Union Bank of India

A Government of India Undertaking

107 Years of Legacy

Business First, Compliance Always

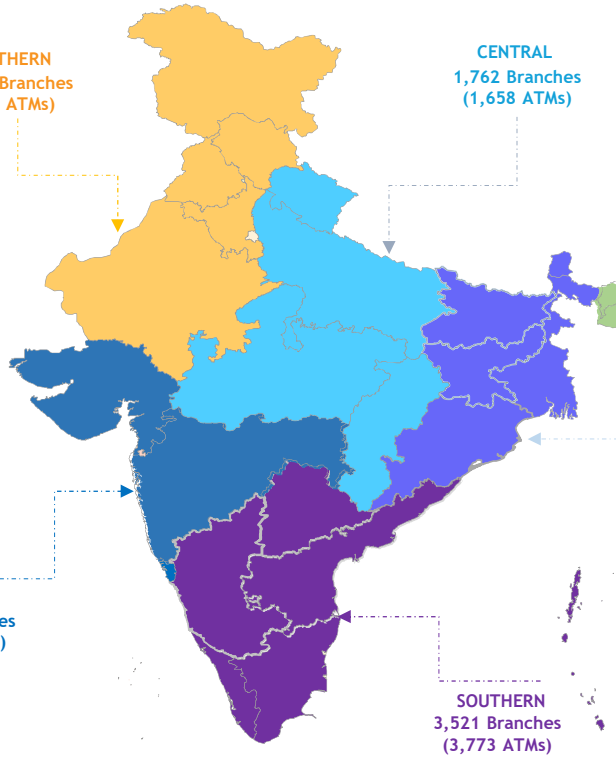
Investor Presentation – Q2 FY2027

हम वही हैं

19.10.2026

Please follow us on:	@unionbankofindia	@UnionBankTweets	unionbankinsta	@UnionBankofIndiaUtube	@unionbankofIndia	@unionbankinsta
Followers:	42,02,679	6,50,747	2,26,323	4,48,000	3,40,524	61,800

Branch Network



Branches Share

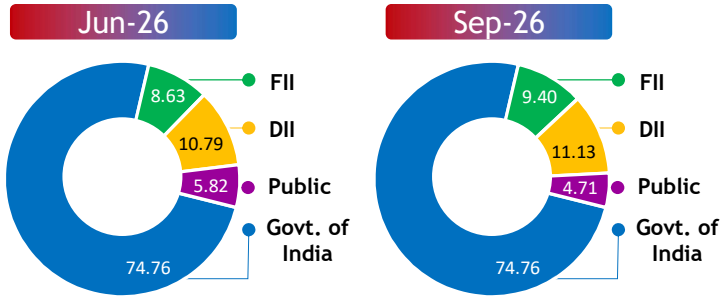
- Rural (30%)
- Semi-urban (30%)
- Urban (20%)
- Metro (20%)

Branch Expansion (New Branches)	
Q2FY27	FY26-27
22	150

Total Branches	Total ATMs	Total BC Points
8,713	8,815	28,654

Total Employees	Specialized Employees	Sport Persons
74,106	5,944	95

Shareholding (%)



Centralized Processing Centres

- 11 LCBs & 38 MCBs
- 117 Union MSME First Branches
- 143 Retail Loan Points
- 138 MSME Loan Points
- 1,670 Gold Loan Points
- 3 SAMBs & 27 ARBs

Business Snapshot

₹ *in crore*

S. N.	Particulars	Sep-25	Jun-26	Sep-26	Growth		Growth	
					Absolute	Y-o-Y (%)	Absolute	Q-o-Q (%)
1	Global Business	22,09,828	23,79,697	24,75,330	2,65,502	12.01 ↑	95,634	4.02 ↑
1.1	Global Deposits	12,34,621	12,83,366	13,19,455	84,834	6.87 ↑	36,089	2.81 ↑
1.2	Global Advances	9,75,207	10,96,331	11,55,876	1,80,669	18.53 ↑	59,545	5.44 ↑
2	Domestic Advances	9,42,273	10,61,128	11,05,753	1,63,480	17.35 ↑	44,625	4.21 ↑
2.1	Retail	2,38,506	2,56,653	2,65,323	26,817	11.24 ↑	8,670	3.38 ↑
2.2	Agriculture	1,68,405	1,83,184	1,89,810	21,405	12.71 ↑	6,626	3.62 ↑
2.3	MSME	1,47,395	1,68,258	1,80,394	32,999	22.39 ↑	12,136	7.21 ↑
3	RAM Advances	5,54,306	6,08,095	6,35,527	81,221	14.65 ↑	27,432	4.51 ↑
3.1	W/w Gold	82,900	86,506	88,410	5,510	6.65 ↑	1,904	2.20 ↑
4	Corporate & Others	4,20,901	4,88,236	5,20,349	99,448	23.63 ↑	32,113	6.59 ↑
4.1	W/w Overseas Advances	32,934	35,203	50,123	17,189	52.19 ↑	14,920	42.38 ↑
5	Domestic Deposits	12,34,088	12,82,770	13,18,977	84,889	6.88 ↑	36,207	2.82 ↑
5.1	Current	62,965	73,904	81,575	18,610	29.56 ↑	7,671	10.38 ↑
5.2	SB	3,38,844	3,76,316	3,79,121	40,277	11.89 ↑	2,805	0.75 ↑
5.3	Term Deposit	8,32,279	8,32,550	8,58,280	26,001	3.12 ↑	25,730	3.09 ↑
5.3.1	Bulk Deposit (incl CDs)	2,86,732	2,51,529	2,60,083	-26,649	-9.29 ↓	8,554	3.40 ↑
5.3.2	Retail TD	5,45,547	5,81,021	5,98,197	52,650	9.65 ↑	17,176	2.96 ↑
6	CASA	4,01,854	4,50,305	4,60,728	58,874	14.65 ↑	10,423	2.31 ↑
7	CASA Ratio (Dom.)	32.56%	35.10%	34.93%	237 bps	-	-17 bps	-
8	Domestic Business	21,76,361	23,43,898	24,24,730	2,48,369	11.41 ↑	80,832	3.45 ↑
9	Overseas Business	33,467	35,799	50,601	17,134	51.2 ↑	14,802	41.35 ↑
10	Domestic CD Ratio	77.01%	83.38%	84.34%	733 bps	-	96 bps	-
11	Global CD Ratio	79.67%	86.10%	88.13%	846 bps	-	203 bps	-

Operating Performance (Sep-26 Q)

Deposits

Gross 6.87% YoY
RTD 9.65% YoY
CASA 237 bps YoY

Deposit Growth

Advances

Gross 18.53 % YoY
RAM 14.65 % YoY

Advance Growth

Capital

CRAR 17.94%
87 bps YoY
CET-I 16.05%
168 bps YoY

Profit

Operating Profit ₹ 8,108 Cr
18.99% YoY
Net Profit ₹ 5,537 Cr
30.31% YoY

Sep-26(6M)	Operating profit ₹ 16,110 Cr Net Profit ₹ 10,870 Cr
Sep-25(6M)	Operating profit ₹ 13,723 Cr Net Profit ₹ 8,365 Cr

Net Interest Income

NII ₹ 10,583 Cr
20.09% YoY

Sep-26(6M)	NII ₹ 20,620 Cr
Sep-25(6M)	NII ₹ 17,925 Cr

Efficiency

Credit Cost 0.21%
1 bps YoY

Sep-26(6M)	Credit Cost 0.29%
Sep-25(6M)	Credit Cost 0.34%

Operating Performance (Sep-26 Q)

NIM %

NIM 2.86%
19 bps YoY

Sep-26(6M)	NIM 2.83%
Sep-25(6M)	NIM 2.71%

NIM % (adj. tax refund)

NIM *(adj. tax refund)* 3.03%
20 bps YoY

Sep-26(6M)	NIM *(adj. tax refund)* 2.98%
Sep-25(6M)	NIM *(adj. tax refund)* 2.79%

