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 Limited
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

Madam / Sir,

Sub: Investor Presentation – Q4 & FY 2026

Pursuant to Regulation 30 R/w Schedule III Part A para A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, we submit herewith the Investor Presentation on the Standalone Audited Financial Results of the Bank for the Quarter & Year ended March 31, 2026 for your information and records please.

Kindly take the above on record and disseminate to all concerned

Thanking you

Yours faithfully
for **CITY UNION BANK LIMITED**

CITY UNION BANK LTD. Admin. Office, Kumbakonam

Venkataramanan S
Company Secretary &
Compliance Officer

Encl. : a.a

CITY UNION BANK

INVESTOR PRESENTATION

March 2026

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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

Clink 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

15 years performance

15 years Snapshot

(in INR Mn)

Year	2010-11	2025-26	CAGR	Multiple
Paid up Capital	405	741	4%	2x
Reserves & Surplus	9,661	1,04,906	16%	10x
Deposits	1,29,143	7,83,080	13%	6x
Advances	93,290	6,66,988	14%	7x
Total Business	2,22,433	14,50,068	13%	7x
Net Profit	2,151	13,262	13%	6x
No.of Branches	246	949	9%	4x
Total No of Staff	2836	8894	8%	3x
Market capitalization	18,145	1,94,500	17%	11x
Net Worth	10,066	1,04,582	17%	10x

15 years progress

(in INR Mn)

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	CAGR / AVG
Paid up Capital	405	408	474	543	597	598	601	665	735	737	739	740	740	741	741	741	4.11%
Reserves & Surplus	9,661	12,023	15,932	19,707	26,359	29,922	35,101	40,968	47,673	52,223	57,686	65,118	73,832	83,274	93,925	93,925	16.37%
Deposits	1,29,143	1,63,408	2,03,048	2,20,169	2,40,750	2,71,581	3,01,157	3,28,526	3,84,480	4,08,325	4,45,374	4,76,897	5,23,979	5,56,566	6,35,260	7,83,080	12.77%
Advances	92,555	1,21,375	1,52,461	1,60,968	1,79,655	2,10,569	2,38,327	2,78,528	3,26,733	3,39,274	3,61,578	4,03,585	4,30,534	4,55,257	5,20,813	6,58,750	13.98%
Total Business	2,21,698	2,84,782	3,55,508	3,81,137	4,20,405	4,82,151	5,39,484	6,07,054	7,11,213	7,47,599	8,06,952	8,80,481	9,54,512	10,11,824	11,56,072	14,41,830	13.29%
Incremental Business		63,085	70,726	25,629	39,267	61,746	57,334	67,570	1,04,159	36,386	59,353	73,529	74,031	57,312	1,44,248	2,85,758	
Deposit Growth		27%	24%	8%	9%	13%	11%	9%	17%	6%	9%	7%	10%	6%	14%	23%	
Advances Growth		31%	26%	6%	12%	17%	13%	17%	17%	4%	7%	12%	7%	6%	14%	26%	
Business Growth		28%	25%	7%	10%	15%	12%	13%	17%	5%	8%	9%	8%	6%	14%	25%	
Net Profit	2,151	2,803	3,220	3,471	3,950	4,447	5,028	5,920	6,829	4,763	5,928	7,602	9,375	10,157	11,236	13,270	12.90%
Dividend	85%	100%	100%	100%	110%	120%	30%	30%	50%	50%	50%	100%	100%	150%	200%		92%
No.of Branches	246	300	375	425	475	525	550	600	650	700	702	727	752	800	875	949	9.42%
Total No of Staff	2836	3347	3785	4215	4364	4517	4688	5319	5518	5741	5843	5367	6019	7188	7605	8894	7.92%
Market capitalization	18,145	19,798	24,932	29,227	57,807	56,709	91,121	1,14,633	1,50,462	95,149	1,15,216	95,334	93,179	1,00,106	1,16,470	1,16,470	13.20%
Net Worth	10,066	12,431	16,314	20,064	26,664	30,332	35,561	41,493	48,083	52,532	57,989	65,500	74,209	83,742	94,169	1,04,586	16.89%
Market Cap / Networth	1.80x	1.59x	1.53x	1.46x	2.17x	1.87x	2.56x	2.76x	3.13x	1.81x	1.99x	1.46x	1.26x	1.20x	1.24x	1.11x	
Capital Adequacy ratio (%)	12.75	12.57	13.98	15.11	16.52	15.58	15.83	16.22	15.55	16.76	19.52	20.85	22.34	23.73	23.75	21.92	
Return on Equity (%)	23.47	24.91	22.41	19.08	16.91	15.6	15.26	15.37	15.25	9.47	10.73	12.31	13.42	12.86	12.63	12.63	15.77
Return on Assets (%)	1.67	1.71	1.58	1.44	1.49	1.5	1.5	1.6	1.64	1	1.15	1.35	1.46	1.52	1.55	1.55	1.48
Net Interest Margin (%)	3.64	3.4	3.35	3.5	3.44	3.81	4.17	4.42	4.32	3.98	4	3.98	3.89	3.65	3.6	3.6	3.8
Gross NPA (%)	1.21	1.01	1.13	1.81	1.86	2.41	2.83	3.03	2.95	4.09	5.11	4.7	4.37	3.99	3.09	1.91	2.84
Net NPA (%)	0.52	0.44	0.63	1.23	1.3	1.53	1.71	1.7	1.81	2.29	2.97	2.95	2.36	1.97	1.25	0.68	1.58
Slippage (%)	1.3	1.18	1.46	2.81	2.35	2.02	1.99	2.04	1.91	3.21	3.01	3.1	3.02	2.18	1.54	1.12	2.14
Credit Cost (%)	0.41	0.15	0.25	0.62	0.5	0.79	0.85	0.82	0.55	1.51	1.34	0.89	0.9	0.24	0.09	0.04	0.62

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 31.03.2026

Deposits
INR 78,308 CR

Advances
INR 66,699 CR

Net Interest Margin
3.74% *

Net NPA
0.68%

Employees
8,894

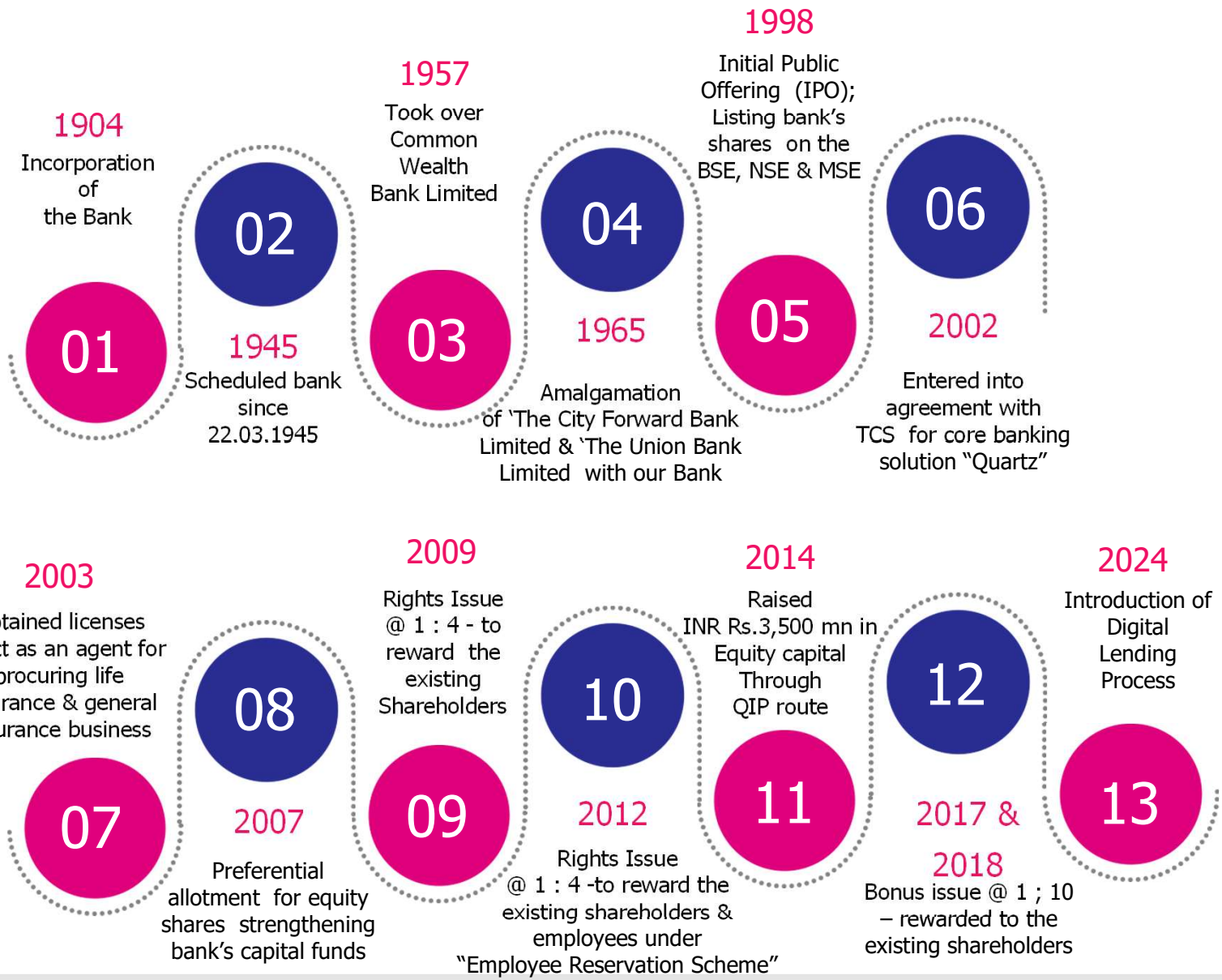
Branch
949

ATM's
1,764

Efficiency ratio
47.93%

* 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

- **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.**

Prudent Risk Management

- **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:**
  - **Additionally collateralized by residential property and personal guarantees etc.**
  - **Predominantly single banker relationships with minimal exposure to consortium / multiple banking arrangements / infrastructure lending.**

