

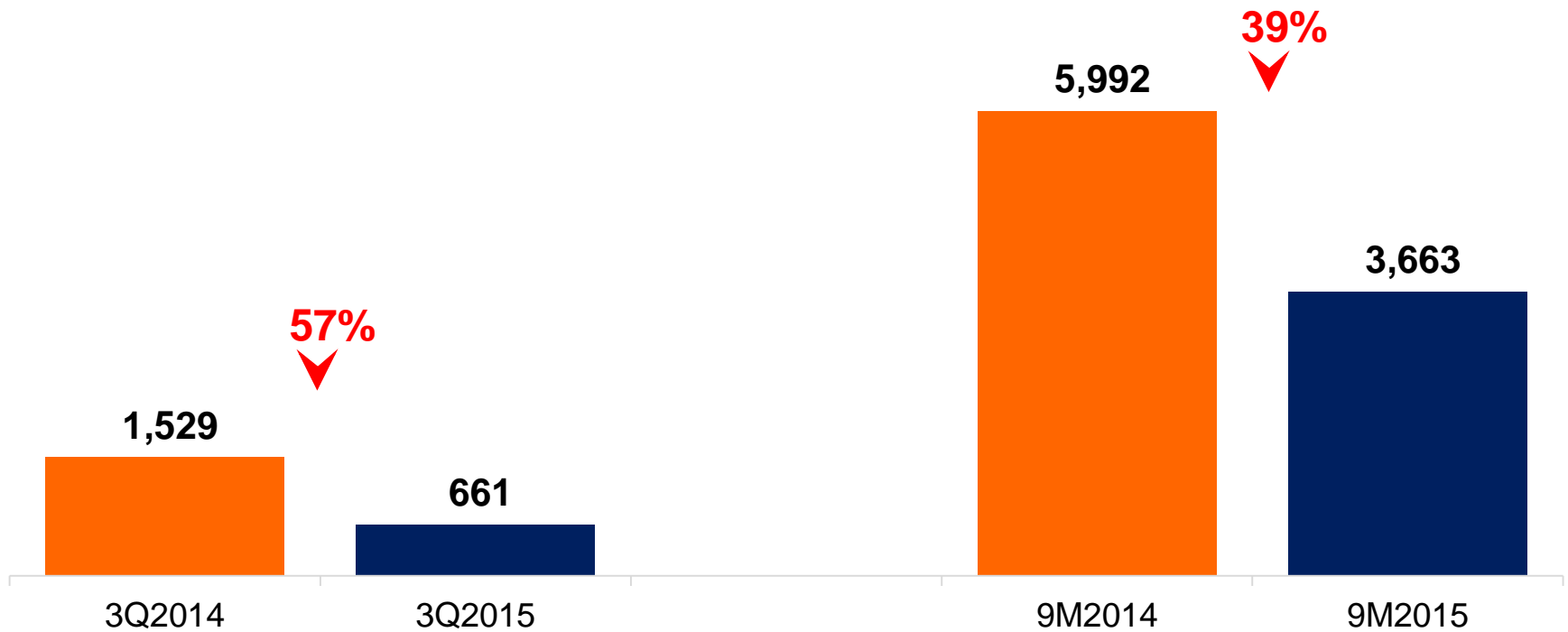
FINANCIAL & OPERATING RESULTS

PERIOD COVERED: 3Q2014 / 9Mos2015

Justo A. Ortiz
Chairman and CEO

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

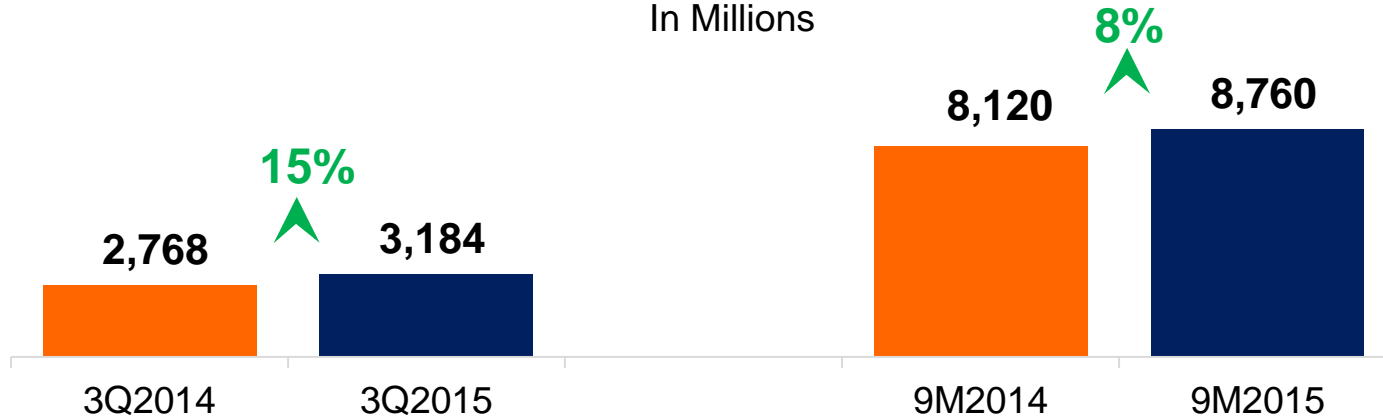
NET INCOME
In Millions



Net interest income continues to post strong quarterly result in view of improving margins

