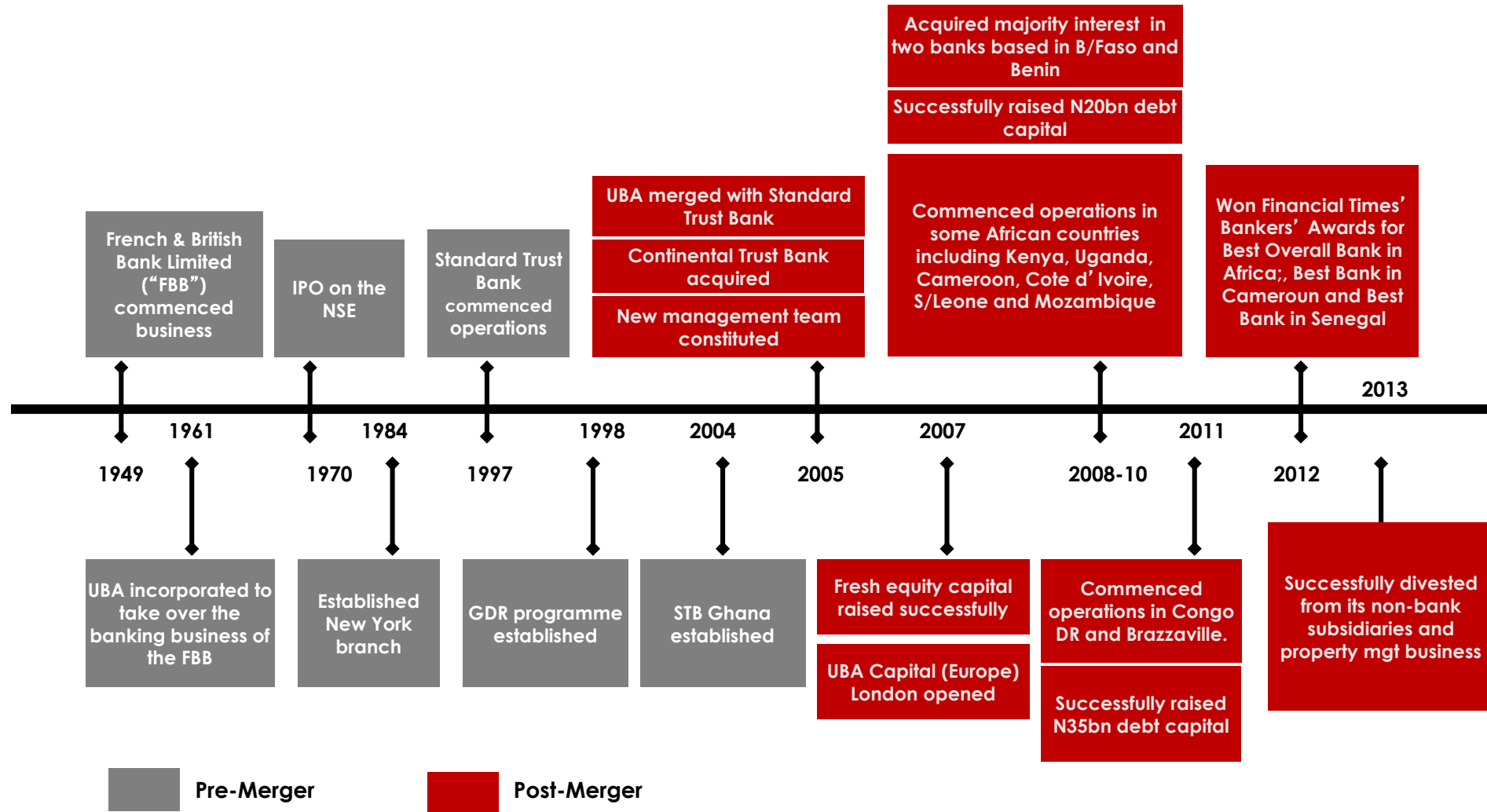


UBA AT A GLANCE

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Evolution of UBA Plc



UBA Profile at a Glance



A truly Pan-African Bank, with operations across 19 key un(der)banked African markets

A unique and scalable platform to take full advantage of growth opportunities in all sectors of the African economy

- Third largest bank in Nigeria, with an estimated c.10% market share
- The Nigerian bank with the largest earnings diversification and footprints across the African continent
- Full scale exposure to key growth poles of the African economy; consumer, commodities and infrastructure
- Meeting customers' global transaction need through its presence in London, New York and Paris
- Serving c.14million customers, through one of the most revered diverse channels in Africa;
1,000 branches and customer touch points, 1,750 ATMs, 13,500 PoS, robust online and mobile banking

Moderate risk appetite, with a good balance between profitability and sustainability

- Enhanced risk management and control framework, with clear definition of risk appetite
- Well diversified loan book: 3.9% NPL with 84% coverage & moderate cost of risk.
- Minimal exposure to volatile sectors and segments of the market
- Strong governance structure and oversight, with zero tolerance for regulatory and internal policy infractions

Funding, Liquidity and Capital

- Strong 79% stable CASA funding
- Relatively low 3.7% cost of funds
- Headroom for lower CoF, on growing African retail penetration
- Liquid balance sheet to take advantage of emerging opportunities
- Adequate BASEL II CAR of 20%

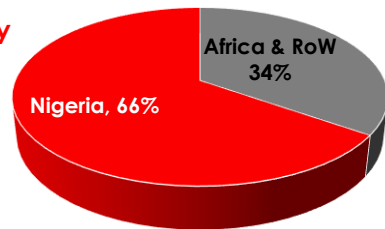
Asset Creation and Quality

- Over N3.5 trillion balance sheet size
- Focused loan exposure to lower risk corporate and commercial markets
- Bouquet of holistic financial solutions to regional businesses
- Target to formalize the unbanked

