Walker Chandiok & Co LLP
Chartered Accountants
42nd Floor, Building Commerz III,
International Business Park
Oberoi Garden City,
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Goregaon (East)
Mumbai - 400 063

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

Independent Auditor's Review Report on Unaudited Quarterly Financial Results of CSB Bank Limited 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

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of **CSB Bank Limited** ('the Bank') for the quarter ended 30 June 2026, 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 30 June 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

2. The Statement, which is the responsibility of the Bank's management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), 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, applicable to banks ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

WALKER CHANDIOK & Co LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

SUNDARAM & SRINIVASAN ★ New No:4, Old No:23, CPR Road, Chennai 600 018. ★ CHARTERED ACCOUNTANTS

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4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure as at 30 June 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.

For **Walker Chandiok & Co LLP**
Chartered Accountants
Firm Registration No:001076N/N500013

Sudhir Pillai

WALKER CHANDIOK & Co LLP
MUMBAI
CHARTERED ACCOUNTANTS

Sudhir N. Pillai
Partner
Membership No.: 105782

UDIN: 26105782ACOBCR6545
Place: Mumbai
Date: 22 July 2026

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

P. Menakshi Sundaram

P Menakshi Sundaram
Partner
Membership No.: 217914

SUNDARAM & SRINIVASAN
New No:4,
Old No:23,
CPR Road,
Chennai
600 018.
CHARTERED ACCOUNTANTS

UDIN: 26217914XERBEE9359
Place: Chennai
Date: 22 July 2026

CSB Bank Limited

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Tel: +91 487–2333020 | Fax: +91 487–2338764 |
Website: www.csb.bank.in | Email: secretarial@csb.bank.in
Corporate Identity Number: L65191KL1920PLC000175

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Unaudited (Refer note 13)	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,28,732	1,20,086	1,04,094	4,50,519
(a) Interest / discount on advances / bills	1,07,231	99,596	84,510	3,70,747
(b) Income on investments	20,434	20,115	18,737	76,287
(c) Interest on balances with RBI and other inter bank funds	729	244	722	2,524
(d) Others	338	131	125	961
2. Other income	22,875	30,621	24,471	1,17,660
3. Total Income (1+2)	**1,51,607**	**1,50,707**	**1,28,565**	**5,68,179**
4. Interest expended	80,866	73,670	66,153	2,78,487
5. Operating expenses (i) + (ii)	45,664	47,670	40,381	1,81,153
(i) Employees cost	25,256	25,134	22,105	93,234
(ii) Other operating expenses	20,408	22,536	18,276	87,919
6. Total Expenditure (4+5) (excluding provisions and contingencies)	**1,26,530**	**1,21,340**	**1,06,534**	**4,59,640**
7. Operating Profit before Provisions and Contingencies (3-6)	**25,077**	**29,367**	**22,031**	**1,08,539**
8. Provisions (other than tax) and Contingencies	4,903	2,302	6,079	23,423
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	**20,174**	**27,065**	**15,952**	**85,116**
11. Tax expense	5,170	6,907	4,092	21,798
12. Net Profit from Ordinary Activities after Tax (10-11)	**15,004**	**20,158**	**11,860**	**63,318**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	**15,004**	**20,158**	**11,860**	**63,318**
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	17,354	17,354
16. Reserves excluding revaluation reserves				4,54,991
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Basel-III)	19.96%	20.66%	21.71%	20.66%
(iii) Earnings per Share (EPS)*				
a) Basic EPS - before and after extraordinary items (in ₹)	8.65	11.62	6.84	36.50
b) Diluted EPS - before and after extraordinary items (in ₹)	8.65	11.62	6.84	36.50
(iv) NPA Ratios				
a) Gross NPAs	71,542	66,978	60,649	66,978
b) Net NPAs	15,768	15,823	21,515	15,823
c) % of Gross NPAs	1.75%	1.66%	1.84%	1.66%
d) % of Net NPAs	0.39%	0.40%	0.66%	0.40%
(v) Return on Assets - Annualised	1.06%	1.50%	1.01%	1.26%
(vi) Networth#	4,92,963	4,64,902	4,39,868	4,64,902
(vii) Outstanding Redeemable Preference Shares	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-
(x) Debt Equity Ratio$@	116.36%	146.18%	115.09%	146.18%
(xi) Total Debt to Total Assets$	10.37%	12.39%	10.99%	12.39%

** Quarterly numbers are not Annualised.*

#Net worth is computed as per RBI Master Circular No. RBI/DOR/2025-26/158 DOR.CRE.REC.77 /07-03-001/2025-26 on Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 dated November 28, 2025. Net worth also includes Available for Sale ('AFS') Reserve.

@ Equity includes paid up capital and reserves.

