

FINANCIAL & OPERATING RESULTS

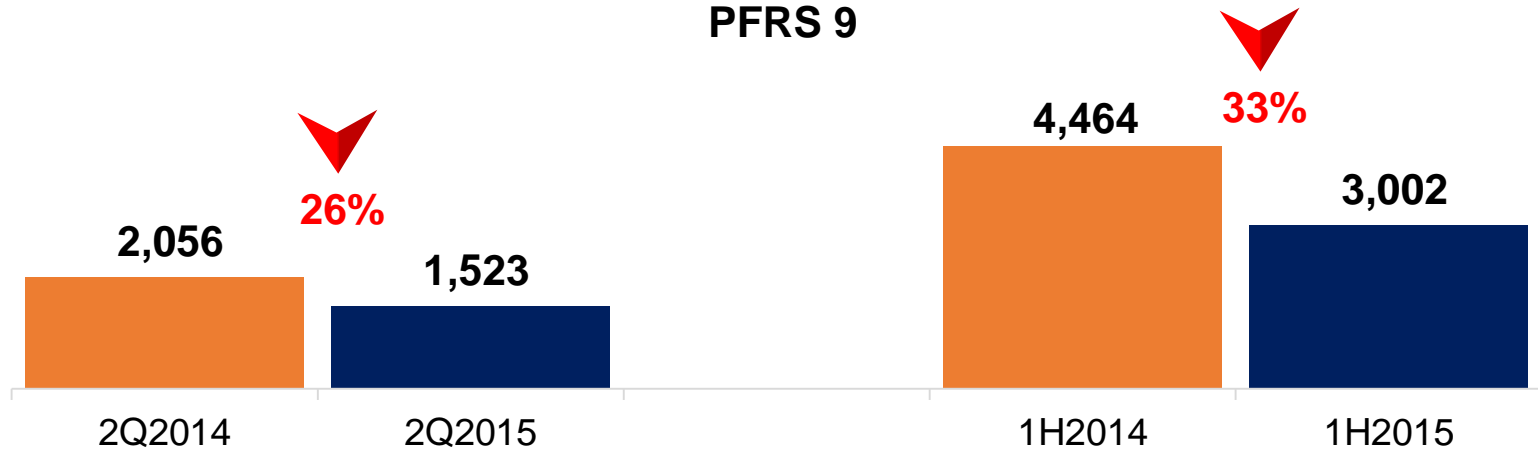
PERIOD COVERED: 2Q2014 / 1H2015

Justo A. Ortiz
Chairman and CEO

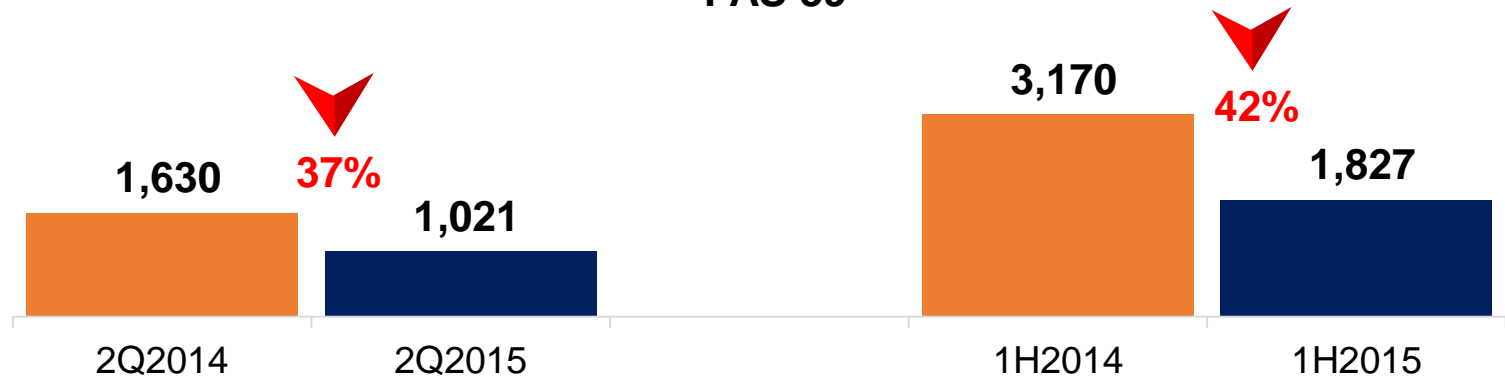
Net income dropped on lower trading gains notwithstanding robust growth in customer business

