

# **FINANCIAL & OPERATING RESULTS**

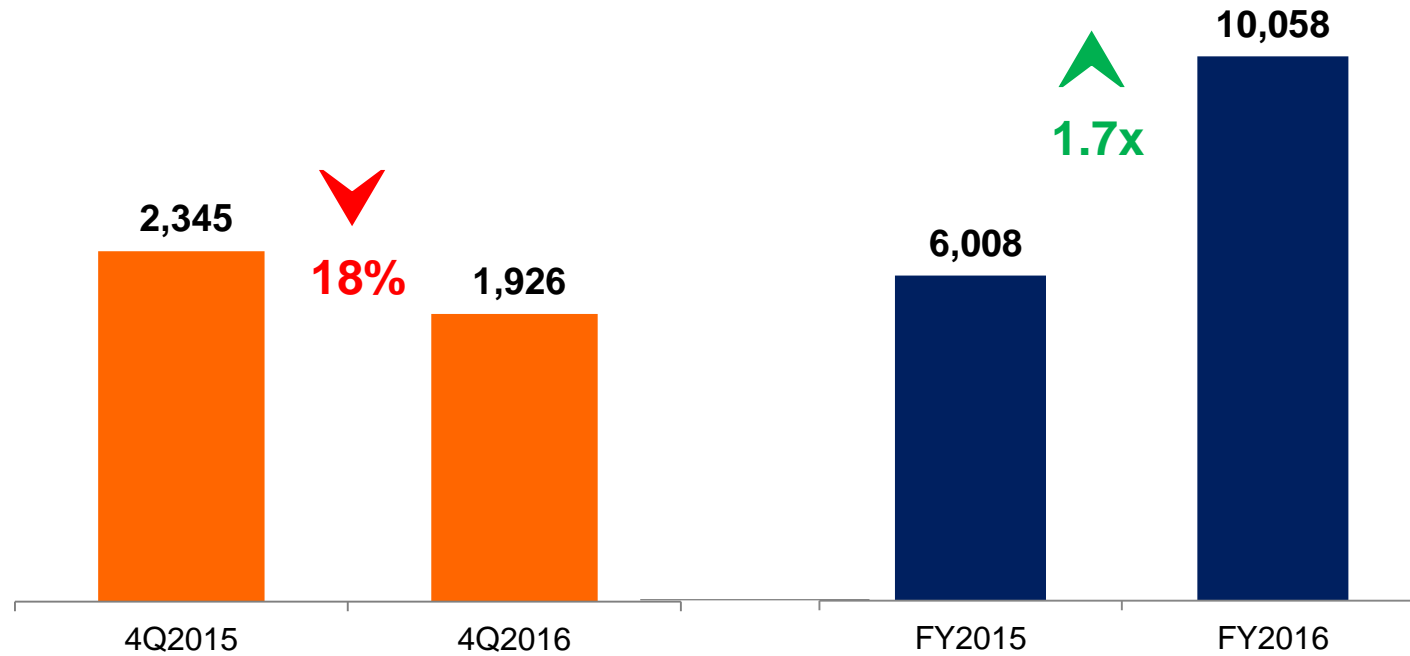
PERIOD COVERED: 4Q / FY2016

**Justo A. Ortiz**  
Chairman and CEO

# Net Income up by 1.7x



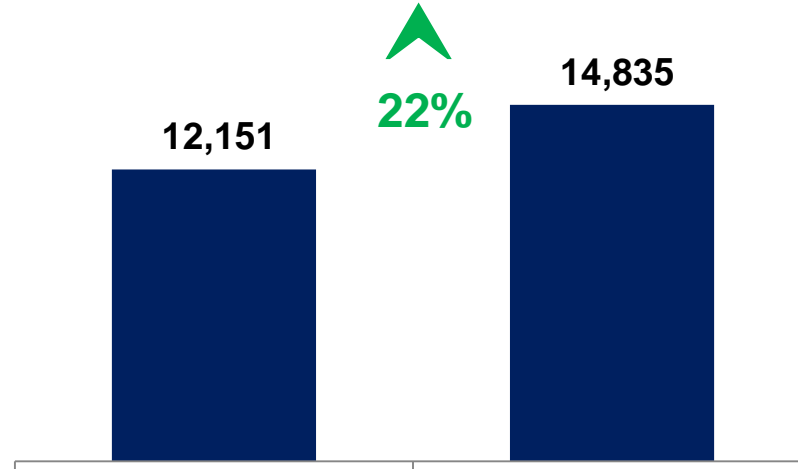
## NET INCOME In Millions



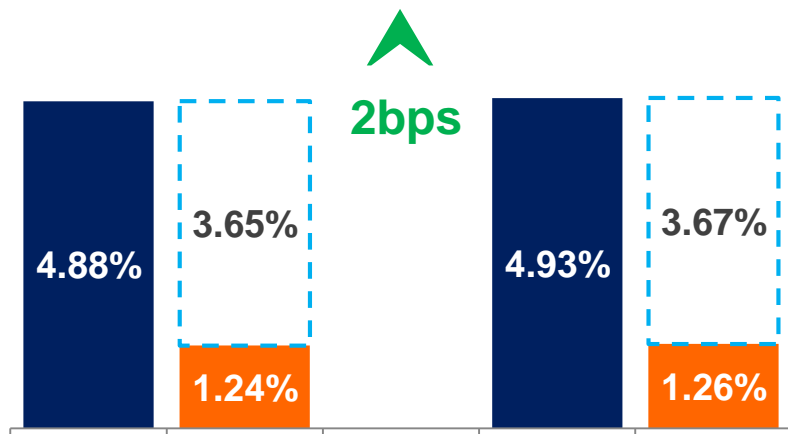
# Robust growth in net interest income driven by customer loans and investment securities

