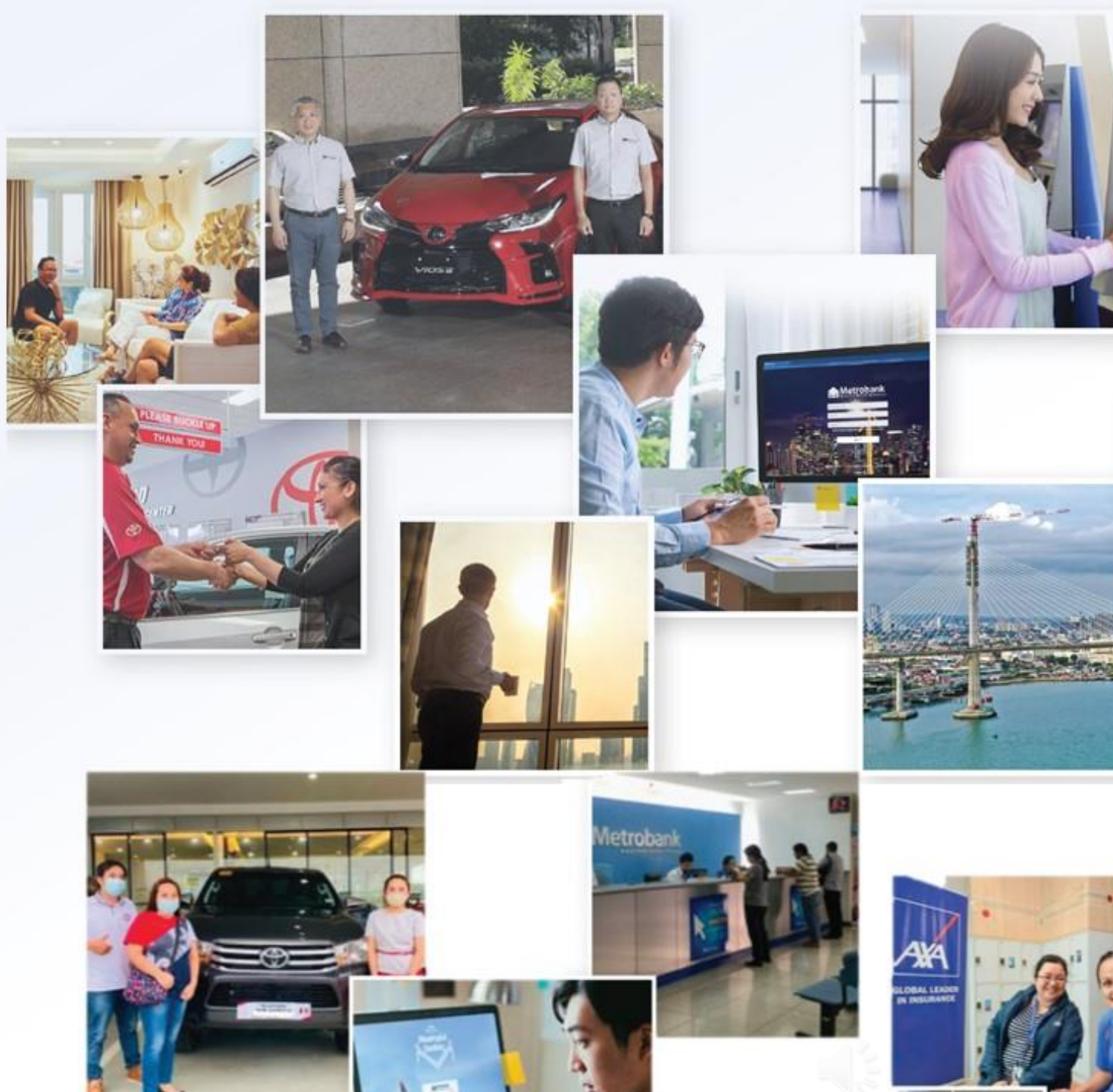


3:30 – 4:30 pm
Thursday, 28 July 2022
via Zoom

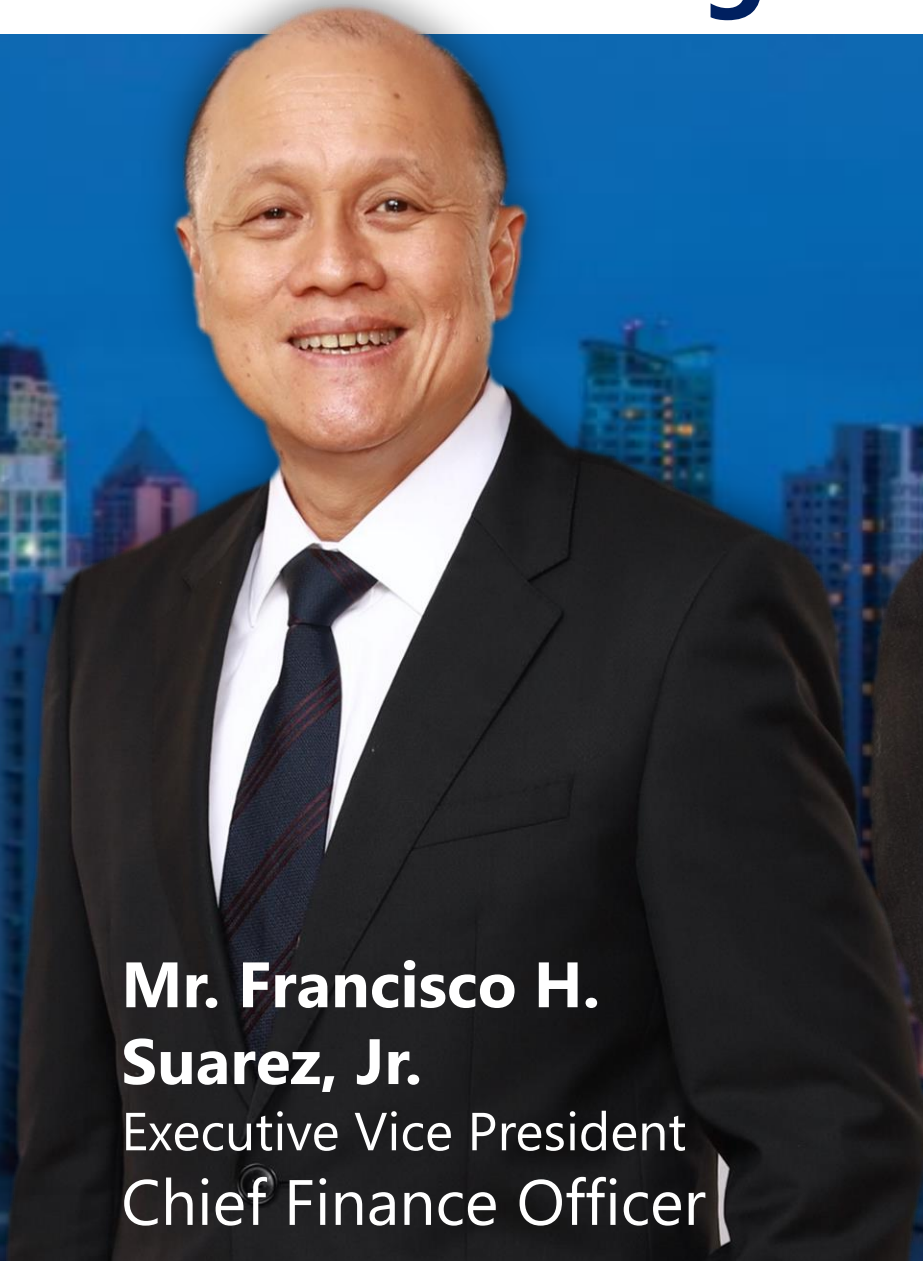
For more information,
Visit **gtcapital.com.ph/investor-relations**
or contact **IR@gtcapital.com.ph**



