

SEC/91/2026

May 4, 2026

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,

Outcome of the Board Meeting dated May 4, 2026 - Submission of Audited Financial Results and Audit Report thereon, for the quarter and financial year ended March 31, 2026

Pursuant to Regulations 30 and 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation of our letter no. SEC/076/2026 dated April 6, 2026, we wish to inform you that further to the review by the Audit Committee of the Board, the Board of Directors of the Bank in their meeting held on Monday, May 4, 2026, considered and approved the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2026, along with the Audit Report thereon issued by the Joint Statutory Auditors of the Bank, viz. Walker Chandiook & Co. LLP, Chartered Accountants and Sundaram & Srinivasan, Chartered Accountants.

A copy of the aforesaid Audited Financial Results and Audit Report thereon issued by the Joint Statutory Auditors of the Bank are enclosed herewith. Also enclosed herewith is the declaration under Regulation 33(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, regarding the audit reports with unmodified opinion.

The Board Meeting commenced at 12.40 p.m. (IST) today and consideration of the item on approval of the Audited Financial Results, as stated above, concluded at 01:50 p.m. (IST). The proceedings of the Board Meeting are in progress at the time of filing of this disclosure.

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
Company Secretary

Encl: As above.

Walker Chandiook & Co LLP
Chartered Accountants
42nd Floor, Building Commerz III
International Business Park
Oberoi Garden City
Off Western Express Highway
Goregaon (East)
Mumbai - 400 063

Sundaram and Srinivasan
Chartered Accountants
23, C.P. Ramaswamy Road
Alwarpet
Chennai - 600 018

Independent Auditor's Report on Annual Financial Results of the Bank pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of CSB Bank Limited

Opinion

1. We have audited the accompanying annual financial results ('the Statement') of **CSB Bank Limited** ('the Bank') for the year ended **31 March 2026**, attached herewith, 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 31 March 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) presents financial results in accordance with the requirements of Regulation 33 of the Listing Regulations, except for the disclosures relating to Pillar 3 disclosures as at 31 March 2026, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on Bank's website and in respect of which a link has been provided in the Statement and have not been audited by us; and
 - (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards ('AS') prescribed under section 133 of the Companies Act, 2013 ('the Act') read with the 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 (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of the net profit after tax and other financial information of the Bank for the year ended 31 March 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.



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Responsibilities of Management and Those Charged with Governance for the Statement

4. This Statement has been prepared on the basis of the annual financial statements and has been approved by the Bank's Board of Directors. The Bank's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with the AS prescribed under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949 and RBI Guidelines and other accounting principles generally accepted in India, and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing, specified under section 143(10) of the Act, will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with the Standards on Auditing, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Bank has in place an adequate internal financial controls with reference to financial statements and the operating effectiveness of such controls;
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;



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- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern; and
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The Statement includes the financial results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.

For **Walker Chandiook & Co LLP**
Chartered Accountants
Firm Registration No:801076N/N500013

