यूको बैंक
सम्मान आपके विश्वास का

UCO BANK
Honours Your Trust

HO/Finance/Share/134/2026-27 Date: 02.11.2026

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

Re: Update on Non-deal Roadshow – Investor Presentation

In continuation of our intimation bearing reference no. HO/Finance/ Share/ 127/2026-27 dated 28.10.2026 regarding the schedule of the Non-Deal Roadshow in connection with the Bank's proposed foreign currency fund raising through the Medium-Term Note (MTN) Programme, we enclose herewith the Investor Presentation proposed to be shared with investors.

No unpublished price sensitive information is contained in the aforesaid Investor Presentation.

The presentation is being submitted pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The same will also be made available on the Bank's website.

We request you to kindly take the above information on record and disseminate the same.

Yours sincerely,
For UCO Bank
Vikash Gupta
Digitally signed by Vikash Gupta
Date: 2026.11.02 10:54:54 +05'30'
(Vikash Gupta)
Company Secretary

Encl: As stated

यूको बैंक

UCO BANK

Investor Presentation

Fixed Income Non-Deal Roadshow

November 2026



Table of Contents

01	About the Bank	Page 3
02	Macroeconomic Update	Page 7
03	Key Credit Highlights	Page 9
04	Business Overview and Portfolio Mix	Page 11
05	Key Financial Indicators	Page 23
06	Appendix	Page 34

About the Bank

यूको बैंक

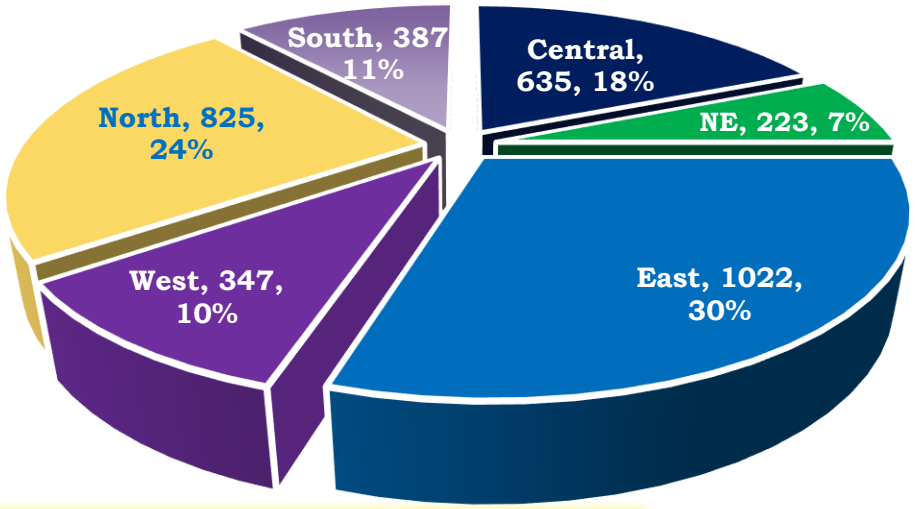
UCO BANK

Our Presence

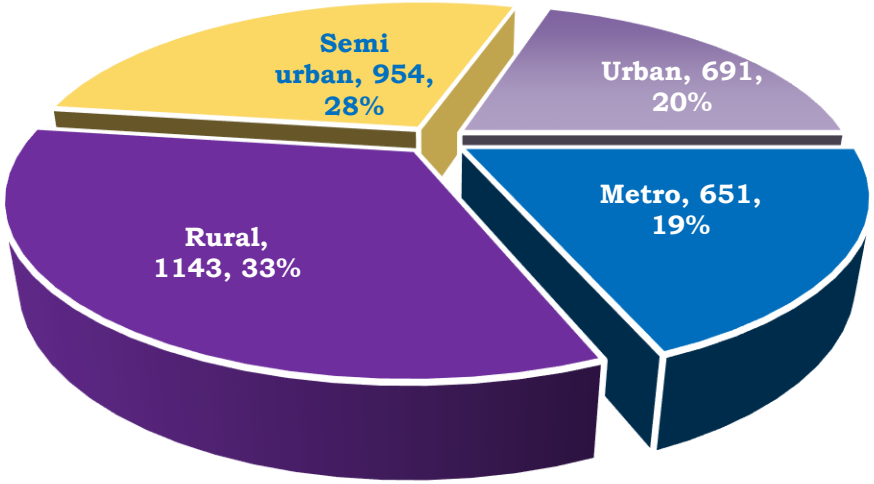
Founded in 1943, UCO Bank is a Kolkata-headquartered public sector commercial bank with nationwide presence and overseas operations within major international financial centers – Hong Kong and Singapore.

Domestic Branches	International Branches	ATM	BCs
3439	1. Hongkong 2. Singapore 3. IBU-Gift City	2686	11156

Region wise Branches

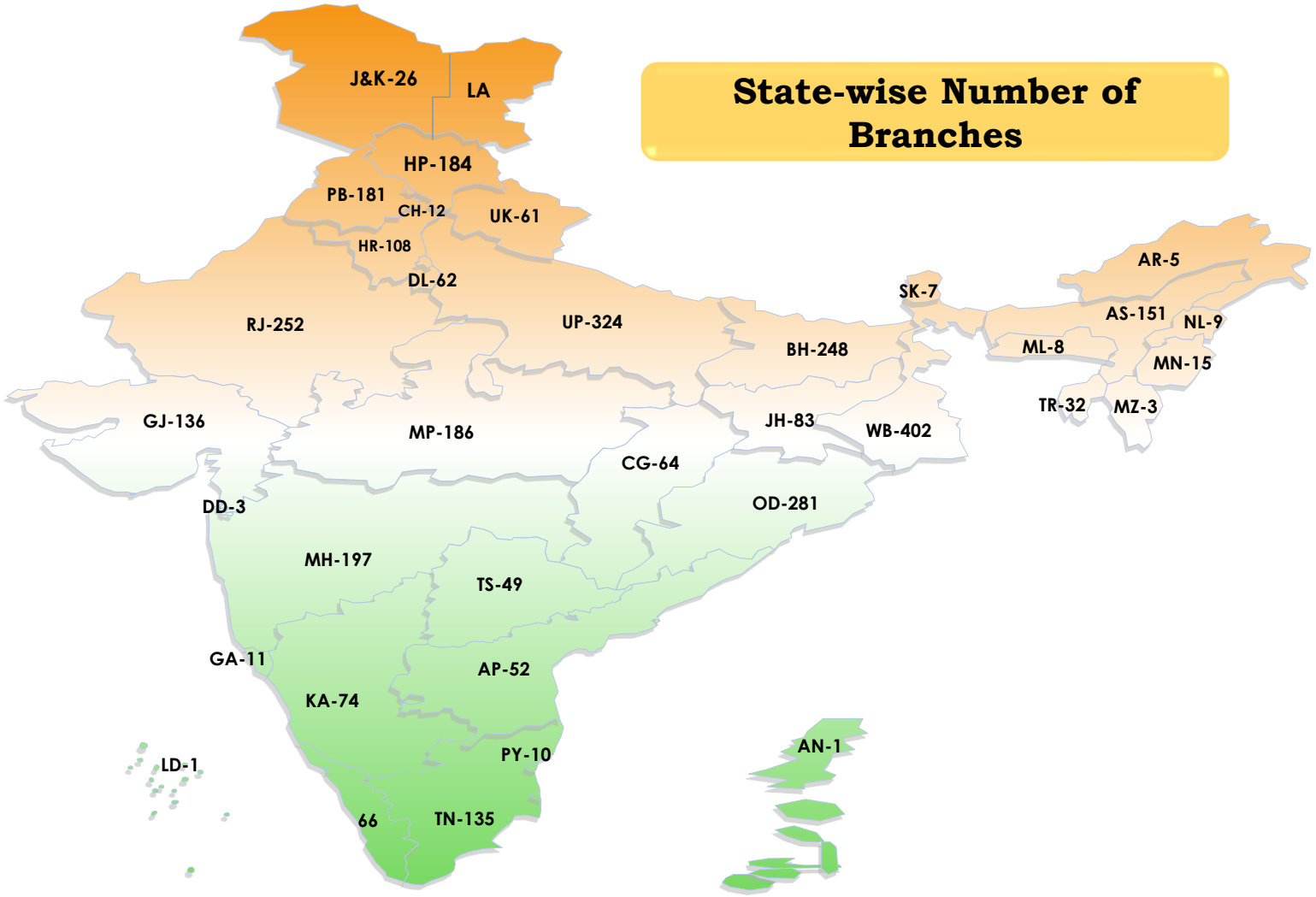


Population category wise



Business Network

UCO Bank's nationwide network includes specialized lending hubs and more than 21,000 employees.



Loan Processing Offices	
Retail Loan Hubs	50
SME & Agri Hubs	49
Integrated Hubs	9
Total	**108**

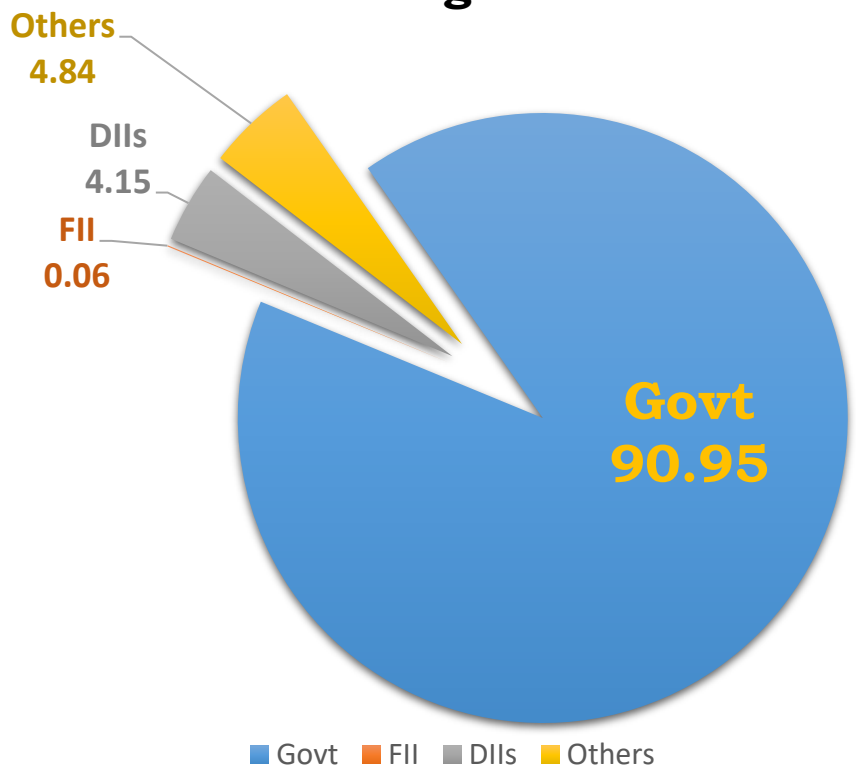
Specialised Domestic Branches	
Flagship Corporate Credit	6
Mid Corporate Branch	42
Asset Management Branch	8
Total	**56**

Employee Profile	
Total No. of Employees	21184
Women Employees (%)	30
Average Age of Employees	39
Employees below 40Yrs age (%)	65

Shareholding & Ratings

UCO Bank is 90.95% government-owned and holds a Fitch BBB- issuer rating with a Stable Outlook.

Shareholding Pattern 30.09.2026



Capital Raising Plan FY 2026-27

* Equity Capital Up to INR 27 billion (Face Value)
* Bond raising Up to INR 50 billion

STABLE BANK RATING

Long-term Issuer Rating (International)	
Fitch Ratings	BBB-(Stable Outlook)

S.N	Rating Agency	Basel III	
		AT-I Bonds Rating	Tier-II Bonds Rating
1	India Ratings	-	AA/Stable
2	CARE Ratings	-	AA/Stable
3	Acuite Ratings	AA -/Stable	AA/ Stable
4	Infomerics Ratings	AA -/Positive	-

Certificate of Deposit	
CRISIL Rating	A1+

Long-term Issuer Rating (Domestic)	
India Ratings	AA/Stable
Infomerics Ratings	AA/Positive

Macroeconomic Update

यूको बैंक

UCO BANK

Major Economic Highlights

As of 27 Oct 2026. September IIP due 28 Oct. Sources and periods in notes.

1. Major Highlights & Growth Drivers

GDP Growth

- India entered FY2026-27 with strong growth momentum. Real GDP grew by 7.8% and real GVA by 8.2% in Q1 FY27, driven by manufacturing and services.
- Investments increased by 11.9%, household consumption grew by 7.1% and exports by 12%.

