



Aboitiz Equity Ventures

1Q 2018

Financial & Operating Results

3 May 2018

aboitiz



Review of Business Units

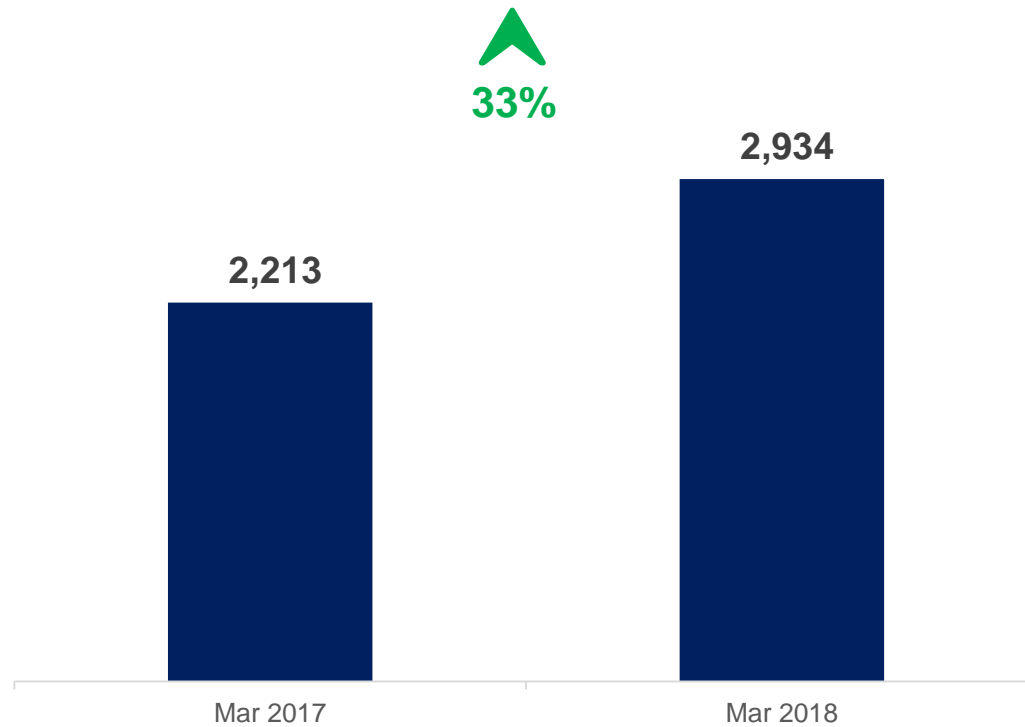
- Power
- **Banking & Financial Services**
- Food
- Infrastructure
- Land
- AEV Financials
- **Q&A**



1Q 2018 Net Income

(in Php mn)

Net income surged 33% for 1Q2018



Attributable to Parent Bank's Stockholders

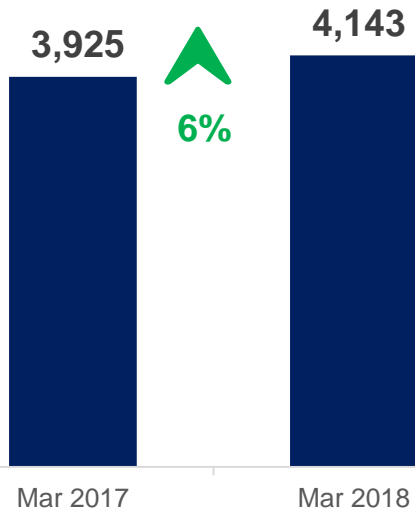


1Q 2018 Net Interest Income

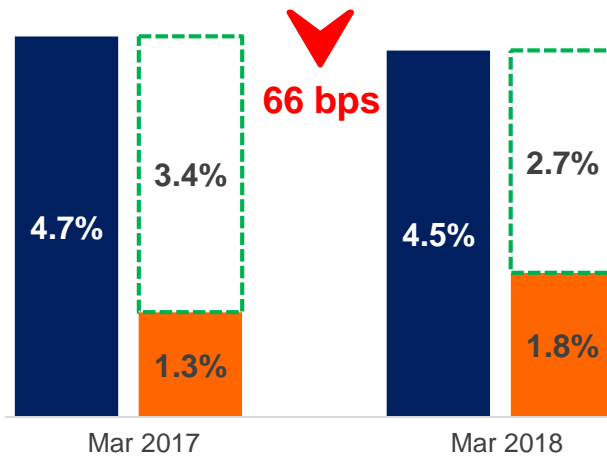
(in Php mn)

