Walker Chandiok & 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 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.

MUMBAI

New No:4,
Old No:23,
CPR Road,
Chennai
600 018.

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

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
Partner
Membership No.: 217914

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

CSB Bank Limited

Regd. Office: 'CSB Bhavan', Post Box No. 502, St. Mary's College Road,
Thrissur – 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

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	20,116	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**	**15,962**	**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[#]	4,92,983	4,64,902	4,39,668	4,64,902
(vii) Outstanding Redeemable Preference Shares	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-
(x) Debt Equity Ratio[$@]	116.36%	146.18%	115.99%	146.18%
(xi) Total Debt to Total Assets[$]	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 20 2025. Networth 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
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.

CSB Bank Limited
Mumbai

Walker Chandiok & Co LLP
Mumbai
Chartered Accountants

Sundaram & Srinivasan
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Chartered Accountants

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.

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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Mumbai
Chartered Accountants

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Chartered Accountants

INVESTOR PRESENTATION

Q1-FY27

Engineered
to Build
Empowered
to Scale

What's Inside

Performance Highlights – Q1 FY27

₹ 58,101 Cr
Balance Sheet Size
↑ 20% Y-o-Y

₹ 40,867 Cr
Gross Advances
↑ 24% Y-o-Y

₹ 45,415 Cr
Deposits
↑ 26% Y-o-Y

₹ 86,282 Cr
Total Business
↑ 25% Y-o-Y

₹ 1,516 Cr
Total Income
↑ 18% Y-o-Y

₹ 479 Cr
Net Interest Income
↑ 26% Y-o-Y

₹ 229 Cr
Non Interest Income
↓ 7% Y-o-Y

₹ 150 Cr
Profit After Tax
↑ 27% Y-o-Y

19.96%
Capital Adequacy Ratio
↓ Q1-FY26 21.71%

0.39%
Net NPA
↓ Q1-FY26 0.66%

1.09%
ROA
↑ Q1-FY26 1.03%

3.66%
NIM
↑ Q1-FY26 3.54%

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

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

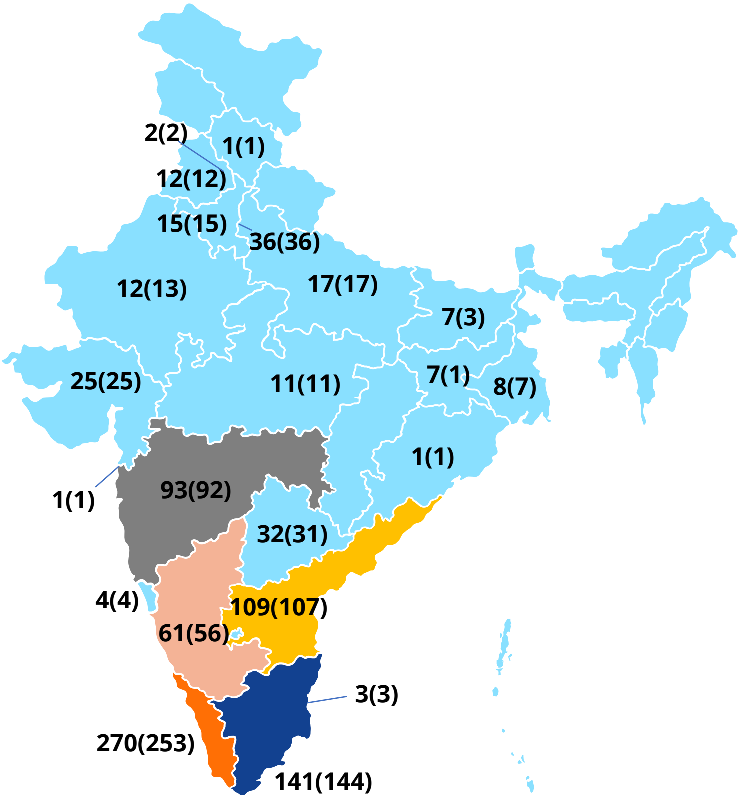
CSB Bank endeavors to be a leading bank striving to excel in bringing products that satisfy the needs of targeted client segments, backed by excellent service – through our branches and technology driven initiatives in a compliant and regulated manner. For our employees, we want to create a culture of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

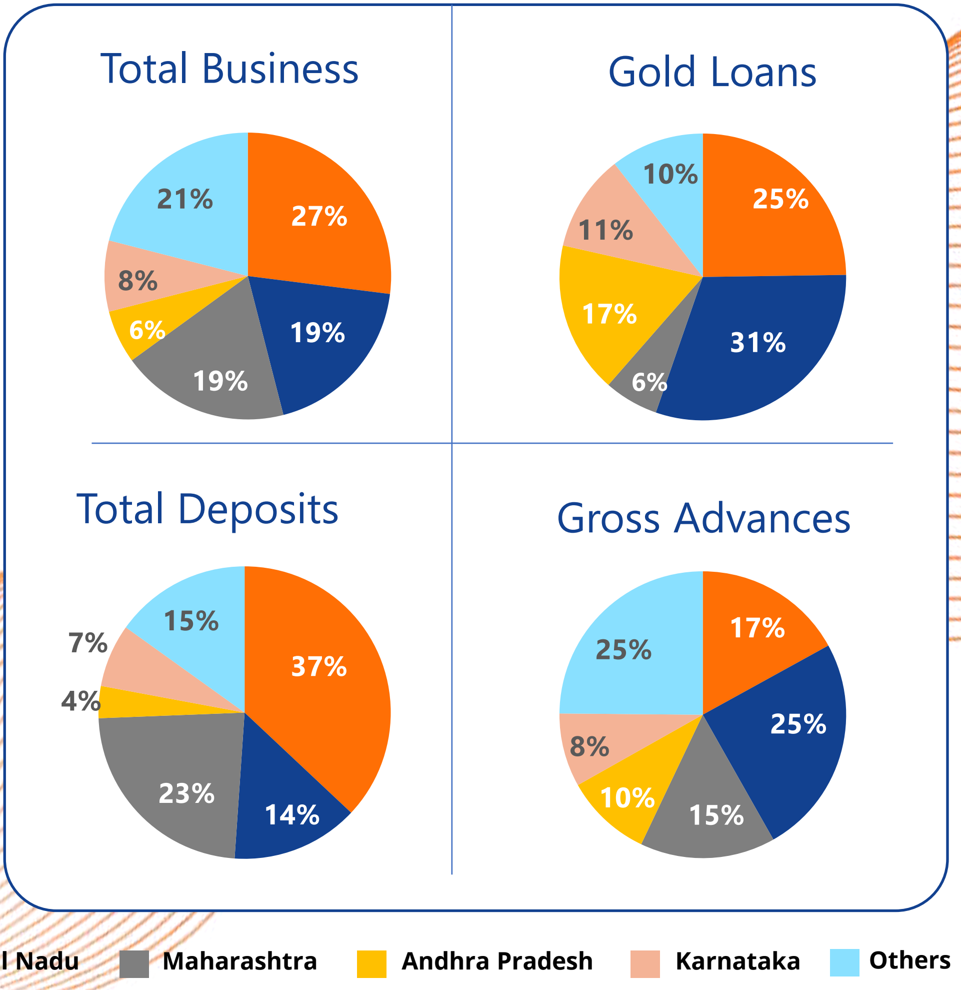
State	% Distribution	
	June 2026	June 2025
Kerala	31	32
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	21

