

संदर्भ Ref.: नि.से.वि.ISD/365/2025-26

दिनांक Date : January 14, 2026

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

**Subject: Presentation on Financial Results for the Third Quarter/Nine Months ended on December 31, 2025.**

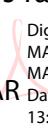
Pursuant to Regulation 30 read with Clause 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation on Unaudited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Third Quarter/Nine Months ended on December 31, 2025.

The same is also being made available on our Bank's website - <https://www.unionbankofindia.co.in/en/common/financial-results>

The above is for your information and record.

Thanking you.

भवदीय Yours faithfully,

  
 Digitally signed by  
**MANGESH**  
**MANDREKAR**  
 Date: 2026.01.14  
 13:04:26 +05'30'  
**(Mangesh Mandrekar)**  
**Company Secretary**

Encl: As above.



**Shaping a brighter  
future together**

## **Investor Presentation - Q3 FY2026**

**14.01.2026**



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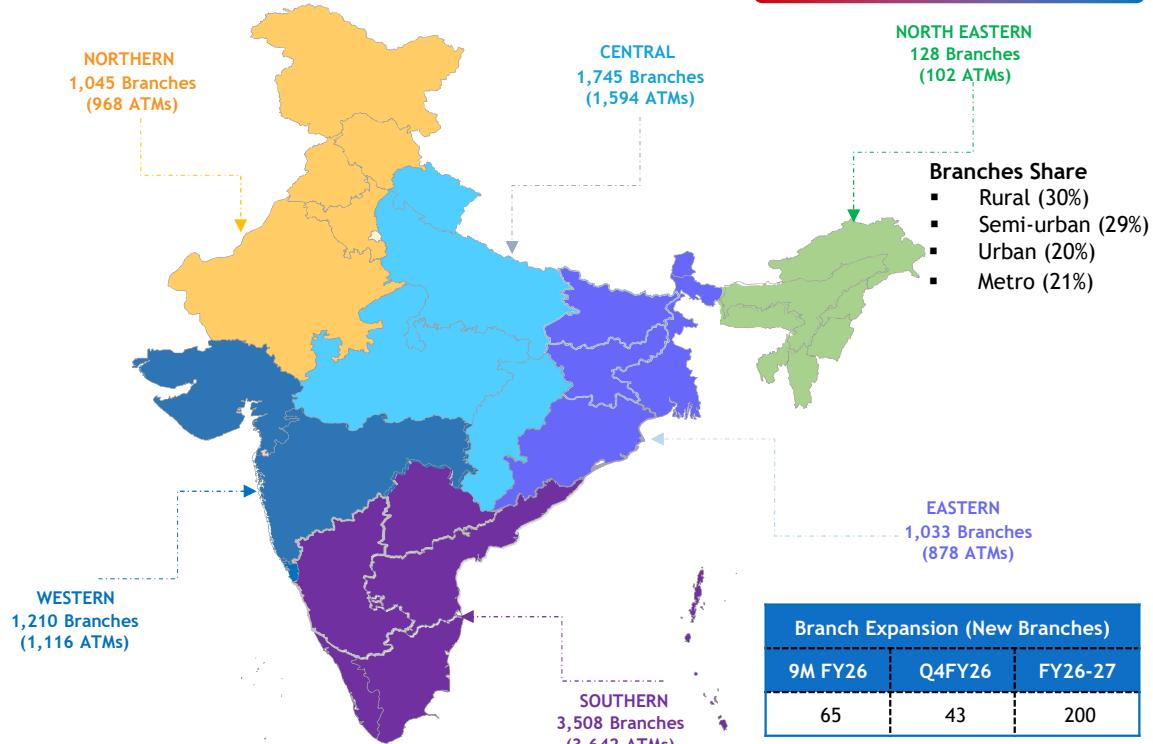
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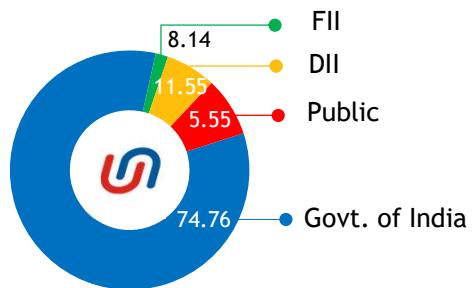
## Branch Network



Total Branches	Total ATMs	Total BC Points
8,671	8,300	26,541

Total Employees	Specialized Employees	Sport Persons
74,233	6,192	88

## Shareholding (%)



## Centralized Processing Centres

	12 LCBs & 38 MCBs
	113 Union MSME First Branches
	143 Retail Loan Points & 75 Agriculture Loan Points
	1,675 Gold Loan Points
	3 SAMBs & 28 ARBs
	138 MSME Loan Points

### Operating Performance (Dec-25 Q)

#### Deposits



3.36% YoY

Deposit growth

#### Advances



7.13% YoY

Consistent & Sustained  
Credit Growth

#### RAM



11.50% YoY

Growth in RAM advances

#### Capital



CRAR 16.49%  
CET-I 13.94%

CRAR 16.72% (Dec-24)  
CET-I 13.59% (Dec-24)

#### Asset Quality



GNPA 3.06%  
NNPA 0.51%  
PCR 95.13%

Improved by 79 bps YoY  
Improved by 31 bps YoY  
Improved by 171 bps YoY

#### Operating Profit



₹ 6,942 Cr

Operating Profit ₹ 7,492 Cr  
(Dec-24 Q)

₹ 20,664 Cr

#### Net Profit



₹ 5,017 Cr

Net Profit ₹ 4,604 Cr  
(Dec-24 Q)

₹ 13,381 Cr

#### Margin



NII ₹ 9,328 Cr  
NIM 2.76%

NII ₹ 9,240 Cr (Dec-24 Q)  
NIM 2.91% (Dec-24 Q)

NII ₹ 27,253 Cr  
NIM 2.72%

#### Efficiency



Credit Cost 0.09%

Improved by 54 bps YoY

Credit Cost 0.26%

#### Profitability



RoA 1.35%

RoE 17.09%

Book Value ₹ 153.78

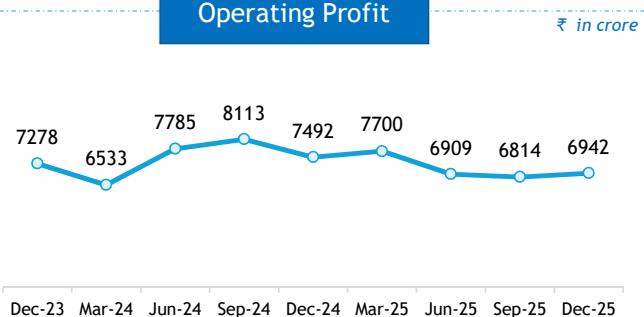
RoA 1.30% (Dec-24 Q)  
RoE 17.75% (Dec-24 Q)

Book Value ₹ 135.90 (Dec-24 Q)

