



यूनियन बैंक
ऑफ इंडिया
Union Bank
of India

Financial Results

Q4 & Financial Year ended Mar 2013

Global Business has recorded annual growth rate of 17.77% to ₹ 475673 crore.

Net Interest Income has increased by 11.04 % from ₹ 6793 crore to ₹ 7543 crore.

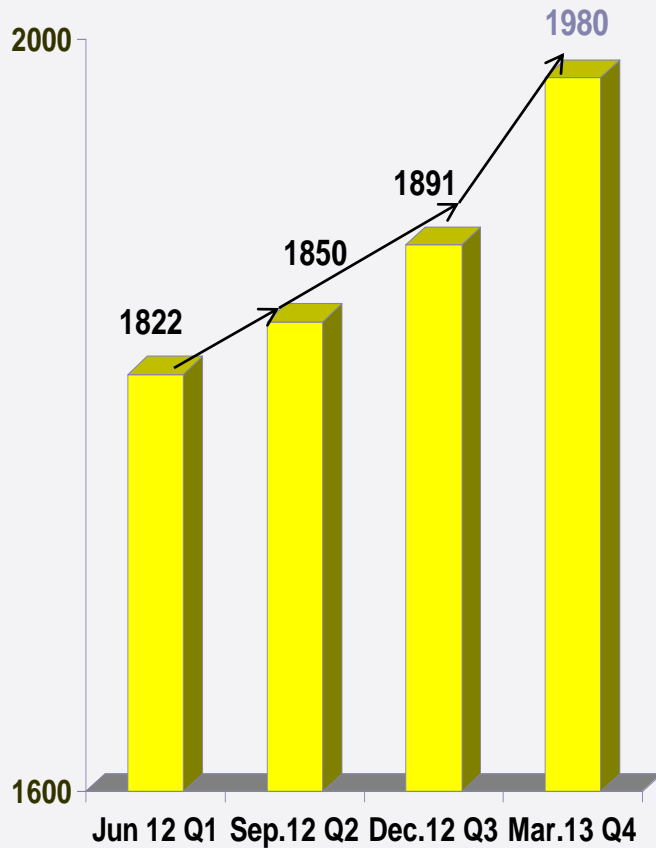
Non Interest Income has increased by 4.25 % from ₹ 2448 crore to ₹ 2552 crore.

Net profit for Year ended Mar.13 increased by 20.76% to ₹2158 crore.

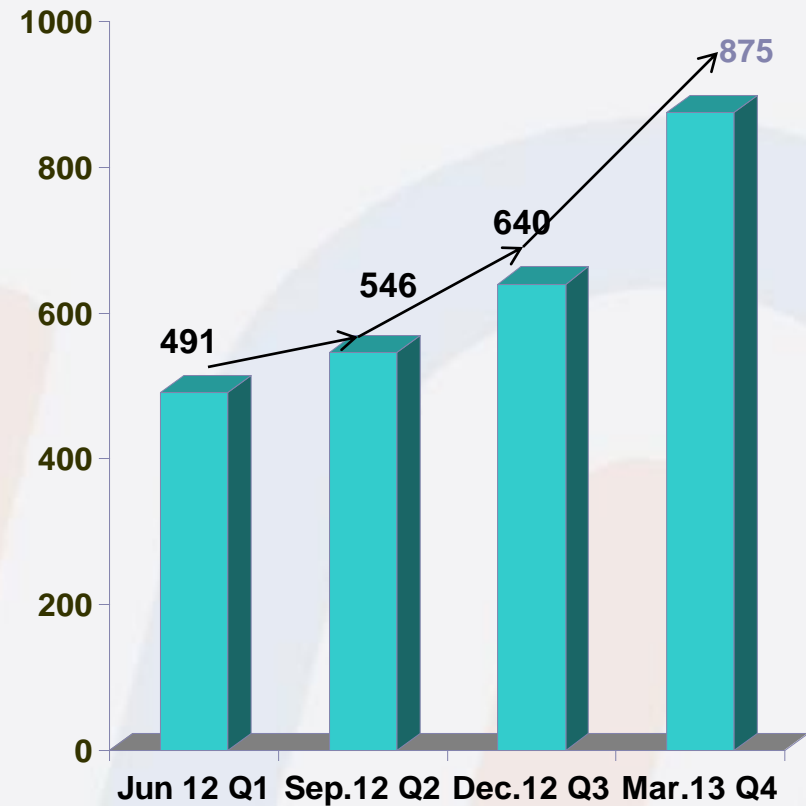
% of Gross NPAs to Gross Advances have come down from 3.01% to 2.98%

Provision Coverage Ratio has increased from 62.22% to 65.21% as such % Net NPAs to Net Advances have come down from 1.70% to 1.61%.

Improving Performance QoQ (Sequentially)



Net Interest Income



Other Income

GROWTH OF UNION BANK vis-a-vis SCBs (QoQ) (Mar 2013)