Inflation

- Headline CPI (new base-2024 series) rose to 5.54% (provisional) in September 2026; food (CFPI) at 7.74%
- India's Wholesale Price Index (WPI) inflation rose to 11.39% in September 2026 from 9.92% in August 2026

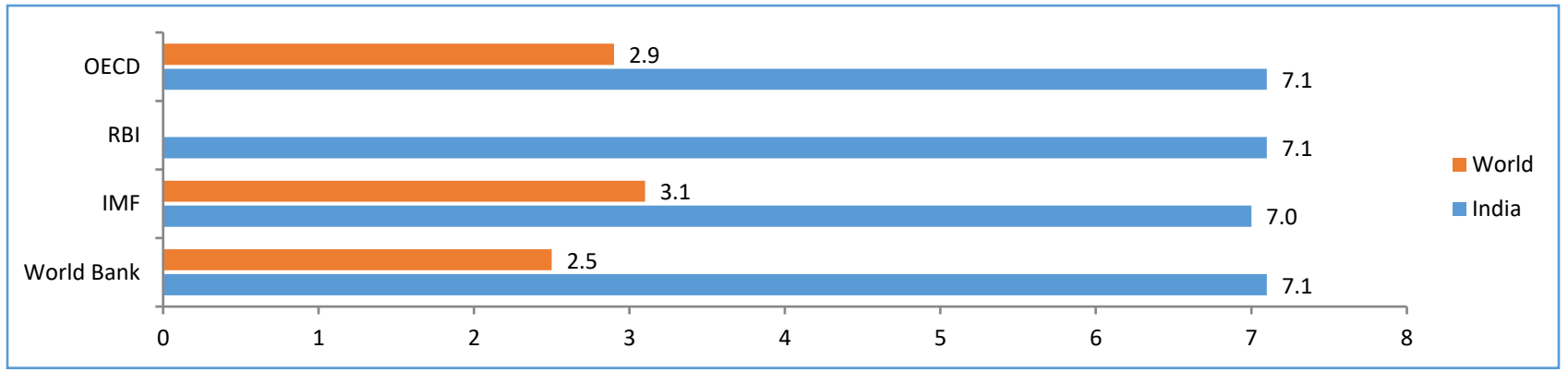
External Sector

- Forex Reserves (as on 16-10-26): US$ 721.02 Bn
- Exports, goods & services (Apr-Sep FY27, est.): US$476.20 Bn vs US$418.31 Bn in Apr-Sep FY26 (+13.84%)
- CAD (Q1FY2026-27): US$4.2 Bn (0.5% of GDP) vs US$3.4 Bn (0.4% of GDP) in Q1 FY2025-26

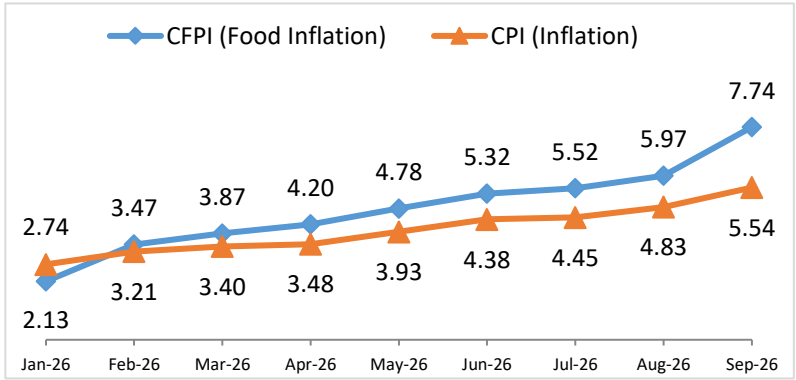
7.8%	5.54%	$721.02B
Real GDP Q1 FY2026-27	CPI Sep-26	Forex Reserves (16-10-26)

Financial Results: September Quarter, Financial Year 2026-27

2. Growth Projections (%) India: FY2026-27 World: CY2026



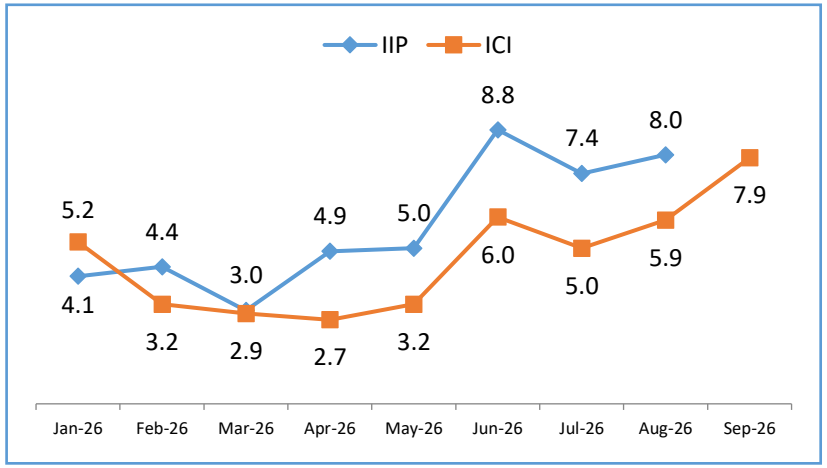
3. Inflation | Y-o-Y Growth (%)



RBI Quarterly CPI Outlook →

4.9%	6.0%	5.7%	5.6%
Q2 FY27	Q3 FY27	Q4 FY27	Q1 FY28

4. Industry (%) IIP / sectors: Aug ICI: Sep-26



Mining -5.6%	Manufacturing 9.0%	Electricity & Gas 12.3%	Water, Sewerage & Waste Management 6.3%

Key Credit Highlights

यूको बैंक

UCO BANK

Key Credit Highlights

यूको बैंक
UCO BANK

1. **Government Support and Investment Grade Rating**
   - ✓ UCO holds a BBB-/Stable Long-Term IDR from Fitch, aligned with India's sovereign rating, reflecting a high probability of strong state support if required.
   - ✓ 91% state ownership and the government's support record underpin the credit profile.

2. **Growing Franchise with a Focus on Secured Lending**
   - ✓ Total business reached INR 6,372.80 billion, up 18.81% YoY, with 3,439 domestic branches. Advances rose 24.70% to INR 2,876.90 billion.
   - ✓ About 80% of loans are secured, mitigating risk as retail, agriculture and MSME lending expands. Above-average loan growth remains a risk to standalone credit strength.

3. **Deposit Franchise Supports Funding and Liquidity**
   - ✓ Global deposits grew 14.36% YoY to INR 3,495.90 billion. Domestic CASA rose 10.59% to INR 1,222.59 billion, supporting the low-cost funding base.
   - ✓ Funding and liquidity are credit strengths, supported by state-linked depositor confidence. FY26 LCR of 114% and NSFR of 127% provide liquidity buffers.

4. **Strong Capital Buffers Support Loan Growth**
   - ✓ CRAR stood at 18.85% in September 2026. FY26 CET1 of 16.4% ranks among the highest for Indian state banks, supported by internal capital generation.
   - ✓ CET1 capital stood at INR 308.23 billion in September 2026, equivalent to a CET1 ratio of 17.06%, up from INR 241.82 billion a year earlier.

5. **Improving Asset Quality and High Provision Coverage**
   - ✓ Gross NPA fell 60 bps YoY to 1.96% and net NPA fell 25 bps to 0.18%. Provision coverage reached 90.88% excluding technical write-offs and 98.36% including them.
   - ✓ The impaired-loan ratio is likely to remain around 2% through successive Fy's. Lower YoY fresh bad loans support improvement, alongside loan growth and write-offs.

6. **Higher Earnings with Resilient Core Profitability**
   - ✓ Q2 FY2026-27 net profit rose 26.77% YoY to INR 7.86 billion. Net interest income grew 13.96% to INR 28.86 billion and operating profit reached INR 18.72 billion.
   - ✓ Core profitability is likely to remain resilient, although frontloaded expected-credit-loss provisions could weigh on FY27 profitability.

Business Overview and Portfolio Mix

यूको बैंक

UCO BANK

Major Highlights *(Sep-26 Quarter)*

Business

Business
₹ 6,372.80 Bn
18.81% (Y-Y)

Deposit
₹ 3,495.90 Bn
14.36% (Y-Y)

Savings (Domestic)
₹ 1,037.36 Bn
9.10% (Y-Y)

Current Deposit
₹ 185.23 Bn
19.70% (Y-Y)

CASA (Domestic)
₹ 1,222.59 Bn
10.59% (Y-Y)

Advance
₹ 2,876.90 Bn
24.70% (Y-Y)

Retail
₹ 768.17 Bn
30.23% (Y-Y)

Agriculture
₹ 410.14 Bn
29.59% (Y-Y)

MSME
₹ 509.05 Bn
20.32% (Y-Y)

Home Loan
₹ 363.69 Bn
20.29% (Y-Y)

Vehicle Loan
₹ 97.37 Bn
61.91% (Y-Y)

Asset Quality

Gross NPA
1.96%
60 bps (Y-Y)

Net NPA
0.18%
25 bps (Y-Y)

PCR (Incl. TWO)
98.36%
137 bps (Y-Y)

PCR (Excl. TWO)
90.88%
720 bps (Y-Y)

Profitability

Operating Profit
₹ 18.72 Bn
16.04% (Y-Y)

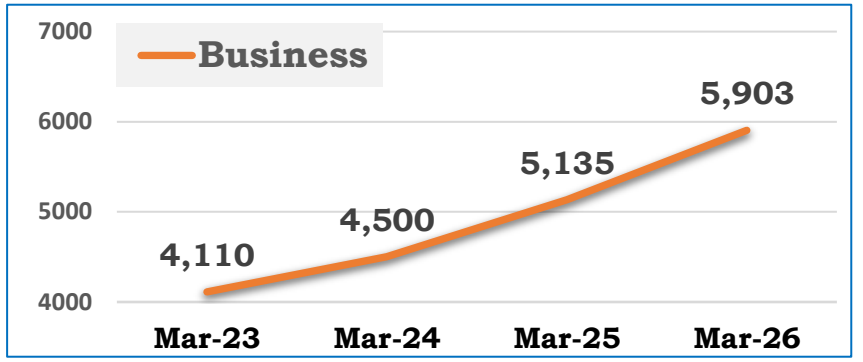
Net Interest Income
₹ 28.86 Bn
13.96% (Y-Y)

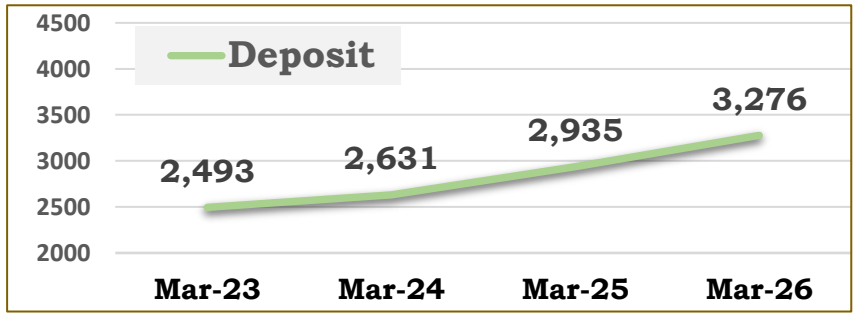
Net Profit
₹ 7.86 Bn
26.77% (Y-Y)

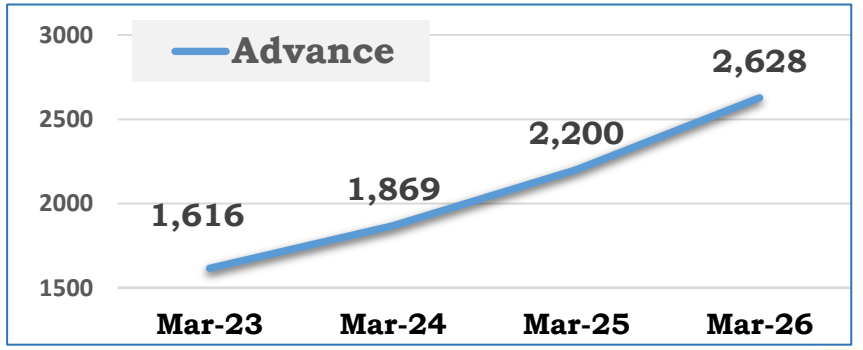
Total Business *(FY)*

3yr CAGR FY23-26: Global Business – 12.8%; Global Deposits – 9.5%; Global Advances – 17.6%.

Business Mix (INR bn)	Mar-23	Mar-24	Mar-25	Mar-26	3yr CAGR (%)
Global Business	**4,110**	**4,500**	**5,135**	**5,903**	**12.8%**
Domestic	3,802	4,122	4,717	5,391	12.3%
Overseas	308	378	418	513	18.5%
Global Deposits	**2,493**	**2,631**	**2,935**	**3,276**	**9.5%**
Domestic	2,407	2,500	2,762	3,047	8.2%
Overseas	86	132	173	229	38.6%
Global Advances	**1,616**	**1,869**	**2,200**	**2,628**	**17.6%**
Domestic	1,394	1,623	1,955	2,344	18.9%
Overseas	222	246	245	284	8.5%
CD Ratio (%)	**64.82**	**71.02**	**74.94**	**80.21**	



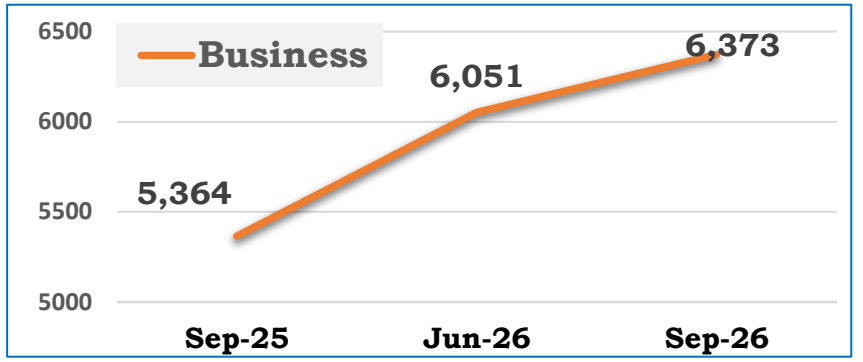


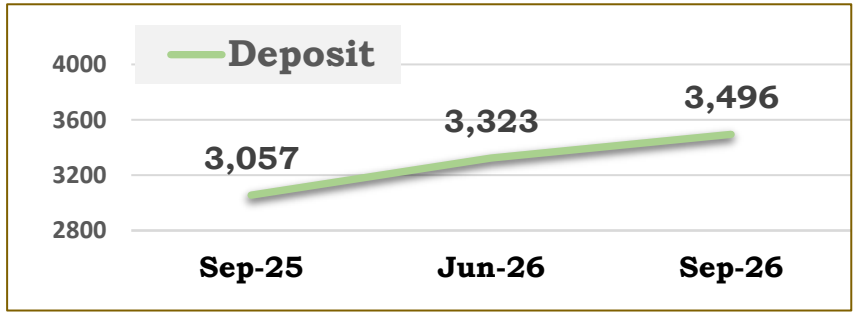


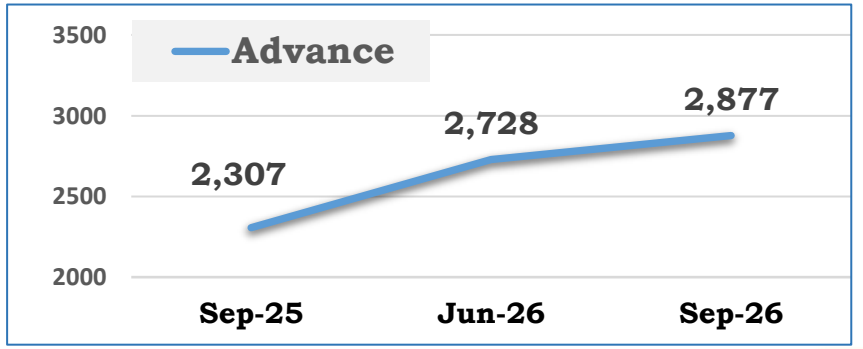
Total Business *(Sep-26 Quarter)*

Global business grew 18.8% YoY, with advances up 24.7% and deposits up 14.4%.

