



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD

**INVESTOR
PRESENTATION
SEPTEMBER 2016**



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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 30.09.2016

Deposits



INR 28,393 Cr

Advances



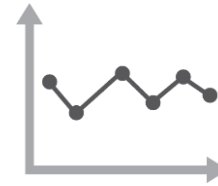
INR 22,215 Cr

Net Interest Margin



4.14%

Net NPA



1.63%

Awards



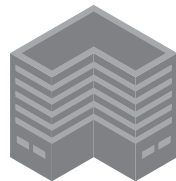
Best Small sized Bank for 2014-15 by Business World – PWC Best Banks' Survey 2015

Employees



4,749

Branches



525

ATM's



1,369

Efficiency Ratio

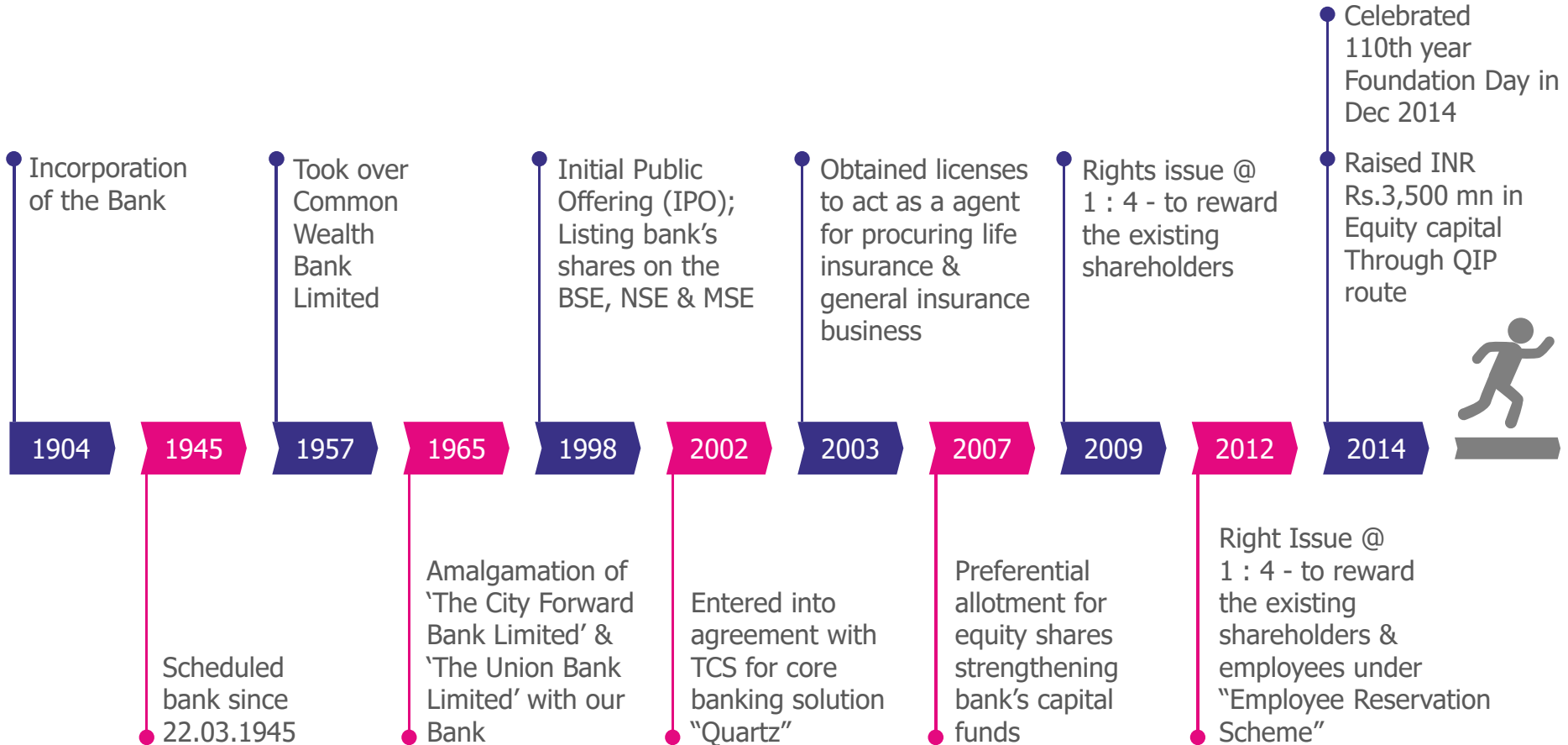


40.68%



Won "Productivity and Efficiency" award for Small Banks conducted by Business Today – KPMG study on Indian Best Banks' survey 2015

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 100+ 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 under 8%
- 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 14.83% out of which Tier 1 constitutes 14.35%

Network

- Pan India presence with 525 branches
- Strong presence in South India (469 branches) of which 359 are in Tamil Nadu alone

Q2 / H1 FY 2016-17 Performance – A snapshot

- ✓ Deposits increased by 11% from Rs.256 Bn to Rs.284 Bn Y-o-Y
- ✓ Advances registered a growth of 17% from Rs.189 Bn to Rs.222 Bn Y-o-Y
- ✓ Total business grown by 14% to Rs.506 Bn from Rs.446 Bn Y-o-Y
- ✓ Gross Profit registered a growth of 15% from Rs.2,052 Mn to Rs.2,368 Mn on Q2-Vs-Q2 basis and 17% from Rs.4,024 Mn to Rs.4,725 Mn on H1-Vs-H1
- ✓ Net Profit increased by 15% from Rs.1,078 Mn to Rs.1,238 Mn on Q2-Vs-Q2 basis and 13% from Rs.2,194 Mn to Rs.2,473 Mn on H1-Vs-H1

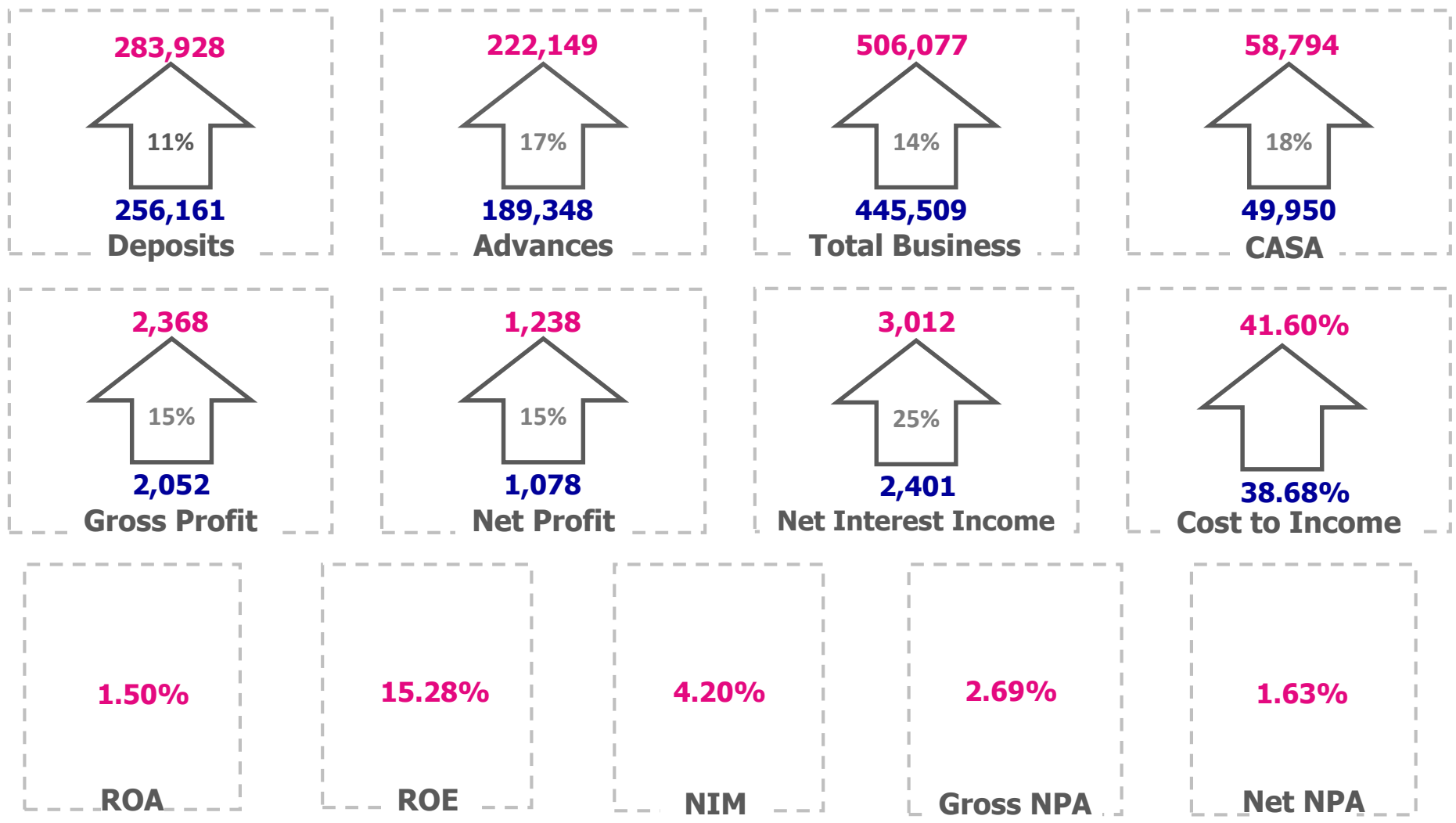
- ✓ Profitability and efficiency ratios – at par with the best in industry:

