



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/88/2026-27

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: Presentation on Unaudited (Reviewed) Financial Results for the quarter ended 30th June, 2026

We enclose herewith the Investor Presentation on the Unaudited (Reviewed) Financial Results 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
16:29:30 +05'30'

(Vikash Gupta)
Company Secretary

Encl : as stated



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सम्मान आपके विश्वास का

Honours Your Trust

वित्तीय परिणाम: जून तिमाही

वित्तीय वर्ष २०२६-२७

Financial Results

June Qtr.

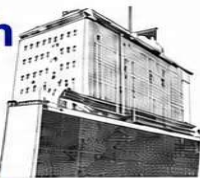
(FY 2026-27)



यूको बैंक
(भारत सरकार का उपक्रम)

UCO BANK
(A Govt. of India Undertaking)

84th



YEAR OF
THE NATION'S TRUST



www.uco.bank.in



1800 8910



Overview



Major Highlights



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Business Performance



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19-28

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Business

Business

₹ 605083 Cr.
15.53% (Y-Y)

Deposit

₹ 332315 Cr.
11.28% (Y-Y)

Savings (Domestic)

₹ 100870 Cr.
11.78% (Y-Y)

CASA (Domestic)

₹ 116136 Cr.
12.34% (Y-Y)

Current Deposit

₹ 15266 Cr.
16.23% (Y-Y)

Advance

₹ 272768 Cr.
21.18% (Y-Y)

Retail

₹ 71549 Cr.
27.32% (Y-Y)

Agriculture

₹ 38952 Cr.
30.01% (Y-Y)

MSME

₹ 47244 Cr.
18.79% (Y-Y)

Home Loan

₹ 34596 Cr.
19.98% (Y-Y)

Vehicle Loan

₹ 8739 Cr.
65.45% (Y-Y)

Asset Quality

Gross NPA

2.08%
55 bps (Y-Y)

Net NPA

0.25%
20 bps (Y-Y)

PCR (Incl. TWO)

97.85%
97 bps (Y-Y)

PCR (Excl. TWO)

88.08%
496 bps (Y-Y)

Profitability

Operating Profit

₹ 2810 Cr.
79.84% (Y-Y)

Net Interest Income

₹ 2808 Cr.
16.86% (Y-Y)

Net Profit

₹ 656 Cr.
8.05% (Y-Y)

Major Economic Highlights



Major Highlights

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1. Major Highlights & Growth Drivers

GDP Growth Projections

- NSO (Provisional Estimates, Jun-26): India GDP actual for FY2025-26 at 7.7% (Q4 FY26: 7.8%)
- RBI (Jun-26 MPC): GDP for FY2026-27 revised down to 6.6% (from 6.9% earlier)
- World Bank (GEP Jun-26): India FY2026-27 at 6.6%; FY2027-28 at 7.2%
- IMF (WEO July-26): India CY2026 at 6.4%; CY2027 at 6.7%

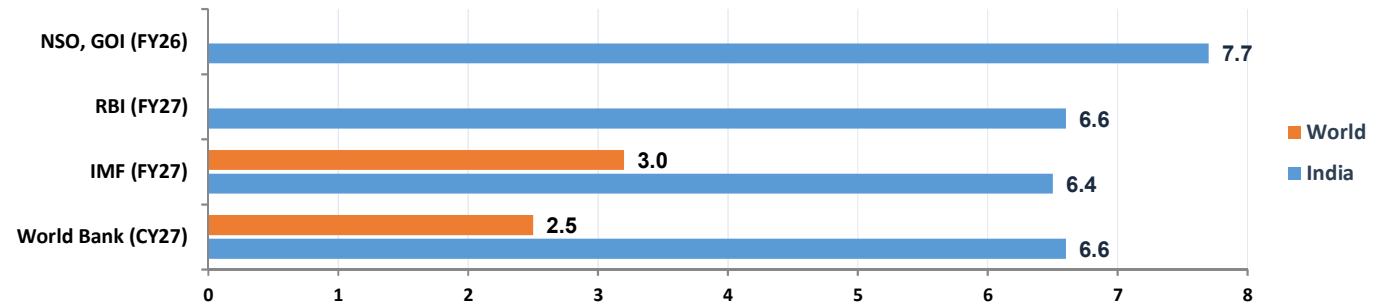
Inflation

- RBI retail inflation forecast: 5.1% for FY2026-27 (Q1: 4.2%; Q2: 5.1%; Q3: 5.9%; Q4: 5.4%)
- Headline CPI (new base-2024 series) rose to an 18-month high of 4.38% (provisional) in June 2026; food (CFPI) at 5.32%

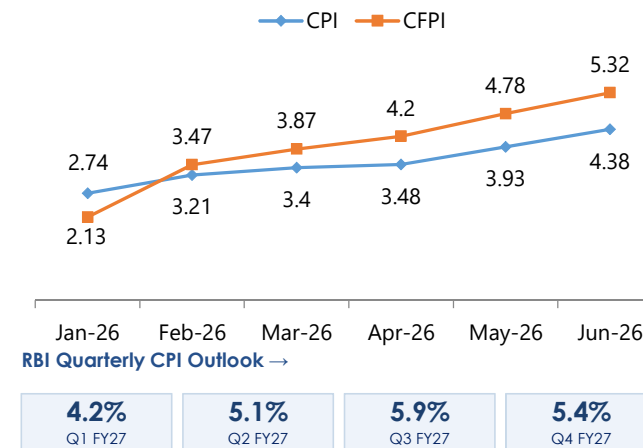
External Sector

- Forex Reserves (week ended 10-July-26): USD 675.16 Bn
- Exports (Apr-Jun FY2026-27): USD 232.73 Bn vs USD 208.98 Bn in Apr-Jun FY2025-26 (111.37%)
- CAD: FY2025-26 full year at USD 25.2 Bn (0.6% of GDP) vs USD 22.9 Bn in FY25; USD 2 Bn in May 2026 vs USD 0.7 Bn in May-25

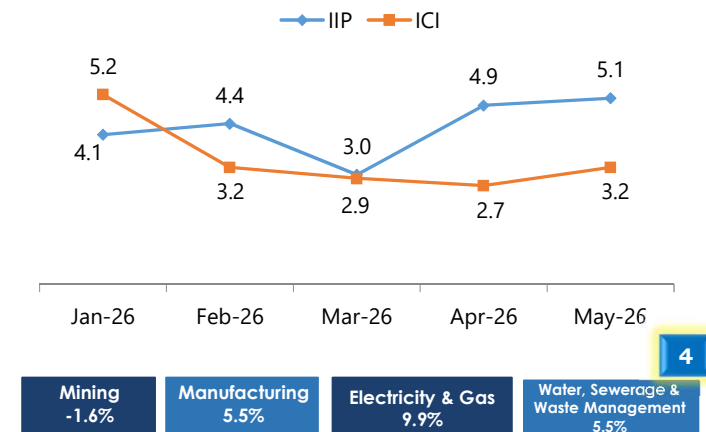
2. Growth Projections (FY 2026-27) | Y-o-Y Growth (%)



3. Inflation | Y-o-Y Growth (%)



4. Industrial Production | Y-o-Y Growth (%)



7.7%

NSO GDP
FY25-26 (Actual)

4.38%

RBI CPI
Jun-26

\$675B

Forex
Reserves (10-Jul-26)

वित्तीय परिणाम: जून तिमाही वित्तीय वर्ष २०२६-२७

Performance vs Guidance



Major Highlights

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Parameters		Guidance for FY 26-27	Actual for Jun-26 Qtr
Deposit Growth	(Y-O-Y)	10-12%	11.28%
Credit Growth	(Y-O-Y)	12-14%	21.18%
CASA %		37-38%	36.94%
RAM %		62-65%	64.52%
CD Ratio		80-82%	82.08%
Credit Cost		<0.75%	0.39%
NIM Global		2.8-2.9%	3.05%
GNPA		<2.00%	2.08%
NNPA		<0.20%	0.25%
Slippage Ratio		<1%	0.63%
Total Recovery & Upgradation (in Cr)		2000-2500	1271

Total Business



Major Highlights

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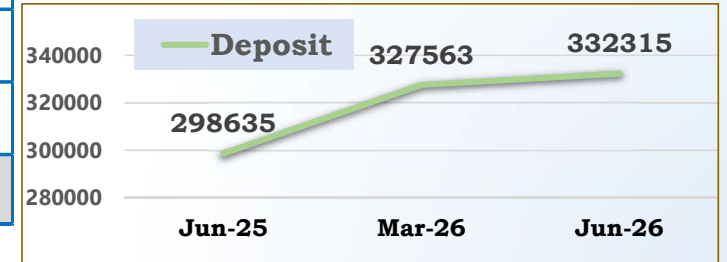
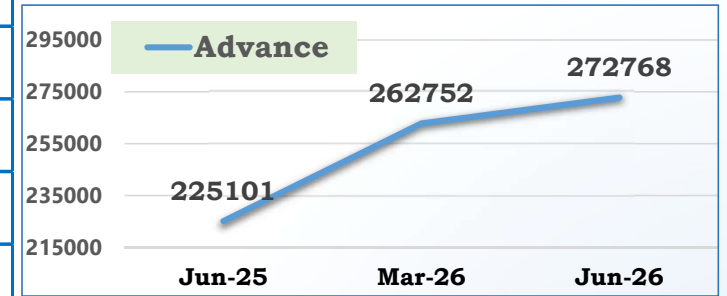
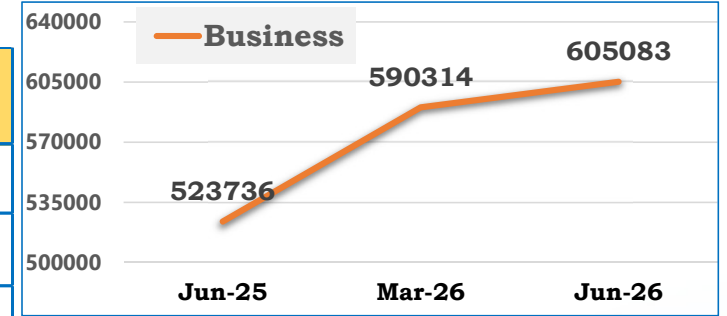
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Business Mix (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
Global Business	523736	590314	605083	2.50	15.53
Domestic	480070	539052	558899	3.68	16.42
Overseas	43666	51262	46184	-9.91	5.77
Global Deposits	298635	327563	332315	1.45	11.28
Domestic	280092	304668	314412	3.20	12.25
Overseas	18543	22895	17903	-21.80	-3.45
Global Advances	225101	262752	272768	3.81	21.18
Domestic	199978	234384	244487	4.31	22.26
Overseas	25123	28368	28281	-0.31	12.57
CD Ratio (%)	75.38	80.21	82.08		



