HO/Finance/Share/86/2026-27

Date: 22.07.2026

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,

Sub : Outcome of Board Meeting under Regulation 30 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations")

We hereby inform that the Board of Directors of the Bank at its meeting held today i.e. 22nd July, 2026, inter alia, considered and approved the Unaudited (Reviewed) Financial Results of the Bank for the quarter ended 30th June, 2026 and the copy of the same is enclosed.

The board meeting commenced at 02:30 pm and concluded at 04:05 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 June, 2026 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://uco.bank.in/financial-results

Yours sincerely,
For UCO Bank

(Vikash Gupta)
Company Secretary

यूको बैंक / UCO Bank
वित्त / FINANCE
प्र.का./H.O.
2, India Exchange Place, Kol-1

Encl – As stated

यूको बैंक
UCO BANK

Head Office : 10, B.T.M.Sarani, Kolkata - 700 001
Website : www.uco.bank.in

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30 June 2026

(₹ in Lakh)

SL	Particulars	Quarter Ended			Year Ended
		30 June 2026 (Reviewed)	31 March 2026 (Audited)	30 June 2025 (Reviewed)	31 March 2026 (Audited)
1	**Interest Earned (a)+(b)+(c)+(d)**	**6,99,600**	**6,65,633**	**6,43,601**	**26,28,135**
	(a) Interest / discount on advances / bills	5,11,822	4,76,068	4,49,089	18,59,547
	(b) Income on investments	1,65,356	1,63,914	1,56,461	6,47,178
	(c) Interest on balances with RBI & other inter-bank funds	21,331	23,862	35,678	1,12,180
	(d) Others	1,091	1,789	2,373	9,230
2	**Other Income**	**1,68,624**	**70,889**	**99,720**	**3,45,963**
3	**Total Income (1+2)**	**8,68,224**	**7,36,522**	**7,43,321**	**29,74,098**
4	Interest Expended	4,18,764	4,04,203	4,03,278	16,08,498
5	**Operating Expenses (i) + (ii)**	**1,68,506**	**1,74,995**	**1,83,817**	**7,22,706**
	(i) Employees Cost	1,16,195	1,06,807	1,27,635	4,74,146
	(ii) Other Operating Expenses	52,311	68,188	56,182	2,48,560
6	**Total Expenditure (4+5)** (excluding Provisions and Contingencies)	**5,87,270**	**5,79,198**	**5,87,095**	**23,31,204**
7	**Operating Profit** (Before Provisions and Contingencies) **(3-6)**	**2,80,954**	**1,57,324**	**1,56,226**	**6,42,894**
8	**Provisions (other than current tax) and Contingencies (Net)**	**23,461**	**32,613**	**61,606**	**2,05,545**
	of which provisions for Non Performing Assets	25,417	21,624	46,267	1,36,262
9	Exceptional Items	-	-	-	-
10	**Profit(+)/Loss(-) from Ordinary Activities before tax (7-8-9)**	**2,57,493**	**1,24,711**	**94,620**	**4,37,349**
11	**Provision for Taxes**	**1,91,860**	**44,596**	**33,876**	**1,60,563**
12	**Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)**	**65,632**	**80,115**	**60,744**	**2,76,786**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit(+)/Loss (-) for the period (12-13)**	**65,632**	**80,115**	**60,744**	**2,76,786**
15	**Paid-up Equity Share Capital (Face Value ₹ 10/- each)**	**12,53,956**	**12,53,956**	**12,53,956**	**12,53,956**
16	**Reserves excluding Revaluation Reserves** (as shown in the Balance Sheet of previous year)	**17,56,007**	**17,56,007**	**15,41,844**	**17,56,007**
17	**Analytical Ratios**				
	(i) Percentage of shares held by Govt. of India	90.95%	90.95%	90.95%	90.95%
	(ii) Capital Adequacy Ratio: **Basel-III**	19.03%	18.61%	18.39%	18.61%
	(a) Common Equity Tier-I Ratio	17.22%	16.36%	16.05%	16.36%
	(b) Additional Tier-I Ratio	0.22%	0.23%	0.30%	0.23%
	(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.	0.52	0.64	0.48	2.21
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year.	0.52	0.64	0.48	2.21
	(iv) NPA Ratios				
	a) Amount of Gross NPA	5,66,716	5,69,020	5,91,152	5,69,020
	b)Amount of Net NPA	67,571	70,191	99,760	70,191
	c) % of Gross NPA	2.08%	2.17%	2.63%	2.17%
	d) % of Net NPA	0.25%	0.27%	0.45%	0.27%
	(v) Debt Equity Ratio	0.73	0.70	0.83	0.70
	(vi) Net Worth	27,15,348	24,46,221	22,22,207	24,46,221
	(vii) Total Debt to Total Assets	0.06	0.06	0.07	0.06
	(viii) Return on Assets (Annualised) (%)	0.68%	0.87%	0.71%	0.79%
	(ix) Capital Redemption Reserve / Debenture Redemption Reserve	Not Applicable			
	(x) Outstanding Redeemable Preference Shares				
	(xi) Debt Service Coverage Ratio				
	(xii) Interest Service Coverage Ratio				
	(xiii) Operating Margin (%) (Operating Profit/Total Income)	32.36%	21.36%	21.02%	21.62%
	(xiv) Net Profit Margin (%) (Net Profit after tax/Total Income)	7.56%	10.88%	8.17%	9.31%

