



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

April 27, 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

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

Scrip Code: CUB

Scrip Code: 532210

Madam / Sir,

Sub: Outcome of Board Meeting – April 27, 2026

Ref: Our communication to the exchange dated April 17, 2026

This is in continuation to our earlier communication cited above:

The Board of Directors of the Bank at its meeting held on April 27, 2026 has inter-alia, considered and approved the following:

1. Standalone Audited Financial Results of the Bank together with Auditor's Report for the Quarter and Year ended March 31, 2026. In this regard, we submit herewith the following:
 - a. A copy of Audited Financial Results of the Bank together with the Auditor's Report for the Quarter and Year ended March 31, 2026, which has been approved by the Board of Directors of the Bank at its meeting held on April 27, 2026.
 - b. Statement of Assets and Liabilities
 - c. Cash Flow Statement
 - d. Declaration of Unmodified opinion on the Audited Financial Results for FY 2026

A copy of the financial results is being uploaded in the Bank's website www.cityunionbank.bank.in and an extract of the same shall be published in a manner as prescribed under SEBI Listing Regulations.

2. Recommended a dividend @ Rs. 2 /- per equity share i.e., 200 % on face value of Re. 1/- per equity share of the Bank for the Financial Year 2025-26, the payment of which will be subject to approval by the shareholders of the Bank at the ensuing Annual General Meeting.
3. Issuance of Bonus shares in the ratio of 1 : 3 i.e. 1 equity share for every 3 fully paid up equity shares held as on record date, which will be subject to approval by the shareholders of the Bank. The disclosures as per SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed as **Annexure-I**.



Time of commencement of Board meeting : 1:10 P.m.

Time of conclusion of Board meeting : 4:12 P.m.

Kindly take note of the above and disseminate to all concerned.

Thanking you

Yours faithfully

for **CITY UNION BANK LIMITED**



Venkataramanan S
Company Secretary &
Compliance Officer



Encl.: a.a

Annexure -I**Disclosures as required under SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026**

(i)	whether bonus is out of free reserves created out of profits or share premium account;	The Bonus shares will be issued out of Securities Premium account of the Bank available as on March 31, 2026.
(ii)	bonus ratio	1 : 3 i.e 1 equity share for every 3 fully paid up equity shares held as on record date to be decided.
(iii)	details of share capital - pre and post bonus issue	The pre bonus paid up share capital as on April 27, 2026 is Rs.74,30,90,428 consisting of 74,30,90,428 equity shares of Re.1 each. The post bonus paid up share capital is expected to be around Rs. 99,07,87,238 consisting of 99,07,87,238 equity shares of Re.1 each. The actual number of bonus shares to be issued will be determined by the record date as well as adjustments, which will need to be done to the outstanding unexercised grant of stock options as on the record date.
(iv)	free reserves and/ or share premium required for implementing the bonus issue;	Approximately Rs. 24,76,96,810. The actual amount will be determined based on the paid up share capital as on the record date as well as the adjustments outstanding unexercised grant of stock options as on the record date.
(v)	free reserves and/ or share premium available for capitalization and the date as on which such balance is available	Securities Premium of Rs. 9,40,36,87,214.33 as on March 31, 2026.
(vi)	whether the aforesaid figures are audited	Yes
(vii)	estimated date by which such bonus shares would be credited/dispatched	Within 2 months from the date of the Board approval.




Independent Auditors' Report on Standalone Financial Results of City Union Bank Limited for the quarter and year ended March 31, 2026 pursuant to the Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended (the "Listing Regulations").

