बैंक ऑफ़ बड़ौदा
Bank of Baroda

Performance Analysis

Q4 & Full Year FY 2016

May 13, 2016

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Performance highlights: Q4, FY16

Consistent growth in Business on Average basis

Conscious run down of certain unprofitable assets and high cost liabilities

Quarter on Quarter slippages have reduced and NPA levels are stabilizing

Continuous focus on recovery and upgradation has provided results

Provision Coverage Ratio improved to 60.09% from 52.70% in last quarter

CRAR as on 31-03-2016 improved to 13.17% from 12.18% as on 31-12-2015. Consolidated CRAR at 13.63% as on 31-03-2016

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Business Performance (1/2)

Average Figures

Particulars (INR crore)	Q4FY15	Q4FY 16	Y-O-Y (%)	FY 15	FY 16	Y-O-Y (%)
Total Business	**9,56,882**	**9,68,697**	**1.23%**	**9,17,783**	**9,83,443**	**7.15%**
Domestic	6,31,708	6,77,668	7.28%	6,15,705	6,73,611	9.40%
International	3,25,174	2,91,029	-10.50%	3,02,078	3,09,832	2.57%
Total Deposits	**5,51,506**	**5,69,514**	**3.27%**	**5,34,470**	**5,78,317**	**8.20%**
Domestic	3,72,670	4,04,849	8.63%	3,61,917	4,03,503	11.49%
International	1,78,836	1,64,665	-7.92%	1,72,553	1,74,814	1.31%
CASA Deposits	**1,33,469**	**1,41,309**	**5.87%**	**1,28,792**	**1,38,359**	**7.43%**
Domestic	1,10,939	1,23,982	11.76%	1,06,070	1,18,740	11.95%
International	22,530	17,327	-23.09%	22,722	19,619	-13.66%
Advances (Gross)	**4,05,376**	**3,99,183**	**-1.53%**	**3,83,313**	**4,05,126**	**5.69%**
Domestic (Gross)	2,59,038	2,72,819	5.32%	2,53,788	2,70,108	6.43%
International (Gross)	1,46,338	1,26,364	-13.65%	1,29,525	1,35,018	4.24%

* Average business data is based on daily averages maintained in respective accounts over the mentioned period

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Business Performance (2/2)

Terminal Figures

Particulars (INR crore)	FY 15	FY 16	Y-O-Y (%)
Total Business	**10,45,625**	**9,57,808**	**-8.40%**
Domestic	7,06,148	6,58,112	-6.80%
International	3,39,477	2,99,696	-11.72%
Total Deposits	**6,17,560**	**5,74,038**	**-7.05%**
Domestic	4,14,278	3,94,844	-4.69%
International	2,03,282	1,79,194	-11.85%
CASA Deposits	**1,62,969**	**1,51,335**	**-7.14%**
Domestic	1,36,752	1,32,539	-3.08%
International	26,217	18,796	-28.31%
Advances (Net)	**4,28,065**	**3,83,770**	**-10.35%**
Domestic	2,91,870	2,63,268	-9.80%
International	1,36,195	1,20,502	-11.52%

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CASA Deposits (1/2)

Average Figures

Particulars (INR crore)	Q4 FY 15	Q4FY 16	Y-O-Y (%)	FY 15	FY 16	Y-O-Y (%)
Total Saving Deposits	**99,356**	**1,11,587**	**12.31%**	**94,705**	**1,06,739**	**12.71%**
Domestic	96,189	1,08,145	12.43%	91,727	1,03,293	12.61%
International	3,167	3,443	8.71%	2,978	3,447	15.75%
Total Current Deposits	**34,113**	**29,717**	**-12.89%**	**34,087**	**31,620**	**-7.24%**
Domestic	14,750	15,837	7.37%	14,343	15,448	7.70%
International	19,363	13,883	-28.30%	19,744	16,172	-18.09%

* Average business data is based on daily averages

Domestic CASA share on daily average basis were 29.43% at March 31, 2016

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CASA Deposits (2/2)

Terminal Figures

Particulars (INR crore)	FY 15	FY 16	Y-O-Y (%)
Total Saving Deposits	**1,10,172**	**1,16,705**	**5.93%**
Domestic	1,06,736	1,13,253	6.11%
International	3,436	3,452	0.47%
Total Current Deposits	**52,797**	**34,629**	**-34.41%**
Domestic	30,016	19,286	-35.75%
International	22,781	15,343	-32.65%

Share of Domestic CASA in Total Deposits was 33.57% as on March 31, 2016

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Balance Sheet

Particulars (INR crore)	FY 15	FY 16	YOY (%)
CAPITAL & LIABILITIES			
Capital	444	462	4.05%
Reserves and Surplus	39,392	39,737	0.88%
Deposits	6,17,560	5,74,038	-7.05%
Borrowings	35,264	33,472	-5.08%
Other Liabilities and Provisions	22,329	23,668	6.00%
T O T A L	**7,14,989**	**6,71,376**	**-6.10%**
ASSETS			
Cash and Balances with RBI	22,489	21,672	-3.63%
Balances with Banks	1,25,865	1,12,228	-10.83%
Investments	1,22,320	1,20,450	-1.53%
Loans & Advances	4,28,065	3,83,770	-10.35%
Fixed Assets	2,875	6,254	117.53%
Other Assets	13,376	27,002	101.87%
T O T A L	**7,14,989**	**6,71,376**	**-6.10%**

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Income & Expenses

Particular (INR crore)	Q4 FY 15	Q4 FY 16	YOY (%)	FY 15	FY 16	YOY (%)
Interest Income	10,762	11,014	2.34%	42,964	44,061	2.55%
Other Income	1,295	1,775	37.07%	4,402	4,999	13.56%
Total Income	**12,057**	**12,789**	**6.07%**	**47,366**	**49,060**	**3.58%**
Interest Expenses	7,590	7,684	1.24%	29,776	31,321	5.19%
NII (Spread)	3,172	3,330	4.98%	13,187	12,740	-3.39%
Operating Expenses	**1,774**	**2,533**	**42.78%**	**7,674**	**8,923**	**16.28%**
Operating Profit	**2,694**	**2,572**	**-4.53%**	**9,915**	**8,816**	**-11.08%**
Cost to Income Ratio	**39.70**	**49.61**	-	**43.63**	**50.30**	-

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Profit Position

(INR crore)	Q4 FY 15	Q4 FY 16	YOY (%)	FY 15	FY 16	YOY (%)
Operating Profit	2,694	2,572	-4.53%	9,915	8,816	-11.08%
Total Provisions	2,095	5,803	176.99%	6,517	14,211	118.21%
Provision for NPA & Bad Debts Written-off	1,491	4,880	227.30%	3,998	13,766	244.32%
Provision for Standard Advances	314	183	-41.72%	548	-258	-
Provision for Depreciation on Investment	38	180	373.68%	-149	341	-
Other Provisions (including Provision for staff welfare)	-26	1615	-	98	1,665	1,598.98%
Tax Provisions	278	-1,055	-	2,022	-1,303	-
Net Profit	**598**	**-3,230**	-	**3,398**	**-5,396**	**-**

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Non-interest Income

(INR crore)	Q4 FY 15	Q4 FY 16	YOY (%)	FY 15	FY 16	YOY (%)
Commission, Exchange, Brokerage	429	454	5.83%	1,482	1,502	1.28%
Incidental Charges	100	116	16.00%	354	382	7.91%
Other Miscellaneous Income	101	110	8.91%	365	463	26.85%
Total Fee-Based Income	**630**	**681**	**8.10%**	**2,201**	**2,347**	**6.63%**
Trading Gains	360	509	41.39%	1,007	1,179	17.08%
FX Profits (Treasury)	244	481	97.13%	1,005	1,252	24.58%
Recovery from PWO	61	104	70.49%	189	221	16.93%
Total Non-Interest Income	**1,295**	**1,775**	**37.07%**	**4,402**	**4,999**	**13.56%**

