



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/118/2026-27

Date: 15.10.2026

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 under Regulation 30 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations")

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 15th October, 2026, inter alia, considered and approved the Unaudited (Reviewed) Financial Results of the Bank for the quarter and half year ended 30th September, 2026 and the copy of the same is enclosed.

The board meeting commenced at 11:00 am and concluded at 12:57 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 30th September, 2026 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)
Company Secretary
Encl – As stated





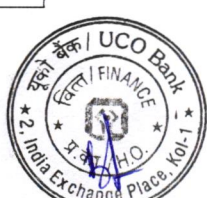
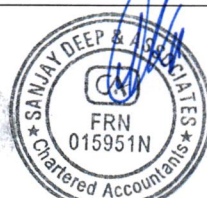
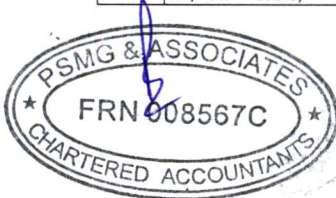
Head Office : 10, B.T.M.Sarani, Kolkata - 700 001

Website : www.uco.bank.in

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30 September 2026

(₹ in Lakh)

SL	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026 (Reviewed)	30-06-2026 (Reviewed)	30-09-2025 (Reviewed)	30-09-2026 (Reviewed)	30-09-2025 (Reviewed)	31-03-2026 (Audited)
1	Interest Earned (a)+(b)+(c)+(d)	7,28,632	6,99,600	6,53,717	14,28,232	12,97,318	26,28,135
	(a) Interest / discount on advances / bills	5,39,192	5,11,822	4,62,612	10,51,014	9,11,701	18,59,547
	(b) Income on investments	1,64,315	1,65,356	1,61,518	3,29,671	3,17,979	6,47,178
	(c) Interest on balances with RBI & other inter-bank funds	24,085	21,331	27,309	45,416	62,987	1,12,180
	(d) Others	1,040	1,091	2,278	2,131	4,651	9,230
2	Other Income	88,776	1,68,624	88,422	2,57,400	1,88,142	3,45,963
3	Total Income (1+2)	8,17,408	8,68,224	7,42,139	16,85,632	14,85,460	29,74,098
4	Interest Expended	4,39,992	4,18,764	4,00,445	8,58,756	8,03,723	16,08,498
5	Operating Expenses (i) + (ii)	1,90,180	1,68,506	1,80,374	3,58,686	3,64,191	7,22,706
	(i) Employees Cost	1,20,752	1,16,195	1,21,403	2,36,947	2,49,038	4,74,146
	(ii) Other Operating Expenses	69,428	52,311	58,971	1,21,739	1,15,153	2,48,560
6	Total Expenditure (4+5) (excluding Provisions and Contingencies)	6,30,172	5,87,270	5,80,819	12,17,442	11,67,914	23,31,204
7	Operating Profit (Before Provisions and Contingencies) (3-6)	1,87,236	2,80,954	1,61,320	4,68,190	3,17,546	6,42,894
8	Provisions (other than current tax) and Contingencies (Net)	80,767	23,461	58,814	1,04,228	1,20,420	2,05,545
	of which provisions for Non Performing Assets	44,428	25,417	40,485	69,845	86,752	1,36,262
9	Exceptional Items	-	-	-	-	-	-
10	Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1,06,469	2,57,493	1,02,506	3,63,962	1,97,126	4,37,349
11	Provision for Taxes	27,905	1,91,860	40,530	2,19,765	74,406	1,60,563
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	78,564	65,632	61,976	1,44,197	1,22,720	2,76,786
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit(+)/Loss (-) for the period (12-13)	78,564	65,632	61,976	1,44,197	1,22,720	2,76,786
15	Paid-up Equity Share Capital (Face Value ₹ 10/-)	12,53,956	12,53,956	12,53,956	12,53,956	12,53,956	12,53,956
16	Reserves excluding Revaluation Reserves (as shown in the Balance Sheet of previous year)	17,56,007	17,56,007	15,41,844	17,56,007	15,41,844	17,56,007
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	90.95%	90.95%	90.95%	90.95%	90.95%	90.95%
	(ii) Capital Adequacy Ratio: Basel-III	18.85%	19.03%	17.89%	18.85%	17.89%	18.61%
	(a) Common Equity Tier-I Ratio	17.06%	17.22%	15.61%	17.06%	15.61%	16.36%
	(b) Additional Tier-I Ratio	0.21%	0.22%	0.29%	0.21%	0.29%	0.23%
	(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.	0.63	0.52	0.49	1.15	0.98	2.21
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.63	0.52	0.49	1.15	0.98	2.21
	(iv) NPA Ratios						
	a) Amount of Gross NPA	5,63,222	5,66,716	5,89,472	5,63,222	5,89,472	5,69,020
	b) Amount of Net NPA	51,349	67,571	96,194	51,349	96,194	70,191
	c) % of Gross NPA	1.96%	2.08%	2.56%	1.96%	2.56%	2.17%
	d) % of Net NPA	0.18%	0.25%	0.43%	0.18%	0.43%	0.27%
	(v) Debt Equity Ratio	0.75	0.73	0.66	0.75	0.66	0.70
	(vi) Net Worth	27,88,109	27,15,348	23,01,266	27,88,109	23,01,266	24,46,221
	(vii) Total Debt to Total Assets	0.06	0.06	0.06	0.06	0.06	0.06
	(viii) Return on Assets (Annualised) (%)	0.80%	0.68%	0.71%	0.74%	0.71%	0.79%
	(ix) Capital Redemption Reserve / Debenture Redemption Reserve						
	(x) Outstanding Redeemable Preference Shares	Not Applicable					
	(xi) Debt Service Coverage Ratio						
	(xii) Interest Service Coverage Ratio						
	(xiii) Operating Margin (%) (Operating Profit/Total Income)	22.91%	32.36%	21.74%	27.78%	21.38%	21.62%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	9.61%	7.56%	8.35%	8.55%	8.26%	9.31%



UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER/HALF YEAR ENDED 30 September 2026

PART : A BUSINESS SEGMENTS							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Segment Revenue						
	i) Treasury Operations	1,92,538	2,09,599	2,03,568	4,02,137	4,17,964	8,03,096
	ii) Corporate Banking Operations	3,00,350	3,34,774	2,59,498	6,35,124	5,38,158	10,98,199
	iii) Retail Banking Operations	3,23,895	3,18,622	2,78,585	6,42,517	5,24,264	10,66,632
	*a) Digital Banking	5	5	3	10	6	23
	b) Other Retail Banking	3,23,890	3,18,617	2,78,582	6,42,507	5,24,258	10,66,609
	iv) Other Banking Operations	624	5,229	489	5,853	5,075	6,171
	Total Revenue	8,17,407	8,68,224	7,42,140	16,85,631	14,85,461	29,74,098
2	Segment Results						
	i) Treasury Operations	66,392	73,344	45,242	1,39,736	93,736	2,34,352
	ii) Corporate Banking Operations	15,706	91,481	27,978	1,07,187	49,786	1,00,085
	iii) Retail Banking Operations	23,746	87,438	28,798	1,11,184	48,530	96,740
	*a) Digital Banking	(70)	(59)	(61)	(129)	(116)	(356)
	b) Other Retail Banking	23,816	87,497	28,859	1,11,313	48,646	97,096
	iv) Other Banking Operations	624	5,229	489	5,853	5,075	6,171
	Total	1,06,468	2,57,492	1,02,507	3,63,960	1,97,127	4,37,348
	Less: Unallocated Expenses	-	-	-	-	-	-
	Profit Before Tax	1,06,468	2,57,492	1,02,507	3,63,960	1,97,127	4,37,348
	Provision for Tax	27,905	1,91,860	40,530	2,19,765	74,406	1,60,563
	Net Profit	78,563	65,632	61,977	1,44,195	1,22,721	2,76,785
3	Segment Assets						
	i) Treasury Operations	1,26,88,845	1,21,79,351	1,30,63,941	1,26,88,845	1,30,63,941	1,26,30,674
	ii) Corporate Banking Operations	1,45,81,400	1,42,62,295	1,20,74,971	1,45,81,400	1,20,74,971	1,36,45,772
	iii) Retail Banking Operations	1,46,75,172	1,35,52,431	1,17,62,478	1,46,75,172	1,17,62,478	1,32,59,935
	*a) Digital Banking	102	94	110	102	110	120
	b) Other Retail Banking	1,46,75,070	1,35,52,337	1,17,62,368	1,46,75,070	1,17,62,368	1,32,59,816
	iv) Other Banking Operations	50,246	49,179	46,139	50,246	46,139	49,463
	Total Assets	4,19,95,663	4,00,43,255	3,69,47,529	4,19,95,663	3,69,47,529	3,95,85,844
4	Segment Liabilities						
	i) Treasury Operations	1,06,94,034	1,03,85,120	1,09,39,815	1,06,94,034	1,09,39,815	1,07,52,471
	ii) Corporate Banking Operations	1,56,00,651	1,52,07,523	1,31,74,329	1,56,00,651	1,31,74,329	1,46,23,427
