

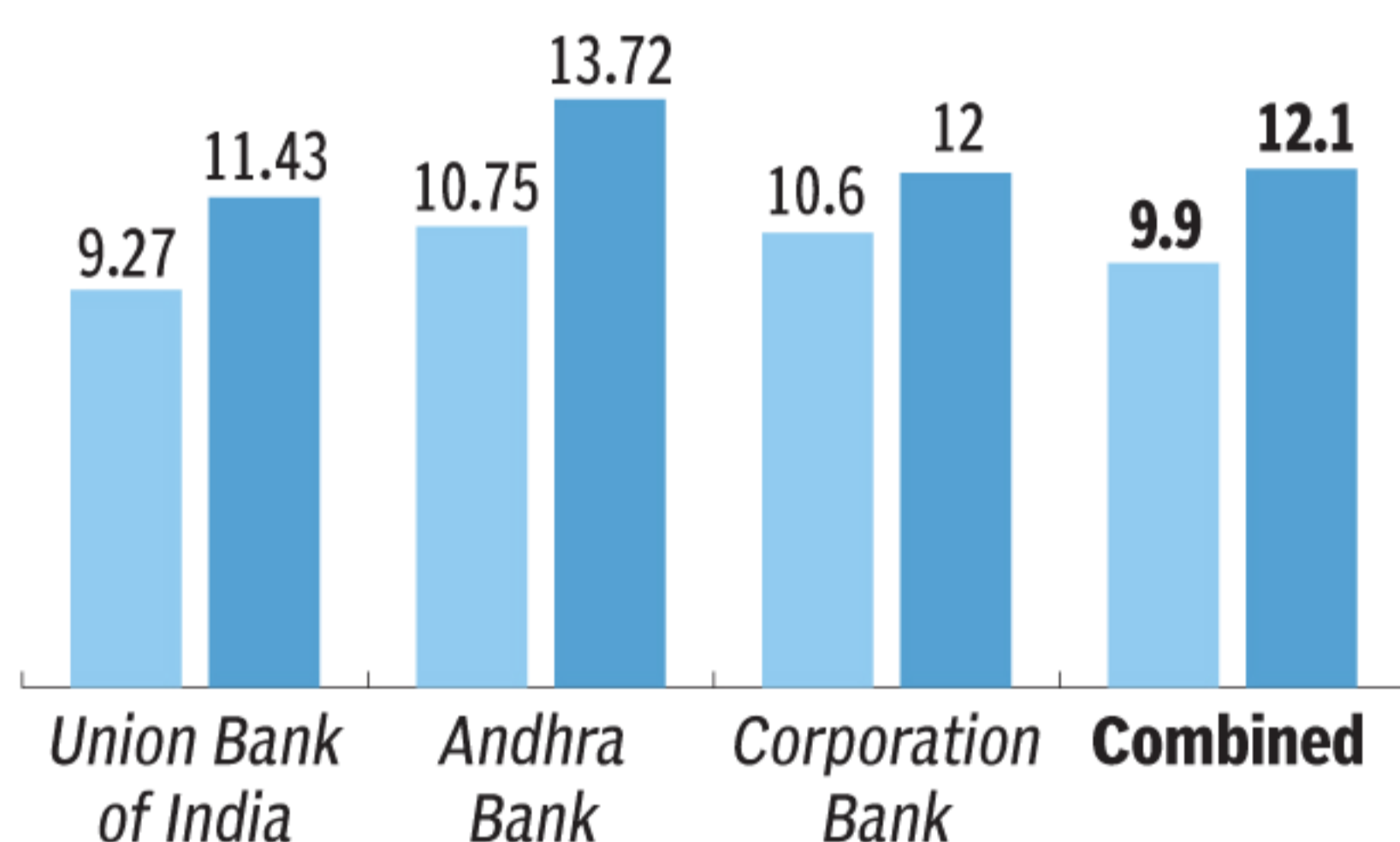
UNION BANK OF INDIA + ANDHRA BANK + CORPORATION BANK

| | Union Bank of India | Andhra Bank | Corporation Bank | Combined expected growth % [#] |
|---------------------------------|---------------------|-----------------|------------------|---|
| Loans CAGR (FY14-FY19)% | 6.7 | 10 | -2.4 | Low single digit |
| Deposit CAGR (FY14-FY19) % | 6.9 | 9.1 | -0.9 | |
| 1QFY20 financial metrics | | | | |
| Loans (₹ cr) | 3,21,473 | 1,80,258 | 1,35,442 | 6,37,173 |
| Loans growth % YoY | 1 | 12.3 | 8.6 | |
| Deposits (₹ cr) | 4,30,014 | 2,16,721 | 1,85,443 | 8,32,178 |
| Deposits growth % YoY | 6 | 6.8 | 5 | |
| Net profit (₹ cr) | 225 | 52 | 103 | |
| CASA deposits (₹ cr) | 1,46,303 | 68,141 | 53,219 | 2,67,663 |
| CASA% of deposits | 34 | 31.4 | 28.7 | 32.2 |
| Return on assets % (annualised) | 0.17 | 0.08 | 0.2 | |
| Return on equity % (annualised) | 4.6 | 2.05 | 2.49 | |
| Gross NPA (₹ cr) | 48,812 | 29,636 | 20,913 | 99,361 |
| Gross NPA% | 15.18 | 16.4 | 15.4 | 15.6 |