यूको बैंक UCO Bank वित्त FINANCE प्र.का./H.O. 2, India Exchange Place, Kol-1

PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS

SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants

P V A R & ASSOCIATES FRN 008223C CHARTERED ACCOUNTANTS

H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30 June 2026

PART : A BUSINESS SEGMENTS (₹ in Lakh)

Sl. No.	Particulars	Quarter Ended			Year Ended
		30 June 2026 (Reviewed)	31 March 2026 (Audited)	30 June 2025 (Reviewed)	31 March 2026 (Audited)
1	**Segment Revenue**				
	i) Treasury Operations	2,09,599	1,81,247	2,14,396	8,03,096
	ii) Corporate Banking Operations	3,34,774	2,84,442	2,78,660	10,98,199
	iii) Retail Banking Operations	3,18,622	2,70,175	2,45,679	10,66,632
	*a) Digital Banking	5	13	3	23
	b) Other Retail Banking	3,18,617	2,70,162	2,45,676	10,66,609
	iv) Other Banking Operations	5,229	657	4,586	6,171
	Total Revenue	**8,68,224**	**7,36,521**	**7,43,321**	**29,74,098**
2	**Segment Results**				
	i) Treasury Operations	73,344	84,847	48,494	2,34,352
	ii) Corporate Banking Operations	91,481	20,040	21,808	1,00,085
	iii) Retail Banking Operations	87,438	19,164	19,732	96,740
	*a) Digital Banking	(59)	(180)	(55)	(356)
	b) Other Retail Banking	87,497	19,344	19,787	97,096
	iv) Other Banking Operations	5,229	657	4,586	6,171
	Total	**2,57,492**	**1,24,708**	**94,620**	**4,37,348**
	Less: Unallocated Expenses	-	-		-
	Profit Before Tax	**2,57,492**	**1,24,708**	**94,620**	**4,37,348**
	Provision for Tax	1,91,860	44,596	33,876	1,60,563
	Net Profit	**65,632**	**80,112**	**60,744**	**2,76,785**
3	**Segment Assets**				
	i) Treasury Operations	1,21,79,351	1,26,30,674	1,32,11,148	1,26,30,674
	ii) Corporate Banking Operations	1,42,62,295	1,36,45,772	1,24,02,954	1,36,45,772
	iii) Retail Banking Operations	1,35,52,431	1,32,59,935	1,09,10,601	1,32,59,935
	*a) Digital Banking	94	120	101	120
	b) Other Retail Banking	1,35,52,337	1,32,59,816	1,09,10,500	1,32,59,816
	iv) Other Banking Operations	49,179	49,463	45,726	49,463
	Total Assets	**4,00,43,255**	**3,95,85,844**	**3,65,70,429**	**3,95,85,844**
4	**Segment Liabilities**				
	i) Treasury Operations	1,03,85,120	1,07,52,471	1,08,24,364	1,07,52,471
	ii) Corporate Banking Operations	1,52,07,523	1,46,23,427	1,36,97,065	1,46,23,427
	iii) Retail Banking Operations	1,44,50,612	1,42,09,947	1,20,49,000	1,42,09,947
	*a) Digital Banking	2,114	2,071	1,788	2,071
	b) Other Retail Banking	1,44,48,498	1,42,07,876	1,20,47,212	1,42,07,876
	iv) Other Banking Operations	-	-	-	-
	Total Liabilities	**4,00,43,255**	**3,95,85,844**	**3,65,70,429**	**3,95,85,844**
5	**Capital Employed**				
	i) Treasury Operations	4,80,389	5,54,348	6,04,392	5,54,348
	ii) Corporate Banking Operations	14,98,521	14,05,153	13,76,969	14,05,153
	iii) Retail Banking Operations	14,23,937	13,65,422	12,11,289	13,65,422
	iv) Other Banking Operations	-	-	-	-
	Total Capital Employed	**34,02,847**	**33,24,922**	**31,92,649**	**33,24,922**

