

Sundaram & Srinivasan
Chartered Accountants
23, C.P. Ramasamy Road
Alwarpet,
Chennai- 600 018

M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg,
Fort, Mumbai - 400001

Independent Auditors' Review Report on Unaudited Quarterly Financial Results and Year to Date Results of CSB Bank Limited pursuant to 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 September 30, 2026 and the year to date results for the period April 01, 2026 to September 30, 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 September 30, 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. 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.



4. Based on our review conducted and procedures performed as stated in paragraph 3 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 September 30, 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.
5. The Financial Statements of the Bank for the previous year ended March 31, 2026 were audited by one continuing auditor and one predecessor auditor. The auditors have expressed unmodified opinion vide their report dated May 04, 2026 on such financial statements. Further, the Financial Results of the Bank as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended for September 30, 2025 and for quarter ended June 30, 2026 have been reviewed by one continuing auditor and one predecessor auditor who have issued unmodified conclusion vide their report dated November 05, 2025 and July 22, 2026 respectively.

Our conclusion is not modified in respect of the above matter.

For Sundaram & Srinivasan
Chartered Accountants
ICAI FRN: 004207S



P Menakshi Sundaram
Partner
Membership No: 217914
UDIN: 26217914JGJJOX7108



Place: Chennai
Date: October 23, 2026

For M.P.Chitale & Co.
Chartered Accountants
ICAI FRN: 101851W



Ashutosh Pednekar
Partner
Membership No: 041037
UDIN: 26041037JZJCWL3732

Place: Mumbai
Date: October 23, 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 AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,33,897	1,28,732	1,10,916	2,62,629	2,15,010	4,50,519
(a) Interest / discount on advances / bills	1,11,479	1,07,231	91,437	2,18,710	1,75,947	3,70,747
(b) Income on investments	21,087	20,434	18,697	41,521	37,434	76,287
(c) Interest on balances with RBI and other inter bank funds	874	729	493	1,603	1,215	2,524
(d) Others	457	338	289	795	414	961
2. Other income	27,351	22,875	34,920	50,226	59,391	1,17,860
3. Total Income (1+2)	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
4. Interest expended	82,904	80,866	68,560	1,63,770	1,34,713	2,78,487
5. Operating expenses (i) + (ii)	50,768	45,664	49,348	96,432	89,727	1,81,153
(i) Employees cost	26,625	25,256	22,814	51,881	44,919	93,234
(ii) Other operating expenses	24,143	20,408	26,532	44,551	44,808	87,919
6. Total Expenditure (4+5) (excluding provisions and contingencies)	1,33,672	1,26,530	1,17,906	2,60,202	2,24,440	4,59,640
7. Operating Profit before Provisions and Contingencies (3-6)	27,576	25,077	27,930	52,653	49,961	1,08,539
8. Provisions (other than tax) and Contingencies	3,009	4,903	6,365	7,912	12,444	23,423
9. Exceptional items	-	-	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	24,567	20,174	21,565	44,741	37,517	85,116
11. Tax expense	6,295	5,170	5,532	11,465	9,624	21,798
12. Net Profit from Ordinary Activities after Tax (10-11)	18,272	15,004	16,033	33,276	27,893	63,318
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit for the period (12-13)	18,272	15,004	16,033	33,276	27,893	63,318
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	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	Nil	Nil
(ii) Capital Adequacy Ratio (Basel-III)	19.55%	19.96%	20.99%	19.55%	20.99%	20.66%
(iii) Earnings per Share (EPS)*						
a) Basic EPS - before and after extraordinary items (in ₹)	10.53	8.65	9.24	19.18	16.08	36.50
b) Diluted EPS - before and after extraordinary items (in ₹)	10.53	8.65	9.24	19.18	16.08	36.50
(iv) NPA Ratios						
a) Gross NPAs	67,058	71,542	62,875	67,058	62,875	66,978
b) Net NPAs	13,958	15,768	17,846	13,958	17,846	15,823
c) % of Gross NPAs	1.58%	1.75%	1.81%	1.58%	1.81%	1.66%
d) % of Net NPAs	0.33%	0.39%	0.52%	0.33%	0.52%	0.40%
(v) Return on Assets - Annualised	1.26%	1.06%	1.30%	1.16%	1.16%	1.26%
(vi) Networth [§]	4,95,784	4,92,963	4,45,459	4,95,784	4,45,459	4,64,902
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-	-
(x) Debt Equity Ratio ^{@@}	118.48%	116.36%	92.05%	118.48%	92.05%	146.18%
(xi) Total Debt to Total Assets [§]	10.19%	10.37%	8.65%	10.19%	8.65%	12.39%

* Quarterly numbers are not Annualised.

#Net worth is computed as per Reserve Bank of India (Commercial Banks - Asset liability Management) Directions, 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



SEGMENT INFORMATION						
Particulars	Quarter ended			Half Year ended		(₹ in Lakhs)
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue:						
Treasury	23,267	23,564	20,270	46,831	45,585	86,762
Corporate/Wholesale Banking	42,605	38,220	40,583	80,825	70,980	1,50,575
Retail Banking	89,808	86,216	80,687	1,76,024	1,49,671	3,10,483
Other Banking Operations	5,568	3,607	4,296	9,175	8,165	20,359
Unallocated	-	-	-	-	-	-
Total Revenue	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
Less: Inter segment revenue	-	-	-	-	-	-
Income from operations	1,61,248	1,51,607	1,45,836	3,12,855	2,74,401	5,68,179
Segment Results (Net of provisions):						
Treasury	312	1,470	985	1,782	4,308	6,982
Corporate/Wholesale Banking	3,590	2,839	1,342	6,429	2,545	10,097
Retail Banking	18,771	14,599	17,615	33,370	27,645	60,466
Other Banking Operations	1,962	1,279	1,554	3,241	2,920	7,628
Unallocated	(68)	(13)	68	(81)	89	(57)
Profit Before Tax	24,567	20,174	21,565	44,741	37,517	85,116
Segment Assets:						
Treasury	16,19,025	15,18,468	12,10,267	16,19,025	12,10,267	12,37,134
Corporate/Wholesale Banking	15,72,269	14,84,409	14,20,748	15,72,269	14,20,748	15,98,041
Retail Banking	28,51,913	27,95,451	23,59,347	28,51,913	23,59,347	29,24,287
Other Banking Operations	5,046	4,122	4,458	5,046	4,458	5,747
Unallocated	7,859	7,630	7,230	7,859	7,230	7,443
Total	60,56,112	58,10,080	50,02,050	60,56,112	50,02,050	57,72,652
Segment Liabilities:						
Treasury	4,26,065	2,80,711	3,40,315	4,26,065	3,40,315	4,00,381
Corporate/Wholesale Banking	27,90,097	29,83,852	21,13,959	27,90,097	21,13,959	24,99,287
Retail Banking	23,19,303	20,27,880	20,77,638	23,19,303	20,77,638	23,83,556
Other Banking Operations	-	-	-	-	-	-
Unallocated	-	-	109	-	109	-
Total	55,35,465	52,92,443	45,32,021	55,35,465	45,32,021	52,83,224
Capital employed	5,20,647	5,17,637	4,70,029	5,20,647	4,70,029	4,89,428
Total	60,56,112	58,10,080	50,02,050	60,56,112	50,02,050	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.

Notes:

1. Statement of Assets and Liabilities is given below:

Particulars	(₹ in Lakhs)		
	As at	As at	As at
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
Capital and Liabilities			
Capital	17,354	17,354	17,354
Employees stock options outstanding	3,274	2,954	3,239
Reserves and surplus	5,00,019	4,49,721	4,68,835
Deposits	46,68,919	39,65,146	44,24,592
Borrowings	6,18,881	4,32,650	7,15,444
Other liabilities and provisions	2,29,665	1,34,225	1,43,189
Total	60,56,112	50,02,050	57,72,652
Assets			
Cash and balances with Reserve Bank of India	4,04,851	2,41,966	4,01,665
Balances with banks and money at call & short notice	54,858	1,00,894	8,015
Investments	12,40,248	10,79,914	11,96,529
Advances	41,85,162	34,26,163	39,84,784
Fixed assets	72,960	67,134	70,981
Other assets	98,033	85,979	1,11,678
Total	60,56,112	50,02,050	57,72,652



2 Statement of Cash Flow is given below:

(₹ in Lakhs)

Particulars	Half Year ended 30.09.2026	Half Year ended 30.09.2025	Year ended 31.03.2026
	Unaudited	Unaudited	Audited
Cash flows from operating activities			
Profit before income tax	44,741	37,517	85,116
Adjustments for:			
Depreciation on fixed assets	6,686	4,926	10,733
Provision for (appreciation)/depreciation in value of investments	(61)	237	986
Provision towards non performing advances	8,488	13,095	24,218
Provision for standard assets	1,052	1,377	3,488
Employee stock option expense	613	593	1,147
Profit on sale of fixed assets	(7)	(71)	(51)
Amortisation of (discount)/premium on investments	(449)	(1,106)	(716)
Other provisions and contingencies	81	(99)	57
	61,144	56,469	1,24,978
Adjustments for:			
(Increase)/Decrease in investments (excluding Held to Maturity Investments)	(16,463)	94,779	(21,479)
(Increase) in advances	(2,08,867)	(2,88,553)	(8,58,297)
Decrease/(Increase) in other assets	13,359	(13,260)	(37,121)
Increase in deposits	2,64,328	2,78,997	7,38,443
Increase in other liabilities & provisions	85,346	39,871	46,565
	1,98,847	1,68,303	(6,911)
Direct taxes paid (net of refunds)	(11,178)	(10,440)	(24,454)
Net cash flow from/(used in) operating activities	1,87,669	1,57,863	(31,365)
Cash flows from investing activities:			
Purchase of fixed assets and intangible assets	(8,705)	(9,460)	(19,137)
Proceeds from sale of fixed assets	47	338	343
(Increase) in Held to Maturity Investments	(30,419)	(43,120)	(60,195)
Net cash flow used in investing activities	(39,077)	(52,242)	(78,989)
Cash flows from financing activities			
Proceeds from Borrowings (net)	(98,563)	(1,21,979)	1,60,816
Net cash flow (used in)/from financing activities	(98,563)	(1,21,979)	1,60,816
Net Increase/(Decrease) in cash and cash equivalents	50,029	(16,358)	50,462
Cash and cash equivalents at the beginning of the year	4,09,680	3,59,218	3,59,218
Cash and cash equivalents at the end of the period/year	4,59,709	3,42,860	4,09,680

3 The above unaudited financial results for the quarter and half year ended September 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 October 23, 2026. These results have been reviewed by the joint statutory auditors of the Bank, viz. Sundaram & Srinivasan, Chartered Accountants and M.P. Chitale & Co., Chartered Accountants and an unmodified review report has been issued. The previous periods figures were reviewed/audited by Walker Chandlok & Co LLP and Sundaram and Srinivasan, Chartered Accountants.

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. 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 half year ended September 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR).

7 The Bank introduced two employee stock option schemes, viz., CSB Employee Stock Option Scheme 2019 and CSB Bank Employee Stock Option Scheme 2026. The CSB Employee Stock Option Scheme 2019 is administered through the trust route, whereas the CSB Bank Employee Stock Option Scheme 2026 is administered directly by the Bank. The CSB Bank Employee Stock Option Scheme 2026 was approved by the shareholders at the 105th Annual General Meeting of the Bank held on August 21, 2026. During the quarter ended September 30, 2026, no equity shares were allotted by the Bank under either of the aforesaid schemes. However, option grantees exercised 270,583 stock options during the quarter ended September 30, 2026 under the CSB Employee Stock Option Scheme 2019, pursuant to which the CSB ESOS Trust transferred an equivalent number of equity shares held by it to the respective option grantees.



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

Type of Borrower	(₹ in Lakhs)				
	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the current half year
Personal Loans	109.65	-	-	18.47	93.89
Corporate of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	109.65	-	-	18.47	93.89

9 Disclosure related to Project Finance for the quarter ended September 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.	4	3,347
2	Projects under implementation accounts sanctioned during the quarter.	1	3,747
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter	1	2,826
4	Projects under implementation accounts at the end of the quarter. (1+2-3)*	4	5,369**
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	738
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	738
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 ₹ 1,101 lakhs during the quarter ended September 30, 2026 in projects under implementation account existing at the beginning of the quarter.



10 Details of loans transferred / acquired during the quarter and half year ended September 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 September 30, 2026 are given below:

(₹ in Lakhs)

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

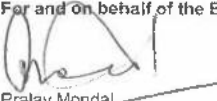
iv) The Bank has not entered into any co-lending transaction during the quarter.