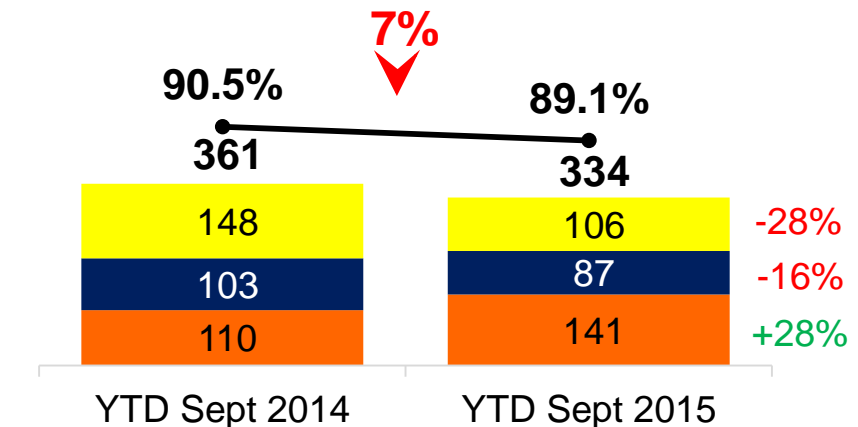
NET INTEREST INCOME

In Millions

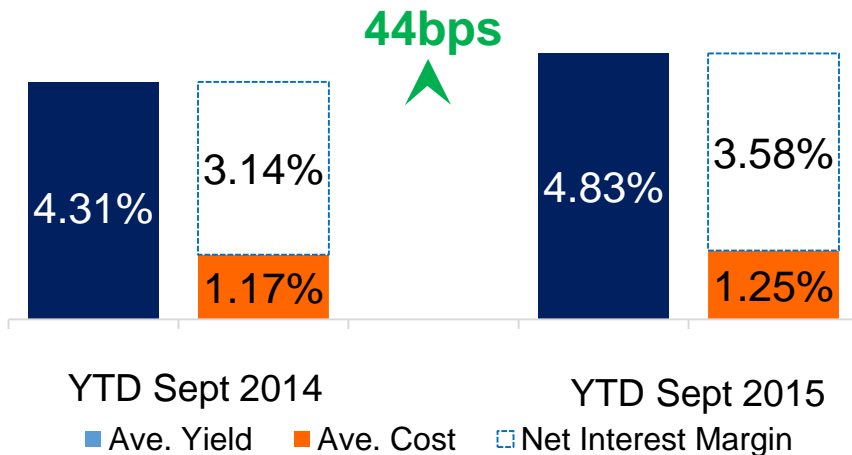


EARNING ASSETS

ADB In Billions