	iii) Retail Banking Operations	1,57,00,978	1,44,50,613	1,28,33,385	1,57,00,978	1,28,33,385	1,42,09,947
	*a) Digital Banking	2,216	2,114	1,925	2,216	1,925	2,071
	b) Other Retail Banking	1,56,98,762	1,44,48,498	1,28,31,460	1,56,98,762	1,28,31,460	1,42,07,876
	iv) Other Banking Operations	-	-	-	-	-	-
	Total Liabilities	4,19,95,663	4,00,43,255	3,69,47,529	4,19,95,663	3,69,47,529	3,95,85,844
5	Capital Employed						
	i) Treasury Operations	4,77,856	4,80,389	5,94,760	4,77,856	5,94,760	5,54,348
	ii) Corporate Banking Operations	14,85,201	14,98,521	13,43,250	14,85,201	13,43,250	14,05,153
	iii) Retail Banking Operations	14,94,752	14,23,937	13,08,487	14,94,752	13,08,487	13,65,422
	iv) Other Banking Operations	-	-	-	-	-	-
	Total Capital Employed	34,57,808	34,02,847	32,46,497	34,57,808	32,46,497	33,24,922

*The Bank has disclosed digital banking as a sub segment of the retail banking segment as required by RBI guidelines.

PART : B GEOGRAPHICAL SEGMENTS							
	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
	Domestic						
	i) Revenue	7,72,031	8,18,307	6,96,856	15,90,338	13,92,581	27,97,709
	ii) Assets	3,83,34,644	3,76,89,344	3,52,43,950	3,83,34,644	3,52,43,950	3,62,48,651
	International						
	i) Revenue	45,377	49,917	45,283	95,293	92,879	1,76,390
	ii) Assets	36,61,019	23,53,911	17,03,579	36,61,019	17,03,579	33,37,194
	Global						
	i) Revenue	8,17,408	8,68,223	7,42,140	16,85,631	14,85,460	29,74,099
	ii) Assets	4,19,95,663	4,00,43,255	3,69,47,529	4,19,95,663	3,69,47,529	3,95,85,844



UNAUDITED STATEMENT OF ASSETS AND LIABILITIES					(₹ in Lakh)
Particulars	As on	As on	As on		
	30-09-2026	31-03-2026	30-09-2025		
	(Reviewed)	(Audited)	(Reviewed)		
Capital & Liabilities					
Capital	12,53,956	12,53,956	12,53,956		
Reserves & Surplus	22,03,852	20,70,967	19,92,541		
Deposits	3,49,59,046	3,27,56,253	3,05,69,657		
Borrowings	26,07,491	23,30,982	21,47,382		
Other Liabilities & Provisions	9,71,317	11,73,687	9,83,993		
Total	4,19,95,663	3,95,85,844	3,69,47,529		
Assets					
Cash and Balance with RBI	11,49,017	10,40,506	9,72,492		
Balance with Banks and Money at call and Short Notice	12,53,115	13,47,946	18,56,817		
Investments	99,92,751	98,77,740	97,76,472		
Advances	2,82,57,102	2,57,76,291	2,25,76,873		
Fixed Assets	4,17,783	4,20,044	3,92,689		
Other Assets	9,25,894	11,23,318	13,72,186		
Total	4,19,95,663	3,95,85,844	3,69,47,529		

