INVESTOR PRESENTATION

Q1-FY27

Engineered
to Build
Empowered
to Scale

What's Inside

Performance Highlights – Q1 FY27

CSB Bank
Trusted Heritage Smart Future

₹ 58,101 Cr	₹ 40,867 Cr	₹ 45,415 Cr	₹ 86,282 Cr
Balance Sheet Size	Gross Advances	Deposits	Total Business
20% Y-o-Y	24% Y-o-Y	26% Y-o-Y	25% Y-o-Y

₹ 1,516 Cr	₹ 479 Cr	₹ 229 Cr	₹ 150 Cr
Total Income	Net Interest Income	Non Interest Income	Profit After Tax
18% Y-o-Y	26% Y-o-Y	7% Y-o-Y	27% Y-o-Y

19.96%	0.39%	1.09%	3.66%
Capital Adequacy Ratio	Net NPA	ROA	NIM
Q1-FY26 21.71%	Q1-FY26 0.66%	Q1-FY26 1.03%	Q1-FY26 3.54%

Y-o-Y : Q1 FY27 v/s Q1 FY26

Driven by Purpose, since 1920

CSB Bank
Trusted Heritage Smart Future

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

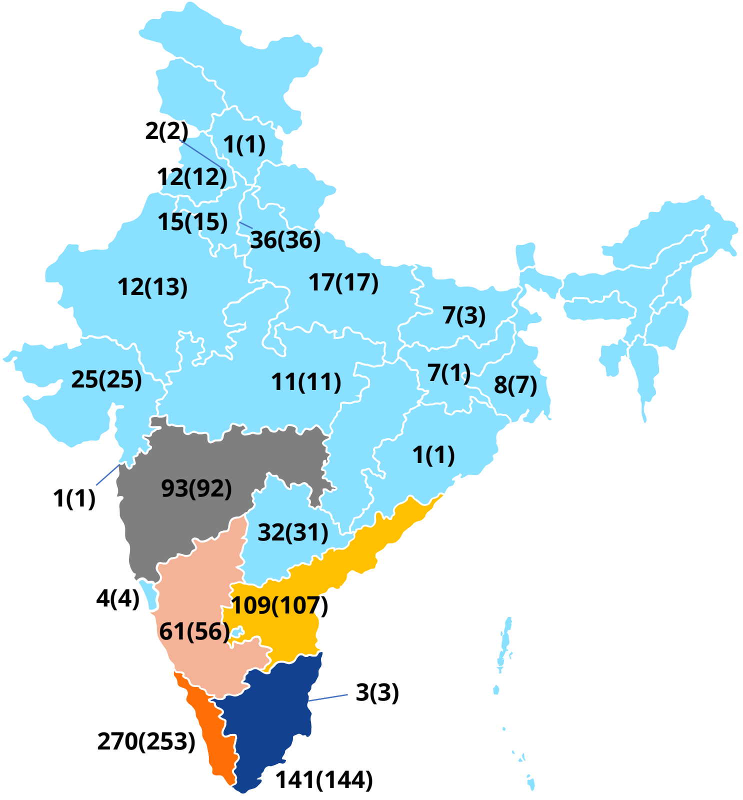
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of 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

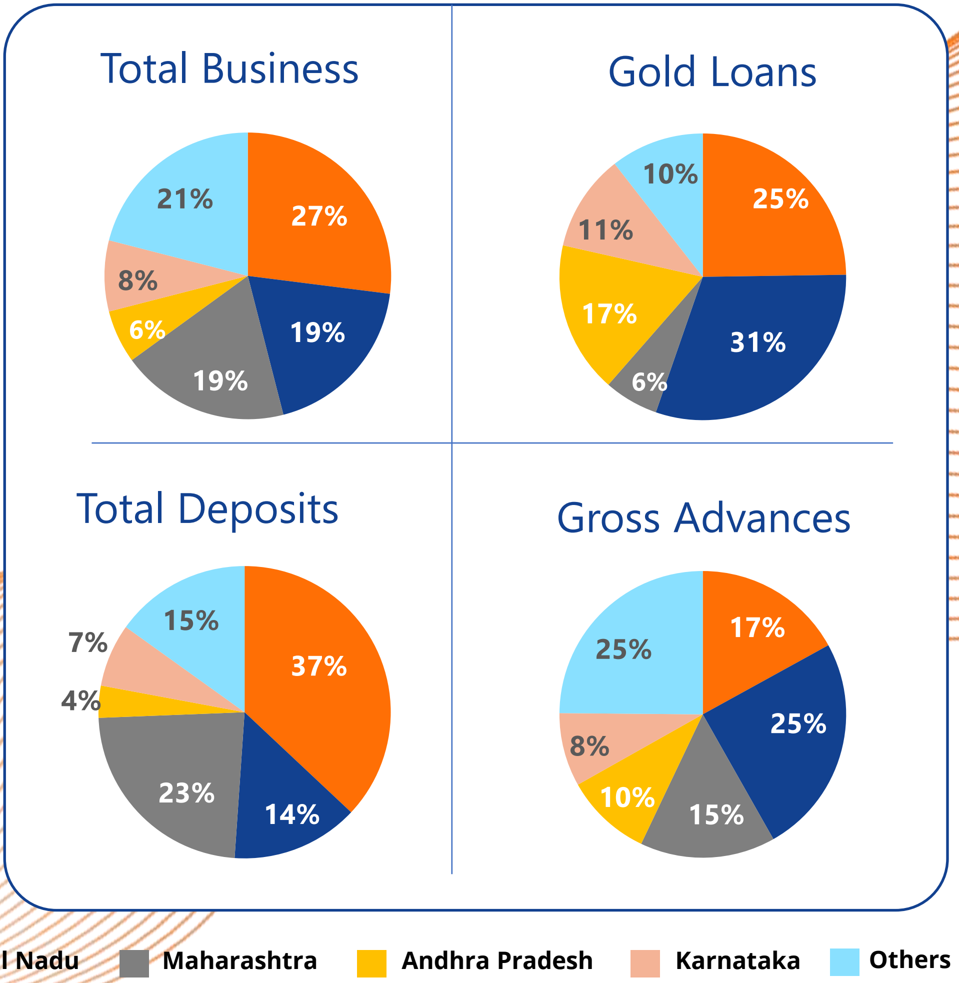
State	% Distribution	
	June 2026	June 2025
Kerala	31	32
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	21

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

Population	No. of Branches	
	June 2026	June 2025
Metropolitan	233	220
Urban	176	165
Semi-Urban	394	387
Rural	65	62
	868	834

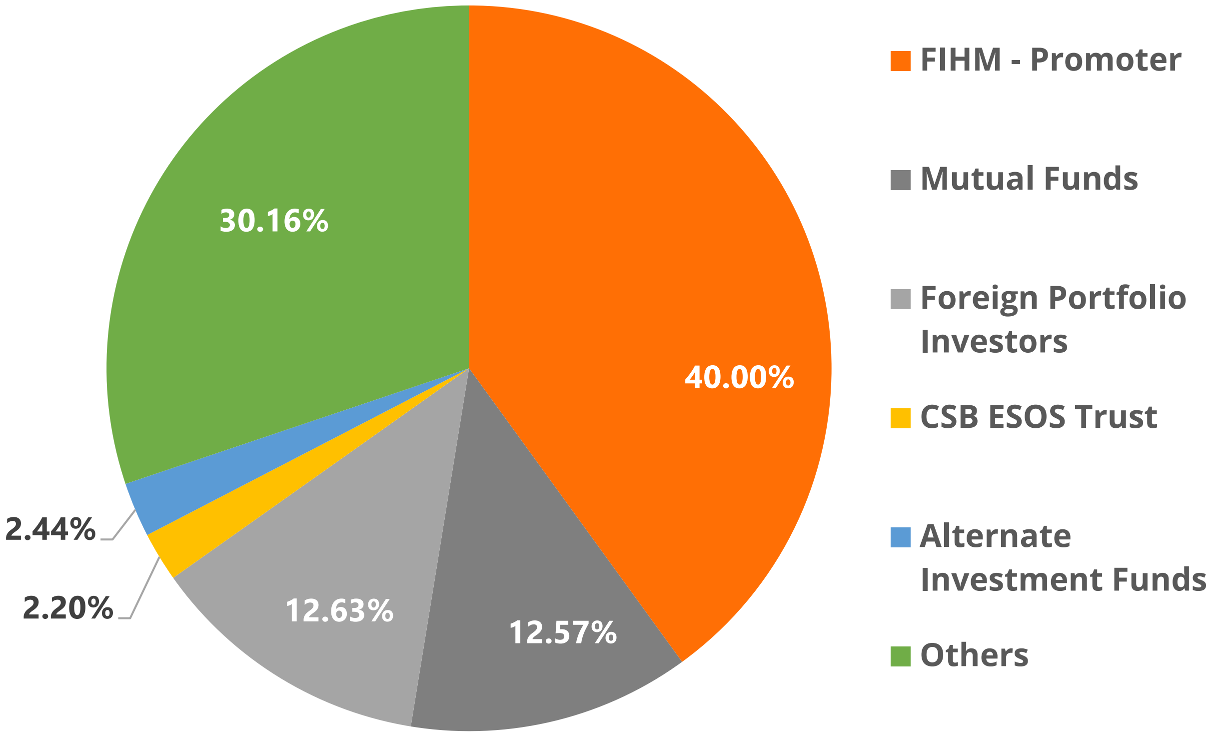


Legend: Branches (ATM)



Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	12	21.80	12.57%
Foreign Portfolio Investors	91	21.91	12.63%
CSB ESOS Trust	1	3.82	2.20%
Alternate Investment Funds	17	4.23	2.44%
Others (incl. non-resident Indians, body corporates, resident individuals)	67,530	52.34	30.16%
Total	67,652	173.49	100%



As at June 30, 2026

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 36 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 38 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

CSB Bank
Trusted Heritage Smart Future

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 Shetty Sancheti
Non-Executive Director

Ms. Sheetal Shetty Sancheti has been associated with Fairbridge Capital Private Limited since April 2019 and currently holds the position of Principal. She plays a pivotal role in monitoring the portfolio investments held by Fairfax India Holdings Corporation, a Toronto-listed entity, across its Indian investments. Ms. Sheetal has proven expertise in investment monitoring, regulatory compliance, financial reporting, and corporate governance.

Our Strong Leadership Team

CSB Bank
Trusted Heritage Smart Future

Experience	Name	Designation
36+	Pralay Mondal	Managing Director & CEO
38+	B K Divakara	Executive Director
31+	Narendra Kumar Dixit	Head - Retail Banking
31+	Satish Gundewar	Chief Financial Officer
30+	Manish Modi	Head - Wholesale Banking
29+	Shyam Mani	Head - MSME
31+	Rajesh Choudhary	Chief Technology Officer
28+	Manish Agarwal	Chief Credit Officer
27+	Alok Singh	Head-Treasury
30+	Ajith Jose	Chief Compliance Officer
32+	Satyendra Sharma	Chief Risk Officer
23+	Punit Saruparia	Head - Internal Audit
26+	D Lakshmi Narayanan	Head- Operations
41+	Jaikumar S.	Chief Internal- Vigilance Officer
23+	Sijo Varghese	Company Secretary
26+	Chinmay Adhikari	Chief Human Resource Officer
20+	Raju Kumar Ojha	Head– Planning & Execution

Experience of Executives

Driven by SBS 2030

CSB Bank
Trusted Heritage Smart Future

Launched in March 2022

Long-term vision of becoming a mid-sized new age bank with a national presence by 2030

Rolled out in three phases: Sustain, Build, and Scale

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

Driven by SBS 2030 (contd.)

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

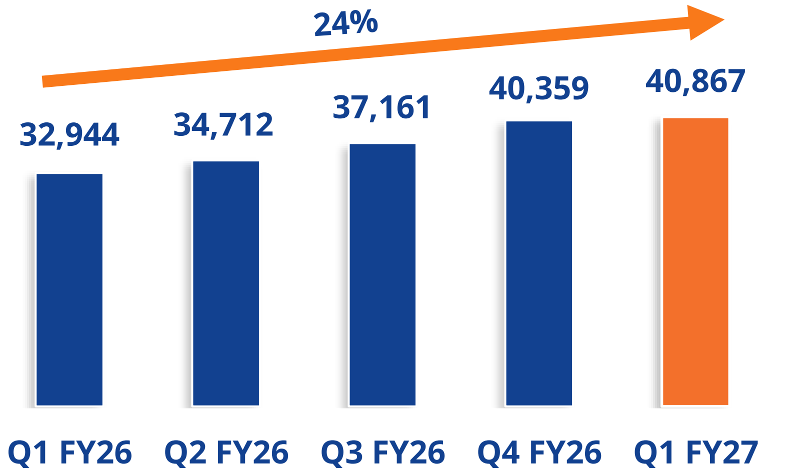
- Growth in granular liability franchise with ever-improving CASA Ratio
- Focus on strong operating performance with consistency
- Major investments in the initial 3-4 years with a defined payback period
- Prudent treasury investment strategy viz. wholesale funded book growth with the right balance of 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.)

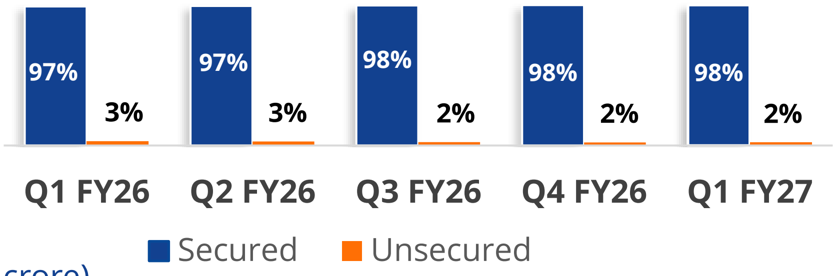
CSB Bank
Trusted Heritage Smart Future

Advances

Gross Advances

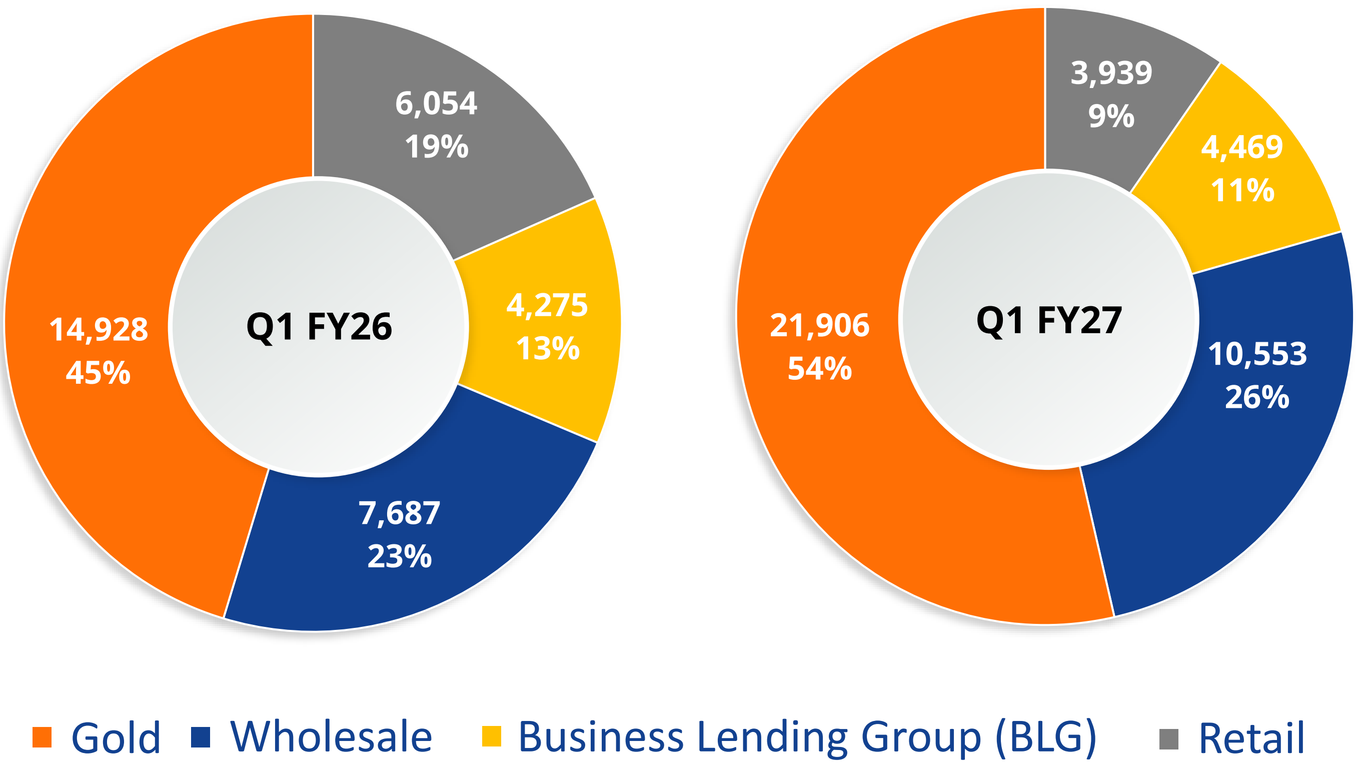


Secured Advances



(₹ crore)

