



UCO BANK

Quarterly Results June 22



Highlights: June 2022



Business segment Performance



Asset Quality



Financials



Capital & Share Holding



Digital Journey





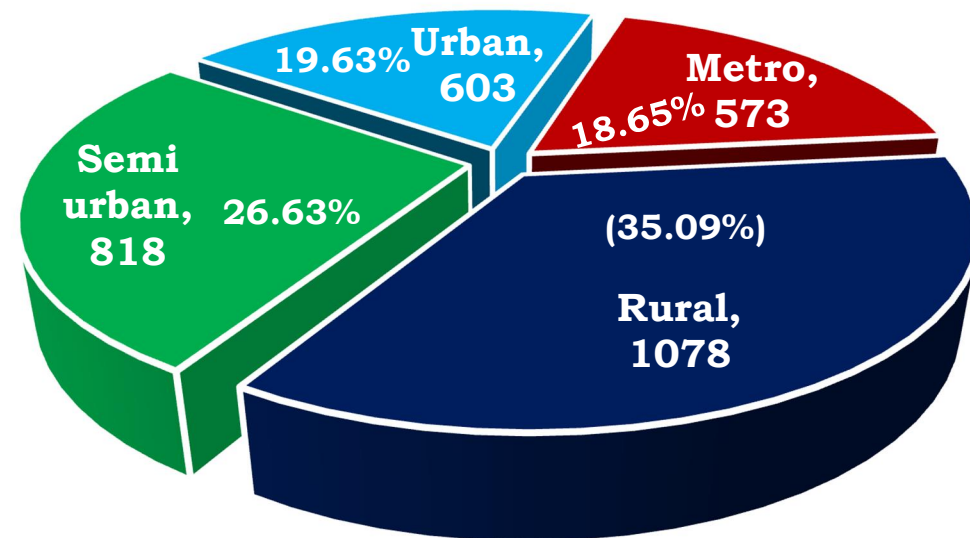
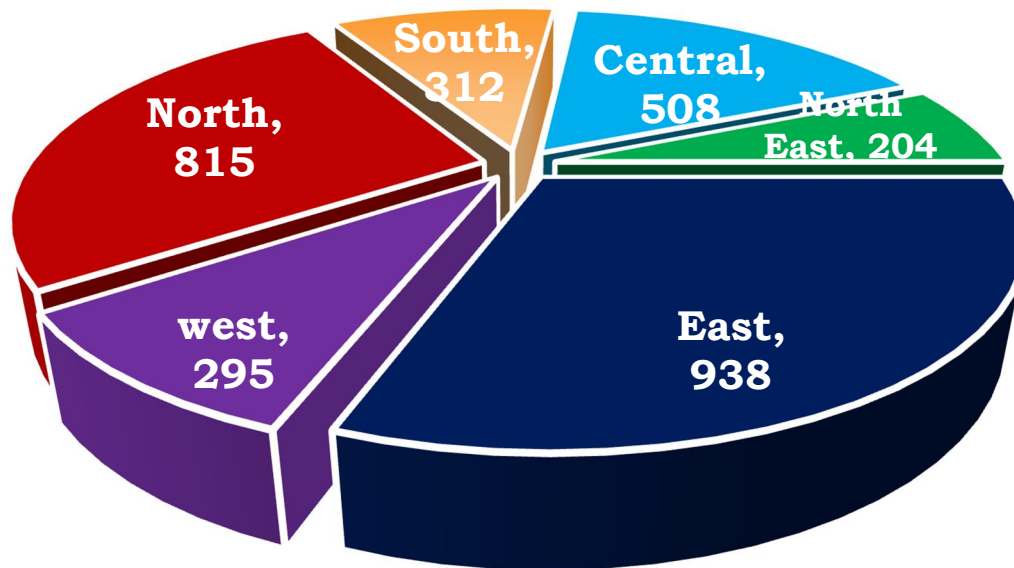
Highlights June 2022

3074
Total Branches

2
Overseas

2317
ATM

4052
BC Point





Total Business

₹356677 Cr. ↑
7.13% (Y-Y)



Total Advance

₹131350 Cr. ↑
8.69% (Y-Y)



Total Deposit

₹225328 Cr. ↑
6.24 % (Y-Y)



Net Profit

₹124 Cr. ↑
21.41% (Y-Y)



