

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



यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

वित्तीय परिणाम: दिसंबर तिमाही
वित्तीय वर्ष २०२५-२६
**Financial Results: December Qtr.
(FY 2025-26)**

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1800 8910



Overview



Major Highlights



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Business

Business ↑
₹553680Cr.
13.25% (Y-Y)

Deposit ↑
₹ 310086Cr.
10.64% (Y-Y)

Savings (Domestic) ↑
₹97308Cr.
9.95% (Y-Y)

CASA (Domestic) ↑
₹ 112083Cr.
11.49% (Y-Y)

Advance ↑
₹243594Cr.
16.74% (Y-Y)

Retail ↑
₹64159Cr.
28.18% (Y-Y)

Agriculture ↑
₹ 34954Cr.
24.69% (Y-Y)

MSME ↑
₹44806Cr.
23.56% (Y-Y)

Home Loan ↑
₹ 31634Cr.
18.79% (Y-Y)

Vehicle Loan ↑
₹ 7168Cr.
73.50% (Y-Y)

Asset Quality

Gross NPA ↓
2.41%
50bps (Y-Y)

Net NPA ↓
0.36%
27bps (Y-Y)

PCR ↑
97.32%
116bps (Y-Y)

PCR (Excl. TWO) ↑
85.47%
657bps (Y-Y)

Profitability

Net Interest Income ↑
₹ 2646Cr.
11.27% (Y-Y)

Net Profit ↑
₹ 739Cr.
15.65% (Y-Y)

Operating Profit ↑
₹1680Cr.
5.93% (Y-Y)

Major Economic Highlights



Major Highlights

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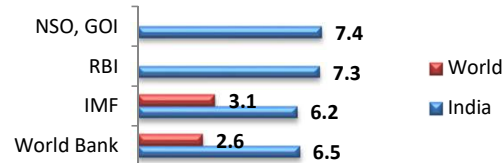
Digital Journey

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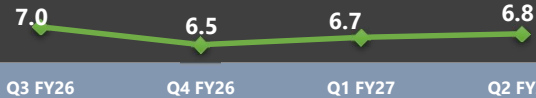
Products & Services

Awards & Accolades

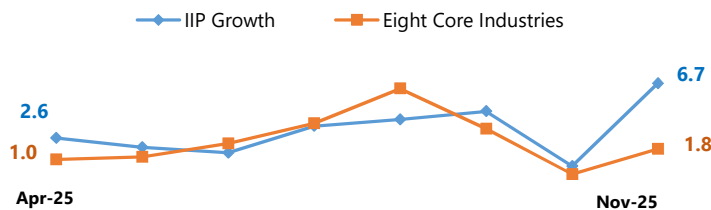
1. Growth Projections (FY 2025-26) (Y-o-Y Growth in %)



RBI Projection - Quarterly GDP



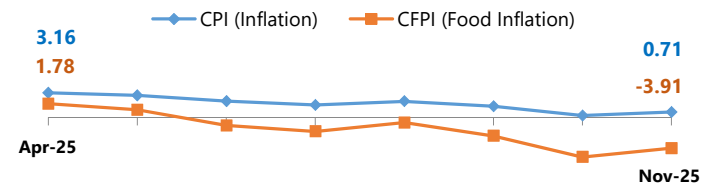
3. Industrial Production (Y-o-Y Growth in %)



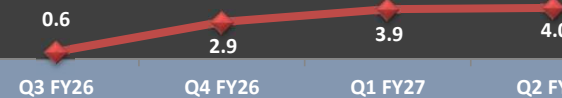
Mining Sector: 5.4%

Manufacturing Sector: 8.0%

2. CPI Inflation (FY 2025-26) (Y-o-Y Growth in %)



RBI Projection - Quarterly CPI Inflation



4. Major Highlights & Growth Drivers

- World Bank has projected the GDP growth rate of India for calendar year 2026 at 6.5%.
- IMF has projected India's GDP for FY 2025-26 at 6.2% and UN has projected at 6.6%.
- In Dec-25 MPC, RBI has kept its growth projection for India's GDP at 7.3% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q3FY26 at 7.0% and Q4FY26 at 6.5%.
- NSO, GOI has projected FY 2025-26 GDP growth at 7.4%.
- RBI has forecast retail price inflation for FY 2025-26 at 2.0%, with Q3 at 0.6% and Q4 at 3.1%.
- Headline inflation is below the RBI target since Feb-25 and Food Inflation is negative since Jul-25.
- India's foreign exchange reserve in the week ended Dec-26 stood at USD 696.6 Billion.
- The cumulative exports (merchandise & services) during Apr-Nov 2025 is estimated at USD 562 Billion, as compared to USD 533 Billion in Apr-Nov 2024, a growth of 5.43 percent.
- India's current account deficit narrowed sharply to USD 12.3 Billion or 1.3 percent of GDP in Q2FY26 from 2.2 percent a year ago.
- This was supported by higher service exports and remittances. Major outflows include investment income payments.

Performance vs Guidance



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Parameters		Actual for DEC-25	Guidance for FY 25-26
Deposit Growth	(Y-O-Y)	10.64%	10-12%
Credit Growth	(Y-O-Y)	16.74%	12-14%
CASA %		38.41%	37-38%
RAM %		66.86%	61-63%
CD Ratio		78.56%	75-77%
Credit Cost		0.69%	<1.00%
NIM Global		3.08%	2.8-2.9
GNPA		2.41%	<2.50%
NNPA		0.36%	<0.35%
Slippage Ratio		0.85%	1-1.25%
Total Recovery & Upgradation (in Cr)		2215	2200-2700

Total Business



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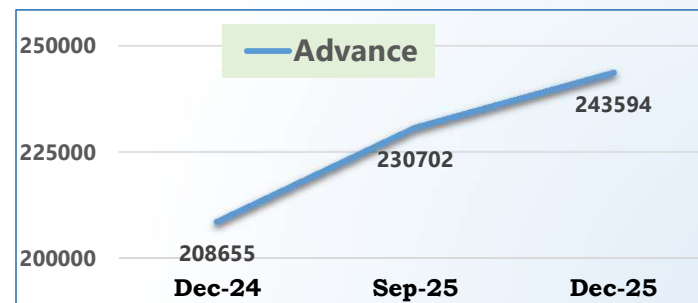
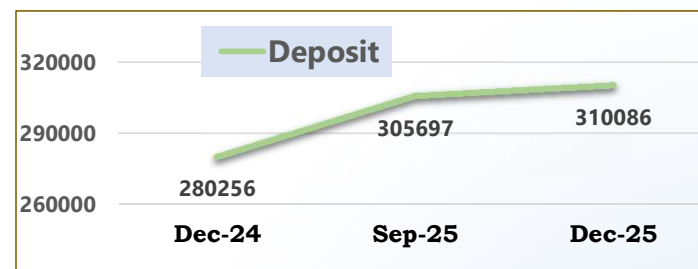
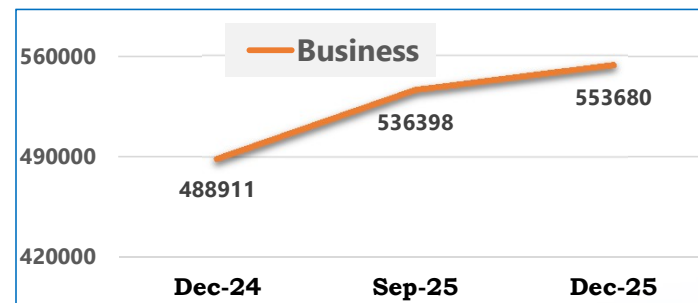
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Business Mix (₹ in Cr)	Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y (%)
Global Business	488911	536398	553680	3.22	13.25
Domestic	448147	493903	507018	2.66	13.14
Overseas	40764	42495	46662	9.81	14.47
Global Deposits	280256	305697	310086	1.44	10.64
Domestic	264787	290106	291773	0.57	10.19
Overseas	15469	15591	18313	17.46	18.39
Global Advances	208655	230702	243594	5.59	16.74
Domestic	183360	203797	215244	5.62	17.39
Overseas	25295	26905	28350	5.37	12.08
CD Ratio (%)	74.45	75.47	78.56		

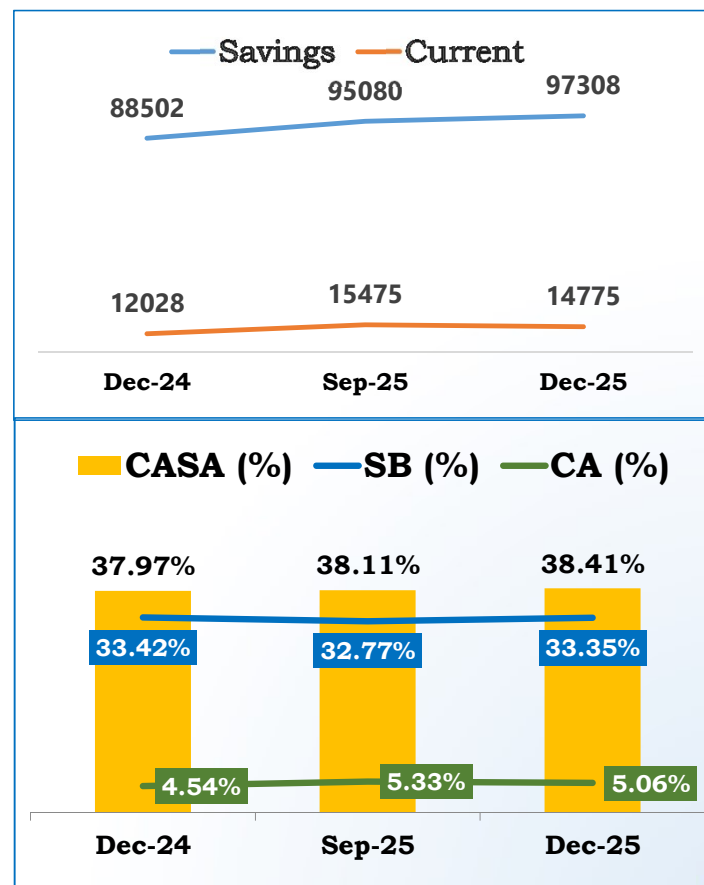


Global Deposits



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

Particulars (₹ in Cr)	Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	264787	290106	291773	0.57	10.19
a) Current Deposits	12028	15475	14775	-4.52	22.84
b) Saving Deposits	88502	95080	97308	2.34	9.95
i. CASA Domestic	100530	110555	112083	1.38	11.49
c) Term Deposits	164257	179551	179690	0.08	9.40
2. Overseas Deposits	15469	15591	18312	17.45	18.38
3. Global Deposits (1+2)	280256	305697	310086	1.44	10.64
CASA Domestic (%)	37.97	38.11	38.41		



