

यूको बैंक UCO BANK



वित्तीय परिणाम: जून तिमाही
वित्तीय वर्ष २०२५-२६
Financial Results: June Qtr
(FY 2025-26)

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Major Economic Highlights



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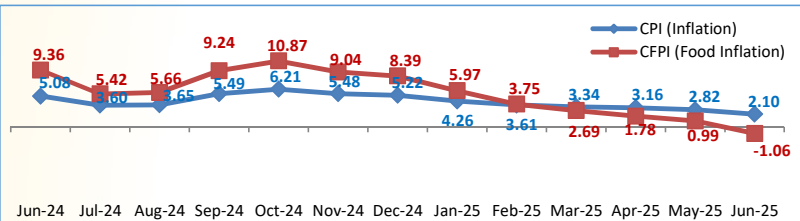
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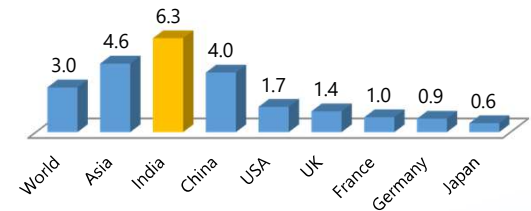
- India's key economic indicators continues to reflect the growing strength of its economy, particularly in services and high-value manufacturing. Over the past year, the country has steadily expanded its footprint in global trade. This growth has been powered by stronger industrial capacity, greater competitiveness in services, and the rise of strategic sectors like defense production and electronics.
- The International Monetary Fund (IMF) in its April-25 World Economic Output Report has said the Indian economy is projected to grow at 6.3 per cent in 2025-26. This development has come in the backdrop of notable rise in consumption prospects, especially in rural areas. With this, India continues to maintain its position as the fastest-growing economy among major world economies.
- India's foreign exchange reserves stood at USD 697.9 billion as of 20 June 2025. These reserves are enough to cover more than 11 months of goods imports, providing a safety net in times of global shocks. The cumulative value of merchandise exports during April-June 2025 was USD 112.17 Billion, as compared to USD 110.06 Billion during April-June 2024, registering a positive growth of 1.92 percent.
- The IIP growth rate for May-25 over the corresponding period of previous year is 1.2 percent. The growth rates of the three sectors, Mining, Manufacturing and Electricity for May-25 over May-24 are -0.1 percent, 2.6 percent and -5.8 percent respectively.
- Consumer Price Index Inflation (CPI) has remained below the target of 4 percent for the fifth consecutive month in Jun-25. The sharp decline in headline inflation and food inflation during Jun-25 is mainly due to favourable base effect and decline in inflation of Vegetables, Pulses and Products, Meat and Fish, Cereals and products, Sugar and confectionery, Milk and products and Spices.



The RBI has forecast retail price inflation for FY 2025-26 at 3.7%, with Q1 at 2.9%, Q2 at 3.4%, Q3 at 3.9% and Q4 at 4.4%. India's CPI inflation eased from 2.82% in May-2025 to 2.10% in Jun-2025. It is the lowest year-on-year inflation after Jan-2019.



World GDP Projection 2026 (IMF)



The International Monetary Fund (IMF) has projected the GDP growth rate of India for 2026 at 6.3%. Global growth is expected to remain at 3.0%, Emerging and Developing Asia at 4.6% and China at 4.0%.

India GDP Projection 2026 (RBI)



The MPC of the RBI has kept its growth projection for India's GDP at 6.5% for the FY 2025-26. Quarterly GDP growth rates are estimated as Q1 at 6.5%, Q2 at 6.7%, Q3 at 6.6% and Q4 at 6.3%.

Major Highlights (FY 2025-26)



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Business

Business

₹523736 Cr.
13.51% (Y-Y) ↑

Deposit

₹298635 Cr.
11.37% (Y-Y) ↑

Savings (Domestic)

₹90243 Cr.
4.58% (Y-Y) ↑

Current (Domestic)

₹13135 Cr.
8.79% (Y-Y) ↑

Advance

₹225101 Cr.
16.48% (Y-Y) ↑

Retail

₹56195 Cr.
30.73 % (Y-Y) ↑

Agriculture

₹29961 Cr.
15.46% (Y-Y) ↑

MSME

₹39771 Cr.
20.33 % (Y-Y) ↑

Home Loan

₹28835 Cr.
17.92 % (Y-Y) ↑

Vehicle Loan

₹5282 Cr.
66.94% (Y-Y) ↑

Asset Quality

Gross NPA

2.63%
69 bps (Y-Y) ↓

Net NPA

0.45 %
33 bps (Y-Y) ↓

PCR

96.88 %
112 bps (Y-Y) ↑

PCR (Excl. TWO)

83.12%
607 bps (Y-Y) ↑

Profitability

Net Interest Income

₹2403 Cr.
6.64 % (Y-Y) ↑

Non-Interest Income

₹997 Cr.
19.42% (Y-Y) ↑

Net Profit

₹ 607Cr.
10.25% (Y-Y) ↑

Operating Profit

₹1562 Cr.
18.24% (Y-Y) ↑

Performance vs Guidance



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Parameters		Actual for June-25	Guidance for FY 25-26
Deposit Growth	(Y-O-Y)	11.37%	10-12%
Credit Growth	(Y-O-Y)	16.48%	12-14%
CASA %		36.91%	37-38%
RAM %		62.97%	61-63%
CD Ratio		75.38%	75-77%
Credit Cost		0.84%	<1.00%
NIM Global		2.96%	3-3.10%
GNPA		2.63%	<2.50%
NNPA		0.45%	<0.35%
Slippage Ratio	(Annualised)	1.18%	1-1.25%
Total Recovery & Upgradation (in Cr)		756	2200-2700

Total Business



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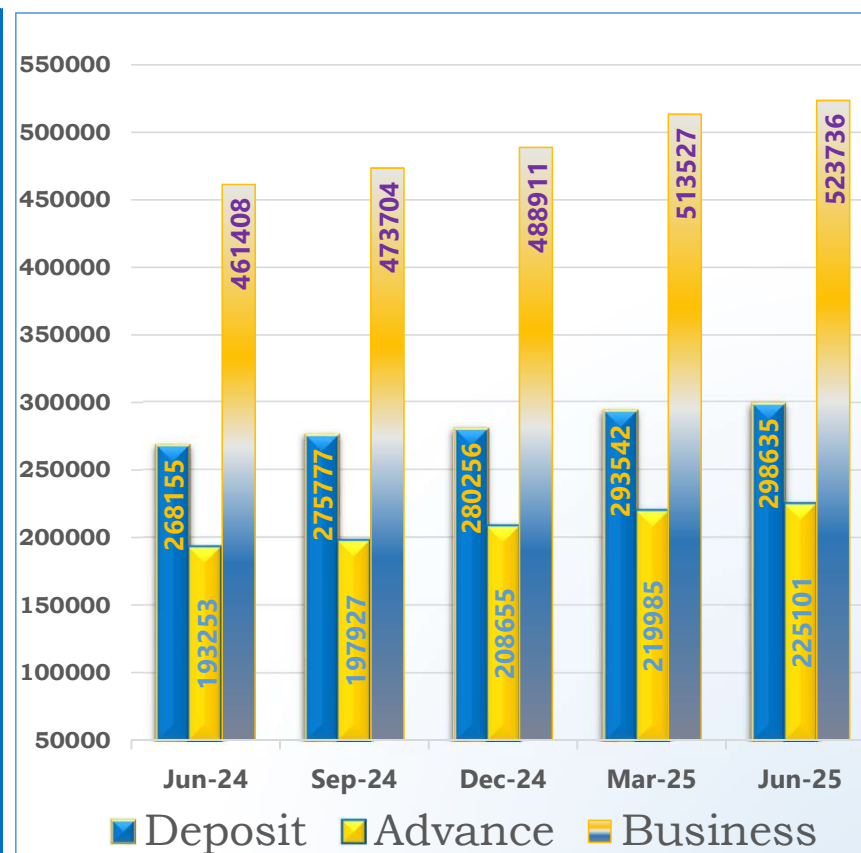
Digital Journey

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Business Mix (₹ in Cr)	Jun-24	Mar-25	Jun-25	Q-Q (%)	Y-Y (%)
Global Business	461408	513527	523736	1.99	13.51
Domestic	421275	471683	480070	1.78	13.96
Overseas	40133	41844	43666	4.35	8.80
Global Deposits	268155	293542	298635	1.74	11.37
Domestic	254678	276209	280092	1.41	9.98
Overseas	13477	17333	18543	6.98	37.59
Global Advances	193253	219985	225101	2.33	16.48
Domestic	166597	195474	199978	2.30	20.04
Overseas	26656	24511	25123	2.50	-5.75
CD Ratio (%)	72.07	74.94	75.38		



Global Deposits



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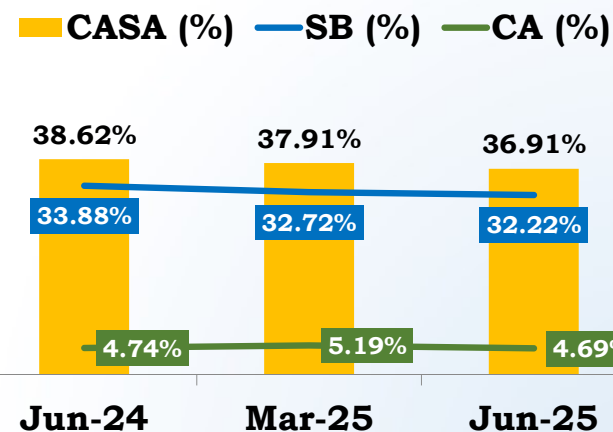
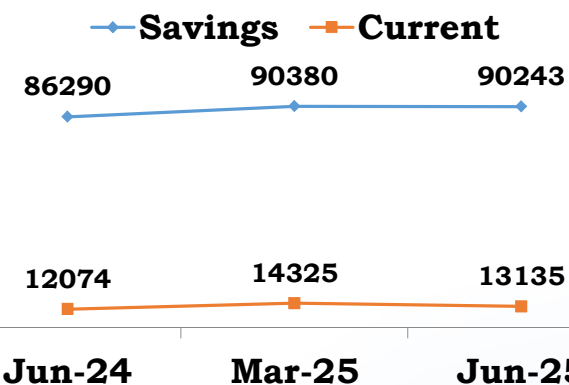
Digital Journey