*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

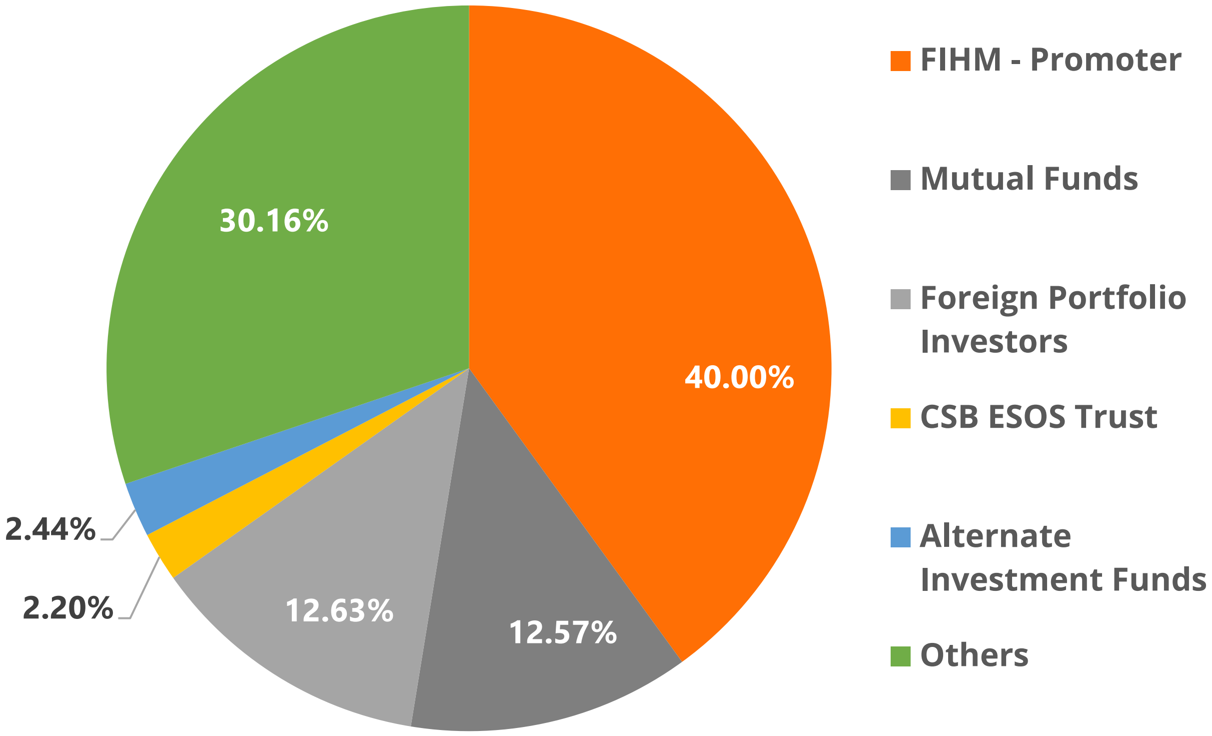


Legend: Branches (ATM)



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

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

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

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.)

Technology

Human Capital

Customer service

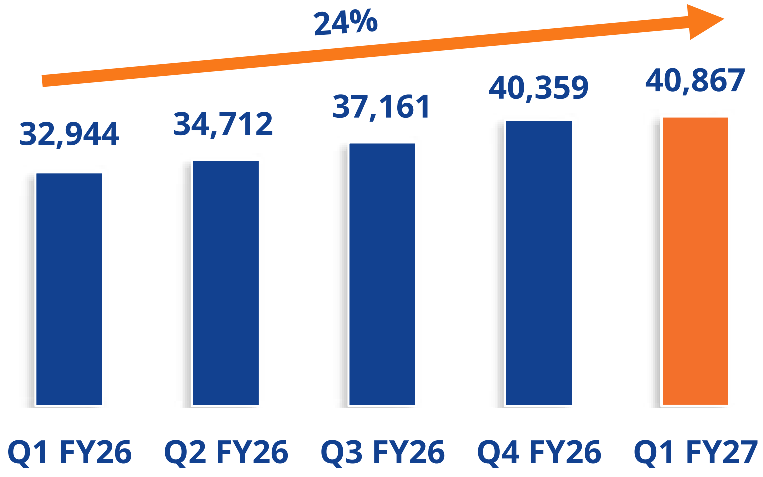
Our Pillars

Governance

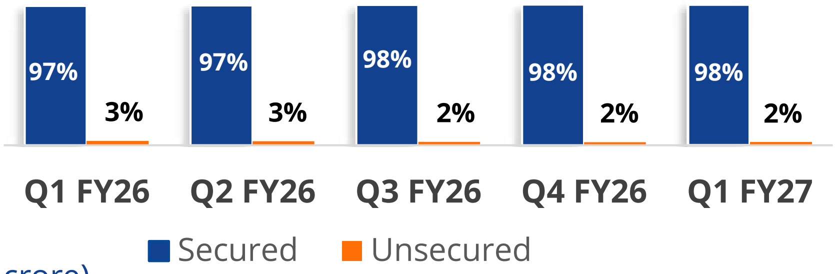
Compliance

Advances

Gross Advances

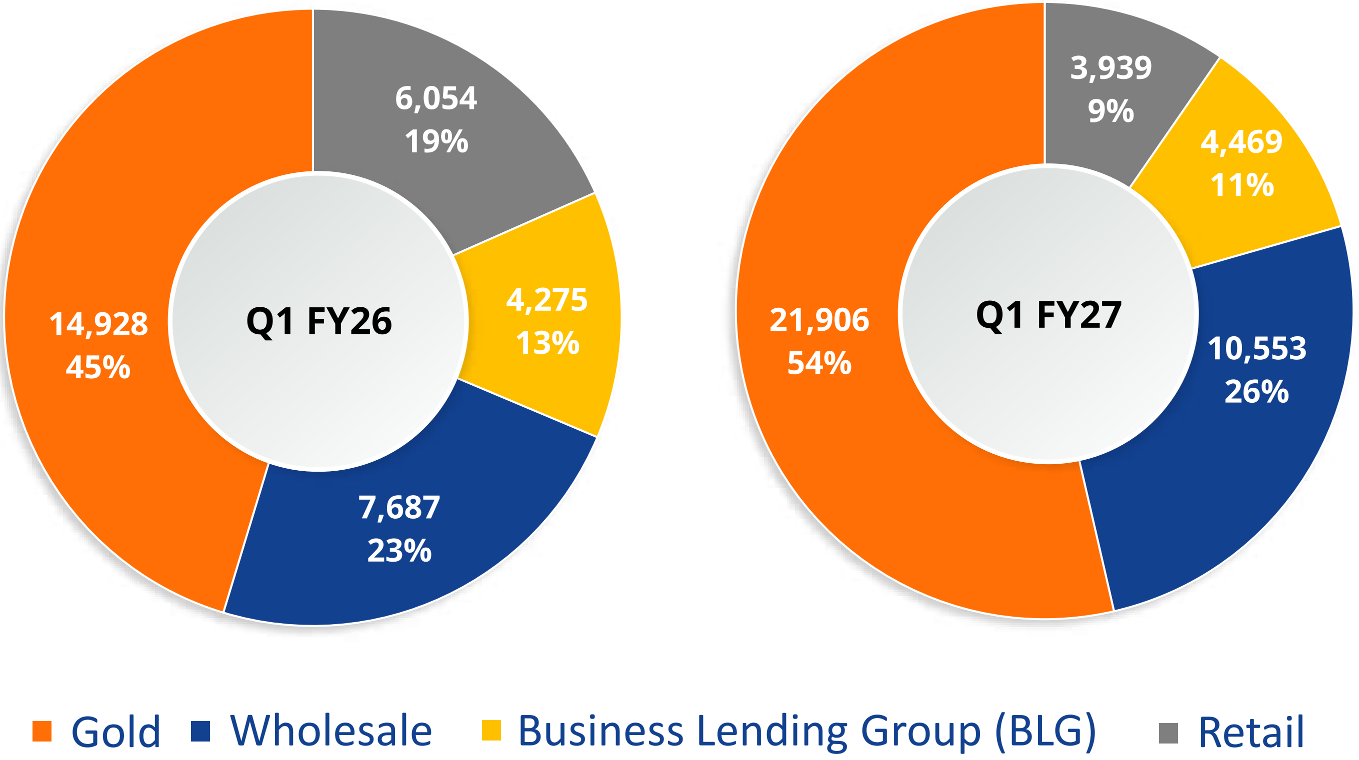


Secured Advances



(₹ crore)

