

**THE CATHOLIC SYRIAN BANK LIMITED**

Registered Office: "CSB Bhavan", St. Mary's College Road, Post Box No. 502, Thrissur, Kerala- 680 020.  
Tel: +91487 2333020, 6451640 Fax: +91487 2338764, Website: www.csb.co.in; E-mail: investors@csb.co.in, Corporate Identity Number: U65191KL1920PLC000175

**Quarterly Results ended on 30th June 2017 (Unaudited)**

(Rs. in lakh)

Particulars		Three months ended 30.06.2017 (Unaudited)	Corresponding three months in the previous year (Unaudited)	Year to date figures for current period (Unaudited)	Year to date figures for the previous year (Unaudited)	Previous accounting year Audited
1	Interest earned (a) + (b) + (c) + (d)	32763.68	35238.38	32763.68	35238.38	133629.49
	(a) Interest/discount on advances/bills	21854.42	23646.86	21854.42	23646.86	88087.95
	(b) Income on investments	9624.64	10864.35	9624.64	10864.35	41256.07
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	252.59	66.97	252.59	66.97	269.38
	(d) Others	1032.03	660.21	1032.03	660.21	4016.09
2	Other Income	3169.93	2364.88	3169.93	2364.88	28120.13
<b>A.</b>	<b>TOTAL INCOME (1+2)</b>	<b>35933.61</b>	<b>37603.26</b>	<b>35933.61</b>	<b>37603.26</b>	<b>161749.62</b>
3	Interest Expended	23720.53	26448.38	23720.53	26448.38	102269.35
4	Operating Expenses (e) + (f)+ (g)	11294.22	10880.50	11294.22	10880.50	44308.91
	(e) Employees cost	7628.95	7605.15	7628.95	7605.15	29358.06
	(f) Rent, taxes and lighting	1118.13	976.80	1118.13	976.80	4146.16
	(g) Other operating expenses	2547.14	2298.55	2547.14	2298.55	10804.70
<b>B.</b>	<b>TOTAL EXPENDITURE (3)+(4)</b> (excluding Provisions and Contingencies)	<b>35014.75</b>	<b>37328.87</b>	<b>35014.75</b>	<b>37328.87</b>	<b>146578.27</b>
<b>C.</b>	<b>OPERATING PROFIT (A-B)</b> (Profit before Provisions & Contingencies)	918.86	274.39	918.86	274.39	15171.36
<b>D.</b>	<b>Provisions and Contingencies (other than tax)</b>	3072.26	-612.67	3072.26	-612.67	16062.69
	<b>Of which provisions for Non-performing Assets/write off</b>	2982.14	1099.85	2982.14	1099.85	18279.37
<b>E.</b>	<b>Exceptional Items</b>	0.00	0.00	0.00	0.00	0.00
<b>F.</b>	<b>Provision for taxes</b>	-745.25	306.99	-745.25	306.99	-1046.78
<b>G.</b>	<b>Net Profit from Ordinary activity (C-D-E-F)</b>	-1408.15	580.07	-1408.15	580.07	155.45
<b>H.</b>	<b>Extraordinary items (net of tax expense)</b>	0.00	0.00	0.00	0.00	0.00
<b>I.</b>	<b>Net Profit/Loss for the period (G-H)</b>	-1408.15	580.07	-1408.15	580.07	155.45
5	Paid-up equity share capital	8101.43	7176.02	8101.43	7176.02	8101.43
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	0.00	0.00	0.00	0.00	75438.34
7	Analytical Ratios					
	(i) Percentage of shares held by Government of India	0.00	0.00	0.00	0.00	0.00
	(ii) Capital Adequacy Ratio-Basel III	11.10%	10.43%	11.10%	10.43%	12.15%
	(a) CET 1 Ratio	10.52%	9.64%	10.52%	9.64%	11.54%
	(b) Additional Tier 1 Ratio	0.00	0.00	0.00	0.00	0.00
	(iii) Earning per share (Annualised)	-6.96	3.24	-6.96	3.24	0.21
	(iv) (a) Amount of gross non-performing assets	62825.97	45474.39	62825.97	45474.39	60009.88
	(b) Amount of net non-performing assets	44925.78	34184.61	44925.78	34184.61	44763.72
	(c) % of gross NPAs	7.33%	5.79%	7.33%	5.79%	7.25%
	(d) % of net NPAs	5.36%	4.41%	5.36%	4.41%	5.51%
	(v) Return on Assets (annualised)	-0.33	0.14	-0.33	0.14	0.01

Place : Thrissur  
Date : July 24, 2017

For The Catholic Syrian Bank Ltd;

Sd/-  
C VR Rajendran  
Managing Director & CEO  
DIN: 00460061

**Notes:**

- Pending actuarial valuation, an amount of Rs 18.00 crores has been provided towards incremental liabilities in respect of Pension, Gratuity and leave benefits on an estimated basis
- As per RBI Circular DBR. No.BP.BC.92/21.04.048/2015-16 dated April 18, 2016 in respect of provisioning pertaining to frauds, bank has the option to make the provisions over a period, not exceeding four quarters commencing from the quarter in which the fraud has been detected and debit other reserves in respect of amount remaining unprovided. Accordingly an amount of Rs. 6.47 crores was debited to general reserve and provision for fraud was made during the financial year 2016-17. In line with the Circular, an amount of Rs. 3.02 crores has been debited to P&L account and credited to general reserve while drawing the financials for quarter ended 30.06.2017 and balance of Rs. 3.45 crores will be charged to P&L account in the ensuing quarters in FY 2017-18.