



2Q'20 RESULTS PRESENTATION

August 2020

Disclaimer

Safe Harbor Statement

This presentation contains forward-looking statements. These statements are made under the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. The Company may also make written or oral forward-looking statements in its periodic reports to the U.S. Securities and Exchange Commission (the "SEC"), in its annual report to shareholders, in press releases and other written materials and in oral statements made by its officers, directors or employees to third parties. Statements that are not historical facts, including statements about the Company's beliefs and expectations, are forward-looking statements. Forward-looking statements involve inherent risks and uncertainties and a number of factors could cause actual results to differ materially from those contained in any forward-looking statement. These factors include, but are not limited to, (i) the recent global pandemic of COVID-19, caused by a novel strain of the coronavirus, and the continued impact of its consequences on our business, our industry and the global economy (ii) growth of the gaming market and visitation in Macau, the Philippines and the Republic of Cyprus, (iii) capital and credit market volatility, (iv) local and global economic conditions, (v) our anticipated growth strategies, (vi) gaming authority and other governmental approvals and regulations and (vii) our future business development, results of operations and financial condition. In some cases, forward-looking statements can be identified by words or phrases such as "may", "will", "expect", "anticipate", "target", "aim", "estimate", "intend", "plan", "believe", "potential", "continue", "is/are likely to" or other similar expressions. Further information regarding these and other risks, uncertainties or factors is included in the Company's filings with the SEC. All information provided in this presentation is as of the date of this presentation and the Company undertakes no duty to update such information, except as required under applicable law.

This presentation contains non-GAAP financial measures and ratios that are not required by, or presented in accordance with, U.S. GAAP, including Adjusted property EBITDA and Adjusted EBITDA. The non-GAAP financial measures may not be comparable to other similarly titled measures of other companies since they are not uniformly defined and have limitations as analytical tools and should not be considered in isolation or as a substitute for U.S. GAAP measures. Non-GAAP financial measures and ratios are not measurements of our performance under U.S. GAAP and should not be considered as alternatives to any performance measures derived in accordance with U.S. GAAP or any other generally accepted accounting principles. Reconciliations of such non-GAAP financial measures and ratios to their most directly comparable financial measures and ratios are included in our earnings releases that have been furnished with the SEC and are also available on our Investor Relations website at <http://ir.melco-resorts.com>.

Selected examples of Melco Resorts' Community Support

Committed to supporting the community

China

- Recognition by the Liaison Office of the Central People's Government in the Macau SAR for epidemic prevention efforts made by Melco for both the Mainland and Macau
- HKD 20 million donation to Red Cross Society of China Hubei Branch
- MOP 5 million donation to Macao Federation of Trade Unions
- MOP 3 million donation to Women's General Association of Macau
- 500,000 surgical masks donated to the Macau government and the local community
- 100 local Macanese construction workers hired
- Mobilized over 4,500 of our Macau colleagues to partake in a multitude of volunteering events during work hours
- Launched Sustainable Mask Design competition, in collaboration with Macau Productivity and Technology Transfer Center

Simple Acts of Kindness Initiative (Macau)

- Outreached to over 1,500 local organizations including 1,238 SMEs, 169 schools and nurseries, 146 associations and NGO to offer assistance
- Within two months, over 4,500 colleagues took part in 408 activities; on a daily basis, up to: 15 activities; 150 volunteers
- The launch of Melco & Colleagues Giving Stores, a collaboration with the Macao Federation of Trade Unions and Fu Hong Society of Macau, benefiting 500 underprivileged families and over 4,000 individuals in the wider community to help relieve pressures on their livelihood with donated goods or household furniture available at a fraction of their retail price
- Total of 59,619 items donated - colleagues' personal donation 5,878 items; company donation 53,741 items

Selected examples of Melco Resorts' Community Support

Committed to supporting the community

The Philippines

- Over PHP 150 million worth of 367,766 food packs for the national and local governments' relief efforts
- PHP 1 million worth of food packs for informal settlers and 138,600 litres of water for Parañaque City
- 15,000 N95 masks, 125,000 pairs of gloves, 1,000 litres of alcohol hygiene kits to medical staff and hospitals
- 800 PPE suits for front line medical staff
- Free daily bus shuttle services for Parañaque front line medical staff at a cost equivalent to more than PHP 3.2 million
- 42,520 meal packs prepared for front liners in various hospitals
- Over 1,300 reprocessed soap bars donated to informal settlers and used beddings for government health institutions
- Over 90% of COD Manila's procurement supports local, small and medium enterprises (SMEs)

Cyprus

- EUR100,000 donation to Ministry of Health

Melco's Above & Beyond Strategic Sustainability Framework

Melco's Vision and Mission:

- To shape the future of gaming and entertainment in Asia and beyond

Melco's Strategy:

- Above & Beyond, our 2030 group sustainability strategy, will accelerate the adoption of sustainability best practices across the business so that Melco sets a benchmark beyond the boundaries of our industry.

Main Sustainability Focus Areas:

- Governance and Ethics
- Responsible Gaming
- Environment
- People
- Society and Community

Melco's Achievements to date:

- Diverted 712 tons of waste from disposal to recycling and composting, a year-over-year increase of 10%
- Investment in technology - trialing A.I. systems in both front- and heart-of-house to tackle the major challenge of food waste
- Installation of solar panels at City of Dreams Manila with the potential to generate 100,000 kWh of electricity per month
- Embedded ourselves within the surrounding community in Macau, 80% of all our procurement is from, or through, local suppliers. This localized approach to engagement and dialogue sits at the heart of Melco's business model and is reflected in the multiple international HR and employment awards achieved in 2019.

Melco's Above & Beyond Strategic Sustainability Framework

Sustainability Recognition



- “2019 Best First Time Performer” by global non-profit environmental disclosure system CDP, and received an A- rating, the highest among our peer group “entertainment facilities” which has an average score of C in Asia region.



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SUSTAINABLE BUSINESS AWARDS
Philippines

- City of Dreams Manila received special recognition awards for its employee development program and efforts to tackle climate change through energy management



Green Key

- Melco is the first and only company to earn the Green Key award in Macau. In 2019, Altira joined all of our resorts in the city in having achieved the eco-label



- Recognizing the accomplishments and excellence in management acumen, financial performance, corporate social responsibility, environmental practices and investor relations, The 9th Asian Excellence awards presented Melco with “Best Environmental Responsibility” award in 2019



- Melco received five awards at the CEM Macau Energy Saving Activity 2019 which is co-organized by CEM1 and the Office for the Development of Energy Sector of Macau SAR (GDSE)



- Business Awards of Macau - Gold Award in Environmental Performance

Melco's Above & Beyond Strategic Sustainability Framework

Industry Recognition



- 2019 Socially Responsible Operator of the Year (Asia/Australia) for our Responsible Gaming program and as Integrated Resort of the Year 2020



- 2019 Best Companies to Work for in Asia (Hospitality)



- 2019 Gold Award for Excellence in Global and Local HR Strategies 2019 Gold Award for Best Mass Recruitment

Key Commitments / Partnerships

- Work closely with DSPA (Environmental Protection Bureau of Macau) to achieve their short, medium and long term environmental sustainability goals within the next few years.
- UN Sustainable Development Goals' alignment
- Global Tourism Plastic Initiative - A UN World Tourism Organization led and supported by Ellen MacArthur Foundation.
- In 2019, Melco became the first company in the hospitality sector globally to become a BCI member
- Collaboration with a local SME to install Macau's largest solar power system

