



**यूको बैंक**  
सम्मान आपके विश्वास का



**UCO BANK**  
Honours Your Trust



HO/Finance/Share/213/2025-26

Date: 17.01.2026

**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**

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 17<sup>th</sup> January 2026, inter alia, considered and approved the Unaudited (Reviewed) Financial Results of the Bank for the third quarter and nine months ended 31<sup>st</sup> December 2025 and the copy of the same is enclosed.

The board meeting commenced at 01:05 pm and concluded at 02:05 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 31<sup>st</sup> December 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  
2025-26

Digitally signed by  
Vikash Gupta 2025-26  
Date: 2026.01.17  
14:46:41 +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 / NINE MONTHS ENDED 31ST DECEMBER, 2025

SL	Particulars	Quarter Ended			Nine Months Ended		(₹ in Lakh)
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest Earned (a)+(b)+(c)+(d)	665184	653717	621996	1962502	1832231	2506690
	(a) Interest / discount on advances / bills	471778	462612	427222	1383479	1236873	1711709
	(b) Income on investments	165285	161518	156693	483264	474461	634674
	(c) Interest on balances with RBI & other inter-bank funds	25331	27309	35966	88318	113270	150205
	(d) Others	2790	2278	2115	7441	7627	10102
2	Other Income	86932	88422	118593	275074	301443	440663
3	Total Income (1+2)	752116	742139	740589	2237576	2133674	2947353
4	Interest Expended	400572	400445	384228	1204295	1139073	1543683
5	Operating Expenses (i) + (ii)	183520	180374	197792	547711	560749	799941
	(i) Employees Cost	118301	121403	132269	367339	383526	545311
	(ii) Other Operating Expenses	65219	58971	65523	180372	177223	254630
6	Total Expenditure (4+5) (excluding Provisions and Contingencies)	584092	580819	582020	1752006	1699822	2343624
7	Operating Profit (Before Provisions and Contingencies) (3-6)	168024	161320	158569	485570	433852	603729
8	Provisions (other than current tax) and Contingencies (Net)	52512	58814	58951	172932	154111	220374
	of which provisions for Non Performing Assets	27886	40485	26332	114638	126907	163282
9	Exceptional Items	0	0	0	0	0	0
10	Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)	115512	102506	99618	312638	279741	383355
11	Provision for Taxes	41561	40530	35735	115967	100488	138859
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	73951	61976	63883	196671	179253	244496
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit(+)/Loss (-) for the period (12-13)	73951	61976	63883	196671	179253	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	17.43%	17.89%	16.25%	17.43%	16.25%	18.49%
	(a) Common Equity Tier-I Ratio	15.18%	15.61%	13.81%	15.18%	13.81%	16.03%
	(b) Additional Tier-I Ratio	0.23%	0.29%	0.36%	0.23%	0.36%	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.	0.59	0.49	0.53	1.57	1.50	2.04
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.59	0.49	0.53	1.57	1.50	2.04
	(iv) NPA Ratios						
	a) Amount of Gross NPA	586725	589472	608155	586725	608155	591854
	b) Amount of Net NPA	85255	96194	128313	85255	128313	106831
	c) % of Gross NPA	2.41%	2.56%	2.91%	2.41%	2.91%	2.69%
	d) % of Net NPA	0.36%	0.43%	0.63%	0.36%	0.63%	0.50%
	(v) Debt Equity Ratio	0.77	0.66	1.05	0.77	1.05	0.93
	(vi) Net Worth	2407138	2301266	1840387	2407138	1840387	2110741
	(vii) Total Debt to Total Assets	0.07	0.06	0.09	0.07	0.09	0.08
	(viii) Return on Assets (Annualised) (%)	0.83%	0.71%	0.79%	0.75%	0.75%	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)	22.34%	21.74%	21.41%	21.70%	20.33%	20.48%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	9.83%	8.35%	8.63%	8.79%	8.40%	8.30%





