



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/111/2025-26

Date: 21.07.2025

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: Press Release on Unaudited (Reviewed) Financial Results for the quarter ended 30th June 2025

We enclose a copy of press release on Unaudited (Reviewed) Financial Results for the quarter ended 30th June 2025.

Please take the same on your records and disseminate.

Yours sincerely,

For UCO Bank

**Vikash
Gupta**

Digitally signed by
Vikash Gupta
Date: 2025.07.21
15:05:24 +05'30'

(Vikash Gupta)
Company Secretary

Encl : as stated



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PRESS RELEASE

Financial Results for the Quarter Ended 30th JUNE 2025

Key Highlights of the Results -Q1 FY-2025-26

- ❑ **Business Growth** - Total Business of the Bank stood at Rs.5,23,736 Crore as on 30.06.2025 showing an increase of 13.51% Y-o-Y, wherein Gross Advances increased by 16.48% Y-o-Y to Rs.2,25,101 Crore & Total Deposits grown by 11.37% Y-o-Y to Rs.298635 Crore.
- ❑ **Profitability & Return**– Net profit for the quarter ending 30.06.2025 stood at Rs.607 Crore as against Rs.551 Crore for the same period of preceding year, registering a growth of 10.16% Y-o-Y. Operating Profit for the quarter ended 30.06.2025 stood at Rs.1,562 Crore as against 1,321 Crore showing an increase of 18.24 % Y-o-Y basis.
- ❑ **Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 23.47 % to Rs. 1,25,927 Crore on Y-o-Y backed by 30.73% Y-o-Y growth in Retail advances 15.46% Y-o-Y growth in Agriculture advances and 20.33 % Y-o-Y growth in MSME advances.
- ❑ **Reduction in NPA** - Gross NPA reduced by 69 bps Y-o-Y to 2.63 % as on 30.06.2025 whereas Net NPA reduced by 33 bps Y-o-Y to 0.45 % as on 30.06.2025.
- ❑ **Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 18.39% as on 30.06.2025 with Tier I Capital Ratio of 16.36%
- ❑ **Credit to Deposit Ratio** stood at 75.38% as on 30.06.2025.



Business Highlights:

- ☐ Total Business grew by 13.51% Y-o-Y to Rs. 5,23,736 Crore as on 30.06.2025 from Rs.4,61,408 Crore as on 30.06.2024.
- ☐ Total Deposits increased by 11.37% Y-o-Y basis to Rs.2,98,635 Crore as on 30.06.2025 from Rs.2,68,155 Crore as on 30.06.2024.
- ☐ Gross Advances grew 16.48% Y-o-Y to Rs.2,25,101 Crore as on 30.06.2025 as against Rs.1,93,253 Crore as on 30.06.2024.
- ☐ RAM (Retail, Agri & MSME) business stood at Rs.1,25,927 Crore as on 30.06.2025 as against Rs.1,01,986 Crore as on 30.06.2024, registering a growth of 23.47% Y-o-Y basis.
- ☐ Retail Advances stood at Rs.56,195 Crore as on 30.06.2025 as against Rs.42,985 Crore as on 30.06.2024 registering a growth of 30.73% Y-o-Y basis, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 17.92% and 66.94% respectively on Y-o-Y basis.
- ☐ Agriculture Advances stood at Rs.29,961 Crore as on 30.06.2025 as against Rs.25,950 Crore as on 30.06.2024, showing a growth of 15.46% Y-o-Y basis.
- ☐ Advances to MSME sector stood at Rs.39,771 Crore as on 30.06.2025 as against Rs.33,051 Crore as on 30.06.2024, registered a growth of 20.33% Y-o-Y basis.
- ☐ Business per employee improved to Rs.24.64 Crore as on 30.06.2025 as against Rs.21.65 Crore for the same period of preceding year.

Profitability:

- ☐ Operating Profit for the quarter ended 30.06.2025 stood at Rs.1,562 Crore registering a growth of 18.24% Y-o-Y basis as against Rs.1,321 Crore for the same period of preceding year.
- ☐ Net Profit for the quarter ended 30.06.2025 stood at Rs.607 Crore as against Rs.551 Crore for the same period in the preceding year, registering a growth of 10.16% Y-o-Y.



- ☐ Net Interest Income (NII) for the quarter ended 30.06.2025 stood at Rs.2,403 Crore registering a growth of 6.61% Y-o-Y basis as against Rs.2,254 Crore for the same period of preceding year.
- ☐ Net Interest Margin (NIM)- Global stood at 2.96% and Domestic NIM at 3.18 for the quarter ended 30.06.2025.

Asset Quality:

- ☐ Gross NPA improved to 2.63 % as on 30.06.2025 as against 3.32% as on 30.06.2024, registering an improvement of 69 bps Y-o-Y.
- ☐ Net NPA improved to 0.45 % as on 30.06.2025 as against 0.78% as on 30.06.2024, registering an improvement of 33 bps Y-o-Y.
- ☐ Provision Coverage Ratio stood at 96.88% as on 30.06.2025.

Awards:

- ☐ UCO bank secures the 2nd runner up position under the top improvers category in the EASE 7.0 reforms index.
- ☐ 2nd Position awarded to UCO Bank for outstanding performance in Digital Payments for FY-2022-23
- ☐ 3rd Position awarded to UCO Bank for outstanding performance in Digital Payments for FY-2024-25

Branch Network:

- ☐ As on 30.06.2025 Bank had a network of 3305 domestic branches and 2 overseas branches each at Hong Kong and Singapore and 1 Representative Office in Iran. Out of the total branches, Bank has 2033 (61%) branches in rural & semi-urban areas. Bank has 2575 ATMs and 10920 BC Points making the total number of 16803 touch points as on 30th June 2025.
