Union Bank of India

A Government of India Undertaking

107 Years of Legacy

Business First, Compliance Always

Investor Presentation – Q1 FY2027

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15.07.2026

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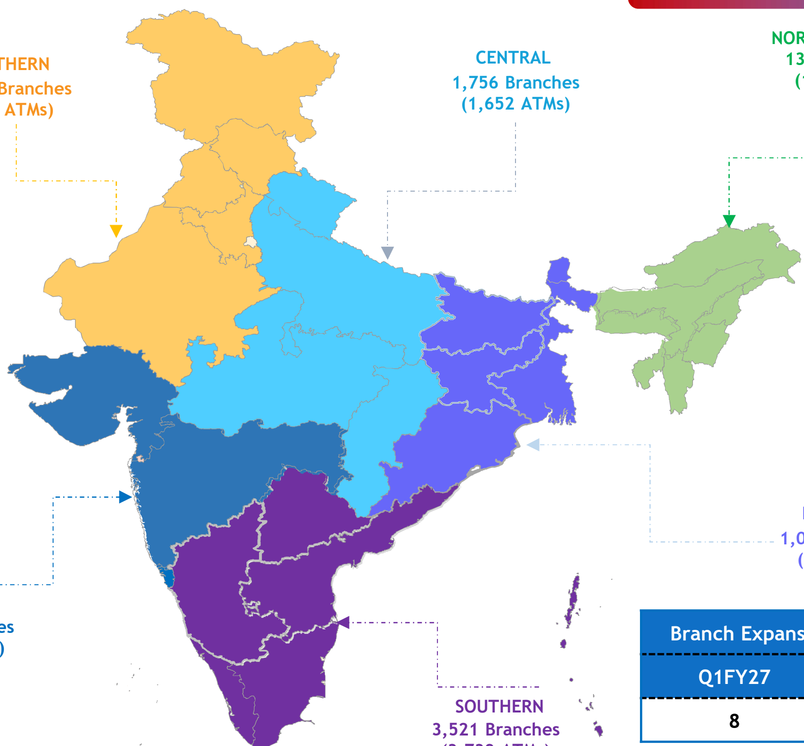
Followers:	40,08,216	6,49,507	2,21,785	3,61,000	3,20,867	56,008

Branch Network



Branches Share

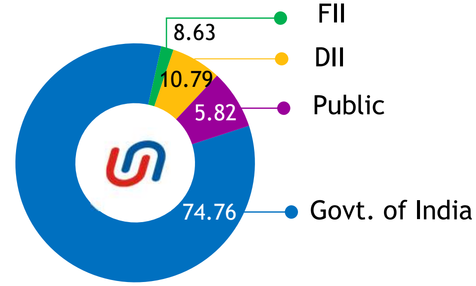
- Rural (30%)
- Semi-urban (30%)
- Urban (20%)
- Metro (20%)

Branch Expansion (New Branches)	
Q1FY27	FY26-27
8	150

Total Branches	Total ATMs	Total BC Points
8,700	8,758	28,629

Total Employees	Specialized Employees	Sport Persons
74,281	5,978	95

Shareholding (%)



Centralized Processing Centres

- 11 LCBs & 38 MCBs
- 117 Union MSME First Branches
- 143 Retail Loan Points
- 138 MSME Loan Points
- 1,671 Gold Loan Points
- 3 SAMBs & 28 ARBs

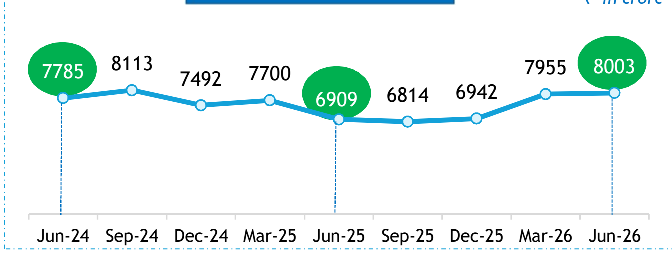
Operating Performance (Jun-26 Q)

Deposits	Advances	RAM	Capital	Asset Quality
3.50% YoY	12.50% YoY	11.56% YoY	CRAR 18.46% CET-I 16.38%	GNPA 2.65% NNPA 0.47% PCR 95.05%
Deposit growth	Consistent & Sustained Credit Growth	Growth in RAM advances	Improved by 16 bps YoY Improved by 108 bps YoY	Improved by 87 bps YoY Improved by 15 bps YoY Improved by 40 bps YoY

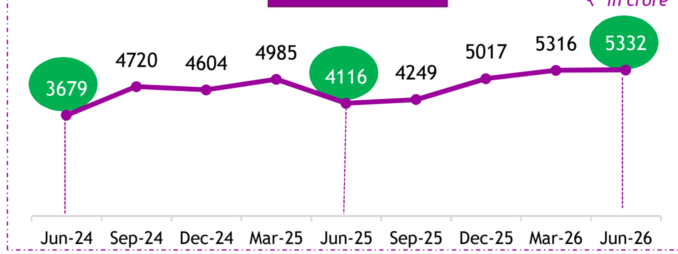
Operating Profit	Net Profit	Margin	Efficiency	Profitability
₹ 8,003 Cr	₹ 5,332 Cr	NII ₹ 10,037 Cr NIM 2.80%	Credit Cost 0.38%	RoA 1.36% RoE 17.23% Book Value ₹ 162.15
Op. Profit ₹ 6,909 Cr (Jun-25 Q) Growth of 15.83% YoY	Net Profit ₹ 4,116 Cr (Jun-25 Q) Growth of 29.57% YoY	NII ₹ 9,113 Cr (Jun-25 Q) NIM 2.76% (Jun-25 Q) NIM 2.64% (Mar-26 Q) Improved by 16 bps QoQ	Credit Cost 0.47% (Jun-25 Q) Improved by 9 bps YoY	RoA 1.11% (Jun-25 Q) RoE 15.15% (Jun-25 Q) Book Value ₹ 142.37 (Jun-25 Q)