Global Deposits



Major Highlights

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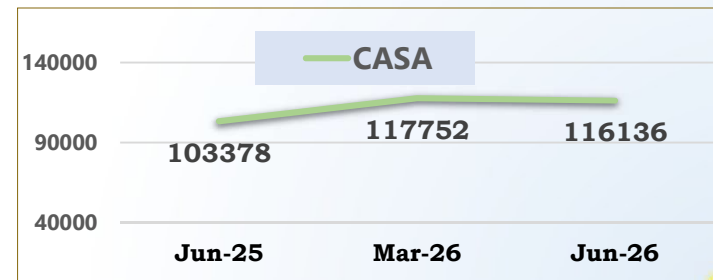
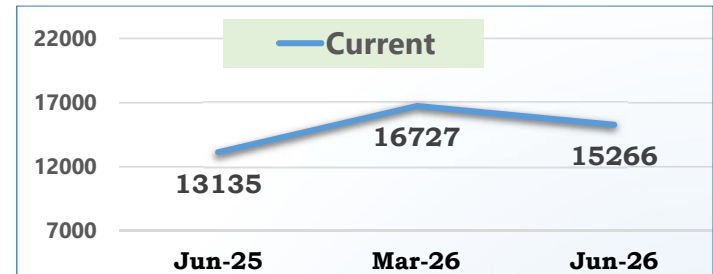
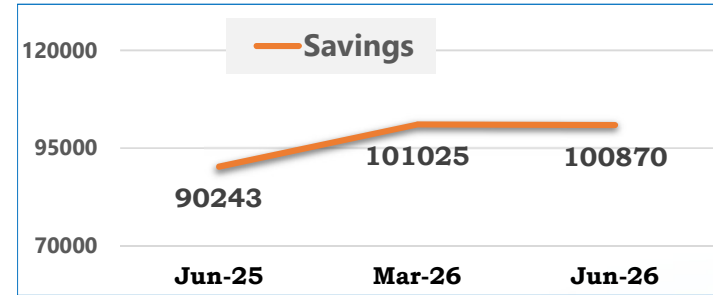
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y(%)
1. Domestic Deposits	280092	304668	314412	3.20	12.25
a) Current Deposits	13135	16727	15266	-8.73	16.23
b) Saving Deposits	90243	101025	100870	-0.15	11.78
CASA Domestic	103378	117752	116136	-1.37	12.34
c) Term Deposits	176714	186916	198276	6.08	12.20
2. Overseas Deposits	18543	22895	17903	-21.80	-3.45
3. Global Deposits (1+2)	298635	327563	332315	1.45	11.28
CASA Domestic (%)	36.91	38.65	36.94		



Domestic Advances



Major Highlights

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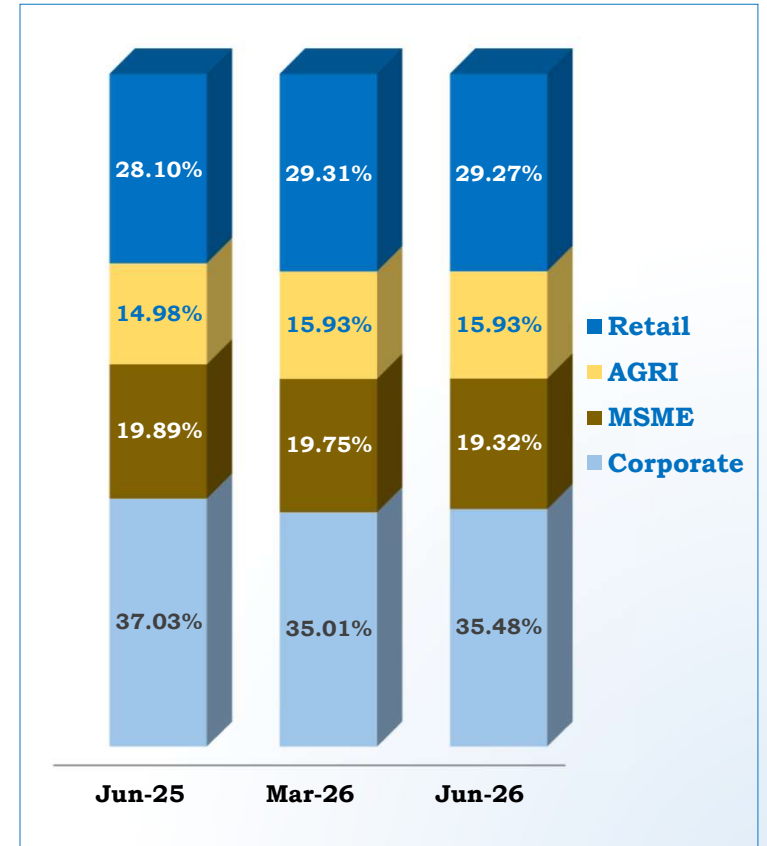
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Particulars	Jun-25	Mar-26	Jun-26	Growth	Growth
(₹ in Cr)				(Q-Q) %	(Y-Y) %
1. Domestic Advances	199978	234384	244487	4.31	22.26
a) Retail	56195	68697	71549	4.15	27.32
b) Agriculture	29961	37336	38952	4.33	30.01
c) MSME	39771	46291	47244	2.06	18.79
2. Total RAM (a+b+c)	125927	152324	157745	3.56	25.27
3. RAM Share (%)	62.97	64.98	64.52		
d) Corporates & Others	74051	82060	86742	5.71	17.14



Retail Mix



Major Highlights

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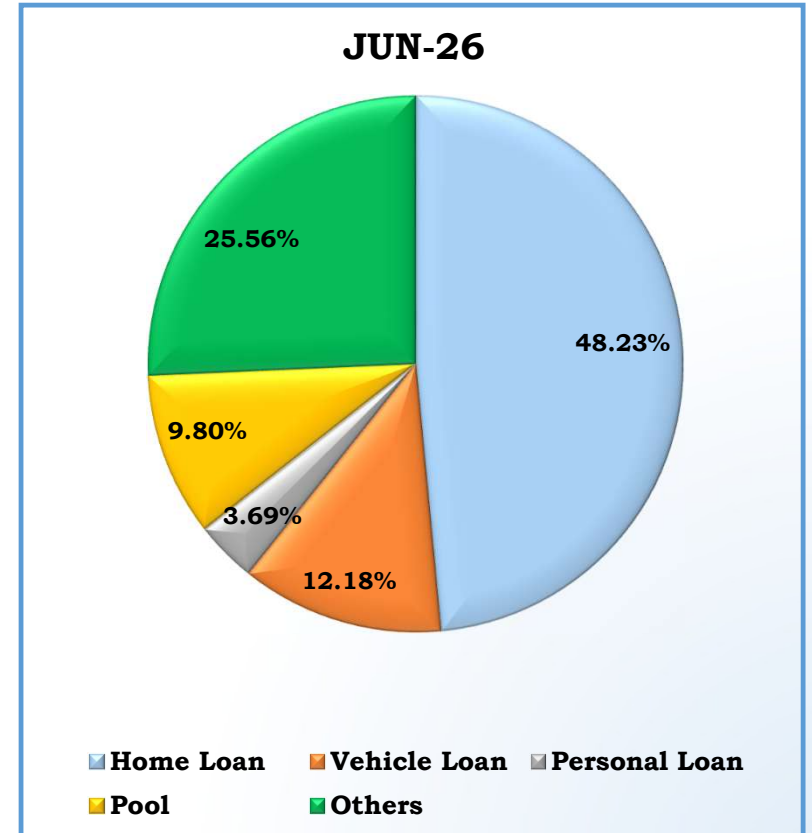
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

Particulars				Growth	Growth
(₹ in Cr)	Jun-25	Mar-26	Jun-26	(Q-Q) %	(Y-Y) %
Home Loan	28835	33329	34596	3.80	19.98
Vehicle Loan	5282	8034	8739	8.78	65.45
Personal Loan	2504	2710	2645	-2.40	5.63
Pool	6489	7447	7125	-4.32	9.80
Others	13085	17177	18444	7.38	40.96
Total	56195	68697	71549	4.15	27.32



Agriculture



Major Highlights

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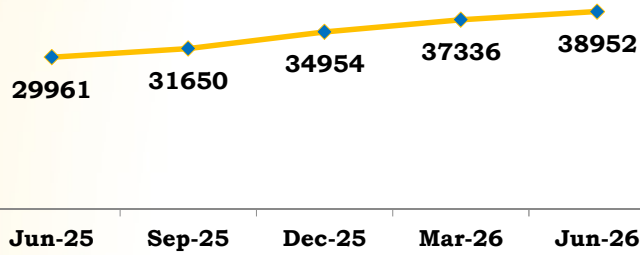
ESG Initiatives

Products & Services

Awards & Accolades

Agriculture (₹ in Cr)	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
1.Farm Credit (Crop, Investment & Allied)	26159	32742	34270	4.67%	31.01%
2. Agri Infrastructure & Ancillary Activities	3802	4594	4682	1.92%	23.15%
3. Total (1+2)	29961	37336	38952	4.33%	30.01%

Agriculture



Self Help Group	Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)
No of Group (Lakhs)	1.83	1.88	1.90	1.06	3.83
Balance Outstanding (Cr.)	4160	5313	5477	3.09	31.66
Women Beneficiaries (No in lakhs)	16.8	18.05	18.24	1.05	8.57

MSME Portfolio Mix



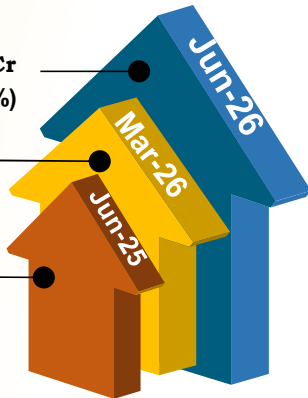
47244 Cr

Q-Q 2.06 % 
Y-Y 18.79%

30856 Cr
(65.31%)

30558 Cr
(66.01 %)

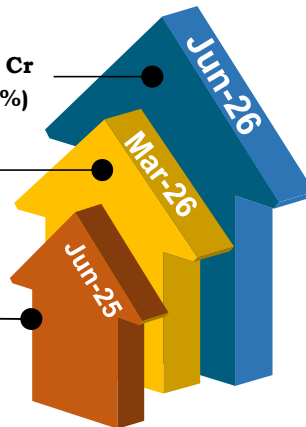
22,914 Cr
(57.62%)



14921 Cr
(31.58%)

14285 Cr
(30.86%)

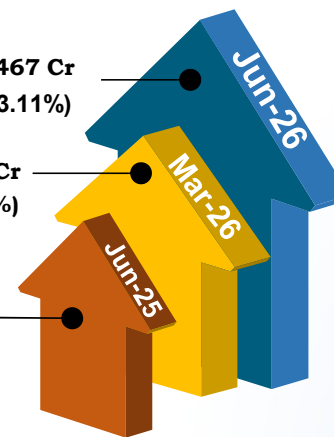
16,064 Cr
(40.39%)



1467 Cr
(3.11%)

1448 Cr
(3.13%)

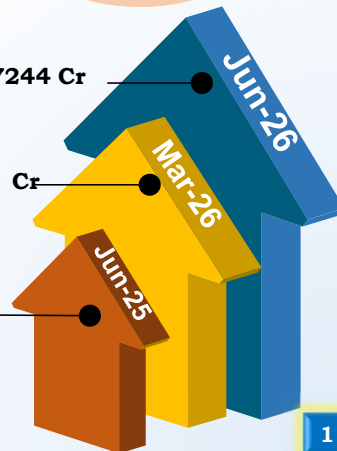
793 Cr
(1.99%)



47244 Cr

46291 Cr

39,771 Cr



MSME Portfolio Mix



Major Highlights

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ECLGS-5.0 (₹ in Cr.) As on 30.06.2026

ECLGS Sanctioned	1803
ECLGS Disbursed	1151



PM SVANidhi

PM SVANidhi As on 30.06.2026

Application Sanctioned (Nos.)	204796
Amount Sanctioned (₹ in Cr.)	316



PMMY (₹ in Cr.)	Jun-26 Qtr
Amount Sanctioned (FY 25-26)	7299
Amount Disbursed (FY 25-26)	7043
Amount Sanctioned During Q1 (FY 26-27)	1883
Amount Disbursed During Q1 (FY 26-27)	1762
Amount outstanding as on 30.06.2026	8915



