

DISCLOSURE UNDER BASEL III REGULATIONS

For the Half-yearly Ending 30.09.2026

Table DF-1: Scope of Application

Name of the head of the banking group to which the framework applies to

UNION BANK OF INDIA

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation:

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes/no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes/no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Union Bank of India (UK) Ltd.	Yes	In accordance with Accounting Standard	Yes	In accordance with Accounting Standard	NA	NA
Union Asset Management Co. Pvt. Ltd.	Yes	(AS) 21 issued by ICAI, consolidated financial statements are prepared by aggregating	Yes	(AS) 21 issued by ICAI, consolidated financial statements are prepared by aggregating	NA	NA
Union Trustee Co. Pvt. Ltd.	Yes		Yes		NA	NA

Andhra Bank Financial Services Ltd.	Yes	each line item of assets, liabilities, income, and expenditure of the parent and its subsidiaries	Yes	each line item of assets, liabilities, income, and expenditure of the parent and its subsidiaries	NA	NA
UBI Services Ltd.	Yes		Yes		NA	NA
Star Union Dai-ichi Life Insurance Company Ltd.	Yes	Proportionate consolidation is carried out in accordance with Accounting Standard (AS) 27 - Financial Reporting of Interests in Joint Ventures, as issued	Yes	Proportionate consolidation is carried out in accordance with Accounting Standard (AS) 27 - Financial Reporting of Interests in Joint Ventures,	NA	NA
ASREC (India) Ltd.	Yes		Yes		NA	NA
Andhra Pradesh Grameena Bank	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	Yes	Equity method is being applied for accounting of investment in associate as per Accounting Standard 23 issued by ICAI.	NA	NA

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Nil					

If the entity is not consolidated in such a way as to result in its assets being included in the calculation of consolidated risk-weighted assets of the group, then such an entity is considered as outside the regulatory scope of consolidation.

Also explain the treatment given i.e. deduction or risk weighting of investments under regulatory scope consolidation.

(i) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 30.09.2026)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity) (Rs. in million as of 30.09.2026)
Union Bank of India (UK) Ltd.	Banking	5,670.74	49,361.39
Union Asset Management Co. Pvt. Ltd.	Mutual Fund	2,150.73	3,368.83
Union Trustee Co. Pvt. Ltd.	Trustee of Union Mutual Fund	6.03	7.68
Andhra Bank Financial Services Ltd.	Hire-purchase leasing	97.94	459.17
UBI Services Ltd	Dealing in CD / CP, Institutional Equity Broking, Equity Trading	1,748.15	2,412.02
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	18,387.48	3,92,061.79
ASREC (India) Ltd	Asset Reconstruction	3,139.34	4,501.07
Andhra Pradesh Grameena Bank	Banking	1,47,428.90	10,23,375.74

- d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
Nil				

- e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:

(Amt. in millions)				
Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Star Union Dai-ichi Life Insurance Company Ltd.	Life Insurance	18,387.48	25.10%	Nil

- f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: Nil

A capital deficiency is the amount by which actual capital is less than the regulatory capital requirement. Any deficiencies which have been deducted on a group level in addition to the investment in such subsidiaries are not to be included in the aggregate capital deficiency.

Table DF-2: Capital Adequacy

Qualitative Disclosures

(a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities:

The Bank maintains adequate capital as a cushion against potential losses arising from its risk exposures and business activities, thereby safeguarding the interests of all stakeholders, particularly depositors, against unforeseen adverse events. The Bank assesses the adequacy of its capital through its Internal Capital Adequacy Assessment Process (ICAAP), which forms an integral part of its overall risk management framework. ICAAP evaluates the Bank's current and projected capital requirements in line with its risk profile, business strategy, growth plans, and regulatory expectations. The assessment encompasses both Pillar I risks and material Pillar II risks to ensure that sufficient capital is available to support ongoing operations as well as future business growth.

In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework - Basel III.

- Standardized Approach for Credit risk
- Basic Indicator Approach for Operational risk
- Standardized Duration Approach for Market risk

The Bank's Board-approved Stress Testing Framework is an integral component of ICAAP. Through a range of extreme but plausible stress scenarios, the Bank assesses its resilience to adverse business and economic conditions and evaluates the consequent impact on capital adequacy. The results of stress testing are incorporated into the Bank's capital planning process, enabling proactive assessment of future capital requirements and the identification of appropriate management actions.

Capital planning is aligned with the Bank's strategic objectives, risk appetite, and stress testing outcomes, and is subject to periodic review by Senior Management and the Board to ensure that capital levels remain adequate under both normal and stressed conditions.

The Bank is currently undertaking necessary system and process changes for implementation of the revised Master Direction - Capital Charge for Credit Risk (Standardised Approach), issued by RBI, with effect from 1 April 2027.

(Rs. in million)

Quantitative Disclosures	
b. Capital Requirements for Credit Risk:	
i. Portfolios subject to Standardized Approach	7,38,575.71
ii. Securitisation Exposures	Nil

c. Capital Requirements for Market Risk: Standardized Duration Approach	
i. Interest Rate Risk	1,114.53
ii. Foreign Exchange Risk (including gold)	396.00
iii. Equity Risk	2,629.27
d. Capital Requirements for Operational Risk: Basic Indicator Approach	81,919.40

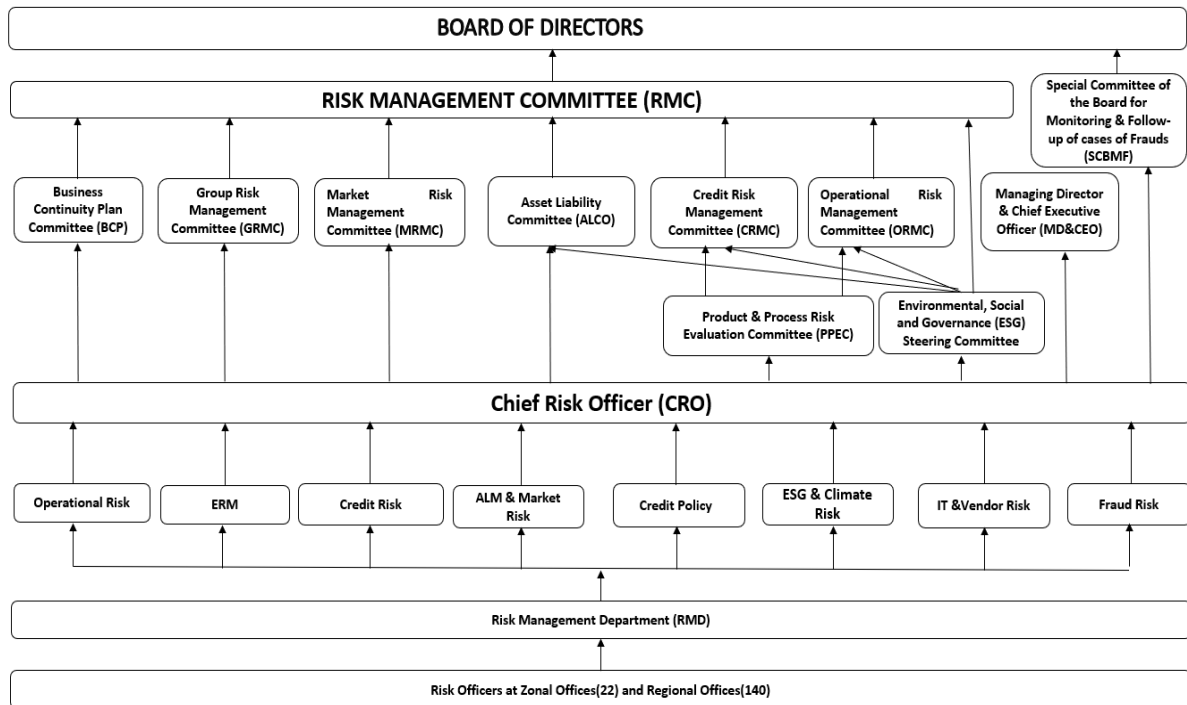
Capital Adequacy Ratios	Standalone as on 30.09.2026	Consolidated as on 30.09.2026
Common Equity Tier -1 CRAR	16.05%	16.72%
Tier -1 CRAR	16.82%	17.50%
Total CRAR	17.94%	18.61%

Risk Management: Objectives and Organization Structure

The Bank has a proactive approach towards risk management. Its risk philosophy involves developing and maintaining a healthy portfolio within its risk appetite and regulatory framework. The Bank constantly endeavors to ensure that business function partners with the risk management function to enhance shareholder value and to ensure judicious use of available capital.

The Board of Directors is the apex body with sub-committees of the Board i.e. Risk Management Committee of Board and Special Committee of the Board for Monitoring & Follow-up of cases of Frauds (SCBMF) to oversee various Risk Management activities. The Bank also has separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO), Market Risk Management Committee (MRMC), Operational Risk Management Committee (ORMC), Group Risk Management Committee (GRMC), BCP committee, Fraud Monitoring Group and ESG Steering Committee etc. to deal with Credit, Liquidity, Market, Operational, Group, business continuity, Fraud and ESG respectively. Further, the bank has Risk Management organizational structure in place with units at Regional /Zonal Offices. The risk strategy and policies are effectively communicated to all branches and offices of the Bank. The broad risk management organizational structure of the bank is furnished as under:

RISK GOVERNANCE STRUCTURE



Credit Risk:

Credit risk management involves identifying, assessing, and mitigating the risk of financial loss due to borrower's failure to repay a loan or meet contractual obligations. It ensures to maintain asset quality and capital adequacy through effective risk controls and monitoring. The Bank has well-defined credit appraisal mechanisms and risk management frameworks in place for identification, measurement, monitoring and control of the risks in credit exposures. The responsibility of managing credit risk lies with the Credit Risk Management Committee (CRMC). The CRMC meets regularly for portfolio analysis, setting and monitoring exposure ceilings, reviewing rating and scoring models, identifying stress sectors etc. The Bank has various instruments like Credit Risk Management Policies, Prudential Exposure Limits, Risk Rating system, Risk Based Review of Credit Appraisal (RBRCA) for big ticket advances and Risk-based pricing for Credit Risk/Portfolio Management.

The Bank has a standardised and well-defined approval process for all advances. It adopts a committee approach for credit sanctions and has credit approval committees at various levels. The Bank has dedicated Credit Policy Cell for formulating, implementing, and updating policies and guidelines that govern bank's credit related activities. The Bank conducts Stress Tests every quarter on its Credit portfolio. Stress Scenarios are regularly updated in line with RBI guidelines, industry best practices and changes in macroeconomic variables.

The Bank has put in place an Early Warning Signal (EWS) system based on a predictive analytical approach, which helps to identify the stress signals well in advance and helps to take appropriate mitigation measures to maintain the desired credit quality of borrowers on a regular basis.

