यूको बैंक
UCO BANK

वित्तीय परिणाम: सितम्बर तिमाही /छ:माही वित्तीय वर्ष २०२५-२६

Financial Results: September Q2/HY (FY 2025-26)

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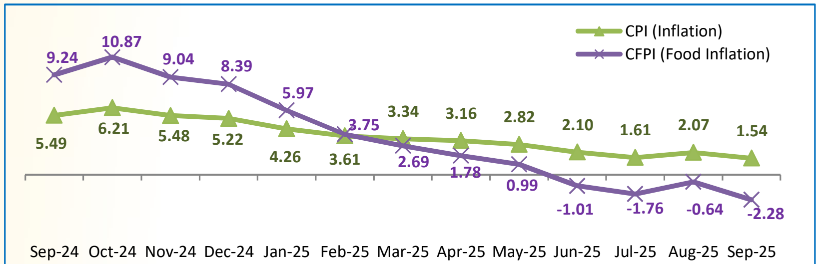
Overview

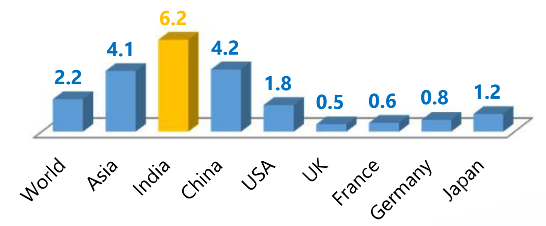
Major Economic Highlights

- India's economic momentum remains resilient, with both industry and services sector sustaining strong growth despite global trade uncertainties and geopolitical tensions. Prudent macroeconomic management, proactive policy interventions, and sustained structural reforms have supported this stability.
- The International Monetary Fund (IMF) in its Oct-25 World Economic Output Report has said the Indian economy is projected to grow at 6.2 percent in 2025-26. The Reserve Bank of India has raised the overall growth forecasts for the fiscal year 2025-26 at 6.8 percent in the Oct-25 MPC meeting.
- India's foreign exchange reserve as of 3rd Oct-25 stood at USD 700 Billion, which is sufficient for 11 months of merchandise imports or 95.4 percent of the country's outstanding external debt as of end-Mar-25. The cumulative exports (merchandise & services) during April-August 2025 is estimated at USD 349 Billion, as compared to USD 329 Billion in April-August 2024, a growth of 6.18 percent.
- India's current account deficit narrowed to 0.2 percent of GDP in Q1FY26 from 0.9 percent a year ago. This was supported by strong services and remittances of USD 35 Billion, keeping India the world's largest recipient of private remittances.
- The IIP growth rate for Aug-25 over the corresponding period of previous year is 4.0 percent. The growth rates of the three sectors, Mining, Manufacturing and Electricity for Aug-25 over Aug-24 are 6.0 percent, 3.8 percent and 4.1 percent respectively.
- There is a sharp decline in headline inflation and food inflation in Sep-25 in comparison to Aug-25. The factors supporting the ongoing disinflation and improved outlook for FY26 include impact of GST rate cuts, benign food prices, and adequate foodgrain stocks.



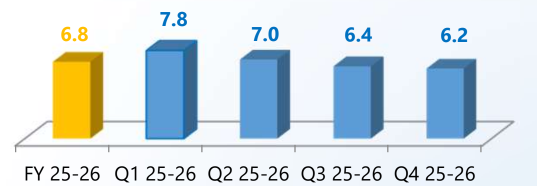
The RBI has forecast retail price inflation for FY 2025-26 at 3.1%, with Q2 at 2.1%, Q3 at 3.1%, Q4 at 4.4% and Q1FY27 at 4.9%. Headline inflation is lowest after Jun-2017 and Food Inflation is lowest after Dec-2018.

World GDP Projection 2026 (IMF)



The International Monetary Fund (IMF) has projected the GDP growth rate of India for 2026 at 6.2%. Global growth expectation has been lowered to 2.2%, Emerging and Developing Asia to 4.1% and China at 4.2% in the Oct-25 report.

India GDP Projection 2026 (RBI)



The MPC of the RBI has kept its growth projection for India's GDP at 6.8% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q1 at 7.8%, Q2 at 7.0%, Q3 at 6.4% and Q4 at 6.2%.

Major Highlights

Business

Business ₹5,36,398Cr. 13.23% (Y-Y)	**Deposit** ₹ 305697Cr. 10.85% (Y-Y)	**Savings (Domestic)** ₹95080Cr. 7.50% (Y-Y)	**Current (Domestic)** ₹ 15475Cr. 23.94% (Y-Y)

Advance ₹ 230702Cr. 16.56% (Y-Y)	**Retail** ₹58987Cr. 25.40% (Y-Y)	**Agriculture** ₹ 31650Cr. 17.28% (Y-Y)	**MSME** ₹42309Cr. 23.80% (Y-Y)	**Home Loan** ₹ 30235Cr. 18.94% (Y-Y)	**Vehicle Loan** ₹ 6014Cr. 72.87% (Y-Y)

Asset Quality

Gross NPA 2.56% 62bps (Y-Y)	**Net NPA** 0.43% 30bps (Y-Y)	**PCR** 96.99% 105bps (Y-Y)	**PCR (Excl. TWO)** 83.68% 603bps (Y-Y)

Profitability

Net Interest Income ₹ 2533Cr. 10.10% (Y-Y)	**Net Profit** ₹ 620Cr. 2.82% (Y-Y)	**Operating Profit** ₹1613Cr. 12.69% (Y-Y)

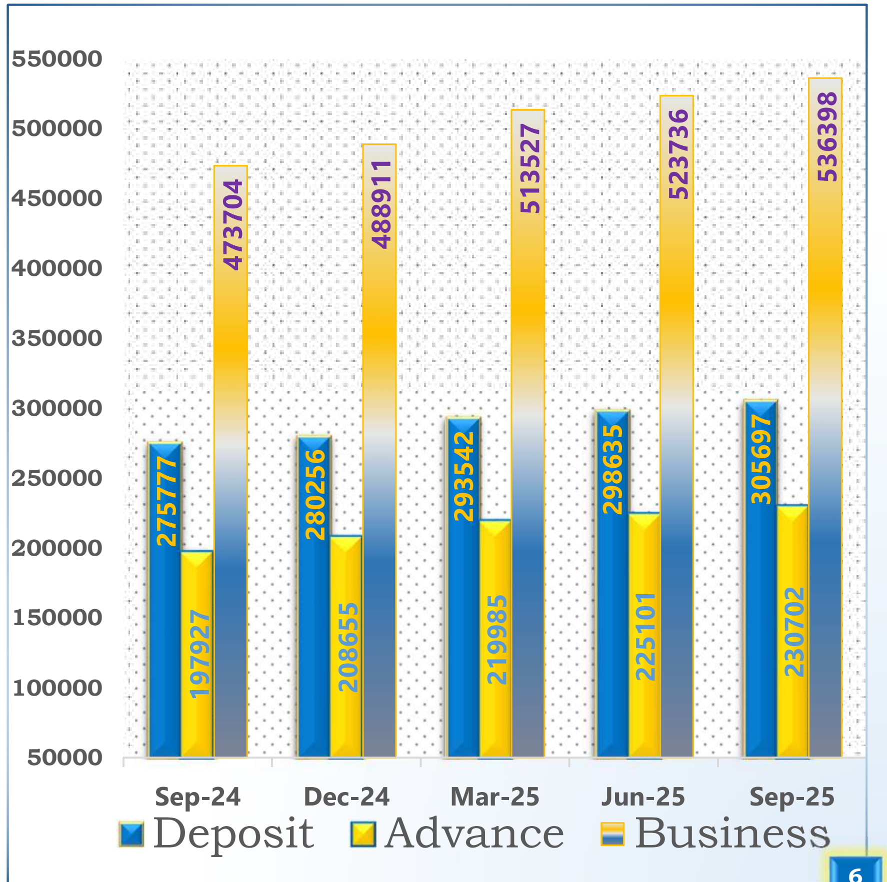
Performance vs Guidance

Parameters	Actual for Sep-25	Guidance for FY 25-26
Deposit Growth (Y-O-Y)	10.85%	10-12%
Credit Growth (Y-O-Y)	16.56%	12-14%
CASA %	38.11%	37-38%
RAM %	65.23%	61-63%
CD Ratio	75.47%	75-77%
Credit Cost	0.72%	<1.00%
NIM Global	2.90%	2.8-2.9★
GNPA	2.56%	<2.50%
NNPA	0.43%	<0.35%
Slippage Ratio	1.05%	1-1.25%
Total Recovery & Upgradation (in Cr)	1548	2200-2700

★ Earlier guidance 3-3.10%

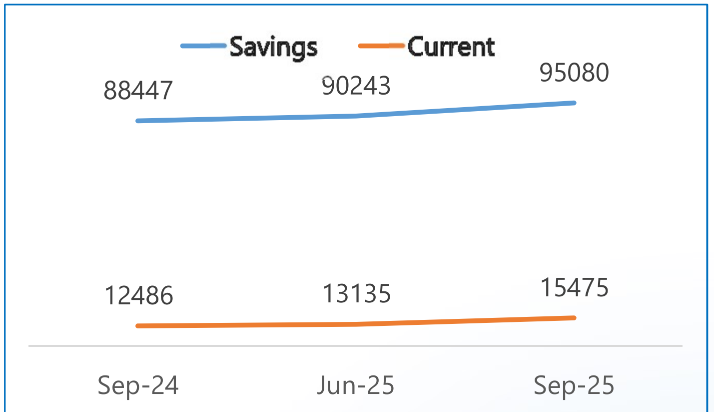
Total Business

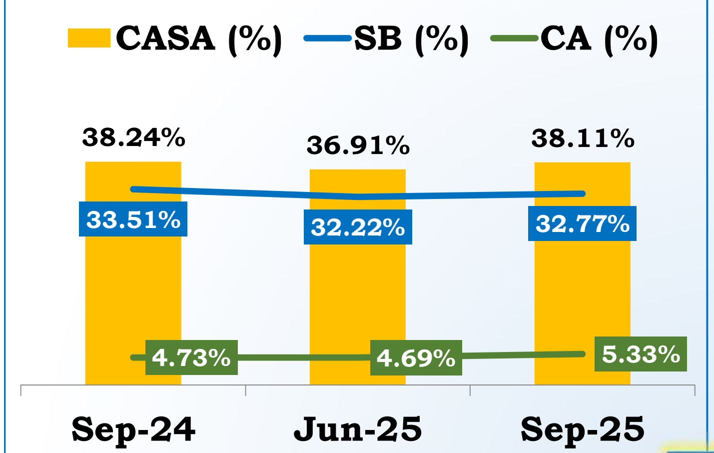
Business Mix (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
Global Business	**473704**	**523736**	**536398**	**2.42**	**13.23**
Domestic	437781	480070	493903	2.88	12.82
Overseas	35923	43666	42495	-2.68	18.29
Global Deposits	**275777**	**298635**	**305697**	**2.36**	**10.85**
Domestic	263915	280092	290106	3.58	9.92
Overseas	11862	18543	15591	-15.92	31.44
Global Advances	**197927**	**225101**	**230702**	**2.49**	**16.56**
Domestic	173866	199978	203797	1.91	17.21
Overseas	24061	25123	26905	7.09	11.82
CD Ratio (%)	**71.77**	**75.38**	**75.47**		