Domestic Advances



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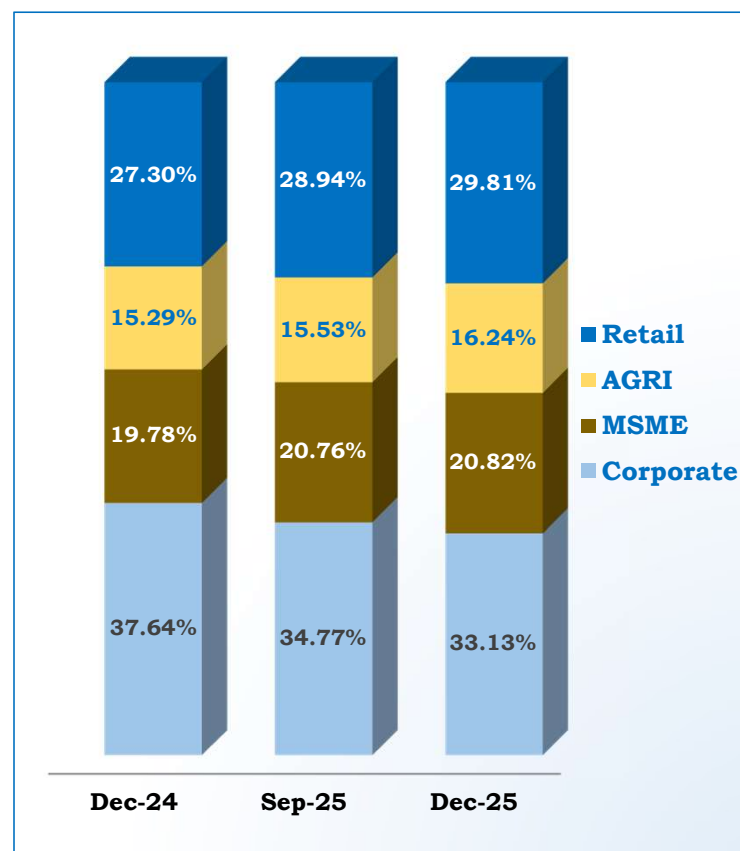
Digital Journey

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Particulars (₹ in Cr)	Dec-24	Sep-25	Dec-25	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	183360	203797	215244	5.62	17.39
a) Retail	50055	58987	64159	8.77	28.18
b) Agriculture	28033	31650	34954	10.44	24.69
c) MSME	36262	42309	44806	5.90	23.56
2. Total RAM (a+b+c)	114350	132946	143919	8.25	25.86
3. RAM Share (%)	62.36	65.23	66.86		
d) Corporate	69010	70851	71325	0.67	3.35



Retail Mix



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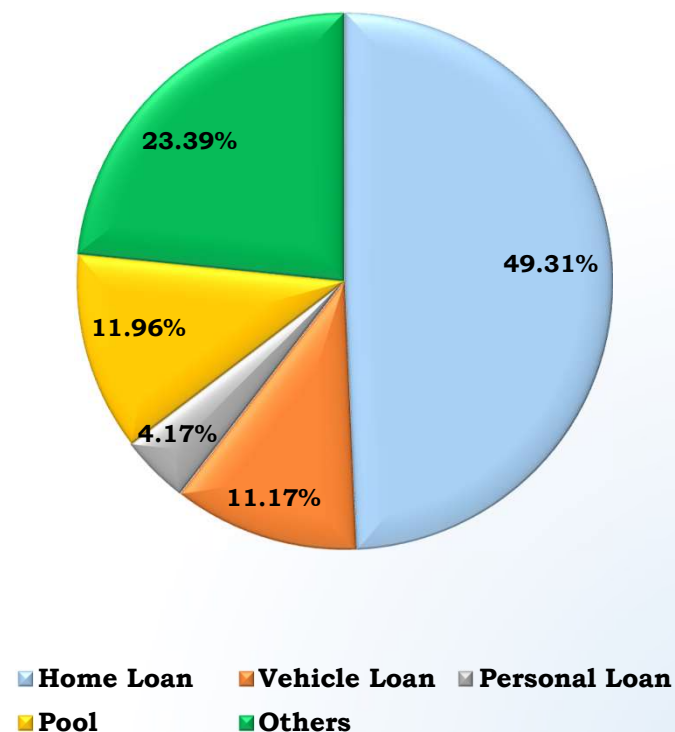
ESG Initiatives

Products & Services

Awards & Accolades

Particulars	Dec-24	Sep-25	Dec-25	Growth	Growth
(₹ in Cr)				(Q-Q) %	(Y-Y) %
Home Loan	26631	30235	31634	4.63	18.79
Vehicle Loan	4131	6014	7168	19.19	73.52
Personal Loan	2189	2613	2676	2.42	22.26
Pool	5691	6313	7673	21.54	34.82
Others	11414	13812	15008	8.66	31.49
Total	50055	58987	64159	8.77	28.18

DEC-25



Agriculture



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Agriculture (₹ in Cr)

Dec-24

Sep-25

Dec-25

Q-Q (%)

Y-Y (%)

1. Farm Credit (Crop, Investment & Allied)

24388

27330

30630

12.07%

25.59%

2. Agri Infrastructure & Ancillary Activities

3645

4320

4324

0.09%

18.63%

3. Total (1+2)

28033

31650

34954

10.44%

24.69%

Agriculture

28033 29575 29961 31650 34954

Dec-24 Mar-25 Jun-25 Sep-25 Dec-25

Self Help Group

Dec-24

Sep-25

Dec-25

Q-Q (%)

Y-Y (%)

No of Group (Lakhs)

1.75

1.84

1.86

1.09

6.29

Balance Outstanding (Cr.)

3766

4583

4919

7.33

30.62

Women Beneficiaries (No in lakhs)

15.96

16.95

17.23

1.65

7.96

MSME Portfolio Mix



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MICRO

SMALL

MEDIUM

TOTAL

44806Cr

Q-Q 5.90% 
Y-Y 23.56%

23066 Cr
(51.48%)

23,344 Cr
(55.18%)

22,061 Cr
(60.84%)

20391 Cr
(45.51%)

17,720 Cr
(41.88%)

13,487 Cr
(37.19%)

1349 Cr
(3.01%)

1245 Cr
(2.94%)

714 Cr
(1.97%)

44806 Cr

42309 Cr

36262 Cr

MSME Portfolio Mix



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GECL (₹ in Cr.)	Upto 31.03.2023
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 31.12.2024 :Rs. 608 Cr	
Outstanding As on 31.12.2025 :Rs. 265 Cr	



PMMY (₹ in Cr.)	Upto Dec-25 Qtr
Amount Sanctioned (FY 25-26)	5090
Amount Disbursed (FY 25-26)	5028
Amount Sanctioned During Q3 (FY 25-26)	2707
Amount Disbursed During Q3 (FY 25-26)	2678
Amount outstanding as on 31.12.2025	7657



Standup India (No.)	As on 31.12.2025
Target	6402
Achievement	6699
Achievement (%)	105%



PM SVANidhi

PM SVANidhi	As on 31.12.2025
Application Sanctioned (Nos.)	187905
Amount Sanctioned (₹ in Cr.)	282



PM Viswakarma	As on 31.12.2025
Application Sanctioned (Nos.)	9902
Amount (₹ in Cr.)	81

Priority Sector Advances



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Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00%	75642	102173	54.03%
Agriculture	18.00%	34039	35624	18.84%
Small/Marginal Farmer	10.00%	18910	19659	10.40%
Weaker Section	12.00%	22692	28286	14.96%
Micro Under MSME	7.50%	14183	23063	12.20%
Non Corporate Farmers	14.00%	26475	31027	16.41%

ANBC - 189104 Cr

Financial Inclusion Growth



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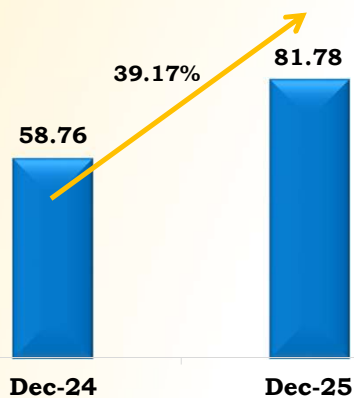
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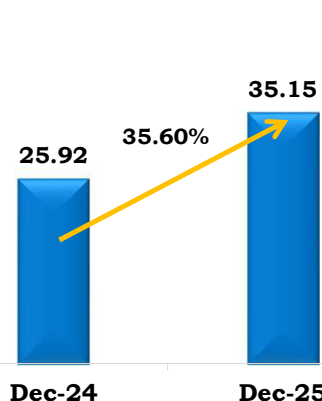
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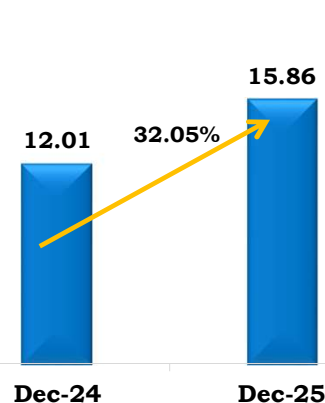
PMSBY (In Lakhs)



PMJJBY (In Lakhs)



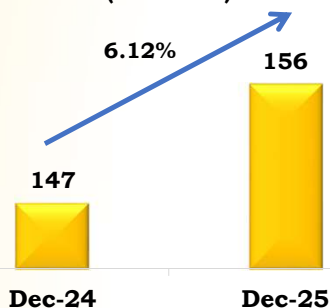
APY Accounts (In Lakhs)



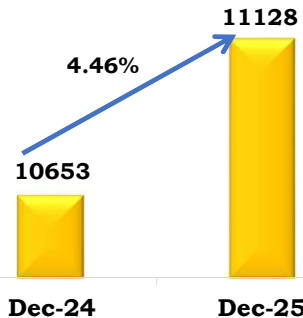
Dec 2025 Qtr

- 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 : 433675
- Financial Literacy Counselors : 9
- No. of Fin. Literacy Camps : 1436
- No. of beneficiaries of FLC : 49839

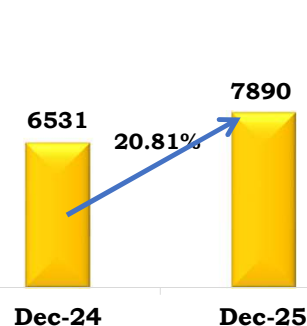
PMJDY Accounts (In Lakhs)



No of BC



Balance in PMJDY A/C



No of Claims Settled upto 31.12.2025 (since inception)

PMSBY	PMJJBY
2843	16823

Sectoral Credit-Advances (Dom.)