11 The Bank does not have any Subsidiaries/Associates/Joint ventures as on September 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 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

For and on behalf of the Board



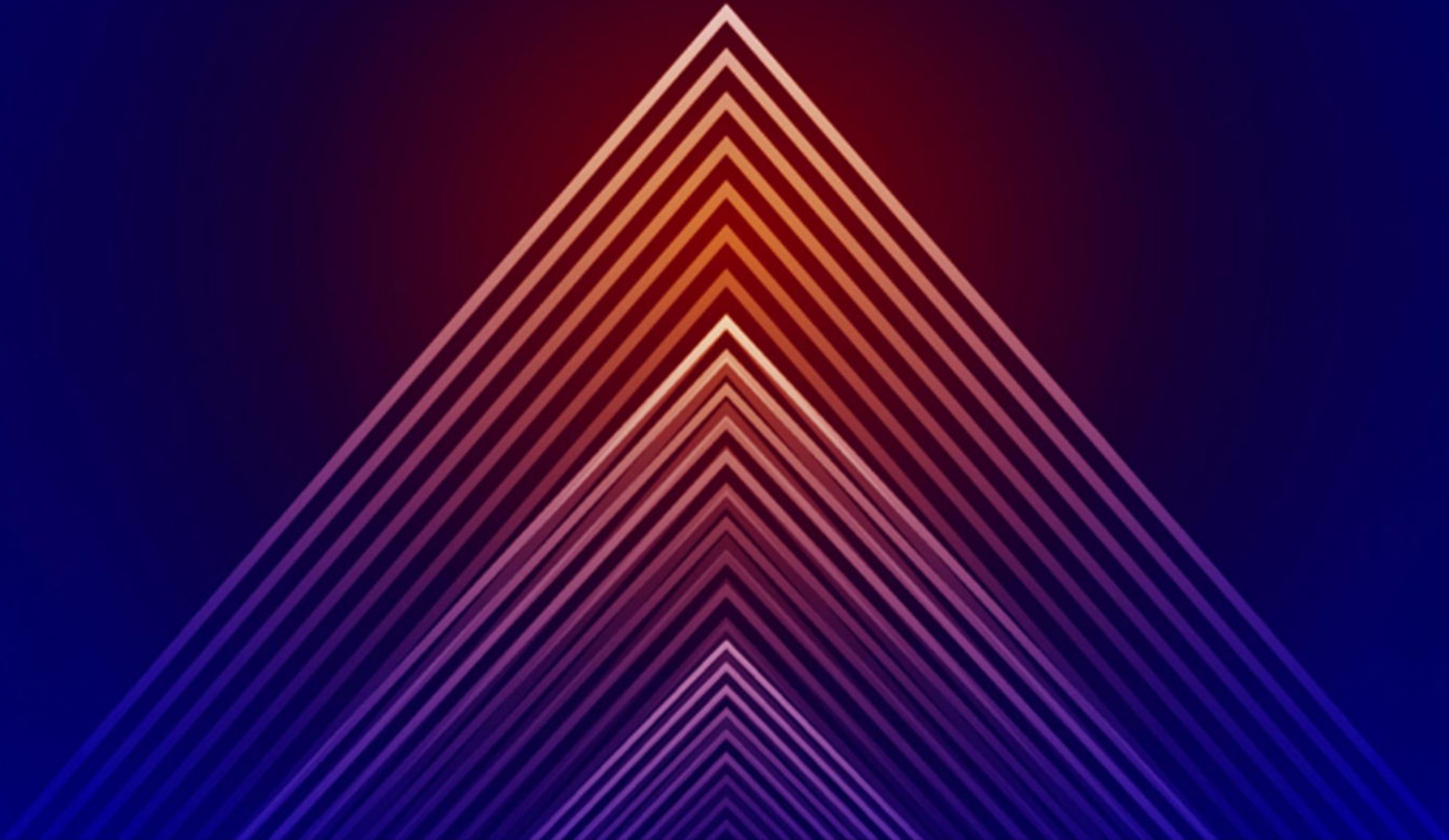
Pralay Mondal
Managing Director & CEO
DIN: 00117994

Place: Mumbai
Date: October 23, 2026

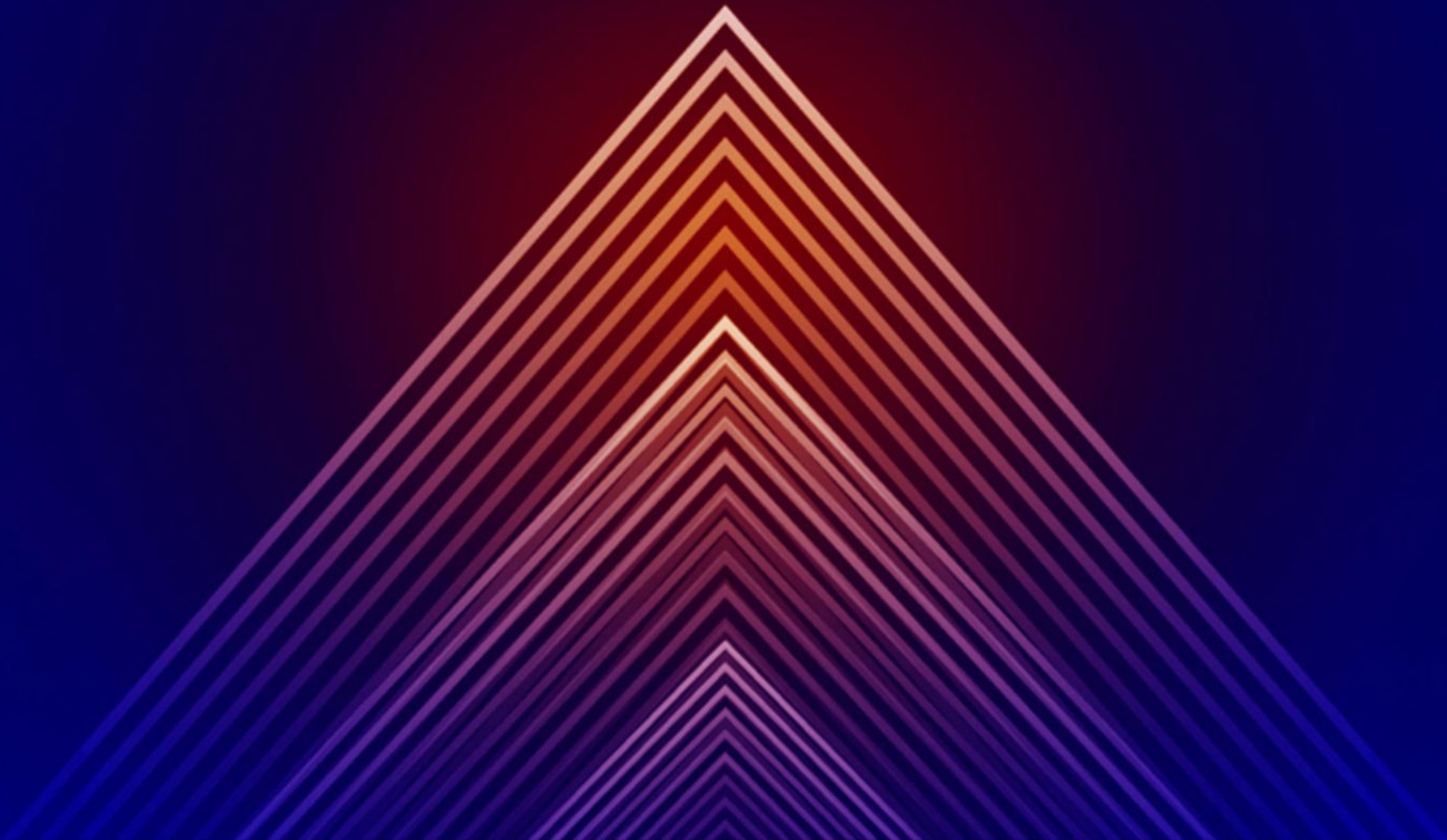


INVESTOR PRESENTATION

Q2-FY27



**Foundation Built.
Future Unlocked.**



What's Inside

<i>Company Overview</i>	<i>4</i>
-------------------------	----------

<i>Strategy</i>	<i>11</i>
-----------------	-----------

<i>Business Overview</i>	<i>15</i>
--------------------------	-----------

<i>Financials</i>	<i>21</i>
-------------------	-----------

<i>Digital Penetration</i>	<i>32</i>
----------------------------	-----------

<i>ESG</i>	<i>35</i>
------------	-----------

<i>Awards</i>	<i>36</i>
---------------	-----------

Performance Highlights – Q2 FY27

₹ **60,561** Cr

Balance Sheet Size

↑ **21% Y-o-Y** —

₹ **42,383** Cr

Gross Advances

↑ **22% Y-o-Y** —

₹ **46,889** Cr

Deposits

↑ **18% Y-o-Y** —

₹ **89,272** Cr

Total Business

↑ **20% Y-o-Y** —

₹ **1,612** Cr

Total Income

↑ **11% Y-o-Y** —

₹ **510** Cr

Net Interest Income

↑ **20% Y-o-Y** —

₹ **274** Cr

Non Interest Income

↓ **22% Y-o-Y** —

₹ **183** Cr

Profit After Tax

↑ **14% Y-o-Y** —

19.55%

Capital Adequacy Ratio

↓ **Q2-FY26 20.99%** —

0.33%

Net NPA

↑ **Q2-FY26 0.52%** —

1.29%

ROA

↓ **Q2-FY26 1.33%** —

3.81%

NIM

— **Q2-FY26 3.81%** —

Y-o-Y : Q2 FY27 v/s Q2 FY26

Driven by Purpose, since 1920



Journey began in
November 1920



Oldest private sector
bank in Kerala



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



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



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.

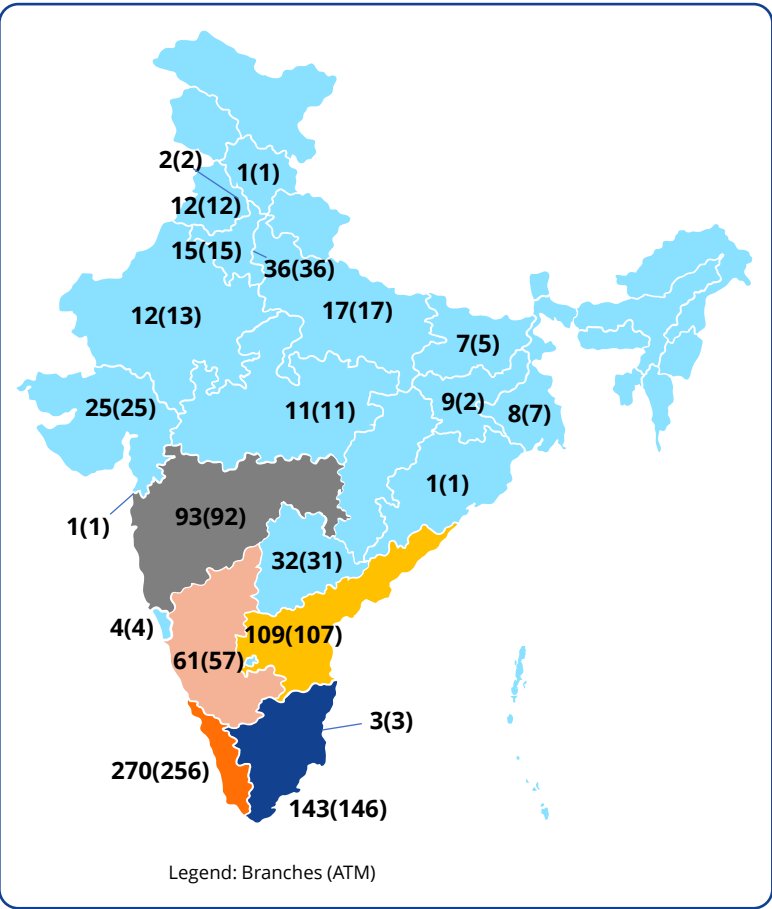


Robust Network, Extensive Reach

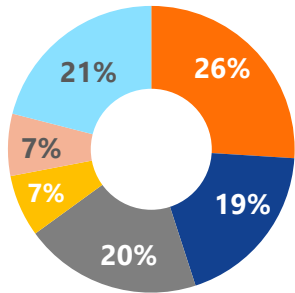
State	% Distribution	
	Sept 2026	Sept 2025
Kerala	31	32
Tamil Nadu	16	16
Andhra Pradesh	13	13
Maharashtra	11	11
Karnataka	7	7
Others *	22	21

*of which NCT Delhi (4%), Telangana (4%), Gujarat (3%)

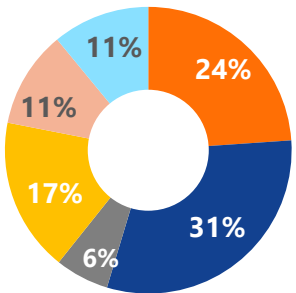
Population	No. of Branches	
	Sept 2026	Sept 2025
Metropolitan	233	224
Urban	177	165
Semi-Urban	397	387
Rural	65	62
	872	838



