



# 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

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C.O/Shares/LR-2/5/2025-26

May 02, 2025

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

BSE Ltd.,  
DCS – CRD,  
Phiroze Jeejeebhoy Towers,  
25<sup>th</sup> Floor, Dalal Street,  
**Mumbai 400 001**

**Scrip Code: CUB**

**Scrip Code: 532210**

Dear Madam / Sir,

**Sub: Outcome of Board Meeting – May 02, 2025**

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

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This is in continuation to our communication to the exchange dated April 23, 2025.

1. Pursuant to the regulations cited on the subject matter, we submit herewith the following:
  - a. A copy of Audited Financial Results of the Bank together with the Auditor's Report for the Quarter and Year ended March 31, 2025, which has been approved by the Board of Directors of the Bank at its meeting held on May 02, 2025.
  - b. Statement of Assets and Liabilities
  - c. Cash Flow Statement
  - d. Declaration of Unmodified opinion on the Audited Financial Results for FY 2025
2. The Board of Directors have recommended a dividend @ Re. 2/- per equity share i.e., 200% on face value of Re.1/- per equity share of the Bank for the Financial Year 2024-25, the payment of which will be subject to approval by the shareholders of the Bank at the ensuing Annual General Meeting.
3. A copy of the financial results is being uploaded in the Bank's website [www.cityunionbank.com](http://www.cityunionbank.com) and an extract of the same shall be published in a manner as prescribed under SEBI Listing Regulations.

Time of commencement of Board meeting : 2:00 PM Time of conclusion of Board meeting : 4:10 PM

Kindly take note of the above and disseminate to all concerned.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**

  
Venkataramanan S  
Company Secretary



<b>P.B. Vijayaraghavan &amp; Co,</b> <b>Chartered Accountants,</b> <b>No. 14/27, Cathedral Garden Road,</b> <b>Nungambakkam,</b> <b>Chennai-600 034</b> <b>Phone No: 044-2826 3918 / 3490</b> <b>Email: pbskrish@pbv.co.in</b>	<b>M. Srinivasan &amp; Associates,</b> <b>Chartered Accountants,</b> <b>No. 5, 9<sup>th</sup> Floor, B-Wing, Parsn Manere,</b> <b>442, Anna Salai,</b> <b>Chennai-600 006</b> <b>Phone No: 044 2820 2381 / 2382 / 2383</b> <b>Email: srini@msaca.com</b>
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**Independent Auditors' Report on quarterly and year to date financial results of City Union Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

May 02, 2025

The Board of Directors,  
City Union Bank Ltd,  
Kumbakonam

Report on the Audit of Financial results

**Opinion**

1. We have audited the accompanying Statement of quarterly and year to date financial results of **CITY UNION BANK LIMITED** ("the Bank") for the quarter and year ended March 31, 2025 ("the Statement") attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter 'the Regulations'), except for the disclosures relating to Pillar 3 disclosure as at March 31, 2025, including "Leverage Ratio", "Liquidity Coverage Ratio" and "Net Stable Funding Ratio" under 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, which have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, these financial results:
  - i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 disclosure as at March 31, 2025 including Leverage Ratio, Liquidity Coverage Ratio, and Net Stable Funding Ratio under 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 financial results and have not been audited by us; and
  - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards as per Section 133 of Companies Act 2013, read with Companies (Accounting Standards) Rules 2021, to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines, directions, issued by Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India, of the net profit and other financial information of the Bank for the quarter and year ended March 31, 2025.






### **Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013, ("the Act") and other applicable pronouncements issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the ICAI) together with the ethical requirements that are relevant to our audit of the financial results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence by us and other Auditors in terms of their report referred to in "Other Matters" paragraph below is sufficient and appropriate to provide a basis for our Audit Opinion.

### **Board of Directors' Responsibility for the Statement**

4. The Statement has been prepared from the related Audited Annual Financial Statements and approved by the Board of Directors. The Bank's Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the financial position, financial performance and cash flows of the Bank and Other Financial Information in accordance with the accounting principles generally accepted in India including the Accounting Standards prescribed under Section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the RBI guidelines and directions issued by the Reserve Bank of India (RBI) from time to time, and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.





## Auditor's Responsibilities for the Audit of the Statement

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances under Section 143(3)(i) of the Companies Act 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial control with reference to Financial Statements in place and operating effectiveness of such control.
  - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Annual Financial Results made by Management and the Board of Directors.
  - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
  - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
9. Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Statement may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Statement.



