



*Resilience
Amidst
Adversity*

Nomura ASEAN Virtual Conference

Friday, 04 March 2022

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



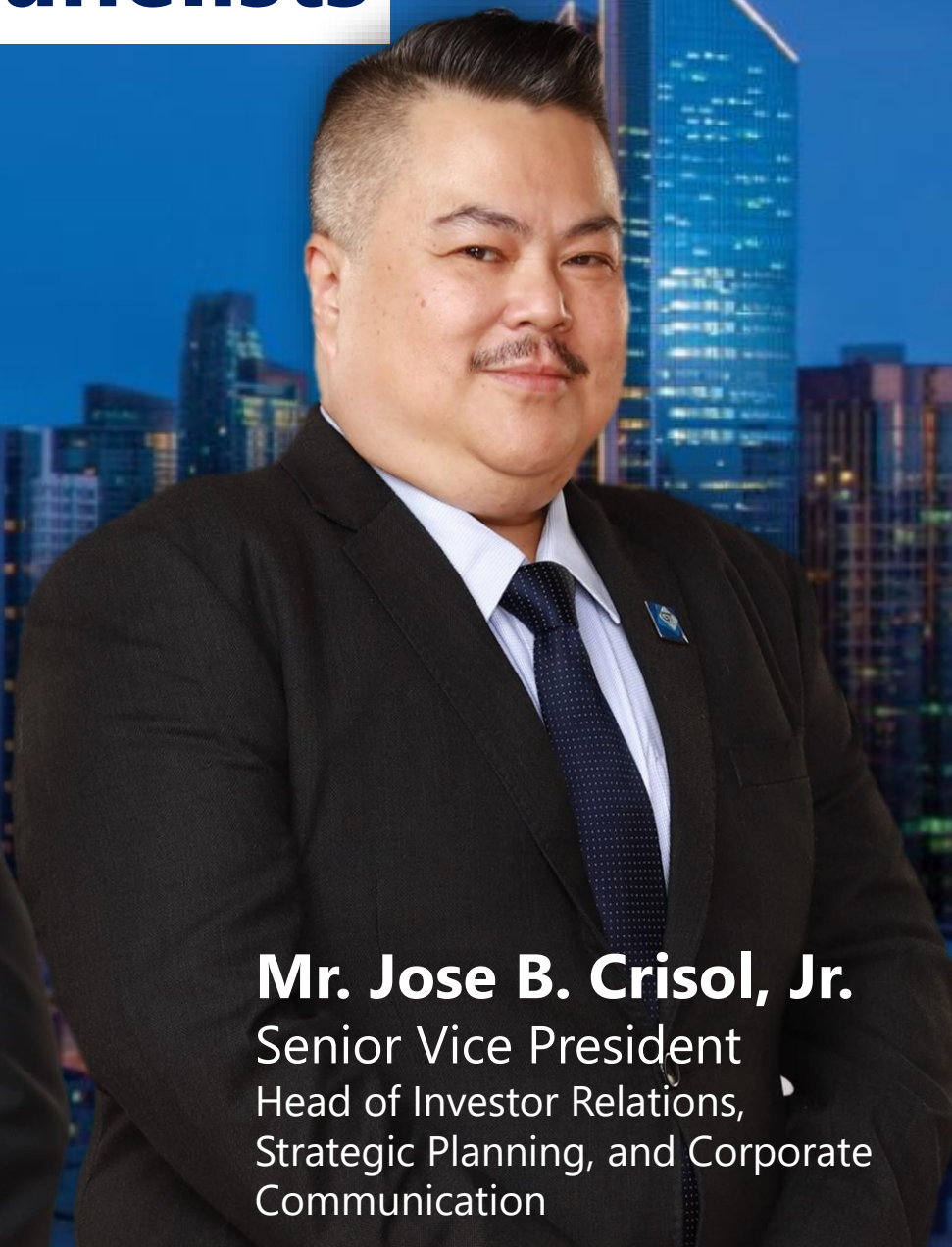


GT CAPITAL
HOLDINGS INCORPORATED

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

Macroeconomic Overview



Philippines on Road to Recovery

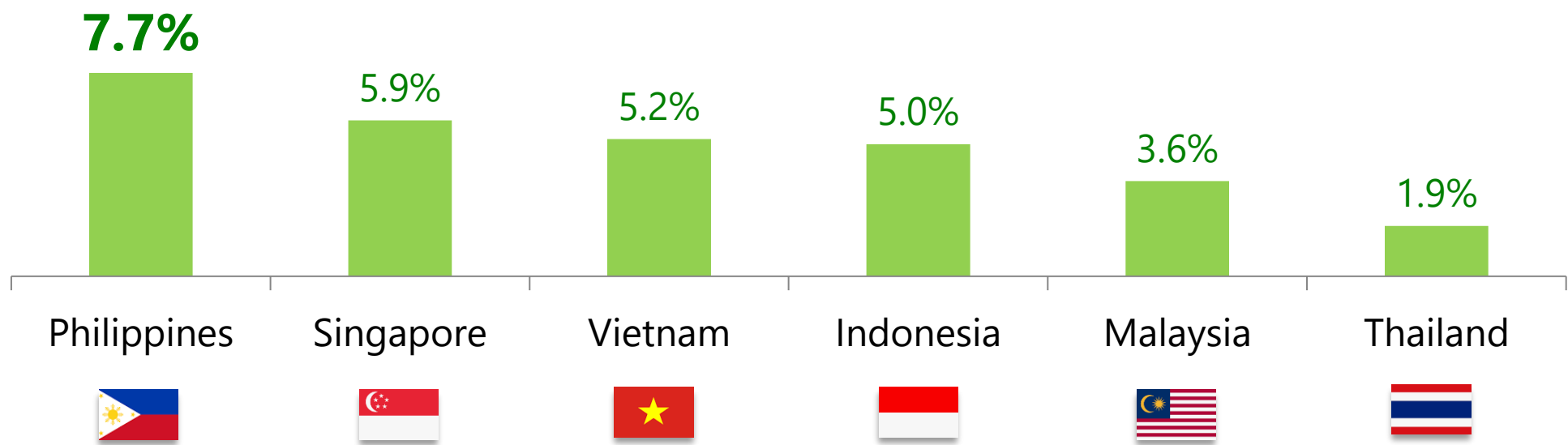
2021
Much better
year than 2020

- Nation **learned to live with virus** rather than fear it
- Reopening of the economy **is taking hold**
- FY 2021 GDP grew **by 5.6%**, beating consensus estimate of 5.1%
- FY 2022 GDP consensus estimate is at 6.8%

Q4 2021
Actual GDP

PH fastest growth
in the region

PH beat Q4
consensus
estimates of 5.8%



2022 Philippines COVID Updates

Daily COVID-19 Cases (7-day average)



Vaccination Status	TOTAL POPULATION	
As of January 2022	<i>In millions</i>	<i>In %</i>
NCR (latest data Jan. 9)	13.5 (a)	
One Dose	11.2 (b)	83% (b÷a)
Two or more Doses	10.5 (c)	78% (c÷a)
Philippines (as of Feb. 9)	109.0 (d)	
One Dose	60.7 (e)	55% (e÷d)
Two or more Doses	68.0 (f)	62% (f÷d)

- Daily new cases down to **1,067** as of Mar. vs. peak of **38,473** in Jan. 10
- Quarantine restrictions eased:
 - Jan. 3 to 31: **Alert Level 3**
 - Feb. 1 to 28: NCR **Alert Level 2**