Sector (₹ in Cr.)	31.12.2024	% share to Total Advances	30.09.2025	% share to Total Advances	31.12.2025	% share to Total Advances
Infrastructure	15292	8.34	16924	8.30	16246	7.55
Of which						
<i>Power & Energy</i>	7520	4.10	7746	3.80	8405	3.90
<i>Port and Road Project</i>	6143	3.35	7774	3.81	6369	2.96
<i>Other infrastructure</i>	1790	0.98	1403	0.69	1473	0.68
Basic Metal	6873	3.75	8177	4.01	8608	4.00
Textiles	1476	0.80	1882	0.92	2104	0.98
Petroleum and Coal Products	1160	0.63	1382	0.68	81	0.04
All Engineering	1146	0.63	1190	0.58	1246	0.58
Food Processing	1539	0.84	1339	0.66	1564	0.73
Commercial Real Estate	1109	0.60	1766	0.87	1810	0.84
NBFC	24645	13.44	24764	12.15	27111	12.60
Other Industries	4935	2.69	5137	2.52	5641	2.62
Total Industries	58545	31.93	62561	30.70	64412	29.93

Standard NBFC Advances

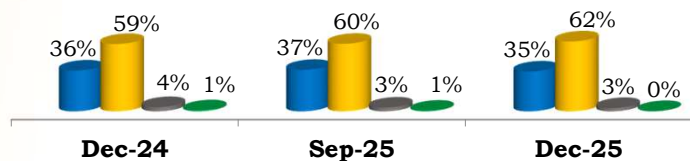


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Standard NBFC (₹ in Cr.)	31.12.2024			%	30.09.2025			%	31.12.2025			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4350	985	5335	19.46	3037	1021	4058	14.57	3034	1034	4068	13.44
NBFC - HFCs	4065	428	4493	16.39	4642	444	5086	18.26	4895	449	5344	17.66
NBFC - MFIs	1110	171	1281	4.67	508	71	579	2.08	368	72	440	1.48
NBFC - Others	15116	1190	16306	59.48	16552	1585	18137	65.10	18791	1604	20396	67.42
Total	24641	2774	27415	100	24739	3121	27860	100.00	27088	3159	30248	100.00

Rating of Standard NBFCs

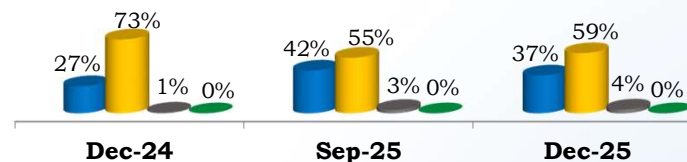
■ AAA ■ AA ■ A ■ BBB & below



Standard NBFCs (₹ in Cr.)	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	937	641	614
PSU	6079	5972	5782
Private Inst. (non-Bank)	20399	21247	23852
Total	27415	27860	30248

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Out of Std. NBFCs, HFCs (₹ in Cr.)	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	751	488	472
PSU	745	1913	1713
Private Inst. (non-Bank)	2997	2685	3158
Total	4493	5086	5344

Rating Mix (of advances above ₹25 Cr)



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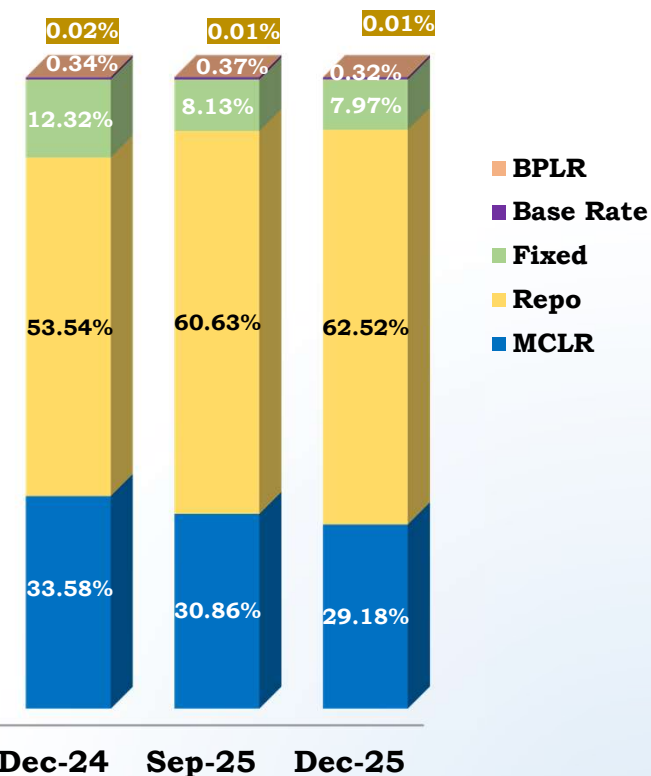
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Rating Grade (₹ in Cr)	Dec-24	% Share	Sep-25	% Share	Dec-25	% Share
AAA	27329	30.60	29643	31.09%	26381	27.82%
AA	27147	30.40	25858	27.12%	26912	28.38%
A	10685	11.96	15650	16.41%	15576	16.43%
BBB	4835	5.41	4091	4.29%	3994	4.21%
BBB & above	69996	78.38	75241	78.91%	72862	76.84%
Below BBB	2328	2.61	2340	2.45%	2262	2.39%
Total Rated	72324	80.99	77581	81.36%	75125	79.23%
Of Which						
a) PSU	27380	30.66	28211	29.59%	22617	23.85%
b) Others	44944	50.33	49370	51.78%	52508	55.38%
Total Unrated	16980	19.01	17772	18.64%	19693	20.77%
Of Which						
a) PSU with Govt. Guarantee	9525	10.67	6649	6.97%	7486	7.90%
b) PSU without Govt. Guarantee	1629	1.82	2958	3.10%	4391	4.63%
c) Others	5826	6.52	8165	8.56%	7816	8.24%
Total	89304	100.00	95353	100.00%	94818	100.00%

Advances(Dom) Mix of Benchmark



Investment Portfolio



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Sl.	Parameters (₹ in Cr)	Dec-24	Sep-25	Dec-25
1	Domestic Investment	91554	95113	95668
a	SLR	66911	70334	71275
	SLR as % to Domestic Investment	73.08%	73.95%	74.50%
b	Non SLR	24642	24779	24393
I	Held To Maturity (HTM)	67619	68479	69866
II	Available For Sale (AFS)	21169	23321	21793
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2513	3313	4009
III	Investment in Associates	253		
2	Modified Duration (AFS+HFT)	3.69	3.66	3.61
3	Overseas Investment	3187	3254	3381
4	Total Gross Investment (1+3)	94741	98367	99049
	HTM To Gross Domestic Investment (%)	73.86%	72.00%	73.03%
	Total SLR (%)	24.69%	23.95%	24.07%

Profitability



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₹ in (Cr)

Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		9 Month Ended		Growth	Financial Year
		Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y (%)	Dec-24	Dec-25	Y-O-Y(%)	24-25
1	Interest Income	6220	6537	6652	1.76	6.95	18323	19625	7.11	25067
2	Interest Expenses	3842	4004	4006	0.05	4.27	11391	12043	5.72	15437
3	Net Interest Income (1-2)	2378	2533	2646	4.46	11.27	6932	7582	9.38	9630
4	Non-Interest Income	1186	884	869	-1.70	-26.73	3014	2751	-8.73	4406
5	Operating income(3+4)	3564	3417	3515	2.87	-1.37	9946	10333	3.89	14036
6	Operating Expenses	1978	1804	1835	1.72	-7.23	5607	5477	-2.32	7999
i	Staff Expenses	1323	1214	1183	-2.55	-10.58	3835	3673	-4.22	5453
ii	Other Operating Expenses	655	590	652	10.51	-0.46	1772	1804	1.81	2546
7	Operating Profit (5-6)	1586	1613	1680	4.15	5.93	4339	4856	11.92	6037
8	Provisions	947	993	941	-5.24	-0.63	2546	2889	13.47	3592
9	Net Profit (7-8)	639	620	739	19.19	15.65	1793	1967	9.70	2445

Net Interest Income



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9 Month Ended		Growth	Financial Year
		Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y (%)	Dec-24	Dec-25	Y-O-Y(%)	24-25
1	Interest Income	6220	6537	6652	1.76	6.95	18323	19625	7.11	25067
a.	From Advances	4272	4626	4718	1.99	10.44	12369	13835	11.85	17117
b.	From Investments	1567	1615	1653	2.35	5.49	4745	4833	1.85	6347
c.	Others	381	296	281	-5.07	-26.25	1209	958	-20.79	1603
2	Interest Expended	3842	4004	4006	0.05	4.27	11391	12043	5.72	15437
a.	On Deposits	3281	3516	3533	0.47	7.67	9690	10521	8.57	13068
b.	On Borrowings	416	317	308	-2.79	-25.92	1301	1015	-21.96	1806
c.	Bonds & Others	145	171	165	-3.51	13.79	400	507	26.72	563
3	Net Interest Income (1-2)	2378	2533	2646	4.46	10.10	6932	7582	9.38	9630

