

FINANCIAL & OPERATING RESULTS

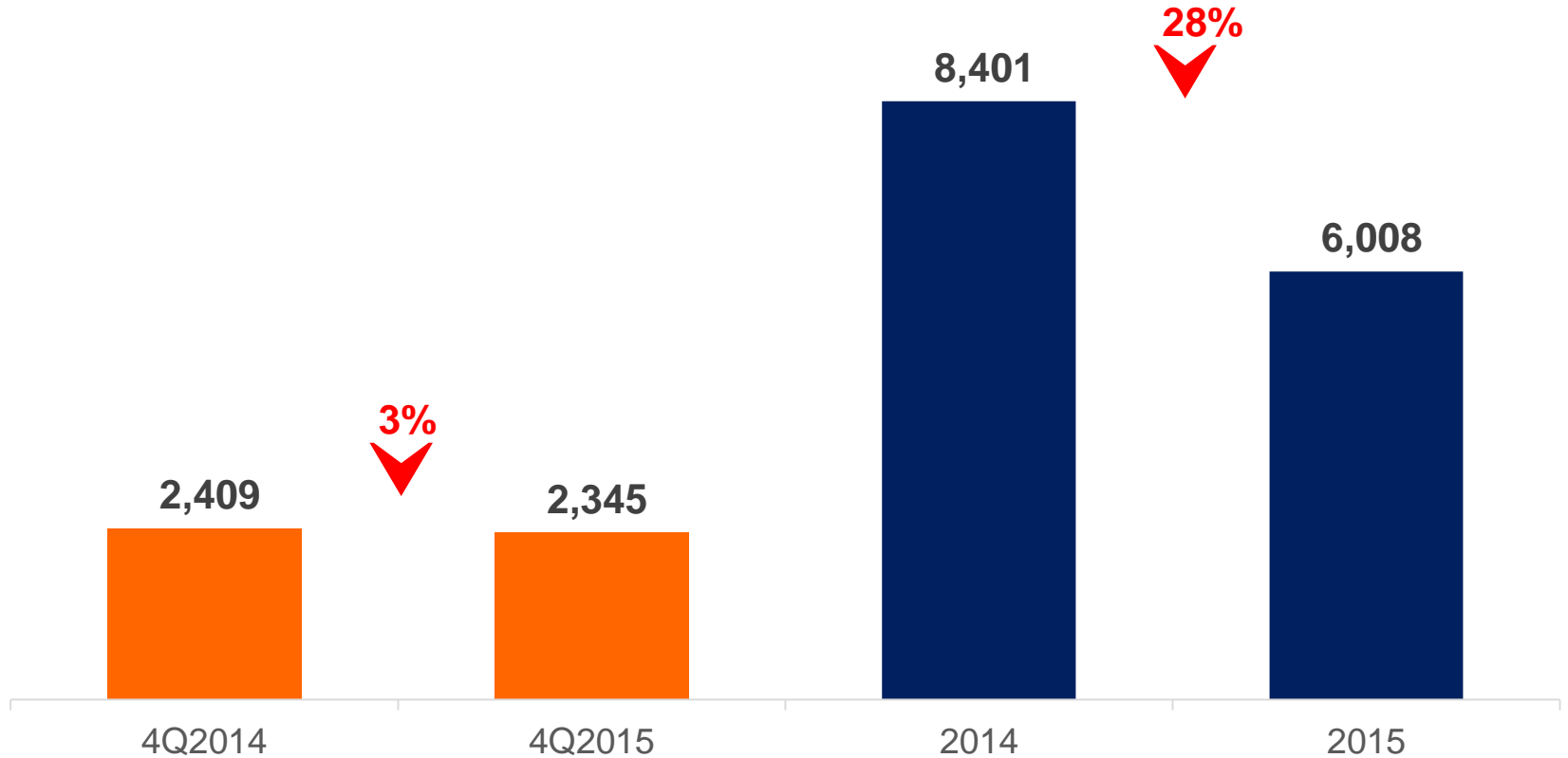
PERIOD COVERED: Full Year 2015

Justo A. Ortiz
Chairman and CEO

Net Income dropped notwithstanding substantial growth in customer business

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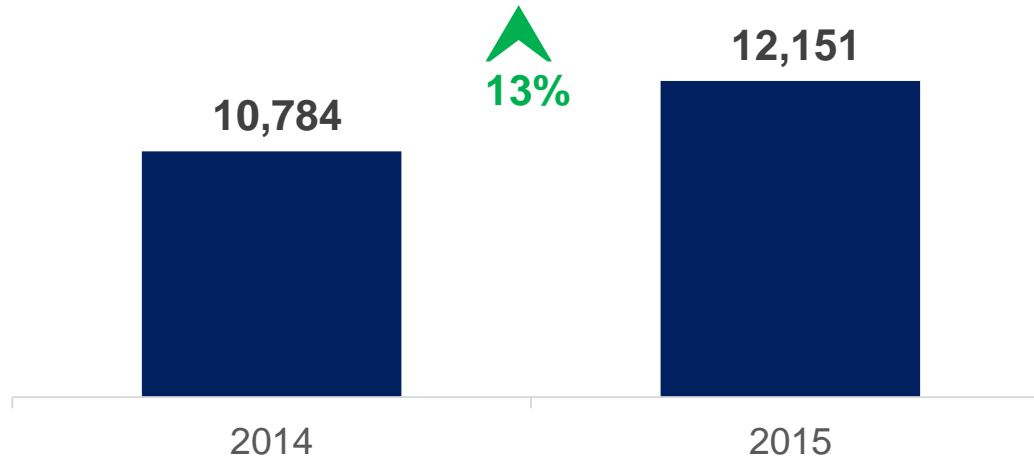
NET INCOME In Millions



