

# MESSAGE FROM THE **CHAIRMAN**

### **JAIME AUGUSTO**

ZOBEL DE AYALA

Chairman and Chief Executive Officer

#### **AYALA CORPORATION**

ANNUAL STOCKHOLDERS' MEETING April 24, 2020



## YEARS





















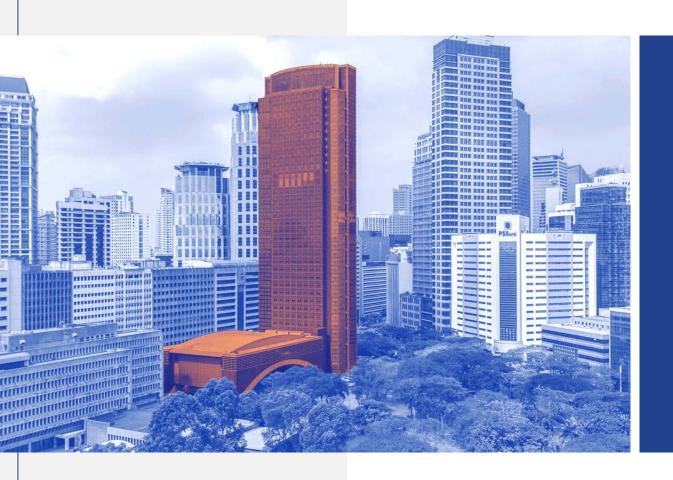












**Corporate** governance

**Develop value** over the long term, remaining flexible

Aligning our business objectives with the broader development needs

## **Continuity** and **Relevance**



















Capitalize on **strong momentum** 

New growth platform

Competitive advantage, maintained our relevance in our markets, and established the foundation for long-term growth





















**↑5.9%** GDP

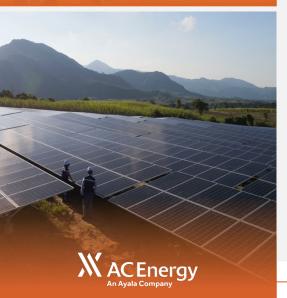
Domestic Consumption













Shared commitment to the country's water infrastructure development



**US-China** trade war

Brexit

**Disruptive** changes















7 Educational institutions

60,000 Students across 28 campuses











### **Financial Inclusion**

MSMEs and the low-income consumer segment

1.9M

Online banking clients

**20M** 

Registered users

75,000+

Merchants and partners

#5

In mobile banking on the



App Store







#1

Finance app on



App Store



Google Play

We will **remain as a Philippine-centric**business group but

we are open to

overseas investments

20%

Stake in the Yoma Group











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