UNION BANK OF INDIA + ANDHRA BANK + CORPORATION BANK Corporation **Andhra Union Bank Combined expected** of India growth %# Bank Bank -2.4 10 Loans CAGR (FY14-FY19)% 6.7 Low single digit 6.9 -0.9 9.1 Deposit CAGR (FY14-FY19) % 1QFY20 financial metrics **Loans** (₹ cr) 3,21,473 1,80,258 1,35,442 6,37,173 8.6 Loans growth % YoY 12.3 **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%** 16.4 15.4 **15.6** 15.18 #in the year following the merger Capital adequacy ratios (%) **Business metrics** (in numbers) ■ Tier-1 (%) ■ Total CAR (%) Branches Employees as of March 2019 13.72 4,285 Union Bank 12.1 12 11.43 10.75 of India 37,262 10.6 9.9 9.27 Andhra 2,885 Bank 20,346 2,432 Corporation Bank 17,776 9,602 **Combined** Union Bank Andhra Corporation **Combined** 75,384 of India Bank Bank Advances mix (%) RetailMSME Others Agri Corporate loans 16.6 15.5 17.8 16.8 20.6 39.4 44.2 41.2 18.8 20.5 21.1 22.9 29.4 21.6 16.6 19.9 17.1 Corporation **Combined** Union Bank Andhra of India Bank Bank **Branches mix (%)** North • South North East West Central East 0.4 1.2 7.1 11 13.3 11.3 14 19.8 17.4 32 14.5 18 10.8 16.6 12.8 44.7 40.3 12 63.8 22 **Combined Union Bank** Andhra Corporation of India Bank Bank

Source: Annual reports, company presentation, RBI

Branches mix: where not available, numbers are complied 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