Net interest income grew on the back of improved margins & loan expansion

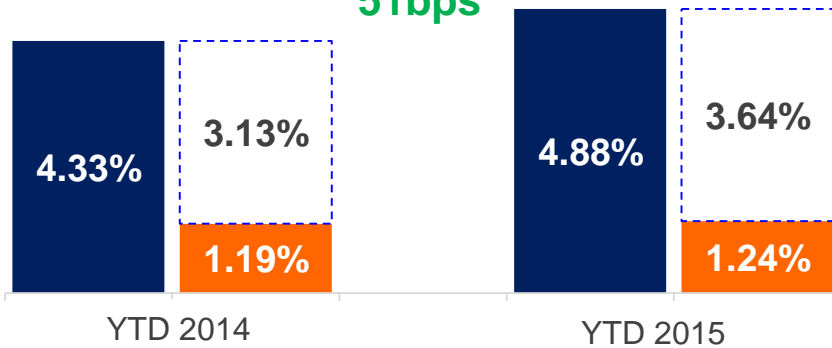
NET INTEREST INCOME

In Millions



NET INTEREST MARGIN

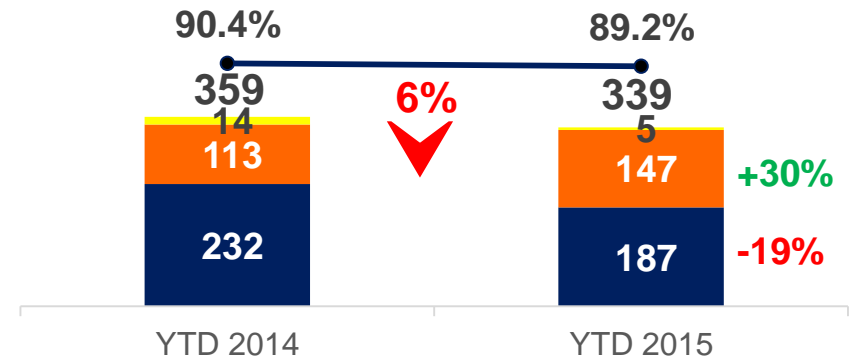
51bps



