



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/32/2025-26

Date: 28.04.2025

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: Press Release on Audited Financial Results for the quarter and year ended 31st March 2025.

We enclose a copy of press Release on Audited Financial Results for the quarter and year ended 31st March 2025.

Please take the same on your records and disseminate.

Yours faithfully,

Vikash Digitally signed
by Vikash Gupta
Date: 2025.04.28
15:52:49 +05'30'
Gupta
(Vikash Gupta)
Company Secretary

Encl : as stated



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PRESS RELEASE

Financial Results for the Quarter and Year Ended 31st March 2025

Key Highlights of the Results -Q4 FY-2024-25

- Business Growth** - Total Business of the Bank stood at Rs.5,13,527 Crore as on 31.03.2025 showing an increase of 14.12% Y-o-Y, wherein Gross Advances increased by 17.72% Y-o-Y to Rs.2,19,985 Crore & Total Deposits grown by 11.56% Y-o-Y to Rs.2,93,542 Crore.
- Profitability & Return**– Net profit for the quarter ending 31.03.2025 stood at Rs.652 Crore as against Rs.526 Crore for the same period of preceding year, registering a growth of 23.98% Y-o-Y. Operating Profit for the quarter ended 31.03.2025 stood at Rs. 1699 Crore as against Rs. 1273 Crore showing an increase of 33.48 % Y-o-Y basis.
- Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 25.74 % to Rs. 1,22,613 Crore on Y-o-Y backed by 35.09% Y-o-Y growth in Retail advances 20.02% Y-o-Y growth in Agriculture advances and 18.55 % Y-o-Y growth in MSME advances.
- Reduction in NPA** - Gross NPA reduced by 77 bps Y-o-Y to 2.69 % as on 31.03.2025 whereas Net NPA reduced by 39 bps Y-o-Y to 0.50 % as on 31.03.2025.
- Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 18.49% as on 31.03.2025 with Tier I Capital Ratio of 16.37%
- Credit to Deposit Ratio** stood at 74.94% as on 31.03.2025.



Business Highlights

- 🏠 Total Business grew by 14.12% Y-o-Y to Rs. 5,13,527 Crore as on 31.03.2025 from Rs.4,50,007 Crore as on 31.03.2024.
- 🏠 Total Deposits increased by 11.56% Y-o-Y basis to Rs.2,93,542 Crore as on 31.03.2025 from Rs.2,63,130 Crore as on 31.03.2024.
- 🏠 Gross Advances grew 17.72% Y-o-Y to Rs.2,19,985 Crore as on 31.03.2025 as against Rs.1,86,877 Crore as on 31.03.2024.
- 🏠 RAM (Retail, Agri & MSME) business stood at Rs.1,22,613 Crore as on 31.03.2025 as against Rs.97,516 Crore as on 31.03.2024, registering a growth of 25.74% Y-o-Y basis.
- 🏠 Retail Advances stood at Rs.54,255 Crore as on 31.03.2025 as against Rs.40,161 Crore as on 31.03.2024 registering a growth of 35.09% Y-o-Y basis, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 18.13% and 58.99% respectively on Y-o-Y basis.
- 🏠 Agriculture Advances stood at Rs.29,575 Crore as on 31.03.2025 as against Rs.24,641 Crore as on 31.03.2024, showing a growth of 20.02% Y-o-Y basis.
- 🏠 Advances to MSME sector stood at Rs.38,783 Crore as on 31.03.2025 as against Rs.32,714 Crore as on 31.03.2024, registered a growth of 18.55% Y-o-Y basis.
- 🏠 Business per employee improved to Rs.24.35 Crore as on 31.03.2025 as against Rs.20.93 Crore for the same period of preceding year.
- 🏠 Operating Profit for the quarter ended 31.03.2025 stood at Rs.1,699 Crore registering a growth of 33.48% Y-o-Y basis as against Rs.1,273 Crore for the same period of preceding year. For the year ended March 2025, Operating Profit has grown by 31.92% to Rs.6,037 Crore as against Rs.4,576 Crore for the year ended March 2024.
- 🏠 Net Profit for the quarter ended 31.03.2025 stood at Rs.652 Crore as against Rs.526 Crore for the same period in the preceding year, registering a growth of 23.98% Y-o-Y. Net profit stood at Rs.2,445 Crore for the year ended March 2025 showing a growth of 47.80% Y-o-Y as against Rs.1,654 Crore for year ended March 2024.
- 🏠 Net Interest Income (NII) for the quarter ended 31.03.2025 stood at Rs.2,698 Crore registering a growth of 23.35% Y-o-Y basis as against Rs.2,187 Crore for the same period of preceding year. For the year ended March 2025, Net Interest Income (NII) grew by



18.88% Y-o-Y basis to Rs.9,630 Crore as against Rs.8,101 Crore for the year ended March 2024.

- 🏦 NIM for the year ended March 2025 stood at 3.08% as against 2.92% for the year ended March 2024..
- 🏦 Earning per share improved to Rs. 2.04 as on 31.03.2025 as against Rs.1.38 as on 31.03.2024.

Asset Quality

- 🏦 Gross NPA improved to 2.69 % as on 31.03.2025 as against 3.46% as on 31.03.2024, registering an improvement of 77 bps Y-o-Y.
- 🏦 Net NPA improved to 0.50 % as on 31.03.2025 as against 0.89% as on 31.03.2024, registering an improvement of 39 bps Y-o-Y.
- 🏦 Provision Coverage Ratio stood at 96.69% as on 31.03.2025.

Dividend

- 🏦 Dividend @ 3.90%(i.e @ 39 paise per equity share) is proposed for the year 2024-25.

Branch Network

- 🏦 As on 31.03.2025 Bank had a network of 3302 domestic branches and 2 overseas branches each at Hong Kong and Singapore and 1 Representative Office in Iran. Out of the total branches, Bank has 2031 (61%) branches in rural & semi-urban areas. Bank has 2522 ATMs and 10653 BC Points making the total number of 16480 touch points as on 31st March 2025.
