



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD

**INVESTOR
PRESENTATION
DECEMBER 2017**



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Overview

City Union Bank Ltd, the oldest private sector bank in India, was founded on October 31, 1904 and is headquartered at Kumbakonam, Tamil Nadu, India.

The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with granular asset profile including providing short term and long term loans to agricultural sector.

Facts & Figures

Position as on 31.12.2017

Deposits



INR 31,339 Cr

Advances



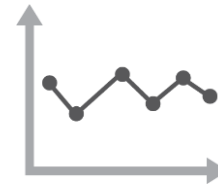
INR 26,089 Cr

Net Interest Margin



4.45%

Net NPA



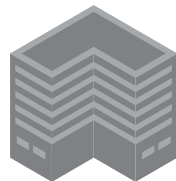
1.74%

Employees



5,049

Branches



561

ATM's



1,584

Efficiency Ratio



38.05%

AWARDS & ACCOLADES

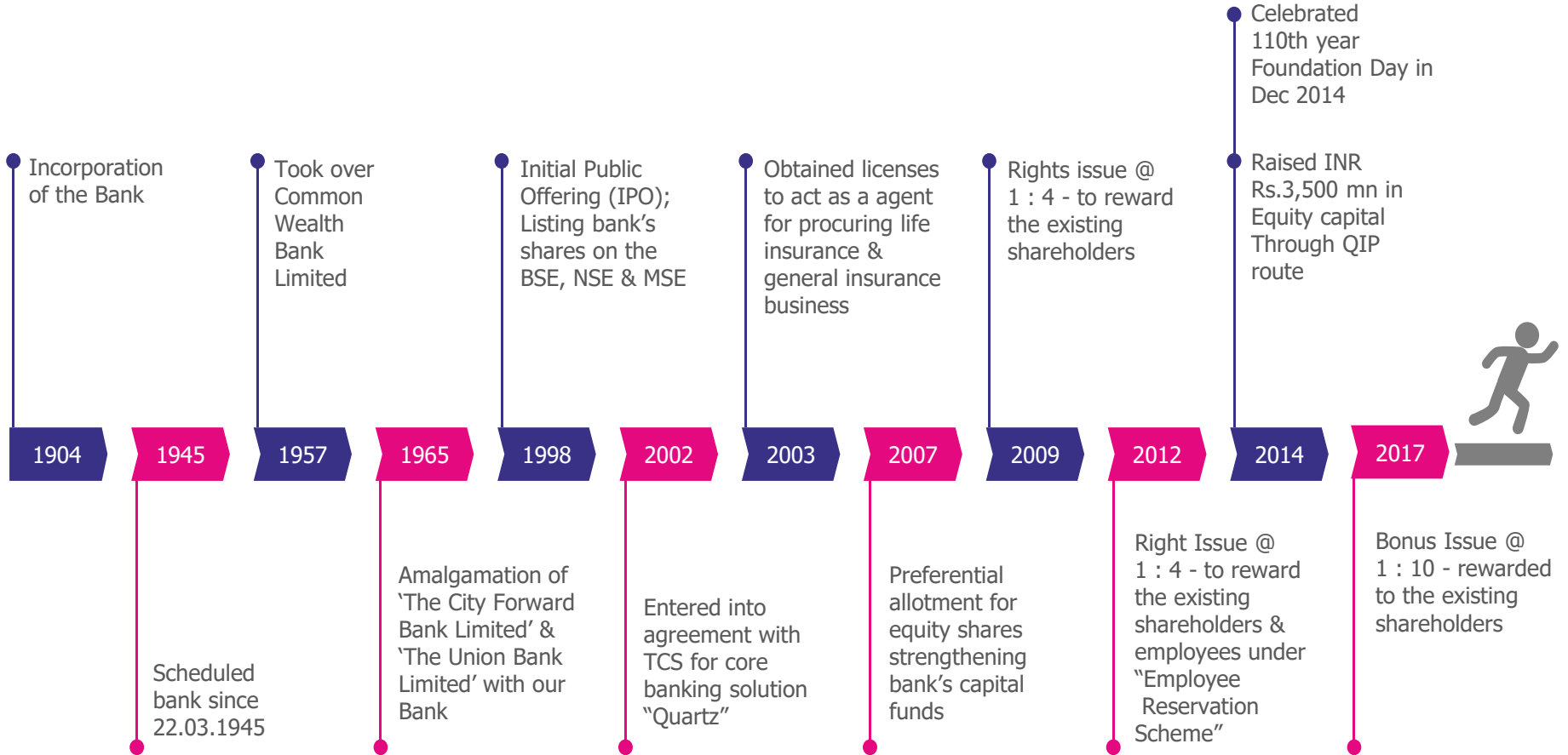


**Best Small sized Bank for 2015-16 by Business World –
PWC Best Banks’ Survey 2016 (Second year in a row)**



**Won Financial Express Best Bank award in the category
“Top old Private Sector Bank” for FY 2015-16 (Third year
in a row)**

Key milestones



City Union Bank – A specialized banking model aligned to Target Segment – SME/MSME



Competitive Advantages

Strong track record

- Continuous profitability and dividend payout in all 110+ years of operations
- Business growth of 20% CAGR in last 10 years

Robust corporate governance practices

- Strong board with majority of directors being independent
- Consistency in management with only 7 CEOs appointed in 100+ years

Diversified asset profile

- Granular asset profile with advances to top 20 borrowers contributing around 10%
- Lower ticket size lending backed by adequate collaterals

Higher yielding loan portfolio

- Trading and MSME loan segments earning high yields constitute about 52% of advances

Adequately capitalised

- Strong Capital Adequacy ratio of 14.93% out of which Tier 1 constitutes 14.47%

Network

- Pan India presence with 561 branches
- Strong presence in South India (504 branches) of which 388 are in Tamil Nadu alone

Q3 & 9M FY 2018 Performance – A snapshot

- ✓ Deposits increased by 5% from Rs.300 Bn to Rs.313 Bn Y-o-Y
- ✓ Advances registered a growth of 20% from Rs.218 Bn to Rs.261 Bn Y-o-Y
- ✓ Total business grown by 11% to Rs.574 Bn from Rs.518 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 8% from Rs.2,736 Mn to Rs.2,965 Mn (Q3-Vs-Q3) and 22% from Rs.7,461 Mn to Rs.9,135 Mn (9M-Vs-9M)
- ✓ Net Profit increased by 22% from Rs.1,266 Mn to Rs.1,548 Mn (Q3-Vs-Q3) and 18% from Rs.3,739 Mn to Rs.4,399 Mn (9M-Vs-9M)

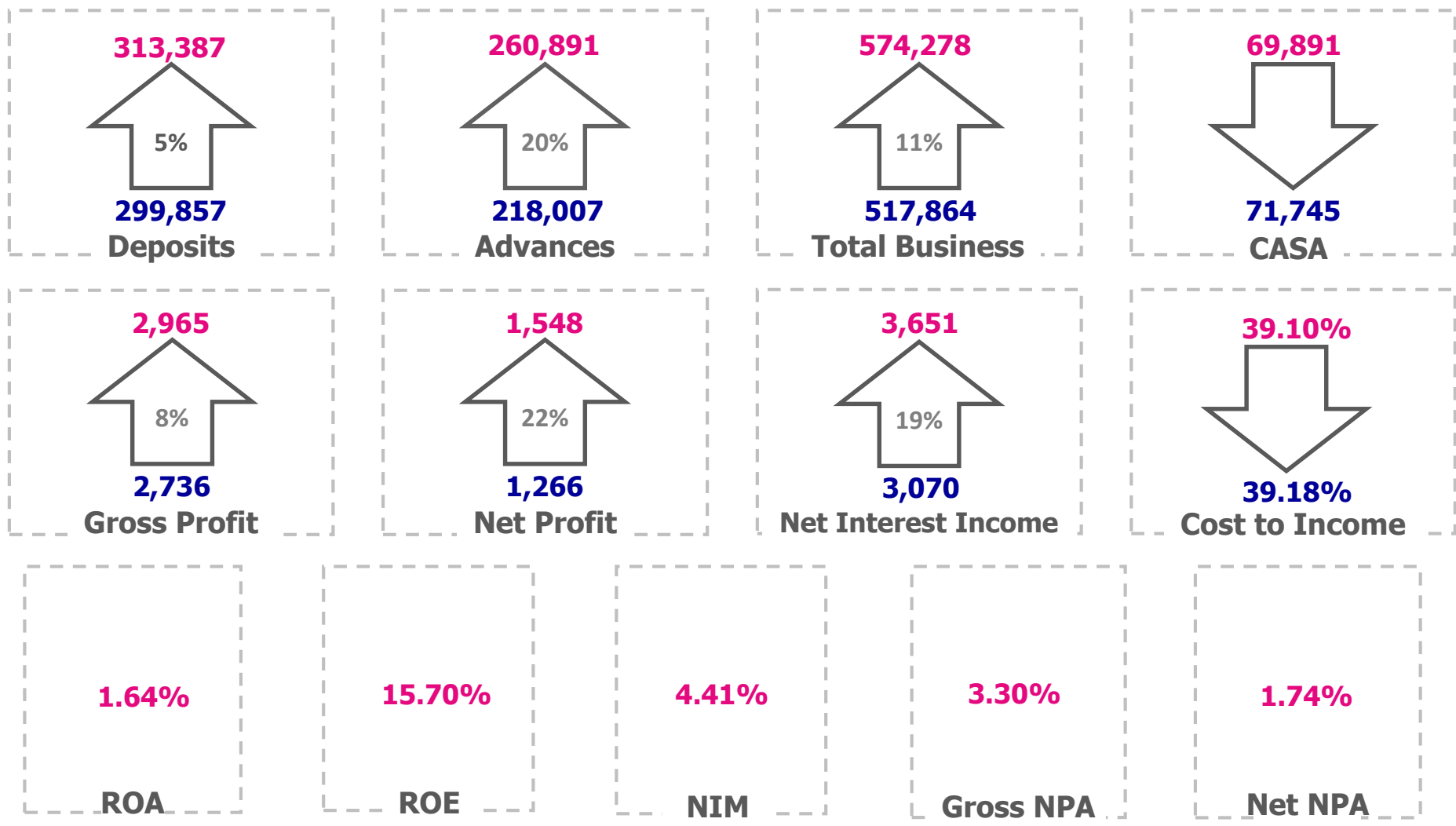
- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q3 FY 2018	9M FY 2018	FY 2017
➤	Return on Assets	- 1.64%	1.61%	1.50%
➤	Net Interest Margin	- 4.41%	4.45%	4.17%
➤	Return on Equity	- 15.70%	15.47%	15.26%
➤	Earnings per share	- Rs.2.33	Rs.6.89	Rs.8.39