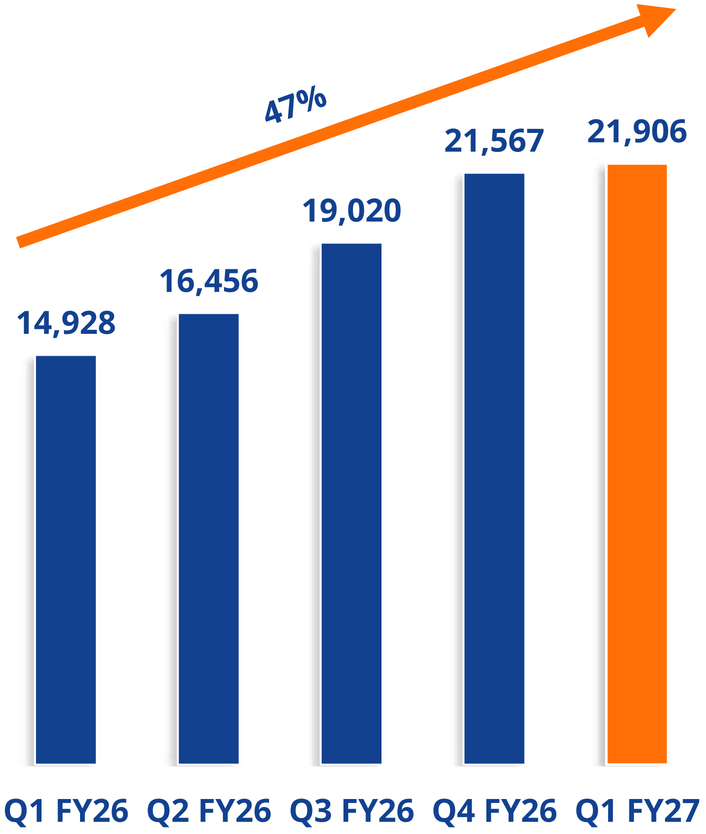
Gross Advances Mix*



* Internal Classification

Gold Loan Portfolio

Book size



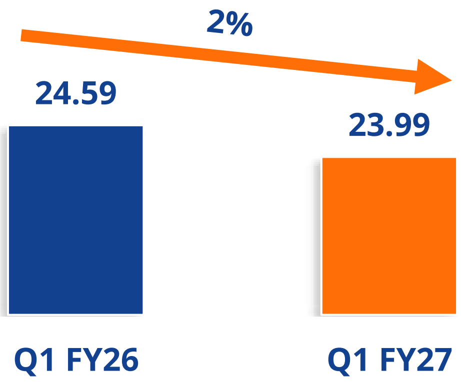
(₹ crore)

Portfolio Quality

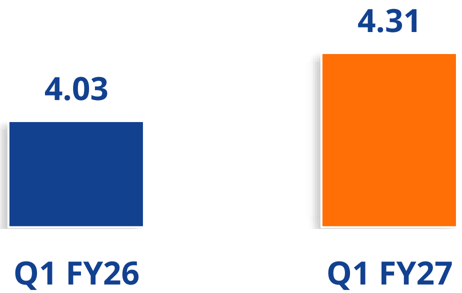
11.85%*	75.31%
Yield	LTV
0.27%	23.99 T
GNPA%	Tonnage

* Portfolio yield for Q1 FY27

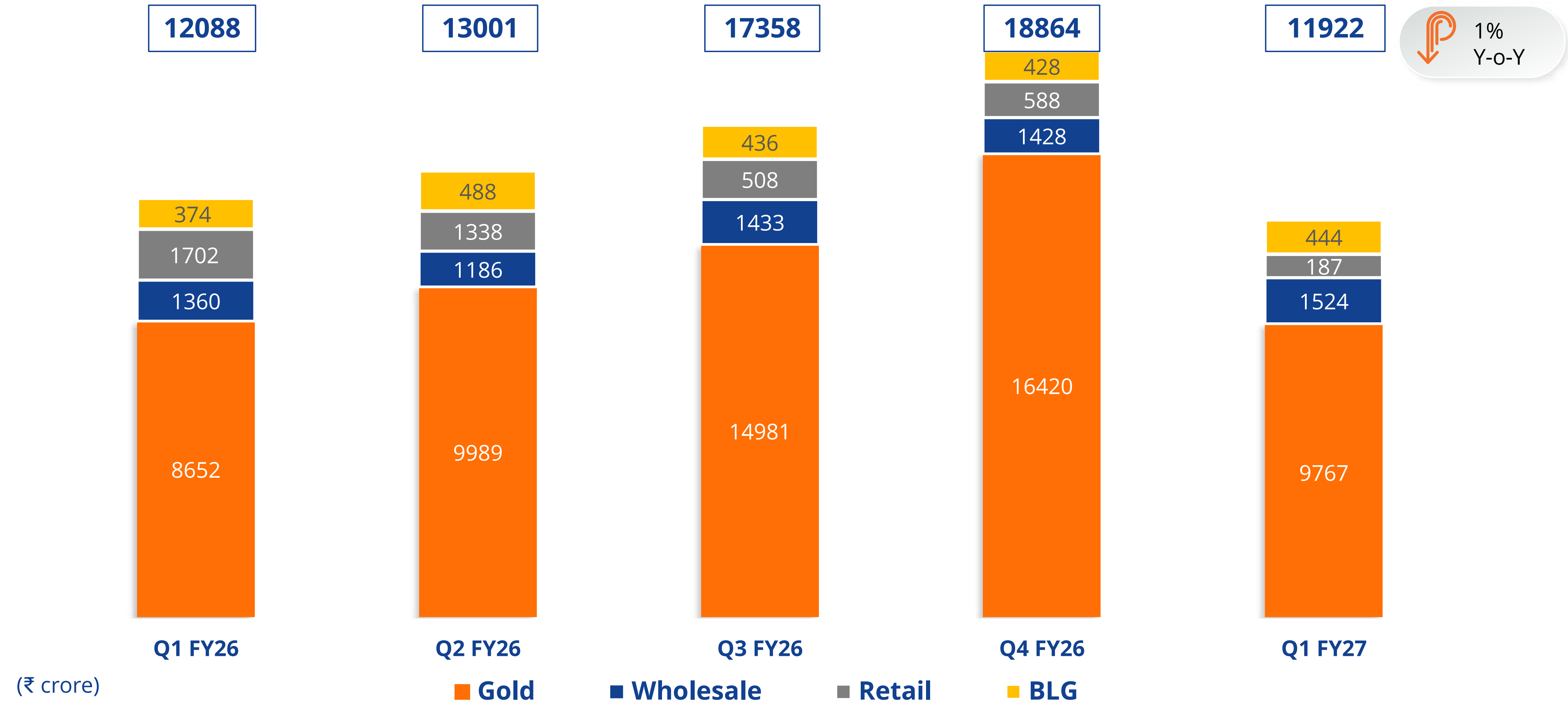
Tonnage



No. of Accounts (in lakhs)