Business Mix (INR bn)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
Global Business	**5,364**	**6,051**	**6,373**	**5.3**	**18.8**
Domestic	4,939	5,589	5,892	5.4	19.3
Overseas	425	462	481	4.2	13.2
Global Deposits	**3,057**	**3,323**	**3,496**	**5.2**	**14.4**
Domestic	2,901	3,144	3,325	5.7	14.6
Overseas	156	179	171	-4.4	9.8
Global Advances	**2,307**	**2,728**	**2,877**	**5.5**	**24.7**
Domestic	2,038	2,445	2,567	5.0	26.0
Overseas	269	283	310	9.6	15.2
CD Ratio (%)	**75.47**	**82.08**	**82.29**		



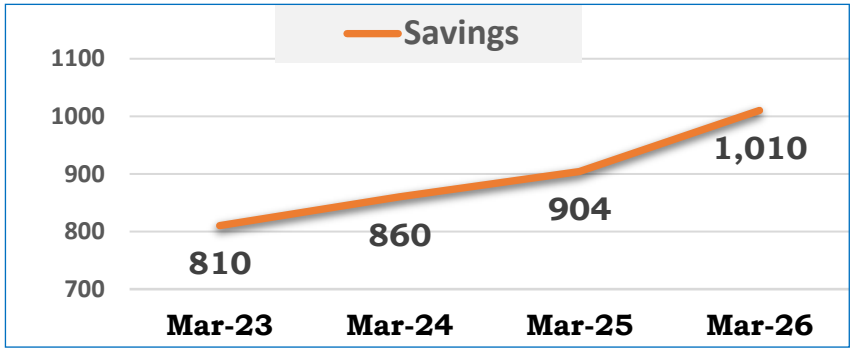


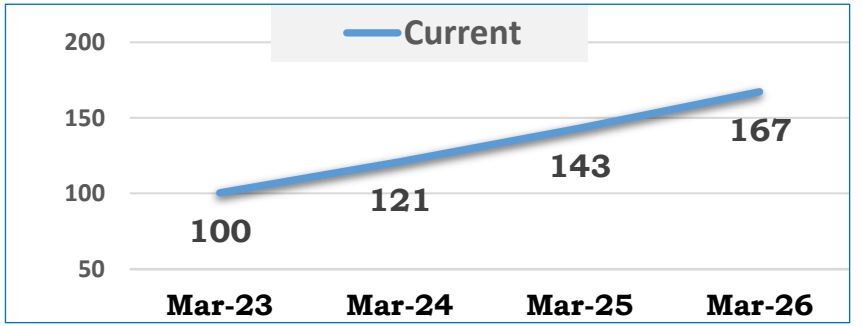


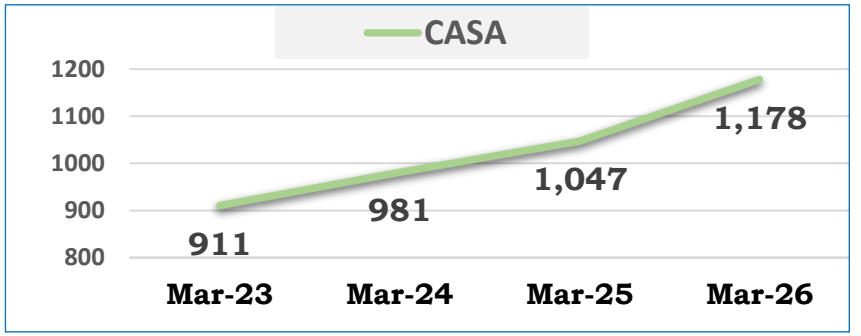
Global Deposits *(FY)*

3yr CAGR FY23-26: Domestic Deposits – 8.2%; CASA Domestic – 8.9%; Overseas Deposits – 38.6%.

Particulars (INR bn)	Mar-23	Mar-24	Mar-25	Mar-26	3yr CAGR (%)
1. Domestic Deposits	**2,407**	**2,500**	**2,762**	**3,047**	**8.2%**
a) Current Deposits	100	121	143	167	18.6%
b) Saving Deposits	810	860	904	1,010	7.6%
CASA Domestic	**911**	**981**	**1,047**	**1,178**	**8.9%**
c) Term Deposits	1,497	1,518	1,715	1,869	7.7%
2. Overseas Deposits	**86**	**132**	**173**	**229**	**38.6%**
3. Global Deposits (1+2)	**2,493**	**2,631**	**2,935**	**3,276**	**9.5%**
CASA Domestic (%)	**37.8**	**39.3**	**37.9**	**38.7**	



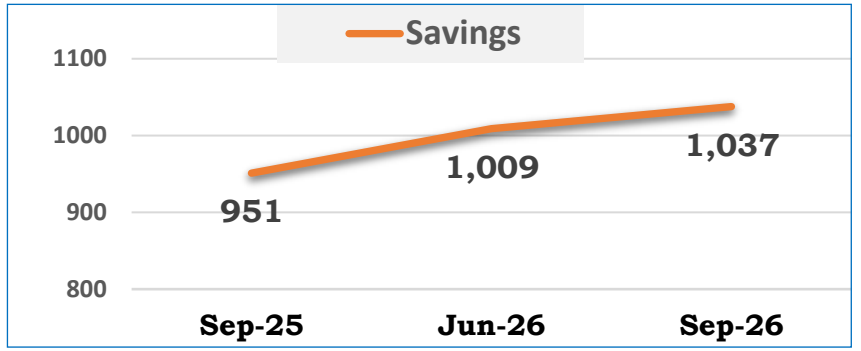


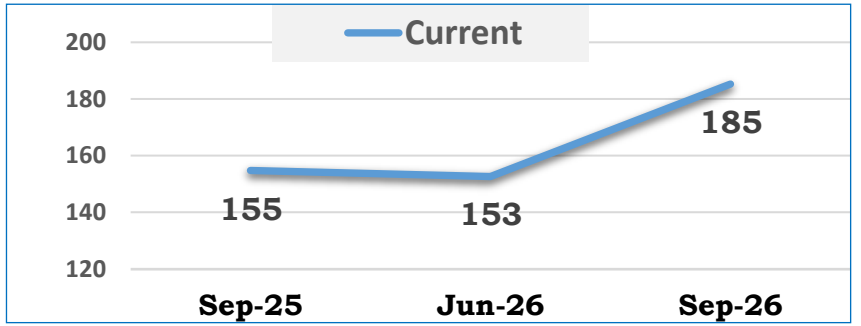


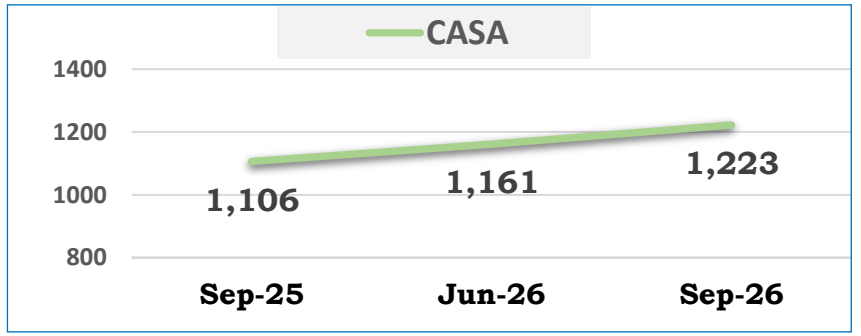
Global Deposits *(Sep-26 Quarter)*

Global deposits grew 14.4% YoY, with domestic CASA balances increasing 10.6%.

Particulars (INR bn)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
1. Domestic Deposits	**2,901**	**3,144**	**3,325**	**5.7**	**14.6**
a) Current Deposits	155	153	185	21.3	19.7
b) Saving Deposits	951	1,009	1,037	2.8	9.1
CASA Domestic	**1,106**	**1,161**	**1,223**	**5.3**	**10.6**
c) Term Deposits	1,796	1,983	2,102	6.0	17.1
2. Overseas Deposits	**156**	**179**	**171**	**-4.4**	**9.8**
3. Global Deposits (1+2)	**3,057**	**3,323**	**3,496**	**5.2**	**14.4**
CASA Domestic (%)	**38.1**	**36.9**	**36.8**		





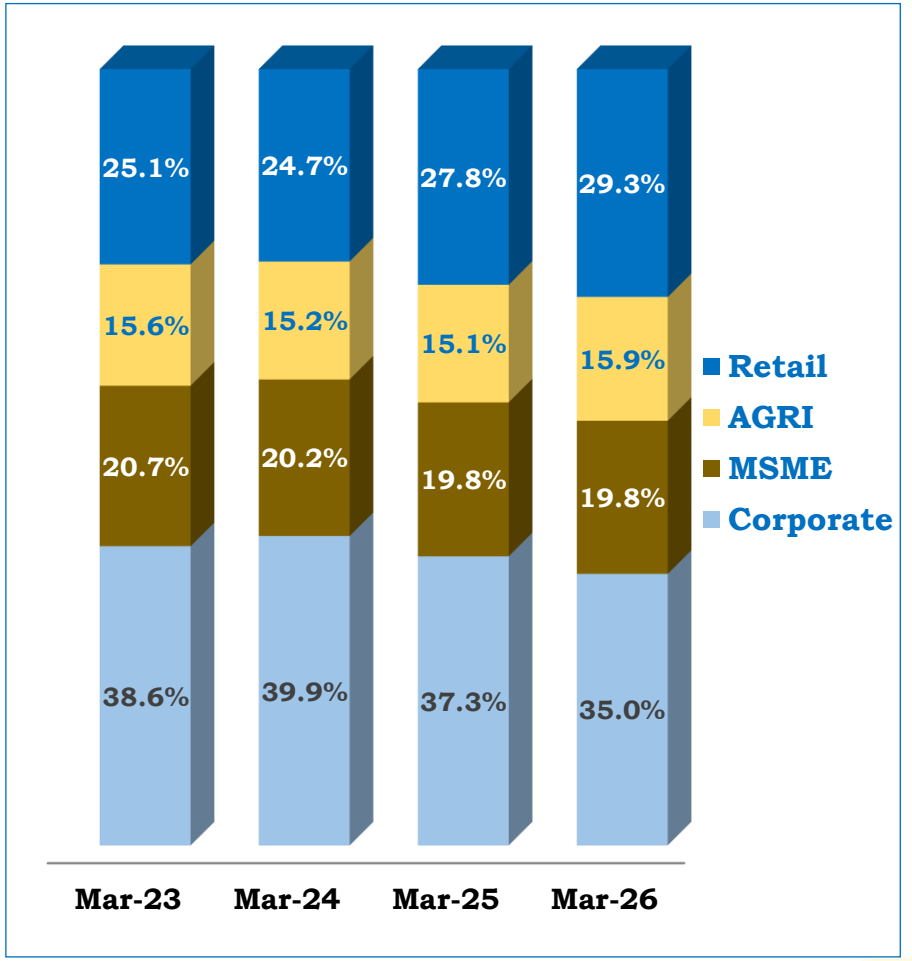


Domestic Advances *(FY)*

3yr CAGR FY23-26: Domestic Advances – 18.9%; RAM – 21.2%

Particulars (INR bn)	Mar-23	Mar-24	Mar-25	Mar-26	3yr CAGR (%)
1. Domestic Advances	**1,394**	**1,623**	**1,955**	**2,344**	**18.9%**
a) Retail	350	402	543	687	**25.2%**
b) Agriculture	218	246	296	373	**19.7%**
c) MSME	288	327	388	463	**17.1%**
2. Total RAM (a+b+c)	**856**	**975**	**1,226**	**1,523**	**21.2%**
3. RAM Share (%)	**61.4**	**60.1**	**62.7**	**65.0**	
d) Corporates & Others	538	648	729	821	**15.1%**

% Share in Domestic Advance including Corporate & Others

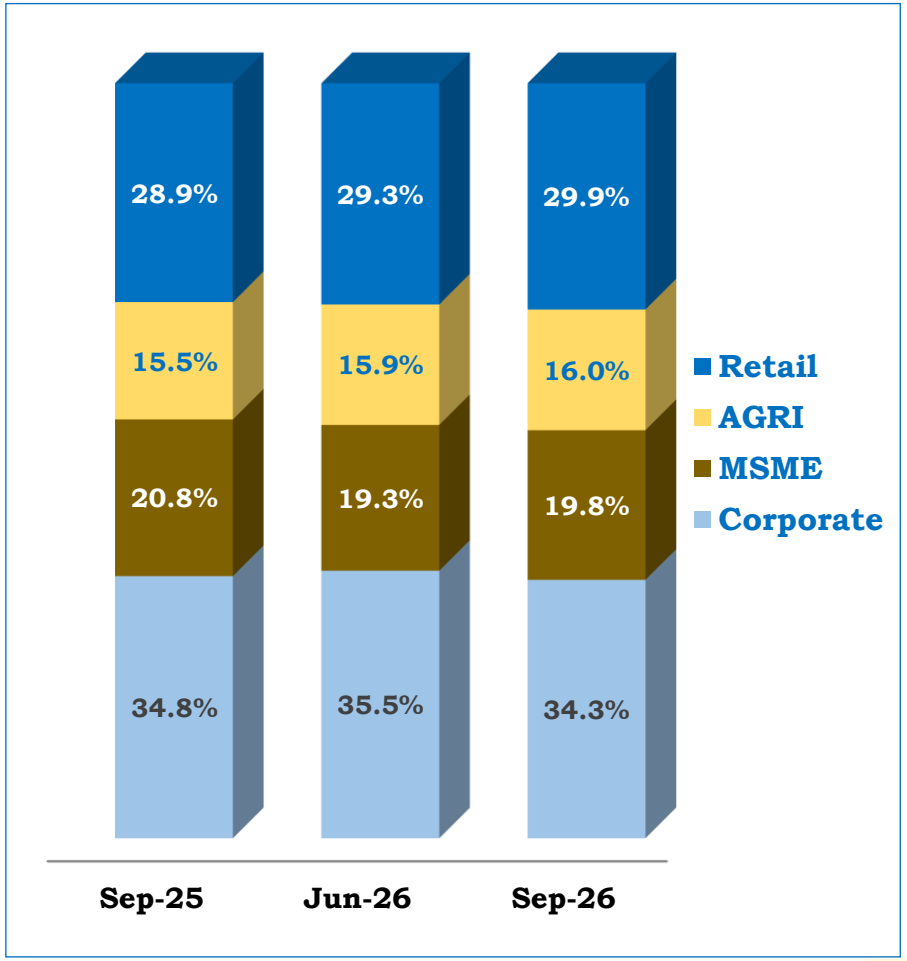


Domestic Advances *(Sep-26 Quarter)*

Domestic advances grew 26.0% YoY, with RAM lending at 65.7% of the portfolio.

