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of India

A Government of India Undertaking



**Shaping a brighter  
future together**

**Investor Presentation - Q3 FY2026**

14.01.2026

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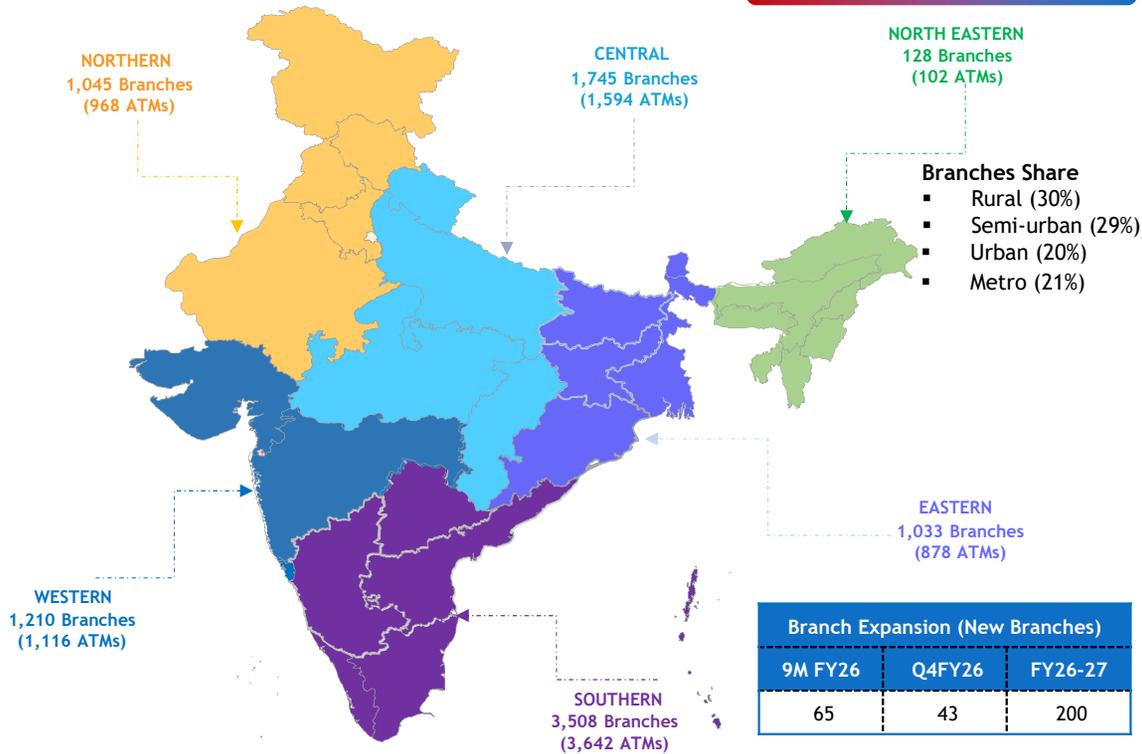
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## Branch Network

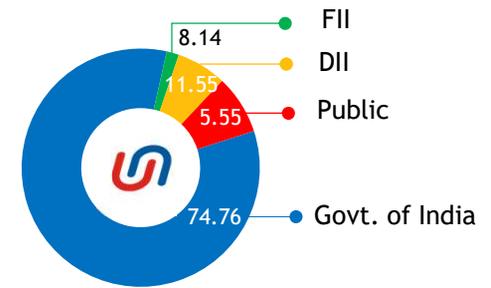


| Branch Expansion (New Branches) |        |         |
|---------------------------------|--------|---------|
| 9M FY26                         | Q4FY26 | FY26-27 |
| 65                              | 43     | 200     |

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

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

## Shareholding (%)



## Centralized Processing Centres

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

Operating Performance (Dec-25 Q)

Deposits



3.36% YoY

Deposit growth

Advances



7.13% YoY

Consistent & Sustained Credit Growth

RAM



11.50% YoY

Growth in RAM advances

Capital



CRAR 16.49%  
CET-I 13.94%

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

Asset Quality



GNPA 3.06%  
NNPA 0.51%  
PCR 95.13%

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

Operating Profit



₹ 6,942 Cr

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

₹ 20,664 Cr

Net Profit



₹ 5,017 Cr

Net Profit ₹ 4,604 Cr (Dec-24 Q)

₹ 13,381 Cr

Margin



NII ₹ 9,328 Cr  
NIM 2.76%

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

NII ₹ 27,253 Cr  
NIM 2.72%

Efficiency



Credit Cost 0.09%

Improved by 54 bps YoY

Credit Cost 0.26%

Profitability



RoA 1.35%  
RoE 17.09%  
Book Value ₹ 153.78

RoA 1.30% (Dec-24 Q)  
RoE 17.75% (Dec-24 Q)  
Book Value ₹ 135.90 (Dec-24 Q)