CRAR

14.13% ↑



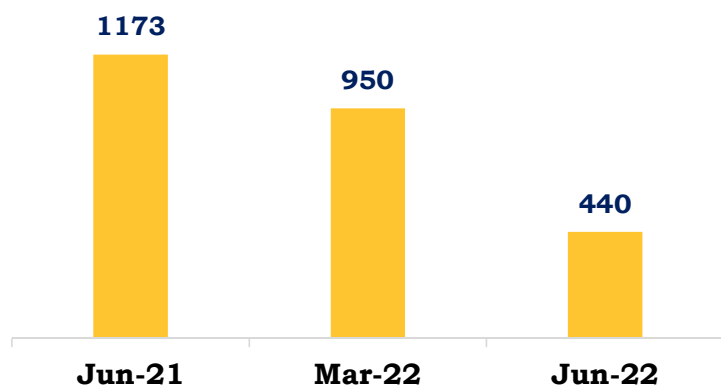
Gross NPA

7.42% ↻

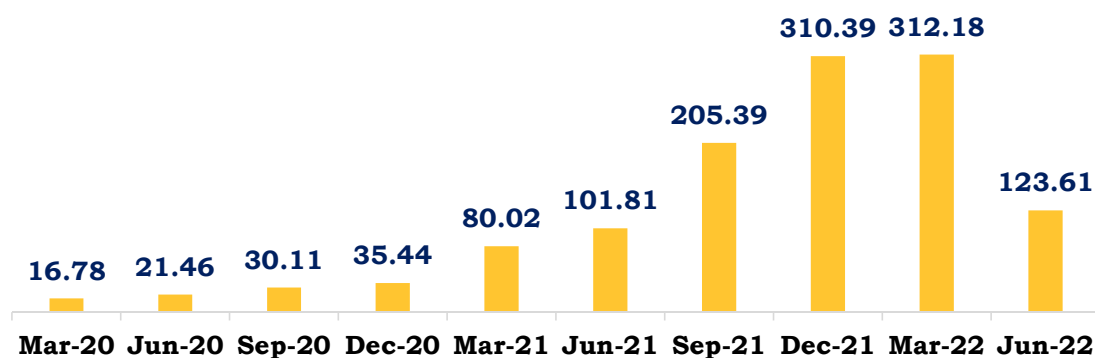
Financials



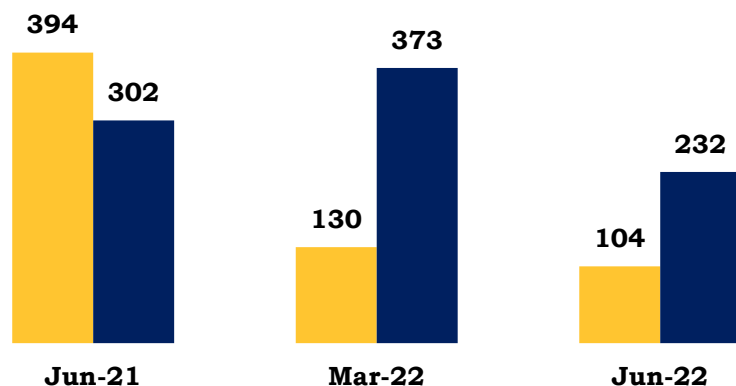
Operating Profit (Qtr) ₹ in (Cr)



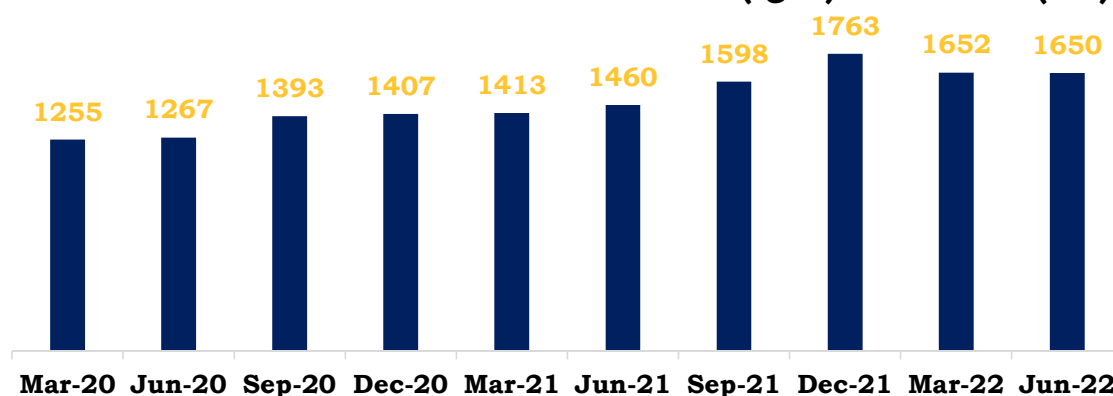
Net Profit (Qtr) ₹ in (Cr)



■ Treasury Profit ■ Recovery in Written off



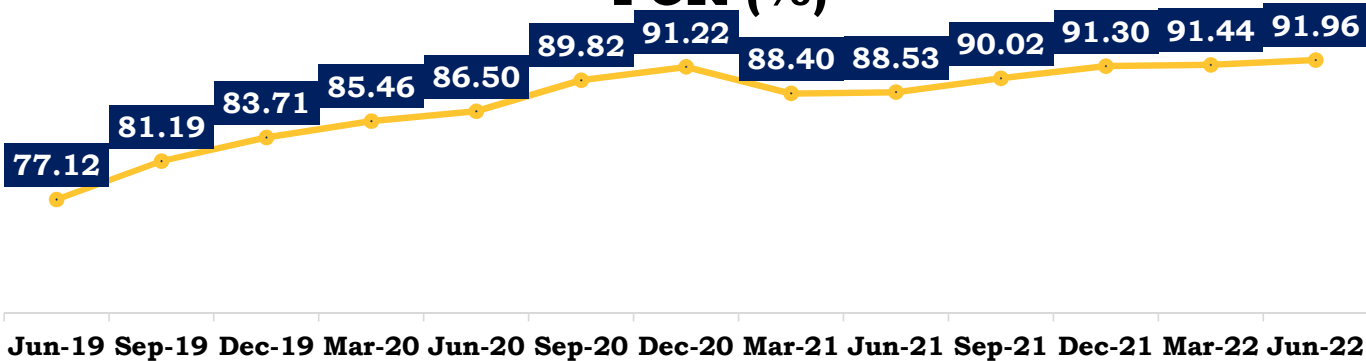
Net Interest Income (Qtr) ₹ in (Cr)



Improving Asset Quality



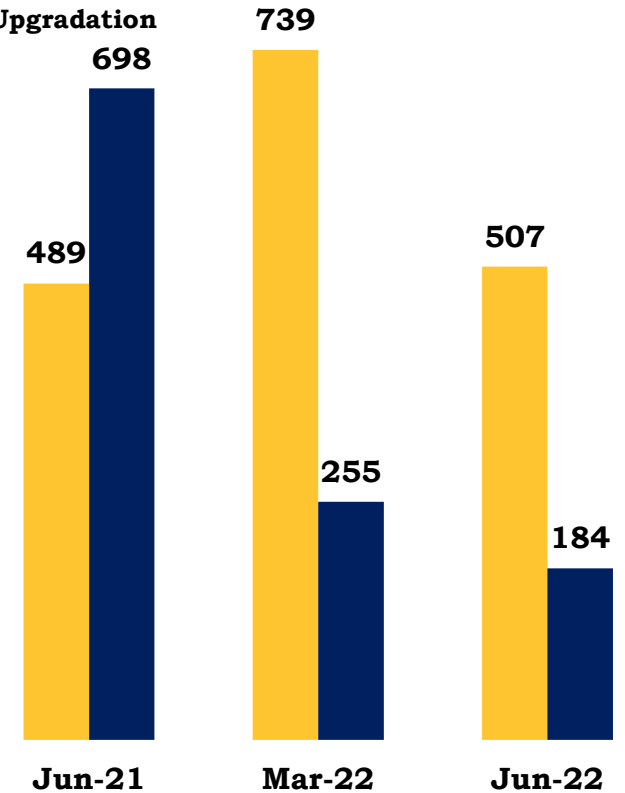
PCR (%)



