

संदर्भ Ref.: नि.से.वि. ISD/260/2025-26

दिनांक Date : October 30, 2025

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्स्चेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security - UBI-AT/BB
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महोदया Madam / महोदय Sir,

Subject: Presentation on Financial Results for the Quarter/Half Year ended on September 30, 2025.

Pursuant to Regulation 30 read with Clause 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Presentation on Unaudited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter/Half Year ended on September 30, 2025.

The same is also being made available on our Bank's website - <https://www.unionbankofindia.co.in/en/common/financial-results>

The above is for your information and record.

Thanking you.

भवदीय Yours faithfully,

MANGESH
MANDREKAR

Digitally signed by
MANGESH MANDREKAR
Date: 2025.10.30
13:19:52 +05'30'

(Mangesh Mandrekar)
Company Secretary

Encl: As above.



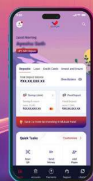
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EASE Award

Investor Presentation Q2FY26



Rajbhasha Award





Global Business mix - ₹ 22.10 Trillion

- Advances: ₹ 9.75 Trillion
- Deposits : ₹ 12.35 Trillion



8,655 Branches & 9,064 ATMs

Branches Share

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



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



25,700+ Business Correspondents



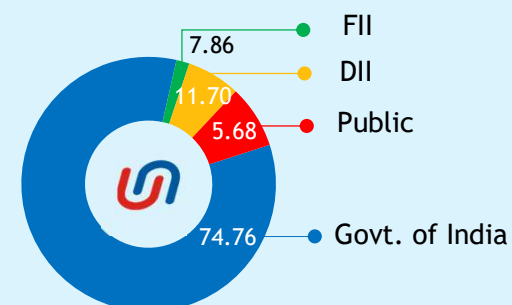
74,200+ Employees



5th Largest PSB in Business Mix*

8.7% Share among PSBs in Business*

Shareholding (%)



Centralized Processing Centres



138 MSME Loan Points



113 Union MSME First Branches



143 Retail Loan Points & 70 Agriculture Loan Points



1,675 Gold Loan Points



3 SAMBs & 28 ARBs



12 LCBs & 38 MCBs

*As of June-25

Operating Performance (Sep-25 Q)

Deposits



1.90% YoY

Deposit growth

Advances



4.99% YoY

Credit Growth

RAM



8.14% YoY

Growth in RAM advances

Capital



CRAR 17.07%

CET-1 14.37%

CRAR 17.13% (Sep-24)

CET-1 13.88% (Sep-24)

Asset Quality



GNPA 3.29%

NNPA 0.55%

PCR 95.13%

Improved by 107 bps YoY

Improved by 43 bps YoY

Improved by 234 bps YoY

Operating Profit



₹ 6,814 Cr

Operating Profit ₹ 8,113 Cr
(Sep-24 Q)

Net Profit



₹ 4,249 Cr

Net Profit ₹ 4,720 Cr
(Sep-24 Q)

Margin



NII ₹ 8,812 Cr

NIM 2.67%

NII ₹ 9,047 Cr (Sep-24 Q)
NIM 2.90% (Sep-24 Q)

Efficiency



Credit Cost 0.22%

Credit Cost 1.09% (Sep-24 Q)

Profitability



RoA 1.16%

RoE 15.08%

Book Value ₹ 147.69

RoA 1.35% (Sep-24 Q)
RoE 19.10% (Sep-24 Q)
Increased by 14.06% YoY

Sep-25(6M)

