

CITY UNION BANK



INVESTOR PRESENTATION

DECEMBER 2025



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Celebrating 120 Years of Swadeshi Banking Excellence!



A historic moment for City Union Bank as we celebrated 120 years of Swadeshi Banking Legacy in the presence of

Smt. Droupadi Murmu
Hon'ble President of India

Smt. Nirmala Sitharaman
Hon'ble Union Minister of Finance

Shri R.N. Ravi
Hon'ble Governor of Tamil Nadu

Smt. P. Geetha Jeevan
Hon'ble Minister of Tamil Nadu for Social Welfare & Women Empowerment



Scan to view the Event Video

Click the link to see the speech of Hon'ble president :
https://www.presidentofindia.gov.in/press_releases/president-india-graces-120th-foundation-day-celebrations-city-union-bank-banking?utm_source=chatgpt.com



OVERVIEW

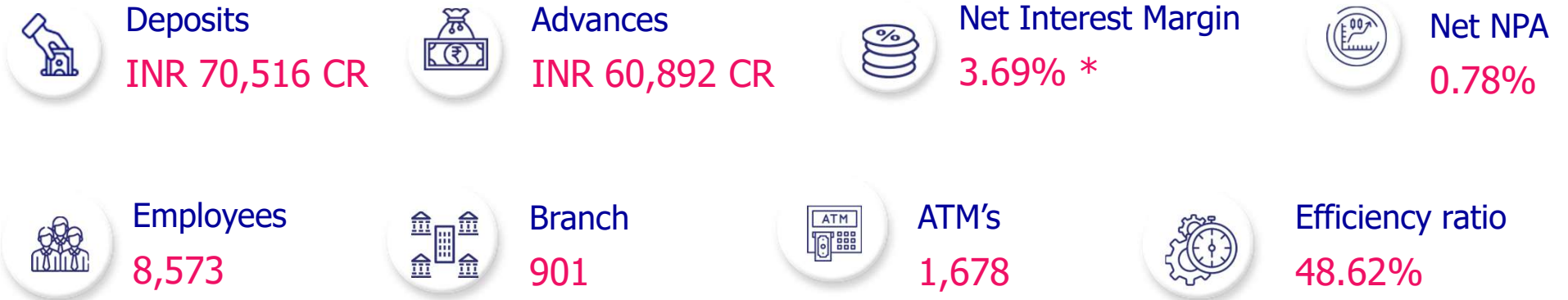
Overview

City Union Bank Ltd., the oldest Private Sector Bank in India, was founded on October 31, 1904, and is headquartered in Kumbakonam, Tamil Nadu, India.

The main focus of the Bank – lending to MSME, Retail / Wholesale Trade with a granular asset profile including providing Short-term and long-term loans to the agricultural sector.

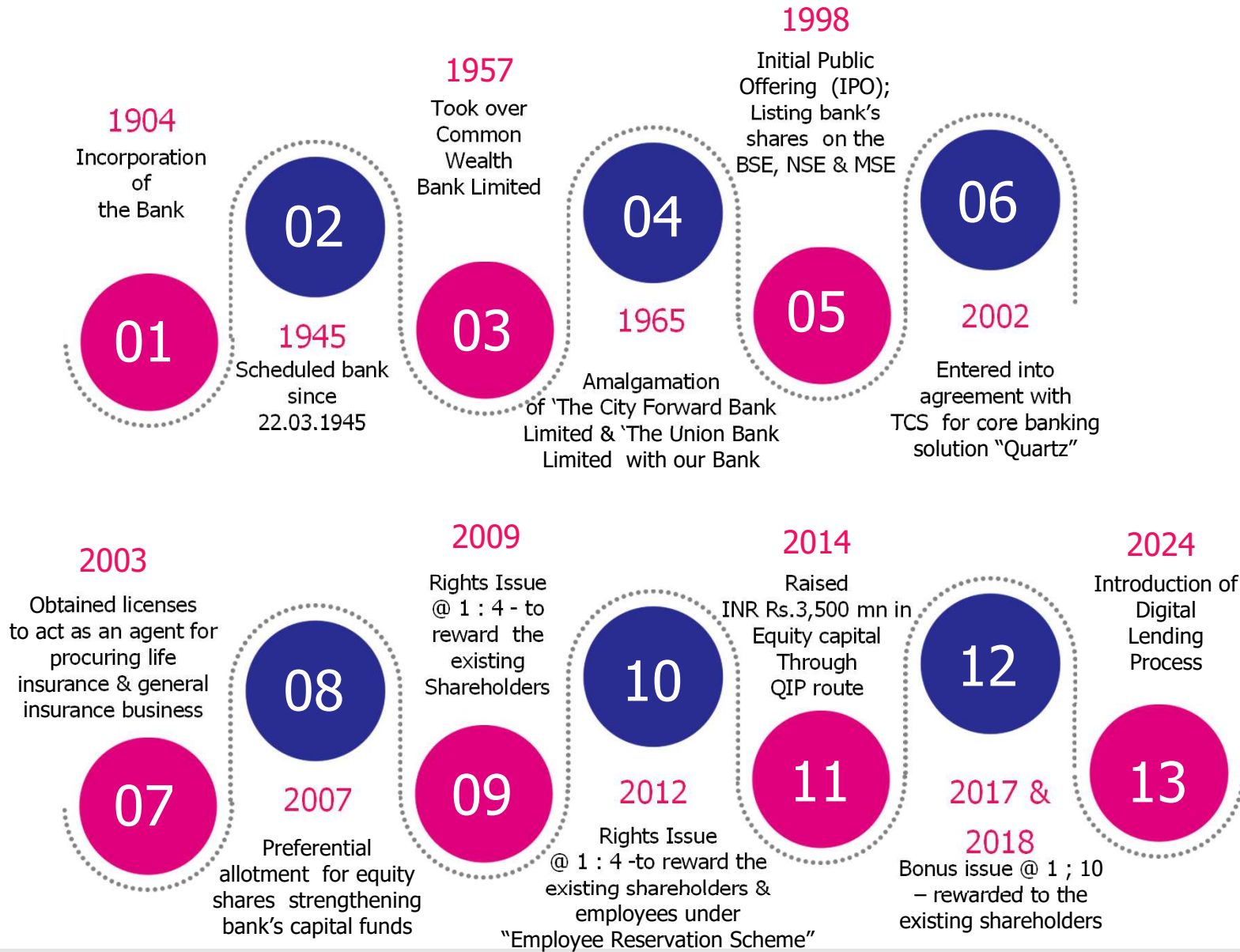
FACTS & FIGURES

Position as on 31.12.2025



* As defined in RBI Glossary at <https://www.rbi.org.in/scripts/glossary.aspx>

KEY MILESTONES



CITY UNION BANK



A SPECIALIZED BANKING MODEL ALIGNED TO TARGET SEGMENT – SME / MSME

SME / MSME focus	Prudent Risk Management	Invested in Robust Infrastructure	Purely retail Liability Franchise
<ul style="list-style-type: none"> ➤ SME/MSME specialized business model focusing on large untapped segment. ➤ Segment consistently delivering higher yields. ➤ Superior client servicing leading to client retention and low business acquisition costs. 	<ul style="list-style-type: none"> ➤ SME exposures' result in granular asset profile. ➤ Granular deposit base with high retention rates result in stable liability profile. ➤ SME / MSME Loans result in lower NPA as they are: <ul style="list-style-type: none"> ➤ Additionally collateralized by residential property and personal guarantees etc. ➤ Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lending. 	<ul style="list-style-type: none"> ➤ Comprehensive employee training and recruitment infrastructure through staff training college. ➤ LOS is digitalized 	<ul style="list-style-type: none"> ➤ No reliance on Corporate bulk deposits.
Double-digit 10-year CAGR		Consistent Return with Superior ROA, ROE	

COMPETITIVE ADVANTAGES

NETWORK

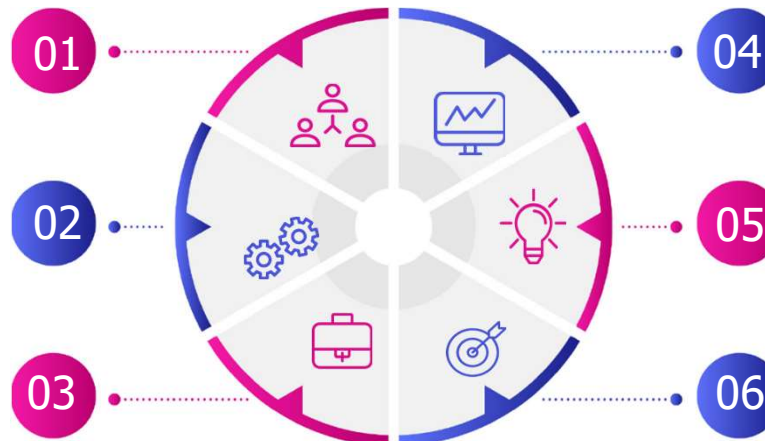
- Pan India presence with 901 branches
- Strong presence in South India (747 branches) of which 563 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 20.13% out of which Tier 1 constitutes 19.18%

MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 40% of advances



STRONG TRACK RECORD

- Continuous profitability and dividend payout in all 121 years of operations
- Business growth of over 10% CAGR in last 10 years

ROBUST CORPORATE GOVERNANCE PRACTICES

- Strong board with majority of directors being independent directors
- Consistency in management with only 7 CEOs appointed in 121 years

DIVERSIFIED ASSET PROFILE

- Granular asset profile with advances to top 20 group borrowers contributing 7.07 %
- Lower ticket size lending backed by adequate collaterals



CREDIT RATING

ICRA has assigned

- “**AA**” for Long Term - issuers with this rating are considered to have “**High Degree of Safety**” regarding timely servicing of financial obligations.
- “**A1+**” for **Certificate of Deposits (CD)** - issuers with this rating are considered to have “**Very Strong Degree of Safety**” regarding timely payment of financial obligations.

CRISIL has assigned

- “**A1+**” for **Certificate of Deposits (CD)** - issuers with this rating are considered to have “**Very Strong Degree of Safety**” regarding timely payment of financial obligations.

CARE has assigned

- “**AA-**” for Long Term - issuers with this rating are considered to have “**High Degree of Safety**” regarding timely servicing of financial obligations.