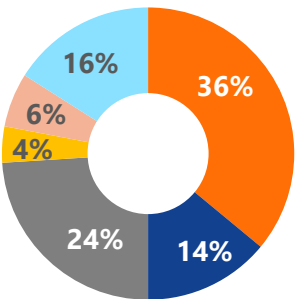
Total Business



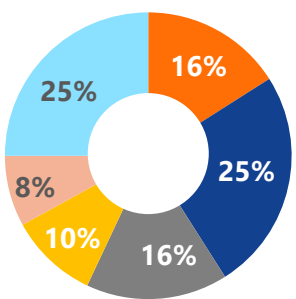
Gold Loans



Total Deposits

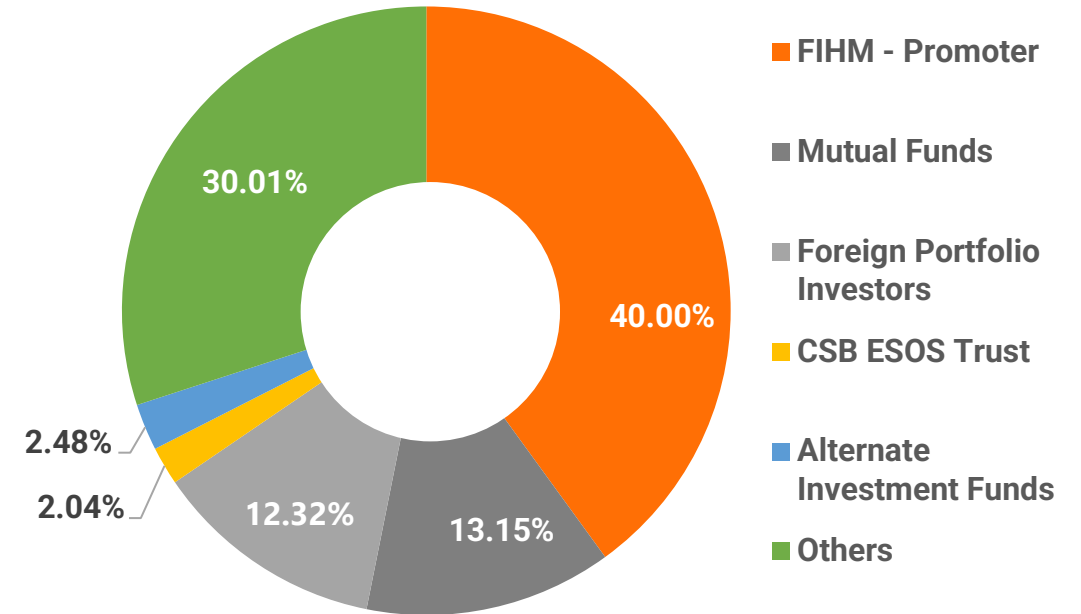


Gross Advances



Shareholding Pattern

Category	No of Shareholders	No of Share Held (in Mio)	% Of holding
FIHM - Promoter	1	69.39	40.00%
Mutual Funds	10	22.82	13.15%
Foreign Portfolio Investors	87	21.38	12.32%
CSB ESOS Trust	1	3.54	2.04%
Alternate Investment Funds	13	4.30	2.48%
Others (incl. non-resident Indians, body corporates, resident individuals)	66,093	52.06	30.01%
Total	66,205	173.49	100%



As at September 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.

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.

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. 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. 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. 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.

Our Board of Directors

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.

Mr. Anish Thurthi

Additional Director (Non-Executive Non-Independent)

Mr. Anish Thurthi is a highly accomplished Chartered Accountant with over 20+ years of experience in investment management, Mergers & Acquisitions (M&A), and financial advisory. He currently is a Director at Fairbridge Capital Private Limited, an investment advisory firm managing investments for Fairfax Financial Holdings Limited and Fairfax India Holdings Corporation. His expertise spanned financial due diligence, structuring, buyouts, and merger integrations across sectors such as infrastructure, consumer goods, and industrials.

Note - Mr. Sumit Maheshwari ceased to be the Non-Executive Non-Independent Director of the Bank, effective from September 3, 2026, upon completion of his tenure of appointment.

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

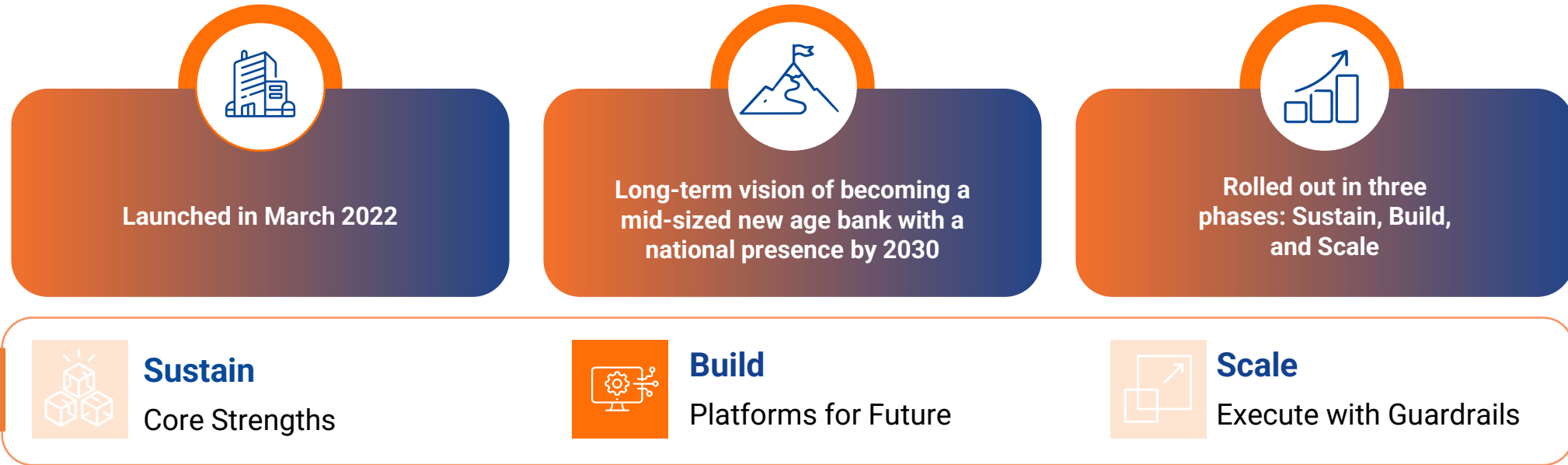
26+ **Chinmay Adhikari**
Chief Human Resource Officer

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



Experience of Executives

Driven by SBS 2030



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

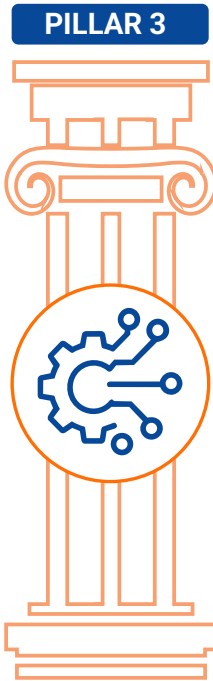


Enhance coverage, create segmentation, and whitelist opportunities in wholesale business