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

EARNING ASSETS

ADB In Billions



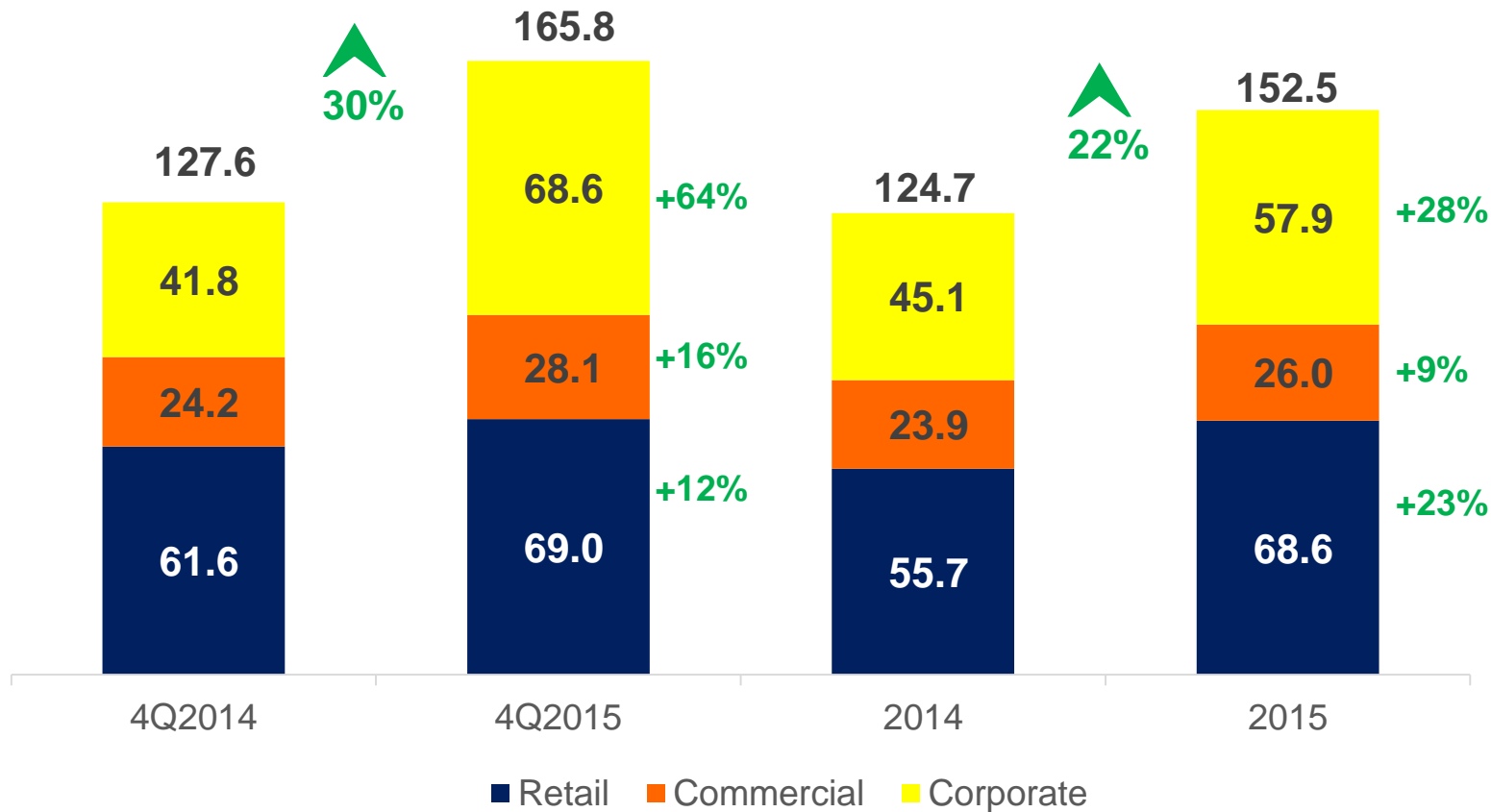
■ Liquid Assets
■ Others

■ Loans
● Share to Net Assets

Credit portfolio expand supported by sustained growth in retail and corporate lending

