संदर्भ Ref.:नि.से.वि.ISD/173/2026-27 दिनांक Date : 21.08.2026

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

महोदय Madam/महोदय Sir,

Sub.: Investor/Analyst Meet-Debt Investor Roadshow update

संदर्भ/Ref: Our letter no. ISD/171/2026-27 dated 18.08.2026

In continuation to our intimation dated 18.08.2026, please find attached the Investor Presentation. The same is also available on the website of the Bank at www.unionbankofindia.bank.in. The above is submitted in compliance of SEBI LODR Regulations 2015.

Thanking you.

भवदीय Yours faithfully,

ASHISH MISHRA Digitally signed by ASHISH MISHRA Date: 2026.08.21 11:18:32 +05'30'

(आशीष मिश्रा Ashish Mishra)
कंपनी सचिव Company Secretary

यूनियन बैंक ऑफ इंडिया, निवेशक सेवायें प्रभाग, यूनियन बैंक भवन, 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई- 400021.
Union Bank of India, Investor Services Division, Union Bank Bhavan,239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021.
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Business First, Compliance Always

Investor Presentation

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Associated Orders and Proprietary Orders: Prospective investors who are the directors, employees or major shareholders of the Bank, a CMI or its group companies would be considered under the SFC Code as having an association with the Bank, the relevant CMI or the relevant group company. Prospective investors associated with the Bank or a CMI (including any of its group companies) should specifically disclose whether they have any such association to a CMI and the Joint Lead Managers (and such CMI and the Joint Lead Managers may be required to pass such information to the Bank and certain other CMIs) when placing an order for such securities and should disclose, at the same time, if such orders may negatively impact the price discovery process in relation to the offering. Prospective investors who do not disclose their associations are deemed not to be so associated. Where prospective investors disclose such associations but do not disclose that such order may negatively impact the price discovery process in relation to the offering, such order is hereby deemed not to negatively impact the price discovery process in relation to the offering. If a prospective investor is an asset management arm affiliated with a CMI, such prospective investor should indicate when placing an order if it is for a fund or portfolio where such CMI or its group company has more than 50% interest, in which case it will be classified as a "proprietary order" and subject to appropriate handling by CMIs in accordance with the SFC Code and should disclose, at the same time, if such "proprietary order" may negatively impact the price discovery process in relation to the offering. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not such a "proprietary order". If a prospective investor is otherwise affiliated with a CMI, such that its order may be considered to be a "proprietary order"(pursuant to the SFC Code), such prospective investor should indicate to such CMI and the Joint Lead Managers when placing such order. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not such a "proprietary order". Where prospective investors disclose such information but do not disclose that such "proprietary order" may negatively impact the price discovery process in relation to the offering, such "proprietary order" is hereby deemed not to negatively impact the price discovery process in relation to the offering.

Order Book Transparency: Prospective investors should ensure, and by placing an order prospective investors are deemed to confirm, that orders placed with a CMI are bona fide, are not inflated and do not constitute duplicated orders (i.e. two or more corresponding or identical orders placed via two or more CMIs). In addition, any other CMIs (including private banks) submitting orders with the Joint Lead Managers should disclose the identities of all investors when submitting orders with the Joint Lead Managers. When placing an order, private banks should disclose, at the same time, if such order is placed other than on a "principal" basis (whereby it is deploying its own balance sheet for onward selling to investors). Private banks who do not provide such disclosure are hereby deemed to be placing their order on such a "principal" basis. Otherwise, such order may be considered to be an omnibus order (see further below) pursuant to the SFC Code.

Private banks should be aware that placing an order on a "principal" basis may require the relevant Joint Lead Managers to categorise it as a proprietary order and apply the proprietary orders" requirements of the SFC Code to such order. In the case of omnibus orders placed with the Joint Lead Managers, CMIs (including private banks) that are subject to the SFC Code should, at the same time, disclose underlying investor information (name, unique identification number, whether the underlying investor has any associations and whether any underlying investor order is a "proprietary order" and/or a duplicate order) in the format and to the relevant recipients indicated to such CMIs (including private banks) by the Joint Lead Managers at the relevant time. Failure to provide such information may result in that order being rejected. In sharing such underlying investor information, which may be personal and/or confidential in nature, CMIs (including private banks) (i) should take appropriate steps to safeguard the transmission of such information; (ii) are deemed to have obtained the necessary consents to disclose such information; and (iii) are deemed to have authorised the collection, disclosure, use and transfer of such information by the Joint Lead Managers, other CMIs and/or any other third parties as may be required by the SFC Code. In addition, prospective investors should be aware that certain information may be disclosed by the Joint Lead Managers and other CMIs which is personal and/or confidential in nature to the prospective investor. By placing an order with the Joint Lead Managers, prospective investors are deemed to have authorised the collection, disclosure, use and transfer of such information by the Joint Lead Managers to the Bank, certain other CMIs, relevant regulators and/or any other third parties as may be required by the SFC Code, it being understood and agreed that such information shall only be used in connection with the offering.

Singapore Securities and Futures Act Product Classification –In connection with Section 309B of the Securities and Futures Act 2001 of Singapore (the "SFA") and the Securities and Futures (Capital Markets Products) Regulations 2018 (the "CMP Regulations 2018"), the Bank has determined, and hereby notifies all relevant persons (as defined in Section 309A(1) of the SFA), the classification of the securities as prescribed capital markets products (as defined in the CMP Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).

