

FINANCIAL & OPERATING RESULTS

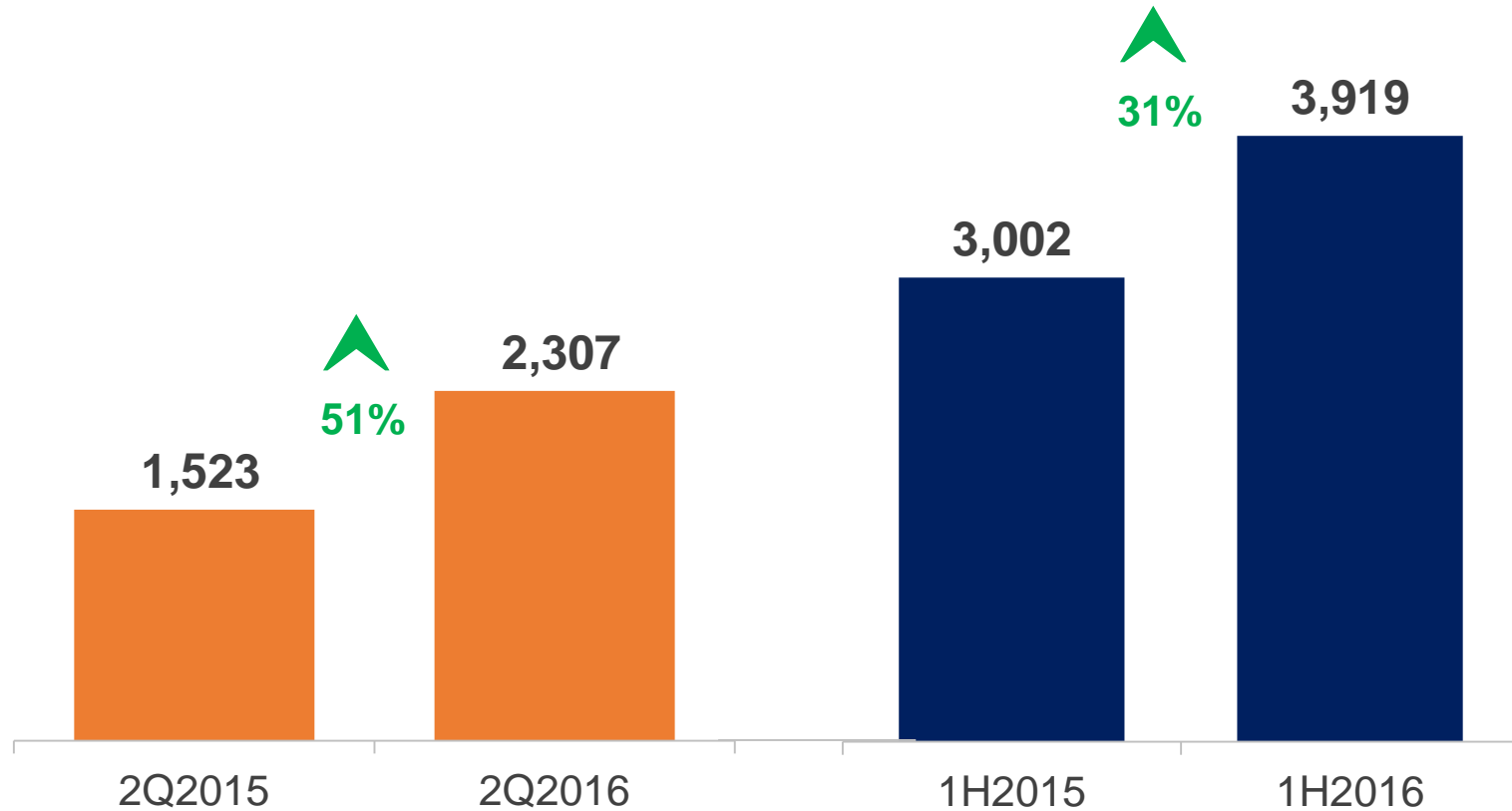
PERIOD COVERED: 2Q / 1H2016

Justo A. Ortiz
Chairman and CEO

Net Income grew on strong recurring income