Non Interest Income



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		9 Month Ended		Growth	FY
		Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y (%)	Dec-24	Dec-25	Y-O-Y(%)	24-25
1	Fee Based Income	331	414	430	3.86	29.91	993	1216	22.46	1382
a.	Charges & Commission from Advance	130	184	188	2.17	44.62	410	534	30.24	568
b.	Commission from Third Party Product	21	17	20	17.65	-4.76	43	48	11.63	64
c.	Charges & Commission from Others	180	213	222	4.23	23.33	540	634	17.41	750
2	Recovery in Written Off	710	366	326	-10.93	-54.08	1660	1117	-32.71	2624
3	Treasury Income	145	104	113	8.68	-22.05	361	417	15.42	400
4	Total (1+2+3)	1186	884	869	-1.70	-26.73	3014	2751	-8.73	4406

Operating Expenses



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		9 Month Ended		Growth	FY
		Dec-24	Sep-25	Dec-25	Q-Q (%)	Y-Y (%)	Dec-24	Dec-25	Y-O-Y(%)	24-25
1	Salary	918	904	905	0.11	-1.42	2681	2683	0.07	3739
2	Employee Benefits	405	310	278	-10.32	-31.36	1154	990	-14.21	1714
3	Total Staff Expenses (1+2)	1323	1214	1183	-2.55	-10.58	3835	3673	-4.22	5453
4	Rent, Taxes & Lighting	106	124	95	-23.56	-10.57	297	303	2.11	435
5	Printing & Stationery	13	10	10	5.26	-23.08	34	26	-24.83	45
6	Depreciation	81	88	103	17.47	27.62	233	262	12.51	312
7	IT Related Expenditure	89	78	128	64.10	43.82	222	254	14.41	437
8	Insurance	155	27	109	303.70	-29.68	317	288	-9.15	395
9	Others	211	264	207	-21.44	-1.90	669	671	0.30	922
10	Total Other Operating Expenses (4+5+6+7+8+9)	655	590	652	10.51	-0.46	1772	1804	1.81	2546
11	Total Operating Expenses (3+10)	1978	1804	1835	1.72	-7.23	5607	5477	-2.32	7999

Provision Details



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			9 Month Ended		FY
		Dec-24	Sep-25	Dec-25	Dec-24	Dec-25	24-25
1	NPA	263	405	279	1268	1146	1633
2	NPI	7	6	-15	8	-8	35
3	Standard Assets & others	320	177	261	265	591	535
4	Income Tax (Including DTA)	357	405	416	1005	1160	1389
	Total Provision (1+2+3+4)	947	993	941	2546	2889	3592

Key Financial Indicators



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

Particulars	Quarter Ended			9 Month Ended		FY
	Dec-24	Sep-25	Dec-25	Dec-24	Dec-25	24-25
Cost of Deposits (%)	4.90%	4.73%	4.66%	4.66%	4.75%	4.85%
Cost of Funds (%)	4.75%	4.57%	4.48%	4.75%	4.59%	4.78%
Cost to Income Ratio (%)	55.50%	52.79%	52.20%	56.38%	53.01%	56.99%
Yield on Advances Domestic (%)	9.06%	8.39%	8.44%	8.93%	8.54%	8.89%
Yield on Advances Global (%)	8.70%	8.06%	8.06%	8.61%	8.19%	8.55%
Yield on Investments Domestic (%)	6.79%	6.85%	6.88%	6.84%	6.85%	6.85%
Yield on Investments Global (%)	6.67%	6.71%	6.73%	6.74%	6.71%	6.74%
Net Interest Margin (NIM) Domestic (%)	3.38%	3.08%	3.27%	3.32%	3.23%	3.29%
Net Interest Margin (NIM) Global (%)	3.17%	2.90%	3.08%	3.12%	3.03%	3.08%
Return on Assets (RoA) Annualised(%)	0.79%	0.71%	0.83%	0.75%	0.75%	0.76%
Return on Equity (RoE) Annualised (%)	14.23%	10.96%	12.57%	13.79%	11.61%	13.09%
Earnings per Share (Not Annualised) (₹)	0.53	0.49	0.59	1.50	1.57	2.04
Book Value per Share (₹)	16.11	19.23	20.12	16.11	20.12	17.53
Business per Employee (₹ in Cr)	22.98	25.17	26.13	22.98	26.13	24.35
Business per Branch (₹ in Cr)	149.74	161.37	166.32	149.74	166.32	155.43

Key Financial Indicators (Qtr.)



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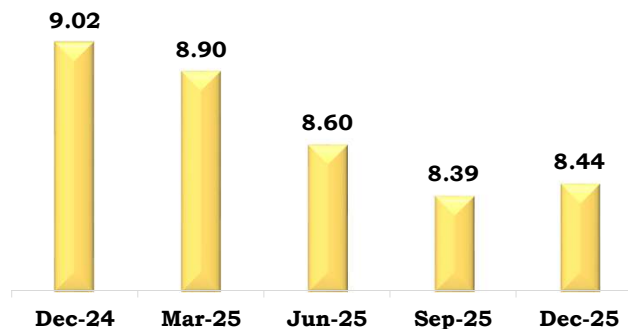
Products & Services

Awards & Accolades

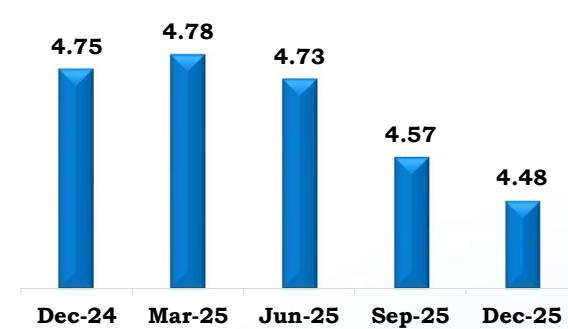
Yield on Advance Global (%)



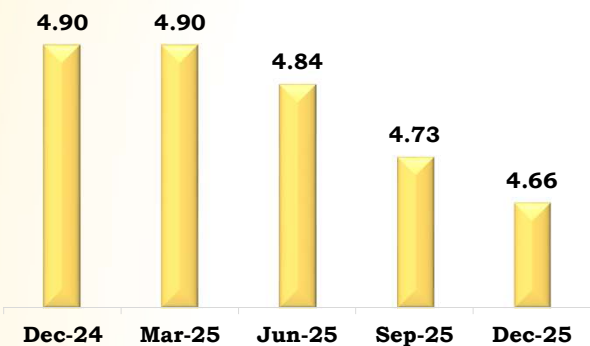
Yield on Advance Domestic (%)



Cost of Funds (%)



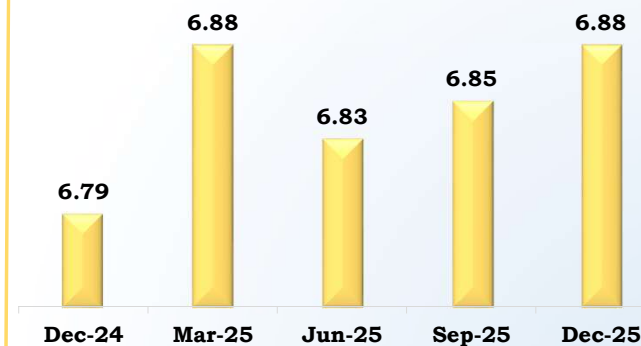
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



Key Financial Indicators (Qtr.)



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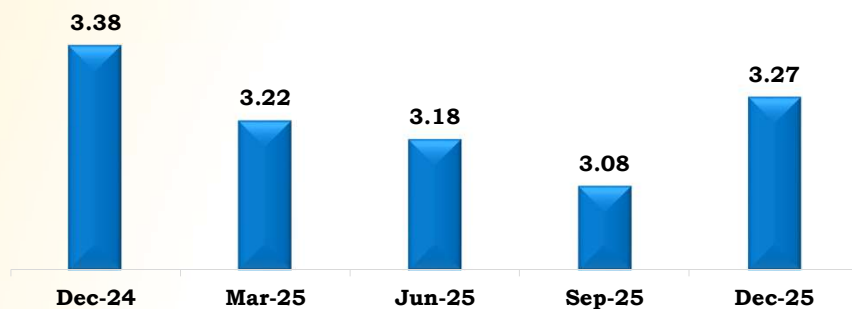
Digital Journey

ESG Initiatives

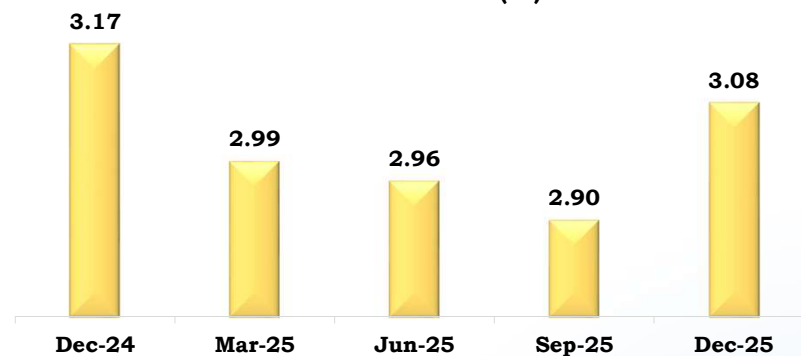
Products & Services

Awards & Accolades

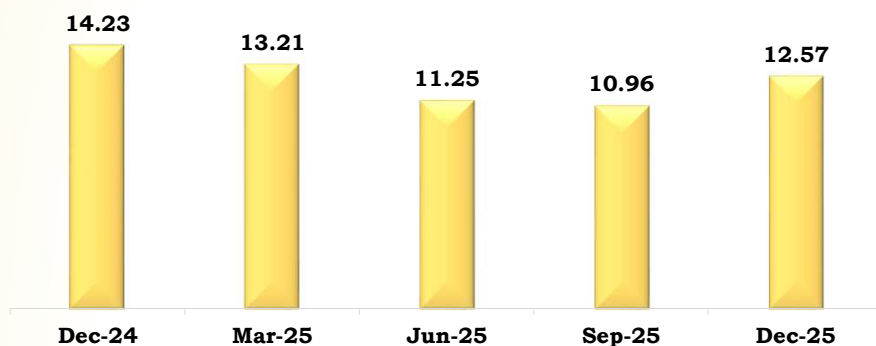
NIM Domestic (%)



