

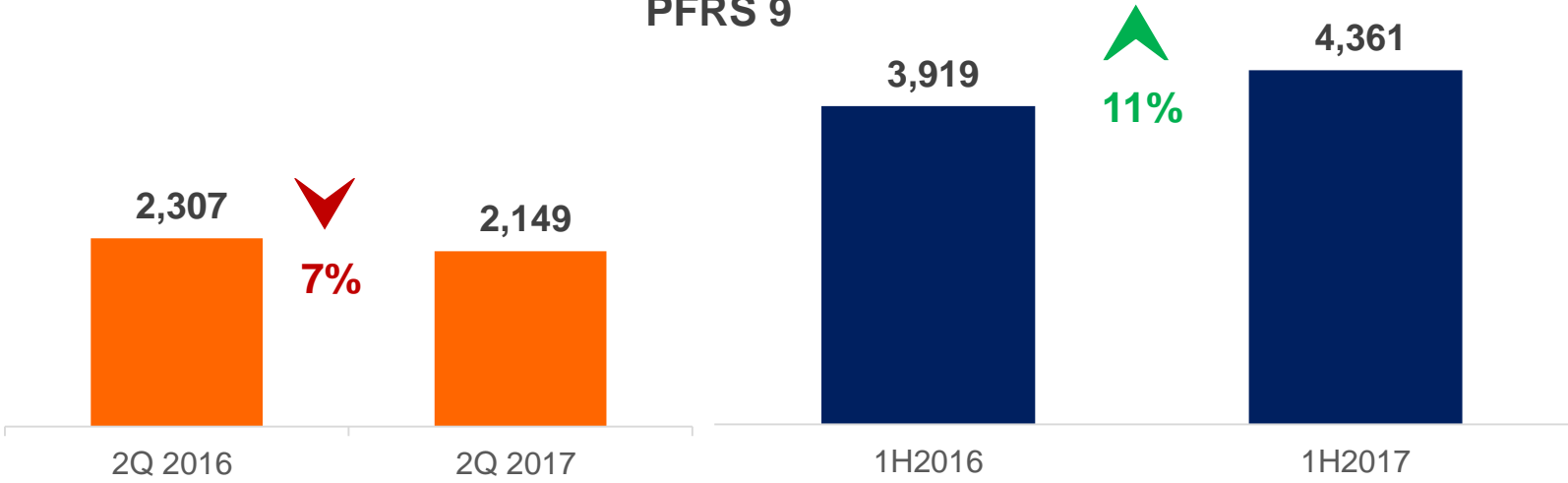
# **FINANCIAL & OPERATING RESULTS**

PERIOD COVERED: 2Q / 6M 2017

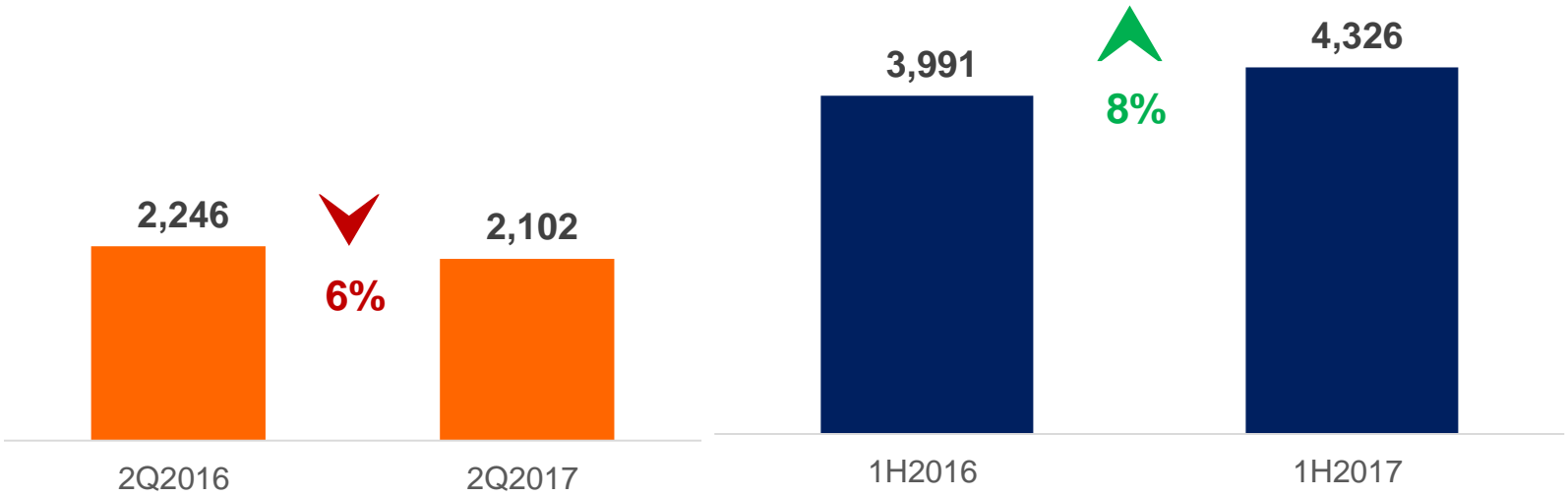
**Justo A. Ortiz**  
Chairman and CEO

