



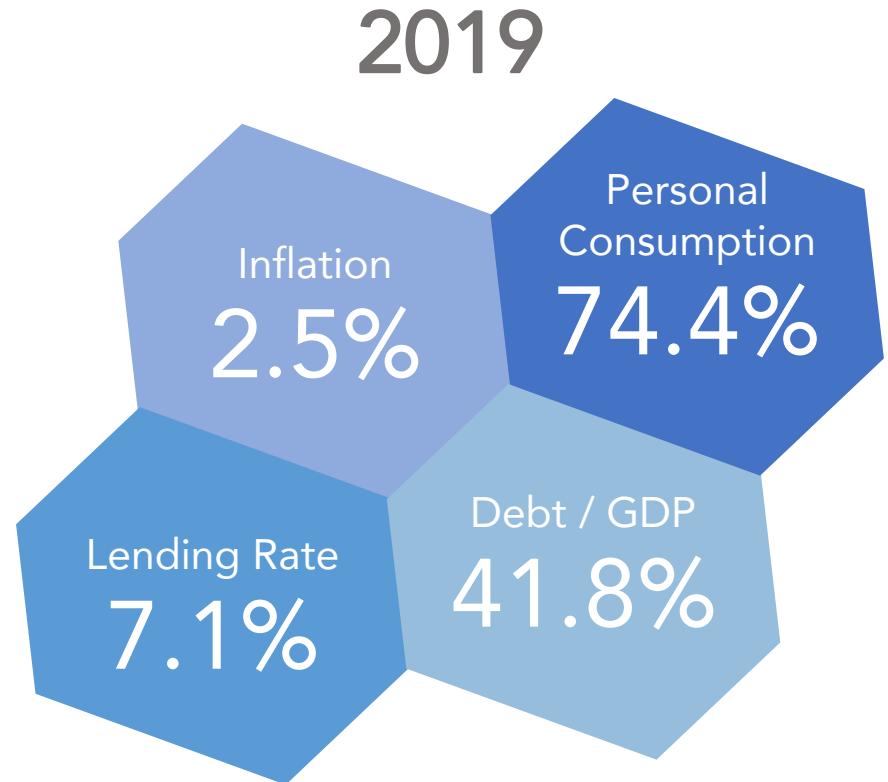
INVESTMENTS  
CORPORATION

# President's Report

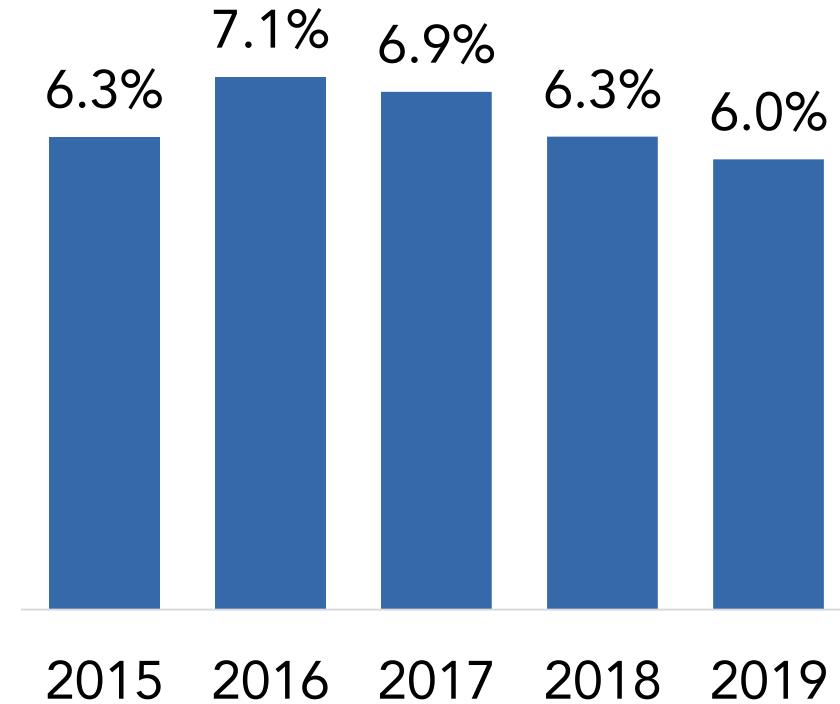
2020 Annual Stockholders' Meeting



# Philippine Economy



## GDP Growth



Data from Philippine Statistics Authority and Bangko Sentral ng Pilipinas

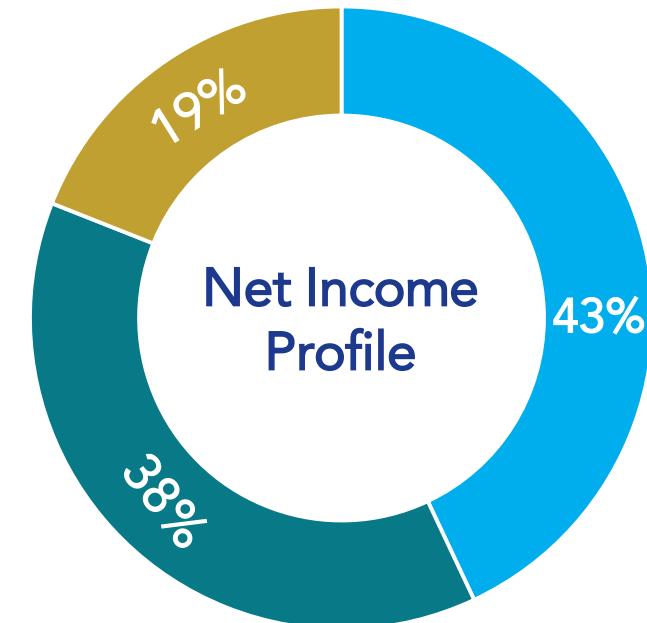
# Growth across all Core Businesses

Revenue  
**PHP501.7bn**

↑12%

Net Income  
