



यूको बैंक
सम्मान आपके विश्वास का



UCO BANK
Honours Your Trust



HO/Finance/Share/216/2024-25

Date: 19.10.2024

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,

Outcome of Board Meeting of the Bank held on 19th October, 2024

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 19th October 2024 inter alia, considered and approved the Reviewed Financial Results (Standalone and Consolidated) of the Bank for the quarter and half year ended 30th September 2024 and the copy of the same is enclosed.

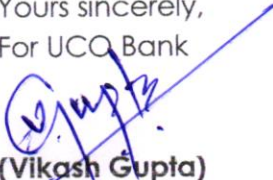
The board meeting commenced at 02.35 pm and concluded at 03:20 pm. The submission may please be taken on record in terms of Regulations 30, 33, 52, and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Further, we enclose the following :-

- (i) Security Coverage Certificate as on 30th September 2024 for unsecured listed debt securities of the bank. [Reg 54 of SEBI LODR]
- (ii) Statement of utilization and deviation/variation in utilisation of issue proceeds.[Reg 32(1) and Reg 52(7)/(7A) of SEBI LODR]
- (iii) Declaration of Unmodified Opinion.

The Financial results will be made available on the Bank's Website under the following link : <https://www.ucobank.com/English/financial-results.aspx>

Yours sincerely,
For UCO Bank


(Vikash Gupta)
Company Secretary



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UCO BANK

Head Office : 10, B.T.M.Sarani, Kolkata - 700 001

Website : www.ucobank.com

STANDALONE REVIEWED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30TH SEPTEMBER, 2024

(₹ in Lakh)

SL	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
1	Interest Earned (a)+(b)+(c)+(d)	607836	602399	521882	1210235	1044275	2185434
	(a) Interest / discount on advances / bills	413796	395855	337738	809651	669139	1416220
	(b) Income on investments	159238	158530	152753	317768	303746	612381
	(c) Interest on balances with RBI & other inter-bank funds	34802	42280	27218	77304	62778	141090
	(d) Others	0	5734	4173	5512	8612	15743
2	Other Income	99307	83543	64678	182850	127980	326553
3	Total Income (1+2)	707143	685942	586561	1393085	1172255	2511987
4	Interest Expended	377802	377043	330227	754845	651740	1375356
5	Operating Expenses (i) + (ii)	186181	176776	158145	362957	302093	679007
	(i) Employees Cost	130445	120812	106244	251257	209063	488667
	(ii) Other Operating Expenses	55736	55964	51901	111700	93029	190340
6	Total Expenditure (4+5) (excluding Provisions and Contingencies)	563983	553819	488372	1117802	953833	2054363
7	Operating Profit (Before Provisions and Contingencies) (3-6)	143160	132123	98188	275283	218423	457624
8	Provisions (other than current tax) and Contingencies (Net)	49284	45876	34209	95160	119778	200739
	of which provisions for Non Performing Assets	60917	39658	33581	100575	72512	106827
9	Exceptional Items		0	0	0	0	0
10	Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)	93876	86247	63979	180123	98645	256885
11	Provision for Taxes	33602	31151	23813	64753	36131	91511
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	60274	55096	40167	115370	62514	165374
13	Extraordinary items (net of tax expense)		0	0	0	0	0
14	Net Profit(+)/Loss (-) for the period (12-13)	60274	55096	40167	115370	62514	165374
15	Paid-up Equity Share Capital (Face Value ₹ 10/- each)	1195596	1195596	1195596	1195596	1195596	1195596
16	Reserves excluding Revaluation Reserves (as shown in the Balance Sheet of previous year)	1240327	1240327	1100525	1240327	1100525	1240327
17	Analytical Ratios						
	(i) Percentage of shares held by Govt. of India	95.39%	95.39%	95.39%	95.39%	95.39%	95.39%
	(ii) Capital Adequacy Ratio: Basel-III	16.84%	17.09%	16.83%	16.84%	16.83%	16.98%
	(a) Common Equity Tier-I Ratio	14.22%	14.36%	13.74%	14.22%	13.74%	14.14%
	(b) Additional Tier-I Ratio	0.38%	0.39%	0.44%	0.38%	0.44%	0.40%
	(iii) Earning Per Share (EPS) (in ₹) (Not Annualised)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year.	0.50	0.46	0.34	0.96	0.52	1.38
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.50	0.46	0.34	0.96	0.52	1.38
	(iv) NPA Ratios						
	a) Amount of Gross NPA	629386	642012	693935	629386	693935	646330
	b) Amount of Net NPA	140644	147342	180167	140644	180167	162164
	c) % of Gross NPA	3.18%	3.32%	4.14%	3.18%	4.14%	3.46%
	d) % of Net NPA	0.73%	0.78%	1.11%	0.73%	1.11%	0.89%
	(v) Debt Equity Ratio	0.77	1.07	1.24	0.77	1.24	0.93
	(vi) Net Worth	1751785	1638417	1499770	1751785	1499770	1625385
	(vii) Total Debt to Total Assets	0.07	0.09	0.10	0.07	0.10	0.08
	(viii) Return on Assets (Annualised) (%)	0.75%	0.70%	0.54%	0.73%	0.42%	0.56%
	(ix) Capital Redemption Reserve / Debenture Redemption Reserve						
	(x) Outstanding Redeemable Preference Shares						
	(xi) Debt Service Coverage Ratio						
	(xii) Interest Service Coverage Ratio						
	(xiii) Operating Margin (%) (Operating Profit/Total Income)	20.24%	19.26%	16.74%	19.76%	18.63%	18.22%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	8.52%	8.03%	6.85%	8.28%	5.33%	6.58%