NET INCOME

In Millions
PFRS 9

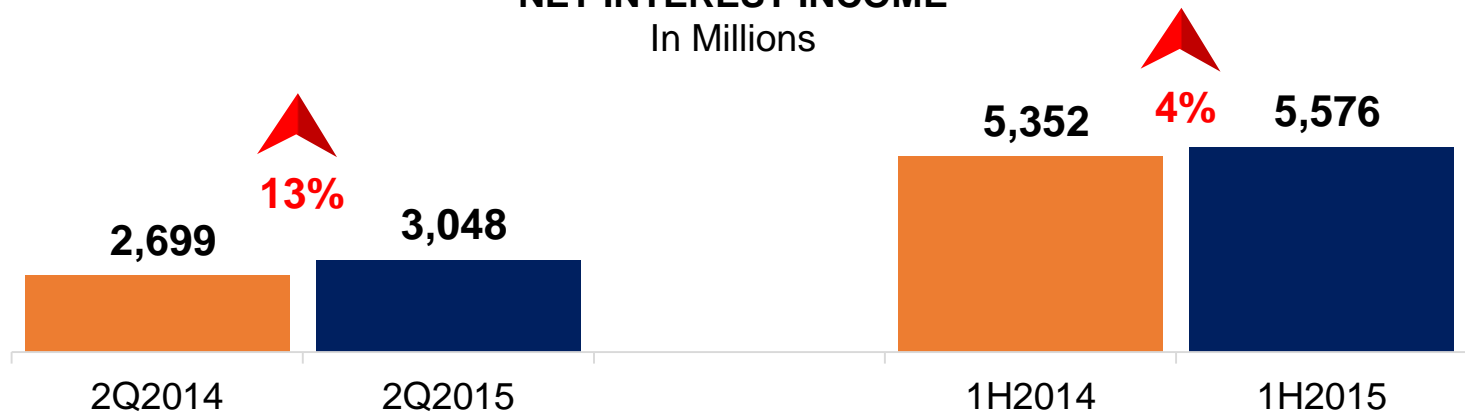


PAS 39

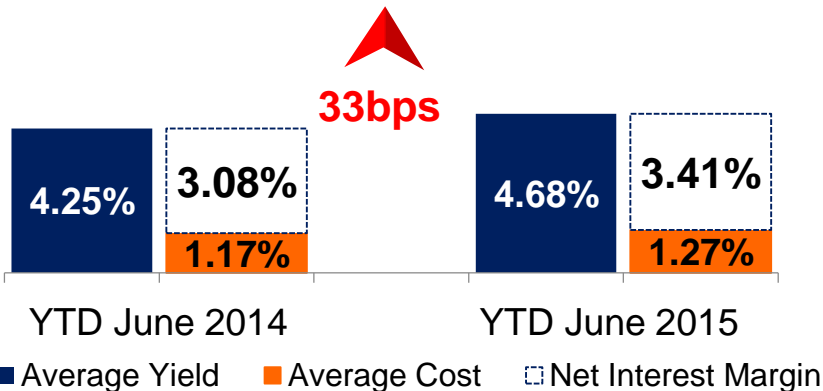


Net interest income picked up in 2Q, posting moderate growth on the back of improved margins