Focus on asset quality, risk management, and strong collection framework

Our Pillars



Governance

Human
Capital

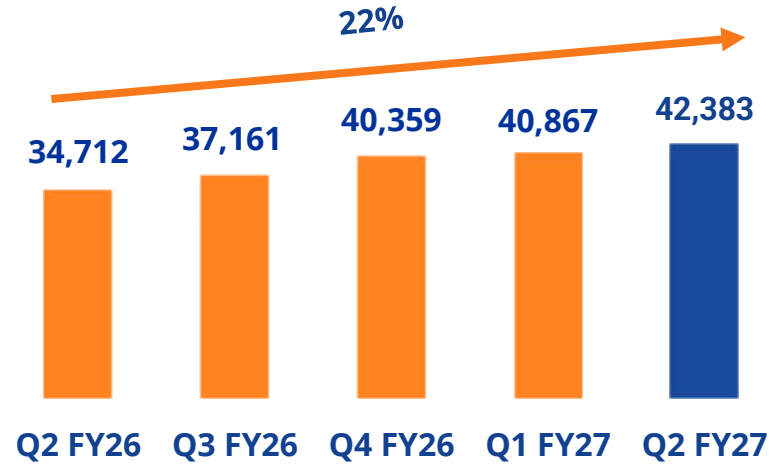
Technology

Customer
service

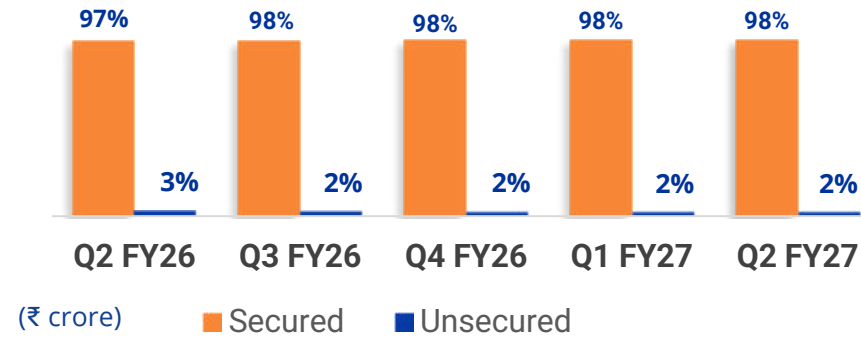
Compliance

Strategy

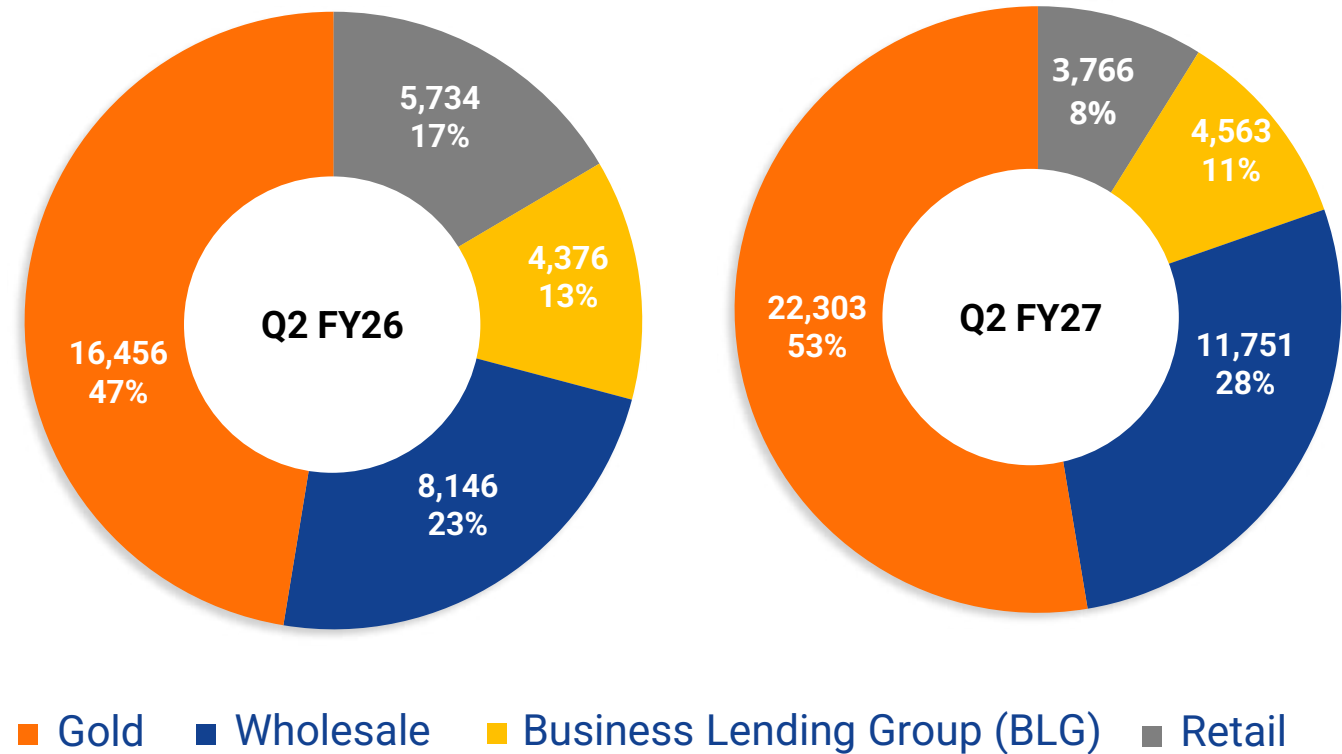
Gross Advances



Secured Advances



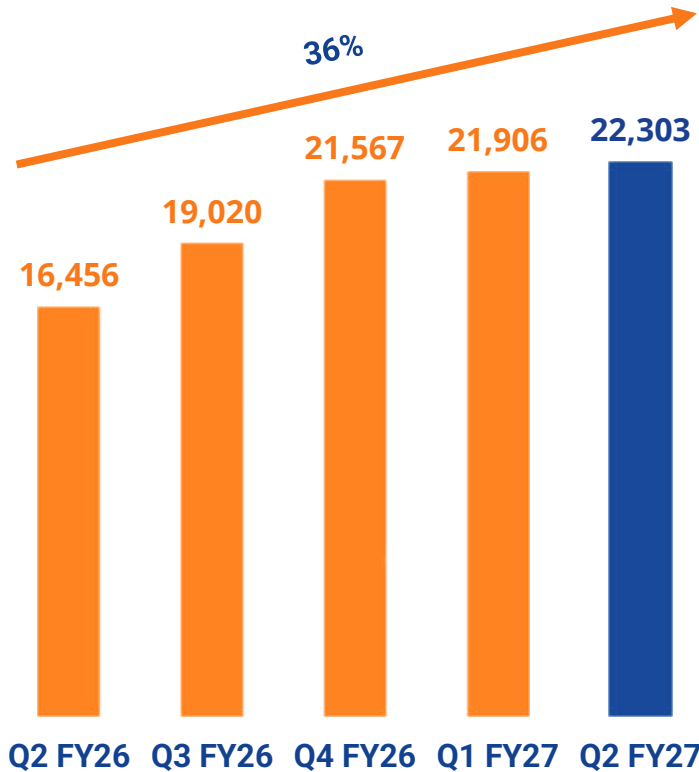
Gross Advances Mix*



* Internal Classification

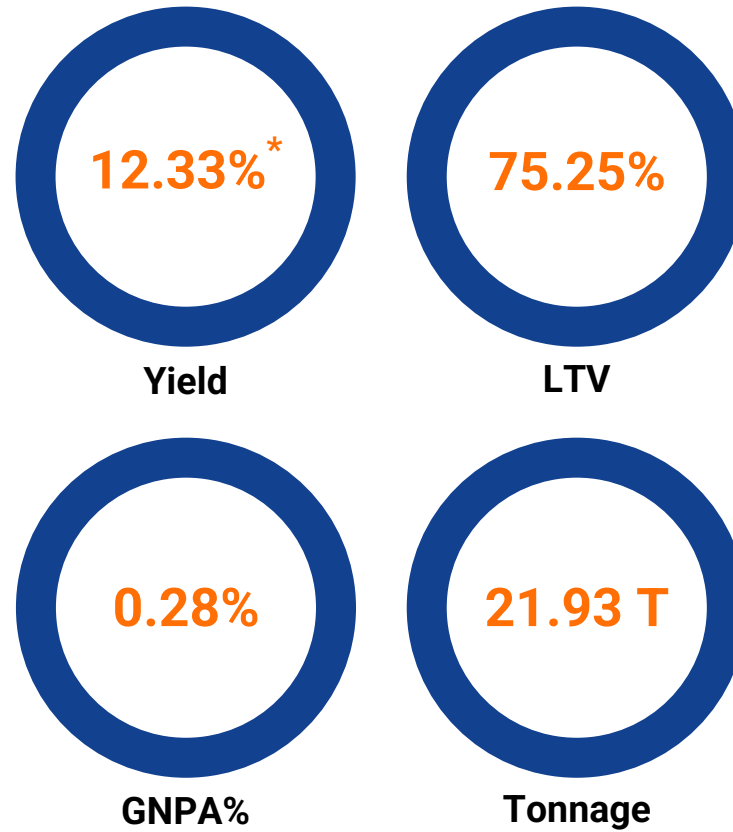
Gold Loan Portfolio

Book size



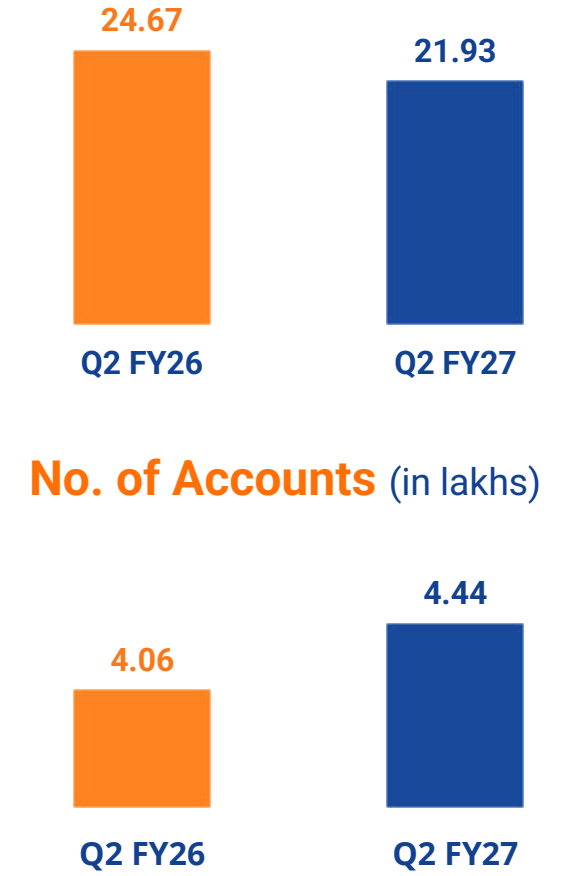
(₹ crore)

Portfolio Quality

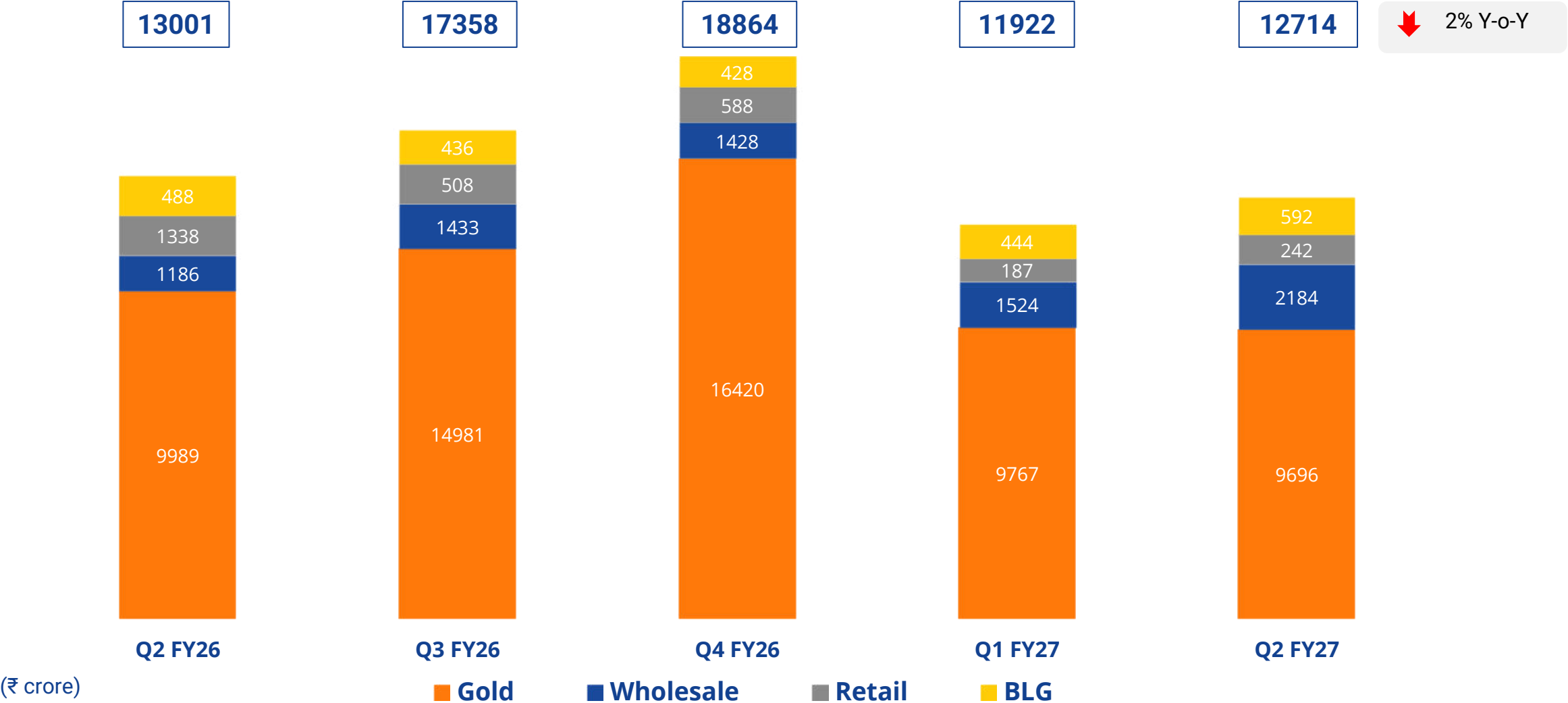


* Portfolio yield for Q2 FY27

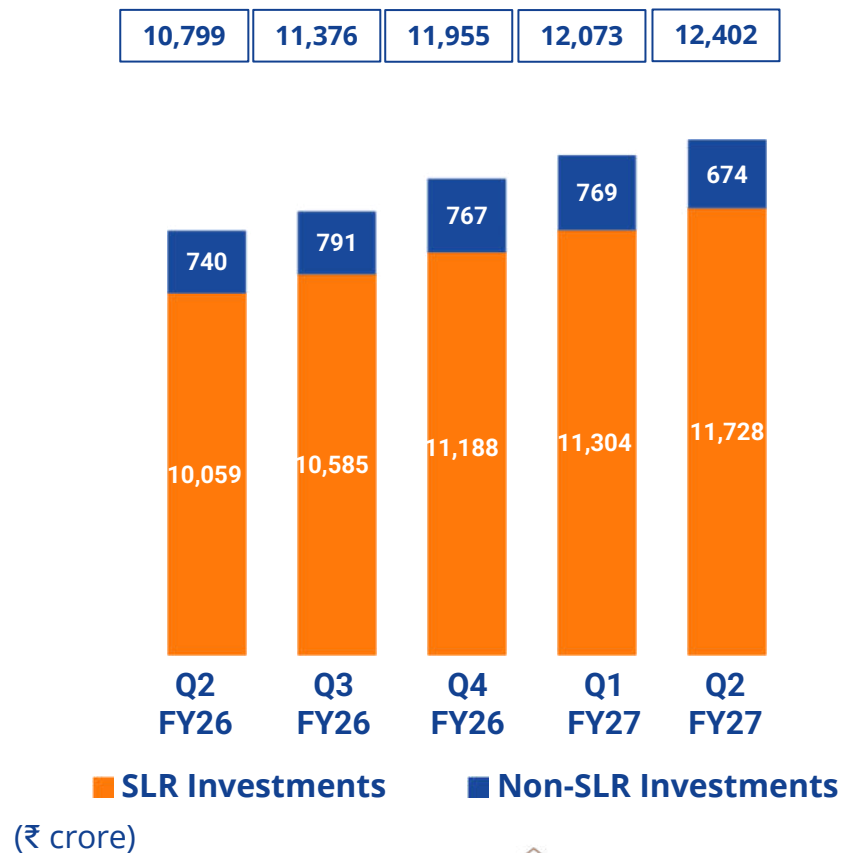
Tonnage



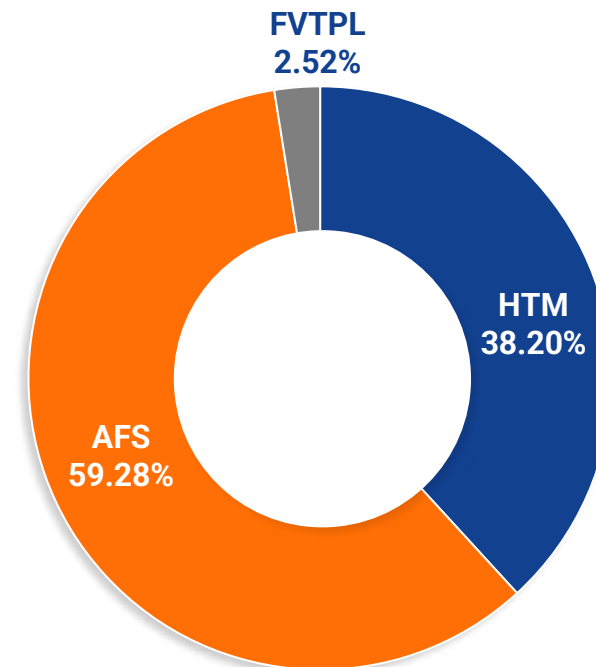
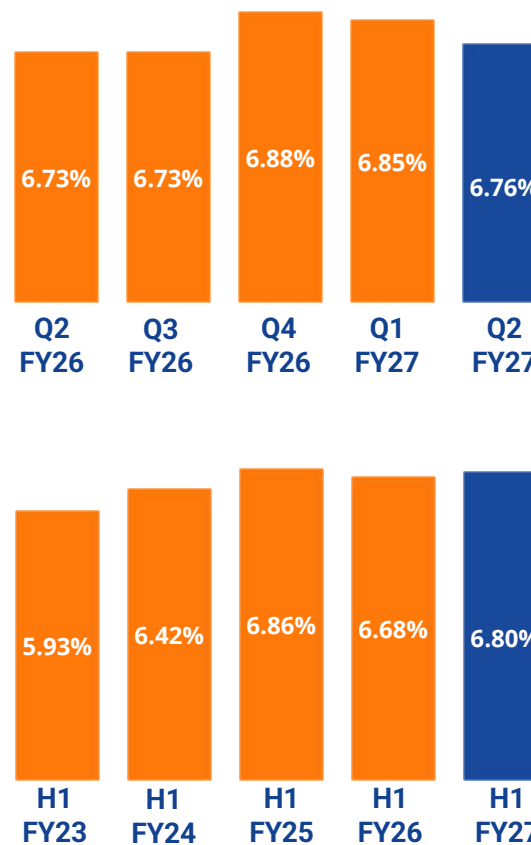
Disbursements