Particulars (INR bn)	Sep-25	Jun-26	Sep-26	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	**2,038**	**2,445**	**2,567**	**5.0**	**26.0**
a) Retail	590	715	768	**7.4**	**30.2**
b) Agriculture	317	390	410	**5.3**	**29.6**
c) MSME	423	472	509	**7.8**	**20.3**
2. Total RAM (a+b+c)	**1,329**	**1,577**	**1,687**	**7.0**	**26.9**
3. RAM Share (%)	**65.2**	**64.5**	**65.7**		
d) Corporates & Others	709	867	880	**1.4**	**24.2**

% Share in Domestic Advance including Corporate & Others

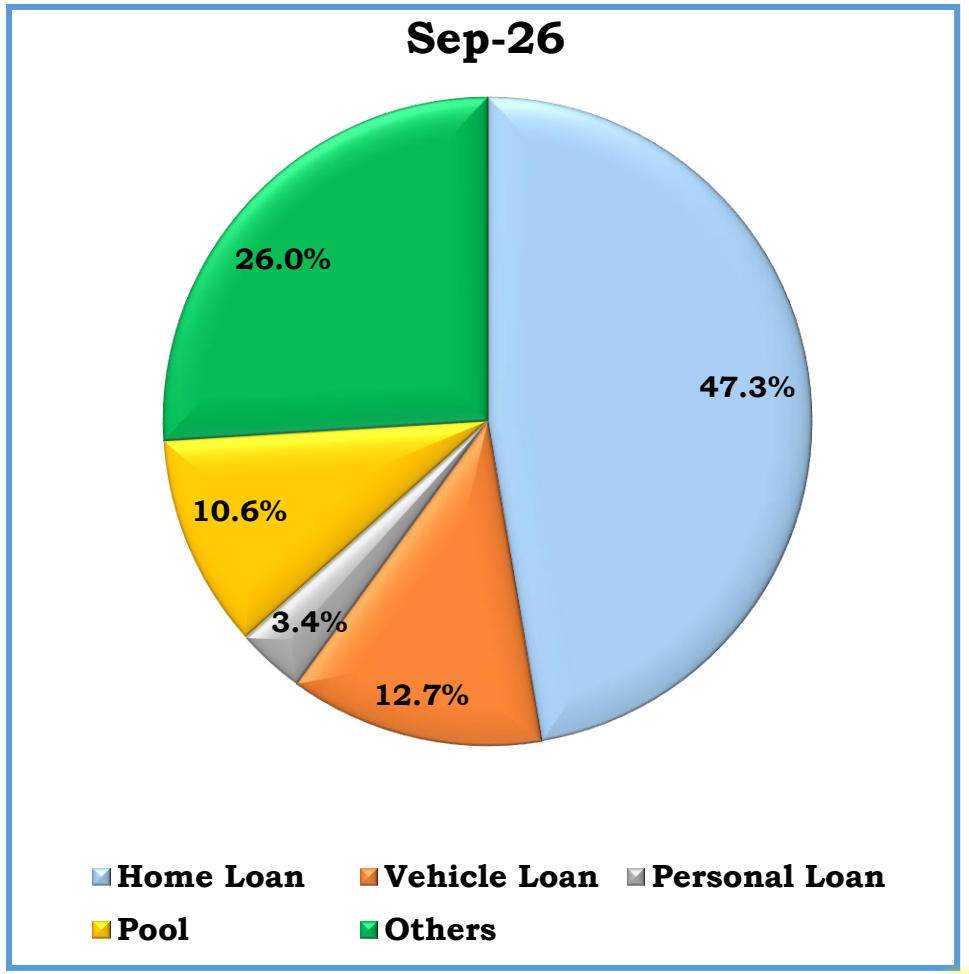


Retail Mix *(Sep-26 Quarter)*

Retail advances grew 30.2% YoY, with home loans at 47.3% of the portfolio.

Particulars (INR bn)	Sep-25	Jun-26	Sep-26	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	302.4	346.0	363.7	5.1	20.3
Vehicle Loan	60.1	87.4	97.4	11.4	61.9
Personal Loan	26.1	26.5	26.0	-1.9	-0.7
Pool	63.1	71.3	81.6	14.5	29.2
Others	138.1	184.4	199.6	8.2	44.5
Total	**589.9**	**715.5**	**768.2**	**7.4**	**30.2**

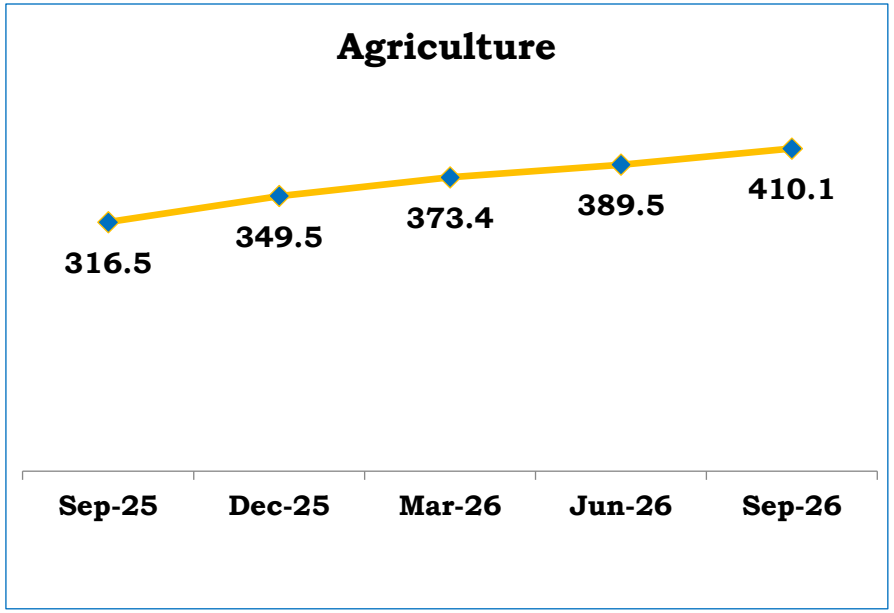
% Share in Total Retail Advance



Agriculture

Agriculture advances grew 29.6% YoY, led by 32.5% growth in farm credit.

Agriculture (INR bn)	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
1. Farm Credit (Crop, Investment & Allied)	273.3	342.7	362.0	5.6	32.5
2. Agri Infrastructure & Ancillary Activities	43.2	46.8	48.2	2.9	11.5
3. Total (1+2)	**316.5**	**389.5**	**410.1**	**5.3**	**29.6**

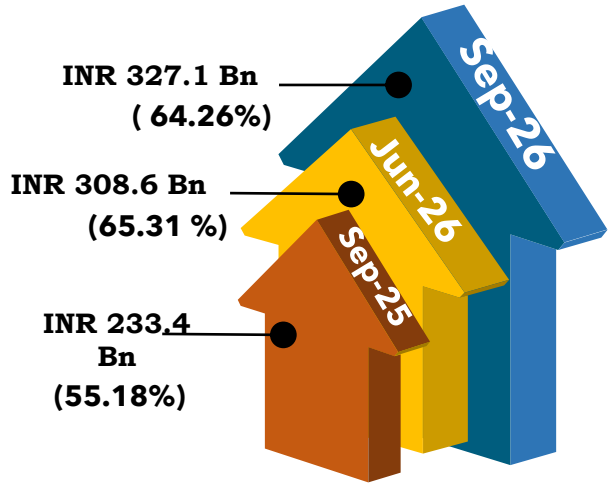


Self Help Group	Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)
No of Group (Thousands)	184	190	193	1.6	4.9
Balance Outstanding (INR bn)	45.8	54.8	59.8	9.2	30.5
Women Beneficiaries (Thousands)	1,695	1,824	1,852	1.5	9.3

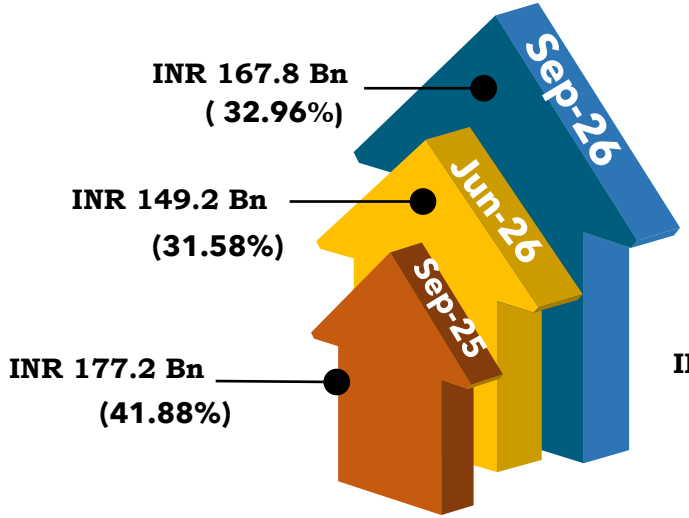
MSME Portfolio Mix

MSME advances grew 20.3% YoY, with micro enterprises at 64.3% of the portfolio.

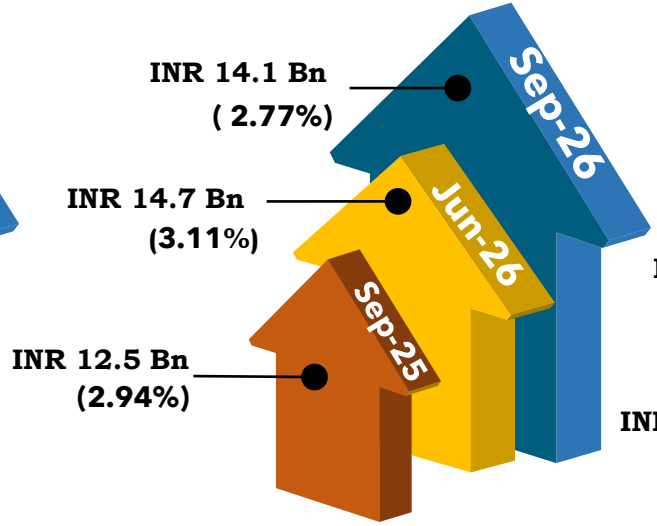
MICRO



SMALL



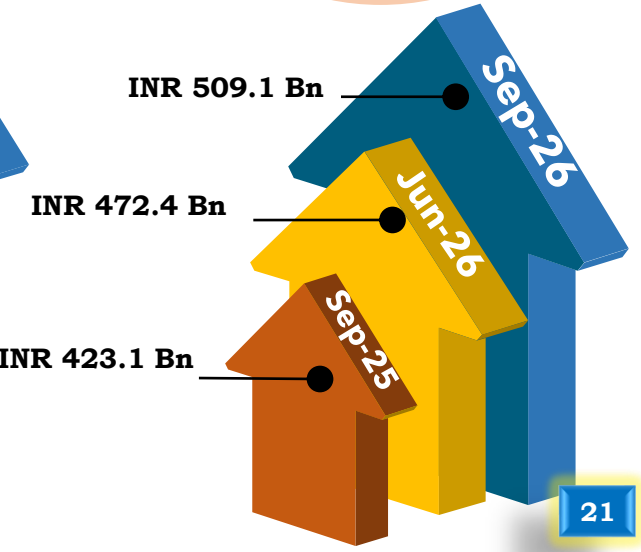
MEDIUM



TOTAL

INR 509.05 Bn

Q-Q 7.75%
Y-Y 20.32%



Digital Business Performance

Retail Assets (in INR Bn)

Sep-25	Jun-26	Sep-26
22.4	135.4	208.3

Y-o-Y Growth 830% ↑ Q-o-Q Growth 54% ↑

Agri Assets (in INR Bn)

Sep-25	Jun-26	Sep-26
4.2	9.1	11.9

Y-o-Y Growth 185% ↑ Q-o-Q Growth 31% ↑

MSME Assets (in INR Bn)

Sep-25	Jun-26	Sep-26
7.6	28.2	38.8

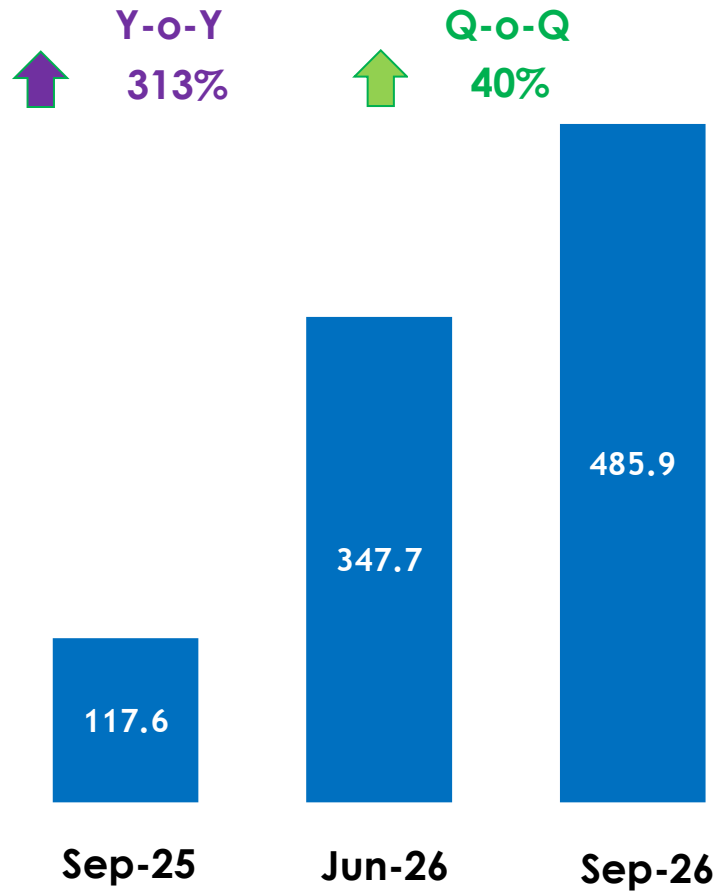
Y-o-Y Growth 412% ↑ Q-o-Q Growth 38% ↑

Liabilities (in INR Bn)

Sep-25	Jun-26	Sep-26
83.4	175.0	226.8

Y-o-Y Growth 172% ↑ Q-o-Q Growth 30% ↑

Total Digital Business Growth (in INR Bn)



↑ Year on Year Growth ↑ Quarter on Quarter Growth

Key Financial Ratios

यूको बैंक

UCO BANK

Key Financial Indicator

Quarterly RoA improved to 0.80% and RoE to 11.42%, alongside higher earnings per share.