***The Bank has disclosed digital banking as a sub segment of the retail banking segment as required by RBI guidelines.**

PART : B GEOGRAPHICAL SEGMENTS (₹ in Lakh)

	Particulars	Quarter Ended			Year Ended
		30 June 2026 (Reviewed)	31 March 2026 (Audited)	30 June 2025 (Reviewed)	31 March 2026 (Audited)
	Domestic				
	i) Revenue	8,18,307	6,95,838	6,95,725	27,97,709
	ii) Assets	3,76,89,344	3,62,48,651	3,45,81,632	3,62,48,651
	International				
	i) Revenue	49,917	40,685	47,596	1,76,390
	ii) Assets	23,53,911	33,37,194	19,88,797	33,37,194
	Global				
	i) Revenue	8,68,224	7,36,522	7,43,321	29,74,099
	ii) Assets	4,00,43,255	3,95,85,844	3,65,70,429	3,95,85,844

UCO Bank, 2, India Exchange Place, Kol-1 — PSMG & ASSOCIATES CHARTERED ACCOUNTANTS FRN 008567C — SANJAY DEEP & ASSOCIATES Chartered Accountants FRN 015951N — P V A R & ASSOCIATES CHARTERED ACCOUNTANTS FRN 005223C — H.D.S.G. & Associates Chartered Accountants FRN:002871N New Delhi

	UNAUDITED STATEMENT OF ASSETS AND LIABILITIES			(₹ in Lakh)
	Particulars	As on 30 June 2026 (Reviewed)	As on 31 March 2026 (Audited)	As on 30 June 2025 (Reviewed)
	Capital & Liabilities			
	Capital	12,53,956	12,53,956	12,53,956
	Reserves & Surplus	21,48,891	20,70,967	19,38,693
	Deposits	3,32,31,524	3,27,56,253	2,98,63,490
	Borrowings	24,86,773	23,30,982	26,51,623
	Other Liabilities & Provisions	9,22,112	11,73,687	8,62,667
	Total	**4,00,43,255**	**3,95,85,844**	**3,65,70,429**
	Assets			
	Cash and Balance with RBI	9,59,452	10,40,506	10,27,214
	Balance with Banks and Money at call and Short Notice	12,20,950	13,47,946	22,71,200
	Investments	97,48,581	98,77,740	94,14,965
	Advances	2,67,77,629	2,57,76,291	2,20,18,738
	Fixed Assets	4,13,717	4,20,044	3,87,740
	Other Assets	9,22,926	11,23,318	14,50,572
	Total	**4,00,43,255**	**3,95,85,844**	**3,65,70,429**

BASANT KUMAR NAYAK
Asst. General Manager

SUMIT KHANDELWAL
General Manager & CFO

VIJAYKUMAR NIVRUTTI KAMBLE
Executive Director

RAJENDRA KUMAR SABOO
MD & CEO (I/C) and Executive Director

A. KRISHNA KUMAR
Chairman

For P S M G & ASSOCIATES
Chartered Accountants
Registration No. 008567C

(CA PRABUDDHA GUPTA)
Partner
Membership No. 400189

For SANJAY DEEP & ASSOCIATES
Chartered Accountants
Registration No. 015951N

(CA SHIVANI GUPTA)
Partner
Membership No. 098409

For P V A R & ASSOCIATES
Chartered Accountants
Registration No. 005223C

(CA RUCHI AGARWAL)
Partner
Membership No. 504134

For H D S G & ASSOCIATES
Chartered Accountants
Registration No. 002871N

(CA VINOD KUMAR FATEHPURIA)
Partner
Membership No. 098709

Dated: July 22, 2026

UCO BANK
HEAD OFFICE: KOLKATA

NOTES FORMING PART OF UNAUDITED (REVIEWED) FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2026

1. The Financial Results have been reviewed and approved by the Board of Directors in their meeting held on 22.07.2026. In the absence of the requisite number of Independent Directors on the Board, the Audit Committee of the Board could not be constituted for want of quorum. Accordingly, the Bank invoked Clause 14A of the Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970, pursuant to which the quarterly financial results were placed directly before the Board for review and approval. These financial results have been subjected to a limited review by the Statutory Central Auditors of the Bank in accordance with the guidelines issued by the Reserve Bank of India and the requirements of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and minimum eighty percent of each of consolidated revenue, assets and profits have been subjected to review.