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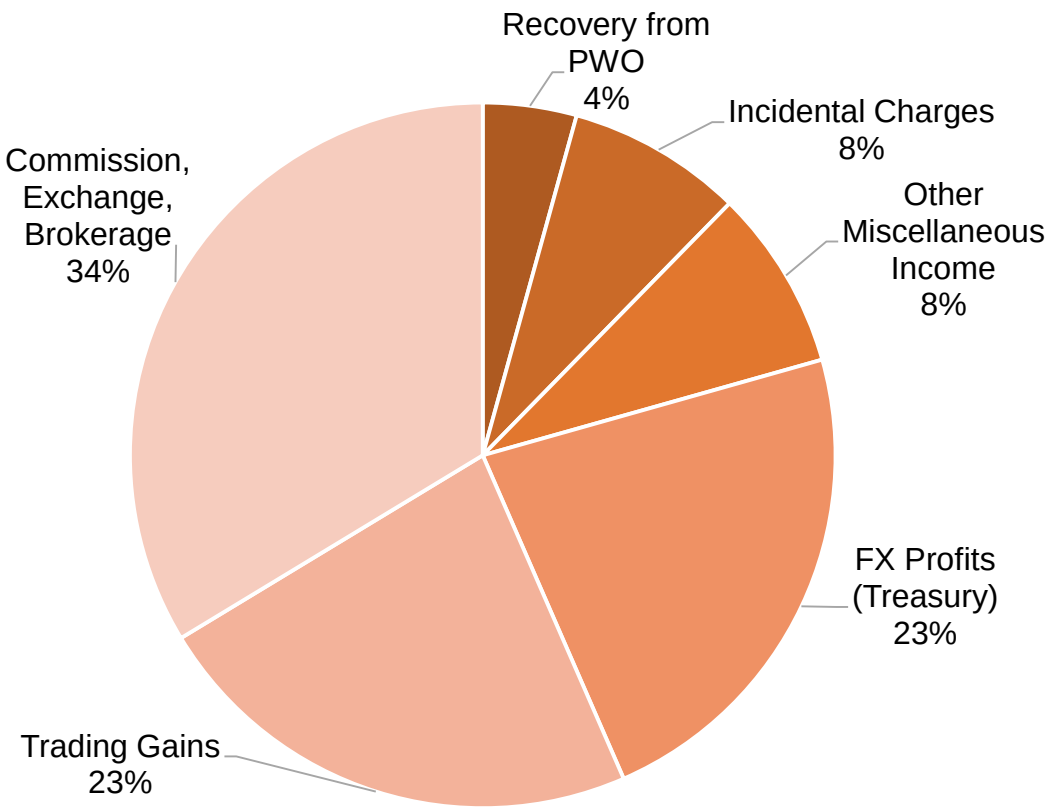
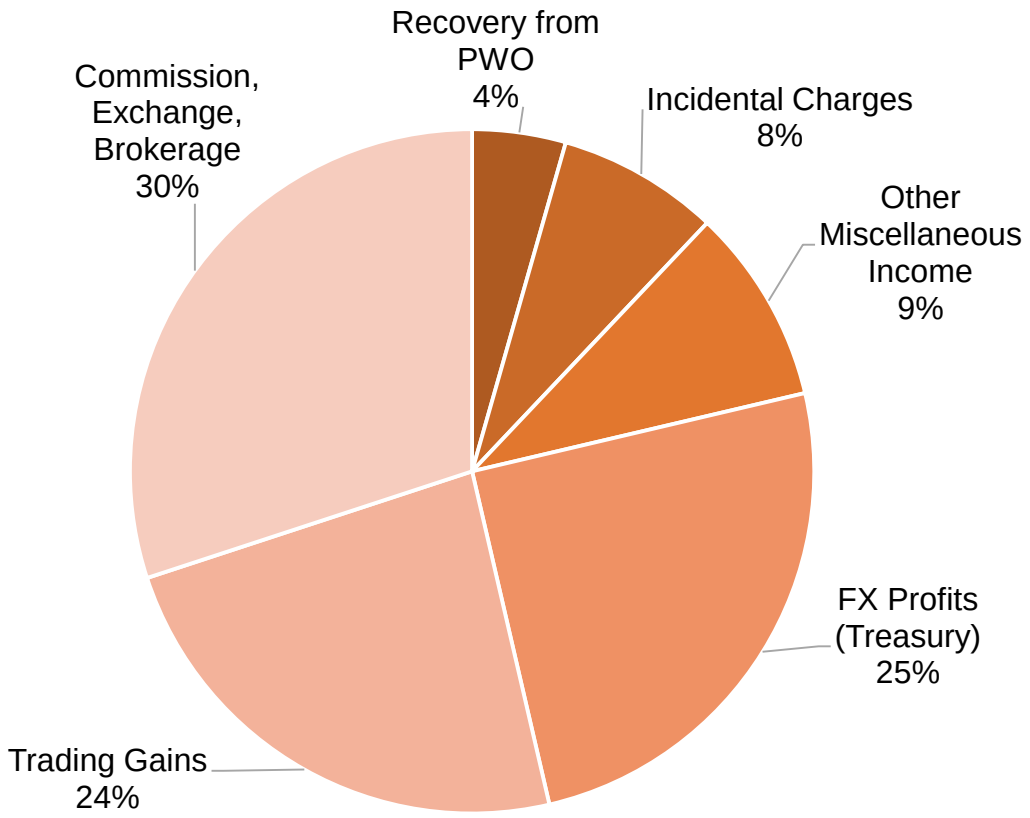
Non-interest income



Total Non Interest Income FY 15 – INR 4,402 Crore



Total Non Interest Income FY 16 – INR 4,999 Crore

Total Non-interest Income has increased by ~14% Y-O-Y

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Operating expenses

Particulars (INR crore)	Q4 FY 15	Q4 FY 16	YOY (%)	FY 15	FY 16	YOY (%)
Employee Cost	928	1,434	54.53%	4,261	4,978	16.83%
Other Operating Expenses	846	1,098	29.91%	3,413	3,945	15.59%
Of which: Rent, Taxes and Lighting	178	249	39.89%	696	862	23.85%
Printing and Stationery	24	25	4.17%	79	82	3.80%
Depreciation	21	140	566.67%	340	501	47.35%
Law charges	12	18	50.00%	46	55	19.57%
Postage, Telegrams, Telephone etc	39	42	7.69%	149	154	3.36%
Repairs and Maintenance to Bank's Property	130	164	26.15%	471	540	14.65%
Insurance	109	129	18.35%	451	490	8.65%
Other Expenditure	333	332	-0.30%	1,181	1,127	-4.57%
Operating Expenses	**1,774**	**2,533**	**42.78%**	**7,674**	**8,923**	**16.28%**

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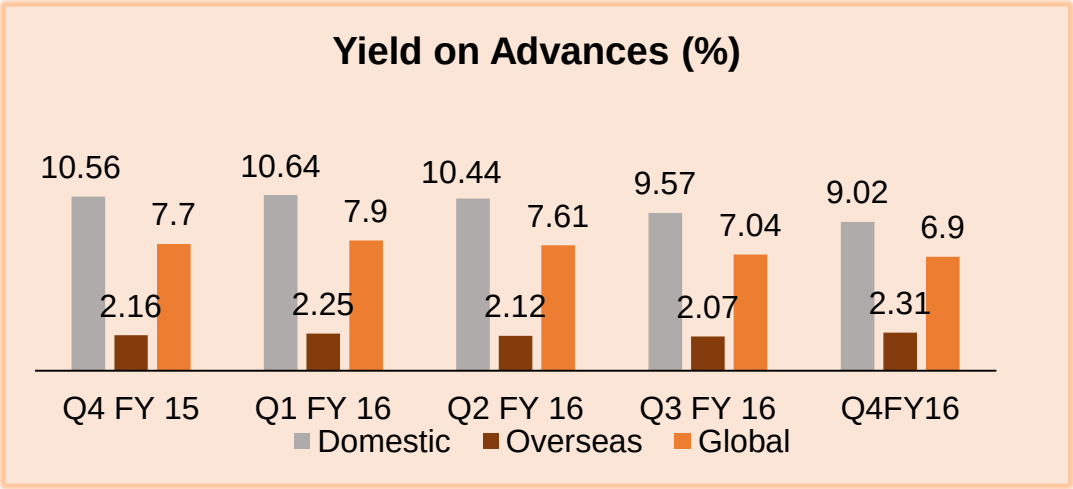
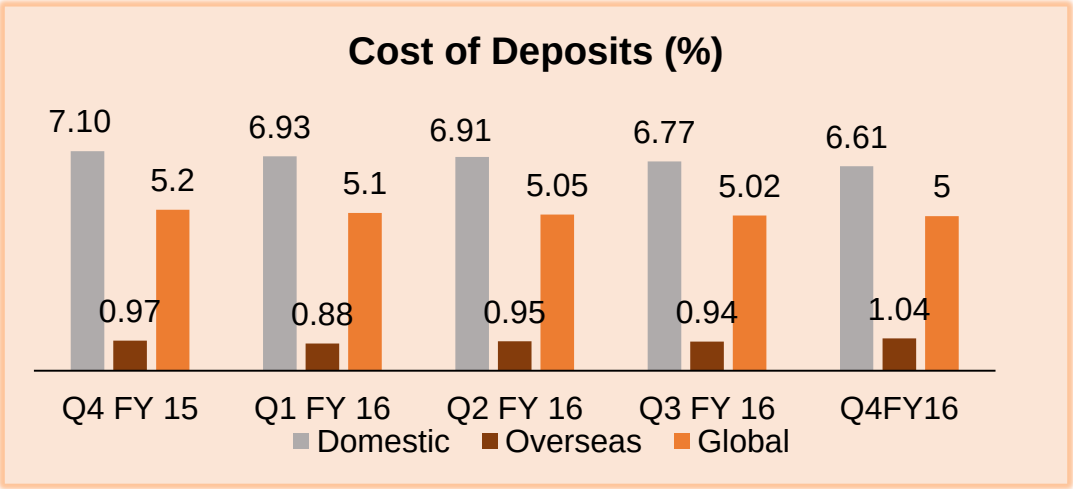
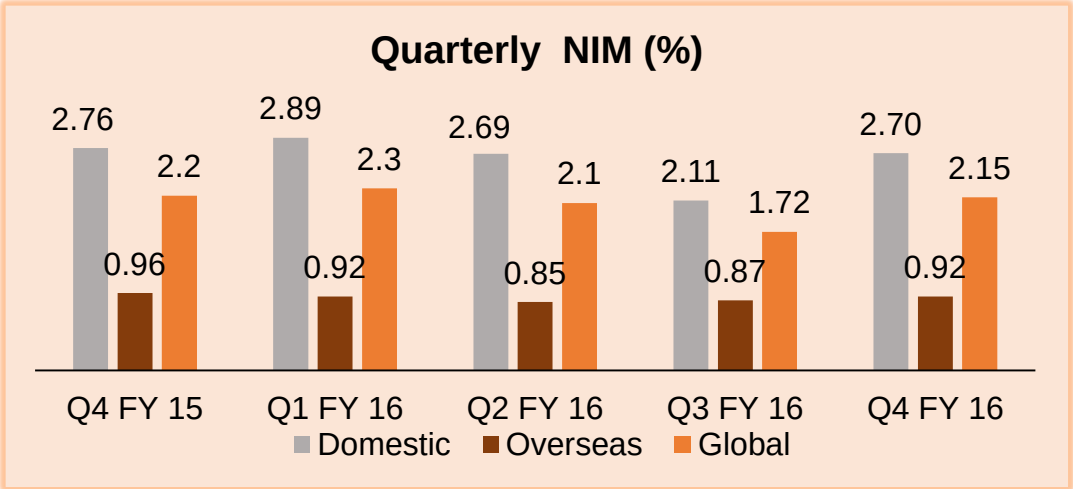
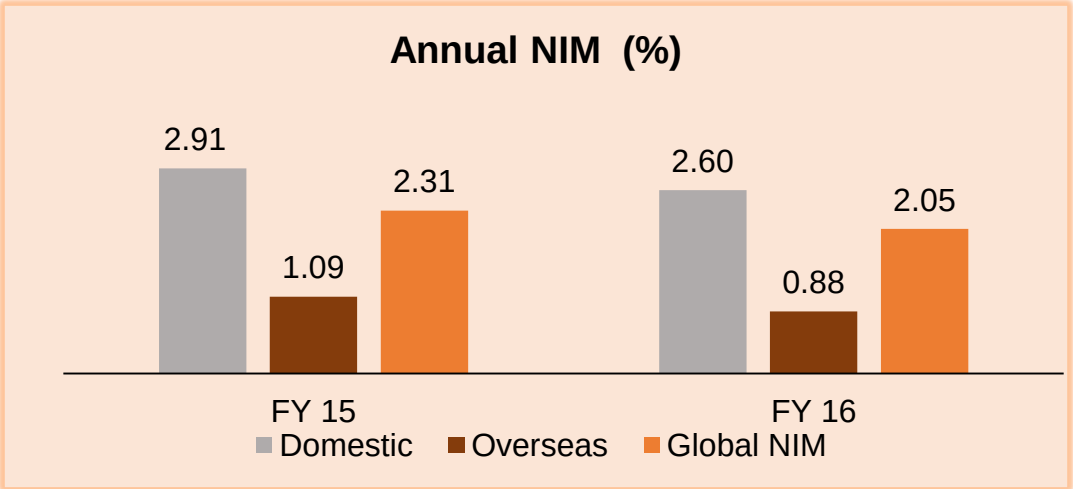
Performance ratios









