CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287
Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001. Thanjavur District.
Tamil Nadu. Telephone No : 0435 - 2402322
E-mail : shares@cityunionbank.com Website : www.cityunionbank.bank.in

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

October 28, 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

Scrip Code: CUB

BSE Ltd.,
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

Scrip Code: 532210

Sir / Madam,

Sub: Outcome of Board Meeting - 28.10.2026
Integrated Standalone Un-Audited Financial Results for - Q2 & H1 FY 2027
Ref: Regulation 30 and 33 of SEBI Listing Regulations, 2015 as amended ('Listing Regulations')

This is in continuation to our earlier communication dated October 09, 2026. Pursuant to the Regulation cited on the subject matter, we hereby inform that the Board of Directors of the Bank at its meeting held today, Wednesday, October 28, 2026, has inter-alia considered and approved the Standalone Un-Audited Financial Results of the Bank ('the financial results') for the Quarter and Half-Year ended September 30, 2026. A copy of the financial results of the Bank along with the Limited Review Report of the Statutory Central Auditors is enclosed and the same is also uploaded in the Bank's website: **www.cityunionbank.bank.in**

Further, an extract of the financial results shall be published in a manner as prescribed under Reg. 47(3) of SEBI Listing Regulations.

Please note that the Board meeting commenced at 11:25 a.m. and the financial results were approved by the Board at 11:48 a.m. at its meeting held today and thereafter the Board meeting continued for consideration of other agenda items.

Kindly take the above on record and disseminate to all concerned.

Thanking you
Yours faithfully
for **CITY UNION BANK LIMITED**

Venkataramanan S
Company Secretary &
Compliance Officer

CITY UNION BANK LTD. Admin. Office, Kumbakonam

Encl.: a.a

P.B. Vijayaraghavan & Co, Chartered Accountants, No.14/27, Cathedral Garden Road, Nungambakkam, Chennai-600 034 Phone No: 044-28263918 / 3490 Email: pbskrish@pbv.co.in	M. Srinivasan & Associates, Chartered Accountants, No.5, 9th Floor B-Wing, Parsn Manere, 442, Anna Salai, Chennai-600 006 Phone No: 044 2820 2381 / 2382 / 2383 Email: srini@msaca.com

Independent Auditors' Limited Review Report on Unaudited Financial Results of The City Union Bank Limited for the quarter and half year ended September 30,2026 pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015, (as amended)

To
The Board of Directors
The City Union Bank Limited
Kumbakonam, Tamil Nadu

1. We have reviewed the accompanying Statement of Unaudited Financial Results of The City Union Bank Limited (the "Bank") for the quarter and Half year ended September 30, 2026 ("the Statement"), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations"), except for the disclosures relating to Pillar 3 disclosures as at September 30, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.

2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25'), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI") from time to time (the "RBI Guidelines"), other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. Our responsibility is to express a conclusion on the statement based on our review.

3. We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of bank personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Our review primarily is conducted on the basis of review of the books of accounts and records of the bank. We have also relied on the information and explanation furnished to us by the bank and the returns as considered necessary by us for the review.

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants एम. श्रीनिवासन एंड एसोसिएट्स

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the statement, prepared in accordance with the aforesaid Accounting Standard and other recognized accounting practices, policies and principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 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 RBI in respect of Income Recognition, Asset Classification, Provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at September 30, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

For P.B. Vijayaraghavan & Co
Chartered Accountants
FRN:004721S

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

G Sundararajan
Partner
M.No:026405
UDIN : 26026405VCYGQP4896

For M. Srinivasan & Associates
Chartered Accountants
FRN:004050S

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

CA N Nithya Lakshmi
Partner
M.No:227130
UDIN : 26227130XEVRDG6507

Date : 28th October, 2026
Place : Chennai

CITY UNION BANK LTD.,

CIN NO.L65110TN1904PLC001287
Regd.Office: 149 T.S.R. (Big) Street, Kumbakonam - 612001

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2026

(Rs in Lakh)