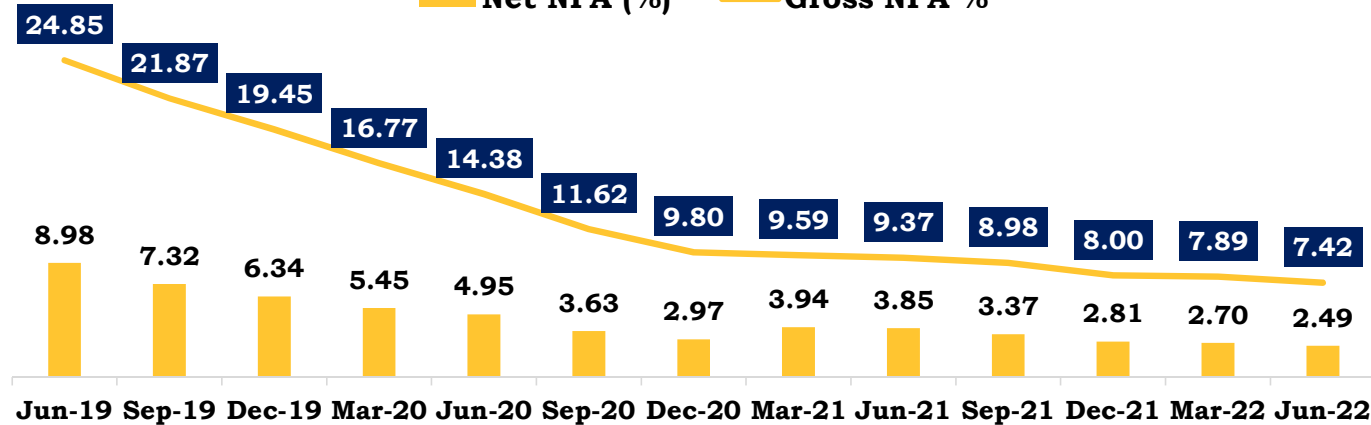
Recovery (Qtr.) ₹ in Cr

■ Cash Recovery + Recovery in Written off A/c

■ Upgradation



■ Net NPA (%) — Gross NPA %



Business Growth



					₹ in (Cr)
Business Mix (Deposits + Advances)	Jun-21	Mar-22	Jun-22	Q-Q (%)	Y-O-Y (%)
Global Business	332946	353850	356677	0.80	7.13
Domestic	317216	333318	336231	0.87	5.99
Overseas	15730	20532	20477	-0.42	29.98
Global Deposits	212097	224073	225328	0.56	6.24
Domestic	207517	217720	220404	1.23	6.21
Overseas	4580	6353	4924	-22.50	7.50
Global Advances (Gross)	120849	129777	131350	1.21	8.69
Domestic	109699	115598	115827	0.20	5.59
Overseas	11150	14179	15523	9.48	39.22
CD Ratio (%)	56.98	57.92	58.29	-	-

Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Jun-21	Mar-22	Jun-22	Q-O-Q (%)	Y-O-Y (%)
1	Interest Income	3570	3773	3851	2.08	7.89
2	Interest Expenses	2109	2120	2202	3.83	4.37
3	NII (1-2)	1460	1652	1650	-0.17	12.96
4	Non-Interest Income	857	589	-54	-109.25	-106.36
5	Operating Expenses	1143	1292	1155	-10.58	1.02
6	Operating Profit (3+4-5)	1173	950	440	-53.67	-62.51
7	Provisions	1072	637	316	-50.37	-70.48
8	Net Profit	102	312	124	-60.40	21.41
	Net Interest Margin (Global) (%)	2.58	3.09	3.11		
	Net Interest Margin (Domestic) (%)	2.66	3.24	3.25		-
	Cost to Income (%)	49.35	57.63	72.42*		

* Cost to Income Ratio Excluding MTM Losses is 51.38%

Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-21	Mar-22	Jun-22	Q-O-Q (%)	Y-O-Y (%)
Interest Income	3570	3773	3851	2.08	7.89
a. From Advances	1976	2050	2141	4.44	8.38
b. From Investments	1456	1527	1535	0.54	5.41
c. Others	138	196	175	-10.66	26.92
Interest Expended	2109	2120	2202	3.83	4.37
a. On Deposits	2005	1992	2096	5.23	4.47
b. On Borrowings	10	1	28	2766.62	190.32
c. Bonds & Others	94	128	78	-38.94	190.32
Net Interest Income	1460	1652	1650	-0.17	12.96
Cost of Deposit (%)	3.91	3.64	3.78	-	-
Cost of Fund (%)	3.86	3.66	3.73		
Yield on Advances (%)	6.73	6.72	6.77		
Yield on Investment (%)	6.27	6.22	6.22		
Yield on Funds (%)	6.31	7.06	7.27		

Non Interest Income



₹ in (Cr)

Recovery in Written off

302

232

Jun-21

Jun-22

Particulars	Quarter Ended			Variation (%) over	
	Jun-21	Mar-22	Jun-22	Q-O-Q (%)	Y-O-Y (%)
a) Treasury profit	394	130	104	-19.93	-73.65
b) Recovery in Written Off	302	373	232	-37.70	-23.03
c) Other Non Interest Income	161	86	-391	-552.62	-342.62
Total (a+b+c)	857	589	-54	-109.25	-106.36

Provisions



					₹ in (Cr)
Particulars	Quarter Ended			Variation (%) over	
	Jun-21	Mar-22	Jun-22	Q-O-Q (%)	Y-O-Y (%)
Operating Profit	1173	950	440	-53.67	-62.51
Provisions for :					
NPA	845	795	268	-66.33	-68.33
Standard Assets	333	(50)	5	-110.64	-98.41
Others	(163)	(280)	(26)	-90.71	-84.05
Income Tax (DTA)	57	172	69	-59.88	21.05
Total Provision	1072	637	316	-50.39	-70.52
Net Profit /Loss	102	312	124	-60.40	21.42
Technical Write off	827	550	504	-8.42	-39.09
Return on Assets (%)	0.15	0.44	0.17	-	
Return on Equity (%)	2.25	6.20	2.43		



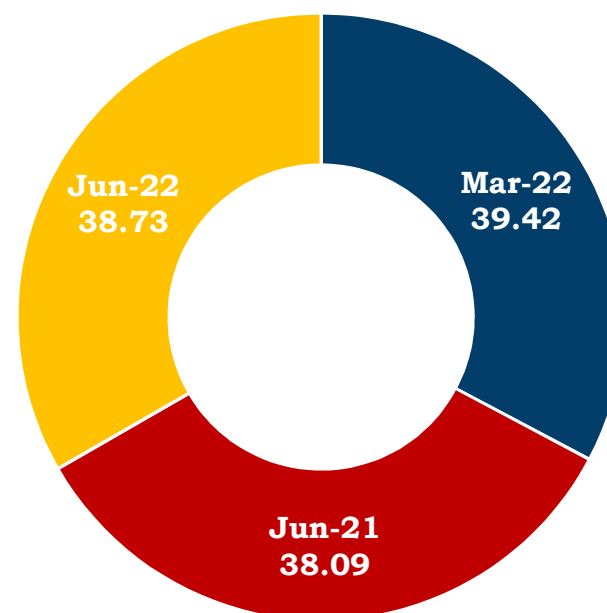
Business Segment Performance

Global Deposits



Particulars	₹ in (Cr)		
	Jun-21	Mar-22	Jun-22
Saving Deposits	71280	77037	77375
Current Deposits	8717	10624	9123
CASA	79997	87661	86498
Term Deposits	127520	130059	133906
Overseas Deposits	4580	6353	4924
Global Deposits	212097	224073	225328