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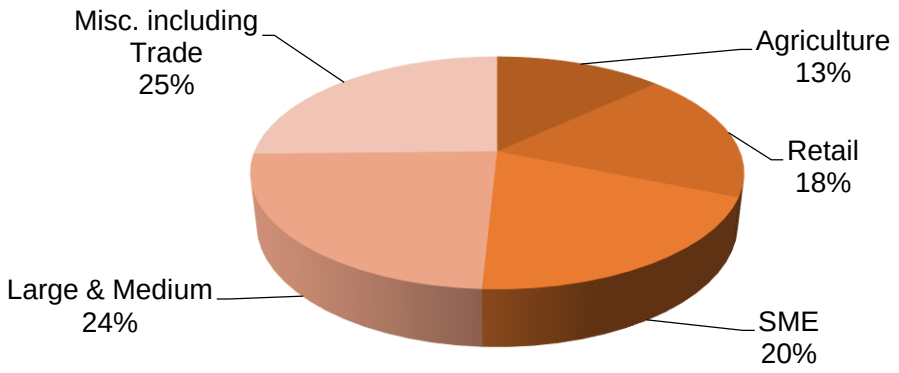
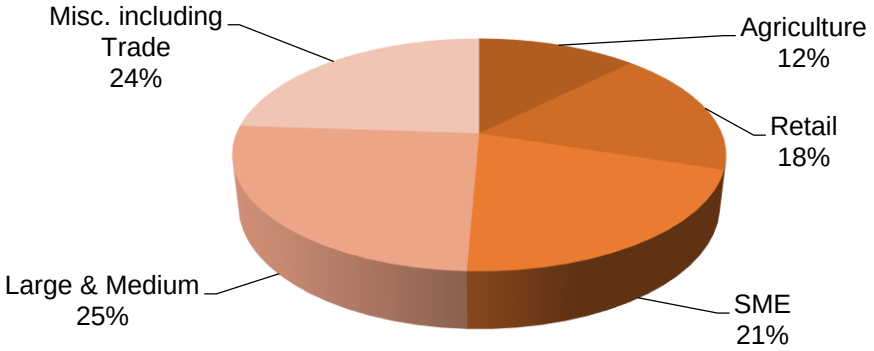
Domestic gross credit – By segment

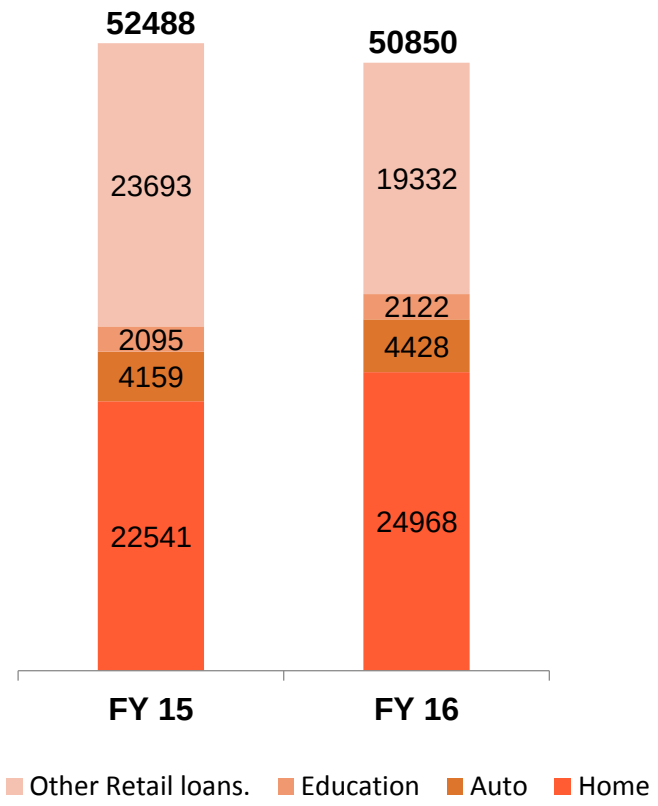
% share in Gross Domestic Credit in FY16



% share in Gross Domestic Credit in FY15



Retail Credit – By Segment (INR Crore)



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Portfolio exposure by industry - Domestic credit

Industry (INR crore)	FY 16		FY 15	
	O/S	% share	O/S	% of total Adv
Infrastructure of which	32,955	11.73%	36,324	12.12%
1. Power	17,341	6.17%	20,446	6.82%
2. Telecom	4,609	1.64%	4,084	1.36%
3. Roads & Ports	6,444	2.29%	7,120	2.37%
4. Other Infrastructure	4,561	1.62%	3,733	1.25%
Basic Metals & Metal Industry of which	18,063	6.43%	18,476	6.16%
1. Iron & Steel	14,308	5.09%	14,535	4.85%
Textiles	14,834	5.28%	15,550	5.19%
Petroleum & Petrochemicals	1,639	0.58%	3,167	1.06%
All Engineering	7,714	2.75%	9,029	3.01%
Food Processing	8,382	2.98%	8,402	2.80%
Chemicals and Chemical Products	6,079	2.16%	8,698	2.90%
Trade	13,233	4.71%	15,288	5.10%
Commercial Real Estate	8,365	2.98%	9,071	3.03%
Home Loans	24,975	8.89%	22,542	7.52%
Auto Loans	4,430	1.58%	4,159	1.39%
Other Retail Loans	21,463	7.64%	25,786	8.60%
Agriculture	36,822	13.13%	28,432	9.48%
Others (Other Industries / Sectors etc)	81,903	29.16%	94,883	31.65%
Total Domestic Advances	**2,80,915**	**100.00%**	**2,99,807**	**100.00%**

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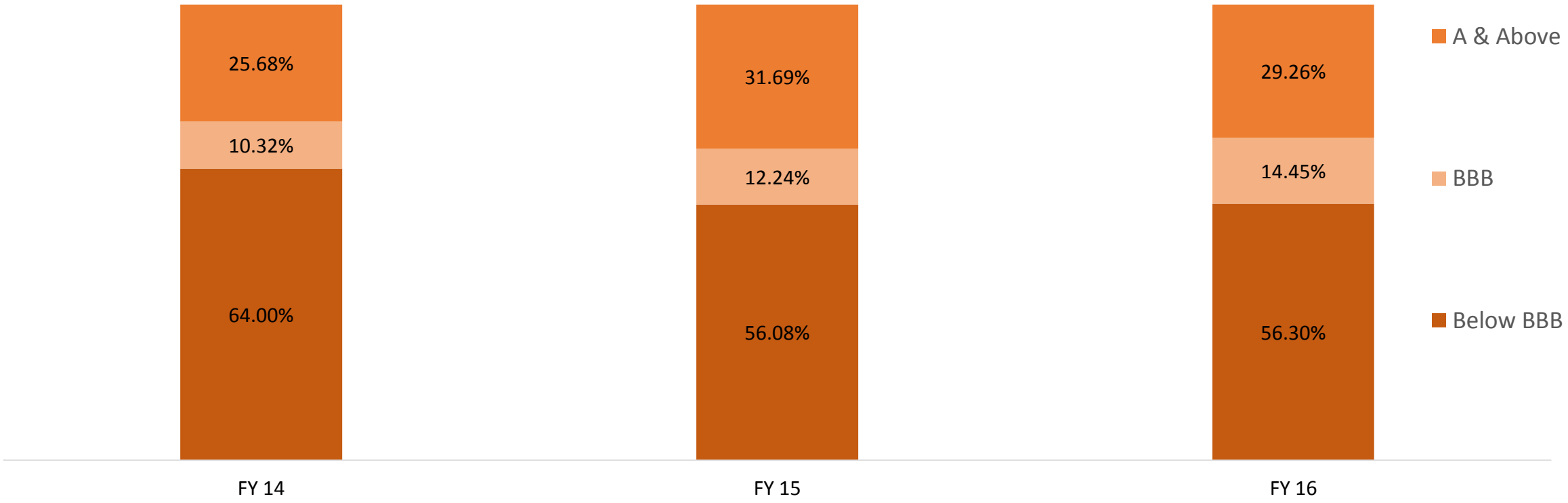
Rating distribution of Corporate credit portfolio