Net interest income was up due to higher earning assets

NET INTEREST INCOME

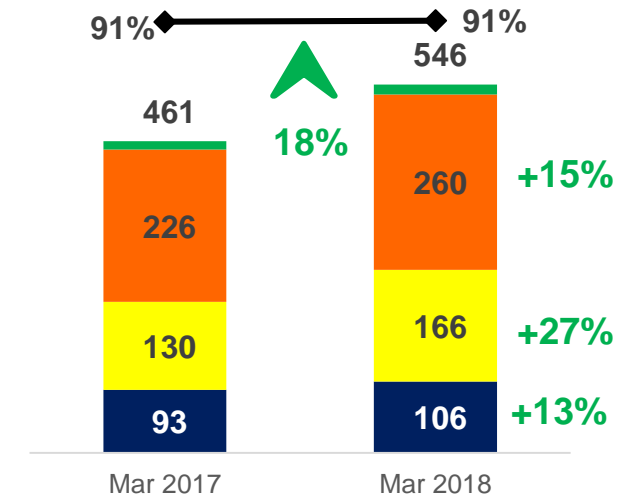


NET INTEREST MARGIN



EARNING ASSETS

(in Php bn)



■ Avg Yield ■ Avg Cost □ NIM

■ Liquid Earning Assets ■ Securities
■ Loans ■ Others

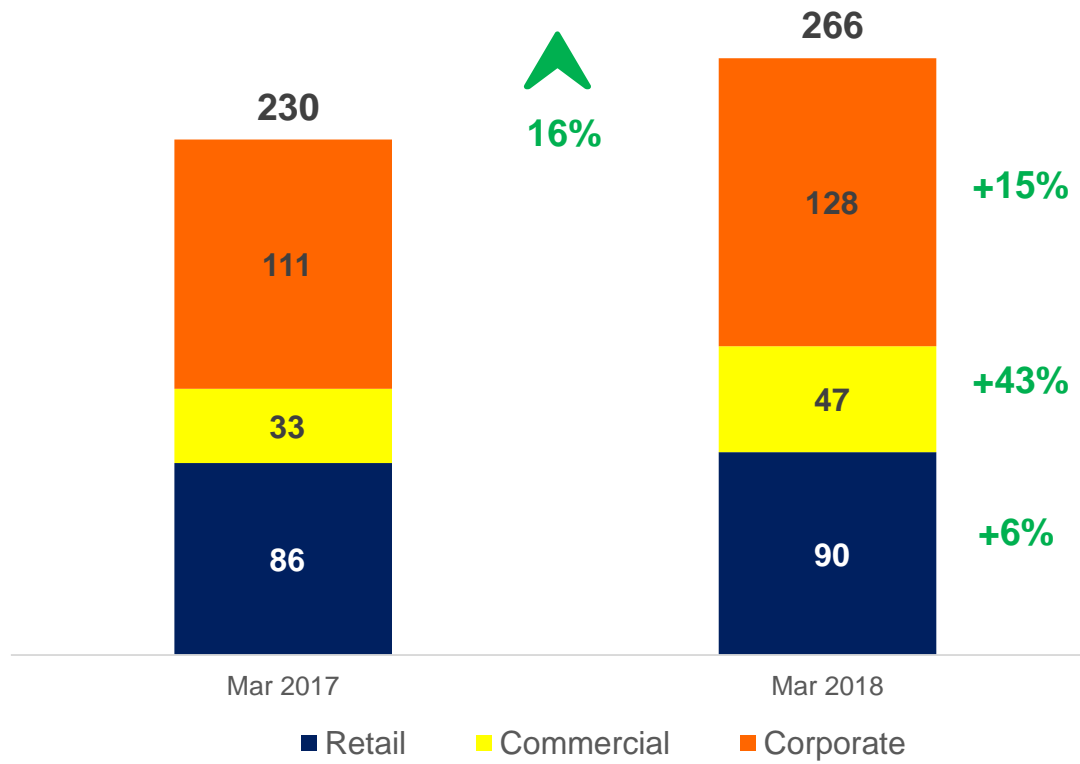
◆ Share of EA to Net Assets



1Q 2018 Credit Portfolio

(ADB in Php bn)