₹ 13,723 Cr

₹ 8,365 Cr

NII ₹ 17,925 Cr
NIM 2.71%

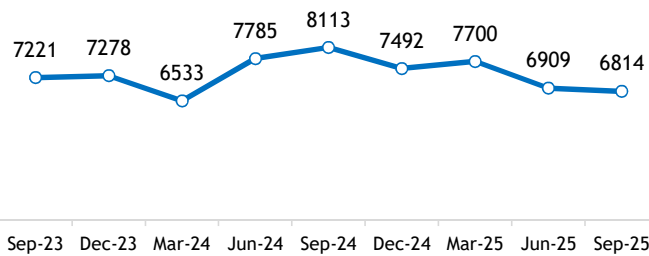
Credit Cost 0.34%

RoA 1.13%
RoE 14.84%

Profitability

Operating Profit

₹ in crore

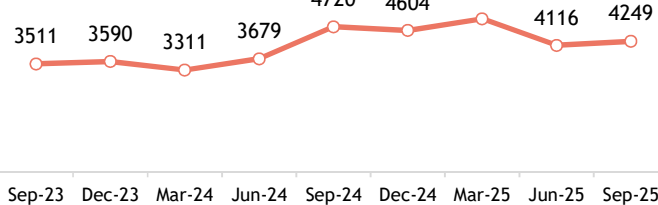


Sep-24(6M)
15,898

Sep-25(6M)
13,723

Net Profit

₹ in crore

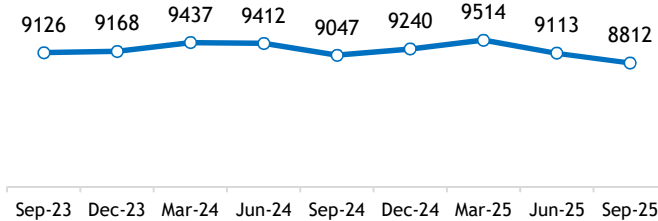


Sep-24(6M)
8,399

Sep-25(6M)
8,365

Net Interest Income

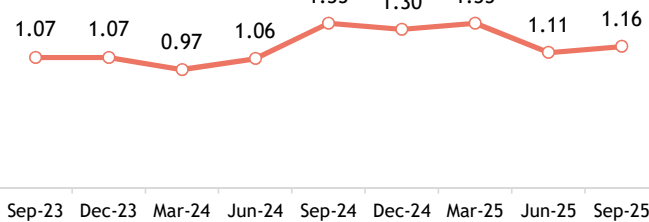
₹ in crore



Sep-24(6M)
18,459

Sep-25(6M)
17,925

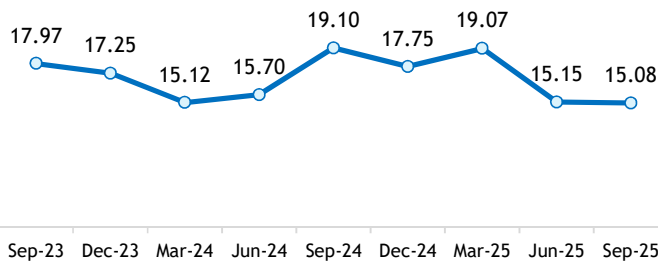
RoA %



Sep-24(6M)
1.20%

Sep-25(6M)
1.13%

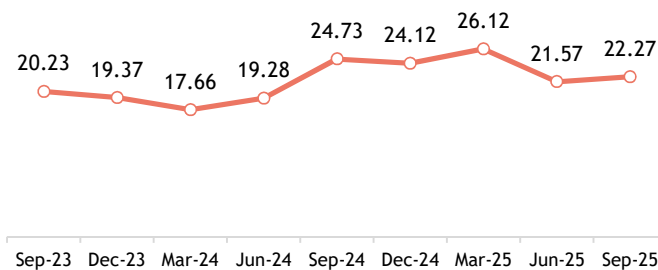
RoE %



Sep-24(6M)
16.99%

Sep-25(6M)
14.84%

EPS



Sep-24(6M)
22.00

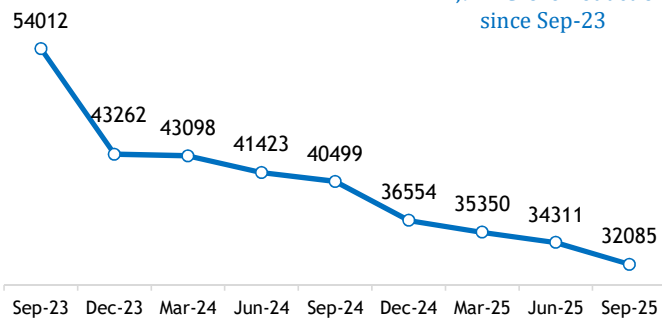
Sep-25(6M)
21.92

Asset Quality

GNPA

₹ in crore

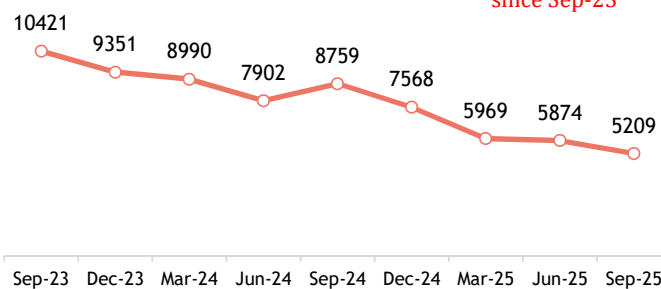
₹ 21,927 Crore Reduction since Sep-23



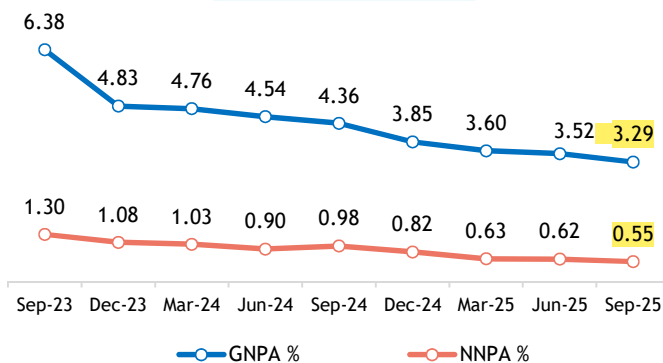
NNPA

₹ in crore

₹ 5,212 Crore Reduction since Sep-23

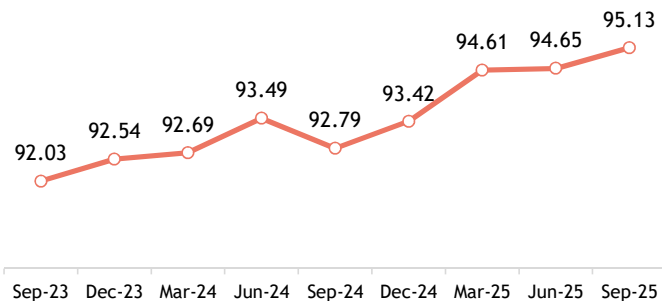


GNPA & NNPA%

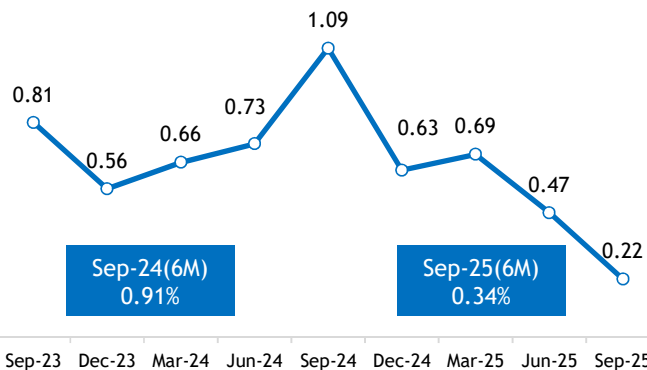


PCR%

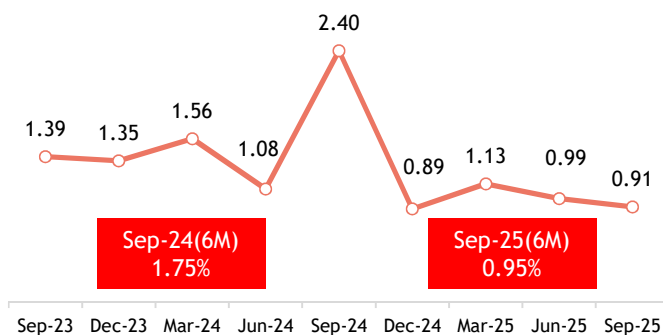
Improvement of 310 bps since Sep-23



Credit Cost%



Slippage Ratio%



Diversified Credit Portfolio

₹ in crore

Particulars	Sep-24	Mar-25	Jun-25	Sep-25	YoY (%)	QoQ (%)
Retail	1,92,375	2,16,777	2,29,040	2,38,506	23.98	4.13
Agriculture	1,91,913	1,78,479	1,71,606	1,68,405	-12.25	-1.87
MSME	1,28,301	1,36,423	1,44,441	1,47,395	14.88	2.05
RAM Advances	5,12,589	5,31,679	5,45,087	5,54,306	8.14	1.69
LC & Others	4,16,243	4,51,215	4,29,402	4,20,901	1.12	-1.98
Global Advances	9,28,832	9,82,894	9,74,489	9,75,207	4.99	0.07
W/w Overseas Advances	34,428	36,919	36,391	32,934	-4.34	-9.50

Consistent & sustained growth

Credit / Deposit Ratio

Global **79.67%**

Domestic **77.01%**

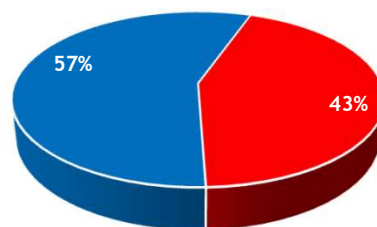
2Y - CAGR

Global Advances **7.29%**

Domestic Advances **7.10%**

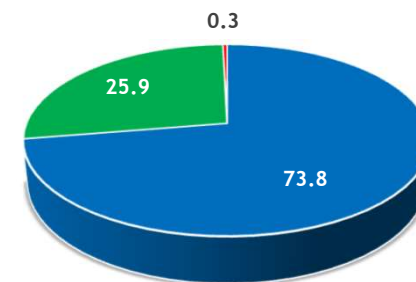
RAM **8.88%**

Composition (%)



■ RAM ■ LC & Others

Retail-Bureau Scores (%)



■ >750 ■ 700-750 ■ <700

Amounts have been reclassified wherever required for prior period

Credit Growth- RAM

Retail Portfolio of

~₹ **2.39** lakh crores

Sep 25:

25.31%

of Dom. Adv.

₹ in crore

Particulars	Sep-24	Jun-25	Sep-25	% share Sep-25
Home Loans	92,145	96,871	1,00,874	42.29
Vehicle Loans	21,105	23,255	24,429	10.24
Education Loans	15,209	16,225	17,493	7.33
Mortgage Loans	15,587	16,296	16,672	6.99
Others	48,329	76,393	79,038	33.14
Total Retail	1,92,375	2,29,040	2,38,506	100.00

Amounts have been reclassified wherever required for prior period

Agri Portfolio of

~₹ **1.68** lakh crores

Sep 25:

17.87%

of Dom. Adv.

₹ in crore

Particulars	Sep-24	Jun-25	Sep-25	% share Sep-25
Farm Credit(Crop, Investment & Allied)	1,48,591	142,817	1,42,002	84.32
Agri Ancillary Activities	41,383	27,194	24,955	14.82
Agri Infrastructure	1,939	1,595	1,448	0.86
Total Agri	1,91,913	171,606	1,68,405	100.00

MSME Portfolio of

~₹ **1.47** lakh crores

Sep 25:

15.64%

of Dom. Adv.

