यूको बैंक
(भारत सरकार का उपक्रम)

UCO BANK
(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

वित्तीय परिणाम: सितंबर तिमाही / अर्धवार्षिक

वित्तीय वर्ष २०२६-२७

Financial Results

September Qtr / Half Year

(FY 2026-27)

यूको बैंक (भारत सरकार का उपक्रम) | UCO BANK (A Govt. of India Undertaking)

84th YEAR OF THE NATION'S TRUST

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Overview

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Major Highlights

Business

Business
₹ 637280 Cr.
18.81% (Y-Y)

Deposit
₹ 349590 Cr.
14.36% (Y-Y)

Savings (Domestic)
₹ 103736 Cr.
9.10% (Y-Y)

Current Deposit
₹ 18523 Cr.
19.70% (Y-Y)

CASA (Domestic)
₹ 122259 Cr.
10.59% (Y-Y)

Advance
₹ 287690 Cr.
24.70% (Y-Y)

Retail
₹ 76817 Cr.
30.23% (Y-Y)

Agriculture
₹ 41014 Cr.
29.59% (Y-Y)

MSME
₹ 50905 Cr.
20.32% (Y-Y)

Home Loan
₹ 36369 Cr.
20.29% (Y-Y)

Vehicle Loan
₹ 9737 Cr.
61.91% (Y-Y)

Asset Quality

Gross NPA
1.96%
60 bps (Y-Y)

Net NPA
0.18%
25 bps (Y-Y)

PCR (Incl. TWO)
98.36%
137 bps (Y-Y)

PCR (Excl. TWO)
90.88%
720 bps (Y-Y)

Profitability

Operating Profit
₹ 1872 Cr.
16.04% (Y-Y)

Net Interest Income
₹ 2886 Cr.
13.96% (Y-Y)

Net Profit
₹ 786 Cr.
26.77% (Y-Y)

Major Economic Highlights

1. Major Highlights & Growth Drivers

GDP Growth

- India entered FY2026-27 with strong growth momentum. Real GDP grew by 7.8% and Real GVA by 8.2% in Q1FY27 driven by manufacturing and services.
- Investments increased by 11.9%, household consumption grew by 7.1% and exports by 12%.

Inflation

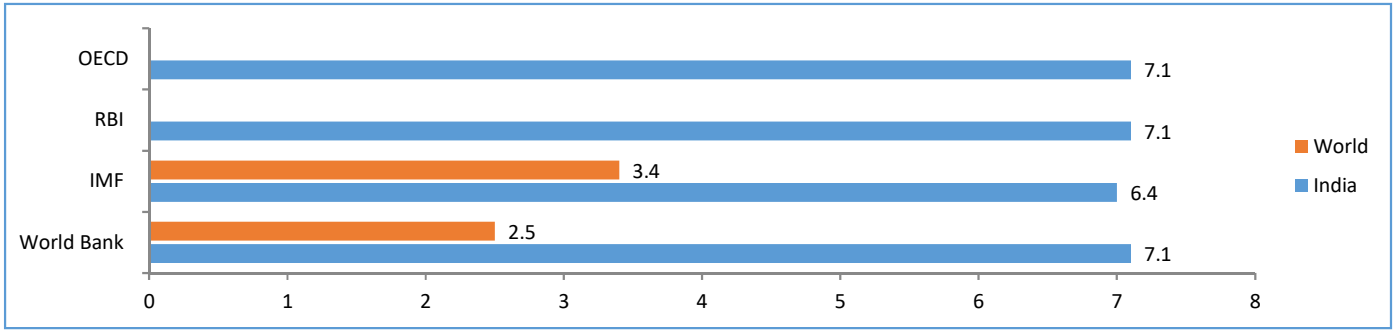
- Headline CPI (new base-2024 series) rose to 5.54% (provisional) in September 2026; food (CFPI) at 7.74%
- India's Wholesale Price Index (WPI) inflation rose to 11.39% in September 2026 from 9.92% in August 2026

External Sector

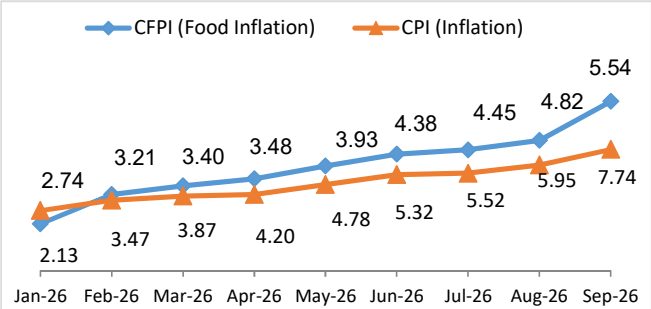
- Forex Reserves (as on 25-09-26): US$ Bn 747.55
- Exports (Apr-Aug FY2026-27): USD 399.27 Bn vs USD 345.55 Bn in Apr-Aug FY2025-26 (15.55%)
- CAD (Q1FY2026-27): $4.2 BN (0.5% of GDP) vs $3.4 Bn (0.4% of GDP) in Q1 FY2025-26

7.8%	5.54%	$747.55B
Real GDP Q1 FY2026-27	RBI CPI Sep-26	Forex Reserves (25-09-26)

2. Growth Projections (FY 2026-27) | Y-o-Y Growth (%)



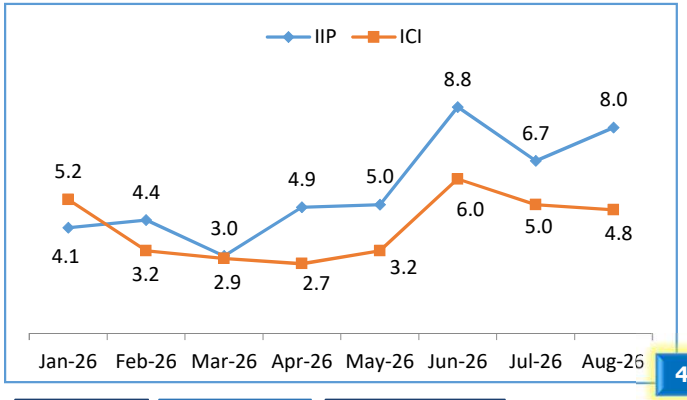
3. Inflation | Y-o-Y Growth (%)



RBI Quarterly CPI Outlook →

4.9%	6.0%	5.7%	5.6%
Q2 FY27	Q3 FY27	Q4 FY27	Q1 FY28

4. Industrial Production | Y-o-Y Growth (%)



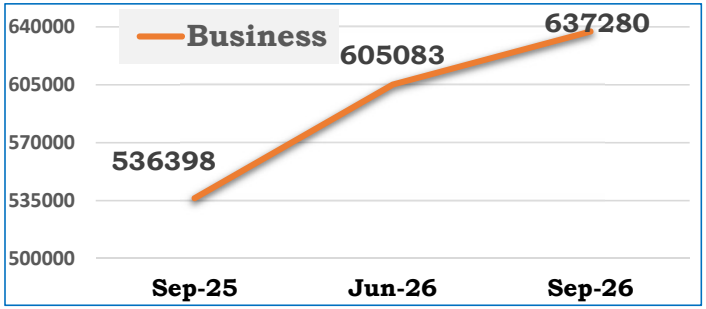
Mining -5.6%	Manufacturing 9.0%	Electricity & Gas 12.3%	Water, Sewerage & Waste Management 6.3%

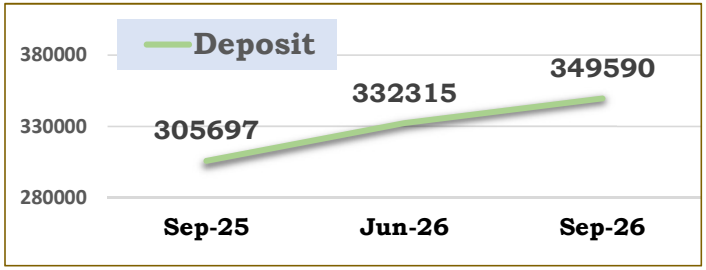
Performance vs Guidance

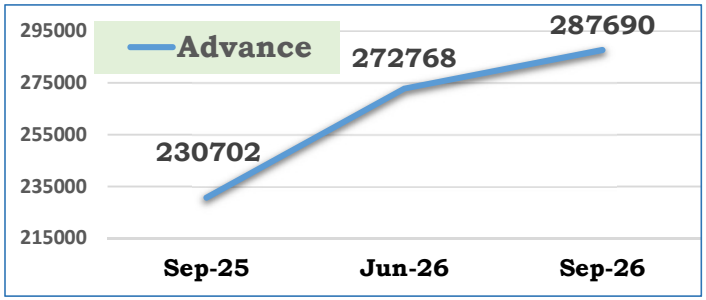
Parameters	Guidance for FY 26-27	Actual for Sep-26 Qtr
Deposit Growth (Y-O-Y)	10-12%	14.36%
Credit Growth (Y-O-Y)	12-14%	24.70%
CASA %	37-38%	36.77%
RAM %	62-65%	65.76%
CD Ratio	80-82%	82.29%
Credit Cost	<0.75%	0.65%
NIM Global	2.8-2.9%	3.00%
GNPA	<2.00%	1.96%
NNPA	<0.20%	0.18%
Slippage Ratio	<1%	0.85%
Total Recovery & Upgradation (in Cr) Upto Sep 2026 (FY 26-27)	2000-2500	1910

Total Business

Business Mix (₹ in Cr)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
Global Business	**536398**	**605083**	**637280**	**5.32**	**18.81**
Domestic	493903	558899	589173	5.42	19.29
Overseas	42495	46184	48107	4.16	13.21
Global Deposits	**305697**	**332315**	**349590**	**5.20**	**14.36**
Domestic	290106	314412	332475	5.74	14.60
Overseas	15591	17903	17116	-4.40	9.78
Global Advances	**230702**	**272768**	**287690**	**5.47**	**24.70**
Domestic	203797	244487	256698	4.99	25.96
Overseas	26905	28281	30992	9.59	15.19
CD Ratio (%)	**75.47**	**82.08**	**82.29**		

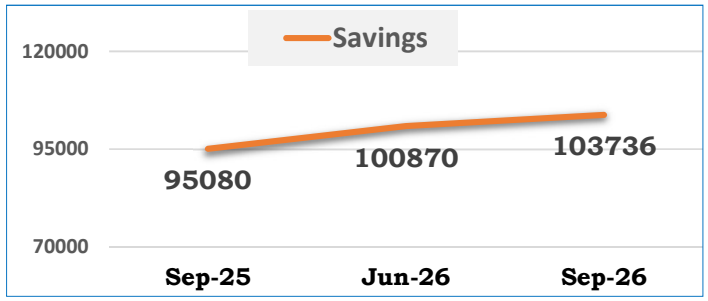


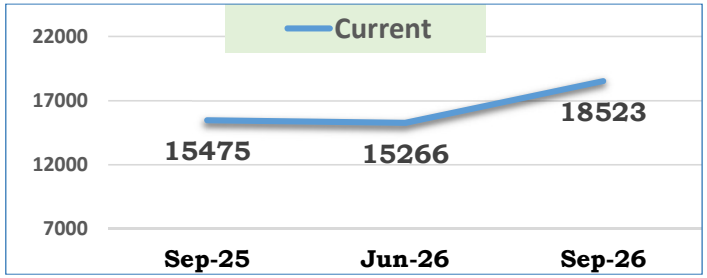


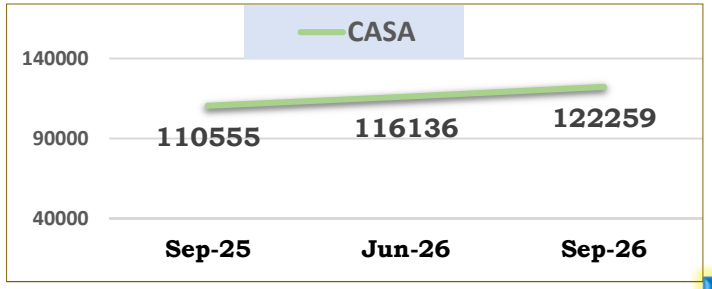


Global Deposits

Particulars (₹ in Cr)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	290106	314412	332475	5.74	14.60
a) Current Deposits	15475	15266	18523	21.33	19.70
b) Saving Deposits	95080	100870	103736	2.84	9.10
CASA Domestic	110555	116136	122259	5.27	10.59
c) Term Deposits	179551	198276	210216	6.02	17.08
2. Overseas Deposits	15591	17903	17116	-4.40	9.78
3. Global Deposits (1+2)	305697	332315	349590	5.20	14.36
CASA Domestic (%)	38.11	36.94	36.77		



