



# MESSAGE FROM THE **CHAIRMAN**

**JAIME AUGUSTO**  
ZOBEL DE AYALA  
Chairman and Chief Executive Officer

**AYALA CORPORATION**  
ANNUAL STOCKHOLDERS' MEETING  
**April 24, 2020**

A woman with short dark hair, wearing a white long-sleeved shirt and blue jeans, is sitting on a balcony. She is looking down at a gold smartphone in her right hand. In front of her is a silver laptop. To her right, there are several Zalora boxes. One box is open, and she is holding a black box with 'ZALORA' written on it. The background shows a balcony railing and a view of a building across the street.

Transforming  
experiences to deliver  
the digital future to you.

# 186 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**







↑ 11% to  
**₱35.3B**

Net income



↑ **5.9%**  
GDP

Domestic  
Consumption



**Top contributors**  
to Ayala's  
performance





We are **flexible, quick,**  
and **open-minded** to  
how industries evolve



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



# Digital Transformation



ZALORA



ENTREGO



# 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



## #17

 Google Play

## #1

Finance app on

 Google Play

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Deposits are insured by PDIC up to P500,000 per depositor  
Bank of the Philippine Islands is regulated by the Bangko Sentral ng Pilipinas,  
with email address: consumeraffairs@bsp.gov.ph

We will **remain** as a **Philippine-centric** business group but we are open to overseas investments

**20%**

Stake in the  
Yoma Group







ACCOUNT NO. 000123-4567-89      MANAGER'S CHECK      CHECK NO. 000000000000

PAY TO THE ORDER OF      PHILIPPINE RED CROSS      DATE      MARCH 5, 2020

PESOS      FIVE MILLION PESOS ONLY      P5,000,000.00

Ayala      BPI      Globe



# Healthy balance sheet







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