CITY UNION BANK LIMITED

CUB
TRUST AND EXCELLENCE
SINCE 1904

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

July 28, 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

Scrip Code: CUB

BSE Ltd.,
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

Scrip Code: 532210

Sir / Madam,

Sub: Outcome of Board Meeting - 28.07.2026
Integrated Standalone Un-Audited Financial Results for Q1 FY 2027
Ref: Regulation 30 and 33 of SEBI Listing Regulations, 2015 as amended

----

This is in continuation to our earlier communication dated July 16, 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, Tuesday, July 28, 2026, has inter-alia considered and approved the Standalone Un-Audited Financial Results of the Bank ('the financial results') for the Quarter ended June 30, 2026. A copy of the 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 financial results shall be published in a manner as prescribed under Reg. 47(3) SEBI Listing Regulations, 2015. .

Please note that the Board meeting commenced at 12:15 P.m. and the financial results were approved by the Board at 2:25 P.m. in its meeting held today. Thereafter the Board meeting continued to transact other agenda items.

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

CITY UNION BANK LTD. Admin. Office, Kumbakonam.

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 Standalone Financial Results of The City Union Bank Limited for the quarter ended June 30, 2026 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 Standalone Financial Results of The City Union Bank Limited (the "Bank") for the quarter ended June 30, 2026 ("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 June 30, 2026 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'), issued by the Institute of Chartered Accountants of India ('ICAI'), 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 ICAI. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatements. 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 account 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 Standards 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 misstatements 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 June 30, 2026 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

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

P.B Santhanakrishnan
Partner
M. No:020309
UDIN: 26020309VNSKAH7394

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

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

Nithya Lakshmi. N
Partner
M. No:227130
UDIN: 26227130RBHCSL2680

Date: 28 July 2026
Place: Chennai

CITY UNION BANK LTD.,

CIN NO.L65110TN1904PLC001287

Regd.Office: 149 T.S.R. (Big) Street, Kumbakonam - 612001

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

	Particulars				(Rs in Lakh)
		QUARTER ENDED			YEAR ENDED
		30-06-2026	31-03-2026	30-06-2025	31-03-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	**Interest earned (a+b+c+d)**	**198498.50**	**185561.67**	**160532.71**	**686975.50**
	a) Interest /Discount on Advances /Bills	162906.45	151546.90	129022.41	557206.41
	b) Income on Investments	31480.85	31140.87	28640.82	117910.29
	c) Interest on balances with RBI and other Inter Bank funds	4095.32	2852.28	2633.94	10919.77
	d) Others	15.88	21.62	235.54	939.03
2	Other Income (Refer Note 5)	24358.94	29047.70	24387.69	103883.07
3	**Total Income (1 + 2)**	**222857.44**	**214609.37**	**184920.40**	**790858.57**
4	Interest Expended	116485.10	106978.43	98004.05	403992.46
5	Operating Expenses (i) + (ii)	48315.02	49674.45	41824.39	185443.01
	(i) Employees Cost	23473.10	23460.70	20059.65	88979.15
	(ii) Other Operating expenses	24841.92	26213.75	21764.74	96463.86
6	**Total Expenditure (4) + (5) excluding provisions and contingencies**	**164800.12**	**156652.88**	**139828.44**	**589435.47**
7	**Operating Profit before provisions and contingencies (3) - (6)**	**58057.32**	**57956.49**	**45091.96**	**201423.10**
8	Provisions (other than tax) and contingencies	7800.00	12000.00	7000.00	34300.00
9	Exceptional Items	0.00	0.00	0.00	0.00
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	50257.32	45956.49	38091.96	167123.10
11	Tax Expenses	12000.00	10000.00	7500.00	34500.00
12	**Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)**	**38257.32**	**35956.49**	**30591.96**	**132623.10**
13	Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00
14	**Net Profit / (Loss) for the period (12) - (13)**	**38257.32**	**35956.49**	**30591.96**	**132623.10**
15	Paid up equity share Capital (Face value of Re.1/- each)	9907.87	7430.47	7410.08	7430.47
16	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				1049055.85
17	**Analytical ratios**				
	i) % of shares held by Government of India	Nil	Nil	Nil	Nil
	ii) Capital Adequacy Ratio (%) - Basel III	21.73	21.92	23.10	21.92
	iii) Earnings per share (EPS) (Refer Note 16)				
	Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	3.86	3.63	3.09	13.40
	Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	3.85	3.62	3.08	13.38
	iv) NPA Ratios				
	(a) Gross NPA	116974.10	127308.19	161698.40	127308.19
	(b) Net NPA	40519.89	44942.27	63455.06	44942.27
	(c) % of Gross NPA	1.73	1.91	2.99	1.91
	(d) % of Net NPA	0.61	0.68	1.20	0.68
	v) Return on Assets - Annualised (%)	1.57	1.56	1.55	1.56
18	Net Worth	1090523.13	1045823.78	968550.52	1045823.78
19	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil
20	Capital Redemption Reserve	Nil	Nil	Nil	Nil
21	Debt-equity ratio *	0.16	0.18	0.09	0.18
22	Total debt to total assets (%) **	5.25	5.49	2.19	5.49