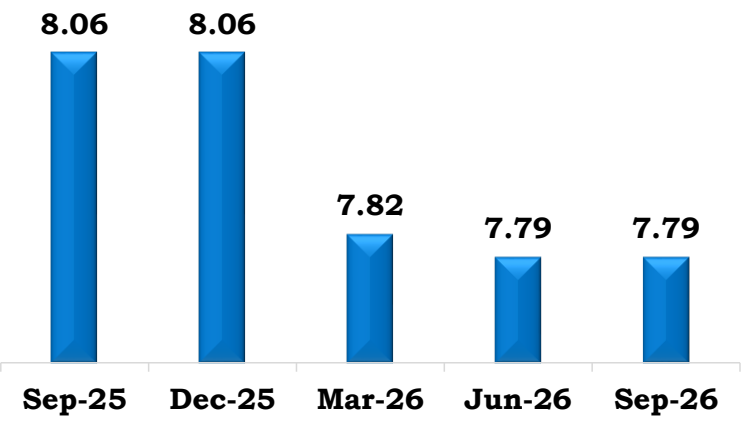
Particulars	Quarter Ended			Half Year Ended		Financial Year
	Sep-25	Jun-26	Sep-26	Sep-25	Sep-26	25-26
Cost of Deposits (%)	4.73%	4.70%	4.75%	4.79%	4.72%	4.72%
Cost of Funds (%)	4.57%	4.36%	4.44%	4.65%	4.40%	4.58%
**Cost to Income Ratio (%)	52.79%	37.49%	50.39%	53.42%	43.38%	52.92%
Yield on Advances Domestic (%)	8.39%	8.14%	8.11%	8.49%	8.12%	8.45%
Yield on Advances Global (%)	8.06%	7.79%	7.79%	8.16%	7.79%	8.09%
Yield on Investments Domestic (%)	6.85%	6.81%	6.84%	6.83%	6.83%	6.84%
Yield on Investments Global (%)	6.71%	6.66%	6.68%	6.67%	6.67%	6.70%
Net Interest Margin (NIM) Domestic (%)	3.08%	3.24%	3.19%	3.13%	3.22%	3.23%
Net Interest Margin (NIM) Global (%)	2.90%	3.05%	3.00%	2.93%	3.02%	3.03%
Return on Assets (RoA) Annualised (%)	0.71%	0.68%	0.80%	0.71%	0.74%	0.79%
Return on Equity (RoE) Annualised (%)	10.96%	10.17%	11.42%	11.15%	11.02%	12.15%
Earnings per Share (Not Annualised) (₹)	0.49	0.52	0.63	0.98	1.15	2.21
Book Value per Share (₹)	19.23	22.61	23.25	19.23	23.25	20.48
Business per Employee (INR bn)	0.2517	0.2847	0.3003	0.2517	0.3003	0.2808
Business per Branch (INR bn)	1.6137	1.7677	1.8515	1.6137	1.8515	1.7291

**The normalized cost to Income ratio after excluding one time recovery of TWO accounts would have been 45.42% for June 2026 quarter and 47.93% for HY Sept 2026.

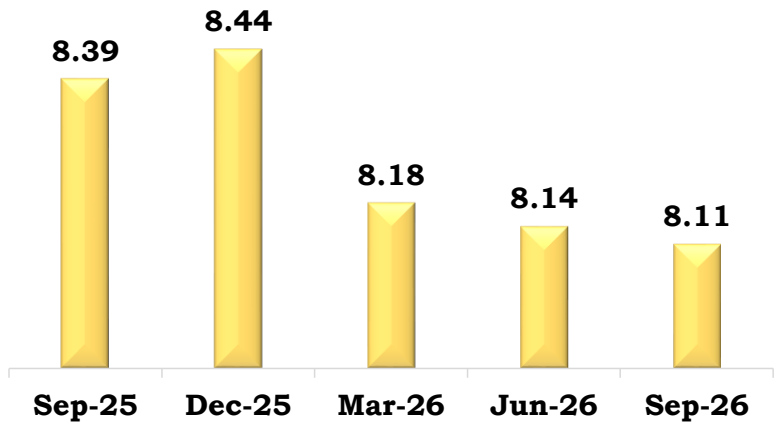
Key Financial Indicator (Qtr.)

Global advance yield held at 7.79% QoQ, while funding costs remained below a year earlier.

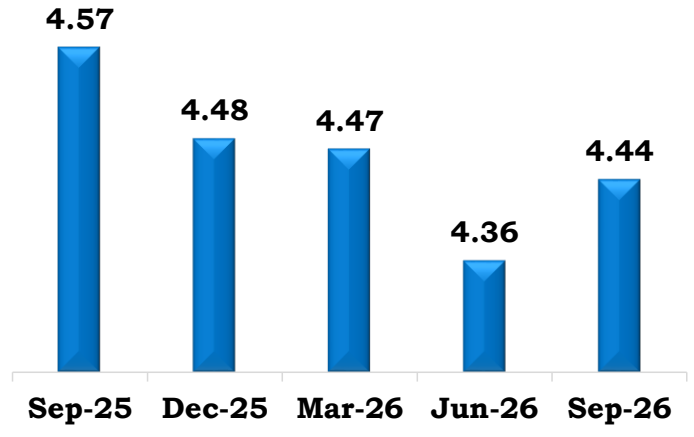
Yield on Advance Global (%)



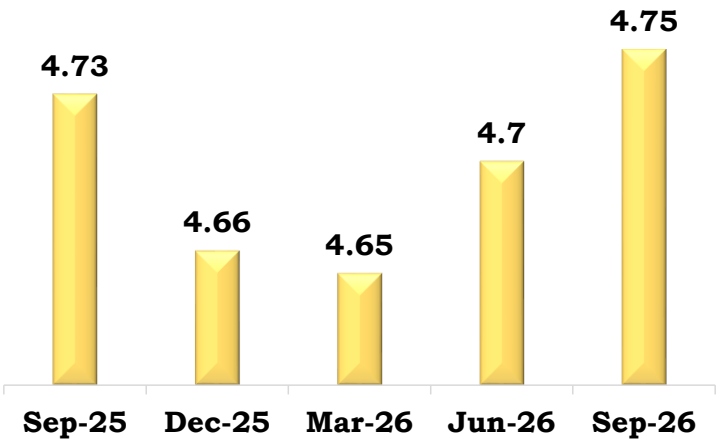
Yield on Advance Domestic (%)



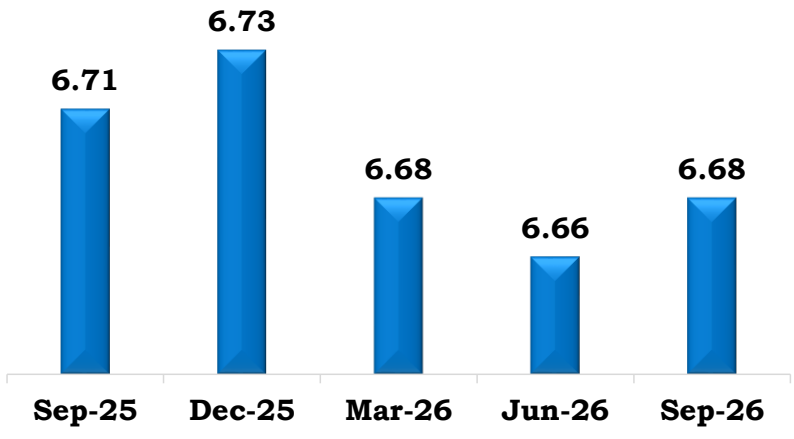
Cost of Funds (%)



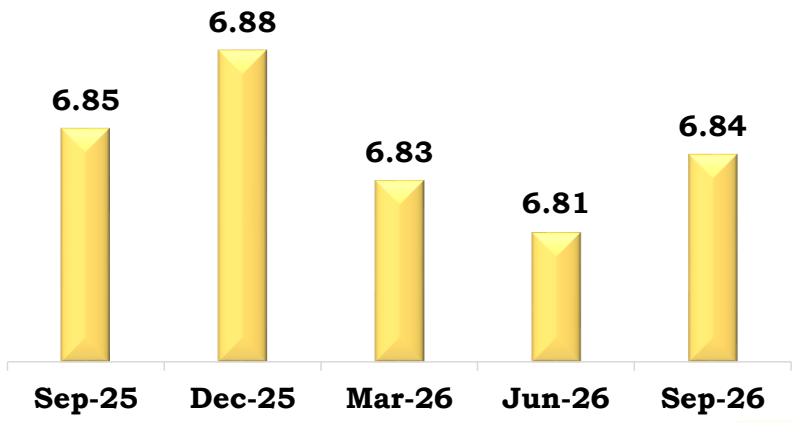
Cost of Deposit (%)



Yield on Investment Global (%)



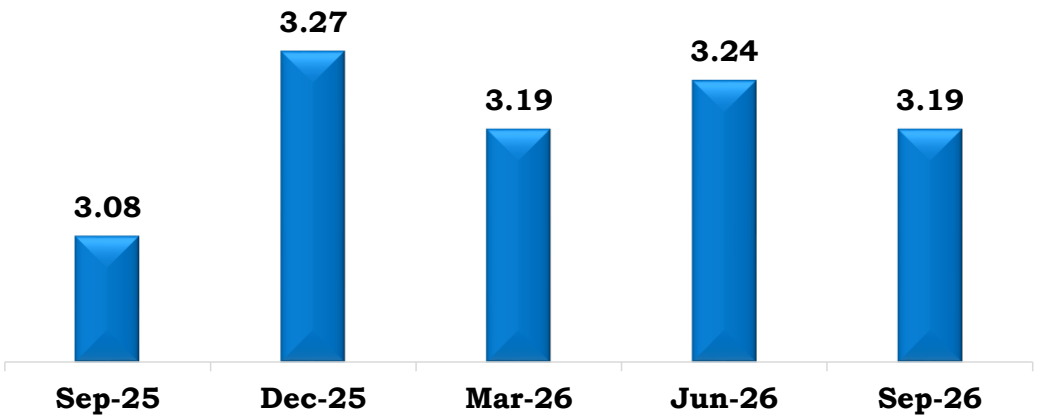
Yield on Investment Domestic (%)



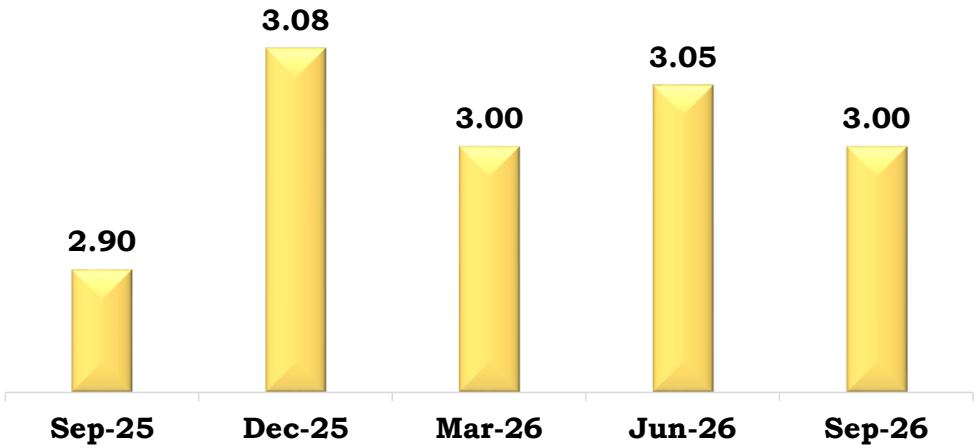
Key Financial Indicator (Qtr.)

Global NIM stood at 3.00%, up 10 bps YoY, with domestic NIM at 3.19%.

