

SEC/272/2022

July 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 ended June 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/271/2022 dated July 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 ended June 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- First Quarter Results (Q1 FY 23)

The Board of Directors of CSB Bank took on record the financial results for the quarter ended 30.06.2022 (Q1 FY 2023) which were subject to limited review in their meeting dated 21.07.2022

Highlights

- a) **Profit After Tax** is at Rs 114.52 Cr in Q 1 FY 23 as against Rs 61.00 Cr in Q 1 FY 22 and Rs 130.67 Cr for the sequential quarter. Net profit increased by 88% YoY basis. We continue to maintain the Covid related additional provisions during this quarter as well. Return on Assets improved from 1.03% in Q1FY22 to 1.75% as on Q1 FY23 while Return on Equity improved from 12.65% to 18.57%.
- b) **Credit Costs:** Credit costs continue to negative for the current quarter. Due to the decent recoveries made during Q1 FY 23, we had a net NPA provision reversal as on 30.06.2022.
- c) **Operating Profit** of the bank is Rs 154.72 Cr whereas it was Rs 142.05 Cr in Q4 FY 22 ie, up by 9%. The operating profit for Q1 FY 22 was Rs 174.74 Cr
- d) **Net Interest Income (NII)** earned for the first quarter is Rs 310.69 Cr with a Y-o-Y increase of 16% (Rs 267.75 Cr for Q1 FY 22). QoQ there is an increase of Rs 7 Crore.
- e) **Non-Interest Income** for Q1 FY 23 is at Rs 54.85 Cr as against Rs 71.24 Cr for the same period last year. The treasury income was down by Rs 12 Crs on a YoY basis due to the adverse yield movements.
- f) **Cost Income Ratio:** As compared to Q4 FY 22(61.34%), the ratio has improved to 57.67% for the first quarter of FY 23. The same was at 48.45% for Q1 FY 22. On a YoY basis, there is higher cost impact on account of increase in staff cost, rent and other admin costs of newly opened branches etc.
- g) **Asset Quality & Provisioning**

Net NPA has fallen below Rs 100 crore mark and the PCR is now above 90%.

Particulars	Q1 FY 23	Q1 FY 22	Q4 FY 22
Gross NPA	293.00	686.39	290.00
Gross NPA %	1.79%	4.88%	1.81%
Net NPA	96.75	443.75	107.00
Net NPA %	0.60%	3.21%	0.68%
Provisioning Coverage Ratio	90.51%	70.20%	89.65%

As on 30.06.2021, restructured advances as a percentage of total advances is only 0.63 %.

- g) **Capital Adequacy Ratio** is at 25.46% as on 30.06.2022, which is well above the regulatory requirement. Leverage ratio is at 9.27% as on 30.06.2022.
- h) **Book Value per Share** surged by 25% YoY from Rs 120/- to 151/-
- i) **Comfortable Liquidity Position.** Liquidity Coverage Ratio is at 147 %, which is well above the RBI requirement.
- j) **Total Deposits** grew by 9 % YoY and **CASA** ratio stood at 35.14% as on 30.06.2022 as against 33.09% as on 30.06.2021 and 33.66 % as on 31.03.2022

k) **Advances (Net)** grew by Rs 2,324.96 Crs to 16,142.14 Cr YoY registering a growth of 16.83%. Gold loan grew by an impressive 26.30% YoY and 8.17% QoQ.

Performance Highlights:

(Rs Crore)	Q1 FY23	Q1 FY22	Inc/Dec%	Q4 FY22	QoQ% Growth	FY 22
Interest Income	535.93	495.25	8.21%	519.56	3.15%	2,038.31
Interest Expense	225.24	227.50	-0.99%	215.73	4.41%	885.01
Net Interest Income	310.69	267.75	16.04%	303.83	2.26%	1,153.30
Treasury Profits	9.93	21.48	-53.78%	-1.22	-912.48%	11.50
Other Income	44.92	49.76	-9.72%	64.83	-30.71%	235.30
Total Non-Interest Income	54.85	71.24	-23.00%	63.61	-13.77%	246.80
Net Operating Income	365.54	338.99	7.83%	367.43	-0.51%	1,400.10
Staff Cost	122.21	97.21	25.72%	143.41	-14.78%	481.87
Other Opex	88.61	67.04	32.17%	81.97	8.10%	304.51
Total Opex	210.82	164.26	28.35%	225.38	-6.46%	786.38
Operating Profit	154.72	174.74	-11.46%	142.05	8.92%	613.72
Standard Asset Provision	1.88	-4.05		4.51		8.59
Other Provisions	-0.20	97.26		-38.61		-9.10
Provisions other than Tax	1.68	93.22		-34.10		-0.51
PBT	153.04	81.52		176.15		614.23
Tax	38.52	20.52		45.48		155.74
PAT	114.52	61.00	87.73%	130.67	-12.36%	458.49
Deposits	20,266.77	18,652.80	8.65%	20,188.30	0.39%	20,188.30
Advances(Net)	16,142.14	13,817.17	16.83%	15,814.68	2.07%	15,814.68
CASA	7,121.88	6,171.71	15.40%	6,795.17	4.81%	6,795.17
Gold	7,107.00	5,627.00	26.30%	6,570.00	8.17%	6,570.00
CASA%	35.14%	33.09%	2.05%	33.66%	1.48%	33.66%

CEO Speak:

Speaking about the performance **Mr. Pralay Mondal, Managing Director & CEO (Interim)** said, “*Global headwinds notwithstanding, we are in the cusp of a steady revival in capex cycles of both public and private sectors which will have a multiplier effect throughout the economy. While our Q1 growth in advances has been powered mainly by gold loans, we are now witnessing spurt in demand for credit from SME and Mid Corporate sectors. We started well in the first quarter with a Net Profit of Rs 115 Crs posting 88% growth on a YoY basis. We continued to make accelerated provisions for stressed and NPA Accounts. The key ratios like NIM, CRAR, LCR, RoA, RoE etc continues to be strong and sanguine. On the recovery front also we did well with credit costs continuing to be negative while we have a PCR of above 90%.*

As in the past, Gold loans will continue to be a major focus for the bank and we have grown by over 26% YoY. On the other retail front we are on track as per the expansion plans- we have launched a few new verticals, hiring is happening for a few others, product programs are being rolled out, policy level changes are made, systems are getting ready, tie ups are in pipeline and so on. Bolstering the core deposit franchise will also be high on our agenda in the coming quarters and the interest rate environment is very conducive for the same”

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 604 branches (excluding three service branches and three asset recovery branches) and 495 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

Thrissur

21.07.2022

INVESTOR PRESENTATION

Q1-FY23 / JUNE 2022

Company Overview

Business Overview

Earnings

Digital Penetration

Strategy

Key Information

Improved Profitability

*PAT of Rs 114.5 Cr - up by 88% YoY

*Operating Profit for Q1 FY23 is Rs 155 Cr & up by 9% QoQ

*RoA Q1 FY23 : 1.75% (up by 72bps YoY)

*RoE Q1 FY23 : 18.57% (up by 592bps YoY)

Cost and Revenue

* NII growth of 16% YoY

* NIM maintained above 5%: 5.17% (up by 13 bps YoY)

* CoD - 4.10% (down by 38bps)

* YoA - 10.62% (maintained at the Same level)

*Commission income increased by 63% YoY

Growth Momentum

*Net Advances grew by 17% YoY

*Gold loan grew by 26% YoY

*Deposits grew by 9% YoY

*CASA book grew by 15% YoY & CASA Ratio is at 35.12%

* Healthy CD Ratio (Gross) : 84% as on 30-06-2022

Well Capitalised & Strong Liquidity Position

*Strong capital comfort with a CRAR of 25.46% as on 30.06.2022 (up by 383 bps YoY)

*Tier I ratio of 23.97%

*Book value per share up by 26% YoY (Rs 120 to Rs 151)

*Strong liquidity -LCR of 147% & NSFR at 160%

Asset Quality

*GNPA ratio of 1.79% (down by 309bps YoY)

*Net NPA ratio of 0.60% (down by 261bps YoY)

*PCR of 90.51% (up by 2031bps)

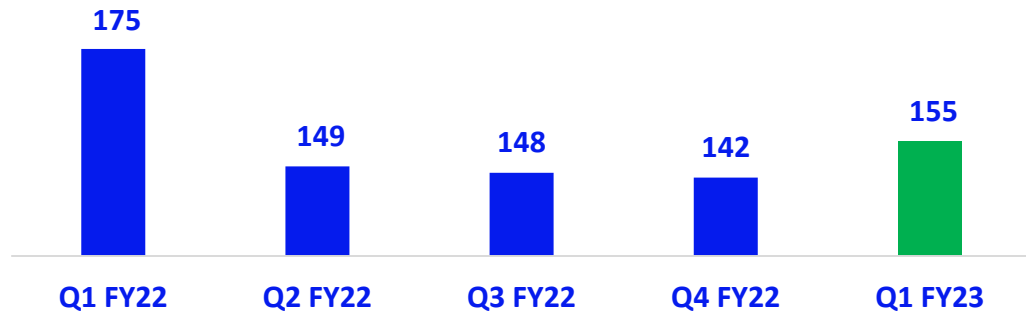
*credit cost continues to be negative

- A century young Organisation
- 604 Branches & 495 ATMs/CRMs
- 11 Zonal Offices
- 2.1Mn+ happy customers
- Presence in 16 states & 4 UTs
- Total business of ≈ Rs 37,300 Cr
- 7 bancassurance tie ups with industry leaders.

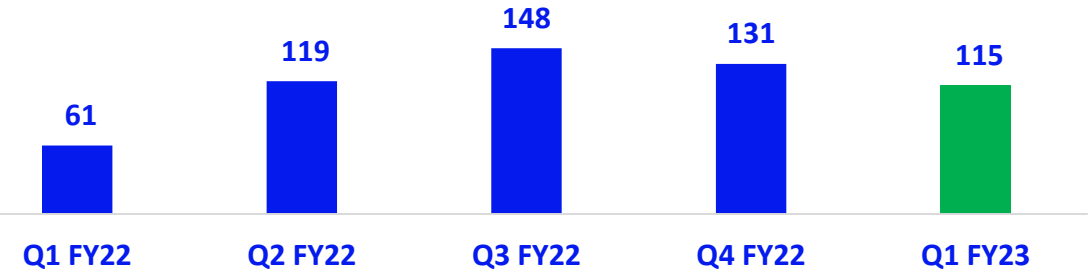
Profitability Ratios

Amt in Cr

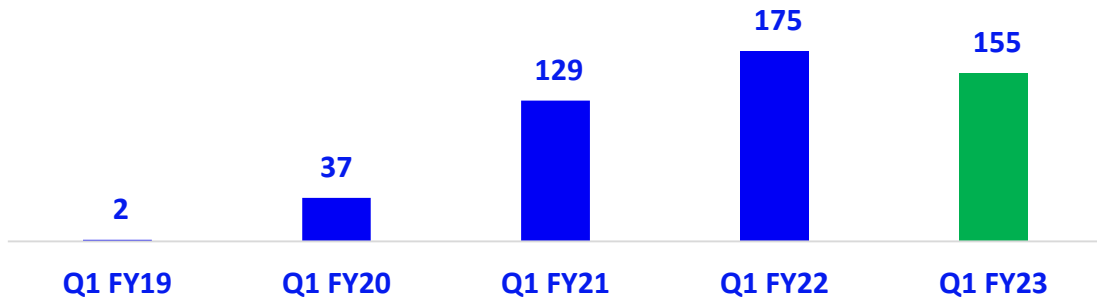
Operating Profit QoQ



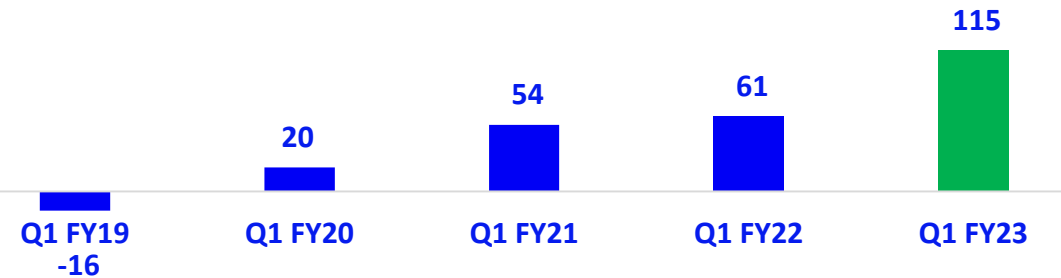
Net Profit QoQ



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	86
Additional Std asset provision	107
Total	193
Tax	49
After Tax Impact	144

