



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001. Thanjavur District. Tamil Nadu.

Telephone No : 0435 - 2402322 Fax : 0435 - 2431746

E-mail : shares@cityunionbank.com Website : www.cityunionbank.com

C.O/Shares/LR-2/2025-26

July 31, 2025

National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor, Plot No. C/1,
G Block, Bandra-Kurla Complex,
Bandra (E),
Mumbai 400 051

BSE Ltd.,
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

Scrip Code: CUB

Scrip Code: 532210

Dear Sir / Madam,

Sub: Outcome of Board Meeting – 31.07.2025

Integrated Financial Results for Q1 FY 2026

Ref: Regulation 30 and 33 of SEBI Listing Regulations, 2015 as amended

This is in continuation to our earlier communication dated July 21, 2025. Pursuant to the Regulation's cited on the subject matter, we hereby inform that the Board of Directors of the Bank at its meeting held today, Thursday July 31, 2025, has inter-alia considered and approved the Un-Audited Standalone Financial Results of the Bank for the Quarter ended June 30, 2025. A copy of the Un-Audited Standalone Financial Results of the Bank together with the Limited Review Report of the Statutory Central Auditors is enclosed and the same is also uploaded in the Bank's website: www.cityunionbank.com.

Further, an extract of the Quarterly Unaudited Financial Results shall be published in a manner as prescribed under Reg. 47(3) SEBI Listing Regulations, 2015.

Time of commencement of Board meeting : 2:00 P.m.


Time of conclusion of Board meeting : 4:20 P.m.

Kindly take the above on record and disseminate to all concerned.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**


Venkataramanan S
Company Secretary &
Compliance Officer



Encl.: a.a

City Union Bank Ltd.,

CIN NO.L65110TN1904PLC001287

Regd.Office: 149 T.S.R. (Big) Street, Kumbakonam - 612001

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

| Particulars | | (Rs in Lakhs) | | | |
|-------------|--|------------------|------------------|------------------|------------------|
| | | Quarter ended | | | YEAR ENDED |
| | | 30-06-2025 | 31-03-2025 | 30-06-2024 | 31-03-2025 |
| | | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| 1 | Interest earned (a+b+c+d) | 160532.71 | 153271.83 | 138864.30 | 583404.26 |
| | a) Interest /Discount on Advances /Bills | 129022.41 | 124324.51 | 108646.91 | 467214.49 |
| | b) Income on Investments | 28640.82 | 27135.65 | 26209.34 | 107334.68 |
| | c) Interest on balances with RBI and other Inter Bank funds | 2633.94 | 1634.14 | 3836.04 | 8011.21 |
| | d) Others | 235.54 | 177.53 | 172.01 | 843.88 |
| 2 | Other Income | 24387.69 | 25122.32 | 19213.05 | 89806.23 |
| 3 | Total Income (1 + 2) | 184920.40 | 178394.15 | 158077.35 | 673210.49 |
| 4 | Interest Expended | 98004.05 | 93240.37 | 84347.31 | 351832.92 |
| 5 | Operating Expenses (i) + (ii) | 41824.39 | 41057.44 | 36381.01 | 153514.95 |
| | (i) Employees Cost | 20059.65 | 19653.65 | 17440.48 | 73299.93 |
| | (ii) Other Operating expenses | 21764.74 | 21403.79 | 18940.53 | 80215.02 |
| 6 | Total Expenditure (4) + (5) excluding provisions and contingencies | 139828.44 | 134297.81 | 120728.32 | 505347.87 |
| 7 | Operating Profit before provisions and contingencies (3) - (6) | 45091.96 | 44096.34 | 37349.03 | 167862.62 |
| 8 | Provisions (other than tax) and contingencies | 7000.00 | 7800.00 | 3900.00 | 26200.00 |
| 9 | Exceptional Items | 0.00 | 0.00 | 0.00 | 0.00 |
| 10 | Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9) | 38091.96 | 36296.34 | 33449.03 | 141662.62 |
| 11 | Tax Expenses | 7500.00 | 7500.00 | 7000.00 | 29300.00 |
| 12 | Net Profit / (Loss) from Ordinary Activities after tax (10) - (11) | 30591.96 | 28796.34 | 26449.03 | 112362.62 |
| 13 | Extra ordinary items (Net of Tax Expense) | 0.00 | 0.00 | 0.00 | 0.00 |
| 14 | Net Profit / (Loss) for the period (12) - (13) | 30591.96 | 28796.34 | 26449.03 | 112362.62 |
| 15 | Paid up equity share Capital (Face value of Re.1/- each) | 7410.08 | 7409.86 | 7406.72 | 7409.86 |
| 16 | Reserves excluding revaluation reserves (as per balance sheet of previous accounting year) | | | | 939251.86 |
| 17 | Analytical ratios | | | | |
| | i) % of shares held by Government of India | Nil | Nil | Nil | Nil |
| | ii) Capital Adequacy Ratio (%) - Basel III | 23.10 | 23.75 | 23.58 | 23.75 |
| | iii) Earnings per share (EPS) | | | | |
| | Basic EPS - before/after extra ordinary items (Not annualised) (Rs.) | 4.13 | 3.89 | 3.57 | 15.17 |
| | Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.) | 4.10 | 3.86 | 3.54 | 15.07 |
| | iv) NPA Ratios | | | | |
| | (a) Gross NPA | 161698.40 | 163816.89 | 180644.98 | 163816.89 |
| | (b) Net NPA | 63455.06 | 65306.66 | 85349.61 | 65306.66 |
| | (c) % of Gross NPA | 2.99 | 3.09 | 3.88 | 3.09 |
| | (d) % of Net NPA | 1.20 | 1.25 | 1.87 | 1.25 |
| | v) Return on Assets - Annualised (%) | 1.55 | 1.53 | 1.51 | 1.55 |
| 18 | Net Worth | 968550.52 | 941686.40 | 866826.35 | 941686.40 |
| 19 | Outstanding redeemable preference shares | Nil | Nil | Nil | Nil |
| 20 | Capital Redemption Reserve | Nil | Nil | Nil | Nil |
| 21 | Debt-equity ratio * | 0.09 | 0.09 | 0.10 | 0.09 |
| 22 | Total debt to total assets (%) ** | 2.19 | 2.79 | 6.35 | 2.79 |