Market Risk

Market Risk is governed through a comprehensive framework of Board-approved policies encompassing the Treasury Policy, Market Risk Management Policy and ALM Policy. These policies establish well-defined risk parameters across investment portfolio and asset classes by instituting risk limits and triggers to ensure the prudent and efficient deployment of investment funds. Mid-Office as a part of Risk Management, identifies, measures and monitors interest rate risk including position limits, gap limits and sensitivity-based limits such as PV01, Modified Duration, Value-at-Risk (VaR), Stop Loss Trigger Levels, Net Open Options Position (NOOP), Foreign Exchange Daylight Limits and Aggregate/Individual Gap Limits (AGL/IGL). All such measures are subject to daily monitoring.

Value-at-Risk (VaR) serves as a complementary quantitative instrument to stress testing, providing an additional measure of potential losses inherent in the Bank's trading positions, which is being back-tested on a daily basis. In addition, Stressed VaR for Market Risk is calculated daily and is augmented by a Board-approved Stress Testing Policy and Framework, which simulates a range of Market Risk scenarios to assess stress-induced losses and facilitate the timely initiation of remedial measures.

Interest Rate Risk In banking Book:

Bank carries out Duration Gap Analysis (DGA) to capture impact of interest rate risk on market value of equity by considering parallel shift in interest rates by 200 bps.

Operational Risk

To manage operational risks, the bank has put in place a comprehensive Operational Risk Management Framework (ORMF), whose implementation is supervised by the Operational Risk Management Committee (ORMC) and reviewed by the Risk Management Committee of the Board. The primary goal of ORMC is to mitigate operational risk by establishing a structured risk management process within the bank. The bank has in place a Board approved Operational Risk Management Policy based on Reserve Bank of India guidelines.

All new products/ processes

introduced by the Bank pass through a Product & Process Risk Evaluation Committee (PPEC), this process helps to identify and address the operational risk issues. The process has also been put in place to conduct Risk and Control Self-Assessment (RCSA) for

assessing the residual risks in the products/ processes of the Bank. Identification of Operational Risk through internal and external loss data, near miss events, key risk indicators and qualitative assessment of controls. Key Risk Indicators (KRIs) have been identified for various processes, and the threshold limits have been fixed.

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

a) General Qualitative disclosure pertaining to credit risk:

(i) Definitions of past due and impaired (for accounting purposes);

Overdue:

Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank. The borrower accounts shall be flagged as overdue by the banks as part of their day-end processes for the due date, irrespective of the time of running such processes.

Non-Performing Assets

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the Bank. Hence, non-performing asset is required to be classified correctly at the right time so that unrealized income on such assets is not recognized in the books of the Bank.

A non-performing asset (NPA) is a loan or an advance where;

- interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a Term Loan,
- the account remains 'Out of Order', in respect of an Overdraft/Cash Credit,
- the bill remains overdue for a period of more than 90 days in case of bills purchased and discounted,
- the installment of principal or interest thereon remains overdue for one crop season for long duration crops,
- the amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of Reserve Bank of India (Securitisations of Standard Assets) Directions, 2021.
- in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

- In addition, an account may also be classified as NPA in terms of certain specific provisions i.e. Accounts with temporary deficiencies, Accounts where there is erosion in the value of security/frauds committed by borrowers etc.
- NPA classification of Credit Card Accounts:
 - In Credit Card Accounts, the amount spent is billed to the card users through a monthly statement with a definite due date for repayment. Banks give an option to the card users to pay either the full amount or a fraction of it, i.e., minimum amount due, on the due date and roll-over the balance amount to the subsequent months' billing cycle.
 - A Credit Card Account will be treated as Non-Performing Asset (NPA) if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the next statement date. The gap between two statements should not be more than a month.
 - Banks should follow this uniform method of determining over-due status for Credit Card Accounts while reporting to credit information companies and for the purpose of levying penal changes, viz., late payment charges, etc., if any.

(ii) Discussion of the bank's credit risk management policy.

Bank has board-approved Credit Risk Management Policy and Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process - Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems - pricing - capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure.

Quantitative Disclosures

(b) The total gross credit risk exposures are:

(Rs. in million)

Category	Amount
Fund Based	1,37,65,343.18
Non-fund Based	18,08,700.40
Total	1,55,74,043.57

(c) The geographic distribution of exposures is:

(Rs. in million)

Category	Domestic	Overseas	Total
Fund Based	1,32,56,325.68	5,09,017.50	1,37,65,343.18

Non-fund based	18,04,167.90	4,532.50	18,08,700.40
Total	1,50,60,493.57	5,13,550.00	1,55,74,043.57

(d) Industry type distribution of exposures (Fund Based and Non-Fund Based) are as under:

(Rs. in Million)

DSB Code	DSB Code	INDUSTRY NAME	FUND BASED	NON-FUND BASED
1	A	Mining & Quarrying	59,187.13	36,757.63
1.1	A.1	Coal	31,016.88	21,780.48
1.2	A.2	Others	28,170.25	14,977.15
2	B	Food Processing	84,309.48	40,838.36
2.1	B.1	Sugar	21,177.94	3,523.14
2.2	B.2	Edible Oils & Vanaspati	3,837.20	9,503.50
2.3	B.3	Tea	138.00	296.62
2.4	B.4	Coffee	250.00	75.62
2.5	B.5	Others	58,906.34	27,439.49
3	C	Beverages (Excl. Tea & Coffee) & Tobacco	8,293.47	1,100.39
3.1	C.1	Tobacco & Tobacco Products	4,021.42	74.53
3.2	C.2	Others	4,272.05	1,025.85
4	D	Textiles	2,95,087.82	29,910.61
4.1	D.1	Cotton	93,612.40	9,902.35
4.2	D.2	Jute	8,105.14	155.67
4.3	D.3	Man-made	50,549.00	8,337.05
4.4	D.4	Others	1,42,821.28	11,515.54
4.5		Out Of 'D' Spinning Mills		
5	E	Leather & Leather Products	11,260.84	725.04
6	F	Wood & Wood Products	35,793.77	7,282.29
7	G	Paper & Paper Products	38,575.68	2,218.51
8	H	Petroleum (Non-Infra), Coal Products (Non-Mining) & Nuclear Fuels	2,63,860.57	22,265.64

DSB Code	DSB Code	INDUSTRY NAME	FUND BASED	NON-FUND BASED
9	I	Chemicals & Chemical Products (Dyes, Paints Etc.)	2,96,065.17	46,249.69
9.1	I.1	Fertilizer	63,314.00	12,544.51
9.2	I.2	Drug & Pharmaceuticals	1,04,130.03	8,090.22
9.3	I.3	Petrochemicals (Excl Infra)	82,520.18	9,788.76
9.4	I.4	Others	46,100.96	15,826.20
10	J	Rubber, Plastic & Their Products	61,059.46	8,328.09
11	K	Glass & Glassware	7,537.82	1,209.52
12	L	Cement & Cement Products	1,25,086.35	8,568.68
13	M	Basic Metal & Metal Products	4,07,277.10	1,05,579.70
13.1	M.1	Iron & Steel	2,81,162.74	81,950.09
13.2	M.2	Other Metal & Metal Products	1,26,114.36	23,629.61
14	N	All Engineering	2,35,717.46	1,59,820.38
14.1	N.1	Electronics	90,534.98	92,766.64
14.2	N.2	Others	1,45,182.48	67,053.74
15	O	Vehicle, Vehicle parts & Transport Equipments	73,347.60	43,537.32
16	P	Gems & Jewellery	42,690.80	1,820.48
17	Q	Construction	1,55,406.33	4,46,527.74
18	R	Infrastructure	15,36,821.66	4,83,001.83
18.1	R.1	Transport	6,39,229.28	1,00,625.32
18.1.1	R.1.1	Railways	0.00	0.00
18.1.2	R.1.2	Roads and Ports	6,39,229.28	1,00,625.32
18.1.3	R.1.3	Airport	0.00	0.00
18.1.4	R.1.4	Waterways	0.00	0.00
18.1.5	R.1.5	Others (Shipyards)	0.00	0.00
18.2	R.2	Energy	7,49,468.20	2,23,003.44
18.2.1	R.2.1	Electricity (Gen-Cons-Trans-Distr)	7,48,635.56	2,19,803.84
18.2.2	R.2.2	Gas pipelines	0.00	0.00

DSB Code	DSB Code	INDUSTRY NAME	FUND BASED	NON-FUND BASED
18.2.3	R.2.3	Oil/Gas/Liquefied Natural Gas (LNG) storage facility	832.64	3,199.60
18.2.4	R.2.4	Others	0.00	0.00
18.3	R.3	Telecommunication	39,398.54	22,664.26
18.4	R.4	Others	1,08,725.64	1,36,708.81
18.4.1	R.4.1	Water sanitation	94,392.45	1,34,127.46
18.4.2	R.4.2	Social & Commercial Infra	14,333.19	2,581.35
18.4.3	R.4.3	Others	0.00	0.00
19	S	Other Industries	75,631.08	11,723.67
20		All Industries	38,13,009.60	14,57,465.58
21		Residuary & Other Advances	94,43,316.08	3,46,702.32
21.2	b	Aviation	0.00	0.00
21.3	c	Other Residuary Advances	94,43,316.08	3,46,702.32
22		TOTAL	1,32,56,325.68	18,04,167.90

(e) The residual maturity breakdown of assets as on 30.09.2026 is:

(Rs.in Millions)			
Maturity Pattern	Advances	Investments	Foreign Currency Assets
Next day	1,06,117.06	4,44,862.90	2,67,034.05
2 - 7 days	95,097.07	14,564.33	3,425.45
8 -14 days	1,38,080.68	7,654.54	13,471.91
15- 30 days	2,36,034.23	25,083.40	68,331.72
31days - 2months	2,99,564.61	22,227.86	63,772.76
2months - 3months	4,25,529.07	1,51,441.54	68,838.35
>3months-6months	7,65,074.16	68,329.56	73,725.59
>6months-1yr	10,17,409.72	1,01,346.59	59,673.90
>1yr-3yrs	46,40,852.81	2,76,171.75	1,55,875.52
>3yrs-5yrs	13,50,172.83	6,18,350.93	2,22,264.79
>5yrs	22,53,347.49	16,18,469.00	19,733.05
Total	1,13,27,279.73	33,48,502.39	10,16,147.10

Note: *Advances is as per Part C SLS report submitted to RBI

*Investment & Foreign Currency Assets is as per data received from Treasury & Mid office

(f) The Amount of NPAs (Gross) are:

	Category	(Rs. in million)
(i)	Sub Standard	54,312.19
(ii)	Doubtful - 1	40,255.80
(iii)	Doubtful - 2	87,572.13
(iv)	Doubtful - 3	52,287.52
(v)	Loss	44,734.45
	Total NPAs (Gross)	2,79,162.09