UNIONBANK

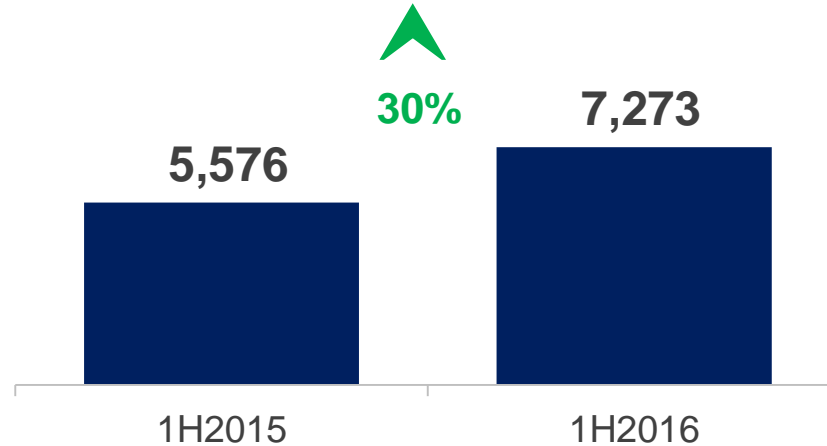
NET INCOME In Millions



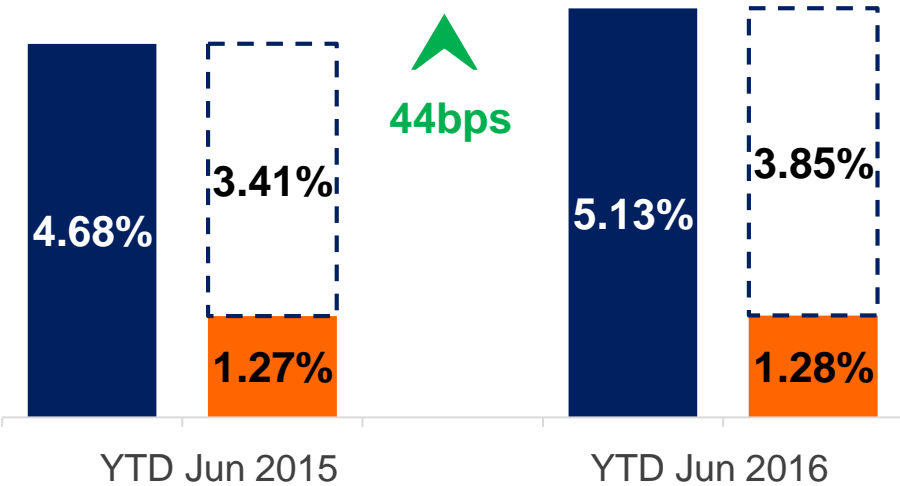
Net interest income surged due to loan expansion and improved margins

