

**Walker Chandiook & Co LLP**  
Chartered Accountants  
42nd Floor, Building Commerz III  
International Business Park  
Oberoi Garden City  
Off Western Express Highway  
Goregaon (East)  
**Mumbai - 400 063**

**Sundaram and Srinivasan**  
Chartered Accountants  
23, C.P. Ramaswamy Road  
Alwarpet  
**Chennai - 600 018**

**Independent Auditor's Report on Annual Financial Results of the Bank pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

**To the Board of Directors of CSB Bank Limited**

**Opinion**

1. We have audited the accompanying annual financial results ('the Statement') of **CSB Bank Limited** ('the Bank') for the year ended **31 March 2026**, attached herewith being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at 31 March 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
  - (i) presents financial results in accordance with the requirements of Regulation 33 of the Listing Regulations, except for the disclosures relating to Pillar 3 disclosures as at 31 March 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been audited by us; and
  - (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards ('AS') prescribed under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of the net profit after tax and other financial information of the Bank for the year ended 31 March 2026.

**Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.



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#### **Responsibilities of Management and Those Charged with Governance for the Statement**

4. This Statement has been prepared on the basis of the annual financial statements and has been approved by the Bank's Board of Directors. The Bank's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with the AS prescribed under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949 and RBI Guidelines and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

#### **Auditor's Responsibilities for the Audit of the Statement**

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with the Standards on Auditing, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
  - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Bank has in place an adequate internal financial controls with reference to financial statements and the operating effectiveness of such controls;
  - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;



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- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern; and
  - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Other Matter**

11. The Statement includes the financial results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.

For **Walker Chandiook & Co LLP**  
Chartered Accountants  
Firm Registration No:901076N/N500013

**Sudhir N. Pillai**  
Partner  
Membership No:105792

UDIN:26105782YFEHBC3372

Place: Mumbai  
Date: 04 May 2026



For **Sundaram & Srinivasan**  
Chartered Accountants  
Firm Registration No:004207S

**P. Menakshi Sundaram**  
Partner  
Membership No:217914

UDIN:26217914QBTHEM6895

Place: Mumbai  
Date: 04 May 2026





### CSB Bank Limited

Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road,  
Thirissur – 680020, Kerala, India.  
Tel: +91 487-2333020 | Fax: +91 487-2338764 |  
Website: www.csb.bank.in | Email: secretarial@csb.bank.in  
Corporate Identity Number: L65191KL1920PLC000175

#### AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Unaudited (Refer note 14)	Unaudited	Unaudited (Refer note 14)	Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,20,086	1,15,423	98,089	4,50,519	3,59,714
(a) Interest / discount on advances / bills	99,596	95,204	78,751	3,70,747	2,93,064
(b) Income on investments	20,115	18,738	18,289	76,287	62,173
(c) Interest on balances with RBI and other inter bank funds	244	1,065	681	2,524	1,986
(d) Others	131	416	368	961	2,491
2. Other income	30,621	27,648	38,147	1,17,660	97,206
<b>3. Total Income (1+2)</b>	<b>1,50,707</b>	<b>1,43,071</b>	<b>1,36,236</b>	<b>5,68,179</b>	<b>4,56,920</b>
4. Interest expended	73,670	70,104	60,962	2,78,487	2,12,097
5. Operating expenses (i) + (ii)	47,870	43,756	43,599	1,81,153	1,53,799
(i) Employees cost (Refer Note 12)	25,134	23,181	19,634	93,234	75,425
(ii) Other operating expenses	22,536	20,575	23,965	87,919	78,374
<b>6. Total Expenditure (4+5)</b> (excluding provisions and contingencies)	<b>1,21,340</b>	<b>1,13,860</b>	<b>1,04,561</b>	<b>4,59,640</b>	<b>3,85,896</b>
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>29,367</b>	<b>29,211</b>	<b>31,675</b>	<b>1,08,539</b>	<b>91,024</b>
8. Provisions (other than tax) and Contingencies	2,302	8,877	6,021	23,423	11,071
9. Exceptional items	-	-	-	-	-
<b>10. Profit from Ordinary Activities before Tax (7-8-9)</b>	<b>27,065</b>	<b>20,334</b>	<b>25,654</b>	<b>85,116</b>	<b>79,953</b>
11. Tax expense	6,907	5,267	6,610	21,798	20,573
<b>12. Net Profit from Ordinary Activities after Tax (10-11)</b>	<b>20,158</b>	<b>15,067</b>	<b>19,044</b>	<b>63,318</b>	<b>59,380</b>
13. Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14. Net Profit for the period (12-13)</b>	<b>20,158</b>	<b>15,067</b>	<b>19,044</b>	<b>63,318</b>	<b>59,380</b>
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	17,354	17,354	17,354
16. Reserves excluding revaluation reserves	-	-	-	4,54,991	4,15,036
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Basel-III)	20.86%	19.41%	22.46%	20.86%	22.46%
(iii) Earnings per Share (EPS)*					
a) Basic EPS - before and after extraordinary items (in ₹)	11.62	8.80	10.98	36.50	34.23
b) Diluted EPS - before and after extraordinary items (in ₹)	11.62	8.80	10.98	36.50	34.23
(iv) NPA Ratios					
a) Gross NPAs	66,978	72,942	49,846	66,978	49,846
b) Net NPAs	15,823	24,566	16,353	15,823	16,353
c) % of Gross NPAs	1.66%	1.96%	1.57%	1.66%	1.57%
d) % of Net NPAs	0.40%	0.87%	0.52%	0.40%	0.52%
(v) Return on Assets - Annualised	1.50%	1.18%	1.73%	1.26%	1.49%
(vi) Networth <sup>†</sup>	4,64,902	4,58,735	4,25,663	4,64,902	4,25,663
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-
(x) Debt Equity Ratio <sup>‡</sup>	146.18%	135.26%	123.31%	146.18%	123.31%
(xi) Total Debt to Total Assets <sup>‡</sup>	12.39%	12.22%	11.59%	12.39%	11.59%

\* Quarterly numbers are not Annualised

† Net worth consist of paid up equity capital and reserves excluding revaluation reserve less intangible assets and deferred tax asset.

‡ Equity includes paid up capital and reserves.

‡ Debt and total debts represents total borrowings of the Bank.



**SEGMENT INFORMATION**

(₹ In Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Unaudited (Refer note 14)	Unaudited	Unaudited (Refer note 14)	Audited	Audited
<b>Segment Revenue:</b>					
Treasury	18,919	21,258	24,888	86,762	76,380
Corporate/Wholesale Banking	41,544	38,051	37,296	1,50,575	1,12,164
Retail Banking	82,147	78,685	67,289	3,10,483	2,52,269
Other Banking Operations	7,097	5,097	6,753	20,359	16,107
Unallocated	-	-	-	-	-
<b>Total Revenue</b>	<b>1,50,707</b>	<b>1,43,071</b>	<b>1,36,236</b>	<b>5,68,179</b>	<b>4,56,920</b>
Less: Inter segment revenue	-	-	-	-	-
<b>Income from operations</b>	<b>1,50,707</b>	<b>1,43,071</b>	<b>1,36,236</b>	<b>5,68,179</b>	<b>4,56,920</b>
<b>Segment Results (Net of provisions):</b>					
Treasury	1,165	1,509	5,919	6,982	10,030
Corporate/Wholesale Banking	5,126	2,426	4,816	10,097	13,102
Retail Banking	18,081	14,760	12,297	60,466	51,075
Other Banking Operations	2,691	2,017	2,713	7,528	5,988
Unallocated	22	(178)	(91)	(57)	(242)
<b>Profit Before Tax</b>	<b>27,065</b>	<b>20,534</b>	<b>25,654</b>	<b>65,116</b>	<b>79,853</b>
<b>Segment Assets:</b>					
Treasury	12,37,134	12,84,894	13,75,135	12,37,134	13,75,135
Corporate/Wholesale Banking	15,98,041	14,06,547	11,44,347	15,98,041	11,44,347
Retail Banking	29,24,287	26,46,734	22,52,827	29,24,287	22,52,827
Other Banking Operations	5,747	4,837	4,625	5,747	4,625
Unallocated	7,443	7,625	6,693	7,443	6,693
<b>Total</b>	<b>57,72,652</b>	<b>53,50,767</b>	<b>47,83,627</b>	<b>57,72,652</b>	<b>47,83,627</b>
<b>Segment Liabilities:</b>					
Treasury	4,00,381	4,20,342	3,77,128	4,00,381	3,77,128
Corporate/Wholesale Banking	24,99,287	22,31,117	15,79,538	24,99,287	15,79,538
Retail Banking	23,83,556	22,15,084	23,77,188	23,83,556	23,77,188
Other Banking Operations	-	-	-	-	-
Unallocated	-	741	-	-	-
<b>Total</b>	<b>52,83,224</b>	<b>48,67,264</b>	<b>43,33,854</b>	<b>52,83,224</b>	<b>43,33,854</b>
<b>Capital employed:</b>					
<b>(Segment Assets-Segment Liabilities)</b>					
Treasury	8,36,753	8,64,652	9,98,007	8,36,753	9,98,007
Corporate/Wholesale Banking	(9,01,246)	(8,24,570)	(4,35,191)	(9,01,246)	(4,35,191)
Retail Banking	5,40,731	4,31,670	(1,24,361)	5,40,731	(1,24,361)
Other Banking Operations	5,747	4,837	4,625	5,747	4,625
Unallocated	7,443	6,824	6,693	7,443	6,693
<b>Total</b>	<b>4,89,428</b>	<b>4,83,523</b>	<b>4,49,773</b>	<b>4,89,428</b>	<b>4,49,773</b>

1. For the above segment reporting, the reportable segments are identified as Treasury, Corporate/ Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI Guidelines. The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the Bank is considered to operate only in domestic segment.

2. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on establishment of Digital Banking Unit (DBU), for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has to be identified as a sub-segment under Retail Banking. Since, the Bank has not established DBU, Digital Banking has not been disclosed as a sub-segment under Retail Banking.

**Notes:**

1 Statement of Assets and Liabilities is given below:

(₹ In Lakhs)

Particulars	As at	As at
	31.03.2026	31.03.2025
	Audited	Audited
<b>Capital and Liabilities</b>		
Capital:	17,354	17,354
Employees stock options outstanding	3,239	2,383
Reserves and surplus	4,68,835	4,30,036
Deposits	41,24,592	36,86,149
Borrowings	7,15,444	5,54,628
Other liabilities and provisions	1,43,188	93,077
<b>Total</b>	<b>57,72,652</b>	<b>47,83,627</b>
<b>Assets</b>		
Cash and balances with Reserve Bank of India	4,01,685	3,18,728
Balances with banks and money at call & short notice	8,015	40,490
Investments	11,85,529	11,38,934
Advances	39,84,784	31,50,795
Fixed assets	70,981	62,868
Other assets	1,11,878	71,902
<b>Total</b>	<b>57,72,652</b>	<b>47,83,627</b>



2 Statement of Cash Flow is given below:

(₹ in Lakhs)

Particulars	Year ended	Year ended
	31.03.2026	31.03.2025
	Audited	Audited
<b>Cash flows from operating activities</b>		
Profit before income tax	85,116	79,953
Adjustments for:		
Depreciation on fixed assets	10,733	7,639
Provision for depreciation in value of investments	986	234
Provision towards non performing advances	24,218	15,450
Provision for standard assets	3,488	2,862
Employee stock option expense	1,147	979
(Profit)/Loss on sale of fixed assets	(51)	26
Amortisation of (discount) on investments	(716)	(100)
Other provisions and contingencies	57	242
	<b>1,24,978</b>	<b>1,07,085</b>
Adjustments for:		
(Increase) in investments (excluding Held to Maturity Investments)	(21,479)	(5,94,818)
(Increase) in advances	(8,58,297)	(7,32,397)
(Increase) in other assets	(37,121)	(10,135)
Increase in deposits	7,38,443	7,14,268
Increase in other liabilities & provisions	46,565	12,957
	<b>(6,911)</b>	<b>(5,03,640)</b>
Direct taxes paid (net of refunds)	(24,454)	(21,912)
<b>Net cash flow (used in) operating activities</b>	<b>(31,365)</b>	<b>(5,25,552)</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets and intangible assets	(19,137)	(30,024)
Proceeds from sale of fixed assets	343	82
(Increase)/Decrease in Held to Maturity Investments	(60,195)	2,20,333
<b>Net cash flow (used in)/from investing activities</b>	<b>(78,989)</b>	<b>1,90,391</b>
<b>Cash flows from financing activities</b>		
Proceeds from Borrowings (net)	1,80,816	3,79,890
<b>Net cash flow from financing activities</b>	<b>1,60,816</b>	<b>3,79,890</b>
<b>Net increase in cash and cash equivalents</b>	<b>50,462</b>	<b>43,729</b>
Cash and cash equivalents at the beginning of the year	3,59,218	3,15,489
Cash and cash equivalents at the end of the year	4,09,680	3,59,218

3 The above financial results for the year ended March 31, 2026, have been reviewed by the Audit Committee of the Board and thereafter approved by the Board of Directors of the Bank in their respective meeting held on May 4, 2026. These results have been audited by the joint statutory auditors of the Bank, viz. Walker Chandick & Co LLP and Sundaram & Srinivasan, Chartered Accountants and an unmodified audit report has been issued.

4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI"), from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025.

5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange transactions, selling of third-party products, profit on sale of investments (net), income from sale of PSLC etc.

6 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous periods is not adjusted to consider the impact of subsequent changes if any, in the guidelines.



7 The Bank follows the Trust route for administering 'CSB Employee Stock Option Scheme, 2019'. During the quarter ended March 31, 2026, the Bank has not issued any equity shares to 'CSB ESOS Trust'. However, option grantees exercised 90,988 options during the quarter and 1,90,903 options during the financial year ended March 31, 2026.

