

**DISCLOSURE UNDER BASEL III REGULATIONS**

For the quarter ended 31<sup>st</sup> March 2026

**Table DF-1: Scope of Application**

Name of the head of the banking group to which the framework applies to

**UNION BANK OF INDIA**

(i) **Qualitative Disclosures:**

a. **List of group entities considered for consolidation:**

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes/no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes/no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Union Bank of India (UK) Ltd.	Yes	In accordance with Accounting Standard (AS) 21 issued by ICAI, consolidated financial statements are prepared by aggregating each line item of assets, liabilities, income, and expenditure of the parent and its subsidiaries	Yes	In accordance with Accounting Standard (AS) 21 issued by ICAI, consolidated financial statements are prepared by aggregating each line item of assets, liabilities, income, and expenditure of the parent and its subsidiaries	NA	NA
Union Asset Management Co. Pvt. Ltd.	Yes		Yes		NA	NA
Union Trustee Co. Pvt. Ltd.	Yes		Yes		NA	NA
Andhra Bank Financial Services Ltd.	Yes		Yes		NA	NA
UBI Services Ltd.	Yes		Yes		NA	NA

		s. This aggregation is done on a line-by-line basis, ensuring that intra-group balances and transactions, as well as unrealized profits or losses arising from such transactions, are eliminated to present the financial position and performance of the group as a single economic entity		s. This aggregation is done on a line-by-line basis, ensuring that intra-group balances and transactions, as well as unrealized profits or losses arising from such transactions, are eliminated to present the financial position and performance of the group as a single economic entity		
Star Union Dai-ichi Life Insurance Company Ltd.	Yes	Proportionate consolidation is carried out in	Yes	Proportionate consolidation is carried out in	NA	NA
ASREC (India) Ltd.	Yes	accordance with Accounting Standard (AS) 27 - Financial Reporting of Interests in Joint Ventures, as issued	Yes	accordance with Accounting Standard (AS) 27 - Financial Reporting of Interests in Joint Ventures,	NA	NA

		by the ICAI, to reflect the venture's share in jointly controlled entities by incorporating its proportionate share of assets, liabilities, income, and expenses.		as issued by the ICAI, to reflect the venture's share in jointly controlled entities by incorporating its proportionate share of assets, liabilities, income, and expenses.		
Andhra Pradesh Grameena Bank	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	NA	NA

**b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation**

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Nil					

If the entity is not consolidated in such a way as to result in its assets being included in the calculation of consolidated risk-weighted assets of the group, then such an entity is considered as outside the regulatory scope of consolidation.

Also explain the treatment given i.e. deduction or risk weighting of investments under regulatory scope consolidation.

**(ii) Quantitative Disclosures:**

**c. List of group entities considered for consolidation**

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 31.03.2026)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 31.03.2026)
Union Bank of India (UK) Ltd.	Banking	9,812.77	53,285.13
Union Asset Management Co. Pvt. Ltd.	Mutual Fund	1,953.38	3,251.05
Union Trustee Co. Pvt. Ltd.	Trustee of Union Mutual Fund	5.43	6.62
Andhra Bank Financial Services Ltd.	Hire-purchase leasing	90.58	456.01
UBI Services Ltd	Dealing in CD / CP, Institutional Equity Broking, Equity Trading	1,520.43	2,254.56
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	18,107.44	3,87,598.84
ASREC (India) Ltd	Asset Reconstruction	2,321.18	3,754.01
Andhra Pradesh Grameena Bank	Banking	1,33,601.77	9,55,839.40

**d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:**

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
Nil				

**e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:**

(Amt. in millions)

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	18,107.44	25.10%	Nil

- f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: Nil

A capital deficiency is the amount by which actual capital is less than the regulatory capital requirement. Any deficiencies which have been deducted on a group level in addition to the investment in such subsidiaries are not to be included in the aggregate capital deficiency.

**Table DF-2: Capital Adequacy**

## 2.1. Qualitative Disclosures

- 2.1.1. Bank maintains capital as a cushion towards the risk of loss in value of exposure, businesses, etc., to protect the interest of stake holders, more particularly, depositors.
- 2.1.2. Bank has a comprehensive system in place for assessing bank-wide capital requirements based on current and future business activities and monitoring the same on an ongoing basis. Bank considers that capital availability is the central theme in the whole process and its computation is relatable to policy, strategy, business level/composition, and Supervisory concern and Disclosure issues. Towards this, bank has evolved a well laid down Internal Capital Adequacy Assessment Process (ICAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar-I Capital calculation.
- 2.1.3. The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions and to measure the impact of adverse stress scenarios on the adequacy of capital at periodical intervals. Impact of this stress testing is reckoned while assessing capital requirements as a part of ICAAP.
- 2.1.4. In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework - Basel III.
- Standardised Approach for Credit risk
  - Basic Indicator Approach for Operational risk
  - Standardised Duration Approach for Market risk

2.1.5. Bank plans capital requirements and reviews the same on quarterly basis.

## 2.2. Quantitative Disclosures

2.2.1. A summary of the Bank’s capital position for credit, market and operational risk and the capital adequacy ratio on standalone basis as on 31<sup>st</sup> March 2026 is given as hereunder:

(Rs. in million)	
A. Capital Requirements for Credit Risk:	
- Portfolios subject to Standardized Approach	687078.16
- Securitisation Exposures	
B. Capital Requirements for Market Risk	
• Standardized Duration Approach	5,064.09
- Interest Rate Risk	2,258.36
- Foreign Exchange Risk (including gold)	297.00
- Equity Position Risk	2,508.72
C. Capital Requirements for Operational Risk	
• Basic Indicator Approach	77991.40

Capital Adequacy Ratios	Consolidated	Standalone
Common Equity Tier -1 CRAR	16.39%	15.69%
Tier -1 CRAR	17.32%	16.63%
Total CRAR	18.78%	18.10%

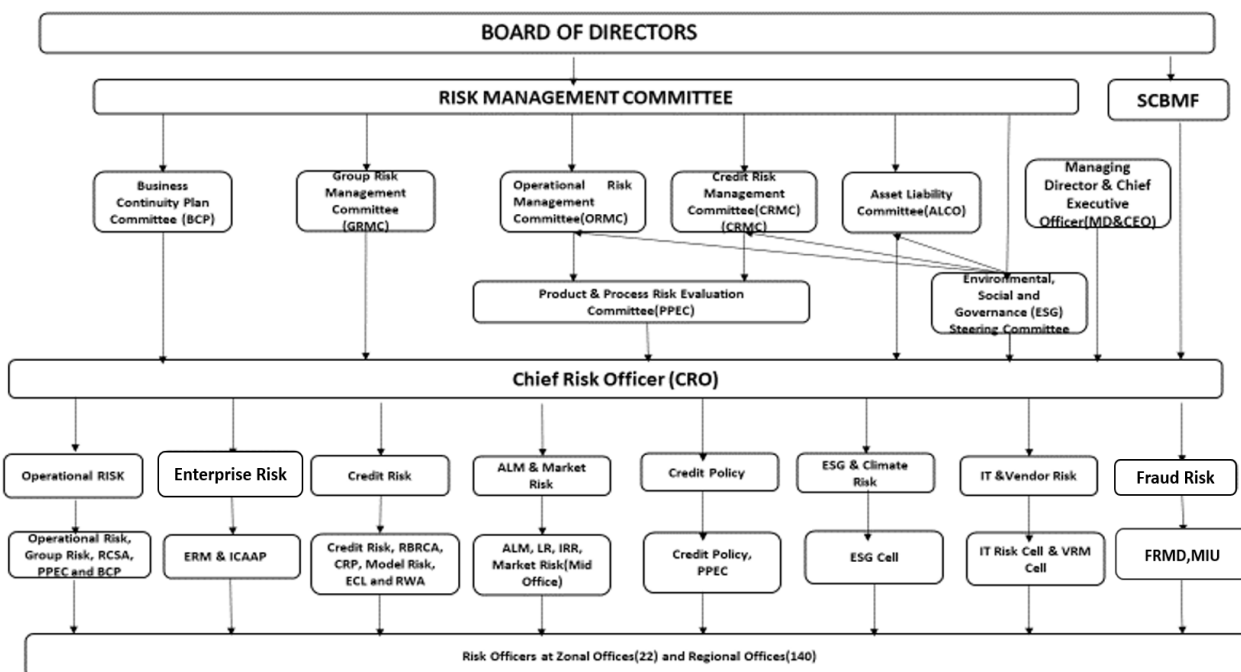
## 2.3. General Qualitative disclosures

### a. Risk Management: Objectives and Organization Structure

2.3.1. The bank has a credible and comprehensive risk management structure and has taken various initiatives to strengthen the risk management practices. The Bank has an integrated approach for management of risk. The risk management policies are commensurate with the business requirements and are as per the guidelines of Reserve Bank of India. The risk management system encompasses the different types of risks viz. credit risk, market risk and operational risk.

2.3.2. The bank has also formulated Board approved Country specific risk policy for its foreign branches, DIFC Dubai and Sydney branch. The policies are drawn based on the risk dimensions of respective countries and the bank’s risk appetite.

- The Board of Directors of the Bank has an oversight of Risk Management activities of the Bank. The Board of Directors is the apex body with sub-committees of the Board i.e. Risk Management Committee of Board (RMC) and Special Committee of the Board for Monitoring & Follow-up of cases of Frauds (SCBMF). The Bank’s Risk Management Committee of the Board (RMC) is the Apex Body/Committee to oversee various Risk Management activities and is conducted on quarterly basis. The Special Committee of the Board meets on quarterly basis to review all frauds involving an amount of Rs. 6.00 Crs & above in credit area and Rs 1.00 Crs & above in non-credit areas. The Bank has also separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO), Operational Risk Management Committee (ORMC), Group Risk Management Committee (GRMC), BCP committee, Fraud Monitoring Group (FMG) and ESG Steering Committee etc. to deal with Credit, Market, Operational, Fraud, ESG and Group Risk respectively. Further, the bank has Risk Management organizational structure in place not only at corporate office but also at Regional Offices/Zonal Offices. The broad risk management organizational structure of the bank is furnished as under:



## 2.4. Credit Risk:

### a. Credit Risk Governance

- Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or his ability to perform such obligation is impaired resulting in economic loss to the bank.
- The Bank is exposed to Credit Risk through Lending and Investment activities.