Asset Quality

GNPA 2.42%
87 bps YoY
NNPA 0.42%
13 bps YoY
PCR 95.20%
7 bps YoY

Profitability : RoA

RoA 1.38%
22 bps YoY
Core RoA 1.03%
41 bps YoY

Sep-26(6M)	RoA 1.37%
Sep-25(6M)	RoA 1.13%

Profitability : RoE

RoE 17.21%
213 bps YoY
Book Value ₹168.61
14.16% YoY

Sep-26(6M)	RoE 16.89%
Sep-25(6M)	RoE 14.84%

Profitability : RoRWA

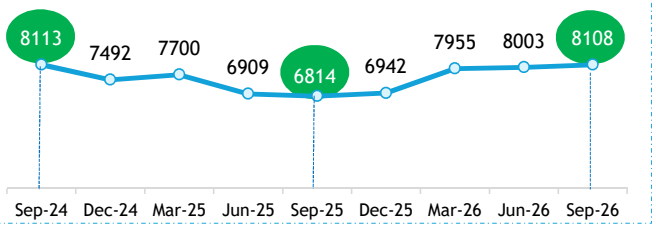
RoRWA 2.78%
44 bps YoY

Sep-26(6M)	RoRWA 2.79%
Sep-25(6M)	RoRWA 2.39%

Profitability

Operating Profit

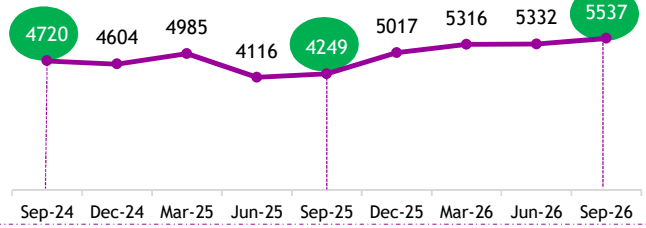
₹ in crore



FY-24	FY-25	FY-26	H1FY26	H1FY27
28,211	31,090	28,620	13,723	16,110

Net Profit

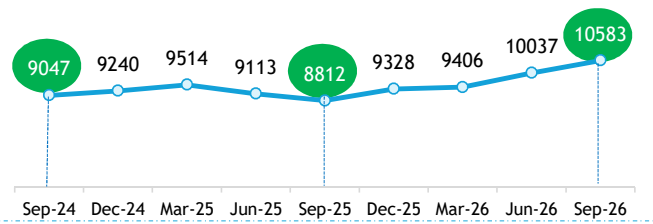
₹ in crore



FY-24	FY-25	FY-26	H1FY26	H1FY27
13,648	17,987	18,697	8,365	10,870

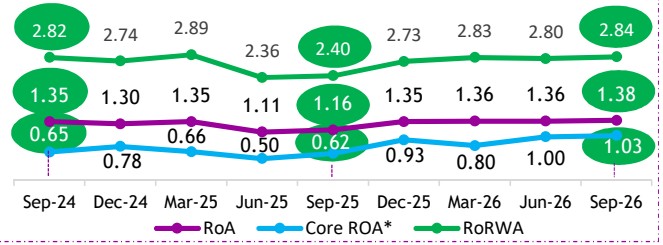
Net Interest Income

₹ in crore



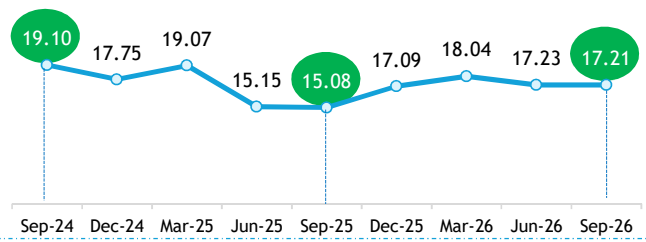
FY-24	FY-25	FY-26	H1FY26	H1FY27
36,570	37,214	36,659	17,925	20,620

RoA & RoRWA%



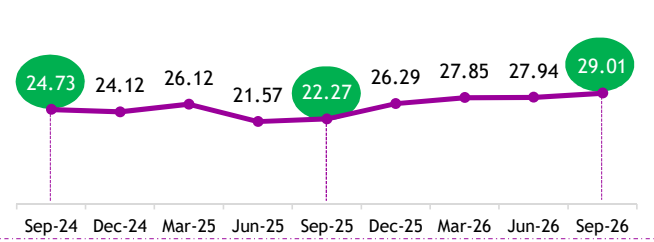
FY-24	FY-25	FY-26	H1FY26	H1FY27
1.03%	1.26%	1.25%	1.13%	1.37%

RoE %



FY-24	FY-25	FY-26	H1FY26	H1FY27
15.58%	17.20%	15.86%	14.84%	16.89%

EPS



FY-24	FY-25	FY-26	H1FY26	H1FY27
18.95	23.56	24.49	21.92	28.48

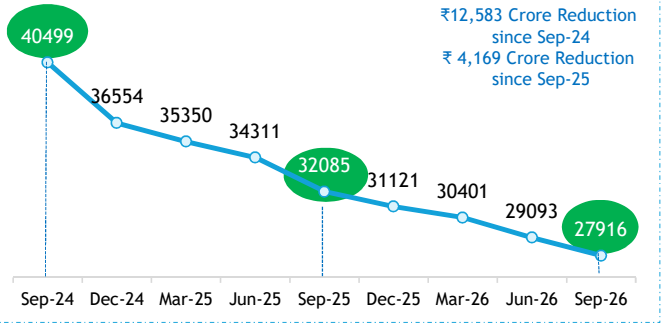
*Core ROA = ROA excluding Treasury and Recovery income from TWO

Asset Quality

GNPA

₹ in crore

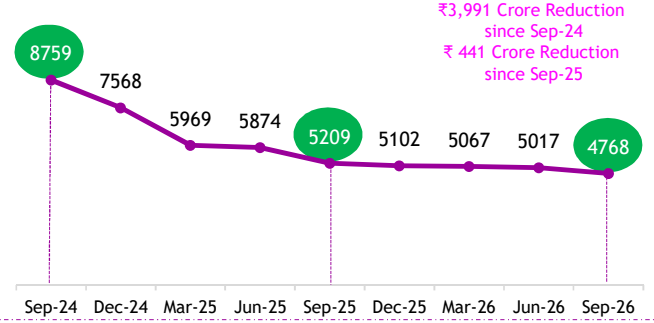
₹12,583 Crore Reduction since Sep-24
₹ 4,169 Crore Reduction since Sep-25



NNPA

₹ in crore

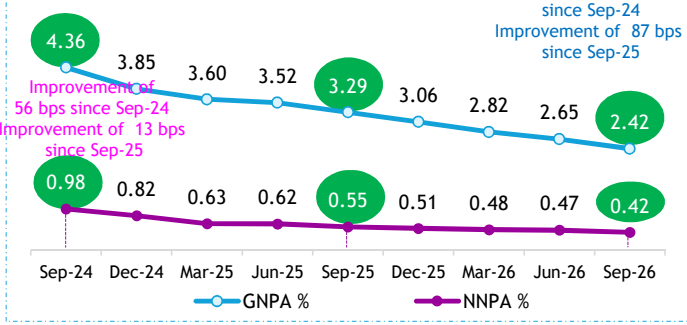
₹3,991 Crore Reduction since Sep-24
₹ 441 Crore Reduction since Sep-25



GNPA% & NNPA%

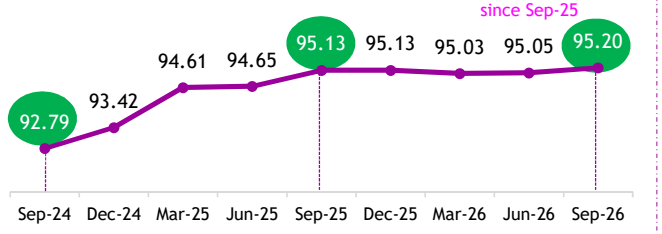
Improvement of 194 bps since Sep-24
Improvement of 87 bps since Sep-25

Improvement of 56 bps since Sep-24
Improvement of 13 bps since Sep-25



PCR%

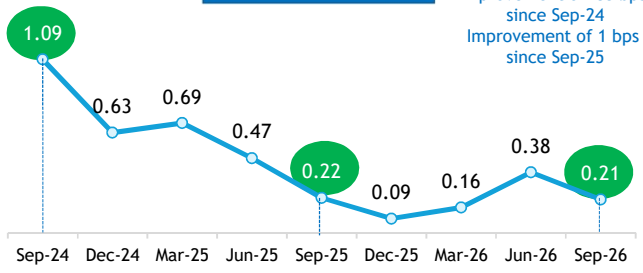
Improvement of 241 bps since Sep-24
Improvement of 7 bps since Sep-25