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Awards & Accolades

Particulars (₹ in Cr)	Jun-24	Mar-25	Jun-25	Growth (%)	
				Q-Q	Y-Y
1. Domestic Deposits	254678	276209	280092	1.41	9.98
a) Current Deposits	12074	14325	13135	-8.31	8.79
b) Saving Deposits	86290	90380	90243	-0.15	4.58
i. CASA Domestic	98364	104705	103378	-1.27	5.10
c) Term Deposits	156314	171504	176714	3.04	13.05
2. Overseas Deposits	13477	17333	18543	6.98	37.59
3. Global Deposits (1+2)	268155	293542	298635	1.74	11.37
CASA Domestic (%)	38.62	37.91	36.91		



Domestic Advances



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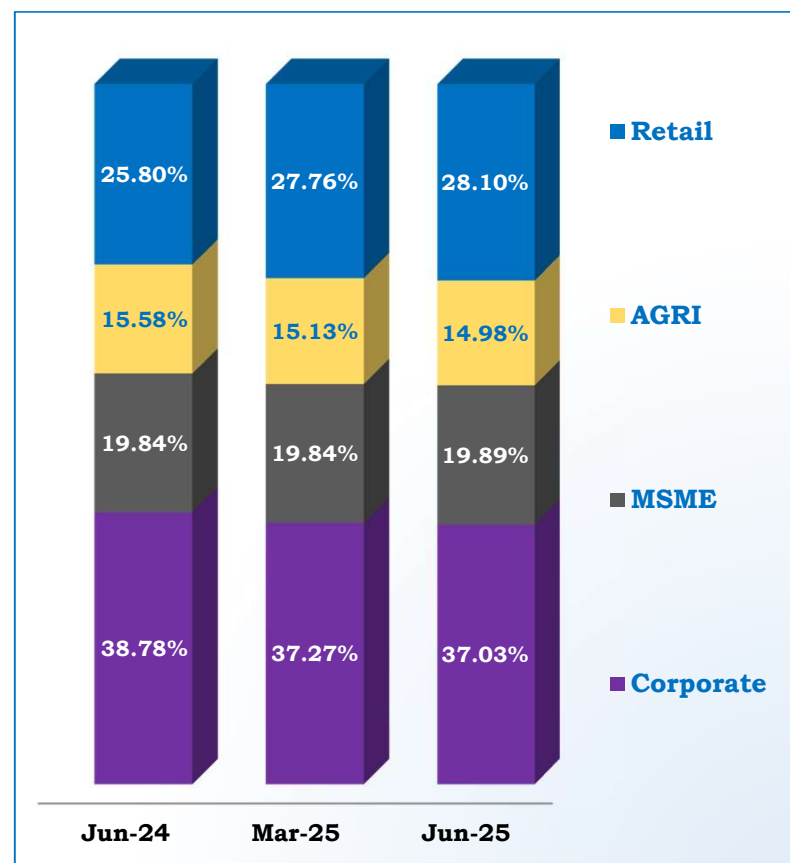
Digital Journey

ESG Initiatives

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Awards & Accolades

₹ in (Cr)	Jun-24	Mar-25	Jun-25	Growth (Q-Q) %	Growth (Y-Y) %
1. Domestic Advances	166597	195474	199978	2.30	20.04
a) Retail	42985	54255	56195	3.58	30.73
b) Agriculture	25950	29575	29961	1.31	15.46
c) MSME	33051	38783	39771	2.55	20.33
2. Total RAM (a+b+c)	101986	122613	125927	2.70	23.47
3. RAM Share (%)	61.22	62.73	62.97	-	-
d) Corporate	64611	72861	74051	1.63	14.61



Retail Mix



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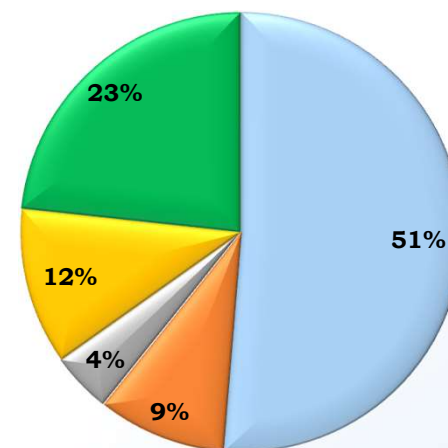
ESG Initiatives

Products & Services

Awards & Accolades

Particulars (₹ in Cr)	Jun-24	Mar-25	Jun-25	Growth (Q-Q) %	Growth (Y-Y) %
Home Loan	24454	27982	28835	3.05	17.92
Vehicle Loan	3164	4695	5282	12.50	66.94
Personal Loan	1706	2440	2504	2.62	46.78
Pool	2868	6797	6489	-4.53	126.26
Others	10793	12341	13085	6.03	21.24
Total	42985	54255	56195	3.58	30.73

Mar-25



■ Home Loan
■ Vehicle Loan
■ Personal Loan
■ Pool
■ Others

Agriculture



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Agriculture (₹ in Cr)

Jun-24

Mar-25

Jun-25

Q-Q (%)

Y-Y (%)

1. Farm Credit (Crop, Investment & Allied)

22871

25821

26159

1.31

14.38

2. Agri Infrastructure & Ancillary Activities

3079

3754

3802

1.28

23.48

3. Total (1+2)

25950

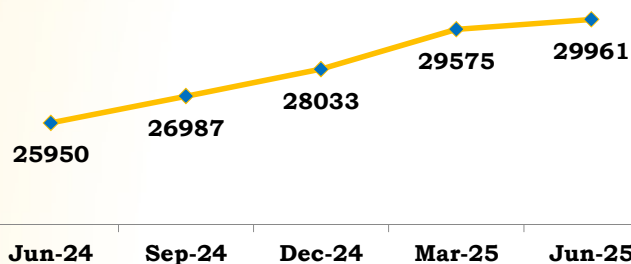
29575

29961

1.31

15.45

Agriculture



Self Help Group

Jun-24

Mar-25

Jun-25

Q-Q (%)

Y-Y (%)

No of Group (Lakhs)

1.67

1.79

1.83

2.23

9.58

Balance Outstanding (Cr.)

3242

4158

4160

0.05

28.32

Women Beneficiaries (No in lakhs)

15

16.26

16.8

3.32

12.00

MSME Portfolio Mix



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MICRO

SMALL

MEDIUM

TOTAL

39,771 Cr

Q-Q 2.55 % 
Y-Y 20.33%

22,914 Cr
(58.12%)

22,957 Cr
(59.19%)

20,665 Cr
(65.52%)

16,064 Cr
(40.39%)

15,056 Cr
(38.82%)

11,571 Cr
(35.01%)

793 Cr
(1.99%)

770 Cr
(1.99%)

815 Cr
(2.47%)

39,771 Cr

38,783 Cr

33,051 Cr

वित्तीय परिणाम: जून तिमाही वित्तीय वर्ष २०२५-२६

MSME Portfolio Mix



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GECL (₹ in Cr.)	Upto Jun 25 Qtr
Amount Sanctioned	3153
Amount Disbursed	3128
Outstanding As on 30.06.2024 : 803 Cr.	
Outstanding As on 30.06.2025 : 416 Cr.	



Standup India (No.)	As on 30.06.2025
Target	6366
Achievement	6699
Achievement (%)	105%



PMMY (₹ in Cr.)	Jun-25 Qtr
Amount Sanctioned	901
Amount Disbursed	882
Amount outstanding as on 30.06.2025	6987



PM SVANidhi

PM SVANidhi	As on 30.06.2025
Application Sanctioned (Nos.)	178191
Amount Sanctioned (₹ in Cr.)	254



PM Vishwakarma Yojna



PM Viswakarma	As on 30.06.2025
Application Sanctioned (Nos.)	9140
Amount (₹ in Cr.)	74

Priority Sector Advances



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Segment (₹ in Cr)	RBI Benchmark (%)	Mandatory Target	Achievement	Achievement (%)
Priority Sector	40.00%	69100	93119	53.90%
Agriculture	18.00%	31095	31349	18.15%
Small/Marginal Farmer	10.00%	17275	17444	10.10%
Weaker Section	12.00%	20730	25288	14.64%
Micro Under MSME	7.50%	12956	22914	13.26%
Non Corporate Farmers	14.00%	24185	26867	15.55%

ANBC - 172750 Cr

Financial Inclusion Growth



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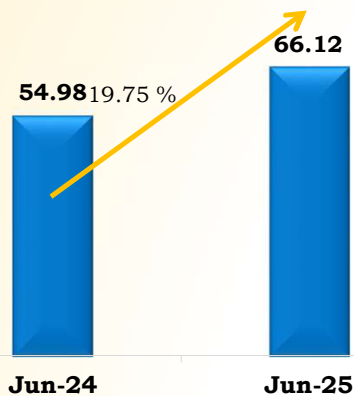
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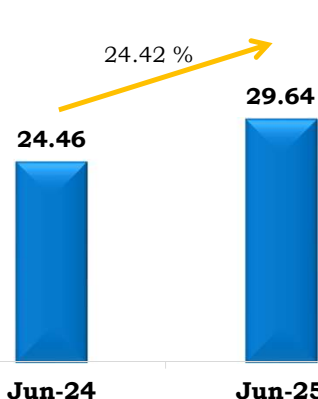
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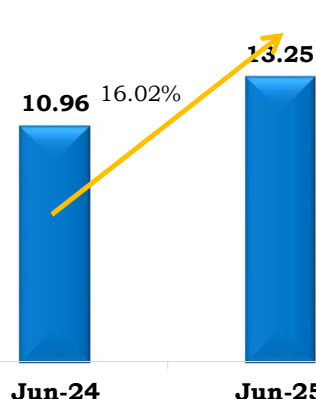
PMSBY (In Lakhs)



PMJJBY (In Lakhs)



APY Accounts (In Lakhs)



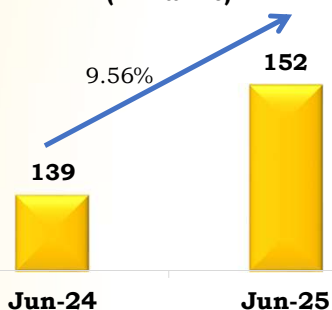
Jun2025 Qtr

- State Level Bankers Committee (SLBC) - 2 (Odisha & Himachal Pradesh)
- Lead District Manager (LDM) : 35
- Rural Self Employment Training Institute (RSETI) : 27 (7 States)
- Centre for Financial Literacy (CFL) : 127
- No. of beneficiaries of CFL : 519412
- Financial Literacy Counselors : 13
- No. of Fin. Literacy Camps (FLC) : 1467
- No. of beneficiaries of FLC : 46029

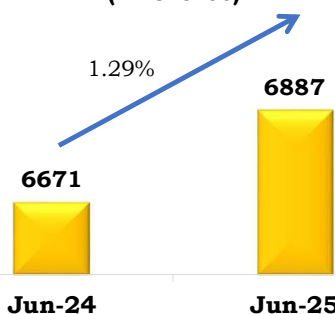
No of Claims Settled upto 30.06.2025 (since inception)

PMSBY	PMJJBY
2318	14554

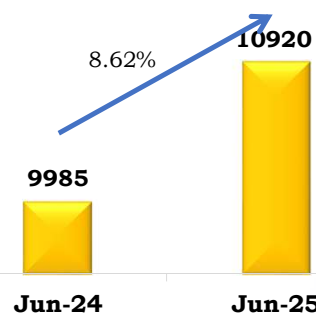
PMJDY Accounts (In Lakhs)



Balance in PMJDY Accounts (In Crores)



No of BC



Sectoral Credit-Advances (Dom.)