		Q2 FY 2017	H1 FY 2017
➤	Return on Assets	- 1.50%	1.53%
➤	Net Interest Margin	- 4.20%	4.14%
➤	Return on Equity	- 15.28%	15.66%
➤	Earnings per share	- Rs.2.07	Rs.4.13

- ✓ Gross NPA – 2.69% and Net NPA – 1.63%
- ✓ Provision Coverage Ratio – 60%
- ✓ CRAR – 14.83% (Basel III) of which core CRAR – 14.35%

Q2 Vs Q2 Performance – A snapshot

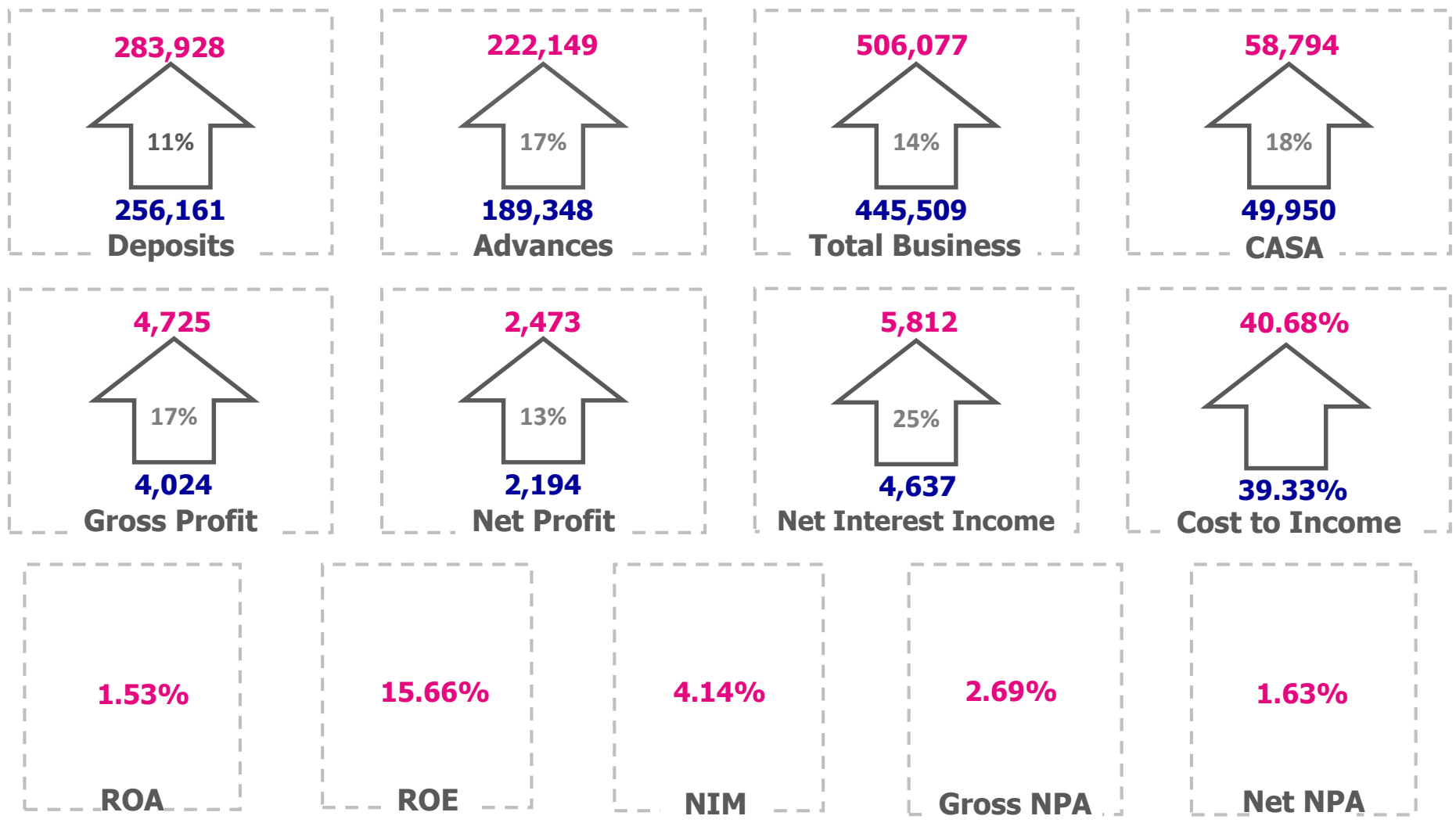
(All figures in INR Mn)



■ Q2 FY17 ■ Q2 FY16

H1 Vs H1 Performance – A snapshot

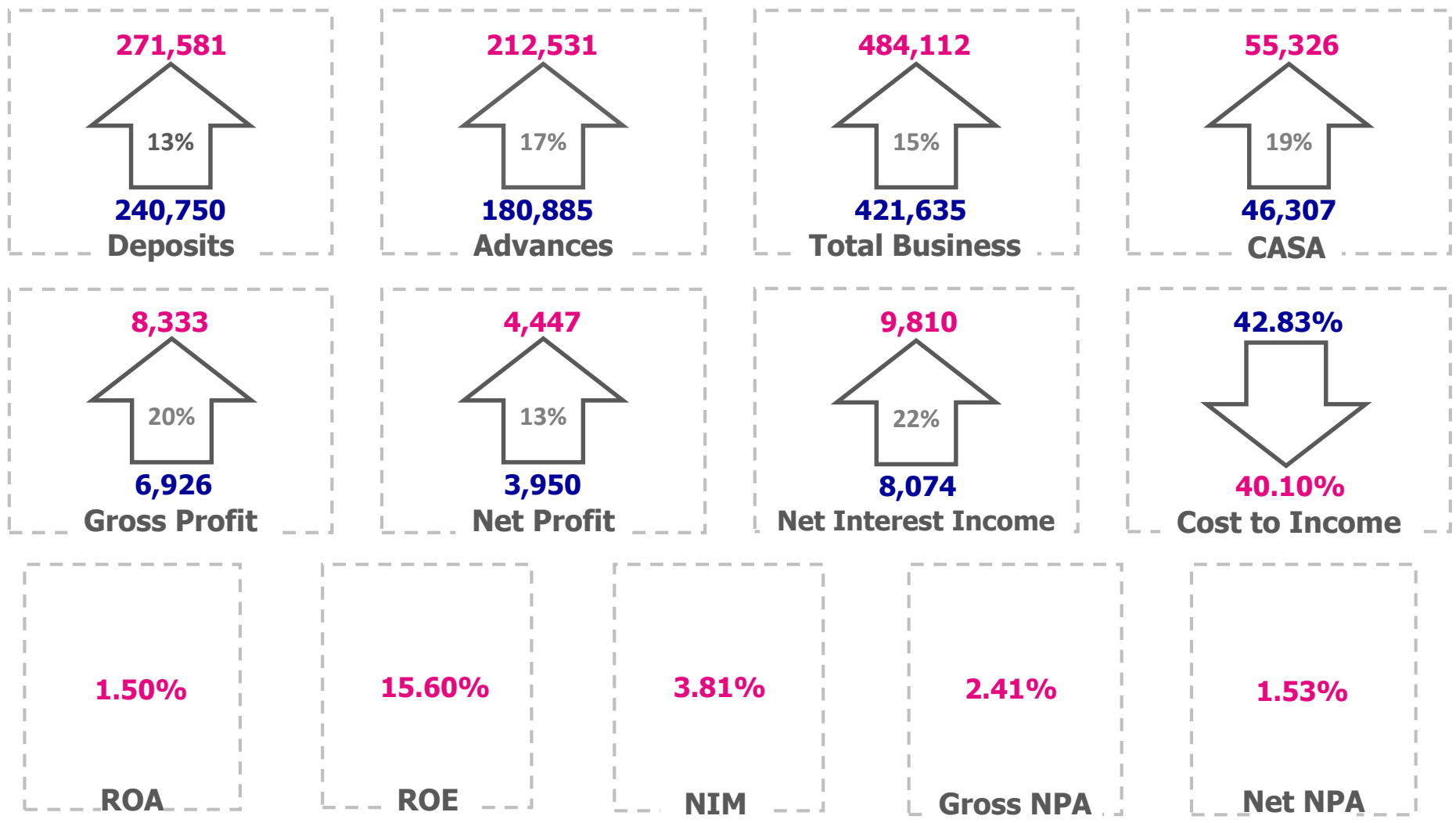
(All figures in INR Mn)



■ H1 FY17 ■ H1 FY16

FY 2015-16 Performance – A snapshot

(All figures in INR Mn)



