UCO BANK

Quarterly Results December 21

UCO BANK

Growth Continues…

Net Profit

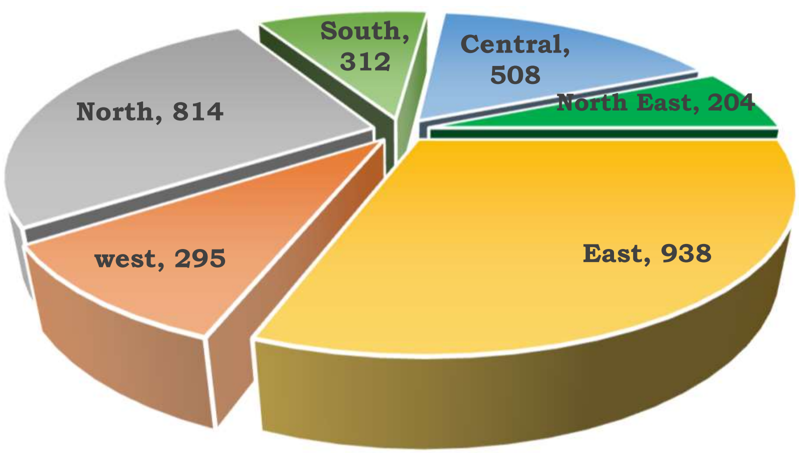
Dec 21Qtr. ₹310.39 Cr. (775.87% Y-Y)

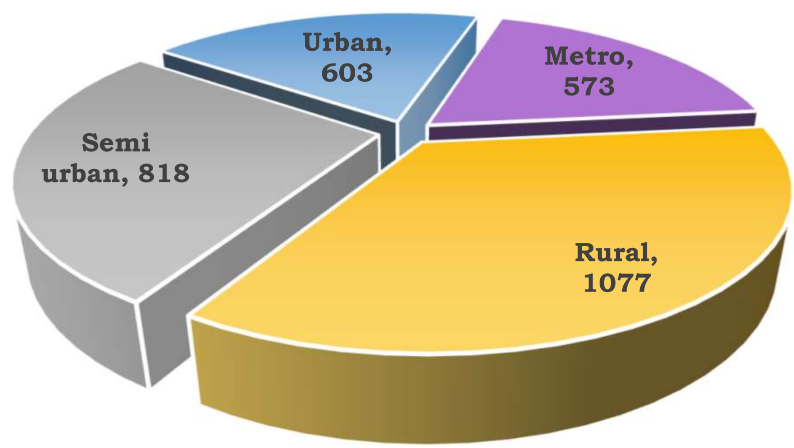
OUR PRESENCE

2374 ATM

2 Overseas

3073 Total Branches





Contents:-

Highlights: Dec 21

Total Business

₹344322 Cr.
7.86%(Y-Y)

Total Advance

₹125519 Cr.
7.47%(Y-Y)

Operating Profit

₹1340 Cr.
21.88%(Y-Y)

Net Profit

₹310 Cr.
775.87% (Y-Y)

CRAR

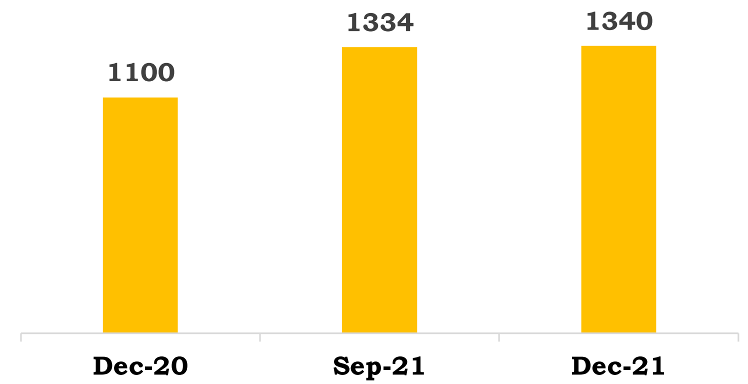
14.56%

Gross NPA

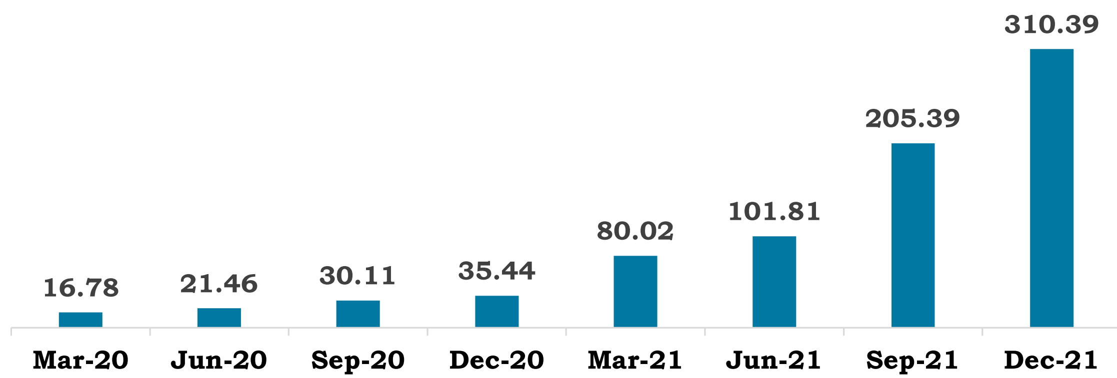
8.00%

Financial Growth

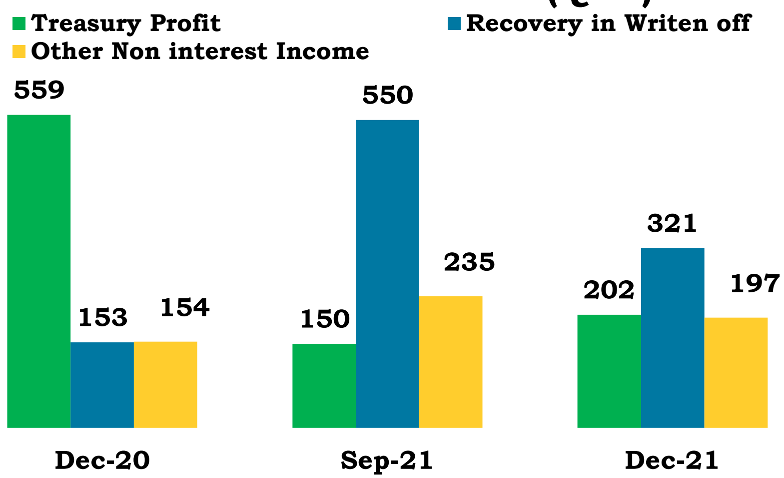
Operating Profit (Qtr) ₹ in (Cr)