# Net Income up by 11%

## NET INCOME In Millions PFRS 9



## PAS 39

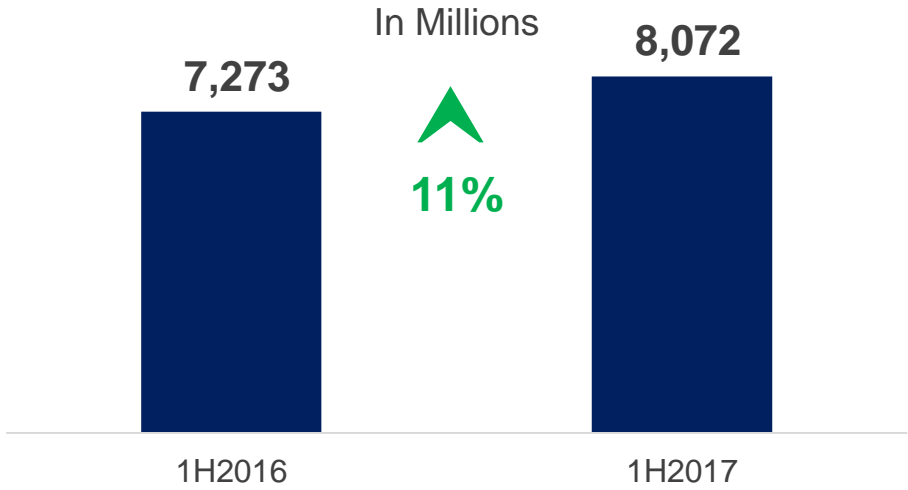


Attributable to Parent Bank's Stockholders

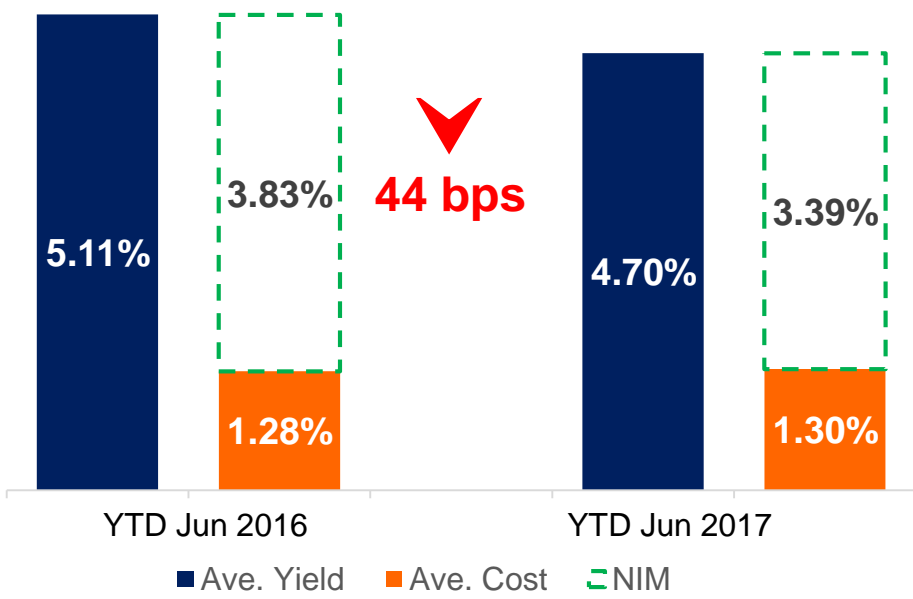
# Sustained growth in recurring net interest income