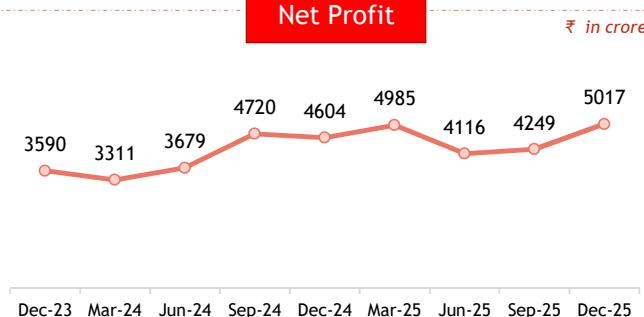
RoA 1.20%  
RoE 15.20%

## Profitability

### Operating Profit



### Net Profit



### Net Interest Income



Dec-24(9M)  
23,390

Dec-25(9M)  
20,664

### RoA %



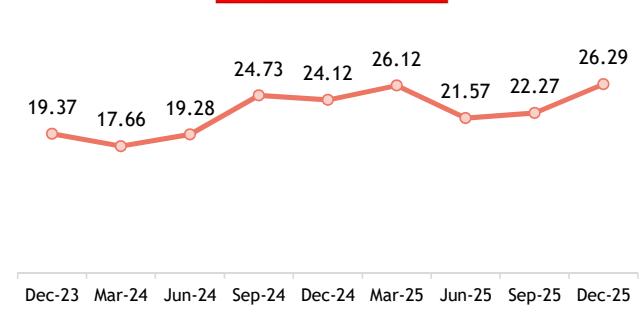
Dec-24(9M)  
13,002

Dec-25(9M)  
13,381

### RoE %



### EPS



Dec-24(9M)  
1.24%

Dec-25(9M)  
1.20%

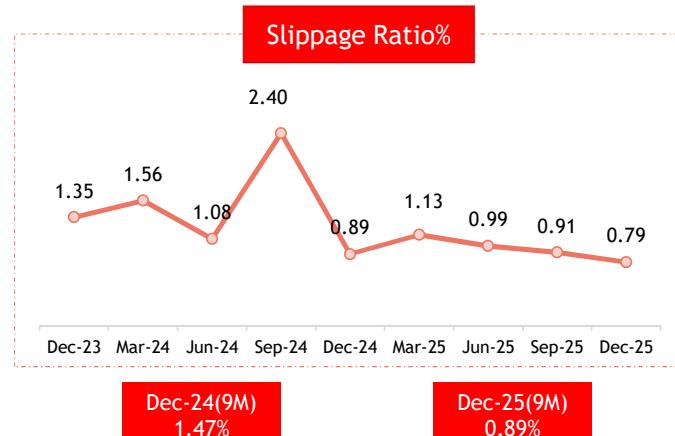
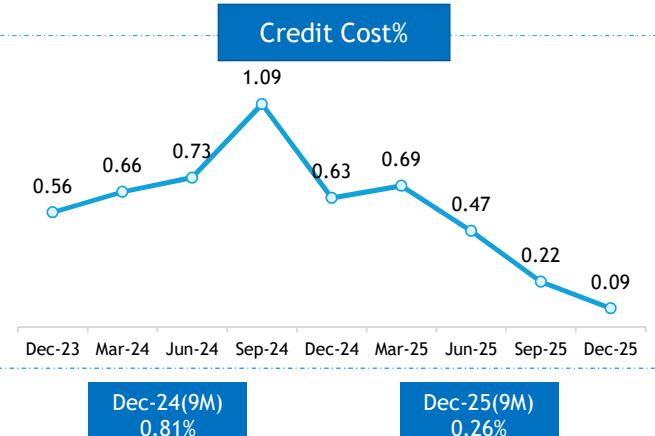
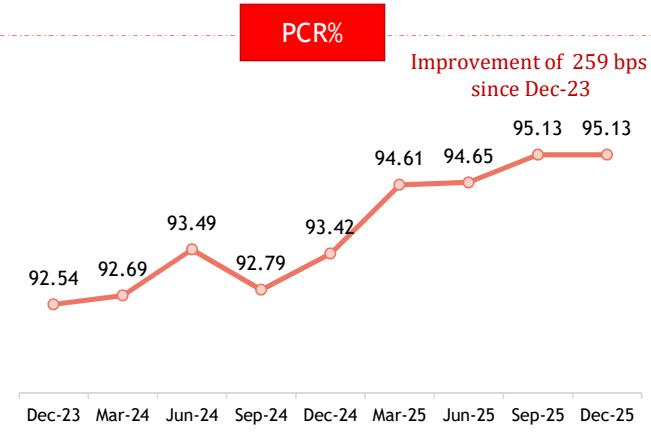
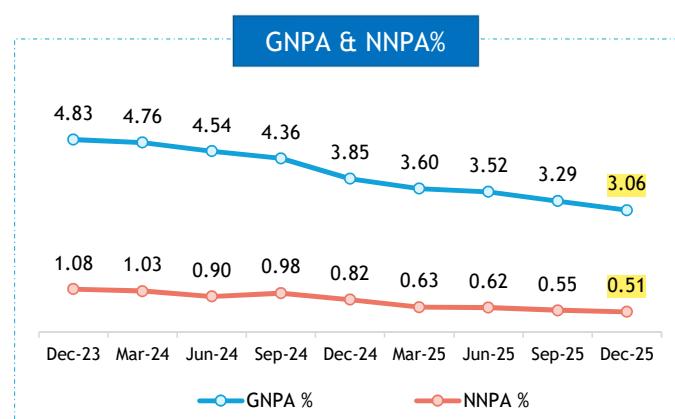
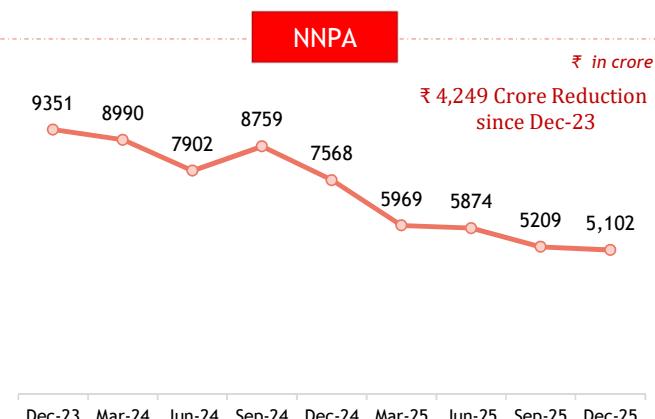
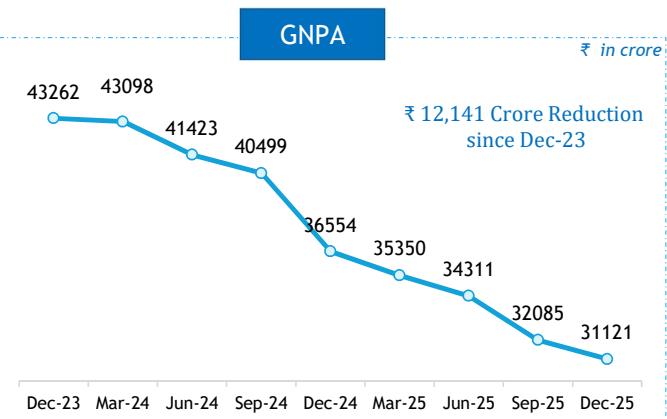
Dec-24(9M)  
16.71%

Dec-25(9M)  
15.20%

Dec-24(9M)  
22.71

Dec-25(9M)  
23.37

### Asset Quality

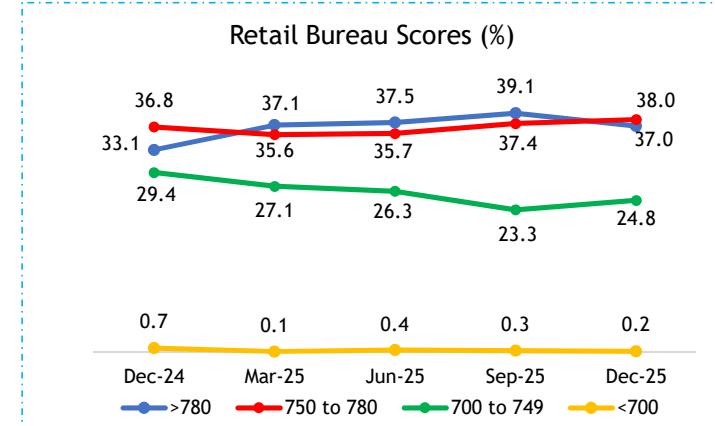
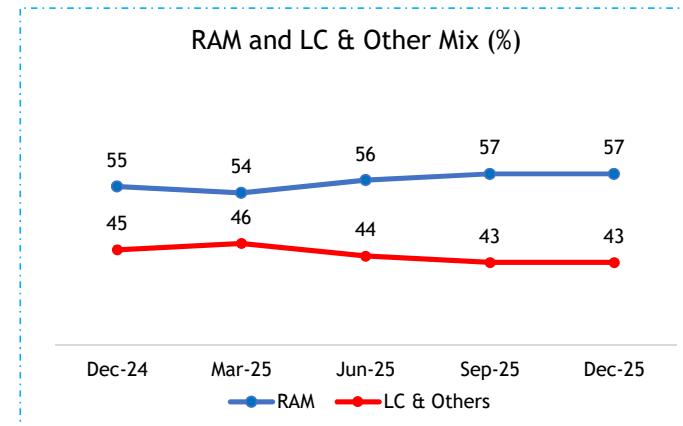
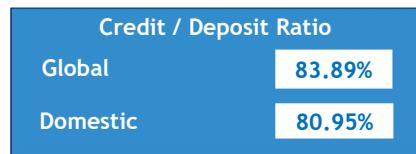


### Diversified Credit Portfolio

₹ in crore

Particulars	Dec-24	Mar-25	Sep-25	Dec-25	YoY (%)	QoQ (%)
Retail	2,01,812	2,16,777	2,38,506	2,45,541	21.67	2.95
Agriculture	1,85,284	1,78,479	1,68,405	1,75,294	-5.39	4.09
MSME	1,30,437	1,36,423	1,47,395	1,56,203	19.75	5.98
<b>RAM Advances</b>	<b>5,17,533</b>	<b>5,31,679</b>	<b>5,54,306</b>	<b>5,77,038</b>	<b>11.50</b>	<b>4.10</b>
Large Corporate	3,75,870	4,05,670	3,79,420	3,94,999	5.09	4.11
Others	55,761	45,545	41,481	44,847	-19.57	8.11
<b>Global Advances</b>	<b>9,49,164</b>	<b>9,82,894</b>	<b>9,75,207</b>	<b>10,16,884</b>	<b>7.13</b>	<b>4.27</b>
W/w Overseas Advances	36,237	36,919	32,934	36,165	-0.20	9.81

### Consistent & Sustained Growth



### Credit Growth- RAM

#### Retail Portfolio of

~₹ 2.46 lakh crores

Dec 25:

25.04%  
of Dom. Adv.

Particulars	Dec-24	Sep-25	Dec-25	₹ in crore % Share Dec-25
Home Loans	92,658	1,00,874	104,677	42.63
Vehicle Loans	21,821	24,429	26,341	10.73
Education Loans	15,319	17,493	17,800	7.25
Mortgage Loans	15,939	16,672	17,463	7.11
Others	56,075	79,038	79,260	32.28
<b>Total Retail</b>	<b>2,01,812</b>	<b>2,38,506</b>	<b>245,541</b>	<b>100.00</b>



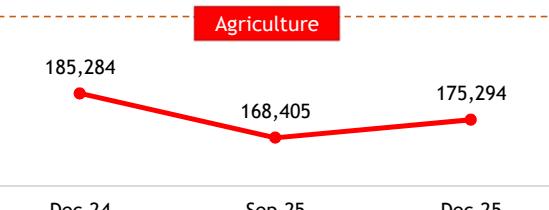
#### Agri Portfolio of

~₹ 1.75 lakh crores

Dec 25:

17.87%  
of Dom. Adv.