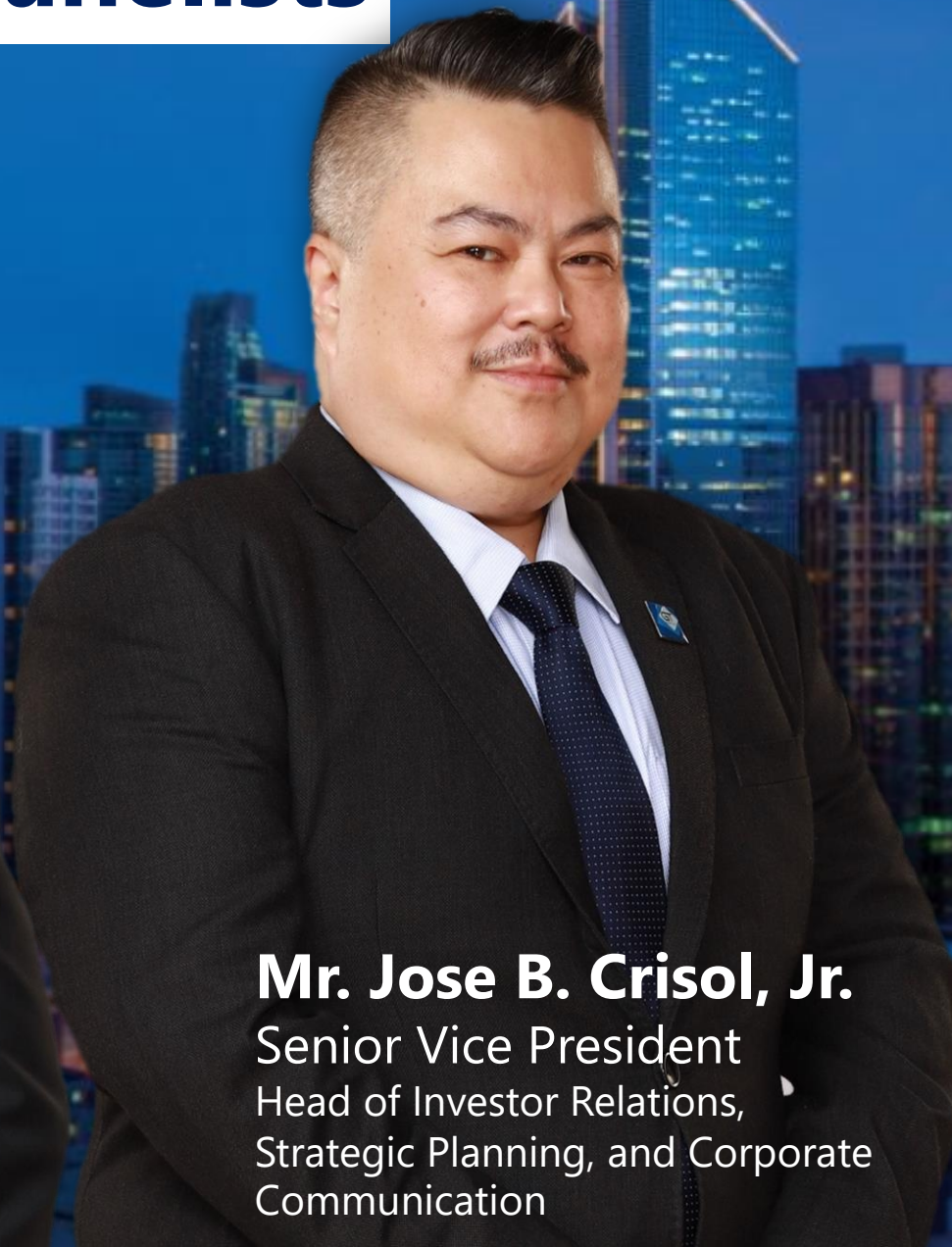


GT CAPITAL
HOLDINGS INCORPORATED

Briefing Panelists



**Mr. Francisco H.
Suarez, Jr.**
Executive Vice President
Chief Finance Officer



Mr. Jose B. Crisol, Jr.
Senior Vice President
Head of Investor Relations,
Strategic Planning, and Corporate
Communication

