



Making Life Better

Investor Presentation
AUGUST 2017

Disclaimer

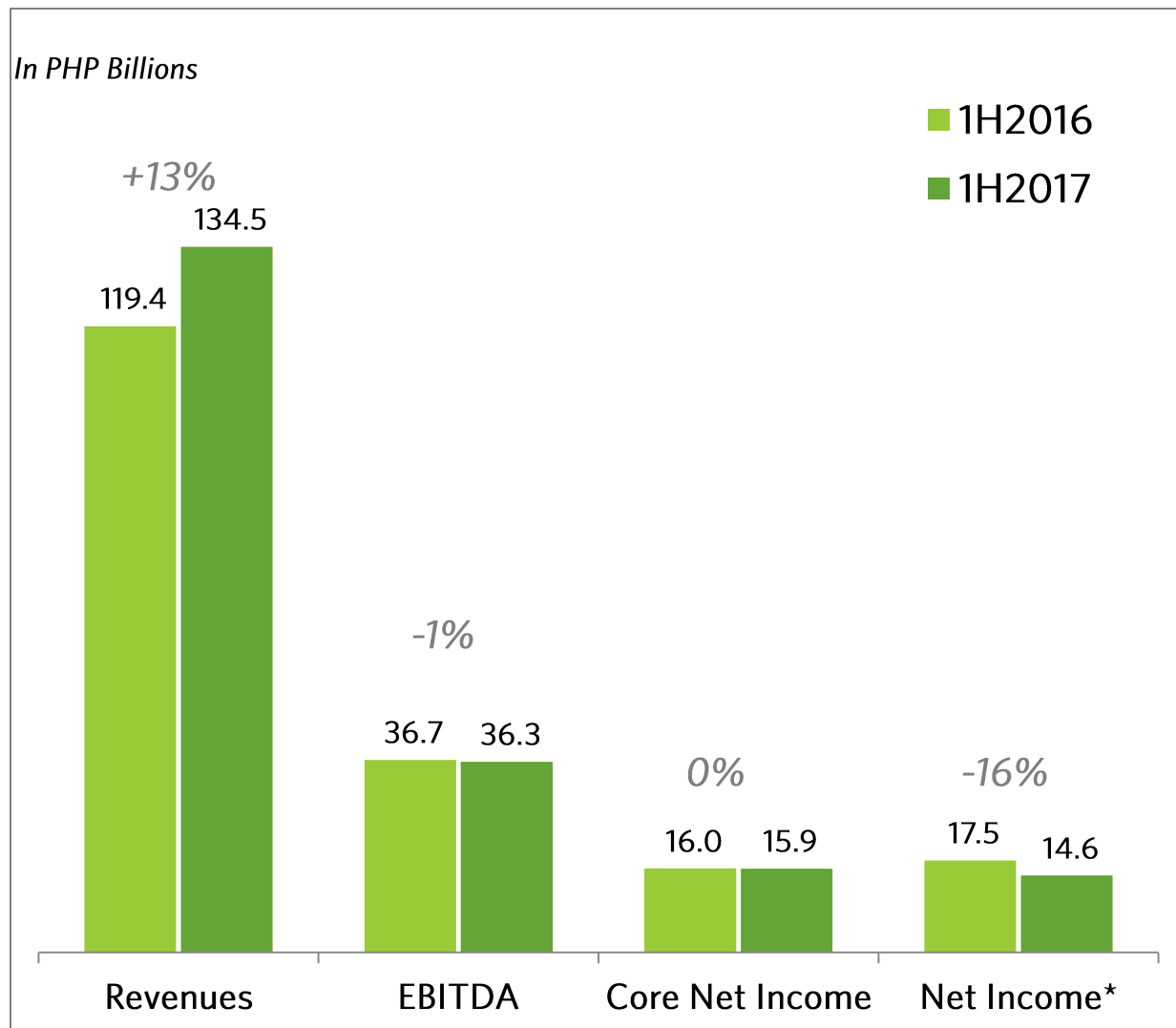
This presentation contains certain forward looking statements with respect to the financial condition, results of operations and businesses of JG Summit Holdings, Inc. (JG Summit). Such forward looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results or performance of JG Summit to be materially different from any future results or performance expressed or implied by such forward looking statements. Such forward looking statements were based on numerous assumptions regarding JG Summit's present and future business strategies and the political and economic environment in which JG Summit will operate in the future.