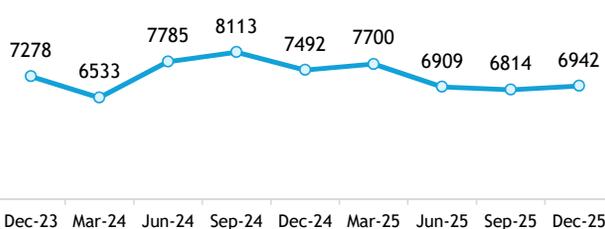
RoA 1.20%  
RoE 15.20%

Dec-25(9M)

## Profitability

### Operating Profit

₹ in crore

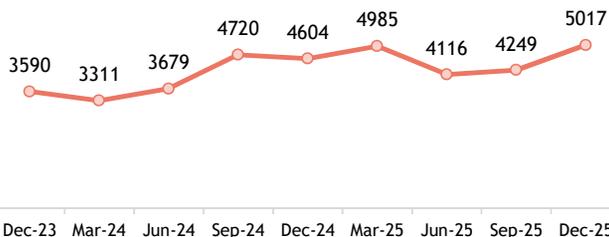


Dec-24(9M)  
23,390

Dec-25(9M)  
20,664

### Net Profit

₹ in crore

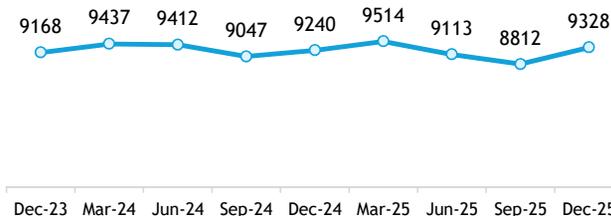


Dec-24(9M)  
13,002

Dec-25(9M)  
13,381

### Net Interest Income

₹ in crore



Dec-24(9M)  
27,700

Dec-25(9M)  
27,253

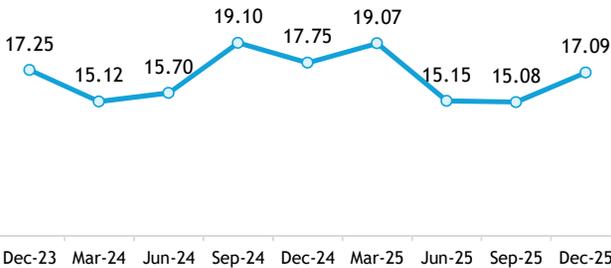
### RoA %



Dec-24(9M)  
1.24%

Dec-25(9M)  
1.20%

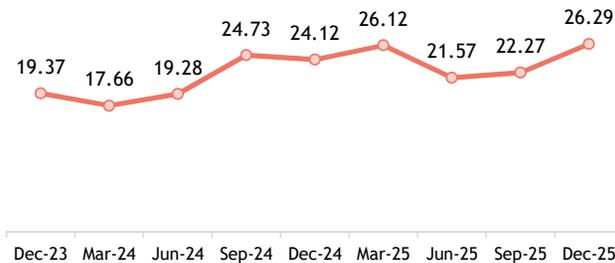
### RoE %



Dec-24(9M)  
16.71%

Dec-25(9M)  
15.20%

### EPS

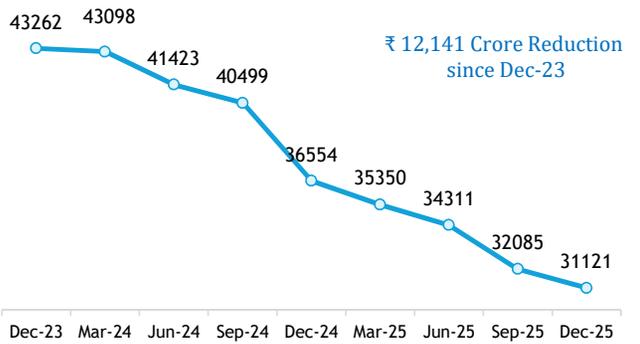


Dec-24(9M)  
22.71

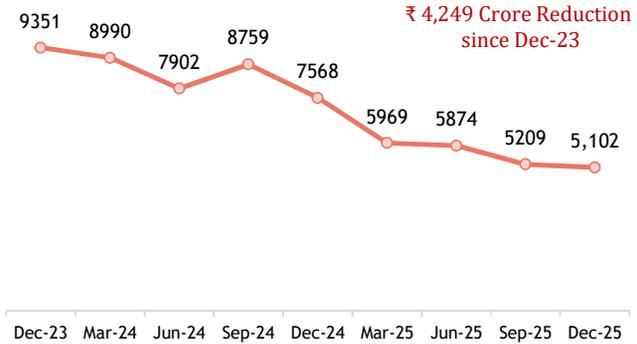
Dec-25(9M)  
23.37

**Asset Quality**

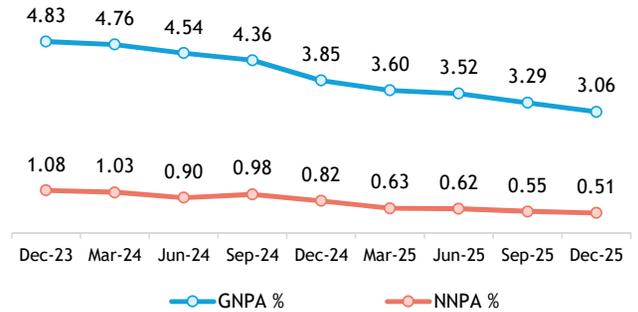
**GNPA**



**NNPA**



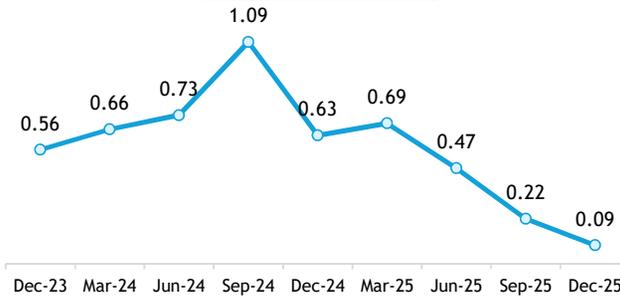
**GNPA & NNPA%**



**PCR%**



**Credit Cost%**



Dec-24(9M)  
0.81%

Dec-25(9M)  
