

The President's Report

Mr. Carmelo Maria Luza Bautista

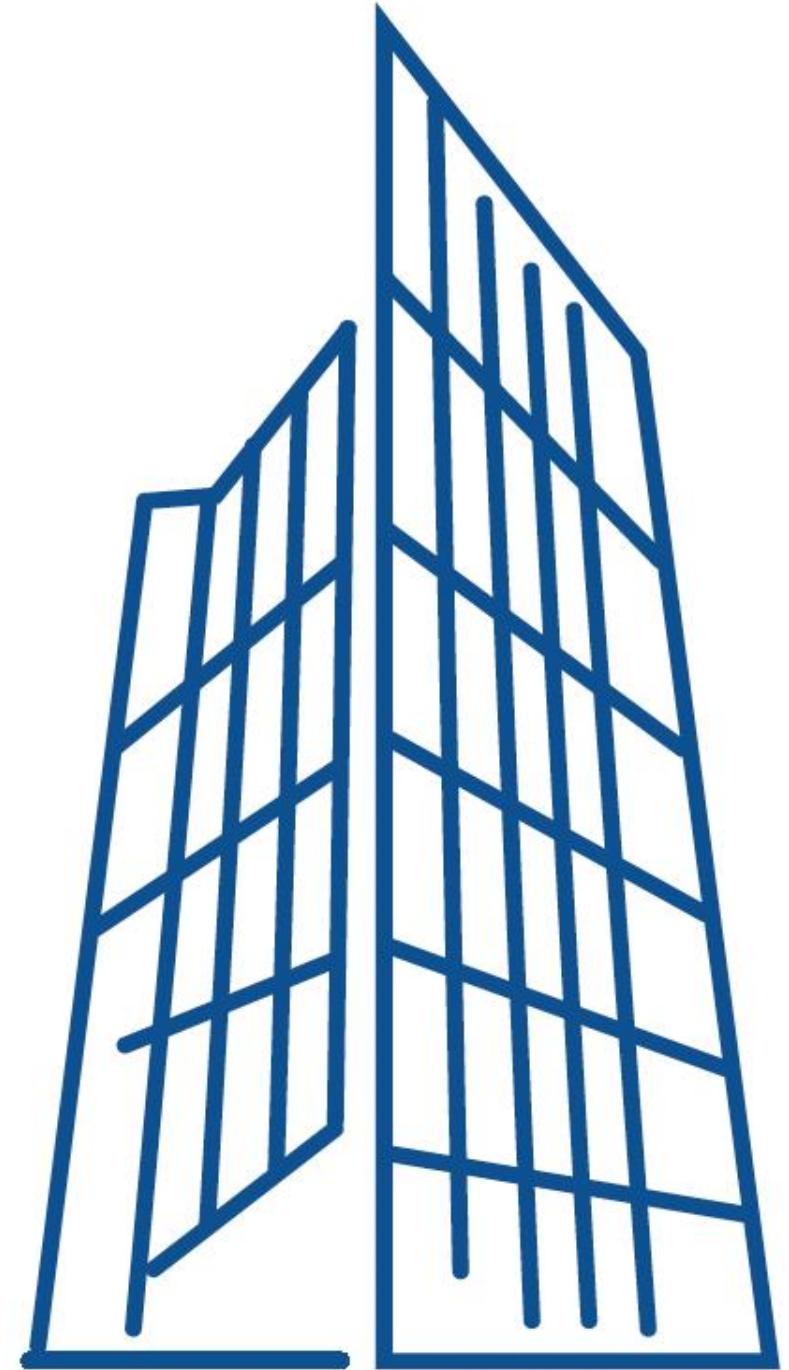
2025 Annual Stockholders Meeting
14 May 2025





2025 Annual Stockholders Meeting
The President's Report

Macroeconomic Overview



Pushing Boundaries Achieving More

Economic growth demonstrating resilience

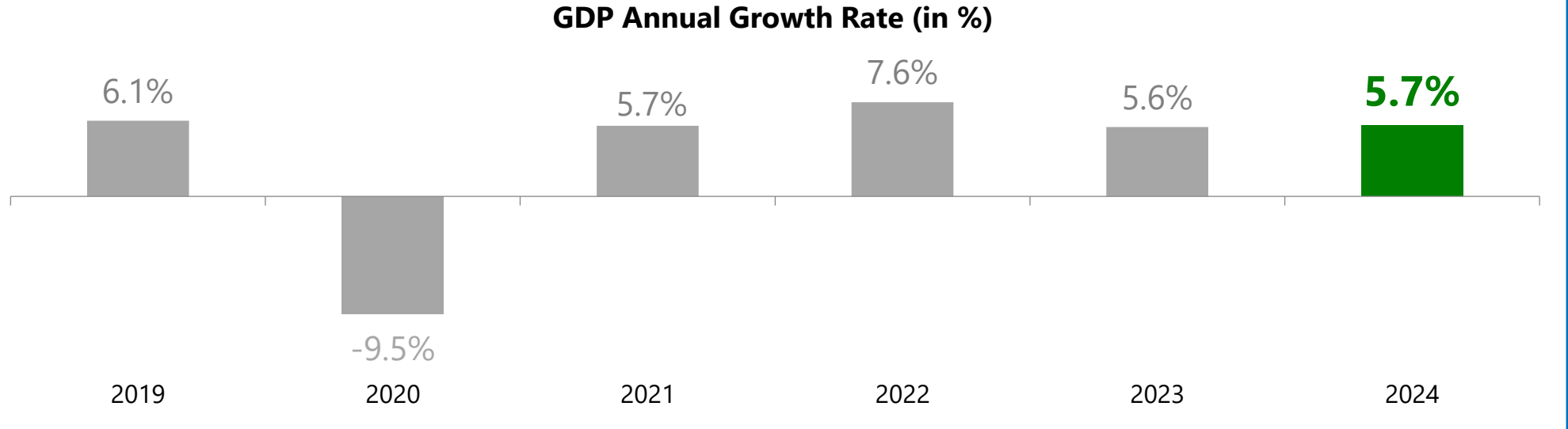
GDP

5.7% FY 2024

versus **5.8%** Bloomberg Consensus FY 2024

5.6% FY 2023

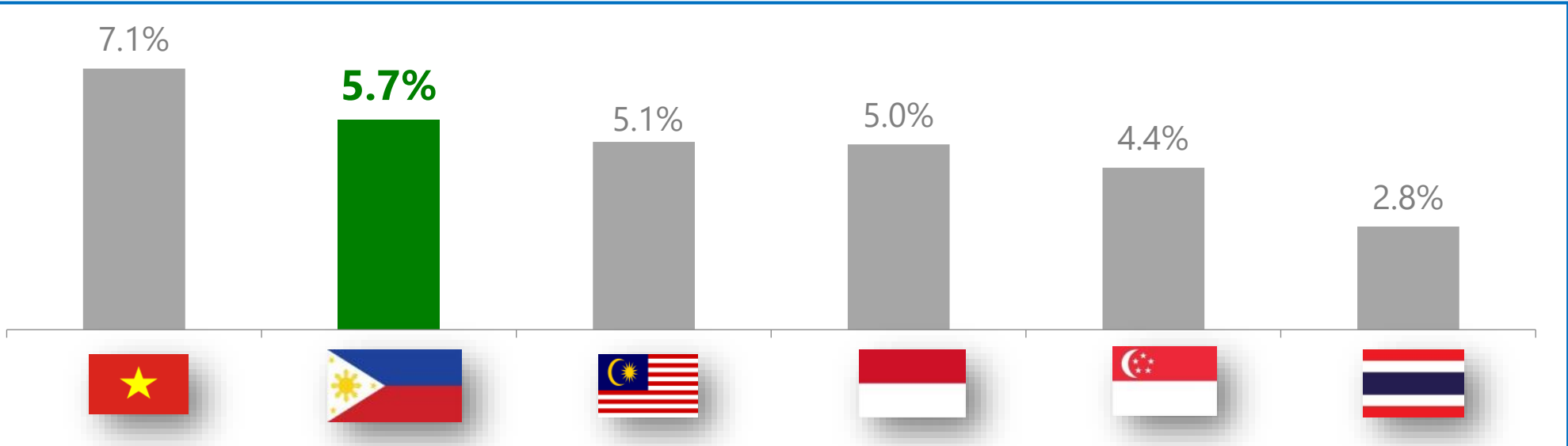
- Consumption **+4.8%**
- Government Exp **+7.2%**
- Investment **+7.5%**
- Imports **+3.4%**
- Exports **+4.3%**



ASEAN

FY2024 GDP

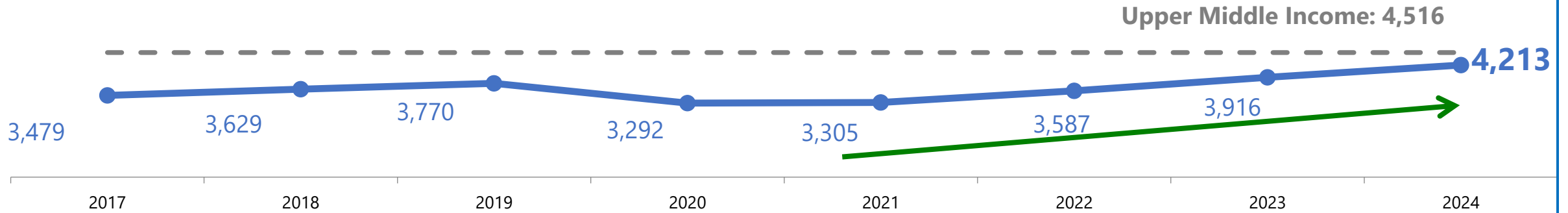
PH growth is one of the **highest** among ASEAN peers for 2024