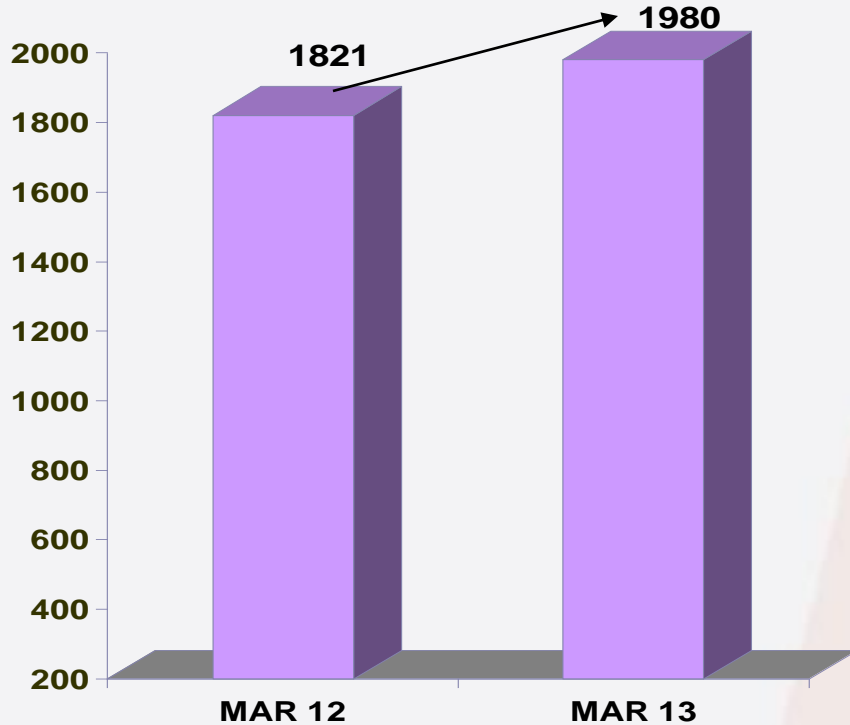
Domestic Aggregate Deposits (Rs. in crore)				
	23 rd March 2012*	22 nd March, 2013*	Growth	
			Amt.	% age
SCBs	5909082	6751422	842340	14.26
Union Bank	197576	234629	37053	18.75
Market Share (%)	3.34	3.48	14bps	
Credit				
SCBs	4611852	5262836	650984	14.12
Union Bank	149399	176103	26704	17.87
Market Share (%)	3.24	3.35	11bps	

**based on RBI fortnightly data on SCBs*

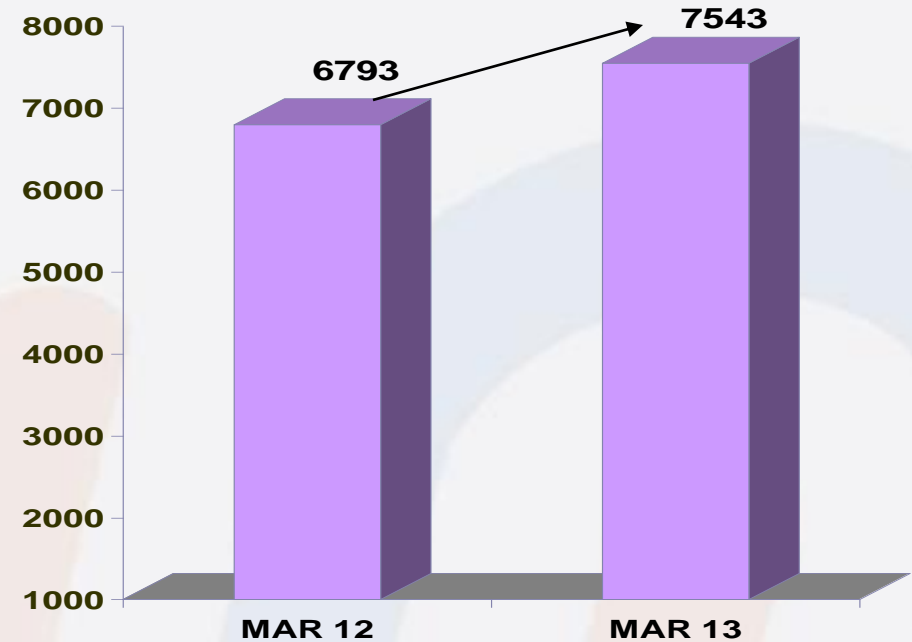


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*Performance for the Quarter and
Year ended Mar. 13*



