



INVESTMENTS  
CORPORATION

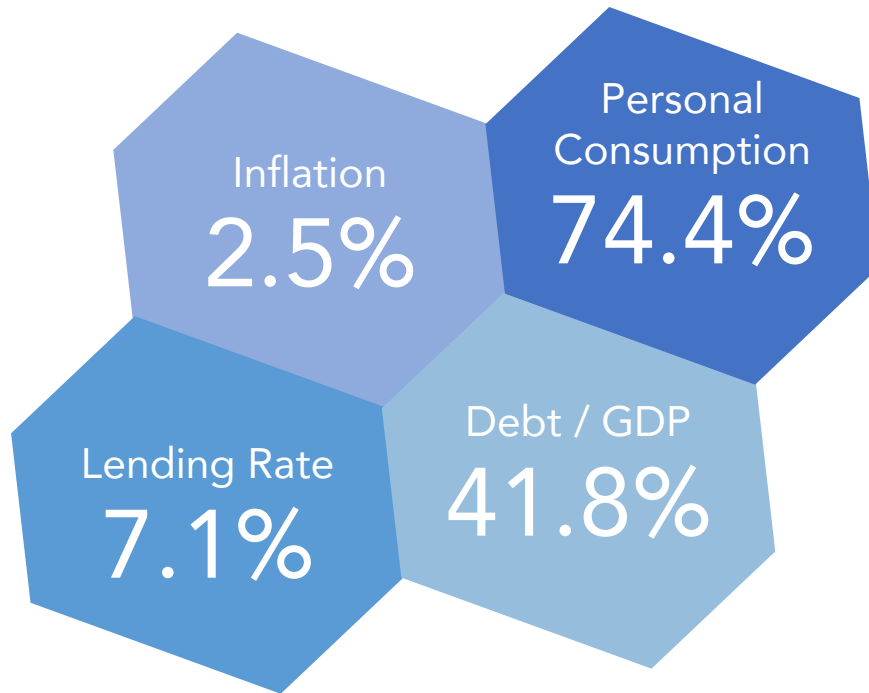
# President's Report

2020 Annual Stockholders' Meeting

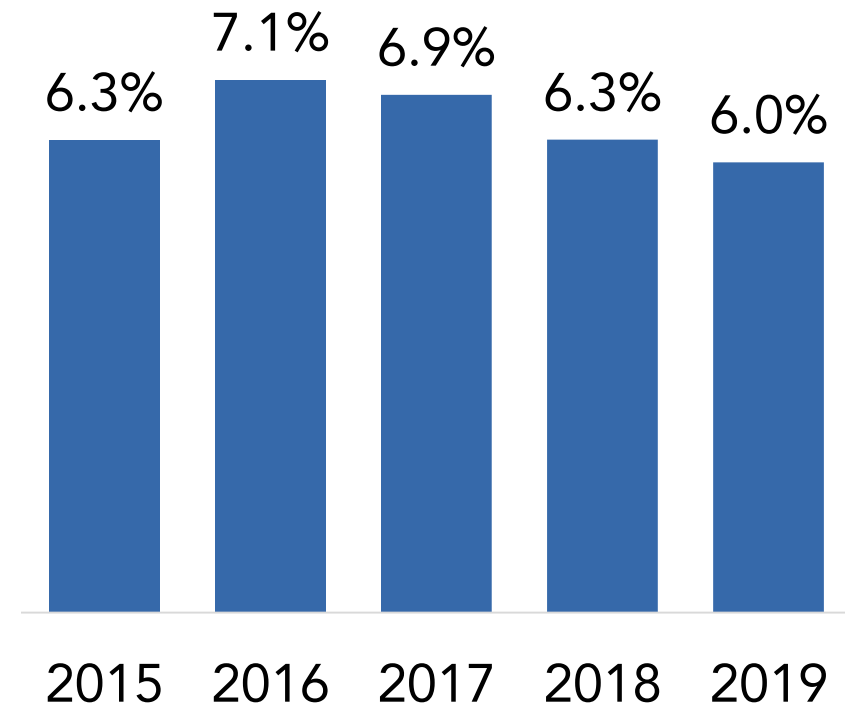


# Philippine Economy

2019



GDP Growth



# Growth across all Core Businesses

Revenue  
**PHP501.7bn**  
↑12%

Net Income  
**PHP44.6bn**  
↑20%



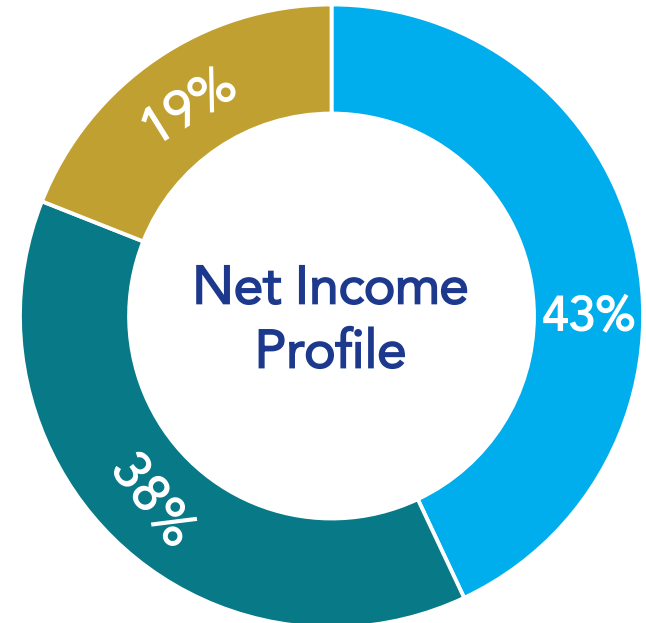
Retail



Property



Banking



# Retail Financial Highlights

Revenue

**PHP366.8bn**

↑9%

Net Income

**PHP12.5bn**

↑10%

Store Count

**2,799 stores**

↑412



# THE SM STORE



Opened **2** branches in  
Ortigas  
Olongapo

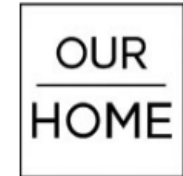


**65** THE SM STORES

**807,854 sqm**  
Gross Selling Area

# Specialty Stores

| Brand         | Branches     |
|---------------|--------------|
| Ace Hardware  | 199          |
| Toy Kingdom   | 134          |
| Homeworld     | 94           |
| SM Appliances | 88           |
| Miniso        | 101          |
| Others        | 993          |
| <b>Total</b>  | <b>1,609</b> |
| New in 2019   | ↑162         |



# Food Retail



| Format         | Branches     |
|----------------|--------------|
| SM Hypermarket | 52           |
| SM Supermarket | 58           |
| Savemore       | 201          |
| WalterMart     | 60           |
| Alfamart       | 754          |
| <b>Total</b>   | <b>1,125</b> |
| New in 2019    | ↑248         |