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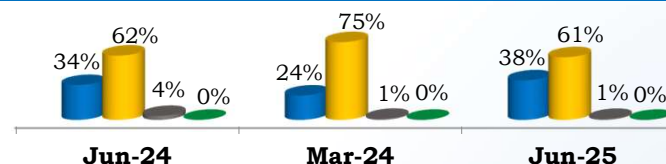
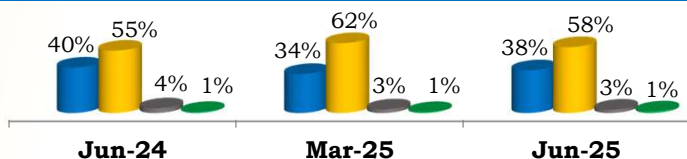
Sector (₹ in Cr.)	30.06.2024	% share to Total Advances	31.03.2025	% share to Total Advances	30.06.2025	% share to Total Advances
Infrastructure	17085	10.26	15749	8.06	16251	8.11
Of which						
<i>Power & Energy</i>	8929	5.36	8635	4.42	8884	4.44
<i>Port and Road Project</i>	4673	2.80	5569	2.85	5915	2.95
<i>Other infrastructure</i>	3482	2.09	1537	0.79	1452	0.72
Basic Metal	4681	2.81	7155	3.66	7781	3.88
Textiles	1190	0.71	1500	0.77	1601	0.80
Petroleum and Coal Products	955	0.57	1886	0.96	1835	0.92
All Engineering	1070	0.64	1191	0.61	1302	0.65
Food Processing	1163	0.70	1570	0.80	1373	0.69
Commercial Real Estate	930	0.56	1451	0.74	1661	0.83
NBFC	23545	14.13	23732	12.14	24113	12.04
<i>Other Industries</i>	4323	2.59	5460	2.79	5555	2.77
Total Industries	54942	32.98	59685	30.53	61471	30.69

Standard NBFC Advances



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Standard NBFC (₹ in Cr.)	30.06.2024			%	31.03.2025			%	30.06.2025			%
	Domestic	Overseas	Global		Domestic	Overseas	Global		Domestic	Overseas	Global	
NBFC - PSUs	4050	959	5009	19.09	4044	983	5027	19.00	5041	986	6027	22.31
NBFC - HFCs	5303	417	5720	21.80	4021	427	4448	16.81	4342	429	4771	17.66
NBFC - MFIs	1122	167	1289	4.91	859	137	996	3.76	670	69	738	2.73
NBFC - Others	13066	1159	14225	54.20	14803	1188	15991	60.43	14052	1424	15475	57.29
Total	23541	2702	26243	100	23727	2735	26462	100	24104	2907	27011	100



Standard NBFCs (₹ in Cr.)	30.06.2024	31.03.2025	30.06.2025
Bank sponsored	1469	851	702
PSU	5835	5801	7794
Private Inst. (non-Bank)	18939	19811	18516
Total	26243	26462	27011

Out of Std. NBFCs, HFCs (₹ in Cr.)	30.06.2024	31.03.2025	30.06.2025
Bank sponsored	1269	676	538
PSU	826	775	1767
Private Inst. (non-Bank)	3625	2998	2466
Total	5720	4448	4771

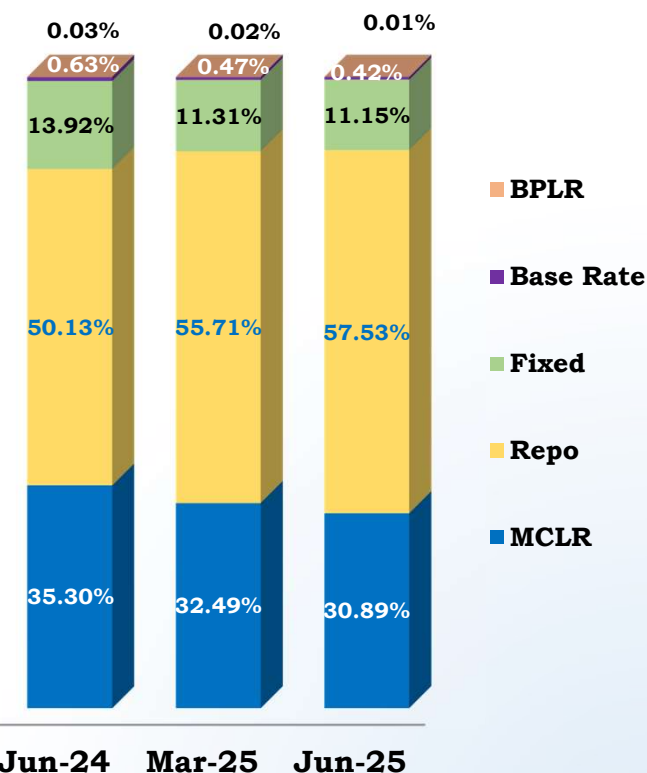
Rating Mix (of advances above ₹25 Cr)



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Rating Grade (₹ in Cr)	Jun-24	% Share	Mar-25	% Share	Jun-25	% Share
AAA	27441	33.50	30890	32.96	32304	33.76
AA	20792	25.38	27280	29.11	26260	27.44
A	12307	15.02	10750	11.47	12642	13.21
BBB	3946	4.82	3930	4.19	3984	4.16
BBB & above	64486	78.72	72850	77.74	75190	78.57
Below BBB	2302	2.81	2349	2.51	2276	2.38
Total Rated	66788	81.53	75199	80.25	77466	80.95
Of Which						
a) PSU	28574	34.88	28880	30.82	30667	32.04
b) Others	38214	46.65	46319	49.43	46799	48.90
Total Unrated	15134	18.47	18509	19.75	18234	19.05
Of Which						
a) PSU with Govt. Guarantee	9360	11.43	6833	7.29	6939	7.25
b) PSU without Govt. Guarantee	1494	1.82	3411	3.64	3385	3.54
c) Others	4280	5.22	8265	8.82	7910	8.27

Advances(Dom) Mix of Benchmark



Investment Portfolio



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

Sl.	Parameters (₹ in Cr)	Jun-24	Mar-25	Jun-25
1	Domestic Investment	92099	91830	91621
a	SLR	67557	66470	67074
	SLR as % to Domestic Investment	73.35	72.38	73.21
b	Non SLR	24542	25360	24547
I	Held To Maturity (HTM)	66844	66795	65646
II	Available For Sale (AFS)	23529	22607	22986
III	Held For Trading (HFT) & Fair Value through P & L (FVTPL)	1475	2174	2975
III	Investment in Associates	253	253	14
2	Modified Duration (AFS+HFT)	3.20	3.50	3.71
3	Overseas Investment	2378	3038	3125
4	Total Gross Investment (1+3)	94477	94868	94746
	HTM To Gross Domestic Investment (%)	72.58%	72.74%	71.65%
	Total SLR (%)	25.39%	23.19%	22.85%

Profitability



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Sl.	Parameters (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-24	Mar-25	Jun-25	Q-Q (%)	Y-Y (%)	24-25
1	Interest Income	6024	6744	6436	-4.57	6.84	25067
2	Interest Expenses	3770	4046	4033	-0.32	6.98	15437
3	Net Interest Income (1-2)	2254	2698	2403	-10.93	6.61	9630
4	Non-Interest Income	835	1392	997	-28.38	19.40	4406
5	Operating income(3+4)	3089	4090	3400	-16.87	10.07	14036
6	Operating Expenses	1768	2391	1838	-23.13	3.96	7999
i	Staff Expenses	1208	1618	1276	-21.14	5.63	5453
ii	Other Operating Expenses	560	773	562	-27.30	0.36	2546
7	Operating Profit (5-6)	1321	1699	1562	-8.06	18.24	6037
8	Provisions	770	1046	955	-8.70	24.03	3592
9	Net Profit (7-8)	551	653	607	-7.04	10.16	2445

Net Interest Income



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Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
	Jun-24	Mar-25	Jun-25	Q-Q (%)	Y-Y (%)	24-25
Interest Income	6024	6744	6436	-4.57	6.84	25067
From Advances	3959	4748	4491	-5.41	13.44	17117
From Investments	1585	1602	1565	-2.31	-1.26	6347
Others	480	394	381	-3.30	-20.63	1603
Interest Expended	3770	4046	4033	-0.32	6.98	15437
On Deposits	3139	3378	3472	2.78	10.61	13068
On Borrowings	511	505	390	-22.77	-23.68	1806
Bonds & Others	120	163	171	4.91	42.50	563
Net Interest Income (1-2)	2254	2698	2403	-10.93	6.61	9630

Non Interest Income



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Growth		Financial Year
		Jun-24	Mar-25	Jun-25	Q-Q (%)	Y-Y (%)	24-25
1	Fee Based Income	315	389	374	-3.86	18.73	1382
a.	Charges & Commission from Advance	123	158	162	2.53	31.71	568
b.	Commission from Third Party Product	10	21	12	-42.86	20.00	64
c.	Charges & Commission from Others	182	210	200	-4.76	9.89	750
2	Recovery in Written Off	430	964	425			2624
3	Treasury Income	90	39	198			400
4	Total (1+2+3)	835	1392	997	-28.38	19.40	4406

Operating Expenses



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Variation		Financial Year
		Jun-24	Mar-25	Jun-25	Q-Q (%)	Y-Y (%)	24-25
1	Salary	858	1058	874	-17.39	1.86	3739
2	Employee Benefits	350	560	402	-28.21	14.86	1714
3	Total Staff Expenses (1+2)	1208	1618	1276	-21.14	5.63	5453
4	Rent, Taxes & Lighting	98	138	85	-38.41	-13.27	435
5	Printing & Stationery	11	11	7	-36.36	-36.36	45
6	Depreciation	70	79	71	-10.13	1.43	312
7	IT Related Expenditure	71	215	48	-77.67	-32.39	437
8	Insurance	78	78	152	94.87	94.87	395
9	Others	232	252	199	-21.03	-14.22	922
10	Total Other Operating Expenses (4+5+6+7+8+9)	560	773	562	-27.30	0.36	2546
11	Total Operating Expenses (3+10)	1768	2391	1838	-23.13	17.24	7999

