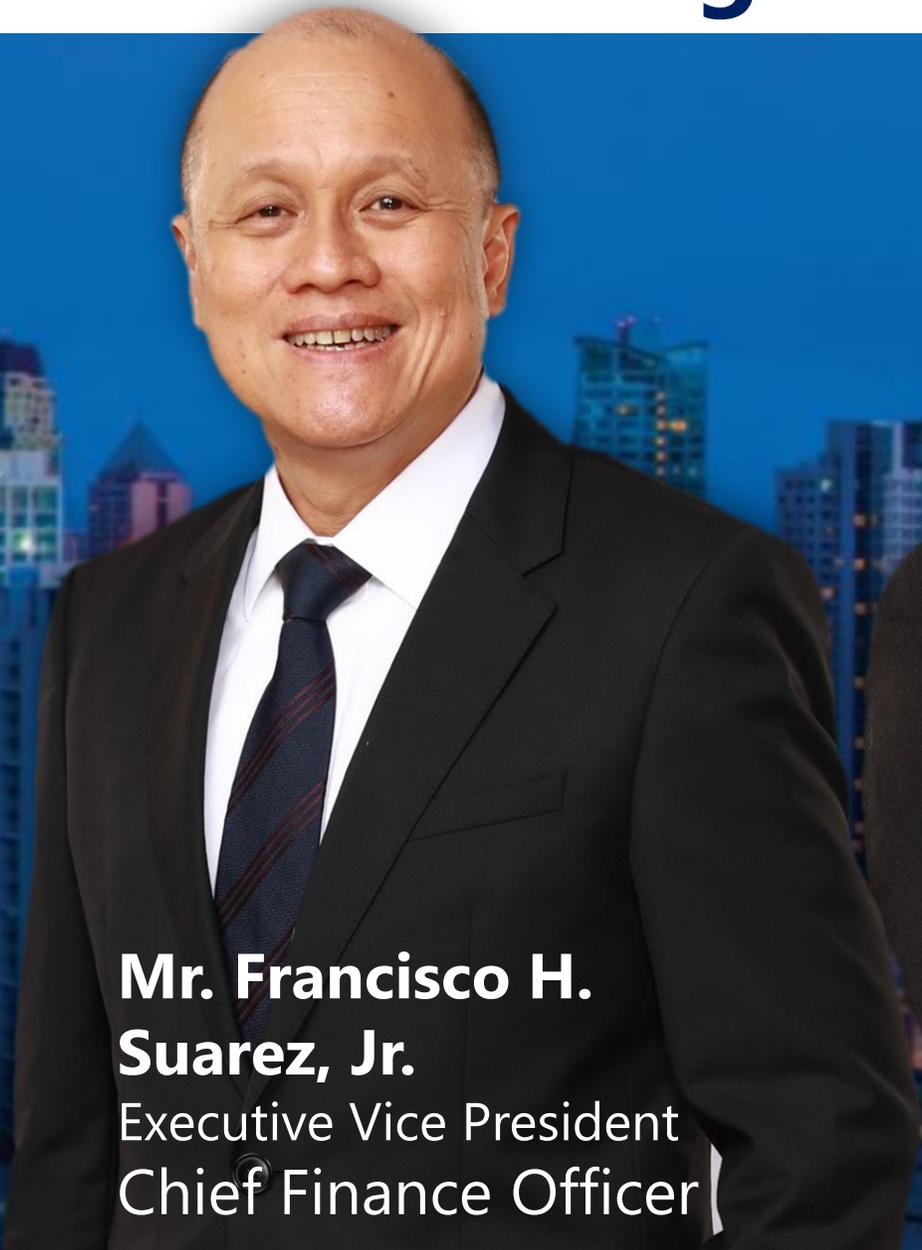


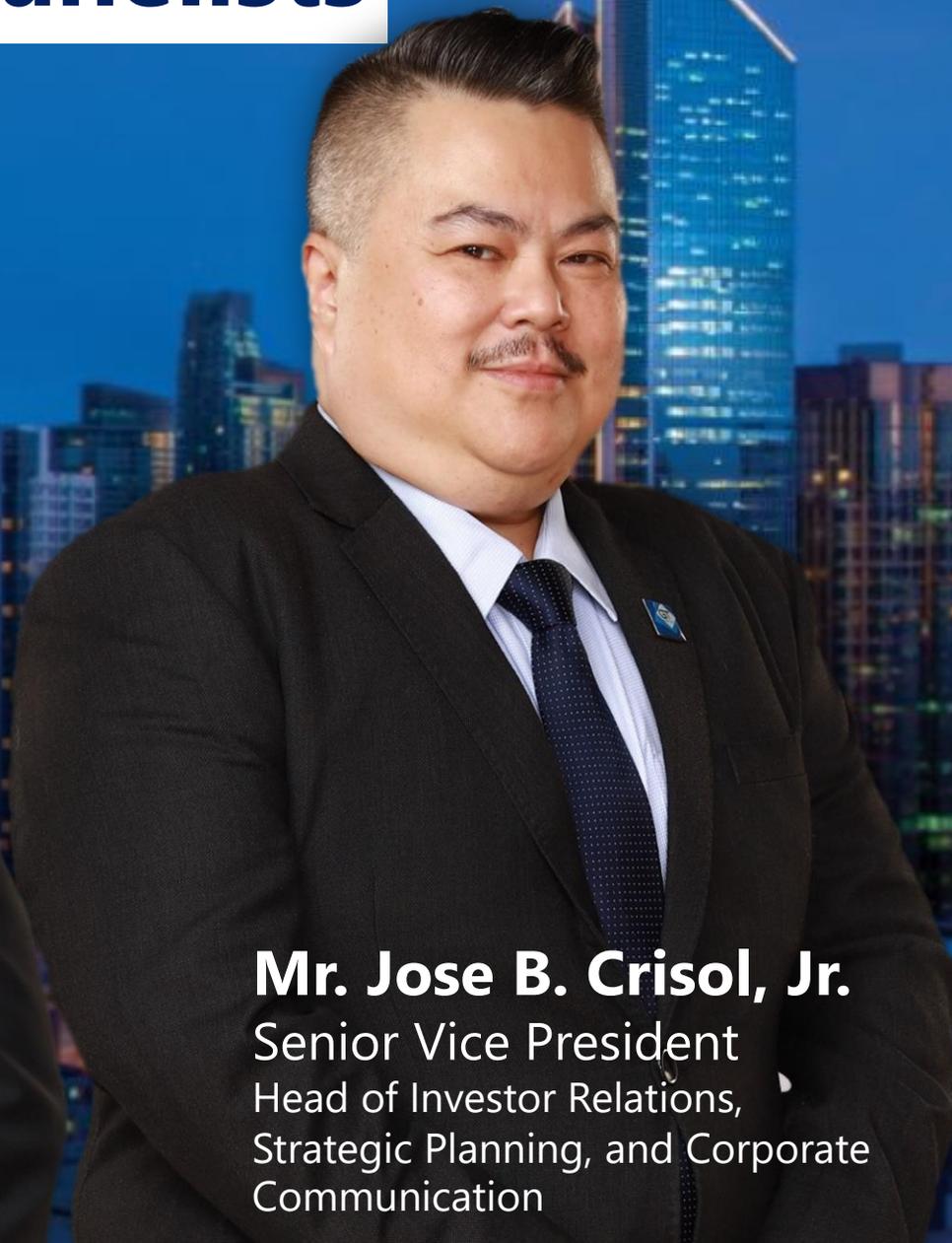


GT CAPITAL
HOLDINGS INCORPORATED

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

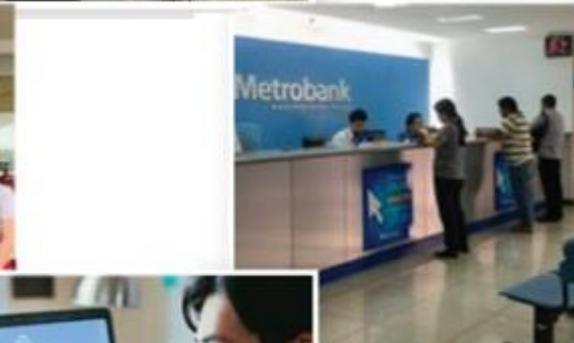


*Strength in
Adaptability*

Part 1 – Joey Crisol

Part 2 – Francis Suarez

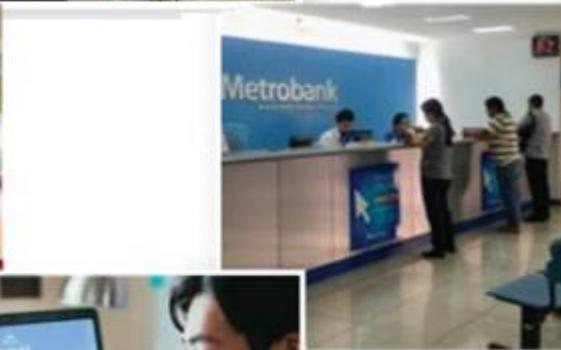
Part 3 – Q&A





*Strength in
Adaptability*

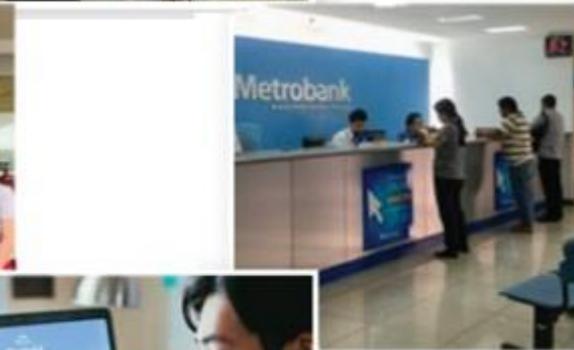
Part 1 – Joey Crisol





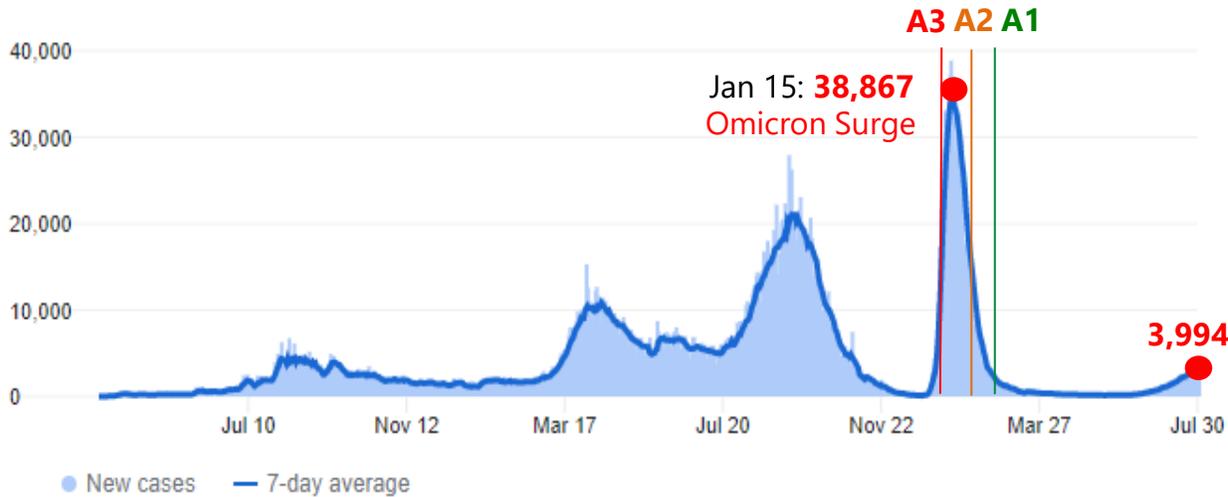
*Strength in
Adaptability*

Philippine Covid-19 Updates