Global Deposits

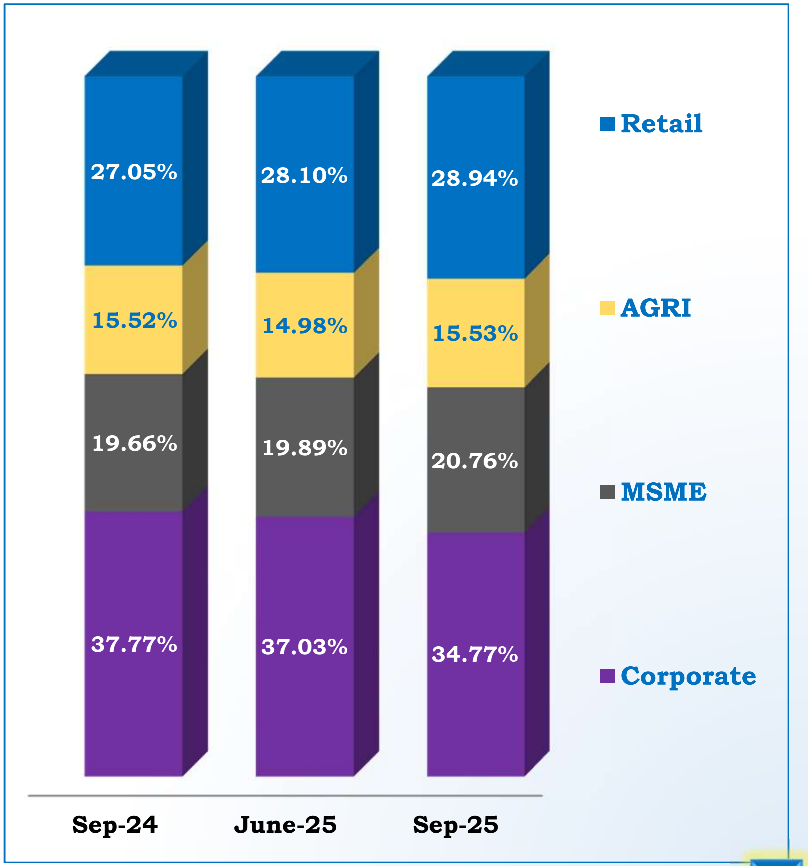
Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	**263915**	**280092**	**290106**	**3.58**	**9.92**
a) Current Deposits	12486	13135	15475	17.81	23.94
b) Saving Deposits	88447	90243	95080	5.36	7.50
i. CASA Domestic	**100933**	**103378**	**110555**	**6.94**	**9.53**
c) Term Deposits	162982	176714	179551	1.61	10.17
2. Overseas Deposits	**11862**	**18543**	**15591**	**-15.92**	**31.44**
3. Global Deposits (1+2)	**275777**	**298635**	**305697**	**2.36**	**10.85**
CASA Domestic (%)	**38.24**	**36.91**	**38.11**		





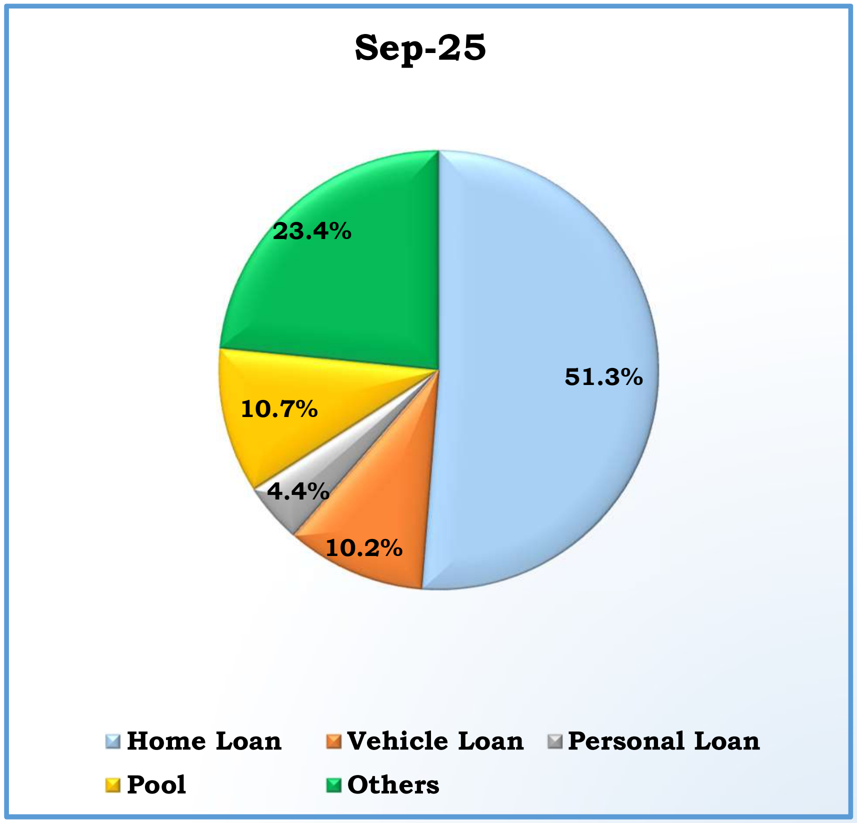
Domestic Advances

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	173866	199978	203797	1.91	17.21
a) Retail	47039	56195	58987	4.97	25.40
b) Agriculture	26987	29961	31650	5.64	17.28
c) MSME	34174	39771	42309	6.38	23.80
2. Total RAM (a+b+c)	108200	125927	132946	5.57	22.87
3. RAM Share (%)	62.23	62.97	65.23	-	-
d) Corporate	65666	74051	70851	-4.32	7.90



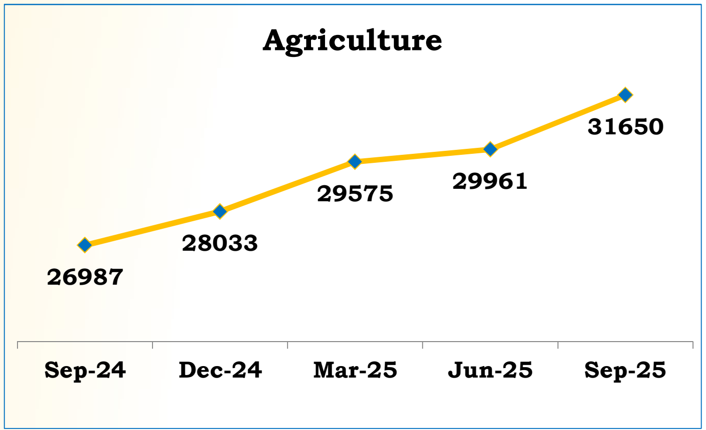
Retail Mix

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	25421	28835	30235	4.86	18.94
Vehicle Loan	3479	5282	6014	13.86	72.87
Personal Loan	1732	2504	2613	4.35	50.87
Pool	4398	6489	6313	-2.71	43.54
Others	12009	13085	13812	5.56	15.01
Total	**47039**	**56195**	**58987**	**4.97**	**25.40**



Agriculture

Agriculture (₹ in Cr)	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
1.Farm Credit (Crop, Investment & Allied)	23631	26159	27330	4.48%	15.65%
2. Agri Infrastructure & Ancillary Activities	3356	3802	4320	13.62%	28.72%
3. Total (1+2)	**26987**	**29961**	**31650**	**5.64%**	**17.28%**



Self Help Group	Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.72	1.83	1.84	0.55	6.98
Balance Outstanding (Cr.)	3544	4160	4583	10.17	29.32
Women Beneficiaries (No in lakhs)	15.6	16.8	16.95	0.89	8.65

MSME Portfolio Mix

MICRO

Sep-25: 23344 Cr (55.18%)

Jun-25: 22,914 Cr (58.12%)

Sep-24: 20,274 Cr (59.21%)

SMALL

Sep-25: 17720 Cr (41.88%)

Jun-25: 16064 Cr (40.39%)

Sep-24: 13,145 Cr (38.54%)

MEDIUM

Sep-25: 1245 Cr (2.94%)

Jun-25: 793 Cr (1.99%)

Sep-24: 755 Cr (2.25%)

TOTAL

42309Cr

Q-Q 6.38%

Y-Y 23.80%

Sep-25: 42309 Cr

Jun-25: 39,771 Cr

Sep-24: 34174 Cr

MSME Portfolio Mix

MSME
सूक्ष्म, लघु एवं मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES

GECL (₹ in Cr.)	Upto Sep 25 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 30.09.2024 :Rs.717 Cr	
Outstanding As on 30.09.2025 :Rs.335 Cr	

STAND UP India
Endeavour and Prosper

Standup India (No.)	As on 30.09.2025
Target	6366
Achievement	6699
Achievement (%)	105%

mudra

PMMY (₹ in Cr.)	Sep-25 Qtr
Amount Sanctioned	1482
Amount Disbursed	1468
Amount outstanding as on 30.09.2025	7353

PM SVANidhi

PM SVANidhi	As on 30.09.2025
Application Sanctioned (Nos.)	178296
Amount Sanctioned (₹ in Cr.)	254.75

पीएम विश्वकर्मा
सम्मान · सामर्थ्य · समृद्धि

PM Viswakarma	As on 30.09.2025
Application Sanctioned (Nos.)	9667
Amount (₹ in Cr.)	78.66

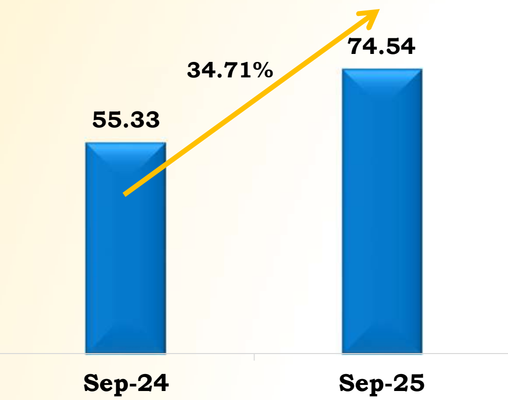
Priority Sector Advances

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	**40.00%**	71866	96931	53.95%
Agriculture	**18.00%**	32340	32455	18.06%
Small/Marginal Farmer	**10.00%**	17967	17999	10.02%
Weaker Section	**12.00%**	21560	26417	14.70%
Micro Under MSME	**7.50%**	13475	23342	12.99%
Non Corporate Farmers	**14.00%**	25153	27979	15.57%

