



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/166/2025-26

Date: 17.10.2025

National Stock Exchange of India Ltd.

"Exchange Plaza"

Plot no. C/1, G Block

Bandra-Kurla Complex, Bandra (E)

Mumbai – 400 051

NSE Scrip Symbol: UCOBANK

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street, Fort,

Mumbai – 400 001

BSE Scrip Code: 532505

Madam/ Dear Sir,

Sub : Outcome of Board Meeting of the Bank held on 17th October 2025

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 17th October 2025, inter alia, considered and approved the Unaudited (Reviewed) Financial Results of the Bank for the second quarter and half year ended ended 30th September 2025 and the copy of the same is enclosed.

The board meeting commenced at 12:00 PM and concluded at 01:15 PM. The submission may please be taken on record in terms of Regulations 30, 33, 52, and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Further, we enclose the following :-

- (i) Security Coverage Certificate as on 30th September 2025 for unsecured listed debt securities of the bank. [Reg 54 of SEBI LODR]
- (ii) Statement of utilization and deviation/deviation in utilisation of issue proceeds.[Reg 32(1) and Reg 52(7)/(7A) of SEBI LODR]
- (iii) Declaration of Unmodified Opinion.

The Financial results will be made available on the Bank's Website under the following link : <https://uco.bank.in/financial-results>

Yours sincerely,

For UCO Bank

Vikash
Digitally signed
by Vikash Gupta
Date: 2025.10.17
13:14:11 +05'30'

Gupta

(Vikash Gupta)

Company Secretary

Encl – As stated



UCO BANK

Head Office : 10, B.T.M.Sarani, Kolkata - 700 001

Website : www.uco.bank.in

REVIEWED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30th SEPTEMBER, 2025

SL	Particulars	Quarter Ended			Half Year Ended		(₹ in Lakh)
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	653717	643601	607836	1297318	1210235	2506690
	(a) Interest / discount on advances / bills	462612	449089	413796	911701	809651	1711709
	(b) Income on investments	161518	156461	159238	317979	317768	634674
	(c) Interest on balances with RBI & other inter-bank funds	27309	35678	34802	62987	77304	150205
	(d) Others	2278	2373	0	4651	5512	10102
2	Other Income	88422	99720	99307	188142	182850	440663
3	Total Income (1+2)	742139	743321	707143	1485460	1393085	2947353
4	Interest Expended	400445	403278	377802	803723	754845	1543683
5	Operating Expenses (i) + (ii)	180374	183817	186181	364191	362957	799941
	(i) Employees Cost	121403	127635	130445	249038	251257	545311
	(ii) Other Operating Expenses	58971	56182	55736	115153	111700	254630
6	Total Expenditure (4+5) (excluding Provisions and Contingencies)	580819	587095	563983	1167914	1117802	2343624
7	Operating Profit (Before Provisions and Contingencies) (3-6)	161320	156226	143160	317546	275283	603729
8	Provisions (other than current tax) and Contingencies (Net)	58814	61606	49284	120420	95160	220374
	of which provisions for Non Performing Assets	40485	46267	60917	86752	100575	163282
9	Exceptional Items	0	0	0	0	0	0
10	Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)	102506	94620	93876	197126	180123	383355
11	Provision for Taxes	40530	33876	33602	74406	64753	138859
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	61976	60744	60274	122720	115370	244496
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit(+)/Loss (-) for the period (12-13)	61976	60744	60274	122720	115370	244496
15	Paid-up Equity Share Capital (Face Value ₹ 10/- each)	1253956	1253956	1195596	1253956	1195596	1253956
16	Reserves excluding Revaluation Reserves (as shown in the Balance Sheet of previous year)	1541844	1541844	1240327	1541844	1240327	1541844
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	90.95%	90.95%	95.39%	90.95%	95.39%	90.95%
	(ii) Capital Adequacy Ratio: Basel-III	17.89%	18.39%	16.84%	17.89%	16.84%	18.49%
	(a) Common Equity Tier-I Ratio	15.61%	16.05%	14.22%	15.61%	14.22%	16.03%
	(b) Additional Tier-I Ratio	0.29%	0.30%	0.38%	0.29%	0.38%	0.34%
	(iii) Earning Per Share (EPS) (in ₹) (Not Annualised)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year.	0.49	0.48	0.50	0.98	0.96	2.04
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.49	0.48	0.50	0.98	0.96	2.04
	(iv) NPA Ratios						
	a) Amount of Gross NPA	589472	591152	629386	589472	629386	591854
	b) Amount of Net NPA	96194	99760	140644	96194	140644	106831
	c) % of Gross NPA	2.56%	2.63%	3.18%	2.56%	3.18%	2.69%
	d) % of Net NPA	0.43%	0.45%	0.73%	0.43%	0.73%	0.50%
	(v) Debt Equity Ratio	0.66	0.83	0.77	0.66	0.77	0.93
	(vi) Net Worth	2301266	2222207	1751785	2301266	1751785	2110741
	(vii) Total Debt to Total Assets	0.06	0.07	0.07	0.06	0.07	0.08
	(viii) Return on Assets (Annualised) (%)	0.71%	0.71%	0.75%	0.71%	0.73%	0.76%
	(ix) Capital Redemption Reserve / Debenture Redemption Reserve						
	(x) Outstanding Redeemable Preference Shares						
	(xi) Debt Service Coverage Ratio						
	(xii) Interest Service Coverage Ratio						
	(xiii) Operating Margin (%) (Operating Profit/Total Income)	21.74%	21.02%	20.24%	21.38%	19.76%	20.48%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	8.35%	8.17%	8.52%	8.26%	8.28%	8.30%