Particulars	Dec-24	Sep-25	Dec-25	₹ in crore % Share Dec-25
Farm Credit(Crop, Investment & Allied)	1,46,316	1,42,002	145,109	82.79
Agri Ancillary Activities	37,219	24,955	28,739	16.39
Agri Infrastructure	1,749	1,448	1,446	0.82
<b>Total Agri</b>	<b>1,85,284</b>	<b>1,68,405</b>	<b>175,294</b>	<b>100.00</b>



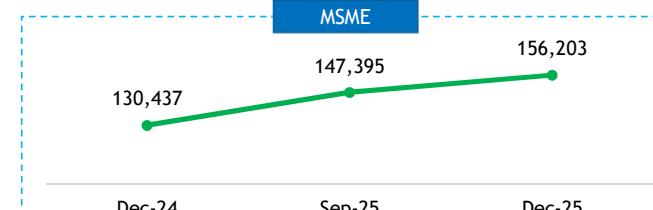
#### MSME Portfolio of

~₹ 1.56 lakh crores

Dec 25:

15.93%  
of Dom. Adv.

Particulars	Dec-24	Sep-25	Dec-25	₹ in crore % Share Dec-25
Micro	64,707	80,066	84,091	53.83
Small	42,331	38,527	41,430	26.53
Medium	23,399	28,802	30,682	19.64
<b>Total MSME</b>	<b>1,30,437</b>	<b>1,47,395</b>	<b>156,203</b>	<b>100.00</b>



## Credit to Industries

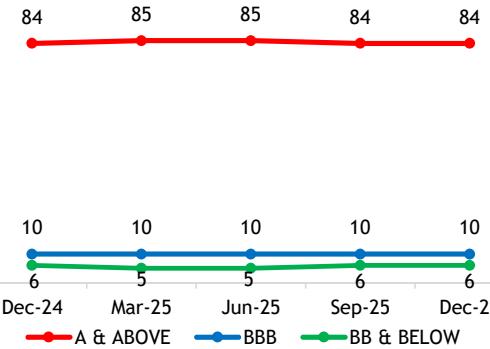
S. No.	Sectors	(% Share in Domestic Advances)			
		Dec-24		Dec-25	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	87,970	9.64	96,583	9.85
2	NBFCs and HFCs	1,29,737	14.21	1,47,393	15.03
	- HFCs	35,665	-	34,936	-
	-PSU & PSU Backed NBFCs	27,072	-	33,566	-
	-Pvt. NBFCs	67,000	-	78,891	-
3	Basic Metals	25,404	2.78	26,820	2.73
4	Petroleum/Coal/Nuclear	12,842	1.41	17,866	1.82
5	Food Processing	27,210	2.98	5,246	0.53
6	Chemical & Chemical Products	12,423	1.36	13,783	1.41
7	Textiles	16,090	1.76	16,634	1.70
<b>Total (1 to 7)</b>		<b>3,11,676</b>	<b>34.14</b>	<b>3,24,325</b>	<b>33.07</b>

Some sectors within “Infrastructure” for last year & current year are provided below:

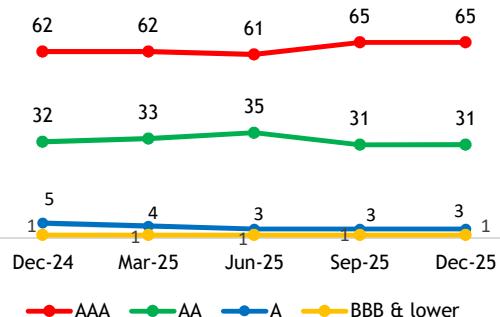
i)	-Power	36,127	-	45,589	-
	-Renewable Energy	12,214	-	16,442	-
	w/w Wind	392	-	518	-
	Solar	7,001	-	11,672	-
	-Thermal	14,278	-	16,809	-
	-Govt. PSU (Power)	22,271	-	23,093	-
	-Non-PSU (Power)	13,856	-	22,229	-
ii)	-Road	26,430	-	34,564	-
	- HAM	9,580	-	9,201	-
iii)	-Others	25,413	-	16,430	-

Amounts have been reclassified wherever required to match with current year's classification

### Rating-Corporate Loans % (>25 Cr)



### NBFC -Rating Profile of Standard Exposure (%)



## Deposit Growth

Particulars	Dec-24	Mar-25	Sep-25	Dec-25	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	11,83,065	12,72,247	12,34,621	12,22,856	3.36	-0.95
- Domestic Deposits	11,82,622	12,71,751	12,34,088	12,22,260	3.35	-0.96
- CASA(%) Domestic	33.43	33.52	32.56	33.96	53 bps	140 bps

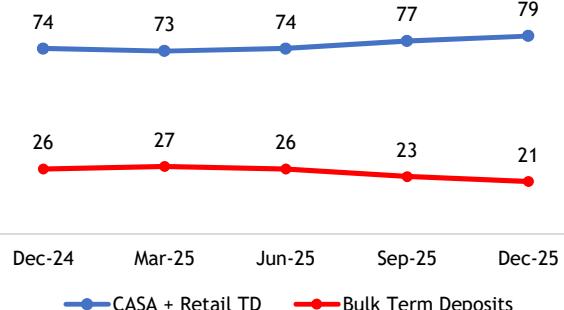
### 2Y - CAGR

Particulars	As on 31.12.25
Global Deposits	2.13%
Domestic Deposits	2.90%

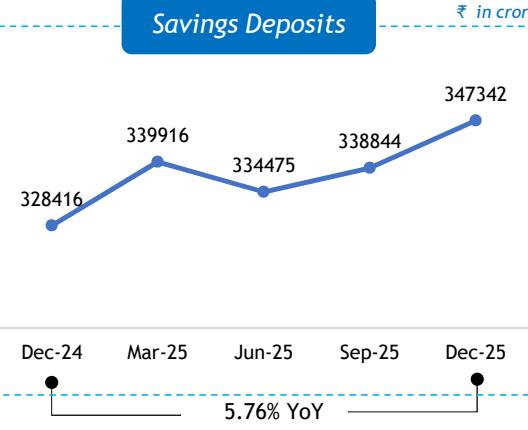
### Liquidity Position

Particulars	As on 31.12.25
Avg. LCR	123.64 %
NSFR	113.44%

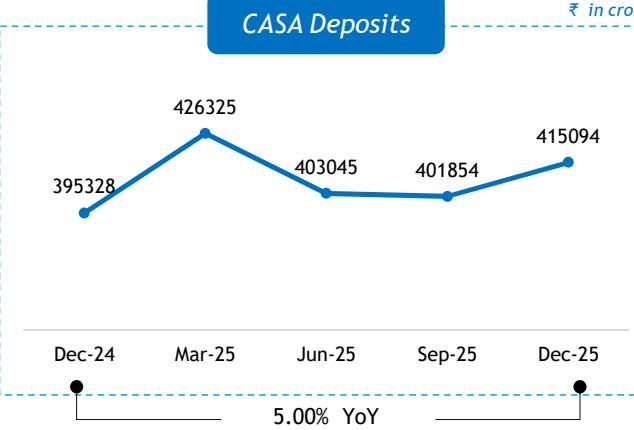
### Composition of Deposits (%)



### Savings Deposits

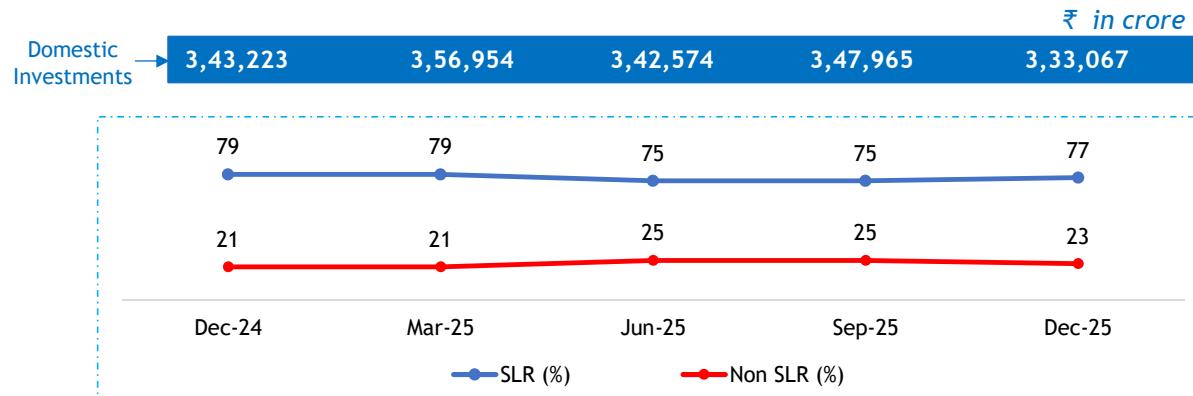


### CASA Deposits



Amounts have been reclassified wherever required to match with current quarter's classification