Credit portfolio sustained double-digit growth

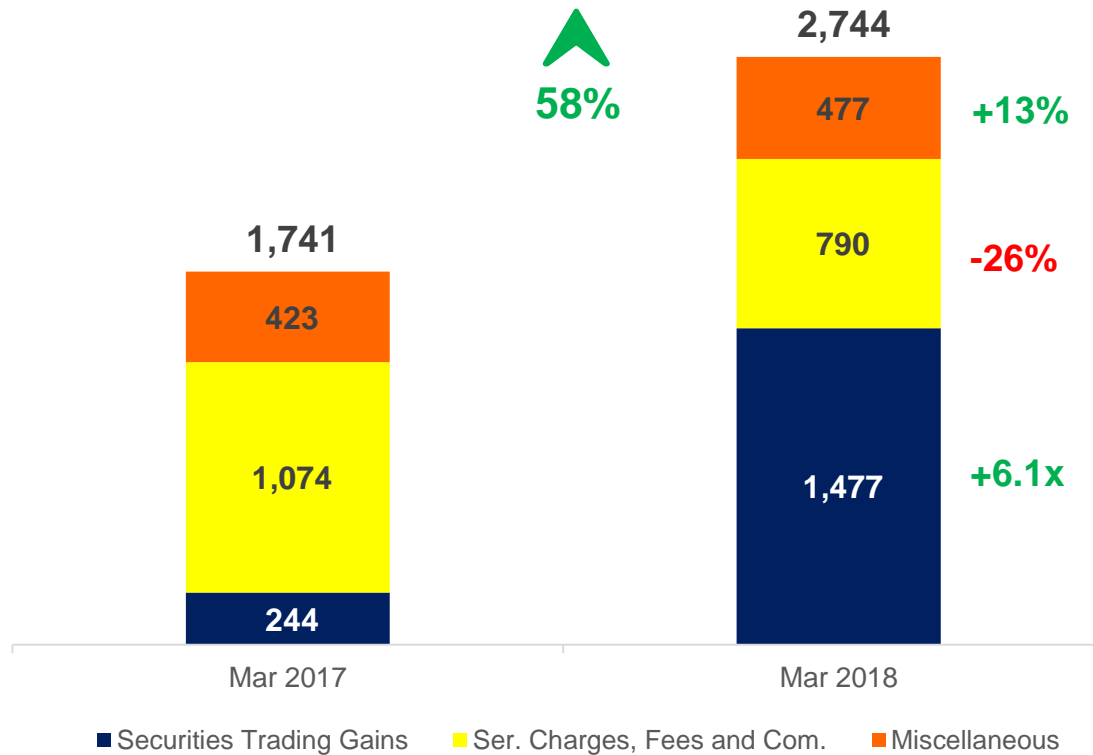




1Q 2018 Non-Interest Income

(in Php mn)

Non-interest income driven by gain on sale of securities



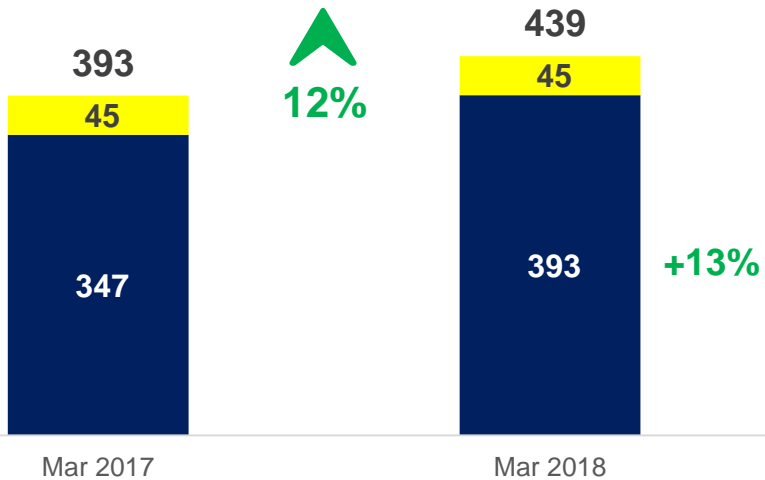


1Q 2018 Total Deposits & CASA Deposits

(ADB in Php bn)