NET INTEREST INCOME

In Millions



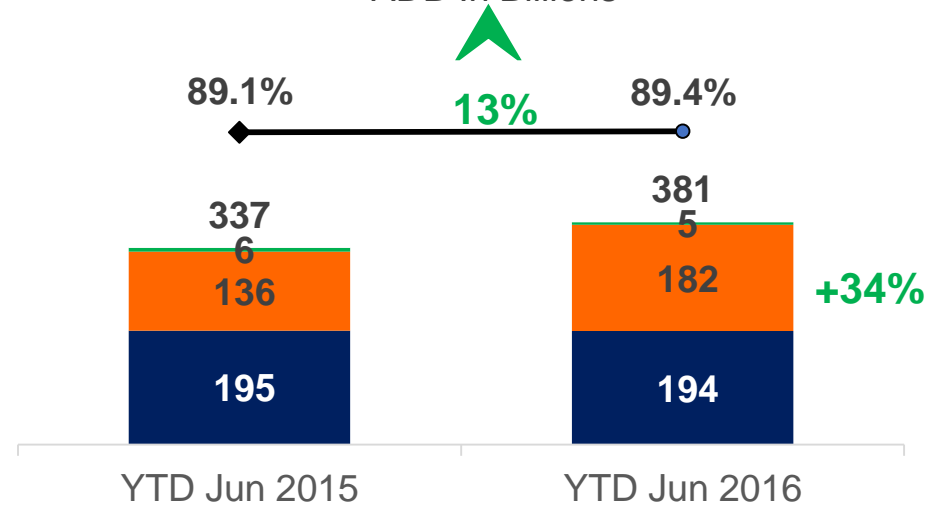
NET INTEREST MARGIN



■ Ave. Yield ■ Ave. Cost □ NIM

EARNING ASSETS

ADB In Billions



■ Liquid Assets ■ Loans ■ Others
● Share to Net Assets

