



# Aboitiz Equity Ventures

3Q/9M 2018

Financial & Operating Results

07 Nov 2018

**abotiz**



## Review of Business Units

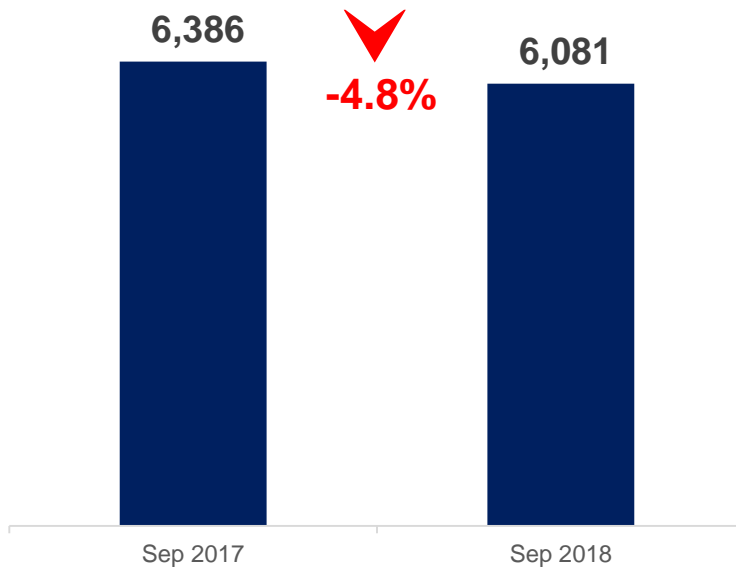
- Power
  - **Banking & Financial Services**
  - Food
  - Infrastructure
  - Land
- 
- AEV Financials
  - **Q&A**



## 3Q/9M 2018 Net Income

(in Php mn)

**Net income at P6.1 Bn**



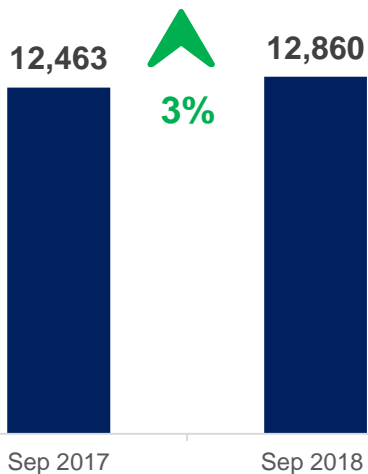


# 3Q/9M 2018 Net Interest Income

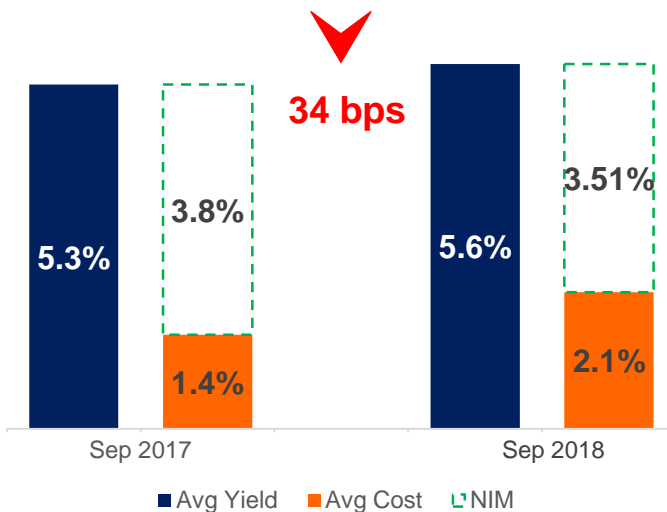
(in Php mn)

## Higher earning assets buoyed net interest income

### NET INTEREST INCOME

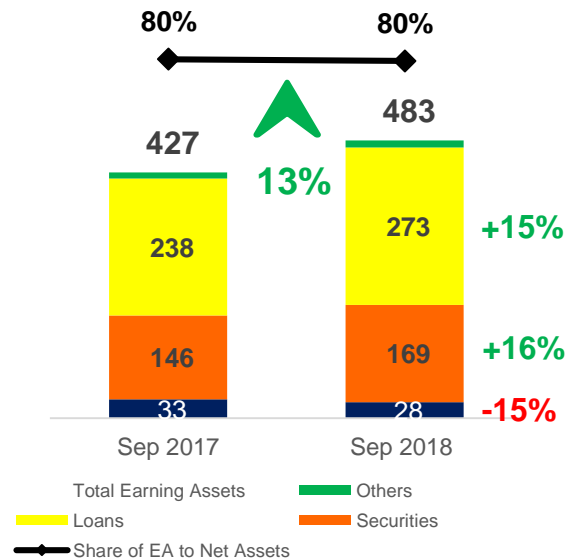


### NET INTEREST MARGIN



### EARNING ASSETS\*

(ADB in Php bn)