0.26%

**Slippage Ratio%**



Dec-24(9M)  
1.47%

Dec-25(9M)  
0.89%

## Diversified Credit Portfolio

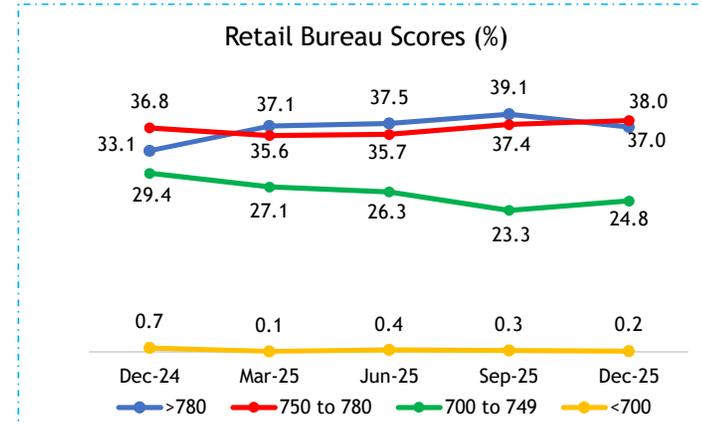
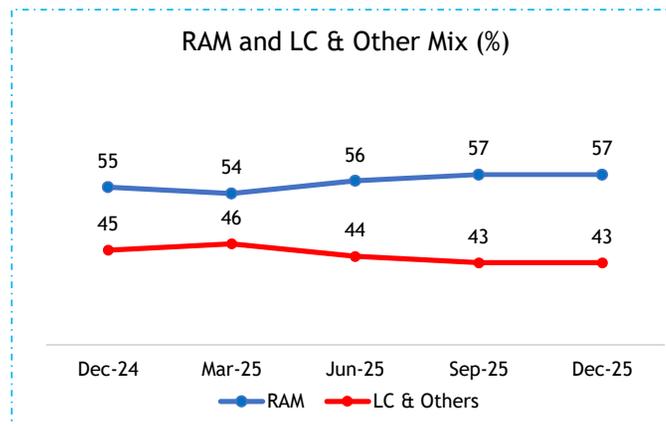
₹ in crore

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

## Consistent & Sustained Growth

| Credit / Deposit Ratio |               |
|------------------------|---------------|
| Global                 | <b>83.89%</b> |
| Domestic               | <b>80.95%</b> |

| 2Y - CAGR         |               |
|-------------------|---------------|
| Global Advances   | <b>6.53%</b>  |
| Domestic Advances | <b>6.38%</b>  |
| RAM               | <b>10.37%</b> |



## Credit Growth- RAM

### Retail Portfolio of

~₹ 2.46 lakh crores

Dec 25:

25.04%  
of Dom. Adv.

### Agri Portfolio of

~₹ 1.75 lakh crores

Dec 25:

17.87%  
of Dom. Adv.

### MSME Portfolio of

~₹ 1.56 lakh crores

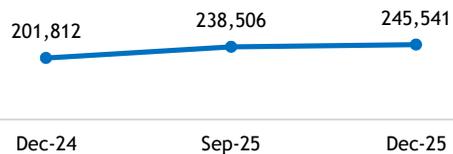
Dec 25:

15.93%  
of Dom. Adv.