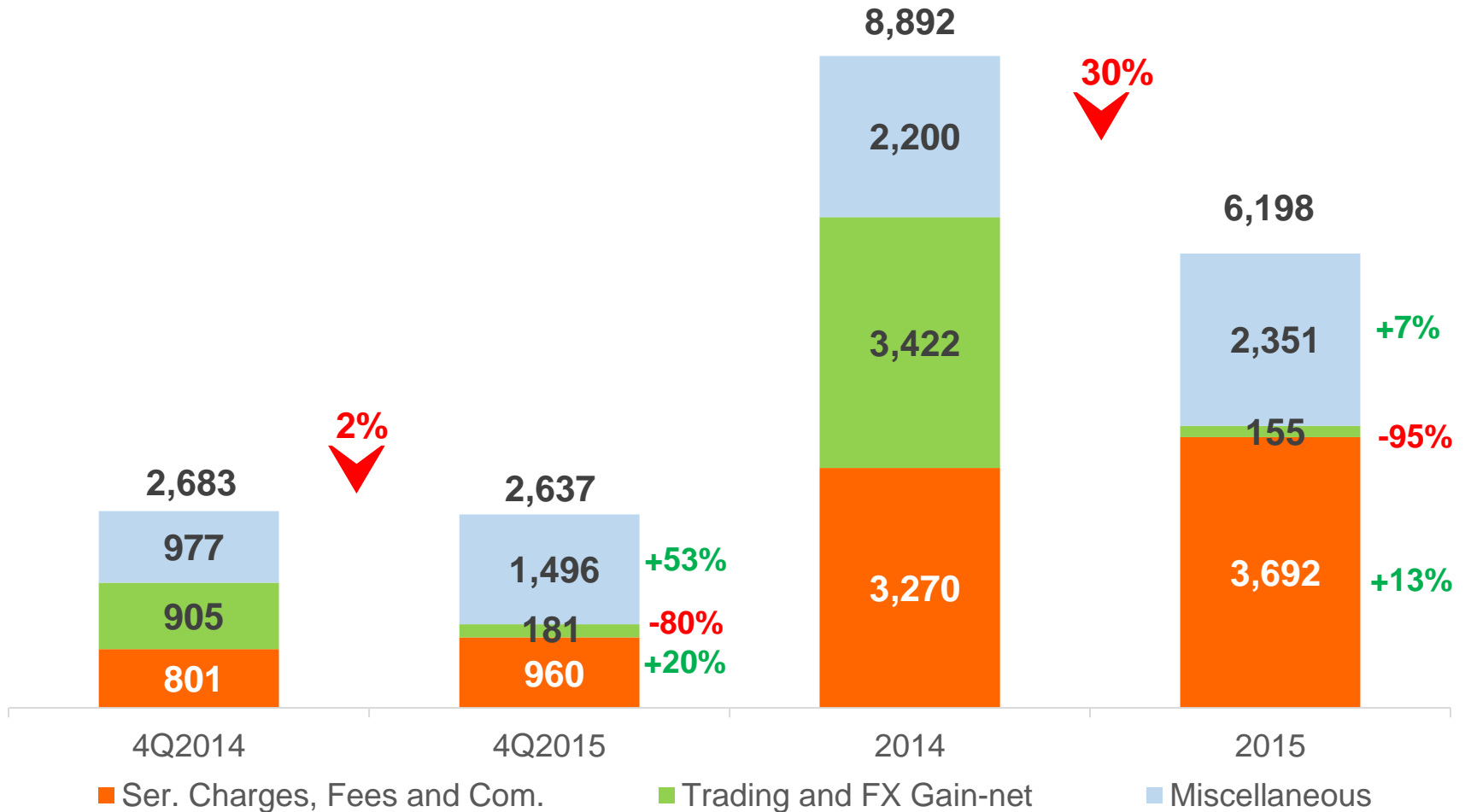


CREDIT PORTFOLIO ADB In Billions



Non-interest income weighed down by trading gains

NON-INTEREST INCOME In Millions

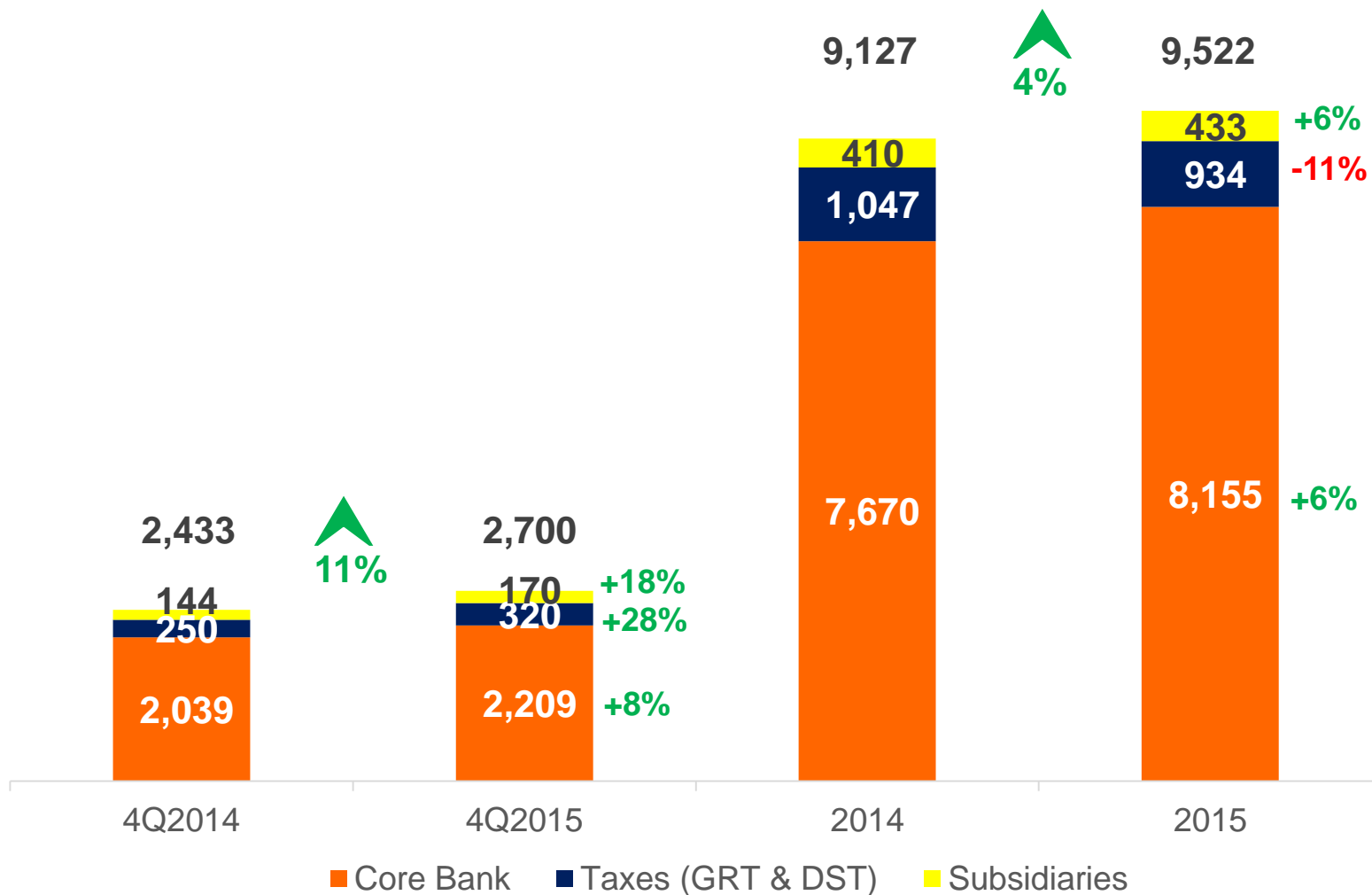


Total expenses rose on branch expansion



OPERATING EXPENSES

