



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/121/2026-27

Date: 15.10.2026

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 quarter and half year ended 30th September, 2026

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 quarter and half year ended 30th September, 2026.

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

Yours sincerely,

For UCO Bank

Vikash

Gupta

(Vikash Gupta)

Company Secretary

Digitally signed by
Vikash Gupta
Date: 2026.10.15
14:45:38 +05'30'

Encl : as stated



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PRESS RELEASE

Financial Results for the Quarter Ended 30th September 2026

Key Highlights of the Results -Q2 FY-2026-27

-  **Business Growth** - Total Business of the Bank stood at Rs.6,37,280 Crore as on 30.09.2026 registering a growth of 18.81% on Y-o-Y basis, wherein Gross Advances grew by 24.70% on Y-o-Y basis to Rs.2,87,690 Crore & Total Deposits grew by 14.36% on Y-o-Y basis to Rs.3,49,590 Crore.
-  **CASA Growth** – Total CASA stood at Rs. 1,22,259 Crore as on 30.09.2026 registering a growth of 10.59% on Y-o-Y basis, Savings Deposit stood at Rs. 1,03,736 Crore registering a growth of 9.10% on Y-o-Y basis and Current Deposit stood at Rs. 18,523 Crore registering a growth of 19.70% on Y-o-Y basis. CASA Ratio stood at 36.77%.
-  **Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 26.92% to Rs. 1,68,736 Crore Y-o-Y backed by 30.23% Y-o-Y growth in Retail advances, 29.59% Y-o-Y growth in Agriculture advances and 20.32 % Y-o-Y growth in MSME advances.
-  **Profitability**– Operating Profit for the quarter ended 30.09.2026 has shown an impressive growth of 16.04% on Y-o-Y basis and stood at Rs.1,872 Crore. Net profit for the quarter ending 30.09.2026 stood at Rs.786 Crore as against Rs.620 Crore as on 30.09.2025 registering a growth of 26.77% on Y-o-Y basis. Net Interest Margin (NIM)- Global stood at 3.00% and Domestic NIM at 3.19% for the quarter ended 30.09.2026.
-  **Reduction in NPA** - Gross NPA reduced by 60 bps Y-o-Y to 1.96% as on 30.09.2026 whereas Net NPA reduced by 25 bps Y-o-Y to 0.18% as on 30.09.2026.
-  **Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 18.85% as on 30.09.2026 with Tier I Capital Ratio of 17.27%.
-  **Credit to Deposit Ratio** - Stood at 82.29% as on 30.09.2026 as against 75.47% as on 30.09.2025.
-  **Provision Coverage Ratio** stood at 98.36% as on 30.09.2026



Profitability (Quarter Ended September 30th, 2026):

- ❏ Net Profit for the quarter ended 30.09.2026 stood at Rs.786 Crore as against Rs.620 Crore for the same period in the preceding year, registering a growth of 26.77% Y-o-Y.
- ❏ Net Interest Margin (NIM)- Global improved by 10 bps Y-o-Y and stood at 3.00% and Domestic NIM improved by 11 bps Y-o-Y and stood at 3.19% for the quarter ended 30.09.2026.
- ❏ Net interest income (NII) grew by 13.96% on Y-o-Y basis to Rs.2886 Crore for the quarter ended 30.09.2026 as against Rs.2533 Crore for the quarter ended 30.09.2025
- ❏ Cost of fund improved by 13 bps Y-o-Y to 4.44% for the quarter ended 30.09.2026.
- ❏ Yield on Advances (Domestic) stood at 8.11% for the quarter ended 30.09.2026.
- ❏ Cost to Income ratio improved to 50.39% for the quarter ended 30.09.2026 compared to 52.79% as on 30.09.2025.
- ❏ Return on Asset (ROA) improved by 9 bps Y-o-Y stood at 0.80% as on 30.09.2026 compared to 0.71% as on 30.09.2025.
- ❏ Fee based Income grew by 34.66% Y-o-Y basis to Rs.558 Crore as on 30.09.2026 as against Rs.414 Crore as on 30.09.2025.

Asset & Liabilities (As on September 30th, 2026)

- ❏ Retail Advances stood at Rs.76,817 Crore for the quarter ended 30.09.2026 as against Rs.58,987 Crore on 30.09.2025 registering a Y-o-Y growth of 30.23%, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 20.29% and 61.91% respectively on Y-o-Y basis.
- ❏ Agriculture Advances stood at Rs.41,014 Crore as on 30.09.2026 as against Rs.31,650 Crore on 30.09.2025, showing a growth of 29.59% on Y-o-Y basis.
- ❏ Advances to MSME sector stood at Rs.50,905 Crore as on 30.09.2026 as against Rs.42,309 Crore on 30.09.2025, registered a growth of 20.32% on Y-o-Y basis.

Asset Quality:

- ❏ Provision Coverage Ratio stood at 98.36% as on 30.09.2026. Tangible PCR stood at 90.88% as on 30.09.2026.
- ❏ Slippage Ratio for the quarter ended on 30.09.2026 stood at 0.85%(Annualized).



Operational Efficiency:

- 🏠 Business per employee improved to Rs 30 Crore as on 30.09.2026 as against Rs.25 Crore as on 30.09.2025.
- 🏠 Business per Branch improved to Rs 185 Crore as on 30.09.2026 as against Rs.161 Crore as on 30.09.2025.

Branch Network:

- 🏠 Total number of branches as on 30.09.2026: 3439 Domestic Branches, 3 International Branches at Hong Kong, Singapore and IBU Gift City Branch.
- 🏠 61 percent of Domestic Branches are spread in Rural & Semi-Urban region, providing thrust to Financial Inclusion Programs.