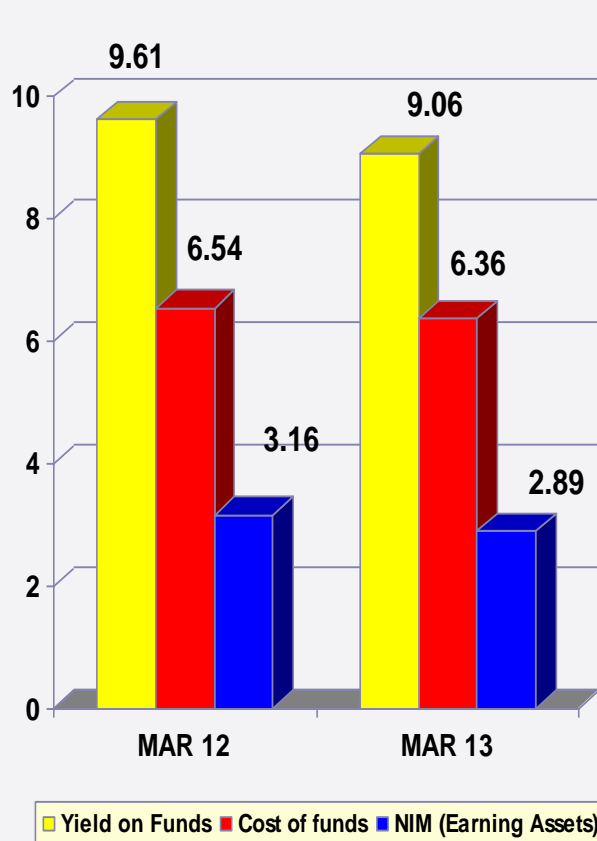
Quarterly



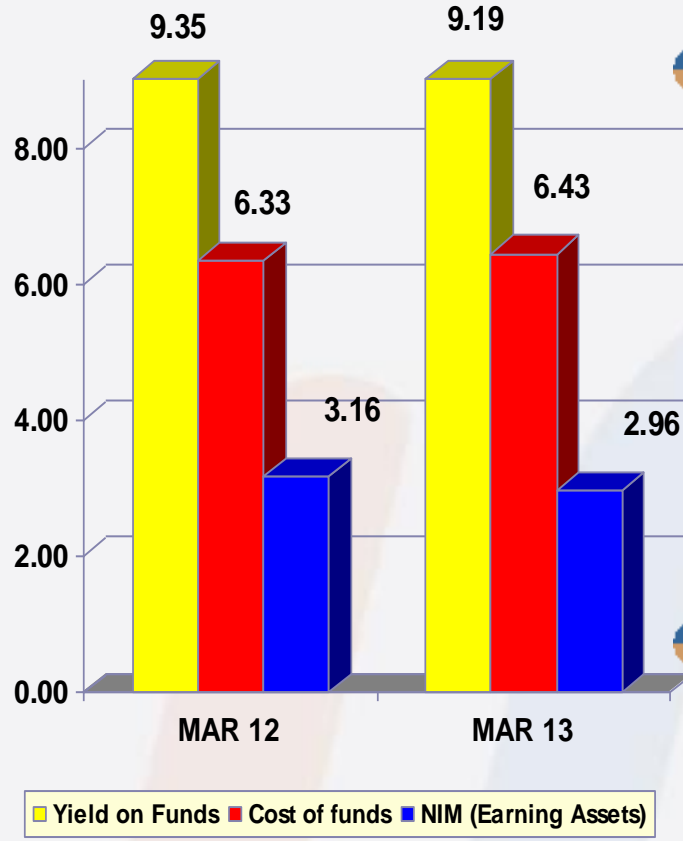
Yearly

	MAR 10	MAR 11	MAR 12	MAR 13	CAGR %
Net Interest Income	4192	6216	6793	7543	21.63

Net Interest Margin



Quarterly



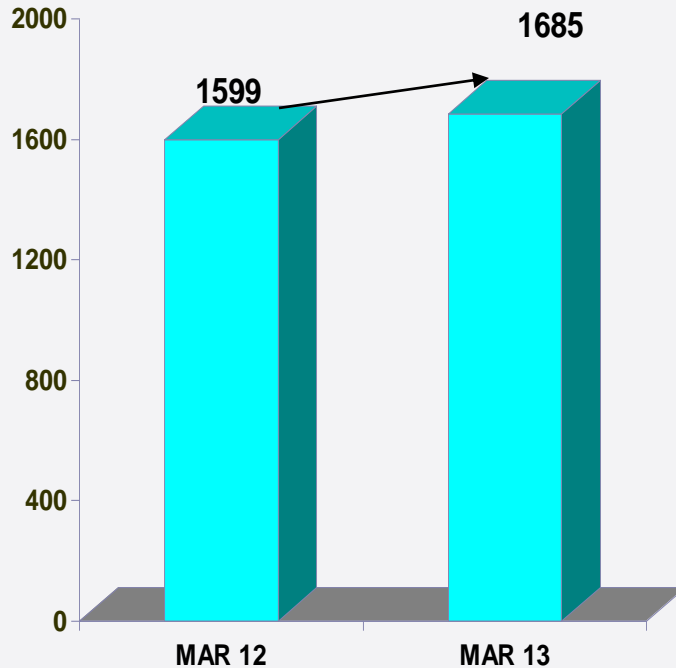
Yearly

Net Interest Margin (on Earning Assets) is 2.89% for the quarter.

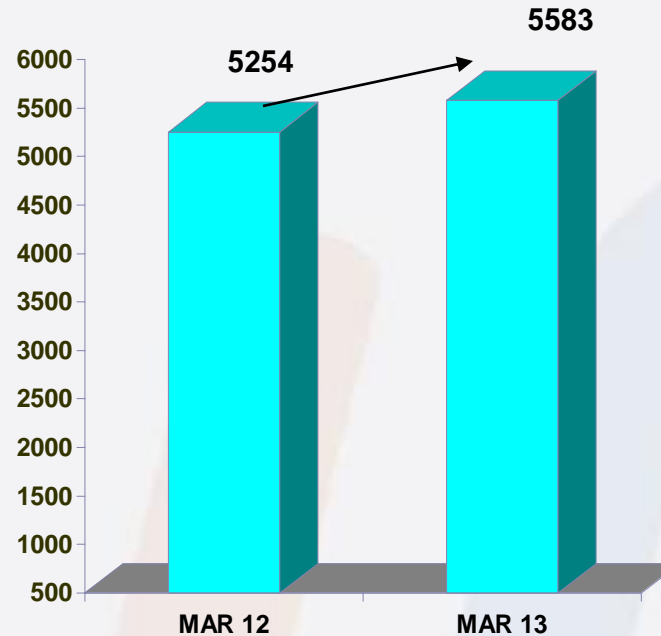
NIM For Year is at 2.96%.

(₹ in crore)

	MAR 12 (Q4)	MAR 13 (Q4)	Growth %	MAR 12 (FY)	MAR 13 (FY)	Growth %
Core Non Interest Income	459	433	-5.66	1392	1422	2.16
Treasury Income	190	341	79.47	702	806	14.81
<u>W/w</u>						
Profit on Sale of Investments	127	235	85.04	441	477	8.16
Exchange on Foreign Currencies	63	106	68.25	261	329	26.05
Recovery in Written off Accounts	162	101	-37.65	354	324	-8.47
Total	811	875	7.89	2448	2552	4.25



