



UCO Bank announces Financial Results for the Quarter / Nine Months Ended 31<sup>st</sup> Dec 2019

**HIGHLIGHTS OF PERFORMANCE**

**(A) Financial Parameters :**

- ❖ **Operating Profit** of the Bank for the quarter ended 31.12.2019 has increased to Rs.1210.52 Crore from Rs.381.41 Crore for the quarter ended 31.12.2018 registering a growth of 217.38% .
- ❖ **Net Interest Income** of the Bank for the quarter ended 31.12.2019 has increased to Rs.1236.59 Crore from Rs.826.60 Crore for the quarter ended 31.12.2018 registering a growth of 49.60%.
- ❖ **Other Income** of the Bank for the quarter ended 31.12.2019 has increased to Rs.743.47 Crore from Rs.248.24 Crore for the quarter ended 31.12.2018 registering a growth of 199.50 %.
- ❖ **Net Loss** for the quarter ended 31.12.2019 has **reduced** to Rs.960.17 Crore from Rs.998.74 Crore for the quarter ended 31.12.2018.
- ❖ **Total Business** of the Bank has increased to Rs.302241.63 Crore as on 31.12.2019 from Rs.291515.62 Crore as on 31.12.2018 registering a growth of 3.68%.
- ❖ **Total Deposits** of the Bank has increased to Rs.188436.99 Crore as on 31.12.2019 from Rs.177905.44 Crore as on 31.12.2018 registering a growth of 5.92%.
- ❖ **Savings Deposits** of the Bank has increased to Rs.61221.49 Crore as on 31.12.2019 from Rs.56886.70 Crore as on 31.12.2018 registering a growth of 7.62 %.
- ❖ **Current Deposits** of the bank has increased to Rs.14455.05 Crore 31.12.2019 from Rs.9322.02 Crore as on 31.12.2018 registering a growth of 55.06%.
- ❖ **CASA** of the Bank has increased to 40.16 % as on 31.12.2019 from 37.22 % as on 31.12.2018.
- ❖ **Gross NPA** of the Bank has **reduced** to Rs.22139.65 Crore (19.45%) as on 31.12.2019 from Rs.31121.79 Crore (27.39%) as on 31.12.2018 and from Rs.25665.14 Crore (21.87%) as on 30.09.2019.

- ❖ **Net NPA** of the Bank has **reduced** to Rs. 6199.65 Crore (6.34%) as on 31.12.2019 from Rs.11755.61 Crore (12.48%) as on 31.12.2018 and from Rs.7238.33 Crore (7.32%) as on 30.09.2019.
- ❖ **Provision Coverage Ratio** of the Bank has increased to 83.71% as on 31.12.2019 from 69.49% as on 31.12.2018 and from 81.19% as on 30.09.2019.
- ❖ **Capital Adequacy Ratio** of the Bank stood at 10.27 % and CET-I Ratio at 7.21 % as on 31.12.2019.
- ❖ Bank has also taken initiatives for reduction of RWA and reduced its RWA to Rs.98982 Crore as on 31.12.2019 from Rs.100699 Crore as on 30.09.2019 and from Rs. 99957 Crore as on 31.12.2018.
- ❖ Bank has raised Basel-III compliant Tier-II Bonds of Rs.500 Crore to strengthen the Tier-II capital of the bank.
- ❖ Government of India has infused capital of Rs.2142 Crore towards equity capital on 03/01/2020.

**Kolkata,**  
**06-February -2020**