₹ in crore

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

#### Retail



₹ in crore

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

#### Agriculture



₹ in crore

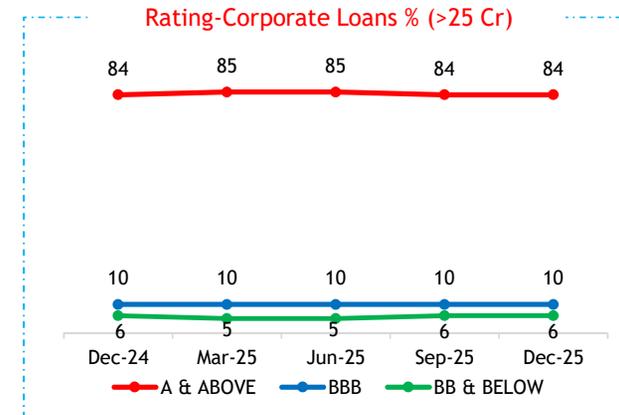
| Particulars       | Dec-24          | Sep-25          | Dec-25         | % Share Dec-25 |
|-------------------|-----------------|-----------------|----------------|----------------|
| Micro             | 64,707          | 80,066          | 84,091         | 53.83          |
| Small             | 42,331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

#### MSME



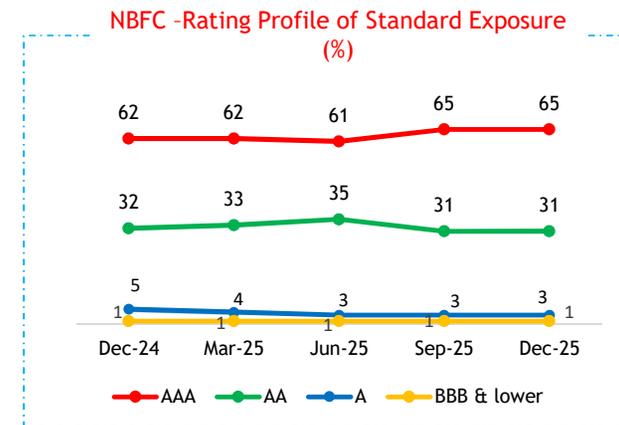
### Credit to Industries

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



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

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



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

## Deposit Growth

₹ in crore

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

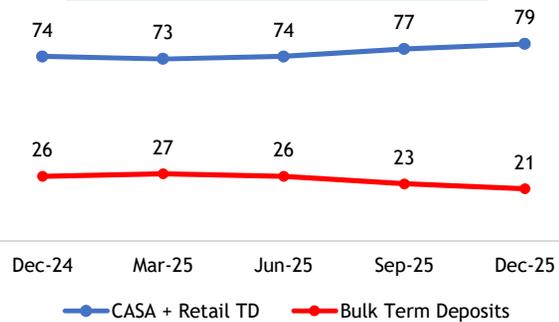
2Y - CAGR

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

Liquidity Position

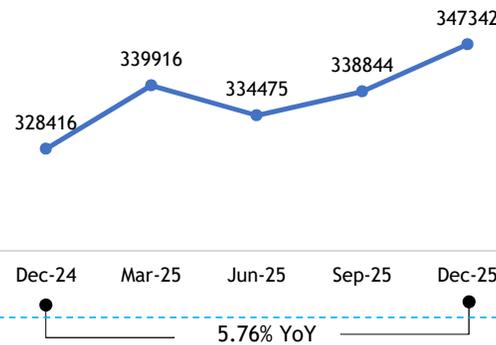
| Particulars | As on 31.12.25 |
|-------------|----------------|
| Avg. LCR    | 123.64 %       |
| NSFR        | 113.44%        |