CASA Global (%)



Retail Growth



14.65%

Home Loan (Y-Y)



14.58 %

Vehicle Loan (Y-Y)



31.31 %

Personal Loan (Y-Y)

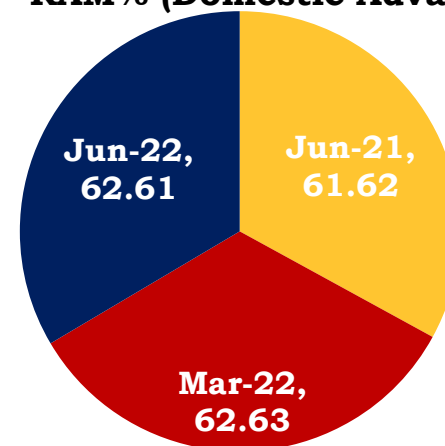


RAM (Domestic Advance)



				₹ in (Cr)
₹ in (Cr)	Jun-21	Mar-22	Jun-22	Growth (Y-Y) %
Domestic Advance	109699	115598	115827	5.59
Of Which				
Retail Advance*	25606	27643	28238	10.28
Agriculture Advance*	17663	18835	19060	7.91
MSME Advance*	24330	25920	25225	3.68
Total RAM	67599	72398	72523	7.28
Ram % to Gross Advance	61.62	62.63	62.61	-

RAM% (Domestic Advance)



Retail Advance As on June 2022

Particulars	Jun-21	Jun-22	Growth (Y-Y) %
Home Loan	15019	17219	14.65
Car Loan	1673	1917	14.58
Personal Loan	757	994	31.31
Others	8728	8821	1.07
Total	26177	28591	10.60

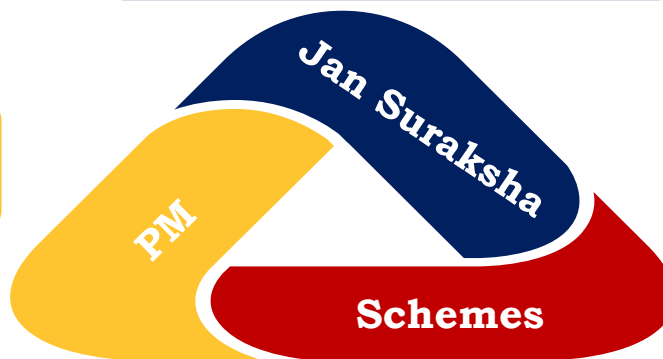
* Fig. are Excluding TWO and Investment

Financial Inclusion Growth



PMJBY (15.21 Lac)
33.19%(Y-Y)

PMSBY (31.10 Lac)
33.36%(Y-Y)



APY (6.02 Lac)
45.41%(Y-Y)

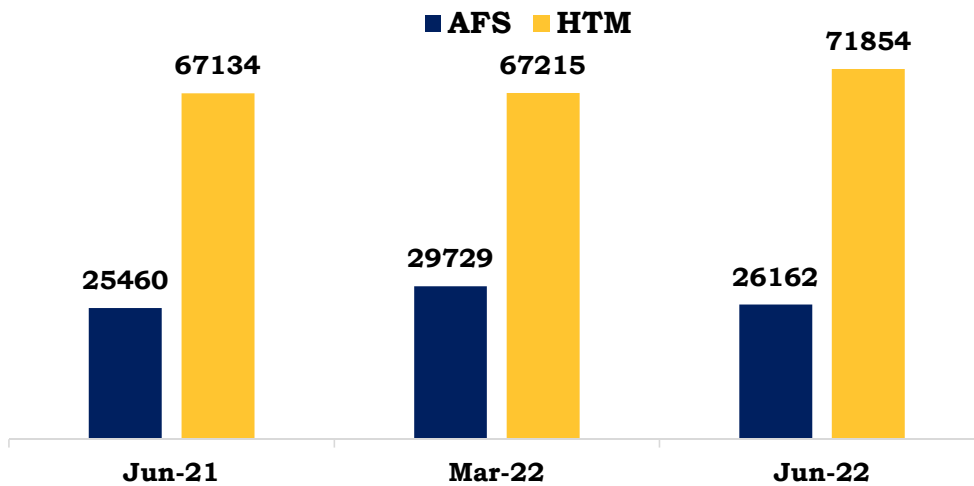
₹ in (Cr)

	Jun-21		Mar-22		Jun-22	
Particulars	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	102.51	3704.6	113.57	4306.04	115.67	4621.71
Zero Balance Accts (Lacs)	13.05	-	13.92	-	13.36	
PMMY Shishu	203017	347.02	182247	348.73	172355	354.24
PMMY Kishor	170599	2297.39	185493	2657.7	184693	2669.44
PMMY Tarun	21582	1321.72	27040	1693.7	29742	1881.40
PMMY Total	395198	3966.13	394780	4700.1	386790	4905.08