Sudhir N. Pillai
Partner
Membership No:105782

UDIN:26105782YFEHBC3372

Place: Mumbai
Date: 04 May 2026



For **Sundaram & Srinivasan**
Chartered Accountants
Firm Registration No:004207S

P. Menakshi Sundaram
Partner
Membership No:217914

UDIN:26217914QBTHEM6895

Place: Mumbai
Date: 04 May 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

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Unaudited (Refer note 14)	Unaudited	Unaudited (Refer note 14)	Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	1,20,086	1,15,423	98,089	4,50,519	3,59,714
(a) Interest / discount on advances / bills	99,596	95,204	78,751	3,70,747	2,93,064
(b) Income on investments	20,115	18,738	18,289	76,287	62,173
(c) Interest on balances with RBI and other inter bank funds	244	1,065	681	2,524	1,986
(d) Others	131	416	368	961	2,491
2. Other income	30,621	27,648	38,147	1,17,660	97,206
3. Total Income (1+2)	1,50,707	1,43,071	1,36,236	5,68,179	4,56,920
4. Interest expended	73,670	70,104	60,962	2,78,487	2,12,097
5. Operating expenses (i) + (ii)	47,670	43,756	43,599	1,81,153	1,53,799
(i) Employees cost (Refer Note 12)	25,134	23,181	19,634	93,234	75,425
(ii) Other operating expenses	22,536	20,575	23,965	87,919	78,374
6. Total Expenditure (4+5) (excluding provisions and contingencies)	1,21,340	1,13,860	1,04,561	4,59,640	3,65,896
7. Operating Profit before Provisions and Contingencies (3-6)	29,367	29,211	31,675	1,08,539	91,024
8. Provisions (other than tax) and Contingencies	2,302	8,677	6,021	23,423	11,071
9. Exceptional items	-	-	-	-	-
10. Profit from Ordinary Activities before Tax (7-8-9)	27,065	20,534	25,654	85,116	79,953
11. Tax expense	6,907	5,267	6,610	21,798	20,573
12. Net Profit from Ordinary Activities after Tax (10-11)	20,158	15,267	19,044	63,318	59,380
13. Extraordinary items (net of tax expense)	-	-	-	-	-
14. Net Profit for the period (12-13)	20,158	15,267	19,044	63,318	59,380
15. Paid-up Equity Share Capital (Face value - ₹ 10 per equity share)	17,354	17,354	17,354	17,354	17,354
16. Reserves excluding revaluation reserves				4,54,991	4,15,036
17. Analytical Ratios					
(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio (Basel-III)	20.66%	19.41%	22.46%	20.66%	22.46%
(iii) Earnings per Share (EPS)*					
a) Basic EPS - before and after extraordinary items (in ₹)	11.62	8.80	10.98	36.50	34.23
b) Diluted EPS - before and after extraordinary items (in ₹)	11.62	8.80	10.98	36.50	34.23
(iv) NPA Ratios					
a) Gross NPAs	66,978	72,942	49,846	66,978	49,846
b) Net NPAs	15,823	24,566	16,353	15,823	16,353
c) % of Gross NPAs	1.66%	1.96%	1.57%	1.66%	1.57%
d) % of Net NPAs	0.40%	0.67%	0.52%	0.40%	0.52%
(v) Return on Assets - Annualised	1.50%	1.18%	1.73%	1.26%	1.49%
(vi) Networth [#]	4,64,902	4,58,735	4,25,663	4,64,902	4,25,663
(vii) Outstanding Redeemable Preference Shares	-	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-	-
(x) Debt Equity Ratio [@]	146.18%	135.26%	123.31%	146.18%	123.31%
(xi) Total Debt to Total Assets [§]	12.39%	12.22%	11.59%	12.39%	11.59%

* Quarterly numbers are not Annualised.

[#]Net worth consist of paid up equity capital and reserves excluding revaluation reserve less intangible assets and deferred tax asset.

[@] Equity includes paid up capital and reserves.

