



# CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

Regd. Office : 149, T.S.R. (Big) Street, Kumbakonam - 612 001. Thanjavur District. Tamil Nadu.

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

November 03, 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: Investor Presentation – Q2 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 Un-Audited Financial Results of the Bank for the Quarter & Half Year ended September 30, 2025 for your information and records please.

Thanking you

Yours faithfully  
for **CITY UNION BANK LIMITED**

Venkataramanan S  
Company Secretary &  
Compliance Officer



Encl.: a.a



CITY UNION BANK

# INVESTOR PRESENTATION

SEPTEMBER 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

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

**Smt. Nirmala Sitharaman**  
Hon'ble Union Minister of Finance

**Smt. P. Geetha Jeevan**  
Hon'ble Minister 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](https://www.presidentofindia.gov.in/press_releases/president-india-graces-120th-foundation-day-celebrations-city-union-bank-banking?utm_source=chatgpt.com)

# OVERVIEW

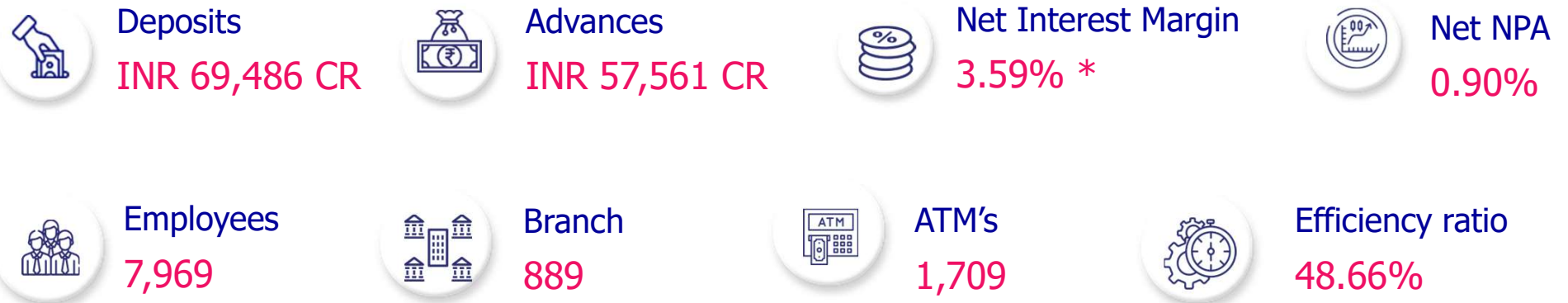
## Overview

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.

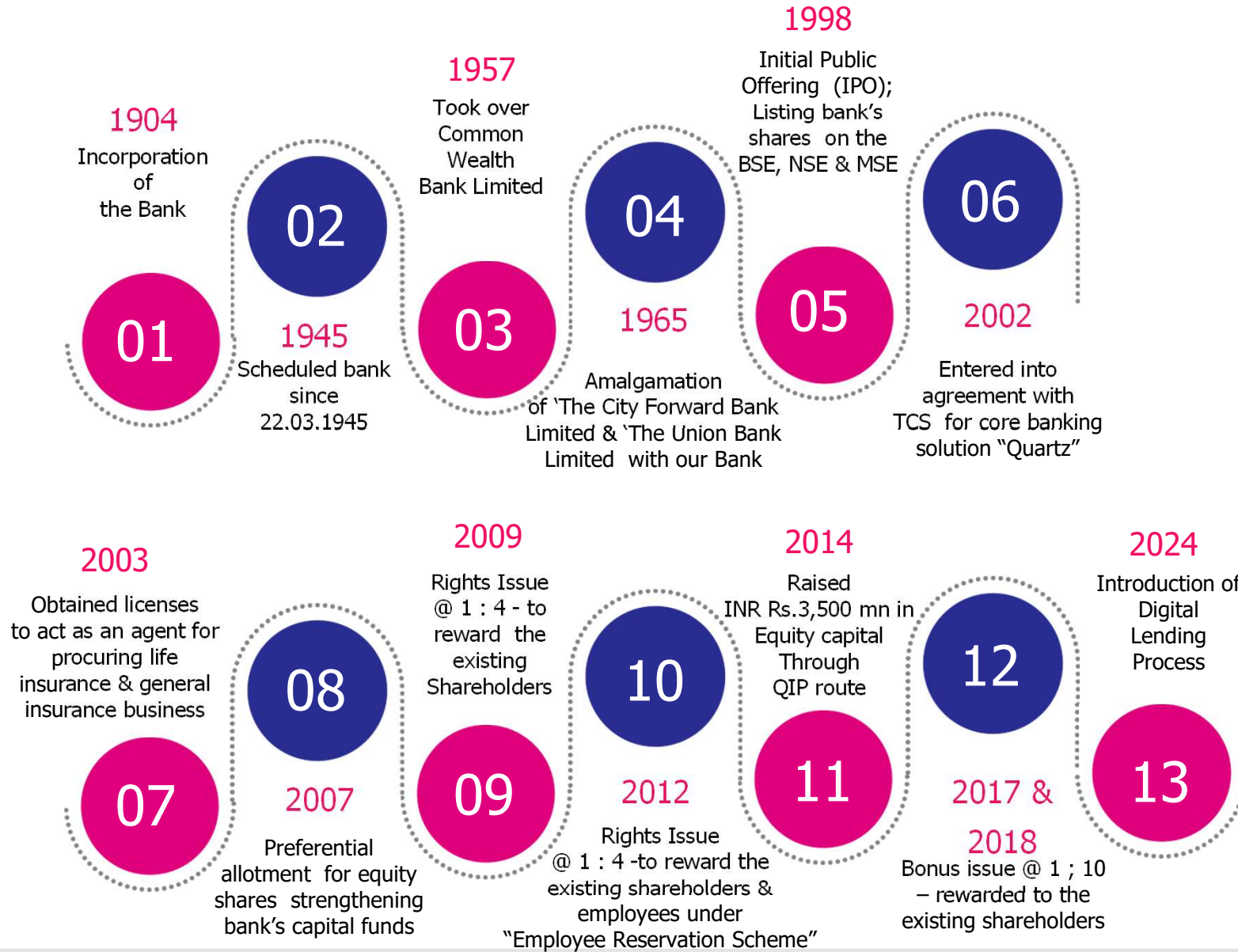
## FACTS & FIGURES

Position as on 30.09.2025



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

# COMPETITIVE ADVANTAGES

## NETWORK

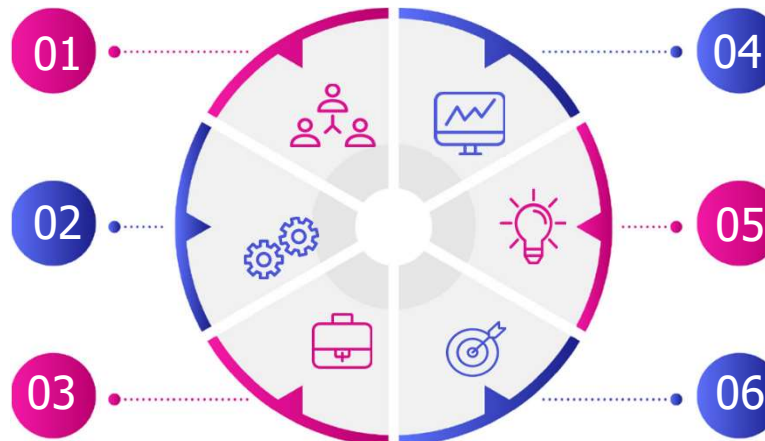
- Pan India presence with 889 branches
- Strong presence in South India (740 branches) of which 557 are in Tamil Nadu alone

## ADEQUATELY CAPITALISED

- Strong Capital Adequacy ratio of 21.68% out of which Tier 1 constitutes 20.71%

## MSME / TRADING PORTFOLIO

- Trading and MSME loan segments constitute about 42% 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 7.08 %
- 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 – SEPTEMBER 2025

## Q2 FY 26 PERFORMANCE – A SNAPSHOT

- Deposits increased by 21% from Rs. 574 Bn to Rs. 695 Bn Y-o-Y
- Advances registered a growth of 18% from Rs.487 Bn to Rs.575 Bn Y-o-Y
- The total business grew by 20% from Rs.1,061 Bn to Rs. 1,270 Bn Y-o-Y
- Profitability and efficiency ratios :

PARTICULARS	Q2 FY 26	Q2 FY 25	H1 FY 26	H1 FY 25	Q1 FY 26	FY 25
Return on Assets	1.59%	1.59%	1.57%	1.55%	1.55%	1.55%
Net Interest Margin	3.63%	3.67%	3.59%	3.60%	3.54%	3.60%
Return on Equity	13.35%	12.93%	13.15%	12.74%	12.85%	12.63%
Earning per share	Rs.4.43	Rs.3.85	Rs.8.56	Rs.7.42	Rs.4.13	Rs.15.17