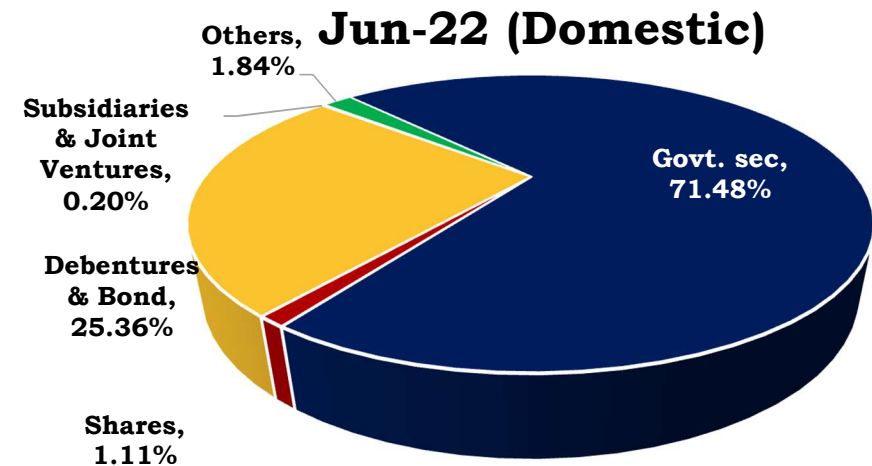
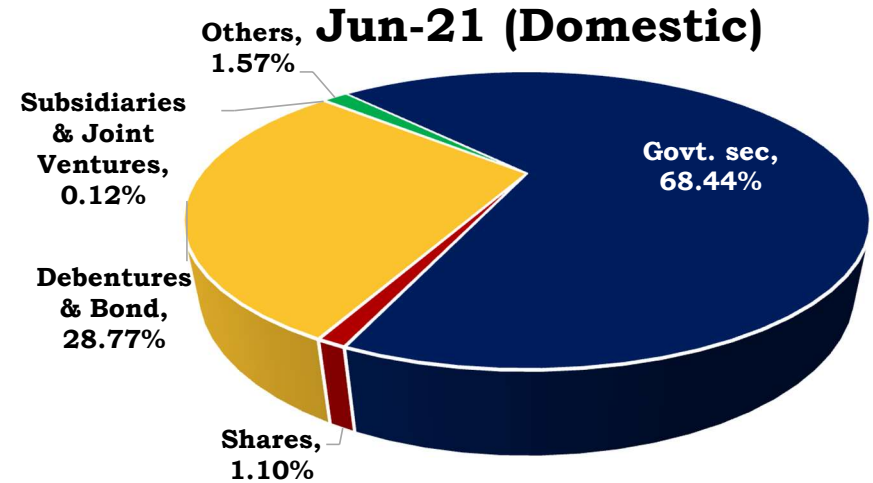
Investment Portfolio



Domestic Investment



₹ in (Cr)	Jun-21	Mar-22	Jun-22
Domestic Investments	92594	96818	97815
Overseas Investments	2181	2227	1980
Total Investments	94775	99045	99795



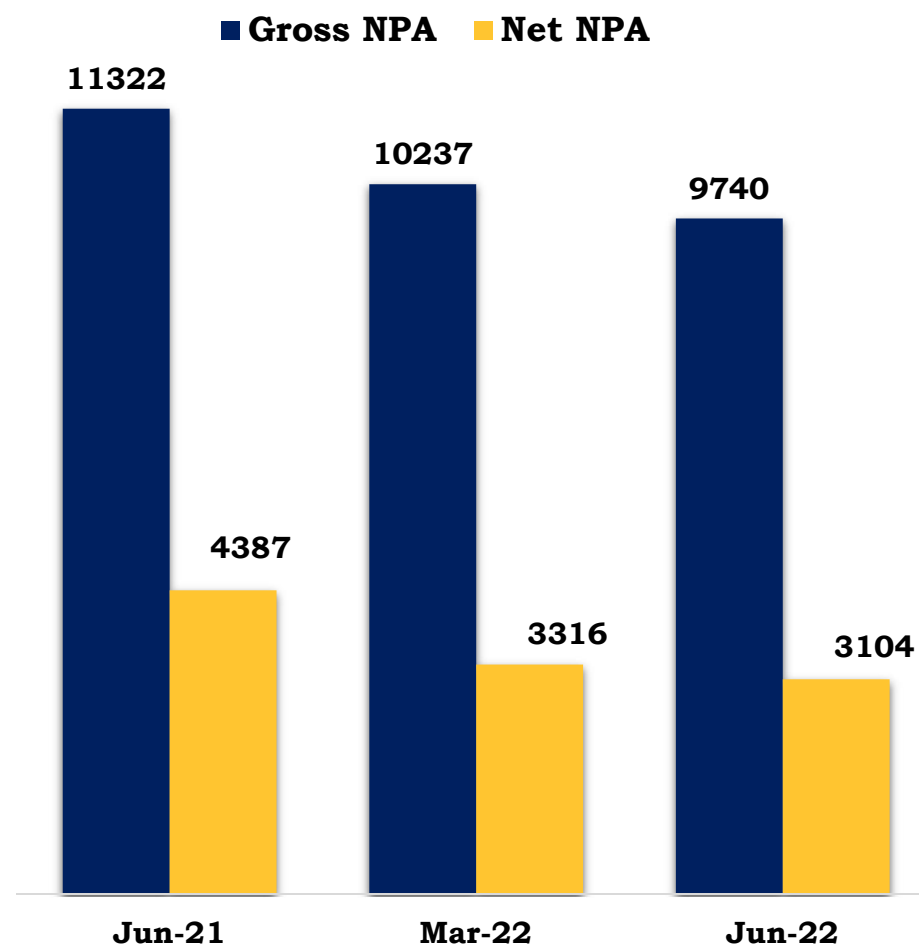


Asset quality

Asset Quality



Item	Jun-21	Mar-22	₹ in (Cr)
			Jun-22
Gross NPA	11322	10237	9740
Net NPA	4387	3316	3104
Gross NPA (%)	9.37	7.89	7.42
Net NPA (%)	3.85	2.70	2.49
Provision Coverage Ratio (%)	88.53	91.44	91.96



Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 22	Jun-21	Mar-22	Jun-22
Opening Balance	11352	11352	10042	10237
Slippages	6122	1708	1446	556
Less				
Cash Recovery	1299	187	366	275
Upgradation	2087	698	255	184
Write off	3851	853	630	594
Total reduction	7237	1738	1251	1053
Closing Balance	10237	11322	10237	9740
Cash Recovery +Recovery in Written off	2845	489	739	507

₹ in (Cr)