₹ in crore

Particulars	Sep-24	Jun-25	Sep-25	% share Sep-25
Micro	63,858	77,487	80,066	54.32
Small	41,424	38,441	38,527	26.14
Medium	23,020	28,513	28,802	19.54
Total MSME	1,28,301	1,44,441	1,47,395	100.00

Credit to Industries

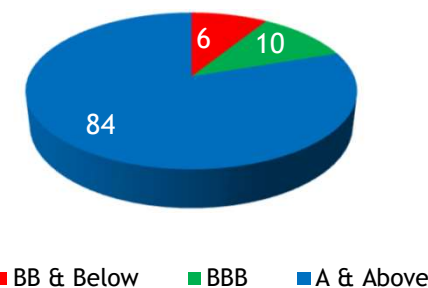
S. No.	Sectors	(% Share in Domestic Advances)			
		Sep-24		Sep-25	
		₹ In Crore	% Share	₹ In Crore	% Share
1	Infrastructure	91,028	10.18	95,123	10.10
2	NBFCs and HFCs	1,13,507	12.69	1,28,551	13.64
	- HFCs	32,463	-	30,499	-
	- PSU & PSU Backed NBFCs	24,359	-	29,210	-
	- Pvt. NBFCs	56,685	-	68,842	-
3	Basic Metals	25,666	2.87	23,894	2.54
4	Petroleum/Coal/Nuclear	13,020	1.46	17,471	1.85
5	Food Processing	28,687	3.21	5,026	0.53
6	Chemical & Chemical Products	12,525	1.40	11,954	1.27
7	Textiles	16,830	1.88	16,470	1.75
Total (1 to 7)		301,263	33.68	2,98,489	31.68

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

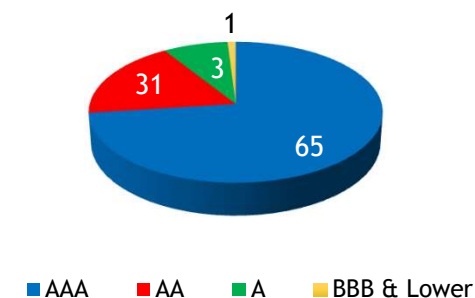
i)	-Power	37,894	-	43,645	-
	-Renewable Energy	12,119	-	16,623	-
	w/w Wind	93	-	519	-
	Solar	7,601	-	10,933	-
	-Thermal	15,345	-	13,695	-
	-Govt. PSU (Power)	24,739	-	34,345	-
	-Non-PSU (Power)	13,155	-	19,080	-
ii)	-Road	25,942	-	34,021	-
	- HAM	8,923	-	9,037	-
iii)	-Others	27,192	-	17,457	-

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

Rating-Corporate Loans (>25 Cr)



NBFC -Rating Profile of Standard Exposure (%)



Deposit Growth

₹ in crore

Particulars	Sep-24	Mar-25	Jun-25	Sep-25	Y-o-Y (%)	Q-o-Q (%)
Global Deposits	12,11,603	12,72,247	12,39,933	12,34,621	1.90	-0.43
- Domestic Deposits	12,11,178	12,71,751	12,39,506	12,34,088	1.89	-0.44
- CASA(%) Domestic	32.72	33.52	32.52	32.56	-16 bps	4 bps

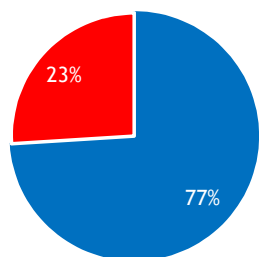
2Y - CAGR

Particulars	As on 30.09.25
Global Deposits	4.18%
Domestic Deposits	4.96%

Liquidity Position

Particulars	As on 30.09.25
Avg. LCR	127.33 %
NSFR	117.16 %

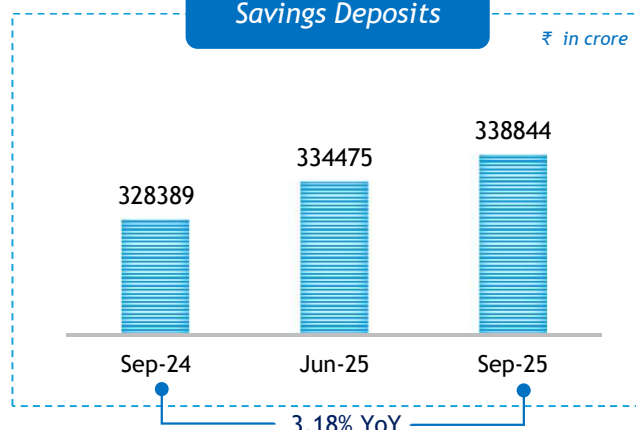
Composition of Deposits (%)



■ CASA+ Retail TD ■ Bulk Term Deposits

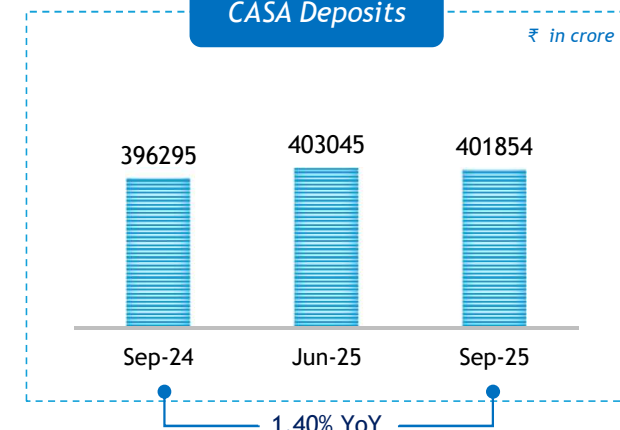
Savings Deposits

₹ in crore



CASA Deposits

₹ in crore

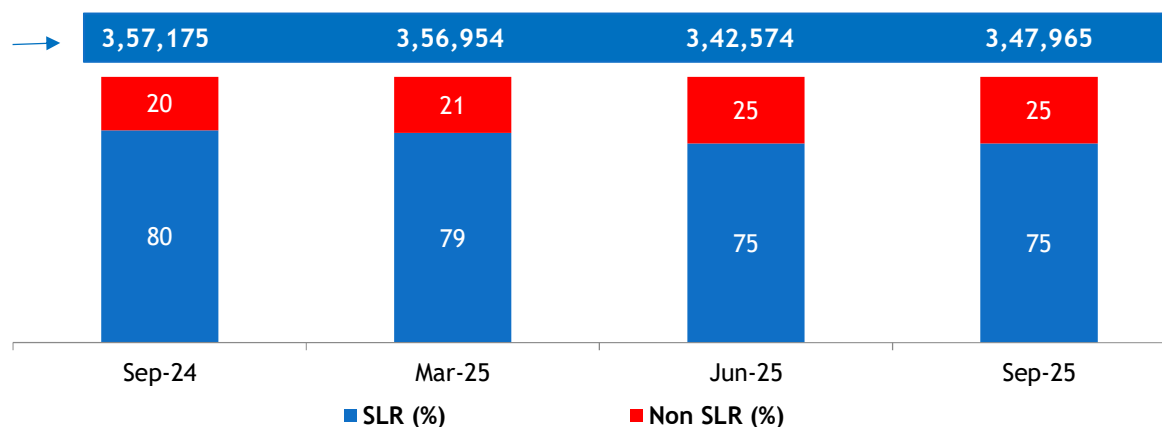


Amounts have been reclassified wherever required to match with current quarter's classification

