

November 22, 2013

Ms Janet A. Encarnacion  
Head, Disclosure Department  
Philippine Stock Exchange Plaza  
Ayala Triangle, Ayala Avenue  
Makati City

Dear Ms Encarnacion,

Asia United Bank (AUB) held a signing ceremony today, November 22, 2013, to formalize its first ever issuance of Long Term Negotiable Certificate of Deposits (LTNCDs).

The Bank is targeting to issue upto Php 2.0 Billion of Long Term Negotiable Certificate of Deposit at a rate of 3.5% due in 5.25 years. Offer period is from November 25, to December 6 2013 while the issue date for the papers is on December 12, 2013.

Hong Kong Shanghai Bank Corporation (HSBC) is acting as the Sole Lead Arranger, Bookrunner and Selling Agents. Other selling agents of the transaction are Asia United Bank, First Metro Investment Corporation and Multinational Investment Bancorporation (MIB) with HSBC and MIB acting as market makers.

For your information.

Very truly yours,

  
Herminia C. Musico  
Corporate Information Officer