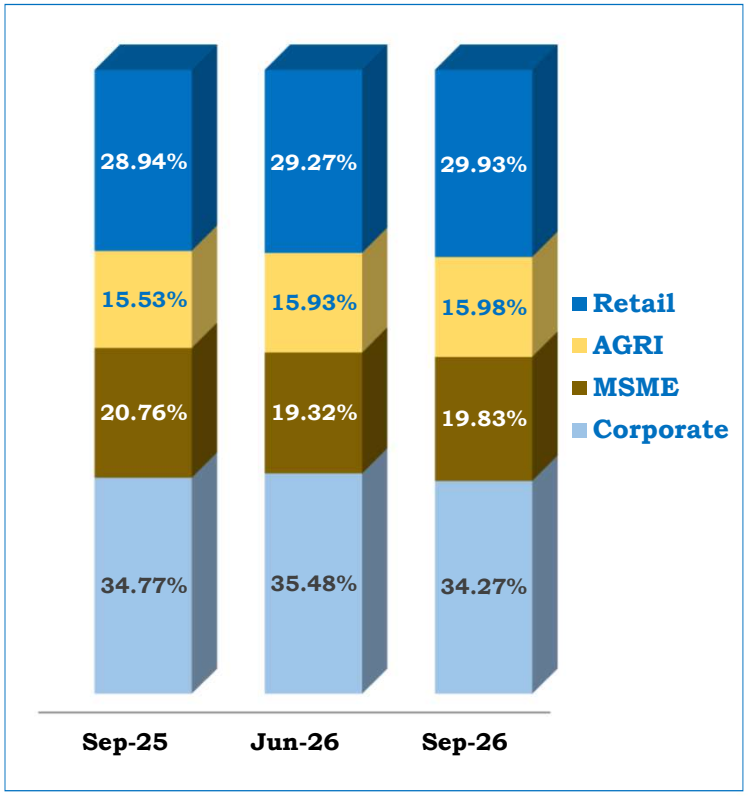




Domestic Advances

Particulars (₹ in Cr)	Sep-25	Jun-26	Sep-26	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	203797	244487	256698	4.99	25.96
a) Retail	58987	71549	76817	7.36	30.23
b) Agriculture	31650	38952	41014	5.29	29.59
c) MSME	42309	47244	50905	7.75	20.32
2. Total RAM (a+b+c)	132946	157745	168736	6.97	26.92
3. RAM Share (%)	65.23	64.52	65.73%		
d) Corporates & Others	70851	86742	87962	1.41	24.15

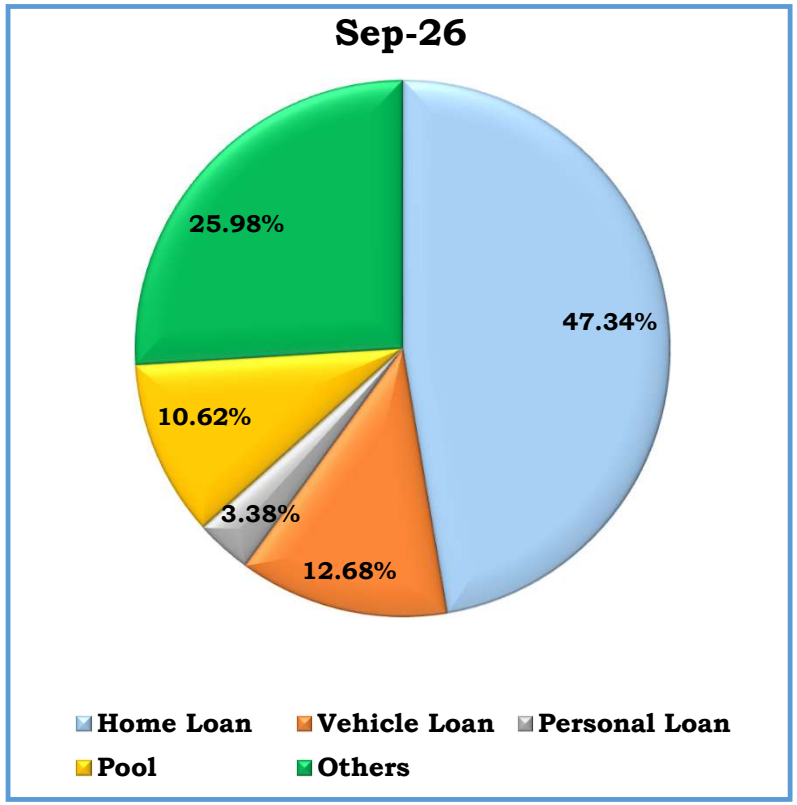
% Share in Domestic Advance including Corporate & Others



Retail Mix

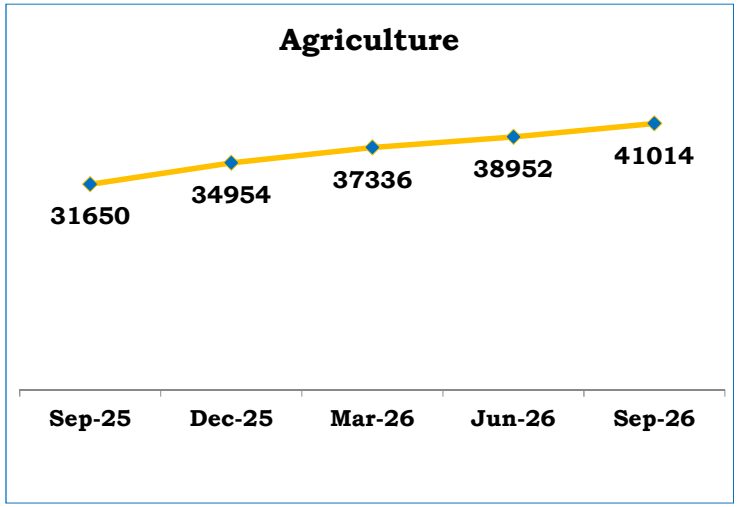
Particulars (₹ in Cr)	Sep-25	Jun-26	Sep-26	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	30235	34596	36369	5.12	20.29
Vehicle Loan	6014	8739	9737	11.42	61.91
Personal Loan	2613	2645	2596	-1.85	-0.65
Pool	6313	7125	8157	14.48	29.21
Others	13812	18444	19958	8.21	44.50
Total	**58987**	**71549**	**76817**	**7.36**	**30.23**

% Share in Total Retail Advance



Agriculture

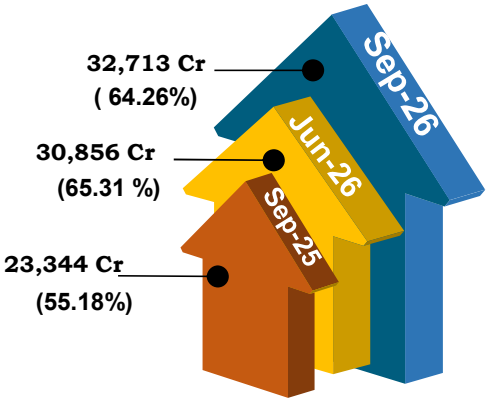
Agriculture (₹ in Cr)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
1.Farm Credit (Crop, Investment & Allied)	27330	34270	36198	5.63%	32.45%
2. Agri Infrastructure & Ancillary Activities	4320	4682	4816	2.86%	11.48%
3. Total (1+2)	**31650**	**38952**	**41014**	**5.29%**	**29.59%**



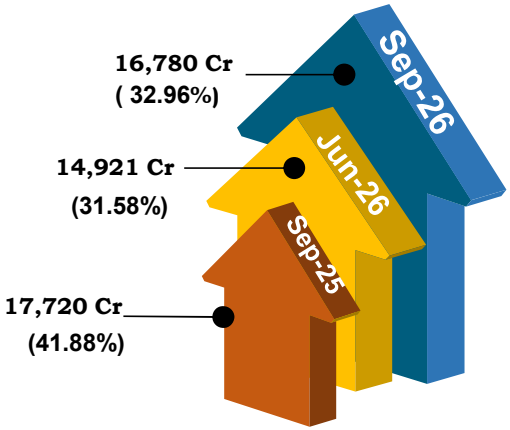
Self Help Group	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.84	1.90	1.93	1.58	4.89
Balance Outstanding (Cr.)	4583	5477	5979	9.17	30.46
Women Beneficiaries (No in lakhs)	16.95	18.24	18.52	1.54	9.26

MSME Portfolio Mix

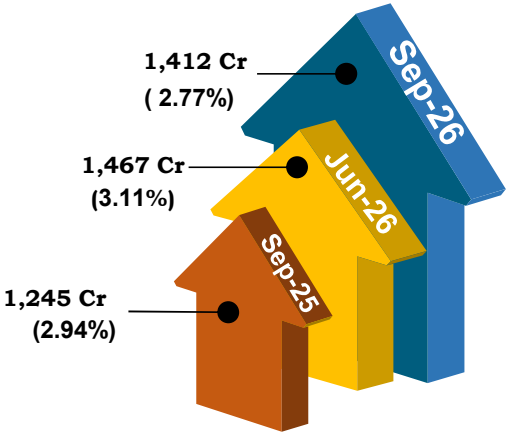
MICRO



SMALL



MEDIUM

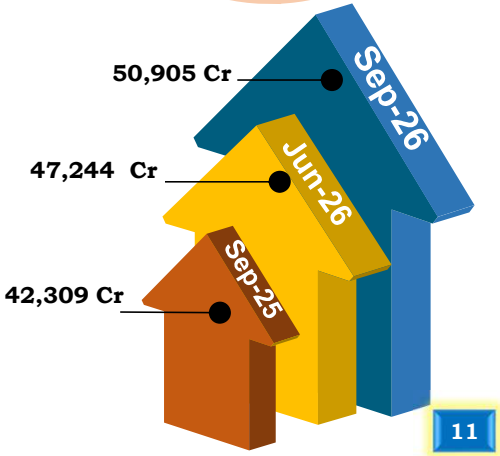


TOTAL

50,905 Cr

Q-Q 7.75%

Y-Y 20.32%



MSME Portfolio Mix

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

ECLGS-5.0 (₹ in Cr.)	As on 30.09.2026
ECLGS Sanctioned	2402
ECLGS Disbursed	2227

PM SVANidhi

PM SVANidhi	As on 30.09.2026
Application Sanctioned (Nos.)	216304
Amount Sanctioned (₹ in Cr.)	345

mudra

PMMY (₹ in Cr.)	Amount
Amount Sanctioned (FY 25-26)	7299
Amount Disbursed (FY 25-26)	7043
Amount Sanctioned Upto Sep Qtr (FY 26-27)	4188
Amount Disbursed Upto Sep Qtr (FY 26-27)	4090
Amount outstanding as on 30.09.2026	9517

पी एम विश्वकर्मा
सम्मान · सामर्थ्य · समृद्धि

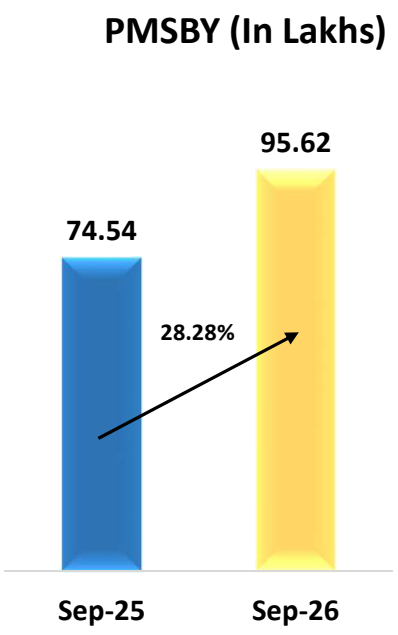
PM Viswakarma	As on 30.09.2026
Application Sanctioned (Nos.)	10858
Amount (₹ in Cr.)	90