FY-24	FY-25	FY-26	H1FY26	H1FY27
92.69%	94.61%	95.03%	95.13%	95.20%

Credit Cost%

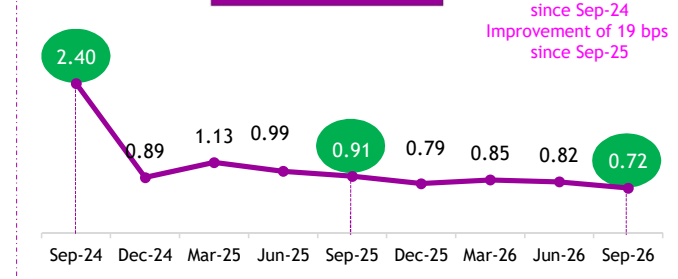
Improvement of 88 bps since Sep-24
Improvement of 1 bps since Sep-25



FY-24	FY-25	FY-26	H1FY26	H1FY27
0.74%	0.77%	0.23%	0.34%	0.29%

Slippage Ratio%

Improvement of 168 bps since Sep-24
Improvement of 19 bps since Sep-25



FY-24	FY-25	FY-26	H1FY26	H1FY27
1.59%	1.40%	0.89%	0.95%	0.78%

Diversified Credit Portfolio

Consistent & Sustained Growth

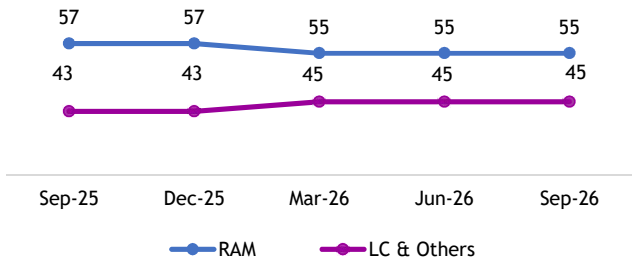
Credit / Deposit Ratio

	Sep-25	Sep-26
Global	79.67%	88.13%
Domestic	77.01%	84.34%

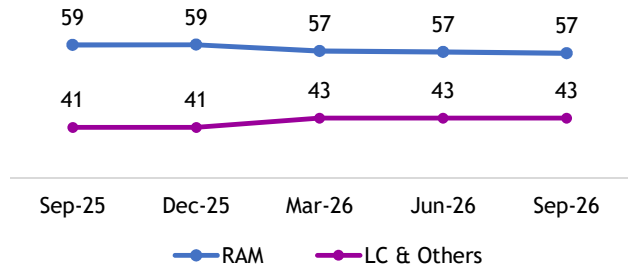
2Y - CAGR

	Sep-25	Sep-26
Global Advances	7.29%	11.55%
Domestic Advances	7.10%	11.19%
RAM	8.88%	10.01%

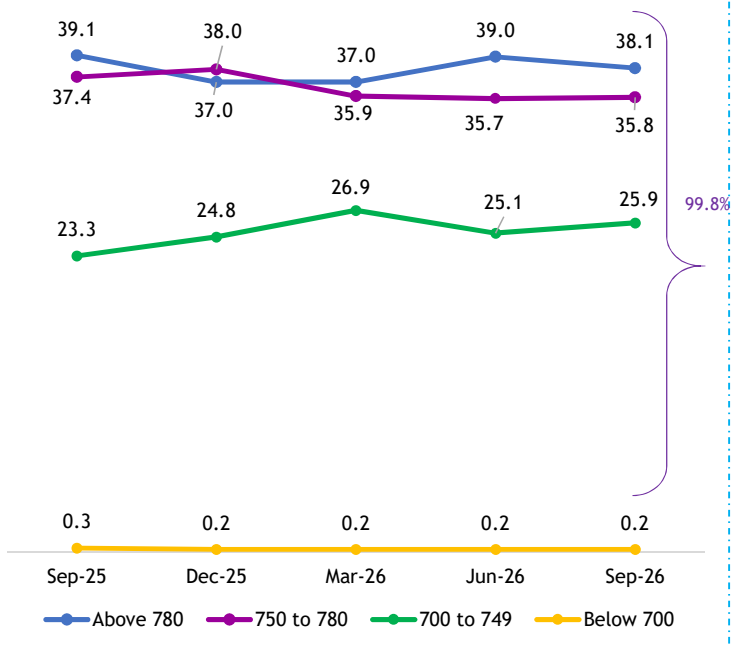
RAM and LC & Other Mix (%) Global



RAM and LC & Other Mix (%) Domestic



Retail Bureau Scores (%)



Credit Growth- RAM

Retail Portfolio of

~₹ 2.65 lakh crores

Sep 26:

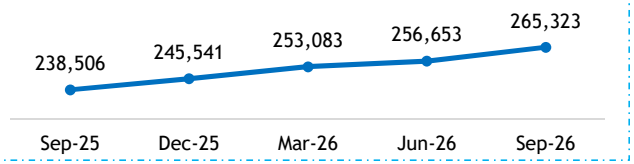
23.99%

of Dom. Adv.

₹ in crore

Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	% Share Sep-26
Home Loans	1,00,874	1,04,677	1,07,687	1,10,236	1,14,276	43.07
Vehicle Loans	24,429	26,341	28,415	30,037	31,613	11.91
Education Loans	17,493	17,800	18,166	18,149	18,649	7.03
Mortgage Loans	16,672	17,463	18,023	18,160	18,957	7.14
Others	79,038	79,260	80,792	80,071	81,828	30.84
Total Retail	**2,38,506**	**2,45,541**	**2,53,083**	**2,56,653**	**2,65,323**	**100.00**

Retail



Agri Portfolio of

~₹ 1.90 lakh crores

Sep 26:

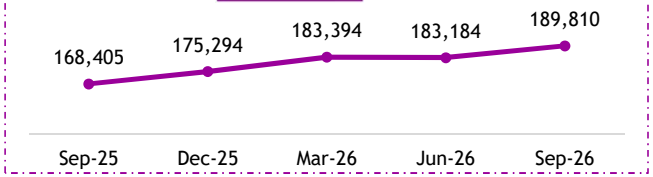
17.17%

of Dom. Adv.

₹ in crore

Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	% Share Sep-26
Farm Credit(Crop, Investment & Allied)	1,42,002	1,45,109	1,51,155	1,47,474	1,50,636	79.36
Agri Ancillary Activities	24,955	28,739	30,751	34,120	37,470	19.74
Agri Infrastructure	1,448	1,446	1,488	1,590	1,704	0.90
Total Agri	**1,68,405**	**1,75,294**	**1,83,394**	**1,83,184**	**1,89,810**	**100.00**

Agriculture



MSME Portfolio of

~₹ 1.80 lakh crores

Sep 26:

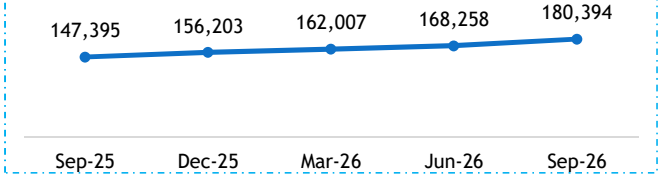
16.31%

of Dom. Adv.

₹ in crore

Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	% Share Sep-26
Micro	80,066	84,091	87,029	88,399	93,836	52.02
Small	38,527	41,430	43,947	47,669	53,223	29.50
Medium	28,802	30,682	31,031	32,190	33,335	18.48
Total MSME	**1,47,395**	**1,56,203**	**1,62,007**	**1,68,258**	**1,80,394**	**100.00**

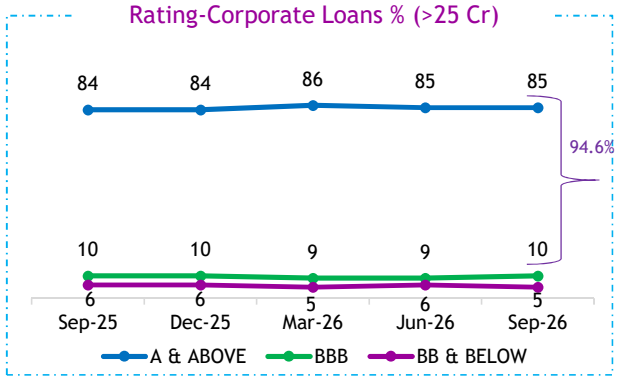
MSME



Credit to Industries

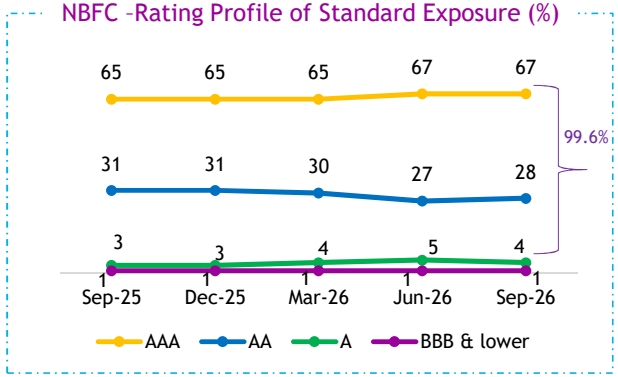
S. No.	Sectors	(% Share in Domestic Advances)			
		Sep-25		Sep-26	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	95,123	10.10	1,21,269	10.97
2	NBFCs and HFCs	1,28,551	13.64	1,76,300	15.94
	- HFCs	*30,499*	*3.24*	*35,784*	*3.24*
	-PSU & PSU Backed NBFCs	*29,210*	*3.10*	*57,362*	*5.19*
	-Pvt. NBFCs	*68,842*	*7.31*	*83,154*	*7.52*
3	Basic Metals	23,894	2.54	30,532	2.76
4	Petroleum/Coal/Nuclear	17,471	1.85	17,768	1.61
5	Food Processing *	28,122	2.98	40,840	3.69
6	Chemical & Chemical Products	11,954	1.27	18,454	1.67
7	Textiles	16,470	1.75	20,549	1.86
	Total (1 to 7)	**3,21,585**	**34.13**	**4,25,712**	**38.50**