Melco's Community Support and Sustainability Initiative



Melco's Simple Acts of Kindness Campaign



Donations of food packs at City of Dreams Manila



Donations for the Melco & Colleagues Giving Stores

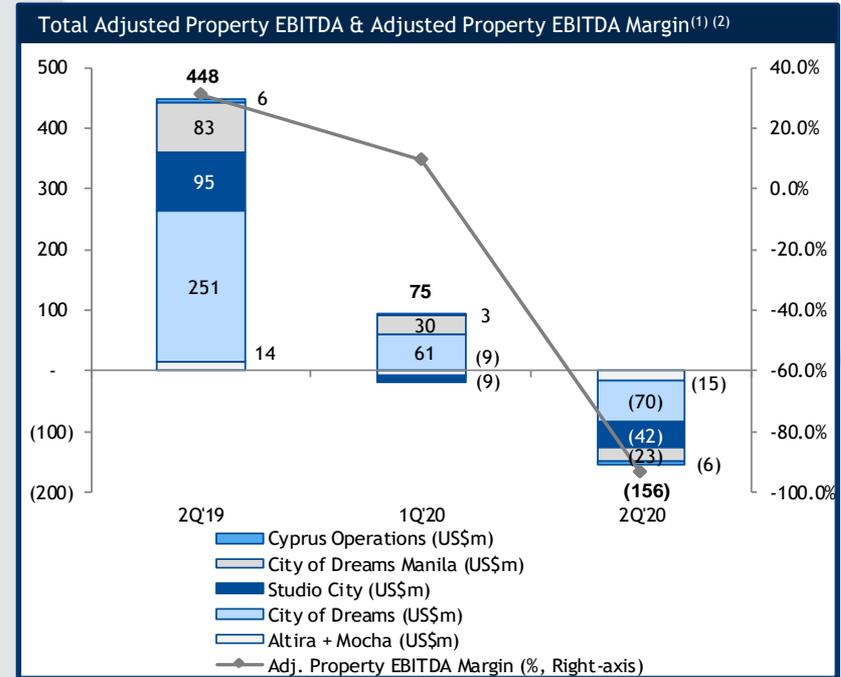


Solar Panels at City of Dreams Macau

2Q 2020 Earnings Summary

Melco recorded negative Group-wide Adjusted Property EBITDA of US\$156 million

- 2Q'20 Total Operating Revenues of US\$0.18 billion, down 88% y-y.
- 2Q'20 negative Adjusted Property EBITDA of US\$156.3 million, compared with Adjusted Property EBITDA of US\$448.0 million in 2Q'19.
- City of Dreams generated negative Adjusted EBITDA of US\$70.3 million in the second quarter of 2020 compared with Adjusted EBITDA of US\$250.8 million in the second quarter of 2019. The year-over-year decrease in Adjusted EBITDA was primarily a result of a softer performance in all gaming segments and lower non-gaming revenue, as well as higher provision for credit losses.
- Studio City generated negative Adjusted EBITDA of US\$42.3 million in the second quarter of 2020 compared with Adjusted EBITDA of US\$94.8 million in the second quarter of 2019. The year-over-year decrease in Adjusted EBITDA was primarily a result of softer performance in all gaming segments and lower non-gaming revenue.

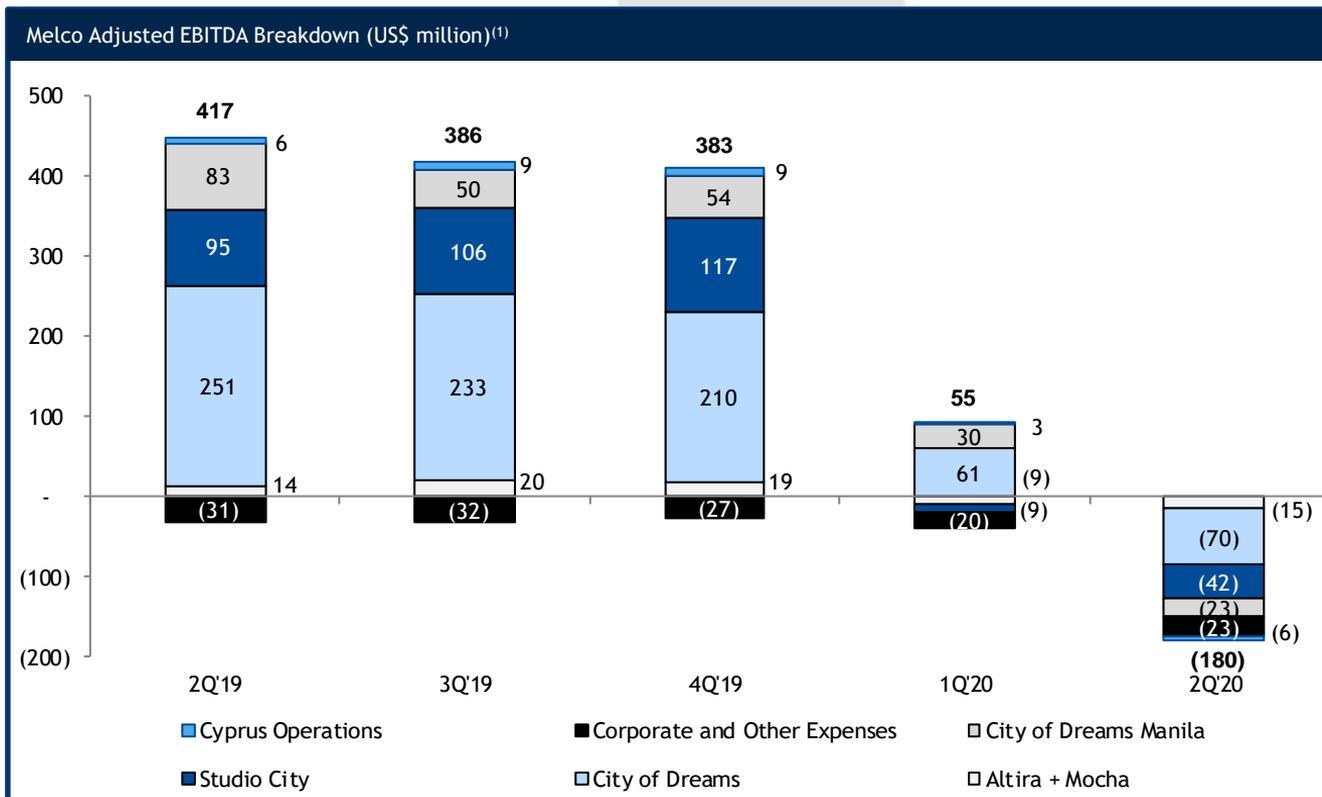


Notes:

1. "Adjusted Property EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine Parties under the cooperative arrangement (the "Philippine Parties"), land rent to Belle Corporation, Corporate and Other expenses and other non-operating income and expenses
2. Adjusted Property EBITDA margin is Adjusted Property EBITDA divided by total operating revenues

Melco Adjusted EBITDA 2Q 2020

Melco recorded negative Adjusted EBITDA of US\$180 million

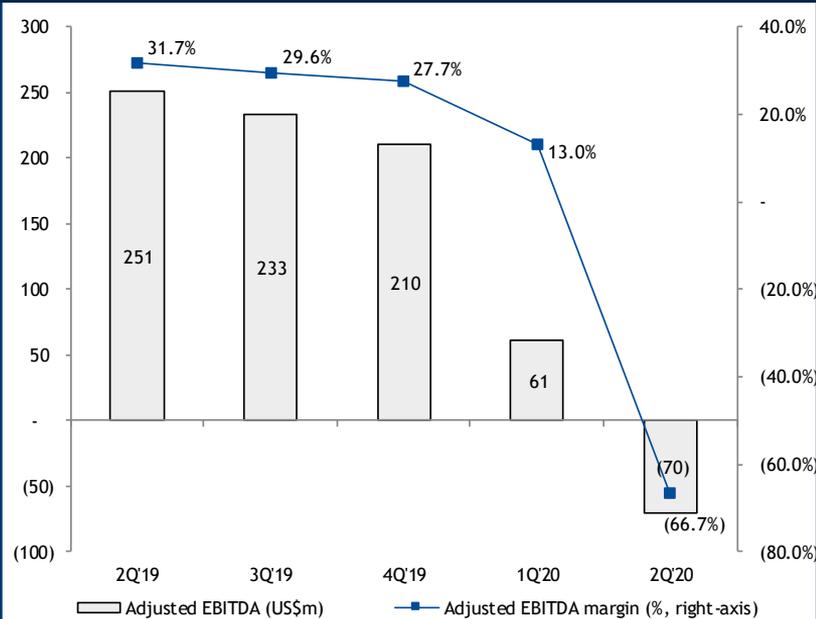


Note:
 1. "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine parties under the cooperative arrangement (the "Philippine Parties"), land rent to Belle Corporation and other non-operating income and expenses