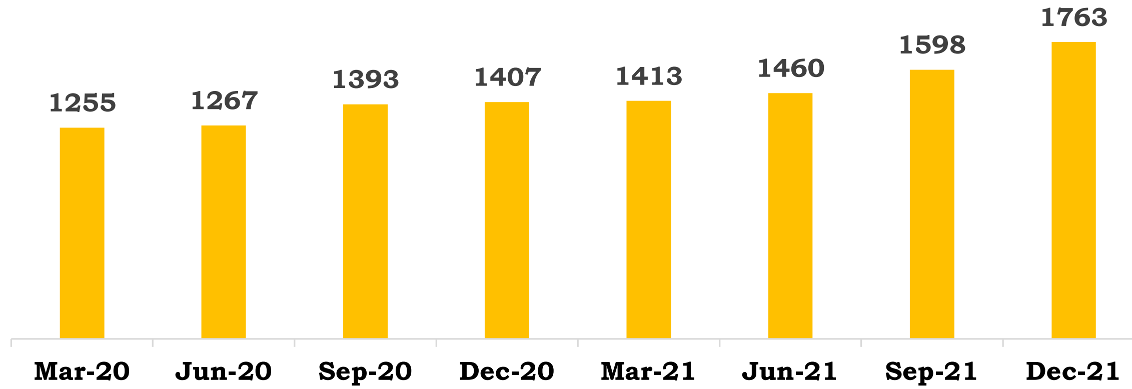
Net Profit (Qtr) ₹ in (Cr)



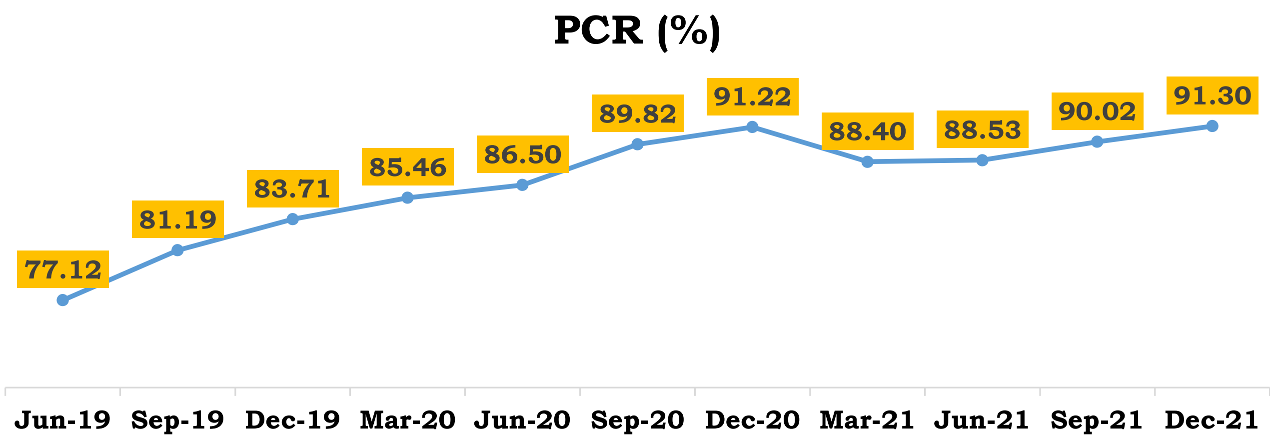
Non Interest Income(Qtr.)

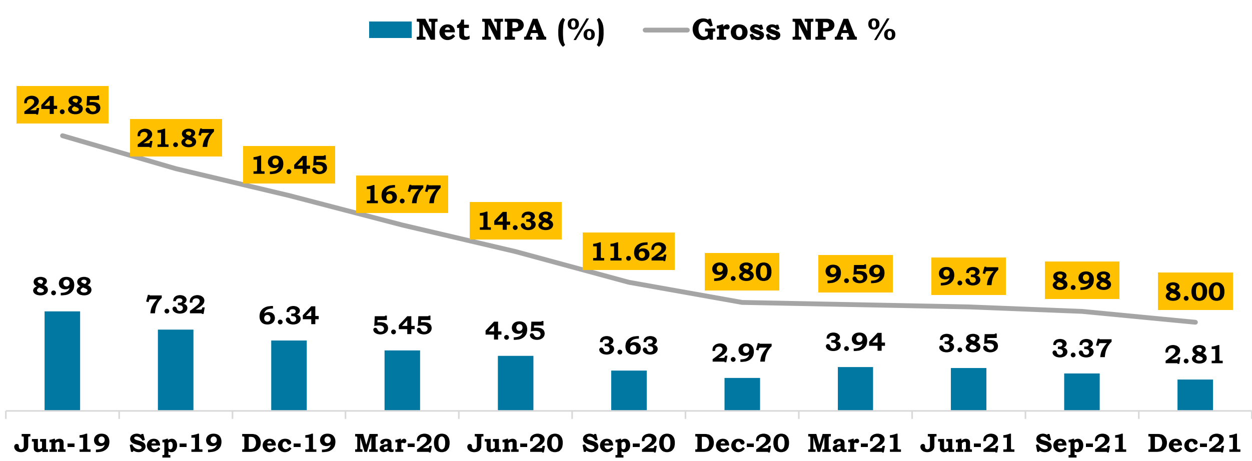


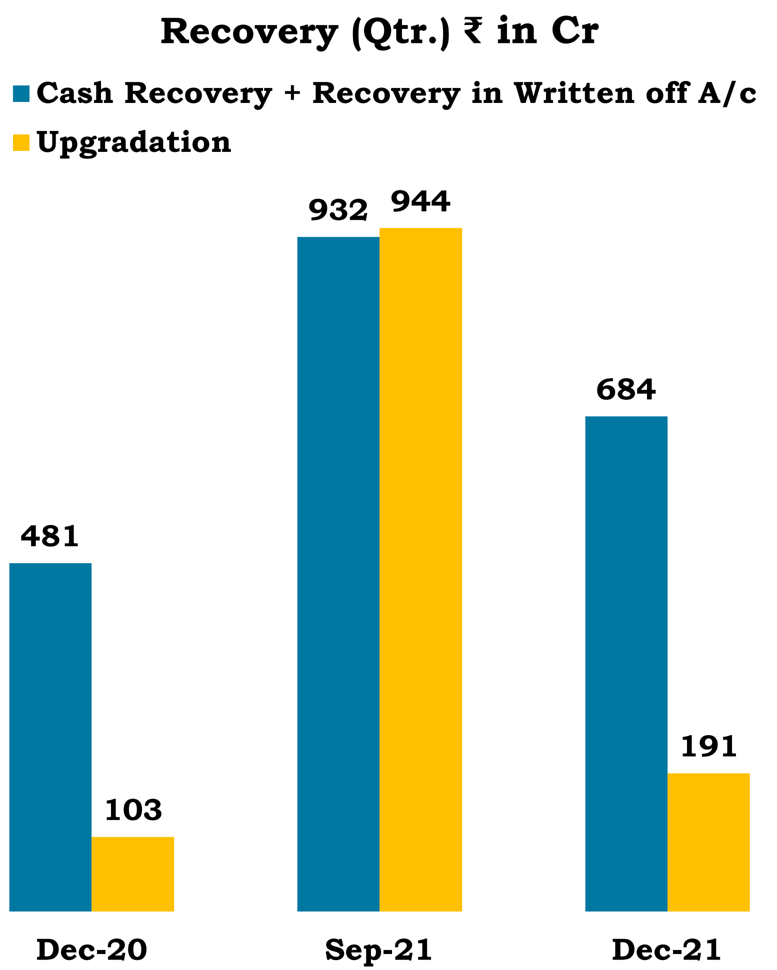
Net Interest Income (Qtr) ₹ in (Cr)



Improving Asset Quality







Business Growth

₹ in (Cr)

