



President's Report

2021 Annual Stockholders' Meeting



Focus Areas

Safety



Innovation



Resilience



Safety of our Stakeholders



Safety of our Stakeholders



Safety of our Stakeholders



Accelerating Innovation



Collective Resilience



Performance across Core Businesses

PHP394.2bn ↓21%

Revenue

PHP23.4bn ↓48%

Net Income



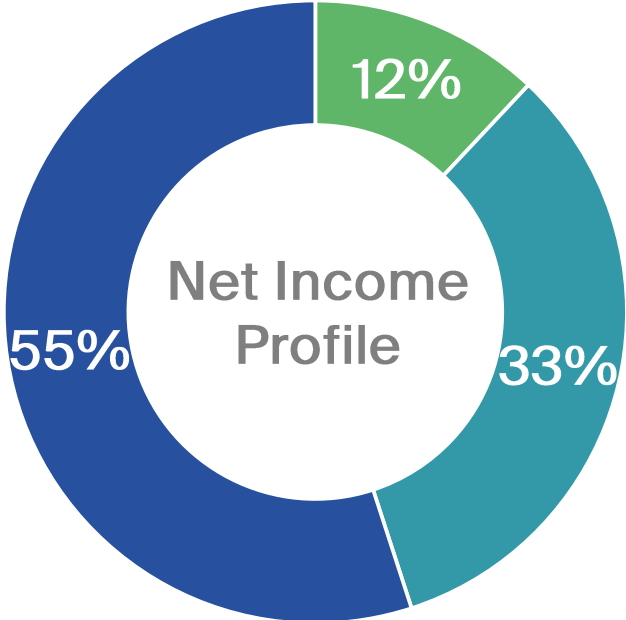
Retail



Property



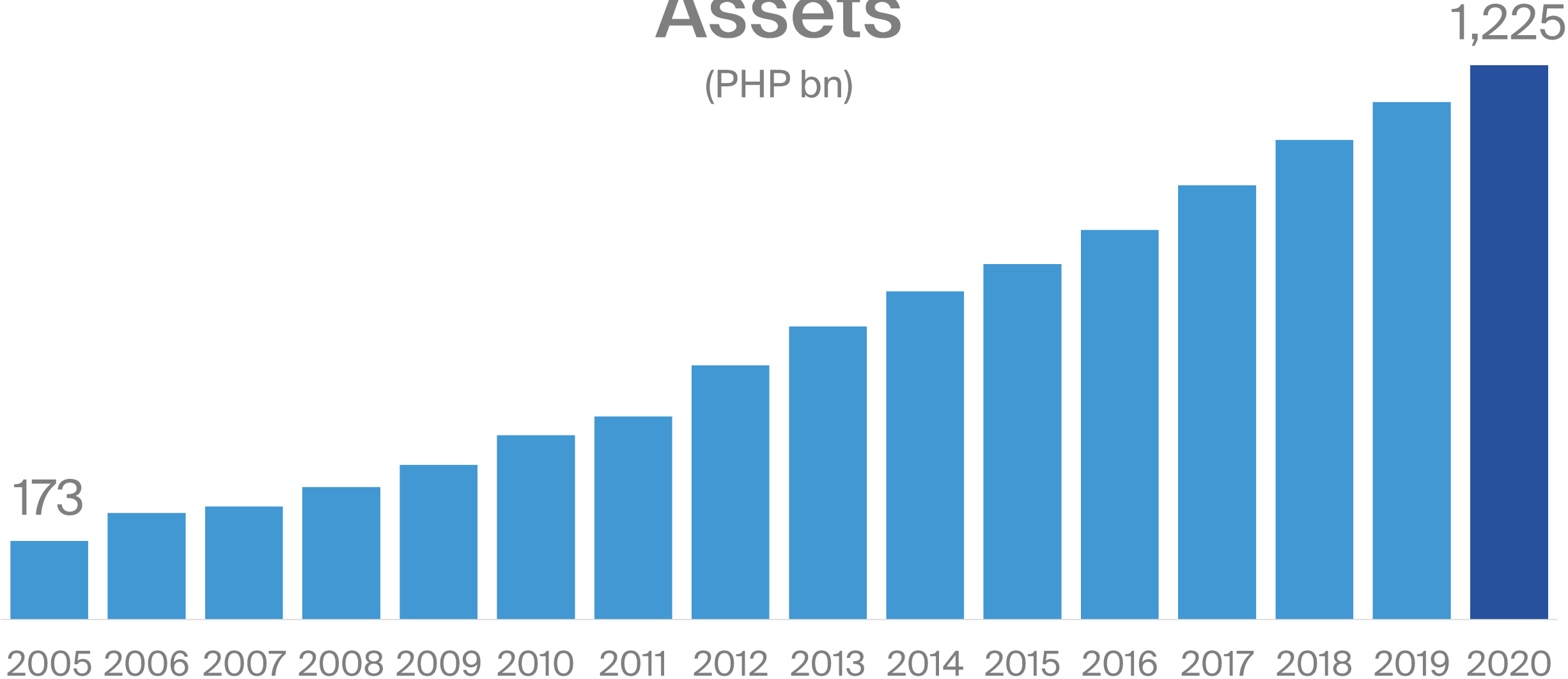
Banking



Building Years of Financial Prudence

Assets

(PHP bn)




Continued Expansion

Alfamart

258 stores
Opened

1,012 stores
Total

181,482 sqm
Gross Selling Area



| 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|-----------|-----------|------------|------------|------------|------------|--------------|
| 22 stores | 99 stores | 210 stores | 348 stores | 526 stores | 754 stores | 1,012 stores |



Continued Expansion

Retail

351 stores

Opened

2 THE SM STORE
287 Food Retail
62 Specialty Retail

3,019 stores

Total

3.1M sqm

Gross Selling Area

Property

2 malls

Opened

Butuan
Zamboanga

76 malls

Total

8.7M sqm

Gross Floor Area

Adapting to New Customer Needs

Shop Safe at Home



Shop The SM Store via Call to Deliver now!