City of Dreams 2Q 2020

City of Dreams recorded negative Adjusted EBITDA of US\$70 million

City of Dreams Adjusted EBITDA and Adjusted EBITDA margin^{(1) (2)}



City of Dreams Key Operating Metrics

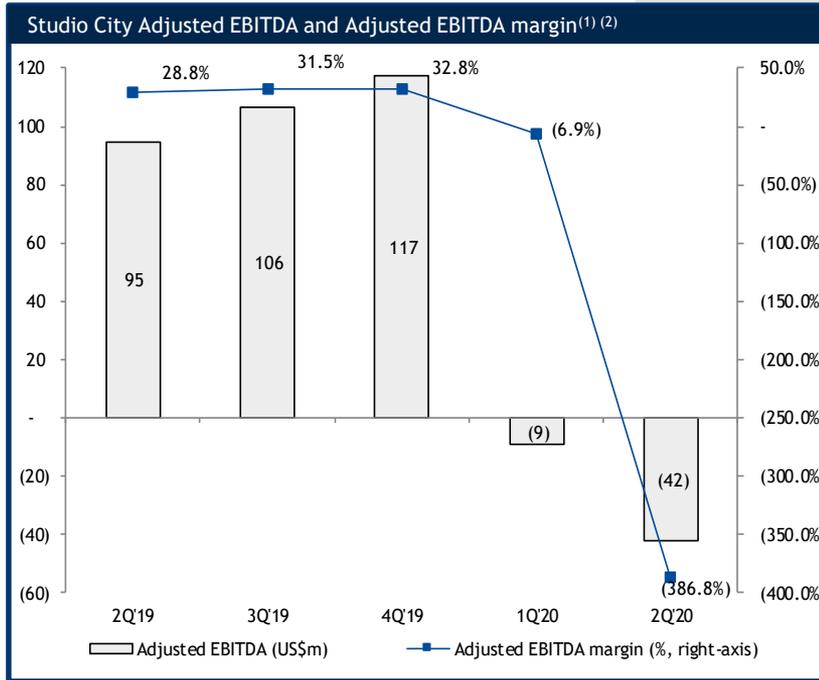
(US\$m, unless otherwise stated)	2Q 2020	Vs. 1Q 2020	Vs. 2Q 2019
VIP Rolling Chip	2,033	-77%	-86%
VIP win rate (%)	6.13%	+202bps	+297bps
Mass Table Drop	41	-93%	-97%
Mass Table Hold %	31.5%	-220bps	-7bps
VIP GGR	125	-65%	-74%
Mass GGR	13	-93%	-97%
Slots GGR	1	-93%	-96%
Total GGR	139	-76%	-85%
Total Operating Revenues	105	-77%	-87%
Adjusted EBITDA	(70)	n.a.	n.a.

Note:

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2. "Adjusted EBITDA margin" is Adjusted EBITDA divided by total operating revenues

Studio City 2Q 2020

Studio City recorded negative Adjusted EBITDA of US\$42 million



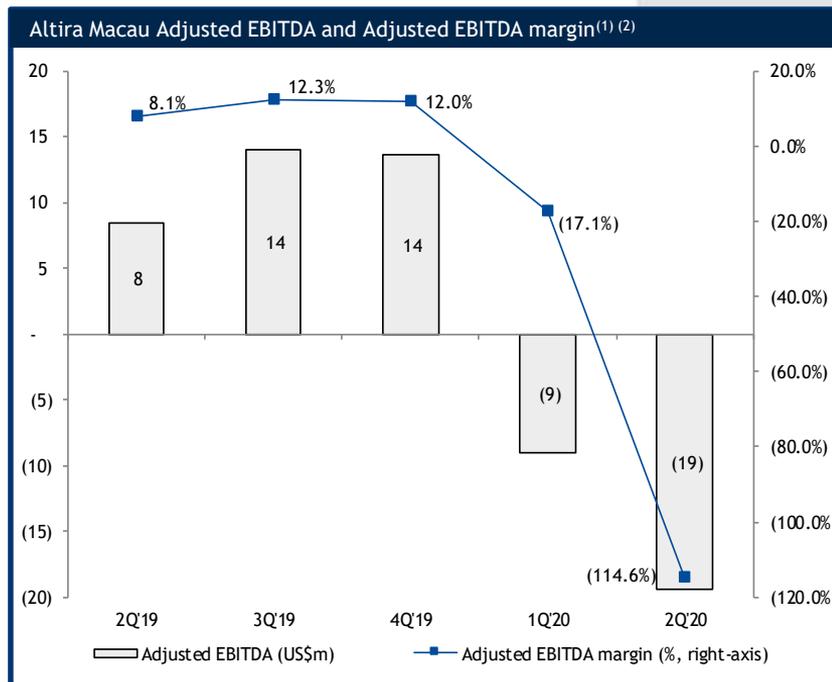
Studio City Key Operating Metrics

(US\$m, unless otherwise stated)	2Q 2020	Vs. 1Q 2020	Vs. 2Q 2019
VIP Rolling Chip	232	-83%	-93%
VIP win rate (%)	0.17%	-314bps	-260bps
Mass Table Drop	20	-94%	-98%
Mass Table Hold %	22.2%	-367bps	-701bps
VIP GGR	0	-99%	-100%
Mass GGR	4	-95%	-98%
Slots GGR	2	-82%	-91%
Total GGR	7	-95%	-98%
Total Operating Revenues	11	-92%	-97%
Adjusted EBITDA	(42)	350%	n.a.

- Note:
1. "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation and other non-operating income and expenses
 2. "Adjusted EBITDA margin" is Adjusted EBITDA divided by total operating revenues

Altira 2Q 2020

Altira recorded negative Adjusted EBITDA of US\$19 million



Altira Key Operating Metrics

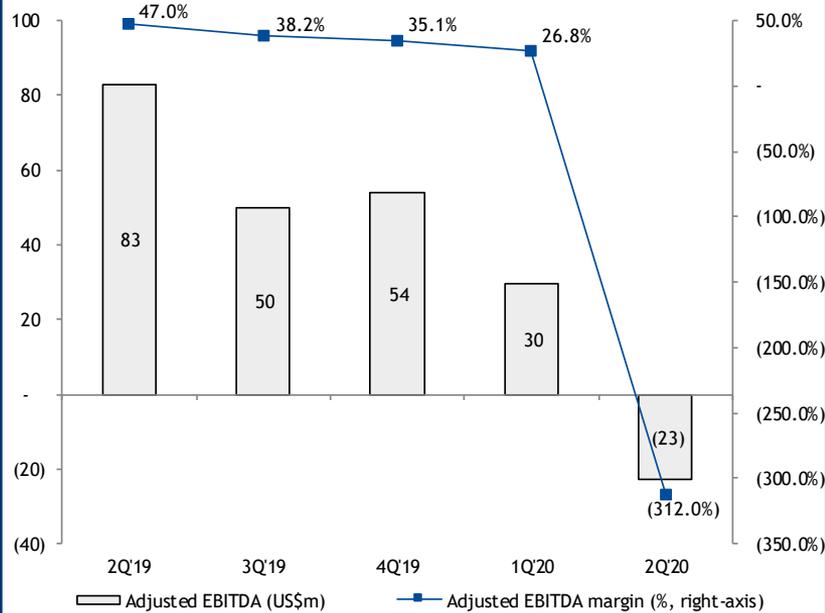
(US\$m, unless otherwise stated)	2Q 2020	Vs. 1Q 2020	Vs. 2Q 2019
VIP Rolling Chip	367	-73%	-92%
VIP win rate (%)	6.19%	+171bps	+324bps
Mass Table Drop	14	-78%	-90%
Mass Table Hold %	11.3%	-1908bps	-1115bps
VIP GGR	23	-63%	-82%
Mass GGR	2	-92%	-95%
Slots GGR	2	+58%	-58%
Total GGR	26	-69%	-84%
Total Operating Revenues	17	-68%	-84%
Adjusted EBITDA	(19)	114%	n.a.