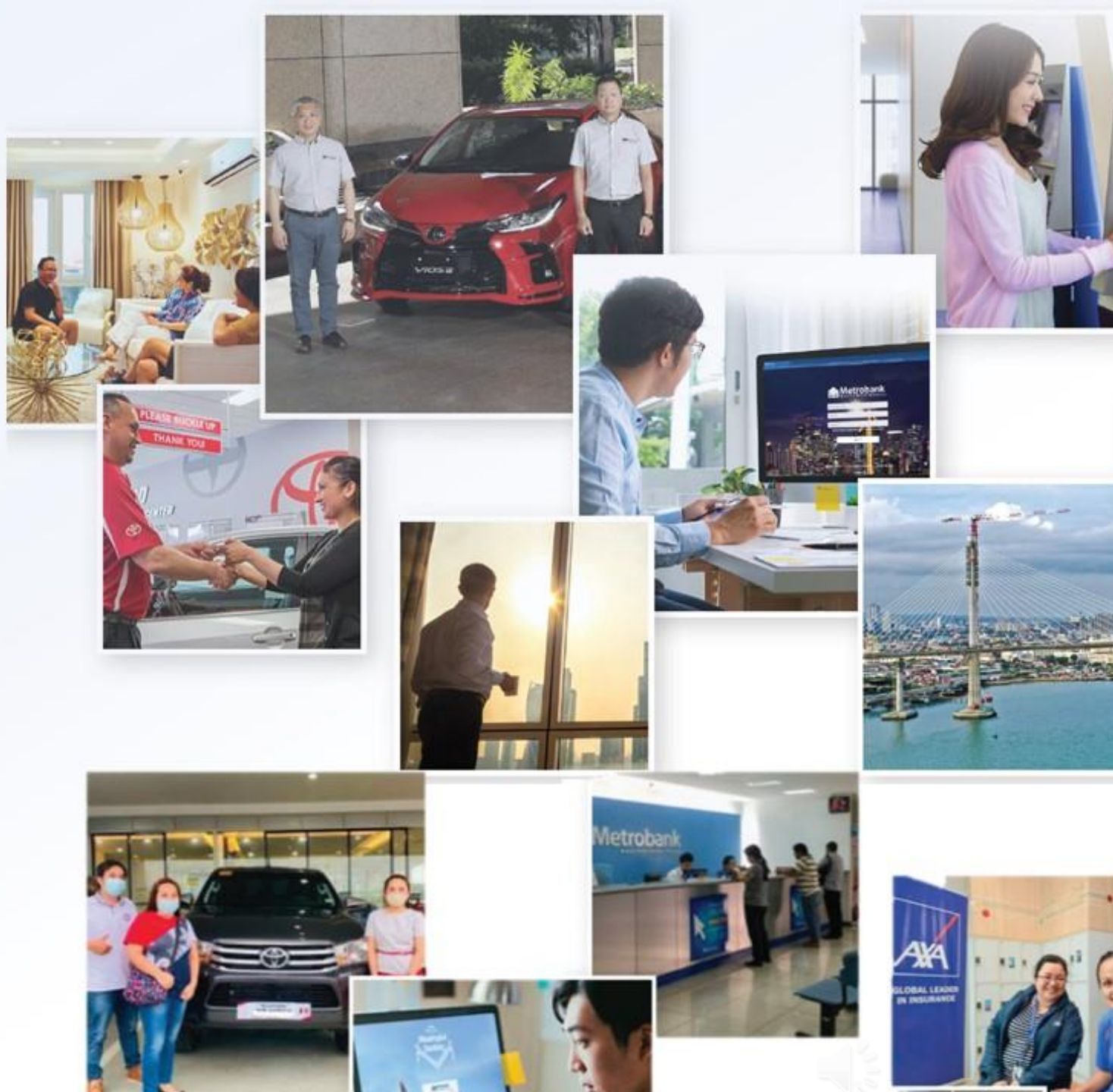


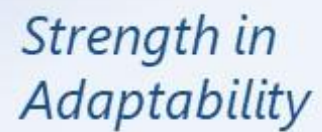
*Strength in
Adaptability*

Part 1 – Joey Crisol

Part 2 – Francis Suarez

Part 3 – Q&A





Part 1 – Joey Crisol



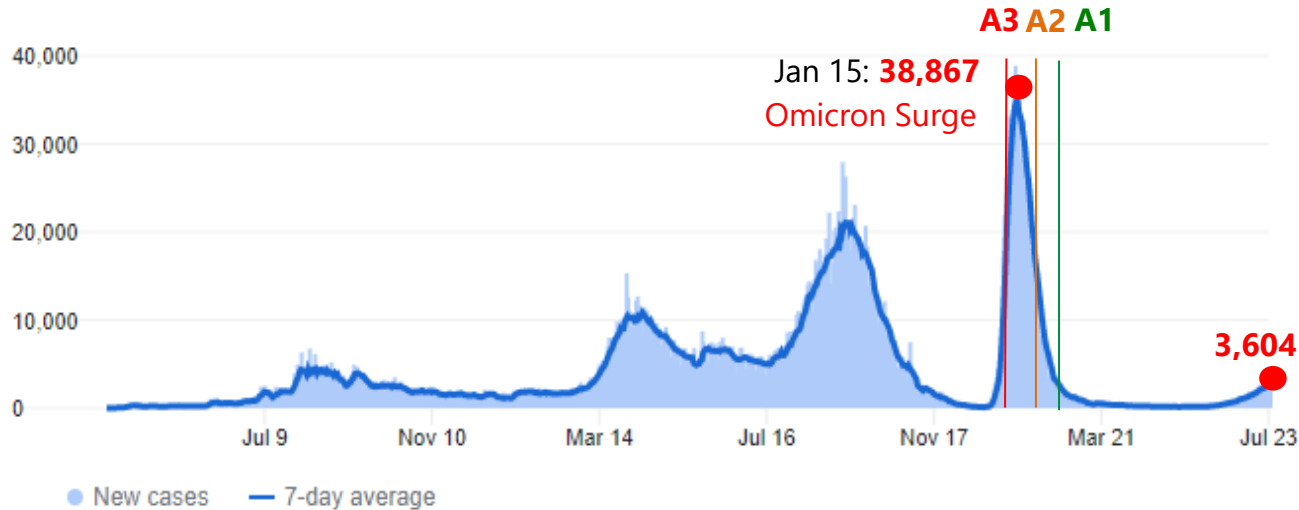


Philippine Covid-19 Updates

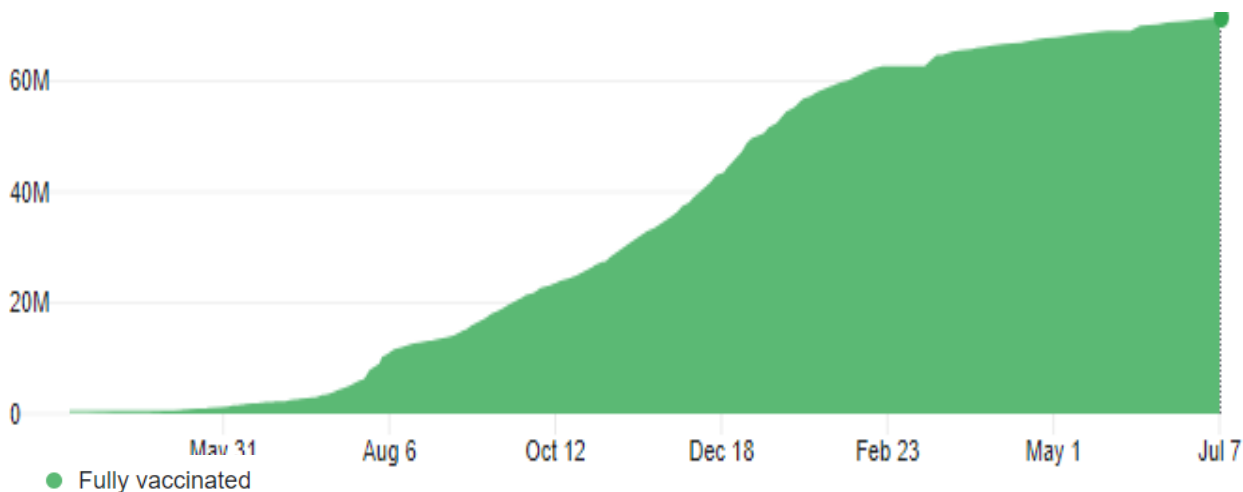


Back to Normal

"COVID Cases may have peaked" – OCTA Research



Vaccination Target Reached



Daily new cases down to **3,604** as of **July 23** vs. peak of **38,867** in Jan. 15

NCR under **Alert Level 1** since March 1 2022 (PBBM in his SONA said that there will be no more lockdown)

Full capacity allowed in offices, public transportation, malls, etc.

PHILIPPINES

Fully Vaccinated: 71,835,024 - **66%**

Boosters given: 15,523,764 - **14%**

NCR

Fully Vaccinated: **91%**

Back to Normal

Mobility Restrictions Easing

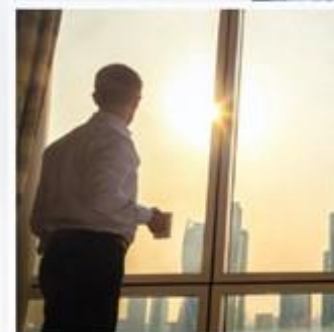


- Safety protocols continuously being observed with **Alert Level 1** status implemented since March 2022.
- Office workers resume reporting back to the office.
- Travel restrictions eased and road traffic surging.
- Retail space occupancy nearing pre-pandemic level.
- Face-to-face classes being proposed by the government by November 2022.