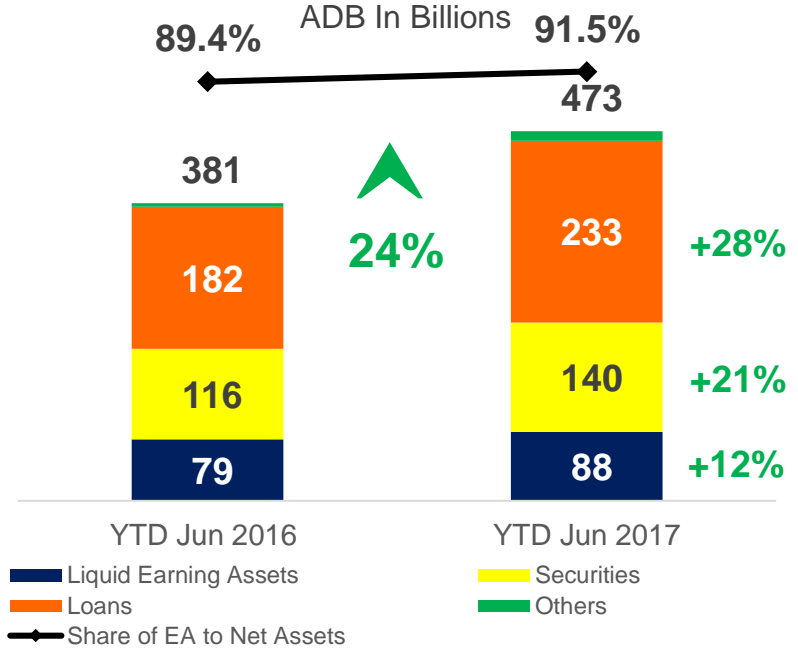
## NET INTEREST INCOME



## NET INTEREST MARGIN



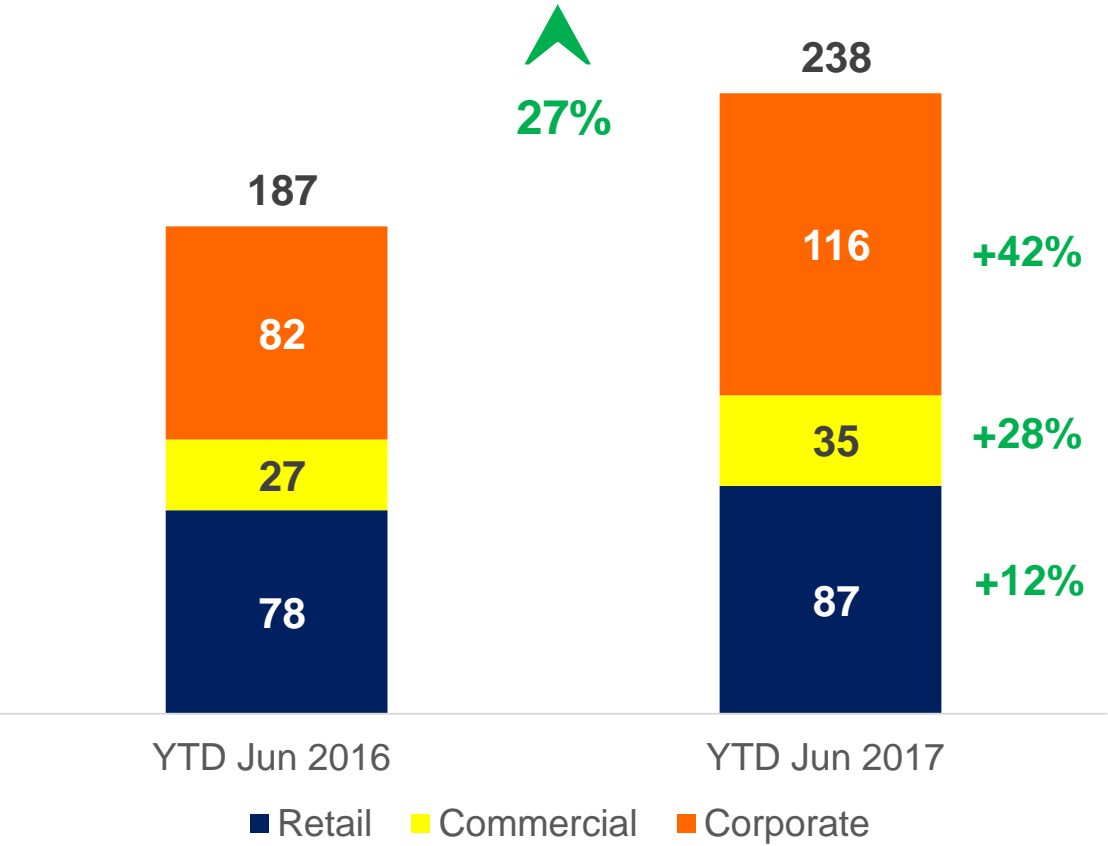
## EARNING ASSETS



# Credit portfolio continued to post double-digit expansion



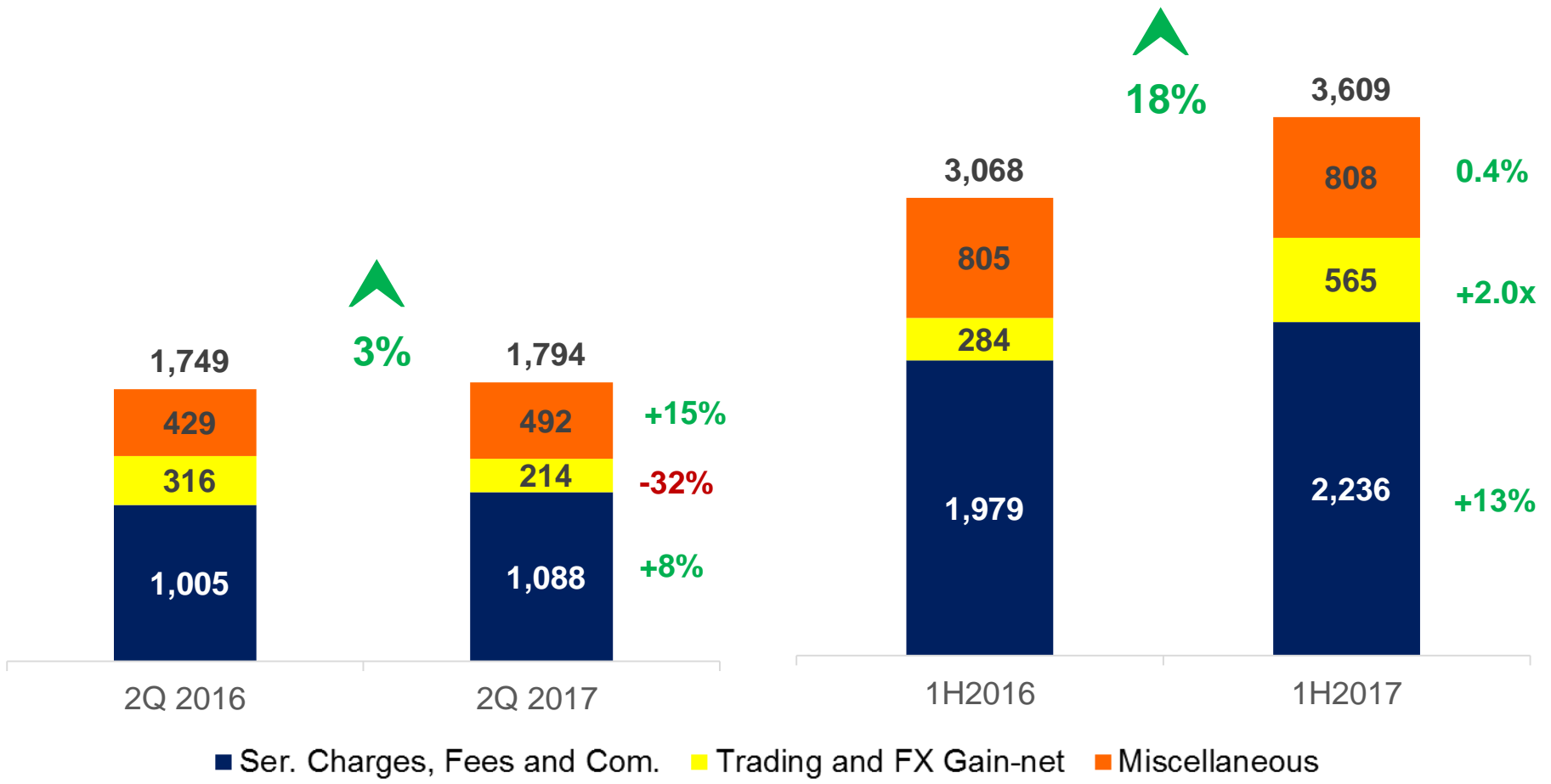
## CREDIT PORTFOLIO ADB In Billions



# Non-interest income driven