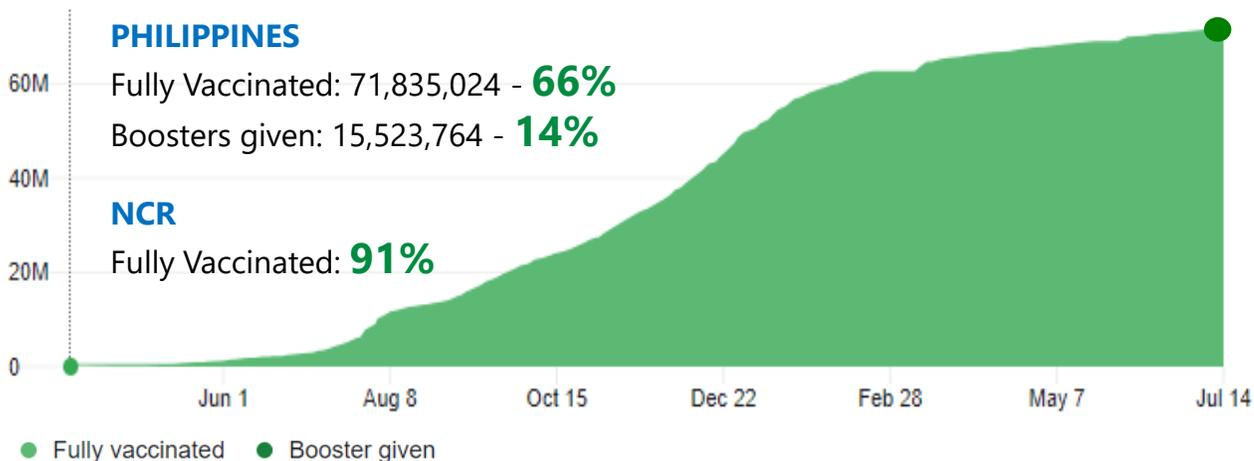


Back to Normal

Daily COVID-19 Cases (7-day average) as of July 30, 2022



Total COVID-19 Vaccinations as of July 14, 2022



- “**Covid cases may have peaked**” – OCTA Research
- Daily new cases down to **3,994** as of **July 30** vs. peak of **38,867** in **Jan 15**
- **NCR** under **Alert Level 1** since March 1, 2022 (PBBM said there will be **no more lockdowns** during his SONA)
- **Full capacity** allowed in offices, public transportation, malls, etc.
- **Travel restrictions eased**. Road traffic and retail space occupancy nearing **pre-Covid levels**
- Proposed face-to-face classes by November 2022
- NCR vaccination target reached: **91%**

Back to Normal

Mobility Restrictions Easing

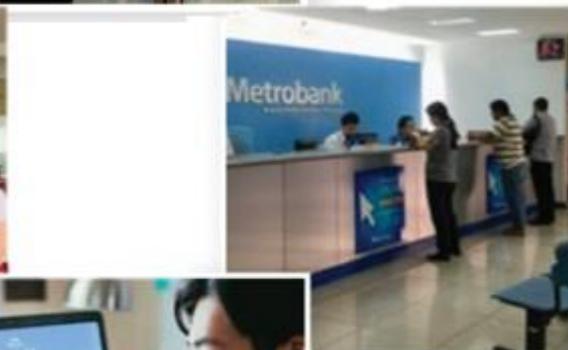


- Safety protocols continuously being observed with **Alert Level 1** status implemented since March 2022.
- Office workers resume reporting back to the office.
- Travel restrictions eased and road traffic surging.
- Retail space occupancy nearing pre-pandemic level.
- Face-to-face classes required by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

