

PRESS RELEASE

CSB Bank- Financial Results

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q3 FY 2026) and nine months ended 31.12.2025 which were subject to limited review by the Statutory Auditors in their meeting held on 28.01.2026

Highlights

- a) **Total Deposits** grew by 21% YoY from ₹ 33,407 crore as on 31.12.2024 to ₹ 40,460 crore as on 31.12.2025. The CASA ratio stood at 21% as on 31.12.2025.
- b) **Advance (Net)** grew by 28% YoY from ₹ 28,639 crore as on 31.12.2024 to ₹ 36,677 crore as on 31.12.2025 supported by a robust growth of 46% in gold loans and 40% in Wholesale on YoY basis.
- c) **Net Interest Income (NII)** up by 21% YoY from ₹ 375 crore for Q3 FY25 to ₹ 453 crore for Q3 FY26 and up 7% QoQ from ₹ 424 crore for Q2 FY26.
- d) **Non-Interest Income** up by 26% YoY from ₹ 219 Crore for Q3 FY25 to ₹ 276 Crore for Q3 FY26.
- e) **Cost Income Ratio** improved to 60% for Q3 FY26 compared to 63% for Q3 FY25 and 64% for Q2 FY26.
- f) **Operating Profit** up by 32% YoY from ₹ 221 crore for Q3 FY25 to ₹ 292 crore for Q3 FY26 and up by 5% QoQ from ₹ 279 crore for Q2 FY26.
- g) **Profit after Tax (PAT)** stood at ₹ 153 crore for Q3 FY26 as against ₹ 152 crore for Q3 FY25 . We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.22% and 3.86% respectively during Q3 FY26.
- h) **Robust Capital Structure** - Capital Adequacy Ratio is at 19.41%, which is well above the regulatory requirement. CRAR as on 31.12.2024 was 21.08%.
- i) **Asset Quality & Provisioning** – Gross non-performing assets were at 1.96% as on 31.12.2025 as against 1.81% as on 30.09.2025
Net non-performing assets were at 0.67% as on 31.12.2025 as against 0.52% as on 30.09.2025.

Performance Highlights:

(Rs Crore)	Q3 FY26	Q3 FY25	YoY (%)	Q2 FY26	QoQ (%)
Interest Income	1,154	919	26%	1,109	4%
Interest Expense	701	544	29%	686	2%
Net Interest Income	453	375	21%	424	7%
Other Income	276	219	26%	349	-21%
Net Operating Income	730	595	23%	773	-6%
Total Opex	438	374	17%	493	-11%
Operating Profit	292	221	32%	279	5%
Provisions other than Tax	87	17	425%	64	36%
PBT	205	204	1%	216	-5%
Tax	52	52	0%	55	-5%
PAT	153	152	1%	160	-5%
Deposits	40,460	33,407	21%	39,651	2%
Advances (Net)	36,677	28,639	28%	34,262	7%
CASA	8,316	8,042	3%	8,394	-1%
Gold	19,020	13,018	46%	16,456	16%
CASA%	21%	24%	-3%	21%	0%

MD & CEO Speak:

Our growth momentum remained strong during Q3 FY 26 with a Deposit growth of 21% and a gross advance growth of 29% resulting in an overall growth of 25% in total business on a YoY basis. NII growth along with our continued efforts on strengthening the other income streams and prudent cost management, led to an improvement in operating profit by 32% over Q3 FY 25. Net Profit for the quarter stood at Rs 153 Crs. Q3 NIM was 3.86% the highest on a quarterly basis during FY 26. Our Asset quality parameters are well within the guided range though at a slightly elevated level from Q2 FY 26. This will be a key monitorable going forward and results would be hopefully visible during the current quarter itself. All other profitability, efficiency, liquidity, and capital adequacy ratios continue to be stable and in line with the expectations.

We are gearing up to start the Scale Phase from the next fiscal, where retail growth will be emerging as the crucial game changer where lot of work is happening. As part of our retail asset journey, we have largely concluded the implementation of full-fledged LMS, LOS and digital roll outs and now set to proceed with the roll out of new products. On the liability side as well, we will be leveraging the modern technology towards ensuring customer delight through seamless processes, well segmented/customised products and superior digital experience which will translate into improved customer acquisition run rate. Our endeavour will be to deliver progressive improvements every quarter reinforcing our steadfast commitment to SBS 2030 vision.

About CSB Bank Limited:

We are one of the oldest private sector banks in India with an existence of over 100 years. While our Bank has a long operating history as a traditional bank, we are currently focusing on implementing strategic changes in business model to function efficiently like a full service new age private sector bank. We have a strong base in Kerala along with significant presence in Tamil Nadu, Maharashtra, Karnataka and Andhra Pradesh. We offer a wide range of products and services to our customer, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 846 branches and 818 ATMs/CRMs spread across the country and various alternate channels such as debit cards, internet banking, mobile banking, point of sale services and UPI.

CSB Bank is listed on both NSE and BSE. For further details, please visit www.csb.bank.in

Safe Harbour:

Some of the statements in this document that are not historical facts; are forward-looking statements. These forward- looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

Kindly direct your enquiries to:

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