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Provision Details



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Sl.	Particulars (₹ in Cr.)	Quarter Ended			Financial Year
		Jun-24	Mar-25	Jun-25	24-25
1	NPA	396	364	463	1633
2	NPI	0	27	1	35
3	Standard Assets & others	62	272	152	535
4	Income Tax (Including DTA)	312	384	339	1389
	Total Provision (1+2+3+4)	770	1046	955	3592

Key Financial Indicators



Major Highlights Business Performance **Financials** Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

Particulars	Quarter Ended			Financial Year
	Jun-24	Mar-25	Jun-25	24-25
Cost of Deposits (%)	4.79%	4.90%	4.84%	4.85%
Cost of Funds (%)	4.79%	4.78%	4.73%	4.78%
Cost to Income Ratio (%)	57.23%	58.47%	54.06%	56.99%
Yield on Advances Domestic (%)	8.76%	8.90%	8.60%	8.89%
Yield on Advances Global (%)	8.46%	8.50%	8.26%	8.55%
Yield on Investments Domestic (%)	6.86%	6.88%	6.83%	6.85%
Yield on Investments Global (%)	6.77%	6.76%	6.70%	6.74%
Net Interest Margin (NIM) Domestic (%)	3.29%	3.22%	3.18%	3.29%
Net Interest Margin (NIM) Global (%)	3.09%	2.99%	2.96%	3.08%
Return on Assets (RoA) Annualised(%)	0.70%	0.77%	0.71%	0.76%
Return on Equity (RoE) Annualised (%)	13.51%	13.21%	11.25%	13.09%
Earnings per Share (Not Annualised) (₹)	0.46	0.55	0.48	2.04
Book Value per Share (₹)	14.36	17.53	18.50	17.53
Business per Employee (₹ in Cr)	21.65	24.35	24.64	24.35
Business per Branch (₹ in Cr)	142.76	155.43	158.37	155.43

Key Financial Indicators (Qtr.)



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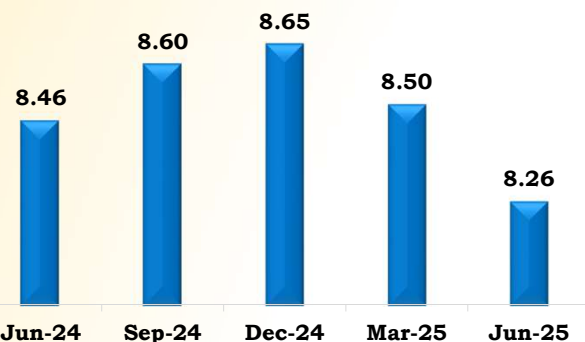
Digital Journey

ESG Initiatives

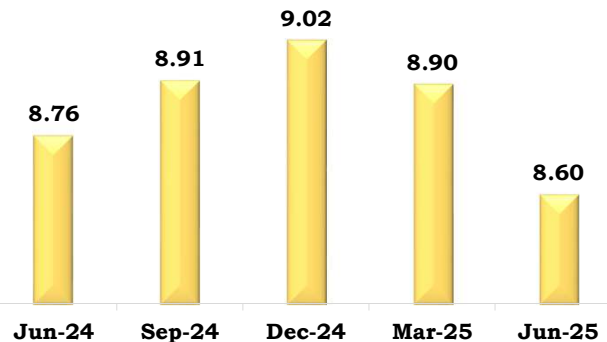
Products & Services

Awards & Accolades

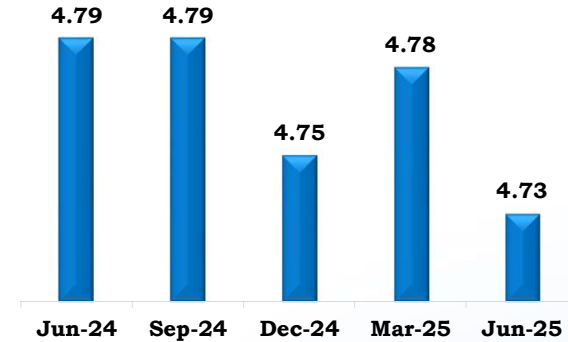
Yield on Advance Global (%)



Yield on Advance Domestic (%)



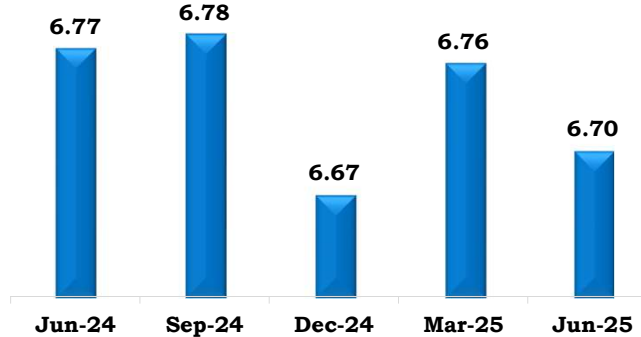
Cost of Funds (%)



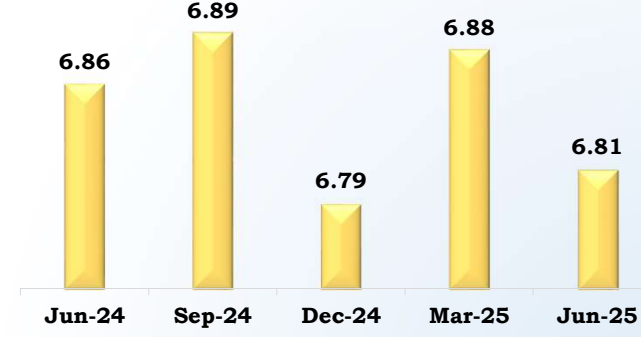
Cost of Deposit (%)



Yield on Investment Global (%)



Yield on Investment Domestic (%)



वित्तीय परिणाम: जून तिमाही वित्तीय वर्ष २०२५-२६

Efficiency Ratio (Qtr.)



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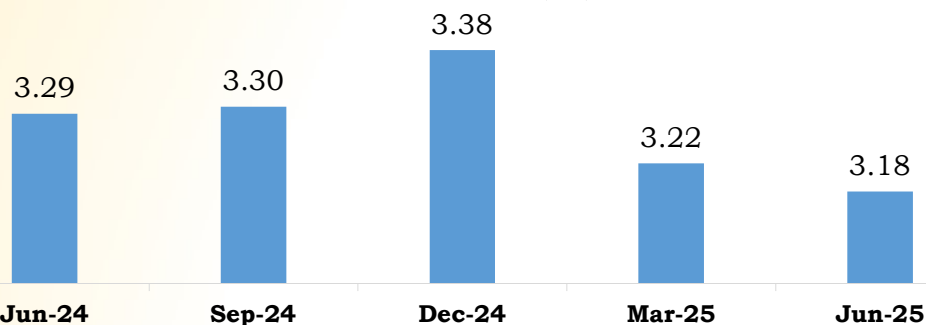
Digital Journey

ESG Initiatives

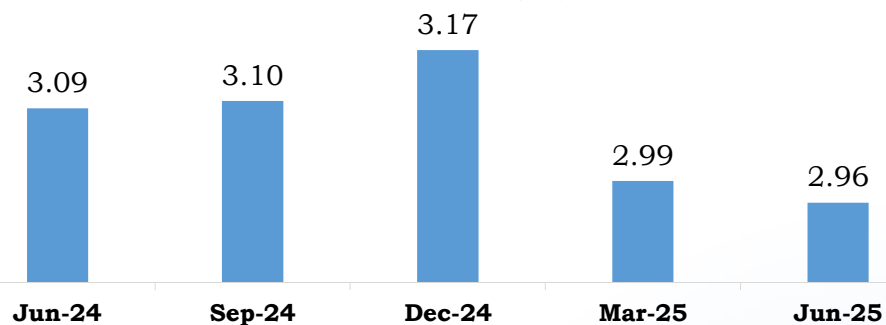
Products & Services

Awards & Accolades

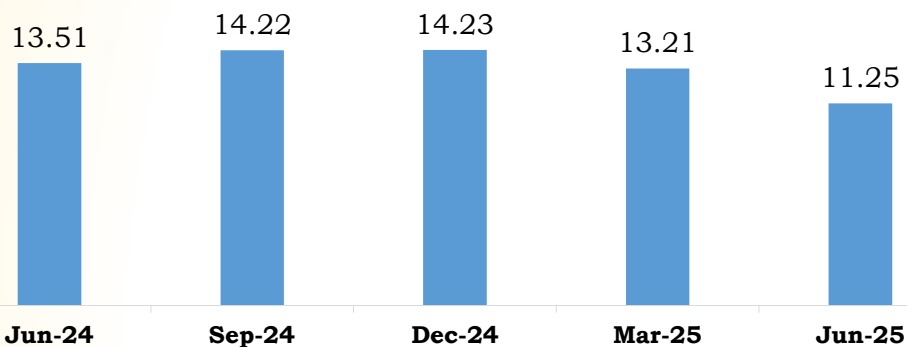
NIM Domestic (%)



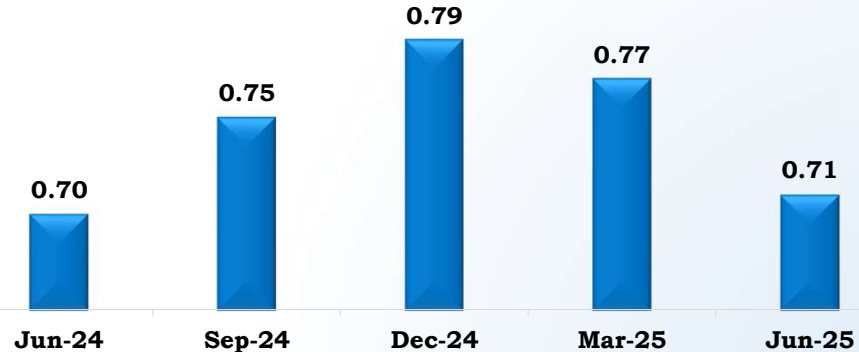
NIM Global (%)



Return on Equity (%)



Return on Assets (%)