PERFORMANCE HIGHLIGHTS – DECEMBER 2025

Q3 FY 26 PERFORMANCE – A SNAPSHOT

- Deposits increased by 21% from Rs. 583 Bn to Rs. 705 Bn Y-o-Y
- Advances registered a growth of 21% from Rs.504 Bn to Rs.609 Bn Y-o-Y
- The total business grew by 21% from Rs.1,087 Bn to Rs. 1,314 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q3 FY 26	Q3 FY 25	9M FY 26	9M FY 25	Q2 FY 26	FY 25
Return on Assets	1.53%	1.57%	1.55%	1.56%	1.59%	1.55%
Net Interest Margin	3.89%	3.58%	3.69%	3.59%	3.63%	3.60%
Return on Equity	13.18%	12.64%	13.11%	12.68%	13.35%	12.63%
Earning per share	Rs.4.48	Rs.3.86	Rs.13.04	Rs.11.28	Rs.4.43	Rs.15.17

- Gross NPA – 2.17% and Net NPA – 0.78%
- Provision Coverage Ratio - 83% (with TW) & 64% (without TW)
- CRAR – 20.13% (Basel III) of which core CRAR – 19.18%

Q3 FY 26 VS Q3 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

705,159



582,713

Deposits

608,920



504,093

Advances

1,314,079



1,086,806

Total Business

192,335



161,319

CASA

5,131



4,360

Gross Profit

3,321



2,860

Net Profit

7,522



5,877

Net Interest Income

48.56



46.58 %

Cost to Income

1.53%

ROA

13.18%

ROE

3.89%

NIM

2.17%

Gross NPA

0.78%

Net NPA

83%

PCR
(with TW)

■ Q3 FY 26

■ Q3 FY 25

9M FY 26 VS 9M FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

705,159



582,713

Deposits

608,920



504,093

Advances

1,314,079



1,086,806

Total Business

192,335



161,319

CASA

14,347



12,376

Gross Profit

9,667



8,356

Net Profit

20,440



17,154

Net Interest Income

48.62



47.61 %

Cost to Income

1.55%

ROA

13.11%

ROE

3.69%

NIM

2.17%

Gross NPA

0.78%

Net NPA

83%

PCR
(with TW)

■ 9M FY 26 ■ 9M FY 25

FY 25 VS FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

635,260



556,566

Deposits

530,664



464,815

Advances

1,165,924



1,021,381

Total Business

181,189



170,502

CASA

16,786



15,167

Gross Profit

11,236



10,157

Net Profit

23,157



21,235

Net Interest Income

47.77



47.06 %

Cost to Income

1.55%

ROA

12.63%

ROE

3.60 %

NIM

3.09%

Gross NPA

1.25%

Net NPA

78%

PCR
(with TW)

■ FY 25

■ FY 24



FINANCIAL PERFORMANCE & BUSINESS PROFILE

Q3 FY 26 VS Q3 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q3 FY 26	Q3 FY 25	INC / (DEC)	Growth	Growth %
Deposits	705,159	582,713	↑	122,446	21%
Advances	608,920	504,093	↑	104,827	21%
Total Business	1,314,079	1,086,806	↑	227,273	21%
Demand Deposits	55,982	47,513	↑	8,469	18%
Saving Deposits	136,353	113,806	↑	22,547	20%
CASA	192,335	161,319	↑	31,016	19%
Gross NPA	13,200	16,930	↓	-3,730	-22%
Net NPA	4,693	7,015	↓	-2,322	-33%
Gross NPA (%)	2.17%	3.36%			
Net NPA (%)	0.78%	1.42%			
C R A R (BASEL – III)	20.13%	22.26%			
- Of which Tier I	19.18%	21.29%			
CD Ratio	86%	87%			
PCR	83%	77%			

Q3 FY 26 VS Q3 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR
Mn)

PARTICULARS	Q3 FY 26	Q3 FY 25	INC / (DEC)	Growth %	Q2 FY 26
Net Interest Income	7,522	5,877	1,645	28%	6,665
Other Income	2,453	2,284	169	7%	2,591
Operating Expenses	4,844	3,801	1,043	27%	4,550
Gross Profit	5,131	4,360	771	18%	4,706
Provisions & Contingencies	1,810	1,500	310	21%	1,420
Net Profit	3,321	2,860	461	16%	3,286
Return on Assets	1.53%	1.57%	-	-	1.59%
Return on Equity	13.18%	12.64%	-	-	13.35%
Net Interest Margin	3.89%	3.58%	-	-	3.63%

9M FY 26 VS 9M FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	9M FY 26	9M FY 25	INC / (DEC)	Growth %
Net Interest Income	20,440	17,154	3,286	19%
Other Income	7,484	6,468	1,016	16%
Operating Expenses	13,577	11,246	2,331	21%
Gross Profit	14,347	12,376	1,971	16%
Provisions & Contingencies	4,680	4,020	660	16%
Net Profit	9,667	8,356	1,311	16%
Return on Assets	1.55%	1.56%	-	-
Return on Equity	13.11%	12.68%	-	-
Net Interest Margin	3.69%	3.59%	-	-

FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 2025	FY 2024	INC / (DEC)	Growth	Growth %
Deposits	635,260	556,566	↑	78,694	14%
Advances	530,664	464,815	↑	65,849	14%
Total Business	1,165,924	1,021,381	↑	144,543	14%
Demand Deposits	60,738	54,889	↑	5,849	11%
Saving Deposits	120,451	115,613	↑	4,838	4%
CASA	181,189	170,502	↑	10,687	6%
Gross NPA	16,382	18,544	↓	-2,162	-12%
Net NPA	6,531	8,987	↓	-2,456	-27%
Gross NPA (%)	3.09%	3.99%			
Net NPA (%)	1.25%	1.97%			
C R A R (BASEL – III)	23.75%	23.73%			
- Of which Tier I	22.70%	22.69%			
CD Ratio	84%	84%			
PCR	78%	72%			

FY 25 VS FY 24 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 25	FY 24	INC / (DEC)	Growth %
Net Interest Income	23,157	21,235	1,922	9%
Other Income	8,981	7,416	1,565	21%
Operating Expenses	15,352	13,484	1,868	14%
Gross Profit	16,786	15,167	1,619	11%
Provisions & Contingencies	5,550	5,010	540	11%
Net Profit	11,236	10,157	1,079	11%
Return on Assets	1.55%	1.52%	-	-
Return on Equity	12.63%	12.86%	-	-
Net Interest Margin	3.60%	3.65%	-	-

(in INR
Mn)

PROVISIONS & CONTINGENCIES – BREAKUP

PARTICULARS	Q3 FY 26	Q3 FY 25	9M FY 26	9M FY25	Q2 FY 26
Provision for:					
- Tax	850	750	2,450	2,180	850
- Bad Debts	740	750	1,840	1,770	400
- Standard Assets	220	-	290		70
- ECL contingency provision	-	-	100		100
- Others	-	-	-	70	-
Total	1,810	1,500	4,680	4,020	1,420

Q3 FY 26 VS Q3 FY 25 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q3 FY 26	Q3 FY 25	Growth %
Interest on Loans	14,346	11,990	20%
Interest on Investments	2,937	2,689	9%
Other Interest Income	274	108	154%
Total Interest Income	17,557	14,787	19%

OTHER INCOME BREAKUP

PARTICULARS	Q3 FY 26	Q3 FY 25	Growth %
CEB & Charges	1,538	1,114	38%
Treasury Income	212	178	19%
Other Inc incl recoveries in written off a/cs	703	992	-29%
Total Other Income	2,453	2,284	7%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q3 FY 26	Q3 FY 25	Growth %
Int Exp on Deposits	9,607	8,390	15%
Other Int Expenses	428	520	-18%
Total Interest Expenses	10,035	8,910	13%

OPERATING EXPENSES BREAKUP

PARTICULARS	Q3 FY 26	Q3 FY 25	Growth %
Employee Cost	2,302	1,785	29%
Other Operating Expenses	2,542	2,016	26%
Total Operating Expenses	4,844	3,801	27%

9M FY 26 VS 9M FY 25 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	9M FY 26	9M FY 25	Growth %
Interest on Loans	40,566	34,289	18%
Interest on Investments	8,677	8,020	8%
Other Interest Income	898	704	28%
Total Interest Income	50,141	43,013	17%

OTHER INCOME BREAKUP

PARTICULARS	9M FY 26	9M FY 25	Growth %
CEB & Charges	4,110	3,166	30%
Treasury Income	1,072	598	79%
Other Inc incl recoveries in written off a/cs	2,302	2,704	-15%
Total Other Income	7,484	6,468	16%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	9M FY 26	9M FY 25	Growth %
Int Exp on Deposits	28,556	24,010	19%
Other Int Expenses	1,145	1,849	-38%
Total Interest Expenses	29,701	25,859	15%

OPERATING EXPENSES BREAKUP

PARTICULARS	9M FY 26	9M FY 25	Growth %
Employee Cost	6,552	5,365	22%
Other Operating Expenses	7,025	5,881	19%
Total Operating Expenses	13,577	11,246	21%

FY 25 VS FY 24 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Interest on Loans	46,721	41,534	12%
Interest on Investments	10,733	9,589	12%
Other Interest Income	886	1,583	-44%
Total Interest Income	58,340	52,706	11%

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	FY 25	FY 24	Growth %
Int Exp on Deposits	32,774	28,990	13%
Other Int Expenses	2,409	2,481	-3%
Total Interest Expenses	35,183	31,471	12%

OTHER INCOME BREAKUP

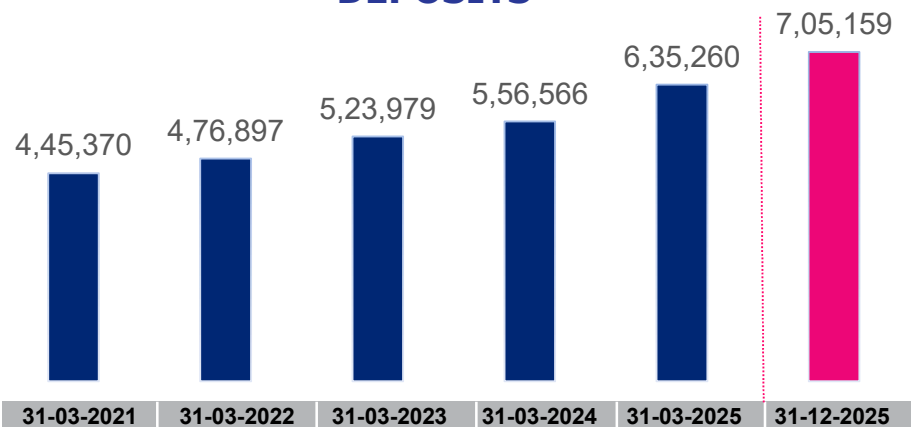
PARTICULARS	FY 25	FY 24	Growth %
CEB & Charges	4,658	3,598	29%
Treasury Income	860	1,234	-30%
Other Inc incl recoveries in written off a/cs	3,463	2,584	34%
Total Other Income	8,981	7,416	21%

