



Quarterly Results June 2021

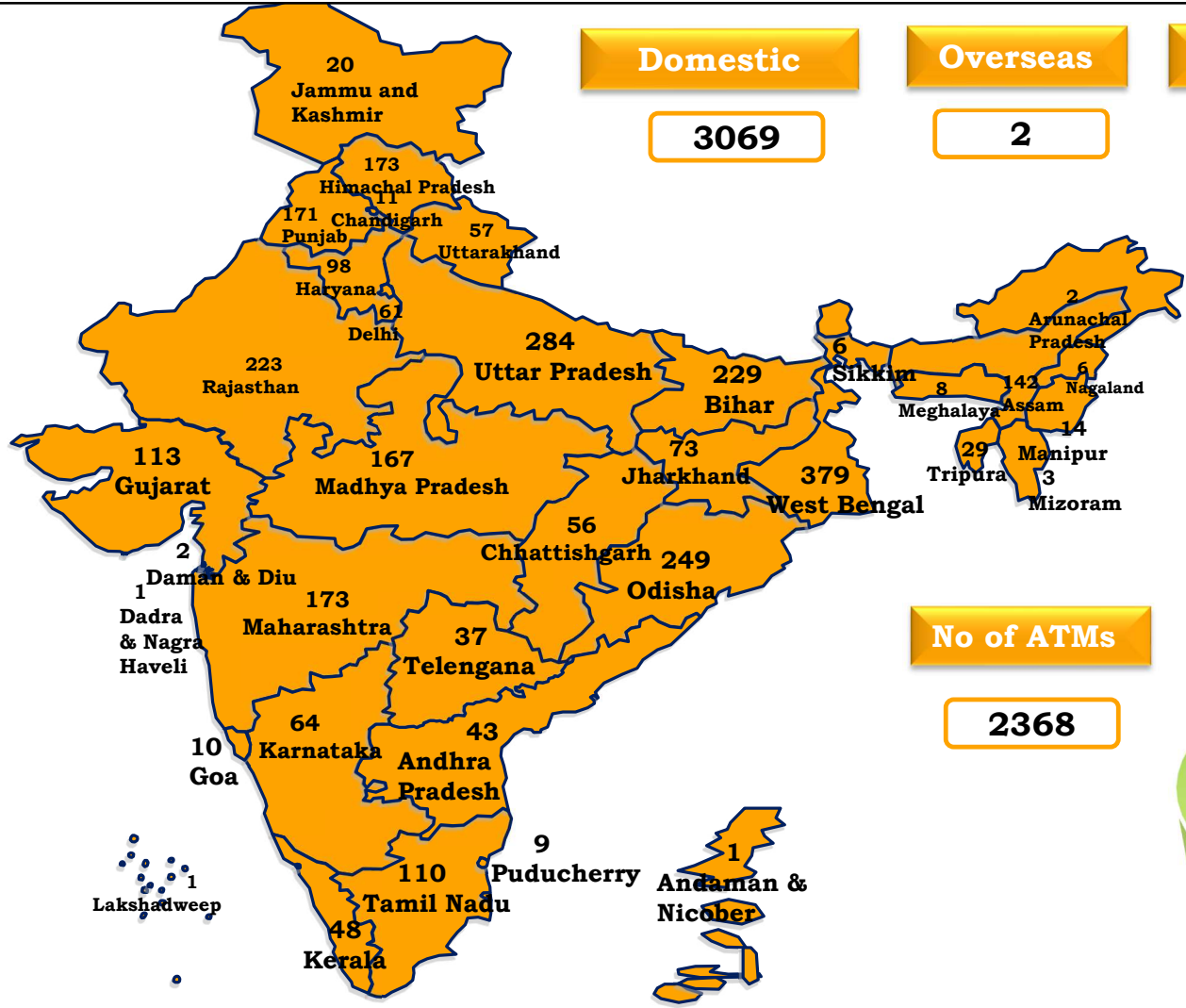
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Journey of Consistent Growth ...



TE **Net Profit** **AM**

June 21Qtr. ₹101.81 Cr.



Domestic

3069

Overseas

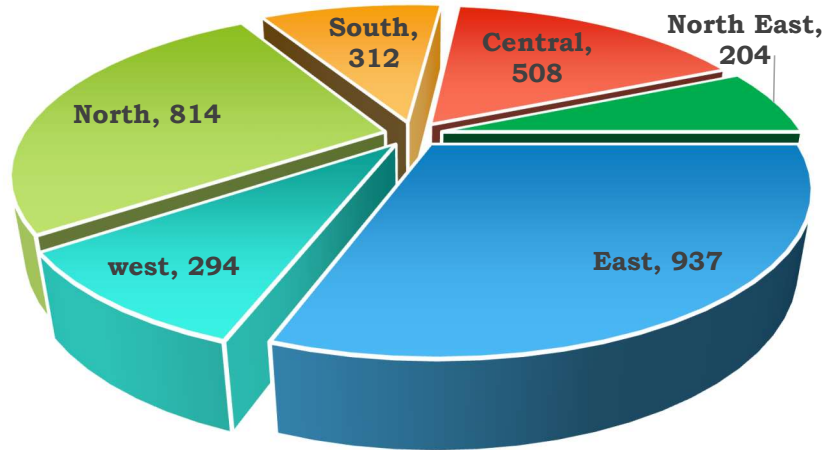
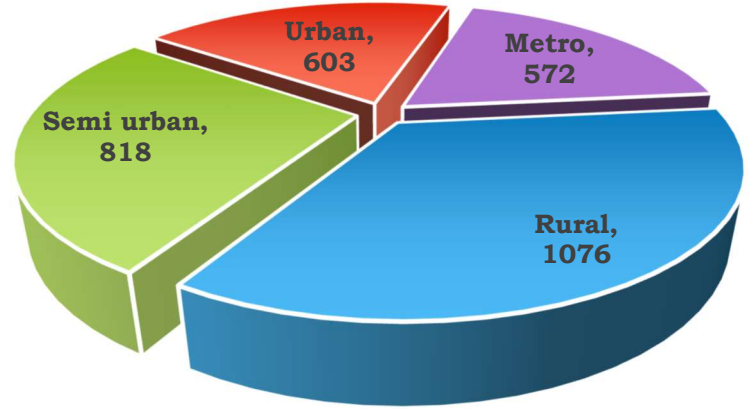
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Total Branches

3071

No of ATMs

2368





Highlights: June 2021



Business segment Performance



Asset Quality



Financials



Capital & Share Holding

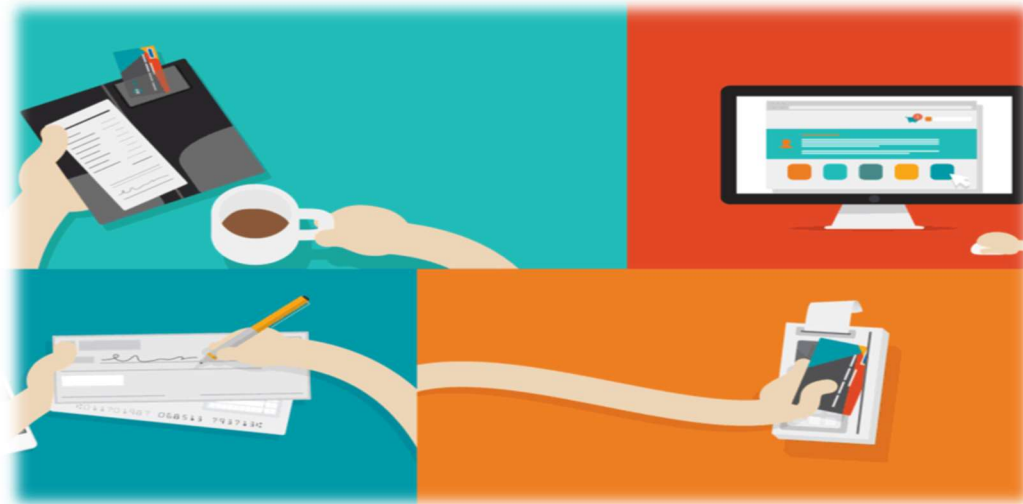


Digitalisation





Highlights: June 2021



Highlights June 2021



Total Business



₹332946 Cr.
7.28%(Y-Y)

