

FINANCIAL & OPERATING RESULTS

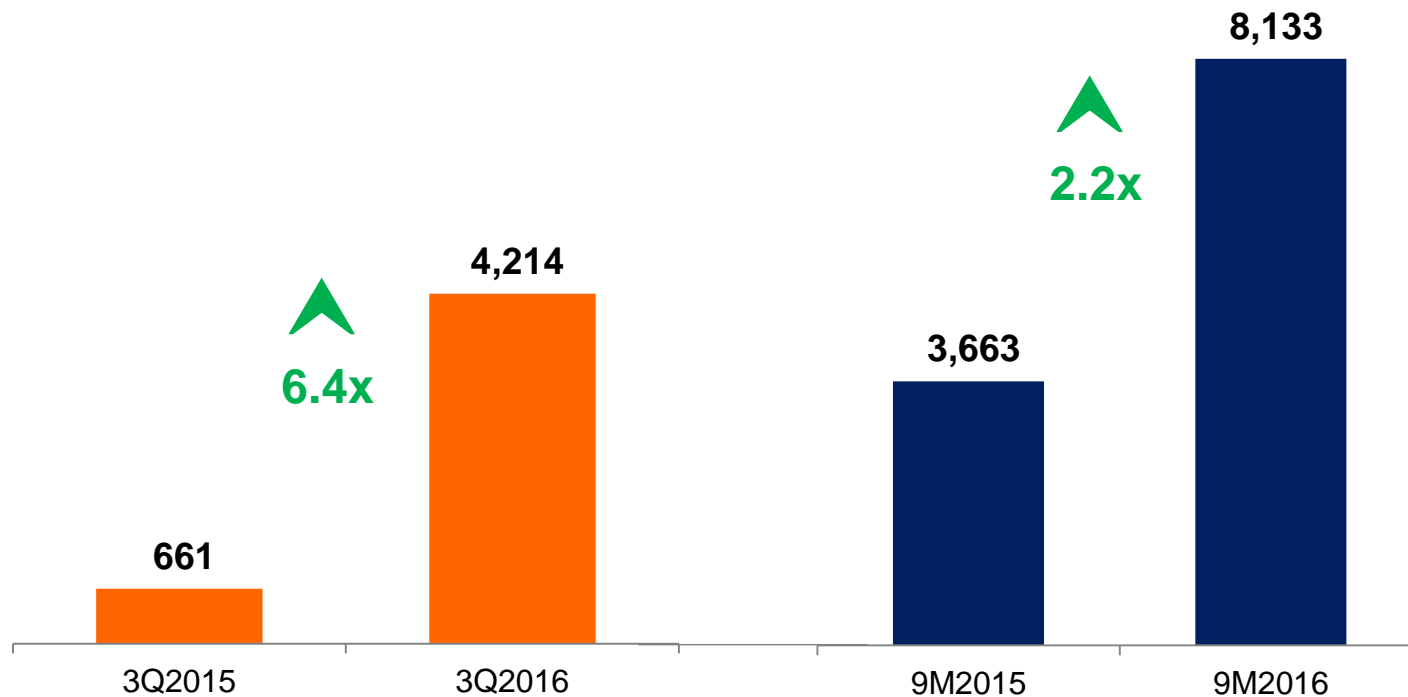
PERIOD COVERED: 3Q / 9M2016

Cesar G. Ilagan

Senior Vice-President, Corporate Planning

Net Income up by 122%

NET INCOME In Millions PFRS 9

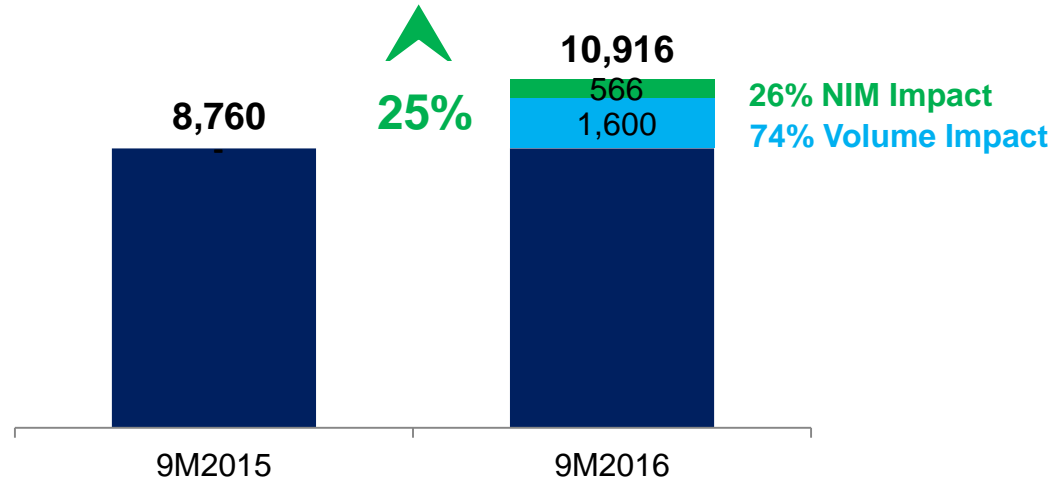


Net Interest Income sustained growth on improved margins and robust loan expansion