Business Mix (Deposits + Advances)	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
Global Business	**319218**	**335238**	**344322**	**2.71**	**7.86**
Domestic	302471	318923	328286	2.94	8.53
Overseas	16747	16315	16036	-1.71	-4.25
Global Deposits	**202421**	**213686**	**218803**	**2.39**	**8.09**
Domestic	197023	208853	214013	2.47	8.62
Overseas	5398	4833	4789	-0.90	-11.28
Global Advances (Gross)	**116797**	**121552**	**125519**	**3.26**	**7.47**
Domestic	105448	110070	114272	3.82	8.37
Overseas	11349	11482	11247	-2.05	-0.90
CD Ratio (%)	**57.70**	**56.88**	**57.37**	**-**	**-**

Operating Revenues

₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
1	**Interest Income**	3603	3720	3919	5.36	8.79
2	**Interest Expenses**	2196	2122	2157	1.63	-1.76
3	**NII (1-2)**	**1407**	**1598**	**1763**	**10.32**	**25.26**
4	**Non-Interest Income**	866	936	719	-23.17	-16.99
5	**Operating Expenses**	1174	1200	1141	-4.85	-2.75
6	**Operating Profit (3+4-5)**	1100	1334	1340	0.46	21.88
7	**Provisions**	1064	1129	1030	-8.76	-3.22
8	**Net Profit**	**35**	**205**	**310**	**51.12**	**775.87**
	Net Interest Margin (Global) (%)	2.54	2.79	3.03	-	-
	Net Interest Margin (Domestic) (%)	2.65	2.90	3.14		
	Cost to Income (%)	53.87	47.35	45.99		

Net Interest Income

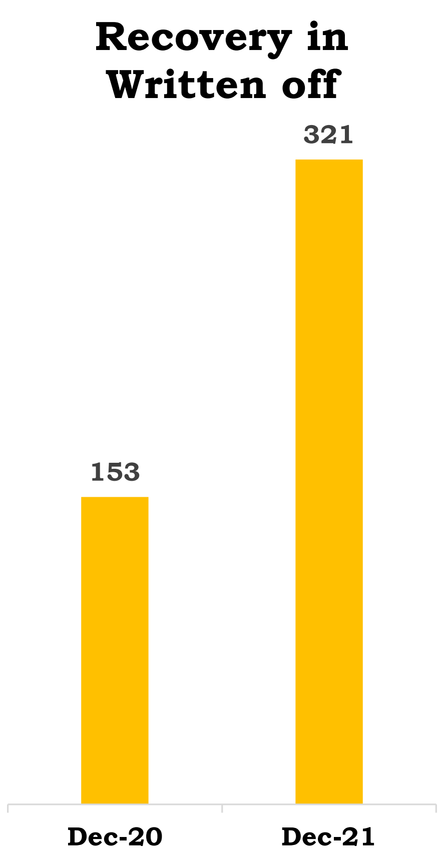
₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
Interest Income	**3603**	**3720**	**3919**	**5.36**	**8.79**
a. From Advances	1966	2042	2254	10.40	14.62
b. From Investments	1481	1512	1526	0.91	3.04
c. Others	155	166	139	-16.06	-10.19
Interest Expended	**2196**	**2122**	**2157**	**1.63**	**-1.76**
a. On Deposits	2098	2033	2067	1.66	-1.44
b. On Borrowings	9	-1	2	-332.02	-79.94
c. Bonds & Others	89	89	88	-2.01	-1.39
Net Interest Income	**1407**	**1598**	**1763**	**10.32**	**25.26**
Cost of Deposit (%)	4.22	3.86	3.86	-	-
Cost of Fund (%)	4.22	3.79	3.79		
Yield on Advances (%)	7.62	6.98	7.54		
Yield on Investment (%)	6.64	6.33	6.27		
Yield on Funds (%)	6.50	6.49	6.74		

Non Interest Income

₹ in (Cr)

	Quarter Ended			Variation (%) over	
Particulars	**Dec-20**	**Sep-21**	**Dec-21**	**Q-Q (%)**	**Y-O-Y (%)**
a) Treasury profit	559	150	202	34.01	-63.92
b) Recovery in Written Off	153	550	321	-41.70	109.11
c) Other Non Interest Income	154	235	197	-16.39	27.56
Total (a+b+c)	**866**	**936**	**719**	**-23.17**	**-16.99**



Provisions

₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Dec-20	Sep-21	Dec-21	Q-Q (%)	Y-O-Y (%)
Operating Profit	**1100**	**1334**	**1340**	**0.46**	**21.88**
Provisions for :					
NPA	393	1595	565	-64.56	43.84
Standard Assets	323	34	21	-37.14	-93.45
Others	292	-610	-37	-93.79	-112.95
Income Tax (DTA)	55	110	481	336.94	769.85
Total Provision	**1064**	**1129**	**1030**	**-8.76**	**-3.22**
Net Profit /Loss	**35**	**205**	**310**	**51.13**	**775.85**
Technical Write off	**1505**	**1429**	**853**	**-40.31**	**-43.3**
Return on Assets (%)	0.06	0.30	0.48	-	-
Return on Equity (%)	0.86	4.19	6.25		

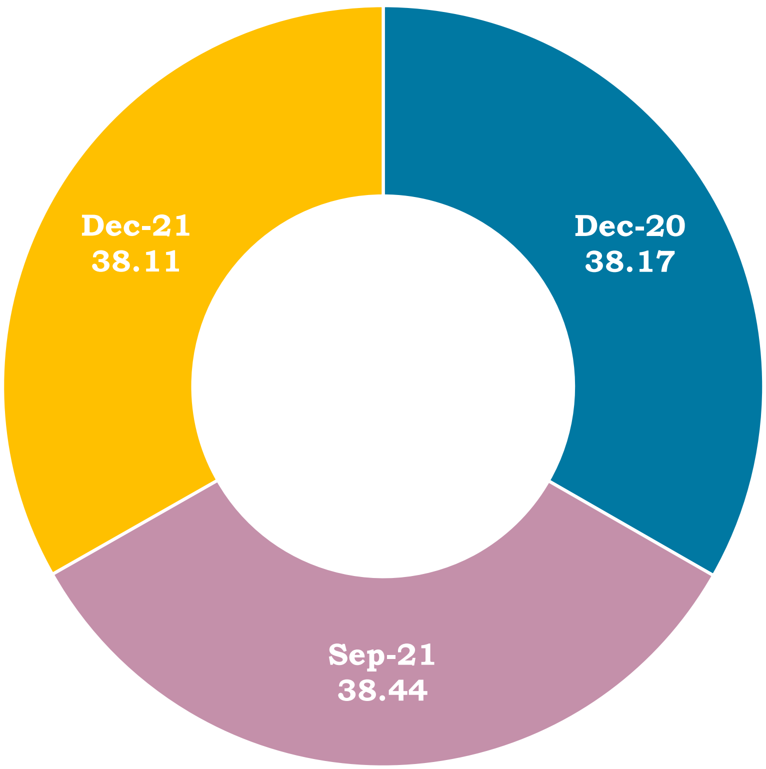
Business Segment Performance

Global Deposits

₹ in (Cr)