Additional Std asset provision is more than Net NPA

	RBI Norms	Accounting Treatment
Other Provisions	<p>Provisions for Standard Asset</p> <p>• 0.25% to 1% based on the nature of advance</p>	<ul style="list-style-type: none"> • Provided as per RBI Norms • Additional provisioning buffer created in view of the COVID scenario

Company Overview

Business Overview

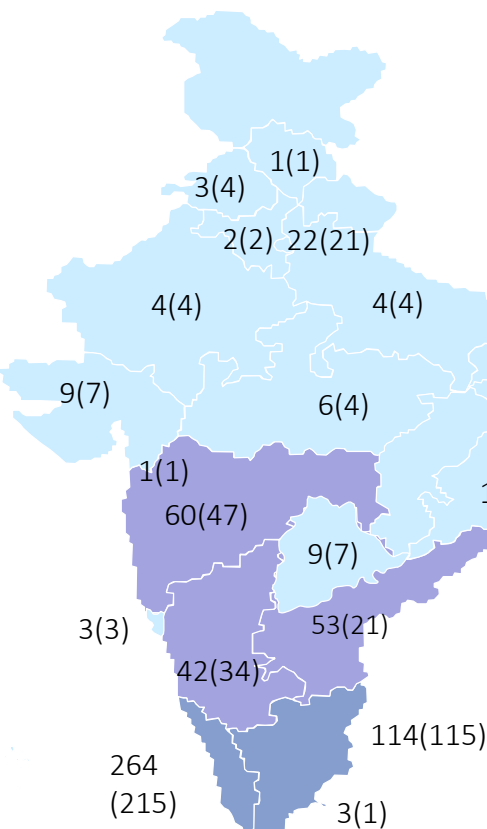
Earnings

Digital Penetration

Strategy

Branch Distribution

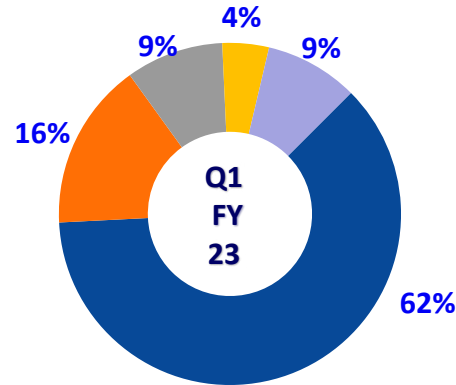
State	% distribution	
	June-21	June-22
KERALA	52%	44%
TAMIL NADU	16%	19%
MAHARASHTRA	9%	10%
ANDHRA	6%	9%
KARNATAKA	7%	7%
OTHERS	10%	11%



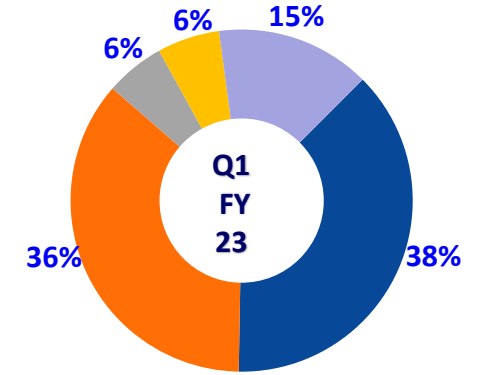
Population	No of Branches	
	June-21	June-22
Metropolitan	99	123
Urban	111	121
Semi-urban	266	310
Rural	41	50
Grand Total	517	604

Legend: Branches (ATM)

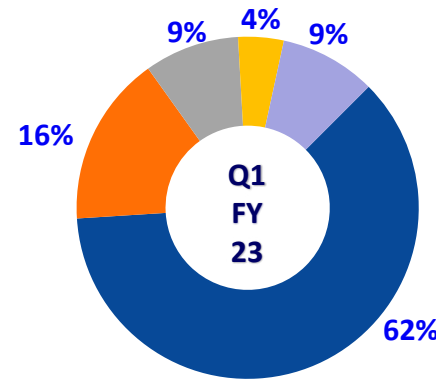
CASA



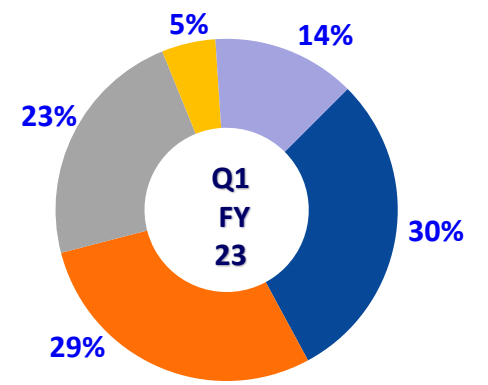
Gold Loans



Total Deposits



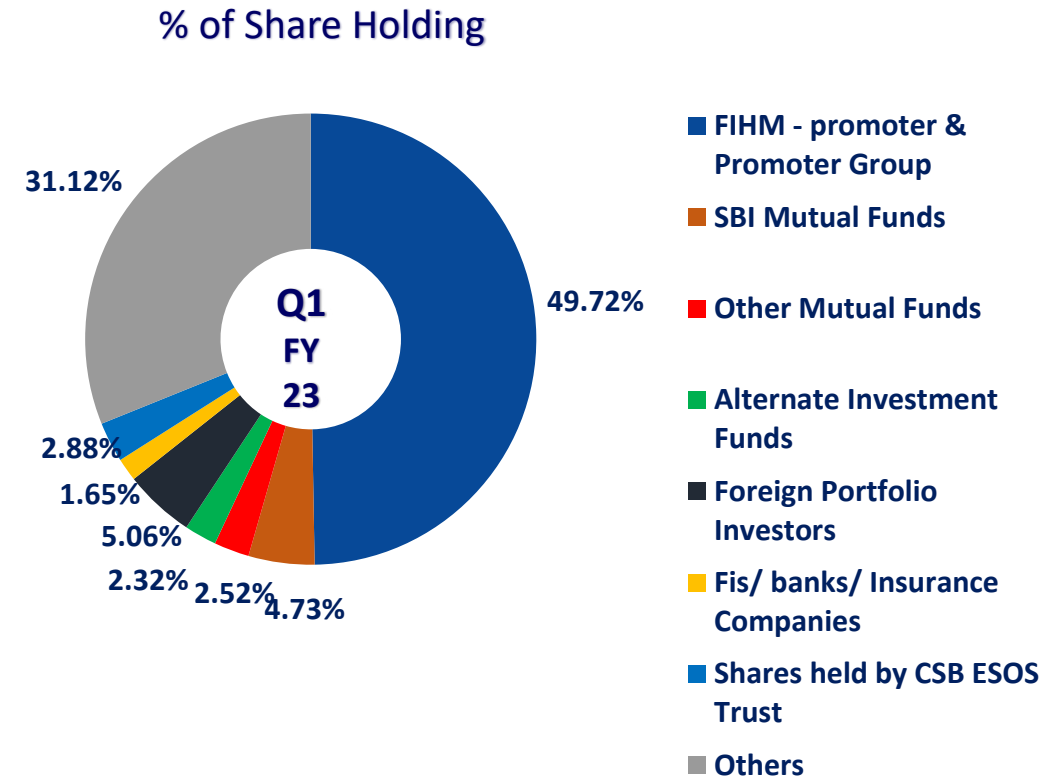
Total Advances



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

Share Holding Pattern

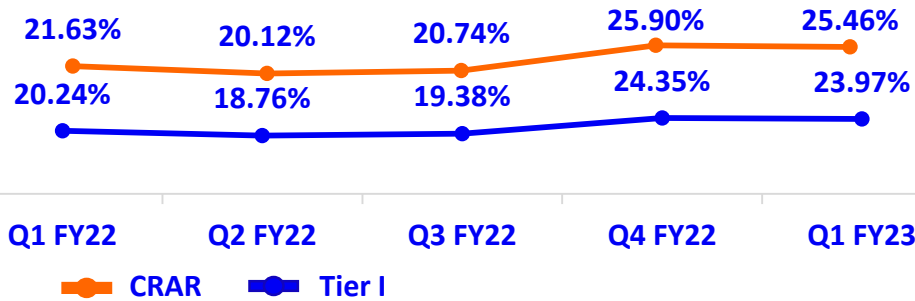
Category	No of Shareholders	No of Shares Held(in Mio)	% of Holding
FIHM - promoter & Promoter Group	1	86.26	49.72%
SBI Mutual Funds	1	8.21	4.73%
Other Mutual Funds	6	4.38	2.52%
Alternate Investment Funds	5	4.02	2.32%
Foreign Portfolio Investors	41	8.77	5.06%
Fis/ banks/ Insurance Companies	2	2.86	1.65%
Shares held by CSB ESOS Trust	1	5.00	2.88%
Others	57556	53.98	31.12%
Total	57613	173.48	100.00%



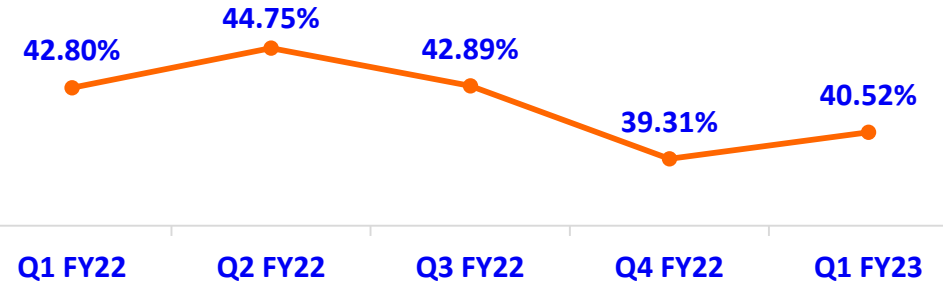
Solid CRAR & Adequate Liquidity – Our Strength