# Alfamart

Opened **228** stores

**754** ALFAMART

**135,586 sqm**  
Gross Selling Area



# Retail Footprint



Total Gross Selling Area  
**3.0M sqm**

THE SM STORE  
**808K sqm**

Specialty Stores  
**643K sqm**

Food Retail  
**1.5M sqm**

# Property Financial Highlights

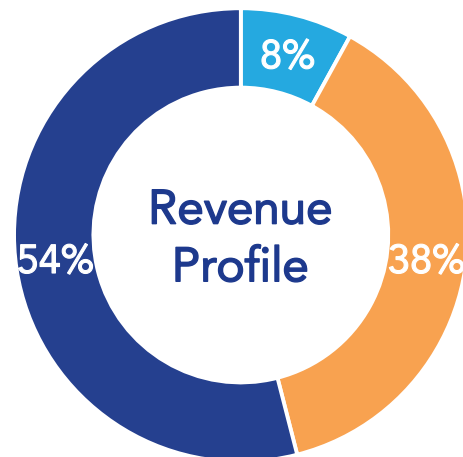
Revenue  
**PHP118.3bn**

↑14%

Net Income  
**PHP38.1bn**

↑18%

- Malls
- Residences
- Other Business



# Property Business Performance



FY 2019

Philippine Mall Revenues 57.8bn **↑8%**

Residential Revenues 44.8bn **↑24%**

Other Revenues 9.6tn **↑14%**

**74** Philippines Malls

**7** China Malls

**70** Residential Projects

**12** Office Buildings

**8** Hotels

**4** Convention Centers

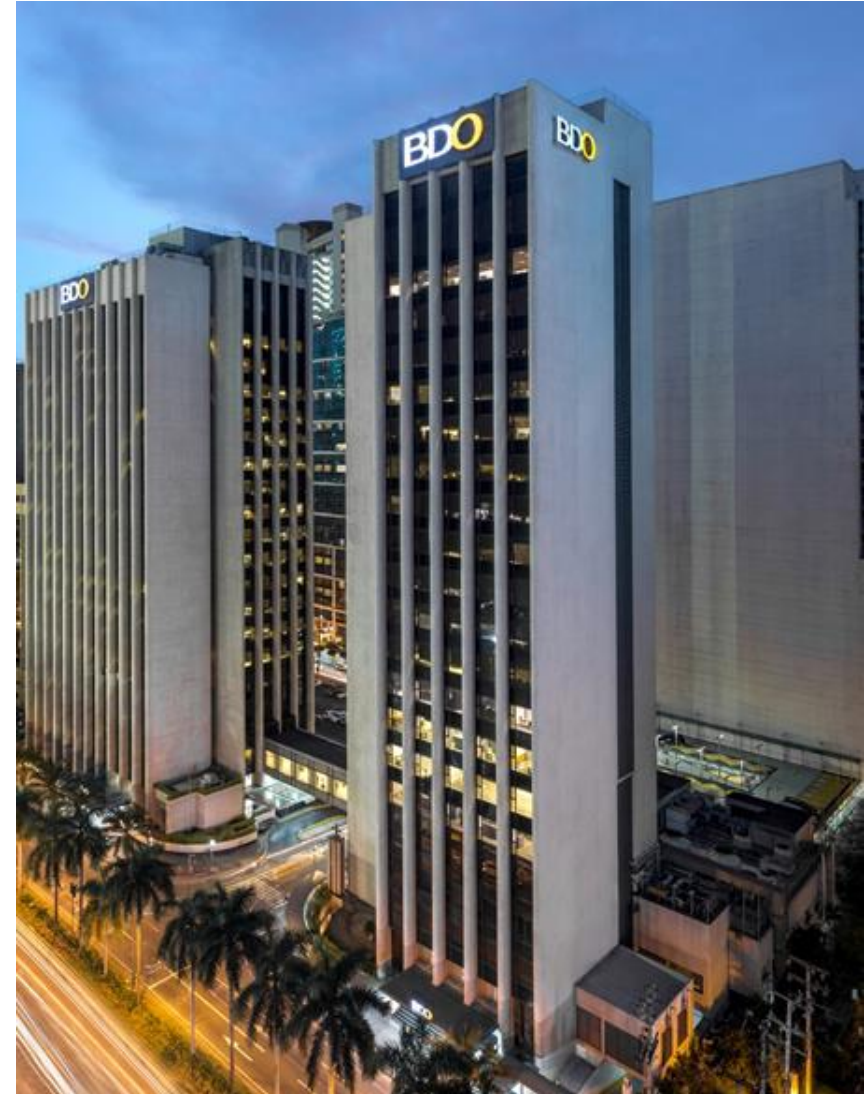
**3** Trade Halls

# BDO Financial Highlights

|                      |         | FY 2019 |
|----------------------|---------|---------|
| Net Interest Income  | 119.9bn | ↑22%    |
| Net Income           | 44.2bn  | ↑35%    |
| Gross Customer Loans | 2.2tn   | ↑9%     |
| Total Deposits       | 2.5tn   | ↑3%     |
| Total Assets         | 3.2tn   | ↑6%     |

**1,436** Branches

**4,466** ATM Network



# China Bank Financial Highlights



|                      | FY 2019 |      |
|----------------------|---------|------|
| Net Interest Income  | 26.1bn  | ↑14% |
| Net Income           | 10.1bn  | ↑24% |
| Gross Customer Loans | 577.8bn | ↑13% |
| Total Deposits       | 775.4bn | ↑7%  |
| Total Assets         | 962.2bn | ↑11% |