2. The financial results for the quarter ended 30th June, 2026 have been arrived at after considering provisions on standard assets (including Covid-19 related provisions), restructured accounts, non-performing assets, depreciation or provisions on investments and fixed assets, provision for exposure to entities with unhedged foreign currency on the basis of extant guidelines/directives issued by the Reserve Bank of India and other necessary provisions on the basis of prudential norms & directions issued by RBI. Provisions for Employee Benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation. Income Tax including deferred tax, other usual and necessary provisions have been made as per the applicable accounting standards issued by the Institute of Chartered Accountants of India (ICAI).

   The financial results for the quarter ended 30th June, 2026 have been prepared in accordance with AS-25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India (ICAI).

3. The accounting policies followed by the Bank for the quarter 30th June, 2026 are same as disclosed in Schedule 17 Significant Accounting Policies in the financial statements for the year ended 31st March 2026.

4. Based on the available data, financial statements and the declaration from borrowers wherever received, the Bank has estimated a liability of Rs.0.52 crore as on 30th June,2026 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Master Direction no. RBI/DOR/2025-26/157 DOR.CRE.REC.76/07-02-001/2025-26 dated 28.11.2025. The entire estimated amount is fully provided for.

5. The Non-Performing Loan Provisioning Coverage Ratio is 97.85% as on 30th June, 2026. (96.88% as on 30th June, 2025).

6. In line with Reserve Bank of India (Commercial Banks- Prudential Norms on Capital Adequacy) Directions, 2025 dated 28.11.2025 read together with the RBI Circular DBR. No. BP. BC.80/21.06.201/2014-15 dated 31.03.2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standard Amendments', banks are required to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio & Net Stable Funding Ratio under Basel III Capital framework. Accordingly, applicable disclosures are made available on Bank's website

(https://www.uco.bank.in/basel-iii-disclosures). These disclosures have not been subjected to review by the Statutory Central Auditors.

7. Pursuant to the Reserve Bank of India (Commercial Banks – Classification, Valuation and Operation of Investment Portfolio) Second Amendment Directions, 2026 dated 18.05.2026, the requirement to maintain the Investment Fluctuation Reserve (IFR) has been discontinued with effect from 18.05.2026. Accordingly, during the quarter ended 30th June, 2026, the Bank has transferred the balance standing in the IFR as on 17.05.2026 amounting Rs.552.24 crore to the General Reserve, in accordance with the aforesaid Directions.

8. In terms of Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025 dated 28.11.2025, having total banking exposure of Rs.1500 crore and above, the bank is holding provision as on 30.06.2026, as detailed below :

Rs. in crore

Amount of loans impacted by RBI Circular (a)	Amount of loans to be classified as NPA (b)	Amount of loans as on 30.06.2026 out of (b) classified as NPA (c)	Additional Provision required for loans covered under RBI Circular (d)	Provision out of (d) already made by 30.06.2026 (e)
1212.65	534.50	534.50	321.80	321.80

9. As per the RBI letters no. DBR. No. BP.15199/21.04.048/2016-17 dated 23.06.2017 and DBR No BP.1908/21.04.048/2017-18 dated 28.08.2017 for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding provision of Rs.3,983.13 crore (including technical write off) against total outstanding of Rs.3,983.13 crore as on 30th June 2026.