### Investment Portfolio



₹ in crore

Composition of Domestic Investments

Category	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
SLR Investments	2,70,296	2,83,074	2,56,784	2,60,547	2,56,709
Non-SLR Investments	72,927	73,880	85,789	87,418	76,358
W/w					
Commercial Paper	1,320	1,917	1,338	1,461	3,714
Certificate of Deposits	3,702	4,354	7,514	7,522	4,266
Mutual Funds	399	387	9,077	10,433	289
Shares	6,328	6,355	6,174	6,850	6,880
Bonds & Debentures	58,125	56,875	57,639	57,028	57,227
Others	3,053	3,992	4,047	4,125	3,982
Total Investments	3,43,223	3,56,954	3,42,574	3,47,965	3,33,067

₹ in crore

M-Duration (%)

Particulars (Domestic)	Dec-24	Sep-25	Dec-25	Dec-24	Sep-25	Dec-25
SLR	2,70,296	2,60,547	2,56,709	4.49	4.90	5.17
HTM	2,44,559	2,30,476	2,15,161	4.56	4.90	5.27
AFS	13,552	15,567	32,883	5.19	7.59	5.25
FVTPL / HFT	12,185	14,504	8,665	2.35	-	-
w/w FVTPL-HFT	12,185	14,504	8,665	2.35	1.98	3.22
NON SLR	72,927	87,418	76,358	4.31	2.12	1.77
HTM	50,257	48,034	47,845	4.86	3.52	3.30
AFS	10,423	14,502	13,962	1.13	0.90	0.79
FVTPL / HFT	10,714	23,170	12,929	4.07	3.99	2.64
w/w FVTPL-HFT	758	2,328	2,895	4.00	3.16	1.98
Subs & JV	1,533	1,711	1,621	-	-	-

### Profit & Loss Statement

₹ in crore

Parameter	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Y-o-Y%	Q-o-Q%	Dec-24 (9M)	Dec-25 (9M)	Y-o-Y%
Interest Income	26,544	27,194	26,919	26,191	26,443	-0.38	0.97	78,716	79,553	1.06
Interest Expense	17,303	17,680	17,807	17,378	17,115	-1.09	-1.51	51,016	52,300	2.52
<b>Net. Interest Income</b>	<b>9,240</b>	<b>9,514</b>	<b>9,113</b>	<b>8,812</b>	<b>9,328</b>	<b>0.95</b>	<b>5.85</b>	<b>27,700</b>	<b>27,253</b>	<b>-1.61</b>
Non-Interest Income	4,417	5,559	4,486	4,996	4,541	2.82	-9.10	14,254	14,023	-1.62
<b>- Fee based Income</b>	<b>2,365</b>	<b>2,488</b>	<b>2,219</b>	<b>2,443</b>	<b>2,450</b>	<b>3.59</b>	<b>0.29</b>	<b>7,797</b>	<b>7,112</b>	<b>-8.79</b>
i) Processing charges	413	510	343	481	468	13.32	-2.70	1163	1,292	11.09
ii) Comm. On Insurance Business	158	133	101	142	130	-17.72	-8.45	396	373	-5.81
iii) Fee received on PSLC Certificate	-	-	-	-	108	-	-	955	108	88.69
iv) Comm. On CMS	203	186	179	182	206	1.48	13.19	602	566	-5.98
v) Comm. From LC/BG	241	286	258	253	273	13.28	7.91	757	784	3.57
vi) Income from Debit/Credit Card	301	294	308	291	288	-4.32	-1.03	943	887	-5.94
vii) Others	1,049	1,079	1,030	1,094	977	-6.86	-10.69	2,981	3,102	4.06
<b>- Treasury Income</b>	<b>814</b>	<b>1,646</b>	<b>1,418</b>	<b>1,073</b>	<b>901</b>	<b>10.69</b>	<b>-16.03</b>	<b>2,540</b>	<b>3,392</b>	<b>33.54</b>
i) Profit on Sale of Investments	476	579	961	192	770	61.76	301.04	1,525	1,923	26.10
ii) Exchange Profit	209	299	265	239	320	53.11	33.89	608	825	35.69
iii) Investment Depreciation/ Reversal	129	768	192	642	-189	-246.51	-129.44	407	644	58.23
<b>- Recovery in W/O</b>	<b>1,021</b>	<b>916</b>	<b>850</b>	<b>913</b>	<b>667</b>	<b>-34.67</b>	<b>-26.94</b>	<b>3,395</b>	<b>2,429</b>	<b>-28.45</b>
<b>- Interest on Income Tax Refund</b>	<b>257</b>	<b>521</b>	<b>14</b>	<b>532</b>	<b>514</b>	<b>100.00</b>	<b>-3.38</b>	<b>592</b>	<b>1,059</b>	<b>78.89</b>
Operating Income	13,657	15,073	13,599	13,808	13,869	1.55	0.44	41,954	41,276	-1.62
Operating Expenses	6,165	7,373	6,690	6,994	6,927	12.36	-0.96	18,564	20,611	11.03
<b>Operating Profit</b>	<b>7,492</b>	<b>7,700</b>	<b>6,909</b>	<b>6,814</b>	<b>6,942</b>	<b>-7.34</b>	<b>1.87</b>	<b>23,390</b>	<b>20,664</b>	<b>-11.65</b>
Provisions	2,888	2,715	2,793	2,565	1,925	-33.34	-24.95	10,388	7,283	-29.89
<b>Net Profit</b>	<b>4,604</b>	<b>4,985</b>	<b>4,116</b>	<b>4,249</b>	<b>5,017</b>	<b>8.97</b>	<b>18.07</b>	<b>13,002</b>	<b>13,381</b>	<b>2.91</b>

Amounts have been reclassified wherever required to match with current quarter's classification

## Provisions

₹ in crore

Parameter	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Dec-24 (9M)	Dec-25 (9M)
NPAs	1,477	1,676	1,153	526	235	5,633	1,914
Provision on Non Performing Investments	-22	-18	-101	31	26	-83	-43
Provision on Standard Assets	-32	-183	446	882	176	235	1,504
Taxation (including Deferred Tax Assets)	1,289	1,171	1,129	1,168	1,603	4,321	3,899
Others	176	69	166	-42	-115	282	9
<b>Total</b>	<b>2,888</b>	<b>2,715</b>	<b>2,793</b>	<b>2,565</b>	<b>1,925</b>	<b>10,388</b>	<b>7,283</b>
Credit Cost	0.63	0.69	0.47	0.22	0.09	0.81	0.26

### Credit Cost (%)



Dec-24(9M)  
0.81%

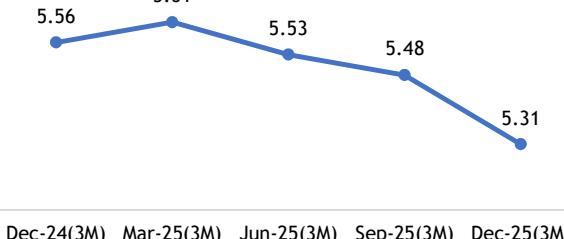
Dec-25(9M)  
%

### Provisions during the quarter (₹ in cr)

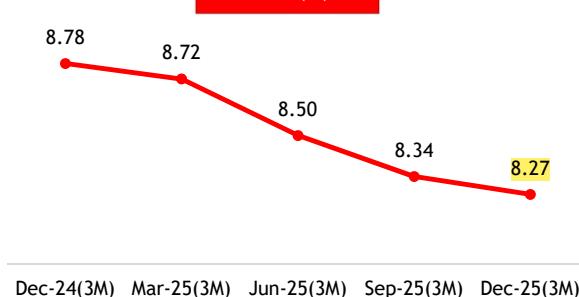


### Key Ratios

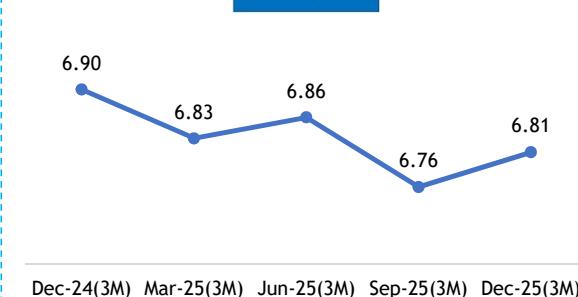
#### CoD (%)



#### YoA (%)



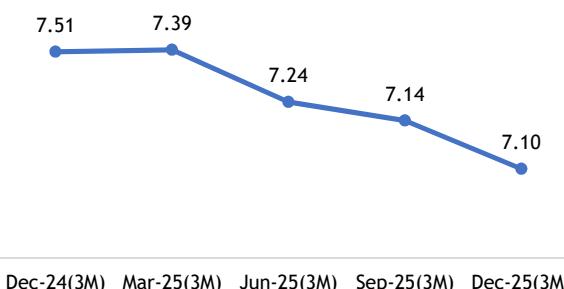
#### YoI (%)



Dec-24(9M)  
5.49%

Dec-25(9M)  
5.44%

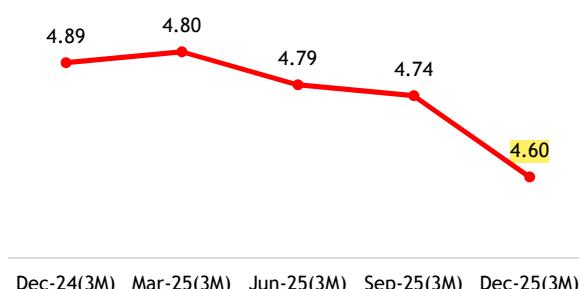
#### YoF (%)