10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a Statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Other Matters**

12. We report that the figures for the quarter ended March 31, 2025 represent the balancing figure between the audited figures in respect of the financial year ended March 31, 2025 and the published unaudited year-to-date figures up to December 31, 2024 being the date of the end of the third quarter of the current financial year, which was subjected to limited review by us, as required under listing regulations.
13. These financial results incorporate the relevant returns of 854 branches audited by other auditors specially appointed for this purpose. These branches audited by other auditors cover 79.05% of advances, 80.92% of deposits and 71.53% of non-performing assets as on 31st March 2025.
14. The comparative figures for the quarter and financial year ended March 31, 2024, provided in the statement of audited financial results were audited by predecessor Joint Statutory Central Auditors of the Bank, who have expressed an unmodified opinion on the financial results on May 20, 2024.

Our opinion on the financial results is not modified in respect of above matters.

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



**P.B. SANTHANAKRISHNAN**  
**Partner**  
**M.No: 020309**  
**UDIN: 25020309BMJBYS8317**



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



**M SRINIVASAN**  
**Partner**  
**M.No: 022959**  
**UDIN: 25022959BMLKUG2529**



Place: Chennai  
Date: 02.05.2025

**AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2025**

Particulars	(Rs In Lakhs)				
	Quarter ended			YEAR ENDED	
	31-03-2025	31-12-2024	31-03-2024	31-03-2025	31-03-2024
	(Audited)	(Unaudited)	(Audited)	(Audited)	
1 Interest earned (a+b+c+d)	153271.83	147873.55	137411.65	583404.26	527056.52
a) Interest /Discount on Advances /Bills	124324.51	119895.60	108056.47	467214.49	415338.05
b) Income on Investments	27135.65	26890.67	25176.30	107334.68	95889.07
c) Interest on balances with RBI and other Inter Bank funds	1634.14	906.34	3966.23	8011.21	15421.71
d) Others	177.53	180.94	212.65	843.88	407.69
2 Other Income	25122.32	22838.81	17522.85	89806.23	74165.52
3 Total Income ( 1 + 2 )	178394.15	170712.36	154934.50	673210.49	601222.04
4 Interest Expended	93240.37	89099.23	82754.19	351832.92	314710.08
5 Operating Expenses (i) + (ii)	41057.44	38013.59	36998.45	153514.95	134838.87
(i) Employees Cost	19653.65	17852.31	16782.61	73299.93	61381.17
(ii) Other Operating expenses	21403.79	20161.28	20215.84	80215.02	73457.70
6 Total Expenditure (4) + (5) excluding provisions and contingencies	134297.81	127112.82	119752.64	505347.87	449548.95
7 Operating Profit before provisions and contingencies (3) - (6)	44096.34	43599.54	35181.86	167862.62	151673.09
8 Provisions (other than tax) and contingencies	7800.00	7500.00	3200.00	26200.00	28600.00
9 Exceptional Items	0.00	0.00	0.00	0.00	0.00
10 Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	36296.34	36099.54	31981.86	141662.62	123073.09
11 Tax Expenses	7500.00	7500.00	6500.00	29300.00	21500.00
12 Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	28796.34	28599.54	25481.86	112362.62	101573.09
13 Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00
14 Net Profit / (Loss) for the period (12) - (13)	28796.34	28599.54	25481.86	112362.62	101573.09
15 Paid up equity share Capital (Face value of Re.1/- each)	7409.86	7409.86	7406.72	7409.86	7406.72
16 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				939251.86	832736.43
17 Analytical ratios					
i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel III	23.75	22.26	23.73	23.75	23.73
Basic EPS - before/after extra ordinary Items (Not annualised) (Rs.)	3.89	3.86	3.44	15.17	13.72
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	3.86	3.83	3.42	15.07	13.62
iv) NPA Ratios					
(a) Gross NPA	163816.89	169303.58	185443.04	163816.89	185443.04
(b) Net NPA	65306.66	70154.02	89867.72	65306.66	89867.72
(c) % of Gross NPA	3.09	3.36	3.99	3.09	3.99
(d) % of Net NPA	1.25	1.42	1.97	1.25	1.97
v) Return on Assets - Annualised (%)	1.53	1.57	1.48	1.55	1.52
18 Net Worth	941686.40	911749.79	837423.37	941686.40	837423.37
19 Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil
20 Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil
21 Debt-equity ratio *	0.09	0.10	0.11	0.09	0.11
22 Total debt to total assets (%) **	2.79	4.54	6.67	2.79	6.67