$ Debt and total debts represents total borrowings of the Bank

CSB Bank Limited Mumbai

Walker Chandiok & Co LLP Mumbai Chartered Accountants

Sundaram & Srinivasan New No:4, Old No:23, CPR Road, Chennai 600 018. Chartered Accountants

SEGMENT INFORMATION

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Unaudited (Refer note 13)	Unaudited	Audited
Segment Revenue:				
Treasury	23,564	19,919	25,315	86,762
Corporate/Wholesale Banking	38,220	41,544	30,397	1,50,575
Retail Banking	86,216	82,147	68,984	3,10,483
Other Banking Operations	3,607	7,097	3,869	20,359
Unallocated	-	-	-	-
Total Revenue	1,51,607	1,50,707	1,28,565	5,68,179
Less: Inter segment revenue	-	-	-	-
Income from operations	**1,51,607**	**1,50,707**	**1,28,565**	**5,68,179**
Segment Results (Net of provisions):				
Treasury	1,470	1,165	3,323	6,982
Corporate/Wholesale Banking	2,839	5,126	1,203	10,097
Retail Banking	14,599	18,061	10,030	60,466
Other Banking Operations	1,279	2,691	1,366	7,628
Unallocated	(13)	22	30	(57)
Profit Before Tax	**20,174**	**27,065**	**15,952**	**85,116**
Segment Assets:				
Treasury	15,18,468	12,37,134	11,41,749	12,37,134
Corporate/Wholesale Banking	14,84,409	15,98,041	12,50,914	15,98,041
Retail Banking	27,95,451	29,24,287	24,53,810	29,24,287
Other Banking Operations	4,122	5,747	4,568	5,747
Unallocated	7,630	7,443	6,922	7,443
Total	**58,10,080**	**57,72,652**	**48,57,963**	**57,72,652**
Segment Liabilities:				
Treasury	2,80,711	4,00,381	3,95,647	4,00,381
Corporate/Wholesale Banking	29,83,852	24,99,287	18,37,575	24,99,287
Retail Banking	20,27,880	23,83,556	21,60,782	23,83,556
Other Banking Operations	-	-	-	-
Unallocated	-	-	(38)	-
Total	**52,92,443**	**52,83,224**	**43,93,966**	**52,83,224**
Capital employed	**5,17,637**	**4,89,428**	**4,63,997**	**4,89,428**
Total	**58,10,080**	**57,72,652**	**48,57,963**	**57,72,652**

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's Master Direction, 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.

3 The above unaudited financial results for the quarter ended June 30, 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 July 22, 2026. These results have been reviewed by the joint statutory auditors of the Bank, viz. Walker Chandiok & Co LLP and Sundaram & Srinivasan, Chartered Accountants and an unmodified review 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, 2026.

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 period 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 June 30, 2026, the Bank has not issued any equity shares to 'CSB ESOS Trust'. However, option grantees exercised 1,69,973 options during the quarter ended June 30, 2026.

8 In accordance with RBI Direction RBI/2026-27 /79 DOR.CAP.REC.No.68/21.01.002/2026-27 dated May 8, 2026, the Bank has included the profits earned during the quarter ended June 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR). Further, pursuant to RBI Direction RBI/2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026, being the Second Amendment Directions, 2026 relating to the Classification, Valuation and Operation of Investment Portfolio, the Bank has transferred ₹17,032 lakhs from the Investment Fluctuation Reserve (IFR) to General Reserve (Revenue and Other Reserves) during the quarter ended June 30, 2026.

9 Disclosure related to Project Finance for the quarter ended June 30, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below;

(₹ in Lakhs)

Sl. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	6	20,984
2	Projects under implementation accounts sanctioned during the quarter.	2	160
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter	4	18,346
4	Projects under implementation accounts at the end of the quarter. (1+2-3)*	4	3,347**
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.	1	2,826
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	2,826
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 ₹ 549 lakhs during the quarter ended June 30, 2026 in projects under implementation account existing at the beginning of the quarter.

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10 Details of loans transferred / acquired during the quarter ended June 30, 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 June 30, 2026 are given below:

Rating	Rating Agency	Recovery Rating	Carrying value
Unrated	NA	-	-
		Total	-

iv) 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 June 30, 2026, hence, disclosure related to Consolidated Financial Statement is not applicable.

12 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 III 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.

13 The figures for the quarter ended March 31, 2026 are balancing figures between audited published figures for financial year ended March 31, 2026 and the unaudited published figures for nine months ended December 31, 2025.

14 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

For and on behalf of the Board

Place: Mumbai
Date: July 22, 2026

Pralay Mondal
Managing Director & CEO
DIN: 00117994

CSB Bank Limited Mumbai

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