



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 31<sup>st</sup> 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 31<sup>st</sup> 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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UCO BANK

Honours Your Trust



## **PRESS RELEASE**

**Financial Results for the Quarter and Nine Month Ended 31<sup>st</sup> 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 31<sup>st</sup> ,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 31<sup>st</sup>, 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 31<sup>st</sup>,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.

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