- Note:
- "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation and other non-operating income and expenses
 - "Adjusted EBITDA margin" is Adjusted EBITDA divided by total operating revenues

City of Dreams Manila 2Q 2020

City of Dreams Manila recorded negative Adjusted EBITDA of US\$23 million

City of Dreams Manila Adjusted EBITDA and Adjusted EBITDA margin^{(1) (2)}



City of Dreams Manila Key Operating Metrics

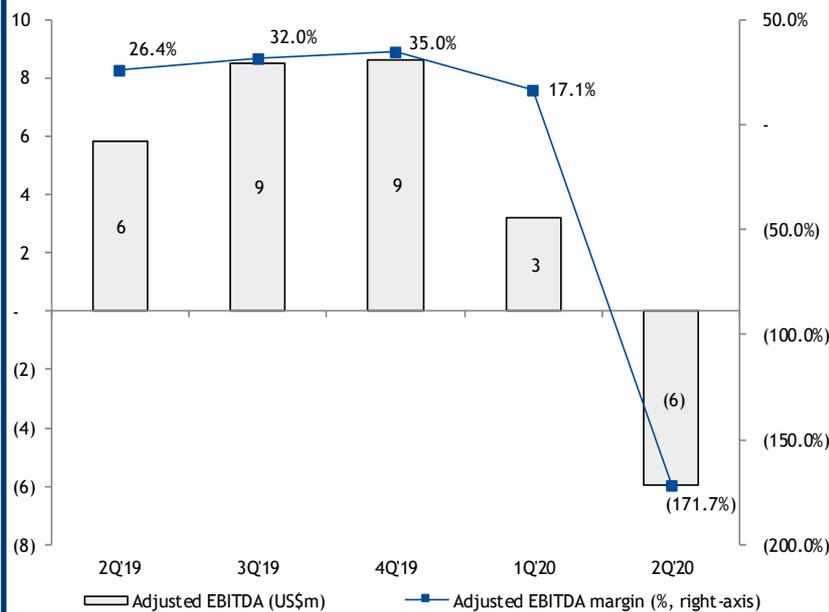
(US\$m, unless otherwise stated)	2Q 2020	Vs. 1Q 2020	Vs. 2Q 2019
VIP Rolling Chip	147	-87%	-92%
VIP win rate (%)	3.38%	-34bps	-183bps
Mass Table Drop	7	-95%	-96%
Mass Table Hold %	24.3%	-911bps	-605bps
VIP GGR	5	-88%	-95%
Mass GGR	2	-97%	-97%
Slots GGR	2	-94%	-96%
Total GGR	9	-93%	-96%
Total Operating Revenues	7	-93%	-96%
Adjusted EBITDA	(23)	n.a.	n.a.

- Note:
1. "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine parties under the cooperative arrangement (the "Philippine Parties"), land rent to Belle Corporation and other non-operating income and expenses
 2. "Adjusted EBITDA margin" is Adjusted EBITDA divided by total operating revenues

Cyprus Operations 2Q 2020

Cyprus Operations recorded negative Adjusted EBITDA of US\$6 million

Cyprus Operations Adjusted EBITDA and Adjusted EBITDA margin^{(1) (2)}



Cyprus Operations Key Operating Metrics

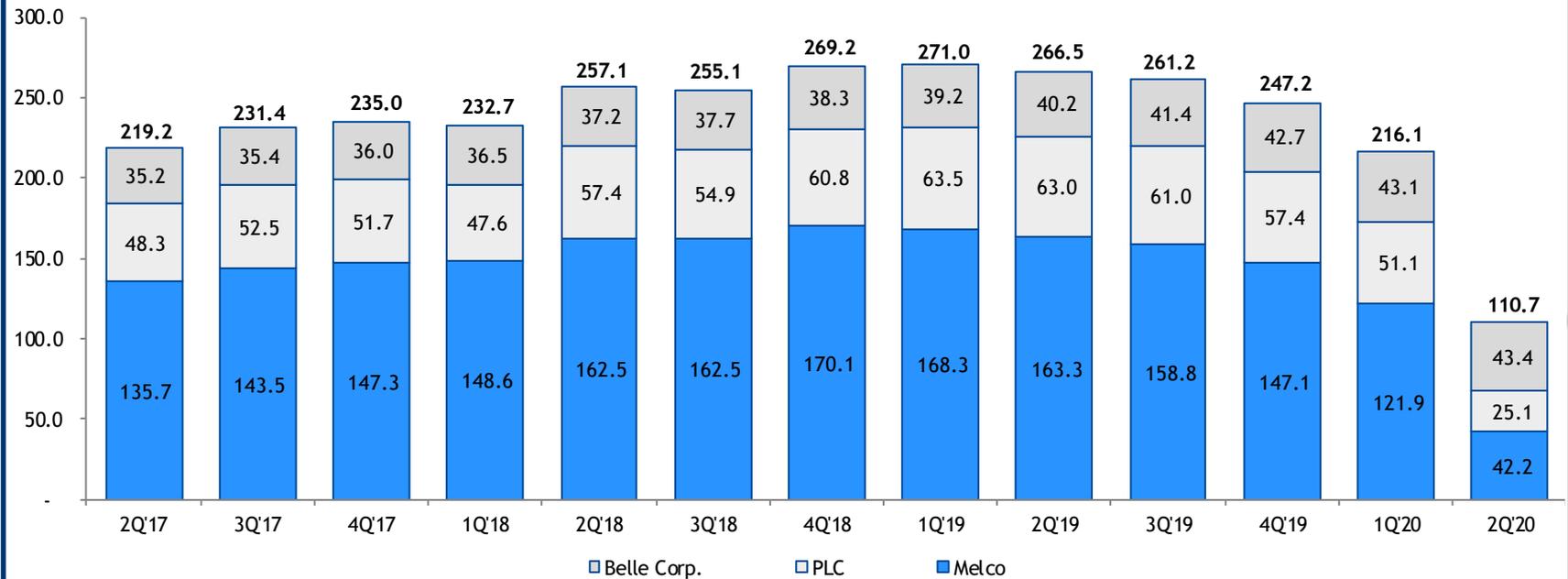
(US\$m, unless otherwise stated)	2Q 2020	Vs. 1Q 2020	Vs. 2Q 2019
VIP Rolling Chip	-	n.a.	n.a.
VIP win rate (%)	n.a.	n.a.	n.a.
Mass Table Drop	4	-84%	-88%
Mass Table Hold %	11.1%	-1036bps	-998bps
VIP GGR	-	n.a.	n.a.
Mass GGR	0	-92%	-94%
Slots GGR	3	-78%	-80%
Total GGR	3	-82%	-84%
Total Operating Revenues	3	-81%	-84%
Adjusted EBITDA	(6)	n.a.	n.a.

- Note:
1. "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine parties under the cooperative arrangement (the "Philippine Parties"), land rent to Belle Corporation and other non-operating income and expenses
 2. "Adjusted EBITDA margin" is Adjusted EBITDA divided by total operating revenues

City of Dreams Manila - Adjusted EBITDA breakdown

Share of Adjusted EBITDA from City of Dreams Manila

Share of Adjusted EBITDA (Trailing 12 Months, US\$ million)⁽¹⁾



Notes:

1. Premium Leisure Corporation's (PLC) share represents payments made to the Philippine Parties while Belle Corporation's share represents cash payments made to Belle Corporation for building and land rent