OPERATING EXPENSES BREAKUP

PARTICULARS	FY 25	FY 24	Growth %
Employee Cost	7,330	6,138	19%
Other Operating Expenses	8,022	7,346	9%
Total Operating Expenses	15,352	13,484	14%

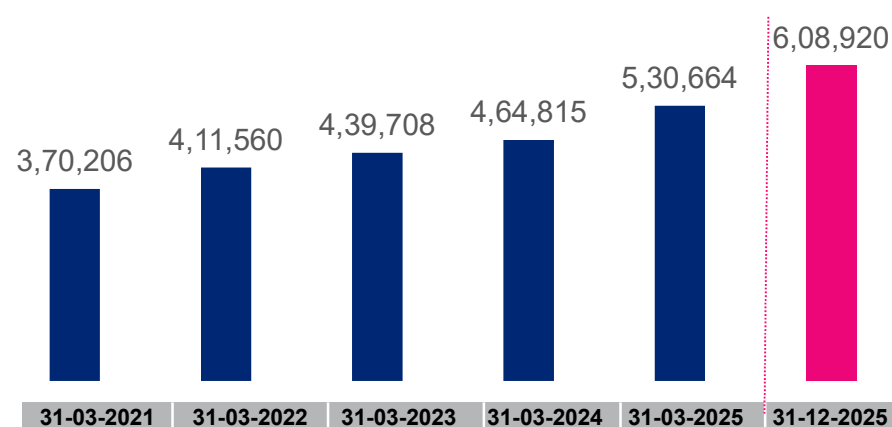
DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

DEPOSITS

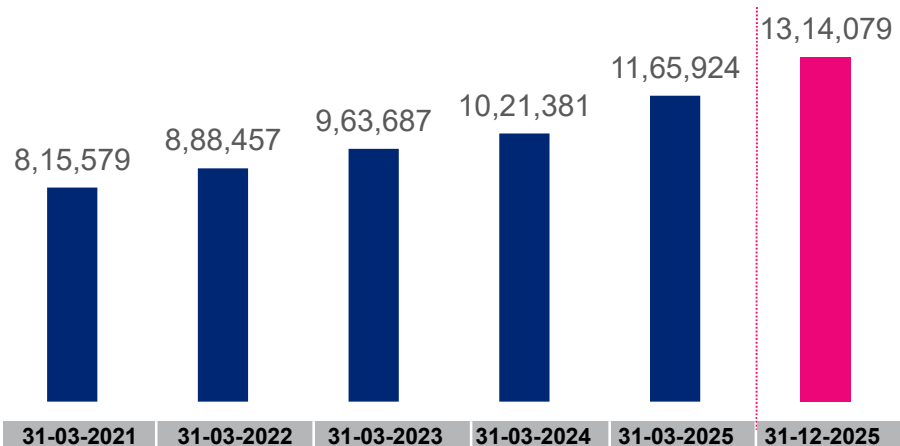


ADVANCES

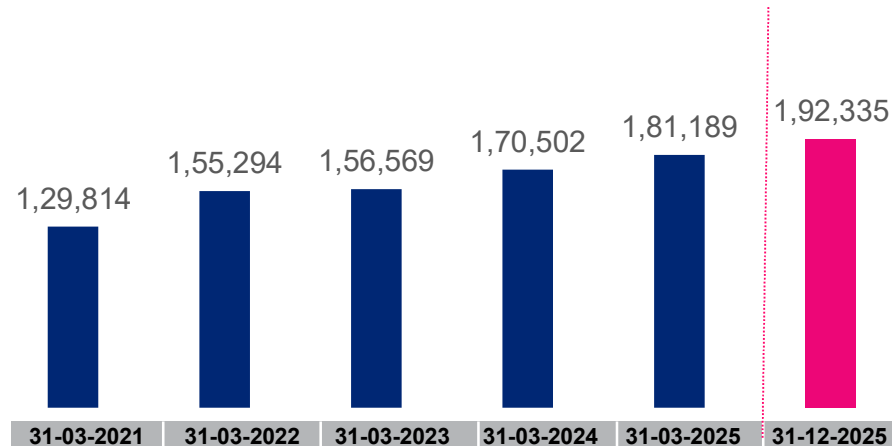
(in INR Mn)



BUSINESS



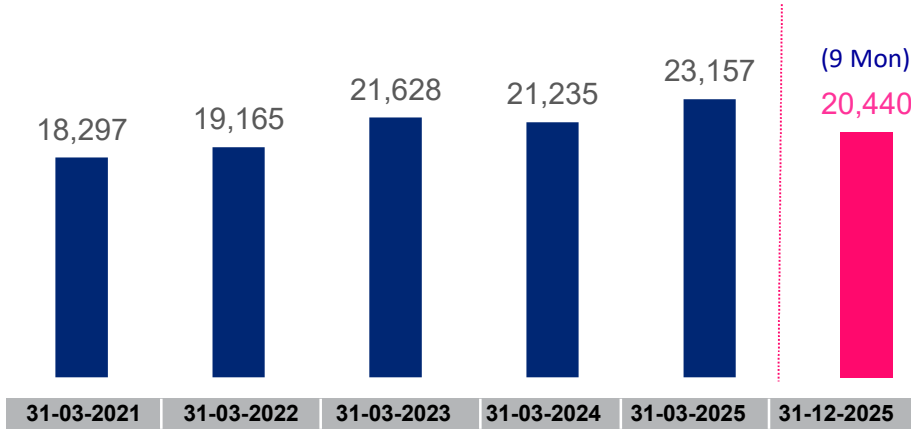
CASA



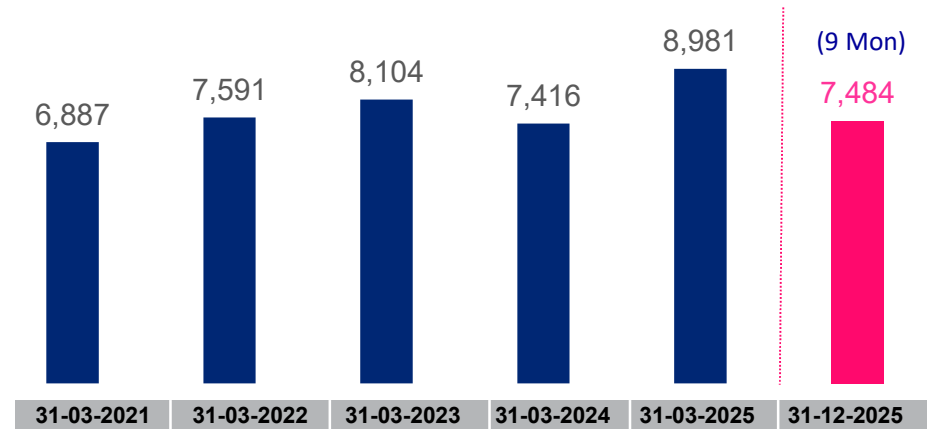
INCOME GROWTH OVER THE YEARS...

NET INTEREST INCOME

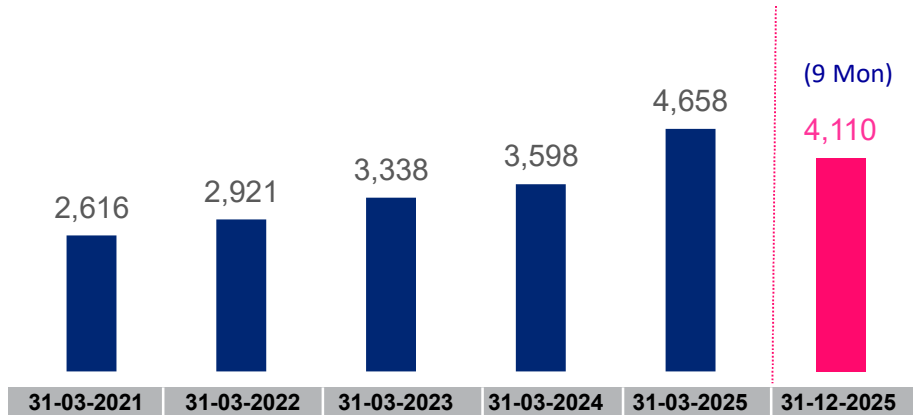
(in INR Mn)



