

SEC/378/2022

October 21, 2022

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 and half year ended September 30, 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/377/2022 dated October 21, 2022, please find enclosed a copy of press release and the Investor Presentation on financial and business performance of the Bank for the quarter and half year ended September 30, 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 & Half Year Ended September 30, 2022

The Board of Directors of CSB Bank took on record the financial results for the quarter (Q2 FY 2023) and half year ended 30.09.2022 (H1 FY 2023) which were subject to limited review in their meeting dated 21.10.2022

Highlights

- a) **Profit After-tax:** Bank could cross the double century mark by recording a net profit of Rs235.07 Cr in H2 FY 23 vis a vis a profit of Rs 179.57 Crs for the same period last year. Despite the prevailing macroeconomic environment, which is volatile and challenging, Net profit improved by 5% on a sequential basis also from Rs 114.52 Cr to Rs 120.54 Cr. Bank continued its accelerated provisioning policy during this quarter as well. RoA improved from 1.53% in H1FY22 to 1.81% in H1FY23 while QoQ the sequential improvement is from 1.75% to 1.87%.
- b) **Operating Profit** of the bank is at Rs 157.35 Cr for the quarter ended 30.09.2022 vis a vis Rs 149.38 Crs as on 30.09.2021 and Rs 154.72 Crs as on 30.06.2022. The operating profit for the half year ended 30.09.2022 is Rs 312.07 Crs vis a vis Rs 324.12 Crs impacted by Treasury Losses and draining of PSLC income
- c) **Net Interest Income (NII)** for H1FY23 stood at Rs 635.66 Cr posting an increase of 16% over H1 FY 22. In Q2 FY 23, the NII stood at Rs 324.97 Cr as against Rs 278.38 Cr in Q2 FY 22 or by 17%.
- d) **Non-Interest Income ex treasury** posted a growth of 48% sequentially backed by improved Banca commission, processing fee, other commission income etc. Other income for the half year ended 30.09.2022 is Rs 111.23 Crs (PSLC income:- Nil) as against Rs 119.80 Crs (which includes PSLC income of Rs 33.40 Crs) as on 30.09.2021.
- e) **Cost Income Ratio:** as on 30.09.2022 is 57.57% as against 52.14% as on 30.09.2021. Sequentially, Cost income ratio improved from 57.67% to 57.46% on QoQ basis
- f) **Asset Quality & Provisioning**

Both GNPA and NNPA ratios have improved on QoQ basis. PCR continues to be above 90%

Particulars	Q2 FY 23	Q1 FY 23	FY 22
Gross NPA	291.04	293.01	289.51
Gross NPA %	1.65%	1.79%	1.81%
Net NPA	98.86	96.75	106.99
Net NPA %	0.57%	0.60%	0.68%
Provisioning Coverage Ratio	90.14%	90.51%	89.65%

- g) **Capital Adequacy Ratio** is at 25.14 %, which is well above the regulatory requirement. Leverage ratio is at 9.21% as on 30.09.2022.
- h) **Comfortable Liquidity Position.** Liquidity Coverage Ratio is comfortable at 125.76%

- i) **Total Deposits** grew by 10.13% YoY and **CASA** ratio stood at 34.27% as on 30.09.2022as against 32.58% as on30.09.2021
- j) **Advances (Net)** grew by 24.15% YoY to Rs 17468.33 Cr as on 30.09.2022

Performance Highlights:

(Rs Crore)	Q2 FY23	Q2 FY22	Inc/ Dec%	Q1 FY23	QoQ % Growth	6M FY 23	6M FY 22	Inc/ Dec%
Interest Income	555.18	495.85	12%	535.93	4%	1,091.11	991.10	10%
Interest Expense	230.21	217.47	6%	225.24	2%	455.45	444.97	2%
Net Interest Income	324.97	278.38	17%	310.69	5%	635.66	546.14	16%
Treasury Profits	-21.37	-10.25		9.93		-11.45	11.24	
Other Income	66.31	70.04	-5%	44.92	48%	111.23	119.80	-7%
Total Non-Interest Income	44.94	59.79	-25%	54.85	-18%	99.79	131.03	-24%
Net Operating Income	369.91	338.17	9%	365.54	1%	735.45	677.17	9%
Staff Cost	129.00	119.16	8%	122.21	6%	251.22	216.38	16%
Other Opex	83.54	69.63	20%	88.61	-6%	172.15	136.68	26%
Total Opex	212.55	188.79	13%	210.82	1%	423.37	353.05	20%
Operating Profit	157.36	149.38	5%	154.72	2%	312.08	324.12	-4%
Standard Asst Provision	4.36	6.42	-32%	1.88	132%	6.24	2.37	163%
Other Provisions	-8.10	-15.49		-0.20		-8.30	81.77	
Provisions other than Tax	-3.73	-9.07		1.68		-2.05	84.15	
PBT	161.09	158.45	2%	153.04	5%	314.13	239.97	31%
Tax	40.54	39.88	2%	38.52	5%	79.06	60.40	31%
PAT	120.55	118.57	2%	114.52	5%	235.07	179.57	31%
Deposits	20,986.61	19,055.49	10%	20,266.77	4%	20,986.61	19,055.49	10%
Advances(Net)	17,468.33	14,070.11	24%	16,142.14	8%	17,468.33	14,070.11	24%
CASA	7,192.81	6,207.98	16%	7,121.88	1%	7,192.81	6,207.98	16%
Gold	8,035.50	5,460.22	47%	7,107.00	13%	8,035.50	5,460.22	47%
CASA%	34.27%	32.58%	2%	35.14%	-1%	34.27%	32.58%	2%

CEO Speak:

Speaking about the performance **Mr. Pralay Mondal, Managing Director & CEO** said, “*The current macro-economic scenario is quite volatile and challenging. In the midst of all the prevalent adversities, we kept our focus firm and could do well in the second quarter of FY 23. This quarter witnessed a repo hike of 100 bps from 4.90% to 5.90%. The prudent treasury strategies helped us with minimal shocks. While our deposit growth was in line with the industry trend, we could outgrow in the advance portfolio. Despite having a negative impact of about Rs 33 Crs due to the lack of opportunities in the PSLC market, the boosting up of other income streams helped us to contain the reduction to a decent extent. In terms of profitability, bank could cross the Rs 200 Cr mark in H2 FY 23 while keeping the provision buffers intact. The key ratios like NIM, CRAR, LCR, RoA etc continue to be strong. In the coming quarters our focus will be more on liabilities given the CD ratio crossing 80% in H1. NR business, Remittance etc will have tremendous opportunities in H2. Set up of new retail verticals such as HCF, CE/CV etc is also planned for H2. Our SME& Corporate teams have definite growth plans for the upcoming half year. Our endeavor would be to improve continuously quarter on quarter in terms of both topline and bottom-line parameters*”.

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 608 branches (excluding three service branches and three asset recovery branches) and 507 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

21.10.2022

INVESTOR PRESENTATION

Q2-FY23 / SEPTEMBER 2022

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*PAT of Rs 235.07 Cr for H1 FY 23 (up by 31% YoY) Q2 PAT at Rs 120.55 Cr

*RoA Q2 FY23 : 1.87% (up by 12 bps QoQ)
RoA H1 FY 23-1.81%

*RoE H1 FY23 : 18.49%

Cost and Revenue

* NII growth of 16% YoY & 5% QoQ

* NIM above 5% on a quarterly and half yearly basis-5.60% & 5.38% respectively

*Other income ex Treasury increased by 48% QoQ

Growth Momentum

*Net Advances grew by 24% YoY

*Gold loan grew by 47% YoY

*Deposits grew by 10% YoY

*CASA book grew by 16% YoY & CASA Ratio is at 34.27%

* Healthy CD Ratio (Gross) : 87.54% as on 30-09-2022

Well Capitalised & Strong Liquidity Position

*Strong capital comfort with a CRAR of 25.14% as on 30.09.2022

*Tier I ratio of 23.63%

*Book value per share up by 24% YoY (Rs 127 to Rs 158)

*Strong liquidity -LCR of 126 % & NSFR at 159%

Asset Quality

*GNPA ratio of 1.65% (down by 246 bps YoY)

*Net NPA ratio of 0.57% (down by 206 bps YoY)

*PCR of 90.14%

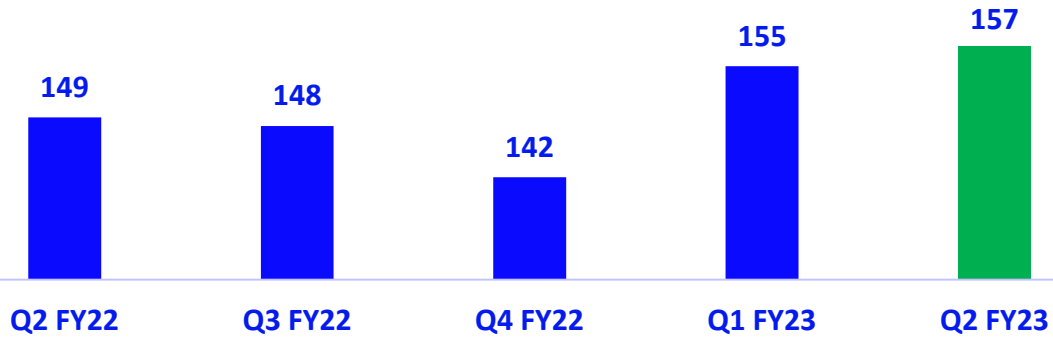
*Credit cost continues to be negative

- A century young Organisation
- 608 Branches & 507 ATMs/CRMs
- 11 Zonal Offices
- 2.1Mn+ happy customers
- Presence in 16 states & 4 UTs
- Total business of ≈ Rs 39,300 Cr
- 7 bancassurance tie ups with industry leaders.

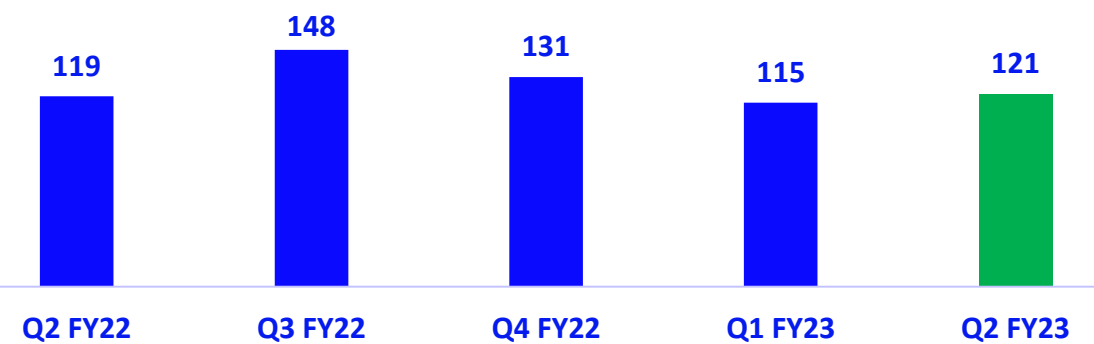
Profitability Ratios

Amt in Cr

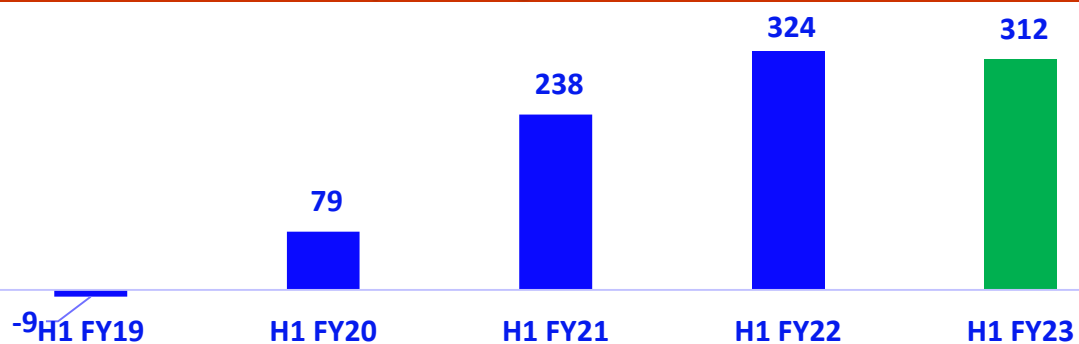
Operating Profit QoQ



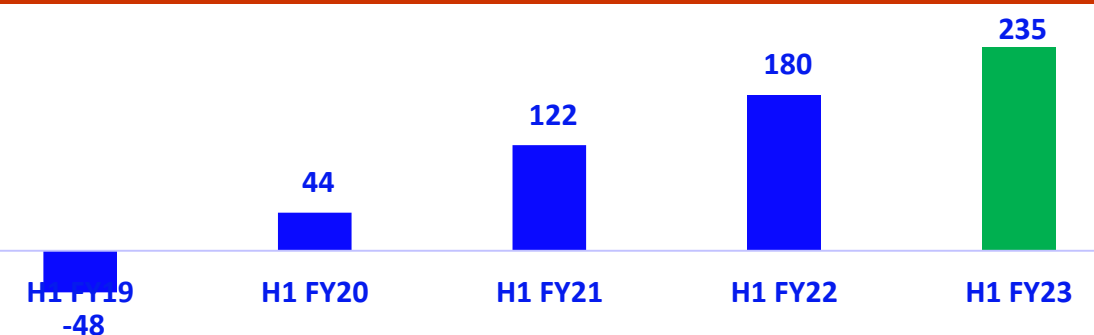
Net Profit QoQ



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	97
Contingency provision	106
Total	203
Tax	51
After Tax Impact	152