Double-digit growth across all segments

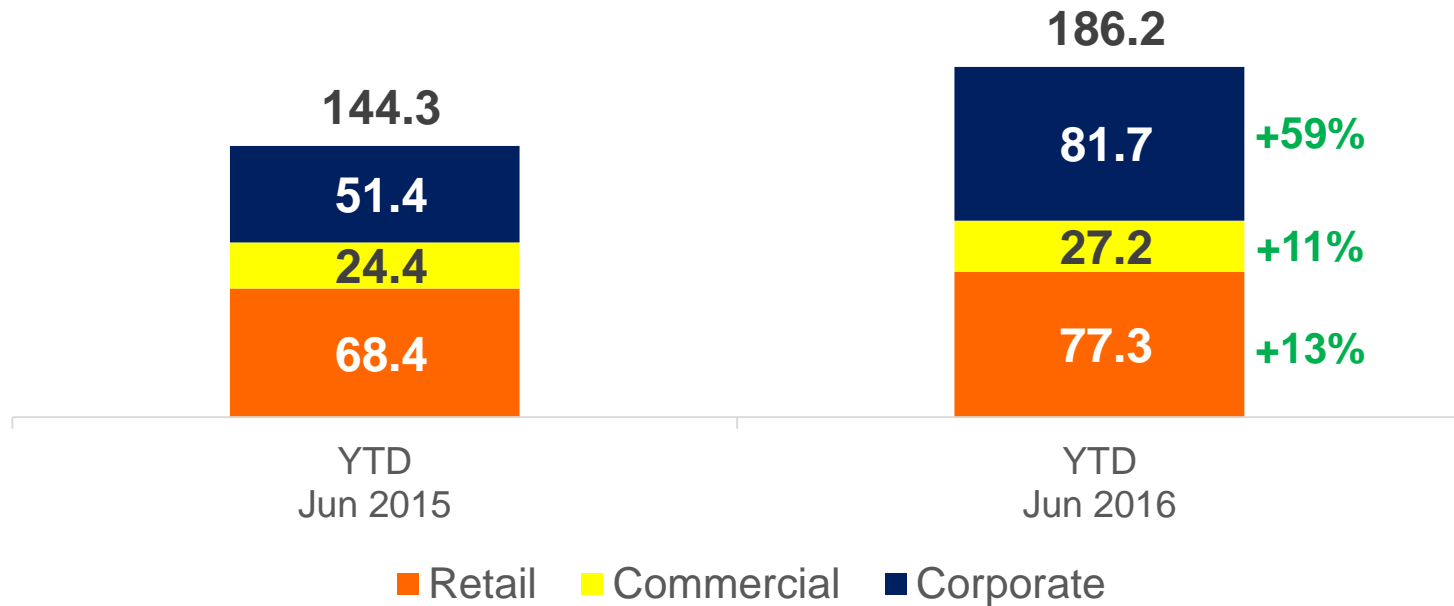
UNIONBANK

CREDIT PORTFOLIO

ADB In Billions



29%

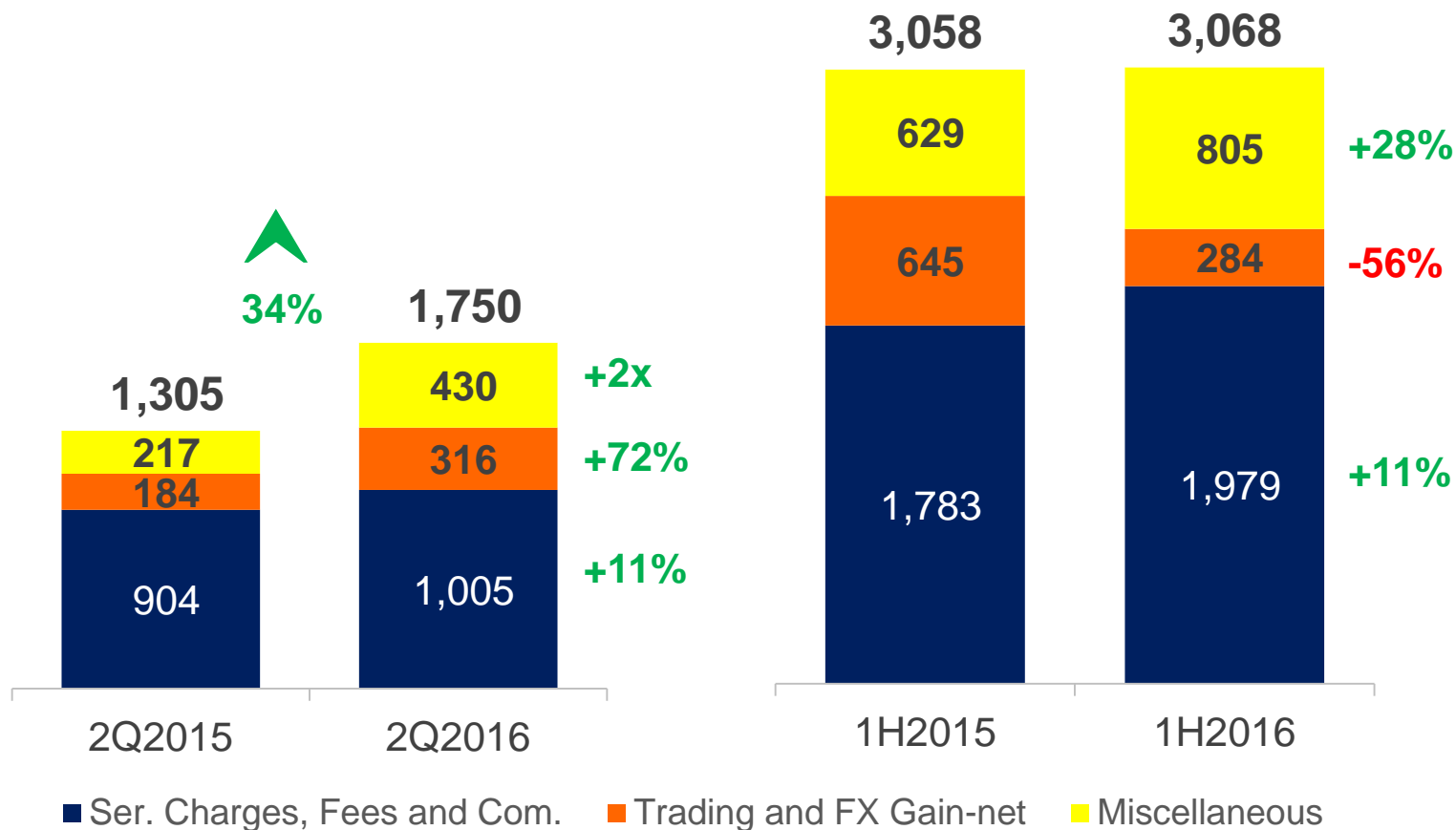


Non-interest income fueled by growth in fees and trust fund income



