



## UCO BANK

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REVIEWED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30TH SEPTEMBER, 2014

(₹ in Lakh)

Sl No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2014 (Reviewed)	30.06.2014 (Reviewed)	30.09.2013 (Reviewed)	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
1	<b>Interest Earned (a)+(b)+(c)+(d)</b>	489765	507294	444407	997059	865099	1822991
	(a) Interest/discount on advances / bills	352018	370035	339576	722052	654794	1363068
	(b) Income on investments	132391	131687	102589	264079	199428	438569
	(c) Interest on balances with R.B.I & other inter-bank funds	3961	3437	837	7398	4524	11410
	(d) Others	1395	2135	1405	3530	6353	9945
2	<b>Other Income</b>	35897	32223	20923	68120	67112	132051
3	<b>Total Income (1+2)</b>	525662	539517	465330	1065179	932211	1955042
4	<b>Interest Expended</b>	351465	358981	287468	710446	571756	1217083
5	<b>Operating Expenses (i) + (ii)</b>	68620	60331	61241	128951	117391	243920
	(i) Employees Cost	40496	39837	38223	80333	75846	154753
	(ii) Other Operating Expenses	28124	20494	23018	48618	41545	89167
6	<b>Total Expenditure (4+5) (excluding Provisions and Contingencies)</b>	420085	419312	348709	839397	689147	1461003
7	<b>Operating Profit (Before Provisions and Contingencies) (3-6)</b>	105576	120206	116621	225782	243064	494039
8	<b>Provisions (other than tax) and Contingencies</b>	93530	51714	75868	145244	149998	321630
9	<b>Exceptional Items</b>	0	0	0	0	0	0
10	<b>Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)</b>	12046	68492	40753	80538	93066	172409
11	<b>Tax Expense</b>	1693	16352	733	18045	1935	21355
12	<b>Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)</b>	10353	52140	40020	62493	91131	151054
13	<b>Extraordinary items (net of tax expense)</b>	0	0	0	0	0	0
14	<b>Net Profit(+)/Loss (-) for the period (12-13)</b>	10353	52140	40020	62493	91131	151054
15	<b>Paid-up Equity Share Capital (Face Value ₹ 10/- each)</b>	101470.92	101470.92	75262.86	101470.92	75262.86	101470.92
16	<b>Reserves excluding Revaluation Reserves</b> (As per Balance Sheet of previous accounting year)	962418	962418	656208	962418	656208	962418
17	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Govt. of India	77.20%	77.20%	69.26%	77.20%	69.26%	77.20%
	(ii) Capital Adequacy Ratio: Basel-II	12.69%	12.91%	13.23%	12.69%	13.23%	13.40%
	Basel-III	12.24%	12.30%	12.31%	12.24%	12.31%	12.68%
	(iii) Earning Per Share (EPS) (in ₹) (Not Annualised)						
	Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year.	1.02	5.14	5.32	6.16	12.11	19.44
	Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	1.02	5.14	5.32	6.16	12.11	19.44
	(iv) NPA Ratios						
	a) Gross NPA	744664	634632	737598	744664	737598	662137
	b) Net NPA	438866	334402	422822	438866	422822	355643
	c) % of Gross NPA	5.20%	4.31%	5.32%	5.20%	5.32%	4.32%
	d) % of Net NPA	3.15%	2.33%	3.13%	3.15%	3.13%	2.38%
	e) Return on Assets (Annualised) (%)	0.17%	0.90%	0.76%	0.53%	0.88%	0.70%
18	<b>Public Shareholding</b>						
	- No. of Shares (in lakh)	2313.76	2313.76	2313.76	2313.76	2313.76	2313.76
	- Percentage of Shareholding	22.80%	22.80%	30.74%	22.80%	30.74%	22.80%
19	<b>Promoters and Promoter Group Shareholding</b>						
	a) Pledged/Encumbered						
	Number of Shares						
	Percentage of Shares (as a % of the total shareholding of the Company)						
	Percentage of Shares (as a % of the total share capital of the Company)						
	b) Non-Encumbered						
	Number of Shares (in lakh)	7833.33	7833.33	5212.53	7833.33	5212.53	7833.33
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Percentage of Shares (as a % of the total share capital of the Company)	77.20%	77.20%	69.26%	77.20%	69.26%	77.20%