- Gross NPA – 2.42% and Net NPA – 0.90%
- Provision Coverage Ratio - 82% (with TW) & 63% (without TW)
- CRAR – 21.68% (Basel III) of which core CRAR – 20.71%

## Q2 FY 26 VS Q2 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

694,860



21%

573,691

Deposits

575,612



18%

487,220

Advances

1,270,472



20%

1,060,911

Total Business

195,369



16%

168,934

CASA

4,706



10%

4,282

Gross Profit

3,286



15%

2,852

Net Profit

6,665



14%

5,825

Net Interest  
Income

49.16%



47.06 %

Cost to Income

1.59%

ROA

13.35%

ROE

3.63%

NIM

2.42%

Gross NPA

0.90%

Net NPA

82%

PCR  
(with TW)

■ Q2 FY 26

■ Q2 FY 25

# H1 FY 26 -VS H1 FY 25 PERFORMANCE – A SNAPSHOT

(in INR Mn)

694,860



21%

573,691

Deposits

575,612



18%

487,220

Advances

1,270,472



20%

1,060,911

Total Business

195,369



16%

168,934

CASA

9,215



15%

8,017

Gross Profit

6,345



15%

5,497

Net Profit

12,918



15%

11,277

Net Interest  
Income

48.66%



48.15 %

Cost to Income

1.57%

ROA

13.15%

ROE

3.59%

NIM

2.42%

Gross NPA

0.90%

Net NPA

82%

PCR  
(with TW)

■ HI FY 26

■ HI FY 25

## FY 25 VS FY 24 PERFORMANCE – A SNAPSHOT

(in INR Mn)

635,260



14%

556,566

Deposits

530,664



14%

464,815

Advances

1,165,924



14%

1,021,381

Total Business

181,189



6%

170,502

CASA

16,786



11%

15,167

Gross Profit

11,236



11%

10,157

Net Profit

23,157



9%

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**

## Q2 FY 26 VS Q2 FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q2 FY 26	Q2 FY 25	INC / (DEC)	Growth	Growth %
Deposits	694,860	573,691	↑	121,169	21%
Advances	575,612	487,220	↑	88,392	18%
Total Business	1,270,472	1,060,911	↑	209,561	20%
Demand Deposits	60,583	50,891	↑	9,692	19%
Saving Deposits	134,786	118,043	↑	16,743	14%
CASA	195,369	168,934	↑	26,435	16%
Gross NPA	13,932	17,255	↓		
Net NPA	5,129	7,750	↓		
Gross NPA (%)	2.42%	3.54%			
Net NPA (%)	0.90%	1.62%			
C R A R (BASEL – III)	21.68%	22.98%			
- Of which Tier I	20.71%	21.98%			
CD Ratio	83%	85%			
PCR	82%	75%			

## Q2 FY 26 VS Q2 FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	Q2 FY 26	Q2 FY 25	INC / (DEC)	Growth %	Q1 FY 26
Net Interest Income	6,665	5,825	840	14%	6,253
Other Income	2,591	2,263	328	14%	2,439
Operating Expenses	4,550	3,806	744	20%	4,183
Gross Profit	4,706	4,282	424	10%	4,509
Provisions & Contingencies	1,420	1,430	(10)	-1%	1,450
Net Profit	3,286	2,852	434	15%	3,059
Return on Assets	1.59%	1.59%	-	-	1.55%
Return on Equity	13.35%	12.93%	-	-	12.85%
Net Interest Margin	3.63%	3.67%	-	-	3.54%

## H1 FY 26 VS H1 FY 25 PERFORMANCE - A SNAPSHOT

### FINANCIAL PERFORMANCE

(in INR Mn)

PARTICULARS	H1 FY 26	H1 FY 25	INC / (DEC)	Growth %
Net Interest Income	12,918	11,277	1,641	15%
Other Income	5,030	4,184	846	20%
Operating Expenses	8,733	7,444	1,289	17%
Gross Profit	9,215	8,017	1,198	15%
Provisions & Contingencies	2,870	2,520	350	14%
Net Profit	6,345	5,497	848	15%
Return on Assets	1.57%	1.55%	-	-
Return on Equity	13.15%	12.74%	-	-
Net Interest Margin	3.59%	3.60%	-	-

## 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%	-	-

## PROVISIONS & CONTINGENCIES – BREAKUP

(in INR Mn)

PARTICULARS	Q2 FY 26	Q2 FY 25	H1 FY 26	H1 FY25	Q1 FY 26
Provision for:					
- Tax	850	730	1,600	1,430	750
- Bad Debts	400	700	1,100	1,020	700
- Standard Assets	70	-	70	-	-
- ECL contingency provision	100	-	100	-	-
- Others	-	-	-	70	-
<b>Total</b>	<b>1,420</b>	<b>1,430</b>	<b>2,870</b>	<b>2,520</b>	<b>1,450</b>

## Q2 FY 26 VS Q2 FY 25 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

PARTICULARS	Q2 FY 26	Q2 FY 25	Growth %
Interest on Loans	13,318	11,435	16%
Interest on Investments	2,876	2,710	6%
Other Interest Income	338	195	73%
<b>Total Interest Income</b>	<b>16,532</b>	<b>14,340</b>	<b>15%</b>

### OTHER INCOME BREAKUP

PARTICULARS	Q2 FY 26	Q2 FY 25	Growth %
CEB & Charges	1,346	1,046	29%
Treasury Income	216	248	-13%
Other Inc incl recoveries in written off a/cs	1,029	969	6%
<b>Total Other Income</b>	<b>2,591</b>	<b>2,263</b>	<b>14%</b>

### INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	Q2 FY 26	Q2 FY 25	Growth %
Int Exp on Deposits	9,535	7,950	20%
Other Int Expenses	331	565	-41%
<b>Total Interest Expenses</b>	<b>9,866</b>	<b>8,515</b>	<b>16%</b>

### OPERATING EXPENSES BREAKUP

PARTICULARS	Q2 FY 26	Q2 FY 25	Growth %
Employee Cost	2,244	1,835	22%
Other Operating Expenses	2,306	1,971	17%
<b>Total Operating Expenses</b>	<b>4,550</b>	<b>3,806</b>	<b>20%</b>



## H1 FY 26 VS H1 FY 25 – INCOME AND EXPENSES BREAKUP

### INTEREST INCOME BREAKUP

PARTICULARS	H1 FY 26	H1 FY 25	Growth %
Interest on Loans	26,220	22,299	18%
Interest on Investments	5,740	5,331	8%
Other Interest Income	625	596	5%
<b>Total Interest Income</b>	<b>32,585</b>	<b>28,226</b>	<b>15%</b>

### OTHER INCOME BREAKUP

PARTICULARS	H1 FY 26	H1 FY 25	Growth %
CEB & Charges	2,572	2,053	25%
Treasury Income	861	420	105%
Other Inc incl recoveries in written off a/cs	1,597	1,711	-7%
<b>Total Other Income</b>	<b>5,030</b>	<b>4,184</b>	<b>20%</b>

### INTEREST EXPENSES BREAKUP

(in INR Mn)

PARTICULARS	H1 FY 26	H1 FY 25	Growth %
Int Exp on Deposits	18,950	15,621	21%
Other Int Expenses	717	1,328	-46%
<b>Total Interest Expenses</b>	<b>19,667</b>	<b>16,949</b>	<b>16%</b>

### OPERATING EXPENSES BREAKUP

PARTICULARS	H1 FY 26	H1 FY 25	Growth %
Employee Cost	4,250	3,579	19%
Other Operating Expenses	4,483	3,865	16%
<b>Total Operating Expenses</b>	<b>8,733</b>	<b>7,444</b>	<b>17%</b>

## 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%
<b>Total Interest Income</b>	<b>58,340</b>	<b>52,706</b>	<b>11%</b>

### 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%
<b>Total Other Income</b>	<b>8,981</b>	<b>7,416</b>	<b>21%</b>

### INTEREST EXPENSES BREAKUP

(in INR Mn)

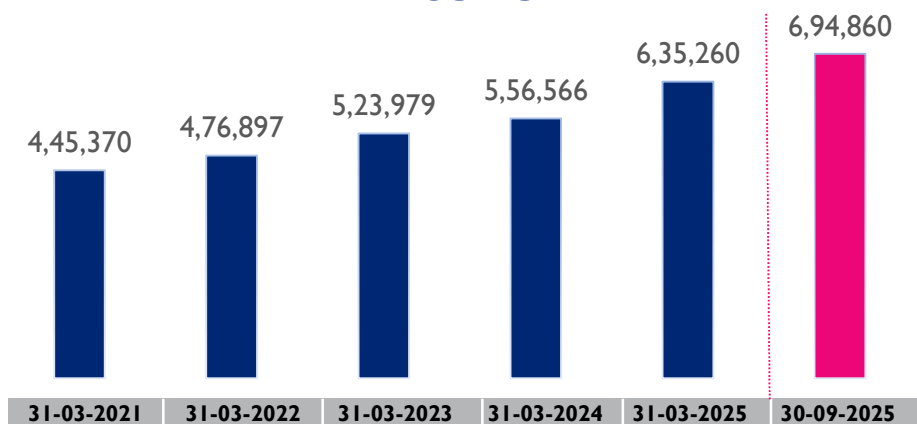
PARTICULARS	FY 25	FY 24	Growth %
Int Exp on Deposits	32,774	28,990	13%
Other Int Expenses	2,409	2,481	-3%
<b>Total Interest Expenses</b>	<b>35,183</b>	<b>31,471</b>	<b>12%</b>