8 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 are given below:

Type of Borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as standard consequent to implementation of resolution plan - Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the current half year
Personal Loans	122.12	-	-	21.36	109.65
Corporate of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>122.12</b>	<b>-</b>	<b>-</b>	<b>21.36</b>	<b>109.65</b>

9 Disclosure related to Project Finance for the quarter ended March 31, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below:

Sl. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	6	17,955
2	Projects under implementation accounts sanctioned during the quarter.	1	209
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter	1	2,973
4	Projects under implementation accounts at the end of the quarter. (1+2-3)*	6	20,964**
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	4	15,512
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented.	4	15,512
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

\* In respect of number of accounts

\*\* Includes movement of Rs 5,793 lakhs during the quarter ended March 31, 2026 in projects under implementation account existing at the beginning of the quarter.

10 Details of loans transferred / acquired during the quarter ended March 31, 2026 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below

- (i) The Bank has not transferred / acquired any loans not in default through assignment of loans.  
(ii) The Bank has not transferred / acquired any stressed loans (Non-performing asset or special mention account).  
(iii) Details of ratings of Security Receipts (SR) outstanding as on March 31, 2026 are given below:

Rating	Rating Agency	Recovery Rating	Carrying value
Unrated	NA	-	-
		<b>Total</b>	-

v) The Bank has not entered into any co-lending transaction during the quarter.



- 11 The Bank does not have any Subsidiaries/Associates/Joint ventures as on March 31, 2026, hence, disclosure related to Consolidated Financial Statement is not applicable.
- 12 On November 21, 2025, the Government of India notified four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 522 Lakhs under 'Employees cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026, considering best information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- 13 In accordance with RBI guidelines, Banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR) under the Basel II framework. The Bank has made these disclosures which are available on its website at the link: <https://www.csb.bank.in/basel-2basel-3-disclosures>. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors of the Bank.
- 14 The figures of the last quarter in each of the financial year are the balancing figures between audited figures in respect of the full financial year and the published/unaudited year to date figures up to the end of the third quarter of the respective financial year.
- 15 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

Place: Mumbai  
Date: May 4, 2026



For and on behalf of the Board

A handwritten signature in blue ink, appearing to be 'Pralay Mondal'.

Pralay Mondal  
Managing Director & CEO  
DIN: 0017994



SEC/090/2026

May 4, 2026

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001.  
**Scrip code: 542867**

National Stock Exchange of India Ltd.,  
Exchange Plaza, 5<sup>th</sup> Floor,  
Bandra-Kurla Complex,  
Bandra (E), Mumbai 400051.  
**Symbol: CSBBANK**

Dear Sir/Madam,

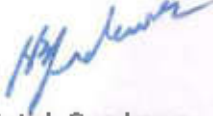
**Declaration under Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**

Pursuant to Regulation 33(3)(d) of Listing Regulations, we hereby confirm and declare that the statutory auditors of the Bank, viz. Walker Chandio & Co. LLP, Chartered Accountants and Sundaram & Srinivasan, Chartered Accountants, have issued audit report on the financial results of the Bank for the year ended March 31, 2026, with unmodified opinion.

Kindly take the same on records.

Thanking You,

Yours faithfully,



**Satish Gundewar**  
Chief Financial Officer

# **INVESTOR PRESENTATION**

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**Q4-FY26 / FY 2025-26**



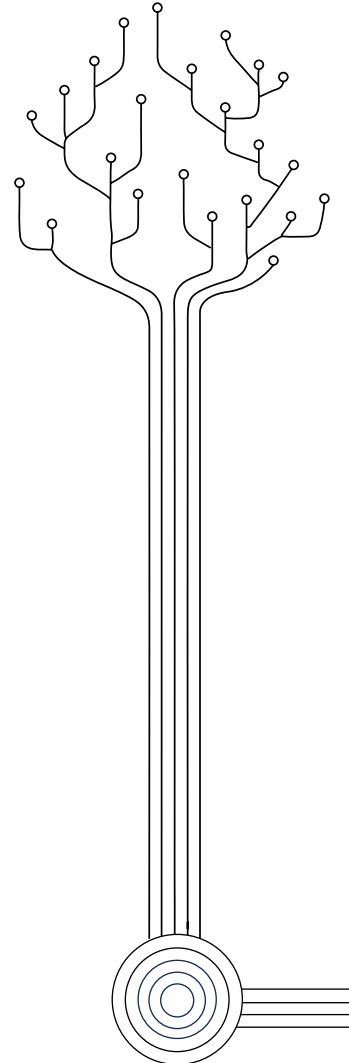
**Engineered  
to Build  
Empowered  
to Scale**

# What's Inside

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<b>Company Overview</b>	4
<b>Strategy</b>	12
<b>Business Overview</b>	16
<b>Financials</b>	22
<b>Digital Penetration</b>	32
<b>ESG</b>	34
<b>Awards</b>	35

# Performance Highlights – FY26



₹ **57,727** cr

Balance Sheet Size

↑ 21% Y-o-Y

₹ **40,359** cr

Gross Advances

↑ 27% Y-o-Y

₹ **44,246** cr

Deposits

↑ 20% Y-o-Y

₹ **84,605** cr

Total Business

↑ 23% Y-o-Y

₹ **5,682** cr

Total Income

↑ 24% Y-o-Y

₹ **1,720** cr

Net Interest Income

↑ 17% Y-o-Y

₹ **1,177** cr

Non Interest Income

↑ 21% Y-o-Y

₹ **633** cr

Profit After Tax

↑ 7% Y-o-Y

**20.66%**

Capital Adequacy Ratio

↓ FY25 22.46%

**0.40%**

Net NPA

↓ FY25 0.52%

**1.29%**

ROA

↓ FY25 1.53%

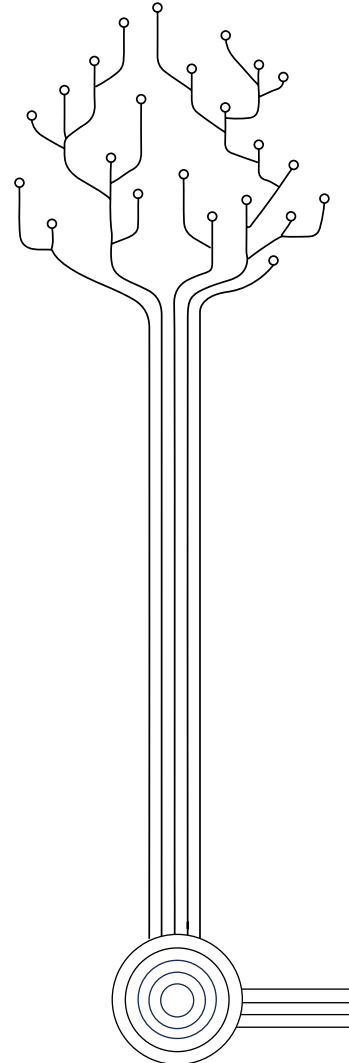
**3.76%**

NIM

↓ FY25 4.13%

Y-o-Y : FY26 v/s FY25

# Performance Highlights – Q4 FY26



₹ **57,727** cr

Balance Sheet Size

↑ 21% Y-o-Y

₹ **40,359** cr

Gross Advances

↑ 27% Y-o-Y

₹ **44,246** cr

Deposits

↑ 20% Y-o-Y

₹ **84,605** cr

Total Business

↑ 23% Y-o-Y

₹ **1,507** cr

Total Income

↑ 11% Y-o-Y

₹ **464** cr

Net Interest Income

↑ 25% Y-o-Y

₹ **306** cr

Non Interest Income

↓ 20% Y-o-Y

₹ **202** cr

Profit After Tax

↑ 6% Y-o-Y

**20.66%**

Capital Adequacy Ratio

↓ Q4-FY25 22.46%

**0.40%**

Net NPA

↓ Q4-FY25 0.52%

**1.53%**

ROA

↓ Q4-FY25 1.79%

**3.83%**

NIM

↑ Q4-FY25 3.75%

Y-o-Y : Q4 FY26 v/s Q4 FY25

# Driven by Purpose, since 1920



Journey began in November 1920



Oldest private sector bank in Kerala



Offer products and services across Personal Banking, Loans and Advances, Corporate Banking, Digital Banking



Promoted by FIH Mauritius Investments Ltd, an entity backed by Fairfax Group



Focus on comprehensive financial needs of

- Retail customers
- MSME customers
- Corporate Clients
- Agricultural Sectors
- Microfinance and Underbanked Segments
- High-Net-Worth Individuals (HNIs)
- Digital Banking Customers

## Vision



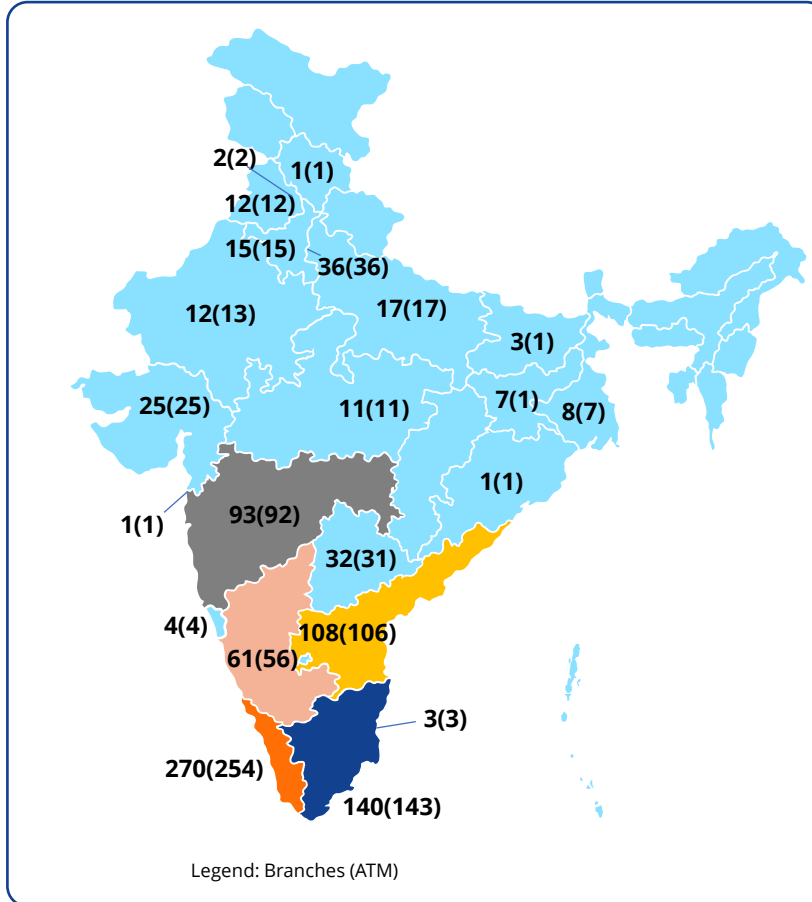
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of pride – driven by performance and productivity that should eventually result in sustainable growth in business and deliver superior returns to our shareholders.

# Robust Network, Extensive Reach

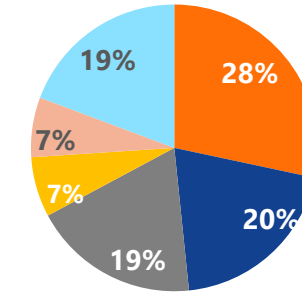
State	% Distribution	
	Mar. 2026	Mar. 2025
Kerala	31	33
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	20

\*Of which Delhi (4%), Telangana (4%), Gujarat (3%)

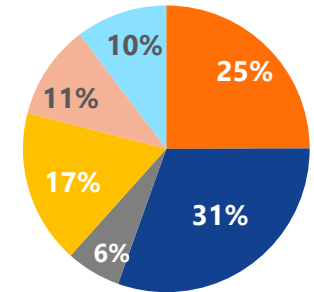
Population	No. of Branches	
	Mar. 2026	Mar. 2025
Metropolitan	232	216
Urban	171	164
Semi-Urban	394	387
Rural	65	62
	862	829



