



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

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

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

February 02, 2026

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 - 02.02.2026

Integrated Financial Results for Q3 & 9M FY 2026

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

This is in continuation to our earlier communication dated January 23, 2026. Pursuant to the Regulation cited on the subject matter, we hereby inform that the Board of Directors of the Bank at its meeting held today, Monday, February 02, 2026, has inter-alia considered and approved the Standalone Un-Audited Financial Results of the Bank for the Quarter & Nine months ended December 31, 2025. A copy of the Standalone Un-Audited 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.bank.in

Further, an extract of the Quarterly Standalone Un-Audited 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 : 4:35 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

P.B. Vijayaraghavan & Co,
Chartered Accountants,
No.14/27, Cathedral Garden Road,
Nungambakkam,
Chennai-600 034
Phone No: 044-28263918 / 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 for the quarter and nine months ended December 31st, 2025 pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, (as amended)

To
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 and nine months ended December 31st, 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 December 31st, 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.

Our review primarily is conducted on the basis of review of the books of accounts and records of the bank. We have also relied on the information and explanation furnished to us by the bank and the returns as considered necessary by us for the review.



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 Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 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 December 31st, 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.

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



G.Sundararajan
Partner
M.No:026405
UDIN : 26026405GPNRTD7971



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



Nithya Lakshmi. N
Partner
M.No:227130
UDIN : 26227130BIDXRS6251



Date : 2nd February, 2026
Place : Chennai

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2025

Particulars		(Rs in Lakh)					
		QUARTER ENDED			NINE MONTHS ENDED		YEAR ENDED
		31-12-2025	30-09-2025	31-12-2024	31-12-2025	31-12-2024	31-03-2025
		(Unaudited)					(Audited)
1	Interest earned (a+b+c+d)	175568.30	165312.82	147873.55	501413.83	430132.43	583404.26
	a) Interest /Discount on Advances /Bills	143461.96	133175.14	119895.60	405659.51	342889.98	467214.49
	b) Income on Investments	29372.57	28756.03	26890.67	86769.42	80199.03	107334.68
	c) Interest on balances with RBI and other Inter Bank funds	2567.93	2865.62	906.34	8067.49	6377.07	8011.21
	d) Others	165.84	516.03	180.94	917.41	666.35	843.88
2	Other Income	24534.56	25913.12	22838.81	74835.37	64683.91	89806.23
3	Total Income (1 + 2)	200102.86	191225.94	170712.36	576249.20	494816.34	673210.49
4	Interest Expended	100350.68	98659.30	89099.23	297014.03	258592.55	351832.92
5	Operating Expenses (I) + (ii)	48436.09	45508.08	38013.59	135768.56	112457.51	153514.95
	(i) Employees Cost	23022.56	22436.24	17852.31	65518.45	53646.28	73299.93
	(ii) Other Operating expenses	25413.53	23071.84	20161.28	70250.11	58811.23	80215.02
6	Total Expenditure (4) + (5) excluding provisions and contingencies	148786.77	144167.38	127112.82	432782.59	371050.06	505347.87
7	Operating Profit before provisions and contingencies (3) - (6)	51316.09	47058.56	43599.54	143466.61	123766.28	167862.62
8	Provisions (other than tax) and contingencies	9600.00	5700.00	7500.00	22300.00	18400.00	26200.00
9	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	41716.09	41358.56	36099.54	121166.61	105366.28	141662.62
11	Tax Expenses	8500.00	8500.00	7500.00	24500.00	21800.00	29300.00
12	Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	33216.09	32858.56	28599.54	96666.61	83566.28	112362.62
13	Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit / (Loss) for the period (12) - (13)	33216.09	32858.56	28599.54	96666.61	83566.28	112362.62
15	Paid up equity share Capital (Face value of Re.1/- each)	7420.98	7410.49	7409.86	7420.98	7409.86	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	Nil	Nil
	ii) Capital Adequacy Ratio (%) - Basel III	20.13	21.68	22.26	20.13	22.26	23.75
	iii) Earnings per share (EPS)						
	Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.48	4.43	3.86	13.04	11.28	15.17
	Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.46	4.41	3.83	12.99	11.21	15.07
	iv) NPA Ratios						
	(a) Gross NPA	132000.48	139321.99	169303.58	132000.48	169303.58	163816.89
	(b) Net NPA	46933.67	51286.07	70154.02	46933.67	70154.02	65306.66
	(c) % of Gross NPA	2.17	2.42	3.36	2.17	3.36	3.09
	(d) % of Net NPA	0.78	0.90	1.42	0.78	1.42	1.25
	v) Return on Assets - Annualised (%)	1.53	1.59	1.57	1.55	1.56	1.55
18	Net Worth	1015718.85	983809.98	911749.79	1015718.85	911749.79	941686.40
19	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil	Nil
20	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
21	Debt-equity ratio *	0.10	0.08	0.10	0.10	0.10	0.09
22	Total debt to total assets (%) **	5.12	2.59	4.54	5.12	4.54	2.79

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

** Total Debt represents Total Borrowings of the Bank



Notes :

- 1 The above unaudited financial results for the quarter / Nine Months ended December 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 February 02, 2026. 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.
- 2 There has been no change to significant accounting policies followed during the Quarter and Nine Months ended December 31, 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 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 December 31, 2025.
- 4 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.
- 5 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 disclosures viz, Leverage Ratio, Liquidity Coverage Ratio and NSFR 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.bank.in). These disclosures have not been subjected to review by the Joint Statutory Central Auditors.
- 6 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 83% (including Technical write off) & 64% (excluding technical write off) as on December 31, 2025.
- 7 Number of Investor complaints pending at the beginning of the quarter - Nil, Received during the quarter - Nil, Disposed off during the quarter - Nil, Complaints Pending as on December 31, 2025 - Nil.
- 8 The Bank has allotted 10,49,475 equity shares during the quarter and 11,12,583 equity shares during the Nine months ended FY 2026 of face value of Re.1/- each, pursuant to the exercise of stock options by the employees.
- 9 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 December 31, 2025 are given below:
 - (i) During the Quarter ended December 31, 2025, the Bank has not acquired any loans not in default' through assignment
 - (ii) During the Quarter ended December 31,2025, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).
 - (iii) During the Quarter ended December 31,2025, the Bank has not transferred loans classified as NPAs to ARCs.