Dec-24(9M)  
7.49%

Dec-25(9M)  
7.16%

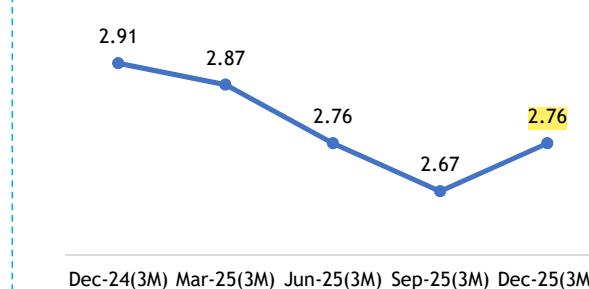
#### CoF (%)



Dec-24(9M)  
4.86%

Dec-25(9M)  
4.71%

#### NIM (%)



Dec-24(9M)  
2.94%

Dec-25(9M)  
2.72%

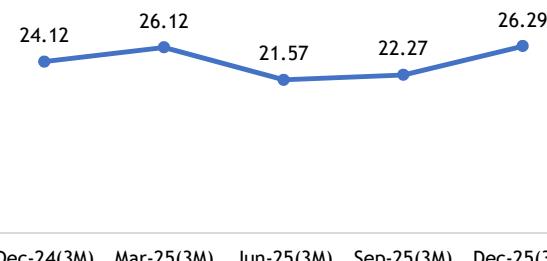
Amounts have been reclassified wherever required to match with current quarter's classification

### Key Ratios

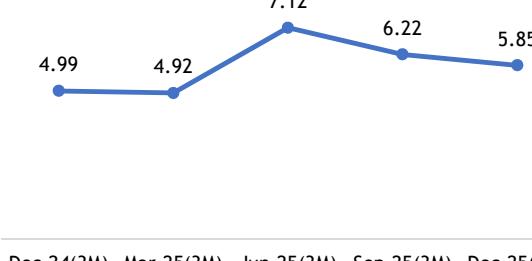
#### Cost to Income (%)



#### Earnings per Share (₹)



#### Price to Earning (P/E)



Dec-24(9M)  
44.25%

Dec-25(9M)  
49.94%

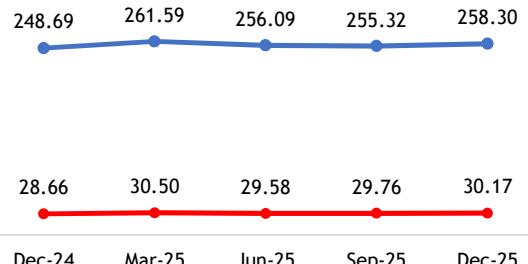
Dec-24(9M)  
22.71

Dec-25(9M)  
23.37

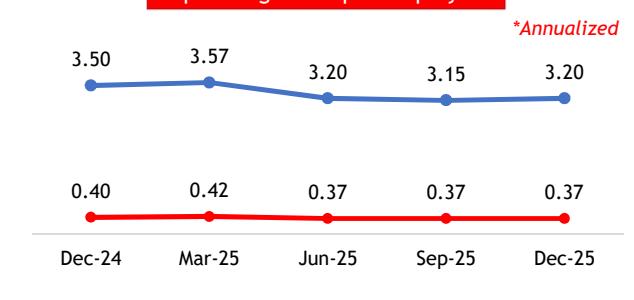
Dec-24(9M)  
5.30%

Dec-25(9M)  
6.58%

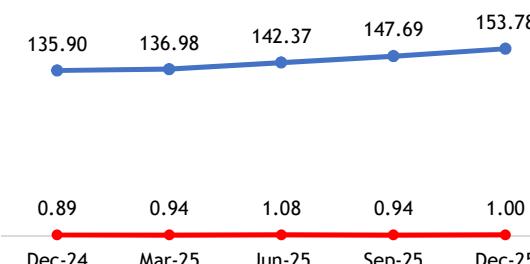
#### Business per Branch & Business per Employee



#### Operating Profit per Branch & Operating Profit per Employee



#### Book Value per Share & Price to Book Value



—●— Business per Branch   —●— Business per Employee

—●— Operating Profit per Branch   —●— Operating Profit per Employee

—●— Book Value per Share   —●— Price to Book Value

### Movement of NPAs

₹ in crore

Parameter	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Dec-24 (9M)	Dec-25 (9M)
Gross NPA - Opening	40,499	36,554	35,350	34,311	32,085	43,098	35,350
Add : Additions	1,969	2,567	2,345	2,151	1,853	9,506	6,349
- <i>Balance increase in existing NPA</i>	149	84	146	166	193	682	505
- <i>Fresh slippages</i>	1,820	2,483	2199	1,985	1,660	8,824	5,844
Less : Reductions	5,914	3,771	3,385	4,377	2,817	16,050	10,579
- <i>Cash Recovery (a)</i>	1,130	1,617	790	1,113	1,212	3,307	3,114
- <i>Up-gradation (b)</i>	725	924	519	1,063	482	2,339	2,064
- <i>Write Off</i>	4,059	1,230	2,076	2,201	1,124	10,404	5,400
Gross NPAs- Closing	36,554	35,350	34,311	32,085	31,121	36,554	31,121
Gross NPA (%)	3.85	3.60	3.52	3.29	3.06	3.85	3.06
Net NPA	7,568	5,969	5,874	5,209	5,102	7,568	5,102
Net NPA (%)	0.82	0.63	0.62	0.55	0.51	0.82	0.51
Recovery in D/L (c)	613	749	459	432	486	1,748	1,379
Recovery in TWO (d)	1,021	916	850	913	667	3,395	2,430
Recovery in Expenditure (e)	11	37	39	28	43	51	111
Upgradation in TWO a/c (f)	27	16	11	72	18	94	101
Total Recovery(incl. TWO) (g= a+b+c+d+e+f)	3,527	4,259	2,668	3,621	2,908	10,934	9,199
Delinquency Ratio(%)	0.89	1.13	0.99	0.91	0.79	1.47	0.89
PCR%	93.42	94.61	94.65	95.13	95.13	93.42	95.13

Amounts have been reclassified wherever required to match with current year's classification

## Sectoral Asset Quality

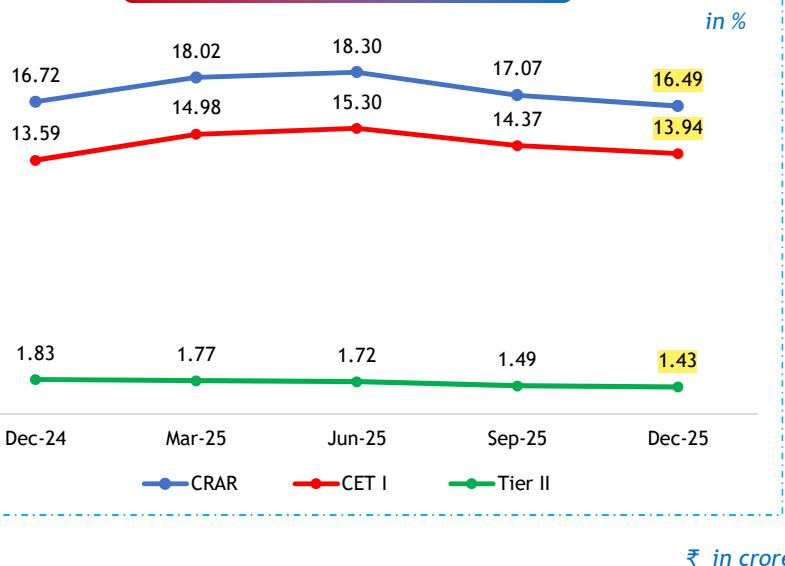
Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)				
	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)
Retail Loans	430	473	522	402	383	3,134	3,146	2,716	2,688	2,671	1.55	1.45	1.19	1.13	1.09
Home Loans	199	253	277	205	198	1,524	1,533	1,310	1,274	1,233	1.64	1.62	1.35	1.26	1.18
Vehicle Loans	46	48	58	46	44	315	328	307	314	323	1.44	1.46	1.32	1.29	1.23
Education Loans	20	23	33	22	20	361	336	336	327	320	2.36	2.11	2.07	1.87	1.80
Mortgage Loans	23	19	21	14	17	172	150	131	120	108	1.08	0.93	0.80	0.72	0.62
Personal Loan	34	29	38	30	29	167	176	93	102	119	1.48	1.57	0.85	0.93	1.14
Others	107	101	95	84	75	596	623	540	551	568	1.33	1.11	0.83	0.81	0.83
Agriculture Loans	645	975	699	809	552	14,643	14,358	14,452	14,327	14,163	7.90	8.04	8.42	8.51	8.08
Small and Marginal Farmers	245	676	454	515	422	8,825	8,721	8,771	8,775	8,699	10.11	11.74	8.17	8.76	8.82
Other Agriculture	400	299	245	293	130	5,819	5,638	5,681	5,552	5,464	5.94	5.41	8.83	8.14	7.13
MSME Loans	616	961	997	765	728	5,120	5,764	6,348	6,523	6,626	3.92	4.14	4.39	4.42	4.24
Micro	433	562	663	593	483	3,111	3,461	4,389	4,569	4,630	4.81	5.06	5.66	5.71	5.51
Small	91	270	127	114	198	1,179	1,381	1,104	1,083	1,172	2.78	3.15	2.87	2.81	2.83
Medium	92	129	206	58	47	830	922	855	871	823	3.55	3.82	3.00	3.02	2.68
Large Corporates	122	101	45	38	15	7,747	6,076	6,518	5,371	5,054	2.06	1.50	1.70	1.42	1.28
Others	156	57	82	137	175	5,910	6,006	4,277	3,176	2,607	10.60	13.19	9.46	7.66	5.81
Total	1,969	2,567	2,345	2,151	1,853	36,554	35,350	34,311	32,085	31,121	3.85	3.60	3.52	3.29	3.06