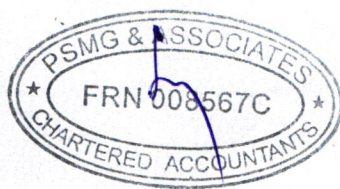


REVIEWED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30th SEPTEMBER, 2025

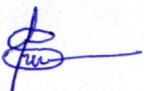
PART : A BUSINESS SEGMENTS							
Sl. No.	Particulars	(₹ in Lakh)					
		Quarter Ended			Half Year Ended		Year Ended
		30.09.2025 (Reviewed)	30.06.2025 (Reviewed)	30.09.2024 (Reviewed)	30.09.2025 (Reviewed)	30.09.2024 (Reviewed)	31.03.2025 (Audited)
1	Segment Revenue						
	i) Treasury Operations	203568	214396	209239	417964	422037	829418
	ii) Corporate Banking Operations	259498	278660	233456	538158	466851	1130648
	iii) Retail Banking Operations	278585	245679	264078	524264	499553	981660
	*a) Digital Banking	3	3	3	6	6	17
	b) Other Retail Banking	278582	245676	264075	524258	499547	981643
	iv) Other Banking Operations	489	4586	369	5075	4644	5628
	Total Revenue	742140	743321	707142	1485461	1393085	2947354
2	Segment Results						
	i) Treasury Operations	45242	48494	40761	93736	81363	179473
	ii) Corporate Banking Operations	27978	21808	24229	49786	44821	103576
	iii) Retail Banking Operations	28798	19732	28517	48530	49295	94681
	*a) Digital Banking	-61	-55	-41	-116	-82	-261
	b) Other Retail Banking	28859	19787	28558	48646	49377	94942
	iv) Other Banking Operations	489	4586	369	5075	4644	5628
	Total	102507	94620	93876	197127	180123	383358
	Less: Unallocated Expenses	0	0	0	0	0	0
	Profit Before Tax	102507	94620	93876	197127	180123	383358
	Provision for Tax	40530	33876	33602	74406	64753	138859
	Net Profit	61977	60744	60274	122721	115370	244499
3	Segment Assets						
	i) Treasury Operations	13063941	13211148	12570843	13063941	12570843	13502642
	ii) Corporate Banking Operations	12074971	12402954	10002653	12074971	10002653	12181513
	iii) Retail Banking Operations	11762478	10910601	10671662	11762478	10671662	10519946
	*a) Digital Banking	110	101	100	110	100	95
	b) Other Retail Banking	11762368	10910500	10671562	11762368	10671562	10519851
	iv) Other Banking Operations	46139	45726	35655	46139	35655	44007
	Total Assets	36947529	36570429	33280813	36947529	33280813	36248108
4	Segment Liabilities						
	i) Treasury Operations	10939815	10824364	10693538	10939815	10693538	10983563
	ii) Corporate Banking Operations	13174329	13697065	10928182	13174329	10928182	13556855
	iii) Retail Banking Operations	12833385	12049000	11659093	12833385	11659093	11707690
	*a) Digital Banking	1925	1788	1464	1925	1464	1628
	b) Other Retail Banking	12831460	12047212	11657629	12831460	11657629	11706062
	iv) Other Banking Operations	0	0	0	0	0	0
	Total Liabilities	36947529	36570429	33280813	36947529	33280813	36248108
5	Capital Employed						
	i) Treasury Operations	594760	604392	589632	594760	589632	618504
	ii) Corporate Banking Operations	1343250	1376969	1076499	1343250	1076499	1331822
	iii) Retail Banking Operations	1308487	1211289	1148499	1308487	1148499	1150161
	iv) Other Banking Operations	0	0	0	0	0	0
	Total Capital Employed	3246497	3192649	2814630	3246497	2814630	3100488

*The Bank has disclosed digital banking as a sub segment of the retail banking segment as required by RBI guidelines.