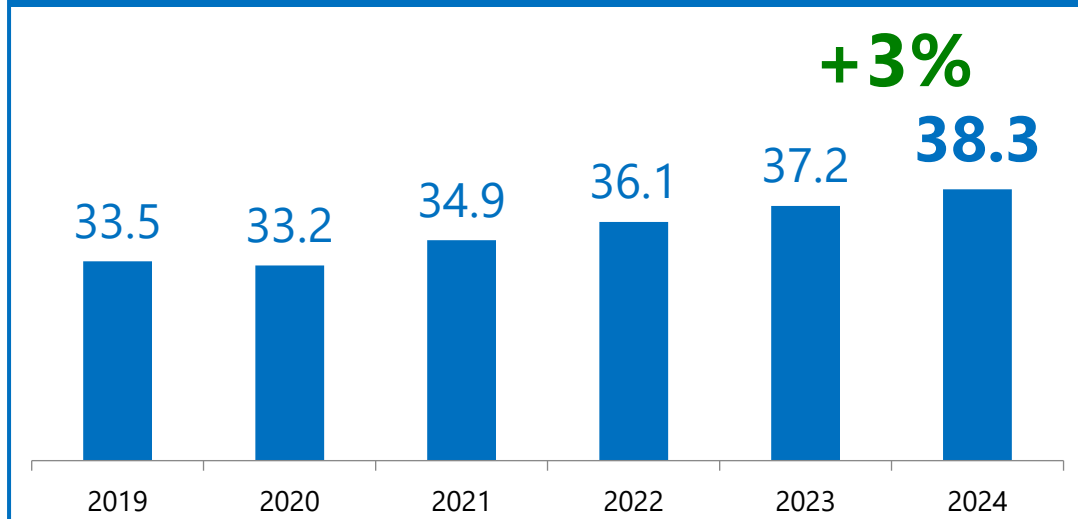
Economic growth demonstrating resilience

Per Capita GNI (in USD)

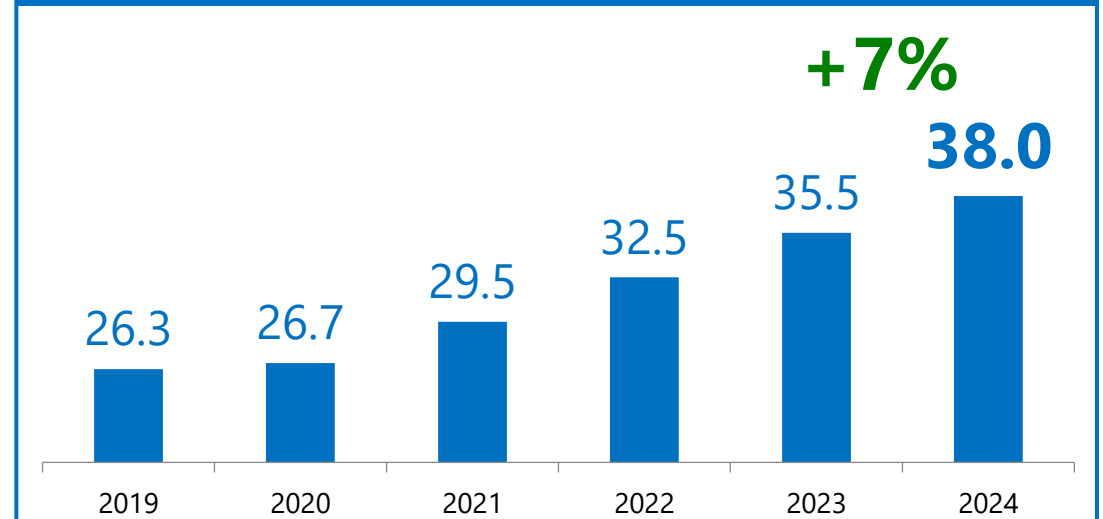
"The middle class is growing; we're investing more than 5% of GDP in infrastructure. The upcoming midterm election is also seen as a contributor to hitting the government's target of at least a 6%." – **DOF Sec. Recto**



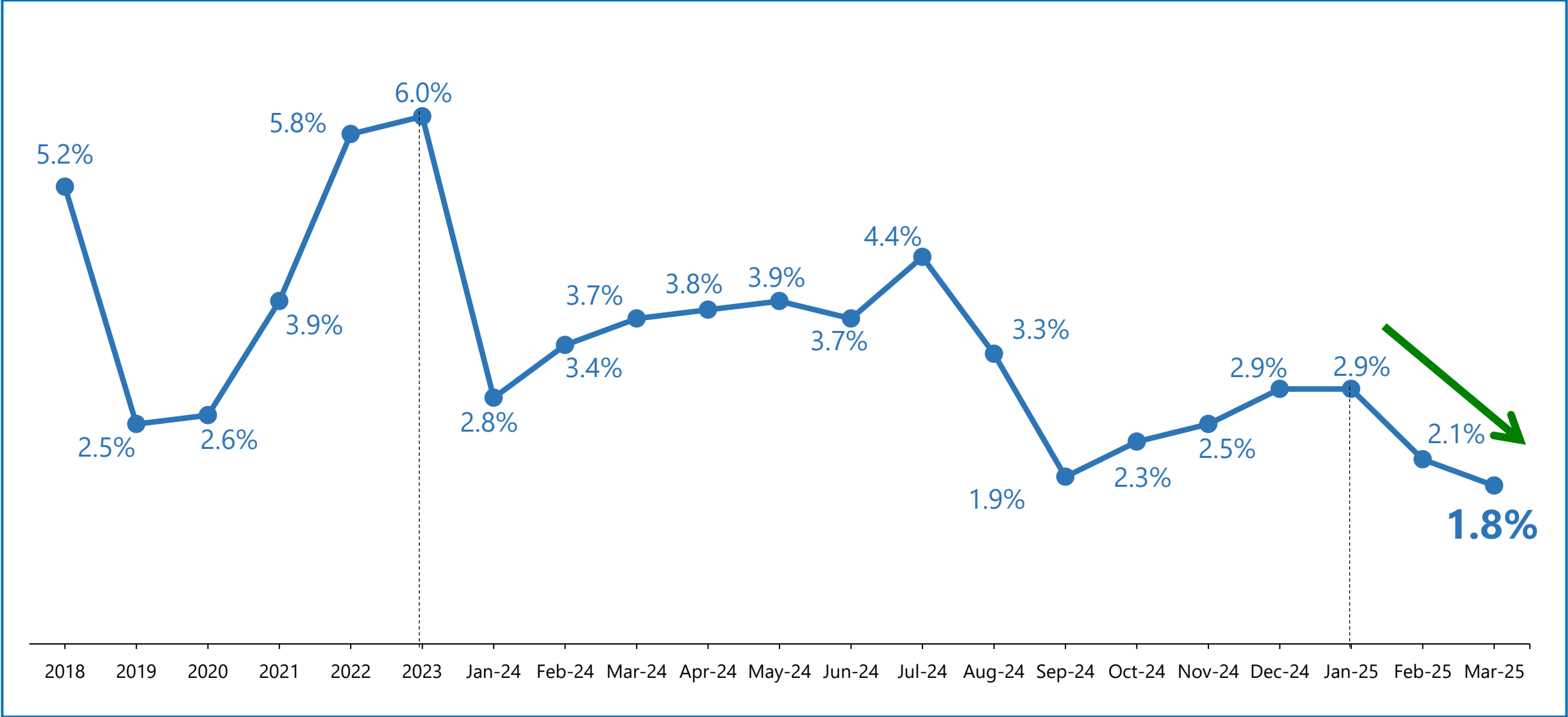
OFW Remittances (in USD B)



BPO Revenues (in USD B)



Inflation on a downward trend



Source: PSA

Philippines in top 3 fastest growing economies in 2023 and 2024

PH posts one of highest economic growth in Asia in 2024



Low inflation and unemployment, high growth and trade

World Bank optimistic on PHL growth

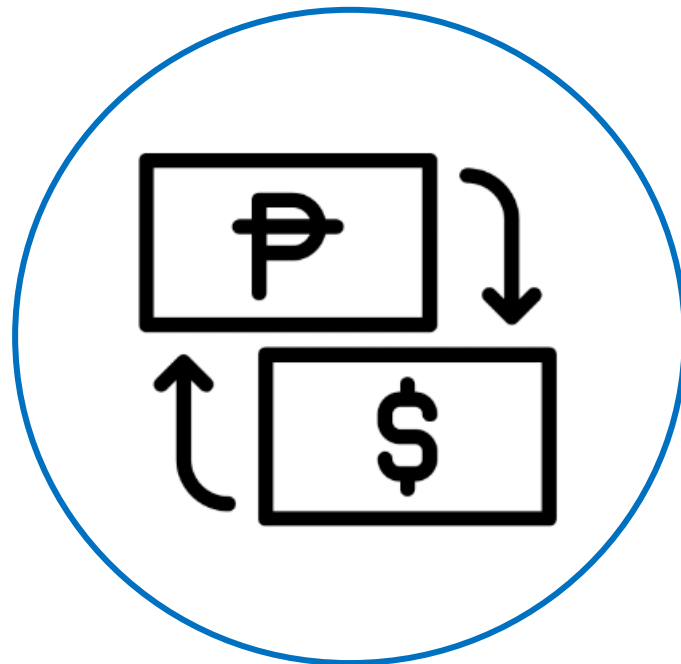
Remittances hit 2024 high of \$3.08 billion in July