Key Financial Highlights



Operating Performance

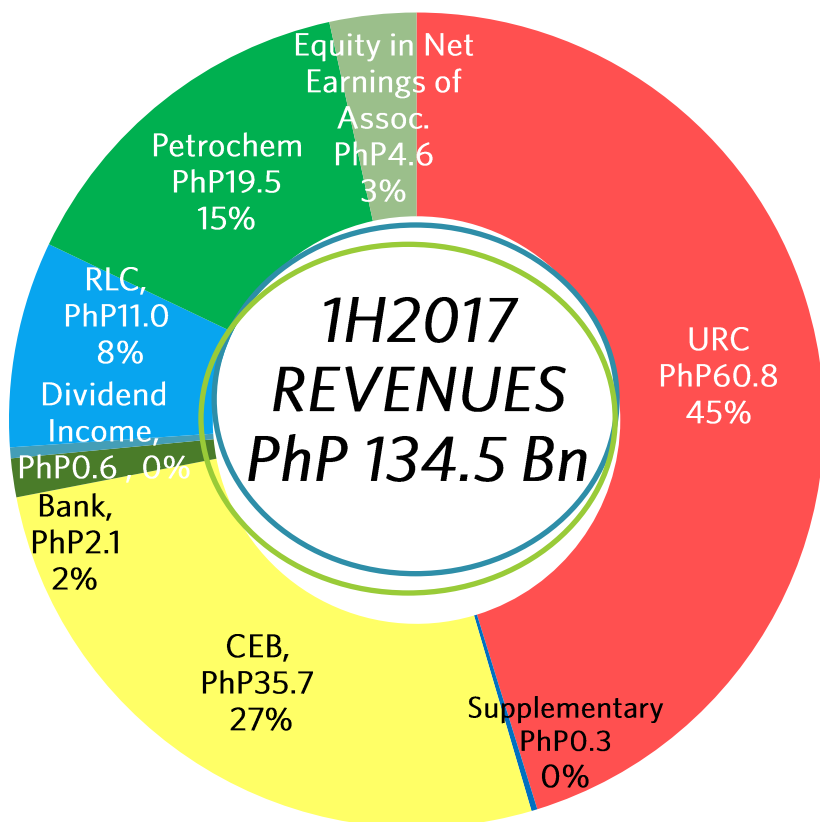


*from equity holders of the parent

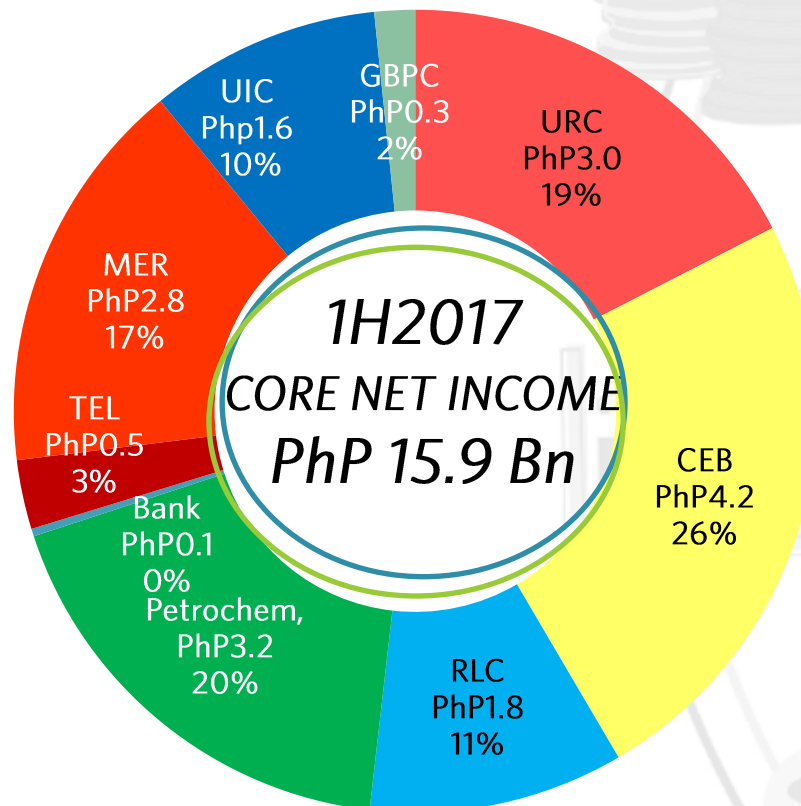
- ❑ Double-digit revenue growth due to the strong performance of **Petrochem** and topline growth from **CEB** and **URC**.
- ❑ Core net income relatively flat due to lower net income from **URC** and **CEB**, as well as lower dividend income from **PLDT**.