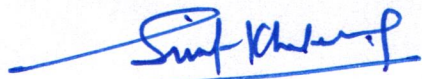
PART : B GEOGRAPHICAL SEGMENTS						
Particulars	(₹ in Lakh)					
	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025 (Reviewed)	30.06.2025 (Reviewed)	30.09.2024 (Reviewed)	30.09.2025 (Reviewed)	30.09.2024 (Reviewed)	31.03.2025 (Audited)
Domestic						
i) Revenue	696856	695725	656813	1392581	1293022	2753780
ii) Assets	35243950	34581632	30455824	35243950	30455824	33325325
International						
i) Revenue	45283	47596	50331	92879	100063	193575
ii) Assets	1703579	1988797	2824988	1703579	2824988	2922783
Global						
i) Revenue	742140	743321	707143	1485460	1393086	2947355
ii) Assets	36947529	36570429	33280813	36947529	33280813	36248108



UNAUDITED STATEMENT OF ASSETS AND LIABILITIES		(₹ in Lakh)		
Particulars	As on 30.09.2025 (Reviewed)	As on 31.03.2025 (Audited)	As on 30.09.2024 (Reviewed)	
Capital & Liabilities				
Capital	12539 56	12539 56	11955 96	
Reserves & Surplus	19925 41	18465 32	16190 34	
Deposits	305696 57	293542 18	275776 89	
Borrowings	21473 82	28687 49	21727 14	
Other Liabilities & Provisions	9839 93	9246 54	7157 80	
Total	369475 29	362481 08	332808 13	
Assets				
Cash and Balance with RBI	9724 92	10358 92	10305 93	
Balance with Banks and Money at call and Short Notice	18568 17	25768 00	16065 03	
Investments	97764 72	94272 49	93691 24	
Advances	225768 73	215134 58	193030 18	
Fixed Assets	3926 89	3851 95	3824 70	
Other Assets	13721 86	13095 15	15891 05	
Total	369475 29	362481 08	332808 13	


SHELESH NAVLAKHA
Asst. General Manager

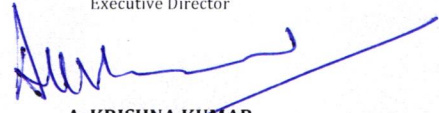



SUMIT KHANDEWAL
General Manager & CFO

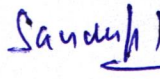

VIJAYKUMAR NIVRUTTI KAMBLE
Executive Director


RAJENDRA KUMAR SABOO
Executive Director


ASHWANI KUMAR
Managing Director & CEO


A. KRISHNA KUMAR
Chairman

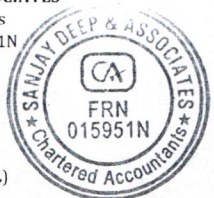
For P S M G & ASSOCIATES
Chartered Accountants
Registration No. 008567C


(CA SANDEEP JAIN)
Partner
Membership No. 077281

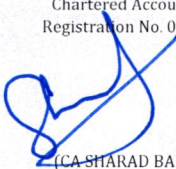


For SANJAY DEEP & ASSOCIATES
Chartered Accountants
Registration No. 015951N


(CA NAKUL MITTAL)
Partner
Membership No. 521742



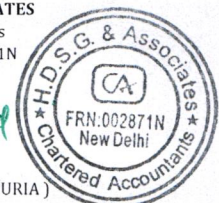
For P V A R & ASSOCIATES
Chartered Accountants
Registration No. 005223C


(CA SHARAD BANSAL)
Partner
Membership No. 423507



For H D S G & ASSOCIATES
Chartered Accountants
Registration No. 002871N


(CA VINOD KUMAR FATEHPURIA)
Partner
Membership No. 098709



Kolkata, 17th October, 2025



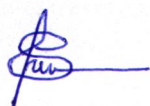
CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025