- ✓ Gross NPA – 3.30% and Net NPA – 1.74%
- ✓ Provision Coverage Ratio – 65%
- ✓ CRAR – 14.93% (Basel III) of which core CRAR – 14.47%

Q3 FY 2018 Vs Q3 FY 2017 Performance – A snapshot

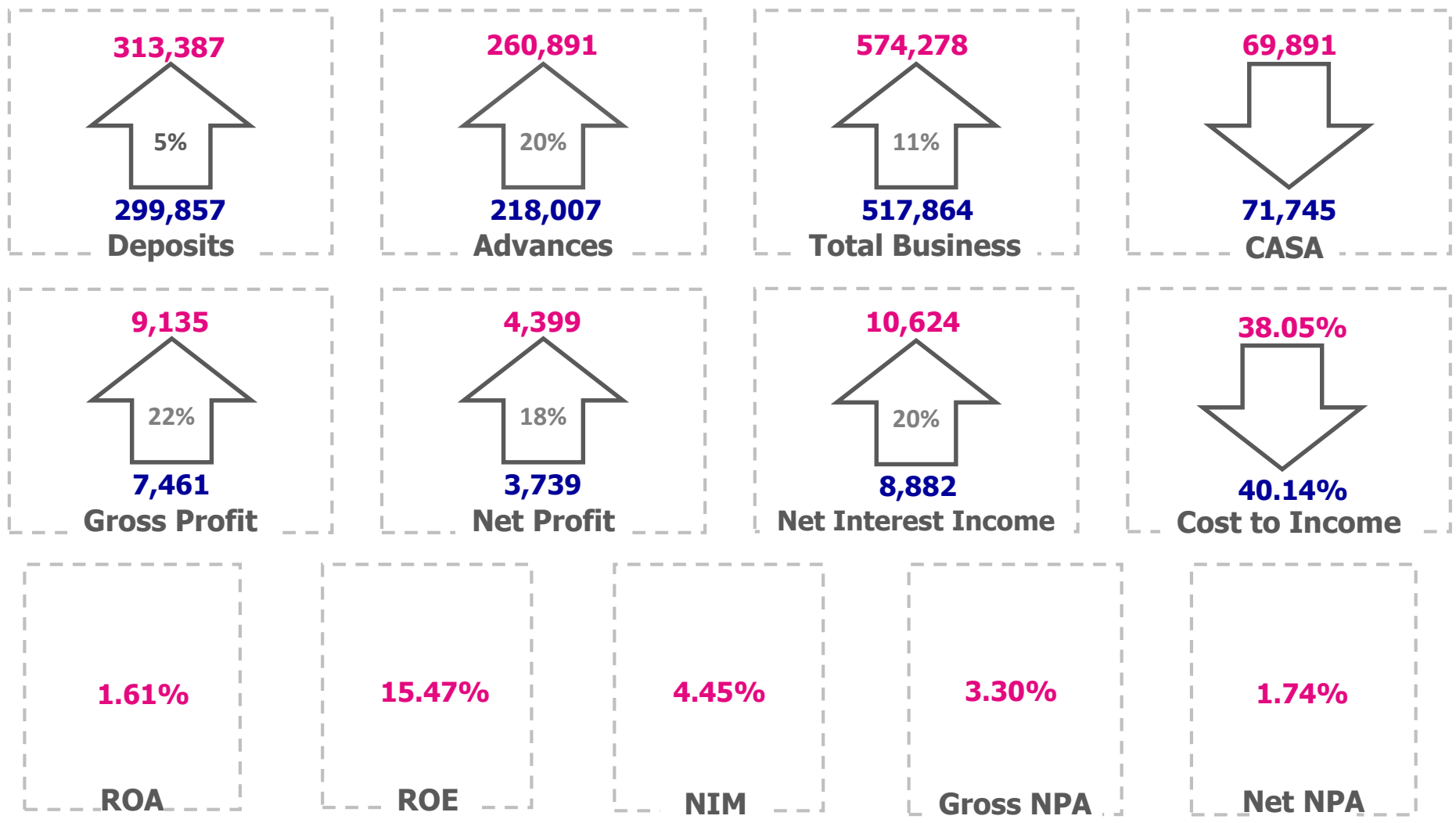
(All figures in INR Mn)



■ Q3 FY18 ■ Q3 FY17

9M FY 2018 Vs 9M FY 2017 Performance – A snapshot

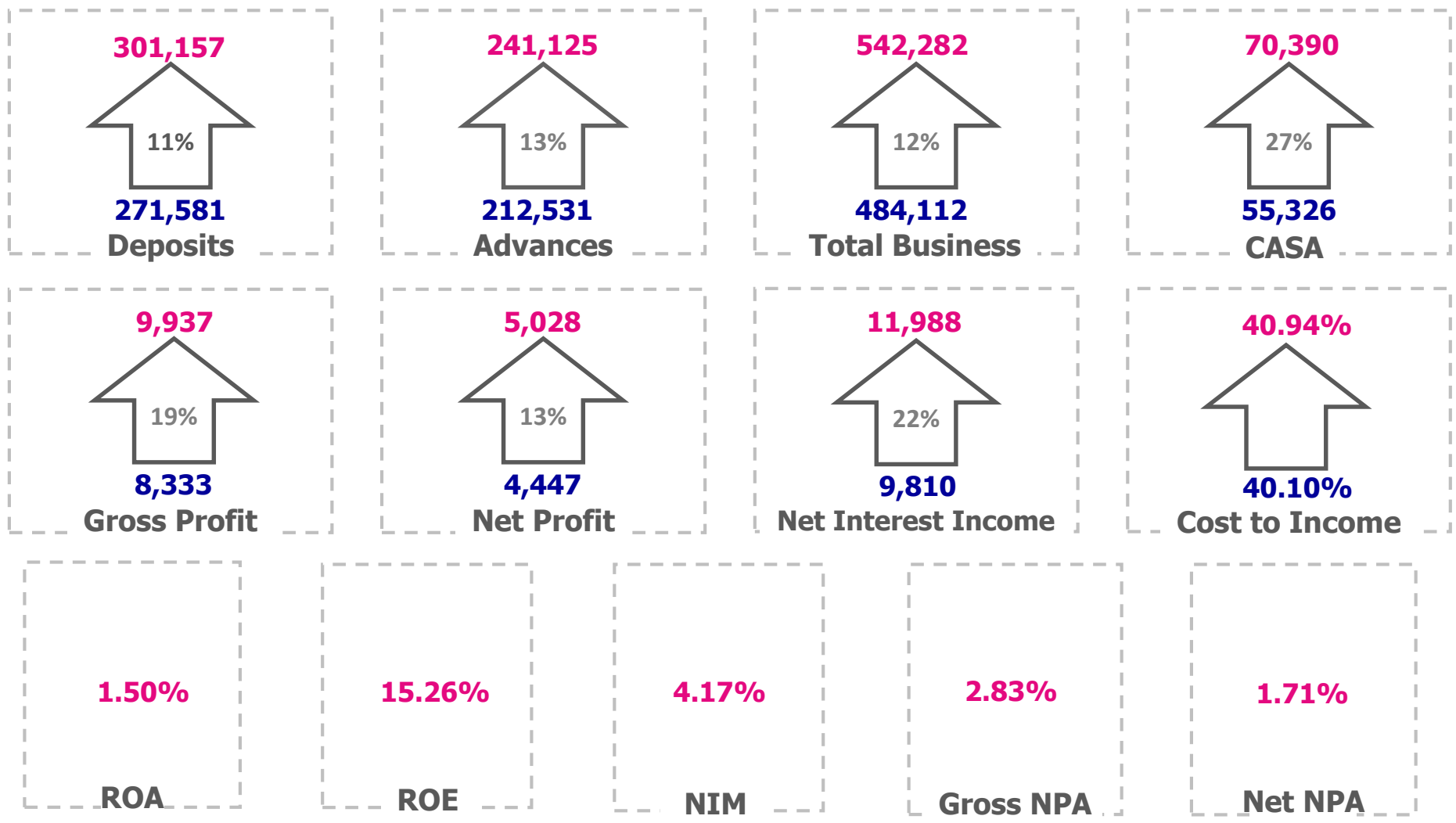
(All figures in INR Mn)



■ 9M FY18 ■ 9M FY17

FY 2017 Vs 16 Performance – A snapshot

(All figures in INR Mn)