PM Viswakarma As on 30.06.2026

Application Sanctioned (Nos.)	10532
Amount (₹ in Cr.)	87

Priority Sector Advances



Major Highlights

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Awards & Accolades

Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00%	81767	107022	52.35%
Agriculture	18.00%	36795	37914	18.55%
Small/Marginal Farmer	10.00%	20442	20518	10.04%
Weaker Section	12.00%	24530	28527	13.96%
Micro Under MSME	7.50%	15331	30856	15.09%
Non Corporate Farmers	14.00%	28618	33173	16.23%

ANBC - 204417 Cr

Financial Inclusion Growth



Major Highlights

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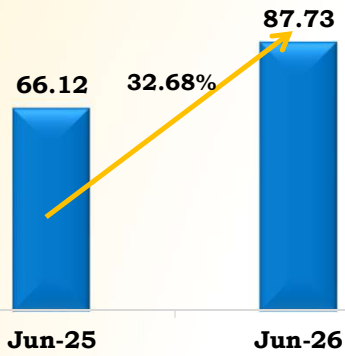
Digital Journey

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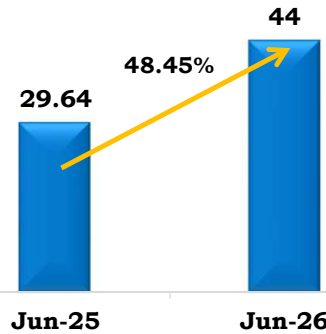
Products & Services

Awards & Accolades

PMSBY (In Lakhs)



PMJJBY (In Lakhs)



APY Accounts (In Lakhs)



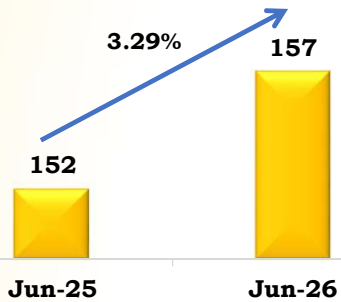
JUNE 2026 Qtr

- State Level Bankers Committee – 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 28 (7 States)
- Centre for Financial Literacy : 127
- No. of beneficiaries of CFL : 444910
- Financial Literacy Counselors : 30
- No. of Fin. Literacy Camps : 1464
- No. of beneficiaries of FLC : 47948

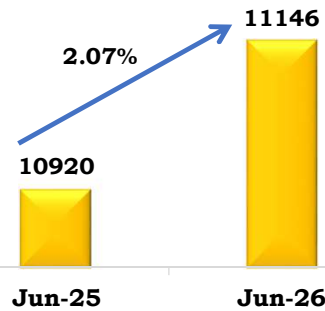
No of Claims Settled upto 30.06.2026 (since inception)

PMSBY	PMJJBY
3169	17525

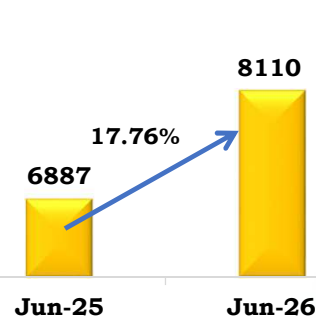
PMJDY Accounts (In Lakhs)



No of BC



Balance in PMJDY A/C



Sectoral Credit-Advances (Dom.)



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Sector (₹ in Cr.)	Jun-25	% share to Total Advances	Mar-26	% share to Total Advances	Jun-26	% share to Total Advances
Infrastructure	16251	8.11	17953	7.87	17927	7.33
Of which						
<i>Power & Energy</i>	8884	4.44	9786	4.38	9792	4.00
<i>Port and Road Project</i>	5915	2.95	6627	2.83	6824	2.79
<i>Other infrastructure</i>	1452	0.72	1540	0.66	1312	0.54
Basic Metal	7780	3.88	8478	3.62	7078	2.89
Textiles	1601	0.80	2090	0.89	2100	0.86
Petroleum and Coal Products	1835	0.92	580	0.04	584	0.24
All Engineering	1302	0.65	1457	0.62	1983	0.81
Food Processing	1373	0.69	1814	0.77	1826	0.75
Commercial Real Estate	1661	0.83	1880	0.80	1842	0.75
NBFC	24113	12.04	27888	11.90	29231	11.94
<i>Other Industries</i>	5555	2.77	5905	2.52	6771	2.77
Total Industries	61471	30.69	68044	29.03	69342	28.34

Standard NBFC Advances



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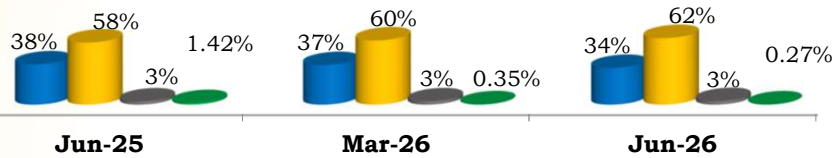
Products & Services

Awards & Accolades

Standard NBFC (₹ in Cr)	Jun-25				Mar-26				Jun-26			
	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%	Domestic	Overseas	Global	%
NBFC - PSUs	5041	986	6027	22.31	3031	947	3978	13.11	4224	946	5170	16.42%
NBFC - HFCs	4341	428	4771	17.66	5409	473	5883	19.39	4855	473	5328	16.92%
NBFC - MFIs	670	69	738	2.73	261	76	337	1.11	164	76	240	0.76%
NBFC - Others	14052	1424	15475	57.29	19163	980	20143	66.39	19965	790	20755	65.90%
Total	24104	2907	27011	100.00	27865	2475	30340	100.00	29208	2285	31493	100.00%

Rating of Standard NBFCs

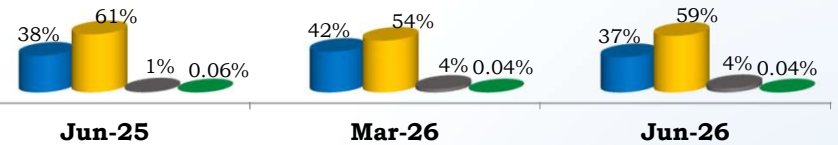
■ AAA ■ AA ■ A ■ BBB & below



Standard NBFC (₹ in Cr)	Jun-25	Mar-26	Jun-26
Bank sponsored	702	1096	891
PSU	7794	5648	6328
Private Inst. (non-Bank)	18516	23596	24274
Total	27012	30340	31493

Rating of Standard HFCs

■ AAA ■ AA ■ A ■ BBB & below



Out of Std. NBFCs, HFCs (₹ in Cr)	Jun-25	Mar-26	Jun-26
Bank sponsored	538	966	891
PSU	1767	1670	1158
Private Inst. (non-Bank)	2466	3247	3279
Total	4771	5883	5328

Rating Mix (of advances above 25 Cr.)



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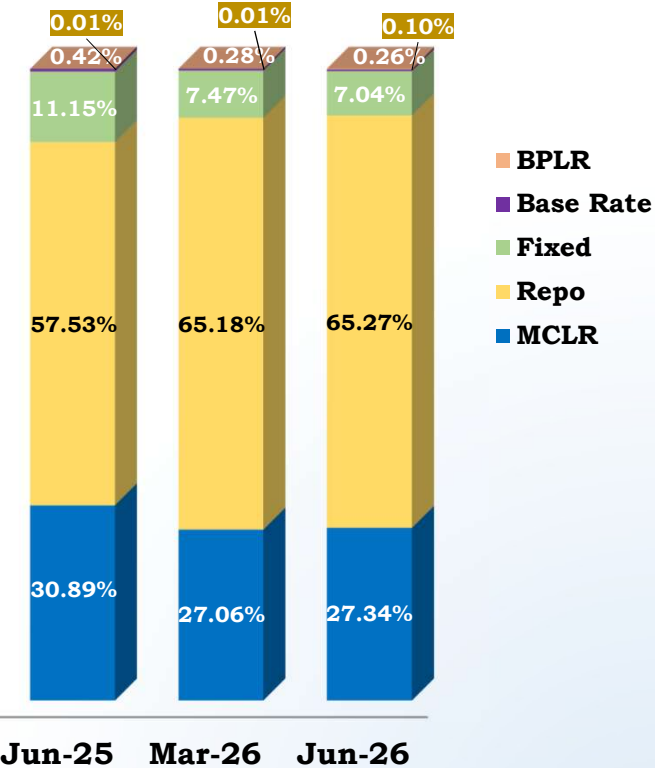
ESG Initiatives

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Rating Grade (Amt in Cr.)	Jun-25	% Share	Mar-26	% Share	Jun-26	% Share
AAA	32304	33.76	35489	33.50	34298	31.27
AA	26260	27.44	27543	26.00	28498	25.99
A	12642	13.21	14878	14.04	18163	16.56
BBB	3984	4.16	4754	4.49	4568	4.17
BBB & above	75190	78.57	82664	78.03	85527	77.99
Below BBB	2276	2.38	2707	2.56	2722	2.48
Total Rated	77466	80.95	85371	80.59	88250	80.47
Of Which						
a) PSU	30667	32.04	25749	24.31	28626	26.10
b) Others	46799	48.90	59623	56.28	59623	54.37
Total Unrated	18234	19.05	20568	19.41	21418	19.53
Of Which						
a) PSU with Govt. Guarantee	6939	7.25	7655	7.23	7718	7.04
b) PSU without Govt. Guarantee	3385	3.54	3906	3.69	4367	3.98
c) Others	7910	8.27	9007	8.50	9334	8.51
Total	95700	100.00	105939	100.00	109668	100.00

Advances(Dom) Mix of Benchmark



Investment Portfolio



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₹ in (Cr)

Sl.	Parameters (₹ in Cr)	Jun-25	Mar-26	Jun-26
1	Domestic Investment	91621	95837	94477
a	SLR	67074	71818	69997
	SLR as % to Domestic Investment	73.21%	74.94%	74.09%
b	Non SLR	24547	24019	24480
I	Held To Maturity (HTM)	65646	71335	72071
II	Available For Sale (AFS)	22986	20526	18647
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	2975	3976	3758
III	Investment in Associates	14		
2	Modified Duration (AFS+HFT)	3.71	3.45	3.25
3	Overseas Investment	3125	3458	3520
4	Total Gross Investment (1+3)	94746	99295	97997
	HTM To Gross Domestic Investment (%)	71.65%	74.43%	76.28%
	Total SLR (%)	22.85%	23.18%	21.49%

Operating Profitability



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Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	Interest Income	6436	6656	6996	5.10	8.70	26281
2	Non-Interest Income	997	709	1686	137.83	69.10	3459
3	Total Operating income(1+2)	7433	7365	8682	17.88	16.80	29740
4	Interest Expenses	4033	4042	4188	3.60	3.84	16085
5	Net Operating income(3-4)	3400	3323	4494	35.25	32.18	13655
i	of which Net Interest Income (1-4)	2403	2614	2808	7.42	16.85	10196
6	Operating Expenses	1838	1750	1685	-3.71	-8.33	7227
i	Staff Expenses	1276	1068	1162	8.79	-8.96	4741
ii	Other Operating Expenses	562	681	523	-23.28	-6.89	2486
7	Operating Profit (3-4-6)	1562	1573	2810	78.58	79.84	6428

Provision & Net Profit



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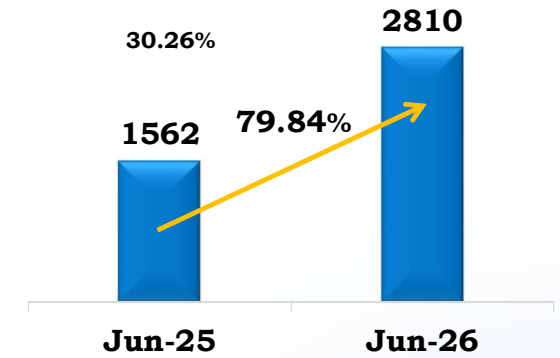
ESG Initiatives