BASANT KUMAR NAYAK
Asst. General Manager



SUMIT KHANDELWAL
General Manager & CFO

VIJAYKUMAR NIVRUTTI KAMBLE
Executive Director

RAJENDRA KUMAR SABOO
MD & CEO (I/C) and Executive Director

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 KAMESH KUMAR JINDAL)
Partner
Membership No. 089835



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

(CA VINOD KUMAR FATEHPURIA)
Partner
Membership No. 098709

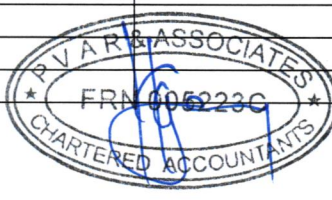
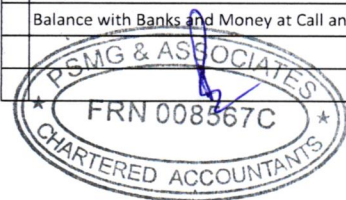




CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2026

(₹ in Lakh)

PARTICULARS	HY Ended 30.09.2026	HY Ended 30.09.2025
A. Cash Flow from Operating Activities :		
Net Profit before taxes	363960	197127
Adjustments for :		
Depreciation on fixed assets	20214	15877
Provision on Non Performing investments	(178 96)	713
Provision for non-performing assets	69845	86752
Provision for Diminution in Fair Value	594	0
Provision for Standard Assets	66284	8535
Provision for other items	(145 98)	24420
(Profit)/Loss on sale of fixed assets	(17)	(13)
Interest paid on Basel III Tier II debt (treated separately)	6985	6985
Interest paid on AT-1 debt (treated separately)	2382	2382
Interest paid on Refinance (treated separately)	14528	19009
Dividend received from subsidiaries/others (treated separately)	(5 50)	(3 40)
Sub-total	5117 31	3614 47
Less: Direct Tax Paid		
	5117 31	3614 47
Adjustments for :		
(Increase)/Decrease in investments	(971 15)	(3499 36)
(Increase)/Decrease in advances	(25512 50)	(11501 67)
(Increase)/Decrease in other assets	(178 02)	(1346 07)
Increase/(Decrease) in borrowings	583509	(6977 27)
Increase/(Decrease) in deposits	2202793	1215439
Increase/(Decrease) in other liabilities & provisions	(2585 96)	23916
Net Cash Flow from Operating Activities (A)	373270	(7316 35)
B. Cash Flow from Investing Activities :		
Purchase of fixed assets	(162 43)	(173 84)
Sale/disposal of fixed assets	1 57	148 15
Dividend received from subsidiaries/others	5 50	3 40
Net Cash Flow from Investing Activities (B)	(155 36)	(22 29)
C. Cash Flow from Financing Activities :		
Refinance from / Redemption to - NABARD/SIDBI/NHB	(3070 00)	(236 40)
Interest paid on Refinance	(145 28)	(190 09)
Interest paid on Basel III Tier II debt	(69 85)	(69 85)
Interest paid on AT-1 debts	(23 82)	(23 82)
Net Cash Flow from Financing Activities (C)	(3308 95)	(520 16)
Net increase in Cash & Cash Equivalents (A+B+C)	26839	(7858 80)
Other Adjustment	(131 59)	2498
Net increase in Cash & Cash Equivalents	13680	(7833 82)
Cash and Cash Equivalents as on April 1,2026 & 2025	23884 52	36126 91
Cash and Cash Equivalents as on September 30,2026 & 2025	24021 32	28293 09
D Cash and Cash Equivalents at the beginning of the Year		
Cash in Hand (including foreign currency notes and gold)	739 69	587 40
Balance with Reserve Bank of India	9665 37	9771 52
Balance with Banks and Money at Call and Short Notice	13472 46	13472 46
	23884 52	36126 91