- Bank has well laid down Loan Policy, Credit Risk Management Policy and Policy on Lending to Real Estate Sector which covers guidelines on the entire gamut of Credit Risk Management Process. Loan Policy & Credit Risk Management Policy, spells out the target markets, risk acceptance/avoidance, risk tolerance, preferred levels of diversification and concentration, credit risk measurement, monitoring and controlling mechanisms.
- Bank has an appropriate and independent organizational structure with an oversight mechanism for management of credit risk, which includes Credit Risk Management Committee (CRMC) of Top Executives and a separate Credit Risk Management Cell looking after the Credit Risk. Besides, there is a separate Board Level Committee i.e., Risk Management Committee of the Board (RMC).
- CRMC deals with issues relating to credit policy, procedures and control measures for credit risk on a Bank-wide basis.

#### **b. Credit Approval Process**

- Loan Policy of the bank covers in detail guidelines on credit approval process which among other things include thrust areas and non-thrust areas, due diligence criteria, KYC norms, method of assessment of finance, minimum credit standards, take over norms, Prudential & Regulatory ceilings, etc.

#### **c. Credit Monitoring System**

- Credit monitoring is a continuous process. Bank has separate policy on credit monitoring which includes guidelines on:
  - Identification and monitoring of Special Mention Accounts (SMA-0, SMA-1 and SMA-2) accounts and triggers points for initiating timely action.
  - Periodicity of review of the borrowal accounts based on credit quality. Borrowers with lower credit rating are subject to more frequent reviews.
  - Submission of periodical monitoring reports.
  - Different hierarchical levels for monitoring.

#### **d. Credit Rating Framework**

- Bank has comprehensive internal credit rating/scoring models being applied in the Credit Administration and Approval process. Credit rating framework is a combination of quantitative and qualitative aspects. Credit Rating depicts credit quality and predicts probability of default.
- Credit Rating models are in place for Credit Rating of Borrowers.
- Credit scoring models are in place for retail lending schemes.
- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually for investment grade borrowers and half-yearly for non-investment grade borrowers.
- In terms of Bank's credit rating framework, there are 8 risk-rating grades in standard category and 'investment grade' is fixed up to Credit Rating-5.

- The bank carries out analysis on rating wise distribution of borrowers on obligor basis and portfolio basis at periodical intervals and monitors the same.

**e. Credit Approval Committees:**

- As per the government guidelines and as per the Board approved structure, Bank has introduced Credit Approval Committee (CAC) at MLPs, Regional Offices, Zonal Offices and Central Office for credit sanction. Risk Management Department is represented in all CACs.

**f. Credit Concentration Risk**

- Credit concentration is addressed with the following measures :
- The bank has fixed prudential / regulatory ceilings for various categories of advances for diversifying the credit portfolio and the same is monitored periodically. The bank has well diversified credit portfolio.
- Bank monitors the adherence to the exposure ceilings on a quarterly basis. Bank also has a well-established system of monitoring large exposure through monthly monitoring report. The credit portfolio of the bank is well diversified so as to reduce concentration in any area.

**2.5. Market Risk**

- Market Risk Management is covered in Treasury Policy, Market Risk Policy and ALM Policy.
- There is a clear-cut separation between front office, back office and mid-office in Treasury operations.
- Mid-office directly reports to the Risk Management Department.
- Various Limits - for domestic and foreign exchange operations, e.g. Overnight Position limit, Daylight Open Position limit, VaR limits, Deal size limits, Stop Loss limits, Aggregate Gap Limit (AGL), Individual Gap Limit (IGL), counterparty limits etc. are in place.
- Value at Risk (VaR) is being monitored on Fixed income securities (AFS, FVTPL-HFT & non HFT), equity Portfolio and forex transactions on a daily basis.

**2.6. Interest Rate Risk In banking Book:**

- Bank carries out Duration Gap Analysis (DGA) to capture impact of changes in interest rates by 200 bps on market value of equity in terms of RBI Guidelines.

**2.7. Operational Risk**

- A well laid down board approved Operational Risk Management Policy is in place.
- Presently, Operational Risk is managed through Internal Control Systems, Internal Audit Process.
- New Product/Process Approval is in place.

- Analysis of fraud is done from the angle of operational risk to assess the adequacy and efficiency of internal controls.
- Bank conducts Risk and Control Self-Assessment (RCSA) in respect of various products/processes.

### Table DF-3: Credit Risk: General Disclosures

#### Qualitative Disclosures

##### a. General Qualitative disclosure pertaining to credit risk:

##### ▪ Overdue:

Any amount due to the Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank. For example;

- i. In case of temporary overdrafts, the outstanding will not be overdue upto 15 days. Hence, temporary overdraft, if remaining outstanding for more than 15 days only should be reported as overdue.
- ii. In case of excesses over sanctioned limit/drawing power, the accounts become overdue from the date of such excesses.
- iii. In case of Term Loans and Loans Repayable on Demand, the installments become overdue from the due date of installments.
- iv. Interest due and charged remaining unadjusted becomes overdue from the last day of the quarter, irrespective of interest charged at monthly intervals.
- v. A Bill becomes overdue from its due date. In case of Sight Bill, it becomes overdue if it remains unpaid on presentation.

##### ▪ Non-Performing Assets

- An asset, including a leased asset, becomes non-performing when it ceases to generate income for the Bank. Hence, non-performing asset is required to be classified correctly at the right time so that unrealized income on such assets is not recognized in the books of the Bank.

A. A non-performing asset (NPA) is a loan or an advance where;

- i. Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a Term Loan
- ii. The account remains 'Out of Order' in respect of an Overdraft/Cash Credit (OD/CC)
- iii. The bill remains overdue for a period of more than 90 days in case of bills purchased and discounted
- iv. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops

- v. The installment of principal or interest thereon remains overdue for one crop season for long duration crops
- vi. The amount due to the Bank under any credit facility is overdue for a period of more than 90 days
- vii. The account where the regular/adhoc credit limits have not been reviewed/renewed within 180 days from due date/date of adhoc sanction.
- viii. The drawings allowed against Stock/Book Debt statements older than 180 days (i.e., if the outstanding in the account based on drawing power calculated from stock statements older than 3 months would be deemed as irregular and if such irregular drawings are permitted in the account for a continuous period of 90 days even though the unit may be working or the borrowers' financial position is satisfactory, the borrower account will become NPA)
- ix. In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- x. NPA classification of Credit Card Accounts:
  - a. In Credit Card Accounts, the amount spent is billed to the card users through a monthly statement with a definite due date for repayment. Banks give an option to the card users to pay either the full amount or a fraction of it, i.e., minimum amount due, on the due date and roll-over the balance amount to the subsequent months' billing cycle.
  - b. A Credit Card Account will be treated as Non-Performing Asset (NPA) if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the next statement date. The gap between two statements should not be more than a month.
  - c. Banks should follow this uniform method of determining over-due status for Credit Card Accounts while reporting to credit information companies and for the purpose of levying penal changes, viz., late payment charges, etc., if any.

▪ **Credit Risk Management Policy:**

Bank has board-approved Credit Risk Management Policy besides Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process - Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems - pricing - capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure.

**Quantitative Disclosures**

**b. The total gross credit risk exposures are:**

(Rs. in million)

Category	Amount
Fund Based	12810458.49
Non-fund Based	1732030.28
<b>Total</b>	<b>14542488.78</b>

c. The geographic distribution of exposures is:

(Rs. in million)

Category	Domestic	Overseas	Total
Fund Based	12426178.79	384279.70	12810458.49
Non-fund based	1728187.98	3842.30	1732030.28
<b>Total</b>	<b>14154366.78</b>	<b>388122.00</b>	<b>14542488.78</b>

d. Industry type distribution of exposures (Fund Based and Non-Fund Based) are as under:

(Rs. in Million)

DSB Code	INDUSTRY NAME	FUND BASED	NON FUND BASED
A	Mining & Quarrying	51361.54	37133.73
A.1	Coal	26672.42	22508.58
A.2	Others	24689.12	14625.15
B	Food Processing	78107.79	46524.17
B.1	Sugar	20441.34	3934.74
B.2	Edible Oils & Vanaspati	3341.77	11691.94
B.3	Tea	694.09	78.19
B.4	Coffee	250.00	41.37
B.5	Others	53380.59	30777.92
C	Beverages (Excl. Tea & Coffee) & Tobacco	8253.38	812.81
C.1	Tobacco & Tobacco Products	3813.47	78.23
C.2	Others	4439.91	734.57
D	Textiles	237836.23	31118.46
D.1	Cotton	90783.80	8762.33
D.2	Jute	3680.83	201.55
D.6	Others	143371.60	22154.58
	Out Of 'D' SPINNING MILLS		
E	Leather & Leather Products	7179.66	654.56
F	Wood & Wood Products	28810.81	9525.01
G	Paper & Paper Products	29244.37	2343.52

H	Petroleum (Non-Infra), Coal Products (Non-Mining) & Nuclear Fuels	274117.92	80947.21
I	Chemicals & Chemical Products (Dyes, Paints Etc.)	239746.66	36684.48
I.1	Fertilizer	42483.11	1842.65
I.2	Drug & Pharmaceuticals	91600.45	8581.86
I.3	PETROCHEMICALS (Excl Infra)	68377.85	10921.55
I.4	Others	37285.25	15338.42
J	Rubber, Plastic & Their Products	52735.40	6356.95
K	Glass & Glassware	6389.73	945.28
L	Cement & Cement Products	65322.97	13073.60
M	Basic Metal & Metal Products	358907.49	103667.84
M.1	Iron & Steel	242532.32	81422.66
M.2	Other Metal & Metal Products	116375.17	22245.18
N	All Engineering	362057.94	152211.08
N.1	Electronics	69917.46	95274.84
N.2	Others	292140.48	56936.24
O	Vehicle, Vehicle parts & Transport Equipments	53197.99	37217.03
P	Gems & Jewellery	42913.52	1761.23
Q	Construction	131472.94	389587.39
R	Infrastructure	1379066.68	459031.25
R.1	Transport	560634.29	95518.36
R.1.1	Railways	0.00	0.00
R.1.2	Roads and Ports	560634.29	95518.36
R.1.3	Airport	0.00	0.00
R.1.4	Waterways	0.00	0.00
R.1.5	Others (Shipyards)	0.00	0.00
R.2	Energy	659443.82	231196.86
R.2.1	Electricity (Gen-Cons-Trans-Distr)	658798.12	226476.99
R.2.2	Gas pipelines	0.00	0.00
R.2.3	Oil/Gas/Liquefied Natural Gas (LNG) storage facility	645.70	4719.87
R.2.4	Others	0.00	0.00
R.3	Telecommunication	41041.24	22462.18
R.4	Others	117947.33	109853.85
R.4.1	Water sanitation	101798.08	107689.86