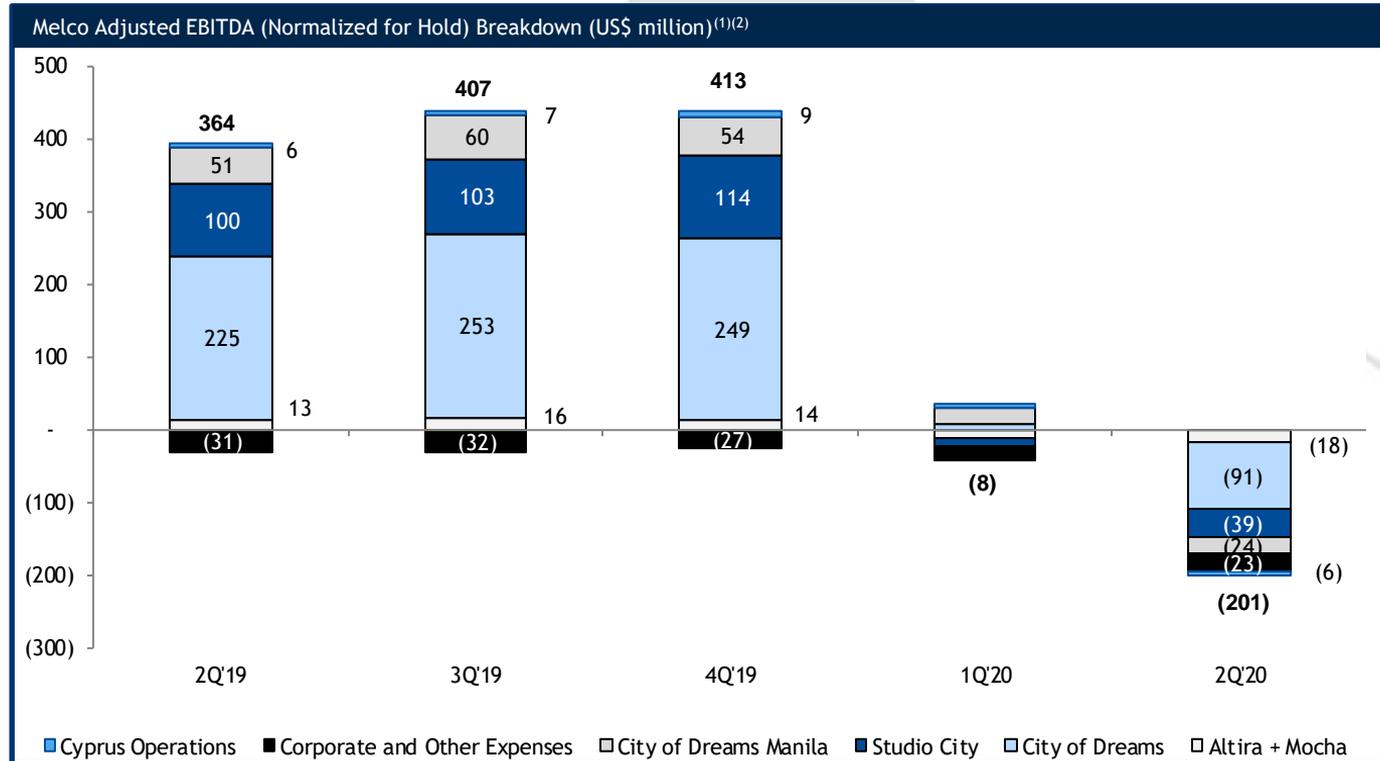
MELCO

APPENDIX



Melco Adj. EBITDA (assuming normalized VIP win rate) 2Q 2020

Negative Adjusted EBITDA (Normalized for Hold) of US\$201 million



Note:

1. "Adjusted EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine parties under the cooperative arrangement (the "Philippine Parties"), land rent to Belle Corporation and other non-operating income and expenses
2. For illustrative purpose only, normalized VIP win rate is assumed to be 3.00% for this chart, which represents the midpoint of our expected rolling chip win rate. Melco Adjusted EBITDA (Normalized for Hold) is an estimate, is not an actual figure, and is for illustrative purpose only

Melco: Table Yield Analysis

Continue to optimize table allocation across our portfolio of Integrated Resorts

Average number of VIP Gaming Tables ⁽¹⁾					
	2Q'19	3Q'19	4Q'19	1Q'20	2Q'20
Altira	67	65	64	52	55
City of Dreams	155	157	159	134	167
Studio City	46	45	40	33	40
City of Dreams Manila	131	135	145	116	112
Cyprus Operations	0	3	3	3	0

Daily Average Win Per VIP Table (US\$) ⁽¹⁾					
	2Q'19	3Q'19	4Q'19	1Q'20	2Q'20
Altira	21,103	24,501	24,147	16,329	4,538
City of Dreams	33,288	32,042	28,922	34,335	8,179
Studio City	20,596	18,126	23,860	17,949	105
City of Dreams Manila	8,339	1,762	4,545	4,934	2,975
Cyprus Operations	0	14,386	2,983	0	0

Average number of Mass Gaming Tables ⁽¹⁾					
	2Q'19	3Q'19	4Q'19	1Q'20	2Q'20
Altira	37	37	38	33	46
City of Dreams	363	360	352	293	348
Studio City	247	247	252	219	251
City of Dreams Manila	175	176	179	183	189
Cyprus Operations	38	35	34	34	25

Daily Average Win Per Mass Table (US\$) ⁽¹⁾					
	2Q'19	3Q'19	4Q'19	1Q'20	2Q'20
Altira	9,963	9,768	9,812	8,134	393
City of Dreams	13,146	14,072	14,314	8,527	413
Studio City	11,374	11,031	11,492	5,412	195
City of Dreams Manila	3,679	3,909	4,174	3,824	640
Cyprus Operations	2,154	2,452	2,144	2,099	1,017

Notes:

1. Table games and gaming machines that were not in operation during the six months ended June 30, 2020 due to government-mandated closures or social distancing measures in relation to the COVID-19 outbreak have been excluded.

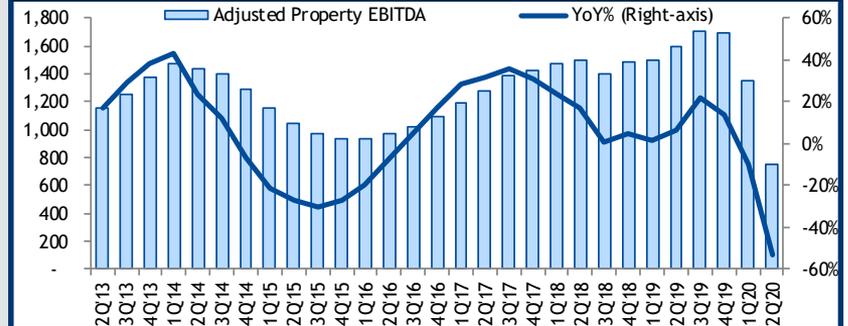
Melco: Historic Revenue and Adjusted Property EBITDA

Over the past 6 years, mass as % of Total GGR increased from 30% to 52%

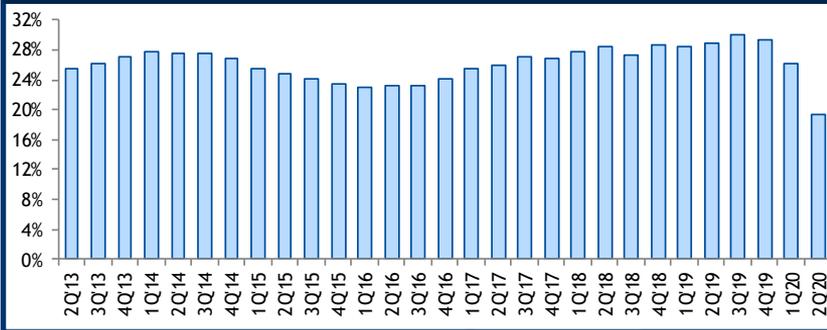
Melco: Last 12 months Total Operating Revenues (US\$ million)



Melco: Last 12 months Total Adjusted Property EBITDA (US\$ million)



Melco: Last 12 months Total Adjusted Property EBITDA margin



Melco: Last 12 months Macau-only VIP & Mass GGR (US\$ million)

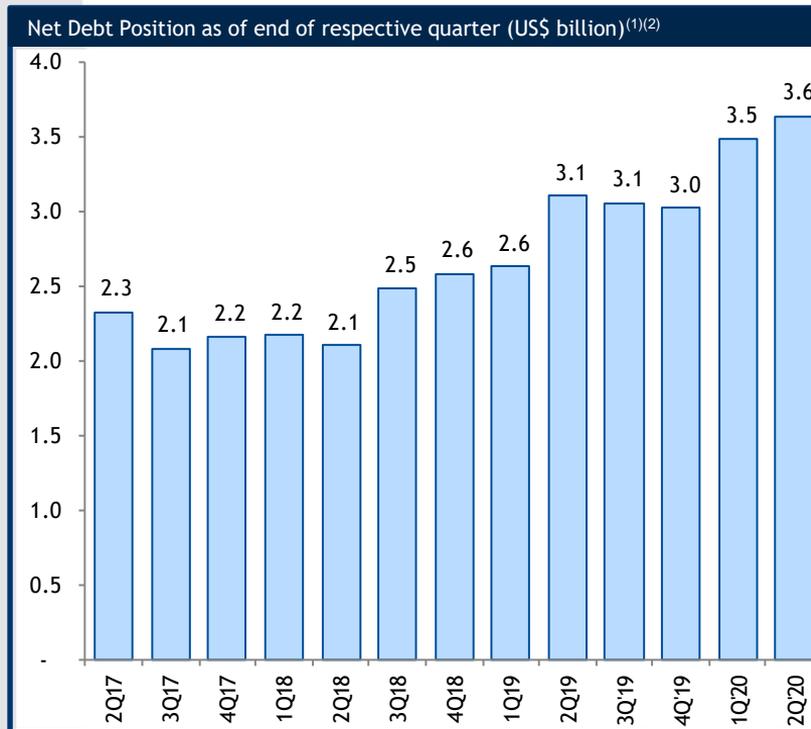


- Notes:
1. "Adjusted Property EBITDA" is earnings before interest, taxes, depreciation, amortization, pre-opening costs, development costs, property charges and other, share-based compensation, payments to the Philippine Parties, land rent to Belle Corporation, net gain on disposal of property and equipment to Belle Corporation, Corporate and Other expenses and other non-operating income and expenses.
 2. Adjusted Property EBITDA margin is Adjusted Property EBITDA divided by total operating revenues