	Particulars	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		(Unaudited)					(Audited)
1	**Interest earned (a+b+c+d)**	**209225.22**	**198498.50**	**165312.82**	**407723.72**	**325845.53**	**686975.50**
	a) Interest /Discount on Advances /Bills	171291.97	162906.45	133175.14	334198.42	262197.55	557206.41
	b) Income on Investments	32842.22	31480.85	28756.03	64323.07	57396.85	117910.29
	c) Interest on balances with RBI and other Inter Bank funds	5076.08	4095.32	2865.62	9171.40	5499.56	10919.77
	d) Others	14.95	15.88	516.03	30.83	751.57	939.03
2	Other Income (Refer Note 5)	35020.88	24358.94	25913.12	59379.82	50300.81	103883.07
3	**Total Income (1 + 2)**	**244246.10**	**222857.44**	**191225.94**	**467103.54**	**376146.34**	**790858.57**
4	Interest Expended	121949.00	116485.10	98659.30	238434.10	196663.35	403992.46
5	Operating Expenses (i) + (ii)	56205.89	48315.02	45508.08	104520.91	87332.47	185443.01
	(i) Employees Cost	28033.13	23473.10	22436.24	51506.23	42495.89	88979.15
	(ii) Other Operating expenses	28172.76	24841.92	23071.84	53014.68	44836.58	96463.86
6	**Total Expenditure (4) + (5) excluding provisions and contingencies**	**178154.89**	**164800.12**	**144167.38**	**342955.01**	**283995.82**	**589435.47**
7	**Operating Profit before provisions and contingencies (3) - (6)**	**66091.21**	**58057.32**	**47058.56**	**124148.53**	**92150.52**	**201423.10**
8	Provisions (other than tax) and contingencies	12000.00	7800.00	5700.00	19800.00	12700.00	34300.00
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)	54091.21	50257.32	41358.56	104348.53	79450.52	167123.10
11	Tax Expenses	12500.00	12000.00	8500.00	24500.00	16000.00	34500.00
12	**Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)**	**41591.21**	**38257.32**	**32858.56**	**79848.53**	**63450.52**	**132623.10**
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)**	**41591.21**	**38257.32**	**32858.56**	**79848.53**	**63450.52**	**132623.10**
15	Paid up equity share Capital (Face value of Re.1/- each)	9907.87	9907.87	7410.49	9907.87	7410.49	7430.47
16	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)						1049055.85
17	**Analytical ratios**						
	i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	ii) Capital Adequacy Ratio (%) - Basel III	21.26	21.73	21.68	21.26	21.68	21.92
	iii) Earnings per share (EPS) (Refer Note 15)						
	Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.20	3.86	3.32	8.98	6.42	13.40
	Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.19	3.85	3.31	8.95	6.39	13.38
	iv) NPA Ratios						
	(a) Gross NPA	104302.01	116974.10	139321.99	104302.01	139321.99	127308.19
	(b) Net NPA	34417.65	40519.89	51286.07	34417.65	51286.07	44942.27
	(c) % of Gross NPA	1.44	1.73	2.42	1.44	2.42	1.91
	(d) % of Net NPA	0.48	0.61	0.90	0.48	0.90	0.68
	v) Return on Assets - Annualised (%)	1.62	1.57	1.59	1.59	1.57	1.56
18	Net Worth	1108770.77	1090523.13	983809.98	1108770.77	983809.98	1045823.78
19	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil	Nil
20	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
21	Debt-equity ratio *	0.15	0.16	0.08	0.15	0.08	0.18
22	Total debt to total assets (%) **	5.10	5.25	2.59	5.10	2.59	5.49

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

** Total Debt represents Total Borrowings of the Bank

Statement of Assets & Liabilities			(Rs in Lakh)
	30-09-2026	30-09-2025	31-03-2026
Capital and Liabilties	(Unaudited)		(Audited)
Capital	9907.87	7410.49	7430.47
Reserves & Surplus	1109336.73	985194.64	1049055.85
Deposits	8389311.92	6948603.43	7830795.39
Borrowings	528039.14	218267.71	532679.79
Other Liabilities & Provisions	309643.46	280759.03	282478.02
Total	**10346239.12**	**8440235.30**	**9702439.52**
Assets			
Cash & Balance with RBI	400036.45	484772.49	626732.78
Balances with Banks and Money at Call	432504.10	210519.72	265974.14
Investments	2020384.14	1751871.96	1898692.01
Advances	7174266.61	5668086.11	6587517.28
Fixed Assets	55052.07	38798.51	46853.20
Other Assets	263995.75	286186.51	276670.11
Total	**10346239.12**	**8440235.30**	**9702439.52**

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For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

Notes :

1 The above unaudited financial results for the quarter / half year ended September 30, 2026 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on October 28, 2026. The same has been subjected to a limited review as per the provisions of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 [as amended], by the Joint Statutory Central Auditors of the Bank and Limited Review Report has been furnished by them.