R.4.2	Social & Commercial Infrastructure	16149.25	2163.99
R.4.3	Others	0.00	0.00
S	Other Industries	43582.10	10698.93
	<b>All Industries</b>	<b>3450305.12</b>	<b>1420294.54</b>
	Residuary & Other Advances	8975873.67	307893.44
b	Aviation	0.00	0.00
c	Other Residuary Advances	8975873.67	307893.44
	<b>TOTAL</b>	<b>12426178.79</b>	<b>1728187.98</b>

e. The residual contractual maturity break down of assets is:

31.03.2026 (Audited)			Rs. (in Millions)
MATURITY PATTERN	ADVANCES	INVESTMENTS /SECURITIES	FOREIGN CURRENCY ASSETS
NEXT DAY	1,41,421.10	4,44,412.50	72,313.80
2-7 DAYS	1,55,444.70	19,562.30	76,961.30
8-14 DAYS	1,27,267.90	4080.4	12,330.70
15-30 DAYS	2,74,378.00	43,093.40	59,709.40
31 DAYS - 2 MONTHS	2,31,856.90	24,244.80	33,005.10
> 2 MONTHS - 3 MONTHS	5,15,912.00	1,48,698.60	78,964.60
> 3 MONTHS - 6 MONTHS	6,73,270.60	40,086.50	97,005.10
> 6 MONTHS - 1 YEAR	12,08,315.80	1,16,233.40	1,21,559.50
> 1 YEAR - 3 YEARS	40,73,426.90	3,57,144.50	94,008.40
> 3 YEARS - 5 YEARS	11,10,498.60	4,93,401.50	61,811.20
> 5 YEARS	20,20,982.40	16,11,404.30	16,974.70
<b>TOTAL</b>	<b>1,05,32,774.90</b>	<b>33,02,362.20</b>	<b>7,24,643.80</b>

f. The Amount of NPAs (Gross) are:

Category	(Rs. in million)
Sub Standard	53414.31
Doubtful - 1	71746.42
Doubtful - 2	71752.32
Doubtful - 3	56728.86
Loss	50365.75
<b>Total NPAs (Gross)</b>	<b>304007.66</b>

g. The amount of net NPAs is Rs. 50672.79 million

- h. The NPA ratios are as under:
- Gross NPAs to Gross Advances: 2.82%
  - Net NPAs to Net Advances: - 0.48%

- i. The movement of gross NPAs is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	353503.80
ii) Addition during the year	84509.40
iii) Reduction during the year	134005.54
iv) Closing Balance as at the end of the year (i+ii-iii)	304007.66

- j. (a) The movement of Specific Provision (Provisions for NPAs) is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	2,92,163.20
ii) Provisions made during the year	23,372.50
iii) Write-off/ Write -back of excess provisions	63,531.70
vi) Closing Balance as at the end of the year (i+ii-iii)	2,52,004.00

- (b) The movement of General Provision (provision for standard assets) is as under:

(Rs. in million)

	Std. prov. for Advances	Std. prov. for Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	60,427.30	98.80	60,526.10
ii) Provisions made during the year	11456.30	342.50	11798.80
iii) Write-off made during the year	0.00	0.00	0.00
iv) Write -back of excess provisions	0.00	0.00	0.00
v) Any other adjustments, including transfers between provisions	149.80	0.00	149.80
vi) Closing Balance as at the end of the year	72,033.50	441.30	72,474.70
vii) Additional provision made during F.Yr 2025-26 on standard assets	7000.00	00	7000.00
viii) Closing balance at the end of the year (vi)+(vii)	79033.50	441.30	79474.70

- k. The amount of Non-Performing Investment is **Rs 44,531.91 million**
- l. The amount of provisions for depreciation on investments is **Rs. 42,976.88 million**
- m. The movement of provisions for depreciation on investments is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	42,625.74
ii) Provisions made during the year	504.45
iii) Write-off made during the year	0.00
iv) Write -back of excess provisions	153.31
v) Closing Balance as at the end of the year (i + ii - iii-iv)	42,976.88

**n. By major industry or counterparty type:**

**(a) Details of Specific Provisions:**

(Rs. in million)

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROV
1	A	Mining & Quarrying	151.83	15240.94	15313.03
1.1	A.1	Coal	8.10	225.45	230.66
1.2	A.2	Others	143.17	15015.49	15082.37
2	B	Food Processing	<b>17030.33</b>	<b>46090.99</b>	<b>57256.72</b>
2.1	B.1	Sugar	1129.76	3830.13	4809.82
2.2	B.2	Edible Oils & Vanaspati	1833.70	6335.30	7589.59
2.3	B.3	Tea	70.49	11.47	32.23
2.4	B.4	Coffee	6.66	405.09	409.01
2.5	B.5	Others	13989.71	35509.00	44416.07
3	C	Beverages (Excl. Tea & Coffee) & Tobacco	265.79	2007.00	2199.47
3.1	C.1	Tobacco & Tobacco Products	11.27	441.20	444.02
3.2	C.2	Others	254.52	1565.80	1755.46
4	D	Textiles	<b>11891.68</b>	<b>41271.73</b>	<b>48530.99</b>
4.1	D.1	Cotton	6428.23	21669.71	25526.73
4.2	D.2	Jute	342.27	1559.22	1716.65
4.3	D.3	Handicraft/Khadi (Non Priority)	156.17	589.41	648.32
4.4	D.4	Silk	729.31	2523.74	3029.11
4.5	D.5	Woolen	122.08	71.86	101.61
4.6	D.6	Others	4113.63	14857.79	17508.57
4.7		Out Of 'D' SPINNING MILLS	0.00	0.00	0.00
5	E	Leather & Leather Products	<b>214.02</b>	<b>470.25</b>	<b>561.70</b>
6	F	Wood & Wood Products	<b>1038.30</b>	<b>7961.93</b>	<b>8629.58</b>
7	G	Paper & Paper Products	<b>2082.75</b>	<b>7397.77</b>	<b>8064.54</b>
8	H	Petroleum (Non-Infra), Coal Products (Non-Mining) & Nuclear Fuels	<b>10.68</b>	<b>5908.60</b>	<b>5914.88</b>
9	I	Chemicals & Chemical Products (Dyes, Paints Etc.)	<b>2873.44</b>	<b>12320.39</b>	<b>13721.87</b>

9.1	I.1	Fertilizer	37.44	961.38	987.44
9.2	I.2	Drug & Pharmaceuticals	1266.10	5697.05	6170.49
9.3	I.3	Petrochemicals (Excl Infra)	724.82	3990.52	4259.72
9.4	I.4	Others	845.07	1671.44	2304.22
10	J	Rubber, Plastic & Their Products	1003.94	2945.86	3267.78
11	K	Glass & Glassware	62.16	260.26	276.85
12	L	Cement & Cement Products	582.94	2859.33	3043.11
13	M	Basic Metal & Metal Products	3125.76	48284.57	50125.84
13.1	M.1	Iron & Steel	1580.54	28323.38	28884.34
13.2	M.2	Other Metal & Metal Products	1545.22	19961.19	21241.50
14	N	All Engineering	9420.47	67069.63	71149.86
14.1	N.1	Electronics	12.44	22862.94	22599.26
14.2	N.2	Others	9408.03	44206.69	48550.60
15	O	Vehicle, Vehicle Parts & Transport Equipments	506.76	6933.29	7322.80
16	P	Gems & Jewellery	2357.76	36212.15	36693.41
17	Q	Construction	1882.24	51201.09	52543.
18	R	Infrastructure	39359.31	122583.99	143136.91
18.1	R.1	Transport	3733.47	56598.24	58632.10
18.1.1	R.1.1	Railways	1.44	38.34	39.12
18.1.2	R.1.2	Roadways	3549.95	54485.79	56927.27
18.1.3	R.1.3	Airport	4.89	603.11	605.25
18.1.4	R.1.4	Waterways	50.57	111.57	137.71
18.1.5	R.1.5	Others	126.93	1359.54	922.75
18.2	R.2	Energy	708.31	34459.61	35072.72
18.2.1	R.2.1	Electricity (Gen-Trans-Distr)	543.67	32717.81	33172.74
18.2.1.1	R.2.1.1	State Electricity Boards	543.67	32717.81	33172.74
18.2.1.2	R.2.1.2	Others	0.00	0.00	0.00
18.2.2	R.2.2	Oil (Storage & Pipeline)	0.00	0.00	0.00
18.2.3	R.2.3	Gas/LNG (Storage & Pipeline)	164.64	1741.80	1899.98
18.2.4	R.2.4	Others	0.00	0.00	0.00
18.3	R.3	Telecommunication	33633.66	12112.05	29270.86
18.4	R.4	Others	1283.57	19414.08	20161.22
18.4.1	R.4.1	Water Sanitation	23.90	1777.12	1791.22
18.4.2	R.4.2	Social & Commercial Infrastructure	1259.66	17636.96	18370.01
18.4.3	R.4.3	Others	0.00	0.00	0.00
19	S	Other Industries	1978.68	13297.20	14367.05
20		All Industries	95838.83	490316.98	542119.75
21		Residuary & Other Advances	208168.83	224477.29	347973.60

21.1	a	Education	3182.66	3189.67	5633.11
21.2	b	Aviation	0.00	0.00	0.00
21.3	c	Other Residuary Advances	204985.97	221287.62	342340.49
22		Total	304007.66	714794.27	890093.35

**Details of General Provisions:**

(Rs. In million)

Standard Advance	Provision as on 31.03.2026
i) SME and Agriculture Advance	7,764.10
ii) Commercial Real Estate	1,041.60
iii) Commercial Real Estate (RH)	5.60
iv) Home Loan	3,138.50
v) Restructured Standard Advances	2,899.10
vi) Balance Standard Advance (excluding FITL - Std. Advance)	55,710.50
<b>vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)</b>	<b>70,559.40</b>
viii) Overseas Standard Advance	1,474.00
ix) Total Standard Advance	72,033.50
x) Additional provision made during F.Yr.2025-26 on standard Assets	7000.0
xi) Total Standard Advance Provision inclusive of additional provision mentioned in (x)	79,033.50

**o. Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):**

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	300374.19	3633.47	304007.66
Provisions for NPA	248370.50	3633.50	252004.00

**(b) Geographic distribution of General Provisions (Provisions for Standard Assets):**

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provisions for standard assets	77,559.40	1,474.00	79,033.50
Provision for standard derivatives	441.30	0.00	441.30
Total	78,000.70	1,474.00	79,474.70

**Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach**

**Qualitative Disclosures**

**a. For portfolios subject to the standardized approach**

- Bank has approved the following domestic credit rating agencies accredited by RBI for all eligible exposures.
  - a) CARE;
  - b) CRISIL Limited;
  - c) India Ratings and Research Private Limited (India Ratings);
  - d) ICRA Limited;
  - e) Acuite Rating & Research Limited; and
  - f) Infomerics valuation and Ratings Private Limited
  - g) Brickworks Ratings India Private Limited
  
- Bank has also approved the following 3 international credit rating agencies identified by RBI.
  - a) Standard & Poor’s
  - b) Moody’s
  - c) FITCH
  
- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

**Quantitative Disclosures**

- b.** The exposure amounts after risk mitigation subject to the standardized approach, amount of a bank’s outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted:

(Rs. in million)	
i) Below 100% risk weight exposure outstanding	75,49,402.73
ii) 100% risk weight exposure outstanding	14,21,361.91
iii) More than 100% risk weight exposure outstanding	8,79,519.31
iv) Deduction	0.00
<b>Total</b>	<b>98,50,283.95</b>

**Table DF-5: Credit Risk Mitigation: disclosures for standardized approaches**

**Qualitative Disclosures**

- a. Bank has board approved loan policy which covers guidelines for selection of collaterals, Valuation of Collaterals, Monitoring of Collaterals, risks in collaterals, eligible financial collaterals, guarantees, RBI stipulated haircuts and Collateral Management Framework for Advanced Approaches. As per the policy:
- The main types of collaterals accepted taken by the bank are as under:
    - i. Eligible financial collaterals recognized as Credit Risk Mitigants under the Standardized Approach as per RBI master circular on Basel III Capital Regulations dated 01<sup>st</sup> April 2024,
      - Cash or cash equivalent (bank deposits/ NSCs /KVP/LIC Policy, etc.),
      - Gold
      - Securities issued by Central / State Governments
      - Debt securities rated BBB- or better/PR3/P3/F3/A3 for short term debt instruments
      - Units of Mutual Funds, where the investment is in instruments mentioned above
    - ii. Bank reduces its credit exposure to a counter party with the haircut-adjusted value of eligible financial collaterals to factor risk mitigation effect of the collaterals.
    - iii. Other collaterals such as movable and immovable assets/landed properties etc.
    - iv. The guarantees include guarantees given by corporate, bank and personal guarantees. This also includes advances guaranteed by ECGC, CGTMSE and State /Central Governments, etc.

**Quantitative Disclosures**

- b. Under the standardised approach for credit risk, the total eligible financial collateral is as follows:

	(Rs. in million)
<b>Particulars</b>	<b>31.03.2026</b>
Total Exposure covered by eligible financial collateral	1207312.70

- c. Under the Standardised approach for Credit Risk, following is the breakup of exposure covered by the eligible Guarantors:

	(Rs. in million)
<b>Particulars</b>	<b>31.03.2026</b>
Total Exposure covered by guarantees	859859.14

**Table DF-6: Securitization: disclosure for standardized approach**

- During the year ended Mar 31, 2026 the Bank did not securitize any of its assets.
- The Bank however, acquires investment grade securitized debt instruments backed by financial assets originating from Micro and Small financial institutions for regulatory/ investment purposes. The Bank has processes in place to monitor the purchased securitization exposures by way of monthly review of servicer reports. Further, for managing the interest rate risk in the purchased securitized assets, the Bank uses PV01 as a sensitivity measures on a periodic basis.
- As per RBI guidelines, the valuation of Security Receipts (SRs) is carried out at NAVs declared by Securitization Company / Reconstruction Company (SC/RC). Based on rating SCs/RCs periodically declare NAVs. Each rating category in the recovery scale has an associate range of recovery, expressed in percentage terms, which can be used for computing NAV of SRs. The NAVs are restricted within the recovery range associated with the rating assigned to the SRs. The SC/RC based on its recovery experience should choose a particular percentage within the recovery range indicated by the Rating Agency. The Recovery Rating percentage so picked by the SC/RC multiplied by the face value of the SR will give the NAV.

**Banking Book- Securitization Exposures**

During the year ended March 31, 2026, the Treasury did not undertake any securitization transaction in its Banking Book.

The Treasury does not have any securitized investment exposures in its Banking Book as of March 31, 2026.

**Trading Book - Securitization Exposures**

- In its Trading Book, the Treasury has no retained exposures from exposures securitized by the Bank as of March 31, 2026
- The Treasury does not have any off-balance securitization exposures as at March 31, 2026
- The details of on-balance sheet securitization exposures purchased and outstanding as at March 31, 2026 is given below:

Category	Total Exposure (Rs. million)
Agricultural (Other Agri) & MSME (Micro & Small)	Nil

**Table DF-7: Market Risk in Trading Book**

**Qualitative Disclosures**

- Market Risk is “the risk that value of ‘on’ or ‘off’ Balance Sheet positions will be adversely affected by movements in equity and interest rate markets, caused by exchange rates and commodity/ asset prices”.

- The portfolios covered by the standardized approach for computation of market risk are as under:
  - Fixed Income portfolio held under FVTPL-HFT,
  - Equity portfolio held under FVTPL-HFT
  - Trading position in Derivatives,
  - Derivatives entered into for Hedging Trading Books exposures,
  - Open Foreign Exchange Position & Open Gold Position.
  
- The rest of the assets - i.e. Investments under HTM, AFS, FVTPL (non-HFT) portfolio, investments in own subsidiaries, joint ventures & associates and advances - are treated as Banking Book.
  
- Brief description of the Market Risk Management objectives and policies are as below:
  
- **Policies**  
 The Bank has well laid out Treasury Policy (covering Investment Portfolio, Foreign Exchange Operations & Derivative Operations), Asset Liability Management (ALM) Policy and Market Risk Management Policy in place duly approved by the Board. The policies ensure that operations in fixed income securities, equity, foreign exchange and derivatives are conducted in accordance with sound & acceptable business practices and are as per the extant regulatory guidelines, laws governing transactions in Financial Instruments & Financial Markets. The policies are reviewed every year; and if required more frequently, to incorporate changes in Rules & Regulations by Regulatory Authorities / Government, Business Requirements and Economic Environment.
  
- **Liquidity Risk**  
 Bank uses 'Cash-Flow Approach' & 'Stock Approach' for managing, monitoring & measuring liquidity risk. Liquidity Risk is tracked through maturity or cash flow mismatches. Use of maturity ladder and calculation of gaps at various 'time-buckets', is adopted as standard tool for measuring Liquidity Risk. Prudential limits on tolerance level of mismatches are in place and monitored & reported to RBI on a fortnightly basis. Under stock approach, various ratios / limits are in place. Stress tests are carried out at various levels of adversity. The Liquidity / Funds requirements under Stress Situations, sources of raising the funds & its possible impact on Profit & Loss are worked out at quarterly interval. Short-term Dynamic Liquidity Statement is prepared and monitored on a monthly basis to assess the Liquidity Position, which takes into account the Business Growth.
  
- **Interest Rate Risk**  
 Bank uses Traditional Gap Analysis (TGA) to assess the impact on the Net Interest Income (NII) of the bank in short run, i.e. up to end of Financial Year. Bank also uses Duration Gap Analysis (DGA) to assess long-term impact of changes in interest rate on Market Value of Equity (MVE) in terms of RBI Guidelines.

▪ **Foreign Exchange Risk**

The Bank has fixed various exposure limits such as Maximum Daylight Limit, Overnight Limit, Aggregate Gap Limit (AGL), Stop Loss Limit and Deal Size Limit. The Bank has also fixed VaR limit on Foreign Exchange position which is being monitored on daily basis. Derivative transactions are monitored by fixing prudential limit for stop loss and a cap for PV01 on the outstanding derivatives for market making position.

▪ **Equity Price Risk**

In terms of Banks’ Treasury Policy, limits are in place with respect to trading book size in equity, deal size, holding period & stop loss limit. These limits are monitored on a daily basis.

▪ **Structure and Organization of Market Risk Management function:**

The Board of Directors approves policies covering management of Market Risk. The Board is supported by three levels:

- Risk Management Committee (RMC)
- Asset Liability Management Committee (ALCO)
- Chief Risk Officer (Risk Management Department)

▪ **Scope:**

The Bank has put in place various limits to measure, monitor & manage market risk. Day Light Limits, Overnight Limits, Deal-size Limits, Aggregate Gap Limits (AGL), Individual Gap Limits (IGL), Stop Loss Limits, Trading Book size, Issuer wise Limits, VaR limits, NOOP limit, etc.

The limits are monitored on daily basis and a reporting system to the top management is in place.

Stress testing Framework for Liquidity & Market Risk is in place & stress tests are conducted on quarterly basis. The results are deliberated at ALCO & placed before the Board.

▪ **Hedging & mitigating risk:**

Policies for hedging Banks’ position are laid down in the Bank’s Treasury Policy. Hedge transactions for banking books are assessed/ reviewed at periodic intervals.

Risk Category	Rs. in million Capital Charge
Interest Rate Risk	2,258.36
Equity Position Risk	2,508.72
Foreign Exchange Risk (including gold)	297.00
<b>Total capital charge for market risk under standardized duration approach</b>	<b>5,064.09</b>

**Table DF-8: Operational Risk**

**Qualitative Disclosures**

- Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes Legal Risk but excludes Strategic Risk, Reputation Risk and Systemic Risk.
- Operational Risk exists at all levels and at all business lines.
- At present, operational risk is largely managed through internal controls, Operational risk Management Framework and audit system.
- Bank has put in place the following measures to control / mitigate operational risk.
  - System of delegated authority covering credit and expenditure
  - Book of instructions and issuance of instructions through circulars from time to time
  - Continuous training process
  - Preventive vigilance
  - Insurance
  - Risk Based Internal Audit
  - Outsourcing policy
  - Compliance Policy
  - Policy on Business Continuity Plan
- Bank has well laid down Operational Risk Management Policy, which covers :
  - Organizational structure
  - Identification, assessment, monitoring and control of operational risk.
  - Capital Charge for operational risk
  - Reporting framework
  - Guidelines on reporting and collection of Operational Risk Loss Data
  - Mapping of activities to 8 business lines
- Bank has an appropriate and independent organizational structure with oversight mechanism for management of Operational risk, which includes Operational Risk Management Committee (ORMC) of Top Executives and a separate Risk Management Department looking after the Operational Risk. Besides, there is a separate Board Level Committee i.e., Risk Management Committee of the Board (RMC).
- ORMC deals with new product/process approval, analysis of frauds, analysis of operational risk loss data, analysis of the exercise of mapping bank’s activities and income into 8 business lines.
- Bank has Product & Process Risk Evaluation Committee in place which evaluates the new as well as modifications in products/ processes before presenting the same to ORMC.
- The Bank has adopted Basic Indicator Approach for calculating capital charge for operational Risk.

