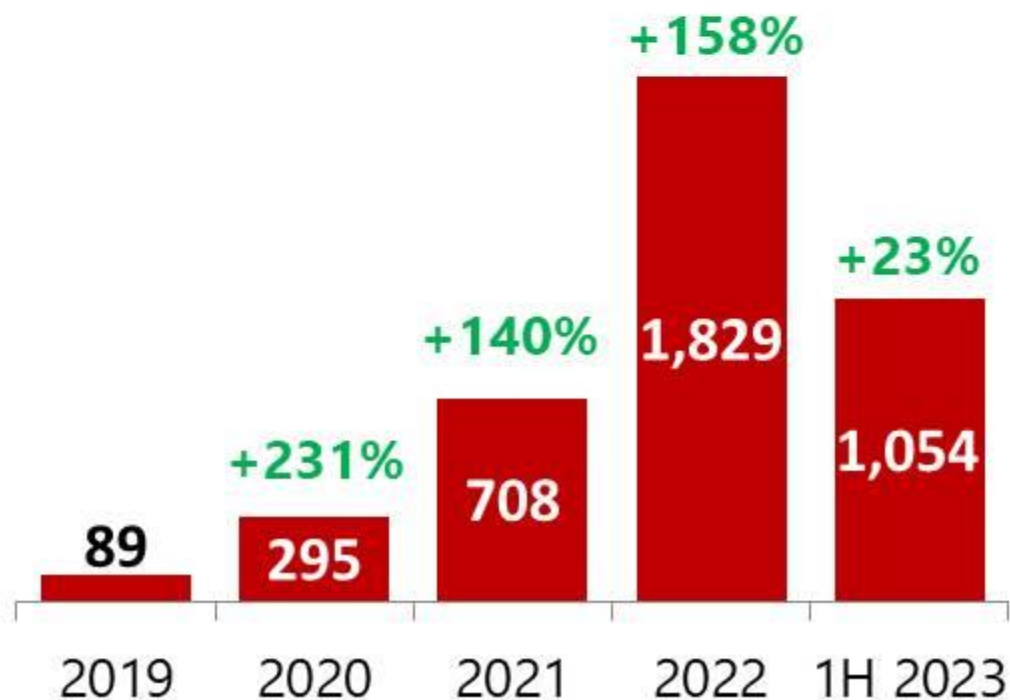
Toyota HEV Sales as % of Total Sales



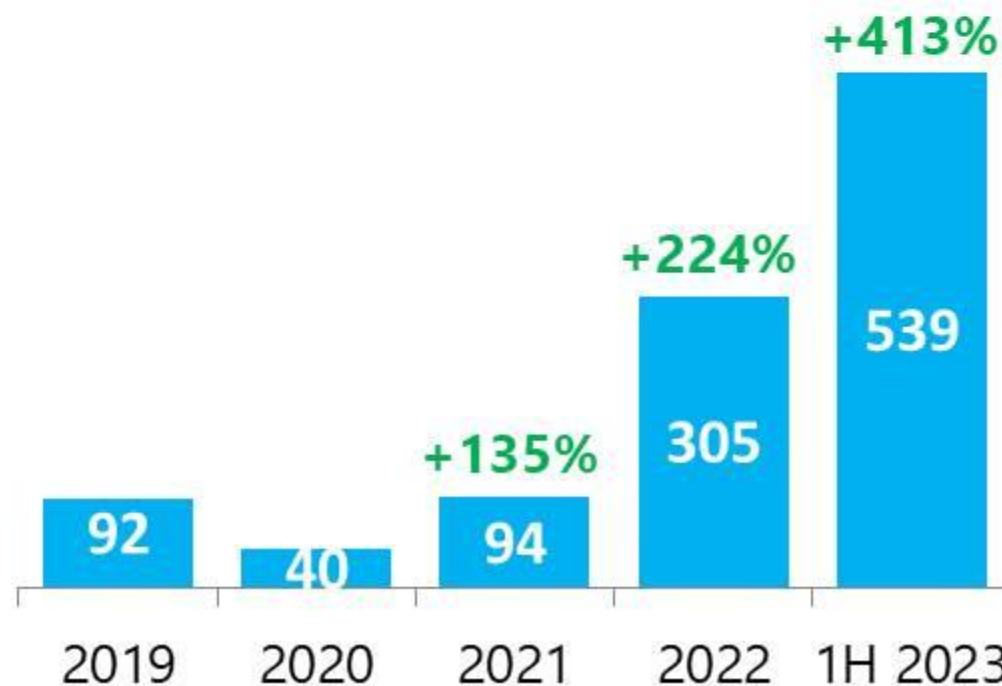
Lexus HEV Sales as % of Total Sales



