



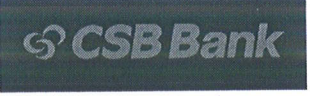
CSB Bank Limited

(Formerly known as The Catholic Syrian Bank Limited)
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Corporate Identity Number: L65191KL1920PLC000175



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2020

(₹ in lakh)

Particulars	Quarter ended			Year ended
	30-Jun-20	31-Mar-20	30-Jun-19	31-Mar-20
	Unaudited	Audited	Unaudited	Audited
		Refer Note 10	Refer Note 12	
1. Interest earned (a) + (b) + (c)	42,260	38,892	35,542	1,50,989
(a) Interest/discount on advances/bills	30,455	29,627	27,455	1,16,211
(b) Income on investments	10,843	7,912	7,386	30,987
(c) Interest on balances with RBI, Other interbank funds	962	1,353	701	3,791
2. Other Income	7,428	8,657	3,022	22,161
3. Total Income (1+2)	49,688	47,549	38,564	1,73,150
4. Interest Expended	23,734	23,138	22,296	91,760
5. Operating Expenses (i) +(ii)+(iii)	13,045	13,712	12,257	53,332
(i) Employees Cost	8,603	7,895	7,655	33,127
(ii) Rent, taxes and lighting	1,400	1,460	1,372	5,717
(iii) Other operating expenses	3,042	4,357	3,230	14,488
6. Total Expenditure (4+5) (excluding provisions and contingencies)	36,779	36,850	34,553	1,45,092
7. Operating Profit before provisions and Contingencies (3-6)	12,909	10,699	4,011	28,058
8. Provisions (other than Tax) and contingencies	5,753	8,432	1,007	14,658
Of which provisions for Non-performing Assets/write off	1,376	5,603	989	12,116
9. Exceptional Items	-	-	-	-
10. Profit from ordinary activities before tax (7-8-9)	7,156	2,267	3,004	13,400
11. Less: Tax Expense	1,800	8,235	1,050	12,128
12. Net Profit/ (Loss) from ordinary activities after tax (10-11)	5,356	(5,968)	1,954	1,272
13. Extraordinary items (net of Tax expense)	-	-	-	-
14. Net Profit / (Loss) for the period (12-13)	5,356	(5,968)	1,954	1,272
15. Paid-up equity share capital (Face Value - ₹ 10 per share) (i) +(ii)	17,351	17,351	8,597	17,351
(i) ₹ 10 Paid -Up equity share capital	17,351	17,351	8,101	17,351
(ii) ₹ 2.5 Paid -Up equity share capital	-	-	496	-
16. Share warrant	-	-	65,134	-
17. Reserves excluding Revaluation Reserves				1,63,094
18. Analytical Ratios				
(i) Capital Adequacy Ratio (Basel-III)	18.93%	22.46%	16.88%	22.46%
(ii) Earnings per Share (EPS)*				
Basic EPS - before and after extraordinary items (₹)	3.08	(3.44)	2.27	0.88
Diluted EPS - before and after extraordinary items(₹)	3.08	(3.44)	2.27	0.88
(iii) NPA Ratios				
a) Gross NPA	40,103	40,943	51,341	40,943
Net NPA	19,524	21,694	21,675	21,694
b) % of Gross NPA	3.51%	3.54%	4.71%	3.54%
% of Net NPA	1.74%	1.91%	2.04%	1.91%
(iv) Return on Assets -Annualised	1.03%	-1.24%	0.45%	0.07%

* Not Annualised

