



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001. Thanjavur District. Tamil Nadu.

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C.O/Shares/LR-5/2026-27

July 29, 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

Sir / Madam,

Sub : Paper Advertisement on Standalone Un- Audited Financial Results : Q1 FY 2027
Ref : Regulations 30 / 47 of SEBI Listing Regulations 2015

Pursuant to Regulation cited, we enclose herewith a copy of Newspaper Advertisement w.r.t. Standalone Un-Audited Financial Results of the Bank for the Quarter ended June 30, 2026, published in Hindu Business Line, Business Standard, Financial Express, Economic Times, The New Indian Express, Dinamani, Dinamalar and Dinakaran on July 29, 2026.

We request you to kindly take on record the above intimation.

Thanking you

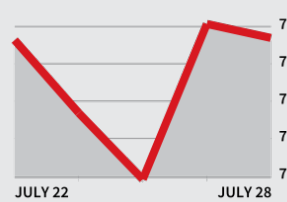
Yours faithfully

for **CITY UNION BANK LIMITED**

Venkataramanan S
Company Secretary &
Compliance Officer

the hindu businessline

SENSEX 76765.92 (-69.86)



IN FOCUS

	LATEST	CHANGE
Nifty 50	23985.35	-10.60
P/E Ratio (Sensex)	20.62	-0.02
US Dollar (in ₹)	95.85	-0.06
Gold Std 10 gm (in ₹)	141721.00	-2167
Silver 1 kg (in ₹)	217349.00	-7098

DIVERSIFIED FEEDSTOCK.

Lower maize acreage and tight supplies of sugarcane may force ethanol makers to explore rice as an option **p10**



UNDER THE LENS.

SC says it will consider constituting a high-power team to probe police excesses during CJP protests **p11**

QUICKLY.

ROBUST MANUFACTURING
Industrial output hits 23-month high in June

New Delhi: Driven by a strong performance in manufacturing and electricity, alongside a favourable base effect, industrial output surged to a 23-month high of 7.3 per cent in June, up from a revised 5 per cent in May, government data showed on Tuesday. “In June, the Index of Industrial Production recorded a 7.3 per cent growth, supported by 7.8 per cent growth in the manufacturing sector and strong growth of 10.6 per cent in the electricity and gas supply sector,” the National Statistics Office said in a release. **p3**

CANCER CLAIMS

J&J agrees to pay \$5.5 b to settle talc-related cases

Johnson & Johnson on Monday said it agreed to a \$5.5 billion commitment to resolve years of litigation related to claims that its talc products caused ovarian cancer. The drugmaker said the proposed resolution represents “an efficient conclusion” to the lawsuits. The agreement requires the participation of lead plaintiff firms in ovarian talc litigation pending in state and federal courts that represent at least 95 per cent of claims, according to J&J. If enough plaintiffs sign on, the settlement will help bring to a close an issue that has dogged J&J for at least 15 years. **p12**

In FCNR (B) race, small banks raise deposit rates to woo NRIs

GAMBIT. These banks are offering interest rates 150 bps higher than large lenders

K Ram Kumar
Mumbai

Small and mid-size banks, not wanting to be left behind in the race to mobilise fresh foreign currency non-resident (bank), or FCNR (B), deposits, are playing the “interest rate” gambit.

These banks are overcoming the inability to offer leverage to their non-resident Indian (NRI) customers by upping interest rates on these deposits so that their customers don’t shift elsewhere.

RATE HIKE

For example, Equitas Small Finance Bank (SFB) has upped its interest rate on FCNR (B) deposits of \$10,000 and above and in the 3-5 years tenor from 7.13 per cent to 7.52 per cent.

Likewise, AU Small Finance Bank raised its FCNR (B) deposit rates from 7.1 per cent to 7.4 per cent for the 3 to less than 4-year tenure, irrespective of the size of the deposit.

Tamilnad Mercantile Bank had increased interest rates on FCNR(B) deposits of 3-5 years tenure from 7 per cent to 7.25 per cent, irrespective

THE RATE CARD

- Equitas SFB has upped its interest rate on FCNR (B) deposits of \$10,000 and above and in the 3-5 years tenor from 7.13% to 7.52%
- AU SFB has raised its deposit rate from 7.1% to 7.4%
- TMB increased interest rate from 7% to 7.25%



of the size of the deposit, earlier this month.