Metrobank providing Meaningful Banking



THE ASIAN BANKER®
STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY

2022 Most Helpful Bank
during COVID-19 in the Philippines
and 10th in Asia Pacific



Metrobank
You're in good hands

Best Domestic Private Bank
in the Philippines

Asiamoney Private Banking Awards 2022



Toyota outpacing the auto industry



TOYOTA

Retail Vehicle Sales

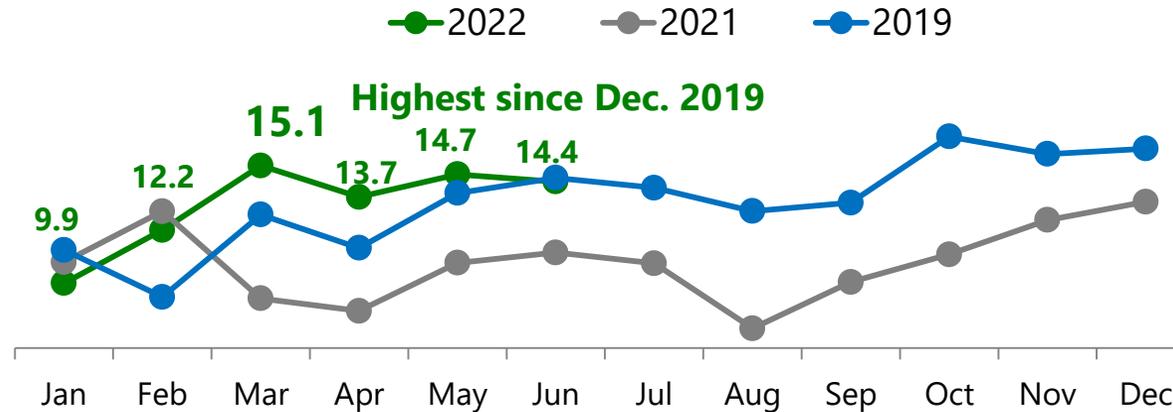
80,090 Units

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

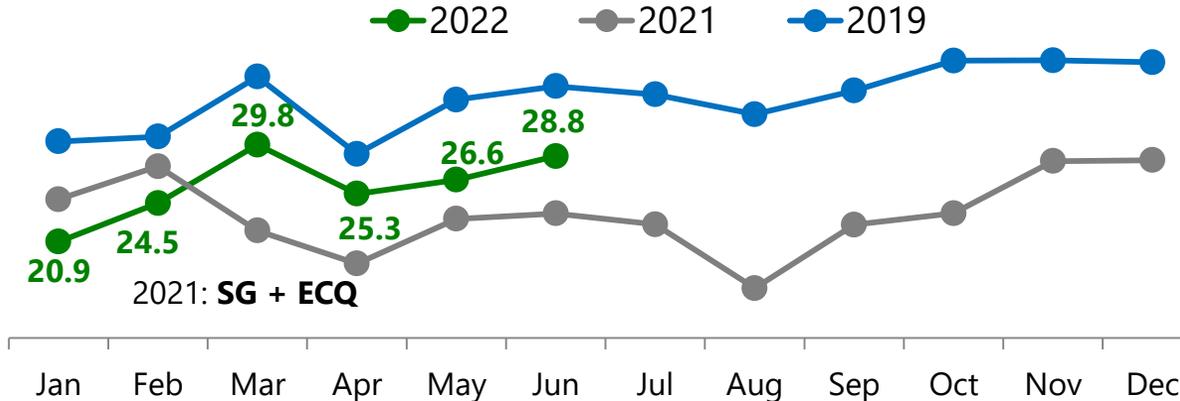
155,930 Units

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

Updates on JBA Philippines and Premium Warranty

GTCAM



Premium Warranty Services Philippines, Inc.

- ✓ Pre-owned vehicle 188-point inspection
- ✓ Warranty coverage on 200+ parts for pre-owned vehicles
- ✓ Established an exclusive partnership with **Carousell**, the largest auto portal in the country

Start of operations: **September 2021**



- ✓ Expanded online bidding and sale of pre-owned vehicles for all brands
- ✓ More organized and transparent buying and selling experience (B2B)
- ✓ Expanding GT Capital's auto value chain