### OPERATING EXPENSES BREAKUP

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

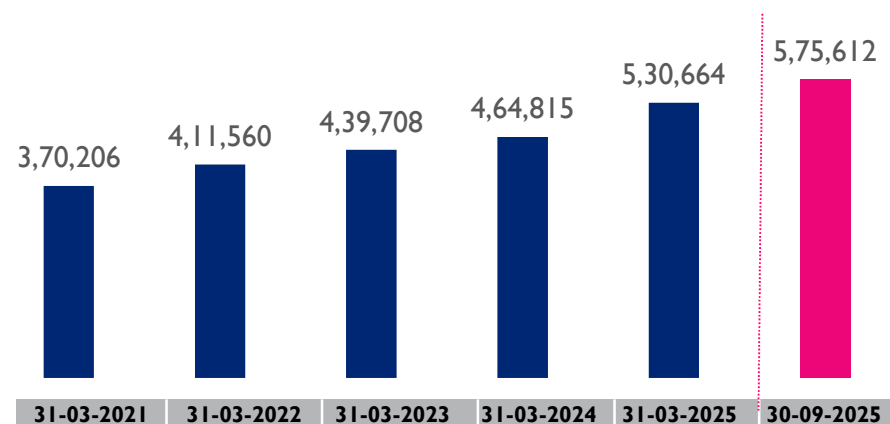
# DEPOSITS AND ADVANCES GROWTH – OVER THE YEARS

## DEPOSITS

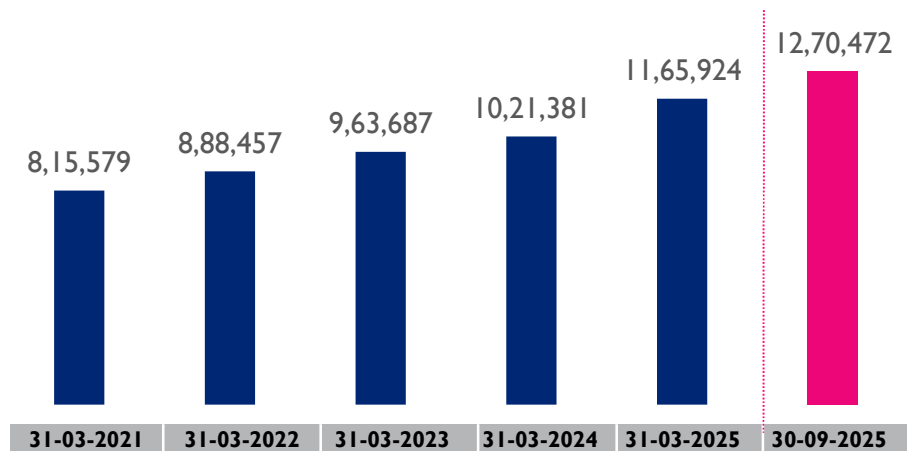


## ADVANCES

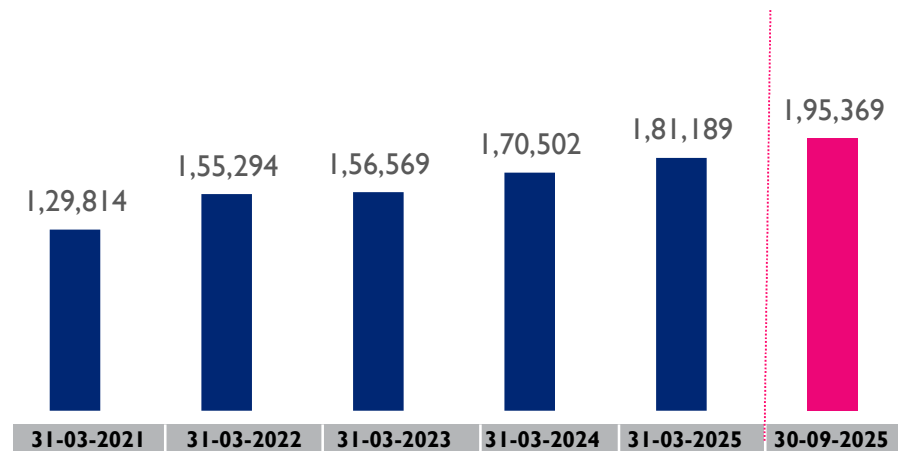
(in INR Mn)



## BUSINESS



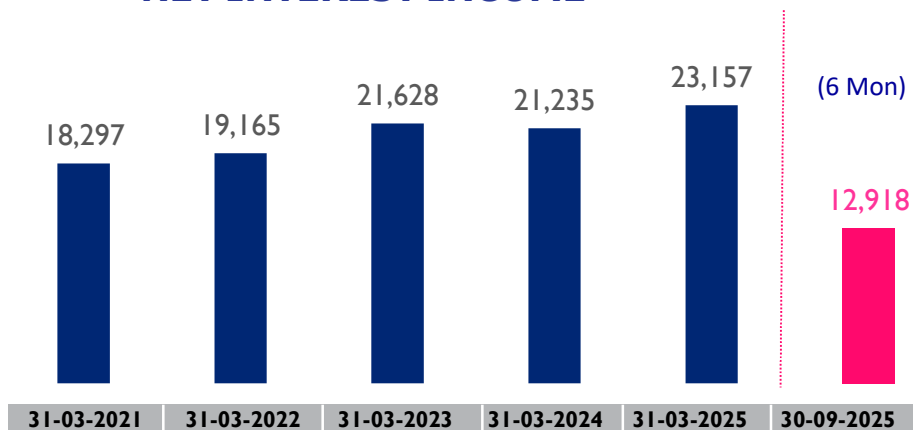
## CASA



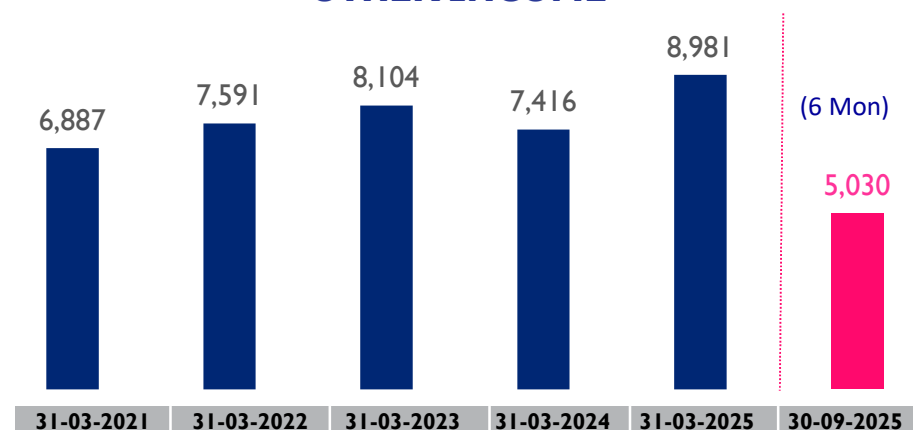
## INCOME GROWTH OVER THE YEARS...