Net Investments



Yield on Investments



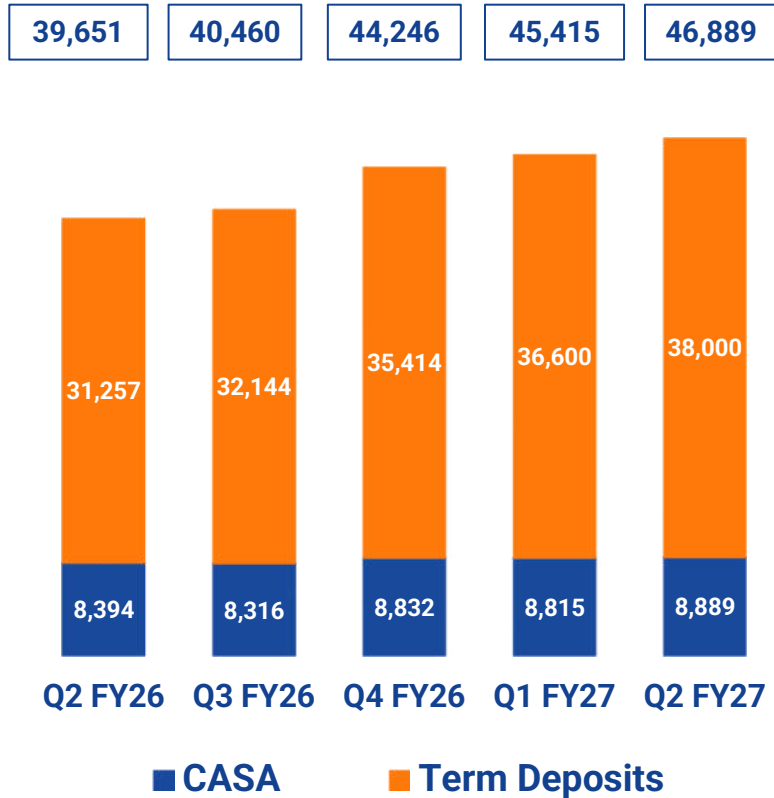
M Duration

FVTPL	AFS	HTM	Total
6.59	5.01	4.46	4.83

Deposits

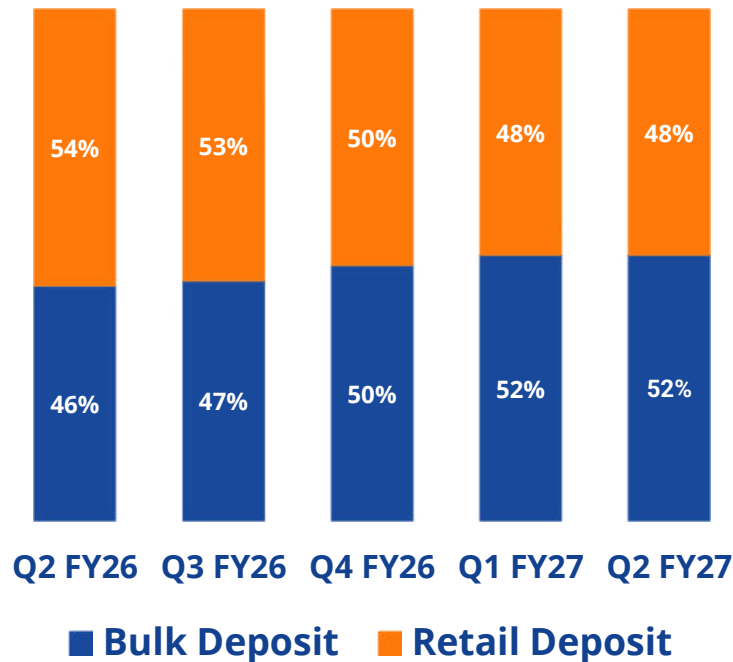
Total Deposits

↑ 18% Y-o-Y

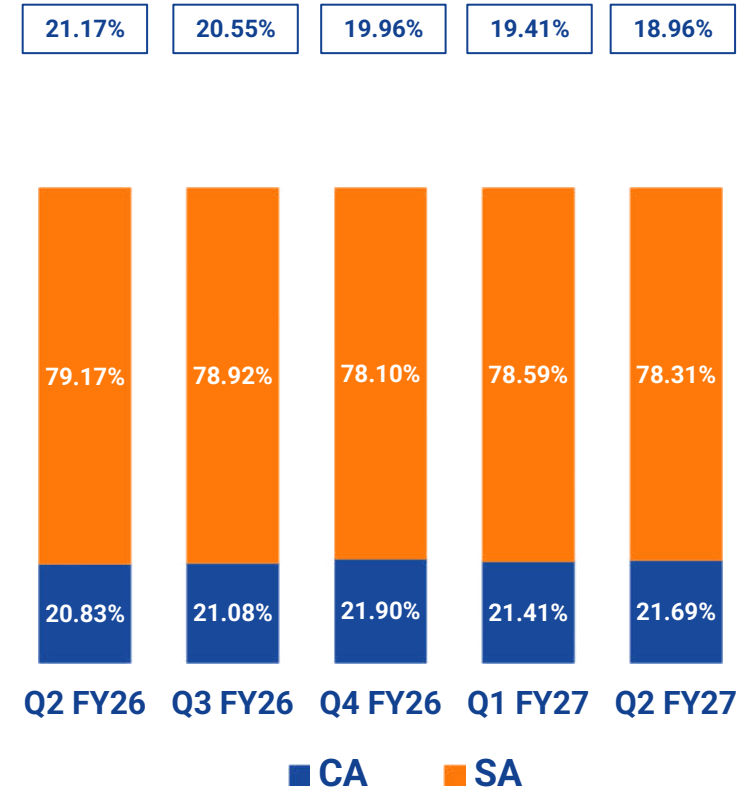


(₹ crore)

Term Deposit Mix*

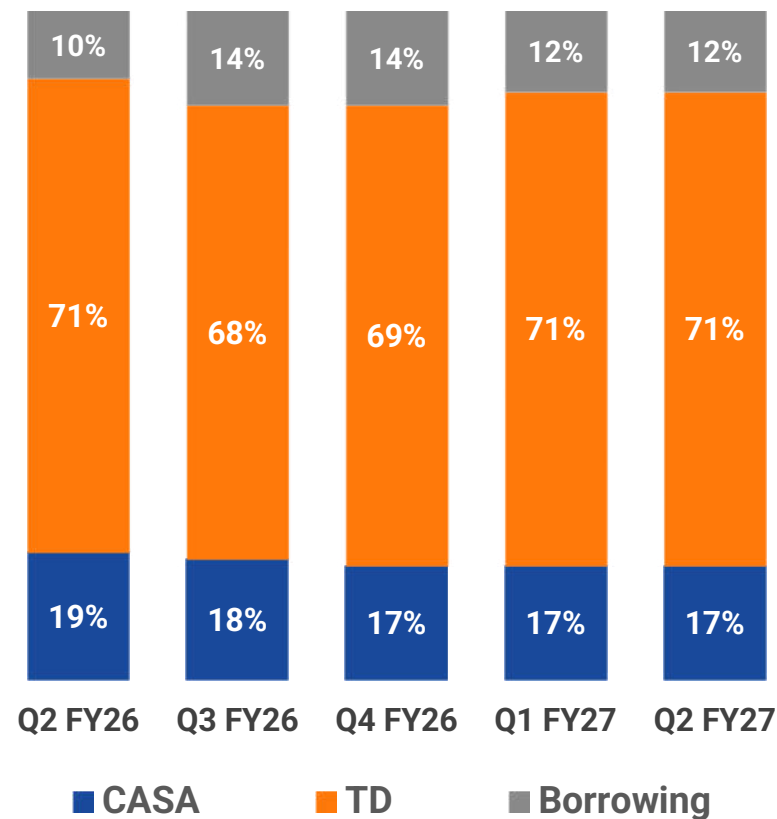


CASA Mix



* Excl. CD

Funding Mix

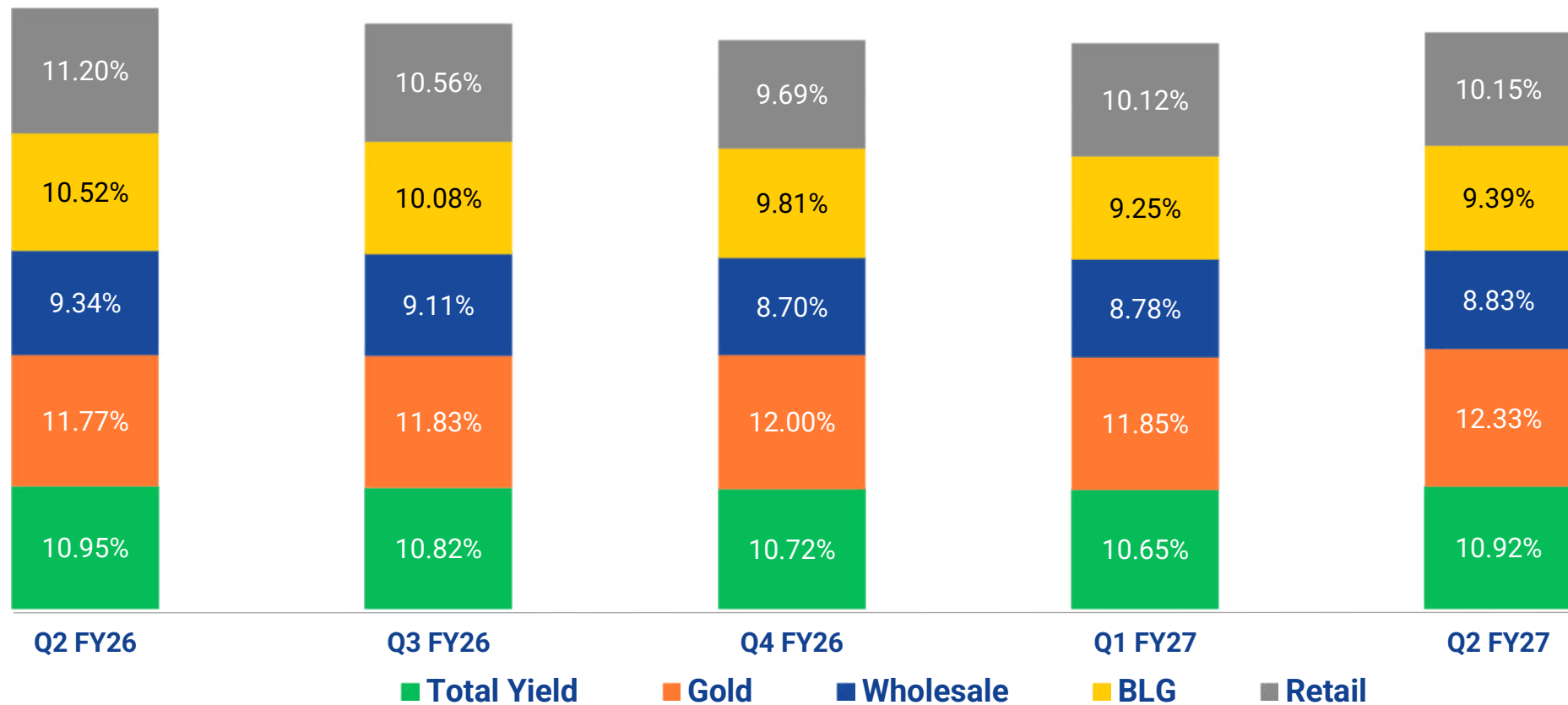


Credit Rating

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

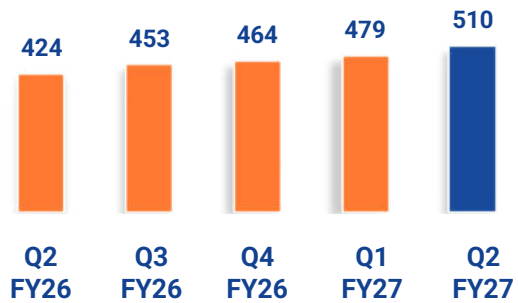
Key Performance Matrix

Yield on Advances

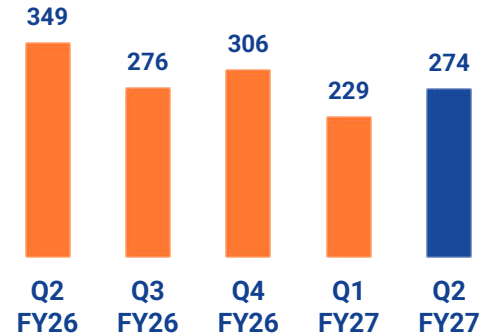


Key Performance Matrix (contd.)

