



350+ Services



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यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम



Union Bank of India
A Government of India Undertaking

Investor Presentation

Financial Results Q1FY25



e-Rupee



Women Empowerment
(only PSB to have Women's Hockey Team)



Scan to know more



Digital KCC



ESG Initiatives



Union SWAR
(Employee Wellness Program)



Automatic Payment

Uni Pay Plus



@unionbankofindia



@UnionBankTweets



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@UnionBankofIndiaUtube



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@unionbankinsta



Global Business mix - ₹ 21.36 Trillion

- Advances: ₹ 9.12 Trillion
- Deposits : ₹ 12.24 Trillion



8,473 Branches & 9,342 ATMs

Branches Share

- Rural (30%)
- Semi-urban (29%)
- Urban (20%)
- Metro (21%)



- Overseas Branches in Dubai & Sydney
- Banking subsidiary in London, United Kingdom
- JV in India International Bank (Malaysia)



20,600+ Business Correspondents



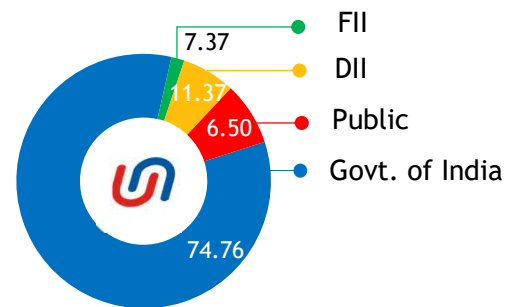
75,200+ Employees



5th Largest PSB in Business Mix*

9.4% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



135 MSME Loan Points



98 Union MSME First Branches



138 Retail Loan Points & 54 Agriculture Loan Points



1,685 Gold Loan Points




6 SAMBs & 30 ARBs



16 LCBs & 37 MCBs

*As of Mar-24

Guidance vs Actuals

Key Parameters	Mar-25 (Guidance)	Jun-24 (Actual)
 Advances Growth (YoY)	11 - 13 %	11.46%
 Deposits Growth (YoY)	9 - 11 %	8.52%
 NIM %	2.8 - 3.0 %	3.05%
 GNPA %	< 4.00 %	4.54%
 Slippages	~ ₹ 11,500 Cr	₹ 2,318 Cr
 Recovery	~ ₹ 16,000 Cr	₹ 3,368 Cr

Strong Operating Performance (Q1FY25)

Deposits



8.52% YoY

Deposit growth

Advances



11.46% YoY

Consistent & Sustained Credit Growth

RAM



14.53% YoY

Robust growth in RAM advances

Capital



CRAR 17.02%

CET-I 13.81%

Improved by 107 bps YoY
Improved by 147 bps YoY

Asset Quality



GNPA 4.54%

NNPA 0.90%

PCR 93.49%

Improved by 280 bps YoY
Improved by 68 bps YoY
Improved by 263 bps YoY

Operating Profit



₹ 7,785 Cr

Increased by 8.44% YoY

Net Profit



₹ 3,679 Cr

Increased by 13.68% YoY

Margin



NII ₹ 9,412 Cr

NIM% 3.05%

Increased by 6.47% YoY
NIM 3.13% (Jun-23)

Efficiency



Credit Cost 0.73%

Improved by 24 bps YoY

Profitability



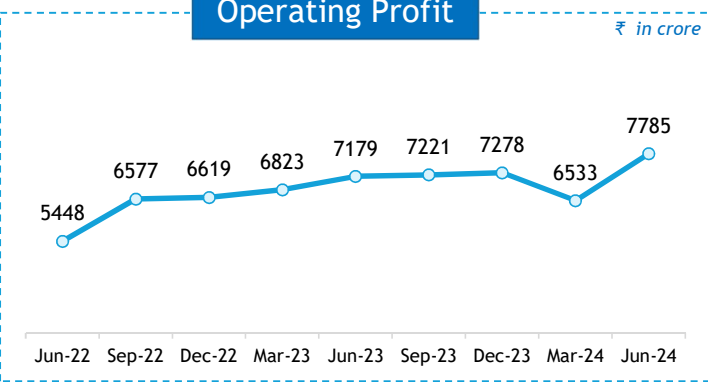
RoA 1.06%

RoE 15.70%

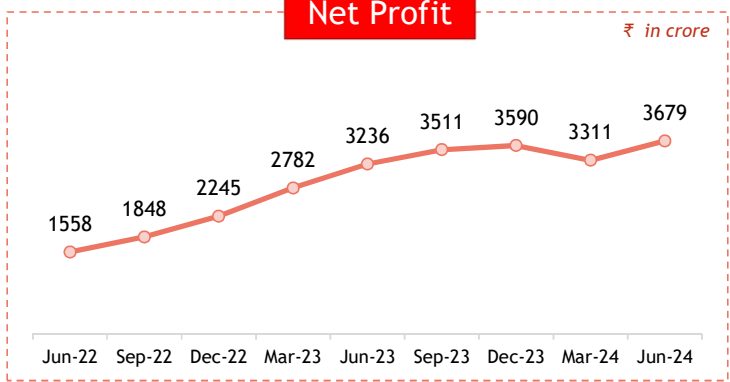
Improved by 6 bps YoY
RoE 18.97% (Jun-23)