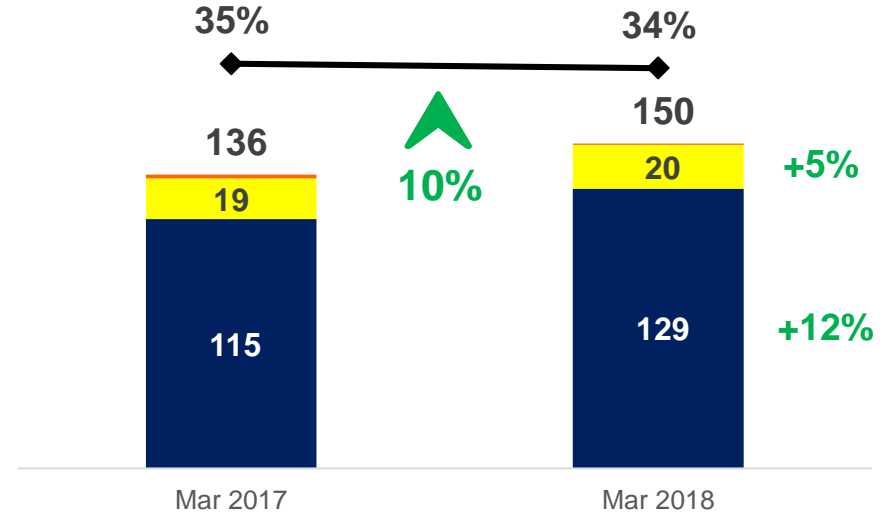
Deposits in line with asset expansion

TOTAL DEPOSITS



■ UnionBank ■ Subsidiaries

CASA DEPOSITS



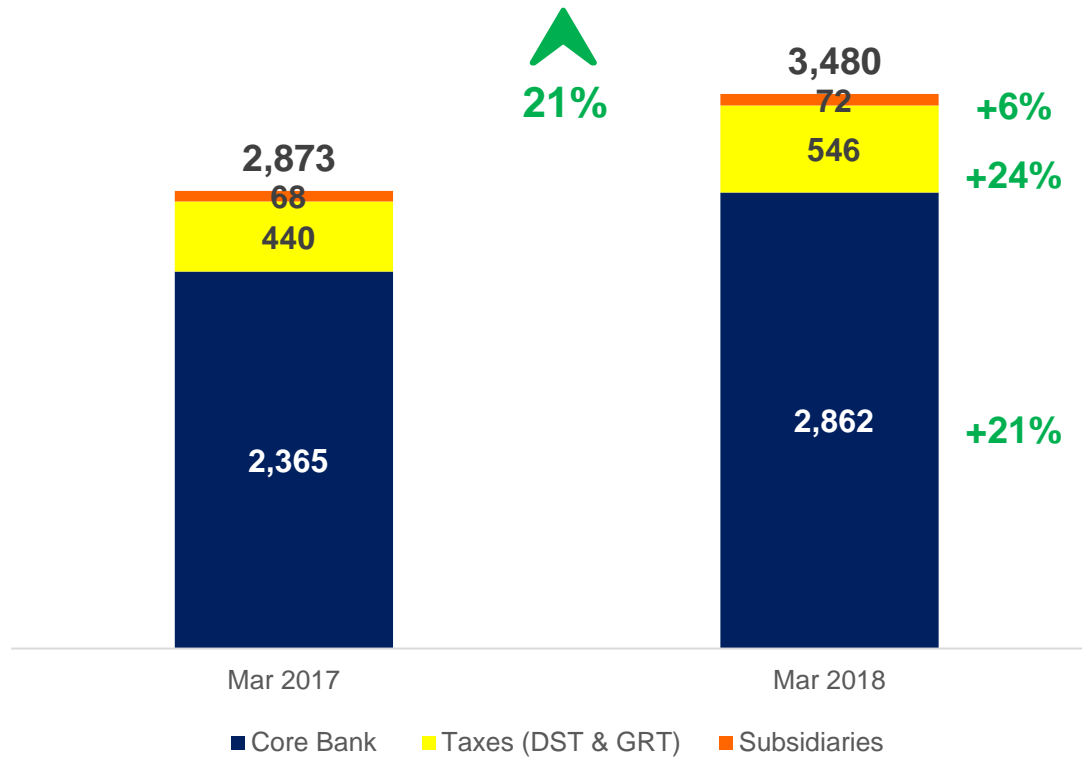
■ Peso ■ FCDU ■ Subsidiaries —◆— Share of CASA to Total