#143SM
1 4 3 7 6



Also available via The SM Store  



Adapting to New Customer Needs



Banking Pandemic Initiatives



Banking Pandemic Initiatives



ATM on Wheels

Walang ATM sa lugar n'yo?
Withdraw na via Cash Agad!



BDO Financial Highlights



PHP133.7bn ↑12%
Net Interest Income

PHP55.2bn ↓8%
Non-Interest Income

PHP28.2bn ↓36%
Net Income

1,472 Branches
4,450 ATMs

China Bank Financial Highlights

PHP33.8bn ↑30%
Net Interest Income

PHP10.0bn ↑19%
Non-Interest Income

PHP12.1bn ↑20%
Net Income

631 Branches
1,002 ATMs

CHINABANK
100
1920 - 2020



Risk Management and Resiliency



Risk Management and Resiliency



Risk Management and Resiliency



Stability through Good Governance



ASEAN ASSET CLASS AWARD



Key Awards



ACES AWARDS™

ASIA CORPORATE EXCELLENCE & SUSTAINABILITY AWARDS



FTSE4Good



ESG
INDUSTRY
TOP RATED

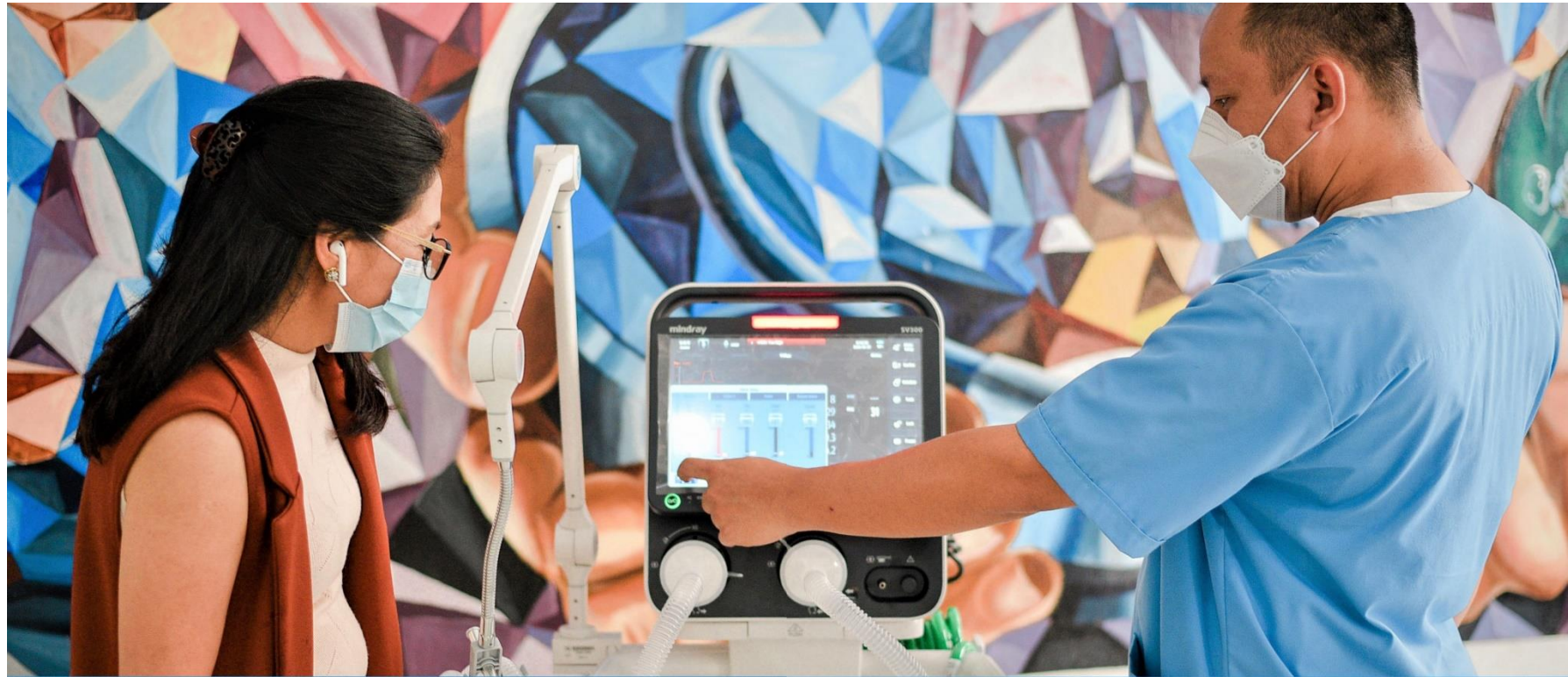


Integrated Reporting



INTEGRATED
REPORTING < IR >

INTEGRATED
REPORTING



Creating
Meaningful
Value

Supporting Global Goals

WE SUPPORT



**SUSTAINABLE
DEVELOPMENT
GOALS**

We support the Sustainable Development Goals



THANK YOU

50 SUSTAINABILITY & CLIMATE LEADERS

A RACE WE CAN WIN



50 SUSTAINABILITY & CLIMATE LEADERS



INVESTMENTS
CORPORATION





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