



CITY UNION BANK



CIN NO. L65110TN1904PLC001287
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Performance Results – 3rd Quarter / 9 months ended 31.12.2025

Chennai, 2nd February 2026 – City Union Bank Limited announced today its performance results for the 3rd Quarter / 9 months ended for Financial Year 2025-26. Earlier, during the day, the Board of Directors of City Union Bank approved the working results.

Financial Performance Q3 FY 26 vs Q3 FY 25:

(Rs in Cr)

Particulars	Q3 FY 26	Q3 FY 25	Growth (%)
Interest Income	1,756	1,479	19%
Non-Interest Income	245	228	7%
Total Income	2,001	1,707	17%
Interest Expense	1,004	891	13%
Operating Expense	484	380	27%
Total Expense	1,488	1,271	17%
Net Interest Income	752	588	28%
Operating Profit	513	436	18%
Profit After Tax	332	286	16%

Financial Performance 9M FY 26 vs 9M FY 25:

(Rs in Cr)

Particulars	9M FY 26	9M FY 25	Growth (%)
Interest Income	5,014	4,301	17%
Non-Interest Income	748	647	16%
Total Income	5,762	4,948	16%
Interest Expense	2,970	2,586	15%
Operating Expense	1,358	1,125	21%
Total Expense	4,328	3,711	17%
Net Interest Income	2,044	1,715	19%
Operating Profit	1,435	1,237	16%
Profit After Tax	967	836	16%

Key Balance sheet Items:

(Rs in Cr)

(Rs in Cr)	Q3 FY 26	Q3 FY 25	Q2 FY 26	FY 2025
Deposits	70,516	58,271	69,486	63,526
Advances	60,892	50,409	57,561	53,066
Total Business	1,31,408	1,08,680	1,27,047	1,16,592
CASA	19,233	16,132	19,537	18,119

Asset Quality:

(Rs. in Cr)	Q3 FY 26	Q3 FY 25	Q2 FY 26	FY 2025
Gross NPA	1,320	1,693	1,393	1,638
Gross NPA (%)	2.17	3.36	2.42	3.09
Net NPA	469	702	513	653
Net NPA (%)	0.78	1.42	0.90	1.25

Key Financial Ratios:

	Q3 FY 26	Q3 FY 25	9M FY 26	9M FY 25
Cost of Deposits	5.57%	5.88%	5.74%	5.78%
Yield on Advances	9.73%	9.81%	9.73%	9.74%
Net Interest Margin	3.89%	3.58%	3.69%	3.59%
Return on Assets	1.53%	1.57%	1.55%	1.56%
Return on Equity	13.18%	12.64%	13.11%	12.68%
Return on Investments	6.70%	6.86%	7.10%	6.79%
Cost to Income Ratio	48.56%	46.58%	48.62%	47.61%
Capital Adequacy Ratio	20.13%	22.26%	20.13%	22.26%

Financial Performance Q3 FY 26 / 9M FY 26:**1. Net Interest Income**

The Bank earned Net Interest Income of Rs.752 Cr for Q3 FY 26 registering 28% growth compared to Rs.588 Cr in Q3 FY 25. For 9 months ended FY 26, the NII had grown by 19% and stood at Rs.2,044 Cr as against Rs.1,715 Cr in the corresponding period last year.

2. Non Interest Income

Non Interest Income of the Bank for Q3 FY 26 was at Rs.245 Cr as against Rs.228 Cr for Q3 FY 25 registering 7% growth. For 9M FY 26, it had grown by 16 % and stood at Rs.748 Cr as against Rs. 647 Cr for the same period last financial year.

3. Operating Expenses

The operating expense is Rs.484 Cr for Q3 FY 26 and Rs.1,358 Cr for 9M FY 26 as compared to Rs.380 Cr for Q3 FY 25 and Rs.1,125 Cr for 9M FY 25.

4. Operating Profit

The Gross Profit for Q3 FY 26 had grown by 18% and improved to Rs.513 Cr in Q3 FY 26 from Rs.436 Cr in Q3 FY 25. For 9M FY 26 the operating profit was at Rs.1,435 Cr compared to Rs. 1,237 Cr in the corresponding period last year.

5. Provisions

The Bank made a provision of Rs.468 Cr as of 31.12.2025 as against Rs.402 cr in the corresponding period last year.

6. Net Profit

The PAT had increased to Rs.332 Cr in Q3 FY 26 and Rs. 967 Cr for 9M FY 26 as compared to Rs.286 Cr in Q3 FY 25 and Rs.836 Cr in 9M FY 25 resulting in 16% growth.

7. Deposits

Total Deposits of the Bank had stood at Rs.70,516 Cr in Q3 FY 26 compared to Rs.58,271 Cr in corresponding period last year registering 21% growth. CASA portion stood at 27% to total deposits. Cost of Deposits reduced to 5.57 % in Q3 FY 26 from 5.71 % in Q2 FY 26.

8. Advances

Total Advances increased by 21% for Q3 FY 26 to 60,892 Cr from Rs.50,409 Cr in Q3 FY 25. Average Credit Deposit ratio stood at 84%. The yield on Advances for Q3 FY 26 improved to 9.73% compared to 9.66% in Q2 FY 26.

9. Asset Quality

The Gross NPA for Q3 FY 26 was reduced to 2.17% from 3.36% in the corresponding quarter last financial year. GNPA had shown sequential decrease for the past 11 quarters. Net NPA was decreased to 0.78% in the current quarter from 1.42% in Q3 FY 25. The NNPA had come below the Rs.500 Cr mark and stood at Rs.469 Cr. The provision coverage ratio (PCR) as of 31.12.2025 is at 83% (including T/W) and 64% (excluding T/W).

10. Net Interest Margin

Net Interest Margin is at 3.89% for Q3 FY 26 compared to 3.58% in Q3 FY 25. NIM for 9M FY 26 is at 3.69%. Due to faster repricing of deposits and increase in Gold loan portfolio with fixed rate is driving this improved NIM and is slightly above our guidance levels given earlier.

11. Return on Assets

Return on assets for Q3 FY 26 is 1.53% and for 9M FY 26 it stands at 1.55% which is in line with our long-term average levels.

12. Return on Equity

Return on Equity was at 13.18% in Q3 FY 26 compared to 12.64% in Q3 FY 25.

13. Cost to Income Ratio (CIR)

Our cost to income ratio for Q3 FY 26 had marginally reduced to 48.56% as compared to 49.16% in Q2 FY 26. The CIR may hover around 48% to 50% for the current financial year.

14. Capital Adequacy

The Bank's capital adequacy as on 31.12.2025 as per Reserve Bank of India (RBI) guidelines on Basel III norms is 20.13% and Tier-1 capital adequacy was 19.18%, well above regulatory requirements.

About the Bank:

City Union Bank is an old sector private sector bank with 902 branches across 18 states and four Union territories. It is a scheduled commercial Bank regulated by the Reserve Bank of India. It is professionally managed and governed. City Union Bank has contemporary technology and infrastructure including ATMs, Net Banking, Mobile Banking, E-Wallet, Social Media Banking for personal as well as business banking customers. The Bank positioned itself as a banker to SMEs, Agri and Traders apart from all other banking activities.

Conference call details: City Union Bank will hold an earnings conference call on 2nd February 2026 at 6.00 p.m. IST to discuss our performance for the 3rd quarter / 9 months ended December 2025. The transcript of the management discussions and the question and answer session will be available online and will be accessible in the Investor Relations section of our website at www.cityunionbank.bank.in

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www.cityunionbank.bank.in