Profitability

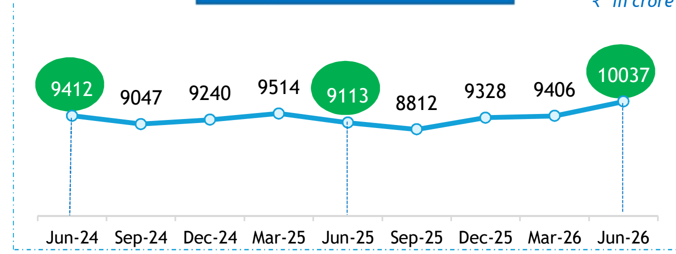
Operating Profit



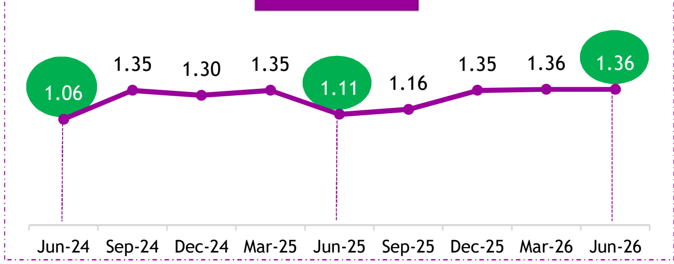
Net Profit



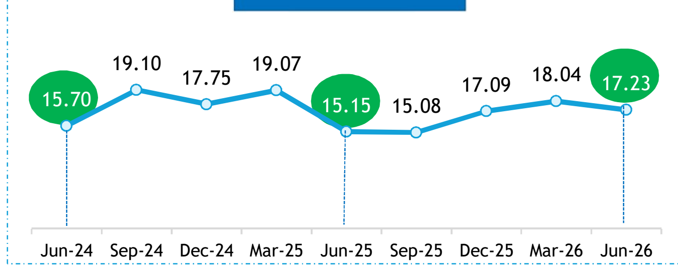
Net Interest Income



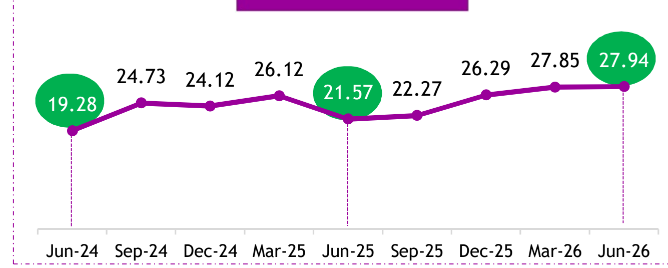
RoA %



RoE %

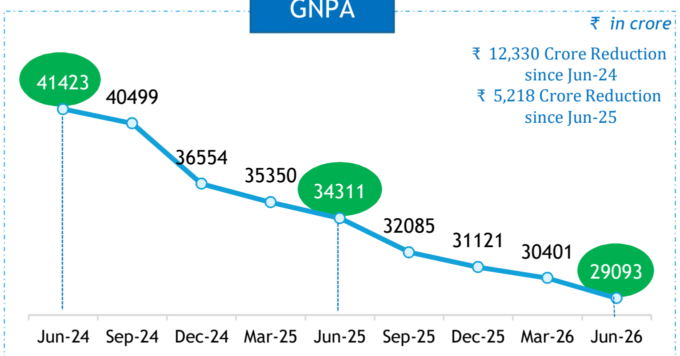


EPS

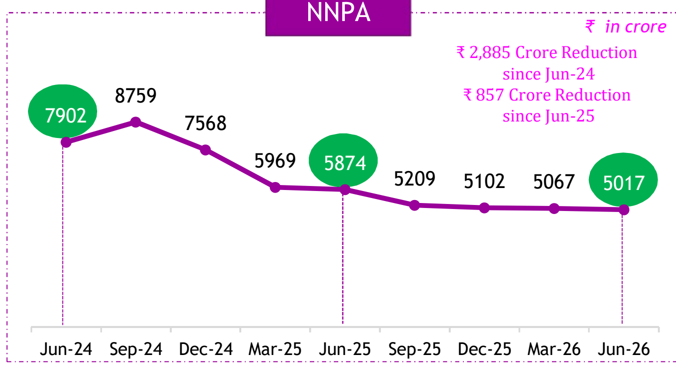


Asset Quality

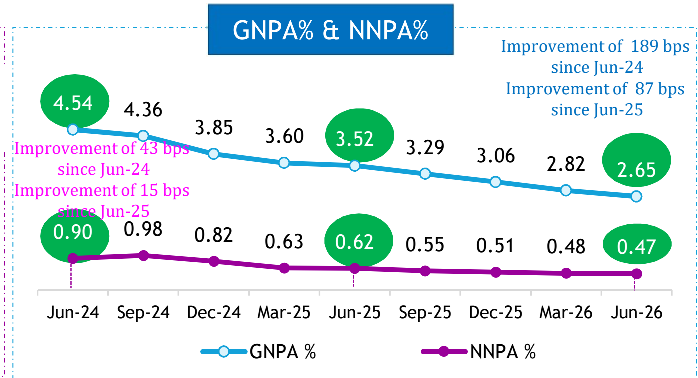
GNPA



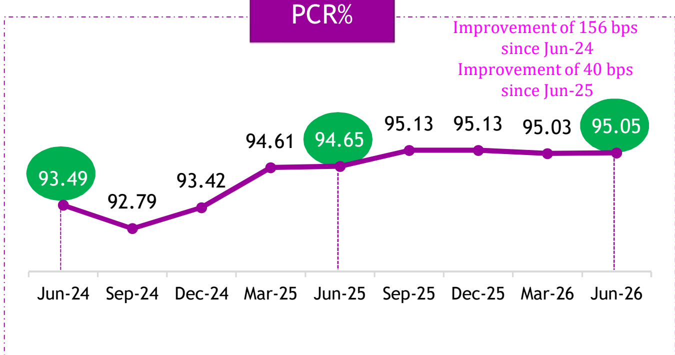
NNPA



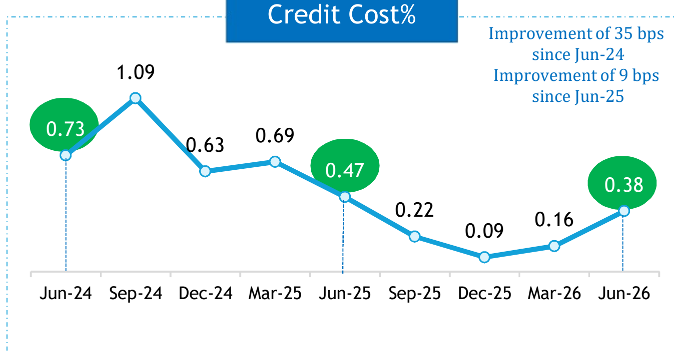
GNPA% & NNPA%



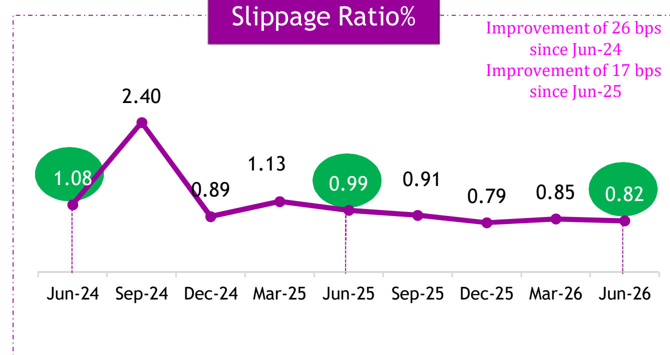
PCR%



Credit Cost%



Slippage Ratio%



Diversified Credit Portfolio

₹ in crore

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	YoY (%)	QoQ (%)
Retail	2,29,040	2,38,506	2,45,541	2,53,083	2,56,653	12.06	1.41
Agriculture	1,71,606	1,68,405	1,75,294	1,83,394	1,83,184	6.75	-0.11
MSME	1,44,441	1,47,395	1,56,203	1,62,007	1,68,258	16.49	3.86
RAM Advances	**5,45,087**	**5,54,306**	**5,77,038**	**5,98,484**	**6,08,095**	**11.56**	**1.61**
Large Corporate	3,83,741	3,79,420	3,94,999	4,31,609	4,42,513	15.32	2.53
Others	9,270	8,547	8,682	10,861	10,520	13.48	-3.14
Domestic Advances	**9,38,098**	**9,42,273**	**9,80,719**	**10,40,954**	**10,61,128**	**13.11**	**1.94**
Overseas Advances	36,391	32,934	36,165	37,657	35,203	-3.26	-6.52
Global Advances	**9,74,489**	**9,75,207**	**10,16,884**	**10,78,611**	**10,96,331**	**12.50**	**1.64**

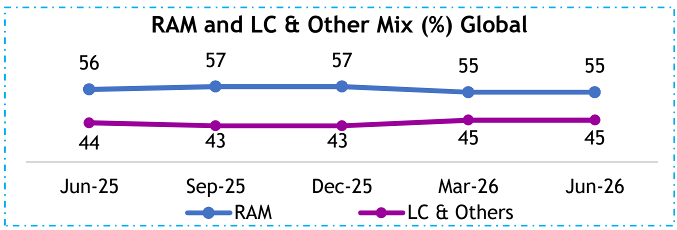
Consistent & Sustained Growth

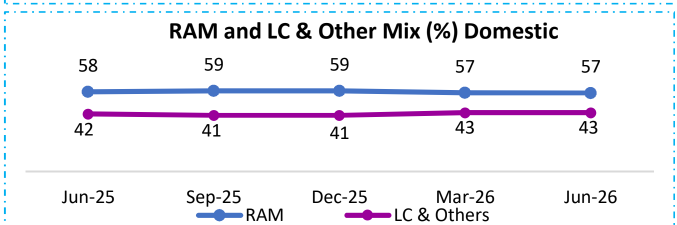
Credit / Deposit Ratio

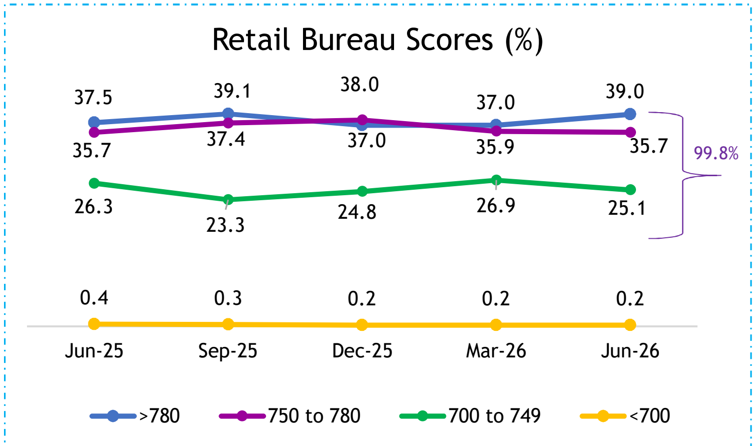
Global	86.10%
Domestic	83.38%

2Y - CAGR

Global Advances	9.63%
Domestic Advances	9.89%
RAM	10.95%







Credit Growth- RAM

Retail Portfolio of

~₹ 2.57 lakh crores

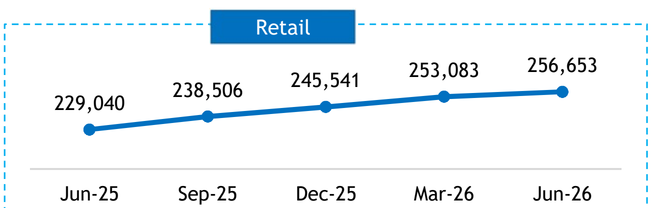
Jun 26:

24.19%

of Dom. Adv.