### Sectoral Asset Quality

Segment	Restructuring									
	RF 1.0 as on					RF 2.0 as on				
	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
MSME	614	557	533	505	468	1,048	847	805	620	586
Retail Loans	1,234	1,160	1,117	1,007	979	3,359	3,224	3,129	2,914	2,821
Agriculture Allied	--	--	--	--	--	127	120	109	101	97
Corporate Loans	3,865	3,025	2,915	2,901	2,890	--	--	--	--	--
<b>Total</b>	<b>5,713</b>	<b>4,742</b>	<b>4,565</b>	<b>4,413</b>	<b>4,337</b>	<b>4,533</b>	<b>4,191</b>	<b>4,043</b>	<b>3,635</b>	<b>3,503</b>

Category	SMA Position (Rs. >5 crs)				
	O/s Amount				
	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
SMA-0	1,231	731	1,566	2,678	1,470
SMA-1	908	1,869	723	434	739
SMA-2	5,498	1,235	2,628	2,522	2,076
<b>Total</b>	<b>7,637</b>	<b>3,835</b>	<b>4,917</b>	<b>5,634</b>	<b>4,285</b>

Capital Adequacy



Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II	Rating Date
CRISIL	AA+/Stable	AAA/Stable	11.12.2025
ICRA	--	AAA/Stable	06.12.2025
India Ratings	AA+/Stable	AAA/Stable	17.01.2025
CARE	AA+/Stable	AAA/Stable	16.09.2025
Brickwork	AA+/Stable	AAA/Stable	18.09.2025

International

Rating Agency	Issuer Rating	Rating Date
S&P Global Ratings	BBB/Stable	20.11.2025
Fitch Ratings	BBB-/Stable	11.03.2025

Board Approved Capital Plan (FY26)

₹ in crore

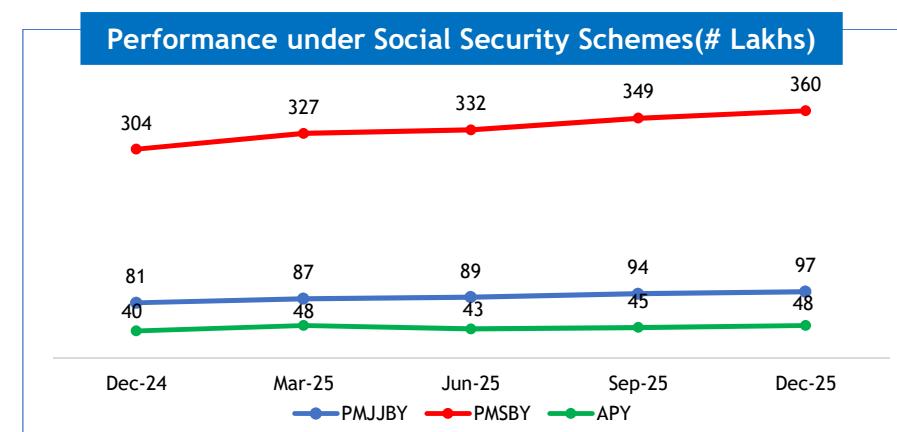
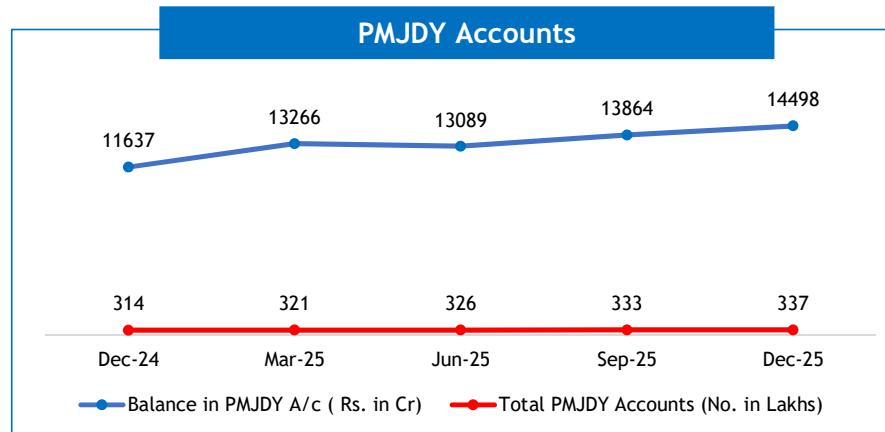
	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	2,000	1,000	6,000

S.No.	Parameter	Dec-24	Sep-25	Dec-25
1.	Tier I	1,00,967	1,12,966	1,12,080
2.	Tier II	12,405	10,809	10,610
3.	Total Capital (Tier I+II)	1,13,372	1,23,775	1,22,690
4.	RWA	6,78,163	7,24,948	7,44,153

## Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	10,68,884	1,688
PM Vishwakarma (during Q3FY26)	1,267	12
Pradhan Mantri Employment Generation Program (PMEGP) during Q3FY26	2,223	258
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during Q3FY26)	2,19,953	5,440
PM Surya Ghar Muft Bijali Yojana (during Q3FY26)	19,589	369

PMSBY & PMJJBY Claim Settlement During 9MFY26				
Claims Settled				
Scheme	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Dec-25 (9M)
PMSBY	359	888	843	2,090
PMJJBY	1,691	1,760	1,856	5,307



## ESG: Banking for Sustainable Development



### Environmental

- Board Approved ESG Risk Framework & Climate Risk Policy
- Founding member of Indian Green Building Council (IGBC)
- Sustainable Development And Business Responsibility Policy
- Credit facility to **Renewable Energy Sector** - ₹ **34,967 Cr**
- ₹ **1,637 Crore** Sanctioned under Union **Green Miles** – Electric Vehicles
- Become First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

**E**



### Social

- 37 RSETI Centres, trained 4.18 lakh people with Settlement Ratio of 71%
- Union Nari Shakti:** Sanctioned 3,576 applications of ₹ 611 Cr in Q3FY26
- Donation approved through Union Bank Social Foundation ₹ 21.41 Cr under CSR during Q3FY26
- Self Help Group:** Sanctioned 5,09,725 SHGs with Outstanding of ₹ 33,453 Cr.
- SMF:** Outstanding of Small & Marginal Farmers ₹ 93,612 Cr.

**S**



### Governance

- Board Composition – Diverse & Independent Directors
- Related Party Transaction Policy
- Whistle Blower Policy
- Corporate Communications Policy
- Policy on Sexual Harassment of Male/ Transgender at Workplace (Prevention, Prohibition and Redressal)

**G**

## People

### Age Profile

<30	6,633
≥30 to < 40	38,720
≥40 to < 50	18,971
≥50 to ≤ 60	9,811

### Professionally Qualified

FRM	78
MBA/PGDBM	12,678
CA/CS	320
Engineer	18,081

Average Age - 39 years

### Accessibility

- Software's/ ramp facilities
- Additional Conveyance reimbursement to PwD employees
- 'Union Access' - a digital accessibility initiative
- Accessibility enhancement for its digital platforms - websites, apps, documents and communications.
- Sponsorship for Mount Expeditions to Ms. Chhonzin Angmo .
- Information/ Service Counters for PwD
- Assistive technologies (screen readers, keyboard navigation, etc.)



## Sports & Achievements

### Team Victories

- Banks' hockey/Football/Cricket/Kabaddi & Chess Team secured positions at various National Tournaments

### Players Individual Achievements

- Ms. Rutuja Pital, - Indian Hockey Team player had. Her performance at Asia Cup Women's Hockey added a remarkable achievement.
- Ms. Chhonzin Angmo, 1<sup>st</sup> visually impaired women to summit Mount Everest. Recently she successfully completed expedition of Mount Elbrus & Mount Kilimanjaro and she is also President Awardee as Sarvshresth Divyangjan.
- Ms. Chandana J, represented the country in various national/international Tournaments.
- Shri Prashant Shetty, - Coach of Indian Women World Cup Cricketer Ms. Jemimah Rodrigues since Childhood till date.
- Shri L. Srinivas Reddy - Head Coach of Indian National Youth Kabaddi Team
- Our Kabaddi team secured 3<sup>rd</sup> position in All India Kabaddi Tournament held in Chhindwada, Madhya Pradesh

## HR & Staff Excellence

### Capacity Building

6,100+

Specialist Officers

Across multiple domains

- IT & Technology
- Credit & Marketing
- Law & Risk Management
- Specialized Roles

## Employee Wellbeing

1. Childcare Support
2. Health Check-ups
3. Mental Wellness
4. Financial Support
5. PwD Provisions



HR strategy is anchored in **talent excellence, inclusive growth, and holistic staff welfare**, driving both business results and organizational pride.