Invested in Robust Infrastructure

- **Comprehensive employee training and recruitment infrastructure through staff training college.**
- **LOS is digitalized**

Purely retail Liability Franchise

- **No reliance on Corporate bulk deposits.**

Double-digit 10-year CAGR

Consistent Return with Superior ROA, ROE

COMPETITIVE ADVANTAGES

NETWORK

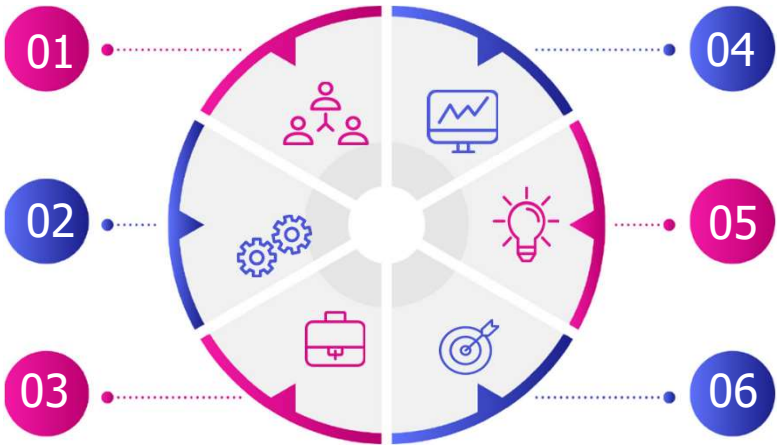
- Pan India presence with 949 branches
- Strong presence in South India (770 branches) of which 578 are in Tamil Nadu alone

ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 21.92% out of which Tier 1 constitutes 20.82%

MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 37% 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 6.32 %
- 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 – MARCH 2026

Q4 FY 26 PERFORMANCE – A SNAPSHOT

- Deposits increased by 23% from Rs. 635 Bn to Rs. 783 Bn Y-o-Y
- Advances registered a growth of 26% from Rs.531 Bn to Rs.667 Bn Y-o-Y
- The total business grew by 24% from Rs.1,166 Bn to Rs. 1,450 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q4 FY 26	Q4 FY 25	FY 26	FY 25	Q3 FY 26
Return on Assets	1.56%	1.53%	1.56%	1.55%	1.53%
Net Interest Margin	3.87%	3.60%	3.74%	3.60%	3.89%
Return on Equity	14.15%	12.60%	13.35%	12.63%	13.18%
Earning per share	Rs.4.84	Rs.3.89	Rs.17.88	Rs.15.17	Rs.4.48

- Gross NPA –1.91% and Net NPA – 0.68%
- Provision Coverage Ratio - 84% (with TW) & 65% (without TW)
- CRAR – 21.92% (Basel III) of which core CRAR – 20.82%

Q4 FY 26 VS Q4 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

783,080	666,998	1,450,068	216,441
23%	26%	24%	19%
635,260	530,664	1,165,923	181,189
Deposits	Advances	Total Business	CASA

5,796	3,596	7,858	46.15%
31%	25%	30%	
4,410	2,880	6,003	48.21 %
Gross Profit	Net Profit	Net Interest Income	Cost to Income

1.56% ROA	14.15% ROE	3.87% NIM	1.91% Gross NPA	0.68% Net NPA	84% PCR (with TW)

Q4 FY 26 Q4 FY 25

FY 26 VS FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

783,080	666,998	1,450,068	216,441
23%	26%	24%	19%
635,260	**530,664**	**1,165,924**	**181,189**
Deposits	Advances	Total Business	CASA

20,142	13,262	28,298	47.93%
20%	18%	22%	
16,786	**11,236**	**23,157**	**47.77 %**
Gross Profit	Net Profit	Net Interest Income	Cost to Income

1.56% ROA	13.35% ROE	3.74 % NIM	1.91% Gross NPA	0.68% Net NPA	84% PCR (with TW)

FY 26 FY 25

FINANCIAL PERFORMANCE & BUSINESS PROFILE

Q4 FY 26 VS Q4 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q4 FY 26	Q4 FY 25	INC / (DEC)	Growth	Growth %
Deposits	783,080	635,260		1,47,820	23%
Advances	666,988	530,664		1,36,324	26%
Total Business	1,450,068	1,165,924		2,81,144	24%
Demand Deposits	70,270	60,737		9,533	16%
Saving Deposits	146,171	120,451		25,719	21%
CASA	216,441	181,189		35,252	19%
Gross NPA	12,731	16,382		-3,651	-22%
Net NPA	4,494	6,531		-2,037	-31%
Gross NPA (%)	1.91%	3.09%			
Net NPA (%)	0.68%	1.25%			
C R A R (BASEL – III)	21.92%	23.75%			
- Of which Tier I	20.82%	22.70%			
CD Ratio	85%	84%			
PCR	84%	78%			

Q4 FY 26 VS Q4 FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q3 FY 26	Q3 FY 25	INC / (DEC)	Growth %	Q3 FY 26
Net Interest Income	7,858	6,003	1,855	31%	7,522
Other Income	2,905	2,512	393	16%	2,453
Operating Expenses	4,967	4,105	862	21%	4,844
Gross Profit	5,796	4,410	1,386	31%	5,131
Provisions & Contingencies	2,200	1,530	670	44%	1,810
Net Profit	3,596	2,880	716	25%	3,321
Return on Assets	1.56%	1.53%	-	-	1.53%
Return on Equity	14.15%	12.60%	-	-	13.18%
Net Interest Margin	3.87%	3.60%	-	-	3.89%

FY 26 VS FY 25 PERFORMANCE - A SNAPSHOT

FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	FY 26	FY 25	INC / (DEC)	Growth %
Net Interest Income	28,298	23,157	5,141	22%
Other Income	10,388	8,981	1,408	16%
Operating Expenses	18,544	15,352	3,193	21%
Gross Profit	20,142	16,786	3,356	20%
Provisions & Contingencies	6,880	5,550	1,330	24%
Net Profit	13,262	11,236	2,026	18%
Return on Assets	1.56%	1.55%	-	-
Return on Equity	13.35%	12.63%	-	-
Net Interest Margin	3.74%	3.60%	-	-

PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 26	Q4 FY 25	FY 26	FY25	Q3 FY 26
Provision for:					
- Tax	1,000	750	3,450	2,930	850
- Bad Debts	700	780	2,540	2,550	740
- Standard Assets	300	-	590		220
- Others	200	-	300	70	-
Total	**2,200**	**1,530**	**6,880**	**5,550**	**1,810**

Q4 FY 26 VS Q4 FY 25 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	Q4 FY 26	Q4 FY 25	Growth %
Interest on Loans	15,155	12,432	22%
Interest on Investments	3,114	2,714	15%
Other Interest Income	287	181	59%
Total Interest Income	**18,556**	**15,327**	**21%**

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q4 FY 26	Q4 FY 25	Growth %
Int Exp on Deposits	9,973	8,764	14%
Other Int Expenses	725	561	29%
Total Interest Expenses	**10,698**	**9,324**	**15%**

OTHER INCOME BREAKUP

PARTICULARS	Q4 FY 26	Q4 FY 25	Growth %
CEB & Charges	1,737	1,491	17%
Treasury Income	287	262	10%
Other Inc incl recoveries in written off a/cs	880	759	16%
Total Other Income	**2,905**	**2,512**	**16%**

OPERATING EXPENSES BREAKUP

PARTICULARS	Q4 FY 26	Q4 FY 25	Growth %
Employee Cost	2,346	1,965	19%
Other Operating Expenses	2,621	2,140	22%
Total Operating Expenses	**4,967**	**4,106**	**21%**

FY 26 VS FY 25 – INCOME AND EXPENSES BREAKUP

INTEREST INCOME BREAKUP

PARTICULARS	FY 26	FY 25	Growth %
Interest on Loans	55,721	46,721	19%
Interest on Investments	11,791	10,733	10%
Other Interest Income	1,186	886	34%
Total Interest Income	**68,698**	**58,340**	**18%**

INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	FY 26	FY 25	Growth %
Int Exp on Deposits	38,529	32,774	18%
Other Int Expenses	1,870	2,409	-22%
Total Interest Expenses	**40,399**	**35,183**	**15%**

OTHER INCOME BREAKUP

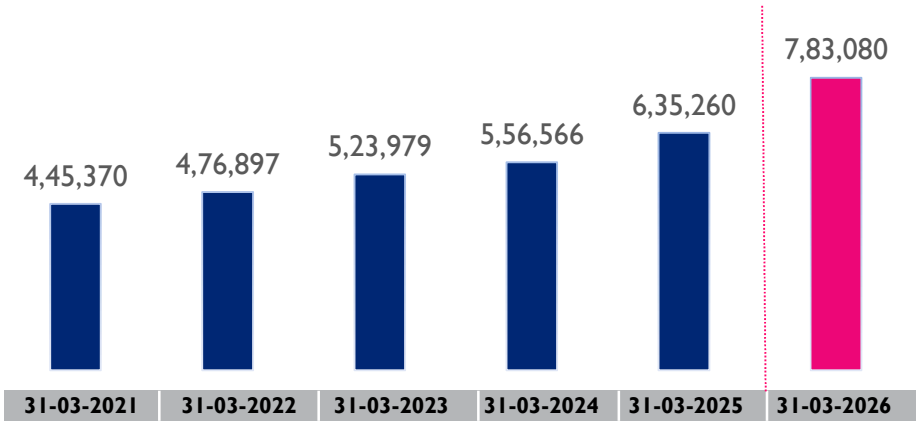
PARTICULARS	FY 26	FY 25	Growth %
CEB & Charges	5,847	4,658	26%
Treasury Income	1,360	860	58%
Other Inc incl recoveries in written off a/cs	3,181	3,463	-8%
Total Other Income	**10,388**	**8,981**	**16%**

OPERATING EXPENSES BREAKUP

PARTICULARS	FY 26	FY 25	Growth %
Employee Cost	8,898	7,330	21%
Other Operating Expenses	9,646	8,022	20%
Total Operating Expenses	**18,544**	**15,352**	**21%**

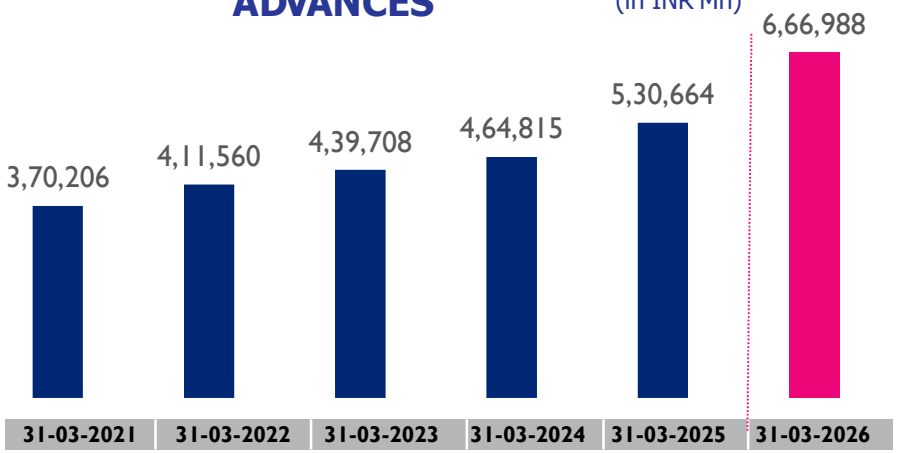
DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

DEPOSITS

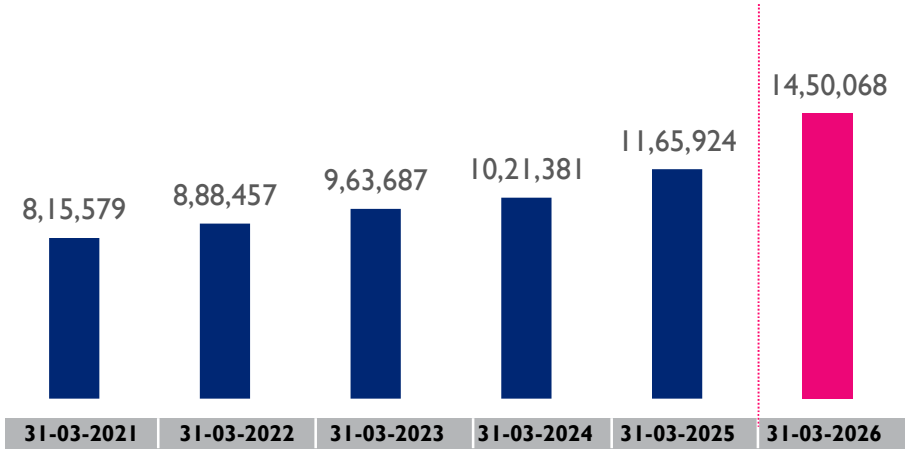


ADVANCES

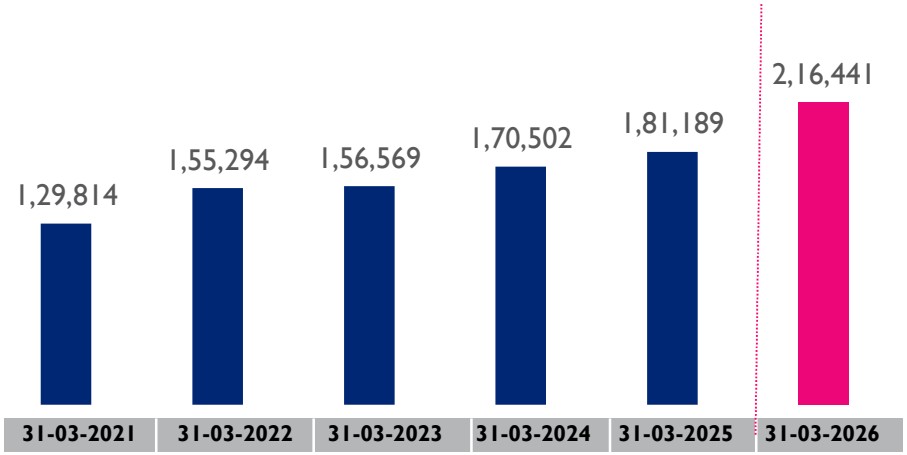
(in INR Mn)



BUSINESS



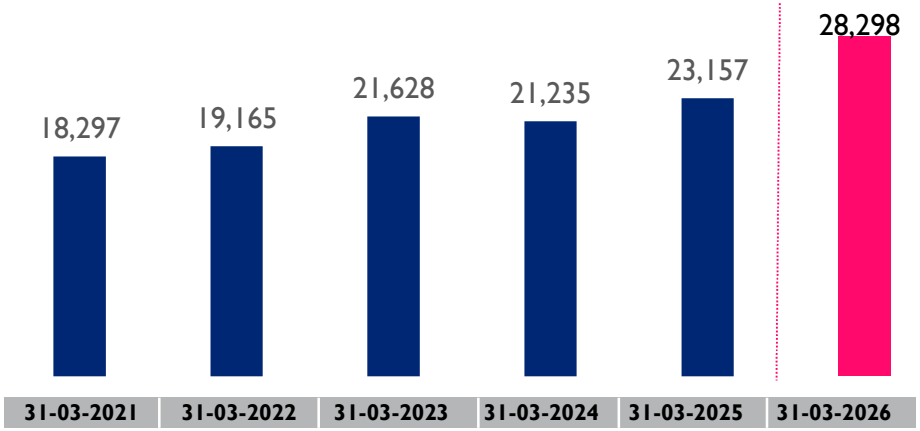
CASA



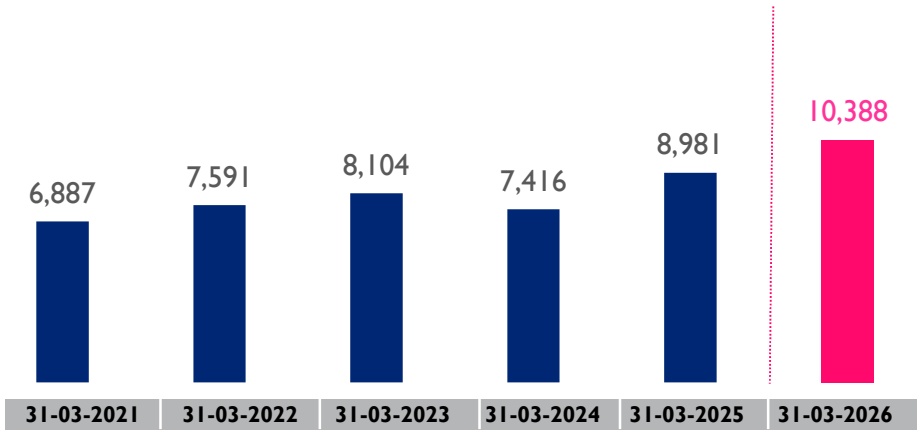
INCOME GROWTH OVER THE YEARS...