Profitability

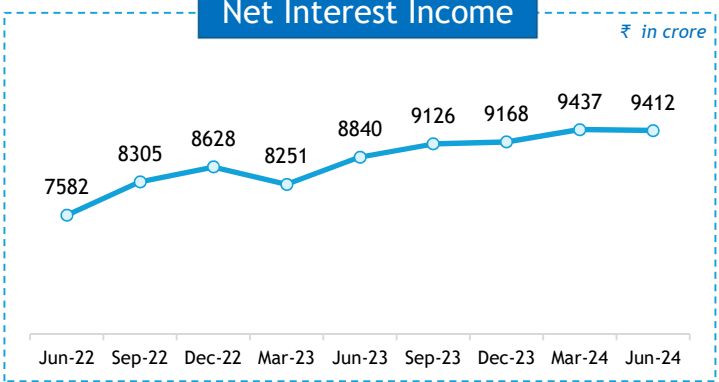
Operating Profit



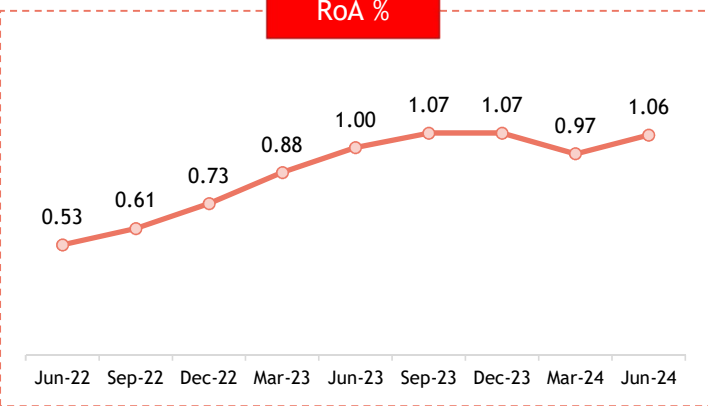
Net Profit



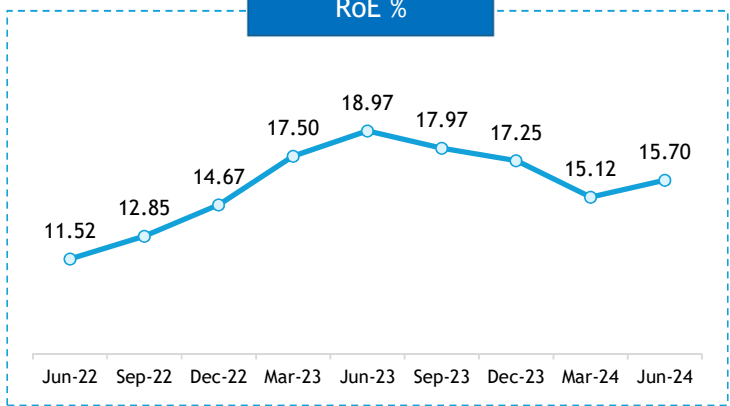
Net Interest Income



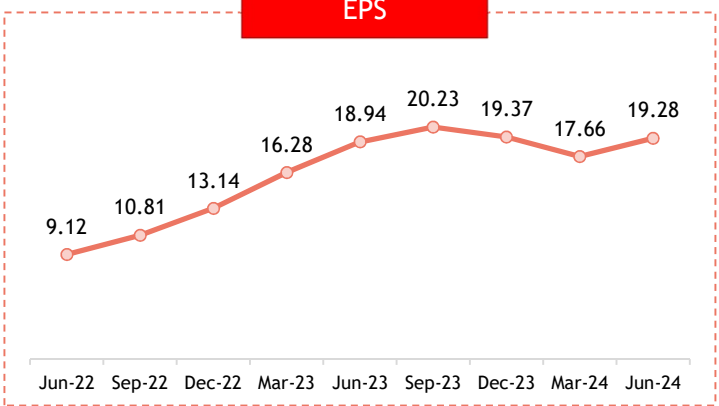
RoA %



RoE %



EPS

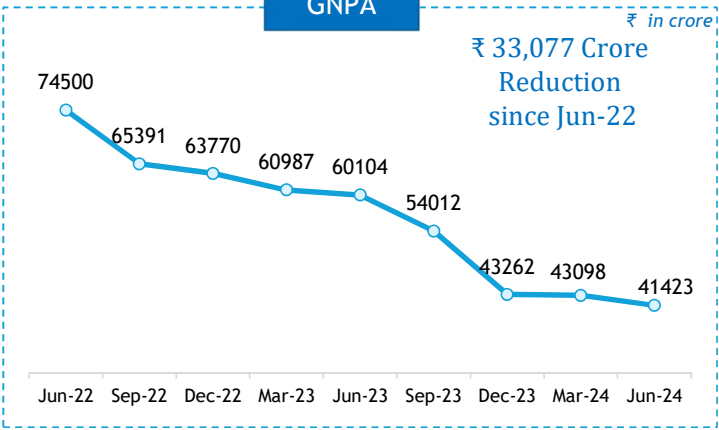


Operating Profit & Net Profit lower in Mar-24 due to one-time impact of bipartite settlement retirement benefits.

