

SEC/263/2026

October 23, 2026

BSE Limited,
Corporate Relationship Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Scrip code: 542867

National Stock Exchange of India Ltd.,
Listing Department,
Exchange Plaza, 5th Floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400051.

Symbol: CSBBANK

Dear Sir/Madam,

Press Release - Unaudited Financial Results for the quarter and half year ended September 30, 2026

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/261/2026 dated October 23, 2026, please find enclosed a copy of press release on financial and business performance of the Bank for the quarter and half year ended September 30, 2026.

This intimation shall also be made available on the Bank's website at www.csb.bank.in

Kindly take the same on records.

Thanking You,

Yours faithfully,

SIJO

VARGHESE

Sijo Varghese
Company Secretary

Digitally signed by SIJO VARGHESE
Date: 2026.10.23 14:00:19 +05'30'

Encl: As above.

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