



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-5 / 2026-27

April 27, 2026

National Stock Exchange of India Limited
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

Madam / Sir,

Sub: Press Release – Q4 & FY 2026

Ref : Reg.30 r/w Schedule III Part A para A of SEBI Listing Regulations, 2015

The Board of Directors of the Bank at its meeting held today, Monday April 27, 2026 has considered and approved inter-alia the Standalone Audited Financial Results of the Bank for the Quarter & Year ended March 31, 2026. In this connection we enclose herewith a copy of press release 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



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CUB - PRESS RELEASE

Performance Results –Quarter / Year ended 31.03.2026

Kumbakonam, 27th April 2026 – City Union Bank Limited announced today its performance results for the 4th Quarter / Year ended for Financial Year 2025-26. Earlier, during the day, the Board of Directors of City Union Bank approved the working results.

Financial Performance Q4 FY 26 vs Q4 FY 25:

(Rs in Cr)

| Particulars | Q4 FY 26 | Q4 FY 25 | Growth (%) |
|---------------------|----------|----------|------------|
| Interest Income | 1,856 | 1,533 | 21% |
| Non-Interest Income | 290 | 251 | 16% |
| Total Income | 2,146 | 1,784 | 20% |
| Interest Expense | 1,070 | 932 | 15% |
| Operating Expense | 497 | 411 | 21% |
| Total Expense | 1,567 | 1,343 | 17% |
| Net Interest Income | 786 | 600 | 31% |
| Operating Profit | 580 | 441 | 31% |
| Profit After Tax | 360 | 288 | 25% |

Financial Performance FY 26 vs FY 25:

(Rs in Cr)

| Particulars | FY 26 | FY 25 | Growth (%) |
|---------------------|-------|-------|------------|
| Interest Income | 6,870 | 5,834 | 18% |
| Non-Interest Income | 1,039 | 898 | 16% |
| Total Income | 7,909 | 6,732 | 17% |
| Interest Expense | 4,040 | 3,518 | 15% |
| Operating Expense | 1,854 | 1,535 | 21% |
| Total Expense | 5,894 | 5,053 | 17% |
| Net Interest Income | 2,830 | 2,316 | 22% |
| Operating Profit | 2,014 | 1,679 | 20% |
| Profit After Tax | 1,326 | 1,124 | 18% |

Key Balance sheet Items:

(Rs in Cr)

| | FY 2026 | FY 2025 |
|----------------|----------------|----------------|
| Deposits | 78,308 | 63,526 |
| Advances | 66,699 | 53,066 |
| Total Business | 145,007 | 116,592 |
| CASA | 21,644 | 18,119 |

Asset Quality:

(Rs in Cr)

| | FY 2026 | FY 2025 |
|---------------|----------------|----------------|
| Gross NPA | 1273 | 1,638 |
| Gross NPA (%) | 1.91 | 3.09 |
| Net NPA | 449 | 653 |
| Net NPA (%) | 0.68 | 1.25 |

Key Financial Ratios:

| | Q4 FY 26 | Q4 FY 25 | FY 26 | FY 25 |
|------------------------|-----------------|-----------------|--------------|--------------|
| Cost of Deposits | 5.60% | 6.02% | 5.70% | 5.85% |
| Yield on Advances | 9.80% | 9.93% | 9.75% | 9.79% |
| Net Interest Margin | 3.87% | 3.60% | 3.74% | 3.60% |
| Return on Assets | 1.56% | 1.53% | 1.56% | 1.55% |
| Return on Investments | 6.94% | 6.97% | 7.06% | 6.84% |
| Cost to Income Ratio | 46.15% | 48.21% | 47.93% | 47.77% |
| Capital Adequacy Ratio | 21.92% | 23.75% | 21.92% | 23.75% |

Financial Performance Q4 FY 26 / FY 25:**1. Net Interest Income**

The Bank earned Net Interest Income of Rs.786 Cr for Q4 FY 26 registering 31% growth compared to Rs.600 Cr in Q4 FY 25. For year ended FY 26, the NII had grown by 22 % and stood at Rs.2,830 Cr as against Rs.2,316 Cr in the last year.