Contingency provision is more than Net NPA

Company Overview

Business Overview

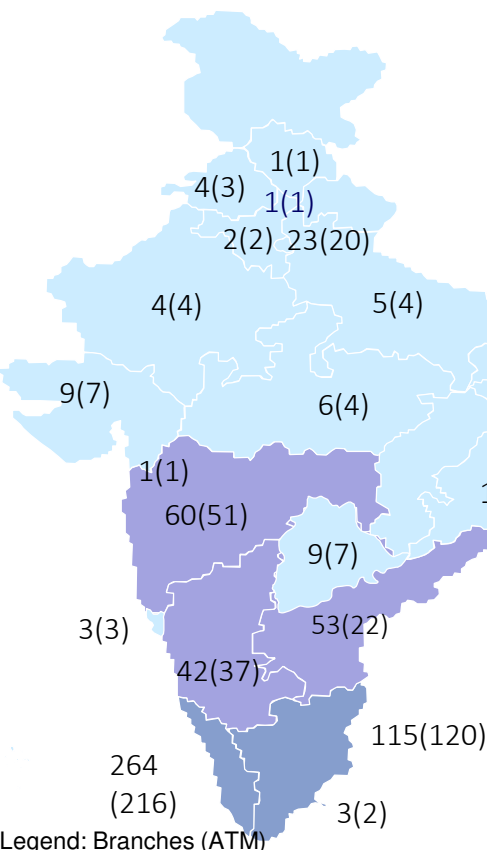
Earnings

Digital Penetration

Strategy

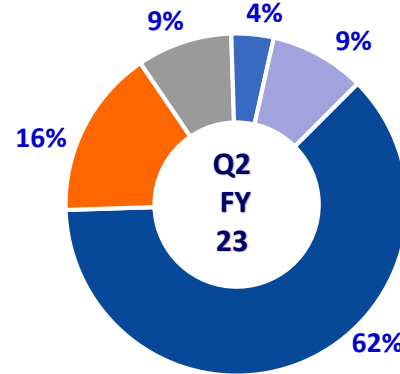
Branch Distribution

State	% distribution	
	Sep-21	Sep-22
KERALA	49%	43%
TAMIL NADU	17%	19%
MAHARASHTRA	10%	10%
ANDHRA	6%	9%
KARNATAKA	7%	7%
OTHERS	11%	12%

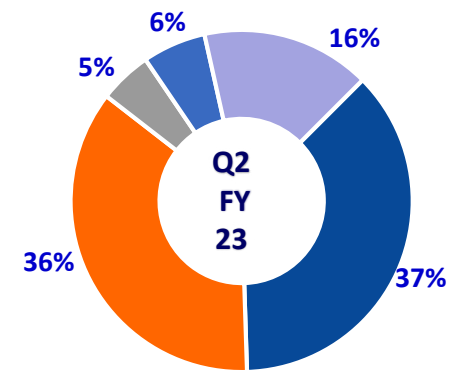


Population	No of Branches	
	Sep-21	Sep-22
Metropolitan	112	123
Urban	110	120
Semi-urban	277	318
Rural	42	47
Grand Total	541	608

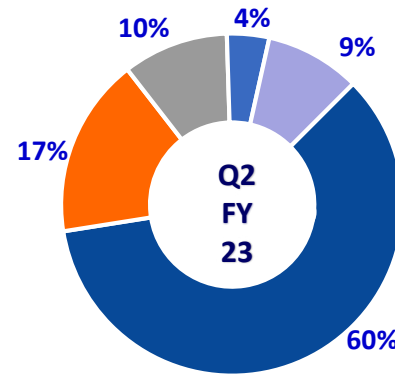
CASA



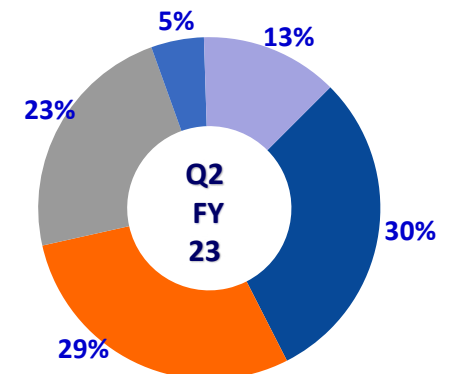
Gold Loans



Total Deposits



Total Advances

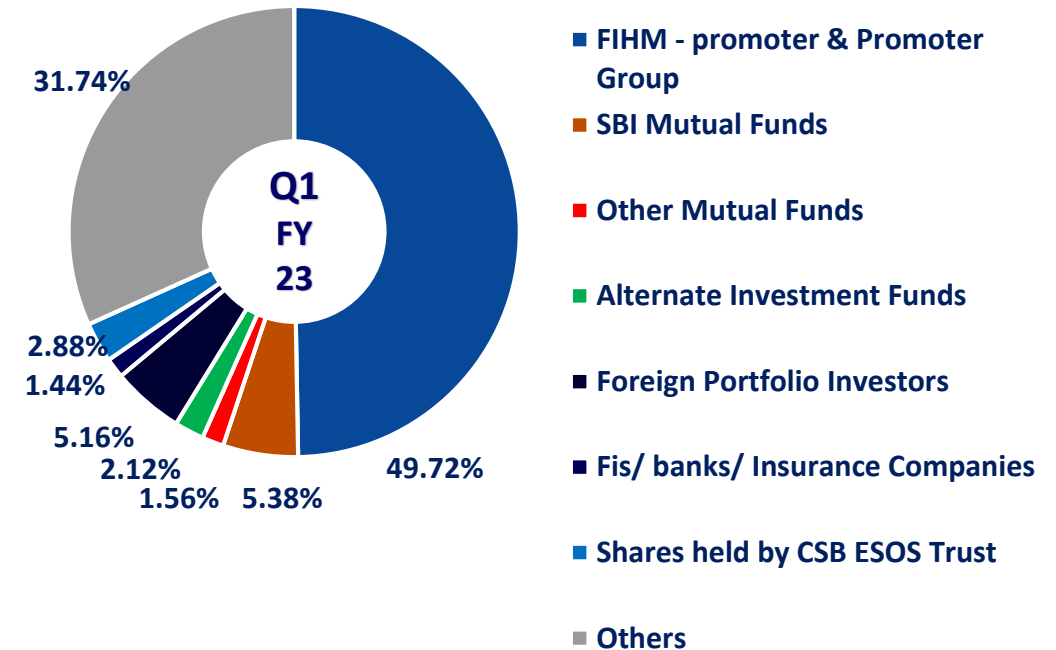


Legend: Kerala (Dark Blue), Tamilnadu (Orange), Maharashtra (Grey), Karnataka (Light Blue), Others (Purple)

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	9.34	5.39%
Other Mutual Funds	8	2.70	1.56%
Alternate Investment Funds	8	3.67	2.12%
Foreign Portfolio Investors	45	8.95	5.16%
Fis/ banks/ Insurance Companies	1	2.49	1.43%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	56777	55.07	31.74%
Total	56842	173.48	100.00%

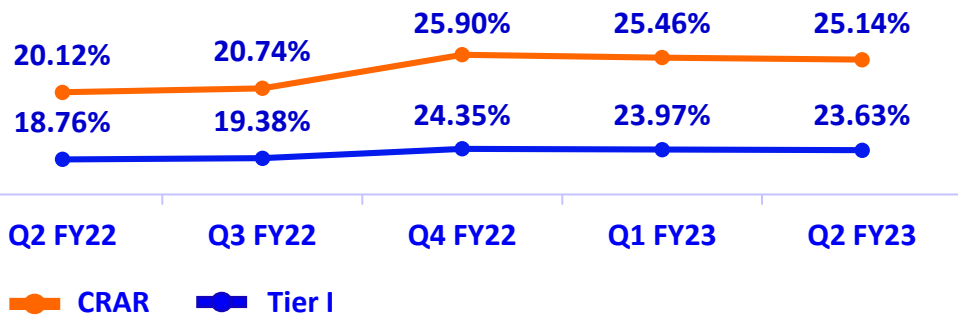
% of Share Holding



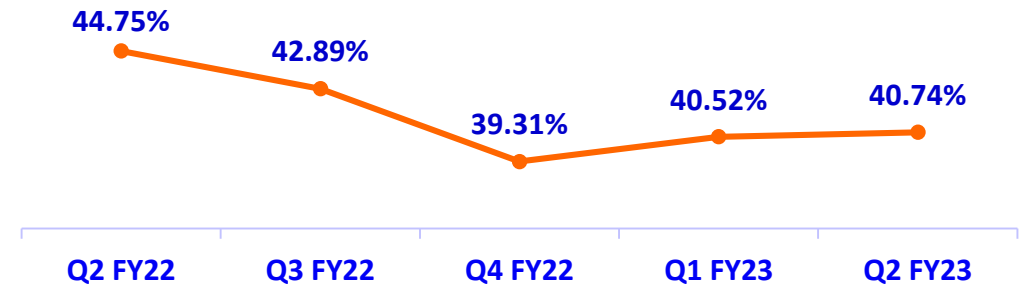
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

