



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/21/2026-27

Date: 25.04.2026

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 Audited Financial Results for the quarter and year ended 31st March 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 Audited Financial Results for the quarter and year ended 31st March 2026.

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

Yours sincerely,
For UCO Bank

(Vikash Gupta)
Company Secretary

Encl : as stated



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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PRESS RELEASE

Financial Results for the Quarter and Year Ended 31st March 2026

Key Highlights of the Results -Q4 FY-2025-26

- Business Growth** - Total Business of the Bank stood at Rs.5,90,314 Crore as on 31.03.2026 registering a growth of 14.95% on Y-o-Y basis, wherein Gross Advances grew by 19.44% on Y-o-Y basis to Rs.2,62,752 Crore & Total Deposits grew by 11.59% on Y-o-Y basis to Rs.3,27,563 Crore.
- CASA Growth** – Total CASA stood at Rs. 1,17,752 Crore as on 31.03.2026 registering a growth of 12.46% on Y-o-Y basis, Savings Deposit stood at Rs. 1,01,025 Crore registering a growth of 11.78% on Y-o-Y basis and Current Deposit stood at Rs. 16727 Crore registering a growth of 16.77% on Y-o-Y basis.
- CASA ratio** improved by 74bps to 38.65%.
- Profitability**– Net profit for the quarter ending 31.03.2026 stood at Rs.801Crore as against Rs.653 Crore as on 31.03.2025 registering 22.66% growth on Y-o-Y basis. Operating Profit for the quarter ended 31.03.2026 stood at Rs.1,573 Crore. Net Interest Margin (NIM)- Global stood at 3.00% and Domestic NIM at 3.19% for the quarter ended 31.03.2026.
- Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 24.23% to Rs. 1,52,324 Crore Y-o-Y backed by 26.62% Y-o-Y growth in Retail advances 26.24% Y-o-Y growth in Agriculture advances and 19.36 % Y-o-Y growth in MSME advances.
- Reduction in NPA** - Gross NPA reduced by 52 bps Y-o-Y to 2.17% as on 31.03.2026 whereas Net NPA reduced by 23 bps Y-o-Y to 0.27% as on 31.03.2026.
- Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 18.61% as on 31.03.2026 with Tier I Capital Ratio of 16.59%.
- Credit to Deposit Ratio** - Stood at 80.21% as on 31.03.2026 as against 74.94% as on 31.03.2025.
- Dividend @ 4.40%** (i.e @ 44paise per equity share) is proposed for the year 2025-26 subject to approval from shareholders in ensuing Annual General Meeting of the Bank



Profitability (Quarter Ended March 31st,2026):

- ❏ Net Profit for the quarter ended 31.03.2026 stood at Rs.801 Crore as against Rs.653 Crore for the same period in the preceding year, registering a growth of 22.66% Y-o-Y.
- ❏ Net Interest Margin (NIM)- Global stood at 3% and Domestic NIM at 3.19% for the quarter ended 31.03.2026.
- ❏ Cost of fund improved by 31 bps Y-o-Y to 4.47% for the quarter ended 31.03.2026.
- ❏ Yield on Advances (Domestic) stood at 8.18% for the quarter ended 31.03.2026.
- ❏ Cost to Income ratio improved by 581 bps Y-o-Y at 52.66% for the quarter ended 31.03.2026.
- ❏ Return on Asset (ROA) stood at 0.87% showing an improvement of 10 bps on Y-o-Y basis
- ❏ Fee based Income grew by 32.65% Y-o-Y basis to Rs.516 Crore as on 31.03.2026 as against Rs.389 Crore as on 31.03.2025.

Profitability (Year Ended March 31st,2026):

- ❏ Operating Profit has shown a growth of 6.49% on Y-o-Y basis to Rs.6429 Crore as against Rs.6037 Crore for the year ended 31.03.2025.
- ❏ Net Profit grew by 13.21% Y-o-Y to Rs.2768 Crore as on 31.03.2026 against Rs.2445 Crore for the year ended 31.03.2025.
- ❏ Net interest income (NII)grew by 5.89% on Y-o-Y basis to Rs.10197 Crore for the year ended 31.03.2026 as against Rs.9630 Crore for the year ended 31.03.2025.
- ❏ Return on Asset (ROA) for the year ended 31.03.2026 stood at 0.79%.
- ❏ Fee based Income grew by 25.40% on Y-o-Y basis to Rs.1733 Crore for the year ended 31.03.2026 as against Rs.1382 Crore for the year ended 31.03.2025.

Asset & Liabilities (As on March 31st ,2026)

- ❏ Retail Advances stood at Rs.68,697 Crore as on 31.03.2026 as against Rs.54,255 Crore as on 31.03.2025 registering a Y-o-Y growth of 26.62%, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 19.11% and 71.12% respectively on Y-o-Y basis.



- 🏠 Agriculture Advances stood at Rs.37,336 Crore as on 31.03.2026 as against Rs.29,575 Crore as on 31.03.2025, showing a growth of 26.24% on Y-o-Y basis.
- 🏠 Advances to MSME sector stood at Rs.46,291 Crore as on 31.03.2026 as against Rs.38,783 Crore as on 31.03.2025, registered a growth of 19.36% on Y-o-Y basis.

Asset Quality:

- 🏠 Provision Coverage Ratio stood at 97.79% as on 31.03.2026. Tangible PCR stood at 87.66% as on 31.03.2026.
- 🏠 Slippage Ratio for the year ended on 31.03.2026 stood at 0.78%.

Operational Efficiency:

- 🏠 Business per employee improved to 28.08 Crore as on 31.03.2026 as against Rs.24.35 Crore as on 31.03.2025.
- 🏠 Business per Branch improved to 172.91 Crore as on 31.03.2026 as against Rs.155.43 Crore as on 31.03.2025.

Branch Network:

- 🏠 Total number of branches as on 31.03.2026: 3412 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.