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

\*\* Total Debt represents Total Borrowings of the Bank

Statement of Assets & Liabilities	(Rs in Lakhs)	
	31-03-2025	31-03-2024
<b>Capital and Liabilities</b>	<b>(Audited)</b>	<b>(Audited)</b>
Capital	7409.86	7406.72
Reserves & Surplus	939251.86	832736.43
Deposits	6352595.39	5565664.11
Borrowings	216941.00	472415.77
Other Liabilities & Provisions	246123.38	204363.82
<b>Total</b>	<b>7762321.49</b>	<b>7082586.85</b>
<b>Assets</b>		
Cash & Balance with RBI	387457.37	461540.29
Balances with Banks and Money at Call	141596.90	232812.41
Investments	1733614.36	1566411.08
Advances	5208125.46	4552571.93
Fixed Assets	32233.85	27037.33
Other Assets	259293.55	242213.81
<b>Total</b>	<b>7762321.49</b>	<b>7082586.85</b>

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For CITY UNION BANK LTD.

Company Secretary  
M. No. 28842





**Notes :**

- 1 The above Audited Financial Results for the Quarter / Year ended March 31, 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 May 02, 2025. The results have been subjected to Audit by the Joint Statutory Central Auditors of the Bank as per SEBI Listing Regulations 2015 as amended and an Unmodified Audited Report has been issued.  
  
The financial results for the quarter and year ended March 2024, were Audited by predecessor Joint Statutory Central Auditors.
- 2 There has been no change to significant accounting policies followed during the Quarter / Year ended March 31, 2025 as compared to those followed in the preceding Financial Year ended March 31, 2024 except for its investment accounting as mentioned in note 3 below.
- 3 The bank has changed its accounting policy with respect to 'Investments' from April 1, 2024, in compliance with RBI's Master Direction on Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions) 2023 dated 12th September 2023 read with Frequently Asked Question Issued by Fixed Income Money Market and Derivatives Association (FIMMDA). Accordingly, the Investments of the Bank have been re-classified, wherever required and valued in accordance with the above mentioned RBI direction.  
  
Transitional adjustment on account of Available For Sale (AFS) portfolio has been credited to "AFS Reserve" to the extent of Rs. 8.32 Cr (net of tax) and on account of other categories Viz HTM and FVTPL has been credited to "General Reserve" to the extent of Rs. 19.74 Cr (net of tax) Includes reversal of provision for depreciation.  
  
Further, in compliance with the RBI Direction, the valuation gains or losses for the period ended March 31, 2025 across all performing Investments held under AFS are aggregated and the net appreciation of Rs. 28.66 Cr (Net of Tax) has been recognized in AFS reserve. The securities under FVTPL (including HFT) are fairvalued and net profit to the tune of Rs. 0.10 Cr has been recognized under Profit and Loss account. The corresponding quarter and financial year ended Mar 31, 2024 are not comparable due to the impact of the revised RBI guidelines.
- 4 The figures for the Quarter ended March 31, 2025 and March 31, 2024 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.
- 5 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 March 31, 2025.
- 6 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.
- 7 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](http://www.cityunionbank.com)). These disclosures have not been subjected to review by the Joint Statutory Central Auditors.
- 8 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 78% (Including Technical write off) & 60% (excluding technical write off) as on March 31, 2025.
- 9 Number of Investor complaints pending at the beginning of the Year - Nil, Received during the Year - 2, Disposed off during the Year - 2 and Complaints Pending as on March 31, 2025 - Nil
- 10 The Bank has allotted 3,13,830 equity shares during the year ended March 31, 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**



- 11 Disclosure with reference to RBI circular DOR. NO. BP. BC/3/21.04.048/2020-21 dt 06th August 2020 on "Resolution Framework for COVID-19 - related stress" (Resolution framework 1.0) and DOR. STR. REC. 11/21.04.048/2021-22 dated 5th May 2021 (Resolution Framework 2.0 - Covid-19 related stress of individuals and small business) are given below

Type of Borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan- position as at the end of the previous half year (Sep' 2024)	of (A) aggregate debt that slipped into NPA during the half year (Mar' 2025)	of (A) amount written off during the half year (Mar' 2025)	of (A) amount paid by the borrowers during the half year (Mar' 2025)#	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year (Mar 2025)
Personal loans	15976.31	571.26	0.00	1639.29	14251.22
Corporate Persons*	16384.39	33.36	0.00	2269.05	14081.98
Of which MSMEs	1947.65	0.00	0.00	1947.65	0.00
Others	13217.97	1078.24	0.00	1157.30	11863.98
<b>Total</b>	<b>45578.67</b>	<b>1682.86</b>	<b>0.00</b>	<b>5065.64</b>	<b>40197.18</b>

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

# Represents Net Movement in Balances

- 12 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 Year ended March 31, 2025 are given below:

(i) During the Year ended March 31, 2025 the Bank has not acquired loans not in default through assignment.