	PARTICULARS	HY Ended 30.09.2026	HY Ended 30.09.2025
E	Cash and Cash Equivalents at the end of the Half Year		
	Cash in Hand (including foreign currency notes and gold)	874 67	768 47
	Balance with Reserve Bank of India	10615 51	8956 45
	Balance with Banks and Money at Call and Short Notice	12531 15	18568 17
		24021 32	28293 09



BASANT KUMAR NAYAK
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Executive Director

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Managing Director & CEO (I/C)
and Executive Director

A. KRISHNA KUMAR
Chairman

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

(CA PRABUDDHA GUPTA)
Partner
Membership No. 400189



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

(CA NAKUL MITTAL)
Partner
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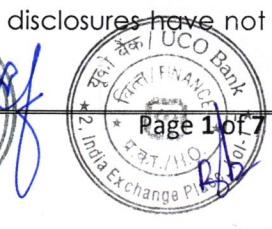
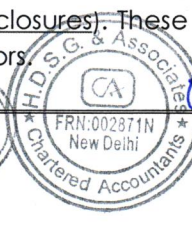
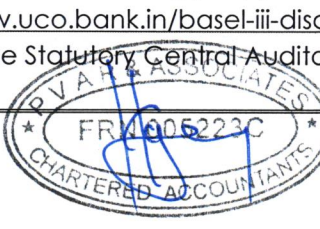




UCO BANK
HEAD OFFICE: KOLKATA

**NOTES FORMING PART OF UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE
QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2026**

1. The Financial Results have been reviewed and approved by the Board of Directors in their meeting held on 15.10.2026. In the absence of the requisite number of Independent Directors on the Board, the Audit Committee of the Board could not be constituted for want of quorum. Accordingly, the Bank invoked Clause 14A of the Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970, pursuant to which the quarterly financial results were placed directly before the Board for review and approval. These financial results have been subjected to a limited review by the Statutory Central Auditors of the Bank in accordance with the guidelines issued by the Reserve Bank of India and the requirements of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and minimum eighty percent of the Bank's revenue, assets and profits have been subjected to review.
2. The financial results for the quarter and half year ended 30th September 2026 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 half year ended 30th September 2026 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 half year ended 30th September 2026 are same as disclosed in Schedule 17- Significant Accounting Policies in the financial statements for the year ended 31st March 2026.
4. Based on the available data, financial statements and the declaration from borrowers wherever received, the Bank has estimated a liability of Rs.0.22 crore as on 30th September 2026 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 Provisioning Coverage Ratio of the Bank stood at 98.36% as on 30th September 2026. (96.99% as on 30th September 2025).
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. Pursuant to the Reserve Bank of India (Commercial Banks – Classification, Valuation and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated 18.05.2026, the requirement to maintain the Investment Fluctuation Reserve (IFR) has been discontinued with effect from 18.05.2026. Accordingly, during the half year ended 30th September, 2026, the Bank has transferred the balance standing in the IFR as on 17.05.2026 amounting Rs.552.24 crore to the General Reserve, in accordance with the aforesaid Directions.
8. In terms of Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025 dated 28.11.2025, having total banking exposure of Rs.1500 crore and above, the bank is holding provision as on 30.09.2026, as detailed below :

Rs. in crore				
Amount of loans impacted by RBI Circular	Amount of loans to be classified as NPA	Amount of loans as on 30.09.2026 out of (b) classified as NPA	Additional Provision required for loans covered under RBI Circular	Provision out of (d) already made by 30.09.2026
(a)	(b)	(c)	(d)	(e)
1200.77	533.33	533.33	316.87	316.87

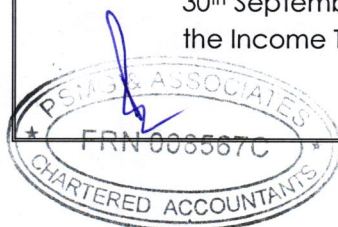
9. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1949/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), Bank is holding provision of Rs.3985.87 crore (including technical write off) against total outstanding of Rs. 3985.87 crore as on 30th September 2026.
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 30th September 2026 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
175	49.12	4.91

