



HO/Finance/Share/163/2021-22

Date: 31.01.2022

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 nine months ended 31st December, 2021

We enclose herewith press release on reviewed financial results for the quarter and nine months ended 31st December, 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 31st December 2021

HIGHLIGHTS OF PERFORMANCE

Financial Performance:

- ❖ Bank has made **Net Profit** of ₹ 310.39 Crore during the quarter ended December 2021 as against Net Profit of ₹ 35.44 Crore in the quarter ended December 2020 registering a growth of 775.87%.
- ❖ **Operating Profit** of the Bank for the quarter December 2021 stood at ₹ 1340.30 Crore as against ₹ 1099.65 Crore for the quarter ended December 2020 registering a growth of 21.88%.
- ❖ **Net Interest Income** of the Bank for the quarter ended December 2021 has increased to ₹ 1762.61 Crore from ₹ 1407.15 Crore for the quarter ended December 2020 registering a growth of 25.26%. This is highest Net Interest Income earned by the Bank.
- ❖ **Total Business** of the Bank has increased to ₹ 344321.66 Crore as on 31.12.2021 from ₹ 319218.28 Crore as on 31.12.2020 registering a growth of 7.86%.
- ❖ **Total Deposits** of the Bank has increased to ₹ 218802.52 Crore as on 31.12.2021 from ₹ 202421.04 Crore as on 31.12.2021 registering a growth of 8.09%.
- ❖ **CASA** of the Bank (Domestic) stood at 38.63% as on 31.12.2021.
- ❖ **Savings Deposits** of the Bank has increased to ₹ 74174.27 Crore as on 31.12.2021 from ₹ 68234.74 Crore as on 31.12.2021 registering a growth of 8.70%.
- ❖ **Total Advances** of the Bank stands at ₹ 125519.13 Crore as on 31.12.2021 as against ₹ 116797.24 Crore as on 31.12.2020 registering a growth of 7.47%.
- ❖ **Gross NPA** of the Bank has **reduced** to ₹ 10042.41 Crore (8.00%) as on 31.12.2021 from ₹ 11440.47 Crore (9.80%) as on 31.12.2020 and from ₹ 10909.79 Crore (8.98%) as on 30.09.2021.
- ❖ **Net NPA** of the Bank has **reduced** to ₹ 3333.59 Crore (2.81%) as on 31.12.2021 from ₹ 3854.33 Crore (3.37%) as on 30.09.2021.

- ❖ **Provision Coverage Ratio** of the Bank has increased to 91.30% as on 31.12.2021 from 91.22% as on 31.12.2020 and from 90.02% as on 30.09.2021.
- ❖ **Capital Adequacy Ratio** of the Bank stood at 14.56% and CET-I Ratio at 11.73% as on 31.12.2021 vis-à-vis Capital Adequacy Ratio at 14.31% and CET-I Ratio at 11.37% as on 30.09.2021.

Kolkata,
31-January -2022