Total Advance



₹120849 Cr.
4.87%(Y-Y)

Operating Profit



₹1286 Cr.
31.65%(Y-Y)

Net Profit



₹101.81 Cr.
374.42% (Y-Y)

CRAR



14.24%

Gross NPA



9.37%



Financial Growth

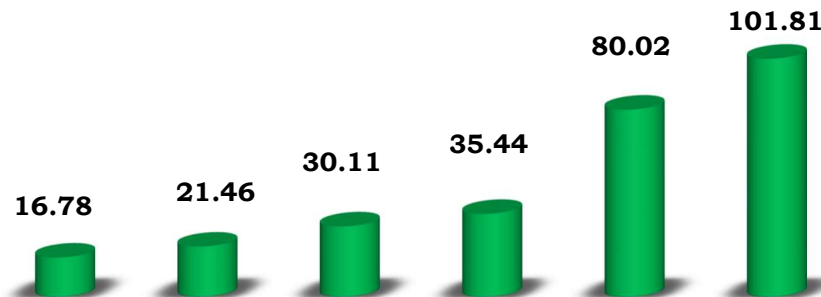


■ Operating Profit (Qtr.) ₹ in (Cr)



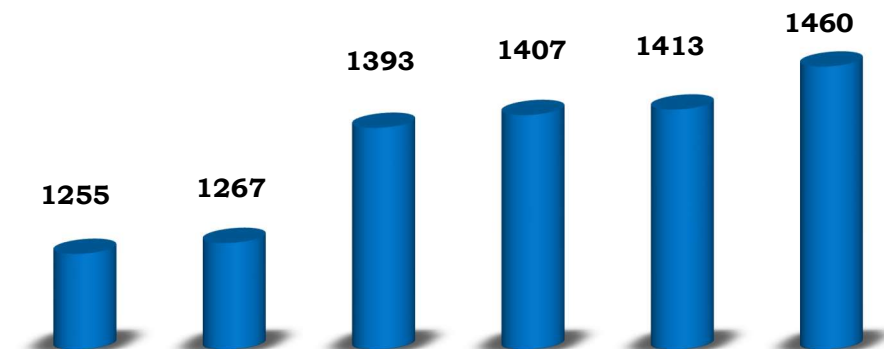
Jun-20 Mar-21 Jun-21

■ Net Profit (Qtr.) ₹ in (Cr)



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21 Jun-21

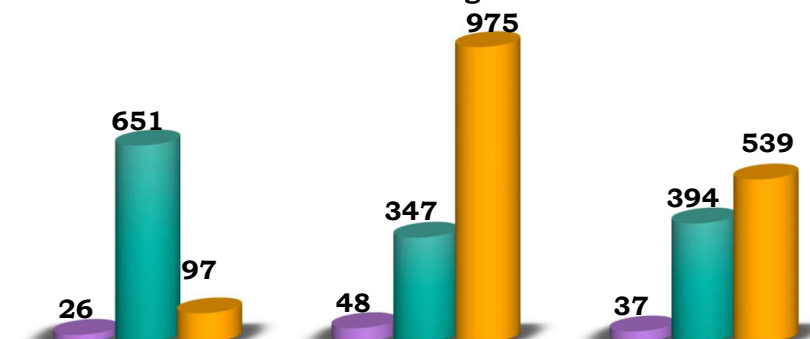
■ Net Interest Income (NII) (Qtr.) ₹ in (Cr)



Mar-20 Jun-20 Sep-20 Dec-20 Mar-21 Jun-21

■ Non Interest Income(Qtr.) ₹ in (Cr)

■ Fee Based Income ■ Trading Profit ■ Other Income



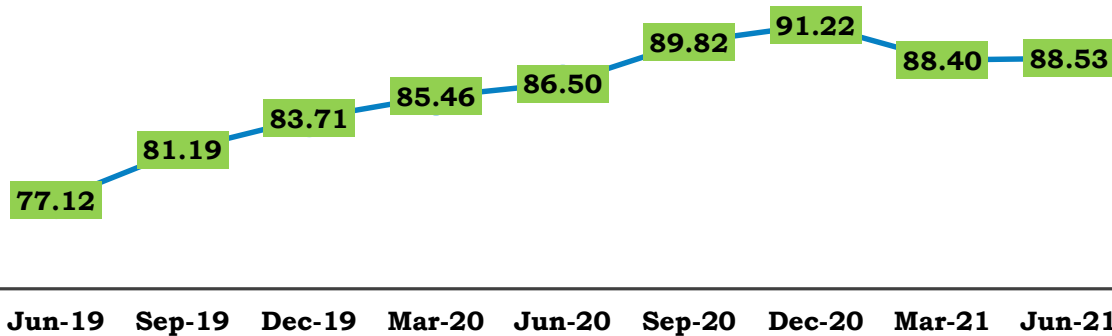
Jun-20 Mar-21 Jun-21



Sustainable Asset Quality



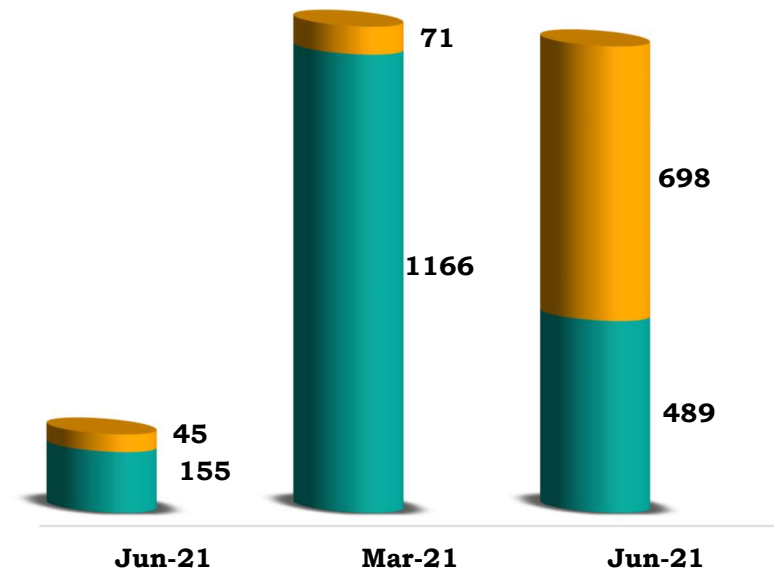
PCR (%)



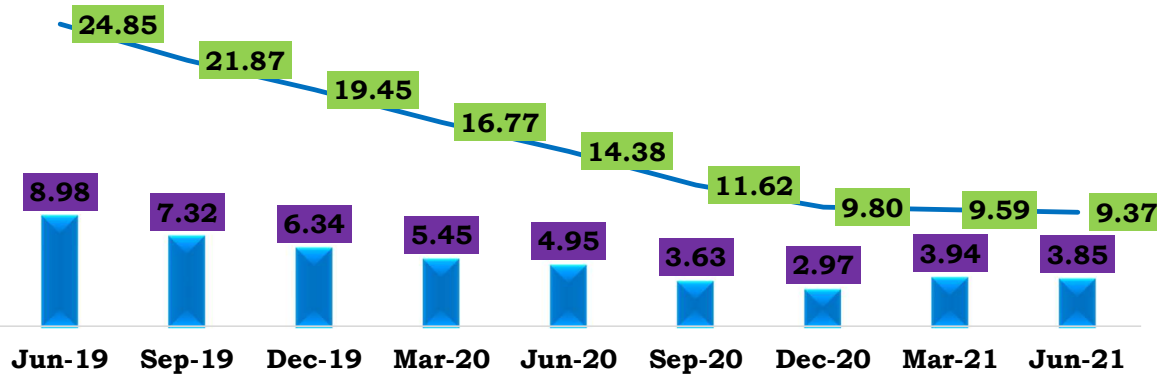
Recovery (Qtr.)