 - March 1 to 15: **Alert Level 1**
- Allowed at full capacity under Alert Level 1
 - Private offices and workplaces, Government agencies
 - Malls/retail
 - Restaurants
 - Public transportation
 - Schools
- Subject to compliance with national rules on vaccination requirements and health/safety protocols as per Inter-Agency Task Force (IATF)

GT Capital Group Vaccination Program



GT Capital commenced its vaccination program in partnership with the **Manila Doctors Hospital** and ActiveOne Health, Inc. on July 5, 2021 at Le Pavilion, Pasay City and at the Grand Hyatt, BGC.

#healinGTogether #GTHasGotYourVacc #VaxForMetrobankGroup



Three Vaccination Sites | *Approx. 100% Vaccinated; Booster shots being administered*



Toyota Plant, Santa Rosa, Laguna



Le Pavilion Metropolitan Park, Pasay



Grand Hyatt, BGC

We pre-ordered
455,000
total doses

That will cover
100%

of **all regular and agency GTCAP Group Employees**
(including **all 72 Toyota** dealerships)

GT Capital Group Vaccine Donations



37,000 vaccines donated as of January 2022

3,000 AstraZeneca vaccines
to the **Makati City LGU**
on September 30, 2021

15,000 Moderna
to the **Office of the Governor, Cavite**
January 2022

4,000 AstraZeneca vaccines
to the **General Trias, Cavite LGU**
on October 1, 2021