₹ in crore

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	% Share Jun-26
Home Loans	96,871	1,00,874	1,04,677	1,07,687	1,10,236	42.95
Vehicle Loans	23,255	24,429	26,341	28,415	30,037	11.70
Education Loans	16,225	17,493	17,800	18,166	18,149	7.07
Mortgage Loans	16,296	16,672	17,463	18,023	18,160	7.08
Others	76,393	79,038	79,260	80,792	80,071	31.20
Total Retail	**2,29,040**	**2,38,506**	**2,45,541**	**2,53,083**	**2,56,653**	**100.00**



Agri Portfolio of

~₹ 1.83 lakh crores

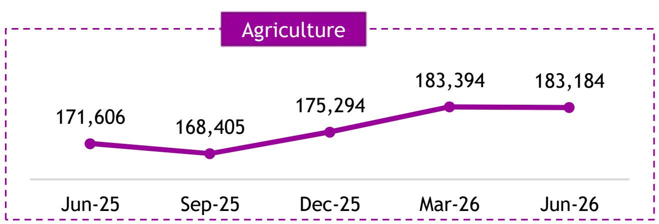
Jun 26:

17.26%

of Dom. Adv.

₹ in crore

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	% Share Jun-26
Farm Credit(Crop, Investment & Allied)	1,42,817	1,42,002	1,45,109	1,51,155	1,47,474	80.50
Agri Ancillary Activities	27,194	24,955	28,739	30,751	34,120	18.63
Agri Infrastructure	1,595	1,448	1,446	1,488	1,590	0.87
Total Agri	**1,71,606**	**1,68,405**	**1,75,294**	**1,83,394**	**1,83,184**	**100.00**



MSME Portfolio of

~₹ 1.68 lakh crores

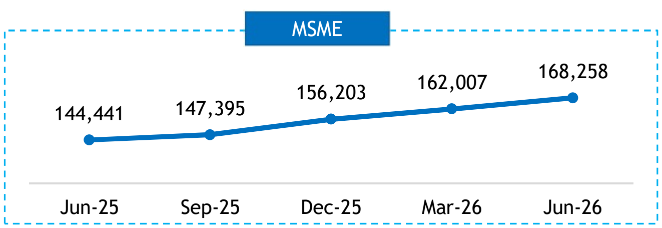
Jun 26:

15.86%

of Dom. Adv.

₹ in crore

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	% Share Jun-26
Micro	77,487	80,066	84,091	87,029	88,399	52.54
Small	38,441	38,527	41,430	43,947	47,669	28.33
Medium	28,513	28,802	30,682	31,031	32,190	19.13
Total MSME	**1,44,441**	**1,47,395**	**1,56,203**	**1,62,007**	**1,68,258**	**100.00**



Credit to Industries

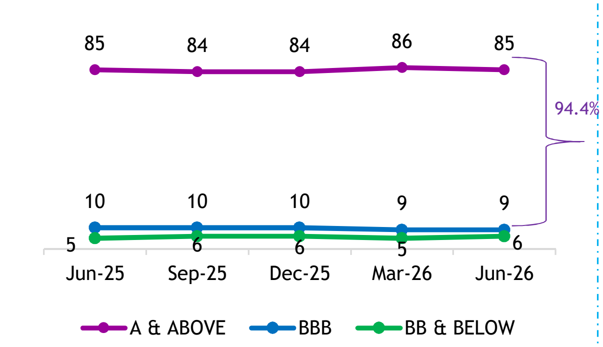
S. No.	Sectors	(% Share in Domestic Advances)			
		Jun-25		Jun-26	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	92,688	9.88	1,10,669	10.43
2	NBFCs and HFCs	1,27,660	13.61	1,70,064	16.03
	- HFCs	*30,053*	3.20	*33,167*	3.13
	-PSU & PSU Backed NBFCs	*28,005*	2.99	*55,191*	5.20
	-Pvt. NBFCs	*69,602*	7.42	*81,706*	7.70
3	Basic Metals	23,387	2.49	29,695	2.80
4	Petroleum/Coal/Nuclear	15,761	1.68	19,868	1.87
5	Food Processing *	26,656	2.84	37,738	3.56
6	Chemical & Chemical Products	12,263	1.31	17,054	1.61
7	Textiles	16,368	1.74	17,992	1.70
Total (1 to 7)		**3,14,783**	**33.56**	**4,03,080**	**37.99**

* Including Agriculture and Corporate

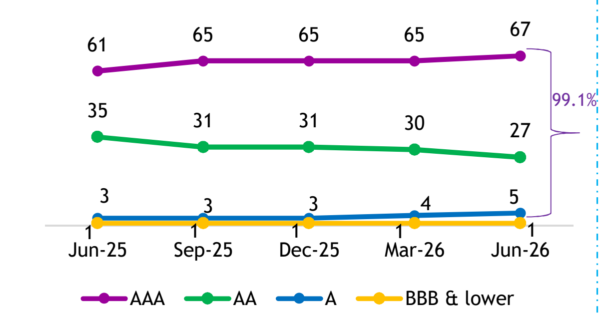
Some sectors within "Infrastructure" for last year & current year are provided below:

i)	*-Power*	*38,455*	4.10	*53,325*	5.03
	-Renewable Energy	*14,497*	1.55	*19,937*	1.88
	w/w Wind	*331*	0.04	*463*	0.04
	Solar	*9,718*	1.04	*14,800*	1.39
	-Thermal	*10,944*	1.17	*15,598*	1.47
	-Govt. PSU (Power)	*24,124*	2.57	*27,729*	2.61
	-Non-PSU (Power)	*14,331*	1.53	*25,596*	2.41
ii)	*-Road*	*33,757*	3.60	*43,798*	4.13
	- HAM	*9,605*	1.02	*9,609*	0.91
iii)	*-Others*	*20,476*	2.18	*13,546*	1.28

Rating-Corporate Loans % (>25 Cr)



NBFC -Rating Profile of Standard Exposure (%)



Deposit Growth

₹ in crore

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	12,39,933	12,34,621	12,22,856	13,06,891	12,83,366	3.50	-1.80
- Domestic Deposits	*12,39,506*	*12,34,088*	12,22,260	13,06,288	12,82,770	3.49	-1.80
- CASA(%) Domestic	32.52	32.56	33.96	35.21	35.10	258 bps	-11 bps

2Y - CAGR

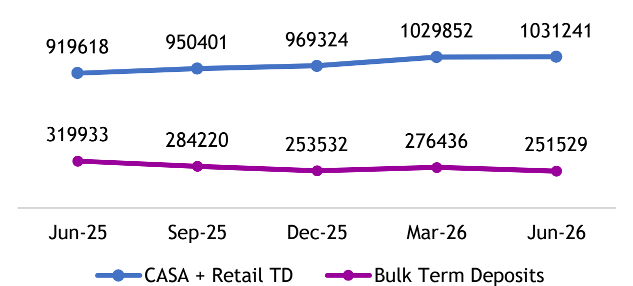
Particulars	As on 30.06.26
Global Deposits	3.56%
Domestic Deposits	3.56%