₹ in (Cr)

■ Upgradation ■ Cash Recovery + Recovery in Written off A/c



■ Net NPA (%) — Gross NPA %



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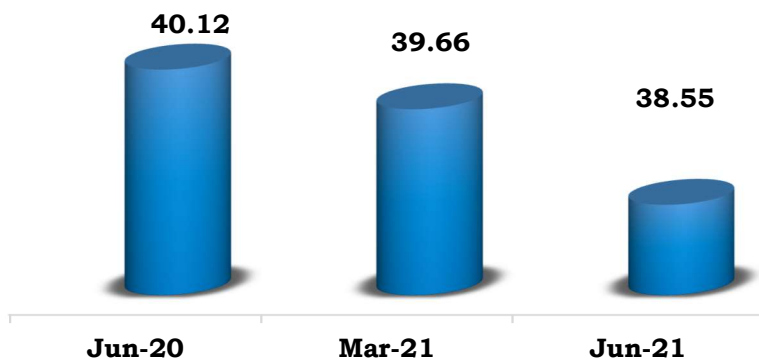
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Performance Highlights

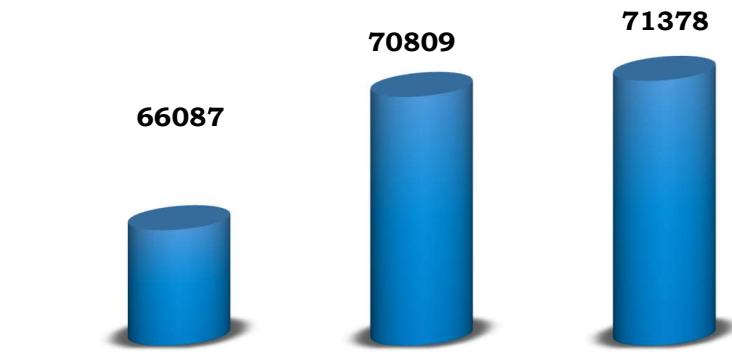


CASA Domestic (%)



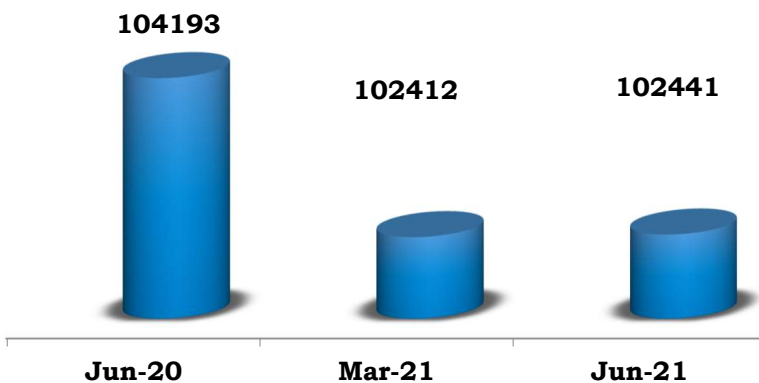
Savings Deposit

₹ in (Cr)



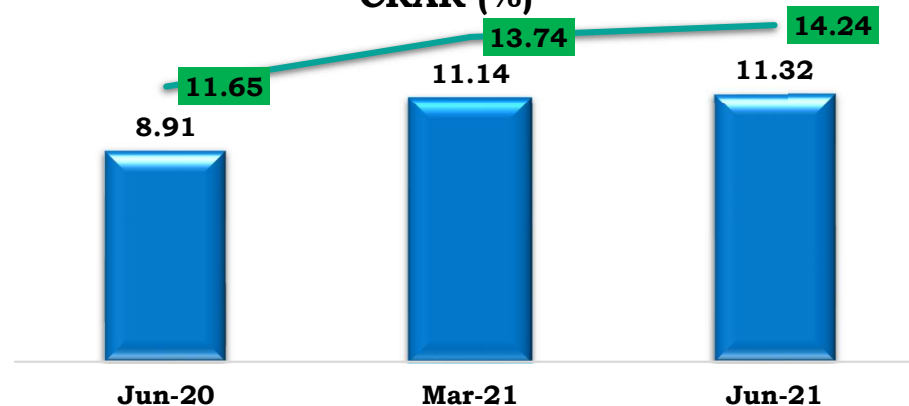
Total Risk Weighted Assets(RWA)

₹ in (Cr)



CRAR (%)

— Tier 1 — CRAR



Performance at a glance-Business



₹ in (Cr)

Business Mix (Deposits + Advances)	Jun-20	Mar-21	Jun-21	Y-O-Y (%)	Q-Q (%)
Global Business	310356	324324	332946	7.28	2.66
Domestic	295510	308448	317216	7.35	2.84
Overseas	14846	15876	15730	5.96	-0.92
Global Deposits	195120	205919	212097	8.70	3.00
Domestic	190197	201528	207517	9.11	2.97
Overseas	4923	4391	4580	-6.96	4.30
Global Advances (Gross)	115236	118405	120849	4.87	2.06
Domestic	105313	106920	109699	4.16	2.60
Overseas	9923	11485	11150	12.37	-2.91
CD Ratio (%)	59.06	57.50	56.98	-	-

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Operating Revenues



₹ in (Cr)

Sl.	Parameters	Quarter Ended			Variation (%) over	
		Jun-20	Mar-21	Jun-21	Y-O-Y	Q-O-Q
1	Interest Income	3663	3566	3570	-2.54	0.09
2	Interest Expenses	2396	2154	2109	-11.96	-2.06
3	NII (1-2)	1267	1413	1460	15.27	3.37
4	Non-Interest Income	774	1370	970	25.27	-29.25
5	Operating Expenses	1064	1488	1143	7.51	-23.14
6	Operating Profit (3+4-5)	977	1295	1286	31.65	-0.70
7	Provisions	956	1215	1183	23.95	-2.54
8	Net Profit	21	80	102	374.42	27.22
	Net Interest Margin (Global) (%)	2.53	2.70	2.72		
	Net Interest Margin (Domestic) (%)	2.62	2.79	2.80	-	-
	Cost to Income (%)	56.43	53.46	47.06		

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Net Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-20	Mar-21	Jun-21	Y-O-Y	Q-O-Q
Interest Income	3663	3566	3570	-2.54	0.09
a. From Advances	1913	1919	1976	3.28	2.96
b. From Investments	1575	1503	1456	-7.58	-3.10
c. Others	174	145	138	-20.93	-4.78
Interest Expended	2396	2154	2109	-11.96	-2.06
a. On Deposits	2239	2043	2005	-10.40	-1.84
b. On Borrowings	57	6	10	-83.30	70.30
c. Bonds & Others	100	105	94	-5.92	-10.34
Net Interest Income	1267	1413	1460	15.27	3.37
Cost of Deposit (%)	4.60	4.04	3.91		
Cost of Fund (%)	4.74	4.02	3.86		
Yield on Advances (%)	7.99	7.55	6.73	-	
Yield on Investment (%)	6.81	6.52	6.27		
Yield on Funds (%)	7.31	6.80	6.64		