Investment Portfolio

₹ in crore

Domestic
Investments



Particulars (Domestic)	Sep-24	Jun-25	Sep-25	Sep-24	Jun-25	Sep-25
	₹ in crore			M-Duration (%)		
SLR	284,423	2,56,784	2,60,547	4.06	4.72	4.90
HTM	246,239	2,28,551	2,30,476	4.35	5.04	4.90
AFS	13,703	11,937	15,567	3.99	3.88	7.59
FVTPL / HFT	24,481	16,297	14,504	1.16	-	-
w/w FVTPL-HFT	24,481	16,297	14,504	1.16	1.20	1.98
NON SLR	72,752	85,789	87,418	4.31	2.12	1.92
HTM	50,432	48,489	48,034	4.86	3.52	3.39
AFS	10,384	14,538	14,502	1.13	0.90	0.80
FVTPL / HFT	10,403	21,050	23,170	4.07	3.99	4.09
w/w FVTPL-HFT	706	1,765	2,328	4.00	3.16	3.08
Subs & JV	1,533	1,711	1,711	-	-	-

₹ in crore

Composition of Domestic Investments		
Category	Sep-24	Sep-25
SLR Investments	2,84,423	2,60,547
Non-SLR Investments	72,752	87,418
W/w		
Commercial Paper	2,127	1,461
Certificate of Deposits	2,742	7,522
Mutual Funds	402	10,433
Shares	6,247	6,850
Bonds & Debentures	58,210	57,028
Others	3,024	4,125
Total Investments	3,57,175	3,47,965

Profit & Loss Statement

₹ in crore

Parameter	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Y-o-Y%	Q-o-Q%	Sep-24 (6M)	Sep-25 (6M)	Y-o-Y%
Interest Income	26,708	26,958	27,695	27,296	26,650	-0.22	-2.36	53,073	53,946	1.64
Interest Expense	17,661	17,718	18,181	18,183	17,838	1.00	-1.90	34,613	36,021	4.07
Net. Interest Income	9,047	9,240	9,514	9,113	8,812	-2.60	-3.29	18,459	17,925	-2.90
Non-Interest Income	5,328	4,417	5,559	4,486	4,996	-6.24	11.37	9,837	9,482	-3.62
- Fee based Income	2,563	2,365	2,488	2,219	2,443	-4.68	10.14	5,432	4,662	-14.17
i) Processing charges	432	413	510	343	481	11.34	40.23	750	824	9.87
ii) Comm. On Insurance Business	144	158	133	101	142	-1.39	40.59	238	243	2.10
iii) Fee received on PSLC Certificate	-	-	-	-	-	-	-	955	-	-
iv) Comm. On CMS	234	203	186	179	182	-22.22	1.68	399	361	-9.52
v) Comm. From LC/BG	236	241	286	258	253	7.20	-1.94	516	511	-0.97
vi) Income from Debit/Credit Card	350	301	294	308	291	-16.86	-5.52	687	599	-12.81
vii) Others	1,167	1,049	1,079	1,030	1,094	-6.26	6.21	1,887	2,124	12.56
- Treasury Income	1,026	814	1,646	1,418	1,073	4.56	-24.37	1,725	2,491	44.36
i) Profit on Sale of Investments	635	476	579	961	192	-69.81	-80.05	1,049	1,153	9.95
ii) Exchange Profit	202	209	299	265	239	18.50	-10.07	399	504	26.54
iii) Investment Depreciation/ Reversal	189	129	768	192	642	239.66	235.03	278	834	199.47
- Recovery in W/O	1,420	1,021	916	850	913	-35.71	7.38	2,374	1,763	-25.76
- Interest on Income Tax Refund	334	257	521	14	532	59.19	3806.10	334	546	63.27
Operating Income	14,375	13,657	15,073	13,599	13,808	-3.94	1.54	28,296	27,407	-3.14
Operating Expenses	6,263	6,165	7,373	6,690	6,994	11.68	4.55	12,399	13,684	10.37
Operating Profit	8,113	7,492	7,700	6,909	6,814	-16.01	-1.37	15,898	13,723	-13.68
Provisions	3,393	2,888	2,715	2,793	2,565	-24.41	-8.17	7,499	5,358	-28.56
Net Profit	4,720	4,604	4,985	4,116	4,249	-9.97	3.25	8,399	8,365	-0.40

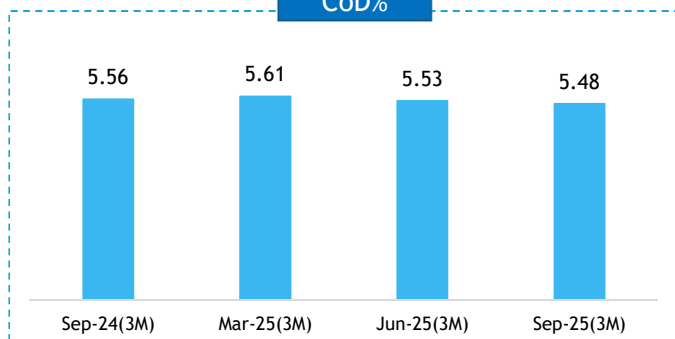
Provisions

₹ in crore

Parameter	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Sep-24 (6M)	Sep-25 (6M)
NPAs	2,504	1,477	1,676	1,153	526	4,155	1,679
Provision on Non Performing Investments	239	-22	-18	-101	31	-61	-69
Provision on Standard Assets	-1029	-32	-183	446	882	267	1,328
Taxation (including Deferred Tax Assets)	1,681	1,289	1,171	1,129	1,168	3,031	2,297
Others	-2	176	69	166	-42	107	123
Total	3,393	2,888	2,715	2,793	2,565	7,499	5,358
Credit Cost	1.09	0.63	0.69	0.47	0.22	0.91	0.34