Products & Services

Awards & Accolades

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Financial Year
		Jun-25	Mar-26	Jun-26	25-26
1	Operating Profit	1562	1573	2810	6428
2	Total Provision	955	772	2154	3661
	Out of which				
i	NPA	463	216	254	1363
ii	NPI	1	-55	-7	-63
iii	Standard Assets & others	152	165	-12	755
iv	Income Tax (Including DTA)	339	446	1919	1606
3	Net Profit (1-2)	607	801	656	2767

Operating Profit



Net Profit



Net Interest Income



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	Interest Income	6436	6656	6996	5.10	8.72	26282
a.	From Advances	4491	4761	5118	7.51	13.97	18596
b.	From Investments	1565	1639	1654	0.88	5.68	6472
c.	Others	381	257	224	-12.59	-41.07	1214
2	Interest Expended	4033	4042	4188	3.60	3.84	16085
a.	On Deposits	3472	3543	3818	7.76	9.95	14064
b.	On Borrowings	390	312	175	-43.84	-55.08	1327
c.	Bonds & Others	171	187	195	3.96	14.01	694
3	Net Interest Income (1-2)	2403	2614	2808	7.42	16.86	10197

Non Interest Income



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₹ in (Cr)

Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-25	Mar-26	Jun-26	Q-Q (%)	Y-Y (%)	25-26
1	Fee Based Income	374	516	505	-2.19	35.12	1733
a.	Charges & Commission from Advance	162	203	150	-26.11	-7.41	737
b.	Commission from Third Party Product	12	22	13	-40.91	8.33	71
c.	Charges & Commission from Others	200	291	342	17.53	71.00	925
2	Recovery in Written Off	425	209	1018	386.09	139.45	1327
3	Treasury Income	198	-16	163	-	-17.72	399
4	Total (1+2+3)	997	709	1686	137.91	69.11	3459

Operating Expenses



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Financial Year
		Jun-25	Mar-26	Jun-26	Q-O-Q (%)	Y-O-Y (%)	25-26
1	Salary	874	886	936	5.65	7.11	3570
2	Employee Benefits	402	182	226	24.09	-43.82	1172
3	Total Staff Expenses (1+2)	1276	1068	1162	8.79	-8.94	4741
4	Rent, Taxes & Lighting	85	87	89	2.13	4.20	390
5	Printing & Stationery	7	3	7	100.59	5.15	29
6	Depreciation	71	110	92	-16.12	30.61	372
7	IT Related Expenditure	48	73	48	-34.25	0.00	327
8	Insurance	152	134	73	-45.52	-51.98	422
9	Others	199	275	214	-22.18	7.54	946
10	Total Other Operating Expenses (4+5+6+7+8+9)	562	682	523	-23.28	-6.95	2486
11	Total Operating Expenses (3+10)	1838	1750	1685	-3.71	-8.33	7227

Key Financial Indicator



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Particulars	Quarter Ended			Financial Year
	Jun-25	Mar-26	Jun-26	25-26
Cost of Deposits (%)	4.84%	4.65%	4.70%	4.72%
Cost of Funds (%)	4.73%	4.47%	4.36%	4.58%
Cost to Income Ratio (%)	54.06%	52.66%	37.49%	52.92%
Yield on Advances Domestic (%)	8.60%	8.18%	8.14%	8.45%
Yield on Advances Global (%)	8.26%	7.82%	7.79%	8.09%
Yield on Investments Domestic (%)	6.83%	6.83%	6.81%	6.84%
Yield on Investments Global (%)	6.70%	6.68%	6.66%	6.70%
Net Interest Margin (NIM) Domestic (%)	3.18%	3.19%	3.24%	3.23%
Net Interest Margin (NIM) Global (%)	2.96%	3.00%	3.05%	3.03%
Return on Assets (RoA) Annualised(%)	0.71%	0.87%	0.68%	0.79%
Return on Equity (RoE) Annualised (%)	11.25%	13.21%	10.17%	12.15%
Earnings per Share (Not Annualised) (₹)	0.48	0.64	0.52	2.21
Book Value per Share (₹)	18.50	20.48	22.61	20.48
Business per Employee (₹ in Cr)	24.64	28.08	28.47	28.08
Business per Branch (₹ in Cr)	158.37	172.91	176.77	172.91

Key Financial Indicator (Qtr.)



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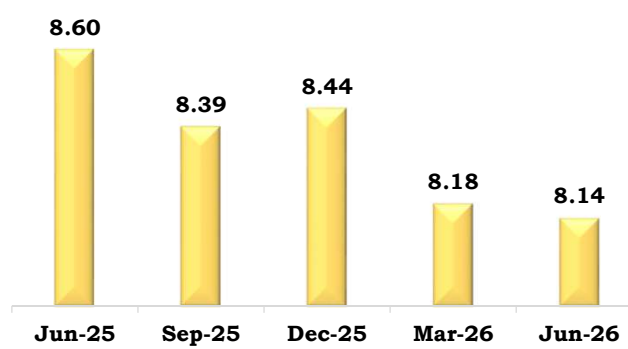
Products & Services

Awards & Accolades

Yield on Advance Global (%)



Yield on Advance Domestic (%)



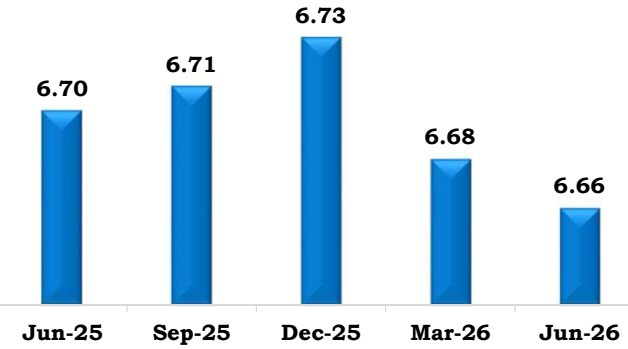
Cost of Funds (%)



Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



Key Financial Indicator (Qtr.)



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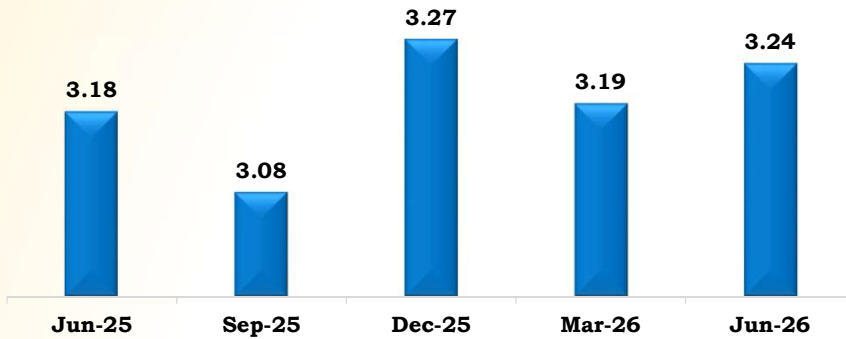
Digital Journey

ESG Initiatives

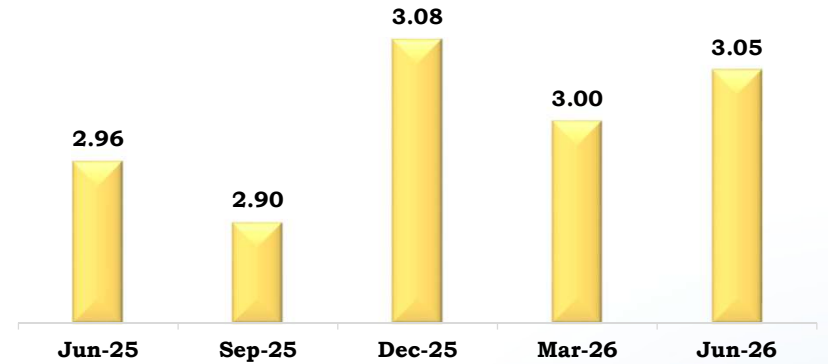
Products & Services

Awards & Accolades

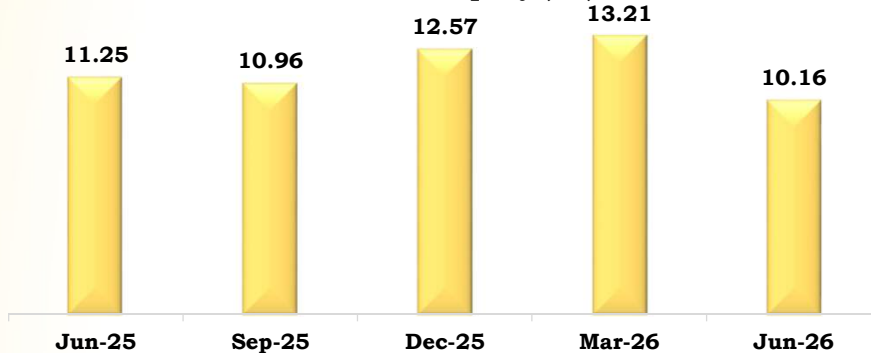
NIM Domestic (%)



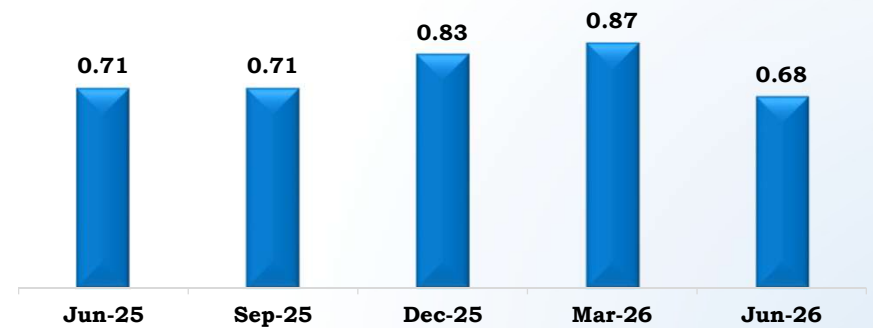
NIM Global (%)



Return on Equity (%)



Return on Asset (%)



Productivity Ratio



Major Highlights

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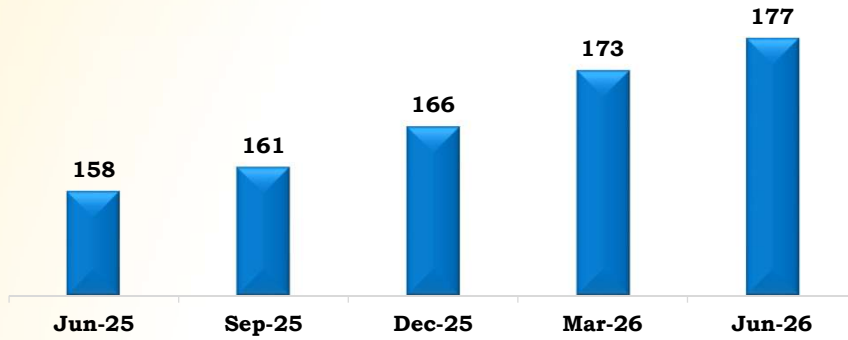
Digital Journey

ESG Initiatives

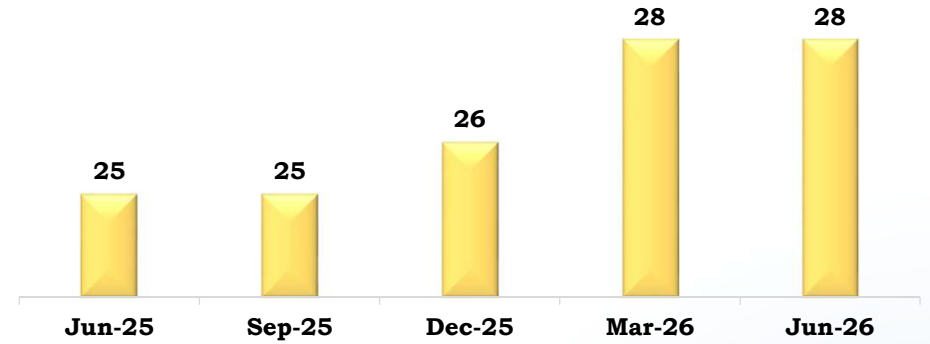
Products & Services

Awards & Accolades

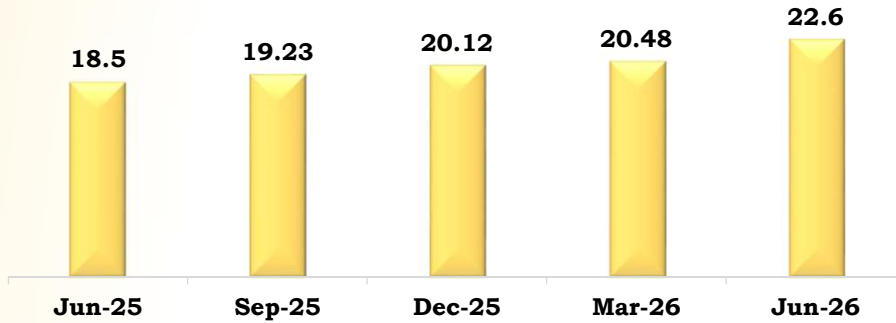
Business Per Branch (₹ in Cr.)