- In line with Basel guidelines, RBI has issued the Master Direction on Minimum Capital Requirements for Operational Risk vide circular no RBI/DOR/2023-24/103 DOR.ORG.REC.22/21.06.050/2023-24 dated June 26, 2023. RBI proposed to replace all the existing operational risk approaches (Basic Indicator Approach (BIA), The Standardized Approach (TSA)/ Alternative Standardized Approach (ASA) and Advanced Measurement Approach (AMA)) with the Basel III Standardized Approach.
- Bank will be migrating to Basel III Standardized Approach, once the effective date issued by the regulator. Till such time, Basic Indicator Approach (BIA) will continue to be used to calculate the capital charge under Operational Risk.
- As per RBI directives, the bank has to maintain capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. The capital charge as per BIA on 31.03.2026 is Rs. 77991.40 million.

#### Table DF-9: Interest rate risk in the Banking Book (IRRBB)

##### (a) Qualitative Disclosures

- Interest rate risk may arise where changes in market interest rates might adversely affect Bank's financial position. The immediate impact of changes in interest rates is on Bank's earnings through changes in its Net Interest Income (NII). A long-term impact of changes in interest rates is on Bank's Market Value of Equity (MVE) or Net worth through changes in the economic value of its assets, liabilities and off-balance sheet positions. Bank holds assets, liabilities and off-balance sheet items with different maturities or re-pricing dates which may be linked to different benchmark rates. This creates exposure to unexpected movements in interest rates.
- Traditional Gap Analysis (TGA) is used to measure and monitor Interest rate risk through Rate Sensitive Gap (RSG). Impact of changes in interest on Net Interest Income (NII) is computed. Limit on RSG upto 1 Year is fixed to limit impact of interest rate changes from earning perspective. Interest rate sensitivity statement as per TGA is prepared as on the last day of each month. ALCO reviews the same on monthly basis. Impact of changes in broad categories of assets and liabilities, i.e. deposits, advances, investments and others up to the end of the financial year is worked out.
- In terms of RBI guidelines, Bank also carries out Interest Rate Sensitivity as per Duration Gap Analysis (DGA) on quarterly basis to capture impact of changes in interest rates on economic value of bank's assets and liabilities in banking book and thereby on Market Value of Equity (MVE). The impact is worked out assuming 200 bps parallel shifts in yield curve.

##### Framework:

- Bank has formed Asset Liability Management Committee (ALCO), headed by Managing Director & Chief Executive Officer (MD & CEO)/ Executive Director, which is responsible for evolving appropriate system and procedures for identification and analysis of liquidity/market risk and has laid down ALM policy of the bank. The ALCO is assisted by a dedicated 'ALM Desk' and an independent 'Mid-Office'. Risk Management Committee of the Board (RMC) oversees the functioning of ALCO and also the implementation of the system & procedure for Asset Liability Management (ALM).

**(b) Quantitative Disclosures**

The impact of earnings and economic value of equity assuming a percentage shift in interest rates is as under:

		(Rs in million)
S No	Parameter	Impact
1	Earnings at Risk (NII): estimated impact on NII with adverse change in rate of interest by 200 bps (up to 1 year)	3,6161.10
2	Market value of Equity: 200 bps shock	1,129,87.40

**Table DF-10: Counterparty Credit Risk**

**Qualitative Disclosure:**

- a. The Bank deals in two groups of derivative transactions within the framework of RBI guidelines.
  - i) Over the Counter Derivatives
  - ii) Exchange Traded Derivatives

The Bank deals in Forward Rate Agreement, Interest Rate Swaps, Cross Currency Swap and Currency Options in Over the Counter Derivatives group.

In Exchange Traded Derivatives Group, the Bank trades in Currency Futures and Interest Rate Futures. The Bank is Trading & clearing member with three Exchanges viz. National Stock Exchange (NSE), Bombay Stock Exchange (BSE) & Metropolitan Stock Exchange (MSEIL), on their Currency Derivative segment, as permitted by Reserve Bank of India. The Bank carries out proprietary trading in currency futures on these exchanges. The Bank has set up the necessary infrastructure for Front, Mid and Back office operations. Daily Mark to Market (MTM) and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank trades in Interest Rate Futures on National Stock Exchange. The bank has necessary infrastructure for Front, Mid and Back office operations in place. Daily Mark to Market (MTM) and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank undertakes derivative transactions for proprietary trading/market making, hedging own balance sheet and for offering to customers, who use them for hedging their risks within the prevalent regulations. Proprietary trading/market making positions are taken in Rupee Interest Rate Swap, Currency Futures and Interest Rate Futures. While derivative instruments present immense opportunity for making a quantum leap in non-interest income and also for hedging market risk, it exposes the Bank to various risks. The Bank has adopted the following mechanism for managing different risks arising out of derivative transactions.

In terms of the structure, operations in the Treasury Branch are segregated into following three functional areas, which are provided with trained officers with necessary systems support and their responsibilities are clearly defined.

- Front Office—Dealing Room. Ensures Compliance with trade origination requirements as per Bank’s policy and RBI guidelines.
- Mid-Office---Risk Management, Accounting Policies and Management
- Back Office- Settlement, Reconciliation, Accounting.

Mid Office monitors transactions in the trading book and excesses, if any, are reported to Risk management Department for necessary action. Mid Office also measures the financial risk for transactions in the trading book on a daily basis, by way of Mark to Market. Daily Mark to Market position is reported to Risk Management Department, for onward reporting of the risk profile to the Directors’ Committee on the Assets and Liability Management.

In case of corporate clients, transactions are concluded only after the inherent credit exposures are quantified and approved in terms of approval process laid down in the Treasury Policy for customer appropriateness and suitability. The necessary documents like ISDA agreements are duly executed. The bank has adopted Current Exposure Method for monitoring credit exposures.

b) Treasury Policy of the Bank lays down the types of financial derivative instruments, scope of usages, and approval process as also the limits like the open position limits, deal size limits, stop loss limits and counterparty exposure limit for trading in approved instruments.

Various Risk Limits are set up and actual exposures are monitored vis-à-vis the limits.

These limits are set up taking in to account market volatility, business strategy and management experience. Risk limits are in place for risk parameters viz. PV01, stop loss, counterparty credit exposure. Actual positions are measured against these limits periodically and breaches if any are reported promptly. The Bank ensures that the Gross PV01 position arising out of all non option derivative contracts is within the 0.25% of net worth of the Bank.

c) The Bank also uses financial derivative transactions for hedging its own Balance Sheet Exposures. Treasury Policy of the Bank spells out approval process for hedging the exposures. The hedge transactions are monitored on a regular basis. The notional profit or loss calculated on Mark to Market basis, PV01 and VaR on these deals are reported to the Assets Liability Committee (ALCO) every month. Hedge effectiveness is the degree to which changes in the fair value or cash flows of the hedged items that are attributed to a hedged risk are offset by changes in the fair value or cash flows of the hedging instruments. This exercise is carried out periodically to ensure hedge effectiveness.

d) The hedged/un-hedged transactions are recorded separately. The hedged transactions are accounted for on accrual basis. All trading contracts are mark-to-market and resultant gross gain or loss is recorded in income statement.

In case of Option contracts, guidelines issued by FEDAI from time to time for recognition of income, premium, and discount are being followed.

To mitigate the credit risk, the Bank has policy in place to sanction limits to counterparty the Banks and Counterparty clients. The Bank adopts Current Exposure method for monitoring counterparty exposure periodically. While sanctioning derivative limit, the competent authority may stipulate condition of obtaining collaterals/margin as deemed appropriate. The derivative limit is reviewed periodically along with other credit limits.

The customer related derivative transactions are covered with counterparty banks, on back-to-back basis for identical amount and tenure and the bank does not carry any market risk.

**Quantitative Disclosure**

(Rs. In Millions)

Sr.No	Particular	31.03.25		31.03.26	
		Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
i	Derivatives (Notional Principal Amount)				
	a) For Hedging	66,653.09	3,800.00	47,417.50	3,800.00
	b) For Trading	37,02,712.80	4,14,006.92	51,26,546.20	5,97,024.30
ii	Marked to Market Positions (1)				
	a) Asset (+)	21,450.50	2,126.37	1,07,108.63	3,212.35
	b) Liability (-)	-20,106.70	-2,116.08	-1,08,019.29	-3,307.88
iii	Credit Exposure	104,629.85	6,063.06	226,771.12	8,578.60

**Table DF-11: Composition of Capital**

Part I: Template to be used only from March 31, 2026

(Rs. In Millions)

Basel III common disclosure template to be used from March 31, 2026		
<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3,32,284.00
2	Retained earnings	
3	Accumulated other comprehensive income (and other reserves)	9,45,174.00
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies <sup>1</sup> )	
<b>Public sector capital injections grandfathered until January 1, 2018</b>		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	12,77,458.00
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Prudential valuation adjustments	13,928.00
8	Goodwill (net of related tax liability)	

9	Intangibles other than mortgage-servicing rights (net of related tax liability)	5,590.00
10	Deferred tax assets <sup>2</sup>	0.00
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	55.00
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) <sup>3</sup>	
20	Mortgage servicing rights <sup>4</sup> (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences <sup>5</sup> (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold <sup>6</sup>	
23	of which: significant investments in the common stock of financial entities	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments <sup>7</sup> (26a+26b+26c+26d)	2,532.00
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries <sup>8</sup>	2,532.00
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank <sup>9</sup>	
26d	of which: Unamortised pension funds expenditures	0.00

27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	22,105.00
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>12,55,353.00</b>
<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	79830.00
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>79,830.00</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	8,619.00
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) <sup>10</sup>	
41	National specific regulatory adjustments (41a+41b)	
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	
41b	of which : Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>8,619.00</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>71,211.00</b>

44a	Additional Tier 1 capital reckoned for capital adequacy <sup>11</sup>	71,211.00
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	13,26,564.00
<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00
47	Directly issued capital instruments subject to phase out from Tier 2	58,000.00
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions <sup>12</sup>	54,505.00
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,12,505.00</b>
<b>Tier 2 capital: regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments (56a+56b)	490.00
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	490.00
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>490.00</b>
58	<b>Tier 2 capital (T2)</b>	<b>1,12,015.00</b>
58a	Tier 2 capital reckoned for capital adequacy <sup>14</sup>	1,12,015.00
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	
58c	<b>Total Tier 2 capital admissible for capital adequacy (58a + 58b)</b>	<b>1,12,015.00</b>
59	<b>Total capital (TC = T1 + T2) (45 + 58c)</b>	<b>14,38,579.00</b>