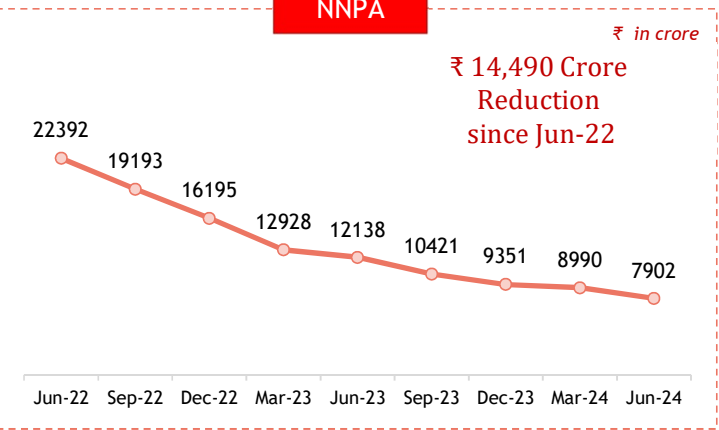
₹ in crore

Asset Quality

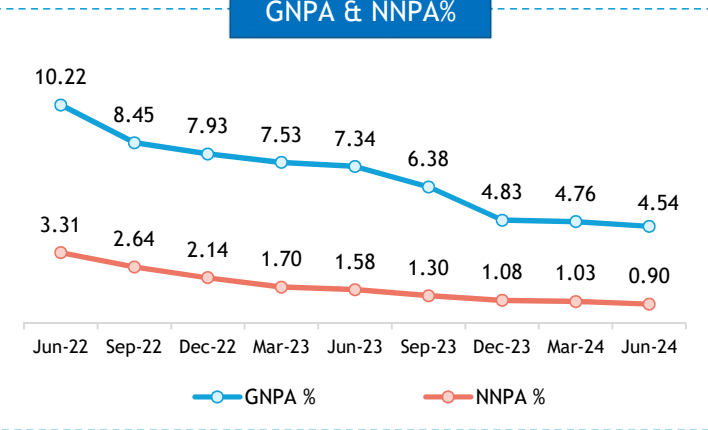
GNPA



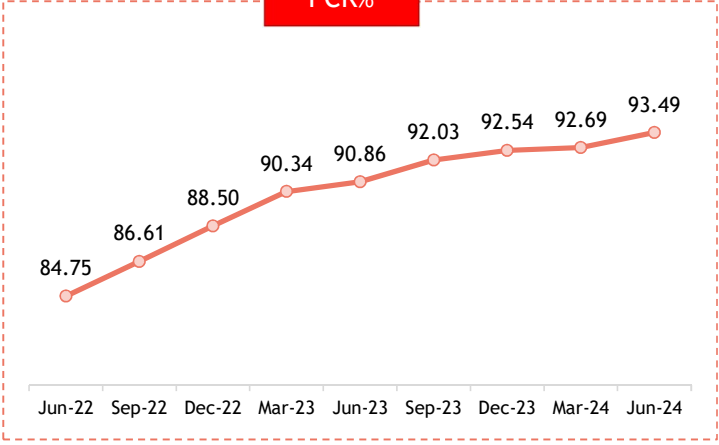
NNPA



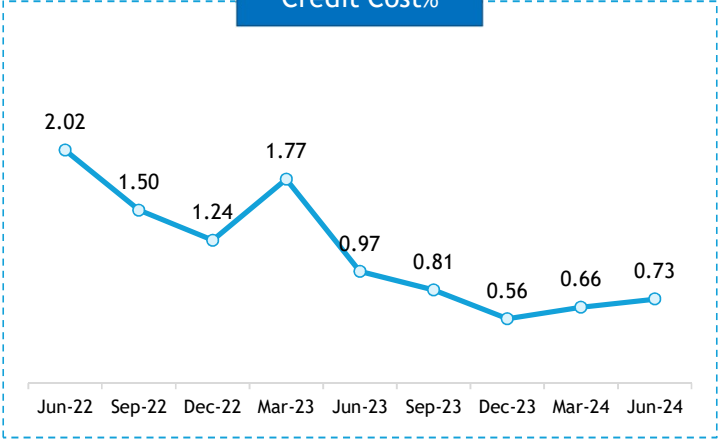
GNPA & NNPA%



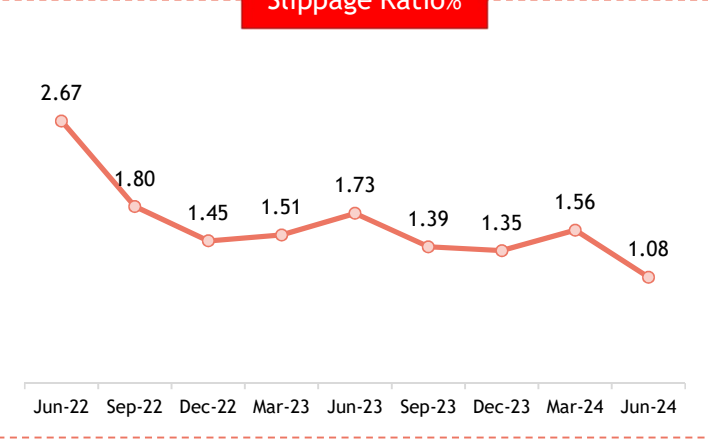
PCR%



Credit Cost%



Slippage Ratio%



₹ in crore

Robust & diversified Credit Growth

Particulars	Jun-23	Mar-24	Jun-24	YoY(%)
Gross Advances	8,18,457	9,04,884	9,12,214	11.46
- Domestic	7,93,448	8,73,632	8,78,797	10.76
- Overseas	25,009	31,252	33,417	33.62

Particulars	Jun-23	Mar-24	Jun-24	YoY(%)
Retail	1,62,373	1,77,488	1,82,316	12.28
Agriculture	1,53,615	1,83,833	1,88,939	23.00
MSME	1,27,745	1,35,748	1,36,951	7.21
LC & Others	3,74,724	4,07,815	4,04,008	7.81

Consistent & sustained growth

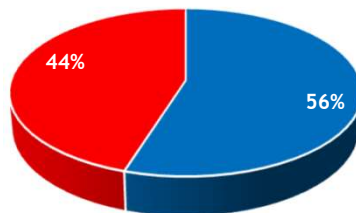
Credit / Deposit Ratio

Global	76.41%
Domestic	73.63%

2Y - CAGR

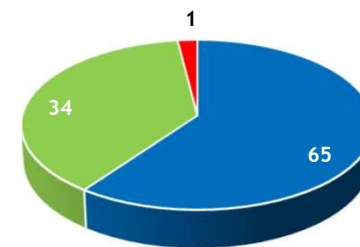
Advances	11.9%
RAM	14.7%
Corporate	8.6%

Composition%



■ RAM ■ LC & Others

Retail-Bureau Scores (%)



■ >=750 ■ 700-749 ■ <700

Credit Growth- RAM

Retail Portfolio of

~₹ **1.82** lakh crores

Jun 24:

20.7%

of Dom. Adv.

₹ in crore

Particulars	Jun-23	Jun-24	% Share Jun-24
Home Loans	80,570	88,391	48.48
Vehicle Loans	16,840	20,965	11.50
Education Loans	9,829	14,268	7.83
Mortgage Loans	14,280	15,192	8.33
Others	40,854	43,500	23.86
Total Retail	1,62,373	1,82,316	100.00

Agri Portfolio of

~₹ **1.89** lakh crores

Jun 24:

21.5%

of Dom. Adv.

₹ in crore

Particulars	Jun-23	Jun-24	% Share Jun-24
Farm Credit (Crop, Investment & Allied)	1,17,168	1,42,815	75.59
Agri Ancillary Activities	32,774	41,896	22.17
Agri Infrastructure	3,673	4,228	2.24
Total Agri	1,53,615	1,88,939	100.00

MSME Portfolio of

~₹ **1.37** lakh crores

Jun 24:

15.6%

of Dom. Adv.

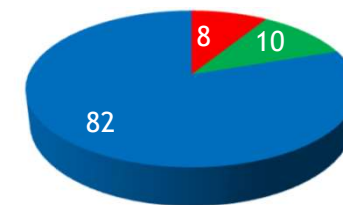
₹ in crore

Particulars	Jun-23	Jun-24	% Share Jun-24
Micro	66,108	72,791	53.15
Small	38,838	40,897	29.86
Medium	22,800	23,263	16.99
Total MSME	1,27,745	1,36,951	100.00

Credit to Industries

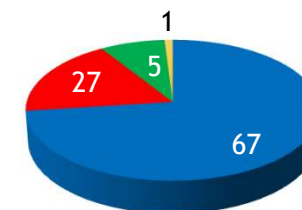
S. No.	Sectors	(% Share in Domestic Advances)			
		Jun-23		Jun-24	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	92,951	11.71	90,611	10.31
2	NBFCs and HFCs	1,07,795	13.59	1,20,065	13.66
	- HFCs	34,982	-	33,204	-
	- PSU & PSU Backed NBFCs	34,176	-	30,612	-
	- Pvt. NBFCs	38,637	-	56,249	-
3	Basic Metals	24,039	3.03	25,884	2.95
4	Petroleum/Coal/Nuclear	8,044	1.01	10,297	1.17
5	Food Processing	22,585	2.85	29,180	3.32
6	Chemical & Chemical Products	17,971	2.26	13,526	1.54
7	Textiles	16,884	2.13	16,666	1.90
	Total (1 to 7)	2,90,269	36.58	3,06,229	34.85

Rating-Corporate Loans (>25 Cr)



■ BB & Below ■ BBB ■ A & Above

NBFC -Rating Profile of Standard Exposure (%)



■ AAA ■ AA ■ A ■ BBB & Lower

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

i)	-Power	39,311	-	38,061	-
	-Renewable Energy	7,186	-	11,430	-
	w/w Wind	486	-	97	-
	Solar	5,271	-	7,375	-
	-Thermal	20,427	-	15,591	-
	-Govt. PSU (Power)	25,810	-	26,427	-
	-Non-PSU (Power)	13,501	-	11,634	-
ii)	-Road	20,251	-	24,085	-
	- HAM	4,074	-	8,527	-