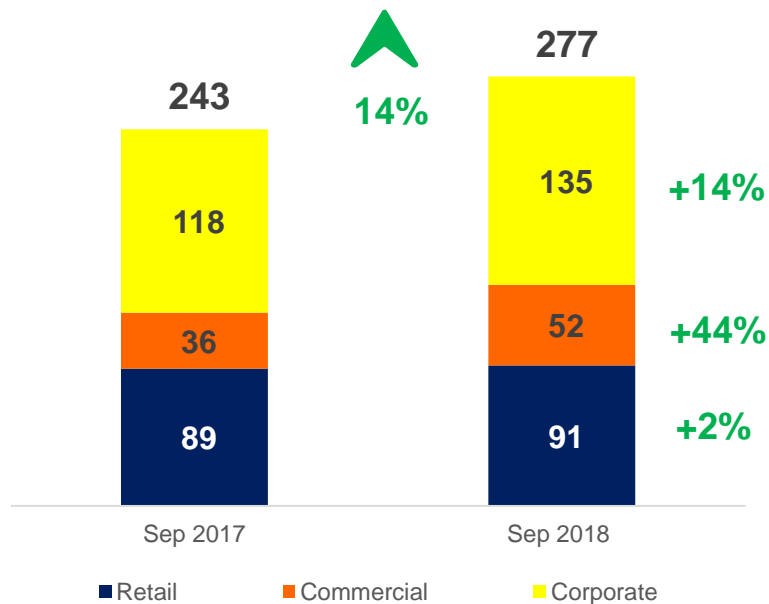
\*excludes cash and reserve requirements



# 3Q/9M 2018 Credit Portfolio

(in Php mn)

**Credit portfolio sustained double-digit growth**

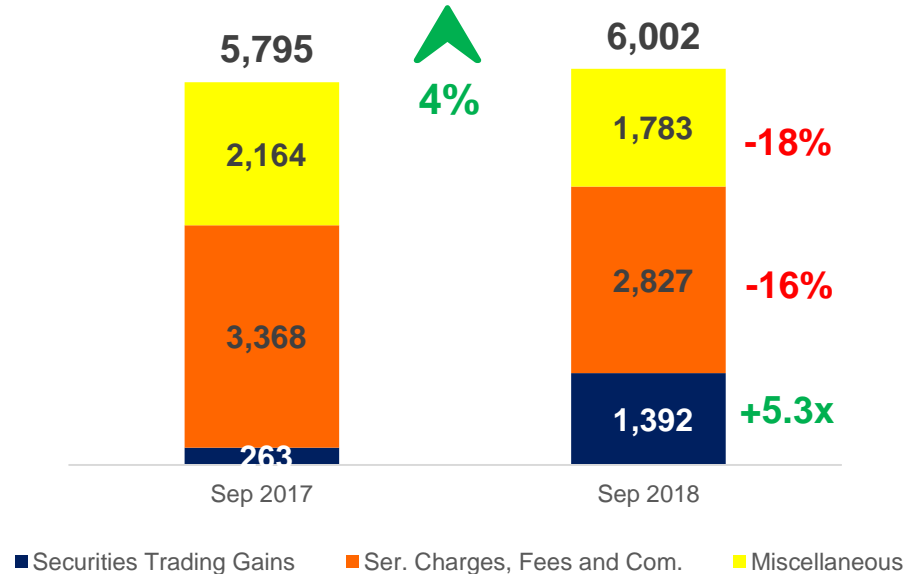




# 3Q/9M 2018 Non-Interest Income

(in Php mn)