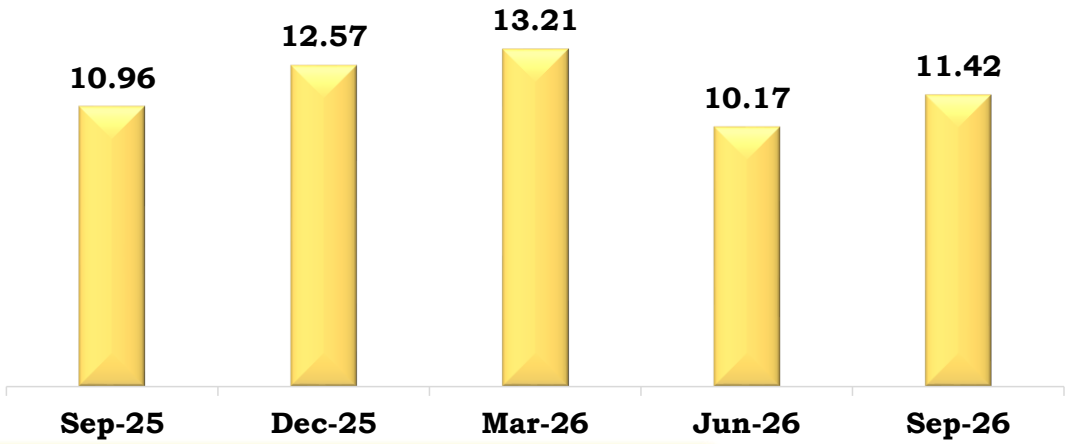
NIM Domestic (%)



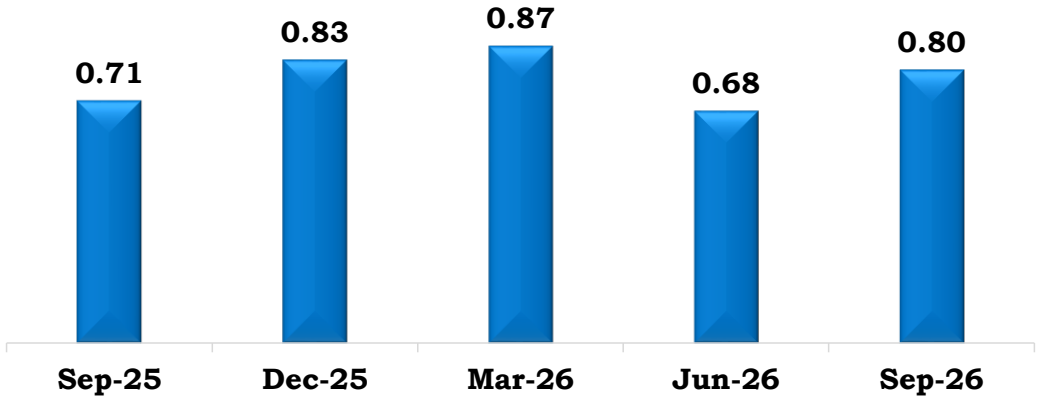
NIM Global (%)



Return on Equity (%)



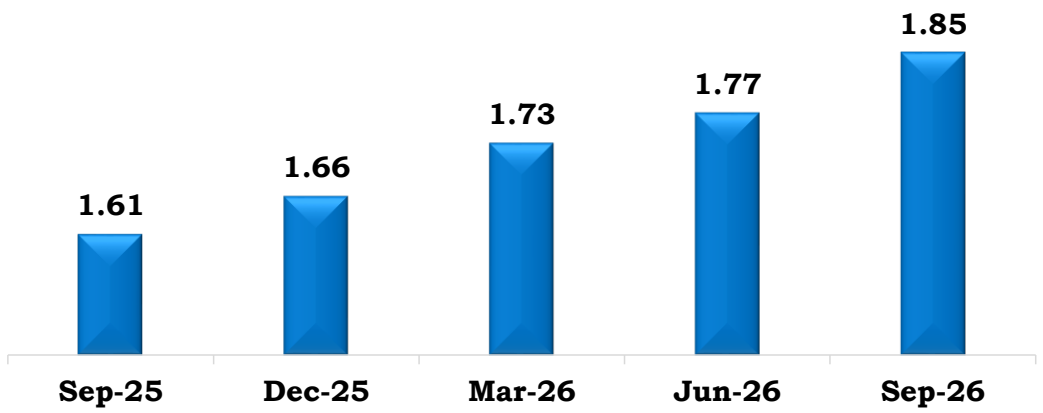
Return on Asset (%)



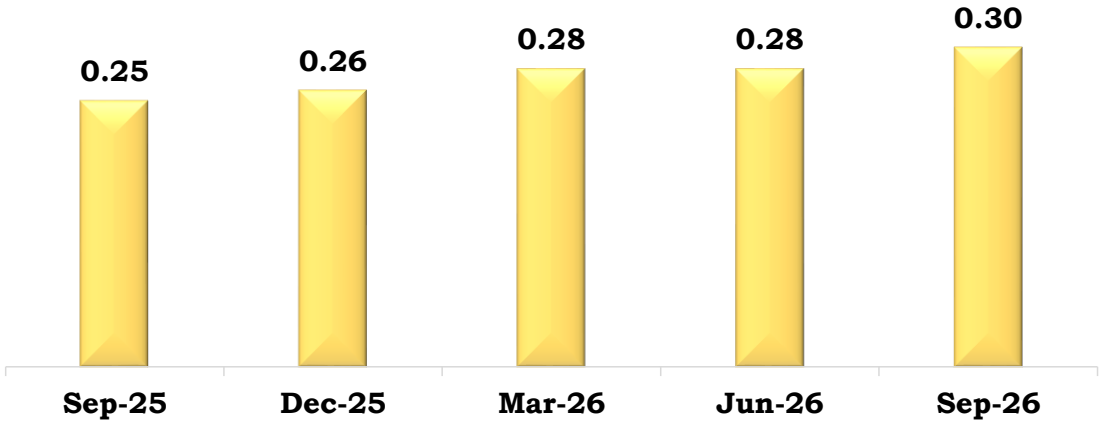
Productivity Ratio

Business per branch and per employee increased, alongside a higher book value per share.

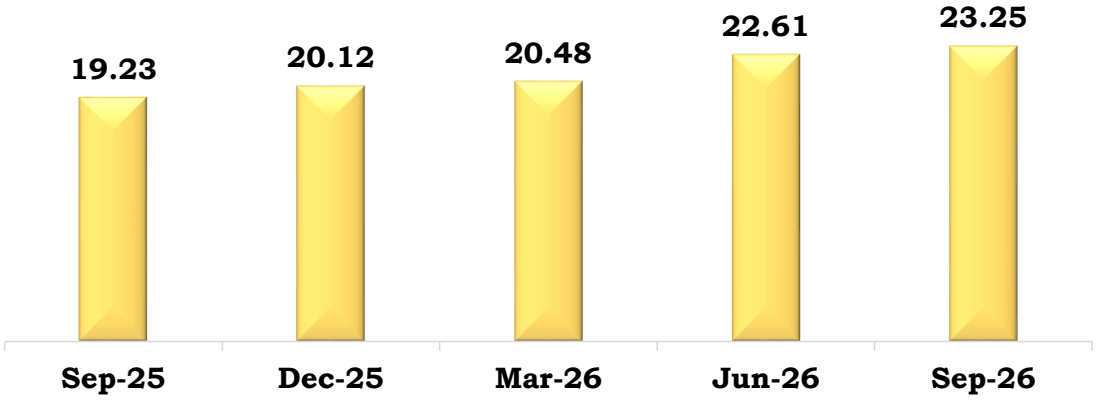
Business Per Branch (in INR Bn)



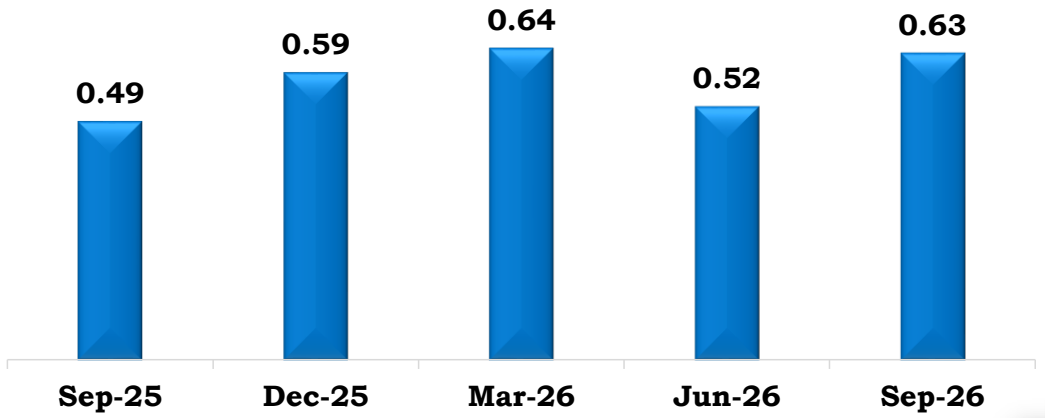
Business Per Employee (in INR Bn)



Book Value Per Share (₹)

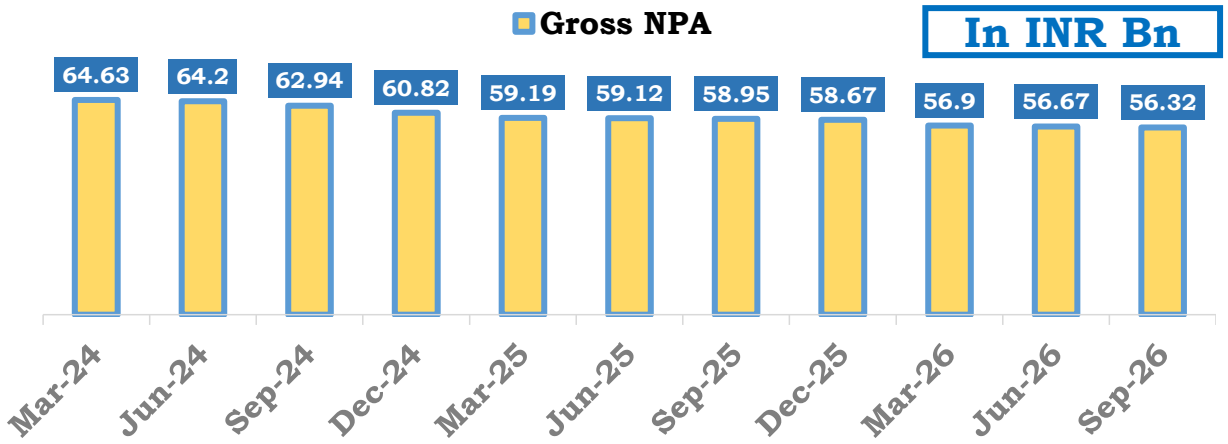


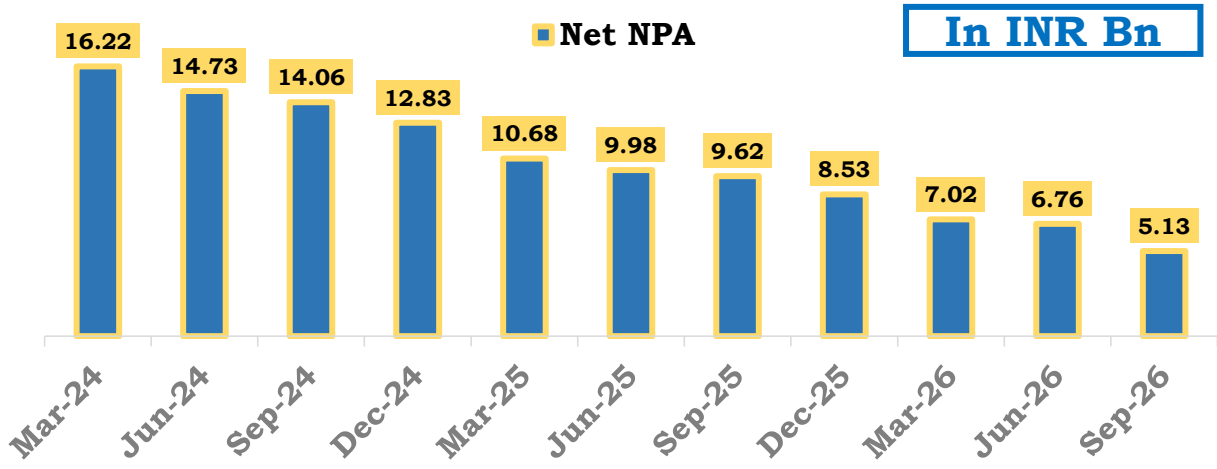
Earnings Per Share (₹)