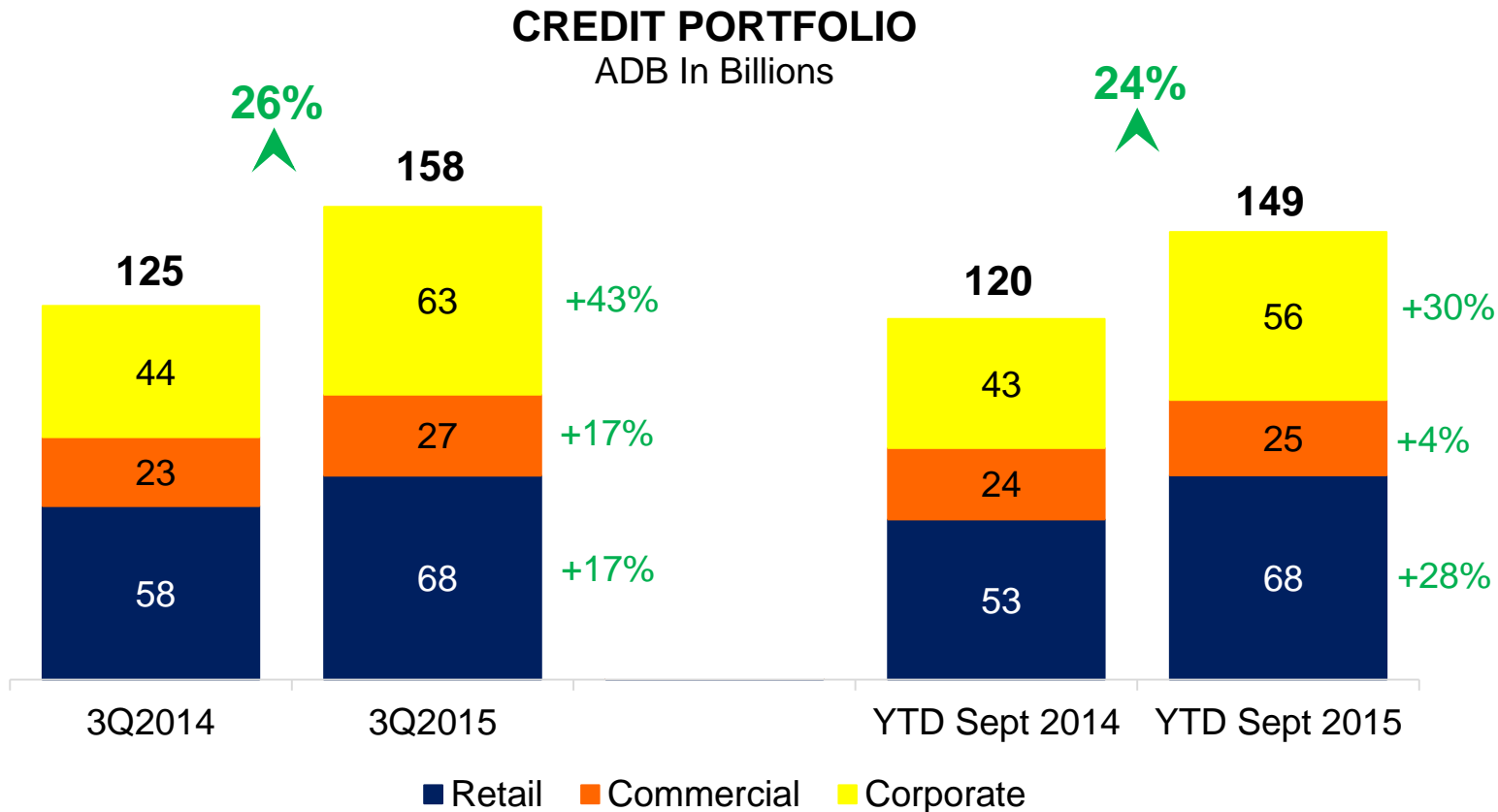


NET INTEREST MARGIN



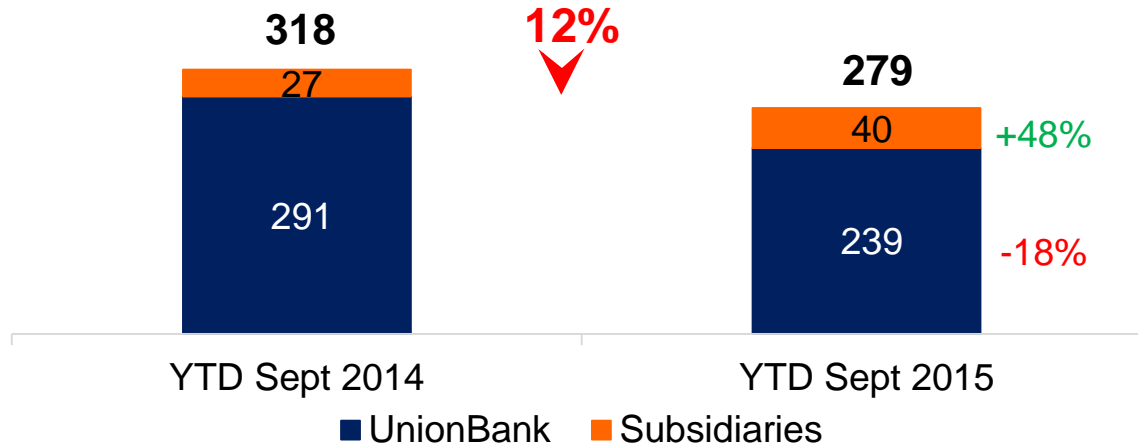
■ Ave. Yield ■ Ave. Cost □ Net Interest Margin

