यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking

Press Release

Financial Results for the Quarter ended June 30, 2026

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter ended June 30, 2026.

Key Highlights in Q1FY27

1. **Financial Performance:**

Net Profit of the Bank stood at Rs. 5,332 Crores during Q1FY27. Interest income of Bank stood at Rs. 27,203 Crores during Q1FY27.

2. **Business Growth:**

Total Business of the Bank increased by 7.46% YoY, wherein Gross Advances increased by 12.50% YoY & Total Deposit grew by 3.50% YoY. Bank has a total Business of Rs. 23,79,697 Crores as on June 30, 2026.

3. **Deposit Growth:**

Global deposits have increased by 3.50% YoY. Bank now has total deposits base of Rs. 12,83,366 Crores as on June 30, 2026.

4. **Growth in Retail, Agri and MSME (RAM) segments:**

RAM Segment of the Bank increased by 11.56% YoY, with in which 12.06% growth in Retail and 16.49% growth in MSME advances is achieved on YoY basis. RAM advances as a percent of Domestic Advances stood at 57.31%.

5. **Reduction in NPA:**

Gross NPA (%) reduced by 87 bps on YoY basis to 2.65% and Net NPA (%) reduced by 15 bps on YoY basis to 0.47% as on 30.06.2026.

6. **Strong Capital Ratios:**

CRAR stood at 18.46% as on 30.06.2026. CET-1 ratio improved from 15.30% as on 30.06.2025 to 16.38% as on 30.06.2026.

7. **Returns:**

Bank's Return on Assets & Return on Equity stands at 1.36% and 17.23% respectively during Q1FY27.

Key Summary of Results

Particulars	Quarterly				
	Jun-25 (Q)	Mar-26 (Q)	Jun-26 (Q)	QoQ (%)	YoY (%)
Total Business	22,14,422	23,85,502	23,79,697	-0.24	7.46
Global Deposits	12,39,933	13,06,891	12,83,366	-1.80	3.50
Current	68,570	84,087	73,989	-12.01	7.90
Savings	3,34,475	3,75,990	3,76,316	0.09	12.51
CASA	4,03,045	4,60,077	4,50,305	-2.12	11.73
CASA (%)	32.51	35.20	35.09	-11	258
CD Ratio (%)	79.17	83.27	86.10	283	693
Retail	2,29,040	2,53,083	2,56,653	1.41	12.06
Agriculture	1,71,606	1,83,394	1,83,184	-0.11	6.75
MSME	1,44,441	1,62,007	1,68,258	3.86	16.49
RAM Advances	5,45,087	5,98,484	6,08,095	1.61	11.56
Gross Advances	9,74,489	10,78,611	10,96,331	1.64	12.50
Earnings					
Interest Income	26,919	26,439	27,203	2.89	1.05
Non Interest Income	4,486	5,412	4,603	-14.95	2.61
Interest Expenditure	17,807	17,033	17,166	0.78	-3.60
Operating Expenses	6,690	6,863	6,638	-3.28	-0.78
Net Interest Income	9,113	9,406	10,037	6.71	10.15
Operating Profit	6,909	7,955	8,003	0.59	15.83
Net Profit	4,116	5,316	5,332	0.31	29.57
Ratios					
NIM (%)	2.76	2.64	2.80	16	4
Cost of Deposits (%)	5.53	5.23	5.05	-18	-48
Yield on Advances (%)	8.50	7.98	7.90	-8	-60
Cost to Income Ratio (%)	49.19	46.31	45.34	-97	-385
RoA (%)	1.11	1.36	1.36	0	25
RoE (%)	15.15	18.04	17.23	-81	208
Gross NPA (%)	3.52	2.82	2.65	-17	-87
Net NPA (%)	0.62	0.48	0.47	-1	-15
PCR (%)	94.65	95.03	95.05	2	40
Credit Cost (%)	0.47	0.16	0.38	22	-9
CET-1 (%)	15.30	15.69	16.38	69	108
CRAR (%)	18.30	18.10	18.46	36	16

Network:

- 8,700 Branches including foreign branches
- 8,758 ATMs
- 28,629 BC Points
- 138 MLPs (MSME Loan Points)
- 143 RLPs (Retail Loan Points)
- 117 Union MSME First Branches
- 1,671 Gold Loan Points
- 11 LCBs & 38 MCBs
- 3 SAMBs & 28 ARBs

Financial Inclusion schemes:

Financial Inclusion schemes launched by GOI with an aim to eliminate barriers and provide economically priced financial services to the less accessible sections of the society through government-backed schemes like PMJJBY, PMSBY, PMJDY and APY.

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**

  This is a Government- backed insurance scheme; where 2.23 lakhs new enrollments were done by the Bank for the quarter ended June 30, 2026.

- **Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

  This is Government- backed accidental insurance scheme; where 6.70 lakhs new enrollments were done by the Bank for the quarter ended June 30, 2026.

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):**

  Our Bank is instrumental in opening 3.45 Crores accounts under PMJDY Scheme with balance of Rs. 15,943 Crores as on 30.06.2026. The corresponding figure was 3.26 Crores account with balance of Rs. 13,089 Crores as on 30.06.2025.

- **Atal Pension Yojana (APY):**

  APY is a pension scheme, primarily targeted at the individuals working in unorganized sector, 2.39 lakh new enrollments were done by Bank for the quarter ended June 30, 2026.

- **Union Nari Shakti Scheme for Women Entrepreneurs**:

  Sanctioned 1,817 Applications for Rs.321 Crores during Q1FY27

- **Credit facility towards Green initiatives: -**

  1) **Renewable Energy Sector: -**Sanctioned Rs. 34,363 crores as on 30.06.2026
  2) **Union Green Vehicle: -**Sanctioned amount Rs. 2,819 Crores as on 30.06.2026

Date: **July 15, 2026**
Place: Mumbai