2. Non Interest Income

Non Interest Income of the Bank for Q4 FY 26 was at Rs.290 Cr as against Rs. 251 Cr for Q4 FY 25 registering 16% growth. For FY 26, it stood at Rs. 1,039 Cr as against Rs. 898 Cr for FY 25 registering 16% growth. Loan processing charges and insurance commission are the major contributors towards the growth in other income this year.

3. Operating Expenses

The operating expense is Rs.497 Cr for Q4 FY 26 and Rs.1,854 Cr for FY 26 as compared to Rs. 411 Cr in Q4 FY 25 and Rs.1,535 Cr for FY 25.

4. Operating Profit

The Gross Profit for Q4 FY 26 had grown by 31% and improved to Rs.580 Cr compared to Rs. 441 Cr in Q4 FY 25. For FY 26 the operating profit was at Rs.2,014 Cr as against Rs. 1, 679 Cr in the last year with a growth of 20%. Operating profit growth is in tune with the business growth.

5. Provisions

The Bank made a provision of Rs.688 Cr as of 31.03.2026 as against Rs.555 cr in the corresponding period last year.

6. Net Profit

The PAT had increased by 25% and increased to Rs.360 Cr in Q4 FY 26 from Rs.288 Cr in the corresponding quarter last year. This is the highest PAT we had achieved in a single quarter. The PAT for FY 26 is at Rs.1,326 Cr compared to Rs.1,124 Cr in FY 25 showing 18% growth.

7. Deposits

Total Deposits of the Bank had increased by 23% and increased to Rs.78,308 Cr in FY 26 from Rs. 63,526 cr in corresponding period last year. CASA portion stood at 28% to total deposits. Cost of Deposits decreased to 5.70% in FY 26 from 5.85 % in FY 25.

8. Advances

Total Advances increased by 26% for FY 26 to Rs.66,699 Cr from Rs. 53,066 Cr in FY 25. Average Credit Deposit ratio stood at 85%. The yield on Advances for Q4 FY 26 marginally improved to 9.80% compared to 9.73% in Q3 FY 26.

9. Asset Quality

The Gross NPA for FY 26 was reduced to 1.91% from 3.09% in last financial year. Both GNPA and NNPA had shown sequential decrease for the past 8 quarters. Net NPA had decreased to 0.68% in the current quarter from 1.25 % in FY 25. The provision coverage ratio (PCR) as of 31.03.2026 is at 84% (including T/W) and 65% (excluding T/W).

10. Net Interest Margin

Net Interest Margin is at 3.74% for FY 26 which is broadly in line with our guidance levels given earlier.

11. Return on Assets

Return on assets for FY 26 is 1.56% which is in line with our long-term average levels.

12. Return on Equity

Return on Equity has improved to 13.35% in FY 26 compared to 12.63% in FY 25.

13. Cost to Income Ratio (CIR)

Our cost to income ratio for FY 26 had stood at 47.93% as compared to 47.77% last year.

14. Capital Adequacy

The Bank's capital adequacy as on 31.03.2026 as per Reserve Bank of India (RBI) guidelines on Basel III norms is 21.92% and Tier-1 capital adequacy was 20.82%, well above regulatory requirements.

About the Bank:

City Union Bank is a scheduled commercial old generation private sector bank regulated by the Reserve Bank of India. It has today on April 27, 2026 has inaugurated 1000th branch at Ammachathiram Kumbakonam spreading its geographical presence across 18 States and 4 Union Territories. It is professionally managed and governed. City Union Bank has contemporary technology and infrastructure including ATMs, Net Banking, Mobile Banking, E-Wallet, Social Media Banking for personal as well as business banking customers. The Bank positioned itself as a banker to SMEs, Agri and Traders apart from all other banking activities.

Conference call details: City Union Bank will hold an earnings conference call on 27th April 2026 at 6.00 p.m. IST to discuss our performance for the 4th quarter / year ended March 2026. The transcript of the management discussions and the question and answer session will be available online and will be accessible in the Investor Relations section of our website at www.cityunionbank.bank.in

For further information please contact:

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www.cityunionbank.bank.in