NET INTEREST INCOME

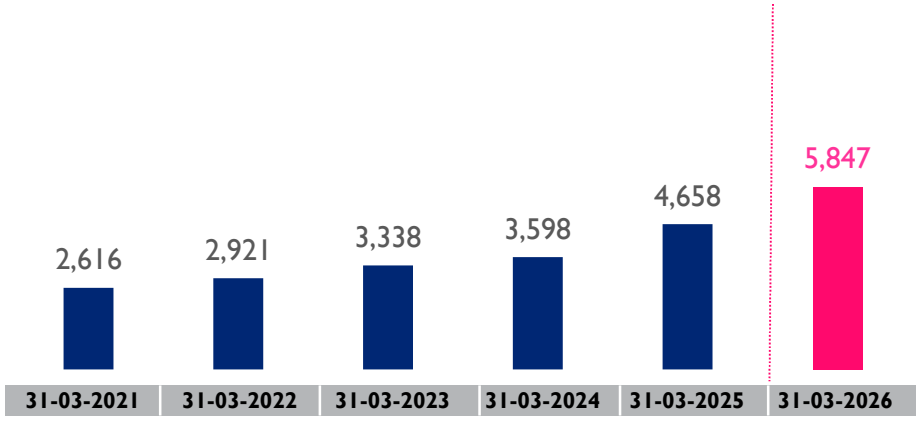
(in INR Mn)



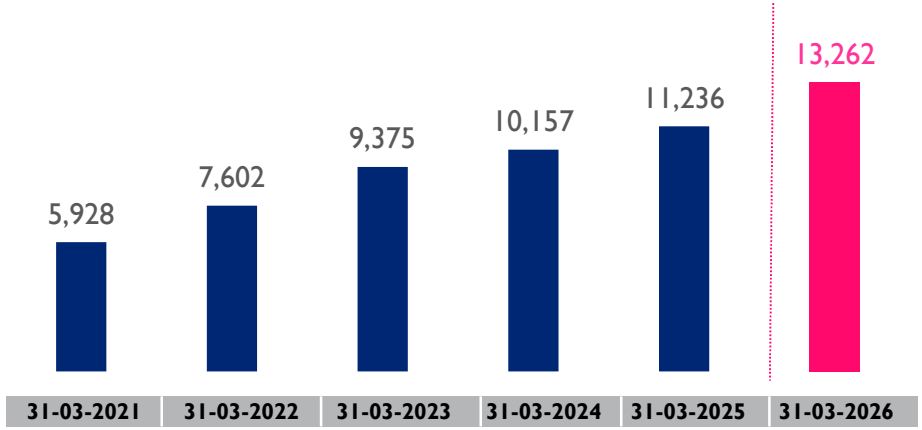
OTHER INCOME



CEB



NET PROFIT

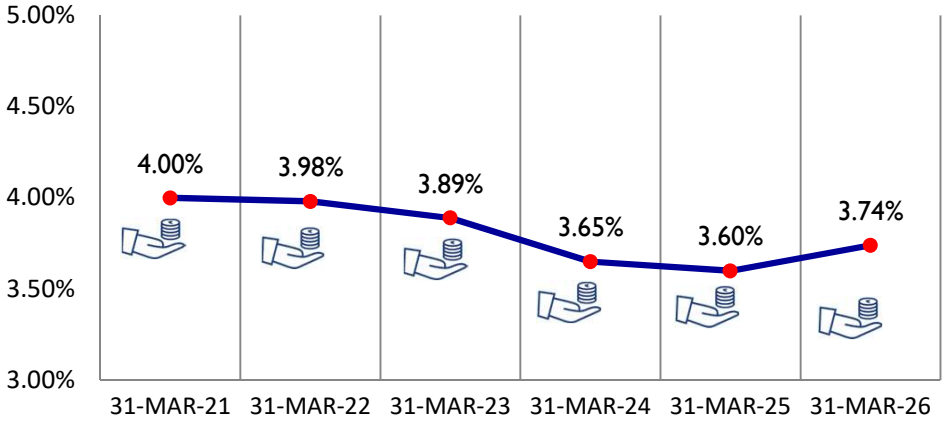


KEY BUSINESS INDICATORS

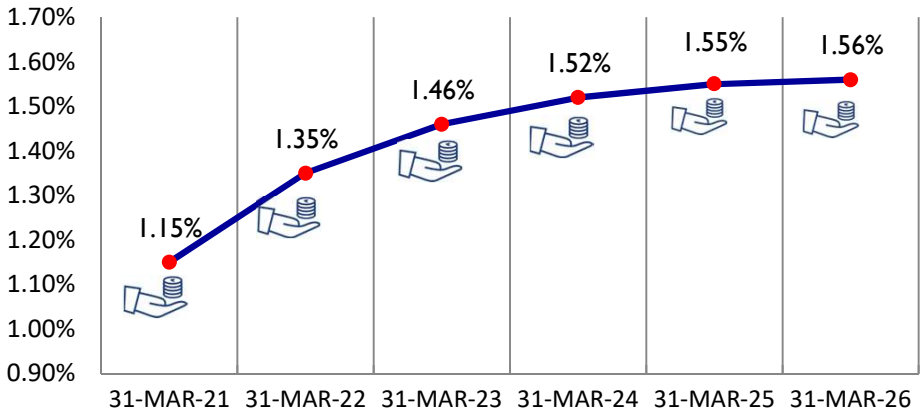
PARTICULARS	Q4 FY 26	Q4 FY 25	FY 26	FY 25	Q3 FY 26
Cost of Deposits	5.60%	6.02%	5.70%	5.85%	5.57%
Yield on Advances	9.80%	9.93%	9.75%	9.79%	9.73%
Yield on Investments	6.61%	6.51%	6.53%	6.50%	6.59%
Net Interest Margin	3.87%	3.60%	3.74%	3.60%	3.89%
Cost to Income	46.15%	48.21%	47.93%	47.77%	48.56%
Cost of Funds	4.64%	4.95%	4.74%	4.85%	4.62%
Yield on Funds	8.05%	8.14%	8.06%	8.04%	8.08%
Per Employee Profit (in INR Mn) (Ann)	1.62	1.54	1.49	1.48	1.55
EPS in INR - FV INR Re.1/- share (Not Ann)	4.84	3.89	17.88	15.17	4.48