Gross Advances Mix*

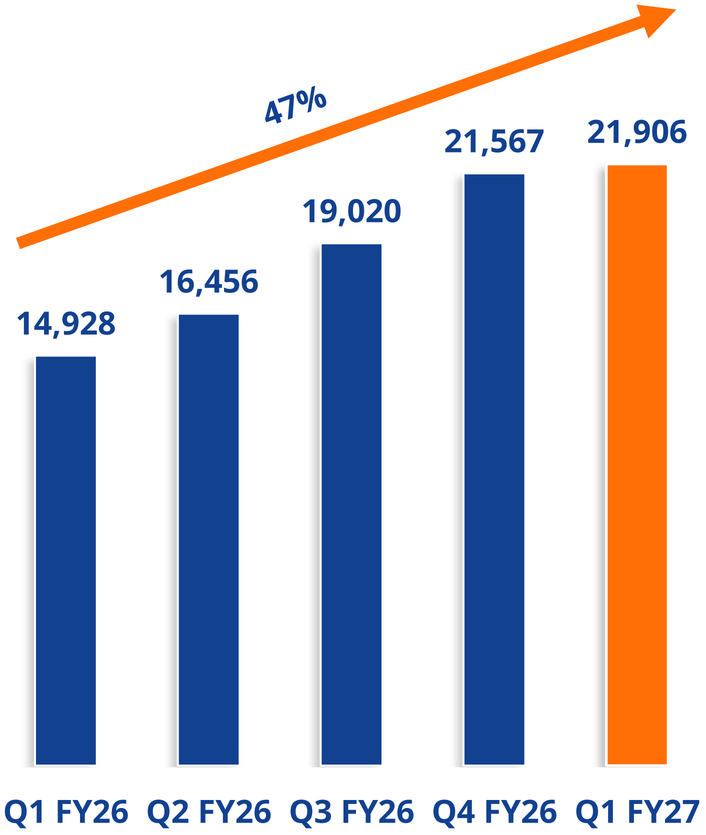


* Internal Classification

Gold Loan Portfolio

CSB Bank
Trusted Heritage Smart Future

Book size



(₹ crore)

Portfolio Quality

11.85%*
Yield

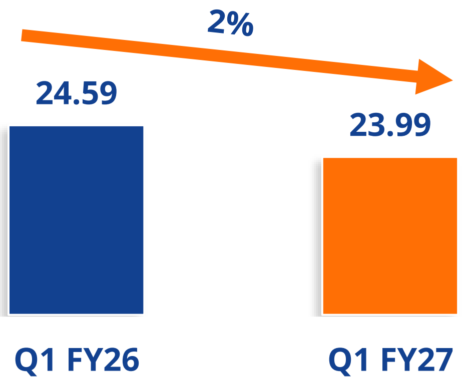
75.31%
LTV

0.27%
GNPA%

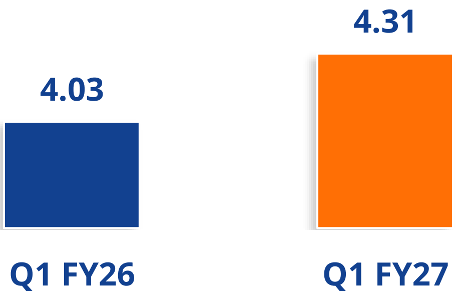
23.99 T
Tonnage

* Portfolio yield for Q1 FY27

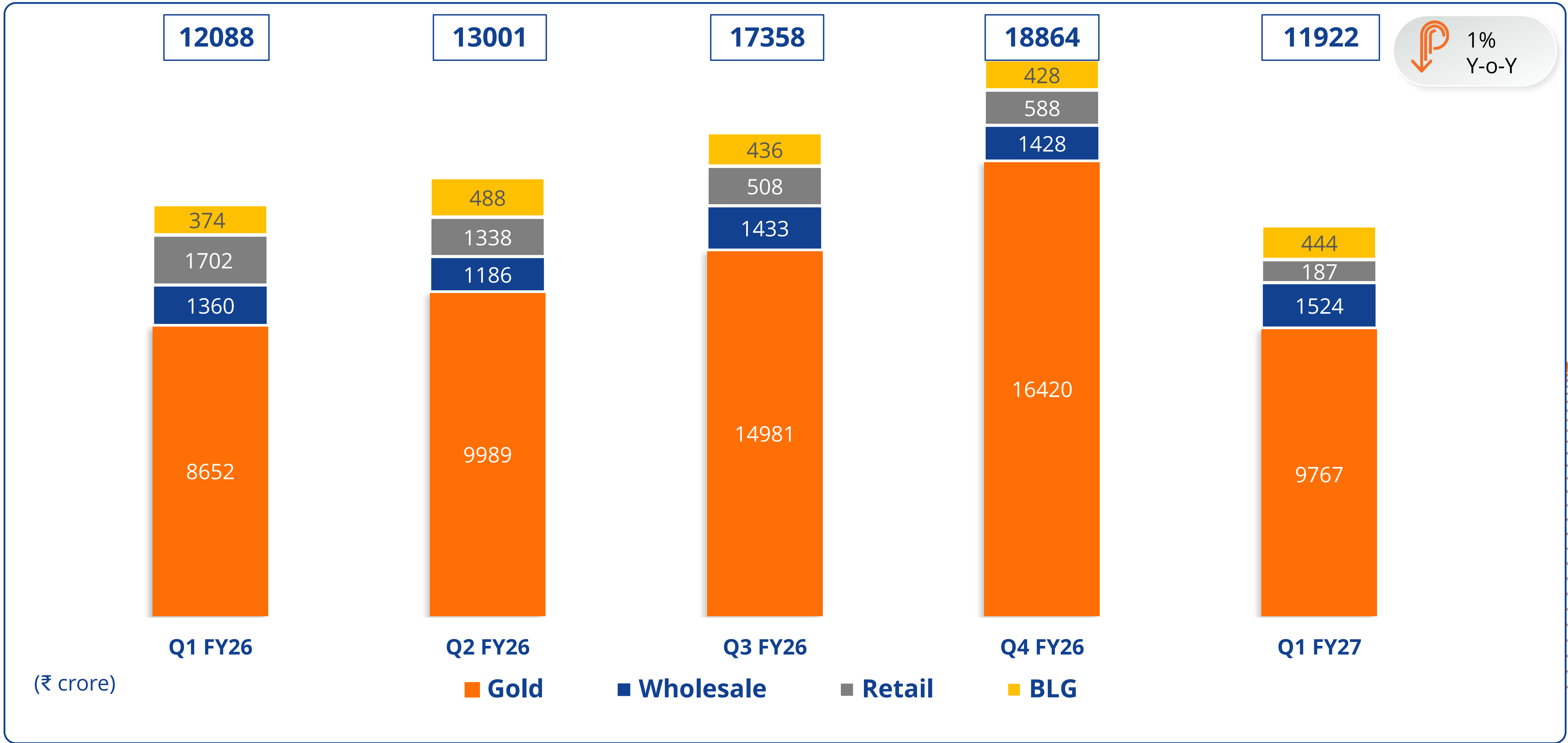
Tonnage



No. of Accounts (in lakhs)