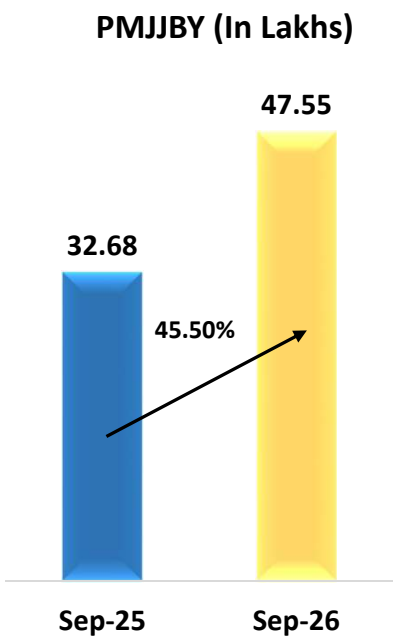
Priority Sector Advances

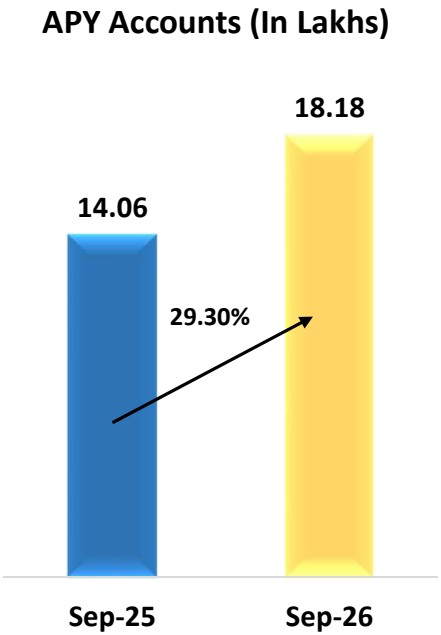
Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	**40.00%**	83009	113149	54.52%
Agriculture	**18.00%**	37354	39858	19.21%
Small/Marginal Farmer	**10.00%**	20752	21349	10.29%
Weaker Section	**12.00%**	24903	29992	14.45%
Micro Under MSME	**7.50%**	15564	32714	15.76%
Non Corporate Farmers	**14.00%**	29053	34692	16.72%

ANBC - 207522 Cr

Financial Inclusion Growth







Sep 2026 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 30 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 377840
- Financial Literacy Counselors : 21
- No. of Fin. Literacy Camps : 691
- No. of beneficiaries of FLC : 21137
- No. of PMJDY Accounts 159.31 Lakh having balance of Rs. 8201 Cr. as on 30.09.2026.

No of Claims Settled upto 30.09.2026 (since inception)

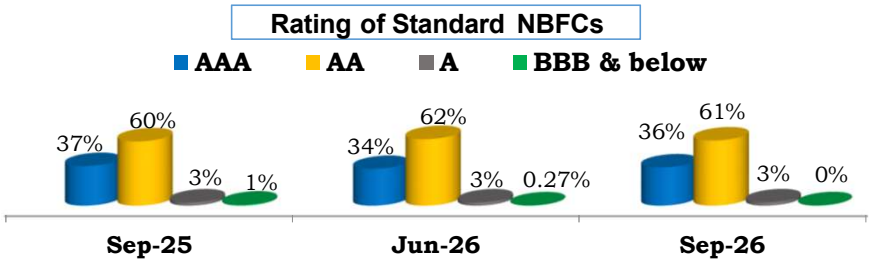
PMSBY	PMJJBY
3313	18290

Sectoral Credit-Advances (Dom.)

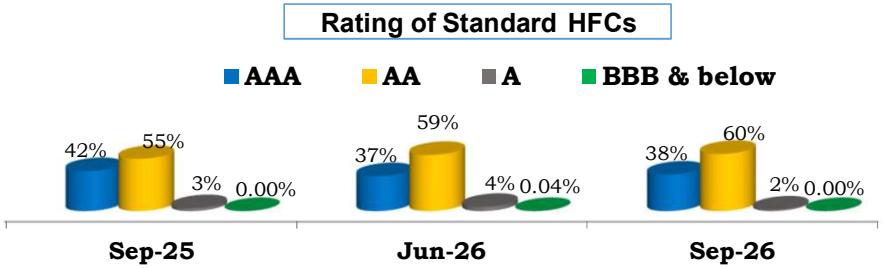
Sector (₹ in Cr.)	Sep-25	% share to Total Advances	Jun-26	% share to Total Advances	Sep-26	% share to Total Advances
Infrastructure	**16924**	**8.30**	**17927**	**7.33**	**19089**	**7.44**
Of which						
Power & Energy	7746	3.80	9792	4.00	11130	4.34
Port and Road Project	7774	3.81	6824	2.79	6755	2.63
Other infrastructure	1404	0.69	1312	0.54	1204	0.47
Basic Metal	**8177**	**4.01**	**7078**	**2.89**	**6715**	**2.62**
Textiles	**1882**	**0.92**	**2100**	**0.86**	**2593**	**1.01**
Petroleum and Coal Products	**1382**	**0.68**	**584**	**0.24**	**649**	**0.25**
All Engineering	**1190**	**0.58**	**1983**	**0.81**	**2232**	**0.87**
Food Processing	**1339**	**0.66**	**1826**	**0.75**	**1931**	**0.75**
Commercial Real Estate	**1766**	**0.87**	**1842**	**0.75**	**1583**	**0.62**
NBFC	**24764**	**12.15**	**29231**	**11.94**	**29590**	**11.53**
Other Industries	**5137**	**2.52**	**6771**	**2.77**	**8196**	**3.19**
Total Industries	**62561**	**30.70**	**69342**	**28.34**	**72578**	**28.27**

Standard NBFC Advances

Standard NBFC (₹ in Cr)	Sep-25				Jun-26				Sep-26			
	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%
NBFC - PSUs	3037	1021	4058	14.57	4224	946	5170	16.42	4525	946	5471	17.18
NBFC - HFCs	4642	444	5086	18.26	4855	473	5328	16.92	4452	473	4925	15.46
NBFC - MFIs	508	71	579	2.08	164	76	240	0.76	186	76	262	0.82
NBFC - Others	16552	1585	18137	65.10	19965	790	20755	65.90	20405	790	21195	66.54
Total	24739	3121	27860	100.00	29208	2285	31493	100.00	29568	2285	31852	100.00



Standard NBFC (₹ in Cr)	Sep-25	Jun-26	Sep-26
Bank sponsored	641	891	767
PSU	5972	6328	6073
Private Inst. (non-Bank)	21247	24274	25012
Total	27860	31493	31852

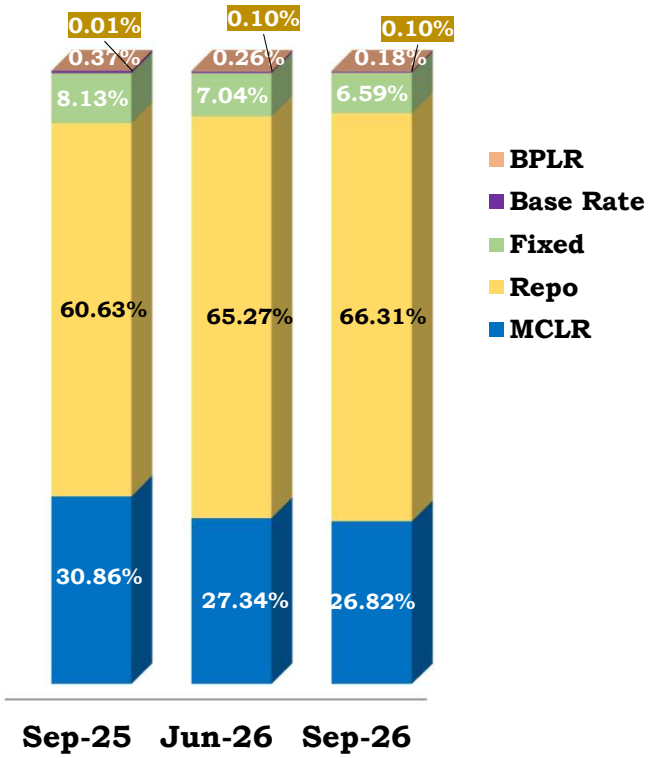


Out of Std.NBFCs,HFCs (₹ in Cr)	Sep-25	Jun-26	Sep-26
Bank sponsored	488	891	767
PSU	1913	1158	603
Private Inst. (non-Bank)	2685	3279	3556
Total	5086	5328	4926

Rating Mix (of advances above 25 Cr.)

Rating Grade (Amt in Cr.)	Sep-25	% Share	Jun-26	% Share	Sep-26	% Share
AAA	29643	31.09	34298	31.27	32697	29.49
AA	25858	27.12	28498	25.99	29879	26.94
A	15650	16.41	18163	16.56	18695	16.86
BBB	4090	4.29	4568	4.17	4250	3.83
BBB & above	75241	78.91	85527	77.99	85522	77.12
Below BBB	2340	2.45	2722	2.48	2120	1.91
Total Rated	77581	81.36	88250	80.47	87642	79.03
Of Which						
a) PSU	28211	29.59	28626	26.10	26332	23.75
b) Others	49370	51.78	59623	54.37	61310	55.29
Total Unrated	17772	18.64	21418	19.53	23248	20.96
Of Which						
a) PSU with Govt. Guarantee	6649	6.97	7718	7.04	7830	7.06
b) PSU without Govt. Guarantee	2958	3.10	4367	3.98	4379	3.95
c) Others	8165	8.56	9334	8.51	11038	9.95
Total	95353	100.00	109668	100.00	110891	100.00

Advances*(Dom)* Mix of Benchmark



Investment Portfolio

₹ in (Cr)

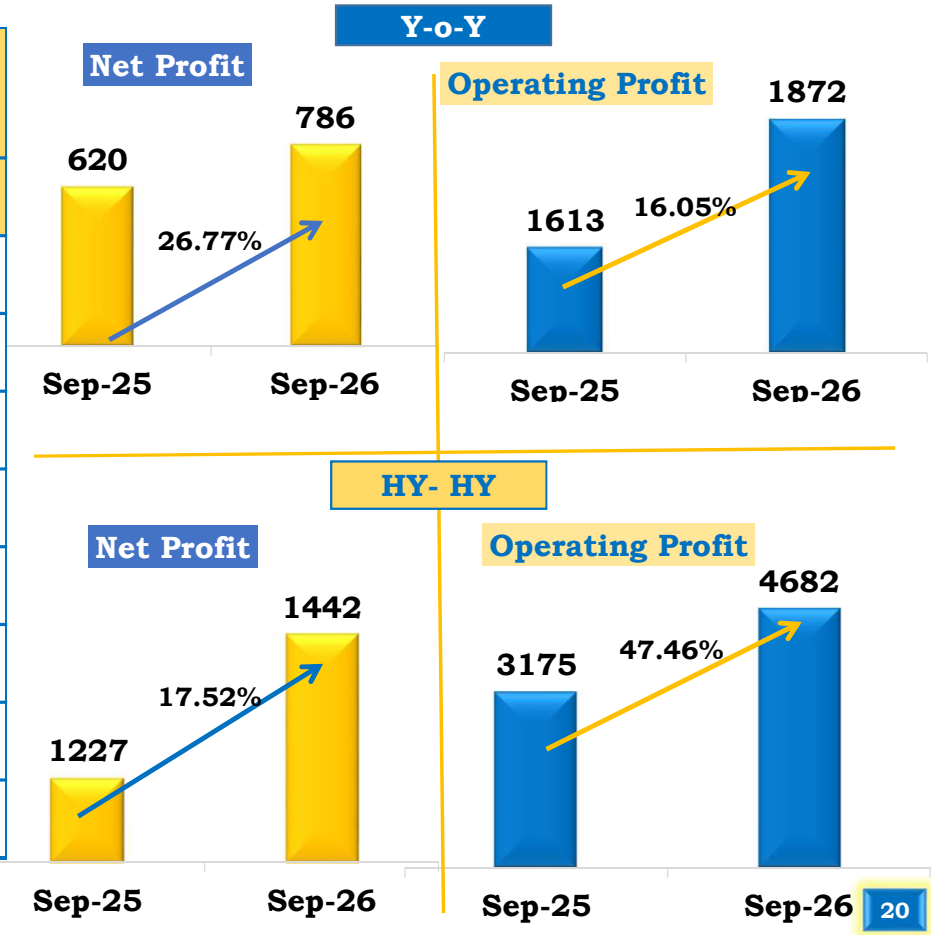
Sl.	Parameters (₹ in Cr)	Sep-25	Jun-26	Sep-26
1	**Domestic Investment**	**95113**	**94477**	**96661**
a	SLR	70334	69997	72251
	SLR as % to Domestic Investment	**73.95%**	**74.09%**	**74.75%**
b	Non SLR	24779	24480	24410
I	Held To Maturity (HTM)	68479	72071	73288
II	Available For Sale (AFS)	23321	18647	19874
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	3313	3758	3500
2	**Modified Duration (AFS+HFT)**	**3.66**	**3.25**	**3.89**
3	**Overseas Investment**	**3254**	**3520**	**3606**
4	**Total Gross Investment (1+3)**	**98367**	**97997**	**100267**
	HTM To Gross Domestic Investment (%)	**72.00%**	**76.28%**	**75.82%**
	Total SLR (%)	**23.95%**	**21.49%**	**21.90%**