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Offering Summary

Issuer	▪ Union Bank of India, acting through its Dubai International Financial Centre (“DIFC”) Branch
Issue Type	▪ Unsecured Notes
Documentation	▪ Standalone offering under Regulation S
Currency	▪ U.S. Dollars
Issue Size	▪ US$ Benchmark
Issuer Ratings	▪ BBB / Stable by S&P and BBB- / Stable by Fitch
Expected Issue Ratings	▪ BBB by S&P and BBB- by Fitch
Tenor	▪ 3 and/or 5 years
Listing	▪ Debt Securities Market of the NSE IFSC Limited
Use of Proceeds	The net proceeds from the issue of the Notes will be used to: i. meet the funding requirements of the Bank’s DIFC Branch; ii. develop and expand business of the Bank’s DIFC Branch; and iii. meet its general corporate purposes.
Governing Law	▪ English law
Denominations	▪ USD200,000 and integral multiples of USD1,000 in excess thereof
Joint Global Coordinators & Joint Bookrunners	▪ Barclays Bank PLC, Citigroup and Standard Chartered Bank

Bank Overview

- Established in 1919, Union Bank of India (**"Union Bank"**) is **India's 5th largest public sector bank**, with **8,700 global branches**, total advances of **~$115.8n** and total deposits of **~$135.6bn**. Listed on the BSE and NSE, the bank has a market capitalization of **~$15.0bn**[(1)] as of 19 Aug'26.
- Under the **Amalgamation Scheme 2020**, **Andhra Bank** and **Corporation Bank** were merged with Union Bank, creating one of India's largest banking franchises, with the **Govt. of India** remaining as the majority shareholder (~75%).
- Offers a **diversified** suite of banking products and services across **Corporate / Wholesale**, **Retail**, **Agriculture**, **MSME**, **Treasury** and **International** Banking segments, complemented by transaction banking, trade finance and fee-based services.
- Operates one of India's largest distribution networks, with **8,758 ATMs**, **28,600+ business correspondents**, **74,200+ employees** and a **customer base** exceeding **168 million**.
- Has embedded **digital capabilities** across key banking processes, with 90%+ of transactions conducted through digital channels and digital sanctions of **~$12.7bn** in FY26.
- Union Bank also maintains a presence in **asset management**, **life insurance** and **international banking** through **subsidiaries** (e.g. Union Asset Management) , **JVs** (e.g. Star Union Dai-ichi Life Insurance) and **overseas operations** (Union Bank of India (UK) and branches in Dubai and Sydney).

Key Highlights (Jun-26)

$135.6bn Total Deposits	**$115.8bn** Total Advances	**$15.0bn** Market Capitalization[(1)]
$64.2bn RAM[(2)] Advances	**$3,873mn** Net Interest Income (FY26)	**$1,975mn** Net Profit (FY26)
1.25% RoA (FY26)	**15.86%** RoE (FY26)	**2.65%** GNPA Ratio (Jun'26)
0.47% NNPA Ratio (Jun'26)	**18.46%** CRAR (Jun'26)	**168mn+** Customers

Rating / Outlook by Rating Agencies

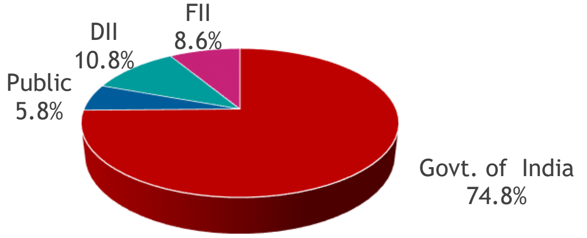
Domestic Ratings

CRISIL (An S&P Global Company)	ICRA	CareEdge Ratings	India Ratings & Research (A Fitch Group Company)
AAA (Stable)	AAA (Stable)	AAA (Stable)	AAA (Stable)

International Ratings

S&P Global	Fitch Ratings
BBB (Stable)	BBB- (Stable)

Shareholding (Jun-26) (%)



Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026). 1. Source: BSE, as of 19 Aug'26. 2. Retail, Agriculture & MSME.

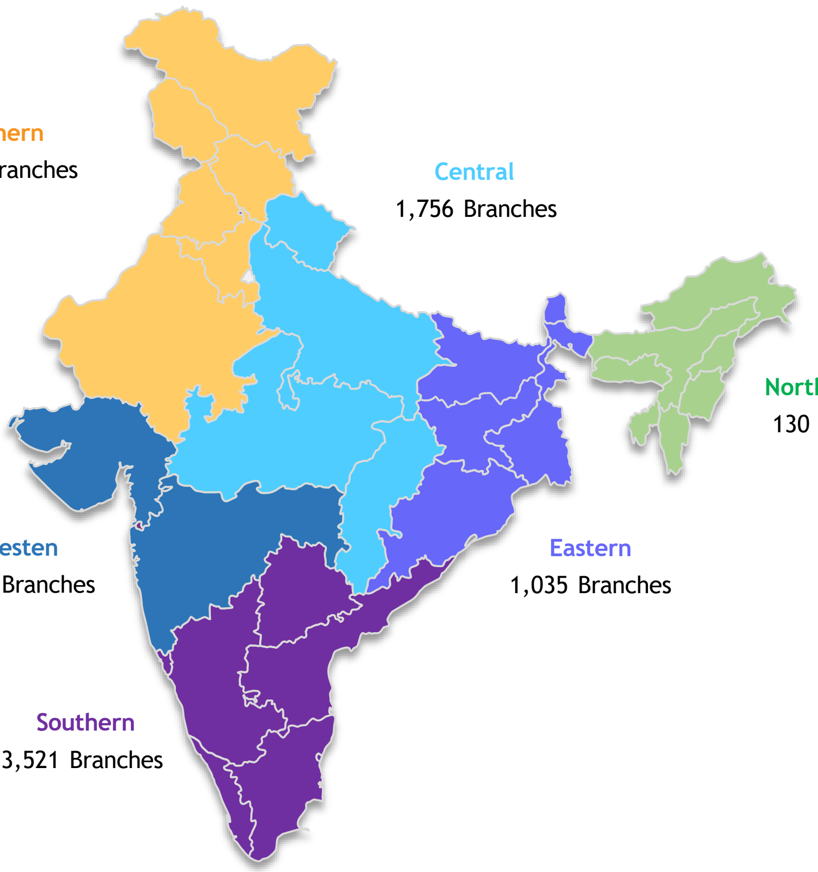
Pan India Presence

8,698 Total Branches

8,758 Total ATMs

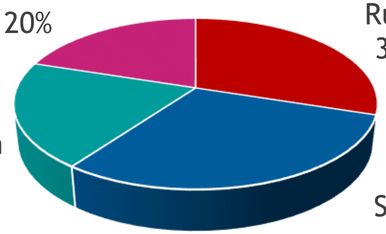
28,629 Total BC Points

74,281 Total Employees



Branch Network

Branches Share (%)



Centralized Processing Centres

- **11** LCBs & **38** MCBs
- **117** Union MSME First Branches
- **143** Retail Loan Points
- **138** MSME Loan Points
- **1,671** Gold Loan Points
- **3** SAMBs & **28** ARBs

Source: Company Filings, Offering Circular.