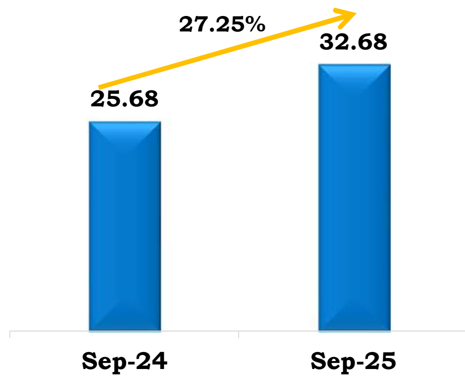
ANBC - 179665 Cr

Financial Inclusion Growth

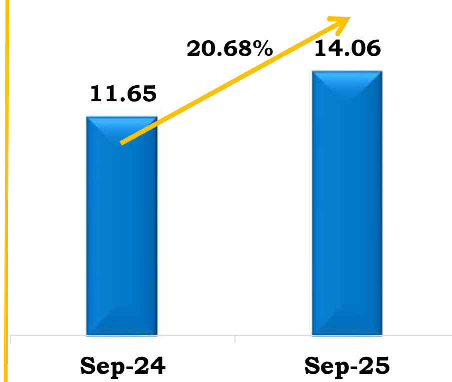
PMSBY (In Lakhs)



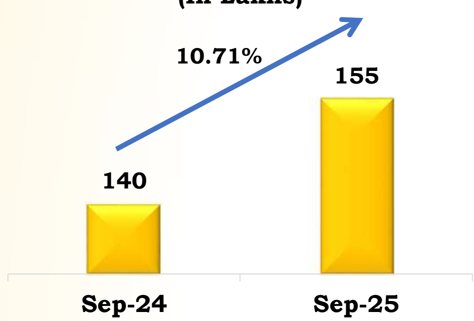
PMJJBY (In Lakhs)



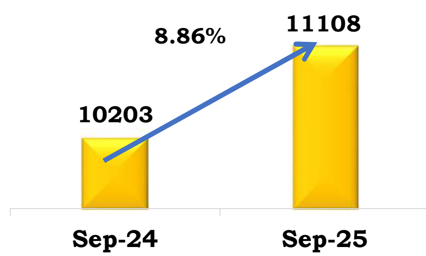
APY Accounts (In Lakhs)



PMJDY Accounts (In Lakhs)



No of BC



No of Claims Settled upto 30.09.2025 (since inception)	
PMSBY	PMJJBY
2758	16298

Sept 2025 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 27 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 517447
- Financial Literacy Counselors : 12
- No. of Fin. Literacy Camps : 1448
- No. of beneficiaries of FLC : 51259

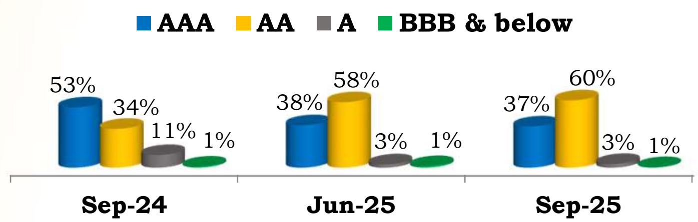
Sectoral Credit-Advances *(Dom.)*

Sector (₹ in Cr.)	30.09.2024	% share to Total Advances	30.06.2025	% share to Total Advances	30.09.2025	% share to Total Advances
Infrastructure	**15878**	**9.13**	**16251**	**8.11**	**16924**	**8.30**
Of which						
Power & Energy	8887	5.11	8884	4.44	7746	**3.80**
Port and Road Project	5039	2.90	5915	2.95	7774	**3.81**
Other infrastructure	1953	1.12	1452	0.72	1403	**0.69**
Basic Metal	**5516**	**3.17**	**7781**	**3.88**	**8177**	**4.01**
Textiles	**1395**	**0.80**	**1601**	**0.80**	**1882**	**0.92**
Petroleum and Coal Products	**981**	**0.56**	**1835**	**0.92**	**1382**	**0.68**
All Engineering	**977**	**0.56**	**1302**	**0.65**	**1190**	**0.58**
Food Processing	**1284**	**0.74**	**1373**	**0.69**	**1339**	**0.66**
Commercial Real Estate	**1126**	**0.65**	**1661**	**0.83**	**1766**	**0.87**
NBFC	**24591**	**14.14**	**24113**	**12.04**	**24764**	**12.15**
Other Industries	4370	2.51	5555	2.77	5137	**2.52**
Total Industries	**56118**	**32.28**	**61471**	**30.69**	**62561**	**30.70**

Standard NBFC Advances

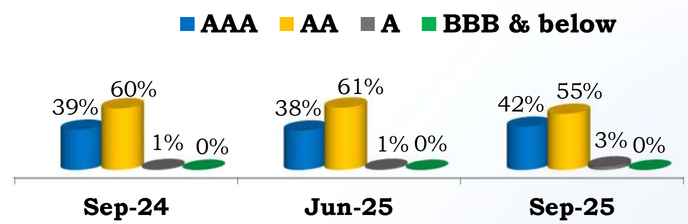
Standard NBFC (₹ in Cr.)	30.09.2024			%	30.06.2025			%	30.09.2025			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4953	964	5917	21.67	5041	986	6027	22.31	3037	1021	4058	14.57
NBFC - HFCs	4063	419	4482	16.42	4342	429	4771	17.66	4642	444	5086	18.26
NBFC - MFIs	1128	168	1296	4.75	670	69	738	2.73	508	71	579	2.08
NBFC - Others	14443	1165	15608	57.17	14052	1424	15475	57.29	16552	1585	18137	65.10
Total	**24587**	**2716**	**27303**	**100**	**24104**	**2907**	**27011**	**100**	**24739**	**3121**	**27860**	100.00

Rating of Standard NBFCs



Standard NBFCs (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Bank sponsored	1034	702	641
PSU	6662	7794	5972
Private Inst. (non-Bank)	19607	18516	21247
Total	**27303**	**27011**	**27860**

Rating of Standard HFCs

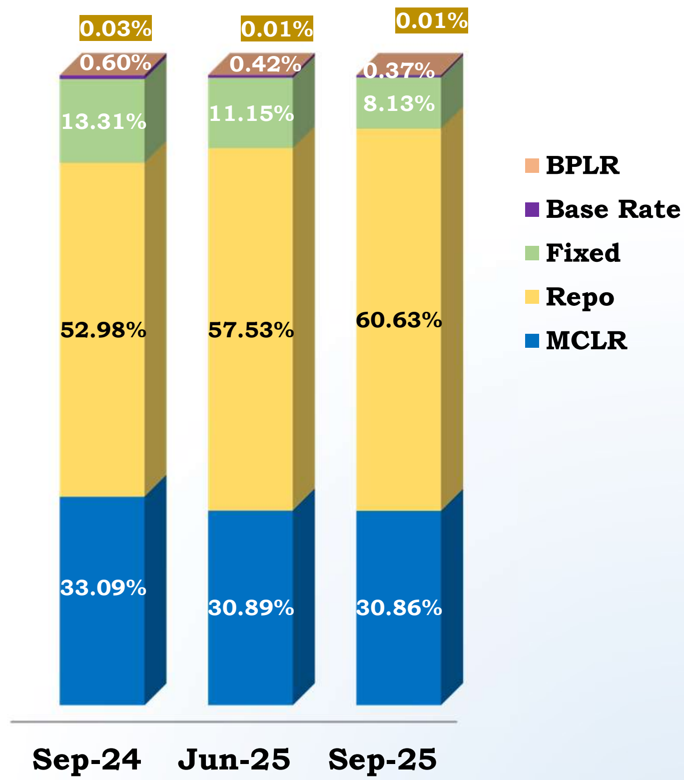


Out of Std. NBFCs, HFCs (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Bank sponsored	836	538	488
PSU	745	1767	1913
Private Inst. (non-Bank)	2901	2466	2685
Total	**4482**	**4771**	**5086**

Rating Mix *(of advances above ₹25 Cr)*

Rating Grade (₹ in Cr)	Sep-24	% Share	Jun-25	% Share	Sep-25	% Share
AAA	25848	30.50	32304	33.76	29643	31.09%
AA	24160	28.51	26260	27.44	25858	27.12%
A	11739	13.85	12642	13.21	15650	16.41%
BBB	5070	5.98	3984	4.16	4091	4.29%
BBB & above	**66817**	**78.83**	**75190**	**78.57**	**75241**	**78.91%**
Below BBB	1921	2.27	2276	2.38	2340	2.45%
Total Rated	**68738**	**81.10**	**77466**	**80.95**	**77581**	**81.36%**
Of Which						
a) PSU	28730	33.90	30667	32.04	28211	29.59%
b) Others	40008	47.20	46799	48.90	49370	51.78%
Total Unrated	**16018**	**18.90**	**18234**	**19.05**	**17772**	**18.64%**
Of Which						
a) PSU with Govt. Guarantee	8933	10.54	6939	7.25	6649	6.97%
b) PSU without Govt. Guarantee	1534	1.81	3385	3.54	2958	3.10%
c) Others	5551	6.55	7910	8.27	8165	8.56%

Advances*(Dom)* Mix of Benchmark



Investment Portfolio

Sl.	Parameters (₹ in Cr)	Sep-24	Jun-25	Sep-25
1	**Domestic Investment**	**91715**	**91621**	**95113**
a	SLR	67186	67074	70334
	SLR as % to Domestic Investment	**73.26**	**73.21**	**73.95%**
b	Non SLR	24529	24547	24779
I	Held To Maturity (HTM)	66588	65646	68479
II	Available For Sale (AFS)	22545	22986	23321
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2329	2975	3313
III	Investment in Associates	253	14	
2	**Modified Duration (AFS+HFT)**	**3.03**	**3.71**	**3.66**
3	**Overseas Investment**	**2721**	**3125**	**3254**
4	**Total Gross Investment (1+3)**	**94436**	**94746**	**98367**
	HTM To Gross Domestic Investment (%)	**72.60%**	**71.65%**	**72.00%**
	Total SLR (%)	**25.03%**	**22.85%**	**23.95%**