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

₹ in crore

Deposit Growth

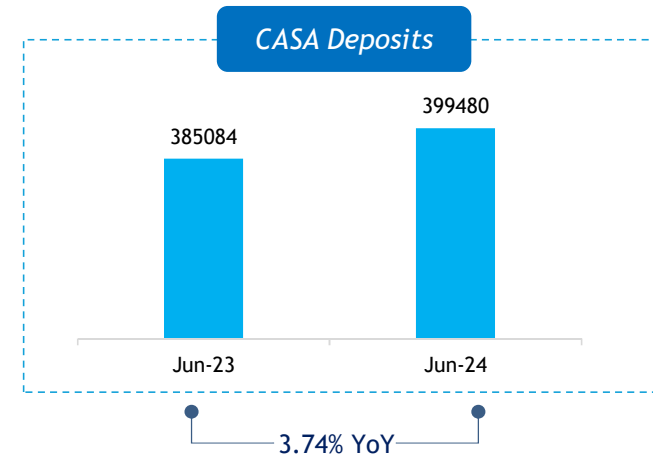
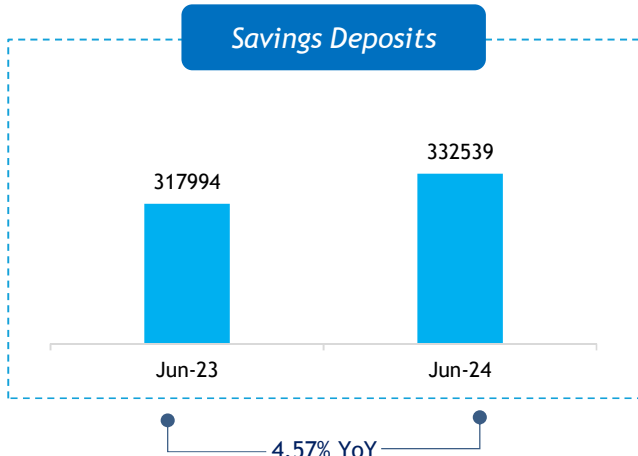
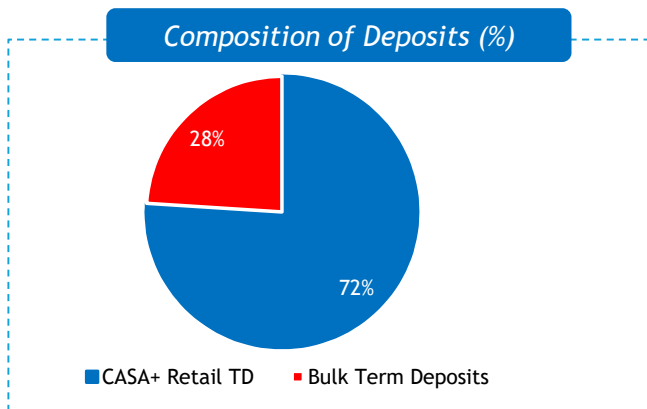
Particulars	Jun-23	Mar-24	Jun-24	Y-o-Y(%)
Total Deposits	11,28,052	12,21,528	12,24,191	8.52
- Domestic Deposits	11,12,887	11,99,197	11,96,168	7.48
- CASA(%) Domestic	34.60	34.20	33.40	-120 bps

2Y - CAGR

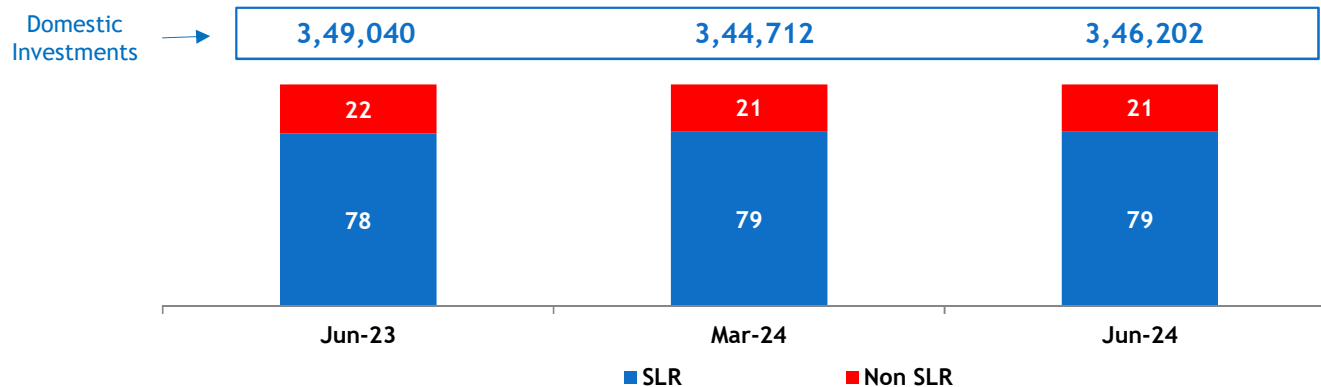
Global Deposits	11.0%
Domestic Deposits	9.8%

Liquidity Position

Particulars	As on 30.06.24
Avg. LCR	138.45%
NSFR	129.83%



Investment Portfolio



Particulars (Domestic)	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24
	₹ in crore			M-Duration (%)		
Available for Sale	80,934	68,668	24,331	1.19	2.27	2.41
-SLR	53,402	43,685	14,496	0.71	2.00	3.21
-NON SLR	27,532	24,983	9,835	2.69	3.13	1.27

Composition of Domestic Investments		
Category	Jun-23	Jun-24
SLR Investments	2,73,407	2,73,987
Non-SLR Investments	75,633	72,215
W/w		
Commercial Paper	4,595	2,835
Certificate of Deposits	2,366	1,262
Mutual Funds	605	414
Shares	5,025	6,620
Bonds & Debentures	58,656	58,073
Others	4,387	3,010
Total Investments	3,49,040	3,46,202

Profit & Loss Statement

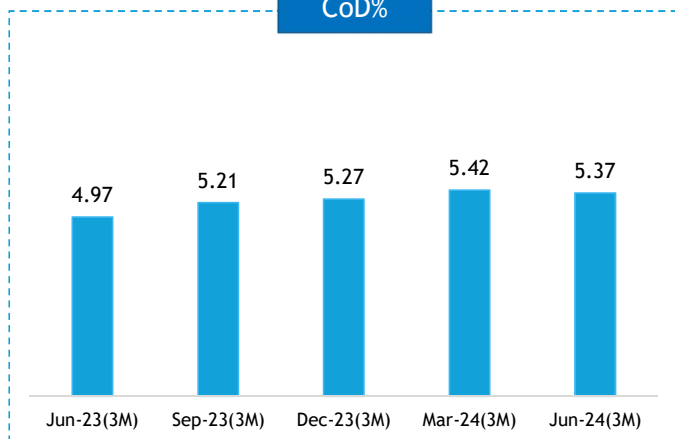
Parameter	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Mar-24 (3M)	Jun-24 (3M)	Y-o-Y%	Q-o-Q%
Interest Income	23,478	24,587	25,363	26,350	26,364	12.29	0.05
Interest Expense	14,638	15,461	16,195	16,913	16,952	15.81	0.23
Net. Interest Income	8,840	9,126	9,168	9,437	9,412	6.47	-0.26
Non-Interest Income	3,903	3,695	3,774	4,707	4,509	15.53	-4.21
- Fee based Income	2,133	1,903	2,132	2,013	2,868	34.46	42.47
w/w Processing charges	278	417	361	447	317	14.03	-29.08
Comm. On Insurance Business	56	90	97	110	94	67.86	-14.55
Fee received on PSLC Certificate	550	32	-	-	955	73.64	-
Comm. On CMS	106	118	233	172	165	55.66	-4.07
- Treasury Income	775	681	611	783	700	-9.68	-10.60
w/w Profit on Sale of Investments	545	251	359	483	413	-24.22	-14.49
Exchange Profit	261	234	285	138	197	-24.52	42.75
- Recovery in W/O	692	856	1,026	1,414	954	37.86	-32.53
- Income Tax Refund	303	255	6	497	-	-	-
Operating Income	12,743	12,821	12,942	14,144	13,921	9.24	-1.58
Operating Expenses	5,564	5,600	5,665	7,611	6,136	10.28	-19.38
Operating Profit	7,179	7,221	7,278	6,533	7,785	8.44	19.16
Provisions	3,943	3,709	3,688	3,222	4,106	4.13	27.44
Net Profit	3,236	3,511	3,590	3,311	3,679	13.68	11.11