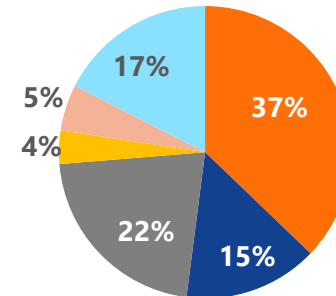
Total Business



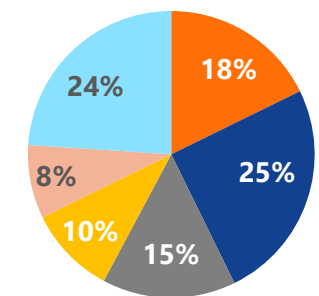
Gold Loans



Total Deposits



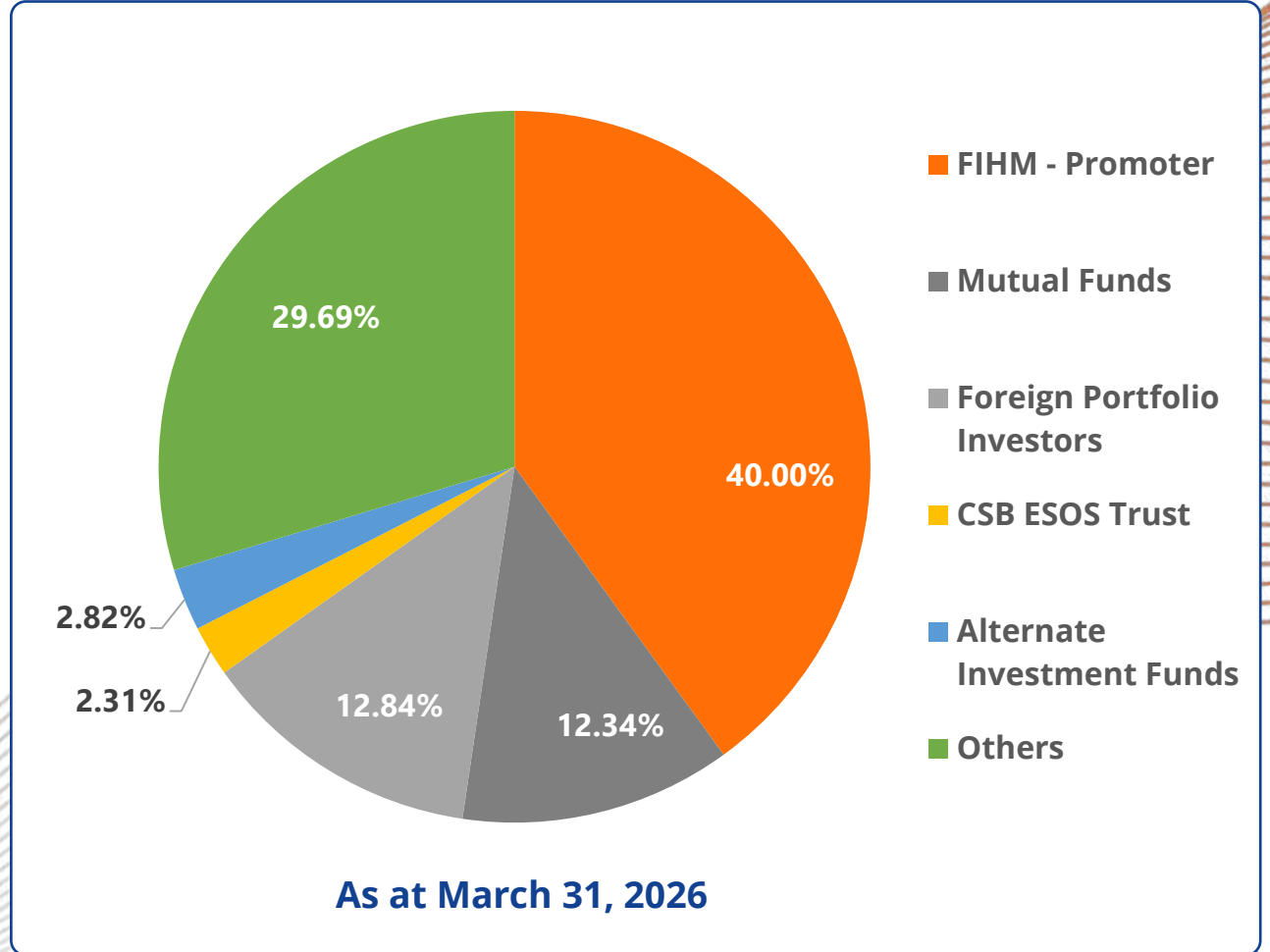
Gross Advances



■ Kerala 
 ■ Tamil Nadu 
 ■ Maharashtra 
 ■ Andhra Pradesh 
 ■ Karnataka 
 ■ Others

# Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	14	21.40	12.34%
Foreign Portfolio Investors	95	22.28	12.84%
CSB ESOS Trust	1	4.01	2.31%
Alternate Investment Funds	17	4.90	2.82%
Others (incl. non-resident Indians, body corporates, resident individuals)	65,200	51.51	29.69%
<b>Total</b>	<b>65,328</b>	<b>173.49</b>	<b>100%</b>



# Our Board of Directors

## Mr. Biswamohan Mahapatra

Non-Executive Independent  
Chairperson

Mr. Biswamohan Mahapatra is the Non-Executive Independent Chairperson of the Bank since May 9, 2025. He was a central banker with a career spanning about 33 years in RBI in various capacities and retired as Executive Director in August 2014. He was associated with various working groups and committees constituted by the government and represented the RBI as a member /Chairman/ Convenor of these various working groups and committees. He was the convenor of the Government of India Task Force to set up the Resolution Corporation under the Indian Financial Code. Post-retirement, he was an advisor to the RBI on the bank licensing process.

## Mr. Pralay Mondal

Managing Director & CEO

Mr. Pralay Mondal is the Managing Director & CEO of the Bank since September 15, 2022. He has over 35 years of experience in leading banking companies across multiple business segments and functions, including retail assets, retail liabilities, business banking, products and technology. His achievements include pioneering efforts in doorstep banking and direct sales, creating deep geography distribution, and building and scaling up of retail businesses. He had played a pivotal role/s in leading banks such as Axis Bank, Yes Bank, HDFC Bank and Standard Chartered Bank.

## Mr. B K Divakara

Executive Director

Mr. B K Divakara is the Executive Director of the Bank since March 15, 2024. He has over 37 years of banking experience spanning various spheres. Before being appointed as Executive Director, he worked at the Bank as CFO for a little over 3 years and as Head of Strategy and Corporate Legal for almost 9 months. Prior to joining the CSB Bank, he was the Executive Director of Central Bank of India for a period of five years, from January 23, 2014. He worked closely in finance, credit, priority sector lending, balance sheet management, profit planning & forecasting, capital raising programme, investor relations, credit monitoring, recoveries, operations, Treasury, internal audit, risk management, and transaction banking.

## Mr. Sumit Maheshwari

Non-Executive Director

Mr. Sumit Maheshwari is the Managing Director & CEO of Fairbridge Capital since May 2018, playing a pivotal role in sourcing, evaluating, negotiating and executing investment opportunities. A seasoned investment professional with deep experience in both private and public Indian companies, Mr. Sumit manages over \$7 billion in Indian investments for Fairfax Financial Holdings and Fairfax India Holdings. Mr. Sumit also serves on the boards of various Fairfax portfolio companies.

## Ms. Sharmila Abhay Karve

Independent Director

Ms. Sharmila Karve has over three decades of association with the Network of Price Waterhouse firms in India in various capacities, including the roles of Head of Audit and Head for Risk & Quality, till she retired in 2019. She was appointed as the Diversity & Inclusion Leader for the PwC Global network and was on the Global Leadership Team and the Global Human Capital Team.

# Our Board of Directors

## Mr. Sudhin Choksey Independent Director

Mr. Sudhin Choksey has over 40 years of professional experience, both in India and overseas. He was the former Managing Director of GRUH Finance Ltd., which was merged with Bandhan Bank. He has expertise in the mortgage finance business and skilled in lending business. He was the recipient of the 'Business Leader - Financial Services' Award for the year 2015 from the Institute of Chartered Accountants of India, New Delhi.

## Mr. Sharad Kumar Saxena Independent Director

Mr. Sharad Saxena has over 30 years of experience in banking and had held almost all the leadership positions in ICICI Bank technology group. He was the Chief Technology Officer of Bank of Baroda, and as the Head of IT of Bank of Baroda, he successfully led the bank merger of erstwhile Vijaya Bank and erstwhile Dena Bank with Bank of Baroda.

## Ms. Renu Kohli Independent Director

Ms. Renu Kohli is an economist with research and practitioner experience on macroeconomic policies and issues. She is currently the Senior Fellow, at the Centre for Social and Economic Progress (CSEP) an independent, public policy think tank based in New-Delhi. She has previously worked with the RBI, the IMF, including ICRIER and the Institute of Economic Growth.

## Mr. Deepak Maheshwari Independent Director

Mr. Deepak Maheshwari is an experienced banker with an impressive career spanning over four decades in top banking institutions in the country, viz., State Bank of India, HDFC Bank and Axis Bank. His expertise extends to credit decision-making, credit underwriting, and monitoring of large credit exposures. He also has expert knowledge in banking, including relevant policy matters.

## Mr. DN Narasimha Raju Independent Director

Mr. Narasimha Raju was a Karnataka cadre IAS officer of 1984 batch. During his career, he held key positions at both central and state government levels, including Principal Secretary to the Chief Minister of Karnataka and Joint Secretary in the Ministry of Petroleum and Natural Gas. He also served on the boards of various public sector undertakings.

## Ms. Sheetal Rupesh Sancheti Non-Executive Director

Ms. Sheetal Sancheti has been associated with Fairbridge Capital Private Limited since April 2019 in the capacity of President, where she plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. A Chartered Accountant with over 20 years of diversified experience across private equity, banking and audit, She brings proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

# Our Strong Leadership Team

**35+** **Pralay Mondal**  
Managing Director & CEO

**37+** **B K Divakara**  
Executive Director

**30+** **Narendra Kumar Dixit**  
Head - Retail Banking

**30+** **Satish Gundewar**  
Chief Financial Officer

**29+** **Manish Modi**  
Head - Wholesale Banking

**28+** **Shyam Mani**  
Head - MSME

**30+** **Rajesh Choudhary**  
Chief Technology Officer

**27+** **Manish Agarwal**  
Chief Credit Officer

**26+** **Alok Singh**  
Head-Treasury

**29+** **Ajith Jose**  
Chief Compliance Officer

**31+** **Satyendra Sharma**  
Chief Risk Officer

**22+** **Punit Saruparia**  
Head - Internal Audit

**33+** **K Chandrashekhar**  
Head- Operations

**40+** **Jaikumar S.**  
Chief Internal- Vigilance Officer

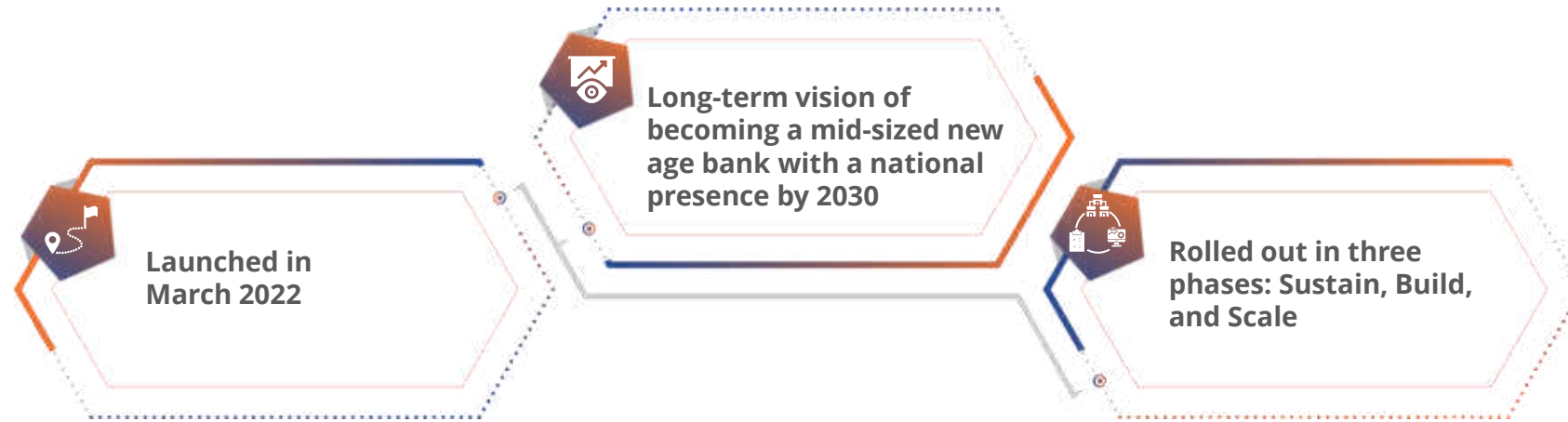
**22+** **Sijo Varghese**  
Company Secretary

**25+** **Chinmay Adhikari**  
Chief Human Resource Officer

**19+** **Raju Kumar Ojha**  
Head- Planning & Execution

 Experience of Executives

# Driven by SBS 2030



**Sustain**  
Core Strengths



**Build**  
Platforms for Future



**Scale**  
Execute with Guardrails

## Sustain and Build Phase (Till FY26)

- Establish a robust Pan-India operational footprint
- Develop an advanced, next-generation technology platform
- Diversify and enhance our product portfolio
- Build a strong and sustainable liability franchise
- Maintain strategic emphasis on the gold loan segment
- Drive process optimisation and re-engineering initiatives
- Fortify the risk management framework for enhanced resilience



**Sustain**  
Core Strengths



**Build**  
Platforms for Future



**Scale**  
Execute with Guardrails

## Building for Scale Phase (FY27 to FY30)

- Transition into a cutting-edge, full-service private sector bank
- Enhance our product suite to cater to diverse customer segments
- Place customer centricity at the core of all operations
- Foster innovation and collaboration as key growth drivers
- Build a connected ecosystem through strategic partnerships and alliances
- Focus on delivering sustained value creation