Toyota HEV Unit Sales



Lexus HEV Unit Sales



Lexus Overtakes BMW

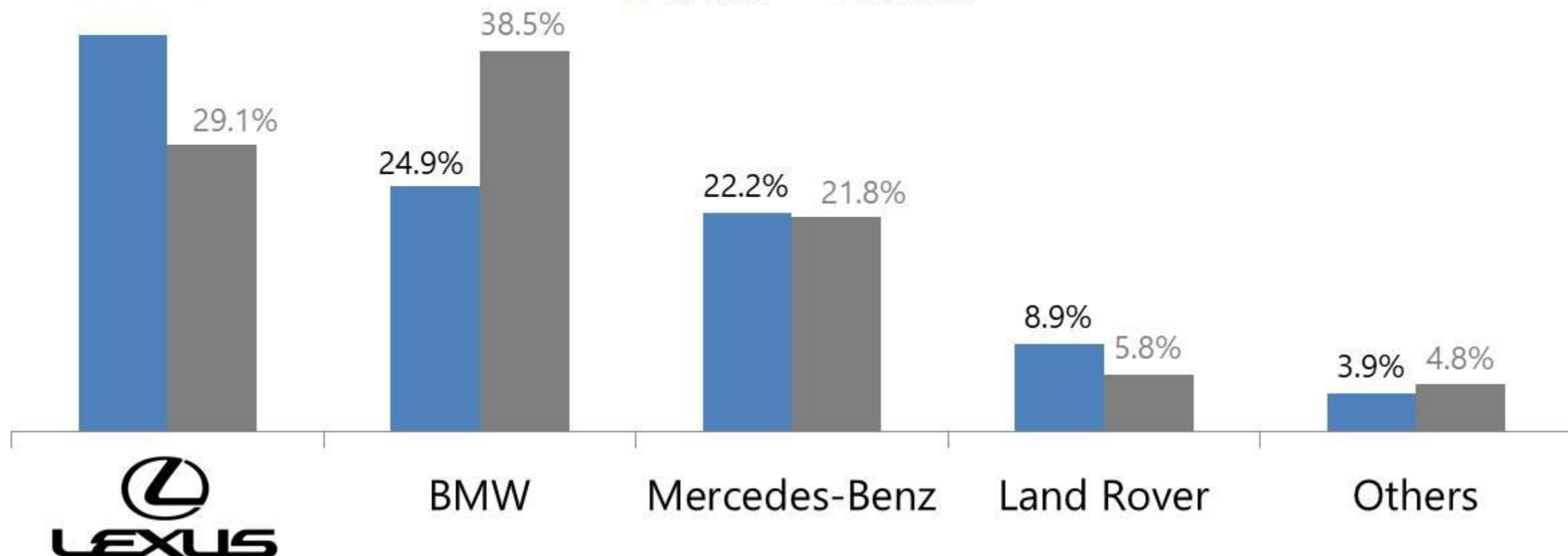
as Market Leader in the Auto Luxury segment