## NET INTEREST INCOME

In Millions



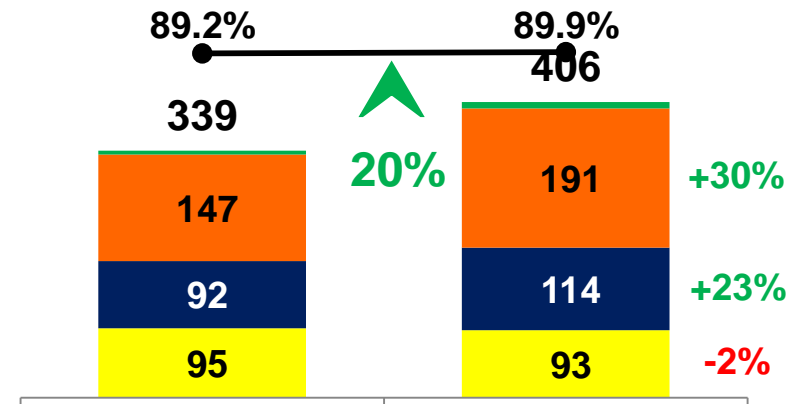
## NET INTEREST MARGIN



■ Ave. Yield ■ Ave. Cost ■ NIM

## EARNING ASSETS

ADB In Billions



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