NON-INTEREST INCOME

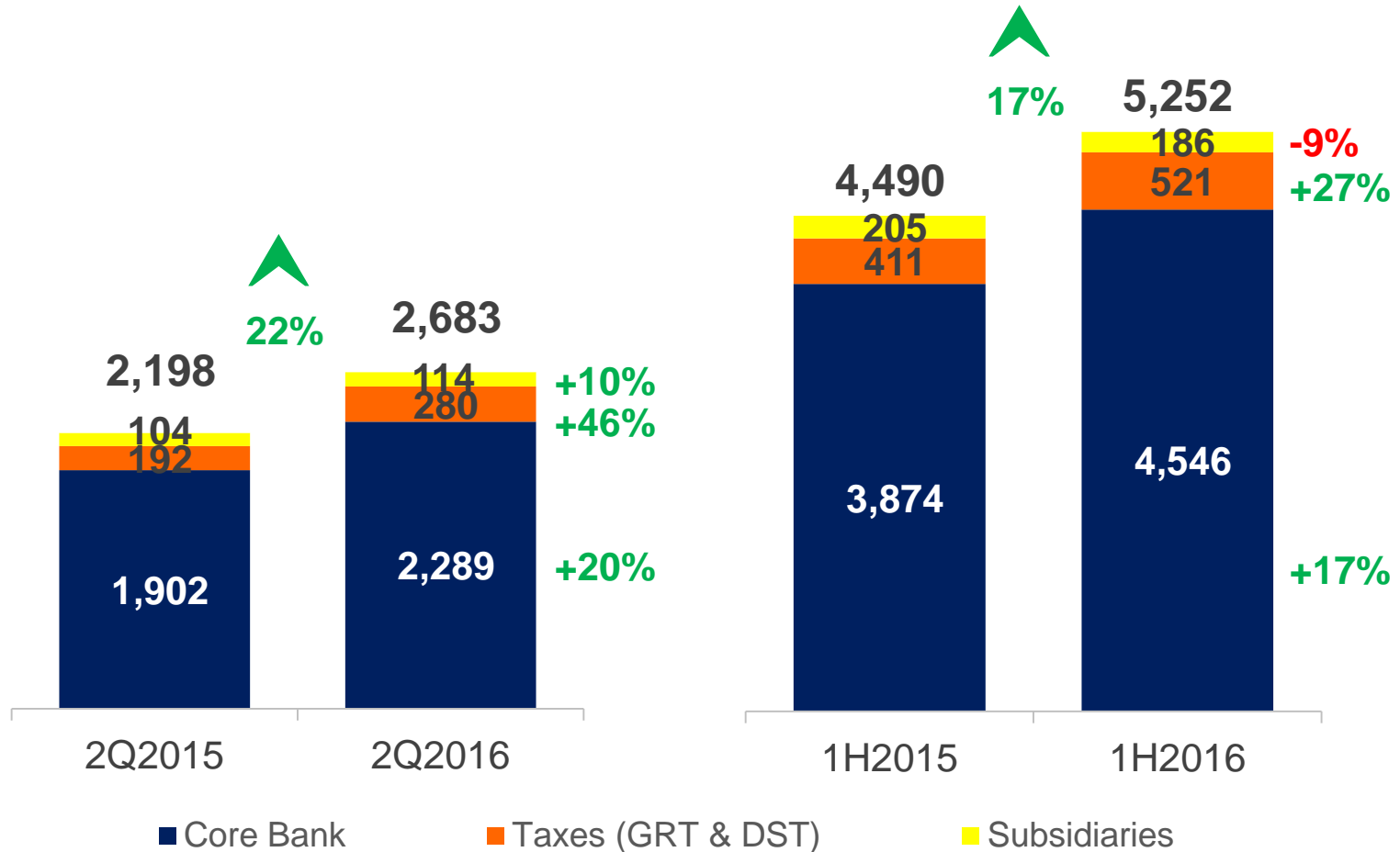
In Millions



Operating expenses rose on business expansion

OPERATING EXPENSES

In Millions



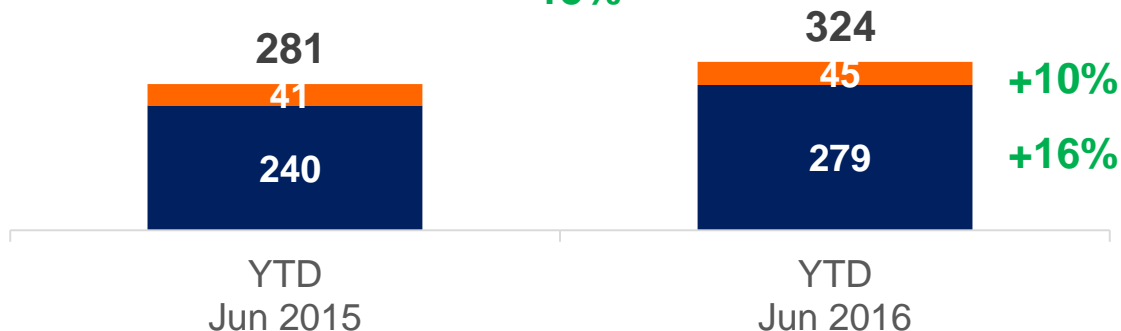
CASA deposits sustained double-digit expansion

