Press Release

Financial Results for the Quarter ended September 30, 2026

The Board of Directors of Union Bank of India today approved the accounts of the Bank for the Quarter ended September 30, 2026.

Key Highlights in Q2FY27

1. **Financial Performance:**

Net Profit of the Bank stood at Rs. 5,537 Crores during Q2FY27. Interest income of Bank stood at Rs. 28,158 Crores during Q2FY27.

2. **Business Growth:**

Total Business of the Bank increased by 12.01% YoY, wherein Gross Advances increased by 18.53% YoY & Total Deposit grew by 6.87% YoY. Bank has a total Business of Rs. 24,75,330 Crores as on September 30, 2026.

3. **Deposit Growth:**

Global deposits have increased by 6.87% YoY. Bank now has total deposits base of Rs. 13,19,455 Crores as on September 30, 2026.

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

RAM Segment of the Bank increased by 14.65% YoY, within which 11.24% growth in Retail and 22.39% growth in MSME advances is achieved on YoY basis. RAM advances as a percentage of Domestic Advances stood at 57.47%.

5. **Reduction in NPA:**

Gross NPA (%) reduced by 87 bps on YoY basis to 2.42% and Net NPA (%) reduced by 13 bps on YoY basis to 0.42% as on 30.09.2026.

6. **Strong Capital Ratios:**

CRAR stood at 17.94% as on 30.09.2026. CET-1 ratio improved from 14.37% as on 30.09.2025 to 16.05% as on 30.09.2026.

7. **Returns:**

Bank's Return on Assets & Return on Equity stands at 1.38% and 17.21% respectively during Q2FY27.

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यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

Key Summary of Results

Particulars	Quarterly			Half Yearly		
	Jun-26 (Q)	Sep-26 (Q)	QoQ (%) / bps	Sep-25 (6M)	Sep-26 (6M)	YoY (%) / bps
Total Business	23,79,697	24,75,330	4.02	22,09,828	24,75,330	12.01
Global Deposits	12,83,366	13,19,455	2.81	12,34,621	13,19,455	6.87
Current	73,989	81,607	10.30	63,010	81,607	29.51
Savings	3,76,316	3,79,121	0.75	3,38,844	3,79,121	11.89
CASA	4,50,305	4,60,728	2.31	4,01,854	4,60,728	14.65
CASA (%)-Domestic	35.10	34.93	-17	32.56	34.93	237
CD Ratio (%)-Global	86.10	88.13	203	79.67	88.13	846
Retail	2,56,653	2,65,323	3.38	2,38,506	2,65,323	11.24
Agriculture	1,83,184	1,89,810	3.62	1,68,405	1,89,810	12.71
MSME	1,68,258	1,80,394	7.21	1,47,395	1,80,394	22.39
RAM Advances	6,08,095	6,35,527	4.51	5,54,306	6,35,527	14.65
Gross Advances	10,96,331	11,55,876	5.43	9,75,207	11,55,876	18.53
Earnings						
Interest Income	27,203	28,158	3.51	53,110	55,361	4.24
Non-Interest Income	4,603	4,651	1.04	9,482	9,254	-2.40
Interest Expenditure	17,166	17,576	2.39	35,185	34,742	-1.26
Operating Expenses	6,638	7,126	7.36	13,684	13,764	0.58
Net Interest Income	10,037	10,583	5.43	17,925	20,620	15.03
Operating Profit	8,003	8,108	1.31	13,723	16,110	17.39
Net Profit	5,332	5,537	3.84	8,365	10,870	29.95
Ratios						
NIM (%)	2.80	2.86	6	2.71	2.83	12
Cost of Deposits (%)	5.05	5.01	-4	5.50	5.03	-47
Yield on Advances (%)	7.90	7.90	0	8.42	7.90	-52
Cost to Income Ratio (%)	45.34	46.78	144	49.93	46.07	-386
RoA (%)	1.36	1.38	2	1.13	1.37	24
RoE (%)	17.23	17.21	-2	14.84	16.89	205
Gross NPA (%)	2.65	2.42	-23	3.29	2.42	-87
Net NPA (%)	0.47	0.42	-5	0.55	0.42	-13
PCR (%)	95.05	95.20	15	95.13	95.20	7
Credit Cost (%)	0.38	0.21	-17	0.34	0.29	-5
CET-1 (%)	16.38	16.05	-33	14.37	16.05	168
CRAR (%)	18.46	17.94	-52	17.07	17.94	87

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Network:

- 8713 Branches including foreign branches
- 8815 ATMs
- 28654 BC Points
- 138 MLPs (MSME Loan Points)
- 143 RLPs (Retail Loan Points)
- 117 Union MSME First Branches
- 1670 Gold Loan Points
- 11 LCBs & 38 MCBs
- 3 SAMBs & 27 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 6.23 lakhs new enrollments were done by the Bank for the quarter ended September 30, 2026.

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

  This is Government- backed accidental insurance scheme; where 21.76 lakhs new enrollments were done by the Bank for the quarter ended September 30, 2026.

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

  Our bank is instrumental in opening 3.49 Crores accounts under PMJDY Scheme with balance of Rs. 16,671 Crores as on 30.09.2026. The corresponding figure was 3.33 Crores account with balance of Rs. 13,864 Crores as on 30.09.2026.

- **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 September 30, 2026.

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

  Sanctioned 1995 Applications for Rs. 346 crores during Q2FY27

- **Credit facility towards Green initiatives: -**

  1) **Renewable Energy Sector: -**Sanctioned Rs. 39110 crores as on 30.09.2026
  2) **Union Green Miles: -**Sanctioned amount Rs. 3731 crores as on 30.09.2026

Date: October 19, 2026
Place: Mumbai

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