*Strength in
Adaptability*

Macroeconomic Highlights



Macroeconomic Conditions in **2022**

Policy Rate

3.25% +125bps YTD

(Consensus end-2022: 3.0%
MBT Research: 3.5%)

Inflation

4.4% June YTD

(Consensus FY2022: 4.6%
BSP: 5.0%)

8.3% Q1 GDP

(Consensus FY2022: 6.8%
FY 2021: 5.6%)

3,806

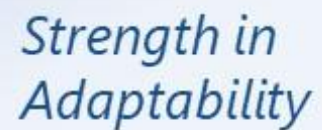
GDP Per Capita

OFW Remittances

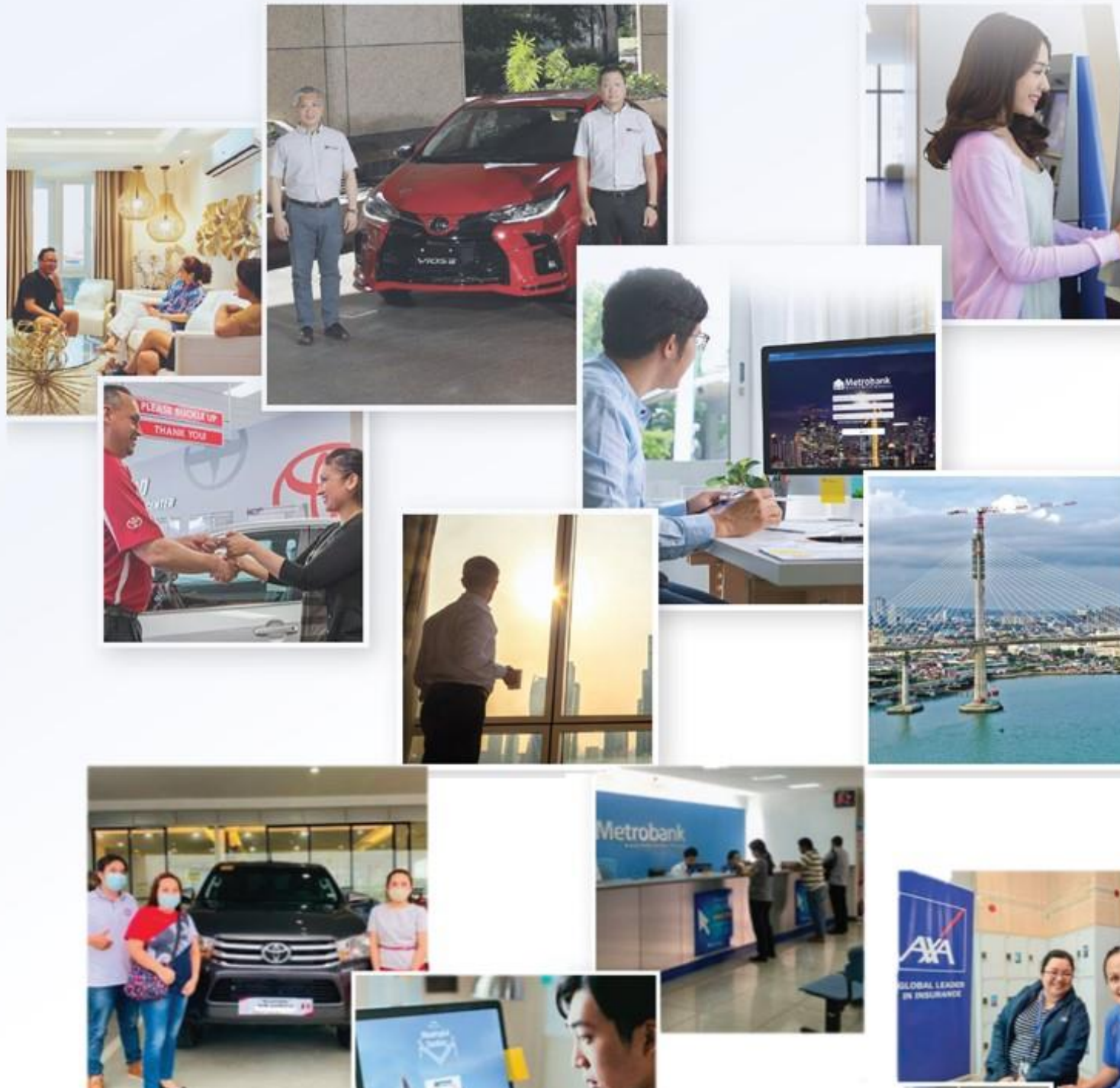
8.7 B USD

Q1 2022

+2.3% YoY



Adapting to the post-pandemic situation

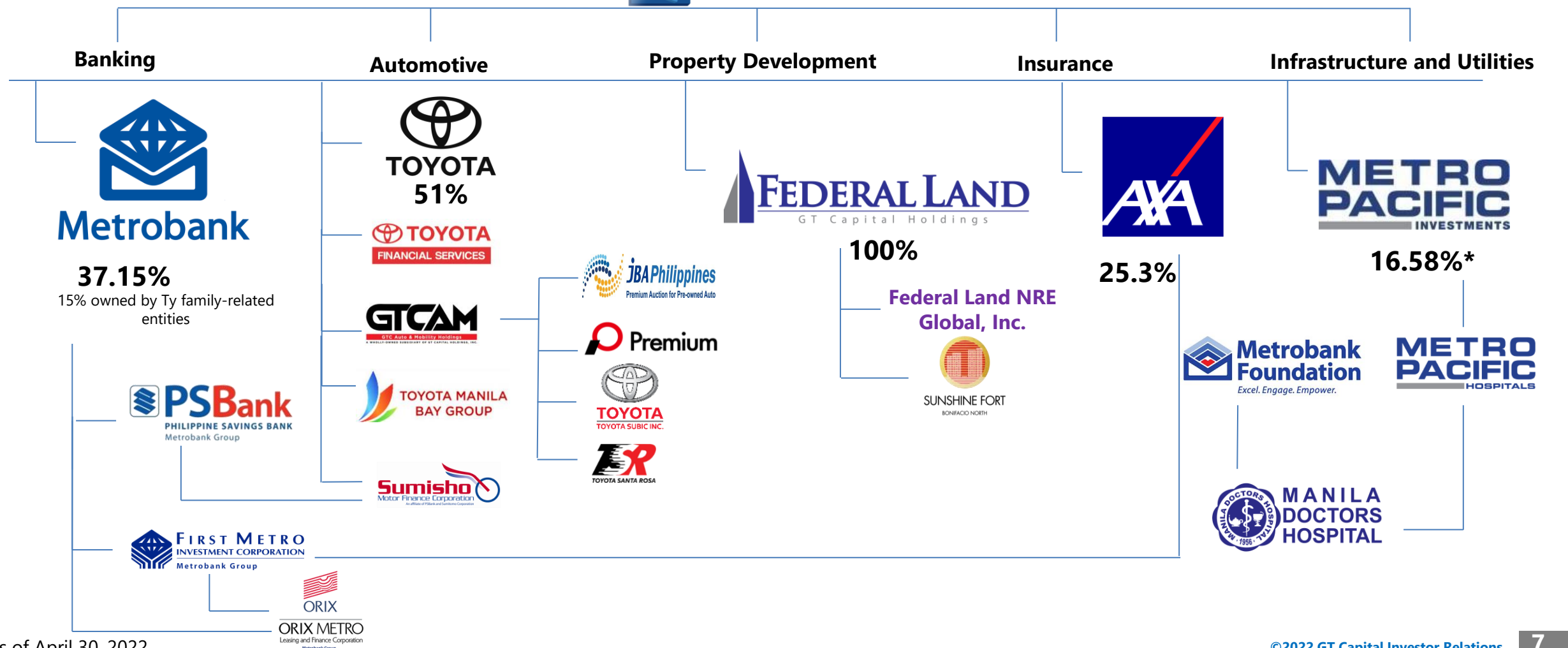


Current Corporate Ownership Structure

55.90% **Grand Titan** **Public Float** 44.10%



Foreign: 19% of Total Outstanding Shares



*As of April 30, 2022

Metrobank providing Meaningful Banking



Toyota outpacing the auto industry



TOYOTA

Retail Vehicle Sales

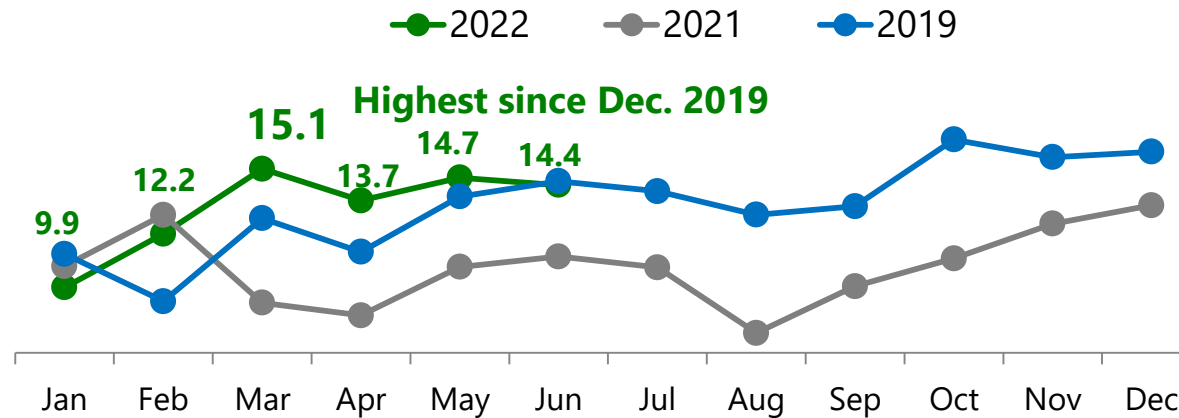
80,090 Units

1H 2022

+25.6%YoY

vs. **63,758** 1H 2021

Monthly Retail Vehicle Sales (In '000 Units)



FY 2021

1H 2022

80%
of FY 2019

109%
of 1H 2019

Industry

Retail Vehicle Sales

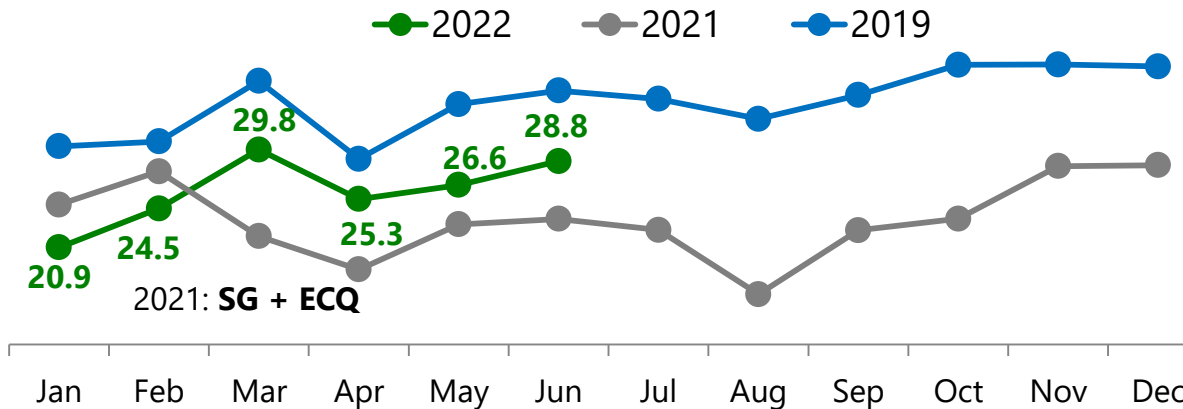
155,930 Units

1H 2022

+11.4%YoY

vs. **139,949** 1H 2021