Overall Market Share (Luxury) as of 1H 2023

40.1% in 1H 2023

■ 1H 2023 ■ 1H 2022





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Moving Forward



Developments for the New Era



Grand Central Park, BGC

FEDERAL LAND COMMUNITIES

Creating *dynamic communities* for generations to enjoy

Laguna

Cebu

Cavite

Mandaluyong City

Pasay City

Marikina City

Bonifacio Global City



Riverpark, General Trias, Cavite



Met Park, Pasay City



Marikina



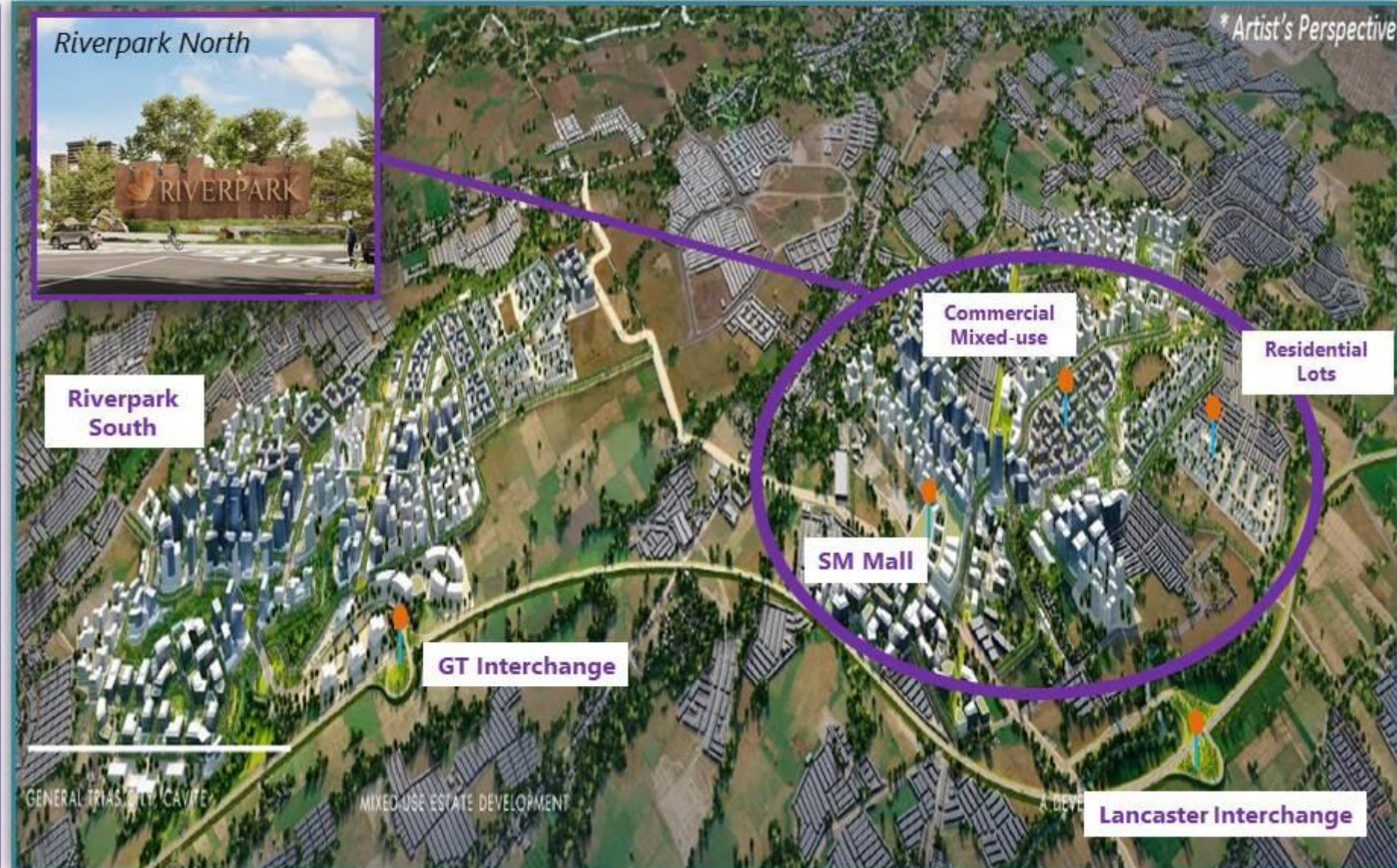
Mandaluyong



Cebu

Riverpark: Next Gen City of the South

- A **multi-use and self-sufficient** community within a **600-hectare township** located in General Trias, Cavite
- Riverpark's launch will mark Federal Land Communities' **first major development in 2023**
 - Offering of **lot sales**
 - **Land lease**
- By end of 2023, roads and utilities (Phase 1) will be completed