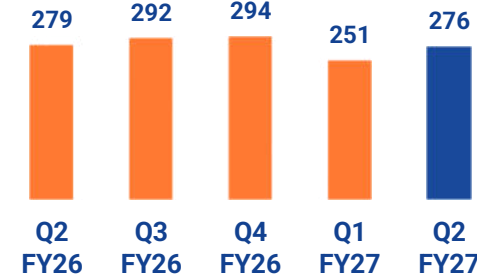
Net Interest Income



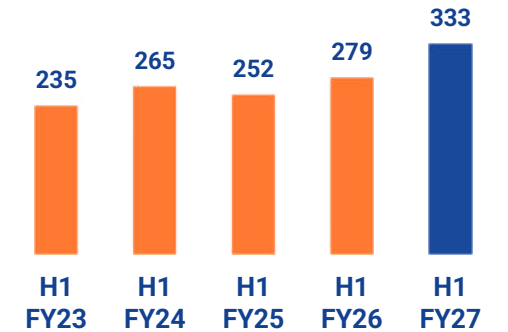
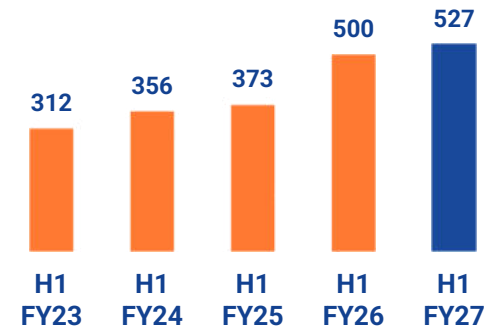
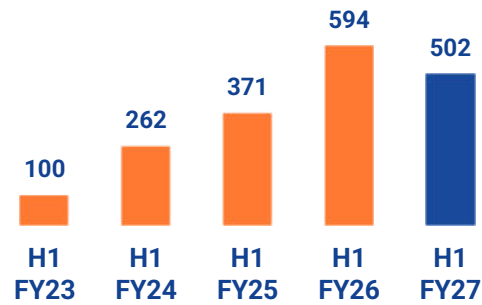
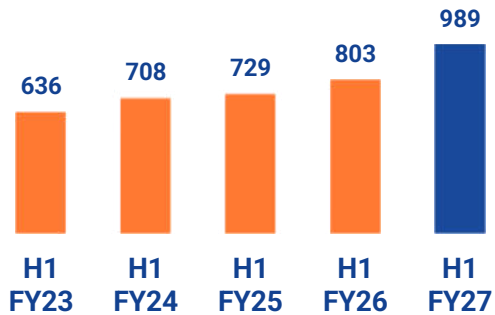
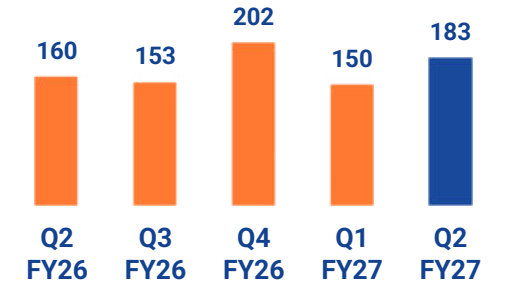
Non Interest Income



Operating Profit

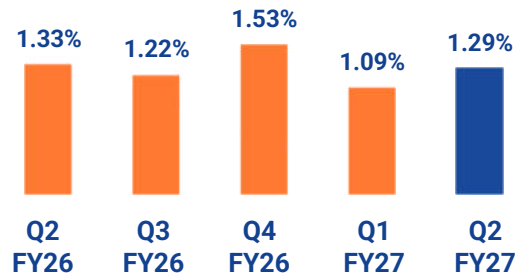


Net Profit

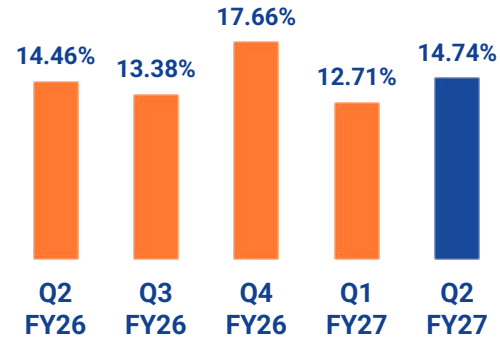


Key Performance Matrix (contd.)

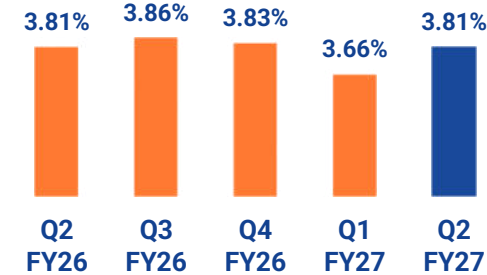
Return on Assets



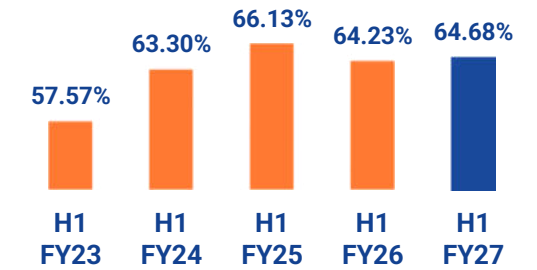
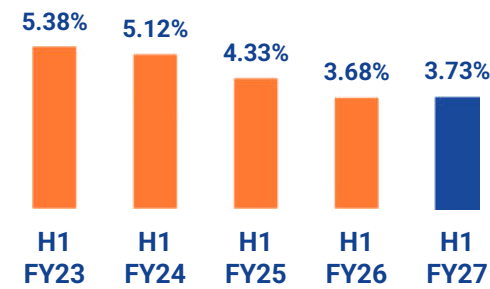
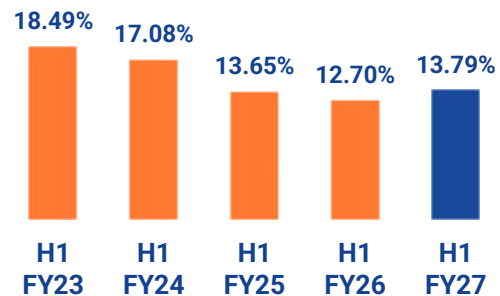
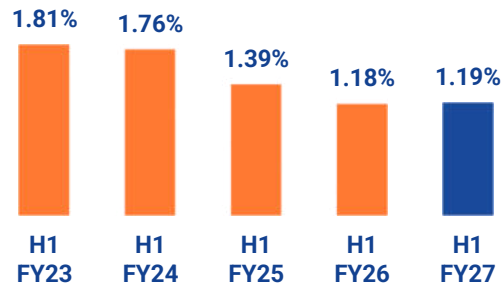
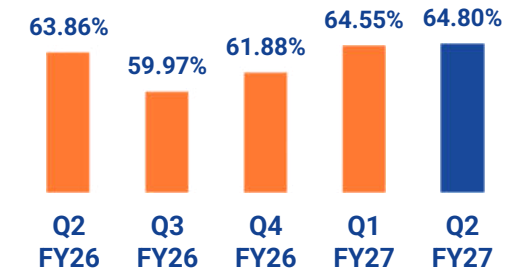
Return on Equity



Net Interest Margin

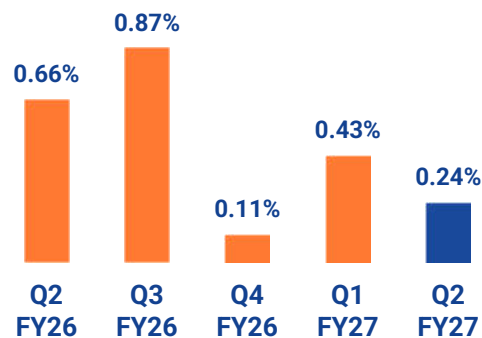


Cost to Income



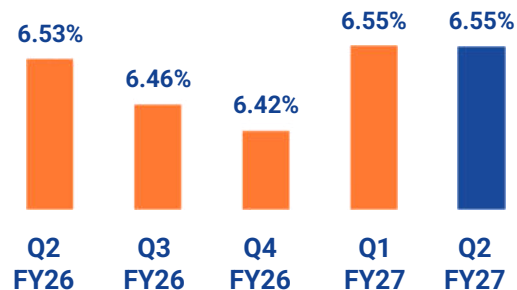
Key Performance Matrix (contd.)

Credit Cost*

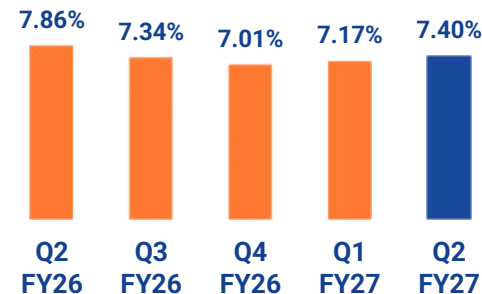


* NPA Provisions / Average Advances

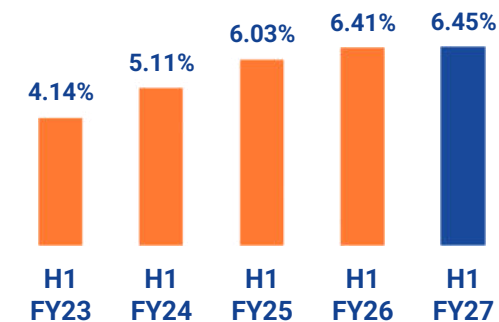
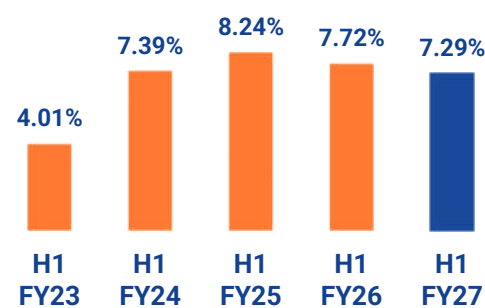
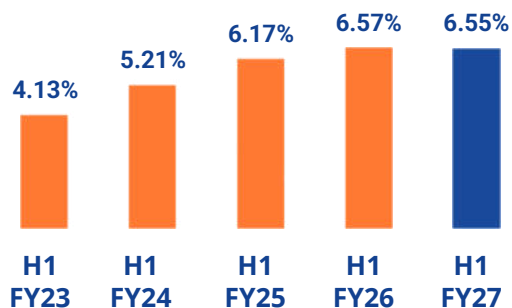
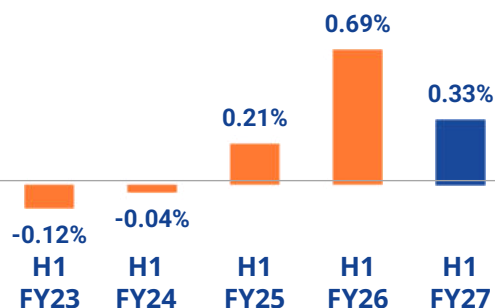
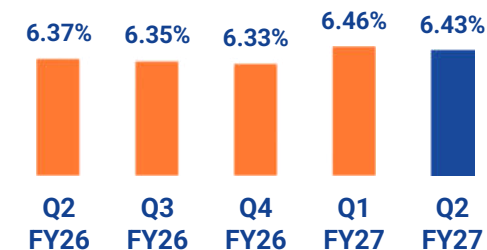
Cost of Fund



Cost of Borrowings

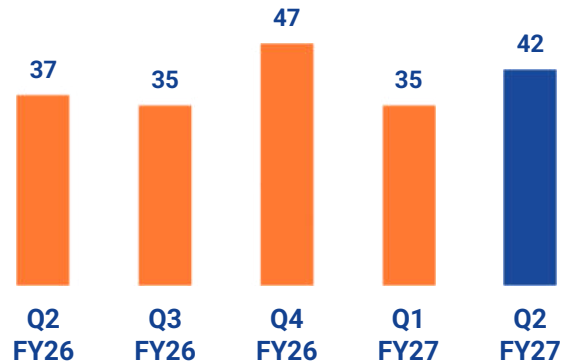


Cost of Deposits

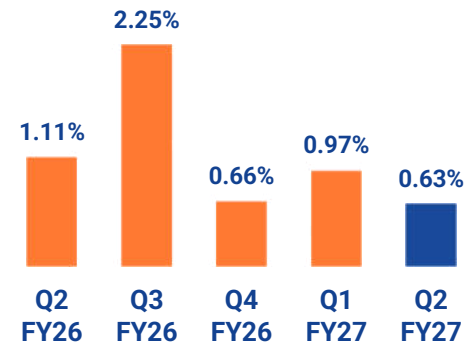


Key Performance Matrix (contd.)

