



CITY UNION BANK



CIN NO. L65110TN1904PLC001287
Regd. Office: 149, T.S.R. (Big) Street, Kumbakonam - 612001.

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Performance Results –Quarter ended 30.06.2025

Chennai, 31st July 2025 – City Union Bank Limited announced today its performance results for the 1st Quarter ended for Financial Year 2025-26. Earlier, during the day, the Board of Directors of City Union Bank approved the working results.

Financial Performance Q1 FY 26 vs Q1 FY 25:

(Rs in Cr)

Particulars	Q1 FY 26	Q1 FY 25	Growth (%)
Interest Income	1,605	1,388	16%
Non-Interest Income	244	192	27%
Total Income	1,849	1,580	17%
Interest Expense	980	843	16%
Operating Expense	418	364	15%
Total Expense	1,398	1,207	16%
Net Interest Income	625	545	15%
Operating Profit	451	373	21%
Profit After Tax	306	264	16%

Key Balance sheet Items:

(Rs in Cr)

	Q1 FY 26	Q1 FY 25	Inc/(Dec)	Growth (%)
Deposits	65,734	54,857	10,877	20%
Advances	54,020	46,548	7,472	16%
Total Business	1,19,754	1,01,405	18,349	18%
CASA	17,951	16,195	1,756	11%

Asset Quality:

(Rs in Cr)

	Q1 FY 26	Q1 FY 25
Gross NPA	1,617	1,806
Gross NPA (%)	2.99%	3.88%
Net NPA	635	854
Net NPA (%)	1.20%	1.87%

Key Financial Ratios:

	Q1 FY 26	Q1 FY 25
Cost of Deposits	5.95%	5.72%
Yield on Advances	9.81%	9.59%
Net Interest Margin	3.54%	3.54%
Return on Assets	1.55%	1.51%
Return on Investments	7.76%	6.60%
Cost to Income Ratio	48.12%	49.34%
Capital Adequacy Ratio	23.10%	23.58%

Financial Performance Q1 FY 26:**1. Net Interest Income**

The Bank earned Net Interest Income of Rs.625 Cr for Q1 FY 26 registering 15% growth compared to Rs.545 Cr in Q1 FY 25.

2. Non Interest Income

Non Interest Income of the Bank for Q1 FY 26 was at Rs.244 Cr as against Rs.192 Cr for Q1 FY 25 registering 27% growth. Treasury profit had major contribution towards this growth which stood at Rs.64 Cr for this quarter compared to Rs. 17 Cr in Q1 FY 25.

3. Operating Expenses

The operating expense is Rs.418 Cr for Q1 FY 26 as compared to Rs. 364 Cr in the corresponding period last year.

4. Operating Profit

The Gross Profit had grown by 21% and improved to Rs.451 Cr in Q1 FY 26 from Rs.373 Cr in Q1 FY 25.

5. Provisions

The Bank made a provision of Rs.145 Cr as on 30.06.2025 as against Rs.109 cr in the corresponding period last year.

6. Net Profit

The PAT had increased by 16% and improved to Rs.306 Cr in Q1 FY 26 from Rs.264 Cr in Q1 FY 25. Our Bank had crossed Rs.300 Cr mark of quarterly PAT for the first time in our history.

7. Deposits

With our efforts to boost the liability growth to support our asset growth, the Deposits had increased by 20% and increased to Rs.65,734 Cr in Q1 FY 26 from Rs.54,857 cr in corresponding period last year. Cost of Deposits stood at 5.95% in Q1 FY 26 compared to 6.02 % in Q4 FY 25 showing marginal decrease due to repo rate transmission.

8. Advances

Total Advances increased by 16% in Q1 FY 26 and stood at Rs.54,020 Cr as against Rs.46,548 Cr in Q1 FY 25. Average Credit Deposit ratio stood at 83%. The yield on Advances for the present quarter is at 9.81% compared to 9.79% for FY 25.

9. Asset Quality

The Gross NPA for Q1 FY 26 was reduced to 2.99% from 3.88% in Q1 FY 25 which is 89 bps reduction. Both GNPA and NNPA had shown sequential decrease in the last 8 quarters. Net NPA had decreased to 1.20% in the current quarter from 1.87 % in Q1 FY 25. The provision coverage ratio (PCR) as of 30.06.2025 is at 79% (including T/W) and 61% (excluding T/W).

10. Net Interest Margin

Net Interest Margin is at 3.54% for Q1 FY 26 which is broadly in line with our guidance levels given earlier.

11. Return on Assets

Return on assets for Q1 FY 26 is 1.55% which is in line with our long-term average levels.

12. Return on Equity

Return on Equity was at 12.85% in Q1 FY 26 compared to 12.45% in Q1 FY 25.

13. Cost to Income Ratio (CIR)

Our cost to income ratio for Q1 FY 26 had stood at 48.12% as compared to 49.34% for the same period last year.

14. Capital Adequacy

The Bank's capital adequacy as on 30.06.2025 as per Reserve Bank of India (RBI) guidelines on Basel III norms is 23.10% and Tier-1 capital adequacy was 22.09%, well above regulatory requirements.

About the Bank:

City Union Bank is an old sector private sector bank with 876 branches across 16 states and three Union territories. It is a scheduled commercial Bank regulated by the Reserve Bank of India. It is professionally managed and governed. City Union Bank has contemporary technology and infrastructure including ATMs, Net Banking, Mobile Banking, E-Wallet, Social Media Banking for personal as well as business banking customers. The Bank positioned itself as a banker to SMEs, Agri and Traders apart from all other banking activities.

Conference call details: City Union Bank will hold an earnings conference call on 31st July 2025 at 6.00 p.m. IST to discuss our performance for the 1st quarter ended June 2025. The transcript of the management discussions and the question and answer session will be available online and will be accessible in the Investor Relations section of our website at www.cityunionbank.com

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