■ FY 16 ■ FY 15

Q2 FY 17 Vs Q2 FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q2 FY 2017	Q2 FY 2016	Inc / (Dec)	Growth	Growth %
Deposits	283,928	256,161	↑	27,767	11%
Advances	222,149	189,348	↑	32,801	17%
Total Business	506,077	445,509	↑	60,568	14%
Demand Deposits	19,665	18,740	↑	925	5%
Saving Deposits	39,130	31,210	↑	7,920	25%
CASA	58,794	49,950	↑	8,844	18%
Gross NPA	5,980	3,983	↑	1,997	50%
Net NPA	3,586	2,559	↑	1,027	40%
Gross NPA (%)	2.69%	2.10%			
Net NPA (%)	1.63%	1.36%			
C R A R (BASEL – III)	14.83%	15.09%			
- Of which Tier I	14.35%	14.66%			
CD Ratio	78%	74%			
PCR	60%	61%			

Q2 FY 17 Vs Q2 FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	Q2 FY 2017	Q2 FY 2016	INC / (DEC)	Growth %	Q1 FY 2017
Net Interest Income	3,012	2,401	611	25%	2,800
Other Income	1,042	945	97	10%	1,111
Operating Expenses	1,686	1,294	392	30%	1,554
Gross Profit	2,368	2,052	316	15%	2,358
Provisions & Contingencies	1,130	974	157	16%	1,123
Net Profit	1,238	1,078	159	15%	1,235
Return on Assets	1.50%	1.45%			1.55%
Return on Equity	15.28%	15.07%			16.00%
Net Interest Margin	4.20%	3.74%			4.07%

H1 FY 17 Vs H1 FY 16 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	H1 FY 2017	H1 FY 2016	INC / (DEC)	Growth %
Net Interest Income	5,812	4,637	1,175	25%
Other Income	2,153	1,995	158	8%
Operating Expenses	3,240	2,608	632	24%
Gross Profit	4,725	4,024	701	17%
Provisions & Contingencies	2,253	1,830	423	23%
Net Profit	2,473	2,194	279	13%
Return on Assets	1.53%	1.51%		
Return on Equity	15.66%	15.73%		
Net Interest Margin	4.14%	3.70%		

FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2016	FY 2015	Inc / (Dec)	Growth	Growth %
Deposits	271,581	240,750	↑	30,831	13%
Advances	212,531	180,885	↑	31,646	17%
Total Business	484,112	421,635	↑	62,477	15%
Demand Deposits	19,192	16,681	↑	2,511	15%
Saving Deposits	36,133	29,626	↑	6,507	22%
CASA	55,326	46,307	↑	9,019	19%
Gross NPA	5,120	3,358	↑	1,762	52%
Net NPA	3,232	2,328	↑	904	39%
Gross NPA (%)	2.41%	1.86%			
Net NPA (%)	1.53%	1.30%			
C R A R (BASEL – II)	15.80%	16.59%			
C R A R (BASEL – III)	15.58%	16.52%			
- Of which Tier I	15.09%	16.03%			
CD Ratio	78%	75%			
PCR	60%	58%			

FY 16 Vs FY 15 – Performance – A snapshot

(in INR Mn)

Financial Performance

Particulars	FY 2015-16	FY 2014-15	INC/ DEC	Growth %
Net Interest Income	9,810	8,074	1,737	22%
Other Income	4,100	4,041	59	1%
Operating Expenses	5,577	5,188	389	8%
Gross Profit	8,333	6,926	1406	20%
Provisions & Contingencies	3,886	3,085	801	26%
Exceptional Items	0	109	-109	-ve
Net Profit	4,447	3,950	497	13%
Return on Assets	1.50%	1.49%		
Return on Equity	15.60%	16.91%		
Net Interest Margin	3.81%	3.44%		

Q2 – FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	Q2 FY 2017	Q2 FY 2016	Growth (%)
Interest on Loans	6,478	5,830	11%
Interest on Investments	1,342	1,433	-ve
Other Interest Income	87	87	---
Total Interest Income	7,907	7,349	8%

Interest Expenses Breakup

Particulars	Q2 FY 2017	Q2 FY 2016	Growth (%)
Int Exp on Deposits	4,797	4,868	-ve
Other Int Expenses	98	81	21%
Total Interest Expenses	4,895	4,948	-ve

Other Income Breakup

Particulars	Q2 FY 2017	Q2 FY 2016	Growth (%)
CEB & Charges	522	548	-ve
Treasury Income	415	289	44%
Other Inc incl recoveries in written off a/cs	105	109	-ve
Total Other Income	1,042	945	10%

Operating Expenses Breakup

Particulars	Q2 FY 2017	Q2 FY 2016	Growth (%)
Employee Cost	769	489	57%
Other Operating Expenses	917	805	14%
Total Expenses	1,686	1,294	30%

H1 – FY 17 Vs 16 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	H1 FY 2017	H1 FY 2016	Growth (%)
Interest on Loans	12,817	11,556	11%
Interest on Investments	2,638	2,669	-ve
Other Interest Income	174	185	-ve
Total Interest Income	15,629	14,410	8%

Interest Expenses Breakup

Particulars	H1 FY 2017	H1 FY 2016	Growth (%)
Int Exp on Deposits	9,643	9,603	1%
Other Int Expenses	174	1,69	3%
Total Interest Expenses	9,817	9,772	1%

Other Income Breakup

Particulars	H1 FY 2017	H1 FY 2016	Growth (%)
CEB & Charges	1,071	1,069	1%
Treasury Income	906	601	51%
Other Inc incl recoveries in written off a/cs	176	325	-ve
Total Other Income	2,153	1,995	8%

Operating Expenses Breakup

Particulars	H1 FY 2017	H1 FY 2016	Growth (%)
Employee Cost	1,400	972	44%
Other Operating Expenses	1,840	1,636	12%
Total Expenses	3,240	2,608	24%

FY 16 Vs 15 – Income and Expenses – Breakup

(in INR Mn)

Interest Income Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Interest on Loans	23,676	21,662	9%
Interest on Investments	5,410	4,925	10%
Other Interest Income	356	402	-ve
Total Interest Income	29,442	26,989	9%

Interest Expenses Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Int Exp on Deposits	19,230	18,532	4%
Other Int Expenses	402	383	5%
Total Interest Expenses	19,632	18,915	4%

Other Income Breakup

Particulars	FY 2016	FY 2015	Growth (%)
CEB & Charges	2,105	1,967	7%
Treasury Income	1,259	1,292	-ve
Other Inc incl recoveries in written off a/cs	736	782	-ve
Total Other Income	4,100	4,041	1%

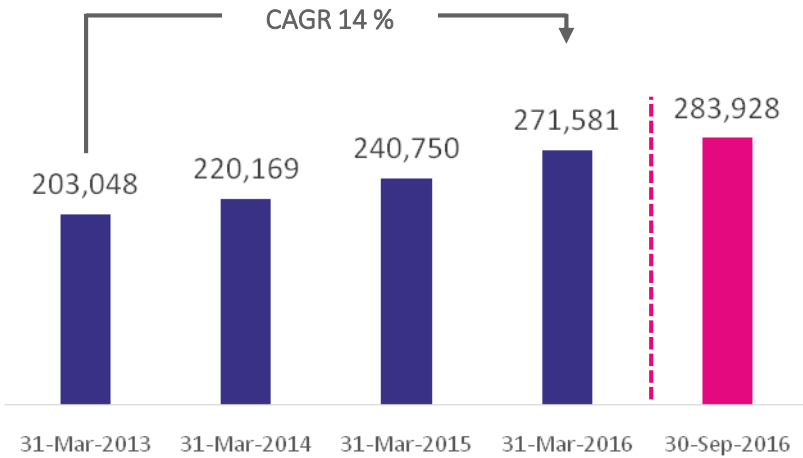
Operating Expenses Breakup

Particulars	FY 2016	FY 2015	Growth (%)
Employee Cost	2,132	2,103	1%
Other Operating Expenses	3,445	3,085	12%
Total Expenses	5,577	5,188	8%

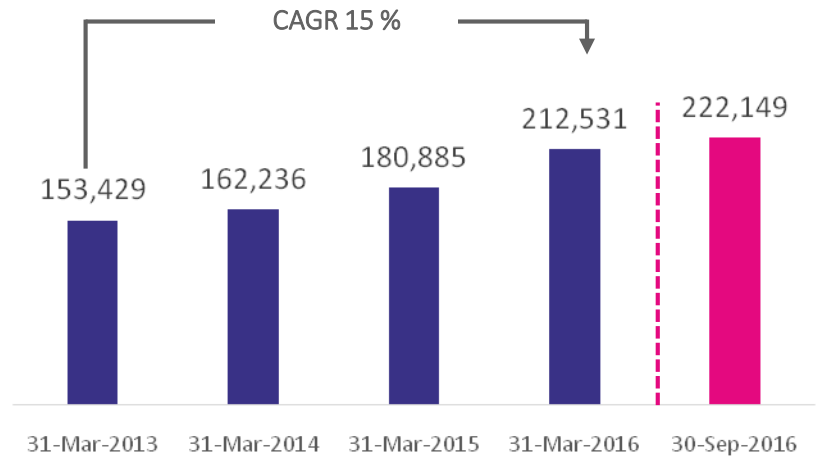
Strong Deposits and Advances growth

(in INR Mn)