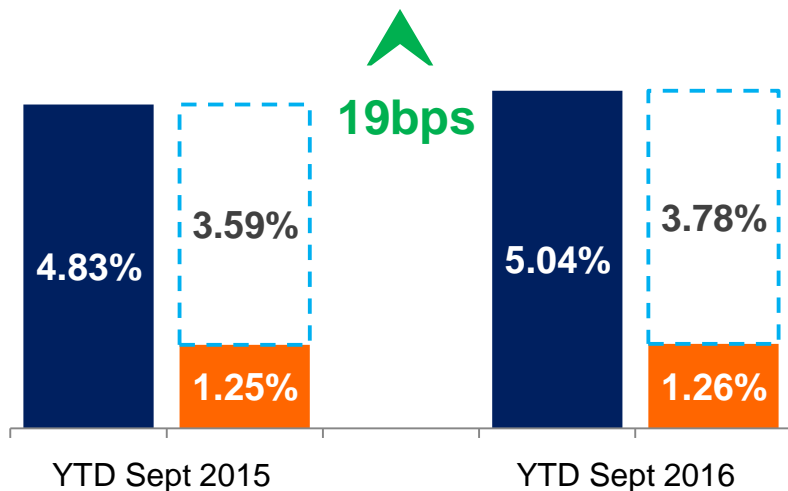


NET INTEREST INCOME

In Millions



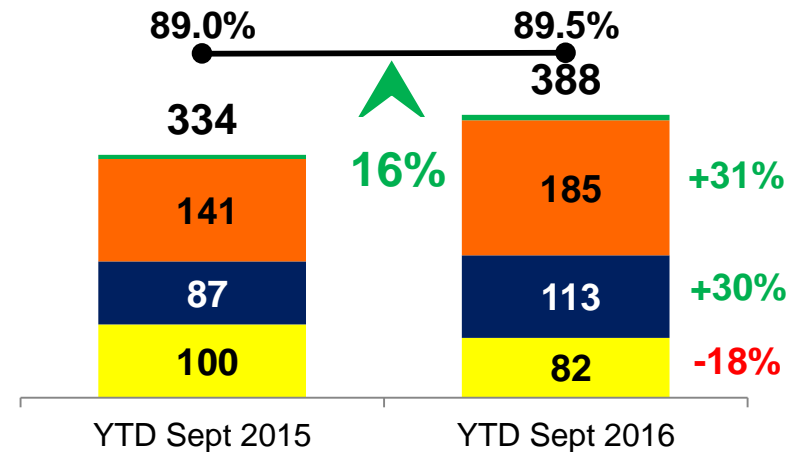
NET INTEREST MARGIN



■ Ave. Yield ■ Ave. Cost □ NIM

EARNING ASSETS

ADB In Billions



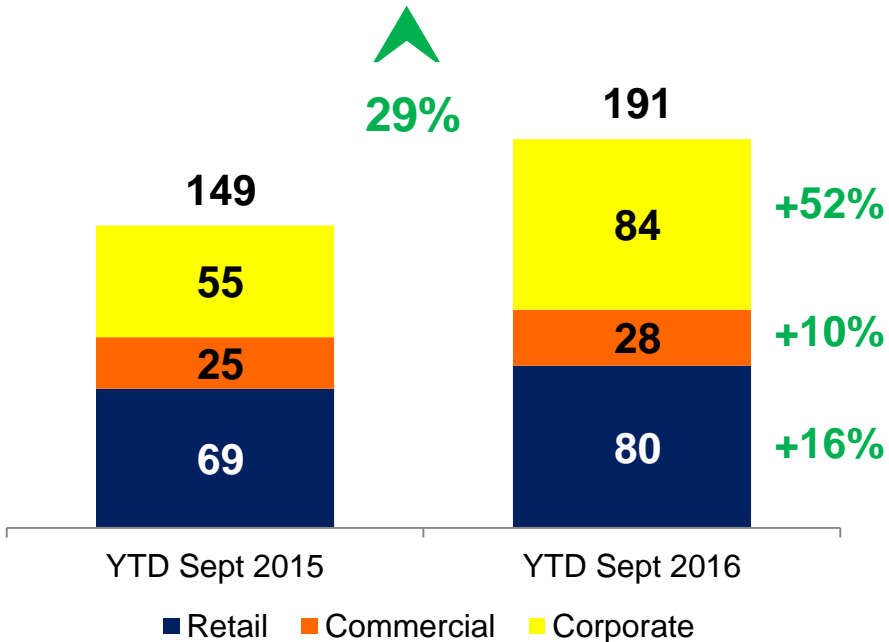
■ Liquid Assets ■ Securities
 ■ Loans ■ Others
 ● Share to Net Assets