Amt in Cr

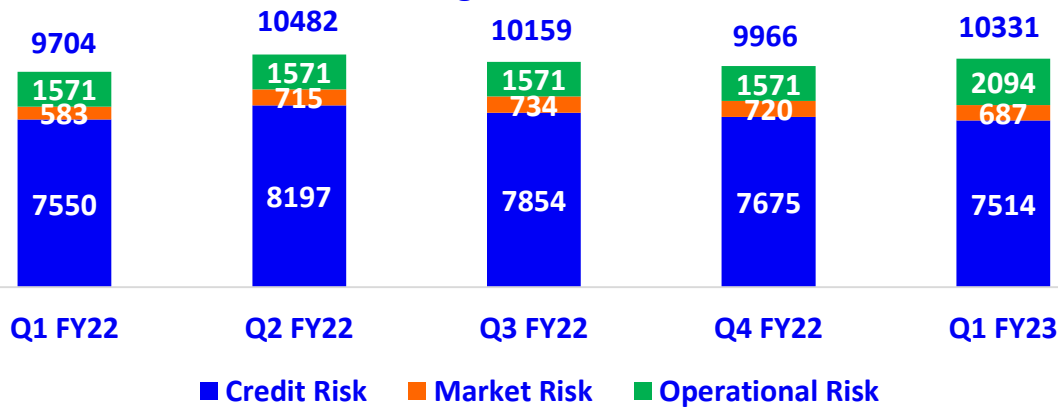
Capital Adequacy Ratio



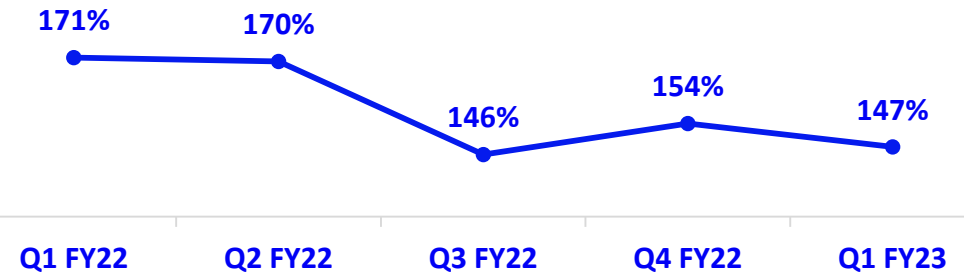
RWA to Total Assets



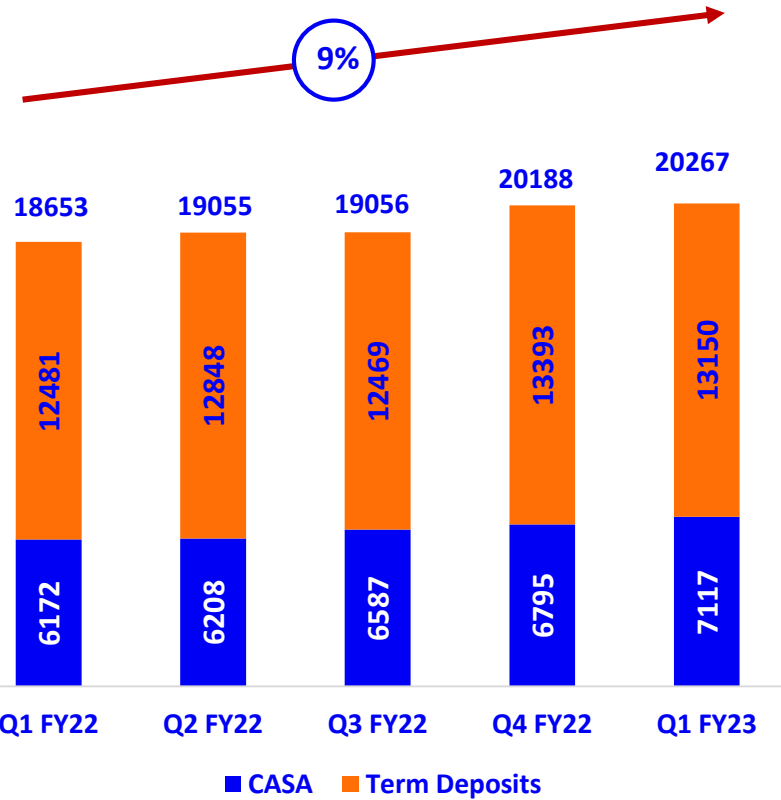
Risk Weighted Assets



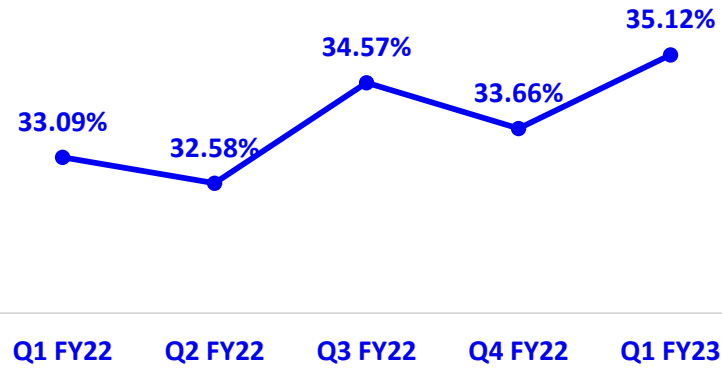
Liquidity Coverage Ratio



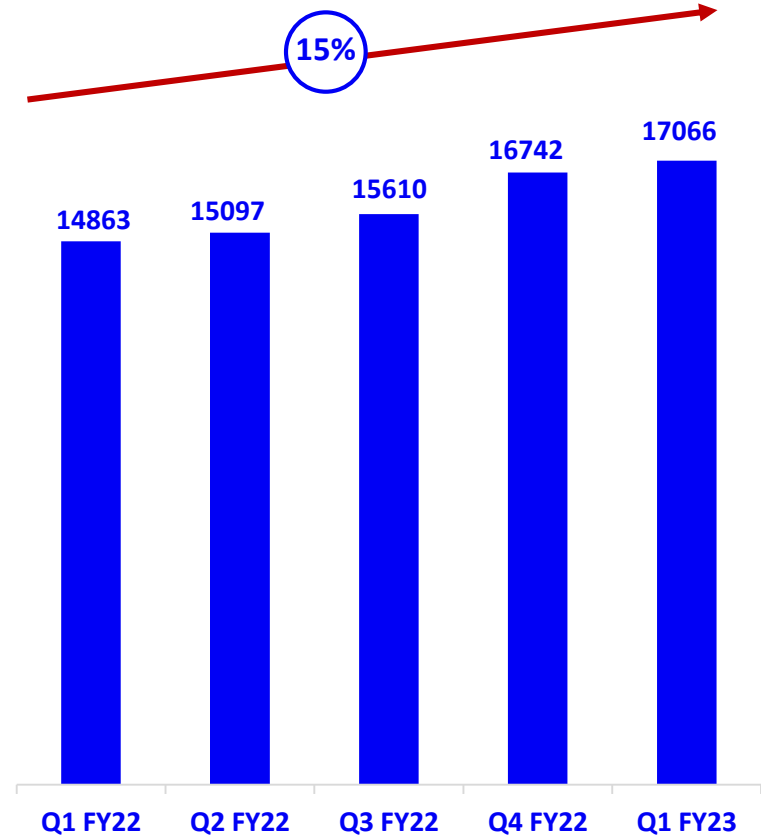
Total Deposits (Amt in Cr)



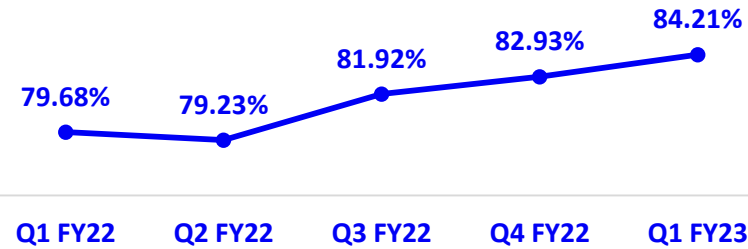
CASA Ratio



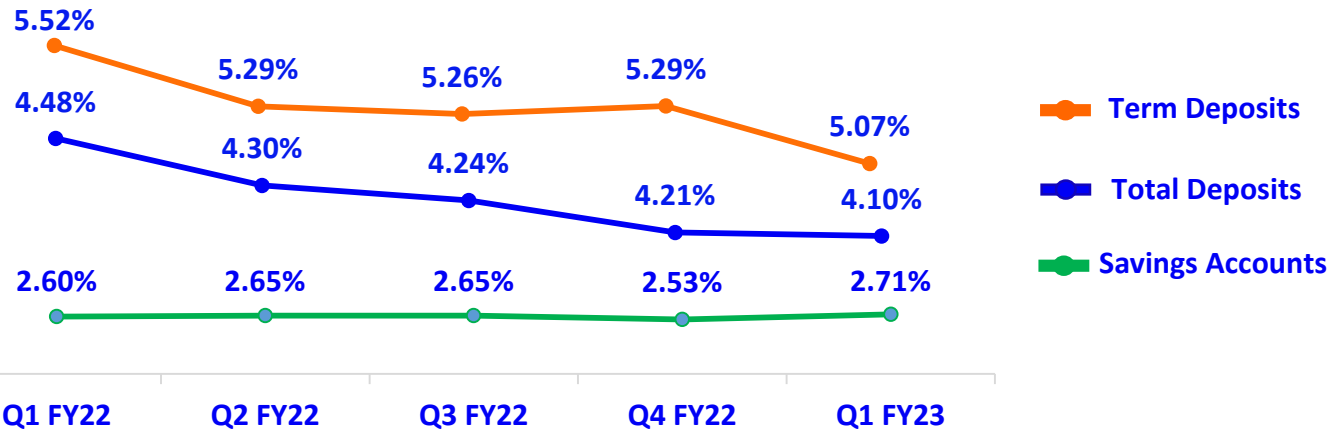
Total Gross Advances (Amt in Cr)



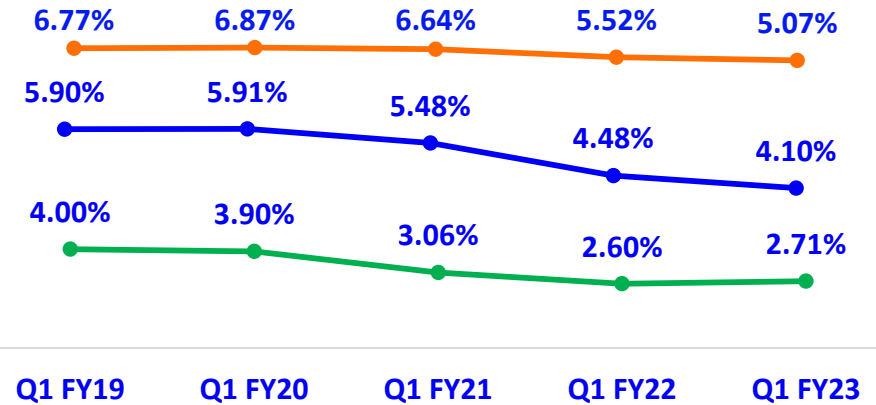
Gross CD Ratio



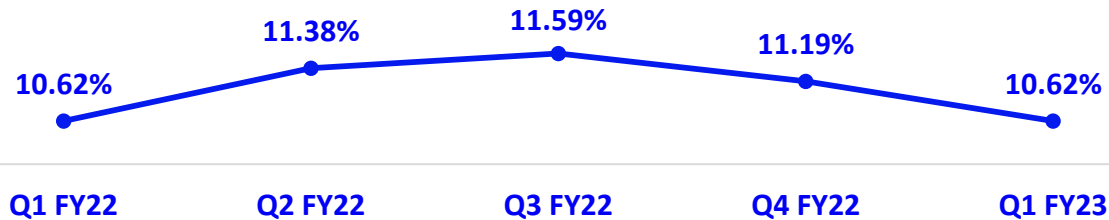
Cost of Deposits (QoQ)



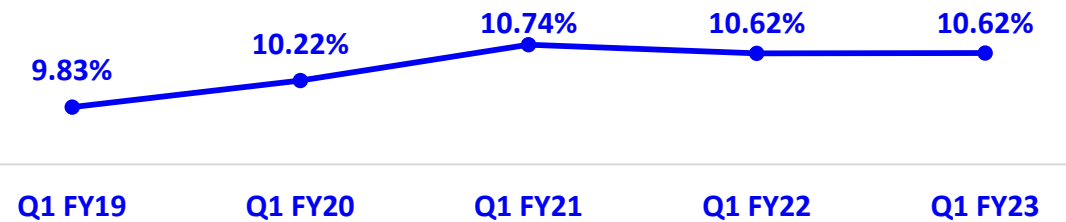
Cost of Deposits (YoY)



Yield on Advances (QoQ)



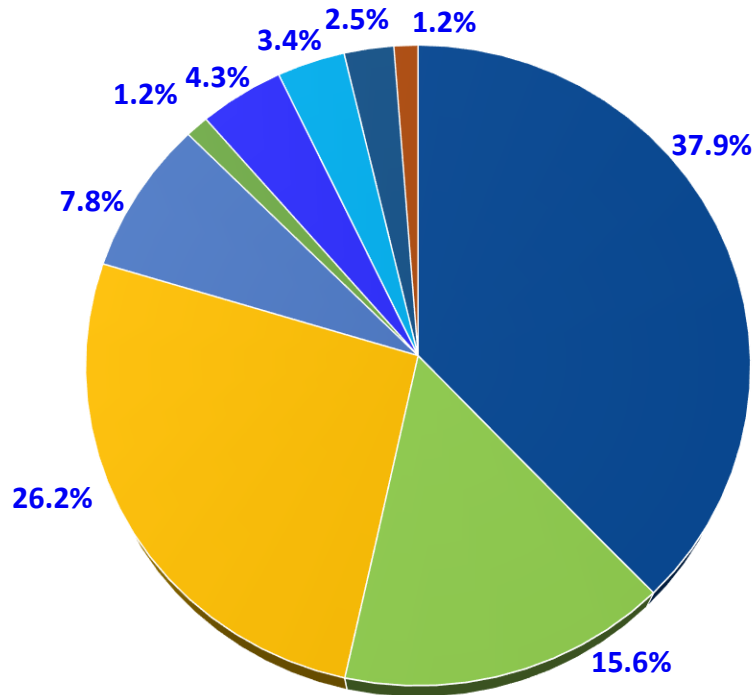
Yield on Advances (YoY)



Advance Mix

(Amt in Cr)