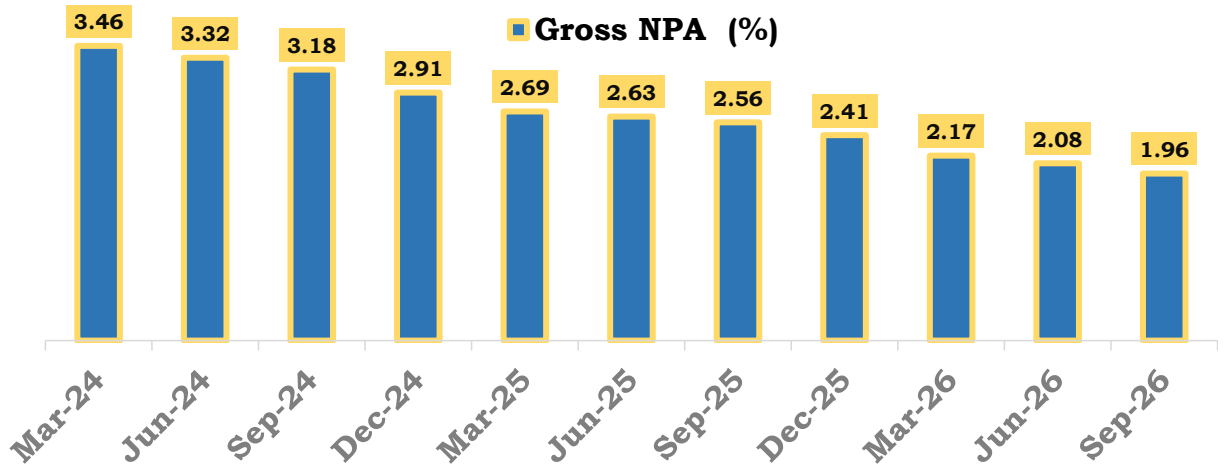


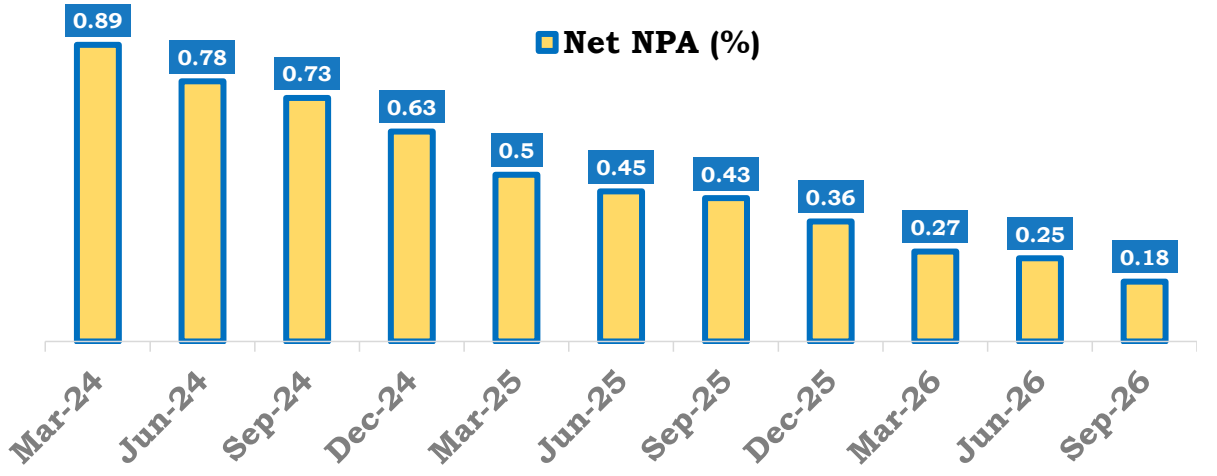
Asset Quality

Asset quality improved further, with gross and net NPA ratios declining to 1.96% and 0.18%, respectively.



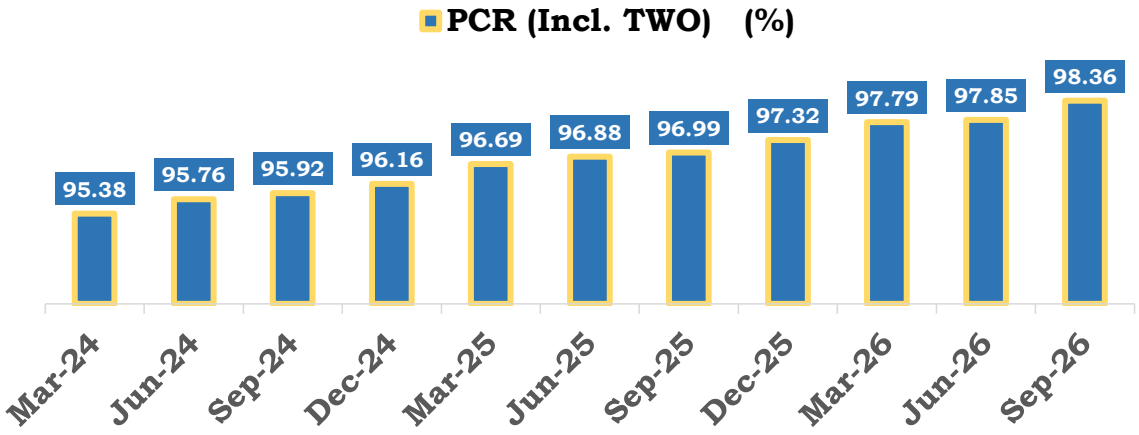


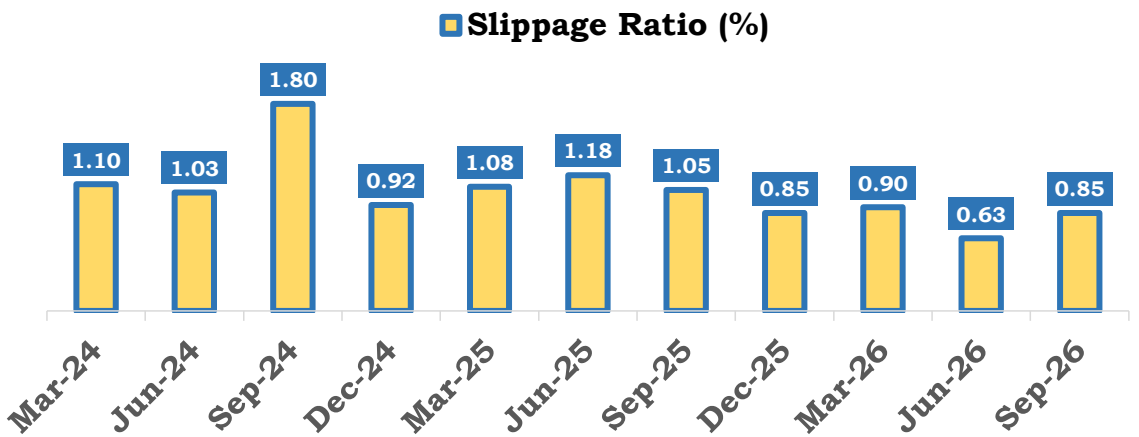


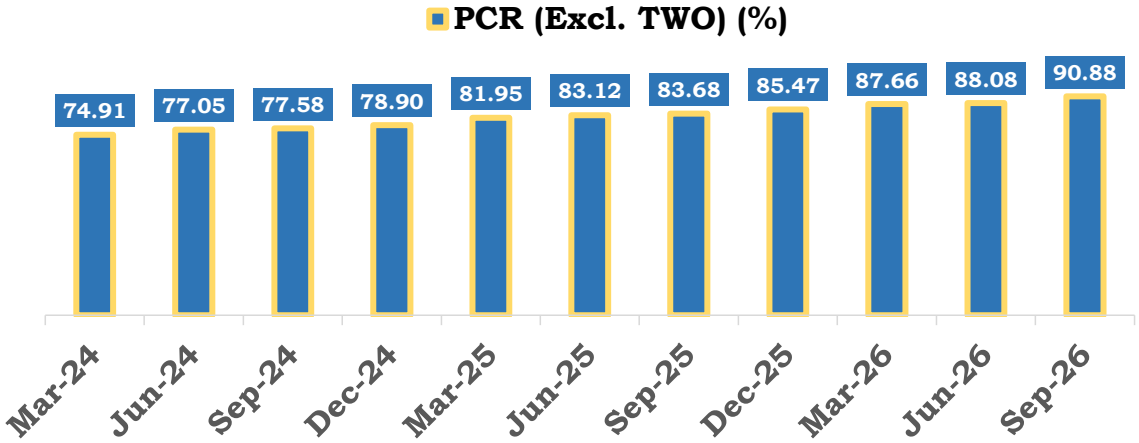


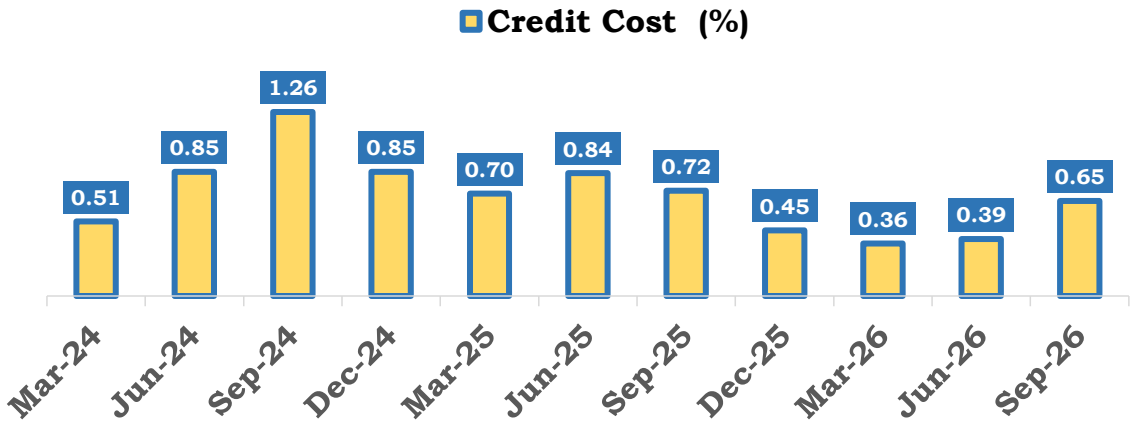
Asset Quality

Provision coverage rose to 90.88% excluding technical write-offs and 98.36% including them.









Asset Quality

Standard assets increased to 98.04% of advances, with net NPAs declining to INR 5.13 billion.

Item	Sep-25	Jun-26	Sep-26
Gross NPA (INR bn)	58.95	56.67	56.32
Net NPA (INR bn)	9.62	6.76	5.13
Gross NPA (%)	2.56%	2.08%	1.96%
Net NPA (%)	0.43%	0.25%	0.18%
PCR % (Incl TWO)	96.99%	97.85%	98.36%
PCR % (Excl TWO)	83.68%	88.08%	90.88%
Slippage Ratio Annualised (%)	1.05%	0.63%	0.85%
Credit Cost Annualised (%)	0.72%	0.39%	0.65%

INR bn

Asset Classification

Item	Sep-25	(%)	Jun-26	(%)	Sep-26	(%)
Standard	2,248.07	97.44	2,671.01	97.92	2,820.58	98.04
Sub-standard	13.75	0.60	13.14	0.48	12.96	0.45
Doubtful	31.13	1.35	29.26	1.07	29.31	1.02
Loss	14.07	0.61	14.27	0.52	14.05	0.49
Total Advance	**2,307.02**	**100.00**	**2,727.68**	**100.00**	**2,876.90**	**100.00**

Movement of NPA

Gross NPAs declined by INR 0.35 billion QoQ as total reductions exceeded fresh additions.

Sl No.	Item (INR bn)	Quarter Ended			Year Ended
		Sep-25	Jun-26	Sep-26	Mar-26
1	**Opening Balance**	**59.12**	**56.90**	**56.67**	**59.19**
	Less				
2	**Total Reduction**	**6.45**	**4.67**	**5.84**	**24.25**
	of which				
	Cash Recovery + Upgradation	2.73	2.17	3.02	11.47
3	**Fresh Addition**	**6.29**	**4.44**	**5.49**	**21.97**
(a)	**Fresh Slippage**	**6.14**	**4.24**	**5.38**	**21.38**
(b)	**Addition to Old NPA**	**0.15**	**0.20**	**0.11**	**0.59**
4	**Net Increase/(Decrease) (3-2)**	**-0.17**	**-0.23**	**-0.35**	**-2.28**
5	**Closing Balance (1-2+3)**	**58.95**	**56.67**	**56.32**	**56.90**
6	**Recovery in Written off + RI**	**5.19**	**10.54**	**3.37**	**17.97**
7	**Total Recovery + Upgradation**	**7.92**	**12.71**	**6.39**	**29.44**

INR bn

Sector-wise Fresh Addition to NPA

Fresh Addition (INR bn)	Quarter Ended		
	Sep-25	Jun-26	Sep-26
Retail	1.20	1.07	1.09
Agriculture	2.38	0.73	2.05
MSME	2.11	2.29	2.14
RAM	**5.69**	**4.09**	**5.28**
Corporate & Others	0.45	0.14	0.10
Addition to existing NPA	0.15	0.20	0.11
Total	**6.29**	**4.43**	**5.49**

Segment NPA

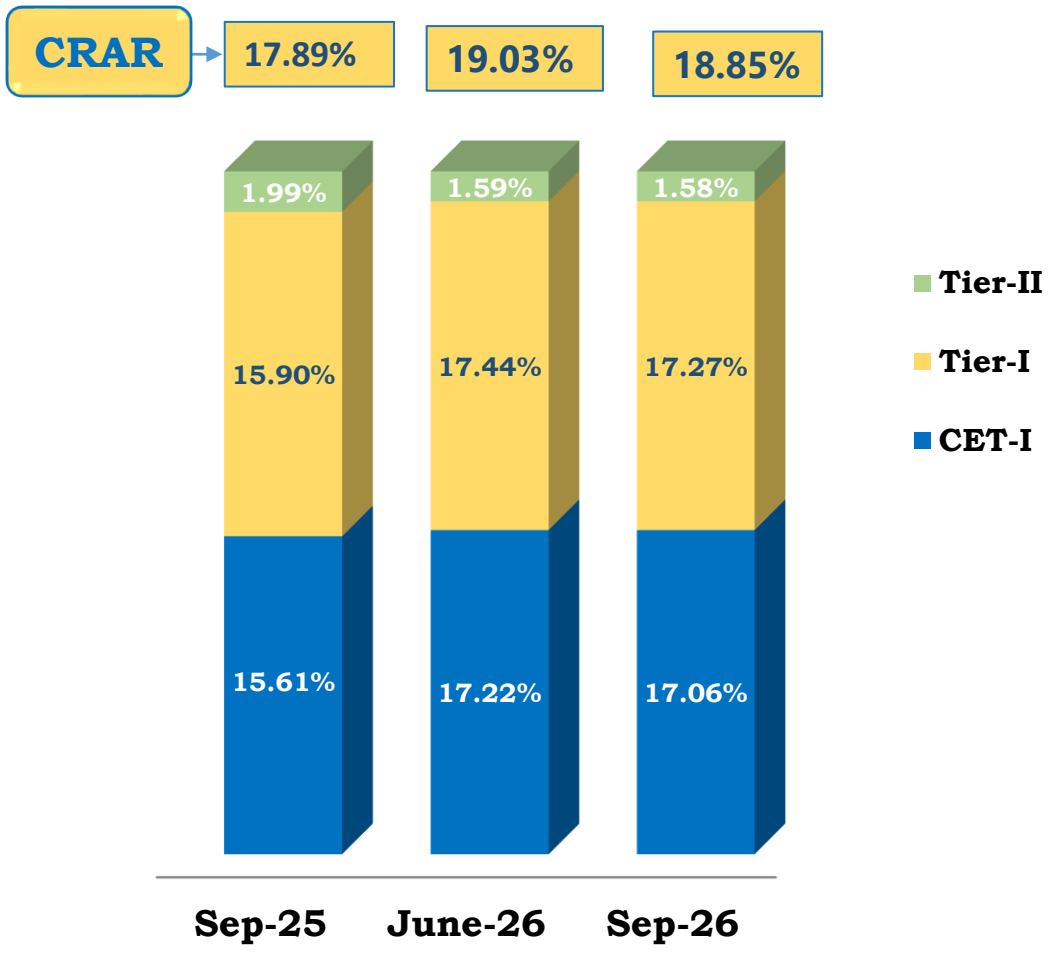
MSME and agriculture NPA ratios improved YoY to 2.62% and 8.73%, respectively.