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

** Total Debt represents Total Borrowings of the Bank

CERTIFIED TRUE COPY
For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

Notes :

1 The above unaudited financial results for the quarter ended June 30, 2026 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on July 28, 2026. The same has been subjected to a limited review as per the provisions of SEBI (Listing Obligations and Disclosures Requirements) 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 ended June 30, 2026, as compared to those followed in the preceding Financial Year ended March 31, 2026 except capitalisation of fixed assets for the ITC reversed under Sec. 17(4) of GST act. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.

3 The figures for the Quarter ended March 31, 2026 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 subjected to Limited Review by the Statutory Central Auditors of the Bank.

4 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 RBI / DOR / 2025-26 / 157 / DOR / CRE.REC 76 / 07-02-001 /2025-26 dated 28-11-2025 and holds a provision of Rs. 272.44 lakh as on June 30, 2026.

5 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.

6 As per the extant RBI guidelines, Banks are required to make Pillar III disclosures including leverage ratio, liquidity coverage ratio, Net Stable Funding Ratio (NSFR) under the BASEL III framework along with publication of financial results. Accordingly, such applicable 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.

7 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 85% (including Technical write off) & 65% (excluding technical write off) as on June 30, 2026.

8 Number of Investor complaints pending at the beginning of the quarter - Nil, Received during the quarter - Nil, Disposed off during the quarter - NA, Complaints Pending as on June 30, 2026 - Nil.

9 The Bank has alloted 43,166 equity shares during the quarter ended Q1 FY 2027 of face value of Re.1/- each pursuant to the exercise of stock options by the employees.

10 Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, in respect of loans not in default / stressed loans transferred / acquired during the quarter ended June 30, 2026

(i) During the Quarter ended June 30, 2026, the Bank has acquired loans not in default' through assignment. The Details are as follows:

(Rs. in lakh)

Particulars	Secured portfolio	Unsecured portfolio
Aggregate amount of loans acquired	7470.39	7451.53
Weighted average residual maturity (in Years)	7.72	5.48
Weighted average holding period by orginator (in years)	1.89	3.39
Retention of beneficial economic interest by the originator	1867.60	1862.88
Tangible security Coverage	408%	0.00%
Rating wise distribution of rated loans	Not Rated	Not Rated

(ii) During the Quarter ended June 30, 2026, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).

(iii) During the Quarter ended June 30,2026, the Bank has not transferred loans classified as NPAs to ARCs.

(Rs.in lakh)

Particulars	To ARCs	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	-		

CERTIFIED TRUE COPY
For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on June 30,2026

(Rs. in lakh)

Recovery Ratings	Book value
RR1	1969.07

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

(Rs. in lakh)

Particulars	Face Value	Commission paid / Earned
PSLC - Purchased	NIL	
During Q1		
Cumulative FY 2026-27		
PSLC - Sold		
During Q1		
Cumulative FY 2026-27		

12 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 Bank of India (Commercial Banks - Financial Statements Presentation and Disclosures) Directions 2025 - Disclosure related to Project Finance - NIL.

13 Disclosure as per RBI Circular RBI/DOR / 2025-26 /159 /DOR.STR.REC.No.78/21.04.048/2025-26 dated November 28, 2025 on Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions 2026 - Disclosure related to Co-Lending Arrangements - NIL.