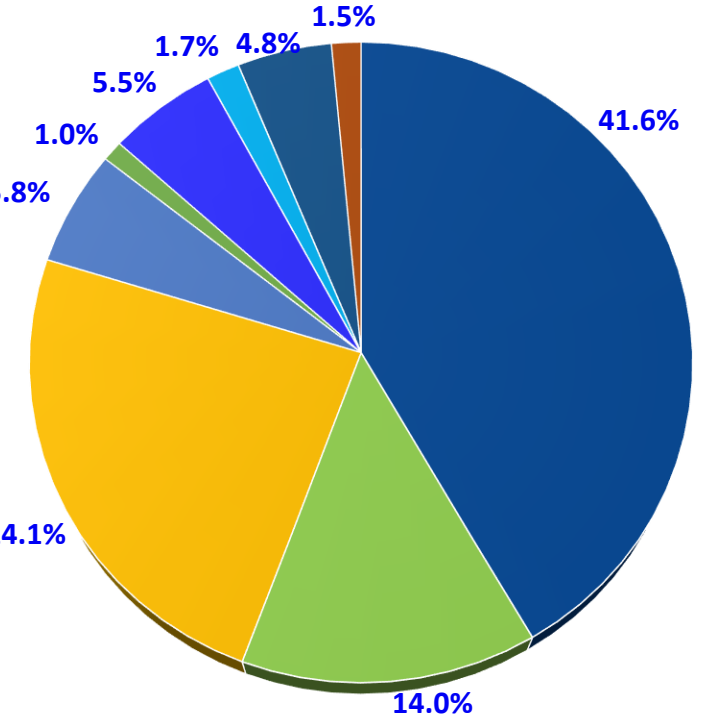
Q1 FY 22



Retail Loans includes 41% LAP,20% HL,7% EL,3% VL&29% others

Q1 FY 23

5627	Gold Loans	7107	↑ 26.3%
2313	SME Loans	2389	↑ 3.3%
3900	Corporate Loans	4109	↑ 5.4%
1161	Retail Loans	998	↓ 14.0%
173	Two Wheeler Loans	178	↑ 2.9%
632	Assignment Loans	938	↑ 48.4%
507	LCBD & TReDS	282	↓ 44.4%
371	Agri Loans	812	↑ 118.9%
179	MFI Loans	253	↑ 41.3%

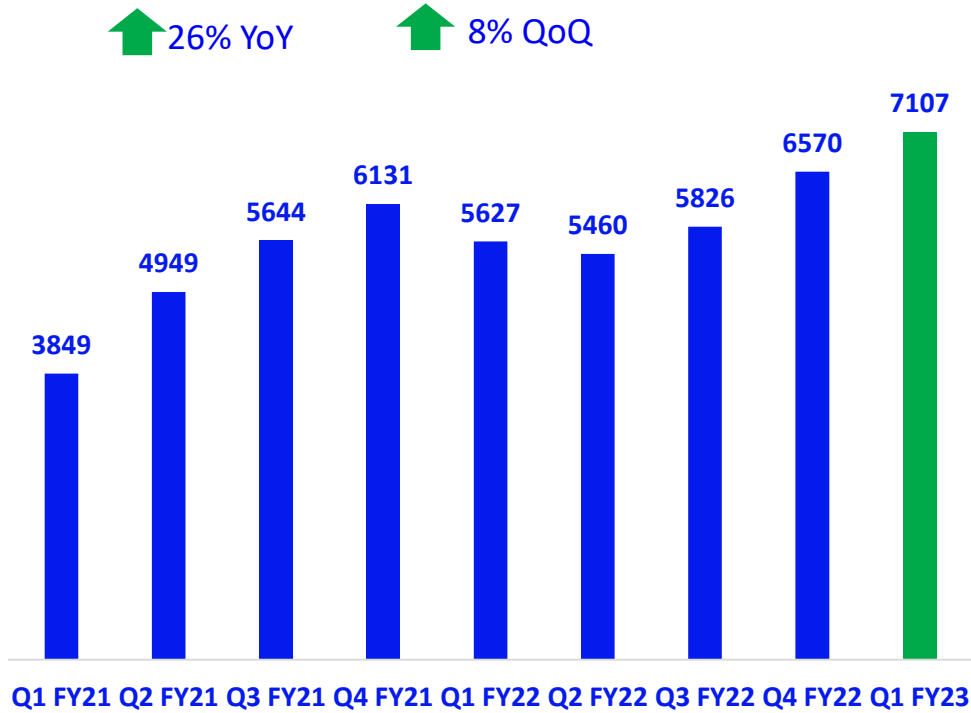


76% of Assignments loans are gold DA, Retail Loans includes 39% LAP,19% HL,6% EL,3% VL&33% others

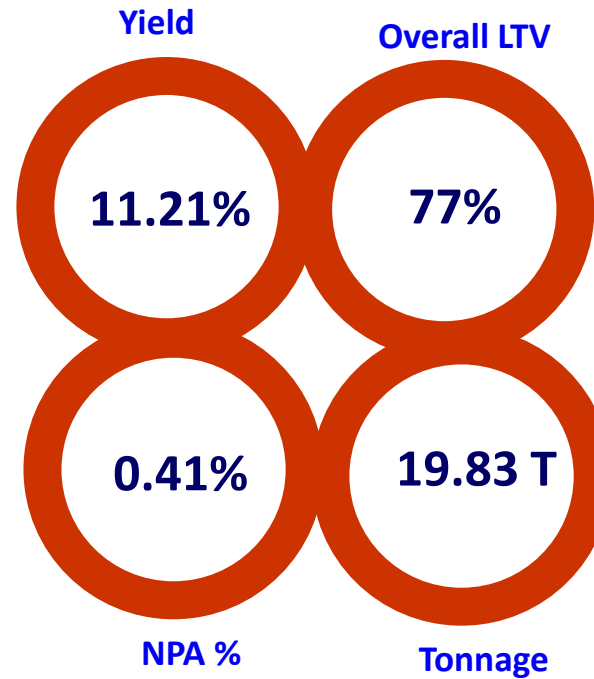
Gold Loan – Our DNA

(Amt in Cr)

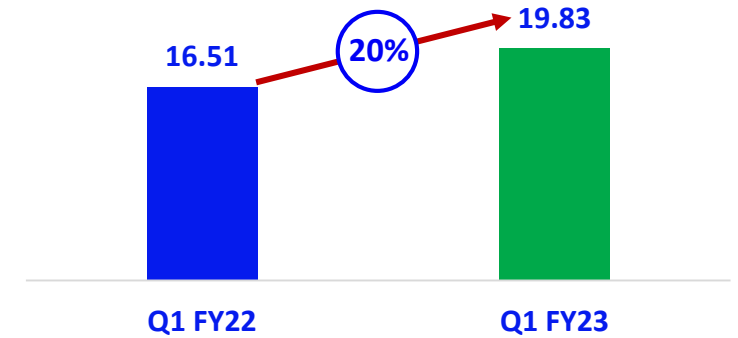
Portfolio Movements



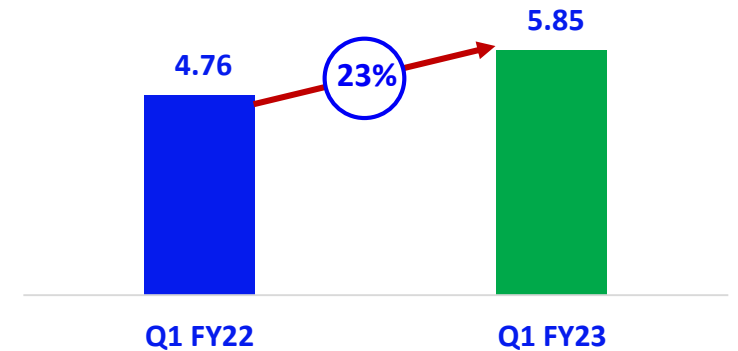
Portfolio Quality



Tonnage

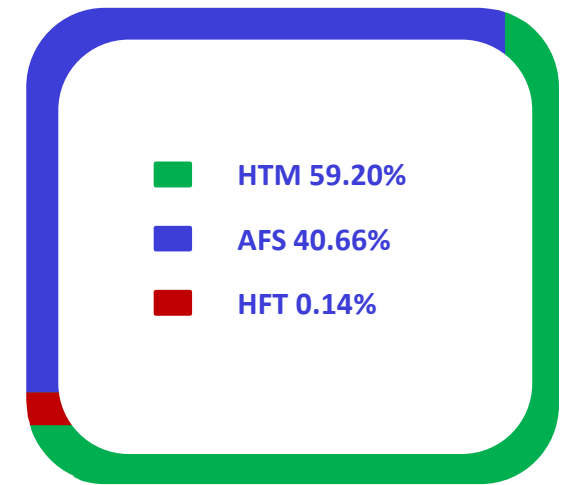
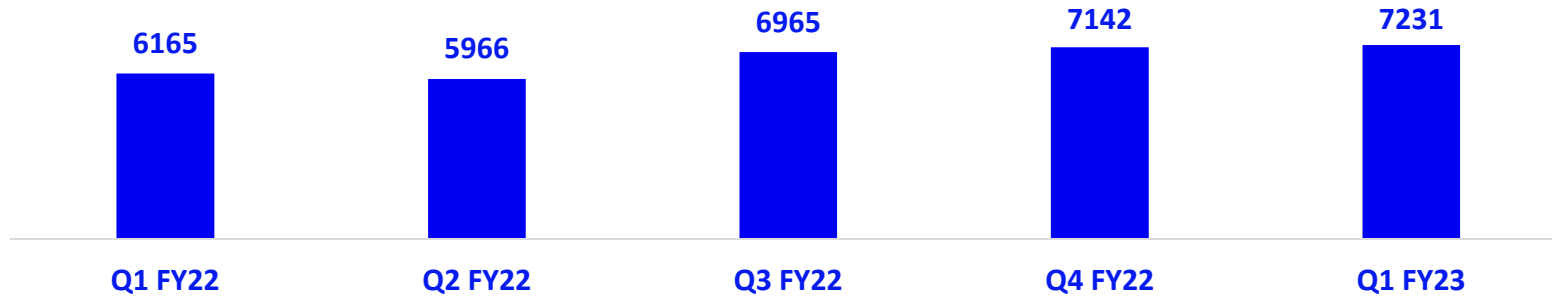


No of Accounts (in Lakhs)

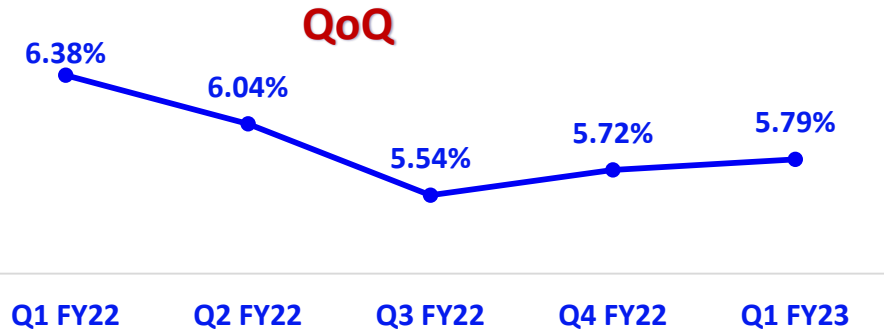


Investments

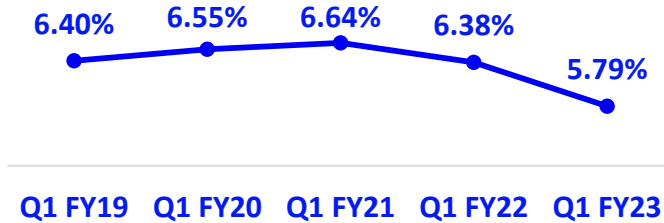
(Amt in Cr)