Profitability

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	Interest Income	6078	6436	6537	1.57	7.55	12102	12973	7.20	25067
2	Interest Expenses	3777	4033	4004	-0.72	6.01	7547	8037	6.49	15437
3	**Net Interest Income (1-2)**	**2301**	**2403**	**2533**	**5.41**	**10.08**	**4555**	**4936**	8.36	**9630**
4	Non-Interest Income	993	997	884	-11.33	-10.98	1828	1881	2.90	4406
5	**Operating income(3+4)**	**3294**	**3400**	**3417**	**0.50**	**3.73**	**6383**	**6817**	6.80	**14036**
6	Operating Expenses	1862	1838	1804	-1.85	-3.11	3630	3642	0.33	7999
i	Staff Expenses	1304	1276	1214	-4.86	-6.90	2512	2490	-0.88	5453
ii	Other Operating Expenses	558	562	590	4.98	5.73	1118	1152	3.04	2546
7	**Operating Profit (5-6)**	**1432**	**1562**	**1613**	**3.27**	**12.64**	**2753**	**3175**	15.33	**6037**
8	Provisions	829	955	993	3.98	19.78	1599	1947	21.76	3592
9	**Net Profit (7-8)**	**603**	**607**	**620**	**2.14**	**2.82**	**1154**	**1227**	**6.33**	**2445**

Net Interest Income

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	**Interest Income**	**6078**	**6436**	**6537**	**1.57**	**7.55**	**12102**	**12973**	7.20	**25067**
a.	From Advances	4138	4491	4626	3.01	11.79	8097	9117	12.60	17117
b.	From Investments	1592	1565	1615	3.19	1.44	3177	3180	0.09	6347
c.	Others	348	381	296	-22.31	-14.94	828	676	-18.36	1603
2	**Interest Expended**	**3777**	**4033**	**4004**	**-0.72**	**6.01**	**7547**	**8037**	6.49	**15437**
a.	On Deposits	3269	3472	3516	1.27	7.56	6408	6988	9.05	13068
b.	On Borrowings	373	390	317	-18.72	-15.01	884	707	-20.02	1806
c.	Bonds & Others	135	171	171	0.00	26.67	255	342	34.12	563
3	**Net Interest Income (1-2)**	**2301**	**2403**	**2533**	**5.41**	**10.08**	**4555**	**4936**	**8.36**	**9630**

Non Interest Income

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	FY
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	**Fee Based Income**	**347**	**374**	**414**	**10.70**	**19.31**	**662**	**788**	**19.03**	**1382**
a.	Charges & Commission from Advance	157	162	184	13.58	17.20	280	346	23.57	**568**
b.	Commission from Third Party Product	12	12	17	41.67	41.67	22	29	31.82	**64**
c.	Charges & Commission from Others	178	200	213	6.50	19.66	360	413	14.72	**750**
2	**Recovery in Written Off**	**520**	**425**	**366**	**-13.88**	**-29.62**	**950**	**791**	**-16.74**	**2624**
3	**Treasury Income**	**126**	**198**	**104**	-47.47	-17.46	216	302	39.81	**400**
4	**Total (1+2+3)**	**993**	**997**	**884**	**-11.33**	**-10.98**	**1828**	**1881**	**2.90**	**4406**

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Operating Expenses

Major Highlights | Business Performance | Financials | Asset Quality | Capital & Shareholding | Business Network | Digital Journey | ESG Initiatives | Products & Services | Awards & Accolades

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Half Year Ended		Growth	FY
		Sep-24	Jun-25	Sep-25	Q-Q (%)	Y-Y (%)	Sep-24	Sep-25	Y-O-Y(%)	24-25
1	Salary	905	874	904	3.43	-0.11	1763	1778	0.85	3739
2	Employee Benefits	399	402	310	-22.89	-22.31	749	712	-4.94	1714
3	**Total Staff Expenses (1+2)**	**1304**	**1276**	**1214**	**-4.86**	**-6.90**	**2512**	**2490**	-0.88	**5453**
4	Rent, Taxes & Lighting	93	85	124	45.88	33.33	191	209	9.42	435
5	Printing & Stationery	10	7	10	35.71	-5.00	21	17	-21.43	45
6	Depreciation	81	71	88	23.94	8.64	151	159	5.30	312
7	IT Related Expenditure	62	48	78	62.50	25.81	133	126	-5.26	437
8	Insurance	84	152	27	-82.24	-67.86	163	179	9.82	395
9	Others	312	199	264	32.41	-15.54	622	463	-25.64	922
10	**Total Other Operating Expenses (4+5+6+7+8+9)**	**558**	**562**	**590**	**4.98**	**5.73**	**1118**	1152	3.04	**2546**
11	**Total Operating Expenses (3+10)**	**1862**	**1838**	**1804**	**-1.85**	**-3.11**	**3630**	**3642**	**0.33**	**7999**

Provision Details

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Half Year Ended		FY
		Sep-24	Jun-25	Sep-25	Sep-24	Sep-25	24-25
1	NPA	609	463	405	1005	868	1633
2	NPI	1	1	6	1	7	35
3	Standard Assets & others	-117	152	177	-55	329	535
4	Income Tax (Including DTA)	336	339	405	648	744	1389
	Total Provision (1+2+3+4)	**829**	**955**	**993**	**1599**	**1948**	**3592**

Key Financial Indicators

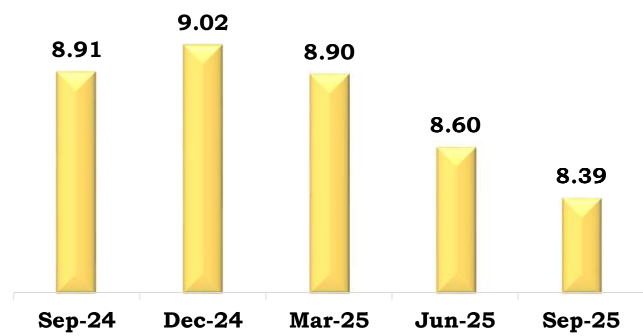
Particulars	Quarter Ended			Half Year		FY
	Sep-24	Jun-25	Sep-25	Sep-24	Sep-25	24-25
Cost of Deposits (%)	4.88%	4.84%	4.73%	4.84%	4.79%	4.85%
Cost of Funds (%)	4.79%	4.73%	4.57%	4.75%	4.65%	4.78%
Cost to Income Ratio (%)	56.53%	54.06%	52.79%	56.87%	53.42%	56.99%
Yield on Advances Domestic (%)	8.96%	8.60%	8.39%★	8.86%	8.49%	8.89%
Yield on Advances Global (%)	8.65%	8.26%	8.06%★	8.56%	8.16%	8.55%
Yield on Investments Domestic (%)	6.89%	6.83%	6.85%	6.87%	6.83%	6.85%
Yield on Investments Global (%)	6.78%	6.70%	6.71%	6.78%	6.70%	6.74%
Net Interest Margin (NIM) Domestic (%)	3.30%	3.18%	3.08%★	3.29%	3.13%	3.29%
Net Interest Margin (NIM) Global (%)	3.10%	2.96%	2.90%★	3.09%	2.93%	3.08%
Return on Assets (RoA) Annualised(%)	0.75%	0.71%	0.71%	0.73%	0.71%	0.76%
Return on Equity (RoE) Annualised (%)	14.22%	11.25%	10.96%	13.67%	11.15%	13.09%
Earnings per Share (Not Annualised) (₹)	0.50	0.48	0.49	0.96	0.98	2.04
Book Value per Share (₹)	15.39	18.50	19.23	15.38	19.23	17.53
Business per Employee (₹ in Cr)	22.10	24.64	25.17	22.10	25.17	24.35
Business per Branch (₹ in Cr)	145.80	158.37	161.37	145.80	161.37	155.43

★ **Exceptional interest income of Rs 107Cr in Sept Qtr led to YOA(Global) to 8.25% , NIM (Global) to 3.03% , YOA(Domestic) to 8.60% & NIM (Domestic) to 3.23%.**

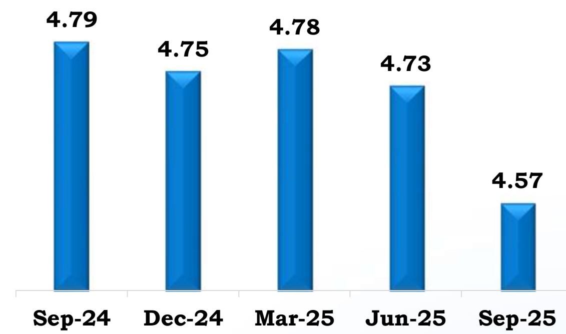
Key Financial Indicators (Qtr.)

Yield on Advance Global (%)

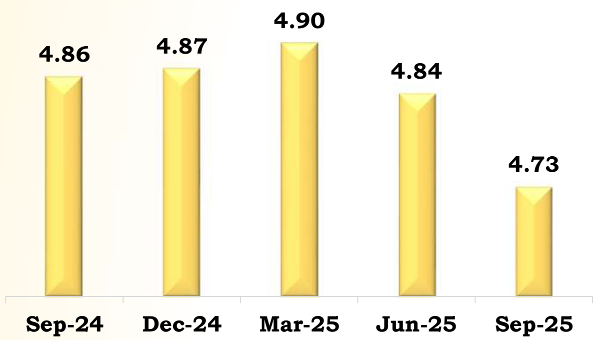
Yield on Advance Domestic (%)



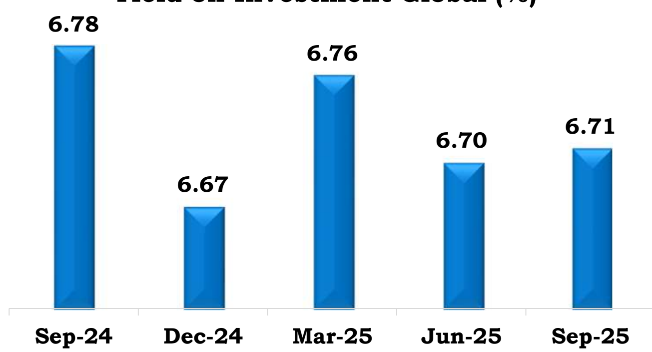
Cost of Funds (%)



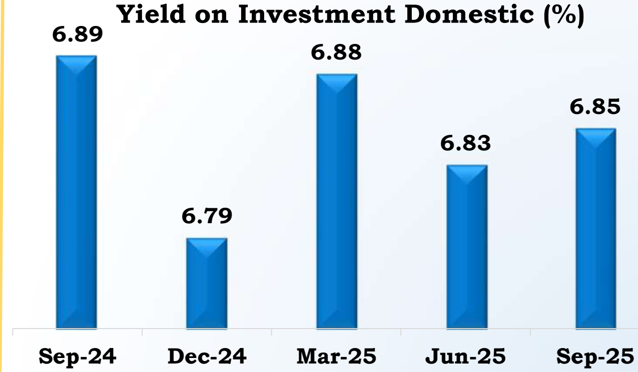
Cost of Deposit (%)



Yield on Investment Global (%)