Credit portfolio growth largely driven by retail loans

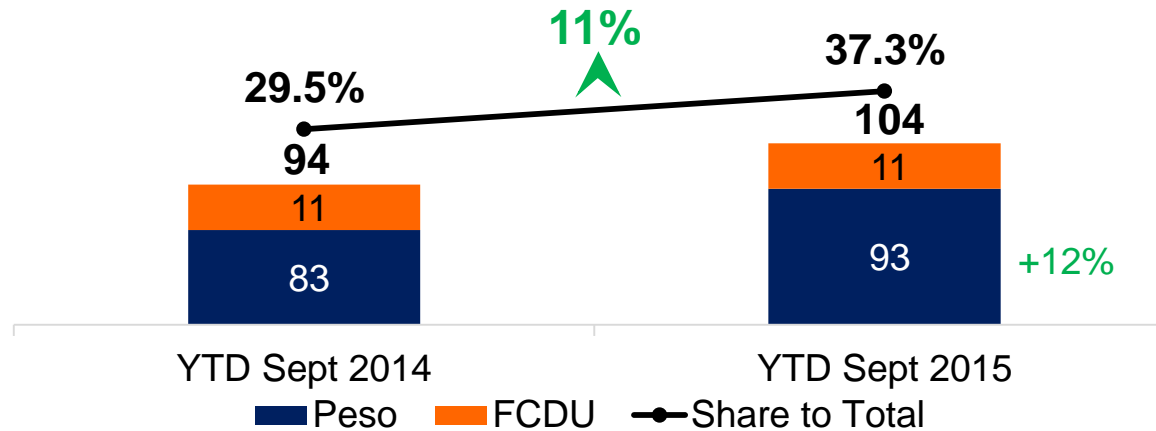


CASA levels sustained double-digit growth

DEPOSITS ADB In Billions



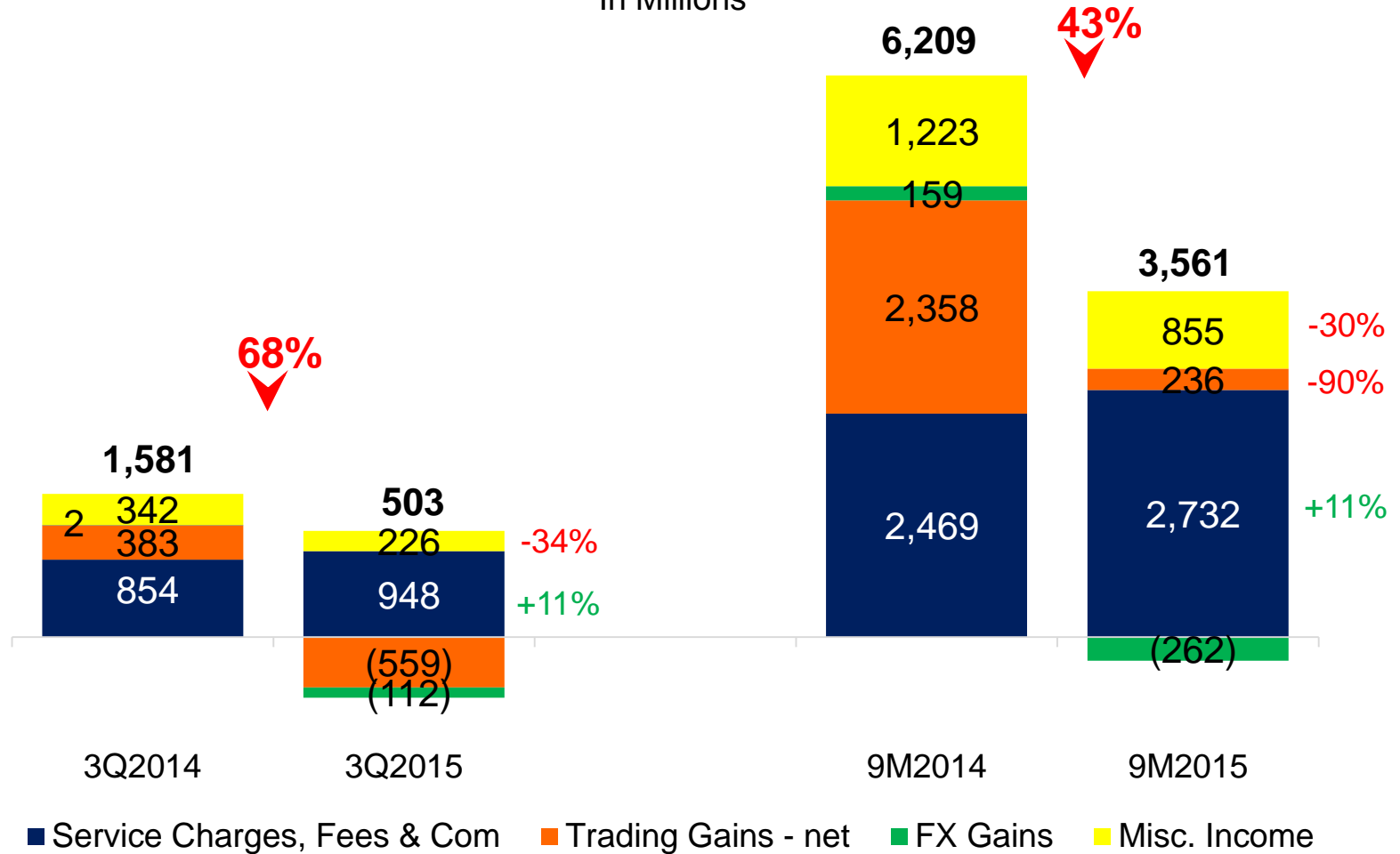