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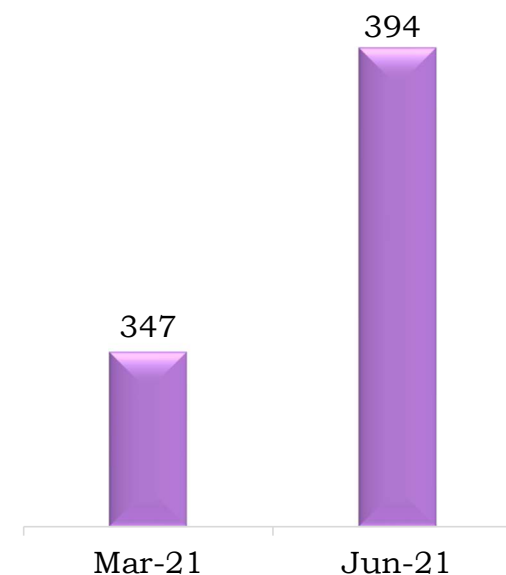
Non Interest Income



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-20	Mar-21	Jun-21	Y-O-Y	Q-O-Q
a) Treasury profit	651	347	394	-39.57	13.45
b) Recovery in Written Off	28	709	302	982.16	-57.40
c) Other Non Interest Income	95	315	274	189.10	-12.93
Total (a+b+c)	774	1370	970	25.27	-29.25

Treasury Profit(₹ in Cr)



Provisions



₹ in (Cr)

Particulars	Quarter Ended			Variation (%) over	
	Jun-20	Mar-21	Jun-21	Y-O-Y	Q-O-Q
Operating Profit	977	1295	1286	31.65	-0.70
Provisions for :					
NPA	565	770	845	49.57	9.74
Standard Assets	92	-452	333	262.04	-173.61
Provision For Investment	-18	179	102	-660.80	-42.88
Income Tax	24	-233	57	-124.65	139.50
Others	293	951	-153	-152.07	-116.07
Total Provision	956	1215	1184	23.85	-2.55
Net Profit /Loss	21	80	102	374.42	27.22
Technical Write off	2898	2001	827	-71.46	-58.67
Return on Assets (%)	0.03	0.12	0.15		
Return on Equity (%)	0.53	1.92	2.25	-	-

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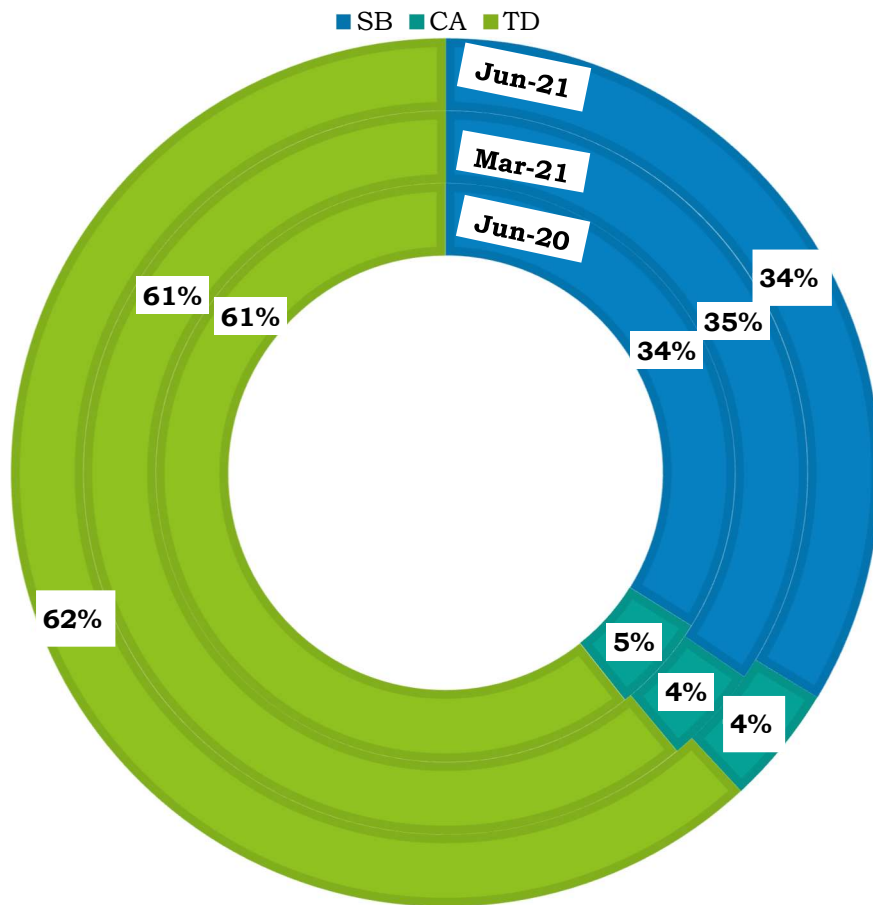
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Business Segment Performance



Global Deposits



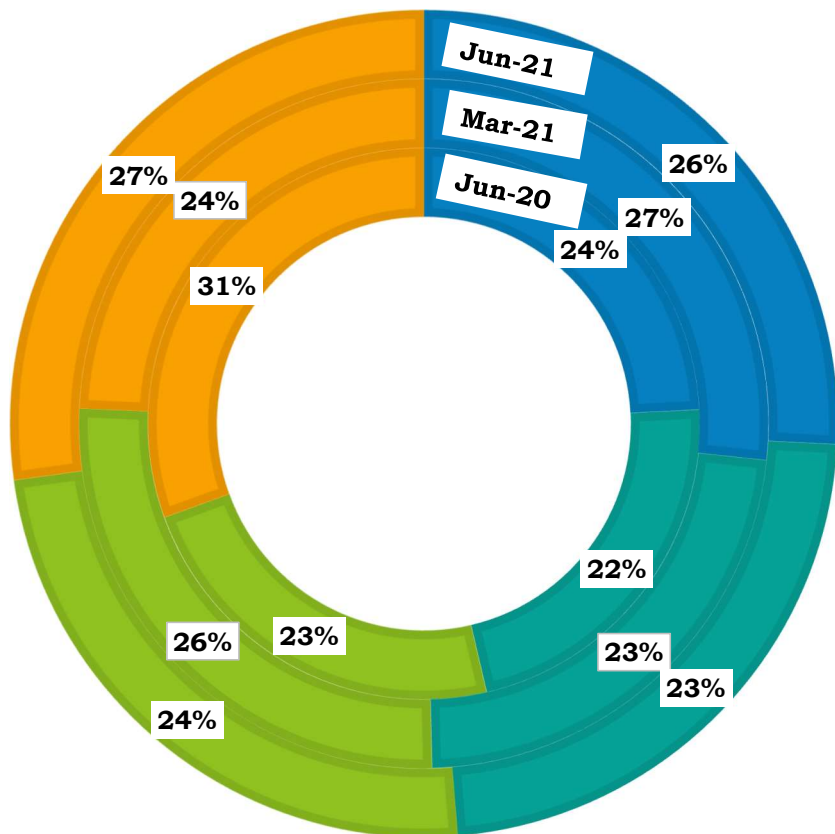
Particulars	₹ in (Cr)		
	Jun-20	Mar-21	Jun-21
Saving Deposits	66009	70713	71280
Current Deposits	10303	9209	8717
CASA	76312	79922	79997
Term Deposits	113885	121606	127520
Overseas Deposits	4923	4391	4580
Global Deposits	195120	205919	212097



RAM share in Domestic Advances



■ RETAIL ■ AGRICULTURE ■ MSME ■ OTHERS



			₹ in (Cr)
₹ in (Cr)	Retail Advance	Agriculture Advance	MSME Advance
Jun-20	25471	23320	24377
Mar-21	28537	24508	27900
Jun-21	28313	25101	26466