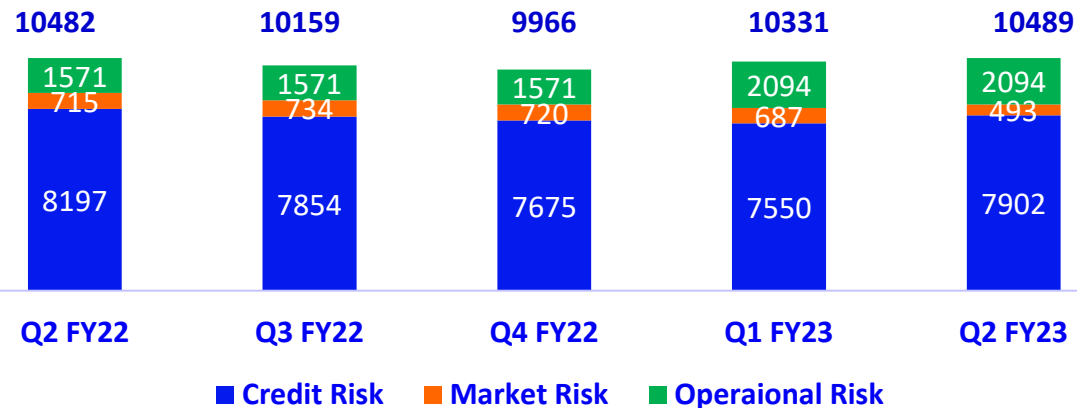
Capital Adequacy Ratio



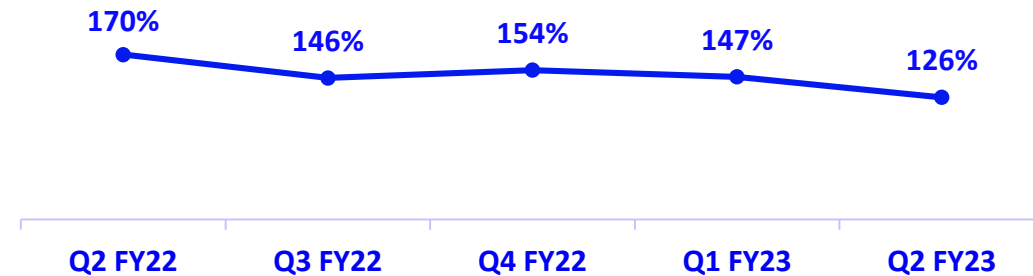
RWA to Total Assets



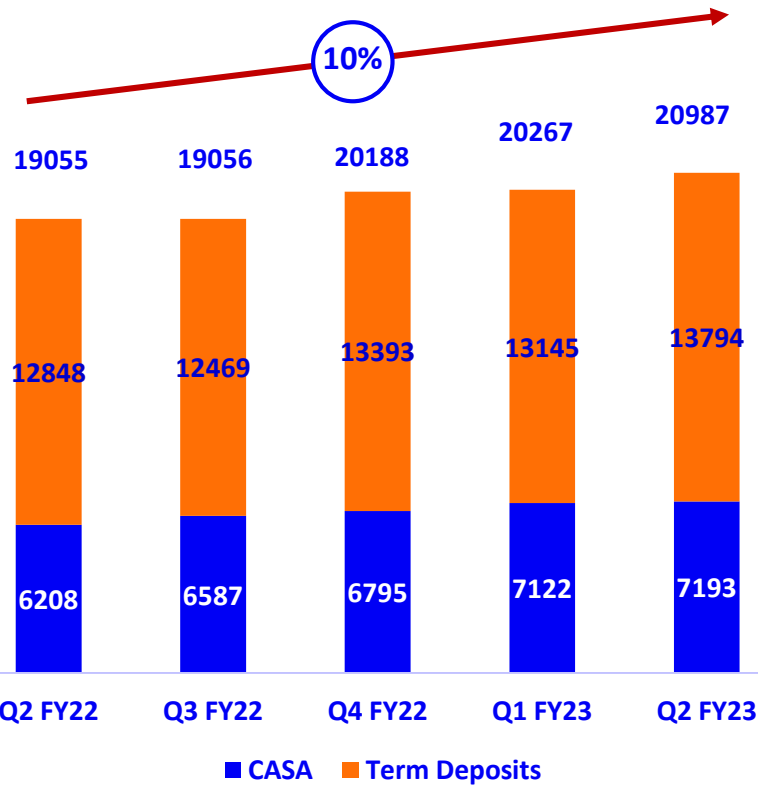
Risk Weighted Assets



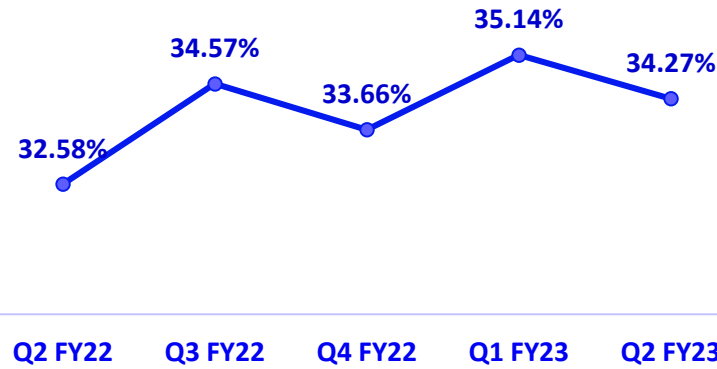
Liquidity Coverage Ratio



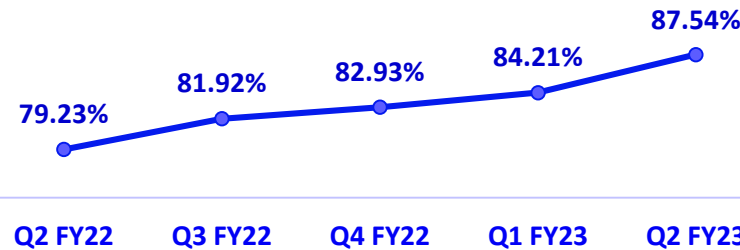
Total Deposits (Amt in Cr)



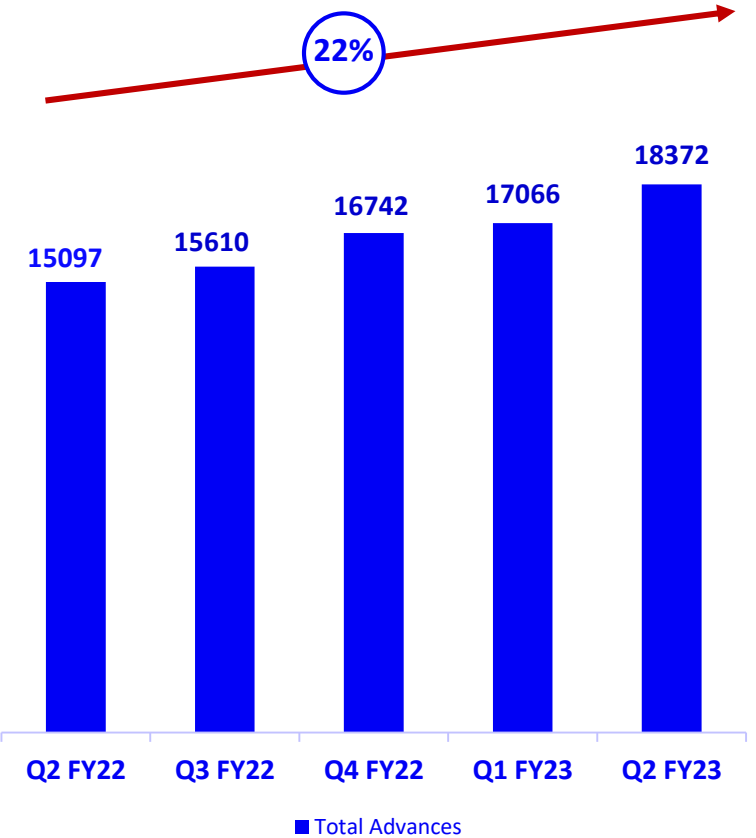
CASA Ratio



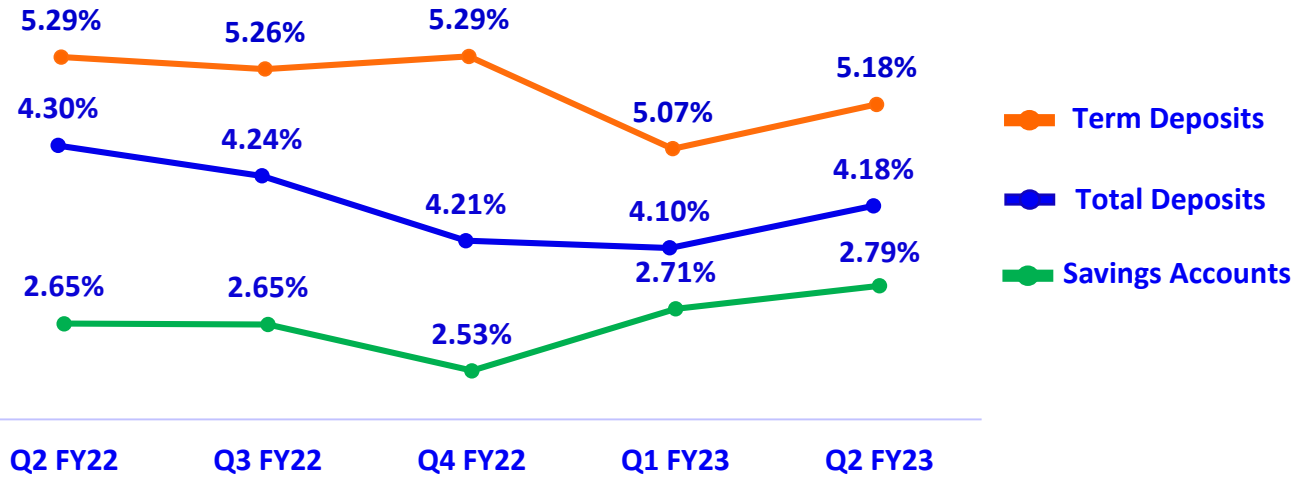
Gross CD Ratio



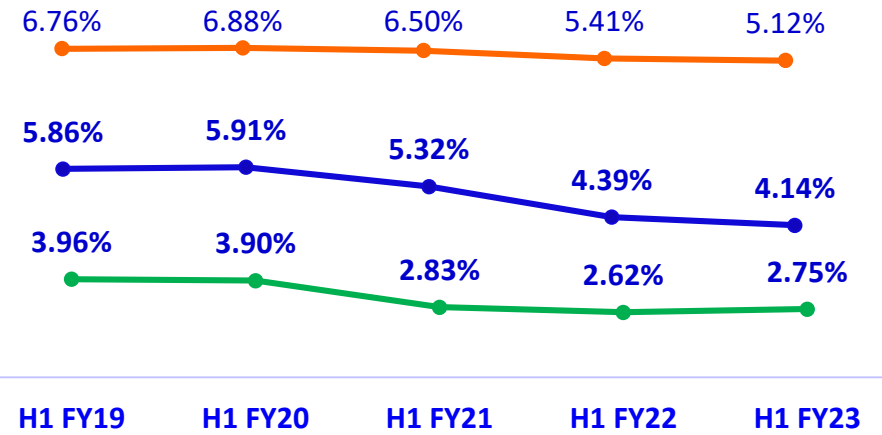
Total Gross Advances (Amt in Cr)



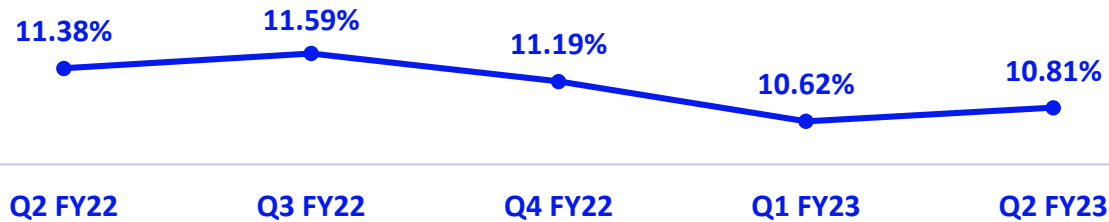
Cost of Deposits (QoQ)



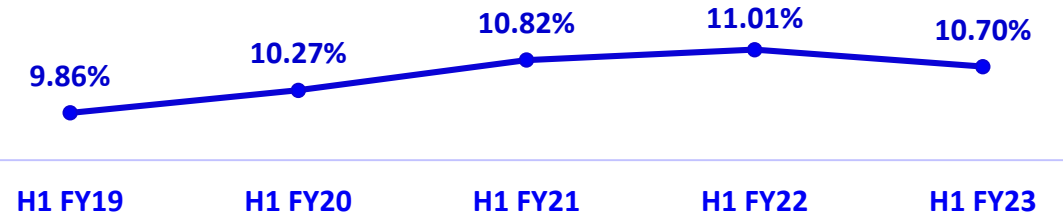
Cost of Deposits (YoY)



Yield on Advances (QoQ)



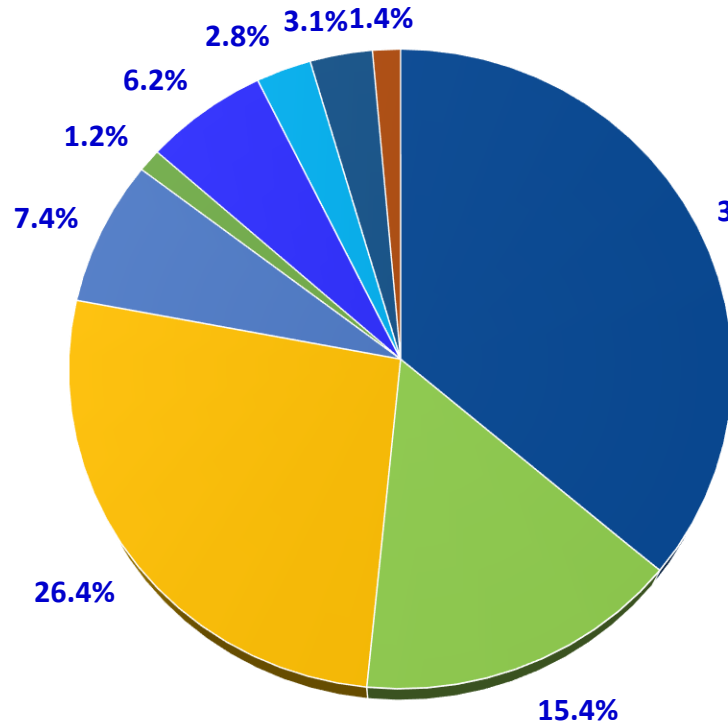
Yield on Advances (YoY)