10. In accordance with the RBI Circular No. DBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated 11.02.2020 and RBI/2020-21/17 DOR.No.BP.BC /4/21.04.048/2020-21 dated 06.08.2020 on Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances, the details of MSME restructured accounts as on 30th June 2026 are as under:

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
184	52.61	5.26

11. In accordance with RBI Circular no.DOR.STR.REC.12/21.04.048/2021-22 dated 05.05.2021 on "Resolution Framework 2.0 - Resolution for Covid-19 related stress of Micro, Small and Medium Enterprises (MSME)", the details of restructured accounts as on 30th June 2026 are as under :

No. of Accounts Restructured	Amount Involved (Rs. in Crore)	Provisions held (Rs. in Crore)
4190	353.87	35.38

12. The Bank has evaluated the option of lower tax regime permitted under Section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Act, 2019. Based on that, the Bank has decided to exercise the said option with effect from FY 2026-27. Accordingly, while recognizing the provision for income tax for the quarter ended 30th June, 2026, the deferred tax assets (net) have been remeasured based on the tax rate applicable as per new regime along with release of certain income tax provisions which are no longer required. The resultant impact is a one-time charge of Rs.1,237.13 crore in the Profit and Loss Account for the quarter ended 30th June, 2026.

UCO Bank 2, India Exchange Place, Kol-1

PSMG & ASSOCIATES FRN 028567C CHARTERED ACCOUNTANTS

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H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

13. The current tax and deferred tax have been determined in accordance with the provisions of Income Tax Act, 2025 and Accounting Standard 22 "Accounting for Taxes on Income" issued by the ICAI. Based on the management's assessment, the Bank has recognized aggregate deferred tax asset of Rs.2,537.01 crore as at 30th June, 2026 on carry forward losses and other items of timing difference. During the quarter ended 30th June, 2026, the bank has reversed deferred tax assets amounting Rs.1,885.06 crore.

14. Pursuant to the Reserve Bank of India (Commercial Banks – Prudential Norms on Capital Adequacy) Fifth Amendment Directions, 2026 dated 08.05.2026, the Bank has reckoned the eligible quarterly profits for computation of the Capital to Risk-weighted Assets Ratio (CRAR) in accordance with the methodology prescribed under the said Directions.

15. During the quarter ended 30th June 2026, the details of Priority Sector Lending Certificate(PSLC) transaction are as under :

Rs. in crore

Period	Particulars	Amount Sold	Amount Purchased	Commission earned	Commission paid
Quarter ended 30th June 2026	PSLC	1945.00	-	55.40	-

16. As per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, details of fraud and provisions are stated hereunder :

(Rs. in crore)

Particulars on Fraud Reported	For the quarter ended 30.06.2026		
	No.	Amount	Provisions made
Advance related frauds	6	5.66	4.89*
Other than Advances	8	5.69	5.69*
Cyber Frauds	0	0.00	0.00
Total	14	11.35	10.58*
Amount of unamortized provision debited from Other reserves as at the end of the quarter	Nil		

*Outstanding balance in Fraud accounts (Advance & Non-Advance other than cyber related frauds) for the quarter ended 30.06.2026 is Rs.11.35 crore and 100% provision has been made on entire outstanding balance. The difference amount of Rs.0.77 crore due to recovery in fraud amount reported.

17. The Govt. of India has notified four new Labour codes subsuming 29 existing labour legislations with effect from 21.11.2025. The Bank continues to comply with the provisions of the new labour codes. The management has evaluated the financial implications of the new labour codes including gratuity liability on account of revised definition of wages and fixed term employment and assessed that impact is negligible and duly accounted in the books.

18. During the quarter ended 30th June 2026, penalty of Rs. 0.03 crore has been imposed on the Bank by Reserve Bank of India.

19. As on 30th June 2026, Bank holds forward looking provision of Rs. 1037.59 crore on account of Expected Credit Loss (ECL). (Rs.1037.59 crore as on 31st March,2026) and Rs.341 crore as Contingency Provision. (Rs.341 crore as on 31st March,2026)

20. Bank continues to hold covid-19 related provision of Rs.530 crore as contingency provision as on 30th June 2026. (Rs.530 crore as on 31st March, 2026)

UCO Bank F.M.&A. Dept. प्र.का./H.O. 2, India Exchange Place, Kol-1

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H.D.S.G. & Associates FRN 002871N New Delhi Chartered Accountants

21. Pursuant to RBI Master Directions bearing reference number RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048/2025-26 on Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025, dated 28.11.2025, the Bank has implemented the prescribed guidelines for periodic valuation of Government Guaranteed Security Receipts. In accordance with the guidelines, the Bank carried out a revaluation of such Security Receipts as on 30th June 2026, resulting in a revaluation profit of Rs. 4.46 crore and this amount has been credited to the Profit and Loss Account for the quarter ended 30th June 2026.