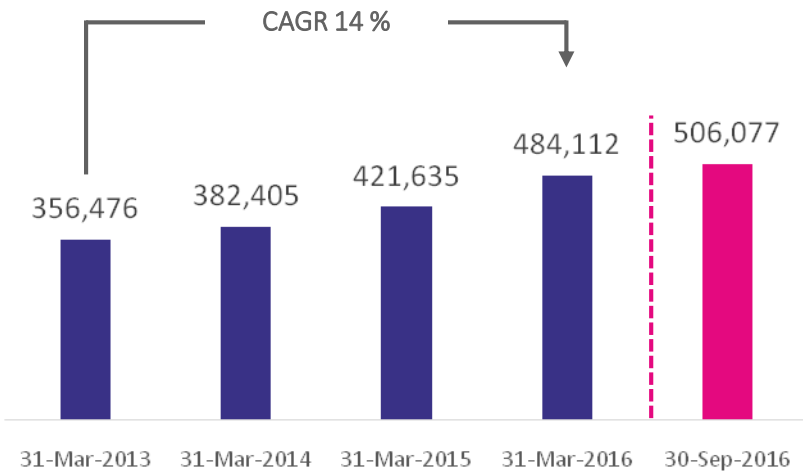
Deposits



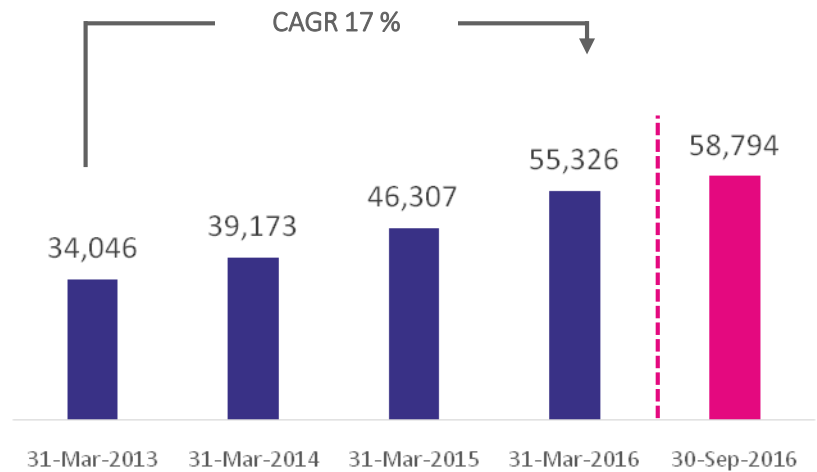
Advances



Business



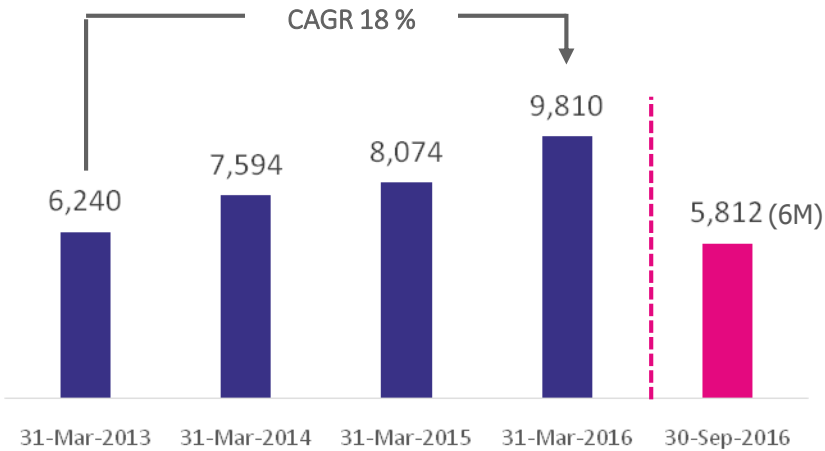
CASA



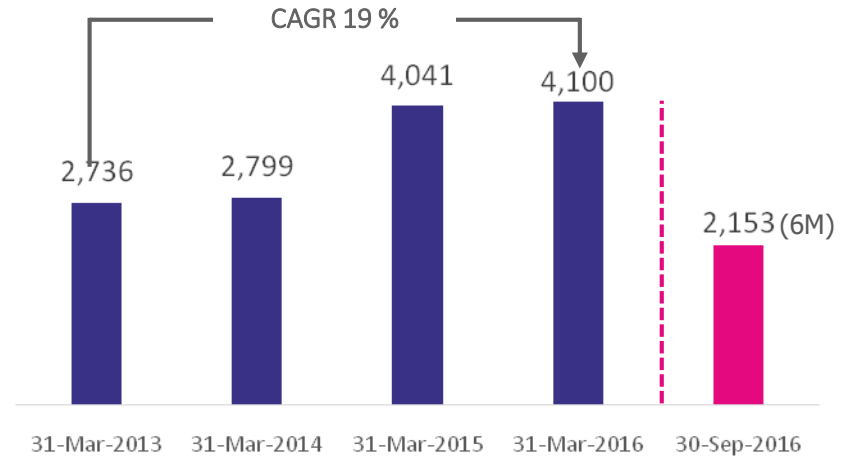
Income Growth over the years...

(in INR Mn)