PART : A BUSINESS SEGMENTS						
(₹ in Lakh)						
Sl. No.	Particulars	Quarter Ended			Nine Months Ended	
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
						(Audited)
1	<b>Segment Revenue</b>					
	i) Treasury Operations	203885	203568	209323	621849	631360
	ii) Corporate Banking Operations	275599	259498	256445	813757	723296
	iii) Retail Banking Operations	272193	278585	274472	796457	774025
	*a) Digital Banking	4	3	3	10	9
	b) Other Retail Banking	272189	278582	274469	796447	774016
	iv) Other Banking Operations	439	489	349	5514	4993
	<b>Total Revenue</b>	<b>752116</b>	<b>742140</b>	<b>740589</b>	<b>2237577</b>	<b>2133674</b>
2	<b>Segment Results</b>					
	i) Treasury Operations	55769	45242	40520	149505	121883
	ii) Corporate Banking Operations	30259	27978	28118	80045	72939
	iii) Retail Banking Operations	29046	28798	30631	77576	79926
	*a) Digital Banking	-60	-61	-45	-176	-127
	b) Other Retail Banking	29106	28859	30676	77752	80053
	iv) Other Banking Operations	439	489	349	5514	4993
	<b>Total</b>	<b>115513</b>	<b>102507</b>	<b>99618</b>	<b>312640</b>	<b>279741</b>
	Less: Unallocated Expenses	0	0		0	0
	<b>Profit Before Tax</b>	<b>115513</b>	<b>102507</b>	<b>99618</b>	<b>312640</b>	<b>279741</b>
	Provision for Tax	41561	40530	35735	115967	100488
	<b>Net Profit</b>	<b>73952</b>	<b>61977</b>	<b>63883</b>	<b>196673</b>	<b>179253</b>
3	<b>Segment Assets</b>					
	i) Treasury Operations	12681055	13063941	12887010	12681055	12887010
	ii) Corporate Banking Operations	12623438	12074971	10511722	12623438	10511722
	iii) Retail Banking Operations	12510637	11762478	11226017	12510637	11226017
	*a) Digital Banking	118	110	125	118	125
	b) Other Retail Banking	12510519	11762368	11225892	12510519	11225892
	iv) Other Banking Operations	46634	46139	42925	46634	42925
	<b>Total Assets</b>	<b>37861764</b>	<b>36947529</b>	<b>34667674</b>	<b>37861764</b>	<b>34667674</b>
4	<b>Segment Liabilities</b>					
	i) Treasury Operations	10816935	10939815	10846662	10816935	10846662
	ii) Corporate Banking Operations	13583103	13174329	11519131	13583103	11519131
	iii) Retail Banking Operations	13461727	12833385	12301882	13461727	12301882
	*a) Digital Banking	2011	1925	1520	2011	1520
	b) Other Retail Banking	13459716	12831460	12300362	13459716	12300362
	iv) Other Banking Operations	0	0	0	0	0
	<b>Total Liabilities</b>	<b>37861765</b>	<b>36947529</b>	<b>34667675</b>	<b>37861765</b>	<b>34667675</b>
5	<b>Capital Employed</b>					
	i) Treasury Operations	571336	594760	582536	571336	582536
	ii) Corporate Banking Operations	1379568	1343250	1103002	1379568	1103002
	iii) Retail Banking Operations	1367240	1308487	1177954	1367240	1177954
	iv) Other Banking Operations	0	0	0	0	0
	<b>Total Capital Employed</b>	<b>3318144</b>	<b>3246497</b>	<b>2863492</b>	<b>3318144</b>	<b>2863492</b>

\*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			Nine Months Ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>Domestic</b>						
i) Revenue	709290	696856	695318	2101871	1988340	2753780
ii) Assets	34541458	35243950	31546439	34541458	31546439	33325325
<b>International</b>						
i) Revenue	42826	45283	45271	135705	145335	193575
ii) Assets	3320307	1703579	3121235	3320307	3121235	2922783
<b>Global</b>						
i) Revenue	752116	742140	740589	2237576	2133675	2947355
ii) Assets	37861765	36947529	34667674	37861765	34667674	36248108





Particulars	(₹ in Lakh)		
	As on 31.12.2025 (Reviewed)	As on 31.03.2025 (Audited)	As on 31.12.2024 (Reviewed)
<b>Capital &amp; Liabilities</b>			
Capital	12539 56	12539 56	11955 96
Reserves & Surplus	20641 88	18465 32	16678 96
Deposits	310085 74	293542 18	280255 64
Borrowings	25525 05	28687 49	30063 71
Other Liabilities & Provisions	9825 41	9246 54	7722 46
<b>Total</b>	<b>378617 65</b>	<b>362481 08</b>	<b>346676 74</b>
<b>Assets</b>			
Cash and Balance with RBI	9115 97	10358 92	11843 77
Balance with Banks and Money at call and Short Notice	16326 70	25768 00	18455 64
Investments	98462 38	94272 49	94142 91
Advances	238579 16	215134 58	203846 83
Fixed Assets	4123 52	3851 95	3844 13
Other Assets	12009 92	13095 15	14543 47
<b>Total</b>	<b>378617 65</b>	<b>362481 08</b>	<b>346676 74</b>