### Composition of Deposits (%)



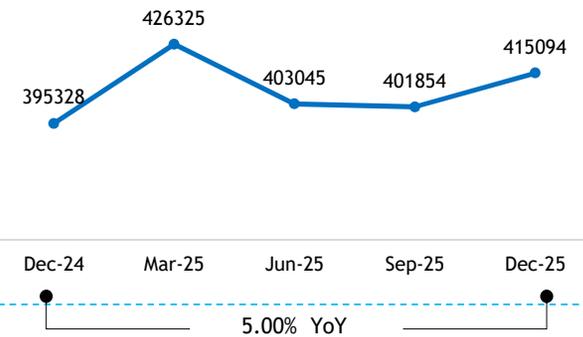
### Savings Deposits

₹ in crore



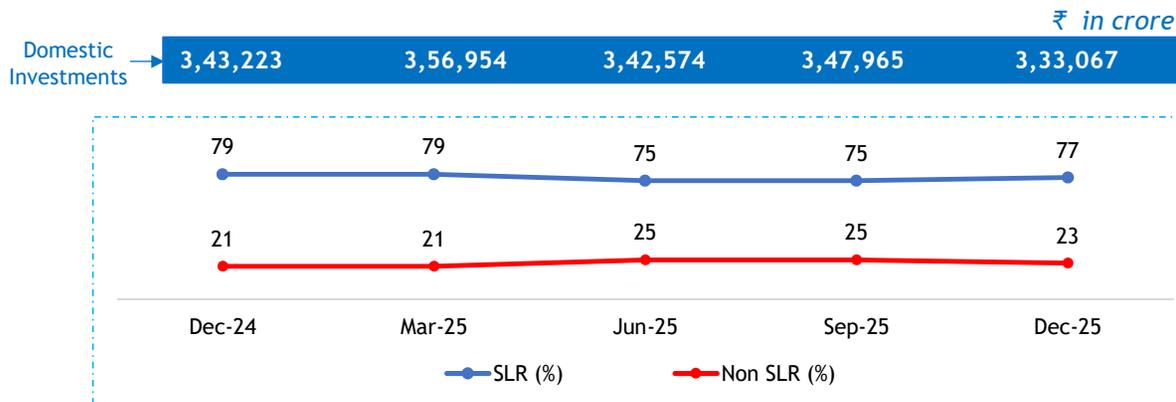
### CASA Deposits

₹ in crore



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

## Investment Portfolio



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

₹ in crore

### Composition of Domestic Investments

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

## Profit & Loss Statement

₹ in crore

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

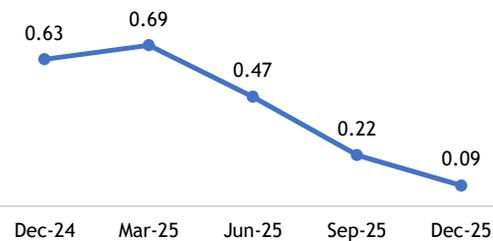
Amounts have been reclassified wherever required to match with current quarter's classification

## Provisions

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

₹ in crore

### Credit Cost (%)



Dec-24(9M)  
0.81%

Dec-25(9M)  
%

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



**Key Ratios**

**CoD (%)**

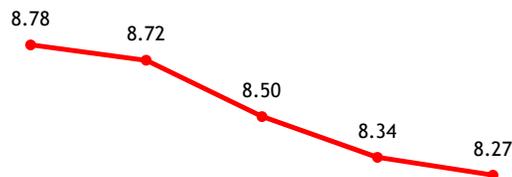


Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
5.49%

Dec-25(9M)  
5.44%

**YoA (%)**



Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
8.73%

Dec-25(9M)  
8.37%

**YoI (%)**



Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
6.90%

Dec-25(9M)  
6.80%

**YoF (%)**

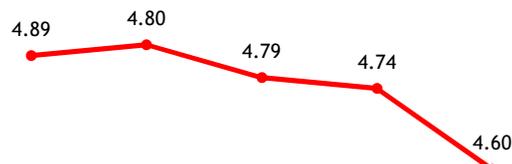


Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
7.49%

Dec-25(9M)  
7.16%

**CoF (%)**

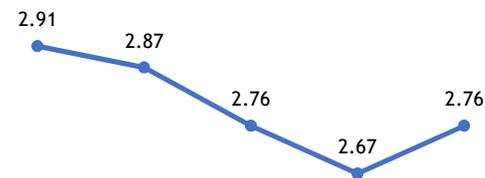


Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
4.86%

Dec-25(9M)  
4.71%

**NIM (%)**



Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
2.94%

Dec-25(9M)  
2.72%

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

**Key Ratios**

**Cost to Income (%)**

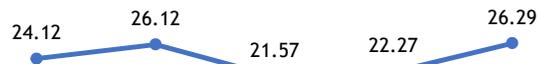


Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
44.25%

Dec-25(9M)  
49.94%

**Earnings per Share (₹)**



Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
22.71

Dec-25(9M)  
23.37

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

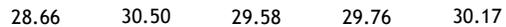
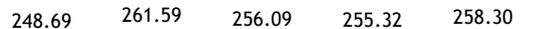


Dec-24(3M) Mar-25(3M) Jun-25(3M) Sep-25(3M) Dec-25(3M)

Dec-24(9M)  
5.30%

Dec-25(9M)  
6.58%

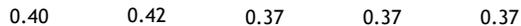
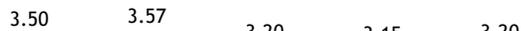
**Business per Branch & Business per Employee**



Dec-24 Mar-25 Jun-25 Sep-25 Dec-25

Business per Branch Business per Employee

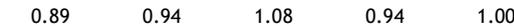
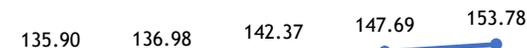
**Operating Profit per Branch & Operating Profit per Employee**



