

City Union Bank Ltd.,

Regd. Office: 149 T.S.R. (Big) Street, Kumbakonam 612001

AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2011

Particulars	Quarter ended		Half Year ended		(Rs in Lakhs)
	30.09.2011	30.09.2010	30.09.2011	30.09.2010	Year ended
	Audited		Audited		31.03.2011
	Audited	Audited	Audited	Audited	Audited
1. Interest earned (a+b+c+d)	41096.19	29214.05	78209.80	55936.15	121840.76
a) Interest/Discount on Advances/Bills	33472.70	22920.05	63598.64	44066.72	96543.41
b) Income on Investments	7421.24	6032.21	14320.50	11432.48	24510.85
c) Interest on balances with RBI and other Inter Bank funds	202.25	261.79	290.66	436.95	779.03
d) Others	0.00	0.00	0.00	0.00	7.47
2. Other Income	4928.10	4394.25	9516.47	7606.72	15740.36
3. Total Income (1 + 2)	46024.29	33608.30	87726.27	63542.87	137581.12
4. Interest Expended	29073.29	18814.42	54182.81	36319.56	79837.92
5. Operating Expenses (i) + (ii)	6798.69	5292.42	12754.62	9861.14	21640.08
(i) Employees Cost	2704.74	2468.72	5626.97	4777.79	10161.69
(ii) Other Operating expenses	4093.95	2823.70	7127.65	5083.35	11478.39
6. Total Expenditure (4) + (5) excluding provisions and contingencies	35871.98	24106.84	66937.43	46180.70	101478.00
7. Operating Profit before provisions and contingencies (3) - (6)	10152.31	9501.46	20788.84	17362.17	36103.12
8. Provisions (other than tax) and contingencies	875.00	1592.96	2860.34	3216.59	7897.70
9. Exceptional Items	0.00	0.00	0.00	0.00	0.00
10. Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)	9277.31	7908.50	17928.50	14145.58	28205.42
11. Tax Expenses	1525.00	1750.00	4325.00	3550.00	6700.00
12. Net Profit / (Loss) from Ordinary Activities after tax (10) - (11)	7752.31	6158.50	13603.50	10595.58	21505.42
13. Extra ordinary items (Net of Tax Expense)	0.00	0.00	0.00	0.00	0.00
14. Net Profit / (Loss) for the period (12) + (13)	7752.31	6158.50	13603.50	10595.58	21505.42
15. Paid up equity share Capital (Face value of Re.1/- each)	4067.15	4017.05	4067.15	4017.05	4050.31
16. Reserves excluding revaluation reserves	96611.98	78567.64	96611.98	78567.64	96611.98
17. Analytical ratios					
i) % of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - Basel I	11.73%	11.84%	11.73%	11.84%	11.09%
- Basel II	13.28%	13.41%	13.28%	13.41%	12.75%
iii) Earning Per Share (EPS)					
Basic EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.91	1.54	3.35	2.65	5.35
Diluted EPS - before/after extra ordinary items (Not annualised) (Rs.)	1.89	1.52	3.32	2.62	5.30
iv) NPA Ratios					
(a) Gross NPA	12479.17	* 10111.41	12479.17	* 10111.41	11247.83
(b) Net NPA	4370.33	4279.16	4370.33	4279.16	4842.14
(c) % of Gross NPA	1.18	1.26	1.18	1.26	1.21
(d) % of Net NPA	0.42	0.54	0.42	0.54	0.52
v) Return on Assets - Annualised	1.93%	1.98%	1.76%	1.75%	1.67%
(* inclusive of interest reserve of Rs.533.98 lakhs)					
18. Public Shareholding					
- No. of shares	40,67,14,649	40,17,13,678	40,67,14,649	40,17,13,678	40,50,31,003
- % of shareholding	100%	100%	100%	100%	100%
19. Promoters and promoter group shareholding					
a) Pledged / Encumbered					
- Number of Shares	-	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-	-
- % of shares (as a % of the total share capital of the company)	-	-	-	-	-
b) Non-encumbered					
- Number of Shares	-	-	-	-	-
- % of shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-	-
- % of shares (as a % of the total share capital of the company)	-	-	-	-	-

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For CITY UNION BANK LTD.