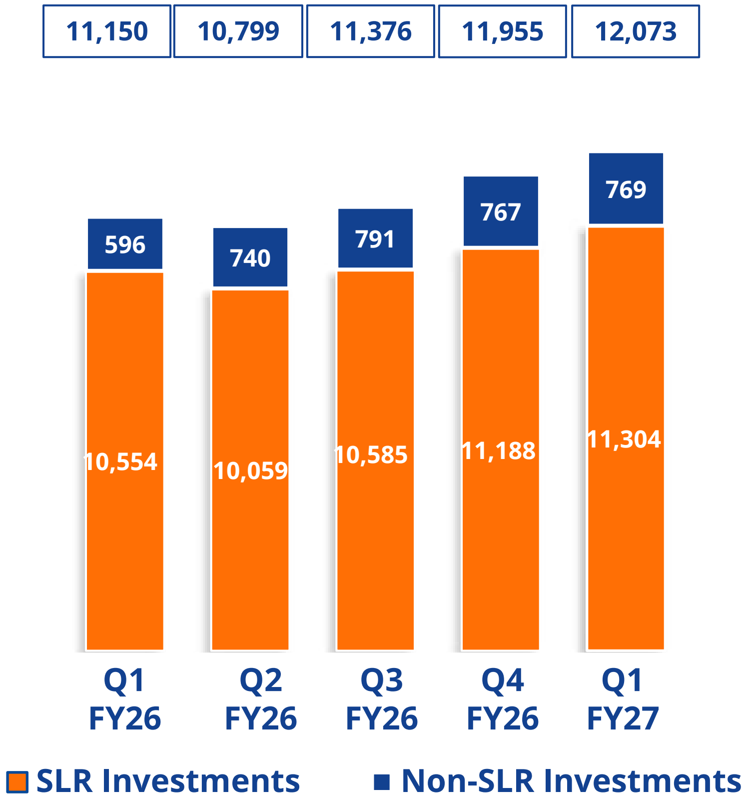
Disbursements



	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Total	12088	13001	17358	18864	11922
BLG	374	488	436	428	444
Retail	1702	1338	508	588	187
Wholesale	1360	1186	1433	1428	1524
Gold	8652	9989	14981	16420	9767

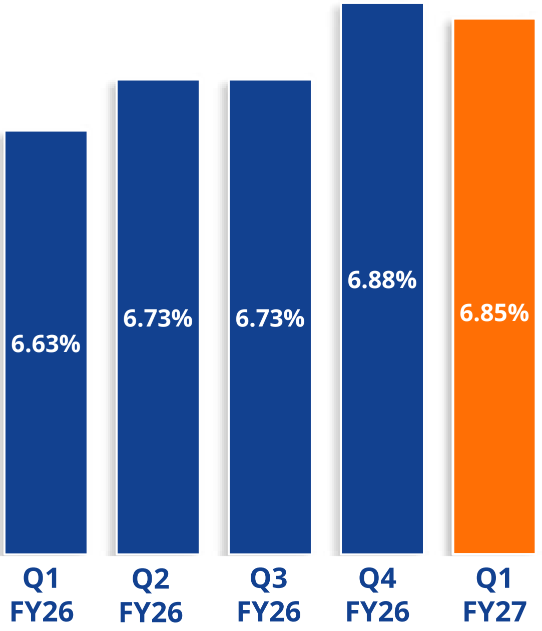
Investments

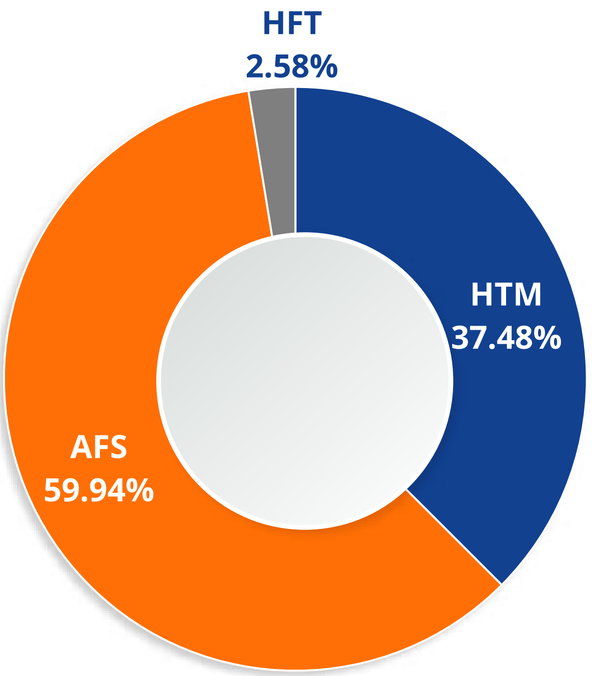
Net Investments



(₹ crore)