Advance Mix

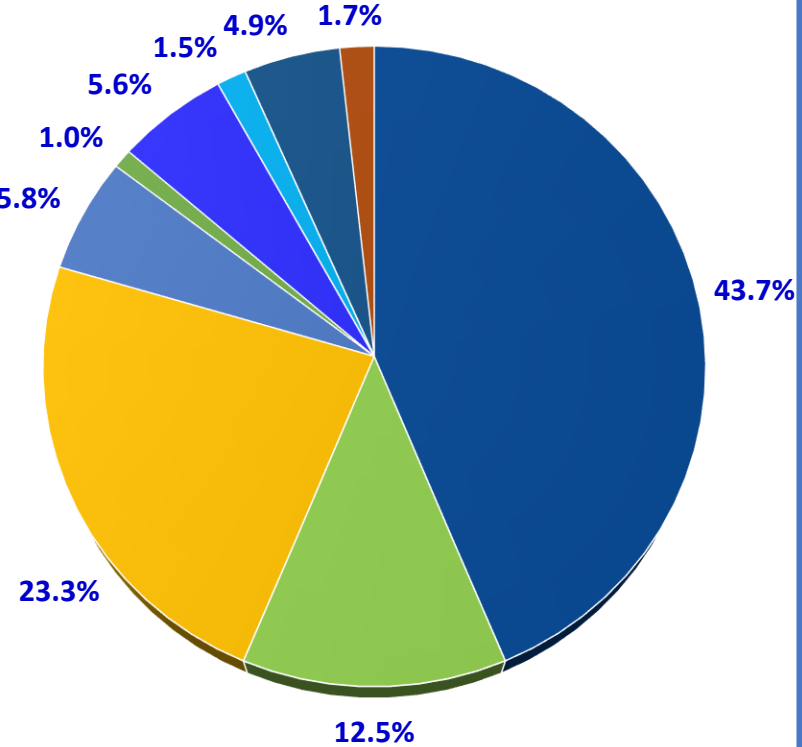
(Amt in Cr)

Q2 FY 22



Retail Loans includes 41% LAP,20% HL,6% EL,3% VL&30% others

Q2 FY 23



82% of Assignments loans are gold DA, Retail Loans includes 42% LAP,17% HL,5% EL,3% VL&33% others

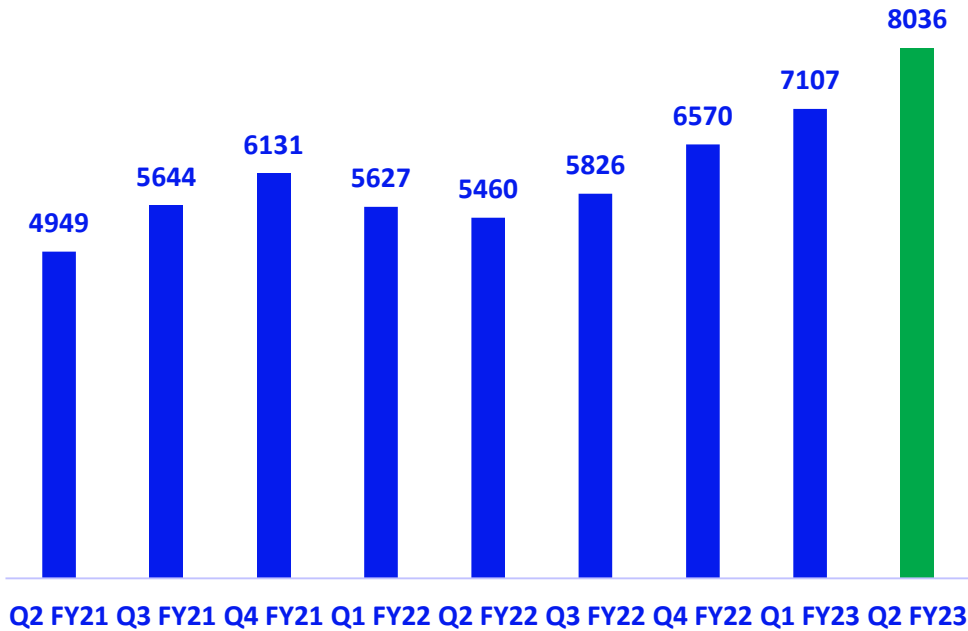
5460	Gold Loans	8036	↑ 47.2%
2326	SME Loans	2299	↓ 1.2%
3983	Corporate Loans	4278	↑ 7.4%
1112	Retail Loans	1068	↓ 4.0%
177	Two Wheeler Loans	178	↑ 0.4%
934	Assignment Loans	1031	↑ 10.4%
419	LCBD & TReDS	274	↓ 34.7%
474	Agri Loans	892	↑ 88.2%
212	MFI Loans	318	↑ 49.9%

Gold Loan – Our DNA

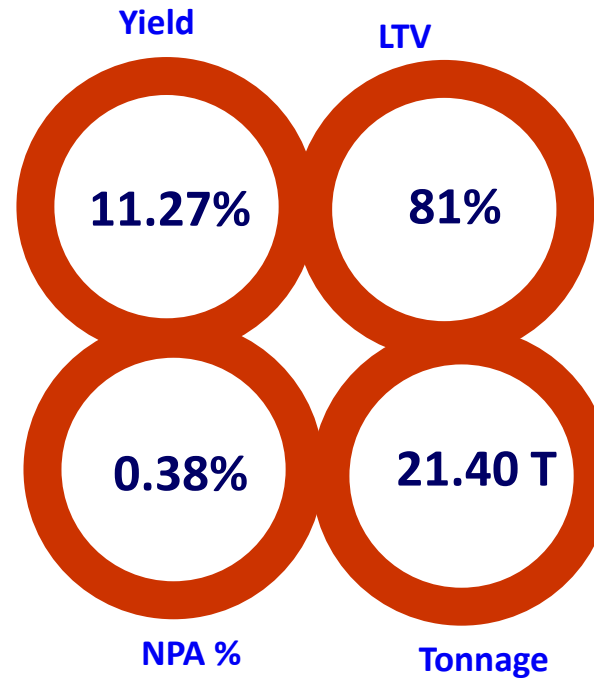
(Amt in Cr)

Portfolio Movements

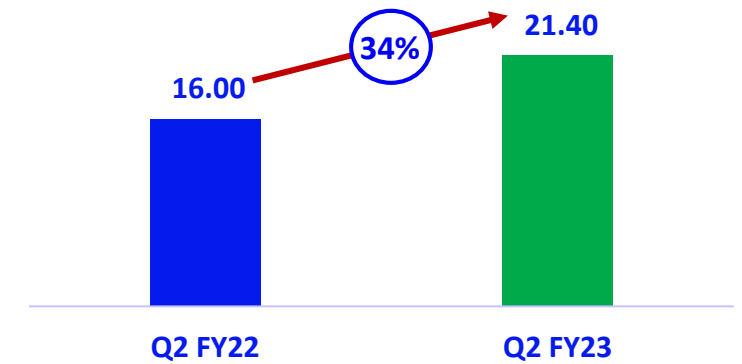
↑ 47% YoY ↑ 13% QoQ



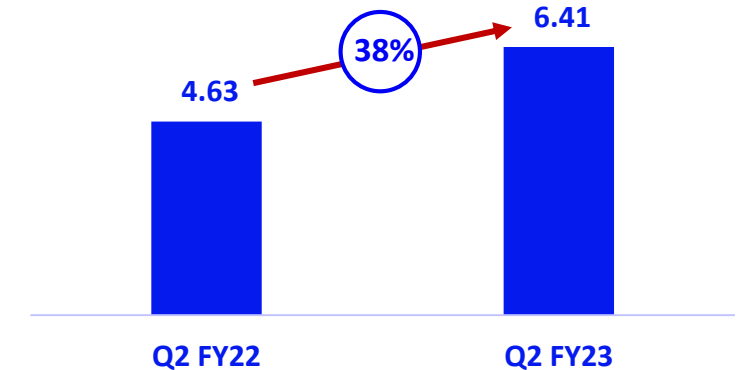
Portfolio Quality



Tonnage

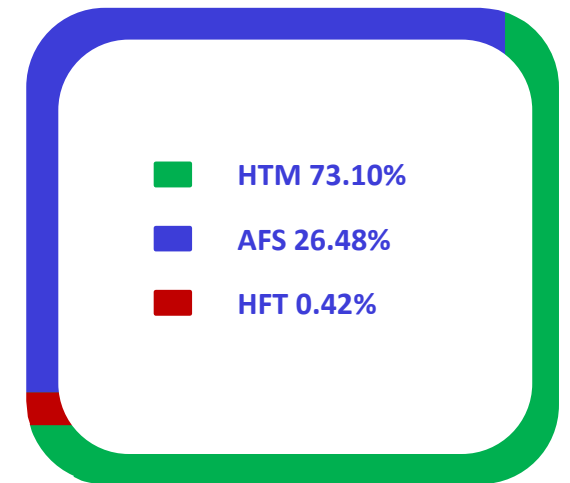
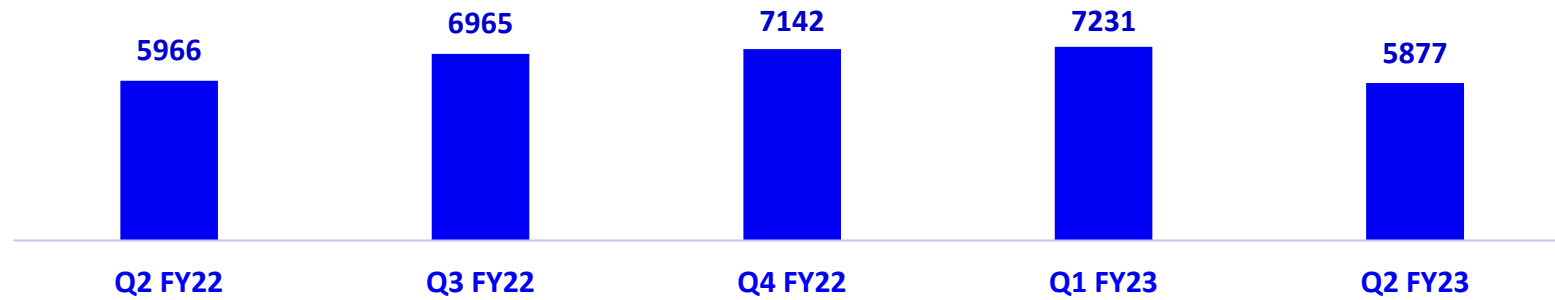


No of Accounts (in Lakhs)

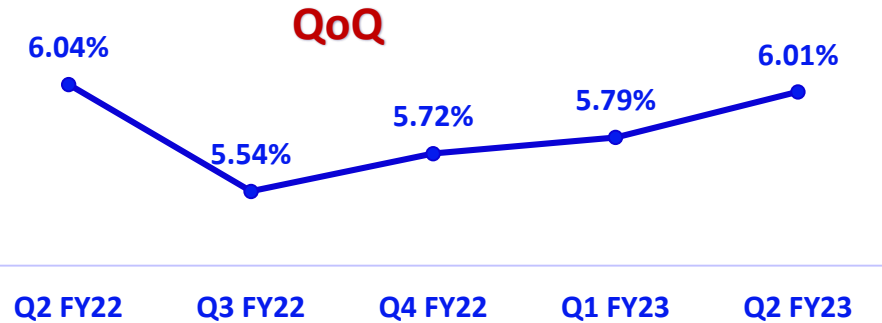


Investments

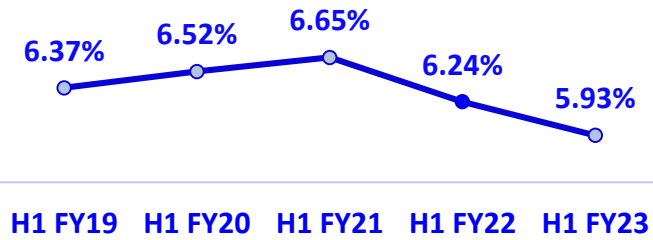
(Amt in Cr)



Yield on Investments



YoY

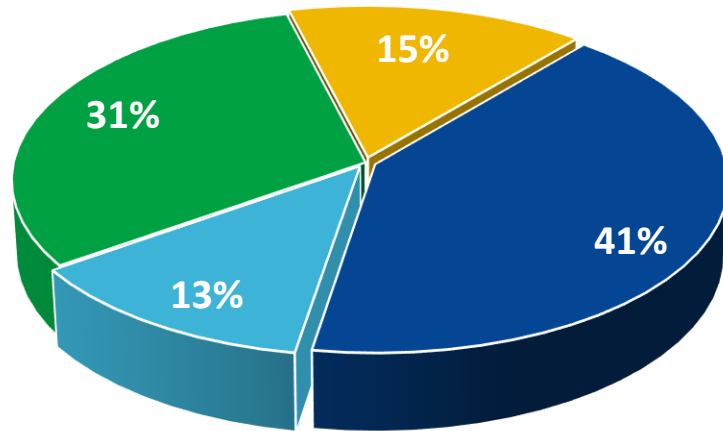


M Duration

HFT	AFS	HTM	Total
7.40	0.98	5.80	4.63

Sector Wise Exposure

Sector Wise Exposure



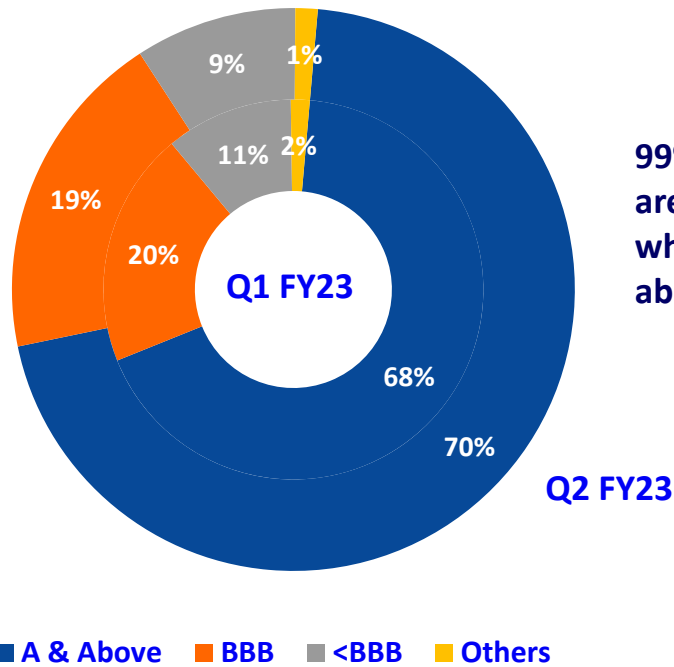
- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances
Textiles	4.67%
Construction	3.79%
Infrastructure	3.62%
Food Processing	3.09%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.86%
All Engineering	0.69%
Vehicles, Vehicle Parts and Transport Equipments	0.50%
Paper and Paper Products	0.23%
Gems and Jewellery	0.17%
Rubber, Plastic and their Products	0.13%
Basic Metal and Metal Products	0.28%
Wood and Wood Products	0.12%
Beverages (excluding Tea & Coffee) and Tobacco	0.09%
Cement and Cement Products	0.04%
Leather and Leather products	0.17%
Mining and Quarrying	0.04%
Other Industries	0.19%