2 The Bank has amended its Clause 5 of Memorandum of Association and Clause 4 (i) of Articles of Association with respect to increase in Authorised Share Capital from Rs. 10000 lakh to Rs. 20000 lakh after obtaining No Objection from RBI and approval from Shareholders.

3 There has been no change to significant accounting policies followed during the Quarter / half year ended September 30, 2026, as compared to those followed in the preceding Financial Year ended March 31, 2026 except capitalisation of fixed assets for the ITC reversed under Sec. 17(4) of GST act. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.

4 Based on the available financial statements of the constituents, the bank has estimated the liability towards their Unhedged foreign currency exposures to their constituents in terms of RBI circular RBI / DOR / 2025-26 / 157 / DOR / CRE.REC 76 / 07-02-001 /2025-26 dated 28-11-2025 and holds a provision of Rs. 272.44 lakh as on September 30, 2026.

5 Other Income relates to income from non-fund based banking activities including commission, fees, gains from securities transactions, including profit / loss on revaluation of Investments, ATM sharing fees, recoveries from accounts written off and other miscellaneous income.

6 As per the extant RBI guidelines, Banks are required to make Pillar III disclosures including leverage ratio, liquidity coverage ratio, Net Stable Funding Ratio (NSFR) under the BASEL III framework along with publication of financial results. Accordingly, such applicable disclosures under Basel III capital regulation is being made available on the Bank's website (www.cityunionbank.bank.in). These disclosures have not been subjected to review by the Joint Statutory Central Auditors.

7 Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 82% (including Technical write off) & 67% (excluding technical write off) as on September 30, 2026.

8 Number of Investor complaints pending at the beginning of the quarter - Nil, Received during the quarter - Nil, Disposed off during the quarter - NA, Complaints Pending as on September 30, 2026 - Nil.

9 Disclosure with reference to RBI circular DOR. NO. BP. BC/3/21.04.048/2020-21 dt 06th August 2020 on "Resolution Framework for COVID-19 - related stress " (Resolution framework 1.0) and DOR. STR. REC. 11/21.04.048/2021-22 dated 5th May 2021 (Resolution Framework 2.0 - Covid-19 related stress of individuals and small business) as on September 30, 2026 is given below:

(Rs in lakh)

Type of Borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan- position as at the end of the previous half year (Mar' 2026)	of (A) aggregate debt that slipped into NPA during the half year (Sep' 2026)	of (A) amount written off during the half year (Sep' 2026)	of (A) amount paid by the borrowers during the half year (Sep' 2026)#	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (Sep 2026)
Personal loans	10824.66	366.12	0.00	1452.17	9193.73
Corporate Persons*	12073.87	0.00	0.00	62.46	12011.41
Of which MSMEs	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*
Others	9982.07	480.44	0.00	956.19	8610.80
Total	**32880.60**	**846.56**	**0.00**	**2470.82**	**29815.94**

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

\# Represents Net Movement in Balances

10 Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, in respect of loans not in default / stressed loans transferred / acquired during the quarter ended September 30, 2026

(i) During the Quarter ended September 30, 2026, the Bank has not acquired loans not in default' through assignment.

(ii) During the Quarter ended September 30, 2026, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).

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For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

(iii) During the Quarter ended September 30,2026, the Bank has transferred loans classified as NPAs to ARCs on a cash basis.