## People -Strategic Training & Leadership



### Strategic Domain Partnerships

Partnering with top-tier institutes to drive technical and strategic excellence:

**MDI Gurgaon:** Executive Strategy, Digital Financial Inclusion, & Fin-Tech/Co-lending.

**IIM Indore:** Strengthening Risk Management frameworks & New Product Innovation.

**ISB Hyderabad:** Enhancing Marketing Capabilities & Market Penetration strategies.



### Leadership & Digital Transformation

Preparing leaders for a tech-driven, customer-centric banking future:

**Banking Excellence through AI:** Leveraging technology for growth and efficiency.

**ASCEND & Mid-Career Programs:** Focusing on personal excellence and strategic vision.

**Vision Alignment:** Programs designed to bridge the gap between strategy and execution.



### Diversity, Agility & Inclusion

Fostering an inclusive culture and an adaptable leadership pipeline:

**WINGS 1.0 & 2.0:** Dedicated pathways for Women Leadership and gender equity.

**AGILE & ELEVATE:** Building team excellence and leadership resilience.

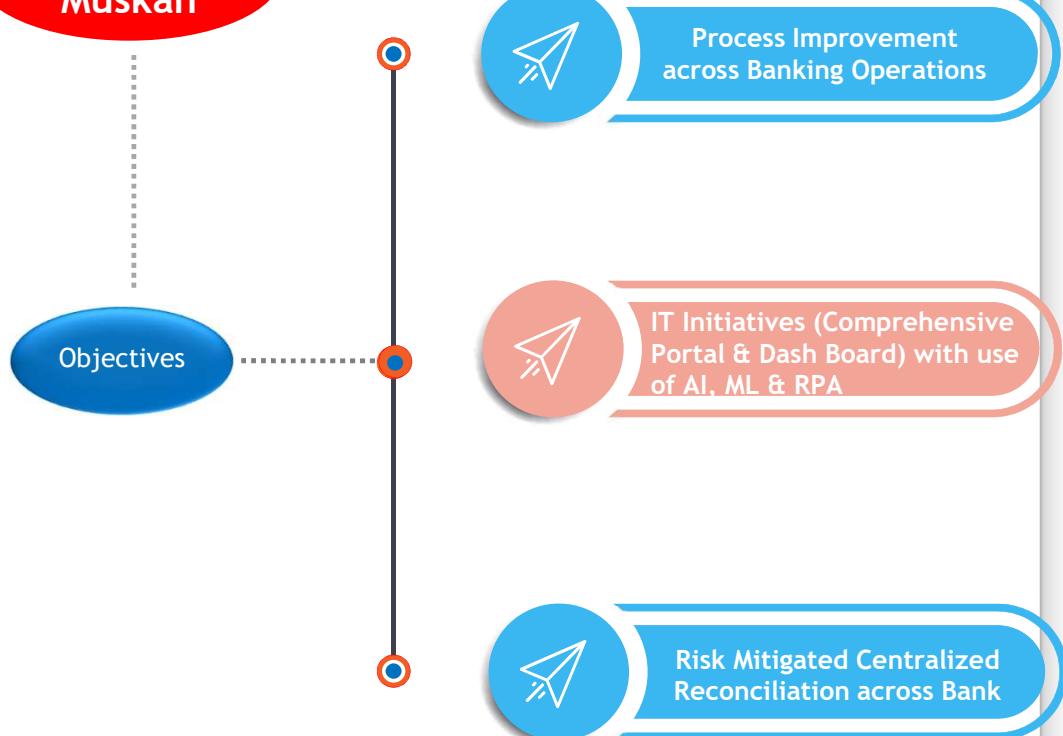
**Pipeline Development:** Creating a robust, future-ready talent pool.

## KEY OUTCOMES

Enhanced Innovation | Robust Leadership Pipeline | Tech-Driven Growth

## Process - Improvement across Bank

### Project Muskan



- ✓ A Business Process Transformation to facilitate ease of doing business through revamped and compliant processes and structures.
- ✓ Re-imagine and Re-engineer - Bottom-up Approach
- ✓ To imbibe a Bottom's up approach encapsulating feedback across all levels & implementing the changes by taking the stakeholders into confidence.
- ✓ To enhance customer delight through robust & smooth delivery mechanism improving overall banking experience.
- ✓ Spreading smiles across one and all.

## Technology & its Various Dimensions

### Digital Business Platform

Building State of the art omni channel Digital Business Platform with multiple Channels and Assets



### Digital Journeys

Launch of seamless Digital Journeys to enhance customer experience, reduce TAT and improve compliance



### Fintech Collaboration

Engaging with Fintechs and leveraging their solutions for building customer digital journeys



### Payment Innovations

Innovating Payments in Digital e₹



### Multiple channels

#### 1 Platform

Assisted Portal  
Retail Mobile Banking App  
Business App

### 6 new Digital Journeys

(56 Journeys Launched)

Tarun Plus  
Re-KYC  
Bulk Payments  
Generate & Share QR Code  
Generate and Share Payment Links  
mPOS

### Digital Tool for Third Party Service Providers

Digital Valuation  
Digital Title Search Reports

### Wholesale CBDC Retail CBDC with programmability

## Technology - Outcome of Initiatives



### Union EASE App

#### Benefits to Retail Customers



Dynamic Homepage & access to widgets on Mobile Screen



UniView (Account aggregator)- A/C Balance of all Bank accounts of customer in one tab



Raise & track grievances from mobile app for any digital journeys.



Multi-mode Fund Transfer



End-to-end seamless digitized journeys - Govt. schemes (such as PMJJBY/PMSBY) and investment



Virtual card for enhanced safety

### Digital Business in Q3 FY 2025-26

#### Digital Lending Journeys



₹ 25,200 Cr+

Business generated through 15+ lending journeys



8.69 lakhs+

Accounts Renewed/Reviewed

#### Digital Liability Journeys



7,14,597 A/cs

Digital CASA Accounts opened, w/w 7,36,843 Savings Account (D2C & Assisted mode) + 349 Current account (individuals)



₹ 47 Cr+

Business from 3rd party products (MF+Insurance)

#### Digital Channels



~ 53 lakh+

Users Onboarded on new Mobile Banking App



29,758

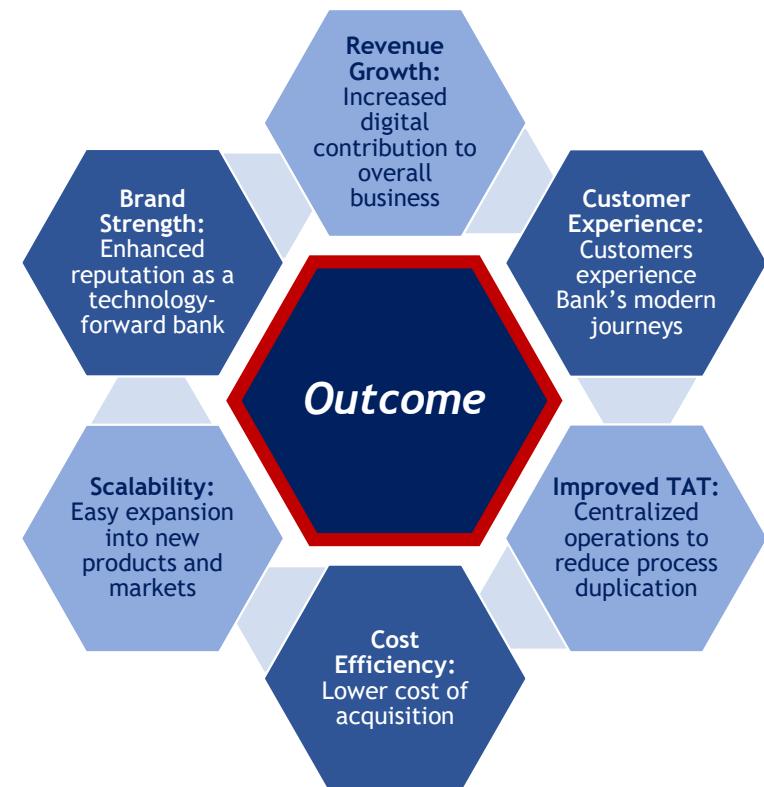
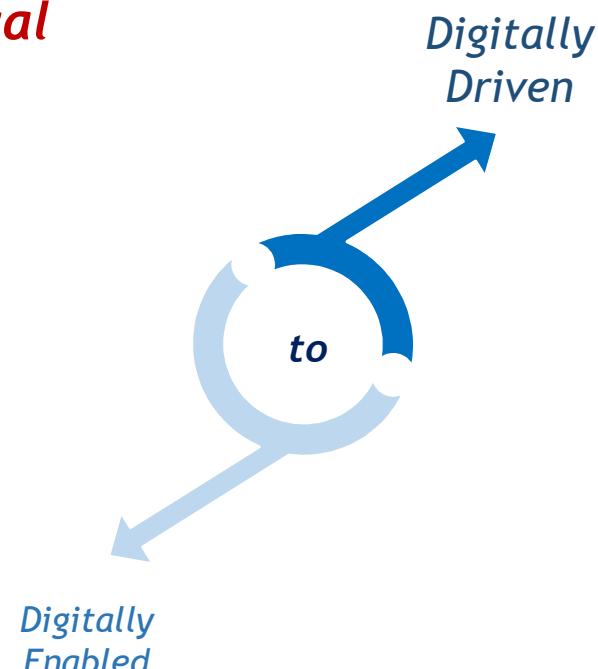
Users registered on CBDC platform