Key Ratios

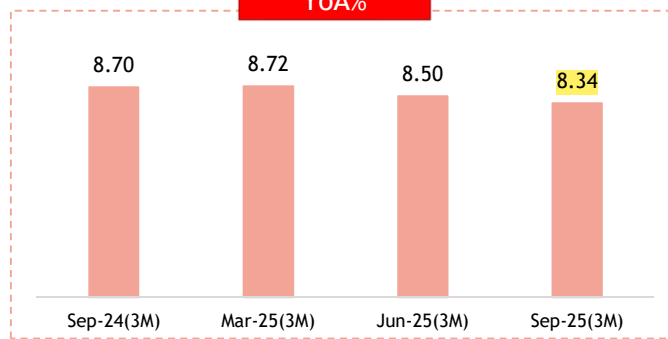
CoD%



Sep-24(6M)
5.43%

Sep-25(6M)
5.50%

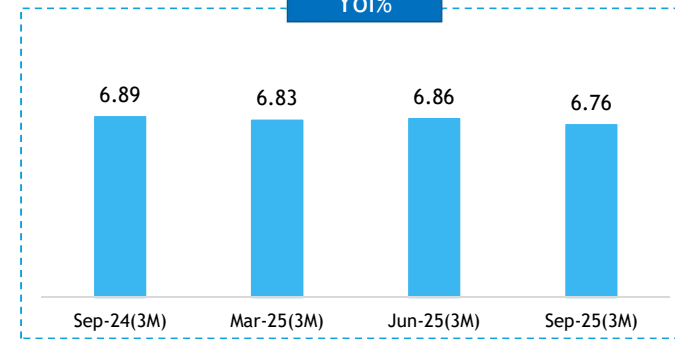
YoA%



Sep-24(6M)
8.71%

Sep-25(6M)
8.42%

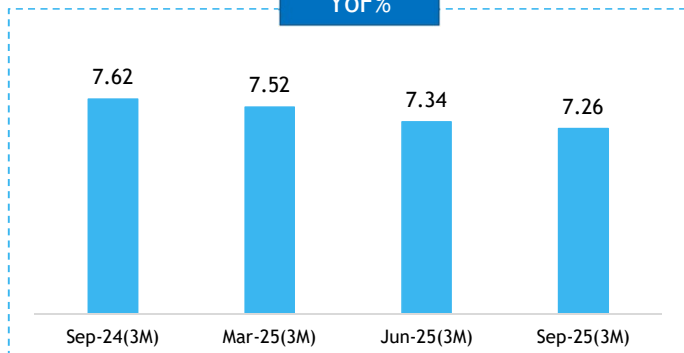
YoI%



Sep-24(6M)
6.89%

Sep-25(6M)
6.80%

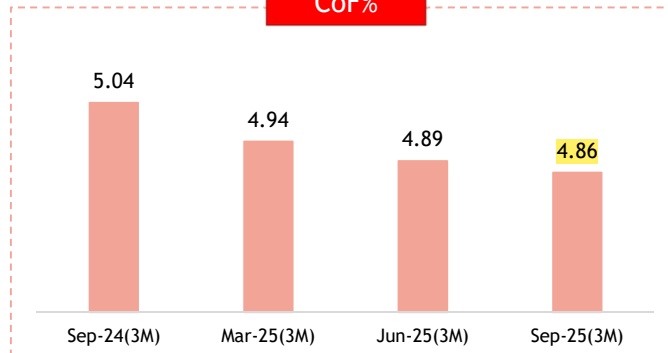
YoF%



Sep-24(6M)
7.61%

Sep-25(6M)
7.30%

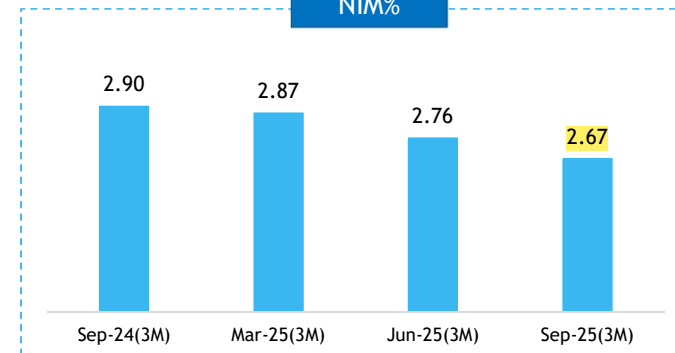
CoF%



Sep-24(6M)
4.97%

Sep-25(6M)
4.87%

NIM%

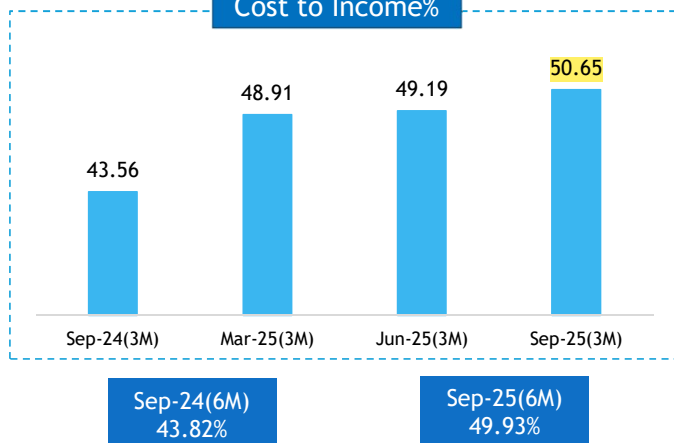


Sep-24(6M)
2.97%

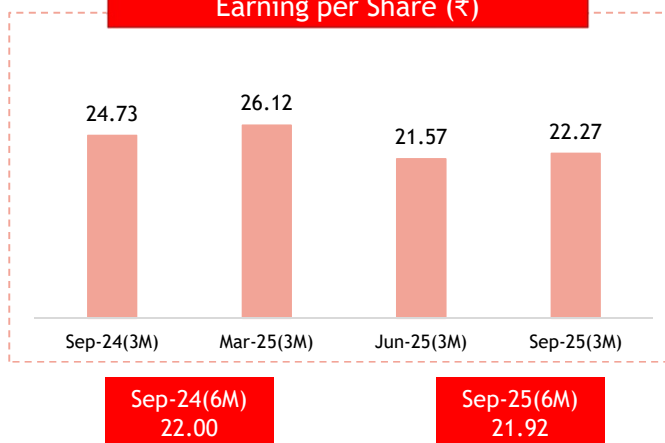
Sep-25(6M)
2.71%

Key Ratios

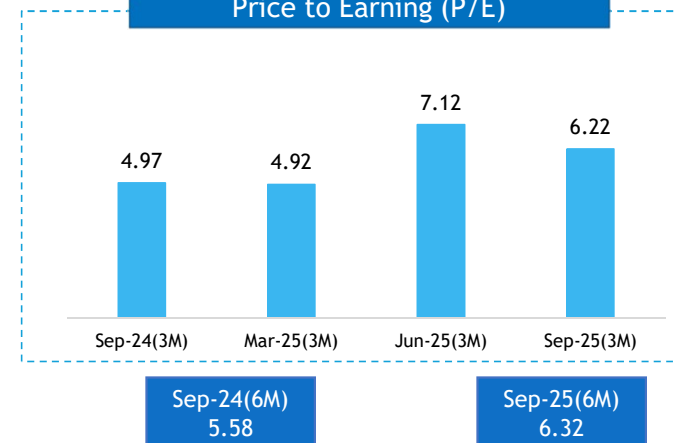
Cost to Income%



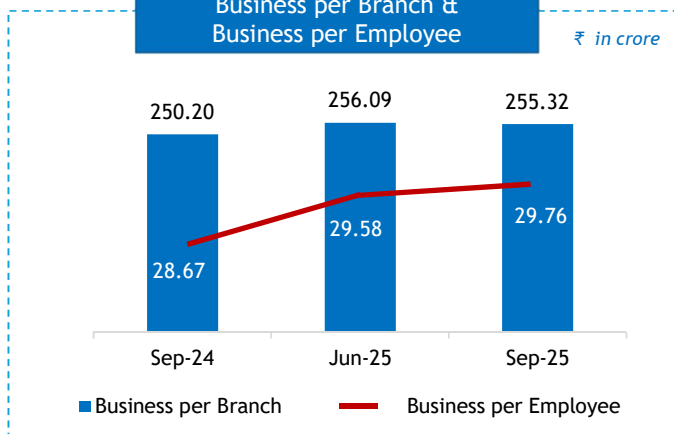
Earning per Share (₹)



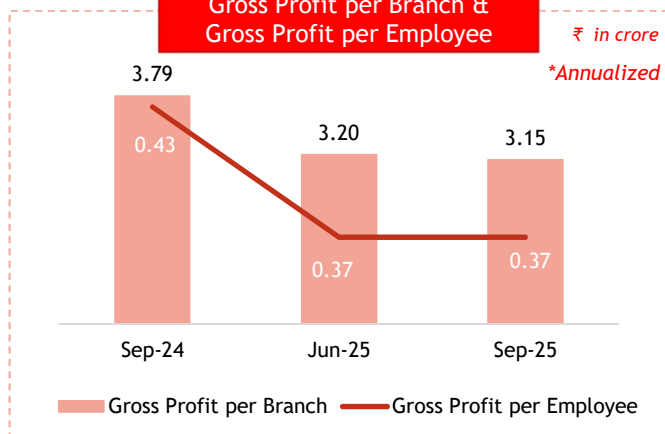
Price to Earning (P/E)