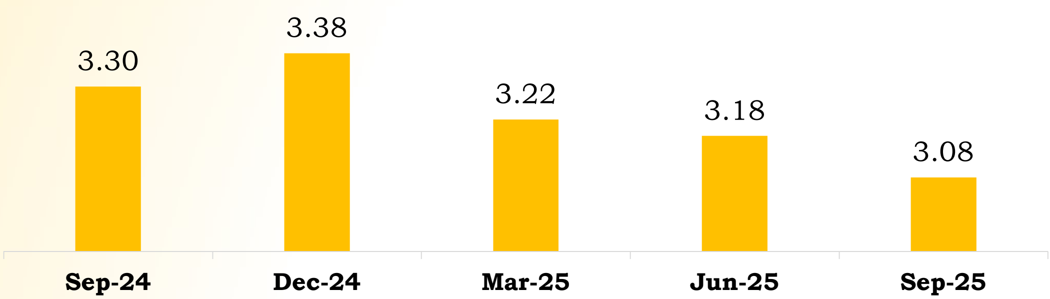


Yield on Investment Domestic (%)

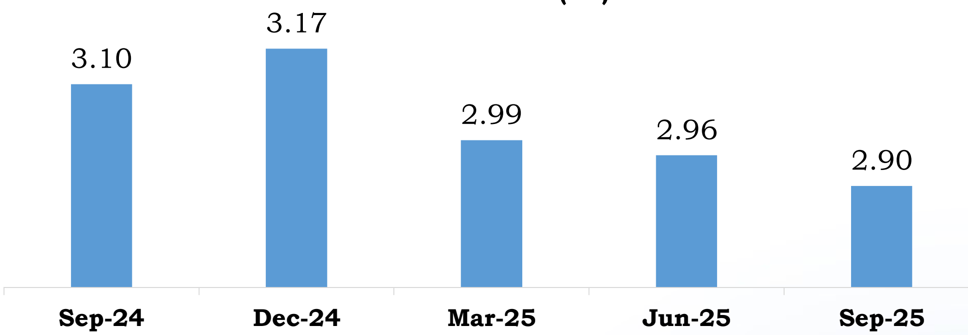


Efficiency Ratio (Qtr.)

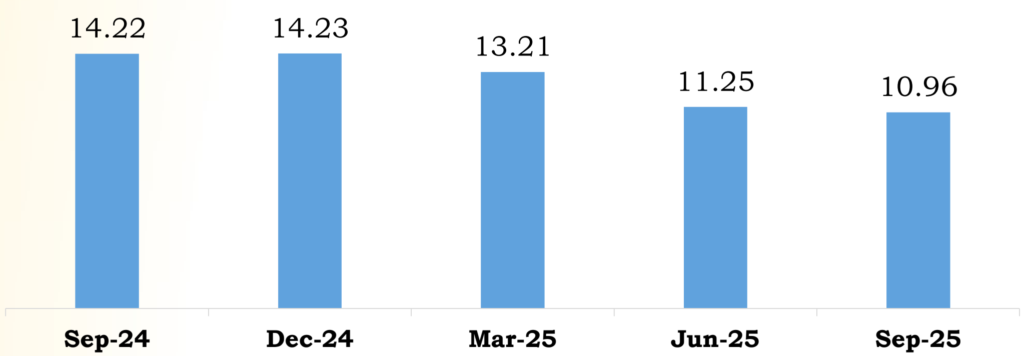
NIM Domestic (%)



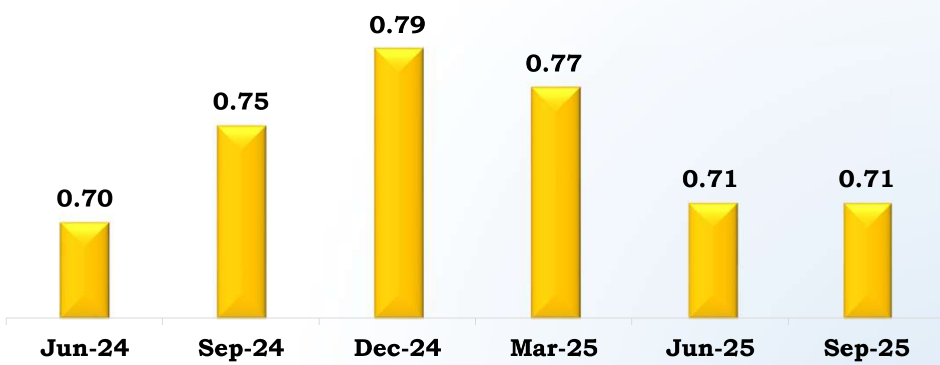
NIM Global (%)



Return on Equity (%)

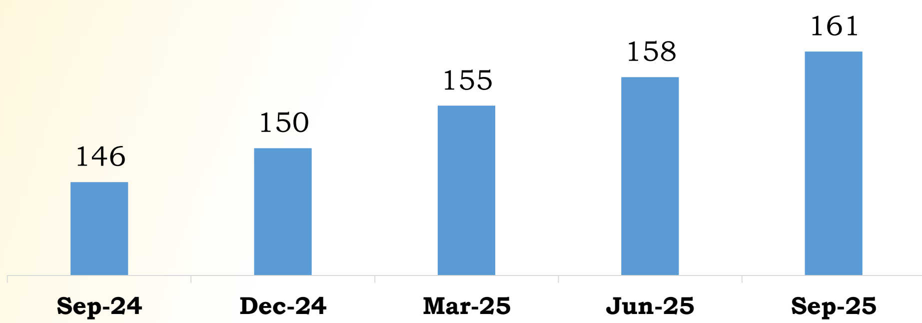


Return on Assets (%)

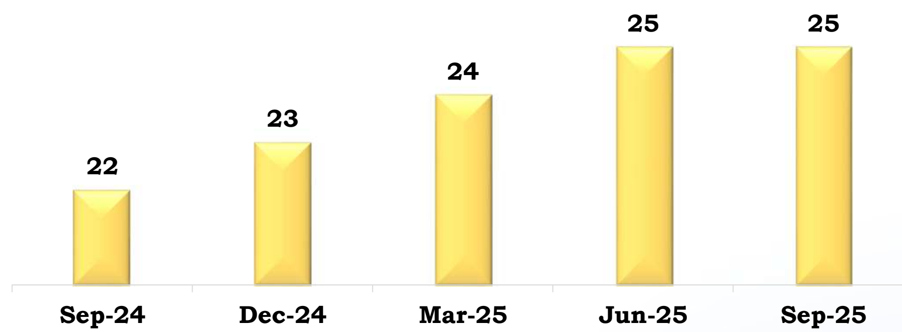


Productivity Ratio

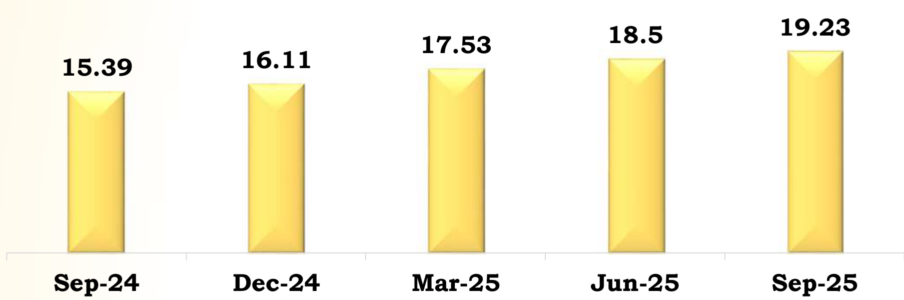
Business Per Branch (₹ in Cr.)



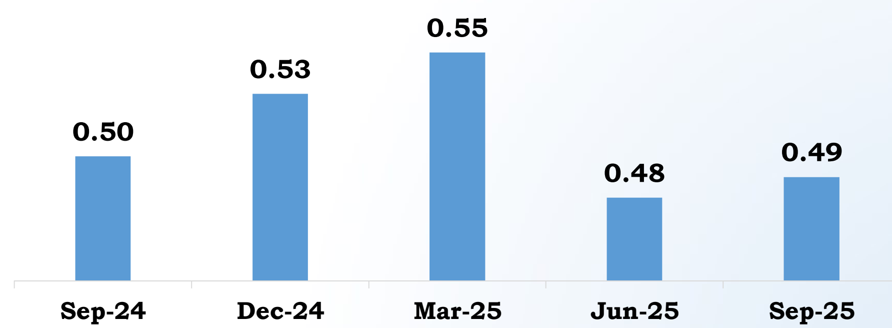
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)



Balance Sheet

CAPITAL & LIABILITIES (₹ in Cr.)	30.09.2024	30.06.2025	30.09.2025
Capital	11956	12540	12540
Reserves & Surplus	16190	19387	19925
Deposits	275777	298635	305697
Borrowings	21727	26516	21474
Other Liabilities & Provisions	7158	8626	9840
Total	**332808**	**365704**	**369476**
ASSETS (₹ in Cr.)	**30.09.2024**	**30.06.2025**	**30.09.2025**
Cash and Balances with RBI	10306	10272	9725
Balances with Banks and Money at Call and Short Notice	16065	22712	18568
Investments	93691	94150	97765
Advances	193030	220187	225769
Fixed Assets	3825	3877	3927
Other Assets	15891	14506	13722
Total	**332808**	**365704**	**369476**

