

SEC/27/2023

January 30, 2023

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Scrip code: 542867

National Stock Exchange of India Ltd.,
Exchange Plaza, 5th floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400051.
Symbol: CSBBANK

Dear Sir/Madam,

Press Release and Presentation to Institutional Investors/Analyst - Unaudited Financial Results for the quarter ended December 31, 2022.

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/26/2023 dated January 30, 2023, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter ended December 31, 2022.

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

Kindly take the same on records.

Thanking You,

Yours faithfully,

Sijo Varghese
Company Secretary

Encl: As above.

PRESS RELEASE

CSB Bank Limited

Financial Results for the Quarter & Nine Months Ended December 31, 2022

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q3 FY 2023) and nine months ended 31.12.2022, which were subject to limited review in their meeting dated 30.01.2023.

Highlights

- a) **Profit After-tax:** Bank recorded a net profit of Rs 391 Crs during the nine months ended 31.12.2022 vis a vis a profit of Rs 328 Crs for the same period last year. Net profit improved by 19% on a Y-o-Y basis. Bank continues with the policy to maintain accelerated provisioning during this quarter as well. The entire outstanding Security Receipts balance as on 31.12.2022 has been fully provided for. The annualized RoA improved from 1.83% to 2.00% YoY for the nine months ended 31.12.2022.
- b) **Strong Operating Performance:** Q3 FY 2023 operating profit of bank is Rs 193 Crs as against Rs 148 Crs during Q3 FY 2022 – the YoY growth being 31%. The operating profit for the nine months ended 31.12.2022 stood at Rs 506 Crs as against Rs 472 Crs for the corresponding previous period- up by 7%.
- c) **Net Interest Income (NII)** for 9 months ended 31.12.2022 stood at Rs 985 Crs posting an increase of 16% YoY. In Q3 FY 23, the NII stood at Rs 350 Crs as against Rs 303 Crs in Q3 FY 22 with an increase of 15%.
- d) **Non-Interest Income ex treasury** for Q3 FY 2023 posted a growth of 65% over Q3 FY 2022 mainly due to increase in processing fees and other fee income. Other income for the nine months ended 31.12.2022 stood at Rs 195 Crs (PSLC income:- Rs 4 Crs) as against Rs 170 Crs (PSLC income: Rs 33 Crs) for nine months ended 31.12.2021.
- e) **Cost Income Ratio** for Q3 FY 23 stood at 56.00% as against 57.46% for Q2 FY 23. Cost income ratio for the nine months ended 31.12.2022 was at 56.98% as against 54.33% as on 31.12.2021(9M). The impact was majorly created by HR expansion (1516 Nos), Lower PSLC income (impact-Rs 30 Crs) and Treasury Profits (impact-Rs 18 Crs including SR w/o).
- f) **Healthy Asset Quality & Provisioning**

Gross NPA and Net NPA ratios have improved to 1.45% and 0.42% as on 31.12.22 over the previous quarters. PCR continues to be above 90%

Particulars	Q3 FY 23	Q2 FY 23	Q1 FY 23	FY 22
Gross NPA	271.29	291.04	293.01	289.51
Gross NPA %	1.45%	1.65%	1.79%	1.81%
Net NPA	77.66	98.86	96.75	106.99
Net NPA %	0.42%	0.57%	0.60%	0.68%
Provisioning Coverage Ratio	91.93%	90.10%	90.51%	89.65%

- g) **Robust Capital Structure** - Capital Adequacy Ratio is at 25.78 %, which is well above the regulatory requirement. Leverage ratio is at 8.97% as on 31.12.2022.

- h) **Comfortable Liquidity Position** - Liquidity Coverage Ratio is comfortable at 124%
- i) **Total Deposits** grew by 19 % YoY. The CASA book grew from Rs 6587 Crs to Rs 7126 Crs YoY (Up by 8%). The CASA ratio stood at 31.44% as on 31.12.2022.
- j) **Advances (Net)** grew by 26% YoY to Rs 18457 Crs as on 31.12.2022 with gold loan portfolio powering the growth at 51% YoY.

Performance Highlights:

(Rs Crore)	Q3 FY 23	Q3 FY 22	Inc/Dec%	Q2FY23	QoQ % Growth	9M FY 23	9M FY 22	Inc/Dec%
Interest Income	592.05	527.65	12%	555.18	7%	1,683.16	1,518.75	11%
Interest Expense	242.31	224.31	8%	230.21	5%	697.76	669.28	4%
Net Interest Income	349.74	303.34	15%	324.97	8%	985.40	849.47	16%
Treasury Profits	6.19	1.48	318%	-21.37	129%	-5.26	12.72	141%
Other Income	83.71	50.68	65%	66.31	26%	194.95	170.47	14%
Total Non-Interest Income	89.90	52.16	72%	44.94	100%	189.69	183.19	4%
Net Operating Income	439.64	355.50	24%	369.91	19%	1,175.09	1,032.67	14%
Staff Cost	151.67	122.09	24%	129.00	18%	402.89	338.46	19%
Other Opex	94.53	85.86	10%	83.54	13%	266.68	222.54	20%
Total Opex	246.20	207.95	18%	212.55	16%	669.57	561.00	19%
Operating Profit	193.44	147.55	31%	157.36	23%	505.52	471.67	7%
Provision for NPA	-15.48	-51.55	-	-8.69	-	-25.34	27.49	-
Other Provisions	0.52	0.99	-48%	4.95	-89%	8.33	6.09	37%
Provisions other than Tax	-14.96	-50.56	-	-3.73	-	-17.01	33.58	-
PBT	208.40	198.11	5%	161.09	29%	522.53	438.08	19%
Tax	52.45	49.86	5%	40.54	29%	131.51	110.26	19%
PAT	155.95	148.25	5%	120.55	29%	391.02	327.83	19%
Deposits	22,664.02	19,056.01	19%	20,986.61	8%	22,664.02	19,056.01	19%
Advances(Net)	18,456.70	14,637.00	26%	17,468.33	6%	18,456.70	14,637.00	26%
CASA	7,125.74	6,587.19	8%	7,192.81	-1%	7,125.74	6,587.19	8%
Gold	8,780.30	5,825.50	51%	8,035.50	9%	8,780.30	5,825.50	51%
CASA%	31.44%	34.57%	-3%	34.27%	-3%	31.44%	34.57%	-3%

CEO Speak:

Speaking about the performance **Mr. Pralay Mondal, Managing Director & CEO** said, “*Though global economy is marred with uncertainties, Indian financial system is resilient, robust and stable. Bank credit is growing in double digits for 9 months now. It gives us great pleasure to announce that we could outperform the industry trends in terms of both deposits and advances growth and record strong bottom line numbers. Our bank has achieved another milestone, with the business numbers crossing Rs 40000 Crs, Rs 42006 Crs to be exact contributed by the loan book growth of 26% YoY coupled with the 19% deposit growth. In terms of profitability, despite the lower treasury profits/PSLC income, SR write offs etc, the Q3FY 23 operating profit recorded a growth of 31% supported by growth in NII and other income. The key indicators like NIM, CRAR, RoA, NPA ratios etc continue to be strong.*

In the coming quarter while leveraging our core competencies in the gold loan business, we will put in more focus to grow the retail segment, both the retail liabilities and assets (other than gold) - with various new/revamped products and process improvements happening and proposed. We believe that with the new credit card launch in partnership with One Card, we will be able to further penetrate into the retail segment. We are perfecting the retail structure with the right manpower, policy roll outs, technology, collection framework, partnership tie ups etc. While all these will take some time to mature, we are already into business for segments like Personal Loans, Education Loans, Auto Loans, Commercial Vehicle etc SME & Corporate focus will continue with due caution. Boosting the fee income is in the top priority list. A new transaction banking vertical has been set up towards focusing on the trade and forex income. Bank has launched two new trade forex current account variants as well. With all these falling in place, we look forward to improve upon our performance in both the topline as well as bottom line parameters in the coming quarter/s.

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 overall customer base of 2.1 million, with particular focus on SME, Retail, and NRI customers. We deliver our products and services through multiple channels, including 648 branches (excluding three service branches and three asset recovery branches) and 516 ATMs/CRMs spread across the country and various alternate channels such as micro ATMs, 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.co.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 ,DGM – Strategy & Planning Dept
CSB Bank Limited
Contact: 0487 6619203 Email : msreelatha@csb.co.in

Mumbai
30.01.2023



INVESTOR PRESENTATION

Q3-FY23 / DECEMBER 2022

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

100 Years+

A Century Young Organization

648 Branches and
516 ATM/CRMs

Branches/ATMs

Happy
Customers

2.1 Million+ Happy
Customers

Presence in 16
States and 4 UTs

Network

Business

Total Business
Crossed Rs 42,000 Cr

7 Bancassurance Tie ups
with Industry Leaders

Banca
Tie-Ups

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Profitability

PAT

Rs. 156 Cr

↑ 29% QoQ ↑ 5% YoY

NII

Rs. 350 Cr

↑ 8% QoQ ↑ 15% YoY

RoA

2.37%

↑ 49 bps QoQ ↓ 5 bps YoY

NIM

5.80%

↑ 20 bps QoQ ↑ 39 bps YoY

EPS

Rs 35.96

↑ Rs8.16 QoQ ↑ Rs1.78 YoY

Growth

Deposits

Rs.22664 Cr

↑ 8% QoQ ↑ 19% YoY

Advances

Rs. 19342 Cr

↑ 5% QoQ ↑ 24% YoY

Business

Rs. 42006 Cr

↑ 7% QoQ ↑ 21% YoY

Gold

Rs 8780 Cr

↑ 9% QoQ ↑ 51% YoY

CD Ratio(Gross)

