

यूको बैंक सम्मान आपके विश्वास का





HO/Finance/Share/111/2025-26

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

Date: 21.07.2025

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 Digitally signed by Vikash Gupta

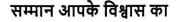
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(Vikash Gupta)
Company Secretary

Encl: as stated



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UCO BANK





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.
- Met 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.
- Met 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.