The interest rates being quoted by these banks are, on average, about 150 basis points higher than those offered by large banks such as State Bank of India, HDFC Bank and ICICI Bank.

Equitas Small Finance Bank MD and CEO PN Vasudevan said: “It is not that NRIs will only go for leverage and there will be no deposit outside of leverage. Some large banks have a minimum deposit size of, say, half a million to a million dollars, for offering leverage.”

“While some NRIs will have the wherewithal to place this quantum of deposit and take leverage against it, not everybody will

have these kinds of resources at their disposal. Given the size (total deposits: ₹48,976 crore and gross advances: ₹47,641 crore) of our bank, we don’t need \$2 billion.”

Vasudevan emphasised that even if the FCNR (B) deposit size can be doubled or taken beyond that, it will be a great benefit for his bank in terms of supporting credit growth. The bank’s FCNR deposit, which was launched in Q3 (October-December) FY26, has already garnered about \$42 million.

KEY CHANNEL

According to AU SFB, FCNR deposits remain a key channel for mobilising overseas Indian savings into India, while offering protection

against exchange rate fluctuations.

The bank, in a statement, said the revision in its deposit rates is further supported by the RBI’s announcement regarding “Swap Facility for FCNR(B) deposits”, which provides additional headroom for banks to offer more competitive foreign currency deposit rates.

Constrained in offering leverage to NRI customers as they neither have overseas branches nor a presence in the GIFT (Gujarat International Finance Tec) City, small and mid-sized banks are also trying to negotiate with foreign banks so that their NRI customers can get loans (leverage).

The loan proceeds can be placed as FCNR (B) deposits with the former. The loans will be offered by the foreign banks to NRIs on the strength of the standby letter of credit issued by the Indian banks.

In an interaction with *businessline* on July 26, RBI Governor Sanjay Malhotra had observed that beginning June 8 till date, banks had mobilised almost \$32 billion, with most of it coming through FCNR (B) deposits.

Meta apologises to govt on PM’s FB video glitch

S Ronendra Singh
New Delhi

Meta has apologised to the government after a video featuring Prime Minister Narendra Modi was briefly taken down from Facebook in India due to, what it called, a “technical glitch.” “The content was removed in error and has since been restored,” a Meta spokesperson said.

Government sources said the Centre is treating the incident seriously and is examining both Meta’s explanation and the circumstances that led to the video’s take-down. They also said Meta’s explanation was not reasonable, and deeper discussions were needed, adding that the matter is “not settled and done”.

Government officials said that if a glitch in the automated system caused the error, then Meta must improve its tools. Meta’s Global Head of Public Policy has been summoned by MeitY over the issue.

HOUSE PANEL SUMMONS

Independently, the Parliamentary Standing Committee on IT and Communications has summoned representatives of Meta, Snapchat, X and Google on August 3 to discuss other issues.

Details p9

HUL Q1 net dips amid inflation, one-time tax credit in FY26

Scorecard

	(₹ in crore, consolidated)		
	June quarter	2025	y-o-y %change
Revenue (total income)	17,529	15,958	+10
EBITDA	3,947	3,640	+8
Profit after tax (before exceptional)	2,731	2,498	+9
Reported PAT	2,680	2,741	-2*

* Reported PAT declined due to a one-off tax credit in JQ’25.

Anupama Ghosh
Amit Vijay Mohile
Mumbai

Hindustan Unilever Ltd’s June quarter earnings highlighted the trade-off facing India’s largest FMCG company; its strongest underlying sales growth in 13 quarters was shadowed by renewed commodity inflation, margin pressures and fresh questions over how much pricing power it can exercise without hurting demand.

HUL’s reported net profit declined 2 per cent year-on-year to ₹2,680 crore, although the fall largely reflected a one-off tax credit in the year-ago quarter. On a comparable basis, profit after tax before exceptional items rose 9 per cent to ₹2,731 crore.