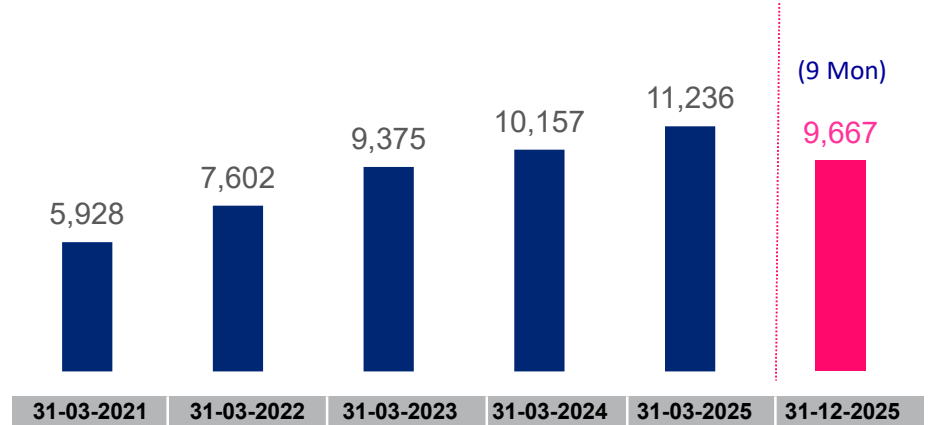
OTHER INCOME



CEB



NET PROFIT

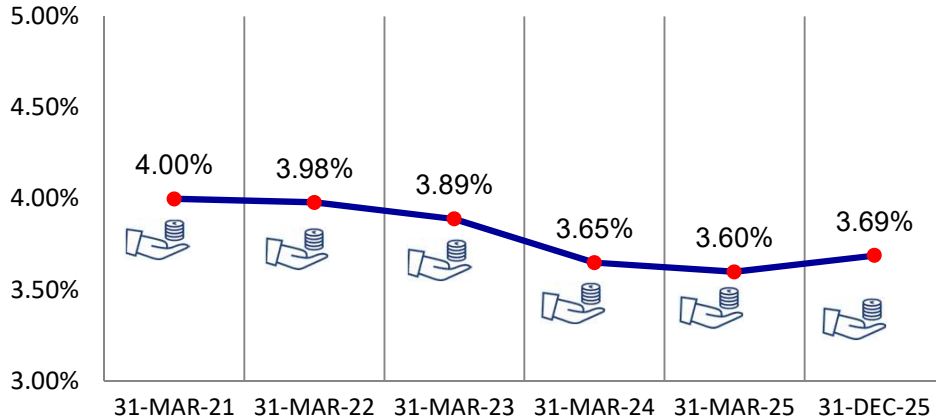


KEY BUSINESS INDICATORS

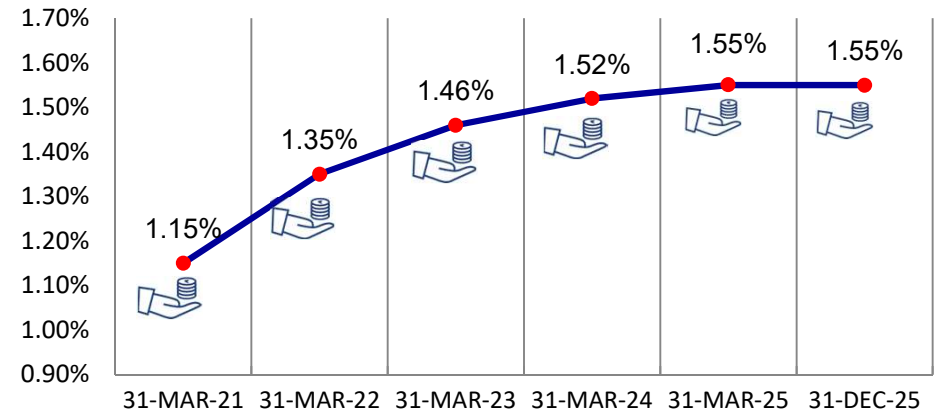
PARTICULARS	Q3 FY 26	Q3 FY 25	9M FY 26	9M FY 25	Q2 FY 26
Cost of Deposits	5.57%	5.88%	5.74%	5.78%	5.71%
Yield on Advances	9.73%	9.81%	9.73%	9.74%	9.66%
Yield on Investments	6.59%	6.49%	6.49%	6.50%	6.43%
Net Interest Margin	3.89%	3.58%	3.69%	3.59%	3.63%
Cost to Income	48.56%	46.58%	48.62%	47.61%	49.16%
Cost of Funds	4.62%	4.88%	4.78%	4.81%	4.77%
Yield on Funds	8.08%	8.09%	8.06%	8.01%	7.99%
Per Employee Profit (in INR Mn) (Ann)	1.55	1.51	1.50	1.47	1.65
EPS in INR - FV INR Re.1/- share (Not Ann)	4.48	3.86	13.04	11.28	4.43

KEY BUSINESS RATIOS – YEARLY TRENDS

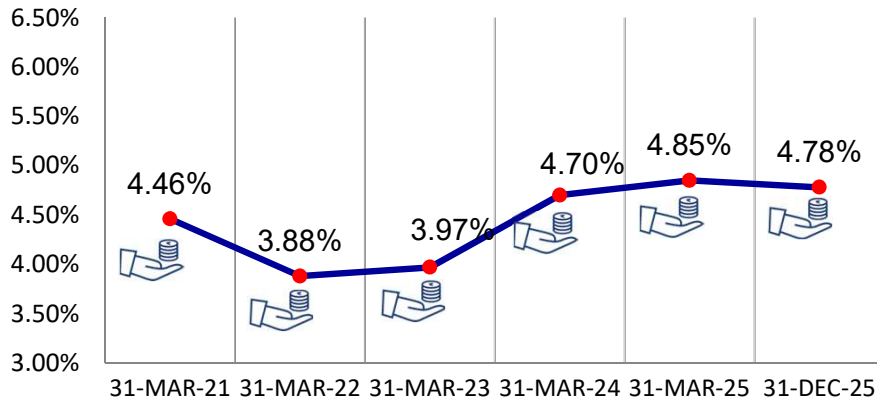
NET INTEREST MARGIN



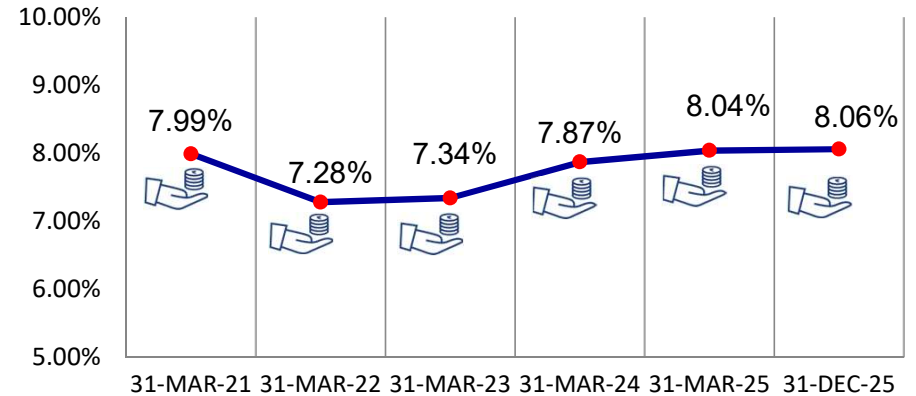
RETURN ON ASSETS



COST OF FUNDS

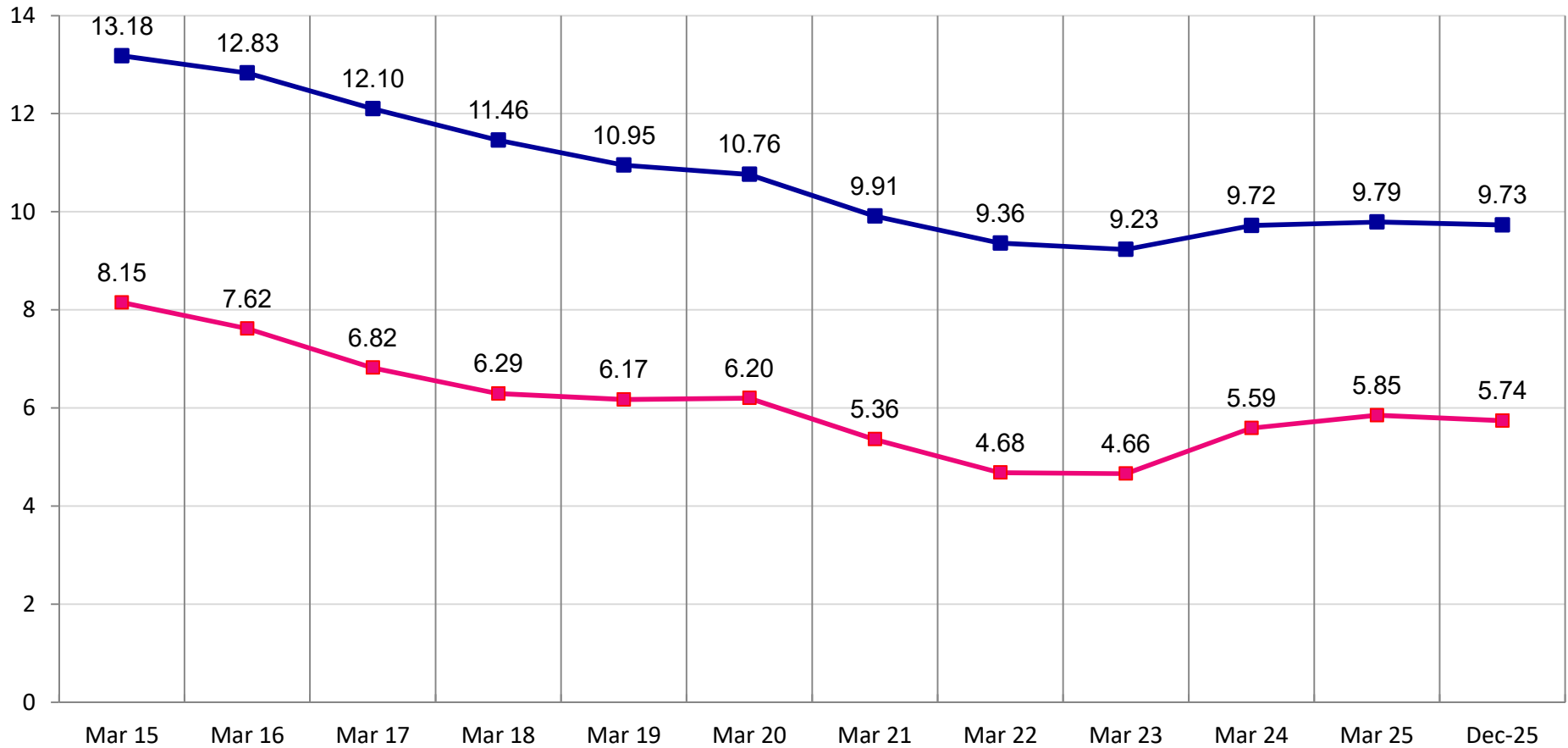


YIELD ON FUNDS



YIELD ON ADVANCES & COST OF DEPOSITS

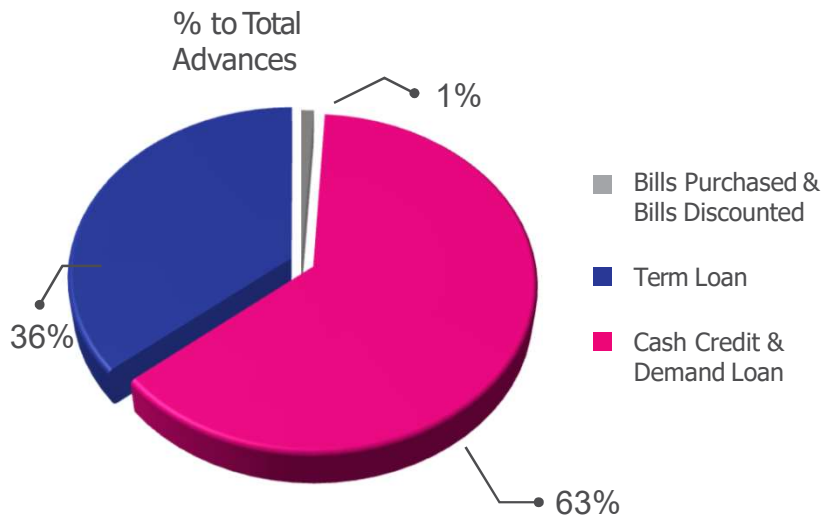
(in %)