YTD Dec 2015

YTD Dec 2016

YTD Dec 2015

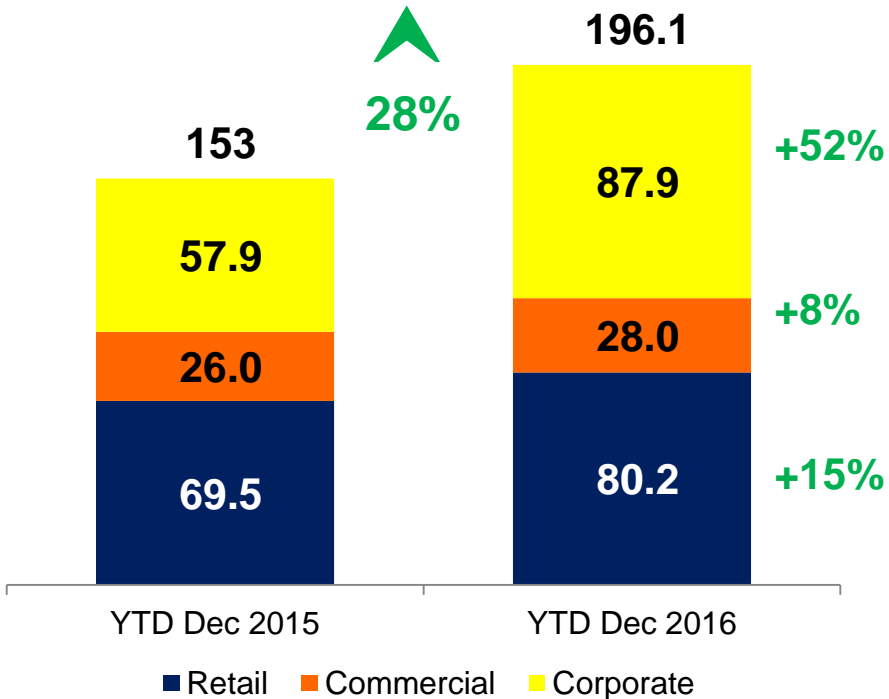
YTD Dec 2016

# Credit and Securities portfolio posted robust expansion



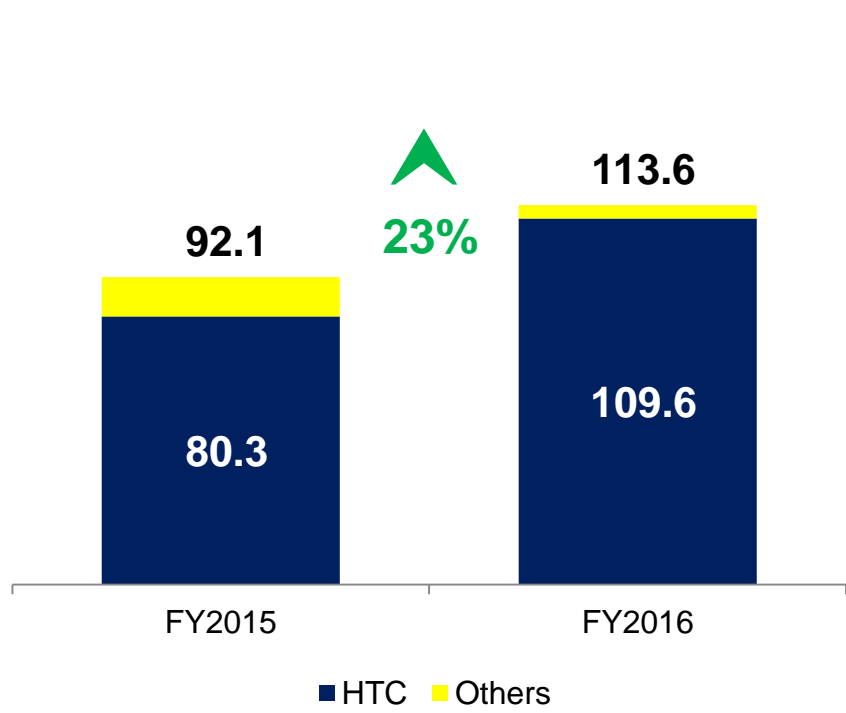