**631** Branches

**1,002** ATM Network

# Embracing technology and innovation



# Deepening our Commitment to Sustainability



# Deepening our Commitment to Sustainability



# Deepening our Commitment to Sustainability



# Inclusion and Key Awards



#172



#183



FTSE4Good



We support the Sustainable Development Goals

# SM's commitment to UN SDGs and strong ESG



EDUCATION



MEDICAL ASSISTANCE



COMMUNITY RELIEF OPERATIONS



SUSTAINABLE AGRICULTURE



MICRO, SMALL, MEDIUM ENTERPRISE PROMOTION



SOCIAL INCLUSION



DISASTER RESILIENCE



ENVIRONMENTAL RESPONSIBILITY



SUSTAINABLE  
DEVELOPMENT  
GOALS

We support the Sustainable Development Goals

# Key Awards

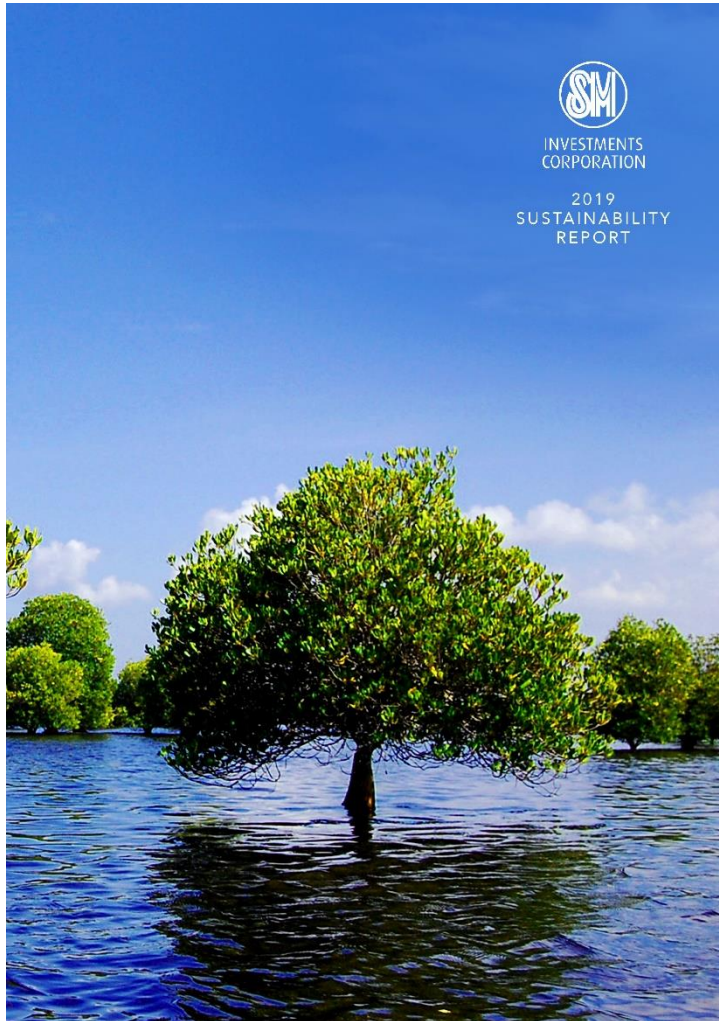


# Supporting Global Goals



SM Leaders take active role in promoting SDGs in corporates

# 2019 Sustainability Report



Scan the QR code



or visit

<https://www.sminvestments.com/sustainability/sustainability-reports>

# Our COVID-19 Response



Assure our employees and partners with our support



Mobilize support swiftly using our vast network



Serve communities with essential products and services



Expand customer access channels

# Taking Care of our People



# Supporting our Tenants



# Rapid Deployment of Resources



# Rapid Deployment of Resources



# Continuing Service to Our Customers



SM MARKETS  
**ONLINE**

**ESSENTIAL  
GOODS & MORE**  
DELIVERED TO YOUR DOOR

DELIVERY DISTANCE LIMIT OF 5KM FROM ORIGIN STORE:  
SM SUPERMARKET AND SM HYPERMARKET NORTH EDSA  
SM SUPERMARKET MEGAMALL A AND SM HYPERMARKET MALL OF ASIA  
LIMITED SLOTS AVAILABLE



**SHOP ONLINE**

**Pickup**  
AT SM SUPERMALLS  
**ON-THE-GO**



Get the  
latest  
updates  
thru our  
**Viber**  
community

SM  
SUPERMALLS  
**TAKE-OUT  
& DELIVERY**  
DAVAO COMMUNITY



**NEED SOMETHING?**  
Complete your list with essentials from The SM Store

THE SM STORE **call to deliver**

Join us on **Viber**  
The SM Store



SM  
**MALL OF ASIA**  
*No Other Mall Comes Close*

**TAKEOUT, DRIVE THRU SERVICE  
& DELIVERY GUIDE**

# Continuing Service to Our Customers

Send money using  
**BDO Online and Mobile Banking,**  
for pick up at our **PARTNERS!**

Processing may take 2 - 4 days due  
to the Enhanced Community Quarantine.



Only Palawan Pawnshop is a BDO Cash Pick-up partner.  
Palawan Express Pera Padala Outlet or Agent is not a BDO Cash Pick-up location.

## China Bank Cares

**Manage your finances  
during these challenging times.**

1



Track your monthly income and expenses.  
Download financial tracker apps for easy  
budget monitoring.

2



Keep it simple when grocery shopping.  
Make a list and buy only those on your list.

3



Cut the non-essentials. Limit multiple  
subscriptions that you barely use, look for less  
expensive or better yet, free alternatives.

4



Set aside an emergency fund for unexpected events.  
One easy way to do it is to click "recurring" in your  
China Bank Online or Mobile app to transfer funds  
from your account to another account to start  
building up an emergency fund.

**CHINABANK**

Since 1920



“ In good times, we do our usual work.  
But in bad times, we work harder. ”  
- Henry Sy Sr.



INVESTMENTS  
CORPORATION

# President's Report

2020 Annual Stockholders' Meeting