KEY BUSINESS RATIOS – YEARLY TRENDS

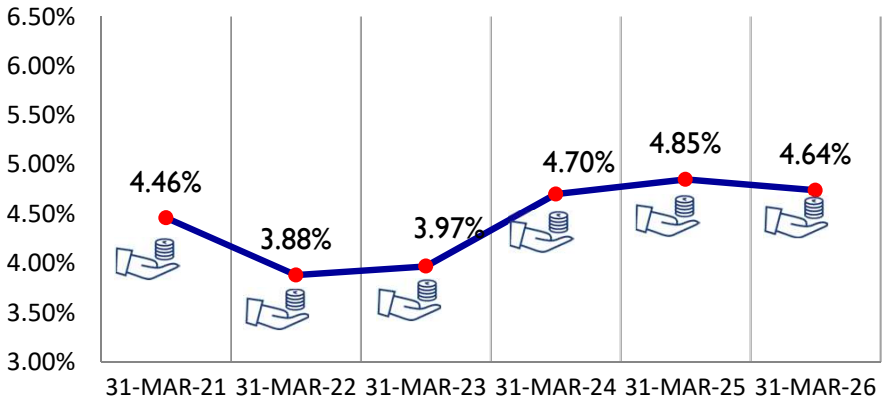
NET INTEREST MARGIN



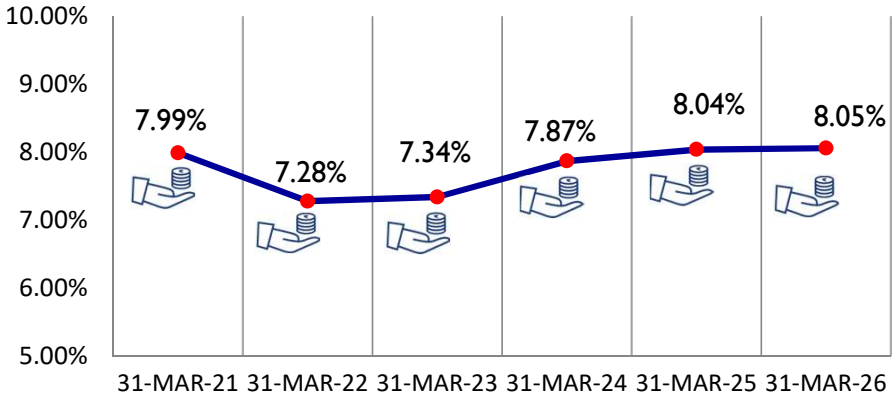
RETURN ON ASSETS



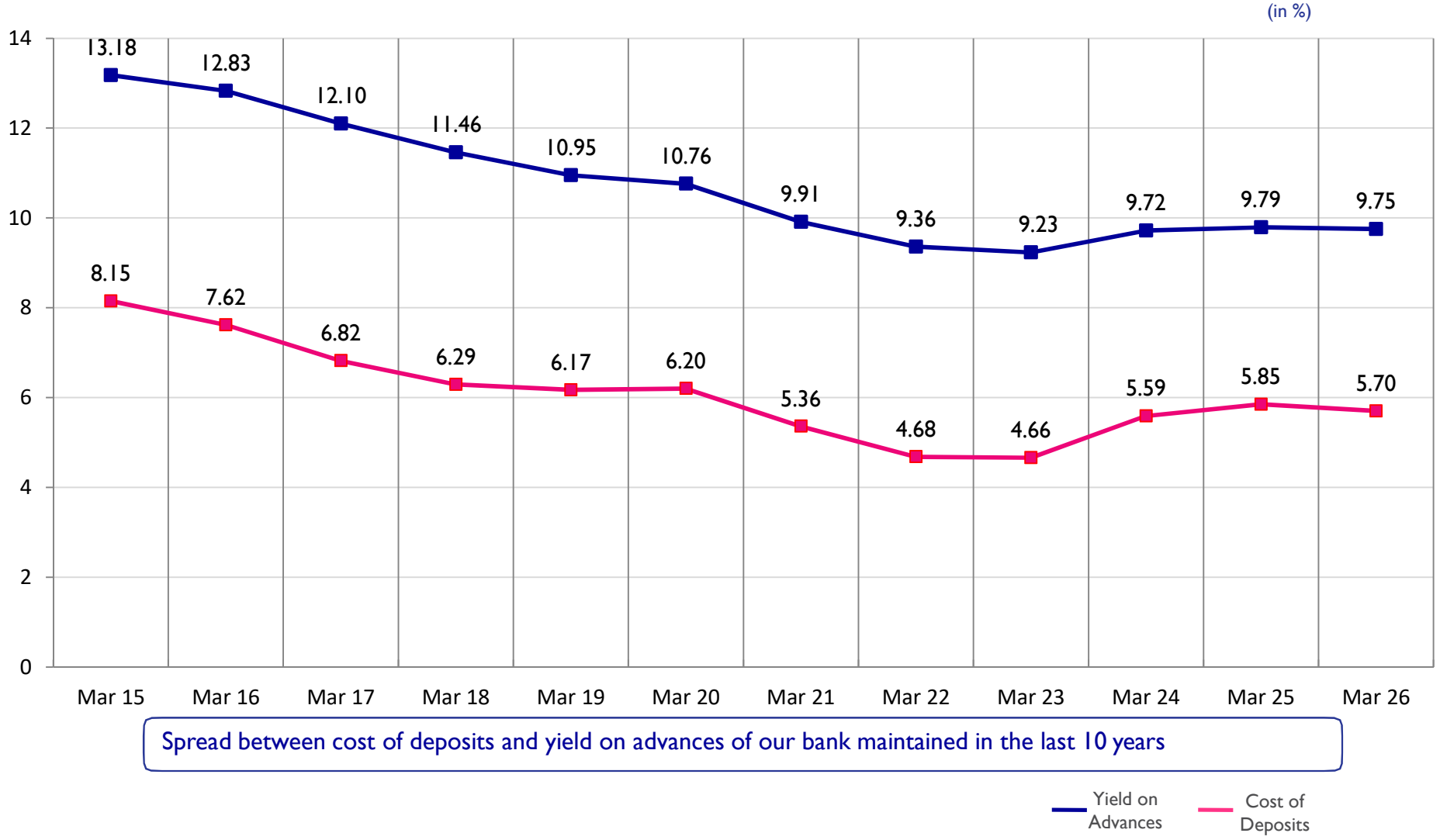
COST OF FUNDS



YIELD ON FUNDS

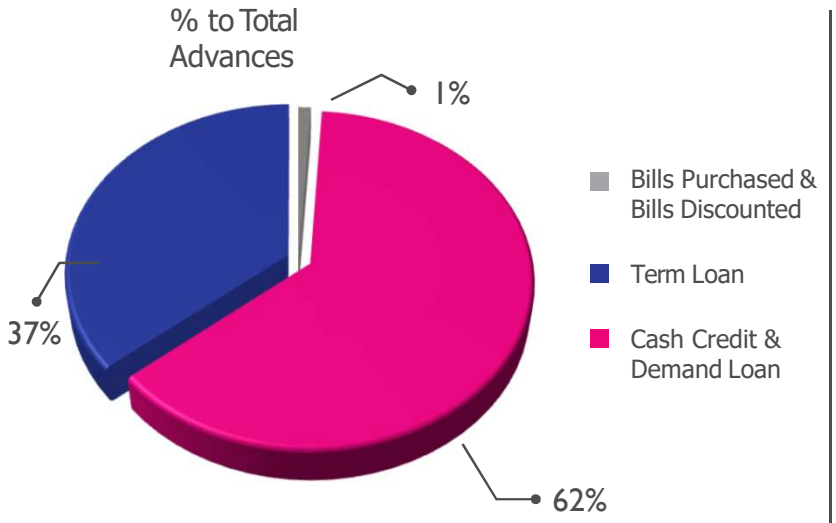


YIELD ON ADVANCES & COST OF DEPOSITS



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

LOAN BOOK – PRODUCTS COMPOSITION as on 31.03.2026

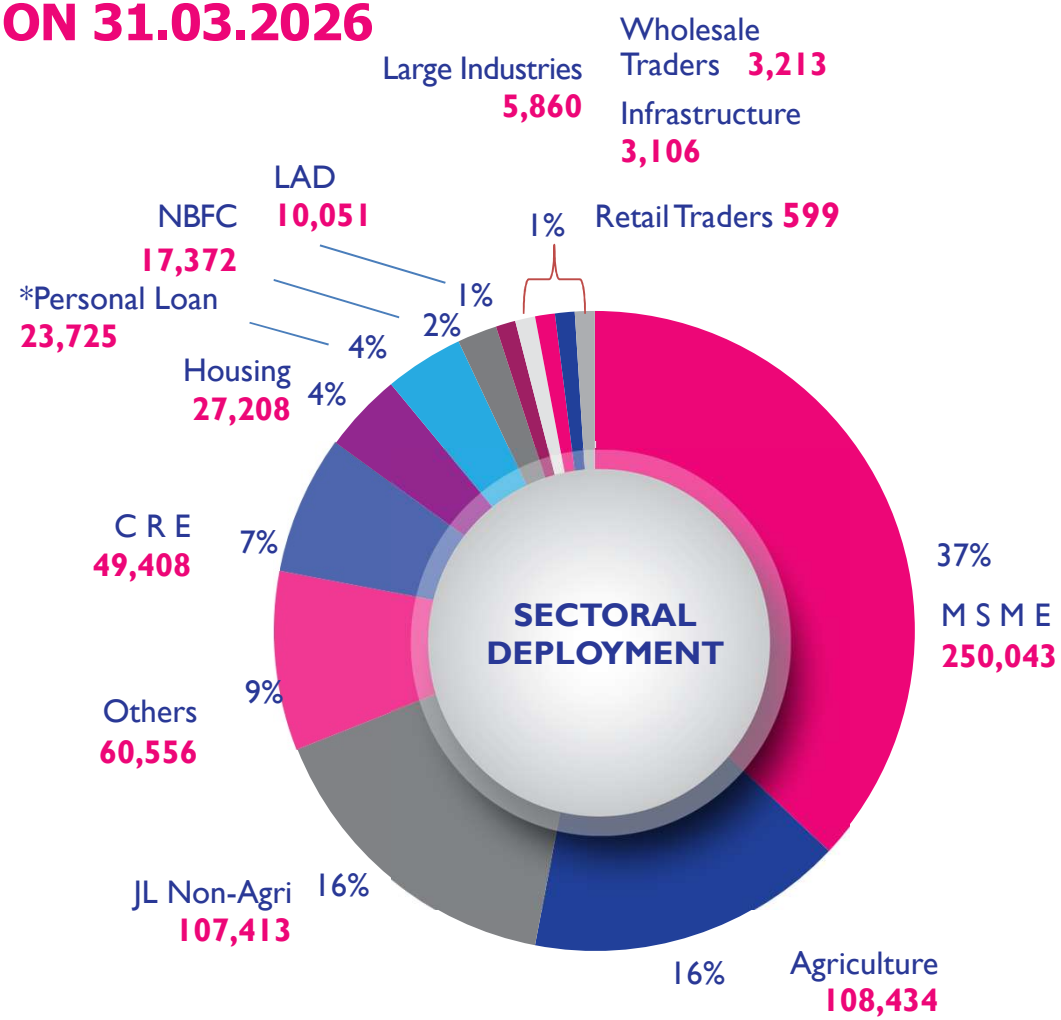


- Trading & MSME loans constitute about 37%
- Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	414,520	62%
Term Loan	228,560	37%
Bills Purchased & Bills Discounted	3,908	1%
Gross Loan Total	**666,988**	**100%**

LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 31.03.2026

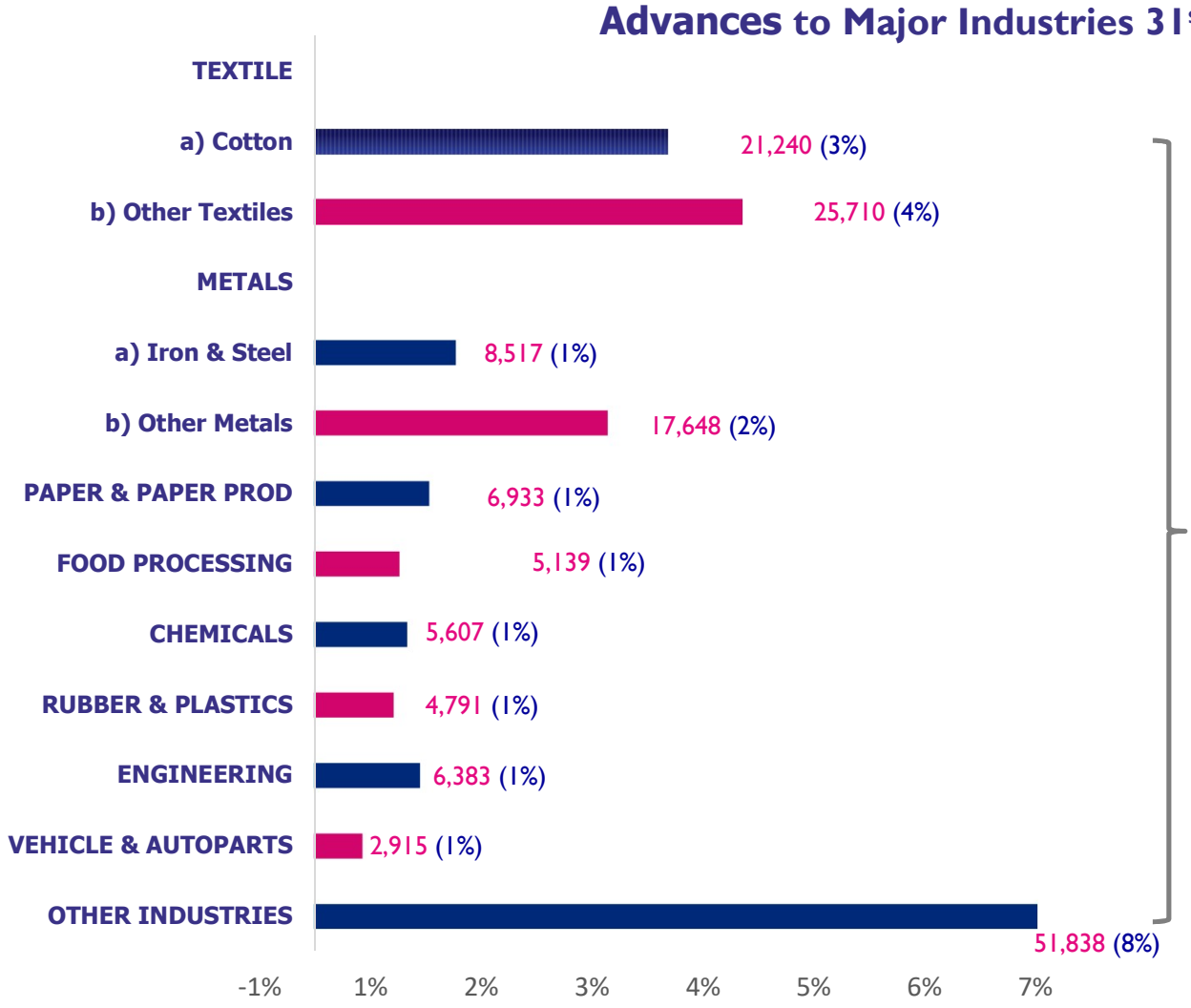
(in INR Mn)



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

Loan Book – Advances to Major Industries

(in INR Mn)

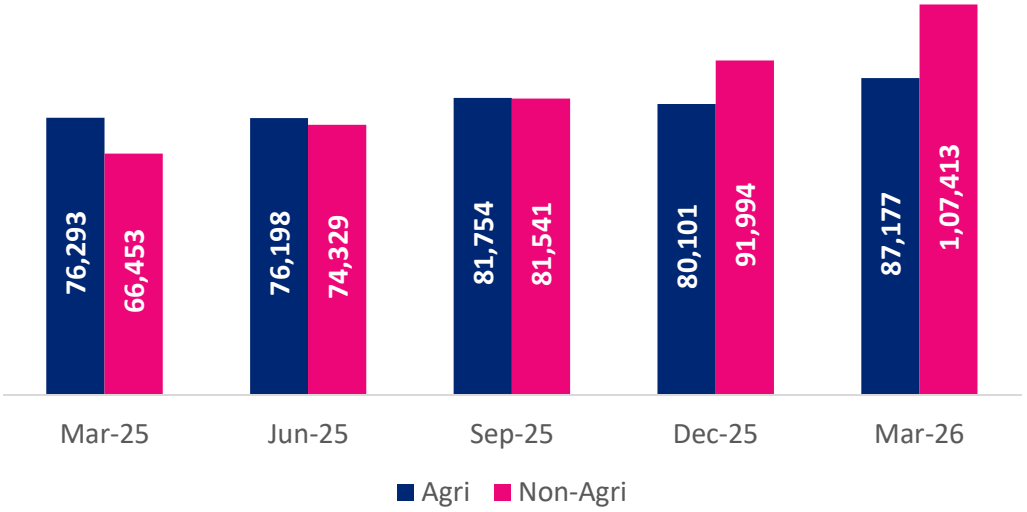


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	156,721	23%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	510,267	77%
Total Gross Advances	**666,988**	**100%**

GOLD LOAN BOOK – 31st Mar 2026

(in INR Mn)

GOLD LOAN PORTFOLIO	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Gold Loan – Agriculture	70,870	76,293	76,198	81,754	80,101	87,177
Gold Loan – Non-Agriculture	58,925	66,453	74,329	81,541	91,994	107,413
Total Gold Loans	129,795	142,746	150,527	163,295	172,095	194,590
Gross Advances	504,093	530,664	540,203	575,612	608,920	666,988
% of Gold Loans to Gross Advances	**26%**	**27%**	**28%**	**28%**	**28%**	**29%**



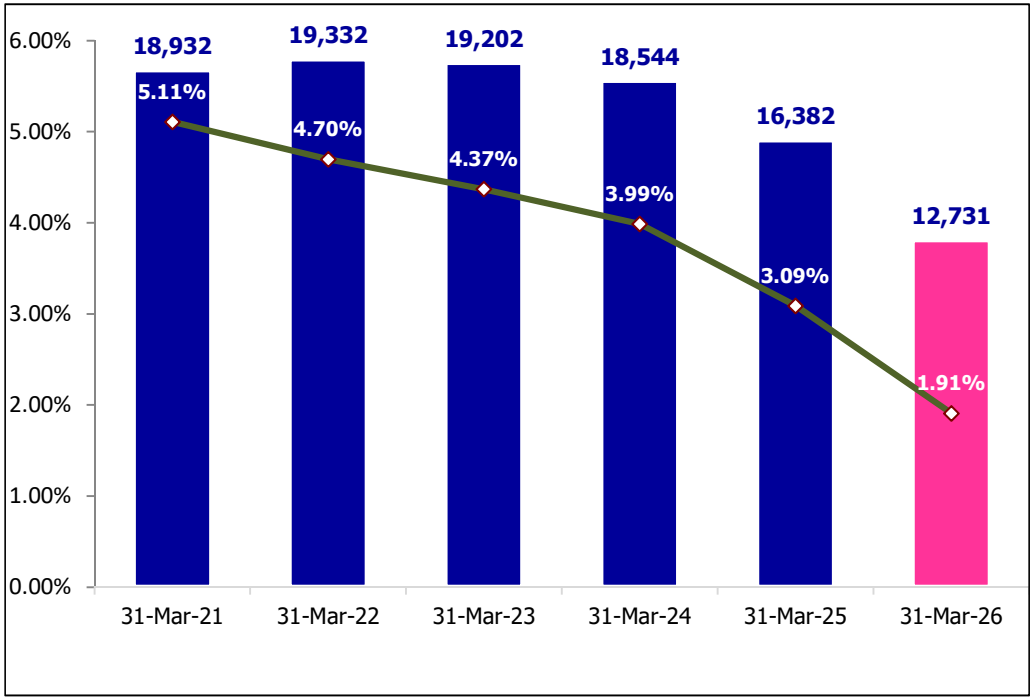
Y-o-Y growth in Gold Loan – 36%
(Mar-26 Vs Mar-25)

