



Press Release

UCO Bank announces Financial Results for the Quarter and 9-month ended 31st Dec'2015

HIGHLIGHTS OF PERFORMANCE

- ★ Total business as at end Dec'15 stood at Rs. 349509.93 cr. as compared to Rs. 347176.61 cr. a year ago, exhibiting a growth of 0.67% Y-o-Y
- ★ Global Deposits of Rs. 213562.50 cr. as at the end of Dec'15 grew by 6.43% (YoY) from a year-ago figure of Rs. 200661.29 cr.
- ★ Global Advances of the Bank at Rs. 135947.43 cr. as at the end of Dec'15 as against Rs. 146515.32 cr. at the end of Dec'14 due to conscious decision of the Bank to contain its credit growth.
- ★ As on 31.12.2015, Retail loan portfolio registered a sharp growth of 11.67% YoY to reach Rs. 20384 Cr. on the back of 20.82% growth in Home loan
- ★ Priority sector advances increased by 11.06% YoY to reach Rs. 56283 Cr. as on 31.12.2015 from Rs. 50678 Cr. a year ago
- ★ Agriculture credit grew from Rs. 18433 Cr. as on 31.12.2014 to Rs. 19083 Cr. registering 3.53% YoY growth
- ★ Loan to MSE Sector grew 12.60% YoY from Rs. 24275 Cr. to Rs. 27333 Cr.
- ★ During the 3rd Qtr of FY15-16 Operating Profit was Rs. 745 Cr. while for Apr-Dec' 2015 the figure was Rs. 3036 Cr.
- ★ For the 3rd Qtr of FY15-16 there was Net Loss of Rs. 1497 Cr. while for the first nine months of the current fiscal there was Net Loss of Rs. 1084 Cr. on account of higher provisioning
- ★ Total income in the qtr. was Rs. 4935 Cr. as against Rs. 5447 Cr. in the corresponding qtr. last fiscal.

- ★ In Q3 FY'16, Total Interest Income stood at Rs. 4577 Cr. against Rs. 4788 Cr. in the corresponding qtr last FY
- ★ As on 31.12.15, GNPA ratio stood at 10.98% against 6.50% a year ago while NNPA ratio stood at 6.51% against 4.25% a year ago
- ★ The CRAR as on 31.12.2015 stood at 10.54 as per Basel III.

**Kolkata,
13-Feb -2016**