



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/215/2025-26

Date: 17.01.2026

National Stock Exchange of India Ltd.

"Exchange Plaza"

Plot no. C/1, G Block

Bandra-Kurla C

omplex, 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 third quarter and nine months ended 31st December 2025

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed a copy of the Press Release on the Unaudited (Reviewed) Financial Results of the Bank for the third quarter and nine months ended 31st December 2025.

Kindly take the same on record and disseminate the information to investors.

Yours sincerely,

For UCO Bank

(Vikash Gupta)
Company Secretary

Encl : as stated



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PRESS RELEASE

Financial Results for the Quarter and Nine Month Ended 31st December 2025

Key Highlights of the Results -Q3 FY-2025-26

-  **Business Growth** - Total Business of the Bank stood at Rs.5,53,680 Crore as on 31.12.2025 registering a growth of 13.25% on Y-o-Y basis, wherein Gross Advances grew by 16.74% on Y-o-Y basis to Rs.2,43,594 Crore & Total Deposits grew by 10.64% on Y-o-Y basis to Rs.3,10,086 Crore.
-  **CASA Growth** – Total CASA stood at Rs. 112083 Crore as on 31.12.2025 registering a growth of 11.49% on Y-o-Y basis.
-  **CASA ratio** improved by 44bps to 38.41%.
-  **Profitability**– Net profit for the quarter ending 31.12.2025 stood at Rs.739 Crore as against Rs.639 Crore for the same period of preceding year, registering a growth of 15.65% on Y-o-Y basis. Operating Profit for the quarter ended 31.12.2025 stood at Rs.1,680 Crore as against Rs 1,586 Crore showing an increase of 5.93% on Y-o-Y basis. Net Interest Margin (NIM)- Global stood at 3.08% and Domestic NIM at 3.27 for the quarter ended 31.12.2025.
-  **Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 25.86 % to Rs. 1,43,919 Crore Y-o-Y backed by 28.18% Y-o-Y growth in Retail advances 24.69% Y-o-Y growth in Agriculture advances and 23.56 % Y-o-Y growth in MSME advances.
-  **Reduction in NPA** - Gross NPA reduced by 50 bps Y-o-Y to 2.41 % as on 31.12.2025 whereas Net NPA reduced by 27 bps Y-o-Y to 0.36 % as on 31.12.2025.
-  **Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 17.43% as on 31.12.2025 with Tier I Capital Ratio of 15.41%.
-  **Credit to Deposit Ratio** - Stood at 78.56% as on 31.12.2025 as against 74.45% as on 31.12.2024.



Profitability (Quarter Ended December,2025):

- ❏ Operating Profit for the quarter ended 31.12.2025 stood at Rs.1,680 Crore registering a growth of 5.93% on Y-o-Y basis as against Rs.1,586 Crore for the same period of preceding year.
- ❏ Net Profit for the quarter ended 31.12.2025 stood at Rs.739 Crore as against Rs.639 Crore for the same period in the preceding year, registering a growth of 15.65% Y-o-Y.
- ❏ Net Interest Income (NII) for the quarter ended 31.12.2025 stood at Rs.2,646 Crore registering a growth of 11.27% Y-o-Y basis as against Rs.2,378 Crore for the same period of preceding year.
- ❏ Net Interest Margin (NIM)- Global stood at 3.08% and Domestic NIM at 3.27 for the quarter ended 31.12.2025.
- ❏ Cost of fund improved by 27 bps to 4.48% as on 31.12.2025.
- ❏ Yield on advances stood at 8.06% as on 31.12.2025.
- ❏ Cost to Income ratio improved by 330 bps at 52.20% as on 31.12.2025.
- ❏ Return on Asset (ROA) stood at 0.83% showing an improvement by 12bps on Q-o-Q basis
- ❏ Fee based Income grew by 29.91% Y-o-Y basis to Rs.430 Crore as on 31.12.2025 as against Rs.331 Crore as on 31.12.2024.

