



# 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](mailto:shares@cityunionbank.com) Website : [www.cityunionbank.bank.in](http://www.cityunionbank.bank.in)

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

February 02, 2026

National Stock Exchange of India Limited  
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: Investor Presentation - Q3 & 9M FY 2026**

Pursuant to Regulation 30 R/w Schedule III Part A para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we submit herewith the Investor Presentation on the Standalone Un-Audited Financial Results of the Bank for the Quarter & Nine months ended December 31, 2025 for your information and records please.

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

# INVESTOR PRESENTATION

DECEMBER 2025

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# Celebrating 120 Years of Swadeshi Banking Excellence!



A historic moment for City Union Bank as we celebrated 120 years of Swadeshi Banking Legacy in the presence of

**Smt. Droupadi Murmu**  
Hon'ble President of India

**Smt. Nirmala Sitharaman**  
Hon'ble Union Minister of Finance

**Shri R.N. Ravi**  
Hon'ble Governor of Tamil Nadu

**Smt. P. Geetha Jeevan**  
Hon'ble Minister of Tamil Nadu for Social Welfare & Women Empowerment



Scan to view the  
Event Video

Click the link to see the speech of Hon'ble president :  
[https://www.presidentofindia.gov.in/press\\_releases/president-india-graces-120th-foundation-day-celebrations-city-union-bank-banking?utm\\_source=chatgpt.com](https://www.presidentofindia.gov.in/press_releases/president-india-graces-120th-foundation-day-celebrations-city-union-bank-banking?utm_source=chatgpt.com)

# OVERVIEW

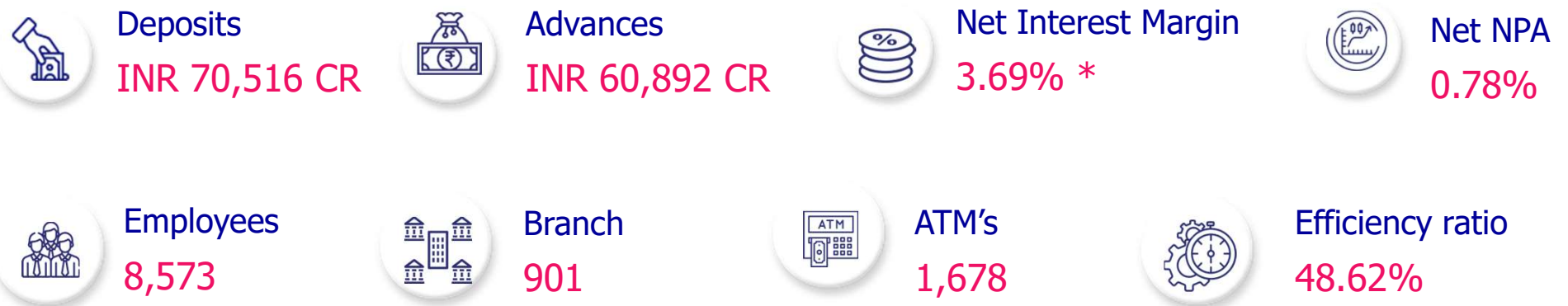
## Overview

City Union Bank Ltd., the oldest Private Sector Bank in India, was founded on October 31, 1904, and is headquartered in Kumbakonam, Tamil Nadu, India.

The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

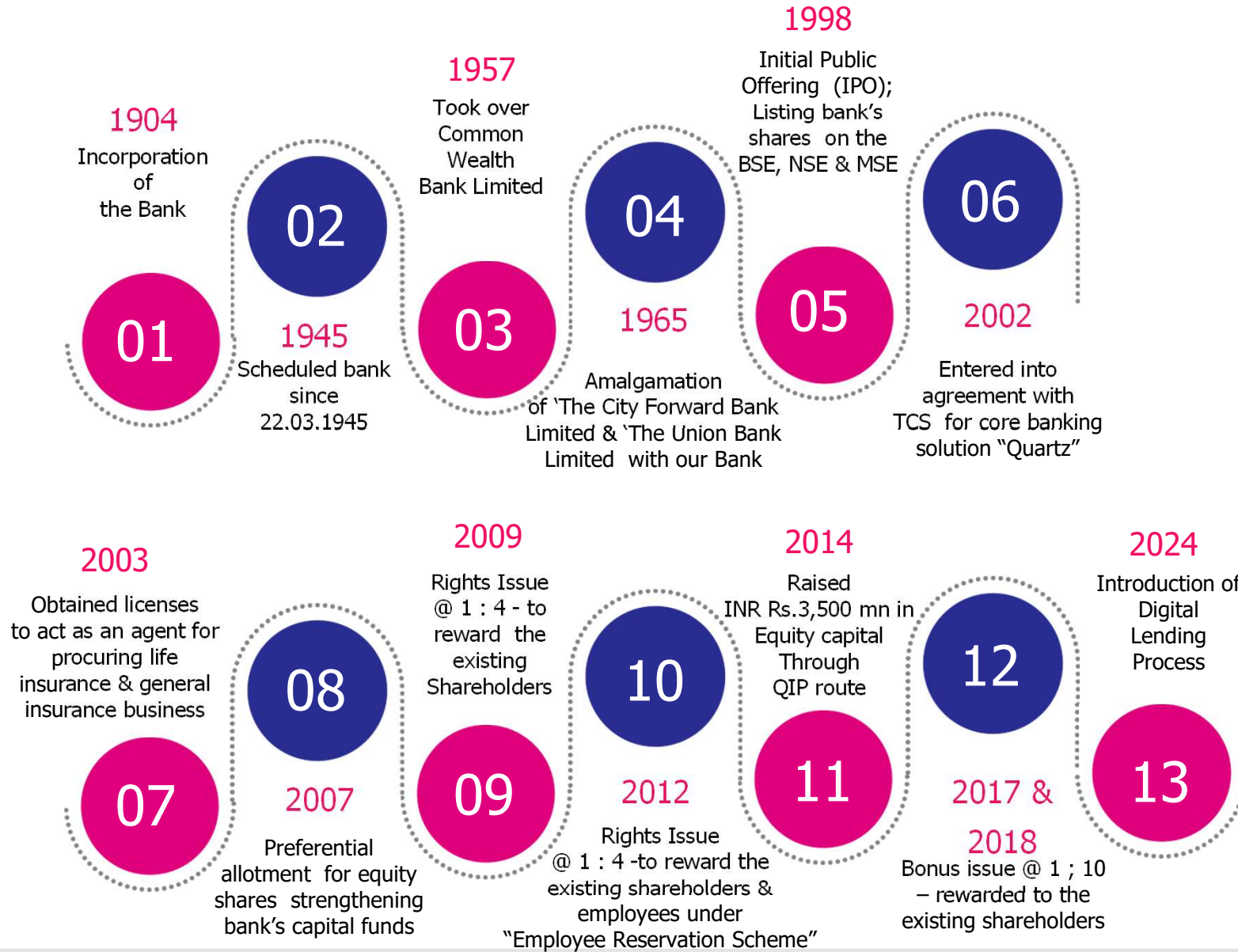
## FACTS & FIGURES

Position as on 31.12.2025



\* As defined in RBI Glossary at <https://www.rbi.org.in/scripts/glossary.aspx>

# KEY MILESTONES





# CITY UNION BANK

A SPECIALIZED BANKING MODEL ALIGNED TO TARGET SEGMENT – SME / MSME

## SME / MSME focus

- SME/MSME specialized business model focusing on large untapped segment.
- Segment consistently delivering higher yields.
- Superior client servicing leading to client retention and low business acquisition costs.

## Prudent Risk Management

- SME exposures' result in granular asset profile.
- Granular deposit base with high retention rates result in stable liability profile.
- SME / MSME Loans result in lower NPA as they are:
  - Additionally collateralized by residential property and personal guarantees etc.
  - Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lending.

## Invested in Robust Infrastructure

- Comprehensive employee training and recruitment infrastructure through staff training college.
- LOS is digitalized

## Purely retail Liability Franchise

- No reliance on Corporate bulk deposits.

Double-digit 10-year CAGR

Consistent Return with Superior ROA, ROE

# COMPETITIVE ADVANTAGES

## NETWORK

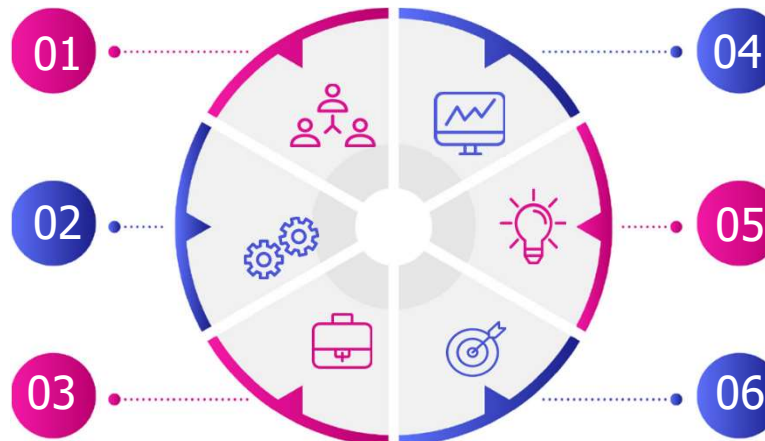
- Pan India presence with 901 branches
- Strong presence in South India (747 branches) of which 563 are in Tamil Nadu alone

## ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 20.13% out of which Tier 1 constitutes 19.18%

## MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 40% of advances



## STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 121 years of operations
- Business growth of over 10% CAGR in last 10 years

## ROBUST CORPORATE GOVERNANCE PRACTICES

- Strong board with majority of directors being independent directors
- Consistency in management with only 7 CEOs appointed in 121 years

## DIVERSIFIED ASSET PROFILE

- Granular asset profile with advances to top 20 group borrowers contributing 7.07 %
- Lower ticket size lending backed by adequate collaterals

# CREDIT RATING

**ICRA** has assigned

- **"AA"** for Long Term - issuers with this rating are considered to have **"High Degree of Safety"** regarding timely servicing of financial obligations.
- **"A1+"** for **Certificate of Deposits (CD)** - issuers with this rating are considered to have **"Very Strong Degree of Safety"** regarding timely payment of financial obligations.

**CRISIL** has assigned

- **"A1+"** for **Certificate of Deposits (CD)** - issuers with this rating are considered to have **"Very Strong Degree of Safety"** regarding timely payment of financial obligations.

**CARE** has assigned

- **"AA-"** for Long Term - issuers with this rating are considered to have **"High Degree of Safety"** regarding timely servicing of financial obligations.