[#]in the year following the merger

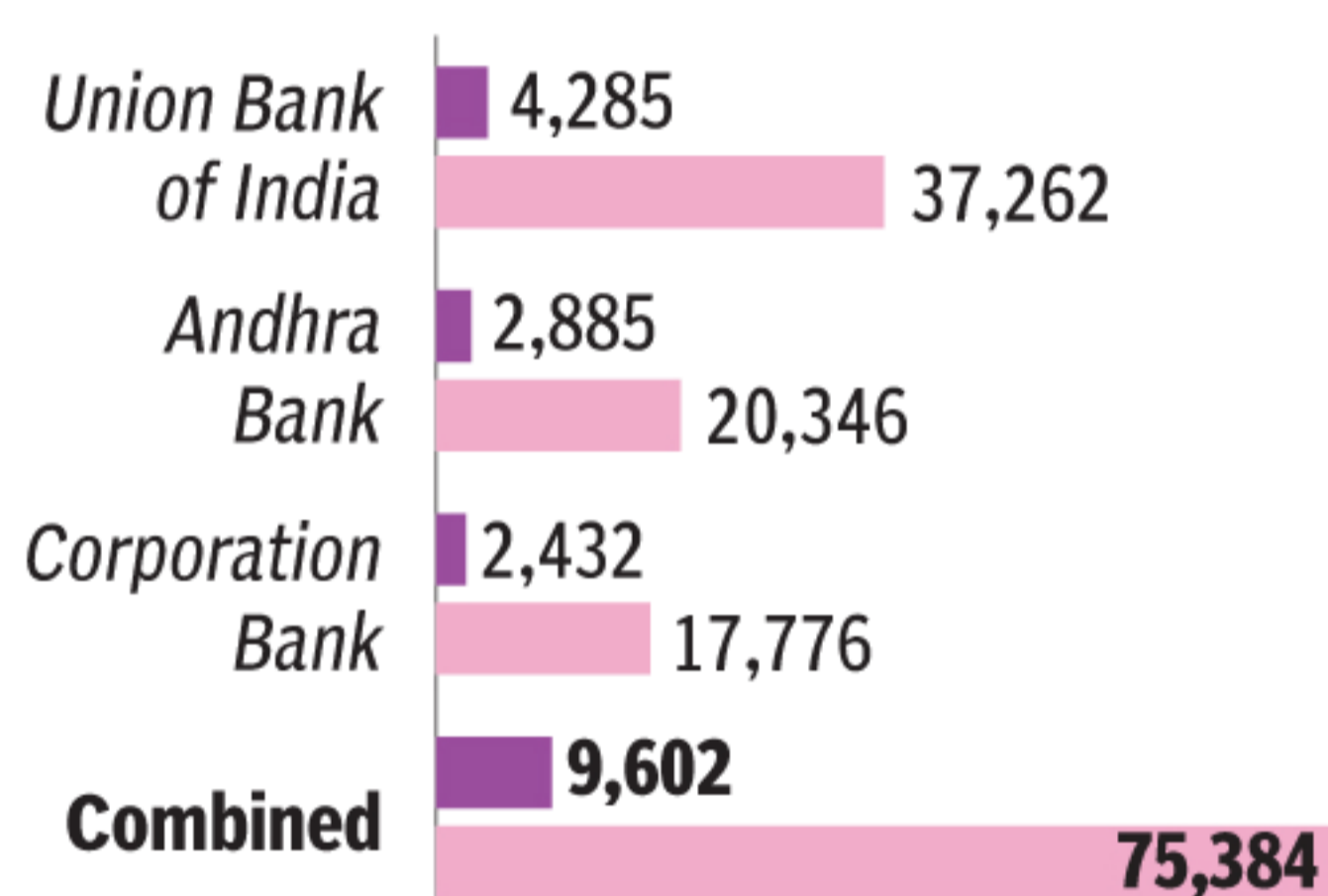
Capital adequacy ratios (%)

■ Tier-1 (%) ■ Total CAR (%)