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 30th September 2026 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
3671	341.49	34.14

12. During the quarter ended 30th June 2026, the Bank decided to exercise the option of lower tax regime under Section 115BAA of the Income tax Act 1961 with effect from FY 2026-27. Accordingly, the deferred tax assets (net) have been remeasured based on the tax rate applicable as per new regime along with release of certain income tax provisions which are no longer required, resulting in one-time charge of Rs.1,237.13 crore in the Profit and Loss Account for the quarter ended 30th June, 2026. The tax expenses for the half year ended 30th September, 2026 have been measured at the applicable rates as per section 115BAA of the Income Tax Act, 1961.



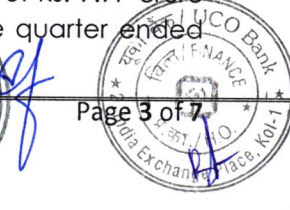
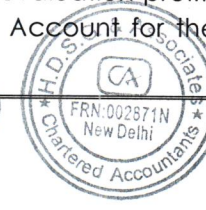
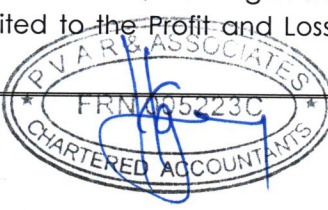
13. The current tax and deferred tax have been determined in accordance with the provisions of Income Tax Act, 2025 and Accounting Standard 22 "Accounting for Taxes on Income" issued by the ICAI. Based on the management's assessment, the Bank has recognized aggregate deferred tax asset of Rs.2269.82 crore as at 30th September, 2026 on carry forward losses and other items of timing difference. During the quarter ended 30th September, 2026, the bank has reversed deferred tax assets amounting Rs.267.19 crore.
14. Pursuant to the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Fifth Amendment Directions, 2026 dated 08.05.2026, the Bank has reckoned the eligible quarterly profits for computation of the Capital to Risk-weighted Assets Ratio (CRAR) in accordance with the methodology prescribed under the said Directions.
15. During the quarter and half year ended 30.09.2026, the details of Priority Sector Lending Certificate(PSLC) transaction are as under :

Rs. in crore					
Period	Particulars	Amount Sold	Amount Purchased	Premium received	Premium paid
Quarter ended 30.09.2026	PSLC	55.00	0.00	1.71	0.00
Half year ended 30.09.2026		2000.00	0.00	57.11	0.00

16. 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 :

Particulars on Fraud Reported	For the quarter ended 30.09.2026 (Rs. in crore)			For the half year ended 30.09.2026 (Rs. in crore)		
	No.	Amount	Provisions made	No.	Amount	Provisions made
Advance related frauds	20	120.09	117.24	26	125.75	122.13*
Other than Advances	8	0.89	0.86	16	6.58	6.55*
Cyber Frauds	-	0.00	0.00	-	0.00	0.00
Total	28	120.98	118.10	42	132.33	128.68*
Amount of unamortized provision debited from Other reserves as at the end of the quarter	Nil					
*The Outstanding balance in Fraud accounts (Advance & Non-Advance other than cyber related frauds) for the half year ended 30.09.2026 is Rs.128.68 crore and 100% provision has been made on entire outstanding balance. The difference amount of Rs.3.65 crore represents the amount recovered against reported frauds.						

17. During the quarter and half year ended 30th September 2026, penalty of Rs.0.05 crore and Rs.0.08 crore respectively has been imposed on the Bank by Reserve Bank of India.
18. As on 30th September 2026, Bank holds forward looking provision of Rs. 1607.59 crore on account of Expected Credit Loss (ECL). (Rs.1037.59 crore as on 30th June,2026) and Rs.341 crore as Contingency Provision. (Rs.341 crore as on 30th June,2026)
19. Bank continues to hold Covid-19 related provision of Rs. 530 crores as contingency provision as on 30th September 2026. (Rs.530 crore as on 30th June, 2026)
20. 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 30th September 2026, resulting in a revaluation profit of Rs. 9.97 crore and this amount has been credited to the Profit and Loss Account for the quarter ended 30th September 2026.