Yield on Investments



YoY

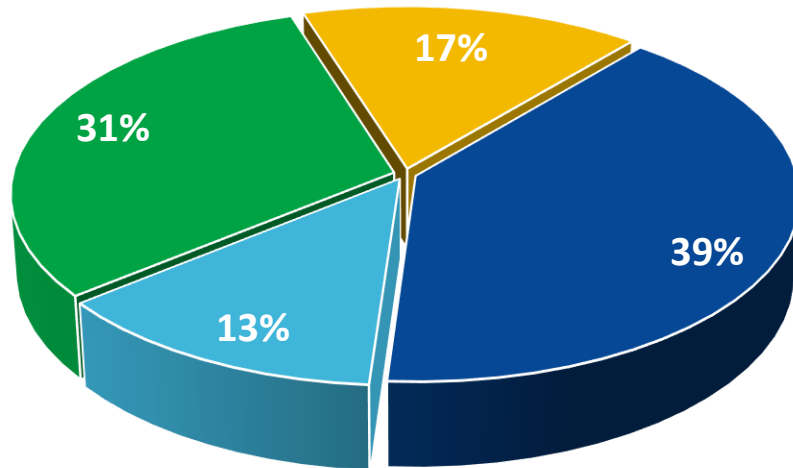


M Duration

HFT	AFS	HTM	Total
7.59	0.83	5.89	3.89

Sector Wise Exposure

Sector Wise Exposure



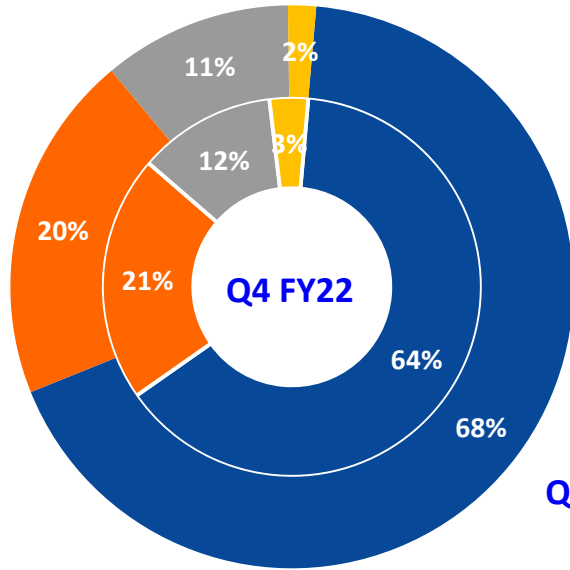
- Agriculture and Allied Activities
- Industry
- Services
- Retail & Others

Industries	% to Gross advances
Textiles	5.26%
Construction	3.89%
Infrastructure	3.60%
Food Processing	3.35%
Chemicals and Chemical Products (Dyes, Paints, etc)	0.76%
All Engineering	0.71%
Vehicles, Vehicle Parts and Transport Equipments	0.53%
Paper and Paper Products	0.25%
Gems and Jewellery	0.19%
Rubber, Plastic and their Products	0.15%
Basic Metal and Metal Products	0.14%
Wood and Wood Products	0.14%
Beverages (excluding Tea & Coffee) and Tobacco	0.13%
Cement and Cement Products	0.05%
Leather and Leather products	0.05%
Mining and Quarrying	0.04%
Other Industries	0.46%

Services	% to Gross advances
NBFCs	8.92%
HFC	3.96%
Wholesale & Retail Trade	3.59%
Tourism, Hotel and Restaurants	2.41%
Real Estate Activities	0.85%
Transport Operators	0.75%
MFIs	0.61%
Computer and Related Activities	0.41%
Other Services	10.51%

Rating wise Exposure

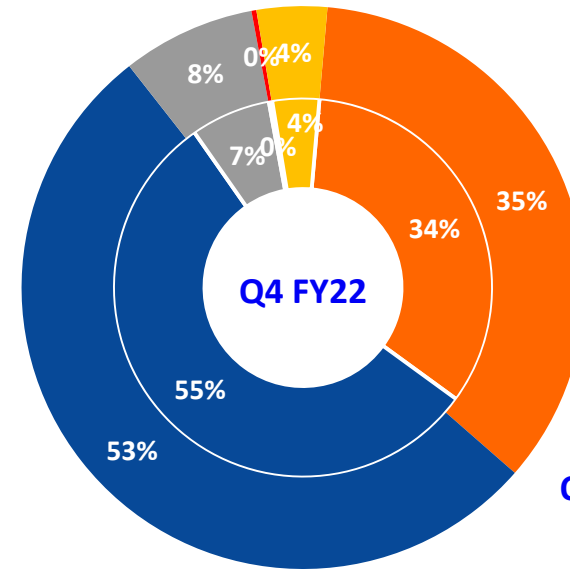
External Rating of Corporate Accounts (>Rs 25Cr)



98% of Corporate advances are externally rated of which 68% 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 - Q1 FY 23

Amt in Cr

	Q4 FY22	Q1 FY23	QoQ	Q1 FY22	YoY
Interest Income	519.6	535.9	3%	495.3	8%
Interest Expense	215.7	225.2	4%	227.5	-1%
Net Interest Income	303.8	310.7	2%	267.8	16%
Treasury Profit	-1.2	9.9	-	21.5	-54%
Exchange Profit	2.1	2.8	33%	3.1	-10%
Processing Fees	10.3	7.7	-25%	9.1	-15%
Commission Income	22.6	17.9	-21%	11.0	63%
PSLC Income	-	-	-	12.5	-
Other Income	29.9	16.5	-45%	14.0	18%
Total Non Interest Income	63.6	54.9	-14%	71.2	-23%
Total Net Operating Income	367.4	365.5	-1%	339.0	8%
Staff Cost	143.4	122.2	-15%	97.2	26%
Other Opex	82.0	88.6	8%	67.0	32%
Total Opex	225.4	210.8	-6%	164.3	28%
Operating Profit	142.1	154.7	9%	174.7	-11%

	Q4 FY22	Q1 FY23	QoQ	Q1 FY22	YoY
Operating Profit	142.1	154.7	9%	174.7	-11%
Provision for NPA	-37.3	-1.2	-	97.3	-
Other Provisions	3.2	2.9	-9%	-4.0	-
Total Provisions	-34.1	1.7	-	93.2	-98%
Profit Before Tax	176.1	153.0	-13%	81.5	88%
Tax	45.5	38.5	-15%	20.5	88%
Profit/Loss (-) After Tax	130.6	114.4	-12%	61.0	88%

- ❖ Profit After Tax is at Rs 114.52 Cr in Q 1 FY 23 as against Rs 61.00 Cr in Q 1 FY 22 and Rs 130.67 Cr for the sequential quarter. Net profit increased by 88% YoY basis.
- ❖ Operating Profit of the bank is Rs 154.72 Cr whereas it was Rs 174.74 Cr for the same period last FY. The same is up by 9% on Q-o-Q basis (Rs 142.05 Cr in Q4 FY 22).
- ❖ Net Interest Income (NII) earned for the first quarter is Rs 310.69 Cr with a Y-o-Y increase of 16% (Rs 267.75 Cr for Q1 FY 22). QoQ there is an increase of Rs7 crore.
- ❖ Non-Interest Income for Q1 FY 23 is at Rs 54.85 Cr as against Rs 71.24 Cr for the same period last year.

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Balance Sheet – Q1 FY 23

Amt in Cr

30-06-2021

30-06-2022

YoY (%)

31-03-2022

QoQ (%)

Liabilities

Capital	173.5	173.5	0.0%	173.5	0.0%
Reserves & Surplus	2,069.5	2,593.2	25.3%	2,477.90	4.7%
Deposits	18,652.8	20,266.8	8.7%	20,188.30	0.4%
Of Which CASA	6,171.7	7,121.9	15.4%	6,795.20	4.8%
Borrowings	1,313.5	1,985.0	51.1%	2,007.20	-1.1%
Other Liabilities & Provisions	462.4	476.2	3.0%	509.4	-6.5%
Total	22,671.7	25,494.8	12.45%	25,356.3	0.55%

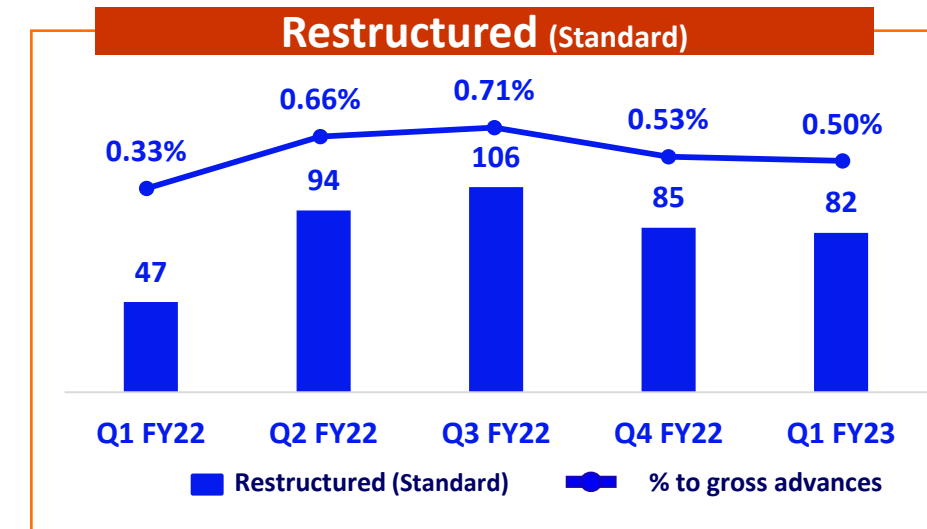
Assets

Cash & Balance with RBI	860.2	1,112.7	29.4%	948.2	17.3%
Balance with Banks Money at call & Short Notice	681.1	36.5	-94.6%	625.5	-94.2%
Investments	6,054.7	7,105.4	17.4%	7,011.60	1.3%
Advances	13,817.2	16,142.1	16.8%	15,814.70	2.1%
Fixed Assets	271.3	286.8	5.7%	287.9	-0.4%
Other Assets	987.1	811.3	-17.8%	668.4	21.4%
Total	22,671.7	25,494.8	12.45%	25,356.3	0.55%

Asset Quality

Amt in Cr

Gross NPA: Movement	QoQ movement				
	Q1 FY22 (3 months)	Q2 FY22 (3 months)	Q3 FY22 (3 months)	Q4 FY22 (3 months)	Q1 FY23 (3 months)
Opening Balance of Gross NPA	393	686	587	389	290
Additions	435	205	81	38	37
Sub-total (A)	829	892	668	427	327
Less:-					
(i) Upgradations	20	96	72	36	15
(ii) Recoveries	36	190	206	98	17
(iii) Technical/ Prudential Write-offs	86	19	-	-	-
(iv) Write-offs	-	1	1	3	2
Sub-total (B)	142	305	279	137	34
Closing balance of Gross NPA (A – B)	686	587	389	290	293



Security Receipts

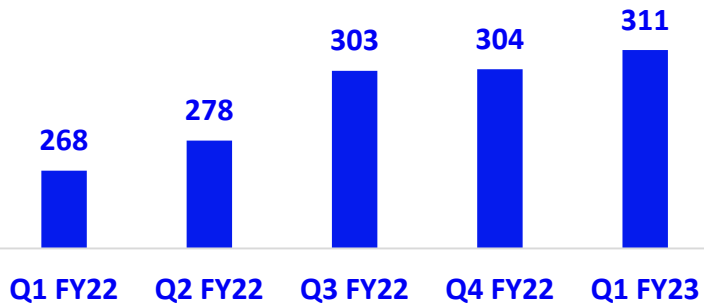
	Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	Q1 FY23
Book Value	181.1	177.3	170.5	161.4	154.9
Net Book Value	77.5	56.6	50.2	33.0	33.0

Profitability Ratios

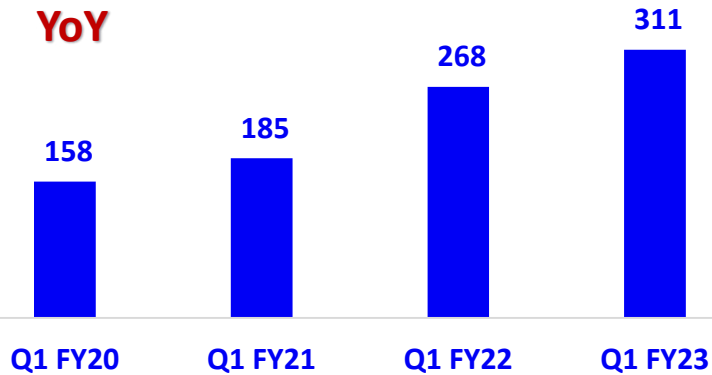
Net Interest Income (in Cr)

(in Cr)