22. Investor Complaints position during the quarter ended 30th June 2026:

i)	Pending at the beginning of the quarter	5
ii)	Received during the quarter	197
iii)	Disposed off during the quarter	200
Iv)	Pending at the end of the quarter	2

23. Details of loan transferred/acquired during the quarter ended 30th June 2026 under the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 are given below :

i)Bank has not acquired loans classified as NPA. The details of Non-Performing Assets(NPAs) transferred are as under :

(Rs. in crore except number of accounts)

Particulars	To ARCs	To permitted transferees	To other transferees
Number of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	127.16	-	-

ii) Bank has not acquired and transferred loans classified as Special Mention Account.

iii) Bank has not transferred any loans not in default. The details of loan not in default acquired through assignment are given below :

Particulars (Rs. in crore)	Retail	MSME	Agriculture	Corporate
Mode of Acquisition	Assignment	Assignment	Assignment	Assignment
Aggregate principal outstanding of loans acquired (Rs. in crore)	Nil	205.25	Nil	196.39
Weighted average residual maturity (in months)	Nil	71	Nil	11
Weighted average holding period by originator (in months)	Nil	7	Nil	5
Retention of beneficial economic interest	Nil	10%	Nil	10%
Tangible security coverage (%)	Nil	228%	Nil	196%
Rating wise distribution of rated loans acquired by value (Rs. in crore)	Nil	NA	Nil	NA

iv) Details of the distribution of the SRs held across various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on 30th June 2026:

Recovery Ratings Band	Book Cost (Rs. in crore)
RR1+(above 150%)	0.00
RR1 (above 100% upto 150%)	233.02
RR2 (above 75% to 100%)	0.00
RR3 (above 50% to 75%)	0.00
RR4 above 25% to 50%)	0.00
RR5 (upto 25%)	0.00
Unrated	0.00
Grand Total	**233.02**

v) quantum of excess provisions reversed to the profit and loss account on account of sale of stressed loans : Nil

24. In terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025, the disclosure for the quarter ended 30.06.2026 relating to item under the subhead "Miscellaneous Income" under the head "Schedule 14-Other Income" exceeds one per cent of total income, are as under :

Particulars of Head /Sub-head	Item under the Sub-head	Amount (Rs. in crore)	in Percentage terms
Schedule 14 – Other Income Sub head – Misc. Income	Recovery in written off	1018.05	11.73

25. Disclosure related to project finance in terms of Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 for the quarter ended 30th June, 2026 , as furnished below:

Sl. No	Item Description	Number of accounts	Total outstanding (Rs. in crore)
1	Projects under implementation accounts at the beginning of the quarter.	235	6149.15
2	Projects under implementation accounts sanctioned during the quarter.	9	527.29
3	Projects under implementation accounts where DCCO has been achieved during the quarter	30	438.87
4	Projects under implementation accounts at the end of the quarter.(1+2-3)	214	6237.57
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	24	974.26
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	24	974.26
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0.00
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0.00
6	Out of '5', accounts in respect of which resolution process involving extension in	14	723.74

UCO Bank Finance H.O. 2, India Exchange Place, Kol-1
PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS
FRN 015951N Chartered Accountants
P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS
H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

	original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	4	368.17
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0.00
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	0	0.00
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	0	0.00
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0.00
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0.00
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0.00

26. The following table set forth, for the period indicated, neccesary details of Co-Lending Arrangements (CLAs) on an aggregate basis, as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk)Directions, 2025 dated 28.11.2025.

(Rs. in crore, except percentage)

<table>
<tr><th>Sl. no.</th><th>Particulars</th><th colspan="3">As on 30.06.2026</th></tr>
<tr><td>1</td><td>Quantum of CLAs:
- Gross Outstanding</td><td colspan="3">1475.28</td></tr>
<tr><td>2</td><td>Weighted Average Rate of Interest</td><td colspan="3">9.08%</td></tr>
<tr><td>3</td><td>Fees Paid</td><td colspan="3">Nil</td></tr>
<tr><td rowspan="2">4</td><td rowspan="2">Broad Sectors under CLA assets exist</td><td>Retail</td><td>Agri</td><td>MSME</td></tr>
<tr><td>620.47</td><td>328.87</td><td>525.94</td></tr>
<tr><td>5</td><td>Performance of loans under CLA
- Standard Loans
- Non-Performing Loans</td><td colspan="3">
1439.55
35.73</td></tr>
<tr><td>6</td><td>Details related to Default Loss Guarantee (DLG)</td><td colspan="3">Nil</td></tr>
</table>