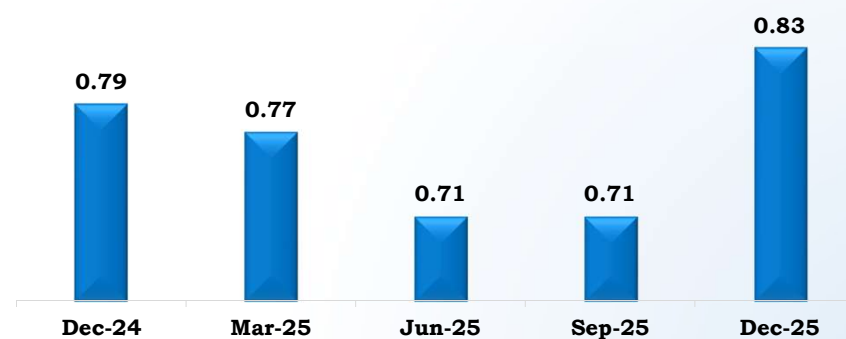
NIM Global (%)



Return on Equity (%)



Return on Asset (%)



Productivity Ratio



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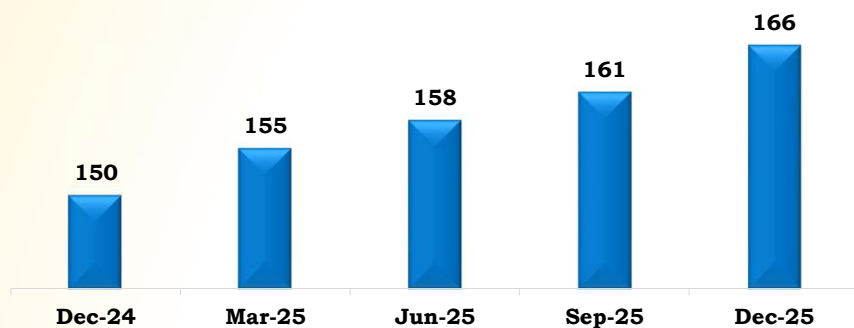
Digital Journey

ESG Initiatives

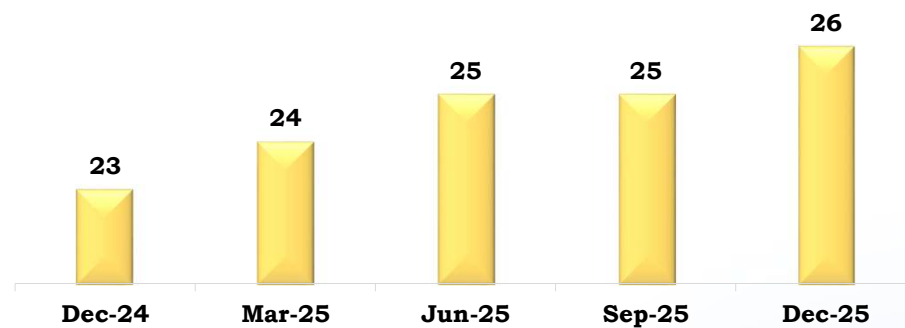
Products & Services

Awards & Accolades

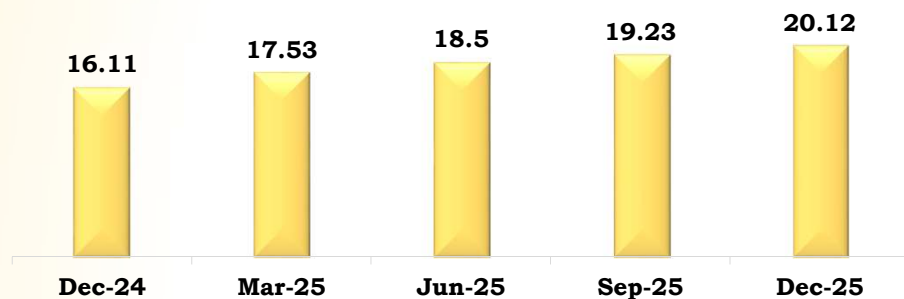
Business Per Branch (₹ in Cr.)



Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earnings Per Share (₹)



Balance Sheet



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₹ in (Cr)

CAPITAL & LIABILITIES (₹ in Cr.)	31.12.2024	30.09.2025	31.12.2025
Capital	11956	12540	12540
Reserves & Surplus	16679	19925	20642
Deposits	280256	305697	310086
Borrowings	30064	21474	25525
Other Liabilities & Provisions	7722	9840	9825
Total	346677	369476	378618
ASSETS (₹ in Cr.)	31.12.2024	30.09.2025	31.12.2025
Cash and Balances with RBI	11844	9725	9116
Balances with Banks and Money at Call and Short Notice	18456	18568	16327
Investments	94143	97765	98462
Advances	203847	225769	238579
Fixed Assets	3844	3927	4124
Other Assets	14543	13722	12010
Total	346677	369476	378618

Asset Quality



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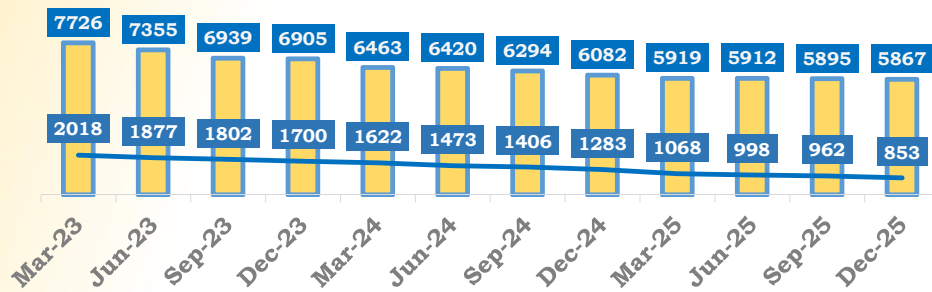
ESG Initiatives

Products & Services

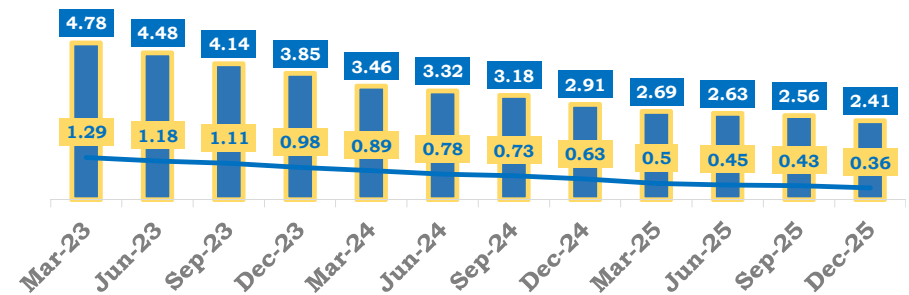
Awards & Accolades

Gross NPA Net NPA

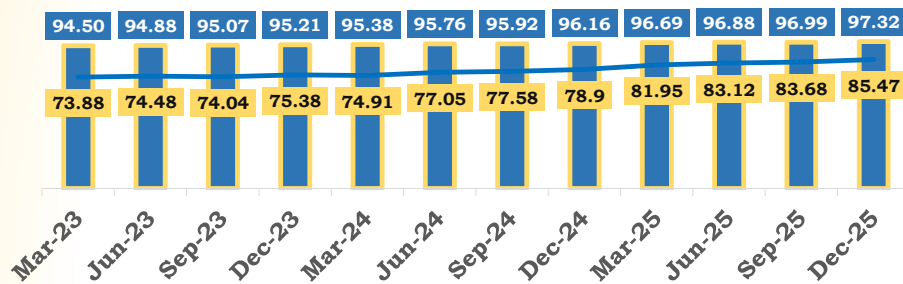
₹ in (Cr)



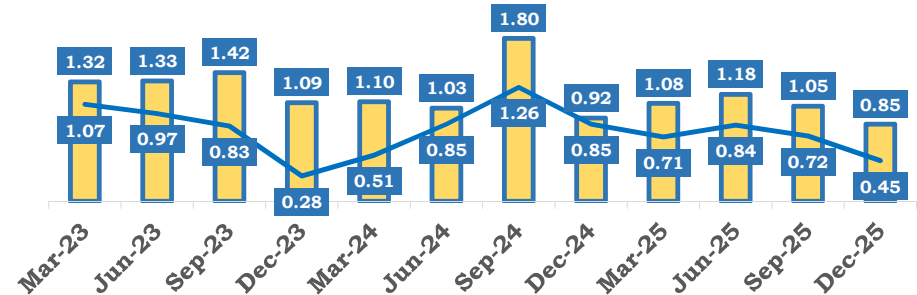
Gross NPA (%) Net NPA (%)



PCR (Incl. TWO) (%) PCR (Excl. TWO) (%)



Slippage Ratio (%) Credit Cost (%)