Operating Profitability

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)	Sep-25	Sep-26	Y-Y(%)	25-26
1	Interest Income	6537	6996	7286	4.15	11.46	12973	14282	10.09	26282
2	Non-Interest Income	884	1686	888	-47.35	0.43	1881	2574	36.81	3459
3	**Total Operating income(1+2)**	**7421**	**8682**	**8174**	**-5.85**	**10.15**	**14855**	**16856**	**13.48**	**29741**
4	Interest Expenses	4004	4188	4400	5.07	9.88	8037	8588	6.85	16085
5	**Net Operating income(3-4)**	**3417**	**4495**	**3774**	**-16.03**	**10.46**	**6817**	**8268**	**21.28**	**13656**
	of which Net Interest Income (1-4)	2533	2808	2886	2.78	13.96	4936	5694	15.36	10197
6	**Operating Expenses**	**1804**	**1685**	**1902**	**12.88**	**5.43**	**3642**	**3587**	**-1.51**	**7227**
i	Staff Expenses	1214	1162	1208	3.96	-0.49	2490	2369	-4.85	4741
ii	Other Operating Expenses	590	523	694	32.75	17.67	1152	1217	5.72	2486
7	**Operating Profit (3-4-6)**	**1613**	**2810**	**1872**	**-33.38**	**16.08**	**3175**	**4682**	**47.44**	**6429**

Provision & Net Profit

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Half Year Ended		Financial Year
		Sep-25	Jun-26	Sep-26	Sep-25	Sep-26	25-26
1	Operating Profit	1613	2810	1872	3175	4682	6428
2	Total Provision	993	2154	1087	1948	3240	3661
	Out of which						
1	NPA	405	254	444	868	698	1363
2	NPI	6	-7	-172	7	-179	-63
3	Standard Assets & others	177	-12	535	329	523	755
4	Income Tax (Including DTA)	405	1919	279	744	2197	1606
	Net Profit	620	656	786	1227	1442	2767



Net Interest Income

₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Growth	Financial Year
		Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)	Sep-25	Sep-26	Y-Y (%)	25-26
1	**Interest Income**	**6537**	**6996**	**7286**	**4.15**	**11.46**	**12973**	**14282**	**10.09**	**26282**
a.	From Advances	4626	5118	5392	5.35	16.55	9117	10510	15.28	18596
b.	From Investments	1615	1654	1643	-0.63	1.73	3180	3297	3.68	6472
c.	Others	296	224	251	12.06	-15.08	676	475	-29.70	1214
2	**Interest Expended**	**4004**	**4188**	**4400**	**5.07**	**9.88**	**8037**	**8588**	**6.85**	**16085**
a.	On Deposits	3516	3818	4011	5.05	14.08	6988	7829	12.03	14064
b.	On Borrowings	317	175	228	30.09	-28.22	707	403	-43.03	1327
c.	Bonds & Others	171	195	161	-17.09	-5.76	342	356	4.11	694
3	**Net Interest Income (1-2)**	**2533**	**2808**	**2886**	**2.78**	**13.96**	**4936**	**5695**	**15.37**	**10197**

Non Interest Income

₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Half Year Ended		Financial Year
		Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)	Sep-25	Sep-26	25-26
1	**Fee Based Income**	**414**	**505**	**558**	**10.47**	**34.66**	**788**	**1063**	**1733**
a.	Charges & Commission from Advance	184	150	246	64.00	33.70	346	396	737
b.	Commission from Third Party Product	17	13	24	84.62	41.18	29	37	71
c.	Charges & Commission from Others	213	342	288	-15.82	34.97	413	630	925
2	**Recovery in Written Off**	**366**	**1018**	**301**	**-70.42**	**-17.78**	**791**	**1319**	**1327**
3	**Treasury Income**	**104**	**163**	**29**	**-82.10**	**-71.80**	**302**	**192**	**399**
4	**Total (1+2+3)**	**884**	**1686**	**888**	**-47.32**	**0.47**	**1881**	**2574**	**3459**

Operating Expenses

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Half Year Ended		Growth	FY
		Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)	Sep-25	Sep-26	Y-Y(%)	25-26
1	Salary	904	936	998	6.60	10.36	1778	1934	8.73	3570
2	Employee Benefits	310	226	210	-6.71	-32.26	712	436	-38.79	1172
3	**Total Staff Expenses (1+2)**	**1214**	**1162**	**1208**	**4.01**	**-0.52**	**2490**	**2369**	**-4.85**	**4741**
4	Rent, Taxes & Lighting	124	89	91	2.29	-26.52	209	180	-13.99	390
5	Printing & Stationery	10	7	12	66.62	21.38	16	19	18.75	29
6	Depreciation	88	92	110	18.71	24.66	159	202	27.31	372
7	IT Related Expenditure	78	48	59	22.92	-24.36	126	107	-15.08	327
8	Insurance	27	73	80	9.89	200.39	179	153	-14.31	422
9	Others	263	214	343	60.55	30.22	462	557	20.56	945
10	**Total Other Operating Expenses (4+5+6+7+8+9)**	**590**	**523**	**694**	**32.67**	**17.69**	**1151**	**1218**	**5.81**	**2486**
11	**Total Operating Expenses (3+10)**	**1804**	**1685**	**1902**	**12.85**	**5.43**	**3642**	**3588**	**-1.48**	**7227**

Key Financial Indicator

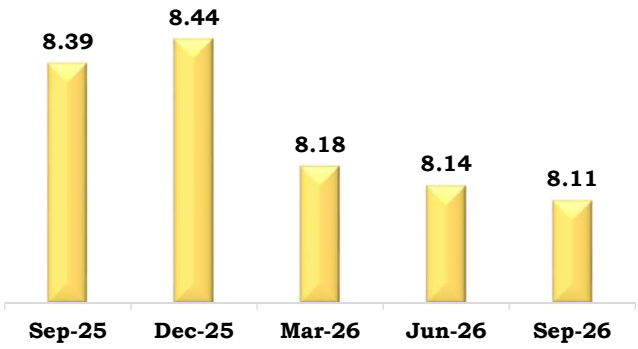
Particulars	Quarter Ended			Half Year Ended		Financial Year
	Sep-25	Jun-26	Sep-26	Sep-25	Sep-26	25-26
Cost of Deposits (%)	4.73%	4.70%	4.75%	4.79%	4.72%	4.72%
Cost of Funds (%)	4.57%	4.36%	4.44%	4.65%	4.40%	4.58%
**Cost to Income Ratio (%)	52.79%	37.49%	50.39%	53.42%	43.38%	52.92%
Yield on Advances Domestic (%)	8.39%	8.14%	8.11%	8.49%	8.12%	8.45%
Yield on Advances Global (%)	8.06%	7.79%	7.79%	8.16%	7.79%	8.09%
Yield on Investments Domestic (%)	6.85%	6.81%	6.84%	6.83%	6.83%	6.84%
Yield on Investments Global (%)	6.71%	6.66%	6.68%	6.70%	6.67%	6.70%
Net Interest Margin (NIM) Domestic (%)	3.08%	3.24%	3.19%	3.13%	3.22%	3.23%
Net Interest Margin (NIM) Global (%)	2.90%	3.05%	3.00%	2.93%	3.02%	3.03%
Return on Assets (RoA) Annualised(%)	0.71%	0.68%	0.80%	0.71%	0.74%	0.79%
Return on Equity (RoE) Annualised (%)	10.96%	10.17%	11.42%	11.15%	11.02%	12.15%
Earnings per Share (Not Annualised) (₹)	0.49	0.52	0.63	0.98	1.15	2.21
Book Value per Share (₹)	19.23	22.61	23.25	19.23	23.25	20.48
Business per Employee (₹ in Cr)	25.17	28.47	30.03	25.17	30.03	28.08
Business per Branch (₹ in Cr)	161.37	176.77	185.15	161.37	185.15	172.91

**The normalized cost to Income ratio after excluding one time recovery of TWO accounts would have been 45.42% for June 2026 quarter and 47.93% for HY Sept 2026.

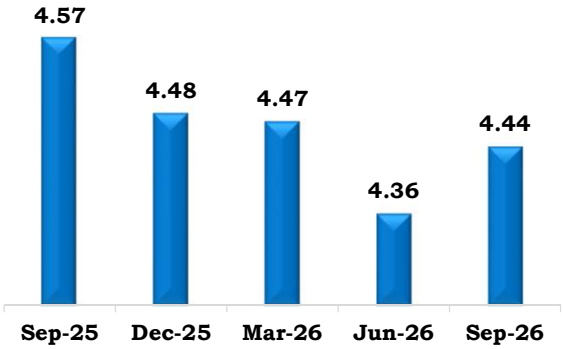
Key Financial Indicator (Qtr.)

Yield on Advance Global (%)

Yield on Advance Domestic (%)



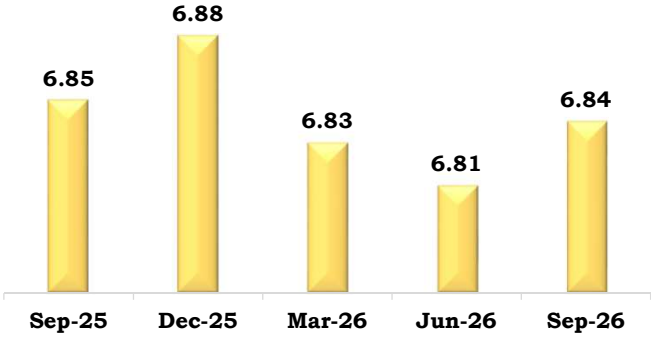
Cost of Funds (%)



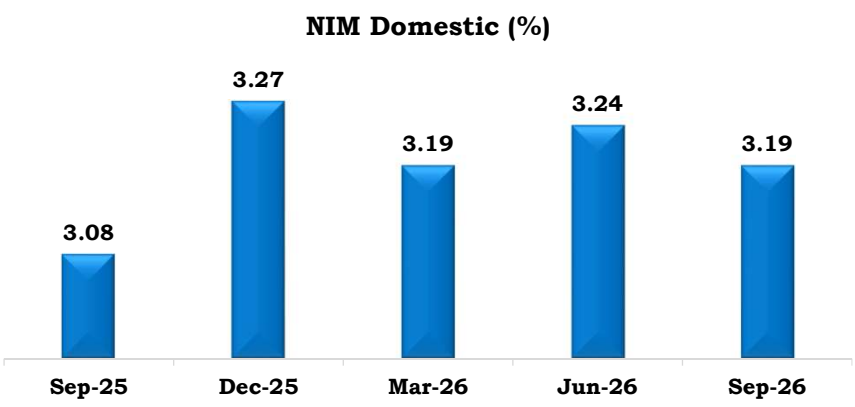
Cost of Deposit (%)

