

Press Release

Financial Results for the Quarter ended December 31, 2025

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter ended December 31, 2025.

Key Highlights in Q3FY26

1. Financial Performance:

Net Profit of the Bank stood at Rs. 5,017 Crores during Q3FY26. Interest income of Bank stood at Rs. 26,443 Crores during Q3FY26.

2. Business Growth:

Total Business of the Bank increased by 5.04% YoY, wherein Gross Advances increased by 7.13% YoY & Total Deposit grew by 3.36% YoY. Bank has a total Business of Rs. 22,39,740 Crores as on December 31, 2025.

3. Deposit Growth:

Global deposits have increased by 3.36% YoY. Bank now has total deposits base of Rs. 12,22,856 Crores as on December 31, 2025.

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

RAM Segment of the Bank increased by 11.50% YoY, with in which 21.67% growth in Retail and 19.75% growth in MSME advances is achieved on YoY basis. RAM advances as a percent of Domestic Advances stood at 58.84%.

5. Reduction in NPA:

Gross NPA (%) reduced by 79 bps on YoY basis to 3.06% and Net NPA (%) reduced by 31 bps on YoY basis to 0.51% as on 31.12.2025.

6. Strong Capital Ratios:

CRAR stood at 16.49% as on 31.12.2025. CET-1 ratio improved from 13.59% as on 31.12.2024 to 13.94% as on 31.12.2025.

7. Returns:

Bank's Return on Assets & Return on Equity stands at 1.35% and 17.09% respectively during Q3FY26.

Key Summary of Results

Particulars	Quarterly			9 Months		
	Sep-25 (Q)	Dec-25 (Q)	QoQ (%) / bps	Dec-24 (9M)	Dec-25 (9M)	YoY (%) / bps
Total Business	22,09,828	22,39,740	1.35	21,32,229	22,39,740	5.04
Global Deposits	12,34,621	12,22,856	-0.95	11,83,065	12,22,856	3.36
Current	63,010	67,752	7.53	66,912	67,752	1.26
Savings	3,38,844	3,47,342	2.51	3,28,416	3,47,342	5.76
CASA	4,01,854	4,15,094	3.29	3,95,328	4,15,094	5.00
CASA (%) -domestic	32.56	33.96	140	33.43	33.96	53
CD Ratio (%)	79.67	83.89	422	80.38	83.89	351
Retail	2,38,506	2,45,541	2.95	2,01,812	2,45,541	21.67
Agriculture	1,68,405	1,75,294	4.09	1,85,284	1,75,294	-5.39
MSME	1,47,395	1,56,203	5.98	1,30,437	1,56,203	19.75
RAM Advances	5,54,306	5,77,038	4.10	5,17,533	5,77,038	11.50
Gross Advances	9,75,207	10,16,884	4.27	9,49,164	10,16,884	7.13
Earnings						
Interest Income	26,191	26,443	0.97	78,715	79,553	1.06
Non-Interest Income	4,996	4,541	-9.10	14,254	14,023	-1.62
Interest Expenditure	17,378	17,115	-1.51	51,016	52,300	2.52
Operating Expenses	6994	6927	-0.96	18,564	20,611	11.03
Net Interest Income	8,812	9,328	5.85	27,700	27,253	-1.61
Operating Profit	6,814	6,942	1.87	23,390	20,664	-11.65
Net Profit	4,249	5,017	18.07	13,002	13,381	2.91
Ratios						
NIM (%)	2.67	2.76	9	2.94	2.72	-22
Cost of Deposits (%)	5.48	5.31	-17	5.49	5.44	-5
Yield on Advances (%)	8.34	8.27	-7	8.73	8.37	-36
Cost to Income Ratio (%)	50.65	49.95	-70	44.25	49.94	569
RoA (%)	1.16	1.35	19	1.24	1.20	-4
RoE (%)	15.08	17.09	201	16.71	15.20	-151
Gross NPA (%)	3.29	3.06	-23	3.85	3.06	-79
Net NPA (%)	0.55	0.51	-4	0.82	0.51	-31
PCR (%)	95.13	95.13	0	93.42	95.13	171
Credit Cost (%)	0.22	0.09	-13	0.81	0.26	-55
CET-1 (%)	14.37	13.94	-43	13.59	13.94	35
CRAR (%)	17.07	16.49	-58	16.72	16.49	-23

Classification: Public

Corporate Communications Division, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021.

Network:

-  8,671 Branches including foreign branches
-  8,300 ATMs
-  26,541 BC Points
-  138 MLPs (MSME Loan Points)
-  143 RLPs (Retail Loan Points)
-  75 ALPs (Agriculture Loan Points)
-  113 Union MSME First Branches
-  1,675 Gold Loan Points
-  12 LCBs & 38 MCBs
-  3 SAMBs & 28 ARBs

Financial Inclusion schemes:

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

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

This is a Government- backed insurance scheme; where 3.53 lakhs new enrollments were done by the Bank for the quarter ended December 31, 2025.

Pradhan Mantri Suraksha Bima Yojana (PMSBY):

This is Government- backed accidental insurance scheme; where 10.34 lakhs new enrollments were done by the Bank for the quarter ended December 31, 2025.

Pradhan Mantri Jan Dhan Yojana (PMJDY):

Our Bank is instrumental in opening 3.37 Crores accounts under PMJDY Scheme with balance of Rs. 14,498 Crores as on 31.12.2025. The corresponding figure was 3.14 Crores account with balance of Rs. 11,637 Crores as on 31.12.2024.

Atal Pension Yojana (APY):

APY is a pension scheme, primarily targeted at the individuals working in unorganized sector, 2.85 lakh new enrollments were done by Bank for the quarter ended December 31, 2025.

Union Nari Shakti Scheme for Women Entrepreneurs:

Sanctioned 3,576 Applications for Rs.611 crores during Q3FY26

Credit facility towards Green initiatives: -

- 1) **Renewable Energy Sector:** -Sanctioned Rs. 34,967 crores as on 31.12.2025
- 2) **Union Green Miles:** -Sanctioned amount Rs. 1,637 crores as on 31.12.2025

Date: January 14, 2026

Place: Mumbai