* Including Agriculture and Corporate



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

i)	*-Power*	*43,645*	*4.63*	*62,099*	*5.62*
	-Renewable Energy	*16,623*	*1.76*	*22,397*	*2.03*
	w/w Wind	*519*	*0.06*	*719*	*0.07*
	Solar	*10,933*	*1.16*	*15,060*	*1.36*
	-Thermal	*13,695*	*1.45*	*16,853*	*1.52*
	-Govt. PSU (Power)	*24,345*	*2.58*	*31,166*	*2.82*
	-Non-PSU (Power)	*19,300*	*2.05*	*30,933*	*2.80*
ii)	*-Road*	*34,021*	*3.61*	*46,640*	*4.22*
	-HAM	*9,037*	*0.96*	*8,906*	*0.81*
iii)	*-Others*	*17,457*	*1.85*	*12,530*	*1.13*



Deposit Growth

₹ *in crore*

Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	12,34,621	12,22,856	13,06,891	12,83,366	13,19,455	6.87	2.81
- Domestic Deposits	*12,34,088*	12,22,260	13,06,288	12,82,770	13,18,977	6.88	2.82
- CASA(%) Domestic	32.56	33.96	35.21	35.10	34.93	237 bps	-17 bps

2Y - CAGR

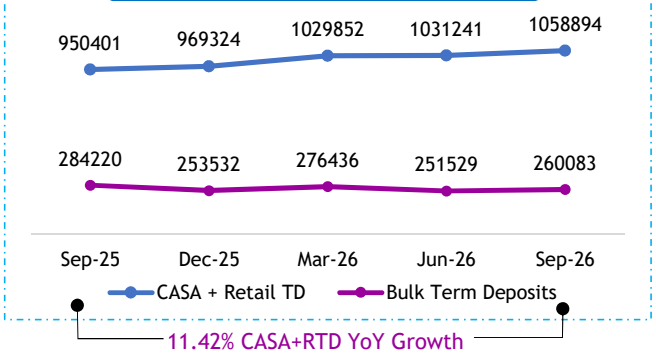
Particulars	As on 30.09.26
Global Deposits	3.07
Domestic Deposits	4.36

Liquidity Position

Particulars	As on 30.09.26
Avg. LCR	120.00%
NSFR	115.58%

Composition of Deposits

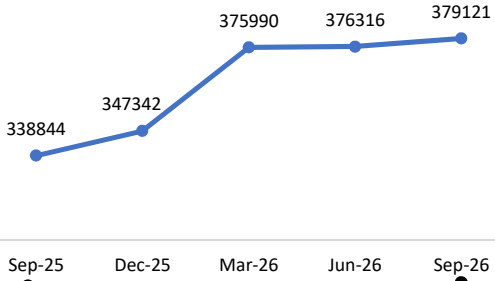
₹ *in crore*



11.42% CASA+RTD YoY Growth

Savings Deposits

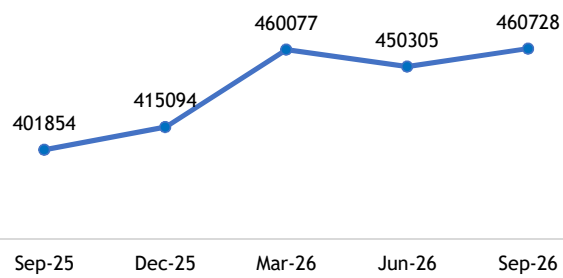
₹ *in crore*



11.89% YoY Growth

CASA Deposits

₹ *in crore*

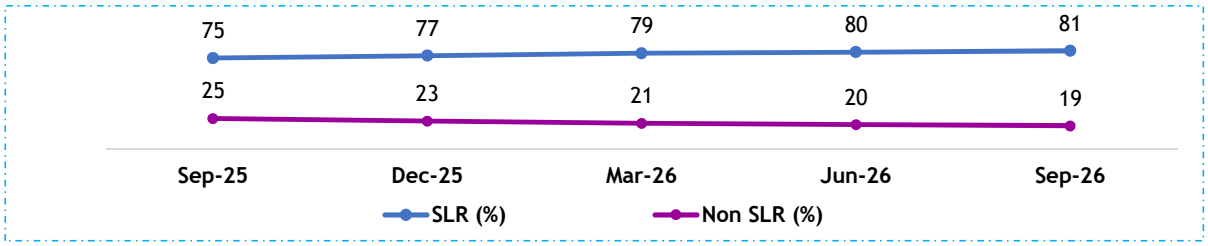


14.65% YoY Growth

Investment Portfolio

₹ *in crore*

Domestic Investments	3,47,965	3,33,067	3,31,682	3,33,994	3,35,814



Particulars (Domestic)	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
	₹ in crore					M-Duration (%)				
SLR	2,60,547	2,56,709	2,61,387	2,67,940	2,71,174	4.90	5.17	4.79	4.85	4.94
HTM	2,30,476	2,15,161	2,12,312	2,14,324	2,25,279	4.90	5.27	5.04	5.20	5.10
AFS	15,567	32,883	43,757	49,422	44,791	7.59	5.25	4.06	3.70	4.25
FVTPL / HFT	14,504	8,665	5,318	4,194	1,104	1.98	3.22	1.81	1.65	0.60
w/w FVTPL-HFT	14,504	8,665	5,318	4,194	1,104	1.98	3.22	1.81	1.65	0.60
NON SLR	87,418	76,358	70,295	66,054	64,640	1.91	1.77	2.13	2.72	2.77
HTM	48,034	47,845	47,047	46,895	46,783	3.39	3.30	3.66	3.49	3.31
AFS	14,502	13,962	9,204	5,201	4,112	0.80	0.79	0.99	2.02	2.41
FVTPL / HFT	23,170	12,929	12,422	12,314	12,101	3.34	2.64	2.62	2.33	2.12
w/w FVTPL-HFT	2,328	2,895	2,025	2,059	1,865	3.08	1.98	1.54	1.24	0.84
Subs & JV	1,711	1,621	1,621	1,644	1,644	NA	NA	NA	NA	NA

₹ *in crore*

Composition of Domestic Investments					
Category	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
SLR Investments	2,60,547	2,56,709	2,61,387	2,67,940	2,71,174
Non-SLR Investments	87,418	76,358	70,295	66,054	64,640
W/w					
Commercial Paper	*1,461*	3,714	710	906	190
Certificate of Deposits	*7,522*	4,266	4,477	60	0
Mutual Funds	*10,433*	289	537	325	25
Shares	*6,850*	6,880	6,671	6,801	7,066
Bonds & Debentures	*57,028*	57,227	53,811	53,840	53,260
Others	*4,125*	3,982	4,089	4,122	4,099
Total Investments	3,47,965	3,33,067	3,31,682	3,33,994	3,35,814