TOTAL DEPOSITS

ADB In Billions



15%



■ UnionBank ■ Subsidiaries

CASA DEPOSITS

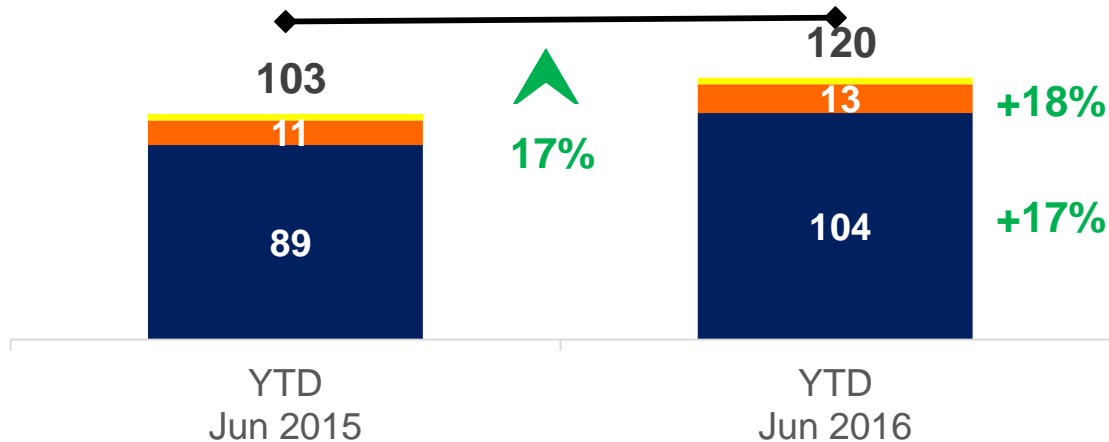
ADB In Billions

36.5%



17%

36.9%

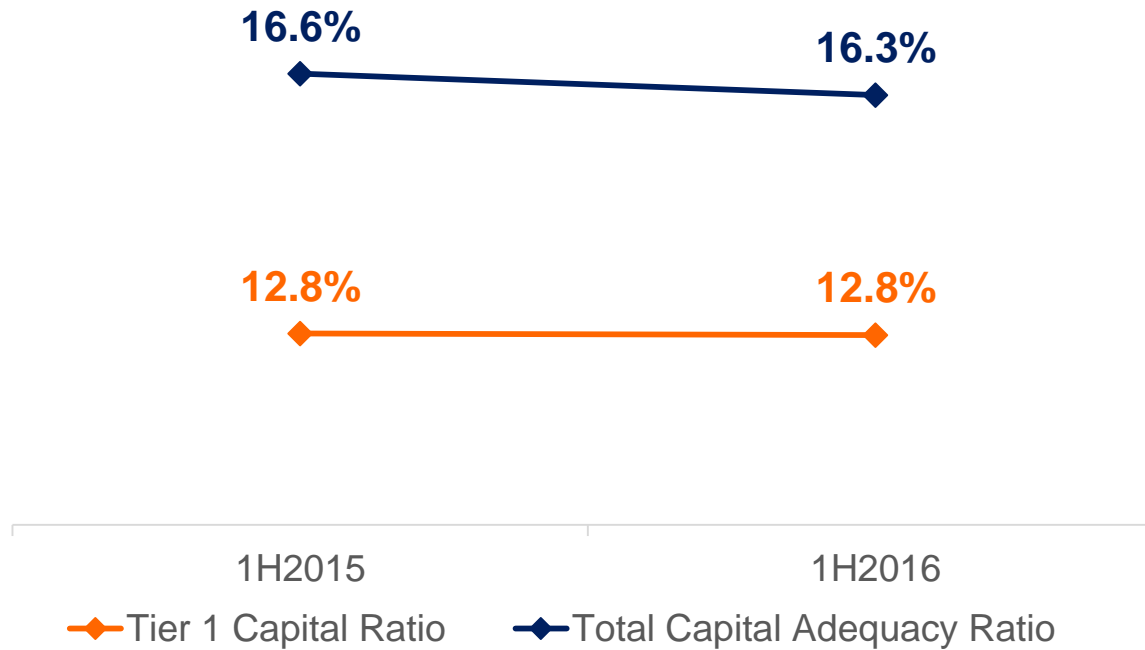


■ Peso ■ FCDU ■ Subsidiaries ◆ Share of CASA to Total