Liquidity Position

Particulars	As on 30.06.26
Avg. LCR	121.30%
NSFR	118.72%

Composition of Deposits

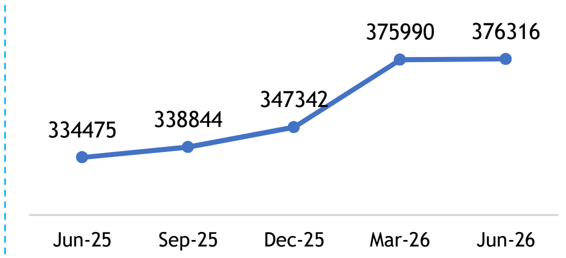
₹ in crore



CASA+RTD YoY Growth 12.14%

Savings Deposits

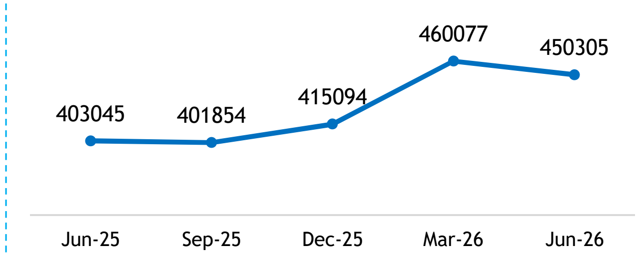
₹ in crore



YoY Growth 12.51%

CASA Deposits

₹ in crore

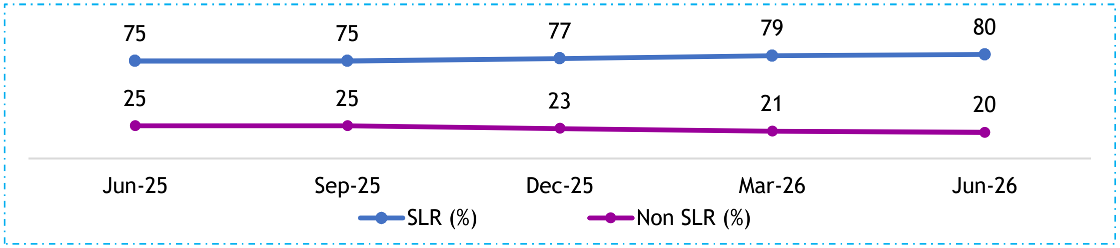


YoY Growth 11.72%

Investment Portfolio

₹ in crore

Domestic Investments	3,42,574	3,47,965	3,33,067	3,31,682	3,33,994



Particulars (Domestic)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	₹ in crore					M-Duration (%)				
SLR	**2,56,784**	**2,60,547**	**2,56,709**	**2,61,387**	**2,67,940**	**4.72**	**4.90**	**5.17**	**4.79**	**4.85**
HTM	2,28,551	2,30,476	2,15,161	2,12,312	2,14,324	5.04	4.90	5.27	5.04	5.20
AFS	11,937	15,567	32,883	43,757	49,422	3.88	7.59	5.25	4.06	3.70
FVTPL / HFT	16,297	14,504	8,665	5,318	4,194	1.20	1.98	3.22	1.81	1.65
w/w FVTPL-HFT	16,297	14,504	8,665	5,318	4,194	1.20	1.98	3.22	1.81	1.65
NON SLR	**85,789**	**87,418**	**76,358**	**70,295**	**66,054**	**2.12**	**2.12**	**1.77**	**2.13**	**2.72**
HTM	48,489	48,034	47,845	47,047	46,895	3.52	3.52	3.30	3.66	3.49
AFS	14,538	14,502	13,962	9,204	5,201	0.90	0.90	0.79	0.99	2.02
FVTPL / HFT	21,050	23,170	12,929	12,422	12,314	3.99	3.99	2.64	2.62	2.33
w/w FVTPL-HFT	1,765	2,328	2,895	2,025	2,059	3.16	3.16	1.98	1.54	1.24
Subs & JV	1,711	1,711	1,621	1,621	1,644	NA	NA	NA	NA	NA

₹ in crore

Composition of Domestic Investments

Category	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
SLR Investments	**2,56,784**	**2,60,547**	**2,56,709**	**2,61,387**	**2,67,940**
Non-SLR Investments	**85,789**	**87,418**	**76,358**	**70,295**	**66,054**
W/w					
Commercial Paper	*1,338*	*1,461*	3,714	710	906
Certificate of Deposits	*7,514*	*7,522*	4,266	4,477	60
Mutual Funds	*9,077*	*10,433*	289	537	325
Shares	*6,174*	*6,850*	6,880	6,671	6,801
Bonds & Debentures	*57,639*	*57,028*	57,227	53,811	53,840
Others	*4,047*	*4,125*	3,982	4,089	4,122
Total Investments	**3,42,574**	**3,47,965**	**3,33,067**	**3,31,682**	**3,33,994**

Profit & Loss Statement

₹ in crore

Parameter	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Y-o-Y%	Q-o-Q%
Interest Income	26,919	26,191	26,443	26,439	27,203	***1.06***	***2.89***
Interest Expense	17,807	17,378	17,115	17,033	17,166	***-3.60***	***0.78***
Net. Interest Income	**9,113**	**8,812**	**9,328**	**9,406**	**10,037**	***10.14***	***6.71***
Non-Interest Income	4,486	4,996	4,541	5,412	4,603	***2.61***	***-14.95***
- Fee based Income	*2,218*	*3,010*	*2,973*	*3,209*	*3,215*	*44.95*	*0.19*
- Treasury Income	*1,418*	*1,073*	*901*	*636*	*645*	*-54.51*	*1.42*
- Recovery in W/O	*850*	*913*	*667*	*1,567*	*743*	*-12.59*	*-52.58*
Operating Income	13,599	13,808	13,869	14,818	14,640	***7.65***	***-1.20***
Operating Expenses	6,690	6,994	6,927	6,863	6,638	***-0.78***	***-3.28***
Operating Profit	**6,909**	**6,814**	**6,942**	**7,955**	**8,003**	***15.83***	***0.60***
Provisions	2,793	2,565	1,925	2,640	2,670	***-4.40***	***1.14***
Net Profit	**4,116**	**4,249**	**5,017**	**5,316**	**5,332**	***29.54***	***0.30***

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

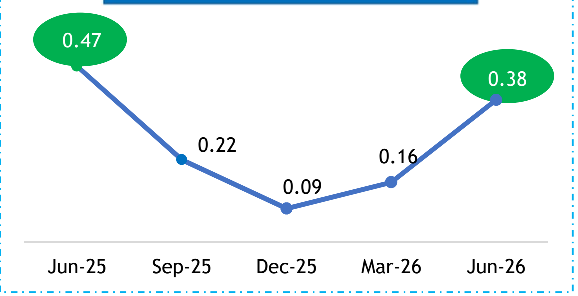
Provisions

₹ in crore

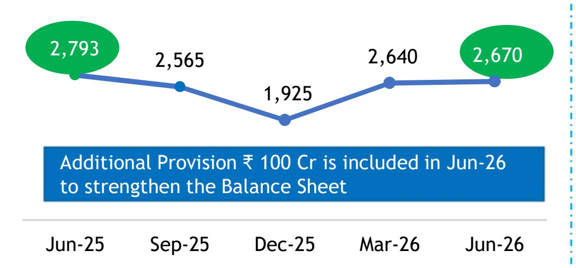
Parameter	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)
NPAs	1,153	526	235	423	1,020
Provision on Non Performing Investments	-101	31	26	166	-67
Provision on Standard Assets	446	882	176	-252	-66
Other Standard Asset Provision (One-time)	0	0	0	700*	100*
Taxation (including Deferred Tax Assets)	1,129	1,168	1,603	1,585	1,691
Others	166	-42	-115	18	-8
Total	**2,793**	**2,565**	**1,925**	**2,640**	**2,670**
Credit Cost	0.47	0.22	0.09	0.16	0.38

*** ₹ 800 Crore not considered in PCR and CRAR**

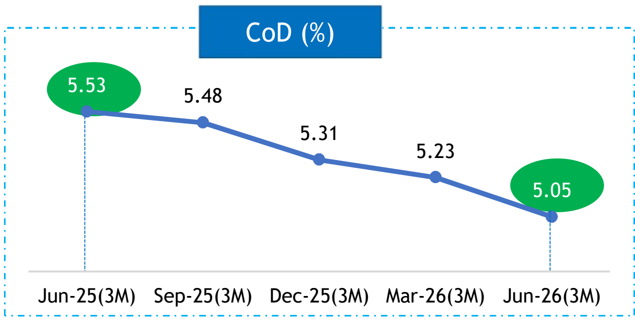
Credit Cost (%)

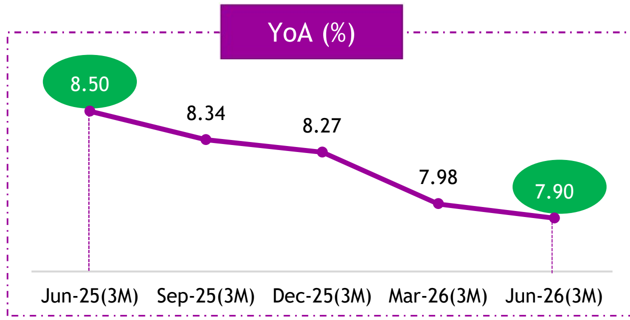


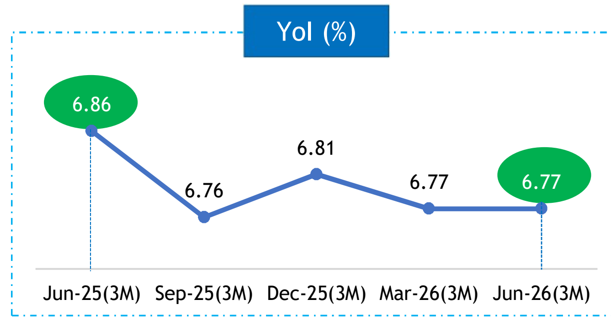
Provisions during the quarter (₹ in cr)