27. The Balance of the amount transferred to Depositor Education and Awareness Fund (DEAF) are included under "Schedule 12 – Contingent Liabilities – Other items for which the bank is contingently liable" or "Contingent Liabilities – Other" as the case may be. The details of transfers to the DEAF as per Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28.11.2025 is as under : -

UCO Bank F.D. H.O. India Exchange Place, Kol-1 PSMG & ASSOCIATES FRN 008567C CHARTERED ACCOUNTANTS JAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants P V A R & ASSOCIATES FRN 005223C CHARTERED ACCOUNTANTS H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

(Amount in Rs. Crore)

	Particulars	Quarter ended 30.06.2026	Quarter ended 30.06.2025
i)	Opening balance of amounts transferred to DEA Fund	1345.26	1270.33
ii)	Add: Amount transferred to DEA Fund during the quarter	60.71	54.18
iii)	Less: Amount reimbursed by DEA Fund towards claims	13.17	12.52
iv)	Closing balance of amounts transferred to DEA Fund	1392.80	1311.99

28. The figures for quarter ended 31st March, 2026 are the balancing figures between audited figures in respect of the year ended 31st March, 2026 and the published year to date figures up to 31st December, 2025 which were subject to limited review. The figures of the corresponding previous periods have been regrouped / reclassified wherever considered necessary.

(Sumit Khandelwal)
General Manager & CFO

(Vijaykumar Nivrutti Kamble)
Executive Director

(Rajendra Kumar Saboo)
MD & CEO (I/C) and Executive Director

(A Krishna Kumar)
Chairman

Date: 22.07.2026
Place: Kolkata

HO/Finance/Share/85/2026-27

Date: 22.07.2026

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,

Declaration under Regulation 33 and 52 of SEBI (LODR) Regulations, 2015

Pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that the Statutory Central Auditors of the Bank have issued Limited Review Report on the Unaudited Financial Results of the Bank for the quarter ended 30th June, 2026 with unmodified opinion.

Kindly take the above information on record.

Yours sincerely,
For UCO Bank

(Sumit Khandelwal)
Chief Financial Officer

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वित्त / FINANCE
प्र०का० / H.O.
2, India Exchange Place, Kol-1

M/s P S M G & Associates	M/s Sanjay Deep & Associates	M/s P V A R & Associates	M/s H D S G & Associates
Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	Chartered Accountants 81, Sector 33-A, Chandigarh-160020	Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	Chartered Accountants E-21, Basement, Jangpura Extension, New Delhi- 110014

INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS OF UCO BANK FOR THE QUARTER ENDED 30th JUNE, 2026 PURSUANT TO THE REGULATION 33 AND REGULATION 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

To
The Board of Directors,
UCO Bank, Kolkata

1. We have reviewed the accompanying statement of Unaudited Financial Results of UCO Bank, ('the Bank') for the quarter ended 30th June, 2026 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations") except for the disclosures relating to 'Pillar 3 under Basel III Capital Regulations, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio' which have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

2. This statement, which is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" issued by the Institute of Chartered Accountants of India(ICAI), relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directives issued by Reserve Bank of India from time to time (RBI guidelines) and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. The unaudited financial results include the relevant returns of 21 branches (including Treasury Branch) reviewed by us and 2 Overseas branches reviewed by overseas audit firm specifically appointed for this purpose. We have relied on the review reports/certificates received from Concurrent Auditors of 15 branches. The financial results also incorporate the relevant returns of 20 zones and Head Office Departments reviewed by us. These review reports cover 76.67 percent of the advance portfolio of the bank and 79.04 percent of Non-performing Assets of the bank. Apart from these review reports, we have also relied upon various information and returns received from the 3385 unreviewed branches of the bank generated through centralized database at the Bank's Head Office.

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SANJAY DEEP & ASSOCIATES FRN 015951N Chartered Accountants
P V A R & ASSOCIATES FRN 006223C CHARTERED ACCOUNTANTS
H.D.S.G. & Associates FRN:002871N New Delhi Chartered Accountants

M/s P S M G & Associates Chartered Accountants 206/207B, Jagdamba Tower Commercial Complex, 13 Preet Vihar, Delhi – 110092	**M/s Sanjay Deep & Associates** Chartered Accountants 81, Sector 33-A, Chandigarh-160020	**M/s P V A R & Associates** Chartered Accountants WZ-248, Plot No.7, Inderpuri, New Delhi – 110012	**M/s H D S G & Associates** Chartered Accountants E-21, Basement, Jangpura Extension, New Delhi- 110014

5. Based on our review conducted as above, subject to limitations in scope as mentioned in para 3 above and read with the notes to unaudited financial result, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results including notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

6. Other Matter :

   We draw attention to Note no.1 of the accompanying Notes forming part of the financial results, which states that, in the absence of requisite number of Independent Directors on the Board of the Bank, the Audit Committee of the Board could not be constituted for want of quorum and the financial results were placed directly before the Board for review and approval by invoking Clause 14A of the Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970.