CASA DEPOSITS ADB In Billions



Non interest income fell on lower trading gains

NON-INTEREST INCOME

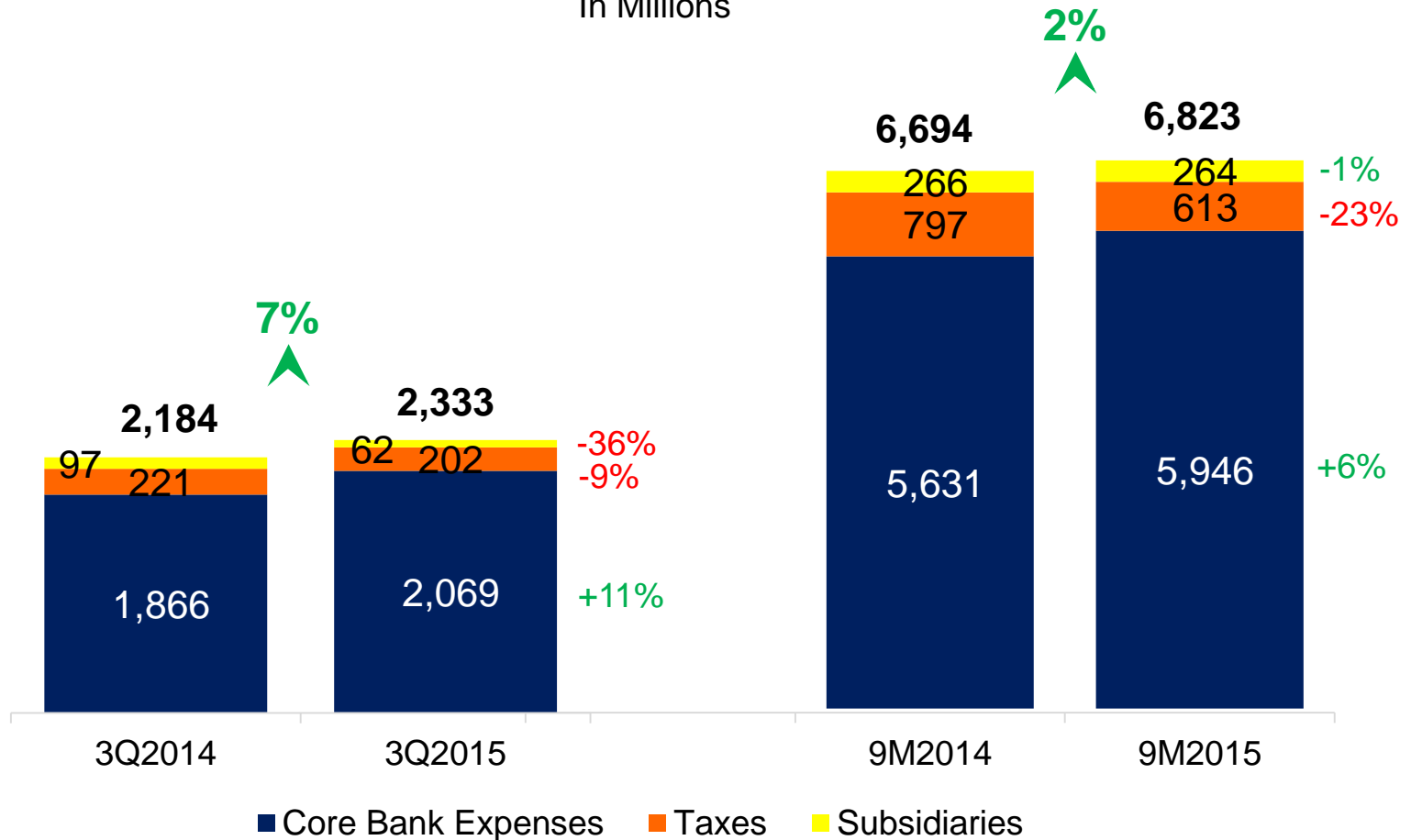
In Millions



Operating Expenses slightly inched up due to expansion