Particulars	Dec-20	Sep-21	Dec-21
Saving Deposits	68141	72793	74063
Current Deposits	8528	8551	8606
CASA	**76669**	**81345**	**82670**
Term Deposits	120354	127508	131344
Overseas Deposits	5398	4833	4789
Global Deposits	**202421**	**213686**	**218803**

CASA Global (%)



Retail Growth

11.21 %

Vehicle Loan (Y-Y)

11.00 %

Home Loan (Y-Y)

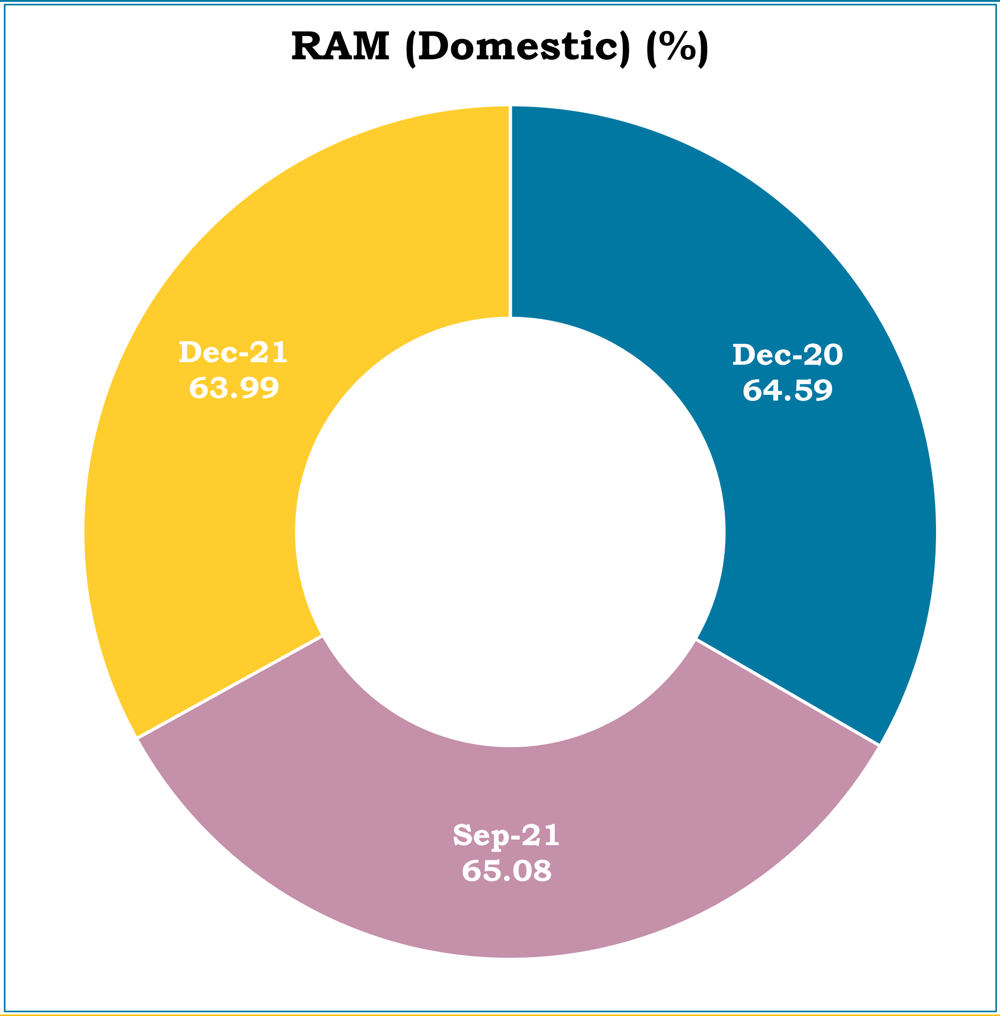
31.36 %

Personal Loan (Y-Y)

RAM (Domestic Advance)

₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Dec-20	24704	18068	25336
Sep-21	26988	18746	25898
Dec-21	27491	19351	26282

₹ in (Cr)

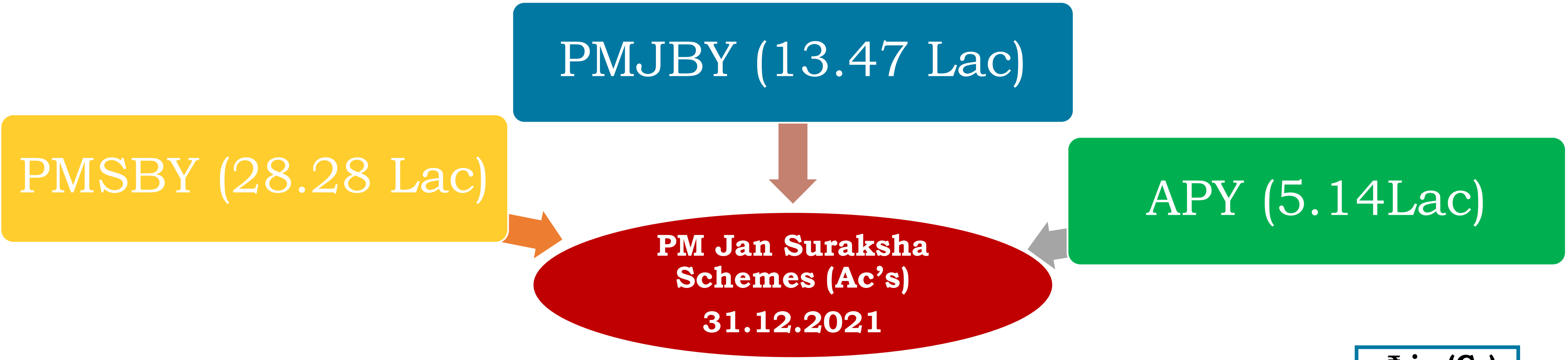


Priority Sector Advance

₹ in (Cr)

Industry	Dec-20	Sep-21	Dec-21	% Growth	
				Y-O-Y	% to ANBC
Agriculture	**23821**	**25391**	**25923**	8.83%	18.61%
Out of which, S&MF	11755	12809	12724	8.24%	9.13%
MSME	**24061**	**24192**	**24060**	-0.01%	17.27%
Out of which, Micro	12253	12923	12225	-0.23%	8.77%
Housing Loan	**10678**	**9737**	**9070**	-15.06%	6.51%
Education Loan	**1054**	**1102**	**1007**	-4.43%	0.72%
Others	**175**	**2051**	**1327**	655.54%	0.95%
Total Priority Sector Advances	**59789**	**62472**	**61388**	2.67%	44.06%