5,000 Moderna to
the **General Trias, Cavite LGU**
January 2022

5,000 Moderna vaccines
to the **Pasay City LGU**
on December 8, 2021

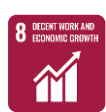
5,000 Moderna to
the **City of Marikina**
January 2022

Enhanced ESG Practices

ESG RATINGS PERFORMANCE

MSCI ESG	Sustainalytics	S&P CSA
BB (Average)	14.7 (Low Risk)	37

- GT Capital rated **second** among Philippine conglomerates in the S&P CSA Evaluation
- Conducted **Stakeholder Engagement / Materiality Assessment** in November 2021
- Moving towards **Integrated Reporting** (from GRI)



9 of 17 SDGs in 2020 through its Institutional Banking Sector



SME loans: Puhunan, Agri Business, and Franchise



Php 87.8 billion in loans to the energy sector to support access and shift to **renewable energy**



Funded **Php 5.6 billion** worth of projects that target **clean water** and sanitation



Developments designed with **rainwater harvesting** and **recycling** technology



Developments have their **sewage treatment plants** (STP), removing contaminants from wastewater



Granted **rent concessions** to tenants in commercial spaces



Active investments in **environment** and **financial inclusion**



Responsible Investment, performance, and **risk management**



Launched three **global funds** that follow **ESG** criteria



Products covered around **300,000 individuals** from the Emerging Customers segment



Toyota Environmental Challenge 2050



Manufacturing plant has a **1-MW** Solar Array, supplying **4%** of plant's power



Wastewater treatment plant can treat **55 cubic meters per hour** of industrial wastewater



Sale of hybrid electric vehicles **since FY 2009**

Consolidated Financial Highlights (9M2021)



GT Capital Gradually Approaching Pre-COVID Levels



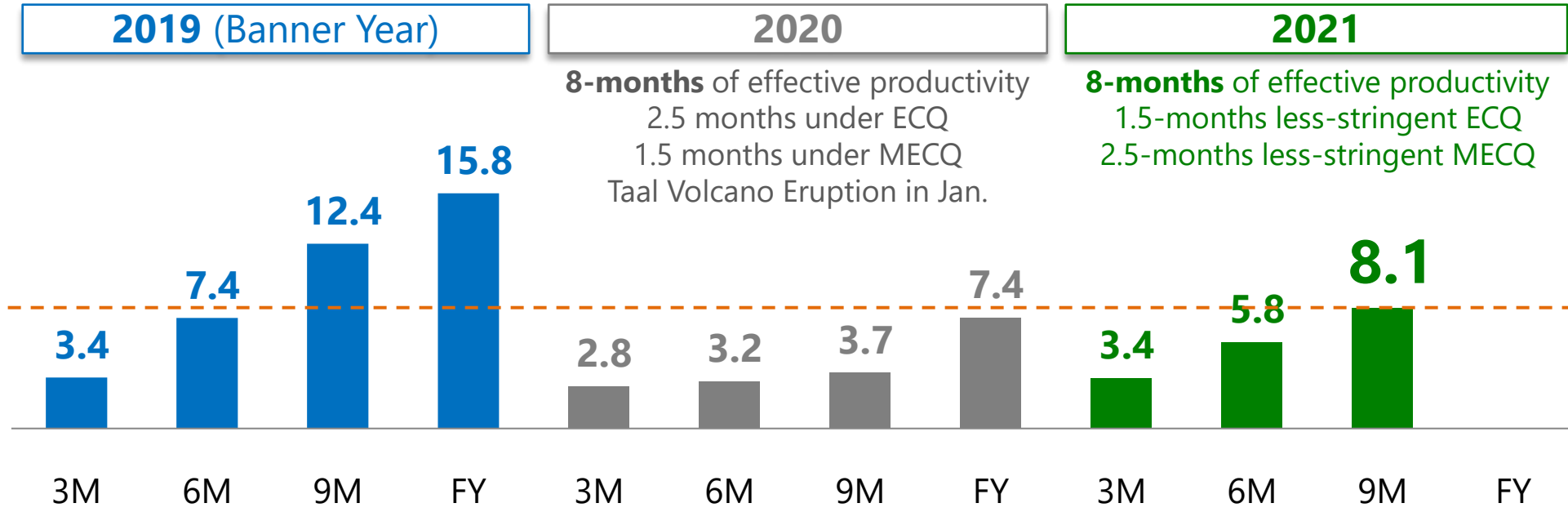
Looking back
9M 2021

- Group **preserved capabilities**, had **significant gains** despite reduced mobility
- 9M 2021 Net Income **growth across-the-board**: Metrobank **+46%**, TMP **+112%**, Federal Land **+425%**, AXA Conso -4%/AXA Life **+20%**, MPIC **+23%**