(g) The amount of net NPAs is Rs. 47684.86 million

(h) The NPA ratios are as under:

- i. Gross NPAs to Gross Advances: 2.42%
- ii. Net NPAs to Net Advances: 0.42%

(i) The movement of gross NPAs is as under:

	(Rs. in million)
i) Opening Balance at the beginning of the year	2,90,927.15
ii) Addition during the year	19,091.24
iii) Reduction during the year	30,856.30
iv) Closing Balance as at the end of the year (i+ii-iii)	2,79,162.09

(j) Movement of provisions:

(A) The movement of Specific Provision (Provisions for NPAs) is as under:

	(Rs. in million)
i) Opening Balance at the beginning of the year	2,39,868.93
ii) Provisions made during the year	5,960.04
iii) Write-off/ Write -back of excess provisions	15,265.34
vi) Closing Balance as at the end of the year (i+ii-iii)	2,30,563.63

(B) The movement of General Provision (provision for standard assets) is as under:

(Rs. in million)

Std. prov. for Advances				
	Std. prov. for Advances -A/c Specific	Std. prov. for Advances - Additional	Std. prov. for Derivatives	Total
	A	B	C	D=(A+B+C)
i) Opening Balance at the beginning of the Quarter	71,332.00	8,000.00	233.97	79,565.97
ii) Provisions made during the Q-2	-1,079.38	2,000.00	-49.01	871.61
iii) Write-off made during the Q-2	0.00	0.00	0.00	0.00
iv) Write -back of excess provisions	0.00	0.00	0.00	0.00
v) Any other adjustments, including transfers between provisions	-183.09	0.00	0.00	-183.09
vi) Closing Balance as at the end of the Q-2	70,069.52	10,000.00	184.96	80,254.48

(k) The amount of Non-Performing Investment is **Rs. 44,217.72** million

(l) The amount of provisions held for Non-Performing Investment is **Rs. 42,475.02** million

(m) The movement of provisions for depreciation on investments is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	42,976.87
ii) Provisions made during the year	372.92
iii) Write-off made during the year	0.00
iv) Write -back of excess provisions	874.77
v) Closing Balance as at the end of the year (i + ii - iii-iv)	42,475.02

(n) By major industry or counterparty type:

(A) Details of Specific Provisions:

(Rs. in million)

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROV
1	A	Mining & Quarrying	84.15	13,698.01	13,737.32

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROV
1.1	A.1	Coal	7.82	225.40	230.68
1.2	A.2	Others	76.33	13,472.62	13,506.64
2	B	Food Processing	14,306.22	47,322.99	56,311.46
2.1	B.1	Sugar	1,099.28	3,809.37	4,763.56
2.2	B.2	Edible Oils & Vanaspati	1,570.85	6,435.32	7,687.28
2.3	B.3	Tea	190.23	10.72	149.92
2.4	B.4	Coffee	9.45	456.40	461.08
2.5	B.5	Others	11,436.41	36,611.19	43,249.62
3	C	Beverages (Excl. Tea & Coffee) & Tobacco	553.76	2,035.69	2,238.37
3.1	C.1	Tobacco & Tobacco Products	12.33	440.77	444.06
3.2	C.2	Others	541.42	1,594.92	1,794.32
4	D	Textiles	9,694.25	44,965.07	49,152.15
4.1	D.1	Cotton	3,245.95	24,345.73	25,424.19
4.2	D.2	Jute	412.90	1,637.00	1,730.29
4.3	D.3	Handicraft/Khadi (Non-Priority)	195.71	587.65	657.25
4.4	D.4	Silk	923.50	2,507.40	3,090.46
4.5	D.5	Woolen	146.54	71.86	116.49
4.6	D.6	Others	4,769.64	15,815.43	18,133.47
4.7		Out Of 'D' SPINNING MILLS	-	-	-
5	E	Leather & Leather Products	542.42	650.05	893.66
6	F	Wood & Wood Products	1,399.45	8,086.09	8,979.45
7	G	Paper & Paper Products	1,155.15	7,414.51	7,058.00
8	H	Petroleum (Non-Infra), Coal Products (Non-Mining) & Nuclear Fuels	11.37	5,908.60	5,917.56
9	I	Chemicals & Chemical Products (Dyes, Paints Etc.)	3,194.07	11,844.58	12,805.23
9.1	I.1	Fertilizer	11.05	959.77	964.35
9.2	I.2	Drug & Pharmaceuticals	1,256.97	5,136.23	5,566.56
9.3	I.3	Petrochemicals (Excl Infra)	644.41	4,046.52	3,794.98
9.4	I.4	Others	1,281.65	1,702.05	2,479.34

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROV
10	J	Rubber, Plastic & Their Products	1,053.23	2,690.47	3,037.02
11	K	Glass & Glassware	64.91	260.16	277.30
12	L	Cement & Cement Products	511.14	2,951.73	3,081.32
13	M	Basic Metal & Metal Products	4,221.51	42,740.41	44,243.86
13.1	M.1	Iron & Steel	1,639.88	27,922.32	28,668.09
13.2	M.2	Other Metal & Metal Products	2,581.63	14,818.09	15,575.77
14	N	All Engineering	3,298.07	66,623.60	67,571.47
14.1	N.1	Electronics	18.77	22,293.10	22,031.35
14.2	N.2	Others	3,279.30	44,330.50	45,540.11
15	O	Vehicle, Vehicle Parts & Transport Equipments	780.90	7,063.51	7,485.72
16	P	Gems & Jewellery	470.92	35,554.55	35,081.55
17	Q	Construction	1,470.66	47,256.29	47,966.84
18	R	Infrastructure	40,774.95	1,18,344.18	1,43,362.44
18.1	R.1	Transport	4,833.49	54,141.67	56,388.38
18.1.1	R.1.1	Railways	5.34	38.24	39.89
18.1.2	R.1.2	Roadways	4,491.32	52,535.74	54,669.64
18.1.3	R.1.3	Airport	6.36	579.31	582.49
18.1.4	R.1.4	Waterways	59.80	111.44	139.98
18.1.5	R.1.5	Others	270.67	876.94	956.38
18.2	R.2	Energy	755.74	34,668.89	35,275.23
18.2.1	R.2.1	Electricity (Gen-Trans-Distr)	592.01	32,927.08	33,376.20
18.2.1.1	R.2.1.1	State Electricity Boards	592.01	32,927.08	33,376.20
18.2.1.2	R.2.1.2	Others	0.00	0.00	0.00
18.2.2	R.2.2	Oil (Storage & Pipeline)	0.00	0.00	0.00
18.2.3	R.2.3	Gas/Lng (Storage & Pipeline)	163.72	1,741.80	1,899.03
18.2.4	R.2.4	Others	0.00	0.00	0.00
18.3	R.3	Telecommunication	33,696.43	10,976.29	32,276.71
18.4	R.4	Others	1,489.29	18,557.34	19,422.12
18.4.1	R.4.1	Water Sanitation	24.74	1,777.12	1,792.15

DSB Code	DSB Code	INDUSTRY NAME	GROSS NPA	WRITE OFFS	PROV
18.4.2	R.4.2	Social & Commercial Infrastructure	1,464.54	16,780.22	17,629.97
18.4.3	R.4.3	Others	0.00	0.00	0.00
19	S	Other Industries	2,241.72	13,336.69	14,214.31
20		All Industries	85,828.85	4,78,747.18	5,23,415.03
21		Residuary & Other Advances	1,93,333.24	2,35,034.17	3,44,502.78
21.1	a	Education	2,972.59	3,324.14	5,832.69
21.2	b	Aviation	-	-	-
21.3	c	Other Residuary Advances	1,90,360.65	2,31,710.03	3,38,670.09
22		TOTAL	2,79,162.09	7,13,781.35	8,67,917.81

(B) Details of General Provisions:

(Rs. In million)

Standard Advance Provision (Domestic +Overseas)	Provision as on 30.06.2026
i) SME and Agriculture Advance	8,460.90
ii) Commercial Real Estate	948.41
iii) Commercial Real Estate (RH)	5.29
iv) Home Loan	3,337.20
v) Restructured Standard Advances	2,659.10
vi) Balance Standard Advance (excluding FITL - Std. Advance)	52,693.67
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	68,104.57
viii) Overseas Standard Advance	1,964.95
ix) Total Standard Advance	70,069.52
x) Additional provision held on Standard Assets	10,000.00
xi) Total Standard Advance Provision inclusive of additional provision mentioned in (x)	80,069.52

(o) Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	2,75,684.69	3,477.40	2,79,162.09
Provisions for NPA	2,27,086.24	3,477.40	2,30,563.64

Geographic distribution of General Provisions (Provisions for Standard Assets):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provisions for standard assets	78,104.57	1,964.95	80,069.52
Provision for standard derivatives	184.96	-	184.96
Total	78,289.53	1,964.95	80,254.48

Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

Qualitative Disclosures

a. For portfolios subject to the standardized approach

- Bank has approved the following domestic credit rating agencies accredited by RBI for all eligible exposures.

- CARE;
- CRISIL Limited;
- India Ratings and Research Private Limited (India Ratings);
- ICRA Limited;
- Acuite Rating & Research Limited; and
- Infomerics valuation and Ratings Private Limited
- Brickworks Ratings India Private Limited

- Bank has also approved the following 3 international credit rating agencies identified by RBI.

- Standard & Poor's
- Moody's
- FITCH

- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

Quantitative Disclosures

- The exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted:

(Rs. in million)

i) Below 100% risk weight exposure outstanding	78,55,588.26
ii) 100% risk weight exposure outstanding	16,48,866.61
iii) More than 100% risk weight exposure outstanding	10,75,488.52
iv) Deduction	-
Total	1,05,79,943.39

Table DF-5: Credit Risk Mitigation: disclosures for standardized approaches

Qualitative Disclosures

- a. Bank has board approved loan policy which covers guidelines for selection of collaterals, Valuation of Collaterals, Monitoring of Collaterals, risks in collaterals, eligible financial collaterals, guarantees, RBI stipulated haircuts and Collateral Management Framework for Advanced Approaches. As per the policy:
- The main types of collaterals accepted taken by the bank are as under:
 - i. Eligible financial collaterals recognized as Credit Risk Mitigants under the Standardized Approach as per RBI master circular on Basel III Capital Regulations dated 01st April 2024,
 - Cash or cash equivalent (bank deposits/ NSCs /KVP/LIC Policy, etc.),
 - Gold
 - Securities issued by Central / State Governments
 - Debt securities rated BBB- or better/PR3/P3/F3/A3 for short term debt instruments
 - Units of Mutual Funds, where the investment is in instruments mentioned above
 - ii. Bank reduces its credit exposure to a counter party with the haircut-adjusted value of eligible financial collaterals to factor risk mitigation effect of the collaterals.
 - iii. Other collaterals such as movable and immovable assets/landed properties etc.
 - iv. The guarantees include guarantees given by corporate, bank and personal guarantees. This also includes advances guaranteed by ECGC, CGTMSE and State /Central Governments, etc.