by higher fee-based income and trading profits



## NON-INTEREST INCOME In Millions

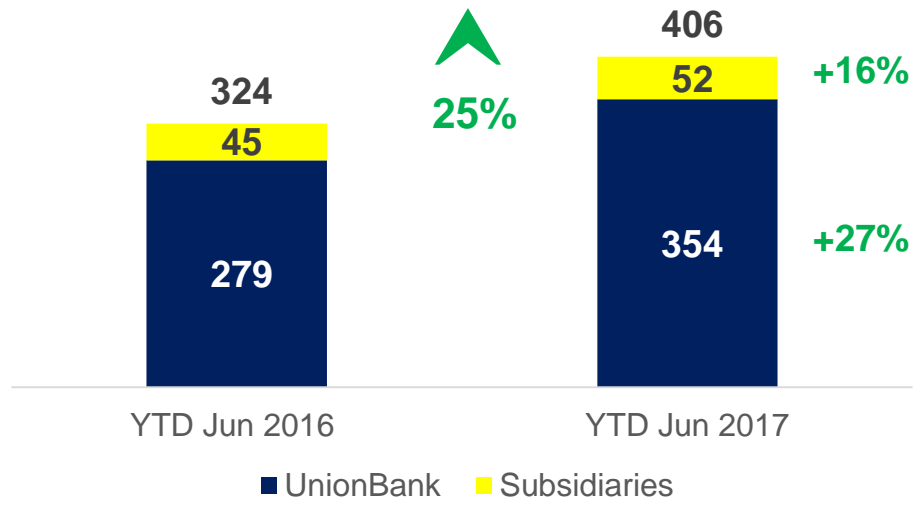


# Expansion in assets supported by strong deposit growth



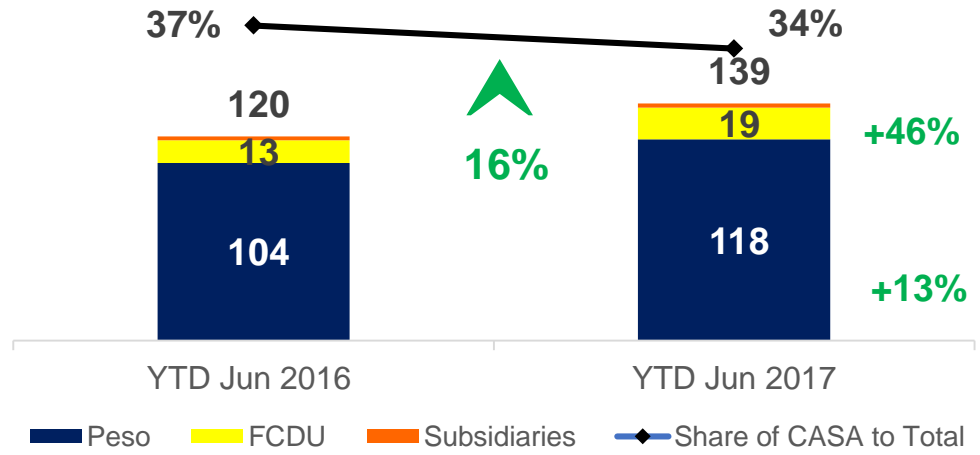
## TOTAL DEPOSITS

ADB In Billions



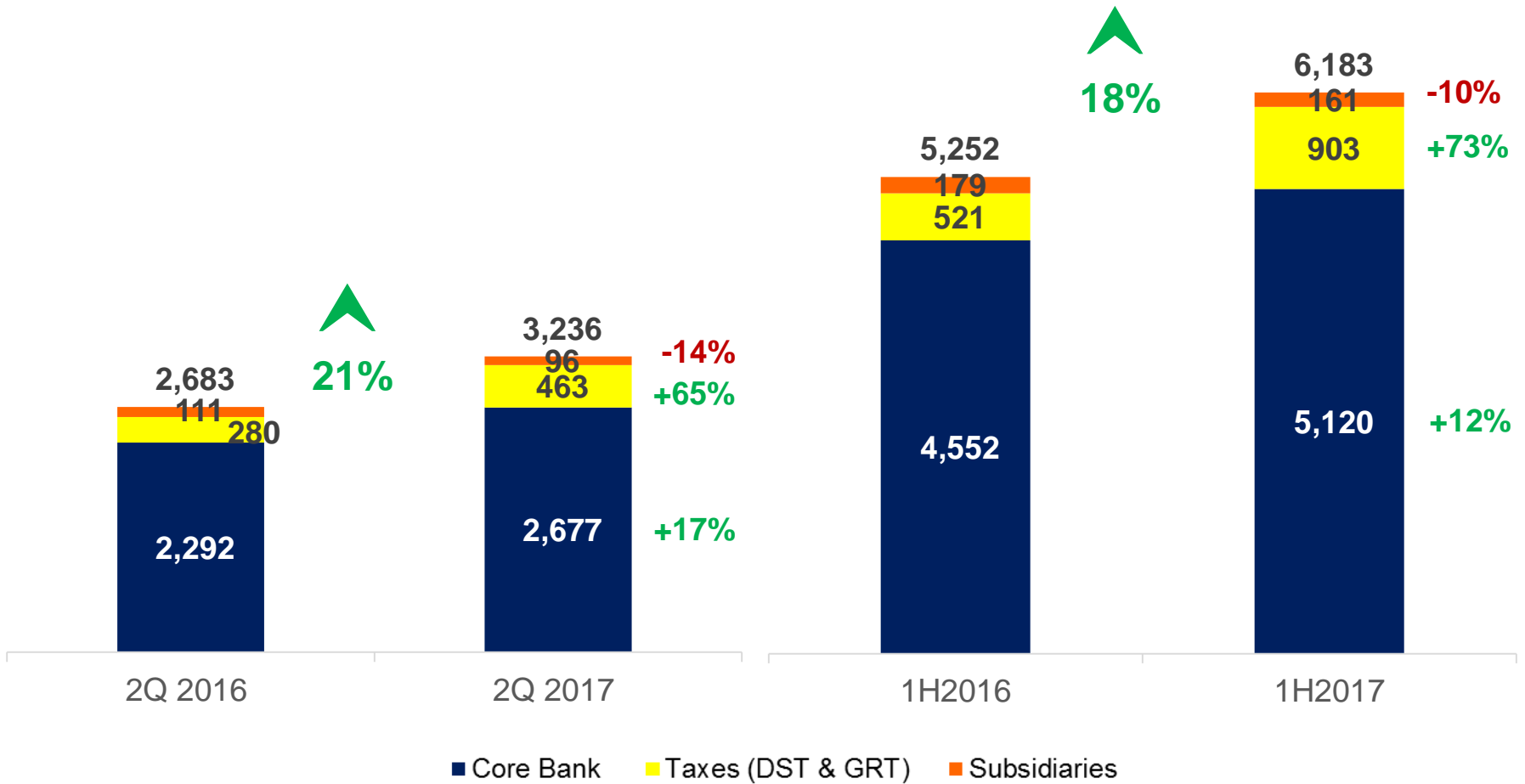
## CASA DEPOSITS

ADB In Billions



