



HO/Finance/Share/161/2019-20

Date : 07.11.2019

The Manager  
Listing Department  
National Stock Exchange of India Ltd.  
"Exchange Plaza"  
Bandra-Kurla Complex, Bandra (E)  
Mumbai – 400 051

The Manager  
Bombay Stock Exchange Ltd.,  
Floor 25  
Pheroj Jeejeebhoy Towers  
Dalal Street, Mumbai – 400 001

Dear Sir,

**Press release on Reviewed Financial Results for the 2<sup>nd</sup> quarter and Half Year ended 30.09.2019**

We enclose herewith press release on reviewed financial results for the 2<sup>nd</sup> quarter and half year ended 30.09.2019 for your kind perusal.

Yours faithfully,

(N Purna Chandra Rao)  
Company Secretary

Encl: As stated





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Press Release

UCO Bank announces Financial Results for the Quarter / Half Year Ended 30th Sept 2019

### HIGHLIGHTS OF PERFORMANCE

#### (A) Financial Parameters :

- ❖ **Operating Profit** of the Bank for the quarter ended 30.09.2019 has increased to ₹ 1207.04 Crore from ₹ 506.10 Crore for the quarter ended 30.09.2018 registering a growth of 138.50%.
- ❖ **Net Interest Income** of the Bank for the quarter ended 30.09.2019 has increased to ₹ 1266.20 Crore from ₹ 964.58 Crore for the quarter ended 30.09.2018 registering a growth of 31.27%.
- ❖ **Other Income** of the Bank for the quarter ended 30.09.2019 has increased to ₹ 728.87 Crore from ₹ 269.48 Crore for the quarter ended 30.09.2018 registering a growth of 170.47%.
- ❖ **Net Loss** for the quarter ended 30.09.2019 has **reduced** to ₹ 891.98 Crore from ₹ 1136.44 Crore for the quarter ended 30.09.2018.
- ❖ **Total Business** of the Bank has increased to ₹ 306914.01 Crore as on 30.09.2019 from ₹ 298822.75 Crore as on 30.09.2018 registering a growth of 2.71%.
- ❖ **Gross Advances** of the Bank has increased to ₹ 117329.10 Crore as on 30.09.2019 from ₹ 116596.41 Crore as on 30.09.2018 registering a growth of 0.63%.
- ❖ **Total Deposits** of the Bank has increased to ₹ 189584.91 Crore as on 30.09.2019 from 182226.35 Crore as on 30.09.2018 registering a growth of 4.04%.
- ❖ **Savings Deposits** of the Bank has increased to ₹ 60411.52 Crore as on 30.09.2019 from ₹ 56342.44 Crore as on 30.09.2018 registering a growth of 7.22 %.
- ❖ **Current Deposits** of the bank has increased to ₹ 16464.56 Crore 30.09.2019 from ₹ 11003.14 Crore as on 30.09.2018 registering a growth of 49.64%.
- ❖ **CASA** of the Bank has increased to 40.55 % as on 30.09.2019 from 36.96 % as on 30.09.2018.

- ❖ **Gross NPA** of the Bank has **reduced** to ₹ 25665.14 Crore (21.87%) as on 30.09.2019 from ₹ 29581.49 Crore (25.37%) as on 30.09.2018 and from ₹ 29431.60 Crore (24.85%) as on 30.06.2019.
- ❖ **Net NPA** of the Bank has **reduced** to ₹ 7238.33 Crore (7.32%) as on 30.09.2019 from ₹ 11820.21 Crore (11.97%) as on 30.09.2018 and from ₹ 8781.97 Crore (8.98%) as on 30.06.2019.
- ❖ **Provision Coverage Ratio** of the Bank has increased to 81.19% as on 30.09.2019 from 67.61% as on 30.09.2018 and from 77.12% as on 30.06.2019.
- ❖ **Capital Adequacy Ratio** of the Bank stood at 11.44 % and CET-I Ratio at 8.93% as on 30.09.2019.
- ❖ Bank has also taken initiatives for reduction of RWA and reduced its RWA to ₹ 100699 Crore as on 30.09.2019 from ₹ 101830 Crore as on 30.09.2018

Kolkata,  
07-November -2019