“The FMCG demand environment remains stable, reflecting the underlying strength of consumption,”

HUL said, adding that “in spite of the Middle East crisis and in spite of the inflationary pressure, we continue to see a robust consumer demand,” said Chief Executive Officer and Managing Director Priya Nair.

Revenues grew 10 per cent year-on-year to ₹17,529 crore. This top-line trajectory was anchored by an underlying sales growth of 10 per cent, the highest growth rate delivered in 13 quarters, and a broad-based underlying volume growth of 5 per cent. “We continue to guide for FY27 doing better than FY26... Our focus remains clear and unchanged — driving competitive volume-led growth,” Nair said.

“Despite the resilient top-line, the post-earnings selloff was triggered by segment-specific volume friction, cost inflation warnings and macro headwinds,” said Mayank Jain, Market Analyst, ShareMarket by PhonePe.

CITY UNION BANK

Deposits
₹ 79,342 Cr
21%

Advances
₹ 67,645 Cr
25%

OP. Profit
₹ 581 Cr
29%

Net Profit
₹ 383 Cr
25%

RoA
1.57%

RoE
14.37%

NIM
3.78%

Gross NPA
1.73%

Net NPA
0.61%

Built on Trust.
Driven by Innovation.

CUB 2.0

Loan Against Property

MSME Loan

Home Loan

Gold Loan

NRI Services

CUB All in one Mobile App

Loan Against Mutual Fund

Locker Facility

Digital Banking

Term Deposit

Salary Account

Current Account

Savings Account

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Sl. No.	Particulars	(₹ in Lakhs)		
		Quarter ended 30.06.2026	Quarter ended 30.06.2025	Year ended 31.03.2026
		(Unaudited)	(Unaudited)	(Audited)
1	Total Income from operations (Net)	222857.44	184920.40	790858.57
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	50257.32	38091.96	167123.10
3	Net Profit / (Loss) for the period before Tax (before tax after Exceptional and / or Extraordinary items)	50257.32	38091.96	167123.10
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	38257.32	30591.96	132623.10
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	Not Applicable	Not Applicable	Not Applicable
6	Paid up Equity Share Capital (face value of ₹1/- each)	9907.87	7410.08	7430.47
7	Reserves (excluding Revaluation Reserve)			1049055.85
8	Securities Premium Account	Not Applicable	Not Applicable	Not Applicable
9	Net Worth	1090523.13	968550.52	1045823.78
10	Paid up Debt Capital / Outstanding Debt (%)	Nil	Nil	Nil
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil
12	Debt Equity Ratio*	0.16	0.09	0.18
13	Earnings per share (before and after extraordinary items) (of ₹1/- each) (not annualised)			
	- Basic	3.86	3.09	13.40
	- Diluted	3.85	3.08	13.38
14	Total debt to total assets(%)**	5.25	2.19	5.49
15	Capital Redemption Reserve			
16	Debenture Redemption Reserve			
17	Debt Service Coverage Ratio			
18	Interest Service Coverage Ratio			

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

Note: The above is an extract of the detailed format of Quarterly Financial Result filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Result is available on the Stock Exchange Websites BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com> and Bank website: <http://www.cityunionbank.bank.in>

Place : Chennai
Date : 28th July 2026

QR CODE for Result

By Order of the Board
VIJAY ANANDH R
MD & CEO
DIN: 09656376

CIN No. : L65110TN1904PLC001287

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044-71225000

www.cityunionbank.bank.in

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A TYX

Under attack, BFSI firms tighten cyber defence

Rising cybersecurity insurance claims push banks to double cover

AATHIRA VARIER
Mumbai, 28 July

Banks and financial institutions have doubled their cybersecurity insurance cover over the past five years to as much as \$100 million, as rising cyberattacks, higher claim severity, and tighter regulatory scrutiny push lenders to seek greater protection against digital risks.

The sum insured taken by banks has risen to \$50-100 million in 2025-26 (FY26) from \$10-25 million in 2020-21, according to insurance industry experts.

The increase comes amid a rise in cyberincidents and claim severity, prompting lenders to reassess their insurance requirements annually and, in some cases, even during the policy period.

Stricter regulatory reporting requirements have also pushed financial institutions to reinforce their cover.