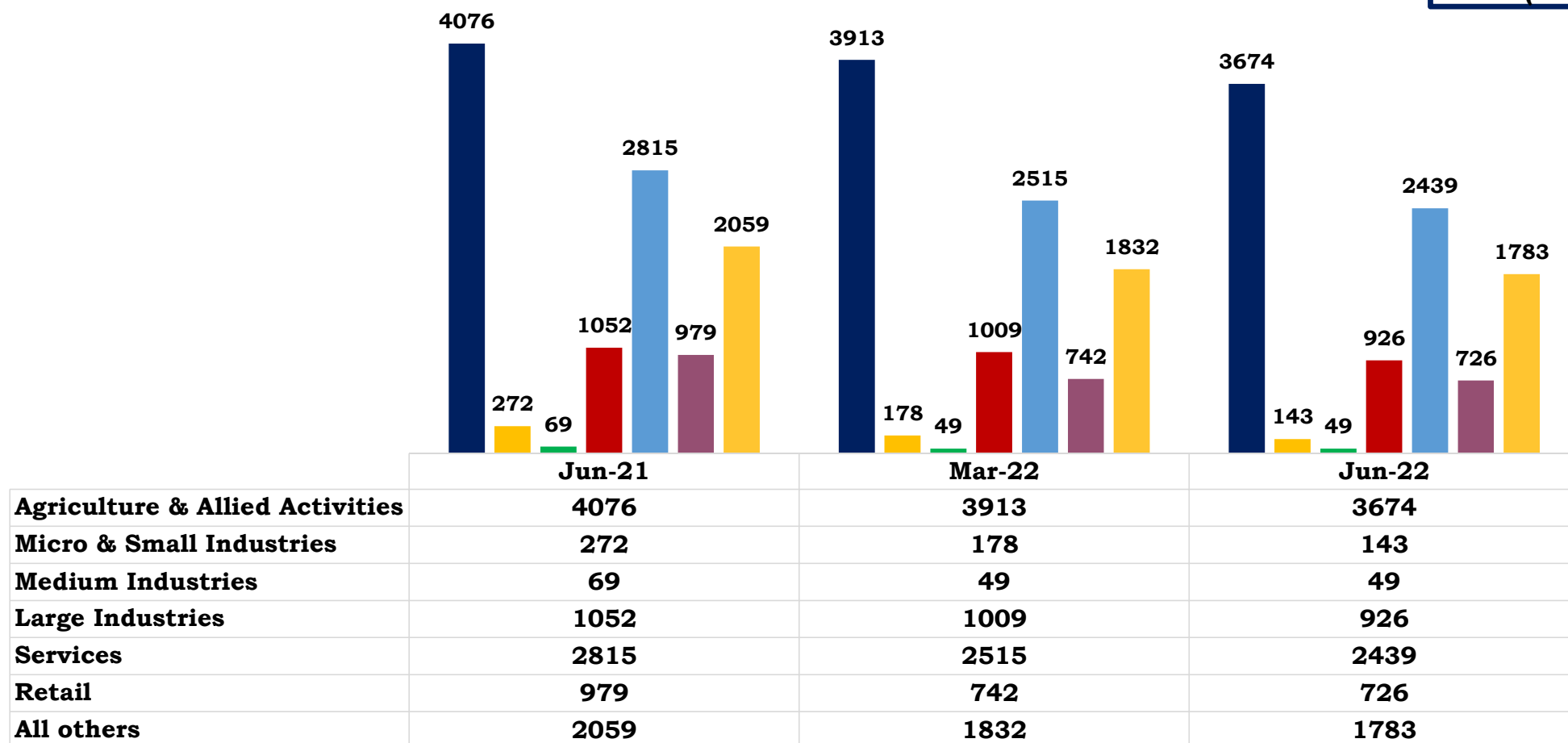
June-2022 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (As per RBI List)	2	8	124	134
Loan Outstanding	444.86	2206.93	12984.68	15636.46
Total Provisions Held	444.86	2206.93	12984.68	15636.46

Inc. Tech. Write off

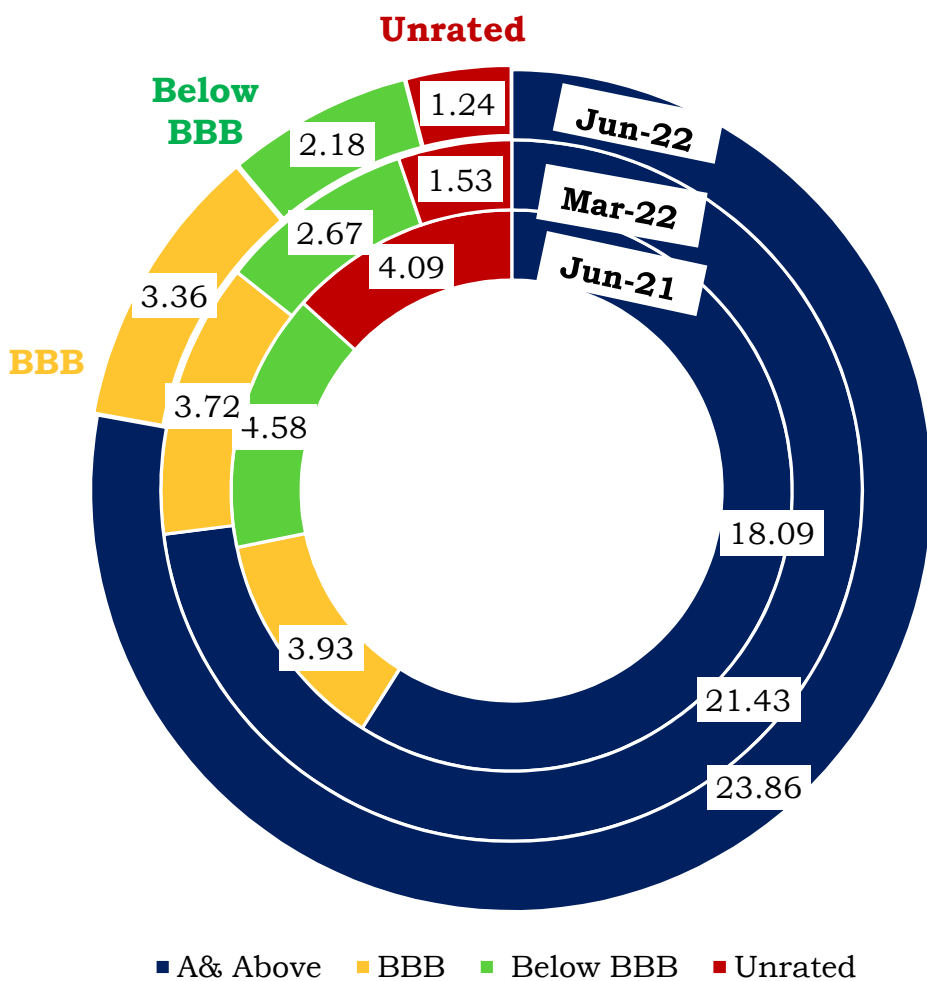
Segment NPA



₹ in (Cr)



Rating Mix (Domestic)