Start of operations **November 2021**

TMP navigating through the headwinds

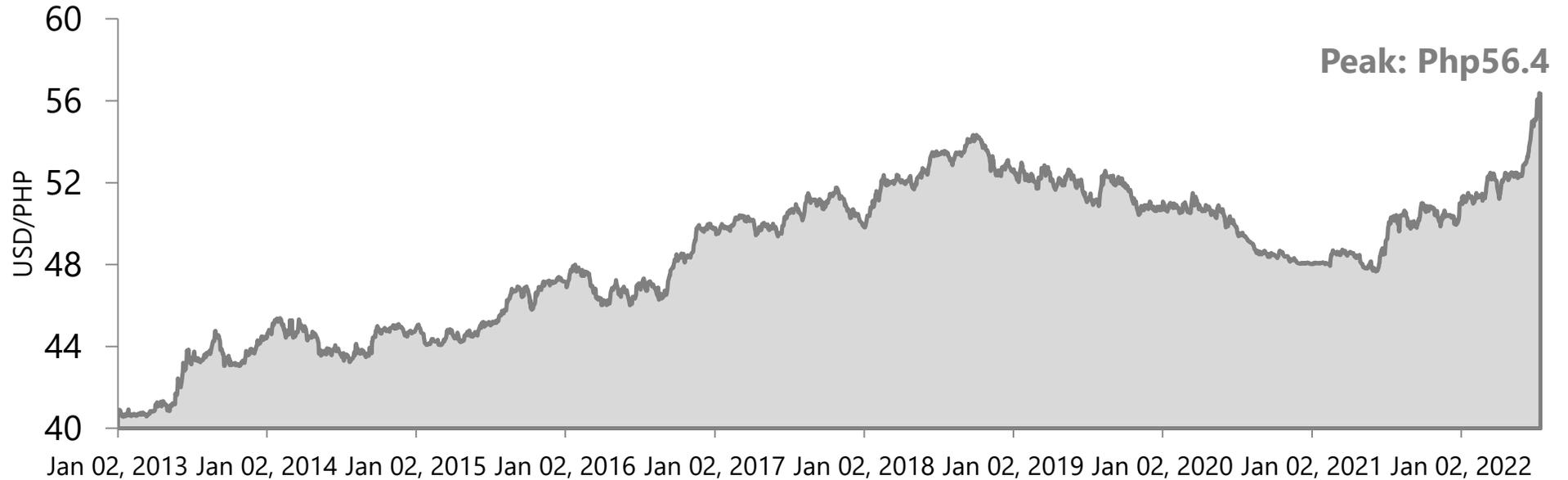


Depreciation of the PHP

-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

Comprehensive Auto Resurgence Strategy (CARS) program and increasing localization in the long-term