Spread between cost of deposits and yield on advances of our bank maintained in the last 10 years

— Yield on Advances — Cost of Deposits

LOAN BOOK – PRODUCTS COMPOSITION as on 31.12.2025



Trading & MSME loans constitute about 40%

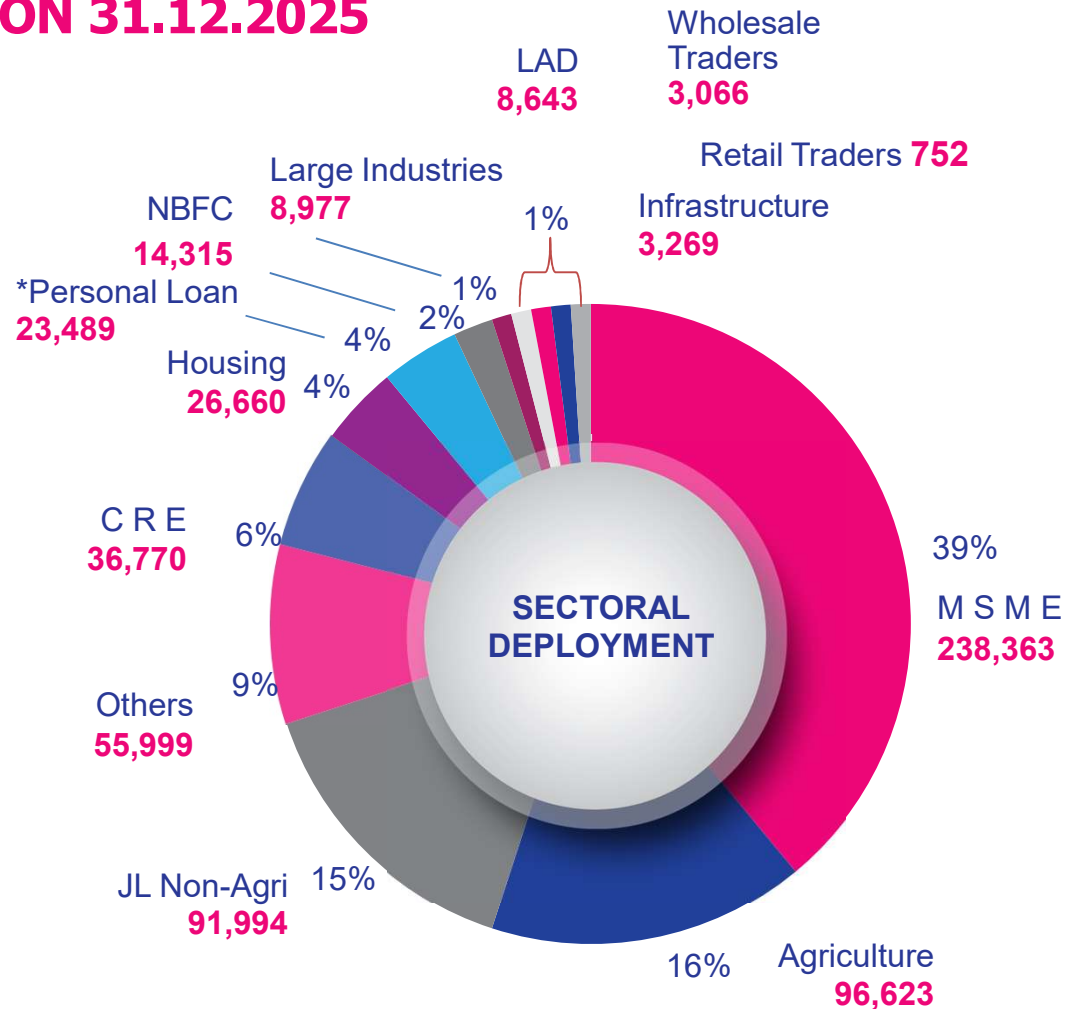


Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	383,365	63%
Term Loan	222,218	36%
Bills Purchased & Bills Discounted	3,337	1%
Gross Loan Total	608,920	100%

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.12.2025

(in INR Mn)

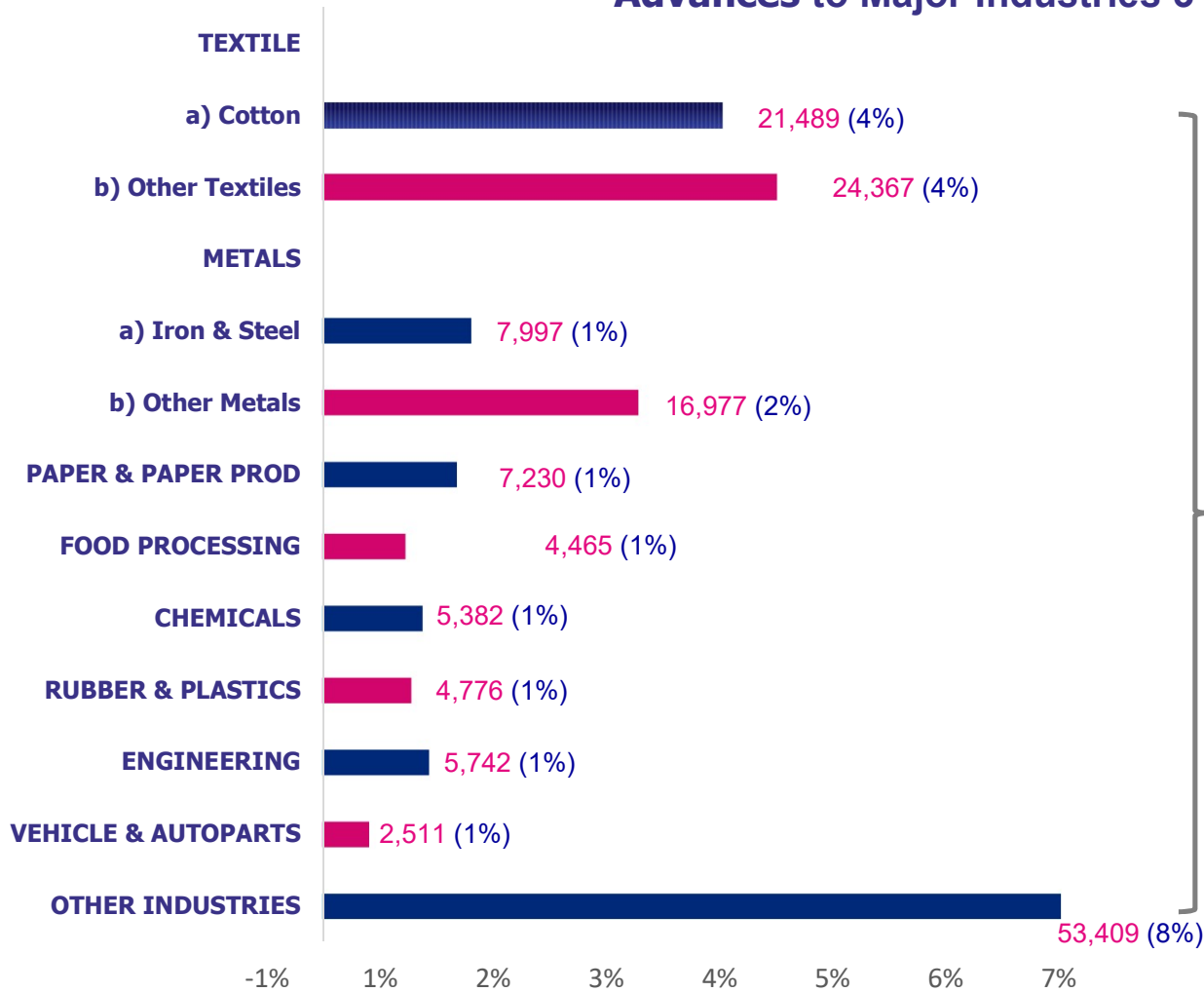


As per the recent RBI direction borrowers who have registered on UDYAM portal can only be treated under MSME category and all others were reclassified from MSME/Traders in to 'Others' category

** Secured LAP to individual is Rs.13,882 Mn, other secured loans to individuals is Rs.8,120 mn and other unsecured loans is Rs.1,487 mn*

Loan Book – Advances to Major Industries

Advances to Major Industries 31st December 2025

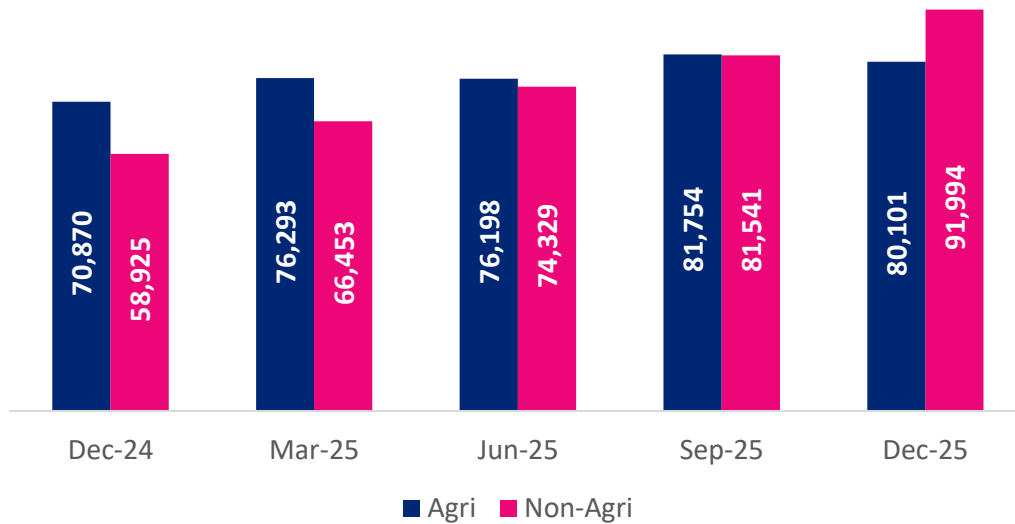


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	154,345	25%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	454,575	75%
Total Gross Advances	608,920	100%