Profit Contribution Across Businesses

In PHP Billions



In PHP Billions



Balance Sheet



In PHP Billions, except ratios

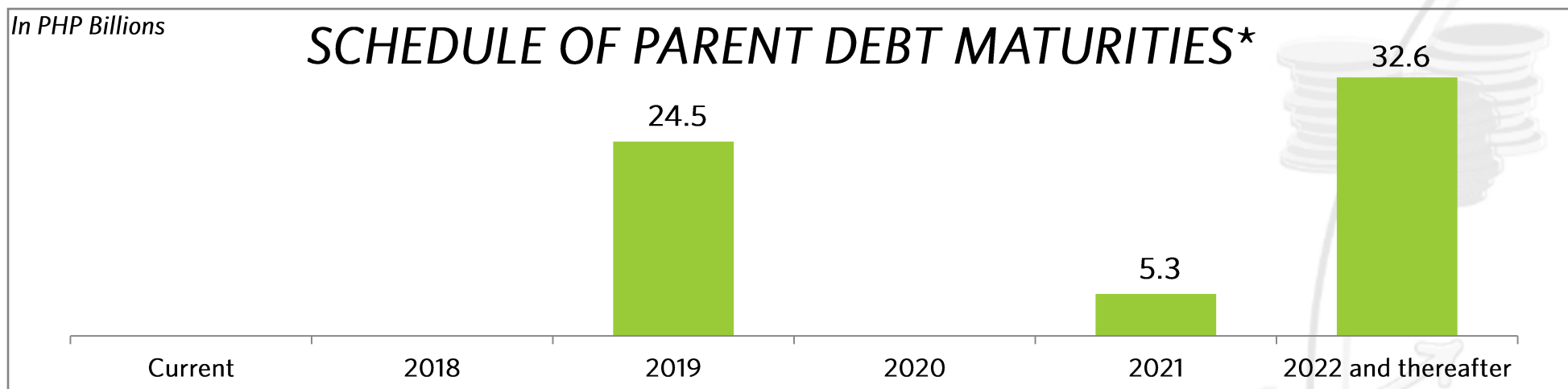
CONSOLIDATED	<i>June 2017</i>	<i>December 2016</i>	<i>Growth</i>
Cash*	46.7	47.5	-2%
Total Assets	713.3	666.3	+7%
Financial Debt	231.6	221.1	+5%
Net Debt	184.9	173.5	+7%
D/E Ratio	0.70	0.71	-1%
Net D/E Ratio	0.56	0.55	0%
<i>Total Debt Breakdown (Conso)</i>			
Total LTD	176.6	159.2	+11%
Foreign Currency Denominated	122.4	130.7	-6%

* Cash, FVPL and available for sale (AFS) investments from Robinsons Bank and AFS on PLDT are excluded

Parent Debt Profile

In PHP Billions

*SCHEDULE OF PARENT DEBT MATURITIES**



In PHP Billions, except yrs and %

DEBT PROFILE	June 2017	December 2016
Total LT Debt	62.2	61.6
Total ST Debt	33.5	32.9
Net Debt	75.8	75.4
Blended Cost of LT Debt	4.8%	4.8%
Blended Avg. Remaining Life	4.5 yrs	5.0 yrs
Interest Expense	1.8	4.0