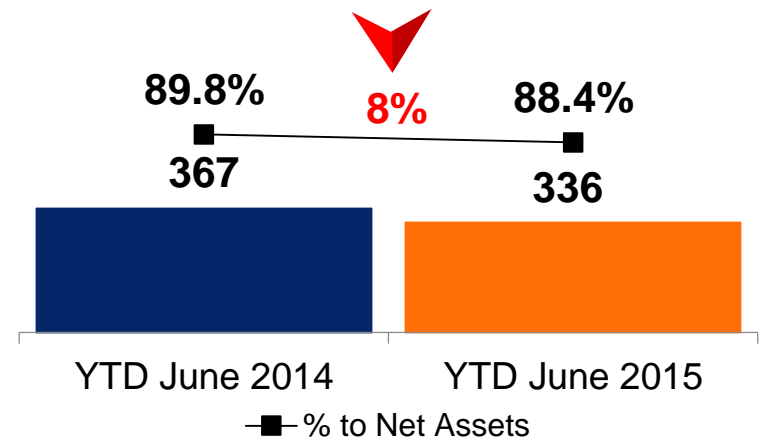
NET INTEREST INCOME
In Millions



NET INTEREST MARGIN

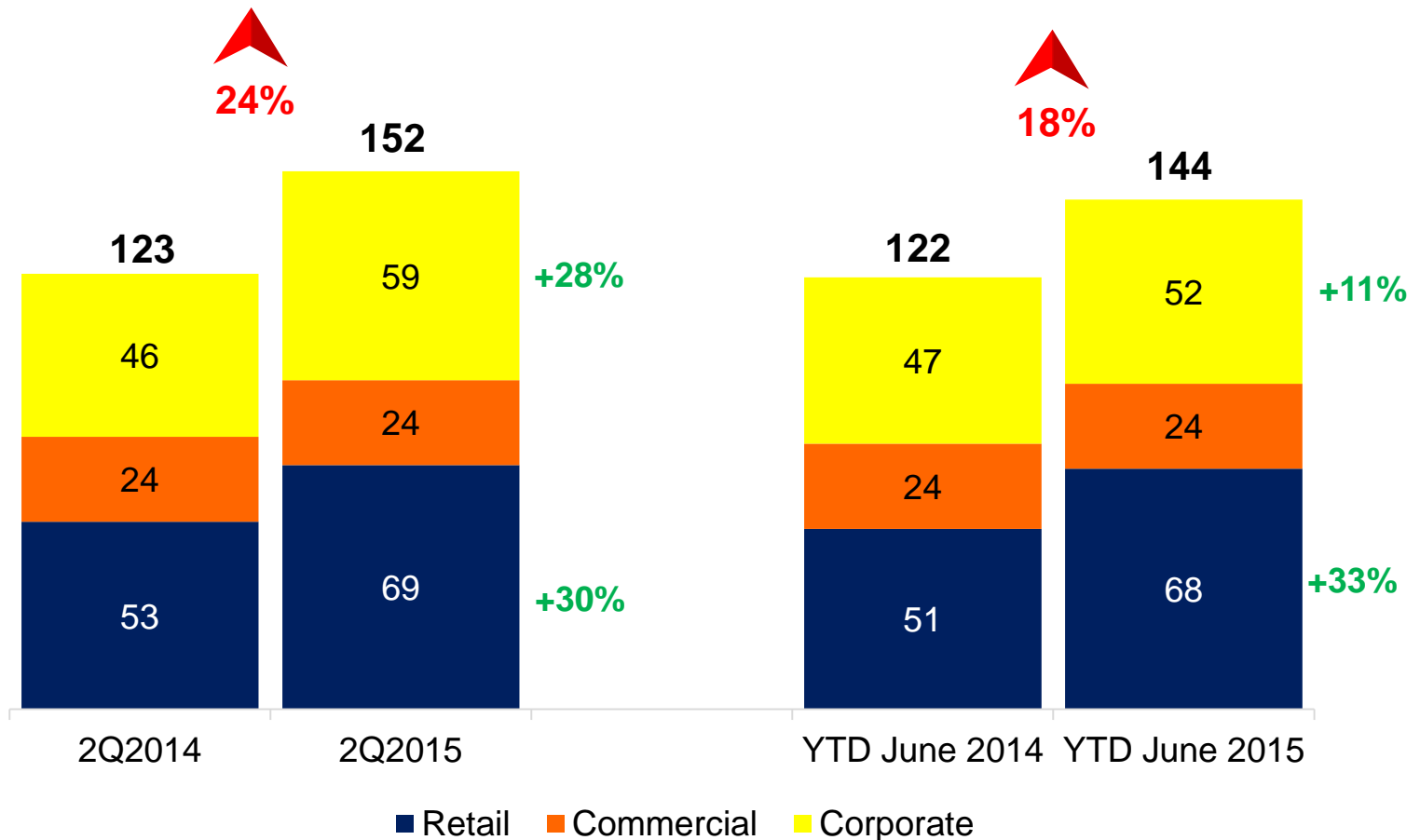