Asset Quality



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Item	Dec-24	Sep-25	Dec-25	FY 24-25
Gross NPA (₹ in Cr.)	6082	5895	5867	5919
Net NPA (₹ in Cr.)	1283	962	853	1068
Gross NPA (%)	2.91%	2.56%	2.41%	2.69%
Net NPA (%)	0.63%	0.43%	0.36%	0.50%
PCR % (Incl TWO)	96.16%	96.99%	97.32%	96.69%
PCR % (Excl TWO)	78.90%	83.68%	85.47%	81.95%
Slippage Ratio Annualised (%)	0.92%	1.05%	0.85%	
Slippage Ratio for the year (%)				0.92%
Credit Cost Annualised (%)	0.53%	0.72%	0.45%	
Credit Cost for the year (%)				0.87%

₹ in (Cr)

Asset Classification

Item	Dec-24	%	Sep-25	%	Dec-25	%
Standard	202573	97.09	224807	97.44	237727	97.59%
Sub-standard	1404	0.67	1375	0.6	1357	0.56%
Doubtful	3362	1.61	3113	1.35	3067	1.26%
Loss	1315	0.63	1407	0.61	1443	0.59%
Total Advance	208655	100	230702	100	243594	100.00%

Movement of NPA



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₹ in (Cr)

Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended
		Dec-24	Sep-25	Dec-25	Mar-25
1	Opening Balance	6294	5912	5895	6463
	Less				
2	Total Reduction	630	645	480	2793
	of which				
	Cash Recovery + Upgradation	309	273	284	1227
3	Fresh Addition	417	629	452	2249
(a)	Fresh Slippage	406	614	440	2198
(b)	Addition to Old NPA	11	15	12	51
4	Net Increase/(Decrease) (3-2)	-212	-17	-28	-544
5	Closing Balance (1-2+3)	6082	5895	5867	5919
6	Recovery in Written off + RI	755	519	383	3202
7	Total Recovery + Upgradation	1064	792	667	4429

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Dec-24	Sep-25	Dec-25
Retail	108	120	122
Agriculture	87	238	105
MSME	172	211	192
RAM	367	569	419
Corporate & Others	39	45	21
Addition to existing NPA	12	15	12
Total	418	629	452

Segment NPA



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₹ in (Cr)

Sl.	Sector	31.12.2024			30.09.2025			31.12.2025		
No		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	50055	369	0.74	58987	426	0.72	64159	470	0.73
	<i>Of which</i>									
a.	Home Loan	26631	259	0.97	30235	277	0.92	31634	297	0.94
b.	Education Loan	1012	19	1.91	1090	17	1.56	1106	19	1.72
c.	Vehicle Loan	4131	31	0.76	6014	40	0.66	7167	44	0.61
d.	Personal loan	2189	11	0.50	2613	22	0.84	2676	31	1.16
2	Agriculture	28033	3280	11.70	31650	3421	10.81	34954	3428	9.81
3	MSME	36262	2096	5.78	42309	1957	4.63	44806	1881	4.20
4	Corporate	69010	337	0.49	70851	91	0.13	71325	88	0.12
5	Total (1 to 4)	183360	6082	3.32	203797	5895	2.89	215244	5867	2.73
6	Overseas	25295	0	0.00	26905	0	0.00	28350	0	0.00
7	Total	208655	6082	2.91	230702	5895	2.56	243594	5867	2.41

SMA Advances (1 Cr & above)



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₹ in (Cr)

SMA Position of the Bank (1 cr and above)

Parameters	31.12.2024		30.09.2025		31.12.2025	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	768	0.37%	810	0.35%	747	0.31%
SMA 1	280	0.13%	326	0.14%	260	0.11%
SMA 2	420	0.20%	654	0.28%	598	0.24%
Total	1468	0.70%	1790	0.77%	1605	0.66%

Sector/SMA	31.12.2024				30.09.2025				31.12.2025			
(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	140	52	75	267	228	44	77	349	108	53	70	231
Agriculture	91	40	44	175	80	30	44	154	214	19	47	281
MSME	220	109	154	483	384	156	185	725	229	188	165	582
Corporate & Others	318	79	146	543	119	95	348	562	196	0	316	511
Total	769	280	419	1468	811	325	654	1790	747	260	598	1605

Restructured Advances



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Restructured Standard Advance

Parameters	Dec-24	Sep-25	Dec-25
Retail	769	698	703
Agriculture	64	83	79
MSME	1033	616	586
Corporate	840	104	76
Total	2706	1501	1444
% of Total Advance	1.29%	0.65%	0.59%

₹ in (Cr)

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Dec-24	Sep-25	Dec-25
MSME	631	504	457
Personal	768	688	661
Corporate	181	0	0
Others	105	91	82
Total	1685	1283	1200

NCLT

Dec-2025 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	240	265
Loan Outstanding	1352	2641	12927	16920
Total Provisions Held	1352	2641	12927	16920
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Dec-24		Sep-25		Dec-25	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	7	151	5	104	4	11
Under Liquidation	13	13	8	5	12	77
Total	20	164	13	109	16	88

Resolved Through NARCL in Dec-25 Qtr. (Cr)

No of Accounts	Amount
1	30

Capital Adequacy



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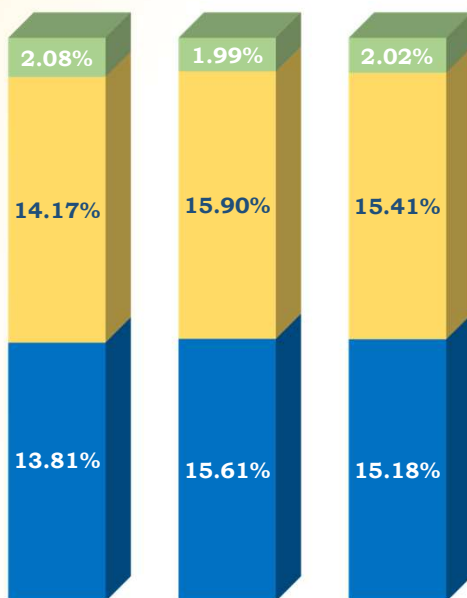
Awards & Accolades

CRAR

16.25

17.89

17.43



■ Tier-II

■ Tier-I

■ CET-I

Dec-24

Sep-25

Dec-25

Particulars (₹ in Cr)	Dec-24	Sep-25	Dec-25
Credit RWA	117069	130308	137414
Market RWA	2491	2772	3271
Operational RWA	19191	21811	21811
Total RWA	138751	154891	162496
Advances	208655	230702	243594
Credit RWA to Advance (%)	56.11	56.48	56.41

Particulars (₹ in Cr)	Dec-24	Sep-25	Sep-25
CET1 Capital	19159	24182	24663
Tier I Capital	19659	24634	25041
Tier II Capital	2892	3080	3280
Total Capital	22551	27714	28321

Share Holding & Ratings



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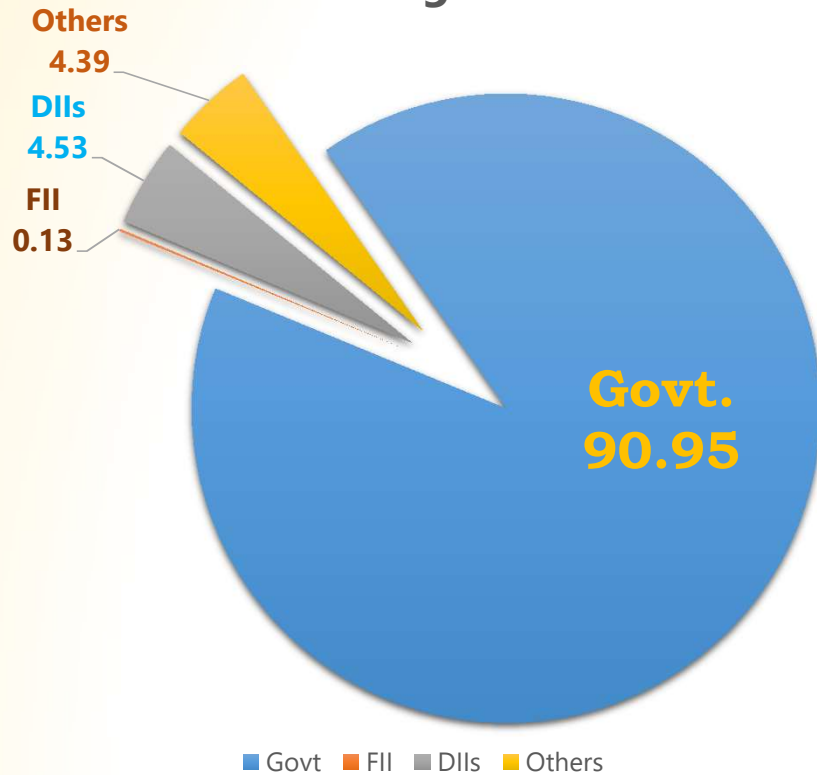
Digital Journey

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Share Holding Pattern 31.12.2025