Priority Sector Advance



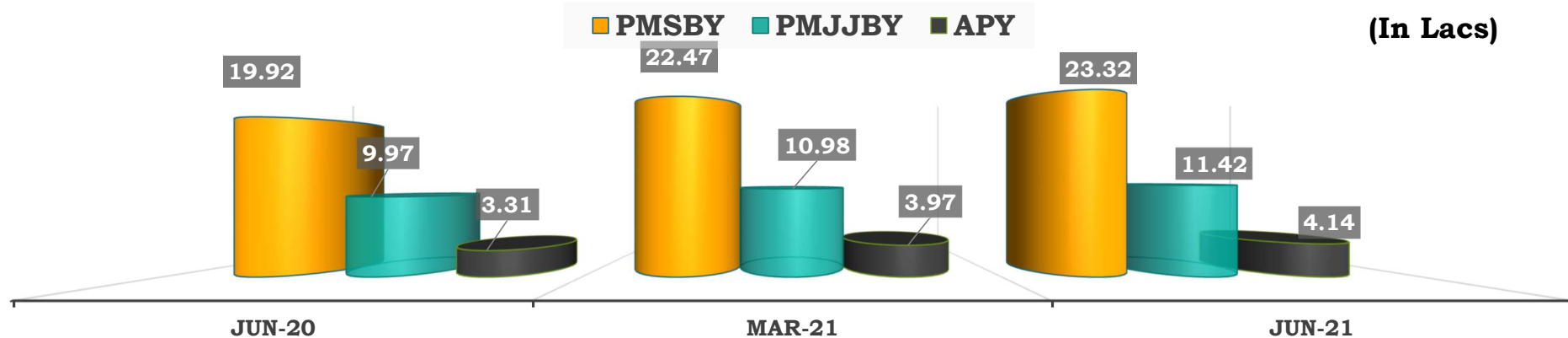
₹ in (Cr)

Industry	Jun-20	Mar-21	Jun-21	% Growth	
				Y-O-Y	% to ANBC
Agriculture	23320	24508	25101	7.64	18.40
Out of which, S&MF	10954	12432	12231	11.66	8.96
MSME	24377	21900	25066	2.82	18.37
Out of which, Micro	13770	9752	13705	-0.47	10.04
Housing Loan	9840	8739	9835	-0.05	7.21
Education Loan	1071	1150	1108	3.46	0.81
Others	25	981	1894	7495.80	1.39
Total Priority Sector Advances	58633	57279	63003	7.45	46.18

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Performance Under Financial Inclusion



₹ in (Cr)

Particulars	Jun-20		Mar-21		Jun-21	
	No. of Accts	Amount	No. of Accts	Amount	No. of Accts	Amount
PMJDY (Lacs)	88.00	3289.29	100.16	3584.71	102.51	3704.6
Zero Balance Accts (Lacs)	8.66	-	12.97	-	13.05	-
PMMY Shishu	262861	345.62	217286	380.34	203017	347.02
PMMY Kishor	160697	2060.29	173041	2387.2	170599	2297.39
PMMY Tarun	16826	1064.34	21447	1359.3	21582	1321.72
PMMY Total	440384	3470.25	411774	4126.9	395198	3966.13

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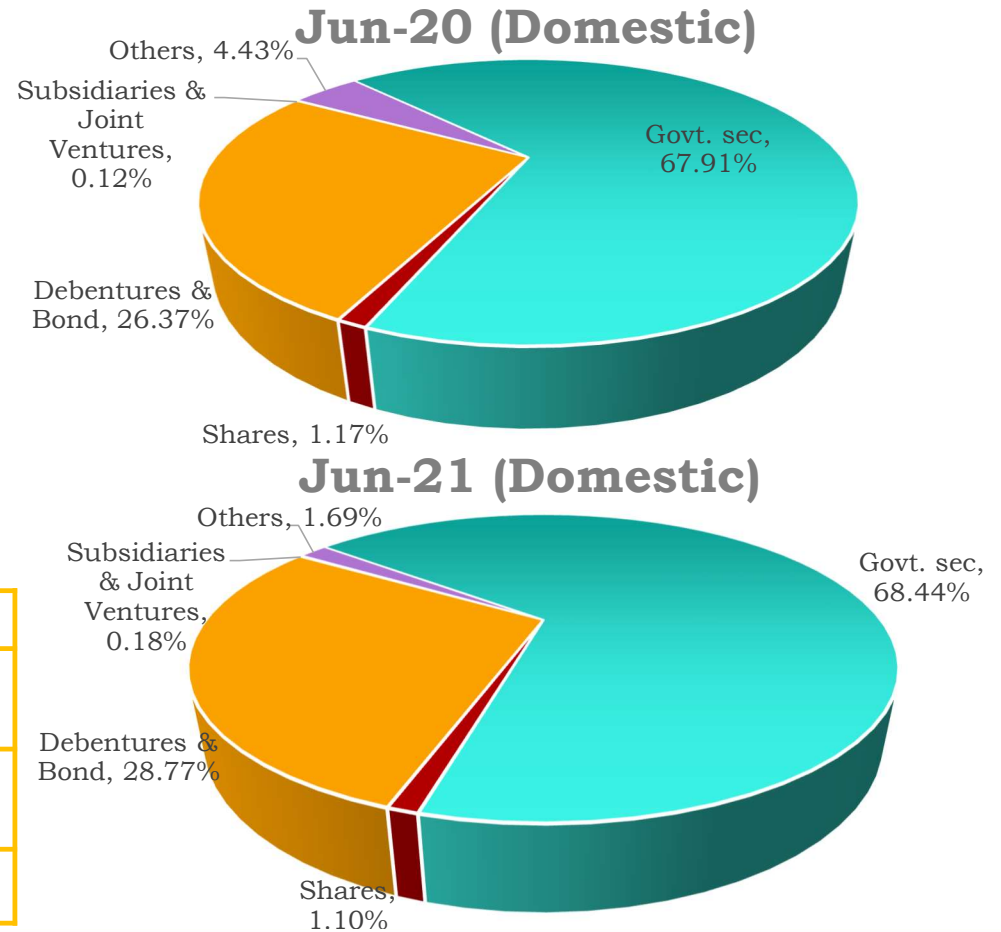
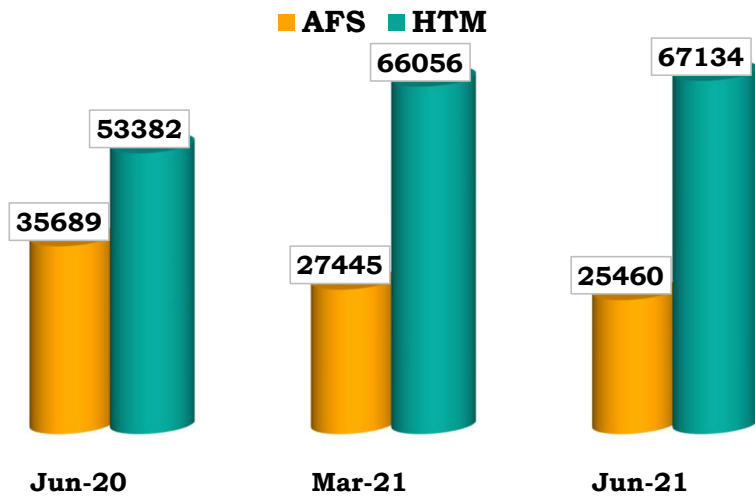


Investment Portfolio



Domestic Investments

₹ in (Cr)