[§]Debt and total debts represents total borrowings of the Bank



SEGMENT INFORMATION

Particulars	(₹ in Lakhs)				
	Quarter ended			Year ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Unaudited (Refer note 14)	Unaudited	Unaudited (Refer note 14)	Audited	Audited
Segment Revenue:					
Treasury	19,919	21,258	24,898	86,762	76,380
Corporate/Wholesale Banking	41,544	38,051	37,296	1,50,575	1,12,164
Retail Banking	82,147	78,665	67,289	3,10,483	2,52,269
Other Banking Operations	7,097	5,097	6,753	20,359	16,107
Unallocated	-	-	-	-	-
Total Revenue	1,50,707	1,43,071	1,36,236	5,68,179	4,56,920
Less: Inter segment revenue	-	-	-	-	-
Income from operations	1,50,707	1,43,071	1,36,236	5,68,179	4,56,920
Segment Results (Net of provisions):					
Treasury	1,165	1,509	5,919	6,982	10,030
Corporate/Wholesale Banking	5,126	2,426	4,816	10,097	13,102
Retail Banking	18,061	14,760	12,297	60,466	51,075
Other Banking Operations	2,691	2,017	2,713	7,628	5,988
Unallocated	22	(178)	(91)	(57)	(242)
Profit Before Tax	27,065	20,534	25,654	85,116	79,953
Segment Assets:					
Treasury	12,37,134	12,84,994	13,75,135	12,37,134	13,75,135
Corporate/Wholesale Banking	15,98,041	14,06,547	11,44,347	15,98,041	11,44,347
Retail Banking	29,24,287	26,46,734	22,52,827	29,24,287	22,52,827
Other Banking Operations	5,747	4,887	4,625	5,747	4,625
Unallocated	7,443	7,625	6,693	7,443	6,693
Total	57,72,652	53,50,787	47,83,627	57,72,652	47,83,627
Segment Liabilities:					
Treasury	4,00,381	4,20,342	3,77,128	4,00,381	3,77,128
Corporate/Wholesale Banking	24,99,287	22,31,117	15,79,538	24,99,287	15,79,538
Retail Banking	23,83,556	22,15,064	23,77,188	23,83,556	23,77,188
Other Banking Operations	-	-	-	-	-
Unallocated	-	741	-	-	-
Total	52,83,224	48,67,264	43,33,854	52,83,224	43,33,854
Capital employed:					
(Segment Assets-Segment Liabilities)					
Treasury	8,36,753	8,64,652	9,98,007	8,36,753	9,98,007
Corporate/Wholesale Banking	(9,01,246)	(8,24,570)	(4,35,191)	(9,01,246)	(4,35,191)
Retail Banking	5,40,731	4,31,670	(1,24,361)	5,40,731	(1,24,361)
Other Banking Operations	5,747	4,887	4,625	5,747	4,625
Unallocated	7,443	6,884	6,693	7,443	6,693
Total	4,89,428	4,83,523	4,49,773	4,89,428	4,49,773

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 Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on establishment of Digital Banking Unit (DBU), 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 31.03.2026 Audited	As at 31.03.2025 Audited
Capital and Liabilities		
Capital	17,354	17,354
Employees stock options outstanding	3,239	2,383
Reserves and surplus	4,68,835	4,30,036
Deposits	44,24,592	36,86,149
Borrowings	7,15,444	5,54,628
Other liabilities and provisions	1,43,188	93,077
Total	57,72,652	47,83,627
Assets		
Cash and balances with Reserve Bank of India	4,01,665	3,18,728
Balances with banks and money at call & short notice	8,015	40,490
Investments	11,95,529	11,38,934
Advances	39,84,784	31,50,705
Fixed assets	70,981	62,868
Other assets	1,11,678	71,902
Total	57,72,652	47,83,627



2 Statement of Cash Flow is given below:

(₹ in Lakhs)

Particulars	Year ended	Year ended
	31.03.2026	31.03.2025
	Audited	Audited
Cash flows from operating activities		
Profit before income tax	85,116	79,953
Adjustments for:		
Depreciation on fixed assets	10,733	7,639
Provision for depreciation in value of investments	986	234
Provision towards non performing advances	24,218	15,450
Provision for standard assets	3,488	2,662
Employee stock option expense	1,147	979
(Profit)/Loss on sale of fixed assets	(51)	26
Amortisation of (discount) on investments	(716)	(100)
Other provisions and contingencies	57	242
	1,24,978	1,07,085
Adjustments for:		
(Increase) in investments (excluding Held to Maturity Investments)	(21,479)	(5,94,818)
(Increase) in advances	(8,58,297)	(7,32,597)
(Increase) in other assets	(37,121)	(10,135)
Increase in deposits	7,38,443	7,14,268
Increase in other liabilities & provisions	46,565	12,557
	(6,911)	(5,03,640)
Direct taxes paid (net of refunds)	(24,454)	(21,912)
Net cash flow (used in) operating activities	(31,365)	(5,25,552)
Cash flows from investing activities:		
Purchase of fixed assets and intangible assets	(19,137)	(30,024)
Proceeds from sale of fixed assets	343	82
(Increase)/Decrease in Held to Maturity Investments	(60,195)	2,20,333
Net cash flow (used in)/from investing activities	(78,989)	1,90,391
Cash flows from financing activities		
Proceeds from Borrowings (net)	1,60,816	3,78,890
Net cash flow from financing activities	1,60,816	3,78,890
Net Increase in cash and cash equivalents	50,462	43,729
Cash and cash equivalents at the beginning of the year	3,59,218	3,15,489
Cash and cash equivalents at the end of the year	4,09,680	3,59,218