60	<b>Total risk weighted assets (60a + 60b + 60c)</b>	<b>76,60,988.00</b>
	60a of which: total credit risk weighted assets	<b>66,19,962.00</b>
	60b of which: total market risk weighted assets	<b>63,723.00</b>
	60c of which: total operational risk weighted assets	<b>9,77,303.00</b>
<b>Capital Ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	<b>16.39%</b>
62	Tier 1 (as a percentage of risk weighted assets)	<b>17.32%</b>
63	Total capital (as a percentage of risk weighted assets)	<b>18.78%</b>
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	
66	of which: bank specific countercyclical buffer requirement	
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	
<b>National minima (if different from Basel III)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the common stock of financial entities	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	

Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	54,505.00
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

#### Notes to Template

Row No. of the template	Particular	(Rs. in Millions)
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	35249.00
	Total as indicated in row 10	35249.00
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	
	of which: Increase in Common Equity Tier 1 capital	

	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capita	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 reported in 58a)as reported in 58a)	

**Table DF-12: Composition of Capital- Reconciliation Requirements**

**Three Step Approach to Reconciliation Requirements**

**Step 1**

Under Step 1, Bank is required to take their balance sheet in their financial statements (numbers reported the middle column below) and report the numbers when the regulatory scope of consolidation is applied (numbers reported in the right-hand column below). If there are rows in the regulatory consolidation balance sheet that are not present in the published financial statements, Bank is required to give a value of zero in the middle column and furnish the corresponding amount in the column meant for regulatory scope of consolidation. Bank may however, indicate what the exact treatment is for such amount in the balance sheet.

(Rs. in Millions)			
		Balance sheet as in Consolidated Financial statements	Balance sheet under regulatory scope of consolidation
		As on	As on

		31-03-2026	31-03-2026
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	76336	76336
	Reserves & Surplus	1258137	1258137
	Minority Interest		
	<b>Total Capital</b>	<b>1334473</b>	<b>1334473</b>
ii	Deposits	13097587	13097587
	<i>of which:</i> Deposits from banks	115078	115078
	<i>of which:</i> Customer deposits	12982509	12982509
	<i>Of which:</i> Other deposits		
iii	Borrowings	777979	777979
	<i>of which:</i> From RBI	40000	40000
	<i>of which:</i> From banks	0	0
	<i>of which:</i> From other institutions & agencies	239410	239410
	<i>of which:</i> Others	349239	349239
	<i>of which:</i> Capital instruments	149330	149330
iv	Other liabilities & provisions	664988	664988
	<b>Total Liabilities</b>	<b>15875027</b>	<b>15875027</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	664766	664766
	Balance with banks and money at call and short notice	295667	295667
ii	Investments:	3436231	3436231
	<i>of which:</i> Government securities	2683933	2683933
	<i>of which:</i> Other approved securities	20651	20651
	<i>of which:</i> Shares	55863	55863
	<i>of which:</i> Debentures & Bonds	549372	549372
	<i>of which:</i> Subsidiaries / Joint Venture / Associates	47250	47250

	<i>of which:</i> Others (Commercial Papers, Mutual Funds etc.)	79162	79162
iii	Loans and advances	10571875	10571875
	<i>of which:</i> Loans and advances to banks	188165	188165
	<i>of which:</i> Loans and advances to customers	10383710	10383710
iv	Fixed assets	116598	116598
v	Other assets	789890	789890
	<i>of which:</i> Goodwill and intangible assets	0	0
	<i>of which:</i> Deferred tax assets	35249	35249
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & loss account	0	0
	<b>Total Assets</b>	<b>15875027</b>	<b>15875027</b>

## Step 2

Under Step 2 banks are required to expand the regulatory-scope balance sheet (revealed in Step 1) to identify all the elements that are used in the definition of capital disclosure template set out in Table DF-11 (Part I / Part II whichever, applicable). Set out below are some examples of elements that may need to be expanded for a particular banking group. The more complex the balance sheet of the bank, the more items would need to be disclosed. Each element must be given a reference number/letter that can be used in Step 3.

(Rs. in Millions)			
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31-03-2026	As on 31-03-2026
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	76336	76336
	<i>of which:</i> Amount eligible for CET1	76336	76336

	<i>of which:</i> Amount eligible for	0	0.00
	AT1		
	Reserves & Surplus	1258137	1258137
	Of Which:		
	Stock Surplus (Securities Premium)	255948	255948
	Statutory Reserve	301628	301628
	Capital Reserve	97475	97475
	Revaluation Reserve	69817	69817
	Of Which: eligible for Tier I	29848	29848
	Revenue & Other Reserves	440792	440792
	Special Reserve	82616	82616
	Foreign Currency Transaction Reserve	(289)	(289)
	Of Which: eligible for Tier I	(289)	(289)
	Balance in P & L	10118	10118
	Of which: Current period profit not reckoned for Capital Adequacy Purpose	0	0
	Minority Interest	0	0.00
	<b>Total Capital</b>	<b>1438579</b>	<b>1438579</b>
ii	<b>Deposits</b>	<b>13097587</b>	<b>13097587</b>
	<i>of which:</i> Deposits from banks	115078	115078
	<i>of which:</i> Customer deposits	12982509	12982509
	<i>of which:</i> Other deposits	0	0
iii	<b>Borrowings</b>	<b>777979</b>	<b>777979</b>
	<i>of which:</i> From RBI	40000	40000
	<i>of which:</i> From banks	0	0
	<i>of which:</i> From other institutions & agencies	239410	239410
	<i>of which:</i> Others	349239	349239
	<i>of which:</i> Capital instruments	149330	149330
	Of which:		
	Eligible under Tier - I	79830	79830
	Eligible under Tier - II	58000	58000

iv	Other liabilities & provisions	664988	664988
			0.00
	<i>Of which:</i> DTLs related to	0	0.00
	Goodwill		0.00
			0.00
	<i>of which:</i> DTLs related to intangible assets	0	0.00
	<b>Total Liabilities</b>	<b>15875027</b>	<b>15875027</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	664766	664766
	Balance with banks and money at call and short notice	295667	295667
ii	Investments	3436231	3436231
	<i>of which:</i> Government securities	2683933	2683933
	<i>Of which:</i> Other approved Securities	20651	20651
	<i>of which:</i> Shares	55863	55863
	<i>of which:</i> Debentures & Bonds	549372	549372
	<i>of which:</i> Subsidiaries / Joint Ventures / Associates	47250	47250
	<i>Of which:</i> Others (Commercial Papers, Mutual Funds etc.)	79162	79162
iii	Loans and advances	10571875	10571875
	<i>of which:</i> Loans and advances to banks	188165	188165
	<i>of which:</i> Loans and advances to customers	10383710	10383710
iv	Fixed assets	116598	116598
v	Other assets	789890	789890
	<i>Of which:</i> Goodwill and intangible assets	0	0

	<i>Out of which: Goodwill</i>	0	0
	Other intangibles (excluding MSRs)		
	Deferred tax assets	35249	35249
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & Loss account	0	0
	<b>Total Assets</b>	<b>15875027</b>	<b>15875027</b>

**Step 3:**

Under Step 3 banks are required to complete a column added to the Table DF-11 (Part I / Part II whichever, applicable) disclosure template to show the source of every input.

(iii) For example, the definition of capital disclosure template includes the line “goodwill net of related deferred tax liability”. Next to the disclosure of this item in the disclosure template under Table DF-11 (Part I / Part II whichever, applicable), the bank would be required to put ‘a - c’ to show that row 8 of the template has been calculated as the difference between component ‘a’ of the balance sheet under the regulatory scope of consolidation, illustrated in step 2, and component ‘c’.

(Rs. in Millions)			
Extract of Basel III common disclosure template (with added column) - Table DF-11 (Part I / Part II whichever, applicable)			
Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3,32,284.00	a1+a2
2	Retained earnings		b
3	Accumulated other comprehensive income (and other reserves)	9,45,174.00	c1+c2+c3+c4-c5

4	Directly issues capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Not Applicable	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	d
6	Common Equity Tier 1 capital before regulatory adjustments	12,77,458.00	
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	

**Table DF-13: Main Features of Regulatory Capital Instruments**

### Regulatory Disclosure

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A01016
3	Governing law(s) of the instrument	The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 The Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970 Union Bank of India (Shares and Meetings) Regulations, 1998
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Equity Shares
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	76336
9	Par value of instrument	Face Value - Rs. 10/- per share
10	Accounting classification	Equity Share Capital
11	Original date of issuance	Various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	N.A.
15	Optional call date, contingent call dates and	N.A.

	redemption amount	
16	Subsequent call dates, if applicable	N.A.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	N.A.
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	N.A.
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N.A.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08029
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in	10,000.00

	million, as of most recent reporting date)	
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	15/09/2016
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of ten years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/temporarily written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the

	instrument)	investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08169
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	22/11/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.70%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.

28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre-Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08177
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	20/12/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.

16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08185
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	

4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	02/03/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial ( As per RBI Basel III norms)

33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08193
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	13,200.00
9	Par value of instrument	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	25/07/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.69%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative

23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08227
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6,630.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	23/12/2022
12	Perpetual or dated	Perpetual

13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08045
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0.00
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	24/11/2016
12	Perpetual or dated	Dated
13	Original maturity date	24/11/2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No Call Option
16	Subsequent call dates, if applicable	N.A.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.74%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of	N.A.

	write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE112A08051
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6,000.00
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	08/11/2019
12	Perpetual or dated	Dated
13	Original maturity date	08/11/2029
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Nil
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.93%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.

30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08102
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	26/11/2020
12	Perpetual or dated	Dated
13	Original maturity date	26/11/2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of tenth years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.18%
19	Existence of a dividend stopper	No

20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08144
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8,500
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	24/06/2021
12	Perpetual or dated	Dated

13	Original maturity date	24/06/2031
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.19%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08151
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	11,500
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	09/07/2021
12	Perpetual or dated	Dated
13	Original maturity date	09/07/2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event,

		called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08219
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/11/2022
12	Perpetual or dated	Dated
13	Original maturity date	29/11/2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of ten years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.85%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.

22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08201
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7,000
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/11/2022
12	Perpetual or dated	Dated
13	Original maturity date	29/11/2032
14	Issuer call subject to prior supervisory approval	Yes

15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full ( As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

#### DF- 14. Full Terms and Conditions of Regulatory Capital Instruments

Classification: Internal

The Bank has been raising capital funds by means of issuance of Innovative Perpetual Debt Instruments (IPDI), Upper Tier II and Subordinated bonds. As these capital instruments are not fully compliant with the eligibility criteria set under Basel III Capital Regulations, these are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on RBI Master Circular on Basel-III Capital Regulations, July, 2015.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Nonconvertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as on April 24<sup>th</sup> 2026 are given below.