Our Value Creation Model

Our Capitals

Financial Capital
- $135.6bn deposits
- CRAR: 18.46%
- Strong balance sheet

Manufactured Capital
- 8,700 Branches
- 8,758 ATMs
- 74,200+ employees
- 28,600+ BCs

Intellectual Capital
- Union Ease App (0.96 Crore+ Registered Users)
- Digital journeys (Union Ease App, Ebiz, CBDC platform)
- AI/ML capabilities
- Cybersecurity CoE

Natural
- Climate risk
- Green finance
- Renewable
- Net-zero 2035

Social
- Customer trust
- Compliance
- Partnerships
- Engagement

Human
- Skilled workforce
- Development
- Digital Skill
- Inclusive culture

Business Activities

Sustainable Activities
- Green financing
- Climate risk integration
- ESG governance

Digital Transformation
- Technology innovation
- Customer experience
- Process automation
- Cybersecurity

Financial Inclusion
- Priority sector lending
- Rural banking
- MSME support
- Accessible banking

Risk Mgmt.
- Asset quality
- Compliance
- Cybersecurity

Engagement
- Customer service
- Development
- Investment

Human
- Optimization
- Expansion
- Quality

Our Outcomes

Financial
- Net Profit (FY26): $1,965mn
- ROA (FY26): 1.25%
- ROE(FY26): 15.86%
- GNPA (Jun'26): 2.65%

Sustainable
- Large Green finance portfolio
- Net-zero commitment
- PCAF emissions tracking

Digital
- Expanding Digital channels incl. Union Ease App, Union ebiz, CBDC platform
- Driving opening of new digital CASA A/Cs, and new deposits

Social
- Self Help Group: $3,423mn
- Small & Marginal Farmers Advances
- Financial inclusion
- 45 RSETI Centres

Operational (Q1 FY27 - YoY %)
- Credit growth: 12.50%
- Deposit growth: 3.50%
- Branch network: 8,700
- Operational efficiency

Stakeholder
- Dividend distribution
- Customer satisfaction
- Employee engagement
- Regulatory compliance

Sustainable Value Creation

Shareholders
- Superior returns
- Sustainable growth
- Risk-adjusted profits

Customers
- Enhanced accessibility
- Digital convenience
- Inclusive banking
- Fair pricing

Society
- Economic development
- Financial inclusion
- Climate action
- Skill development

Environment
- Climate-positive finance
- Renewable energy support
- Carbon reduction

Employees
- Career development
- Inclusive workplace
- Skills enhancement

Regulators
- Compliance
- Risk management
- Transparency

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Board of Directors

Asheesh Pandey - Managing Director and CEO

- Mr. Pandey holds a degree in Mechanical Engineering, a postgraduate qualification in Management with specialization in Finance & Marketing, and is an alumnus of IIM Bangalore.
- He brings 27+ years of banking experience across credit, treasury, international banking, operations and digital transformation, and previously served as Executive Director at Bank of Maharashtra and Chief General Manager at Union Bank.

Nitesh Ranjan - Executive Director

- Mr. Ranjan holds a postgraduate degree in Economics and has completed the Leadership Development Programme at IIM Bangalore.
- He has 20+ years of banking experience and has held leadership roles across treasury, strategy, economics & digital transformation at Union Bank.

Ramasubramanian S - Executive Director

- Mr. Ramasubramanian holds a Bachelor of Science degree and is a CAIIB-qualified banker.
- He brings 25+ years of experience across corporate credit, MSME, retail banking, international credit and forex, and previously served as Chief General Manager at Canara Bank.

Amresh Prasad - Executive Director

- Mr. Prasad is a graduate in Chemistry and a CAIIB-qualified banker.
- He has 32+ years of banking experience across corporate credit, credit monitoring and transaction banking, and previously served as Chief General Manager at Punjab National Bank.

Debasish Prusty - GOI Nominee

- Dr. Prusty holds a Ph.D. in Management and an M.Phil. in Environmental Sciences.
- An IAS officer, he has 26+ years of experience in public finance and policy formulation and currently serves as Additional Secretary, Department of Financial Services.

Prakash Baliarsingh - RBI Nominee

- Mr. Baliarsingh holds a postgraduate degree in Political Science, an M.Sc. (Finance) and is a CAIIB-qualified banker.
- He brings 30+ years of experience with the RBI across banking regulation and supervision, including as Chief General Manager, Dept. of Regulation.

Priti Jay Rao - Shareholder Director

- Dr. Rao holds an M.Sc. in Mathematics with specialization in Computer Science from IIT Bombay.
- She has 26+ years of experience in technology services, digital transformation and automation, & serves on the boards of multiple technology companies.

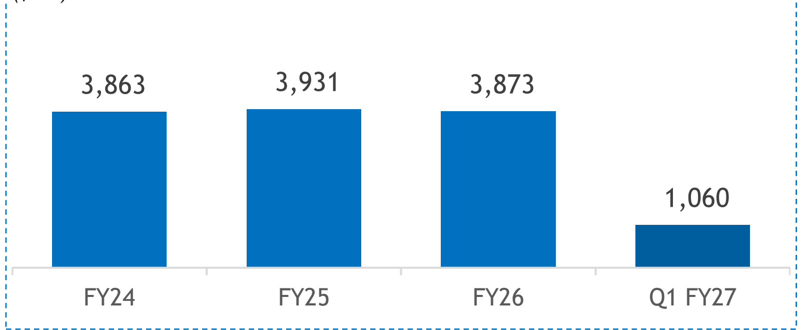
Prakash Chandra Kandpal - Shareholder Director

- Mr. Kandpal holds an M.A. (Economics) and a Master's in Financial Management from JBIMS Mumbai.
- He has 36+ years of experience across banking, insurance and asset management, including leadership roles at SBI & SBI General Insurance.