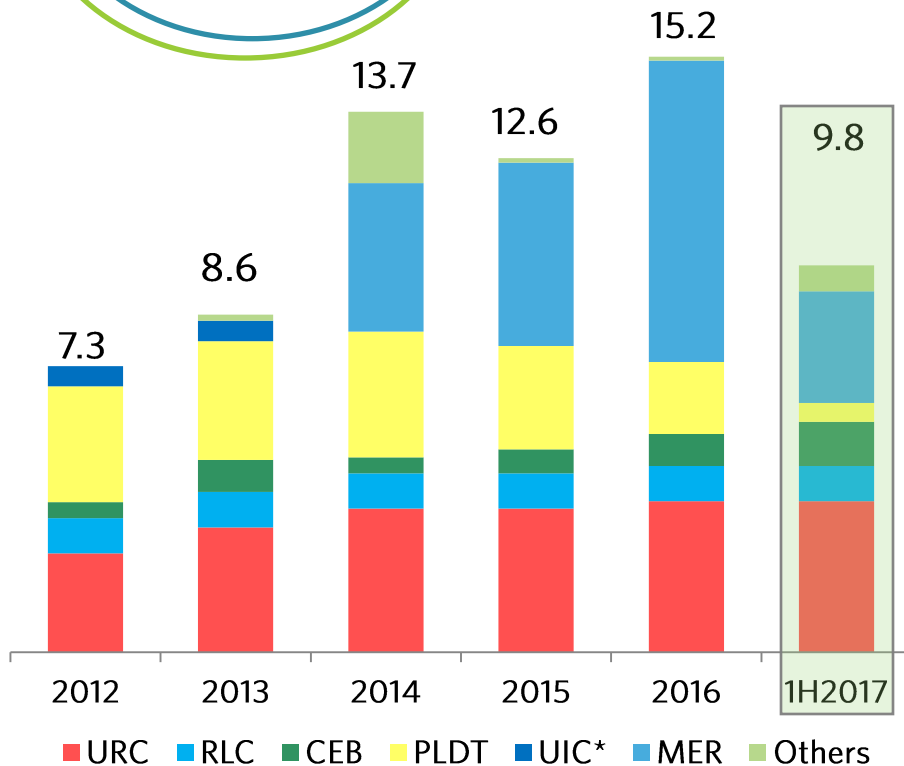
* Less unamortized bond issuance costs

Dividends Received & CAPEX Spending

In PHP Billions

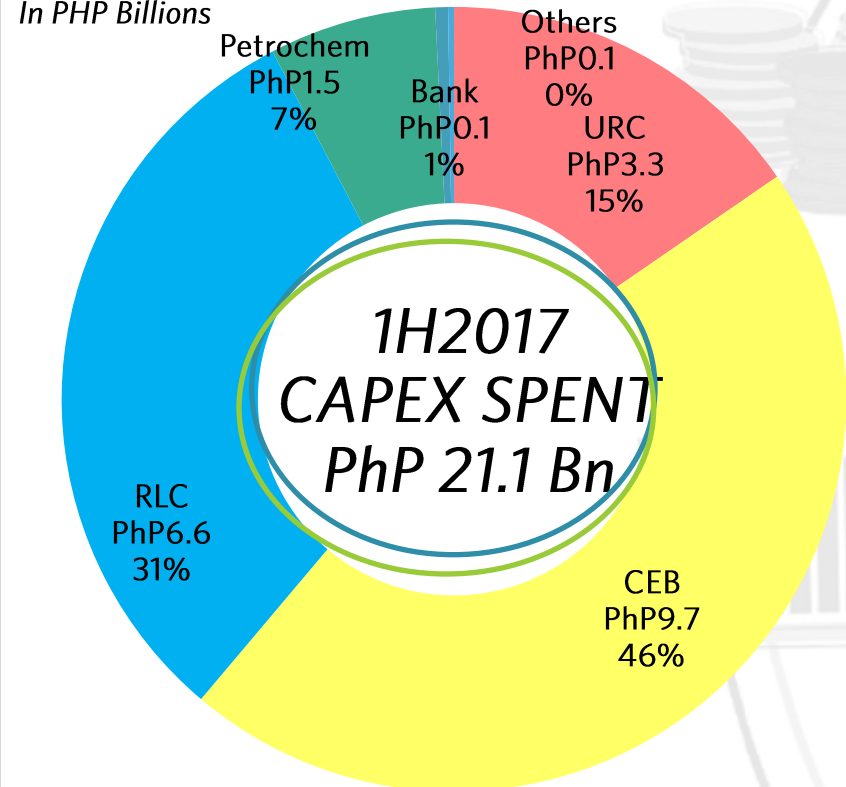
DIVIDENDS RECEIVED

CAGR 2012 - 2016: 20%



* Scrip dividends (2014-2017)

In PHP Billions



Self-funding Subsidiaries



Capacity expansion of various lines in the PH & ASEAN



Construction of malls, offices, hotels, residential projects & land banking



Mostly for fleet acquisition



Expansion and maintenance projects



Maintenance and project capex

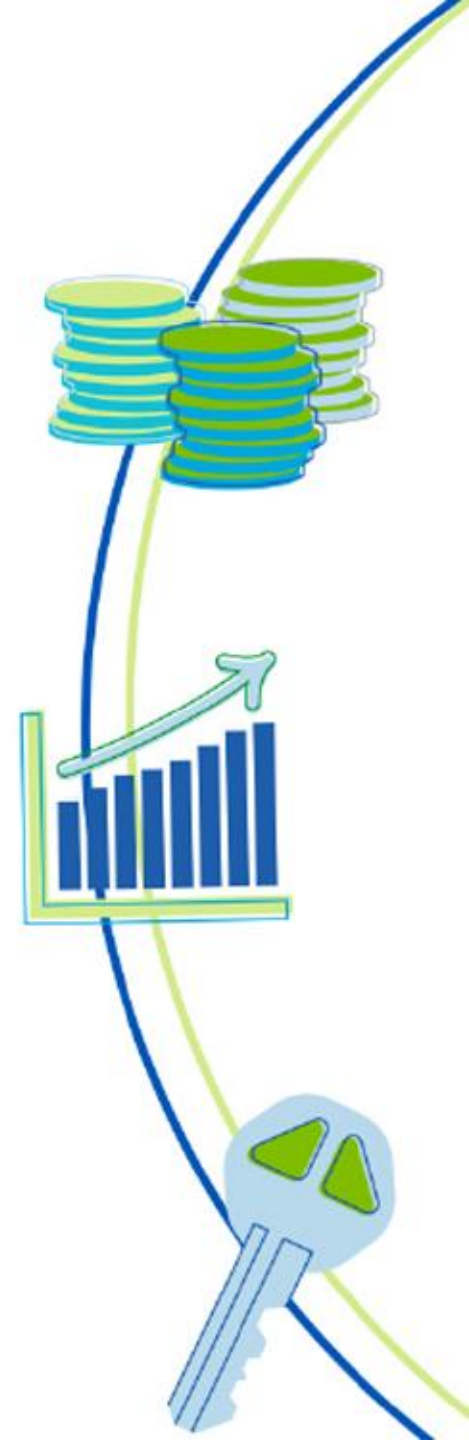


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Performance by Business Segment