■ FY17 ■ FY16

Q3 FY 18 Vs Q3 FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q3 FY 2018	Q3 FY 2017	Inc / (Dec)	Growth	Growth %	Q2 FY 2018
Deposits	313,387	299,857	↑	13,530	5%	308,816
Advances	260,891	218,007	↑	42,884	20%	253,888
Total Business	574,278	517,864	↑	56,414	11%	562,704
Demand Deposits	22,861	24,070	↓	-1,209	-ve	25,006
Saving Deposits	47,030	47,675	↓	-645	-ve	45,933
CASA	69,891	71,745	↓	-1,854	-ve	70,939
Gross NPA	8,598	6,499	↑	2,099	32%	7,804
Net NPA	4,478	3,707	↑	771	21%	4,410
Gross NPA (%)	3.30%	2.98%				3.07%
Net NPA (%)	1.74%	1.72%				1.76%
C R A R (BASEL – III)	14.93%	14.88%				15.31%
- Of which Tier I	14.47%	14.39%				14.86%
CD Ratio	83%	73%				82%
PCR	65%	62%				63%

Q3 FY 18 Vs Q3 FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q3 FY 2018	Q3 FY 2017	INC / (DEC)	Growth %	Q2 FY 2018
Net Interest Income	3,651	3,070	581	19%	3,548
Other Income	1,217	1,428	-211	-ve	1,552
Operating Expenses	1,903	1,762	141	8%	1,900
Gross Profit	2,965	2,736	229	8%	3,200
Provisions & Contingencies	1,417	1,470	-53	-ve	1,753
Net Profit	1,548	1,266	282	22%	1,447
Return on Assets	1.64%	1.45%			1.58%
Return on Equity	15.70%	15.01%			15.24%
Net Interest Margin	4.41%	4.18%			4.46%

9M FY 18 Vs 9M FY 17 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	9M FY 2018	9M FY 2017	INC / (DEC)	Growth %
Net Interest Income	10,624	8,882	1,742	20%
Other Income	4,123	3,581	542	15%
Operating Expenses	5,612	5,002	610	12%
Gross Profit	9,135	7,461	1,674	22%
Provisions & Contingencies	4,736	3,722	1,014	27%
Net Profit	4,399	3,739	660	18%
Return on Assets	1.61%	1.50%		
Return on Equity	15.47%	15.36%		
Net Interest Margin	4.45%	4.16%		

FY 17 Vs FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2017	FY 2016	Inc / (Dec)	Growth	Growth %
Deposits	301,157	271,581	↑	29,576	11%
Advances	241,125	212,531	↑	28,594	13%
Total Business	542,282	484,112	↑	58,170	12%
Demand Deposits	24,092	19,192	↑	4,900	26%
Saving Deposits	46,298	36,133	↑	10,165	28%
CASA	70,390	55,325	↑	15,065	27%
Gross NPA	6,820	5,120	↑	1,700	33%
Net NPA	4,083	3,232	↑	851	26%
Gross NPA (%)	2.83%	2.41%			
Net NPA (%)	1.71%	1.53%			
C R A R (BASEL – III)	15.83%	15.58%			
- Of which Tier I	15.36%	15.09%			
CD Ratio	80%	78%			
PCR	61%	60%			

FY 17 Vs FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2017	FY 2016	INC / (DEC)	Growth %
Net Interest Income	11,987	9,810	2,177	22%
Other Income	4,840	4,100	740	18%
Operating Expenses	6,890	5,577	1,313	24%
Gross Profit	9,937	8,333	1,604	19%
Provisions & Contingencies	4,909	3,886	1,024	26%
Net Profit	5,028	4,447	580	13%
Return on Assets	1.50%	1.50%		
Return on Equity	15.26%	15.60%		
Net Interest Margin	4.17%	3.81%		

Q3 FY 18 Vs Q3 FY 17 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q3 FY 2018	Q3 FY 2017	Growth (%)
Interest on Loans	7,246	6,565	10%
Interest on Investments	1,315	1,392	-ve
Other Interest Income	93	153	-ve
Total Interest Income	8,654	8,110	7%

Interest Expenses Breakup

Particulars	Q3 FY 2018	Q3 FY 2017	Growth (%)
Int Exp on Deposits	4,871	4,932	-ve
Other Int Expenses	131	108	21%
Total Interest Expenses	5,002	5,040	-ve

Other Income Breakup

Particulars	Q3 FY 2018	Q3 FY 2017	Growth (%)
CEB & Charges	612	523	17%
Treasury Income	344	793	-ve
Other Inc incl recoveries in written off a/cs	261	112	133%
Total Other Income	1,217	1,428	-ve

Operating Expenses Breakup

Particulars	Q3 FY 2018	Q3 FY 2017	Growth (%)
Employee Cost	798	803	-ve
Other Operating Expenses	1,105	959	15%
Total Expenses	1,903	1,762	8%

9M FY 18 Vs 9M FY 17 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	9M FY 2018	9M FY 2017	Growth (%)
Interest on Loans	21,169	19,382	9%
Interest on Investments	3,852	4,030	-ve
Other Interest Income	297	327	-ve
Total Interest Income	25,318	23,739	7%

Interest Expenses Breakup

Particulars	9M FY 2018	9M FY 2017	Growth (%)
Int Exp on Deposits	14,450	14,575	-ve
Other Int Expenses	244	282	-ve
Total Interest Expenses	14,694	14,857	-ve

Other Income Breakup

Particulars	9M FY 2018	9M FY 2017	Growth (%)
CEB & Charges	1,881	1,594	18%
Treasury Income	1,381	1,700	-ve
Other Inc incl recoveries in written off a/cs	861	287	200%
Total Other Income	4,123	3,581	15%

Operating Expenses Breakup

Particulars	9M FY 2018	9M FY 2017	Growth (%)
Employee Cost	2,391	2,204	9%
Other Operating Expenses	3,221	2,798	15%
Total Expenses	5,612	5,002	12%

FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Interest on Loans	25,902	23,676	9%
Interest on Investments	5,385	5,410	-ve
Other Interest Income	451	356	26%
Total Interest Income	31,738	29,442	8%

Interest Expenses Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Int Exp on Deposits	19,418	19,230	1%
Other Int Expenses	332	402	-ve
Total Interest Expenses	19,750	19,632	1%

Other Income Breakup

Particulars	FY 2017	FY 2016	Growth (%)
CEB & Charges	2,176	2,105	3%
Treasury Income	2,056	1,259	63%
Other Inc incl recoveries in written off a/cs	608	735	-ve
Total Other Income	4,840	4,100	18%

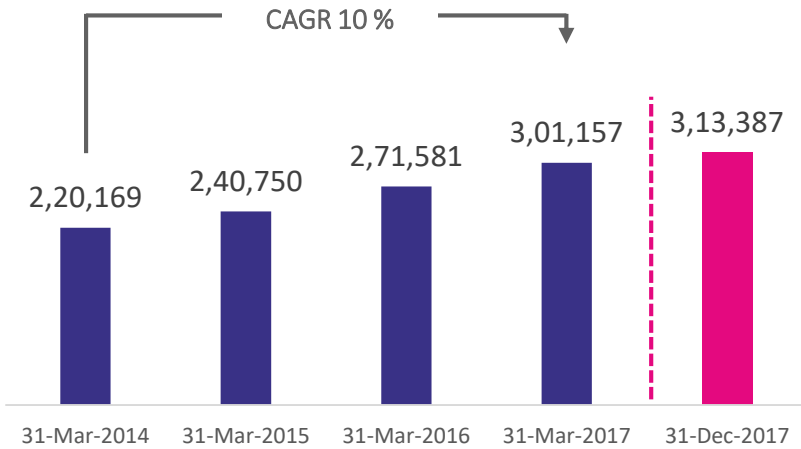
Operating Expenses Breakup

Particulars	FY 2017	FY 2016	Growth (%)
Employee Cost	2,982	2,132	40%
Other Operating Expenses	3,908	3,445	13%
Total Expenses	6,890	5,577	24%

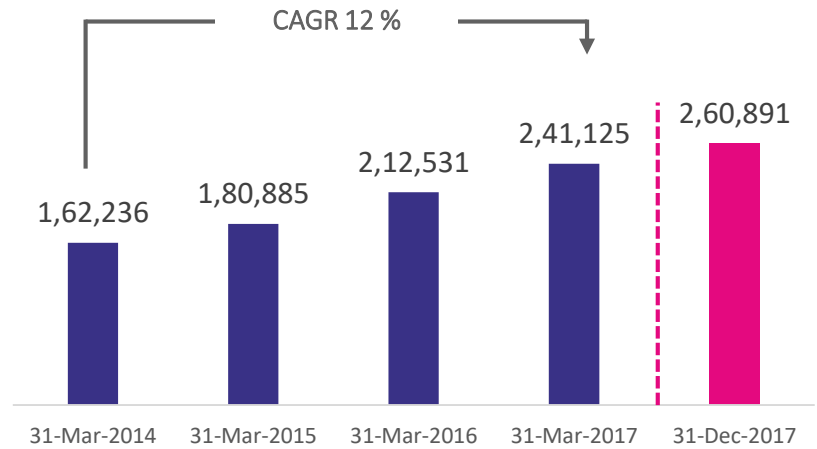
Strong Deposits and Advances growth

(in INR Mn)