Profit & Loss Statement

₹ *in crore*

Parameter	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)	Y-o-Y% (3M)	Q-o-Q% (3M)	Sep-25 (6M)	Sep-26 (6M)	Y-o-Y% (6M)
Interest Income	26,191	26,443	26,439	27,203	28,158	7.51 ↑	3.51 ↑	53,110	55,361	4.24 ↑
Interest Expense	17,378	17,115	17,033	17,166	17,576	1.14 ↑	2.39 ↑	35,185	34,742	-1.26 ↓
Net. Interest Income	**8,812**	**9,328**	**9,406**	**10,037**	**10,583**	20.09 ↑	5.43 ↑	17,925	20,620	15.03 ↑
Non-Interest Income	4,996	4,541	5,412	4,603	4,651	-6.90 ↓	1.04 ↑	9,482	9,254	-2.40 ↓
- Fee based Income	*3,010*	*2,973*	*3,209*	*3,215*	*3,210*	*6.64* ↑	*-0.16* ↓	*5,228*	*6,425*	*22.90* ↑
- Treasury Income	*1,073*	*901*	*636*	*645*	*701*	*-34.60* ↓	*8.78* ↑	*2,491*	*1,346*	*-45.95* ↓
- Recovery in W/O	*913*	*667*	*1,567*	*743*	*740*	*-18.95* ↓	*-0.45* ↓	*1,763*	*1,483*	*-15.87* ↓
Operating Income	13,808	13,869	14,818	14,640	15,234	10.33 ↑	4.06 ↑	27,407	29,874	9.00 ↑
Operating Expenses	6,994	6,927	6,863	6,638	7,126	1.89 ↑	7.36 ↑	13,684	13,764	0.58 ↑
Operating Profit	**6,814**	**6,942**	**7,955**	**8,003**	**8,108**	18.99 ↑	1.31 ↑	13,723	16,110	17.39 ↑
Provisions	2,565	1,925	2,640	2,670	2,570	0.22 ↑	-3.74 ↓	5,358	5,241	-2.19 ↓
Net Profit	**4,249**	**5,017**	**5,316**	**5,332**	**5,537**	30.31 ↑	3.84 ↑	8,365	10,870	29.95 ↑

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

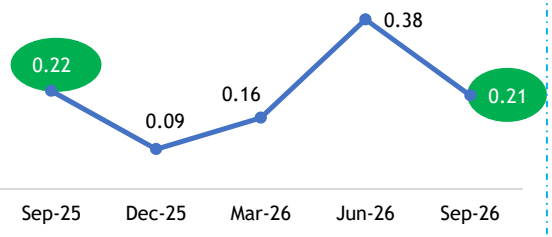
Provisions

₹ *in crore*

Parameter	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)
NPAs	526	235	423	1,020	596
Provision on Non Performing Investments	31	26	166	-67	17
Provision on Standard Assets	882	176	-252	-66	-135
Other Standard Asset Provision*	0	0	700	100	200
Taxation (including Deferred Tax Assets)	1,168	1,603	1,585	1,691	1,870
Others	-42	-115	18	-8	22
Total	**2,565**	**1,925**	**2,640**	**2,670**	**2,570**
Credit Cost	0.22	0.09	0.16	0.38	0.21

*** ₹ 1,000 Crore not considered in PCR and CRAR**

Credit Cost (%)



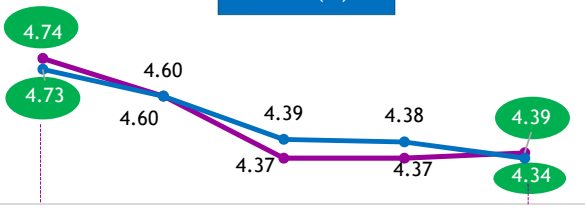
Provisions during the quarter (₹ in Cr)



Additional Provision ₹ 700 Cr in March 2026, ₹ 100 Cr in June 2026 and ₹ 200 Cr is included in Sep-26 aggregating to ₹ 1,000 Cr to strengthen the Balance Sheet

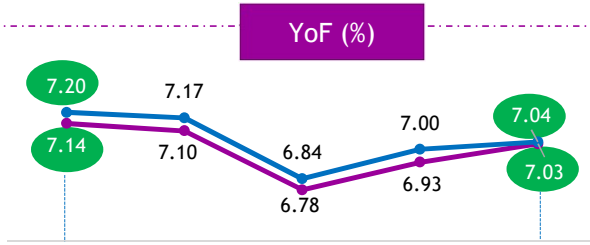
Key Ratios

CoF (%)



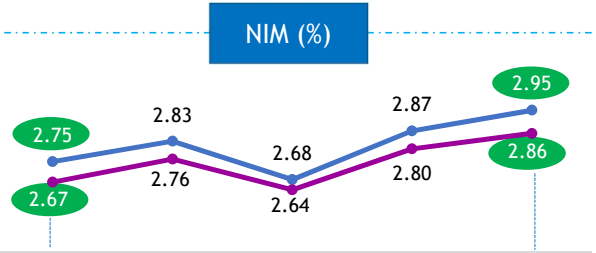
FY-24	FY-25	FY-26	H1FY26	H1FY27
4.76%	4.83%	4.62%	4.76%	4.38%

YoF (%)



FY-24	FY-25	FY-26	H1FY26	H1FY27
7.51%	7.44%	7.06%	7.19%	6.98%

NIM (%)



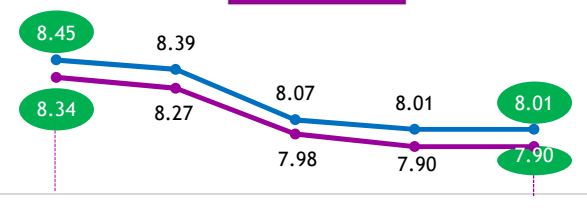
FY-24	FY-25	FY-26	H1FY26	H1FY27
3.10%	2.91%	2.70%	2.71%	2.83%

CoD (%)



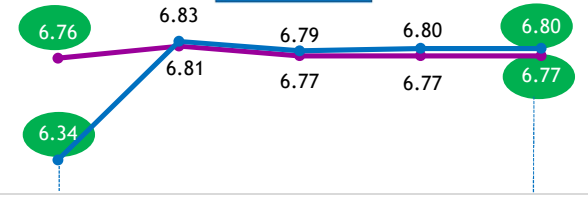
FY-24	FY-25	FY-26	H1FY26	H1FY27
5.22%	5.52%	5.39%	5.50%	5.03%

YoA (%)



FY-24	FY-25	FY-26	H1FY26	H1FY27
8.73%	8.74%	8.27%	8.42%	7.90%

YoI (%)

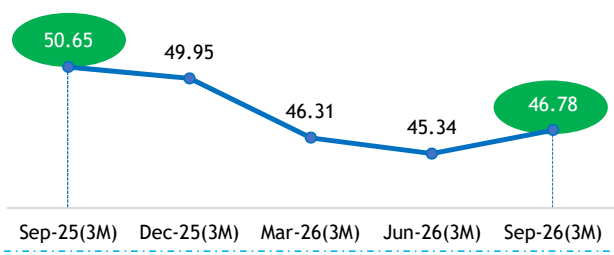


FY-24	FY-25	FY-26	H1FY26	H1FY27
6.70%	6.87%	6.79%	6.80%	6.77%

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

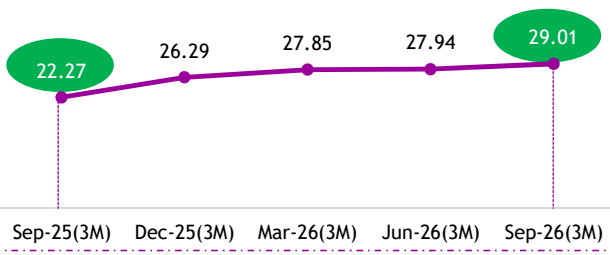
Key Ratios

Cost to Income (%)



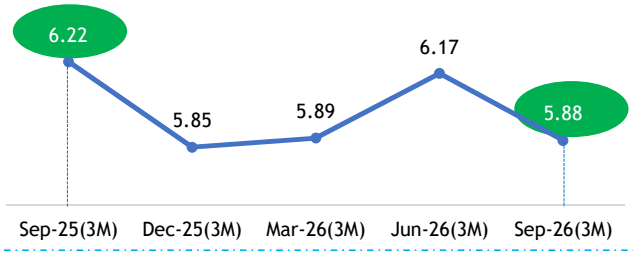
FY-24	FY-25	FY-26	H1FY26	H1FY27
46.42%	45.48%	48.98%	49.93%	46.07%

Earnings per Share (₹)



FY-24	FY-25	FY-26	H1FY26	H1FY27
18.95	23.56	24.49	21.92	28.48

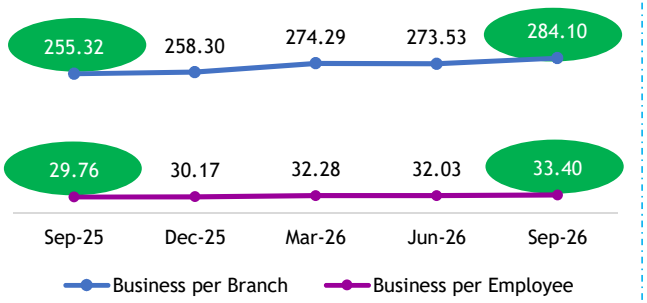
Price to Earning (P/E)