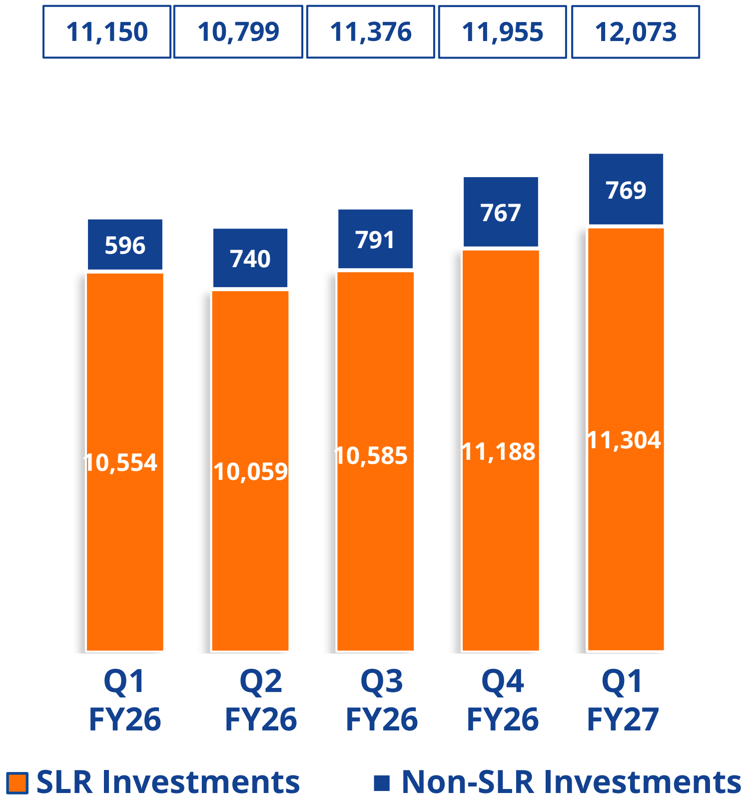


Disbursements



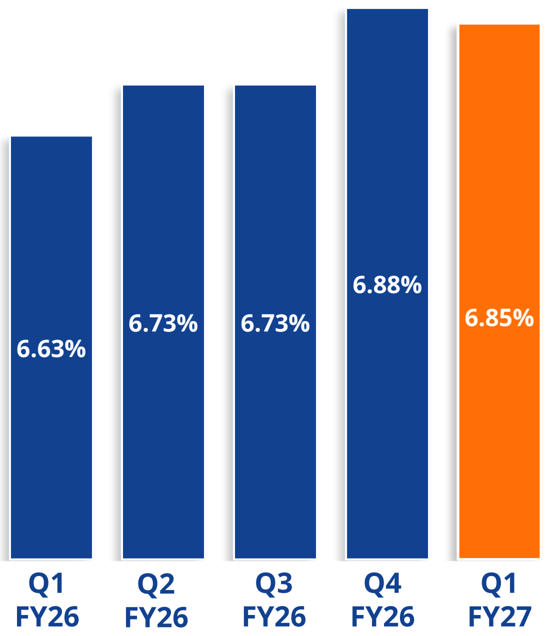
Investments

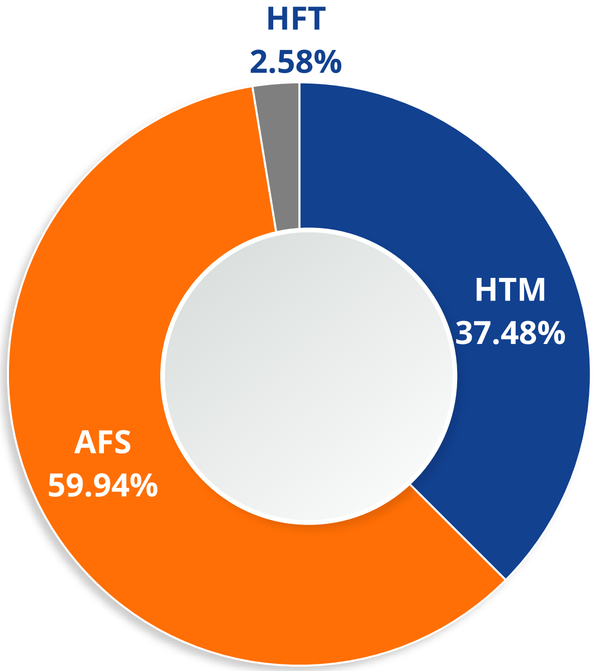
Net Investments



(₹ crore)

Yield on Investments



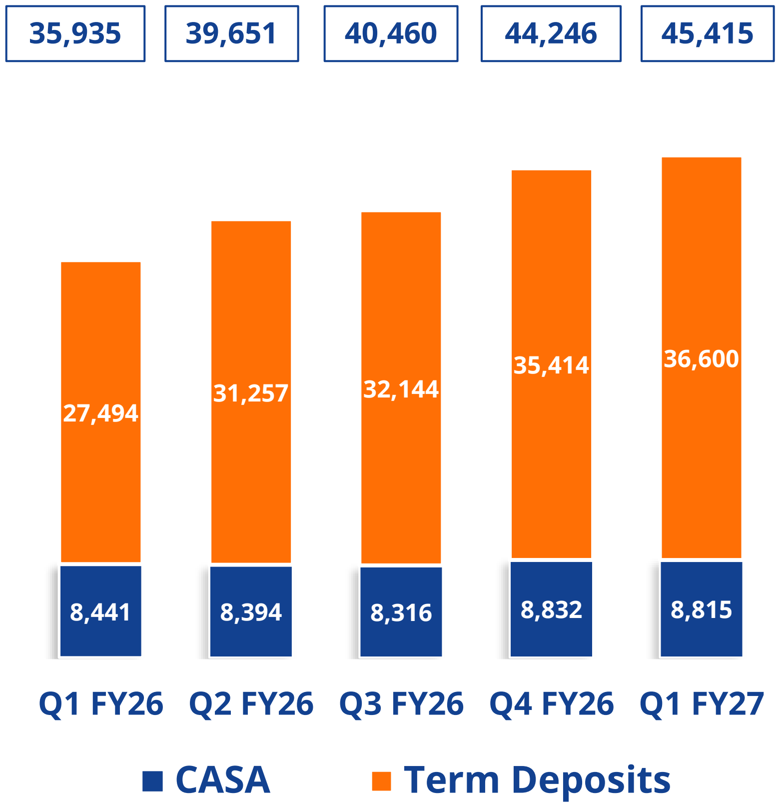


M Duration

FVTPL	AFS	HTM	Total
6.06	5.14	4.63	4.97

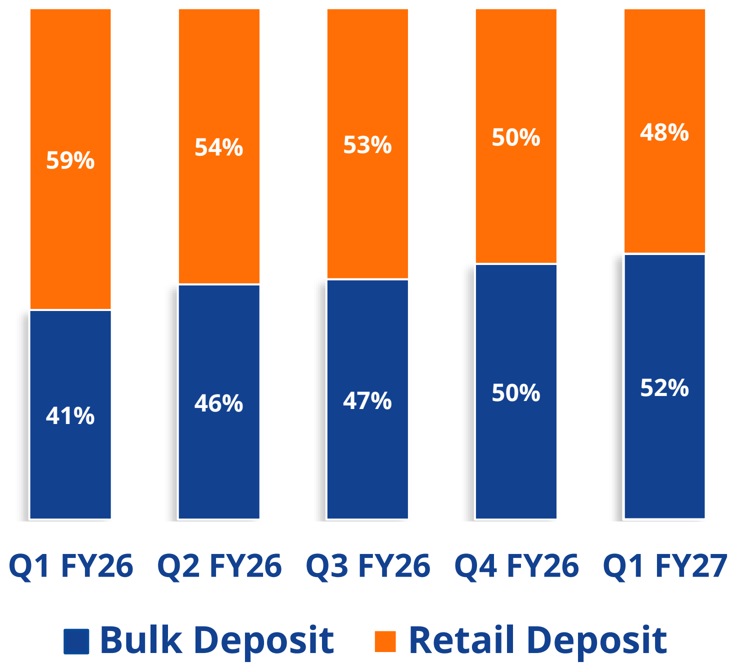
Deposits

Total Deposits

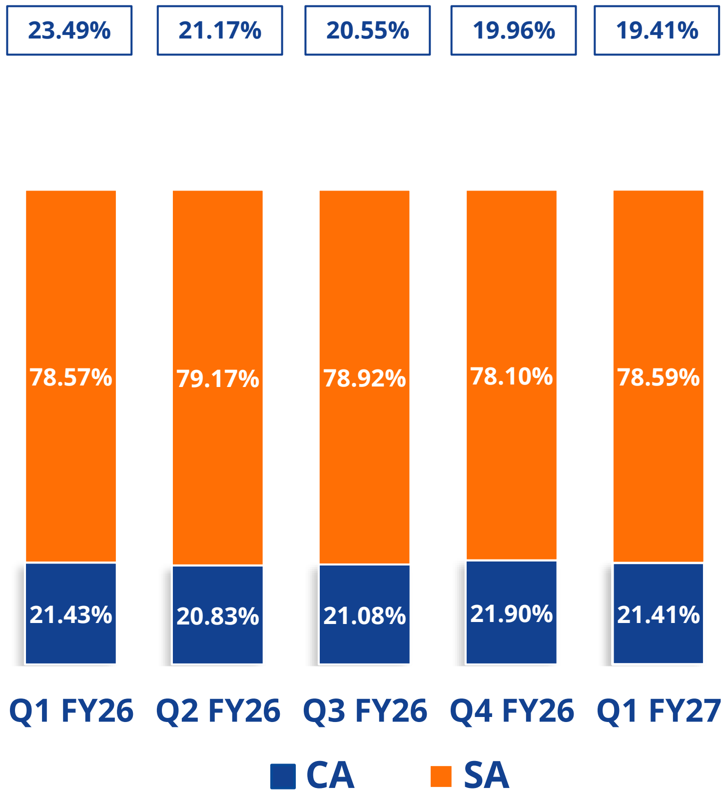


(₹ crore)