1Q 2018 Operating Expenses

(in Php mn)

Operating Expenses increased primarily on business growth

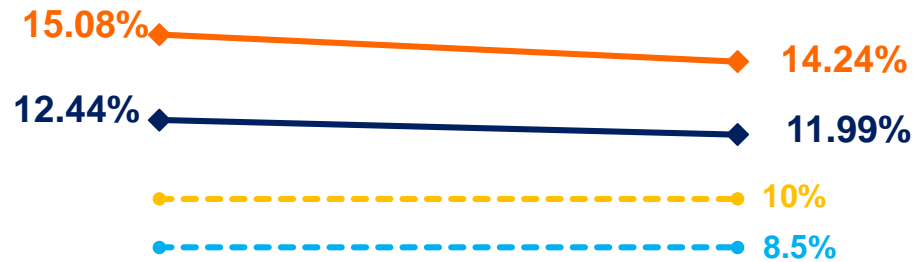




Capital Adequacy Ratios

Consolidated Basis

Capital ratios remained healthy



Mar 2017

Mar 2018

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

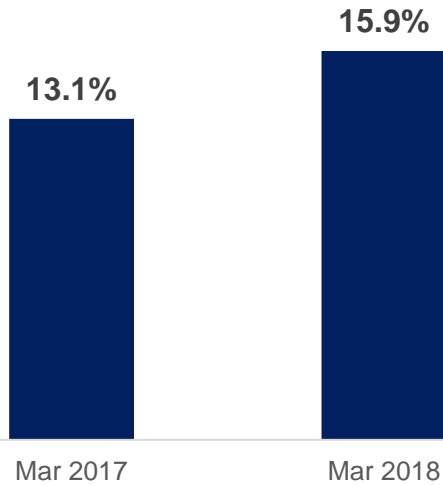
◆ Total Capital Adequacy Ratio
- - - Min. req. CAR



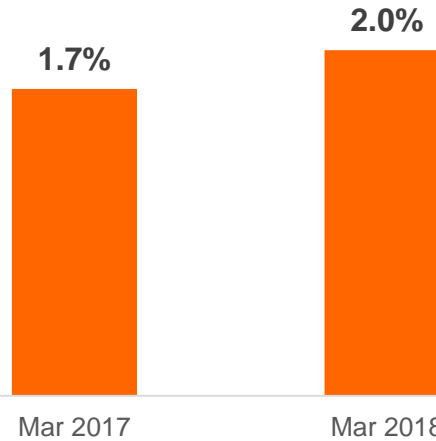
Profitability Ratios

Sustained above-industry profitability ratios

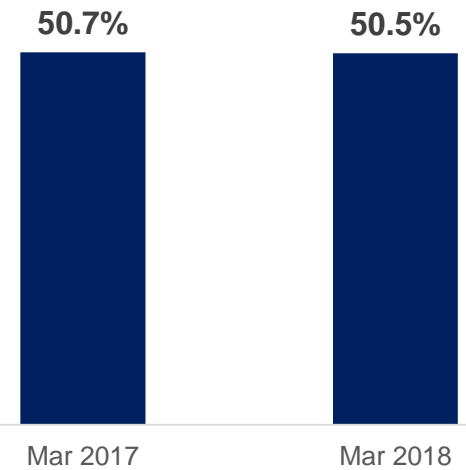
RETURN ON EQUITY



RETURN ON ASSETS



COST-TO-INCOME





Thank you!

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