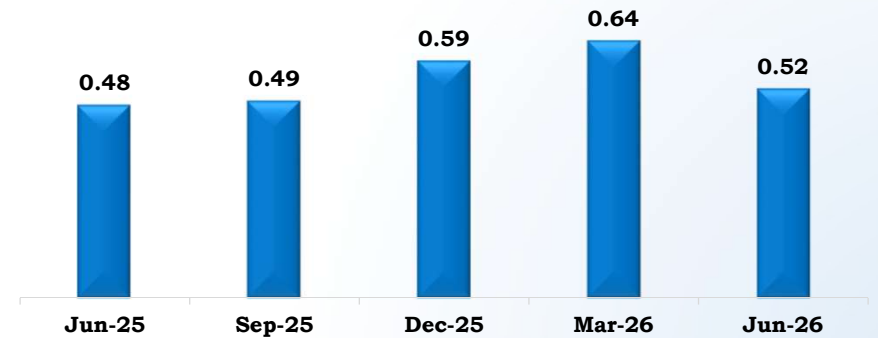
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earnings Per Share (₹)



Balance Sheet



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CAPITAL & LIABILITIES (₹ in Cr.)	Jun-25	Mar-26	Jun-26
Capital	12540	12540	12540
Reserves & Surplus	19387	20710	21489
Deposits	298635	327563	332315
Borrowings	26516	23310	24868
Other Liabilities & Provisions	8626	11736	9221
Total	365704	395858	400433
ASSETS (₹ in Cr.)	Jun-25	Mar-26	Jun-26
Cash and Balances with RBI	10272	10405	9595
Balances with Banks and Money at Call and Short Notice	22712	13479	12209
Investments	94150	98777	97486
Advances	220187	257763	267776
Fixed Assets	3877	4200	4138
Other Assets	14506	11233	9229
Total	365704	395858	400433

Asset Quality



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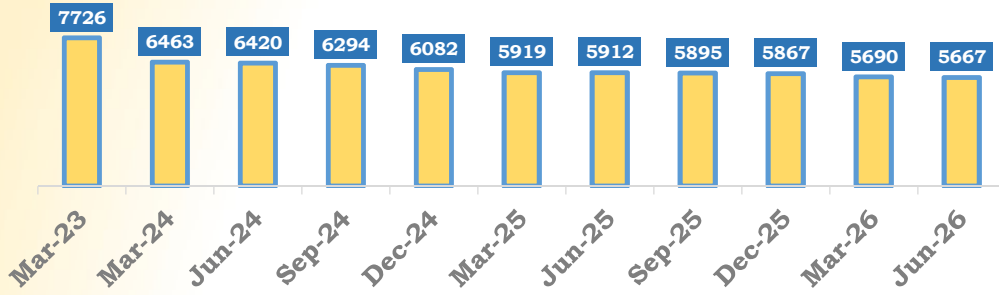
ESG Initiatives

Products & Services

Awards & Accolades

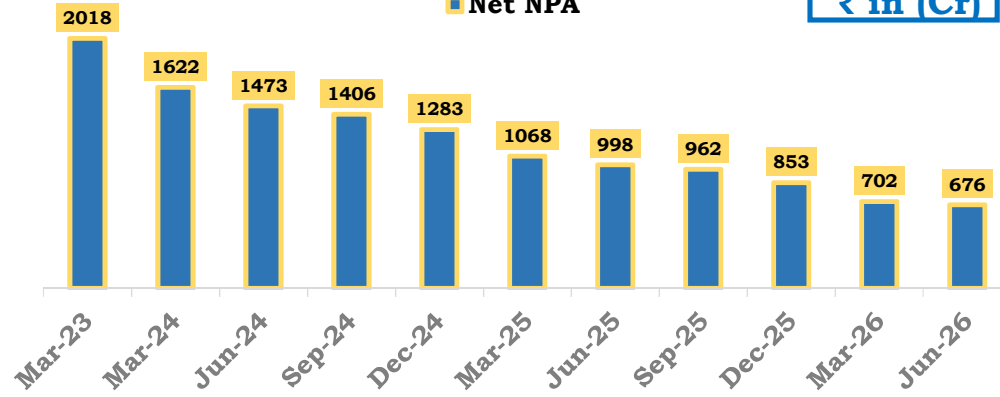
■ Gross NPA

₹ in (Cr)

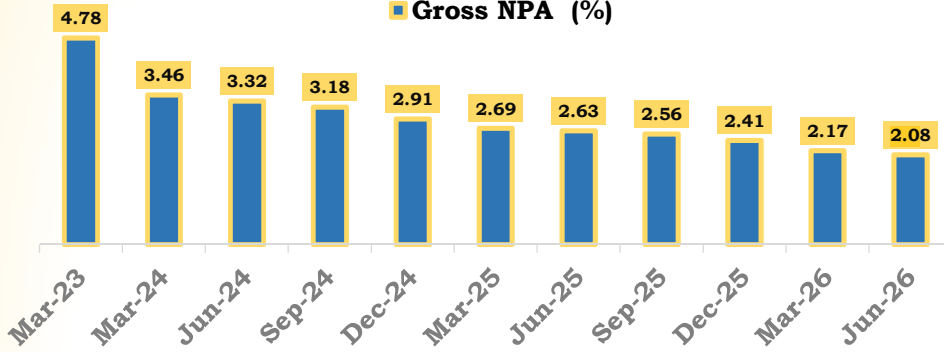


■ Net NPA

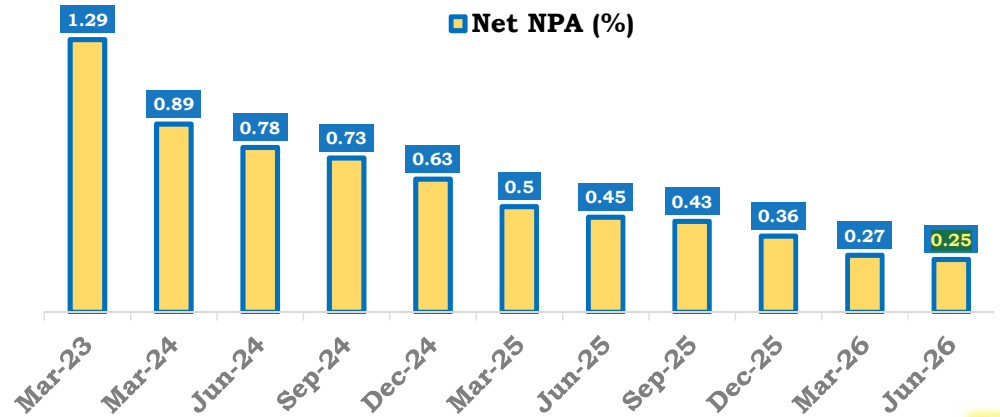
₹ in (Cr)



■ Gross NPA (%)



■ Net NPA (%)



Asset Quality



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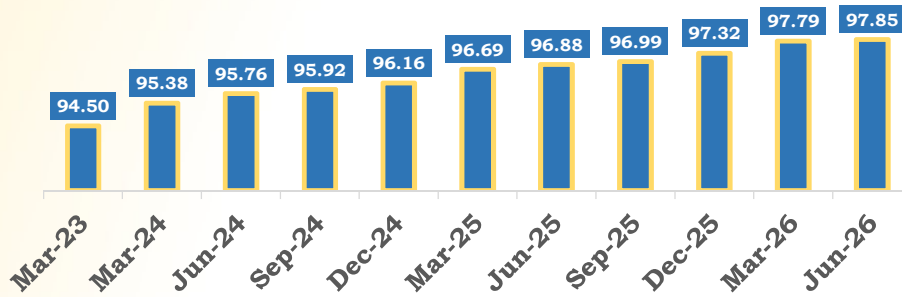
Digital Journey

ESG Initiatives

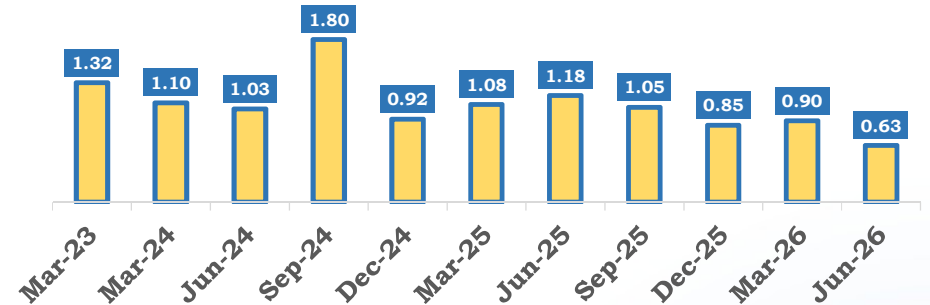
Products & Services

Awards & Accolades

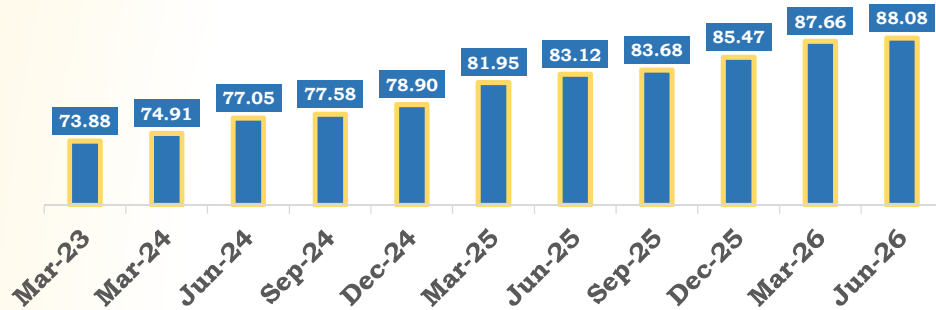
■ PCR (Incl. TWO) (%)