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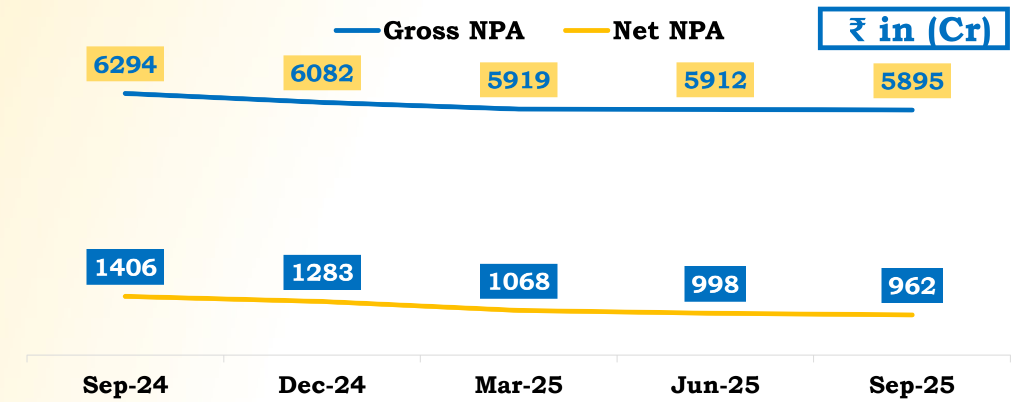
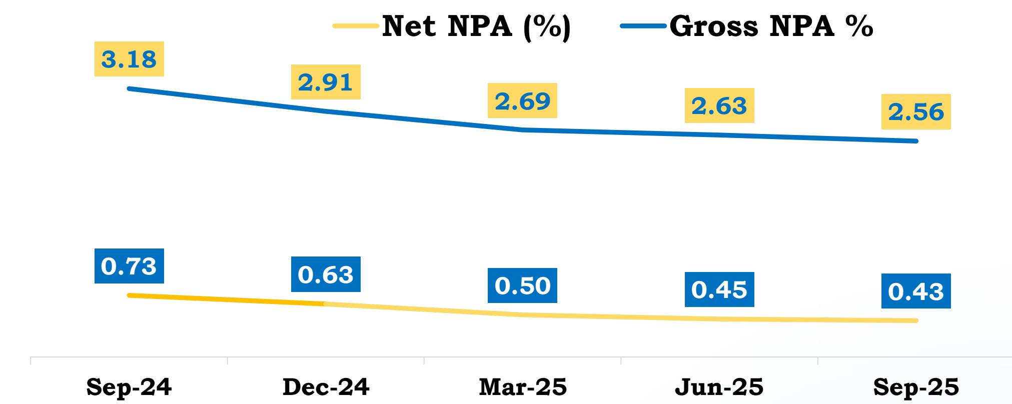
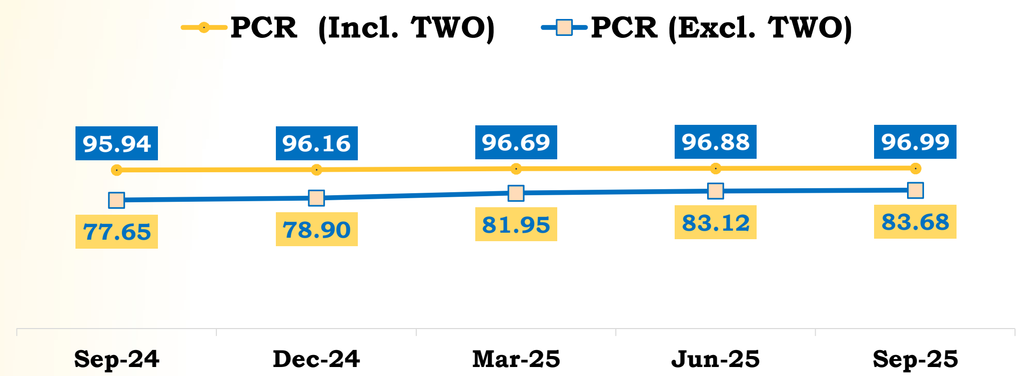
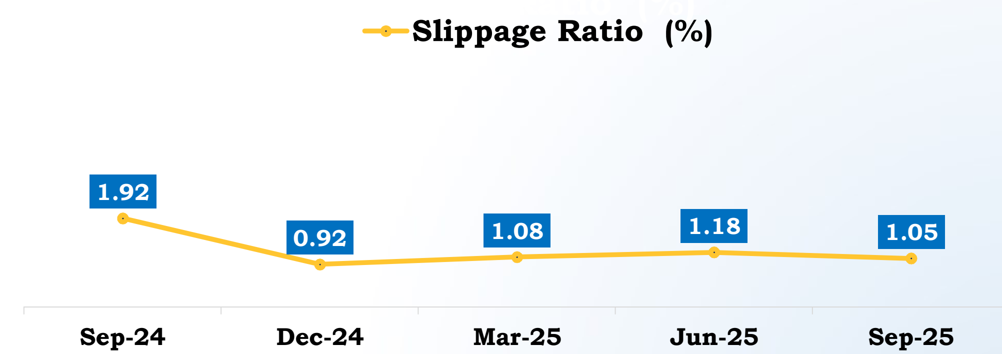
Asset Quality









Asset Quality

Item	Sep-24	Jun-25	Sep-25	FY 24-25
Gross NPA (₹ in Cr.)	6294	5912	5895	5919
Net NPA (₹ in Cr.)	1406	998	962	1068
Gross NPA (%)	3.18%	2.63%	2.56%	2.69%
Net NPA (%)	0.73%	0.45%	0.43%	0.50%
PCR % (Incl TWO)	95.92%	96.88%	96.99%	96.69%
PCR % (Excl TWO)	77.58%	83.12%	83.68%	81.95%
Slippage Ratio (%)	1.84%	1.18%	1.05%	
Slippage Ratio for the year (%)				0.92%
Credit Cost Annualised (%)	1.26%	0.84%	0.72%	
Credit Cost for the year (%)				0.87%

Asset Classification

₹ in (Cr)

Item	Sep-24	%	Jun-25	%	Sep-25	%
Standard	191633	96.82	219190	97.37	224807	97.44%
Sub-standard	1470	0.74	1327	0.59	1375	0.60%
Doubtful	3523	1.78	3221	1.43	3113	1.35%
Loss	1301	0.66	1363	0.61	1407	0.61%
Total Advance	**197927**	**100**	**225101**	**100**	**230702**	**100.00%**

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Movement of NPA

Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended
		Sep-24	Jun-25	Sep-25	Mar-25
1	Opening Balance	6420	5919	5912	6463
	Less				
2	Total Reduction	990	638	645	2793
	of which				
	Cash Recovery + Upgradation	350	258	273	1227
3	Fresh Addition	864	631	629	2249
(a)	Fresh Slippage	852	608	614	2198
(b)	Addition to Old NPA	12	23	15	51
4	Net Increase/(Decrease) (3-2)	-126	-7	-17	-544
5	Closing Balance (1-2+3)	6294	5912	5895	5919
6	Recovery in Written off + RI	669	498	519	3202
7	Total Recovery + Upgradation	1020	756	792	4429

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Sep-24	Jun-25	Sep-25
Retail	132	150	120
Agriculture	206	91	238
MSME	190	368	211
RAM	528	608	569
Corporate & Others	324	0	45
Addition to existing NPA	12	23	15
Total	864	631	629

Segment NPA

₹ in (Cr)

Sl. No	Sector	30.09.2024			30.06.2025			30.09.2025		
		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	**Retail Credit**	**47039**	**339**	**0.72**	**56195**	**369**	**0.66**	**58987**	**426**	**0.72**
	Of which									
a.	Home Loan	25421	244	0.96	28835	245	0.85	30235	277	0.92
b.	Education Loan	998	16	1.60	1047	15	1.43	1090	17	1.56
c.	Vehicle Loan	3479	30	0.86	5282	33	0.62	6014	40	0.66
2	**Agriculture**	**26987**	**3307**	**12.25**	**29961**	**3240**	**10.81**	**31650**	**3421**	**10.81**
3	**MSME**	**34174**	**2235**	**6.54**	**39771**	**2205**	**5.54**	**42309**	**1957**	**4.63**
4	**Corporate**	**65666**	**413**	**0.63**	**74051**	**97**	**0.13**	**70851**	**91**	**0.13**
5	**Total (1 to 4)**	**173866**	**6294**	**3.62**	**199978**	**5912**	**2.96**	**203797**	**5895**	**2.89**
6	Overseas	24061	0	0.00	25123	0	0.00	26905	0	0.00
7	**Total**	**197927**	**6294**	**3.18**	**225101**	**5912**	**2.63**	**230702**	**5895**	**2.56**

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SMA Advances (1 Cr & above)

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	Sep-24		Jun-25		Sep-25	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	836	0.42%	528	0.23%	810	0.35%
SMA 1	376	0.19%	316	0.14%	326	0.14%
SMA 2	350	0.18%	696	0.31%	654	0.28%
Total	**1562**	**0.79%**	**1540**	**0.68%**	**1790**	**0.77%**

Sector/SMA	30.09.2024				30.06.2025				30.09.2025			
(1 Cr & above)	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	160	37	79	276	173	54	73	300	228	44	77	349
Agriculture	51	29	49	129	47	21	76	145	80	30	44	154
MSME	202	131	155	488	243	147	221	611	384	156	185	725
Corporate & Others	422	179	68	669	64	94	326	484	119	95	348	562
Total	**835**	**376**	**351**	**1562**	**528**	**316**	**696**	**1541**	**811**	**325**	**654**	**1790**

Restructured Advances

₹ in (Cr)

Restructured Standard Advance			
Parameters	**Sep-24**	**Jun-25**	**Sep-25**
Retail	793	722	698
Agriculture	79	85	83
MSME	1052	635	616
Corporate	862	135	104
Total	**2786**	**1577**	**1501**
% of Total Advance	**1.41%**	**0.70%**	**0.65%**

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)			
Particulars	**Sep-24**	**Jun-25**	**Sep-25**
MSME	651	533	504
Personal	793	718	688
Corporate	163	0	0
Others	111	93	91
Total	**1718**	**1344**	**1283**

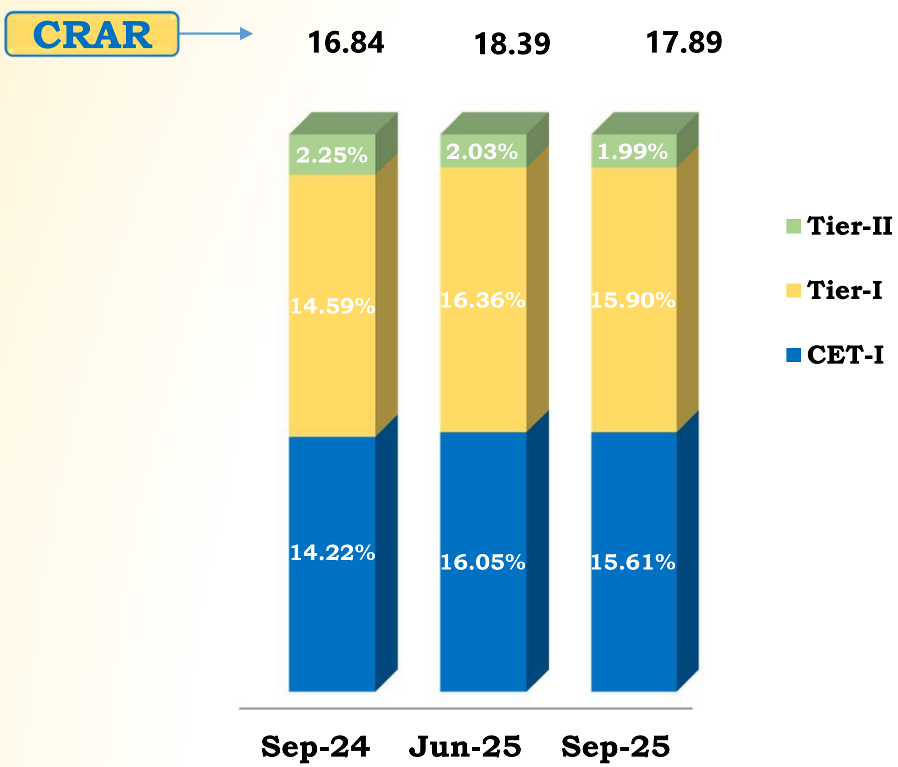
NCLT

NCLT

Sep-2025 (₹ Cr.)	1st List	2nd List	Others	Total
Exposure to number of accounts referred under IBC	**9**	**16**	**239**	**264**
Loan Outstanding	1349	2641	13024	**17014**
Total Provisions Held	1349	2641	13024	**17014**
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Sep-24		Jun-25		Sep-25	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	14	393	6	36	5	104
Under Liquidation	12	21	4	2	8	5
Total	26	414	10	38	13	109