## **PERFORMANCE HIGHLIGHTS – DECEMBER 2025**

## Q3 FY 26 PERFORMANCE – A SNAPSHOT

- Deposits increased by 21% from Rs. 583 Bn to Rs. 705 Bn Y-o-Y
- Advances registered a growth of 21% from Rs.504 Bn to Rs.609 Bn Y-o-Y
- The total business grew by 21% from Rs.1,087 Bn to Rs. 1,314 Bn Y-o-Y
- Profitability and efficiency ratios :

| PARTICULARS         | Q3 FY 26 | Q3 FY 25 | 9M FY 26 | 9M FY 25 | Q2 FY 26 | FY 25    |
|---------------------|----------|----------|----------|----------|----------|----------|
| Return on Assets    | 1.53%    | 1.57%    | 1.55%    | 1.56%    | 1.59%    | 1.55%    |
| Net Interest Margin | 3.89%    | 3.58%    | 3.69%    | 3.59%    | 3.63%    | 3.60%    |
| Return on Equity    | 13.18%   | 12.64%   | 13.11%   | 12.68%   | 13.35%   | 12.63%   |
| Earning per share   | Rs.4.48  | Rs.3.86  | Rs.13.04 | Rs.11.28 | Rs.4.43  | Rs.15.17 |

- Gross NPA – 2.17% and Net NPA – 0.78%
- Provision Coverage Ratio - 83% (with TW) & 64% (without TW)
- CRAR – 20.13% (Basel III) of which core CRAR – 19.18%

## Q3 FY 26 VS Q3 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

705,159



582,713

Deposits

608,920



504,093

Advances

1,314,079



1,086,806

Total Business

192,335



161,319

CASA

5,131



4,360

Gross Profit

3,321



2,860

Net Profit

7,522



5,877

Net Interest Income

48.56



46.58 %

Cost to Income

1.53%

ROA

13.18%

ROE

3.89%

NIM

2.17%

Gross NPA

0.78%

Net NPA

83%

PCR  
(with TW)

Q3 FY 26

Q3 FY 25

## 9M FY 26 VS 9M FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

705,159



582,713

Deposits

608,920



504,093

Advances

1,314,079



1,086,806

Total Business

192,335



161,319

CASA

14,347



12,376

Gross Profit

9,667



8,356

Net Profit

20,440



17,154

Net Interest Income

48.62



47.61 %

Cost to Income

1.55%

ROA

13.11%

ROE

3.69%

NIM

2.17%

Gross NPA

0.78%

Net NPA

83%

PCR  
(with TW)

9M FY 26

9M FY 25

## FY 25 VS FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

635,260



556,566

Deposits

530,664



464,815

Advances

1,165,924



1,021,381

Total Business

181,189



170,502

CASA

16,786



15,167

Gross Profit

11,236



10,157

Net Profit

23,157



21,235

Net Interest Income

47.77



47.06 %

Cost to Income

1.55%

ROA

12.63%

ROE

3.60 %

NIM

3.09%

Gross NPA

1.25%

Net NPA

78%

PCR  
(with TW)

■ FY 25

■ FY 24



## **FINANCIAL PERFORMANCE & BUSINESS PROFILE**

## Q3 FY 26 VS Q3 FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

| PARTICULARS           | Q3 FY 26  | Q3 FY 25  | INC / (DEC) | Growth  | Growth % |
|-----------------------|-----------|-----------|-------------|---------|----------|
| Deposits              | 705,159   | 582,713   | ↑           | 122,446 | 21%      |
| Advances              | 608,920   | 504,093   | ↑           | 104,827 | 21%      |
| Total Business        | 1,314,079 | 1,086,806 | ↑           | 227,273 | 21%      |
| Demand Deposits       | 55,982    | 47,513    | ↑           | 8,469   | 18%      |
| Saving Deposits       | 136,353   | 113,806   | ↑           | 22,547  | 20%      |
| CASA                  | 192,335   | 161,319   | ↑           | 31,016  | 19%      |
| Gross NPA             | 13,200    | 16,930    | ↓           | -3,730  | -22%     |
| Net NPA               | 4,693     | 7,015     | ↓           | -2,322  | -33%     |
| Gross NPA (%)         | 2.17%     | 3.36%     |             |         |          |
| Net NPA (%)           | 0.78%     | 1.42%     |             |         |          |
| C R A R (BASEL – III) | 20.13%    | 22.26%    |             |         |          |
| - Of which Tier I     | 19.18%    | 21.29%    |             |         |          |
| CD Ratio              | 86%       | 87%       |             |         |          |
| PCR                   | 83%       | 77%       |             |         |          |

## Q3 FY 26 VS Q3 FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR  
Mn)

| PARTICULARS                | Q3 FY 26 | Q3 FY 25 | INC / (DEC) | Growth % | Q2 FY 26 |
|----------------------------|----------|----------|-------------|----------|----------|
| Net Interest Income        | 7,522    | 5,877    | 1,645       | 28%      | 6,665    |
| Other Income               | 2,453    | 2,284    | 169         | 7%       | 2,591    |
| Operating Expenses         | 4,844    | 3,801    | 1,043       | 27%      | 4,550    |
| Gross Profit               | 5,131    | 4,360    | 771         | 18%      | 4,706    |
| Provisions & Contingencies | 1,810    | 1,500    | 310         | 21%      | 1,420    |
| Net Profit                 | 3,321    | 2,860    | 461         | 16%      | 3,286    |
| Return on Assets           | 1.53%    | 1.57%    | -           | -        | 1.59%    |
| Return on Equity           | 13.18%   | 12.64%   | -           | -        | 13.35%   |
| Net Interest Margin        | 3.89%    | 3.58%    | -           | -        | 3.63%    |

## 9M FY 26 VS 9M FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR  
Mn)

| PARTICULARS                | 9M FY 26 | 9M FY 25 | INC / (DEC) | Growth % |
|----------------------------|----------|----------|-------------|----------|
| Net Interest Income        | 20,440   | 17,154   | 3,286       | 19%      |
| Other Income               | 7,484    | 6,468    | 1,016       | 16%      |
| Operating Expenses         | 13,577   | 11,246   | 2,331       | 21%      |
| Gross Profit               | 14,347   | 12,376   | 1,971       | 16%      |
| Provisions & Contingencies | 4,680    | 4,020    | 660         | 16%      |
| Net Profit                 | 9,667    | 8,356    | 1,311       | 16%      |
| Return on Assets           | 1.55%    | 1.56%    | -           | -        |
| Return on Equity           | 13.11%   | 12.68%   | -           | -        |
| Net Interest Margin        | 3.69%    | 3.59%    | -           | -        |

## FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

| PARTICULARS           | FY 2025   | FY 2024   | INC / (DEC) | Growth  | Growth % |
|-----------------------|-----------|-----------|-------------|---------|----------|
| Deposits              | 635,260   | 556,566   | ↑           | 78,694  | 14%      |
| Advances              | 530,664   | 464,815   | ↑           | 65,849  | 14%      |
| Total Business        | 1,165,924 | 1,021,381 | ↑           | 144,543 | 14%      |
| Demand Deposits       | 60,738    | 54,889    | ↑           | 5,849   | 11%      |
| Saving Deposits       | 120,451   | 115,613   | ↑           | 4,838   | 4%       |
| CASA                  | 181,189   | 170,502   | ↑           | 10,687  | 6%       |
| Gross NPA             | 16,382    | 18,544    | ↓           | -2,162  | -12%     |
| Net NPA               | 6,531     | 8,987     | ↓           | -2,456  | -27%     |
| Gross NPA (%)         | 3.09%     | 3.99%     |             |         |          |
| Net NPA (%)           | 1.25%     | 1.97%     |             |         |          |
| C R A R (BASEL – III) | 23.75%    | 23.73%    |             |         |          |
| - Of which Tier I     | 22.70%    | 22.69%    |             |         |          |
| CD Ratio              | 84%       | 84%       |             |         |          |
| PCR                   | 78%       | 72%       |             |         |          |

## FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

| PARTICULARS                | FY 25  | FY 24  | INC / (DEC) | Growth % |
|----------------------------|--------|--------|-------------|----------|
| Net Interest Income        | 23,157 | 21,235 | 1,922       | 9%       |
| Other Income               | 8,981  | 7,416  | 1,565       | 21%      |
| Operating Expenses         | 15,352 | 13,484 | 1,868       | 14%      |
| Gross Profit               | 16,786 | 15,167 | 1,619       | 11%      |
| Provisions & Contingencies | 5,550  | 5,010  | 540         | 11%      |
| Net Profit                 | 11,236 | 10,157 | 1,079       | 11%      |
| Return on Assets           | 1.55%  | 1.52%  | -           | -        |
| Return on Equity           | 12.63% | 12.86% | -           | -        |
| Net Interest Margin        | 3.60%  | 3.65%  | -           | -        |

## PROVISIONS & CONTINGENCIES – BREAKUP

(in INR  
Mn)

| PARTICULARS                 | Q3 FY 26     | Q3 FY 25     | 9M FY 26     | 9M FY25      | Q2 FY 26     |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|
| Provision for:              |              |              |              |              |              |
| - Tax                       | 850          | 750          | 2,450        | 2,180        | 850          |
| - Bad Debts                 | 740          | 750          | 1,840        | 1,770        | 400          |
| - Standard Assets           | 220          | -            | 290          |              | 70           |
| - ECL contingency provision | -            | -            | 100          |              | 100          |
| - Others                    | -            | -            | -            | 70           | -            |
| <b>Total</b>                | <b>1,810</b> | <b>1,500</b> | <b>4,680</b> | <b>4,020</b> | <b>1,420</b> |

## Q3 FY 26 VS Q3 FY 25 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

| PARTICULARS                  | Q3 FY 26      | Q3 FY 25      | Growth %   |
|------------------------------|---------------|---------------|------------|
| Interest on Loans            | 14,346        | 11,990        | 20%        |
| Interest on Investments      | 2,937         | 2,689         | 9%         |
| Other Interest Income        | 274           | 108           | 154%       |
| <b>Total Interest Income</b> | <b>17,557</b> | <b>14,787</b> | <b>19%</b> |

### OTHER INCOME BREAKUP

| PARTICULARS                                   | Q3 FY 26     | Q3 FY 25     | Growth %  |
|---|--------------|--------------|-----------|
| CEB & Charges                                 | 1,538        | 1,114        | 38%       |
| Treasury Income                               | 212          | 178          | 19%       |
| Other Inc incl recoveries in written off a/cs | 703          | 992          | -29%      |
| <b>Total Other Income</b>                     | <b>2,453</b> | <b>2,284</b> | <b>7%</b> |

### INTEREST EXPENSES BREAKUP

(in INR Mn)

| PARTICULARS                    | Q3 FY 26      | Q3 FY 25     | Growth %   |
|--------------------------------|---------------|--------------|------------|
| Int Exp on Deposits            | 9,607         | 8,390        | 15%        |
| Other Int Expenses             | 428           | 520          | -18%       |
| <b>Total Interest Expenses</b> | <b>10,035</b> | <b>8,910</b> | <b>13%</b> |

### OPERATING EXPENSES BREAKUP

| PARTICULARS                     | Q3 FY 26     | Q3 FY 25     | Growth %   |
|---------------------------------|--------------|--------------|------------|
| Employee Cost                   | 2,302        | 1,785        | 29%        |
| Other Operating Expenses        | 2,542        | 2,016        | 26%        |
| <b>Total Operating Expenses</b> | <b>4,844</b> | <b>3,801</b> | <b>27%</b> |



## 9M FY 26 VS 9M FY 25 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

| PARTICULARS                  | 9M FY 26      | 9M FY 25      | Growth %   |
|------------------------------|---------------|---------------|------------|
| Interest on Loans            | 40,566        | 34,289        | 18%        |
| Interest on Investments      | 8,677         | 8,020         | 8%         |
| Other Interest Income        | 898           | 704           | 28%        |
| <b>Total Interest Income</b> | <b>50,141</b> | <b>43,013</b> | <b>17%</b> |

### OTHER INCOME BREAKUP

| PARTICULARS                                   | 9M FY 26     | 9M FY 25     | Growth %   |
|---|--------------|--------------|------------|
| CEB & Charges                                 | 4,110        | 3,166        | 30%        |
| Treasury Income                               | 1,072        | 598          | 79%        |
| Other Inc incl recoveries in written off a/cs | 2,302        | 2,704        | -15%       |
| <b>Total Other Income</b>                     | <b>7,484</b> | <b>6,468</b> | <b>16%</b> |