*External Rating Distribution of Advances above INR 5.0 Cr

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Capital adequacy

Key ratios (in %)	FY 14	FY15	FY16
Common Equity Tier I Capital (CET1)	8.95%	9.35%	10.29%
Tier I Capital	9.28%	9.87%	10.79%
Tier-II Capital	3.00%	2.73%	2.38%
Capital to Risk Weight Assets Ratio (CRAR)	**12.28%**	**12.60%**	**13.17%**

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Non-performing assets

Level	Gross NPA	Gross NPA Ratio	Net NPA	Net NPA Ratio
FY 13	7,983	2.40	4,192	1.28
FY 14	11,876	2.94	6,035	1.52
FY 15	16,261	3.72	8,069	1.89
Q1 FY 16	17,274	4.13	8,470	2.07
Q2 FY 16	23,710	5.56	12,798	3.08
Q3 FY 16	38,934	9.68	21,806	5.67
FY 16	**40,521**	**9.99**	**19,407**	**5.06**

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Net NPAs by segment

Sector	Net NPA (%) FY15	Net NPA (%) FY16
Agriculture	3.01	6.07
Retail	1.47	1.83
MSME	5.62	7.26
Large & Medium	1.56	8.34
Overseas operation	0.78	2.43

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NPA movement

Particulars (INR crore)	Q3 FY 16	Q4 FY 16 (Gross movement)	FY 15	FY 16
A. Opening Balance	23,710	38,934	11,876	16,261
B. Additions	15,785	5,932	8,515	27,828
Out of which, Fresh Slippages	15,603	5,030	8,039	26,863
C. Reductions	561	4,345	4,130	3,569
Recovery	311	1,434	1,493	1,481
Upgradation	14	1,766	1,058	534
Write-Offs	236	1,142	1,563	1,554
Other Adjustments	0	3	15	1
Closing Balance	**38,934**	**40,521**	**16,261**	**40,521**
Recovery in PWO	24.18	104	189	221

The Bank's PCR was 60.09% as on 31st March, 2016 as against 52.70% as on 31st December 2015

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Details of restructured assets

Particulars (INR crore)	Q4 FY16			Q3 FY16			FY 16		
	Std.	NPA	Total	Std.	NPA	Total	Std.	NPA	Total
Restructured Accounts as on 01.04.2015	**17,134**	**13,582**	**30,716**	**22,930**	**7,239**	**30,169**	**25,905**	**5,785**	**31,690**
Fresh Restructuring + Increase in O/S	82	316	398	269	557	826	2,091	869	2,960
Up gradation to Restructured Standard category	413	-413	0	15	-15	0	395	-395	0
Restructured Standard Advances upgraded to full Standard advances	**-1,213**	**0**	**-1,213**	**0**	**0**	**0**	**-4,749**	**-**	**-4,749**
Down gradations of Restructured accounts	-2,060	2,060	0	-5,866	5,866	0	-9,106	9,106	0
DepreciationWrite-off + Decrease in O/S + Closures	-621	-276	-897	-214	-65	-279	-801	-96	-897
Total Restructured Accounts as on March 31, 2016	13,735	15,269	29,004	17,134	13,582	30,716	13,735	15,269	29,004

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Movement of impaired assets

Particulars (INR crore)	FY 15	Q1 FY 16	H1 FY 16	Q3 FY 16	FY 16
Gross Advances	4,37,280	4,18,226	4,26,568	4,02,073	4,05,517
Gross NPAs	16,261	17,274	23,710	38,934	40,521
Net NPAs	8,069	8,470	12,798	21,806	19,406
Restructured Standard Assets	25,906	25,541	22,930	17,135	13,735
Total Gross NPAs plus Restructured Standard	42,167	42,815	46,641	56,069	54,256
Total Net NPAs plus Restructured Standard	33,975	34,011	35,728	38,941	33,142
Gross NPA + Restructured Standard to Gross Adv %	9.64%	10.24%	10.93%	13.94%	13.38%
Net NPAs + Restructured Standard to Gross Adv %	7.77%	8.13%	8.38%	9.69%	8.17%

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Domestic treasury highlights: Q4, FY16

Treasury Trading Income stood at the level of INR 990 crore in Q4, FY16 and provided good support to Non-Interest Income generation

Total size of Bank's Domestic Investment Book as at March 31, 2016 stood at INR 1,12,493 crore

As on March 31, 2016, the share of SLR Securities in Total Investment was 87.60%

The Bank had 82.54% of SLR Securities in HTM and 15.71% in AFS as at March 31, 2016

The per cent of SLR to NDTL at March 31, 2016 was at 23.34 %

The Bank shifted SLR securities worth INR 12,785.70 crore from HTM to AFS portfolio during Q1 FY 16

As on March 31, 2016, the modified duration of AFS investments was 3.76 % & that of HTM securities was 5.69

In Q4, FY16, amount of INR 150.96 crore is provided towards Depreciation on Investment and NPI

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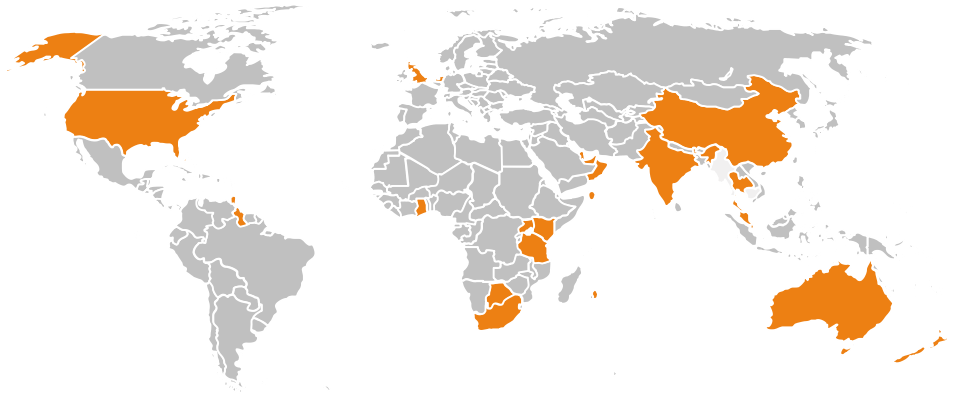
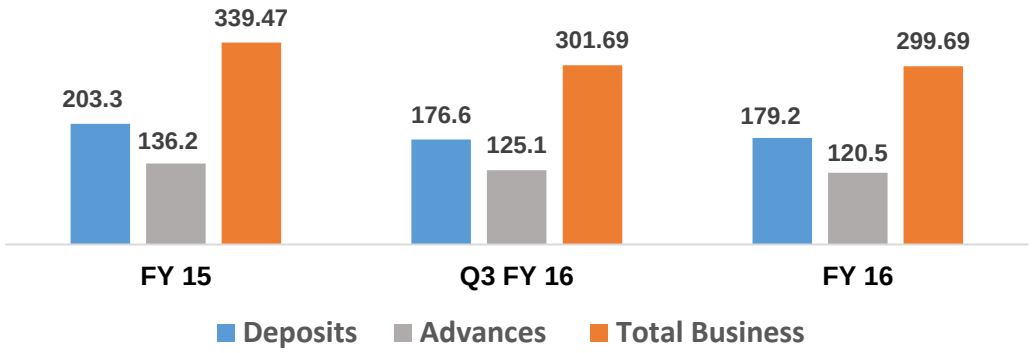
Global footprint – Highlights of international business

Our global footprint – 106 offices



International Business (INR Thousand Crores)



- During Q4, FY16, the Bank's 'International Business' contributed 31.3 % to its Total Business
- Out of the Total International Loan-book, 47.92% comprised of Buyers' Credit/BP/BD portfolio where the exposure is on the banks. 22.03% of the exposure is to India related corporate by way of ECB/ Syndicated Loans
- Exposure to non-Indian entities by way of syndicated loans is at 4.30% and remaining 25.75% exposure is by way of local credit
- The GNPA (%) for International operations was at 5.63% as on 31st March 2016. Excluding the exposure to India based corporates, the GNPA (%) of remaining exposure was at 1.95%.
- The Cost-Income Ratio in International operations was at 27.55% in Q4, FY16
- In Q4 FY16, the NIM (as % of interest-earning assets) in International operations stood at 0.91%
- The Outstanding balance of restructured loans in International operations as on March 31, 2016 was at INR 3,643.24 crore, out of which the Standard restructured loans were at INR 1682.20 crore