Credit and Securities portfolio posted robust expansion



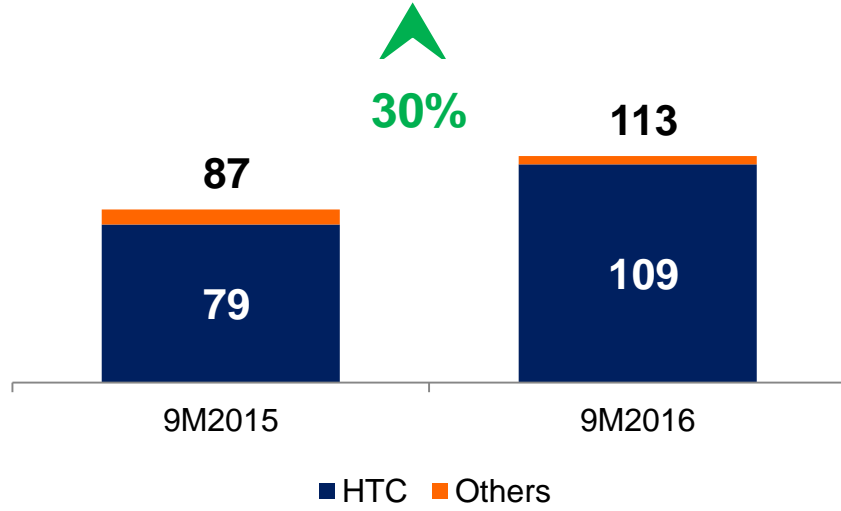
CREDIT PORTFOLIO

ADB In Billions



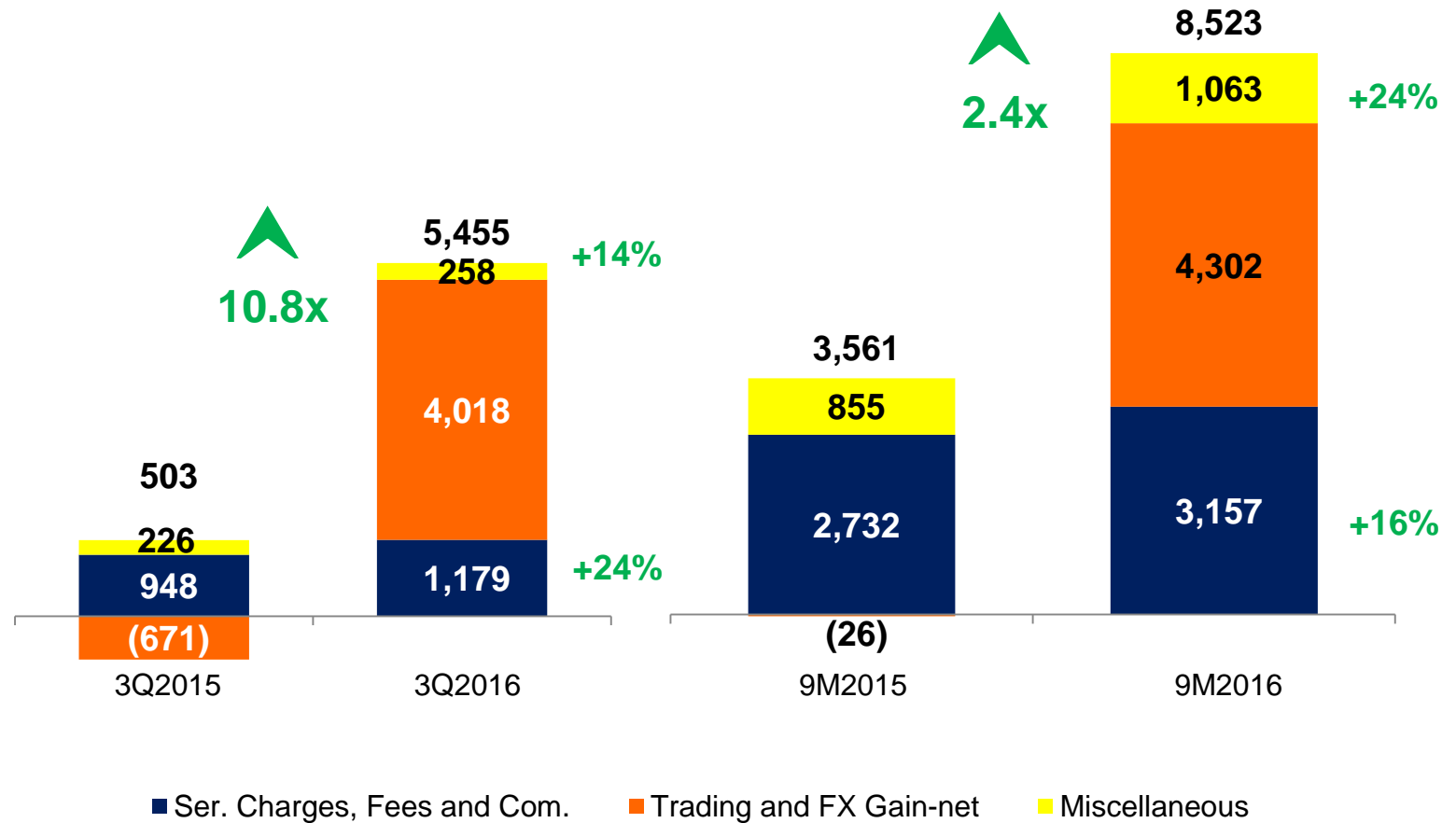