GOLD LOAN BOOK – 31st Dec 2025

(in INR Mn)

GOLD LOAN PORTFOLIO	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Gold Loan – Agriculture	70,870	76,293	76,198	81,754	80,101
Gold Loan – Non-Agriculture	58,925	66,453	74,329	81,541	91,994
Total Gold Loans	129,795	142,746	150,527	163,295	172,095
Gross Advances	504,093	530,664	540,203	575,612	608,920
% of Gold Loans to Gross Advances	26%	27%	28%	28%	28%



Y-o-Y growth in Gold Loan – 33%
(Dec-25 Vs Dec-24)

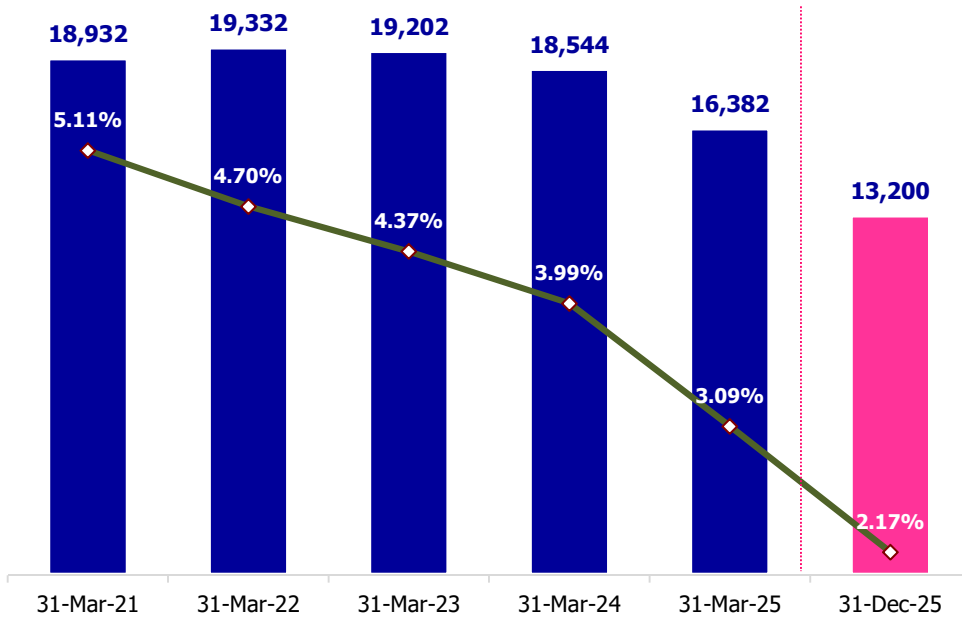


% of Gold loan NPA to JL portfolio 0.01%

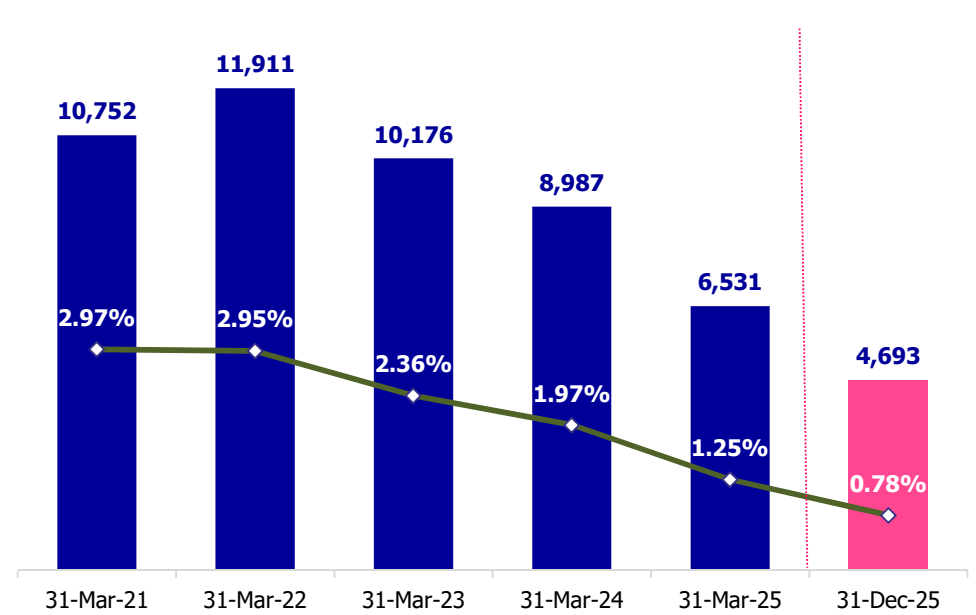
ASSET QUALITY

(in INR Mn)

GROSS NPA QTM & GROSS NPA %



NET NPA QTM & NET NPA %



ASSET QUALITY POSITION – MOVEMENT OVER THE YEARS



(In INR MN)		FY MAR-21	FY MAR-22	FY MAR-23	FY MAR-24	FY MAR-25	Q3 FY 26	9M FY 26
NPA Opening balance		14,134	18,932	19,332	19,202	18,544	13,932	16,382
Additions	A	11,131	12,757	13,290	10,135	8,149	1,931	5,459
Recovery made		1,950	4,424	5,764	5,056	5,815	1,118	3,593
Upgradations		264	1,638	2,361	3,104	2,529	526	1,988
Net Addition	B	8,917	6,593	5,165	1,975	-195	287	-122
Write-off		4,119	6,295	5,295	2,633	1,967	1,019	3,060
NPA Closing balance		18,932	19,332	19,202	18,544	16,382	13,200	13,200
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	1,622	1,003	2,973
Provision made during the period	C	5,990	5,535	6,900	3,270	2,550	740	1,840
T W recovery	D	1,033	1,883	2,942	2,152	2,077	552	1,514
Provision made net of TW Recovery	E=C-D	4,957	3,652	3,958	1,118	473	188	326
Gross Advance	F	370,205	411,560	439,708	464,815	530,664	608,920	608,920
Additions % of Gross Advance	A / F	3.01	3.10	3.02	2.18	1.54	* 0.32	* 0.90
Net Addition % of Gross Advance	B / F	2.41	1.60	1.17	0.42	-Ve	* 0.05	-Ve
Credit cost	E / F	1.34	0.89	0.90	0.24	0.09	* 0.03	* 0.05
Gross NPA %		5.11	4.70	4.37	3.99	3.09	2.17	2.17
Net NPA %		2.97	2.95	2.36	1.97	1.25	0.78	0.78

* Not annualized

RESTRUCTURED ACCOUNTS

Quarter wise balance outstanding in respect of Restructured Standard borrowers

(In INR Mn)

Type of Restructuring	Sep-21		Mar-22		Mar-23		Mar-24		Mar-25		Sep-25		Dec-25	
	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt	No. of Borrowers	Amt
M S M E	333	15,398	395	15,032	182	6,104	138	4,229	104	2,870	83	2,365	79	2,102
Non – M S M E	31	220	--	--	--	--	--	--	--	--	--	--	--	--
Covid-19 Resolution Framework	1612	6,860	1518	6,812	1288	6,448	901	5,062	695	4,020	607	3,569	586	2,771
Total	1976	22,478	1913	21,844	1470	12,552	1039	9,291	799	6,890	690	5,934	665	4,873
Gross Advances		380,122		411,560		439,708		446,815		530,664		575,612		608,920
% of Rest Standard adv to Gross advances		5.91%		5.31%		2.85%		2.08%		1.30%		1.03%		0.80%

- ▶ *The above disclosure is in respect of Restructured Standard Accounts excluding NPA and accounts got closed or upgraded as per extant RBI guidelines*
- ▶ *As of 30.09.2025, the total outstanding restructured Standard borrower accounts was 665 in numbers and amounting to Rs.4,873 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.646 mn and Rs.274 mn towards erosion on fair value of accounts.*

INVESTMENTS – AT A GLANCE

Investments Breakup and Category wise

(in INR Mn)

Particulars	Dec-25	Dec-24
SLR Securities	173,918	158,264
Non-SLR Securities	1,659	1,591
Total Investments	175,577	159,855
Yield on Investments	6.49%	6.50%
Investments Breakup:		
- AFS	47,283 (27%)	24,325 (15%)
- HTM	126,842 (72%)	133,734 (83%)
- FVTPL (including HFT)	1,452 (1%)	1,796 (2%)
Total Investments	175,577	159,855
Modified Duration:		
- AFS	3.58	3.90
- HTM	4.56	3.22
- FVTPL (including HFT)	1.10	6.53
- Overall Portfolio	4.27	3.32



TECHNOLOGY ADOPTION

New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

New Initiatives Products Technology/Automation



CUB SalarySe

Credit card build for salaried professionals



BAPA (Banking as a Payment Aggregator)

Pay-IN and Pay Out
Merchant Solutions



Interactive Smart Statements

Interactive Overview of Account Statements



UPI Circle / UPI Help

Assisted and guided UPI transactions for ease of use



Multi Signatory (UPI)

Introduced layered authorisations for corporate and Joint Account Payments

New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

New Initiatives **Products** Technology/Automation



UPI Reserve Pay

Powered by Single Block Multiple Debit for flexible, controlled recurring Payments



Co-branded Credit Cards

Strategic partnerships to expand card offerings



CUB Depend

Deposit-backed credit limit for spending



CUB Desire

Goal Oriented Savings through recurring deposits



UPI ATM

Cardless cash withdrawals using UPI

New Digital Offerings

Our digital roadmap focuses on customer-centric innovation, product expansion, and technology-led automation to enhance convenience, security, and scalability across banking services.