85.34%

↓ 220 bps QoQ ↑ 342 bps YoY

Capital/Liquidity

CRAR

25.78%

↑ 64 bps QoQ ↑ 504 bps YoY

Tier I

24.27%

↑ 64 bps QoQ ↑ 489 bps YoY

BVPS

Rs 167 Rs

↑ Rs 9 QoQ ↑ Rs 31 YoY

LCR

124%

Comfortable Liquidity

NSFR

156%

Stable NSFR

Asset Quality

GNPA

Rs. 271 Cr

↓ Rs20 Cr QoQ ↓ Rs118 Cr YoY

GNPA %

1.45%

↓ 20 bps QoQ ↓ 117 bps YoY

NNPA

78 Cr

↓ Rs21 Cr QoQ ↓ Rs122 Cr YoY

NNPA %

0.42%

↓ 15 bps QoQ ↓ 94 bps YoY

PCR

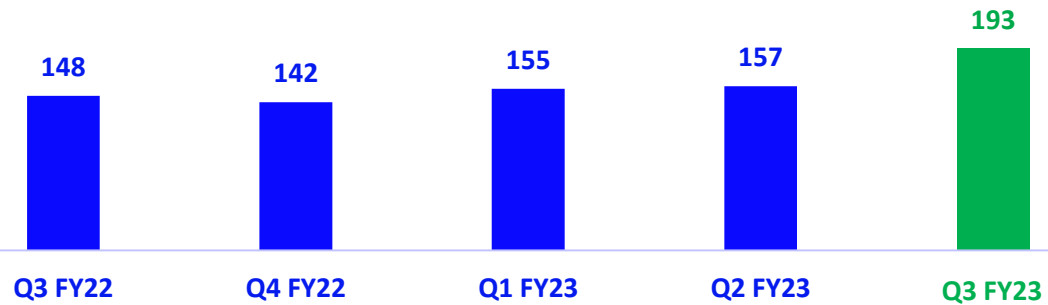
91.93%

↑ 183 bps QoQ ↑ 898 bps YoY

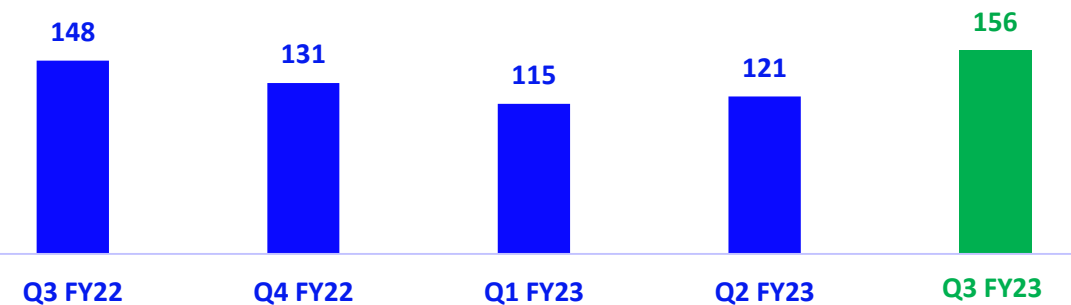
Profitability Ratios

Amt in Cr

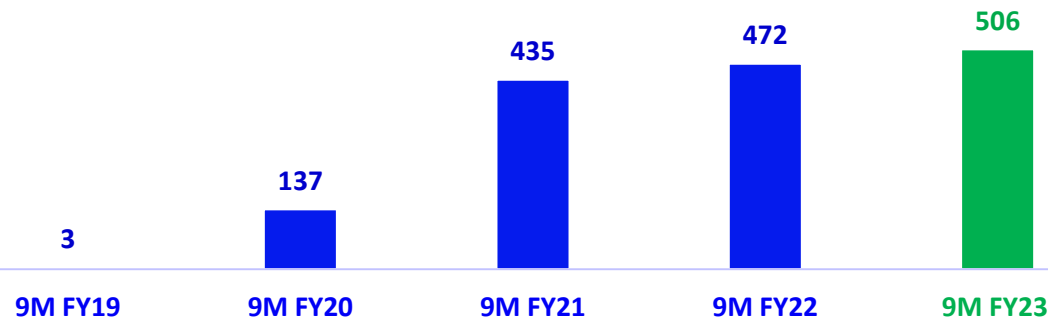
Operating Profit QoQ



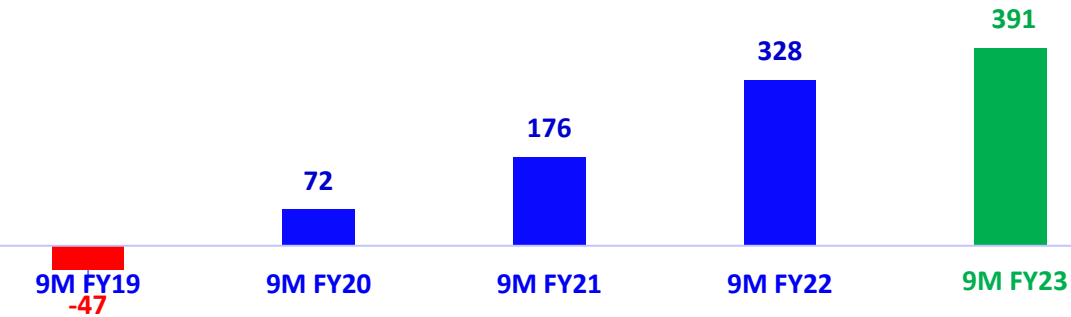
Net Profit QoQ



Operating Profit YoY



Net Profit YoY



Prudential Provisioning Policy

	Asset Classification	RBI Norms	Our Norms	
NPA Provision	Sub Standard Assets	Secured	15%	25%
		Unsecured	25%	50%
	Doubtful Assets (Up to one year)	Secured	25%	50%
		Unsecured	100%	100%
	Doubtful Assets (One to three years)	Secured	40%	100%
		Unsecured	100%	100%
	Doubtful Assets (More than three years)	Secured/Unsecured	100%	100%
	Loss Assets	Secured/Unsecured	100%	100%

Prudential Provisions	Amount (in Cr)
NPA Provision	90
Contingency provision	106
Total	196
Tax	49
After Tax Impact	147

Contingency provision is **1.36x times** Net NPA

Company Overview

Business Overview

Earnings

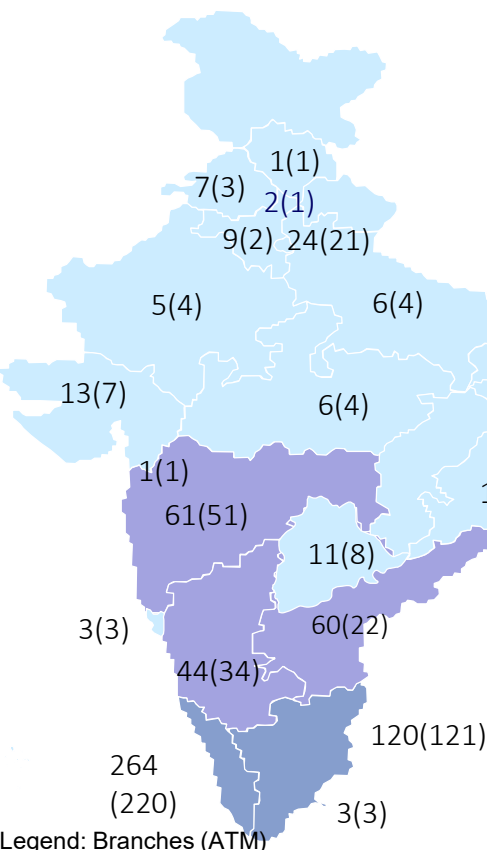
Digital Penetration

Strategy

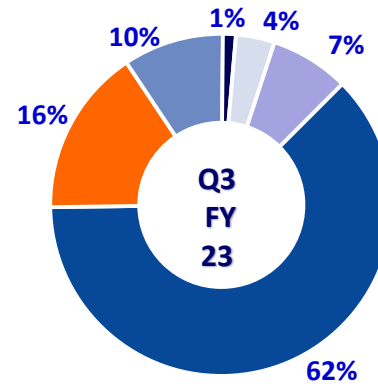
Branch Distribution

State	% distribution	
	Dec-21	Dec-22
KERALA	47%	41%
TAMIL NADU	18%	19%
MAHARASHTRA	9%	9%
ANDHRA	6%	9%
KARNATAKA	7%	7%
OTHERS	13%	15%

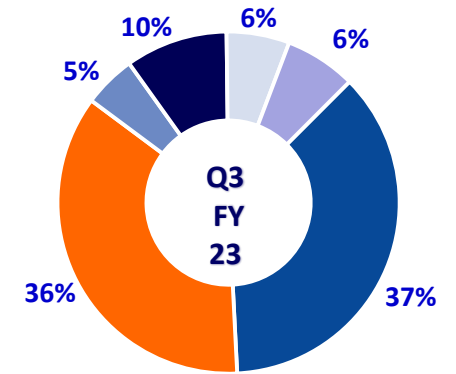
Population	No of Branches	
	Dec-21	Dec-22
Metropolitan	116	133
Urban	114	134
Semi-urban	286	329
Rural	43	47
Grand Total	559	643



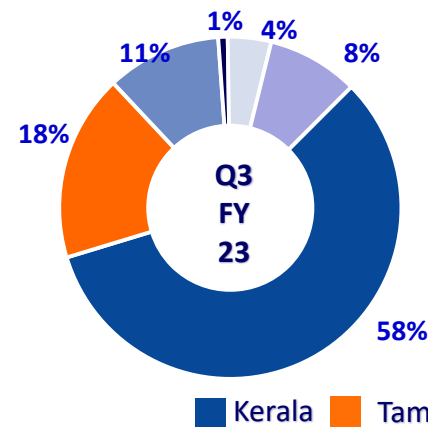
CASA



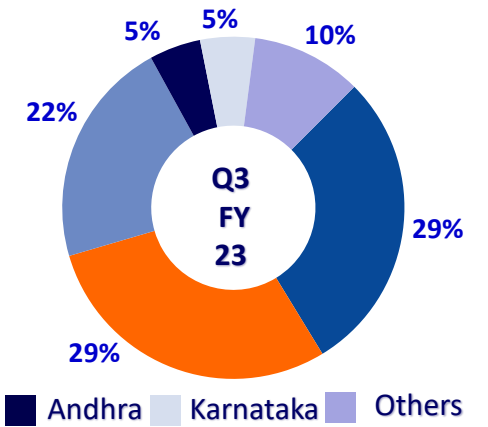
Gold Loans



Total Deposits



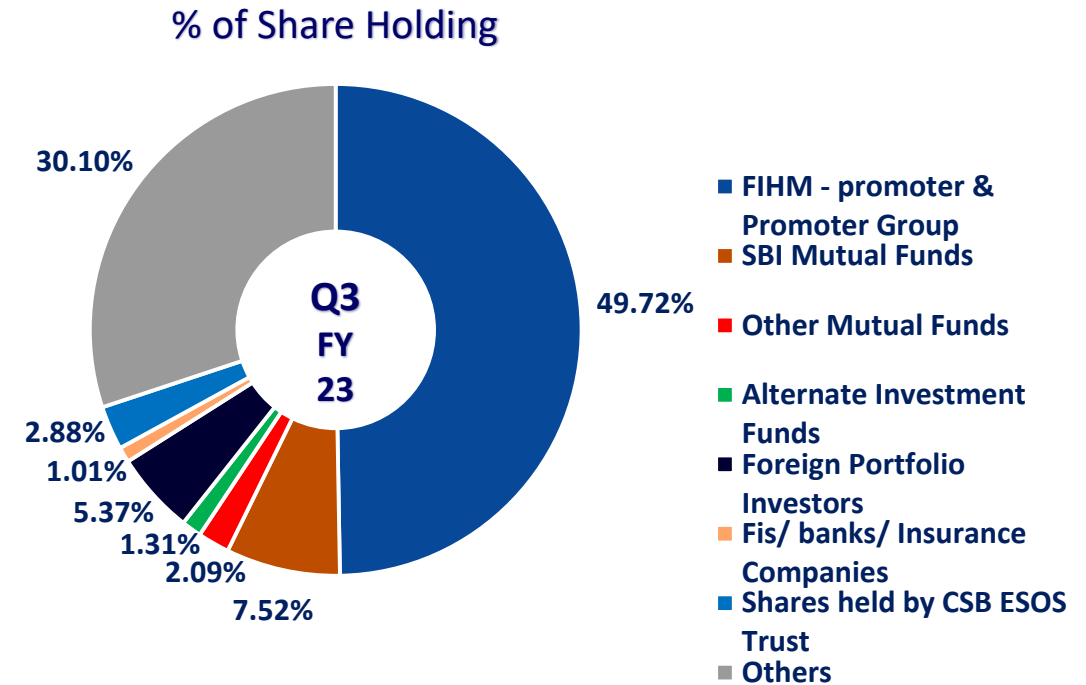
Total Advances



■ Kerala ■ Tamil Nadu ■ Maharashtra ■ Andhra ■ Karnataka ■ Others

Share Holding Pattern

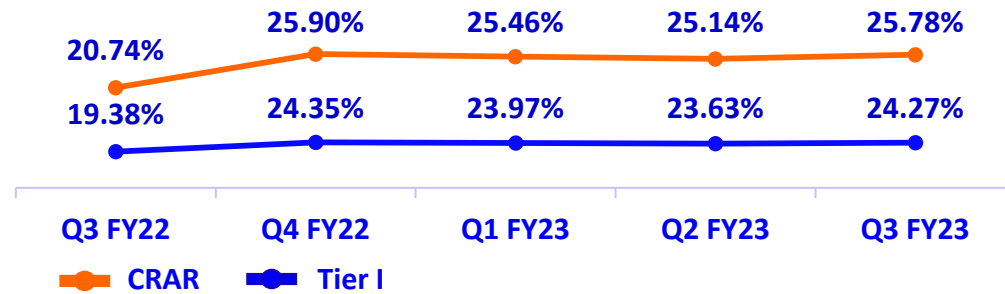
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.72%
SBI Mutual Fund	1	13.04	7.52%
Other Mutual Funds	8	3.62	2.09%
Alternate Investment Funds	7	2.28	1.31%
Foreign Portfolio Investors	47	9.32	5.37%
Fis/ banks/ Insurance Companies	1	1.75	1.01%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	56735	52.21	30.10%
Total	56801	173.48	100.00%



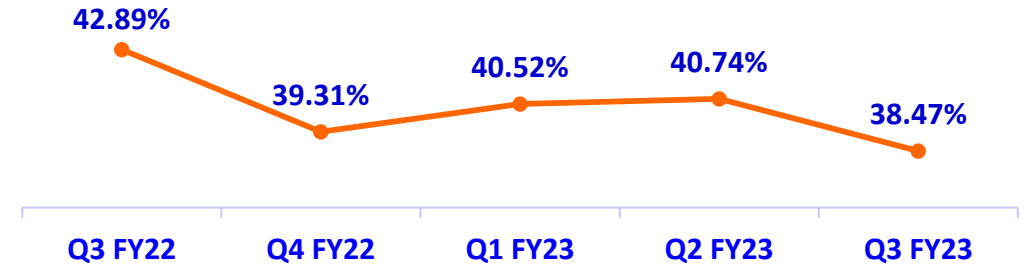
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

