CUB
TRUST AND EXCELLENCE SINCE 1904

CITY UNION BANK LIMITED
CENTRAL OFFICE
149, T.S.R. (Big) Street, Kumbakonam - 612 001.
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C.O./ /2013 08-11-2013

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 September, 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 September, 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 PERIOD ENDED 30TH SEPTEMBER, 2013

(Rs in Lakhs)

Particulars	Quarter ended			Period ended		Year ended
	30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
	Reviewed	Reviewed	Audited	Reviewed	Audited	Audited
1. Interest earned (a+b+c+d)	**64039.89**	**62397.64**	**53153.83**	**126437.53**	**103574.90**	**218875.00**
a) Interest/Discount on Advances/Bills	52204.12	51775.34	43859.29	103979.46	85390.44	181222.70
b) Income on Investments	11101.78	10250.32	9178.62	21352.10	17995.00	37229.29
c) Interest on balances with RBI and other Inter Bank funds	733.99	371.98	115.92	1105.97	189.46	423.01
d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Income	6174.19	8384.77	6449.59	14558.96	12718.92	27363.68
3. Total Income (1 + 2)	**70214.08**	**70782.41**	**59603.42**	**140996.49**	**116293.82**	**246238.68**
4. Interest Expended	45055.68	43662.67	38221.06	88718.35	74848.06	156473.97
5. Operating Expenses (i) + (ii)	11079.63	10962.93	8552.15	22042.56	17200.48	37419.97
(i) Employees Cost	4000.64	4554.23	2870.87	8554.87	6694.02	15087.38
(ii) Other Operating expenses	7078.99	6408.70	5681.28	13487.69	10506.46	22332.59
6. Total Expenditure (4) + (5) excluding provisions and contingencies	**56135.31**	**54625.60**	**46773.21**	**110760.91**	**92048.54**	**193893.94**
7. Operating Profit before provisions and contingencies (3) - (6)	**14078.77**	**16156.81**	**12830.21**	**30235.58**	**24245.28**	**52344.74**
8. Provisions (other than tax) and contingencies	8818.21	2053.00	2787.86	10871.21	4564.00	12043.03
9. Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
10. Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	5260.56	14103.81	10042.35	19364.37	19681.28	40301.71
11. Tax Expenses	-3175.00	5075.00	2000.00	1900.00	4250.00	8100.00
12. Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	**8435.56**	**9028.81**	**8042.35**	**17464.37**	**15431.28**	**32201.71**
13. Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00	0.00
14. Net Profit / (Loss) for the period (12) + (13)	**8435.56**	**9028.81**	**8042.35**	**17464.37**	**15431.28**	**32201.71**
15. Paid up equity share Capital (Face value of Re.1/- each)	5379.04	4744.46	4099.52	5379.04	4099.52	4744.46
16. Reserves excluding revaluation reserves						159322.39
17. Analytical ratios						
i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel II	14.34%	13.21%	13.26%	14.34%	13.26%	13.98%
- Basel III	14.28%	13.12%		14.28%		
iii) Earning Per Share (EPS)						
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.62	1.90	1.65	3.51	3.17	6.65
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.61	1.89	1.63	3.48	3.14	6.59
iv) NPA Ratios						
(a) Gross NPA	26318.84	19211.76	16607.31	26318.84	16607.31	17310.19
(b) Net NPA	13109.64	9698.02	8066.74	13109.64	8066.74	9639.68
(c) % of Gross NPA	1.66	1.25	1.24	1.66	1.24	1.13
(d) % of Net NPA	0.83	0.63	0.60	0.83	0.60	0.63
v) Return on Assets - Annualised	1.40%	1.55%	1.62%	1.48%	1.60%	1.58%
18. Public Shareholding						
- No. of shares	53,89,39,858	53,89,39,858	40,99,51,886	53,89,39,858	40,99,51,886	53,89,39,858
- % of shareholding	100%	100%	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)	-	-	-	-	-	-

Bangalore

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For CITY UNION BANK LTD.

Company Secretary

Summarized Balance Sheet	(Rs in Lakhs)		
	30.09.2013	30.09.2012	31.03.2013
Capital and Liabilties	**(Reviewed)**	**(Audited)**	**(Audited)**
Capital	5379.04	4099.52	4744.46
Reserves & Surplus	188843.78	135848.87	159322.39
Deposits	2105620.64	1768859.10	2030475.52
Borrowings	61701.40	49664.81	47673.91
Other Liabilities & Provisions	64330.00	46635.26	55491.94
Total	**2425874.86**	**2005107.56**	**2297708.22**
Assets			
Cash & Balance with RBI	99732.03	104471.00	101633.64
Balances with Banks and Money at Call	76635.32	38376.65	75414.95
Investments	598338.68	473167.23	526680.33
Advances	1569631.06	1333004.36	1524605.73
Fixed Assets	17016.88	11399.19	14127.93
Other Assets	64520.89	44689.13	55245.64
Total	**2425874.86**	**2005107.56**	**2297708.22**

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 08.11.2013

2 The working results for the period ended 30th September 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 For the period ended 30th September 2013, the bank is liable to pay Minimum Alternate Tax for which adequate provision has been made in the books of accounts. Consequently, the excess of provision for income tax and MAT credit entitlement recognized as per guidance note of ICAI on "MAT credit" together amounting to Rs.31.75 crs has been reversed and credited to statement of Profit and Loss account.

4 The figures of previous quarter / period have been regrouped, wherever necessary to conform to the classification in the current period.