## CREDIT PORTFOLIO

ADB In Billions



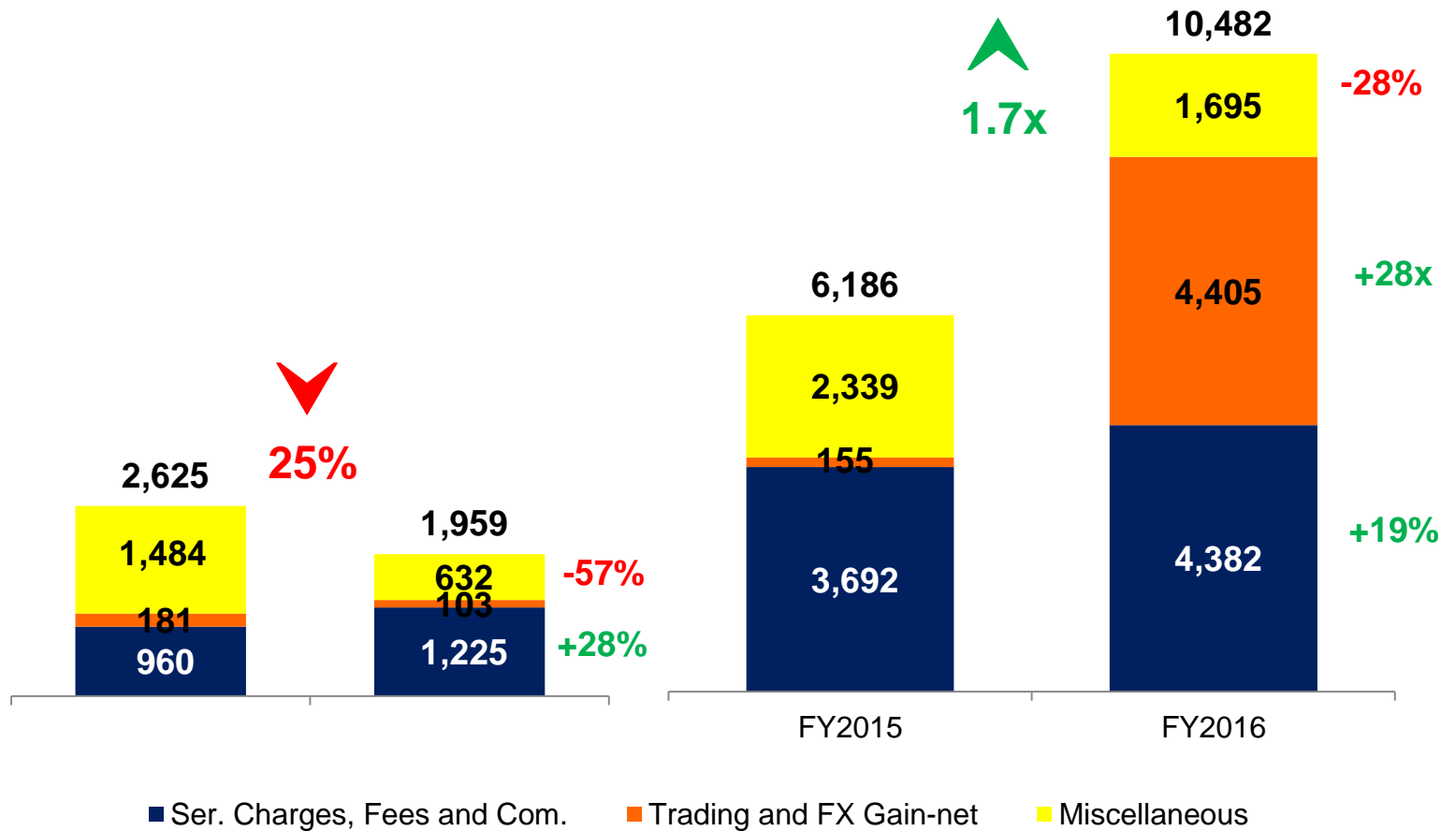
## SECURITIES PORTFOLIO

ADB In Billions

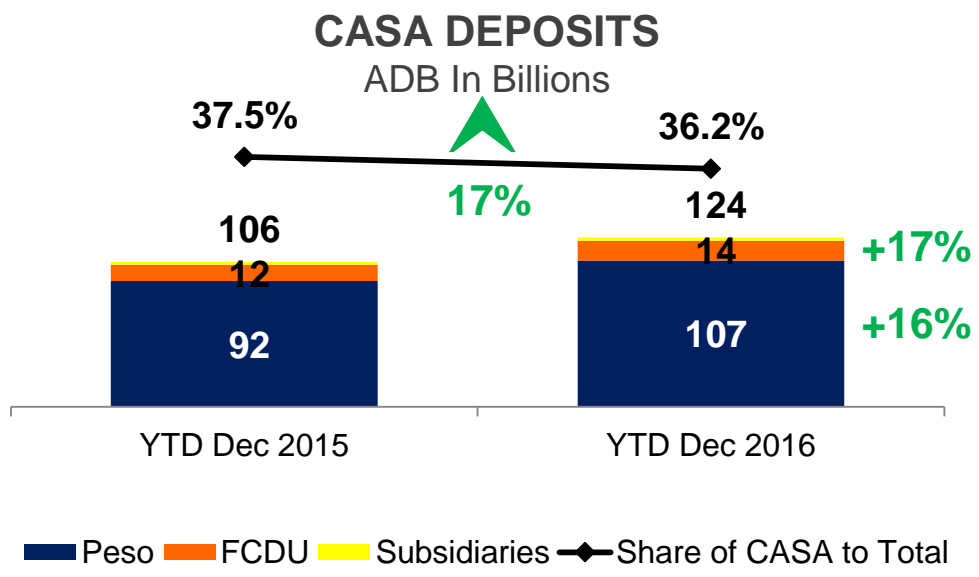
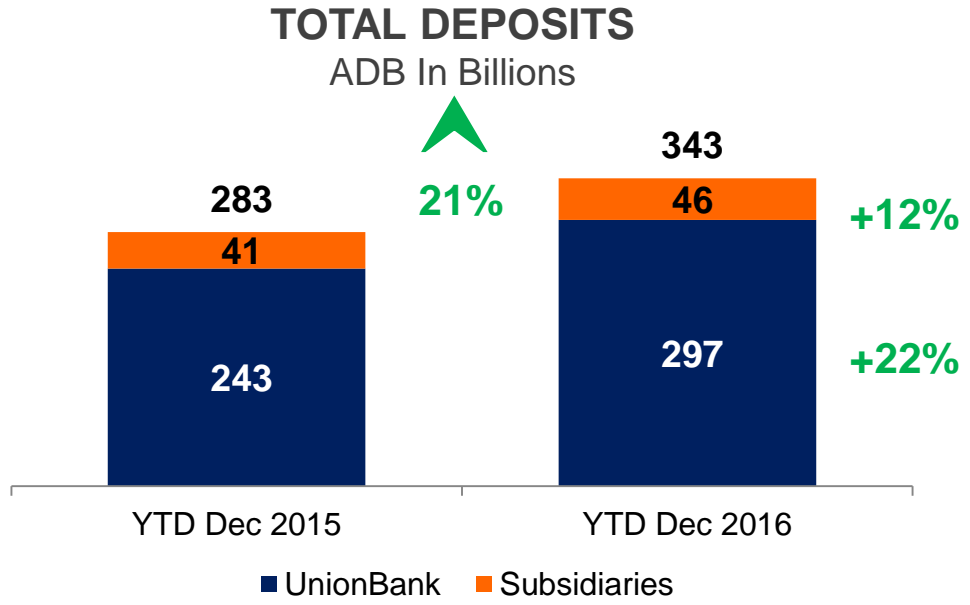