# Driven by SBS 2030 (contd.)

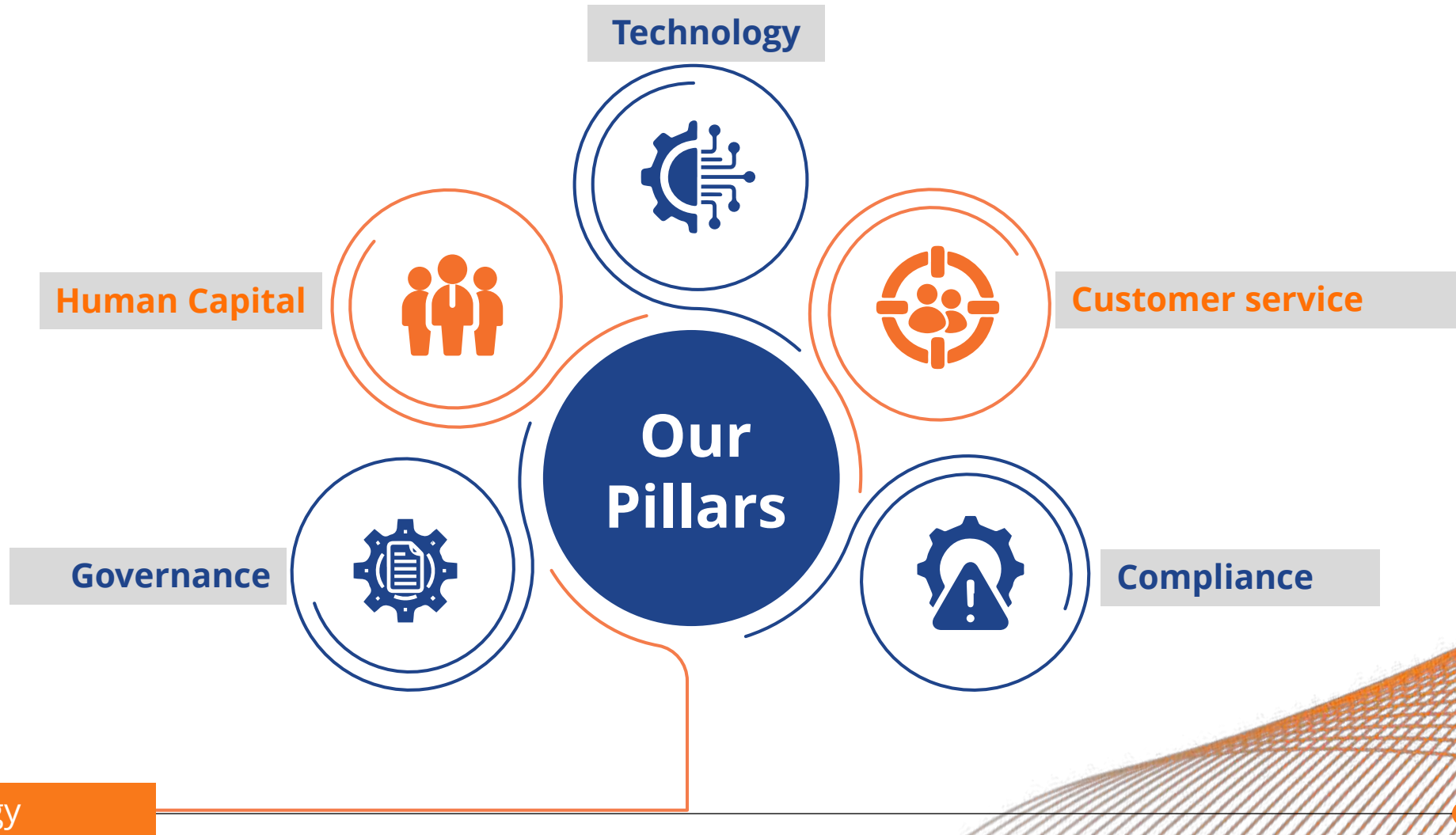
## Key Enablers

-  Good Governance Structure
-  Clear Executable Strategy
-  Board Support and Guidance
-  Growth-Oriented Policy
-  Building Infrastructure in Physical, Hybrid, and Digital
-  Robust and Efficient Customer-Centric Process
-  Strong Leadership
-  Innovation, Agility, and Digitalisation

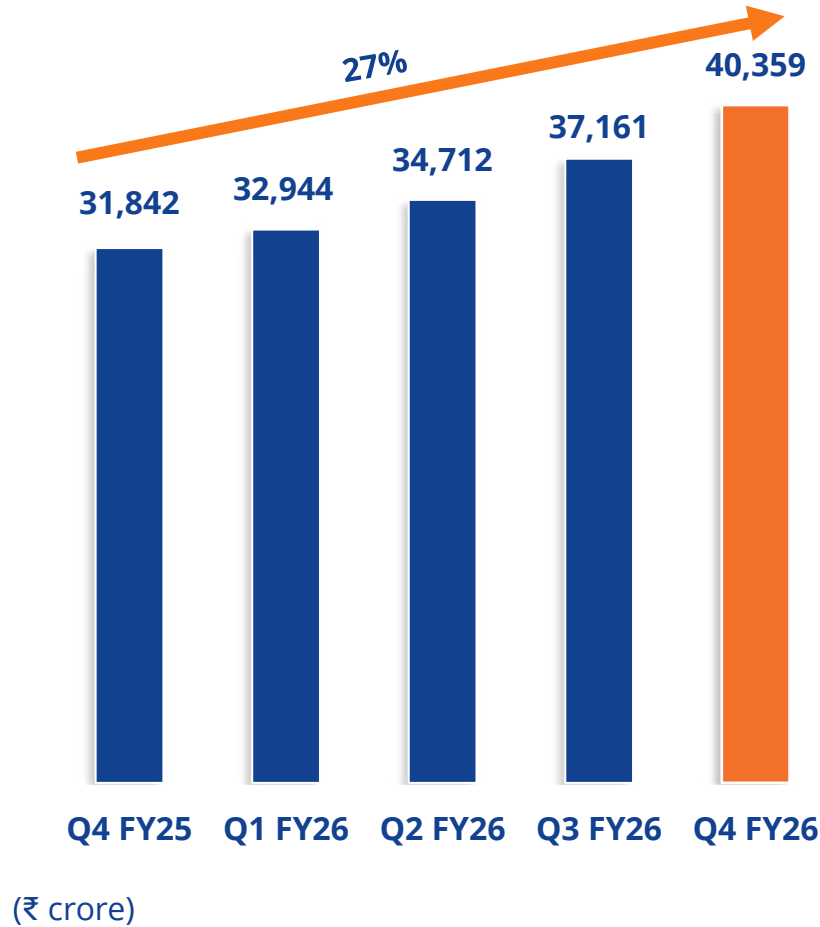
## Key Objectives

-  Growth in granular liability franchise with ever-improving CASA Ratio
-  Focus on strong operating performance with consistency
-  Major investments in the initial 3-4 years with a defined payback period
-  Prudent treasury investment strategy viz. wholesale funded book growth with the right balance of risk vs. return
-  Well-diversified retail book to manage cycles
-  Relentless focus on fee business and non-interest income earnings
-  Well-capitalised bank with an adequate liquidity buffer to manage economic and credit cycles
-  Enhance coverage, create segmentation, and whitelist opportunities in wholesale business
-  Focus on asset quality, risk management, and strong collection framework

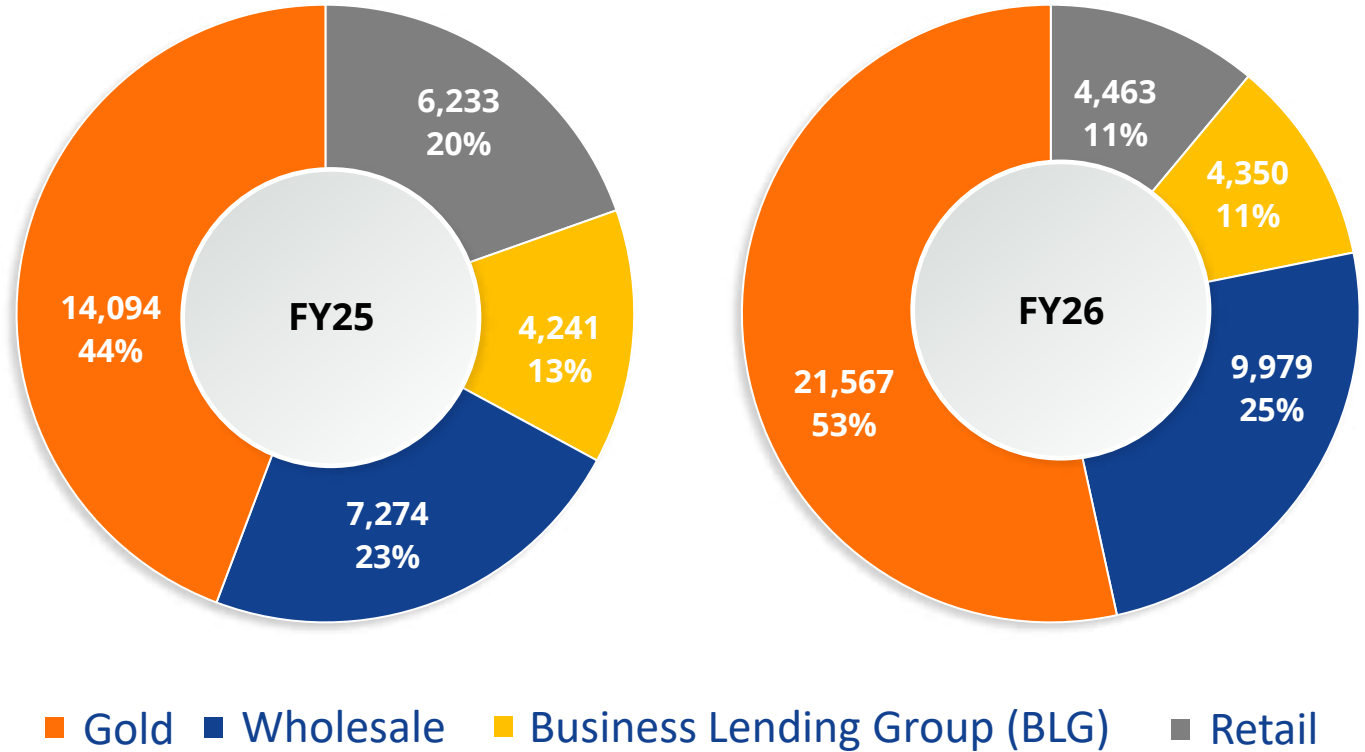
# Driven by SBS 2030 (contd.)



## Gross Advances

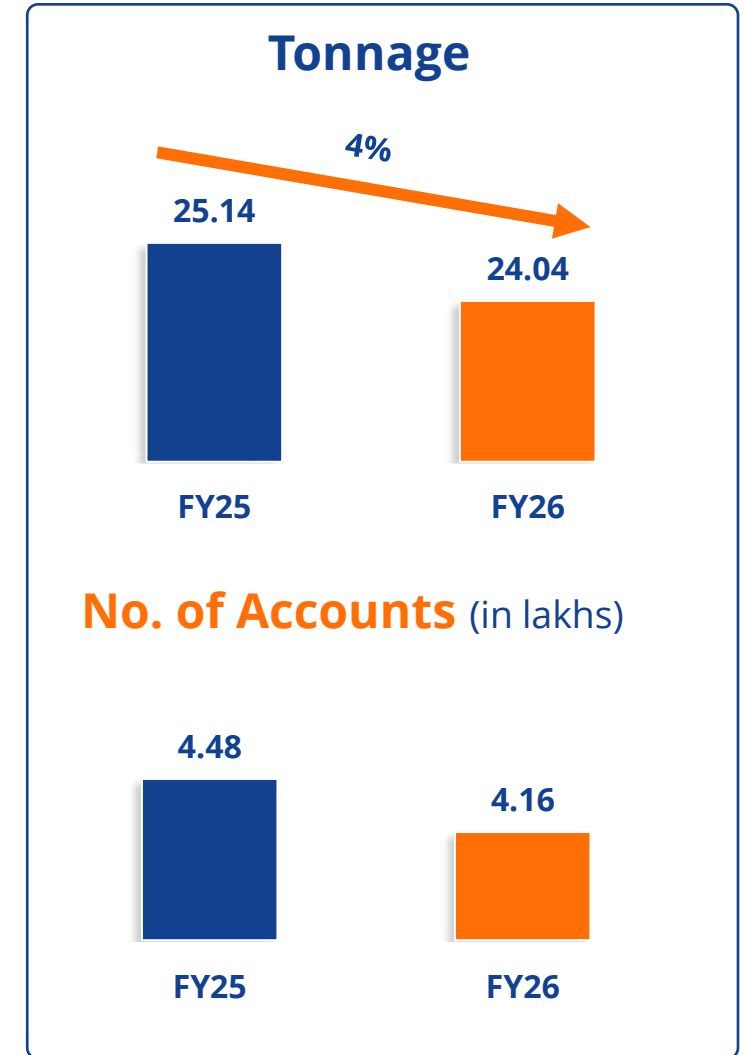
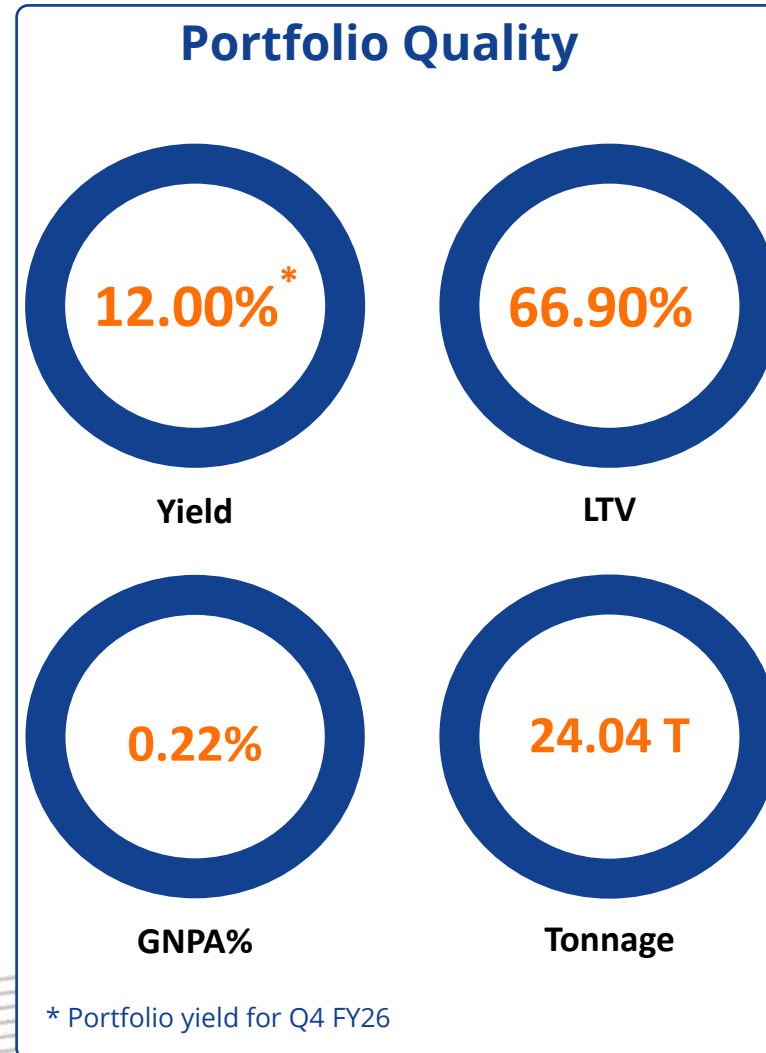
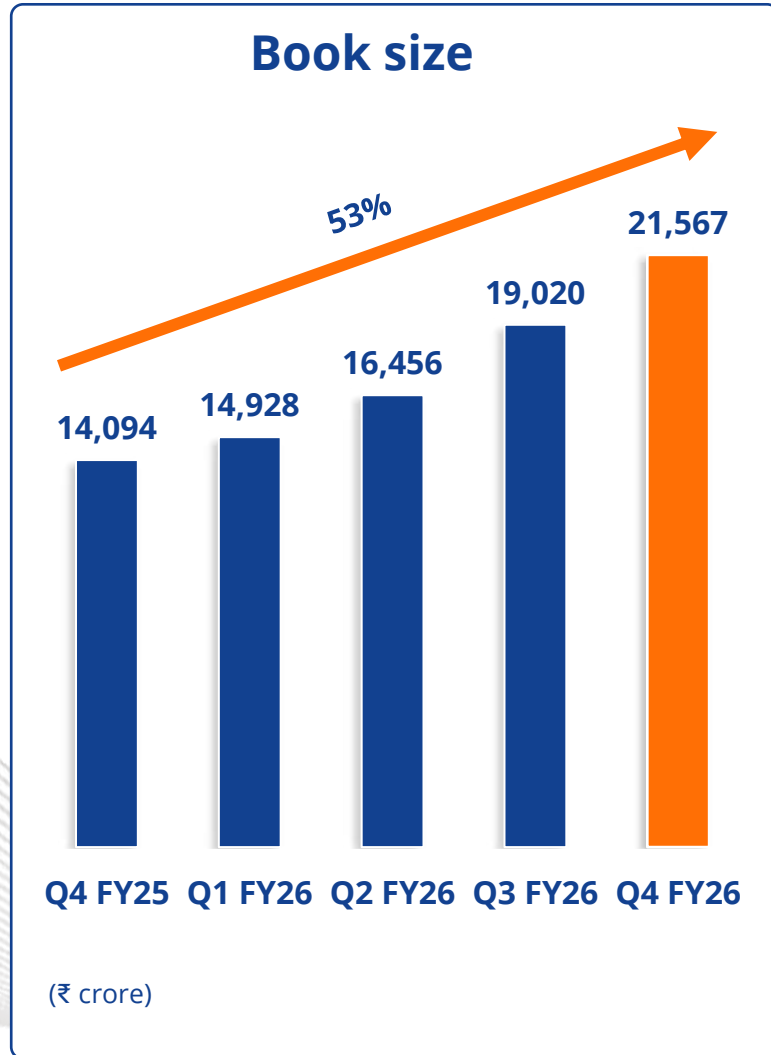