% of Gold loan NPA to JL portfolio 0.01%

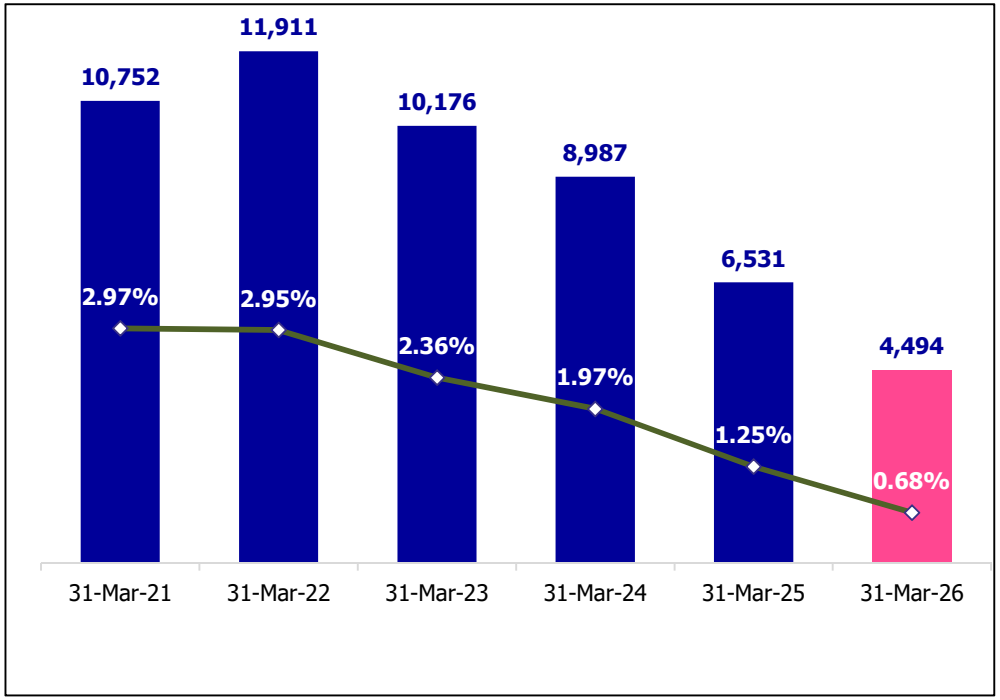
ASSET QUALITY

(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	Q4 FY 26	FY 26
NPA Opening balance		**14,134**	**18,932**	**19,332**	**19,202**	**18,544**	**13,200**	**16,382**
Additions	A	11,131	12,757	13,290	10,135	8,149	1,990	7,449
Recovery made		1,950	4,424	5,764	5,056	5,815	823	4,416
Upgradations		264	1,638	2,361	3,104	2,529	709	2,697
Net Addition	B	8,917	6,593	5,165	1,975	-195	457	336
Write-off		4,119	6,295	5,295	2,633	1,967	927	3,987
NPA Closing balance		**18,932**	**19,332**	**19,202**	**18,544**	**16,382**	**12,731**	**12,731**
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	1,622	900	3,873
Provision made during the period	C	**5,990**	**5,535**	**6,900**	**3,270**	**2,550**	**700**	**2,540**
T W recovery	D	1,033	1,883	2,942	2,152	2,077	777	2,291
Provision made net of TW Recovery	E=C-D	4,957	3,652	3,958	1,118	473	-77	249
Gross Advance	F	370,205	411,560	439,708	464,815	530,664	666,988	666,988
Additions % of Gross Advance	A / F	**3.01**	**3.10**	**3.02**	**2.18**	**1.54**	*** 0.30**	**1.12**
NetAddition % of Gross Advance	B / F	**2.41**	**1.60**	**1.17**	**0.42**	**-Ve**	*** 0.07**	**0.05**
Credit cost	E / F	1.34	0.89	0.90	0.24	0.09	* -0.01	0.04
Gross NPA %		5.11	4.70	4.37	3.99	3.09	1.91	1.91
Net NPA %		2.97	2.95	2.36	1.97	1.25	0.68	0.68

* 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		Mar-26	
	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	89	2,534
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	542	2,581
Total	**1976**	**22,478**	**1913**	**21,844**	**1470**	**12,552**	**1039**	**9,291**	**799**	**6,890**	**631**	**5,115**
Gross Advances		380,122		411,560		439,708		446,815		530,664		666,988
% of Rest Standard adv to Gross advances		**5.91%**		**5.31%**		**2.85%**		**2.08%**		**1.30%**		**0.77%**

- *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 31.03.2026, the total outstanding restructured Standard borrower accounts was 631 in numbers and amounting to Rs.5,115 mn.*

INVESTMENTS – AT A GLANCE

Investments Breakup and Category wise

(in INR Mn)

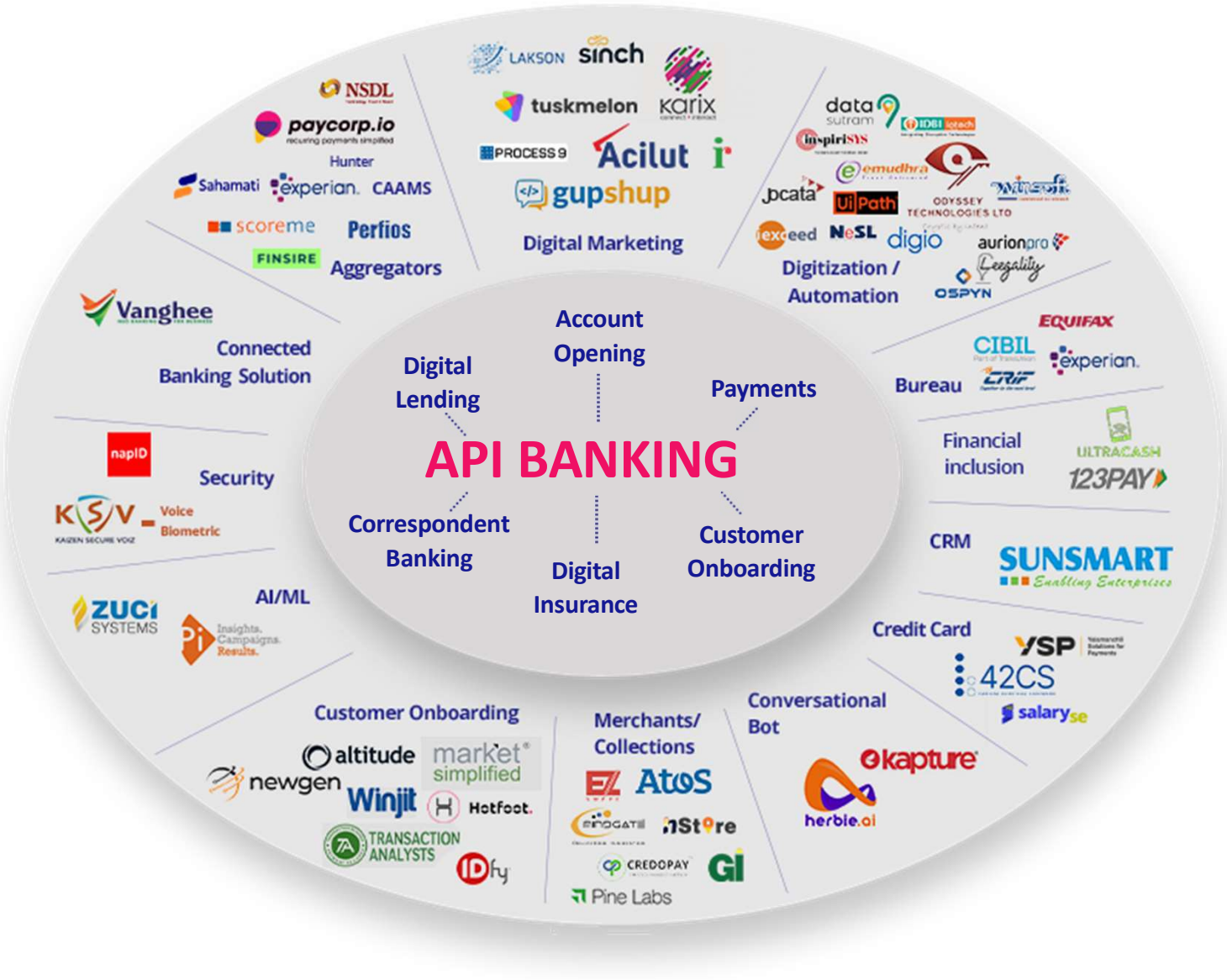
Particulars	Mar-26	Mar-25
SLR Securities	188,726	158,264
Non-SLR Securities	1,463	1,591
Total Investments	**190,189**	**159,855**
Yield on Investments	**6.53%**	**6.50%**
Investments Breakup:		
- A F S	54,843 (29%)	24,325 (15%)
- H T M	134,090 (70%)	133,734 (83%)
- FVTPL (including H F T)	1,256 (1%)	1,796 (2%)
Total Investments	**190,189**	**159,855**
Modified Duration:		
- A F S	3.01	3.90
- H T M	4.63	3.22
- FVTPL (including H F T)	1.12	6.53
- Overall Portfolio	4.15	3.32

TECHNOLOGY ADOPTION

New Digital Offerings

Product Offerings	01	02	03	04	05
New Initiatives	CUB SalarySe	BAPA (Banking as a Payment Aggregator)	Interactive Smart Statement	UPI Circle / UPI Help	Multi Signatory (UPI)
Products	UPI Reserve Pay	Co-Branded Credit Cards	CUB Depend	CUB Desire	UPI ATM
Technology/ Automation	Data Analytics	Voice Biometric Authentication	AI/ Conversational BOT	Digital Lending	DIY Journey for Credit Cards

New Digital Offerings



Awards Received During Q4

Prestigious moment for City Union Bank by winning IBA Technology Awards across 6 categories at

21st Annual Technology Conference, Expo & Citations 2024–2025, 9th January 2026 in Mumbai.