New Initiatives Products **Technology/Automation**



Data Analytics

Customer behavior insights to drive cross-sell and targeted engagement.



Voice Biometric

Secure, frictionless authentication for corporate users.



AI Conversational BOT

24x7 customer support and self-service enablement.



Digital Lending Platform

End-to-end loan lifecycle automation.



DIY Journey for Credit Cards

Empowering customers with a simple, digital credit card journey

CUB Kavachh – Secured Credit Card

City Union Bank introduces CUB Kavach, a secured credit card designed to enable safe and responsible credit usage by leveraging the customer's Fixed Deposit as collateral.



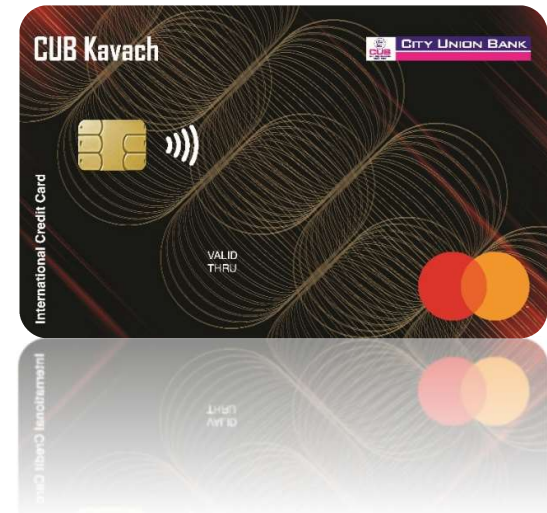
Zero Joining Fee



Attractive Reward Points on eligible spends



1% Fuel Surcharge Waiver



CUB SalarySe Credit Card

CUB SalarySe is a purpose-built credit card for salaried professionals, designed to align credit benefits with predictable income patterns and monthly salary credits.



1% Forex Markup



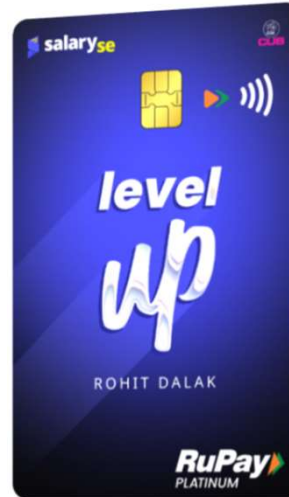
37.5% Reward points on Every Salary Day



1% Fuel Surcharge Waiver



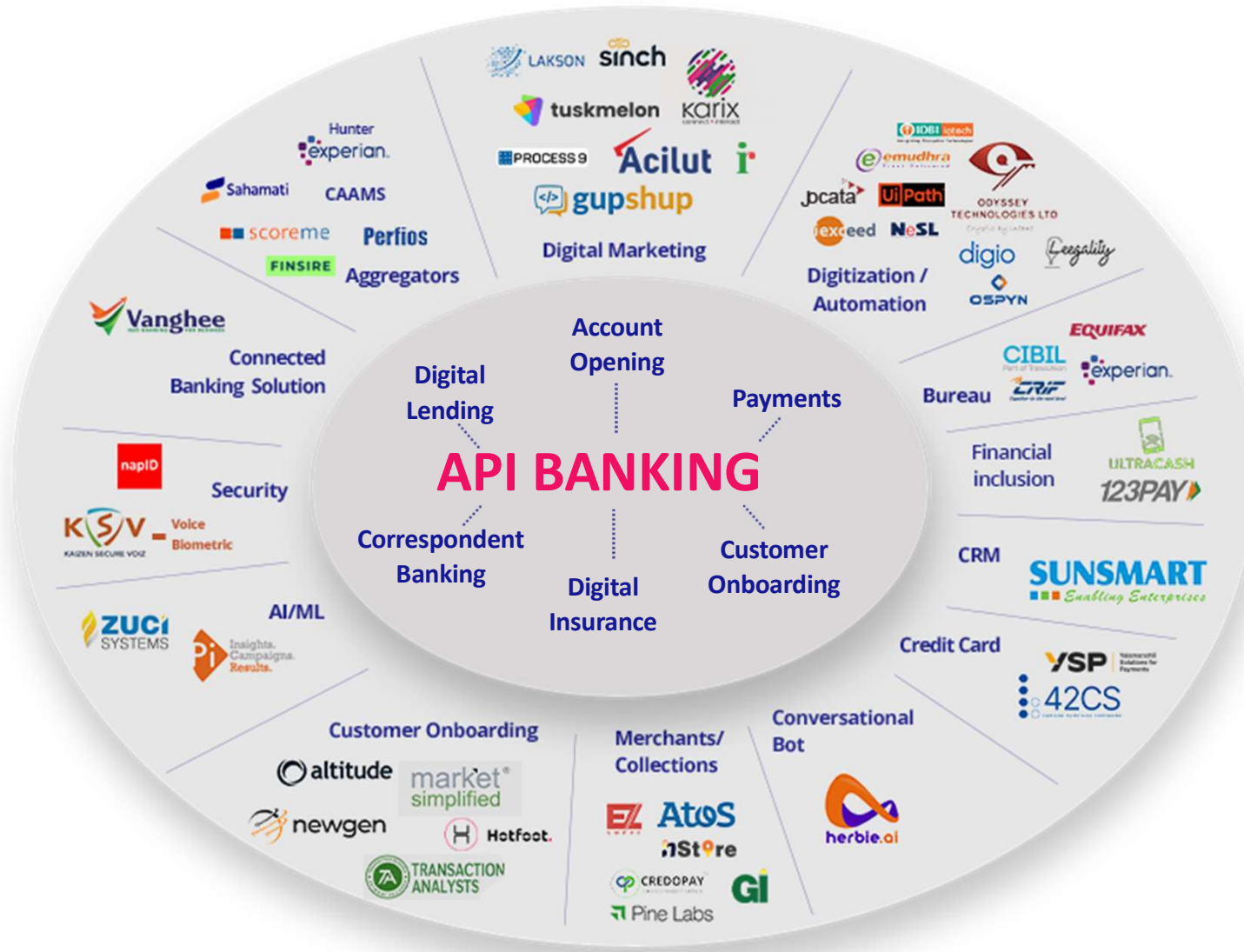
12 Free Lounge Access



Introducing Level Up Credit card,
India's First Card Designed for salaried Professional.



Strategic Partnerships



Achievements & Recognition

During Q3, City Union Bank received multiple national-level awards recognizing its digital transformation, advanced analytics, and AI-led initiatives across banking operations.



3rd Financial Express FinTech Summit Awards 2025



Gold

Best Use of Predictive & Prescriptive Analytics



Bronze

Best Use of AI in a Consumer / Customer Service Application

ET BFSI EXCELLER Awards 2025



Best Innovative in Digital Lending – Banks



Data-Driven Growth Strategy – Banks

6th CXO100 Vision 2025 – CIO Axis 2025



AI ICON

CIO of the Year

Technology Senate Awards – Express Computers 2025



Winner

Analytics / Big Data

Prestigious Recognition at IBA Technology Awards 2024–25

City Union Bank continues its strong performance by winning 6 Technology Awards at the **IBA Technology Awards** presented during the 21st Annual Technology Conference, Expo & Citations, held on 9th January 2026, Mumbai.



Winner

- 🏆 Best AI & ML Adoption
- 🏆 Best Technology Bank
- 🏆 Best Digital Financial Inclusion
- 🏆 Best Digital Sales
- 🏆 Best IT Risk Management