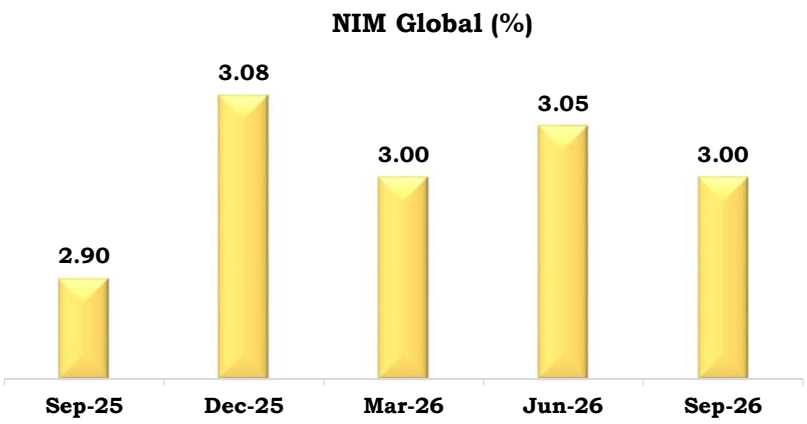
Yield on Investment Global (%)

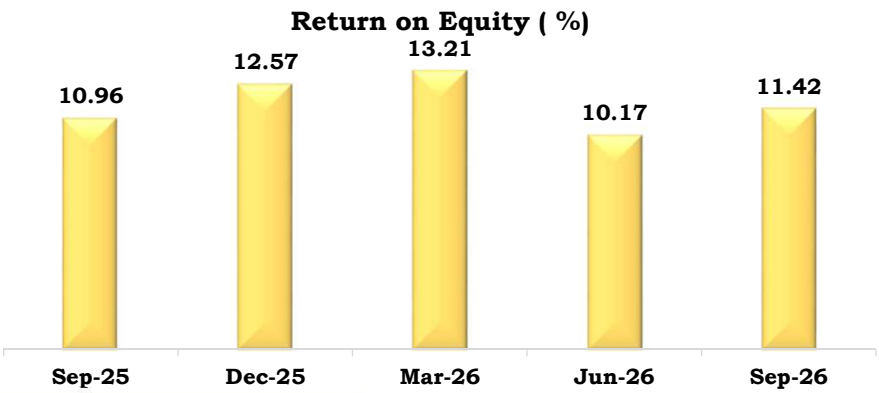
Yield on Investment Domestic (%)

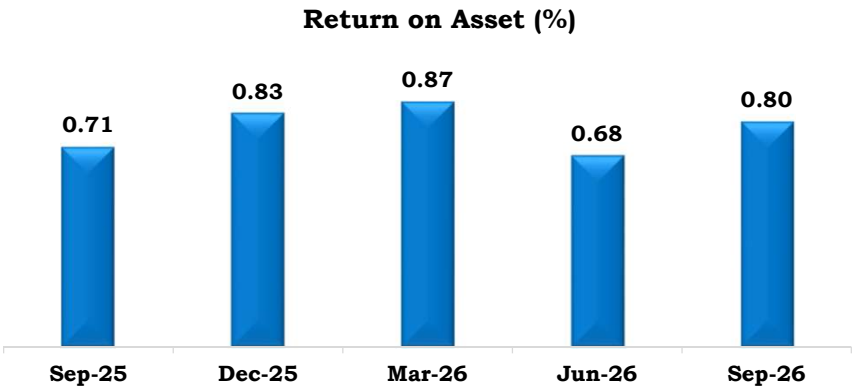


Key Financial Indicator (Qtr.)



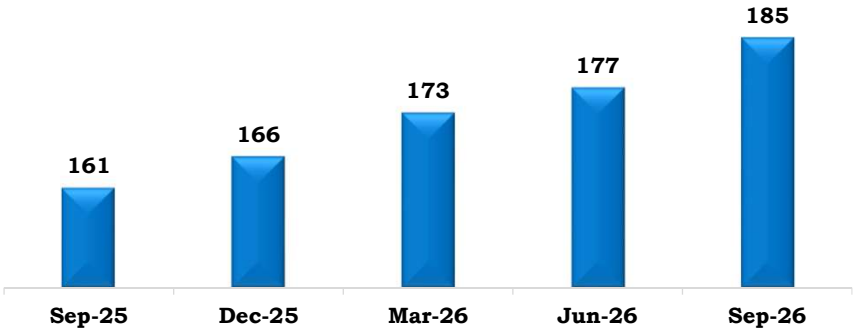




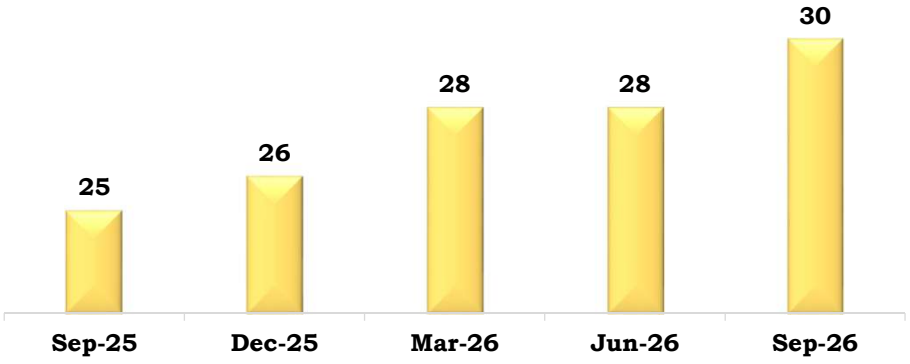


Productivity Ratio

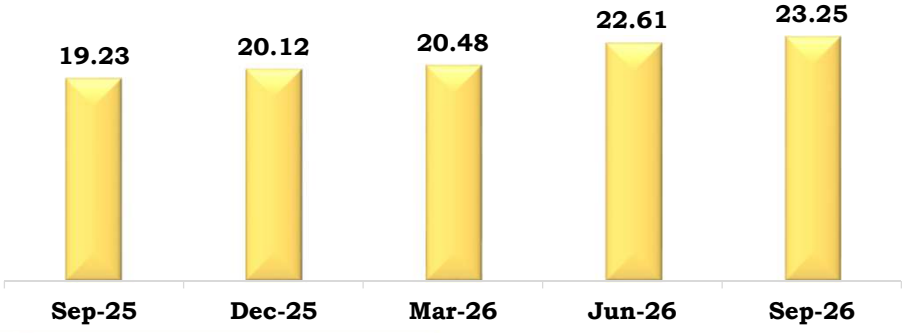
Business Per Branch (₹ in Cr.)



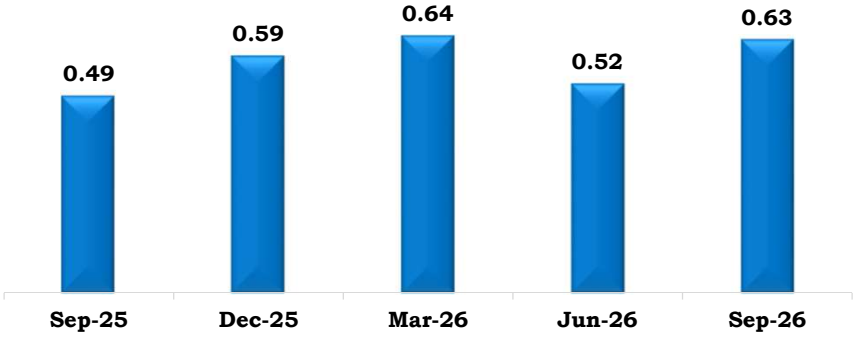
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



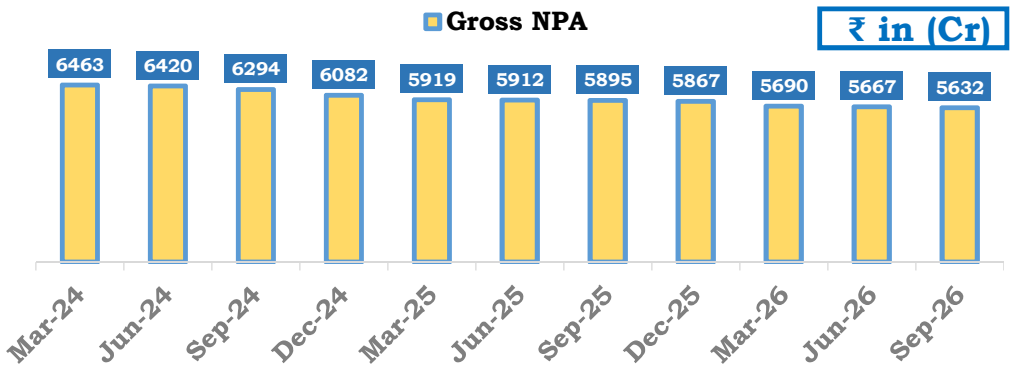
Earnings Per Share (₹)

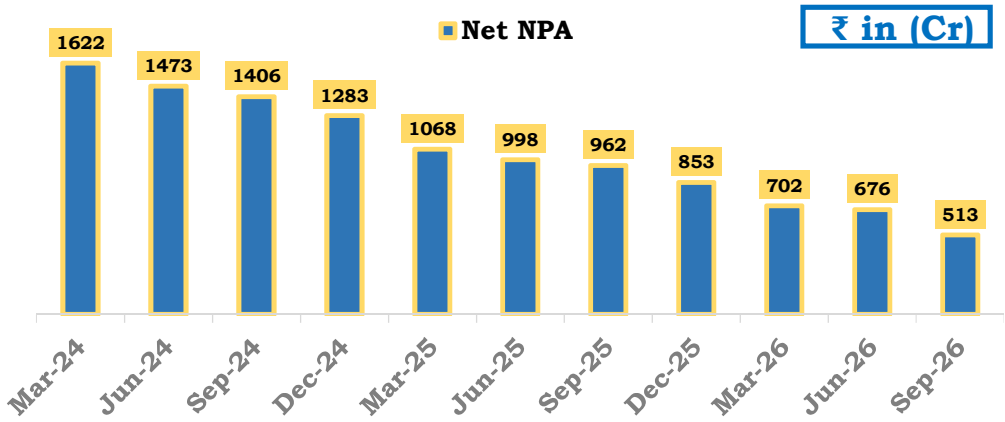


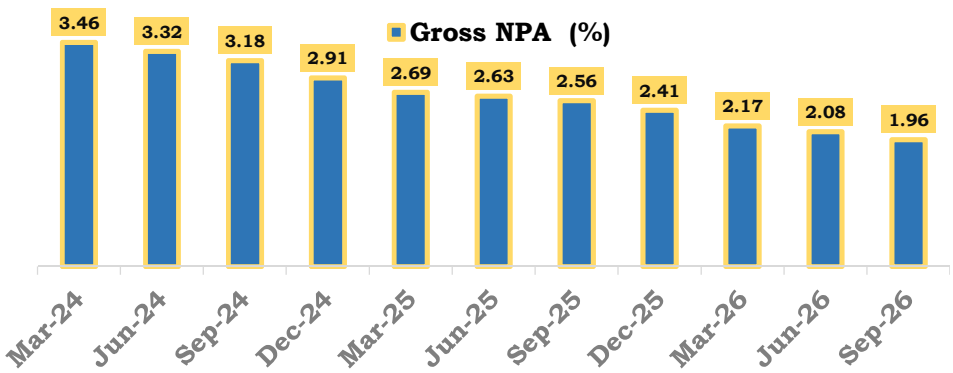
Balance Sheet

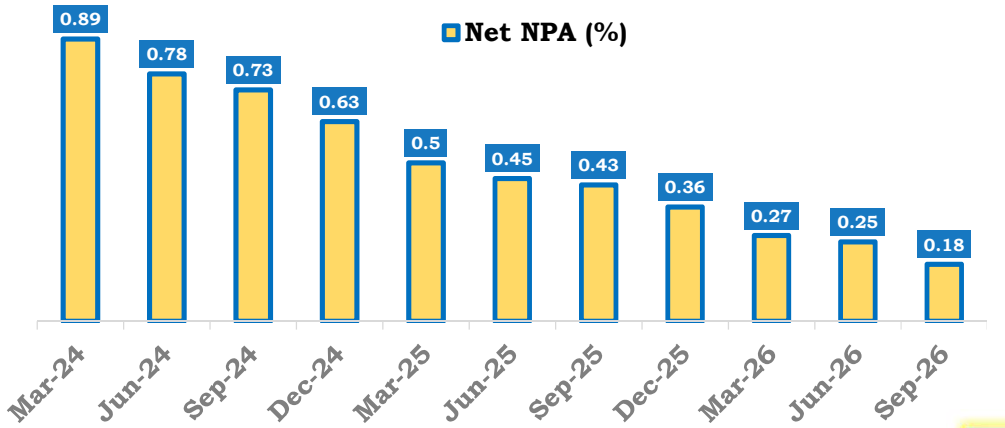
CAPITAL & LIABILITIES (₹ in Cr.)	Sep-25	Jun-26	Sep-26
Capital	12540	12540	12540
Reserves & Surplus	19925	21489	22039
Deposits	305697	332315	349590
Borrowings	21474	24868	26075
Other Liabilities & Provisions	9840	9221	9714
Total	**369476**	**400433**	**419958**
ASSETS (₹ in Cr.)	**Sep-25**	**Jun-26**	**Sep-26**
Cash and Balances with RBI	9725	9595	11490
Balances with Banks and Money at Call and Short Notice	18568	12209	12531
Investments	97765	97486	99928
Advances	225769	267776	282572
Fixed Assets	3927	4138	4178
Other Assets	13722	9229	9259
Total	**369476**	**400433**	**419958**