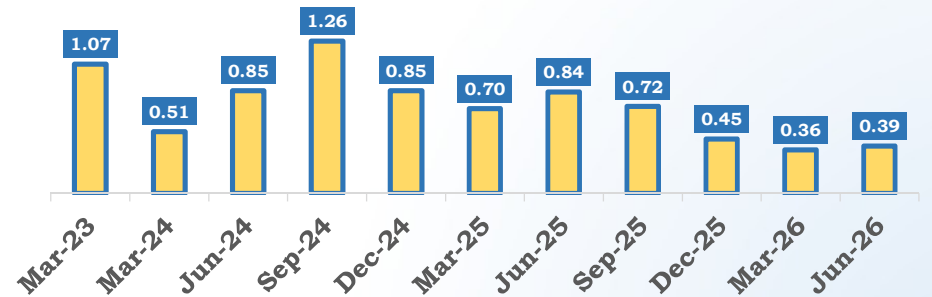
■ Slippage Ratio (%)



■ PCR (Excl. TWO) (%)



■ Credit Cost (%)



Asset Quality



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Item	Jun-25	Mar-26	Jun-26
Gross NPA (₹ in Cr.)	5912	5690	5667
Net NPA (₹ in Cr.)	998	702	676
Gross NPA (%)	2.63%	2.17%	2.08%
Net NPA (%)	0.45%	0.27%	0.25%
PCR % (Incl TWO)	96.88%	97.79%	97.85%
PCR % (Excl TWO)	83.12%	87.66%	88.08%
Slippage Ratio Annualised (%)	1.18%	0.90%	0.63%
Slippage Ratio for the year (%)		0.78%	
Credit Cost Annualised (%)	0.84%	0.36%	0.39%
Credit Cost for the year (%)		0.62%	

₹ in (Cr)

Asset Classification

Item	Jun-25	%	Mar-26	%	Jun-26	%
Standard	219190	97.37	257061	97.83	267326	97.92
Sub-standard	1327	0.59	1339	0.51	1314	0.48
Doubtful	3221	1.43	2931	1.12	2926	1.07
Loss	1363	0.61	1421	0.54	1427	0.52
Total Advance	225101	100.00	262751	100.00	272993	100.00

Movement of NPA



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₹ in (Cr)

Sl No.	Item (₹ in Cr)	Quarter Ended		
		Jun-25	Mar-26	Jun-26
1	Opening Balance	5919	5867	5690
	Less			
2	Total Reduction	638	661	467
	of which			
	Cash Recovery + Upgradation	258	333	217
3	Fresh Addition	631	484	444
(a)	Fresh Slippage	608	476	424
(b)	Addition to Old NPA	23	8	20
4	Net Increase/(Decrease) (3-2)	-7	-177	-23
5	Closing Balance (1-2+3)	5912	5690	5667
6	Recovery in Written off + RI	498	397	1054
7	Total Recovery + Upgradation	756	730	1271

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Jun-25	Mar-26	Jun-26
Retail	150	85	107
Agriculture	91	149	73
MSME	367	218	229
RAM	608	452	409
Corporate & Others	0	24	14
Addition to existing NPA	23	8	20
Total	631	484	443

Segment NPA



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₹ in (Cr)

Sl.	Sector	Jun-25			Mar-26			Jun-26		
No		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	56195	369	0.66	68697	473	0.69	71549	581	0.81
	<i>Of which</i>									
a.	Home Loan	28835	245	0.85	33329	280	0.84	34596	316	0.91
b.	Education Loan	1047	15	1.43	1119	21	1.86	1039	22	2.09
c.	Vehicle Loan	5282	33	0.62	8034	46	0.57	8739	55	0.63
d.	Personal Loan	2504	15	0.59	2710	39	1.43	2645	39	1.46
2	Agriculture	29961	3240	10.81	37336	3488	9.34	38952	3495	8.97
3	MSME	39771	2205	5.54	46291	1618	3.49	47244	1446	3.06
4	Corporate	74051	97	0.13	82086	112	0.14	86742	145	0.17
5	Total (1 to 4)	199978	5911	2.96	234410	5690	2.43	244487	5667	2.32
6	Overseas	25123	0	0.00	28368	0	0.00	28281	0	0.00
7	Total	225101	5911	2.63	262778	5690	2.17	272768	5667	2.08

SMA Advances (1 Cr and Above)



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₹ in (Cr)

SMA Position of the Bank (1 cr and above)

Parameters	Jun-25		Mar-26		Jun-26	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	528	0.23%	378	0.14%	386	0.14%
SMA 1	317	0.14%	651	0.25%	227	0.08%
SMA 2	696	0.31%	96	0.04%	396	0.14%
Total	1541	0.68%	1125	0.43%	1009	0.36%

Sector/SMA	Jun-25				Mar-26				Jun-26			
(1 Cr & above)	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	173	54	73	300	102	105	4	211	114	33	67	214
Agriculture	48	21	76	145	93	41	4	138	44	24	30	98
MSME	243	147	221	611	134	300	53	487	180	171	147	498
Corporate & Others	64	94	327	485	49	205	35	289	48	0	151	199
Total	528	316	697	1541	378	651	96	1125	386	228	395	1009

Restructured Advances



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₹ in (Cr)

Restructured Standard Advance

Parameters	Jun-25	Mar-26	Jun-26
Retail	722	752	728
Agriculture	85	69	65
MSME	635	495	470
Corporate & Oth	135	89	87
Total	1577	1405	1350
% of Total Advance	0.70%	0.53%	0.49%

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Jun-25	Mar-26	Jun-26
MSME	533	425	406
Personal	718	614	587
Corporate	0	0	0
Others	93	75	73
Total	1344	1114	1066

NCLT

Jun-2026 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	250	275
Loan Outstanding	1364	2620	12571	16555
Total Provisions Held	1364	2620	12571	16554
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Jun-25		Mar-26		Jun-26	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	6	36	6	88	6	101
Under Liquidation	4	2	8	41	11	6
Total	10	38	14	129	17	107

Capital Adequacy



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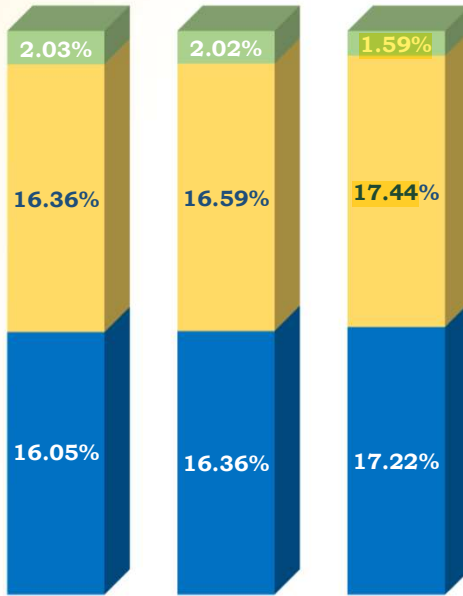
Awards & Accolades

CRAR

18.39%

18.61%

19.03%



■ Tier-II

■ Tier-I

■ CET-I

Jun-25

Mar-26

June-26

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26
Credit RWA	124347	141081	146414
Market RWA	2815	3525	4094
Operational RWA	21811	21811	24106
Total RWA	148973	166417	174614
Advances	225101	262752	272768
Credit RWA to Advance (%)	55.24%	53.69%	53.68%

Particulars (₹ in Cr)	Jun-25	Mar-26	Jun-26
CET1 Capital	23912	27224	30068
Tier I Capital	24367	27602	30447
Tier II Capital	3022	3366	2780
Total Capital	27389	30968	33227

Shareholding & Ratings



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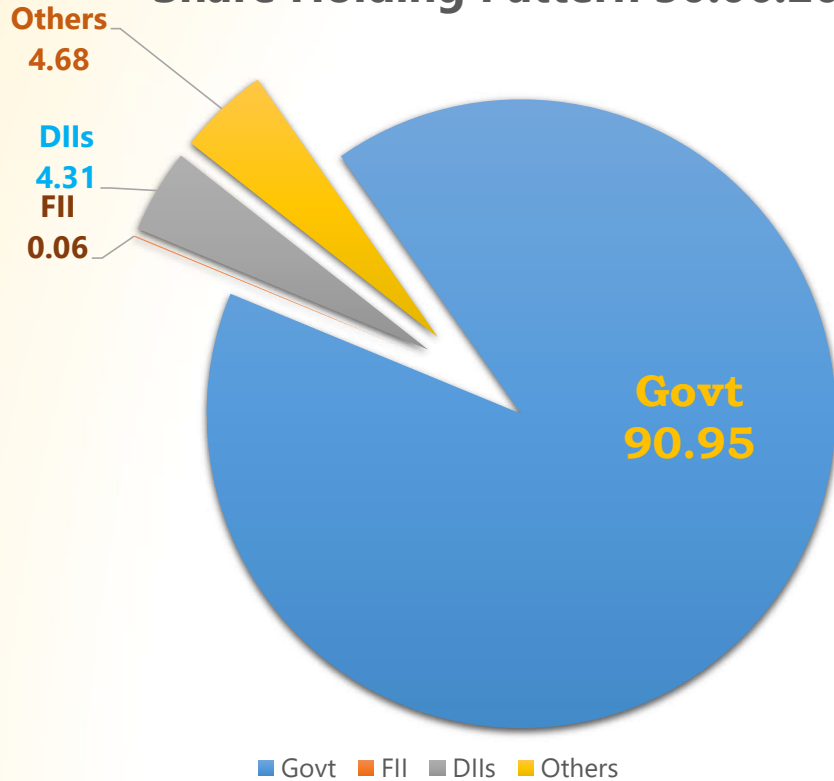
Digital Journey

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Awards & Accolades

Share Holding Pattern 30.06.2026



STABLE BOND RATING

S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA/Stable
2	CARE Ratings	-	AA/Stable
3	Acuite Ratings	AA -/Stable	AA/ Stable
4	Infomerics Ratings	AA -/Positive	-

Certificate of Deposit

CRISIL Rating

A1+

Long-term Issuer Rating

India Ratings

AA/Stable

Infomerics Ratings

AA/Positive

Capital Raising Plan FY 2026-27

* Equity Capital Upto Rs. 2700 Cr (Face Value)

* Bond raising Upto Rs. 5000 Cr

Our Presence



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Domestic Branches

3421

Overseas Branches

2+1
Rep. off.