Term Deposit Mix*



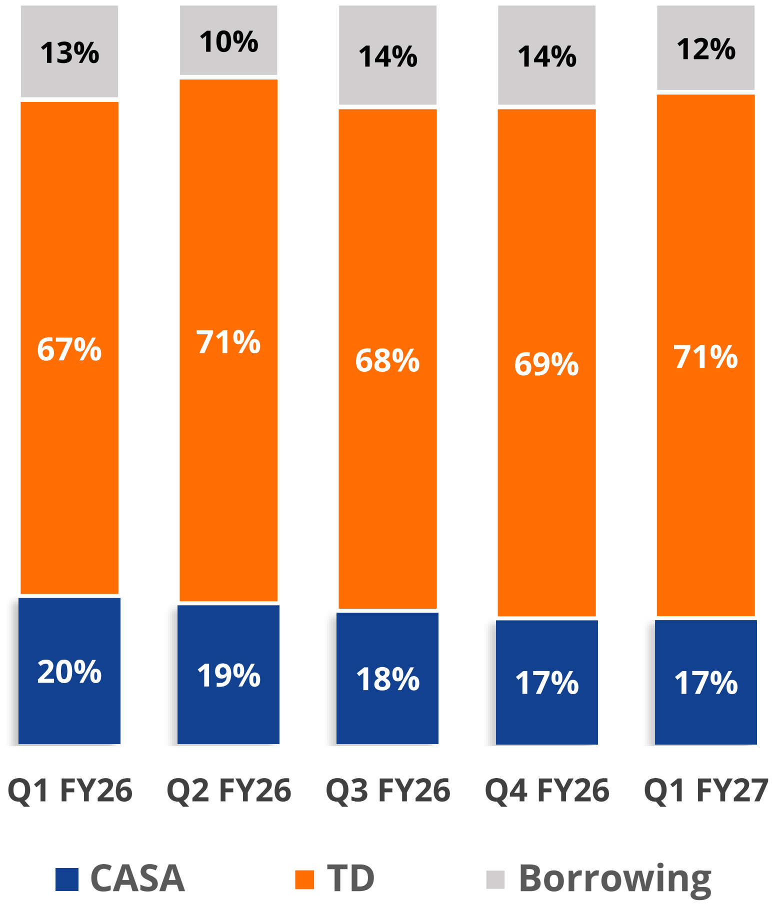
CASA Mix



* Excl. CD

Funding

Funding Mix

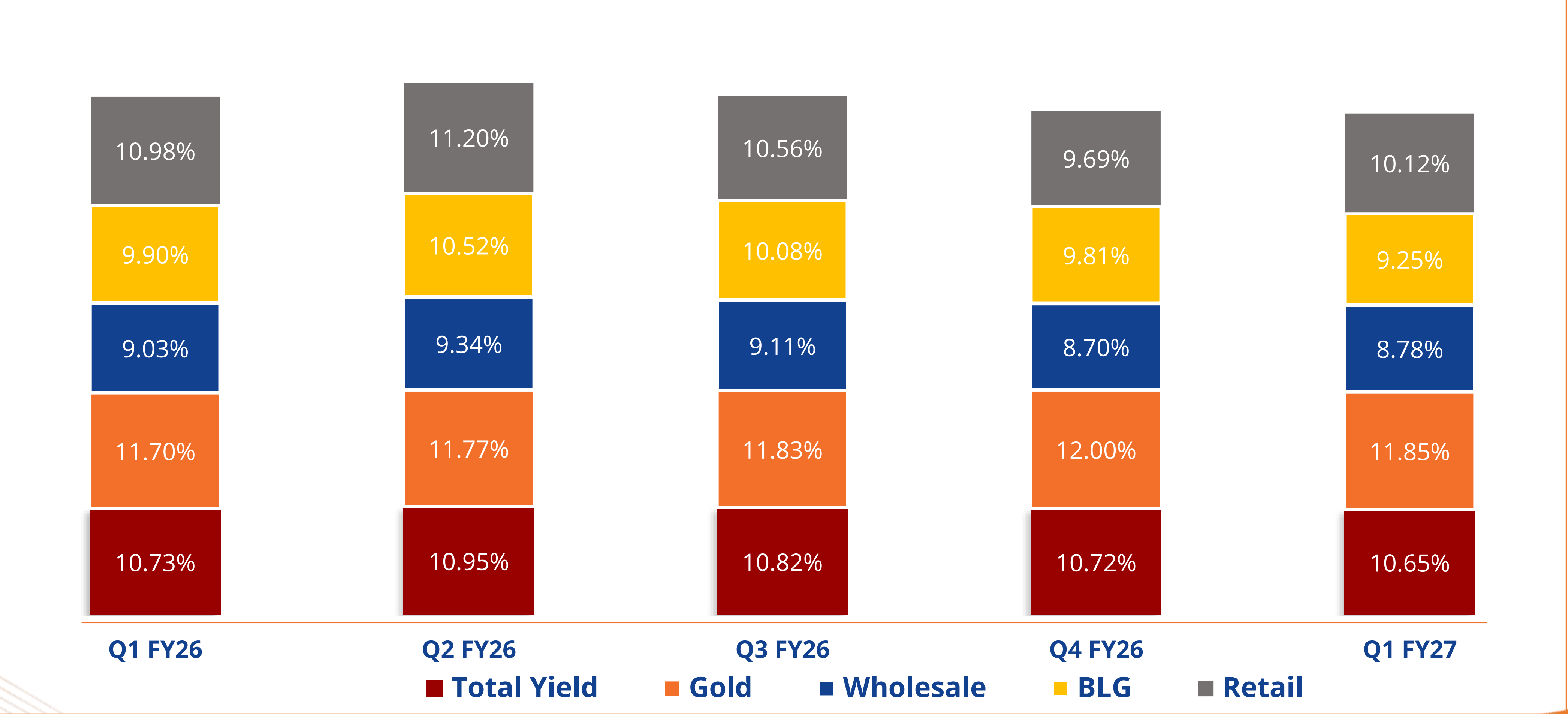


Credit Rating

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

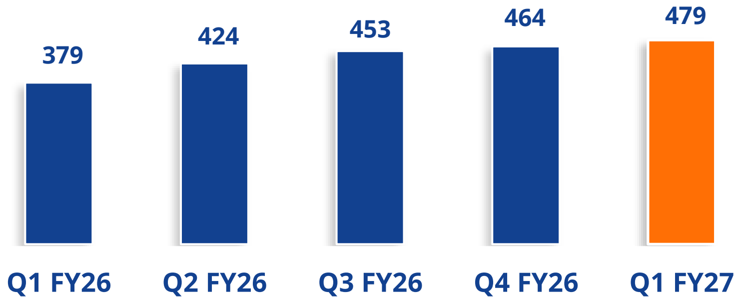
Key Performance Matrix

Yield on Advances

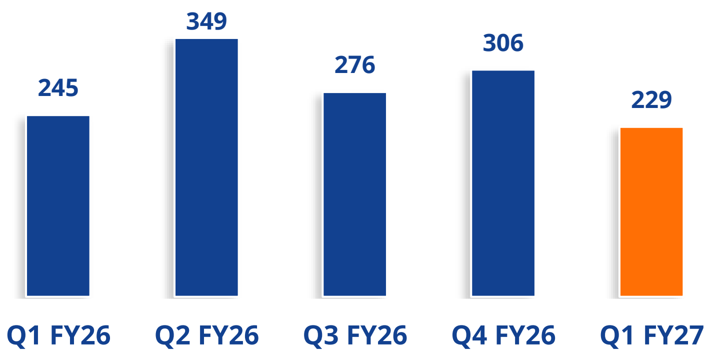


Key Performance Matrix (contd.)