(Rs.in lakh)

Particulars	To ARCs	To permitted transferees	To others transferees
No of Accounts	974	NIL	
Aggregate principal outstanding of loans transferred	80293.73		
Weighted average residual tenor of the loans transferred (in years)	NA		
Net Book value of loans transferred (at the time of transfer)	1083.91		
Aggregate consideration	13122.00		
Additional consideration realized in respect of accounts transferred in earlier years	-		

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on September 30,2026

(Rs. in lakh)

Recovery Ratings	Book value
RR1	1729.17

11 In terms of Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions,2025, necessary details of Co-lending Arrangements (CLAs) on an aggregate basis are given below:

(Rs. in lakh)

Particulars	As on September 30, 2026
Quantum of CLAS	
- Number of CLA partners	1
- Number of Outstanding cases	16
- Amount of Gross Outstanding	7768.21
Weighted average rate of interest %	11.13
Fees charged/Paid during the quarter ended September 30, 2026 (Rs. in lakhs)	28.13
Broad sectors in which CLA was made	Supply Chain Finance
Performance of loans under CLA	7768.21
- Standard loans	7768.21
- Non-Performing loans	0
Details relating to default loss guarantee (if any)	-

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For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

12 Details of Priority Sector Lending Certificate (PSLC) purchased and sold are as under:

(Rs. in lakh)

Particulars	Face Value	Commission paid / Earned
PSLC - Purchased		
During Q2	60000.00	281.00
Cumulative FY 2026-27	60000.00	281.00
PSLC - Sold		
During Q2	40000.00	1243.00
Cumulative FY 2026-27	40000.00	1243.00

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 000058S Chennai Chartered Accountants

13 Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (Commercial Banks - Financial Statements Presentation and Disclosures) Directions 2025 - Disclosure related to Project Finance - NIL.

14 The bank has made a contingent provision of Rs.5000 lakh during this quarter specifically designed for unforeseen economic uncertainties.

15 In accordance with the 'AS 20 – Earnings per Share', the figures of Earnings Per Share for the quarter / half year ended September 30, 2025, and for the year ended March 31, 2026 have been restated to give effect to the allotment of the bonus shares.

16 The Bank is not having any unprovided liability on account of pension scheme since the bank is covered under Defined Contribution.

17 The Bank does not have any Subsidiaries / Associates / Joint ventures as on September 30, 2026. Hence, disclosure related to Consolidated Financial Statement is not applicable.

18 Figures of the previous period have been regrouped/reclassified wherever considered necessary.

By the Order of Board

R. VIJAY ANANDH
MD & CEO
DIN : 09656376

Place :Chennai
Dated: 28th October 2026

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

for **P.B. Vijayaraghavan & Co**
Chartered Accountants
Firm No. 004721S

CA. G. Sundararajan
Partner
M.No.026405

Place :Chennai
Dated: 28th October 2026

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

for **M. Srinivasan & Associates**
Chartered Accountants
Firm No. 004050S

CA. N. Nithya Lakshmi
Partner
M.No. 227130

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

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For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE QUARTER / HALF YEAR ENDED 30-09-2026

Segmentwise Results

(Rs in Lakh)

Particulars	Quarter ended			Half Year ended		Year ended
	30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
	(Unaudited)					(Audited)
Segment Revenue						
a) Treasury	41566	40830	33786	82396	71505	142425
b) Corporate / wholesale banking	54570	47599	40714	102170	79535	167129
c) Retail Banking	143917	132165	113127	276082	219216	464711
1) Digital Banking	159	120	97	279	178	457
2) Other Retail Banking	143758	132045	113030	275803	219038	464254
d) Other Banking Operations	4193	2263	3599	6456	5890	16594
Total	244246	222857	191226	467104	376146	790859
Less : Inter segment revenue	-	-	-	-	-	-
Total	**244246**	**222857**	**191226**	**467104**	**376146**	**790859**
Segment Results						
a) Treasury	22008	20061	18201	42069	37625	79099
b) Corporate / wholesale banking	9941	10065	6704	20007	14458	26318
c) Retail Banking	30315	25981	18849	56296	34731	80577
1) Digital Banking	-3	3	0	0	1	24
2) Other Retail Banking	30318	25978	18849	56296	34730	80553
d) Other Banking Operations	3827	1950	3305	5777	5337	15429
Total	**66091**	**58057**	**47059**	**124149**	**92151**	**201423**
Operating Profit	**66091**	**58057**	**47059**	**124149**	**92151**	**201423**
Other Provisions & Contingencies	12000	7800	5700	19800	12700	34300
Profit Before Tax	**54091**	**50257**	**41359**	**104349**	**79451**	**167123**
Taxes including Deferred Tax	12500	12000	8500	24500	16000	34500
Net Profit	**41591**	**38257**	**32859**	**79849**	**63451**	**132623**
Segmental Assets:						
a) Treasury	2581572	2541257	2109111	2581572	2109111	2343881
b) Corporate / wholesale banking	2197342	1974885	1697245	2197342	1697245	2051945
c) Retail Banking	5302237	5037200	4350486	5302237	4350486	5036965
1) Digital Banking	97	48	52	97	52	45
2) Other Retail Banking	5302140	5037152	4350434	5302140	4350434	5036920
d) Unallocated	265088	285518	283393	265088	283393	269649
Total Assets	**10346239**	**9838860**	**8440235**	**10346239**	**8440235**	**9702440**
Segmental Liabilities:						
a) Treasury	2283548	2248095	1853135	2283548	1853135	2078175
b) Corporate / wholesale banking	1970968	1772605	1516850	1970968	1516850	1845656
c) Retail Banking	4755857	4520878	3888006	4755857	3888006	4530466
1) Digital Banking	97	45	51	97	51	20
2) Other Retail Banking	4755760	4520833	3887955	4755760	3887955	4530446
d) Unallocated	216622	195587	189639	216622	189639	191657
Total	**9226995**	**8737165**	**7447630**	**9226995**	**7447630**	**8645954**
Capital Employed:						
Segment Assets - Segment Liabilities						
a) Treasury	298024	293162	255977	298024	255977	265707
b) Corporate / wholesale banking	226374	202280	180395	226374	180395	206289
c) Retail Banking	546380	516322	462480	546380	462480	506498
1) Digital Banking	0	3	1	0	1	25
2) Other Retail Banking	546380	516319	462479	546380	462479	506473
d) Unallocated	48466	89931	93753	48466	93753	77992
Total	**1119244**	**1101695**	**992605**	**1119244**	**992605**	**1056486**