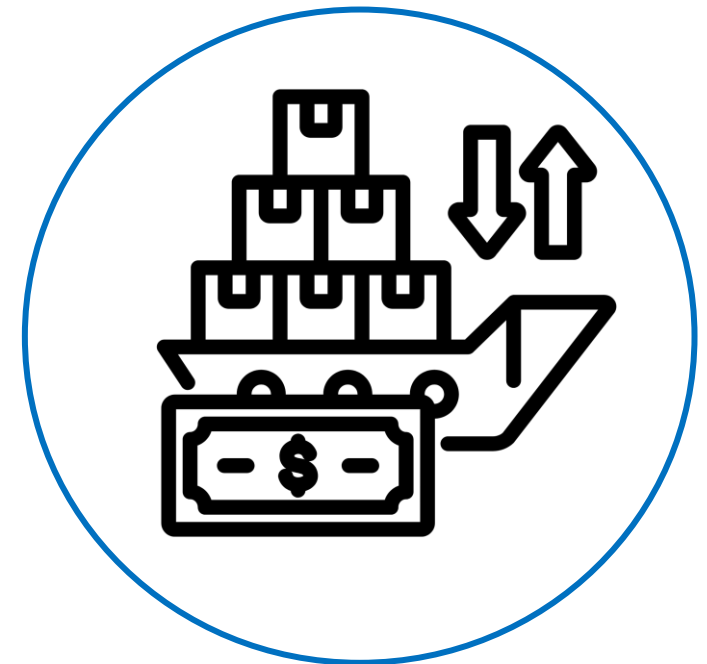
Potential headwinds monitored



**Price
Volatility**



**Foreign Exchange
Pressure**

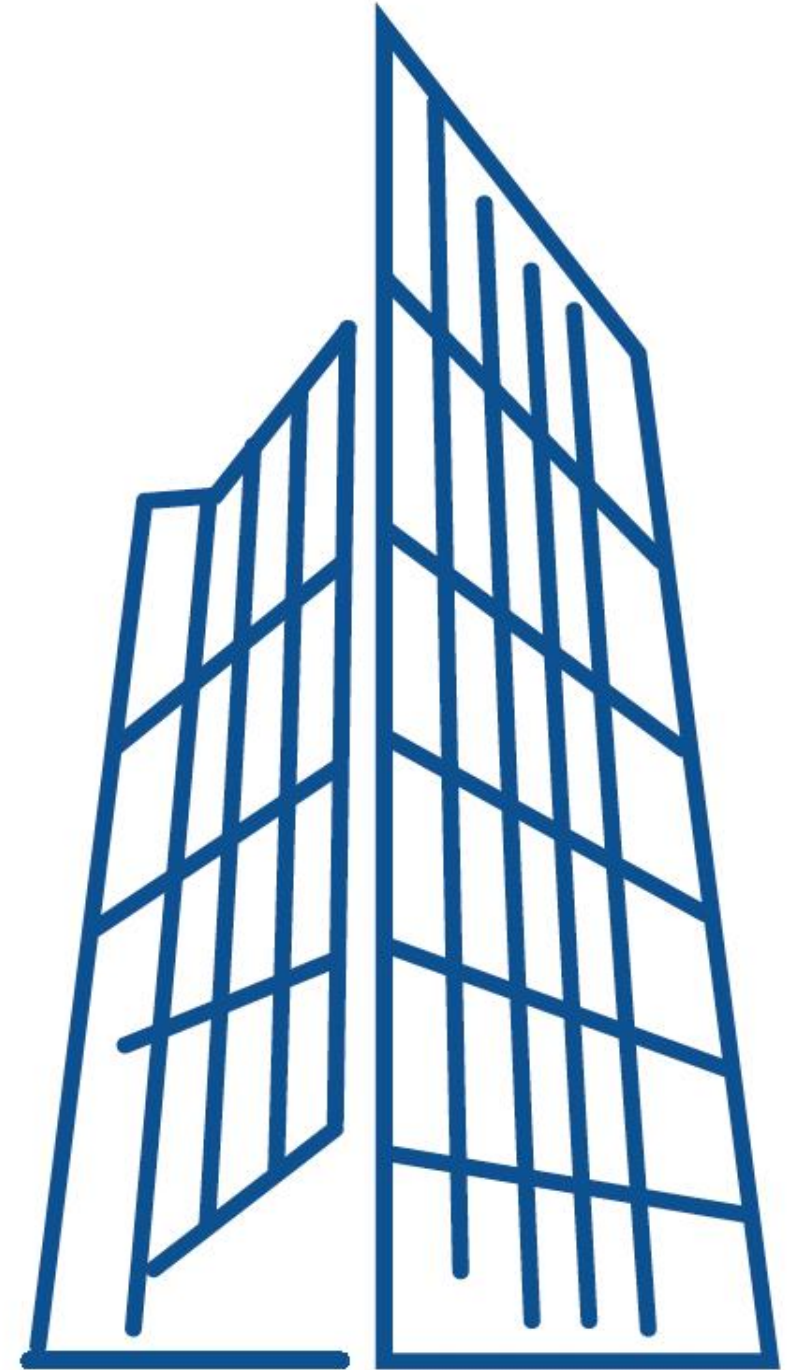


**Global
Tariffs**



2025 Annual Stockholders Meeting
The President's Report

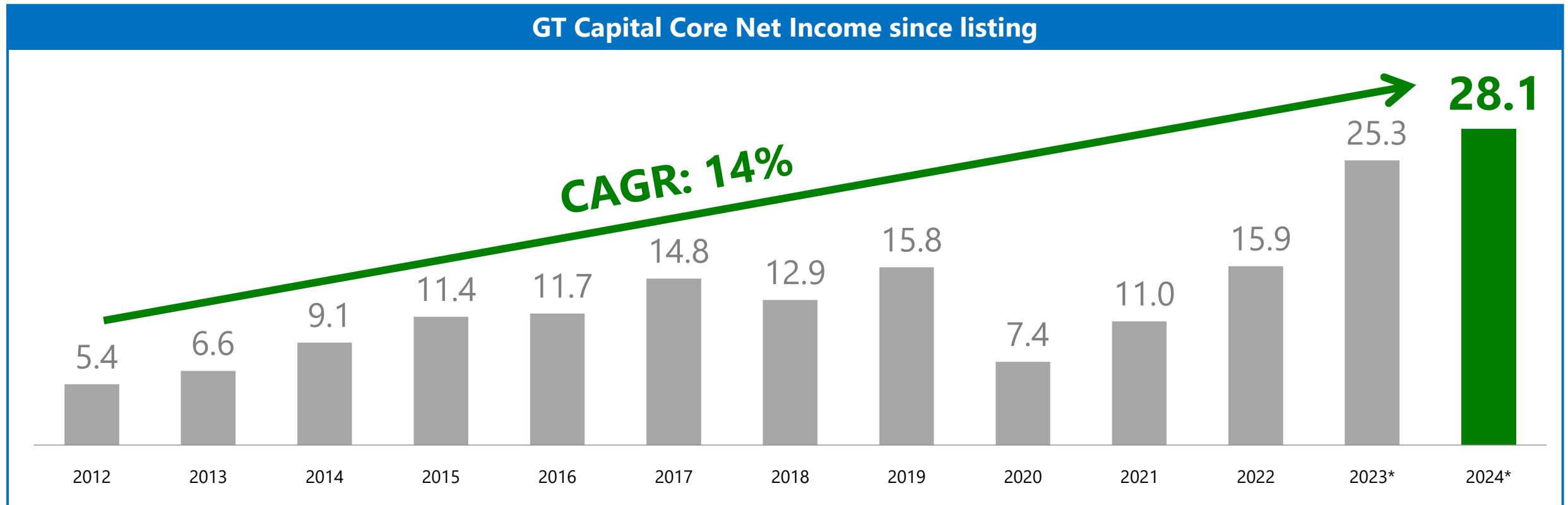
GT Capital Full Year 2024 Results



Pushing Boundaries Achieving More

Strong position maintained in 2024

Consolidated Revenues	Php321.5 Billion FY2024	+5%	Core Net Income	Php28.13 Billion FY2024	+11%
	Php307.2 Billion FY2023			Php25.35 Billion FY2023	