21. Investor Complaints position during the quarter ended 30th September 2026:

i)	Pending at the beginning of the quarter	2
ii)	Received during the quarter	978
iii)	Disposed off during the quarter	914
iv)	Pending at the end of the quarter	66

22. Details of resolution plan implemented under Resolution Framework for COVID 19 related stress in terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, are as under :

(Rs. in crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 31.03.2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ending 30.09.2026	Of (A) amount written off during the half-year ending 30.09.2026	Of (A) amount paid by the borrowers during the half-year ending 30.09.2026	Of (A) amount closed during the half-year ending 30.09.2026	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2026
Personal Loans	603.95	7.81	0.00	18.10	11.02	567.02
Corporate Persons*	415.93	9.28	0.00	8.81	7.23	390.61
Of which, MSME's	415.93	9.28	0.00	8.81	7.23	390.61
Others	75.20	1.18	0.00	3.25	5.27	65.50
Total	1095.08	18.27	0.00	30.16	23.52	1023.13

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

23. Details of loan transferred/acquired during the quarter ended 30th September 2026 in terms of 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 :

Particulars (Rs. in crore except number of accounts)	To ARCs	To permitted transferees	To other transferees
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	27.31	-	-

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 during the quarter ended 30th September 2026 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)	1410.76	Nil	Nil	463.90
Weighted average residual maturity (in months)	8.04	Nil	Nil	18.05
Weighted average holding period by originator (in months)	3.96	Nil	Nil	3.58
Retention of beneficial economic interest	10%	Nil	Nil	10%
Tangible security coverage (%)	159.12%	Nil	Nil	159.56%
Rating wise distribution of rated loans acquired by value (Rs. in crore)	NA	Nil	Nil	NA

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 30th September 2026:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	232.75
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	0.00
Grand Total	232.75

v. quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans : Nil

24. The following table set forth, for the period indicated, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis, as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated 28.11.2025.

		(Rs. in crore, except percentage)		
Sl. no.	Particulars	As on 30.09.2026		
1	Quantum of CLAs: - Gross Outstanding	1586.47		
2	Weighted Average Rate of Interest	9.14%		
3	Fees Paid	2.03		
4	Broad Sectors under CLA assets exist	Retail	Agri	MSME
		474.54	284.42	827.51
5	Performance of loans under CLA - Standard Loans - Non-Performing Loans	1548.73 37.74		
6	Details related to Default Loss Guarantee (DLG)	Nil		

25. 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 half year ended 30.09.2026 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 30.09.2026	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	301.16	3.68
Half year ended 30.09.2026	Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	1319.21	7.83

26. 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 for the quarter ended 30th September, 2026 , 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.	229	6108.88
2	Projects under implementation accounts sanctioned during the quarter.	21	40.48
3	Projects under implementation accounts where DCCO has been achieved during the quarter	27	247.14
4	Projects under implementation accounts at the end of the quarter.(1+2-3)	223	5902.22
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	29	944.78
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	29	944.78
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	0.00
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	0.00
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	15	751.32
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	2	90.28
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	0.00
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	0.00
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	0.00
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	0.00
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	0.00

8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	0.00
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27. The figures for the quarter ended September 30, 2026 are the balancing figures between the unaudited (reviewed) Figures in respect of the half year ended September 30, 2026 and the published unaudited (reviewed) figures for the quarter ended June 30, 2026.
28. Figures of the corresponding previous periods have been regrouped / reclassified wherever considered necessary.