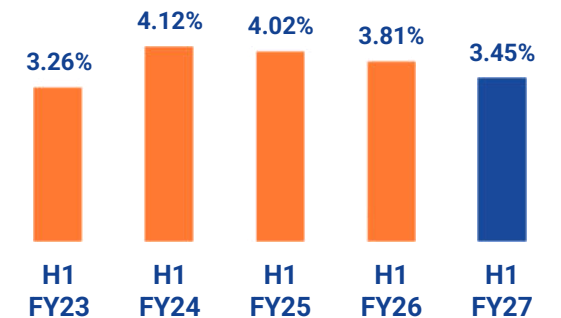
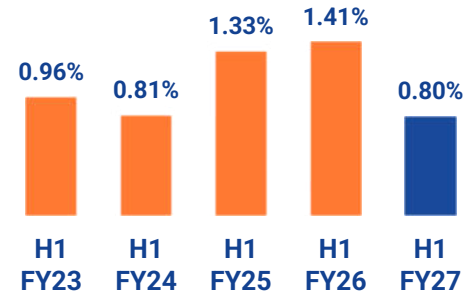
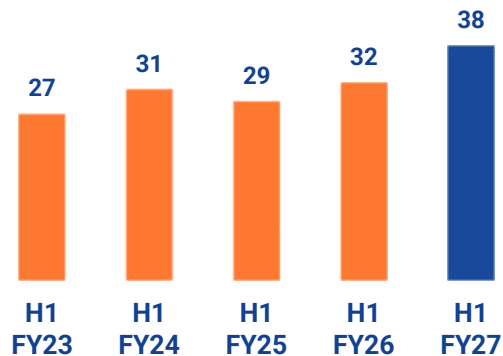
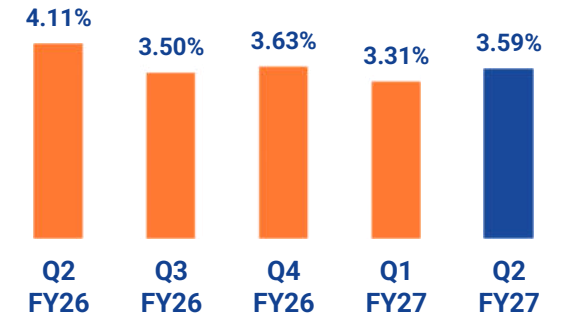
Earning per share



Slippage Ratio

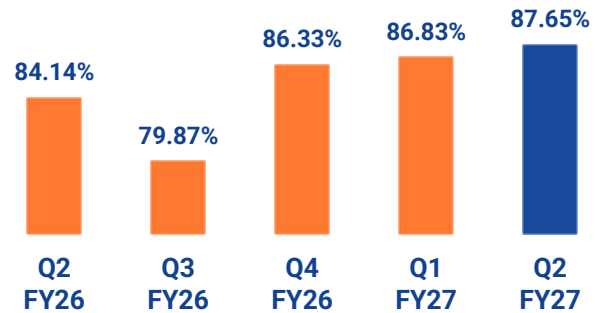


Cost to Assets

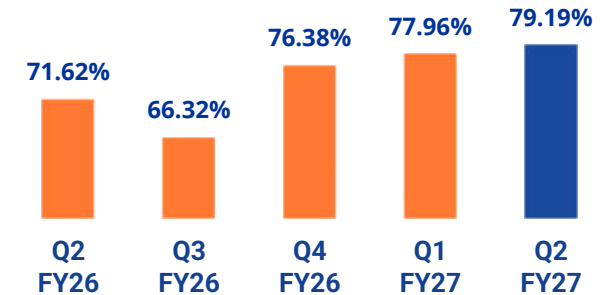


Key Performance Matrix (contd.)

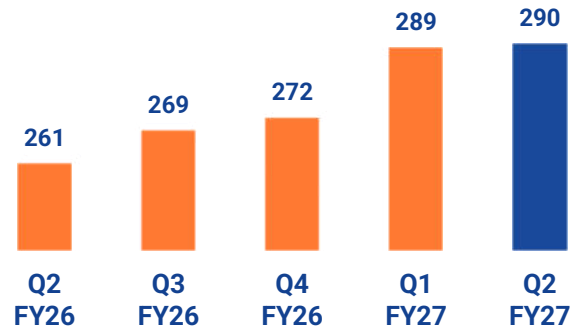
PCR (Incl. w/off)



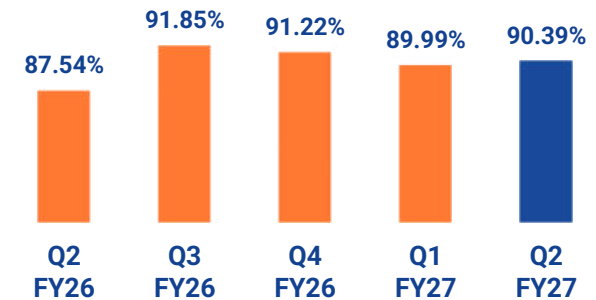
PCR (excl. w/off)



Book value per share



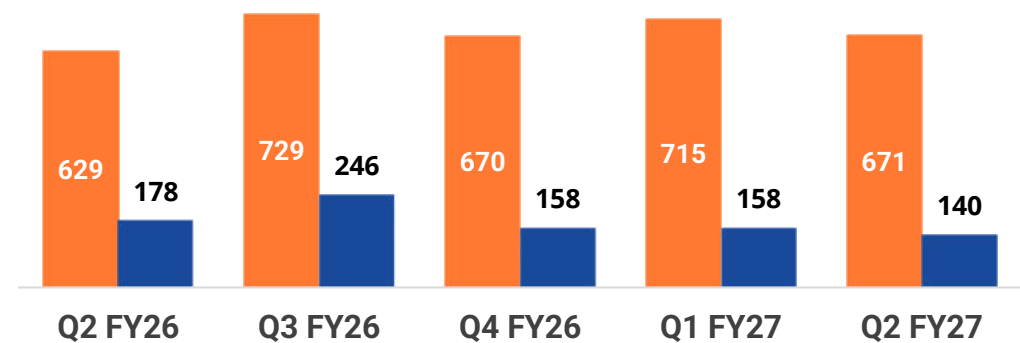
CD Ratio (Gross)



Key Performance Matrix (contd.)

Asset Quality

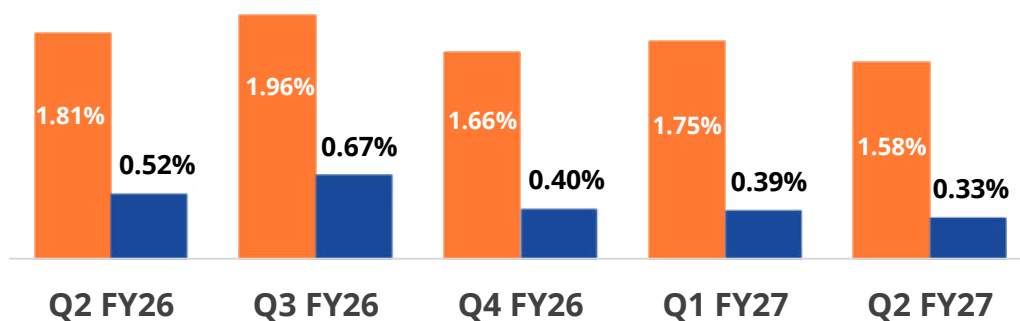
(₹ crore)



(₹ crore)

■ Gross NPA

■ Net NPA



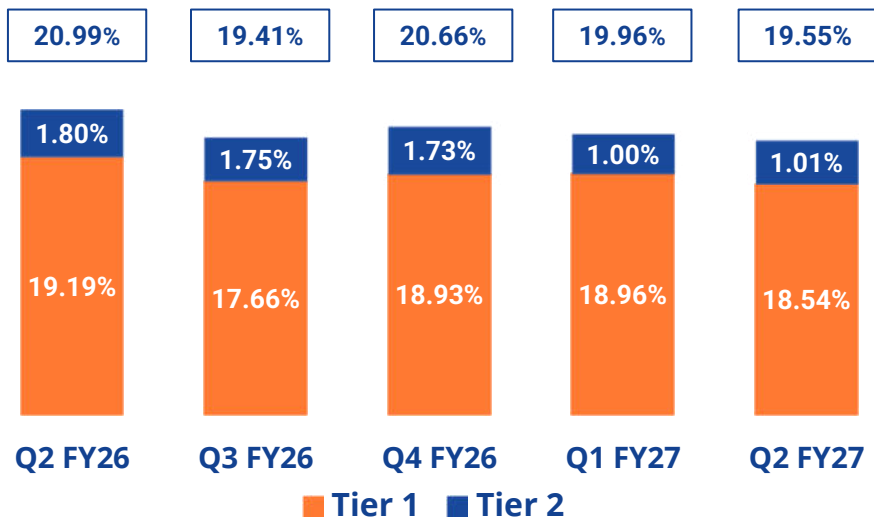
■ Gross NPA (%)

■ Net NPA (%)

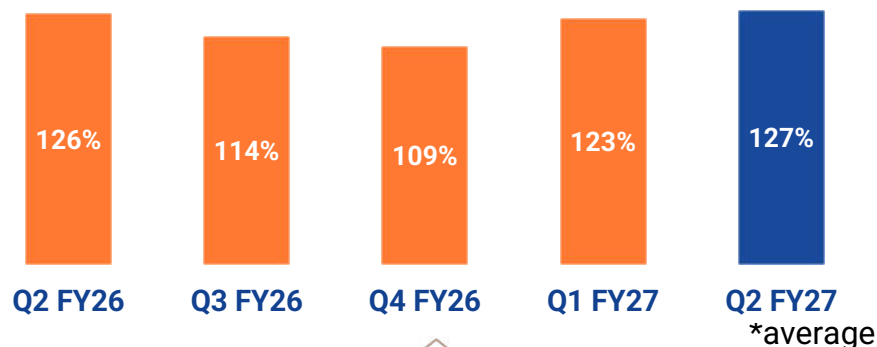
Gross NPA Movement	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
Opening Balance of Gross NPA	606	629	729	670	715
Additions	94	197	61	98	66
Sub Total (A)	700	826	790	768	781
Less					
(i) Upgradations	37	23	85	10	26
(ii) Recoveries	29	26	28	41	25
(iii) Write-Offs	5	48	7	2	59
Sub Total (B)	73	97	120	53	110
Closing Balance of Gross NPA (A-B)	629	729	670	715	671

Key Performance Matrix (contd.)

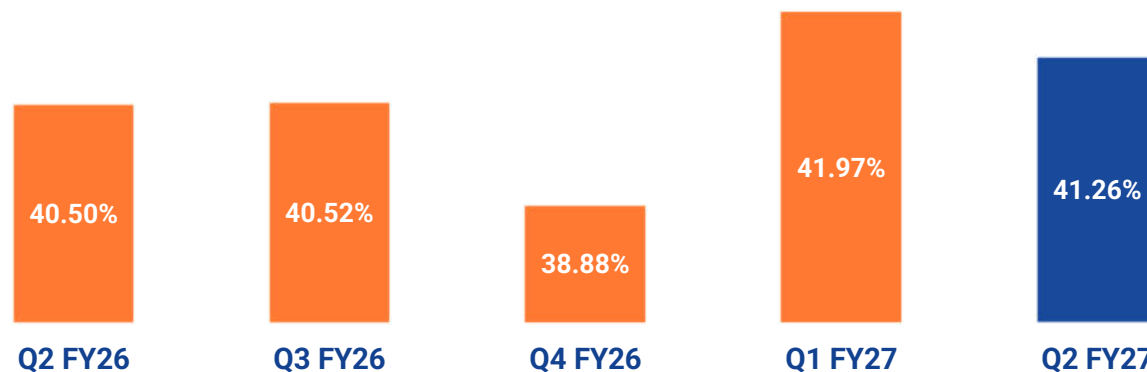
Capital Adequacy Ratio



Liquidity Coverage Ratio*



RWA to Total Exposure



Risk Type	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27	Q2 FY27
(i) Credit Risk	17,388	19,094	20,026	21,299	22,107
(ii) Market Risk	348	420	516	819	780
(iii) Operational Risk	3,792	3,792	3,792	4,532	4,532
Total Risk Weighted Assets	21,528	23,307	24,334	26,650	27,419

Profit and Loss Account

Particular	Q2 FY27	Q1 FY27	Q2 FY26	QoQ	YoY
Interest Income	1,339	1,287	1,109	4%	21%
Interest Expense	829	808	685	3%	21%
Net Interest Income	510	479	424	7%	20%
Treasury Profit	-2	12	6	-115%	-128%
Fee income	275	216	343	27%	-20%
Net Operating Income	783	707	773	11%	1%
Staff Cost	266	253	228	5%	17%
Other Opex	241	203	266	18%	-9%
Total Opex	507	456	494	11%	3%
Operating Profit	276	251	279	10%	-1%
Provision for NPA	24	43	55	-44%	-56%
Other Provisions	6	6	8	5%	-35%
Total Provisions	30	49	63	-39%	-53%
Profit Before Tax	246	202	216	22%	14%
Tax	63	52	56	22%	14%
Profit After Tax	183	150	160	22%	14%

(₹ crore)