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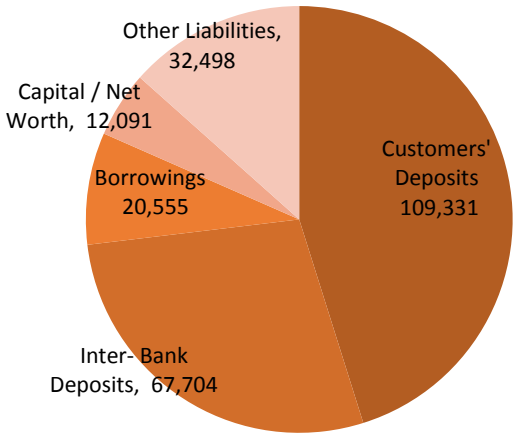
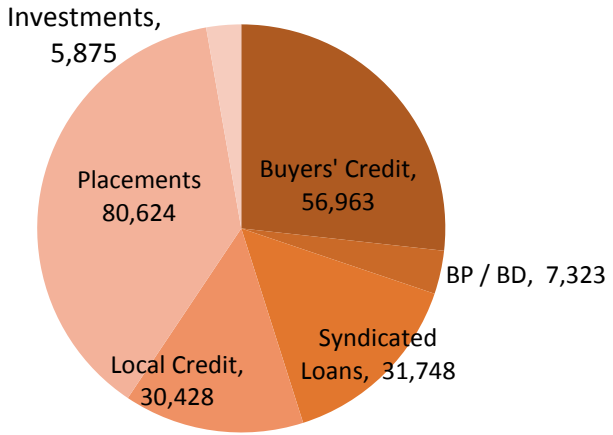
International operations – Assets liability management

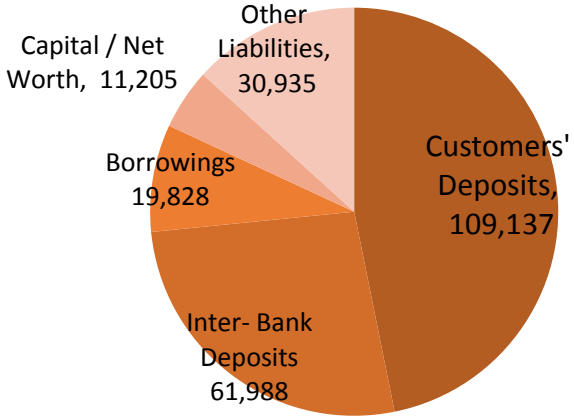
Resources, FY 15



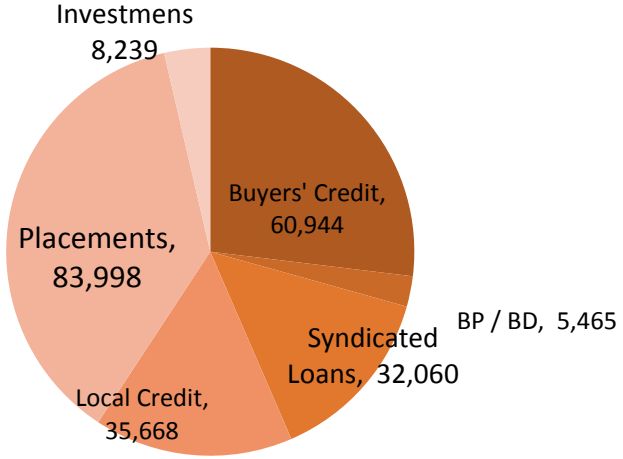
Deployment, FY 15



Resources, FY 16



Deployment, FY 16



*Ramping up our capabilities in local advances to boost fee based income & improve spreads

*Scaling down of Buyers Credit to make it profitable on a deal to deal basis

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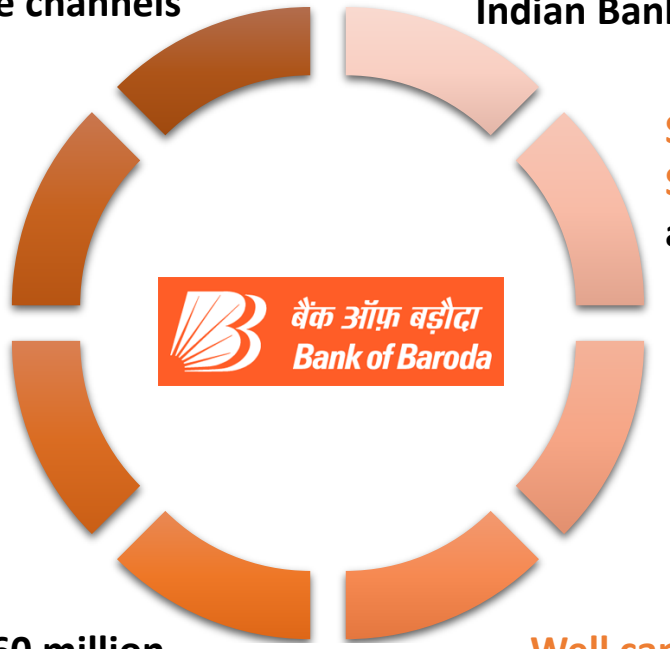
Bank Of Baroda: Our Key Strengths

Strong domestic presence through 5,330 branches & 8,975 ATMs supported by self-service channels

A **well-accepted and recognized brand** in the Indian Banking Industry

Well distributed branch network with 36% coverage in Rural, 18% in Semi urban, 19% Metro and 27% Urban

Subsidiaries and JVs cover entire Financial Spectrum— Insurance, Asset Management and Securities Services



Dominant presence in progressive states like Gujarat & Maharashtra

Global presence across 106 offices spanning 24 countries

Valuable customer base of ~60 million

Well capitalized on a sustained basis

Bank of Baroda is a 107 years old State-owned Bank with modern & contemporary personality, offering banking products and services to large industrial, MSME, retail & agricultural customers across the country

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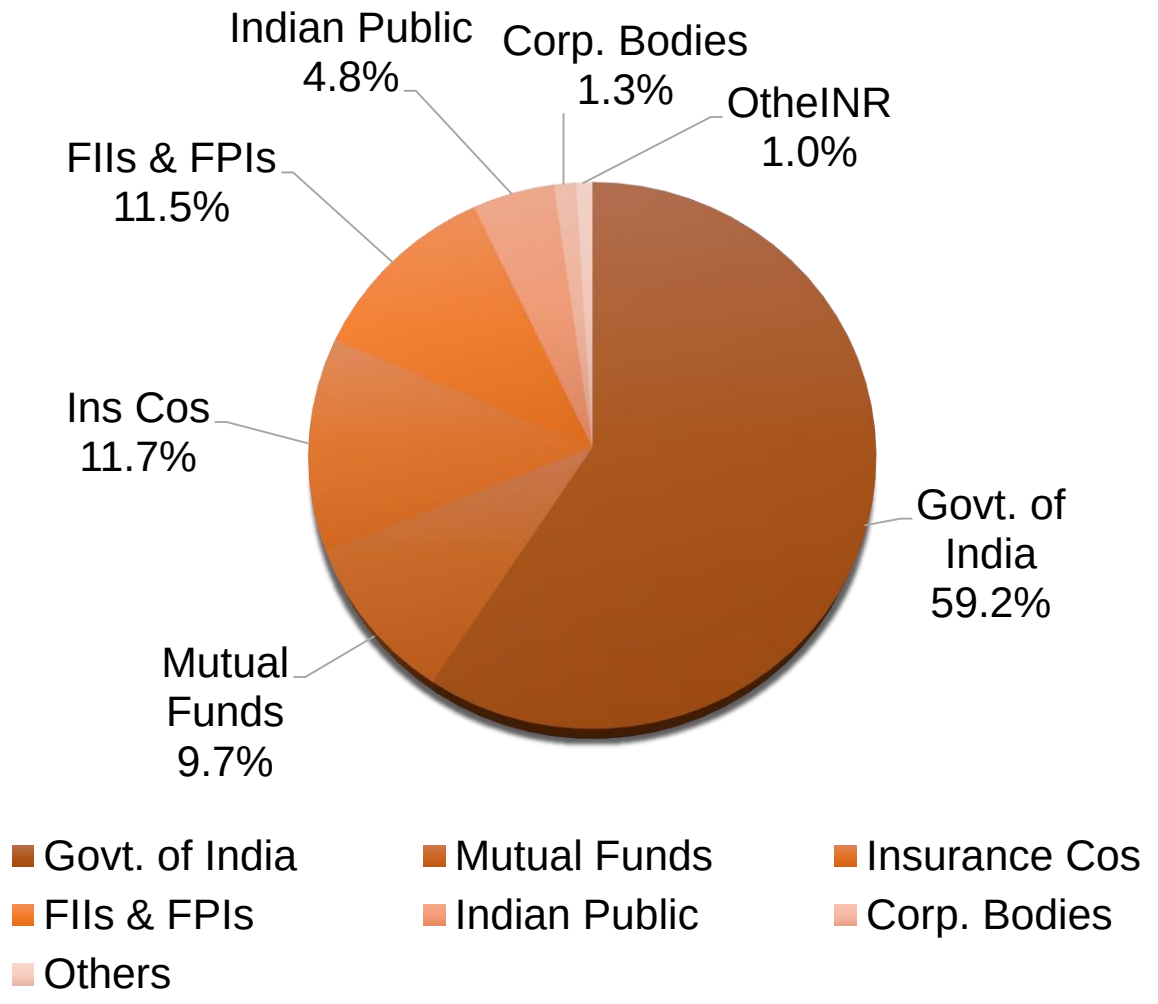
Shareholding pattern as on March 31, 2016



