



यूको बैंक  
सम्मान आपके विश्वास का



**UCO BANK**  
Honours Your Trust



HO/Finance/Share/168/2025-26

Date: 17.10.2025

**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 Unaudited (Reviewed) Financial Results for the second quarter and half year ended 30<sup>th</sup> September 2025**

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 Unaudited (Reviewed) Financial Results of the Bank for the second quarter and half year ended 30<sup>th</sup> September 2025.

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

Yours sincerely,

For UCO Bank

Vikash

Gupta

**(Vikash Gupta)**

**Company Secretary**

Encl : as stated

Digitally signed by  
Vikash Gupta  
Date: 2025.10.17  
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## PRESS RELEASE

Financial Results for the Quarter and Half Year Ended 30<sup>th</sup> September 2025









### Key Highlights of the Results -Q2 FY-2025-26

-  **Business Growth** - Total Business of the Bank stood at Rs.5,36,398 Crore as on 30.09.2025 showing an increase of 13.23% Y-o-Y, wherein Gross Advances increased by 16.56% Y-o-Y to Rs.2,30,702 Crore & Total Deposits grown by 10.85% Y-o-Y to Rs.305697 Crore.
-  **Profitability & Return**– Net profit for the quarter ending 30.09.2025 stood at Rs.620 Crore as against Rs.603 Crore for the same period of preceding year, registering a growth of 2.82% Y-o-Y. Operating Profit for the quarter ended 30.09.2025 stood at Rs.1,613 Crore as against 1,432 Crore showing an increase of 12.64% on Y-o-Y basis.
-  **Advances in Retail, Agriculture & MSME (RAM) Sectors** - RAM segment of the Bank increased by 22.87 % to Rs. 1,32,946 Crore on Y-o-Y backed by 25.40% Y-o-Y growth in Retail advances 17.28% Y-o-Y growth in Agriculture advances and 23.80 % Y-o-Y growth in MSME advances.
-  **Reduction in NPA** - Gross NPA reduced by 62 bps Y-o-Y to 2.56 % as on 30.09.2025 whereas Net NPA reduced by 30 bps Y-o-Y to 0.43 % as on 30.09.2025.
-  **Capital Adequacy Ratio** - Capital Adequacy Ratio (CRAR) stood at 17.89% as on 30.09.2025 with Tier I Capital Ratio of 15.90%





 Credit to Deposit Ratio improved to 75.47% as on 30.09.2025 as against 71.77% as on 30.09.2024.

### **Business Highlights:**

-  Total Business grew by 13.23% Y-o-Y to Rs. 5,36,398 Crore as on 30.09.2025 from Rs.4,73,704 Crore as on 30.09.2024.
-  Total Deposits increased by 10.85% Y-o-Y to Rs.3,05,697 Crore as on 30.09.2025 from Rs.2,75,777 Crore as on 30.09.2024.
-  Gross Advances grew 16.56% Y-o-Y to Rs.2,30,702 Crore as on 30.09.2025 as against Rs.1,97,927 Crore as on 30.09.2025.
-  RAM (Retail, Agri & MSME) business stood at Rs.1,32,946 Crore as on 30.09.2025 as against Rs.1,08,200 Crore as on 30.09.2024, registering a Y-o-Y growth of 22.87%.
-  Retail Advances stood at Rs.58,987 Crore as on 30.09.2025 as against Rs.47,039 Crore as on 30.09.2024 registering a Y-o-Y growth of 25.40%, backed by growth in Home loan and Vehicle loan portfolio which registered a growth of 18.94% and 72.87% respectively on Y-o-Y basis.
-  Agriculture Advances stood at Rs.31,650 Crore as on 30.09.2025 as against Rs.26,987 Crore as on 30.09.2024, showing a growth of 17.28% on Y-o-Y basis.
-  Advances to MSME sector stood at Rs.42,309 Crore as on 30.09.2025 as against Rs.34,174 Crore as on 30.09.2024, registered a growth of 23.80% on Y-o-Y basis.
-  Business per employee improved to Rs.25.17 Crore as on 30.09.2025 as against Rs.22.10 Crore for the same period of preceding year.

### **Profitability (Quarter Ended September 30<sup>th</sup>, 2025):**

-  Operating Profit for the quarter ended 30.09.2025 stood at Rs.1,613 Crore registering a growth of 12.64% on Y-o-Y basis as against Rs.1,432 Crore for the same period of preceding year.
-  Net Profit for the quarter ended 30.09.2025 stood at Rs.620 Crore as against Rs.603 Crore for the same period in the preceding year, registering a growth of 2.82% Y-o-Y.



- Net Interest Income (NII) for the quarter ended 30.09.2025 stood at Rs.2,533 Crore registering a growth of 10.08% Y-o-Y basis as against Rs.2,301 Crore for the same period of preceding year.
- Net Interest Margin (NIM)- Global stood at 2.90% and Domestic NIM at 3.08 for the quarter ended 30.09.2025.

#### **Profitability (Half Year Ended September 30<sup>th</sup>, 2025):**

- Operating Profit has shown a growth of 15.33% to Rs.3175 Crore on Y-o-Y basis against Rs.2753 Crore for the half year ended 30.09.2024.
- Net Profit increased by Rs.73 Crore to Rs. 1227 Crore on Y-o-Y basis against Rs.1154 Crore for the half year ended 30.09.2024.
- Net interest income(NII)grew by 8.36% on Y-o-Y to Rs.4936 Crore for the half year ended 30.09.2025 as against Rs.4555 Crore for the half year ended 30.09.2024.



#### **Asset Quality:**

- Gross NPA improved to 2.56 % as on 30.09.2025 as against 3.18% as on 30.09.2024, registering an improvement of 62 bps Y-o-Y.
- Net NPA improved to 0.43 % as on 30.09.2025 as against 0.73% as on 30.09.2024, registering an improvement of 30 bps Y-o-Y.
- Provision Coverage Ratio stood at 96.99% as on 30.09.2025.


#### **Awards:**

- UCO Bank has been awarded Runner-up for Best Performance on Growth (Mid-Size Public Sector Bank) at the 3rd Emerging Asia Banking Awards 2025, organized by the Indian Chamber of Commerce (ICC)



-  The Bank's quarterly Hindi house magazine 'UCO Anugoonj' published in the year 2024-25, received the Government of India's best 'Rajbhasha Kirti Puraskar-Second' in 'c' region.
-  For the best implementation of the Official Language Policy, NARAKAS(Bank) Kolkata received the NARAKAS Encouragement Award-Best.

**Branch Network:**

-  As on 30.09.2025 Bank had a network of 3322 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 2037 (61%) branches in rural & semi-urban areas. Bank has 2607 ATMs and 11108 BC Points making the total number of 17040 touch points as on 30<sup>th</sup> September 2025.