SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2026 Unaudited	31.03.2026 Audited #	30.06.2025 Unaudited	31.03.2026 Audited
1. Interest earned (a) + (b) + (c) + (d)	2,62,781	2,55,948	2,36,244	9,84,650
(a) Interest/discount on advances/bills	2,10,825	2,03,631	1,88,266	7,75,691
(b) Income on investments	44,821	47,192	36,390	1,78,948
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	6,362	4,355	5,629	20,929
(d) Others	773	770	5,959	9,082
2. Other Income	37,949	38,594	62,189	2,00,949
3. Total income (1+2)	**3,00,730**	**2,94,542**	**2,98,433**	**11,85,599**
4. Interest Expended	1,60,309	1,64,415	1,52,987	6,40,914
5. Operating Expenses (i) + (ii)	81,241	71,999	78,226	3,07,348
(i) Employees cost	44,919	36,130	42,849	1,65,452
(ii) Other operating expenses	36,322	35,869	35,377	1,41,896
6. Total expenditure (4) + (5) (excluding provisions and contingencies)	**2,41,550**	**2,36,414**	**2,31,213**	**9,48,262**
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	**59,180**	**58,128**	**67,220**	**2,37,337**
8. Provisions (other than tax) and Contingencies	8,434	3,439	23,926	41,733
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	**50,746**	**54,689**	**43,294**	**1,95,604**
11. Tax expense	12,983	13,939	11,099	50,090
12. Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	**37,763**	**40,750**	**32,195**	**1,45,514**
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	**37,763**	**40,750**	**32,195**	**1,45,514**
15. Paid-up Equity Share Capital (Face Value ₹ 1/- each)	26,181	26,176	26,163	26,176
16. Reserves excluding Revaluation Reserves				10,82,842
17. Analytical Ratios and other disclosures				
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - BASEL III	19.62	19.66	19.48	19.66
iii) Earnings Per Share (EPS)				
(a) Basic EPS - before and after Extraordinary items (₹)*	1.44	1.56	1.23	5.56
(b) Diluted EPS - before and after Extraordinary items (₹)*	1.44	1.55	1.23	5.55
iv) NPA Ratios				
(a) Gross NPA	1,43,767	1,43,050	2,80,657	1,43,050
(b) Net NPA	26,747	28,793	59,138	28,793
(c) % of Gross NPA to Gross Advances	1.38	1.43	3.15	1.43
(d) % of Net NPA to Net Advances	0.26	0.29	0.68	0.29
v) Return on Assets (Annualised) - %	1.07	1.17	1.01	1.08
vi) Net worth	11,37,922	11,00,363	9,97,249	11,00,363
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	Nil	Nil	Nil	Nil
ix) Debenture Redemption Reserve	Nil	Nil	Nil	Nil
x) Debt Equity Ratio[1]	0.10	0.12	0.09	0.12
xi) Total debts to total assets[2]	2.50%	2.77%	1.35%	2.77%
xii) Operating Margin	19.68%	19.74%	22.52%	20.02%
xiii) Net Profit Margin	12.56%	13.84%	10.79%	12.27%

** Quarterly numbers are not annualised*

 # Refer Note No.9

[1] Debt represents borrowings with residual maturity of more than one year.

[2] Total debts represents total borrowings of the Bank.

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

Borkar & Muzumdar Chartered Accountants FRN 101569W

M.P. CHITALE & CO. MUMBAI C.A.

SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

STANDALONE SEGMENT WISE RESULTS

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2026 Unaudited	31.03.2026 Audited #	30.06.2025 Unaudited	31.03.2026 Audited
1. Segment Revenue				
a) Treasury	57,123	52,917	73,114	2,59,637
b) Corporate/ Wholesale Banking	89,749	89,826	85,690	3,44,234
c) Retail Banking	1,43,785	1,38,732	1,30,009	5,34,006
(i) Digital Banking	*21,102*	*18,919*	*22,158*	*85,304*
(ii) Other Retail Banking	*1,22,683*	*1,19,813*	*1,07,851*	*4,48,702*
d) Other Banking Operations	10,073	13,067	9,620	47,722
Total	3,00,730	2,94,542	2,98,433	11,85,599
Less : Inter-segment Revenue	-	-	-	-
Net Income from Operations	**3,00,730**	**2,94,542**	**2,98,433**	**11,85,599**
2. Segment Results (net of provisions)				
a) Treasury	8,746	5,139	20,369	45,752
b) Corporate/ Wholesale Banking	5,978	8,078	(968)	24,711
c) Retail Banking	33,496	38,417	20,575	1,09,087
(i) Digital Banking	*309*	*(10,376)*	*2,111*	*(10,802)*
(ii) Other Retail Banking	*33,187*	*48,793*	*18,464*	*1,19,889*
d) Other Banking Operations	2,526	3,055	3,318	16,054
Total	50,746	54,689	43,294	1,95,604
Less: Unallocated	-	-	-	-
Profit/(Loss) Before Tax	**50,746**	**54,689**	**43,294**	**1,95,604**
3. Segment Assets				
a) Treasury	28,85,228	29,96,669	26,36,104	29,96,669
b) Corporate/ Wholesale Banking	57,56,018	54,12,350	52,56,273	54,12,350
c) Retail Banking	54,10,253	53,84,102	44,99,984	53,84,102
(i) Digital Banking	*6,38,803*	*6,17,989*	*5,54,475*	*6,17,989*
(ii) Other Retail Banking	*47,71,450*	*47,66,113*	*39,45,509*	*47,66,113*
d) Other Banking Operations	1,021	1,193	1,694	1,193
e) Un allocated	3,92,541	3,81,316	3,82,979	3,81,316
Total	**1,44,45,061**	**1,41,75,630**	**1,27,77,034**	**1,41,75,630**
4. Segment Liabilities				
a) Treasury	26,39,451	27,32,171	24,36,983	27,32,171
b) Corporate/ Wholesale Banking	53,60,152	50,48,946	49,04,037	50,48,946
c) Retail Banking	50,38,167	50,22,594	41,98,428	50,22,594
(i) Digital Banking	*5,94,870*	*5,76,495*	*5,17,318*	*5,76,495*
(ii) Other Retail Banking	*44,43,297*	*44,46,099*	*36,81,110*	*44,46,099*
d) Other Banking Operations	-	-	-	-
e) Un allocated	2,27,227	2,31,569	1,97,176	2,31,569
Total	**1,32,64,997**	**1,30,35,280**	**1,17,36,624**	**1,30,35,280**
5. Capital Employed (Segment Assets-Segment Liabilities)				
a) Treasury	2,45,777	2,64,498	1,99,121	2,64,498
b) Corporate/ Wholesale Banking	3,95,866	3,63,404	3,52,236	3,63,404
c) Retail Banking	3,72,086	3,61,508	3,01,556	3,61,508
(i) Digital Banking	*43,933*	*41,494*	*37,157*	*41,494*
(ii) Other Retail Banking	*3,28,153*	*3,20,014*	*2,64,399*	*3,20,014*
d) Other Banking Operations	1,021	1,193	1,694	1,193
e) Unallocated	1,65,314	1,49,747	1,85,803	1,49,747
Total	**11,80,064**	**11,40,350**	**10,40,410**	**11,40,350**

Refer Note No. 9

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in compliance with the revised RBI Guidelines. The Bank operates in India.

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

Borkar & Muzumdar Chartered Accountants FRN 101569W

M.P. Chitale & Co. Mumbai C.A.

Notes:

1 Standalone Statement of Assets and Liabilities is given below:

₹ in Lakhs

	As at		
	30.06.2026 Unaudited	30.06.2025 Unaudited	31.03.2026 Audited
CAPITAL AND LIABILITIES			
Capital	26,181	26,163	26,176
Employees' Stock Options Outstanding	1,317	896	1,197
Reserves and Surplus	11,53,883	10,14,247	11,14,174
Deposits	1,25,81,661	1,12,92,157	1,23,34,632
Borrowings	3,60,694	1,72,809	3,92,701
Other Liabilities and Provisions	3,21,325	2,70,762	3,06,750
Total	**1,44,45,061**	**1,27,77,034**	**1,41,75,630**
ASSETS			
Cash and Balances with Reserve Bank of India	4,77,995	5,82,261	6,18,295
Balances with Banks and money at call & short notice	4,85,985	6,06,304	3,95,779
Investments	26,45,637	23,80,931	27,32,771
Advances	1,03,32,490	87,09,480	99,25,980
Fixed Assets	1,04,089	1,02,549	1,04,284
Other Assets	3,98,865	3,95,509	3,98,521
Total	**1,44,45,061**	**1,27,77,034**	**1,41,75,630**

2 The above standalone financial results for the quarter ended June 30, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 16, 2026. These results have been subjected to limited review by the Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants of the Bank. The report thereon is unmodified.

The financial results for the quarter ended June 30, 2025 were reviewed by Joint Statutory Central Auditors M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants.

3 The Bank has consistently applied its significant accounting policies in the preparation of its financial results during the quarter ended June 30, 2026 as compared to those followed for the year ended March 31, 2026. The Bank in line with RBI (Commercial Bank-Classification, Valuation and Operation of Investment Portfolio) second amendment directions 2026 dated 18.05.2026 has discontinued the maintenance of Investment Fluctuation Reserve (IFR) and consequently the existing IFR amount of ₹ 11,901 Lakhs has been transfered to Balance in Profit & Loss during the quarter ended June 30,2026.