Ramesh
Company Secretary

CITY UNION BANK LTD., CENTRAL OFFICE, KUMBAKONAM

SEGMENT REPORTING FOR THE HALF YEAR ENDED 30.09.2011

Segmentwise Results

(Rs in Lakhs)

Particulars	Quarter ended		Half year ended		Year ended
	30.09.2011	30.09.2010	30.09.2011	30.09.2010	31.03.2011
	Audited		Audited		Audited
1. Segment Revenue					
a) Treasury	8114	6538	15525	12658	27006
b) Corporate / wholesale banking	14024	7729	27411	14563	39969
c) Retail Banking	22451	18312	43202	35215	69318
d) Other Banking Operations	1435	1028	1588	1106	1288
Total	46024	33607	87726	63542	137581
2. Segment Results					
a) Treasury	2450	1940	3956	3362	7990
b) Corporate / wholesale banking	2884	2679	7276	5107	11325
c) Retail Banking	3419	3885	8043	7847	15628
d) Other Banking Operations	1399	997	1514	1046	1160
Total	10152	9501	20789	17362	36103
Operating Profit	10152	9501	20789	17362	36103
Other Provisions & Contingencies	875	1593	2860	3217	7898
Profit Before Tax	9277	7908	17929	14145	28205
Taxes including Deferred Tax	1525	1750	4325	3550	6700
Net Profit	7752	6158	13604	10595	21505
4. Segmental Assets:					
a) Treasury	469919	417905	469919	417905	422360
b) Corporate / wholesale banking	449211	239760	449211	239760	376587
c) Retail Banking	685721	617132	685721	617132	624885
d) Unallocated	43175	30672	43175	30672	35320
Total	1648026	1305469	1648026	1305469	1459152
5. Segmental Liabilities:					
a) Treasury	440534	401532	440534	401532	401699
b) Corporate / wholesale banking	419342	220246	419342	220246	347800
c) Retail Banking	640126	566905	640126	566905	577119
d) Unallocated	33563	23404	33563	23404	31872
Total	1533565	1212087	1533565	1212087	1358490
6. Capital Employed:					
Segment Assets - Segment Liabilities					
a) Treasury	29385	16373	29385	16373	20661
b) Corporate / wholesale banking	29869	19514	29869	19514	28787
c) Retail Banking	45595	50227	45595	50227	47766
d) Unallocated	9612	7268	9612	7268	3448
Total	114461	93382	114461	93382	100662

There are no significant residual operations carried on by the bank.

PART B : GEOGRAPHIC SEGMENTS:

The bank operates only in India

For CITY UNION BANK LTD.

Ramesh
Company Secretary

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Summarized Balance Sheet	(Rs in Lakhs)		
	30.09.2011	30.09.2010	31.03.2011
Capital and Liabilities			
	(Audited)		
Capital	4067.15	4017.05	4050.31
Reserves & Surplus	110393.95	89364.77	96611.98
Deposits	1472215.86	1149407.63	1291428.51
Borrowings	9452.03	24732.05	18615.48
Other Liabilities & Provisions	51897.48	37947.93	48445.60
Total	1648026.47	1305469.43	1459151.88
Assets			
Cash & Balance with RBI	115556.51	85814.47	105223.80
Balances with Banks and Money at Call	28869.55	30906.58	23408.09
Investments	400629.71	353398.90	361622.75
Advances	1050864.81	797158.49	925546.03
Fixed Assets	7742.82	6590.85	6853.26
Others Assets	44363.07	31600.14	36497.95
Total	1648026.47	1305469.43	1459151.88

Notes :

- 1 The above financial results have been approved by the Board of Directors at its meeting held on 5th November 2011. These results have been audited by the Statutory Auditors of the Bank.
- 2 The working results for the period ended 30 September 2011 have been arrived at after providing for Standard / Non-Performing Assets, Depreciation on Investments, employee benefits, taxes & for other usual and necessary charges.
- 3 Provision Coverage Ratio as at 30th September 2011 stands at 79.01%
- 4 Number of investor complaints pending at the beginning of the quarter- Nil. Received during the period - Nil :
Disposed of during the period - Nil : Pending complaints as on 30.09.2011 : Nil
- 5 There has been no change in the accounting policies and practices during this period as compared to those in the preceeding financial year ended 31st March 2011.
- 6 The figures of previous year have been regrouped, wherever necessary to conform to the classification in the current accounting period.

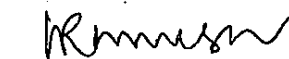
Place : Chennai
Date : 05.11.2011

By order of the Board


DR. N. KAMAKODI
MD & CEO

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For **CITY UNION BANK LTD.**


Company Secretary