SECURITIES PORTFOLIO

ADB In Billions

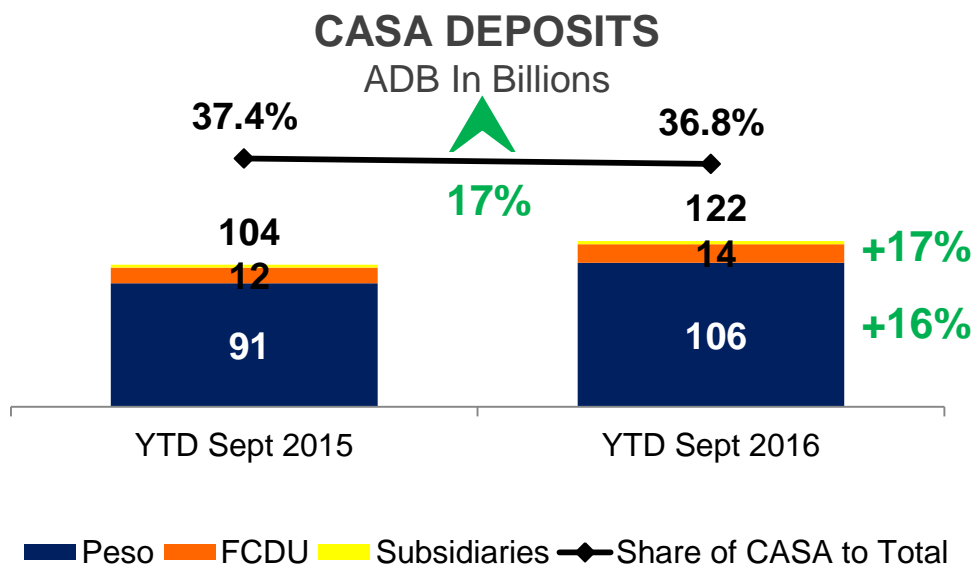
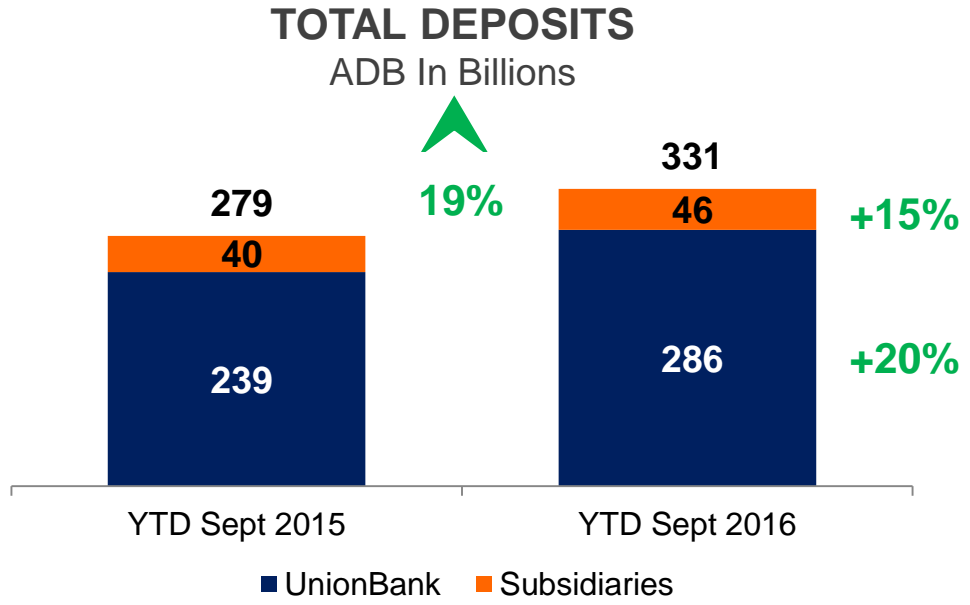


Non-interest income surged partly by strong fee