INR bn

Sl. No.	Sector Particulars	Sep-25			Jun-26			Sep-26		
		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	**Retail Credit**	**589.87**	**4.26**	**0.72**	**715.49**	**5.81**	**0.81**	**768.17**	**6.11**	**0.80**
	Of which									
a.	Home Loan	302.35	2.77	0.92	345.96	3.16	0.91	363.70	3.14	0.86
b.	Education Loan	10.90	0.17	1.56	10.39	0.22	2.09	11.97	0.21	1.79
c.	Vehicle Loan	60.14	0.40	0.66	87.39	0.55	0.63	97.37	0.61	0.63
d.	Personal Loan	26.13	0.22	0.84	26.45	0.39	1.46	25.96	0.53	2.05
2	**Agriculture**	**316.50**	**34.21**	**10.81**	**389.52**	**34.95**	**8.97**	**410.14**	**35.80**	**8.73**
3	**MSME**	**423.09**	**19.57**	**4.63**	**472.44**	**14.46**	**3.06**	**509.05**	**13.32**	**2.62**
4	**Corporate**	**708.51**	**0.91**	**0.13**	**867.42**	**1.45**	**0.17**	**879.62**	**1.09**	**0.12**
5	**Total (1 to 4)**	**2,037.97**	**58.95**	**2.89**	**2,444.87**	**56.67**	**2.32**	**2,566.98**	**56.32**	**2.19**
6	Overseas	269.05	0.00	0.00	282.81	0.00	0.00	309.92	0.00	0.00
7	**Total**	**2,307.02**	**58.95**	**2.56**	**2,727.68**	**56.67**	**2.08**	**2,876.90**	**56.32**	**1.96**

Capital Adequacy

Capital adequacy stood at 18.85%, with CET1 at 17.06% and total capital of INR 340.54 billion.



Particulars (INR bn)	Sep-25	Jun-26	Sep-26
Credit RWA	1,303.08	1,464.14	1,521.77
Market RWA	27.72	40.94	43.47
Operational RWA	218.11	241.06	241.06
Total RWA	**1,548.91**	**1,746.14**	**1,806.30**
Advances	**2,307.02**	**2,727.68**	**2,876.90**
Credit RWA to Advance (%)	**56.48**	**53.68**	**52.90**

Particulars (INR bn)	Sep-25	Jun-26	Sep-26
CET1 Capital	241.82	300.68	308.23
Tier I Capital	246.34	304.47	312.02
Tier II Capital	30.80	27.80	28.52
Total Capital	**277.14**	**332.27**	**340.54**

Appendix

यूको बैंक

UCO BANK

Statement of Profit and Loss

Sl.	Parameters (INR bn)	Quarter Ended			Growth		Half Year Ended		Growth	FY
		Sep-25	Jun-26	Sep-26	Q-Q (%)	Y-Y (%)	Sep-25	Sep-26	Y-Y (%)	25-26
1	Interest Income	65.37	69.96	72.86	4.15	11.46	129.73	142.82	10.09	262.82
2	Interest Expended	40.04	41.88	44.00	5.07	9.88	80.37	85.88	6.85	160.85
3	Net Interest Income (1-2)	25.33	28.08	28.86	2.78	13.96	49.36	56.95	15.37	101.97
4	Fee Based Income	4.14	5.05	5.58	10.47	34.66	7.88	10.63	34.90	17.33
5	Recovery in Written Off	3.66	10.18	3.01	-70.42	-17.78	7.91	13.19	66.75	13.27
6	Treasury Income	1.04	1.63	0.29	-82.10	-71.80	3.02	1.92	-36.42	3.99
7	Total (4+5+6)	8.84	16.86	8.88	-47.32	0.47	18.81	25.74	36.84	34.59
8	Total Operating income (1+7)	74.21	86.82	81.74	-5.85	10.15	148.55	168.56	13.48	297.41
9	Net Operating income (7-2)	34.17	44.95	37.74	-16.03	10.46	68.17	82.68	21.28	136.56
10	Operating Expenses	18.04	16.85	19.02	12.88	5.43	36.42	35.87	-1.51	72.27
11	Operating Profit (8-2-10)	16.13	28.10	18.72	-33.38	16.08	31.75	46.82	47.44	64.29
12	Net Profit	6.20	6.56	7.86	19.82	26.77	12.27	14.42	17.52	27.67
13	Total Provision	9.93	21.54	10.87	-49.53	9.47	19.48	32.40	66.32	36.61
14	NPA	4.05	2.54	4.44	74.80	9.63	8.68	6.98	-19.59	13.63

Balance Sheet

Total assets rose to INR 4,199.58 billion, alongside growth in advances and deposits.

CAPITAL & LIABILITIES (INR bn)	Sep-25	Jun-26	Sep-26
Capital	125.40	125.40	125.40
Reserves & Surplus	199.25	214.89	220.39
Deposits	3,056.97	3,323.15	3,495.90
Borrowings	214.74	248.68	260.75
Other Liabilities & Provisions	98.40	92.21	97.14
Total	**3,694.76**	**4,004.33**	**4,199.58**
ASSETS (INR bn)	**Sep-25**	**Jun-26**	**Sep-26**
Cash and Balances with RBI	97.25	95.95	114.90
Balances with Banks and Money at Call and Short Notice	185.68	122.09	125.31
Investments	977.65	974.86	999.28
Advances	2,257.69	2,677.76	2,825.72
Fixed Assets	39.27	41.38	41.78
Other Assets	137.22	92.29	92.59
Total	**3,694.76**	**4,004.33**	**4,199.58**

ESG Initiative

Environmental

- Bank has developed board approved Net – Zero Transition Plan in line with Government of India's NDC Goals.
- Bank has put in place a green bond framework to mobilize resources for green Financing
- Bank's Exposure under Green Finance is INR 56.86 bn as on 30.09.2026.
- Schematic Green Products:
  - ✓ UCO E-Vehicle - INR 6.67 bn
  - ✓ PM SURYODAYA & SURYAGHAR - INR 7.95 bn
  - ✓ PM KUSUM - INR 5.35 bn
  - ✓ Green Deposit - INR 2.01 bn
  - ✓ E-VAHAAN - INR 0.12 bn

Social

- More than 377840 persons were educated through 691 programs conducted by 127 Center for Financial Literacy (CFL) sponsored by the Bank during Sep-26 Qtr..
- More than 7449 candidates were trained through 269 training programs conducted by the 30 Rural Self Employment Training Institutes (RSETIs) of the Bank in 7 states during Sep-26 Qtr.
- Bank implemented Government Sponsored Social Security Scheme through its pan India branches, No of beneficiaries as on 30.09.26 are as under :
  - ✓ PMSBY – 9.562 million
  - ✓ PMJJBY – 4.755 million
  - ✓ APY – 1.818 million

Governance

- Bank has adopted PCAF Global standard as guiding framework for measuring and reporting its financed emission (Scope 3 category 15) for its loan Portfolio.
- AI Enabled Call Centre for addressing Customers queries and providing effective solution.
- Compliance Manager Tool enabling streamlined compliance monitoring and oversight.



Disclaimer

IMPORTANT: The following applies to this document, the oral presentation of the information in this document by UCO Bank (the "**Bank**") or any person on behalf of the Bank, and any question-and-answer session that follows the oral presentation (collectively, the "**Presentation**"). If this Presentation has been received in error, it must be returned immediately to the Bank.

This Presentation is confidential and prepared exclusively for the intended recipients, subject to the provisions stated herein, and may not be reproduced (in whole or in part), retransmitted, summarized or distributed by them to any other persons without the Bank's prior written permission. By receiving these materials, you represent, agree and acknowledge: (a) you are located outside the United States, (b) you are a sophisticated investor that has knowledge and experience in financial, business and international investment matters and adequate means of providing for your current and contingent financial needs and (c) you are bound by the foregoing and below restrictions and to maintain the confidentiality of the materials. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.

This Presentation contains selected information about the activities of the Bank, its subsidiaries and affiliates (together, the "**Group**"). The information contained in this Presentation is for information purposes only and does not constitute or form part of an offer or invitation to sell or the solicitation of an offer or invitation to purchase any securities. This Presentation should not, nor should any information contained in it, form the basis of or be relied upon in connection with any contract or commitment whatsoever.

Disclaimer

The opinions expressed herein with respect to the Group are based on a number of assumptions and are subject to a number of known and unknown risks. The Bank, its agents and representatives (collectively, the "**Representatives**"), and each of their respective agents, affiliates, advisors, directors, officers, representatives, employees and shareholders make no representation or warranty, express or implied, as to the fairness, accuracy, completeness or correctness of the information or opinions contained herein, and no reliance should be placed on such information or opinions. None of them shall have any responsibility or liability whatsoever (whether in negligence or otherwise, including any third-party liability) for any loss or damage, including consequential loss or damage, arising from any use of, reliance on or distribution of this Presentation or its contents, or otherwise arising in connection with this Presentation. The Bank and the Representatives expressly disclaim any and all liability that may be based on such information or any errors or omissions therein.

The information in this Presentation has not been independently verified and certain data contained in this Presentation was obtained from various external data sources. No representation, warranty, express or implied, is made by the Bank, the Representatives or each of their respective directors, officers, employees, affiliates, advisors and representatives as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information and opinions in this Presentation and this data involves risks and uncertainties and is subject to change based on various factors. Further, nothing in this Presentation should be construed as constituting legal, business, tax or financial advice.

Disclaimer

This Presentation includes certain non-GAAP financial measures (the "**Non-GAAP Measures**"). The Non-GAAP Measures are not standard measures under Ind AS, IFRS or any other generally accepted accounting principles, and are not a measure of operating income, operating performance or liquidity under Ind AS or IFRS, but are widely used financial indicators of a Bank's ability to service and incur debt. The Non-GAAP Measures should not be considered in isolation or construed as an alternative to cash flows, net income/profit or any other measure of financial performance, or as an indicator of operating performance, liquidity, profitability or cash flows generated by operating, investing or financing activities, as determined in accordance with Ind AS or IFRS. In evaluating the Non-GAAP Measures, prospective investors should consider, among other things, their components, such as total revenue and operating costs, and the amount by which they exceed capital expenditures and other charges. The Non-GAAP Measures have been included because it is believed that each is a useful supplement to cash flow data as a measure of performance and the ability to generate cash flow from operations to cover debt service and taxes. Certain Non-GAAP Measures relating to third parties referred to in this Presentation may reflect further adjustments made by the relevant third party and have not been independently reviewed or verified by the Bank or its auditors. The Non-GAAP Measures presented herein may not be comparable to similarly titled measures presented by other companies, and prospective investors should not compare them to non-GAAP measures presented by other companies, as not all companies use the same definitions.

Disclaimer

Past performance information in this Presentation should not be relied upon as an indication of (and is not an indicator of) future performance. Certain statements in this Presentation concerning the Group's future growth prospects are forward-looking statements and involve a number of risks and uncertainties that could cause actual results to differ materially from those expressed or implied in such statements. The Bank may, from time to time, make additional written or oral forward-looking statements, including in its filings with the stock exchanges and reports to shareholders. The Bank does not undertake to update any forward-looking statement made from time to time by or on behalf of the Bank to reflect events or circumstances occurring after the date on which it is made, or to reflect unanticipated events, except as required by applicable law. The information and opinions contained in this Presentation noted above are subject to change without notice, and neither the Bank nor the Representatives are under any obligation to update or correct this Presentation. Certain figures contained in this Presentation may have been rounded for representation.

This Presentation is not an offer document or a prospectus or a private placement offer letter or an offering circular or a statement in lieu of a prospectus in respect of a public offer or an information memorandum or placement memorandum or general information document or key information document or private placement offer cum application letter or any other offering material in respect of any private placement under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time, the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, as amended from time to time, and under the listing agreements with any Indian stock exchanges pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, or any other applicable securities laws in India.

Disclaimer

This Presentation has not been and will not be registered as a "prospectus" in respect of a public offer, an information memorandum or a "private placement offer cum application letter" or any other offering material with any Registrar of Companies in India, the Reserve Bank of India, the Securities and Exchange Board of India (SEBI), or any other statutory, regulatory or adjudicatory body of like nature in India, and any Indian stock exchanges and no such presentation will be circulated or distributed to any person in India, save and except, for any information in this Presentation which is mandatorily required to be disclosed, filed or submitted in India under any applicable Indian securities laws, regulations and guidelines, including the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, under the listing agreements with any Indian stock exchanges pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, and the International Financial Services Centres Authority (Listing) Regulations, 2024, as amended from time to time, or pursuant to the directives of any regulatory, statutory and adjudicatory body in India, including SEBI and under the rules and regulation applicable to the International Financial Services Centre set up, under section 18 of the Special Economic Zones Act, 2005 at GIFT City (GIFT City IFSC), or pursuant to the directives of any statutory, regulatory and adjudicatory body in the GIFT City IFSC.

By participating in this presentation, attendees agree to be bound by the foregoing limitations.