

Universal Commercial Bank

Balance Sheet
(Head Office and Branches)

Please Click One:
 w/ subsidiary
 w/o subsidiary

UnionBank of the Philippines
(Name of Bank)

000460
(Bank Code)

As of


9/30/2017
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	5,011,400,541.13	5,090,049,432.31
Due from Bangko Sentral ng Pilipinas	105150000000000000	54,777,459,855.46	60,529,926,009.70
Due from Other Banks	105200000000000000	7,777,851,783.19	8,529,897,753.23
Financial Assets at Fair Value through Profit or Loss	112000000000000000	2,753,929,962.74	3,666,304,165.32
Available-for-Sale Financial Assets-Net	195200000000000000	43,783,099.00	43,783,099.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	164,499,536,846.30	159,163,662,826.74
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	201,180,321,437.12	200,114,080,464.26
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	5,431,370,505.03	7,075,547,761.67
Loans and Receivables - Others	140150500000000000	190,099,261,012.05	194,002,609,812.44
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	7,500,000,000.00	939,308,361.00
General Loan Loss Provision	175150000000000000	1,850,310,079.96	1,903,385,470.85
Other Financial Assets	148000000000000000	4,328,945,963.17	4,344,601,387.83
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	16,709,664,493.32	15,953,312,695.88
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	4,967,064,736.04	4,955,540,856.75
Real and Other Properties Acquired-Net	195501000000000000	4,804,591,022.23	4,881,746,682.05
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	21,197,685,842.51	19,665,199,064.42
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	488,052,235,582.21	486,938,104,437.49
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	9,067,245.47	92,546,843.74
Deposit Liabilities	215000000000000000	386,309,167,160.26	380,724,310,497.14
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	2,897,914,532.41	8,432,719,327.40
a) BSP (Rediscounting and Other Advances)	220100001500000000	19,045,667.75	19,045,667.75
b) Interbank Loans Payable	220100002000000000	762,225,000.00	4,542,300,000.00
c) Other Deposit Substitute	220100002500000000	2,084,296,046.73	3,832,020,086.19
d) Others	220100003000000000	32,347,817.93	39,353,573.46
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	7,200,000,000.00	7,200,000,000.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	8,814,335,783.78	10,629,516,950.43
Other Liabilities	240100000000000000	16,883,044,509.08	15,654,405,119.99
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	422,113,529,231.00	422,733,498,738.70
Stockholders' Equity			
Capital Stock	335050000000000000	16,403,300,734.83	16,403,300,734.83
Other Capital Accounts	335100000000000000	4,473,320,064.54	2,739,219,412.12
Retained Earnings	315000000000000000	45,062,085,551.84	45,062,085,551.84
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	65,938,706,351.21	64,204,605,698.79
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	488,052,235,582.21	486,938,104,437.49
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	523,290,593.05	516,936,537.94
Financial Standby Letters of Credit	410050000000000000	699,159,621.43	681,590,940.31
Performance Standby Letters of Credit	410100000000000000	1,899,870,362.59	1,888,446,722.52
Commercial Letters of Credit	415000000000000000	1,512,269,263.37	1,042,930,287.36
Trade Related Guarantees	420000000000000000	0.00	149,278,059.76
Commitments	425000000000000000	26,944,087,880.08	23,208,032,942.53
Spot Foreign Exchange Contracts	430000000000000000	9,043,886,901.50	9,023,401,572.24
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	40,339,318,233.93	39,057,932,545.36
a) Trust and Other Fiduciary Accounts	495250500000000000	29,991,685,477.64	28,287,693,489.28
b) Agency Accounts	495251000000000000	10,347,632,756.29	10,770,239,056.08
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	18,150,578,595.39	16,138,224,429.30
Others	440000000000000000	21,154,022,580.34	19,528,078,241.38
TOTAL CONTINGENT ACCOUNTS	400000000000000000	120,266,484,031.68	111,234,852,278.70
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	210,226,172,546.88	208,888,293,486.98
Specific allowance for credit losses on the TLP	499300000000000000	7,195,541,029.80	6,870,827,551.87
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	8,069,495,405.68	8,259,433,549.04
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	3.84	3.95
c. Net NPLs	499101000000000000	2,356,925,991.46	1,388,605,997.17
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	1.12	0.66
e. Ratio of total allowance for credit losses to gross NPLs (%)	499151500000000000	112.10	106.23
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	499152000000000000	89.17	83.19
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	18,765,942,442.40	21,680,135,625.48
DOSRI Loans and receivables, gross allowance of credit losses	499400000000000000	467,064,679.76	475,772,894.31
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	0.22	0.23
Gross non-performing DOSRI loans and receivables	499500000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	499550000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	499050500000000000	2.61	2.38
b. 2% for Medium Enterprises	499051000000000000	3.53	3.62
Return on Equity (ROE) (%)	499350000000000000	11.29	11.62
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500000000000	14.66	14.19
b. Tier 1 Ratio (%)	499650501000000000	11.76	11.31
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	11.76	11.31
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	499750000000000000	0.00	0.00

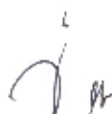

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

REPUBLIC OF THE PHILIPPINES)
PASIG CITY) S.S.

We, Francis B. Albalate and Edwin R. Bautista, of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.


FRANCIS B ALBALATE
Senior Vice President
TIN No. 120-319-015



EDWIN R BAUTISTA
President
TIN No. 107-044-613

 **OCT 25 2017** 

SUBSCRIBED AND SWORN to before me this _____ day of _____, affiants exhibiting to me their competent evidence of identity pursuant to 2004 Rules on Notarial Practice.