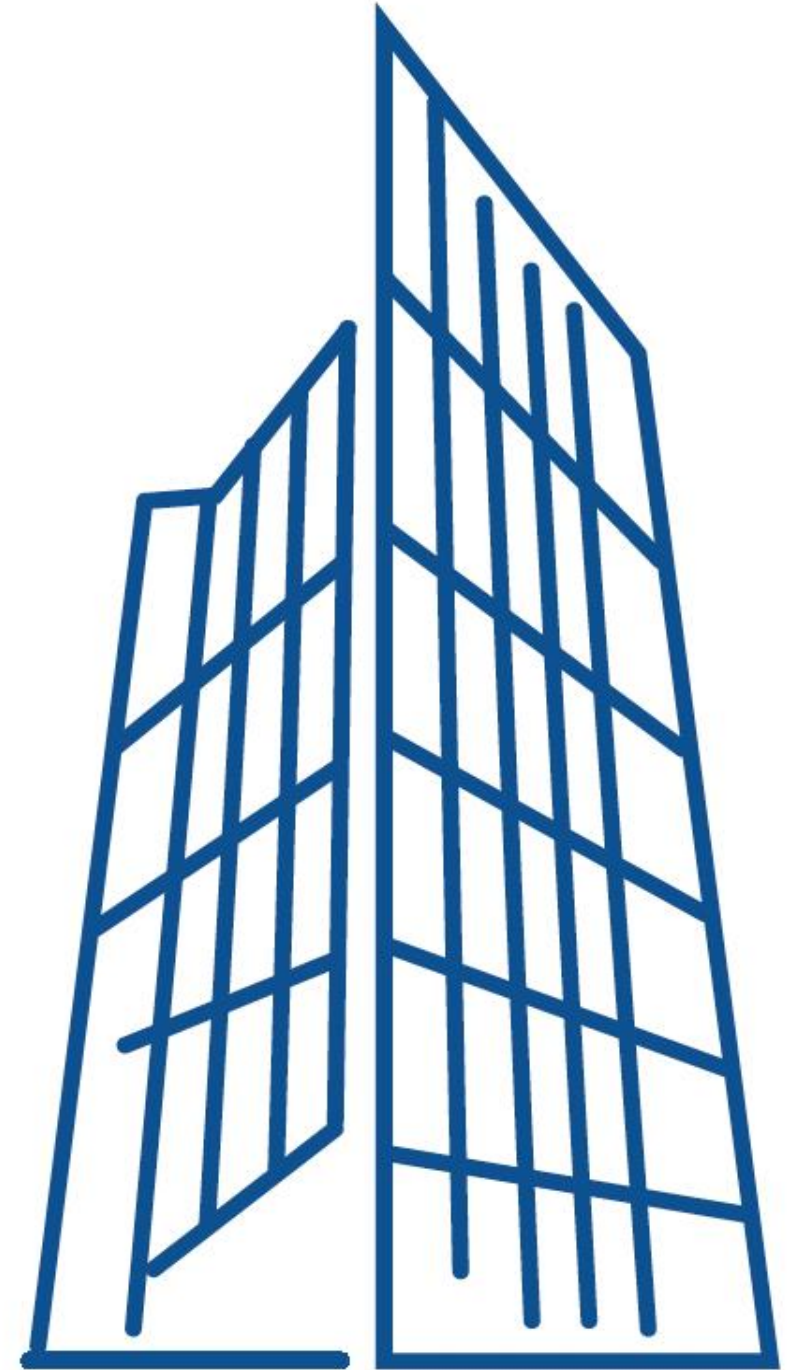


*Core Net Income excludes one-off gains

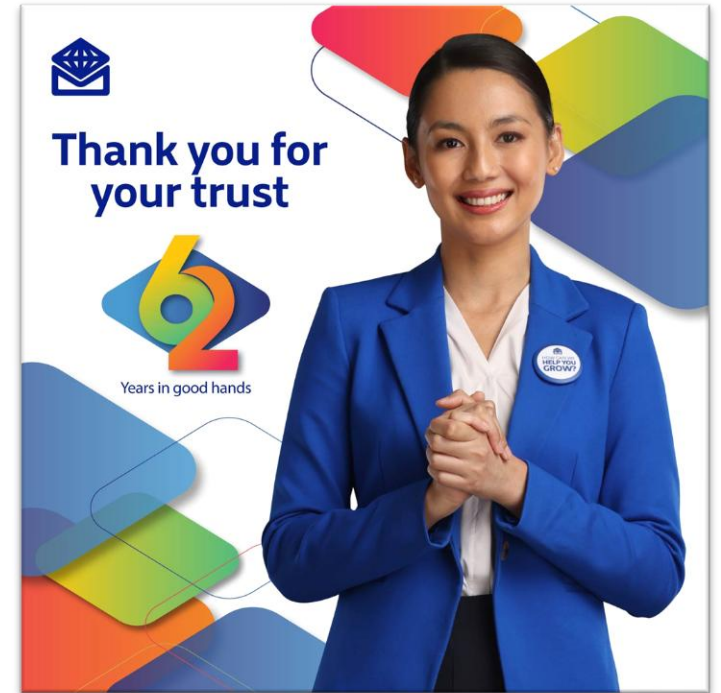


2025 Annual Stockholders Meeting
The President's Report

Operating Company Highlights



Pushing Boundaries Achieving More



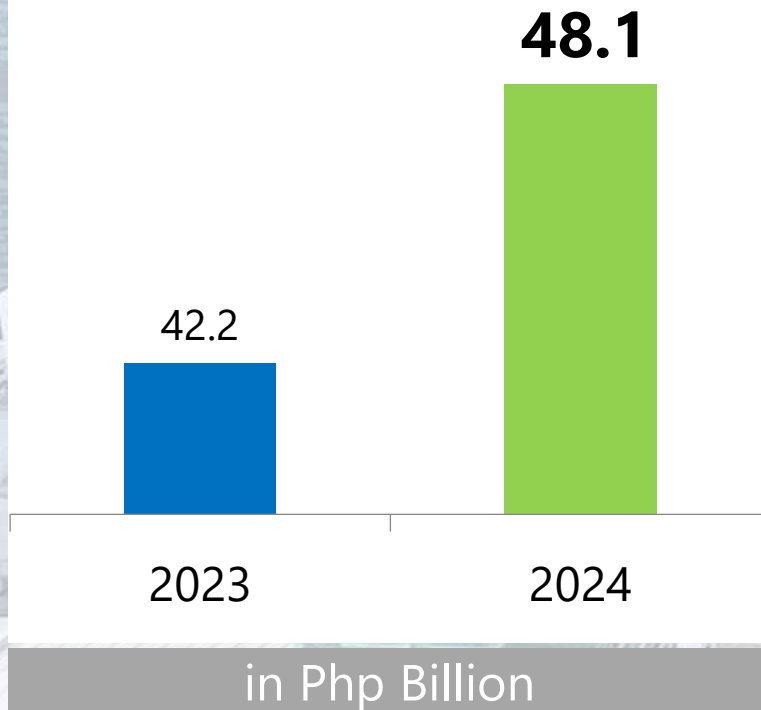
Financial Highlights



Full-Year 2024 Financial Highlights

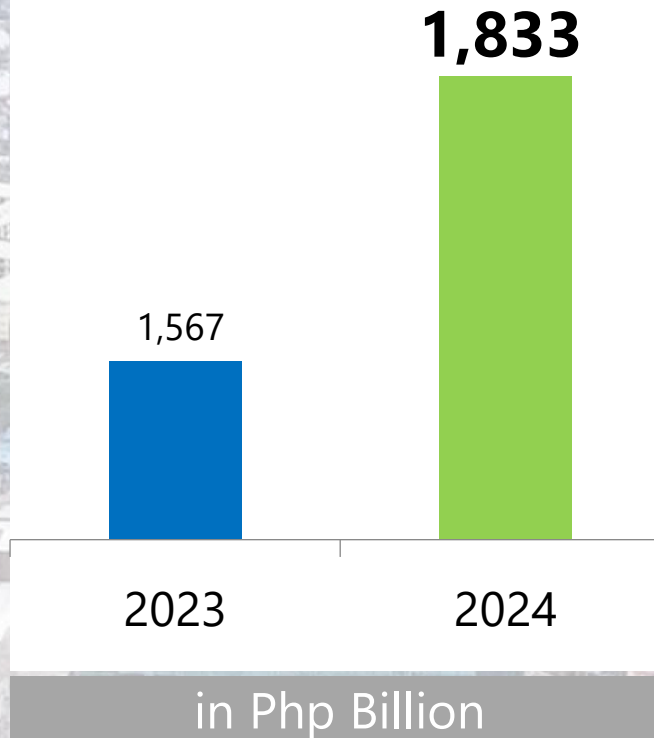
Net Income

+14%
(All-time High)



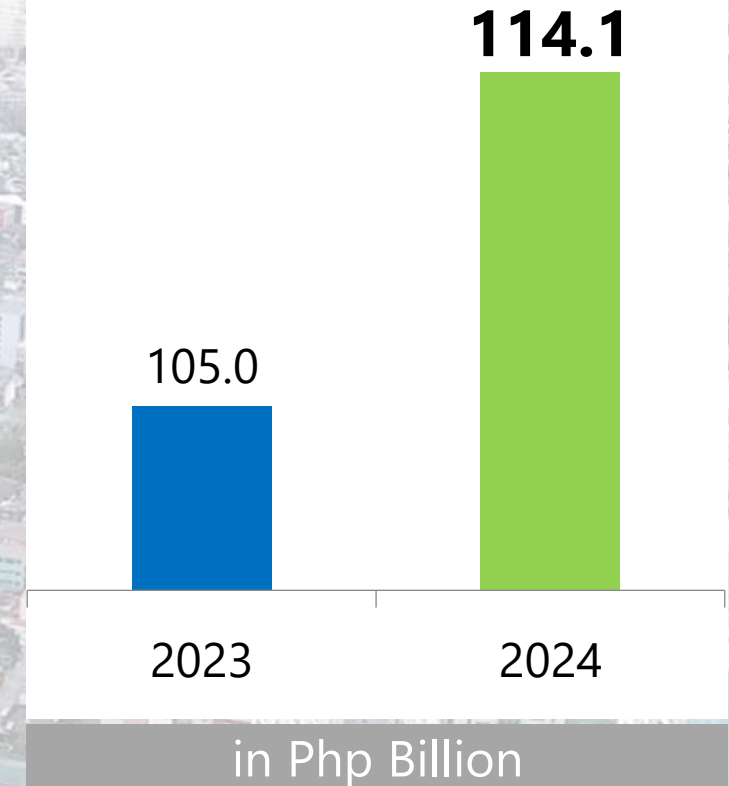
Gross Loans

+17%



Net Interest Income

+9%
(79% of OI)