### NET INTEREST INCOME

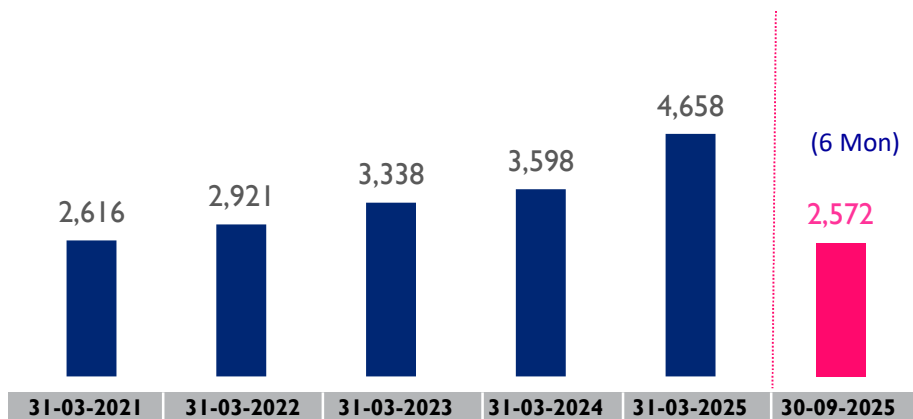
(in INR Mn)



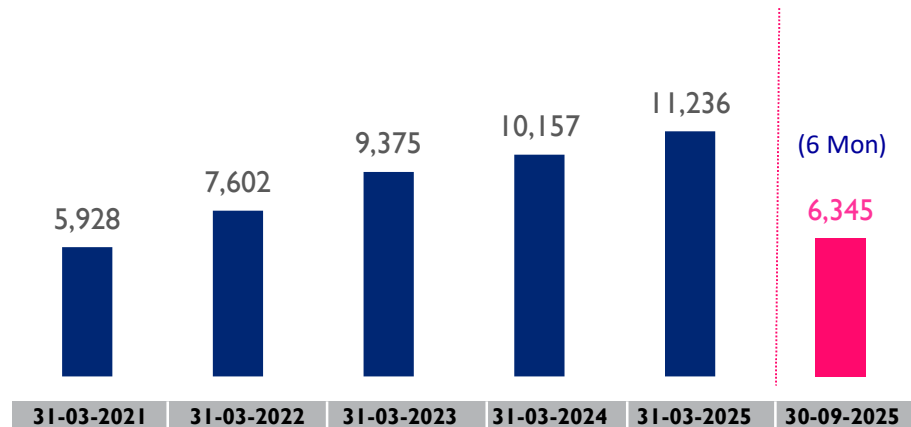
### OTHER INCOME



### CEB



### NET PROFIT

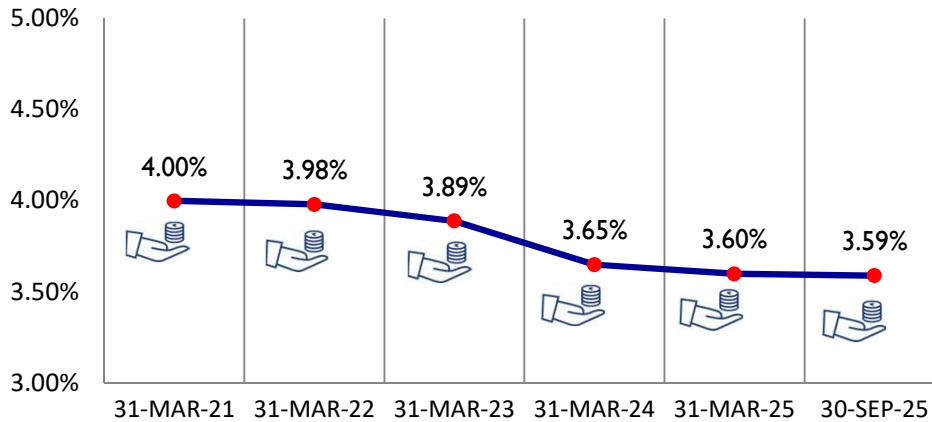


## KEY BUSINESS INDICATORS

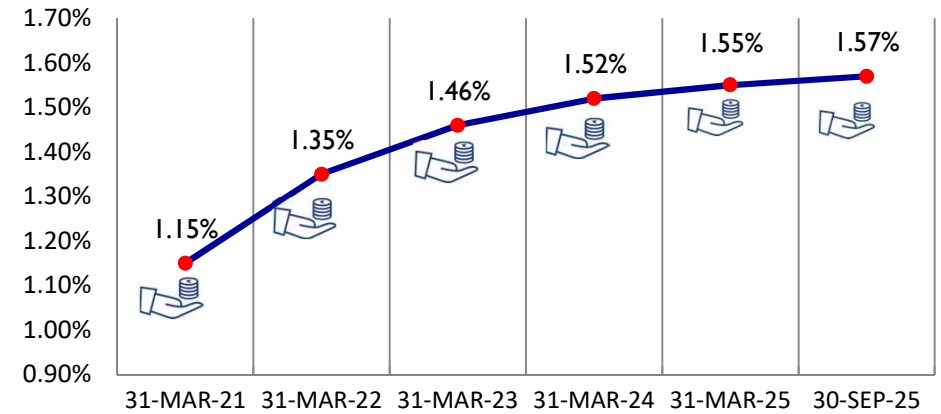
PARTICULARS	Q2 FY 26	Q2 FY 25	H1 FY 26	H1 FY 25	Q1 FY 26
Cost of Deposits	5.71%	5.75%	5.83%	5.73%	5.95%
Yield on Advances	9.66%	9.81%	9.73%	9.70%	9.81%
Yield on Investments	6.43%	6.54%	6.44%	6.51%	6.45%
Net Interest Margin	3.63%	3.67%	3.59%	3.60%	3.54%
Cost to Income	49.16%	47.06%	48.66%	48.15%	48.12%
Cost of Funds	4.77%	4.76%	4.86%	4.78%	4.96%
Yield on Funds	7.99%	8.01%	8.06%	7.96%	8.12%
Per Employee Profit (in INR Mn) (Ann)	1.65	1.56	1.59	1.50	1.58
EPS in INR - FV INR Re.1/- share (Not Ann)	4.43	3.85	8.56	7.42	4.13