In Millions

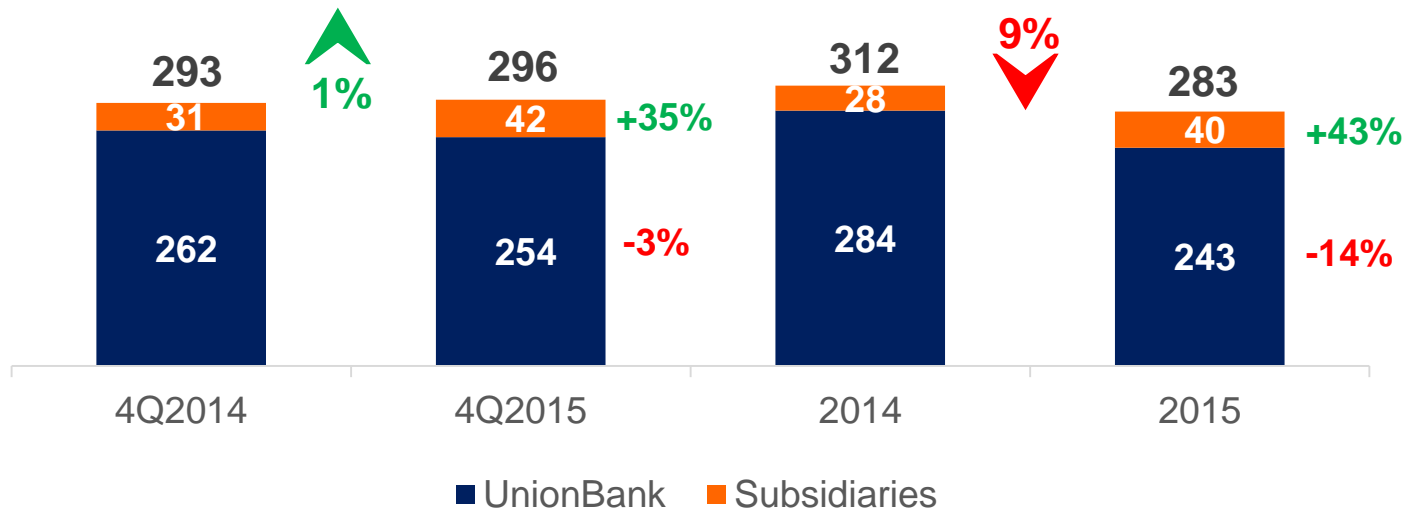


CASA deposits continued to post double-digit growth



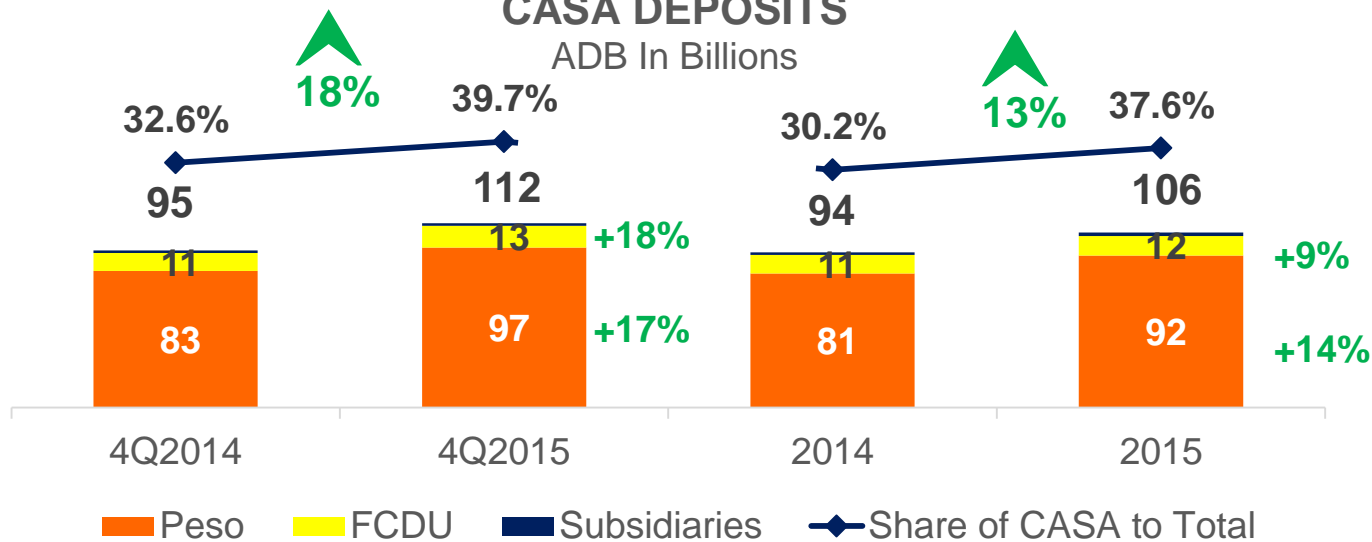
TOTAL DEPOSITS

ADB In Billions



CASA DEPOSITS

ADB In Billions

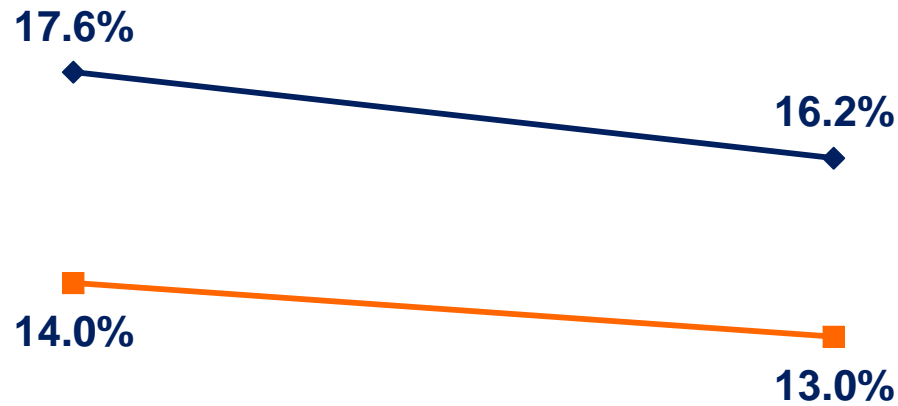