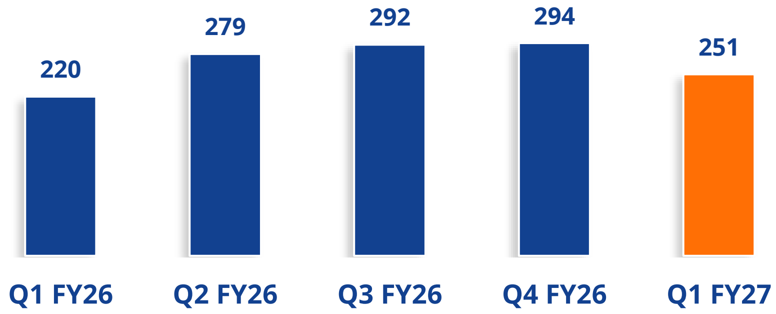
Net Interest Income



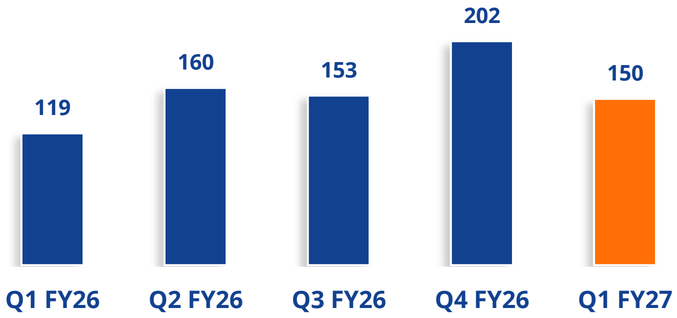
Non Interest Income



Operating Profit



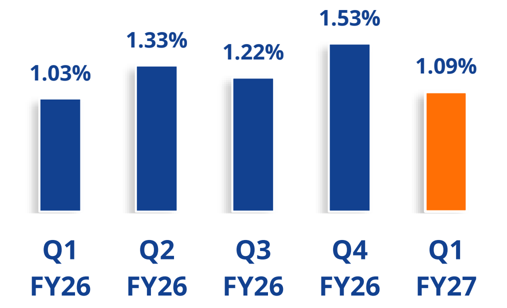
Net Profit



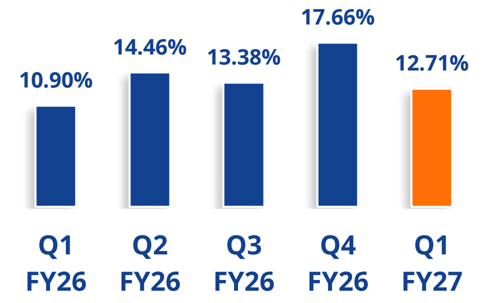
Key Performance Matrix (contd.)

CSB Bank
Trusted Heritage Smart Future

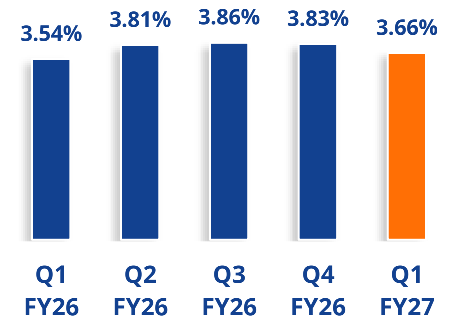
Return on Assets



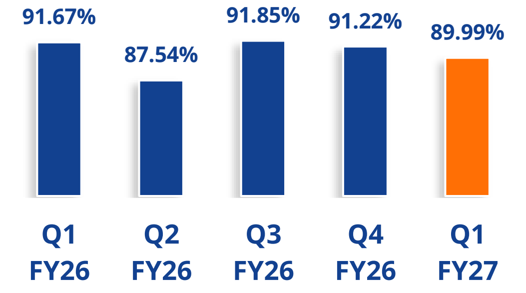
Return on Equity



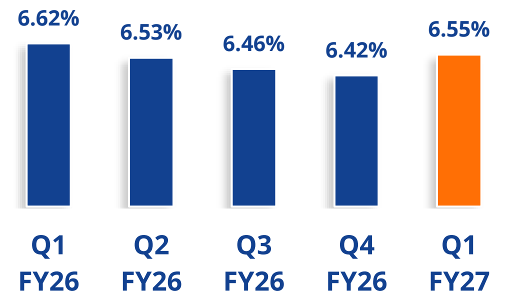
Net Interest Margin



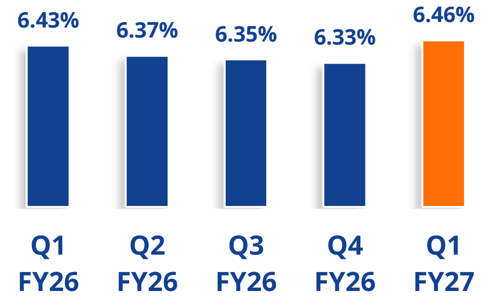
CD Ratio (Gross)



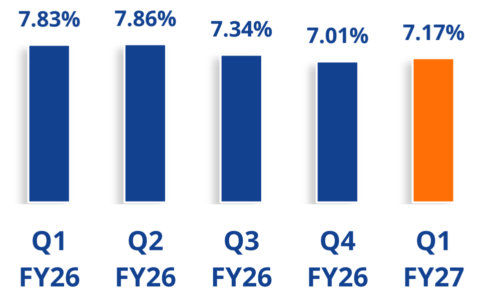
Cost of Funds



Cost of Deposits

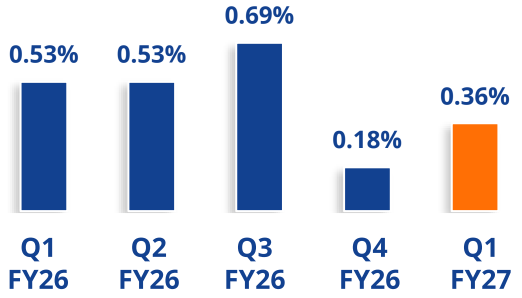


Cost of Borrowings



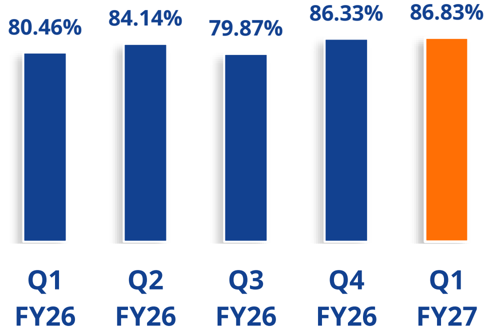
Key Performance Matrix (contd.)

Credit Cost*

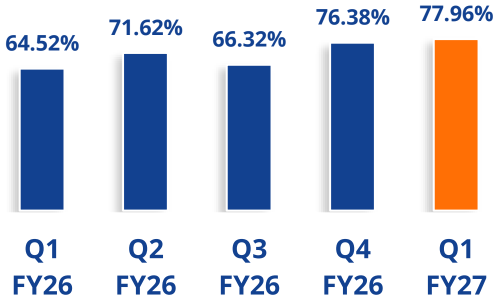


*Provisions other than tax / Average Assets

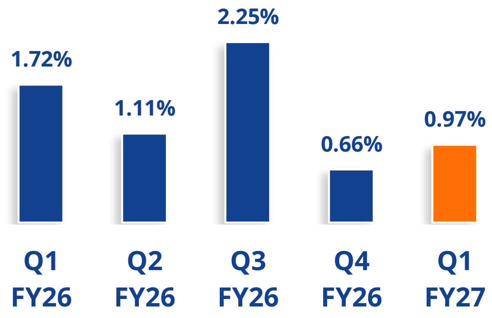
PCR (Incl. w/off)



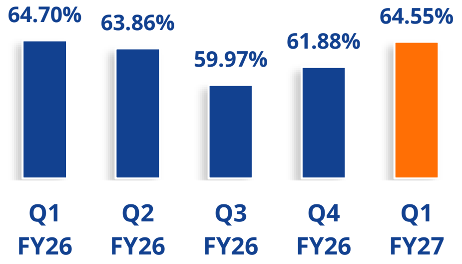
PCR (excl. w/off)