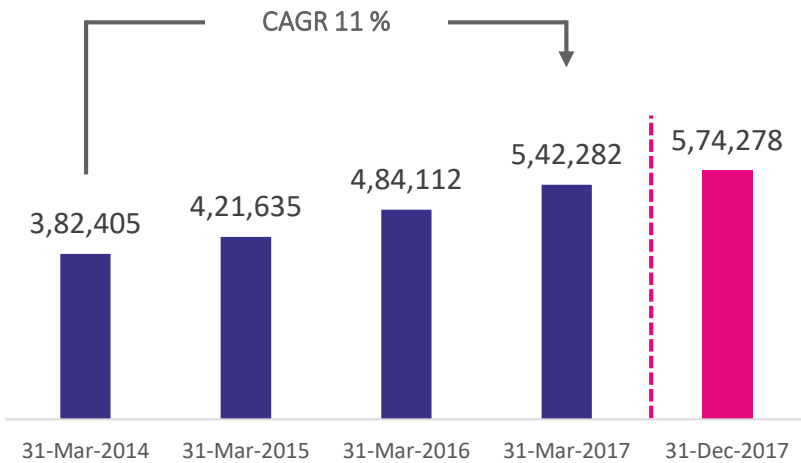
Deposits



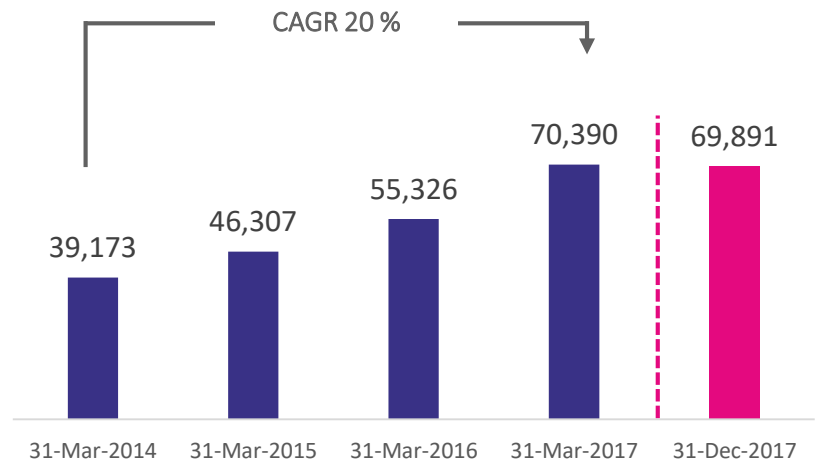
Advances



Business



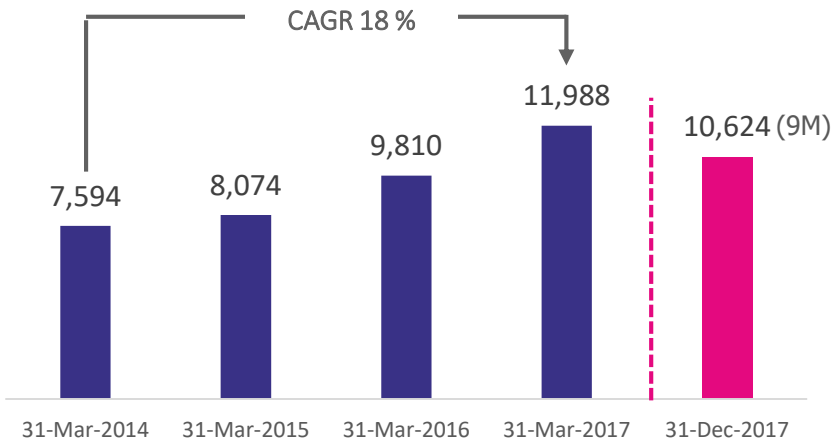
CASA



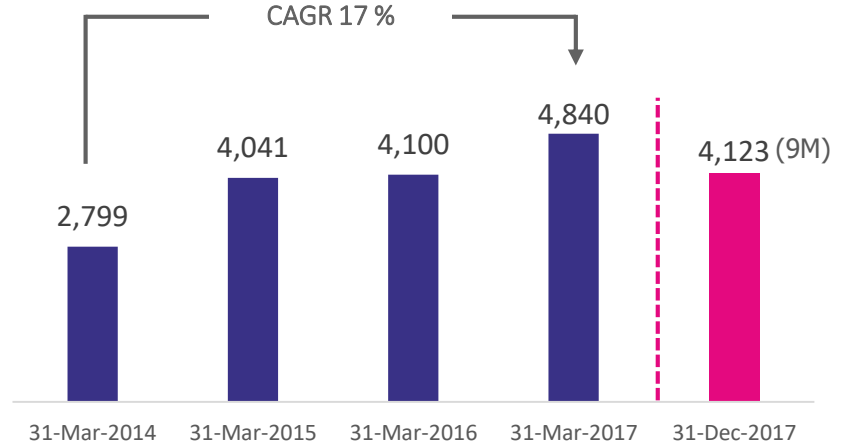
Income Growth over the years...

(in INR Mn)

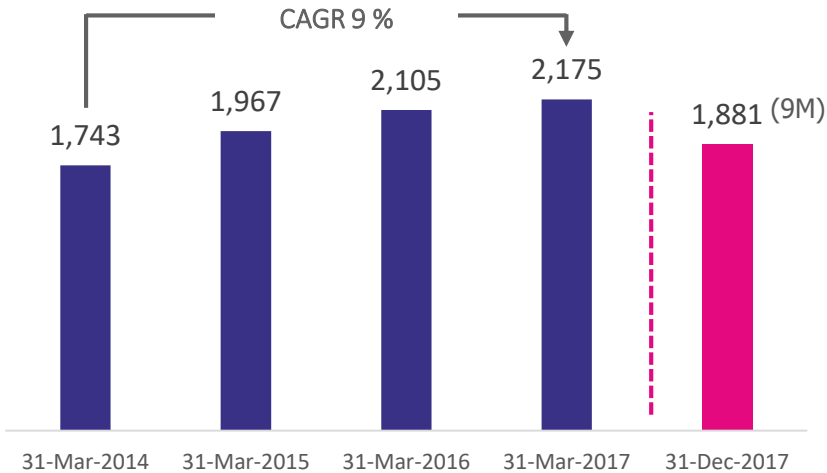
Net Interest Income Growth



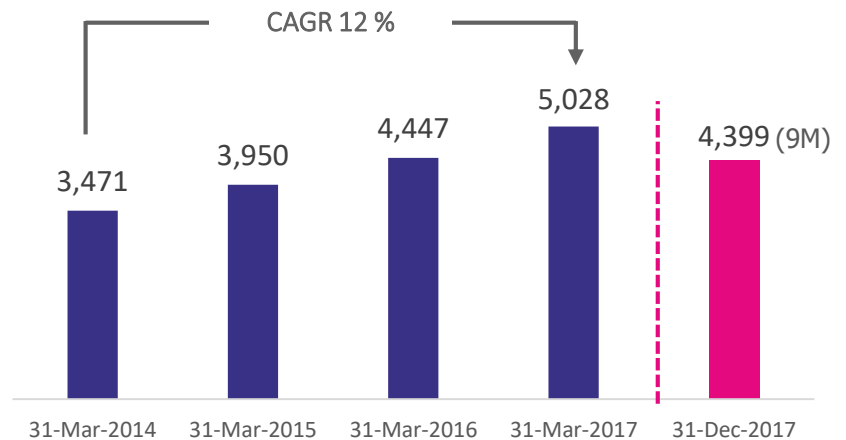
Other Income Growth



CEB Growth



Net Profit Growth

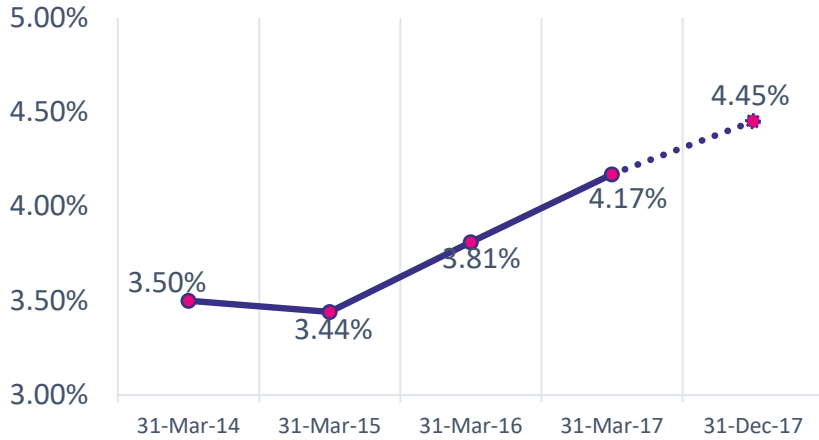


Key Business Indicators

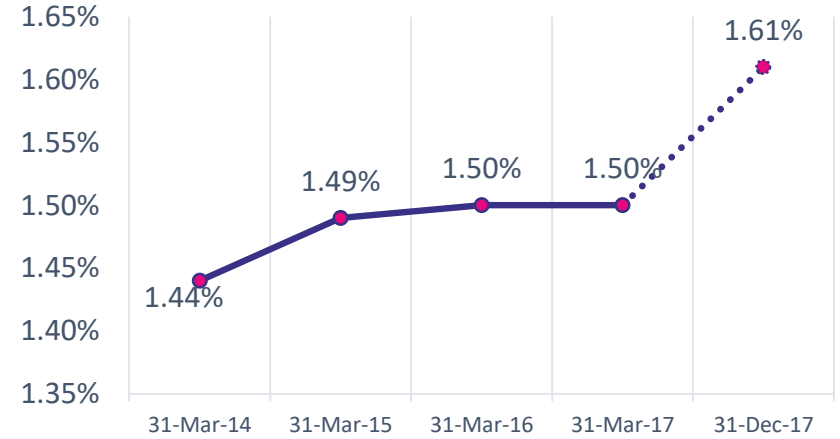
Particulars	Q3 FY 2018	Q3 FY 2017	Q2 FY 2018	9M FY 2018	9M FY 2017	FY 2016-17
Cost of Deposits	6.24%	6.67%	6.26%	6.32%	6.89%	6.82%
Yield on Advances	11.37%	12.05%	11.53%	11.55%	12.25%	12.10%
Yield on Investments	6.94%	7.20%	7.01%	6.96%	7.34%	7.23%
Net Interest Margin	4.41%	4.18%	4.46%	4.45%	4.16%	4.17%
Cost to Income	39.10%	39.18%	37.26%	38.05%	40.14%	40.94%
Cost of Funds	5.31%	5.78%	5.31%	5.38%	5.97%	5.89%
Yield on Funds	9.19%	9.30%	9.19%	9.26%	9.54%	9.47%
Per Employee Business (in INR Mn)	113.58	109.50	111.43	113.58	109.50	115.33
Per Employee Profit (in INR Mn) (Ann)	1.23	1.08	1.18	1.16	1.06	1.07
EPS (in INR) – FV INR 1/- share (Not Ann)	2.33	2.12	2.22	6.89	6.25	8.39