EARNING ASSET
ADB in Billions

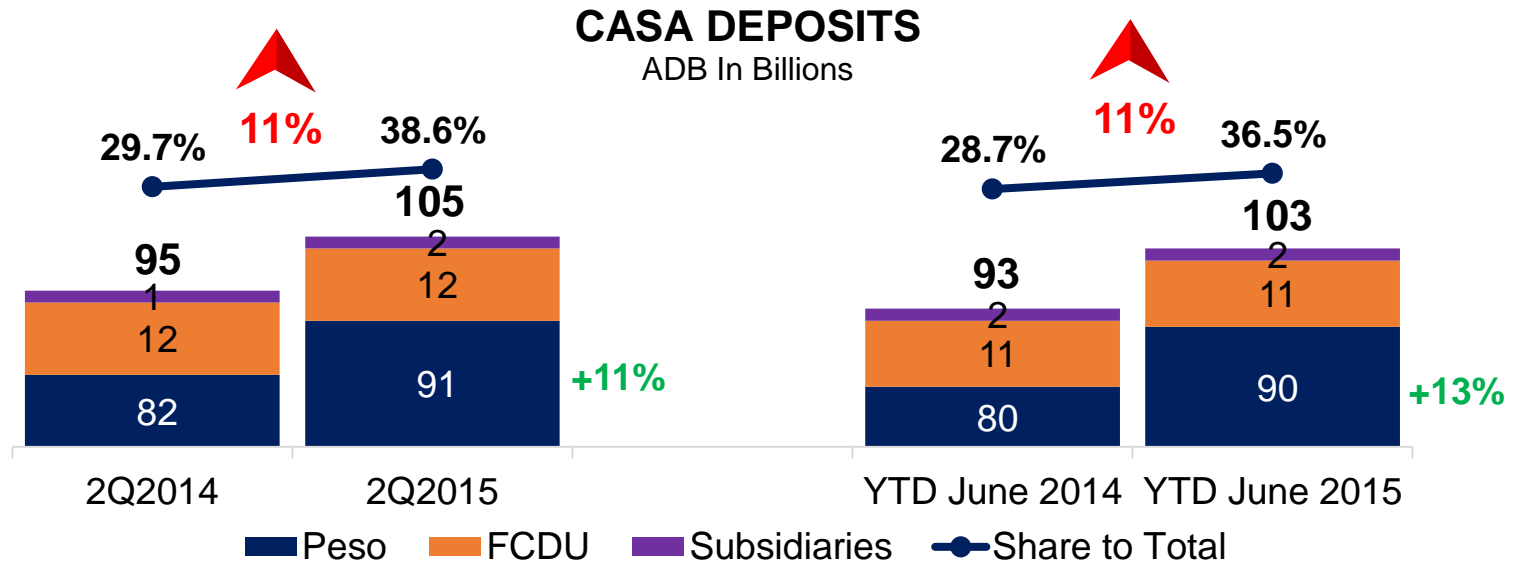
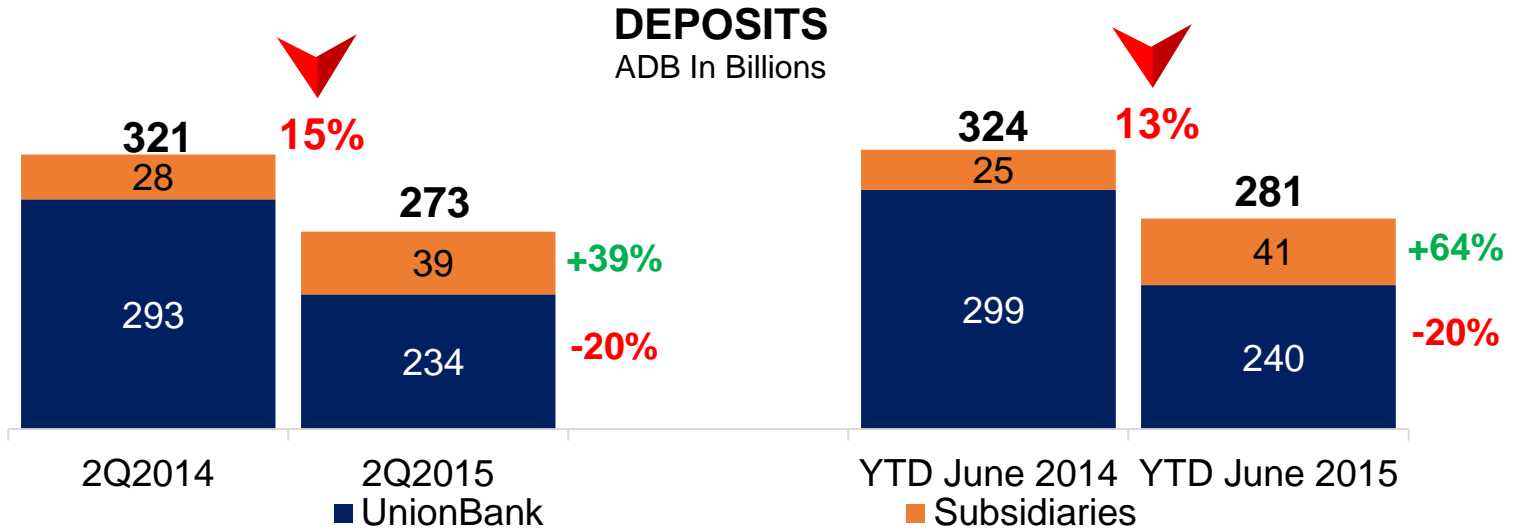