₹ in (Cr)	Jun-20	Mar-21	Jun-21
Domestic Investments	89071	93501	92594
Overseas Investments	3129	2334	2181
Total Investments	92200	95835	94775

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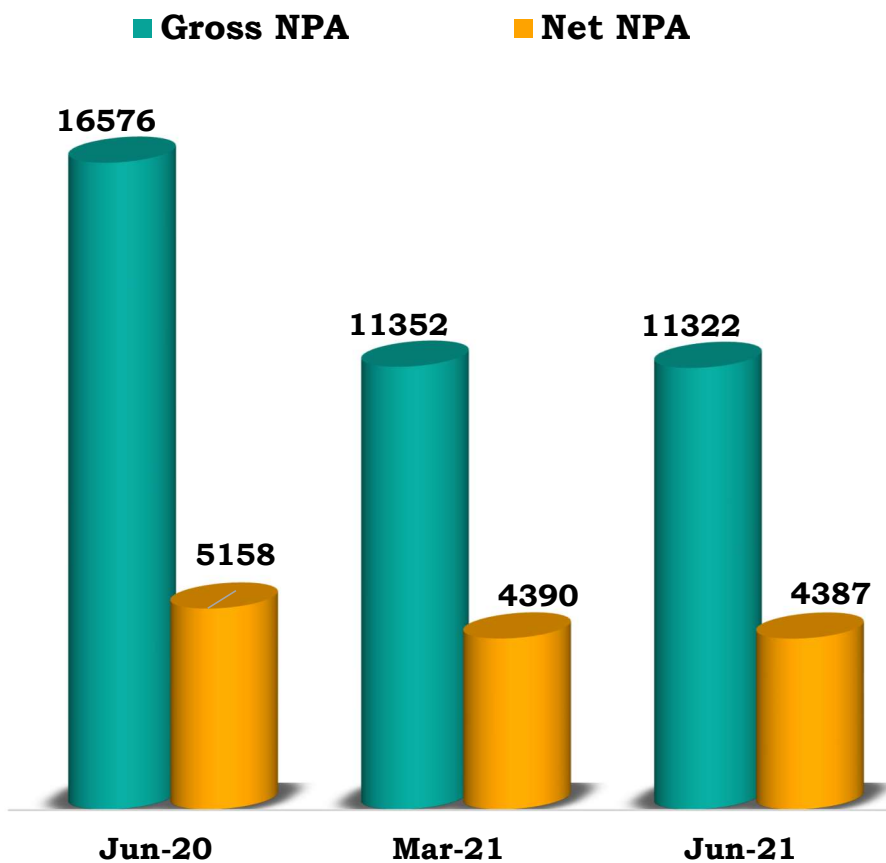




Assets Quality



Asset Quality



Item	₹ in (Cr)		
	Jun-20	Mar-21	Jun-21
Gross NPA	16576	11352	11322
Net NPA	5138	4390	4387
Gross NPA (%)	14.38	9.59	9.37
Net NPA (%)	4.95	3.94	3.85
Provision Coverage Ratio (%)	86.50	88.40	88.53

Movement of NPA



₹ in (Cr)

Item	Year Ended	Quarter Ended		
	Mar 21	Jun-20	Mar-21	Jun-21
Opening Balance	19282	19282	11440	11352
Slippages	3102	384	2450	1708
Less				
Cash Recovery	1168	127	457	187
Upgradation	453	45	71	698
Write off	9411	2918	2010	853
Total reduction	11032	3090	2538	1738
Closing Balance	11352	16576	11352	11322
Cash Recovery +Recovery in Written off	2154	155	1166	489

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Asset Quality-NCLT



₹ in (Cr)

	1 st List	2 nd List	Others	Total
Exposure to number of accounts referred under IBC (As per RBI List)	3	10	115	128
Loan Outstanding as of 30th June 2021 (₹ Cr.)	947	3076	11784	15807
Total Provisions held upto 30th June 2021 (₹ Cr.)	947	3076	11702	15725

*Inc. Tech. Write off

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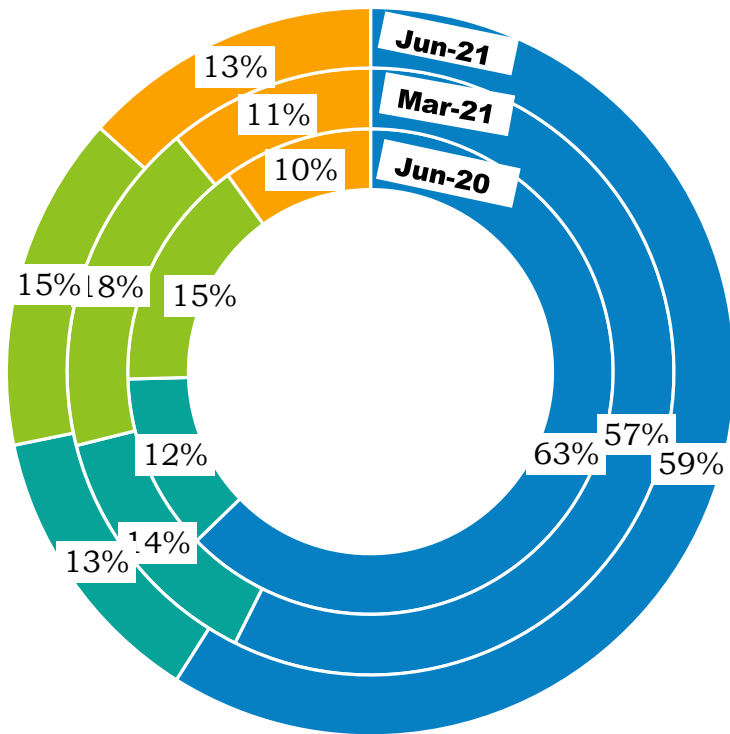


Rating Profile



External Rating Distribution of Global Advances above 5 Cr.

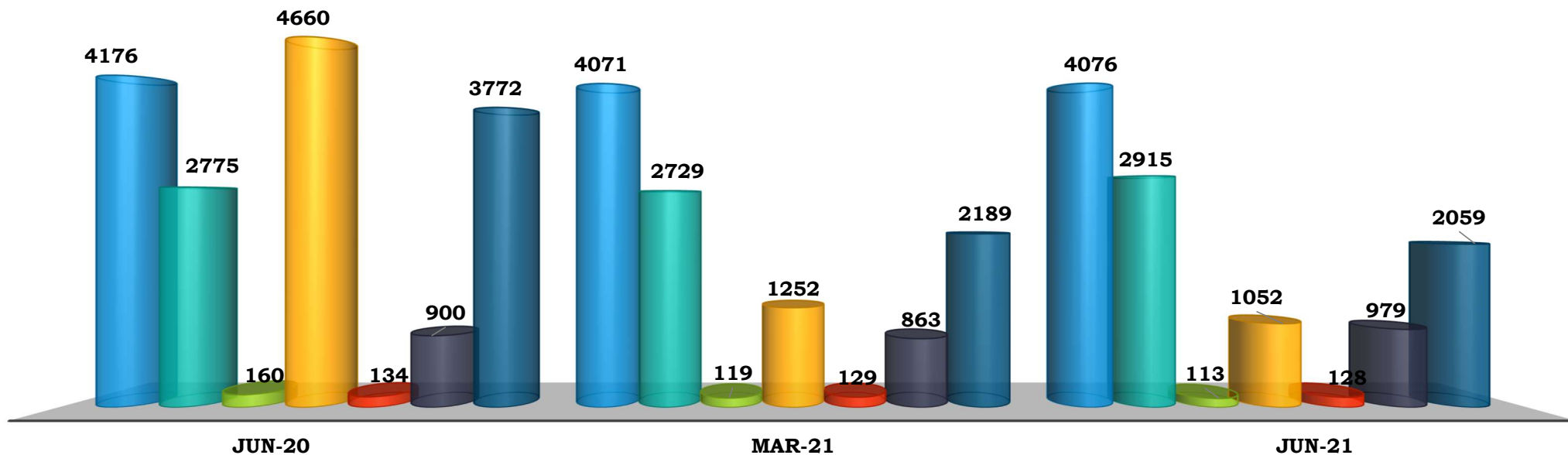
■ A& Above ■ BBB ■ Below BBB ■ Unrated



				₹ in (Cr)
₹ in (Cr)	A& Above	BBB	Below BBB	Unrated
Jun-20	20140	3785	4981	3208
Mar-21	17483	4178	5452	3363
Jun-21	19854	4316	5023	4492