Introducing the IMV-0





"Innovative International Multi-Purpose Vehicle"



- **Third CKD model** for assembly at the **Toyota Sta. Rosa Plant**
 - Launch by **2024**
 - TMP invested **Php4.4 Billion**
- **Affordable** and **functional** vehicle
- Types: (1) **Pace Car Pick Up** and (2) **Modern PUV Jeepney**
- **Customizable** to suit the needs of various customers
 - Design made for **conversion from one style to another within an hour**
 - **Multi-use**: fenced cargo bed, dry freight, refrigerated freight, police car, medical van, food truck, transport vehicle
- Announced by **TMC Chairman Akio Toyoda** at **TMP's 35th Anniversary** celebration
 - In line with Toyota's mission to provide **mobility for all**

ESG Ratings - GT performance over time

GT improved its scores in Sustainalytics and MSCI in Q1 2023

ESG RATERS	RATING SCALE	2023	2022	2021	2020	2019	2018														
 SUSTAINALYTICS <small>a Morningstar company</small>	<table><tr><td>40 +</td><td>30 to 40</td><td>20 to 30</td><td>10 to 20</td><td>0 to 10</td></tr><tr><td>SEVERE RISK</td><td>HIGH RISK</td><td>MEDIUM RISK</td><td>LOW RISK</td><td>NEGLECTIBLE RISK</td></tr></table>	40 +	30 to 40	20 to 30	10 to 20	0 to 10	SEVERE RISK	HIGH RISK	MEDIUM RISK	LOW RISK	NEGLECTIBLE RISK	13.9	14.2	14.7	15	15.1	No data				
40 +	30 to 40	20 to 30	10 to 20	0 to 10																	
SEVERE RISK	HIGH RISK	MEDIUM RISK	LOW RISK	NEGLECTIBLE RISK																	
	<table><tr><td>0 to 33</td><td>34 to 66</td><td>67 to 100</td></tr><tr><td>LAGGARD</td><td>AVERAGE</td><td>LEADER</td></tr></table>	0 to 33	34 to 66	67 to 100	LAGGARD	AVERAGE	LEADER	43	43	37	37	22	10								
0 to 33	34 to 66	67 to 100																			
LAGGARD	AVERAGE	LEADER																			
	<table><tr><td>CCC</td><td>B</td><td>BB</td><td>BBB</td><td>A</td><td>AA</td><td>AAA</td></tr><tr><td>LAGGARD</td><td colspan="3">AVERAGE</td><td colspan="3">LEADER</td></tr></table>	CCC	B	BB	BBB	A	AA	AAA	LAGGARD	AVERAGE			LEADER			A	BBB	BB	BB	B	B
CCC	B	BB	BBB	A	AA	AAA															
LAGGARD	AVERAGE			LEADER																	
 CDP <small>DISCLOSURE INSIGHT ACTION</small> Climate Change	<div><div><div>A</div><div>A- Leadership</div><div>B</div><div>B- Management</div><div>C</div><div>C- Awareness</div><div>D</div><div>D- Disclosure</div></div><div>Leadership – Company has implemented best practices in addressing climate change.</div><div>Management – Company has taken action to address climate change.</div><div>Awareness – Company showcases understanding on climate-related issues</div><div>Disclosure – Company has started its climate change disclosure.</div><div>F – did not respond in the CDP Climate Change questionnaire.</div></div>	C	C	F	F	F	F														

- The Group is **positioned for further growth**. Record high earnings **+106%** in 1H2023 across core businesses **Metrobank, Federal Land, and Toyota**
- Diversifying our offerings in the property sector from stand-alone vertical residential units to **estate development (horizontal developments, lot sales, land leases)**
- Differentiating product offerings through **Japanese partnerships** (design and innovation)
- Pipeline of project launches starting this year as part of **Federal Land Communities**
- **Elevating our dominance in the automotive sector**
 - Enhancing our market representation through expanded **electrified vehicle line-up**
 - Having the **largest auto loan portfolio** in the country, with **36% market share** for the Group's operating companies
- **Growth momentum** will help carry us forward for the rest of the year



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Thank You!

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