Amount in Rs. Lakh

	PARTICULARS	HY Ended 30.09.2025	HY Ended 30.09.2024
A.	Cash Flow from Operating Activities :		
	Net Profit before taxes	197127	180122
	Adjustments for :		
	Depreciation on fixed assets	15877	15114
	Provision on Non Performing investments	713	121
	Provision for non-performing assets	86752	100575
	Provision for Diminution in Fair Value	0	0
	Provision for Standard Assets	8535	6161
	Provision for other items	24420	(116 97)
	(Profit)/Loss on sale of fixed assets	(13)	(16)
	Interest paid on Basel III Tier II debt (treated separately)	6985	6972
	Interest paid on AT-1 debt (treated separately)	2382	2382
	Interest paid on Refinance (treated separately)	19009	4724
	Dividend received from subsidiaries/others (treated separately)	(3 40)	(1 76)
	Sub-total	3614 47	3042 82
	Less: Direct Tax Paid		
		3614 47	3042 82
	Adjustments for :		
	(Increase)/Decrease in investments	(3499 36)	(788 06)
	(Increase)/Decrease in advances	(11501 67)	(12014 07)
	(Increase)/Decrease in other assets	(1346 07)	(561 54)
	Increase/(Decrease) in borrowings	(6977 27)	(4289 72)
	Increase/(Decrease) in deposits	1215439	1264712
	Increase/(Decrease) in other liabilities & provisions	23916	(678 98)
	Net Cash Flow from Operating Activities (A)	(7316 35)	(2642 43)
B.	Cash Flow from Investing Activities :		
	Purchase of fixed assets	(173 84)	(153 30)
	Sale/disposal of fixed assets	148 15	1 57
	Dividend received from subsidiaries/others	3 40	1 76
	Net Cash Flow from Investing Activities (B)	(22 29)	(149 97)
C.	Cash Flow from Financing Activities :		
	Refinance from / Redemption to - NABARD/SIDBI/NHB	(236 40)	68542
	Interest paid on Refinance	(190 09)	(47 24)
	Interest paid on Basel III Tier II debt	(69 85)	(69 72)
	Interest paid on AT-1 debts	(23 82)	(23 82)
	Net Cash Flow from Financing Activities (C)	(520 16)	54464
	Net increase in Cash & Cash Equivalents (A+B+C)	(7858 80)	(2247 76)
	Other Adjustment	2498	(406 65)
	Net increase in Cash & Cash Equivalents	(7833 82)	(2654 41)
	Cash and Cash Equivalents as on April 1,2025 & 2024	36126 91	29025 36
	Cash and Cash Equivalents as on September 30,2025 & 2024	28293 09	26370 95



	PARTICULARS	HY Ended 30.09.2025	HY Ended 30.09.2024
	Cash and Cash Equivalents at the beginning of the Year		
D	Cash in Hand (including foreign currency notes and gold)	587 40	716 82
	Balance with Reserve Bank of India	9771 52	9480 35
	Balance with Banks and Money at Call and Short Notice	25768 00	18828 19
		36126 91	29025 36
	Cash and Cash Equivalents at the end of the Half Year		
E	Cash in Hand (including foreign currency notes and gold)	768 47	798 82
	Balance with Reserve Bank of India	8956 45	9507 10
	Balance with Banks and Money at Call and Short Notice	18568 17	16065 03
		28293 09	26370 95



SHELESH NAVLAKHA
Asst. General Manager





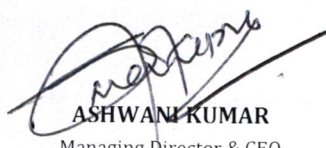
SUMIT KHANDELWAL
General Manager & CFO



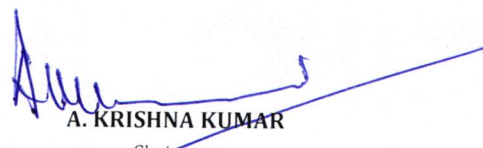
VIJAYKUMAR NIVRUTTI RAMBLE
Executive Director



RAJENDRA KUMAR SABOO
Executive Director

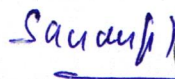


ASHWANI KUMAR
Managing Director & CEO



A. KRISHNA KUMAR
Chairman

For P S M G & ASSOCIATES
Chartered Accountants
Registration No. 008567C



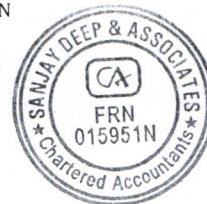
(CA SANDEEP JAIN)
Partner
Membership No. 077281



For SANJAY DEEP & ASSOCIATES
Chartered Accountants
Registration No. 015951N



(CA NAKUL MITTAL)
Partner
Membership No. 521742



For P V A R & ASSOCIATES
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Partner
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Partner
Membership No. 098709





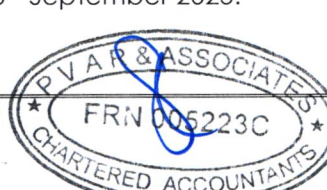
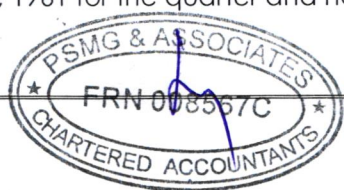
UCO BANK
HEAD OFFICE: KOLKATA

**NOTES FORMING PART OF UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE
QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2025**

1. The financial results have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their meeting held on 17.10.2025. The results have been subjected to limited review by Statutory Central Auditors of the Bank, in line with the guidelines issued by Reserve Bank of India and as per the requirements of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, as amended and minimum eighty percent of each of consolidated revenue, assets and profits have been subjected to limited review.
2. The financial results for the quarter and half year ended 30th September 2025 have been arrived at after considering provisions on standard assets (including Covid-19 related provisions), restructured accounts, non-performing assets, depreciation or provisions on investments and fixed assets, provision for exposure to entities with unhedged foreign currency on the basis of extant guidelines/directives issued by the Reserve Bank of India and other necessary provisions on the basis of prudential norms & directions issued by RBI. Provisions for Employee Benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation. Income Tax including deferred tax, other usual and necessary provisions have been made as per the applicable accounting standards issued by the Institute of Chartered Accountants of India (ICAI).