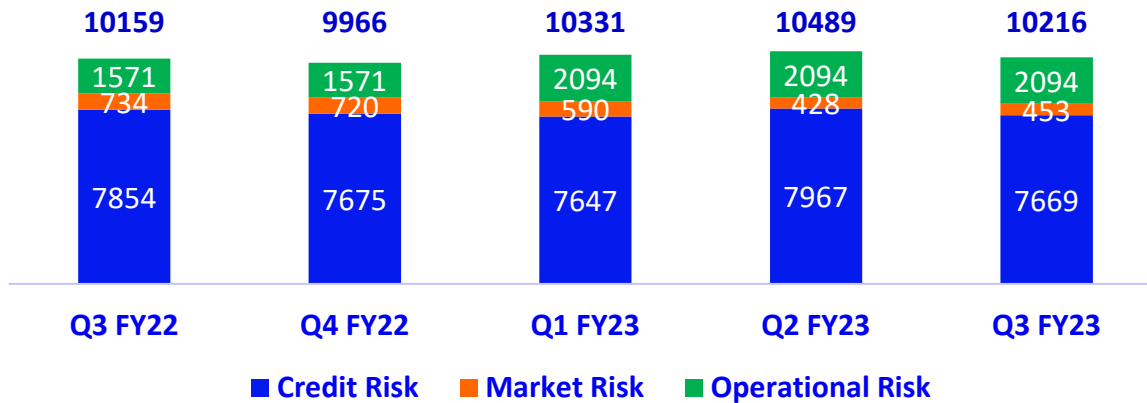
Capital Adequacy Ratio



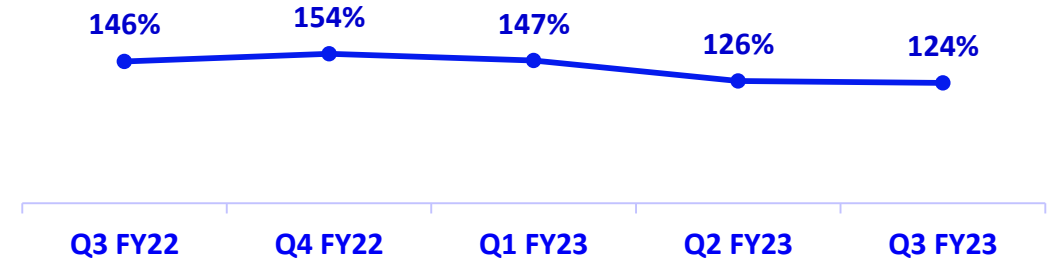
RWA to Total Assets



Risk Weighted Assets

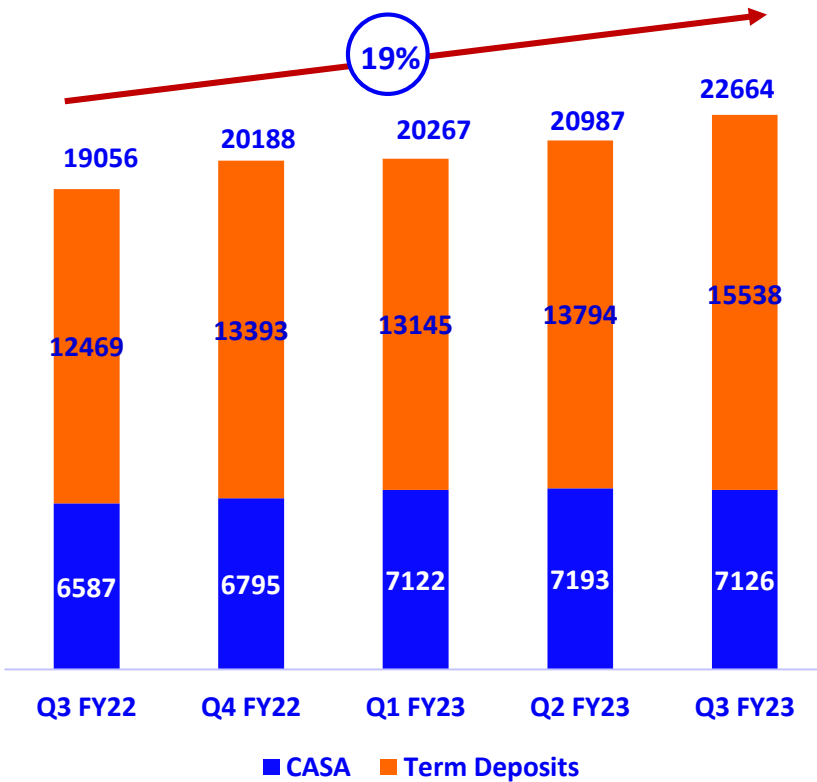


Liquidity Coverage Ratio

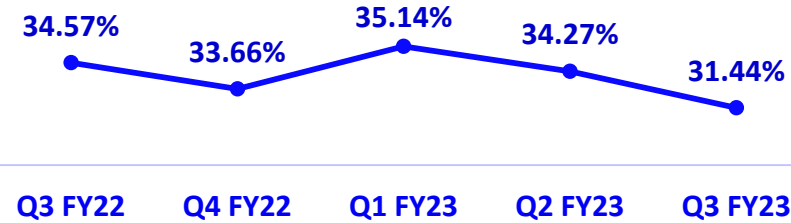


Total Deposits

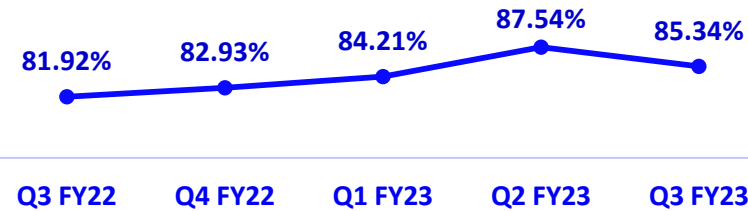
(Amt in Cr)



CASA Ratio

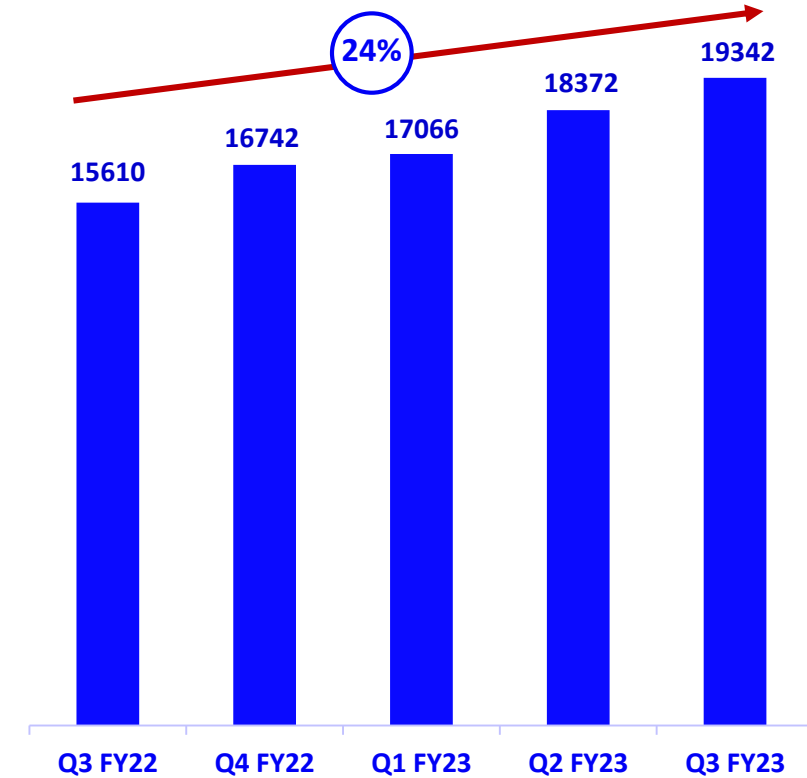


Gross CD Ratio

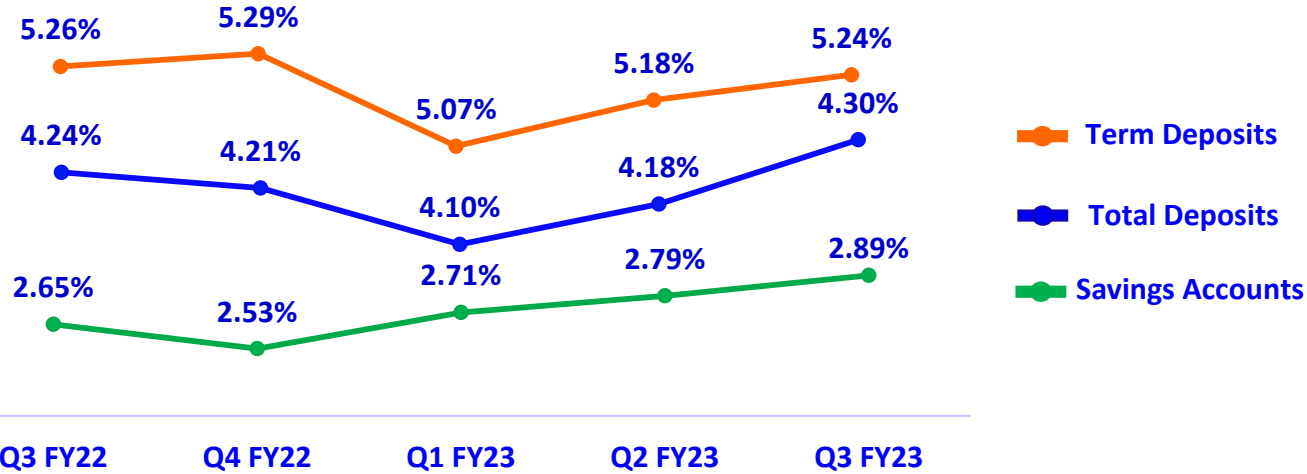


Total Gross Advances

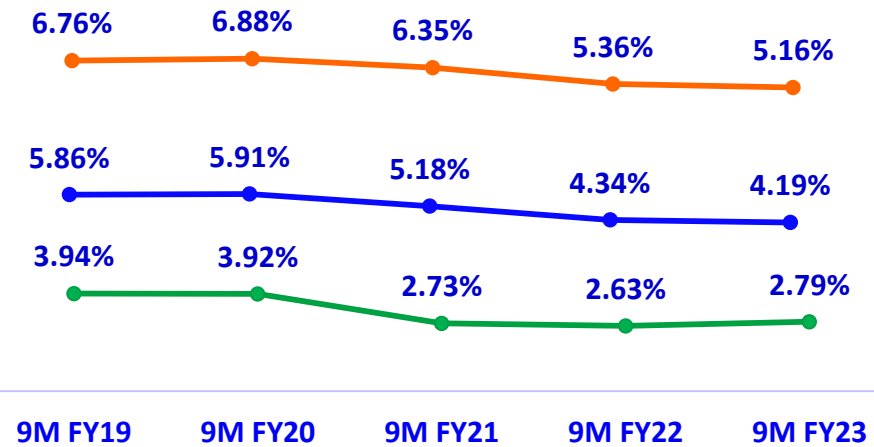
(Amt in Cr)



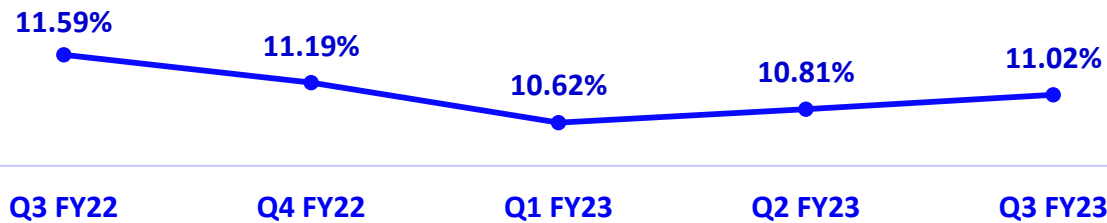
Cost of Deposits (QoQ)



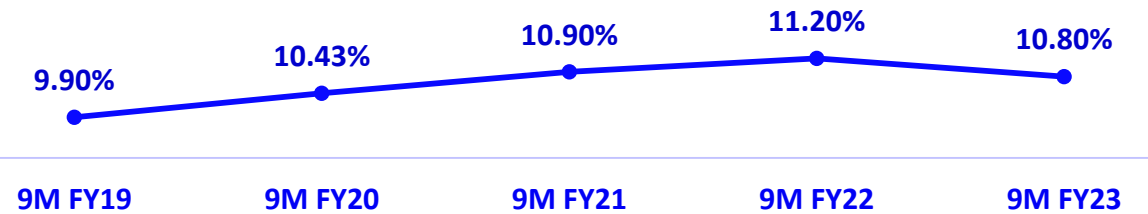
Cost of Deposits (YoY)



Yield on Advances (QoQ)



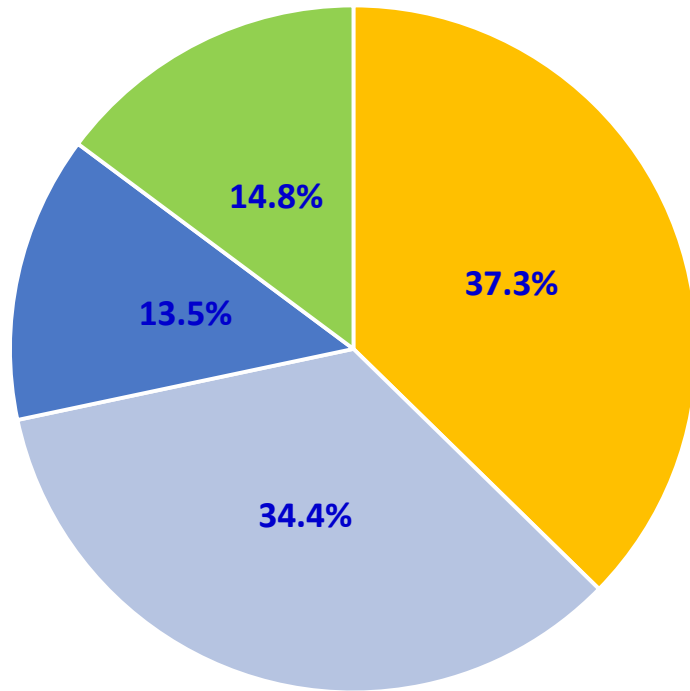
Yield on Advances (YoY)



Advance Mix

(Amt in Cr)