Key Business Ratios – Yearly trends

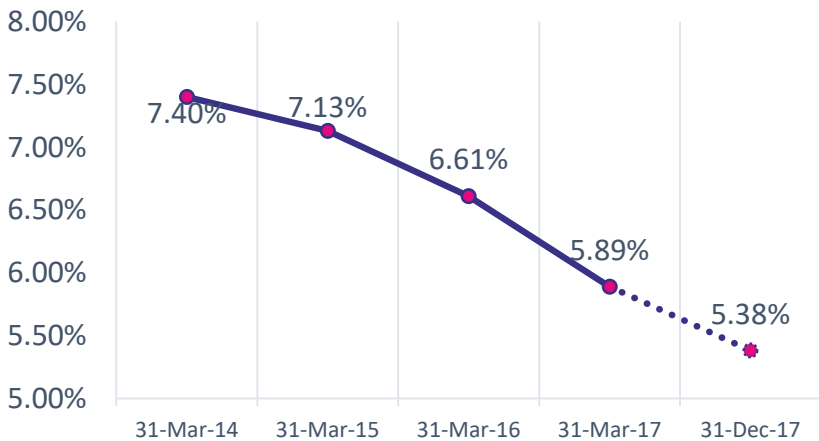
Net Interest Margin



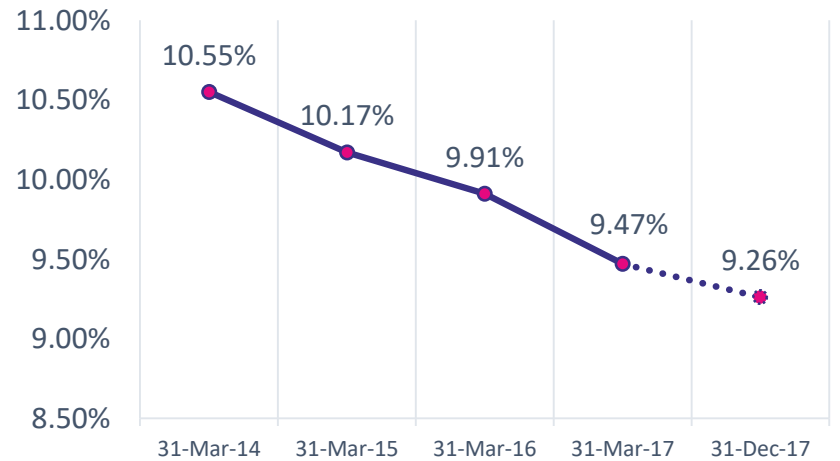
Return on Assets



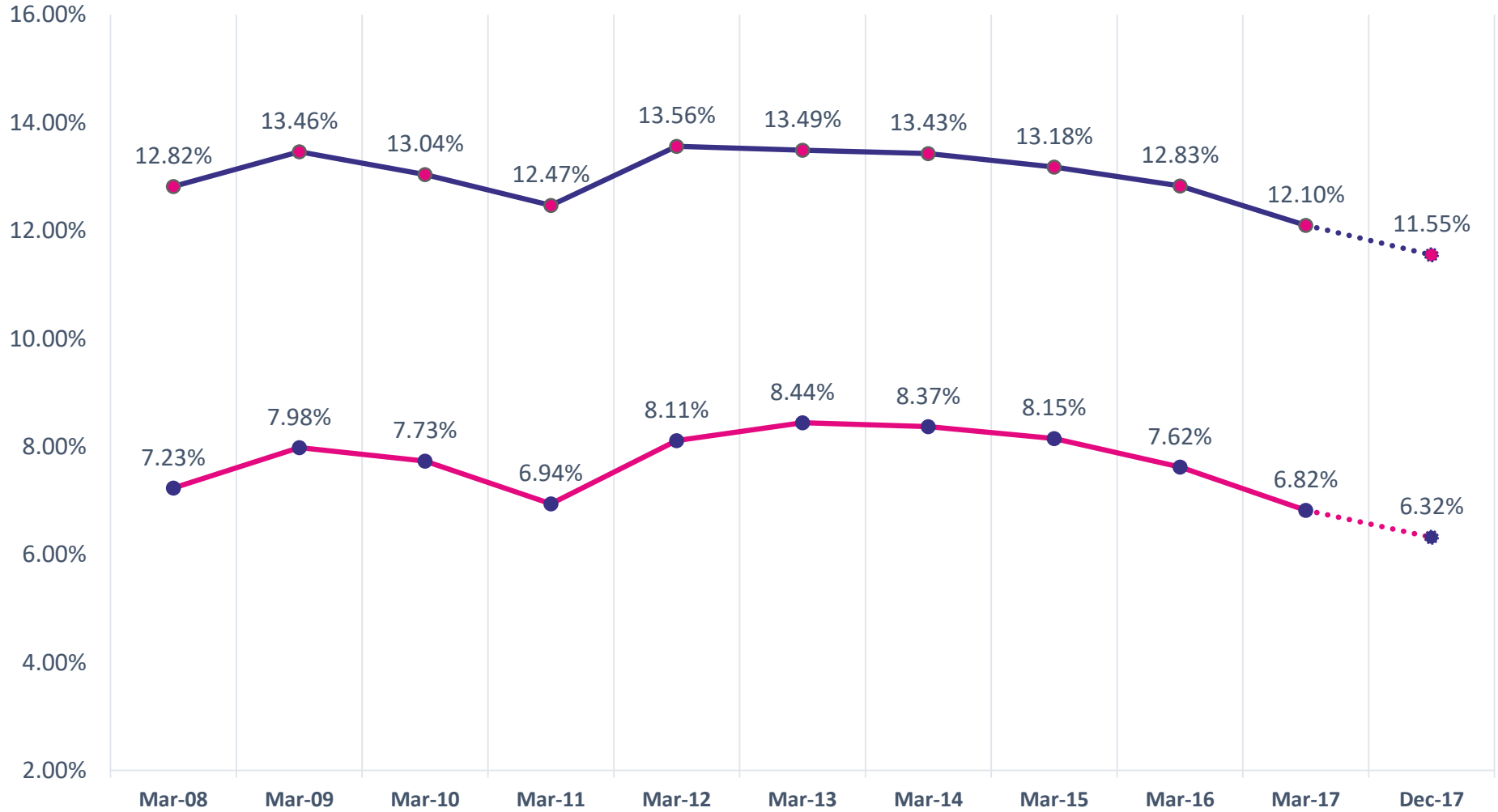
Cost of Funds



Yield on Funds



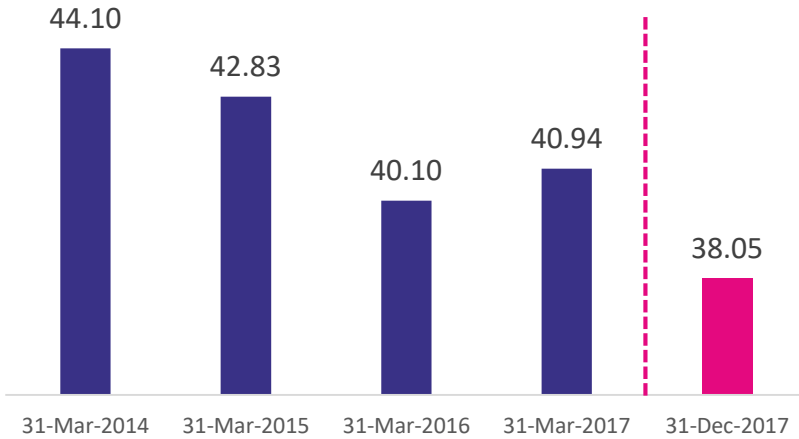
Cost of deposits & Yield on advances



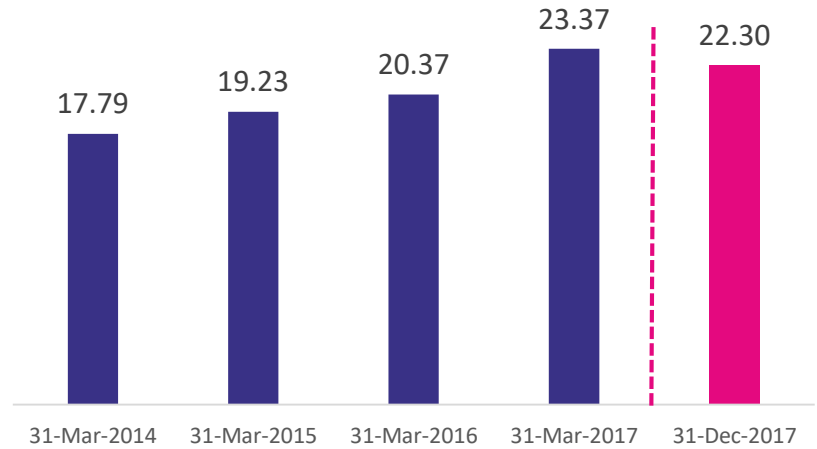
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Efficiency