FY-24	FY-25	FY-26	H1FY26	H1FY27
8.10%	5.46%	6.70%	6.32%	5.99%

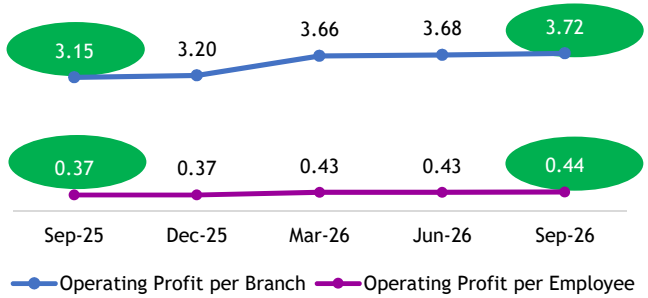
Business per Branch & Business per Employee

₹ *in crore*

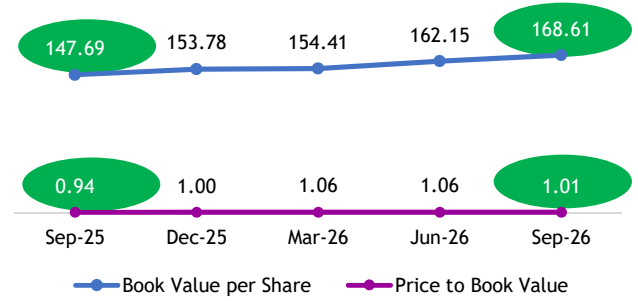


Operating Profit per Branch & Operating Profit per Employee

₹ *in crore*
**Annualized*



Book Value per Share & Price to Book Value



Movement of NPAs

₹ *in crore*

Parameter	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)	Sep-25 (6M)	Sep-26 (6M)
Gross NPA - Opening	34,311	32,085	31,121	30,401	29,093	35,350	30,401
Add : Additions	2,151	1,853	2,102	2,157	1,909	4,496	4,066
-Balance increase in existing NPA	*166*	*193*	*79*	*95*	*53*	*312*	*148*
-Fresh slippages	*1,985*	*1,660*	*2,023*	*2,062*	*1,856*	*4,184*	*3,918*
Less : Reductions	4,377	2,817	2,822	3,465	3,086	7,761	6,551
-Cash Recovery (a)	*1,113*	*1,212*	*1,290*	*913*	*1,226*	*1,902*	*2,140*
-Up-gradation (b)	*1,063*	*482*	*365*	*279*	*315*	*1,582*	*594*
-Write Off	*2,201*	*1,124*	*1,167*	*2,273*	*1,544*	*4,277*	*3,817*
Gross NPAs- Closing	32,085	31,121	30,401	29,093	27,916	32,085	27,916
Gross NPA (%)	3.29	3.06	2.82	2.65	2.42	3.29	2.42
Net NPA	5,209	5,102	5,067	5,017	4,768	5,209	4,768
Net NPA (%)	0.55	0.51	0.48	0.47	0.42	0.55	0.42
Recovery in D/L (c)	432	486	553	332	361	892	693
Recovery in TWO (d)	913	667	1,567	743	740	1,763	1,483
Recovery in Expenditure (e)	28	43	27	39	33	62	72
Upgradation in TWO a/c (f)	72	18	13	6	16	83	21
Total Recovery(incl. TWO) (g= a+b+c+d+e+f)	3,621	2,908	3,816	2,312	2,692	6,284	5,004
Delinquency Ratio(%)	0.91	0.79	0.85	0.82	0.72	0.95	0.78
PCR%	95.13	95.13	95.03	95.05	95.20	95.13	95.20

Sectoral Asset Quality

₹ *in crore*

Segment	Slippages During					Outstanding NPA as on					Gross Sectoral NPA (%)				
	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)
Retail Loans	**402**	**383**	**370**	**375**	**352**	**2,688**	**2,671**	**2,513**	**2,291**	**2,232**	**1.13**	**1.09**	**0.99**	**0.89**	**0.84**
Home Loans	205	198	202	201	178	1,274	1,233	1,223	1,186	1,213	1.26	1.18	1.14	1.08	1.06
Vehicle Loans	46	44	42	45	47	314	323	326	328	329	1.29	1.23	1.15	1.09	1.04
Education Loans	22	20	26	24	22	327	320	318	297	297	1.87	1.80	1.75	1.64	1.59
Mortgage Loans	14	17	13	12	13	120	108	79	43	38	0.72	0.62	0.44	0.24	0.20
Personal Loan	30	29	24	28	26	102	119	112	76	81	0.93	1.14	1.02	0.66	0.68
Others	84	75	63	65	66	551	568	454	361	274	0.81	0.83	0.66	0.53	0.29
Agriculture Loans	**809**	**552**	**742**	**735**	**627**	**14,327**	**14,163**	**13,961**	**13,715**	**13,020**	**8.51**	**8.08**	**7.61**	**7.49**	**6.86**
Small and Marginal Farmers	515	422	495	612	465	8,775	8,699	8,692	8,860	8,544	8.76	8.82	8.69	9.09	8.68
Other Agriculture	293	130	247	123	162	5,552	5,464	5,269	4,855	4,476	8.14	7.13	6.32	5.66	4.90
MSME Loans	**765**	**728**	**895**	**949**	**803**	**6,523**	**6,626**	**6,863**	**6,975**	**6,754**	**4.42**	**4.24**	**4.24**	**4.15**	**3.74**
Micro	593	483	649	699	532	4,569	4,630	4,867	5,104	5,041	5.71	5.51	5.59	5.77	5.37
Small	114	198	150	202	159	1,083	1,172	1,146	1,169	1,043	2.81	2.83	2.61	2.45	1.96
Medium	58	47	96	48	112	871	823	850	702	670	3.02	2.68	2.74	2.18	2.01
Large Corporates & Others	**175**	**190**	**94**	**98**	**127**	**8,547**	**7,661**	**7,064**	**6,112**	**5,910**	**2.03**	**1.74**	**1.47**	**1.25**	**1.14**
Total	**2,151**	**1,853**	**2,102**	**2,157**	**1,909**	**32,085**	**31,121**	**30,401**	**29,093**	**27,916**	**3.29**	**3.06**	**2.82**	**2.65**	**2.42**

Sectoral Asset Quality

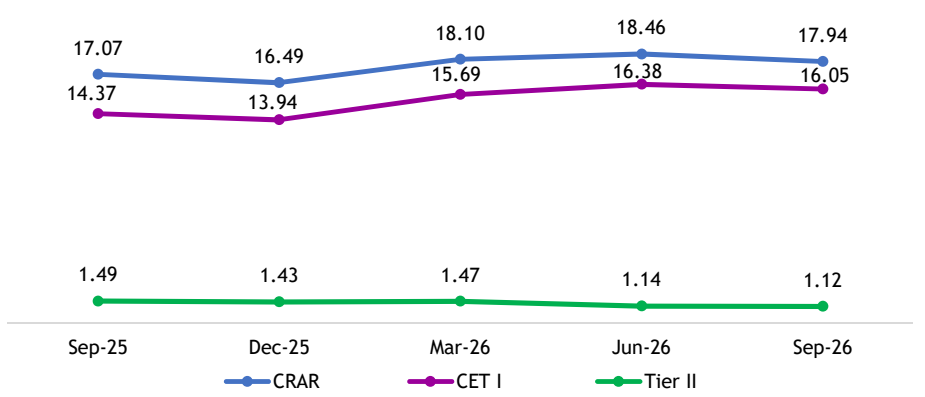
₹ *in crore*

Restructuring										
Segment	RF 1.0 as on					RF 2.0 as on				
	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
MSME	505	468	431	414	394	620	586	553	517	474
Retail Loans	1,007	979	923	885	781	2,914	2,821	2,657	2,538	2,243
Agriculture Allied	--	--	--	--	--	101	97	94	88	73
Corporate Loans	2,901	2,890	2,811	2,676	2,526	--	--	--	--	--
Total	**4,413**	**4,337**	**4,165**	**3,975**	**3,701**	**3,635**	**3,503**	**3,304**	**3,143**	**2,790**