Q3 FY 22



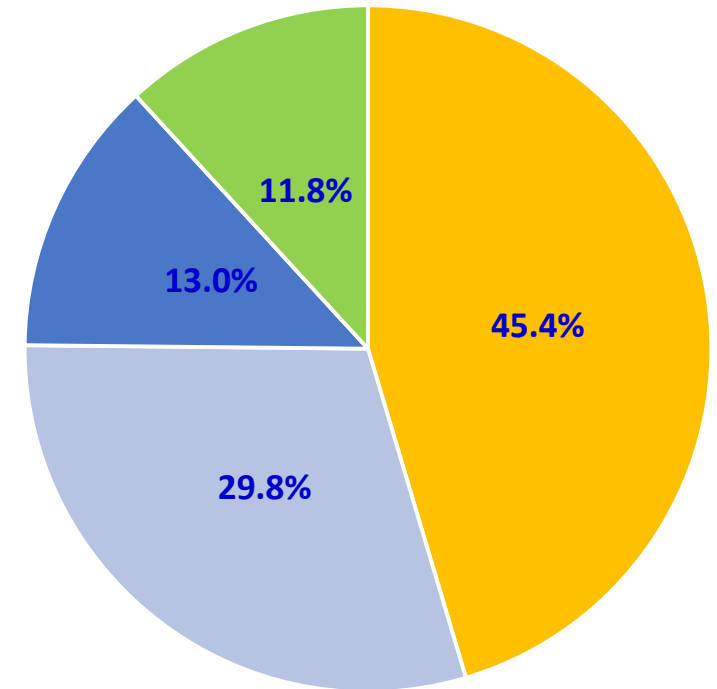
5826 Gold Loans 8780 ↑ 50.7%

5364 Corporate Loans 5758 ↑ 7.3%

2108 Retail Loans 2519 ↑ 19.5%

2313 SME Loans 2285 ↓ 1.2%

Q3 FY 23

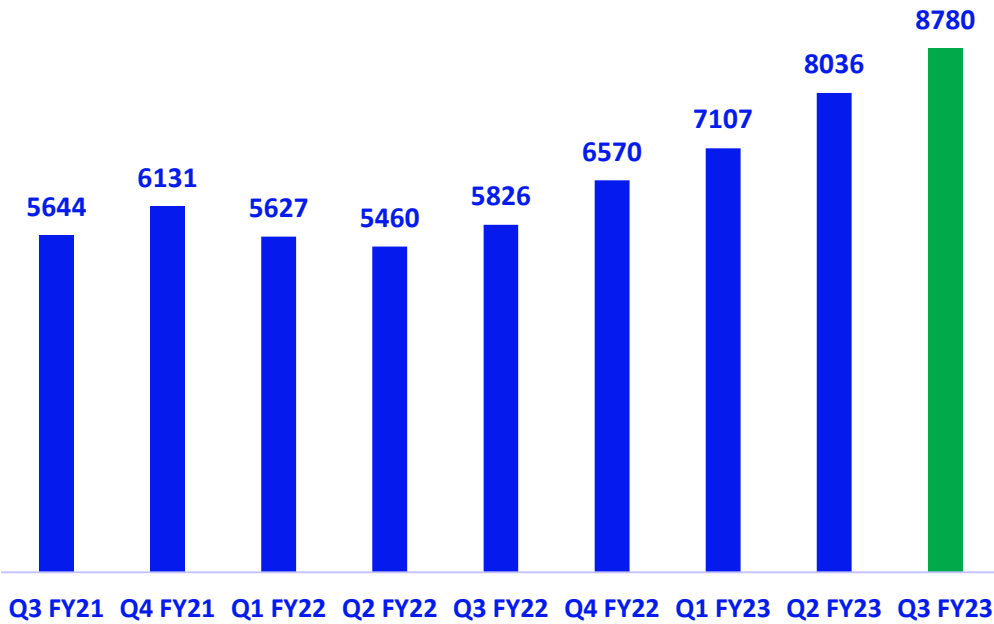


Gold Loan – Our DNA

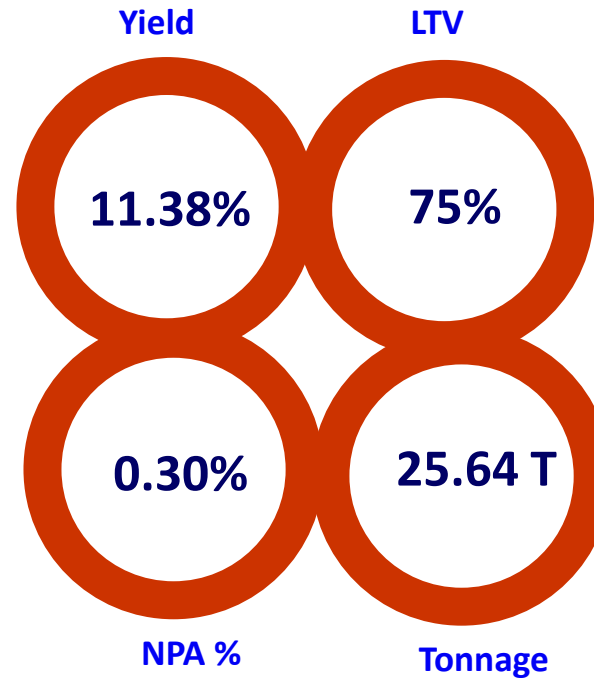
(Amt in Cr)

Portfolio Movements

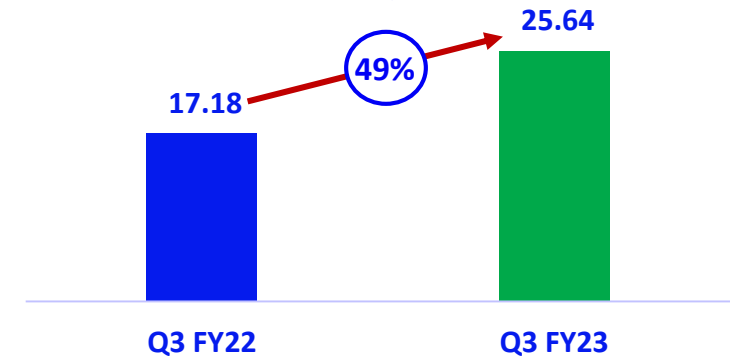
↑ 51% YoY ↑ 9% QoQ



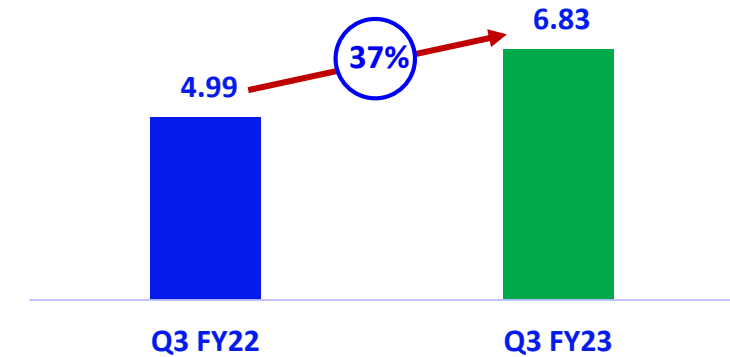
Portfolio Quality



Tonnage

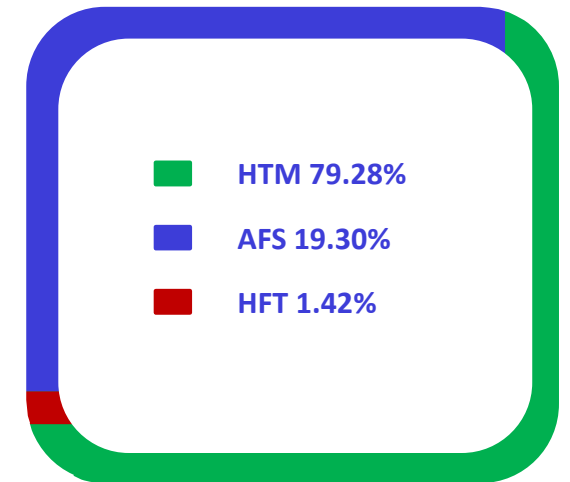
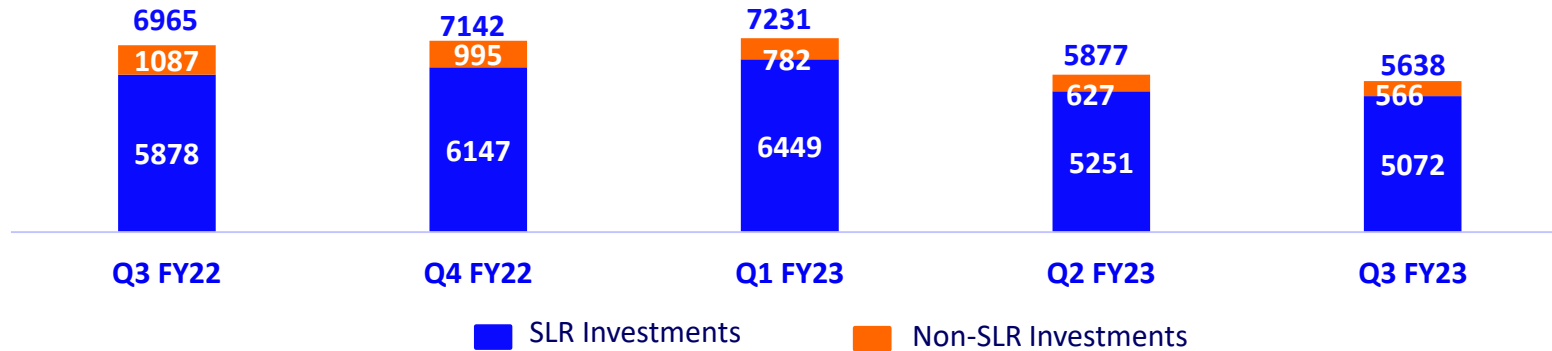


No of Accounts (in Lakhs)



Investments

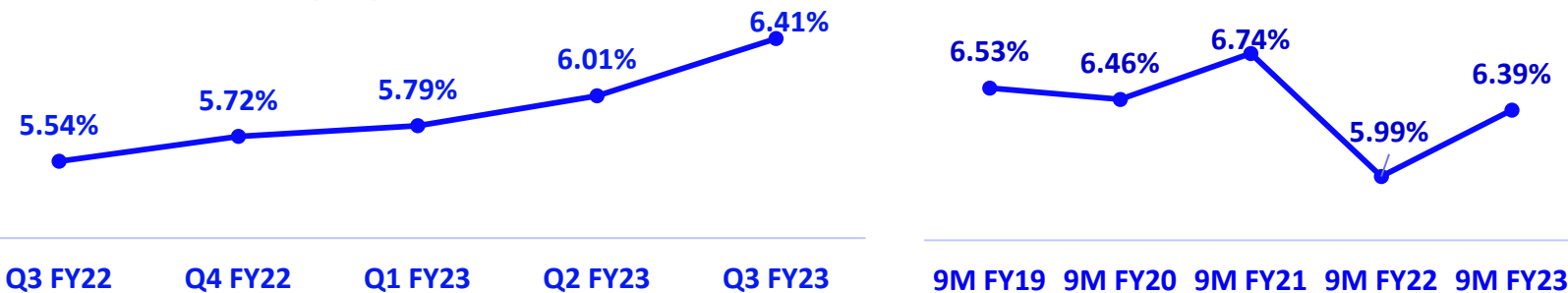
(Amt in Cr)



M Duration

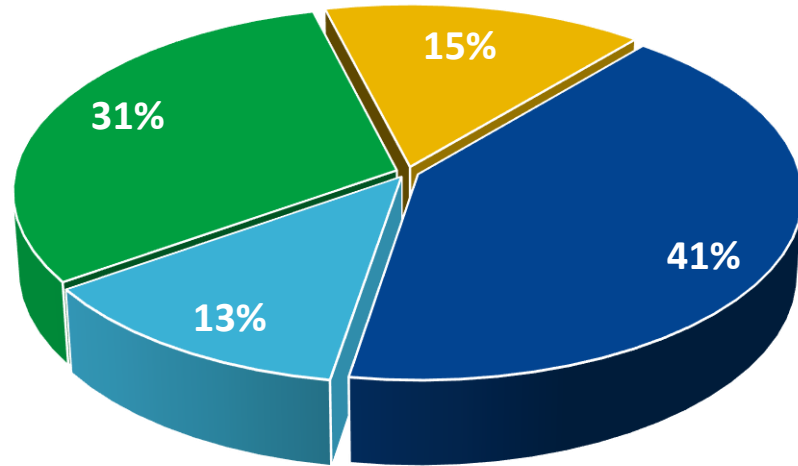
HFT	AFS	HTM	Total
7.56	2.29	5.67	5.12

Yield on Investments



Sector Wise Exposure

Sector Wise Exposure



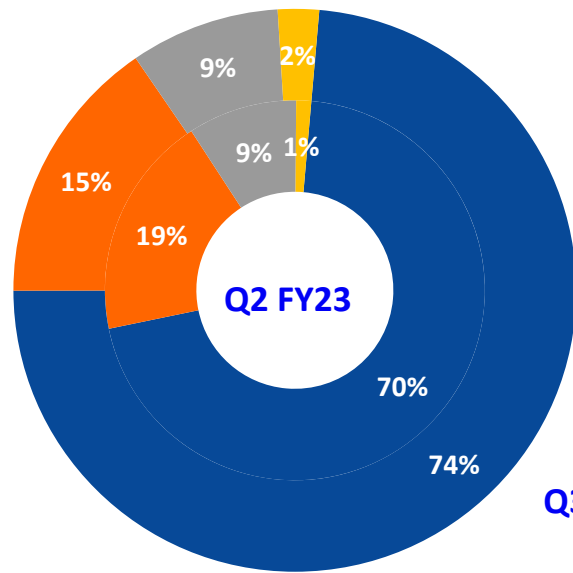
- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances
Textiles	4.44%
Construction	3.39%
Infrastructure	3.17%
Food Processing	2.66%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.98%
All Engineering	0.58%
Vehicles, Vehicle Parts and Transport Equipments	0.46%
Paper and Paper Products	0.18%
Gems and Jewellery	0.16%
Rubber, Plastic and their Products	0.12%
Basic Metal and Metal Products	0.51%
Wood and Wood Products	0.12%
Beverages (excluding Tea & Coffee) and Tobacco	0.25%
Cement and Cement Products	0.04%
Leather and Leather products	0.26%
Mining and Quarrying	0.04%
Other Industries	0.16%

