यूको बैंक
सम्मान आपके विश्वास का

UCO BANK
Honours Your Trust

HO/Finance/Share/87/2026-27 Date: 22.07.2026

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 ended 30th June, 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 ended 30th June, 2026.

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

Yours sincerely,
For UCO Bank
Vikash Gupta
Digitally signed by Vikash Gupta
Date: 2026.07.22 16:27:21 +05'30'
(Vikash Gupta)
Company Secretary

Encl : as stated

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PRESS RELEASE

Financial Results for the Quarter Ended 30th June 2026

Key Highlights of the Results -Q1 FY-2026-27

- **Business Growth -** Total Business of the Bank stood at Rs.6,05,083 Crore as on 30.06.2026 registering a growth of 15.53% on Y-o-Y basis, wherein Gross Advances grew by 21.18% on Y-o-Y basis to Rs.2,72,768 Crore & Total Deposits grew by 11.28% on Y-o-Y basis to Rs.3,32,315 Crore.
- **CASA Growth –** Total CASA stood at Rs. 1,16,136 Crore as on 30.06.2026 registering a growth of 12.34% on Y-o-Y basis, Savings Deposit stood at Rs. 1,00,870 Crore registering a growth of 11.78% on Y-o-Y basis and Current Deposit stood at Rs. 15,266 Crore registering a growth of 16.23% on Y-o-Y basis. CASA Ratio stood at 36.94%.
- **Advances in Retail, Agriculture & MSME (RAM) Sectors -** RAM segment of the Bank increased by 25.27% to Rs. 1,57,745 Crore Y-o-Y backed by 27.32% Y-o-Y growth in Retail advances 30.01% Y-o-Y growth in Agriculture advances and 18.79 % Y-o-Y growth in MSME advances.
- **Profitability–** Operating Profit for the quarter ended 30.06.2026 has shown an impressive growth of 79.84% on Y-o-Y basis and stood at Rs.2,810 Crore. Net profit for the quarter ending 30.06.2026 stood at Rs.656 Crore as against Rs.607 Crore as on 30.06.2025 registering a growth of 8.05% on Y-o-Y basis. Net Interest Margin (NIM)- Global stood at 3.05% and Domestic NIM at 3.24% for the quarter ended 30.06.2026.
- **Reduction in NPA -** Gross NPA reduced by 55 bps Y-o-Y to 2.08% as on 30.06.2026 whereas Net NPA reduced by 20 bps Y-o-Y to 0.25% as on 30.06.2026.
- **Capital Adequacy Ratio -** Capital Adequacy Ratio (CRAR) stood at 19.03% as on 30.06.2026 with Tier I Capital Ratio of 17.44%.
- **Credit to Deposit Ratio -** Stood at 82.08% as on 30.06.2026 as against 75.38% as on 30.06.2025.
- Provision Coverage Ratio stood at 97.85% as on 30.06.2026

Profitability (Quarter Ended June 30th ,2026):

- Net Profit for the quarter ended 30.06.2026 stood at Rs.656 Crore as against Rs.607 Crore for the same period in the preceding year, registering a growth of 8.05% Y-o-Y.
- Net Interest Margin (NIM)- Global improved by 9 bps Y-o-Y and stood at 3.05% and Domestic NIM improved by 6 bps Y-o-Y and stood at 3.24% for the quarter ended 30.06.2026.
- Net interest income (NII)grew by 16.86% on Y-o-Y basis to Rs.2808 Crore for the quarter ended 30.06.2026 as against Rs.2403 Crore for the quarter ended 30.06.2025
- Cost of fund improved by 37 bps Y-o-Y to 4.36% for the quarter ended 30.06.2026.
- Yield on Advances (Domestic) stood at 8.14% for the quarter ended 30.06.2026.
- Cost to Income ratio stood at 37.49% for the quarter ended 30.06.2026.
- Return on Asset (ROA) stood at 0.68% as on 30.06.2026.
- Fee based Income grew by 35.12% Y-o-Y basis to Rs.505 Crore as on 30.06.2026 as against Rs.374 Crore as on 30.06.2025.

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

- Retail Advances stood at Rs.71,549 Crore for the quarter ended 30.06.2026 as against Rs.56,195 Crore on 30.06.2025 registering a Y-o-Y growth of 27.32%, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 19.98% and 65.45% respectively on Y-o-Y basis.
- Agriculture Advances stood at Rs.38,952 Crore as on 30.06.2026 as against Rs.29,961 Crore on 31.03.2025, showing a growth of 30.01% on Y-o-Y basis.
- Advances to MSME sector stood at Rs.47,244 Crore as on 31.03.2026 as against Rs.39,771 Crore on 30.06.2025, registered a growth of 18.79% on Y-o-Y basis.

Asset Quality:

- Provision Coverage Ratio stood at 97.85% as on 30.06.2026. Tangible PCR stood at 88.08% as on 30.06.2026.
- Slippage Ratio for the quarter ended on 30.06.2026 stood at 0.63%(Annualized).

Operational Efficiency:

- Business per employee improved to 28.47 Crore as on 30.06.2026 as against Rs.24.64 Crore as on 30.06.2025.
- Business per Branch improved to 176.77 Crore as on 30.06.2026 as against Rs.158.37 Crore as on 30.06.2025.

Branch Network:

- Total number of branches as on 30.06.2026: 3421 Domestic branches, 2 overseas branches each at Hong Kong and Singapore and 1 Representative Office in Iran.
- 61 percent of Domestic Branches are spread in Rural & Semi-Urban region, providing thrust to Financial Inclusion Programs.