# KEY BUSINESS RATIOS – YEARLY TRENDS

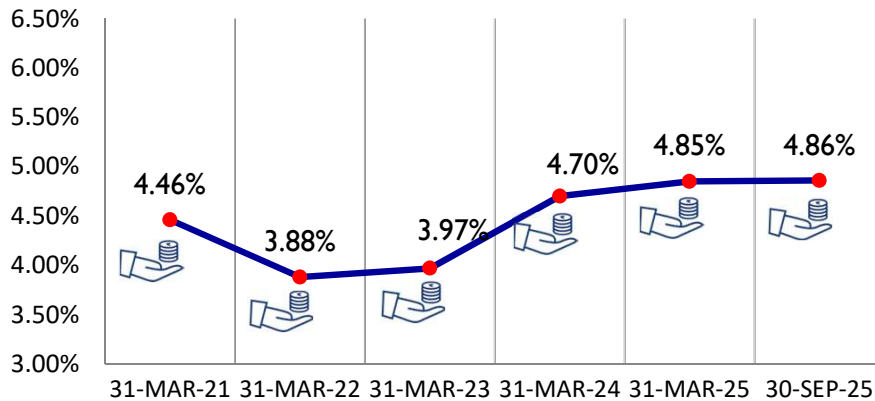
## NET INTEREST MARGIN



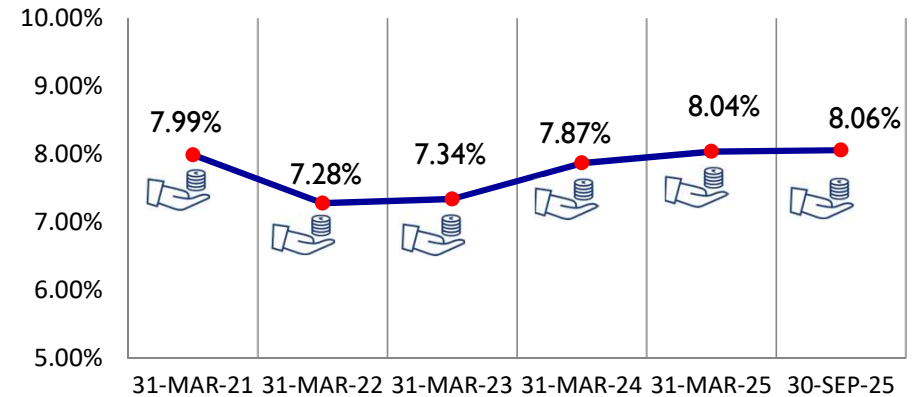
## RETURN ON ASSETS



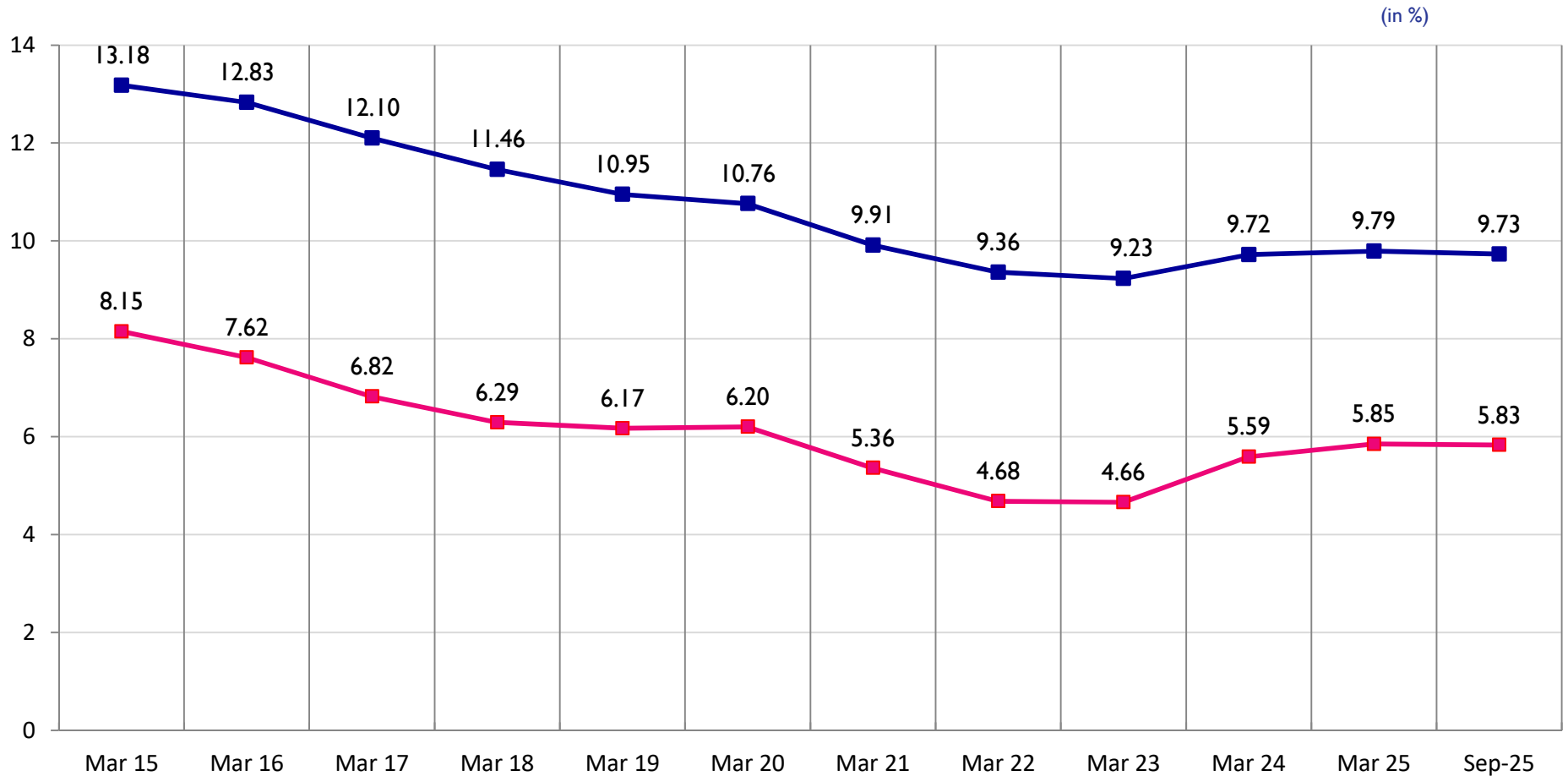
## COST OF FUNDS



## YIELD ON FUNDS



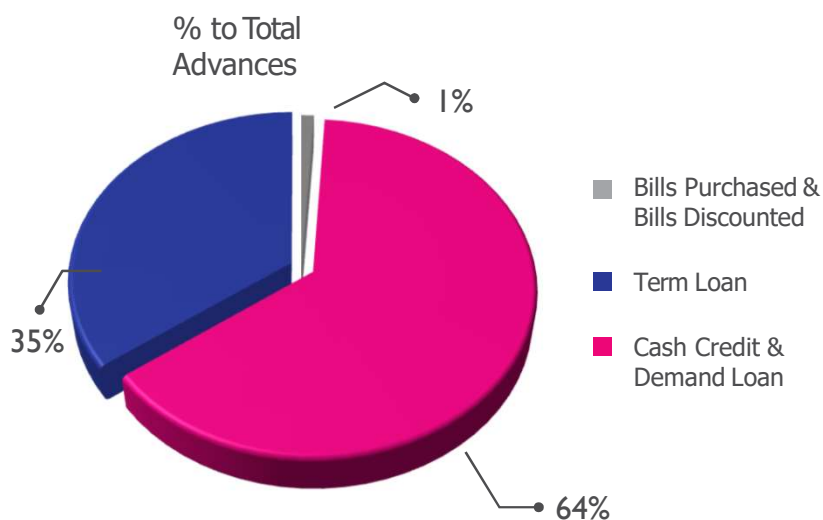
## COST OF DEPOSITS & YIELD ON ADVANCES



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 30.09.2025



Trading & MSME loans constitute about 42%



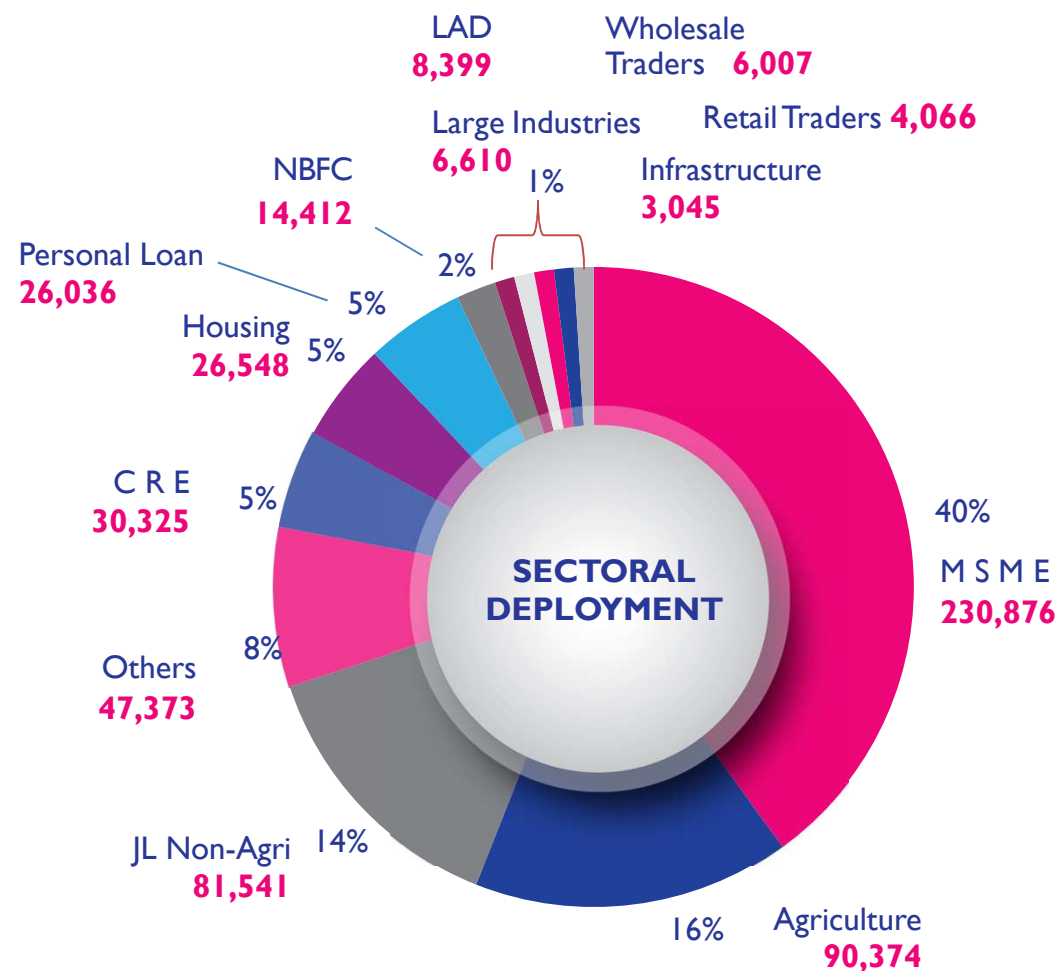
Diversified credit portfolio reduces credit risk and Lower ticket size backed by adequate collaterals

Loan Book Products Composition	Amount (INR Mn)	% to Total Advances
Cash Credit & Demand Loan	366,101	64%
Term Loan	206,909	35%
Bills Purchased & Bills Discounted	2,602	1%
<b>Gross Loan Total</b>	<b>575,612</b>	<b>100%</b>