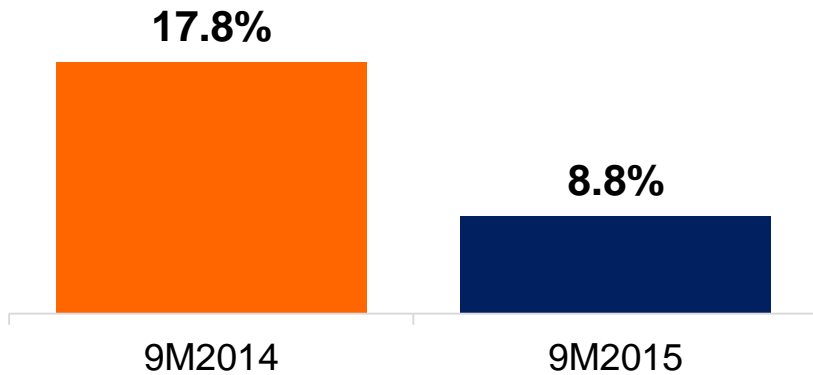
OPERATING EXPENSES

In Millions

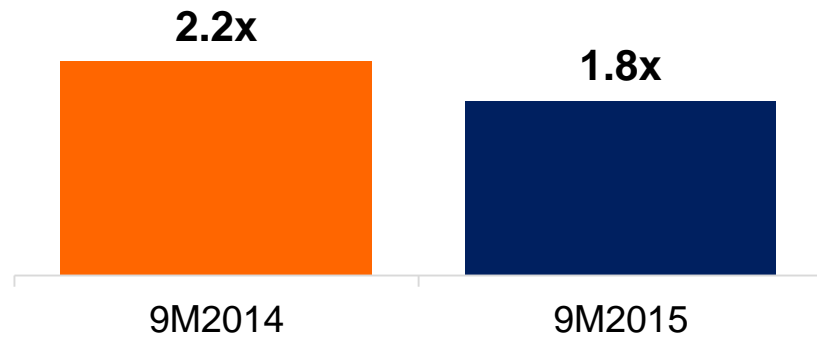


Key ratios drop on earnings performance

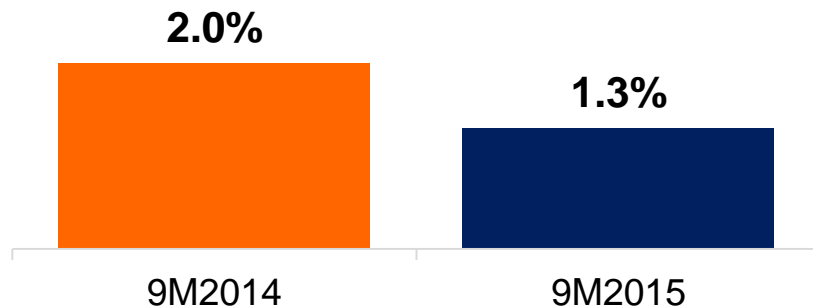