As on March 31, 2016

- Share Capital: INR 460.83 crore
- Net worth: INR 30,586 crore
- BV per share (vs. FV per share: INR 2): INR 132.74
- Return on Equity : -ve
- Return on Assets: -ve
- Bank of Baroda is a part of the following Indexes:
- BSE 100, BSE 200, BSE 500 & Bankex
  Nifty, BankNifty, CNX 100, CNX 200, CNX 500
- Bank of Baroda's Share is also listed on BSE and NSE in the 'Future and Options' segment

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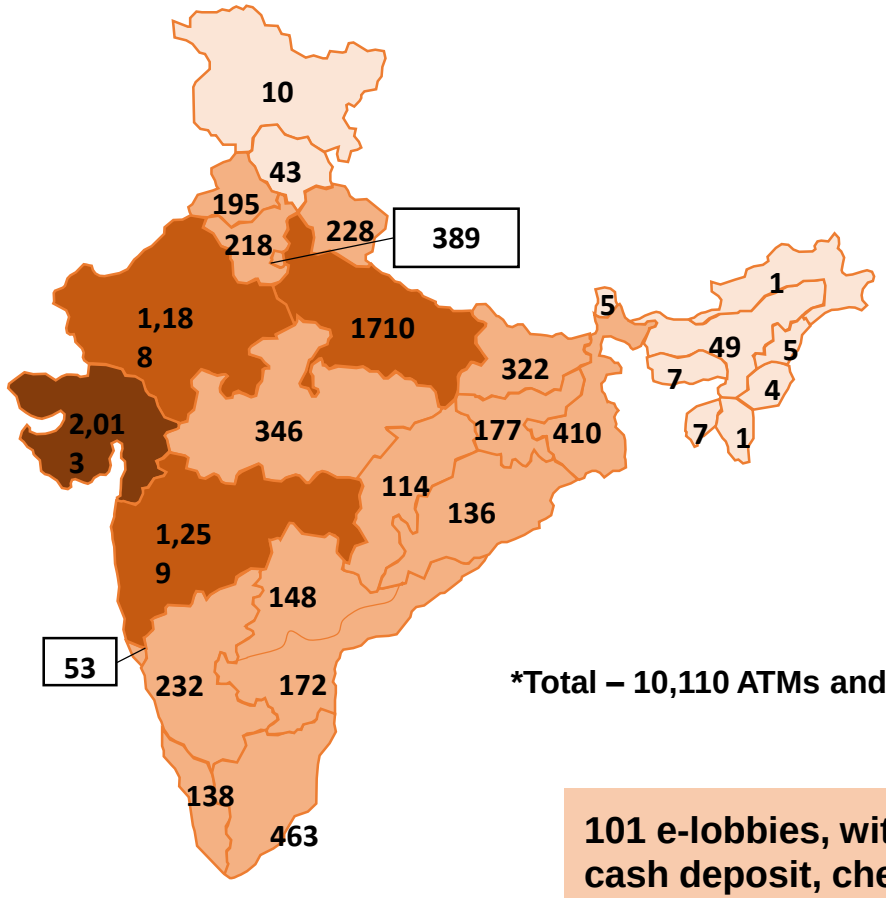
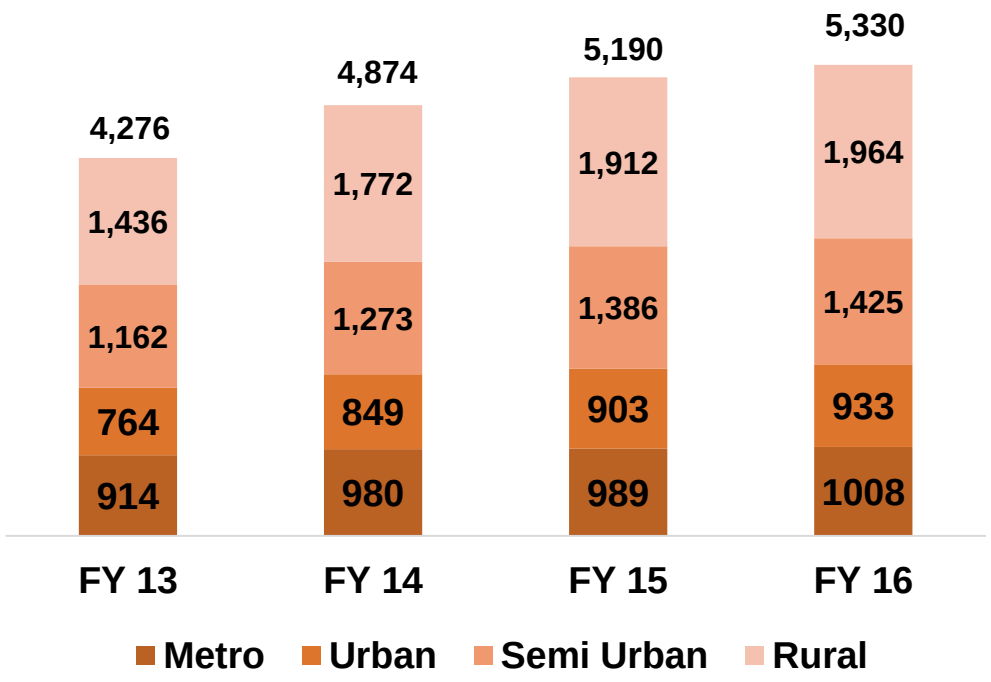
Pan India presence

ATM & Cash Re-cyclers network



*Total – 10,110 ATMs and Cash Recyclers

Wide Domestic Branch Network



101 e-lobbies, with 24*7 facilities for cash withdrawal, cash deposit, cheque deposit, passbook printing and internet banking, were set up during the year to take the total number of e-lobbies to 252.

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Digital footprint (1/2)

BARODA M-CONNECT

BARODA CONNECT

- Since launch on social media from January 2016 fan base of Bank has been growing steadily with a good engagement rate.
- The Bank offers "Flash & Move" Debit Cards empowered with near field communication technology
- The Bank offers the entire gamut of digital products from mobile applications to internet banking platform to payment gateways for serving all the financial needs of diverse customers.

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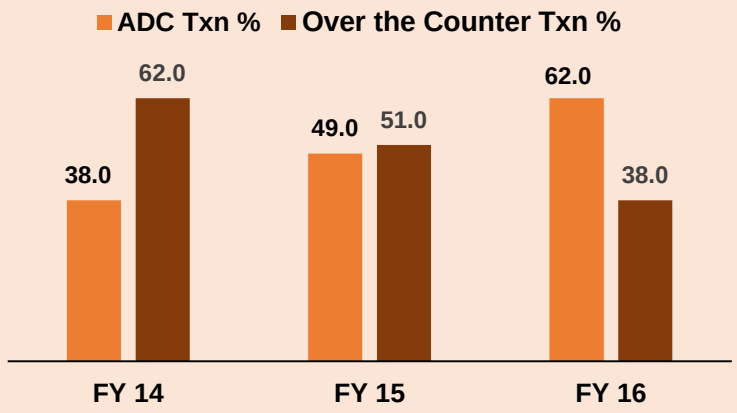
Digital footprint (2/2)



364.15%

Mobile Banking Transactions (AAGR – 233.71% for FY 14 – FY 16)

36.56%

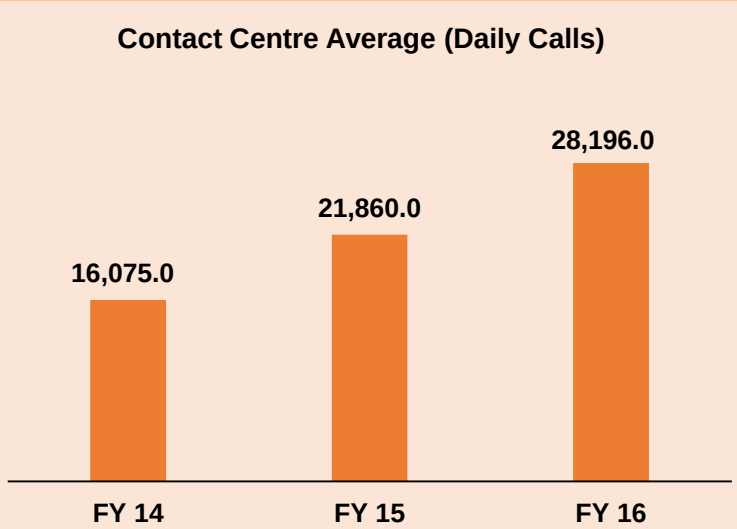
Internet Banking Transactions (AAGR – 35.13% for FY 14 – FY 16)

21.86%

ATM Banking Transactions (AAGR – 32.20% for FY 14 – FY 16)

28.54%

POS/Ecom Transactions (AAGR – 44.28% for FY 14 – FY 16)



Product Suite

~63 lac new Debit cards were issued during the year out of which 72.16% were issued in existing accounts. Apart from Debit Cards, BOB also offers Credit, Forex and Gift Cards