Particulars	To ARCs	(Rs.in lakh)	
		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 December 31,2025

(Rs. in lakh)	
Recovery Ratings	Book value
RR1	2929.05



10 Details of Priority Sector Lending Certificate (PSLC) purchased and sold are as under:

(Rs. in lakh)		
Particulars	Face Value	Commission paid / Earned
PSLC - Purchased		
During Q3	10000	105
Cumulative FY 2025-26	127500	2130
PSLC - Sold		
During Q3	Nil	Nil
Cumulative FY 2025-26	114000	3233

11 Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on Reserve Banks of India (Commercial Banks - Financial Statements Presentation and Disclosures) Directions 2025 - Disclosure related to Project Finance - NIL

12 On November 21,2025,the Government of India notified four Labour Codes - the Code on Wages,2019, the Industrial Relations Code, 2020, the code on Social Security,2020, and the occupational safety, Health and working conditions code 2020, collectively referred to as 'New Labour Codes', consolidating 29 existing labour laws. The Bank has recognised an estimated provision of Rs. 200 Lakhs under 'Employees cost' during the quarter and nine months ended December 31, 2025. The Bank continues to monitor developments relating to the implementation of the New Labour Code / Rules and will review the estimation on an ongoing basis.

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 December, 2025. Hence, disclosure related to Consolidated Financial Statement is not applicable.

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

By the Order of Board


Dr N. KAMAKODI
MD & CEO
DIN : 02039618

Place : Chennai

Dated: 02nd February 2026

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

for **P.B. Vijayaraghavan & Co**
Chartered Accountants
Firm No. 0047315


CA. G. Sundararajan
Partner
M.No.026405



Place : Chennai

Dated: 02nd February 2026

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


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



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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 / NINE MONTHS ENDED 31-12-2025

Segmentwise Results

(Rs in Lakh)

Particulars	Quarter ended			Nine Months ended		Year ended
	31-12-2025	30-09-2025	31-12-2024	31-12-2025	31-12-2024	31-03-2025
	(Unaudited)					(Audited)
Segment Revenue						
a) Treasury	34053	33786	29575	105558	92557	123950
b) Corporate / wholesale banking	46509	40714	38056	126044	104144	140261
c) Retail Banking	115016	113127	100989	334232	291905	397161
1) Digital Banking	129	97	83	307	98	175
2) Other Retail Banking	114887	113030	100906	333925	291807	396986
d) Other Banking Operations	4525	3599	2092	10415	6210	11838
Total	200103	191226	170712	576249	494816	673210
Less : Inter segment revenue	-	-	-	-	-	-
Total	200103	191226	170712	576249	494816	673210
Segment Results						
a) Treasury	16724	18201	15221	54349	47415	61990
b) Corporate / wholesale banking	7273	6704	8651	21731	21657	26218
c) Retail Banking	23093	18849	17868	57824	49181	68769
1) Digital Banking	5	0	-7	6	-12	-11
2) Other Retail Banking	23088	18849	17875	57818	49193	68780
d) Other Banking Operations	4226	3305	1859	9563	5513	10886
Total	51316	47059	43599	143467	123766	167863
Operating Profit	51316	47059	43599	143467	123766	167863
Other Provisions & Contingencies	9600	5700	7500	22300	18400	26200
Profit Before Tax	41716	41359	36099	121167	105366	141663
Taxes including Deferred Tax	8500	8500	7500	24500	21800	29300
Net Profit	33216	32859	28599	96667	83566	112363
Segmental Assets:						
a) Treasury	2224053	2109111	1814673	2224053	1814673	2007199
b) Corporate / wholesale banking	1854341	1697245	1426353	1854341	1426353	1535574
c) Retail Banking	4431395	4350486	3816583	4431395	3816583	3974685
1) Digital Banking	50	52	59	50	59	62
2) Other Retail Banking	4431345	4350434	3816524	4431345	3816524	3974623
d) Unallocated	303241	283393	273150	303241	273150	244863
Total Assets	8813030	8440235	7330759	8813030	7330759	7762321
Segmental Liabilities:						
a) Treasury	1960973	1853135	1583830	1960973	1583830	1754099
b) Corporate / wholesale banking	1658814	1516850	1266070	1658814	1266070	1365435
c) Retail Banking	3963826	3888006	3387470	3963826	3387470	3534219
1) Digital Banking	44	51	71	44	71	73
2) Other Retail Banking	3963782	3887955	3387399	3963782	3387399	3534146
d) Unallocated	203010	189639	177127	203010	177127	161906
Total	7786623	7447630	6414497	7786623	6414497	6815659
Capital Employed:						
Segment Assets - Segment Liabilities						
a) Treasury	263080	255977	230842	263080	230842	253100
b) Corporate / wholesale banking	195527	180395	160283	195527	160283	170139
c) Retail Banking	467569	462480	429113	467569	429113	440466
1) Digital Banking	6	1	-12	6	-12	-11
2) Other Retail Banking	467563	462479	429125	467563	429125	440477
d) Unallocated	100231	93753	96024	100231	96024	82957
Total	1026407	992605	916262	1026407	916262	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**