# LOAN BOOK SECTORAL DEPLOYMENT – POSITION AS ON 30.09.2025

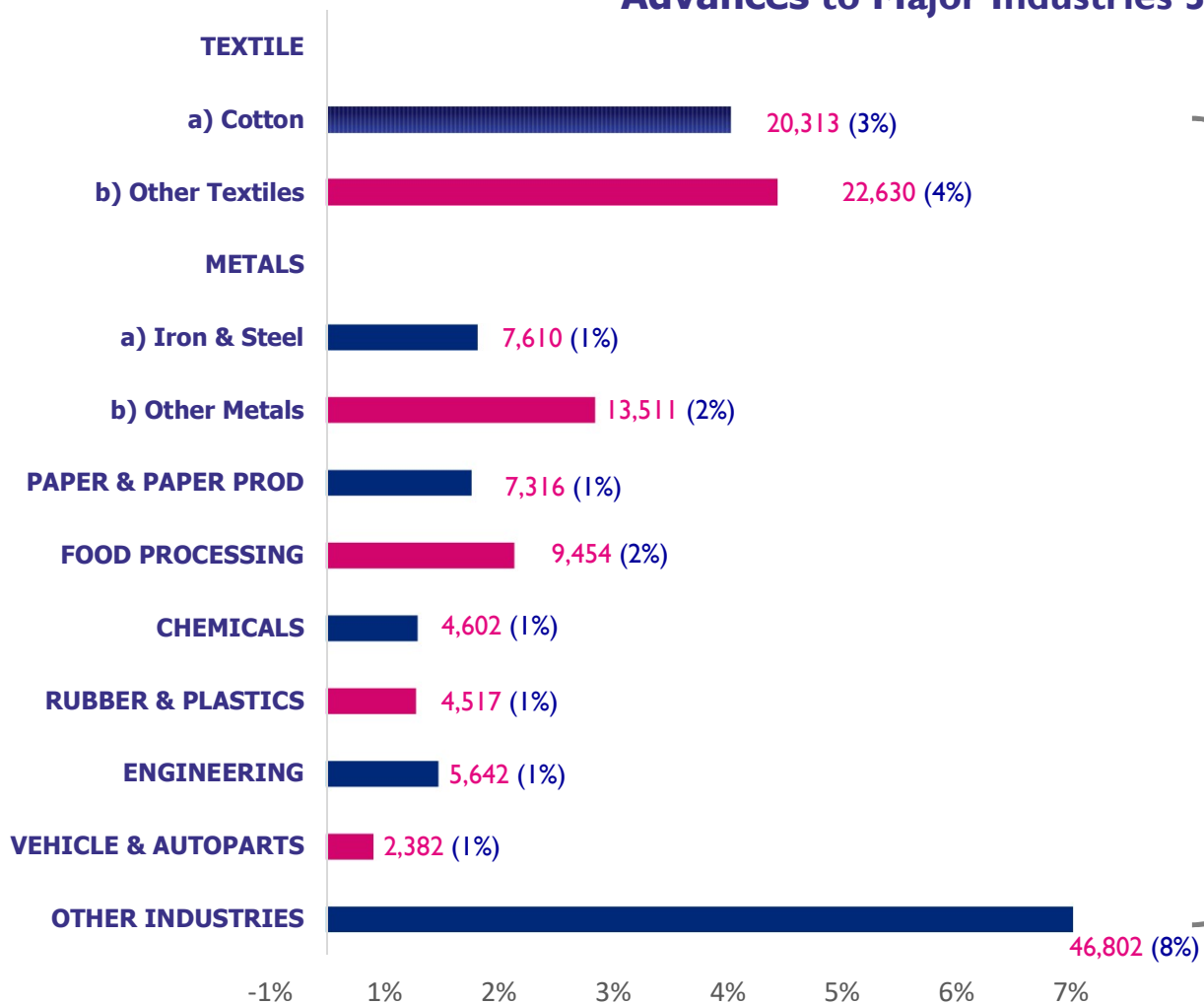
(in INR Mn)



*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*

# Loan Book – Advances to Major Industries

## Advances to Major Industries 30<sup>th</sup> September 2025

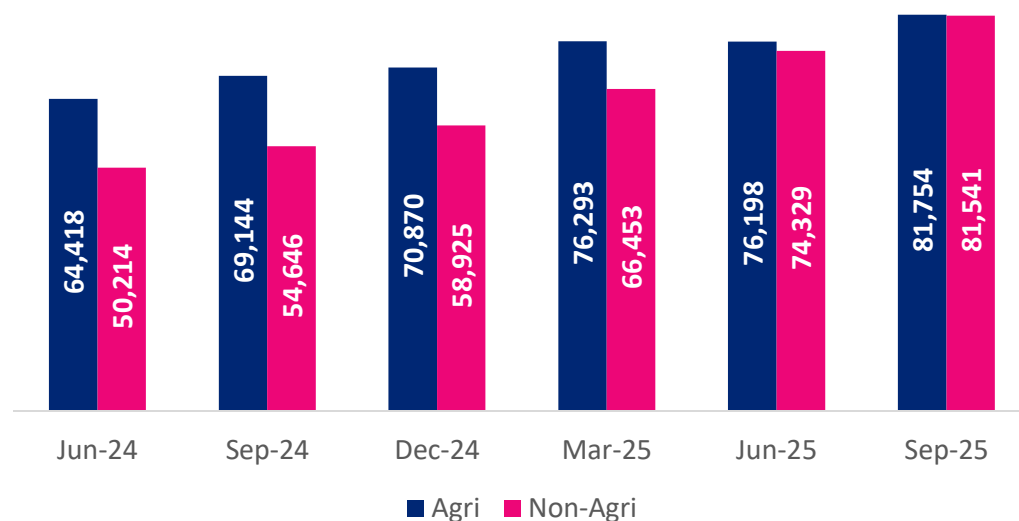


Industry Name	Amount (in INR Mn)	% to Total Advances
Advances to Major Industries	144,779	25%
All other advances (Agri, Trade, Service, Gold Loan, etc.)	430,833	75%
<b>Total Gross Advances</b>	<b>575,612</b>	<b>100%</b>

## GOLD LOAN BOOK – 30<sup>th</sup> Sep 2025

(in INR Mn)

GOLD LOAN PORTFOLIO	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Gold Loan – Agriculture	64,418	69,144	70,870	76,293	76,198	81,754
Gold Loan – Non-Agriculture	50,214	54,646	58,925	66,453	74,329	81,541
Total Gold Loans	114,632	123,790	129,795	142,746	150,527	163,295
Gross Advances	465,479	487,220	504,093	530,664	540,203	575,612
% of Gold Loans to Gross Advances	25%	25%	26%	27%	28%	28%



Average LTV for Gold Loan around 61%



Y-o-Y growth in Gold Loan – 32%  
(Sep-25 Vs Sep-24)