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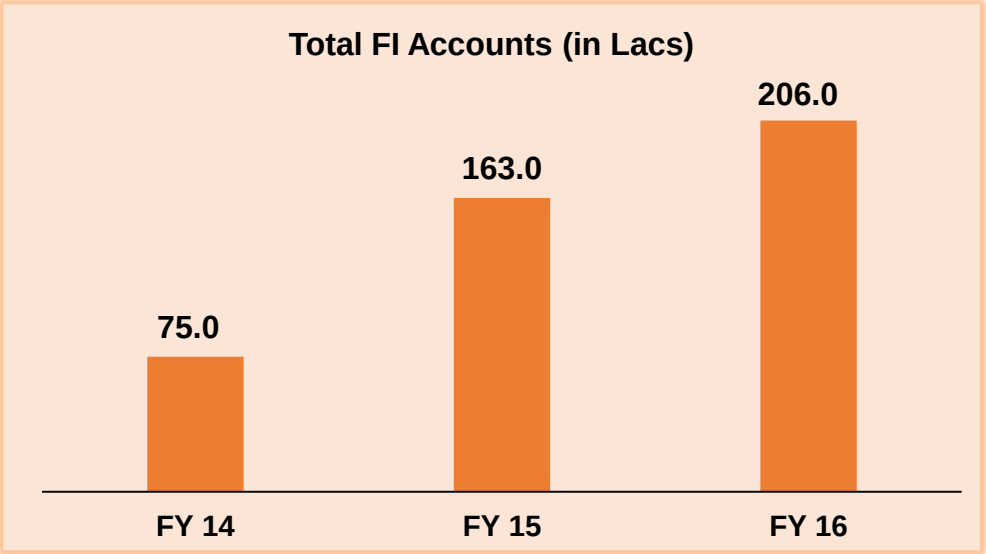
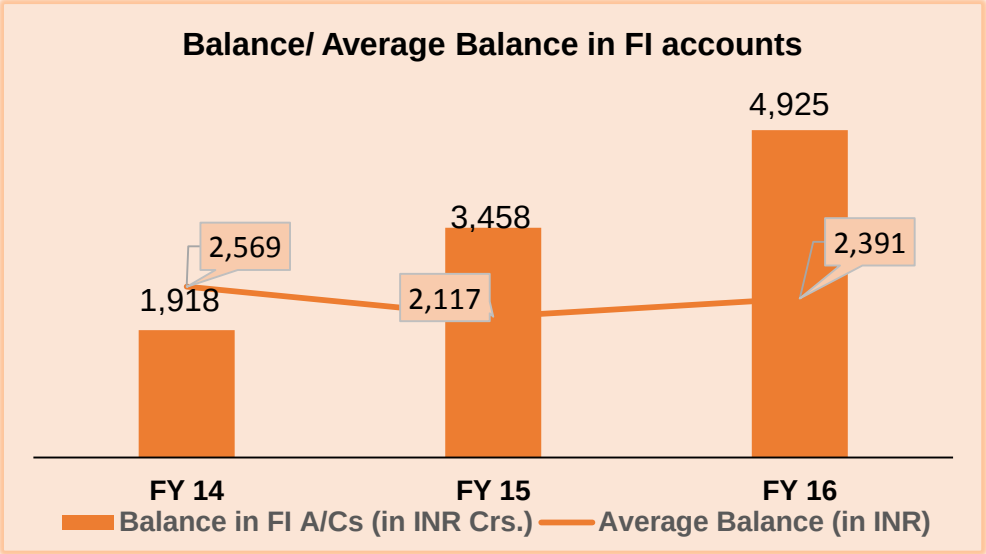
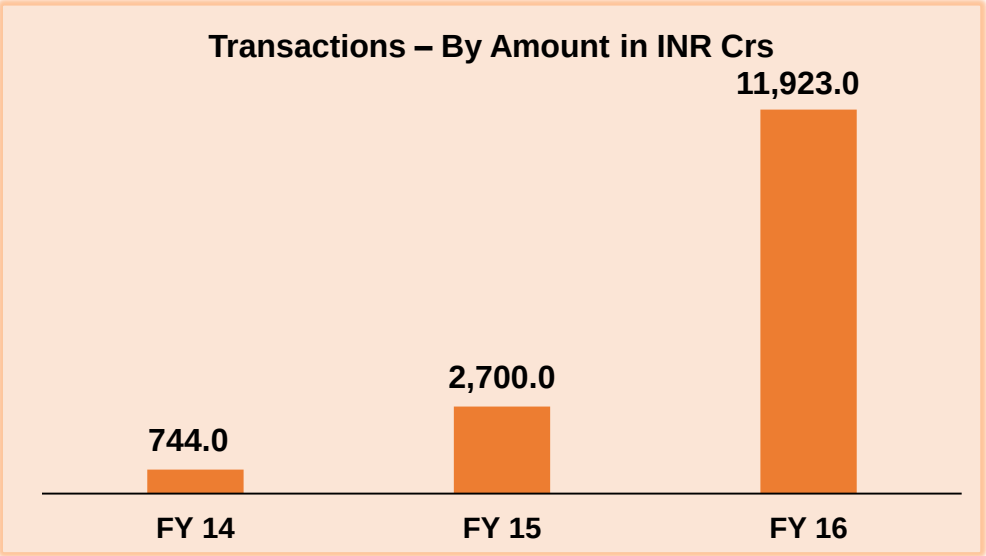
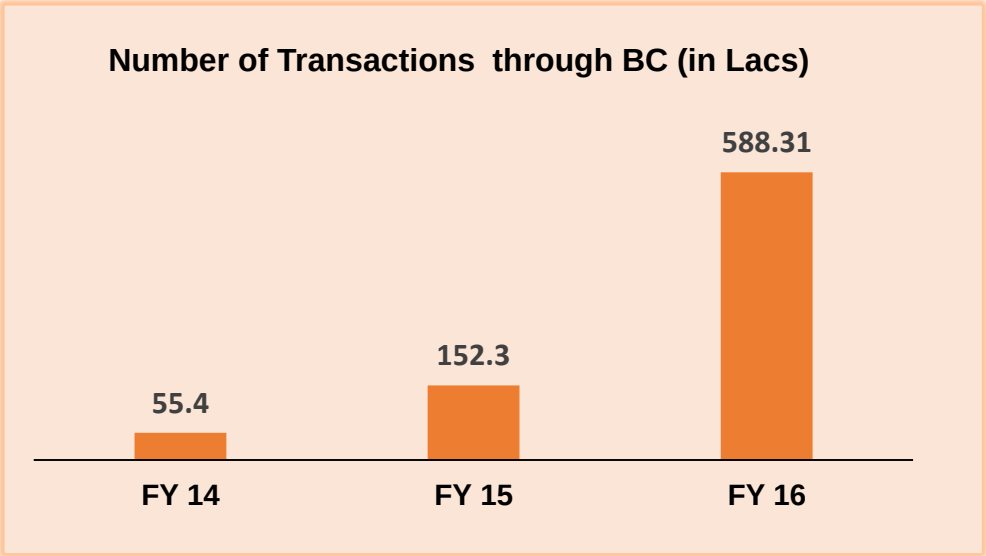
Financial inclusion (1/2)









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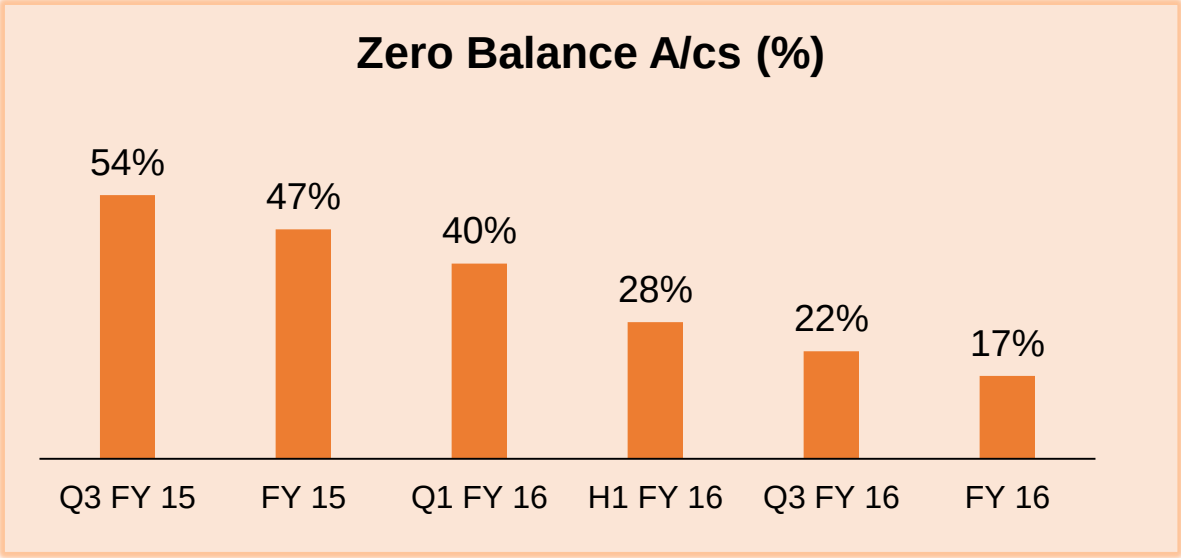
Financial inclusion (2/2)

Social Security Schemes (Enrolment up to 31.03.2016) No. in Lakhs	
Pradhan Mantri Suraksha Bima Yojana	40.24
Pradhan Mantri Jeevan Jyoti Yojana	14.43
Atal Pension Yojana	1.55



In FY 16, Bank of Baroda has conducted **877 Financial Literacy Programs** in it's 49 centers spread across the country and conducted **2,898 out door activities** for training youths. **24,286 youths have been trained** and **11,713 youths settled** through these programs in FY 16. Additionally these FLCs **served 71,126 persons** during FY 16.

Bank of Baroda was awarded as First Runner up for **"Best Financial Inclusion Initiative"** in the category of Large Banks by IBA Banking Technology Awards 2015, held at Mumbai.