Services	% to Gross advances
NBFCs	7.70%
HFC	5.10%
Wholesale & Retail Trade	2.86%
Tourism, Hotel and Restaurants	1.89%
Real Estate Activities	1.37%
Transport Operators	0.63%
MFIs	0.51%
Computer and Related Activities	0.35%
Other Services	9.76%

Rating wise Exposure

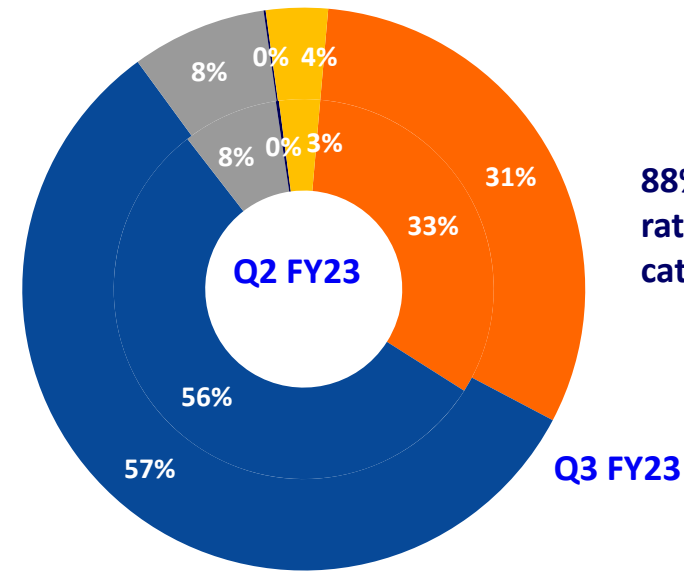
External Rating of Corporate Accounts



98% of Corporate advances are externally rated of which 74% are having A & above rating.

■ A & Above ■ BBB ■ <BBB ■ Others

Internal Rating of SME accounts



88% of SME advances are rated as Low/Medium risk categories

■ Low ■ Medium ■ High ■ Very High ■ Others

Profit & Loss Account - Q3 FY 23

Amt in Cr

	Q2 FY23	Q3 FY23	QoQ	Q3 FY22	YoY
Interest Income	555.2	592.0	7%	527.6	12%
Interest Expense	230.2	242.3	5%	224.3	8%
Net Interest Income	325.0	349.7	8%	303.3	15%
Treasury Profit	-21.4	6.2	129%	1.5	317%
Exchange Profit	1.8	2.4	33%	2.0	22%
Processing Fees	22.0	27.9	27%	11.3	148%
Commission Income	25.4	22.7	-10%	22.0	3%
PSLC Income	-	3.6	-	-	-
Other Income	17.2	27.1	58%	15.5	75%
Total Non Interest Income	44.9	89.9	100%	52.2	72%
Total Net Operating Income	369.9	439.6	19%	355.5	24%
Staff Cost	129.0	151.7	18%	122.1	24%
Other Opex	83.5	94.5	13%	85.9	10%
Total Opex	212.5	246.2	16%	207.9	18%
Operating Profit	157.4	193.4	23%	147.6	31%

	Q2 FY23	Q3 FY23	QoQ	Q3 FY22	YoY
Operating Profit	157.4	193.4	23%	147.6	31%
Provision for NPA	-8.7	-15.5	78%	-51.6	-70%
Other Provisions	5.0	0.5	-90%	1.0	-48%
Total Provisions	-3.7	-15.0	301%	-50.6	-70%
Profit Before Tax	161.1	208.4	29%	198.1	5%
Tax	40.5	52.4	29%	49.9	5%
Profit/Loss (-) After Tax	120.5	155.9	29%	148.3	5%

- Highest Quarterly Operating Profit of Rs 193.40 Cr- up by 31% YoY & 23% QoQ
- Q3 PAT of Rs 156 Crs up by 29% QoQ
- NII up by 8% QoQ & 15% YoY
- Strong profitability despite lower treasury/PSLC income and SR write offs. SRs have been fully provided for
- Processing Fee has gone up by 148% YoY & 27% QoQ
- Increased staff count and new branch openings resulted in increase in Opex

Profit & Loss Account - 9M FY 23

Amt in Cr

	9M FY22	9M FY23	YoY	YoY%
Interest Income	1,518.8	1,683.2	164.4	11%
Interest Expense	669.3	697.8	28.5	4%
Net Interest Income	849.5	985.4	135.9	16%
Treasury Profit	12.7	-5.3	-18.0	-141%
Exchange Profit	6.7	7.0	0.3	5%
Processing Fees	37.2	57.5	20.3	55%
Commission Income	49.0	66.0	17.0	35%
PSLC Income	33.4	3.6	-29.8	-89%
Other Income	44.2	60.8	16.6	37%
Total Non Interest Income	183.2	189.7	6.5	4%
Total Net Operating Income	1,032.7	1,175.1	142.4	14%
Staff Cost	338.5	402.9	64.4	19%
Other Opex	222.5	266.7	44.2	20%
Total Opex	561.0	669.6	108.6	19%
Operating Profit	471.7	505.5	33.8	7%

	9M FY22	9M FY23	YoY	YoY%
Operating Profit	471.7	505.5	33.8	7%
Provision for NPA	27.5	-25.3	-52.8	-192%
Other Provisions	6.1	8.3	2.2	37%
Total Provisions	33.6	-17.0	-50.6	-151%
Profit Before Tax	438.1	522.5	84.4	19%
Tax	110.3	131.5	21.2	19%
Profit/Loss (-) After Tax	327.8	391.0	63.2	19%

- Operating profit crossed the Rs 500 Cr mark
- NII up by 16% YoY
- Despite lower treasury profits(-18 Crs) and PSLC income(-30 Crs), non interest income improved by 4%
- Ex treasury, Non interest income improved by 14%
- Increase in opex on account of increased hiring and opening of new branches
- Improved recoveries helped in provision reversals
- Net Profit up by 19% YoY

Balance Sheet – Q3 FY 23

Amt in Cr

	31-12-2021	31-12-2022	YoY (%)	30-09-2022	QoQ (%)
Liabilities					
Capital	173.5	173.5	0.0%	173.5	0.0%
Reserves & Surplus	2,340.2	2,872.8	22.8%	2,715.2	5.8%
Deposits	19,056.0	22,664.0	18.9%	20,986.6	8.0%
Of Which CASA	6,587.2	7,125.7	8.2%	7,192.8	-0.9%
Borrowings	1,692.1	312.5	-81.5%	1,351.8	-76.9%
Other Liabilities & Provisions	448.5	531.7	18.6%	516.4	3.0%
Total	23,710.3	26,554.6	12.00%	25,743.6	3.15%
Cash & Balance with RBI	976.7	1,412.3	44.6%	1,479.6	-4.5%
Balance with Banks Money at call & Short Notice	137.0	132.9	-3.0%	151.0	-12.0%
Investments	6,842.8	5,491.8	-19.7%	5,734.4	-4.2%
Advances	14,637.0	18,456.7	26.1%	17,468.3	5.7%
Fixed Assets	281.1	300.3	6.8%	289.1	3.9%
Other Assets	835.7	760.6	-9.0%	621.2	22.4%
Total	23,710.3	26,554.6	12.00%	25,743.6	3.15%

Asset Quality

Amt in Cr

Gross NPA: Movement

QoQ movement

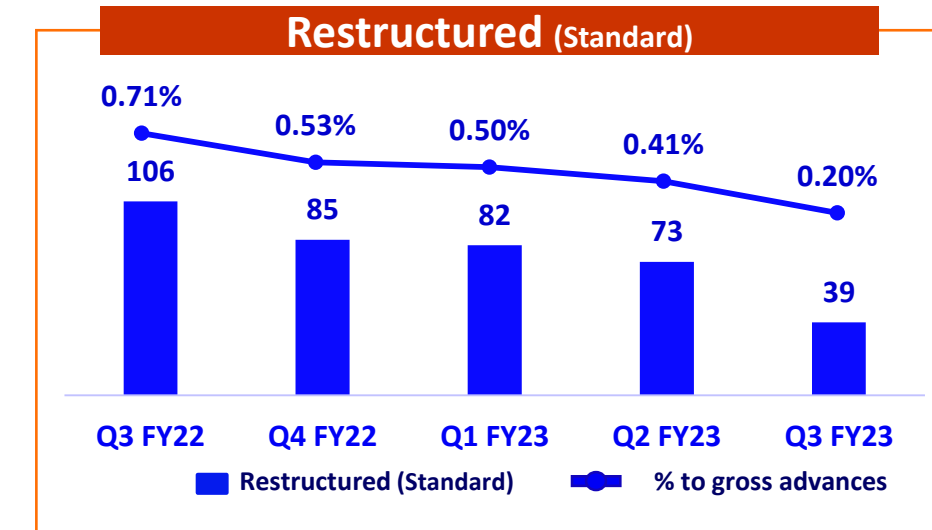
	Q3 FY22 (3 months)	Q4 FY22 (3 months)	Q1 FY23 (3 months)	Q2 FY23 (3 months)	Q3 FY23 (3 months)
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Opening Balance of Gross NPA	587	389	290	293	291
Additions	81	38	37	42	26
Sub-total (A)	668	427	327	335	317
Less:-					
(i) Upgradations	72	36	15	13	10
(ii) Recoveries	206	98	17	20	32
(iii) Technical/ Prudential Write-offs	-	-	-	-	-
(iv) Write-offs	1	3	2	11	4
Sub-total (B)	279	137	34	44	46
Closing balance of Gross NPA (A – B)	389	290	293	291	271

Security Receipts

	Q3 FY22	Q4 FY22	Q1 FY23	Q2 FY23	Q3 FY23
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Book Value	171	161	155	152	143
Net Book Value	50	33	33	13	0



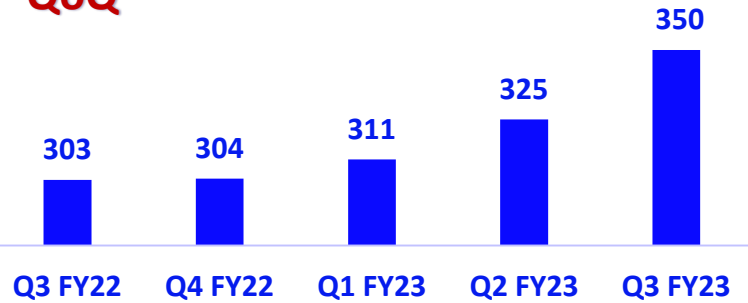
As per RBI guidelines, an additional provision of 12 Crs for SRs has been created. Consequently, Net Book Value of SR portfolio as on 31st December 2022, is **Nil** for us.