Return on Equity



Revenue to Expense

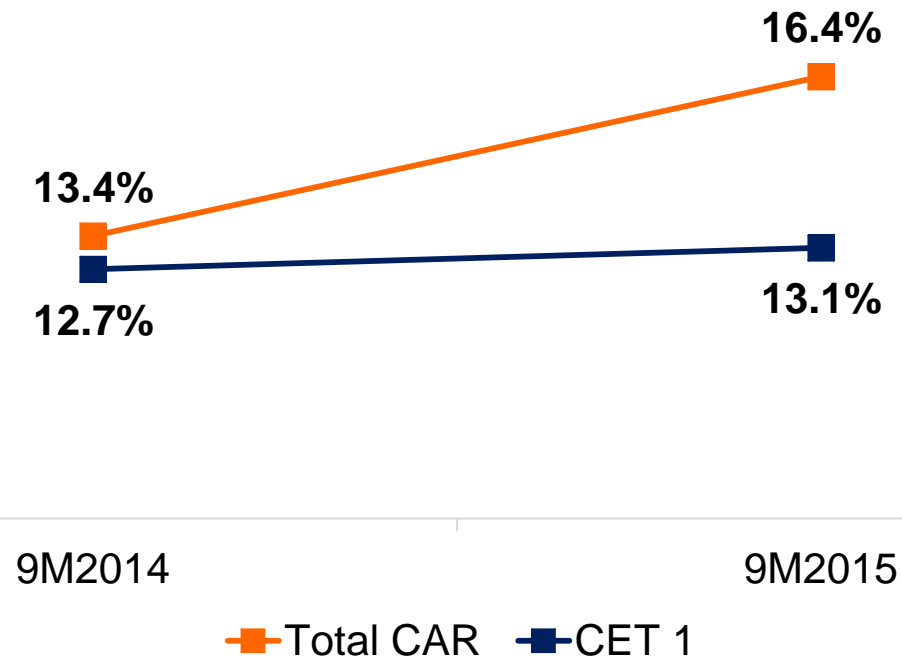


Return on Ave. Assets



Capital ratios remained above regulatory limits

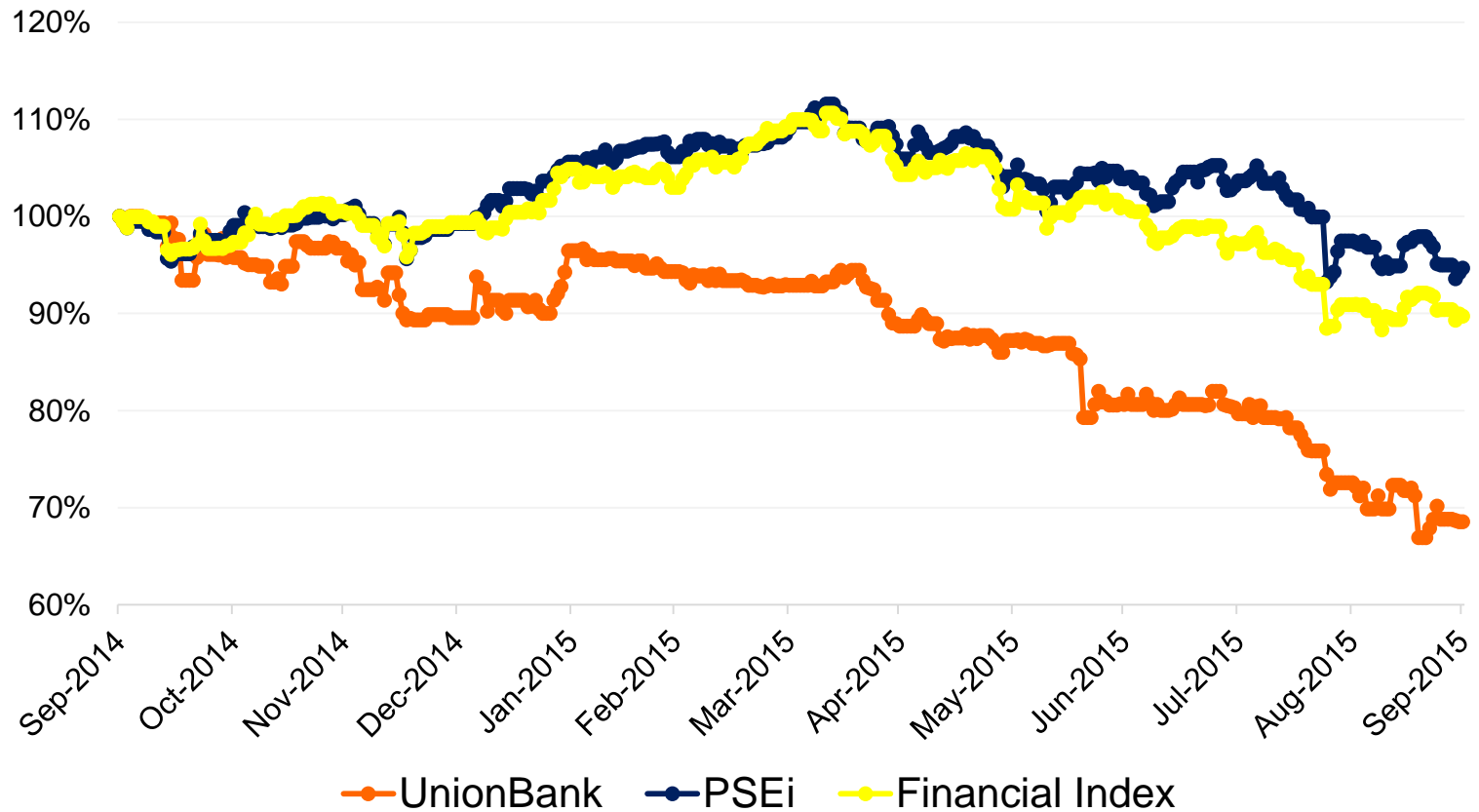
CAPITAL ADEQUACY RATIOS Consolidated Basis



UBP shares trailing behind PSE and Financial indices

RE-BASED STOCK PERFORMANCE

09/30/2014 – 09/30/2015



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