PART : A BUSINESS SEGMENTS							
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2014 (Reviewed)	30.06.2014 (Reviewed)	30.09.2013 (Reviewed)	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
<b>1</b>	<b>Segment Revenue</b>						
	i) Treasury Operations	149951	150613	110072	300563	242605	507133
	ii) Corporate/Wholesale Banking	244576	236313	199065	480889	430955	897403
	iii) Retail Banking	129711	151104	155383	280815	257017	544422
	iv) Other Banking Operations	1424	1488	810	2912	1634	6083
	<b>Total Revenue</b>	<b>525662</b>	<b>539517</b>	<b>465330</b>	<b>1065179</b>	<b>932211</b>	<b>1955042</b>
<b>2</b>	<b>Segment Results</b>						
	i) Treasury Operations	7607	30080	12460	37687	50727	68737
	ii) Corporate/Wholesale Banking	701	23500	12623	24201	22507	65926
	iii) Retail Banking	2315	13424	14860	15739	18198	31663
	iv) Other Banking Operations	1424	1488	810	2912	1634	6083
	<b>Profit Before Tax</b>	<b>12046</b>	<b>68492</b>	<b>40753</b>	<b>80538</b>	<b>93066</b>	<b>172409</b>
	Provision for Tax	1693	16352	733	18045	1935	21355
	<b>Net Profit</b>	<b>10353</b>	<b>52140</b>	<b>40020</b>	<b>62493</b>	<b>91131</b>	<b>151054</b>
<b>3</b>	<b>Segment Assets</b>						
	i) Treasury Operations	9186893	9067158	7256709	9186893	7256709	8523104
	ii) Corporate/Wholesale Banking	9131456	8994205	8829924	9131456	8829924	9516501
	iii) Retail Banking	5288784	5847954	5155001	5288784	5155001	5872870
	iv) Other Banking Operations	0	0	0	0	0	0
	<b>Total Assets</b>	<b>23607133</b>	<b>23909316</b>	<b>21241634</b>	<b>23607133</b>	<b>21241634</b>	<b>23912475</b>
<b>4</b>	<b>Segment Liabilities</b>						
	i) Treasury Operations	7610917	7592092	6034534	7610917	6034534	7269798
	ii) Corporate/Wholesale Banking	10129426	9888080	9601592	10129426	9601592	10291522
	iii) Retail Banking	5866790	6429144	5605508	5866790	5605508	6351155
	iv) Other Banking Operations	0	0	0	0	0	0
	<b>Total Liabilities</b>	<b>23607133</b>	<b>23909316</b>	<b>21241634</b>	<b>23607133</b>	<b>21241634</b>	<b>23912475</b>

(₹ in Lakh)

PART : B GEOGRAPHICAL SEGMENTS						
Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2014 (Reviewed)	30.06.2014 (Reviewed)	30.09.2013 (Reviewed)	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
<b>Domestic</b>						
i) Revenue	511216	526244	455142	1037460	910965	1908785
ii) Assets	21081157	21577777	19035586	21081157	19035586	21842968
<b>International</b>						
i) Revenue	14445.87	13273	10188	27719	21246	46257
ii) Assets	2525976	2331539	2206048	2525976	2206048	2069507
<b>Global</b>						
i) Revenue	525662	539517	465330	1065179	932211	1955042
ii) Assets	23607133	23909316	21241634	23607133	21241634	23912475

(₹ in Lakh)

STATEMENT OF ASSETS AND LIABILITIES			
Particulars	As on	As on	As on
	30.09.2014 (Reviewed)	30.09.2013 (Reviewed)	31.03.2014 (Audited)
<b>Capital &amp; Liabilities</b>			
Capital	1014 71	2575 63	1014 71
Reserves & Surplus	10870 53	8194 85	10211 58
Deposits	203553 61	188778 60	199533 55
Borrowings	12372 58	6604 89	20718 24
Other Liabilities & Provisions	8259 90	6262 37	7646 68
<b>Total</b>	<b>236071 33</b>	<b>212416 34</b>	<b>239124 75</b>
<b>Assets</b>			
Cash and Balance with RBI	7559 80	7081 34	8049 21
Balance with Banks and Money at call and Short Notice	12097 57	8045 09	6962 80
Investments	69277 13	55192 98	67451 69
Advances	139518 50	135232 98	149584 21
Fixed Assets	1096 83	976 71	1061 76
Other Assets	6521 50	5887 24	6015 08
<b>Total</b>	<b>236071 33</b>	<b>212416 34</b>	<b>239124 75</b>