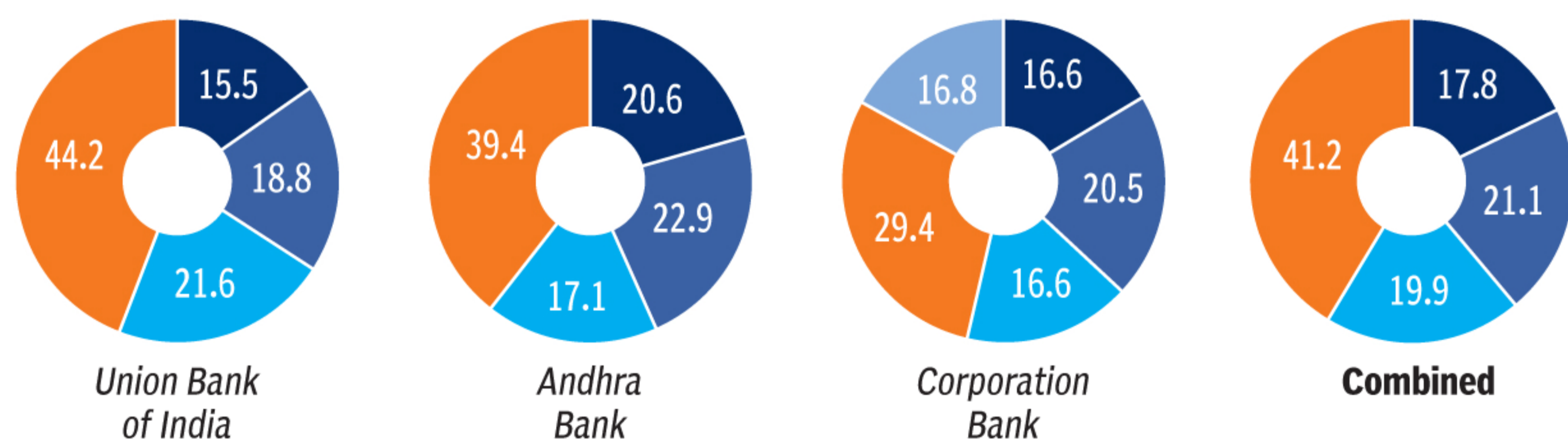
Business metrics (in numbers)

■ Branches ■ Employees as of March 2019



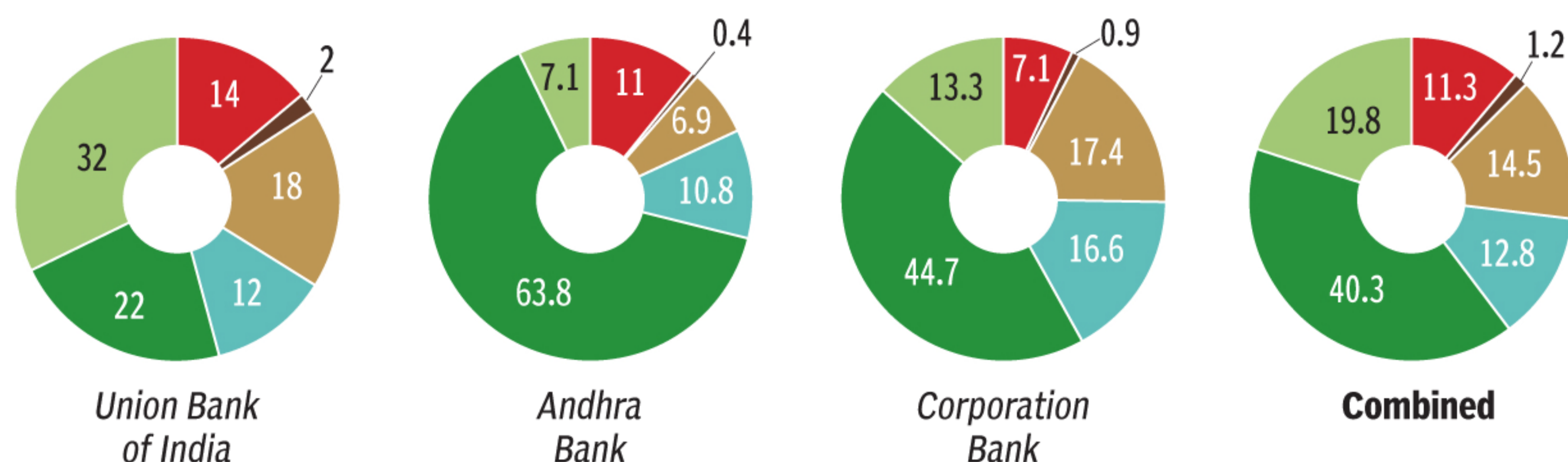
Advances mix (%)

● Agri ● Retail ● MSME ● Corporate loans ● Others



Branches mix (%)

● East ● North East ● West ● North ● South ● Central



Source: Annual reports, company presentation, RBI

Branches mix: where not available, numbers are compiled from RBI data on region-wise functional offices. Numbers for combined entity have been arrived by adding each line item. Overlaps have not been considered