To the Board of Directors of
CITY UNION BANK LIMITED

Report on the Audit of the Standalone Financial Results

Opinion

1. We have audited the accompanying Standalone Financial Results of City Union Bank Limited (the "Bank") for the quarter and year ended March 31, 2026, the statement of assets and liabilities as on that date and the statement of cash flow as on that date included in the accompanying 'Standalone Financial Results' for the quarter and year ended March 31, 2026 (hereinafter referred as "Statement"), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) (the "Listing Regulations") except for the disclosures relating to "Pillar 3 under Basel III Capital Regulations", "Leverage Ratio", "Liquidity Coverage Ratio" and "Net Stable Funding Ratio" which has been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Standalone Financial Results and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement –
 - a) is presented in accordance with the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) in this regard except for the disclosures relating to Pillar 3 disclosures under Basel-III Capital Regulation as at March 31, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Standalone Financial Results and have not been audited by us; and
 - b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards prescribed under section 133 of the Companies Act, 2013, read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, circulars, guidelines and directions issued by the Reserve



Bank of India (“RBI”) from time to time (“RBI guidelines”) and other accounting principles generally accepted in India, of the standalone net profit and other financial information of the Bank for the quarter and year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (“SAs”) issued by the Institute of Chartered Accountants of India (“the ICAI”) and specified under section 143(10) of the Companies Act, 2013 (“the Act”). Our responsibilities under those standards are further described in the Auditors’ Responsibilities for the Audit of the Standalone Financial Results section of our report. We are Independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Board of Directors’ Responsibility for the Standalone Financial Results

4. This Statement, which is the responsibility of the Bank’s Management and approved by the Board of Directors, has been prepared on the basis of standalone financial statements. The Bank’s Board of Directors are responsible with respect to the preparation and presentation of this Statement that gives true and fair view of the standalone net profit and other financial information, the statement of assets and liabilities as on that date and the statement of cash flow as on that date included in the accompanying ‘Standalone Financial Results’ for the quarter and year ended March 31, 2026 of the Bank in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards issued by ICAI, and provisions of section 29 of the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by RBI from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act, 1949 and Provisions of the Companies Act, 2013 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and are free from material misstatements, whether due to fraud or error.



In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

5. Our objectives are to obtain reasonable assurance about whether the Statement, as a whole, are free from material misstatements, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- a. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances under section 143(3)(i) of the Companies Act, 2013 and as required by the RBI Letter DOS.ARG.No.6270/08.91.001/2019-20 dated March 17, 2020 (as amended), we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls over financial reporting with reference to standalone financial statements in place and the operating effectiveness of such controls.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- d. Conclude on the appropriateness of Board of Directors' use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- e. Evaluate the overall presentation, structure and content of the Statement including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatement in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Statement may be influenced. We consider quantitative materiality and qualitative factors in; (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effects of any identified misstatements in the Statement.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

6. This Statement includes the financial statements and relevant returns for the year ended on that date of:
- a) The Head Office, 1 Neo Branch (DIGI Branch), 1 Treasury (International Banking Division), 1 Digital Banking Division (DBD), 1 Computer Systems Department (CSD) and top 22 branches based on the gross advances audited by us; and
 - b) 927 branches audited by the respective Statutory Branch Auditors.



P.B. Vijayaraghavan & Co,
Chartered Accountants,
14/27, Cathedral Garden Road,
Nungambakkam,
Chennai-600 034
Phone No: 044-2826 3918 / 3490

M. Srinivasan & Associates
Chartered Accountants,
#5, B Wing, Parsn Manere,
9th Floor, 442, Anna Salai,
Chennai-600 006
Phone No: 044-2820 2381/ 2384

The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India (RBI).

The branches audited by other Statutory Branch Auditors covers 79.52 % of the gross advances, 75.60% of deposits and 74.37 % of Non-Performing Assets as on March 31, 2026 and 62.43 % of revenue for the year ended March 31, 2026. The financial statements and relevant returns of these branches have been audited by the Bank's Statutory Branch Auditors whose reports have been furnished to us by the Management of the Bank and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the reports of such branch auditors.

The Statement includes standalone financial results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published unaudited year-to-date figures up to December 31, 2025, being the date of the end of the third quarter of the current financial year, which were subject to a limited review by us, as required under the Listing Regulations.