### INTEREST EXPENSES BREAKUP

(in INR Mn)

| PARTICULARS                    | 9M FY 26      | 9M FY 25      | Growth %   |
|--------------------------------|---------------|---------------|------------|
| Int Exp on Deposits            | 28,556        | 24,010        | 19%        |
| Other Int Expenses             | 1,145         | 1,849         | -38%       |
| <b>Total Interest Expenses</b> | <b>29,701</b> | <b>25,859</b> | <b>15%</b> |

### OPERATING EXPENSES BREAKUP

| PARTICULARS                     | 9M FY 26      | 9M FY 25      | Growth %   |
|---------------------------------|---------------|---------------|------------|
| Employee Cost                   | 6,552         | 5,365         | 22%        |
| Other Operating Expenses        | 7,025         | 5,881         | 19%        |
| <b>Total Operating Expenses</b> | <b>13,577</b> | <b>11,246</b> | <b>21%</b> |

## FY 25 VS FY 24 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

| PARTICULARS                  | FY 25         | FY 24         | Growth %   |
|------------------------------|---------------|---------------|------------|
| Interest on Loans            | 46,721        | 41,534        | 12%        |
| Interest on Investments      | 10,733        | 9,589         | 12%        |
| Other Interest Income        | 886           | 1,583         | -44%       |
| <b>Total Interest Income</b> | <b>58,340</b> | <b>52,706</b> | <b>11%</b> |

### OTHER INCOME BREAKUP

| PARTICULARS                                   | FY 25        | FY 24        | Growth %   |
|---|--------------|--------------|------------|
| CEB & Charges                                 | 4,658        | 3,598        | 29%        |
| Treasury Income                               | 860          | 1,234        | -30%       |
| Other Inc incl recoveries in written off a/cs | 3,463        | 2,584        | 34%        |
| <b>Total Other Income</b>                     | <b>8,981</b> | <b>7,416</b> | <b>21%</b> |

### INTEREST EXPENSES BREAKUP

(in INR Mn)

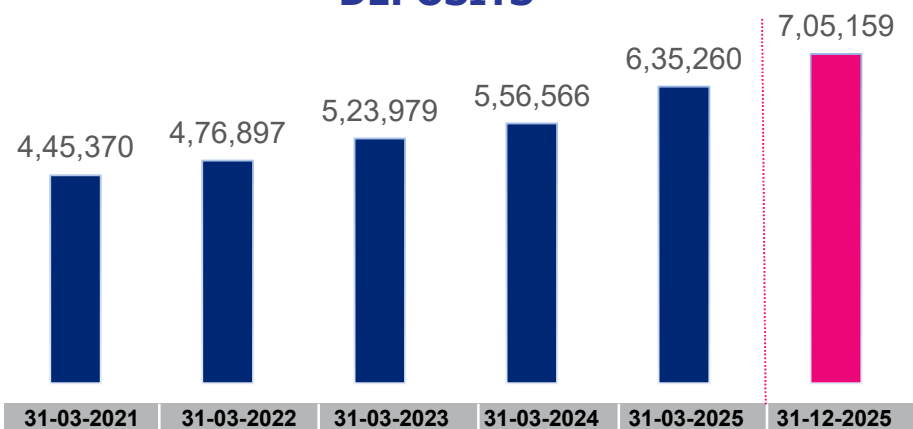
| PARTICULARS                    | FY 25         | FY 24         | Growth %   |
|--------------------------------|---------------|---------------|------------|
| Int Exp on Deposits            | 32,774        | 28,990        | 13%        |
| Other Int Expenses             | 2,409         | 2,481         | -3%        |
| <b>Total Interest Expenses</b> | <b>35,183</b> | <b>31,471</b> | <b>12%</b> |

### OPERATING EXPENSES BREAKUP

| PARTICULARS                     | FY 25         | FY 24         | Growth %   |
|---------------------------------|---------------|---------------|------------|
| Employee Cost                   | 7,330         | 6,138         | 19%        |
| Other Operating Expenses        | 8,022         | 7,346         | 9%         |
| <b>Total Operating Expenses</b> | <b>15,352</b> | <b>13,484</b> | <b>14%</b> |

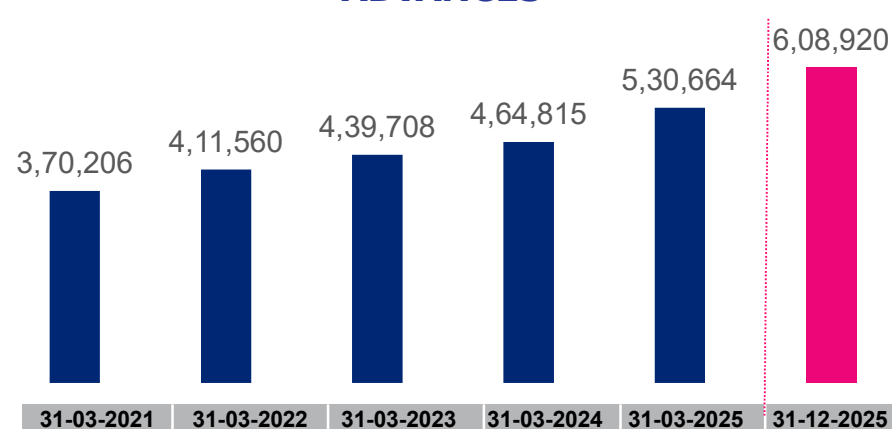
## DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

### DEPOSITS

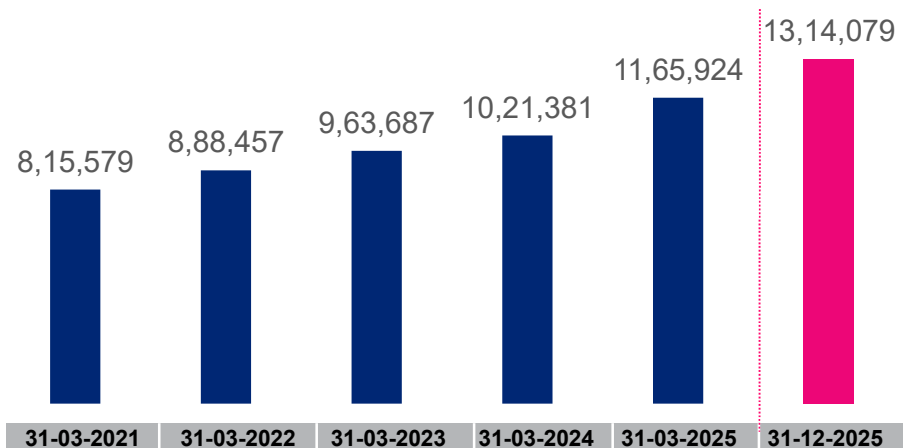


### ADVANCES

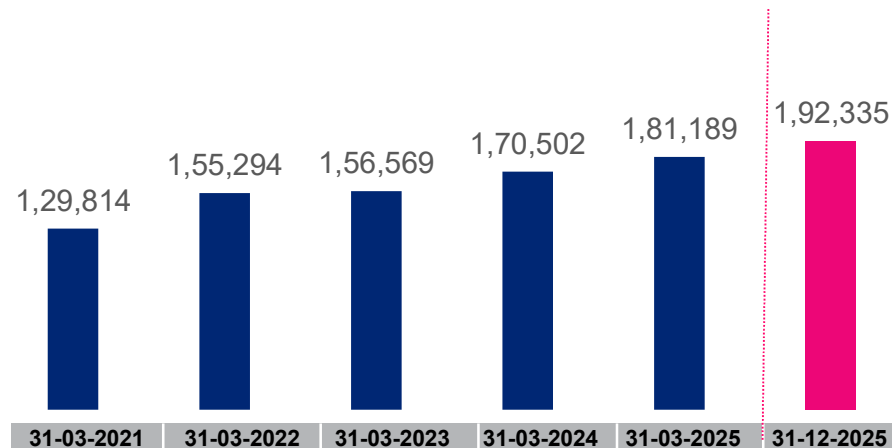
(in INR Mn)



### BUSINESS



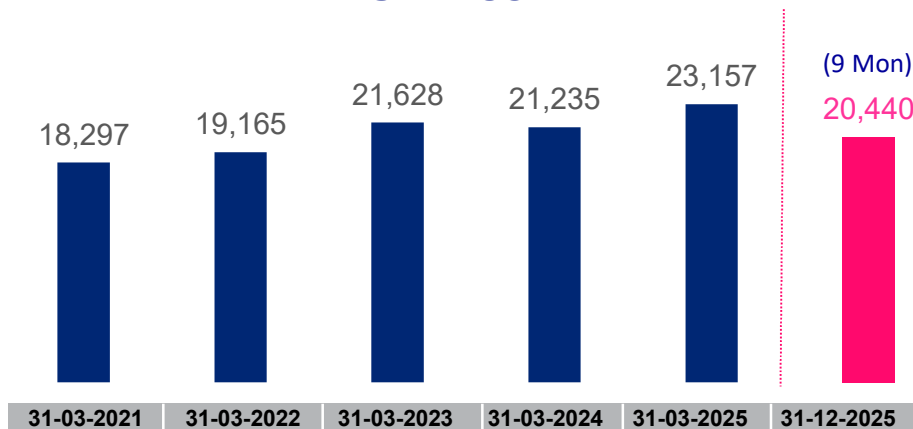
### CASA



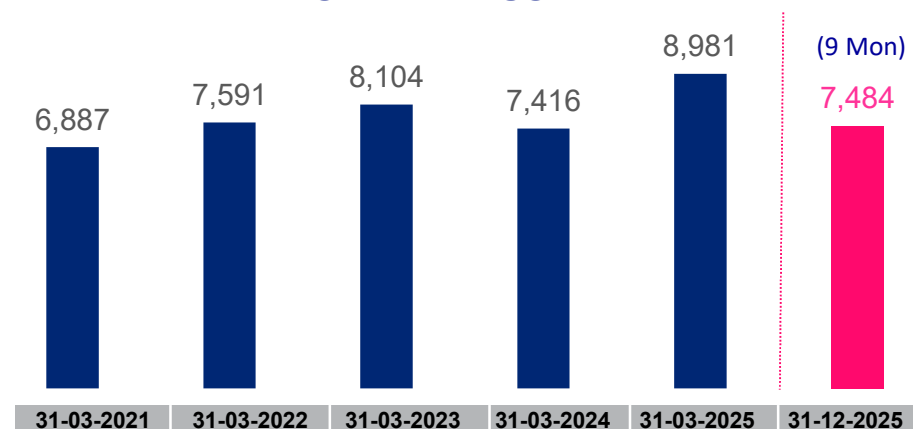
## INCOME GROWTH OVER THE YEARS...