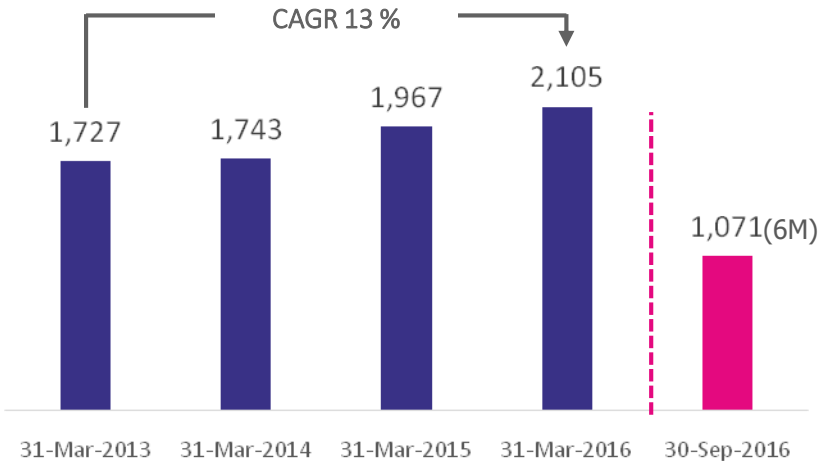
Net Interest Income Growth



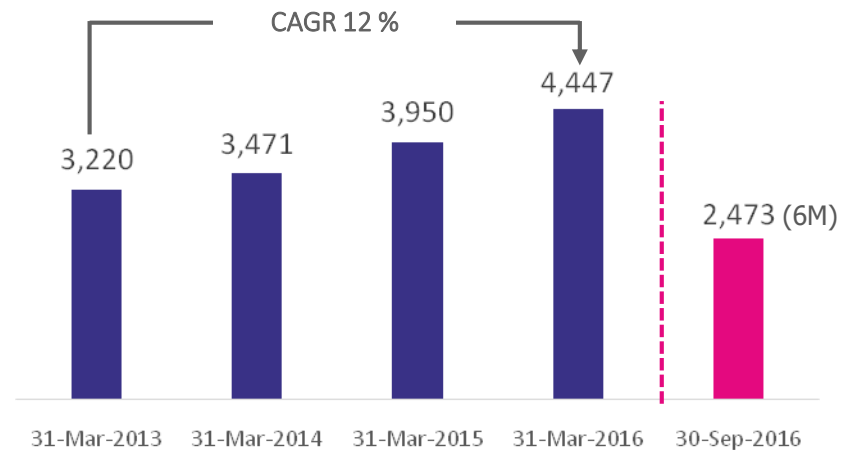
Other Income Growth



CEB Growth



Net Profit Growth

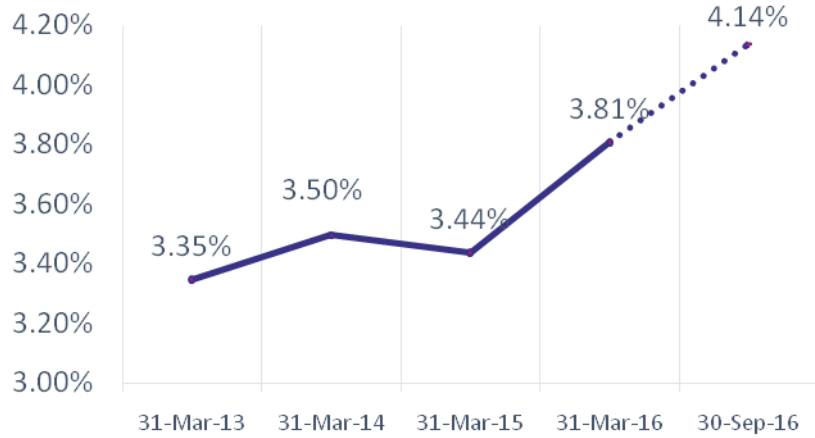


Key Business Indicators

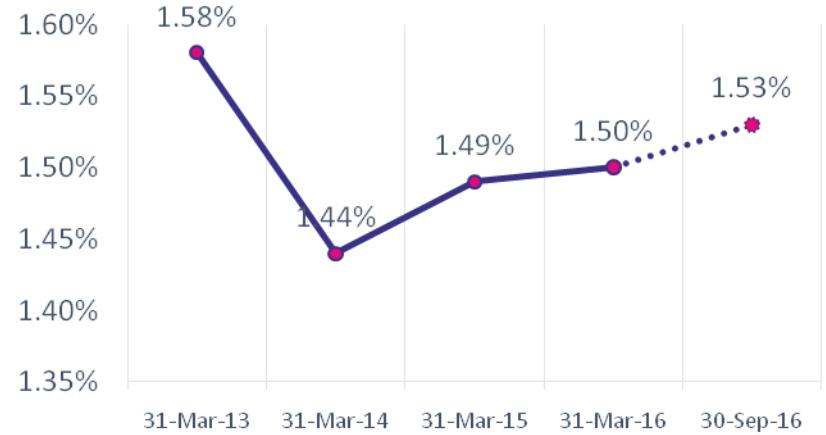
Particulars	Q2 FY 2017	Q2 FY 2016	Q1 FY 2017	H1 FY 2017	H1 FY 2016	FY 2015-16
Cost of Deposits	6.86%	7.69%	7.12%	6.99%	7.78%	7.62%
Yield on Advances	12.19%	13.00%	12.36%	12.28%	12.97%	12.83%
Yield on Investments	7.30%	7.42%	7.46%	7.38%	7.45%	7.45%
Net Interest Margin	4.20%	3.74%	4.07%	4.14%	3.70%	3.81%
Cost to Income	41.60%	38.68%	39.72%	40.68%	39.33%	40.10%
Cost of Funds	5.95%	6.65%	6.19%	6.07%	6.73%	6.61%
Yield on Funds	9.60%	9.88%	9.72%	9.66%	9.92%	9.91%
Per Employee Business (in INR Mn)	106.03	99.85	110.40	106.03	99.85	106.87
Per Employee Profit (in INR Mn) (Ann)	1.04	0.97	1.11	1.04	0.99	0.98
EPS (in INR) – FV INR 1/- share (Not Ann)	2.07	1.81	2.07	4.13	3.68	7.44