For P.B. Vijayaraghavan & Co

Chartered Accountants

Firm Registration No: 004721S



CA. P.B. Santhanakrishnan

Partner

Membership No: 020309


UDIN: 26020309IMXWBR2710



For M. Srinivasan & Associates

Chartered Accountants

Firm Registration No: 004050S



CA. MOHANADASA

Partner

Membership No: 221718

UDIN: 26221718LOYGEV5360



Date: April 27, 2026

Place: Kumbakonam

AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2026

Particulars		(Rs in Lakh)				
		QUARTER ENDED			YEAR ENDED	
		31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	
1	Interest earned (a+b+c+d)	185561.67	175568.30	153271.83	686975.50	583404.26
	a) Interest /Discount on Advances /Bills	151546.90	143461.96	124324.51	557206.41	467214.49
	b) Income on Investments	31140.87	29372.57	27135.65	117910.29	107334.68
	c) Interest on balances with RBI and other Inter Bank funds	2852.28	2567.93	1634.14	10919.77	8011.21
	d) Others	21.62	165.84	177.53	939.03	843.88
2	Other Income	29047.70	24534.56	25122.32	103883.07	89806.23
3	Total Income (1 + 2)	214609.37	200102.86	178394.15	790858.57	673210.49
4	Interest Expended	106978.43	100350.68	93240.37	403992.46	351832.92
5	Operating Expenses (i) + (ii)	49674.45	48436.09	41057.44	185443.01	153514.95
	(i) Employees Cost	23460.70	23022.56	19653.65	88979.15	73299.93
	(ii) Other Operating expenses	26213.75	25413.53	21403.79	96463.86	80215.02
6	Total Expenditure (4) + (5) excluding provisions and contingencies	156652.88	148786.77	134297.81	589435.47	505347.87
7	Operating Profit before provisions and contingencies (3) - (6)	57956.49	51316.09	44096.34	201423.10	167862.62
8	Provisions (other than tax) and contingencies	12000.00	9600.00	7800.00	34300.00	26200.00
9	Exceptional Items	0.00	0.00	0.00	0.00	0.00
10	Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	45956.49	41716.09	36296.34	167123.10	141662.62
11	Tax Expenses	10000.00	8500.00	7500.00	34500.00	29300.00
12	Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	35956.49	33216.09	28796.34	132623.10	112362.62
13	Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00
14	Net Profit / (Loss) for the period (12) - (13)	35956.49	33216.09	28796.34	132623.10	112362.62
15	Paid up equity share Capital (Face value of Re.1/- each)	7430.47	7420.98	7409.86	7430.47	7409.86
16	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)				1049055.85	939251.86
17	Analytical ratios					
	i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
	ii) Capital Adequacy Ratio (%) - Basel III	21.92	20.13	23.75	21.92	23.75
	iii) Earnings per share (EPS)					
	Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.84	4.48	3.89	17.88	15.17
	Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	4.83	4.46	3.86	17.83	15.07
	iv) NPA Ratios					
	(a) Gross NPA	127308.19	132000.48	163816.89	127308.19	163816.89
	(b) Net NPA	44942.27	46933.67	65306.66	44942.27	65306.66
	(c) % of Gross NPA	1.91	2.17	3.09	1.91	3.09
	(d) % of Net NPA	0.68	0.78	1.25	0.68	1.25
	v) Return on Assets - Annualised (%)	1.56	1.53	1.53	1.56	1.55
18	Net Worth	1045823.78	1015718.85	941686.40	1045823.78	941686.40
19	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil	Nil
20	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil
21	Debt-equity ratio *	0.18	0.10	0.09	0.18	0.09
22	Total debt to total assets (%) **	5.49	5.12	2.79	5.49	2.79

* 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)	
		31-03-2026	31-03-2025
Capital and Liabilities		(Audited)	
Capital		7430.47	7409.86
Reserves & Surplus		1049055.85	939251.86
Deposits		7830795.39	6352595.39
Borrowings		532679.79	216941.00
Other Liabilities & Provisions		282478.02	246123.38
Total		9702439.52	7762321.49
Assets			
Cash & Balance with RBI		626732.78	387457.37
Balances with Banks and Money at Call		265974.14	141596.90
Investments		1898692.01	1733614.36
Advances		6587517.28	5208125.46
Fixed Assets		46853.20	32233.85
Other Assets		276670.11	259293.55
Total		9702439.52	7762321.49