The financial results for the quarter and half year ended 30th September 2025 have been prepared in accordance with AS-25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India (ICAI).

3. The accounting policies followed by the Bank for the quarter and half year ended 30th September 2025 are same as disclosed in Schedule 17- Significant Accounting Policies in the financial statements for the year ended 31st March 2025.
4. Based on the available data, financial statements and the declaration from borrowers wherever received, the Bank has estimated a liability of Rs. 0.29 crore as on 30th September 2025 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Direction no. DOR.MRG.REC.76/00-00-007/2022-23 dated 11th October, 2022. The entire estimated amount is fully provided for.
5. The Provisioning Coverage Ratio of the Bank stood at 96.99% as on 30th September 2025. (95.94% as on 30th September 2024).
6. In line with RBI Circular DOR.CAP.REC.3/21.06.201/2022-23 dated April 01, 2022 on 'Basel III Capital Adequacy' read together with the RBI Circular DBR. No. BP. BC.80/21.06.201 /2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', banks are required to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio & Net Stable Funding Ratio under Basel III Capital framework. Accordingly, applicable disclosures are made available on Bank's website (<https://www.ucobank.com/English/quarterly-results.aspx>). These disclosures have not been subjected to review by the Central Auditors.
7. Bank has evaluated the options available under section 115BAA of Income Tax Act, 1961 and opted to continue to recognize the taxes on income as per the old provisions of Income Tax Act, 1961 for the quarter and half year ended 30th September 2025.



8. Impact of RBI circular DBR No BP BC 45/21.04.048/2018-19 dated 07.06.2019 on prudential framework for resolution of stressed assets is as under :

Rs. in crore				
Amount of loans impacted by RBI Circular	Amount of loans to be classified as NPA	Amount of loans as on 30.09.2025 out of (b) classified as NPA	Additional Provision required for loans covered under RBI Circular	Provision out of (d) already made by 30.09.2025
(a)	(b)	(c)	(d)	(e)
1364.96	584.19	584.19	349.58	349.58

9. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1949/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), Bank is holding provision of Rs.3990.45 crore (including technical write off) against total outstanding of Rs. 3990.45 crore as on 30th September 2025.
10. In accordance with the RBI Circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11.02.2020 and RBI/2020-21/17 DOR. No. BP.BC/4/21.04.048/2020-21 dated 06.08.2020 on Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances, the details of MSME restructured accounts as on 30th September 2025 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
245	77.46	7.75

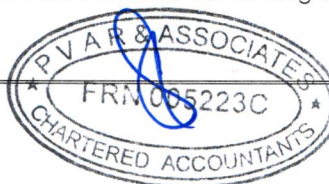
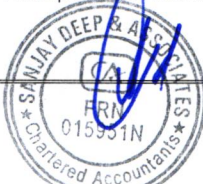
11. In accordance with RBI Circular no.DOR.STR.REC.12/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework 2.0 - Resolution for Covid-19 related stress of Micro, Small and Medium Enterprises(MSME)", the details of restructured accounts as on 30th September 2025 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
5827	426.54	42.65

12. Bank has aggregate deferred tax asset of Rs. 5258.67 crore on carry forward losses and other items of timing difference as on 30th September 2025. During the quarter ended 30th September 2025, the bank has reversed deferred tax assets of Rs. 389.18 crore.
13. As per RBI Circular no. RBI/2015-16/376 DBR.No.BP.BC.92/21.04.048/2015-16 dated 18th April 2016, details of fraud and provisions are stated hereunder :

Particulars on Fraud Reported	For the quarter ended 30.09.2025 (Rs. in crore)			For the half year ended 30.09.2025 (Rs. in crore)		
	No.	Amount	Provisions made	No.	Amount	Provisions made
Advance related frauds	134	711.76	711.80	213	730.56	730.31*
Other than Advances	2	0.49	0.15	4	0.82	0.48*
Cyber Frauds	Nil	0.00	0.00	Nil	0.00	0.00
Total	136	712.25	711.95	217	731.38	730.79*
Amount of unamortized provision debited from Other reserves as at the end of the quarter	Nil					

* Outstanding balance in Fraud accounts (Advance & Non-Advance other than payment related frauds) for the half year ended 30.09.2025 is Rs. 730.79 Crore and 100% provision has been made on entire outstanding balance.