## Gross Advances Mix\*

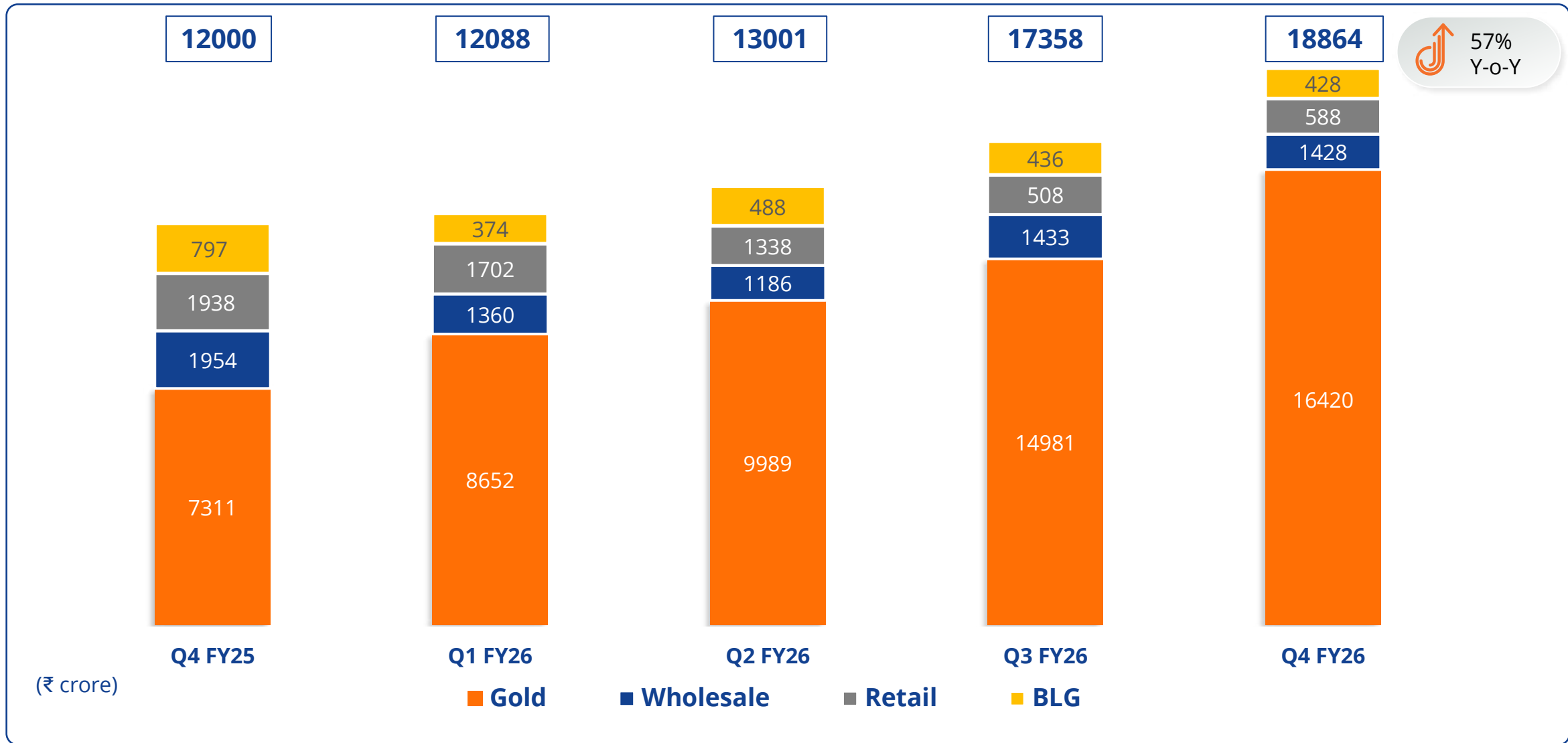


\* Internal Classification

# Gold Loan Portfolio

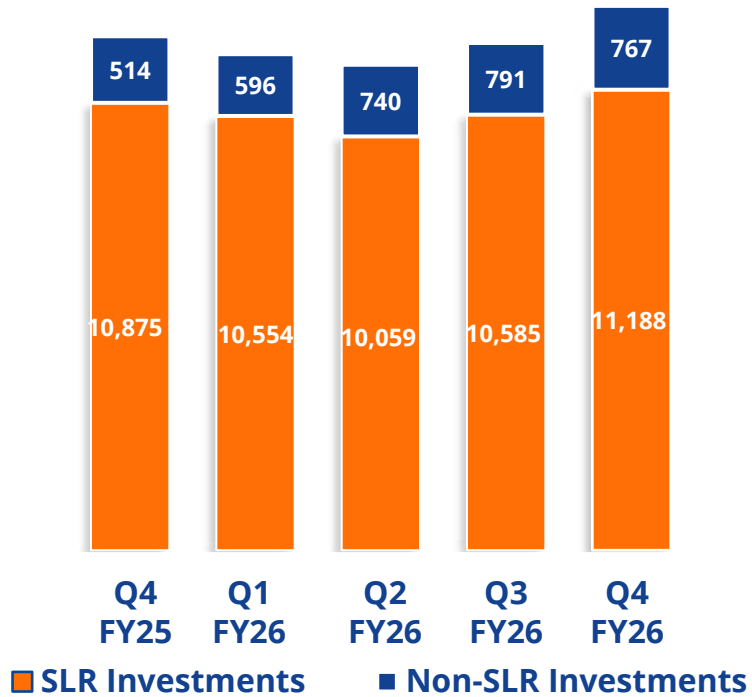


# Disbursements



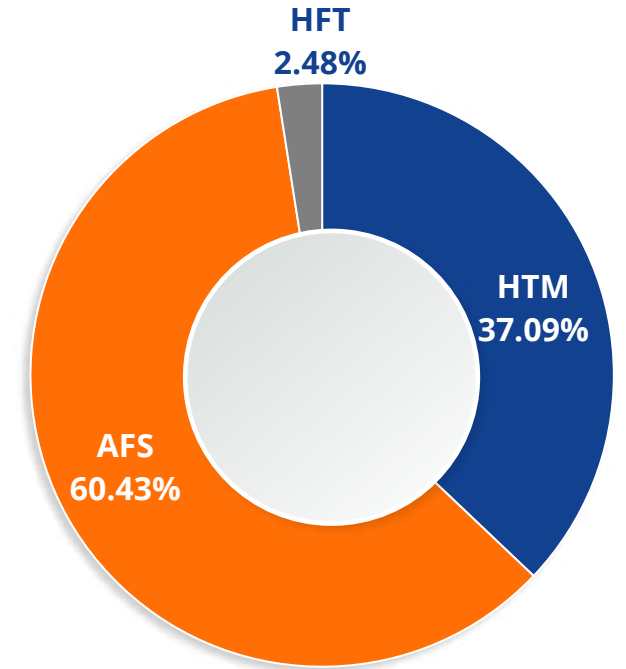
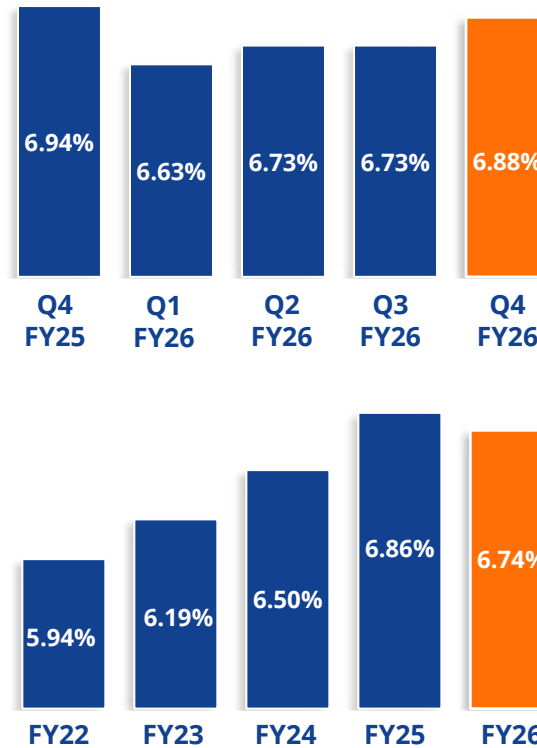
## Net Investments

11,389   11,150   10,799   11,376   11,955



(₹ crore)

