

**Press Release**

**Financial Results for the Quarter ended September 30, 2025**

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter ended September 30, 2025.

**Key Highlights in Q2FY26**

**1. Financial Performance:**

Net Profit of the Bank stood at Rs. 4,249 Crores during Q2FY26. Interest income of Bank stood at Rs. 26,650 Crores during Q2FY26.

**2. Business Growth:**

Total Business of the Bank increased by 3.24% YoY, wherein Gross Advances increased by 4.99% YoY & Total Deposit grew by 1.90% YoY. Bank has a total Business of Rs. 22,09,828 Crores as on September 30, 2025.

**3. Deposit Growth:**

Global deposits have increased by 1.90% YoY. Bank now has total deposits base of Rs. 12,34,621 Crores as on September 30, 2025.

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

RAM Segment of the Bank increased by 8.14% YoY, with in which 23.98% growth in Retail and 14.88% growth in MSME advances is achieved on YoY basis. RAM advances as a percent of Domestic Advances stood at 58.83%.

**5. Reduction in NPA:**

Gross NPA (%) reduced by 107 bps on YoY basis to 3.29% and Net NPA (%) reduced by 43 bps on YoY basis to 0.55% as on 30.09.2025.

**6. Strong Capital Ratios:**

CRAR stood at 17.07% as on 30.09.2025. CET-1 ratio improved from 13.88% as on 30.09.2024 to 14.37% as on 30.09.2025.

**7. Returns:**

Bank's Return on Assets & Return on Equity stands at 1.16% and 15.08% respectively during Q2FY26.

**Key Summary of Results**

Particulars	Quarterly			Half Yearly		
	Jun-25 (Q)	Sep-25 (Q)	QoQ (%) / bps	Sep-24 (6M)	Sep-25 (6M)	YoY (%) / bps
Total Business	22,14,422	22,09,828	-0.21	21,40,435	22,09,828	3.24
Global Deposits	12,39,933	12,34,621	-0.43	12,11,603	12,34,621	1.90
Current	68,570	63,010	-8.11	67,906	63,010	-7.21
Savings	3,34,475	3,38,844	1.31	3,28,389	3,38,844	3.18
CASA	4,03,045	4,01,854	-0.30	3,96,295	4,01,854	1.40
CASA (%) -domestic	32.52	32.56	4	32.72	32.56	-16
CD Ratio (%)	79.17	79.67	50	76.80	79.67	287
Retail	2,29,040	2,38,506	4.13	1,92,375	2,38,506	23.98
Agriculture	1,71,606	1,68,405	-1.87	1,91,913	1,68,405	-12.25
MSME	1,44,441	1,47,395	2.05	1,28,301	1,47,395	14.88
RAM Advances	5,45,087	5,54,306	1.69	5,12,589	5,54,306	8.14
Gross Advances	9,74,489	9,75,207	0.07	9,28,832	9,75,207	4.99
<b>Earnings</b>						
Interest Income	27,296	26,650	-2.36	53,073	53,946	1.64
Non-Interest Income	4,486	4,996	11.37	9,837	9,482	-3.62
Interest Expenditure	18,183	17,838	-1.90	34,613	36,021	4.07
Operating Expenses	6,690	6,994	4.55	12,399	13,684	10.37
Net Interest Income	9,113	8,812	-3.29	18,459	17,925	-2.90
Operating Profit	6,909	6,814	-1.37	15,898	13,723	-13.68
Net Profit	4,116	4,249	3.25	8,399	8,365	-0.40
<b>Ratios</b>						
NIM (%)	2.76	2.67	-9	2.97	2.71	-26
Cost of Deposits (%)	5.53	5.48	-5	5.43	5.50	7
Yield on Advances (%)	8.50	8.34	-16	8.71	8.42	-29
Cost to Income Ratio (%)	49.19	50.65	146	43.82	49.93	611
RoA (%)	1.11	1.16	5	1.20	1.13	-7
RoE (%)	15.15	15.08	-7	16.99	14.84	-215
Gross NPA (%)	3.52	3.29	-23	4.36	3.29	-107
Net NPA (%)	0.62	0.55	-7	0.98	0.55	-43
PCR (%)	94.65	95.13	48	92.79	95.13	234
Credit Cost (%)	0.47	0.22	-25	0.91	0.34	-57
CET-1 (%)	15.30	14.37	-93	13.88	14.37	49
CRAR (%)	18.30	17.07	-123	17.13	17.07	-6

**Network:**

-  8,655 Branches including foreign branches
-  9,064 ATMs
-  25,777 BC Points
-  138 MLPs (MSME Loan Points)
-  143 RLPs (Retail Loan Points)
-  70 ALPs (Agriculture Loan Points)
-  113 Union MSME First Branches
-  1,675 Gold Loan Points
-  12 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 5.12 lakhs new enrollments were done by the Bank for the quarter ended September 30, 2025.

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

This is Government- backed accidental insurance scheme; where 17.86 lakhs new enrollments were done by the Bank for the quarter ended September 30, 2025.

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

Our bank is instrumental in opening 3.33 Crores accounts under PMJDY Scheme with balance of Rs. 13,864 Crores as on 30.09.2025. The corresponding figure was 3.08 Crores account with balance of Rs. 10,929 Crores as on 30.09.2024.

 **Atal Pension Yojana (APY):**

APY is a pension scheme, primarily targeted at the individuals working in unorganized sector, 2.70 lakh new enrollments were done by Bank for the quarter ended September 30, 2025.

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

Sanctioned 4,086 Applications for Rs.724 crores during Q2FY26

 **Credit facility towards Green initiatives: -**

- 1) **Renewable Energy Sector:** -Sanctioned Rs. 32,520 crores as on 30.09.2025
- 2) **Union Green Miles:** -Sanctioned amount Rs. 1,318 crores as on 30.09.2025

Date: October 30, 2025

Place: Mumbai