Govt FII DIs Others

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	-

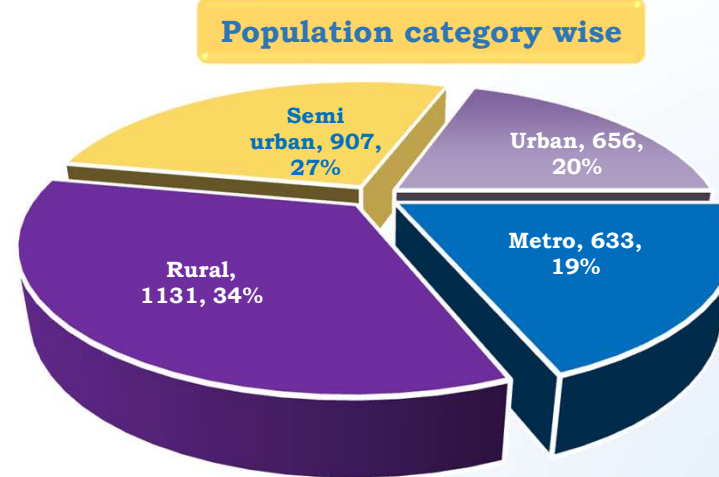
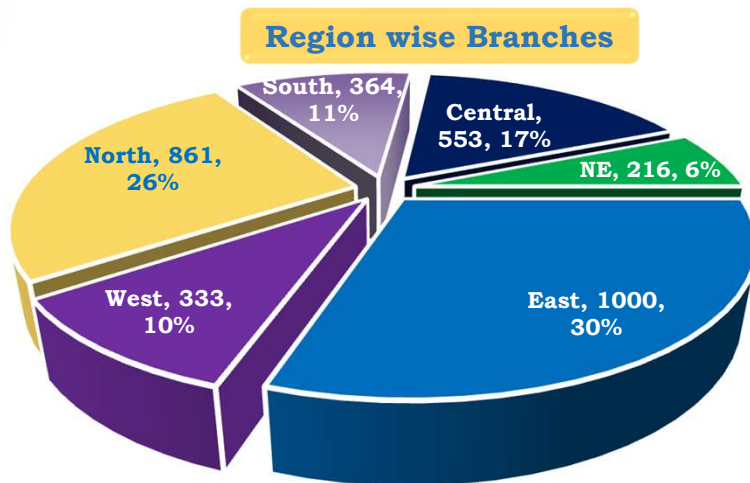
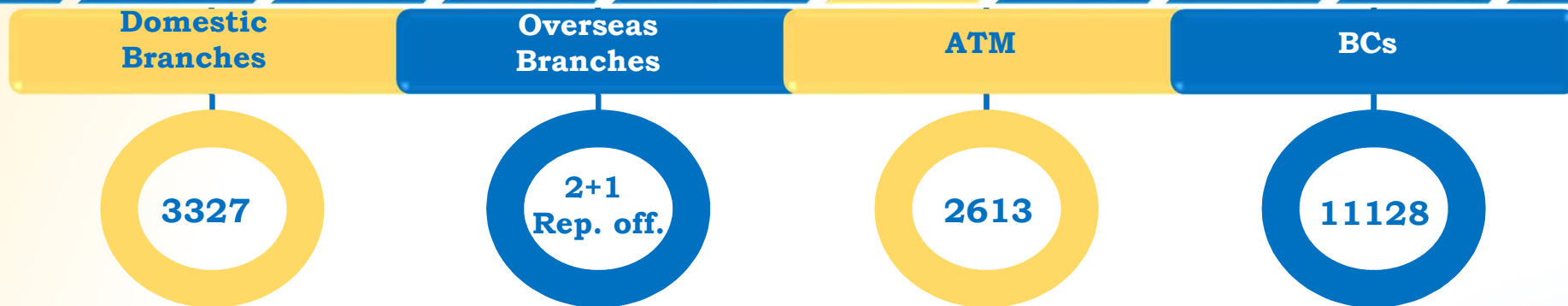
Certificate of Deposit

CRISIL Rating	A1+
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Long-term Issuer Rating

India Ratings	AA/Stable
Infomerics Ratings	AA/Positive

Our Presence



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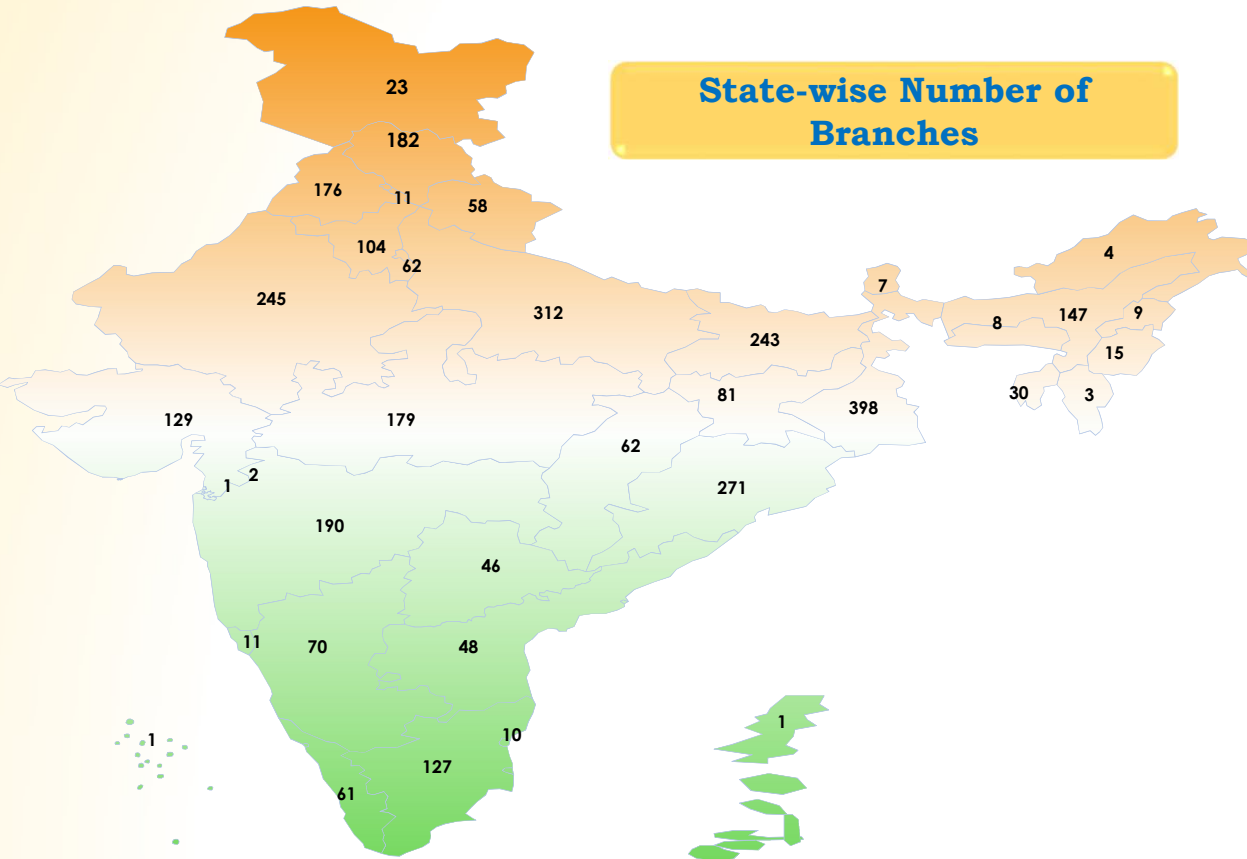
Digital Journey

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State-wise Number of Branches



Loan Processing offices

Retail Loan Hubs	50
SME & Agri Hubs	49
Integrated Hubs	12

Specialised Domestic Branches

Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	7

Employee Profile

Total No.of Employees	21150
Women Employees (%)	30
Average Age of Employees	39
Employees below 40Yrs age (%)	68

Increasing Digital Adoption



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15900 cr+
Digital Business



SB A/c opened digitally

33% >> 57% >> 61%



FD A/c opened digitally

25% >> 43% >> 50%



TD A/c opened digitally

12% >> 44% >> 55%



Loan against TD Opened digitally

10% >> 18% >> 53%



UPI Transaction Volume [Remitter] (in cr)

65 >> 84 >> 90

4x

YoY Growth in Digital Advances

33x

YoY Growth in Digital Renewals

127%

YoY Growth in Digital Account Opening

3.2x

YoY Growth in Digital Agri-MSME Sanctions

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

Digital Performance & Transactions

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

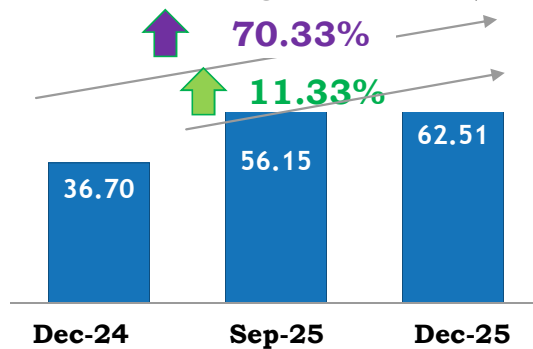
Business Network

Digital Journey

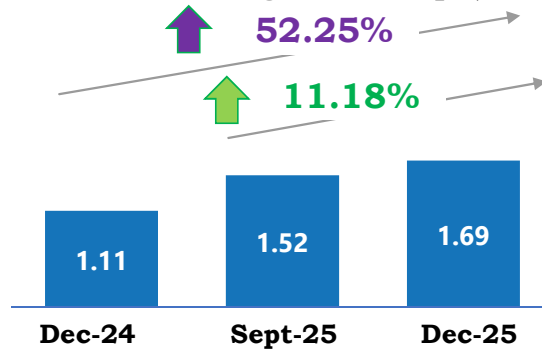
ESG Initiatives

Products & Services

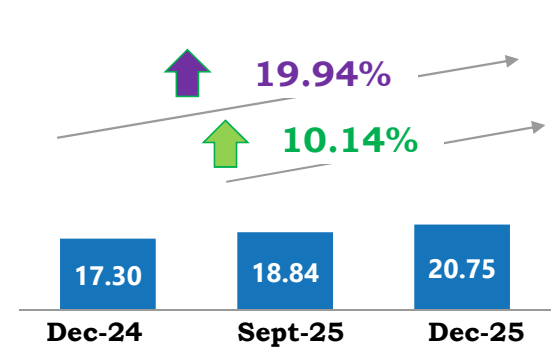
Active M-Banking Users-Retail (Lakhs)



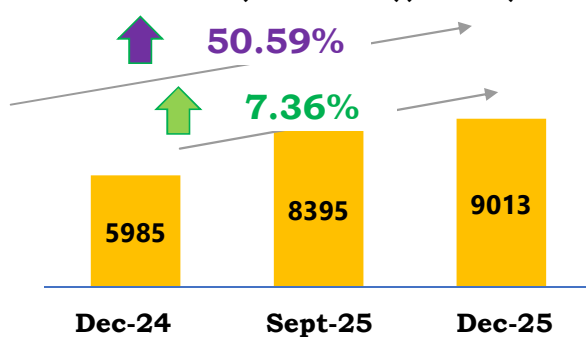
Active M-Banking Users-Corp. (Lakhs)