Yield on Investments



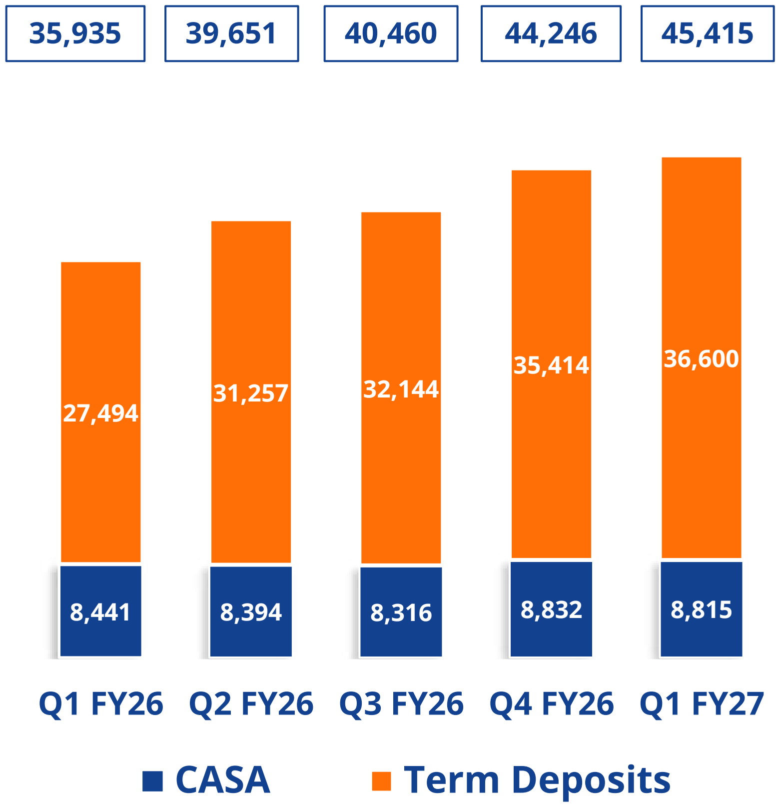


M Duration

FVTPL	AFS	HTM	Total
6.06	5.14	4.63	4.97

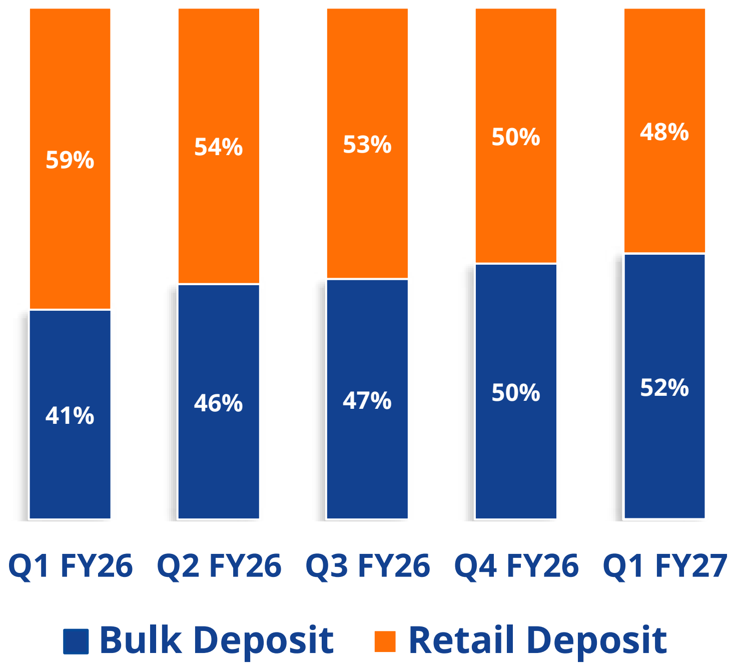
Deposits

Total Deposits

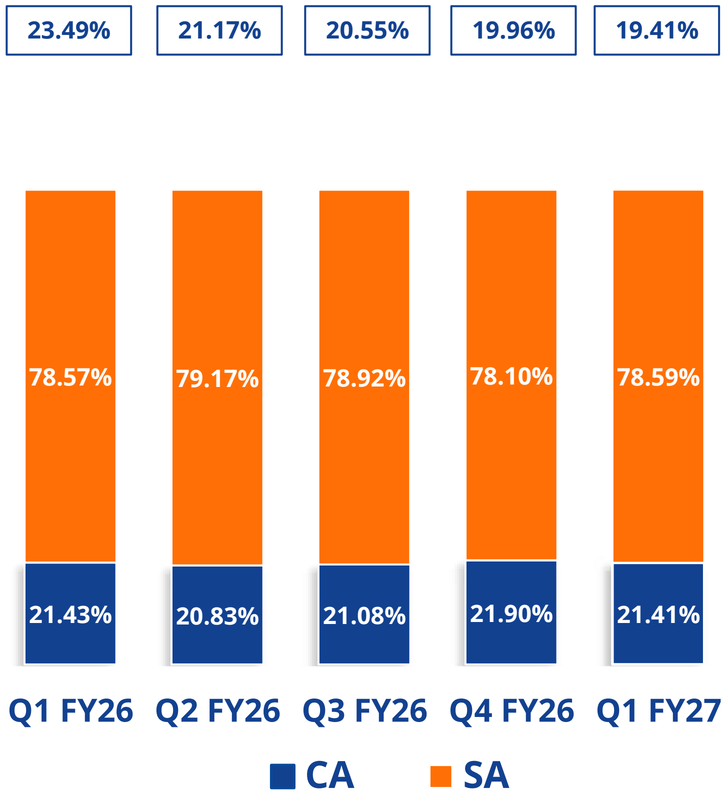


(₹ crore)