Quarterly

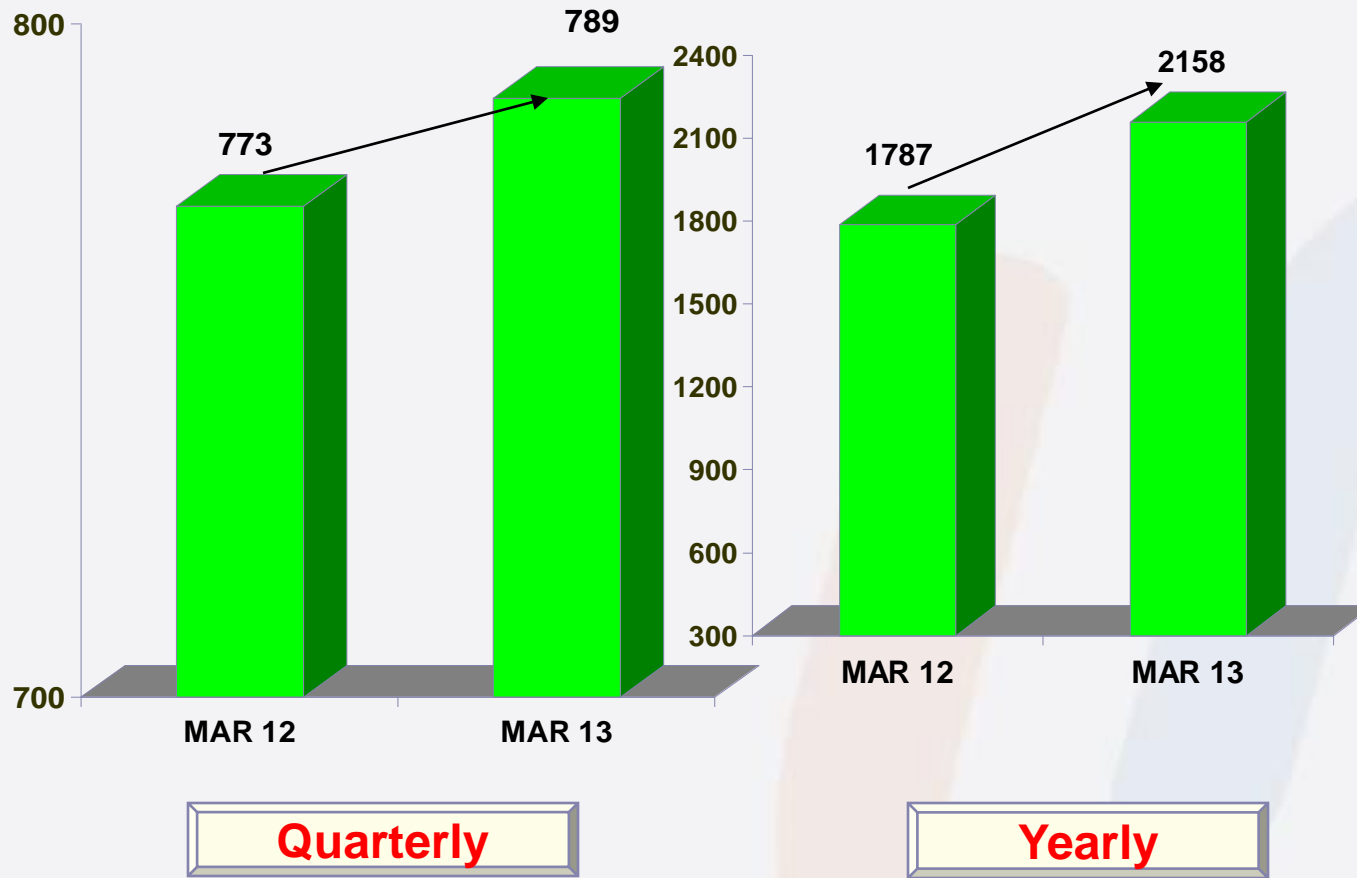


Yearly

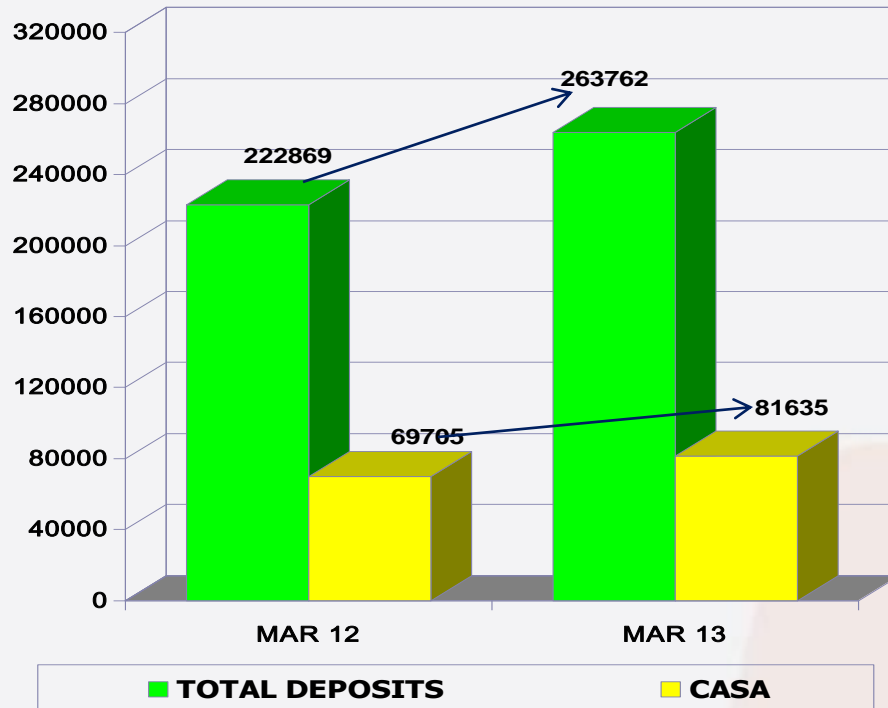
- Operating Profit for the quarter increased from ₹.1599 crore to ₹.1685 crore, i.e. an increase of 5.38%
- On Yearly basis Operating Profit increased from ₹ 5254 Crore to ₹5583 crore, i.e. an increase of 6.26%.