### Tier 1 Capital Instruments

<b>1. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures {ISIN: INE692A08029}
<b>Credit Rating</b>	“AA+/Stable” by CARE Ratings & “AA+/Stable” by India Rating& Research
<b>Issue Size</b>	Rs. 1000 crores.
<b>Face Value/ Issue Price</b>	Rs. 10,00,000 per Bond
<b>Minimum Application Size</b>	10 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	The Bond will bear the interest rate of 9.50% per annum.
<b>Interest payment Frequency</b>	Annual
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	15 <sup>th</sup> September each year
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put Option</b>	None
<b>Call option</b>	Call option may or may not be exercised after the instrument has completed ten years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
<b>Step up Option</b>	Not applicable.
<b>Date of Allotment</b>	September 15, 2016.
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Issuance &amp; Trading</b>	Demat

<b>2. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08169}
<b>Credit Rating</b>	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating & Research
<b>Issue Size</b>	Rs. 2000 crores.
<b>Face Value/ Issue Price</b>	Rs. 100,00,000 per Bond
<b>Minimum Application Size</b>	1 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	The Bond will bear the interest rate of 8.70% per annum.
<b>Interest payment Frequency</b>	Annual
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	22 <sup>nd</sup> November each year
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put Option</b>	None
<b>Call option</b>	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
<b>Step up Option</b>	Not applicable.
<b>Date of Allotment</b>	November 22, 2021.
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Issuance &amp; Trading</b>	Demat

<b>3. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08177}
<b>Credit Rating</b>	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research

Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 100,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.40% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	20 <sup>th</sup> December each year
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	December 20, 2021.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

<b>4. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08185}
Credit Rating	"AA+/Stable" by CRISIL Ratings Ltd & "AA+/Stable" by India Rating& Research
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.50% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source,

	as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	2 <sup>nd</sup> March each year
<b>Record Date</b>	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put Option</b>	None
<b>Call option</b>	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
<b>Step up Option</b>	Not applicable.
<b>Date of Allotment</b>	March 02, 2022.
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Issuance &amp; Trading</b>	Demat

<b>5. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ <b>ISIN: INE692A08193</b> }
<b>Credit Rating</b>	"AA+/Stable" by CRISIL Ratings Ltd & "AA+/Stable" by India Rating& Research
<b>Issue Size</b>	Rs. 1320 crores.
<b>Face Value/ Issue Price</b>	Rs. 1,00,00,000 per Bond
<b>Minimum Application Size</b>	1 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	The Bond will bear the interest rate of 8.69% per annum.
<b>Interest payment Frequency</b>	Annual
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	25 <sup>th</sup> July each year
<b>Record Date</b>	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put Option</b>	None

<b>Call option</b>	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
<b>Step up Option</b>	Not applicable.
<b>Date of Allotment</b>	July 25, 2022.
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Issuance &amp; Trading</b>	Demat

<b>6. Instrument</b>	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08227}
<b>Credit Rating</b>	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research
<b>Issue Size</b>	Rs. 663 crores.
<b>Face Value/ Issue Price</b>	Rs. 1,00,00,000 per Bond
<b>Minimum Application Size</b>	1 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	Perpetual
<b>Coupon Rate</b>	The Bond will bear the interest rate of 8.40% per annum.
<b>Interest payment Frequency</b>	Annual
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	23 <sup>rd</sup> December each year
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put Option</b>	None
<b>Call option</b>	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
<b>Step up Option</b>	Not applicable.
<b>Date of Allotment</b>	December 23, 2022.
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock

	Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

### Tier 2 Capital Instruments

<b>1. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”){ISIN: INE692A08045}</b>
Credit Rating	“AAA/Stable” by CRISIL Ratings Ltd
Issue Size	Rs. 750 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.74% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 24th each year till final redemption.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Nil
Step up Option	Nil
Date of Allotment	November 24, 2016
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode
<b>2. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”){ISIN: INE112A08051}</b>

<b>Credit Rating</b>	“AAA /Stable” by Brickwork Rating India Pvt. Ltd & “AAA /Stable” by India Ratings & Research.
<b>Issue Size</b>	Rs. 1000 crores.
<b>Face Value/ Issue Price</b>	Rs. 10,00,000 per Bond
<b>Minimum Application Size</b>	10 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	120 Months from the deemed date of allotment.
<b>Coupon Rate</b>	8.93% p.a.
<b>Interest payment Frequency</b>	Annual (subsequent to RBI norms)
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	Interest will be paid annually on November 08th each year till final redemption.
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put option</b>	Nil
<b>Call option</b>	Nil
<b>Step up Option</b>	Nil
<b>Date of Allotment</b>	November 08, 2019
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Settlement</b>	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
<b>Issuance &amp; Trading</b>	Demat Mode

<b>3. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each (“Bonds”){ISIN: INE692A08102}</b>
<b>Credit Rating</b>	“AAA/Stable” by CRISIL Ratings Ltd, “AAA/Stable” by ICRA Ltd& “AAA /Stable” by India Ratings & Research.
<b>Issue Size</b>	Rs. 1000 crores.
<b>Face Value/ Issue Price</b>	Rs. 10,00,000 per Bond
<b>Minimum Application Size</b>	10 Bonds and in multiples of 1 Bond thereafter
<b>Tenor</b>	180 Months from the deemed date of allotment.
<b>Coupon Rate</b>	7.18% p.a.
<b>Interest payment Frequency</b>	Annual (subsequent to RBI norms)
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source,

	as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	Interest will be paid annually on November 26th each year till final redemption.
<b>Record Date</b>	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put option</b>	Nil
<b>Call option</b>	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
<b>Step up Option</b>	Nil
<b>Date of Allotment</b>	November 26, 2020
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Settlement</b>	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
<b>Issuance &amp; Trading</b>	Demat Mode

<b>4. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10lacs each ("Bonds") {ISIN: INE692A08144}</b>
<b>Credit Rating</b>	"AAA/ Stable" by ICRA Ltd & "AAA /Stable" by India Ratings & Research.
<b>Issue Size</b>	Rs. 850 crores.
<b>Face Value/ Issue Price</b>	Rs. 1,000,000 per Bond
<b>Minimum Application Size</b>	10 Bonds and in multiples of 10 Bond thereafter
<b>Tenor</b>	120 Months from the deemed date of allotment.
<b>Coupon Rate</b>	7.19% p.a.
<b>Interest payment Frequency</b>	Annual (subsequent to RBI norms)
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	Interest will be paid annually on June 24th each year till final redemption.
<b>Record Date</b>	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.

Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	June 24, 2021
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

<b>5. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”){ISIN: INE692A08151}</b>
Credit Rating	“AAA /Stable” by ICRA Ltd & “AAA /Stable” by India Rating
Issue Size	Rs. 1150crores.
Face Value/ Issue Price	Rs. 10,000,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.25% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on July 9 <sup>th</sup> each year till final redemption.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	July 9, 2021
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).

<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Settlement</b>	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
<b>Issuance &amp; Trading</b>	Demat Mode

<b>6. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”){ISIN: INE692A08219}</b>
<b>Credit Rating</b>	“AAA/ Stable” by ICRA Ltd & “AAA /Stable” by India Rating
<b>Issue Size</b>	Rs. 1500 crores.
<b>Face Value/ Issue Price</b>	Rs. 10,000,000 per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	180 Months from the deemed date of allotment.
<b>Coupon Rate</b>	7.85% p.a.
<b>Interest payment Frequency</b>	Annual (subsequent to RBI norms)
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	Interest will be paid annually on November 29 <sup>th</sup> each year till final redemption.
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put option</b>	Nil
<b>Call option</b>	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
<b>Step up Option</b>	Nil
<b>Date of Allotment</b>	November 29, 2022
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Settlement</b>	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
<b>Issuance &amp; Trading</b>	Demat Mode

<b>7. Instrument</b>	<b>Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”){ISIN: INE692A08201}</b>
<b>Credit Rating</b>	“AAA/Stable” by ICRA Ltd & “AAA /Stable” by India Rating
<b>Issue Size</b>	Rs. 700 crores.
<b>Face Value/ Issue Price</b>	Rs. 10,000,000 per Bond
<b>Minimum Application Size</b>	1 Bond and in multiples of 1 Bond thereafter
<b>Tenor</b>	120 Months from the deemed date of allotment.
<b>Coupon Rate</b>	7.80% p.a.
<b>Interest payment Frequency</b>	Annual (subsequent to RBI norms)
<b>Interest on application money</b>	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
<b>Interest Payment Date</b>	Interest will be paid annually on November 29 <sup>th</sup> each year till final redemption.
<b>Record Date</b>	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
<b>Put option</b>	Nil
<b>Call option</b>	Call Option may or may not be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.
<b>Step up Option</b>	Nil
<b>Date of Allotment</b>	November 29, 2022
<b>Listing</b>	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
<b>Depository</b>	NSDL & CDSL
<b>Trustee</b>	IDBI Trusteeship Services of India Ltd.
<b>Settlement</b>	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
<b>Issuance &amp; Trading</b>	Demat Mode

**DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure**

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	15,875,027

2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(97,287)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	125,173
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	1,131,367
7	Other adjustments	(30,724)
8	<b>Leverage ratio exposure</b>	<b>17,003,555</b>

**DF-18 - Leverage ratio common disclosure template**

	Item	Leverage ratio framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	15,666,556
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(30,724)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>15,635,832</b>
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	110,418
5	Add-on amounts for PFE associated with all derivatives transactions	125,173
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-

**DF-18 - Leverage ratio common disclosure template**

	Item	Leverage ratio framework
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	235,591
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	29,705
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(29,705)
14	CCR exposure for SFT assets	765
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	765
17	Off-balance sheet exposure at gross notional amount	3,962,841
18	(Adjustments for conversion to credit equivalent amounts)	(2,831,474)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	1,131,367
20	<b>Tier 1 capital</b>	1,313,468
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	17,003,555
22	<b>Basel III leverage ratio</b>	7.72%

**Liquidity Coverage Ratio (LCR) Qualitative Disclosure : March 2026**

LCR aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar days' time horizon under a significantly severe liquidity stress scenario specified by RBI.

LCR is the ratio of HQLA to Net Cash Outflow.

$$LCR = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows over 30 days}}$$

Minimum requirement of LCR as stipulated by RBI is 100% for the calendar year 2019 onwards. LCR is applicable to Bank's domestic operations as well as overseas operations.