Quantitative Disclosures

- b. Under the standardized approach for credit risk, the total eligible financial collateral is as follows:

	(Rs. in million)
Particulars	30.09.2026
Total Exposure covered by eligible financial collateral	11,73,587.77

- c. Under the Standardised approach for Credit Risk, following is the breakup of exposure covered by the eligible Guarantors:

	(Rs. in million)
Particulars	30.09.2026
Total Exposure covered by guarantees	9,39,766.43

Table DF-6: Securitization: disclosure for standardized approach

During the Half - Year ended Sep 30, 2026, the Bank did not securitise any of its assets.

The Bank however, acquires investment grade securitized debt instruments backed by financial assets originating from Micro and Small financial institutions for regulatory/ investment purposes. The Bank has processes in place to monitor the purchases securitization exposures by way of monthly review of servicer reports. Further, for managing the interest rate risk in the purchased securitized assets, the Bank uses PV01 as a sensitivity measures on a periodic basis.

Valuation of Security Receipts (SRs) is carried out as per latest RBI guidelines. Based on rating SCs/RCs periodically declare NAVs. Each rating category in the recovery scale has an associate range of recovery, expressed in percentage terms, which can be used for computing NAV of SRs. The NAVs are restricted within the recovery range associated with the rating assigned to the SRs. The SC/RC based on its recovery experience should choose a particular percentage within the recovery range indicated by the Rating Agency. The Recovery Rating percentage so picked by the SC/RC multiplied by the face value of the SR will give the NAV.

Banking Book- Securitization Exposures (Treasury)

During the Half year ended Sep 30, 2026, the Treasury did not undertake any securitization transaction in its Banking Book.

The Treasury does not have any securitised investment exposures in its Banking Book as of Sep 30, 2026.

Trading Book - Securitisation Exposures

In its Trading Book, Treasury has no securitised investment exposures as of Sep 30, 2026.

The Treasury does not have any off-balance securitization exposures as of Sep 30, 2026.

The details of on-balance sheet securitization exposures purchased and outstanding as of Sep 30, 2026 is given below:

Category	Total Exposure (Rs. million)
Agricultural (Other Agri) & MSME (Micro & Small)	Nil

Table DF-7: Market Risk in Trading Book

Qualitative Disclosures

- Market Risk is “the risk that value of ‘on’ or ‘off’ Balance Sheet positions will be adversely affected by movements in equity and interest rate markets, caused by exchange rates and commodity/ asset prices”.

- The portfolios covered by the standardized approach for computation of market risk are as under:
 - Fixed Income portfolio held under FVTPL-HFT,
 - Equity portfolio held under FVTPL-HFT,
 - Trading position in Derivatives,
 - Derivatives entered for Hedging Trading Books exposures,
 - Open Foreign Exchange Position & Open Gold Position.
- The rest of the assets - i.e. Investments under HTM, AFS, FVTPL (non-HFT) portfolio, investments in own subsidiaries, joint ventures & associates and advances - are treated as Banking Book.
- Brief description of the Market Risk Management objectives and policies are as below:
- **Policies**
The Bank has well laid out Treasury Policy (covering Investment Portfolio, Foreign Exchange Operations & Derivative Operations), Asset Liability Management (ALM) Policy and Market Risk Management Policy in place duly approved by the Board. The policies ensure that operations in fixed income securities, equity, foreign exchange and derivatives are conducted in accordance with sound & acceptable business practices and are as per the extant regulatory guidelines, laws governing transactions in Financial Instruments & Financial Markets. The policies are reviewed every year; and if required more frequently, to incorporate changes in Rules & Regulations by Regulatory Authorities / Government, Business Requirements and Economic Environment.
- **Liquidity Risk**
Bank uses 'Cash-Flow Approach' & 'Stock Approach' for managing, monitoring & measuring liquidity risk. Liquidity Risk is tracked through maturity or cash flow mismatches. Use of maturity ladder and calculation of gaps at various 'time-buckets', is adopted as standard tool for measuring Liquidity Risk. Prudential limits on tolerance level of mismatches are in place and monitored & reported to RBI on a fortnightly basis. Under stock approach, various ratios / limits are in place. Stress tests are carried out at various levels of adversity. The Liquidity / Funds requirements under Stress Situations, sources of raising the funds & its possible impact on Profit & Loss are worked out at quarterly interval. Short-term Dynamic Liquidity Statement is prepared and monitored on a monthly basis to assess the Liquidity Position, which takes into account the Business Growth.
- **Interest Rate Risk**
Bank uses Traditional Gap Analysis (TGA) to assess the impact on the Net Interest Income (NII) of the bank in short run, i.e. up to end of Financial Year. Bank also uses Duration Gap Analysis (DGA) to assess long-term impact of changes in interest rate on Market Value of Equity (MVE) in terms of RBI Guidelines.

▪ **Foreign Exchange Risk**

The Bank has fixed various exposure limits such as Maximum Daylight Limit, Overnight Limit, Aggregate Gap Limit (AGL), Stop Loss Limit and Deal Size Limit. The Bank has also fixed VaR limit on Foreign Exchange position which is being monitored on daily basis. Derivative transactions are monitored by fixing prudential limit for stop loss and a cap for PV01 on the outstanding derivatives for market making position.

▪ **Equity Price Risk**

In terms of Banks' Treasury Policy, limits are in place with respect to trading book size in equity, deal size, holding period & stop loss limit. These limits are monitored on a daily basis.

▪ **Structure and Organization of Market Risk Management function:**

The Board of Directors approves policies covering management of Market Risk. The Board is supported by three levels:

- Risk Management Committee (RMC)
- Market Risk Management Committee (MRMC)
- Chief Risk Officer (Risk Management Department)

▪ **Scope:**

The Bank has put in place various limits to measure, monitor & manage market risk. Day Light Limits, Overnight Limits, Deal-size Limits, Aggregate Gap Limits (AGL), Individual Gap Limits (IGL), Stop Loss Limits, Trading Book size, Issuer wise Limits, VaR limits, NOOP limit, etc.

The limits are monitored on daily basis and a reporting system to the top management is in place.

Stress testing Framework for Liquidity & Market Risk is in place & stress tests are conducted on quarterly basis. The results are deliberated at MRMC & placed before the Board.

▪ **Hedging & mitigating risk:**

Policies for hedging Banks' position are laid down in the Bank's Treasury Policy. Hedge transactions for banking books are assessed/ reviewed at periodic intervals.

	Rs million
Risk Category	Capital Charge
Interest Rate Risk	1,114.53
Equity Position Risk	2,629.27
Foreign Exchange Risk (including gold)	396.00
Total capital charge for market risk under standardized duration approach	4139.80

Table DF-8: Operational Risk

Qualitative Disclosures

- Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes Legal Risk but excludes Strategic Risk, Reputation Risk and Systemic Risk.
- Operational Risk exists at all levels and at all business lines.
- At present, operational risk is largely managed through internal controls, Operational risk Management Framework and audit system.
- Bank has put in place the following measures to control / mitigate operational risk.
 - System of delegated authority covering credit and expenditure
 - Book of instructions and issuance of instructions through circulars from time to time
 - Continuous training process
 - Preventive vigilance
 - Insurance
 - Risk Based Internal Audit
 - Outsourcing policy
 - Compliance Policy
 - Policy on Business Continuity Plan
- Bank has well laid down Operational Risk Management Policy, which covers:
 - Organizational structure
 - Identification, assessment, monitoring and control of operational risk.
 - Capital Charge for operational risk
 - Reporting framework
 - Guidelines on reporting and collection of Operational Risk Loss Data
 - Policy on mapping of activities to 8 business lines
- Bank has an appropriate and independent organizational structure with oversight mechanism for management of Operational risk, which includes Operational Risk Management Committee (ORMC) of Top Executives and a separate Risk Management

Department looking after the Operational Risk. Besides, there is a separate Board Level Committee i.e., Risk Management Committee of the Board (RMC).

- ORMC deals with new product approval process, analysis of frauds, analysis of operational risk loss data, analysis of the exercise of mapping bank's activities and income into 8 business lines.
- Bank has Product Evaluation Committee in place which evaluates the new as well as modifications in products/ processes before presenting the same to ORMC.
- The bank has adopted Basic Indicator Approach for calculating capital charge for operational risk.
- In line with Basel guidelines, RBI has issued the Master Direction on Prudential Norms on Capital Adequacy), 2025 vide circular no RBI/DOR/2025-26/151, DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 (Updated as on October 07, 2026). RBI proposed to replace all the existing operational risk approaches (Basic Indicator Approach (BIA), The Standardized Approach (TSA)/ Alternative Standardized Approach (ASA) and Advanced Measurement Approach (AMA)) with the Basel III New Standardized Approach.
- Bank will be migrating to Basel III New Standardized Approach, once the effective date issued by the regulator. Till such time, Basic Indicator Approach (BIA) will continue to be used to calculate the capital charge under Operational Risk.
- As per RBI directives, the bank has to maintain capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. The capital charge as per BIA on 30.09.2026 is Rs. 81,919.40 million.

Table DF-9: Interest rate risk in the Banking Book (IRRBB)

(a) Qualitative Disclosures

- Interest rate risk may arise where changes in market interest rates might adversely affect Bank's financial position. The immediate impact of changes in interest rates is on Bank's earnings through changes in its Net Interest Income (NII). A long-term impact of changes in interest rates is on Bank's Market Value of Equity (MVE) or Net worth through changes in the economic value of its assets, liabilities and off-balance sheet positions. Bank holds assets, liabilities and off-balance sheet items with different maturities or re-pricing dates which may be linked to different benchmark rates. This creates exposure to unexpected movements in interest rates.
- Traditional Gap Analysis (TGA) is used to measure and monitor Interest rate risk through Rate Sensitive Gap (RSG). Impact of changes in interest on Net Interest Income (NII) is computed. Limit on RSG upto 1 Year is fixed to limit impact of interest rate changes from earning perspective. Interest rate sensitivity statement as per TGA is prepared as on the last day of each month. ALCO reviews the same on monthly basis. Impact of changes in

broad categories of assets and liabilities, i.e. deposits, advances, investments and others up to the end of the financial year is worked out.

- In terms of RBI guidelines, Bank also carries out Interest Rate Sensitivity as per Duration Gap Analysis (DGA) on quarterly basis to capture impact of changes in interest rates on economic value of bank's assets and liabilities in banking book and thereby on Market Value of Equity (MVE). The impact is worked out assuming 200 bps parallel shifts in yield curve.