## Yield on Investments

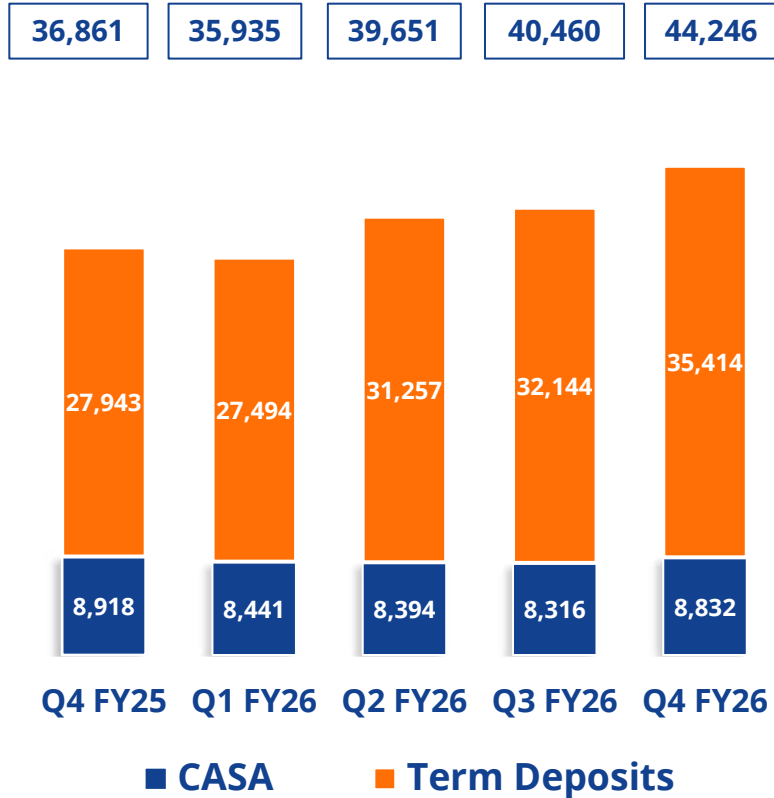


## M Duration

FVTPL	AFS	HTM	Total
6.00	5.09	4.70	4.97

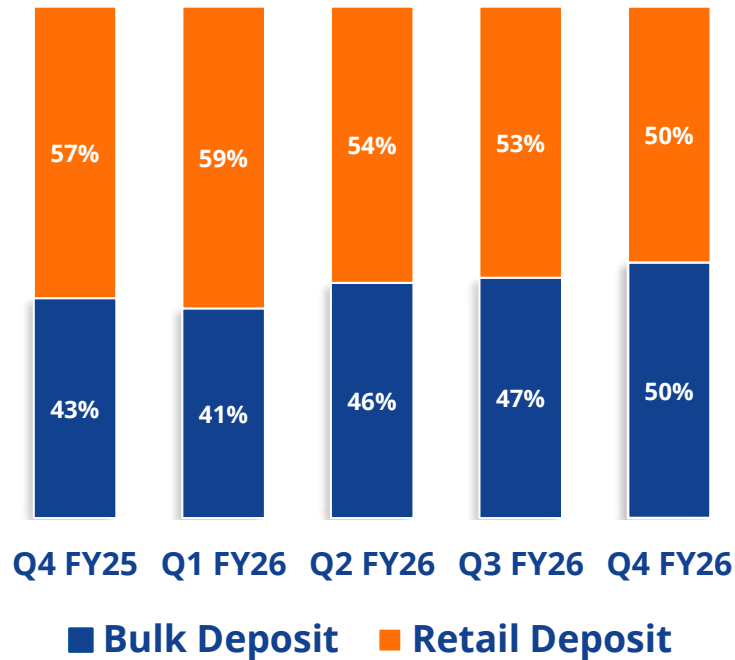
# Deposits

## Total Deposits

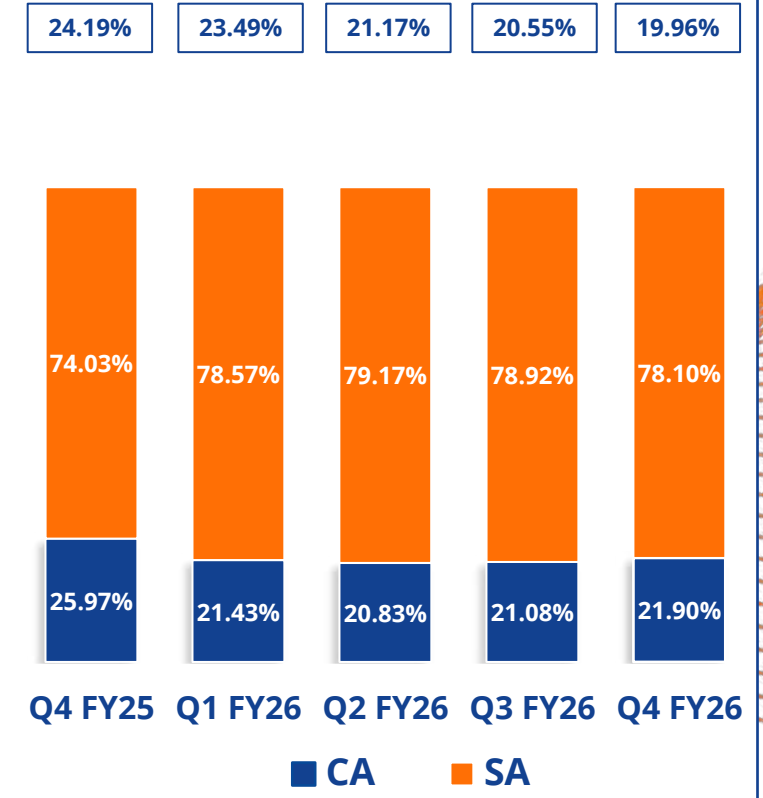


(₹ crore)

## Term Deposit Mix\*

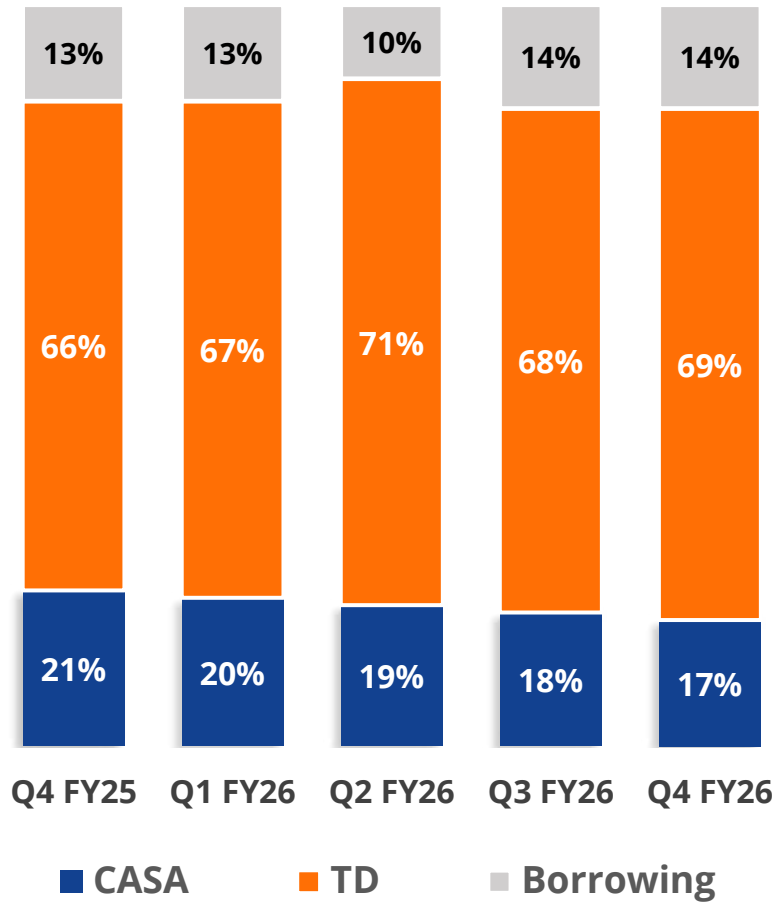


## CASA Mix



\* Excl. CD

## Funding Mix

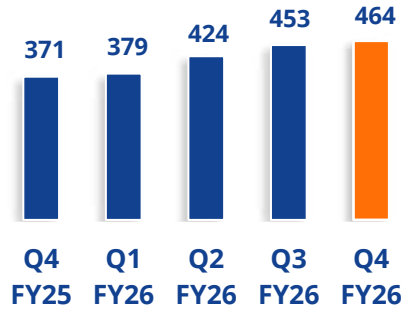


## Credit Rating

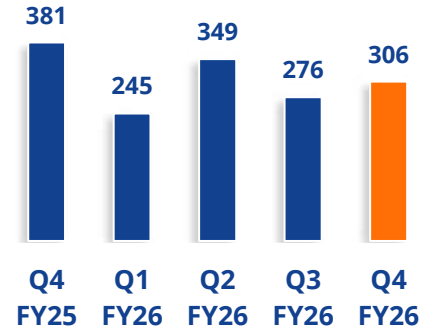
Instrument	Rating
Tier II Bonds	CRISIL A/ Stable IND A/Positive
Short Term Fixed Deposit	CRISIL A1+
Certificate of Deposit	CRISIL A1+

# Key Performance Matrix

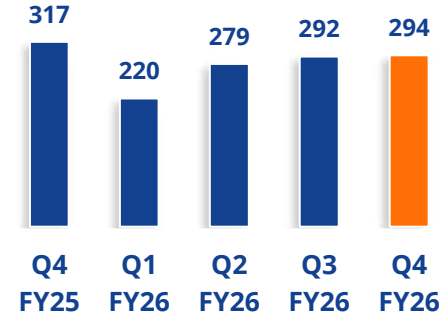
## Net Interest Income



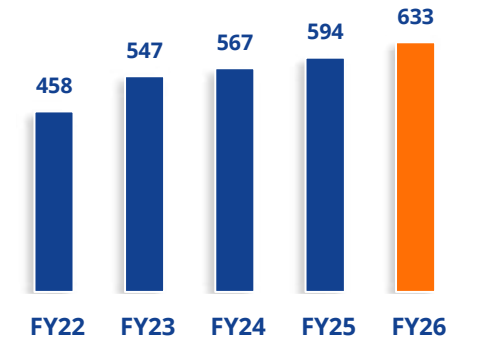
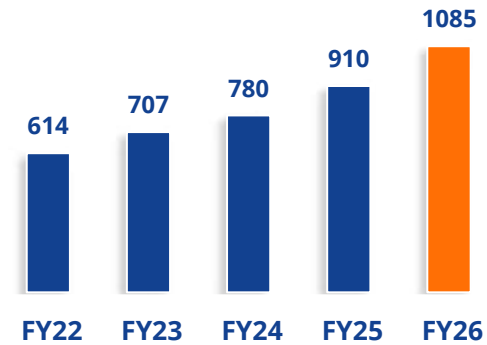
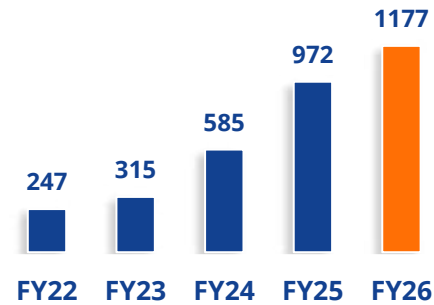
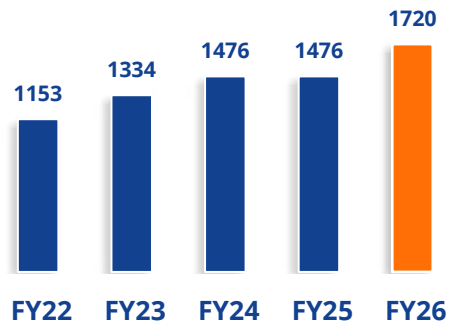
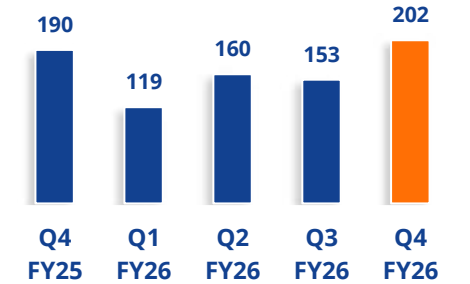
## Non Interest Income



## Operating Profit



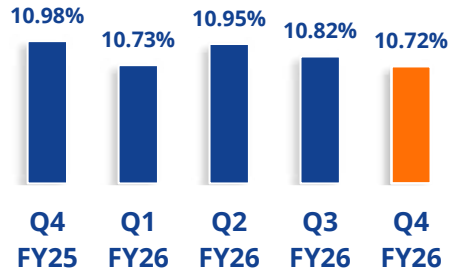
## Net Profit



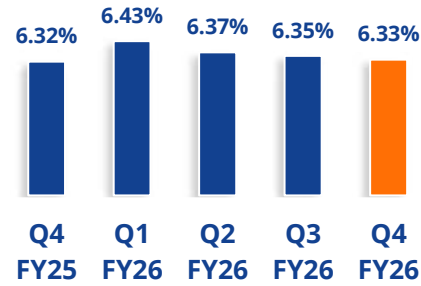
(₹ crore)

# Key Performance Matrix (contd.)

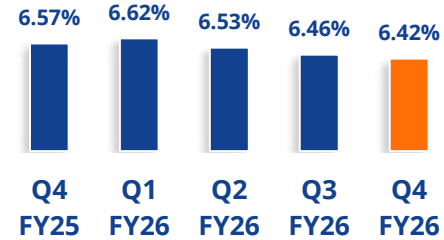
## Yield on Advances



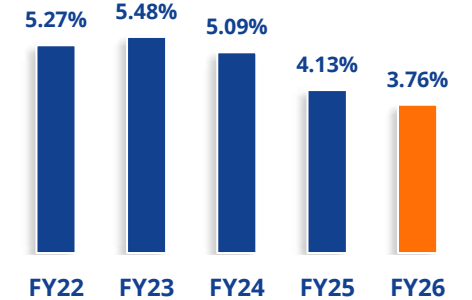
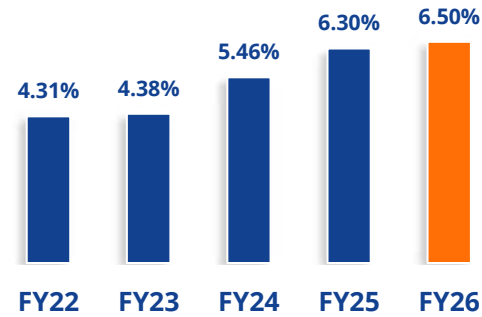
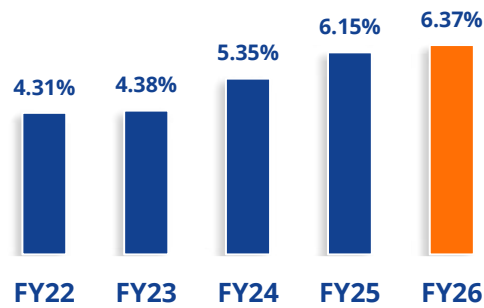
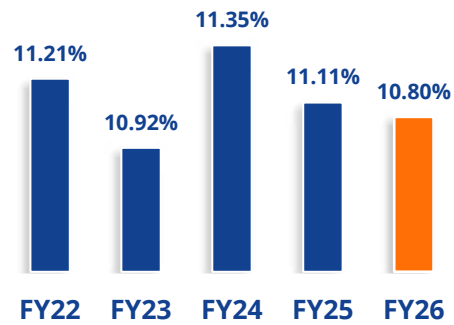
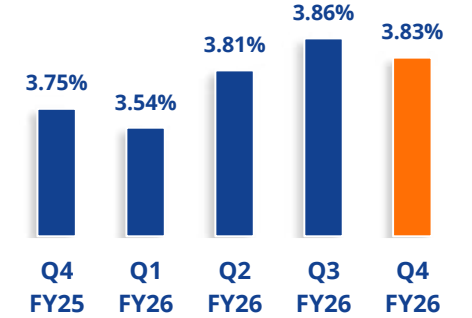
## Cost of Deposits