**PHP44.6bn**

↑20%



# 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



watsons



homeworld

dyson



SportsCentral



**Bata**  
innisfree

Kultura  
F I L I P I N O

Crate&Barrel

FOREVER 21®

UNIQLO

crocs™

BABY COMPANY  
THE BABY SPECIALIST

# 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

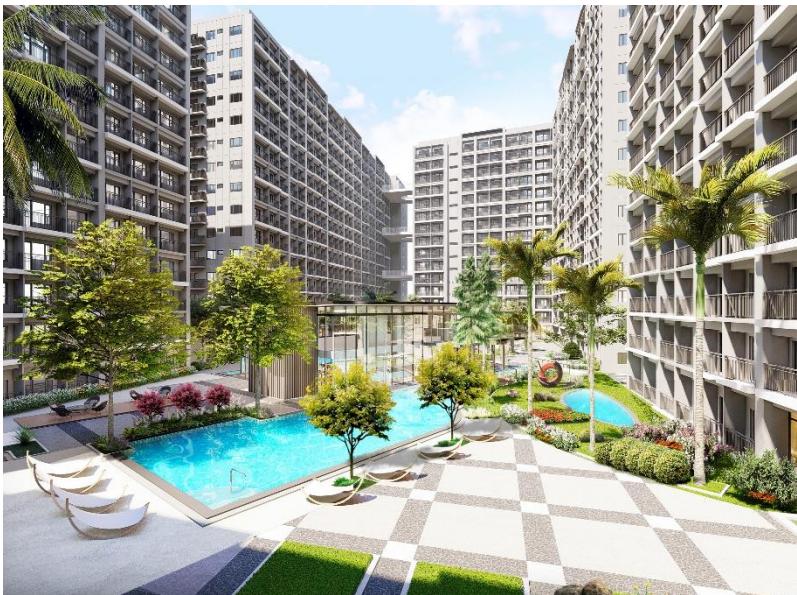
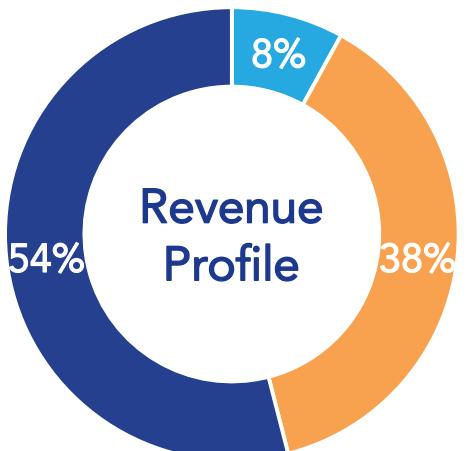
Revenue  
**PHP118.3bn**