14. During the half year ended 30.09.2025, the details of Priority Sector Lending Certificate(PSLC) transaction are as under :

Rs. in crore				
Category	Amount Sold	Amount Purchased	Commission earned	Commission paid
PSLC – Small and Marginal	500.00	Nil	15.00	Nil

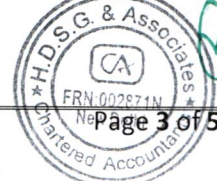
15. During the quarter and half year ended 30th September 2025, penalty of Rs.0.05 crore and Rs.0.09 crore respectively has been imposed on the Bank by Reserve Bank of India.
16. As on 30th September 2025, Bank holds forward looking provision of Rs.462 crore for SMA 1 & 2 accounts above Rs.1 crore on account of Expected Credit Loss (ECL).
17. Bank continues to hold Covid-19 related provision of Rs. 530 crores as contingency provision as on 30th September 2025.
18. Details of resolution plan implemented under Resolution Framework for COVID 19 related stress as per RBI circular dated 06.08.2020 (Resolution Framework 1.0) and 05.05.2021 (Resolution Framework 2.0) at 30th September 2025 are as under :

(Rs. in crore)						
Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 31.03.2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ending 30.09.2025	Of (A) amount written off during the half-year ending 30.09.2025	Of (A) amount paid by the borrowers during the half-year ending 30.09.2025	Of (A) amount closed during the half-year ending 30.09.2025	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2025
Personal Loans	737.09	18.36	0.00	17.00	13.26	688.47
Corporate Persons*	570.05	24.66	0.00	26.69	14.70	504.00
Of which, MSME's	570.05	24.66	0.00	26.69	14.70	504.00
Others	97.54	2.47	0.00	3.37	1.00	90.70
Total	1404.68	45.49	0.00	47.06	28.96	1283.17

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

19. Pursuant to the revised guidelines issued by the Reserve Bank of India (RBI) vide Circular No. RBI/DOR/2024-25/135 DOR.STR.REC.72/21.04.048/2024-25 dated March 29, 2025, banks are permitted to value Government Guaranteed Security Receipts (SRs) based on the Net Asset Value (NAV) declared by Asset Reconstruction Companies (ARCs), which reflects the recovery rating assigned to such investments. Further, where loans are sold to ARCs at a value above their Net Book Value (NBV), banks may reverse the excess provision to the profit and loss account in the year of transfer.

In line with the above RBI circular, the Bank has applied the revised norms in respect of Government Guaranteed SRs amounting to Rs.274.95 crore during the quarter ended September 30, 2025. However, the Bank had maintained full provisions amounting to Rs.48.80 crore against the Security Receipts (SRs) held as per norms prior to the above circular.



20. Investor Complaints position during the quarter ended 30th September 2025 :

i)	Pending at the beginning of the quarter	16
ii)	Received during the quarter	290
iii)	Disposed off during the quarter	287
iv)	Pending at the end of the quarter	19

21. Details of loan transferred/acquired during the quarter ended 30th September 2025 in terms of RBI Circular no. DOR.STR.REC.51/21.04.048/2021-22 dated 24.09.2021 are given below :

i) Bank has not acquired loans classified as NPA. The details of Non-Performing Assets (NPAs) transferred are as under :

Particulars (Rs. in crore except number of accounts)	To ARCs	To permitted transferees	To other transferees
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	37.49	-	-

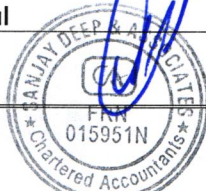
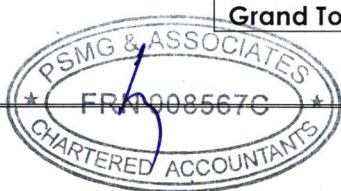
ii) Bank has not acquired and transferred loans classified as Special Mention Account.

iii) Bank has not transferred any loans not in default. The details of loan not in default acquired through assignment are given below :

Particulars (Rs. in crore)	Retail	MSME	Agriculture	Corporate
Mode of Acquisition	Assignment	Assignment	Assignment	Assignment
Aggregate principal outstanding of loans acquired (Rs. in crore)	134.54	285.99	NIL	879.54
Weighted average residual maturity (in months)	130	100	NIL	8
Weighted average holding period by originator (in months)	7	7	NIL	6
Retention of beneficial economic interest	10%	10%	NIL	10%
Tangible security coverage (%)	269%	244%	NIL	171%
Rating wise distribution of rated loans acquired by value (Rs. in crore)	NA	NA	NIL	NA

iv) Details of the distribution of the SRs held across various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on 30th September 2025:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	39.02
RR2 (above 75% to 100%)	0.00
RR3 (above 50% to 75%)	0.00
RR4 above 25% to 50%)	0.00
RR5 (upto 25%)	0.00
Unrated	284.73
Grand Total	323.75



22. The Balance of the amount transferred to Depositor Education and Awareness Fund (DEAF) are included under "Schedule 12 – Contingent Liabilities – Other items for which the bank is contingent liable" or "Contingent Liabilities – Other" as the case may be. The details of transfers to the DEAF as per RBI circular RBI/2023-24/71 DOR.STR.REC.47/21.04.18/2023-24 dated 25th October, 2023 is as under :-