5 The Provision Coverage Ratio is at 70% for the period ended 30th September 2013.

6 In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated 1st July 2013, banks are required to make half yearly Pillar 3 disclosures under Basel III capital requirements with effect from 30th September 2013. The Bank has made these disclosures which are available on its website. The disclosures outside the purview of limited review by the Statutory Central Auditors of the Bank.

7 As per RBI circular DBOD.No.BP.BC.88/21.06.201/2012-13 dated March 28, 2013, banks have been advised to disclose Capital Adequacy Ratio computed under Basel III regulations. Accordingly, corresponding details for previous year / period are not applicable.

8 In accordance with RBI circular dated August 23, 2013 giving the banks an option to distribute the net depreciation on the "Available for Sale (AFS)" and "Held for Trading (HFT)" portfolios during FY 2014 in equal instalments. For the three months ended September 30, 2013 the net depreciation on this portfolio of the bank amounted to Rs.2.47 cr. The bank has not opted to exercise this option and the entire depreciation for the three months ended September 30, 2013 has been charged to the Profit and Loss Account. Further, RBI has as a one time measure permitted the banks to transfer Statutory Liquidity Ratio (SLR) securities from AFS / HFT category to "Held to Maturity (HTM)" category. Accordingly, during the three months ended September 30, 2013, the bank has transferred SLR securities of Rs.541 cr from AFS to HTM category. The Bank has booked a loss of Rs.0.26 cr on the transfer of such securities.

9 There has been no change in the accounting policies followed by the bank during the period ended September 2013 as compared to those disclosed in the preceeding financial year ended 31st March 2013.

10 Number of investor complaints pending at the beginning of the quarter - Nil. Received during the period - 6 : Disposed of during the period - 6 : Pending complaints as on 30.09.2013 : Nil .

By order of the Board

Dr. N. KAMAKODI
MD & CEO

Place : Chennai
Date : 08.11.2013

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

for M/s. P. Chandrasekar,
Chartered Accountants,
Firm No. 00580 - S

P. CHANDRASEKAR Bangalore-42 Chartered Accountants

Lakshmy. C
Partner.
M.No.028508

Place : Chennai
Date : 08.11.2013

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CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE PERIOD ENDED 30.09.2013

Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended			Period ended		Year ended
	30.09.2013	30.06.2013	30.09.2012	30.09.2013	30.09.2012	31.03.2013
	Reviewed	Reviewed	Audited	Reviewed	Audited	Audited
Segment Revenue						
a) Treasury	13082	12101	10112	25183	19686	41195
b) Corporate / wholesale banking	14387	20484	16762	34871	34126	70376
c) Retail Banking	42631	37954	32430	80586	61942	133549
d) Other Banking Operations	114	243	299	357	539	1119
Total	70214	70782	59603	140997	116293	246239
Segment Results						
a) Treasury	2965	2325	2464	5290	4072	9299
b) Corporate / wholesale banking	1815	7059	5460	8874	10030	20714
c) Retail Banking	9241	6595	4651	15835	9700	21424
d) Other Banking Operations	58	178	255	236	443	908
Total	14079	16157	12830	30235	24245	52345
Operating Profit	**14079**	**16157**	**12830**	**30235**	**24245**	**52345**
Other Provisions & Contingencies	8818	2053	2788	10871	4564	12043
Profit Before Tax	5261	14104	10042	19364	19681	40302
Taxes including Deferred Tax	-3175	5075	2000	1900	4250	8100
Net Profit	**8436**	**9029**	**8042**	**17464**	**15431**	**32202**
Segmental Assets:						
a) Treasury	718732	695010	551751	718732	551751	643327
b) Corporate / wholesale banking	511804	518917	480507	511804	480507	535625
c) Retail Banking	1130384	1075356	930016	1130384	930016	1065817
d) Unallocated	64955	58434	42834	64955	42834	52939
Total	**2425875**	**2347717**	**2005108**	**2425875**	**2005108**	**2297708**
Segmental Liabilities:						
a) Treasury	702713	673517	547031	702713	547031	629587
b) Corporate / wholesale banking	466192	473088	440669	466192	440669	491049
c) Retail Banking	1029641	980274	852911	1029641	852911	977108
d) Unallocated	33106	47742	24549	33106	24549	35897
Total	**2231652**	**2174621**	**1865160**	**2231652**	**1865160**	**2133641**
Capital Employed:						
Segment Assets - Segment Liabilities						
a) Treasury	16019	21493	4720	16019	4720	13740
b) Corporate / wholesale banking	45612	45829	39838	45612	39838	44576
c) Retail Banking	100743	95082	77105	100743	77105	88709
d) Unallocated	31849	10692	18285	31849	18285	17042
Total	**194223**	**173096**	**139948**	**194223**	**139948**	**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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M/s. P. Chandrasekar
Chartered Accountants

S-512, 514 Manipal Centre, #47, Dikenson Road, Bangalore - 560 042.

Ph : 080-25585443
Telefax : 080-25597494
e-mail : partner@pchandrasekar.com

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 30.09.2013, 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 specifically appointed for this purpose in respect of 132 branches. These reports cover 70.82 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 notified under the Companies Act, 1956 (which continued to be applicable in respect of Section 133 of the Companies Act, 2013 in terms of General Circular 15/2013 dated 13th September, 2013 of the Ministry of Corporate Affairs) 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 M/s. P CHANDRASEKAR
CHARTERED ACCOUNTANTS
Firm Registration No : 000580 S

P. CHANDRASEKAR Bangalore-42 Chartered Accountants

LAKSHMY.C
Partner
Membership No: 28508

Place : Chennai
Date : 08.11.2013