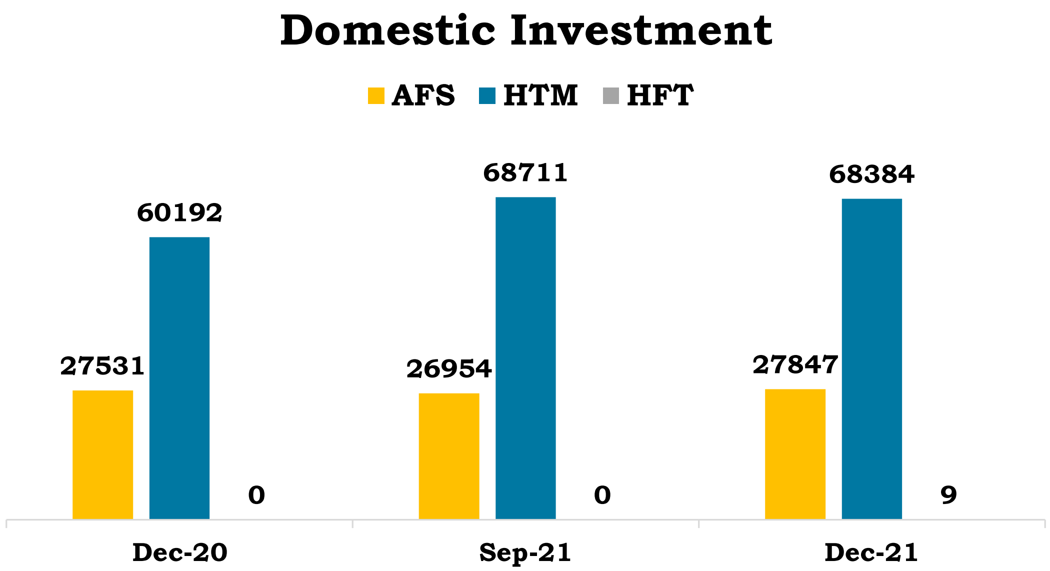
Financial Inclusion Growth



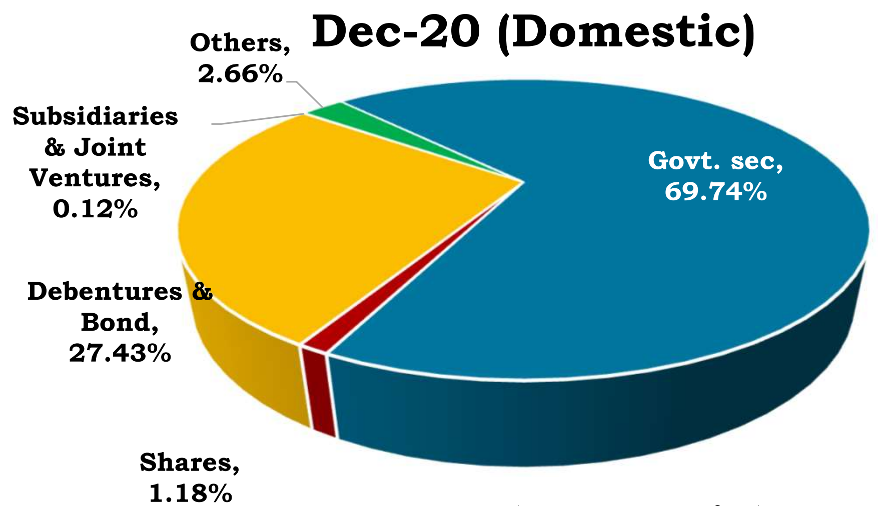
₹ in (Cr)

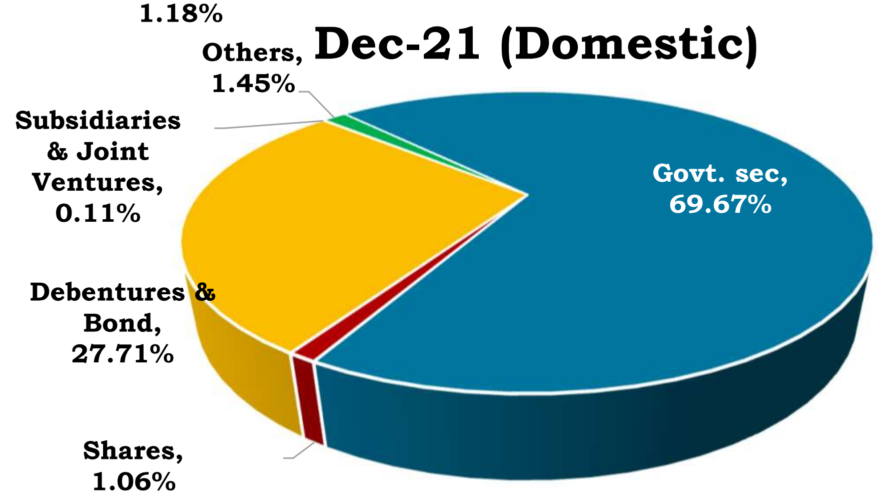
	Dec-20		Sep-21		Dec-21	
Particulars	**No. of Accts**	**Amount**	**No. of Accts**	**Amount**	**No. of Accts**	**Amount**
PMJDY (Lacs)	97.55	3430.83	107.38	3774.45	111.56	3903.75
Zero Balance Accts (Lacs)	12.74	-	13.42	-	13.81	-
PMMY Shishu	230811	383.02	186741	333.56	184612	312.35
PMMY Kishor	170519	2280.68	165991	2330.67	174781	2408.86
PMMY Tarun	19988	1235.56	21624	1416.97	24420	1487.14
PMMY Total	**421318**	**3899.26**	**374356**	**4081.20**	**383813**	**4208.35**

Investment Portfolio



₹ in (Cr)	Dec-20	Sep-21	Dec-21
Domestic Investments	87723	95665	96240
Overseas Investments	2428	2544	2035
Total Investments	**90151**	**98209**	**98275**



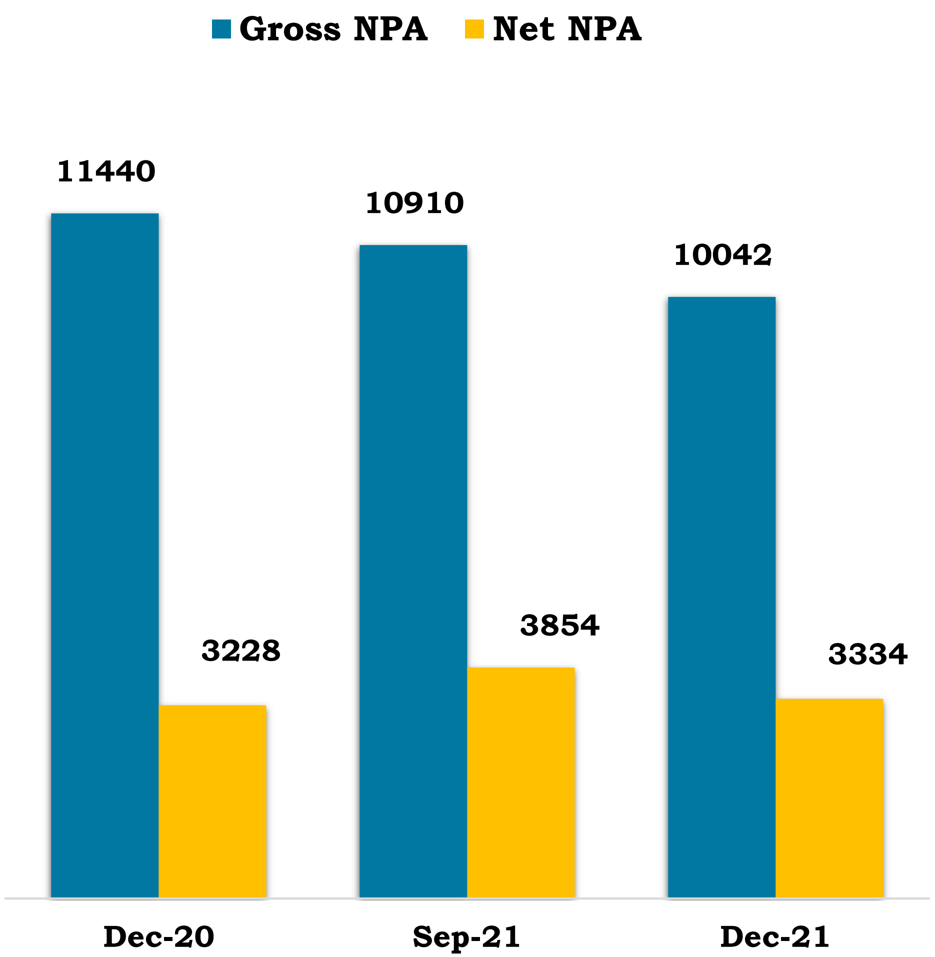


Asset Quality

Asset Quality

₹ in (Cr)