Key Business Ratios – Yearly trends

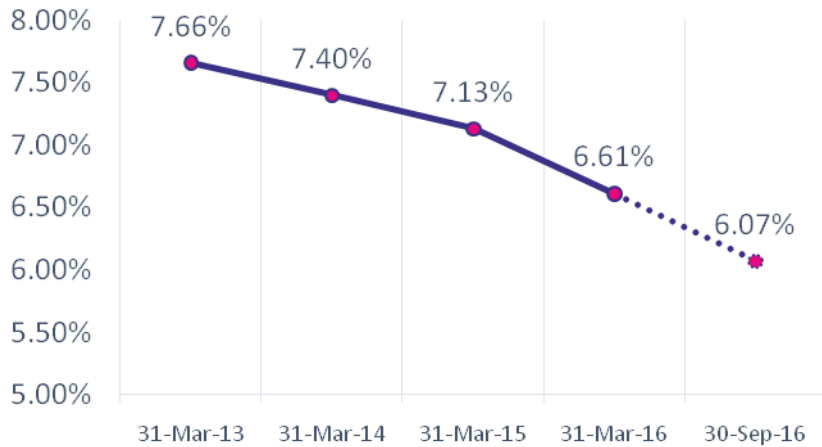
Net Interest Margin



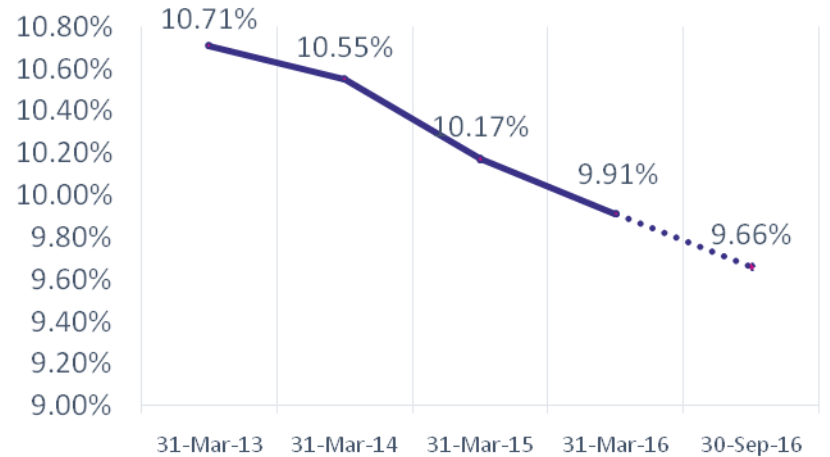
Return on Assets



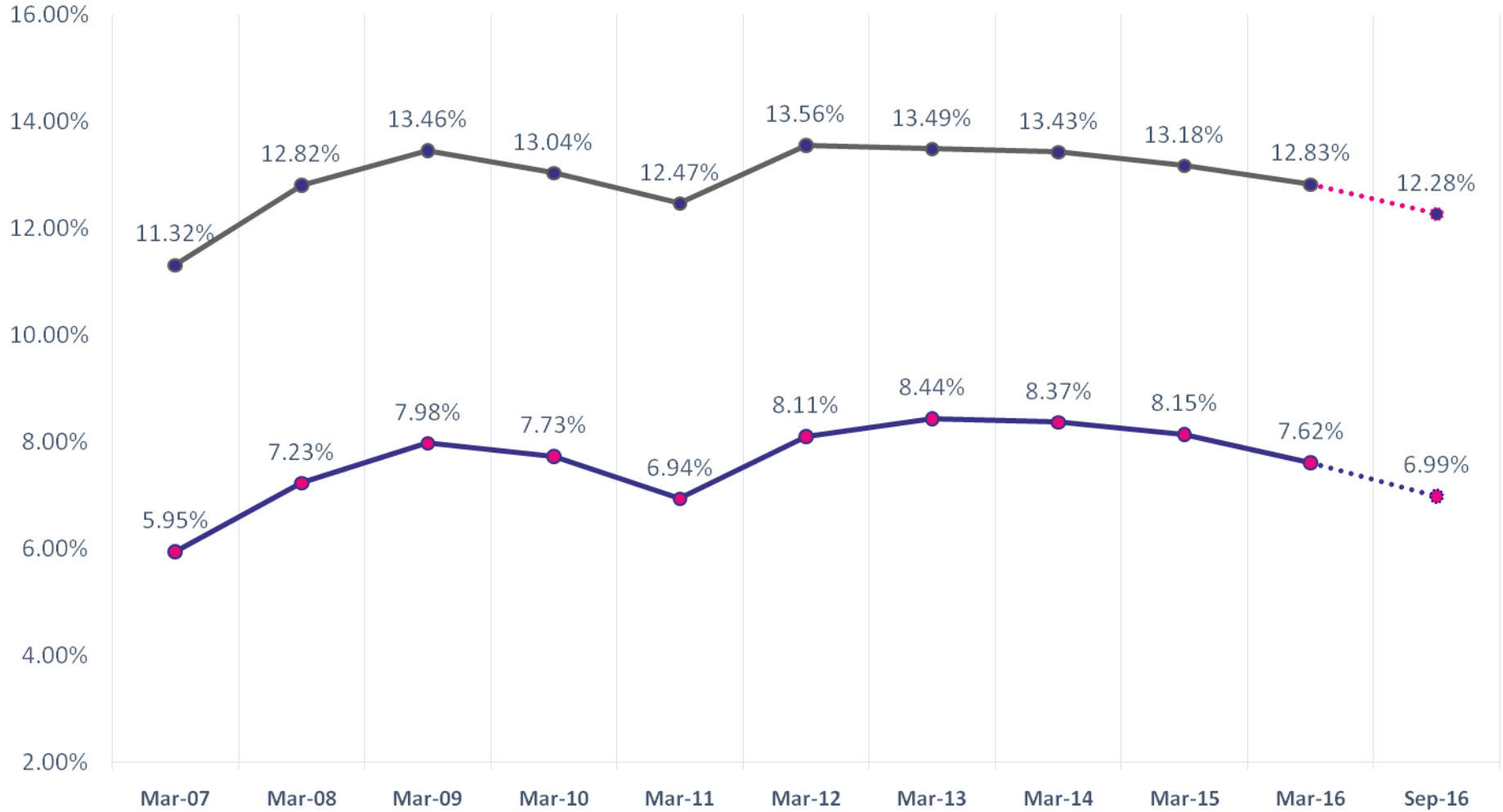
Cost of Funds



Yield on Funds



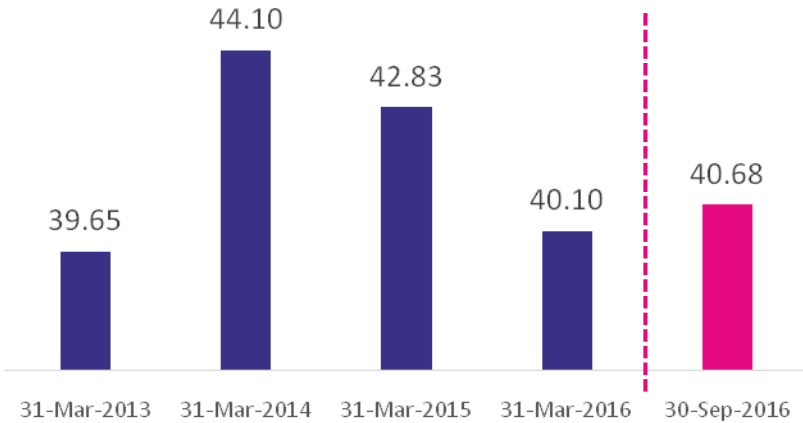
Cost of deposits & Yield on advances



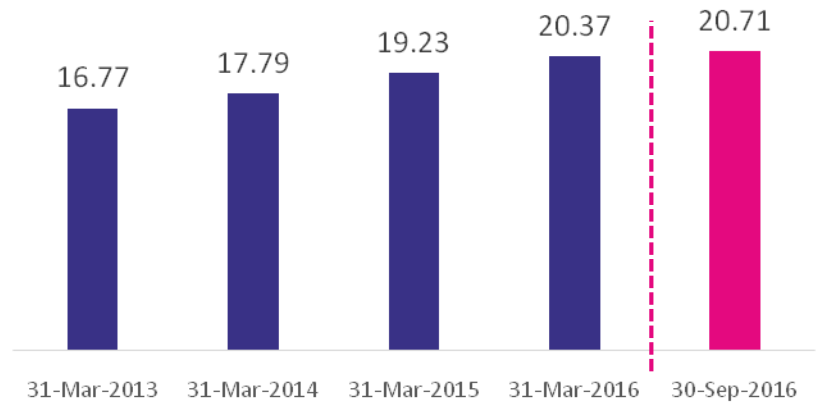
Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

Efficiency

Cost income ratio

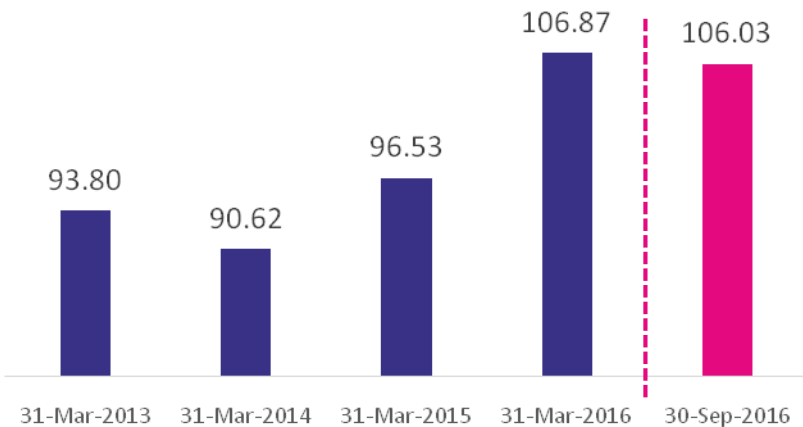


CASA Ratio



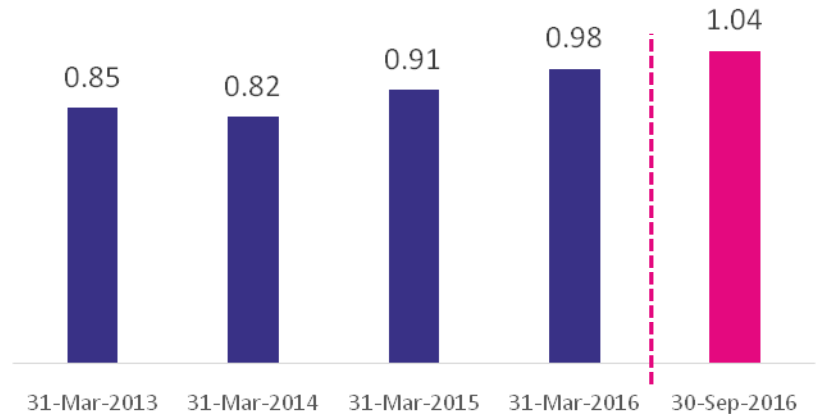
Business per Employee

(in INR Mn)



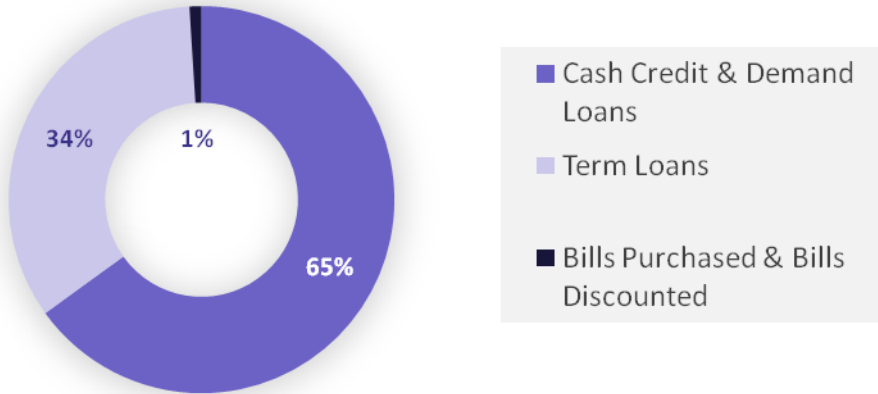
Profit per Employee

(in INR Mn)



Loan Book – Products Composition

% to Total Advances



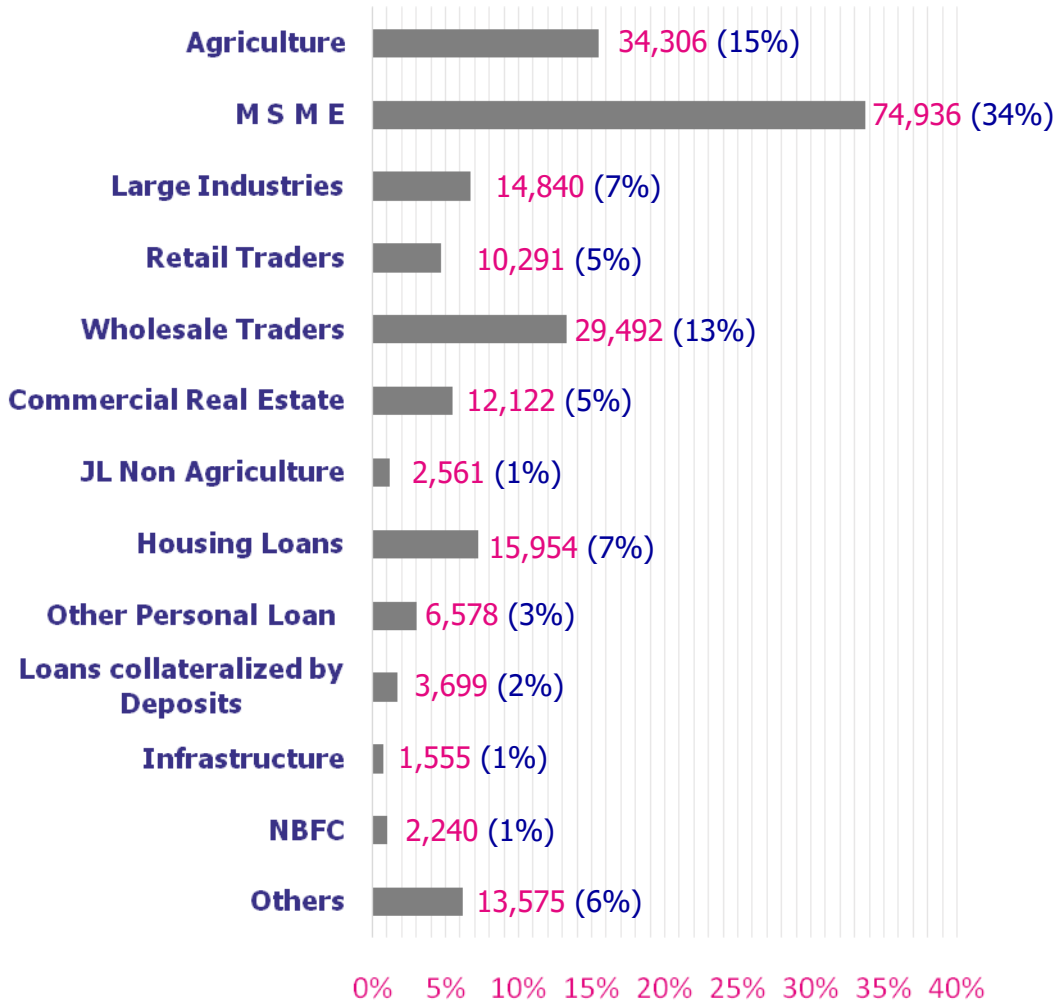
- Working capital loans yielding higher interest constitute 64% of advances
- **Re-pricing possible at short intervals thus reducing interest rate risk**
- ~90% of our loan book is on floating rate basis which reduces interest rate risk