QoQ

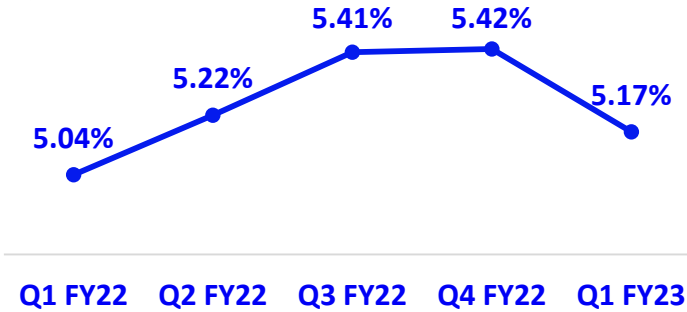


YoY

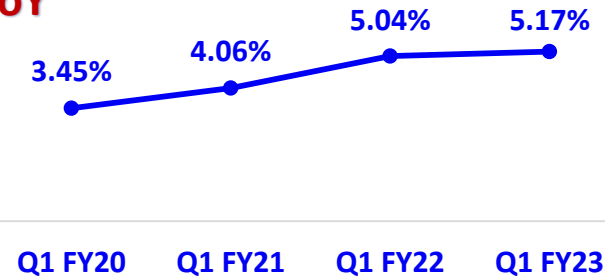


NIM

QoQ



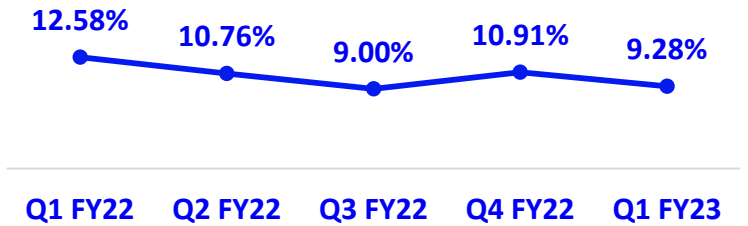
YoY



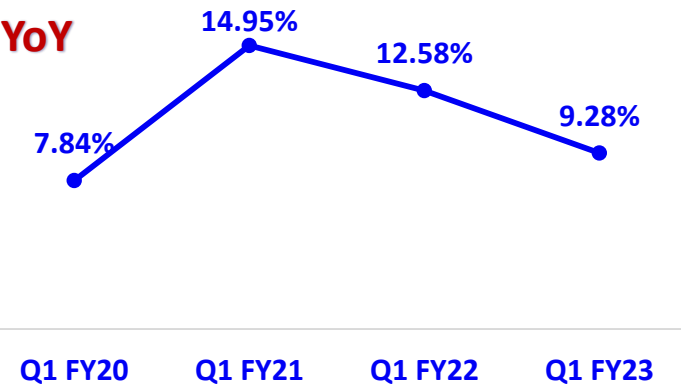
*NIM = NII/Avg interest earning assets

Non interest Income to Total Income

QoQ



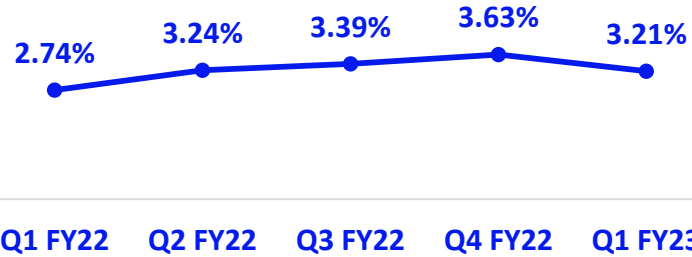
YoY



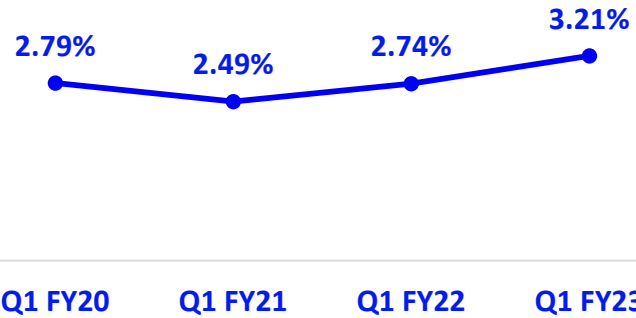
Profitability Ratios

Opex to Average assets

QoQ

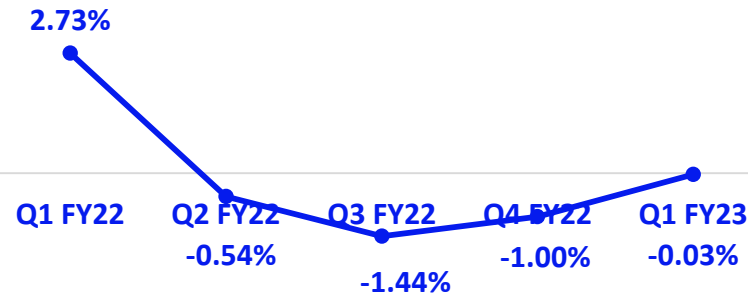


YoY

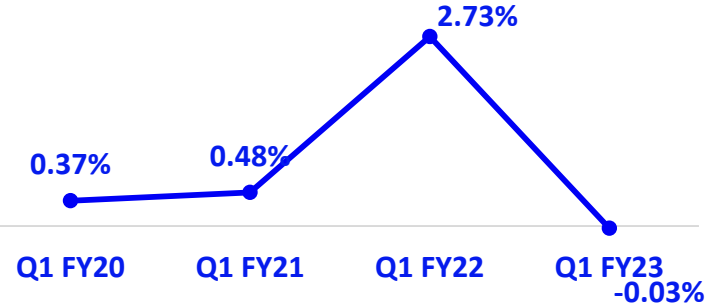


Credit Cost

QoQ

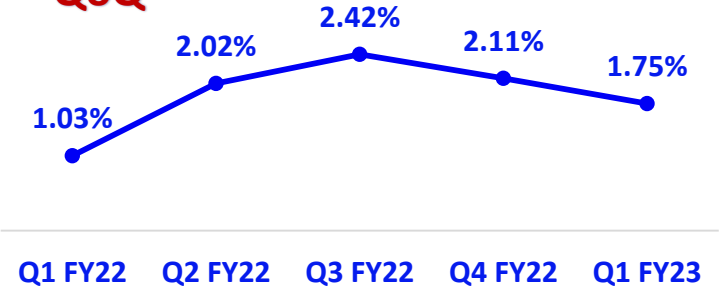


YoY



RoA

QoQ

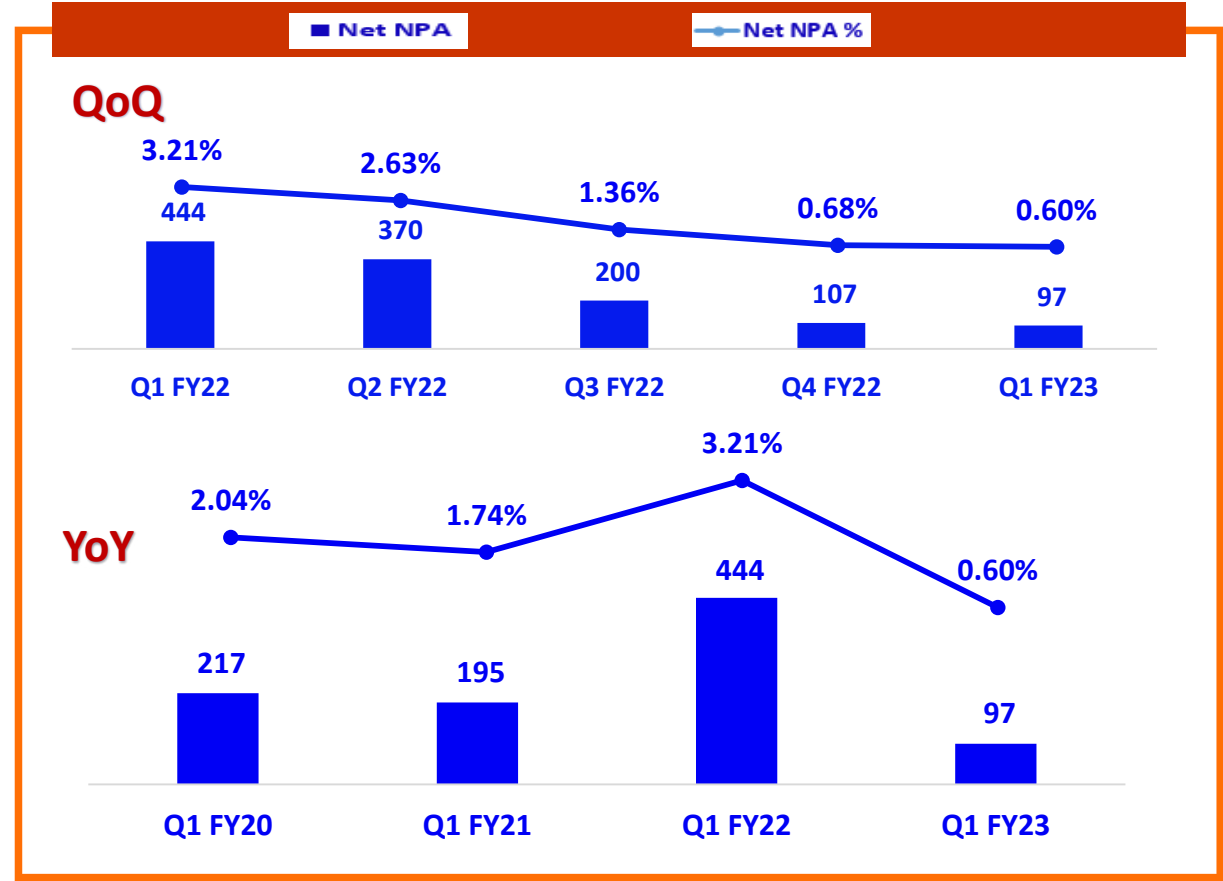
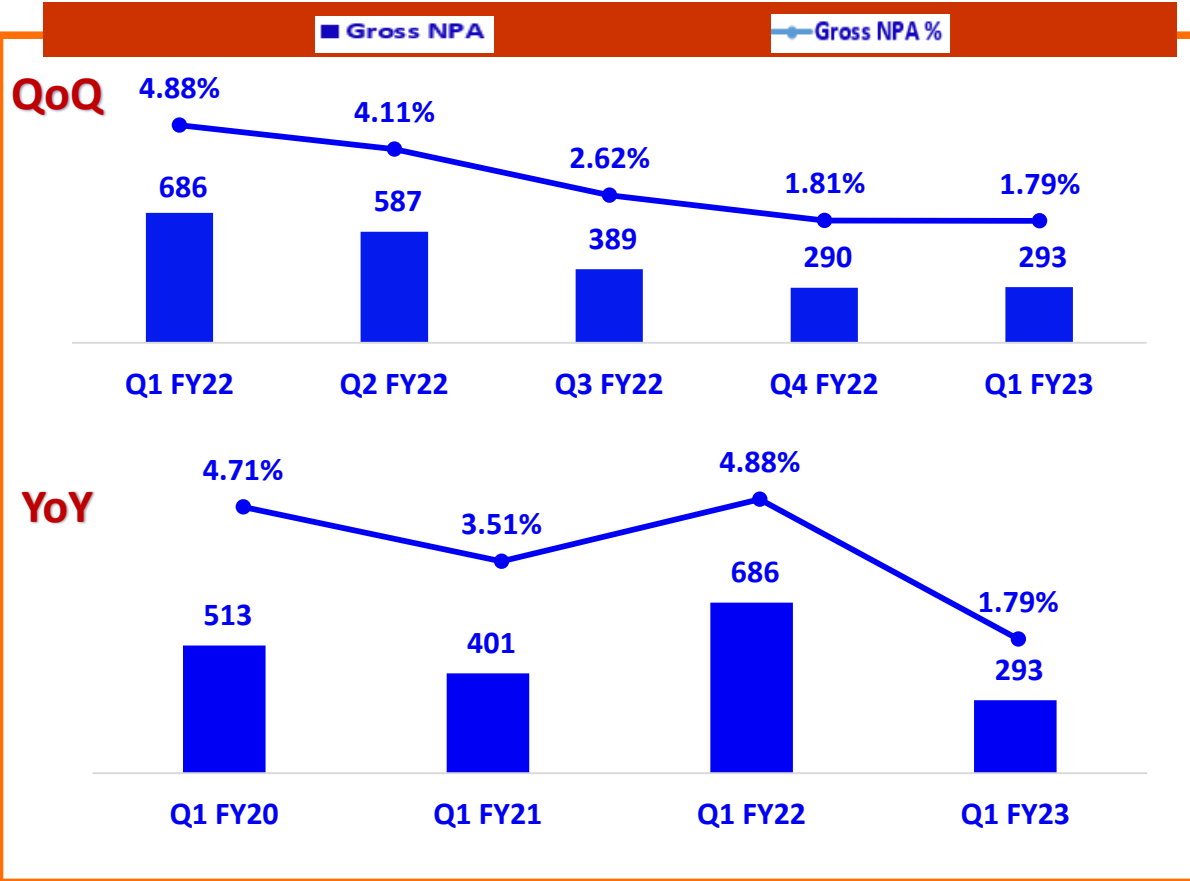


