



UBA at a Glance

One Investment...Multiple Return

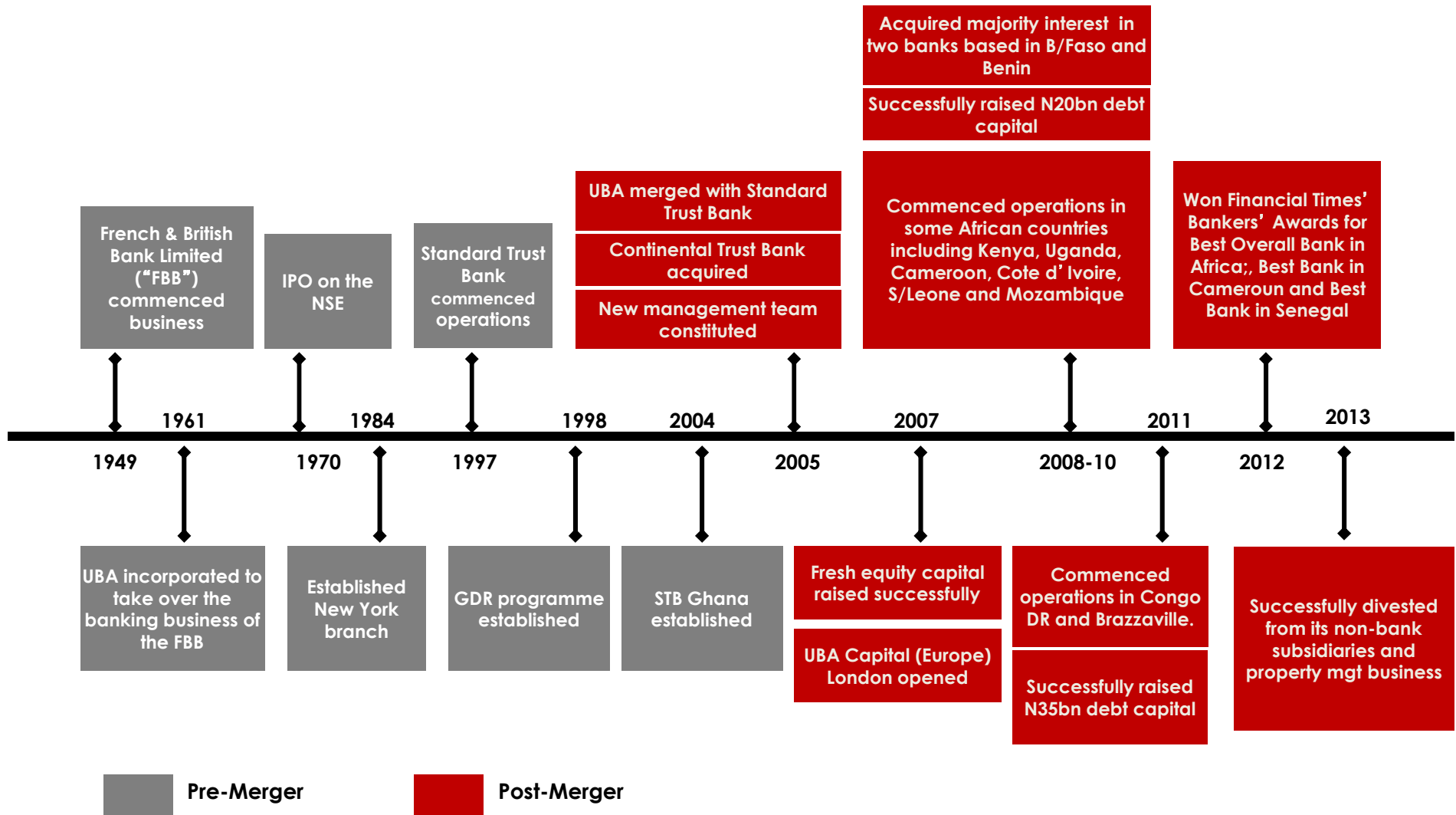
July 2015



Africa's global bank

www.ubagroup.com

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 (the biggest economy), with an estimated 10% market share
- The only 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 ≈9million customers, through one of the most revered diverse channels in Africa;
605 business offices, 1,738 ATMs, 13,452 PoS, robust online and mobile banking platforms and social media.

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 with compelling quality ratios – 1.6% NPL, 132% coverage and 0.8% cost of risk.
- Minimal exposure to volatile and retail segments of the market
- Strong governance structure and oversight, with zero tolerance for regulatory and internal policy infractions

Funding, Liquidity and Capital

- Strong 72% stable CASA funding
- Relatively low 4.2% 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 19%

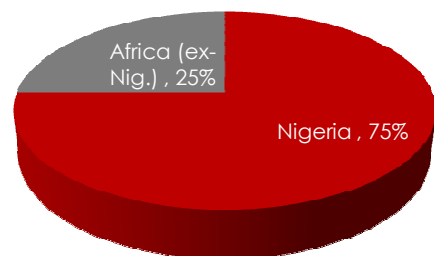
Asset Creation and Quality

- ≈ USD15bn assets
- Biased loan exposure to lower risk corporate and commercial market
- Bouquet of holistic financial solutions to regional businesses
- Formalization of over 90% of unbanked USD184bn intra-Africa trade

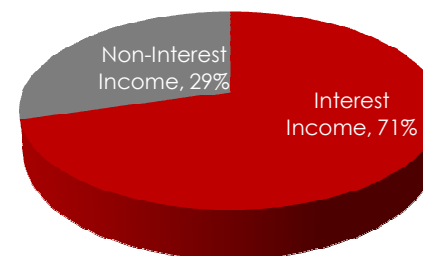
Profitability

- Annualized RoAE of ≈25% in 2015Q1
- NIM upside beyond 6.5% target in 2016, as asset yield improves
- Moderating CIR of 63%, with a more benign outlook
- Profitability target built on sustainability and long term value creation