income coupled with higher trust fund income

NON-INTEREST INCOME In Millions



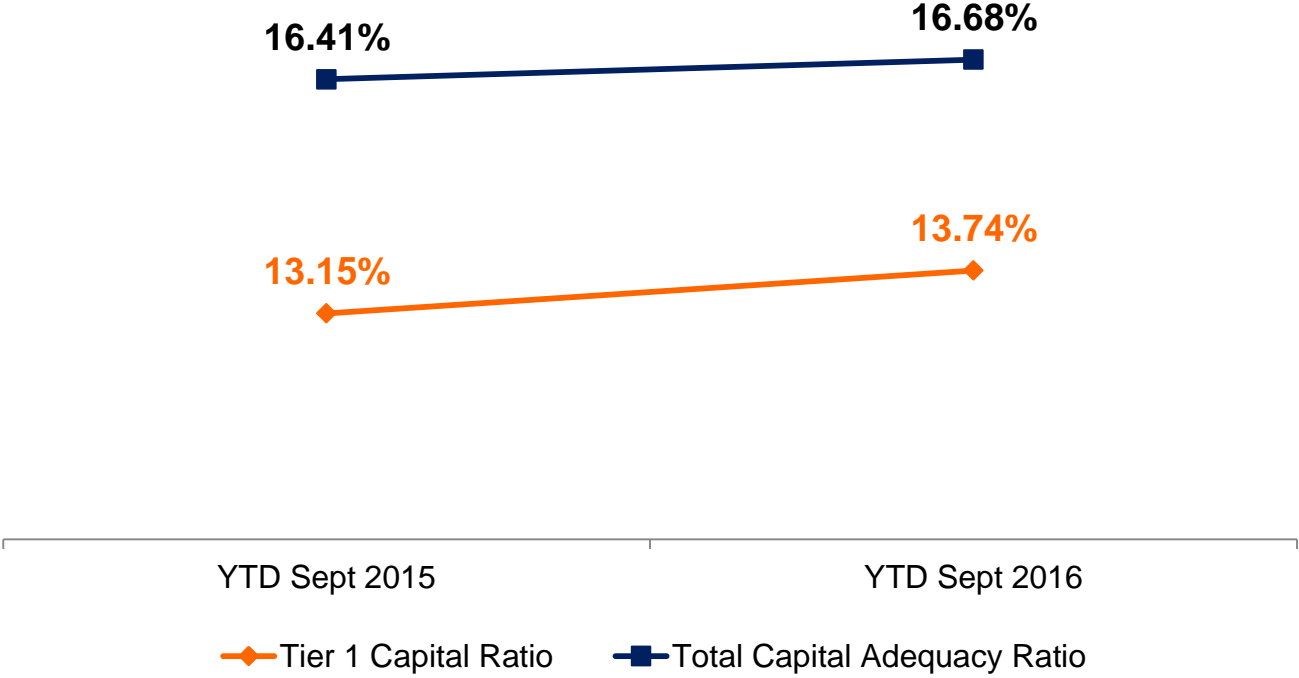
Deposits growth underpinned by sustained CASA growth