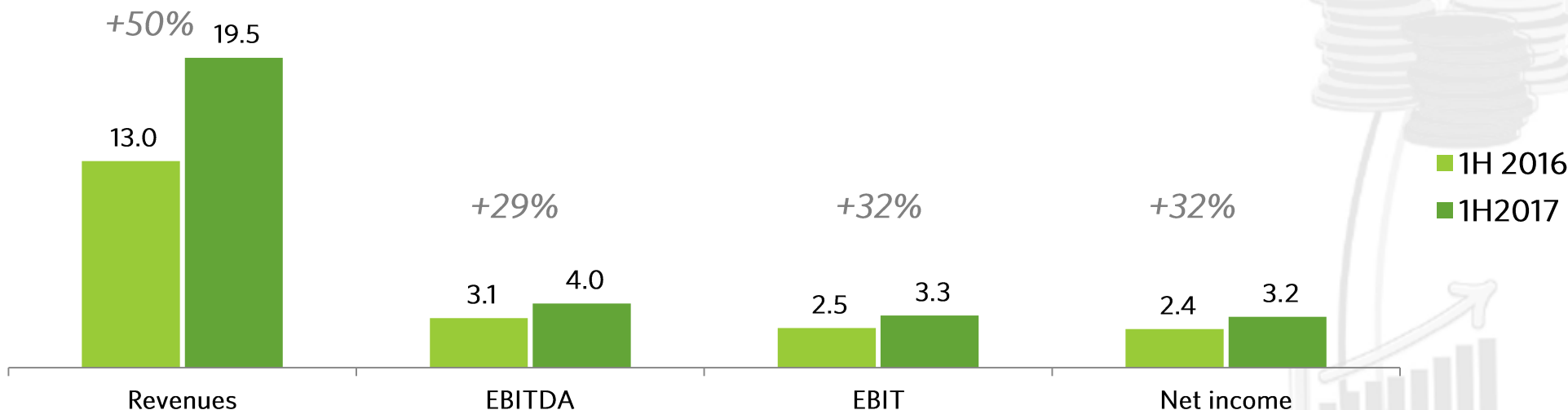


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Petrochem Group

In PHP Billions



Key Highlights

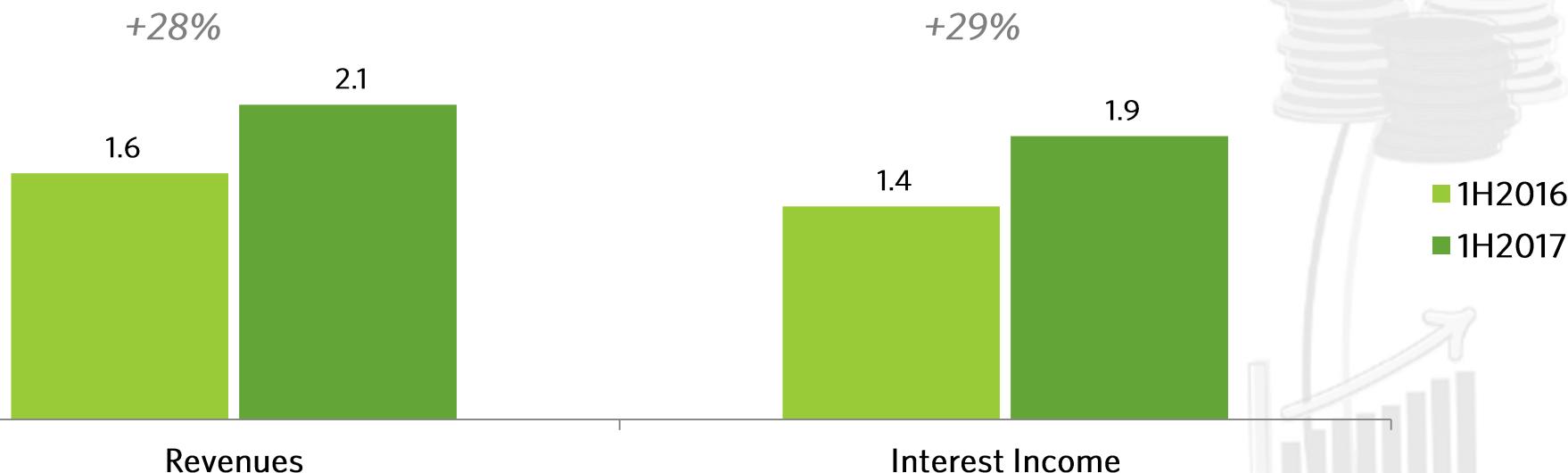
- ❑ Fully integrated value chain Petrochem operation
- ❑ Improved Cracker run rates ensuring stability in supply and price competitiveness of PE and PP resins
- ❑ Continue to benefit from higher sales volume, lower production costs and benign fuel environment

SALES VOLUME (MT)	1H2016	1H2017
*C2 (Ethylene)	24,366	17,058
*C3 (Propylene)	9,167	
Pygas	99,104	116,806
Mixed C4	1,971	49,299
PE	117,971	139,801
PP	85,556	94,148
TOTAL	338,135	417,112