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Consolidated financials
FY 2015 – 16

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Subsidiaries, Joint Ventures and Associates

Domestic	Overseas
Subsidiary	**Subsidiary**
BOBCARDS Ltd.	Bank of Baroda (Botswana) Ltd.
BOB Capital Markets Ltd.	Bank of Baroda (Kenya) Ltd.
Associate Bank	Bank of Baroda (Uganda) Ltd.
Nainital Bank Ltd.	Bank of Baroda (Guyana) Ltd.
Regional Rural Banks	Bank of Baroda (New Zealand) Ltd
Baroda Uttar Pradesh Gramin Bank	Bank of Baroda (Tanzania) Ltd
Baroda Rajasthan Gramin Bank	Bank of Baroda (Trinidad & Tobago) Ltd.
Baroda Gujarat Gramin Bank	Bank of Baroda (Ghana) Ltd.
Joint Venture	**Joint Venture**
India First Life Insurance Company Limited	India International Bank (Malaysia) Bhd.
M/s India Infradebt Ltd.	
Associate	**Associate**
Baroda Pioneer Asset Management Company Ltd	Indo Zambia Bank Limited
Baroda Pioneer Trustee Co. Pvt. Ltd.	

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Balance sheet – Consolidated

Particulars (INR crore)	FY 15	FY16	YOY (%)
CAPITAL & LIABILITIES			
Capital	444	462	4.05%
Reserves & Surplus	41,574	42,041	1.12%
Minority Interest	187	194	3.74%
Deposits	6,29,981	5,86,690	-6.87%
Borrowings	35,501	33,845	-4.66%
Other Liabilities & Provisions	26,290	27,947	6.30%
T O T A L	**7,33,977**	**6,91,179**	**-5.83%**
ASSETS			
Cash and Balances with RBI	23,557	22,811	-3.17%
Balances with Banks	1,28,074	1,14,188	-10.84%
Investments	1,30,246	1,28,894	-1.04%
Loans & Advances	4,35,416	3,91,486	-10.09%
Fixed Assets	2,978	6,359	113.53%
Other Assets	13,706	27,441	100.21%
T O T A L	**7,33,977**	**6,91,179**	**-5.83%**

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Profit & Loss - Consolidated

Particulars (INR crore)	Q4 FY15	Q4 FY16	YOY (%)	FY15	FY16	YOY (%)
NII	3,446	3,574	3.71%	14,368	13,692	-4.70%
Non-interest Income	1,794	2,112	17.73%	5,449	5,992	9.97%
Fee income	480	480	0.00%	1,565	1,592	1.73%
Premium Income	317	336	5.99%	890	852	-4.27%
Other Income	997	1,296	29.99%	2,994	3,548	18.50%
Total income	**5,240**	**5,686**	**8.51%**	**50,364**	**51,791**	**2.83%**
Operating expenses	2,411	2,857	18.50%	8,604	9,962	15.78%
Operating profit	2,829	2,829	0.00%	11,213	9,721	-13.31%
Provisions	4,808	7,030	46.21%	15,230	15,954	4.75%
Profit before Tax	**1,021**	**-4,201**	**-**	**5,983**	**-6,233**	**-**
Tax	304	-1,028	-	2,150	-1,180	-
Minority Interest	12	10	-16.67%	39	35	-10.26%
Share of Earning in Associates	42	12	-71.43%	118	20	-83.05%
Profit after tax	**747**	**-3,171**	**-**	**3,912**	**-5,068**	**-**

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Capital adequacy - Consolidated

Key ratios (consolidated) (in %).	Q4 FY15	Q4 FY16	FY15	FY16
Return on average Net worth	2.08	-8.25	10.59	-14.07
Weighted average EPS	3.38	-13.74	18.22	-22.43
Book value	176.47	143.07	176.47	143.07
Consolidated Basel -III	13.07%	13.63%	13.07%	13.63%
Total Capital	**51,762**	**53,960**	**51,762**	**53,960**
Tier-I	41,011	44,681	41,011	44,681
Tier-II	10,751	9,279	10,751	9,279

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Awards and Accolades (1/2)

BML MUNJAL AWARDS
Business Excellence through Learning & Development
Tenth Edition, 2015

Bank of Baroda was conferred BML Munjal award in Public Sector Category for “Business Excellence Through Learning & Development – 2015” at an award function held in New Delhi on 22.04.2015.

Bank of Baroda was conferred the Best Public Sector Bank under the category “Global Business” at the Dun & Bradstreet Banking Awards 2015. Shri Ranjan Dhawan, Managing Director & CEO received the award from the hands of Honorable Shri CH. Vidyasagar Rao, The Governor of Maharashtra on 28th August, 2015 at Mumbai.

INDIA'S TOP BANKS & BANKING AWARDS 2015

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Awards and accolades (2/2)

Bank of Baroda was awarded for “Excellence in Education Loan” at 6th My FM Stars of the Industry awards for Excellence in Finance, Banking, Insurance and Financial Services held in Mumbai.

Bank of Baroda was awarded HR Excellence Award by Businessworld for “Best initiative for Engaging Superannuated Employees”.

Bank of Baroda won First Prize under All India Rajbhasha Kriti Purashkar Scheme of Govt. of India for Bank’s outstanding performance in Official Language Implementation under the category of nationalized banks in linguistic region “B”, for the year 2014-15; Shri Ranjan Dhawan, Executive Director received the award on 14.09.2015 at New Delhi from his Excellency, The President of India.

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Trust, transparency, transformation

Strategy

- Vision 2021
- Realignment of Business Processes with Core Values
- Customer Centricity
- Brand Re-engineering

Processes and governance systems

- Strengthening of internal controls and audit structure
- Strengthening of Bank's Internal Rating module
- Digitization of Internal Processes for reducing TAT

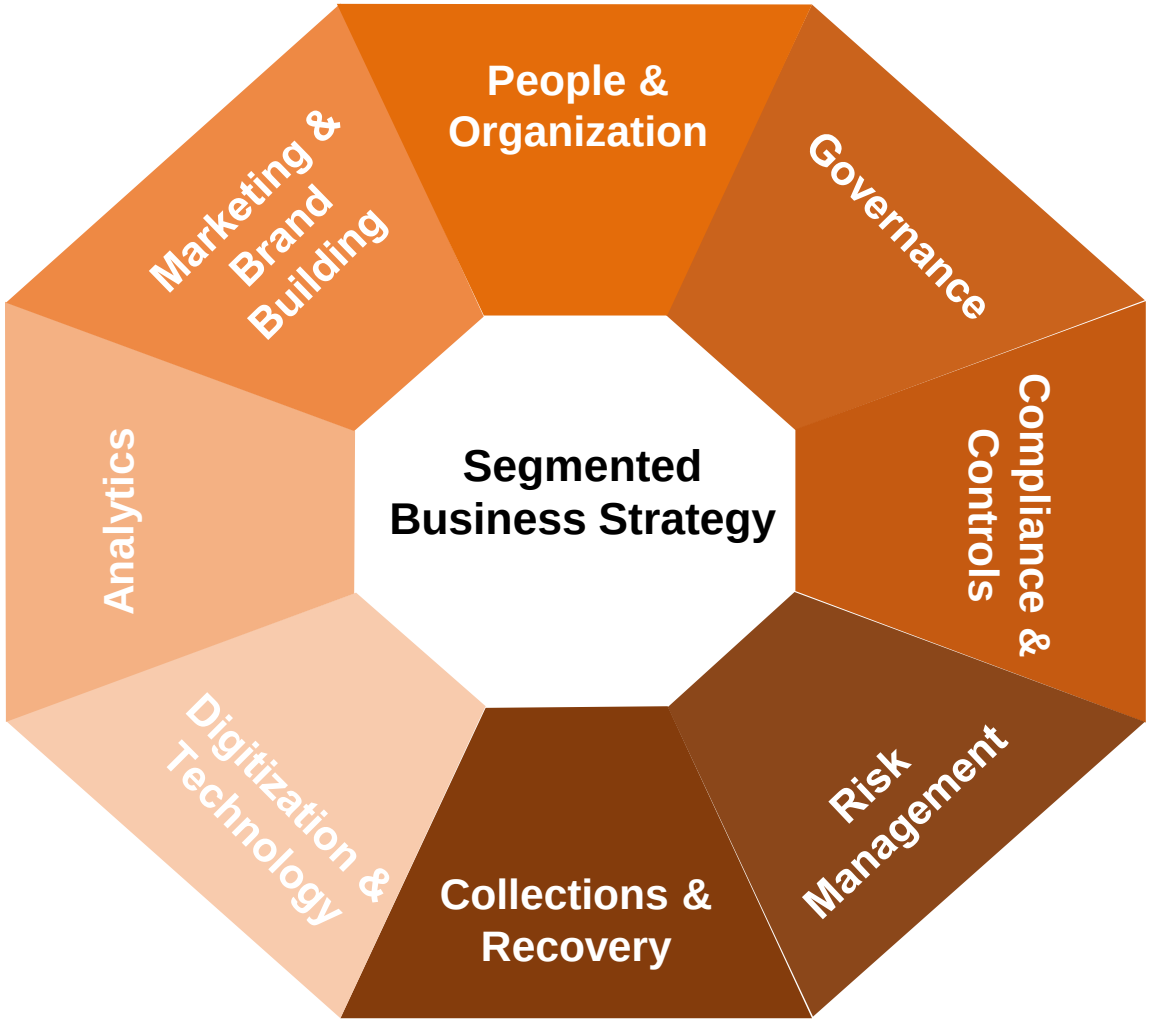
Technology

- Aiming to be best-in-class in technology enabled products and services
- 360º Technical infrastructure upgrade of existing systems/products
- Analytics for Customer Relationship Management

People

- Organizational Realignment
- Talent Identification
- Employee engagement
- Employee Wellness

Trust, transparency, transformation



We seek continued support from all our stakeholders in this journey

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Safe harbor

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Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements". These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Bank of Baroda undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

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Thank You