Capital ratios remained healthy



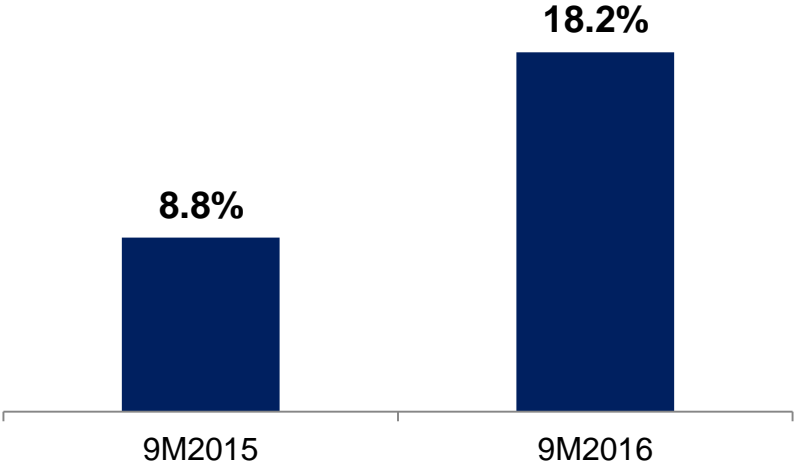
CAPITAL ADEQUACY RATIOS Consolidated Basis



