



# 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 Fax : 0435 - 2431746

E-mail : shares@cityunionbank.com Website : www.cityunionbank.com

C.O/Shares/LR-5/2025-26

May 02, 2025

National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No.C/1, G Block,  
Bandra-Kurla Complex,  
Bandra (E),  
**Mumbai 400 051**

BSE Ltd.  
DCS – CRD,  
Phiroze Jeejeebhoy Towers  
25<sup>th</sup> Floor, Dalal Street,  
**Mumbai 400 001**

**Scrip Code: CUB**

**Scrip Code: 532210**

Dear Madam / Sir,

**Sub: Press Release – Q4 & FY 2025**

**Ref : Reg.30 r/w Schedule III Part A para A of SEBI Listing Regulations, 2015**

-----  
The Board of Directors of the Bank at its meeting held today, May 02, 2025 has considered and approved inter-alia the Standalone Audited Financial Results of the Bank for the Quarter & Year ended March 31, 2025. In this connection we enclose herewith a copy of press release for your information and records please.

Thanking you

Yours faithfully  
for **CITY UNION BANK LIMITED**

Venkataramanan S  
Company Secretary

Encl.: a.a



# CITY UNION BANK



CIN NO. L65110TN1904PLC001287

Regd. Office: 149, T.S.R. (Big) Street, Kumbakonam - 612001.

## CUB - PRESS RELEASE

### Performance Results –Quarter / Year ended 31.03.2025

**Chennai, 2<sup>nd</sup> May 2025 – City Union Bank Limited** announced today its performance results for the 4<sup>th</sup> Quarter / Year ended for Financial Year 2024-25. Earlier, during the day, the Board of Directors of City Union Bank approved the working results.

#### **Financial Performance Q4 FY 25 vs Q4 FY 24:**

(Rs in Cr)

Particulars	Q4 FY 25	Q4 FY 24	Growth (%)
Interest Income	1,533	1,374	12%
Non-Interest Income	251	175	43%
Total Income	1,784	1,549	15%
Interest Expense	932	827	13%
Operating Expense	411	370	11%
Total Expense	1,343	1,197	12%
Net Interest Income	601	547	10%
Operating Profit	441	352	25%
Profit After Tax	288	255	13%

#### **Financial Performance FY 25 vs FY 24:**

(Rs in Cr)

Particulars	FY 25	FY 24	Growth (%)
Interest Income	5,834	5,270	11%
Non-Interest Income	898	742	21%
Total Income	6,732	6,012	12%
Interest Expense	3,518	3,147	12%
Operating Expense	1,535	1,348	14%
Total Expense	5,053	4,495	13%
Net Interest Income	2,316	2,123	9%
Operating Profit	1,679	1,517	11%
Profit After Tax	1,124	1,016	11%

**Key Balance sheet Items:**

(Rs in Cr)

	<b>FY 2025</b>	<b>FY 2024</b>	<b>Q3 FY 25</b>
Deposits	63,526	55,657	58,271
Advances	53,066	46,481	50,409
Total Business	116,592	1,02,138	1,08,680
CASA	18,119	17,050	16,132

**Asset Quality:**

(Rs in Cr)

	<b>FY 2025</b>	<b>FY 2024</b>	<b>Q3 FY 25</b>
Gross NPA	1,638	1,854	1,693
Gross NPA (%)	3.09	3.99	3.36
Net NPA	653	899	702
Net NPA (%)	1.25	1.97	1.42

**Key Financial Ratios:**

	<b>Q4 FY 25</b>	<b>Q4 FY 24</b>	<b>FY 25</b>	<b>FY 24</b>
Cost of Deposits	6.02%	5.75%	5.85%	5.59%
Yield on Advances	9.93%	9.85%	9.79%	9.72%
Net Interest Margin	3.60%	3.66%	3.60%	3.65%
Return on Assets	1.53%	1.48%	1.55%	1.52%
Return on Investments	6.97 %	6.55%	6.84%	6.49%
Cost to Income Ratio	48.21%	51.26%	47.77%	47.06%
Capital Adequacy Ratio	23.75%	23.73%	23.75%	23.73%

**Financial Performance Q4 FY 25 / FY 25:****1. Net Interest Income**

The Bank earned Net Interest Income of Rs.601 Cr for Q4 FY 25 registering 10% growth compared to Rs.547 Cr in Q4 FY 24. For year ended FY 25, the NII had grown by 9 % and stood at Rs.2,316 Cr as against Rs.2,123 Cr in the corresponding period last year.