Credit portfolio growth largely driven by retail loans

CREDIT PORTFOLIO
ADB In Billions



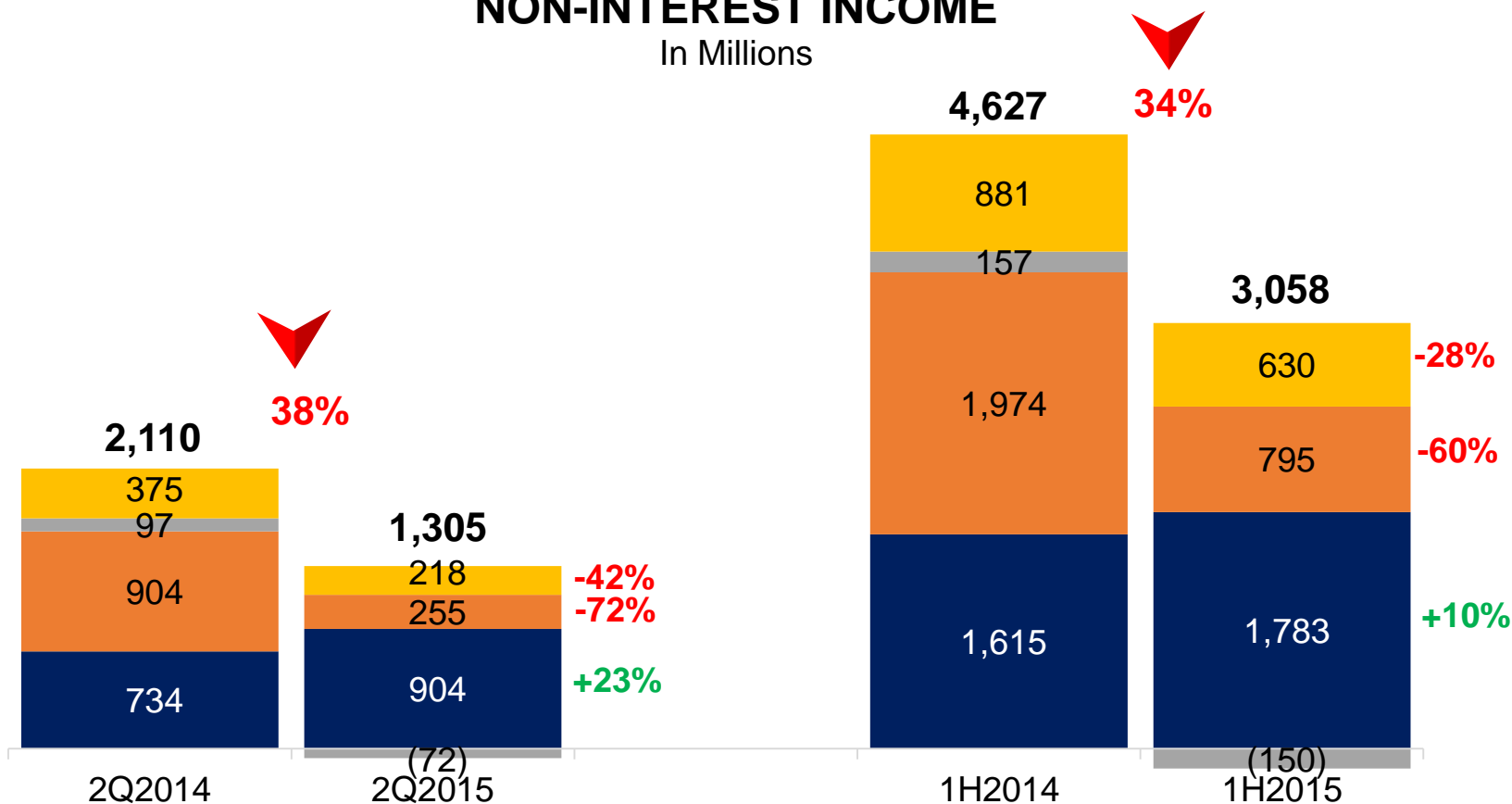
CASA levels sustained double-digit growth