Runner-Up

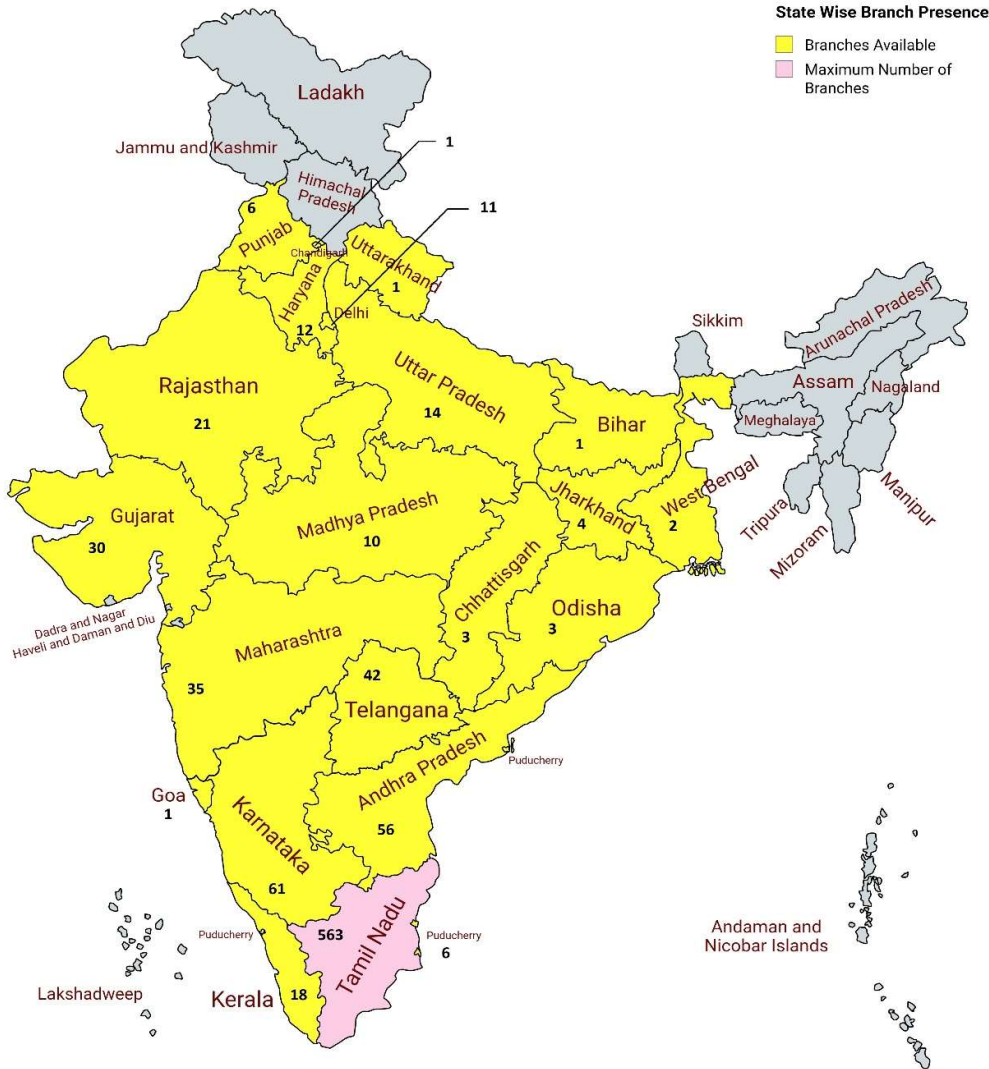
- 🏆 Best Fintech & DPI Adoption



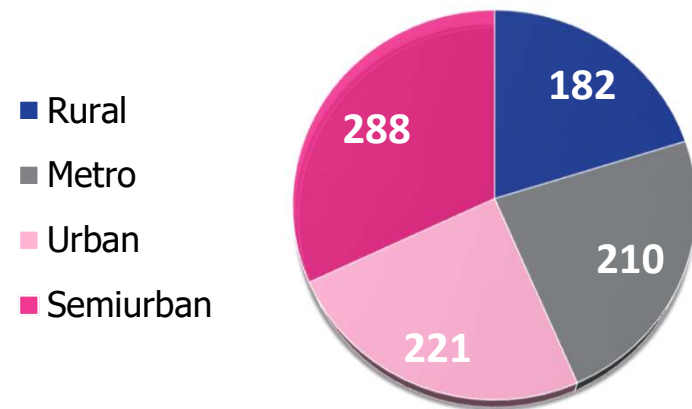


BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	563	78%	66%	72%
KARNATAKA	62	6%	5%	6%
TELENGANA	42	3%	7%	5%
MAHARASHTRA	35	4%	4%	4%
ANDHRAPRADESH	56	2%	6%	4%
GUJARAT	30	1%	3%	2%
RAJASTHAN	21	1%	2%	1%
KERALA	18	1%	2%	2%
NEW DELHI	11	1%	2%	1%
OTHERS	63	3%	3%	3%
TOTAL	901	100%	100%	100%

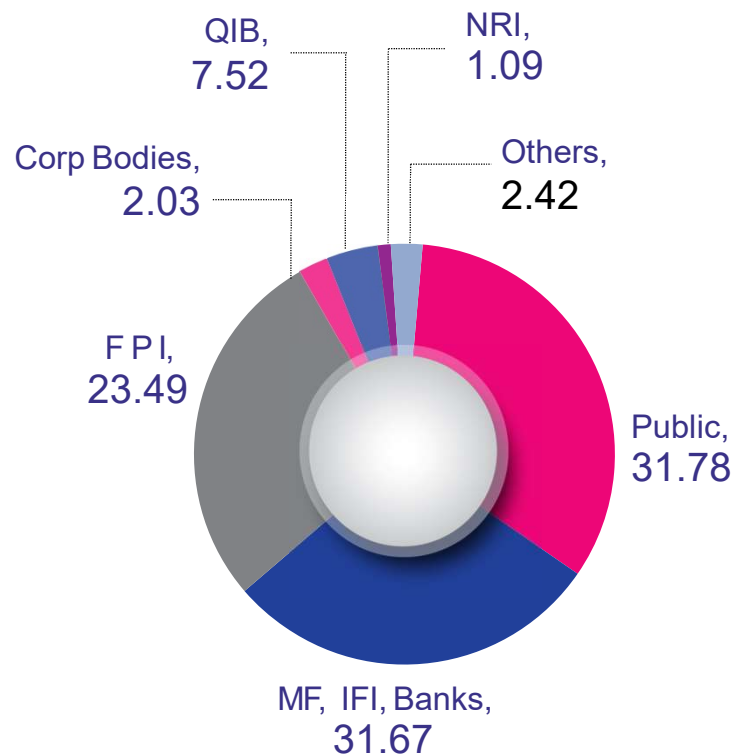




SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-December-2025



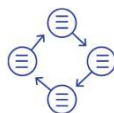
Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	9.41
SBI AMC *	8.21
CAPITAL GROUP USA *	5.20
AXIS MUTUAL FUND	3.80
EDELWEISS FUND	2.05
VANGUARD GROUP	2.05
FRANKLIN INDIA MUTUAL FUND	1.77
CANARA ROBECCO FUND	1.76
NIPPON INDIA FUND	1.57
KOTAK FUNDS	1.56
TATA GROUP	1.55
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.12

* Subsidiaries/Associates are consolidated



Well diversified ownership of shareholders around 0.22 Mn Approx



Long term investors ensuring stability and support to management



Limit on FII / FPI ownership increased to 40%



Higher Participation from FPI's



Head room available for FII / FPI ... 16.51%



CORPORATE GOVERNANCE

A WELL EXPERIENCED AND STRONG BOARD



**Shri. G. Mahalingam | M.Sc., MBA., CAIIB
Non-Executive Chairman**

Shri. Gurumoorthy Mahalingam is a career Regulator in the Financial Sector having worked for 34 years in RBI holding the position of Executive Director at the time of retirement and 5 years in Securities and Exchange Board of India ("SEBI") as Whole Time Board Member. He holds a Masters degree in Statistics and Operations Research from IIT Kanpur and MBA in International Banking from the UK. He has extensive experience in Banking Regulation and Supervision as well as in market regulation and operations.



**Dr. T.S. Sridhar IAS (Retd.) | M.A., Ph.D.
Director**

Dr T.S. Sridhar is a Retd. IAS officer having 35 years of vast experience in all levels of administration and as Principal Secretary, he has expertise and knowledge on Rural economy, farm sector and Industries especially MSME. He was a Director on the Board of NABARD. He hold expertise in Human Resource and Economics as well.



**Shri. K. Vaidyanathan | B.Sc., FCMA, FCS
Director**

Shri K. Vaidyanathan is a Fellow member of the Institute of Cost Management Accountants of India and also the Institute of Company Secretaries of India. He has over 40 years of rich domain experience in Financial and Management Accounting, Corporate Finance, Auditing and Regulatory Compliance. He is a Practicing Company Secretary. He also holds expertise in Compliance and Business management.



**Prof. V. Kamakoti | B.E, M.S, Ph.D
Director**

Prof. V Kamakoti holds a Master of Science degree in Bachelor of Engineering from the Indian Institute of Technology – Madras and a doctorate of Philosophy in Computer Science and one of the youngest to adorn the post of Professorship in one of the prestigious Institutions of India namely IIT, Madras and presently he is the Director. His forte is Information Technology related Secured Systems Engineering and Security related Software Engineering. In January 2026, he is honoured with Padma Shri award for his significant contributions to our country's science and technology sector.



**Shri. R. Vijay Anandh | B.Sc, MBA
Executive Director**

Shri Vijay Anandh R holds over 25 years of rich experience in Banking Business, Risk Management, Portfolio Analysis, Credit Appraisals, Recoveries, Legal Collections, and Portfolio due diligence mainly in the retail assets space. Prior to his appointment in City Union Bank Limited, he served as the Business (excluding cards) & Collections Head for all Retail Asset products at RBL Bank, working closely with the ED & the MD.



**Dr N. Kamakodi | B.Tech., MBA., PhD., CAIIB
M.D. & C.E.O.**

Dr. N. Kamakodi is serving as MD & CEO of the Bank from May 2011. He joined the Bank as DGM in the year 2003 and was elevated as GM in 2005 and later as Executive Director in 2006.



**Shri. V.N. Shivashankar | B.Com,ACS,ACMA, BL
Director**

Shri. V.N. Shiva Shankar is a qualified Lawyer, Company Secretary and Cost Management Accountant with over 25 years of rich experience in Indian Corporate Law. He is also the founder of M/s VNS Legal Corporate Law firm based in Chennai which focuses on legal advisory services on Capital Market Regulation, Takeover Offers, Corporate Litigation, etc. He is a member of the Executive Committee in Southern India Chamber of Commerce. He has expertise in SEBI matters & Risk Management.



**Shri. T.K. Ramkumar | B.Com., B.L.
Director**

Shri. T.K. Ramkumar is one of the leading Lawyers in Chennai possessing special knowledge and expertise in Banking law, Company law and Intellectual Property Rights. He is also an active environmentalist.



**Smt. Lalitha Rameswaran | BCom., FCA, DISA
Director**

Smt. Lalitha Rameswaran is a practicing Chartered Accountant by profession and also a qualified systems auditor. She has rich experience in both Direct & Indirect taxation and appeared before various Tribunals representing public sector and private sector banks on tax related matters.



**Shri. V. Ramesh | M.Sc, ACS
Executive Director**

Shri. V. Ramesh is an associate member of the Institute of Company Secretaries of India. He has 39 years of dedicated service in CUB and he has held three key posts in the Bank during his tenure viz. Company Secretary, Chief Financial Officer and Chief Compliance Officer. He holds extensive knowledge and profound experience in Banking, Finance & Accounts, Law, Investor Relations, Investments, Risk Management, International Banking and Treasury functions.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

Board consists of 7 Independent Directors (including 1 Women Director), 2 Executive Directors and MD & CEO

Various sub-committees of Board functions to oversee the operations of the Bank

Disclosure norms strictly adhered to

KYC / AML Norms strictly complied with

Code of conduct for Directors and Senior Management put in place

WE HAVE EMINENT PERSONALITIES ON OUR BOARD WITH DIVERSE PROFESSIONAL EXPERTISE

Career Regulator in Financial Sector – Retired ED of RBI and Whole Time Board Member of SEBI

Director – IIT Madras and expertise in IT related security systems

Practicing Advocate, Compliance function and Risk Management

Practicing Chartered Accountant, qualified system Auditor and Tax expertise

Practicing Company Secretary, Business Management, IT & Compliance

Advocate in Banking Law & Environmental Activist

Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.

Contact



CITY UNION BANK

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Tel : 0435-2402322, 2401622, | FAX: 0435-2431746 | www.cityunionbank.bank.in

INVESTOR CONTACT

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Email: raguraman@cityunionbank.com

Locate us @