Profit and Loss Account

Particular	H1 FY27	H1 FY26	YoY
Interest Income	2,626	2,150	22%
Interest Expense	1,637	1,347	22%
Net Interest Income	989	803	23%
Treasury Profit	10	59	-83%
Fee income	492	535	-8%
Net Operating Income	1,491	1,397	7%
Staff Cost	519	449	15%
Other Opex	445	448	-1%
Total Opex	964	897	7%
Operating Profit	527	500	5%
Provision for NPA	68	112	-39%
Other Provisions	12	13	-11%
Total Provisions	80	125	-36%
Profit Before Tax	447	375	19%
Tax	114	96	19%
Profit After Tax	333	279	19%

(₹ crore)

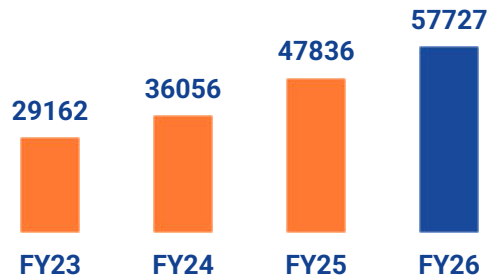
Balance Sheet

Liabilities	Sept 30, 2026	June 30, 2026	Sept 30, 2025	QoQ(%)	YoY (%)
Capital	174	174	174	0%	0%
Reserves & Surplus	5,033	5,003	4,527	1%	11%
Deposits	46,889	45,415	39,651	3%	18%
Of which CASA	8,889	8,815	8,394	1%	6%
Borrowings	6,169	6,023	4,326	2%	43%
Other Liabilities & Provisions	2,296	1,486	1,343	54%	71%
Total	60,561	58,101	50,021	4%	21%
Assets					
Cash & Balance with RBI	4,049	3,040	2,420	33%	67%
Balance with Banks Money at call & Short Notice	549	1,028	1,009	-47%	-46%
Investments	12,402	12,073	10,799	3%	15%
Advances	41,852	40,309	34,262	4%	22%
Fixed Assets	730	726	671	1%	9%
Other Assets	979	925	860	6%	14%
Total	60,561	58,101	50,021	4%	21%

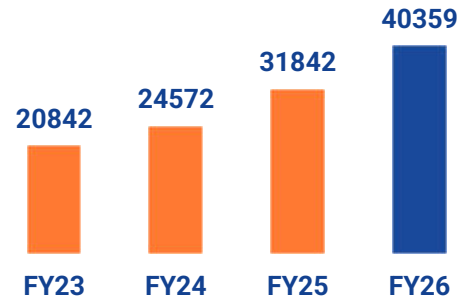
(₹ crore)

Key Performance Matrix (contd.)

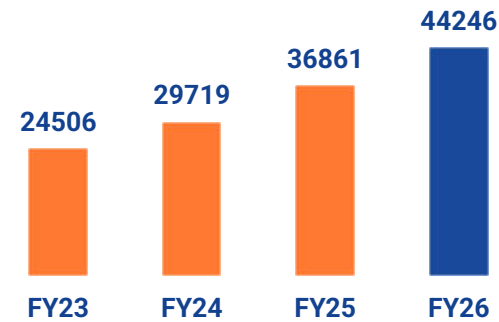
Balance Sheet Size



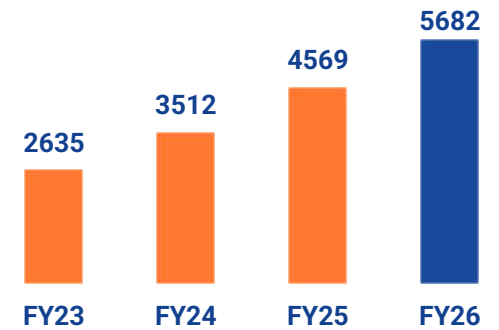
Gross Advances



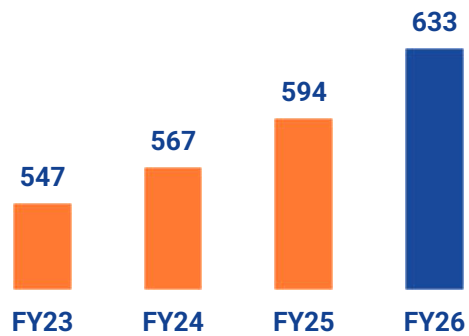
Deposits



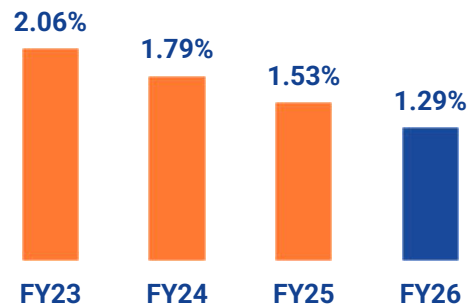
Total Income



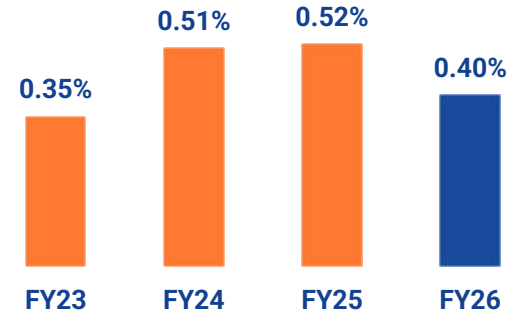
Profit After Tax



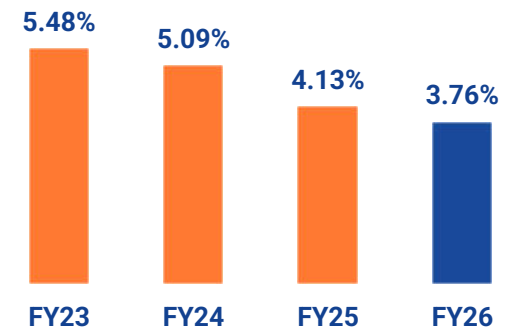
ROA



Net NPA



NIM



(₹ crore)

Technology Transformation @ CSB Bank



Technology Infrastructure Transformation

- 1 Modernized network infrastructure and implemented an advanced enterprise backup solution, enhancing connectivity, system performance, operational resilience, data protection, business continuity, and disaster recovery capabilities.
- 2 Successfully enhanced IT infrastructure capabilities through the operationalization of a 580-seat technology-enabled workspace at Turbhe, strengthening organizational capacity and scalability.



Surround Systems Transformation

- 1 Successfully implemented and operationalized key digital banking platforms, including Lead Acquisition & Management, Retail Customer Onboarding, Retail Loan Origination (LAS), Depositor Education & Awareness Fund (DEAF), and the API Developer Portal, Government Liquidity Management System (GLMS) strengthening customer acquisition, onboarding, lending, regulatory compliance, and digital ecosystem integration capabilities.
- 2 Key enhancements, including Corporate Mobile Banking, Cash Mgmt. System are progressing with planned deliveries through FY27.



Core Systems Transformation

- 1 Successfully implemented and operationalized OBDX Corporate Banking and OFSAA (Oracle Financial Services Analytical Applications) enhancing digital banking capabilities, financial analytics, reporting, and enterprise-wide decision-making.
- 2 Implementation of Oracle Banking Trade Finance Process Management (OBTfPM) platforms targeted for delivery by Q3 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



6.51 lakh+

Mobile Banking Users



95.39%

% of Digital Transaction*



19,700+

QR Installations



6.51 lakh+

Net Banking Users



2,500+

PoS Machine Installations



9.06 lakh+

Debit Cards



1,143 lakh+

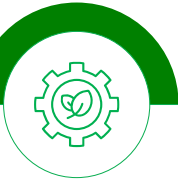
Digital Transaction*



1.87 lakh+

Credit Cards

*for H1FY27



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.



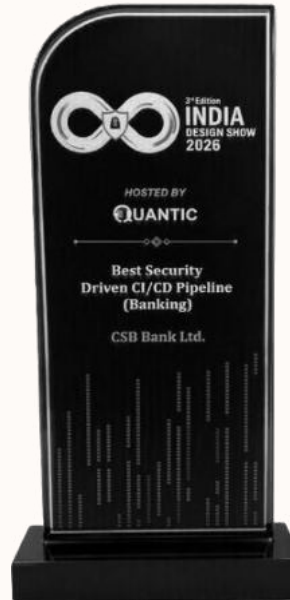
Governance

- 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"



Best Technology Team Delivering Business
Value (Banking)
CSB Bank Ltd.

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

PRESS RELEASE

CSB Bank- Financial Results

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q2 FY 2027) and half year ended 30.09.2026 (H1 FY 2027) which were subject to limited review by the Statutory Auditors in their meeting held on 23.10.2026

Highlights

- a) **Total Deposits** grew by 18% YoY to ₹ 46,889 crore as on 30.09.2026 from ₹ 39,651 crore as on 30.09.2025. The CASA ratio stood at 19% as on 30.09.2026.
- b) **Advance (Net)** grew by 22% YoY to ₹ 41,852 crore as on 30.09.2026 from ₹ 34,262 crore as on 30.09.2025 supported by a robust growth of 44% in Wholesale and 36% in Gold loan portfolios on a YoY basis.
- c) **Net Interest Income (NII)** grew by 20% YoY to ₹ 510 crore for Q2 FY27 from ₹ 424 crore for Q2 FY26 and up 7% QoQ from ₹ 479 crore for Q1 FY27.
- d) **Non-Interest Income** grew by 20% QoQ to ₹ 274 Crore for Q2 FY27 from ₹ 229 crore for Q1 FY27.
- e) **Cost Income Ratio (CIR)** stood at 64.80% for Q2 FY27 compared to 63.86% for Q2 FY26 and 64.55% for Q1 FY27.
- f) **Cost to Assets** stood at 3.59% in Q2 FY27 compared to 4.11% in Q2 FY26 and 3.31% in Q1 FY27.
- g) **Operating Profit** grew by 10% QoQ to ₹ 276 Crore for Q2 FY27 from ₹ 251 Crore for Q1 FY27.
- h) **Profit after Tax (PAT)** up by 22% QoQ to ₹ 183 crore for Q2 FY27 from ₹ 150 crore for Q1 FY27. We continue to maintain the accelerated provisioning policy during this quarter as well. Return on Assets and NIM were at 1.29% and 3.81% respectively during Q2 FY27.
- i) **Robust Capital Structure** - Capital Adequacy Ratio stood at 19.55% as on 30.09.2026 as against 20.99% as on 30.09.2025, which is well above the regulatory requirement.
- j) **Asset Quality & Provisioning** – Gross non-performing assets were at 1.58% as on 30.09.2026 as against 1.75% as on 30.06.2026 and 1.81% as on 30.09.2025.
Net non-performing assets were at 0.33% as on 30.09.2026 as against 0.39% as on 30.06.2026 and 0.52% as on 30.09.2025.
Provision coverage ratio (including technical write off) was at 87.65% as on 30.09.2026 as against 86.83% as on 30.06.2026 and 84.14% as on 30.09.2025

Performance Highlights:

(Rs Crore)	Q2 FY27	Q1 FY27	QoQ (%)	Q2FY26	YoY (%)
Interest Income	1,339	1,287	4%	1,109	21%
Interest Expense	829	809	3%	686	21%
Net Interest Income	510	479	7%	424	20%
Other Income	274	229	20%	349	-22%
Net Operating Income	783	707	11%	773	1%
Total Opex	508	457	11%	493	3%
Operating Profit	276	251	10%	279	-1%
Provisions other than Tax	30	49	-39%	64	-53%
PBT	246	202	22%	216	14%
Tax	63	52	22%	55	14%
PAT	183	150	22%	160	14%
Deposits	46,889	45,415	3%	39,651	18%
Advances(Net)	41,852	40,309	4%	34,262	22%
CASA	8,889	8,815	1%	8,394	6%
Gold	22,303	21,906	2%	16,456	36%
CASA%	19%	19%	-	21%	-2%

MD & CEO Speak:

The solid foundation established through the Sustain and Build phases of our SBS 2030 journey is now translating into meaningful business outcomes. During the quarter, we delivered strong topline performance, with deposits and advances growing by 18% and 22% year-on-year, respectively. Our bottom-line performance was equally encouraging, with net profit increasing by 14% year-on-year and 22% sequentially. Our liquidity position remains comfortable, and all key financial and regulatory ratios continue to be stable and comfortably within the guided range. The quarter gone by was exceptional as far as asset quality is concerned with GNPA and NNPA level being the lowest since last few quarters. While NNPA levels stood at the lowest over the past 11 quarters; GNPA ratio of 1.58% is the lowest since Q1 FY 26. Looking ahead, we remain focused on sustaining this momentum. In the second half of FY27, we plan to accelerate growth across our key business segments, enabling us to move steadily towards our SBS 2030 aspiration of becoming a mid-sized bank.

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 customers, across SME, Retail, and Corporate segments. We deliver our products and services through multiple channels, including 872 branches and 844 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:

Smt. Sreelatha M, Head – Strategy & Planning Dept.
CSB Bank Limited
Contact: 0487 6619203 Email : msreelatha@csb.bank.in

Mumbai
23.10.2026