Services	% to Gross advances
NBFCs	7.49%
HFC	4.69%
Wholesale & Retail Trade	3.29%
Tourism, Hotel and Restaurants	2.07%
Real Estate Activities	1.26%
Transport Operators	0.62%
MFIs	0.48%
Computer and Related Activities	0.36%
Other Services	10.38%

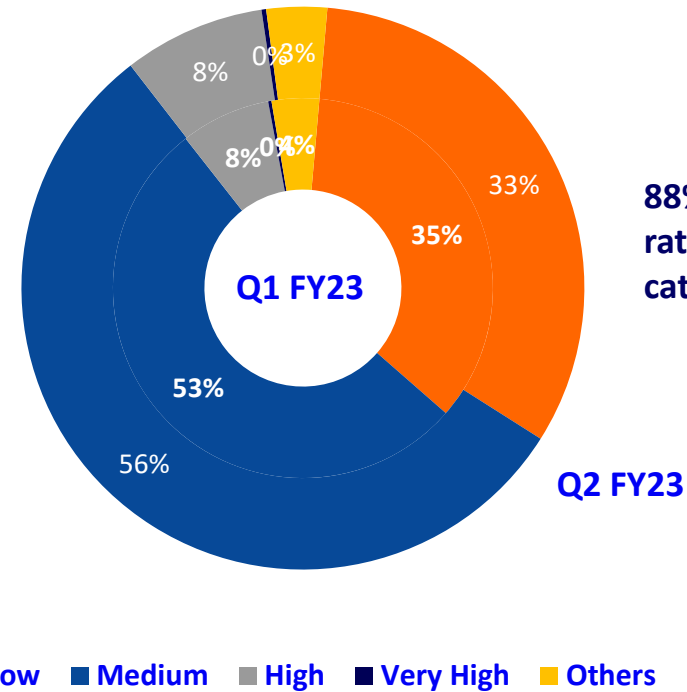
Rating wise Exposure

External Rating of Corporate Accounts (>Rs 25Cr)



99% of Corporate advances are externally rated of which 70% are having A & above rating.

Internal Rating of SME accounts



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

Profit & Loss Account - Q2 FY 23

Amt in Cr

	Q1 FY23	Q2 FY23	QoQ	Q2 FY22	YoY
Interest Income	535.9	555.2	4%	495.9	12%
Interest Expense	225.2	230.2	2%	217.5	6%
Net Interest Income	310.7	325.0	5%	278.4	17%
Treasury Profit	9.9	-21.4		-10.2	
Exchange Profit	2.8	1.8	-36%	1.6	14%
Processing Fees	7.7	22.0	186%	16.8	31%
Commission Income	17.9	25.4	42%	15.9	60%
PSLC Income	-	-		20.9	
Other Income	16.5	17.2	4%	14.8	16%
Total Non Interest Income	54.9	44.9	-18%	59.8	-25%
Total Net Operating Income	365.5	369.9	1%	338.2	9%
Staff Cost	122.2	129.0	6%	119.2	8%
Other Opex	88.6	83.5	-6%	69.6	20%
Total Opex	210.8	212.5	1%	188.8	13%
Operating Profit	154.7	157.4	2%	149.4	5%

	Q1 FY23	Q2 FY23	QoQ	Q2 FY22	YoY
Operating Profit	154.7	157.4	2%	149.4	5%
Provision for NPA	-1.2	-8.7		-18.2	
Other Provisions	2.9	5.0	72%	9.1	-45%
Total Provisions	1.7	-3.7		-9.1	
Profit Before Tax	153.0	161.1	5%	158.4	2%
Tax	38.5	40.5	5%	39.9	2%
Profit/Loss (-) After Tax	114.5	120.5	5%	118.6	2%

- Profit After Tax is at Rs 121 Cr in Q2 FY 23 as against Rs 114 Cr in Q1 FY 22 (up by 5%)
- Operating Profit of the bank is Rs 157 Cr for Q2 FY 23 whereas it was Rs 149 Cr for the same period last FY (up by 5%).
- Net Interest Income (NII) earned for the second quarter is Rs 325 Cr with a Y-o-Y increase of 17% (Rs 278.4 Cr for Q2 FY 22). QoQ there is an increase of Rs15 crore.
- Treasury profits impacted due to hardening of yields and SR provision of Rs 17.4 Cr
- Due to draining of opportunities in the PSLC market, no PSLC income could be booked in Q2 FY 23 where as an income of Rs 20.9 Cr was booked in Q2 FY 22
- Processing Fee has gone up by 31% YoY & 185% QoQ
- Improved Commission income- up by 60% YoY & 42% QoQ
- Increased staff count and new branch openings resulted in increase in Opex

Profit & Loss Account - H1 FY 23

Amt in Cr

	H1 FY22	H1 FY23	YoY	YoY%
Interest Income	991.1	1091.1	100.0	10%
Interest Expense	445.0	455.5	10.5	2%
Net Interest Income	546.1	635.7	89.6	16%
Treasury Profit	11.2	-11.4	-22.6	
Exchange Profit	4.7	4.6	-0.1	-2%
Processing Fees	25.9	29.6	3.7	14%
Commission Income	27.0	43.3	16.3	60%
PSLC Income	33.4	-		
Other Income	28.8	33.7	4.9	17%
Total Non Interest Income	131.0	99.8	-31.2	-24%
Total Net Operating Income	677.2	735.4	58.2	9%
Staff Cost	216.4	251.2	34.8	16%
Other Opex	136.7	172.2	35.5	26%
Total Opex	353.1	423.4	70.3	20%
Operating Profit	324.1	312.1	-12.0	-4%

	H1 FY22	H1 FY23	YoY	YoY%
Operating Profit	324.1	312.1	-12.0	-4%
Provision for NPA	79.0	-9.9	-88.9	
Other Provisions	5.1	7.8	2.7	53%
Total Provisions	84.1	-2.1	-86.2	
Profit Before Tax	240.0	314.1	74.1	31%
Tax	60.4	79.1	18.7	31%
Profit/Loss (-) After Tax	179.6	235.1	55.5	31%

- PAT up by 31% at Rs 235 Crs
- NII up by 16%
- Non Interest income impacted by additional SR provision(Rs 17 Cr) & lacklustre PSLC market (impact of Rs 33 Cr)
- Commission income up by 60%
- Increase in number of branches(by 67 no) and Staff count(443) resulted in 20% increase in Opex
- NPA provision reversal of Rs 10 Cr as against the additional provision of Rs 79 Cr in H1 FY 22 due to stable asset quality

Balance Sheet – Q2 FY 23

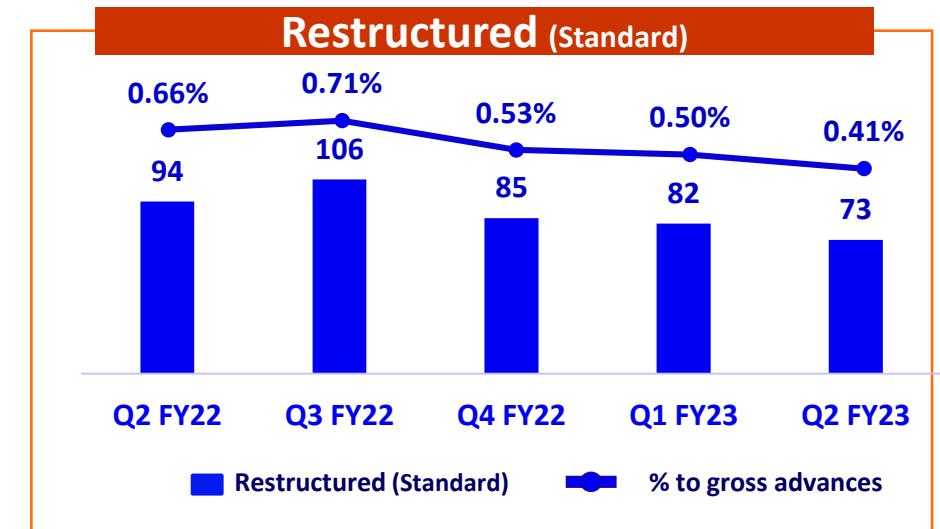
Amt in Cr

	30-09-2021	30-09-2022	YoY (%)	30-06-2022	QoQ (%)
Liabilities					
Capital	173.5	173.5	0%	173.5	0%
Reserves & Surplus	2189.9	2715.2	24%	2,593.2	5%
Deposits	19055.5	20986.6	10%	20,266.8	4%
Of Which CASA	6208.0	7192.8	16%	7,121.9	1%
Borrowings	1476.0	1351.8	-8%	1,985.0	-32%
Other Liabilities & Provisions	529.6	516.4	-2%	476.2	8%
Total	23424.6	25743.6	10%	25,494.8	1%
Assets					
Cash & Balance with RBI	2208.0	1479.6	-33%	1,112.7	33%
Balance with Banks Money at call & Short Notice	217.3	151.0	-31%	36.5	314%
Investments	5836.4	5734.4	-2%	7,105.4	-19%
Advances	14070.1	17468.3	24%	16,142.1	8%
Fixed Assets	278.2	289.1	4%	286.8	1%
Other Assets	814.6	621.2	-24%	811.3	-23%
Total	23424.6	25743.6	10%	25,494.8	1%

Asset Quality

Amt in Cr

Gross NPA: Movement	QoQ movement				
	Q2 FY22 (3 months)	Q3 FY22 (3 months)	Q4 FY22 (3 months)	Q1 FY23 (3 months)	Q2 FY23 (3 months)
Opening Balance of Gross NPA	686	587	389	290	293
Additions	205	81	38	37	42
Sub-total (A)	892	668	427	327	335
Less:-					
(i) Upgradations	96	72	36	15	13
(ii) Recoveries	190	206	98	17	20
(iii) Technical/ Prudential Write-offs	19	-	-	-	-
(iv) Write-offs	1	1	3	2	11
Sub-total (B)	305	279	137	34	44
Closing balance of Gross NPA (A – B)	587	389	290	293	291



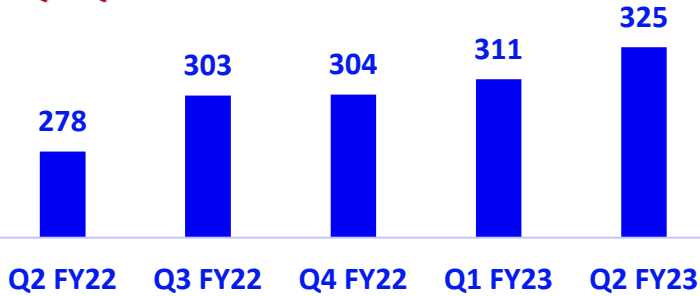
Security Receipts

	Q2 FY22	Q3 FY22	Q4 FY22	Q1 FY23	Q1 FY23
Book Value	177	171	161	155	152
Net Book Value	57	50	33	33	13