Source: Company Website, Offering Circular.

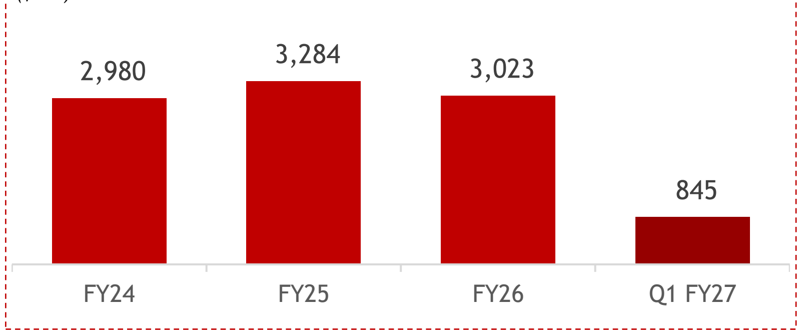
Sustained Growth in Earnings with Expanding Profitability and Returns

Net Interest Income



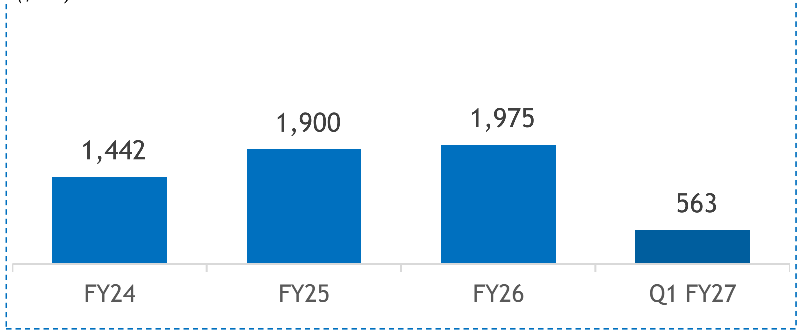
Sustained above $3,800mn since FY24

Operating Profit



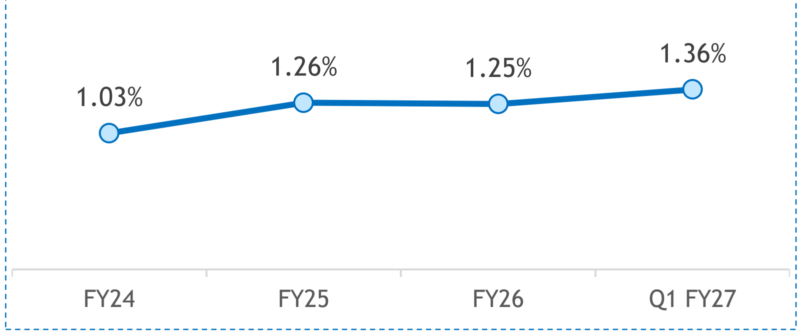
Highest-ever quarterly operating profit of $845mn