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For CITY UNION BANK LTD.**

[Signature]

**Company Secretary
M.No. 28842**

Notes :

- The above Audited financial results for the quarter / Year ended March 31, 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 April 27, 2026. The results have been subjected to Audit by the Joint Statutory Central Auditors of the Bank as per SEBI Listing Regulations 2015 as amended and an Unmodified Audited Report has been issued.
- There has been no change to significant accounting policies followed during the Quarter and Year ended March 31, 2026, as compared to those followed in the preceding Financial Year ended March 31, 2025. Any circular /direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- The figures for the Quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between Audited figures in respect of the full Financial year and the Unaudited published year to date figures upto the end of the third Quarter of the respective Financial years, which were subject to Limited Review by the Joint Statutory Central Auditors of the Bank.
- 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 DOR. MRG. REC. 76/ 00-00-007/2022-23 dated 11.10.2022 and holds a provision of Rs. 272.44 lakh as on March 31, 2026.
- 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.
- 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 Audited by the Joint Statutory Central Auditors.
- Provision Coverage Ratio calculated as per Reserve Bank of India guidelines is 84% (including Technical write off) & 65% (excluding technical write off) as on March 31, 2026.
- Number of Investor complaints pending at the beginning of the quarter - Nil, Received during the quarter - Nil, Disposed off during the quarter - Nil, Complaints Pending as on March 31, 2026 - Nil.
- The Bank has allotted 9,48,945 equity shares during the quarter and 20,61,528 equity shares during the Year ended FY 2026 of face value of Re.1/- each.pursuant to the exercise of stock options by the employees.
- 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 March 31, 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 (Sep' 2025)	of (A) aggregate debt that slipped into NPA during the half year (Mar' 2026)	of (A) amount written off during the half year (Mar' 2026)	of (A) amount paid by the borrowers during the half year (Mar' 2026)#	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year (Mar 2026)
Personal loans	12713.88	378.32	0.00	1757.40	10824.66
Corporate Persons*	12095.89	0.00	0.00	124.92	12073.87
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	10878.43	90.06	0.00	1481.80	9982.07
Total	35688.20	468.38	0.00	3364.12	32880.60

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

Represents Net Movement in Balances

- Disclosures as per 'Master Direction - Reserve Bank of India' (Transfer of Loan Exposures) direction 2021 dated September 24, 2021 for the loans transferred / acquired during the Quarter ended March 31, 2026 are given below:

- During the Quarter ended March 31, 2026, the Bank has not acquired any loans not in default' through assignment .
- During the Quarter ended March 31,2026, the Bank has neither acquired nor transferred any Special Mention Accounts (SMA).
- During the Quarter ended March 31,2026, the Bank has not transferred loans classified as NPAs to ARCs.

Particulars	(Rs.in lakh)		
	To ARCs	To permitted transferees	To others transferees
No of Accounts	0		
Aggregate principal outstanding of loans transferred	0		
Weighted average residual tenor of the loans transferred (in years)	NA	NIL	
Net Book value of loans transferred (at the time of transfer)	0.00		
Aggregate consideration	0.00		
Additional consideration realized in respect of accounts transferred in earlier years	-		



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For CITY UNION BANK LTD.**

[Signature]

**Company Secretary
M.No. 28842**

(iv) Details of recovery ratings assigned to Security Receipts outstanding as on March 31,2026

(Rs. in lakh)	
Recovery Ratings	Book value
RR1	2924.65

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 Q4	149900.00	1085.74
Cumulative FY 2025-26	277400.00	3215.99
PSLC - Sold		
During Q4	Nil	Nil
Cumulative FY 2025-26	114000.00	3233.00