Term Deposit Mix*



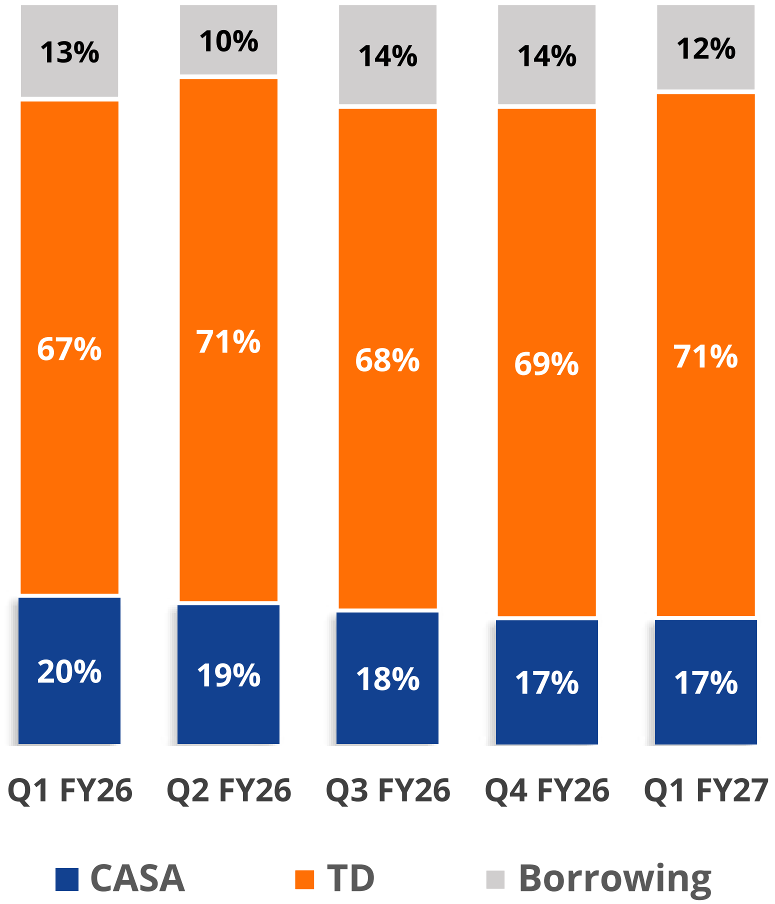
CASA Mix



* Excl. CD

Funding

Funding Mix

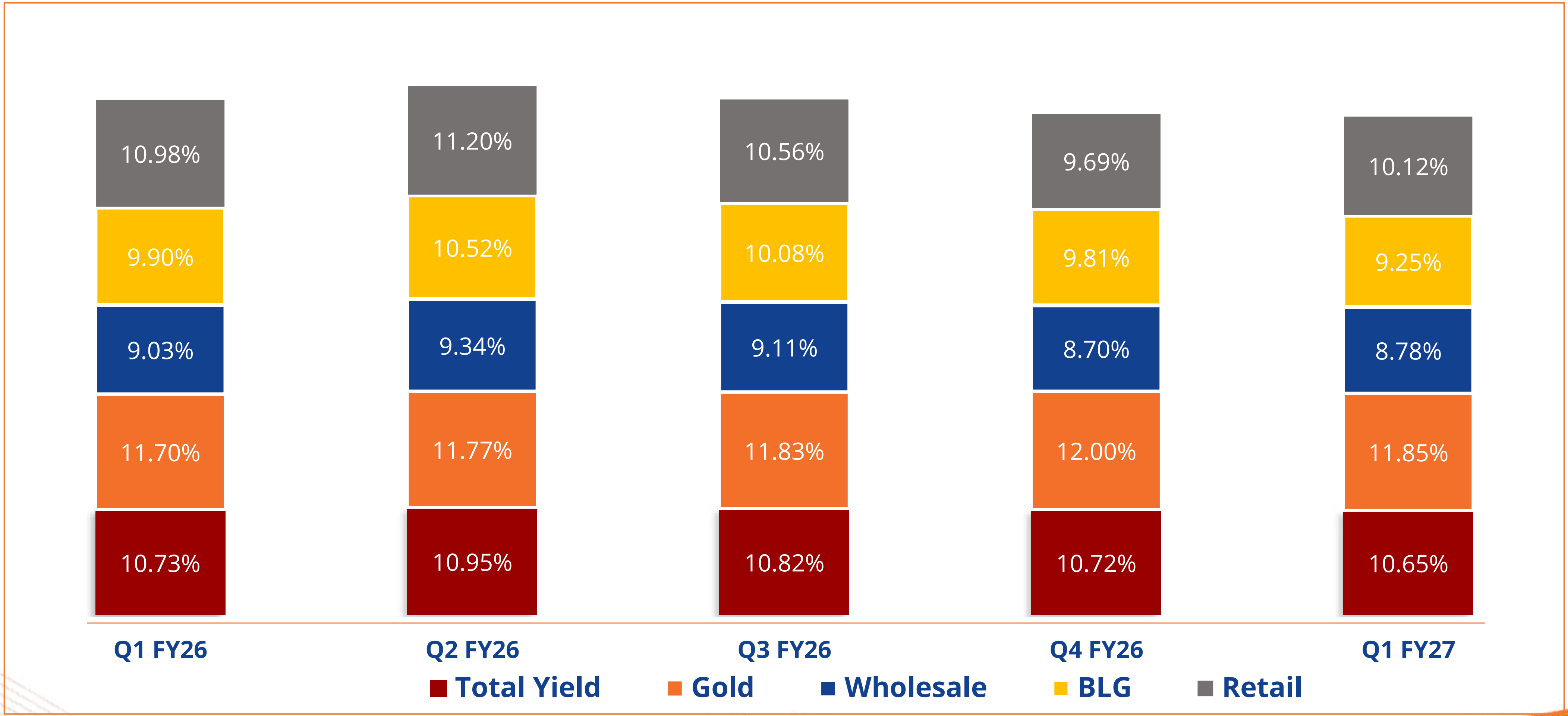


Credit Rating

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

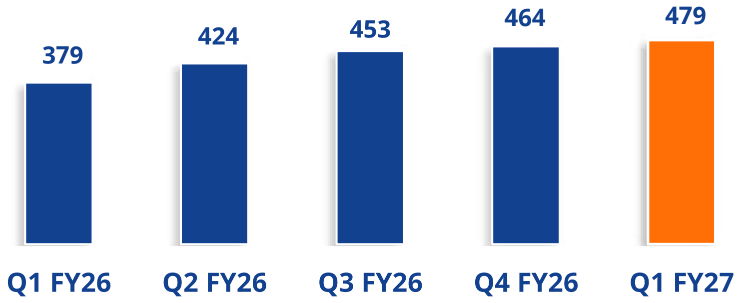
Key Performance Matrix

Yield on Advances

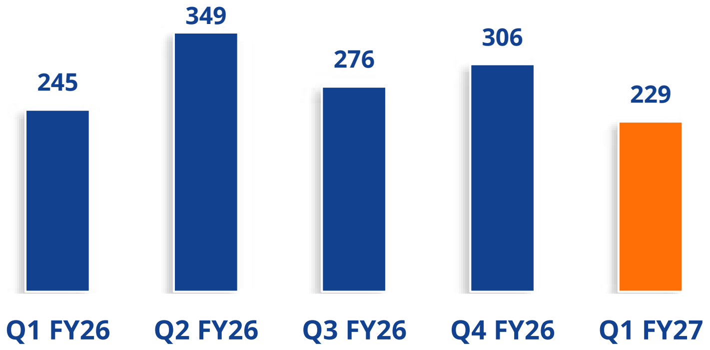


Key Performance Matrix (contd.)

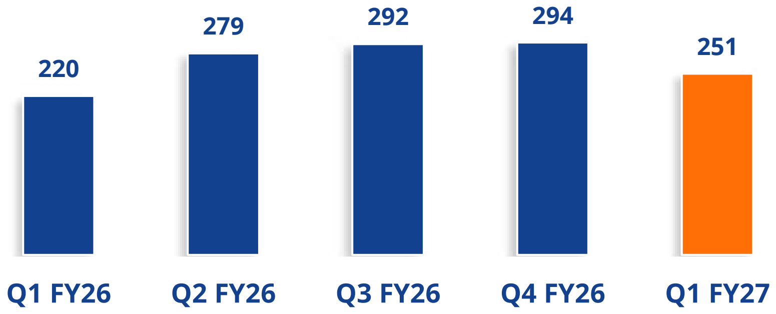
Net Interest Income



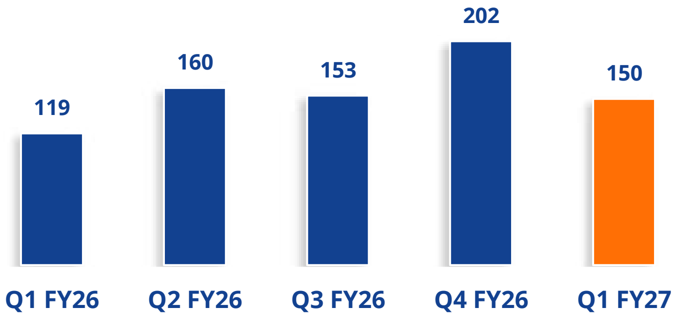
Non Interest Income



Operating Profit



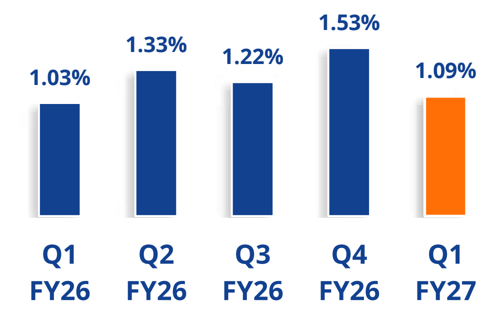
Net Profit



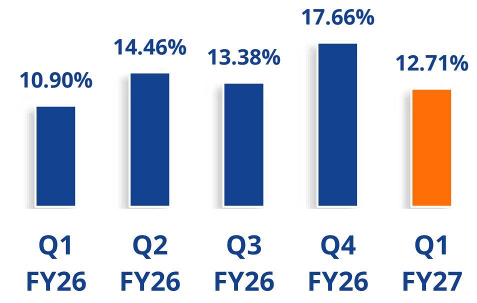
Key Performance Matrix (contd.)

CSB Bank
Trusted Heritage Smart Future

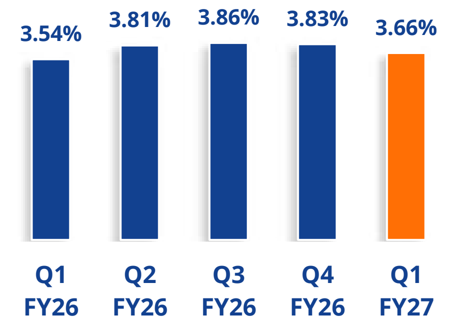
Return on Assets



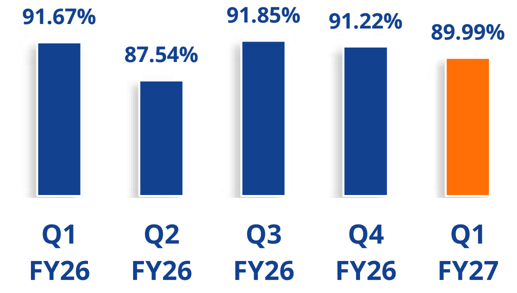
Return on Equity



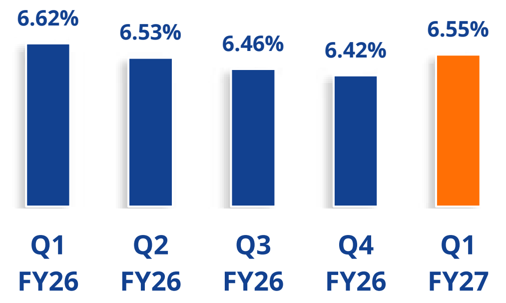
Net Interest Margin



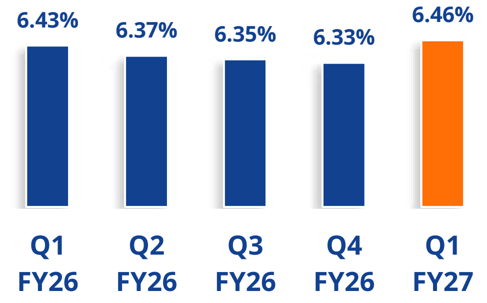
CD Ratio (Gross)



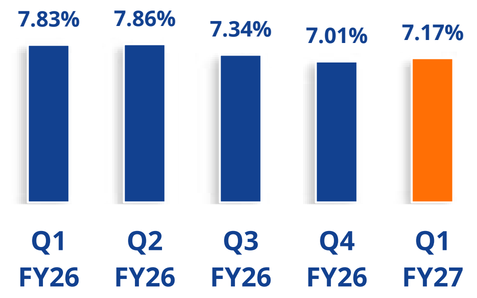
Cost of Funds



Cost of Deposits

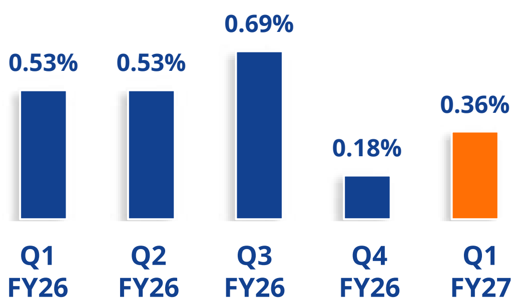


Cost of Borrowings



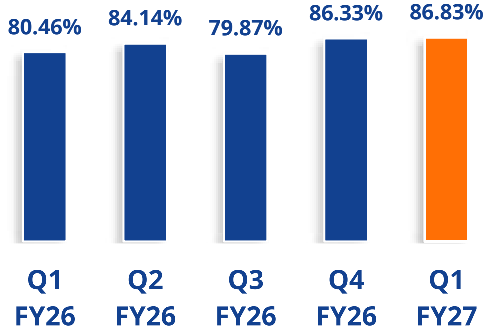
Key Performance Matrix (contd.)