### NET INTEREST INCOME

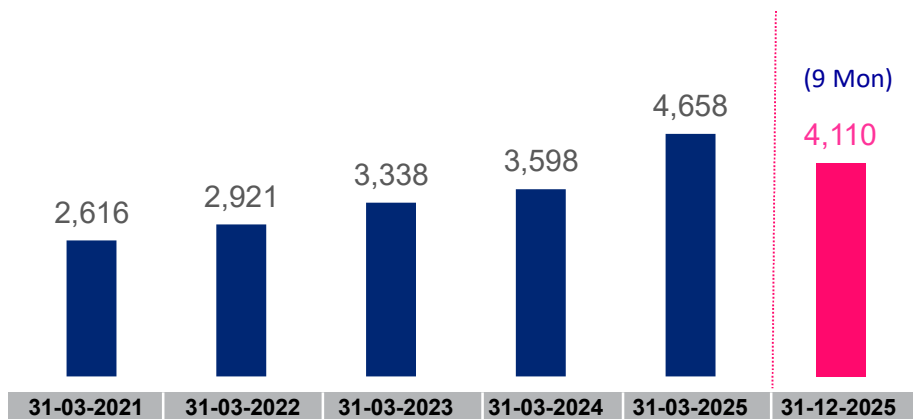
(in INR Mn)



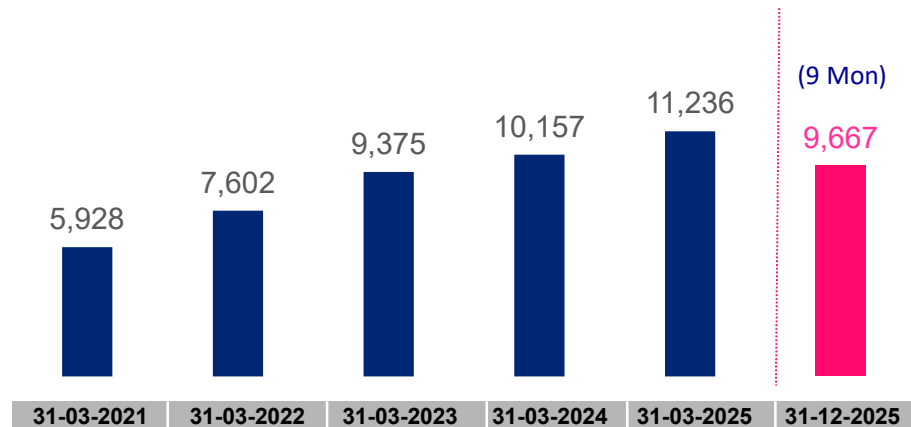
### OTHER INCOME



### CEB



### NET PROFIT

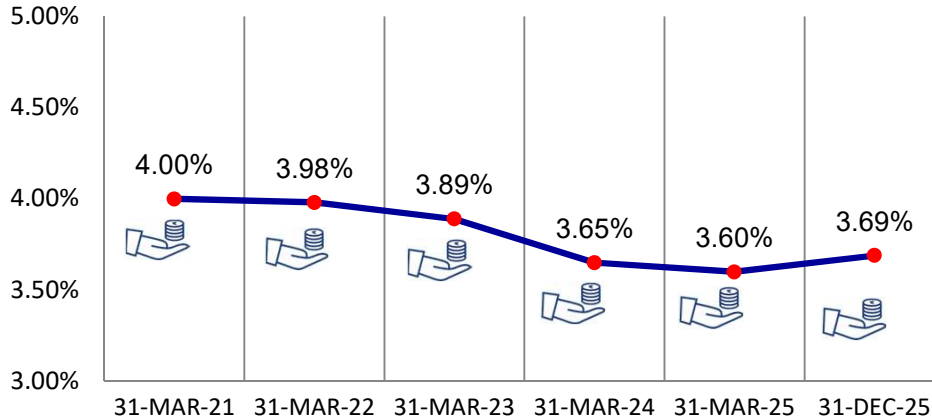


## KEY BUSINESS INDICATORS

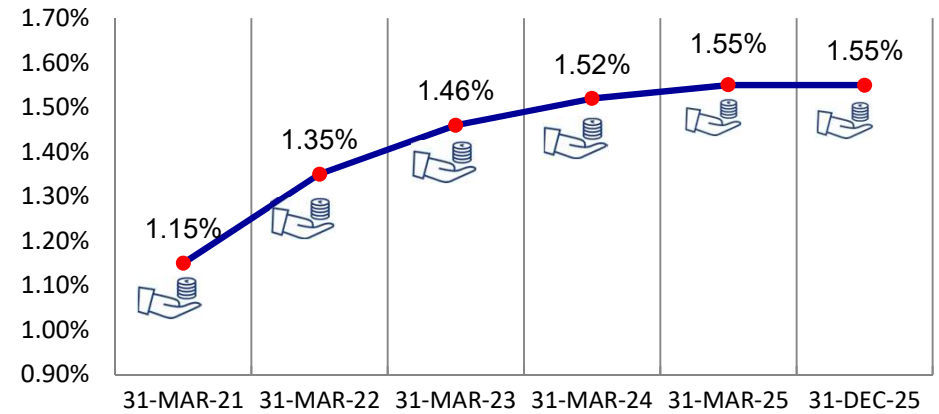
| PARTICULARS                                | Q3 FY 26 | Q3 FY 25 | 9M FY 26 | 9M FY 25 | Q2 FY 26 |
|--|----------|----------|----------|----------|----------|
| Cost of Deposits                           | 5.57%    | 5.88%    | 5.74%    | 5.78%    | 5.71%    |
| Yield on Advances                          | 9.73%    | 9.81%    | 9.73%    | 9.74%    | 9.66%    |
| Yield on Investments                       | 6.59%    | 6.49%    | 6.49%    | 6.50%    | 6.43%    |
| Net Interest Margin                        | 3.89%    | 3.58%    | 3.69%    | 3.59%    | 3.63%    |
| Cost to Income                             | 48.56%   | 46.58%   | 48.62%   | 47.61%   | 49.16%   |
| Cost of Funds                              | 4.62%    | 4.88%    | 4.78%    | 4.81%    | 4.77%    |
| Yield on Funds                             | 8.08%    | 8.09%    | 8.06%    | 8.01%    | 7.99%    |
| Per Employee Profit (in INR Mn) (Ann)      | 1.55     | 1.51     | 1.50     | 1.47     | 1.65     |
| EPS in INR - FV INR Re.1/- share (Not Ann) | 4.48     | 3.86     | 13.04    | 11.28    | 4.43     |