Full-Year 2024 Financial Highlights

NPL Ratio

vs. Industry
3.4%

1.7%

1.4%

2023

2024

Non Performing Loans Ratio - in %

CAR

18.3%

16.7%

Min.
10.0%

2023

2024

Capital Adequacy Ratio - in %

CET1 Ratio

17.4%

15.9%

Min.
10.375%

2023

2024

Common Equity Tier 1 Ratio - in %



Financial Highlights

Full-Year 2024 Financial Highlights

Revenues

-27%

16.4

12.0

2023

2024

in Php Billion

Real Estate Sales*

+10%

4.3

4.8

2023

2024

in Php Billion

Net Income

-64%

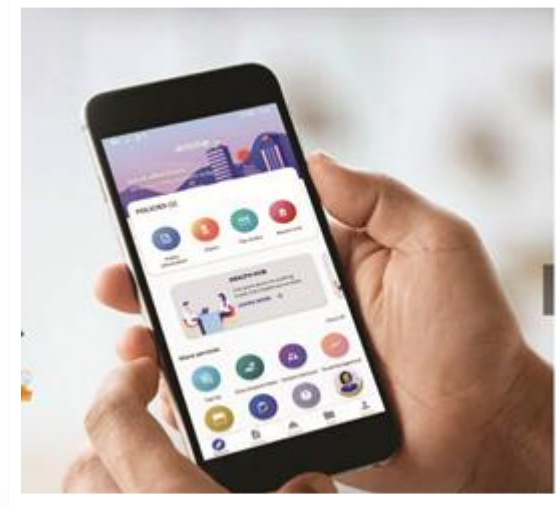
2.1

0.75

2023

2024

in Php Billion



Financial Highlights

Full-Year 2024 Financial Highlights



GT CAPITAL
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Gross Premiums

+19%

25.6

30.4

2023

2024

in Billion Php

Annualized Premium Equivalent

+24%

3.5

4.4

2023

2024

in Billion Php

Net Income

-6%

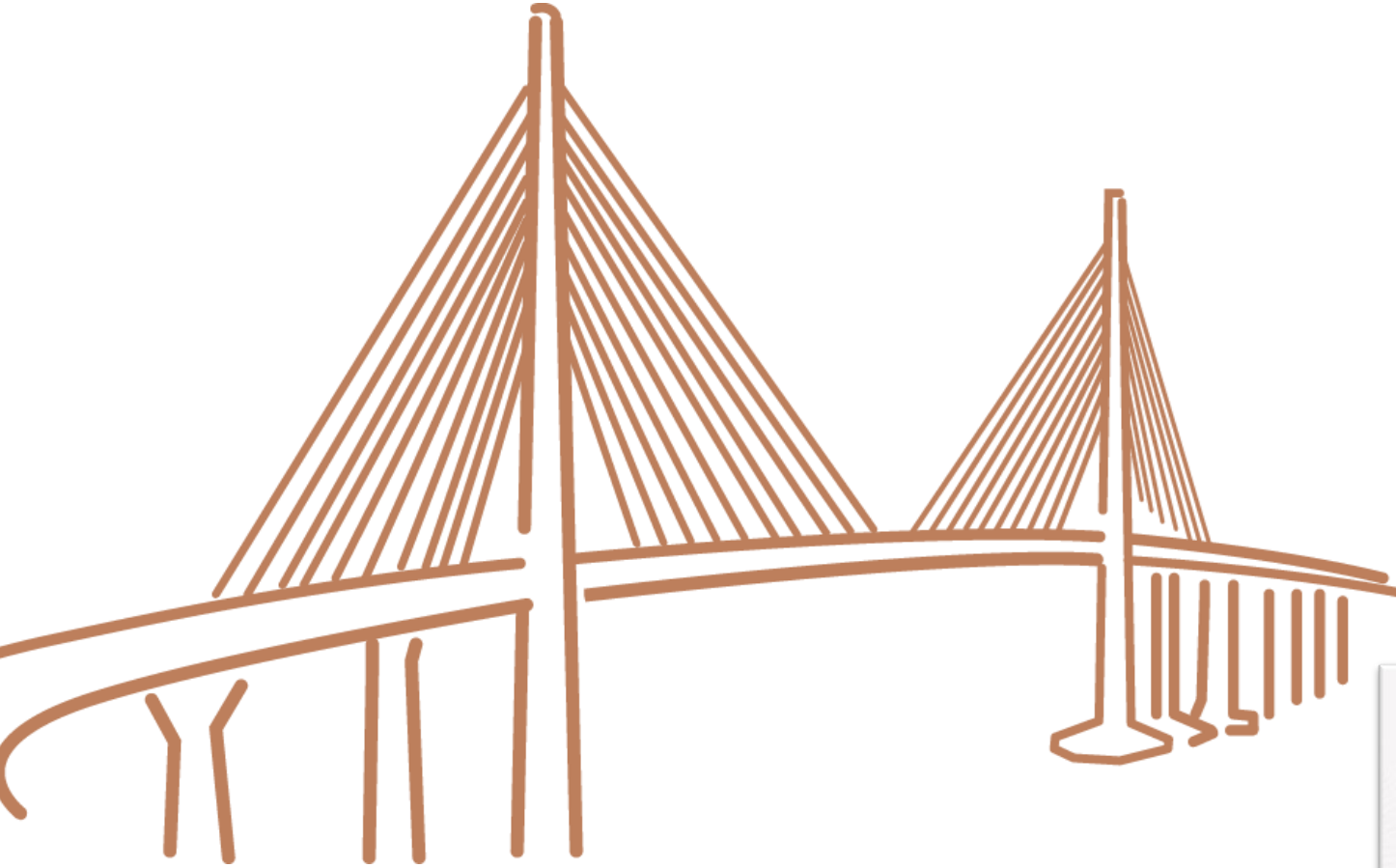
2.6

2.5

2023

2024

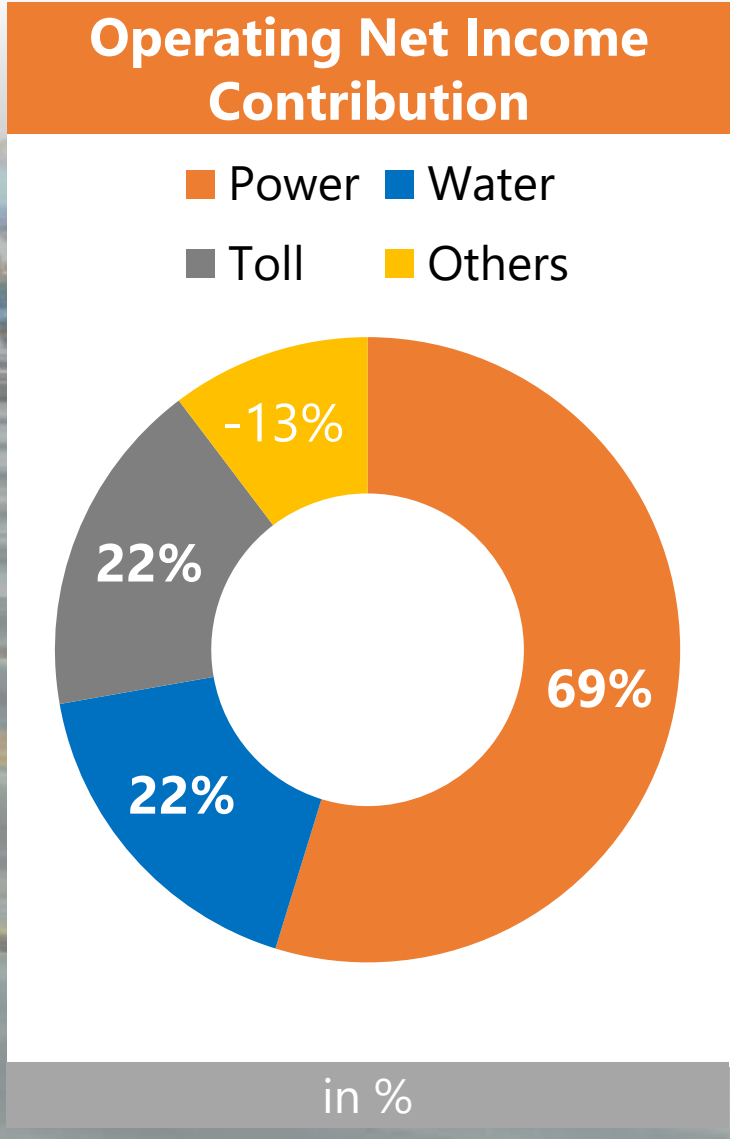
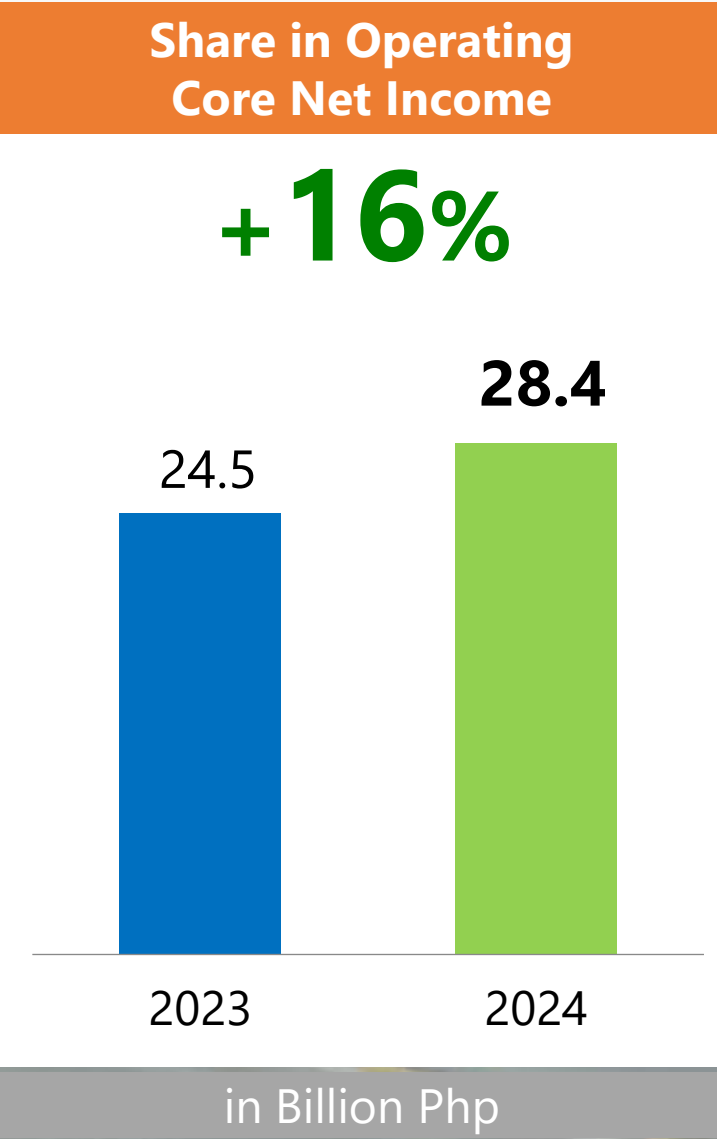
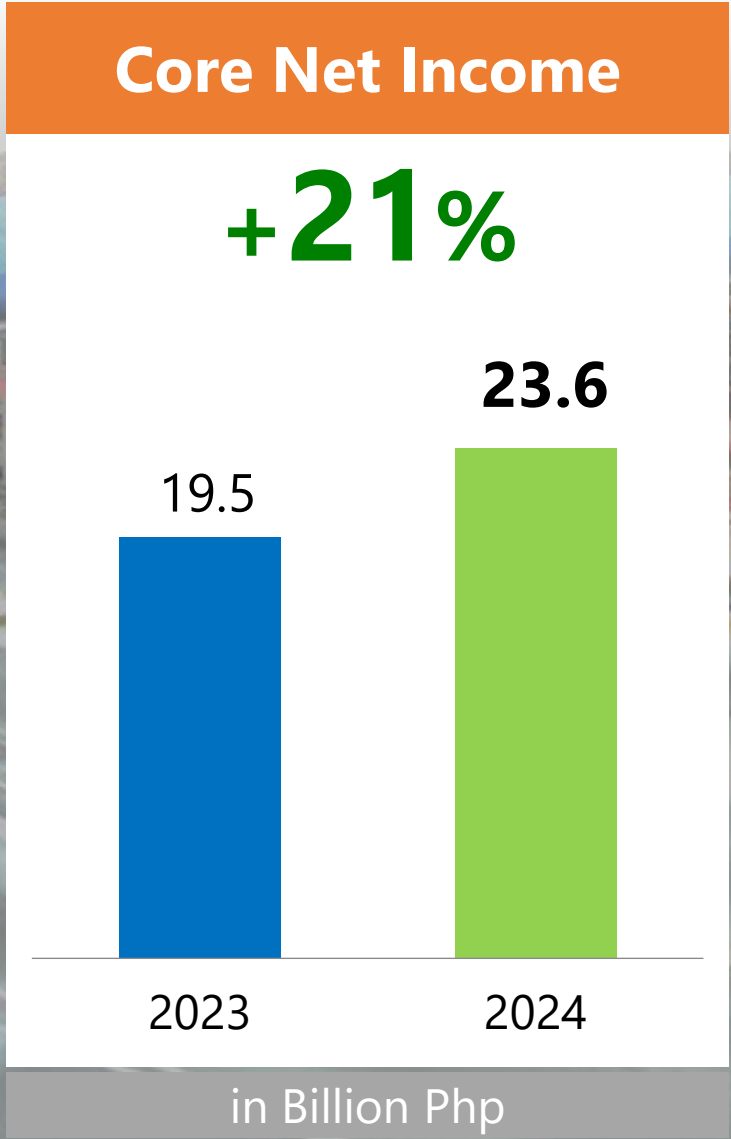
in Billion Php