While information technology (IT) and technology companies remain the biggest buyers of cyberinsurance, with some opting for cover of as much as \$200-300 million, banks and financial institutions are accounting for a growing share of claims.

The claims ratio for cyberinsurance in the banking sector has risen to 50-60 per cent in FY26, industry experts said.

Cyberinsurance claims from banks, which stood at ₹25-75 crore five years ago, have increased to ₹150-160 crore. The overall cyberinsurance market, meanwhile, is estimated to have collected premiums of ₹900-1,100 crore in FY26.

"In terms of premium, the cyberinsurance market is ₹900-1,100 crore in FY26, growing 10-15 per cent every year, with banking, financial services, and insurance (BFSI), as well as IT companies, buying the largest programmes. Large non-banking financial com-



Claims and cover

- Sum insured taken by banks has risen to **\$50-100 mn** in FY26
- Claims ratio for cyber insurance in the banking sector has risen to nearly **50-60%**
- Cyber insurance market is estimated to have collected premiums of **₹900-1,100 cr**
- Customer data breaches and fraudulent fund transfers are among the biggest sources of claims

panies opt for nearly \$100 million in cover, and companies today evaluate their limits more frequently and critically than they did in the past. Coverage under cyberinsurance has also evolved rapidly over the past few years," said Tanuj Gulani, president, liability, Prudent Insurance Brokers.

"There is strong reinsurance support and adequate insurer capacity in India today, and we expect demand to continue increasing as organisations periodically reassess their coverage in line with the evolving nature of digital risks," Gulani added.

Customer data breaches and fraudulent fund transfers are among the biggest sources of cyberinsurance claims for banks and financial institutions.

Business interruptions caused by cyberincidents and cyberextortion, including ransomware attacks, have also emerged as major areas of exposure as financial institutions become increasingly dependent on digital infrastructure.

"While industry experience indicates that 12-15 per cent of cyberinsurance policies report or notify a cyberincident during the policy period, the claims experience for the banking and financial services sector is generally higher than the overall market because of the

nature of their operations and the volume of sensitive financial and customer data they handle," said Najm Bilgrami, head of casualty and financial lines, Tata AIG General Insurance.

Leading lenders were among the early buyers of cyberinsurance, but the rapid expansion of digital banking after the Covid-19 pandemic has increased their exposure to cyberattacks and triggered more insurance claims.

Despite the rise in claims, cyberinsurance premiums have remained largely stable, supported by ample capacity in the reinsurance market, industry experts said.

Rates had risen sharply in 2021 during the pandemic following a surge in cyberincidents and again in 2024, when premiums increased by 25-40 per cent because of higher claims.

Major cyberincidents have, however, prompted banks and IT companies to increase the size of their insurance cover.

"Premium rates, however, vary widely depending on an organisation's risk profile, ranging from 0.5-1 per cent of the sum insured for lower-risk firms to 3-10 per cent for higher-risk sectors such as financial institutions and export-oriented IT companies," Bilgrami added.

SC suggests making 'digital arrest' a separate offence

BHAVINI MISHRA
New Delhi, 28 July

The Supreme Court on Tuesday indicated that the Centre should consider introducing a specific offence of "digital arrest" under criminal law, with stringent penalties, and empower authorities to freeze the assets of accused persons once a prima facie case is established through reasoned material.

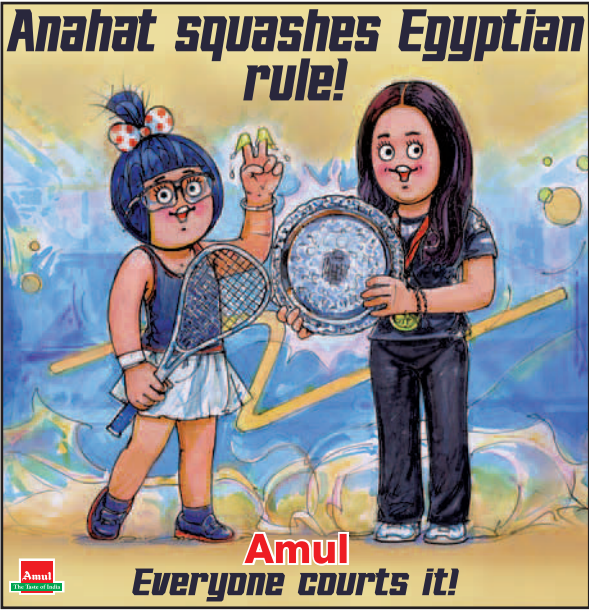
A Bench comprising Chief Justice of India Surya Kant and Justices Joymalya Bagchi and V Mohana was hearing suo motu proceedings initiated to address the growing incidence of digital arrest scams and other cyber-enabled frauds.

