FY-2013
Quick Facts

Clear & focused strategy

Africa’s Global Bank
- Well diversified business
- Leading player in 5 key markets
- Operations in 19 African countries
- Aspires to be Africa’s bank of first choice

Strong Retail Franchise
- Over 600 branches
- Over 7 million Customers
- Over 8,000 POS terminals
- Various products and services

Solid Risk Mgt Standards
- Robust risk mgmt organization
- Rigorous credit approval process
- Low NPL and high coverage ratio

FY-2014 Strategic Targets
- Grow low cost deposits by 20%
- Achieve 20% ROE and 1.8% ROA
- Achieve 60% cost/income ratio
- Deepen e-banking play

Key Metrics – (Year-on-Year)

<table>
<thead>
<tr>
<th>Financial Position N’mn</th>
<th>FY-2013</th>
<th>FY-2012</th>
<th>% Chg</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>2,642,296</td>
<td>2,272,923</td>
<td>16.25%</td>
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<tr>
<td>Total net loans</td>
<td>963,871</td>
<td>687,435</td>
<td>40.21%</td>
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<tr>
<td>Total deposits</td>
<td>2,221,764</td>
<td>1,777,788</td>
<td>24.97%</td>
</tr>
<tr>
<td>Shareholders’ funds</td>
<td>235,036</td>
<td>192,467</td>
<td>22.12%</td>
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</tbody>
</table>

Cost-to-income ratio

<table>
<thead>
<tr>
<th>Gross earnings trend (N’mn)</th>
</tr>
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<tbody>
<tr>
<td>FY 10</td>
</tr>
<tr>
<td>177,571</td>
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</table>

Credit Rating

<table>
<thead>
<tr>
<th>Credit Rating</th>
<th>Fitch</th>
<th>GCR</th>
<th>Agusto</th>
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</thead>
<tbody>
<tr>
<td>Short term</td>
<td>B</td>
<td>1.25%</td>
<td>A+ (NG)</td>
</tr>
<tr>
<td>Long term</td>
<td>B+</td>
<td>1.75%</td>
<td>BB-</td>
</tr>
<tr>
<td>Previous</td>
<td>Same</td>
<td>1.25%</td>
<td>Channel</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Channel</td>
</tr>
</tbody>
</table>

Recent Shareholding Structure

Corporate Profile
- Offers full range of financial products & services
- Approximately 7 million customers globally
- Headquartered in Lagos, Nigeria.

Five Strategic Business Groups
- UBA Domestic Bank
- UBA Africa
- Treasury & International Banking
- Electronic & Retail Banking
- UBA Pensions, UBA Capital (UK) & FX Mart
FY-2013
Quick Facts

Notes:
FY means “Full Year”; 1Q means “First Quarter”; 2Q means “Second Quarter”; 3Q means “Third Quarter” and 9M means “Nine Months”. The Nine Months 2013 result was prepared in line with the IFRS; in our analysis, the nine months 2013 balance sheet was compared with full year 2012 IFRS reports, while its income statement is compared with nine months 2012 IFRS version of the results.

Important disclosure:
This report was prepared by UBA investor relations’ team to provide background information on the Group. The report is issued for information purposes only, especially with regards to enabling users understand the inherent potentials of the business. It is therefore not a solicitation to buy or sell the stock.

The information contained herein is subject to change and neither the bank nor its investor relations staff is under any obligation to notify you or make public any announcement with respect to such change.

Users are hereby advised to exercise caution in attempting to rely on these information and carry out further research before reaching conclusions regarding their investment decisions.