PRESS RELEASE

CSB Bank- Financial Results

The Board of Directors of CSB Bank took on record the financial results for the quarter ended 30.06.2026 which were subject to review by the Statutory Auditors in their meeting held on 22.07.2026

Highlights

a) **Total Deposits** grew by 26% YoY to ₹ 45,415 crore as on 30.06.2026 from ₹ 35,935 crore as on 30.06.2025 The CASA ratio stood at 19% as on 30.06.2026.

b) **Advance (Net)** grew by 24% YoY to ₹ 40,309 crore as on 30.06.2026 from ₹ 32,552 crore as on 30.06.2025 supported by a robust growth of 47% in gold loans and 37% in Wholesale on YoY basis.

c) **Net Interest Income (NII)** grew by 26% YoY to ₹ 479 crore for Q1 FY27 from ₹ 379 crore for Q1 FY26 and up 3% QoQ from ₹ 464 crore for Q4 FY26.

d) **Non-Interest Income** stood at ₹ 229 Crore for Q1 FY27 as against ₹ 245 crore for Q1 FY26 and ₹ 306 crore for Q4 FY26.

e) **Cost Income Ratio (CIR)** stood at 64.55% for Q1 FY27 compared to 64.70% for Q1 FY26 and 61.88% for Q4 FY26.

f) **Cost to Assets** improved to 3.31% in Q1 FY27 compared to 3.49% in Q1 FY26 and 3.63% in Q4 FY26

g) **Operating Profit** grew by 14% YoY to ₹ 251 Crore for Q1 FY27 from ₹ 220 for Q1 FY26.

h) **Profit after Tax (PAT)** up by 27% YoY to ₹ 150 crore for Q1 FY27 from ₹ 119 crore for Q1 FY26. We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.09% and 3.66% respectively during Q1 FY27.

i) **Robust Capital Structure -** Capital Adequacy Ratio is at 19.96%, which is well above the regulatory requirement as compared to CRAR as on 30.06.2025 was 21.71%.

j) **Asset Quality & Provisioning –** Gross non-performing assets were at 1.75% as on 30.06.2026 as against 1.66% as on 31.03.2026 and 1.84% as on 30.06.2025.
Net non-performing assets were at 0.39% as on 30.06.2026 as against 0.40% as on 31.03.2026 and 0.66% as on 30.06.2025.
Provision coverage ratio (including technical write off) were at 86.83% as on 30.06.2026 as against 86.33% as on 31.03.2026 and 80.46% as on 30.06.2025

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Performance Highlights:

(Rs Crore)	Q1 FY27	Q4 FY26	QoQ (%)	Q1 FY26	YoY (%)
Interest Income	1,287	1,201	7%	1,041	24%
Interest Expense	809	737	10%	662	22%
Net Interest Income	479	464	3%	379	26%
Other Income	229	306	-25%	245	-7%
Net Operating Income	707	770	-8%	624	13%
Total Opex	457	477	-4%	404	13%
Operating Profit	251	294	-15%	220	14%
Provisions other than Tax	49	23	113%	61	-19%
PBT	202	271	-25%	160	26%
Tax	52	69	-25%	41	26%
PAT	150	202	-26%	119	27%
Deposits	45,415	44,246	3%	35,935	26%
Advances (Net)	40,309	39,848	1%	32,552	24%
CASA	8,815	8,832	0%	8,441	4%
Gold	21,906	21,567	2%	14,928	47%
CASA%	19%	20%	-1%	23%	-4%

MD & CEO Speak:

During the quarter, our Deposits and Advances registered a robust year-on-year growth of 26% and 24%, respectively, significantly outperforming the industry averages. On the profitability front, our operating performance remained healthy, with operating profit growing by 14 % and net profit increasing by 27 % on a YoY basis. We fared better in key ratios such as NIM, RoA, RoE, CIR, GNPA, NNPA etc as compared to Q1 FY 26. Our liquidity position continues to remain comfortable, and all key financial and regulatory ratios are stable and well within the guidance. Looking ahead, our key priority for the remainder of the fiscal year will be to enhance productivity and unlock the full benefits of our technology transformation initiatives, thereby accelerating the realization of returns on these investments. As we move forward, we are now one quarter closer to achieving our SBS 2030 vision. We remain steadfast in our commitment to delivering our strategic milestones with discipline and consistency, creating enduring value for all our stakeholders, quarter after quarter.

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 868 branches and 835 ATMs/CRMs spread across the country and various alternate channels such as debit cards, internet banking, mobile banking, point of sale services and UPI.

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

Safe Harbour:

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

Kindly direct your enquiries to:

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Mumbai
22.07.2026