Cost income ratio

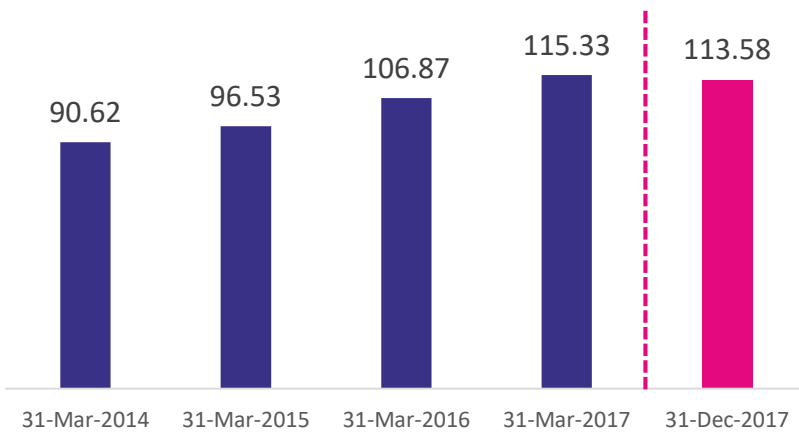


CASA Ratio



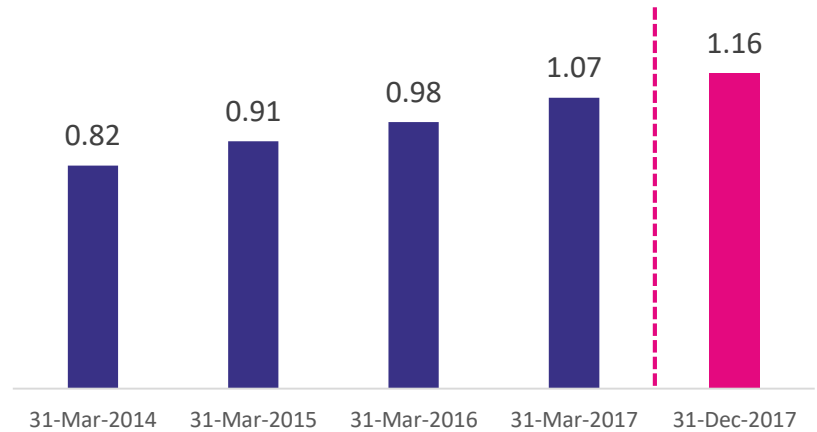
Business per Employee

(in INR Mn)

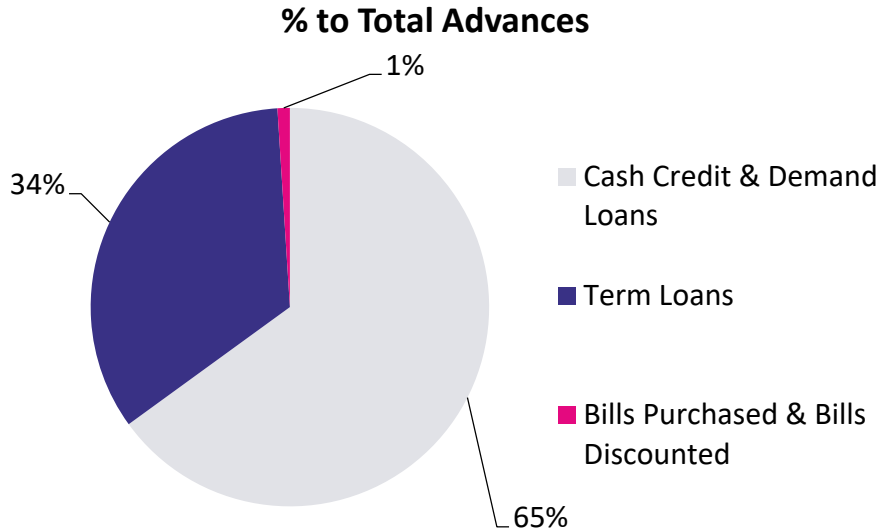


Profit per Employee

(in INR Mn)



Loan Book – Products Composition



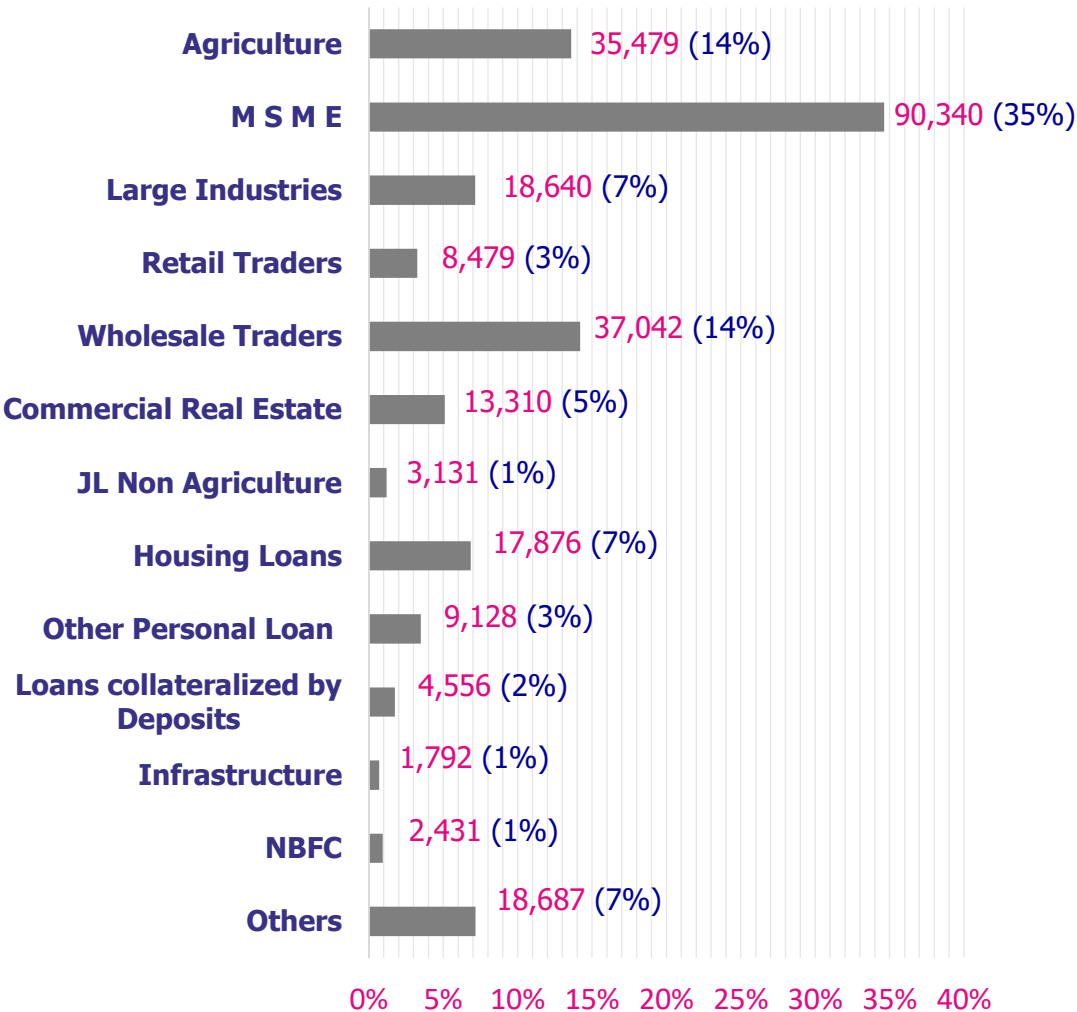
- Working capital loans yielding higher interest constitute 65% of advances
- Re-pricing possible at short intervals thus reducing interest rate risk
- ~95% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	170,847	65%
Term Loans	87,748	34%
Bills Purchased & Bills Discounted	2,296	1%
Gross Loans Total	260,891	100%

Loan Book – Sectoral Deployment – Position as on 31.12.2017

(in INR Mn)