* Debt represents borrowings with residual maturity of more than one year

** Total Debt represents Total Borrowings of the Bank



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For CITY UNION BANK LTD.

[Signature]
Company Secretary
M. No. 28842

Notes :

- 1 The above unaudited financial results for the quarter ended June 30, 2025 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on July 31, 2025. The same has been subjected to a limited review as per the provisions of SEBI Listing Regulations, 2015 [as amended], by the Joint Statutory Central Auditors of the Bank and Limited Review Report has been furnished by them. The financial results for the quarter ended June 2024, were reviewed by predecessor Joint Statutory Central Auditors.
- 2 There has been no change to significant accounting policies followed during the Quarter ended June 30, 2025, as compared to those followed in the preceding Financial Year ended March 31, 2025. Any circular /direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- 3 The figures for the Quarter ended March 31, 2025 are the balancing figures between Audited figures in respect of the full Financial year and the Unaudited published year to date figures upto the end of the third Quarter of the respective Financial years, which were subject to Limited Review by the Joint Statutory Central Auditors of the Bank.
- 4 Based on the available financial statements of the constituents, the bank has estimated the liability towards their Unhedged foreign currency exposures to their constituents in terms of RBI circular DOR. MRG. REC. 76/ 00-00-007/2022-23 dated 11.10.2022 and holds a provision of Rs. 272.44 lakh as on June 30, 2025.
- 5 Other Income relates to income from non-fund based banking activities including commission, fees, gains from securities transactions including profit / loss on revaluation of Investments, ATM sharing fees, recoveries from accounts written off and other miscellaneous income.
- 6 In accordance with the RBI circular DBR. No.BP.BC.1/21.06.201/2015-16 dated 1st July 2015, read together with RBI circular DBR.No. BP.BC.80/ 21.06.201/2014-15 dated 31.03.2015, on prudential guidelines on Capital adequacy and liquidity standards - Amendments and RBI Circular DBR. BP. BC. No. 106/21.04.098/2017-18 dated May 17-2018 - Basel III Framework on Liquidity standards Net stable Funding Ratio (NSFR) - Final Guidelines , banks are required to make certain Pillar 3, Leverage Ratio Liquidity Coverage Ratio and NSFR disclosures along with publication of financial results. Accordingly pillar III disclosures under Basel III capital regulation is being made available on the Bank's website (www.cityunionbank.com). These disclosures have not been subjected to review by the Joint Statutory Central Auditors.
- 7 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 79% (including Technical write off) & 61% (excluding technical write off) as on June 30, 2025.
- 8 Number of Investor complaints pending at the beginning of the Year - Nil, Received during the period - Nil, Disposed off during the period - Nil, Complaints Pending as on June 30, 2025 - Nil.
- 9 The Bank has allotted 22,328 equity shares during the quarter ended June 30, 2025 of face value of Re.1/- each to employees pursuant to the exercise of stock options by the employees.