## **2. Non Interest Income**

Non Interest Income of the Bank for Q4 FY 25 was at Rs.251 Cr as against Rs.175 Cr for Q4 FY 24 registering 43% growth. For FY 25, it had grown by 21% and stood at Rs. 898 Cr as against Rs. 742 Cr for the same period last financial year. Loan processing charges and insurance commission are the major contributors towards the growth in other income this year.

## **3. Operating Expenses**

The operating expense is Rs.411 Cr for Q4 FY 25 and Rs.1,535 Cr for FY 25 as compared to Rs. 370 Cr in Q4 FY 24 and Rs.1,348 Cr for FY 24.

## **4. Operating Profit**

The Gross Profit for Q4 FY 25 had grown by 25% and improved to Rs.441 Cr in Q4 FY 25 from Rs.352 Cr in Q4 FY 24. For FY 25 the operating profit was at Rs.1,679 Cr compared to Rs. 1,517 Cr in the corresponding period last year with a growth of 11%. After restarting our business growth in this financial year, operating profit started improving.

## **5. Provisions**

The Bank made a provision of Rs.555 Cr as of 31.03.2025 as against Rs.501 cr in the corresponding period last year.

## **6. Net Profit**

The PAT had increased by 13% and increased to Rs.288 Cr in Q4 FY 25 from Rs.255 Cr in Q4 FY 24. The PAT for FY 25 is at Rs.1,124 Cr compared to Rs.1,016 Cr in the same period last year showing 11% growth.

## **7. Deposits**

Total Deposits of the Bank had increased by 14% and increased to Rs.63,526 Cr in FY 25 from Rs.55,657 cr in corresponding period last year. CASA portion stood at 29% to total deposits. Cost of Deposits increased to 5.85% in FY 25 from 5.59 % in FY 24.

## **8. Advances**

Total Advances increased by 14% for FY 25 to Rs.53,066 Cr from Rs.46,481 Cr in FY 24. Average Credit Deposit ratio stood at 84%. The yield on Advances for Q4 FY 25 improved to 9.93% compared to 9.85% in Q4 FY 24.

## **9. Asset Quality**

The Gross NPA for FY 25 was reduced to 3.09% from 3.99% in last financial year. Both GNPA and NNPA had shown sequential decrease for the past 7 quarters. Net NPA had decreased to 1.25% in the current quarter from 1.97 % in FY 24. The provision coverage ratio (PCR) as of 31.03.2025 is at 78% (including T/W) and 60% (excluding T/W).

## **10. Net Interest Margin**

Net Interest Margin is at 3.60% for FY 25 which is broadly in line with our guidance levels given earlier.

## **11. Return on Assets**

Return on assets for Q4 FY 25 is 1.53% and for FY 25 it stands at 1.55% which is in line with our long-term average levels.

## **12. Return on Equity**

Return on Equity was at 12.60% in Q4 FY 25 compared to 12.39% in Q4 FY 24.

## **13. Cost to Income Ratio (CIR)**

Our cost to income ratio for FY 25 had stood at 47.77% as compared to 47.06% last year.

## **14. Capital Adequacy**

The Bank's capital adequacy as on 31.03.2025 as per Reserve Bank of India (RBI) guidelines on Basel III norms is 23.75% and Tier-1 capital adequacy was 22.70%, well above regulatory requirements.

## **About the Bank:**

City Union Bank is an old sector private sector bank with 875 branches across 16 states and three 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 2<sup>nd</sup> May 2025 at 6.00 p.m. IST to discuss our performance for the 4<sup>th</sup> quarter / year ended March 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.com](http://www.cityunionbank.com)

**For further information please contact:**  
Mr. J. Sadagopan, Chief Financial Officer  
Mobile No. 93671 31717  
[www.cityunionbank.com](http://www.cityunionbank.com).