TMP navigating through the headwinds

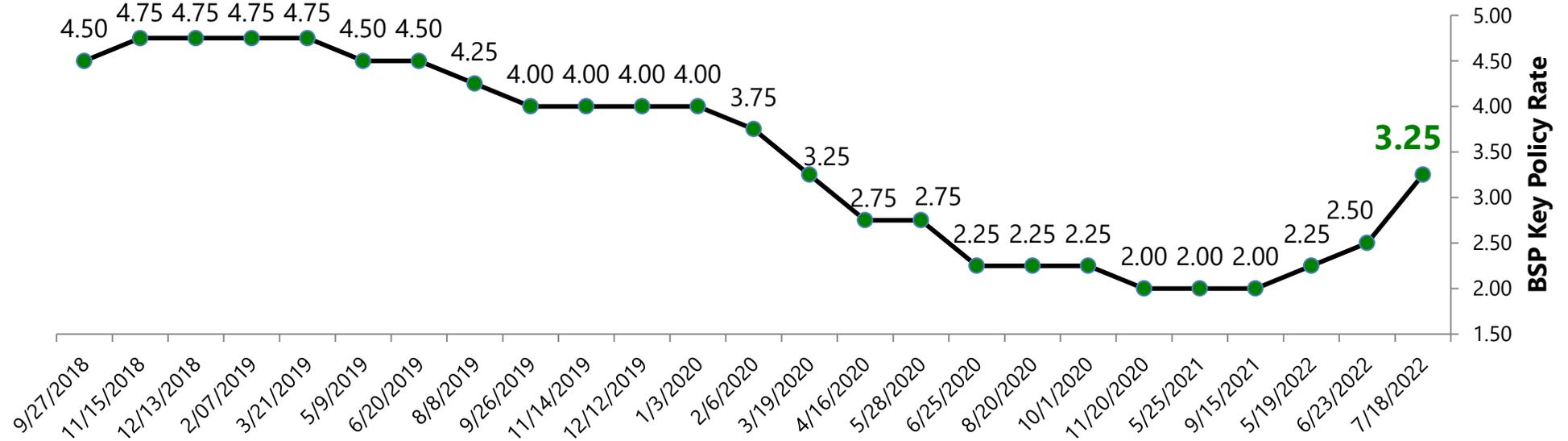


Increase in Interest Rates

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

Anchor
Tenant
O&M
partner



SUNSHINE FORT
BONIFACIO NORTH

First Project ↓



THE SEASONS
RESIDENCES

28 January 2022

Federal Land-Nomura Real Estate solidify strategic alliance



66%

34%

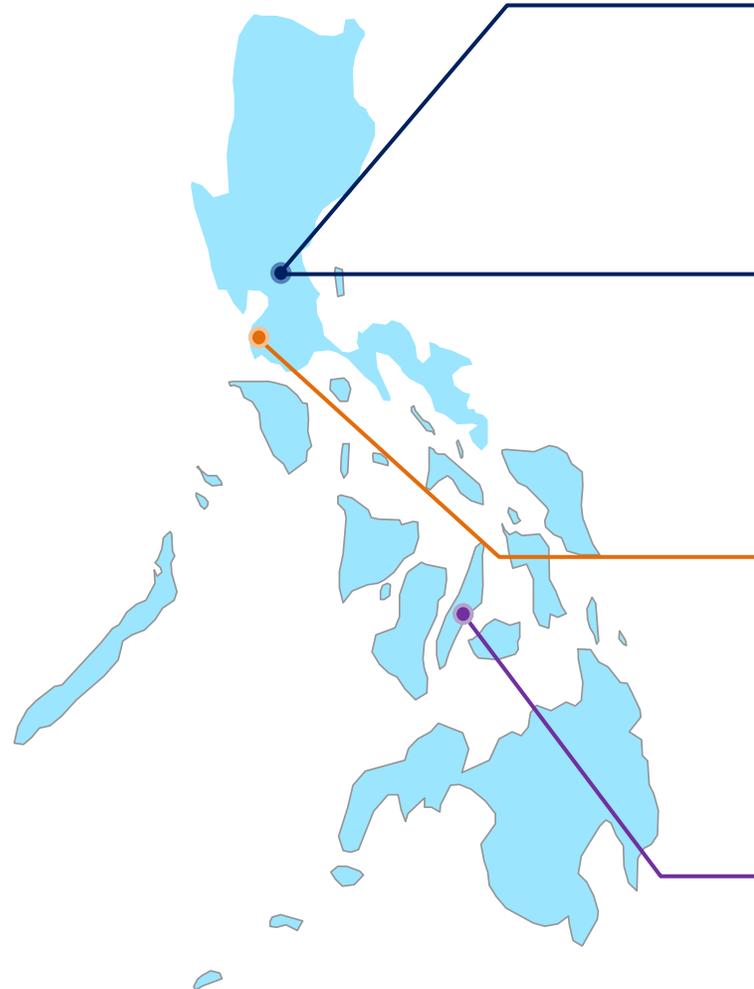
- **Php32B (property and cash)** infusions over next 2 years
- Solid track record
- 50 years of experience
- Local market knowledge
- GT Capital Group resources

- **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**



Redemption of Shares

	Area in hectares
Lancaster (Imus and General Trias)	592.28
Bellefort (Bacoor)	88.50
Carmona	20.29
Shaw, Mandaluyong	0.46
Santolan, Quezon City	0.91

approx. 702 has.

Php20B

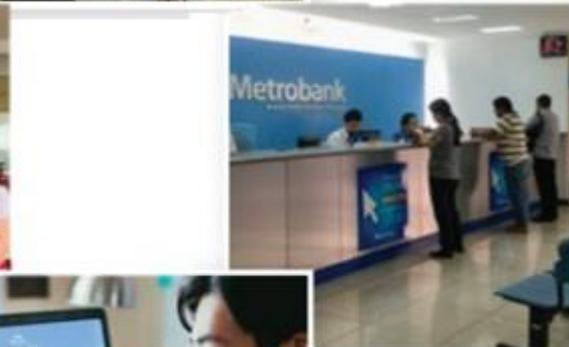