Segment NPA



	Jun-20	Mar-21	Jun-21
■ Agriculture & Allied Activities	4176	4071	4076
■ Micro & Small Industries	2775	2729	2915
■ Medium Industries	160	119	113
■ Large Industries	4660	1252	1052
■ Services	134	129	128
■ Retail	900	863	979
■ All others	3772	2189	2059

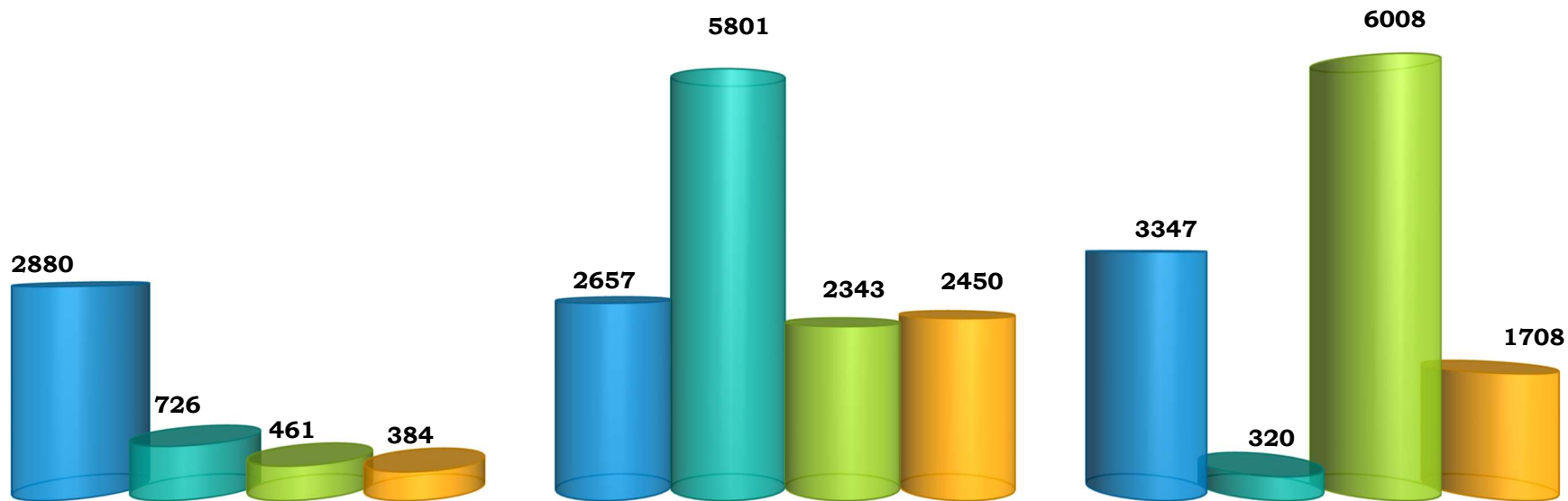
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SMA DATA



JUN-20

MAR-21

JUN-21

	Jun-20	Mar-21	Jun-21
■ SMA-0	2880	2657	3347
■ SMA-1	726	5801	320
■ SMA-2	461	2343	6008
■ Fresh Slippage	384	2450	1708

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Financials



Balance Sheet



₹ in (Cr)

	30.06.2020	31.03.2021	30.06.2021
CAPITAL & LIABILITIES			
Capital	9918	9918	11956
Share Application Money	-	2600	-
Reserves & Surplus	9396	10088	10774
Deposits	195120	205919	212097
Borrowings	12473	15383	12246
Other Liabilities & Provisions	7777	9428	2857
Total	234684	253336	249930
ASSETS			
Cash and Balances with RBI	6546	9445	3795
Balances with Banks and Money at Call and Short Notice	6585	14155	15021
Investments	90301	93783	92927
Advances	103769	111355	113817
Fixed Assets	2822	3218	3226
Other Assets	24662	21380	21144
Total	234684	253336	249930

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Key Financial Indicators



₹ in (Cr)

Particulars (Qtr.)	Jun-20	Mar-21	Jun-21
Book Value per Share (₹)	7.67	9.96	8.41
Earning Per Share (₹)	0.02	0.08	0.10
Net Worth (₹ in Cr.)	7038	9334	9501
Non-Interest Income to AWF (%)	1.20	2.10	1.41
Business Per Branch (₹ In Cr.)	100.50	104.99	108.42
Business Per Employee (₹ in Cr.)	14.00	14.70	15.23
Net Profit Per Employee (₹ in Lakh)	0.10	0.36	0.47

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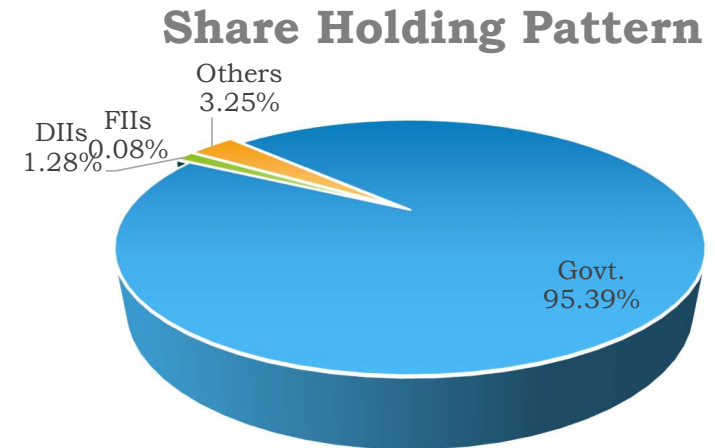
Capital & Shareholding





Capital & Share Holding Pattern

Particulars	₹ in (Cr)		
	Jun-20	Mar-21	Jun-21
CET1 Capital	9282	11411	11601
Tier I Capital	9282	11411	11601
Tier II Capital	2859	2659	2993
Total Capital	12141	14070	14595
Risk Weighted Assets	104193	102412	102441
CET1 (%)	8.91	11.14	11.32
Tier I (%)	8.91	11.14	11.32
Tier II (%)	2.74	2.60	2.92
Capital Adequacy Basel III (%) (CRAR)	11.65	13.74	14.24



As on 30.06.2021	
Share Capital (₹ in Cr.)	11955.96
Net Worth (₹ in Cr.)	9500.58
Market Cap (₹ in Cr.)	18173.06
No of Equity Shares	1195,59,58,176

Digitalization



Digital Platforms



New Initiative

- ✓ Introduction of Standing Instruction (E-Mandate) through Rupay Card.
- ✓ Procurement of 300 New Cash Recyclers.
- ✓ Procurement of 550 New Passbook Kiosks.
- ✓ Issuance of NETC Fastag by Bank for toll booth payment.
- ✓ Introduction of UCO mGalla soft POS for Merchant

New Features in E Banking and M-Banking

- ✓ Apply for New Savings Account, Fixed Deposit
- ✓ Apply for Loan against FDR
- ✓ Apply for insurance
- ✓ Email Update Facility