Balance Sheet

Maturity Profile as of June 30, 2020 (US\$ million) ⁽¹⁾⁽²⁾					
Debt Instrument	2020	2021	2022	2023	>2023
Melco Resorts Macau Facility		0.1			
MCO Nominee One Facility (1)					352
Melco Resorts Finance 4.875% Notes					1,000
Melco Resorts Finance 5.250% Notes					500
Melco Resorts Finance 5.375% Notes					900
Melco Resorts Finance 5.625% Notes					600
Studio City Credit Facility		0.1			
Studio City Company 7.250% Notes (2)		850.0			
Studio City Finance 7.250% Notes					600
Total		850			3,952

Liquidity and Capital Resources ⁽¹⁾⁽²⁾	
Melco Group as of June 30, 2020 (US\$ million)	
Cash	1,170
Debt	4,802
Last 12 Months Adjusted EBITDA	576 ⁽³⁾
Net Debt to Adjusted EBITDA	6.3x ⁽⁴⁾

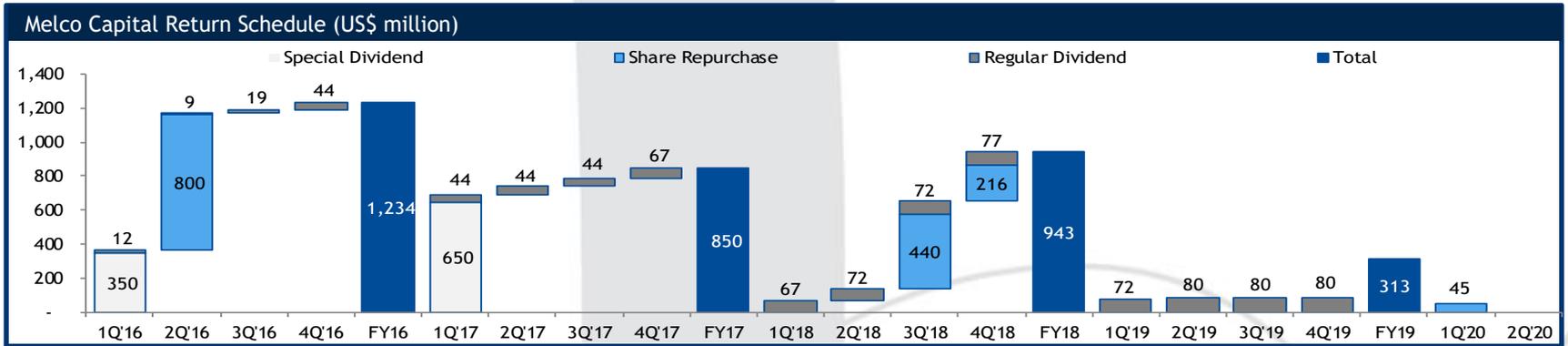


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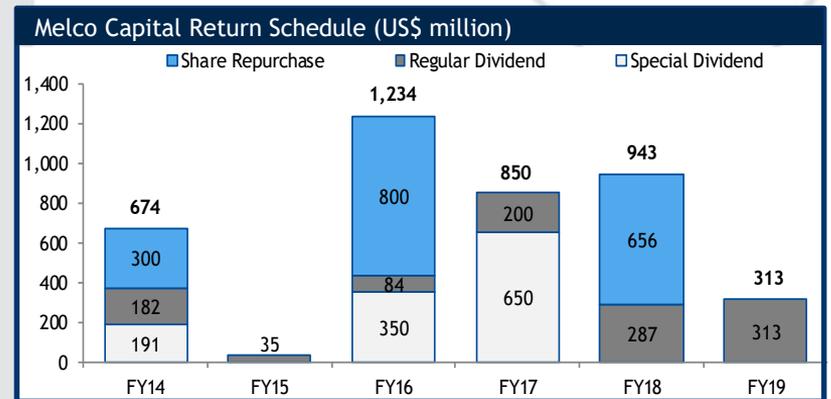
- In July and August, Melco Resorts Finance issued US\$850 million aggregate principal amount of 5.750% senior notes due 2028. The net proceeds from the new senior notes was used to make a repayment of the principal amount outstanding for the revolving credit facility under the senior facilities agreement entered into by MCO Nominee One Limited, a subsidiary of Melco Resorts Finance, on April 29, 2020 and for general corporate purposes.
- In July, Studio City Finance Limited, a wholly-owned subsidiary of Studio City International Holdings ("SCIH"), issued US\$500 million aggregate principal amount of 6.00% senior notes due 2025 and US\$500 million aggregate principal amount of 6.50% senior notes due 2028. The net proceeds from the new senior notes was used to redeem in full by Studio City Company Limited, a wholly-owned subsidiary of Studio City Finance, of the outstanding 2016 7.250% senior secured notes due 2021 issued by Studio City Company, pay the fees and costs related to the proposed notes offering and the redemption of the existing notes and partially fund the capital expenditures of the remaining project for Studio City.
- Adjusted EBITDA after Payments to the Philippine Parties, and building and land rent to Belle Corp.
- Net Debt is calculated by deducting cash, cash equivalents and restricted cash from total debt

Shareholder return

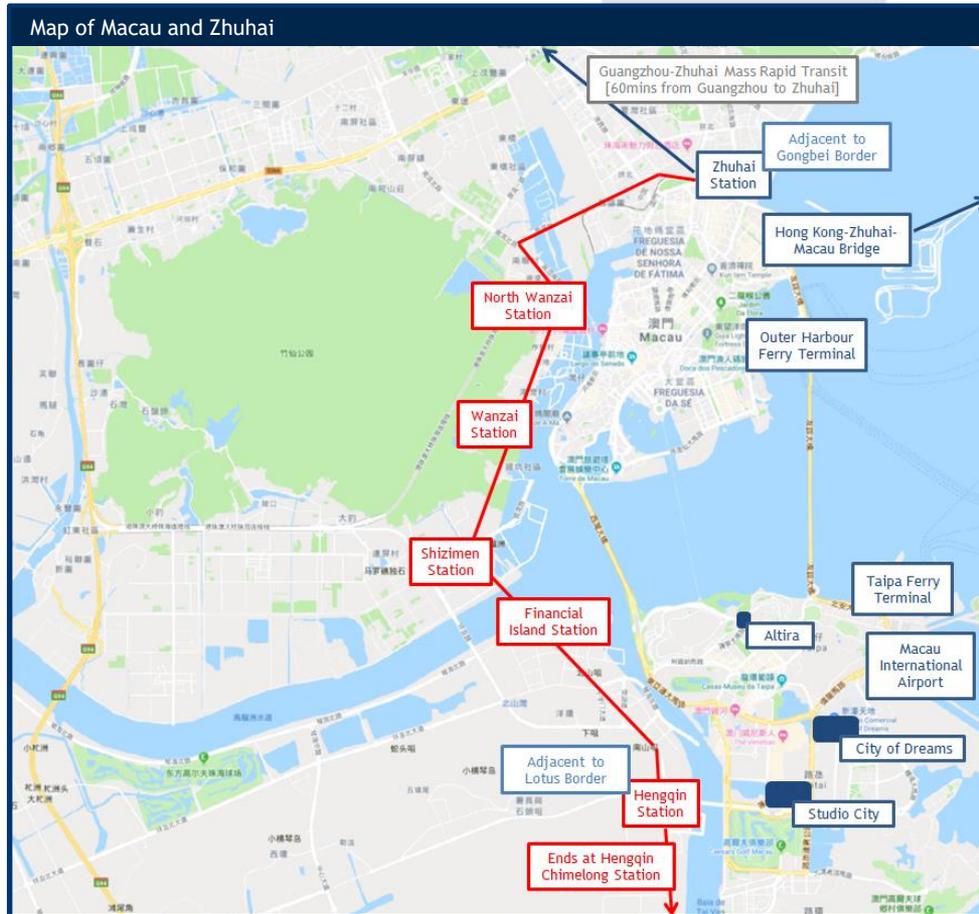
Returned approximately US\$3.4bn to shareholders from 2016 to 2Q'20



- From 2016 to 2Q'20, approximately US\$3.4 billion has been returned to shareholders in the form of dividends and share repurchases.
- To preserve liquidity in light of the COVID-19 pandemic and to continue investing in our business, the board has, in May, decided to suspend the quarterly dividend program. This is a prudent course of action given the current conditions. Melco remains committed to returning capital to shareholders by resuming a regular quarterly dividend in the future and will evaluate the resumption of its quarterly dividend as the operating environment evolves.
- Year to date, the Company has repurchased approximately 3 million ADSs, worth approximately US\$45 million, under the US\$500 million share repurchase program the Company announced in November 2018.