YoY



Asset Quality Ratios

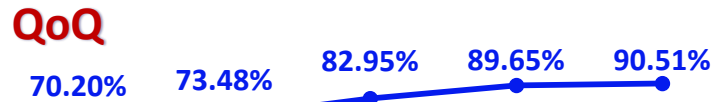
Amt in Cr



Asset Quality Ratios

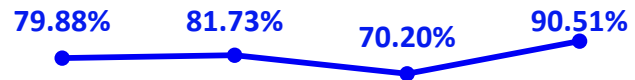
Amt in Cr

Provision Coverage Ratio



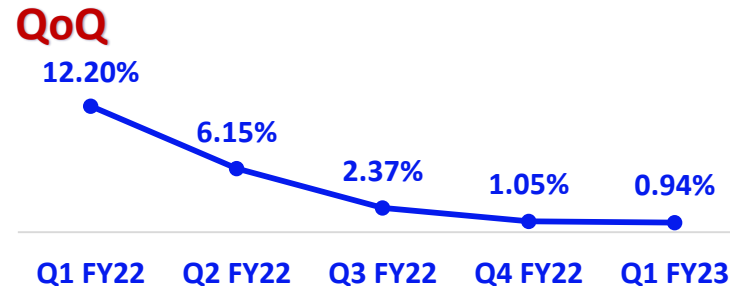
Q1 FY22 Q2 FY22 Q3 FY22 Q4 FY22 Q1 FY23

YoY



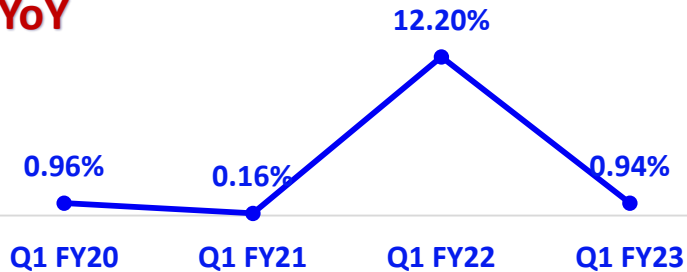
Q1 FY20 Q1 FY21 Q1 FY22 Q1 FY23

Slippage Ratio



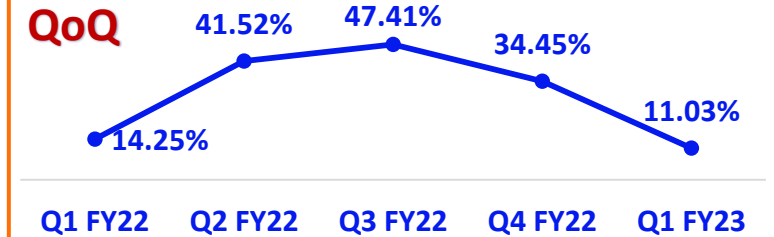
Q1 FY22 Q2 FY22 Q3 FY22 Q4 FY22 Q1 FY23

YoY



Q1 FY20 Q1 FY21 Q1 FY22 Q1 FY23

Recovery Rate



Q1 FY22 Q2 FY22 Q3 FY22 Q4 FY22 Q1 FY23

YoY



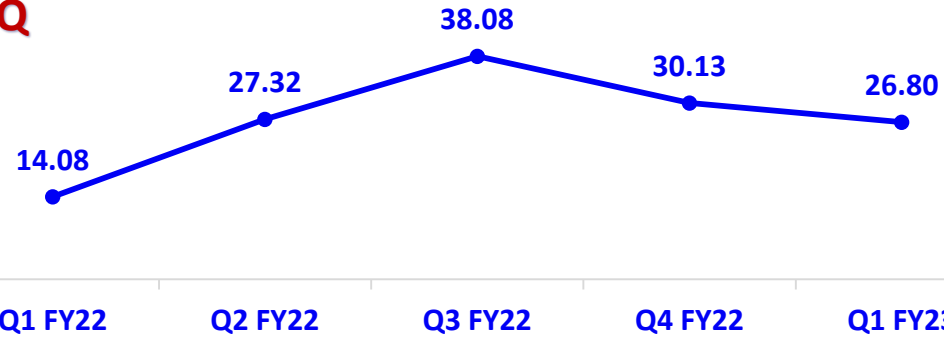
Q1 FY20 Q1 FY21 Q1 FY22 Q1 FY23

Share Holders Return & Risk Ratios

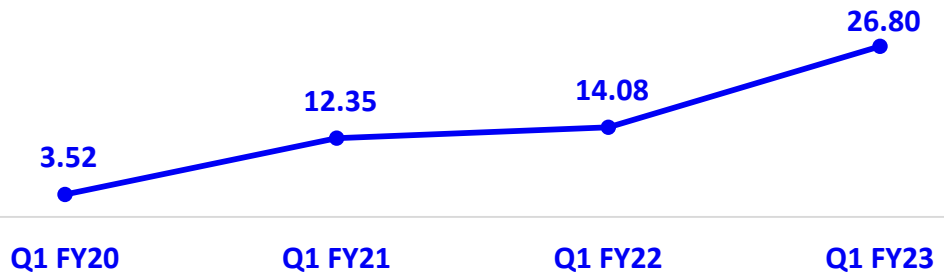
EPS

(in Rs)

QoQ

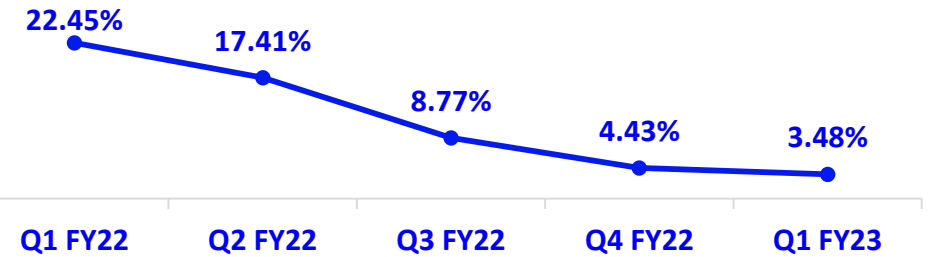


YoY

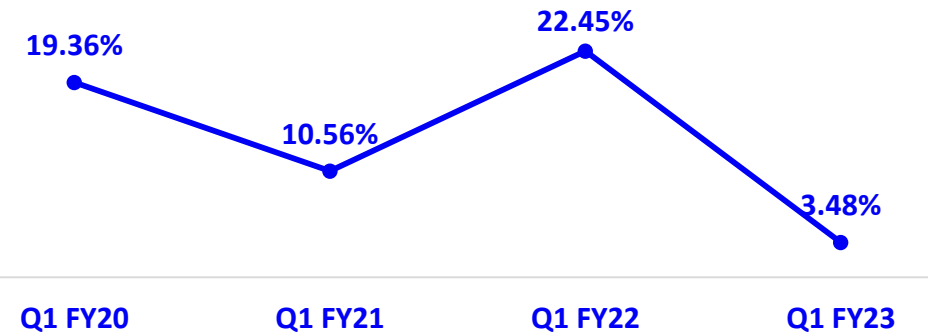


Net NPA to Networth

QoQ



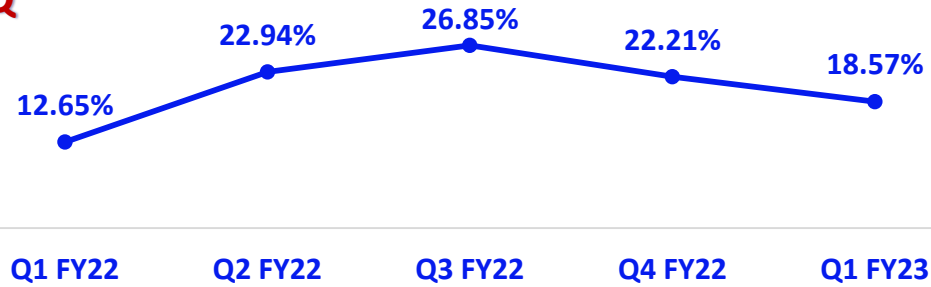
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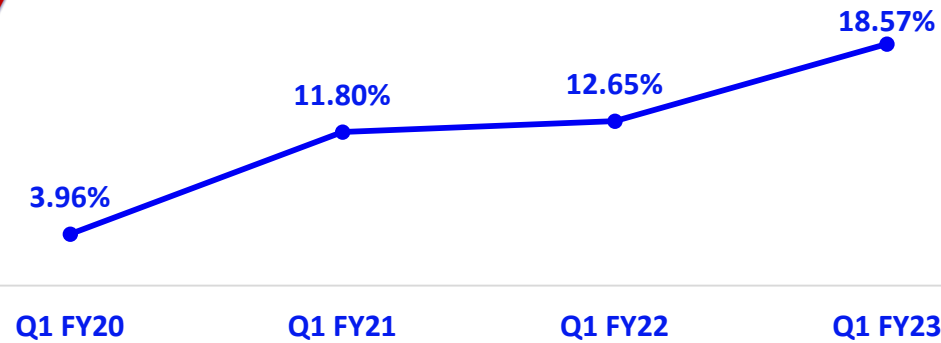
Share Holders Return & Risk Ratios

RoE

QoQ



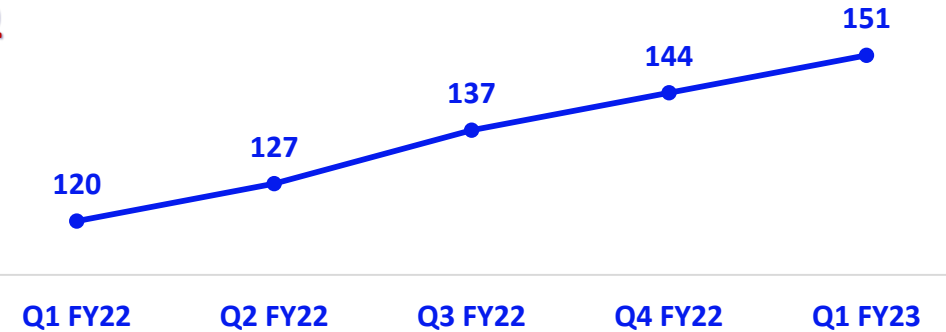
YoY



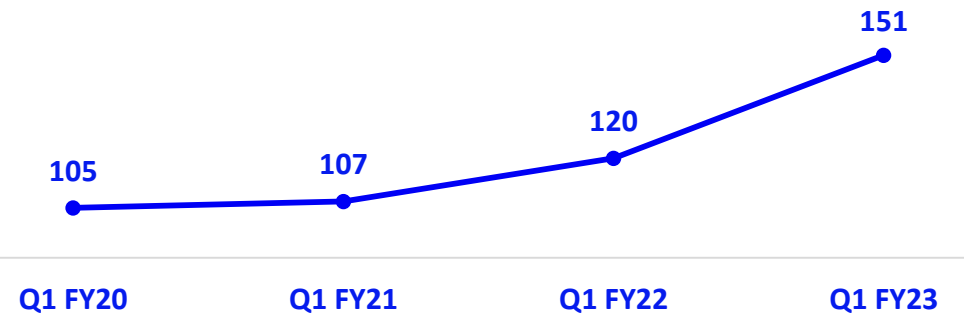
Book Value per Share

(in Rs)

QoQ



YoY

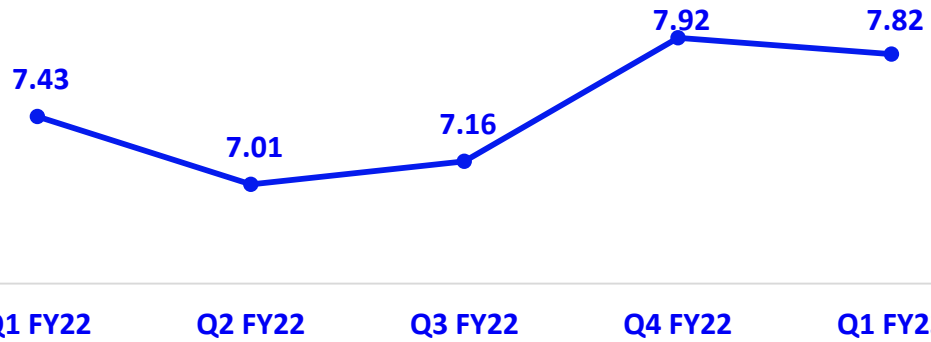


Efficiency Ratios

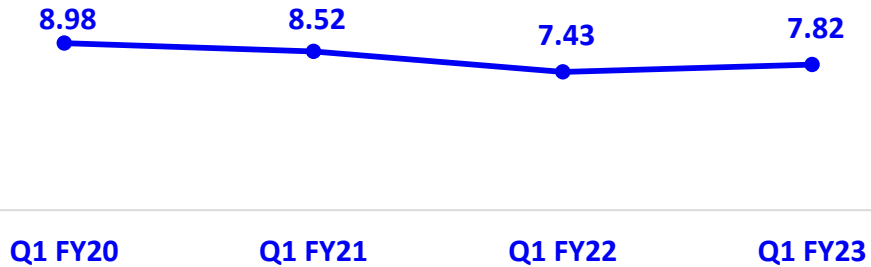
Business per Employee

(In Cr)