Profitability Ratios

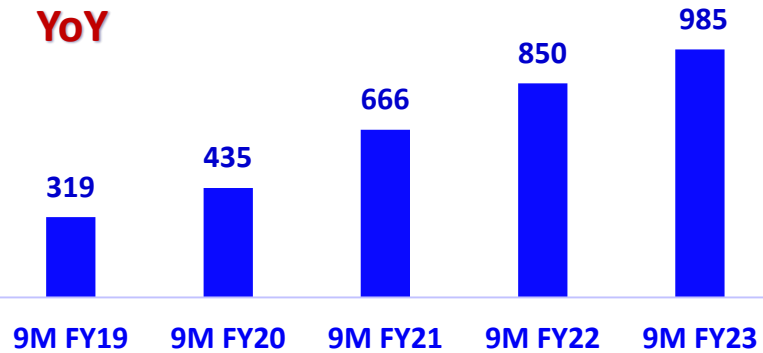
Net Interest Income (in Cr)

(in Cr)

QoQ

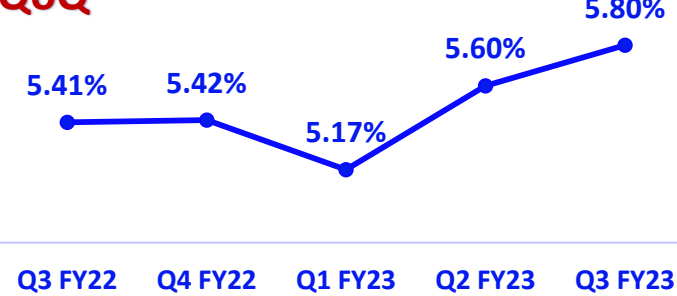


YoY

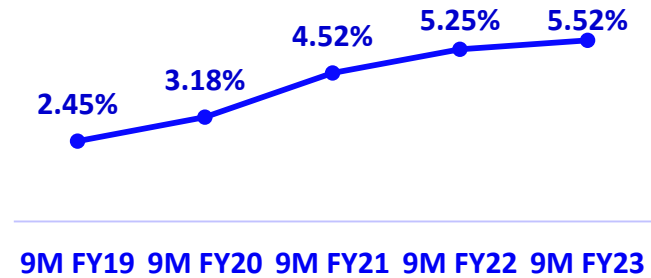


NIM

QoQ



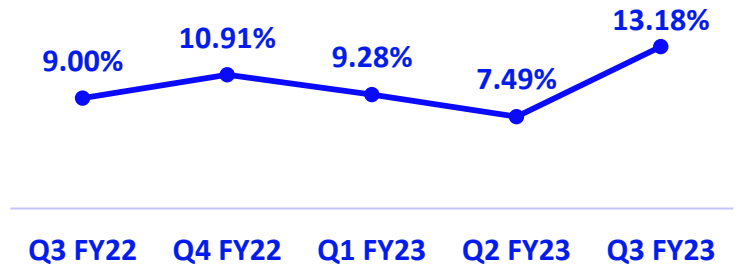
YoY



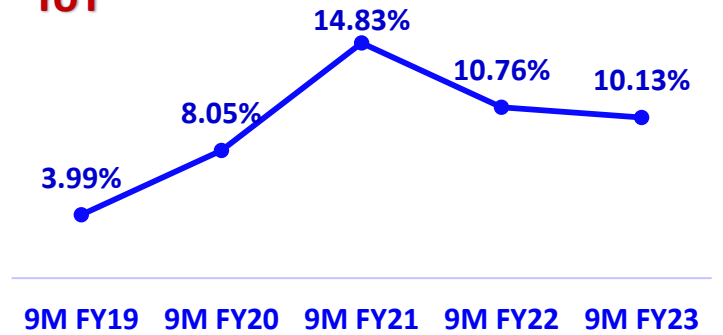
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



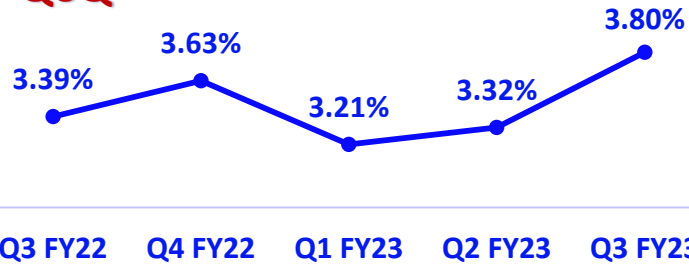
YoY



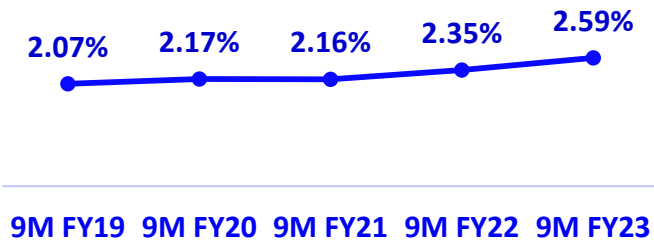
Profitability Ratios

Opex to Average assets

QoQ

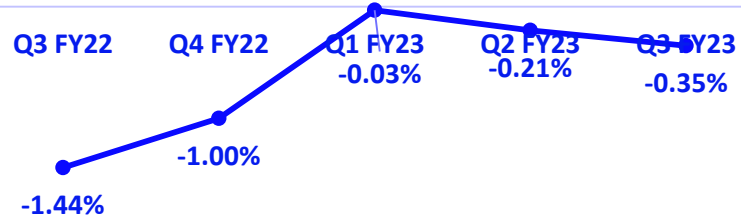


YoY

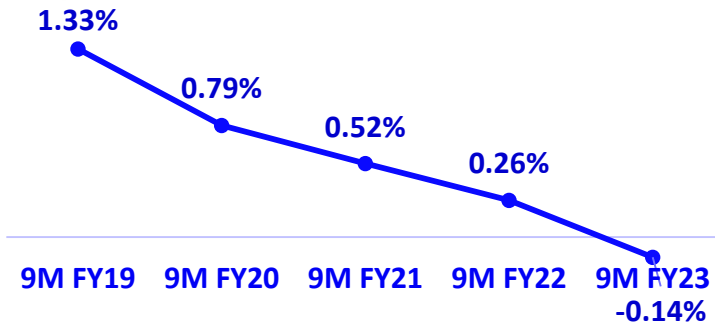


Credit Cost

QoQ

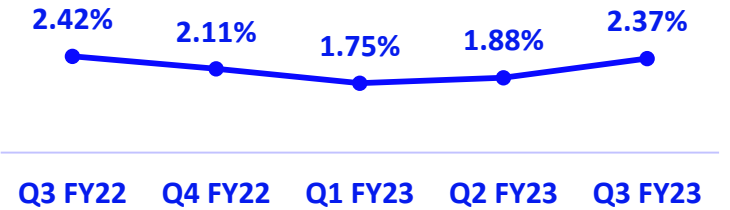


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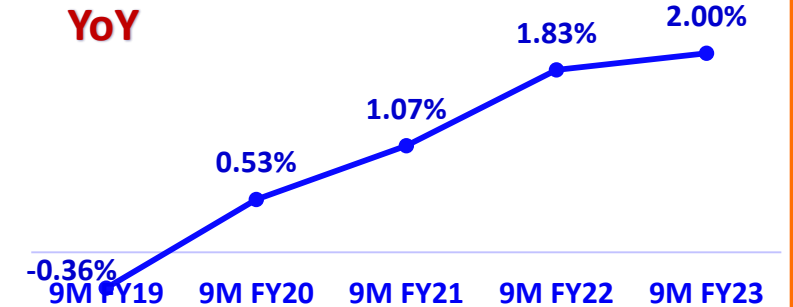


RoA

QoQ

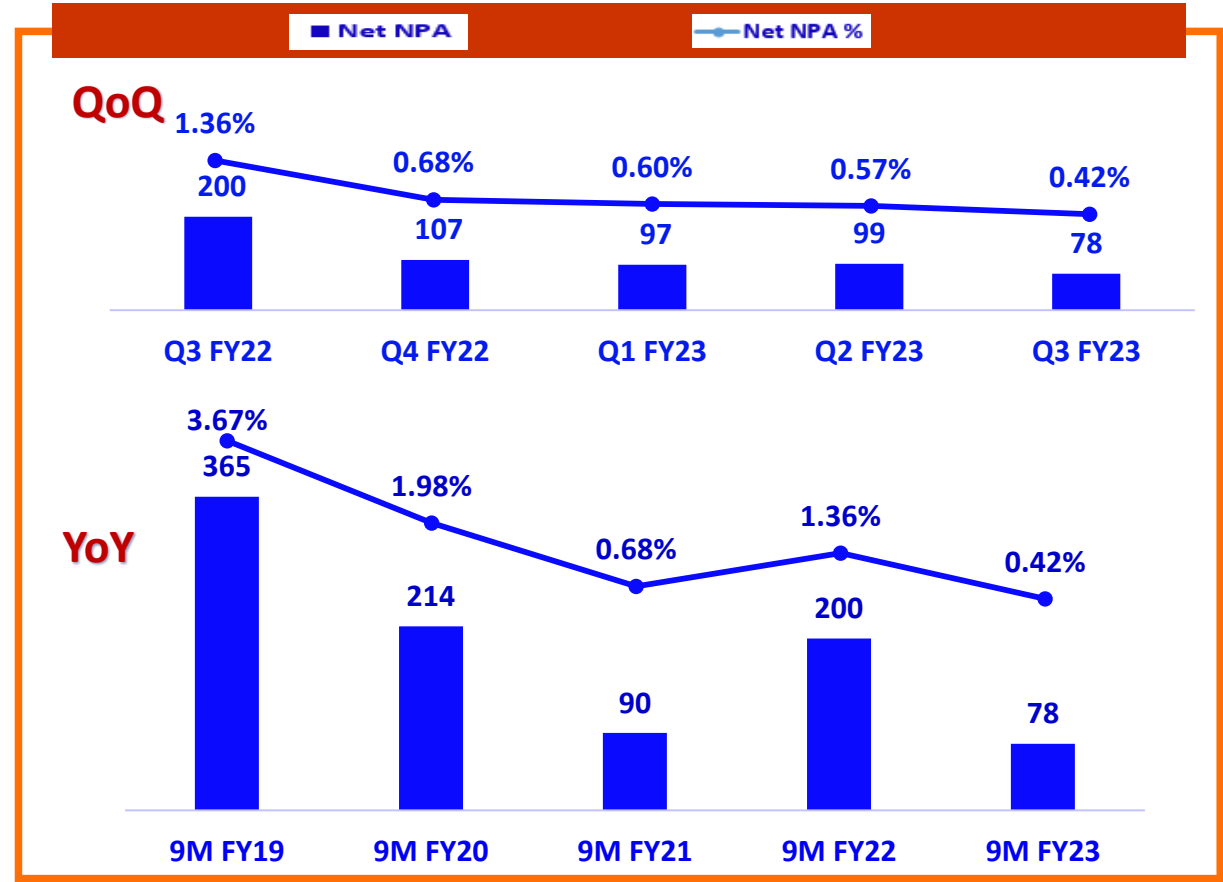
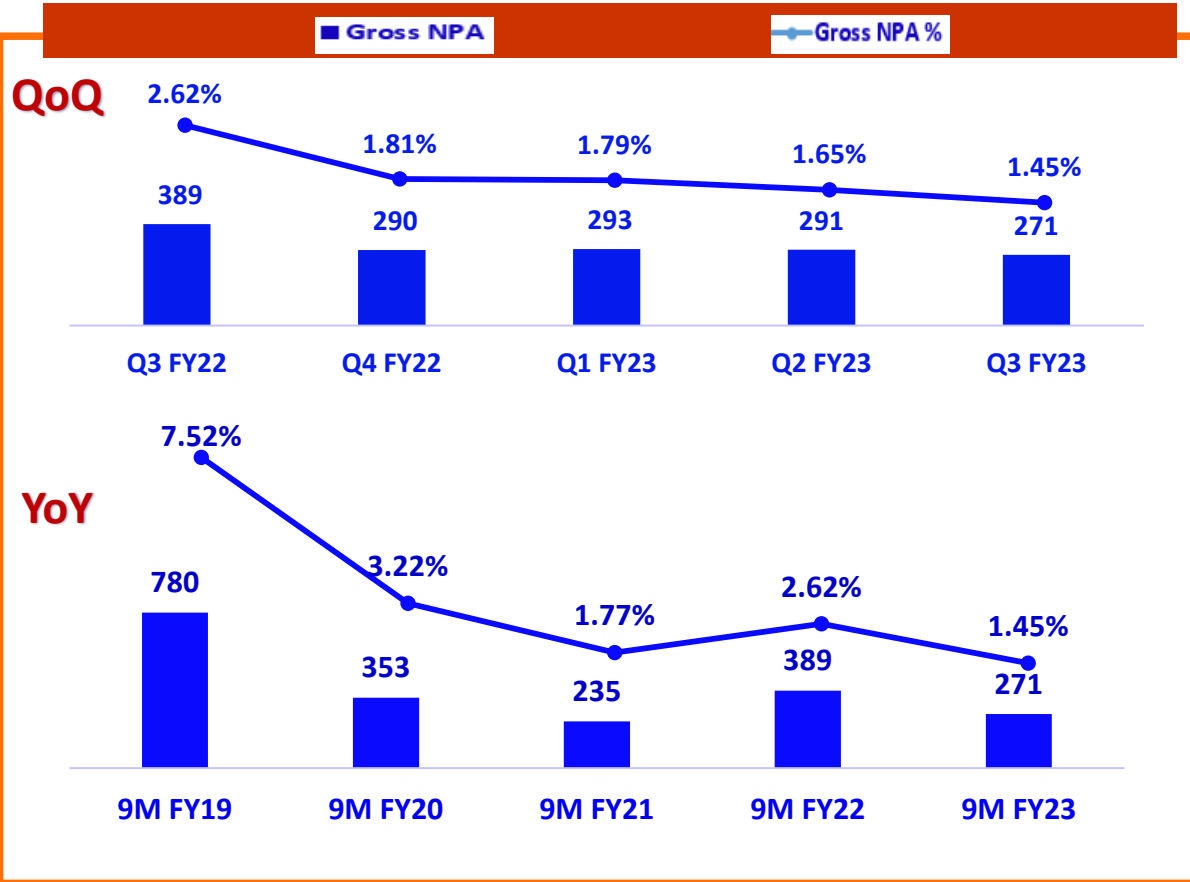