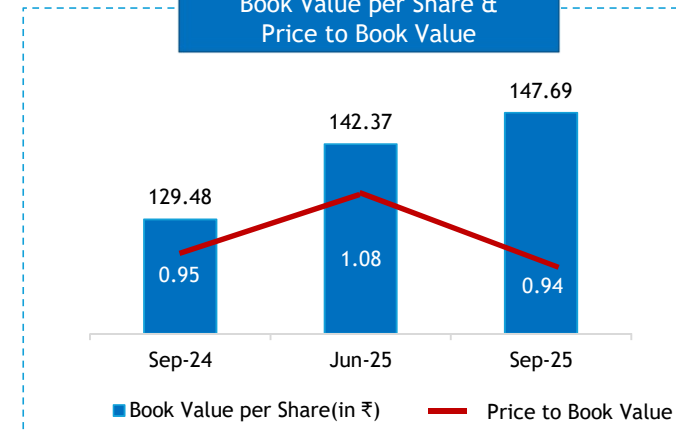
Business per Branch & Business per Employee



Gross Profit per Branch & Gross Profit per Employee



Book Value per Share & Price to Book Value



Movement of NPAs

₹ in crore

Parameter	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Sep-24 (6M)	Sep-25 (6M)
Gross NPA - Opening	41,423	40,499	36,554	35,350	34,311	43,098	35,350
Add : Additions	5,219	1,969	2,567	2,345	2,151	7,537	4,496
-Balance increase in existing NPA	273	149	84	146	166	533	312
-Fresh slippages	4,946	1,820	2,483	2,199	1,985	7,004	4,184
Less : Reductions	6,143	5,914	3,771	3,385	4,377	10,136	7,761
-Cash Recovery (a)	977	1,130	1,617	790	1,113	2,177	1,902
-Up-gradation (b)	1,007	725	924	519	1,063	1,614	1,582
-Write Off	4,159	4,059	1,230	2,076	2,201	6,345	4,277
Gross NPAs- Closing	40,499	36,554	35,350	34,311	32,085	40,499	32,085
Gross NPA (%)	4.36	3.85	3.60	3.52	3.29	4.36	3.29
Net NPA	8,759	7,568	5,969	5,874	5,209	8,759	5,209
Net NPA (%)	0.98	0.82	0.63	0.62	0.55	0.98	0.55
Recovery in D/L (c)	528	613	749	459	432	1,135	892
Recovery in TWO (d)	1,420	1,021	916	850	913	2,374	1,763
Recovery in Expenditure (e)	40	11	37	34	28	40	62
Upgradation in TWO a/c (f)	58	27	16	11	72	67	83
Total Recovery(incl. TWO) (g= a+b+c+d+e+f)	4,030	3,527	4,259	2,663	3,621	7,407	6,284
Delinquency Ratio(%)	2.40	0.89	1.13	0.99	0.91	1.75	0.95
PCR%	92.79	93.42	94.61	94.65	95.13	92.79	95.13

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

Sectoral Asset Quality

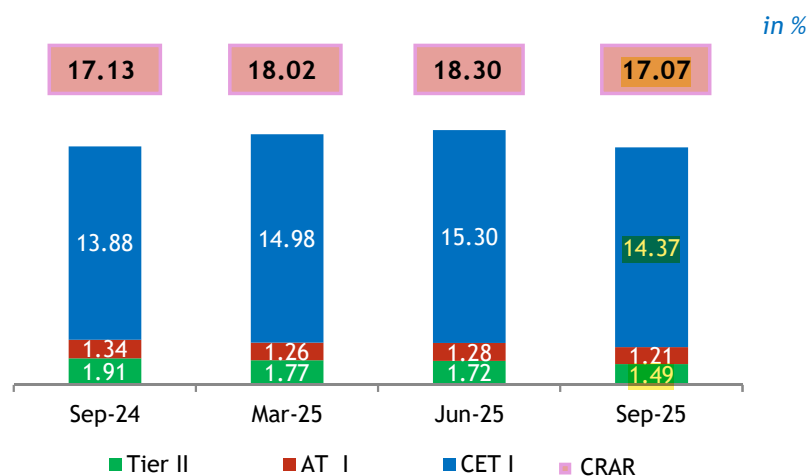
₹ in crore

Segment	Slippages During					Outstanding NPA as on					Sectoral NPA (%)		
	Sep-24 (3M)	Dec-24 (3M)	Mar-25 (3M)	Jun-25 (3M)	Sep-25 (3M)	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Sep-24	Jun-25	Sep-25
Retail Loans	488	430	473	522	402	3,788	3,134	3,146	2,716	2,688	1.97	1.19	1.13
Agriculture	567	645	975	699	809	14,873	14,643	14,358	14,452	14,327	7.75	8.42	8.51
MSME	745	616	961	997	765	10,249	5,120	5,764	6,348	6,523	7.28	4.39	4.42
LC & Others	3,419	278	158	127	175	11,588	13,657	12,082	10,795	8,547	2.87	2.51	2.03
Total	5,219	1,969	2,567	2,345	2,151	40,499	36,554	35,350	34,311	32,085	4.36	3.52	3.29

Restructuring						
Segment	RF 1.0 as on			RF 2.0 as on		
	Sep-24	Jun-25	Sep-25	Sep-24	Jun-25	Sep-25
MSME	708	533	505	1,182	805	620
Personal Loans	1,295	1,117	1,007	3,503	3,129	2,914
Agriculture Allied	--	--	--	138	109	101
Corporate Loans	4,412	2,915	2,901	--	--	--
Total	6,415	4,565	4,413	4,823	4,043	3,635

SMA Position (Rs. >5 crs)			
Category	O/s Amount		
	Sep-24	Jun-25	Sep-25
SMA-0	5,499	1,566	2,678
SMA-1	312	723	434
SMA-2	1,664	2,628	2,522
Total	7,475	4,917	5,634

Capital Adequacy



₹ in crore

S.No.	Parameter	Sep-24	Jun-25	Sep-25
1.	Tier I	1,01,232	1,14,193	1,12,966
2.	Tier II	12,680	11,827	10,809
3.	Total Capital (Tier I+II)	1,13,912	1,26,020	1,23,775
4.	RWA	6,64,901	6,88,696	7,24,948

Rating / Outlook by Rating Agencies

Domestic

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

International

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

*Outlook upgraded during FY-26

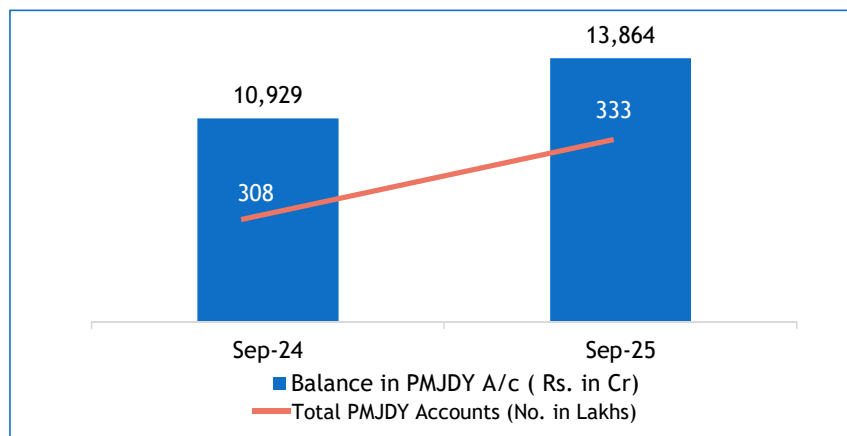
Board Approved Capital Plan (FY26)