- 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 Banks of India (Commercial Banks - Financial Statements Presentation and Disclosures) Directions 2025 - Disclosure related to Project Finance - NIL
- 14 Disclosure as per RBI Circular RBI/DOR / 2025-26 /159 /DOR.STR.REC.No.78/21.04.048/2025-26 dated November 28, 2025 on Reserve Banks of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions 2026 - Disclosure related to Co-Lending Arrangements - NIL
- 15 On November 21,2025,the Government of India notified four Labour Codes - the Code on Wages,2019, the Industrial Relations Code, 2020, the code on Social Security, 2020, and the occupational safety, Health and working conditions code 2020, collectively referred to as 'New Labour Codes', consolidating 29 existing labour laws. The Bank has recognised an estimated provision of Rs. 500 Lakhs under 'Employees cost' as on March 31, 2026. The Bank continues to monitor the developments relating to implementation of the New Labour Code / Rules and will review the estimation on an ongoing basis.
- 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 March 31, 2026. Hence, disclosure related to Consolidated Financial Statement is not applicable.
- 18 The Board of directors recommended a Dividend of Rs. 2 per share on face value of Re. 1 per equity share @ 200% for the year ended March 31,2026 (Previous year 200%) subject to approval of members in the ensuing Annual General Meeting. In accordance with Accounting Standards 4 - Contingencies and Events Occurring after the Balance Sheet date, the proposed dividend has not been shown as an appropriation from the Profit and Loss account for the year ended March 31, 2026 and correspondingly not reported under Other Liabilities and Provisions as at March 31, 2026. However, capital adequacy ratio has been computed by reducing the proposed dividend.
- 19 Figures of the previous period have been regrouped/reclassified wherever considered necessary.

Place : Kumbakonam
Dated: 27th April 2026

By the Order of Board

Dr N. KAMAKODI
MD & CEO
DIN : 02039618

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

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

CA. P.B Santhanakrishnan
Partner
M.No.020309

Place : Kumbakonam
Dated: 27th April 2026



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

CA. Mohanadasa
Partner
M.No. 221718



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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/YEAR ENDED 31-03-2026

Segmentwise Results

(Rs in Lakh)

Particulars	Quarter ended			Year ended	
	31-03-2026	31-12-2025	31-03-2025	31-03-2026	31-03-2025
	(Audited)	(Unaudited)	(Audited)	(Audited)	
Segment Revenue					
a) Treasury	36867	34053	31393	142425	123950
b) Corporate / wholesale banking	41085	46509	36117	167129	140261
c) Retail Banking	130479	115016	105256	464711	397161
1) Digital Banking	150	129	77	457	175
2) Other Retail Banking	130329	114887	105179	464254	396986
d) Other Banking Operations	6178	4525	5628	16594	11838
Total	214609	200103	178394	790859	673210
Less : Inter segment revenue	-	-	-	-	-
Total	214609	200103	178394	790859	673210
Segment Results					
a) Treasury	24750	16724	14575	79099	61990
b) Corporate / wholesale banking	4587	7273	4561	26318	26218
c) Retail Banking	22753	23093	19588	80577	68769
1) Digital Banking	18	5	1	24	-11
2) Other Retail Banking	22735	23088	19587	80553	68780
d) Other Banking Operations	5866	4226	5372	15429	10886
Total	57956	51316	44096	201423	167863
Operating Profit	57956	51316	44096	201423	167863
Other Provisions & Contingencies	12000	9600	7800	34300	26200
Profit Before Tax	45956	41716	36296	167123	141663
Taxes including Deferred Tax	10000	8500	7500	34500	29300
Net Profit	35956	33216	28796	132623	112363
Segmental Assets:					
a) Treasury	2343881	2224053	2007199	2343881	2007199
b) Corporate / wholesale banking	2051945	1854341	1535574	2051945	1535574
c) Retail Banking	5036965	4431395	3974685	5036965	3974685
1) Digital Banking	45	50	62	45	62
2) Other Retail Banking	5036920	4431345	3974623	5036920	3974623
d) Unallocated	269649	303241	244863	269649	244863
Total Assets	9702440	8813030	7762321	9702440	7762321
Segmental Liabilities:					
a) Treasury	2078175	1960973	1754099	2078175	1754099
b) Corporate / wholesale banking	1845656	1658814	1365435	1845656	1365435
c) Retail Banking	4530466	3963826	3534219	4530466	3534219
1) Digital Banking	20	44	73	20	73
2) Other Retail Banking	4530446	3963782	3534146	4530446	3534146
d) Unallocated	191657	203010	161906	191657	161906
Total	8645954	7786623	6815659	8645954	6815659
Capital Employed:					
Segment Assets - Segment Liabilities					
a) Treasury	265707	263080	253100	265707	253100
b) Corporate / wholesale banking	206289	195527	170139	206289	170139
c) Retail Banking	506498	467569	440466	506498	440466
1) Digital Banking	25	6	-11	25	-11
2) Other Retail Banking	506473	467563	440477	506473	440477
d) Unallocated	77992	100231	82957	77992	82957
Total	1056486	1026407	946662	1056486	946662