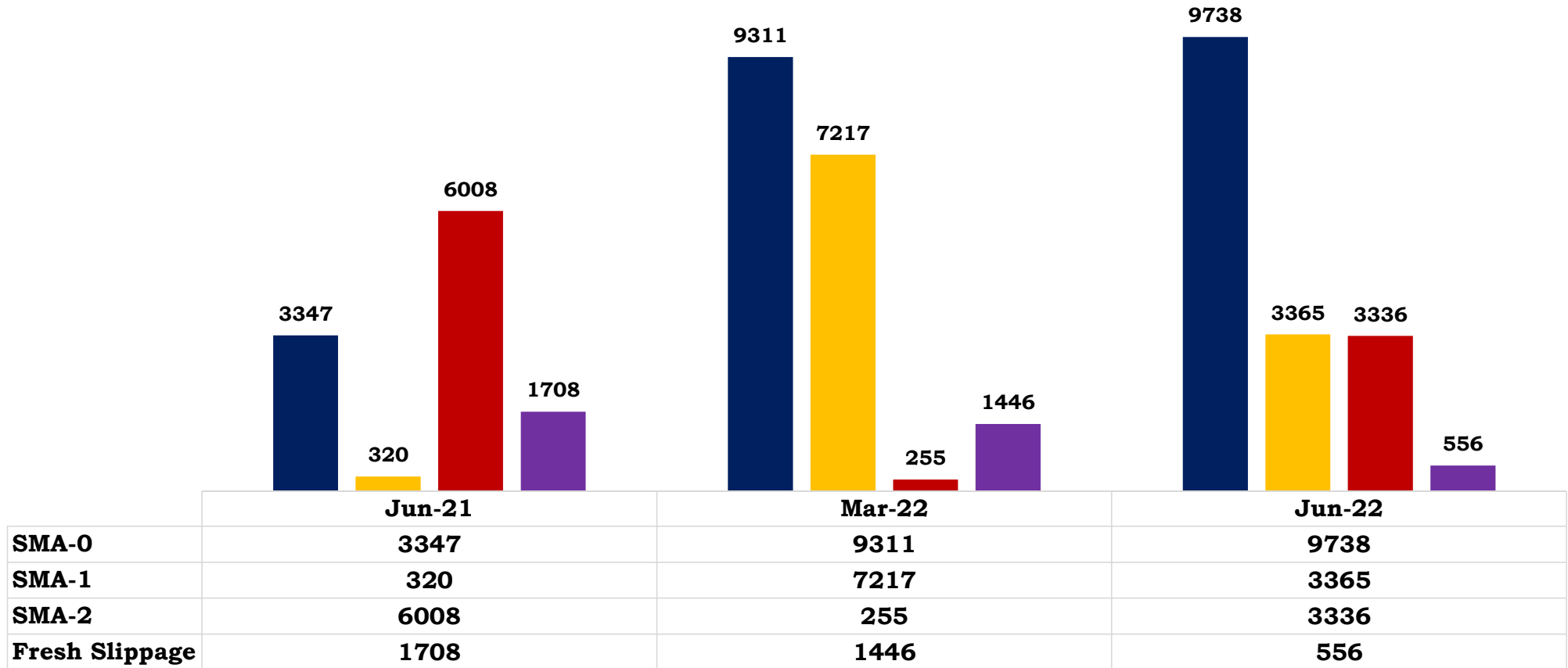


	₹ in (Cr)			
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Jun-21	19854	4316	5023	4492
Mar-22	24773	4304	3082	1771
Jun-22	27639	3895	2526	1433

SMA Data



₹ in (Cr)





Financials

Balance Sheet



	₹ in (Cr)		
CAPITAL & LIABILITIES	30.06.2021	31.03.2022	30.06.2022
Capital	11956	11956	11956
Reserves & Surplus	10774	11637	11843
Deposits	212097	224073	225328
Borrowings	12246	13508	12682
Other Liabilities & Provisions	2857	6610	5640
Total	249930	267784	267449
ASSETS			
Cash and Balances with RBI	3795	10288	10894
Balances with Banks and Money at Call and Short Notice	15021	15860	12680
Investments	92927	96874	96986
Advances	113817	122784	124643
Fixed Assets	3226	3335	3346
Other Assets	21144	18643	18900
Total	249930	267784	267449

Key Financial Indicators



Particulars (Qtr.)	Jun-21	Mar-22	Jun-22
Book Value per Share (₹)	8.41	9.74	9.96
Earning Per Share (₹)	0.10	0.26	0.10
Net Worth (₹ in Cr.)	9501	11025	11251
Business Per Branch (₹ In Cr.)	108.42	115.11	116.03
Business Per Employee (₹ in Cr.)	15.23	16.33	16.02
Operating Profit Per Employee (₹ in Lakh)	5.37	4.38	1.98
Net Profit Per Employee (₹ in Lakh)	0.47	1.44	0.56



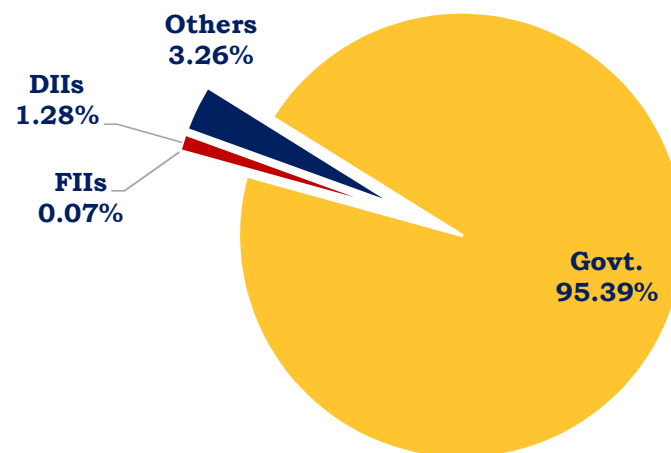
Capital & Shareholding

Capital & Shareholding Pattern



Particulars	₹ in (Cr)		
	Jun-21	Mar-22	Jun-22
CET1 Capital	11601	11470	11533
Tier I Capital	11601	11470	11533
Tier II Capital	2993	2895	2903
Total Capital	14595	14365	14435
Risk Weighted Assets	102441	104519	102152
CET1 (%)	11.32	10.97	11.29
Tier I (%)	11.32	10.97	11.29
Tier II (%)	2.92	2.77	2.84
Capital Adequacy Basel III (%) (CRAR)	14.24	13.74	14.13

Share Holding Pattern



As on 30.06.2022	
Share Capital (₹ in Cr.)	11956
Net Worth (₹ in Cr.)	11251
Market Cap (₹ in Cr.)	13092
No of Equity Shares (in Cr.)	1195.60



Digital Journey

Digital Progress



New Initiative

- ✓ Integration with the Custom Duty Portal in Internet Banking
- ✓ Installation of 52 Passbook Printing Kiosks
- ✓ Installation of 97 Cash Recycler & 95 ATM
- ✓ Integration with Payment Gateway (SBlePay) in Internet Banking