Capital ratios remained healthy and above regulatory limits

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CAPITAL ADEQUACY RATIOS

Consolidated Basis



2014

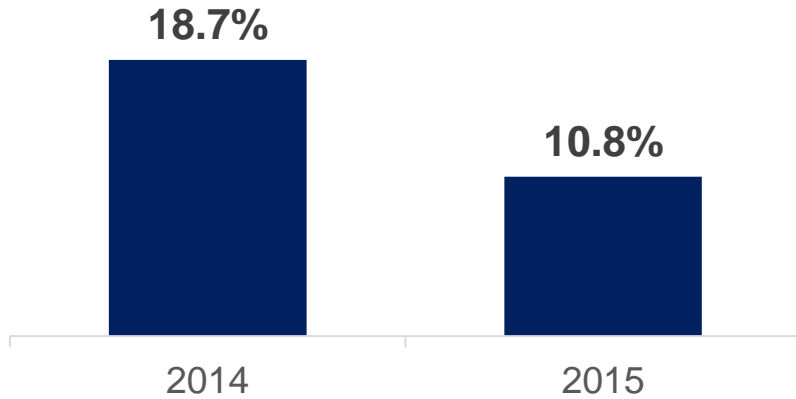
2015

■ Tier 1 Capital Ratio

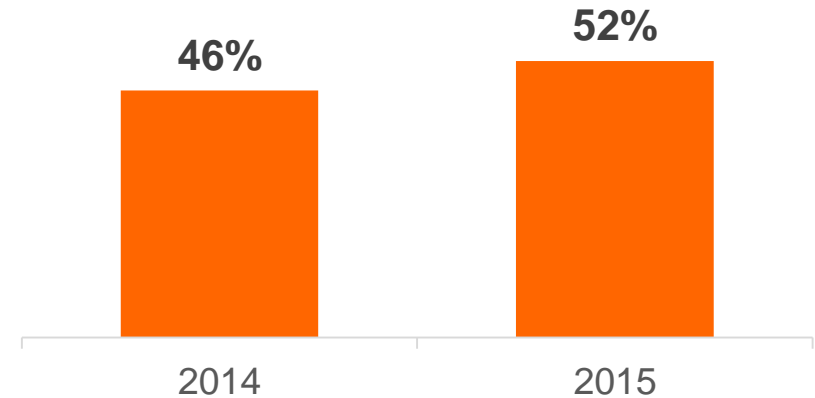