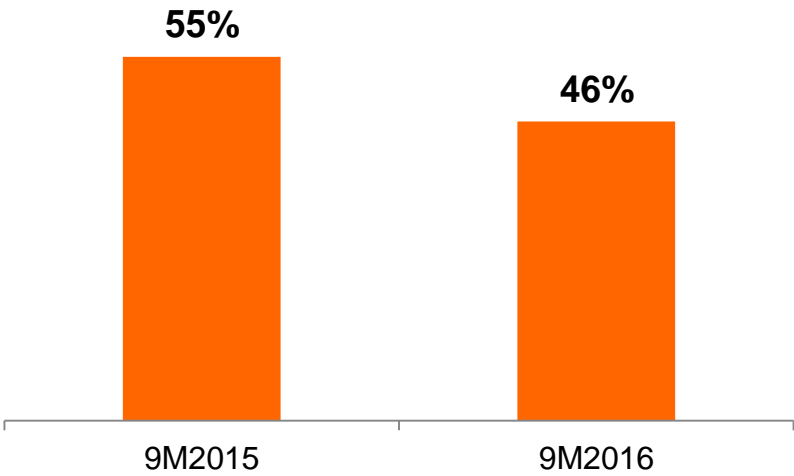
Profitability ratios further improve



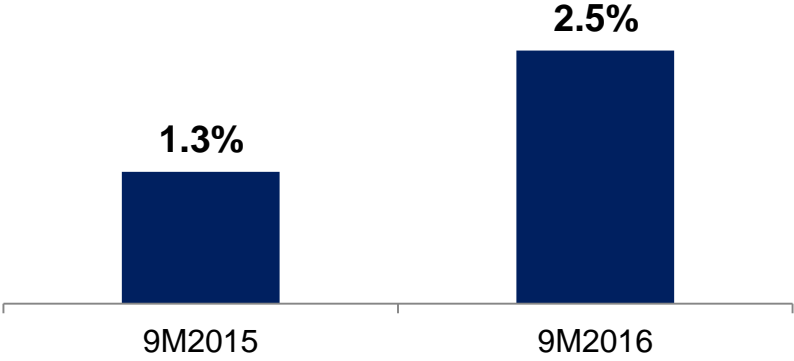
RETURN ON EQUITY



COST TO INCOME RATIO



RETURN ON AVE. ASSETS

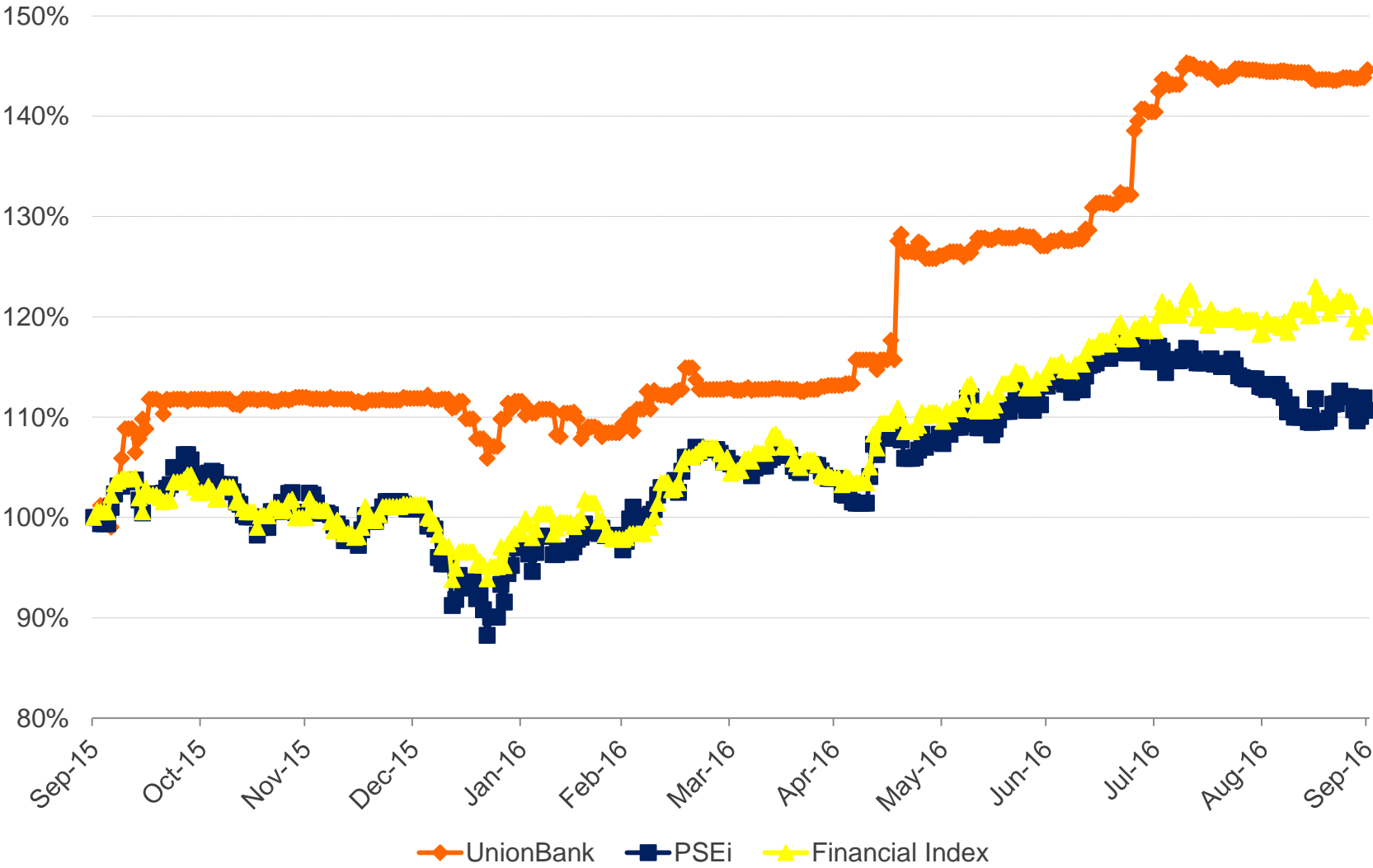


UnionBank outperforming PSE and Financial indices



REBASED STOCK PERFORMANCE

9/30/2015-9/30/2016



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