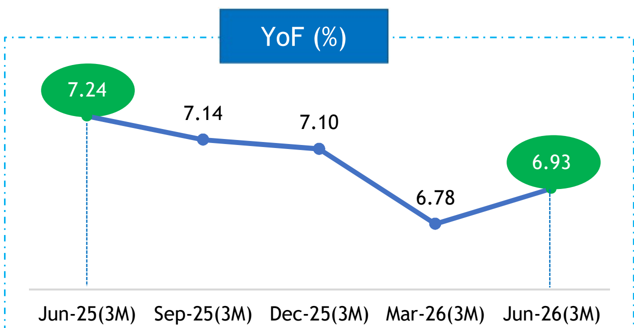


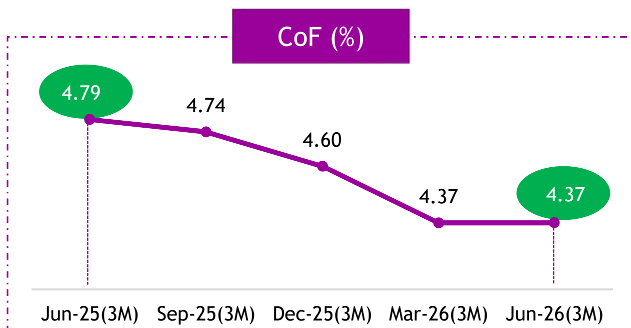
Key Ratios

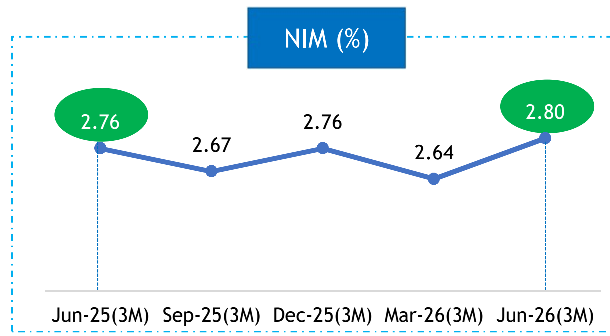








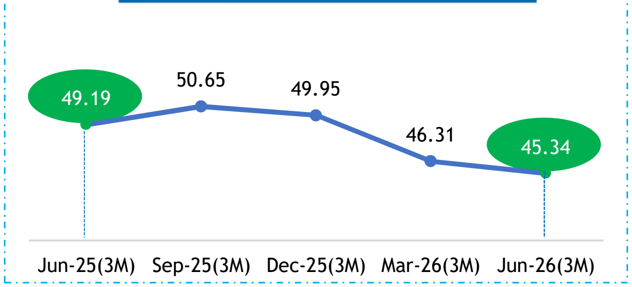




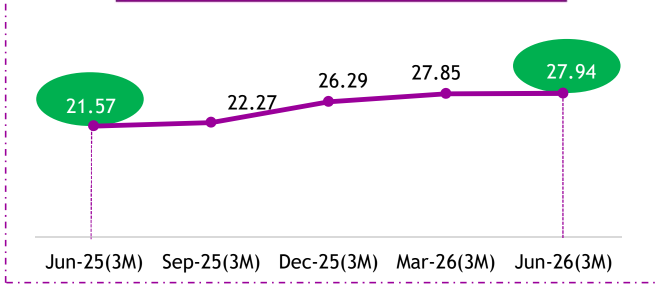
Amounts have been reclassified wherever required to match with current quarter's classification

Key Ratios

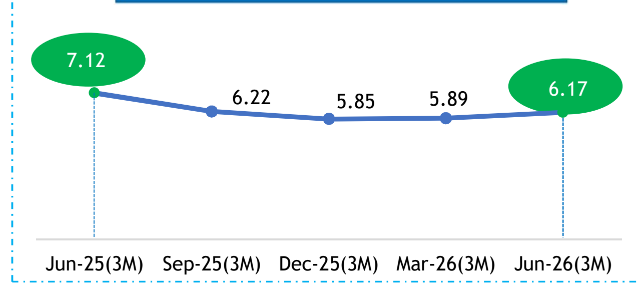
Cost to Income (%)



Earnings per Share (₹)

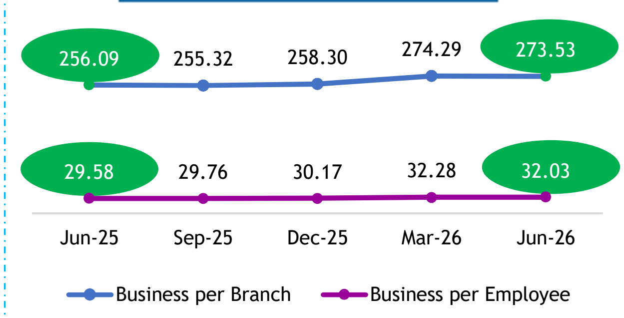


Price to Earning (P/E)



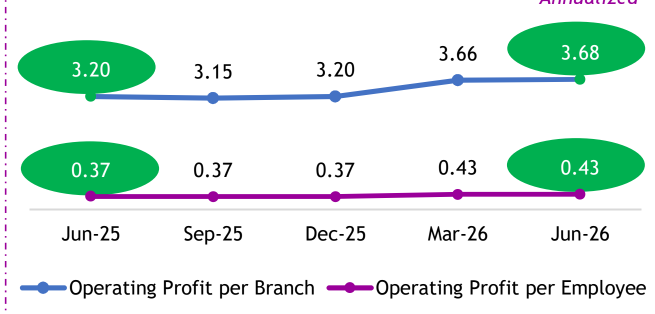
Business per Branch & Business per Employee

₹ in crore

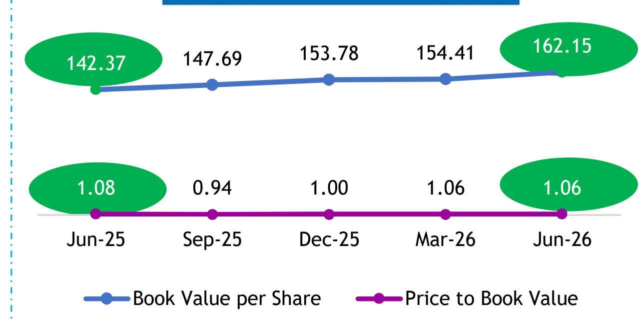


Operating Profit per Branch & Operating Profit per Employee

₹ in crore
*Annualized



Book Value per Share & Price to Book Value



Movement of NPAs

₹ in crore

Parameter	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)
Gross NPA - Opening	35,350	34,311	32,085	31,121	30,401
Add : Additions	2,345	2,151	1,853	2,102	2,157
-Balance increase in existing NPA	*146*	*166*	*193*	*79*	*95*
-Fresh slippages	*2,199*	*1,985*	*1,660*	*2,023*	*2,062*
Less : Reductions	3,385	4,377	2,817	2,822	3,465
-Cash Recovery (a)	*790*	*1,113*	*1,212*	*1,290*	*913*
-Up-gradation (b)	*519*	*1,063*	*482*	*365*	*279*
-Write Off	*2,076*	*2,201*	*1,124*	*1,167*	*2,273*
Gross NPAs- Closing	34,311	32,085	31,121	30,401	29,093
Gross NPA (%)	3.52	3.29	3.06	2.82	2.65
Net NPA	5,874	5,209	5,102	5,067	5,017
Net NPA (%)	0.62	0.55	0.51	0.48	0.47
Recovery in D/L (c)	459	432	486	553	332
Recovery in TWO (d)	850	913	667	1,567	743
Recovery in Expenditure (e)	34	28	43	27	39
Upgradation in TWO a/c (f)	11	72	18	13	6
Total Recovery(incl. TWO) (g= a+b+c+d+e+f)	2,663	3,621	2,908	3,816	2,312
Delinquency Ratio(%)	0.99	0.91	0.79	0.85	0.82
PCR%	94.65	95.13	95.13	95.03	95.05