(₹ in crore)

	MAR 12 (Q4)	MAR 13 (Q4)	MAR 12 (FY)	MAR 13 (FY)
Taxation	309	240	926	906
NPA	226	211	1511	1556
Standard Assets	139	102	230	222
Depreciation on Investment	-108	154	55	197
Shifting Loss	0	0	62	17
Restructured, FITL (Both Standard Advances & Investments) and Others	260	188	683	527
Total	826	895	3467	3425



- The Net Profit for the quarter has increased from Rs. 773 crore to Rs. 789 crore, i.e. an increase of 2.07%
- The Net Profit for the FY has increased from ₹ 1787 crore to ₹.2158 crore in FY 13, i.e. an increase of 20.76%

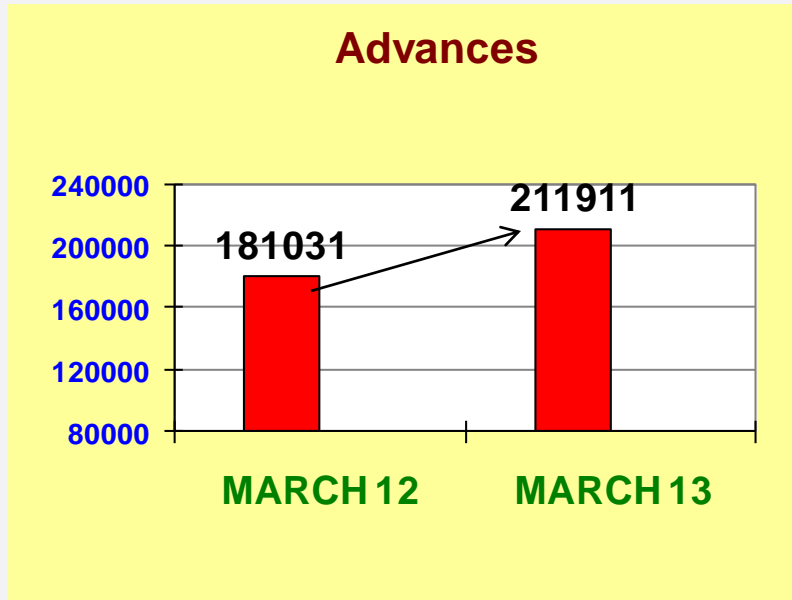


- Total Deposits grew at 18.35% YoY.
- The High Cost Deposits have reduced from ₹37497 crore to ₹23357 crore.

(₹ in Crore)

Deposits	Mar 12	March 13
CASA	69705	81635
CASA % to Total Deposits	31.28	30.95

Number of CASA Accounts Opened during the year = 4.90 million.

