

City Union Bank Ltd.,

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

REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2012

Particulars	(Rs in Lakhs)			
	Quarter ended			Year ended
	30.06.2012	31.03.2012	30.06.2011	31.03.2012
	Reviewed	Audited	Reviewed	Audited
1. Interest earned (a+b+c+d)	50421.07	47610.39	37113.61	169677.36
a) Interest/Discount on Advances/Bills	41531.15	39211.71	30125.94	138857.31
b) Income on Investments	8816.38	8365.89	6899.26	30356.32
c) Interest on balances with RBI and other Inter Bank funds	73.54	32.79	88.41	463.73
d) Others	0.00	0.00	0.00	0.00
2. Other Income	6269.33	6121.36	4588.37	20713.44
3. Total Income (1 + 2)	56690.40	53731.75	41701.98	190390.80
4. Interest Expended	36627.00	33945.28	25109.52	119702.29
5. Operating Expenses (i) + (ii)	8648.33	8363.69	5955.93	27983.23
(i) Employees Cost	3823.15	3768.74	2922.23	12231.02
(ii) Other Operating expenses	4825.18	4594.95	3033.70	15752.21
6. Total Expenditure (4) + (5) excluding provisions and contingencies	45275.33	42308.97	31065.45	147685.52
7. Operating Profit before provisions and contingencies (3) - (6)	11415.07	11422.78	10636.53	42705.28
8. Provisions (other than tax) and contingencies	1776.14	2954.76	1985.34	8380.10
9. Exceptional Items	0.00	0.00	0.00	0.00
10. Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	9638.93	8468.02	8651.19	34325.18
11. Tax Expenses	2250.00	1270.00	2800.00	6300.00
12. Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	7388.93	7198.02	5851.19	28025.18
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)	7388.93	7198.02	5851.19	28025.18
15. Paid up equity share Capital (Face value of Re.1/- each)	4082.13	4082.13	4067.15	4082.13
16. Reserves excluding revaluation reserves				120227.56
17. Analytical ratios				
i) % of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel II	12.01%	12.57%	12.22%	12.57%
iii) Earning Per Share (EPS)				
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.81	1.77	1.44	6.89
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.79	1.75	1.43	6.82
iv) NPA Ratios				
(a) Gross NPA	13716.02	12354.08	11709.10	12354.08
(b) Net NPA	6360.55	5404.10	4888.03	5404.10
(c) % of Gross NPA	1.07	1.01	1.22	1.01
(d) % of Net NPA	0.50	0.44	0.51	0.44
v) Return on Assets - Annualised	1.57%	1.62%	1.57%	1.71%
18. Public Shareholding				
- No. of shares	40,82,12,649	40,82,12,649	40,67,14,649	40,82,12,649
- % of shareholding	100%	100%	100%	100%
19. Promoters and promoter group shareholding				
a) Pledged / Encumbered				
- Number of Shares	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-
- % of shares (as a % of the total share capital of the company)	-	-	-	-
b) Non-encumbered				
- Number of Shares	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-
- % of shares (as a % of the total share capital of the company)	-	-	-	-

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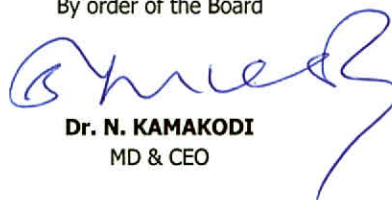
For CITY UNION BANK LTD.


Company Secretary

Notes :

1. The above financial results for the quarter ended June 30, 2012 were subjected to "Limited Review" by the Statutory Central Auditors of the Bank. The said financials were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 03.08.2012.
2. The working results for the quarter ended 30th June 2012 have been arrived at after making provisions for Standard Assets, Non Performing Assets, Depreciation on Investments, Employee benefits, taxes & for other usual and necessary provisions.
3. The figures of previous year / period have been regrouped, wherever necessary to conform to the classification in the current period.
4. The Bank has followed the same accounting policies in the preparation of the quarterly financial statements as those followed in the annual financial statements for the quarter ended June 30, 2012.
5. Number of investor complaints pending at the beginning of the quarter- Nil. Received during the period - Nil :
Disposed of during the period - Nil : Pending complaints as on 30.06.2012 : Nil

By order of the Board



Dr. N. KAMAKODI
MD & CEO

Place : Chennai
Date : 03.08.2012

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For CITY UNION BANK LTD.


Company Secretary

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE QUARTER ENDED 30.06.2012

Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2012	31.03.2012	30.06.2011	31.03.2012
	Reviewed	Audited	Reviewed	Audited
Segment Revenue				
a) Treasury	9574	9218	7411	33119
b) Corporate / wholesale banking	17364	18599	13387	59654
c) Retail Banking	29512	25624	20751	95568
d) Other Banking Operations	240	291	153	2050
Total	56690	53732	41702	190391
Segment Results				
a) Treasury	1608	2938	1506	8606
b) Corporate / wholesale banking	4570	4929	4392	17079
c) Retail Banking	5049	3315	4624	15133
d) Other Banking Operations	188	241	115	1887
Total	11415	11423	10637	42705
Operating Profit	11415	11423	10637	42705
Other Provisions & Contingencies	1776	2955	1986	8380
Profit Before Tax	9639	8468	8651	34325
Taxes including Deferred Tax	2250	1270	2800	6300
Net Profit	7389	7198	5851	28025
Segmental Assets:				
a) Treasury	552372	525551	484826	525551
b) Corporate / wholesale banking	496832	482773	401762	482773
c) Retail Banking	840115	790269	620646	790269
d) Unallocated	39257	36473	39758	36473
Total	1928576	1835066	1546992	1835066
Segmental Liabilities:				
a) Treasury	541278	512349	459386	512349
b) Corporate / wholesale banking	456640	445179	371400	445179
c) Retail Banking	772151	728732	573743	728732
d) Unallocated	26807	24497	35754	24497
Total	1796876	1710757	1440283	1710757
Capital Employed:				
Segment Assets - Segment Liabilities				
a) Treasury	11094	13202	25440	13202
b) Corporate / wholesale banking	40192	37594	30362	37594
c) Retail Banking	67964	61537	46903	61537
d) Unallocated	12450	11976	4004	11976
Total	131700	124309	106709	124309

There are no significant residual operations carried on by the bank.

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PART B : GEOGRAPHIC SEGMENTS:

The bank operates only in India

For CITY UNION BANK LTD.


Company Secretary

Limited Review Report

**The Board of Directors
City Union Bank Limited
Kumbakonam**

We have reviewed the accompanying statement of unaudited financial results of City Union Bank Limited for the period ended 30.06.2012, except for disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. The preparation and fair presentation of this statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Equity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

In the conduct of our Review we have relied on the reports received from concurrent auditors and our internal inspection team of 99 branches. These reports cover 72.01 percent of the advances portfolio of the Bank. Apart from these reports, in the conduct of our review, we have also relied upon various returns received from the branches of the bank.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying interim statement of unaudited financial results prepared in accordance with applicable Accounting Standards issued by the Institute of Chartered Accountants of India and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

For Jagannathan & Sarabeswaran
Chartered Accountants
Firm Registration No. 001204 S


P.S. NARASIMHAN
PARTNER

Membership No. 020936

Place : Chennai
Date : August 03, 2012