   Our Opinion is not modified in respect of the above matter.

For P S M G & ASSOCIATES
Chartered Accountants
FRN 008567C

(CA PRABUDDHA GUPTA)
Partner
MRN 400189
UDIN: 26400189MGPVQK4872

For SANJAY DEEP & ASSOCIATES
Chartered Accountants
FRN 015951N

(CA SHIVANI GUPTA)
Partner
MRN 098409
UDIN: 26098409HHZLQI5145

For P V A R & ASSOCIATES
Chartered Accountants
FRN 005223C

(CA RUCHI AGARWAL)
Partner
MRN 504134
UDIN: 26504134RDQAU6393

For H D S G & ASSOCIATES
Chartered Accountants
FRN 002871N

(CA VINOD KUMAR FATEHPURIA)
Partner
MRN 098709
UDIN: 26098709KZBCRI9801

Place: Kolkata
Date: 22.07.2026

Security Cover Certificate as on 30.06.2026

Column A	Column B	Column C	Column D	Column E	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

-----NIL------

Loans	-----NIL------
Inventories	
Trade Receivables	
Cash and Cash Equivalents	
Bank Balances other than Cash and Cash Equivalents	
Others	
Total	
LIABILITIES	
Debt securitiesto which this certificate pertains	
Other debt sharing pari-passu charge with above debt	
Other Debt	
Subordinated debt	
Borrowings	
Bank	
Debt Securities	
Others	
Trade payables	

Lease Liabilities	----NIL----
Provisions	
Others	
Total	
Cover on Book Value	
Cover on Market Value[ix]	

(Vikash Gupta)
Company Secretary

Date : 22.07.2026

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वित्त / FINANCE
प्र०का० / H.O.
2, India Exchange Place, Kol-1

यूको बैंक
सम्मान आपके विश्वास का

UCO BANK
Honours Your Trust

Statement of Deviation /Variation in utilization of funds raised
[As per Reg 32(1) of SEBI LODR Regulations 2015]

Name of listed entity	UCO BANK
Mode of Fund Raising	No funds raised during the quarter ended 30.06.2026
Date of Raising Funds	Not applicable
Amount Raised	Nil
Report filed for quarter ended	30.06.2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised?	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable
If yes, date of shareholder approval?	Not applicable
Explanation for the Deviation / Variation	Not applicable
Comments of the audit committee after review	Not applicable
Comments of the auditors, if any	Not applicable
Objects for which funds have been raised and where there has been a deviation, in the following table:	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not applicable						

Deviation or variation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
(c) Change in terms of a contract referred to in the fund-raising document i.e., prospectus, letter of offer, etc.

(Vikash Gupta)
Company Secretary

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2, India Exchange Place, Kol-1

Date : 22.07.2026

A. Statement of utilization of issue proceeds [As per Reg 52(7) of SEBI LODR Regulations 2015]

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose	Remarks, if any
1	2	3	4	5	6	7	8	9	10
UCO BANK	Nil/Not Applicable								

B. Statement of Deviation or Variation [As per Reg 52(7A) of SEBI LODR Regulations 2015]

Name of listed entity	UCO BANK
Mode of Fund Raising	No funds raised during the quarter ended 30.06.2026
Type of instrument	Not applicable
Date of Raising Funds	Not applicable
Amount Raised (Rs. in crore)	Not applicable
Report filed for quarter ended	30.06.2026
Is there a Deviation / Variation in use of funds raised?	Not applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not applicable
If yes, details of the approval so required?	Not applicable
Date of approval	Not applicable
Explanation for the Deviation / Variation	Not applicable
Comments of the audit committee after review	Not applicable
Comments of the auditors, if any	Not applicable

Objects for which funds have been raised and where there has been a deviation, in the following table:

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

(Vikash Gupta)
Company Secretary

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Date : 22.07.2026