

C.O./ /2013

08-02-2013

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 31st December, 2012 – 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
31st December, 2012.

Please acknowledge receipt.

Yours faithfully



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

CITY UNION BANK LTD.,
Regd. Office: 149 T.S.R. (Bg) Street, Kumbakonam 612001

REVIEWED FINANCIAL RESULTS FOR THE PERIOD ENDED 31ST DECEMBER, 2012

Particulars	3 months ended			9 months ended		(Rs In Lakhs)
	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	Year ended
	Reviewed	Audited	Reviewed	Reviewed	Audited	31.03.2012
1. Interest earned (a+b+c+d)	55557.51	53153.83	43857.17	159132.41	122066.97	169677.36
a) Interest/Discount on Advances/Bills	46141.27	43859.29	36046.96	131531.71	99645.60	138857.31
4. Interest Income	11111.11	11111.00	11111.20	11111.11	11111.00	11111.20
5. Operating Expenses (i) + (ii)	9800.47	8552.15	6864.92	27000.95	19619.54	27983.23
(i) Employees Cost	4512.43	2870.87	2835.31	11206.45	8462.28	12231.02
(ii) Other Operating expenses	5288.04	5681.28	4029.61	15794.50	11157.26	15752.21
6. Total Expenditure (4) + (5) excluding provisions and contingencies	49014.68	46773.21	38439.12	141063.22	105376.55	147685.52
7. Operating Profit before provisions and contingencies (3) - (6)	13131.99	12830.21	10493.66	37377.27	31282.50	42705.28
8. Provisions (other than tax) and contingencies	3109.50	2787.86	2565.00	7673.50	5425.34	8380.10
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)	10022.49	10042.35	7928.66	29703.77	25857.16	34325.18
11. Tax Expenses	1500.00	2000.00	705.00	5750.00	5030.00	6300.00
12. Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	8522.49	8042.35	7223.66	23953.77	20827.16	28025.18
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)	8522.49	8042.35	7223.66	23953.77	20827.16	28025.18
15. Paid up equity share Capital (Face value of Re.1/- each)	4099.52	4099.52	4073.55	4099.52	4073.55	4082.13
16. Reserves excluding revaluation reserves						120227.56
17. Analytical ratios						
i) % of shares held by Government of India	NII	NII	NII	NII	NII	NII
ii) Capital Adequacy Ratio (%) - Basel II	12.39%	13.26%	12.35%	12.39%	12.35%	12.57%
iii) Earning Per Share (EPS)						
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	2.08	1.97	1.77	5.85	5.12	6.89
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	2.06	1.95	1.76	5.80	5.07	6.82
iv) NPA Ratios						
(a) Gross NPA	17873.58	16607.31	12916.28	17873.58	12916.28	12354.08
(b) Net NPA	9143.06	8066.74	5607.53	9143.06	5607.53	5404.10
iii) Dividend paid to 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)	-	-	-	-	-	-

Notes :

- The above financial results for the quarter ended December 31, 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 08.02.2013.
- The working results for the quarter ended 31st December 2012 have been arrived at after making provisions for Standard Assets, Non Performing Assets, Depreciation on Investments, Employee benefits, taxes & other usual and necessary provisions.

CERTIFIED TRUE COPY

For **CITY UNION BANK LTD.**

Ramona
Company Secretary

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE PERIOD ENDED 31.12.2012

Segmentwise Results

Particulars	3 months ended			9 months ended		(Rs in Lakhs)
	Reviewed	Audited	Reviewed	Reviewed	Audited	Year ended
Segment Revenue						
a) Treasury	10508	10112	8376	30194	23901	33119
b) Corporate / wholesale banking	18619	16762	13644	52745	41055	59654
c) Retail Banking	32844	32430	26742	94786	69944	95568
d) Other Banking Operations	176	299	171	715	1759	2050
Total	62147	59603	48933	178440	136659	190391
Segment Results						
a) Treasury	3382	2464	1712	7454	5668	8606
b) Corporate / wholesale banking	4864	5460	4874	14894	12150	17079
c) Retail Banking	4770	4651	3775	14470	11818	15133
d) Other Banking Operations	116	255	132	559	1646	1887
Total	13132	12830	10493	37377	31282	42705
Operating Profit	13132	12830	10493	37377	31282	42705
Profit Before Tax	10022	10042	7928	29704	25857	34325
Taxes including Deferred Tax	1500	2000	705	5750	5030	6300
Net Profit	8522	8042	7223	23954	20827	28025
Segmental Assets:						
a) Treasury	579091	551751	520119	579091	520119	525551
b) Corporate / wholesale banking	526473	480507	428715	526473	428715	482773
c) Retail Banking	991580	930016	737330	991580	737330	790269
d) Unallocated	52917	42834	48582	52917	48582	36473
Total	2150061	2005108	1734746	2150061	1734746	1835066
Segmental Liabilities:						
a) Treasury	569237	547031	496514	569237	496514	512349
b) Corporate / wholesale banking	485889	440669	398077	485889	398077	445179
d) Unallocated	31326	24549	33759	31326	33759	24497
Total	2001590	1865160	1612987	2001590	1612987	1710757
Capital Employed:						
Segment Assets - Segment Liabilities						
a) Treasury	9854	4720	23605	9854	23605	13202
b) Corporate / wholesale banking	40584	39838	30638	40584	30638	37594
c) Retail Banking	76442	77105	52693	76442	52693	61537
d) Unallocated	21591	18285	14823	21591	14823	11976
Total	148471	139948	121759	148471	121759	124309

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

PART B : GEOGRAPHIC SEGMENTS:

The bank operates only in India

CERTIFIED TRUE COPY

For **CITY UNION BANK LTD.**

Ramona
Company Secretary