*Export sales

Robinsons Bank

In PHP Billions



Key Highlights

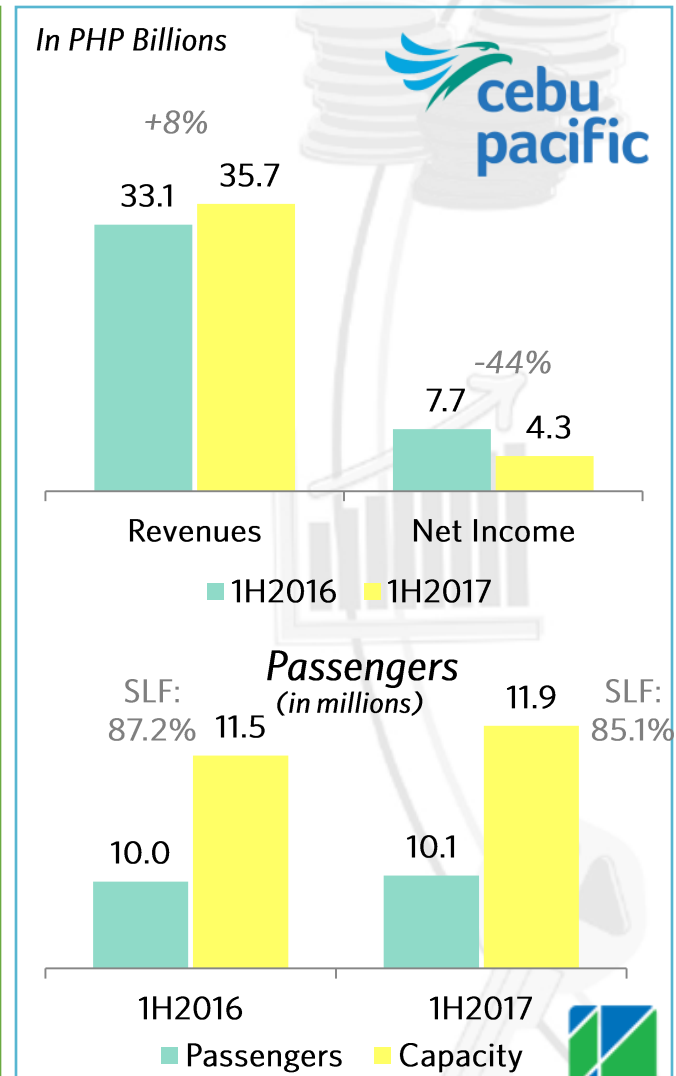
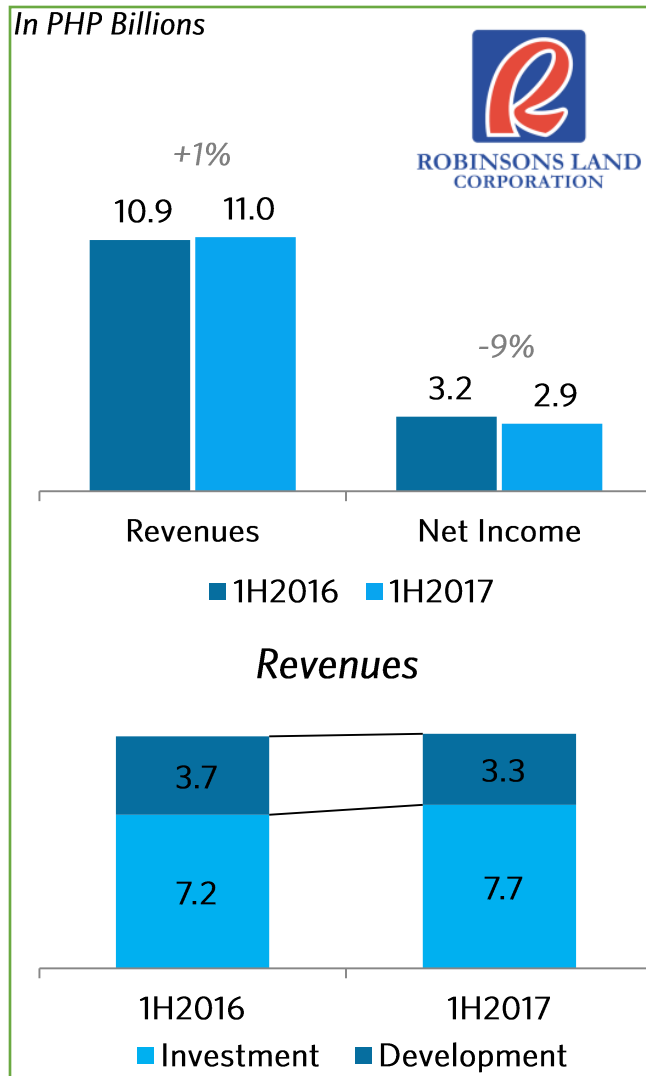
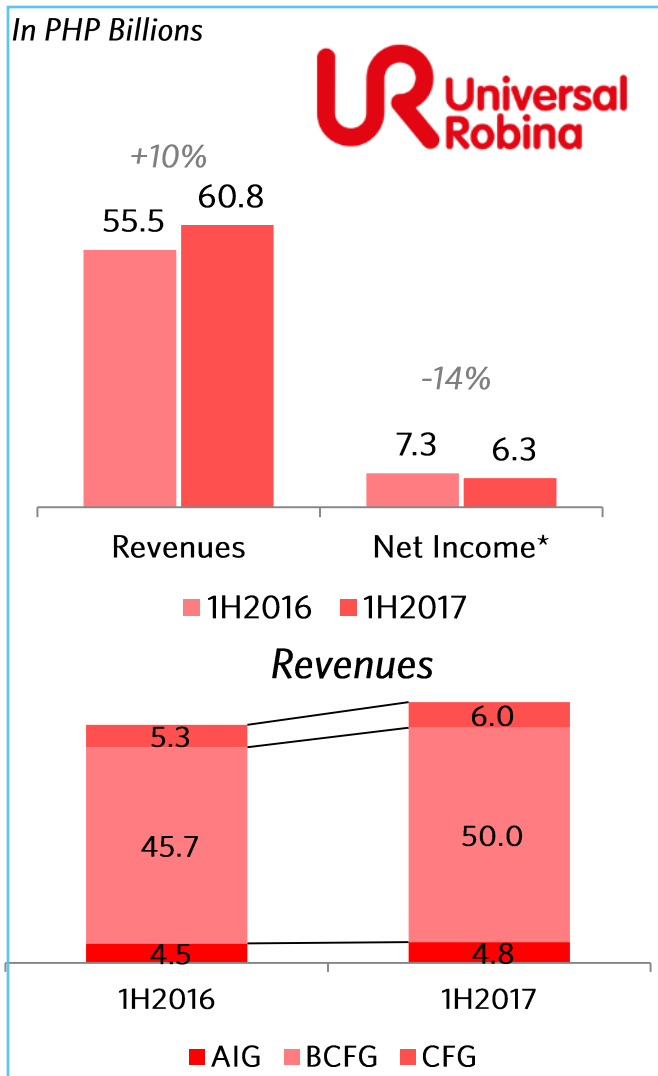
- ❑ Raised **P4.2 billion** from its first-ever long-term negotiable certificates of deposit (LTNCD), oversubscribed by P1.2 billion from the BSP-approved issuance of P3.0 billion.
- ❑ Continues to expand its branch network by opening 5 branches in Batangas, Laguna, Davao, Cavite, and Iligan bringing the total consolidated branch network to **139** and **ATMs to 236**.
- ❑ Ranked* **19th** in Deposits, **20th** in Assets and **21st** in Loans.