Capital Adequacy

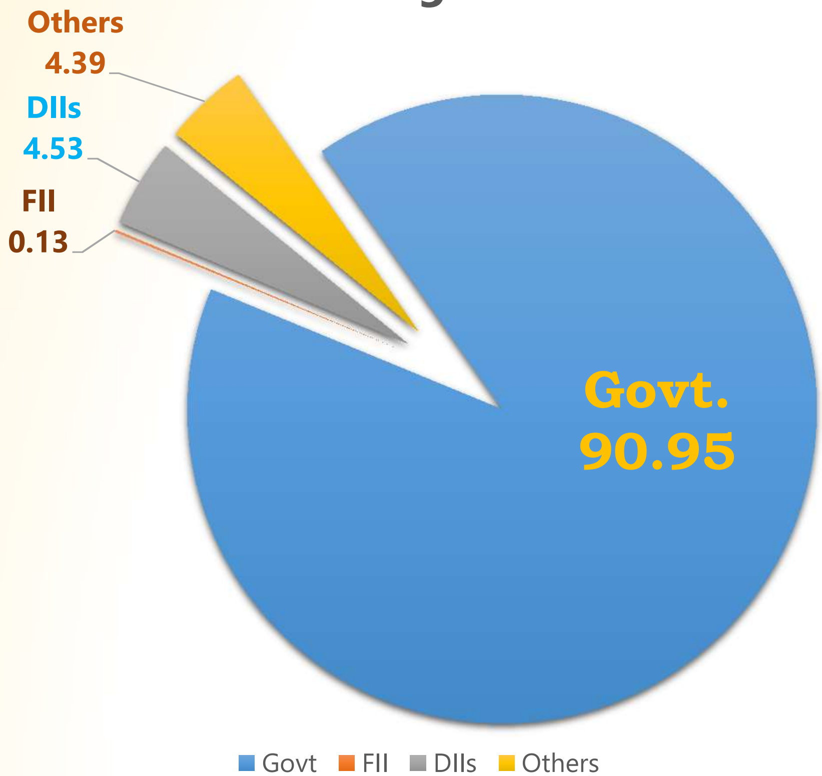


Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25
Credit RWA	111823	124347	130308
Market RWA	2041	2815	2772
Operational RWA	19191	21811	21811
Total RWA	**133055**	**148972**	**154891**
Advances	**197927**	**225101**	**230702**
Credit RWA to Advance (%)	**56.50**	**55.23**	**56.48**

Particulars (₹ in Cr)	Sep-24	Jun-25	Sep-25
CET1 Capital	18916	23912	24182
Tier I Capital	19416	24367	24634
Tier II Capital	2988	3022	3080
Total Capital	**22404**	**27389**	**27714**

Share Holding & Ratings

Share Holding Pattern 30.09.2025



STABLE BOND RATING

S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA/Stable
2	CARE Ratings	-	AA/Stable
3	Acuite Ratings	AA -/Stable	AA/ Stable
4	Infomerics Ratings	AA -/Positive	-

Certificate of Deposit	
CRISIL Rating	A1+

Long-term Issuer Rating	
India Ratings	AA/Stable
Infomerics Ratings	AA/Positive

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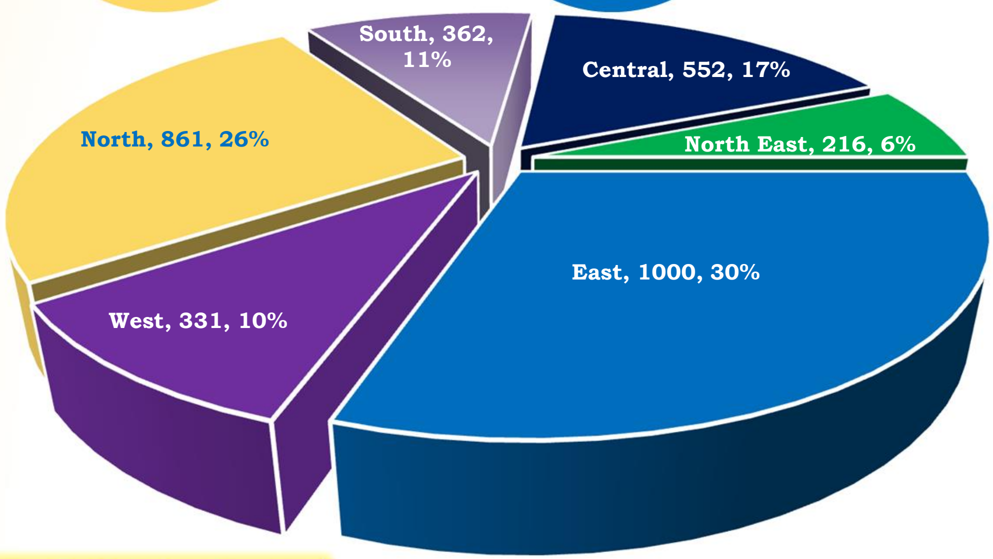
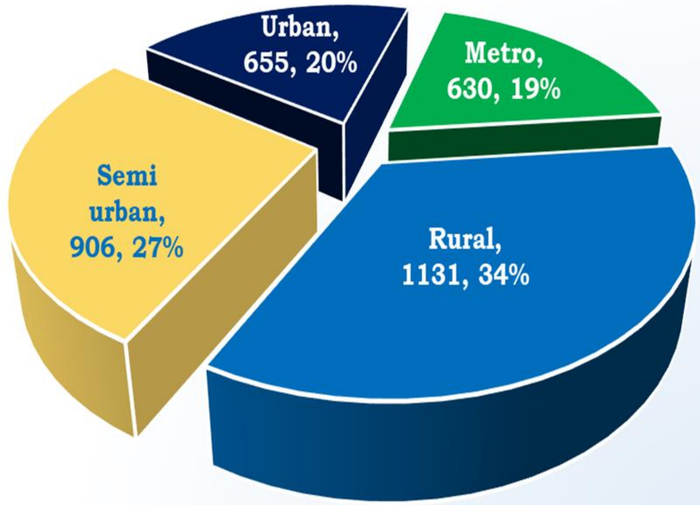
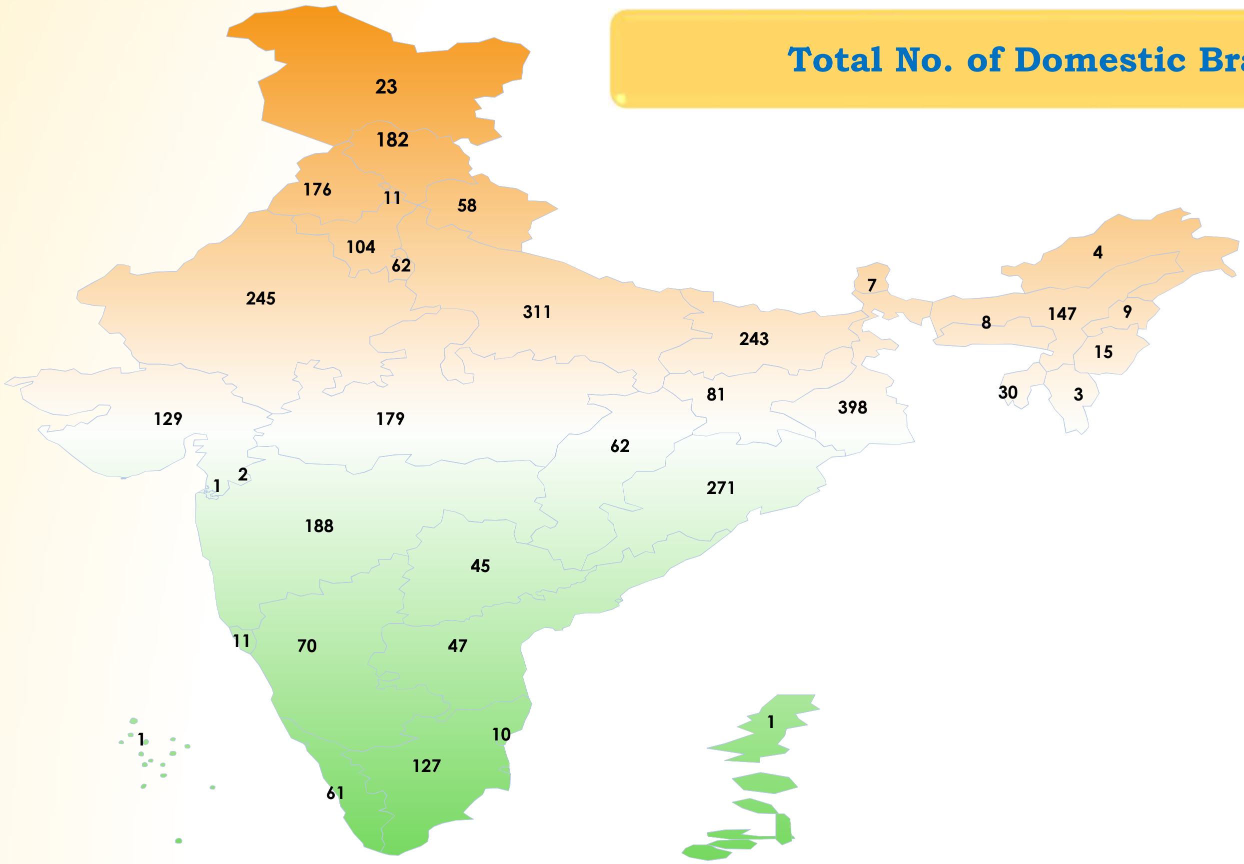
Our Presence

Domestic Branches	Overseas Branches	ATM	BCs
3322	2+1 Rep. off.	2607	11108





Expanding Footprints



Total No. of Domestic Branches 3322

Employee Profile

Total No Of Employees	21266
Women Employees	29.44%
Average Age of Employees	38.5 Years
Employees Below 40 Years Age	74%

Project Parivartan-Digital Journeys

27 Digital Journeys Live and 5 more journeys coming soon…

Retail

- Pre Qualified Personal Loan
- Loan Against FD
- OD Against FD
- Pension Loan
- Education Loan
- STP Vehicle Loan
- Pre Qualified Vehicle Loan
- Select Plus Personal Loan
- Gold Loan
- PM Suryoday
- Digital Home Loan
- UCO Aashray
- NTB Personal Loan

MSME

- GST Smart
- MSME Smart(upto 25 lakhs)
- Digital CC Renewals
- Shishu Mudra
- Kishore Mudra
- Tarun Mudra
- PM Vishwakarma
- Pre Qualified Business Loan