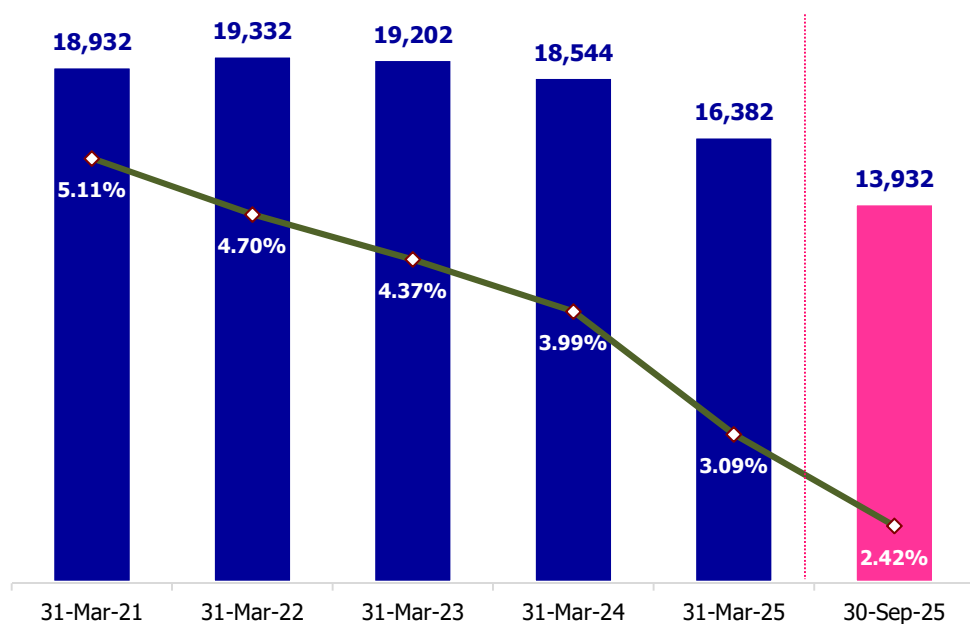


% of Gold loan NPA to JL portfolio 0.04%

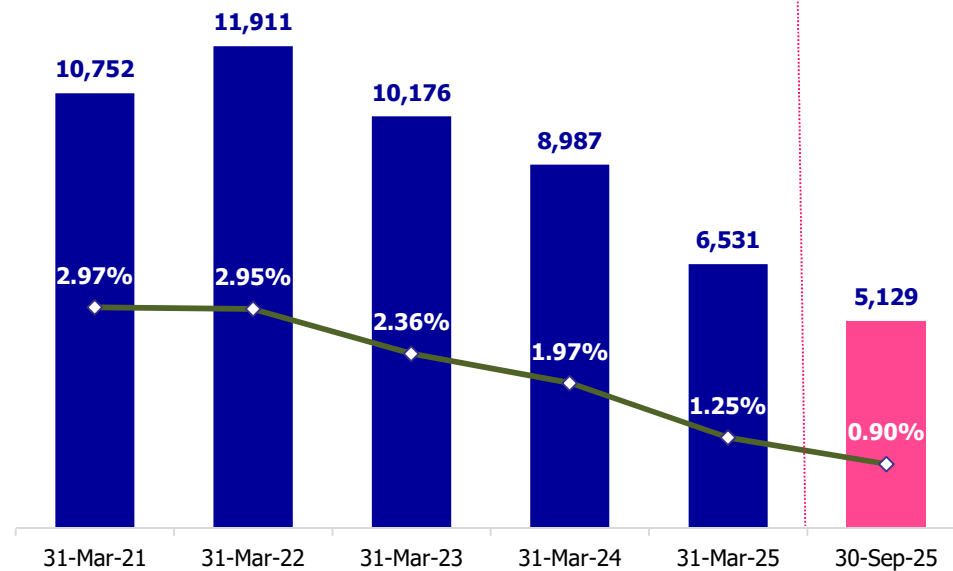
# ASSET QUALITY

(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	Q2 FY 26	H1 FY 26
NPA Opening balance		<b>14,134</b>	<b>18,932</b>	<b>19,332</b>	<b>19,202</b>	<b>18,544</b>	<b>16,170</b>	<b>16,382</b>
Additions	A	11,131	12,757	13,290	10,135	8,149	1,565	3,528
Recovery made		1,950	4,424	5,764	5,056	5,815	1,392	2,475
Upgradations		264	1,638	2,361	3,104	2,529	1,114	1,462
Net Addition	B	8,917	6,593	5,165	1,975	-195	-941	-409
Write-off		4,119	6,295	5,295	2,633	1,967	1,297	2,041
NPA Closing balance		<b>18,932</b>	<b>19,332</b>	<b>19,202</b>	<b>18,544</b>	<b>16,382</b>	<b>13,932</b>	<b>13,932</b>
Technical Write-off (TW) during the period		3,961	5,734	3,606	2,329	1,622	1,257	1,970
Provision made during the period	C	<b>5,990</b>	<b>5,535</b>	<b>6,900</b>	<b>3,270</b>	<b>2,550</b>	<b>400</b>	<b>1,100</b>
T W recovery	D	1,033	1,883	2,942	2,152	2,077	527	962
Provision made net of TW Recovery	E=C-D	4,957	3,652	3,958	1,118	473	-127	138
Gross Advance	F	370,205	411,560	439,708	464,815	530,664	575,612	575,612
Additions % of Gross Advance	A / F	<b>3.01</b>	<b>3.10</b>	<b>3.02</b>	<b>2.18</b>	<b>1.54</b>	<b>* 0.27</b>	<b>* 0.61</b>
Net Addition % of Gross Advance	B / F	<b>2.41</b>	<b>1.60</b>	<b>1.17</b>	<b>0.42</b>	<b>-Ve</b>	<b>-Ve</b>	<b>-Ve</b>
Credit cost	E / F	1.34	0.89	0.90	0.24	0.09	<b>-Ve</b>	* 0.02
Gross NPA %		5.11	4.70	4.37	3.99	3.09	2.42	2.42
Net NPA %		2.97	2.95	2.36	1.97	1.25	0.90	0.90

\* 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	
	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
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
<b>Total</b>	<b>1976</b>	<b>22,478</b>	<b>1913</b>	<b>21,844</b>	<b>1470</b>	<b>12,552</b>	<b>1039</b>	<b>9,291</b>	<b>799</b>	<b>6,890</b>	<b>690</b>	<b>5,934</b>
Gross Advances		380,122		411,560		439,708		446,815		530,664		575,612
% of Rest Standard adv to Gross advances		<b>5.91%</b>		<b>5.31%</b>		<b>2.85%</b>		<b>2.08%</b>		<b>1.30%</b>		<b>1.03%</b>

- 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 690 in numbers and amounting to Rs.5,934 mn. The Bank hold a standard accounts provision wrt Restructured accounts to the tune of Rs.682 mn and Rs.274 mn towards erosion on fair value of accounts.

## INVESTMENTS – AT A GLANCE

### Investments Breakup and Category wise



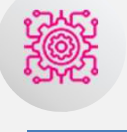
(in INR Mn)

Particulars	Sep-25	Sep-24
SLR Securities	173,850	162,977
Non-SLR Securities	1,657	1,600
<b>Total Investments</b>	<b>175,507</b>	<b>164,577</b>
Yield on Investments	<b>6.44%</b>	<b>6.51%</b>
<b>Investments Breakup:</b>		
- A F S	41,331 (23%)	24,256 (15%)
- H T M	132,627 (76%)	137,696 (83%)
- FVTPL (including H F T)	1,549 (1%)	2,625 ( 2%)
<b>Total Investments</b>	<b>175,507</b>	<b>164,577</b>
<b>Modified Duration:</b>		
- A F S	3.16	3.65
- H T M	4.00	3.18
- FVTPL (including H F T)	1.77	4.73
- Overall Portfolio	3.79	3.27

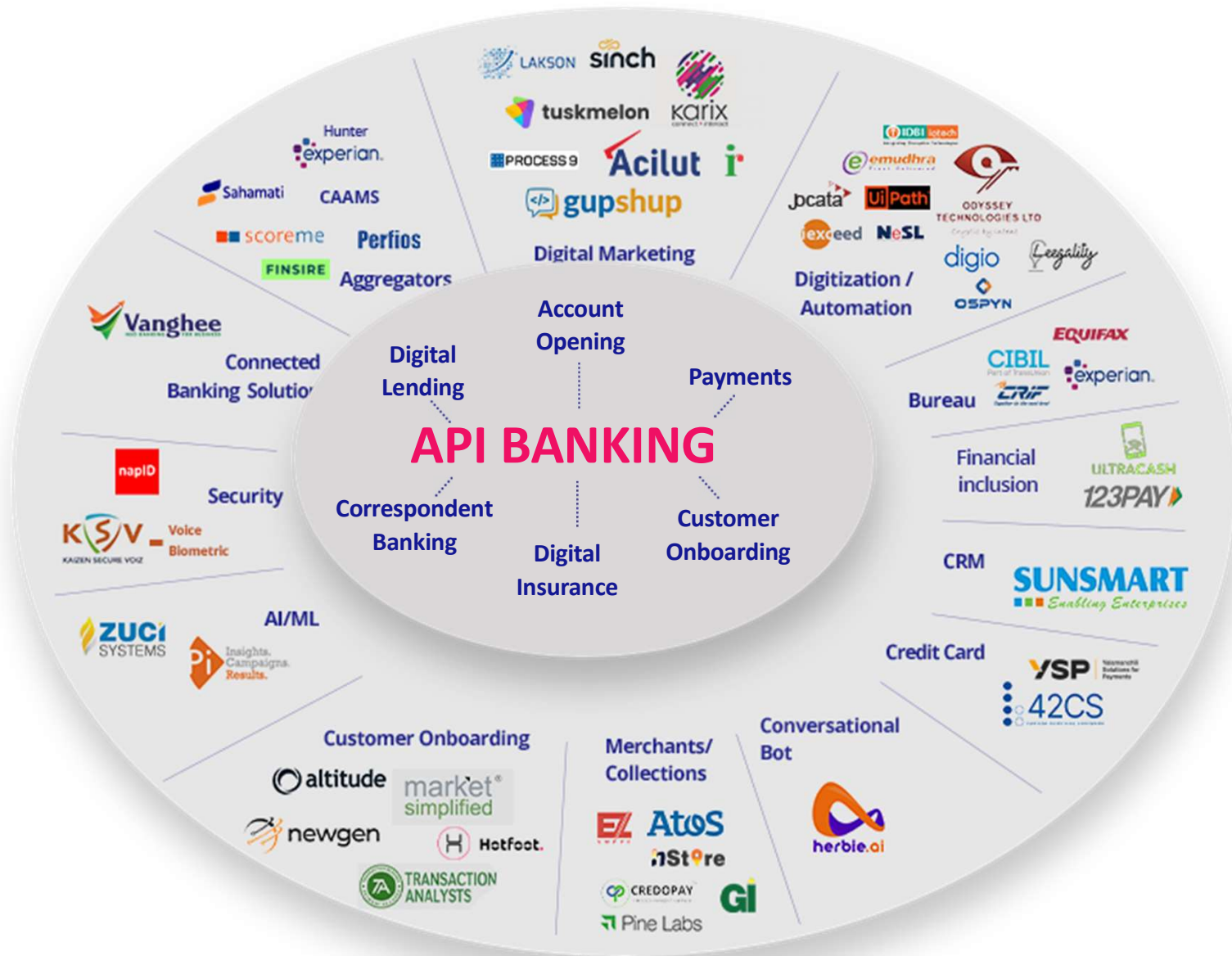
## TECHNOLOGY ADOPTION



## New Digital Offerings

Product Offerings	01	02	03	04	05
 <b>New Initiatives</b>	CUB DESIRE	UPI Circle/ UPI HELP	CUB DEPEND - Credit Card on UPI	Credit Line on UPI	National Common Mobility Card (NCMC)
 <b>Products</b>	Whatsapp Banking	Co-Branded Credit Cards	MSME Corporate card	eBG	UPI ATM
 <b>Technology/ Automation</b>	Data Analytics	Voice Biometric Authentication	AI/ Conversational BOT	Digital Lending	Mobile Banking Security (napID)
<b>New Digital Payments</b>	UPI Multi signatory	IOT Based UPI Payments	Biometric Authenticated UPI Payment	UPI Reserve Pay	UPI QR Transactions at Micro ATM