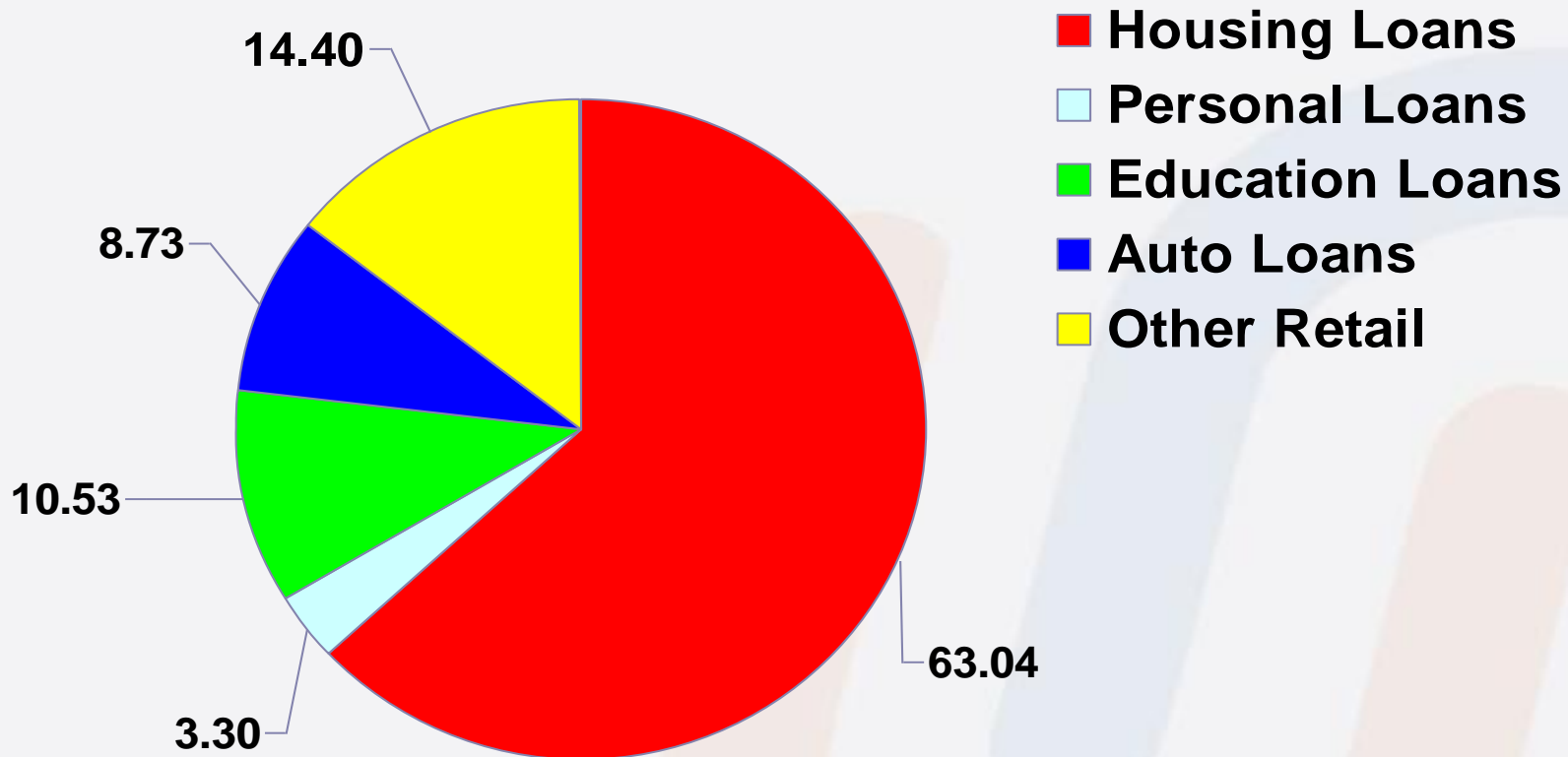


- Bank registered a YoY growth of 17.06% in Advances.
- CD Ratio of the Bank is 84.11% as compared to 84.94% during the corresponding period of last year.
- Domestic Advances have increased by 15.74% from ₹171850 crore to ₹198894 crore

	MAR. 12	SEPT.12	DEC. 12	MAR.13	% Growth over March 12
AGRICULTURE	15397	17424	19229	19976	29.74
RETAIL	16242	17462	18692	19770	21.72
MSME	24662	27458	32678	36025	46.07

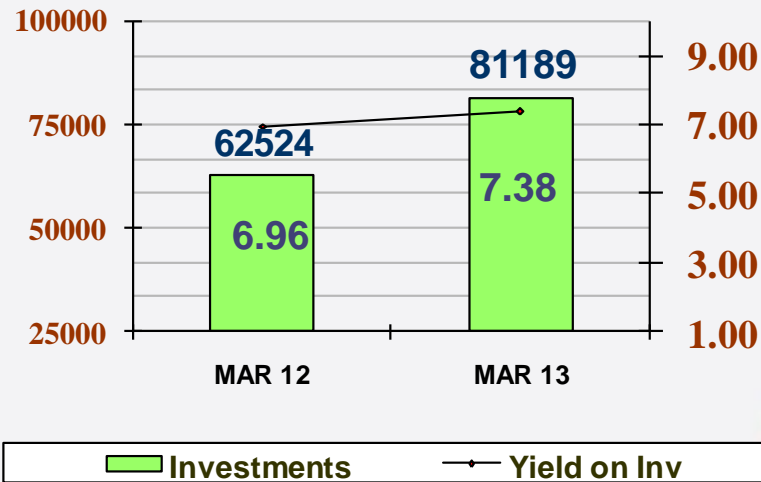
Total Business	US \$ 2.91 Billion i.e. ₹ 15780 crore
Total Deposits	US \$0.51 Billion i.e. ₹ 2763crore
Total Advances	US \$ 2.40Billion i.e. ₹ 13017 crore.
Net Profit	US \$ 16.13 Million i.e. ₹ 87.54 crore.
Bank's Representative Offices	Shanghai, Beijing, Abu Dhabi, London and Sydney.
Expansion Plans	During the year Bank has opened Branch in DIFC (Dubai). Bank is in the process of setting up of Branch offices in Sydney & Antwerp (Belgium) and subsidiary in London.

Product-wise composition of Retail Assets MAR 13



Across Large & Mid Corporates, SME and Agri Business

Rank	Sectors	31.12.12		31.03.2013	
		Amount (₹. in Crore)	%	Amount (₹. in Crore)	%
1	Infrastructure	32737	17.23	34723	16.38
2	NBFCs and HFCs	21915	11.53	23110	10.90
3	Agriculture	19389	10.20	19976	9.43
4	Retail Advances	18692	9.84	19770	9.33
5	Basic Metal Product	11288	5.94	10770	5.08
6	Trade	9311	4.90	9889	4.67
7	Textile	5507	2.90	5866	2.77
8	Food Processing	5013	2.64	5074	2.39
9	Commercial Real Estate	3741	1.97	3646	1.72
10	Petroleum and Coal Products	3472	1.83	4138	1.95
11	Gems & Jewellery	3475	1.83	3434	1.62
12	Chemical & Chemical Products	3431	1.81	3874	1.83
13	Construction	2641	1.39	1328	0.63



- Investments has increased from ₹ 62524 cr to ₹.81189 cr. i.e. increase of 29.85%.
- Yield on Investments has shown improvement from 6.96% to 7.38% an increase of 42 bps.
- Out of Total AFS portfolio of ₹ 17968 cr., portfolio of ₹ 11745 cr (65.37%) is interest sensitive.

