

PRESS RELEASE

CSB Bank- Financial Results

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q4 FY 2026) and year ended 31.03.2026 which were subject to audit by the Statutory Auditors in their meeting held on 04.05.2026

Highlights

- a) **Total Deposits** grew by 20% YoY from ₹ 36,861 crore as on 31.03.2025 to ₹ 44,246 crore as on 31.03.2026. The CASA ratio stood at 20% as on 31.03.2026.
- b) **Advance (Net)** grew by 26% YoY from ₹ 31,507 crore as on 31.03.2025 to ₹ 39,848 crore as on 31.03.2026 supported by a robust growth of 53% in gold loans and 37% in Wholesale on YoY basis.
- c) **Net Interest Income (NII)** grew by 25% YoY from ₹ 371 crore for Q4 FY25 to ₹ 464 crore for Q4 FY26 and up 2% QoQ from ₹ 453 crore for Q3 FY26. For FY26, NII grew by 17% and stood at ₹ 1,720 crore against ₹ 1,476 crore in FY25.
- d) **Non-Interest Income** grew by 21% from ₹ 972 crore for FY25 to ₹ 1,177 crore for FY26. Non-Interest Income grew by 11% QoQ from ₹ 276 crore for Q3 FY26 to ₹ 306 crore for Q4 FY26.
- e) **Cost Income Ratio (CIR)** stood at 61.88% for Q4 FY26 compared to 57.92% for Q4 FY25 and 59.97% for Q3 FY26. CIR as on 31.03.26 on a full FY basis is 62.53% which is a tad lower than 62.82% as on 31.03.25
- f) **Operating Profit** stood at ₹ 294 Crore for Q4 FY26 as against ₹ 317 crore for Q4 FY25. FY26 operating profit grew YoY by 19% and stood at ₹ 1,085 crore against ₹ 910 crore in FY25.
- g) **Profit after Tax (PAT)** up by 32% QoQ from ₹ 153 crore for Q3 FY26 to ₹ 202 crore for Q4 FY26 and up by 6% YoY as well from ₹ 190 crore for Q4 FY25. For FY26, PAT grew YoY by 7% and stood at ₹ 633 crore against ₹ 594 crore in FY25. We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.53% and 3.83% respectively during Q4 FY26.
- h) **Robust Capital Structure** - Capital Adequacy Ratio is at 20.66%, which is well above the regulatory requirement. CRAR as on 31.03.2025 was 22.46%.
- i) **Asset Quality & Provisioning** – Gross non-performing assets were at 1.66% as on 31.03.2026 as against 1.96% as on 31.12.2025 and 1.57% as on 31.03.2025
Net non-performing assets were at 0.40% as on 31.03.2026 as against 0.67% as on 31.12.2025 and 0.52% as on 31.03.2025.

Performance Highlights:

(Rs Crore)	Q4 FY26	Q4 FY25	YoY (%)	Q3 FY26	QoQ (%)	FY26	FY25	YoY (%)
Interest Income	1,201	981	22%	1,154	4%	4,505	3,597	25%
Interest Expense	737	610	21%	701	5%	2,785	2,121	31%
Net Interest Income	464	371	25%	453	2%	1,720	1,476	17%
Other Income	306	381	-20%	276	11%	1,177	972	21%
Net Operating Income	770	753	2%	730	6%	2,897	2,448	18%
Total Opex	477	436	9%	438	9%	1,812	1,538	18%
Operating Profit	294	317	-7%	292	1%	1,085	910	19%
Provisions other than Tax	23	60	-62%	87	-73%	234	111	112%
PBT	271	257	6%	205	32%	851	800	6%
Tax	69	66	5%	53	31%	218	206	6%
PAT	202	190	6%	153	32%	633	594	7%
Deposits	44,246	36,861	20%	40,460	9%	44,246	36,861	20%
Advances(Net)	39,848	31,507	26%	36,677	9%	39,848	31,507	26%
CASA	8,832	8,918	-1%	8,316	6%	8,832	8,918	-1%
Gold	21,567	14,094	53%	19,020	13%	21,567	14,094	53%
CASA%	20%	24%	-4%	21%	-1%	20%	24%	-4%

MD & CEO Speak:

Buoyed with the encouraging results of the Bank for FY 26, despite facing internal & external challenges, the MD & CEO speaking on the side lines said that while we are cherishing what we have done during the just concluded year, we are equally excited as we are entering the crucial Scale Phase of our SBS 2030 vision during this fiscal on a very strong note. We believe that the slur of activities planned & strategized for FY 27 will help us sail through it smoothly.

Successfully navigating the teething issues associated with our large-scale Core migration during the year, we delivered solid and sustained performance across various business and profitability parameters. For the fourth consecutive quarter in FY 26, our deposit and advance growth outperformed industry averages, recording 20% and 27% YoY growth, respectively. Our operating performance remained robust, with a 19% increase in operating profit and a 7% improvement in net profit over the previous financial year. Q4 FY 26 marked the best quarter in terms of asset quality, with GNPA and NNPA ratios at their lowest levels for the year. All other profitability, efficiency, liquidity, and capital adequacy metrics continue to remain stable and well within expected ranges, reinforcing the strength and resilience of our operating fundamentals.

As we move into the Scale Phase of SBS 2030, our focus will be on accelerating sustainable and profitable growth anchored in strong fundamentals. Leveraging our stabilized core and enhanced operational efficiency, we look forward to drive higher productivity, disciplined risk management, strong compliance culture and superior customer outcomes thereby delivering long-term value on the back of the strong customer franchise we are building.

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 862 branches and 832 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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Mumbai
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