Credit Cost*

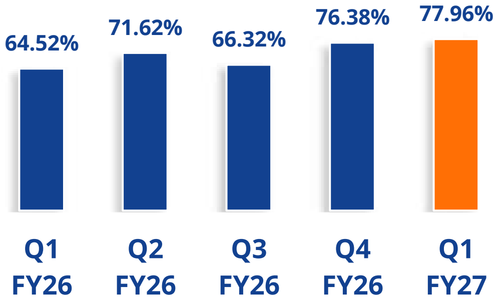


*Provisions other than tax / Average Assets

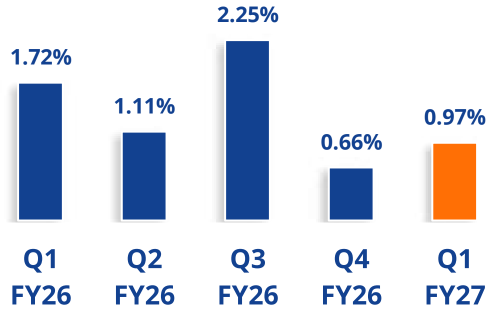
PCR (Incl. w/off)



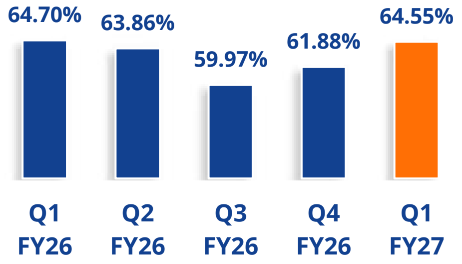
PCR (excl. w/off)



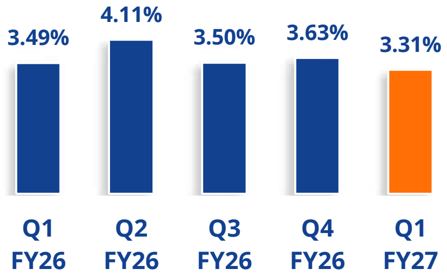
Slippage Ratio



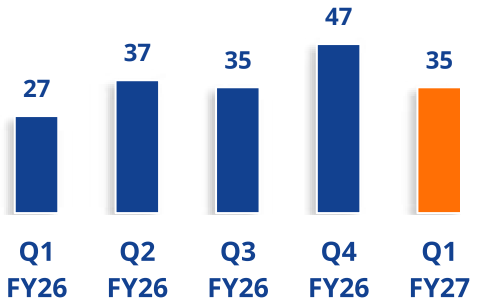
Cost to Income



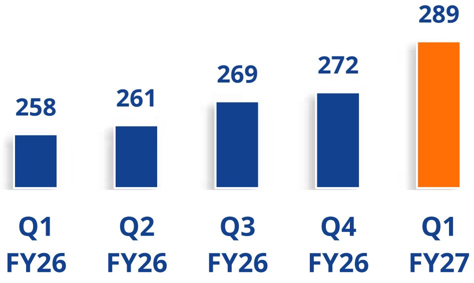
Cost to Assets



Earning Per Share

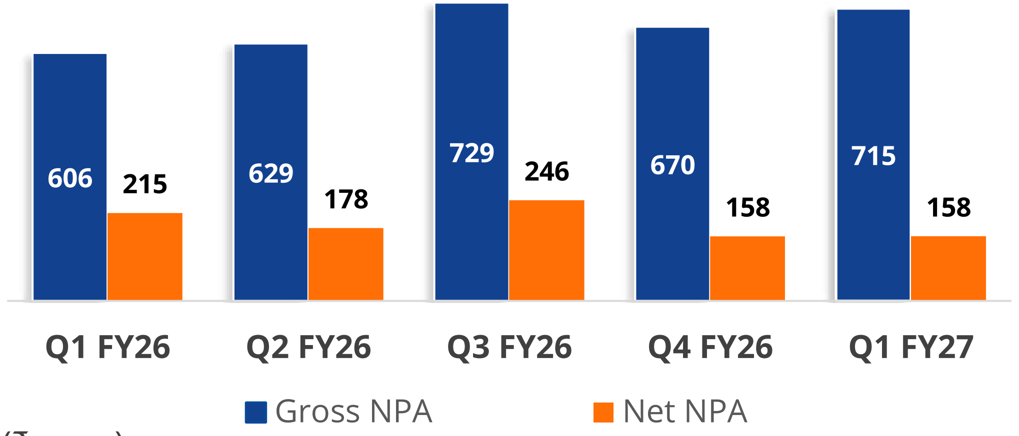


Book Value Per Share

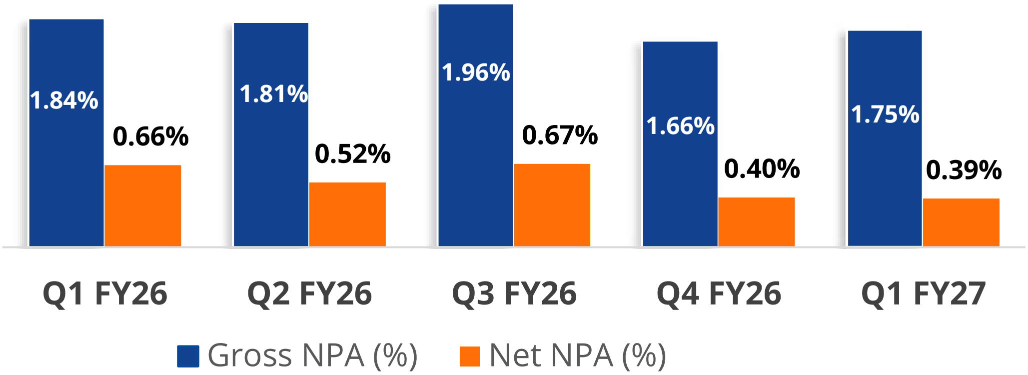


Key Performance Matrix (contd.)

Asset Quality



(₹ crore)

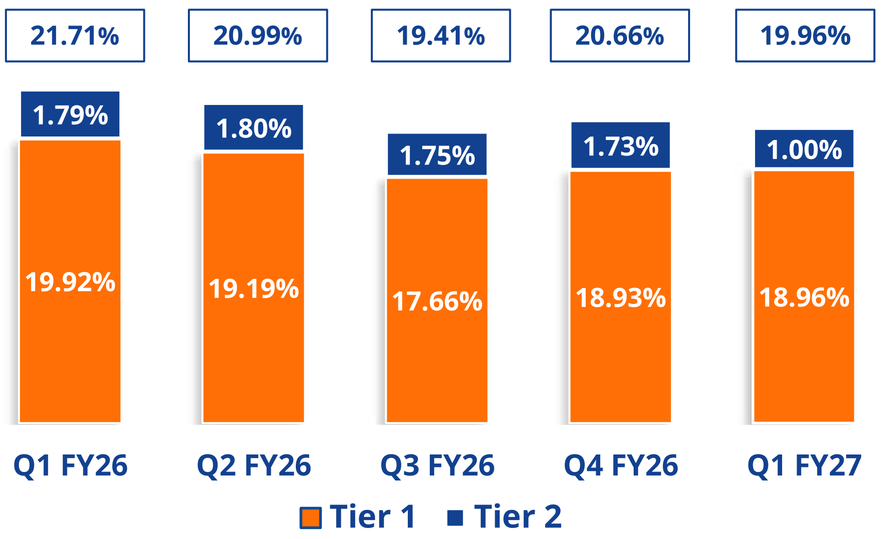


(₹ crore)