Capital ratios remained healthy

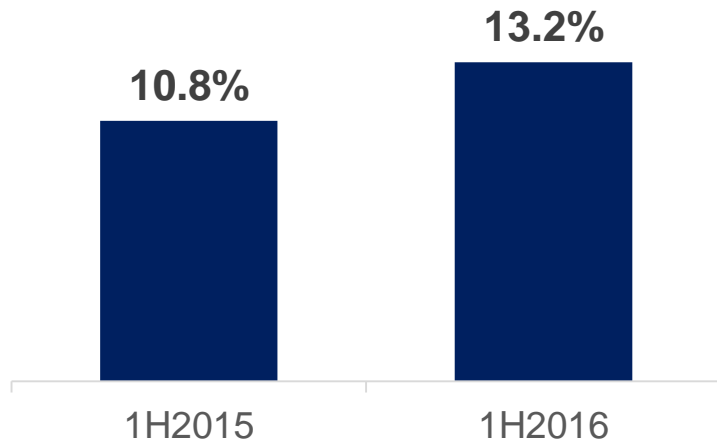
CAPITAL ADEQUACY RATIOS

Solo Basis

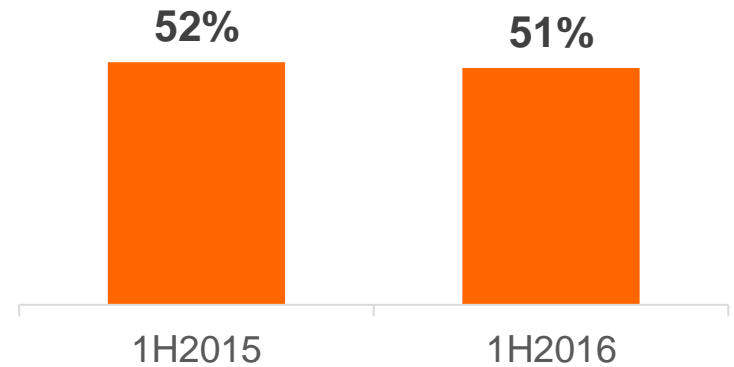


Profitability ratios improved on strong quarter results

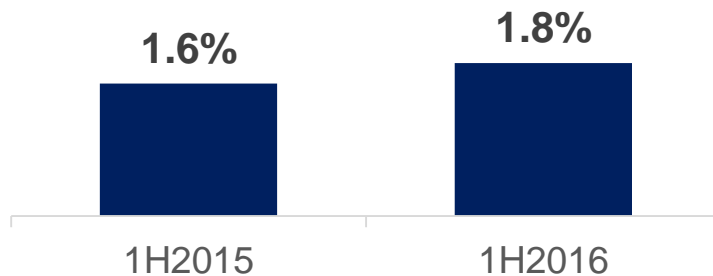