Non interest income plunged on lower trading gains

NON-INTEREST INCOME

In Millions



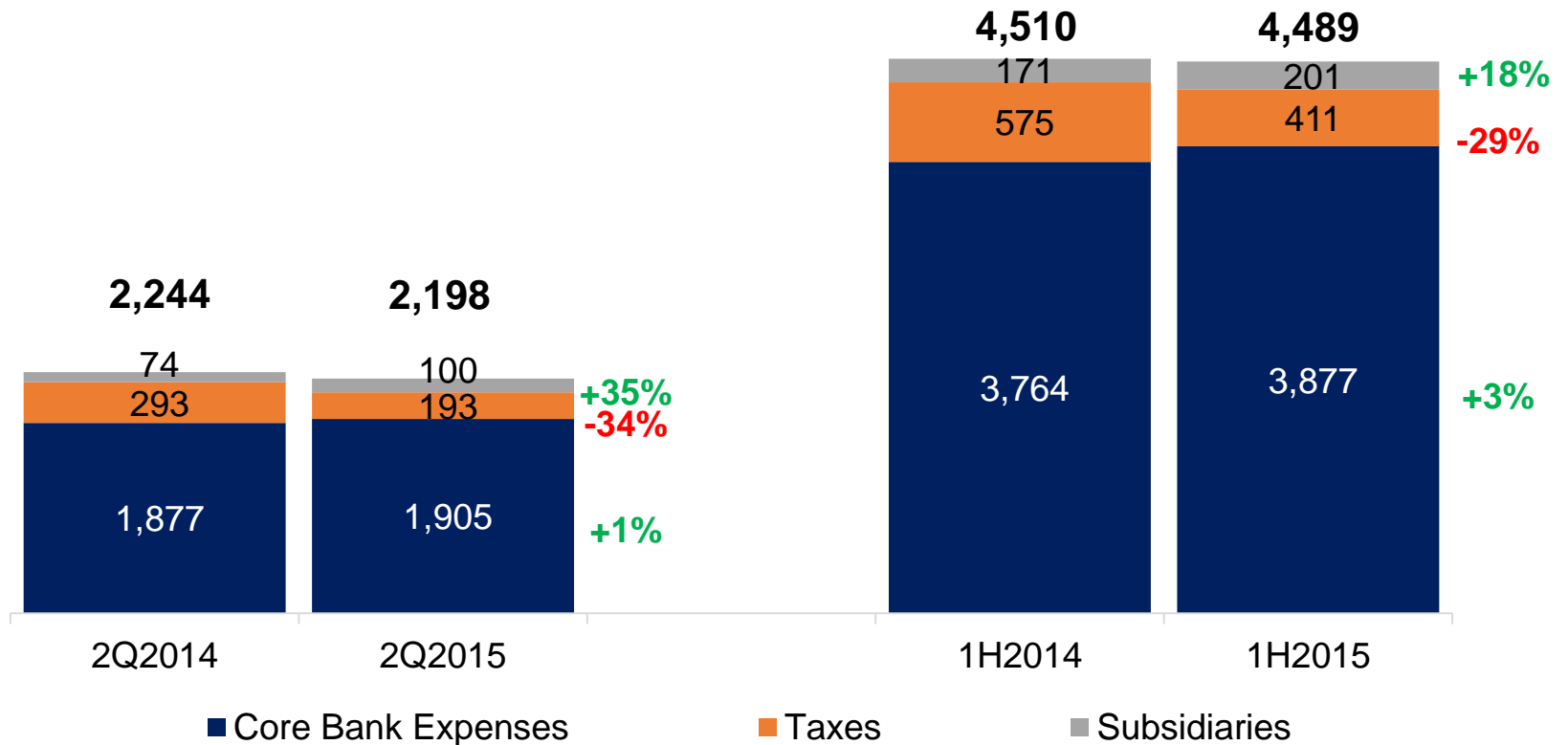
■ Service Charges, Fees and Commissions
 ■ FX Gains