Net Profit



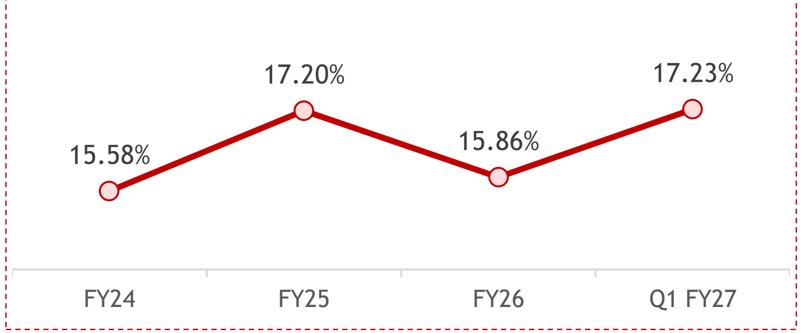
Expanded at a ~17% CAGR during FY24-26

RoA %



Improved by 33 bps to 1.36%

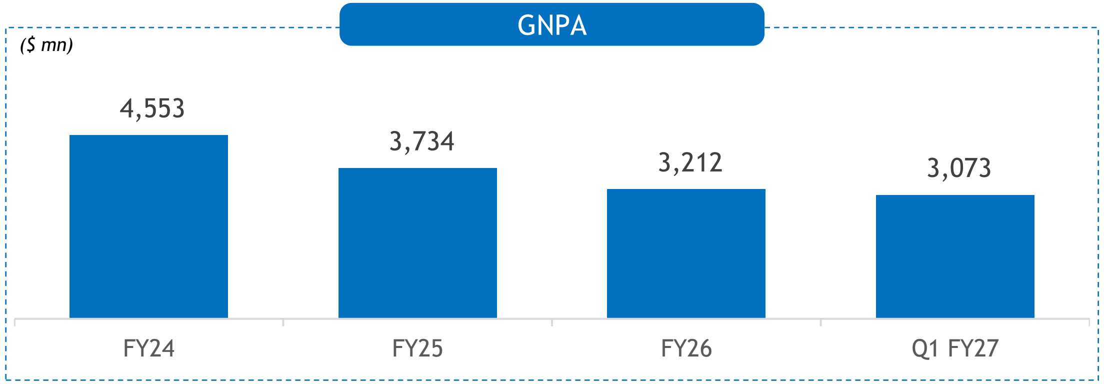
RoE %



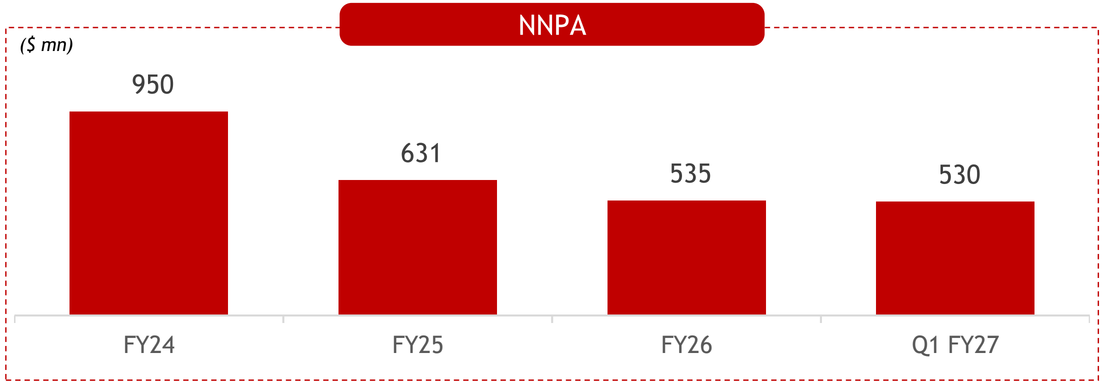
Expanded by 165 bps to 17.23%

Source: Company Filings, Offering Circular. Note: All figures represent Standalone Financials. FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

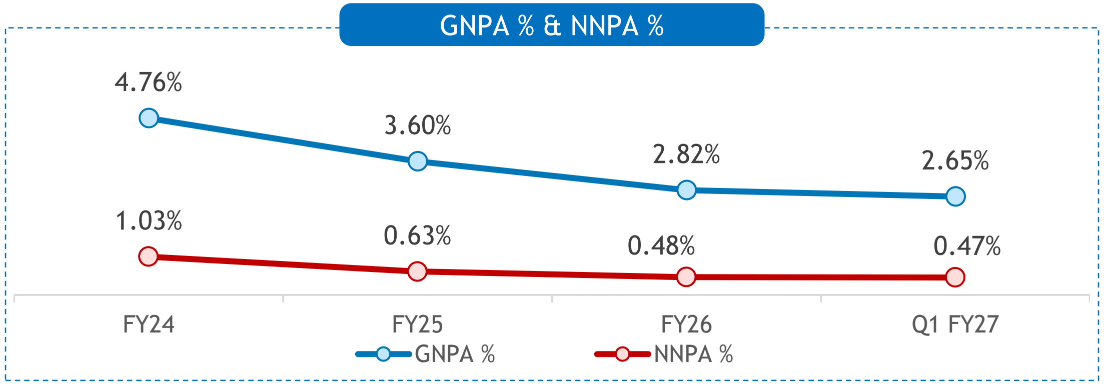
Strong Asset Quality Underpinned by Lower NPAs and High Provision Coverage



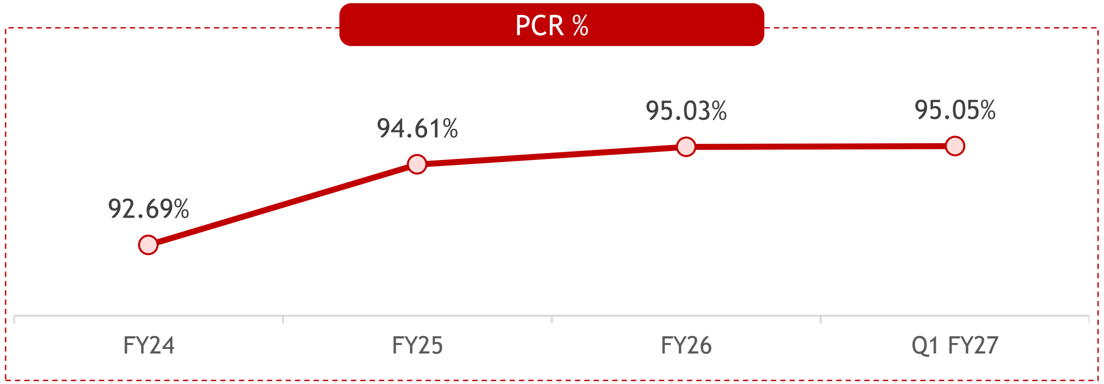
Reduced by $1,480mn



Reduced by $420mn



GNPA / NNPA improved by 211 bps / 56 bps

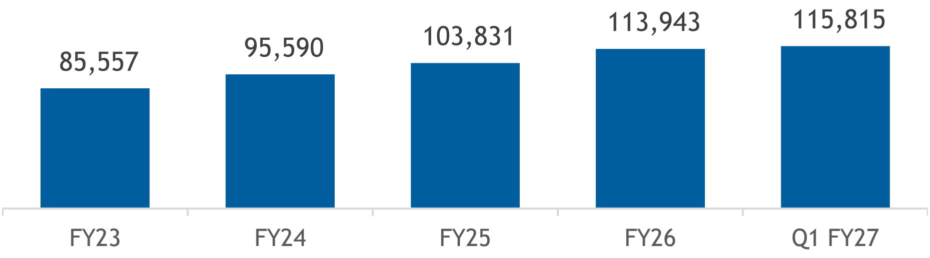


Strengthened by 236 bps to 95.05%

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Diversified Advances Portfolio with a Strategic Focus on RAM Segments