## Cost of Funds

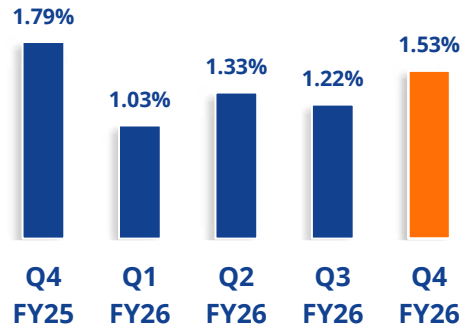


## Net Interest Margin

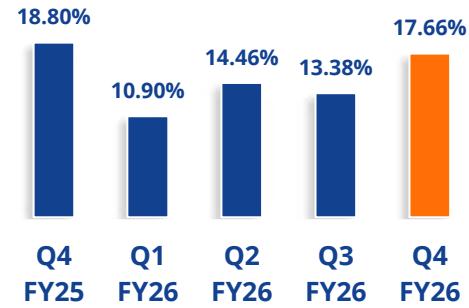


# Key Performance Matrix (contd.)

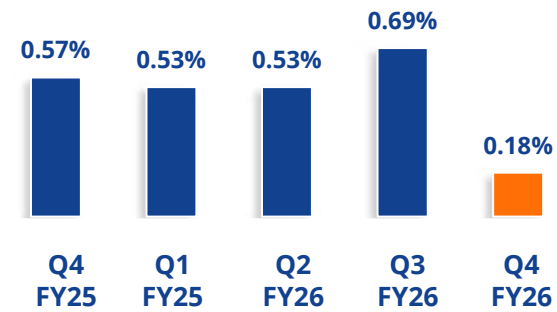
## Return on Assets



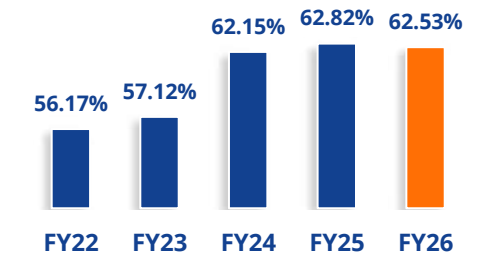
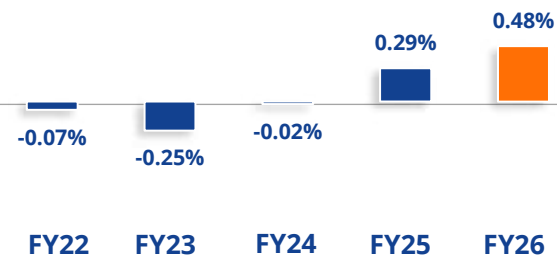
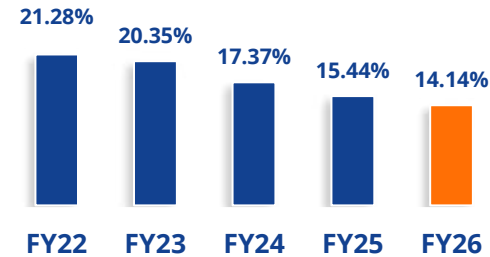
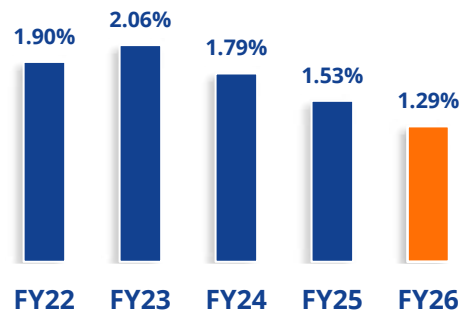
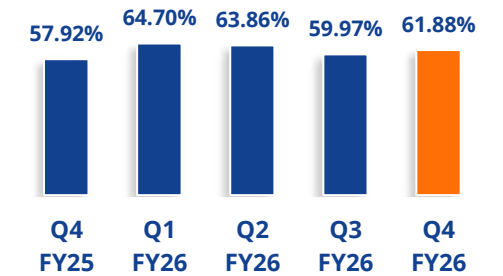
## Return on Equity



## Credit Cost\*



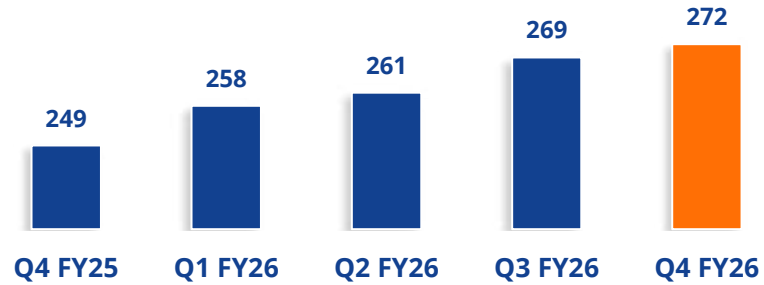
## Cost to Income



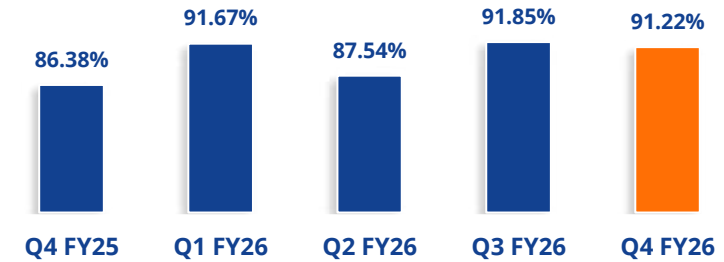
\*Provisions other than tax / Average Assets

# Key Performance Matrix (contd.)

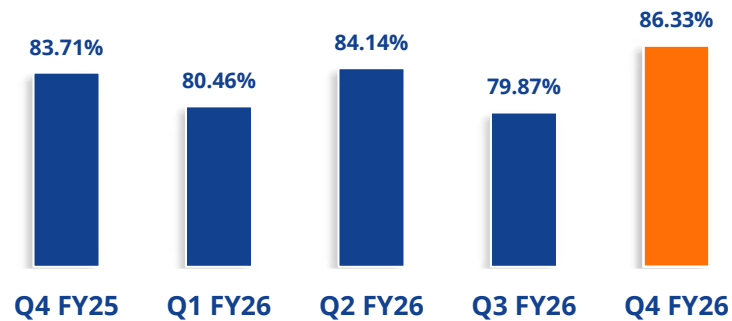
### Book Value Per Share



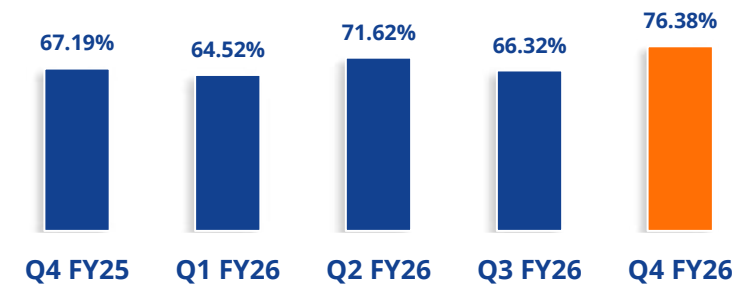
### CD Ratio (Gross)



### PCR (Incl. w/off)



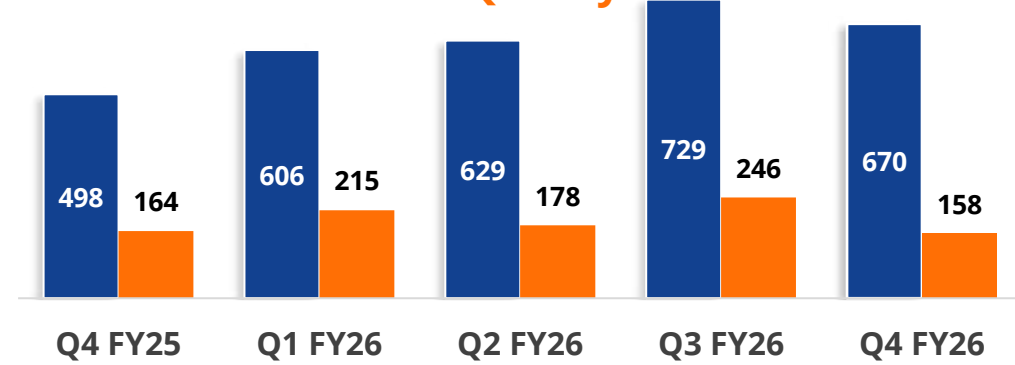
### PCR (excl. w/off)



# Key Performance Matrix (contd.)

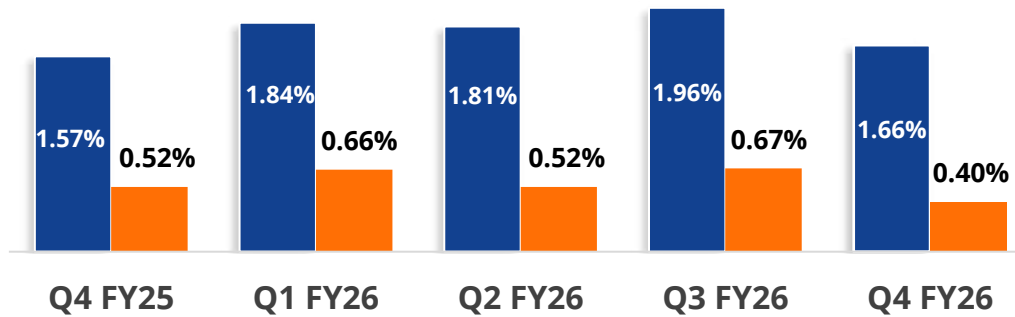
(₹ crore)

## Asset Quality



■ Gross NPA ■ Net NPA

(₹ crore)

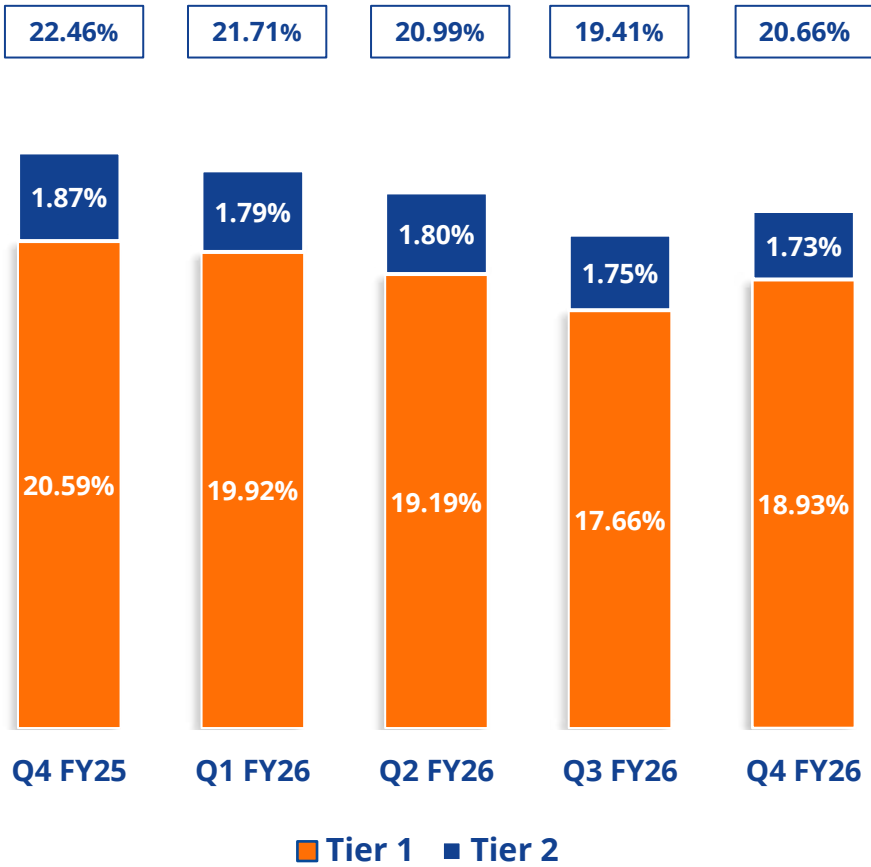


■ Gross NPA (%) ■ Net NPA (%)

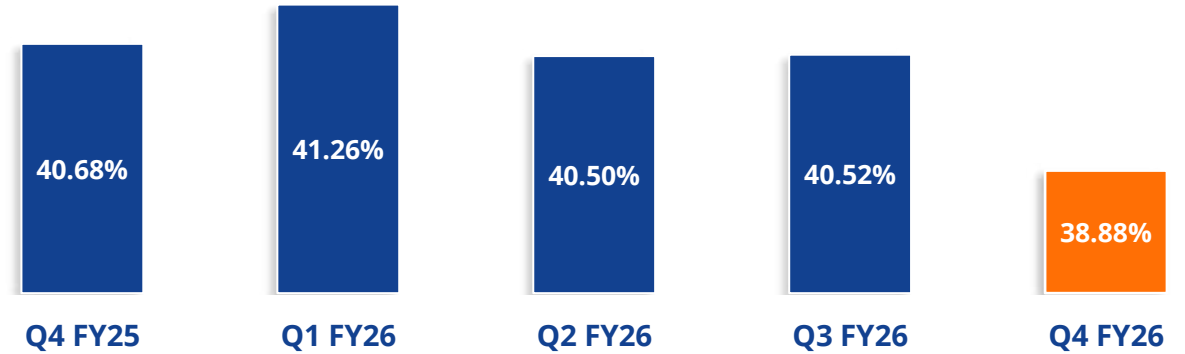
Gross NPA Movement	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Opening Balance of Gross NPA	458	498	606	629	729
Additions	94	139	94	197	61
<b>Sub Total (A)</b>	<b>552</b>	<b>637</b>	<b>700</b>	<b>826</b>	<b>790</b>
<b>Less</b>					
(i) Upgradations	7	2	37	23	85
(ii) Recoveries	29	17	29	26	28
(iii) Write-Offs	18	12	5	48	7
<b>Sub Total (B)</b>	<b>54</b>	<b>31</b>	<b>73</b>	<b>97</b>	<b>120</b>
<b>Closing Balance of Gross NPA (A-B)</b>	<b>498</b>	<b>606</b>	<b>629</b>	<b>729</b>	<b>670</b>