Note :

1) The Bank has only one Geographical segment (i.e) Domestic Segment.

2) Previous period figures have been regrouped/reclassified wherever necessary to make them comparable.

P.B. VIJAYARAGHAVAN & CO. H.O Chartered Accountants CHENNAI-34

CERTIFIED TRUE COPY
For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

M. SRINIVASAN & ASSOCIATES FRN 004050S Chennai Chartered Accountants

City Union Bank ltd., Kumbakonam

CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30th SEPTEMBER 2026

(Rs in Lakhs)

	Period ended	
	30.09.2026	30.09.2025
	(Unaudited)	
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per P&L account	**79849**	**63451**
Adjustments for		
Depreciation	6616	5043
Provisions & Contingencies - Tax	24500	16000
Provisions & Contingencies - Others	19800	12700
Profit on sale of Investments	-2170	-5645
Profit on sale of Assets	250	-285
Foreign exchange fluctuations	0	-2963
Operating Profit before working capital changes	**128845**	**88301**
Adjustments for		
Funds advanced to Customers	-598749	-470961
Other Operating Assets	-2007	-6100
Deposit from Customers	558517	596008
Other operating liabilities	-5135	13911
Purchase and sale of investments (Net)	-120674	-12520
Borrowing from Banks	-4641	1327
Cash Generated from Operations	**-43844**	**209967**
Taxation - Income Tax	18337	-17830
Net cash flow from Operating Activities - A	**-25507**	**192137**
Cash flow from Investing activities		
Purchase of Fixed Assets	-15065	-11294
Net cash used in Investing Activities - B	**-15065**	**-11294**
Cash flow from Financing activities:		
Proceeds from issue of Share Capital	0	1
Proceeds from share premium	61	85
Dividend Paid	-19655	-14691
Tax on distributed profits	0	0
Net cash flow from Financing Activities - C	**-19594**	**-14605**
Net increase in Cash and Cash equivalents A+B+C	-60166	166238
Cash and Cash equivalents at the beginning of the year	892707	529054
Cash and Cash equivalents at the end of the period 30.09.2026	**832541**	**695292**

Place :Chennai

Dated: 28th October 2026

CERTIFIED TRUE COPY
For CITY UNION BANK LTD.

Company Secretary
M.No. 28842

P.B. VIJAYARAGHAVAN & CO. HO Chartered Accountants CHENNAI-34

M. SRINIVASAN & ASSOCIATES FRN 006505S Chennai Chartered Accountants

For and on behalf of the Board

R. VIJAY ANANDH
MD & CEO
DIN : 09656376