↑14%

Net Income  
**PHP38.1bn**

↑18%

- Malls
- Residences
- Other Business



# Property Business Performance



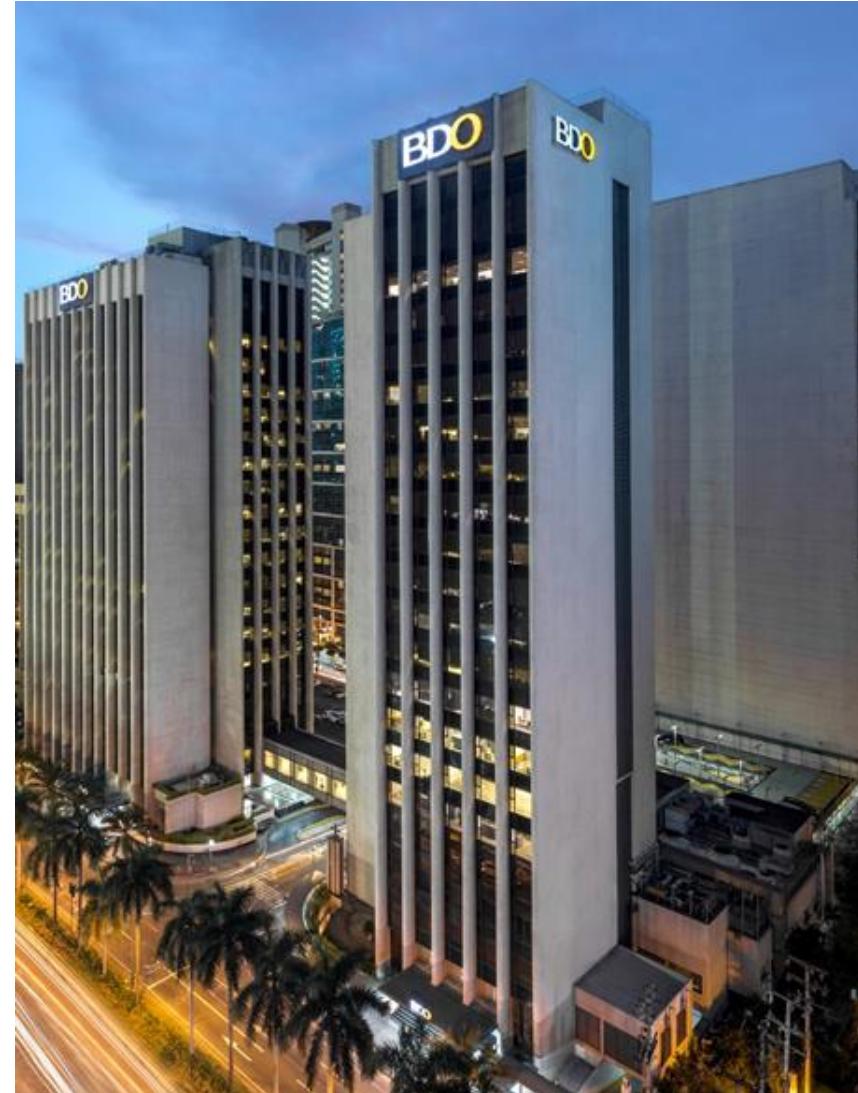
	FY 2019
Philippine Mall Revenues	57.8bn ↑8%
Residential Revenues	44.8bn ↑24%
Other Revenues	9.6tn ↑14%
<b>74</b> Philippines Malls	<b>8</b> Hotels
<b>7</b> China Malls	<b>4</b> Convention Centers
<b>70</b> Residential Projects	<b>3</b> Trade Halls
<b>12</b> Office Buildings	