Provisions

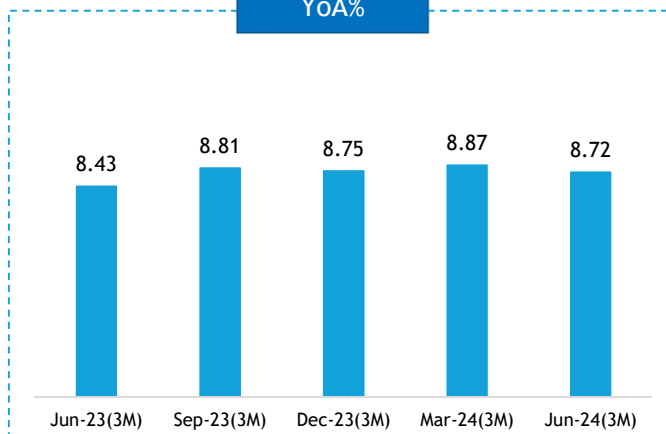
Parameter	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Mar-24 (3M)	Mar-24 (12M)	Jun-24 (3M)
NPAs	1,984	1,691	1,226	1,485	6,387	1,651
Provision on Non Performing Investments	-107	-124	94	-219	-355	-300
Standard Assets	56	196	414	30	700	1,296
Taxation (including Deferred Tax Assets)	1,938	1,942	1,940	1,963	7,782	1,351
Others	72	4	14	-37	48	108
Total	3,943	3,709	3,688	3,222	14,562	4,106
Credit Cost(%)	0.97	0.81	0.56	0.66	0.74	0.73