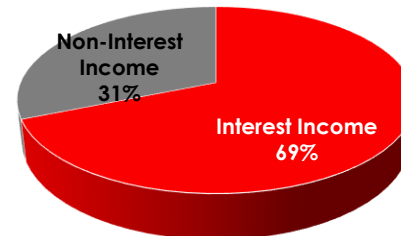
Profitability

- RoAE of 19%; ahead of peer average
- Notable upside to NIM (6.7%), as asset yield rises and CoF moderates
- Moderating CIR of 63%, with benign outlook
- Profitability target built on sustainability and long term value creation

Profit By Geography (2016FY)



Earnings By Type (2016FY)



2016 Full Year Results Snapshot ::: Proven Resilience



		31-Dec-16	31-Dec-15	% Change
COMPREHENSIVE INCOME & PROFIT TREND (N'million)	Gross Earnings	383,647	314,844	+21.9%
	Net Interest Income	165,200	133,599	+23.7%
	Net Operating Income	270,889	210,257	+28.8%
	Operating Expenses	(152,501)	(136,640)	+11.6%
	Profit Before Tax	90,642	68,454	+32.4%
	Profit After Tax	72,264	59,654	+21.1%
EFFICIENCY AND RETURN	Cost-to-Income Ratio	63%	67%	
	Post-Tax Return on Average Equity	19%	20%	
	Post-Tax Return on Average Assets	2.3%	2.2%	
		31-Dec-16	31-Dec-15	% Change
FINANCIAL POSITION TREND (N'million)	Total Assets	3,504,470	2,752,622	+27.3%
	Customer Deposits	2,485,610	2,081,704	+19.4%
	Net Loans to Customers	1,505,319	1,036,637	+45.2%
	Total Equity	448,069	332,621	+34.7%
BUSINESS CAPACITY AND ASSET QUALITY RATIOS	Total Loan-to-Deposit Ratio	61%	49%	
	Capital Adequacy Ratio (BASEL II)	20%	20%	
	Non-Performing Loan Ratio	3.9%	1.7%	

Shareholder Information

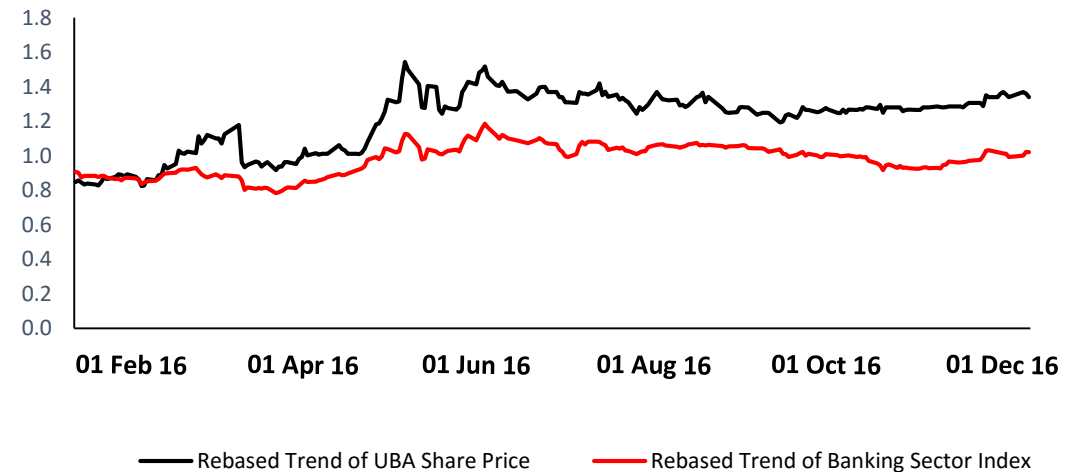


Board Composition

Name	Role
Tony O. Elumelu, CON	Chairman
AMB. Joe Keshi, OON	Vice-Chairman/Non-ED
Kennedy Uzoka	GMD/CEO
Victor Osadolor	Deputy Managing Director
Dan Okeke	ED, Abuja and East Bank
Emeke E. Iweriebor	ED/RCEO, UBA Africa-Francophone
Oliver Alawuba	ED/RCEO, UBA Africa-Anglophone
Uche Ike	ED, Risk Mgt, Gov. and Comp.
Puri Ibrahim	ED, North Bank
Chukwuma Nweke	ED, Operations and Technology
Ayoku A. Liadi	ED, Lagos and West Bank
Rose Okwechime	Non-Executive Director
Kola Jamodu, CFR	Non-Executive Director
Adekunle Olumide, OON	Non-Executive Director
Foluke K. Abdulrazaq	Non-Executive Director
Ja'afaru Paki	Non-Executive Director
Yahaya Zekeri	Non-Executive Director
Owanari Duke	Non-Executive Director
Samuel Oni, FCA	Non-Executive Director

Stock Snapshot

NSE Ticker	UBA
Bloomberg Ticker	UBA NL
Share Price (as at 24 April, 2017)	N5.40
Shares outstanding (Mn Units)	36,279
Market Capitalization (N'Bn)	195.9
Market Capitalization (USD'Mn)	642.2
1-Mth Avg. Daily Traded Vol. (Mn Units)	16.4
Price-to-Earnings Ratio	2.81x
Price-to-Book Value Ratio	0.44x



Our Shared Values



Questions

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