Item	Dec-20	Sep-21	Dec-21
Gross NPA	11440	10910	10042
Net NPA	3228	3854	3334
Gross NPA (%)	9.80	8.98	8.00
Net NPA (%)	2.97	3.37	2.81
Provision Coverage Ratio (%)	91.22	90.02	91.30



Movement of NPA

₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 21	Dec-20	Sep-21	Dec-21
Opening Balance	**19282**	**13365**	**11322**	**10910**
Slippages	3102	54	2389	579
Less				
Cash Recovery	1168	328	382	363
Upgradation	453	103	944	191
Write off	9411	1548	1475	893
Total reduction	11032	**1979**	2801	1447
Closing Balance	**11352**	**11440**	**10910**	**10042**
Cash Recovery +Recovery in Written off	**2154**	**481**	**932**	**683**

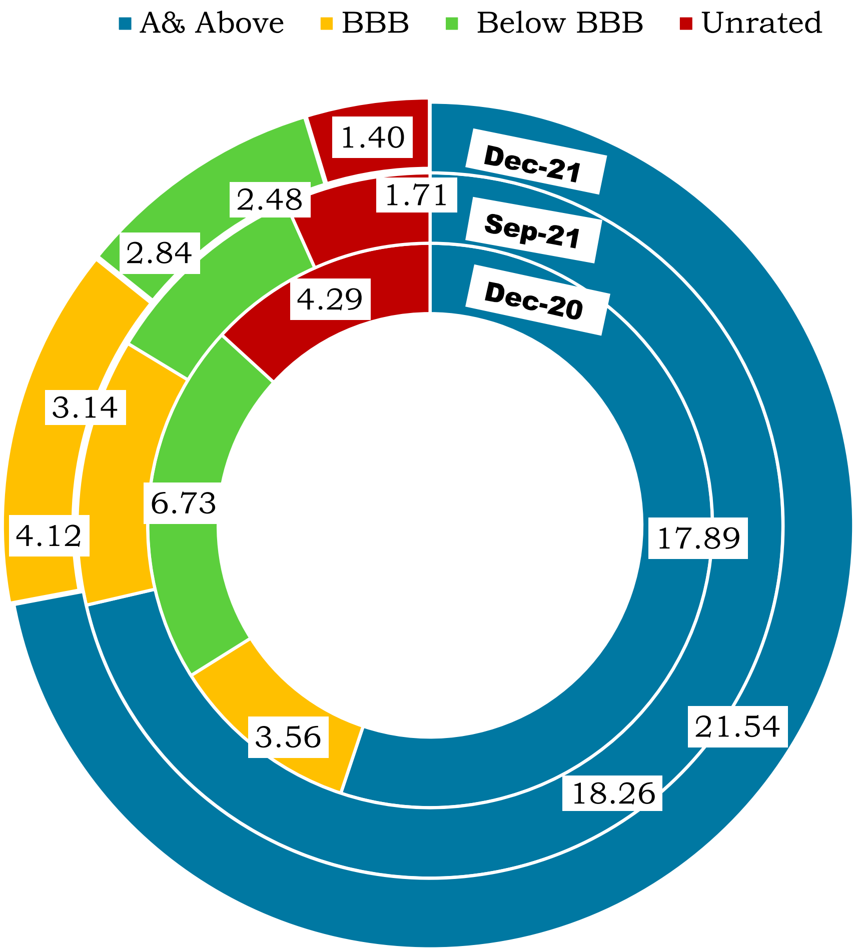
NCLT

₹ in (Cr)

December-2021 (₹ Cr.)	1st List	2nd List	Others	Total
Exposure to number of accounts referred under IBC (As per RBI List)	3	10	121	**134**
Loan Outstanding	939.47	3076.23	12438.54	**16454.24**
Total Provisions Held	939.47	3076.23	12397.82	**16413.52**

Inc. Tech. Write off

Rating Mix (Domestic)

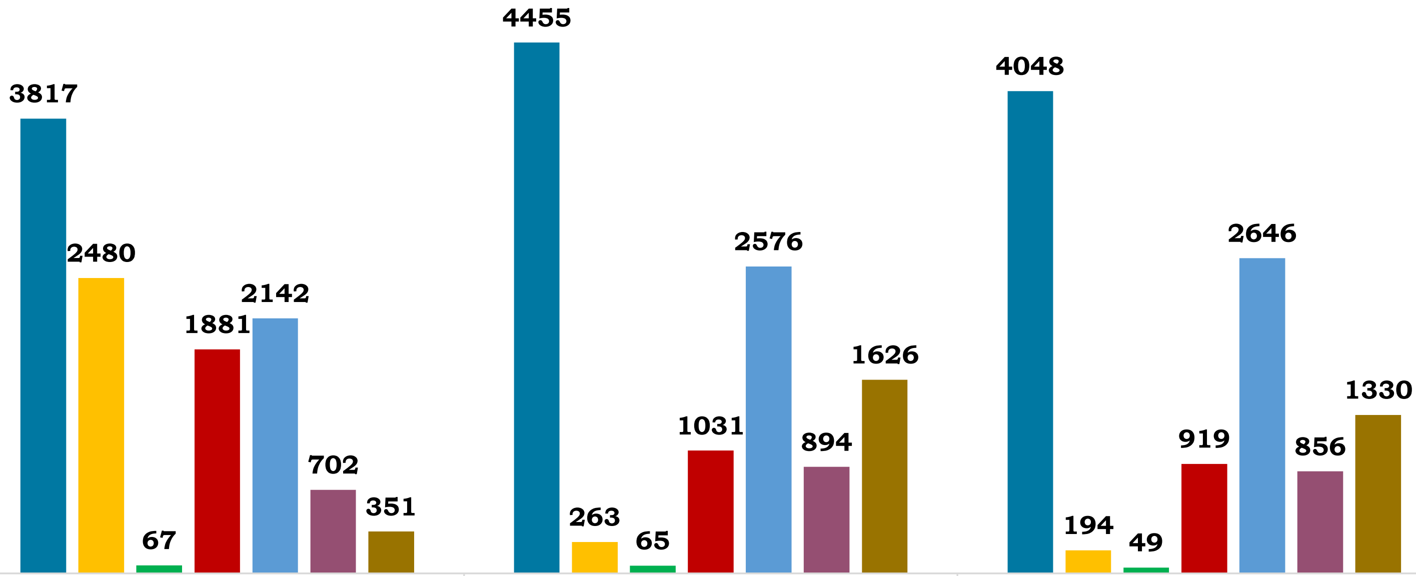


₹ in (Cr)

₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Dec-20	18865	3749	7096	4519
Sep-21	20104	3452	2725	1886
Dec-21	24619	4712	3251	1605

Segment NPA

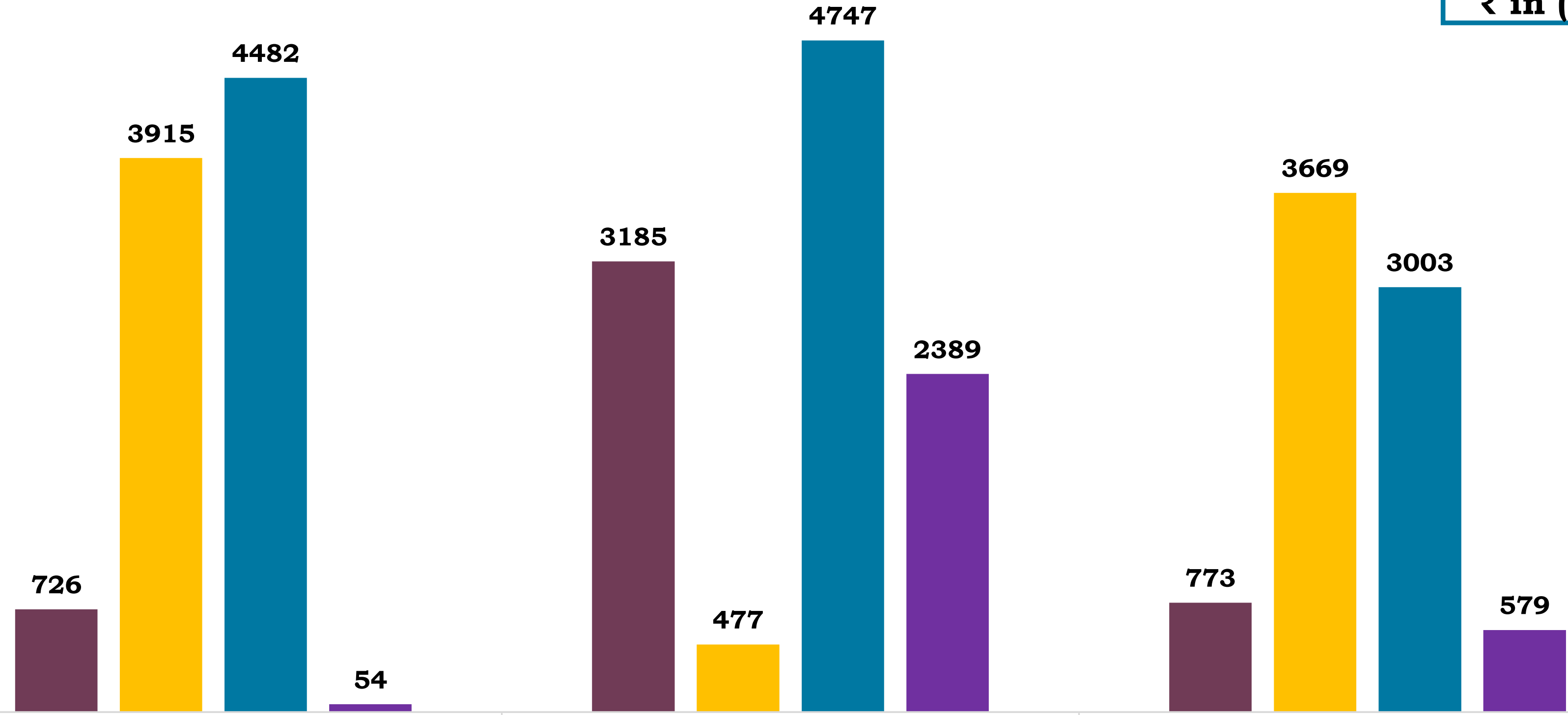
₹ in (Cr)



	Dec-20	Sep-21	Dec-21
Agriculture & Allied Activities	3817	4455	4048
Micro & Small Industries	2480	263	194
Medium Industries	67	65	49
Large Industries	1881	1031	919
Services	2142	2576	2646
Retail	702	894	856
All others	351	1626	1330

SMA Data

₹ in (Cr)



	Dec-20	Sep-21	Dec-21
SMA-0	726	3185	773
SMA-1	3915	477	3669
SMA-2	4482	4747	3003
Fresh Slippage	54	2389	579

Financials

Balance Sheet

₹ in (Cr)

CAPITAL & LIABILITIES	31.12.2020	30.09.2021	31.12.2021
Capital	9918	11956	11956
Reserves & Surplus	9513	10984	11314
Deposits	202421	213686	218802
Borrrowings	10296	15894	14166
Other Liabilities & Provisions	9226	7373	6792
Total	**241375**	**259893**	**263030**
ASSETS			
Cash and Balances with RBI	6149	9959	9927
Balances with Banks and Money at Call and Short Notice	12643	15752	14995
Investments	88278	96436	96514
Advances	108450	114428	118728
Fixed Assets	2802	3257	3332
Other Assets	23050	20061	19534
Total	**241375**	**259893**	**263030**

Key Financial Indicators

Particulars (Qtr.)	Dec-20	Sep-21	Dec-21
Book Value per Share (₹)	7.65	8.69	9.37
Earning Per Share (₹)	0.04	0.17	0.26
Net Worth (₹ in Cr.)	7046	9822	10621
Business Per Branch (₹ In Cr.)	103.34	109.16	112.05
Business Per Employee (₹ in Cr.)	14.25	15.12	15.67
Operating Profit Per Employee (₹ in Lakh)	4.91	6.02	6.10
Net Profit Per Employee (₹ in Lakh)	0.16	0.93	1.41

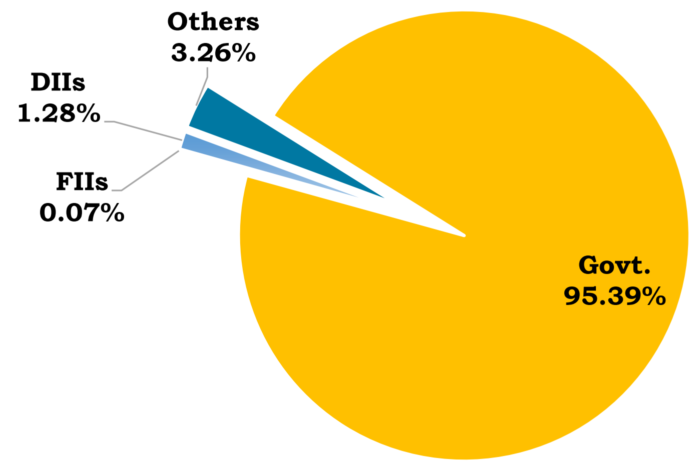
Capital & Shareholding

Capital & Shareholding Pattern

₹ in (Cr)

Particulars	Dec-20	Sep-21	Dec-21
CET1 Capital	9211	11462	11977
Tier I Capital	9211	11462	11977
Tier II Capital	3141	2963	2884
Total Capital	**12353**	**14425**	**14861**
Risk Weighted Assets	102276	100769	102081
CET1 (%)	9.01	11.37	11.73
Tier I (%)	9.01	11.37	11.73
Tier II (%)	3.07	2.94	2.83
Capital Adequacy Basel III (%) (CRAR)	**12.08**	**14.31**	**14.56**