	Mar 12 (₹ in crs)	%	Duration	Mar 13 (₹ in crs)	%	Duration
Held to Maturity	50877	81.37	4.69	63129	77.76	4.63
Held for Trading	527	0.84	2.27	92	0.11	4.22
Available for Sale	11120	17.79	2.62	17968	22.13	3.16
Total	62524	100.00	4.32	81189	100.00	4.30

	Upto March 12		During April - Dec 2012		During Jan 13 - Mar 2013		Total	
	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.
Assets Restructured	120781	11879	685	3686	144	1400	121610	16965
	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.
Amount Recovered	-	2816	-	2224	-	703	-	5743
W/w								
	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.
Accounts Closed	-	1168	-	227	-	222	-	1617
	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.	Accts.	Amt.
NPAs	32051	1599	2285	760	404	446	34740	2805

Amount Outstanding in restructured Accounts Rs.11626 crore

Nature of Advance	UPTO MAR 12		During April- Dec. 12		DURING Mar .13 QTR.	
	No. Of Accts	Amt.	No of Accts	Amt.	No of Accts	Amt.
		(₹ in Crs)		(₹ in Crs)		(₹ in Crs)
MSME W/w	30282	1315.04	74	159.35	30	292.02
Micro Enterprises	21382	276.45	34	1.26	9	0.67
Small Enterprises	8745	401.08	20	4.60	6	1.73
Medium Enterprises	155	637.51	20	153.49	15	289.62
Large Enterprises	108	4333.76	30	1481.64	14	1013.69
Agriculture	16333	249.25	320	12.72	73	7.92
Retail Loans	39720	805.08	219	13.62	22	30.61
Others	34338	5176.25	42	2017.91	5	55.79
Total	120781	11879.38	685	3685.24	144	1400.03

The Net Present value of Loss of Restructured Accounts is ₹.925.71 Cr.

(₹.in crore)

	Mar 12 FY	Dec 12 9M	Mar 13 FY
Gross NPAs – Opening	3623	5450	5450
Add : Additions	3760	3100	3975
Less : Deductions	1933	2166	3111
1. Due to Write Off	995	625	1128
2. Due to upgradation / Recovery	938	1541	1983
Gross NPAs	5450	6384	6314
Gross NPA as a % age of GBC	3.01	3.36	2.98
Net NPA	3025	3168	3353
Net NPA as a % age of Net Advances	1.70	1.70	1.61
Provision Coverage Ratio	62.22	66.21	65.21
Credit Cost	0.90	0.97	0.79

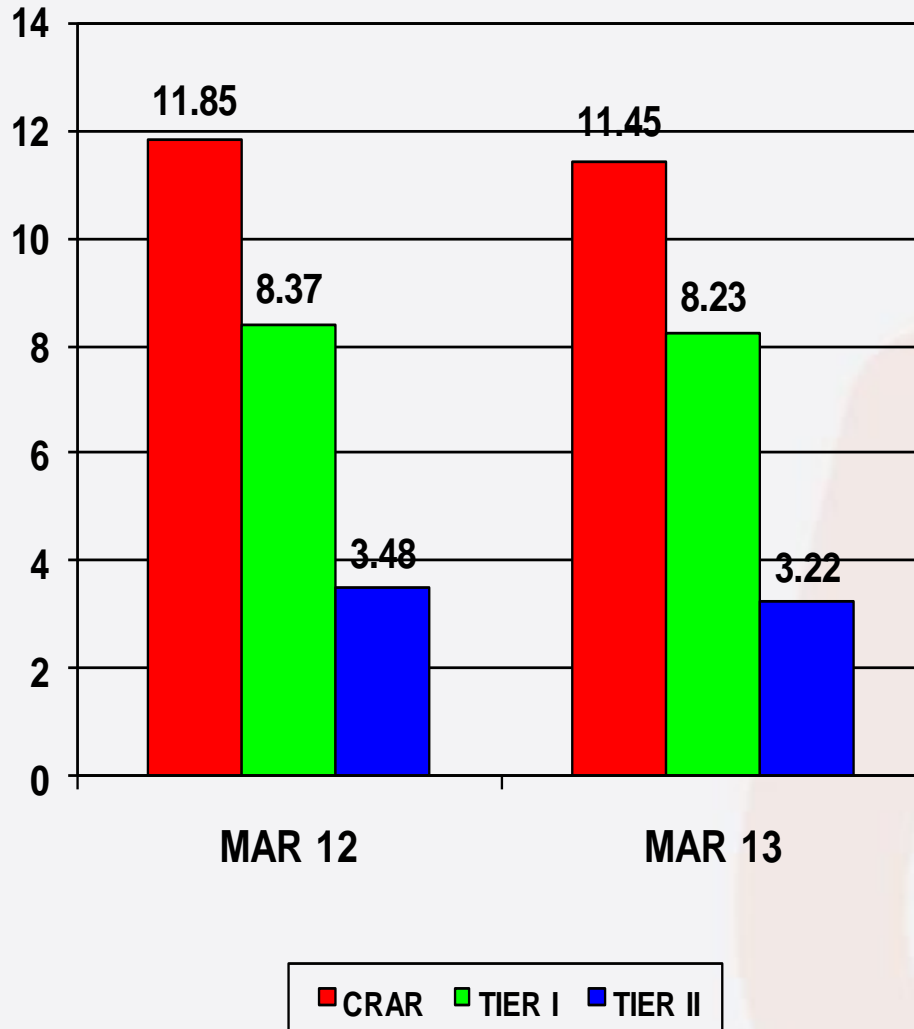
(₹. in crore)

SECTOR	NPAs Dec. 12	Slippages During Q4	NPAs Mar. 13	% to Total NPAs	% to Sector Loan
Agriculture	1558	17	1465	23.20	7.33
Micro & Small (MSE)	1197	88	1261	19.97	5.15
Retail Loans	600	24	561	8.88	2.88
Others	3029	745	3027	47.95	2.05
Total	6384	874	6314	100	2.98

	MAR 12 (12M)	MAR 13 (12M)
Earning Per Share (Rs)	34.07	36.16
Cost to Income Ratio (%)	43.15	44.70
Return on Average Assets (%)	0.79	0.79
Book Value Per Share (Rs)	237.48	264.37