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For CITY UNION BANK LTD.


Company Secretary
M. No. 28842

10 Disclosures as per 'Master Direction - Reserve Bank of India' (Transfer of Loan Exposures) direction 2021 dated September 24, 2021 for the loans transferred / acquired during the Quarter ended June 30, 2025 are given below:

- (i) During the Quarter ended June 30, 2025 the Bank has not acquired loans not in default through assignment.
- (ii) During the Quarter ended June 30, 2025, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).
- (iii) During the Quarter ended June 30, 2025, the Bank has not transferred loans classified as NPAs to ARCs.

| Particulars | To ARCs | (Rs.in lakhs) | |
|---|---------|--------------------------|-----------------------|
| | | To permitted transferees | To others transferees |
| No of Accounts | 0 | NIL | |
| Aggregate principal outstanding of loans transferred | 0 | | |
| Weighted average residual tenor of the loans transferred (in years) | NA | | |
| Net Book value of loans transferred (at the time of transfer) | 0.00 | | |
| Aggregate consideration | 0.00 | | |
| Additional consideration realized in respect of accounts transferred in earlier years | - | | |

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on June 30, 2025

| Recovery Ratings | Book value in lakhs |
|------------------|---------------------|
| RR1 | 3,160.42 |
| Unrated | 99.45 |
| Total | 3,259.87 |

- 11 The Bank is not having any unprovided liability on account of pension scheme since the bank is covered under Defined Contribution.
- 12 The Bank does not have any Subsidiaries / Associates / Joint ventures as on 30th June, 2025. Hence, disclosure related to Consolidated Financial Statement is not applicable.
- 13 Figures of the previous period have been regrouped/reclassified wherever considered necessary.

Place : Chennai
Dated: 31st July 2025

By the Order of Board


Dr N. KAMAKODI
MD & CEO
DIN : 02039618


This is the statement referred to in our report of even date.

for **P.B. Vijayaraghavan & Co**
Chartered Accountants
Firm No. 004721S


CA. P.B. Santhanakrishnan
Partner
M.No.020309



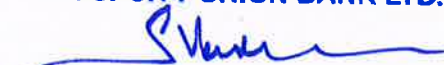
for **M. Srinivasan & Associates**
Chartered Accountants
Firm No. 004050S


CA. N. Nithya lakshmi
Partner
M.No. 227130

Place : Chennai
Dated: 31st July 2025

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For CITY UNION BANK LTD.


Company Secretary
M. No. 28842

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE QUARTER ENDED 30-06-2025

Segmentwise Results

(Rs in Lakhs)

| Particulars | Quarter ended | | | Year ended |
|---|----------------|----------------|----------------|----------------|
| | 30-06-2025 | 31-03-2025 | 30-06-2024 | 31-03-2025 |
| | (Unaudited) | (Audited) | (Unaudited) | (Audited) |
| Segment Revenue | | | | |
| a) Treasury | 37719 | 31393 | 31767 | 123950 |
| b) Corporate / wholesale banking | 38821 | 36117 | 32518 | 140261 |
| c) Retail Banking | 106089 | 105256 | 92155 | 397161 |
| 1) Digital Banking | 81 | 77 | 5 | 175 |
| 2) Other Retail Banking | 106008 | 105179 | 92150 | 396986 |
| d) Other Banking Operations | 2291 | 5628 | 1637 | 11838 |
| Total | 184920 | 178394 | 158077 | 673210 |
| Less : Inter segment revenue | - | - | - | - |
| Total | 184920 | 178394 | 158077 | 673210 |
| Segment Results | | | | |
| a) Treasury | 19424 | 14575 | 15038 | 61990 |
| b) Corporate / wholesale banking | 7754 | 4561 | 7527 | 26218 |
| c) Retail Banking | 15882 | 19588 | 13375 | 68769 |
| 1) Digital Banking | 1 | 1 | -5 | -11 |
| 2) Other Retail Banking | 15881 | 19587 | 13380 | 68780 |
| d) Other Banking Operations | 2032 | 5372 | 1409 | 10886 |
| Total | 45092 | 44096 | 37349 | 167863 |
| Operating Profit | 45092 | 44096 | 37349 | 167863 |
| Other Provisions & Contingencies | 7000 | 7800 | 3900 | 26200 |
| Profit Before Tax | 38092 | 36296 | 33449 | 141663 |
| Taxes including Deferred Tax | 7500 | 7500 | 7000 | 29300 |
| Net Profit | 30592 | 28796 | 26449 | 112363 |
| Segmental Assets: | | | | |
| a) Treasury | 2121257 | 2007199 | 1916447 | 2007199 |
| b) Corporate / wholesale banking | 1545551 | 1535574 | 1253838 | 1535574 |
| c) Retail Banking | 4045974 | 3974685 | 3579527 | 3974685 |
| 1) Digital Banking | 42 | 62 | 33 | 62 |
| 2) Other Retail Banking | 4045932 | 3974623 | 3579494 | 3974623 |
| d) Unallocated | 267170 | 244863 | 265010 | 244863 |
| Total Assets | 7979952 | 7762321 | 7014822 | 7762321 |
| Segmental Liabilities: | | | | |
| a) Treasury | 1855924 | 1754099 | 1683907 | 1754099 |
| b) Corporate / wholesale banking | 1374415 | 1365435 | 1118178 | 1365435 |
| c) Retail Banking | 3597671 | 3534219 | 3192041 | 3534219 |
| 1) Digital Banking | 41 | 73 | 38 | 73 |
| 2) Other Retail Banking | 3597630 | 3534146 | 3192003 | 3534146 |
| d) Unallocated | 175114 | 161906 | 151296 | 161906 |
| Total | 7003124 | 6815659 | 6145422 | 6815659 |
| Capital Employed: | | | | |
| Segment Assets - Segment Liabilities | | | | |
| a) Treasury | 265333 | 253100 | 232540 | 253100 |
| b) Corporate / wholesale banking | 171136 | 170139 | 135660 | 170139 |
| c) Retail Banking | 448303 | 440466 | 387486 | 440466 |
| 1) Digital Banking | 1 | -11 | -5 | -11 |
| 2) Other Retail Banking | 448302 | 440477 | 387491 | 440477 |
| d) Unallocated | 92056 | 82957 | 113714 | 82957 |
| Total | 976828 | 946662 | 869400 | 946662 |

