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

(₹ in Lakh)

SL	Particulars	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	**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	Not Applicable					
	(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%

यूको बैंक UCO BANK वित्त FINANCE प्र. का. / H.O. 2, India Exchange Place, Kol-1

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SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants

P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS

H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

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

PART : A BUSINESS SEGMENTS

(₹ in Lakh)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(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

(₹ in Lakh)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(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

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P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS

H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

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 KHANDELWAL
General Manager & CFO

VIJAYKUMAR NIVRUTTI KAMBLE
Executive Director

RAJENDRA KUMAR SABOO
Executive Director

ASHWANI KUMAR
Managing Director & CEO

A. KRISHNA KUMAR
Chiarman

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**

UCO BANK
PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS
SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants
P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS
H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

	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**

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Asst. General Manager

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General Manager & CFO

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Kolkata, the 17th October, 2025

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 doted 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.

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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 (a)	Amount of loans to be classified as NPA (b)	Amount of loans as on 30.09.2025 out of (b) classified as NPA (c)	Additional Provision required for loans covered under RBI Circular (d)	Provision out of (d) already made by 30.09.2025 (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.

UCO Bank FINANCE H.O. 2, India Exchange Place, Kol-1

PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS

SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants

P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS

H.D.S.G. & Associates Chartered Accountants New Delhi

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.

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H.D.S.G. & Associates FRN 002871N Chartered Accountants

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

UCO Bank FINANCE H.O. 2, India Exchange Place, Kol-1

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H.D.S.G. & Associates FRN 002871N Chartered Accountants

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

UCO Bank FINANCE H.O. 2, India Exchange Place, Kol-1

PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS

SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants

P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS

H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

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

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वित्त / FINANCE
प्र०का० / H.O.
2, India Exchange Place, Kol-1

M/s P S M G & Associates	M/s Sanjay Deep & Associates	M/s P V A R & Associates	M/s H D S G & Associates
Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	Chartered Accountants 81, Sector 33-A, Chandigarh-160020	Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	Chartered Accountants E-21, Basement, Jangpura Extension, New Delhi- 110014

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.

PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS
SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants
PVAR & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS
H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

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

(CA SANDEEP JAIN)
Partner
MRN 077281
UDIN: 25077281BMJCLV9311

For SANJAY DEEP & ASSOCIATES
Chartered Accountants
FRN 015951N

(CA NAKUL MITTAL)
Partner
MRN 521742
UDIN: 25521742BMLMOZ3546

For P V A R & ASSOCIATES
Chartered Accountants
FRN 005223C

(CA SHARAD BANSAL)
Partner
MRN 423507
UDIN: 25423507BMJARM4265

For H D S G & ASSOCIATES
Chartered Accountants
FRN 002871N

(CA VINOD KUMAR FATEHPURIA)
Partner
MRN 098709
UDIN: 25098709BMIKDA4931

Place: Kolkata
Date: 17.10.2025

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

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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:

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

(Vikash Gupta)
Company Secretary

Date : 17.10.2025

यूको बैंक / UCO Bank वित्त/FINANCE प्र०का० /H.O. 2, India Exchange Place, Kol-1

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)
												Relating to Column F		
		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------

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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 securitiesto which this certificate pertains	
Other debt sharing pari-passu charge with above debt	
Other Debt	
Subordinated debt	
Borrowings	
Bank	
Debt Securities	
Others	
Trade payables	

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Lease Liabilities	----NIL----
Provisions	
Others	
Total	
Cover on Book Value	
Cover on Market Value[ix]	

(Vikash Gupta)
Company Secretary

यूको बैंक / UCO Bank
वित्त/FINANCE
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2, India Exchange Place, Kol-1

Date : 17.10.2025