₹ in crore

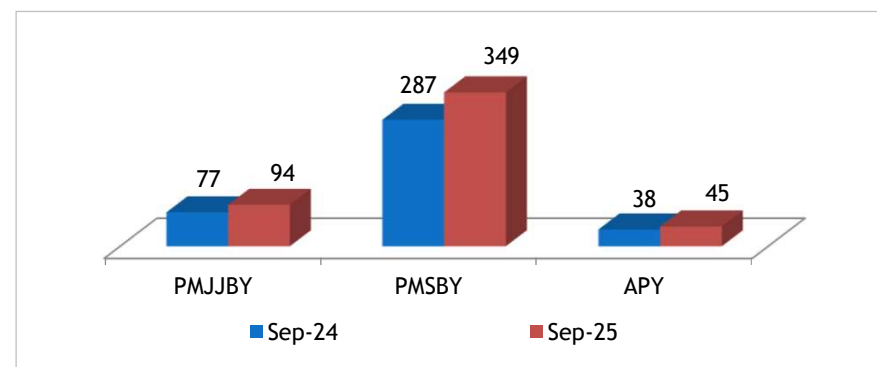
	Equity	AT-1	Tier-2	Total
Board Approved Plan	3,000	2,000	1,000	6,000

Inclusive Growth

Government Schemes		
Scheme	No. of Accounts	Amount Sanctioned (₹ in crore)
PMSVANidhi	9,76,914	1,456
PM Vishwakarma (during Q2FY26)	4,207	41
Pradhan Mantri Employment Generation Program (PMEGP) during Q2FY26	1,222	143
Union Guaranteed Emergency Credit Line	3,92,288	16,811
Pradhan Mantri Mudra Yojana (during Q2FY26)	1,65,679	5,856



Performance under Social Security Schemes(# Lakhs)



ESG: Banking for Sustainable Development



Environmental

- Board Approved ESG Risk Framework & Climate Risk Policy
- Founding member of Indian Green Building Council (IGBC)
- Sustainable Development And Business Responsibility Policy
- Credit facility to **Renewable Energy** Sector – ₹ 32,520 Cr
- ₹ 1,318 Crore Sanctioned under Union **Green** Miles – Electric Vehicles
- Become First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E



Social

- 37 RSETI Centres, trained 4.10 lakh people with Settlement Ratio of 74%
- Union Nari Shakti:** Sanctioned 4,086 applications of ₹ 724 Cr in Q2FY26
- Donation approved through Union Bank Social Foundation ₹ 1.98 Cr under CSR during Q2FY26

S



Governance

- Board Composition – Diverse & Independent Directors
- Related Party Transaction Policy
- Whistle Blower Policy
- Corporate Communications Policy
- Policy on Sexual Harassment of Male/Transgender at Workplace (Prevention, Prohibition and Redressal)

G

Digital Business in Q2 FY 2025-26

Digital Lending Journeys



₹ 24,600 + Cr

Business generated through 15+ lending journeys



8.95+ lakhs

Accounts Renewed/Reviewed

Digital Liability Journeys



7,73,417 A/cs

Digital CASA Accounts opened, w/w **7,72,855** Savings Account (D2C & Assisted mode) + **562** Current account (individuals)



₹ 26+ Cr

Business from 3rd party products (MF+Insurance)

Digital Channels



6.82 lakh

Customers onboarded. VYOM (5.63 lakh) + Internet Banking (1.19 lakh) registered



45,377

Users registered on CBDC platform

Digital Initiatives

Launch of -



- New revamped Mobile Banking Application **VYOM 2.0**
- **Digital Rupee by UBI – Merchant Application**



- Digital Home Loan Journey
- SHG Loan (Renewal) Journey



UPI:

- UPI mandate Service (UPI Autopay or e-mandate) with single block multiple debit service.
- Auto-replenishment of Fastag and NCMC balance without PDN (pre-debit notification).

Transformation to next-gen Applications

Vyom 2.0



New journeys & redesigned app - 400+ Features (covering 30+ journeys, 50+ services) with revamped customer experience (with accessibility enables & dynamic background) -



Reimagined payment option & home page with quick access from bottom navigation

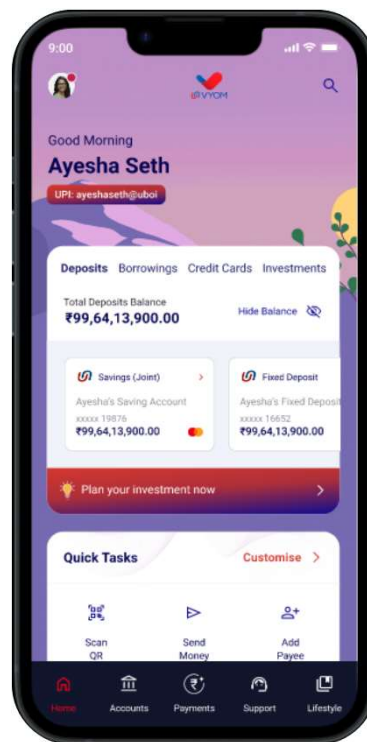


Drop-off management orchestration & resume digital journeys - flexibility to customer resume journeys post drop-off



Seamless migration from Vyom 1.x to Vyom 2.0 without the need to re-register - User registration is preserved, avoiding re-registration as an "Auto App Upgrade"

Revamped Vyom 2.0



CBDC (Digital e₹)

Key Initiatives



Launch of **Digital Rupee – Merchant Application**



Programmable CBDC:

- Sponsor Level Programmability
- User Level Programmability



PIN Less Transaction upto ₹500 in Retail Users



Reimbursement of Staff benefits into Digital Rupee Wallet



Wholesale CBDC – Tokenization for Certificates of Deposits (CDs)



8 Lakh+

Users registered on CBDC platform



16000+

Merchants on-boarded on CBDC platform

Outcome of Various Digital Initiatives



24%

YoY growth in Fixed Deposits amount sourced digitally



62 Lac+

Gold Loan Accounts sanctioned digitally



~1.41x

YoY growth in Fresh KCC accounts sanctioned digitally

Cumulative



99%

MSME Renewal for Rs. <10 lacs through STP



94%

Retail accounts reviewed digitally



~1.81x

YoY growth in loan accounts renewed digitally



~1.47x

YoY growth in LAD Accounts opened digitally



~1.18x

YoY growth in amount sanctioned under Shishu Mudra STP



~3.60x

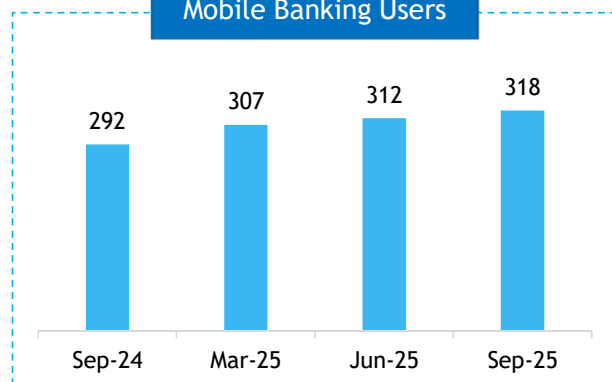
YoY growth in Union Education Accounts opened digitally