◆ Total Capital Adequacy Ratio

Key ratios fell in view of lower trading gains

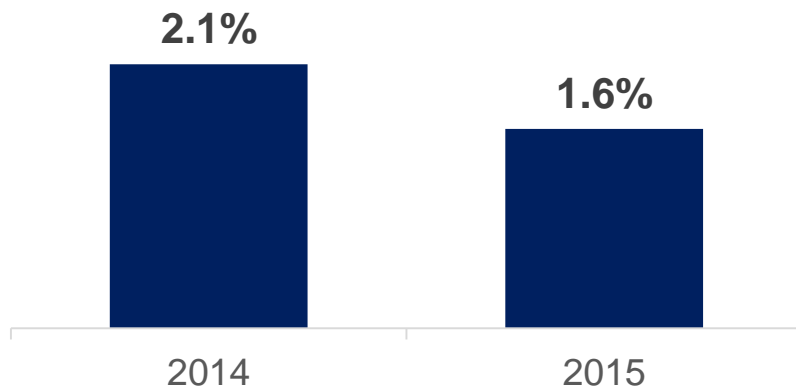
RETURN ON EQUITY



Cost to Income



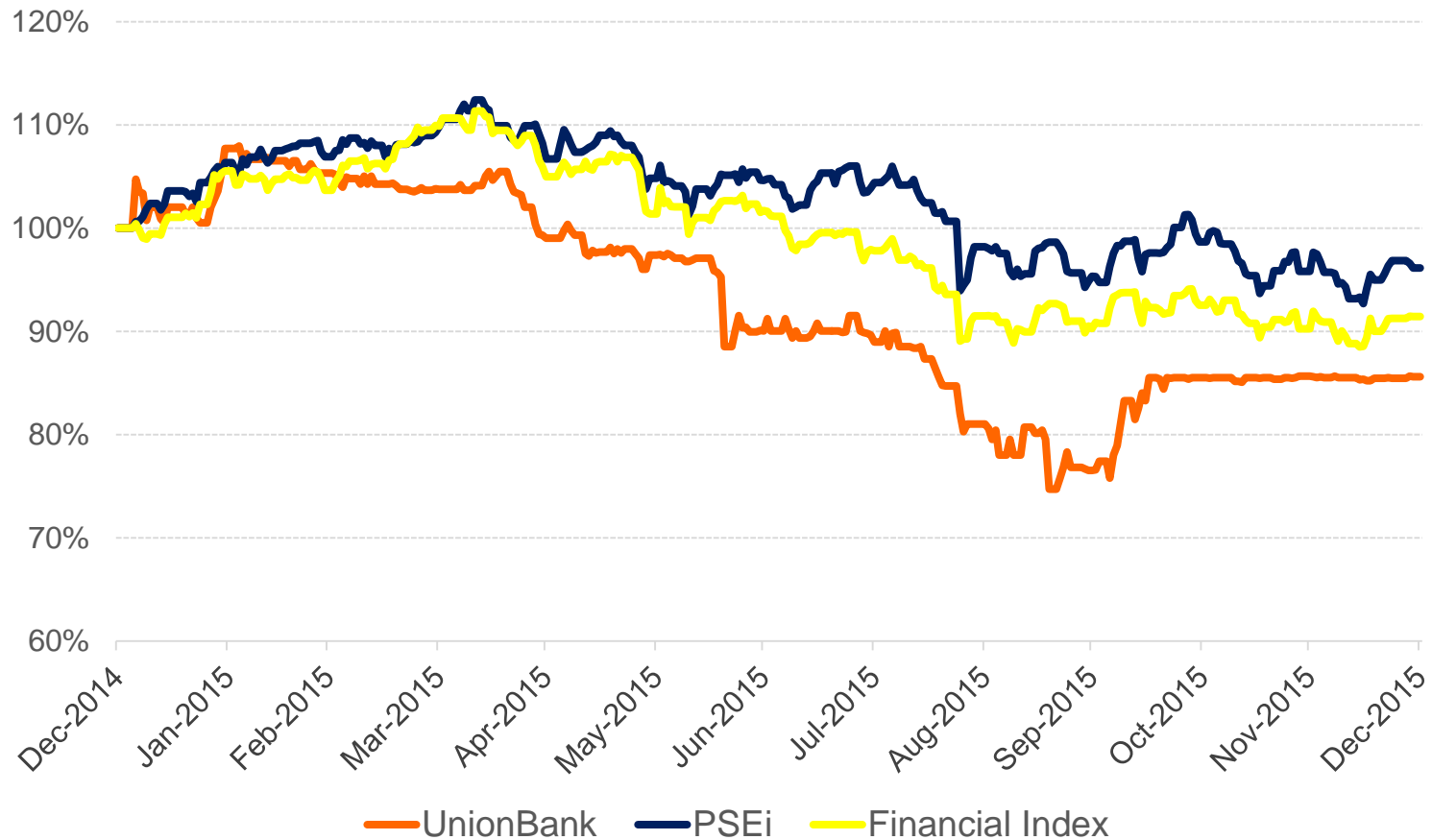
RETURN ON AVE. ASSETS



UnionBank shares trailing behind PSE and Financial indices

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REBASED STOCK PERFORMANCE
12/31/2014-12/31/2015



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PERIOD COVERED: Full Year 2015

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