# Non-interest income surged on higher fee-based income and profit from sale of securities

## NON-INTEREST INCOME In Millions

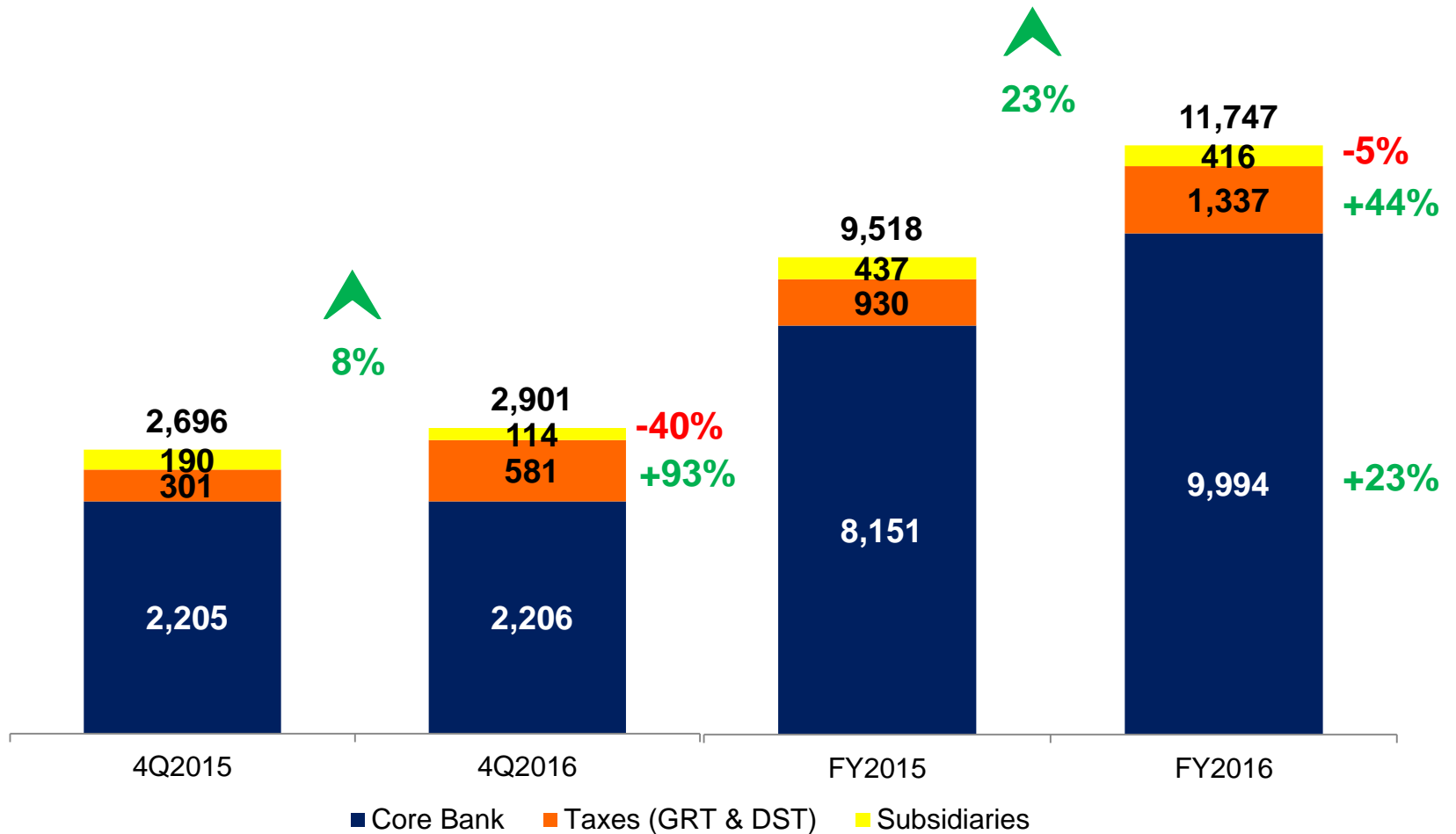


# Sustained double-digit growth in CASA and Total Deposits



**OPERATING EXPENSES**

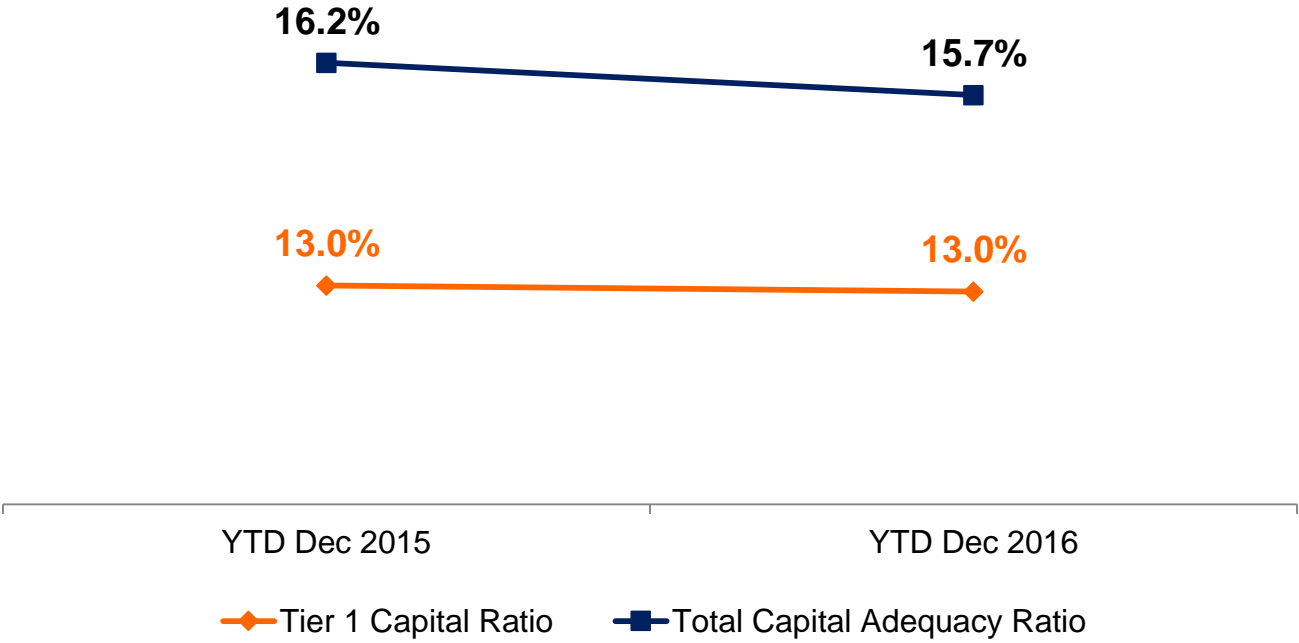
In Millions



# Capital ratios remained healthy



## CAPITAL ADEQUACY RATIOS Consolidated Basis

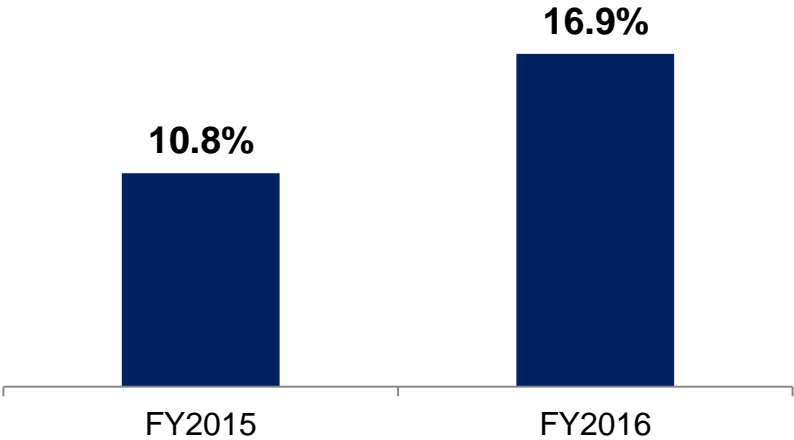