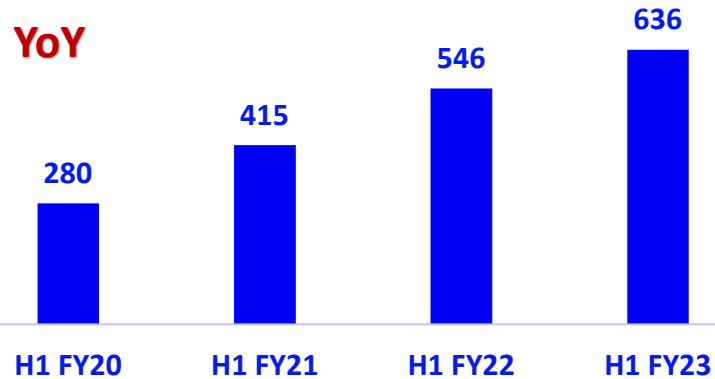
Profitability Ratios

Net Interest Income (in Cr)

QoQ

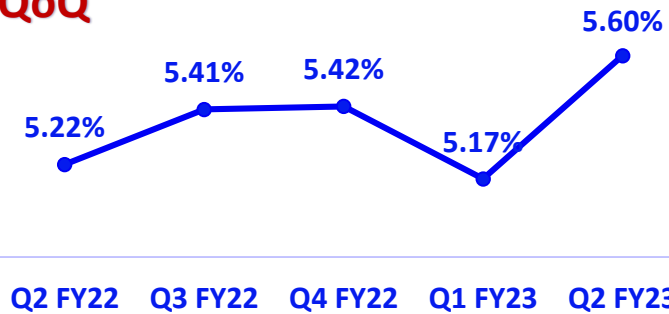


YoY

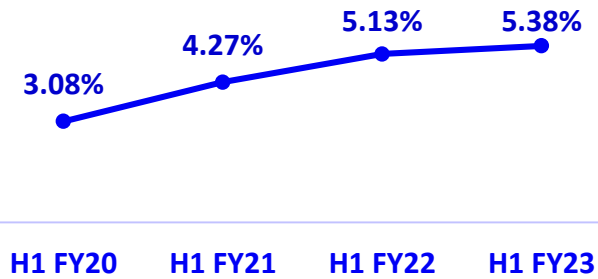


NIM

QoQ



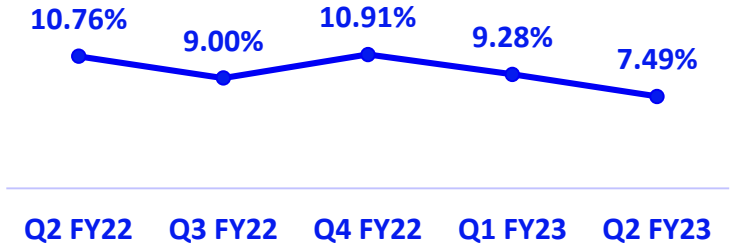
YoY



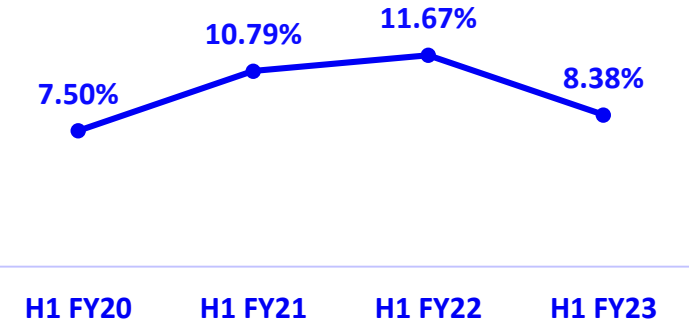
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



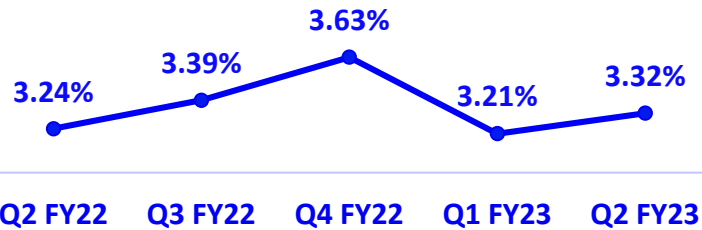
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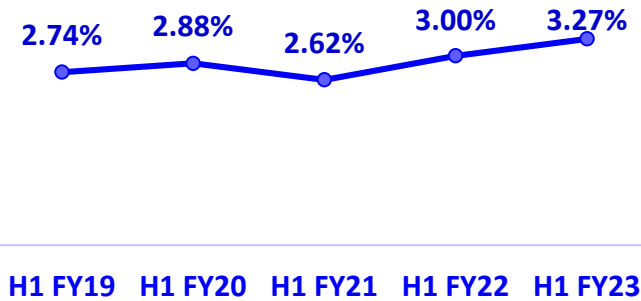
Profitability Ratios

Opex to Average assets

QoQ

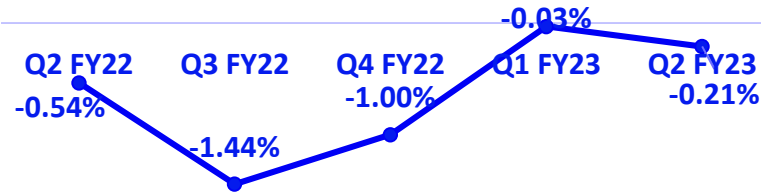


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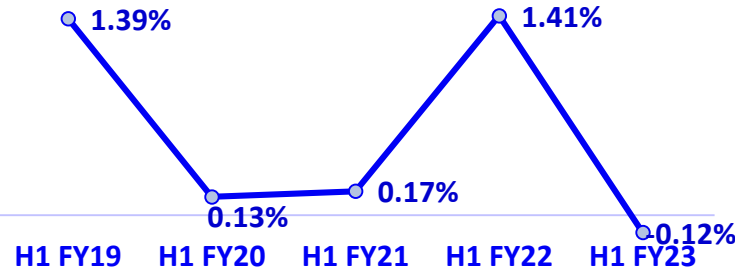


Credit Cost

QoQ

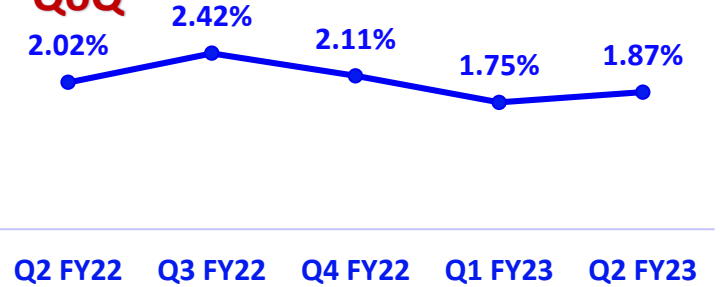


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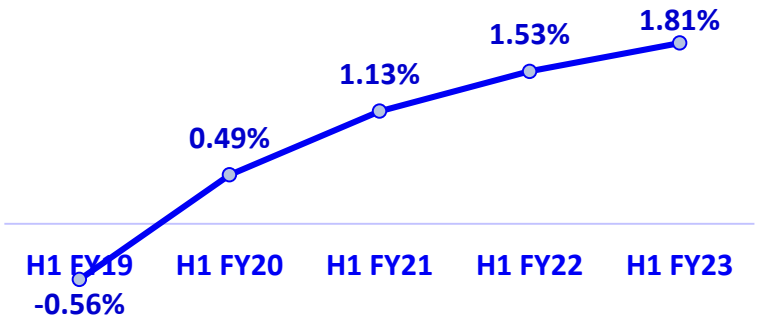


RoA

QoQ

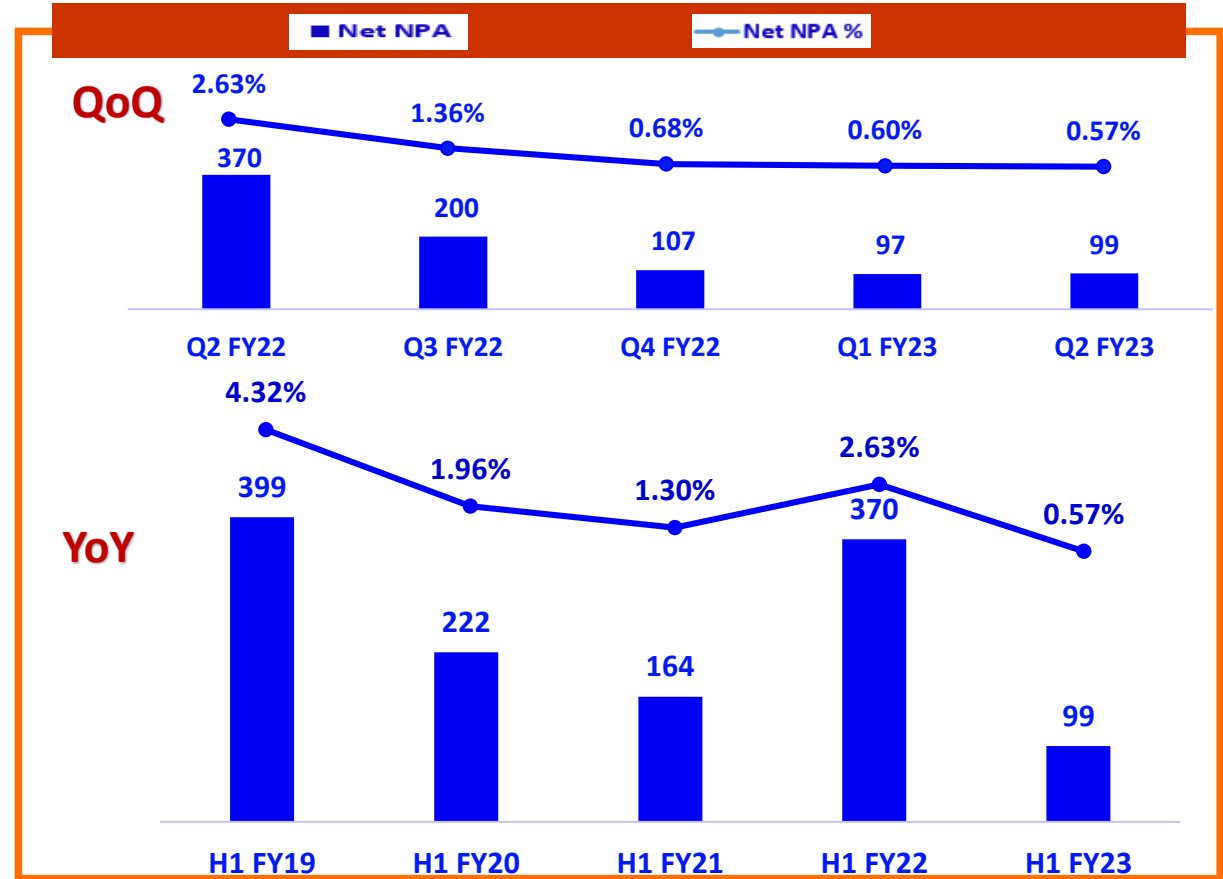
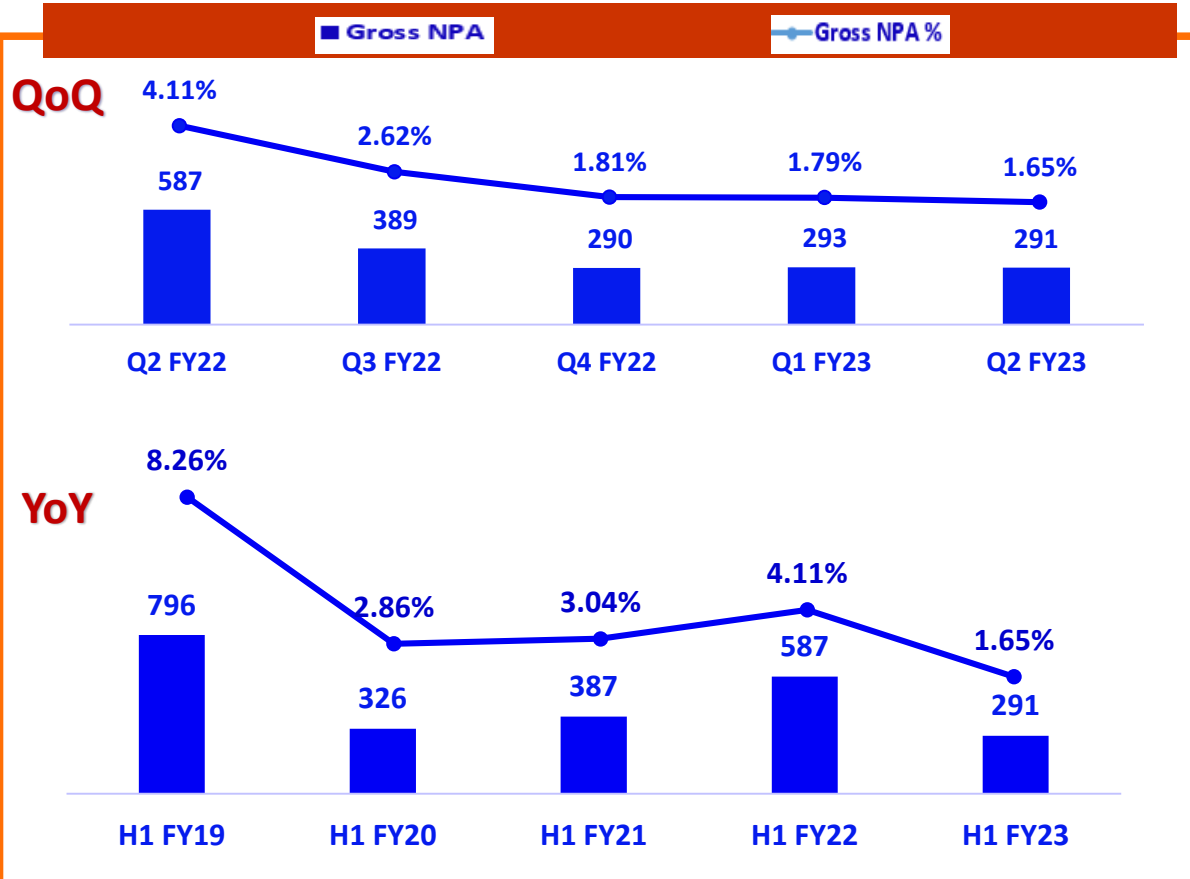