Cumulative

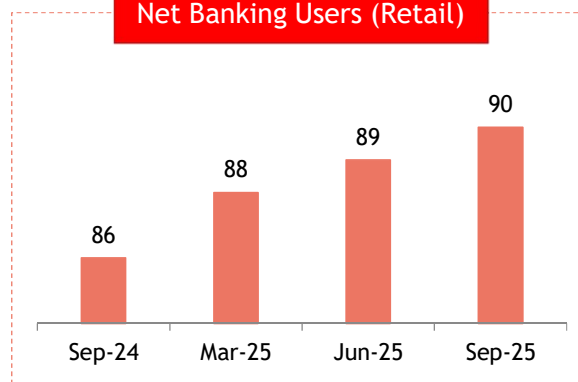
Digital Footprints

(No. in Lakhs)

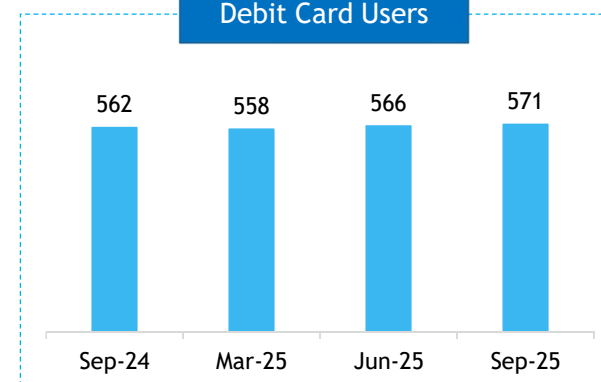
Mobile Banking Users



Net Banking Users (Retail)



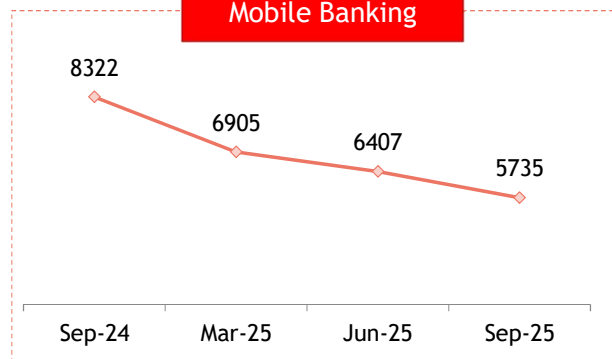
Debit Card Users



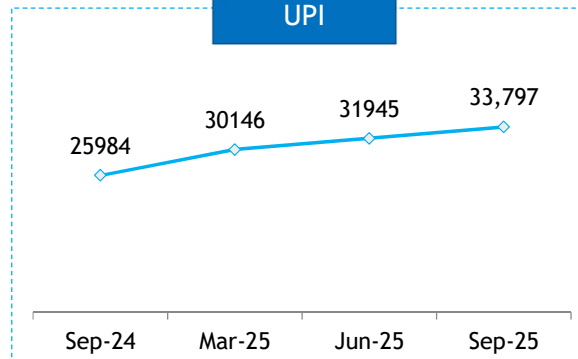
Volume of Transactions (Q-o-Q)

(No. in Lakhs)

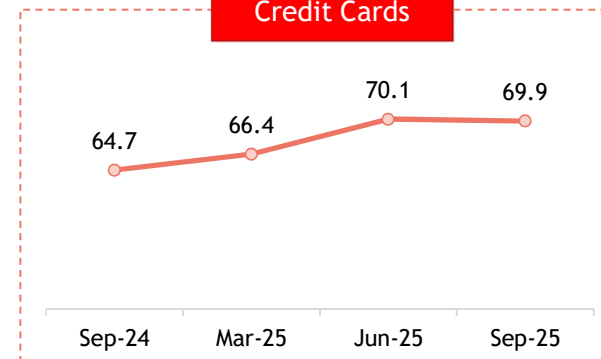
Mobile Banking



UPI



Credit Cards



Corporate 360 Degree Solution

Major Achievements

Corporate Business Centre (CBC)

18 centers PAN India

Objectives



Acquisition of New Corporate Groups



Building Strong Relationships & Fulfilling Client Needs



Enhancing Customer Experience



Maximizing Revenue (Interest Income & Non Interest Income both)

- ✓ Contributed NII of ₹ 557.14 Crores & interest income of ₹ 284.73 Crores upto September 30, 2025.
- ✓ Harbinger of corporate collections through UPI.
- ✓ Added 356 clients under Transaction Banking in Q2 FY 2025-26.
- ✓ Implemented e-NACH and OTP based Direct Debit successfully, as a Sponsor Bank.
- ✓ Implemented Payment API NSTP Solution by on-boarding Orissa Mining Corporation (OMC).
- ✓ Added MNC's like Hyundai Motor India Limited (HMIL) and BASF India Limited (BIL) under Union Channel Finance.

Cyber Security Governance, Achievements & Recent Developments

Cyber Security Governance



Cyber Security Achievements & Recent Developments

- ❖ Next Generation Security operations centre(NGSOC)
- ❖ Cyber Security Center of Excellence (CCoE)
- ❖ Comprehensive Cyber Security Awareness Program for employee & Customers - Emails, Webinars, SMS, WhatsApp, Social Media, Bank Website, Internet and Mobile Banking
- ❖ AI-based PoC evaluation module in CSCMM (C3iHub & NCIIPC)
- ❖ 1st Position Advance SOC category, National Level CII Security Exercise CII SECEX 2025
- ❖ Runner Up IBA CISO Summit -Best IT Risk Management 2025
- ❖ SKOCH-2024 Gold Award under BFSI Category for Establishing Cyber Security Center of Excellence (CCoE)
- ❖ Onboarded Service Provider for implementation of Application Security Posture Management (ASPM) & Continuous Threat Exposure Management (CTEM)

Subsidiaries & Joint Ventures

Name of the Entity	Holding (%)	Description
Subsidiaries		
Union Bank of India (UK) Ltd.	100.00%	❖ Geographical benefits in booking business in UK and Europe.
Union Asset Management Co. Pvt. Ltd.	100.00%	❖ Wholly owned subsidiary of Bank ❖ AUM of Rs. 24,060 Crores.
UBI Services Ltd.	100.00%	❖ Pan India presence ❖ Sourcing Retail loans like Housing, Mortgage, Education, Vehicle loans & MSME loans for parent Bank
Andhra Bank Financial Services Ltd.	100.00%	❖ Carry on activities/business of Leasing, Hire purchasing and Merchant Banking
Union Trustee Co. Pvt. Ltd.	100.00%	❖ Act as a trustee company for Union Mutual Fund
Joint Ventures		
Star Union Dai-ichi Life Insurance Co. Ltd.	25.10%	❖ One of the fastest growing private life insurance company in India. ❖ Pan-India presence through 171 Branch offices ❖ Undertaking social responsibility covering 1.17 crores+ lives under PMJJBY
India International Bank (Malaysia) BHD	25.00%	❖ Undertaking banking business offering deposit & loan products to cater to needs and requirements of customers of Malaysia.
ASREC India Ltd.	26.02%	❖ Ensures greater efficiency in resolving the NPAs through approval of cases at DRT.
Associate		
Andhra Pradesh Grameena Bank	35.00%	❖ Committed to usher in prosperity & plenty by care concern to the financial needs of cross section of rural populace districts of Andhra Pradesh.

Awards and Accolades

EASE 8.0 Ranking among PSBs

1st Runner-up

Amongst all PSBs
For Q1 FY26
in EASE Reforms Index



Awards presented by PeopleTech Summit & Awards by International Business Conferences During Q2FY26

- ❖ Best HR Digital Transformation initiative
- ❖ Digital Learning & Upskilling Initiative of the Year



Disclaimer

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

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