■ Trading Gain-net
 ■ Miscellaneous Income

Operating expenses dropped amidst business expansion

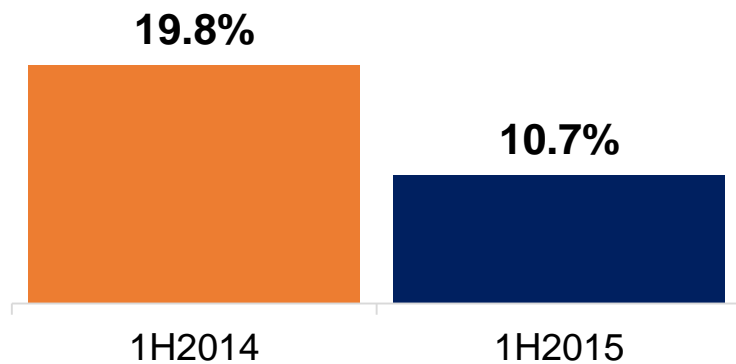
OPERATING EXPENSES

In Millions

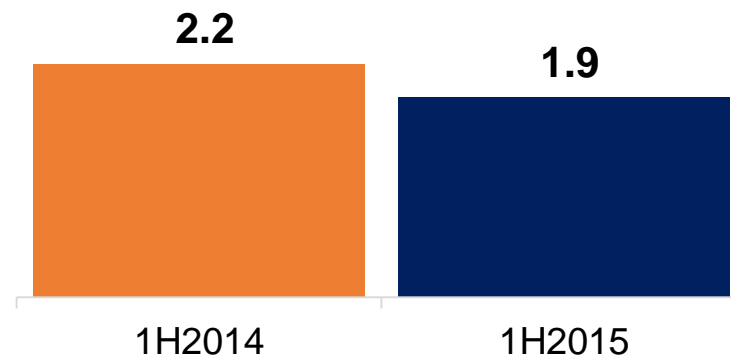


Key ratios drop on earnings performance

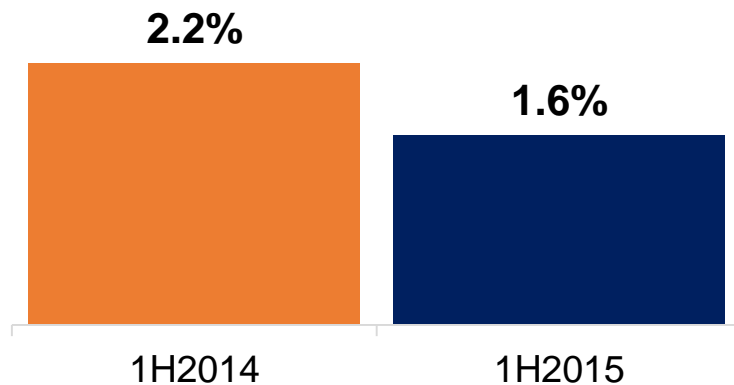
RETURN ON EQUITY



REVENUE TO EXPENSE



RETURN ON ASSETS