# 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%
<b>631</b> Branches	
<b>1,002</b> ATM Network	

# Embracing technology and innovation



# Deepening our Commitment to Sustainability



# Deepening our Commitment to Sustainability



# Deepening our Commitment to Sustainability



ALTERENERGY PILILLA WIND FARM

March 30, 2015 | bongbajo@yahoo.com

# Inclusion and Key Awards



#172



#183



FTSE4Good



**ASEAN  
CORPORATE  
GOVERNANCE**



We support the Sustainable Development Goals

**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

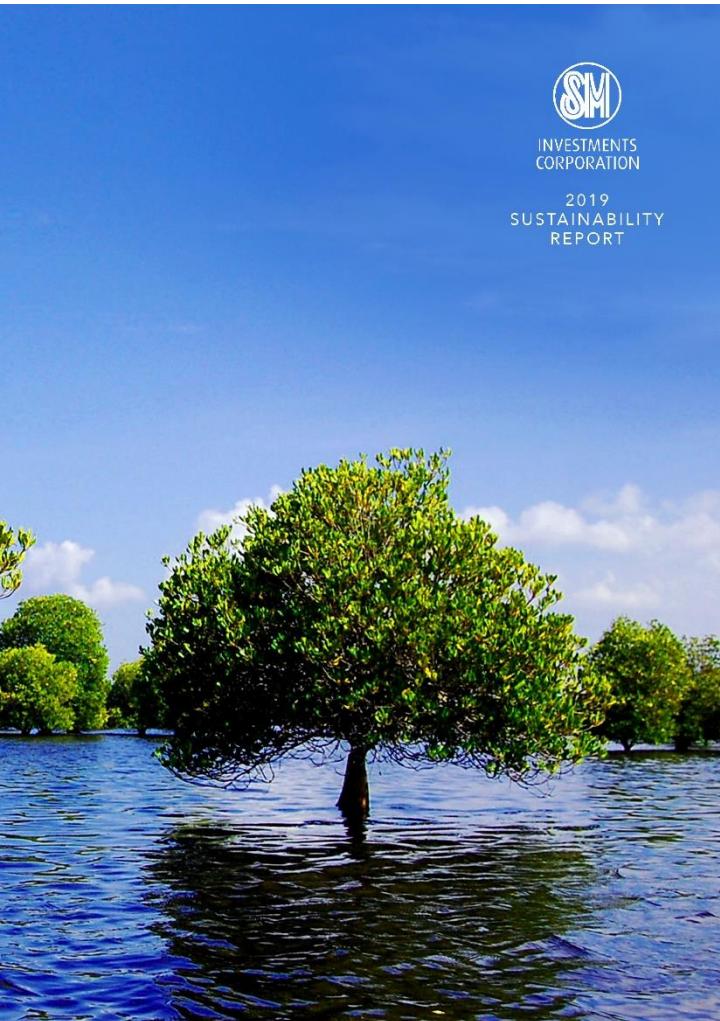
# Key Awards



# Supporting Global Goals



# 2019 Sustainability Report



Scan the QR code



or visit

[https://www.sminvestments.com/  
sustainability/sustainability-reports](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



# Continuing Service to Our Customers

**BDO**

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.



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

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

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

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

An aerial photograph of a modern urban landscape, likely a coastal city. In the foreground, there's a large body of water with some boats. Along the shore, there's a mix of modern skyscrapers and lower-profile office buildings. A prominent feature is a large, white, dome-shaped stadium or arena. The city extends into the distance under a blue sky with scattered white clouds.

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



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