(Amount in Rs. Crore)

	Particulars	Quarter ended 30.09.2025	Half year ended 30.09.2025
i)	Opening balance of amounts transferred to DEA Fund	1311.99	1270.33
ii)	Add: Amount transferred to DEA Fund during the quarter/year	72.80	126.98
iii)	Less: Amount reimbursed by DEA Fund towards claims	14.63	27.16
iv)	Closing balance of amounts transferred to DEA Fund	1370.16	1370.16

23. In terms of RBI Circular no. DOR.ACC.REC.No.91/21.04.018/2022-23 dated 13.12.2022, the disclosure for the quarter and half year ended 30th September 2025 relating to item under the subhead "Miscellaneous Income" under the head "Schedule 14-Other Income" exceeds one per cent of total income, are as under :

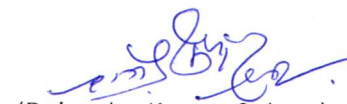
Period	Particulars of Head /Sub-head	Item under the Sub-head	Amount (Rs. in crore)	in Percentage terms
Quarter ended 30.09.2025	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	366.31	4.94
Half year ended 30.09.2025	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	791.46	5.33

24. The figures for the quarter ended September 30, 2025 are the balancing figures between the unaudited (reviewed) Figures in respect of the half year ended September 30, 2025 and the published unaudited (reviewed) figures for the quarter ended June 30,2025.
25. Figures of the corresponding previous periods have been regrouped / reclassified wherever considered necessary.


(Sumit Khandelwal)

General Manager & CFO


(Vijaykumar Nivrutti Kamble)
Executive Director

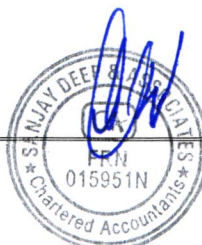

(Rajendra Kumar Saboo)
Executive Director


(Ashwani Kumar)
Managing Director & CEO


(A Krishna Kumar)
Chairman

Date: 17.10.2025

Place: Kolkata





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HO/Finance/Share/170/2025-26

Date: 17.10.2025

National Stock Exchange of India Ltd.
"Exchange Plaza"
Plot no. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400 051
NSE Scrip Symbol: UCOBANK

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai – 400 001
BSE Scrip Code: 532505

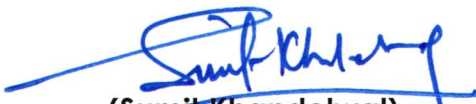
Madam/ Dear Sir,

Declaration under Regulation 33 and 52 of SEBI (LODR) Regulations, 2015

Pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that the Statutory Central Auditors of the Bank have issued Limited Review Report on the Unaudited Financial Results of the Bank for the second quarter and half year ended 30th September 2025 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,
For UCO Bank


(Sumit Khandelwal)
Chief Financial Officer



M/s P S M G & Associates Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	M/s Sanjay Deep & Associates Chartered Accountants 81, Sector 33-A, Chandigarh-160020	M/s P V A R & Associates Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	M/s H D S G & Associates Chartered Accountants E-21, Basement, Jangpura Extension, New Delhi- 110014
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INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS OF UCO BANK FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2025 PURSUANT TO THE REGULATION 33 AND REGULATION 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

To
The Board of Directors,
UCO Bank, Kolkata

1. We have reviewed the accompanying statement of Unaudited Financial Results of UCO Bank, ('the Bank') for the quarter and half year ended 30th September 2025 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations") except for the disclosures relating to 'Pillar 3 under Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio' which have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. This statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India(ICAI), relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directives issued by Reserve Bank of India from time to time (RBI guidelines) and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The unaudited financial results include the relevant returns of 21 branches (including Treasury Branch) reviewed by us and 1 Overseas branch reviewed by overseas audit firm specifically appointed for this purpose. We have relied on the review reports/certificates received from Concurrent Auditors of 15 branches. The financial results also incorporate the relevant returns of 20 zones and Head Office Departments reviewed by us. These review reports cover 74.51 percent of the advance portfolio of the bank and 80.84 percent of Non-performing Assets of the bank. Apart from these review reports, we have also relied upon various information and returns received from the 3287 unreviewed branches (including 1 overseas branch) of the bank generated through centralized database at the Bank's Head Office.