Capital ratios remained above regulatory minima

Capital Adequacy Ratios
Consolidated Basis



June 2014

June 2015

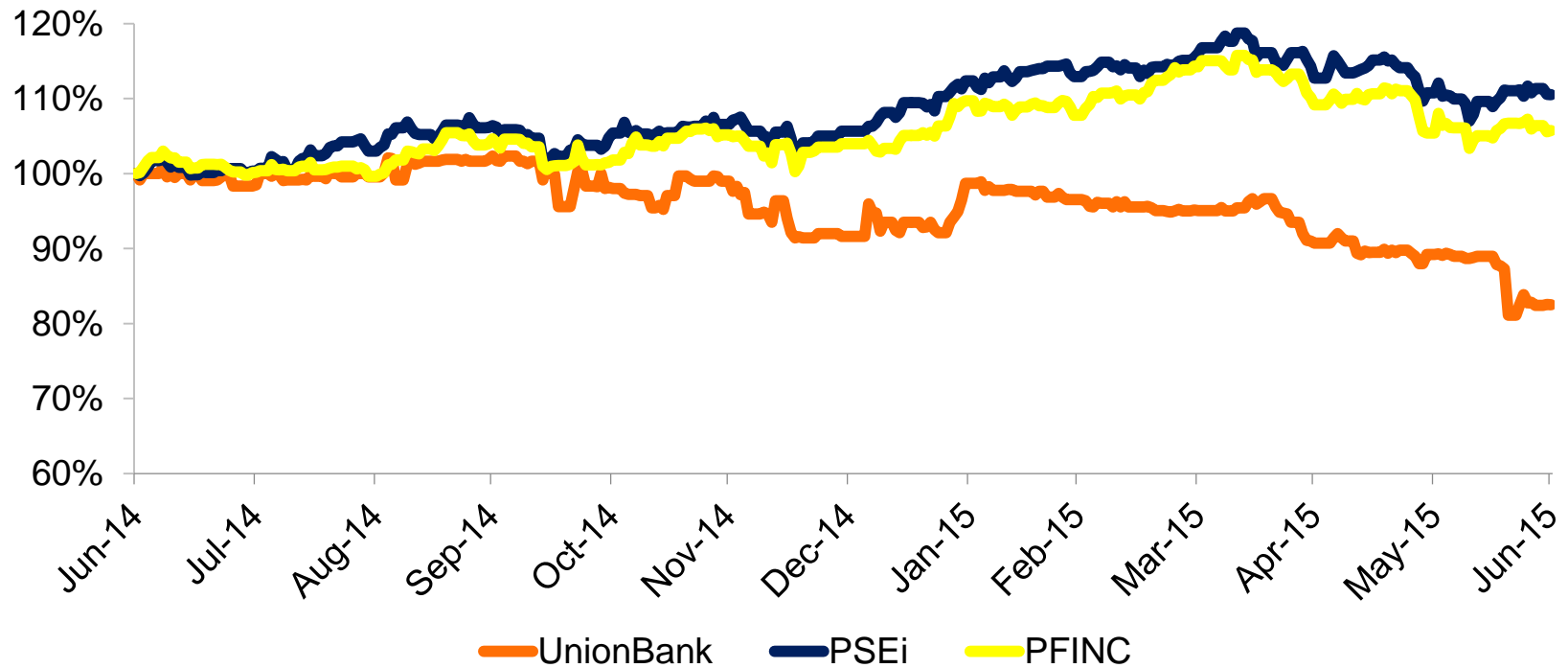
CAR

Common Equity Tier 1

UBP shares trailing behind PSE and Financial indices

RE-BASED STOCK PERFORMANCE

06/30/2014 – 06/30/2015



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