Agri

- KCC Renewal
- KCC Jansamarth
- Fresh KCC upto 2 lakhs
- SHGLoan
- DairyLoan

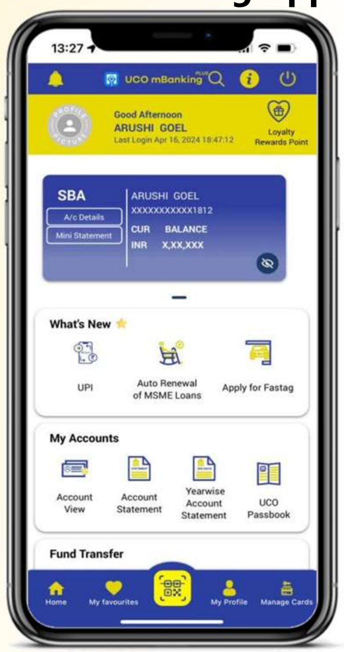
Liabilities

- Tab based SB Account opening
- Tab based CA Account opening-Individual and Sole Proprietor
- Online FD/RD Opening
- Tab based NRE/NRO Account opening
- Online SB Account opening with VKYC
- Online CA Account opening with VKYC

Live | Live in Q2 | Coming Soon

New Initiatives in IT Department

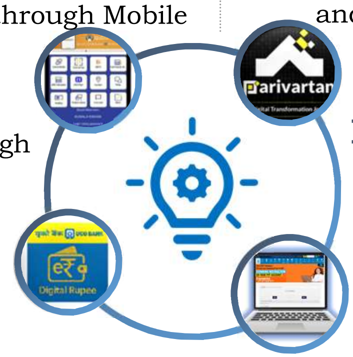
Best rated PSB Mobile Banking App



Google Play Store Rating: **4.8/5**

Initiatives on ADC Channels

- Branch visit Slot Booking feature in mobile Banking
- Display of Beneficiary/Remitter name in statement for IMPS
- UTR number display in account statement through Mobile Banking
- Re-KYC through ATM introduced
- Rent payments via Bharat QR enabled through Scan & Pay



Central Bank Digital Currency (CBDC) Initiatives

- Live for Android Users with functionality like Load Redeem, Transfer(On-Us/Off-Us), rollout of the iOS version is in progress
- Introduction of offline CBDC facility

Initiatives in Cyber security

- Completed the Migration of Certification from ISO 27001:2013 to 27001:2022
- Implemented Security Orchestration Automation, and Response (SOAR) with SIEM

Enhancements in IT Infrastructure

- Migration of Bank's website to the .bank.in domain.
- API Banking: Enabling operational efficiency, open banking, and enhanced customer experience
- Geo-location capturing introduced for CBS QR merchants.
- Expansion of portfolio via API collaboration with various govt. & private organisations.
- Implementation of revamped Video-KYC facility for online Account opening

Increasing Digital Adoption

Parivartan
Digital Transformation Journey

10,500 cr+
Digital Business

UCO Bank's Parivartan journey continues to accelerate digital innovation, enhance efficiency, and deliver measurable business impact

Product	Sep'24	Jun'25	Sep'25
SB A/c opened digitally (inc. TAB)	34%	54%	58%
RD A/c opened digitally (inc. TAB)	61%	70%	74%
TD A/c opened digitally (inc. TAB)	25%	32%	45%
Loan against TD Opened digitally	31%	54%	59%
UPI Transaction Volume [Remitter] (in cr)	50	76	84

6x YoY Growth in Digital Advances

48x YoY growth in digital renewals

236% YoY growth in digital Account opening

12x YoY growth in digital Agri-MSME sanctions

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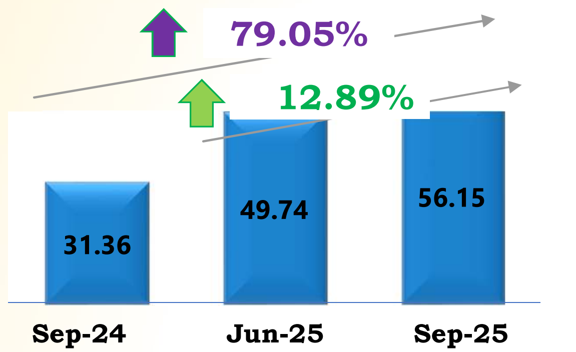
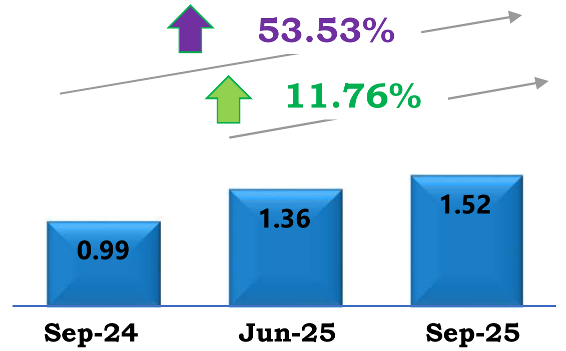
Digital Performance & Transactions

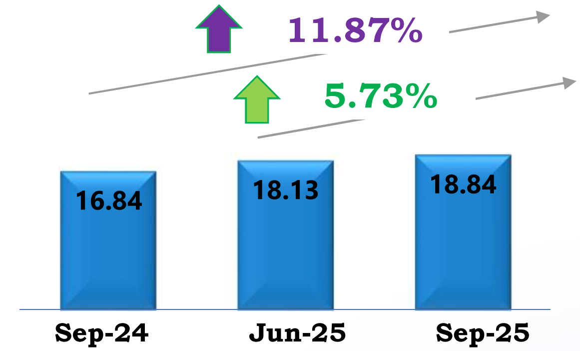
Active M-Banking Users-Retail (Lakhs)



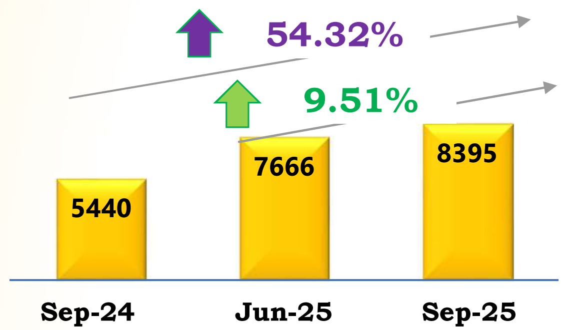
Active M-Banking Users–Corp. (Lakhs)



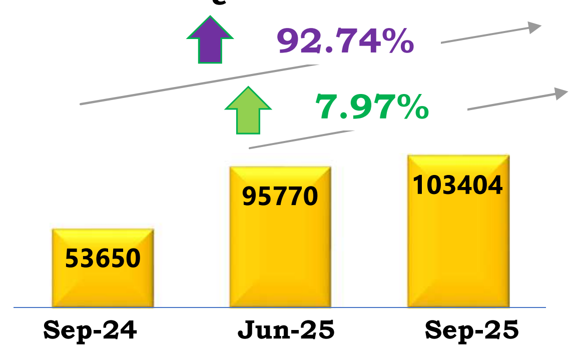
Internet Banking Users (Lakhs)



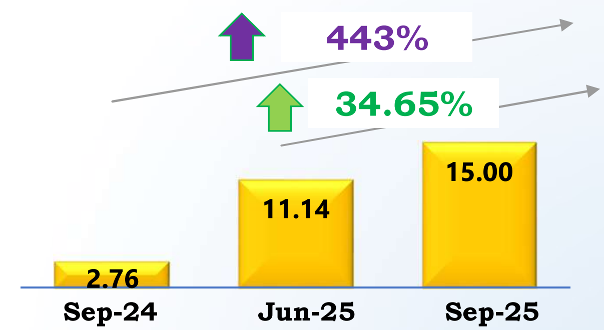
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



Y-o-Y ; Q-o-Q

Social Media Presence

@official.ucobank
42.9K

@official.ucobank
76K

WhatsApp Banking
Say Hi to
8334001234

@uco-bank
38.3K

@UCOBankOfficial
51.6K

@uco-bank
24K

ESG Initiative

Environmental

- Bank Exposure under Renewable energy is Rs 2812 Cr as on 30.09.2025.
- Mobilised Green deposit of Rs 94Cr till Sep 25.
- Schematic Green loan by UCO Bank
  - ✓ PM SURYODAYA – 108 Cr
  - ✓ PM SURYAGHAR – 11 Cr
  - ✓ PM KUSUM – 224 Cr

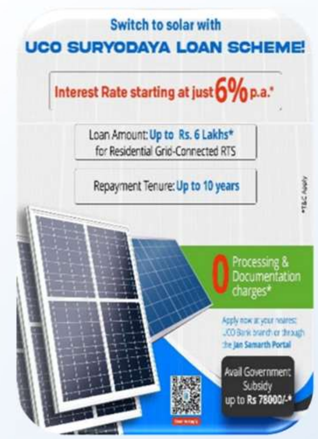
Social

- Aparajita Debit Card to women customers promoting women's financial inclusion, digital empowerment, economic independence and security
- More than 1036858 persons were educated through 30400 programmes conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank till 30.09.2025.
- More than 11,721 candidates were trained through 379 training programmes conducted by the 27 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 30.09.2025.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.09.25 are as under :
  - ✓ PMSBY – 74.54lakhs
  - ✓ PMJJBY – 27.25lakhs
  - ✓ APY – 14.06lakhs

Governance

- Enterprise Fraud Risk Management Solution (EFRMS) to prevent unauthorized electronic banking transactions
- AI enabled Call Centre for addressing Customers' queries and providing effective solution
- Implemented PULSE, an AI/ML-powered transaction monitoring system that detects unusual activity, potential fraud, and mule accounts across multiple banking channels.
- Technology driven Customer Grievance Redressal System for timely and faster resolution of issues
- Comprehensive Information Security audits and security tests conducted to safeguard IT assets and ensure compliance.
- Bank maintains and periodically updates comprehensive cyber security policies and response plans.

Product & Services



Awards & Accolades

वर्ष 2024-25 में प्रकाशित बैंक की तिमाही हिंदी गृह पत्रिका 'यूको अनुगूँज' को 'ग' क्षेत्र में भारत सरकार का सर्वोत्कृष्ट 'राजभाषा कीर्ति पुरस्कार-द्वितीय' प्राप्त हुआ।

UCO Bank has been awarded Runner-up for Best Performance on Growth (Mid-Size Public Sector Bank) at the 3rd Emerging Asia Banking Awards 2025, organized by the Indian Chamber of Commerce (ICC).

राजभाषा नीति के सर्वश्रेष्ठ कार्यान्वयन हेतु नराकास (बैंक) कोलकाता को नराकास प्रोत्साहन सम्मान- सर्वश्रेष्ठ प्राप्त हुआ।

Disclaimer

This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides 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, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

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83rd YEAR OF THE NATION'S TRUST

Thank you