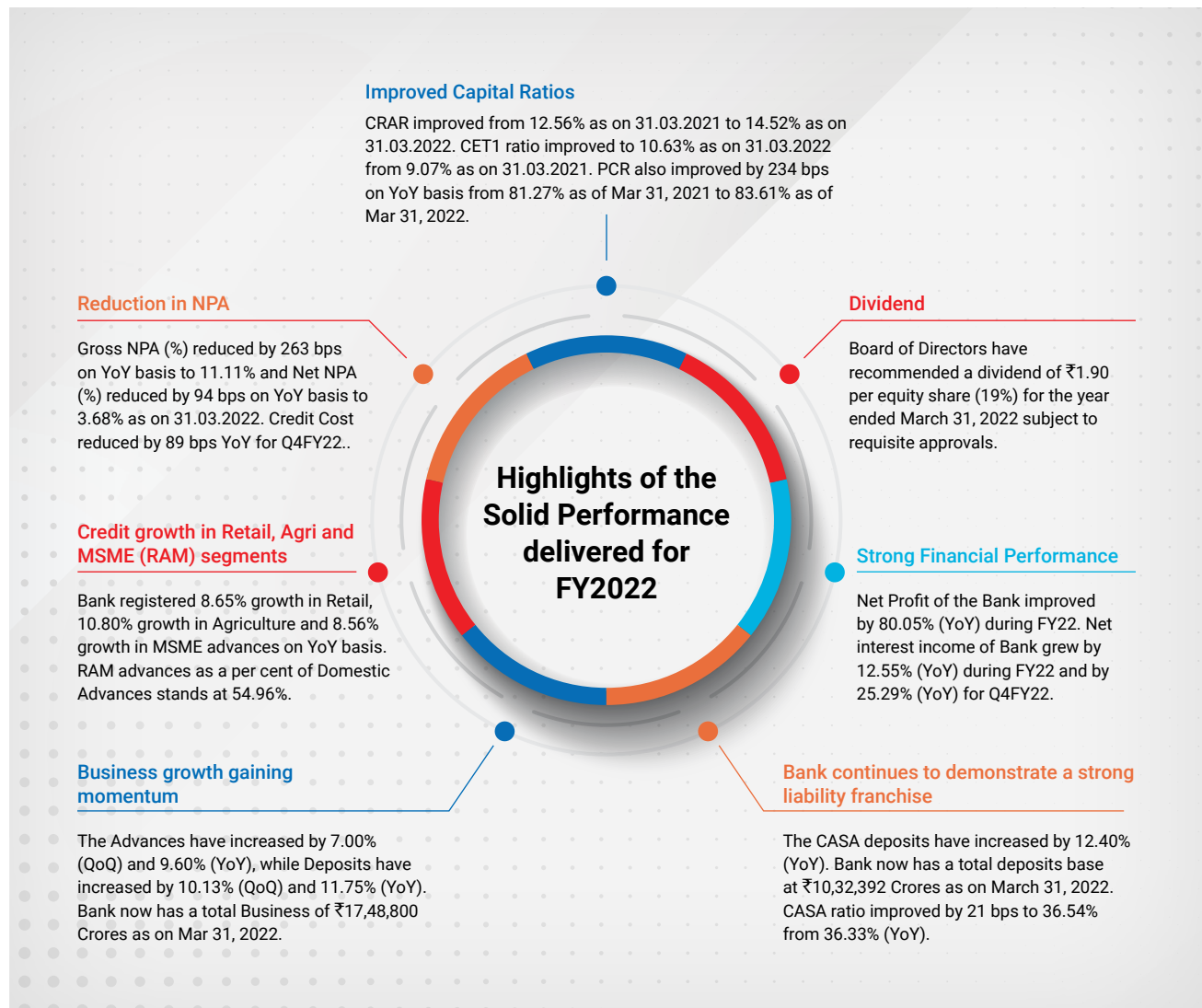
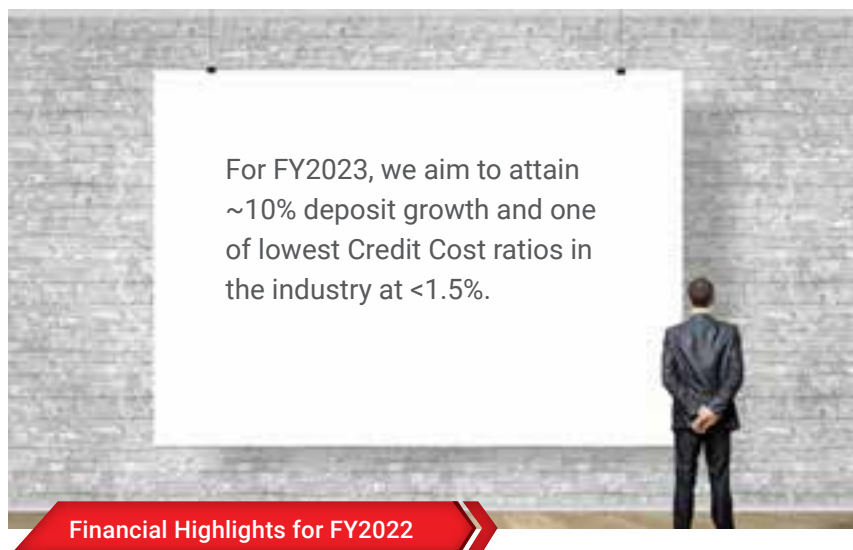


Transforming to deliver optimal returns

Union Bank demonstrated a clear and sustainable path to growth over the course of FY2022, delivering a Return on Average Assets (ROAA) of 0.47 in FY2022, a marked improvement over an ROAA of 0.27 in FY2021. We will continue to develop the diversified business model that we have established, investing in advanced technology and digital capabilities in our consumer businesses, delivering sustainable growth across our domestic and global operations, and play a meaningful part in aiding the transition to a low-carbon economy.



Building on resilience, consistency and growth.



14.52%

CRAR under Basel III

as on 31.03.2022 as against 12.56% as on 31.03.2021 and as compared to the minimum regulatory requirement of 11.50%

83.61%

Provision Coverage Ratio

as on 31.03.2022 as against 81.27% as on 31.03.2021

₹17,48,800 crore

Global Business

as on 31.03.2022, up by 10.86% from ₹1577490.00 crore as on 31.03.2021

2.94%

Global NIM

for the FY2022

45.74%

Cost to Income Ratio

for FY2022

₹10,32,392 crore

Total Global Deposits

as on 31.03.2022

2.97%

Domestic NIM

for the FY2022

11.11%

GNPA

as on 31.03.2022 as against 13.74% as on 31.03.2021

₹7,16,408 crore

Global Gross Advances

as on 31.03.2022

₹12,525 crore

Other Income

as on 31.03.2022

3.68%

Net NPA Ratio

as on 31.03.2022 as against 4.62% as on 31.03.2021

₹3,77,193 crore

CASA Deposit

as on 31.03.2022

₹21,873 crore

Operating Profit

for FY2022, up by 11.22% from ₹19667 crore for the FY2021

12.20%

Tier 1 Capital

as on 31.03.2022

₹27,786 crore

Net Interest Income

for the FY2022

7.14%

Yield on Advances

for FY2022 as against 7.21% in FY2021

10.63%

CET 1 Capital

as on 31.03.2022