Productivity Ratio



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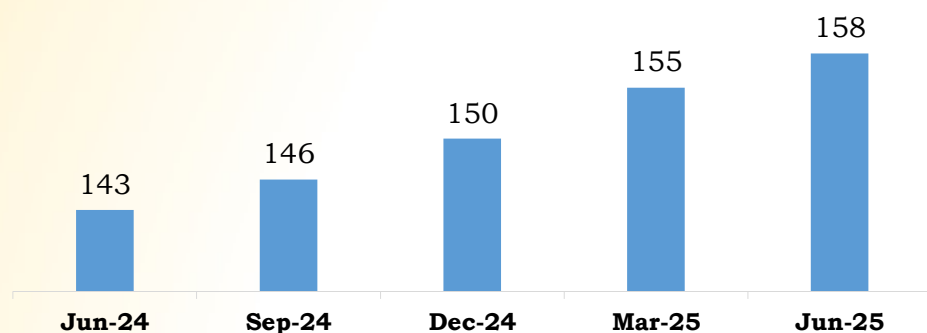
Digital Journey

ESG Initiatives

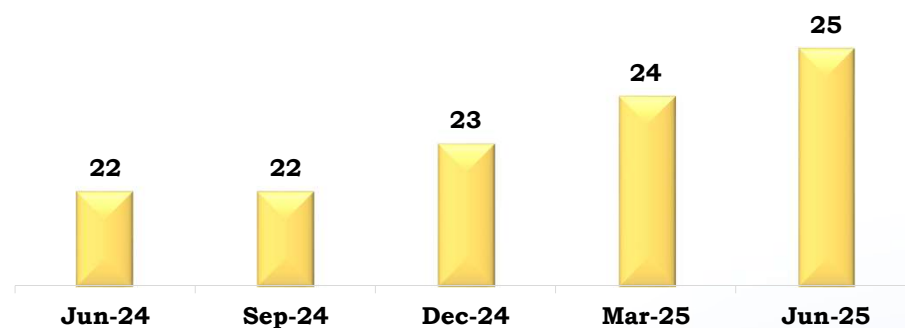
Products & Services

Awards & Accolades

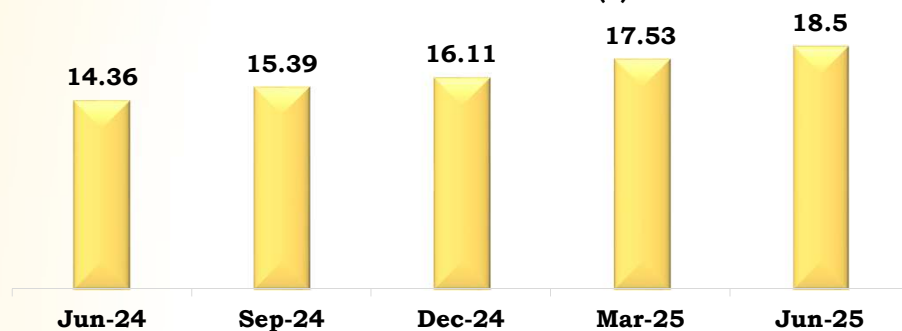
Business Per Branch (₹ in Cr.)



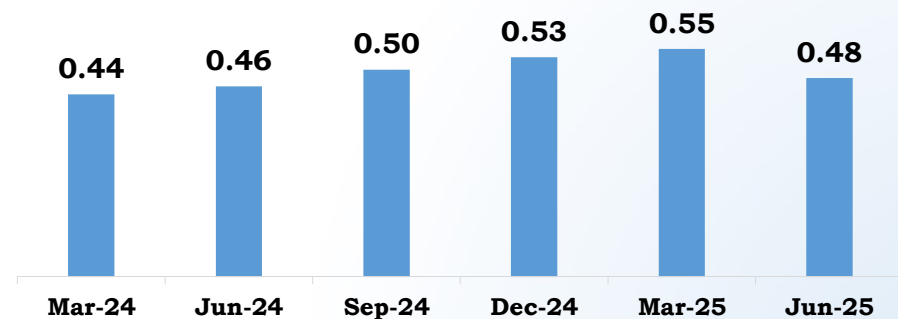
Business Per Employee (₹ in Cr.)



Book Value Per Share (₹)



Earning Per Share (₹)



Balance Sheet



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CAPITAL & LIABILITIES (₹ in Cr.)	30.06.2024	31.03.2025	30.06.2025
Capital	11956	12540	12540
Reserves & Surplus	15260	18465	19387
Deposits	268155	293542	298635
Borrowings	29034	28687	26516
Other Liabilities & Provisions	7266	9247	8626
Total	331671	362481	365704
ASSETS (₹ in Cr.)	30.06.2024	31.03.2025	30.06.2025
Cash and Balances with RBI	13068	10359	10272
Balances with Banks and Money at Call and Short Notice	17144	25768	22712
Investments	93735	94272	94150
Advances	188293	215135	220187
Fixed Assets	3781	3852	3877
Other Assets	15650	13095	14506
Total	331671	362481	365704

Asset Quality



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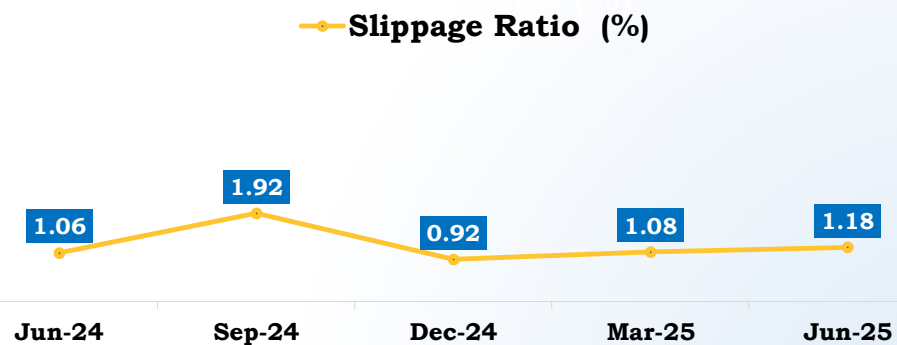
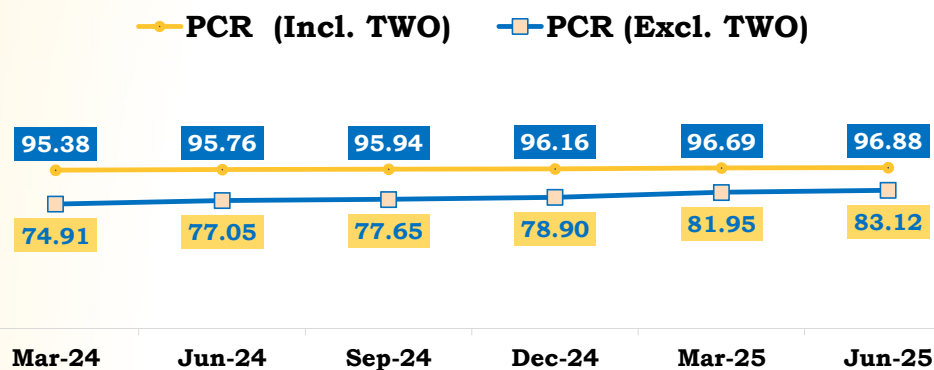
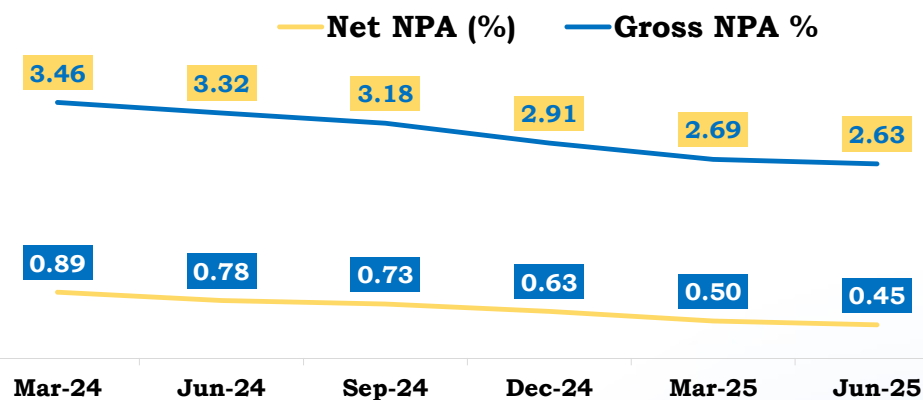
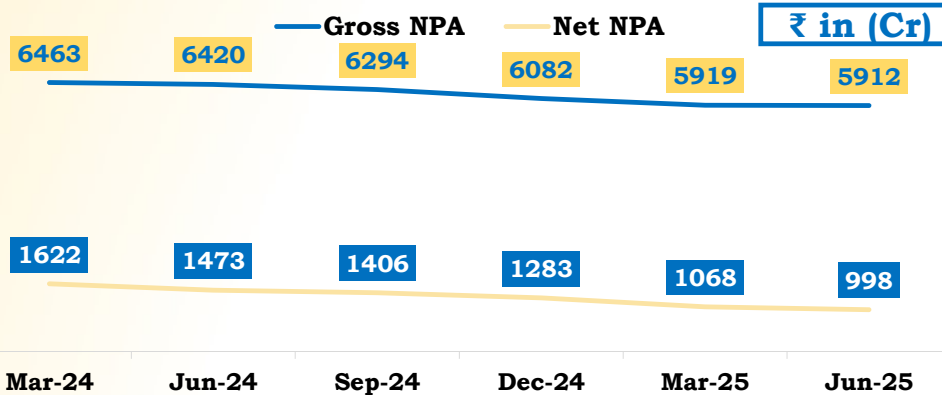
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Asset Quality



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Asset Classification

Item	Jun-24	Mar-25	Jun-25	FY 24-25
Gross NPA (₹ in Cr.)	6420	5919	5912	5919
Net NPA (₹ in Cr.)	1473	1068	998	1068
Gross NPA (%)	3.32%	2.69%	2.63%	2.69%
Net NPA (%)	0.78%	0.50%	0.45%	0.50%
PCR % (Incl TWO)	95.76%	96.69%	96.88%	96.69%
PCR % (Excl TWO)	77.05%	81.95%	83.12%	81.95%
Slippage Ratio (%)	1.06%	1.08%	1.18%	
Slippage Ratio for the year (%)				0.92%
Credit Cost Annualised (%)	0.85%	0.70%	0.84%	
Credit Cost for the year (%)				0.87%

₹ in (Cr)

Item	Jun-24	%	Mar-25	%	Jun-25	%
Standard	186833	96.68	214067	97.31	219190	97.37
Sub-standard	1203	0.62	1185	0.54	1327	0.59
Doubtful	3767	1.95	3329	1.51	3221	1.43
Loss	1450	0.75	1404	0.64	1363	0.61
Total Advance	193253	100	219985	100	225101	100