## Creating a Digital-First Growth Engine

A strategic initiative to institutionalise digital acquisition, enhance operational efficiency, and strengthen governance frameworks

### Establishment of a dedicated Digital Business Vertical

1. Digital customer acquisition through online journeys
2. Dedicated team for digital marketing using analytics based hyper-personalization
3. Design and continuous optimization of digital experiences
4. Real-time monitoring, governance, and compliance oversight



## Compliance - “Business First, Compliance Always”

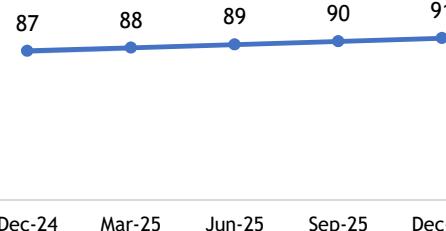


- **Union Compliance Package:** Union Compliance package has been developed as a real time Dashboard and monitoring tool for submission of various Regulatory, Government, IBA and Miscellaneous Queries and information sought with monitoring of TAT for each and every compliance item.
- Creation of **Data Protection Office** in compliance with **DPDPA-2023**.
  
- **Individual Compliance Package:** Individual Level Compliance package was enabled as part of EASE Reform Agenda towards a transformative shift from Unit Level compliance to Individual Level Compliance.
- Independent Credit Monitoring Vertical, improved **EWS System and Market Intelligence**.
  
- First Public Sector Bank in India to **achieve ISO 31000:2018 Assurance**, reinforcing its commitment to robust risk governance and global best practices.
- Strengthened Cyber Security and Cyber resilience.
  
- Improved Customer Relationship Management and Grievance Redressal System through **CRM Edge** and State of art digital contact center.
- Customer Data Protection and Confidentiality and Accessibility Standards.

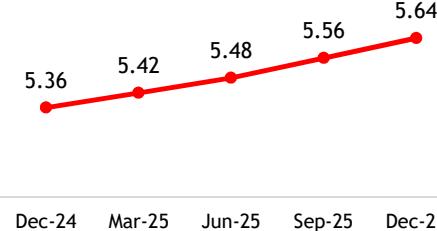
### Digital Footprints

(No. in Lakhs)

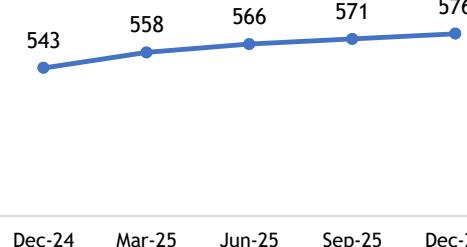
#### Net Banking Users (Retail)



#### Net Banking Users (Corporate)



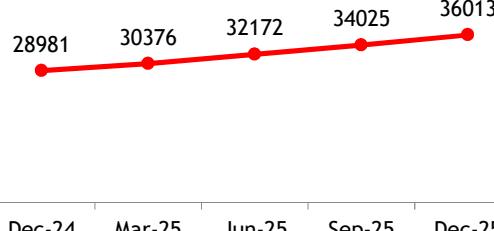
#### Debit Card Users



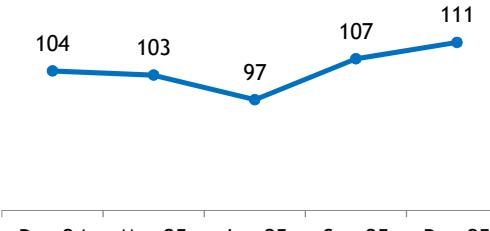
### Volume of Transactions (Q-o-Q)

(No. in Lakhs)

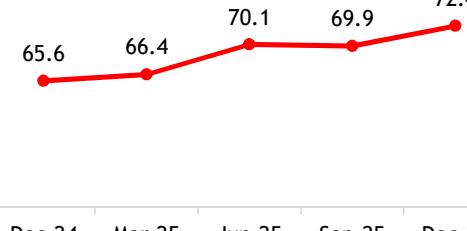
#### Mobile Banking & UPI



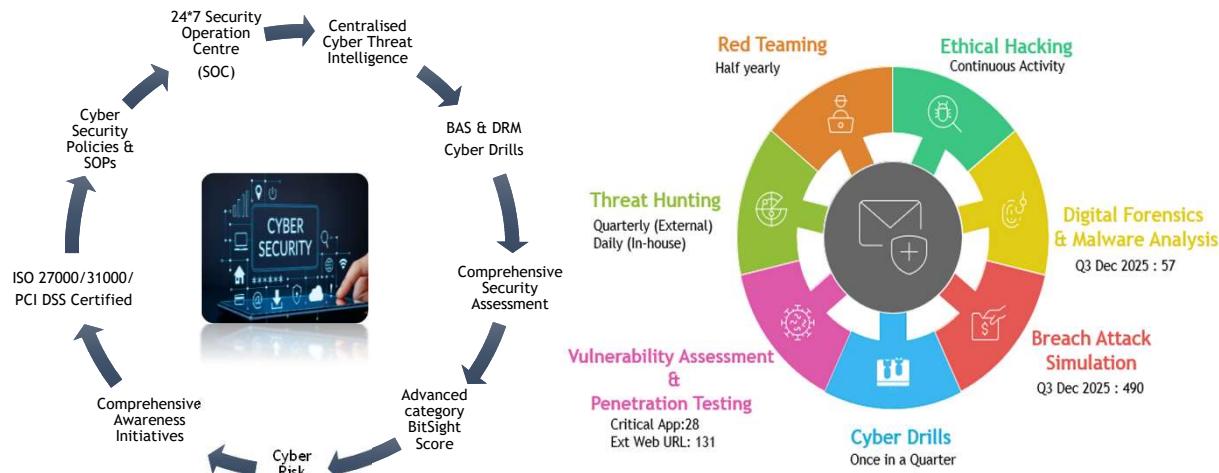
#### Internet Banking



#### Credit Cards



## Cyber Security Governance, Achievements & Recent Developments



### Customer Awareness Initiatives

Multilingual Mail (12 regional languages) to Customers	6.45 crores in Dec 2025 quarter
Social Media Creatives	32 creatives posted on Various Social Media handles
Bilingual Email on cyber security tips to the new Customers	39,496
Awareness session for the Senior citizens (Hyderabad)	2 sessions in Dec 2025 quarter
Cybersecurity Safety Tips to Customers	ATMs, Mobile Banking & Internet Banking, Monthly Account and Credit Card Statement, Credit Card Transaction Alerts
Cybersecurity Awareness SMS	4.11 crores SMS to Senior Citizen Account holders (Q3 FY 26)
Cyber Security Awareness Camps for Rural Self Employment Training Institutes (RSETIs)	17 Camps(Q3 FY 26)
Cyber Security awareness Meetings at College/Schools	18(State:HR,DL,RJ,GJ,KL,MH,AP)
Cyber Security awareness Meetings for SHGs	12 (State:HR,DL,RJ,GJ,KL,MH,KA)



### Cyber Security Achievements & Recent Developments

Next Generation Security operations centre(NGSOC)

Cyber Security Center of Excellence (CCoE)

Comprehensive Cyber Security Awareness Program for employee & Customers - Emails, Webinars, SMS, WhatsApp, Social Media, Bank Website, Internet and Mobile Banking ,

AI-based PoC evaluation module in CSCMM  
(C3iHub & NCIIPC)

Winner of Best Security Practices in Banking Sector  
DSCI Excellence Awards 2025

1<sup>st</sup> prize Advanced SOC -National Level CII Security Exercise  
CII SECEX 2025

Runner Up IBA CISO Summit -Best IT Risk Management 2025

Onboarded Service Provider for implementation of Application Security Posture Management (ASPM) & Continuous Threat Exposure Management (CTEM)

## Subsidiaries & Joint Ventures

Name of the Entity	Holding (%)	Description
<b>Subsidiaries</b>		
Union Bank of India (UK) Ltd.	100.00%	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	❖ Wholly owned subsidiary of Bank ❖ AUM of Rs. 25,822 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence ❖ Sourcing Retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank
Andhra Bank Financial Services Ltd.	100.00%	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	❖ Act as a trustee company for Union Mutual Fund
<b>Joint Ventures</b>		
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 171 Branch offices ❖ Undertaking social responsibility covering 1.27 crores+ lives under PMJJBY
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
<b>Associate</b>		
Andhra Pradesh Grameena Bank	35.00%	❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace districts of Andhra Pradesh.



## First Position in Highest Number of Credit Guarantee Coverages by CGTMSE



**APEX India Training Excellence Award**  
By APEX India Foundation in Q3FY26



## First Position in Highest Number of Credit Guarantee Coverages for Women –Led MSEs by CGTMSE



**APEX India HR Excellence Award**  
By APEX India Foundation



#### Disclaimer

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