RETURN ON EQUITY



COST TO INCOME RATIO



RETURN ON AVE. ASSETS

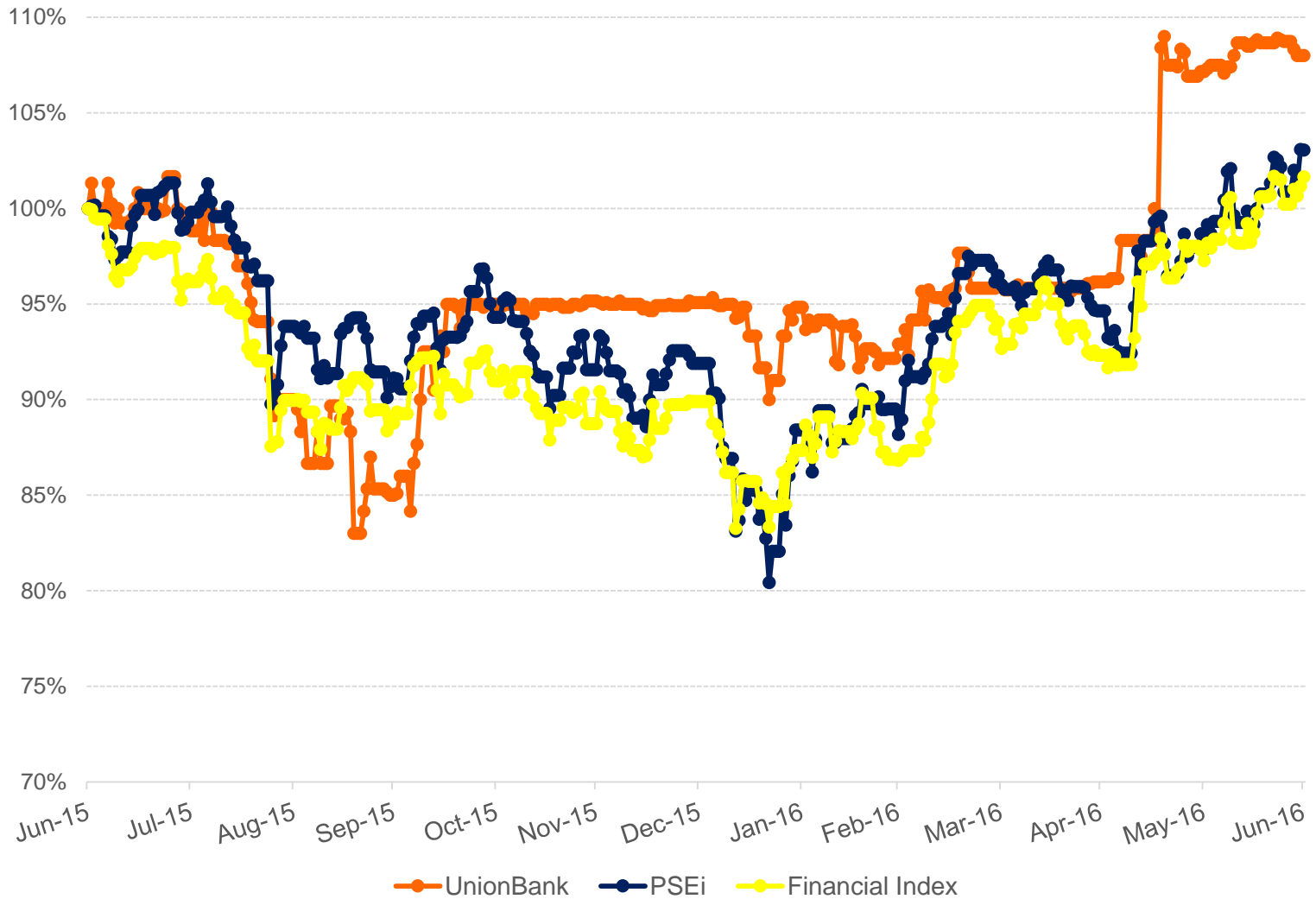


UnionBank outperforming PSE and Financial indices



REBASED STOCK PERFORMANCE

6/30/2015-6/30/2016



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