



CITY UNION BANK LIMITED

CENTRAL OFFICE

149, T.S.R. (Big) Street, Kumbakonam - 612 001.

Phone : 0435 - 2402322, 2401622 - Fax : 0435 - 2431746

E-mail : shares@cityunionbank.com - <http://www.cityunionbank.com>

C.O./

/2013

29-07-2013

DEPT: SHARES

**National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor,
Plot NO.C/1, G Block,
Bandra-Kurla Complex,
Bandra (E)
Mumbai 400 051**

Dear Sirs,

**Clause 41 of the Listing Agreement -Unaudited Financial Results for
the quarter ended 30th June, 2013 – Scrip Code : CUB**

Pursuant to Clause 41 of the listing agreement entered into with you, we
enclose the Unaudited Financial Results for the quarter ended
30th June, 2013.

Please acknowledge receipt.

Yours faithfully

**(V Ramesh)
DGM & Company Secretary**

City Union Bank Ltd.,

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

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2013

Particulars	Quarter ended			(Rs in Lakhs)
				Year ended
	30.06.2013	31.03.2013	30.06.2012	31.03.2013
	Reviewed	Audited	Reviewed	Audited
1. Interest earned (a+b+c+d)	62397.64	59742.59	50421.07	218875.00
a) Interest/Discount on Advances/Bills	51775.34	49690.99	41531.15	181222.70
b) Income on Investments	10250.32	9907.43	8816.38	37229.29
c) Interest on balances with RBI and other Inter Bank funds	371.98	144.17	73.54	423.01
d) Others	0.00	0.00	0.00	0.00
2. Other Income	8384.77	8055.60	6269.33	27363.68
3. Total Income (1 + 2)	70782.41	67798.19	56690.40	246238.68
4. Interest Expended	43662.67	42411.70	36627.00	156473.97
5. Operating Expenses (i) + (ii)	10962.93	10419.02	8648.33	37419.97
(i) Employees Cost	4554.23	3880.93	3823.15	15087.38
(ii) Other Operating expenses	6408.70	6538.09	4825.18	22332.59
6. Total Expenditure (4) + (5) excluding provisions and contingencies	54625.60	52830.72	45275.33	193893.94
7. Operating Profit before provisions and contingencies (3) - (6)	16156.81	14967.47	11415.07	52344.74
8. Provisions (other than tax) and contingencies	2053.00	4369.53	1776.14	12043.03
9. Exceptional Items	0.00	0.00	0.00	0.00
10. Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	14103.81	10597.94	9638.93	40301.71
11. Tax Expenses	5075.00	2350.00	2250.00	8100.00
12. Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	9028.81	8247.94	7388.93	32201.71
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)	9028.81	8247.94	7388.93	32201.71
15. Paid up equity share Capital (Face value of Re.1/- each)	4744.46	4744.46	4082.13	4744.46
16. Reserves excluding revaluation reserves				159322.39
17. Analytical ratios				
i) % of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel II	13.21%	13.98%	12.01%	13.98%
iii) Earning Per Share (EPS)				
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.90	1.73	1.52	6.65
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.89	1.72	1.51	6.59
iv) NPA Ratios				
(a) Gross NPA	19211.76	17310.19	13716.02	17310.19
(b) Net NPA	9698.02	9639.68	6360.55	9639.68
(c) % of Gross NPA	1.25	1.13	1.07	1.13
(d) % of Net NPA	0.63	0.63	0.50	0.63
v) Return on Assets - Annualised	1.55%	1.47%	1.57%	1.58%
18. Public Shareholding				
- No. of shares	53,89,39,858	53,89,39,858	40,82,12,649	53,89,39,858
- % 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)	-	-	-	-

JAGANNATHAN & SARAVESWARAN
Chartered Accountants
149 T.S.R. (Big) Street, Kumbakonam - 612001

Notes :

1. The above unaudited financial results have been subjected to Limited Review by Statutory Central Auditors and approved by the Board of Directors at its meeting held on 29.07.2013.
2. The working results for the quarter ended 30th June 2013 have been arrived at after making provisions for Standard Assets, Non Performing Assets and Depreciation on Investments as per RBI guidelines, Employee benefits, taxes & other usual and necessary provisions on estimated basis.
3. The figures of previous quarter / period have been regrouped, wherever necessary to conform to the classification in the current period.
4. There has been no change in the accounting policies followed by the bank during the quarter ended June 2013 as compared to those disclosed in the preceeding financial year ended 31st March 2013.
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 30.06.2013 : Nil

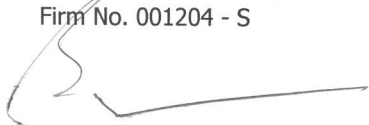
Place : Kumbakonam
Date : 29.07.2013

By order of the Board


Dr. N. KAMAKODI
MD & CEO

This is the statement referred to in our report of even date.

for **Jagannathan & Sarabeswaran,**
Chartered Accountants,
Firm No. 001204 - S



P.S. Narasimhan,
Partner.
M.No.020936

Place : Kumbakonam
Date : 29.07.2013



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For **CITY UNION BANK LTD.**



Company Secretary

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE QUARTER ENDED 30.06.2013

Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended		Year ended	
	30.06.2013	31.03.2013	30.06.2012	31.03.2013
	Reviewed	Audited	Reviewed	Audited
Segment Revenue				
a) Treasury	12101	11000	9574	41195
b) Corporate / wholesale banking	20484	17631	17364	70376
c) Retail Banking	37954	38763	29512	133549
d) Other Banking Operations	243	404	240	1119
Total	70782	67798	56690	246239
Segment Results				
a) Treasury	2325	1845	1608	9299
b) Corporate / wholesale banking	7059	5820	4570	20714
c) Retail Banking	6595	6954	5049	21424
d) Other Banking Operations	178	349	188	908
Total	16157	14968	11415	52345
Operating Profit	16157	14968	11415	52345
Other Provisions & Contingencies	2053	4370	1776	12043
Profit Before Tax	14104	10598	9639	40302
Taxes including Deferred Tax	5075	2350	2250	8100
Net Profit	9029	8248	7389	32202
Segmental Assets:				
a) Treasury	695010	643327	552372	643327
b) Corporate / wholesale banking	518917	535625	496832	535625
c) Retail Banking	1075356	1065817	840115	1065817
d) Unallocated	58434	52939	39257	52939
Total	2347717	2297708	1928576	2297708
Segmental Liabilities:				
a) Treasury	673517	629587	541278	629587
b) Corporate / wholesale banking	473088	491049	456640	491049
c) Retail Banking	980274	977108	772151	977108
d) Unallocated	47742	35897	26807	35897
Total	2174621	2133641	1796876	2133641
Capital Employed:				
Segment Assets - Segment Liabilities				
a) Treasury	21493	13740	11094	13740
b) Corporate / wholesale banking	45829	44576	40192	44576
c) Retail Banking	95082	88709	67964	88709
d) Unallocated	10692	17042	12450	17042
Total	173096	164067	131700	164067

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

PART B : GEOGRAPHIC SEGMENTS:

The bank operates only in India

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For JAGANNATHAN & SARABESWARAN
CHARTERED ACCOUNTANTS
FIRM REGD. No: 001204S
P.S. NARASIMHAN
PARTNER-M.No:020936

For CITY UNION BANK LTD.

W. Ramani
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 30.06.2013, 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 131 branches/Office. These reports cover 70.23 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

**Place : Kumbakonam
Date : July 29, 2013**

**P.S. NARASIMHAN
PARTNER
Membership No. 020936**