Note:

1) The Bank has only one Geographical segment (i.e) Domestic Segment.

2) Previous period figures have been regrouped/reclassified wherever necessary to make them comparable



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For CITY UNION BANK LTD.

[Signature]
Company Secretary
M. No. 28842

| | |
|--|--|
| P.B. Vijayaraghavan & Co, Chartered Accountants, No. 14/27, Cathedral Garden Road, Nungambakkam, Chennai-600 034 Phone No: 044-2826 3918 / 3490 Email: pbskrish@pbv.co.in | M. Srinivasan & Associates, Chartered Accountants, No. 5, 9th Floor, B-Wing, Parsn Manere, 442, Anna Salai, Chennai-600 006 Phone No: 044 2820 2381 / 2382 / 2383 Email: srini@msaca.com |
|--|--|

Independent Auditors' Limited Review Report on Unaudited Financial Results of The City Union Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the Quarter ended June 30, 2025

The Board of Directors
The City Union Bank Limited
Kumbakonam, Tamil Nadu

1. We have reviewed the accompanying Statement of Unaudited Financial Results of The City Union Bank Limited (the "Bank") for the quarter ended June 30, 2025 ("the Statement"), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations"), except for the disclosures relating to Pillar 3 disclosures as at June 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25'), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI") from time to time (the "RBI Guidelines"), other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. 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 Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. 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 bank 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. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the statement, prepared in accordance with the aforesaid Accounting Standard and other recognized accounting practices, policies and principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of the SEBI Regulations 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 RBI in respect of Income Recognition, Asset Classification, Provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at June 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

Other Matter

5. The review of unaudited financial results of the Bank for the quarter ended June 30, 2024, included in the Statement was conducted by Predecessor Joint Statutory Central Auditors of the Bank who had expressed unmodified conclusion on those financial results vide their limited review report dated July 26, 2024. Accordingly, we do not express any conclusions on the figures reported in the Statement for the quarter ended June 30, 2024.
6. Attention is drawn to the fact that the figures for the quarter ended March 31, 2025, as reported in the Statement are the balancing figures between audited figures in respect of the full previous financial year and the published year to date unaudited figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of the previous financial year had only been reviewed and were not subjected to audit.

Our conclusion on the Statement is not modified in respect of the above matter.

For P.B. Vijayaraghavan & Co
Chartered Accountants
FRN: 004721S



P.B.Santhanakrishnan
Partner
M.No: 020309
UDIN: 25020309BMJBZT7162



For M. Srinivasan & Associates
Chartered Accountants
FRN: 004050S



Nithya Lakshmi. N
Partner
M.No: 227130
UDIN: 25227130BNUHVP1761



Date: 31st July 2025
Place: Chennai.