**High Quality Liquid Assets (HQLA):**

Liquid assets comprise of high quality assets that can be readily sold or used as collateral to obtain funds in a range of stress scenarios. They should be unencumbered i.e. without legal, regulatory or operational impediments. Assets are considered to be high quality liquid assets if they can be easily and immediately converted into cash at little or no loss of value. HQLA is categorized into two : a) Level 1 Assets, and b) Level 2 Assets. Level 2 Assets are further sub divided into Level 2A Assets & Level 2B Assets based on Liquidity & Price Volatility.

Level 1 assets are stock of HQLA without any haircut. Level 1 Assets mainly comprise Cash including excess Cash Reserve Ratio (CRR), Excess SLR (Statutory Liquidity Ratio), Marginal Standing Facility (2% of Net Demand and Time Liability w.e.f. 01<sup>st</sup> January 2022) & FALLCR (16.00% of Net Demand and Time Liability).

A haircut of 15% is applied on current market value of Level 2A asset. Level 2A assets mainly comprise of securities with 20% risk weight. A 50% haircut is applied on current market value of Level 2B asset. Level 2B assets should not be more than 15% of the total stock of HQLA. Level 2B assets mainly comprise Securities with risk weights higher than 20% but not higher than 50%.

### **Net Cash Outflows**

The total net cash outflows are defined as the total expected cash outflows minus total expected cash inflows. In order to determine cash outflows, the Bank, in terms of RBI guidelines, segregates its deposits into various customer segments, viz Retail (which include deposits from Natural Persons), Small Business Customers (those with total aggregated funding upto Rs. 7.5 crore) and deposits from Non Financial Customers (NFC) and Other Legal Entity Customers (OLE). Total expected cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in, up to an aggregate cap of 75% of total expected cash outflows.

### **Brief about LCR of the Bank**

The entities covered are Union Bank of India and Union Bank of India UK Ltd. The Bank during the three months ended 31<sup>st</sup> Mar 2026 maintained average HQLA of Rs. 2,59,841 Crore. Level 1 assets are the main drivers of HQLA for the bank. They contribute to 98% of the total stock of HQLA. Based on daily averages for the quarter ended 31<sup>st</sup> March 2026, Facility to avail Liquidity for Liquidity Coverage Ratio constitutes the highest portion to HQLA i.e. around 77% of the total HQLA. Level 2 assets which are lower in quality as compared to Level 1 assets, constitute 2% of the total stock of HQLA against maximum permissible level of 40%.

Bank’s exposure is mainly in Indian Rupee. Unsecured wholesale funding constitutes major portion of total funding sources. Retail deposits and deposits from small business customers contributed around 21% and 4% of the total weighted cash outflows, respectively. Deposits from non-financial corporates contributed around 30% of the total weighted cash outflows. The other contingent funding obligations primarily include bank guarantees (BGs) and letters of credit (LCs) issued on behalf of the Bank’s clients. Inflows by various counterparties contribute around 77% of the total weighted cash inflows.

Bank has calculated LCR for all working days over the Mar 2026 quarter. The average LCR for the quarter ended 31<sup>st</sup> Mar 2026 is 113.83% as against 123.64% for quarter ended 31<sup>st</sup> Dec 2025 and is well above the present minimum requirement prescribed by RBI of 100%.

### **Movement of Average LCR during Financial Year 2025-26**

Quarter	June 2025	September 2025	December 2025	March 2026	FY 2025-26
LCR (%)	131.72	127.33	123.64	113.83	124.13

(in millions)

<b>LCR Disclosure for Quarter ended Mar 2026</b>
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		Mar 2026 Quarter		Dec 2025 Quarter	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
<b>High Quality Liquid Assets</b>					
1	Total High Quality Liquid Assets (HQLA)	26,08,181.00	25,98,407.30	26,72,241.60	26,61,423.20
<b>Cash Outflows</b>					
2	Retail deposits and deposits from small business customers, of which:	78,68,666.10	7,06,064.80	76,91,689.00	6,89,616.80
(i)	Stable deposits	16,16,035.20	80,801.80	15,91,041.90	79,552.10
(ii)	Less stable deposits	62,52,630.80	6,25,263.10	61,00,647.10	6,10,064.70
3	Unsecured wholesale funding, of which:	28,15,697.30	16,62,134.30	27,49,961.80	15,69,235.50
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	28,15,697.30	16,62,134.30	27,49,961.80	15,69,235.50
(iii)	Unsecured debt				
4	Secured wholesale funding	23,145.70	100.9	33,254.80	183
5	Additional requirements, of which	24,49,879.80	2,76,482.00	25,43,317.30	3,01,137.80
(i)	Outflows related to derivative exposures and other collateral requirements	1702.3	1702.3	1379.4	1379.4
(ii)	Outflows related to loss of funding on debt products				
(iii)	Credit and liquidity facilities	24,48,177.40	2,74,779.60	25,41,937.90	2,99,758.30

6	Other contractual funding obligations	1,64,305.10	1,64,305.10	1,47,607.80	1,47,607.80
7	Other contingent funding obligations	10,25,618.20	32,614.50	9,43,863.30	28,331.80
8	<b>TOTAL CASH OUTFLOWS</b>	<b>1,43,47,312.10</b>	<b>28,41,701.60</b>	<b>1,41,09,694.10</b>	<b>27,36,112.50</b>
<b>Cash Inflows</b>					
9	Secured lending (e.g. reverse repos)	26,087.20	0	74,126.00	0
10	Inflows from fully performing exposures	5,79,601.80	4,41,928.30	5,92,850.80	4,47,584.60
11	Other cash inflows	1,16,996.40	1,16,996.40	1,35,915.10	1,35,915.10
12	<b>TOTAL CASH INFLOWS</b>	<b>7,22,685.50</b>	<b>5,58,924.70</b>	<b>8,02,891.90</b>	<b>5,83,499.70</b>
13	<b>TOTAL HQLA</b>		<b>25,98,407.30</b>	<b>0</b>	<b>26,61,423.20</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>22,82,776.90</b>	<b>0</b>	<b>21,52,612.80</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>113.83%</b>		<b>123.64%</b>

### RATIO (NSFR) : 31<sup>st</sup> Mar 2026

#### Qualitative Disclosure:

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience of bank's liquidity risk profiles and to incentivize a more resilient banking sector over a longer time horizon. The NSFR will require banks to maintain a stable funding profile in the form of Capital & liabilities in relation to the composition of their assets and off-balance sheet activities.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.

$$\text{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}}$$

RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation is effective from 1<sup>st</sup> October, 2021. NSFR is applicable to Bank's domestic operations as well as overseas operations and computed at standalone and consolidated level.

Available Stable Funding (ASF) is defined as the portion of capital and liabilities expected to be reliable which is determined by various factor weights according to the nature and maturity of liabilities with liabilities having maturity of 1 year or more receiving 100% weight.

Required Stable Funding (RSF) is defined as the portion of on balance sheet and off-balance sheet exposures which requires to be funded on an ongoing basis. The amount of such stable funding required is a function of the liquidity characteristics and residual maturities of the various assets held.

### **Brief about NSFR of the Bank**

The entities covered are Union Bank of India and Union Bank of India UK Ltd. The main drivers of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The capital base formed around 12%, retail deposits (including deposits from small sized business customers) formed 71% and wholesale funding formed 16% of the total Available Stable Funding, after applying the relevant weights.

The Required Stable Funding primarily comprised lending to corporates, retail clients and financial institutions which constituted 88% of the total RSF after applying the relevant weights. The stock of High-Quality Liquid Assets which majorly includes cash and reserve balances with the RBI, government debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, the HQLA constituted only 1% of the Required Stable Funding after applying the relevant weights. Other assets and Contingent funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 10% of the Required Stable Funding.

Bank has maintained comfortable stable funding buffers with Available Stable Funding at consolidated level of Rs.11,09,824 Crores against Rs.9,62,195 Crores of Required Stable Funding, resulting in a consolidated NSFR of 115.34% as on 31<sup>st</sup> Mar, 2026.

Appendix II (in million)						
NSFR Disclosure Template-Consolidated, Mar 2026						
3	Details	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	<b>ASF Item</b>					
1	Capital: (2+3)	1232104	0	7500	182742.9	1418596.9
2	<i>Regulatory capital</i>	1232104	0	0	10912.9	1243016.9
3	<i>Other capital instruments</i>	0	0	7500	171830	175580
4	Retail deposits and deposits from small business customers: (5+6)	3687889	2254445	1529733.9	950934.9	7675853.4
5	Stable deposits	797336.1	506921.5	570644.1	11692.8	1792849.5
6	Less stable deposits	2890552.9	1747523.5	959089.8	939242.1	5883003.9
7	Wholesale funding: (8+9)	916035.2	2401935.2	1325159.4	40356.9	1758689.6
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	916035.2	2401935.2	1325159.4	40356.9	1758689.6
10	Other liabilities: (11+12)	623889.8	262704	169534.6	160333.1	245100.4

11	NSFR derivative liabilities	0	0	0	0	0
12	All other liabilities and equity not included in the above categories	623889.8	262704	169534.6	160333.1	245100.4
13	Total ASF (1+4+7+10)					11098240.3
	<b>RSF Item</b>					<b>0</b>
14	Total NSFR high-quality liquid assets (HQLA)					132999.8
15	Deposits held at other financial institutions for operational purposes	9316.6	0	0	0	4658.3
16	Performing loans and securities: (17+18+19+21+23)	21371.5	2627576.9	1004073.3	8624581.7	8472300.9
17	Performing loans to financial institutions secured by Level 1 HQLA	0	152003.6	0	0	15200.4
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	1163253.8	168420.2	1208141.7	1427790.4
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	1259519.5	711743.7	5784467.1	5736648.7
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	311167.7	5160.2	1109482.4	879327.5
21	Performing residential mortgages, of which:	0	26.8	88.6	914316.5	594363.4
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	26.8	88.6	914316.5	594363.4
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	21371.5	52773.1	123820.8	717656.5	698298
24	Other assets: (sum of rows 25 to 29)	780465.2	252599	2144	3903.9	862640.1
25	Physical traded commodities, including gold	0				0

26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		81686.4	0	0	69433.4
27	NSFR derivative assets		1890.8	0	0	1890.8
28	NSFR derivative liabilities before deduction of variation margin posted		5874.8	0	0	5874.8
29	All other assets not included in the above categories	780465.2	163147	2144	3903.9	785441
30	Off-balance sheet items		3370672.2	113.2	0	149349.1
31	Total RSF (14+15+16+24+30)					9621948.2
32	Net Stable Funding Ratio (%)					115.34%