Core Net Income

65%
of 9M 2019

+115%YoY
vs. 9M 2020








Quarantine Status

■ GCQ
 ■ MECQ
 ■ ECQ



GT Capital Financial Highlights 9M 2021

Consolidated Net Income		Php8.7 Billion ¹ Php3.2 Billion 9M 2020 ²		168% YoY		Core Net Income		Php8.1 Billion Php3.7 Billion 9M 2020		115% YoY	
 Operating Income		 Revenues		 Gross Premium		 Reported N.I.		 Revenues			
P75.9B	-21%	P7.7B	+24%	P32.8B	+28%	P12.4B	+147%	P94.3B	+49%		
Net Income		Net Income		Net Income		Core Net Income		Net Income			
P16.1B	+46%	P904M	+425%	P2.2B	-4%	P9.5B	+23%	P4.6B	+112%		
<ul style="list-style-type: none">• Gross loans Php1.2T-4%• NII Php56.3B -14% (74% of OI)• CASA Php1.4T +13%• Non Int. Inc. Php19.6B -36%• Trading FX Php4.3B -76%• Fees Php15.2B +20%• Provisions Php10.0B -72%• NPL ratio 2.1% vs 2.3%• NPL Cover 191%• CAR 20.7%		<ul style="list-style-type: none">• 92% construction workforce deployment led to POC growth• Booked sales Php5.3B +23%• Equity in JVs Php114M +172%• Reservation sales Php7.9B -30%• No new project launches since 2020		<ul style="list-style-type: none">• APE Php4.7B +26%<ul style="list-style-type: none">◦ RP +9%◦ SP +80%◦ P&H -1% (23% of APE)• Life NI Php2.3B +20%• G.I./GWP Php2.5B -13% due to pruning of property portfolio• G.I. Net Loss Php181M due to anticipatory provisioning for NatCat		<ul style="list-style-type: none">• Higher energy sales and average traffic offset by decline in billed water volumes and rail ridership• Core NI per OpCo<ul style="list-style-type: none">◦ Meralco +15%◦ MPTC +67%◦ Maynilad -9%• Extraordinary gain on sale from GBP Php4.6B and DMT Php1.1B• NI share to GT: Php2.1B		<ul style="list-style-type: none">• WSV +57% to 92,717• RSV +46% 92,318 units (vs. industry +25%)• Market Share of 45.8% vs 39.0%• GPM 11.8% vs. 13.2% due to models mix in favor of PCs• NPM 4.9% vs. 3.4% due to sales volume growth, lower opex and interest expense			

1. Includes P0.55B share in MPIC's nonrecurring gains. 2. Includes P0.43B share in MPIC's nonrecurring expenses



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Moving Forward



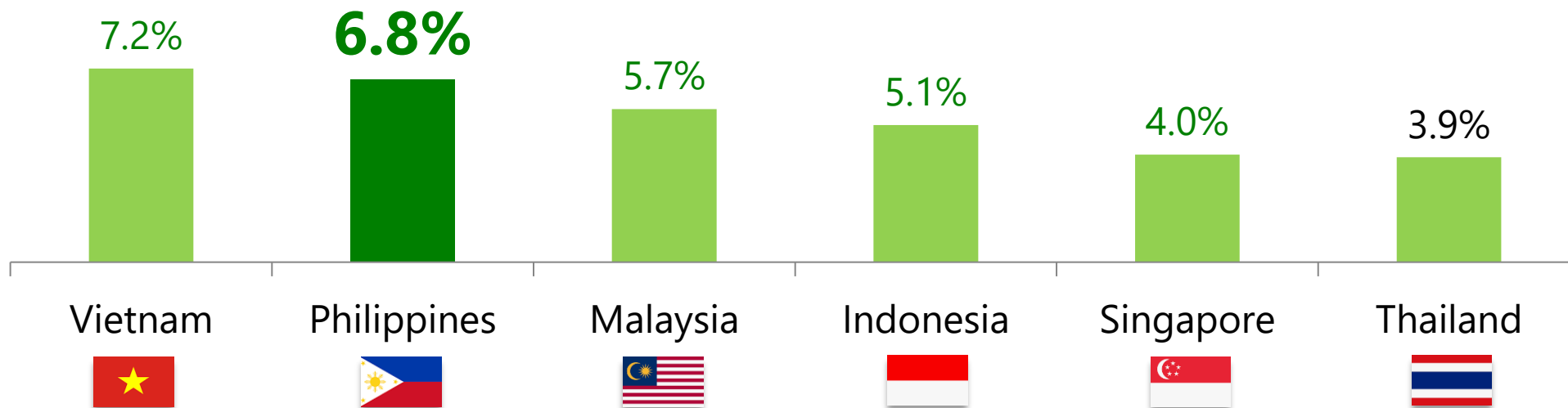
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Philippines 2022 Outlook