Financial Highlights



Full-Year 2024 Financial Highlights





TOYOTA

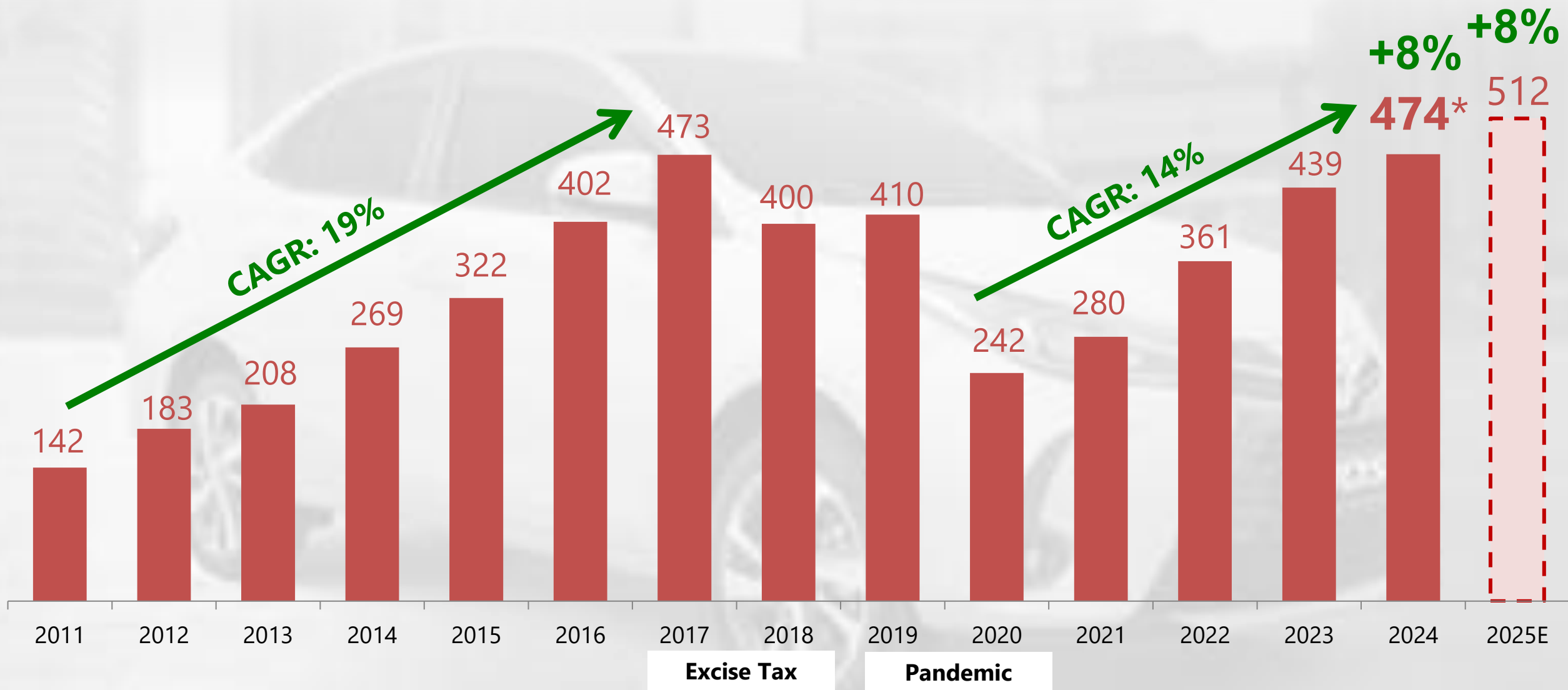


GT CAPITAL
HOLDINGS INCORPORATED



Financial Highlights

Retail Vehicle Unit Sales, FY 2024



Source: TMP, CAMPI; * - 2024 Data includes BYD Sales

Retail Vehicle Unit Sales, FY 2024

	Industry		TOYOTA	
2024	473,842 Unit Sales	+8% year-on-year	218,019 Unit Sales	+9% year-on-year
2023	432,936		200,031	
2022	360,444		174,106	
2021	280,338		129,667	
2020	241,924		100,019	
2019	410,035		162,011	

Overall Market Share, FY 2024

46.0% in 2024

■ FY 2024 ■ FY 2023



Innovative International Multi-purpose Vehicle (IMV) Zero or 'Next Generation Tamaraw'



Reintroducing the iconic Toyota Tamaraw



Tamaraw Utility Van SWB



Tamaraw Aluminum Van



Tamaraw Utility Van LWB



Tamaraw Dropside



Tamaraw Dropside Hi

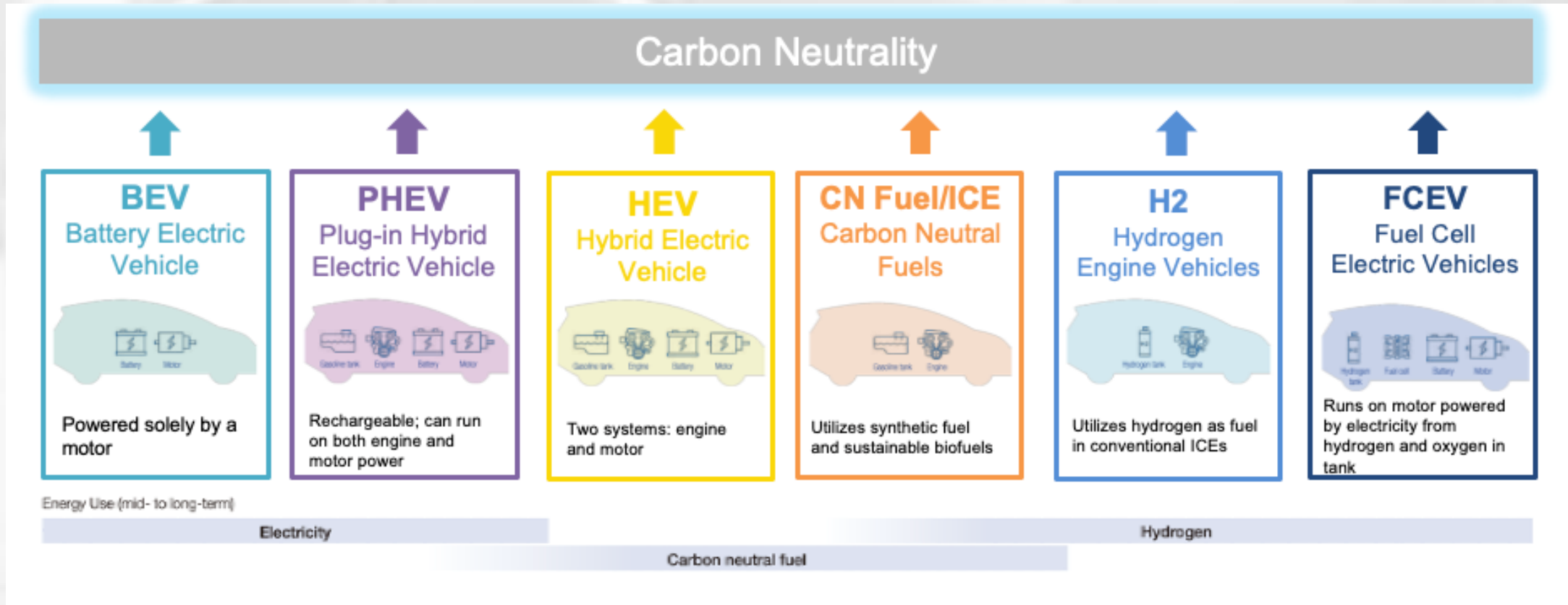
Toyota's Multi-Pathway Approach



TOYOTA ENVIRONMENTAL CHALLENGE 2050



“It is critical to acknowledge global realities and implement changes in practical ways that maintain energy security. The underlying concept of our multi-pathway strategy is to focus on promoting practical transition even as we pursue carbon neutrality.”



