

यूको बैंक



UCO BANK

सम्मान आपके विश्वास का

Honours Your Trust

HO/Finance/Share/ 219/2018-19

Date : 08.02.2019

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,

**SUB: Press release on Reviewed Financial Results for the 3<sup>rd</sup> quarter ended 31.12.2018**

We enclose herewith press release on Reviewed Financial Results of our Bank for the 3<sup>rd</sup> quarter ended 31.12.2018 for your kind perusal.

Yours faithfully,

(N Purna Chandra Rao)  
Company Secretary

Encl: As stated





## UCO Bank announces Financial Results for the Quarter ended 31st December 2018

### HIGHLIGHTS OF PERFORMANCE

#### (A) Financial Parameters :

- ❖ Operating profit of the Bank for the quarter ended 31.12.2018 has increased to Rs.381.41 Crore from Rs.368.95 Crore for the quarter ended 31.12.2017 registering a growth of 3.38%.
- ❖ Net Interest Income of the Bank for the quarter ended 31.12.2018 has increased to Rs.826.60 Crore from Rs.819.91 Crore for the quarter ended 31.12.2017 with a growth rate of 0.82 %.
- ❖ Net Loss for the quarter ended Dec'18 is reduced to Rs.998.74 crore from Rs.1016.44 crore incurred during Dec'17 quarter.
- ❖ Total Business of the Bank stood at Rs.291515.62 Crore as on 31.12.2018.
- ❖ Gross Advances of the Bank stood at Rs.113610.18 Crore as on 31.12.2018.
- ❖ Total Deposits of the Bank stood at Rs.177905.44 Crore as on 31.12.2018.
- ❖ Savings Deposit has increased from Rs.52365.54 Crore (31.12.2017) to Rs.56886.70 Crore (31.12.2018) registering a growth of 8.63 %.
- ❖ Current Deposit has increased from Rs.8886.53 crore (31.12.2017) to Rs.9322.02 crore (31.12.2018) registering a growth of 4.90%.
- ❖ CASA for the Bank has increased from 32.93 % (31.12.17) to 37.22 % as on 31.12.2018.
- ❖ Gross NPA of the Bank as on 31.12.2018 has increased to Rs.31121 Crore (27.39%) as against Rs. 29581 Crore (25.37%) as on 30.09.2018.
- ❖ Net NPA of the Bank reduced to Rs.11755.61 Crore as on 31.12.2018 from Rs 11820.21 Crore as on 30.09.2018
- ❖ Provision Coverage ratio of the Bank for the quarter ended 31.12.2018 has increased to 69.49% from 67.61% for the quarter ended 30.09.2018.
- ❖ Government of India infused Capital to the tune of Rs.3076 Crore during the quarter ended 31.12.2018 which is included in CET-I Capital.
- ❖ Capital Adequacy Ratio of the Bank improved and stood at 9.33% and CET-I Ratio at 7.14% as on 31.12.2018 as against 7.57 % & 5.57 % stood as on 30.09.2018.
- ❖ Bank has also taken initiatives for reduction in RWA and reduced its RWA from Rs. 109530 Crore as on 31.12.2017 to Rs 99957 Crore as on 31.12.2018.

#### (B) Information Technology Initiatives

- ❖ Introduction of NFC enabled Contactless Debit Card equipped with NCMC functionality.
- ❖ Replacement of Non-Chip Card by EMV Cards
- ❖ Facility of online transaction to Sukanya Samridhi Yojna through e-banking
- ❖ 800 Self Service Passbook Printing Kiosks
- ❖ Income Tax Payment through Debit card.