NOTARY PUBLIC

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Book No. 115
Series of 2017


MIGUEL G. PADERNAL
Notary Public for Pasig City
Commission Expires on December 31, 2018
IBP No. 1026381 / 01-21-2016
PTR No. 1514063 / 01-30-2016
Roll of Attorneys No. 25837
Appointment No. 058(2017-2018)
MCLE Compliance No. V-0004237
18 F Union Bank Plaza Meralco Ave., Pasig City

Consolidated Balance Sheet

(Banks and Financial Subsidiaries)

UnionBank of the Philippines

000460

(Name of Bank)

(Bank Code)

As of 09/30/2017

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	5,500,891,968.72	5,668,251,453.19
Due from Bangko Sentral ng Pilipinas	105150000000000000	59,019,982,899.69	65,375,756,431.46
Due from Other Banks	105200000000000000	8,614,586,649.10	9,144,451,518.83
Financial Assets at Fair Value through Profit or Loss	112000000000000000	2,754,959,337.96	3,667,279,243.44
Available-for-Sale Financial Assets-Net	195200000000000000	43,783,099.00	43,783,099.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	164,499,536,846.30	159,163,662,826.74
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	418,254,426.74	423,252,961.30
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	263,270,991,820.97	263,813,309,849.01
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	5,431,370,505.03	7,075,547,761.67
Loans and Receivables - Others	140150500000000000	249,252,447,271.39	253,115,392,197.37
Loans and Receivables Arising from Repo, CA/Participation with Recourse, and SLB Transactions	195402000000000000	10,980,000,000.00	6,077,325,096.00
General Loan Loss Provision	175150000000000000	2,392,825,955.45	2,454,955,206.03
Other Financial Assets	148000000000000000	4,401,939,418.91	4,369,123,193.70
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	839,483,379.32	804,657,471.08
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	5,255,674,601.45	5,266,463,750.11
Real and Other Properties Acquired-Net	195501000000000000	4,881,696,199.69	4,956,165,392.03
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	27,710,988,193.13	26,718,819,763.14
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	547,212,768,840.97	549,414,976,953.03
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	9,067,245.47	92,546,843.74
Deposit Liabilities	215000000000000000	437,856,462,956.15	434,571,466,305.09
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	8,370,911,142.84	14,633,267,963.29
a) BSP (Rediscounting and Other Advances)	220100001500000000	19,045,667.75	19,045,667.75
b) Interbank Loans Payable	220100002000000000	4,846,798,673.46	8,584,393,538.71
c) Other Deposit Substitute	220100002500000000	2,084,296,046.73	3,832,020,086.19
d) Others	220100003000000000	1,420,770,754.90	2,197,808,670.64
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	7,200,000,000.00	7,200,000,000.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	9,278,054,300.96	11,062,566,157.34
Other Liabilities	240100000000000000	18,255,732,042.27	17,384,525,647.01
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	480,970,227,687.69	484,944,372,916.47
Stockholders' Equity			
Capital Stock	335050000000000000	16,403,300,734.83	16,403,300,734.83
Other Capital Accounts	335100000000000000	4,736,116,776.22	2,965,923,389.93
Retained Earnings	315000000000000000	45,062,085,551.84	45,062,085,551.84
Assigned Capital	325200000000000000	0.00	0.00
Minority Interest in Subsidiaries	325150000000000000	41,038,090.40	39,294,359.95
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	66,242,541,153.28	64,470,604,036.55
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	900000000000000000	547,212,768,840.97	549,414,976,953.02
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	523,290,593.05	516,936,537.94
Financial Standby Letters of Credit	410050000000000000	699,159,621.43	681,590,940.31
Performance Standby Letters of Credit	410100000000000000	1,899,870,362.59	1,888,446,722.52
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a) Trust and Other Fiduciary Accounts	495250500000000000	29,991,685,477.64	28,287,693,489.28
b) Agency Accounts	495251000000000000	10,347,632,756.29	10,770,239,056.08
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	18,150,578,595.39	16,138,224,429.30
Others	440000000000000000	21,189,482,740.21	19,565,896,873.70
TOTAL CONTINGENT ACCOUNTS	400000000000000000	120,301,944,210.55	111,272,670,934.02
ADDITIONAL INFORMATION			
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	499600000000000000		
1 UnionBank Currency Brokers Corporation		1	
2 UBP Securities, Inc.		2	
3 Interventure Capital Corporation		3	
4 City Savings Bank		4	
5 First Agro-Industrial Rural Bank, Inc.		5	
2. List of Subsidiary Insurance Companies	499601000000000000		
1		1	
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under			
a. Total CAR (%)	499651000500000000	15.10	14.51
b. Tier 1 Ratio (%)	499651001000000000	12.61	12.03
c. Common Equity Tier 1 Ratio (%) ^{1/}	499651001500000000	12.61	12.03

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

REPUBLIC OF THE PHILIPPINES)
PASIG CITY) S.S.

We, Francis B. Albalate and Edwin R. Bautista, of the above-mentioned bank do solemnly swear that all matters set forth in the above Consolidated -Balance Sheet are true and correct to the best of our knowledge and belief.



FRANCIS B. ALBALATE
Senior Vice President
TIN No. 120-319-015


EDWIN R. BAUTISTA
President
TIN No. 107-044-613

D. Jr. *A*
OCT 25 2017

SUBSCRIBED AND SWORN to before me this _____ day of _____, affiants exhibiting to me their competent evidence of identity pursuant to 2004 Rules on Notarial Practice.

NOTARY PUBLIC


MIGUEL G. PADERNAL
Notary Public for Pasig City
Commission Expires on December 31, 2018
IBP No. 1026381 / 01-21-2016
PTR No. 1514063 / 01-30-2016
Roll of Attorneys No. 25837
Appointment No. 058(2017-2018)
MCLE Compliance No. V-0004237
18 F Union Bank Plaza Meraico Ave., Pasig City

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