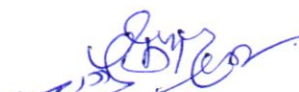
**SHELESH NAVLAKHA**  
Asst. General Manager




**SUMIT KHANDELWAL**  
General Manager & CFO



**VIJAYKUMAR NIVRUTTI KAMBLE**  
Executive Director



**RAJENDRA KUMAR SABOO**  
Executive Director

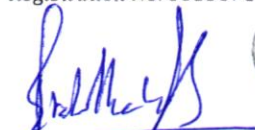


**ASHWANI KUMAR**  
Managing Director & CEO



**A. KRISHNA KUMAR**  
Chairman

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



(CA PRABUDDHA GUPTA)  
Partner  
Membership No. 400189




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



(CA NAKUL MITTAL)  
Partner  
Membership No. 521742



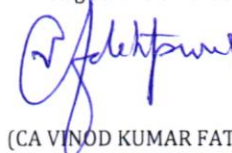
**For P V A R & ASSOCIATES**  
Chartered Accountants  
Registration No. 005223C



(CA RUCHI AGARWAL)  
Partner  
Membership No. 504134



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



(CA VINOD KUMAR FATEHPURIA)  
Partner  
Membership No. 098709





**UCO BANK**  
**HEAD OFFICE: KOLKATA**

**NOTES FORMING PART OF UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE  
QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER 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 17.01.2026. 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 nine months ended 31<sup>st</sup> December 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 nine months ended 31<sup>st</sup> December 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 nine months ended 31<sup>st</sup> December 2025 are same as disclosed in Schedule 17 Significant Accounting Policies in the financial statements for the year ended 31<sup>st</sup> 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.0.90 crore as on 31<sup>st</sup> December 2025 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Master Direction no. RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated 28.11.2025. The entire estimated amount is fully provided for.
5. The Non-Performing Loan Provisioning Coverage Ratio is 97.32% as on 31<sup>st</sup> December 2025. (96.16 % as on 31<sup>st</sup> December 2024).
6. In line with Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 dated 28.11.2025 read together with the RBI Circular DBR. No. BP. BC.80/21.06.201/2014-15 dated 31.03.2015 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.uco.bank.in/basel-iii-disclosures>). These disclosures have not been subjected to review by the Statutory 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 nine month ended 31<sup>st</sup> December 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 31.12.2025 out of (b) classified as NPA	Additional Provision required for loans covered under RBI Circular	Provision out of (d) already made by 31.12.2025
(a)	(b)	(c)	(d)	(e)
1325.56	553.23	553.23	346.41	346.41

9. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1908/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), Bank is holding provision of Rs.3992.98 crore (including technical write off) against total outstanding of Rs.3992.98 crore as on 31<sup>st</sup> December 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 31<sup>st</sup> December 2025 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
226	59.39	5.93

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 31<sup>st</sup> December 2025 are as under :

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
5230	397.27	39.72

12. Bank has aggregate deferred tax asset of Rs.4855.65 crore on carry forward losses and other items of timing difference upto 31<sup>st</sup> December 2025. During the quarter ended 31<sup>st</sup> December 2025, the bank has reversed deferred tax assets of Rs.403.02 crore.
13. During the quarter and nine months ended 31.12.2025, the details of Priority Sector Lending Certificate(PSLC) transaction are as under :

Rs. in crore					
Period	Particulars	Amount Sold	Amount Purchased	Commission earned	Commission paid
Quarter ended 31.12.2025	PSLC	Nil	Nil	Nil	Nil
Nine months ended 31.12.2025		500.00	Nil	15.00	Nil





14. As per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, details of fraud and provisions are stated hereunder :

(Rs. in crore)

(Rs. in crore)

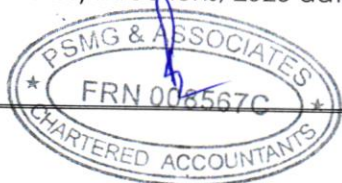
Particulars on Fraud Reported	For the quarter ended 31.12.2025			For the nine-month ended 31.12.2025		
	No.	Amount	Provisions made	No.	Amount	Provisions made
Advance related frauds	48	6.48	5.89	261	737.02	734.14*
Other than Advances	15	18.31	15.60	19	19.13	16.02*
Cyber Frauds	-	-	-	-	-	-
Total	63	24.79	21.49	280	756.15	750.16*
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 nine months ended 31.12.2025 is Rs. 750.16 Crore and 100% provision has been made on entire outstanding balance.