Share Holding Pattern



As on 31.12.2021	
Share Capital (₹ in Cr.)	11956
Net Worth (₹ in Cr.)	10621
Market Cap (₹ in Cr.)	15543
No of Equity Shares	1195,59,58,176

Digital Journey

Social Media Presence

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Digital Platforms

New Initiative

- ✓ Standing Instruction in Rupay Debit Cards
- ✓ Introduction of Visa Contactless “VISA PayWave” Debit Card
- ✓ Installation of 300 Cash Recyclers
- ✓ IMPS limit enhanced to Rs 5 Lacs Per Day.
- ✓ UPI Prepaid (eRUPI) issuer i.e. eRUPI Vouchers for Corporates

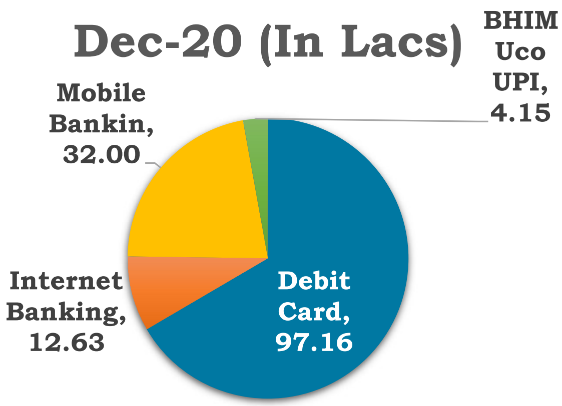
New Features in M-Banking

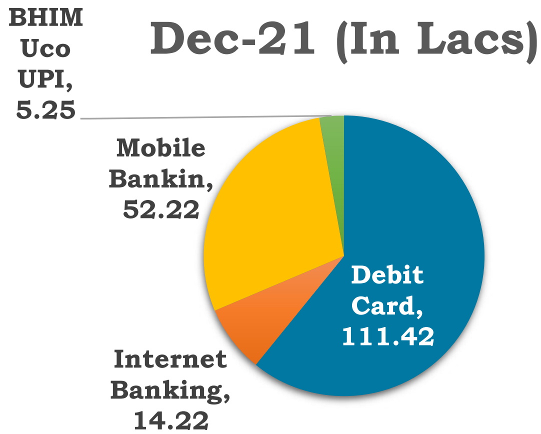
- ✓ Digi locker Integration
- ✓ Doorstep Banking Integration
- ✓ Apply for Mutual Fund
- ✓ Apply for Credit Card

Road ahead for E Banking and M-Banking

- ✓ Offline UPI Based Mobile Payment without Internet
- ✓ UPI Auto Pay
- ✓ Online Demat Account Opening

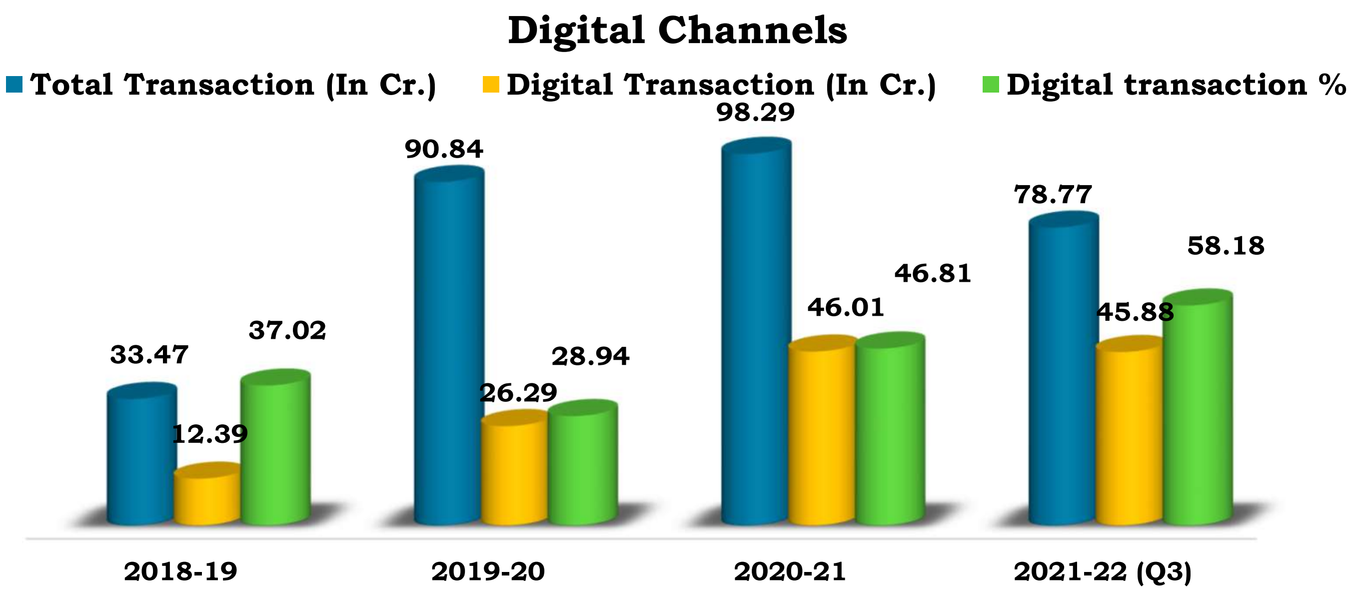
Digital Progress





Digital Channels	Dec-20	Sep-21	Dec-21	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	97,15,947	1,07,80,544	1,11,42,317	14.68	3.36
Internet Banking (Lakhs)	**12.63**	**13.75**	**14.22**	**12.59**	**3.42**
Retail (Lakhs)	11.20	12.18	12.55	12.05	3.04
Corporate (Lakhs)	1.43	1.56	1.67	16.78	7.05
Mobile Banking (Lakhs)	32	44.29	52.22	63.19	17.90
Bhim UCO UPI (Lakhs)	4.15	5.01	5.25	26.51	4.79
POS Terminals	9423	8953	8880	-5.76	-0.82
Avg. Daily ATM Hits	98	85	90	-8.16	5.88

Digital Progress



Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22 (Q3)	78.77	45.83	58.18

Business Strategy

- Focus on MSMEs & Agriculture Lending
- Mobilising Low cost Funds
- Providing Best Customer Service
- Focus on Brand Building
- Growth in Market Share
- Strengthening Digital Media platforms

Associate

Paschim Banga Gramin Bank Is An Associate of UCO BANK

₹ in (Cr)

As on 31.12.2021 (Unaudited)	Amount (₹ in Cr)
Total Business	9495.89
Deposit	6161.46
Advances	3334.43
Income	419.06
Expenditure & Provision	532.47
Net Loss Qtr.	113.41
No of Branches	230
Employee Strength	1070

Our Mission

"To emerge as the most trusted, admired and sought-after world class financial institution and to be the most preferred destination for every customer and investor and a place of pride for its employees."

Our Vision

"To be a Top-class Bank to achieve sustained growth of business and profitability, fulfilling socio-economic obligations, excellence in customer service; through Upgradation of skills of staff and their effective participation making use of state-of-the-art-technology."

One Team One Dream

Thank You!