Toyota's Multi-Pathway Approach



ALPHARD



YARIS CROSS



LM



LBX



RX



ZENIX



RAV4



RZ 450e
First BEV



NX



UX



CAMRY



COROLLA ALTIS



COROLLA CROSS



LS



ES



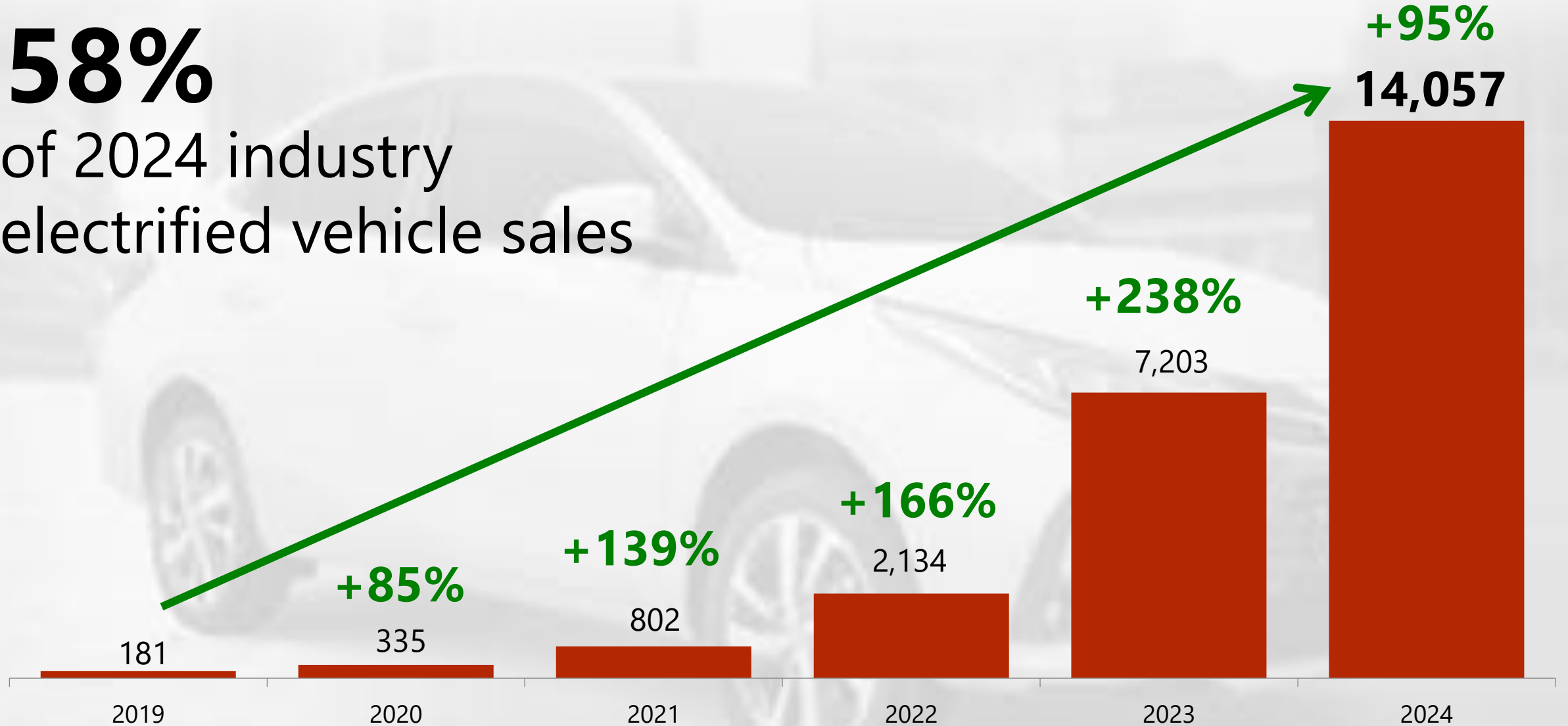
IS

Toyota and Lexus Electrified Sales, **FY 2024**



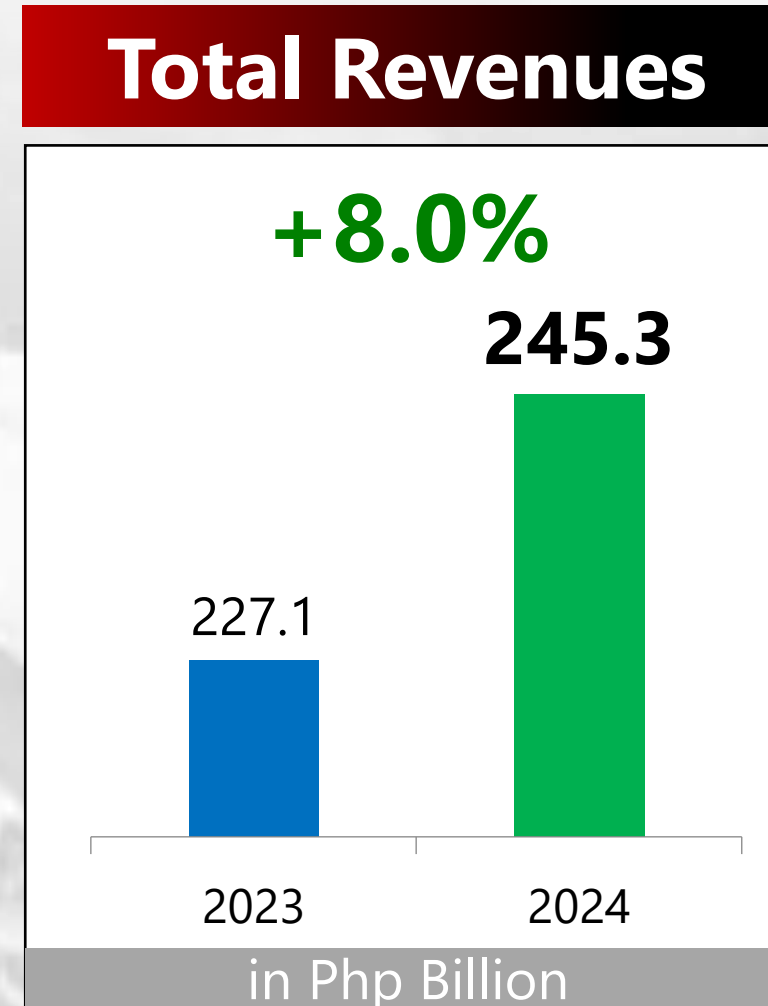
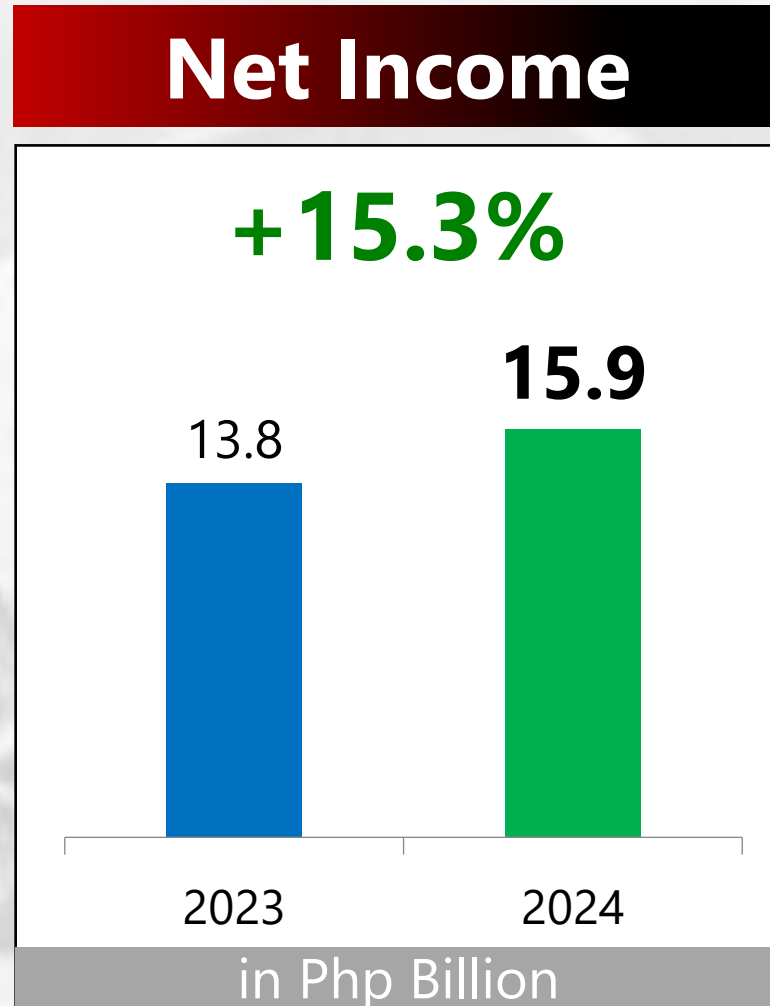
58%