Dec-24 Mar-25 Jun-25 Sep-25 Dec-25

Operating Profit per Branch Operating Profit per Employee

**Book Value per Share & Price to Book Value**



Dec-24 Mar-25 Jun-25 Sep-25 Dec-25

Book Value per Share Price to Book Value

## Movement of NPAs

₹ in crore

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

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

## Sectoral Asset Quality

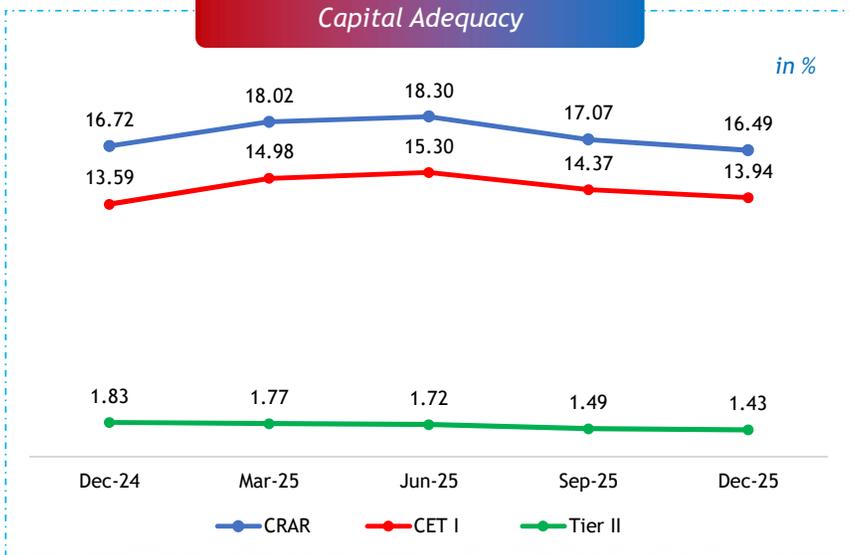
| Segment                    | Slippages During |              |              |              |              | Outstanding NPA as on |               |               |               |               | Sectoral NPA (%) |             |             |             |             |
|----------------------------|------------------|--------------|--------------|------------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

### Sectoral Asset Quality

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

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

### Capital Adequacy



₹ in crore

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

### Rating / Outlook by Rating Agencies

#### Domestic

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

#### International

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

### Board Approved Capital Plan (FY26)

₹ in crore

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

Inclusive Growth

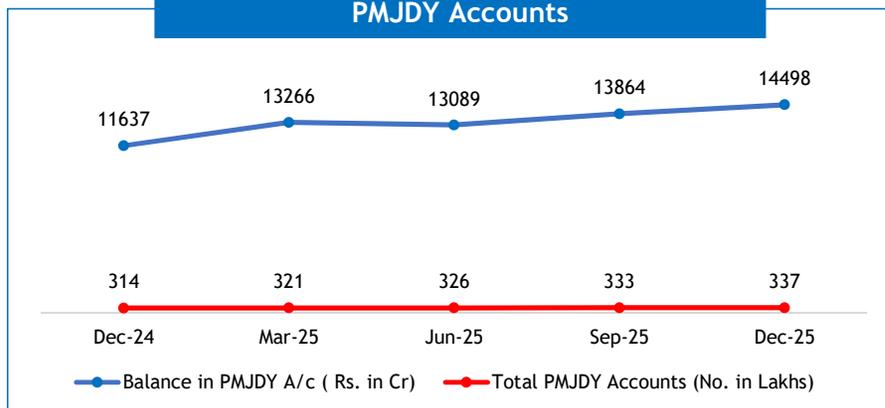
Government Schemes

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

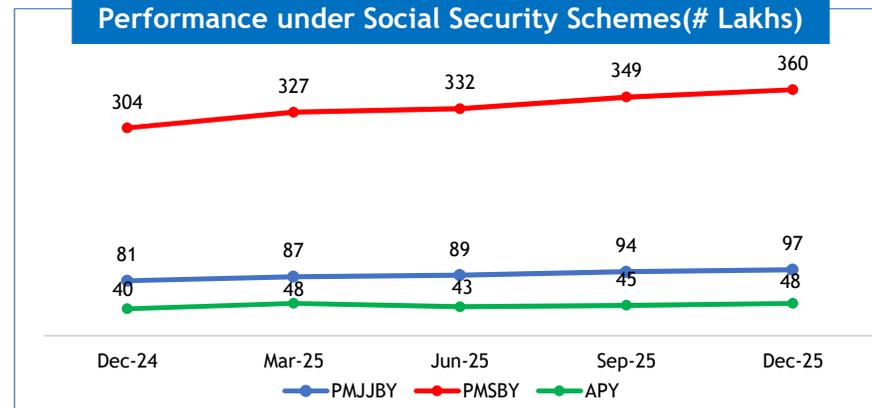
PMSBY & PMJJBY Claim Settlement During 9MFY26

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

PMJDY Accounts



Performance under Social Security Schemes (# Lakhs)



## ESG: Banking for Sustainable Development



### Environmental

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

E



### Social

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

S



### Governance

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

G

## People

### HR & Staff Excellence

### Capacity Building

6,100+

Specialist Officers

Across multiple domains

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

### Employee Wellbeing

- Childcare Support
- Health Check-ups
- Mental Wellness
- Financial Support
- PwD Provisions