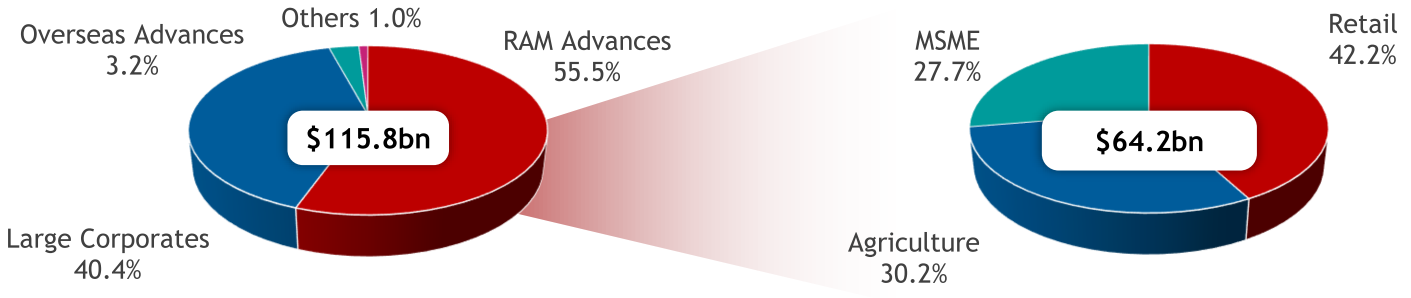
Total Advances



Crossed $100bn mark in Advances in FY25

Total Advances Mix

RAM Advances

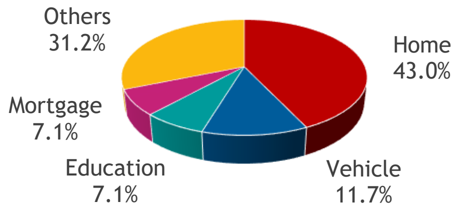


Credit Growth - RAM

Retail Portfolio

$27.1bn

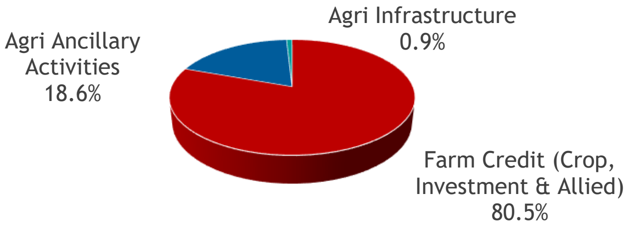
~24.2% of Domestic Advances



Agriculture Portfolio

$19.4bn

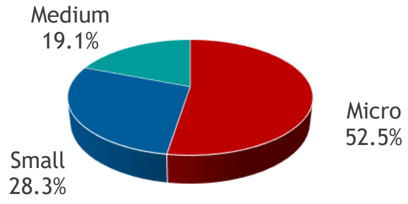
~17.3% of Domestic Advances



MSME Portfolio

$17.8bn

~15.9% of Domestic Advances



Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Large Deposit Base with a Strategic Focus on CASA Mobilisation to Reduce Cost of Funds

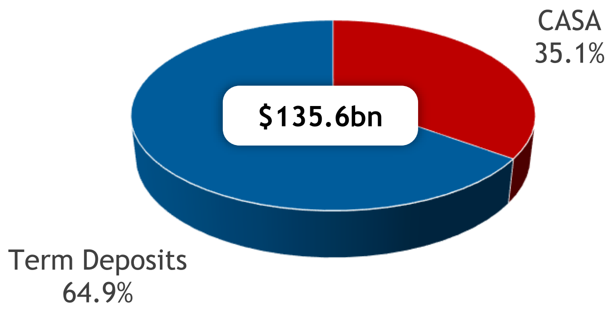
($ mn)

Particulars	Mar-24	Mar-25	Mar-26	Jun-26
Total Global Deposits	129,040	134,398	138,058	135,573
- Domestic Deposits	126,681	134,346	137,994	135,510
- CASA (% of Domestic)	*34.20%*	*33.51%*	*35.21%*	*35.10%*
- Deposits from branches outside India	2,359	52	64	63

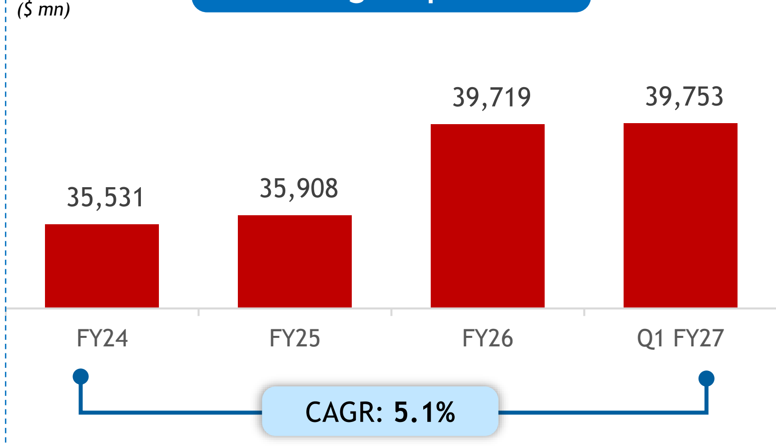
Liquidity Position

Particulars	As of Jun-26
Avg. LCR	121.30%
NSFR	118.72%

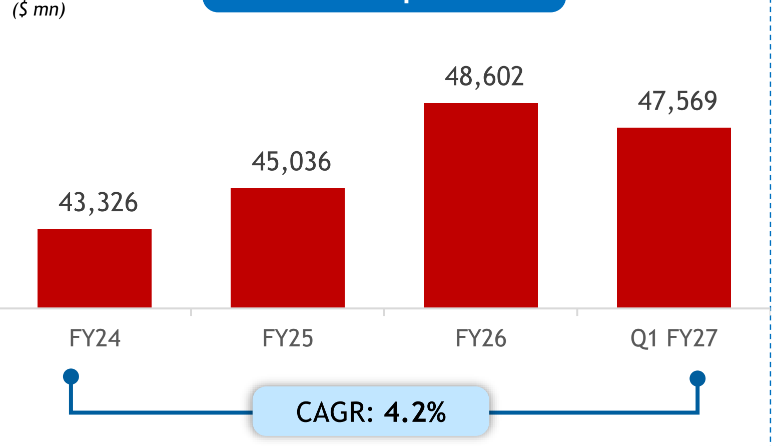
Composition of Total Deposits



Savings Deposits



CASA Deposits



Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

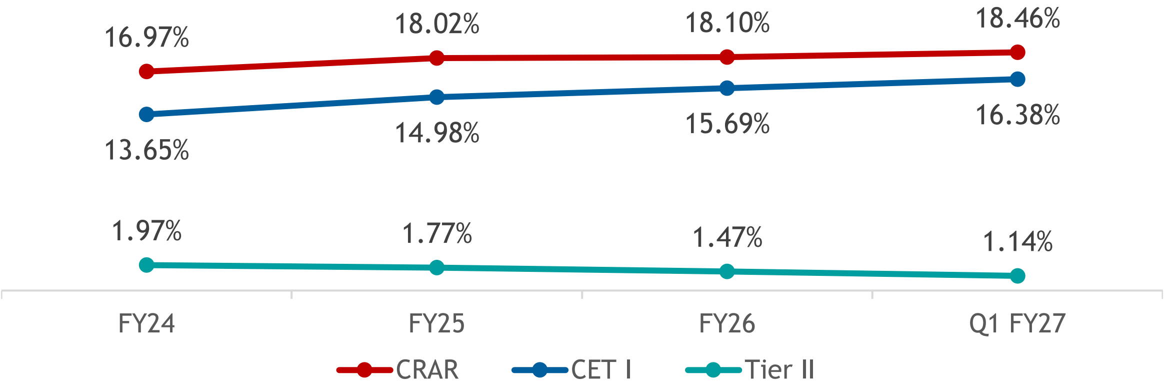
Sustained Reduction in NPAs Supported by Focused Recovery and Lower Slippages