FY 2022 Consensus GDP

PH growth
expected to
remain above
peers

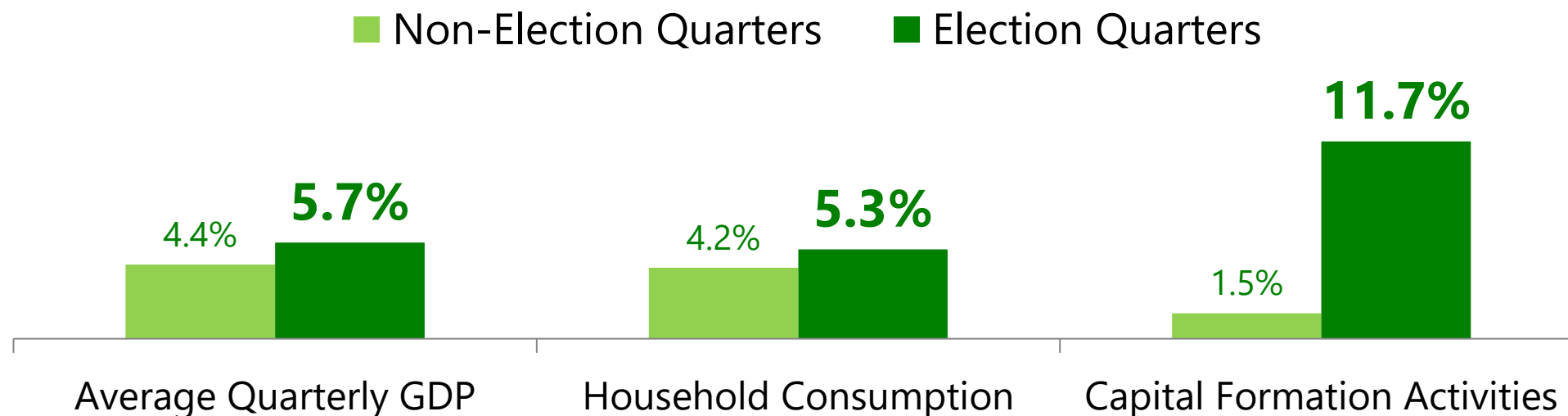


PH Elections

44,781
candidates

Php516.2B

Estimated budget based
on Comelec authorized
expenditure limit



What to Expect in 2022

TOYOTA

- Return to pre-COVID Volumes
- New GR and Hybrid Models
- CARS Program Incentives
- Mobility Initiatives
- Strengthen Dealership Network
- GTCAM Used Car Operations

- Loan Growth
- Recovery in NIMs
- CAPEX for Digital Initiatives
- Healthy Fee Income
- Managed Costs
- Stable Asset Quality

- New Project Launches
- Stable POC
- Recovery of Reservation Sales
- Rental Income Growth
- First Phase of General Trias, Cavite Project

- Completion of Life and GI Merger
- Higher Motor Insurance and Regular Premium Penetration
- New Protection & Health Products

- Normalization of Power and Water Consumption, rebound in Traffic and Rail Volume
- Opening of Toll Road Projects

Key Messages

- **Proven capacity to bounce back** upon easing of mobility restrictions across all sectors
- Significant core net income growth of **+115% in 9M 2021**
- FY 2021 on track to achieve **70% to 80% of pre-COVID levels**
- **Component companies have positioned themselves** to bolt from the starting line when the economy fully reopens
- GT Capital to continue to be **RESILIENT, GROW, and THRIVE** under crisis
- We will build a **NEW** and **BETTER** normal



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Thank You!

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