Movement of NPA



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

Sl No.	Item (₹ in Cr)	Quarter Ended			Year Ended
		Jun-24	Mar-25	Jun-25	Mar-25
1	Opening Balance	6463	6082	5919	6463
	Less				
2	Total Reduction	522	651	638	2793
	of which				
	Cash Recovery + Upgradation	221	345	258	1227
3	Fresh Addition	479	488	631	2249
(a)	Fresh Slippage	463	477	608	2198
(b)	Addition to Old NPA	16	11	23	51
4	Net Increase/(Decrease) (3-2)	-43	-163	-7	-544
5	Closing Balance (1-2+3)	6420	5919	5912	5919
6	Recovery in Written off + RI	457	1321	498	3202
7	Total Recovery + Upgradation	678	1666	756	4429

Sector-wise Fresh Addition to NPA

Fresh Addition (₹ in Cr)	Quarter Ended		
	Jun-24	Mar-25	Jun-25
Retail	122	126	150
Agriculture	48	153	91
MSME	165	198	368
RAM	335	477	608
Corporate & Others	128	0	0
Addition to existing NPA	16	11	23
Total	479	488	631

Segment NPA



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₹ in (Cr)

Sl.	Sector	30.06.2024			31.03.2025			30.06.2025		
No		Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio	Gross Advances	Gross NPA	% to respective portfolio
1	Retail Credit	42985	418	0.97	54255	382	0.70	56195	369	0.66
	<i>Of which</i>									
a.	Home Loan	24454	254	1.04	27982	257	0.92	28835	245	0.85
b.	Education Loan	975	31	3.18	1037	21	2.01	1047	15	1.43
c.	Vehicle Loan	3164	45	1.42	4695	33	0.71	5282	33	0.62
2	Agriculture	25950	3226	12.43	29575	3270	11.06	29961	3240	10.81
3	MSME	33051	2405	7.28	38783	2177	5.61	39771	2205	5.54
4	Corporate	64611	324	0.50	72861	89	0.12	74051	97	0.13
5	Total (1 to 4)	166597	6373	3.83	195474	5919	3.03	199978	5912	2.96
6	Overseas	26656	47	0.18	24511	0	0.00	25123	0	0.00
7	Total	193253	6420	3.32	219985	5919	2.69	225101	5912	2.63

SMA Advances (1 Cr & above)



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

₹ in (Cr)

SMA Position of the Bank (1 cr and above)

Parameters	Jun-24		Mar-25		Jun-25	
	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances	B/o (in Crs)	% to Gross Advances
SMA 0	2342	1.21%	784	0.36%	528	0.23%
SMA 1	338	0.17%	733	0.33%	316	0.14%
SMA 2	368	0.19%	66	0.03%	696	0.31%
Total	3048	1.57%	1583	0.72%	1541	0.68%

Sector/SMA	30.06.2024				31.03.2025				30.06.2025			
(1 Cr & above)	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total	SMA 0	SMA 1	SMA 2	Total
Retail	133	49	65	247	147	116	8	272	173	54	73	300
Agriculture	98	41	68	207	65	59	8	132	47	21	76	145
MSME	219	163	166	548	267	326	18	611	243	147	221	611
Corporate & Others	1892	85	69	2046	304	231	32	567	64	94	326	484
Total	2342	338	368	3048	784	733	66	1583	528	316	696	1541

Restructured Advances



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Restructured Standard Advance

Parameters	Jun-24	Mar-25	Jun-25
Retail	947	776	722
Agriculture	156	101	85
MSME	1022	665	635
Corporate	1163	145	135
Total	3288	1687	1577
% of Total Advance	1.70%	0.77%	0.70%

₹ in (Cr)

Out of Restructured Standard Advances COVID Restructuring (RF1 & RF 2)

Particulars	Jun-24	Mar-25	Jun-25
MSME	723	582	533
Personal	837	747	718
Corporate	511	0	0
Others	120	100	93
Total	2191	1429	1344

NCLT & NARCL



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NCLT

Jun-2025 (₹ Cr.)	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC	9	16	232	257
Loan Outstanding	1342	2642	13065	17049
Total Provisions Held	1342	2642	13065	17049
Provision Percentage (%)	100%	100%	100%	100%

Recovery From NCLT	Jun-24		Mar-25		Jun-25	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Through Resolution	5	34	8	898	6	36
Under Liquidation	9	31	15	5	4	2
Total	14	65	23	903	10	38

NARCL

Our Bank exposure as on 30.06.2025

No of Accounts	Amount
1	75

Particulars	30.06.2025	
	A/c	Amt
A/cs where bid submitted and under process	1	74.71
A/cs kept on hold temporarily	-	-
List of under progress A/cs	-	-
Newly Identified Cases	-	-
Total A/c identified by NARCL	1	74.71

Capital Adequacy



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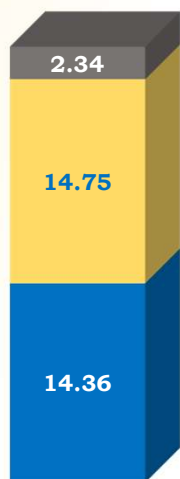
Awards & Accolades

CRAR

17.09

18.49

18.39



Jun-24

Mar-25

Jun-25

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Particulars (₹ in Cr)

Jun-24

Mar-25

Jun-25

Credit RWA

106507

125521

124347

Market RWA

1841

2996

2815

Operational RWA

19191

19191

21811

Total RWA

127539

147708

148963

Advances

193253

219985

225101

Credit RWA to Advance (%)

55.11

57.06

55.23

Particulars (₹ in Cr)

Jun-24

Mar-25

Jun-25

CET1 Capital

18310

23682

23912

Tier I Capital

18810

24182

24367

Tier II Capital

2986

3134

3022

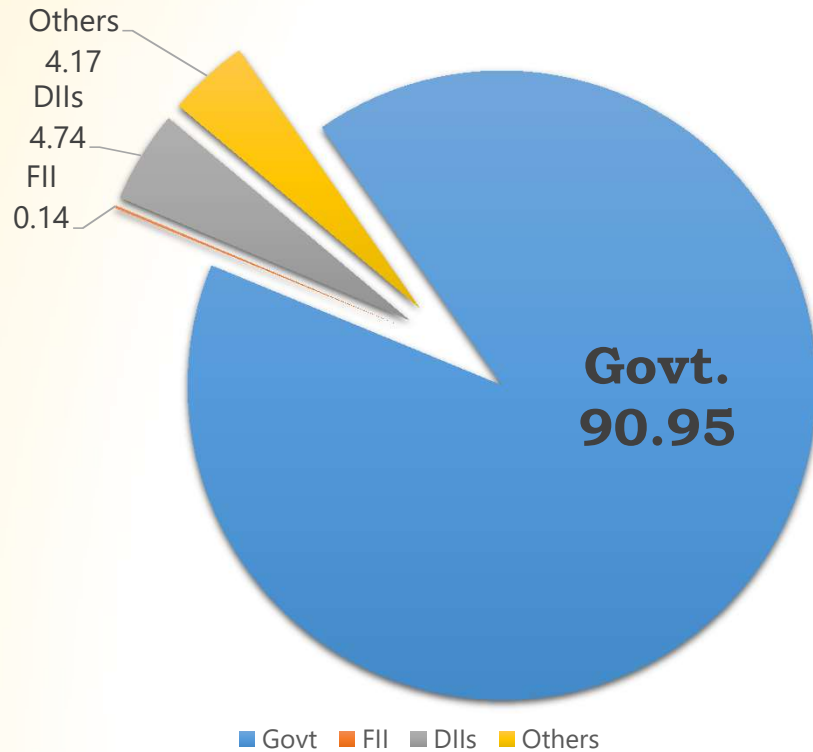
Total Capital

21796

27316

27389

Share Holding Pattern 30.06.2025



वित्तीय परिणाम: जून तिमाही वित्तीय वर्ष २०२५-२६

IMPROVED BOND RATING

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

India Ratings

AA/Stable

Infomerics Ratings

AA /Positive

Capital Raising Plan FY 2025-26

Equity Capital upto- Rs 2700 Cr. (Face Value)

Our Presence



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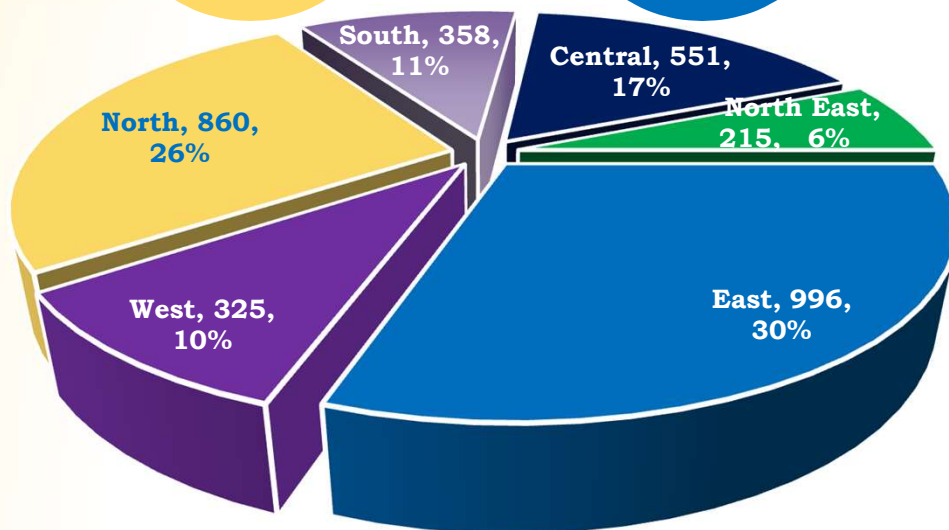
ESG Initiatives

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Domestic Branches

3305

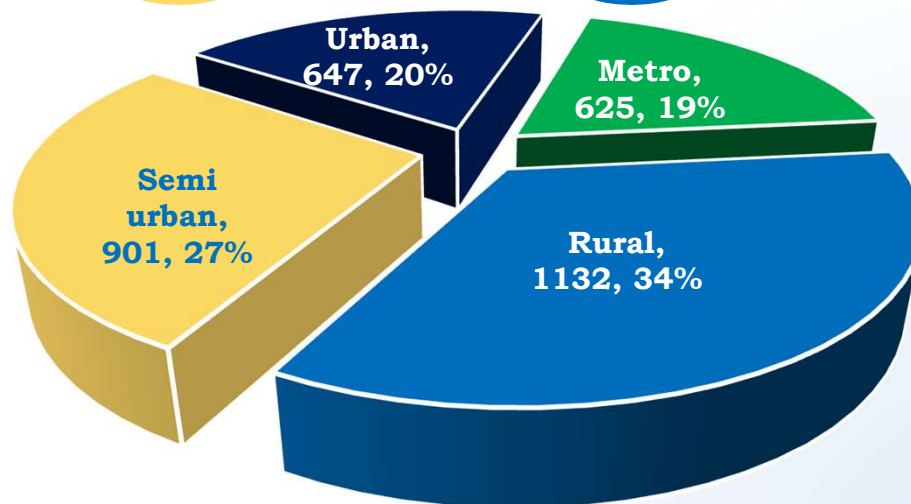


Overseas Branches

2+1 Rep. off.