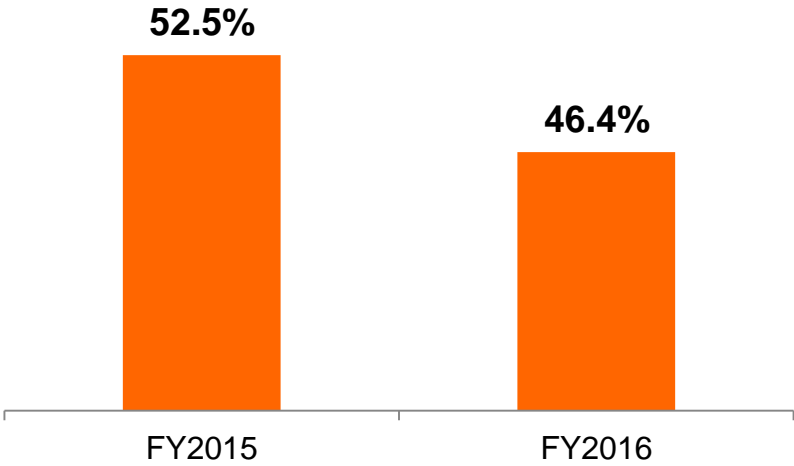
# Profitability ratios further improve



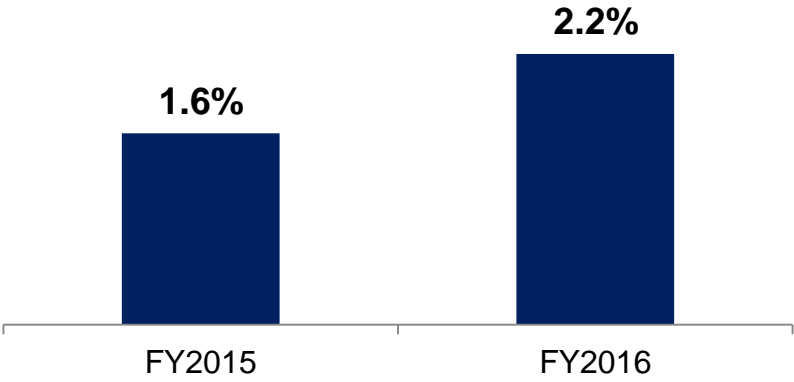
## RETURN ON EQUITY



## COST TO INCOME RATIO



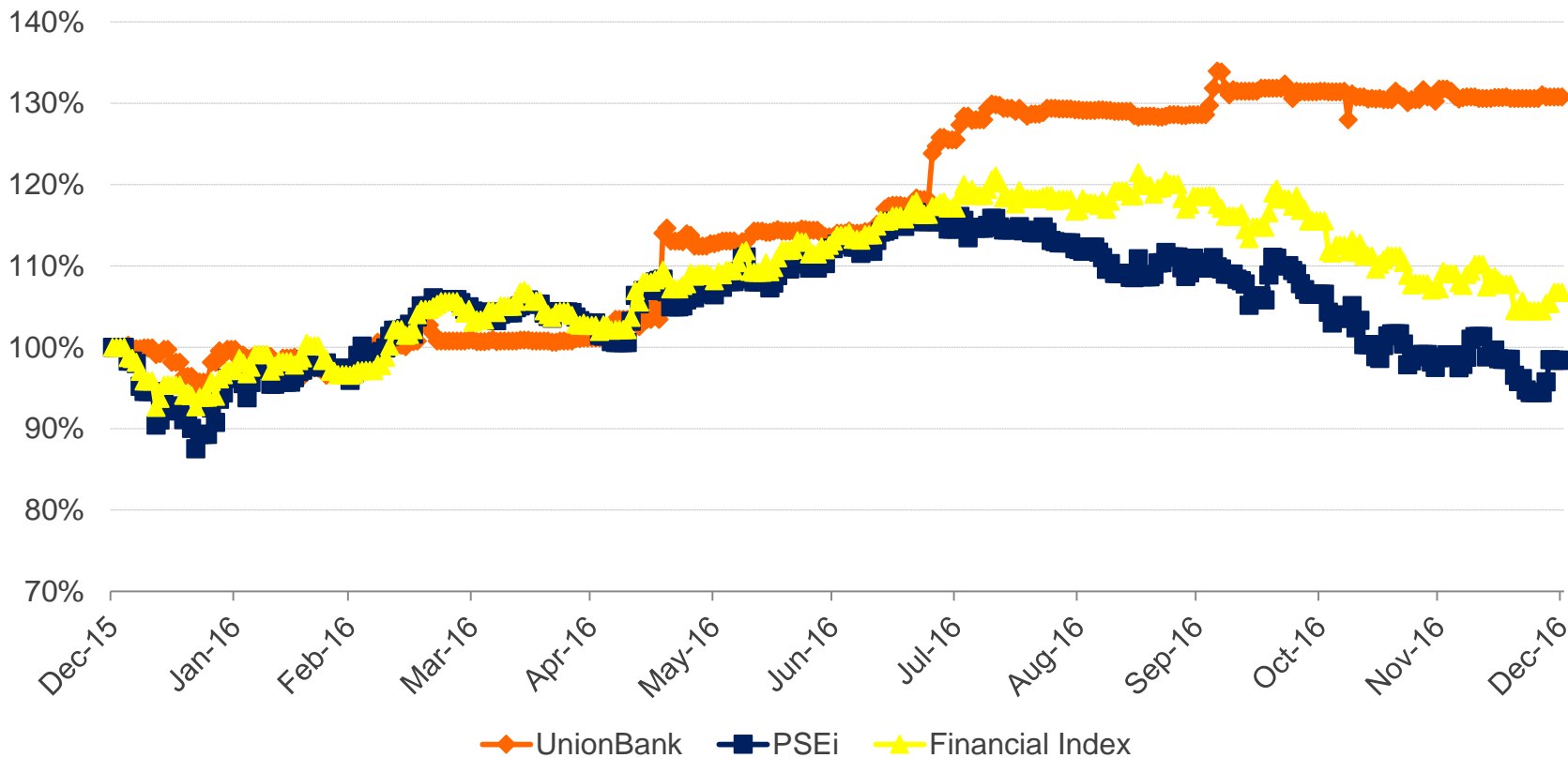
## RETURN ON AVE. ASSETS



# UnionBank outperforming PSE and Financial indices



## REBASED STOCK PERFORMANCE 12/31/2015-12/31/2016



	UBP	BPI	BDO	Metrobank	Security Bank	PNB	Chinabank	RCBC	PSEi	Financial
<b>12/31/2015</b>	57.05	83.85	100.33	80.50	141.24	51.14	34.44	33.00	6,952.08	1,550.68
<b>12/31/2016</b>	74.60	88.80	107.11	72.60	190.00	54.60	38.00	33.55	6,840.64	1,655.54
<b>% Change</b>	31%	6%	7%	-10%	35%	7%	10%	2%	-2%	7%
<b>Rank</b>	2	6	5	8	1	4	3	7		



**Voted 1<sup>st</sup>, 3<sup>rd</sup> & 2<sup>nd</sup> Best Local Cash Management Bank by small, medium & large corporates, respectively**  
(November 2016)



**Best Cash Management Bank 2016**  
(November 2016)



**Best Commercial Bank of the Year**  
**Best Innovation in Retail Banking**  
(September 2016)



**ACES AWARDS™**  
ASIA CORPORATE EXCELLENCE & SUSTAINABILITY AWARDS

**Best Company to Work For of the Year**  
(November 2016)

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PERIOD COVERED: 4Q / FY2016

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