Monthly Retail Vehicle Sales (In '000 Units)



FY 2021

1H 2022

68%
of FY 2019

80%
of 1H 2019

Toyota offers mobility for all



- Launched in **July 2022**
- Two body types: **Pickup** and **Panel Van**
- **Affordable** and **reliable** light commercial vehicle (LCV) to support Filipino businesses
- In line with TMP's thrust of **MOBILITY FOR ALL**
- Addresses evolving needs of MSMEs
- **Reinvention** of the classic Toyota Lite Ace



1990 Toyota Lite Ace

Formerly positioned as a budget-friendly family van



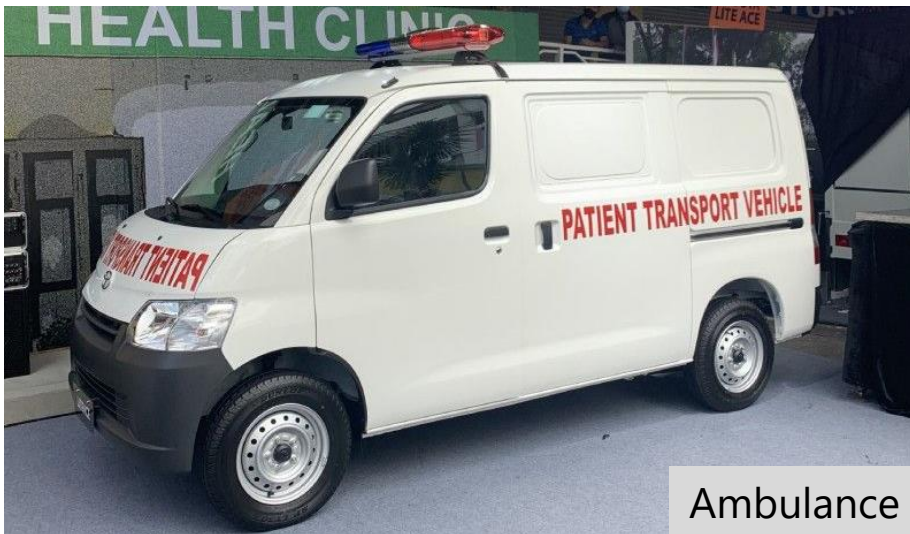
The all-new multi-purpose Lite Ace



Service Vehicle



Rice Delivery



Ambulance



Barangay Patrol Car



Premium Warranty Services Philippines, Inc.

Start of operations **September 2021**

A joint venture between **GTCAM** and **MITSUI & CO.**



 **carousell Autos**

Dito ang auto siguradong
 **inspected!**


Have peace of mind with
a 188-point inspection, at no cost

 **Premium**
Premium Warranty Services Philippines, Inc.

Inspected by service
technicians using
Japanese standards



Look for the
Inspected
badge





Made possible by
 **Premium**
Premium Warranty Services Philippines, Inc.