YoY



Asset Quality Ratios

Amt in Cr

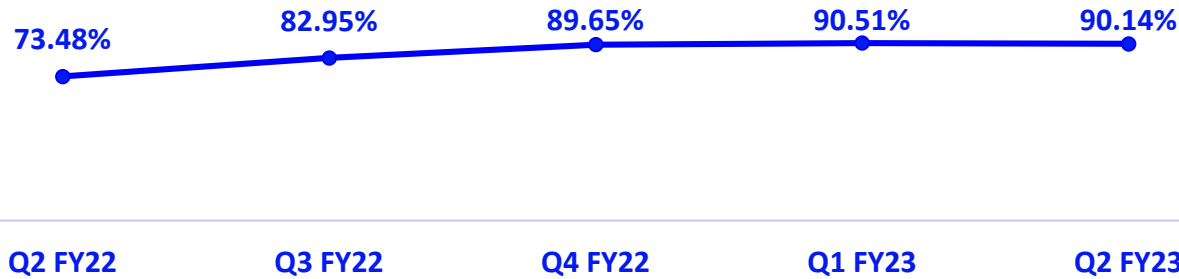


Asset Quality Ratios

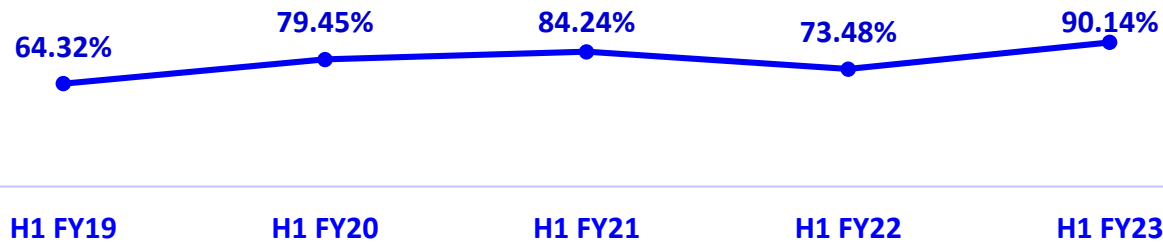
Amt in Cr

Provision Coverage Ratio

QoQ

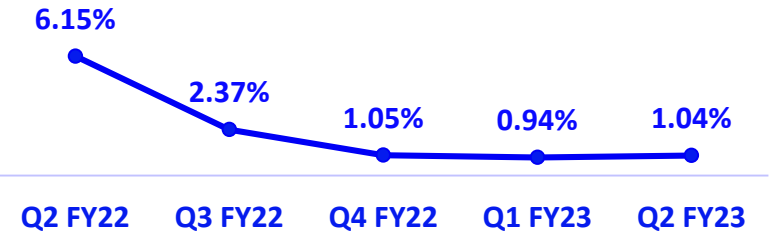


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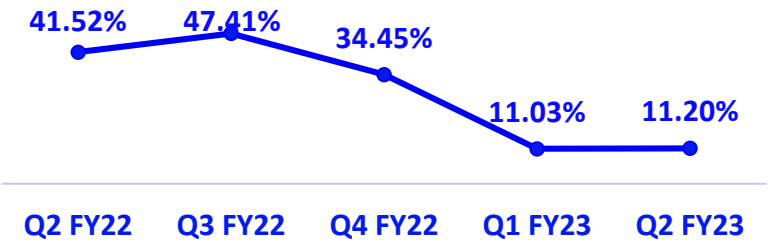
Slippage Ratio

QoQ



Recovery Rate

QoQ



Share Holders Return & Risk Ratios

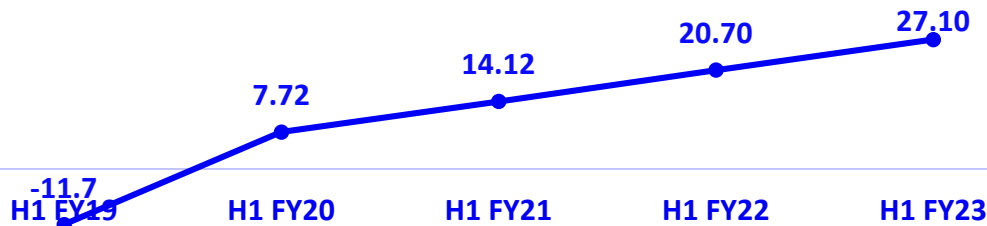
EPS

(in Rs)

QoQ

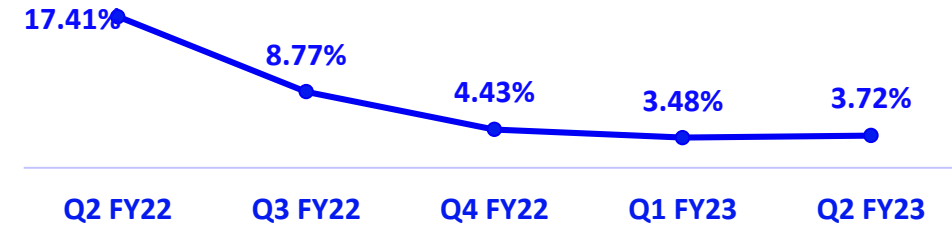


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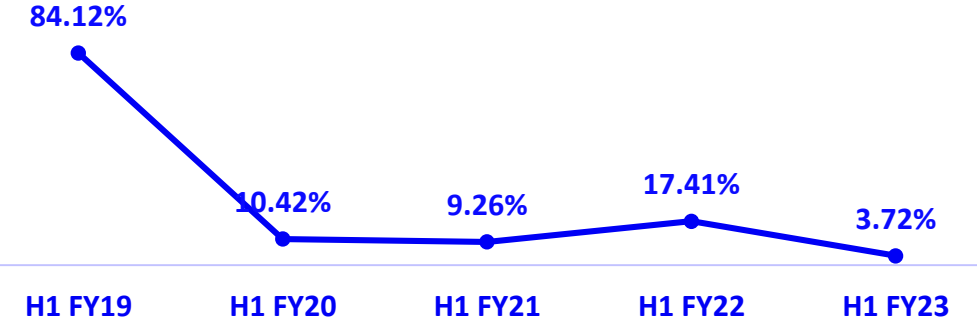


Net NPA to Networth

QoQ



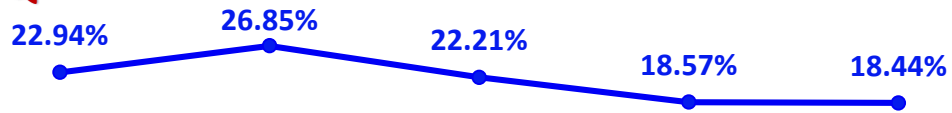
YoY



Share Holders Return & Risk Ratios

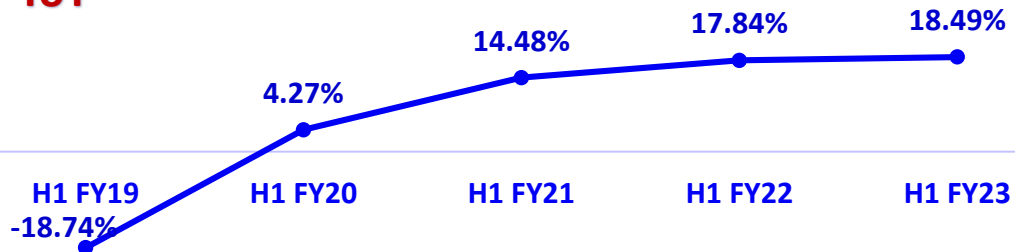
RoE

QoQ



Q2 FY22 Q3 FY22 Q4 FY22 Q1 FY23 Q2 FY23

YoY



H1 FY19 H1 FY20 H1 FY21 H1 FY22 H1 FY23

Book Value per Share

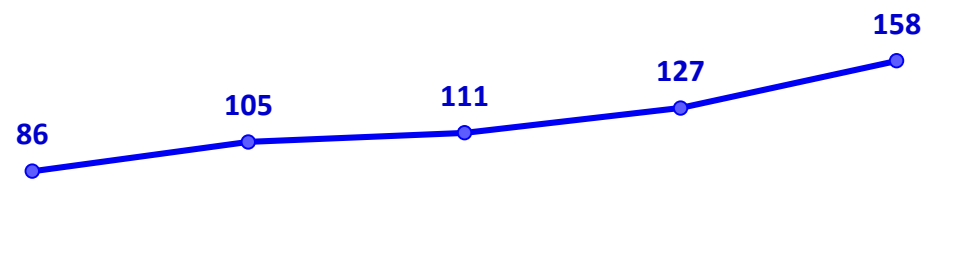
(in Rs)

QoQ



Q2 FY22 Q3 FY22 Q4 FY22 Q1 FY23 Q2 FY23

YoY



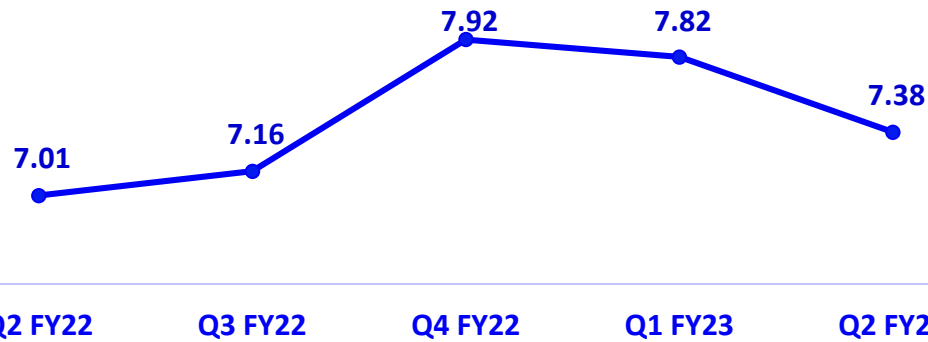
H1 FY19 H1 FY20 H1 FY21 H1 FY22 H1 FY23

Efficiency Ratios

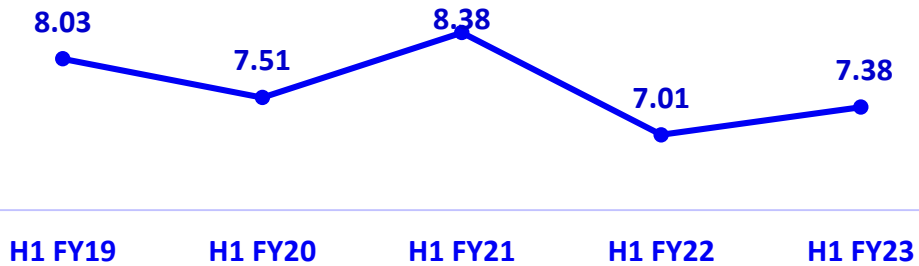
Business per Employee

(In Cr)