Earnings By Geography



Earnings By Type



2015Q1 Group Results Snapshot ::: Consolidating Gains

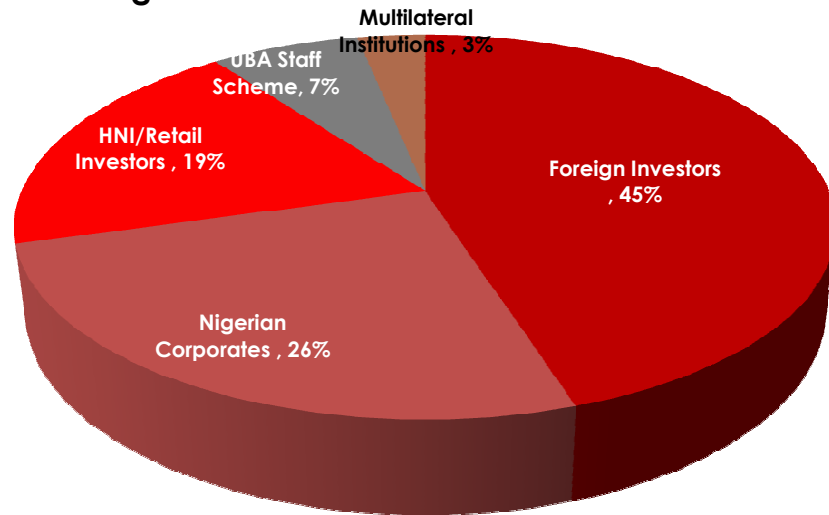


		31-Mar-15	31-Mar-14	% Change
COMPREHENSIVE INCOME & PROFIT TREND (N'million)	Gross Earnings	83,098	68,079	+22.06%
	Net Interest Income	30,783	29,272	+5.16%
	Operating Income	53,247	45,512	+17.00%
	Operating Expenses	(32,530)	(31,427)	+3.51%
	Profit Before Tax	18,389	13,544	+35.77%
	Profit After Tax	16,956	12,587	+34.71%
EFFICIENCY AND RETURN	Cost-to-Income Ratio	63.9%	69.1%	
	Post-Tax Return on Average Equity	24.8%	22.1%	
	Post-Tax Return on Average Assets	2.4%	1.9%	
		31-Mar-15	31-Dec-14	% Change
FINANCIAL POSITION TREND (N'million)	Total Assets	2,964,094	2,762,573	+7.29%
	Total Deposits	2,397,215	2,228,891	+6.58%
	Net Loans to Customers	1,142,416	1,071,859	+4.20%
	Net Assets	280,846	265,406	+5.82%
BUSINESS CAPACITY RATIOS	Total Loan-to-Deposit Ratio	48.7%	50.2%	
	Capital Adequacy Ratio	17.0%	17.0%	
	Liquidity Ratio	50.0%	48.9%	

Shareholder Information



Shareholding Structure

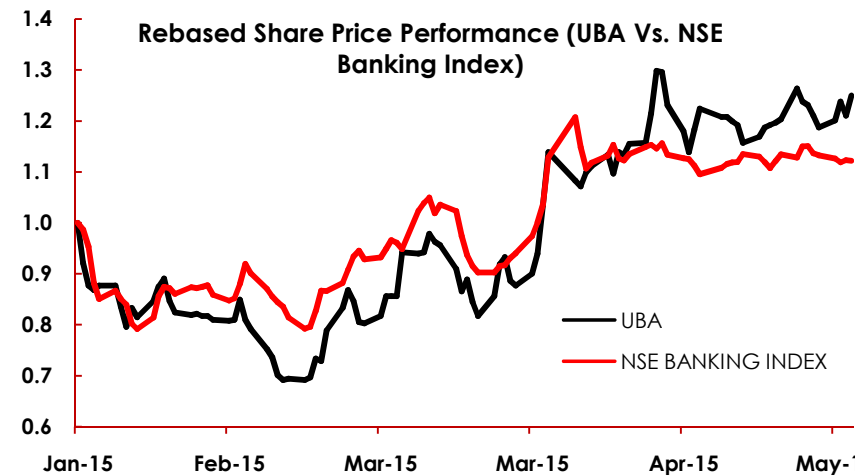


Stock Snapshot

NSE Ticker	UBA
Bloomberg Ticker	UBA NL
2015 Average Share Price	N4.20
Shares Outstanding (Mn Units)	36,279
Market Capitalization (N'Mn)	152,372
Market Capitalization (USD'Mn)	773.5
3-Mth Avg. Traded Vol. (Mn Units)	29.9
Price-to-Earnings Ratio	2.92x
Price-to-Book Value Ratio	0.54x

Board Composition

Name	Role
Tony O. Elumelu, CON	Chairman
Phillips Oduoza	GMD/CEO
Kennedy Uzoka	DMD & CEO, UBA Africa
Femi Olaloku	ED, Treasury and Int'l. Banking
Dan Okeke	ED, Abuja & East Bank
Emeke Iweriebor	ED, Deputy CEO, UBA Africa
Obi Ibekwe	ED, Resources
Amb. Joe Keshi	Vice Chairman, Non-Executive Director
Chief Kola Jamodu, CFR	Non-Executive Director
Adekunle Olumide, OON	Non-Executive Director
Mrs. Foluke Abdulrazaq	Non-Executive Director
Alh. Ja'afaru Paki	Non-Executive Director
Yahaya Zekeri	Non-Executive Director
Mrs. Rose Okwechime	Non-Executive Director
Mrs. Onari Duke	Non-Executive Director
Chief Samuel Oni	Non-Executive Director



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