SMA Position (Rs. >5 crs)					
Category	O/s Amount				
	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
SMA-0	2,678	1,470	1,502	947	574
SMA-1	434	739	1,522	278	370
SMA-2	2,522	2,076	809	1,157	1,338
Total	**5,634**	**4,285**	**3,833**	**2,382**	**2,282**

Capital Adequacy

in %



CRAR	FY-23	FY-24	FY-25	FY-26	Q2FY27
	16.04%	16.97%	18.02%	18.10%	17.94%

₹ in crore

S.No.	Parameter	Sep-25	Mar-26	Jun-26	Sep-26
1.	Tier I	1,12,966	1,26,557	1,32,099	1,34,273
2.	Tier II	10,809	11,201	8,702	8,912
3.	Total Capital (Tier I+II)	1,23,775	1,37,758	1,40,801	1,43,185
4.	RWA	7,24,948	7,61,160	7,62,673	7,98,059

Total Capital	FY-23	FY-24	FY-25	FY-26	Q2FY27
	92,778	1,12,689	1,26,825	1,37,758	1,43,185

Rating / Outlook by Rating Agencies

Domestic

Rating Agency	AT-1	Tier-II	Rating Date
CRISIL	AA+/Stable	AAA/Stable	11.12.2025
ICRA	--	AAA/Stable	26.03.2026
India Ratings	AA+/Stable	AAA/Stable	16.01.2026
CARE	AA+/Stable	AAA/Stable	07.10.2026
Brickwork	--	AAA/Stable	18.09.2026

International

Rating Agency	Issuer Rating	Rating Date
S&P Global Ratings	BBB/Stable	06.10.2026
Fitch Ratings	BBB-/Stable	25.02.2026

ESG Rating

Rating Agency	Issuer Rating	Rating Date
CARE Ratings	CareEdge-ESG 1+	17.02.2026

Board Approved Capital Plan (FY27)

₹ in crore

	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	5,000		8,000

Inclusive Growth

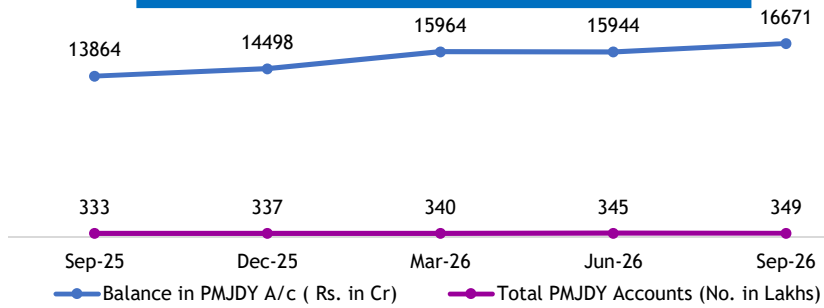
Government Schemes

Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	11,65,488	1,897
PM Vishwakarma (during Q2FY27)	1,804	17
Pradhan Mantri Employment Generation Program (PMEGP) during Q2FY27	791	99
Union Guaranteed Emergency Credit Line	4,39,246	31,860
Pradhan Mantri Mudra Yojana (during Q2FY27)	1,80,031	6,174
PM Surya Ghar Muft Bijali Yojana (during Q2FY27)	37,028	698

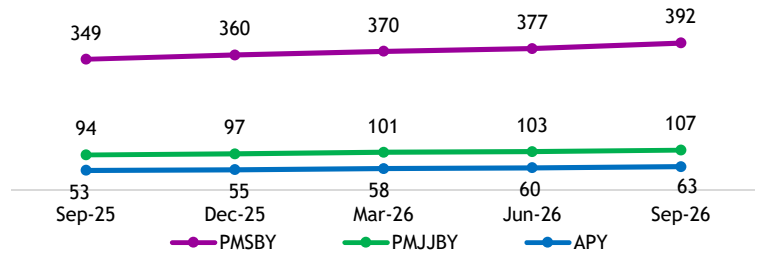
PMSBY & PMJJBY Claim Settlement Q2FY26

Claims Settled					
Scheme	Sep-25 (3M)	Dec-25 (3M)	Mar-26 (3M)	Jun-26 (3M)	Sep-26 (3M)
PMSBY	888	843	1,136	898	457
PMJJBY	1,760	1,856	1,986	1,753	1,830

PMJDY Accounts



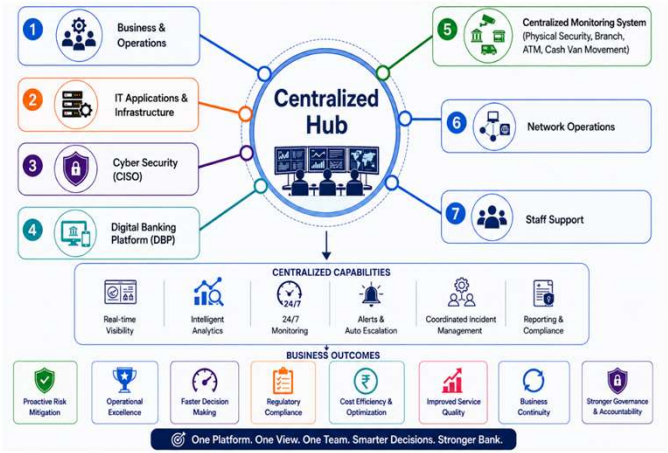
Performance under Social Security Schemes(# Lakhs)



Union Sudarshan

Union Sudarshan is Union Bank of India's first centralized fully automated banking intelligence hub, a unified nerve-centre that continuously watches over the Bank's Business, Operations, Risk, Compliance, Employee Support, Physical Security, Cyber Security and Technology landscape, from a single location, 24×7.

Hub and Spoke Operating Model



Key Highlights

- First centralised banking intelligence hub
- 7 pillars, 240+ use cases
- 24x7 round-the-clock vigilance
- Hub-and-spoke operating model
- Simplified user interface
- Intelligence Layer
- Self-learning thresholds
- Red/Amber/Green alert grading
- Real-time auto-escalation
- In-house developed
- 100% on-premises
- 60+ human resource at hub
- AI-agent roadmap ahead

Strategic Benefits

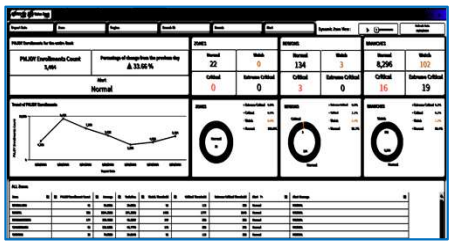
- Bank-wide single view
- Early risk detection
- Faster, data-driven decisions
- Always-on compliance oversight
- Stronger regulatory confidence
- Higher ATM, digital uptime
- Quicker cyber threat response
- Optimised resources, fewer false alerts
- Enhanced staff safety
- Full data control
- Better customer experience

Hub : Mumbai (Staff - 75)
Spoke : Mumbai, Hyderabad Mangalore, Bengaluru (Staff – 64)











14 New Initiatives Launched in Q2 FY 2026-27

Customer Experience & Service Excellence

Unified Customer view and seamless, integrated banking service

1. **Customer 360 - Dashboard**
   One view of customer relationship; Faster and personalized service
2. **Credit Card Dashboard**
   Complete Credit Card details within CBS
3. **Quick Remittance Facility**
   Single screen interface for NEFT/RTGS, RD opening.
4. **Smart Lock/Kill Switch**
   Customer Controlled alternate channels for better security.

Seamless Digital Journeys

Faster, Simplified journeys to acquire and deepen relationships

5. **STP Gold loan**
   Seamless digital process for Existing and New Customers.
6. **STP Dairy Loan**
   End-to-end digital journey for faster and simplified lending.
7. **Self Serve FD**
   Online Fixed Deposit opening journey for New Customers
8. **CA Opening**
   E2E Current Account Opening by fetching data in real time through NeSL integration
9. **Insta OD**
   E2E STP introduced for overdraft against deposits.

Data & insights for Market Expansion

Data and Analytics enabling better business opportunities for the Branches and other functional units

10. **Geo Intelligence - Pin code 360 business All Round App**
    Pin code level market intelligence and business potential mapping.
11. **Revamped My-Diary Portal**
    Enhanced insights for customer profiling, catchment analysis and cross-sell opportunities.

Collaboration, Governance & Employee Upskilling

Automation, monitoring and stronger internal controls

12. **Office Note Automation Solution**
    Automated office note processing for faster approvals.
13. **Credit Proposal Tracking Management System**
    End-to-end tracking and monitoring of credit proposals
14. **Learning & Upskilling**
    Upskilling and senior management through e-learning courses on bank's platform.