## KEY BUSINESS RATIOS – YEARLY TRENDS

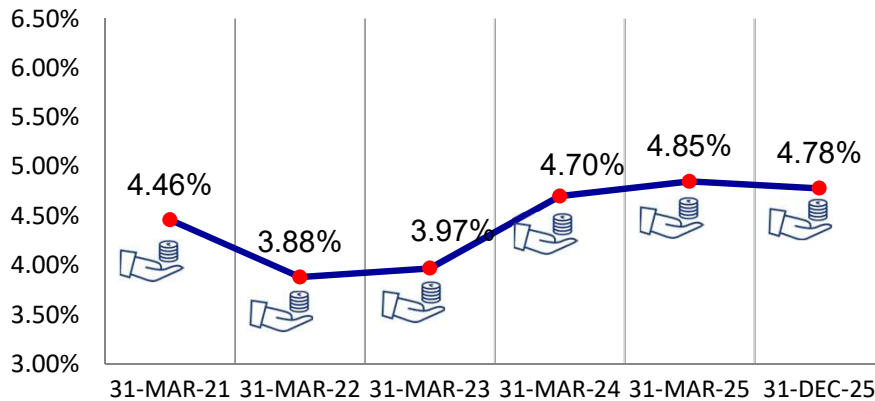
### NET INTEREST MARGIN



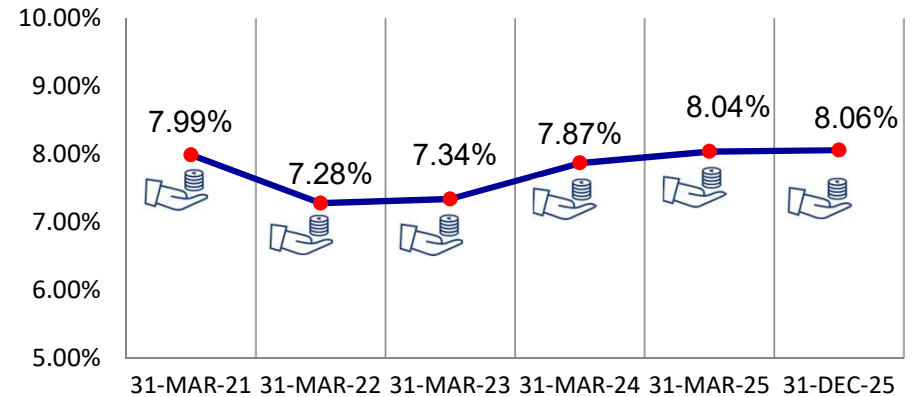
### RETURN ON ASSETS



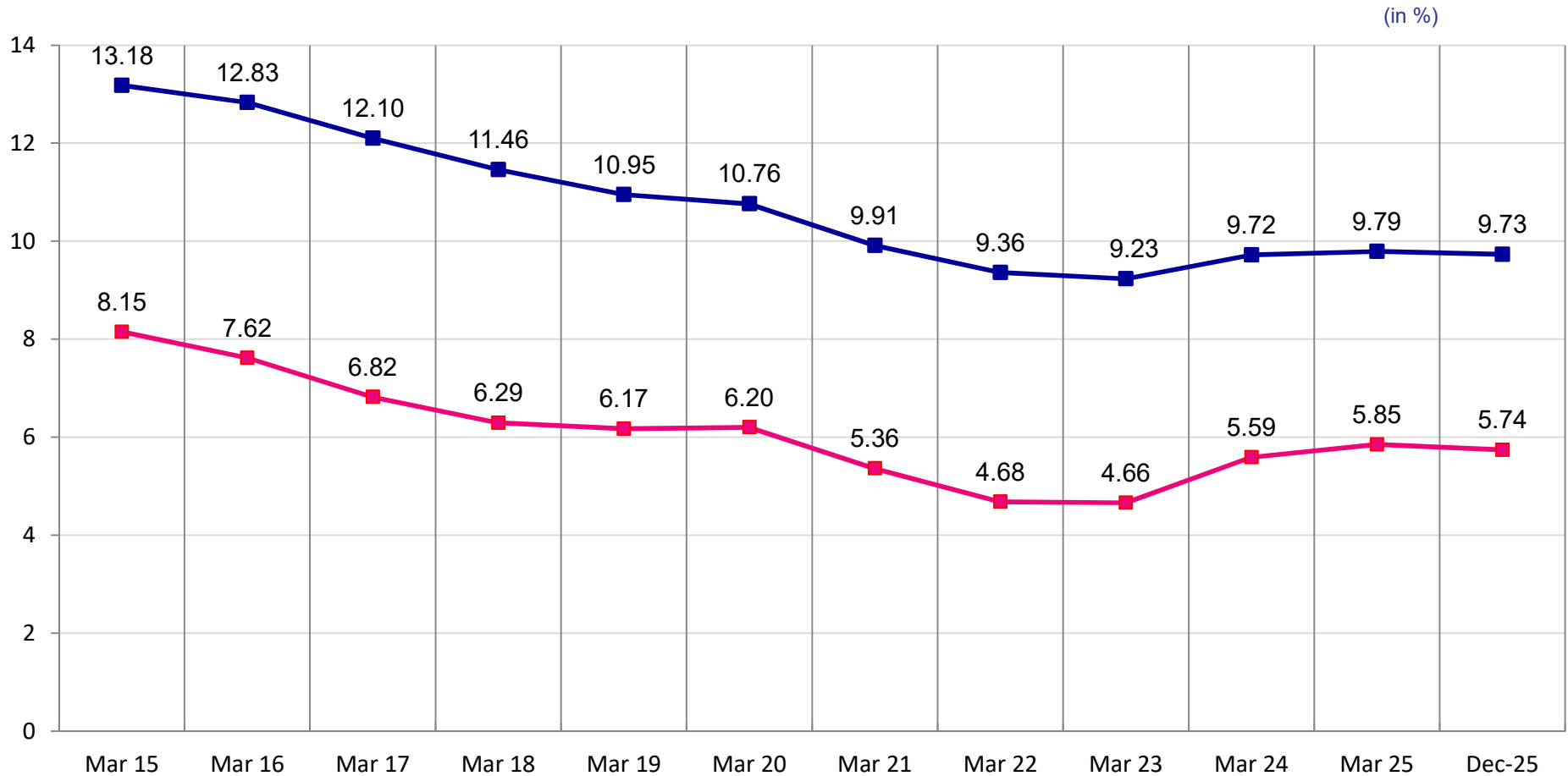
### COST OF FUNDS



### YIELD ON FUNDS



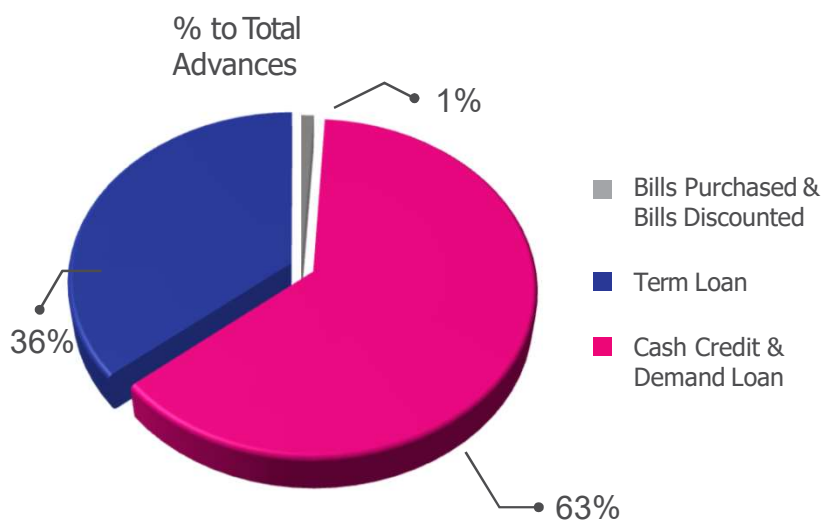
# YIELD ON ADVANCES & COST OF DEPOSITS



Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

— Yield on Advances — Cost of Deposits

## LOAN BOOK – PRODUCTS COMPOSITION as on 31.12.2025



Trading & MSME loans constitute about 40%



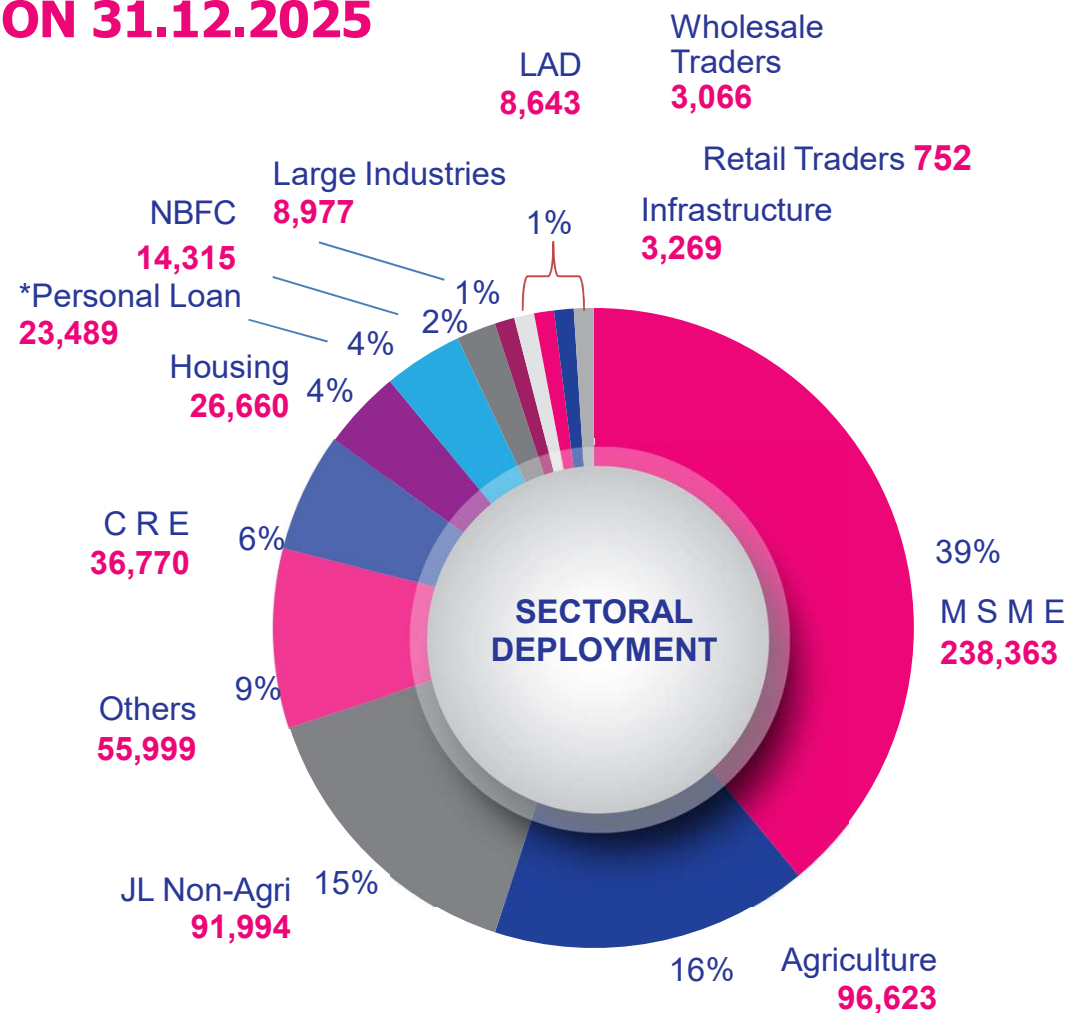
Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

| Loan Book Products Composition     | Amount (INR Mn) | % to Total Advances |
|------------------------------------|-----------------|---------------------|
| Cash Credit & Demand Loan          | 383,365         | 63%                 |
| Term Loan                          | 222,218         | 36%                 |
| Bills Purchased & Bills Discounted | 3,337           | 1%                  |
| <b>Gross Loan Total</b>            | <b>608,920</b>  | <b>100%</b>         |



# LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.12.2025

(in INR Mn)

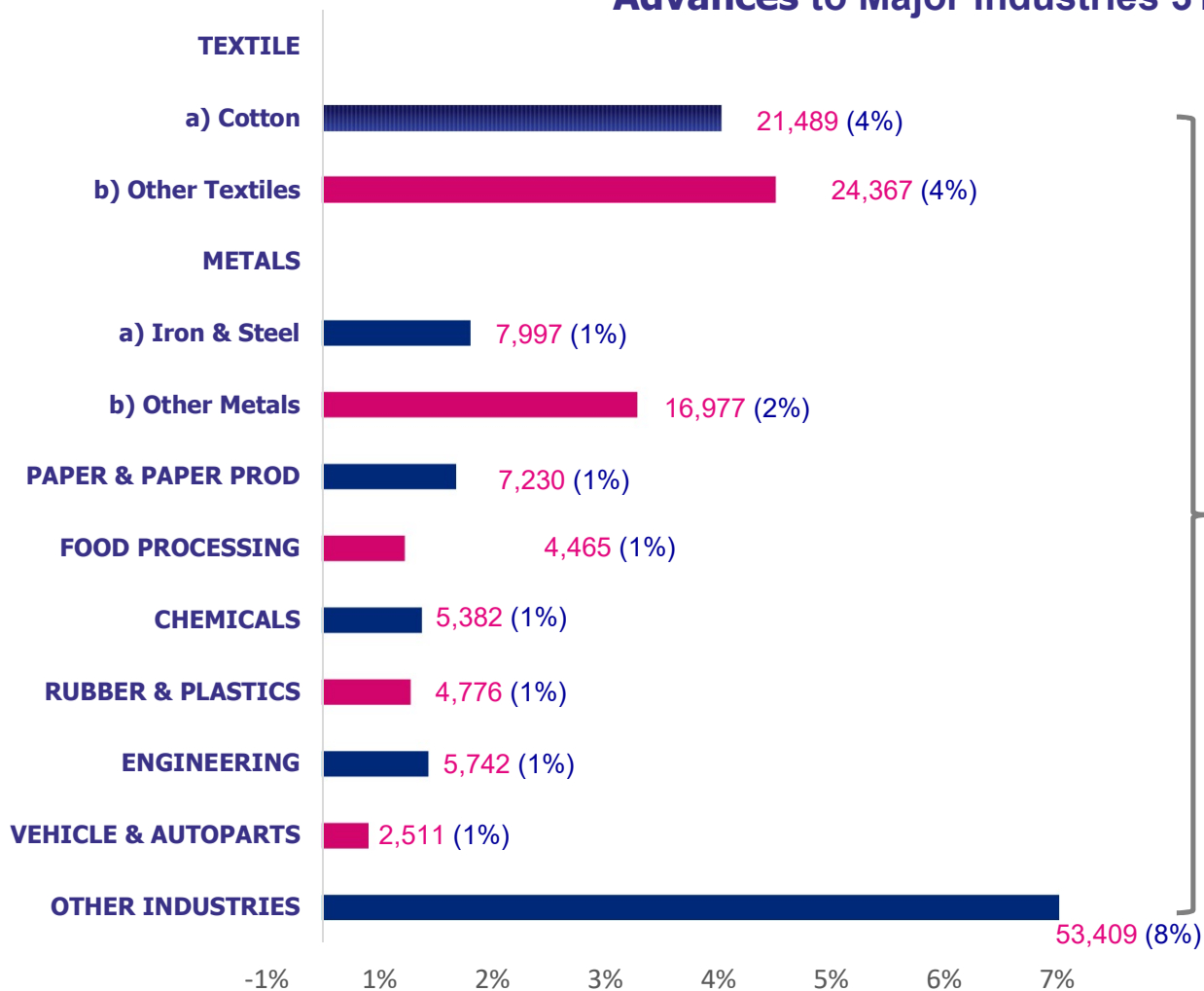


*As per the recent RBI direction borrowers who have registered on UDYAM portal can only be treated under MSME category and all others were reclassified from MSME/Traders in to 'Others' category*

*\* Secured LAP to individual is Rs.13,882 Mn, other secured loans to individuals is Rs.8,120 mn and other unsecured loans is Rs.1,487 mn*