Asset Quality

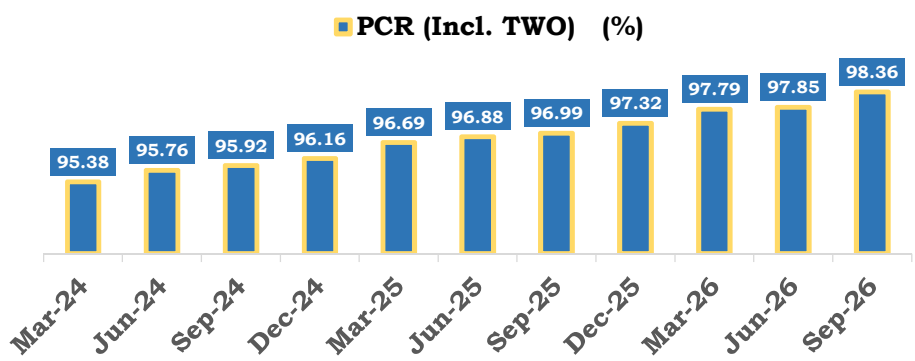


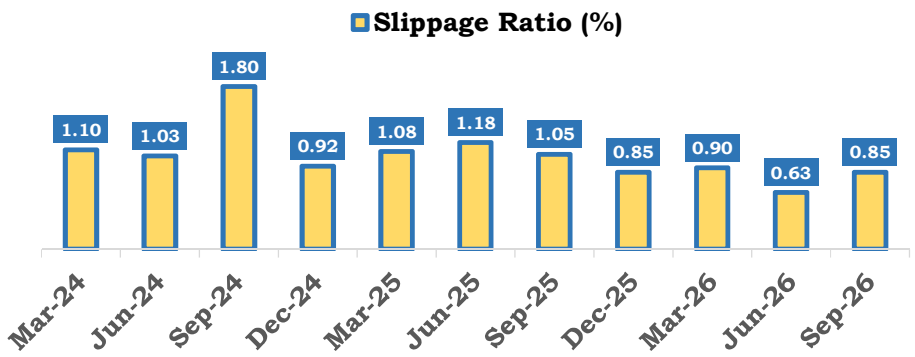


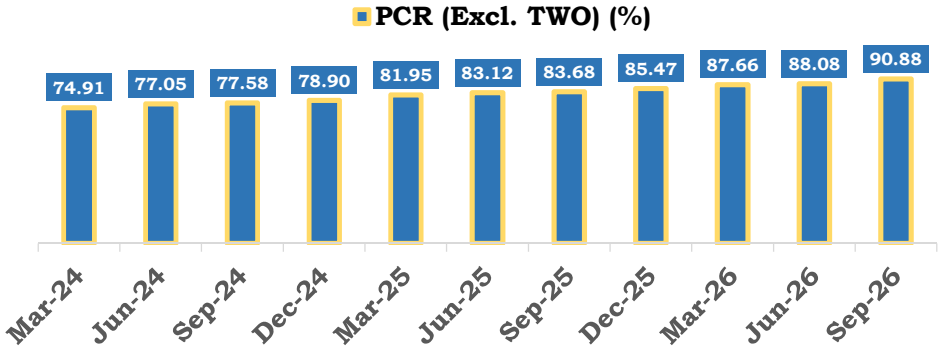


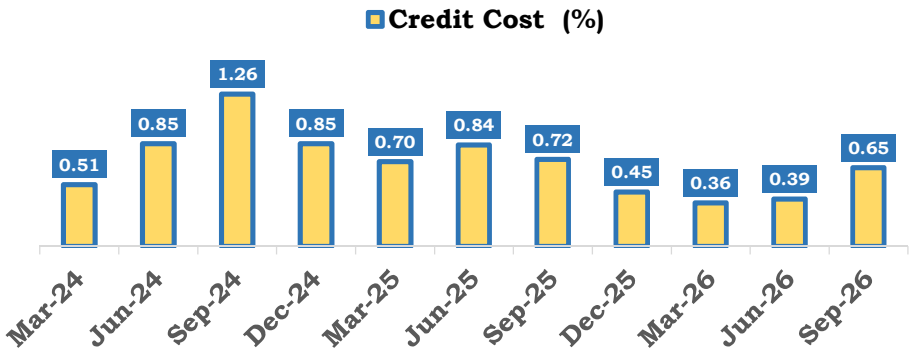


Asset Quality









Asset Quality

₹ in (Cr)

Item	Sep-25	Jun-26	Sep-26
Gross NPA (₹ in Cr.)	5895	5667	5632
Net NPA (₹ in Cr.)	962	676	513
Gross NPA (%)	2.56%	2.08%	1.96%
Net NPA (%)	0.43%	0.25%	0.18%
PCR % (Incl TWO)	96.99%	97.85%	98.36%
PCR % (Excl TWO)	83.68%	88.08%	90.88%
Slippage Ratio Annualised (%)	1.05%	0.63%	0.85%
Credit Cost Annualised (%)	0.72%	0.39%	0.65%

Asset Classification

Item	Sep-25	(%)	Jun-26	(%)	Sep-26	(%)
Standard	224807	97.44	267101	97.92	282058	98.04
Sub-standard	1375	0.60	1314	0.48	1296	0.45
Doubtful	3113	1.35	2926	1.07	2931	1.02
Loss	1407	0.61	1427	0.52	1405	0.49
Total Advance	**230702**	**100.00**	**272768**	**100.00**	**287690**	**100.00**

Movement of NPA

₹ in (Cr)

Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended
		Sep-25	Jun-26	Sep-26	Mar-26
1	Opening Balance	5912	5690	5667	5919
	Less				
2	Total Reduction	645	467	584	2425
	of which				
	Cash Recovery + Upgradation	273	217	302	1147
3	Fresh Addition	629	444	549	2197
(a)	Fresh Slippage	614	424	538	2138
(b)	Addition to Old NPA	15	20	11	59
4	Net Increase/(Decrease) (3-2)	-17	-23	-35	-228
5	Closing Balance (1-2+3)	5895	5667	5632	5690
6	Recovery in Written off + RI	519	1054	337	1797
7	Total Recovery + Upgradation	792	1271	639	2944

Sector-wise Fresh Addition to NPA

Fresh Addition	Quarter Ended		
(₹ in Cr)	Sep-25	Jun-26	Sep-26
Retail	120	107	109
Agriculture	238	73	205
MSME	211	229	214
RAM	569	409	528
Corporate & Others	45	14	10
Addition to existing NPA	15	20	11
Total	629	443	549

Segment NPA

₹ in (Cr)

Sl.	Sector	Sep-25			Jun-26			Sep-26		
No.	Particulars	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	58987	426	0.72	71549	581	0.81	76817	611	0.80
	Of which									
a.	Home Loan	30235	277	0.92	34596	316	0.91	36370	314	0.86
b.	Education Loan	1090	17	1.56	1039	22	2.09	1197	21	1.79
c.	Vehicle Loan	6014	40	0.66	8739	55	0.63	9737	61	0.63
d.	Personal Loan	2613	22	0.84	2645	39	1.46	2596	53	2.05
2	Agriculture	31650	3421	10.81	38952	3495	8.97	41014	3580	8.73
3	MSME	42309	1957	4.63	47244	1446	3.06	50905	1332	2.62
4	Corporate	70851	91	0.13	86742	145	0.17	87962	109	0.12
5	Total (1 to 4)	203797	5895	2.89	244487	5667	2.32	256698	5632	2.19
6	Overseas	26905	0	0.00	28281	0	0.00	30992	0	0.00
7	Total	230702	5895	2.56	272768	5667	2.08	287690	5632	1.96

SMA Advances (1 Cr and Above)

₹ in (Cr)

SMA Position of the Bank (1 cr and above)						
Parameters	Sep-25		Jun-26		Sep-26	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	810	0.35%	386	0.14%	444	0.15%
SMA 1	326	0.14%	227	0.08%	437	0.15%
SMA 2	654	0.28%	396	0.14%	334	0.12%
Total	**1790**	**0.77%**	**1009**	**0.36%**	**1215**	**0.42%**

Sector/SMA	Sep-25				Jun-26				Sep-26			
(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	228	44	77	349	114	33	67	214	83	27	55	165
Agriculture	80	30	44	154	44	24	30	98	56	26	26	108
MSME	384	156	185	725	180	171	147	498	132	156	217	505
Corporate & Others	119	95	348	562	48	0	151	199	172	228	37	437
Total	**811**	**325**	**654**	**1790**	**386**	**228**	**395**	**1009**	**444**	**437**	**334**	**1215**

Restructured Advances

₹ in (Cr)

Restructured Standard Advance			
Parameters	**Sep-25**	**Jun-26**	**Sep-26**
Retail	698	728	698
Agriculture	83	65	61
MSME	616	470	437
Corporate & Oth	104	87	18
Total	**1501**	**1350**	**1214**
% of Total Advance	**0.65%**	**0.49%**	**0.42%**

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)			
Particulars	**Sep-25**	**Jun-26**	**Sep-26**
MSME	504	406	391
Personal	688	587	567
Corporate	0	0	0
Others	91	73	66
Total	**1283**	**1066**	**1023**

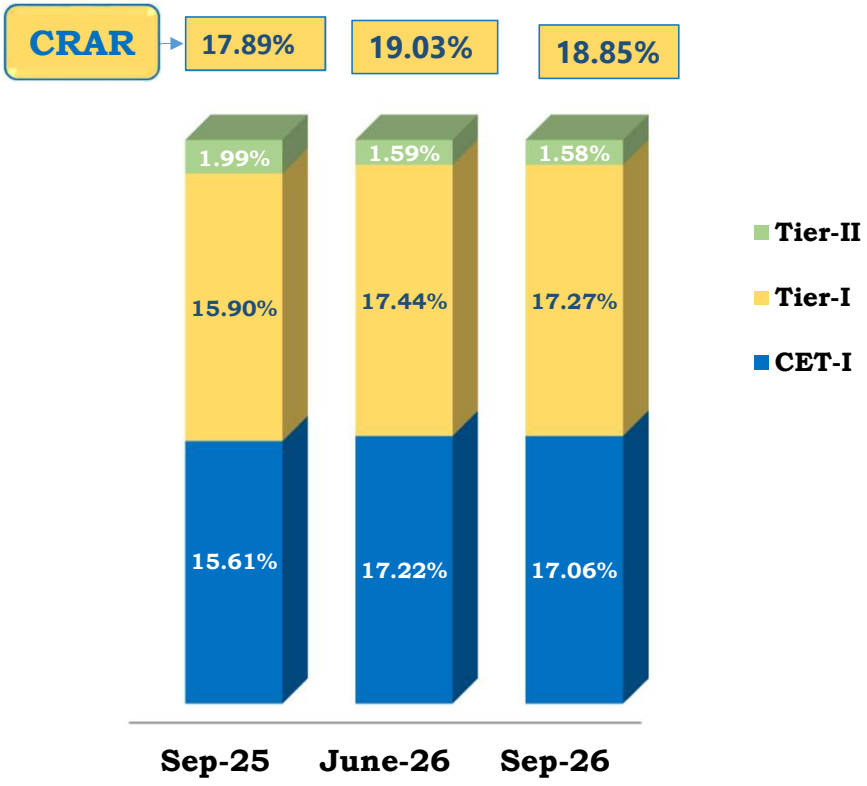
NCLT

NCLT

Sep-2026 (₹ Cr.)	1st List	2nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	252	**277**
Loan Outstanding	1366	2619	12379	**16364**
Total Provisions Held	1366	2619	12379	**16364**
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Sep-25		Jun-26		Sep-26	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	5	104	6	101	6	29
Under Liquidation	8	5	11	6	10	41
Total	13	109	17	107	16	70