ATM

2575



BCs

10920

Expanding Footprints



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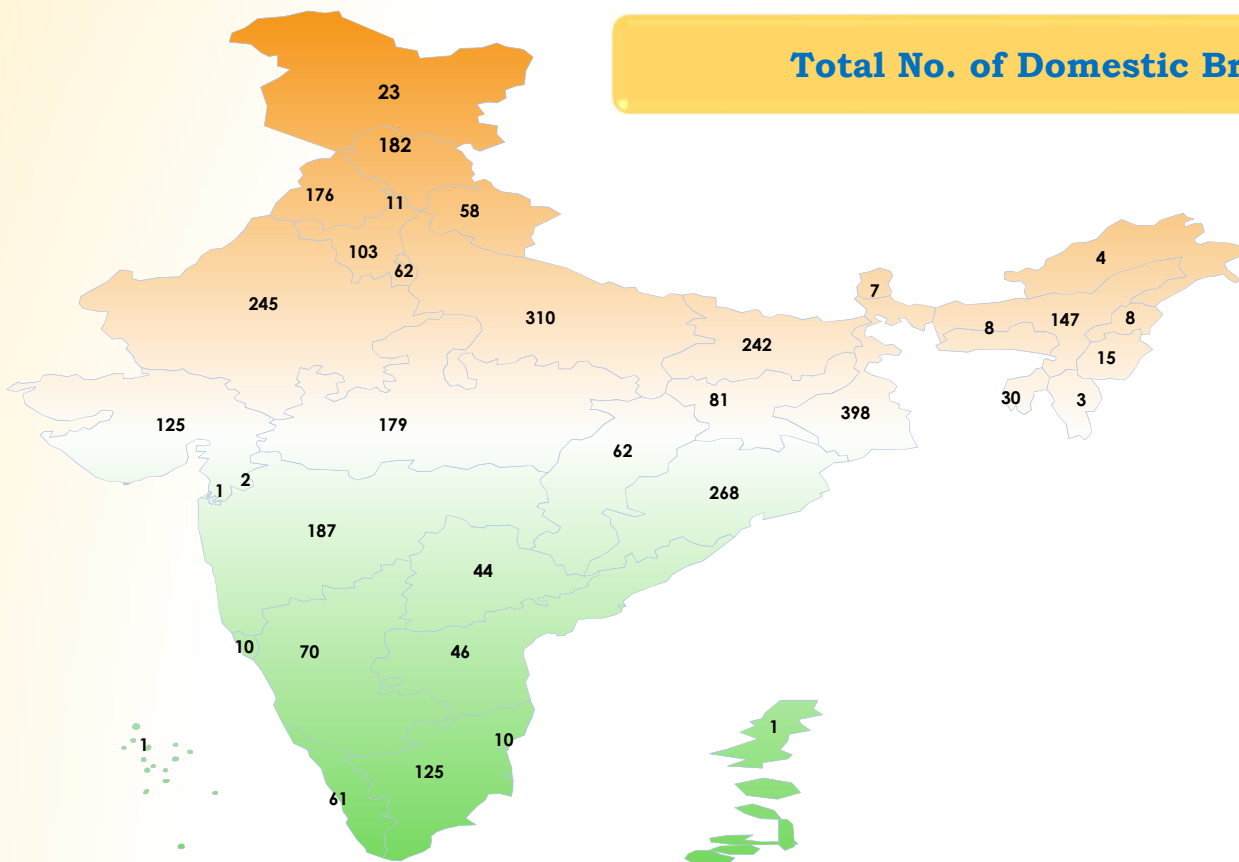
Digital Journey

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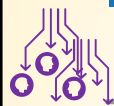
Total No. of Domestic Branches 3305



Employee Profile

Total No Of Employees	21213
Women Employees	29.4%
Average Age of Employees	38 Years
Employees Below 40 Years Age	74%

22 Digital Journeys Live and 8 more journeys coming soon...



Retail

- ✓ Pre Qualified Personal Loan
- ✓ Loan Against FD
- ✓ OD Against FD
- ✓ Pension Loan
- ✓ Education Loan
- ➡ STP Vehicle Loan
- ➡ Pre Qualified Vehicle Loan
- ➡ Select Plus Personal Loan
- ➡ Gold Loan
- ☆ PM Suryoday
- ☆ UCO Aashray
- ☆ Digital Home Loan
- ☆ NTB Personal Loan



MSME

- ✓ GST Smart
- ✓ MSME Smart(upto 25 lakhs)
- ✓ Digital CC Renewals
- ✓ Shishu Mudra
- ✓ Kishore Mudra
- ✓ Tarun Mudra
- ➡ PM Vishwakarma
- ☆ Pre Qualified Business Loan



Agri

- ✓ KCC Renewal
- ✓ KCC Jansamarth
- ➡ Fresh KCC upto 2 lakhs
- ☆ Dairy Loan
- ☆ SHG Loan



Liabilities

- ✓ Tab based SB Account opening
- ✓ Revamped FD/RD Journey
- ✓ Tab based CA Account opening- Individual and Sole Proprietor
- ☆ Tab based NRE/NRO Account opening



Live



Live in Q1



Coming Soon

Increasing Digital Adoption

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8025 cr+
Digital Business

UCO Bank's Parivartan journey continues to accelerate digital innovation, enhance efficiency, and deliver measurable business impact



SB A/c opened digitally (inc. TAB)

10%



27%



35%



RD A/c opened digitally (inc. TAB)

17%



58%



70%



TD A/c opened digitally (inc. TAB)

7%



16%



18%



Loan against TD Opened digitally

19%



39%



44%



No of UPI Transactions [Remitter] (in cr)

50



70



76

8x

YoY Growth in Digital Advances

226%

YoY growth in digital renewals

165%

YoY growth in digital Account opening

7.5x

YoY growth in digital Agri-MSME sanctions

New Initiatives in IT Department

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Awards & Accolades

Best rated PSB Mobile Banking App



Google Play Store

Rating: 4.8/5

Initiatives on ADC Channels

- Central Bank Digital Currency (CBDC)-CUG
- Foreign Inward Remittance (FIR) through UPI
- Customized Badge for customers in Mobile Banking
- Limit Management in OD against FD
- 69 Billers onboarded (including Credit Card) in BBPS for bill payment

Customer Engagement

- QR and SMS based customer feedback on services rendered by bank staff
- Enhancements in Loyalty Reward Programs
- Digital OTS platform



Ongoing Initiatives of WhatsApp Banking

- Account Debit Freeze
- CC Renewal
- Available in 5 Languages

IT Infrastructure Enhancements and Service Excellence

- Integration**
 - Pool and co-lending platform with CBS
 - ULI for end to end digital lending journeys
- Implementation**
 - API gateway
 - Resilient Operation Centre (ROC) for 24*7 monitoring of critical applications
 - NEFT/RTGS facility through Tab Banking
 - More than 2000 branches upgraded with higher network bandwidth

New Initiatives in IT Department

Major Highlights

Business Performance

Financials

Asset Quality

Capital & Shareholding

Business Network

Digital Journey

ESG Initiatives

Products & Services

Awards & Accolades



UDAY -the Youngest UCOiTe

Language Known : Hindi, English, Bangla

Proficiency: Generative AI, NLP, Cognitive Search, Structured Response

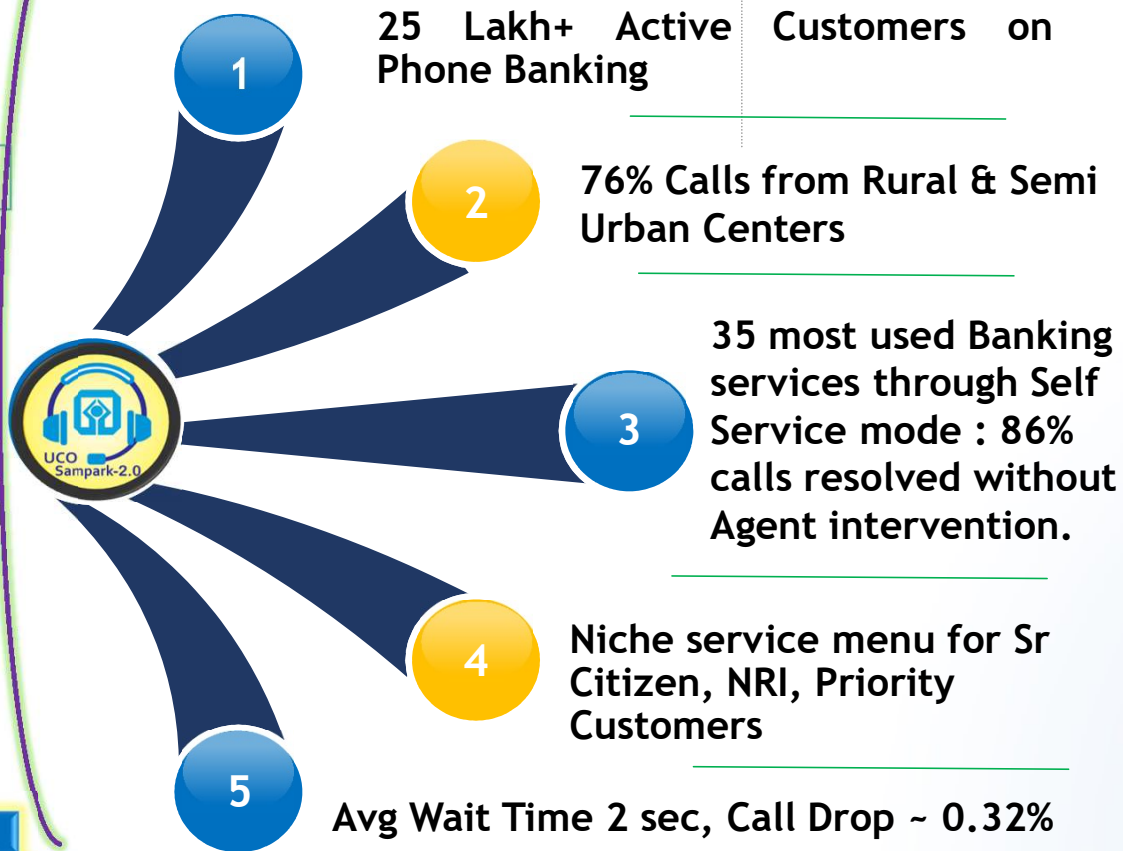
Unique Features: Multimedia Support, Connect to Agent, Drop Off Management