TARGET COMPLETION DATES:
 CAVITEX - 2021
 CAVITEX C-5 South Link - 2021
 CALAX - 2022



*Strength in
Adaptability*

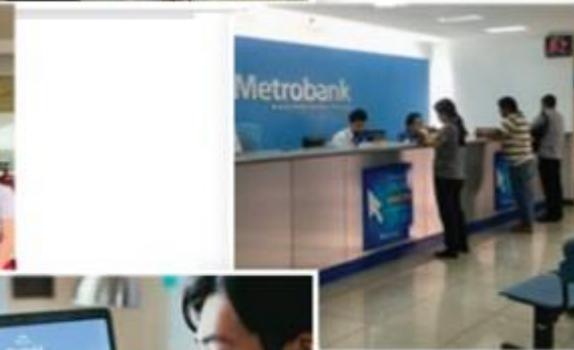
Part 2 – Francis Suarez





*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 Billion¹

Php4.1 Billion Q1 2021²

+7%
YoY



Revenues

P27.6B +2%

Net Income

P8.0B +3%

- 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%**



Revenues

P2.8B +17%

Net Income

P311M -5%

- Res sales **Php4.2B +15%**
- Booked sales **Php1.8B +10%**
- Equity in JVs **Php140M +>100%**
- Other Income (interest and penalties) **Php166M**
- GPM **52%**
- NPM **11%**
- OPEX +12% (RPT, R&M)



Gross Premium

P8.2B -34%

Net Income

P427M +32%

- APE **Php1.1B** -35%
 - 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 pruning
- G.I. Net Loss **Php2M** vs Php188M loss in 1Q21; lower NATCAT and claims