Referring to the existing legal framework, the Bench observed that while such offences may involve elements of extortion or robbery, a

dedicated statutory provision may be necessary to deal with the evolving nature of the crime.

"Do you have to define formally the case of digital arrest in penal laws? It has elements of extortion, robbery. Do you need to define this as a standalone offence with serious consequences, along with a provision that when something is found against an accused...his assets will be frozen," CJI Kant remarked.

Justice Bagchi also noted the emerging threat posed by deepfake technology and said legislative intervention was necessary to address such offences. "We have deepfakes now. It can be used for cheating and impersonation. You fight with the given tooth, but you need to chisel it as well. Under Article 142, we cannot define a crime," the judge observed.



Animal influencers may be one up on humans

A report on the virality of animal pictures and videos points to an emerging trend in advertising

ANUSHKA BHARDWAJ

The internet is not a zoo. But an isolated penguin, a grumpy cat, and a lonely monkey are

not just animals either. They are the new-age global icons, ruling the digital space with no scripts. A report released by Red Lab, a consumer research wing of advertising agency Rediffusion, shows that animals are now the face of virality and might have already beaten human influencers at the job.

According to the report, "Born to be Wild and Viral: Why the Internet Keeps Turning Animals Into Global Icons", 98.5 per cent of social media users have watched animal videos in the recent period.

The biggest driver is the human projection engine, which identifies and attributes human emotions and intentions to animals. This may include identifying loneliness, humour, or sarcasm with the expression of animals. This has a lesson for advertisers, says Sandeep Goyal, managing director, Rediffusion.

"Today, ideas (and virality) do not have a formula," he explains. "Ideas are triggered very differently now, and their source may not be brands or their keepers." The report explains that the insights were based on observations and hours of scrolling reels. It also takes pains to clarify that "no animal was interviewed in the process".

ANIMAL KINGDOM

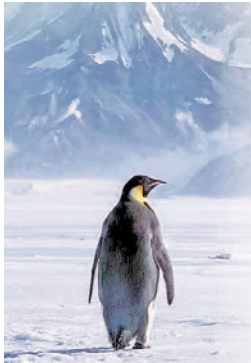
- 1.3 bn-6.5 bn:** Cat pictures on the internet from 2010-2025
- 3.5 mn:** Active pet influencers as of early 2025
- 398 mn:** Posts viral with #dogs
- 312 mn:** Posts viral with #cats



PUNCH THE MONKEY: On July 26, 2025, Punch was born at Ichikawa City Zoo in Japan. The next day, his mother stopped caring for him. A zookeeper introduced a Djungelskog orangutan plushie, chosen specifically for its long hair and easy grip. Punch clung to it immediately

Virality

- 100mn views within weeks
- 131,000+ reels created under #HanglTherePunch
- Zoo attendance in February 2026 doubled Y-o-Y with 9,600 entering over a single weekend



THE NIHILISTIC PENGUIN: Filmmaker Werner Herzog captures an Adélie penguin breaking away from its colony and walking alone toward the Antarctic mountains

Virality

- 50 mn + cumulative views across across TikTok, Instagram Reels, YouTube Shorts, Reddit, and X during its January 2026 run
- On Jan 23, US President Donald Trump posted an AI-generated image mimicking the meme

Source: Red Lab report, "Born to be Wild and Viral"

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Loan Against Property

MSME Loan

Home Loan

Gold Loan

NRI Services

CUB All in one Mobile App

Savings Account

Current Account

Salary Account

Term Deposit

Digital Banking

Locker Facility

Loan Against Mutual Fund

CUB 2.0

Built on Trust.

Driven by Innovation.

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(₹ in Lakhs)

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