Start of operations **November 2021**

A joint venture between  **GTCAM** and  **MITSUI & CO.**



TMP navigating through the headwinds

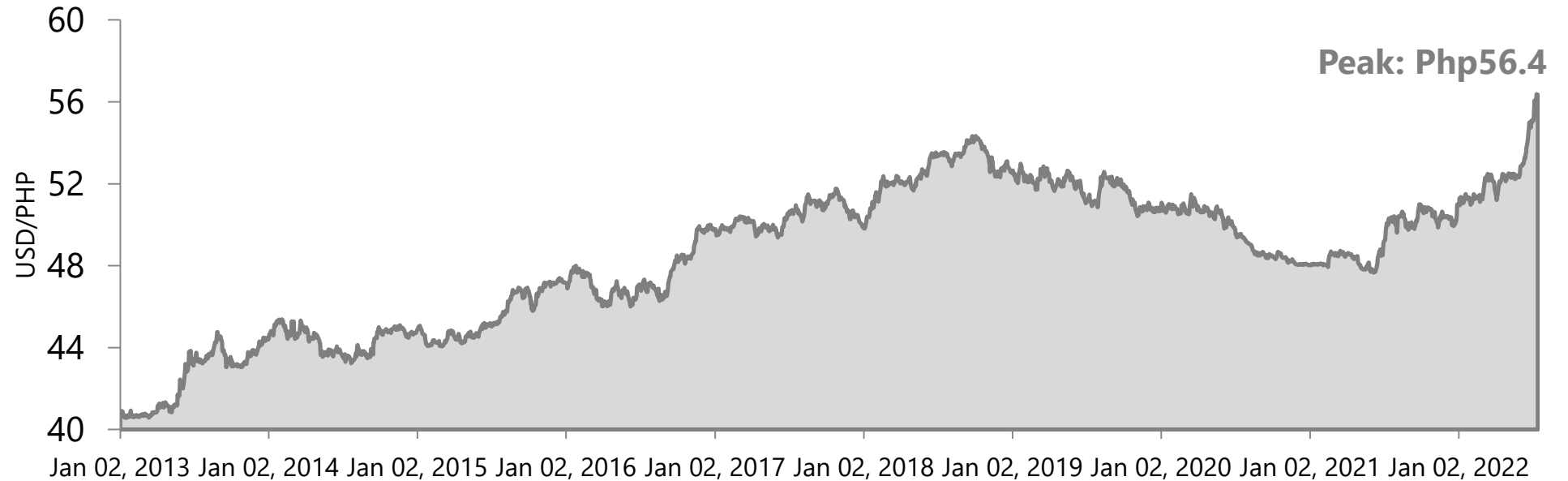


Depreciation of the PHP

-8.1%

March to July 2022

Result of increase in US Fed Funds Rate to temper inflation



Forex effect on TMP

Counter-measures utilized to address foreign exchange movement

Price increases to protect margins

CARS program and increasing localization in the long-term



CARS Program entry

TMP navigating through the headwinds

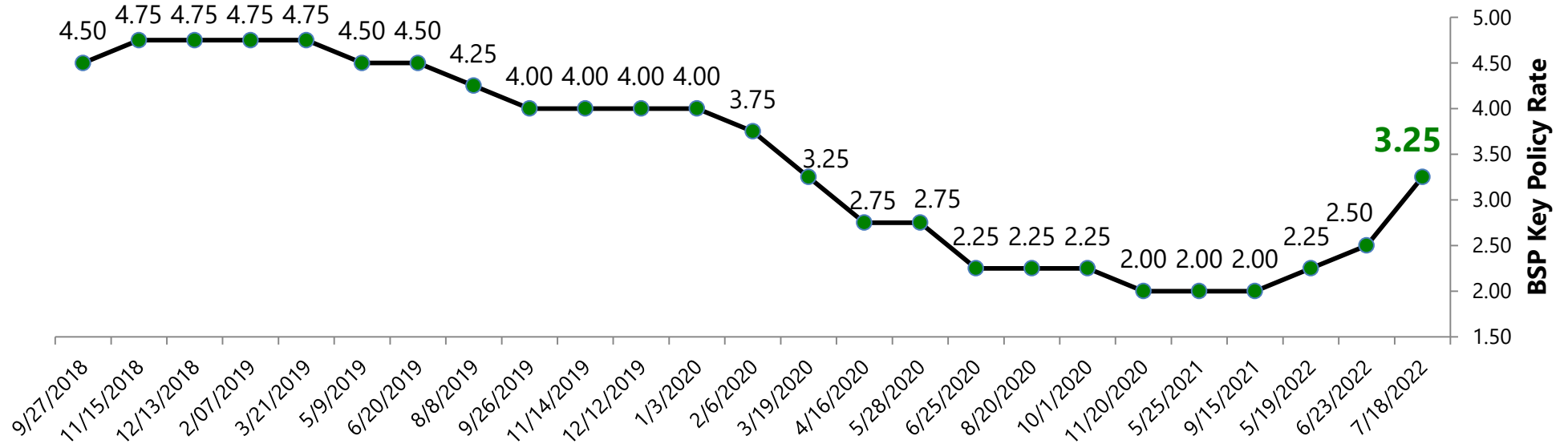


Increase in Interest Rates

3.25%

BSP Policy Rate

Preventive policy measures implemented by the BSP to cushion the impact of inflation



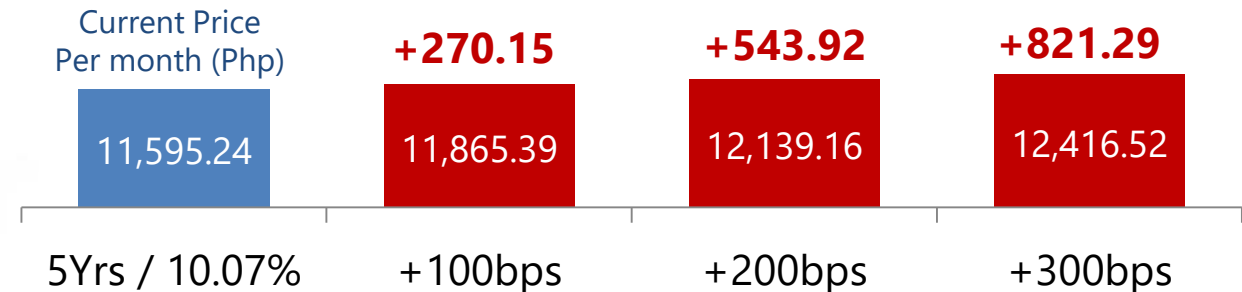
Impact on auto loans

Consumers focus more on the absolute peso amounts of their monthly amortization

Toyota Vios 1.3 Base M/T
SRP: Php 681,000.00



Change in Monthly Amortization



2nd Joint Venture with Nomura

23 July 2017

Federal Land and Nomura Real Estate JV



60% | **20%** | **20%**

JV Agreement



SUNSHINE FORT
BONIFACIO NORTH

First Project ↓



THE SEASONS
RESIDENCES

Anchor
Tenant
O&M
partner

28 January 2022

Federal Land-Nomura Real Estate solidify strategic alliance



66% | **34%**

- **Php32B (property and cash)** infusions over next 2 years
- Solid track record
- 50 years of experience
- Local market knowledge
- GT Capital Group resources

- **Php16B** cash over next 2 years
- Expertise in Japanese design, efficiency, technology, and innovation
- Best practices in construction, architecture, customer service, human resources

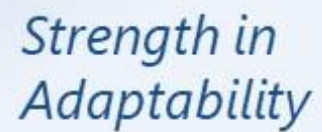
Federal Land NRE Global, Inc.