WINNER

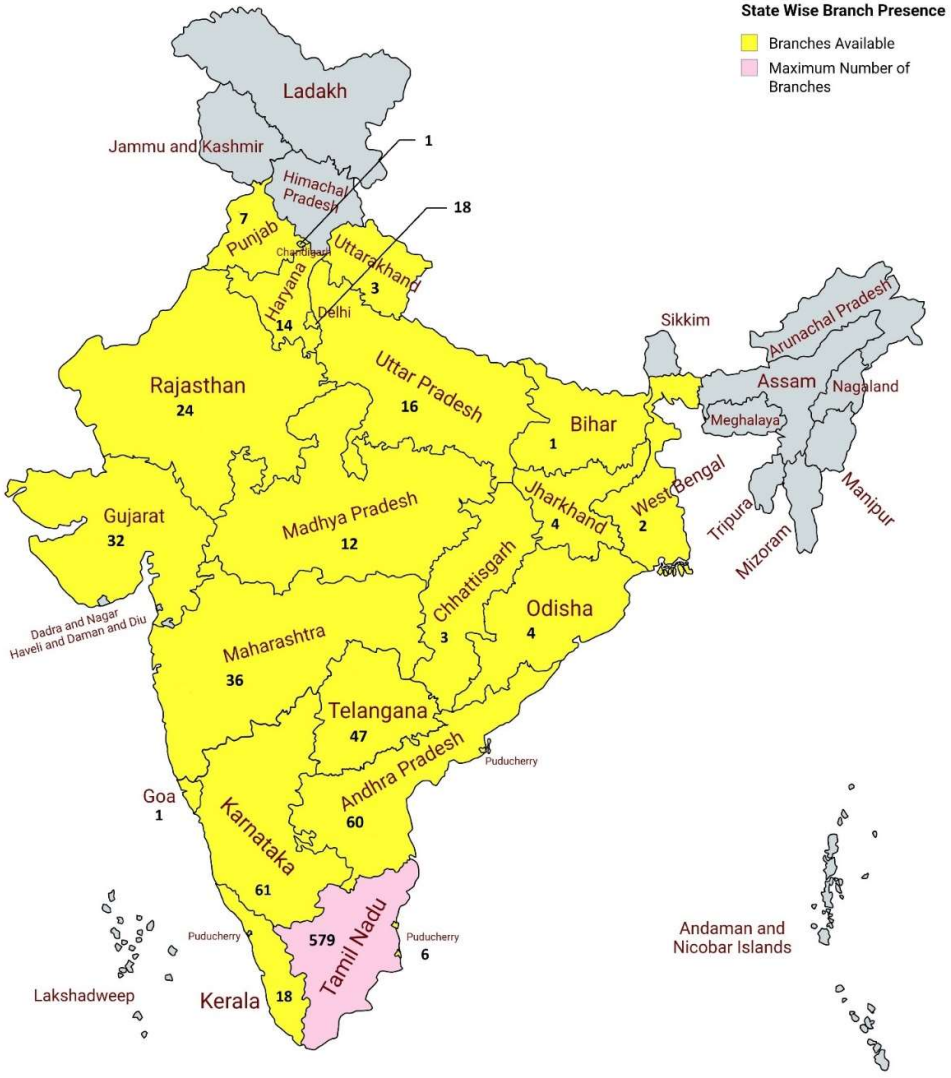
- Best AI & ML Adoption
- Best Technology Bank
- Best Digital Financial Inclusion
- Best Digital Sales
- Best IT Risk Management

RUNNER UP

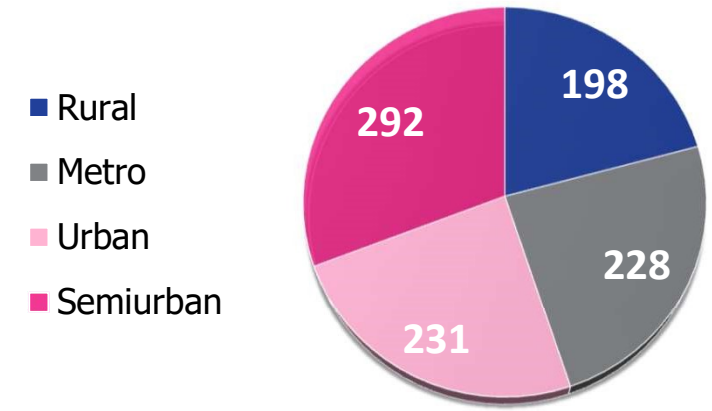
- Best Fintech & DPI Adoption

BRANCH NETWORK

PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



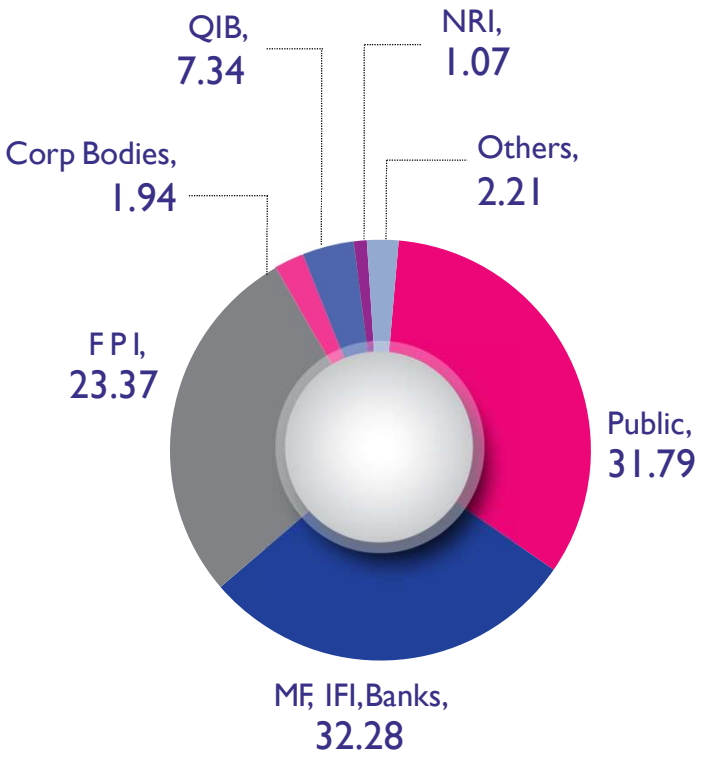
STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	578	78%	66%	72%
KARNATAKA	61	6%	5%	6%
TELENGANA	47	3%	7%	5%
MAHARASHTRA	36	4%	4%	4%
ANDHRAPRADESH	60	2%	6%	4%
GUJARAT	32	1%	3%	2%
RAJASTHAN	24	1%	2%	1%
KERALA	18	1%	2%	2%
NEW DELHI	18	2%	2%	1%
OTHERS	75	2%	3%	3%
TOTAL	**949**	**100%**	**100%**	**100%**



SHAREHOLDING PATTERN

A WELL DIVERSIFIED INVESTOR BASE

Position as on 31-December-2025



Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	9.40
SBI AMC *	7.85
AXIS MUTUAL FUND	4.07
CAPITAL GROUP USA *	3.85
HSBC MUTUAL FUND	3.62
EDELWEISS FUND	2.30
VANGUARD GROUP	2.05
FRANKLIN INDIA MUTUAL FUND	1.95
NIPPON INDIA FUND	1.66
CANARA ROBECCO FUND	1.58
TATA GROUP	1.52
KOTAK FUNDS	1.47
BANK MUSCAT INDIA FUND	1.22
ISHARES EQUITY FUND	1.21
ADITYA BIRLA GROUP	1.05

* Subsidiaries/Associates are consolidated

Well diversified ownership of shareholders around 0.21 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.

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. 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.

Shri Krishnaswamy Subramanian, B.Sc, ACA
Director
Shri. Krishnaswamy Subramanian is a Chartered Accountant (All India Rank holder) and aged 61 years. He is a seasoned IT executive with 37+ years of industry experience.. He holds experience in the areas of software engineering, systems thinking and engineering, complex problem solving, full lifecycle software development, large program management and transformation of enterprise-wide engineering practices.

TRANSPARENT 'CORPORATE GOVERNANCE' PRACTICES

- Board consists of 6 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
- Chartered Accountant with Strong IT background.
- Retired IAS Officer, Rural Economy, MSME, Business Management, Human resource and Economics.

Contact

CITY UNION BANK

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Email: raguraman@cityunionbank.com

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cubltd cityunionbankltd cityunionbankltd cubltd