Map of Macau and Zhuhai



New Taipa Ferry Terminal

- Opened on 1st June 2017
- Has annual capacity of 30 million visitors
- 16 berths for passenger ferries, 3 berths for larger ferries and cruise ships
- Heliport with space for 5 helicopters

Hong Kong-Zhuhai-Macau Bridge

- Opened on 24th October 2018
- The 55-km Hong Kong-Zhuhai-Macao Bridge (HZMB), comprising the 12km Hong Kong Link Road, 29.6km Main Bridge and 13.4km Zhuhai Link Road, is the longest bridge-cum-tunnel sea crossing in the world
- Take only 40 minutes to travel the distance of approximately 42km from Hong Kong Port to Zhuhai Port and Macao Port

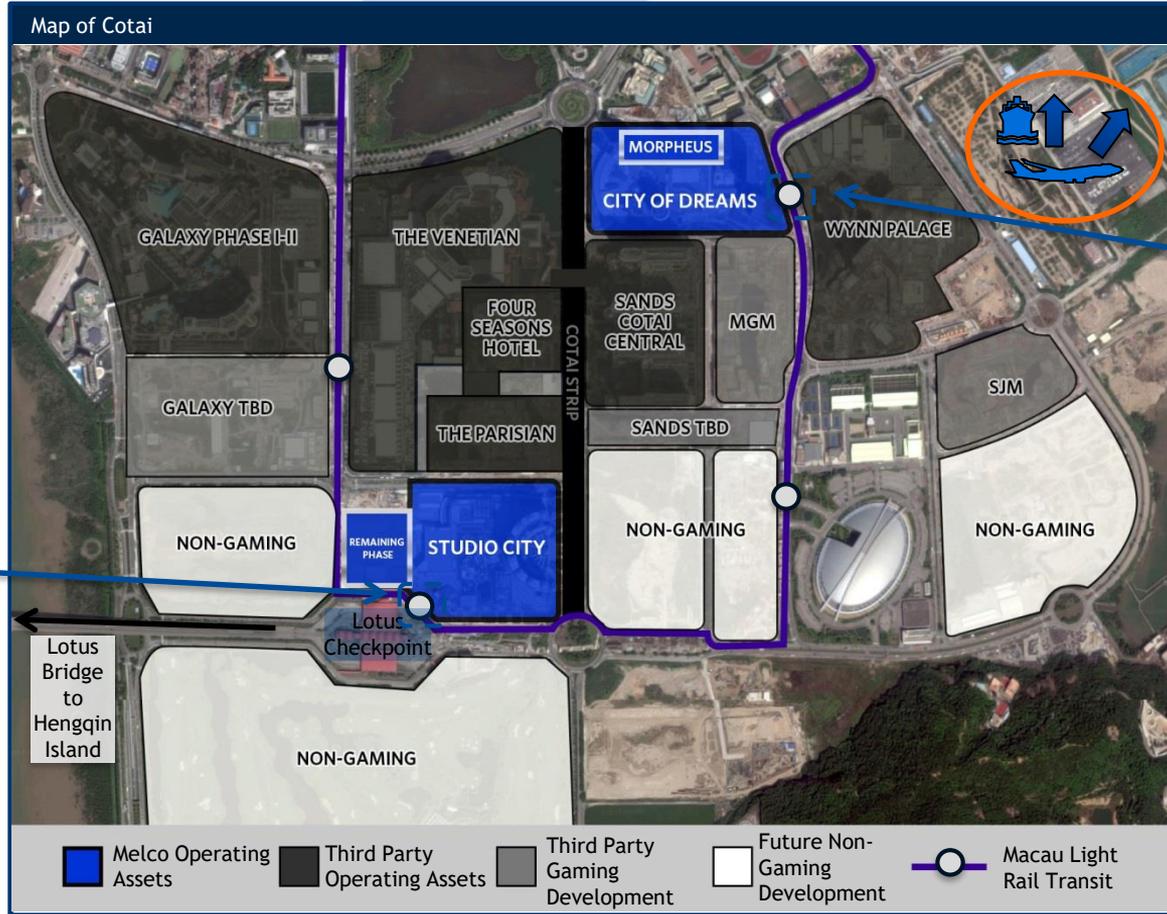
Macau Light Rapid Transit (LRT) Taipa Line

- The 9.3km Taipa Line will serve 11 stations
- Commenced service in December 2019

Guangzhou-Zhuhai Intercity Mass Rapid Transit (Hengqin extension)

- A 16.9km rail connecting Gongbei and the Hengqin New Area
- There will be six stations including North Wanzai, Wanzai, Shizimen, Financial Island, Hengqin and Hengqin Chimelong
- Hengqin Station will be the second largest underground train station in China, after Futian station in Shenzhen
- The Hengqin station will be connected to the Lotus Border and Macau LRT

Map of Cotai



The Lotus Checkpoint Light Rail Station offers direct access to Studio City.

The Cotai East Light Rail Station is located in front of the Grand Hyatt Macau at City of Dreams.

Source: MTR Corporation

City of Dreams Mediterranean

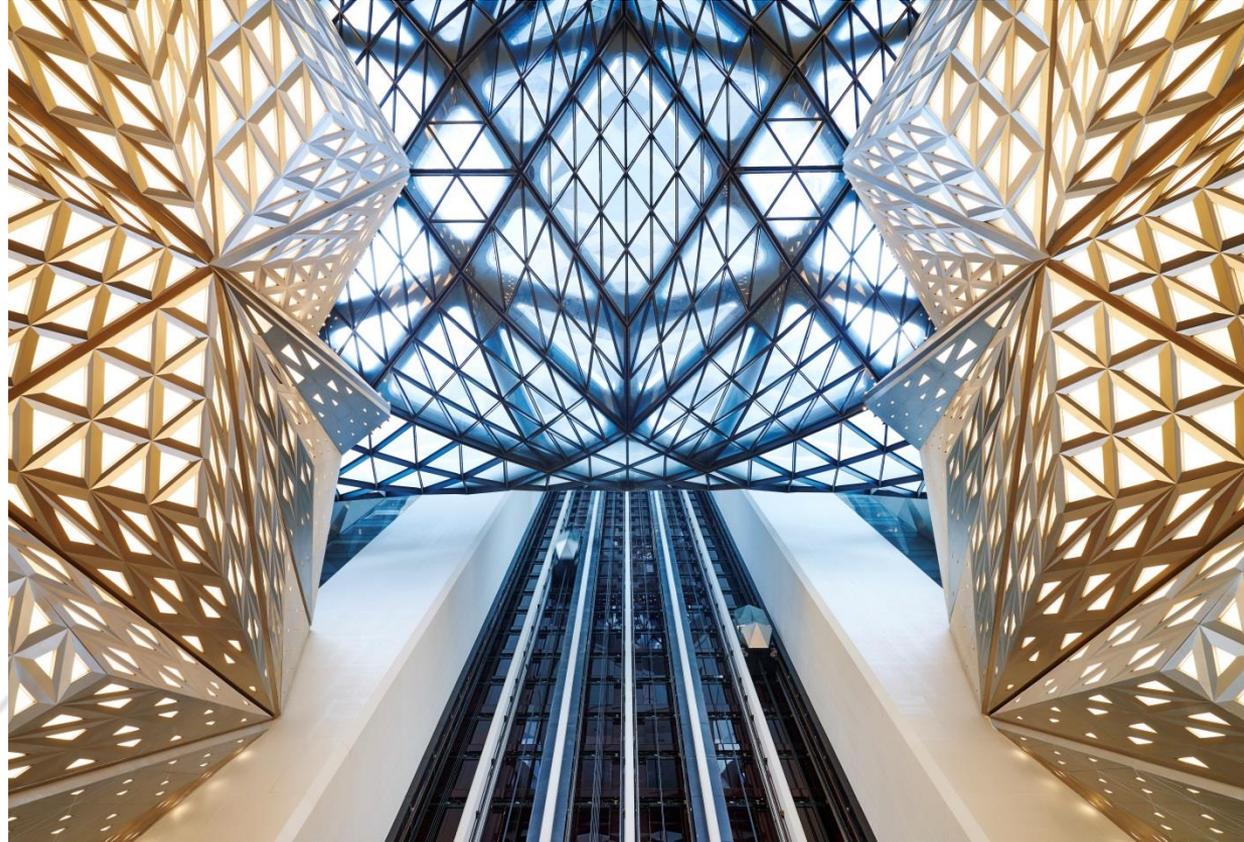
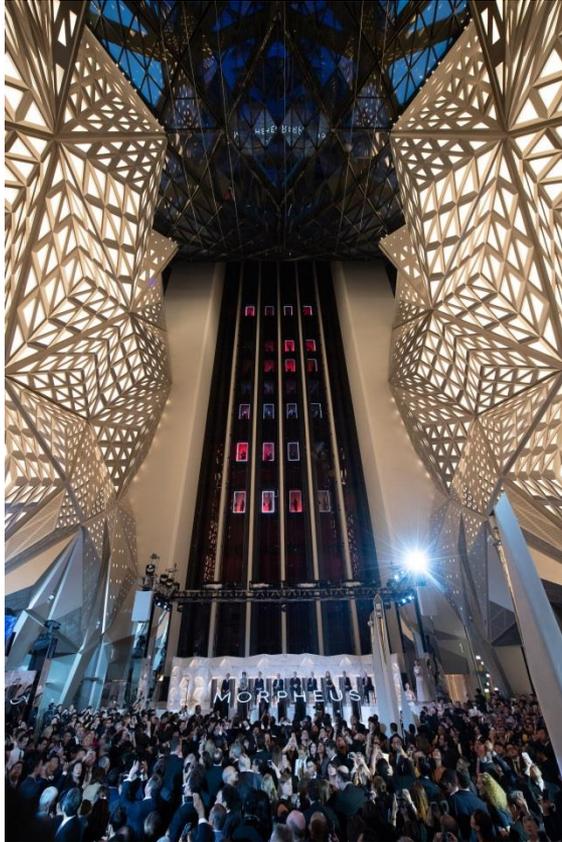
- City of Dreams Mediterranean, upon completion, is expected to become Europe's largest premier integrated resort.
- The integrated resort, upon completion, is expected to comprise over 100 gaming tables, over 1,000 slot machines, a five-star 500-room hotel, large recreation and wellness facilities, high-end luxury retail, a 1,500-seat outdoor amphitheatre, 9,600 square meters of MICE facilities and Expo Center.