**OPERATING EXPENSES**

In Millions

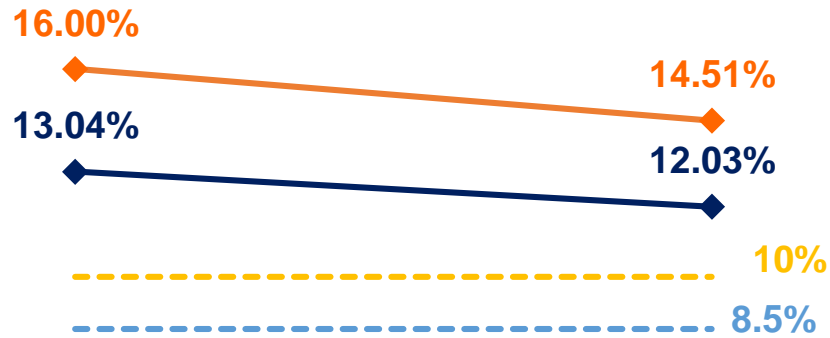


# Capital ratios remained healthy

## CAPITAL ADEQUACY RATIOS

Consolidated Basis

Chart Title



YTD Jun 2016

YTD Jun 2017

◆ Tier 1 Capital Ratio  
- - - Min. req. Tier 1 ratio

◆ Total Capital Adequacy Ratio  
- - - Min. req. CAR