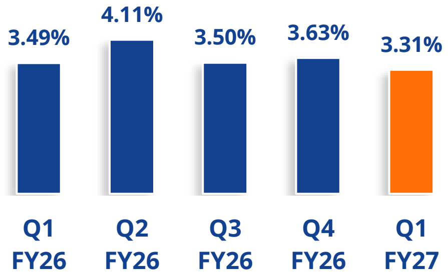
Slippage Ratio



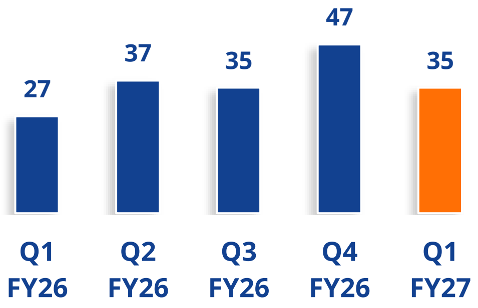
Cost to Income



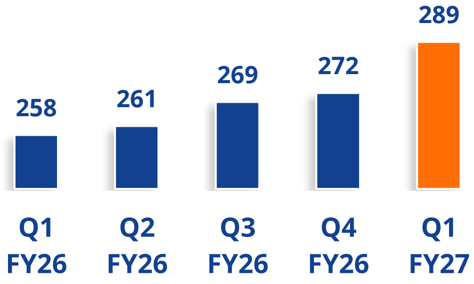
Cost to Assets



Earning Per Share



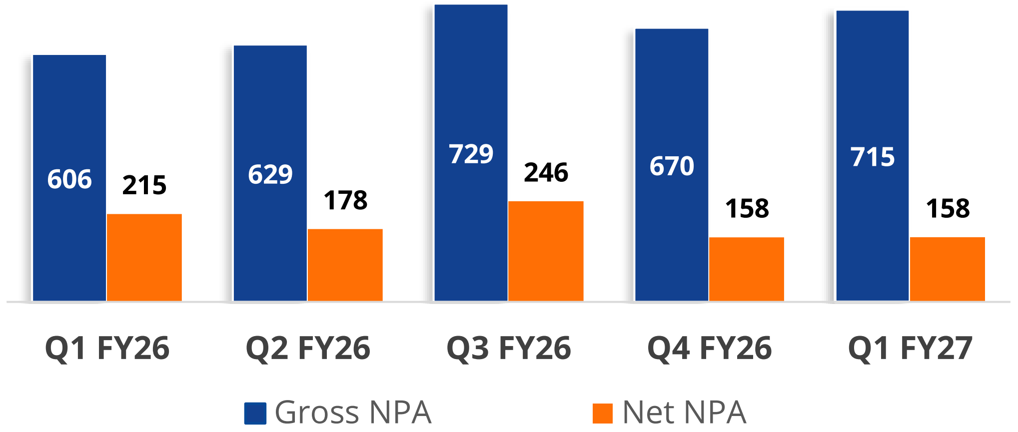
Book Value Per Share



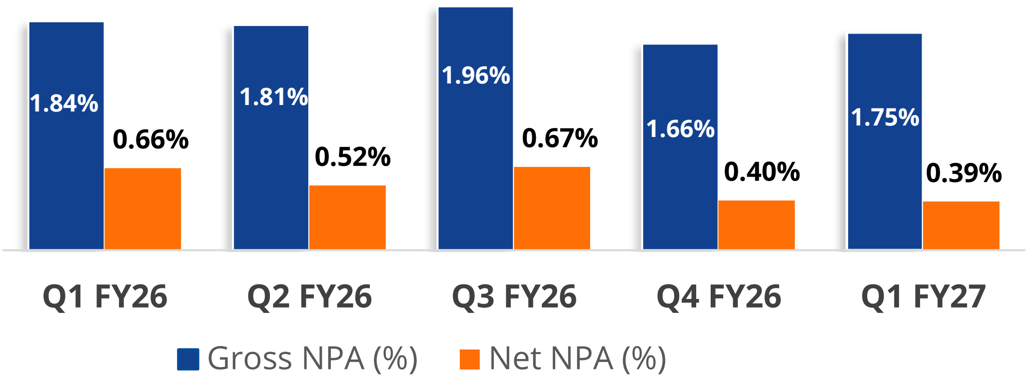
Key Performance Matrix (contd.)

CSB Bank
Trusted Heritage Smart Future

Asset Quality



(₹ crore)

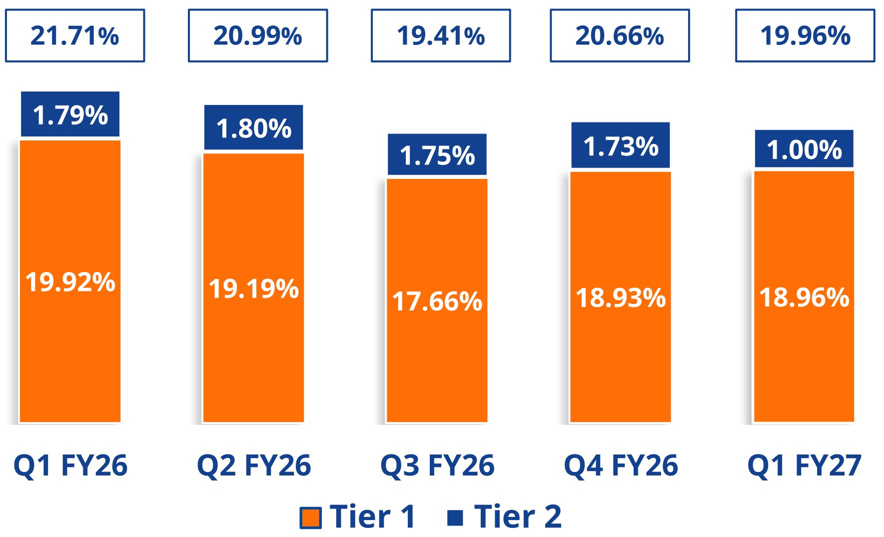


(₹ crore)

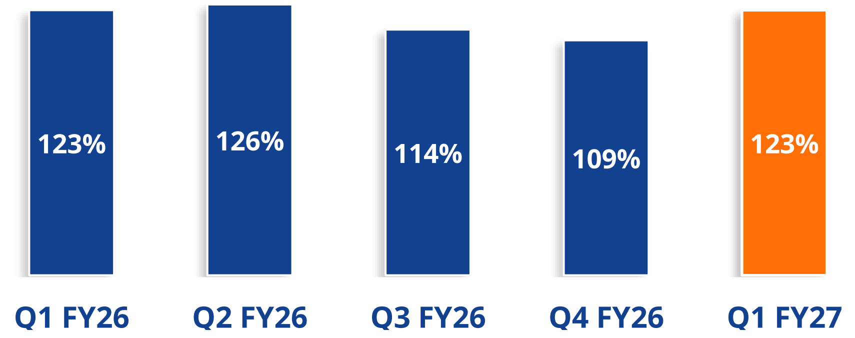
Gross NPA Movement	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Opening Balance of Gross NPA	498	606	629	729	670
Additions	139	94	197	61	98
Sub Total (A)	637	700	826	790	768
Less					
(i) Upgradations	2	37	23	85	10
(ii) Recoveries	17	29	26	28	41
(iii) Write-Offs	12	5	48	7	2
Sub Total (B)	31	73	97	120	53
Closing Balance of Gross NPA (A-B)	606	629	729	670	715

Key Performance Matrix (contd.)

Capital Adequacy Ratio

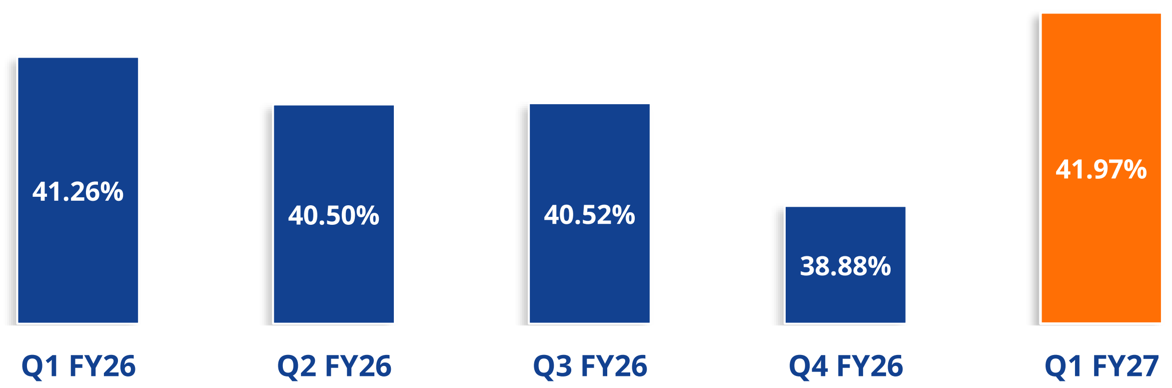


Liquidity Coverage Ratio*



*average

RWA to Total Exposure



Risk Type	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
(i) Credit Risk	16,820	17,388	19,094	20,026	21,299
(ii) Market Risk	630	348	420	516	819
(iii) Operational Risk	3,792	3,792	3,792	3,792	4,532
Total Risk Weighted Assets	21,242	21,528	23,307	24,334	26,650