Sectoral Deployment



Secured & Unsecured Advances

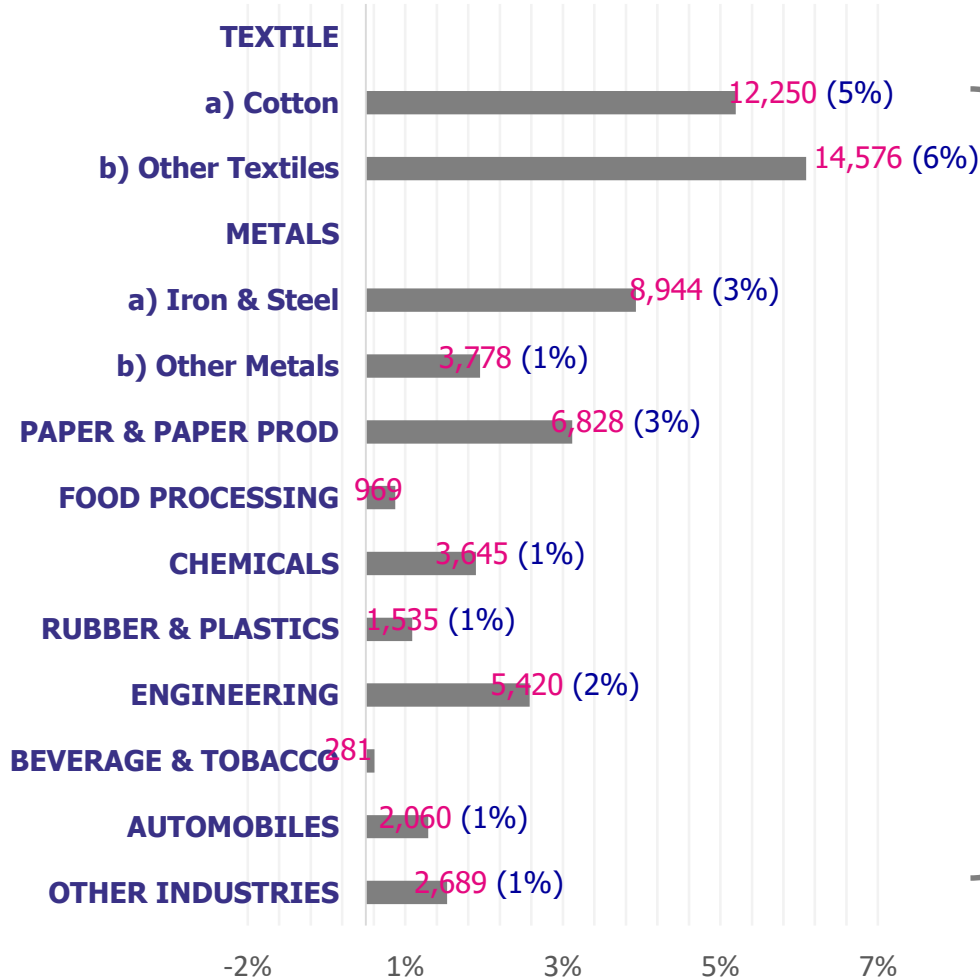
Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	257,810	99%
Unsecured Loans	3,081	1%
Total	260,891	100%

- ✓ Trading & MSME loans earning higher yield constitute about 52%.
- ✓ Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Total Jewel Loan outstanding as on 31.12.2017 – Rs.22,456 Mn

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 31st December 2017

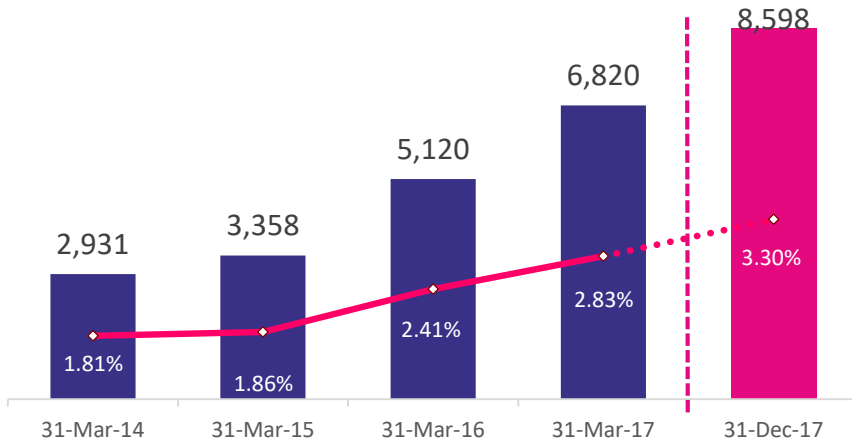


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	62,975	24%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	197,916	76%
Total Gross Advances	260,891	100%

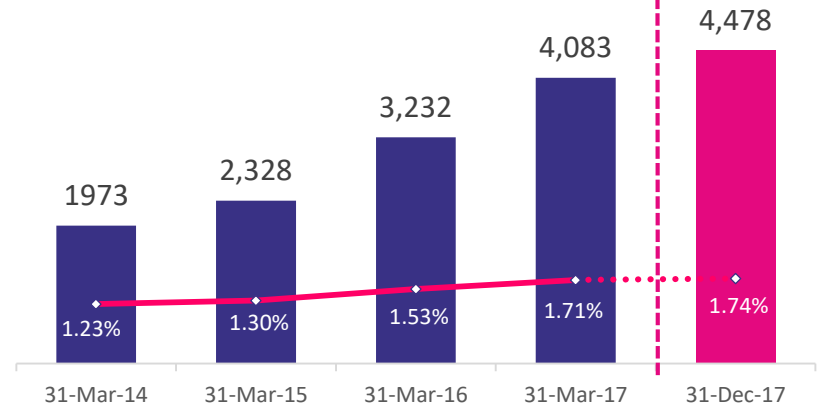
Asset Quality

(in INR Mn)

Gross NPA Qtm & Gross NPA %



Net NPA Qtm & Net NPA %



Asset Quality Position – Movement over the years

(Rs in Mn)		FY Mar - 14	F Y Mar - 15	FY Mar - 16	FY Mar – 17	Q3 FY 2018	9M FY 2018
NPA Opening balance		1,731	2,931	3,358	5,120	7,804	6,820
Additions	A	4,562	4,250	4,290	4,796	1,324	4,267
Recovery / SR		1,865	2,118	734	905	389	1,044
Upgradations		168	227	546	556	119	342
Net Addition	B	2,529	1,905	3,010	3,335	816	2,881
Write-off		1,329	1,478	1,248	1,635	22	1,103
NPA Closing balance		2,931	3,358	5,120	6,820	8,598	8,598
Technical Write-off (TW) during the period		1,226	618	1,189	1,564	0	1,046
Provision made during the period	C	1,485	1,650	2,050	2,515	750	2,480
T W recovery	D	544	750	370	470	204	524
Provision made net of TW Recovery	E = C-D	941	900	1,680	2,045	546	1,956
Gross Advance	F	1,62,236	1,80,885	2,12,531	2,41,125	2,60,891	2,60,891
Additions % of Gross Advance	A / F	2 .81	2.35	2. 02	1.99	0.51	1.64
Net Addition % of Gross Advance	B / F	1.56	1.05	1.42	1.38	0.31	1.10
Credit cost	E / F	0.58	0.50	0.79	0.85	0.21	0.75
Gross NPA %		1.81	1.86	2.41	2.83	3.30	3.30
Net NPA %		1.23	1.30	1.53	1.71	1.74	1.74

Restructured Accounts

Balance outstanding as on 31.12.2017 in respect of Restructured Standard borrowers

- ✓ No account has been restructured during Q3 FY 2018
- ✓ There were no sale to ARC on SR basis in the previous two years

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	0	0
Under SME Debt Restructuring Mechanism	10	32
Under Other Debt Restructuring Mechanism	4	69
Total	14	101

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ Restructured Standard Advances to Gross Advances - 0.04% as on Dec-17 Vs 0.87% in Dec-16
- ✓ No fresh sale to ARC during 9M FY 2018 and amount outstanding in Security Receipts - 3423 Mn. During 9M FY 2018, the repayment received from ARC in SR amounted to Rs.40 Mn. The bank has provided Rs.678 Mn during 9M FY 2018 and as at 31st Dec 2017 the total outstanding provision towards SR is Rs.1175 Mn in connection with probable shortfall in the future realisation of Security Receipts.
- ✓ Amount serviced during 9M FY 2018 in restructured standard accounts is Rs.85 Mn.
- ✓ During Q3 FY 2018, no account has slipped to NPA and 1 account has completed its 2 years of restructured standard period to the tune of Rs.43 Mn.

Investments – At a Glance

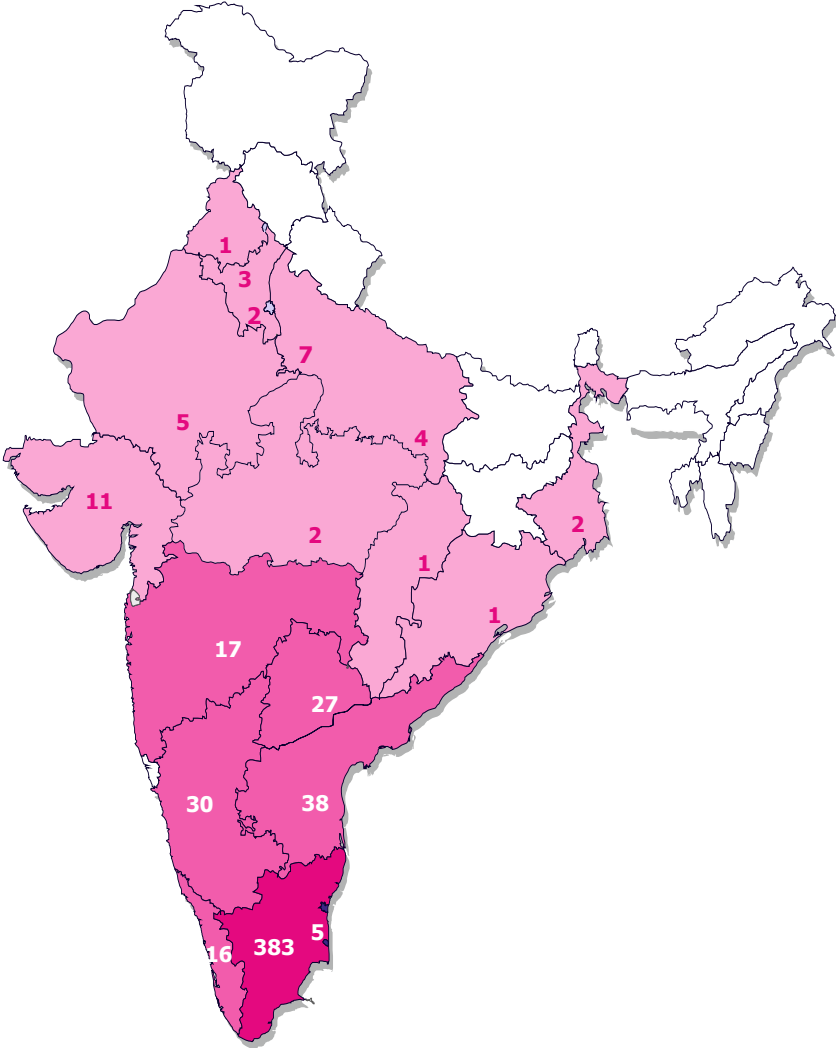
Investments Breakup and Categorywise

(in INR Mn)