**Non-interest income up on profits on sale of securities**

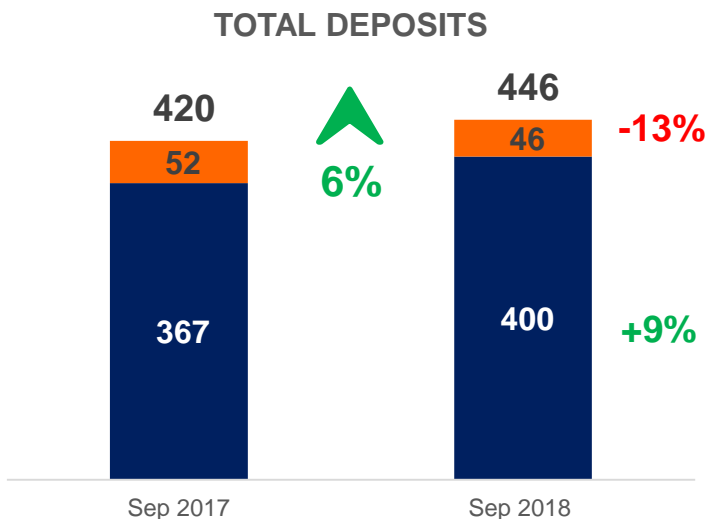




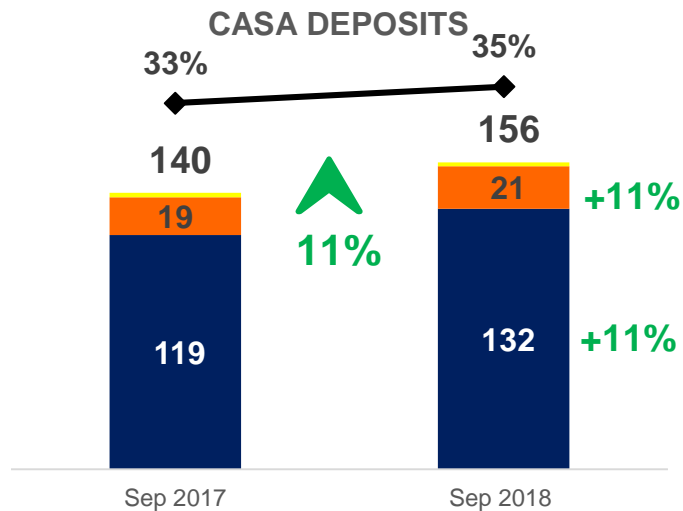
# 3Q/9M 2018 Total Deposits & CASA Deposits

(in Php mn)

## Double-digit CASA growth



■ UnionBank ■ Subsidiaries



■ Peso

■ Subsidiaries

■ FCDU

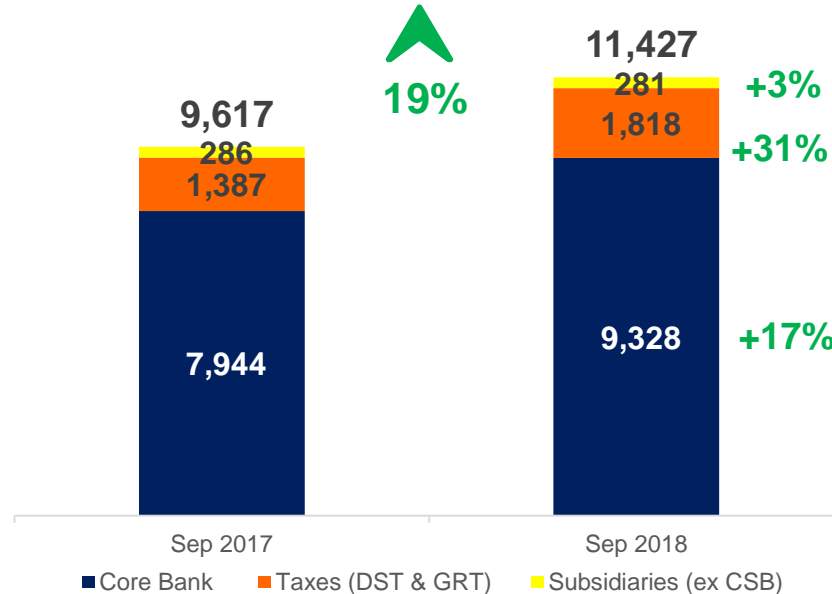
◆ Share of CASA to Total



# 3Q/9M 2018 Operating Expenses

(in Php mn)

**Operating Expenses increased primarily on business growth**



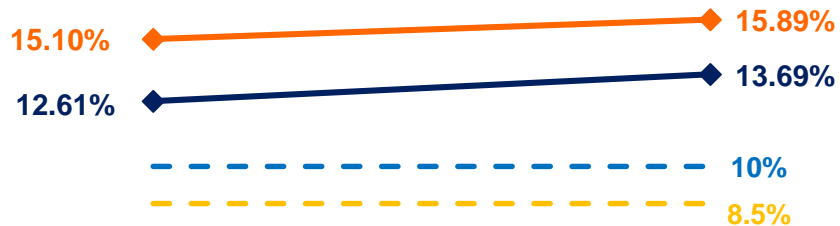




# Capital Adequacy Ratios

Solo Basis

**Capital ratios up on P10 Bn SRO completed in Sep 2018**



Sep 2017

Sep 2018

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

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



# Profitability Ratios

Consolidated Basis

**Sustained above-industry profitability ratios**

## RETURN ON EQUITY

12.6%



Sep 2017

11.0%



Sep 2018

## RETURN ON ASSETS

1.6%



Sep 2017

1.3%



Sep 2018

## COST-TO-INCOME

52.7%



Sep 2017

60.6%



Sep 2018



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ADVANCING BUSINESS  
AND COMMUNITIES