15. The Government of India has notified four new Labour codes, subsuming 29 existing labour legislations, with effect from 21.11.2025. Based on the broad assessment carried out by the management, the Bank continues to comply with the major provisions having financial implications. The detailed rules under the said Labour Codes are yet to be notified; accordingly; any consequential impact arising therefrom, of the same will be assessed and appropriately accounted for upon such notification.
16. During the quarter and nine-month ended 31<sup>st</sup> December 2025, penalty of Rs. 0.05 crore and Rs.0.14 crore respectively has been imposed on the Bank by Reserve Bank of India.
17. As on 31<sup>st</sup> December 2025, Bank holds forward looking provision of Rs.722 crore on account of Expected Credit Loss (ECL).
18. Bank continues to hold covid-19 related provision of Rs. 530 crore as contingency provision as on 31<sup>st</sup> December 2025.
19. Pursuant to RBI Master Directions bearing reference number RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 on Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025, dated 28.11.2025, the Bank has implemented the prescribed guidelines for periodic valuation of Government Guaranteed Security Receipts. In accordance with the guidelines, the Bank carried out a revaluation of such Security Receipts as on 31<sup>st</sup> December 2025, resulting in a revaluation loss of Rs. 3.07 crore and this amount has been debited to the Profit and Loss Account for the quarter ended 31<sup>st</sup> December 2025. For the nine months ended 31<sup>st</sup> December 2025, the revaluation loss aggregated to Rs. 18.01crore, which has been recognized in the Profit and Loss Account.
20. Investor Complaints position during the quarter ended 31<sup>st</sup> December 2025:

i)	Pending at the beginning of the quarter	19
ii)	Received during the quarter	198
iii)	Disposed off during the quarter	207
iv)	Pending at the end of the quarter	10

21. Details of loan transferred/acquired during the quarter ended 31<sup>st</sup> December 2025 under the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 are given below :





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

(Rs. in crore except number of accounts)

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	1	0	0
Aggregate principal outstanding of loans transferred	50.41	0	0
Weighted average residual tenor of the loans transferred	0	0	0
Net book value of loans transferred (at the time of transfer)	0.00	0	0
Aggregate consideration	30.32	0	0
Additional consideration realized in respect of accounts transferred in earlier years	21.50	0	0

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 :

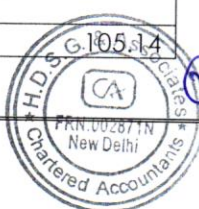
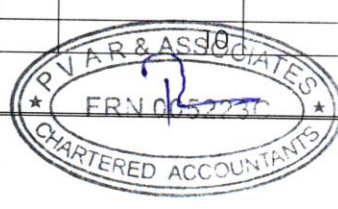
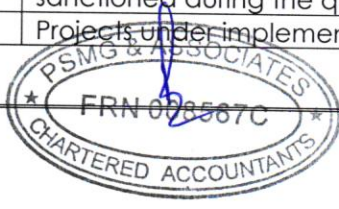
Particulars (Rs. in crore)	Retail	MSME	Agriculture	Corporate
Mode of Acquisition	Assignment	Assignment	Assignment	Assignment
Aggregate principal outstanding of loans acquired (Rs. in crore)	1707.72	714.27	NIL	NIL
Weighted average residual maturity (in months)	183	111	NIL	NIL
Weighted average holding period by originator (in months)	39	21	NIL	NIL
Retention of beneficial economic interest	10%	10%	NIL	NIL
Tangible security coverage (%)	203%	244%	NIL	NIL
Rating wise distribution of rated loans acquired by value (Rs. in crore)	NA	NA	NIL	NIL

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 31st December 2025:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	322.55
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	25.77
<b>Grand Total</b>	<b>348.32</b>