3 The above financial results for the year ended March 31, 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 May 4, 2026. These results have been audited by the joint statutory auditors of the Bank, viz. Walker Chandiook & Co LLP and Sundaram & Srinivasan, Chartered Accountants and an unmodified audit report has been issued.

4 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the "RBI"), from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025.

5 Other income includes fees earned from providing services to customers, commission from non-fund-based banking activities, earnings from foreign exchange transactions, selling of third-party products, profit on sale of investments (net), income from sale of PSLC etc.

6 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.



7 The Bank follows the trust route for administering 'CSB Employee Stock Option Scheme, 2019'. During the quarter ended March 31, 2026, the Bank has not issued any equity shares to 'CSB ESOS Trust'. However, option grantees exercised 90,988 options during the quarter and 1,90,903 options during the financial year ended March 31, 2026.

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	122.12	-	-	21.36	109.65
Corporate of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	122.12	-	-	21.36	109.65

9 Disclosure related to Project Finance for the quarter ended March 31, 2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below;

SI. No	Item Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.	6	17,955
2	Projects under implementation accounts sanctioned during the quarter.	1	209
3	Projects under implementation accounts where DCCO has been achieved/closed during the quarter	1	2,973
4	Projects under implementation accounts at the end of the quarter. (1+2-3)*	6	20984**
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.	4	15,512
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	4	15,512
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 Rs 5,793 lakhs during the quarter ended March 31, 2026 in projects under implementation account existing at the beginning of the quarter.

10 Details of loans transferred / acquired during the quarter ended March 31, 2026 as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below:

- The Bank has not transferred / acquired any loans not in default through assignment of loans.
- The Bank has not transferred / acquired any stressed loans (Non-performing asset or special mention account).
- Details of ratings of Security Receipts (SR) outstanding as on March 31, 2026 are given below:

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

(i) 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 March 31, 2026, hence, disclosure related to Consolidated Financial Statement is not applicable.
- 12 On November 21, 2025, the Government of India notified four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 522 Lakhs under 'Employees cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026, considering best information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- 13 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.
- 14 The figures of the last quarter in each of the financial year are the balancing figures between audited figures in respect of the full financial year and the published/unaudited year to date figures up to the end of the third quarter of the respective financial year.
- 15 Previous period's figures have been regrouped / reclassified, where necessary to conform to current period's classification.

Place: Mumbai
Date: May 4, 2026



For and on behalf of the Board

A handwritten signature in blue ink, appearing to read 'Pralay Mondal'.

Pralay Mondal
Managing Director & CEO
DIN: 00117994



SEC/090/2026

May 4, 2026

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,

Declaration under Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Pursuant to Regulation 33(3)(d) of Listing Regulations, we hereby confirm and declare that the statutory auditors of the Bank, viz. Walker Chandiok & Co. LLP, Chartered Accountants and Sundaram & Srinivasan, Chartered Accountants, have issued audit report on the financial results of the Bank for the year ended March 31, 2026, with unmodified opinion.

Kindly take the same on records.

Thanking You,

Yours faithfully,



Satish Gundewar
Chief Financial Officer