How to reach me: UCO Website, OGRS, Samsiddhi Portal

Growing Fan base: 8 Lakh + Chats with 91% CSAT Score

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Phone Banking Solution : UCO Sampark 2.0



Secure Digital Banking Experience

AI enabled Mule Detection System having up to 88% Success Rate

Supervised model enabling detection even before I4C complaint

24x7 Operation Centre for real time detection and prevention of potential cyber fraud

API integration with I4C and other external system boosting operation efficiency and saving hard earned money of our customers

Digital Performance & Transactions



Major Highlights

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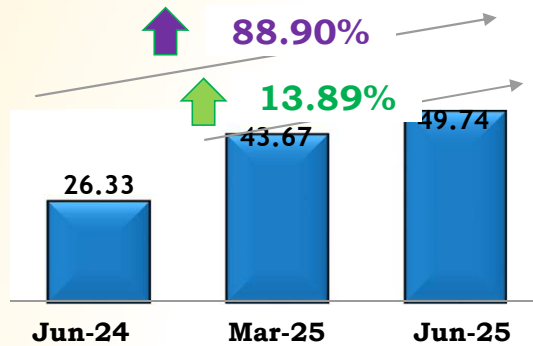
Digital Journey

ESG Initiatives

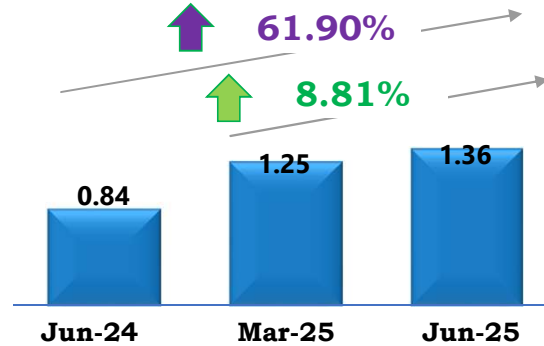
Products & Services

Awards & Accolades

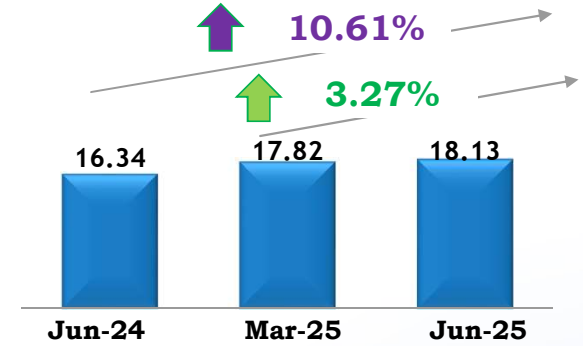
Active M-Banking Users-Retail (Lakhs)



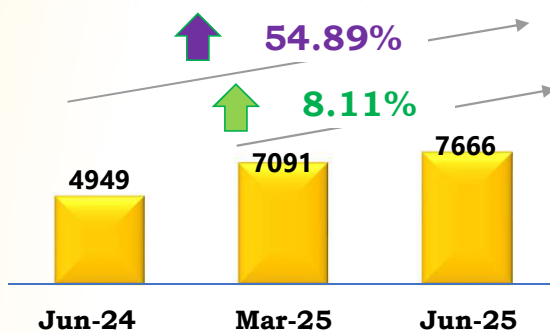
Active M-Banking Users-Corp. (Lakhs)



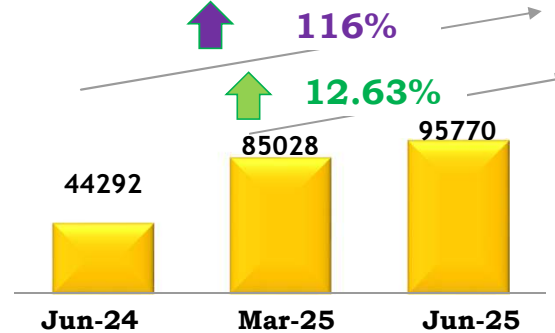
Internet Banking Users (Lakhs)



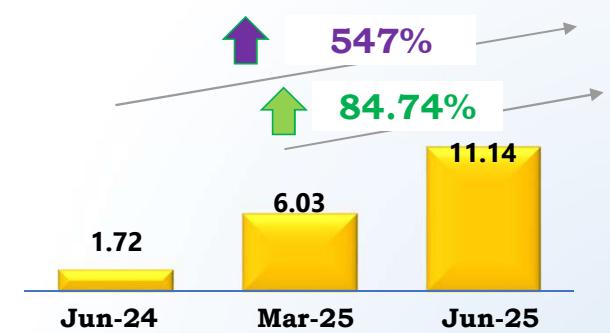
UPI Transaction Volume(Remitter)(Lakhs)



Merchant QR-SoundBox Users



WhatsApp Banking Users (Lakhs)





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Awards & Accolades

@official.ucobank
29,500

@official.ucobank
69,320

@uco-bank
28,100

@uco-bank
23,100

WhatsApp Banking
Say Hi to
8334001234

@UCOBankOfficial
51,100

Major Highlights

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ENVIRONMENT

Bank exposure under Renewable energy is Rs 3024 cr as on 30.06.2025

Concession @10bps for purchase of Electric Vehicle

Concession in Processing Fee & ROI ZED Certified MSME Champion.

Mobilised Green Deposit of Rs 55.81 Cr till June25

Schematic Green loans by UCO Bank :-

PM Suryoday, UCO EV Loan & PM Kusum
290 Cr

ESG Initiative



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SOCIAL

More than 46,029 & 5,19,412 persons were educated via FLCs & CFLs, respectively, in Jun 2025 Qtr.

Made contribution towards upliftment of Society under Corporate social responsibility at various location.

Beneficiaries for Govt. Sponsored Social Security Scheme as on 31.03.2025

PMSBY
66.12 lacs

PMJJBY
29.64 lacs

APY
13.25 lacs

ESG Initiative



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RBI-aligned Cyber Security Framework implemented with 24×7 CSOC, ISO 27001 certification, and CERT-In integration.

Strategic governance ensured through dedicated Board-level committees covering risk, Audit, IT, HR, and CSR.

Preventive vigilance strengthened via Mission Jagriti, e-clearances, and inter-departmental reviews.

Launched Compliance Manager Tool to streamline compliance workflows and ensure effective oversight.

Whistle-blower mechanism governed by Board-level oversight with a secure internal portal for reporting.

GOVERNANCE

Product & Services



Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades

Grow Your Wealth, Support a Greener Tomorrow with UCO Green Deposits!

Period of Deposits:

- 12 Months
- 1000 Days
- 2000 Days
- 3000 Days

Deposit Amount:
Minimum: **Rs. 10,000/-**
Maximum: **Unlimited**

Attractive Interest Rates:
0.20% extra over the general card rate for Retail Term Deposits

Monthly/Quarterly Interest Payment Plan Available

Deposits will be allocated for Green Financing.

Premature withdrawal facility available.*



Light up your home—and your savings—with UCO SURYODAYA LOAN SCHEME!

Enjoy a special interest rate of just @6.00%

Ideal for installing **Grid-Connected Rooftop Solar (RTS)** systems for residential use only

Loan Quantum: Max. Rs. 6 Lakhs* **Repayment Period: Max. 10 years** **0 Processing & Documentation charges***

Avail Government Subsidy up to Rs 78000/-*

For more details, visit your nearest UCO Bank branch or visit jan Samarth Portal

UCO NARI SAMRIDHI YOJANA

To facilitate, encourage and empower women to graduate themselves as entrepreneurs

- Women from SHG sponsored by DAY-NRLM
- Maximum Loan up to Rs.5 Lakh
- Nil Service Charges*
- Nil Margin*
- Attractive Rate of Interest
- CGTMSE/CCFMMU Coverage

Term & Conditions apply



Dream Big. Study Smart. Worry Less!

Introducing **UCO PM Vidyalaxmi Education Loan** – a step towards making quality higher education accessible for every deserving student.

Key Highlights:

- No Collateral, No Margin*
- Interest Rate: as low as **7.85%**
- Repayment: **Up to 15 years** after moratorium
- 0 Processing Charges
- Insurance Cover Included
- Direct disbursement to top **860** premier institutions

Special Benefits:

- **100% Interest Subsidy** for families earning up to **Rs. 5 Lakh** (Loan up to **Rs. 10 Lakh**)
- **3% Interest subvention** available in loan up to **Rs. 10 Lakh**

For meritorious Indian students admitted through merit/open exams in India's top 860 institutions.

Need-based loans for Graduate, PG, PhD, and Diploma course.

UCO Amrit Dhara Scheme

Nurturing Farmers, Strengthening the Dairy Value Chain!

A tailored financing solution designed to support farmers and strengthen the dairy value chain under a tie-up arrangement

Key Features:

Component A

- Financial Assistance to Farmer
- Relaxed Margin
- Attractive Rate of Interest

Component B

- Financial Assistance to Milk Collection Centers/ Milk Cooperative Societies/ recognized Private Milk Dairies
- It covers wide range of activities
- Relaxed Margin
- Attractive Rate of Interest



Agriculture Infrastructure Fund (AIF)

Get Financial Assistance for: Creation of Post-Harvest Management Infrastructure and Community Farming Assets

Quick and Easy Loan Approvals

Attractive Rate of Interest

Special Attraction:
Interest subvention available and CGTMSE fees will be paid by Government up to **Rs. 2 Cr** for **7 years**



Awards and Accolades

Major Highlights Business Performance Financials Asset Quality Capital & Shareholding Business Network Digital Journey ESG Initiatives Products & Services Awards & Accolades



Digital Payment Awards 2024-25



□ 3rd Position awarded to UCO Bank for outstanding performance in Digital Payments

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Digital Payment Awards 2022-23



□ 2nd Position awarded to UCO Bank for outstanding performance in Digital Payments

Awards & Accolades

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❑ UCO bank secures the 2nd runner up position under the top improvers category in the EASE 7.0 reforms index.

This presentation has been prepared solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. UCO Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

83rd YEAR OF
THE NATION'S
TRUST

Thank you