Capital Adequacy

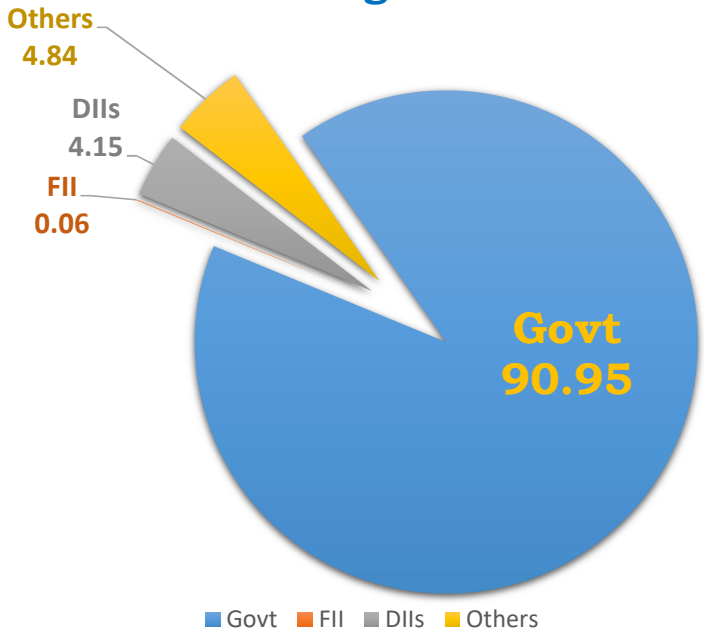


Particulars (₹ in Cr)	Sep-25	Jun-26	Sep-26
Credit RWA	130308	146414	152177
Market RWA	2772	4094	4347
Operational RWA	21811	24106	24106
Total RWA	**154891**	**174614**	**180630**
Advances	**230702**	**272768**	**287690**
Credit RWA to Advance (%)	**56.48**	**53.68**	**52.90**

Particulars (₹ in Cr)	Sep-25	Jun-26	Sep-26
CET1 Capital	24182	30068	30823
Tier I Capital	24634	30447	31202
Tier II Capital	3080	2780	2852
Total Capital	**27714**	**33227**	**34054**

Shareholding & Ratings

Shareholding Pattern 30.09.2026



Capital Raising Plan FY 2026-27

* Equity Capital Up to Rs. 2700 Cr. (Face Value)
* Bond raising Up to Rs. 5000 Cr.

STABLE BOND RATING

Long-term Issuer Rating (International)	
Fitch Ratings	BBB-(Stable Outlook)

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	-

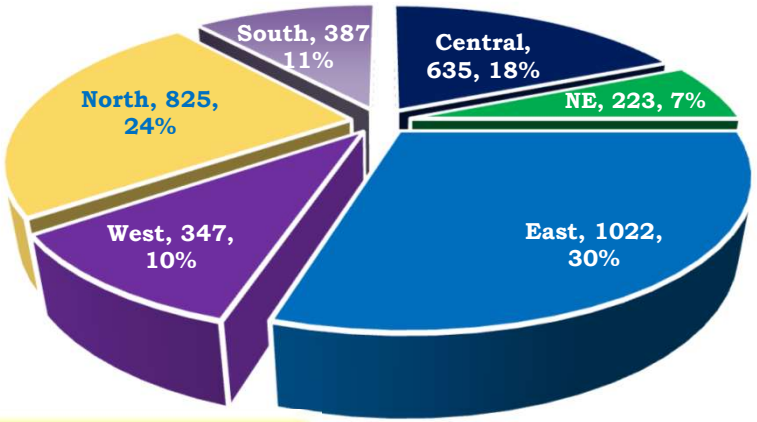
Certificate of Deposit	
CRISIL Rating	A1+

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

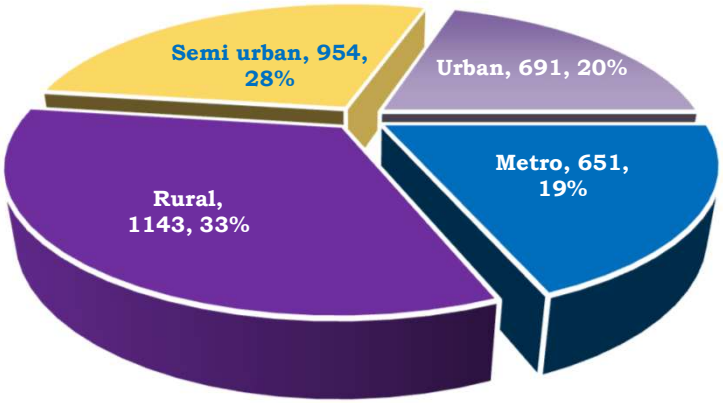
Our Presence

Domestic Branches	International Branches	ATM	BCs
3439	1. Hongkong 2. Singapore 3. IBU-Gift City	2686	11156

Region wise Branches

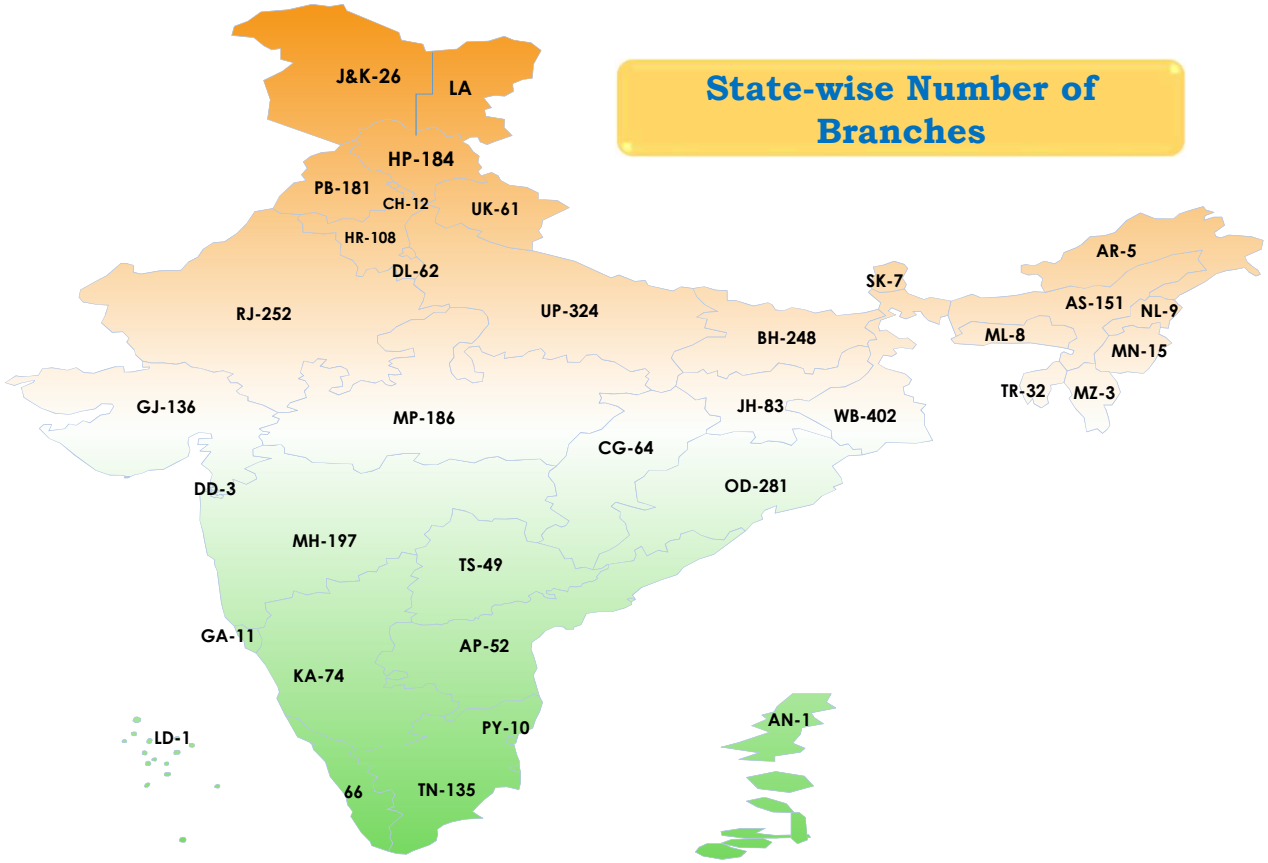


Population category wise



Business Network

State-wise Number of Branches



Loan Processing offices	
Retail Loan Hubs	50
SME & Agri Hubs	49
Integreated Hubs	9

Specialised Domestic Branches	
Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	8

Employee Profile	
Total No.of Employees	21184
Women Employees (%)	30
Avereage Age of Employees	39
Employees below 40Yrs age (%)	65

Increasing Digital Adoption

Parivartan
Digital Transformation Journey

48580 cr+
Digital Business

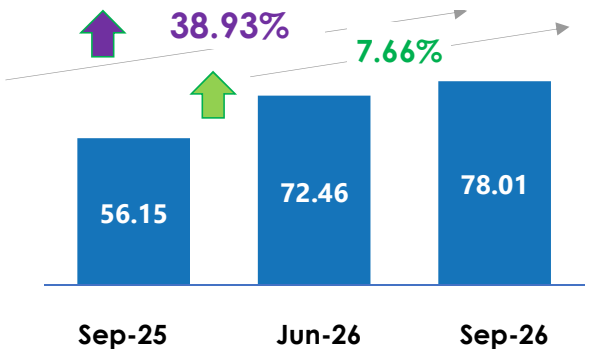
Product	Sep'25	Jun'26	Sep'26
SB A/c opened digitally	57%	70%	75%
FD A/c opened digitally	45%	58%	59%
UPI Transaction Volume [Remitter] (in cr)	65	101	110
Retail/Agri/MSME Loan accounts Opened digitally	13%	43%	60%

Year on Year Growth

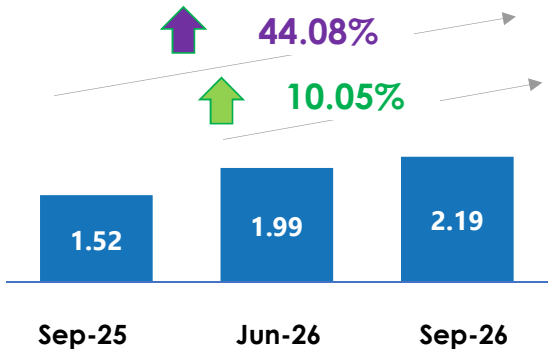
- **7.5x** Digital Advances
- **3.4x** Digital Renewals
- **1.25x** Digital Account Opening
- **3.6x** Digital Agri-MSME Sanctions

Digital Performance & Transaction

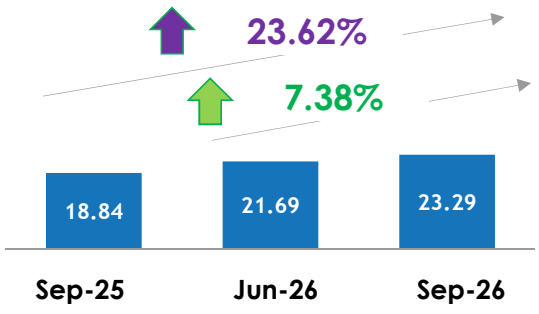
Active M-Banking Users-Retail (Lakhs)