# Profitability ratios slightly dropped



## RETURN ON EQUITY

13.2%



1H2016

12.9%



1H2017

## RETURN ON AVE. ASSETS

1.8%



1H2016

1.7%



1H2017

## COST-TO-INCOME RATIO

50.8%



1H2016

52.9%



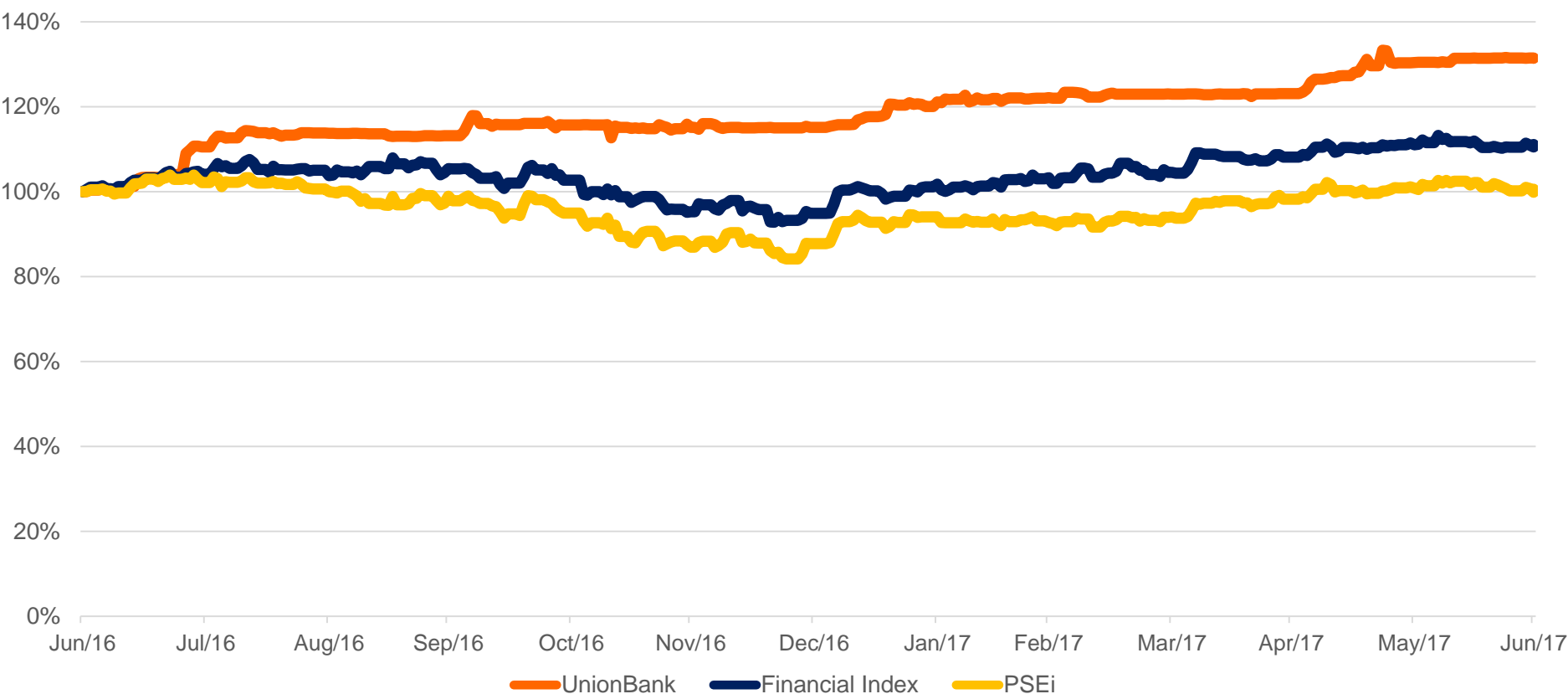
1H2017

# UnionBank outperforming PSE and Financial indices



## REBASED STOCK PERFORMANCE

6/30/2016 – 6/30/2017



	UBP	BPI	BDO	Metrobank	Security Bank	PNB	Chinabank	RCBC	PSEi	Financial Index
06/30/2016	64.80	97.30	107.02	90.35	191.90	57.50	36.20	31.95	7,796.25	1,753.42
06/30/2017	85.15	104.00	124.00	87.50	217.00	66.75	36.70	58.50	7,843.16	1,937.94
<b>% Change</b>	<b>31%</b>	<b>7%</b>	<b>16%</b>	<b>-3%</b>	<b>13%</b>	<b>16%</b>	<b>1%</b>	<b>83%</b>	<b>1%</b>	<b>11%</b>
<b>Rank</b>	<b>2</b>	<b>6</b>	<b>4</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>7</b>	<b>1</b>		

# **FINANCIAL & OPERATING RESULTS**

PERIOD COVERED: 2Q 2017 / 6M 2017

**Justo A. Ortiz**  
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