5. Based on our review conducted as above, subject to limitations in scope as mentioned in para 3 above and read with the notes to unaudited financial result, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results including notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For P S M G & ASSOCIATES

Chartered Accountants

FRN 008567C

Sandeep Jain

(CA SANDEEP JAIN)

Partner

MRN 077281

UDIN: 25077281BMJCLV9311



For SANJAY DEEP & ASSOCIATES

Chartered Accountants

FRN 015951N

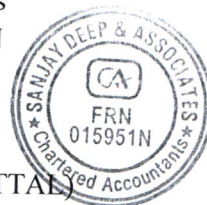
Nakul Mittal

(CA NAKUL MITTAL)

Partner

MRN 521742

UDIN: 25521742BMLMOZ3546



For P V A R & ASSOCIATES

Chartered Accountants

FRN 005223C

Sharad Bansal

(CA SHARAD BANSAL)

Partner

MRN 423507

UDIN: 25423507BMJARM4265



For H D S G & ASSOCIATES

Chartered Accountants

FRN 002871N

Vinod Kumar Fatehpuria

(CA VINOD KUMAR FATEHPURIA)

Partner

MRN 098709

UDIN: 25098709BBIKDA4931



Place: Kolkata

Date: 17.10.2025



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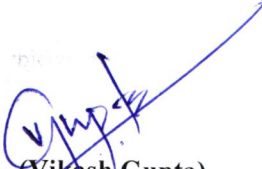


Statement of Deviation /Variation in utilization of funds raised
[As per Reg 32(1) of SEBI LODR Regulations 2015]

Name of listed entity	UCO BANK					
Mode of Fund Raising	No funds raised during the quarter ended 30.09.2025					
Date of Raising Funds	Not Applicable					
Amount Raised	Not Applicable					
Report filed for quarter ended	30.09.2025					
Monitoring Agency	Not Applicable					
Monitoring Agency Name, if applicable	Not Applicable					
Is there a Deviation / Variation in use of funds raised?	Not applicable					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable					
If yes, date of shareholder approval?	Not applicable					
Explanation for the Deviation / Variation	Not applicable					
Comments of the audit committee after review	Not applicable					
Comments of the auditors, if any	Not applicable					
Objects for which funds have been raised and where there has been a deviation, in the following table:	Not applicable					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not applicable						

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc


(Vikash Gupta)
Company Secretary

Date : 17.10.2025



UCO Bank, Finance Department, Head Office, 3rd Floor, 02, India Exchange Place, Kolkata – 700 001

Phone: 033 - 44557227, E-mail: hosgr.calcutta@ucobank.co.in

Follow UCO Bank on Twitter: [UCOBankOfficial](#); Facebook: [Official.UCOBank](#); Instagram: [Official.ucobank](#);

LinkedIn: [UCO BANK](#); You Tube: [UCO Bank Official](#)



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A. Statement of utilization of issue proceeds [As per Reg 52(7) of SEBI LODR Regulations 2015]

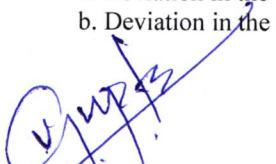
Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose	Remarks, if any
1	2	3	4	5	6	7	8	9	10
UCO BANK									Nil/Not Applicable

B. Statement of Deviation or Variation [As per Reg 52(7A) of SEBI LODR Regulations 2015]

Name of listed entity	UCO BANK					
Mode of Fund Raising	No funds raised during the quarter ended 30.09.2025					
Type of instrument	Not applicable					
Date of Raising Funds	Not applicable					
Amount Raised (Rs. in crore)	Not applicable					
Report filed for quarter ended	30.09.2025					
Is there a Deviation / Variation in use of funds raised?	Not applicable					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not applicable					
If yes, details of the approval so required?	Not applicable					
Date of approval	Not applicable					
Explanation for the Deviation / Variation	Not applicable					
Comments of the audit committee after review	Not applicable					
Comments of the auditors, if any	Not applicable					
Objects for which funds have been raised and where there has been a deviation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.


(Vikash Gupta)
Company Secretary

Date : 17.10.2025



UCO Bank, Finance Department, Head Office, 3rd Floor, 02, India Exchange Place, Kolkata – 700 001

Phone: 033 - 44557227, E-mail: hosgr.calcutta@ucobank.co.in

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LinkedIn: [UCO BANK](#); You Tube: [UCO Bank Official](#)



Security Cover Certificate as on 30.09.2025

Column A	Column B	Column C	Column D	Column E	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K +L+M+N)
Book Value		Book Value	Yes/ No	Book Value	Book Value									
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

-----NIL-----

UCO

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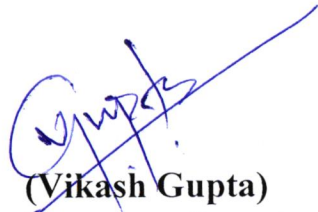


Loans	-----NIL-----
Inventories	
Trade Receivables	
Cash and Cash Equivalents	
Bank Balances other than Cash and Cash Equivalents	
Others	
Total	
LIABILITIES	
Debt securities to which this certificate pertains	
Other debt sharing pari-passu charge with above debt	
Other Debt	
Subordinated debt	
Borrowings	
Bank	
Debt Securities	
Others	
Trade payables	





Lease Liabilities	-----NIL-----
Provisions	
Others	
Total	
Cover on Book Value	
Cover on Market Value ^{ix}	


(Vikash Gupta)
Company Secretary

Date : 17.10.2025