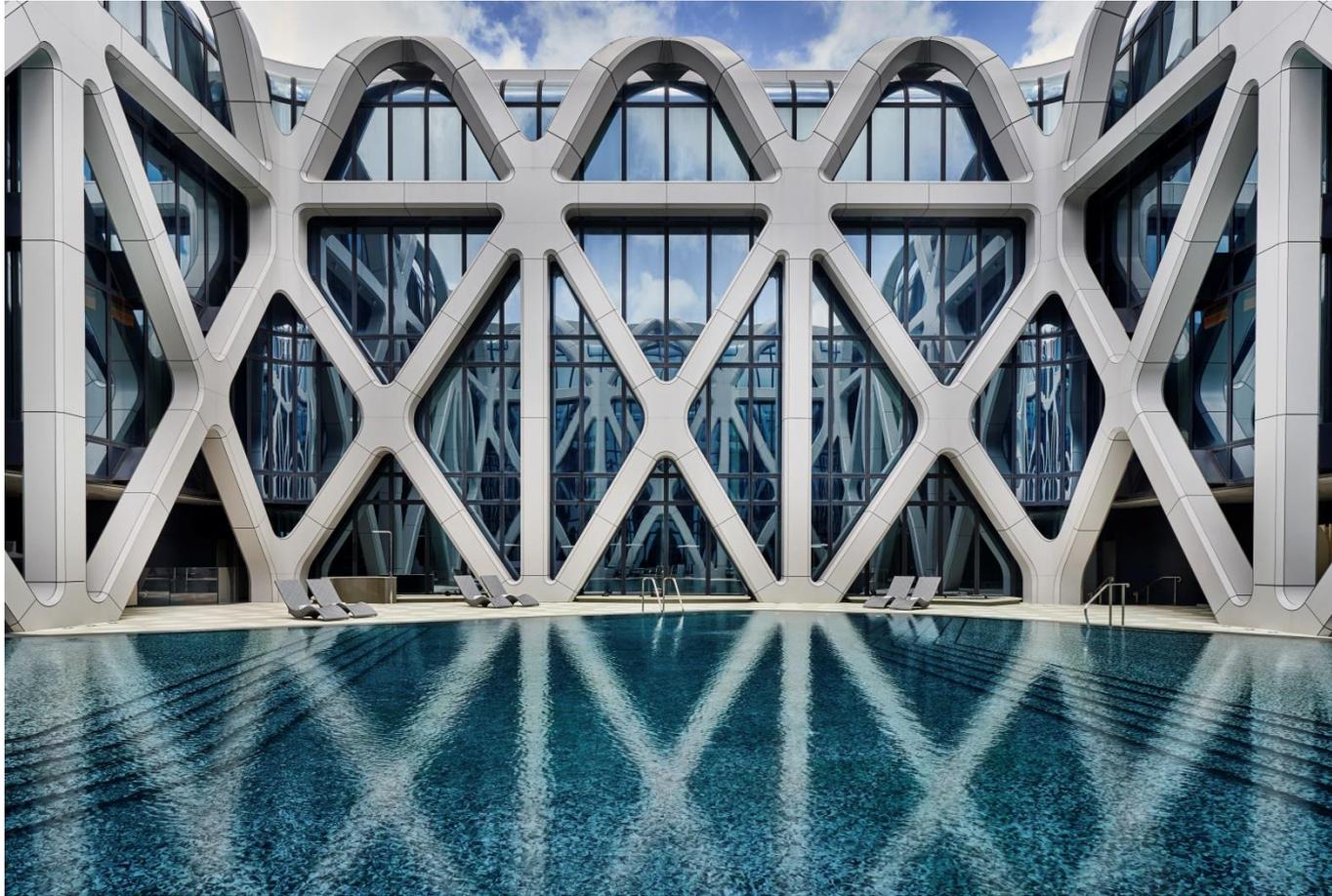
Morpheus: Exterior



Morpheus: Lobby



Morpheus: Sky Pool



Morpheus: Alain Ducasse at Morpheus



Morpheus: Other restaurants



Voyages by Alain Ducasse

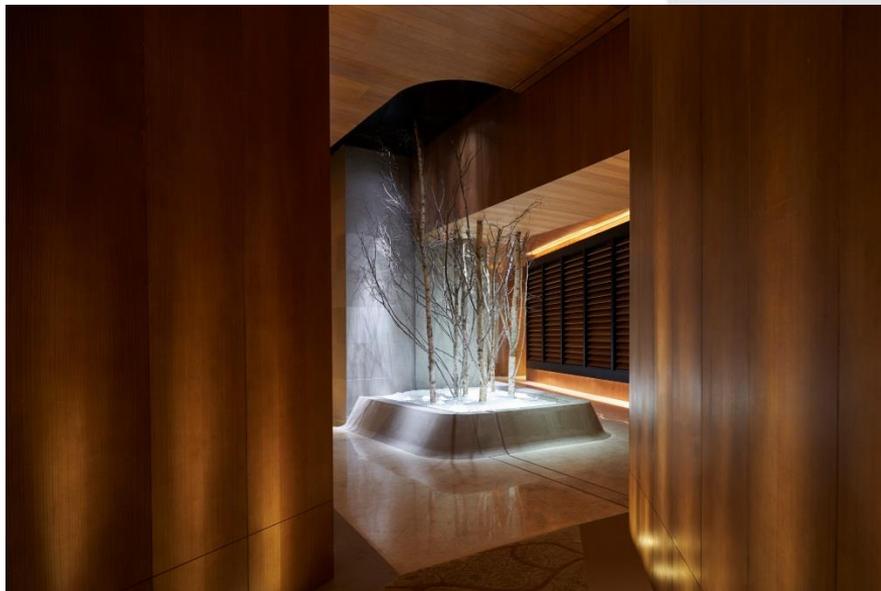


Club Lounge



Yi

Morpheus: Spa



Morpheus: Art on 23



Source: KAWS

Morpheus: Standard room (58 square meters)



Morpheus: Prestige Suite (106 square meters)



Morpheus: Villas (510 to 582 square meters)



Duplex Villa



Pool Villa

A MELCO

THANK YOU