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loans	142,813	64%
Term Loans	77,217	35%
Bills Purchased & Bills Discounted	2,119	1%
Gross Loans Total	222,149	100%

Loan Book – Sectoral Deployment

(in INR Mn)

Sectoral Deployment



Secured & Unsecured Advances

Particulars	Amount (INR Mn)	% to Total Advances
Secured Loans	219,725	99%
Unsecured Loans	2,424	1%
Total	222,149	100%

- ✓ Trading & MSME loans earning higher yield constitute about 52%.
- ✓ Diversified credit portfolio reduces credit risk
- ✓ Lower ticket size backed by adequate collaterals
- ✓ Unsecured Advances aggregate to 1%
- ✓ Jewel Loan portfolio decreased by Rs.539 Mn when compared to Q2 FY 2016.
- ✓ Total Jewel Loan outstanding as on 30.09.2016 – Rs.21,026 Mn

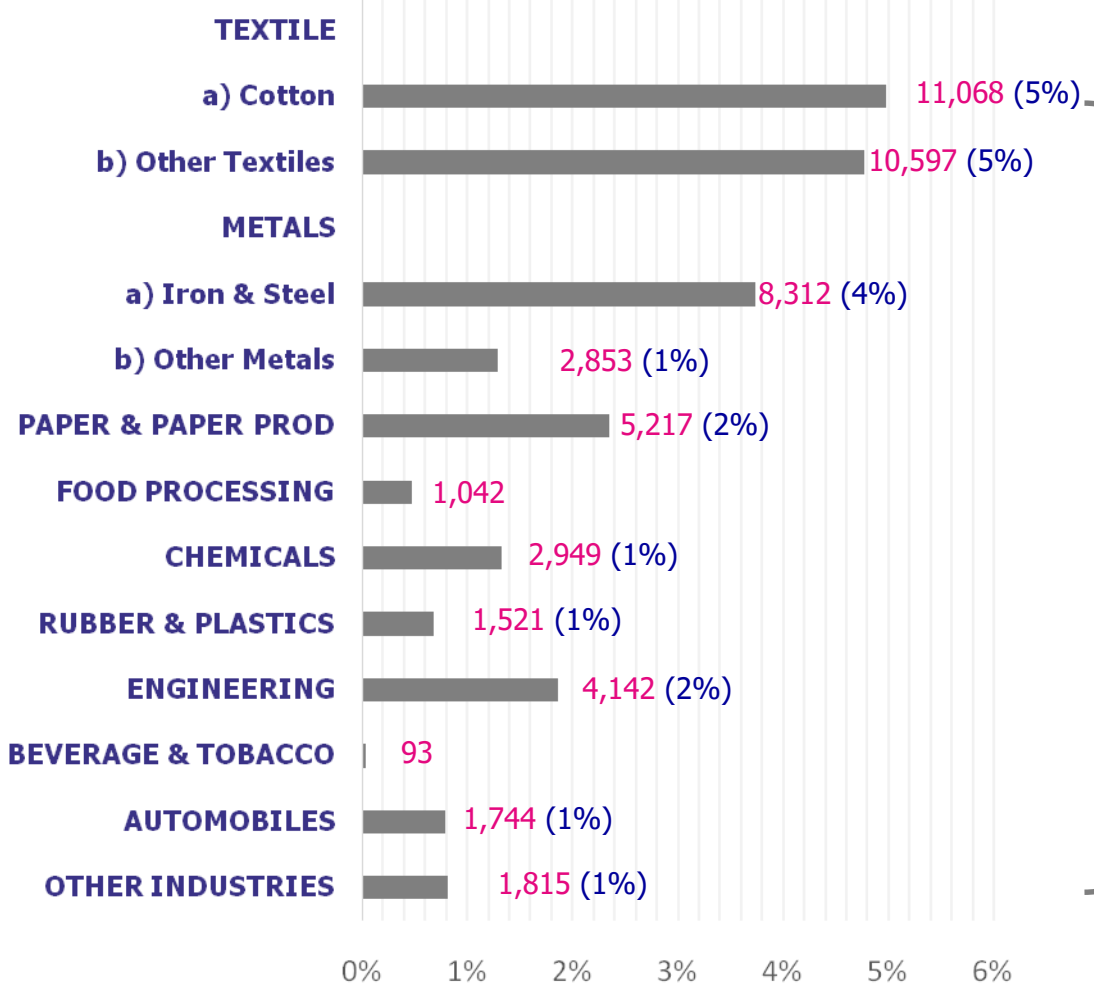
AJL – Agricultural Jewel Loan

JL – Jewel Loan

Loan Book – Advances to Major Industries

(in INR Mn)

Advances to Major Industries 30th September 2016

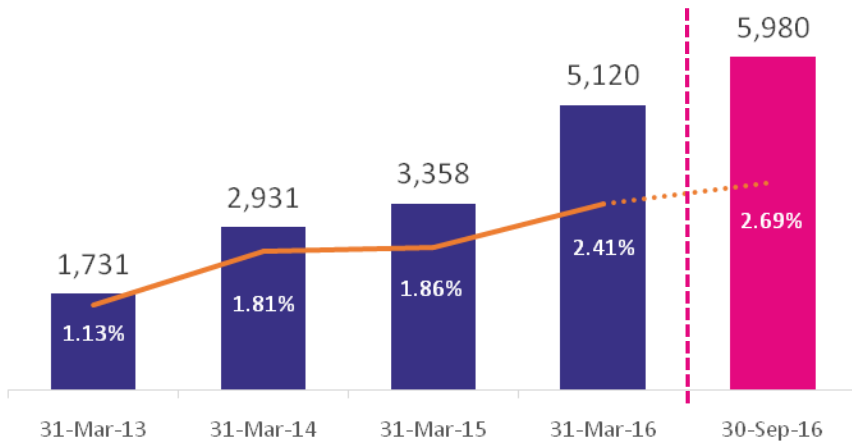


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	51,353	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	170,796	77%
Total Gross Advances	222,149	100%

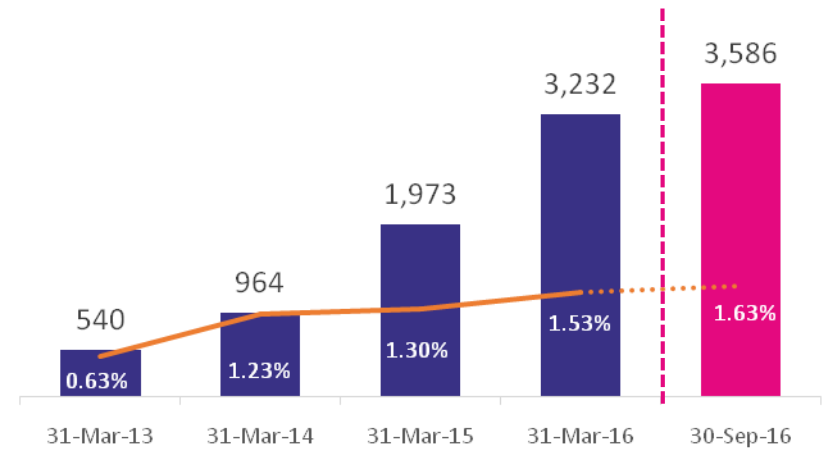
Asset Quality

(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 - 13	FY Mar - 14	F Y Mar - 15	FY Mar – 16	Q2 FY 2017	H1 FY 2017
NPA Opening balance		1,235	1,731	2,931	3,358	5,550	5,120
Additions	A	2,234	4,562	4,250	4,290	1,219	2,224
Recovery / SR		486	1,865	2,118	734	220	402
Upgradations		232	168	227	546	233	295
Net Addition	B	1,516	2,529	1,905	3,010	766	1,527
Write-off		1,020	1,329	1,478	1,248	336	667
NPA Closing balance		1,731	2,931	3,358	5,120	5,980	5,980
Technical Write-off (TW) during the period		948	1,226	618	1,189	325	634
Provision made during the period	C	970	1,485	1,650	2,050	525	1,195
T W recovery	D	599	544	750	370	95	152
Provision made net of TW Recovery	E = C-D	371	941	900	1,680	430	1,043
Gross Advance	F	1,53,428	1,62,236	1,80,885	2,12,531	2,22,149	2,22,149
Additions % of Gross Advance	A / F	1.46	2 .81	2.35	2.02	0.55	1.00
Net Addition % of Gross Advance	B / F	0.99	1.56	1.05	1.42	0.34	0.69
Credit cost	E / F	0.24	0.58	0.50	0.79	0.19	0.47
Gross NPA %		1.13	1.81	1.86	2.41	2.69	2.69
Net NPA %		0.63	1.23	1.30	1.53	1.63	1.63

Restructured Accounts

Balance outstanding as on 30.09.2016 in respect of Restructured Standard borrowers

Type Restructuring	No. of Borrowers	Amount (in INR Mn)
Under CDR Mechanism	0	0
Under SME Debt Restructuring Mechanism	19	72
Under Other Debt Restructuring Mechanism	7	1800
Total	26	1872

- ✓ The above disclosure is in respect of Restructured Standard Accounts excluding NPA.
- ✓ During H1 FY 2017, no account has been restructured.
- ✓ Restructured Standard Advances to Gross Advances - 0.84% Sep-16 Vs 1.30% Sep-15
- ✓ No fresh sale to ARC during H1 FY 2017 and amount outstanding in Security Receipts - 3669 Mn . During Q2 FY 17, the repayment received from ARC in SR amounted to Rs.70 Mn. The bank has provided Rs.150 Mn towards probable shortfall in the future realisation of Security Receipts.
- ✓ Amount serviced during Q2 FY 2017 in restructured standard accounts is Rs.42 Mn
- ✓ During Q2 FY 2017, there is no slippage from restructured accounts.