QoQ



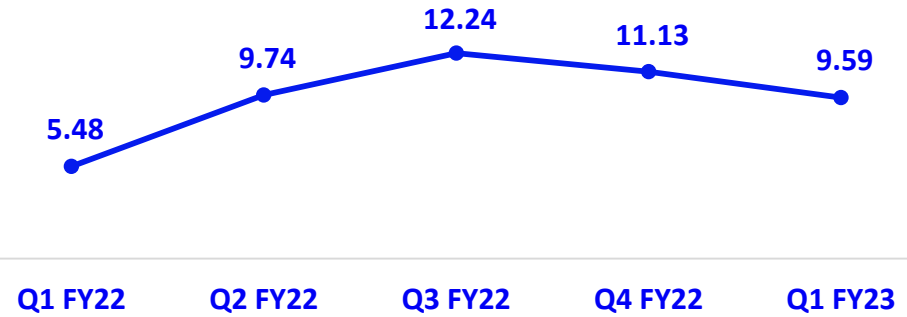
YoY



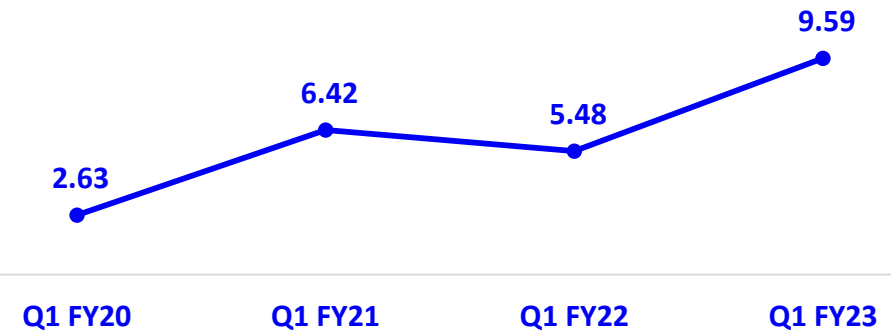
Profit per Employee

(in Lakhs)

QoQ



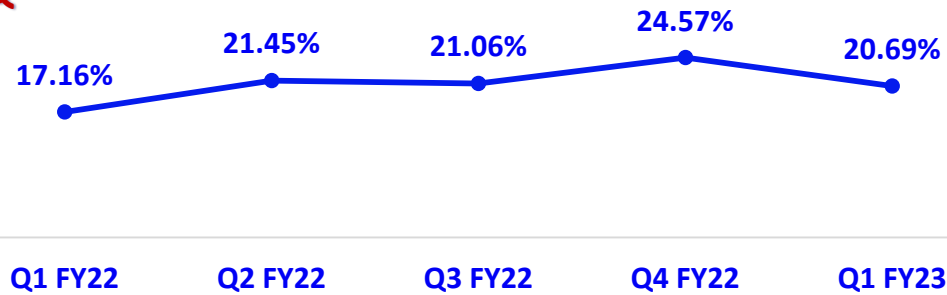
YoY



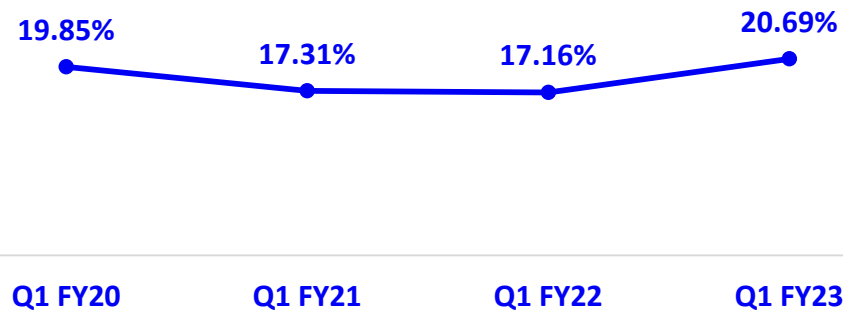
Efficiency Ratios

Staff Cost to Total Income

QoQ

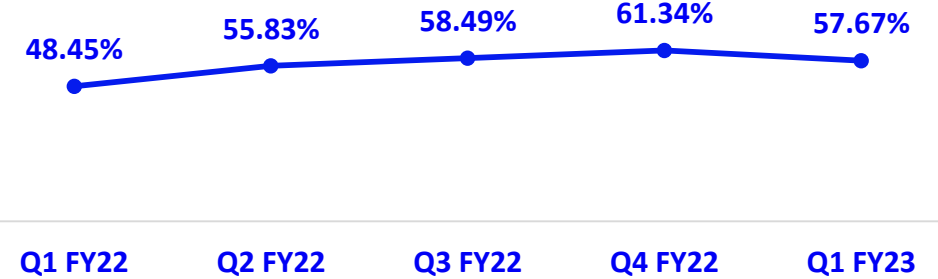


YoY

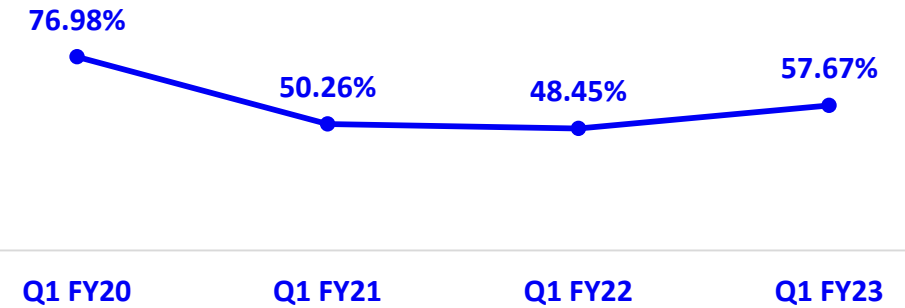


Cost to Income Ratio

QoQ



YoY



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Digital Touch Points



1,496 Installations



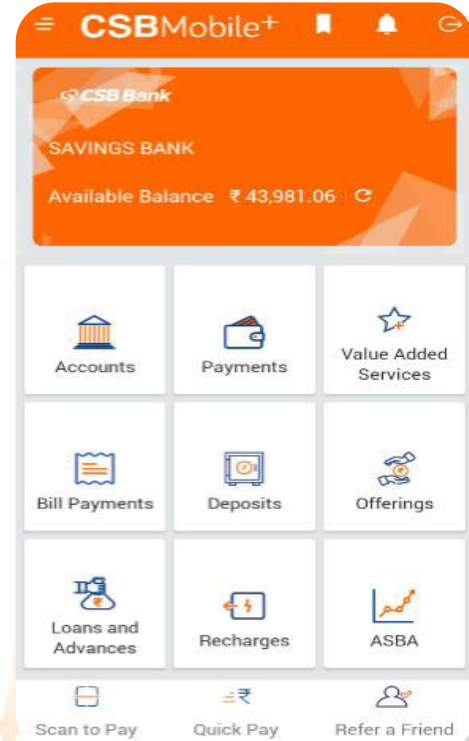
6.49 lacs + Debit Cards



3.71 lacs+ Net
Banking users



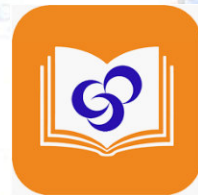
495 ATM
Network



3.55 lacs+ Mobile
Banking Users



4,646+ QR
Installations



84,742+ ePassbook
Downloads



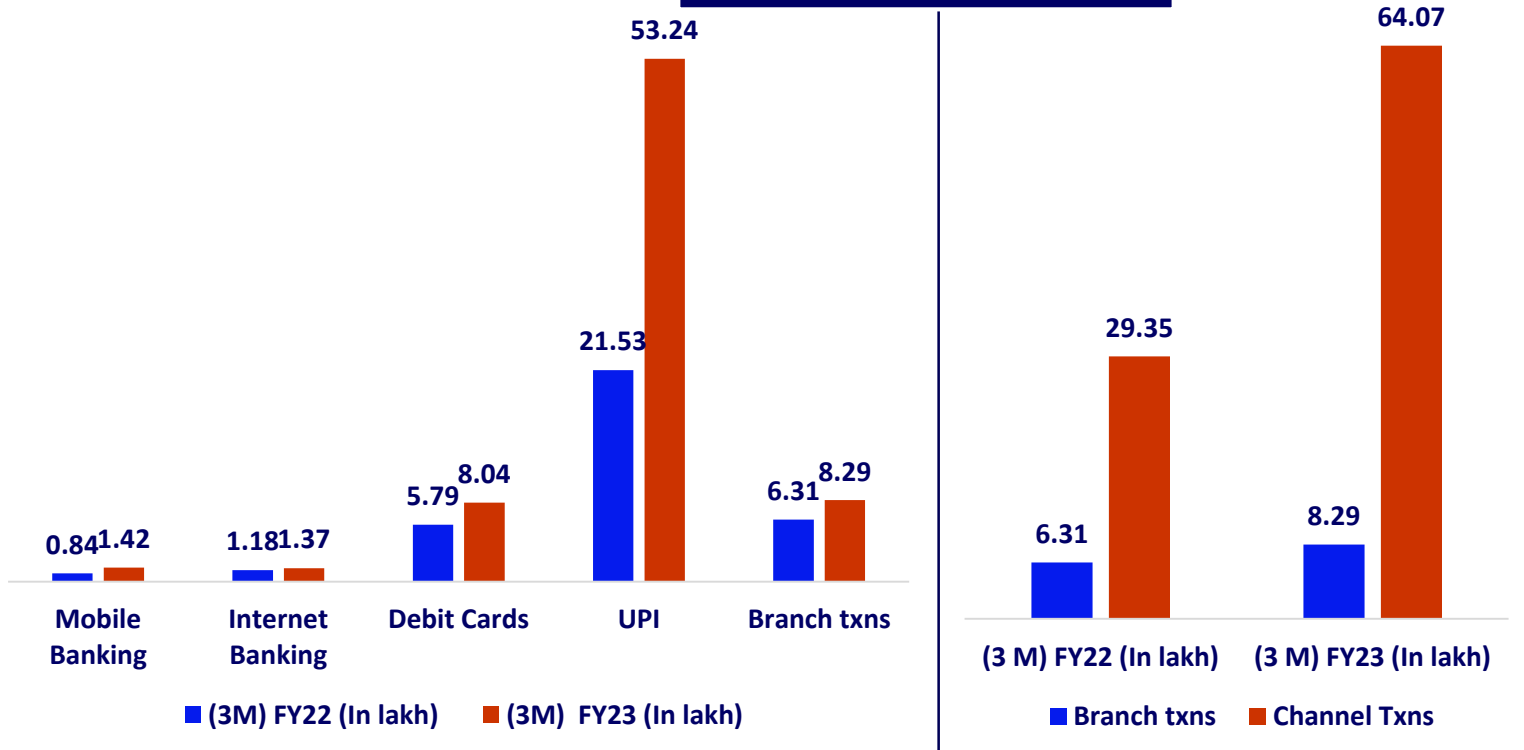
78,600+ Prepaid
Cards



1.33 lac+ UPI
Downloads

Channel Transactions

Digital vs Branch



	No. of txns	
	3 M FY22 (In lakh)	3 M FY23 (In lakh)
Mobile Banking	0.84	1.42
Internet Banking	1.18	1.37
Debit Cards	5.79	8.04
UPI	21.53	53.24
Branch txns	6.31	8.29
Total Channel Transactions	29.35	64.07
% of channel txns	82.31%	88.54%

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SBS 2030

SUSTAIN

PROFITABLE FRANCHISE



BUILD

PLATFORMS FOR FUTURE



SCALE

EXECUTE WITH GUARDRAILS





THANK YOU!

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