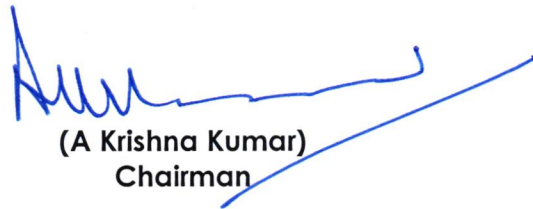
(Sumit Khandelwal)
General Manager & CFO



(Vijaykumar Nivrutti Kamble)
Executive Director



(Rajendra Kumar Saboo)
MD & CEO (I/C) and Executive Director



(A Krishna Kumar)
Chairman

Date: 15.10.2026

Place: Kolkata





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HO/Finance/Share/119/2026-27

Date: 15.10.2026

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

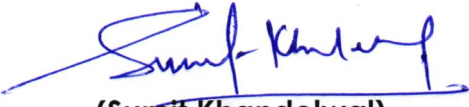
Madam/ Dear Sir,

Sub : 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 quarter and half year ended 30th September 2026 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,
For UCO Bank


(Sumit Khandelwal)
Chief Financial Officer



#UCOgoesDigital

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

Phone: 033 - 44557227, E-mail: hosgr.calcutta@uco.bank.in

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M/s P S M G & Associates Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	M/s Sanjay Deep & Associates Chartered Accountants 81, Sector 33-A, Chandigarh-160020	M/s P V A R & Associates Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	M/s H D S G & Associates 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 HALF YEAR ENDED 30th SEPTEMBER 2026 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 half year ended 30th September 2026 ('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 22 branches (including Treasury Branch and GIFT City branch) reviewed by us and 2 Overseas branch 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 77.16 percent of the advance portfolio of the bank and 79.38 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 3400 unreviewed branches of the bank generated through centralized database at the Bank's Head Office.



M/s P S M G & Associates Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	M/s Sanjay Deep & Associates Chartered Accountants 81, Sector 33-A, Chandigarh-160020	M/s P V A R & Associates Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	M/s H D S G & Associates 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.

6. Other Matter :

We draw attention to Note no.1 of the accompanying Notes forming part of the financial results, which states that, in the absence of requisite number of Independent Directors on the Board of the Bank, the Audit Committee of the Board could not be constituted for want of quorum and the financial results were placed directly before the Board for review and approval by invoking Clause 14A of the Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970.

Our Opinion is not modified in respect of the above matter.

For P S M G & ASSOCIATES

Chartered Accountants
FRN 008567C

(CA PRABUDDHA GUPTA)

Partner

MRN 400189

UDIN: 26400109LSHSJJ4267



For SANJAY DEEP & ASSOCIATES

Chartered Accountants
FRN 015951N

(CA NAKUL MITTAL)

Partner

MRN 521742

UDIN: 26521742VZXEQS3041



For P V A R & ASSOCIATES

Chartered Accountants
FRN 005223C

(CA KAMESH KUMAR JINDAL)

Partner

MRN 089835

UDIN: 26089835LAPRSZ7143



For H D S G & ASSOCIATES

Chartered Accountants
FRN 002871N

(CA VINOD KUMAR FATEHPURIA)

Partner

MRN 098709

UDIN: 26098709WXQWBV4673



Place: Kolkata

Date: 15.10.2026



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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 30.09.2026		
Date of Raising Funds				Not applicable		
Amount Raised				Nil		
Report filed for quarter ended				30.09.2026		
Monitoring Agency				Not Applicable		
Monitoring Agency Name, if applicable				Not Applicable		
Is there a Deviation / Variation in use of funds raised?				No		
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:						
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 : 15.10.2026



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

Phone: 033 - 44557227, E-mail: 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 30.09.2026	
Type of instrument					Not applicable	
Date of Raising Funds					Not applicable	
Amount Raised (Rs. in crore)					Not applicable	
Report filed for quarter ended					30.09.2026	
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 : 15.10.2026



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Security Cover Certificate as on 30.09.2026

Column A	Column B	Column C	Column D	Column E	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Description of asset for which this certificate relate		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate 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)		debt amount considered more than once (due to exclusive plus pari passu charge)		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 ^{viii}	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								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

-----NIL-----





Loans	-----NIL-----
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	





Lease Liabilities	-----NIL-----
Provisions	
Others	
Total	
Cover on Book Value	
Cover on Market Value ^{ix}	


(Vikash Gupta)
Company Secretary

Date : 15.10.2026