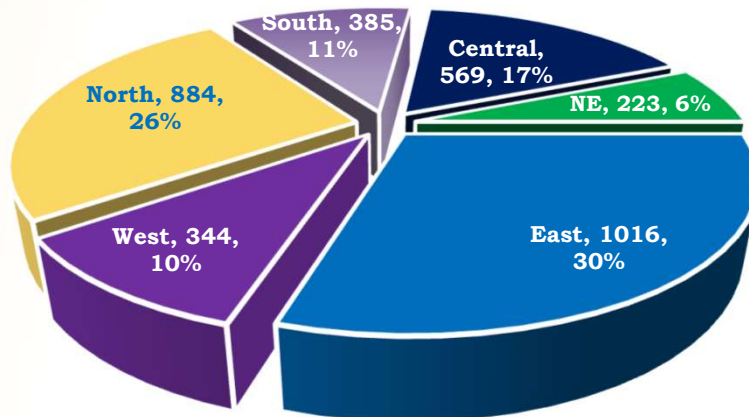
ATM

2680

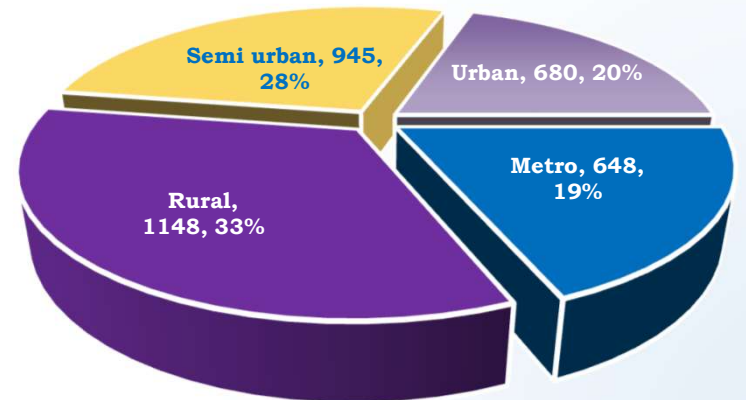
BCs

11146

Region wise Branches



Population category wise



Business Network



Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

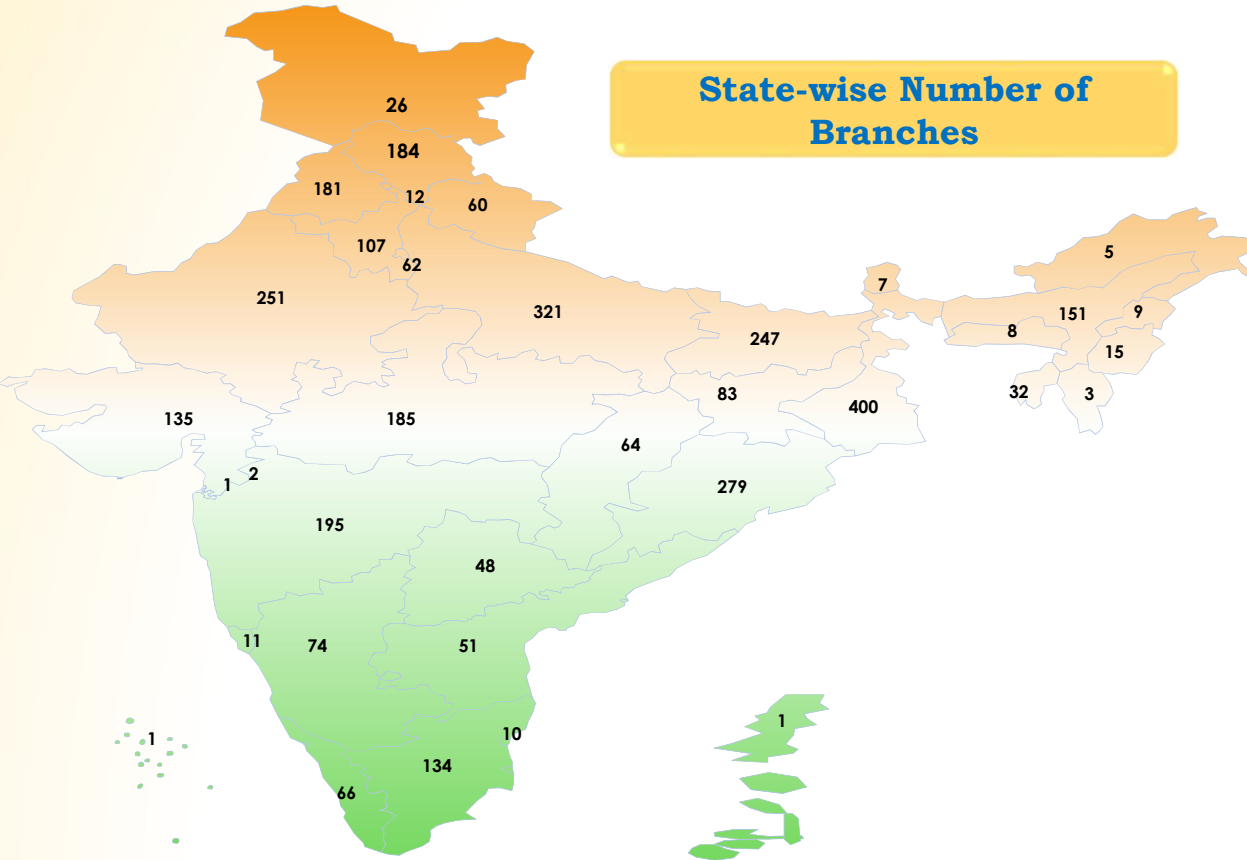
Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades

State-wise Number of Branches



Loan Processing offices

Retail Loan Hubs	50
SME & Agri Hubs	49
Integrated Hubs	9

Specialised Domestic Branches

Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	8

Employee Profile

Total No. of Employees	21215
Women Employees	30%
Average Age of Employees	39
Employees below 40Yrs age	66%

Increasing Digital Adoption



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network **Digital Journey** ESG Initiatives Products & Services Awards & Accolades



34760 cr+
Digital Business

UCO Bank's Parivartan journey continues to accelerate digital innovation, enhance efficiency, and deliver measurable business impact



SB A/c opened digitally

53%



67%



70%



TD A/c opened digitally

31%



56%



58%



UPI Transaction Volume [Remitter] (in cr)

76



95



101



Retail/Agri/MSM E Loan accounts Opened digitally

5%



31%



43%

6x

YoY Growth in **Digital Advances**

5x

YoY Growth in **Digital Renewals**

1.2x

YoY Growth in **Digital Account Opening**

3x

YoY Growth in **Digital Agri-MSME Sanctions**

Digital Performance & Transaction



Major Highlights

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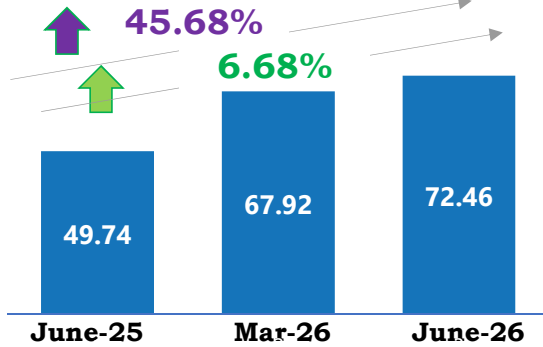
Digital Journey

ESG Initiatives

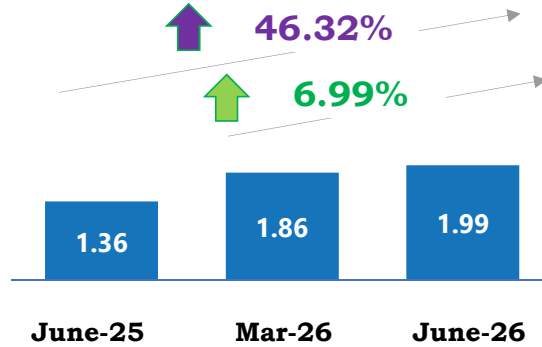
Products & Services

Awards & Accolades

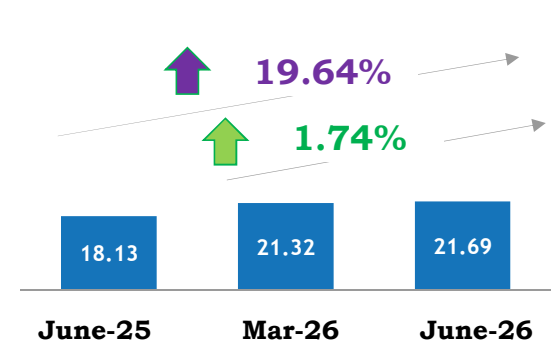
Active M-Banking Users-Retail (Lakhs)



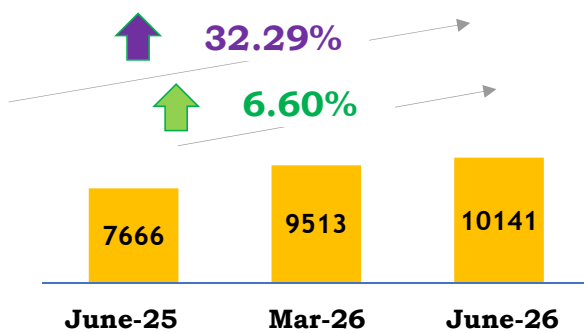
Active M-Banking Users-Corp. (Lakhs)



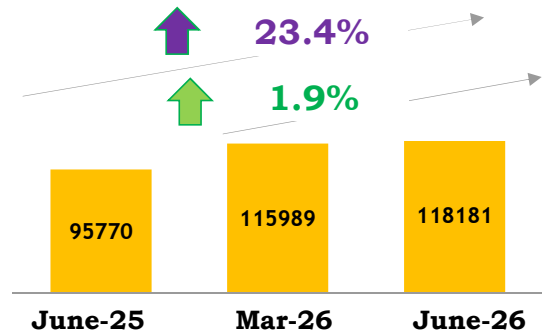
Internet Banking Users (Lakhs)



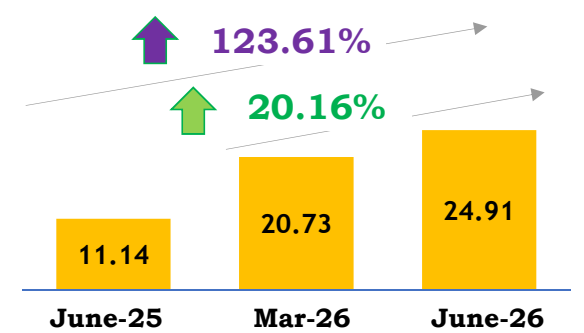
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)



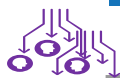
↑ Y-o-Y ; ↑ Q-o-Q

Digital Journeys



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

31 Digital Journeys Live and 4 more journeys coming soon...



Retail

- ✓ Pre Qualified Personal Loan
- ✓ Loan Against FD
- ✓ OD Against FD
- ✓ Pension Loan
- ✓ Education Loan
- ✓ STP Vehicle Loan
- ✓ Pre Qualified Vehicle Loan
- ✓ Select Plus Personal Loan
- ✓ Gold Loan
- ✓ PM Suryoday
- ✓ Digital Home Loan
- ✓ UCO Aashray
- ☆ ETB Personal Loan
- PQPL Call Centre Journey



MSME

- ✓ GST Smart
- ✓ MSME Smart(upto 25 lakhs)
- ✓ Digital CC Renewals
- ✓ Shishu Mudra
- ✓ Kishore Mudra
- ✓ Tarun Mudra
- ✓ PM Vishwakarma
- ✓ Pre Qualified Business Loan
- GST Smart Finance upto Rs 1 crore



Agri

- ✓ KCC Renewal
- ✓ KCC Jansamarth
- ✓ Fresh KCC upto 2 lakhs
- ✓ SHGLoan
- ✓ DairyLoan
- SHG Second and Third Dose
- KCC Fresh/Renewal/Enhancement upto Rs 10 lakh



Liabilities

- ✓ Tab based SB Account opening
- ✓ Tab based CA Account opening- Individual and Sole Proprietor
- ✓ Tab based NRE/NRO Account opening
- ✓ Online SB and CA Account opening with KYC
- ✓ Online FD/RD opening

✓ Live

☆ Live in Q1

□ Upcoming

Digital Business Performance

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Retail Assets (in crs)

June-25	Mar-26	June-26
1,722	8,384	13,539

Y-o-Y Growth **686%** ↑ Q-o-Q Growth **61%** ↑



Agri Assets (in crs)

June-25	Mar-26	June-26
202	677	910

Y-o-Y Growth **350%** ↑ Q-o-Q Growth **34%** ↑



MSME Assets (in crs)