Framework:

- Bank has formed Asset Liability Management Committee (ALCO), headed by Managing Director & Chief Executive Officer (MD & CEO)/ Executive Director, which is responsible for evolving appropriate system and procedures for identification and analysis of liquidity/market risk and has laid down ALM policy of the bank. The ALCO is assisted by a dedicated 'ALM Desk' and an independent 'Mid-Office'. Risk Management Committee of the Board (RMC) oversees the functioning of ALCO and also the implementation of the system & procedure for Asset Liability Management (ALM).

(b) Quantitative Disclosures

The impact of earnings and economic value of equity assuming a percentage shift in interest rates is as under:

(Rs in million)		
S No	Parameter	Impact
1	Earnings at Risk (NII): estimated impact on NII with adverse change in rate of interest by 200 bps (up to 1 year)	51,950.89
2	Market value of Equity: 200 bps shock	1,19,499.29

Table DF-10: Counterparty Credit Risk

Qualitative Disclosure:

- a) The Bank deals in two groups of derivative transactions within the framework of RBI guidelines.
- Over the Counter Derivatives
 - Exchange Traded Derivatives

The Bank deals in Forward Rate Agreement, Interest Rate Swaps, Cross Currency Swap and Currency Options in Over the Counter Derivatives group.

In Exchange Traded Derivatives Group, the Bank trades in Currency Futures and Interest Rate Futures. The Bank is Trading & clearing member with three Exchanges viz. National Stock Exchange (NSE), Bombay Stock Exchange (BSE) & Metropolitan Stock Exchange (MSEIL), on their Currency Derivative segment, as permitted by Reserve Bank of India. The Bank carries out proprietary trading in currency futures on these exchanges. The Bank has set up the necessary infrastructure for Front, Mid and Back office operations. Daily Mark to Market (MTM)

and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank trades in Interest Rate Futures on National Stock Exchange. The bank has necessary infrastructure for Front, Mid and Back office operations in place. Daily Mark to Market (MTM) and Margin obligations are settled with the exchanges as per guidelines issued by the Regulators.

The Bank undertakes derivative transactions for proprietary trading/market making, hedging own balance sheet and for offering to customers, who use them for hedging their risks within the prevalent regulations. Proprietary trading/market making positions are taken in Rupee Interest Rate Swap, Currency Futures and Interest Rate Futures. While derivative instruments present immense opportunity for making a quantum leap in non-interest income and also for hedging market risk, it exposes the Bank to various risks. The Bank has adopted the following mechanism for managing different risks arising out of derivative transactions.

In terms of the structure, operations in the Treasury Branch are segregated into following three functional areas, which are provided with trained officers with necessary systems support and their responsibilities are clearly defined.

- I) Front Office—Dealing Room. Ensures Compliance with trade origination requirements as per Bank's policy and RBI guidelines.
- II) Mid-Office---Risk Management, Accounting Policies and Management
- III) Back Office- Settlement, Reconciliation, Accounting.

Mid Office monitors transactions in the trading book and excesses, if any, are reported to Risk management Department for necessary action. Mid Office also measures the financial risk for transactions in the trading book on a daily basis, by way of Mark to Market. Daily Mark to Market position is reported to Risk Management Department, for onward reporting of the risk profile to the Directors' Committee on the Assets and Liability Management.

In case of corporate clients, transactions are concluded only after the inherent credit exposures are quantified and approved in terms of approval process laid down in the Treasury Policy for customer appropriateness and suitability. The necessary documents like ISDA agreements are duly executed. The bank has adopted Current Exposure Method for monitoring credit exposures.

- b) Treasury Policy of the Bank lays down the types of financial derivative instruments, scope of usages, and approval process as also the limits like the open position limits, deal size limits, stop loss limits and counterpart exposure limit for trading in approved instruments.

Various Risk Limits are set up and actual exposures are monitored vis-à-vis the limits.

These limits are set up taking in to account market volatility, business strategy and management experience. Risk limits are in place for risk parameters viz. PV01, stop loss, counterparty credit exposure. Actual positions are measured against these limits periodically and breaches if any are reported promptly. The Bank ensures that the Gross PV01 position arising out of all non-option derivative contracts is within the 0.25% of net worth of the Bank.

- c) The Bank also uses financial derivative transactions for hedging its own Balance Sheet Exposures. Treasury Policy of the Bank spells out approval process for hedging the exposures. The hedge transactions are monitored on a regular basis. The notional profit or loss calculated on Mark to Market basis, PV01 and VaR on these deals are reported to the Assets Liability Committee (ALCO) every month. Hedge effectiveness is the degree to which changes in the fair value or cash flows of the hedged items that are attributed to a hedged risk are offset by changes in the fair value or cash flows of the hedging instruments. This exercise is carried out periodically to ensure hedge effectiveness.
- d) The hedged/un-hedged transactions are recorded separately. The hedged transactions are accounted for on accrual basis. All trading contracts are mark-to-market and resultant gross gain or loss is recorded in income statement.

In case of Option contracts, guidelines issued by FEDAI from time to time for recognition of income, premium, and discount are being followed.

To mitigate the credit risk, the Bank has policy in place to sanction limits to counterparty the Banks and Counterparty clients. The Bank adopts Current Exposure method for monitoring counterparty exposure periodically. While sanctioning derivative limit, the competent authority may stipulate condition of obtaining collaterals/margin as deemed appropriate. The derivative limit is reviewed periodically along with other credit limits.

The customer related derivative transactions are covered with counterparty banks, on back-to-back basis for identical amount and tenure and the bank does not carry any market risk.

Quantitative Disclosures

(Rs. In Millions)

		30.09.2025		30.09.2026	
Sr. No	Particular	Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
i	Derivatives (Notional Principal Amount)				
	a) For Hedging	44,396.25	3800.00	79,055.96	1,52,329.37
	b) For Trading	47,73,540.75	5,22,066.92	45,95,430.03	5,79,109.79
ii	Marked to Market Positions (1)				
	a) Asset (+)	29,446.41	4,041.76	44,034.65	2,201.25
	b) Liability (-)	-29,094.69	-4,119.22	-43,628.30	-2,321.46
iii	Credit Exposure (*)	1,29,321.09	8,936.41	1,96,994.26	8,731.44

Table DF-11: Composition of Capital

Part I: Template to be used only from September 30, 2026			
			(Rs. in Million)
Basel III common disclosure template to be used from September 30, 2026			
Common Equity Tier 1 capital: instruments and reserves			Ref No.
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3,32,284.10	
2	Retained earnings		
3	Accumulated other comprehensive income (and other reserves)	10,46,625.72	
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies¹)</i>	0	
	Public sector capital injections grandfathered until January 1, 2018		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	
6	Common Equity Tier 1 capital before regulatory adjustments	13,78,909.82	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	29,691.34	
8	Goodwill (net of related tax liability)	0	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	5,103.70	
10	Deferred tax assets ²	0	
11	Cash-flow hedge reserve	0	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined-benefit pension fund net assets	0	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	43.25	

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) ³	0	
20	Mortgage servicing rights ⁴ (amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability)	0	
22	Amount exceeding the 15% threshold ⁶	0	
23	<i>of which: significant investments in the common stock of financial entities</i>	0	
24	<i>of which: mortgage servicing rights</i>	0	
25	<i>of which: deferred tax assets arising from temporary differences</i>	0	
26	National specific regulatory adjustments ⁷ (26a+26b+26c+26d)	2,532.48	
26a	<i>of which: Investments in the equity capital of the unconsolidated insurance subsidiaries⁸</i>	2,532.48	
26b	<i>of which: Investments in the equity capital of unconsolidated non-financial subsidiaries</i>	0	
26c	<i>of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank⁹</i>	0	
26d	<i>of which: Unamortised pension funds expenditures</i>	0	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
28	Total regulatory adjustments to Common equity Tier 1	37,370.77	
29	Common Equity Tier 1 capital (CET1)	13,41,539.05	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	69,830.00	
31	<i>of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)</i>	0	

32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	69,830.00	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	
36	Additional Tier 1 capital before regulatory adjustments	69,830.00	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	7,668.39	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) ¹⁰	0	
41	National specific regulatory adjustments (41a+41b)	0	
41a	<i>of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries</i>	0	
41b	<i>of which :Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank</i>	0	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	Total regulatory adjustments to Additional Tier 1 capital	7,668.39	
44	Additional Tier 1 capital (AT1)	62,161.61	
44a	Additional Tier 1 capital reckoned for capital adequacy¹¹	62,161.61	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	14,03,700.66	
Tier 2 capital: instruments and provisions			

46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	49,500.00	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Provisions ¹²	40,107.72	
51	Tier 2 capital before regulatory adjustments	89,607.72	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments	0	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0	
55	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments (56a+56b)	490.25	
56a	<i>of which: Investments in the Tier 2 capital of unconsolidated subsidiaries</i>	490.25	
56b	<i>of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank</i>	0	
57	Total regulatory adjustments to Tier 2 capital	490.25	
58	Tier 2 capital (T2)	89,117.47	
58a	Tier 2 capital reckoned for capital adequacy¹⁴	89,117.47	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	89,117.47	
59	Total capital (TC = T1 + T2) (45 + 58c)	14,92,818.13	
60	Total risk weighted assets (60a + 60b + 60c)	80,22,869.83	

	60a of which: total credit risk weighted assets	69,44,464.60	
	60b of which: total market risk weighted assets	51,977.71	
	60c of which: total operational risk weighted assets	10,26,427.52	
Capital Ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.72%	
62	Tier 1 (as a percentage of risk weighted assets)	17.50%	
63	Total capital (as a percentage of risk weighted assets)	18.61%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.60%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	0.00	
73	Significant investments in the common stock of financial entities	0.00	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	25,991.37	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	40,107.72	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	86,805.81	

78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		NA	
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA	
Notes to Template			
Row No. of the template	Particular	(Rs. in Million)	
10	Deferred tax assets associated with accumulated losses	0	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	25,991.37	
	Total as indicated in row 10	-	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-	
	of which: Increase in Common Equity Tier 1 capital	-	
	of which: Increase in Additional Tier 1 capital	-	
	of which: Increase in Tier 2 capita	-	

26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-	
	(i) Increase in Common Equity Tier 1 capital	-	
	(ii) Increase in risk weighted assets	-	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-	
50	Eligible Provisions included in Tier 2 capital	40,107.72	
	Eligible Revaluation Reserves included in Tier 2 capital	0.00	
	Total of row 50	40,107.72	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 reported in 58a) as reported in 58a)	-	

Table DF-12: Composition of Capital- Reconciliation Requirements

Three Step Approach to Reconciliation Requirements

Step 1

Under Step 1, Bank is required to take their balance sheet in their financial statements (numbers reported the middle column below) and report the numbers when the regulatory scope of consolidation is applied (numbers reported in the right-hand column below). If there are rows in the regulatory consolidation balance sheet that are not present in the published financial statements, Bank is required to give a value of zero in the middle column and furnish the corresponding amount in the column meant for regulatory scope of consolidation. Bank may however, indicate what the exact treatment is for such amount in the balance sheet.