# Key Performance Matrix (contd.)

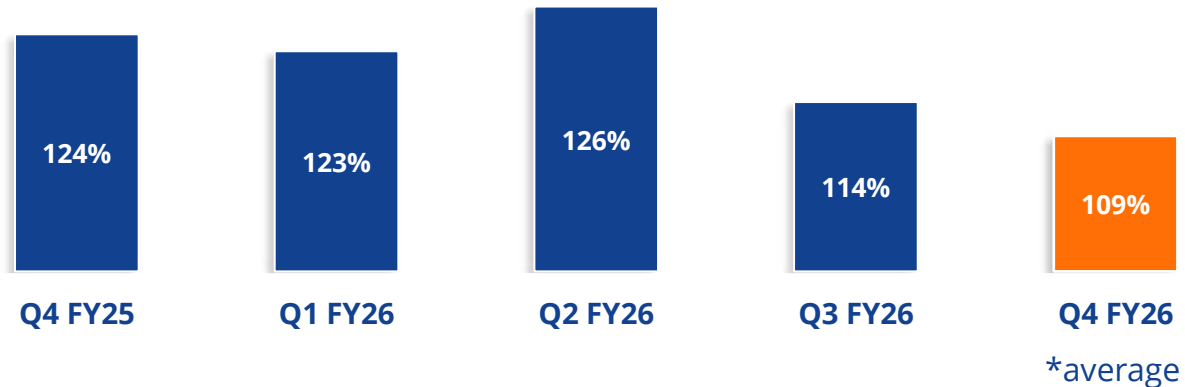
## Capital Adequacy Ratio



## RWA to Total Exposure



## Liquidity Coverage Ratio\*



# Profit and Loss Account

Particular	Q4 FY26	Q3 FY26	Q4 FY25	QoQ	YoY
Interest Income	1,201	1,154	981	4%	22%
Interest Expense	737	701	610	5%	21%
Net Interest Income	464	453	371	2%	25%
Treasury Profit	-6	5	51	-216%	-112%
Fee income	312	272	331	15%	-6%
Net Operating Income	770	730	753	6%	2%
Staff Cost*	251	232	196	8%	28%
Other Opex	225	206	240	10%	-6%
Total Opex	476	438	436	9%	9%
Operating Profit	294	292	317	1%	-7%
Provision for NPA	11	77	49	-86%	-79%
Other Provisions	12	10	11	23%	12%
Total Provisions	23	87	60	-73%	-62%
Profit Before Tax	271	205	257	32%	6%
Tax	69	52	66	33%	6%
Profit After Tax	202	153	190	32%	6%

\* Q4 FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

# Profit and Loss Account

Particular	FY26	FY25	YoY
Interest Income	4,505	3,597	25%
Interest Expense	2,785	2,121	31%
Net Interest Income	1,720	1,476	17%
Treasury Profit	58	98	-41%
Fee income	1,119	874	28%
Net Operating Income	2,897	2,448	18%
Staff Cost*	932	754	24%
Other Opex	880	784	12%
Total Opex	1,812	1,538	18%
Operating Profit	1,085	910	19%
Provision for NPA	199	82	143%
Other Provisions	35	29	22%
Total Provisions	234	111	112%
Profit Before Tax	851	800	6%
Tax	218	206	6%
Profit After Tax	633	594	7%

\* FY26: Staff cost includes estimated incremental cost of ₹ 5.22 crore pursuant to new Labour Code.

(₹ crore)

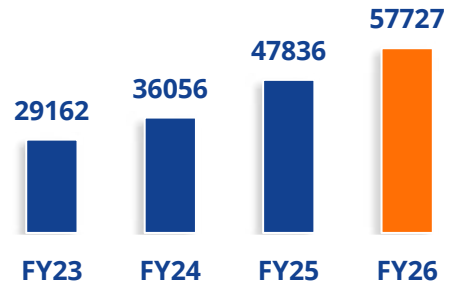
# Balance Sheet

Liabilities	Mar. 31, 2026	Dec 31, 2025	Mar. 31, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	4,721	4,662	4,324	1%	9%
Deposits	44,246	40,460	36,861	9%	20%
Of which CASA	8,832	8,316	8,918	6%	-1%
Borrowings	7,154	6,540	5,546	9%	29%
Other Liabilities & Provisions	1,432	1,672	931	-14%	54%
<b>Total</b>	<b>57,727</b>	<b>53,508</b>	<b>47,836</b>	<b>8%</b>	<b>21%</b>
Assets					
Cash & Balance with RBI	4,017	2,675	3,187	50%	26%
Balance with Banks Money at call & Short Notice	80	1,183	405	-93%	-80%
Investments	11,955	11,376	11,389	5%	5%
Advances	39,848	36,677	31,507	9%	26%
Fixed Assets	710	670	629	6%	13%
Other Assets	1,117	927	719	21%	55%
<b>Total</b>	<b>57,727</b>	<b>53,508</b>	<b>47,836</b>	<b>8%</b>	<b>21%</b>

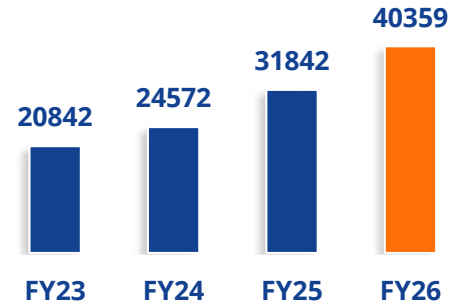
(₹ crore)

# Key Performance Matrix (contd.)

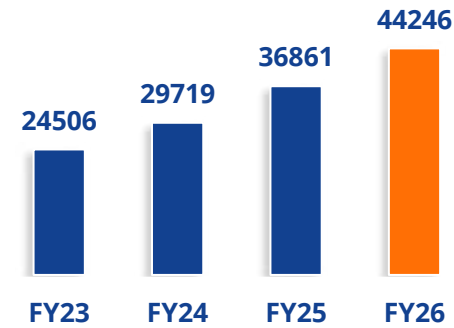
### Balance Sheet Size



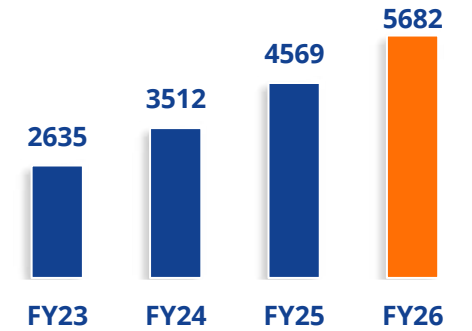
### Gross Advances



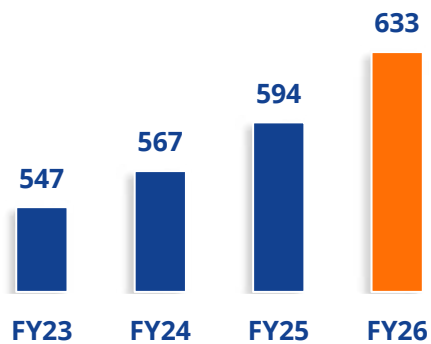
### Deposits



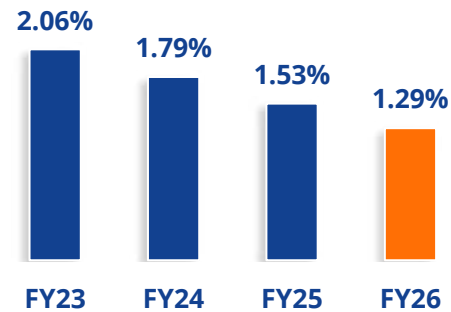
### Total Income



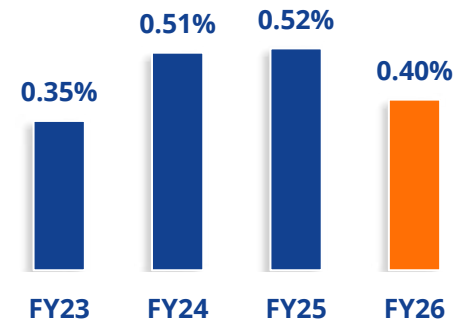
### Profit After Tax



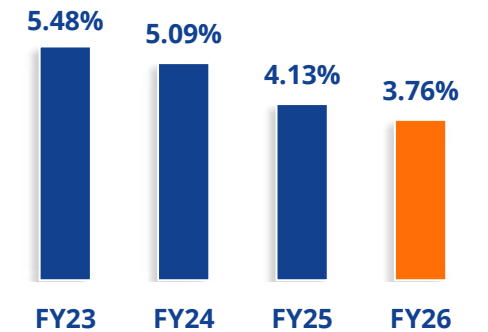
### ROA



### Net NPA



### NIM



(₹ crore)

## Technology Infrastructure Transformation

1. Four new Datacenters along with private cloud have been built and commissioned.
2. All Bank Branches have been provided with resilient high network bandwidth for running the business.
3. Infrastructure Transformation Programme has replaced the Datacenter hardware with modern cutting-edge technologies.
4. Technology Command Center has been setup in Turbhe, Navi Mumbai to monitor and control the entire technology estate.
5. Advanced Enterprise Backup Solution is live in production.
6. New Virtualized Server Farm solution from Red Hat – planned delivery by Q2 FY27.

## Core Systems Transformation

1. Bank is now on a New Core Banking System (Flexcube) including Payment System, Virtual Account Management, Digital Channels (Mobile Banking, Internet Banking) and Trade Finance.
2. New Finance System, Oracle General Ledger is live.
3. New Risk Management System, Oracle OFSAA is under implementation and will be ready in Q3 FY27.
4. New Oracle Loan Management System - Gold, Agri and Vehicle is live.
5. New Corporate Mobile and Mobile Trade Finance Channel – planned delivery by Q3 FY27.
6. New OBDX Corporate is live and Trade Finance is planned delivery by Q2 FY27.

## Surround Systems Transformation

1. New Digital Customer Onboarding system, New HR System, New Compliance System, New Digital Call Center, New Lead Management System, Corporate and SME Lending Systems are live.
2. Retail Lending systems for Gold, Two-Wheeler, PL, LAP, EL, HL, AL are live.
3. Enterprise Service Bus and API Ecosystem is live for system integration and Partners Integration. API developer portal in flight delivery by Q1 FY27.
4. New Retail and Corporate Onboarding System is under implementation. Planned delivery by Q2 FY27.
5. Wholesale Banking, Transaction Banking and SME Transformation is in flight (CMS & CBDT). Planned delivery by Q2 FY27.
6. RegTech Transformation (GRC, Tranche1, Automation) is in flight. Planned delivery by Q3 FY27.
7. New clearing system (CTS-DEM-NACH) live in production.
8. Corporate Lending Platform upgrade, delivery planned by Q3 FY27.

## Cybersecurity Systems Transformation

1. WAF (Web Application Firewall) is implemented for Application security.
2. Radware DDOS (Distributed Denial of Service) implemented in both DC & DR to detect & mitigate DDOS attacks.
3. To efficiently respond to security threats at end points, we have implemented EDR solution from Checkpoint.
4. Implemented Splunk for effective detection & response to Security Incidence.
5. Fraud Risk Management solution is live . CBS, OBDX, UPI systems being monitored.
6. New Early Warning System is live.

# Enhancing Digital Footprint



Mobile Banking Users

**6.90 lakh+**



% of Digital Transaction\*

**89.11%**



QR Installations

**19,000+**



Net Banking Users

**6.90 lakh+**



PoS Machine Installations

**3,400+**



Debit Cards

**9.78 lakh+**



Digital Transaction\*

**1,655 lakh+**



Credit Cards

**1.94 lakh+**

\*for FY26



## Environmental

- Energy Efficiency
- Reduction of GHG Emissions
- Effluent and Waste Management
- Sustainable Procurement Practices
- Promotion of Digital Initiatives
- ESG impact assessment /scorecard in lending
- Climate Risk Assessment/Stress Tests



## Social

- Employees - We Care through Equality, Diversity, Growth and Inclusion and provide Health/Accident Coverage.
- Customers- Customer Centricity /Experience, Grievance Redressal Forum, Feedback Mechanism
- Community- CSR Initiatives, Responsible Banking, Distribution, FI initiatives
- Cyber Security- ISO 27001 certification, Policies, Audits, 24/7 FRM cell



## Governance

- ESG /Sustainable Development Policy
- Board Oversight/ Diversity/ Stakeholder Engagement
- Board/Board Committees comprise of Independent Directors
- Minority Shareholder Participation & Protection Mechanisms
- Compliance/Vigilance Policies and Framework

# Awards & Recognition



# Disclaimer

This presentation has been prepared by CSB Bank Limited (the "Bank") solely for information purposes, without regard to any specific objectives, financial requirements or informational needs of any particular person accessing the presentation. All information and analysis contained has been prepared solely by the Bank basis details available with the Bank. No information contained herein has been subjected to independent verification by the Bank. The users or those who access the presentation are therefore advised to carry out independent verification before relying on the presentation and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or owing to reliance placed on the information contained herein and any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner. This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it is intended to form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results. This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank's business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments. Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein holds good only as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank. This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law. Figures for the previous period / year have been regrouped wherever necessary to conform to the current period's / year's presentation. Total in some columns / rows may not agree due to rounding off. Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



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CIN: L65191KL1920PLC000175

THANK YOU  
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## 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](http://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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Contact: 0487 6619203 Email : [msreelatha@csb.bank.in](mailto:msreelatha@csb.bank.in)

Mumbai  
04.05.2026