Investments – At a Glance

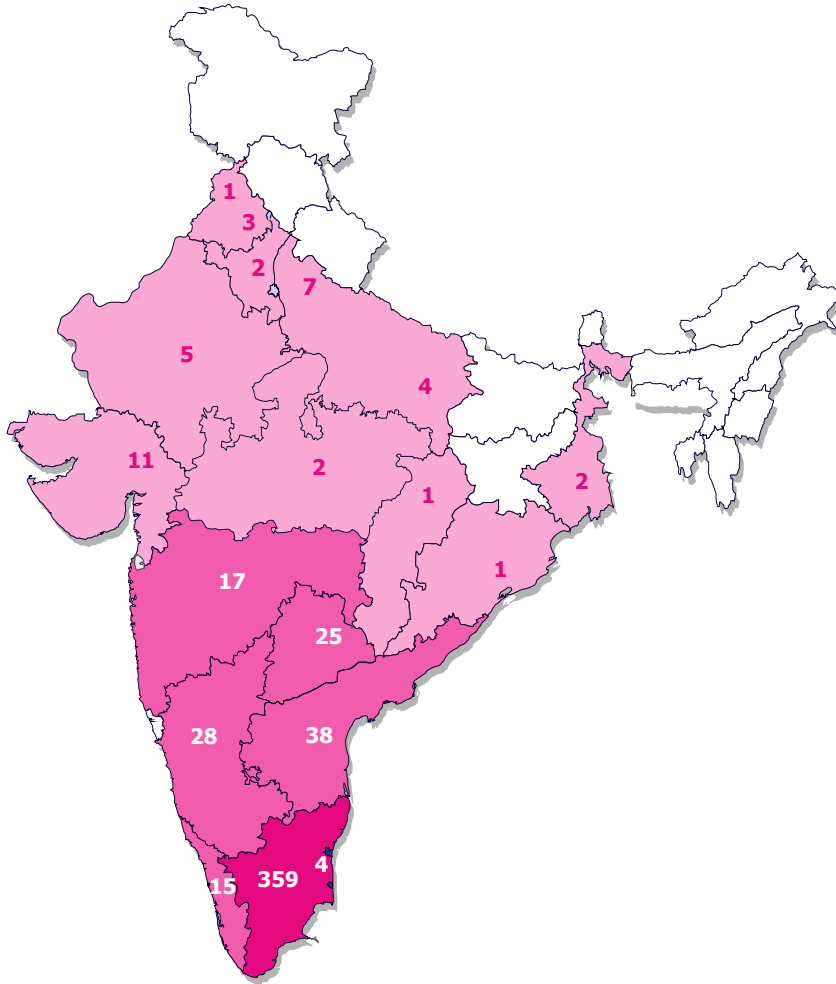
Investments Breakup and Categorywise

(in INR Mn)

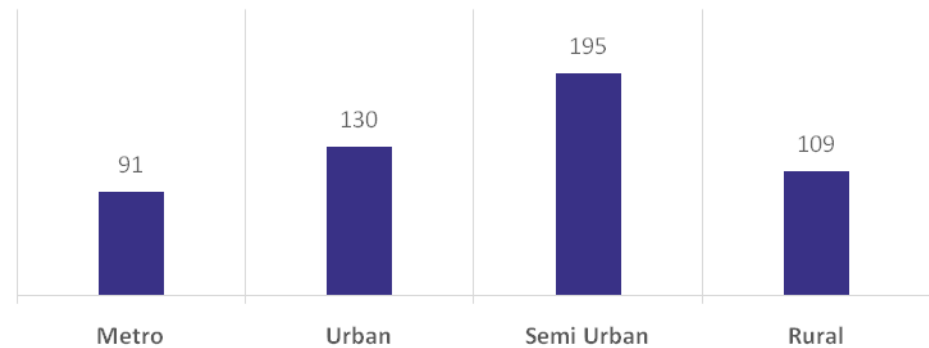
Particulars	SEP 2016	SEP 2015
SLR Securities	63,226	68,110
Non-SLR Securities	4,028	4,288
Total Investments	67,254	72,398
Yield on Investments	7.38%	7.64%
Investments Breakup:		
- A F S	14,683 (22%)	20,599 (28%)
- H T M	52,571 (78%)	51,799 (72%)
- H F T	-	-
Total Investments	67,254	72,398
Modified Duration:		
- A F S	1.61	1.93
- H T M	4.83	4.64
- H F T	-	-
- Overall Portfolio	4.32	4.00

Strong presence in the South

As of Sep-2016 - 525 branches. 469 branches are located in South India out of which 359 in Tamil Nadu



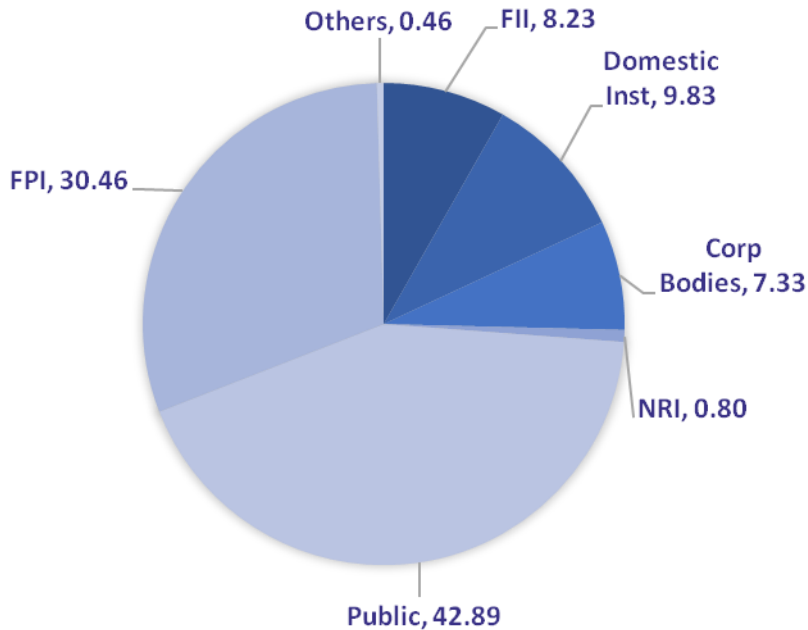
State	No. of Branches	% of Deposits	% of Advances	% of Business
Tamilnadu	359	78	64	72
Andhrapradesh	38	2	9	5
Telengana	25	3	6	5
Karnataka	28	5	5	5
Maharashtra	17	4	4	4
Kerala	15	2	3	2
Gujarat	11	1	3	2
Others	32	5	6	5
Total	525			



A well diversified investor base

as of 30th September 2016

Ownership profile



Major Institutional Shareholders

Shareholders	% of Holding
NT Asian Discovery Master Fund	4.01
Lavender Investments Ltd (Chrys Capital)	3.95
GKFF Ventures (Argonaut Ventures)	3.93
Life Insurance Corporation of India	3.51
Smallcap World Fund INC	3.34
Ardisia Ltd	2.45
TVF Fund Ltd	1.92
Acacia Partners	1.47
Somerset Emerging Markets Small Cap Fund	1.40
Bank Muscat India Fund	1.25
Faering Capital India Evolving Fund	1.11
Wasatch Core Growth Fund	1.11

Well diversified ownership of shareholders around 85,000 Approx

Long term investors ensuring stability and support to management

Higher Participation from FII's

Limit on FII / FPI ownership increased to 40%

Head room available for FII / FPI ... 1.31%

Transparent 'Corporate Governance' practices

Board consists of 7 Independent Directors and 3 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 from Tata Consultancy Services

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

Retired High Court Judge

Professor of IIT, Chennai

Advocate in Banking law & Environmental Activist

Career Banker with 4 decades of banking experience

Chartered Accountant & First woman director of the Bank

Practicing Chartered Accountant

Practicing Chartered Accountant

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 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. T.K. Ramkumar | B.Com., B.L.
Director**

Mr. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.



**Shri. C R Muralidharan | BSC., 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 S R Singaravelu | BSC,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**

Shri. 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 a practicing Chartered Accountant since 1984.



CITY UNION BANK LTD

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Mob : +91 9344303740
Email : jayaraman@cityunionbank.com

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