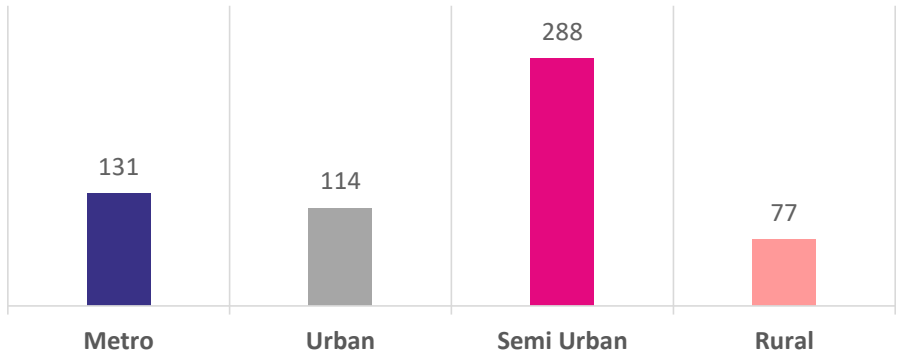
Particulars	DEC 2017	DEC 2016
SLR Securities	72,443	79,971
Non-SLR Securities	3,869	4,027
Total Investments	76,312	83,998
Yield on Investments	6.96%	7.34%
Investments Breakup:		
- A F S	15,263 (20%)	24,013 (29%)
- H T M	61,049 (80%)	59,985 (71%)
- H F T	-	-
Total Investments	76,312	83,998
Modified Duration:		
- A F S	2.03	1.07
- H T M	5.01	4.86
- H F T	-	-
- Overall Portfolio	4.53	3.90

Strong presence in the South

As of Dec-2017 - 561 branches. 504 branches are located in South India out of which 388 in Tamil Nadu



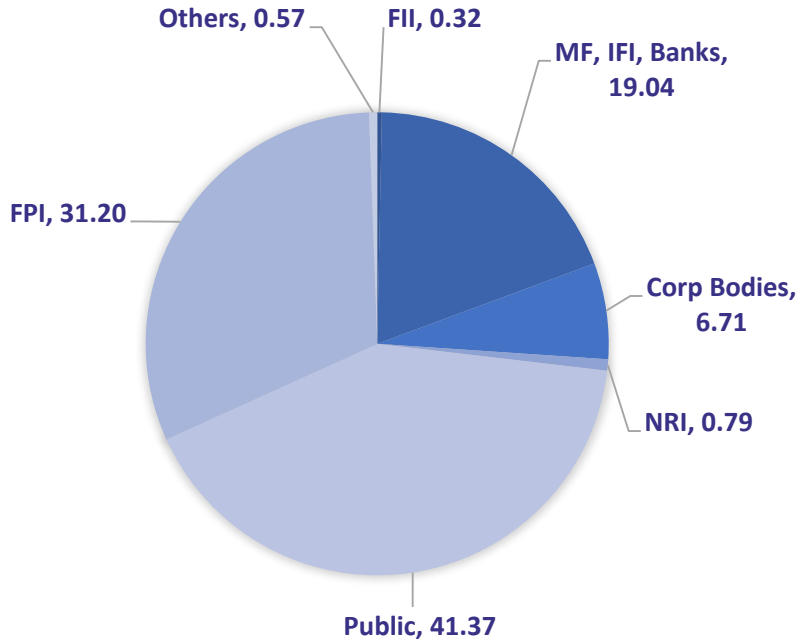
State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	388	79	63	72
Andhrapradesh	38	2	9	5
Telengana	27	3	6	5
Karnataka	30	6	5	5
Maharashtra	18	3	3	3
Kerala	16	2	3	2
Gujarat	11	1	4	2
Others	33	4	7	6
Total	561			



A well diversified investor base

as of 31st Dec 2017

Ownership profile



Major Institutional Shareholders

Shareholders	% of Holding
NT Asian Discovery Master Fund	3.98
Life Insurance Corporation of India	3.69
Smallcap World Fund INC (Capital Group)	3.31
GKFF Ventures (Argonaut Ventures)	2.99
HDFC Midcap Opportunities Fund	2.83
Aberdeen Global – Asian Smaller Companies Fund	2.11
TVF Fund Ltd	1.64
HDFC Standard Life Insurance Company Ltd	1.36
Bank Muscat India Fund	1.24
HDFC Balanced Fund	1.21
Faering Capital India Evolving Fund	1.10
Wasatch Core Growth Fund	1.10
Somerset Emerging Markets Small Cap Fund	1.08
Lavender Investments (Chrys Capital)	1.05

Well diversified ownership of shareholders around 94,000 Approx

Long term investors ensuring stability and support to management

Higher Participation from FPI's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 7.97%

Transparent 'Corporate Governance' practices

Board consists of 8 Independent Directors and 2 Non-Independent Directors

Various sub-committees of Board functions to oversee the operations of the Bank

Disclosure norms strictly adhered to

KYC / AML norms strictly complied with

Code of conduct for Directors and Senior Management put in place

WE HAVE EMINENT PERSONALITIES ON OUR BOARD

Chairman – Chartered Accountant - Retd. CFO & ED from Tata Consultancy Services

Former retired Chief of Banking Operations & Development department, RBI & IRDA member

Retired High Court Judge

Professor of IIT, Chennai

Career Banker with 4 decades of banking experience

Chartered Accountant & First woman director of the Bank

Practicing Chartered Accountant

Practicing Chartered Accountant

Private Equity Fund Manager

A well experienced and strong Board



**Shri. S. Mahalingam | B.Com (Honours), FCA
Non Executive Chairman**

Mr. S. Mahalingam retired as CFO and ED of Tata Consultancy Services and was involved in myriad aspects of the company's operation and growth. He is a graduate in Commerce and Fellow member of Institute of Chartered Accountants of India. He is serving as Non Executive Part Time Independent Chairman w.e.f. 04.05.2016



**Dr N. Kamakodi | B.Tech., MBA., PhD., CAIIB
M.D. & C.E.O.**

Dr. N. Kamakodi is serving as MD & CEO of the Bank from May 2011. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006.



**Shri. C R Muralidharan | B.Sc., CAIIB.
Director**

Mr. C.R. Muralidharan has 40 years of vast experience in regulatory Banking and he retired as Chief General Manager, Dept of Banking Operations & Development, Reserve Bank of India and served as member IRDA.



**Justice (Retd.) S R Singaravelu | B.Sc., B.L.
Director**

Mr. S.R. Singaravelu is a former Judge of High Court of Madras and High Court of Orissa. He has a vast experience of 36 years in the Judiciary where he has held various positions.



**Prof. V. Kamakoti | BE., M.S. Phd.
Director**

Dr.Veezhinathan Kamakoti holds a Bachelor of Engineering and Ph.D. in Computer Science. His forte is Information Technology related Secured Systems Engineering and Security related Software Engineering.



**Shri. R. Mohan | B.Sc., MBA, CAIIB
Director**

Mr. R. Mohan is a bachelor of Science, Master of Business Administration and a CAIIB. Prior to joining the Board, he served as Chief General Manager of our Bank.



**Smt. Abarna Bhaskar | BA., FCA
Director**

Smt. Abarna Bhaskar is a qualified Chartered Accountant by profession and the first woman director of the Bank. She has served in senior positions with Foreign Banks abroad and a large private sector bank in India.



**Shri. M. Narayanan | B.Sc. FCA, Grad CWA, DISA
Director**

Mr. M. Narayanan is a practising Chartered Accountant by profession and has handled Finance, Accounts and Taxation at various levels upto CFO while in service for over 20 years in companies of repute viz. BHEL, Dalmia Cements, Fenner, Ramco Cements and Dishnet etc. He is also an agriculturist.



**Shri. S. Bernard | B.Com., FCA,
Director**

Mr. S. Bernard is a graduate in Commerce and Fellow member of the Institute of Chartered Accountants of India. Having worked as an accountant/divisional accountant in Eastern Coal Fields (subsidiary of Coal India Ltd.) and Best & Crompton Engineering for a period of 6 years, he is a practicing Chartered Accountant since 1984.



**Shri. Subramaniam Narayanan | PGDM-IIM(A), FCA, FCS, CWA
Director**

Mr. Subramaniam Narayanan possesses rich experience in the area of Finance, Accountancy and Portfolio Managerial Operations in Security Market. He has held the position of CEO of First India Asset Management Co. Ltd. and handled Treasury services for Bank of America and Abu Dhabi Commercial Bank, UAE. He is also the founder Chairman of the Venture Capital Association of India (VCAI).



CITY UNION BANK LTD

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For any queries regarding presentation, please write to Investor.relations@cityunionbank.com