(Rs. in Millions)

		Balance sheet as in Consolidated Financial statements	Balance sheet under regulatory scope of consolidation
		As on 30-09-2026	As on 30-09-2026
A	Capital & Liabilities		

i	Paid-up Capital	76,336	76,336
	Reserves & Surplus	13,64,427	13,64,427
	Minority Interest		
	Total Capital	14,40,763	14,40,763
ii	Deposits	1,32,23,097	1,32,23,097
	of which: Deposits from banks	79,147	79,147
	of which: Customer deposits	1,31,43,950	1,31,43,950
	Of which: Other deposits		
iii	Borrowings	10,19,568	10,19,568
	of which: From RBI	0	0
	of which: From banks	0	0
	of which: From other institutions & agencies	3,27,718	3,27,718
	of which: Others	5,61,020	5,61,020
	of which: Capital instruments	1,30,830	1,30,830
iv	Other liabilities & provisions	5,65,228	5,65,228
	Total Liabilities	1,62,48,656	1,62,48,656
B	Assets		
i	Cash and balances with Reserve Bank of India	4,50,620	4,50,620
	Balance with banks and money at call and short notice	93,002	93,002
ii	Investments:	34,87,741	34,87,741
	of which: Government securities	27,85,474	27,85,474
	of which: Other approved securities	20,058	20,058
	of which: Shares	60,226	60,226
	of which: Debentures & Bonds	5,43,666	5,43,666
	of which: Subsidiaries / Joint Venture / Associates	52,090	52,090

	<i>of which:</i> Others (Commercial Papers, Mutual Funds etc.)	26,227	26,227
iii	Loans and advances	1,13,62,805	1,13,62,805
	<i>of which:</i> Loans and advances to banks	1,75,439	1,75,439
	<i>of which:</i> Loans and advances to customers	1,11,87,366	1,11,87,366
iv	Fixed assets	116506	1,16,506
v	Other assets	737982	7,37,982
	<i>of which:</i> Goodwill and intangible assets	0	0
	<i>of which:</i> Deferred tax assets	25,991	25,991
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & loss account	0	0
	Total Assets	1,62,48,656	1,62,48,656

Step 2

Under Step 2 banks are required to expand the regulatory-scope balance sheet (revealed in Step 1) to identify all the elements that are used in the definition of capital disclosure template set out in Table DF-11 (Part I / Part II whichever, applicable). Set out below are some examples of elements that may need to be expanded for a particular banking group. The more complex the balance sheet of the bank, the more items would need to be disclosed. Each element must be given a reference number/letter that can be used in Step 3.

(Rs. in Millions)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30-09-2026	As on 30-09-2026
A	Capital & Liabilities		
i	Paid-up Capital	76,336	76,336
	of which: Amount eligible for CET1	76,336	76,336
	of which: Amount eligible for AT1	0	0.00
	Reserves & Surplus	13,64,427	13,64,427
	Of Which:		
	Stock Surplus (Securities Premium)	2,55,948	2,55,948
	Statutory Reserve	3,01,628	3,01,628
	Capital Reserve	97,455	97,455
	Revaluation Reserve	68,613	68,613
	Of Which: eligible for Tier I	29,306	29,306
	Revenue & Other Reserves	4,33,975	4,33,975
	Special Reserve	82,616	82,616
	Foreign Currency Transaction Reserve	(198)	(198)
	Of Which: eligible for Tier I	(198)	(198)
	Balance in P & L	1,24,357	1,24,357
	Of which: Current period profit not reckoned for Capital Adequacy Purpose	16,985	16,985
	Minority Interest	0	0
	Total Capital	14,92,818	14,92,818
ii	Deposits	1,32,23,097	1,32,23,097
	of which: Deposits from banks	79,147	79,147

	<i>of which:</i> Customer deposits	1,31,43,950	1,31,43,950
	<i>of which:</i> Other deposits	0	0
iii	Borrowings	10,19,568	10,19,568
	<i>of which:</i> From RBI	0	0
	<i>of which:</i> From banks	0	0
	<i>of which:</i> From other institutions & agencies	3,27,718	3,27,718
	<i>of which:</i> Others	5,61,020	5,61,020
	<i>of which:</i> Capital instruments	1,30,830	1,30,830
	Of which:		
	Eligible under Tier - I	69,830	69,830
	Eligible under Tier - II	49,500	49,500
iv	Other liabilities & provisions	5,65,228	5,65,228
			0.00
	<i>Of which:</i> DTLs related to Goodwill	0	0.00
			0.00
			0.00
	<i>of which:</i> DTLs related to intangible assets	0	0.00
	Total Liabilities	1,62,48,656	1,62,48,656
B	Assets		
i	Cash and balances with Reserve Bank of India	4,50,620	4,50,620
	Balance with banks and money at call and short notice	93,002	93,002
ii	Investments	34,87,741	34,87,741
	<i>of which:</i> Government securities	27,85,474	27,85,474
	Of which: Other approved	20,058	20,058

	Securities		
	of which: Shares	60,226	60,226
	of which: Debentures & Bonds	543666	5,43,666
	of which: Subsidiaries / Joint Ventures / Associates	52,090	52,090
	Of which: Others (Commercial Papers, Mutual Funds etc.)	26,227	26,227
iii	Loans and advances	1,13,62,805	1,13,62,805
	of which: Loans and advances to banks	1,75,439	1,75,439
	of which: Loans and advances to customers	1,11,87,366	1,11,87,366
iv	Fixed assets	1,16,506	1,16,506
v	Other assets	7,37,982	7,37,982
	Of which: Goodwill and intangible assets	0	0
	Out of which: Goodwill	0	0
	Other intangibles (excluding MSRs)		
	Deferred tax assets	25,991	25,991
vi	Goodwill on consolidation	0	0
vii	Debit balance in Profit & Loss account	0	0
	Total Assets	1,62,48,656	1,62,48,656

Step 3: Under Step 3 banks are required to complete a column added to the Table DF-11 (Part I / Part II whichever, applicable) disclosure template to show the source of every input.

(iii) For example, the definition of capital disclosure template includes the line “goodwill net of related deferred tax liability”. Next to the disclosure of this item in the disclosure template under Table DF-11 (Part I / Part II whichever, applicable), the bank would be required to put ‘a - c’ to show that row 8 of the template has been calculated as the difference between

component 'a' of the balance sheet under the regulatory scope of consolidation, illustrated in step 2, and component 'c'.

(Rs. in Millions)

Extract of Basel III common disclosure template (with added column) - Table DF-11 (Part I / Part II whichever, applicable)			
Common Equity Tier 1 capital: Instruments and Reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3,32,284.00	a1+a2
2	Retained earnings		b
3	Accumulated other comprehensive income (and other reserves)	10,46,625.72.00	c1+c2+c3+c4-c5
4	Directly issues capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Not Applicable	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	d
6	Common Equity Tier 1 capital before regulatory adjustments	13,78,909.82	
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	

Table DF-13: Main Features of Regulatory Capital Instruments

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A01016
3	Governing law(s) of the instrument	The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 The Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970 Union Bank of India (Shares and Meetings) Regulations, 1998
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Equity Shares
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	76336
9	Par value of instrument	Face Value - Rs. 10/- per share
10	Accounting classification	Equity Share Capital
11	Original date of issuance	Various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	N.A.
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	N.A.
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	N.A.
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.

28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N.A.

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08169
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	22/11/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.70%
19	Existence of a dividend stopper	Yes

20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre-Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08177
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00

10	Accounting classification	Liability
11	Original date of issuance	20/12/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre-Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier

		II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08185
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	02/03/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type	N.A.

	convertible into	
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08193
3	Governing law(s) of the instrument	Indian Laws
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	13,200.00
9	Par value of instrument	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	25/07/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.

16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.69%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level
32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08227
3	Governing law(s) of the instrument	Indian Laws

	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier I Perpetual Bonds under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier I Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6,630.00
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	23/12/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years from the date of allotment.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently/ temporary written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”) or at Pre Specified Trigger level

32	If write-down, full or partial	Full or Partial (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent or Temporary (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	As per RBI Basel III norms
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Perpetual Bonds shall be; a) Subordinate to the claims of the investors in instrument eligible for inclusion in Upper Tier II capital, Lower Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08045
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0.00
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	24/11/2016
12	Perpetual or dated	Dated
13	Original maturity date	24/11/2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No Call Option
16	Subsequent call dates, if applicable	N.A.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.74%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.

26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE112A08051
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6,000.00
9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	08/11/2019
12	Perpetual or dated	Dated
13	Original maturity date	08/11/2029
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Nil
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	

17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.93%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08102
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00

9	Par value of instrument (in Rs)	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	26/11/2020
12	Perpetual or dated	Dated
13	Original maturity date	26/11/2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of tenth years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.18%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (‘‘PONV Trigger’’)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital,

		Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08151
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	11,500
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	09/07/2021
12	Perpetual or dated	Dated
13	Original maturity date	09/07/2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.

28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08219
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,000
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/11/2022
12	Perpetual or dated	Dated
13	Original maturity date	29/11/2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the tenth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of ten years till the instrument is redeemed.

	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.85%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

1	Issuer	Union Bank of India
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE692A08201
3	Governing law(s) of the instrument	Indian Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II under Basel III
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Tier II Capital instrument

8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	7,000
9	Par value of instrument (in Rs)	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	29/11/2022
12	Perpetual or dated	Dated
13	Original maturity date	29/11/2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	The issuer call, which is discretionary, may or may not be exercised on the fifth anniversary from the Deemed Date of allotment or on any allotment anniversary Date thereafter. Call Option redemption will be at par.
16	Subsequent call dates, if applicable	On any allotment anniversary Date after completion of five years till the instrument is redeemed.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	N.A.
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	The Bonds, at the option of the Reserve Bank of India, can be permanently written off upon occurrence of the trigger event, called the „Point of Non-Viability Trigger (“PONV Trigger”)
32	If write-down, full or partial	Full (As per RBI Basel III norms)
33	If write-down, permanent or temporary	Permanent (As per RBI Basel III norms)
34	If temporary write-down, description of write-up mechanism	N.A.