In PHP Billions, except ratios

CONSOLIDATED	1H2016	1H2017
Assets	71.5	87.4
Equity	12.5	12.3
Gross TLP	29.3	43.8
Gross NPLs	1.2	1.2
Capital Adequacy Ratio	32.74%	23.43%
Tier 1 Ratio	31.99%	22.62%

*as of March 2017

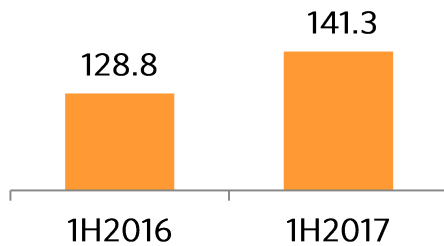
Listed Subsidiaries



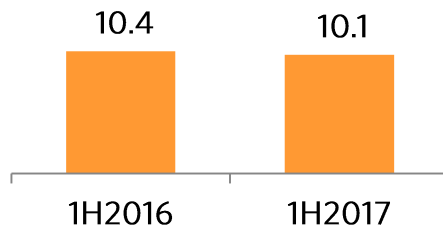
*attributable to equity holders of the Company

Minority Investments

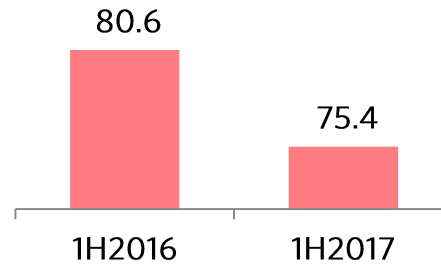
In PHP Billions



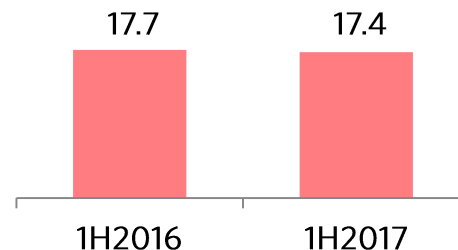
CORE NET INCOME



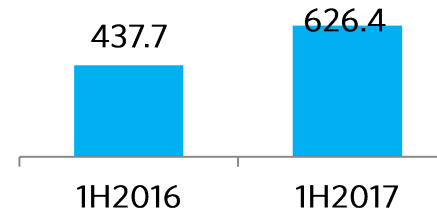
In PHP Billions



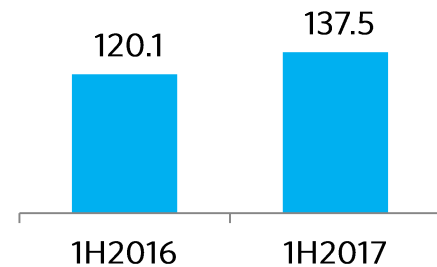
CORE NET INCOME



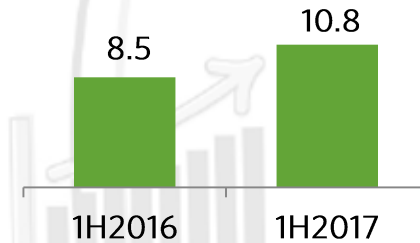
in SGD Millions



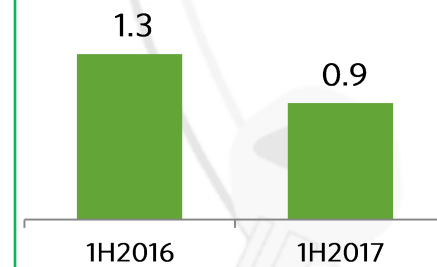
NET PROFIT*



In PHP Billions



CORE NET INCOME



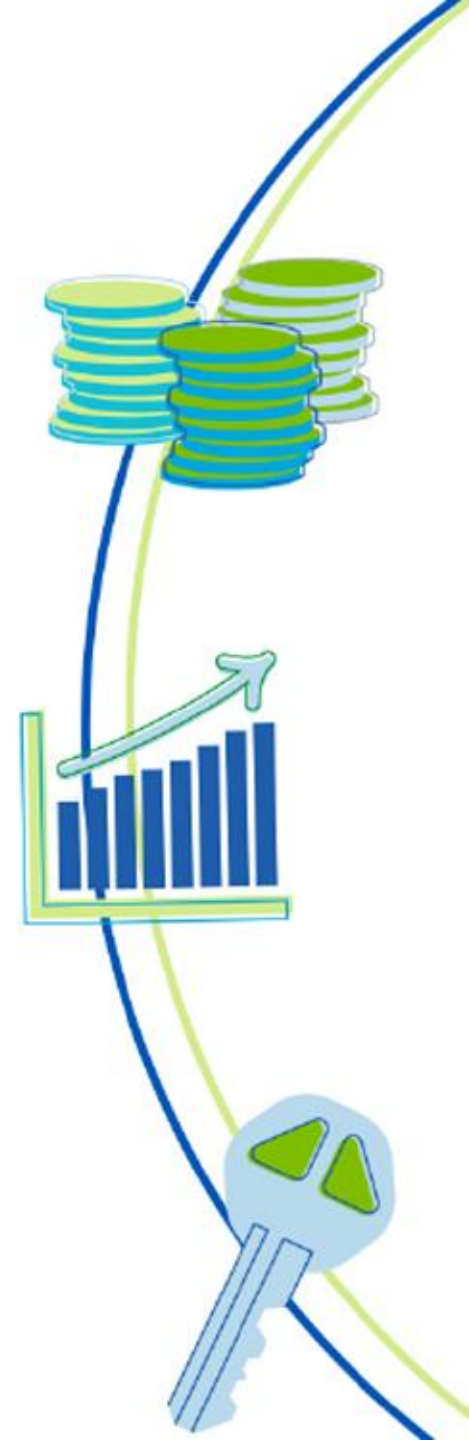
*from operations, attributable to equity holders of the Company

Source: Company Filings



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Plans and Prospects



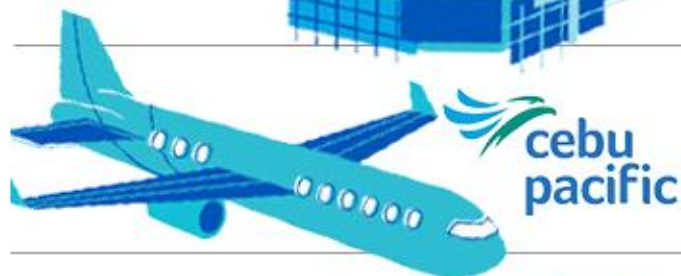
Plans and Prospects



- » Push recovery efforts for Vietnam, defend PH market shares, address supply chain issues and monitor inflationary pressures
- » Continue to implement synergies in the Oceania business



- » Focus on Investment Portfolio: Malls: provincial expansion; Offices: accelerate pipeline; Hotels: continue hotel project roll-outs
- » Continuously look for opportunities to acquire land suitable for vast mixed-used developments in the IID Division



- » Redeploy seat capacity to more profitable domestic and international routes.
- » Steady, conservative yet flexible fleet expansion able to adapt to current developments in the market.



- » Focus on growing the consumer and commercial lending business, expanding funds generation and strengthening fee-based income via CMS
- » Launch credit card business, retail internet banking, mobile banking, and Bancassurance venture while strengthening its new product: Visa Debit Card



- » Continue to optimize operations and raw material supply to sustain high run rates
- » Awarded BOI registrations for 5 expansion projects; started to issue out Invitations to bid for EPC's, target to award within the year

Thank you!



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