



HO/Finance/Share/121/2021-22

Date: 28.10.2021

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: Press Release on Reviewed Financial Results for the quarter and half year ended 30th September, 2021

We enclose herewith press release on reviewed financial results for the quarter and half year ended 30th September, 2021 for your kind perusal.

Yours faithfully,


(N Purna Chandra Rao)
Company Secretary



Encl : as stated



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Press Release

UCO Bank announces Financial Results for the Quarter Ended 30th September 2021

HIGHLIGHTS OF PERFORMANCE

Financial Performance:

- ❖ Bank has made **Net Profit** of ₹ 205.39 Crore during the quarter ended September 2021 as against Net Profit of ₹ 30.11 Crore in the quarter ended September 2020 registering a growth of 582.12%.
- ❖ **Operating Profit** of the Bank for the quarter September 2021 stood at ₹ 1334.15 Crore as against ₹ 1075.99 Crore for the quarter ended September 2020 registering a growth of 23.99%.
- ❖ **Net Interest Income** of the Bank for the quarter ended September 2021 has increased to ₹ 1597.72 Crore from ₹ 1393.16 Crore for the quarter ended September 2020 registering a growth of 14.68%. This is highest Net Interest Income in the history.
- ❖ **Other Income** of the Bank for the quarter ended September 2021 has increase to ₹ 936.07 Crore as against ₹ 712.52 Crore for the quarter ended September 2020 registering a growth of 31.37%.
- ❖ **Total Business** of the Bank has increased to ₹ 335237.94 Crore as on 30.09.2021 from ₹ 312746.10 Crore as on 30.09.2020 registering a growth of 7.19%.
- ❖ **Total Deposits** of the Bank has increased to ₹ 213685.92 Crore as on 30.09.2021 from ₹ 197696.38 Crore as on 30.09.2020 registering a growth of 8.09%.
- ❖ **CASA** of the Bank (Domestic) stood at 38.95% as on 30.09.2021.
- ❖ **Savings Deposits** of the Bank has increased to ₹ 72892.09 Crore as on 30.09.2021 from ₹ 67486.84 Crore as on 30.09.2020 registering a growth of 8.01%.
- ❖ **Total Advances** of the Bank stands at ₹ 121552.03 Crore as on 30.09.2021 as against ₹ 115049.72 Crore as on 30.09.2020 registering a growth of 5.65%.
- ❖ **Gross NPA** of the Bank has reduced to ₹ 10909.79 Crore (8.98%) as on 30.09.2021 from ₹ 13365.74 Crore (11.62%) as on 30.09.2020 and from ₹ 11321.76 Crore (9.37%) as on 30.06.2021.

- ❖ **Net NPA** of the Bank has **reduced** to ₹ 3854.33 Crore (3.37%) as on 30.09.2021 from ₹ 4387.24 Crore (3.85%) as on 30.06.2021. Net NPA percentage as on 30.09.2020 stand at 3.63%.
- ❖ **Provision Coverage Ratio** of the Bank has increased to 90.02% as on 30.09.2021 from 89.82% as on 30.09.2020 and from 88.53% as on 30.06.2021.
- ❖ **Capital Adequacy Ratio** of the Bank stood at 14.31% and CET-I Ratio at 11.37% as on 30.09.2021.

Kolkata,
28-October -2021