Road ahead for E Banking and M-Banking

- ✓ Introduction of Corporate Mbanking
- ✓ Apply for Mutual Fund through Mbanking
- ✓ Apply for credit card through Mbanking
- ✓ Income Tax Module

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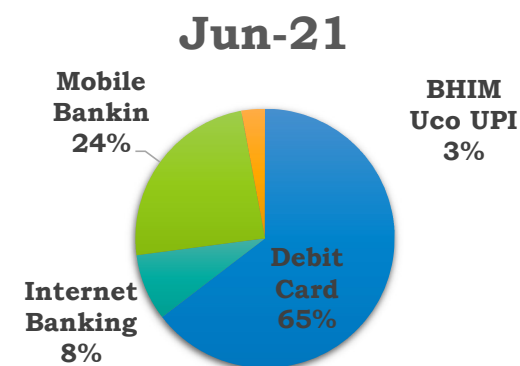
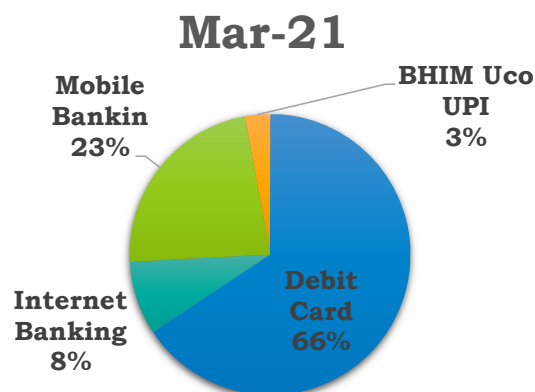
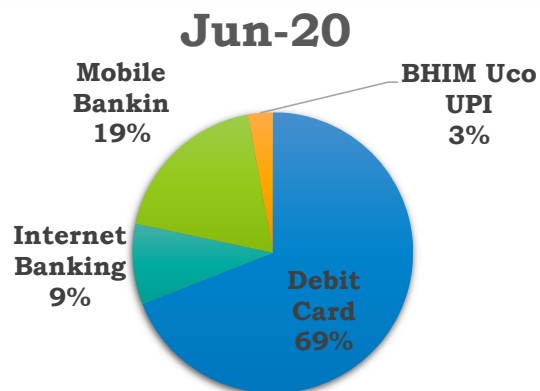


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Digital Progress



Digital Channels	Jun-20	Mar-21	Jun-21	Growth (%)	
				Y-O-Y	Q-O-Q
Debit Cards	8740803	10128240	10336357	18.25	2.05
Internet Banking (Lakhs)	11.79	12.99	13.29	12.72	2.31
Retail (Lakhs)	10.45	11.52	11.79	12.82	2.34
Corporate (Lakhs)	1.34	1.47	1.51	12.69	2.72
Mobile Banking (Lakhs)	23.85	35.36	38.59	61.80	9.13
Bhim UCO UPI (Lakhs)	3.63	4.45	4.72	30.03	6.07
POS Terminals	8319	9419	9128	9.72	-3.09
Avg. Daily ATM Hits	84	94	74	-11.90	-21.28

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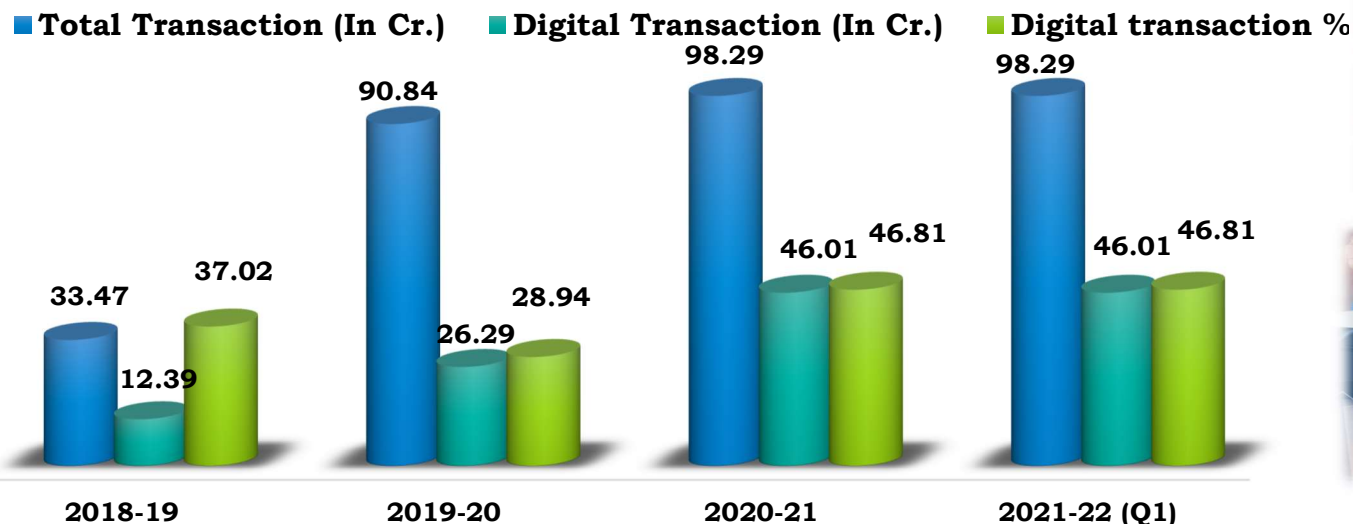
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Digital Progress



Digital Channels



₹ in (Cr)

Financial Year	Total Transactions (In Cr.)	Digital Transactions (Financial) (In Cr.)	Digital Transaction (%)
2018-19	33.47	12.39	37.02
2019-20	90.84	26.29	28.94
2020-21	98.29	46.01	46.81
2021-22 (Q1)	22.28	12.28	54.68

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Business Strategy



Vision & Mission



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Easy access to Properties across India
with Quick finance by UCO Bank

Properties across country

Verified properties

End-to-end support

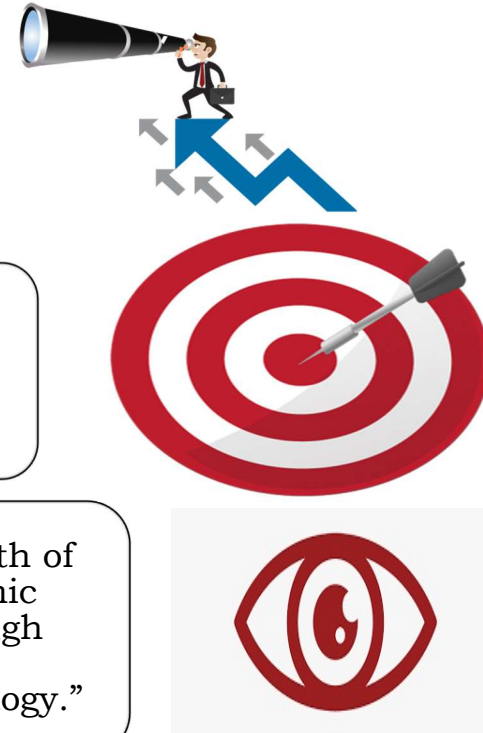
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“To be a Top-class Bank to achieve sustained growth of business and profitability, fulfilling socio-economic obligations, excellence in customer service; through Upgradation of skills of staff and their effective participation making use of state-of-the-art-technology.”



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Associate



Paschim Banga Gramin Bank Is An Associate of UCO BANK



₹ in (Cr)

As on 30.06.2021 (Unaudited)

Amount (₹ in Cr)

Total Business	9032.24
Deposit	5919.66
Advances	3112.58
Income	131.73
Expenditure & Provision	172.13
Net Profit Qtr.	-40.40
No of Branches	230
Employee Strength	1091



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