Property as the new growth engine

Four areas of land development
Total area of **250 hectares**



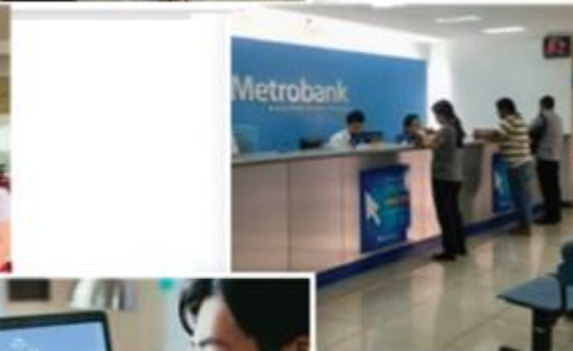
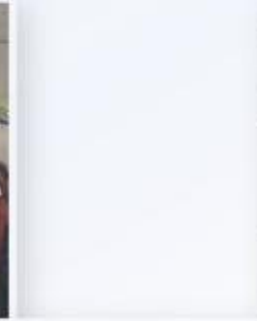
- Scheduled to start operations in **April 2022**
- Expected to create **6,000 job opportunities** within the first five years of operations
- **Launch** of projects in **Metro Manila** is slated for **mid-2023**, while **Cavite** development will be in the **fourth quarter of 2023**
- Initial pipeline of **residential, office, and commercial** in first 10 years
 - **50,000** residential units
 - **6.8 million sqm** of office space
 - **0.2 million sqm** of commercial space
- **Japanese inspired developments** as a differentiating factor or unique selling proposition
- Focus on **sustainable townships, smart living, and Japanese retail concepts**










*Strength in
Adaptability*

Consolidated Financial Highlights



GT Capital Financial Highlights Q1 2022

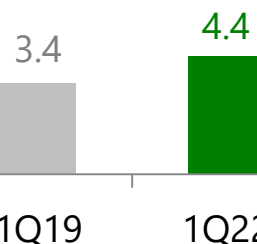
Core Net Income	Php4.0 Billion Php3.4 Billion Q1 2021	+18% YoY	Consolidated Net Income	Php4.4 Billion ¹ Php4.1 Billion Q1 2021 ²	+7% YoY
<div> Metrobank You're in good hands</div> <div>Revenues P27.6B +2% Net Income P8.0B +3%</div> <div><ul style="list-style-type: none">NII Php19.3B (70% of OI)Gross loans Php1.3T +5% (corporate +10%, credit cards +8%)CASA Php1.4T +10% CASA ratio 71%Non Interest Income Php8.3B +5%Service fees Php3.6B +7%Provisions Php2.0B -18%NPL ratio 2.2% vs 2.4%NPL Cover 179%CAR 18.5%</div>	<div> FEDERAL LAND GT Capital Holdings</div> <div>Revenues P2.8B +17% Net Income P311M -5%</div> <div><ul style="list-style-type: none">Res sales Php4.2B +15%Booked sales Php1.8B +10%Equity in JVs Php140M +>100%Other Income (interest and penalties) Php166MGPM 52%NPM 11%OPEX +12% (RPT, R&M)</div>	<div> AXA</div> <div>Gross Premium P8.2B -34% Net Income P427M +32%</div> <div><ul style="list-style-type: none">APE Php1.1B -35%<ul style="list-style-type: none">SP -58% (Mkt volatility)RP -21% (Limited Banca)P&H (25% of APE from 20%)AUM Php139B +18%Asset Mgt Fees Php0.7B +17%Life NI Php428M -16%G.I./GWP Php0.8B due to property pruningG.I. Net Loss Php2M vs Php188M loss in 1Q21; lower NATCAT and claims</div>	<div> METRO PACIFIC INVESTMENTS</div> <div>Share in Operating Core Income P4.3B +14% Core Net Income P3.1B +23%</div> <div><ul style="list-style-type: none">Core NI per OpCo<ul style="list-style-type: none">Meralco +10%MPTC +59%Maynilad +10%Impact to GTCAP conso net income +42% y-o-y from increase in direct equity stake from 15.98% to 16.52% as of end-March 2022 (ongoing share buyback)</div>	<div> TOYOTA</div> <div>Revenues P42.1B +24% Net Income P2.1B +5%</div> <div><ul style="list-style-type: none">WSV +18%RSV +12% (vs. industry +0.8%)Market Share of 49.5% (all-time high) vs 44.4%GPM 10.4% vs. 12.4% due to weaker PhpNPM 5.1% vs. 4.5% due to lower advertising and sales promosImpact to GTCAP conso net income +22% y-o-y from elimination of gain on sale of Toyota Sta. Rosa in Q1 2021</div>	

1. Includes P0.42B share in MPIC's nonrecurring gains; 2. Includes P0.76B share in MPIC's nonrecurring gains

GT Capital Group Above Pre-COVID

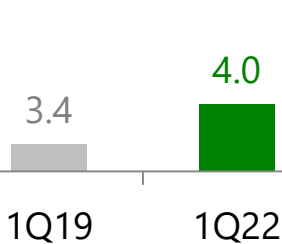


Conso NI (Php B)



129%
of Pre-COVID

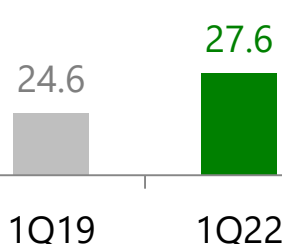
Core NI (Php B)



118%
of Pre-COVID

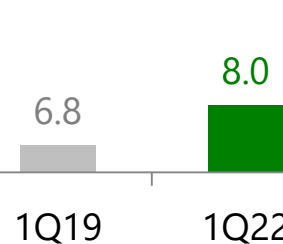


Revenues (Php B)



112%
of Pre-COVID

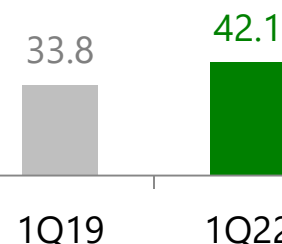
Net Income (Php B)



118%
of Pre-COVID

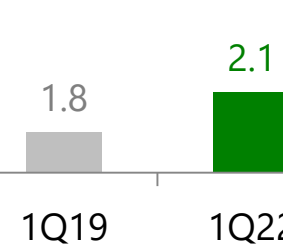
TOYOTA

Revenues (Php B)



125%
of Pre-COVID

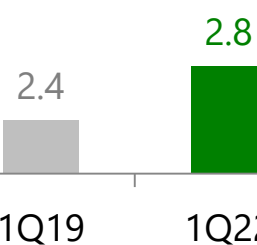
Net Income (Php B)



117%
of Pre-COVID

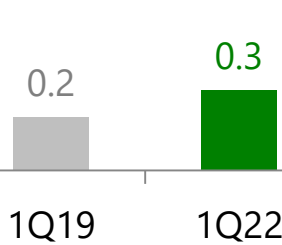


Revenues (Php B)



117%
of Pre-COVID

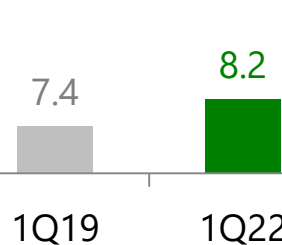
Net Income (Php B)



164%
of Pre-COVID

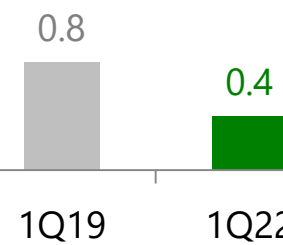


Gross Prem. (Php B)