Profitability (Nine Month Ended December 31st ,2025):

- ❏ Operating Profit has shown a growth of 11.92% to Rs.4856 Crore as on 31.12.2025 on Y-o-Y basis as against Rs.4339 Crore for the nine month ended 31.12.2024.
- ❏ Net Profit grew by 9.70% to Rs. 1967 Crore as on 31.12.2025 on Y-o-Y basis against Rs.1793 Crore for the nine month ended 31.12.2024.
- ❏ Net interest income (NII)grew by 9.38% on Y-o-Y to Rs.7582 Crore for the nine month ended 31.12.2025 as against Rs.6932 Crore for the nine month ended 31.12.2024.
- ❏ Return on Asset (ROA) for the nine-month ended 31.12.2025 stood at 0.75%.
- ❏ Fee based Income grew by 22.46% on Y-o-Y basis to Rs.1216 Crore for the nine-month ended 31.12.2025 as against Rs.993 Crore for the nine month ended 31.12.2024.



Asset & Liabilities (As on December 31st, 2025)

- 🏦 Total Business grew by 13.25% Y-o-Y to Rs. 5,53,680 Crore as on 31.12.2025 from Rs.4,88,911 Crore as on 31.12.2024.
- 🏦 Total Deposits increased by 10.64% Y-o-Y to Rs.3,10,086 Crore as on 31.12.2025 from Rs.2,80,256 Crore as on 31.12.2024.
- 🏦 Gross Advances grew by 16.74% Y-o-Y to Rs.2,43,594 Crore as on 31.12.2025 as against Rs.2,08,655 Crore as on 31.12.2024.
- 🏦 RAM (Retail, Agri & MSME) business stood at Rs.1,43,919 Crore as on 31.12.2025 as against Rs.1,14,350 Crore as on 31.12.2024, registering a Y-o-Y growth of 25.86%.
- 🏦 Retail Advances stood at Rs.64,159 Crore as on 31.12.2025 as against Rs.50,055 Crore as on 31.12.2024 registering a Y-o-Y growth of 28.18%, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 18.79% and 73.50% respectively on Y-o-Y basis.
- 🏦 Agriculture Advances stood at Rs.34,954 Crore as on 31.12.2025 as against Rs.28,033 Crore as on 31.12.2024, showing a growth of 24.69% on Y-o-Y basis.
- 🏦 Advances to MSME sector stood at Rs.44,806 Crore as on 31.12.2025 as against Rs.36,262 Crore as on 31.12.2024, registered a growth of 23.56% on Y-o-Y basis.

Capital Adequacy(As on December 31st, 2025)



- 🏦 Capital Adequacy Ratio stood at 17.43% with Tier-1 capital Ratio of 15.41% as on 31.12.2025.

Asset Quality:



- 🏦 Gross NPA improved to 2.41 % as on 31.12.2025 as against 2.91% as on 31.12.2024, registering an improvement of 50 bps Y-o-Y.
- 🏦 Net NPA improved to 0.36 % as on 31.12.2025 as against 0.63% as on 31.12.2024, registering an improvement of 27 bps Y-o-Y.
- 🏦 Provision Coverage Ratio stood at 97.32% as on 31.12.2025. Tangible PCR stood at 85.47% as on 31.12.2025.
- 🏦 Slippage Ratio for the quarter ended on 31.12.2025 stood at 0.85%.



Operational Efficiency:

-  Business per employee improved to 26.12 Crore as on 31.12.2025 as against Rs.22.98 Crore for the same period of preceding year.
-  Business per Branch improved to 166.32 Crore as on 31.12.2025 as against Rs.149.74 Crore for the same period of preceding year.

Branch Network:

-  Total number of branches as on 31.12.2025: 3327 Domestic branches, 2 overseas branches each at Hong Kong and Singapore and 1 Representative Office in Iran.
-  61.25 percent of Domestic Branches are spread in Rural & Semi-Urban region, providing thrust to Financial Inclusion Programmes.