June-25	Mar-26	June-26
444	2,071	2,815

Y-o-Y Growth **534%** ↑ Q-o-Q Growth **36%** ↑

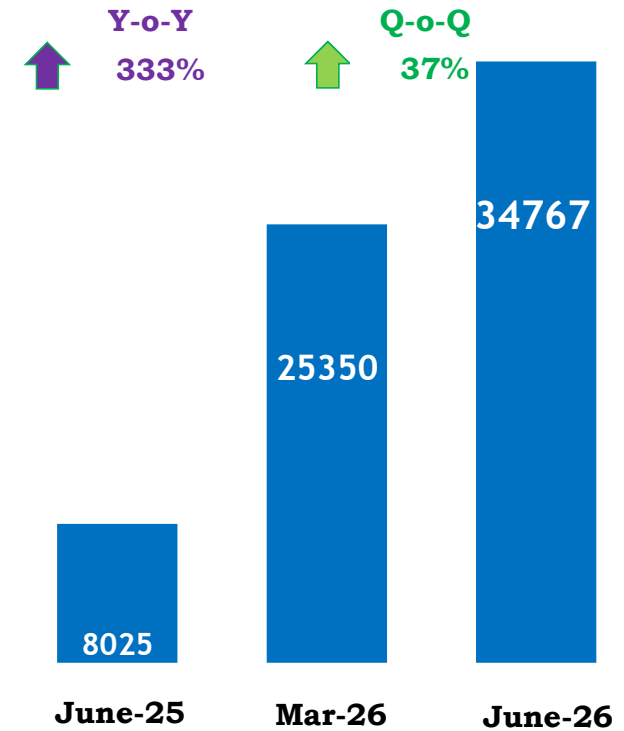


Liabilities (in crs)

June-25	Mar-26	June-26
5,657	14,218	17,503

Y-o-Y Growth **209%** ↑ Q-o-Q Growth **23%** ↑

Total Digital Business Growth (in crs)



New Initiatives in IT Department

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Best rated PSB Mobile Banking App



Digital Lending & Loan Journey Enhancements

- ULI integration with STP Home Loan & Aashray Loan
- Auto Drop-off management in STP journeys for better customer service
- Instant Digital STP Gold Loan (New & Renewal) through In-House LPS (ULPS)



UCO Digital Rupee Wallet (CBDC)

- Pay merchants through UPI easily using the UCO Digital Rupee App
- Fast and secure payments with Digital Rupee Tokens



Digital Platforms & Business Enablement

- CASA Back Office Solution
- Digital Marketing Solution
- Enhanced Call Centre with Outbound Sales Enablement & Digital Collections
- Introduction of revamped lead management solution
- Integration with Janasamarth portal for leads, status update & subsidy of ECLGS 5.0 & Mudra Weaver Scheme
- Platform for Onboarding and management of 3rd party entities (Advocate, Valuer DSA, Appraiser)
- Introduction of feature enriched Android POS terminals
- In-house CKYC module for generation of customer CKYC
- Digital OTS platform

Google Play Store
Rating: 4.7/5

New Initiatives in IT Department



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network **Digital Journey** ESG Initiatives Products & Services Awards & Accolades



Initiatives On ADC Channels

-  3 in 1 Journey in M-Banking app for opening DEMAT account with UCO Bank and trading account with Aditya Birla Money Ltd
-  Enhanced customer security by restricting mBanking App usage during phone calls
-  Implementation of Interoperable Cardless Cash Withdrawal (ICCW) for Cash Withdrawal without a debit card
-  Direct Integration of Net Banking with EPFO
-  Simplified green PIN generation through IVR & ATM with single flow & minimum input
-  EV Recharge Facility through M-Banking
-  Tax Payment Service through M-Banking
-  Prepaid Electricity Bill Payment through M-Banking



Infrastructure, Security & Core Technology

- Upgradation of Core Network devices for faster and more reliable banking services
- Implementation of Anti-DDoS appliance for enhanced protection against cyber attacks
- Improved system performance through implementation of virtual environment/patching



Innovation & Strategic Initiatives

- PSB Hackathon 2026 is being conducted
- Introduced a facility for our customers to transfer UPI mandates between different UPI apps without hassle
- Feedback facility extended to WhatsApp banking and Business Correspondent (BC) channels

Strengthening Digital Channels Contact Centre



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How to reach us?



Customer Care

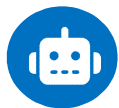
Toll free helpline 1800- 8910, always on for every customer.

32 L customers reached out.



WhatsApp Banking

Bank on the go – say Hi to 8334001234 on WhatsApp.



UDAY Chatbot

Reach the Contact Centre instantly through our AI chatbot.



Dedicated Grievance Line

1800-8901 to report cyber frauds & register grievances.



Best-in Class

IVR Service Fulfilment



90%+

Customer Satisfaction (CSAT)

★★★★★



30+ Services

Services benchmarked with best-in-class peers.



Forward Looking | Where We're Headed

Conversational Voice IVR

Interactive voice system that understands customer queries and resolves them faster — moving beyond menu trees.

Expanding Service Gambit

Widening the range of self-serve journeys to reduce customer dependency on the branch.

Service-to-sales

Treating every incoming call as an opportunity to serve better and deliver greater value.



Contact Centre: 1800-8910



Cyber Grievance Cell: 1800-8901



Voice Bot: 1800- 8890

Analytics Driven Business Transformation



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

AI/ML-Powered Digital Transformation Initiatives



UCO INSIGHT – SINGLE SOURCE OF TRUTH

Integrated 14+ disparate data sources into a unified enterprise data platform, eliminating information silos and ensuring consistent, reconciled and trusted data across the Bank.



LIVE BUSINESS DASHBOARDS

Near real-time dashboards providing continuous monitoring of key business metrics, with intelligent alerts for high-volume and high-value transactions to enable faster decision-making.



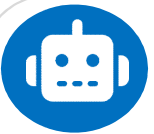
AI POWERED PREDICTION SUITE

AI-powered propensity models that identify high-conversion customers, derive behavioural insights, enabling targeted cross-selling and improving campaign outcomes.



TRACING THE MULE NETWORK

AI-powered analytics engine for detecting and tracing mule account networks through advanced transaction pattern analysis, enabling proactive fraud detection and risk mitigation.



GEN AI-POWERED BUSINESS 360° PORTAL

Gen AI-enabled Business 360 platform allowing frontline teams and management to retrieve customer and business insights through natural language queries for faster, data-driven decisions.



GEN AI ASSISTANT SUITE

Compose: Drafting assistant
Code buddy: Assistant for writing code
CIRI: NLP Chatbot for employees
Ask DC: Answer to CBS Queries for employees

Human Capital & Workforce Transformation

Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

Empowering Talent – Enabling Growth – Driving Impact



Our Focus



People First
Care, support and empower our people



Continuous Growth
Nurture skills and leadership for tomorrow



Engaged Workforce
Inspire, recognize and engage every employee



Future Ready
Leverage digital learning for a future-ready workforce

ESG Initiative



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Environmental

- ◆ Bank has developed board approved Net – Zero Transition Plan in line with Government of India's NDC Goals.
- ◆ Bank has engaged M/s CareEdge Analytics & Advisory Pvt. Ltd. as an independent third party to carry out the impact assessment of green deposits deployed.
- ◆ Bank's Exposure under Green Finance is Rs. 4239 Cr as on 30.06.2026.
- ◆ Schematic Green loan by UCO Bank
 - ✓ UCO E-Vehicle - Rs. 548 Cr
 - ✓ PM SURYODAYA - Rs. 516 Cr
 - ✓ PM KUSUM - Rs. 487 Cr
 - ✓ Green Deposit - Rs. 238 Cr.
 - ✓ PM SURYAGHAR - Rs. 21 Cr
 - ✓ E-VAHAAN - Rs. 10 Cr



Social

- ◆ More than 444910 persons were educated through 14,981 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank during Jun-26 Qtr..
- ◆ More than 4733 candidates were trained through 167 training programs conducted by the 28 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states during June-26 Qtr.
- ◆ Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.06.26 are as under :
 - ✓ PMSBY – 87.73 lakhs
 - ✓ PMJJBY – 44 lakhs
 - ✓ APY – 17.26 lakhs



Governance

- ◆ Bank has adopted PCAF standards in line with global best practices, as the guiding methodology for assessing financed emissions pertaining to our loan portfolio.
- ◆ Ranked 5th among PSB (March 2026) based on Grievance redressal Assessment index score.
- ◆ Compliance Manager Tool enabling streamlined compliance monitoring and oversight.



Product & Services



Major Highlights

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#UCOgoesDigital

Dream it. Click it. Drive it.

THROUGH

UCO Digital Car Loan

Apply easily through UCO m-Banking plus App or www.uco.bank.in

EMI 1531* Per Lac

0 Processing and Documentation Charges

ROI 7.45%* p.a.

1800 8960 (Toll Free) 8324002234 7663094400

Secure Today, PROSPER TOMORROW!

UCO 535⁺ FIXED DEPOSIT SCHEME

HIGHEST RETURNS for a Secure Future

★ SENIOR CITIZEN ★

7.10%*

PER ANNUM

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सम्मान आपके विश्वास का Honours Your Trust

EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS) 5.0

Empowering Business with Easy Credit & Stronger Financial Security

UP TO 100% GUARANTEE SUPPORT

- Eligible Borrowers**
All eligible business enterprises, including MSMEs and Non MSMEs
- Quantum of Support**
MSMEs/Non MSMEs: Up to 20% of peak fund-based working capital outstanding during Jan-Mar 2026
- Maximum Loan Amount**
Up to ₹100 crore per borrower
- Guarantee Cover**
• 100% for MSMEs
• 90% for Non MSMEs
- Interest Rate**
Maximum 9% p.a.
- Tenor of Loan**
5 years including moratorium up to 1 year (for MSMEs/Non MSMEs)
- Charges**
• Guarantee Fee: Nil
• Processing Fee: Nil

Apply online through Jan Samarth Portal <https://www.jansamarth.in/home> or visit your nearest UCO Bank Branch

1800 8960 (Toll Free) 8324002234 7663094400

This Mother's Day, Gift Her UCO Sanchayika

A Flexible Recurring Deposit (RD) Scheme From UCO Bank

A Gift of Security, Savings & Smiles For Her Dreams & Tomorrow

Benefits:

- Minimum Monthly Deposit: ₹2000
- Period of Deposit: Min 12 Months | Max 60 Months
- Personal Accidental Death Insurance Coverage of ₹1 lac*
- Enjoy attractive ROI*

FOR HER DREAMS FOR OUR TOMORROW

Happy Mother's Day

Because Every Mother Deserves a Secure Tomorrow. This Mother's Day Gift UCO Sanchayika.

1800 8960 (Toll Free) 8324002234 7663094400

UCO SUPPLY CHAIN FINANCE

Designed to Provide Financial Support to Both MSMEs and Large Corporates/Anchors

- Providing Short-Term Working Capital Finance to Dealers/Vendors (Suppliers) Having Business Relationships with Large Corporate/Anchor
- Fully Structured on Digital Platforms
- Financial Transactions Linked to e-Bill Document, M/s Invoices/Purchase Orders/Indents

1800 8960 (Toll Free) 8324002234 7663094400

Awards and Recognitions

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Awards & Accolades

UCO Bank Presented a dividend Cheque of Rs. 501.81 Cr to the Government of India for FY 2025-26.



The Cheque was handed over to Hon'ble Union Minister of Finance & Corporate Affairs Smt. Nirmala Sitharaman by MD & CEO (I/C) & Executive Director Shri Rajendra Kumar Saboo & Executive Director Shri Vijaykumar Nivrutti Kamble.

UCO Bank has been awarded the Runner-Up in the CISO Elevator Pitch at the 5th IBA CISO Summit & Citations 2026.



Innovation Excellence Award from Automation Anywhere for 'First Public Sector Bank adopting Agentic process automation.'



Social Media Presence

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@official.ucobank

117K



@official.ucobank
331K



WhatsApp Banking
Say Hi to
8334001234

@uco-bank
241K



@UCOBankOfficial
55K



@uco-bank
32K

Disclaimer



This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Disclaimer



We express our heartfelt gratitude to all our stakeholders for their support. Your trust is the foundation of our Success.



Honours Your Trust

Thank you