Profit and Loss Account

Particular	Q1 FY27	Q4 FY26	Q1 FY26	QoQ	YoY
Interest Income	1,287	1,201	1,041	7%	24%
Interest Expense	808	737	662	10%	22%
Net Interest Income	479	464	379	3%	26%
Treasury Profit	12	-6	53	NA	-78%
Fee income	216	312	192	-30%	13%
Net Operating Income	707	770	624	-8%	13%
Staff Cost	253	251	221	0%	14%
Other Opex	203	225	183	-9%	12%
Total Opex	456	476	404	-4%	13%
Operating Profit	251	294	220	-15%	14%
Provision for NPA	43	11	57	313%	-24%
Other Provisions	6	12	3	-56%	44%
Total Provisions	49	23	60	113%	-19%
Profit Before Tax	202	271	160	-25%	26%
Tax	52	69	41	-25%	26%
Profit After Tax	150	202	119	-26%	27%

(₹ crore)

Balance Sheet

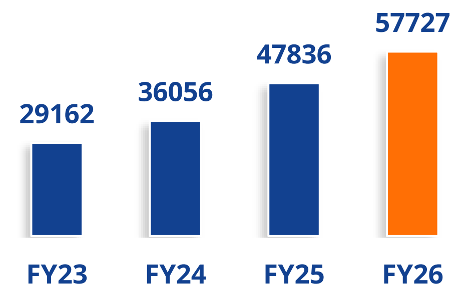
CSB Bank
Trusted Heritage Smart Future

Liabilities	June 30, 2026	Mar 31, 2026	June 30, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	5,003	4,721	4,466	6%	12%
Deposits	45,415	44,246	35,935	3%	26%
Of which CASA	8,815	8,832	8,441	0%	4%
Borrowings	6,023	7,154	5,340	-16%	13%
Other Liabilities & Provisions	1,486	1,432	2,665	4%	-44%
Total	58,101	57,727	48,580	1%	20%
Assets					
Cash & Balance with RBI	3,040	4,017	3,360	-24%	-10%
Balance with Banks Money at call & Short Notice	1,028	80	122	1182%	742%
Investments	12,073	11,955	11,150	1%	8%
Advances	40,309	39,848	32,552	1%	24%
Fixed Assets	726	710	648	2%	12%
Other Assets	925	1,117	748	-17%	24%
Total	58,101	57,727	48,580	1%	20%

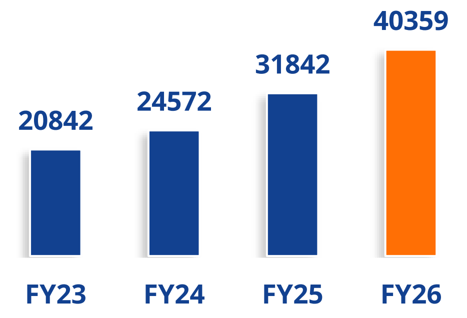
(₹ crore)

Key Performance Matrix (contd.)

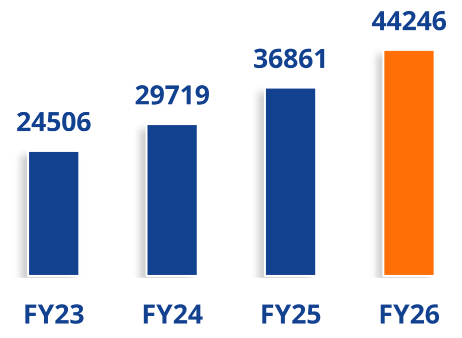
Balance Sheet Size



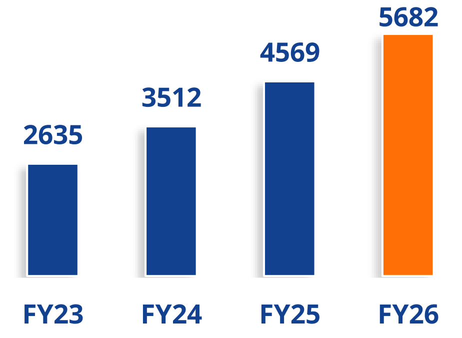
Gross Advances



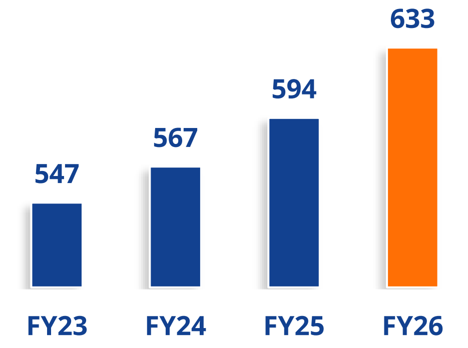
Deposits



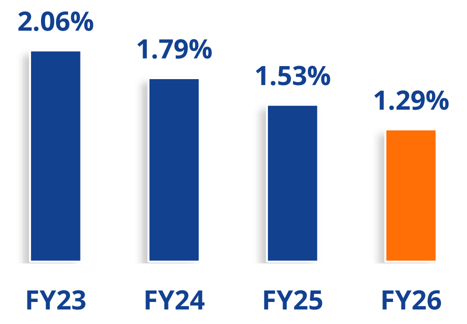
Total Income



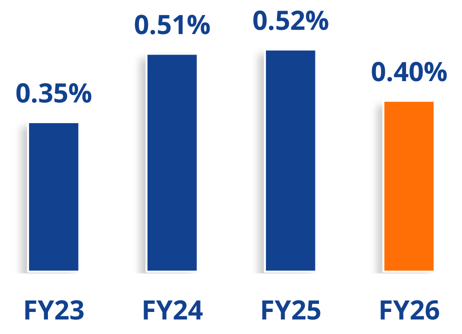
Profit After Tax



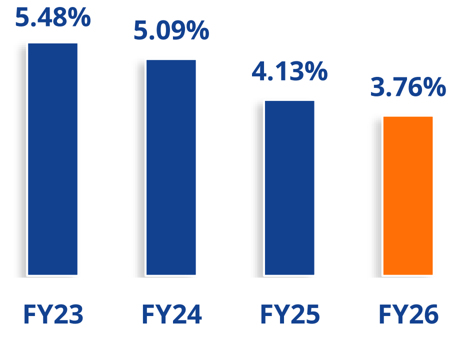
ROA



Net NPA



NIM



(₹ crore)

Technology Transformation @ CSB Bank

CSB Bank
Trusted Heritage Smart Future

Technology Infrastructure Transformation

1. Modernized infrastructure with Private Cloud, Virtualized Data Centers, and Enterprise Backup solutions, supported by a resilient high-speed network across all locations.
2. A centralized Technology Command Center is operational, while infrastructure automation initiatives are advancing, with Self-Heal and Runbook Automation planned by Q4 FY27.

Core Systems Transformation

1. A modern banking platform has been established with Flexcube Core Banking, Digital Channels, Payments, Trade Finance, Oracle General Ledger, Loan Management, and Reconciliation systems now live.
2. Risk Management (Oracle OFSAA) is under implementation, while Corporate Mobile Banking and Mobile Trade Finance are targeted for delivery by Q3 FY27.

Surround Systems Transformation

1. A comprehensive digital ecosystem is operational, covering customer onboarding, lending, enterprise integration, RegTech, government business, clearing, and KYC platforms.
2. Key enhancements, including CRM, Corporate Onboarding, CMS, Corporate Lending upgrades, and automation initiatives, are progressing with planned deliveries through FY27.

Cybersecurity Systems Transformation

1. A robust cybersecurity framework has been established with WAF, DDoS protection, EDR, SIEM (Splunk), and VAPT governance tools to enhance threat prevention, detection, and response.
2. The Vulnerability Response System is currently under implementation and is targeted for completion by Q3 FY27.

Enhancing Digital Footprint

CSB Bank
Trusted Heritage Smart Future

Mobile Banking Users	6.56 lakh+
% of Digital Transaction*	95.96%
QR Installations	19,200+
Net Banking Users	6.56 lakh+
PoS Machine Installations	3,400+
Debit Cards	9.69 lakh+
Digital Transaction*	654 lakh+
Credit Cards	1.96 lakh+

*for Q1FY27

Digital Penetration

ESG Framework

CSB Bank
Trusted Heritage Smart Future

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

Indian Institute of Banking & Finance awards "Excellence in Credit & Compliance Learning Award" to CSB Bank

CSB Bank awarded with
"Best Security Driven CI/CD Pipeline"

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.

CSB BANK LIMITED

Regd. Office: CSB Bhavan, St. Mary's College Road, Thrissur, Kerala 680 020

Tel: +91 487 2333020

Fax: +91 487 2338764

Email: secretarial@csb.bank.in

CIN: L65191KL1920PLC000175

THANK YOU

THANK YOU

THANK YOU