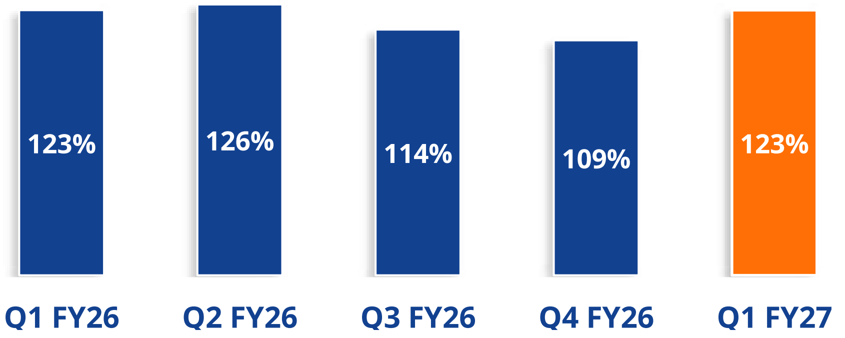
Gross NPA Movement	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
Opening Balance of Gross NPA	498	606	629	729	670
Additions	139	94	197	61	98
Sub Total (A)	637	700	826	790	768
Less					
(i) Upgradations	2	37	23	85	10
(ii) Recoveries	17	29	26	28	41
(iii) Write-Offs	12	5	48	7	2
Sub Total (B)	31	73	97	120	53
Closing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

Key Performance Matrix (contd.)

Capital Adequacy Ratio

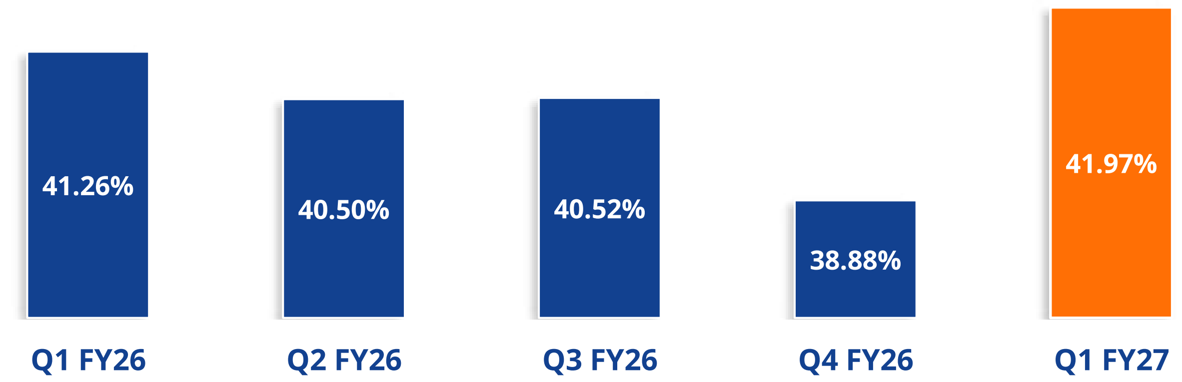


Liquidity Coverage Ratio*



*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)

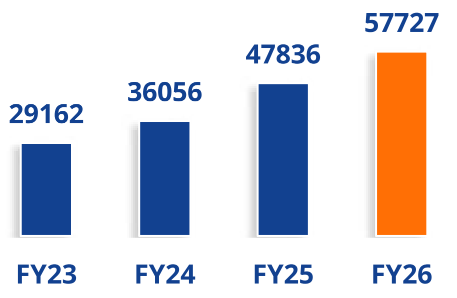
Balance Sheet

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%

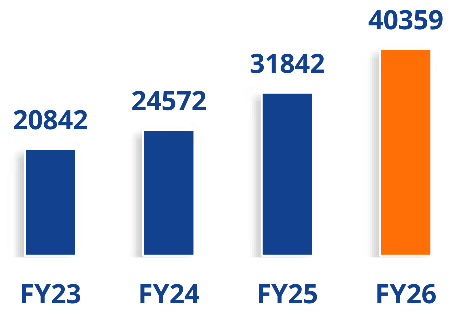
(₹ crore)

Key Performance Matrix (contd.)

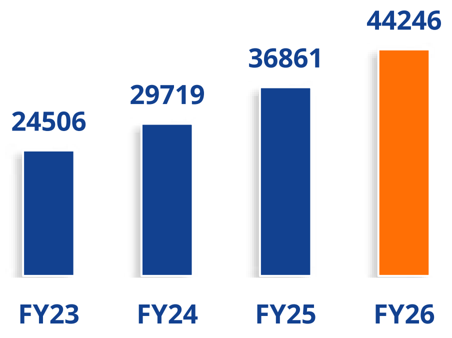
Balance Sheet Size



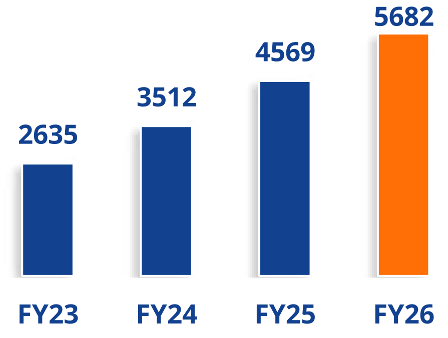
Gross Advances



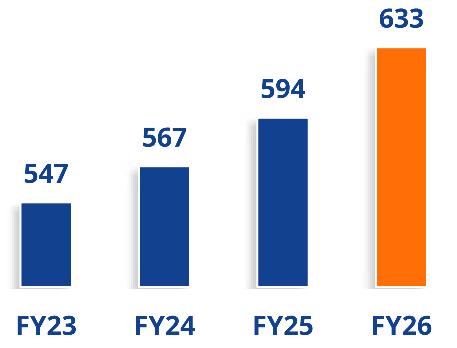
Deposits



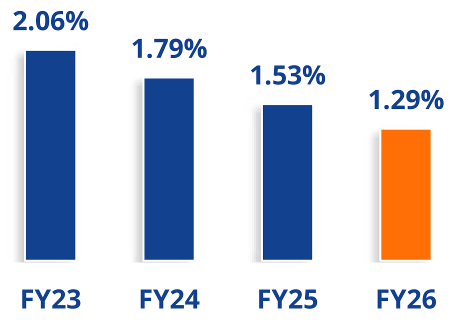
Total Income



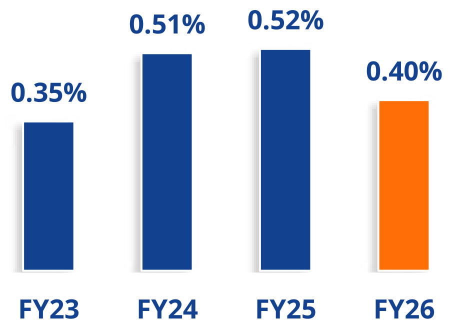
Profit After Tax



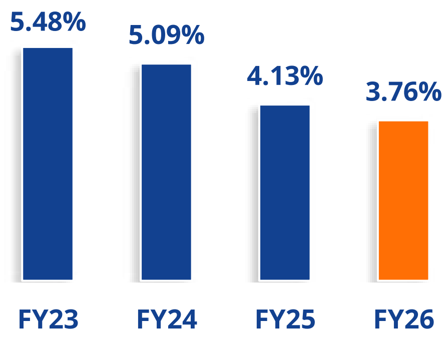
ROA



Net NPA



NIM



(₹ crore)

Technology Transformation @ CSB Bank

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

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

ESG Framework

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"**

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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 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

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:

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22.07.2026