Key Ratios

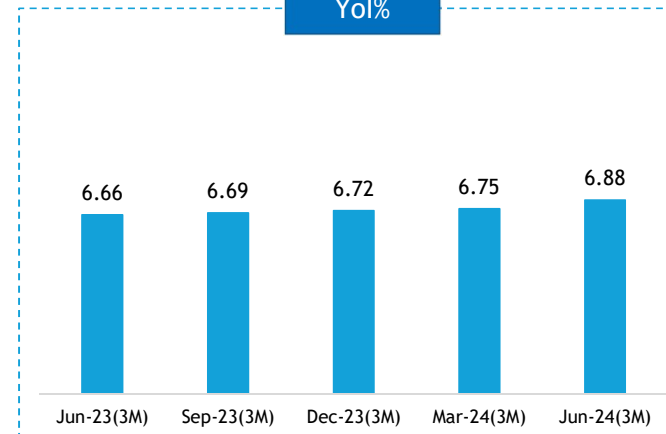
CoD%



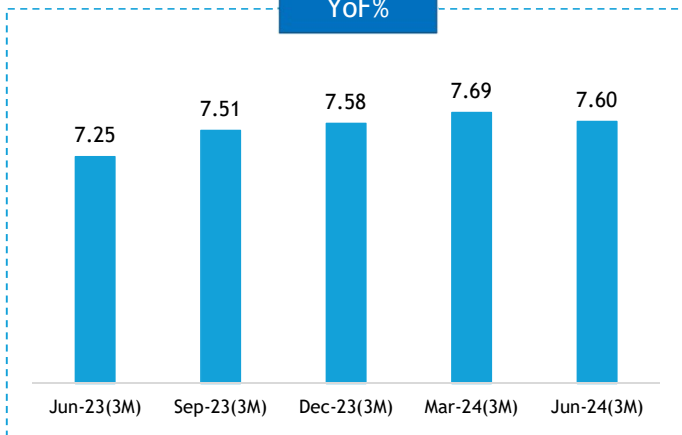
YoA%



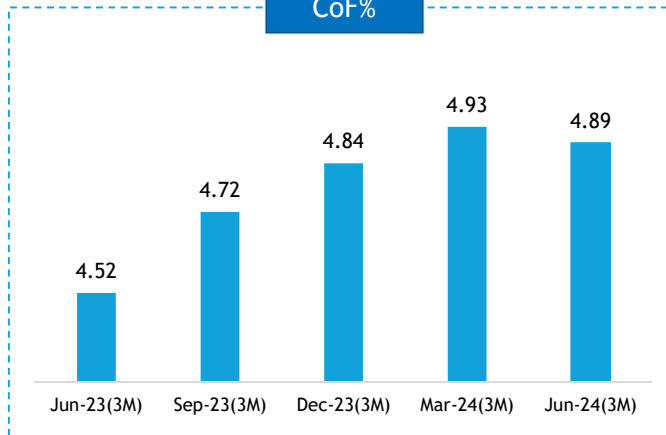
YoI%



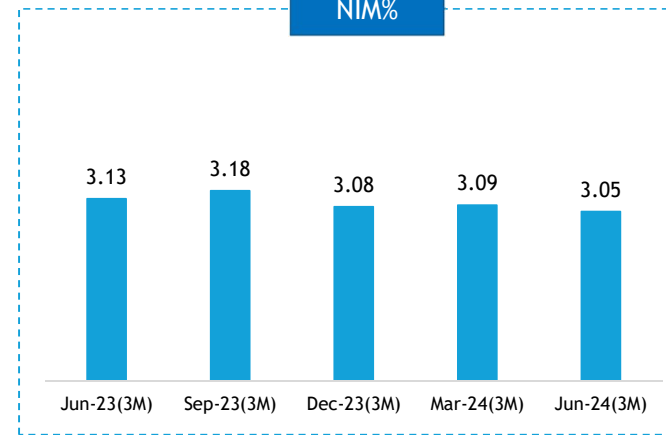
YoF%



CoF%

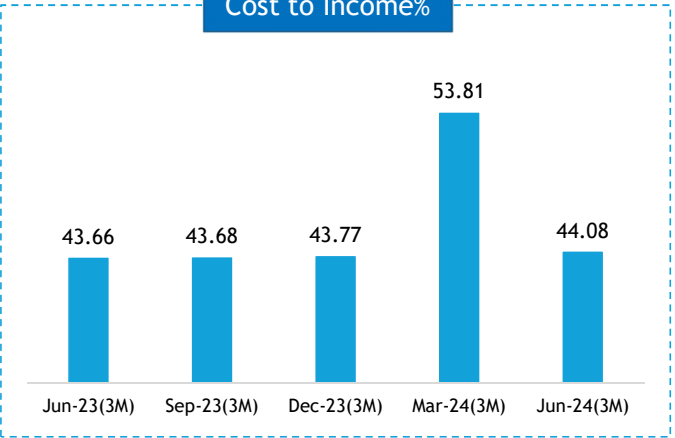


NIM%

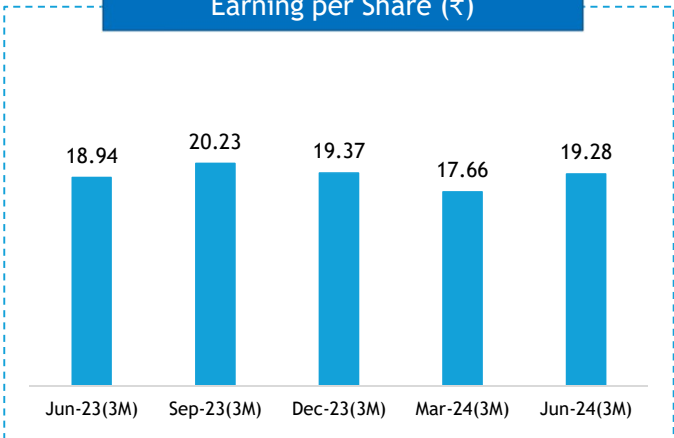


Key Ratios

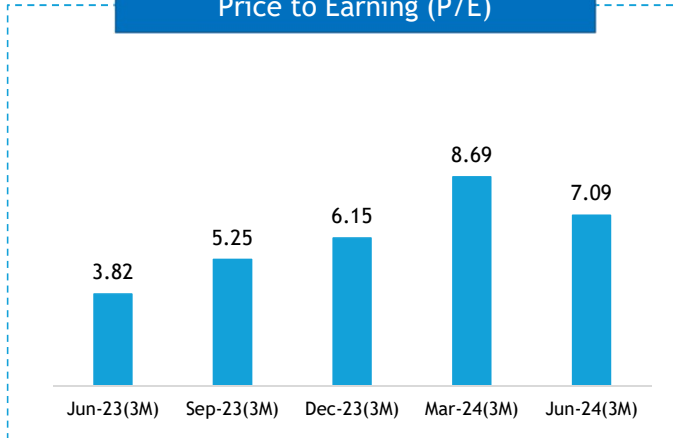
Cost to Income%



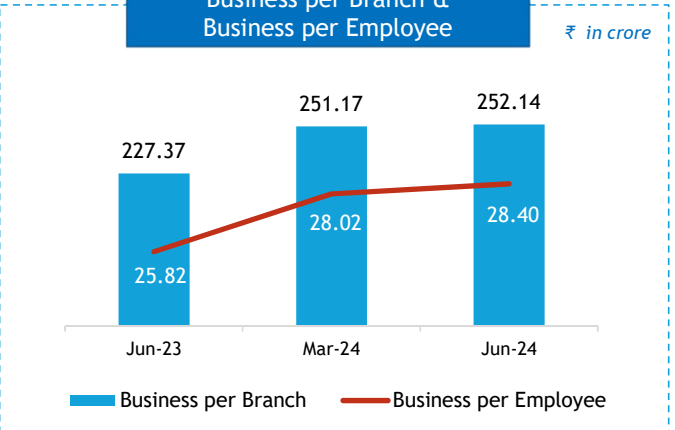
Earning per Share (₹)



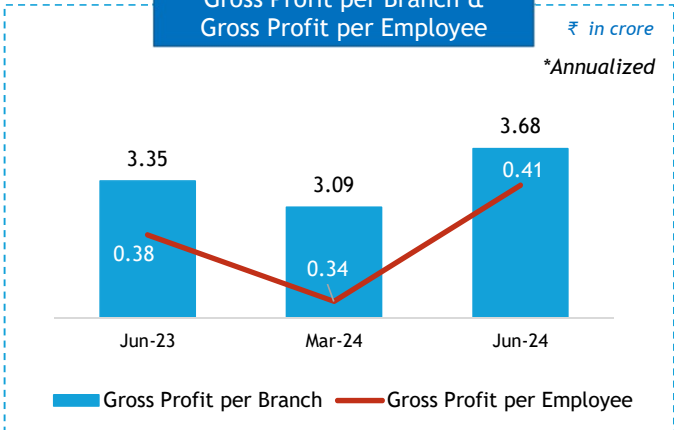
Price to Earning (P/E)



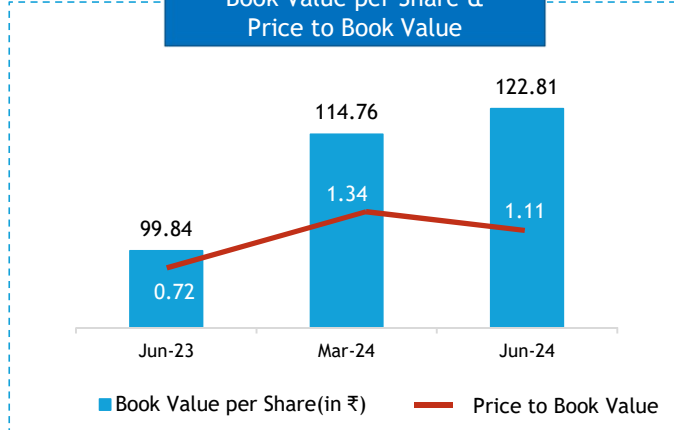
Business per Branch & Business per Employee



Gross Profit per Branch & Gross Profit per Employee



Book Value per Share & Price to Book Value



₹ in crore

Movement of NPAs

Parameter	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Mar-24 (3M)	Mar-24 (12M)	Jun-24 (3M)
Gross NPA - Opening	60,987	60,104	54,012	43,262	60,987	43,098
Add : Additions	3,241	2,632	2,681	3,323	11,877	2,318
-Balance increase in existing NPA	209	105	280	121	710	260
-Fresh slippages	3,032	2,527	2,401	3,202	11,167	2,058
Less : Reductions	4,124	8,724	13,431	3,487	29,766	3,993
-Cash Recovery	1,166	1,722	2,725	1,676	7,289	1,200
-Up-gradation	1,001	984	1,388	840	4,213	607
-Write Off	1,957	6,018	9,318	971	18,264	2,186
Gross NPAs- Closing	60,104	54,012	43,262	43,098	43,098	41,423
Gross NPA (%)	7.34	6.38	4.83	4.76	4.76	4.54
Net NPA	12,138	10,421	9,351	8,990	8,990	7,902
Net NPA (%)	1.58	1.30	1.08	1.03	1.03	0.90
Total Recovery(incl. TWO)	3,564	4,257	5,962	4,772	18,554	3,368
Delinquency Ratio(%)	1.73	1.39	1.35	1.56	1.59	1.08
PCR%	90.86	92.03	92.54	92.69	92.69	93.49

₹ in crore

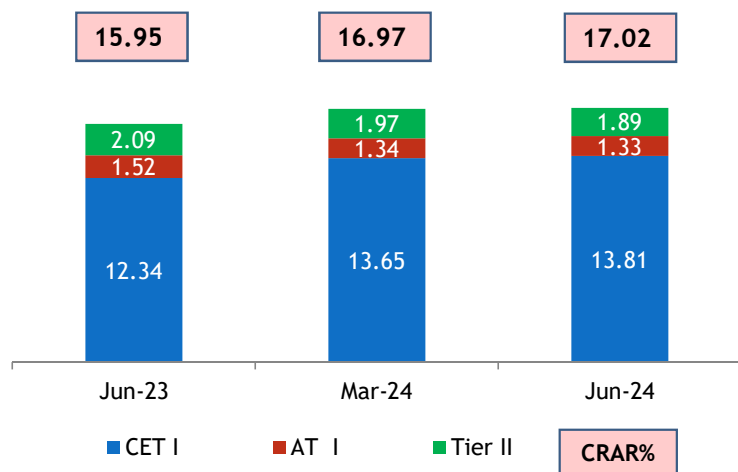
Sectoral Asset Quality

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)	
	Jun-23 (3M)	Sep-23 (3M)	Dec-23 (3M)	Mar-24 (3M)	Jun-24 (3M)	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Jun-23	Jun-24
Retail Loans	502	506	512	714	654	4,880	4,688	3,930	4,164	4,391	3.01	2.41
Agriculture	748	1,004	961	1,310	581	15,245	14,793	15,125	15,645	15,351	9.92	8.13
MSME	766	827	605	1,113	869	15,489	14,095	11,199	11,502	11,562	12.12	8.44
LC & Others	1,225	295	603	186	214	24,490	20,436	13,008	11,787	10,119	6.54	2.50
Total	3,241	2,632	2,681	3,323	2,318	60,104	54,012	43,262	43,098	41,423	7.34	4.54