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

Sectoral Asset Quality

₹ in crore

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)				
	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Jun-25 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)
Retail Loans	**522**	**402**	**383**	**370**	**375**	**2,716**	**2,688**	**2,671**	**2,513**	**2,291**	**1.19**	**1.13**	**1.09**	**0.99**	**0.89**
Home Loans	277	205	198	202	201	1,310	1,274	1,233	1,223	1,186	1.35	1.26	1.18	1.14	1.08
Vehicle Loans	58	46	44	42	45	307	314	323	326	328	1.32	1.29	1.23	1.15	1.09
Education Loans	33	22	20	26	24	336	327	320	318	297	2.07	1.87	1.80	1.75	1.64
Mortgage Loans	21	14	17	13	12	131	120	108	79	43	0.80	0.72	0.62	0.44	0.24
Personal Loan	38	30	29	24	28	93	102	119	112	76	0.85	0.93	1.14	1.02	0.66
Others	95	84	75	63	65	540	551	568	454	361	0.83	0.81	0.83	0.66	0.53
Agriculture Loans	**699**	**809**	**552**	**742**	**735**	**14,452**	**14,327**	**14,163**	**13,961**	**13,715**	**8.42**	**8.51**	**8.08**	**7.61**	**7.49**
Small and Marginal Farmers	454	515	422	495	612	8,771	8,775	8,699	8,692	8,860	8.17	8.76	8.82	8.69	9.09
Other Agriculture	245	293	130	247	123	5,681	5,552	5,464	5,269	4,855	8.83	8.14	7.13	6.32	5.66
MSME Loans	**997**	**765**	**728**	**895**	**949**	**6,348**	**6,523**	**6,626**	**6,863**	**6,975**	**4.39**	**4.42**	**4.24**	**4.24**	**4.15**
Micro	663	593	483	649	699	4,389	4,569	4,630	4,867	5,104	5.66	5.71	5.51	5.59	5.77
Small	127	114	198	150	202	1,104	1,083	1,172	1,146	1,169	2.87	2.81	2.83	2.61	2.45
Medium	206	58	47	96	48	855	871	823	850	702	3.00	3.02	2.68	2.74	2.18
Large Corporates	**45**	**38**	**15**	**7**	**47**	**6,518**	**5,371**	**5,054**	**4,820**	**4,396**	**1.70**	**1.42**	**1.28**	**1.11**	**0.99**
Others	**82**	**137**	**175**	**87**	**51**	**4,277**	**3,176**	**2,607**	**2,244**	**1,716**	**9.46**	**7.66**	**5.81**	**4.81**	**3.83**
Total	**2,345**	**2,151**	**1,853**	**2,102**	**2,157**	**34,311**	**32,085**	**31,121**	**30,401**	**29,093**	**3.52**	**3.29**	**3.06**	**2.82**	**2.65**

Sectoral Asset Quality

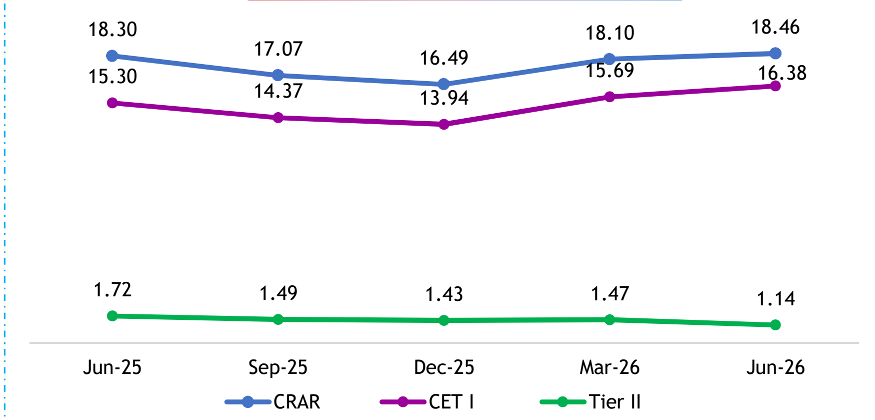
₹ in crore

Restructuring										
Segment	RF 1.0 as on					RF 2.0 as on				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
MSME	533	505	468	431	414	805	620	586	553	517
Retail Loans	1,117	1,007	979	923	885	3,129	2,914	2,821	2,657	2,538
Agriculture Allied	--	--	--	--	--	109	101	97	94	88
Corporate Loans	2,915	2,901	2,890	2,811	2,676	--	--	--	--	--
Total	**4,565**	**4,413**	**4,337**	**4,165**	**3,975**	**4,043**	**3,635**	**3,503**	**3,304**	**3,143**

SMA Position (Rs. >5 crs)					
Category	O/s Amount				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
SMA-0	1,566	2,678	1,470	1,502	947
SMA-1	723	434	739	1,522	278
SMA-2	2,628	2,522	2,076	809	1,157
Total	**4,917**	**5,634**	**4,285**	**3,833**	**2,382**

Capital Adequacy

in %



CRAR	FY-23	FY-24	FY-25	FY-26	Q1FY27
	16.04%	16.97%	18.02%	18.10%	18.46%

₹ in crore

S.No.	Parameter	Jun-25	Mar-26	Jun-26
1.	Tier I	1,14,193	1,26,557	1,32,099
2.	Tier II	11,827	11,201	8,702
3.	Total Capital (Tier I+II)	1,26,020	1,37,758	1,40,801
4.	RWA	6,88,696	7,61,160	7,62,673

Total Capital	FY-23	FY-24	FY-25	FY-26	Q1FY27
	92,778	1,12,617	1,26,825	1,37,758	1,40,801

Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II	Rating Date
CRISIL	AA+/Stable	AAA/Stable	11.12.2025
ICRA	--	AAA/Stable	26.03.2026
India Ratings	AA+/Stable	AAA/Stable	16.01.2026
CARE	AA+/Stable	AAA/Stable	13.03.2026
Brickwork	AA+/Stable	AAA/Stable	18.09.2025

International

Rating Agency	Issuer Rating	Rating Date
S&P Global Ratings	BBB/Stable	20.11.2025
Fitch Ratings	BBB-/Stable	25.02.2026

ESG Rating

Rating Agency	Issuer Rating	Rating Date
CARE Ratings	CareEdge-ESG 1+	17.02.2026

Board Approved Capital Plan (FY27)

₹ in crore

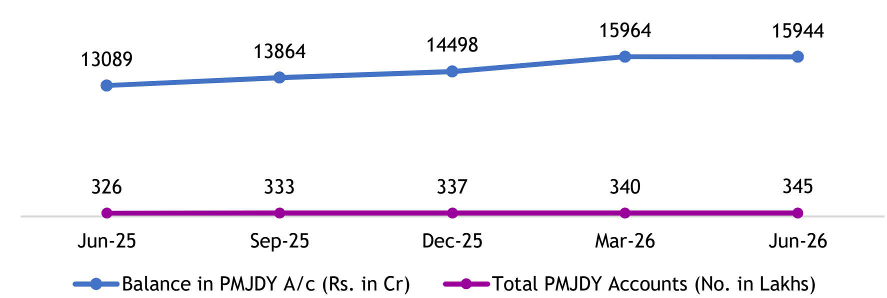
	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	5,000		8,000

Inclusive Growth

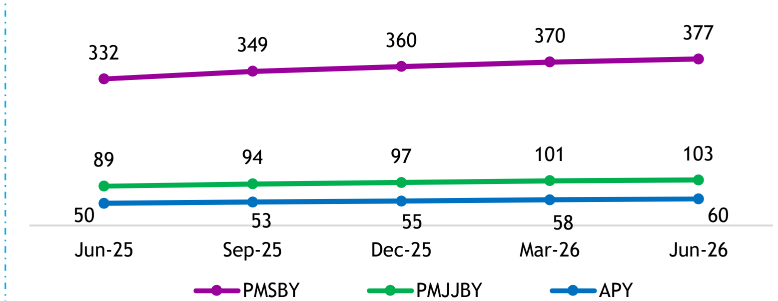
Government Schemes		
Scheme	**No. of Accounts**	**Amount Sanctioned *(₹ in crore)***
PMSVANidhi	11,36,673	1,835
PM Vishwakarma (during Q1FY27)	483	46
Pradhan Mantri Employment Generation Program (PMEGP) during Q1FY27	1,348	160
Union Guaranteed Emergency Credit Line	4,17,950	27,201
Pradhan Mantri Mudra Yojana (during Q1FY27)	1,53,849	4,868
PM Surya Ghar Muft Bijali Yojana (during Q1FY27)	33,215	621

PMSBY & PMJJBY Claim Settlement During 3MFY26					
	Claims Settled				
Scheme	**Jun-25 (3M)**	**Sep-25 (3M)**	**Dec-25 (3M)**	**Mar-26 (3M)**	**Jun-26 (3M)**
PMSBY	359	888	843	1,136	898
PMJJBY	1,691	1,760	1,856	1,986	1,753

PMJDY Accounts



Performance under Social Security Schemes(# Lakhs)



ESG: Banking for Sustainable Development

Environmental

- Board Approved ESG Policy covering ESG Risk Framework, Climate Risk Policy and Sustainable Financing Framework
- Founding member of Indian Green Building Council (IGBC) since February 2022
- Sustainable Development And Business Responsibility Policy
- Bank's green finance portfolio- **₹39,363 Cr** W/w Renewable Energy portfolio is **₹34,363 Cr**
- **₹2,819 Crore** Sanctioned under Union **Green** Vehicle - Electric Vehicles
- Became First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E

Social

- 45 RSETI Centres, trained 3.75 lakh people with Settlement Ratio of 75%
- **Union Nari Shakti:** Sanctioned 1,817 applications of ₹ 321 Cr in Q1FY27
- Donation approved through Union Bank Social Foundation ₹ 9.50 Cr under CSR during Q1FY27
- **Self Help Group:** Sanctioned 5,11,343 SHGs with Outstanding of ₹ 32,406 Cr.
- **SMF:** Outstanding of Small & Marginal Farmers ₹ 91,470 Cr.
- Services offered to visually challenged persons like Union SPARSH credit card and Accessible Touch Screen POS Terminal.