YoY



Asset Quality Ratios

Amt in Cr

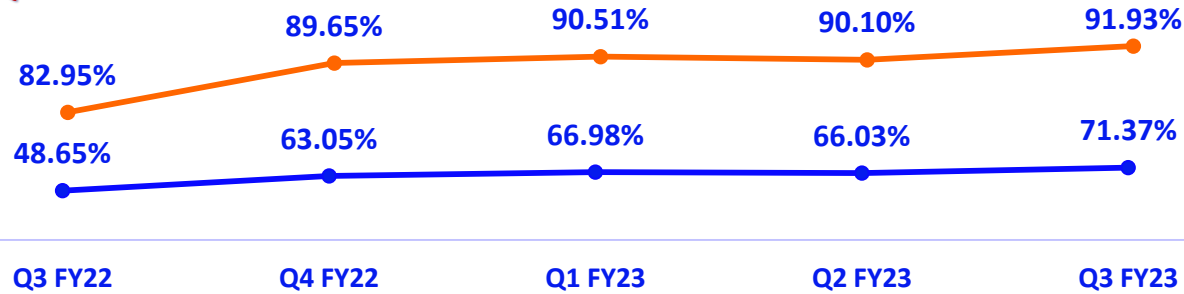


Asset Quality Ratios

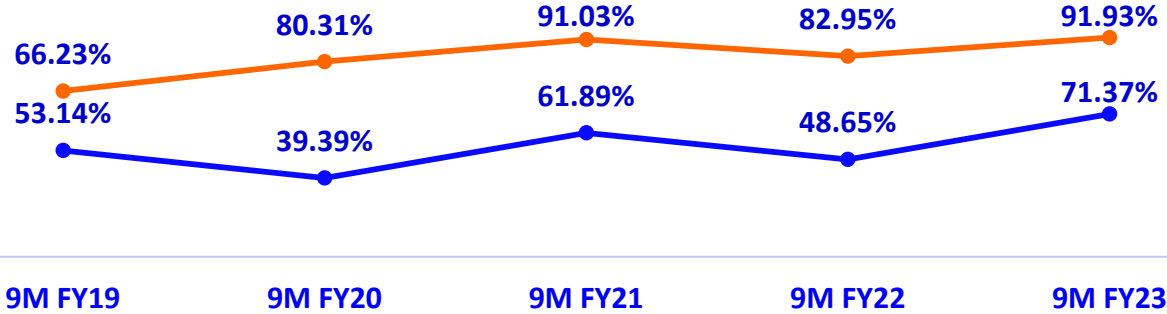
Amt in Cr

Provision Coverage Ratio

QoQ



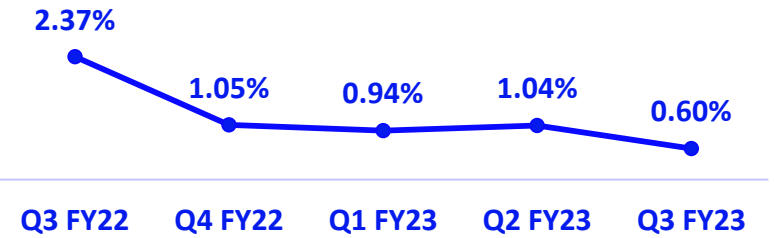
YoY



PCR (Incl. write off) PCR (Excl. write off)

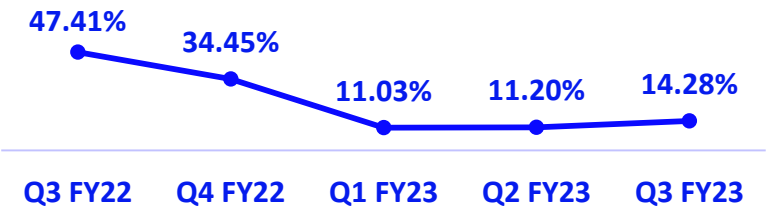
Slippage Ratio

QoQ



Recovery Rate

QoQ

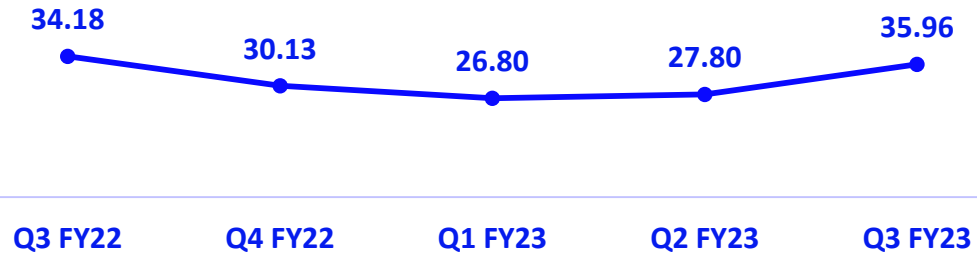


Share Holders Return & Risk Ratios

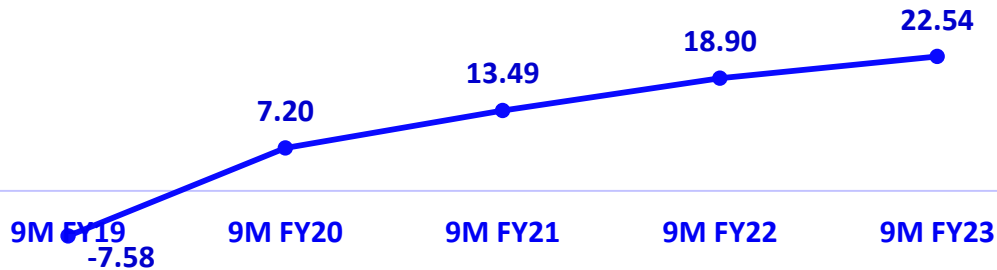
EPS

(in Rs)

QoQ

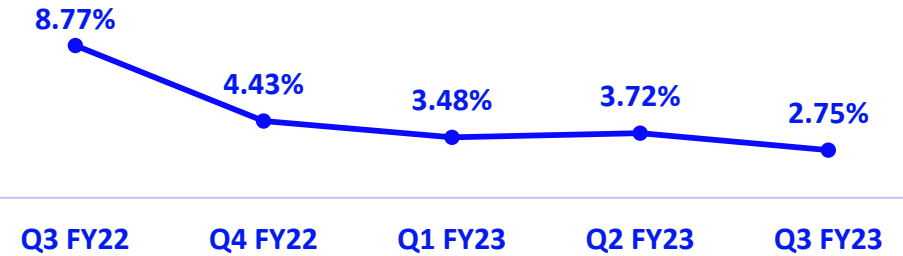


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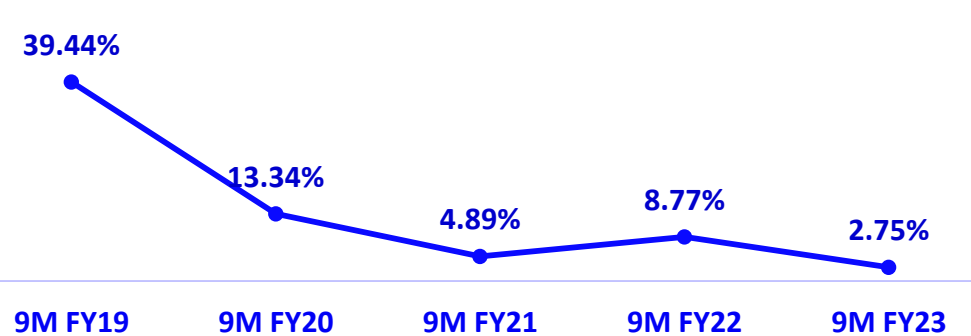


Net NPA to Networth

QoQ



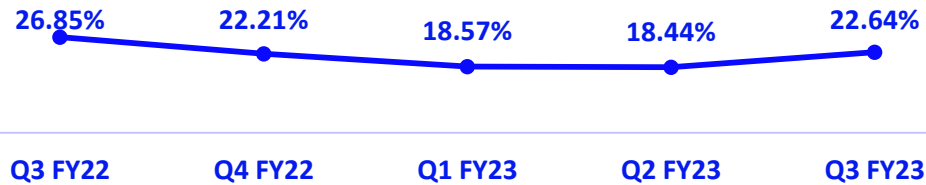
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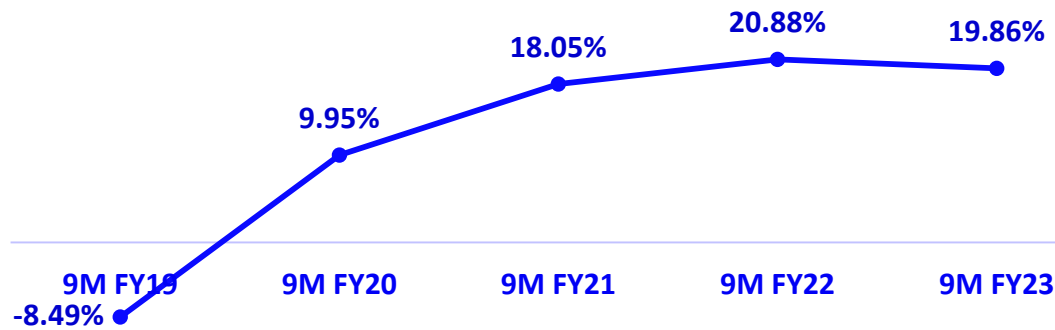
Share Holders Return & Risk Ratios

RoE

QoQ



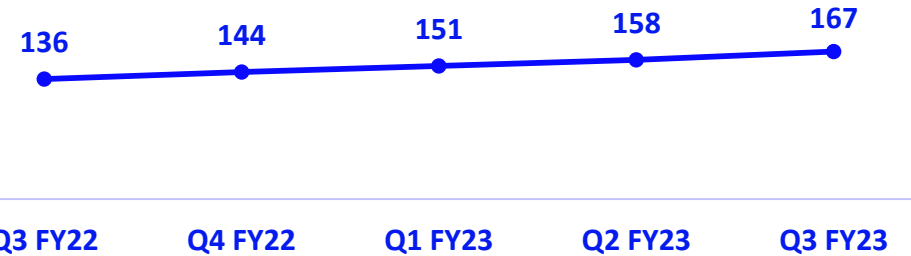
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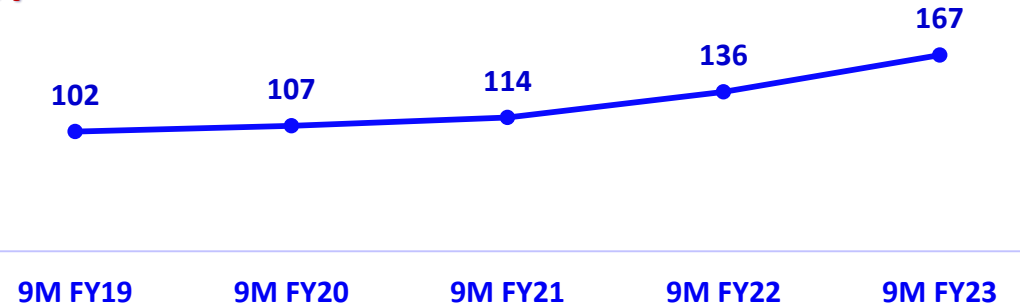
Book Value per Share

(in Rs)

QoQ



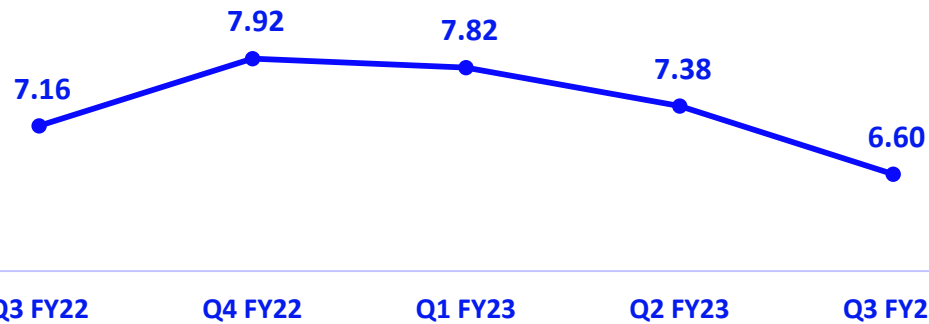
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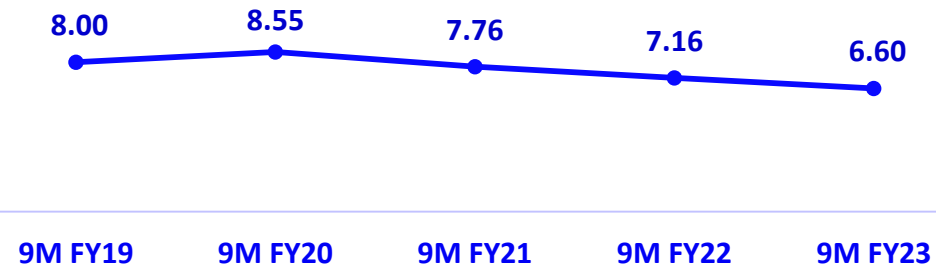
Efficiency Ratios

Business per Employee (In Cr)