Segment	Restructuring					
	RF 1.0 as on			RF 2.0 as on		
	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24
MSME	1,000	819	760	2,107	1,707	1,267
Personal Loans	2,543	1,812	1,434	5,482	4,128	3,789
Agriculture Allied	--	--	--	225	199	153
Corporate Loans	5,014	4,704	4,460	--	--	--
Total	8,557	7,335	6,654	7,814	6,034	5,209

Category	SMA Position (Rs. >5 crs)		
	O/s Amount		
	Jun-23	Mar-24	Jun-24
SMA-0	1,390	1,004	5,144
SMA-1	362	1,213	253
SMA-2	2,427	1,024	1,337
Total	4,179	3,241	6,735

Capital Adequacy



₹ in crore

S.No.	Parameter	Jun-23	Mar-24	Jun-24
1.	Tier I	81,776	99,622	1,01,735
2.	Tier II	12,314	13,067	12,692
3.	Total Capital (Tier I+II)	94,090	1,12,689	1,14,427
4.	RWA	5,90,047	6,64,188	6,72,376

Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II
CRISIL	AA+/Stable	AAA/Stable
ICRA	--	AAA/Stable
India Ratings	AA+/Stable	AAA/Stable
CARE	AA+/Stable	AAA/Stable

International

Rating Agency	Issuer Rating
S&P Global Ratings	BBB-/Positive
Fitch Ratings	BBB-/Stable

Capital Raised during FY-24

₹ in crore

Equity
8,000

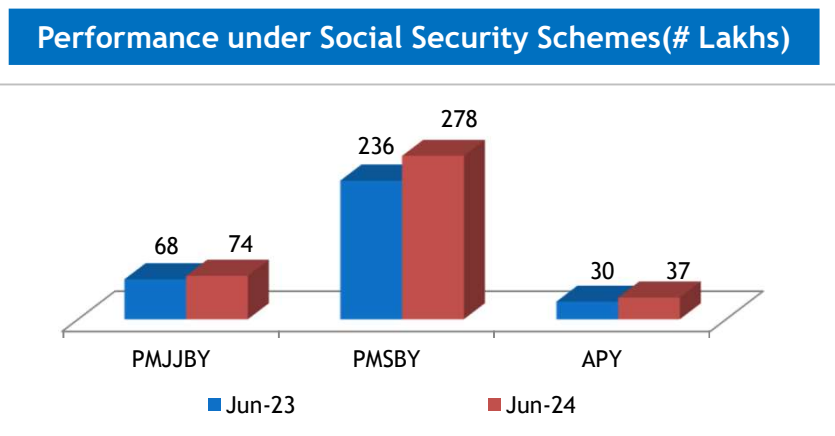
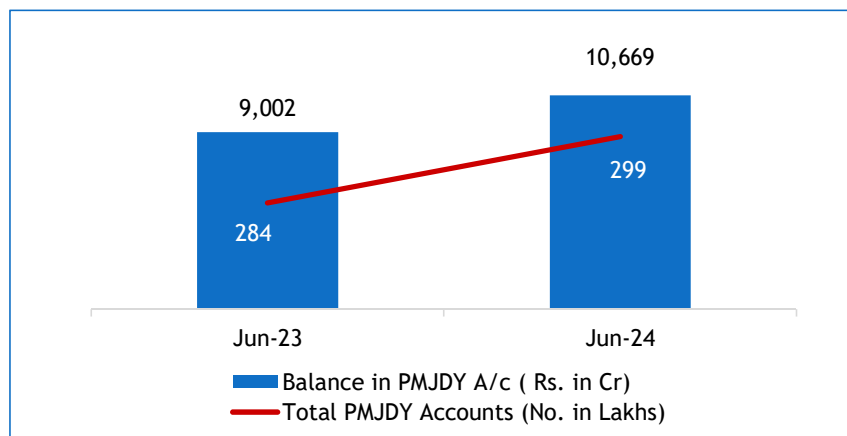
Capital Plan

	Equity	AT-1	Tier-2	Total
Board Approved Plan	6,000	2,000	2,000	10,000

Inclusive Growth

Priority Sector Lending		
Particulars	RBI Benchmark (as % of ANBC)	Achieved (as % of ANBC)
Agriculture	18.00	17.61
Small and Marginal Farmers	10.00	11.34
Micro Enterprises	7.50	9.22
Weaker Section	12.00	12.34
Women Beneficiaries	5.00	16.94
Total Priority	40.00	40.04






Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	8,31,814	1,149
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Union Personal Loan for COVID Treatment (UPLCT)	1,148	46
Pradhan Mantri Mudra Yojana (during Q1FY25)	2,13,255	5,101



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 – ₹ **26,853 Cr**
-  ₹ **525 Crore** Sanctioned under Union **Green Miles** – Electric Vehicles

E



Social

-  30 RSETI Centres, trained 3.55 lakh people with Settlement Ratio of 74%
-  Financed **23,891** Street vendors ~ ₹53 Cr in Q1FY25 through **PMSvanidhi**
-  Financed 1,942 **new SHGs** ~₹43 Crore in Q1FY25
-  **Union Nari Shakti:** Sanctioned 3,652 applications of ₹417 Cr in Q1FY25
-  Donation through Union Bank Social Foundation ₹ 4.23 Cr under CSR

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

Digital Lending Journeys



₹ 9,768 + Cr

Business generated through 13+ lending journeys



₹ 4.84 lakhs

Accounts Renewed/Reviewed

Digital Liability Journeys



47,806 A/cs

Digital Savings Account opened (D2C & Assisted mode)



₹ 65,000 + Cr

Fixed & Recurring Deposits amount sourced digitally (cumulative)

Digital Channels



13.78 lakh

Customers onboarded. VYOM (11.79 lakh) + Internet Banking (1.99 lakh) registered



31,000 +

Users registered on CBDC platform

Fintech Collaborations



SHG Onboarding Process

Admin Approval Obtained

Digital Initiatives



Launch of

- Agri Term Loan review upto ₹ 25 Lakhs
- GST Sahay

Feature Enhancements



- **CBDC - P2P Interoperability**
- **VYOM/IB-** Millionaire Deposit scheme, Stock Statement Update, Solvency Certificate, Free Credit Score (MB) etc
- **LAS - Credit Card on Fixed Deposit, Statement fetch through AA etc**
- **Account Aggregator-** Statement Fetch
- **DDE for Digital Union Kisan Tatkal- MP State**