22. Disclosure related to project finance in terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 , as furnished below:

Sl. No	Item Description	Number of accounts	Total outstanding (Rs. in crore)
1	Projects under implementation accounts at the beginning of the quarter.	123	6181.95
2	Projects under implementation accounts sanctioned during the quarter.	6	3.75
3	Projects under implementation accounts		105.14









24. In terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, the disclosure for the quarter and nine month ended 31<sup>st</sup> December 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 :

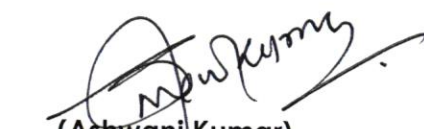
Period	Particulars of Head /Sub-head	Item under the Sub-head	Amount (Rs. in crore)	in Percentage terms
Quarter ended 31.12.2025	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	325.88	4.33%
Nine months ended 31.12.2025	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	1117.35	4.99%

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: 17.01.2026

Place: Kolkata







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HO/Finance/Share/212/2025-26

Date: 17.01.2026

**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 third quarter and nine months ended 31<sup>st</sup> December 2025 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,  
For UCO Bank

  
(Sumit Khandelwal)  
Chief Financial Officer



UCO Bank, Finance Department, Head Office, 3<sup>rd</sup> Floor, 02, India Exchange Place, Kolkata – 700 001  
Phone: 033 - 44557227, E-mail: [hosgr.calcutta@uco.bank.in](mailto:hosgr.calcutta@uco.bank.in)

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



<b>M/s P S M G &amp; Associates</b> Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	<b>M/s Sanjay Deep &amp; Associates</b> Chartered Accountants 81, Sector 33-A, Chandigarh-160020	<b>M/s P V A R &amp; Associates</b> Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	<b>M/s H D S G &amp; Associates</b> 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 NINE MONTHS ENDED 31<sup>ST</sup> DECEMBER 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 nine months ended 31<sup>st</sup> December 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 2 Overseas branches 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 78.01 percent of the advance portfolio of the bank and 80.95 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 3291 unreviewed branches of the bank generated through centralized database at the Bank's Head Office.





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

Partner

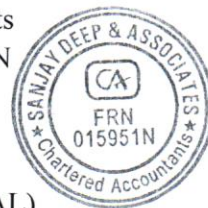
MRN 400189

UDIN: 26400189YMXXGU3330

**For SANJAY DEEP & ASSOCIATES**

Chartered Accountants

FRN 015951N



(CA NAKUL MITTAL)

Partner

MRN 521742

UDIN: 26521742HJSCOB8972

**For P V A R & ASSOCIATES**

Chartered Accountants

FRN 005223C



(CA RUCHI AGARWAL)

Partner

MRN 504134

UDIN: 26504134QMODIO6244

**For H D S G & ASSOCIATES**

Chartered Accountants

FRN 002871N



(CA VINOD KUMAR FATEHPURIA)

Partner

MRN 098709

UDIN: 26098709URMFLV5945

Place: Kolkata

Date: 17.01.2026





## Security Cover Certificate as on 31.12.2025

Column A	Column B	Column C	Column D	Column E	Column F <sup>iv</sup>	Column G <sup>v</sup>	Column H <sup>vi</sup>	Column I <sup>vii</sup>	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Exclusive Charge	Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is 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)	Assets not offered as Security	Elimination on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
										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 <sup>viii</sup>	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				Relating to Column F				
<b>ASSETS</b>														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

-----NIL-----





**NIL**



Loans
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





---NIL---

Lease Liabilities
Provisions
Others
Total
Cover on Book Value
Cover on Market Value <sup>xx</sup>



(Vikash Gupta)  
Company Secretary

Date : 17.01.2026



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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 31.12.2025					
Date of Raising Funds	Not Applicable					
Amount Raised	Not Applicable					
Report filed for quarter ended	31.12.2025					
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 : 17.01.2026



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

Phone: 033 - 44557227, E-mail: [hosgr.calcutta@ucobank.co.in](mailto:hosgr.calcutta@ucobank.co.in)

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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 31.12.2025					
Type of instrument	Not applicable					
Date of Raising Funds	Not applicable					
Amount Raised (Rs. in crore)	Not applicable					
Report filed for quarter ended	31.12.2025					
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 : 17.01.2026



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

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