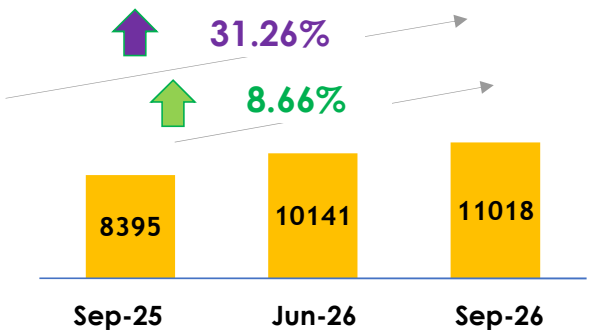
Active M-Banking Users–Corp. (Lakhs)



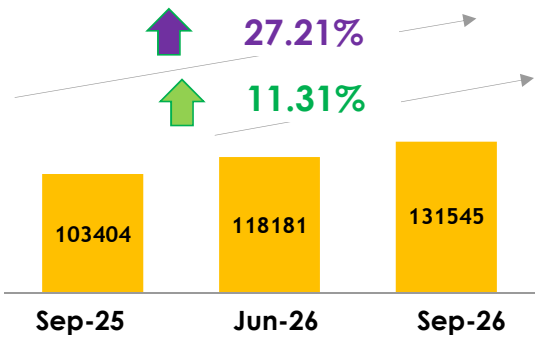
Internet Banking Users (Lakhs)



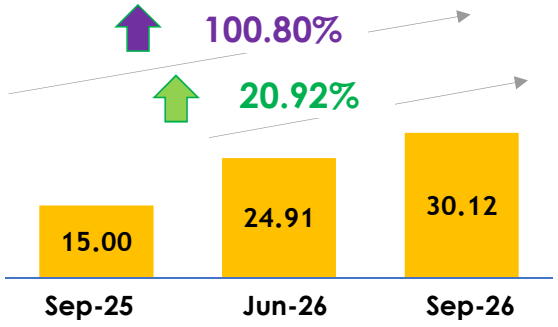
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



Y-o-Y ; Q-o-Q

Digital Journeys

33 Digital Journeys Live and 5 more journeys coming soon…

Retail

- Pre Qualified Personal Loan (PQPL)
- 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
- ETB Personal Loan
- PQPL through Call Centre
- NTB Personal Loan
- Yuva Kaushal
- Loan Against Mutual Fund

MSME

- GST Smart
- MSME Smart(upto 25 lakhs)
- Digital CC Renewals
- Shishu Mudra
- Kishore Mudra
- Tarun Mudra
- PM Vishwakarma
- Pre Qualified Business Loan
- GST Smart Plus (upto Rs 1 crore)
- Yuva Sashakt

Agri

- KCC Renewal
- KCC Jansamarth
- Fresh KCC upto 2 lakhs
- SHGLoan
- DairyLoan
- KCC Fresh/Renewal/Enhancement upto Rs 10 lakh

Liabilities

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

Live | Live in Q2 | Upcoming

Digital Business Performance

Retail Assets (in crs)

Sep-25	Jun-26	Sep-26
2,240	13,539	20,827

Y-o-Y Growth 830%

Q-o-Q Growth 54%

Agri Assets (in crs)

Sep-25	Jun-26	Sep-26
419	910	1194

Y-o-Y Growth 185%

Q-o-Q Growth 31%

MSME Assets (in crs)

Sep-25	Jun-26	Sep-26
759	2,815	3,884

Y-o-Y Growth 412%

Q-o-Q Growth 38%

Liabilities (in crs)

Sep-25	Jun-26	Sep-26
8,341	17,503	22,684

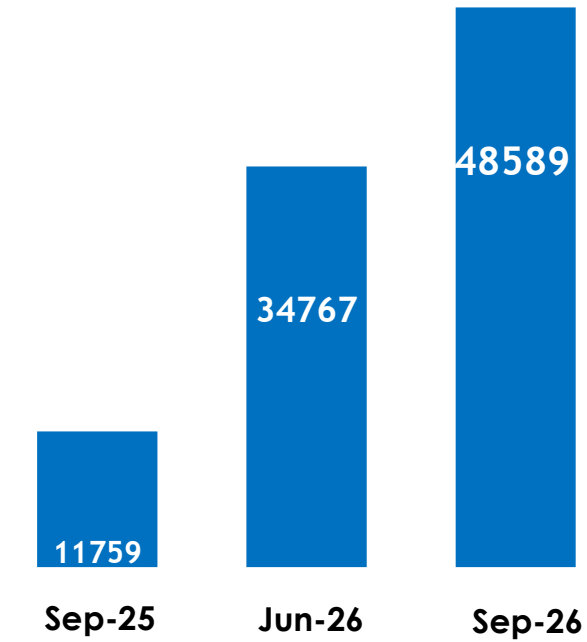
Y-o-Y Growth 172%

Q-o-Q Growth 30%

Total Digital Business Growth (in crs)

Y-o-Y 313%

Q-o-Q 40%



Year on Year Growth

Quarter on Quarter Growth

Digital Channels-Key Features

Mobile Banking
193 services

- ✓ Fund transfers
- ✓ Slot Booking
- ✓ One-Tap FD/RD
- ✓ Mutual Funds

Internet Banking
143 services

- ✓ Tax payments
- ✓ ASBA
- ✓ Deposit services

Whatsapp Banking
62 services

- ✓ Balance and mini-statement enquiries
- ✓ Branch/ATM locator
- ✓ Service guidance

UPI & Payments

- ✓ Instant account-to-account payments
- ✓ Merchant QR Scan & Pay
- ✓ UPI PIN management

Debit Cards, ATM & Self-Service

- ✓ 15+ debit card variants
- ✓ Card blocking and usage controls

UCO Digital Rupee (CBDC)

- ✓ Load, Redeem, Transfer and Collect
- ✓ UPI interoperability
- ✓ Offline payments

Digital Account Opening

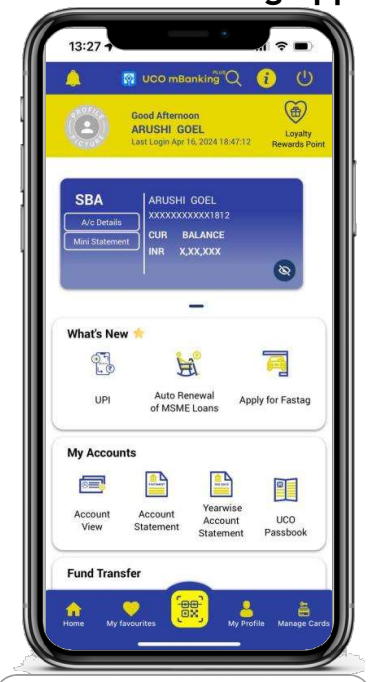
- ✓ Online savings-account application
- ✓ Video KYC for eligible customers

Business & Merchant Banking

- ✓ Corporate mobile & internet banking
- ✓ Merchant QR & Sound Box
- ✓ POS terminals and payment gateway

Digital Channels Initiatives

Best rated PSB Mobile Banking App



Google Play Store

Rating: **4.7/5**

ADC CHANNEL INITIATIVES

- **UPI Help 2.0** – Integrated UPI assistance, transaction tracking & safety controls
- **UPI Tap & Pay** – Contactless UPI payments
- **Credit Line on UPI** for KCC and MSME beneficiaries
- **Android ATM** – Instant card issuance & UPI QR generation
- **Biometric Authentication in RuPay Debit Card** – for online transactions
- **EPF challan payment** through Internet Banking

UCO DIGITAL RUPEE (CBDC)

- **Digital Rupee Marketplace**– Expanded digital commerce, offers & rewards across multiple brands.
- **CBDC–IVR Services**– CBDC Wallet balance & last transaction enquiry via IVR

WHATSAPP BANKING

62 services

Available in **14** languages

New Features introduced

- **Account Summary**
- **Loan Interest Certificate**

CONTACT CENTRE ENABLEMENT

- **Lead Management Portal**– Capture, allocation, real-time interaction updates, follow-up & conversion
- **API-based Contact Centre IVR Integration**– Real-time customer & loan servicing

Digital Transformation & Business Enablement

ROBOTIC PROCESS AUTOMATION

- ✓ 7 processes automated in Q2
- ✓ CTS clearing & technical/business decline reporting
- ✓ EDPMS & CSV processing
- ✓ LEA data collection & MSME reporting

DECEASED CLAIM PORTAL REVAMP

- ✓ End-to-End Online Processing
- ✓ Faster Claim Settlement through Streamlined workflows
- ✓ Real-Time Tracking & Notifications
- ✓ Enhanced Customer Experience & Staff Productivity

UCO SETU APP ENHANCEMENTS

- ✓ SMA & NPA account monitoring
- ✓ Group-wise SMA account lists
- ✓ Instant branch-level follow-up
- ✓ Enhanced loan quality and recovery monitoring

DIGITAL MARKETING

- ✓ Data-driven, personalised customer engagement
- ✓ Email, SMS & website integration
- ✓ Automated welcome journey for new customers

ONLINE SELF-SERVICE MODULE

- ✓ Banking services through Bank's website
- ✓ Cheque-book & debit-card requests
- ✓ Stop-cheque & account-statement requests
- ✓ Standing Instructions setup

AUTOMATED UPI SURVEILLANCE

- ✓ Detection of suspicious UPI QR codes, payment links & VPAs
- ✓ Automated scanning of flagged websites
- ✓ Fraud-risk insights for timely preventive action

Awards and Recognitions

Launch of 9 new digital products at Global Fintech Fest 2026 :_

1. Credit Line on UPI
2. RuPay Passkey
3. UPI Help 2.0
4. UPI Tap n Pay
5. UCO Digital Rupee (CBDC) Marketplace
6. UCO Digital Rupee (CBDC) – IVR Services
7. UCO GST Smart Plus
8. Automated UPI Surveillance
9. Instant Card Issuance Android ATM

ESG Initiative

Environmental

- Bank has developed board approved Net – Zero Transition Plan in line with Government of India's NDC Goals.
- Bank has put in place a green bond framework to mobilize resources for green Financing
- Bank's Exposure under Green Finance is Rs. 5686 Cr as on 30.09.2026.
- Schematic Green Products:
  - ✓ UCO E-Vehicle - Rs. 667 Cr
  - ✓ PM SURYODAYA & SURYAGHAR - Rs. 795 Cr
  - ✓ PM KUSUM - Rs. 535 Cr
  - ✓ Green Deposit - Rs. 201 Cr.
  - ✓ E-VAHAAN - Rs. 12 Cr

Social

- More than 377840 persons were educated through 691 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank during Sep-26 Qtr..
- More than 7449 candidates were trained through 269 training programs conducted by the 30 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states during Sep-26 Qtr.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.09.26 are as under :
  - ✓ PMSBY – 95.62 lakhs
  - ✓ PMJJBY – 47.55 lakhs
  - ✓ APY – 18.18 lakhs

Governance

- Bank has adopted PCAF Global standard as guiding framework for measuring and reporting its financed emission (Scope 3 category 15) for its loan Portfolio.
- AI Enabled Call Centre for addressing Customers queries and providing effective solution.
- Compliance Manager Tool enabling streamlined compliance monitoring and oversight.

Awards and Recognitions

UCO Bank received the prestigious PMFME Award from Shri Chirag Paswan, Union Cabinet Minister for Food Processing Industries, for Best Performance in the Medium Size Bank Category.

UCO Bank Partners with Aditya Birla Money Limited.

The MoU signing ceremony was graced by Managing Director & CEO (I/C) and Executive Director Shri Rajendra Kumar Saboo & Shri Vijaykumar Nivrutti Kamble, Executive Director along with Shri Ashok Suvarna, Chief Executive Officer of Aditya Birla Money Limited.

Social Media Presence

@official.ucobank
118K

@official.ucobank
317K

WhatsApp Banking
Say Hi to
8334001234

@uco-bank
229K

@UCOBankOfficial
55K

@uco-bank
36K

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.

Disclaimer

We express our heartfelt gratitude to all our stakeholders for their support. Your trust is the foundation of our Success.

Honours Your Trust

Thank you