Parameter *($ mn)*	FY24	FY25	FY26	Q4 FY26	Q1 FY27
Gross NPA - Opening	6,443	4,553	3,734	3,288	3,212
Add: Additions	**1,255**	**1,275**	**893**	**222**	**228**
- Balance increase in existing NPA	*75*	*74*	*62*	*8*	*10*
- Fresh slippages	*1,180*	*1,201*	*831*	*214*	*218*
Less: Reductions	**3,144**	**2,094**	**1,416**	**298**	**366**
- Cash Recovery	*770*	*520*	*465*	*136*	*96.44781*
- Up-gradation	*445*	*345*	*257*	*38.55799*	*29.4731*
- Write Off	*1,929*	*1,229*	*694*	*124*	*240*
Gross NPAs - Closing	**4,553**	**3,734**	**3,212**	**3,212**	**3,073**
Gross NPA (%)	4.76	3.6	2.82	2.82	2.65
Net NPA	**950**	**631**	**535**	**535**	**530**
Net NPA (%)	1.03	0.63	0.48	0.48	0.47
Total Recovery (incl. TWO)	1,960	1,605	1,374	403	244
Delinquency Ratio (%)	*1.59%*	*1.40%*	*0.89%*	*0.85%*	*0.82%*
PCR (%)	*92.69%*	*94.61%*	*95.03%*	*95.03%*	*95.05%*

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Strong Capital Buffers and Investment-Grade Ratings Support Resilience and Funding Flexibility

Capital Adequacy



S. No.	Parameter *($ mn)*	Mar-24	Mar-25	Mar-26	Jun-26
1	Tier I	10,524	12,078	13,369	13,955
2	Tier II	1,380	1,319	1,183	919
3	**Total Capital**	**11,904**	**13,398**	**14,553**	**14,874**
4	RWA	70,164	74,361	80,408	80,568

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	13.03.2026
Brickwork	AA+/Stable	AAA / Stable	18.09.2025

International

Rating Agency	Issuer Rating	Rating Date
S&P Global Ratings	BBB / Stable	20.11.2025
Fitch Ratings	BBB- / Stable	25.02.2026

ESG Rating

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

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Strong ESG Profile Supported by Inclusive Banking, Digital Access and Responsible Governance

Environmental

- Board Approved ESG Policy covering ESG Risk Framework, Climate Risk Policy and Sustainable Financing Framework
- Founding member of Indian Green Building Council (IGBC) since February 2022
- Sustainable Development And Business Responsibility Policy
- Bank's green finance portfolio– $4,158mn
- W/w Renewable Energy portfolio is $3,630mn
- $298mn Crore Sanctioned under Union Green
- Vehicle – Electric Vehicles
- Became First Major Indian Bank as a signatory to Partnership for Carbon Accounting Financials (PCAF)

E

Social

- 45 RSETI Centres, trained 3.75 lakh people with Settlement Ratio of 75%
- **Union Nari Shakti**: Sanctioned 1,817 applications of $34mn in Q1FY27
- Donation approved through Union Bank Social Foundation ₹ 9.50 Cr under CSR during Q1FY27
- **Self Help Group**: Sanctioned 5,11,343 SHGs with Outstanding of $3,423mn
- **SMF**: Outstanding of Small & Marginal Farmers $9,663mn
- Services offered to visually challenged persons like Union SPARSH credit card and Accessible Touch Screen POS Terminal.

S

Governance

- Board Composition – Diverse & IndependentDirectors
- Related Party Transaction Policy
- Whistle Blower Policy
- Corporate Communications Policy
- Policy on Sexual Harassment of Female/Male/Transgender as well at Workplace (Prevention, Prohibition and Redressal)
- Code of Ethics
- Fair Lending Practices Code
- Code of Corporate Governance
- Code of Bank's Commitment to Customers

G

Mission

The Bank has set emission reduction targets for Scope I and Scope II within its own operations, to be achieved by FY2034-35.

Bank's ESG Rating

CARE Edge-ESG has assigned ESG 1+ rating with a score of 81.3 out of 100. The ESG rating defines leadership position in managing ESG Risk through best-in-class disclosures, policies and performance.

SPO Rating

Moody's Ratings has assigned Sustainability Quality Score of SQS2 (Very Good Sustainability Quality) to Bank's Sustainable Financing Framework (SFF). SQS2 is the 2nd best score on a scale of 5.

Mumbai Climate Week 2026

Bank has organized an ESG Event Union Bank Climate Dialogue, during Mumbai Climate Week 2026 - the flagship Global South platform for accelerating climate action.

Business World

The Bank has been awarded as one of the top 60 India's most sustainable companies for FY2024-25 by Business World during March 2026.

Climate Risk Horizons

The Bank has been ranked 2nd out of top 35 banks by market capitalization based on IFRS S2 for FY2024-25 by Climate Risk Horizons during May 2026.

