



CITY UNION BANK LIMITED
CENTRAL OFFICE
KUMBAKONAM

CONSISTENT **U**PWARD **B**USINESS PERFORMANCE

CITY UNION BANK – Quarter-1 - FY-2010

Press Release

City Union Bank announces results for Quarter-1- FY-2010.

Interest Income for Q1FY 2010 up by 23.62% to Rs.228.28 Crore. PAT up by 20.28% to Rs.31.55 Crore.

Chennai, 31, July-2009: The Board of Directors of CITY UNION BANK LTD took on record the un-audited results for the Q1- FY-2010 at its meeting held in Chennai, today.

Results for the Quarter ended June 30, 2009.

(Rs. in Crs)

Particulars	Q1 FY2010	Q1 FY 2009	Growth	FY 2008- 2009	FY2007- 2008	Growth
Interest Income	228.28	184.66	23.62%	804.40	595.96	34.98%
Non Interest Income	25.94	22.86	13.47%	123.68	90.28	37.00%
Total Income	254.22	207.52	22.50%	928.08	686.24	35.24%
Interest Expense	172.01	127.98	34.40%	561.83	396.18	41.81%
Operating Expense	34.96	32.73	6.81%	139.53	109.91	26.95%
Total Expense	206.97	160.71	28.78%	701.36	506.09	38.58%
Operating Profit	47.25	46.81	0.94%	226.72	180.15	25.85%
Profit After Tax	31.55	26.23	20.28%	122.13	101.73	20.05%

	30-June-2009	30-June-2008	Growth
Key balance sheet items			
Deposits	8377	6607	26.79%
Advances	5508	4513	22.05%
Investments(other than RIDF)	2473	1772	39.56%
Shareholders' funds	692	593	16.69%
Balance Sheet size	9464	7573	24.97%

Interest income for Q1 – FY 2010 up by 23.62% to Rs 228.28 crore as compared to Rs.184.66 crore for Q1 – FY 2009. Total Income for Q1 – FY 2010 increased by 22.50% to Rs.254.22 crore as compared to Rs.207.52 crore for Q1-FY2009.



Total Advances grew by 22.05 % to Rs.5508 crore as on 30 June 2009 from Rs.4513 crore as on June 30, 2008. Total Deposits increased by 26.79% to Rs 8377crore as on June 30 2009 from Rs.6607 crore as on June 30, 2008. The growths of Current and Savings Account deposits (CASA) were 11.36% and the growth in Term Deposits is 30.22% as on June 30, 2009. The Bank's Balance Sheet size increased by 24.97 % to Rs.9464 crore from Rs.7573 crore as at June 30, 2008.

Other Performance Highlights and Ratios :(For the Quarter1 FY-2010)

- Advances at Rs 5508 crore: Growth of 22.05%
- Deposits at Rs. 8377 crore; Growth of 26.79 %
- Annualized Return on Assets of 1.32% and Return on Equity of 19.64 %.
- Net Interest Margin at 2.36%.
- Non Interest Income to Total Income ratio at 10.20 %.
- Capital Adequacy Ratio- Basel -I - 13.39
II - 13.83
- Book value per share - Rs. 21.63 .
- Annulaized Basic EPS - Rs. 3.96/-.
Diluted EPS - Rs. 3.92

For Further information, please Contact:

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