Technology - Outcome of Initiatives

Digital Initiatives in Q2 FY 2026-27

- Digital Agri Cattle Term Loan (Dairy)
- Insta OD for Individuals
- Kisan Credit Card (up to ₹ 10.00 Lakh)
- Gold Loan

- Online Dormant to Active Account Activation
- Atal Pension Yojana - Digital
- Online Fixed Deposit for New to Bank Customers
- Smart Lock & Kill Switch on Union ease & Union eBiz App.

Seamless Customer First Journeys

Digital Business in Q2 FY 2026-27

Digital Business generated (Q2 FY 2026-27)

	Retail Loans	Agriculture	MSME Loans	Deposits
	₹ 740 Cr+	₹ 150 Cr+	₹ 490 Cr+	₹ 7,100 Cr+
Q-o-Q Growth:	↑ 23 %	↑ 79 %	↑ 53 %	↑ 9 %

Digital Liability Journeys (Q2 FY 2026-27)

9,40,000+ A/cs
₹ 1,900 Cr+
Digital CASA Accounts opened in Q2 FY 2026-27

2,50,000+ A/cs
₹ 7,100 Cr+
Digital Deposit (TD) accounts opened in Q2 FY 2026-27

1,85,000+
₹ 40 Cr+
Third Part Products through Digital Channel (MF & Insurance) in Q2 FY 2026-27

Digital Channels (Q2 FY 2026-27)

10 lakh+
new users registered on Union Ease App

21,000+
Users Onboarded on Union ebiz

50,000+
Users registered on CBDC Platform

Ecosystem Banking Vertical

Pillars of Ecosystem Capture

Building deeper relationships across institutions, businesses and individuals

CASA Acquisition
Acquisition and balance deepening

Transaction Banking
Payments, collections, integration and channel finance

Wealth Management
Insurance, MF, retirement and protection

INSTITUTIONAL BUSINESS
Government, PSU, corporate and public ecosystems

Government Banking
Treasury • SNA/CNA • Land Acquisition Gram Panchayat • RERA • Judicial/MACT • DBT

Anchor Relationships
Government bodies • PSUs • Corporates • Education • Healthcare • MSME clusters

Payment Integration
CAPS/CMS • API Banking • Client portals • Collections • MIS • Reconciliation

Transaction Flows
Operational balances • Vendor payments • Digital collections • Channel Finance • Settlements

New-age Flows
Programmable CBDC • Virtual accounts • NACH / Direct Debit • Recurring payments

Institutional Wealth
Keyman • Group insurance • General insurance • Gratuity • Pension • Employee benefits

RETAIL BUSINESS
Employees, youth, pensioners and premium customers

Salary Banking
Salary packages • Employee onboarding • Family banking

Premium Savings
Premium SB variants • Activation Retention • Balance deepening

Ancillary Business
Promoters' CASA • Employee salary accounts • Cross-sell opportunities

Wealth Management
Life • Health • General Insurance Mutual Funds • SIPs • Financial planning

Premium Current Accounts
Premium CD solutions • Retention Relationship deepening • Wallet share

Pension & Mandates
Pension accounts • Life certificate support • NACH / SI • Recurring payments

Acquire the relationship → Capture the flows → Deepen the ecosystem → Build long-term value

10 Ecosystem Hubs | 118 Ecosystem Business Centres | Pan-India Coverage

Subsidiaries & Joint Ventures

₹ in crore

Union Bank of India Group Structure, Holdings and Net Profit (Q2FY27)

■ Subsidiaries ■ Joint ventures ■ Associate

8 GROUP ENTITIES

100% SUBSIDIARY

Union Bank of India (UK) Ltd.

- Geographical benefits in booking business in UK and Europe.

Net Profit	Q2FY27
	3.31

100% SUBSIDIARY

Union Asset Management Co. Pvt. Ltd.

- Wholly owned subsidiary of Bank.
- AUM of Rs. 28,029 Crores.

Net Profit	Q2FY27
	10.99

100% SUBSIDIARY

UBI Services Ltd.

- Pan India presence.
- Sourcing retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank.

Net Profit	Q2FY27
	13.63

100% SUBSIDIARY

Andhra Bank Financial Services Ltd.

- Carry on activities/business of Leasing, Hire purchasing and Merchant Banking.

Net Profit	Q2FY27
	0.59

100% SUBSIDIARY

Union Trustee Co. Pvt. Ltd.

- Acts as a trustee company for various schemes of Union Mutual Fund to be launched by Union Asset Management Company Pvt. Ltd.

Net Profit	Q2FY27
	0.03

25.10% JOINT VENTURE

Star Union Dai-ichi Life Insurance Co. Ltd.

- One of the fastest growing private life insurance companies in India.
- Undertaking social responsibility covering lives under PMJJBY.

Particulars	Q2FY27
Net Profit	15.59
Our Share	3.91

27.30% JOINT VENTURE

ASREC India Ltd.

- Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.

Particulars	Q2FY27
Net Profit	2.62
Our Share	0.71

35.00% ASSOCIATE

Andhra Pradesh Grameena Bank

- Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace of Andhra Pradesh.

Particulars	Q2FY27
Net Profit	601.72
Our Share	210.60

Awards & Accolades



दिनांक 14 सितंबर, 2026 को सिडको, नवी मुंबई वाशी में आयोजित हिंदी दिवस एवं छठे अखिल भारतीय राजभाषा सम्मेलन में आदरणीय श्री आशीष पाण्डेय, प्रबंध निदेशक एवं सीईओ महोदय यूनियन बैंक स्टॉल पर माननीय गृह एवं सहकारिता मंत्री का स्वागत करते हुए।



The Bank has received Certificate of Excellence for **"Best Retail Bank of India"** during Navbharat BFSI conclave 2026 held on 9th September 2026.



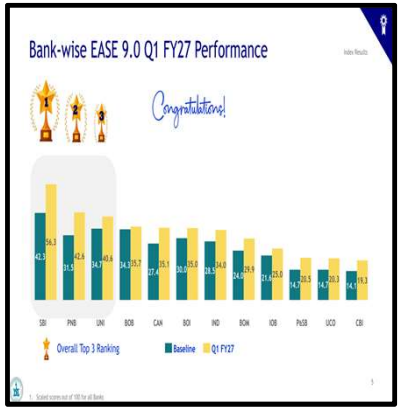
दिनांक 14 सितबर, 2026 को छठे अखिल भारतीय राजभाषा सम्मेलन में बैंक द्वारा प्रकाशित की जाने वाली विविध आयाम शृंखला पुस्तक की 15वीं पुस्तक **"कारोबार सर्वोपरि, अनुपालन निरंतर"** का विमोचन किया गया।



दिनांक 14 सितबर, 2026 को छठे अखिल भारतीय राजभाषा सम्मेलन में माननीय गृह एवं सहकारिता मंत्री के कर कमलो से आदरणीय श्री आशीष पाण्डेय, प्रबंध निदेशक एवं सीईओ महोदय "ख क्षेत्र" में बैंक के हिंदी पत्रिका यूनियन सृजन को प्राप्त प्रतिष्ठित कीर्ति पुरस्कार ग्रहण करते हुए।



Union bank of India has emerged as one of the Winners in PMFME Conclave at India Habitat Centre, New Delhi on 25 Aug 2026 by Ministry of Food Processing Industries (MoFPI)



Union Bank of India has been awarded rank 3rd in EASE 9.0 Q1FY27 performance in overall ranking among all 12 PSB banks


यूनियन बैंक ऑफ इंडिया
अच्छे लोग, अच्छा बैंक
Union Bank of India
Good people to bank with
Union Ease
NextGen Banking App
Congratulations to
OUR OWN.
INDIA'S GOLD.
Rutuja Pisal
A Unionite & Member of the Indian Women's Hockey Team
on their historic
GOLD MEDAL WIN
at the Asian Games, after 44 years
A Champion on the Field.
A Unionite We Are Proud Of.


NSE IX
Welcomes onboard
MAIDEN FOREIGN CURRENCY BOND ISSUANCE
यूनियन बैंक ऑफ इंडिया
Union Bank of India
ISSUE PARTICULARS
USD 300 Mn @ 5.230%
Maturing on 28 Aug 2029
ISSUE PARTICULARS
USD 300 Mn @ 5.417%
Maturing on 28 Aug 2031
RATINGS
FITCH: BBB-
S&P: BBB
NSE
Nifty50

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

Disclaimer

Except for the historical information contained herein, statements in this presentation which contain words or phrases such as "is", "aims", 'will', 'would', 'indicating', 'expected to' etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Union Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof.

THANK YOU

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