QoQ

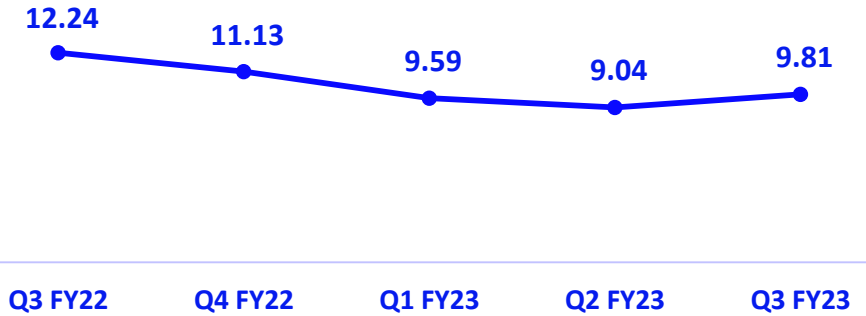


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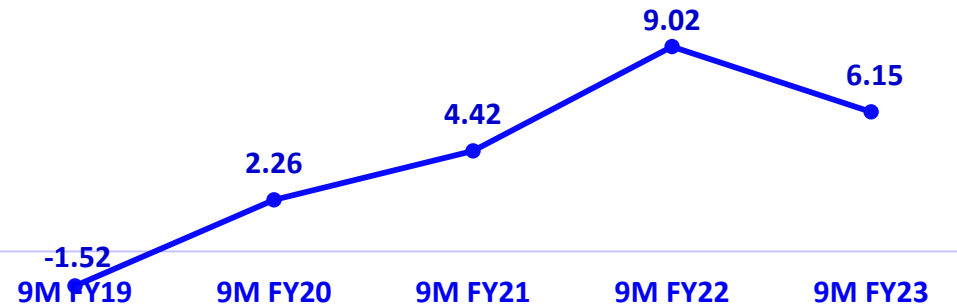


Profit per Employee (in Lakhs)

QoQ

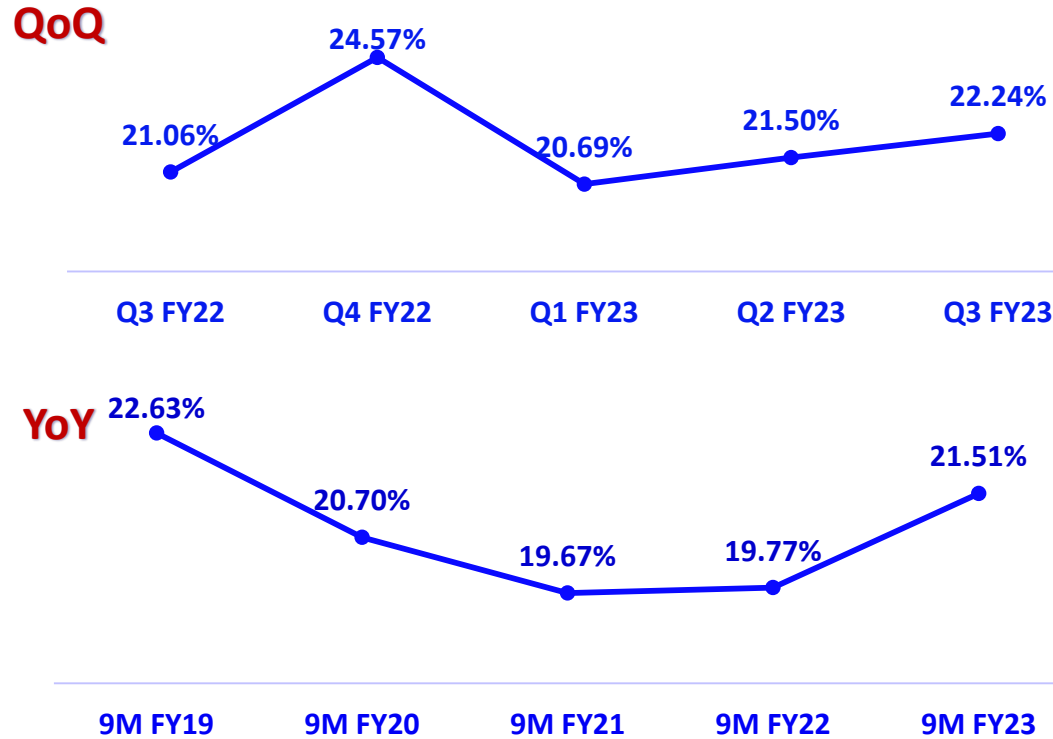


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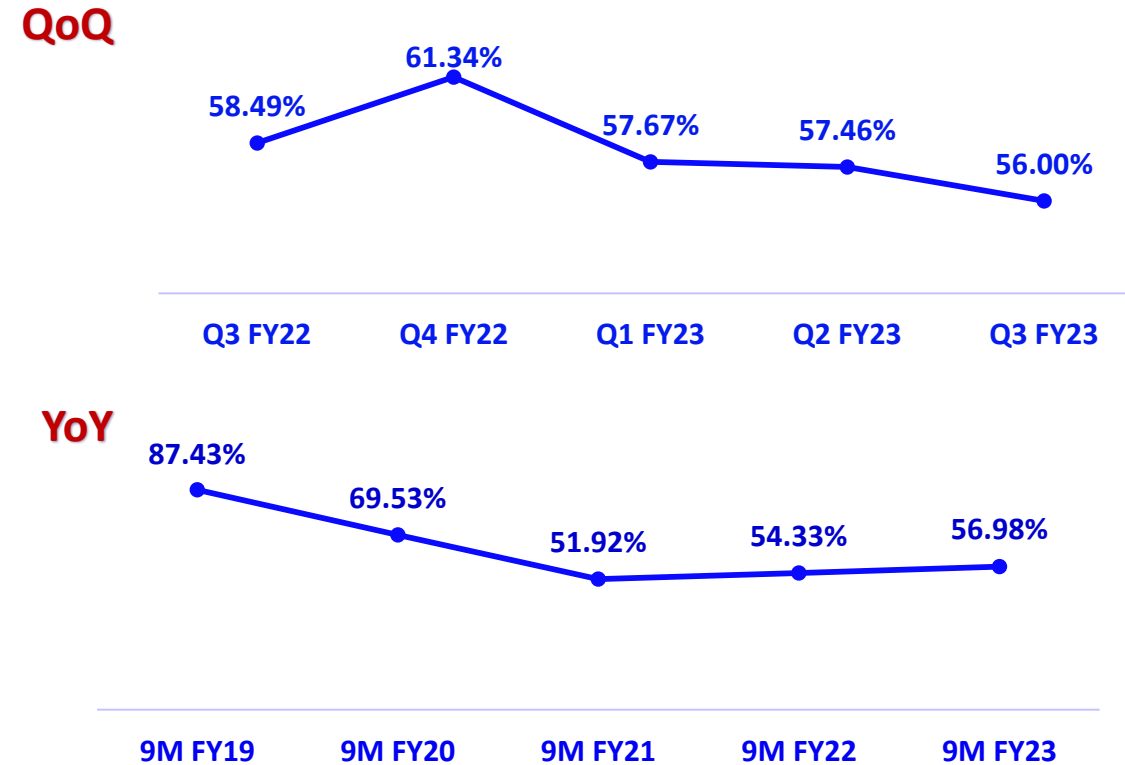


Efficiency Ratios

Staff Cost to Total Income



Cost to Income Ratio



Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Digital Touch Points



1,414 Installations



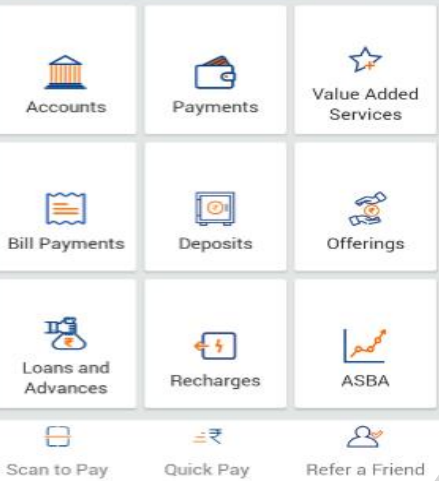
6.94 lacs + Debit Cards



4.37 lacs+ Net
Banking users



516 ATM
Network



4.22 lacs+ Mobile
Banking Users



5,665+ QR
Installations



90,457+ ePassbook
Downloads



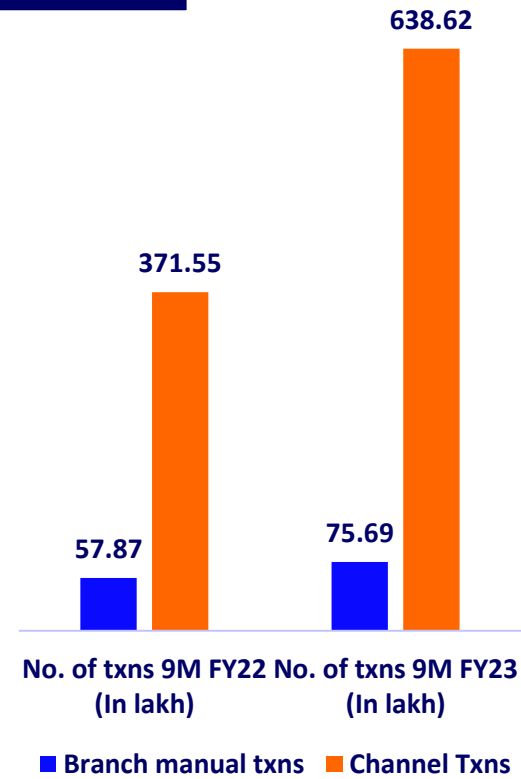
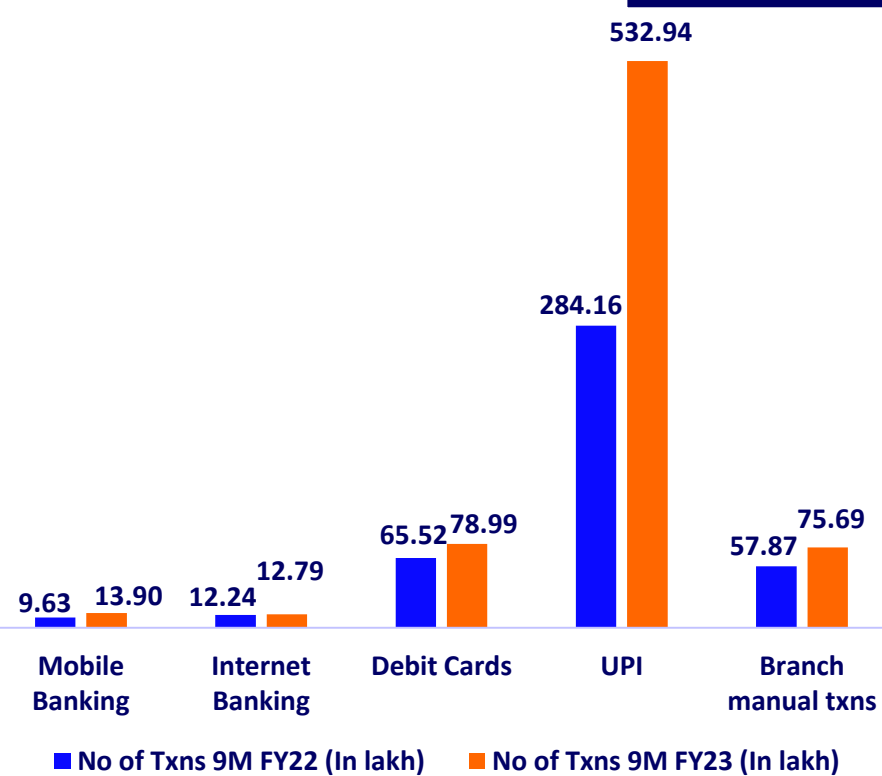
78,660+Prepaid
Cards



1.36 lac+ UPI
Downloads

Channel Transactions

Digital vs Branch



	No. of txns	
	9M FY22 (In lakh)	9M FY23 (In lakh)
Mobile Banking	9.63	13.90
Internet Banking	12.24	12.79
Debit Cards	65.52	78.99
UPI	284.16	532.94
Branch txns	57.87	75.69
Total Channel Transactions	371.55	638.62
% of channel txns	86.52%	89.40%

SBS 2030

SUSTAIN

PROFITABLE FRANCHISE



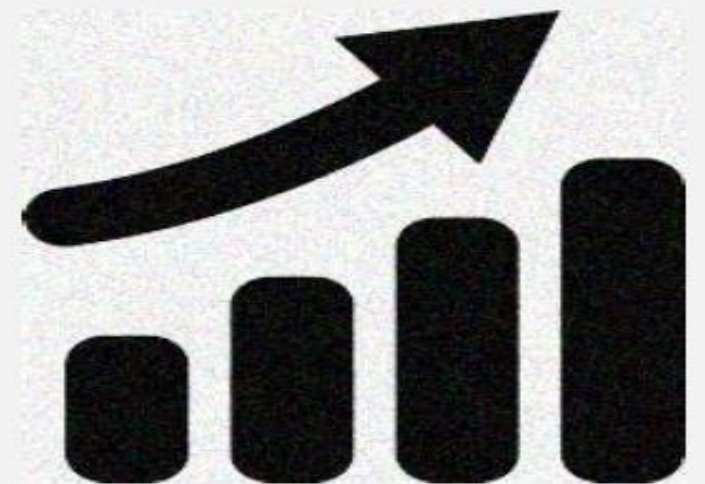
BUILD

PLATFORMS FOR FUTURE



SCALE

EXECUTE WITH GUARDRAILS



Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Build phase is on..

Few Roll outs..





THANK YOU!

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