(ii) During the Year ended March 31, 2025, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).

(iii) During the Year ended March 31, 2025, the Bank has transferred loans classified as NPAs to ARCs - through Lead Bank under consortium arrangements.

Particulars	To ARCs	(Rs.in lakhs)	
		To permitted transferees	To others transferees
No of Accounts	3	NIL	
Aggregate principal outstanding of loans transferred*	386.39		
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	117.00		
Additional consideration realized in respect of accounts transferred in earlier years	-		

\* The principal outstanding of loan is including investment exposure

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on March 31, 2025

Recovery Ratings	Book value in lakhs
RR1	3,160.42
Unrated	99.45
<b>Total</b>	<b>3,259.87</b>

- 13 The Bank is not having any unprovided liability on account of pension scheme since the bank is covered under Defined Contribution.
- 14 The Bank does not have any Subsidiaries / Associates / Joint ventures as on 31st March, 2025. Hence, disclosure related to Consolidated Financial Statement is not applicable.



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**For CITY UNION BANK LTD.**

  
**Company Secretary**  
**M. No. 28842**



15 The Board of directors recommended a Dividend of Rs. 2 per share on face value of Re. 1 per equity share @ 200% for the year ended March 31, 2025 (Previous year 150%) subject to approval of members in the ensuing Annual General Meeting. In accordance with Accounting Standards 4 - Contingencies and Events Occurring after the Balance Sheet date, the proposed dividend has not been shown as an appropriation from the Profit and Loss account for the year ended March 31, 2025 and correspondingly not reported under Other Liabilities and Provisions as at March 31, 2025. However, capital adequacy ratio has been computed by reducing the proposed dividend.

16 Figures of the previous period have been regrouped/reclassified wherever considered necessary.

Place : Chennai  
Dated: 02nd May 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. M. Srinivasan**  
Partner  
M.No. 022959



Place : Chennai  
Dated: 02nd May 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/YEAR ENDED 31-03-2025

### Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended			Year ended	
	31-03-2025	31-12-2024	31-03-2024	31-03-2025	31-03-2024
	(Audited)	(Unaudited)	(Audited)	(Audited)	
<b>Segment Revenue</b>					
a) Treasury	31393	29575	32333	123950	123655
b) Corporate / wholesale banking	36117	38056	31550	140261	114110
c) Retail Banking	105256	100989	88229	397161	355838
1) Digital Banking	77	83	12	175	23
2) Other Retail Banking	105179	100906	88217	396986	355815
d) Other Banking Operations	5628	2092	2823	11838	7619
Total	178394	170712	154935	673210	601222
Less : Inter segment revenue	-	-	-	-	-
<b>Total</b>	<b>178394</b>	<b>170712</b>	<b>154935</b>	<b>673210</b>	<b>601222</b>
<b>Segment Results</b>					
a) Treasury	14575	15221	19254	61990	63238
b) Corporate / wholesale banking	4561	8651	2795	26218	21393
c) Retail Banking	19588	17868	10524	68769	60239
1) Digital Banking	1	-7	6	-11	2
2) Other Retail Banking	19587	17875	10518	68780	60237
d) Other Banking Operations	5372	1859	2609	10886	6803
<b>Total</b>	<b>44096</b>	<b>43599</b>	<b>35182</b>	<b>167863</b>	<b>151673</b>
<b>Operating Profit</b>	<b>44096</b>	<b>43599</b>	<b>35182</b>	<b>167863</b>	<b>151673</b>
Other Provisions & Contingencies	7800	7500	3200	26200	28600
<b>Profit Before Tax</b>	<b>36296</b>	<b>36099</b>	<b>31982</b>	<b>141663</b>	<b>123073</b>
Taxes including Deferred Tax	7500	7500	6500	29300	21500
<b>Net Profit</b>	<b>28796</b>	<b>28599</b>	<b>25482</b>	<b>112363</b>	<b>101573</b>
<b>Segmental Assets:</b>					
a) Treasury	2007199	1814673	1945086	2007199	1945086
b) Corporate / wholesale banking	1535574	1426353	1269347	1535574	1269347
c) Retail Banking	3974685	3816583	3634259	3974685	3634259
1) Digital Banking	62	59	32	62	32
2) Other Retail Banking	3974623	3816524	3634227	3974623	3634227
d) Unallocated	244863	273150	233895	244863	233895
<b>Total Assets</b>	<b>7762321</b>	<b>7330759</b>	<b>7082587</b>	<b>7762321</b>	<b>7082587</b>
<b>Segmental Liabilities:</b>					
a) Treasury	1754099	1583830	1714864	1754099	1714864
b) Corporate / wholesale banking	1365435	1266070	1135387	1365435	1135387
c) Retail Banking	3534219	3387470	3250715	3534219	3250715
1) Digital Banking	73	71	29	73	29
2) Other Retail Banking	3534146	3387399	3250686	3534146	3250686
d) Unallocated	161906	177127	141478	161906	141478
<b>Total</b>	<b>6815659</b>	<b>6414497</b>	<b>6242444</b>	<b>6815659</b>	<b>6242444</b>
<b>Capital Employed:</b>					
<b>Segment Assets - Segment Liabilities</b>					
a) Treasury	253100	230842	230222	253100	230222
b) Corporate / wholesale banking	170139	160283	133960	170139	133960
c) Retail Banking	440466	429113	383544	440466	383544
1) Digital Banking	-11	-12	3	-11	3
2) Other Retail Banking	440477	429125	383541	440477	383541
d) Unallocated	82957	96024	92417	82957	92417
<b>Total</b>	<b>946662</b>	<b>916262</b>	<b>840143</b>	<b>946662</b>	<b>840143</b>

