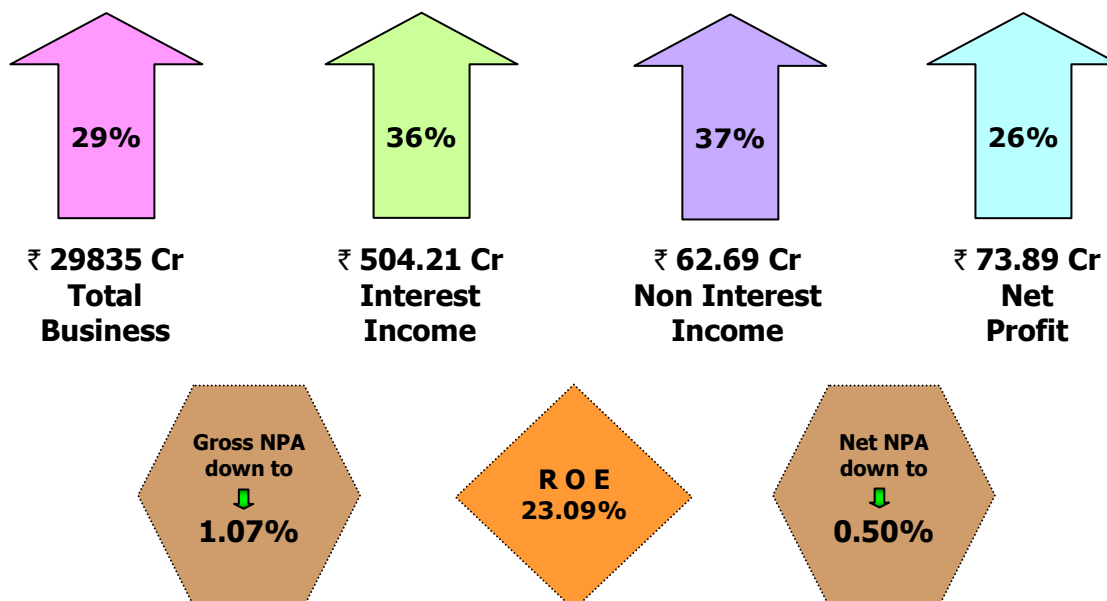


CITY UNION BANK LIMITED

Central Office, Kumbakonam

FIRST QUARTER FINANCIAL PERFORMANCE – JUNE 2012



Press Release

Chennai, 03 August 2012 – The Board of Directors of CITY UNION BANK LIMITED approved the reviewed working results for the first quarter of FY 2012-13 at its meeting held in Chennai, today.

- Interest Income for Q1 FY 2012-2013 went up smartly by 36% to ₹ 504.21 Cr. Non interest income too increased by 37% to ₹ 62.69 Cr and PAT grew by 26% for Q1 FY 2012- 2013 to ₹ 73.89 Cr. The Net Interest Margin for the quarter stood at 3.18% and Return on Assets at 1.57%.
- Total Deposits of the bank increased by 25.23% to ₹17062 cr as on June 30, 2012 from ₹13624 cr as on June 30, 2011. Gross Advances went up by 33.17% to ₹12773 cr as on June 30, 2012 from ₹9591 cr as on June 30, 2011.



3. The Savings bank deposits recorded healthy growth of 26% and growth in CASA was 18% as on June 30, 2012. The Bank's Balance Sheet size increased by 25% to ₹19286 cr as on June 30, 2012 from ₹15470 cr as on June 30, 2011.
4. Gross NPA level was reduced from 1.22% to 1.07% and net NPA level was brought down from 0.51% to 0.50% as on June 30, 2012. The Provision Coverage Ratio as at June 30, 2012 stood at 75%.

5. Results for the Quarter ended 30th June 2012 (Q1 FY 2012-2013):

(₹ in Crs)

Particulars	Q1 FY 2013	Q1 FY 2012	Growth (%)
Interest Income	504.21	371.14	35.85
Non Interest Income	62.69	45.88	36.63
Total Income	566.90	417.02	35.94
Interest Expense	366.27	251.10	45.86
Operating Expense	86.48	59.56	45.20
Total Expense	452.75	310.66	45.74
Net Interest Income	137.94	120.04	14.91
Operating Profit	114.15	106.36	7.32
Profit After Tax	73.89	58.51	26.29

Particulars	Q1 FY 2013	Q1 FY 2012	Growth (%)
Deposits	17062	13624	25.23
Advances	12773	9591	33.17
Investments	4720	4134	14.17
Shareholders' funds (Networth)	1317	1067	23.43
Balance Sheet Size	19286	15470	24.66



Other Performance Highlights and Ratios (Q1-FY 2012-13):

- ✓ Advances at ₹12773 cr – Growth of 33%
- ✓ Deposits at ₹17062 cr – Growth of 25%
- ✓ Annualized Return on Assets of 1.57% and Return on Equity 23.09%
- ✓ Net Interest Margin at 3.18%
- ✓ Capital Adequacy Ratio – 12.01
- ✓ Book value per share – ₹32.26
- ✓ Basic EPS (not annualized) – ₹1.81
- ✓ Diluted EPS (not annualized) – ₹1.79
- ✓ Provision Coverage Ratio at 75%

Functional Performance of the Bank:

- ✓ Operates 303 branches and 540 ATMs (onsite & offsite).
- ✓ 1978 Point of sale (POS) machines installed.
- ✓ TNEB Payment through mobile banking.
- ✓ Chennai Municipality property tax collection at our branch counters.
- ✓ ISHA YOGA - course fee collection at our branch counters.

For further information please contact:

Mr. S. Sundar,
Chief Financial Officer
I.B.D., Mount Road,
Chennai.
Mob No.9344301126