QoQ



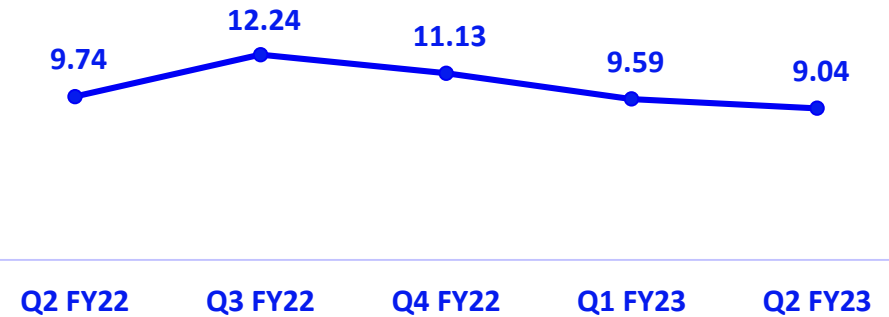
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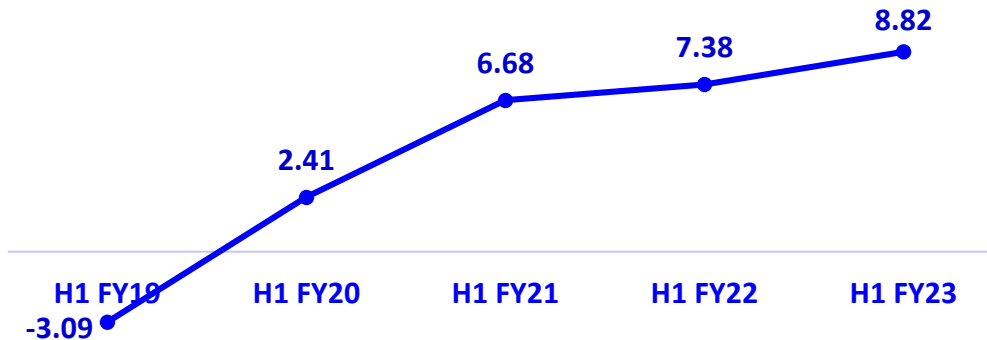
Profit per Employee

(in Lakhs)

QoQ

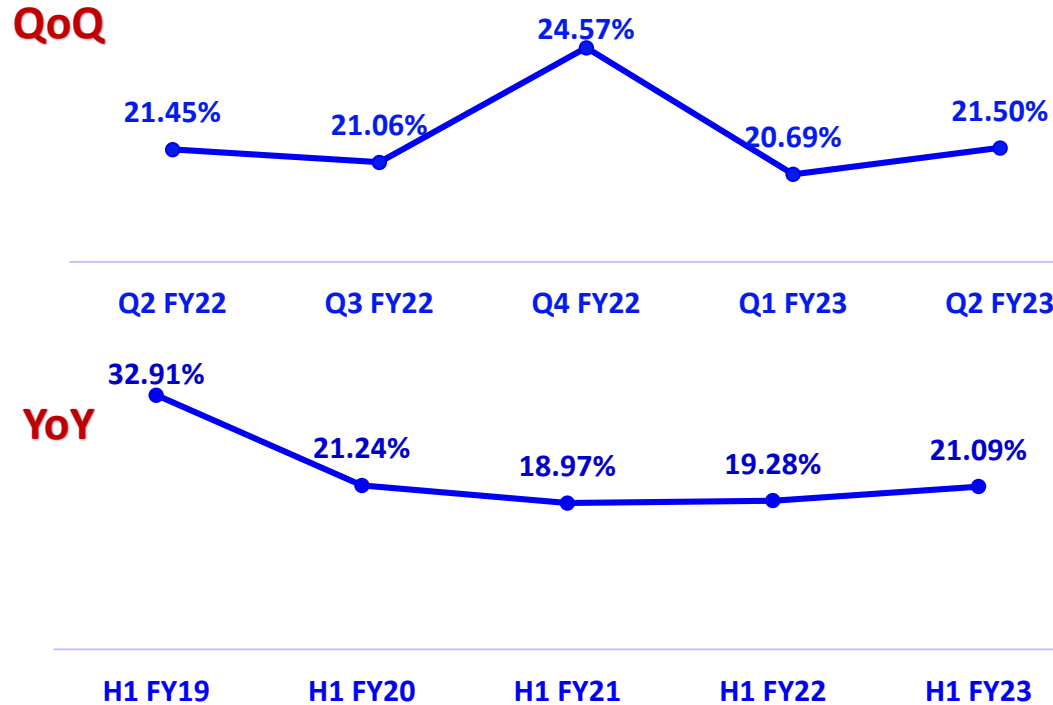


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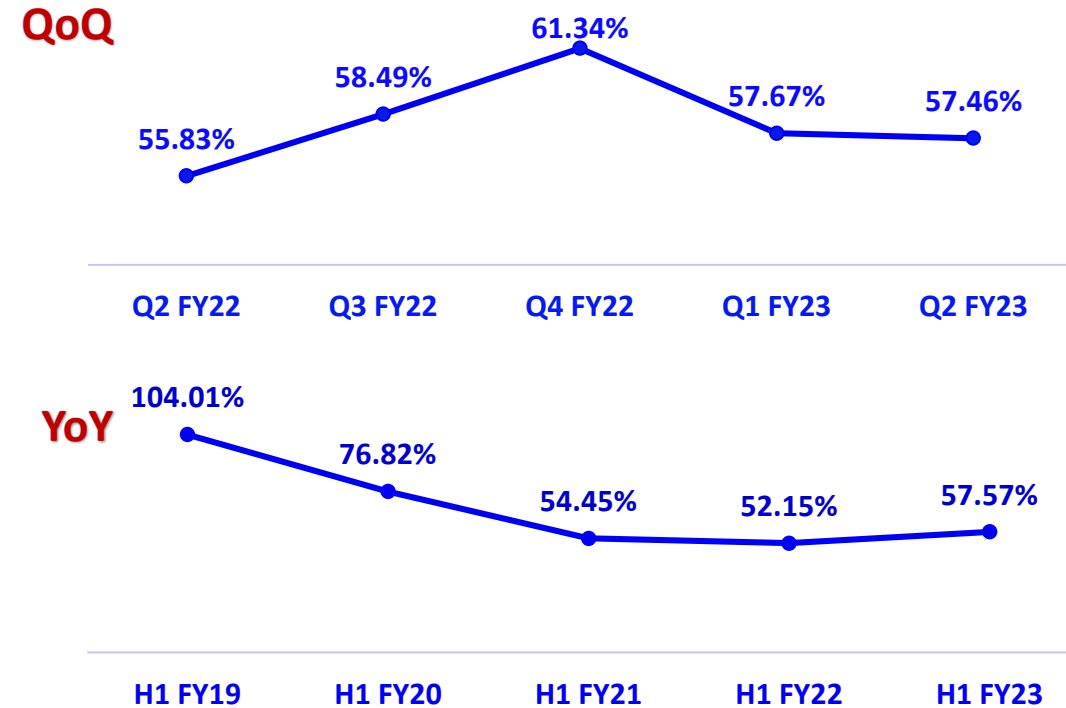


Efficiency Ratios

Staff Cost to Total Income



Cost to Income Ratio



Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

Digital Touch Points



1,468 Installations



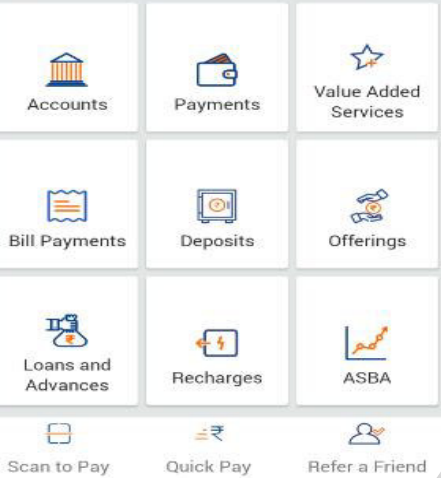
6.72 lacs + Debit Cards



4.07 lacs+ Net
Banking users



507 ATM
Network



3.91 lacs+ Mobile
Banking Users



5,332+ QR
Installations



87,532+ ePassbook
Downloads



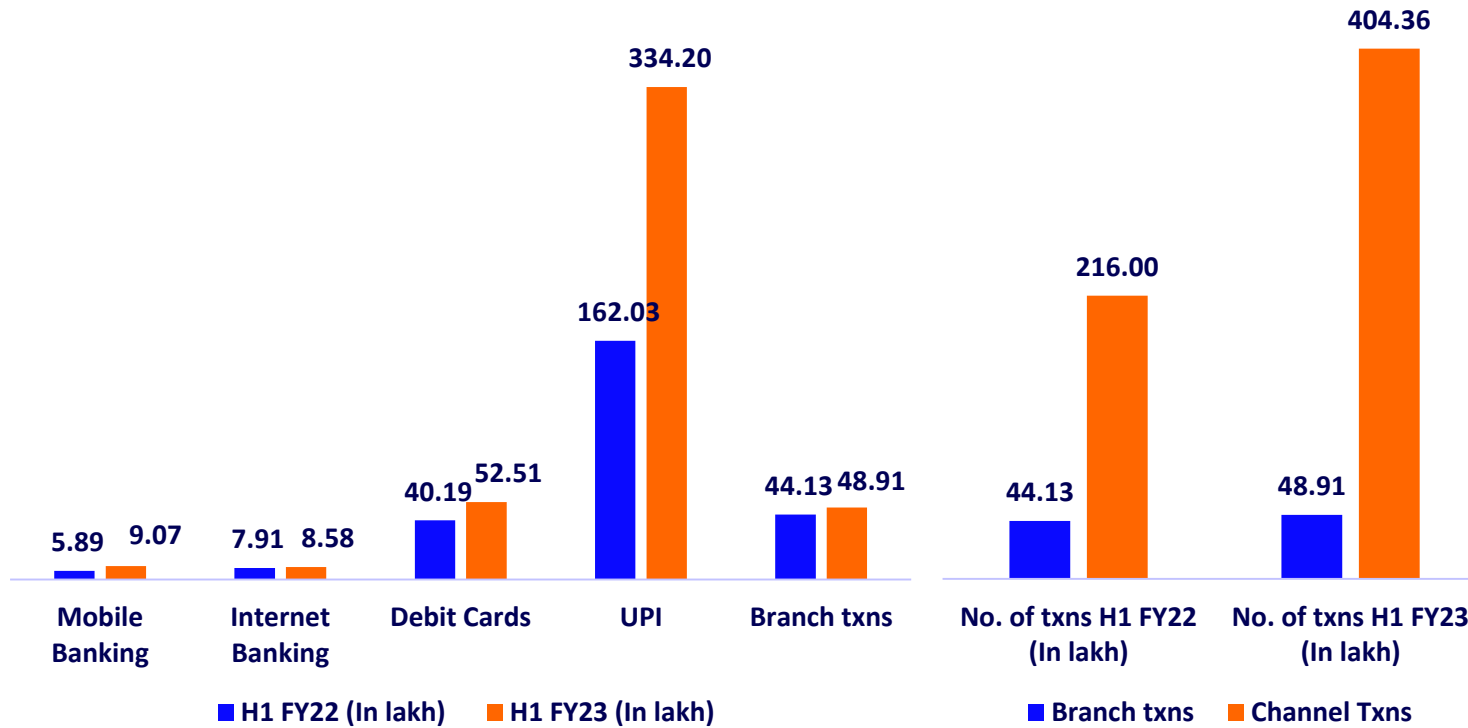
78,660+ Prepaid
Cards



1.34 lac+ UPI
Downloads

Channel Transactions

Digital vs Branch



	No. of txns	
	H1 FY22 (In lakh)	H1 FY23 (In lakh)
Mobile Banking	5.89	9.07
Internet Banking	7.91	8.58
Debit Cards	40.19	52.51
UPI	162.03	334.20
Branch txns	44.13	48.91
Total Channel Transactions	216.00	404.36
% of channel txns	83.04%	89.21%

Company
Overview

Business
Overview

Earnings

Digital
Penetration

Strategy

SBS 2030

SUSTAIN

PROFITABLE FRANCHISE



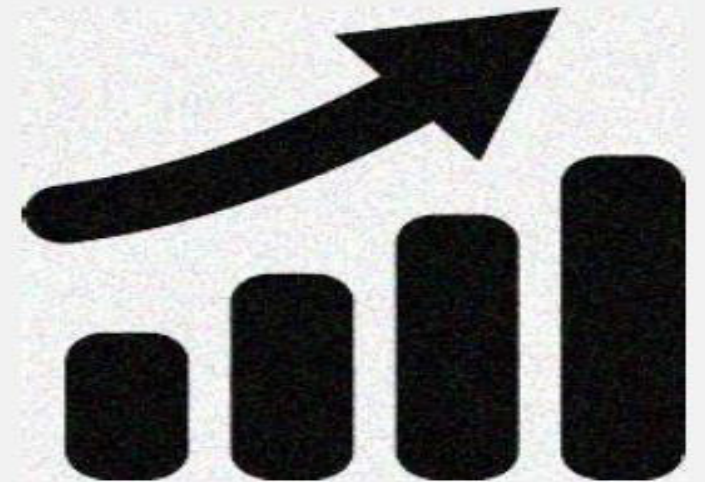
BUILD

PLATFORMS FOR FUTURE



SCALE

EXECUTE WITH GUARDRAILS





THANK YOU!

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