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investor in Tier II Bonds shall be; a) Superior to the claims of the investors in instrument eligible for inclusion in Tier I capital, Upper Tier II capital and; b) Subordinate to the claims of all other creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

DF- 14. Full Terms and Conditions of Regulatory Capital Instruments

The Bank has been raising capital funds by means of issuance of Innovative Perpetual Debt Instruments (IPDI), Upper Tier II and Subordinated bonds. As these capital instruments are not fully compliant with the eligibility criteria set under Basel III Capital Regulations, these are phased out in computation of Tier 1 and Tier 2 Capital under the transitional provisions specified in RBI Master Circular on RBI Master Circular on Basel-III Capital Regulations, July, 2015.

The details of IPDI, Upper Tier II and Subordinated Debt (Unsecured Redeemable Nonconvertible Subordinated Bonds in the nature of Promissory Notes/Debentures), issued by the Bank and outstanding as on Sep 15th 2026 are given below.

Tier 1 Capital Instruments

1. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08169}
Credit Rating	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating & Research
Issue Size	Rs. 2000 crores.
Face Value/ Issue Price	Rs. 100,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.70% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	22 nd November each year
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None

Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	November 22, 2021.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

2. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures {ISIN: INE692A08177}
Credit Rating	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating & Research
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 100,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.40% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	20 th December each year
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	December 20, 2021.

Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

3. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures{ISIN: INE692A08185}
Credit Rating	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.50% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	2 nd March each year
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	March 02, 2022.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

4. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures {ISIN: INE692A08193}
Credit Rating	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research
Issue Size	Rs. 1320 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 per Bond
Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.69% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	25 th July each year
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	July 25, 2022.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

5. Instrument	Non-Convertible, Taxable, Unsecured Subordinated Fully Paid-Up Basel III Compliant Perpetual Debt Instruments in the nature of Debentures {ISIN: INE692A08227}
Credit Rating	“AA+/Stable” by CRISIL Ratings Ltd & “AA+/Stable” by India Rating& Research
Issue Size	Rs. 663 crores.
Face Value/ Issue Price	Rs. 1,00,00,000 per Bond

Minimum Application Size	1 Bonds and in multiples of 1 Bond thereafter
Tenor	Perpetual
Coupon Rate	The Bond will bear the interest rate of 8.40% per annum.
Interest payment Frequency	Annual
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable, (subject to deduction of tax at source, as applicable) from date of realization of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	23 rd December each year
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put Option	None
Call option	Call option may or may not be exercised after the instrument has completed Five years from the date of allotment and every year on the all coupon dated thereafter; and call option shall be exercised only with the prior approval of RBI (Department of Banking Regulations).
Step up Option	Not applicable.
Date of Allotment	December 23, 2022.
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Issuance & Trading	Demat

Tier 2 Capital Instruments

1. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds") {ISIN: INE692A08045}
Credit Rating	"AAA/Stable" by CRISIL Ratings Ltd
Issue Size	Rs. 750 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.74% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.

Interest Payment Date	Interest will be paid annually on November 24th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Nil
Step up Option	Nil
Date of Allotment	November 24, 2016
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

2. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds") {ISIN: INE112A08051}
Credit Rating	"AAA /Stable" by Brickwork Rating India Pvt. Ltd & "AAA /Stable" by India Ratings & Research.
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	8.93% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 08th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Nil

Step up Option	Nil
Date of Allotment	November 08, 2019
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

3. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 10 lacs each ("Bonds") {ISIN: INE692A08102}
Credit Rating	"AAA/Stable" by CRISIL Ratings Ltd, "AAA/Stable" by ICRA Ltd & "AAA /Stable" by India Ratings & Research.
Issue Size	Rs. 1000 crores.
Face Value/ Issue Price	Rs. 10,00,000 per Bond
Minimum Application Size	10 Bonds and in multiples of 1 Bond thereafter
Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.18% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 26th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	November 26, 2020
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.

Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

4. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”) {ISIN: INE692A08151}
Credit Rating	“AAA /Stable” by ICRA Ltd & “AAA /Stable” by India Rating
Issue Size	Rs. 1150crores.
Face Value/ Issue Price	Rs. 10,000,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.25% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on July 9 th each year till final redemption.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	July 9, 2021
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

5. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”) {ISIN: INE692A08219}
Credit Rating	“AAA/ Stable” by ICRA Ltd & “AAA /Stable” by India Rating
Issue Size	Rs. 1500 crores.
Face Value/ Issue Price	Rs. 10,000,000 per Bond
Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	180 Months from the deemed date of allotment.
Coupon Rate	7.85% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 29 th each year till final redemption.
Record Date	The Bank’s Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 10 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	November 29, 2022
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

6. Instrument	Non-Convertible Redeemable Unsecured taxable Basel III compliant Tier II Bonds in the nature of Debentures of Rs. 100lacs each (“Bonds”) {ISIN: INE692A08201}
Credit Rating	“AAA/Stable” by ICRA Ltd & “AAA /Stable” by India Rating
Issue Size	Rs. 700 crores.
Face Value/ Issue Price	Rs. 10,000,000 per Bond

Minimum Application Size	1 Bond and in multiples of 1 Bond thereafter
Tenor	120 Months from the deemed date of allotment.
Coupon Rate	7.80% p.a.
Interest payment Frequency	Annual (subsequent to RBI norms)
Interest on application money	Interest on application money will be paid to investors at the coupon rate applicable (subject to deduction of tax at source, as applicable) from date of realisation of cheques(s)/ Demand Draft(s) upto but not including the Deemed date of allotment.
Interest Payment Date	Interest will be paid annually on November 29 th each year till final redemption.
Record Date	The Bank's Register of Bondholders will be closed for the purpose of payment of interest or redemption of Bonds/Call Option, as the case may be, 15 days prior to the respective due date.
Put option	Nil
Call option	Call Option may or may not be exercised after the Bonds have completed 5 years from deemed date of allotment or on any allotment anniversary date thereafter.
Step up Option	Nil
Date of Allotment	November 29, 2022
Listing	On the Wholesale Debt Market (WDM) Segment of National Stock Exchange of India Ltd. (NSE).
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services of India Ltd.
Settlement	Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through RTGS/ ECS system
Issuance & Trading	Demat Mode

TABLE DF -16: EQUITIES - DISCLOSURE FOR BANKING BOOK POSITIONS

Qualitative Disclosure		
	The general qualitative disclosure (Para 2.1 of this annex) with respect to equity risk,	
	Difference between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons	Bank does not have any equity HTM investments. However, as per RBI guidelines equity investments made in Subsidiaries, Joint Ventures and Associates (RRB) are controlled in a separate category.
	Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including	As per the RBI guidelines, Bank shall carry all investments (including debt and equity) in subsidiaries, associates, and joint ventures at acquisition cost. Any gain / profit arising on the reclassification / sale of an investment in a

	key assumptions and practices affecting valuation as well as significant changes in these practices.	subsidiary, associate, or joint venture shall be first recognized in the Profit and Loss Account and then shall be appropriated below the line from the Profit and Loss Account to the 'Capital Reserve Account'. The amount so appropriated shall be net of taxes and the amount required to be transferred to Statutory Reserves.
Quantitative Disclosure		(Amt. in millions)
1	Value disclosed in the balance sheet of investment, as well as the fair value of those investments for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	0
2	The types and nature of investment, including the amount that can be classified as: - Publicly traded; and - Privately held	0 13,419.08
3	The cumulative realized gains (losses) arising from sales and liquidation in the reporting period	0
4	Total unrealized gains (losses)	0
5	Total latent revaluation gains (losses)	0
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital	0
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	6,192.91

DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	16,248,656.36
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(98,407.51)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-

4	Adjustments for derivative financial instruments	159,591.07
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	1,273,382.51
7	Other adjustments	(45,039.18)
8	Leverage ratio exposure	17,538,183.25

(Rs. in Million)

DF-18 - Leverage ratio common disclosure template		
	Item	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	16,099,073.82
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(45,039.18)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	16,054,034.64
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	46,312.38
5	Add-on amounts for PFE associated with all derivatives transactions	159,591.07
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	205,903.45
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-

DF-18 - Leverage ratio common disclosure template		
	Item	Leverage ratio framework
14	CCR exposure for SFT assets	4,862.65
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4,862.65
17	Off-balance sheet exposure at gross notional amount	4,575,426.24
18	(Adjustments for conversion to credit equivalent amounts)	(3,302,043.73)
19	Off-balance sheet items (sum of lines 17 and 18)	1,273,382.51
20	Tier 1 capital	1,390,604.66
21	Total exposures (sum of lines 3, 11, 16 and 19)	17,538,183.25
22	Basel III leverage ratio	7.93%

Liquidity Coverage Ratio (LCR) Qualitative Disclosure: September 2026

Qualitative Disclosure on LCR:

From 01st January 2015, the bank has implemented guidelines on Liquidity Coverage Ratio (LCR) of the RBI. The Liquidity Coverage Ratio (LCR) aims to ensure that a bank has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs for a 30-calendar day liquidity stress scenario. LCR is the ratio of HQLA to Net Cash Outflow.

$$\text{LCR} = \frac{\text{High Quality Liquid Assets (HQLA)}}{\text{Net Cash Outflows over 30 days}}$$

Minimum requirement of LCR as stipulated by RBI is 100% from 2019 onwards.

The un-weighted value of inflows and outflows are calculated as the outstanding balances of various categories or types of liabilities, off balance sheet items or contractual receivables. The weighted value of HQLA is calculated as the value after multiplier factor are applied. The weighted value for inflows and outflows is calculated as the value after the inflow and outflow rates are applied. Total HQLA and total net cash outflows are disclosed as the adjusted value, where the adjusted value of HQLA is the value of total HQLA after the application of both multiplier factor and any applicable caps on Level 2B and Level 2 assets as indicated in this Framework. The adjusted value of net cash outflows is calculated after the cap on inflows is applied, if applicable. The consolidated average LCR (Union Bank of India and Union Bank of India UK Ltd) worked out as a simple average of daily LCR of the quarter ended 30th Sept 2026 is 120.00% as against 121.30% for quarter ended 30th June 2026 and is well above the minimum requirement prescribed by RBI of 100%.

a) Main drivers of LCR:

The Bank on a consolidated basis, during the three months ended 30th Sept 2026, had maintained average HQLA (after Factor Multiplier-percentage) of Rs.2,56,880 Cr. HQLA is largely driven by government securities held in excess of the minimum SLR, government securities within the mandatory SLR requirement to the extent permitted by the RBI under the MSF and LCR liquidity facilities. In addition, cash balances and excess CRR maintained with the RBI are key contributors to Level 1 HQLA. Level 2 HQLAs primarily consisted of BBB and above rated corporate bonds and commercial papers not issued by financial entities.

b) Changes over time:

Average LCR has decreased from 121.30% for quarter ended 30th June 2026 to 120.00% for quarter ended 30th Sept 2026 mainly due to changes in cash inflow and outflow.

c) Composition of HQLAs: HQLAs consists of following components:

(Rs in Millions)

	Unweighted value	Weighted value
Level 1 assets	25,28,607	25,28,607
Level 2 A assets	45,943	39,051
Level 2 B assets	2,276	1,138

Level 2 assets constitute 1.56% of total stock of HQLA against maximum mandated level of 40%.

d) Concentration of funding sources:

This metric includes aims to address the funding concentration of bank by monitoring its funding requirements from each significant counterparty. A significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities. The bank has no significant counterparty (deposits/borrowings) as on 30.09.2026. Top 20 Depositors constitute 4.88% of total deposits of the Bank as on 30.09.2026.

e) Derivative exposures and potential collateral calls:

Derivative exposure is shown as Net Derivative cash inflows and outflows maturity within 30 days. Inflows and Outflows from derivative exposure arise due to maturing forwards. The bank exposure to net derivatives and potential collateral calls is having negligible impact on its liquidity position.

f) Currency mismatch in the LCR:

As per the RBI guidelines, while the LCR standard is required to be met on one single currency, in order to better capture potential currency mismatch, the LCR in each significant currency needs to be monitored. However, Bank does not have exposure to any other significant currencies, hence LCR is prepared in INR currency.

g) A description of the degree of centralization of liquidity management and interaction between the group's units:

Liquidity management for the Bank on enterprise-wide basis is the responsibility of the Board of Directors. Risk Management Committee of Board is responsible for overseeing the inter linkages between different types of risk and its impact on liquidity. Bank has Asset Liability Management policy & Market Risk Management policy which provides broad guidelines under which all the entities within the group operate in terms of liquidity and interest rate risk.