Outcome of Various Digital Initiatives



33%

YoY growth in Fixed Deposits amount sourced digitally



7 lac+

Gold Loan Accounts sanctioned digitally



~3.6x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



83%

Retail accounts reviewed digitally



~2.3x

YoY growth in loan accounts renewed digitally

Cumulative



~1.8x

YoY growth in LAD Accounts opened digitally



~2.1x

YoY growth in amount sanctioned under Shishu Mudra STP



~1.3x

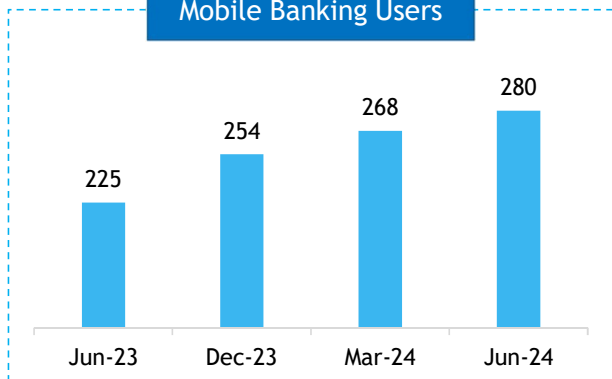
YoY growth in Union Education Accounts opened digitally

Cumulative

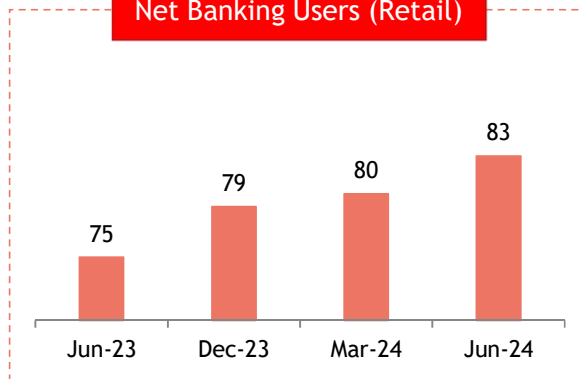
Digital Footprints

(No. in Lakhs)

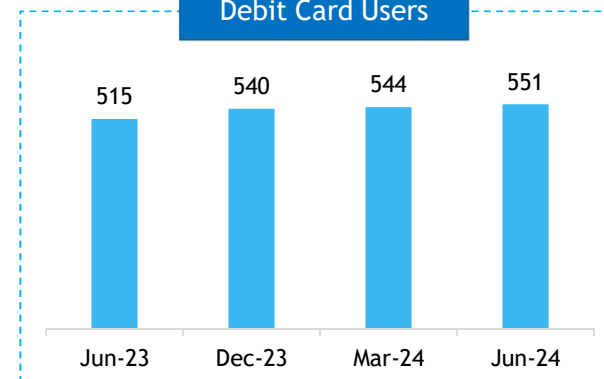
Mobile Banking Users



Net Banking Users (Retail)



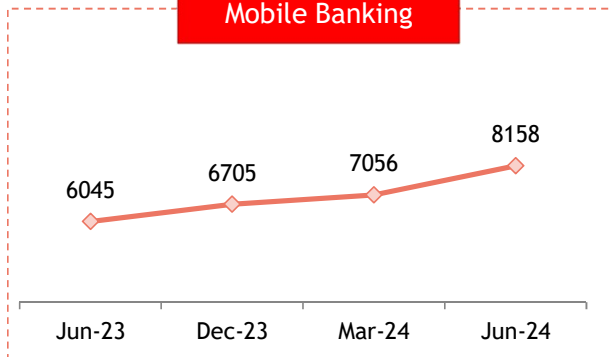
Debit Card Users



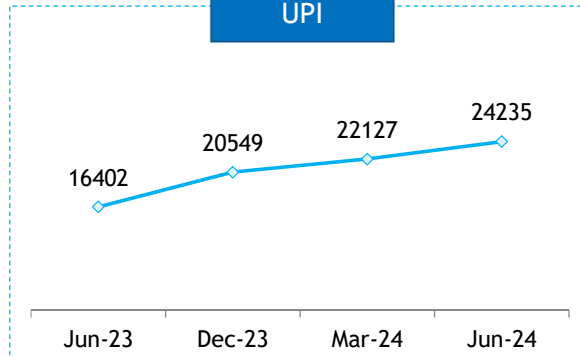
Volume of Transactions (Q-o-Q)

(No. in Lakhs)

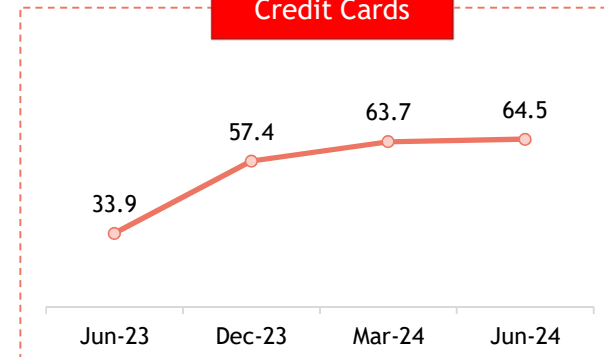
Mobile Banking



UPI



Credit Cards



Corporate 360 Degree Solution

Corporate Relationship Cell (CRC)

15 centers PAN India


Objectives



 Acquisition of New Corporate Groups

 Building Strong Relationships & Fulfilling Client Needs

 Enhancing Customer Experience

 Maximizing Revenue (Interest Income & Non Interest Income both)

Major Achievements

- ✓ Contributed NII of ₹50.57 Crores & interest income of ₹259.80 Crores upto June 30, 2024.
- ✓ 1st Bank to implement collections through Virtual Account numbers facility.
- ✓ Contributed CASA of ₹2,623 crores as on 30.06.2024.
- ✓ 9,744 USSA Accounts opened in current financial year from various corporates and institutions/Government.

Cyber Security Governance, Achievements & Recent Developments



Cyber Security Governance

Comprehensive Cyber Risk Insurance

Cyber Security Policies & SOPs



Centralised Cyber Threat Intelligence

Comprehensive Digital Risk Assessment

Advanced category BitSight Score among peer Banks

24*7 Security Operation Centre (SOC) Monitoring,



Cyber Security Achievements & Recent Developments

NCIIPC recognition - Critical Information Infrastructure (CII)

Indian Banking Association (IBA) - Best IT Risk Management Award : Runner Up

Data Security Council of India (DSCI) - Annual Information Security Summit 2023 : Runner Up

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

Established Cyber Security Center of Excellence (CCoE)

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 ❖ Crossed AUM of Rs. 17,200 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence : Footprints in 10 Regional Centres, Covering 127 Regional Offices ❖ Sourcing Retail loans like Housing, Mortgage, Education & Vehicle loans, MSME loans, Gold loans and Credit cards 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 170 Branch Office ❖ Undertaking social responsibility covering 1.03 crores+ lives under PMJJBY.
India International Bank (Malaysia) BHD	25.00%	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Chaitanya Godavari Gramin Bank	35.00%	❖ Regional Rural Bank with 268 branches. ❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace in Guntur, East Godavari & West Godavari Districts.

Awards and Accolades



Finnoviti Award 2024

- For two innovative products organized by Banking Frontiers



IMC Ladies' Wing Award

- For exemplary leadership and innovation in the area of Banking & Financial Services.





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ऑफ इंडिया
भारत सरकार का उपक्रम

 **Union Bank**
of India
A Government of India Undertaking



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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