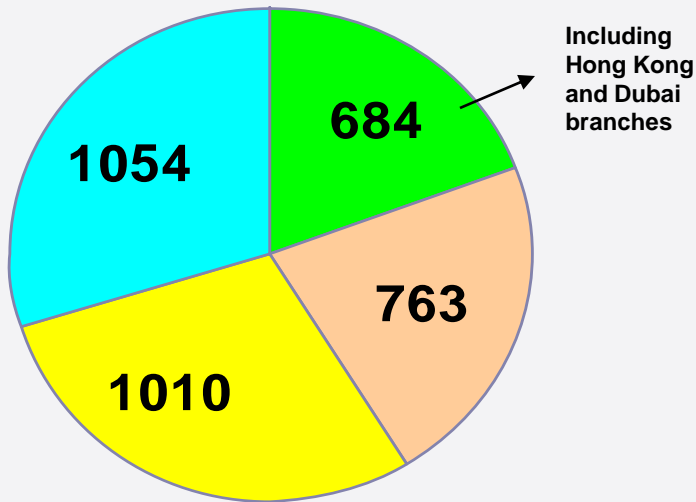
(₹. In lacs)

	MAR 12 (12M)	MAR 13 (12M)
Business per Employee	1310	1496
Business per Branch	12618	13548
Gross Profit per Employee	17.04	17.56
Gross Profit per Branch	164.13	159.01
Net Profit per Employee	5.80	6.79
Net Profit per Branch	55.83	61.46



- ❑ Capital Adequacy Ratio is at 11.45% as on Mar. 2013 against 11.85% as on Mar. 12 due to increase in volume of business.
- ❑ Tier-I capital funds have increased from ₹.14052 crore in Mar 12 to ₹.16785 crore in Mar 13 due to Equity Capital of ₹. 1114 crore received from Govt. of India in Mar 13.
- ❑ Tier-I CAR is at 8.23% as on Mar. 13 as against 8.37% as on Mar12

BRANCH MIX



Metro	Urban	Semi-Urban	Rural
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South	North	West	East
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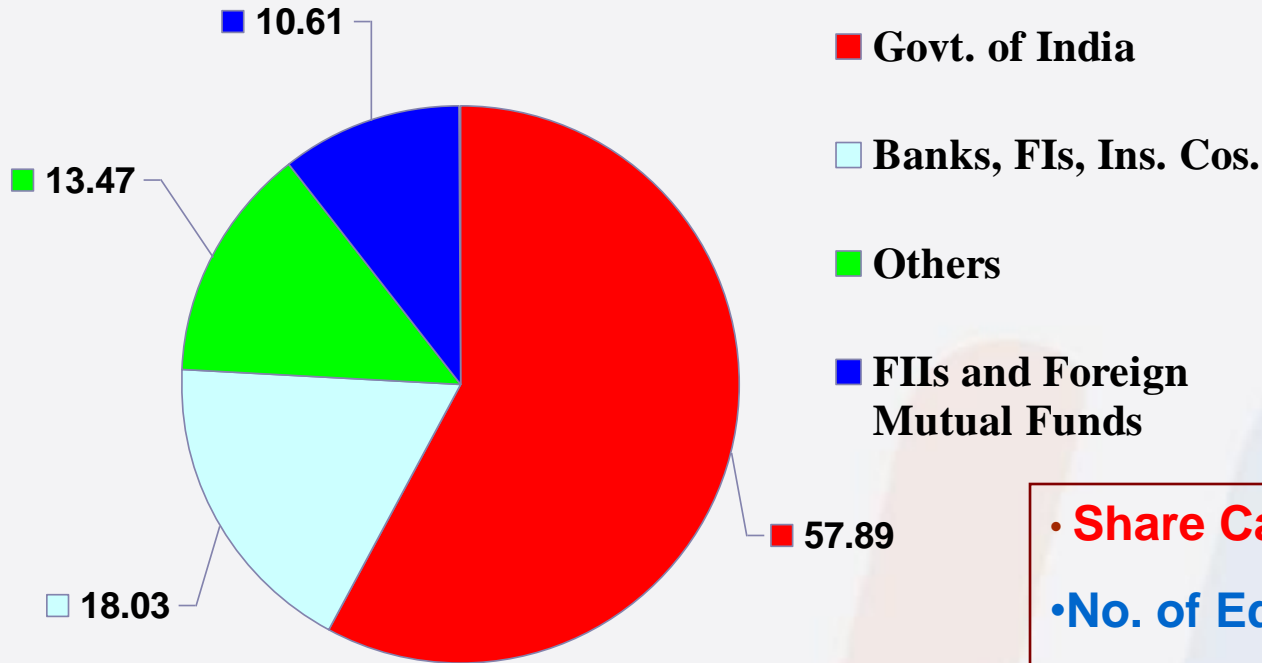
788	1510	724	487
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ATMs opened during F.Y.13 - 802
 Branches opened during F.Y. 13 - 310

SERVICE OUTLETS

	MAR 12	MAR 13
Branches	3201	3511
Ext. Counters	40	37
Service branches	46	47
Total	3287	3595
ATMs	3801	4603

Transactions through Electronic mode have increased from 54.75% as of March 12 to 60.02% as of March 13.



• Share Capital	₹.597 crore
• No. of Equity Shares	59.68 crore
• Net worth	₹15777 crore
• B. V. per share	₹264.37
• Return on Equity:	11.88%
• Market Cap (31.03.2013) :	₹.13013 cr

*Major highlights
of last quarter*

- The Bank, in its pursuit for expanding its international operations, opened its second international branch i.e. DIFC branch, Dubai.
- The Bank's Staff College won the prestigious Golden Peacock Award under category 'Employer & Training Provider'. The Bank received the award for the 5th time.
- Mr. D. Sarkar, CMD was awarded "Banker of the Year" by Skoch Consultancy Services as a part of their Financial Inclusion Awards 2013.

Disclaimer

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as “is”, “aims”, ‘will’, ‘would’, ‘indicating’, ‘expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statements’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Union Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.



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