Bank has established a Group Risk Management Policy that serves as a guiding framework for all its group entities. This policy is central to how the Bank manages risks across the entire group.

Bank also adheres to regulatory standards by maintaining both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) at a consolidated level, encompassing the Bank and its subsidiaries, in line with its defined risk appetite.

h) The inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile are as under:

Details of average Outflows arising from contingent liabilities for quarter ended Sept'26 are as under:

(Rs in Million)

Particulars	Unweighted value	Weighted value
Currently undrawn committed credit and liquidity facilities provided to	22,05,365	2,52,881
Retail and small business clients	8,67,191	43,360
Non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs - Credit facilities	11,52,966	1,15,297
Non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs - Liquidity facilities	-	-
Banks	1,06,052	42,421
Other financial institutions (including securities firms, insurance companies) - Credit facilities	45,586	18,235
Other financial institutions (including securities firms, insurance companies) - Liquidity facilities	6,625	6,625
Other legal entity customers	26,945	26,945
Other contingent funding liabilities	10,91,764	34,635
Guarantees, Letters of credit and Trade Finance	9,97,683	29,931
Revocable credit and liquidity facilities	94,081	4,704

(Rs. in Million)

LCR Disclosure for Quarter ended Sept 2026

		Sept 2026 Quarter		June 2026 Quarter	
		Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Unweighted Value (Average)	Total Weighted Value (Average)
High Quality Liquid Assets					
1	Total High-Quality Liquid Assets (HQLA)	25,76,825.80	25,68,796.46	26,22,206.59	26,13,723.61
Cash Outflows					
2	Retail deposits and deposits from small business customers, of which:	83,70,572.77	8,48,180.49	82,18,139.41	8,11,429.23
(i)	Stable deposits	16,80,267.53	1,01,968.50	16,59,180.93	95,637.66
(ii)	Less stable deposits	66,90,305.23	7,46,211.99	65,58,958.48	7,15,791.57
3	Unsecured wholesale funding, of which:	23,84,686.44	12,36,943.73	26,80,779.23	13,66,743.88
(i)	Operational deposits (all counterparties)	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	23,84,686.44	12,36,943.73	26,80,779.23	13,66,743.88
(iii)	Unsecured debt	-	-	-	-
4	Secured wholesale funding	74,949.92	108.68	61,842.91	-
5	Additional requirements, of which	22,06,539.16	2,54,055.68	20,61,063.76	2,59,048.32
(i)	Outflows related to derivative exposures and other collateral requirements	1,174.59	1,174.59	1,169.83	1,169.83

(ii)	Outflows related to loss of funding on debt products	-	-	-	-
(iii)	Credit and liquidity facilities	22,05,364.57	2,52,881.09	20,59,893.93	2,57,878.49
6	Other contractual funding obligations	1,76,291.72	1,76,291.72	2,00,893.15	2,00,893.15
7	Other contingent funding obligations	10,91,764.29	34,634.55	10,50,993.44	33,066.72
8	TOTAL CASH OUTFLOWS	1,43,04,804.30	25,50,214.85	1,42,73,711.90	26,71,181.30
Cash Inflows					
9	Secured lending (e.g. reverse repos)	8,882.21	-	12,001.57	-
10	Inflows from fully performing exposures	4,32,966.99	3,00,532.31	4,96,648.73	3,81,350.42
11	Other cash inflows	1,15,622.65	1,08,992.21	1,35,134.91	1,35,134.91
12	TOTAL CASH INFLOWS	5,57,471.85	4,09,524.52	6,43,785.22	5,16,485.33
13	TOTAL HQLA		25,68,796.46		26,13,723.61
14	TOTAL NET CASH OUTFLOWS		21,40,690.32		21,54,695.97
15	LIQUIDITY COVERAGE RATIO (%)		120.00%		121.30%

NET STABLE FUNDING RATIO (NSFR) : 30th Sept 2026

Qualitative Disclosure:

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience of bank's liquidity risk profiles and to incentivize a more resilient banking sector over a longer time horizon. The NSFR will require banks to maintain a stable funding profile in the form of Capital & liabilities in relation to the composition of their assets and off-balance sheet activities.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.

NSFR = Available Stable Funding (ASF)
Required Stable Funding (RSF)

RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation is effective from 1st October, 2021. NSFR is applicable to Bank's domestic operations as well as overseas operations and computed at standalone and consolidated level.

Available Stable Funding (ASF) is defined as the portion of capital and liabilities expected to be reliable which is determined by various factor weights according to the nature and maturity of liabilities with liabilities having maturity of 1 year or more receiving 100% weight.

Required Stable Funding (RSF) is defined as the portion of on balance sheet and off-balance sheet exposures which requires to be funded on an ongoing basis. The amount of such stable funding required is a function of the liquidity characteristics and residual maturities of the various assets held.

Brief about NSFR of the Bank

The entities covered are Union Bank of India and Union Bank of India UK Ltd. The main drivers of the Available Stable Funding (ASF) are the capital base, retail deposit base, and funding from non-financial companies and long-term funding from institutional clients. The capital base formed around 13%, retail deposits (including deposits from retail and small sized business customers) formed 72% and wholesale funding formed 14% of the total Available Stable Funding, after applying the relevant weights.

The Required Stable Funding primarily comprised lending to corporates, retail clients and financial institutions which constituted 87% of the total RSF after applying the relevant weights. The stock of High-Quality Liquid Assets which majorly includes cash and reserve balances with the RBI, government debt issuances attracted no or low amount of stable funding due to their high quality and liquid characteristic. Accordingly, the HQLA constituted only 1% of the Required Stable Funding after applying the relevant weights. Other assets and Contingent funding obligations, such as committed credit facilities, guarantees and letters of credit constituted 12% of the Required Stable Funding.

Bank has maintained comfortable stable funding buffers with Available Stable Funding at consolidated level of Rs.11,741,634 Mio against Rs.10,158,505 Mio of Required Stable funding, resulting in a consolidated NSFR of 115.58% as on 30th Sept, 2026.

Appendix II (in Mio)						
NSFR Disclosure Template-Consolidated, Sep 2026						
	Details	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	ASF Item					
1	Capital: (2+3)	14,43,860.20	7,500.00	0.00	1,63,390.60	16,07,250.80
2	Regulatory capital	14,43,860.20	0.00	0.00	10,060.60	14,53,920.80

3	Other capital instruments	0.00	7,500.00	0.00	1,53,330.00	1,53,330.00
4	Retail deposits and deposits from small business customers: (5+6)	37,89,872.94	14,08,504.49	21,67,122.79	15,45,098.75	81,37,413.30
5	Stable deposits	7,98,950.52	3,04,387.73	7,90,951.07	2,28,529.87	20,28,104.72
6	Less stable deposits	29,90,922.42	11,04,116.76	13,76,171.72	13,16,568.88	61,09,308.58
7	Wholesale funding: (8+9)	8,18,013.35	1921780.50	1536375.30	42,919.25	16,83,208.67
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	8,18,013.35	19,21,780.50	1536375.30	42,919.25	16,83,208.67
10	Other liabilities: (11+12)	4,71,240.22	4,97,978.00	88523.30	2,69,499.90	3,13,761.55
11	NSFR derivative liabilities	0.00	0.00	0.00	0.00	0.00
12	All other liabilities and equity not included in the above categories	4,71,240.22	4,97,978.00	88,523.30	2,69,499.90	3,13,761.55
13	Total ASF (1+4+7+10)					1,17,41,634.32
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					1,38,087.70
15	Deposits held at other financial institutions for operational purposes	10,696.34	0.00	0.00	0.00	5,348.17
16	Performing loans and securities: (17+18+19+21+23)	16,381.90	17,51,293.25	7,04,696.68	93,96,024.98	87,86,001.30
17	Performing loans to financial institutions secured by Level 1 HQLA	0.00	0.00	0.00	0.00	0.00
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0.00	6,49,184.68	1,47,449.71	15,54,548.48	17,16,891.02
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0.00	11,00,802.62	5,44,845.50	64,25,830.66	60,32,210.31
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	3,41,109.96	84,696.57	12,03,276.25	9,95,032.83
21	Performing residential mortgages, of which:	0.00	971.26	1,020.57	9,35,887.84	6,09,323.01

22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	971.26	1,020.57	9,35,887.84	6,09,323.01
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	16,381.90	334.70	11,380.90	4,79,758.00	4,27,576.96
24	Other assets: (sum of rows 25 to 29)	9,11,507.56	2,25,334.90	1,304.80	2,623.40	10,55,762.77
25	Physical traded commodities, including gold	0.00	0.00	0.00	0.00	0.00
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0.00	63,727.90	0.00	0.00	54,168.72
27	NSFR derivative assets	0.00	7,538.40	0.00	0.00	7,538.40
28	NSFR derivative liabilities before deduction of variation margin posted	0.00	2,297.49	0.00	0.00	2,297.49
29	All other assets not included in the above categories	9,11,507.56	1,51,771.11	1,304.80	2,623.40	9,91,758.16
30	Off-balance sheet items		38,73,250.20	46.80	0.00	1,73,305.10
31	Total RSF (14+15+16+24+30)					1,01,58,505.03
32	Net Stable Funding Ratio (%)					115.58%