# Loan Book – Advances to Major Industries

## Advances to Major Industries 31<sup>st</sup> December 2025

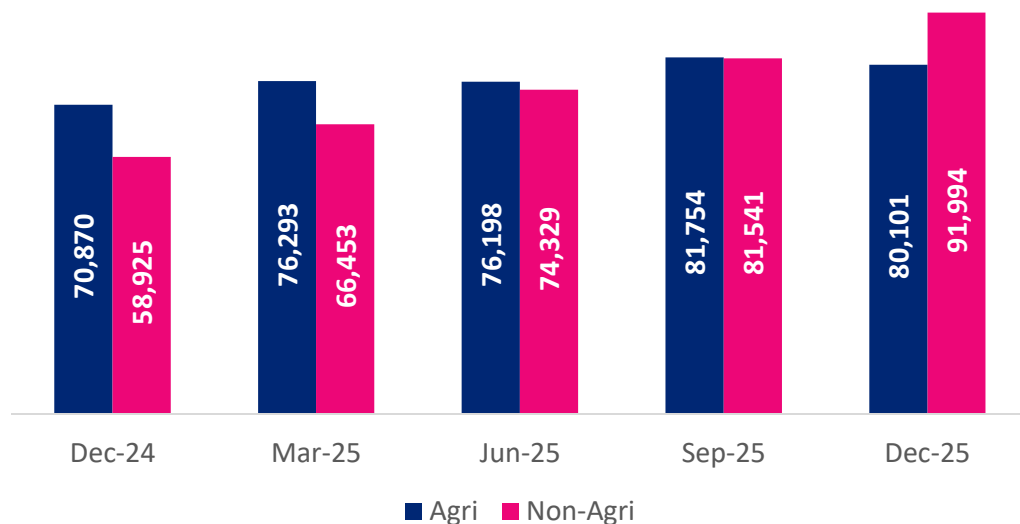


| Industry Name  | Amount<br>(in INR Mn) | % to Total<br>Advances |
|--|-----------------------|------------------------|
| Advances to Major Industries                                     | 154,345               | 25%                    |
| All other advances<br>(Agri, Trade, Service,<br>Gold Loan, etc.) | 454,575               | 75%                    |
| <b>Total Gross Advances</b>                                      | <b>608,920</b>        | <b>100%</b>            |

## GOLD LOAN BOOK – 31<sup>st</sup> Dec 2025

(in INR Mn)

| GOLD LOAN PORTFOLIO               | Dec-24     | Mar-25     | Jun-25     | Sep-25     | Dec-25     |
|-----------------------------------|------------|------------|------------|------------|------------|
| Gold Loan – Agriculture           | 70,870     | 76,293     | 76,198     | 81,754     | 80,101     |
| Gold Loan – Non-Agriculture       | 58,925     | 66,453     | 74,329     | 81,541     | 91,994     |
| Total Gold Loans                  | 129,795    | 142,746    | 150,527    | 163,295    | 172,095    |
| Gross Advances                    | 504,093    | 530,664    | 540,203    | 575,612    | 608,920    |
| % of Gold Loans to Gross Advances | <b>26%</b> | <b>27%</b> | <b>28%</b> | <b>28%</b> | <b>28%</b> |



Y-o-Y growth in Gold Loan – 33%  
(Dec-25 Vs Dec-24)

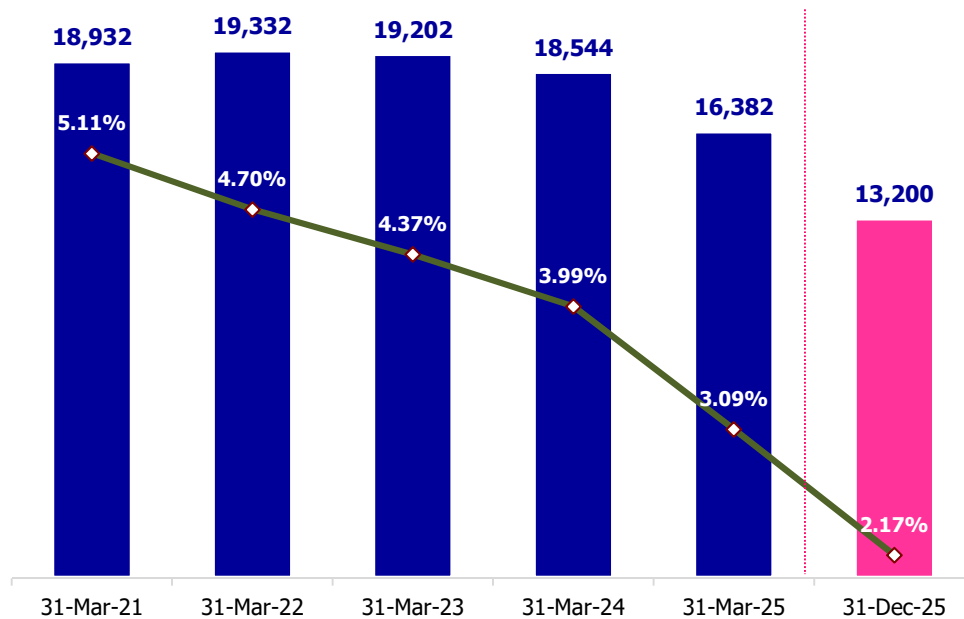


% of Gold loan NPA to JL portfolio 0.01%

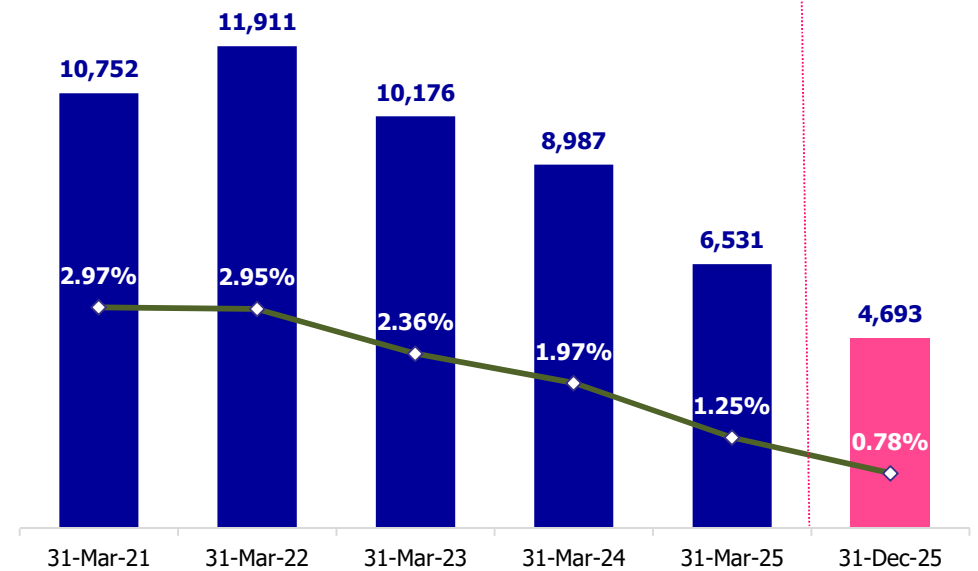
# ASSET QUALITY

(in INR Mn)

## GROSS NPA QTM & GROSS NPA %



## NET NPA QTM & NET NPA %



# ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS



| (In INR MN)                                |       | FY MAR-21     | FY MAR-22     | FY MAR-23     | FY MAR-24     | FY MAR-25     | Q3 FY 26      | 9M FY 26      |
|--|-------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| NPA Opening balance                        |       | <b>14,134</b> | <b>18,932</b> | <b>19,332</b> | <b>19,202</b> | <b>18,544</b> | <b>13,932</b> | <b>16,382</b> |
| Additions                                  | A     | 11,131        | 12,757        | 13,290        | 10,135        | 8,149         | 1,931         | 5,459         |
| Recovery made                              |       | 1,950         | 4,424         | 5,764         | 5,056         | 5,815         | 1,118         | 3,593         |
| Upgradations                               |       | 264           | 1,638         | 2,361         | 3,104         | 2,529         | 526           | 1,988         |
| Net Addition                               | B     | 8,917         | 6,593         | 5,165         | 1,975         | -195          | 287           | -122          |
| Write-off                                  |       | 4,119         | 6,295         | 5,295         | 2,633         | 1,967         | 1,019         | 3,060         |
| NPA Closing balance                        |       | <b>18,932</b> | <b>19,332</b> | <b>19,202</b> | <b>18,544</b> | <b>16,382</b> | <b>13,200</b> | <b>13,200</b> |
| Technical Write-off (TW) during the period |       | 3,961         | 5,734         | 3,606         | 2,329         | 1,622         | 1,003         | 2,973         |
| Provision made during the period           | C     | <b>5,990</b>  | <b>5,535</b>  | <b>6,900</b>  | <b>3,270</b>  | <b>2,550</b>  | <b>740</b>    | <b>1,840</b>  |
| T W recovery                               | D     | 1,033         | 1,883         | 2,942         | 2,152         | 2,077         | 552           | 1,514         |
| Provision made net of TW Recovery          | E=C-D | 4,957         | 3,652         | 3,958         | 1,118         | 473           | 188           | 326           |
| Gross Advance                              | F     | 370,205       | 411,560       | 439,708       | 464,815       | 530,664       | 608,920       | 608,920       |
| Additions % of Gross Advance               | A / F | <b>3.01</b>   | <b>3.10</b>   | <b>3.02</b>   | <b>2.18</b>   | <b>1.54</b>   | <b>* 0.32</b> | <b>* 0.90</b> |
| Net Addition % of Gross Advance            | B / F | <b>2.41</b>   | <b>1.60</b>   | <b>1.17</b>   | <b>0.42</b>   | <b>-Ve</b>    | <b>* 0.05</b> | <b>-Ve</b>    |
| Credit cost                                | E / F | 1.34          | 0.89          | 0.90          | 0.24          | 0.09          | * 0.03        | * 0.05        |
| Gross NPA %                                |       | 5.11          | 4.70          | 4.37          | 3.99          | 3.09          | 2.17          | 2.17          |
| Net NPA %                                  |       | 2.97          | 2.95          | 2.36          | 1.97          | 1.25          | 0.78          | 0.78          |

\* Not annualized

# RESTRUCTURED ACCOUNTS

## Quarter wise balance outstanding in respect of Restructured Standard borrowers

(In INR Mn)

| Type of Restructuring                           | Sep-21           |               | Mar-22           |               | Mar-23           |               | Mar-24           |              | Mar-25           |              | Sep-25           |              | Dec-25           |              |
|---|------------------|---------------|------------------|---------------|------------------|---------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|
|   | No. of Borrowers | Amt           | No. of Borrowers | Amt           | No. of Borrowers | Amt           | No. of Borrowers | Amt          | No. of Borrowers | Amt          | No. of Borrowers | Amt          | No. of Borrowers | Amt          |
| M S M E   | 333              | 15,398        | 395              | 15,032        | 182              | 6,104         | 138              | 4,229        | 104              | 2,870        | 83               | 2,365        | 79               | 2,102        |
| Non – M S M E                                   | 31               | 220           | --               | --            | --               | --            | --               | --           | --               | --           | --               | --           | --               | --           |
| Covid-19 Resolution Framework                   | 1612             | 6,860         | 1518             | 6,812         | 1288             | 6,448         | 901              | 5,062        | 695              | 4,020        | 607              | 3,569        | 586              | 2,771        |
| <b>Total</b>                                    | <b>1976</b>      | <b>22,478</b> | <b>1913</b>      | <b>21,844</b> | <b>1470</b>      | <b>12,552</b> | <b>1039</b>      | <b>9,291</b> | <b>799</b>       | <b>6,890</b> | <b>690</b>       | <b>5,934</b> | <b>665</b>       | <b>4,873</b> |
| Gross Advances                                  |                  | 380,122       |                  | 411,560       |                  | 439,708       |                  | 446,815      |                  | 530,664      |                  | 575,612      |                  | 608,920      |
| <b>% of Rest Standard adv to Gross advances</b> |                  | <b>5.91%</b>  |                  | <b>5.31%</b>  |                  | <b>2.85%</b>  |                  | <b>2.08%</b> |                  | <b>1.30%</b> |                  | <b>1.03%</b> |                  | <b>0.80%</b> |

- The above disclosure is in respect of Restructured Standard Accounts excluding NPA and accounts got closed or upgraded as per extant RBI guidelines
- As of 30.09.2025, the total outstanding restructured Standard borrower accounts was 665 in numbers and amounting to Rs.4,873 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.646 mn and Rs.274 mn towards erosion on fair value of accounts.