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.

Company Secretary

# City Union Bank Ltd., Kumbakonam

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2025

( Rs in Lakhs)

	31.03.2025	31.03.2024
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
<b>Net Profit as per P&amp;L account</b>	<b>112363</b>	<b>101573</b>
Adjustments for		
Depreciation	8159	7539
Provisions & Contingencies - Tax	29300	21500
Provisions & Contingencies - Others	26200	28600
Profit on sale of Investments (net of depreciation)	5533	-5164
Profit on sale of Assets	-5	-3
Foreign exchange fluctuations	-3771	-7180
<b>Operating Profit before working capital changes</b>	<b>1,77,779</b>	<b>1,46,866</b>
Adjustments for		
Funds advanced to Customers	-681054	-279937
Other Operating Assets	-12271	13627
Deposit from Customers	786931	325878
Other operating liabilities	23471	-18482
Purchase and sale of investments (Net)	-161670	-127984
<b>Cash Generated from Operations</b>	<b>1,33,186</b>	<b>59,968</b>
Taxation - Income Tax	-20356	-16348
<b>Net cash flow from Operating Activities - A</b>	<b>1,12,830</b>	<b>43,620</b>
Cash flow from Investing activities		
Purchase of Fixed Assets	-19778	-16830
Sale of Fixed Assets	7809	6188
<b>Net cash used in Investing Activities - B</b>	<b>-11,969</b>	<b>-10,641</b>
Cash flow from Financing activities:		
Proceeds from issue of Share Capital	3	3
Proceeds from share premium	422	251
Dividend Paid	-11110	-7413
Tax on distributed profits	0	0
Borrowing from Banks	-255475	3606
<b>Net cash flow from Financing Activities - C</b>	<b>-2,66,160</b>	<b>-3,553</b>





( Rs in Lakhs)

	31.03.2025	31.03.2024
Net increase in Cash and Cash equivalents A+B+C	-1,65,298	29,425
Cash and Cash equivalents at 31.03.2024	6,94,353	6,64,927
<b>Cash and Cash equivalents at 31.03.2025</b>	<b>5,29,055</b>	<b>6,94,353</b>

Chennai  
02-May-25

For and on behalf of the Board

  
**Dr. N. KAMAKODI**  
MD & CEO



**CERTIFIED TRUE COPY**

**For CITY UNION BANK LTD.**

  
**Company Secretary**  
**M. No. 28842**



# 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

**Declaration under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, regarding the Limited Review Report with Unmodified Opinion for the Audited Standalone Financial Results for the quarter and year ended March 31, 2025.**

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Pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) (Amendment) Regulations 2015, it is hereby confirmed that M/s.P.B.Vijayaraghavan & Co, Chartered Accountants, Chennai, and M/s. M Srinivasan & Associates, Chartered Accountants, Chennai the Joint Statutory Central Auditors of the Bank, have issued an Unmodified Opinion on the Audited Financial Results of the Bank for the Quarter & Year ended March 31, 2025.

for CITY UNION BANK LIMITED

*J. Sadagopan*  
J. Sadagopan

Chief Financial Officer



Date: 02.05.2025

Place: Chennai