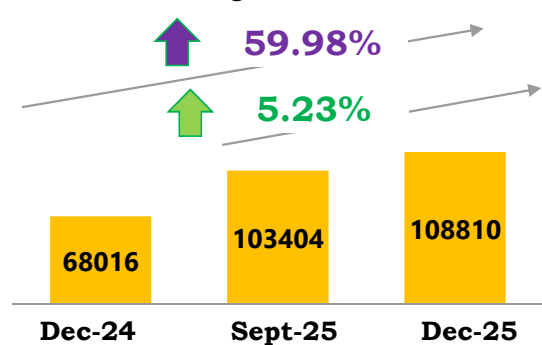
Internet Banking Users (Lakhs)



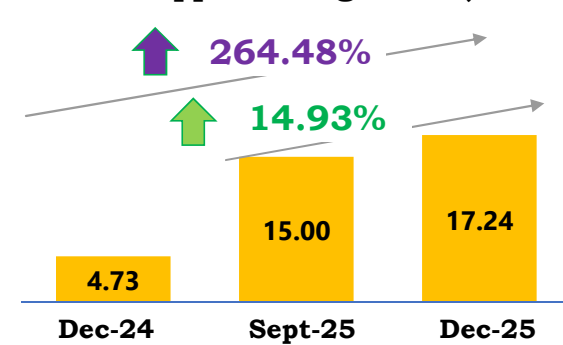
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



Digital Business Performance



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

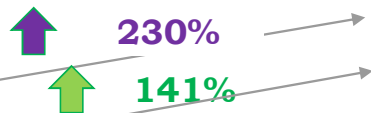
Digital Journey

ESG Initiatives

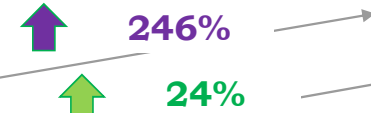
Products & Services



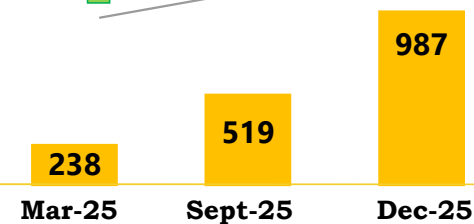
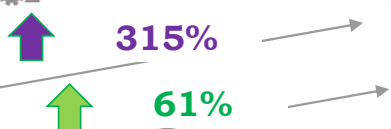
Retail Assets (in crs)



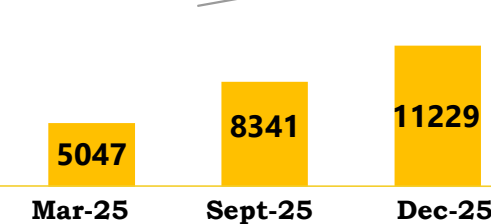
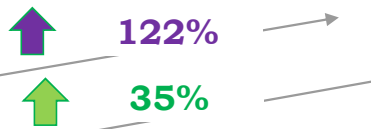
Agri Assets (in crs)



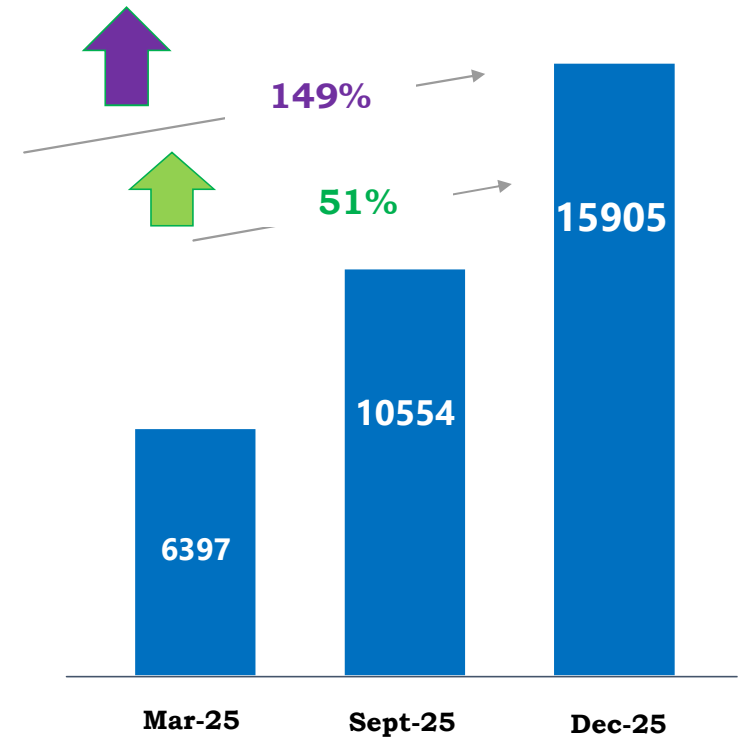
MSME Assets (in crs)



Deposits (in crs)



Total Digital Business Growth (in crs)



New Initiatives in IT Department

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Best rated PSB Mobile Banking



Rating: 4.8/5

Enhancements in IT

- Implementation of Comprehensive & Integrated Global Treasury Management Solution (CIGTMS)
- Consolidation of Disaster Recovery Data Centers.
- UCO e-Sahayak: In house developed mobile application used to enhance operational efficiency.



Initiatives on ADC Channels

- Braille enabled Debit Card for Visually Impaired persons
- UPI PIN set through Aadhaar Face-Authourisation
- UPI Payment through Bio-Authourisation
- UPI pre-login Scan and Pay
- Online Request for Cash Deposit
- Branch Visit Slot Booking

End to End Digital STP Journeys

- Strengthened Digital offerings by scaling Up to 30 digital End to End STP and liability journeys, driving efficiency and customer Satisfaction
- Integration with ULI for End-to-end digital journeys:

WhatsApp Banking Initiatives

- CC Renewal
- Availability expanded to 8 regional languages(besides English and Hindi)- Gujarati, Kannada, Konkani, Malayalam, Tamil, Bengali, Odia and Assamese

Central Bank Digital Currency (CBDC) Initiatives

- CBDC-UPI Interoperability

Social Media Presence



Major Highlights

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Business Network

Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

@official.ucobank

86K



@official.ucobank

140K



@uco-bank

109K



WhatsApp Banking
Say Hi to
8334001234

@UCOBankOfficial

53K



@uco-bank

27K

Major Highlights

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Awards & Accolades



Environmental

- ◆ Mobilised Green deposit of Rs 190Cr till Dec 25.
- ◆ Bank Exposure under Renewable energy is Rs3048 Cr as on 31.12.2025.
- ◆ Schematic Green loan by UCO Bank
 - ✓ PM SURYODAYA – 115 Cr
 - ✓ PM SURYAGHAR – 129 Cr
 - ✓ PM KUSUM – 372 Cr



ESG



Social

- ◆ More than 1470533 persons were educated through 44897 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank till 31.12.2025.
- ◆ More than 17162 candidates were trained through 568 training programs conducted by the 28 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states till 31.12.2025.
- ◆ Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 31.12.25 are as under :
 - ✓ PMSBY – 81.78lakhs
 - ✓ PMJJBY – 35.15lakhs
 - ✓ APY – 15.86lakhs



Governance

- ◆ Board-level governance through dedicated committees overseeing Risk, Audit, IT, HR and CSR.
- ◆ Compliance Manager Tool enabling streamlined compliance monitoring and oversight.
- ◆ Transparent customer protection framework through disclosed Grievance Redressal Policy, Citizen Charter and Internal Ombudsman Scheme.
- ◆ Technology-enabled customer grievance redressal system for faster and timely resolution.

Product & Services



Major Highlights

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Awards & Accolades

UCO Unique Savings Deposit Product
EXCLUSIVE BANKING FOR THE EXCLUSIVE YOU

BENEFITS

- Free 50 leaves cheque book
- Personalised Rupay Platinum Debit Card
- Personal Accident Cover of Rs. 2 Lakhs
- Locker and Key FoB

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UCO ARHATIYAS LOAN
Empowering Commission Agents & Arhatiyas to connect harvests to markets!

Quick & Simple Loan Process

Competitive Interest Rates*

For more details visit nearest UCO Bank Branch

Attractive Scheme Features

*T&C Apply

UCO Suvidha Salary Account
For confirmed salaried employees of Govt./Pvt. Sector

Free Rupay Select Debit Card/Visa Signature and Visa Platinum Cards

Get Overdraft facility up to **Rs. 3 Lakhs***

Group Personal Accident Insurance & Air Accidental Insurance up to **Rs. 1 Crore***

Facilities

- 100% discount on processing fees for availing Home Loan & Car Loan*
- 25% discount in locker rent to account holders for first year only*
- Overdraft/Loan facility as per eligibility with regards to the category of the salary account*
- Free online fund transfer (mBanking, e-Banking and SMS)

*T&C Apply

UCO BUSINESS PLUS
(Current Account)
Designed for Business Growth

BENEFITS

- Accidental Insurance cover upto Rs. 10 Lakhs
- One POS
- IMPS Rs. 2 Lakh per day
- Demat Account (Linked with M-banking)
- Rupay Platinum Personalised Debit Card
- Online Tax Payment and many more

- HHO (Sweep in & Sweep out facility available for period of 7 days to 360 days)
- No cash handling charges upto **Rs. 50 Lakh per month** at Base Branch and upto Rs. 1 Lakh per day at Non Base Branch
- Get **heavy concession** on processing charges of Retail Loan, Locker Rent and NEFT/RTGS

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Awards & Accolades

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

UCO-Bank leadership at Global Fintech Fest (GFF) witnessing the next leap in UPI innovation!



UCO Bank participated in the Global Fintech Fest (GFF) 2025 where digital banking ecosystem witnessed the launch of UPI Innovation by NPCI



UCO Bank showcased its Offline CBDC feature in the UCO Digital Rupee Wallet at the RBI Pavilion, as part of the RBI's CBDC Retail Pilot—enabling digital payments even without internet connectivity.

IBA 21st Annual Banking Technology Awards



Best Digital Financial inclusion winner

Best technology bank (Special mention)

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