of 2024 industry electrified vehicle sales



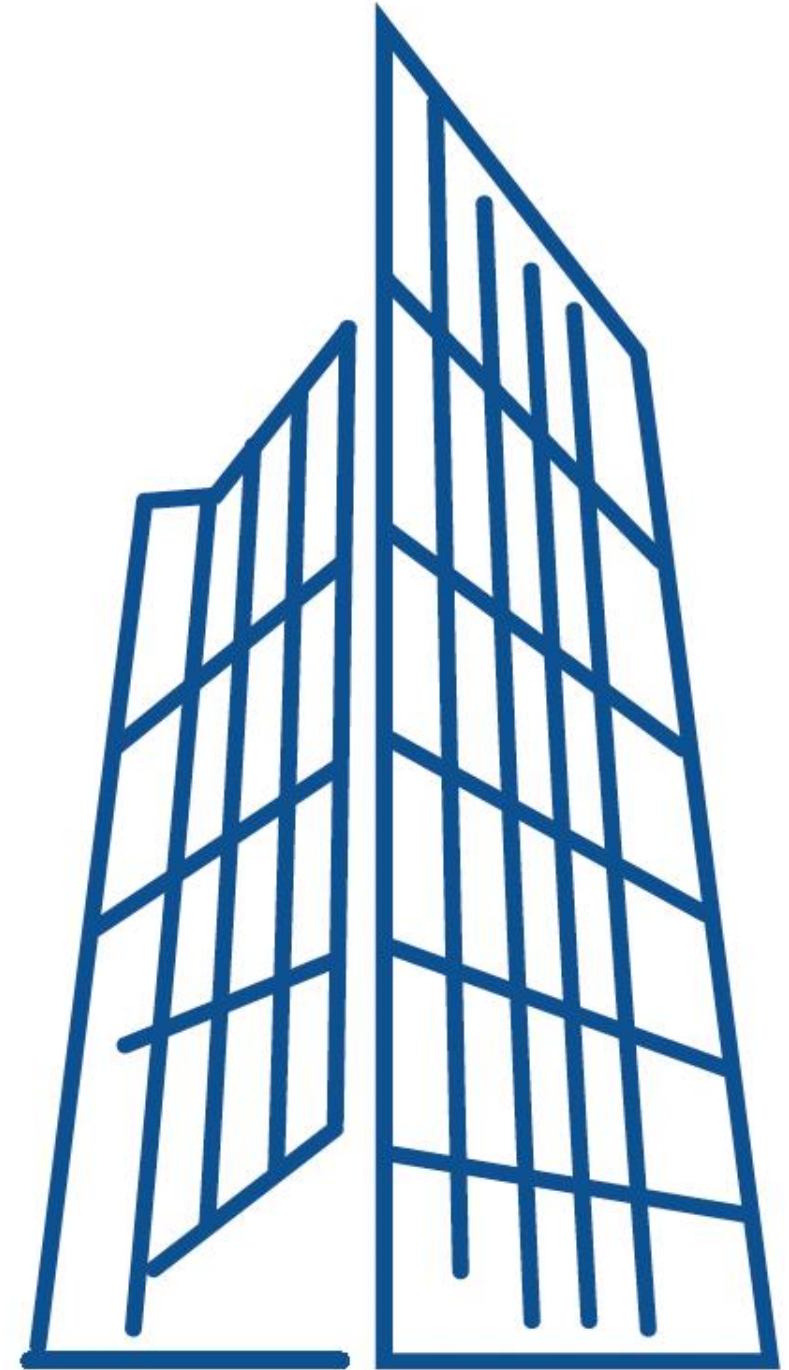
Source: TMP

Full-Year 2024 Financial Highlights



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2024 Milestones





Best Bank for Ultra-High-Net- Worth Filipinos

Euromoney
Global Private Banking 2024

2024 Group Awards



THE ASIAN BANKER®

Most Recommended Retail Bank

Highest among
Philippine Banks



The Strongest Bank in the Philippines

Fourth Consecutive Year

2024 Group Awards



**23rd Consecutive
Triple Crown
Award**

**2nd Imports Revenue
Collection
Contributor**

**53.5%
Market Share**



2024 Group Awards



Best Luxury Property Developer
Best Breakthrough Developer
(FNG)
Best Township Development
(Riverpark)

Best Township Masterplan
Design (Riverpark)



2024 Group Awards



GT CAPITAL
HOLDINGS INCORPORATED

Rank 74

8th highest ranked Philippine company

GT Capital investments yielding positive returns

+91% Dividend Income Growth in 2024
Php 18.1 Billion



Riverpark Updates

Yume at Riverpark

- First residential horizontal project of **Federal Land NRE Global, Inc.**
- Located in **Riverpark, General Trias, Cavite**, a **600-hectare township development**
- 18-hectares of **296 residential lots and house and lots** (future offerings) with a **Modern Japanese Contemporary theme**



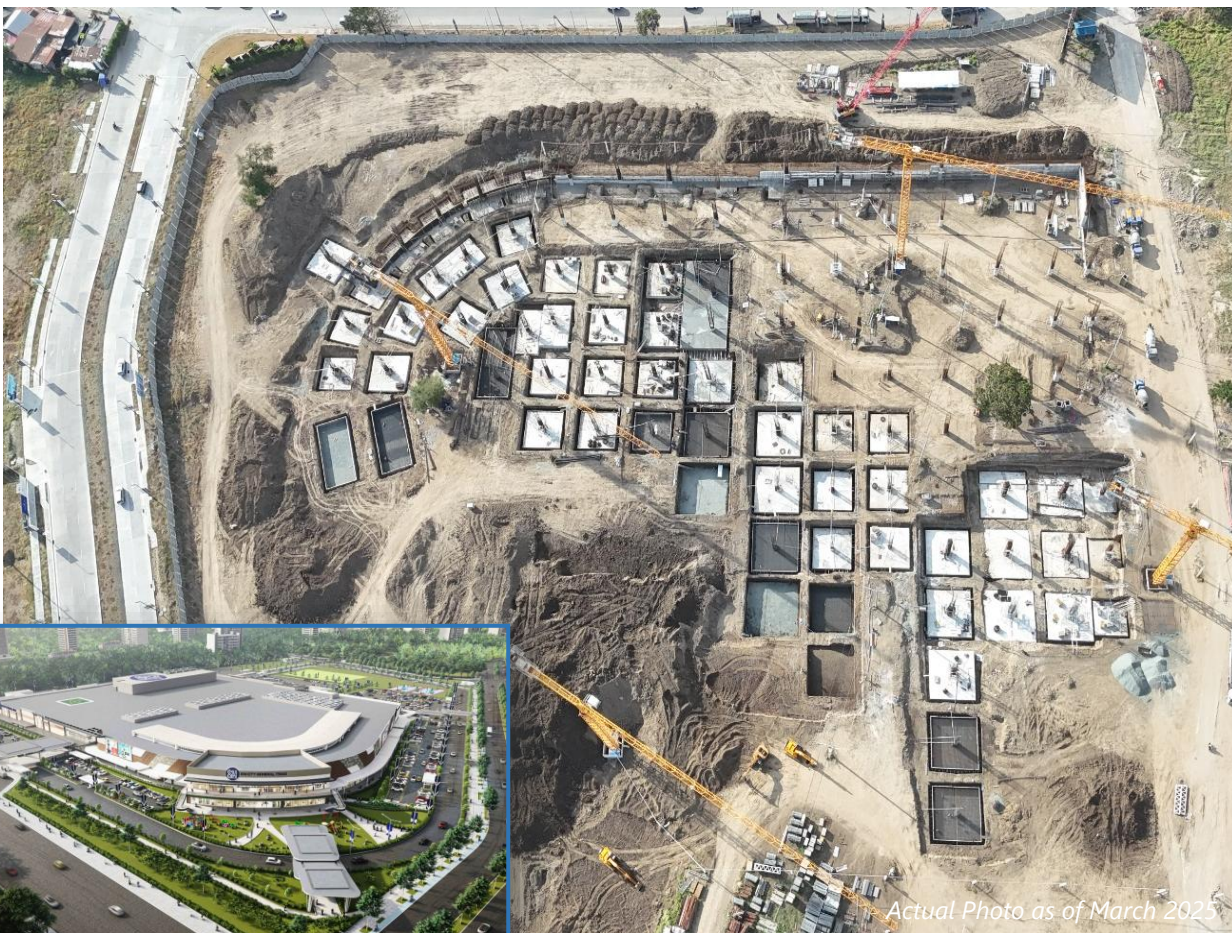
Actual Photo as of March 2025



Riverpark Updates

SM General Trias

- Groundbreaking on **June 14, 2024**
- Phase 1 GLA of **approx. 43k square meters**



Actual Photo as of March 2025



Artist's Perspective



Actual Photo as of March 2025

Riverpark Updates

Uniqlo Logistics Facility



Artist's Perspective

- Groundbreaking on **June 20, 2024**
- GLA of **approx. 38k square meters**
- Integrate technology and sustainable practices
- Will impact local economy by providing employment opportunities



Actual Photo as of March 2025

Expansion in New Sectors

GT Capital to pursue **expansion and growth** to provide **diversification of businesses** through **building its investment portfolio**.



Banking	Automotive	Property	Insurance	Infrastructure	New Sector
Metrobank PSBank <small>PHILIPPINE SAVINGS BANK Metrobank Group</small> FIRST METRO INVESTMENT CORPORATION <small>Metrobank Group</small> ORIX ORIX METRO <small>Leasing and Finance Corporation Metrobank Group</small>	TOYOTA TOYOTA FINANCIAL SERVICES TOYOTA Mobility Solutions GTCAM <small>GT Capital & Mobility Holdings A PHILIPPINE SUBSIDIARY OF GT CAPITAL HOLDINGS, INC.</small> TOYOTA MANILA BAY GROUP TOYOTA SANTA ROSA TOYOTA TOYOTA SUBIC INC. Sumisho <small>Motor Finance Corporation A PHILIPPINE SUBSIDIARY OF GT CAPITAL HOLDINGS, INC.</small>	FEDERAL LAND <small>GT Capital Holdings</small> FNG <small>Federal Land NRE Global</small> SUNSHINE FORT <small>BONIFACIO NORTH</small> HORIZON LAND <small>A FEDERAL LAND COMPANY</small> FEDERAL LAND COMMUNITIES	AXA	METRO PACIFIC INVESTMENTS MPTC <small>METRO PACIFIC TOLLWAYS</small> Maynilad LIGHT RAIL MANILA CORPORATION METRO PACIFIC HEALTH <small>THE HEART OF FILIPINO HEALTHCARE</small> METRO PACIFIC AGRO VENTURES	<ul style="list-style-type: none"> • Adjacent sector to improve value chain • High growth potential • Strategic partnerships

Dividend Payout

₱6

**Regular
Cash
dividend**

₱2

**Special
Cash
dividend**



GT CAPITAL
HOLDINGS INCORPORATED

Thank You!

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