S

Governance

- Board Composition - Diverse & Independent Directors
- Related Party Transaction Policy
- Whistle Blower Policy
- Corporate Communications Policy
- Policy on Sexual Harassment of Female/Male/ Transgender as well at Workplace (Prevention, Prohibition and Redressal)
- Code of Ethics
- Fair Lending Practices Code
- Code of Corporate Governance
- Code of Bank's Commitment to Customers

G

Mission	➢ The Bank has set emission reduction targets for Scope I and Scope II within its own operations, to be achieved by FY2034-35.
Bank's ESG Rating	➢ CARE Edge-ESG has assigned ESG 1+ rating with a score of 81.3 out of 100. The ESG rating defines leadership position in managing ESG Risk through best-in-class disclosures, policies and performance.
SPO Rating	➢ Moody's Ratings has assigned Sustainability Quality Score of SQS2 (Very Good Sustainability Quality) to Bank's Sustainable Financing Framework (SFF). SQS2 is the 2nd best score on a scale of 5.
Mumbai Climate Week 2026	➢ Bank has organized an ESG Event Union Bank Climate Dialogue, during Mumbai Climate Week 2026 - the flagship Global South platform for accelerating climate action.
Business World	➢ The Bank has been awarded as one of the top 60 India's most sustainable companies for FY2024-25 by Business World during March 2026.
Climate Risk Horizons	➢ The Bank has been ranked 2nd out of top 35 banks by market capitalization based on IFRS S2 for FY2024-25 by Climate Risk Horizons during May 2026.

People Excellence

Total Employees - 74,281

Age Profile

<30	6,337
≥30 to < 40	37,406
≥40 to < 50	20,726
≥50 to ≤ 60	9,812

Professionally Qualified

FRM	98
MBA/PGDBM	14,420
CA/CS	325
Engineer	21,754

Average Age - below 40 years

5,900+Specialist Officers- across multiple domains

- IT & Technology/ Analytics & MIS
- Credit & Marketing
- Law & Risk Management
- Specialized Roles

Employee Wellbeing

- Wellness App - Yoga, Counselling, Doctor Consultation
- Revamped Milestone Award - for recognizing services of Employees
- Health Checkup Tie Ups
- Trailblazers Scheme - Rewarding the Performers & uplifting the Aspirers
- Financial Support/ Scheme for PwDs/Childcare Support

Accessibility

- Launch of Divyangjan Employees Help Desk under Team Sahayog as part of "साथी (SAATHI)"-"Support for Accessibility and Assistive Technologies Helpdesk-Inclusive Banking" in May 2026
- Accessible e-Statements-Enabled monthly account e-statements in accessible tagged PDF accessibility standard compliant format launched in June 2026.
- Mandatory Accessibility eLearning- Introduced mandatory accessibility awareness training for all employees.
- GAAD 2026 Awareness Initiative - Conducted organization-wide pledge, quiz, awareness campaigns, social media campaign, leadership engagement and executive training programs.
- Innovation & Inclusive Products-Strengthened DIVYA, an employees facing Portal, launched Sparsh Braille Credit Card and Accessible PoS (touch based Point of Sale machine) and expanded inclusive banking initiatives.

Players Individual Achievements

- Ms. Angmo Chhonzin summit Mount Yunam alongwith Mr. Amardeep Singh, Mr. Amandeep Kumar Sinha, Mr. Siddharth Malik and Mr. Ravi Kumar in June 2026.
- Ms. Rutuja Pisal, - Indian Hockey Team player selected for FIH Hockey Women's World Cup at Belgium, Netherlands Tour and in 20th Asian Games, Aichi-Nagoya 2026, Japan.
- Ms. Chandana J, represented the country in various National/ International tournaments in hockey.
- Shri Arjun Hargude, Banks Hockey Stipendiary Player got selected for Junior India Men's Hockey Team.

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

Control Risk Mitigation & Efficiency Enhancement

Audit Quality Enhancements

- Creation of dedicated Audit Quality Cell within CAD for Audit Quality Enhancement recurring issue analysis and RBI-compliant audit process improvements.

IT for Agility & Governance

- Dedicated functional IT department created for monitoring and governance of technology change requests.
- A dedicated compliance cell within IT has been created to ensure that IT developments follow regulatory and policy requirements.

Stronger Oversight & Risk Management

- Creation of specialized departments for OTS settlements, Zone wise NPA monitoring and accelerate NPA resolution within Stressed Asset Management Vertical.
- Centralized oversight for recovery initiatives to improve value realization, strength monitoring and accelerate NPA resolution

Strengthening Governance & Compliance

- Creation of Role of Zonal Assurance Heads, Regional Assurance Heads to strengthen governance, regulatory compliance and risk oversight.
- A dedicated Data Validation Cell is established to validate, reconcile and review critical data before submission to regulators and stakeholders. The Cell helps ensure data quality, accuracy , consistency and completeness.

Unified Central Reconciliation, Monitoring & AML

- Creation of unified Central Reconciliation, Transaction Monitoring & AML Vertical consolidating reconciliation, fraud monitoring and AML activities under one governance structure.

Revamped Support Services

- Revamping of Support Services through dedicated cells for outsourcing, budgeted premises management and centralized insurance management for better governance and Customer Service.

Our Bank's Motto: Business First Compliance Always

Customer Service Excellence

CRM Edge
End-to-End Complaint & Grievance Management

- **Multi-Channel Intake:** Digital Contact Centre, Email, Mobile & Internet Banking, Corporate Website Portal, Branches
- **Regulatory Channels:** Dedicated workflows for Banking Ombudsman, CPGRAMS, INGRAM, etc.
- **Automated Communication:** Instant acknowledgement and resolution alerts via SMS/E-mail.
- **Escalation Management:** Auto-escalation as per pre-defined matrix to ensure timely resolution.
- **Resolution & Closure:** Document-backed resolution with customer notification and feedback capture

Initiatives for Customer Service Excellence

Augmenting Awareness Initiatives - "UNION JAGRITI"

- Customer Awareness initiative carried out during Calendar year 2025.
- Themes covered i.e. Charter of Customer Rights, Account Operations, Loans, Digital Banking, Digital Frauds, Facility for senior citizens/pensioners & differently abled persons, Remittances and Redressal avenues.

Enhancing Customer Service Excellence

- Bank has taken various initiatives to enhance Customer Service by feedback mechanism, auto opening of complaint tickets, customer education, instant support for protecting interest of customers through SMS, Digital Call Centre etc.

Ecosystem Banking Vertical

Pillars of Ecosystem Capture

Capturing institutional flows, employee relationships, transaction income and wealth opportunities

Liability
CASA acquisition & balance deepening

Transaction Banking
Payments, collections & integration

Wealth Business
Insurance, MF, retirement & protection

Channel Finance
Ecosystem-led lending & recurring flows

INSTITUTIONAL BUSINESS

Government, PSU, corporate & public ecosystems

Govt. Accounts
Treasury, SNACNA, Land Acquisition, Gram Panchayat, PR&A, Judicial/MACT, DBT

Anchor Ecosystems
Govt bodies, PSUs, corporates, education, healthcare, MSME clusters, organised communities

Payment Integration
CAPS/CMS, API banking, client portals, collections, MIS & reconciliation

Transaction Flows
Operational balances, vendor payments, digital collections, channel finance & settlements

New-age Flows
Programmable CBDC, virtual accounts, NACH/direct debit and recurring payment frameworks

Institutional Wealth
Keyman, group insurance, general insurance, gratuity, pension and employee benefit structures

RETAIL BUSINESS

Employees, pensioners, customers & recurring flows

Salary Ecosystem
Customized salary packages, onboarding, family banking and service camps

Premium SB Accounts
Premium SB variants, activation, retention and balance deepening from salary flows

Wealth Penetration
Life, health & general insurance, mutual funds, SIPs and financial planning