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

- Best Technology Bank of the year
- Digital Financial Inclusion - Runner up
- Best Tech Talent
- -Runner up Digital Sales & Marketing - Special Mention

The bank has received APY Annual Award Of Excellence Achiever for 105% achievement in APY enrolments in FY 2025-26

Winner of the “Cyber Security Team of the year” award at 5th IBA CISO Summit & Citations 2026

CII Awards for Excellence in Disability Inclusion 2026 - Best Employer - Digital Accessibility

ET DPO of the Year Award organised in The Economic Times Enterprise Security Awards 2026

IIBF BANKING EXCELLENCE L&D AWARDS 2026 UNDER ‘EXCELLENCE IN COMPLINACE &GOVERNNACE EDUCATION’ CATEGORY

Source: Company Filings, Offering Circular.

Appendix: Financial Statements

Standalone Income Statement ($ mn)	FY24	FY25	FY26	Q1FY26	Q1FY27
Interest earned	**10,540**	**11,188**	**11,197**	**2,844**	**2,874**
Growth %	*24%*	*6%*	*0%*		*1%*
Interest/Discount on advances/bills	7,603	8,353	8,441	2,123	2,221
Income on Investments	2,373	2,449	2,357	615	592
Interest on balances with RBI & other Inter Bank Funds	513	346	331	97	27
Others	51	41	68	9	34
Interest Expended	(6,677)	(7,257)	(7,324)	(1,881)	(1,813)
Net Interest Income	**3,863**	**3,931**	**3,873**	**963**	**1,060**
Other income	1,699	2,093	2,053	474	486
Operating Revenue	**5,562**	**6,024**	**5,926**	**1,436**	**1,547**
Margin %	*53%*	*54%*	*53%*	*51%*	*54%*
Operating expenses	**(2,582)**	**(2,740)**	**(2,902)**	**(707)**	**(701)**
Employee Cost	(1,519)	(1,550)	(1,615)	(417)	(403)
Other Operating Expenses	(1,063)	(1,190)	(1,287)	(290)	(298)
Operating Profit	**2,980**	**3,284**	**3,023**	**730**	**845**
Margin %	*28%*	*29%*	*27%*	*26%*	*29%*
Provisions	(716)	(804)	(469)	(176)	(103)
Tax	(822)	(580)	(579)	(119)	(179)
Profit after tax	**1,442**	**1,900**	**1,975**	**435**	**563**
Margin %	*14%*	*17%*	*18%*	*15%*	*20%*

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Standalone Balance Sheet ($ mn)	FY24	FY25	FY26	Q1FY26	Q1FY27
Capital and Liabilities					
Capital	806	806	806	806	806
Reserves and Surplus	9,437	11,128	12,776	11,563	13,386
Deposits	129,040	134,398	138,058	130,984	135,573
Borrowings	2,847	6,850	8,154	7,147	7,662
Other Liabilities and Provisions	4,913	5,260	5,989	6,047	5,631
Total	**147,044**	**158,442**	**165,784**	**156,548**	**163,057**
Assets					
Cash and Balances with RBI	5,588	9,455	7,022	10,334	4,569
Balances with Banks & Money at Call	7,015	4,367	3,088	4,381	882
Investments	35,696	37,436	34,886	35,983	35,150
Advances	91,987	100,728	111,266	99,939	113,271
Fixed Assets	974	1,033	1,226	1,040	1,223
Other Assets	5,784	5,424	8,296	4,870	7,962
Total	**147,044**	**158,442**	**165,784**	**156,548**	**163,057**

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Consolidated Income Statement ($ mn)	FY24	FY25	FY26	Q1FY26	Q1FY27
Interest earned	**10,604**	**11,261**	**11,282**	**2,863**	**2,897**
Growth %	*24%*	*6%*	*0%*		*1%*
Interest/Discount on advances/bills	7,622	8,372	8,461	2,128	2,226
Income on Investments	2,412	2,496	2,416	628	609
Interest on balances with RBI & other Inter Bank Funds	517	349	334	97	29
Others	53	43	70	10	34
Interest Expended	(6,694)	(7,280)	(7,339)	(1,886)	(1,818)
Net Interest Income	**3,910**	**3,981**	**3,943**	**977**	**1,080**
Other income	1,882	2,278	2,282	514	553
Operating Revenue	**5,792**	**6,259**	**6,224**	**1,491**	**1,633**
Margin %	*55%*	*56%*	*55%*	*52%*	*56%*
Operating expenses	**(2,800)**	**(2,963)**	**(3,191)**	**(758)**	**(783)**
Employee Cost	(1,542)	(1,584)	(1,657)	(426)	(415)
Other Operating Expenses	(1,258)	(1,378)	(1,534)	(332)	(369)
Operating Profit	**2,992**	**3,296**	**3,034**	**733**	**849**
Margin %	*28%*	*29%*	*27%*	*26%*	*29%*
Provisions	(720)	(822)	(468)	(176)	(103)
Tax	(824)	(581)	(581)	(120)	(179)
Add: Share of profit in associate	9	11	69	31	29
Profit after tax	**1,457**	**1,904**	**2,053**	**468**	**596**
Margin %	*14%*	*17%*	*18%*	*16%*	*21%*

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).

Consolidated Balance Sheet ($ mn)	FY24	FY25	FY26	Q1FY26	Q1FY27
Capital and Liabilities					
Capital	806	806	806	806	806
Preference Share Capital Issued by Subsidiary Company	11	11	11	11	11
Reserves and Surplus	9,493	11,208	13,291	12,040	13,933
Deposits	129,364	134,667	138,361	131,287	135,887
Borrowings	2,849	6,866	8,218	7,163	7,743
Other Liabilities and Provisions	5,581	6,097	7,014	6,926	6,676
Total	**148,105**	**159,654**	**167,701**	**158,234**	**165,056**
Assets					
Cash and Balances with RBI	5,588	9,456	7,023	10,334	4,569
Balances with Banks & Money at Call	7,051	4,403	3,123	4,439	991
Investments	36,335	38,231	36,300	37,205	36,629
Advances	92,336	101,067	111,680	100,302	113,635
Fixed Assets	978	1,038	1,232	1,045	1,228
Other Assets	5,816	5,460	8,344	4,908	8,003
Total	**148,105**	**159,654**	**167,701**	**158,234**	**165,056**

Source: Company Filings, Offering Circular. Note: FX: US$ 1= 94.6626 (FBIL closing rate as of June 30, 2026).