## INVESTMENTS – AT A GLANCE

### Investments Breakup and Category wise

(in INR Mn)

| Particulars                 | Dec-25         | Dec-24         |
|-----------------------------|----------------|----------------|
| SLR Securities              | 173,918        | 158,264        |
| Non-SLR Securities          | 1,659          | 1,591          |
| <b>Total Investments</b>    | <b>175,577</b> | <b>159,855</b> |
| Yield on Investments        | <b>6.49%</b>   | <b>6.50%</b>   |
| <b>Investments Breakup:</b> |                |                |
| - A F S                     | 47,283 (27%)   | 24,325 (15%)   |
| - H T M                     | 126,842 (72%)  | 133,734 (83%)  |
| - FVTPL (including H F T)   | 1,452 (1%)     | 1,796 ( 2%)    |
| <b>Total Investments</b>    | <b>175,577</b> | <b>159,855</b> |
| <b>Modified Duration:</b>   |                |                |
| - A F S                     | 3.58           | 3.90           |
| - H T M                     | 4.56           | 3.22           |
| - FVTPL (including H F T)   | 1.10           | 6.53           |
| - Overall Portfolio         | 4.27           | 3.32           |

## TECHNOLOGY ADOPTION



# New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

## New Initiatives    Products    Technology/Automation



### CUB SalarySe

Credit card build for salaried professionals



### BAPA (Banking as a Payment Aggregator)

Pay-IN and Pay Out  
Merchant Solutions



### Interactive Smart Statements

Interactive Overview of Account Statements



### UPI Circle / UPI Help

Assisted and guided UPI transactions for ease of use



### Multi Signatory (UPI)

Introduced layered authorisations for corporate and Joint Account Payments

# New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

## New Initiatives   **Products**   Technology/Automation



### UPI Reserve Pay

Powered by Single Block Multiple Debit for flexible, controlled recurring Payments



### Co-branded Credit Cards

Strategic partnerships to expand card offerings



### CUB Depend

Deposit-backed credit limit for spending



### CUB Desire

Goal Oriented Savings through recurring deposits



### UPI ATM

Cardless cash withdrawals using UPI

# New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

## New Initiatives    Products    **Technology/Automation**



### Data Analytics

Customer behavior insights to drive cross-sell and targeted engagement.



### Voice Biometric

Secure, frictionless authentication for corporate users.



### AI Conversational BOT

24x7 customer support and self-service enablement.



### Digital Lending Platform

End-to-end loan lifecycle automation.



### DIY Journey for Credit Cards

Empowering customers with a simple, digital credit card journey

# CUB Kavachh – Secured Credit Card

City Union Bank introduces CUB Kavach, a secured credit card designed to enable safe and responsible credit usage by leveraging the customer's Fixed Deposit as collateral.



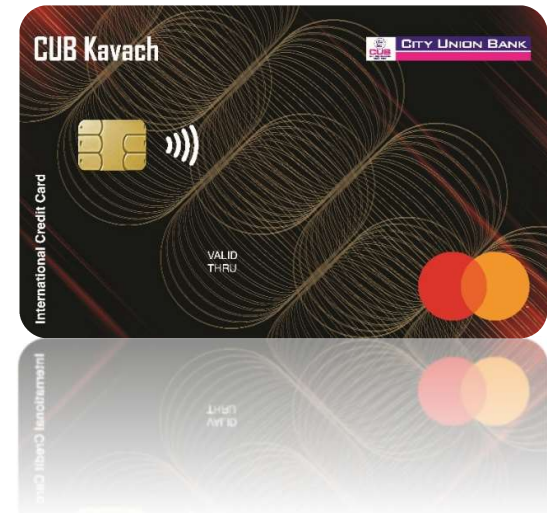
**Zero Joining Fee**



**Attractive Reward Points on eligible spends**



**1% Fuel Surcharge Waiver**



# CUB SalarySe Credit Card

CUB SalarySe is a purpose-built credit card for salaried professionals, designed to align credit benefits with predictable income patterns and monthly salary credits.



**1% Forex Markup**



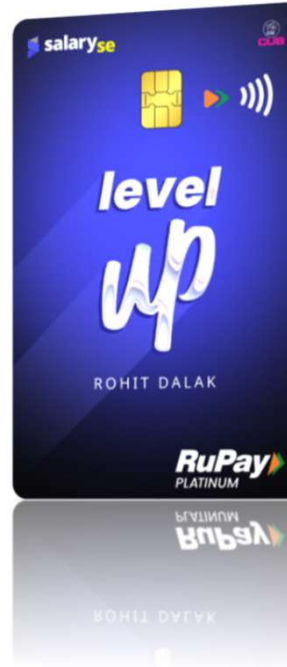
**37.5% Reward points on Every Salary Day**



**1% Fuel Surcharge Waiver**



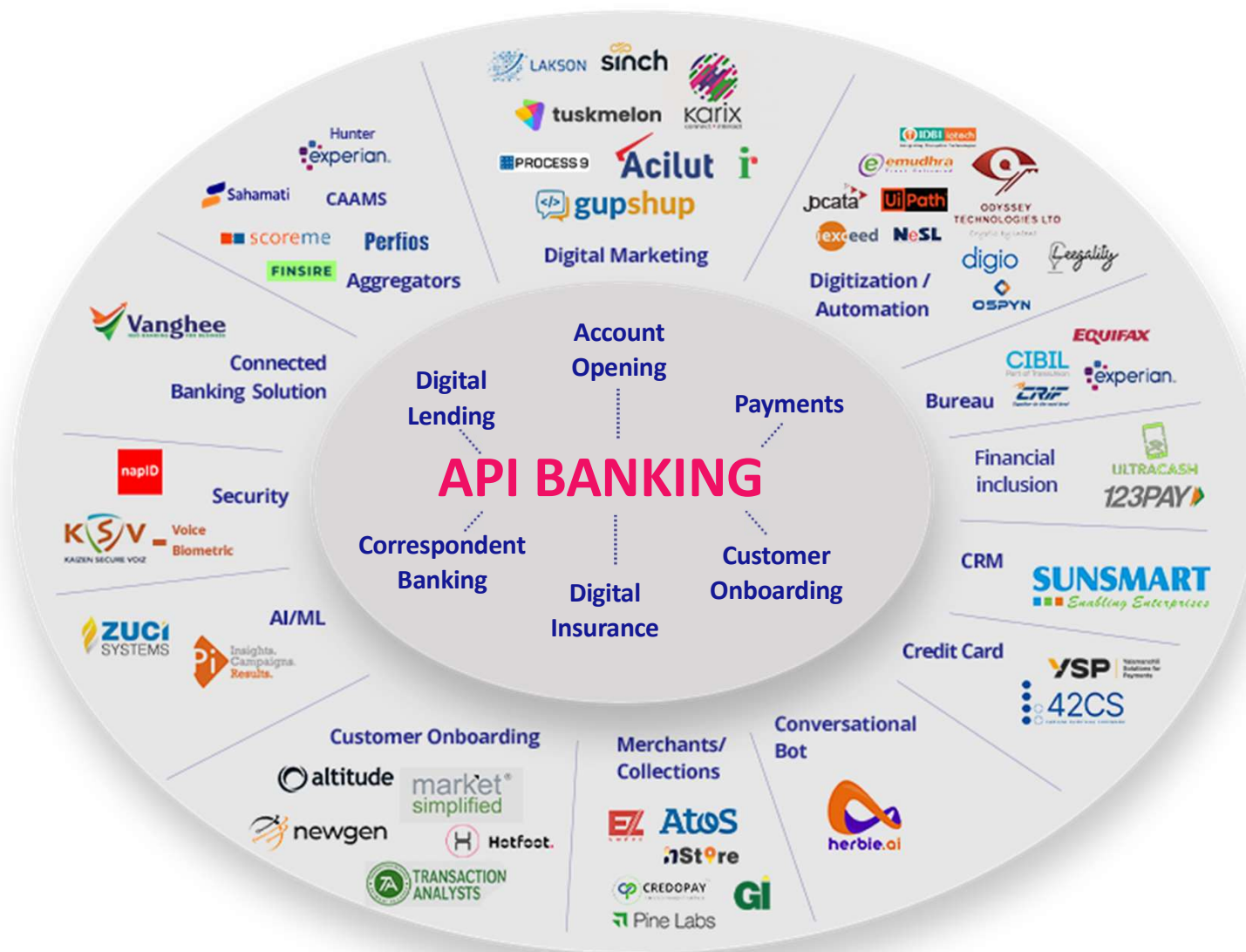
**12 Free Lounge Access**



Introducing Level Up Credit card,  
**India's First Card Designed for salaried Professional.**



# Strategic Partnerships





# Achievements & Recognition

During Q3, City Union Bank received multiple national-level awards recognizing its digital transformation, advanced analytics, and AI-led initiatives across banking operations.



## 3rd Financial Express FinTech Summit Awards 2025



### Gold

Best Use of Predictive & Prescriptive Analytics

### Bronze

Best Use of AI in a Consumer / Customer Service Application



## ET BFSI EXCELLER Awards 2025



Best Innovative in Digital Lending – Banks

Data-Driven Growth Strategy – Banks





## 6th CXO100 Vision 2025 – CIO Axis 2025



**AI ICON**

**CIO of the Year**

## Technology Senate Awards – Express Computers 2025



**Winner**

Analytics / Big Data

## Prestigious Recognition at IBA Technology Awards 2024–25

City Union Bank continues its strong performance by winning 6 Technology Awards at the **IBA Technology Awards** presented during the 21st Annual Technology Conference, Expo & Citations, held on 9th January 2026, Mumbai.



### Winner

- 🏆 Best AI & ML Adoption
- 🏆 Best Technology Bank
- 🏆 Best Digital Financial Inclusion
- 🏆 Best Digital Sales
- 🏆 Best IT Risk Management