Premium CD Accounts
Premium current account variants for retention, relationship deepening and wallet share

Mandate Discipline
NACH/direct debit registration, recurring collections and repayment flow capture

Pension Solutions
Pensioner accounts, retiree engagement, life-certificate support and retirement-linked wealth

Outcomes

Stable CASA
Operational + salary balances

Fee Income
Payments, portals, CMS/CAPS

Wallet Share
Multi-product ecosystem depth

Cross-sell
Wealth + retail assets

Pan-India Footprint: 9 Ecosystem Hubs | 118 Ecosystem Business Centres

Technology - Outcome of Initiatives

Digital Journeys launched in Q1

- **Initiative under Programable CBDC:** Polyhouse Yojana, Department of Horticulture, Govt. of Uttarakhand implemented for subsidy disbursement to farmers of Uttarakhand for undertaking polyhouse initiative.
- **Pre-Sanctioned credit line on UPI** made live for Kisan Credit Card, Overdraft against FD and Staff overdraft account.
- **Number of UPI transactions in Q1 FY 2026-27:** 400 Crore+ transactions.
- **MSME Micro Credit Cards:** Number of cards issued during Q1 FY 2026-27- **2300+ cards** (Limit amount- ₹27.5 Crore).
- **Union Virtual Connect (UVConn) WhatsApp Banking** witnessed significant customer adoption with 8.2 Million registered users, demonstrating its effectiveness as a scalable and customer-centric Digital Banking Channel.

Registered Users on Digital Channel (as of 30.06.2026)

- Union ease (NextGen Banking App): **96 Lakh+** Registered Users
- Union ebiz: **26,500+** Registered Users
- Cash, but Digital!: **9 Lakh+** Users on CBDC platform

Digital Liability Journeys (Q1 FY 2026-27)

- **7,31,000+ A/cs**, **₹ 1,300 Cr+** – Digital CASA Accounts opened
- **3,01,000+ A/cs**, **₹ 6,500 Cr+** – Digital Deposit (TD) accounts opened
- **51,000+**, **₹ 35 Cr+** – Third Part Products through Digital Channel (MF & Insurance)

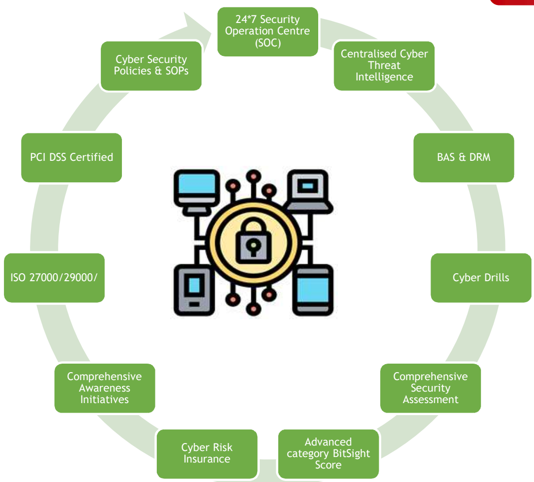
Digital Channels (Q1 FY 2026-27)

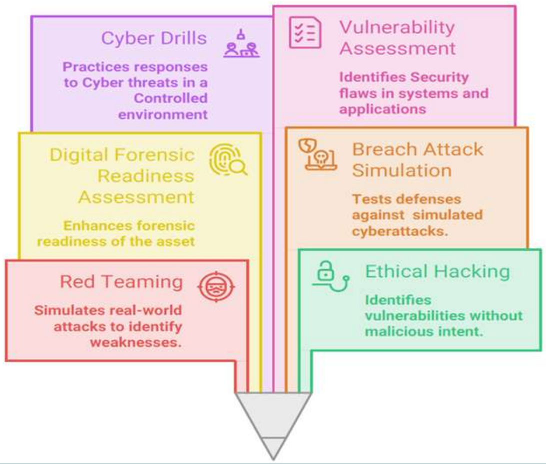
- **~11 lakh** new users registered on Union Ease App
- **~20,000** Users Onboarded on Union ebiz
- **~26,000** Users registered on CBDC Platform

Digital Business generated (Q1 FY 2026-27)

- **₹ 600 Cr+** Retail Loans
- **₹ 85 Cr+** Agriculture
- **₹ 320 Cr+** MSME Loans
- **₹ 6,500 Cr+** Deposits

Cyber Security Governance, Achievements & Recent Developments





Customer Awareness Initiatives

- 5.79 crores Multilingual Mail (in 12 regional languages) to Customers in Q1 FY 26-27
- 7 Creatives on Various Social Media Handles
- 6,45,229 Bilingual Emails on Cyber Security tips to the New Customers (Current, Savings, Salary, Pension, Senior Citizen, MSME, Women, Children)
- Continuous Awareness session for the School Children, Senior Citizen, etc.
- Cybersecurity Safety Tips to Customers (ATMs, Mobile Banking & Internet Banking, Monthly Account and Credit Card Statement, Credit Card Transaction Alerts)
- 34 Cyber Security Awareness Camps for Rural Self Employment Training Institutes (RSETIs)
- Focused awareness campaign for Investment Fraud and digital Arrest Scam through Social media, Bank's Mobile banking , Corporate Website, etc.

Cyber Security Achievements & Recent Developments

- Next Generation Security Operation Centre (NGSOC)
- Onboarded Service Provider for AI led Adversarial Testing
- Comprehensive Cyber security awareness program for employee and customers- Emails, Webinars, SMS, WhatsApp, Social Media, Bank Website, Internet & Mobile Banking
- Application Security Posture Management (ASPM) & Continuous Threat Exposure Management (CTEM)
- Winner of Best Security Practices in Banking Sector DSCI Excellence Awards 2025
- 1st Prize Advanced SOC-National Level CII Security Exercise CII SECEX 2025
- Winner of Best Technology Bank of the year - IBA 21st Annual Banking Technology Award 2025
- Runner Up IBA CISO Summit- Best IT Risk Management 2025

Subsidiaries & Joint Ventures

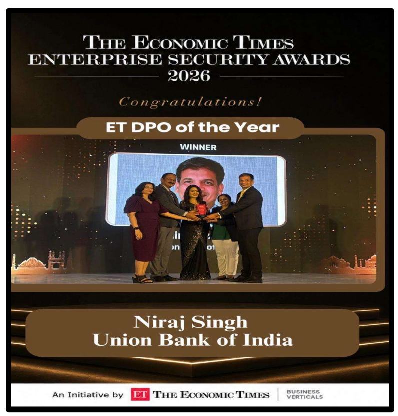
Name of the Entity	Holding (%)	Description
Subsidiaries		
Union Bank of India (UK) Ltd.	100.00%	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	❖ Wholly owned subsidiary of Bank ❖ AUM of Rs. 28,701 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence ❖ Sourcing Retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank
Andhra Bank Financial Services Ltd.	100.00%	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	❖ Act as a trustee company for Union Mutual Fund
Joint Ventures		
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 174 Branch offices ❖ Undertaking social responsibility covering lives under PMJJBY
ASREC India Ltd.	27.30%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Andhra Pradesh Grameena Bank	35.00%	❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace of Andhra Pradesh.

- Best Technology Bank of the year
- Digital Financial Inclusion - Runner up
- Best Tech Talent -Runner up
- Digital Sales & Marketing - Special Mention

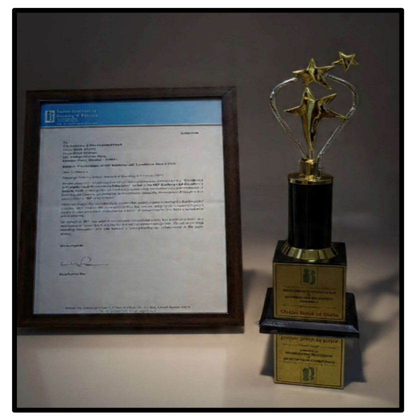
The bank has received APY Annual Award Of Excellence Achiever for 105% achievement in APY enrolments in FY 2025-26

Winner of the "Cyber Security Team of the year" award at 5th IBA CISO Summit & Citations 2026

CII Awards for Excellence in Disability Inclusion 2026 - Best Employer - Digital Accessibility



ET DPO of the Year Award organised in The Economic Times Enterprise Security Awards 2026



IIBF BANKING EXCELLENCE L&D AWARDS 2026 UNDER 'EXCELLENCE IN COMPLINACE & GOVERNNACE EDUCATION' CATEGORY

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

MY BANK MY PRIDE

Disclaimer

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as “is”, “aims”, ‘will’, ‘would’, ‘indicating’, ‘expected to’ etc., and similar expressions or variations of such expressions may constitute ‘forward-looking statements’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Union Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

THANK YOU

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