14 RBI vide its letter ref. Co. ENFD . DECB. No. S137 / 02- 02- 002/ 2026 -2027 dated 22-5-2026, has levied a penalty of Rs. 10.10 lakh towards Non-compliance with certain provisions of directions issued by RBI on 'Priority Sector Loan accounts' and'Reporting of Self Help Group (SHG) member level data to Credit Information Companies (CICs) observed during its inspection for Supervisory Evaluation of the Bank as on 31st March 2025

15 In terms of Reserve Bank of India circular RBI/2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026, the Second Amendment Directions, 2026 pertaining to the Classification, Valuation and Operation of Investment Portfolio, the Bank has discontinued the maintenance of Investment Fluctuation Reserve (IFR) and consequently the existing amount of IFR of Rs.16567.99 lakh has been transferred to General Reserve(Revenue and other Reserve) during the quarter ended June 30, 2026.

16 During the quarter, 24,76,96,809 equity shares were allotted to the eligible holders of equity shares as bonus equity shares by capitalizing the share premium. In accordance with the 'AS 20 – Earnings per Share', the figures of Earnings Per Share for the quarter ended June 30, 2025, and for the quarter / year ended March 31, 2026 have been restated to give effect to the allotment of the bonus shares.

17 The Bank is not having any unprovided liability on account of pension scheme since the bank is covered under Defined Contribution.

18 The Bank does not have any Subsidiaries / Associates / Joint ventures as on June 30, 2026. Hence, disclosure related to Consolidated Financial Statement is not applicable.

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

By the Order of Board

R. Vijay Anandh

R. VIJAY ANANDH
MD & CEO
DIN : 09656376

Place :Chennai
Dated: 28th July 2026

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

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

Place :Chennai
Dated: 28th July 2026

CERTIFIED TRUE COPY
For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

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

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

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE QUARTER ENDED 30-06-2026

Segmentwise Results (Rs in Lakh)

Particulars	Quarter ended			Year ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Segment Revenue				
a) Treasury	40830	36867	37719	142425
b) Corporate / wholesale banking	47599	41085	38821	167129
c) Retail Banking	132165	130479	106089	464711
1) Digital Banking	120	150	81	457
2) Other Retail Banking	132045	130329	106008	464254
d) Other Banking Operations	2263	6178	2291	16594
Total	222857	214609	184920	790859
Less : Inter segment revenue	-	-	-	-
Total	**222857**	**214609**	**184920**	**790859**
Segment Results				
a) Treasury	20061	24750	19424	79099
b) Corporate / wholesale banking	10065	4587	7754	26318
c) Retail Banking	25981	22753	15882	80577
1) Digital Banking	3	18	1	24
2) Other Retail Banking	25978	22735	15881	80553
d) Other Banking Operations	1950	5866	2032	15429
Total	**58057**	**57956**	**45092**	**201423**
Operating Profit	**58057**	**57956**	**45092**	**201423**
Other Provisions & Contingencies	7800	12000	7000	34300
Profit Before Tax	**50257**	**45956**	**38092**	**167123**
Taxes including Deferred Tax	12000	10000	7500	34500
Net Profit	**38257**	**35956**	**30592**	**132623**
Segmental Assets:				
a) Treasury	2541257	2343881	2121257	2343881
b) Corporate / wholesale banking	1974885	2051945	1545551	2051945
c) Retail Banking	5037200	5036965	4045974	5036965
1) Digital Banking	48	45	42	45
2) Other Retail Banking	5037152	5036920	4045932	5036920
d) Unallocated	285518	269649	267170	269649
Total Assets	**9838860**	**9702440**	**7979952**	**9702440**
Segmental Liabilities:				
a) Treasury	2248095	2078175	1855924	2078175
b) Corporate / wholesale banking	1772605	1845656	1374415	1845656
c) Retail Banking	4520878	4530466	3597671	4530466
1) Digital Banking	45	20	41	20
2) Other Retail Banking	4520833	4530446	3597630	4530446
d) Unallocated	195587	191657	175114	191657
Total	**8737165**	**8645954**	**7003124**	**8645954**
Capital Employed:				
Segment Assets - Segment Liabilities				
a) Treasury	293162	265707	265333	265707
b) Corporate / wholesale banking	202280	206289	171136	206289
c) Retail Banking	516322	506498	448303	506498
1) Digital Banking	3	25	1	25
2) Other Retail Banking	516319	506473	448302	506473
d) Unallocated	89931	77992	92056	77992
Total	**1101695**	**1056486**	**976828**	**1056486**

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.