### Age Profile

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

Average Age - 39 years

### Accessibility

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

### Professionally Qualified

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



### Sports & Achievements

#### Team Victories

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

#### Players Individual Achievements

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

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



**People - Strategic Training & Leadership**



**Strategic Domain Partnerships**

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

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

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

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



**Leadership & Digital Transformation**

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

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

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

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



**Diversity, Agility & Inclusion**

Fostering an inclusive culture and an adaptable leadership pipeline:

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

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

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

**KEY OUTCOMES**  
 Enhanced Innovation | Robust Leadership Pipeline | Tech-Driven Growth

## Process - Improvement across Bank

### Project Muskan

### Objectives



Process Improvement across Banking Operations



IT Initiatives (Comprehensive Portal & Dash Board) with use of AI, ML & RPA



Risk Mitigated Centralized Reconciliation across Bank

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

## Technology & its Various Dimensions

### Digital Business Platform

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



### Multiple channels 1 Platform

Assisted Portal  
Retail Mobile Banking App  
Business App

### Digital Journeys

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



### 6 new Digital Journeys

(56 Journeys Launched)

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

### Fintech Collaboration

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



### Digital Tool for Third Party Service Providers

Digital Valuation  
Digital Title Search Reports

### Payment Innovations

Innovating Payments in Digital e₹



Cash, but Digital!

Wholesale CBDC  
Retail CBDC  
with programmability

**Technology - Outcome of Initiatives**



**Union EASE App**

**Benefits to Retail Customers**



Dynamic Homepage & access to widgets on Mobile Screen



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



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



Multi-mode Fund Transfer



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



Virtual card for enhanced safety

**Digital Business in Q3 FY 2025-26**

**Digital Lending Journeys**



**₹ 25,200 Cr+**  
Business generated through 15+ lending journeys



**8.69 lakhs+**  
Accounts Renewed/Reviewed

**Digital Liability Journeys**



**7,14,597 A/cs**  
Digital CASA Accounts opened, w/w **7,36,843** Savings Account (D2C & Assisted mode) + **349** Current account (individuals)



**₹ 47 Cr+**  
Business from 3rd party products (MF+Insurance)

**Digital Channels**



**~ 53 lakh+**  
Users Onboarded on new Mobile Banking App



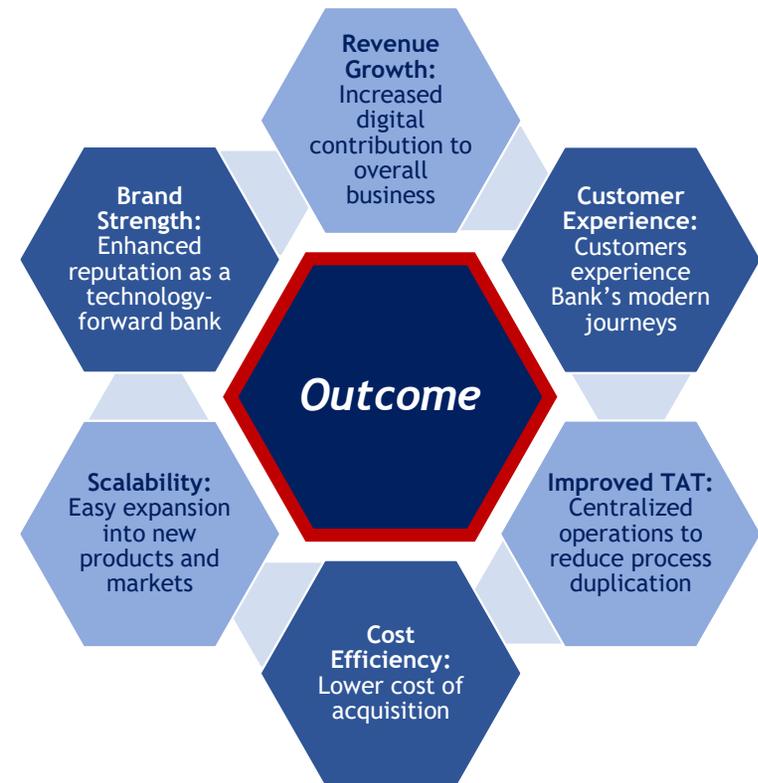
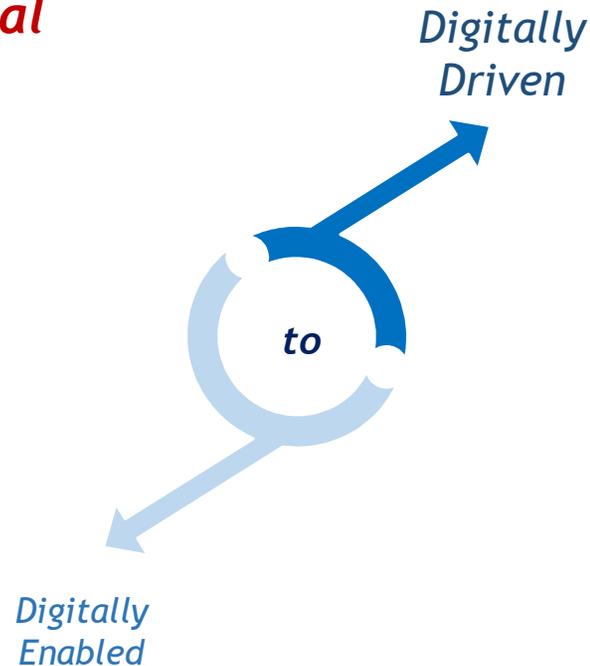
**29,758**  
Users registered on CBDC platform