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



City Union Bank Ltd., Kumbakonam

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

(Rs in Lakhs)

	31.03.2026	31.03.2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per P&L account	132623	112363
Adjustments for		
Depreciation	10740	8159
Provisions & Contingencies - Tax	34500	29300
Provisions & Contingencies - Others	34300	26200
Profit on sale of Investments (net of depreciation)	7513	5533
Profit on sale of Assets	-375	-5
Foreign exchange fluctuations	-6082	-3771
Operating Profit before working capital changes	2,13,219	1,77,778
Adjustments for		
Funds advanced to Customers	-1404792	-681054
Other Operating Assets	-60454	-12271
Deposit from Customers	1478200	786931
Other operating liabilities	33746	23471
Purchase and sale of investments (Net)	-155364	-161670
Cash Generated from Operations	1,04,555	1,33,186
Taxation - Income Tax	-24309	-20356
Net cash flow from Operating Activities - A	80,246	1,12,830
Cash flow from Investing activities		
Purchase of Fixed Assets	-35254	-19778
Sale of Fixed Assets	14469	7809
Net cash used in Investing Activities - B	-20,785	-11,969
Cash flow from Financing activities:		
Proceeds from issue of Share Capital	21	3
Proceeds from share premium	3185	422
Dividend Paid	-14754	-11110
Tax on distributed profits	0	0
Borrowing from Banks	315739	-255475
Net cash flow from Financing Activities - C	3,04,191	-2,66,159

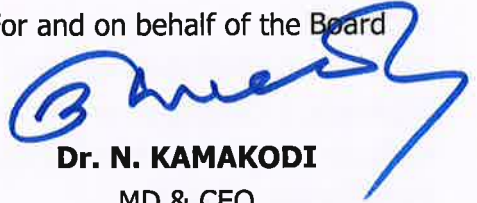


(Rs in Lakhs)

	<u>31.03.2026</u>	<u>31.03.2025</u>
Net increase in Cash and Cash equivalents A+B+C	3,63,653	-1,65,298
Cash and Cash equivalents at 31.03.2025	5,29,054	6,94,353
Cash and Cash equivalents at 31.03.2026	8,92,707	5,29,054

Kumbakonam
27-Apr-26

For and on behalf of the Board



Dr. N. KAMAKODI
MD & CEO



CERTIFIED TRUE COPY
For CITY UNION BANK LTD.



Company Secretary
M.No. 28842



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

Declaration under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, regarding the Limited Review Report with Unmodified Opinion for the Audited Standalone Financial Results for the quarter and year ended March 31, 2026.

Pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) (Amendment) Regulations 2015, it is hereby confirmed that M/s. P.B. Vijayaraghavan & Co, Chartered Accountants, Chennai, and M/s. M Srinivasan & Associates, Chartered Accountants, Chennai the Joint Statutory Central Auditors of the Bank, have issued an Unmodified Opinion on the Audited Financial Results of the Bank for the Quarter & Year ended March 31, 2026

for **City Union Bank Limited**

J. Sadagopan

J. Sadagopan
Chief Financial Officer



Date: 27.04.2026

Place: Kumbakonam