# Strategic Partnerships



## Awards Received During Q2

### 6th Insights CXO Awards & Symposium 2025



Won two awards for

CIO of the year

Automation Hero

### Cyber Security Conference & Awards 2025



Outstanding Cyber Security Team

### India Customer Experience Summit & Awards 2025



Best Use of CX Technology

### 3rd Emerging Asia Banking Award



Best Bank for AI/ML Implementation In Banking – Private sector bank(Mid Size)

## Our Digital Innovative Banking Solutions unveiled at the Global Fintech Fest on Oct 7th - 9th, 2025



### UPI Circle – My Devices(IoT)

Now primary users can add trusted devices enabling transactions directly from smartwatches and set-top boxes.



### UPI Help

An AI-powered support feature by NPCI to simplify UPI experience. Instantly check transaction status, raise or track complaints, and manage mandates—ALL IN ONE PLACE.

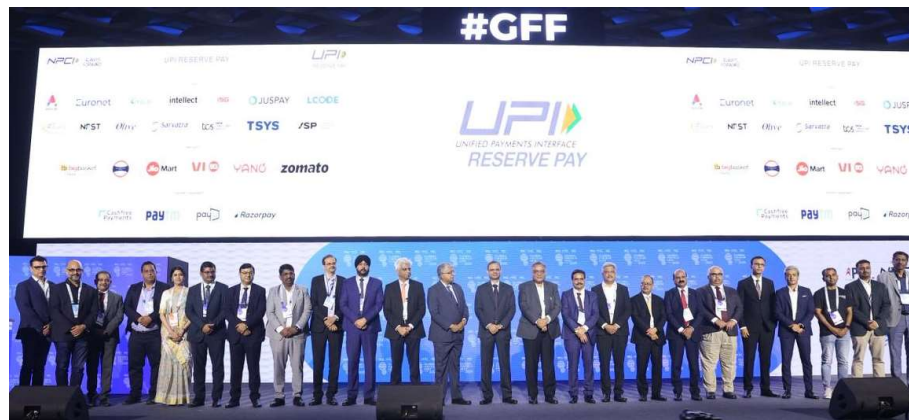


## Our Digital Innovative Banking Solutions unveiled at the Global Fintech Fest on Oct 7th - 9th, 2025



### UPI Multi Signatory

A Multi Signatory feature which enables Joint accounts or businesses to make the UPI Merchant Payments that require authorisation from one or more signatories



### UPI Reserve Pay

Allowing users to securely block and manage credit limits for specific purposes across merchant and UPI apps.

## Our Digital Innovative Banking Solutions unveiled at the Global Fintech Fest on Oct 7th - 9th, 2025



### CUB Desire

A Systematic Savings Plan for CUB and Non-CUB customers to save easily and fulfil their Dreams/Future plans.



### CUB Depend

A fully digital, secured CreditLine on UPI backed by Fixed Deposits.

## Our Digital Innovative Banking Solutions unveiled at the Global Fintech Fest on Oct 7th - 9th, 2025



### Loan Against Securities

As an added feature, Loan Against Mutual Funds is now made available for New-To-Bank customers also.



### MSME Corporate Card

India's first AI-enabled Credit Card designed for smarter MSME Expense and Reimbursement Management System.



## Along with that, here are more exciting UPI features launched by CUB at GFF



### **Biometric Authentication for UPI Transactions**

Introducing new feature which allows UPI users to authenticate their transactions using Fingerprint instead of the PIN



### **Aadhaar-Based Face Authentication in UPI**

Introducing new feature which allows UPI users to set or reset the UPI PIN securely with Aadhaar-based Face Authentication directly from the UPI apps



### **Cash Withdrawal at Micro ATMs using UPI QR**

Introducing a new mode for Cash Withdrawals at business correspondent touchpoints using UPI QR



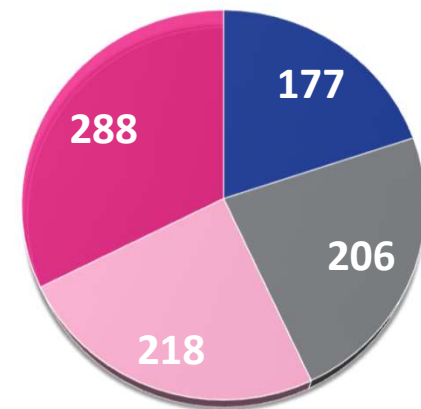
## BRANCH NETWORK

## PAN INDIA PRESENCE WITH STRONG FOOTHOLD IN THE SOUTH



STATE	No. of Branches	% of Deposits	% of Advances	% of Business
TAMILNADU	557	78%	67%	73%
KARNATAKA	60	6%	5%	5%
ANDHRAPRADESH	56	2%	6%	4%
TELANGANA	43	3%	6%	5%
MAHARASHTRA	35	5%	3%	4%
GUJARAT	30	1%	3%	2%
RAJASTHAN	21	1%	2%	1%
KERALA	18	1%	2%	1%
UTTAR PRADESH	11	1%	1%	1%
OTHERS	58	2%	5%	4%
<b>TOTAL</b>	<b>889</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

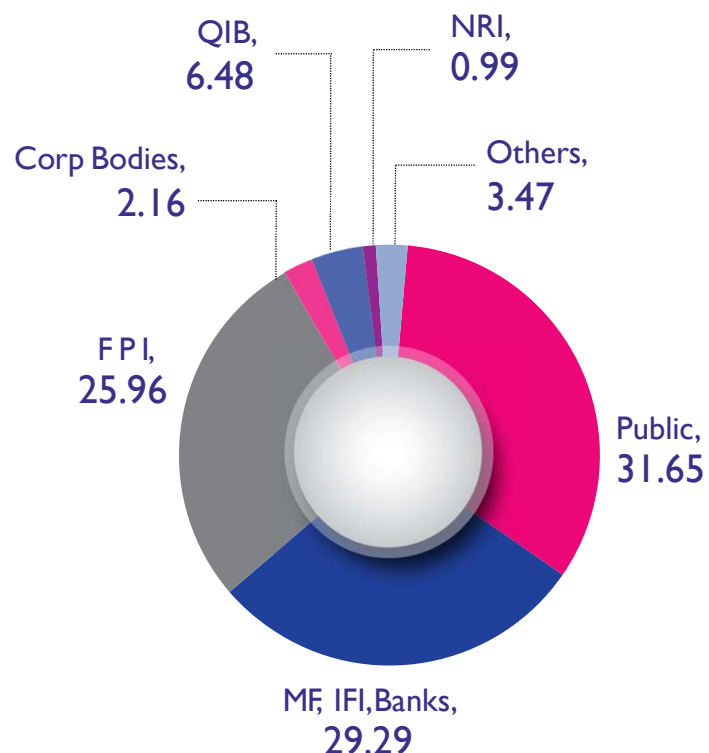
- Rural
- Metro
- Urban
- Semiurban



## SHAREHOLDING PATTERN

# A WELL DIVERSIFIED INVESTOR BASE

Position as on 30-September-2025



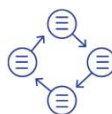
## Major Institutional Shareholders

SHAREHOLDERS*	HOLDING %
HDFC AMC *	9.48
SBI AMC *	7.73
CAPITAL GROUP USA *	5.21
AXIS MUTUAL FUND	3.06
FRANKLIN INDIA MUTUAL FUND	2.49
VANGUARD GROUP	2.00
EDELWEISS FUND	1.96
CANARA ROBECCO FUND	1.74
KOTAK FUNDS	1.60
TATA GROUP	1.57
NIPPON INDIA FUND	1.53
ICICI PRUDENTIAL FUND	1.29
BANK MUSCAT INDIA FUND	1.22
FRANKLIN TEMPLETON FUND	1.22
ISHARES EQUITY FUND	1.14
BOWHEAD INDIA FUND	1.07

\* 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 ... 14.04%

## **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 holds 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.



**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.com](http://www.cityunionbank.com)

### INVESTOR CONTACT

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Locate us @



cityunionbankltd



cityunionbankltd



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