## Creating a Digital-First Growth Engine

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

### Establishment of a dedicated Digital Business Vertical

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



## Compliance - “Business First, Compliance Always”

➤ **Union Compliance Package:** Union Compliance package has been developed as a real time Dashboard and monitoring tool for submission of various Regulatory, Government, IBA and Miscellaneous Queries and information sought with monitoring of TAT for each and every compliance item.

➤ Creation of **Data Protection Office** in compliance with **DPDPA-2023**.

➤ **Individual Compliance Package:** Individual Level Compliance package was enabled as part of EASE Reform Agenda towards a transformative shift from Unit Level compliance to Individual Level Compliance.

➤ Independent Credit Monitoring Vertical, improved **EWS System and Market Intelligence**.

➤ First Public Sector Bank in India to achieve **ISO 31000:2018 Assurance**, reinforcing its commitment to robust risk governance and global best practices.

➤ Strengthened Cyber Security and Cyber resilience.

➤ Improved Customer Relationship Management and Grievance Redressal System through **CRM Edge** and State of art digital contact center.

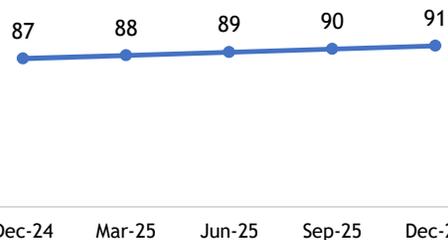
➤ Customer Data Protection and Confidentiality and Accessibility Standards.



### Digital Footprints

(No. in Lakhs)

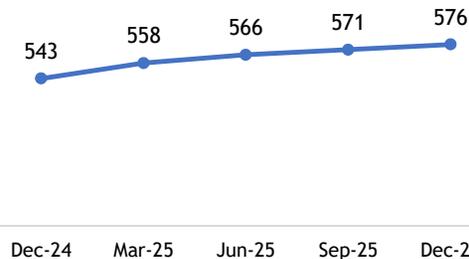
#### Net Banking Users (Retail)



#### Net Banking Users (Corporate)



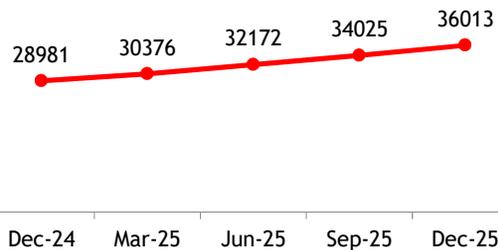
#### Debit Card Users



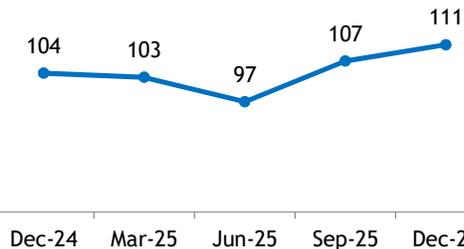
### Volume of Transactions (Q-o-Q)

(No. in Lakhs)

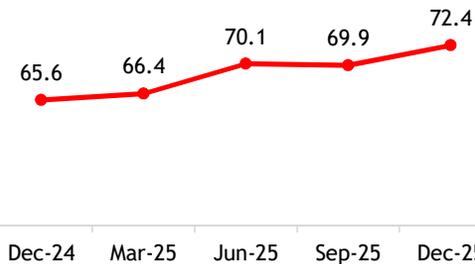
#### Mobile Banking & UPI



#### Internet Banking



#### Credit Cards



## Cyber Security Governance, Achievements & Recent Developments



## Cyber Security Achievements & Recent Developments

Next Generation Security operations centre(NGSOC)

Cyber Security Center of Excellence (CCoE)

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

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

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

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

Runner Up IBA CISO Summit -Best IT Risk Management 2025

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

### Customer Awareness Initiatives

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

## Subsidiaries & Joint Ventures

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



First Position in Highest Number of Credit Guarantee Coverages by CGTMSE



APEX India Training Excellence Award By APEX India Foundation in Q3FY26



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



APEX India HR Excellence Award By APEX India Foundation



#### Disclaimer

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.

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