Share in Operating Core Income

P4.3B +14%

Core Net Income

P3.1B +23%

- Core NI per OpCo
 - 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)



Revenues

P42.1B +24%

Net Income

P2.1B +5%

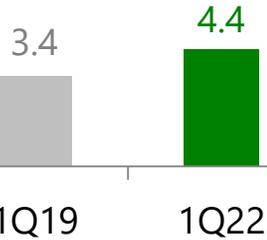
- WSV **+18%**
- RSV **+12%** (vs. industry **+0.8%**)
- Market Share of **49.5%** (all-time high) vs 44.4%
- GPM **10.4%** vs. **12.4%** due to weaker Php
- NPM **5.1%** vs. **4.5%** due to lower advertising and sales promos
- Impact to GTCAP conso net income **+22% y-o-y** from elimination of gain on sale of Toyota Sta. Rosa in Q1 2021

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



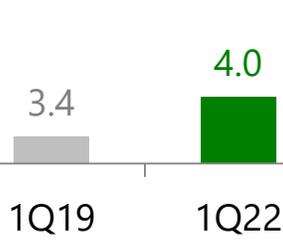
Conso NI (Php B)



129%

of Pre-COVID

Core NI (Php B)

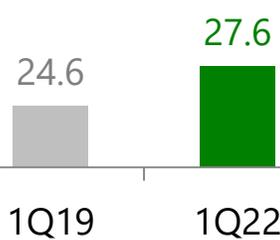


118%

of Pre-COVID



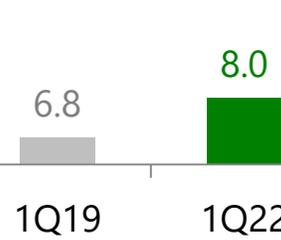
Revenues (Php B)



112%

of Pre-COVID

Net Income (Php B)

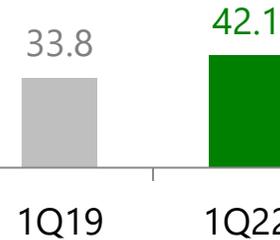


118%

of Pre-COVID

TOYOTA

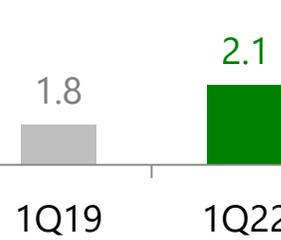
Revenues (Php B)



125%

of Pre-COVID

Net Income (Php B)

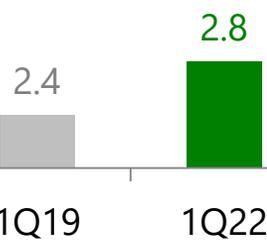


117%

of Pre-COVID



Revenues (Php B)



117%

of Pre-COVID

Net Income (Php B)

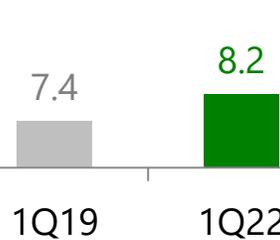


164%

of Pre-COVID



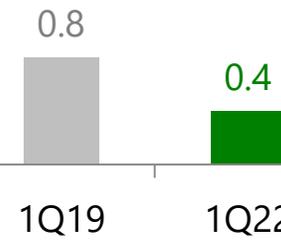
Gross Prem. (Php B)



110%

of Pre-COVID

Net Income (Php B)

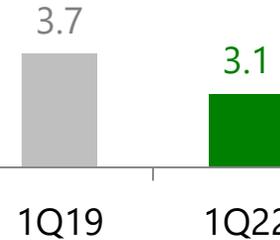


53%

of Pre-COVID



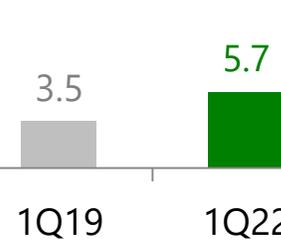
Core NI (Php B)



85%

of Pre-COVID

Reported NI (Php B)



161%

of Pre-COVID

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, now on its **15th year** since incorporation
- To continuously expand and explore new **growth opportunities**
- Further professionalizing group leadership with our new Chairman, **Mr. Francis C. Sebastian**



4 ESG / SUSTAINABILITY

- 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

**Maybank Philippine Corporate Days:
Invest ASEAN 2022**

Tuesday, 02 August 2022

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

