CIN NO. L65110TN1904PLC001287
Regd. Office: 149, T.S.R. (Big) Street, Kumbakonam - 612001.

CUB - PRESS RELEASE

Performance Results –Quarter ended 30.06.2026

Chennai, 28th July 2026 – City Union Bank Limited announced today its performance results for the 1st Quarter ended for Financial Year 2026-27. Earlier, during the day, the Board of Directors of City Union Bank approved the working results.

Financial Performance Q1 FY 27 vs Q1 FY 26:

(Rs in Cr)

Particulars	Q1 FY 27	Q1 FY 26	Growth (%)
Interest Income	1,985	1,605	24%
Non-Interest Income	244	244	-
Total Income	2,229	1,849	21%
Interest Expense	1,165	980	19%
Operating Expense	483	418	16%
Total Expense	1,648	1,398	18%
Net Interest Income	820	625	31%
Operating Profit	581	451	29%
Profit After Tax	383	306	25%

Key Balance sheet Items:

(Rs in Cr)

	Q1 FY 27	Q1 FY 26	Inc/(Dec)	Growth (%)
Deposits	79,342	65,734	13,608	21%
Advances	67,645	54,020	13,625	25%
Total Business	1,46,987	1,19,754	27,233	23%
CASA	21,094	17,951	3,143	18%

Asset Quality:

(Rs in Cr)

	Q1 FY 27	Q1 FY 26
Gross NPA	1,170	1,617
Gross NPA (%)	1.73%	2.99%
Net NPA	405	635
Net NPA (%)	0.61%	1.20%

Key Financial Ratios:

	Q1 FY 27	Q1 FY 26
Cost of Deposits	5.56%	5.95%
Yield on Advances	9.79%	9.81%
Net Interest Margin	3.78%	3.54%
Return on Assets	1.57%	1.55%
Return on Investments	6.44%	7.76%
Cost to Income Ratio	45.42%	48.12%
Capital Adequacy Ratio	21.73%	23.10%

Financial Performance Q1 FY 27:

1. Net Interest Income

The Bank earned Net Interest Income of Rs.820 Cr for Q1 FY 27 registering 31% growth compared to Rs.625 Cr in Q1 FY 26.

2. Non Interest Income

Non Interest Income of the Bank for Q1 FY 27 was almost similar to the Q1 FY 26 numbers at Rs.244 Cr.

3. Operating Expenses

The operating expense is Rs.483 Cr for Q1 FY 27 as compared to Rs. 418 Cr in the corresponding period last year.

4. Operating Profit

The Gross Profit had grown by 29% and improved to Rs. 581 Cr in Q1 FY 27 from Rs. 451 Cr in Q1 FY 26.

5. Provisions

The Bank made a provision of Rs. 198 Cr for the period ended 30.06.2026 as against Rs. 145 cr in the corresponding period last year.

6. Net Profit

The PAT had increased by 25% and improved to Rs. 383 Cr in Q1 FY 27 from Rs. 306 Cr in Q1 FY 26.

7. Deposits

The Deposits had increased by 21% and increased to Rs. 79,342 Cr in Q1 FY 27 from Rs. 65,734 cr in corresponding period last year. Cost of Deposits stood at 5.56% in Q1 FY 27 compared to 5.95 % in Q1 FY 26. When compared to Q4 FY 26, it stood at 5.60% and has marginal decrease due to re-pricing.

8. Advances

Total Advances increased by 25% in Q1 FY 27 and stood at Rs. 67,645 Cr as against Rs. 54,020 Cr in Q1 FY 26. Average Credit Deposit ratio stood at 86%. The yield on Advances for the present quarter is at 9.79% compared to 9.80% for Q4 FY 26.

9. Asset Quality

The Gross NPA for Q1 FY 27 was reduced to 1.73% from 2.99% in Q1 FY 26 which is 126 bps reduction. Both GNPA and NNPA had shown sequential decrease in the last 12 quarters. Net NPA had decreased to 0.61% in the current quarter from 1.20 % in Q1 FY 26. The provision coverage ratio (PCR) as of 30.06.2026 is at 85% (including T/W) and 65% (excluding T/W).

10. Net Interest Margin

Net Interest Margin is at 3.78% for Q1 FY 27 which is broadly in line with our guidance levels given earlier.

11. Return on Assets

Return on assets for Q1 FY 27 is 1.57% which is in line with our long-term average levels.

12. Return on Equity

Return on Equity was at 14.37% in Q1 FY 27 compared to 12.85% in Q1 FY 26.

13. Cost to Income Ratio (CIR)

Our cost to income ratio for Q1 FY 27 had stood at 45.42% as compared to 48.12% for the same period last year.

14. Capital Adequacy

The Bank's capital adequacy as on 30.06.2026 as per Reserve Bank of India (RBI) guidelines on Basel III norms is 21.73% and Tier-1 capital adequacy was 20.97%, well above regulatory requirements.

About the Bank:

City Union Bank is an old sector private sector bank with 1000 branches across 17 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 28th July 2026 at 6.00 p.m. IST to discuss our performance for the 1st quarter ended June 2026. 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.bank.in

For further information please contact:
Mr. J. Sadagopan, Chief Financial Officer
Mobile No. 93671 31717
www.cityunionbank.bank.in