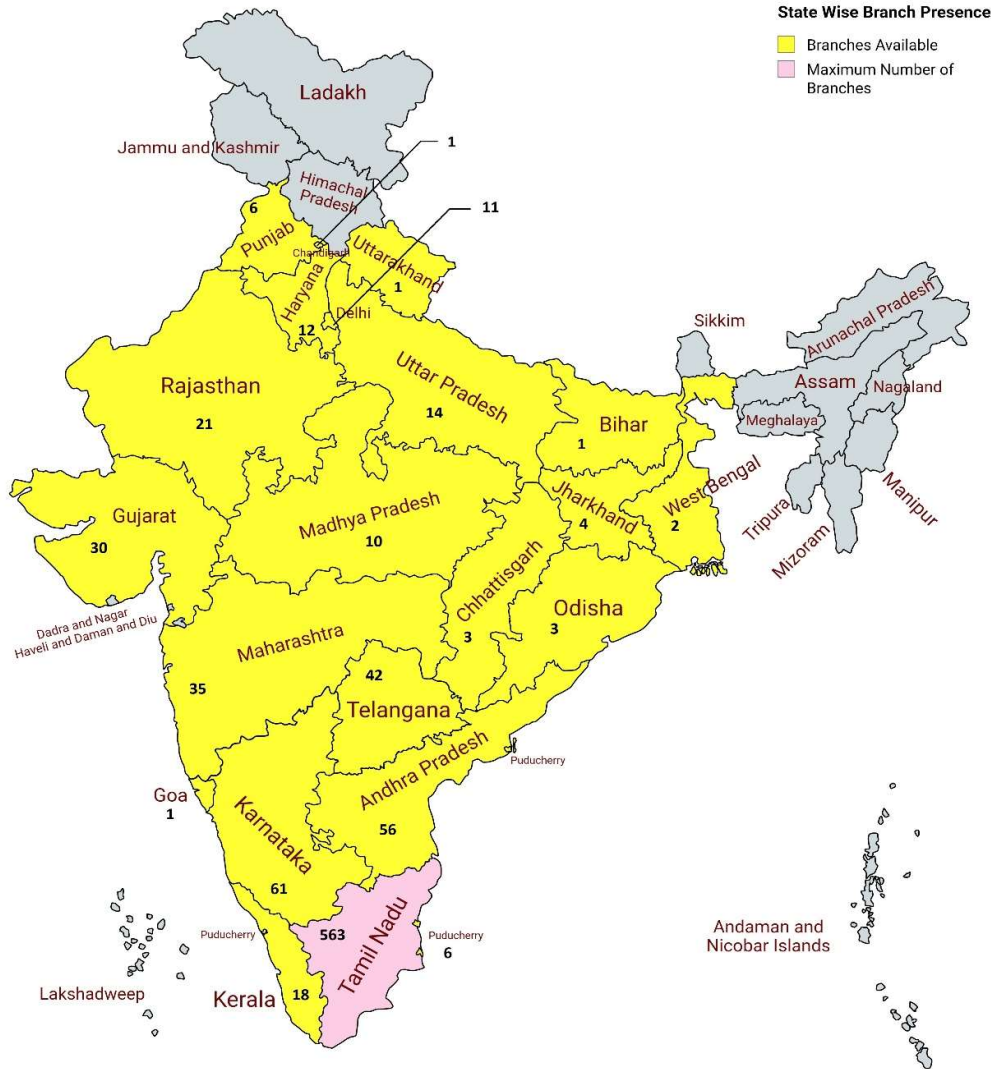
### Runner-Up

- 🏆 Best Fintech & DPI Adoption



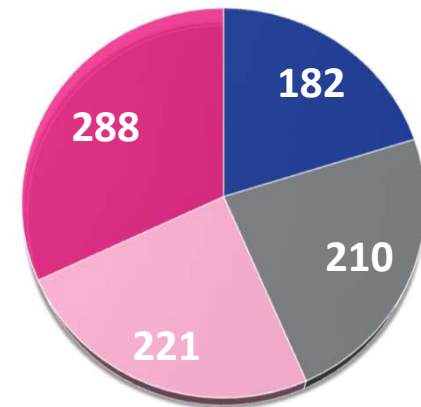
## BRANCH NETWORK

# PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



| STATE         | No. of Branches | % of Deposits | % of Advances | % of Business |
|---------------|-----------------|---------------|---------------|---------------|
| TAMILNADU     | 563             | 78%           | 66%           | 72%           |
| KARNATAKA     | 62              | 6%            | 5%            | 6%            |
| TELENGANA     | 42              | 3%            | 7%            | 5%            |
| MAHARASHTRA   | 35              | 4%            | 4%            | 4%            |
| ANDHRAPRADESH | 56              | 2%            | 6%            | 4%            |
| GUJARAT       | 30              | 1%            | 3%            | 2%            |
| RAJASTHAN     | 21              | 1%            | 2%            | 1%            |
| KERALA        | 18              | 1%            | 2%            | 2%            |
| NEW DELHI     | 11              | 1%            | 2%            | 1%            |
| OTHERS        | 63              | 3%            | 3%            | 3%            |
| <b>TOTAL</b>  | <b>901</b>      | <b>100%</b>   | <b>100%</b>   | <b>100%</b>   |

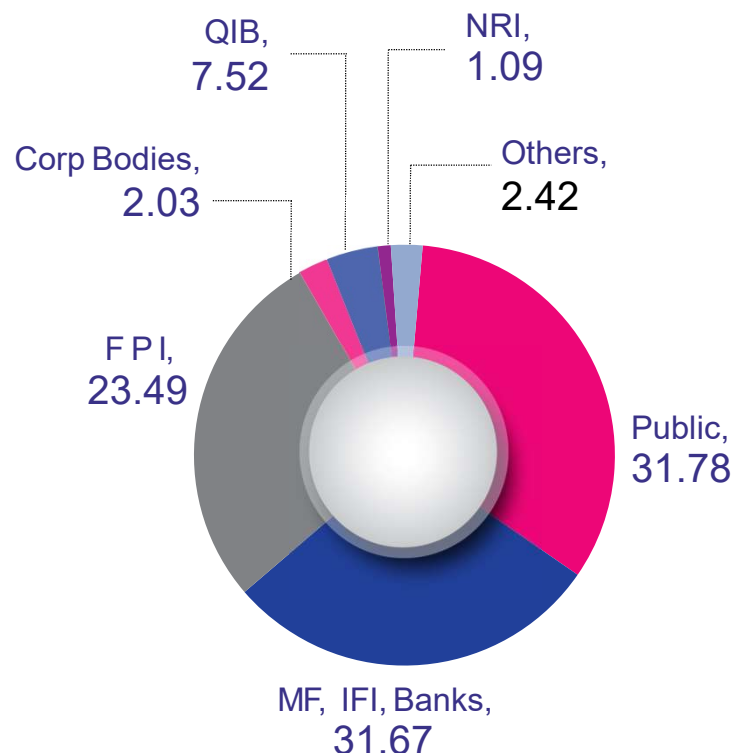
- Rural
- Metro
- Urban
- Semiurban



## SHAREHOLDING PATTERN

# A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-December-2025



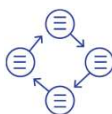
## Major Institutional Shareholders

| SHAREHOLDERS*              | HOLDING % |
|----------------------------|-----------|
| HDFC AMC *                 | 9.41      |
| SBI AMC *                  | 8.21      |
| CAPITAL GROUP USA *        | 5.20      |
| AXIS MUTUAL FUND           | 3.80      |
| EDELWEISS FUND             | 2.05      |
| VANGUARD GROUP             | 2.05      |
| FRANKLIN INDIA MUTUAL FUND | 1.77      |
| CANARA ROBECCO FUND        | 1.76      |
| NIPPON INDIA FUND          | 1.57      |
| KOTAK FUNDS                | 1.56      |
| TATA GROUP                 | 1.55      |
| BANK MUSCAT INDIA FUND     | 1.22      |
| ISHARES EQUITY FUND        | 1.12      |

\* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 0.22 Mn Approx



Long term investors ensuring stability and support to management



Limit on FII / FPI ownership increased to 40%



Higher Participation from FPI's



Head room available for FII / FPI ... 16.51%

## **CORPORATE GOVERNANCE**



# A WELL EXPERIENCED AND STRONG BOARD



**Shri. G. Mahalingam | M.Sc., MBA, CAIIB  
Non-Executive Chairman**

Shri. Gurumoorthy Mahalingam is a career Regulator in the Financial Sector having worked for 34 years in RBI holding the position of Executive Director at the time of retirement and 5 years in Securities and Exchange Board of India ("SEBI") as Whole Time Board Member. He holds a Masters degree in Statistics and Operations Research from IIT Kanpur and MBA in International Banking from the UK. He has extensive experience in Banking Regulation and Supervision as well as in market regulation and operations.



**Dr. T.S. Sridhar IAS (Retd.) | M.A., Ph.D.  
Director**

Dr T.S. Sridhar is a Retd. IAS officer having 35 years of vast experience in all levels of administration and as Principal Secretary, he has expertise and knowledge on Rural economy, farm sector and Industries especially MSME. He was a Director on the Board of NABARD. He holds expertise in Human Resource and Economics as well.



**Shri. K. Vaidyanathan | B.Sc., FCMA, FCS  
Director**

Shri K. Vaidyanathan is a Fellow member of the Institute of Cost Management Accountants of India and also the Institute of Company Secretaries of India. He has over 40 years of rich domain experience in Financial and Management Accounting, Corporate Finance, Auditing and Regulatory Compliance. He is a Practicing Company Secretary. He also holds expertise in Compliance and Business management.



**Prof. V. Kamakoti | B.E, M.S, Ph.D  
Director**

Prof. V Kamakoti holds a Master of Science degree in Bachelor of Engineering from the Indian Institute of Technology – Madras and a doctorate of Philosophy in Computer Science and one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely IIT, Madras and presently he is the Director. His forte is Information Technology related Secured Systems Engineering and Security related Software Engineering. In January 2026, he is honoured with Padma Shri award for his significant contributions to our country's science and technology sector.



**Shri. R. Vijay Anandh | B.Sc, MBA  
Executive Director**

Shri Vijay Anandh R holds over 25 years of rich experience in Banking Business, Risk Management, Portfolio Analysis, Credit Appraisals, Recoveries, Legal Collections, and Portfolio due diligence mainly in the retail assets space. Prior to his appointment in City Union Bank Limited, he served as the Business (excluding cards) & Collections Head for all Retail Asset products at RBL Bank, working closely with the ED & the MD.



**Dr N. Kamakodi | B.Tech., MBA., PhD., CAIIB  
M.D. & C.E.O.**

Dr. N. Kamakodi is serving as MD & CEO of the Bank from May 2011. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006.



**Shri. V.N. Shivashankar | B.Com,ACS,ACMA, BL  
Director**

Shri. V.N. Shiva Shankar is a qualified Lawyer, Company Secretary and Cost Management Accountant with over 25 years of rich experience in Indian Corporate Law. He is also the founder of M/s VNS Legal Corporate Law firm based in Chennai which focuses on legal advisory services on Capital Market Regulation, Takeover Offers, Corporate Litigation, etc. He is a member of the Executive Committee in Southern India Chamber of Commerce. He has expertise in SEBI matters & Risk Management.



**Shri. T.K. Ramkumar | B.Com., B.L.  
Director**

Shri. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge and expertise in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.



**Smt. Lalitha Rameswaran | BCom., FCA, DISA  
Director**

Smt. Lalitha Rameswaran is a practicing Chartered Accountant by profession and also a qualified systems auditor. She has rich experience in both Direct & Indirect taxation and appeared before various Tribunals representing public sector and private sector banks on tax related matters.



**Shri. V. Ramesh | M.Sc, ACS  
Executive Director**

Shri. V. Ramesh is an associate member of the Institute of Company Secretaries of India. He has 39 years of dedicated service in CUB and he has held three key posts in the Bank during his tenure viz. Company Secretary, Chief Financial Officer and Chief Compliance Officer. He holds extensive knowledge and profound experience in Banking, Finance & Accounts, Law, Investor Relations, Investments, Risk Management, International Banking and Treasury functions.



## TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

Board consists of 7 Independent Directors (including 1 Women Director), 2 Executive Directors and MD & CEO

Various sub-committees of Board functions to oversee the operations of the Bank

Disclosure norms strictly adhered to

KYC / AML Norms strictly complied with

Code of conduct for Directors and Senior Management put in place

## WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE

Career Regulator in Financial Sector – Retired ED of RBI and Whole Time Board Member of SEBI

Director – IIT Madras and expertise in IT related security systems

Practicing Advocate, Compliance function and Risk Management

Practicing Chartered Accountant, qualified system Auditor and Tax expertise

Practicing Company Secretary, Business Management, IT & Compliance

Advocate in Banking Law & Environmental Activist

Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.

# Contact



# CITY UNION BANK

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Admin Office : "Narayana" No.24 B, Gandhi Nagar, Kumbakonam - 612001,Tamil Nadu.  
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## INVESTOR CONTACT

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Locate us @