New Features in M-Banking

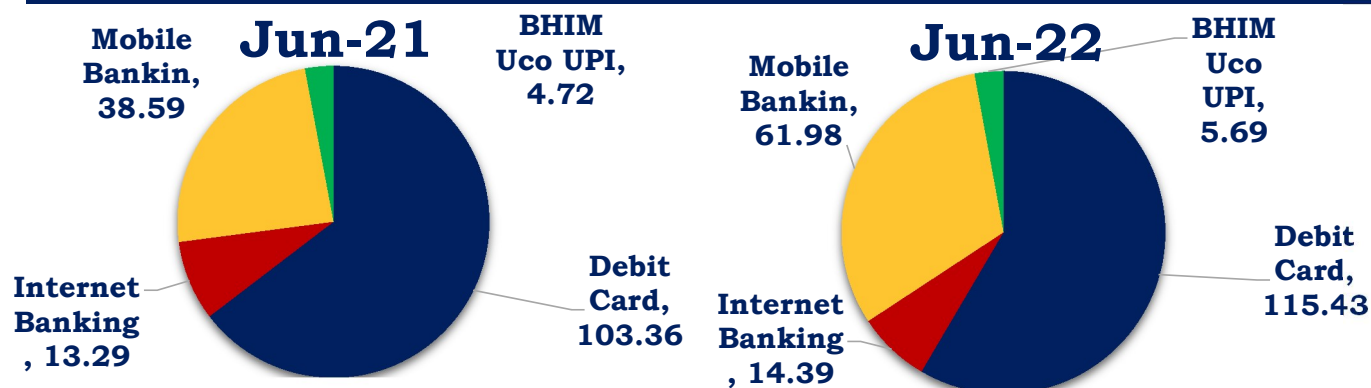
- ✓ Trip Gain Travel Market Place
- ✓ Online Grievance Redressal System (OGRS)
- ✓ Year Wise Account Statement
- ✓ QR Code Scan

Road ahead for E Banking and M-Banking

- ✓ Apply for OD against FD
- ✓ Instant Debit Card Activation
- ✓ UPI & PPI Interoperability
- ✓ Procurement of 1000 Passbook Printing Kiosks & 300 ATM



Digital Performance



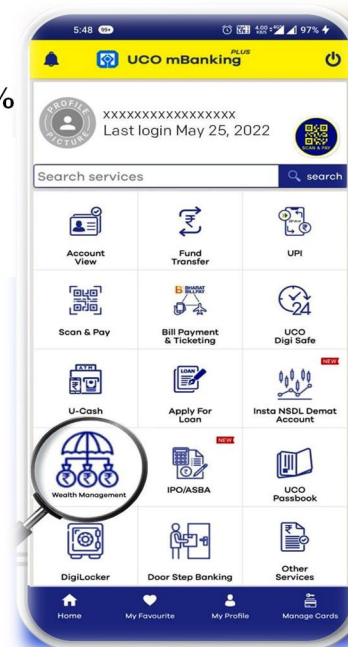
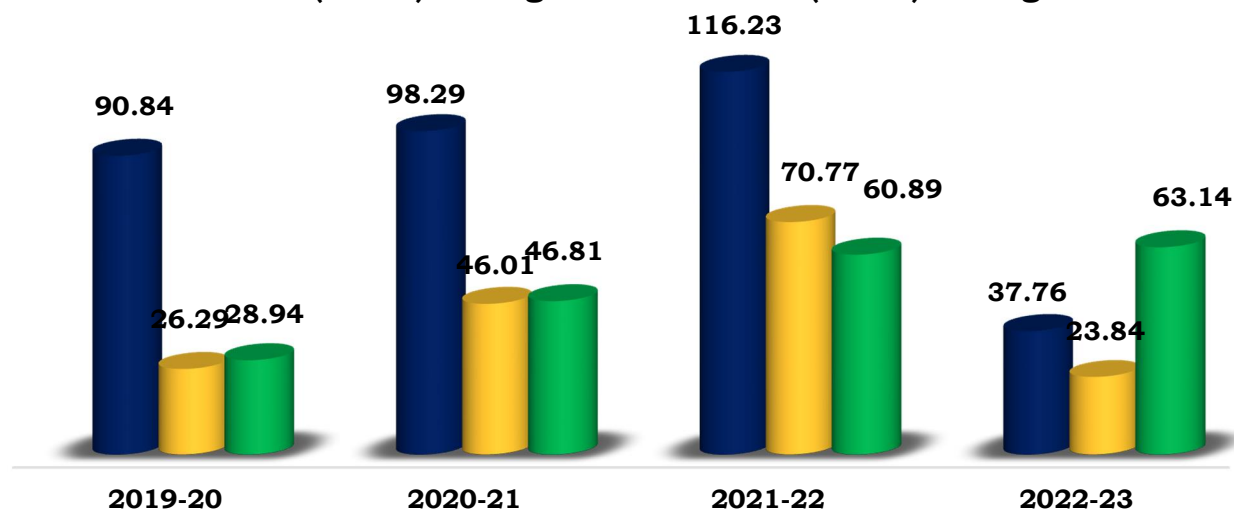
Digital Channels	Jun-21	Mar-22	Jun-22	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards (Lakhs)	103.36	113.00	115.43	11.68	2.15
Internet Banking (Lakhs)	13.29	14.31	14.39	8.28	0.56
Retail (Lakhs)	11.79	12.60	12.65	7.29	0.40
Corporate (Lakhs)	1.51	1.71	1.74	15.23	1.75
Mobile Banking (Lakhs)	38.59	57.19	61.98	60.61	8.38
Bhim UCO UPI (Lakhs)	4.72	5.51	5.69	20.55	3.27
POS Terminals	9128	11223	10331	13.18	-7.95
Avg. Daily ATM Hits	74	89	93	25.68	4.49

Digital Performance



Digital Channels

■ Total Transaction (In Cr.) ■ Digital Transaction (In Cr.) ■ Digital transaction %



Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22	116.23	70.77	60.89
2022-23 (Upto Q1)	37.76	23.84	63.14

Social Media Presence



www.ucobank.com



1800 103 0123

Associate



Paschim Banga Gramin Bank



As on 30.06.2022 (Unaudited)

Particulars	Amount (₹ in Cr)
Total Business	9759.08
Deposit	6307.47
Advances	3451.61
Income June Qtr.	123.57
Expenditure & Provision June Qtr.	141.05
Net Profit June Qtr.	-17.48
No of Branches	230
Employee Strength	1053





Thank You!