110%
of Pre-COVID

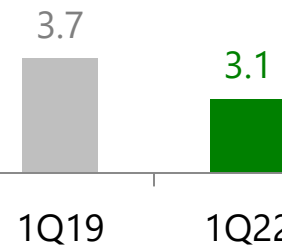
Net Income (Php B)



53%
of Pre-COVID

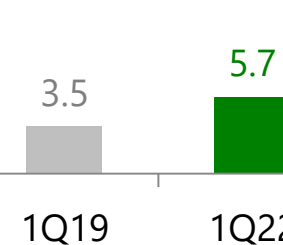


Core NI (Php B)



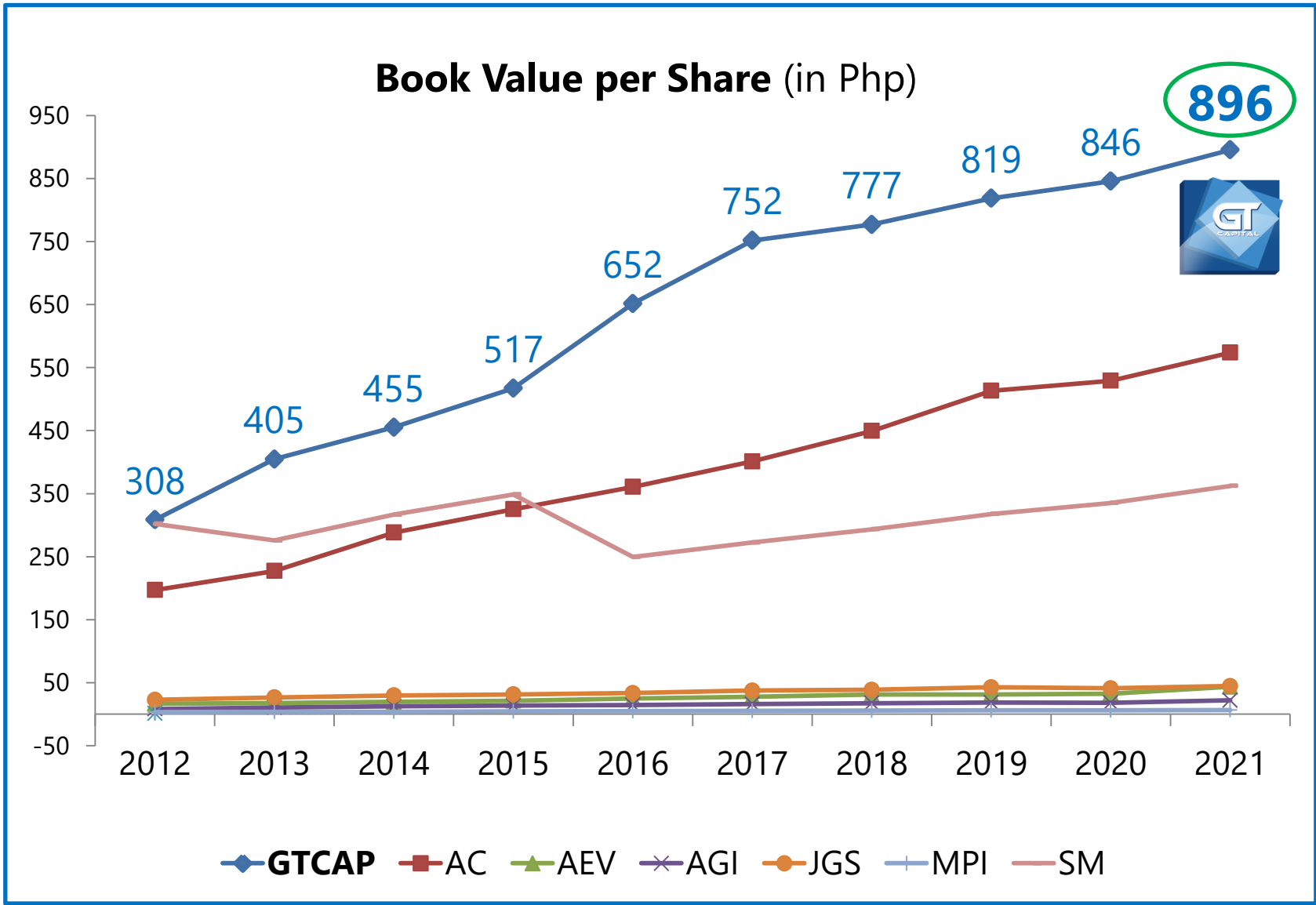
85%
of Pre-COVID

Reported NI (Php B)



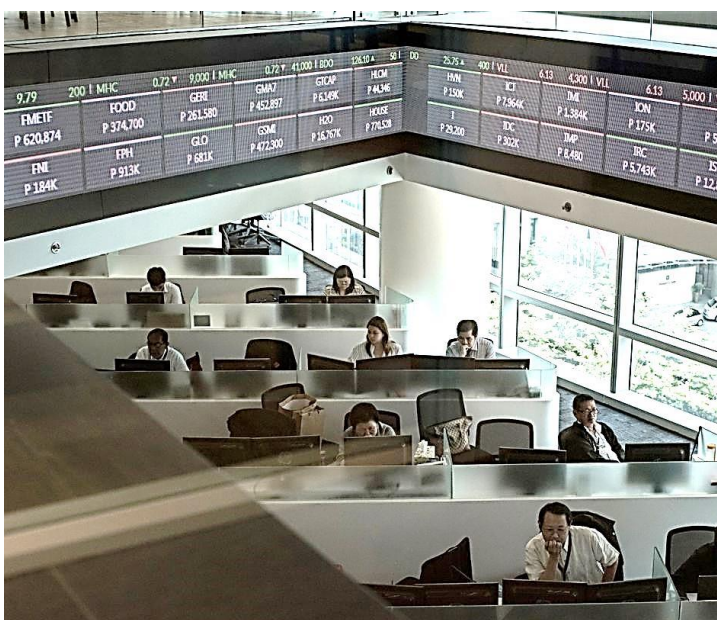
161%
of Pre-COVID

Book Value per Share – Peer Conglomerates



Source: Bloomberg

GT Capital's book value per share grew from **Php308 in 2012** to **Php896 in 2021**, **13% per annum** – **highest** among its peer conglomerates.



Summary of Key Messages

1

BOUNCING BACK WITH THE ECONOMY

- Positioned to build on the **growth momentum as key indicators are above pre-Covid levels**
 - Php4.0 B** Core NI **+18%**
 - Php4.4 B** Conso NI **+7%**
- GT Capital to benefit from the current administration's efforts to prioritize **infrastructure development** and **recovery**, led by well-trusted veterans of the economic team.

2

NEW ENGINE FOR GROWTH

- Property as next **high growth engine** of GT Capital
- Sizeable **Cavite land bank**
- Federal Land NRE Global**



3

COMPANY MILESTONES

- 10 years of strength and prosperity as a listed company
- To continuously expand and explore new **growth opportunities**
- Further professionalizing group leadership with our new Chairman, **Mr. Francis C. Sebastian**



4

SUSTAINABILITY / ESG

- Responding to the **changing investor landscape**
- First **Integrated Sustainability Report** released in 2022
- Shifting to **Integrated Reporting Standards**
- Ranked favorably by **S&P**, **MSCI**, and **Sustainalytics**





*Strength in
Adaptability*

Thank You!

The floor is now open for questions

**First Access:
First Metro Securities / DBS
Retail Virtual Roadshow**

Thursday, 28 July 2022

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