4 The above financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder,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 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015,as amended including relevant circulars issued by the SEBI from time to time.

5 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.

6 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non – fund based banking activities, income from sale of PSL Certificates, income from card business, income from bancassurance business, recoveries from advances written off etc.

7 Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.

8 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.

9 The figures of the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2026 and the unaudited published year to date figures up to December 31, 2025 being the date of the end of the third quarter of the financial year which were subjected to Limited Review.

10 In accordance with the RBI Circular DOR.CAP.REC.70/21-01-002/2025-26 on Prudential Norms on Capital Adequacy dated November 28, 2025, as amended and RBI Circular DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 - 'Commercial Banks – Asset Liability Management', as amended, Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.
https://www.southindianbank.bank.in/other-links/disclosures/disclosure-under-basel-ii-basel-iii-guidelines
These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

Borkar & Muzumdar FRN 101569W Chartered Accountants

M. P. CHITALE & CO. MUMBAI C.A.

11 Disclosures as per Commercial Banks- Transfer and Distribution of Credit Risk Directions, 2025 Directions dated November 28, 2025 for the loans transferred/acquired during the quarter ended June 30, 2026 are given below:

(i) The Bank has not transferred any Special Mention Account (SMA) and loan not in default during the quarter.

(ii) Details of loans not in default acquired through assignment are given below :

Aggregate amount of loans acquired (₹ in Lakhs)	13,464
Weighted average residual maturity (in months)	146.67
Weighted average holding period by originator (in months)	24.34
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	205.40%

The loans acquired are not rated as these are to non-corporate borrowers.

(iii) Bank has not acquired any stressed loans during the quarter.

(iv) During the quarter ended June 30, 2026, Bank has not transferred any Non Performing Assets.

(v) Details of recovery ratings assigned to Security Receipts as at June 30, 2026 : (₹ in lakhs)

Recovery Ratings*	Anticipated Recovery as per Recovery Rating	Book value
NR2/ R1 /RR1	100% - 150%	7,253
Total		7,253

* Recovery Rating is as assigned by various external rating agencies

12 Details of Co-Lending Arrangements as per Reserve Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025 are given below: (₹ in Lakhs)

Particulars	June 30, 2026
Quantum of CLAs :	
Number of CLA Partners (Nos)	8
Amount of Gross Outstanding (₹)	2,16,289
Weighted average rate of interest (%)	10.72%
Fees charged for the Quarter (₹)	416
Broad sectors in which CLA was made	Gold Loan, Personal Loan, Housing Loan, Business Loan
Performance of loans under CLA: Standard Loan (₹) Non Performing Loan (₹)	 2,15,777 512
Details related to default loss guarantee available on outstanding amount (₹)	920

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

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13 Disclosure related to Project Finance for the quarter ended June 30, 2026, as per the Reserve Bank of India (Commercial Banks- Financial Statements: Presentation and Disclosures) Direction, 2025 dated November 28,2025 is given below:

Item Description	Number of Accounts	Total Outstanding (₹ in Lakhs)
1. Projects under implementation accounts at the beginning of the quarter.	44	35,624
2. Projects under implementation accounts sanctioned during the quarter.	6	2,433
3. Projects under implementation accounts where DCCO has been achieved during the quarter	13	15,411
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	37	25,777*
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:	10	9,723
5.1 Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
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 presanctioned 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.	-	-

*Includes movement of ₹ 3,131 Lakhs during Q1 2026 in projects under implementation

14 During the quarter ended June 30, 2026, the Bank allotted 4,98,159 shares, pursuant to the exercise of stock options.

15 Previous period's figures /ratios have been regrouped / reclassified, wherever necessary to conform to current period's classification.

Kochi
July 16, 2026

P R Seshadri
(Managing Director & CEO)
(DIN : 07820690)

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

M. P. CHITALE & CO. MUMBAI C.A.

Borkar & Muzumdar FRN 101569W Chartered Accountants

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2026 Unaudited	**31.03.2026 Audited #**	**30.06.2025 Unaudited**	**31.03.2026 Audited**
1. Interest earned (a) + (b) + (c) + (d)	2,62,781	2,55,948	2,36,244	9,84,650
(a) Interest/discount on advances/bills	2,10,825	2,03,631	1,88,266	7,75,691
(b) Income on investments	44,821	47,192	36,390	1,78,948
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	6,362	4,355	5,629	20,929
(d) Others	773	770	5,959	9,082
2. Other Income	37,959	38,584	62,169	2,00,878
3. Total income (1+2)	**3,00,740**	**2,94,532**	**2,98,413**	**11,85,528**
4. Interest Expended	1,60,309	1,64,415	1,52,987	6,40,914
5. Operating Expenses (i) + (ii)	81,247	72,024	78,176	3,07,229
(i) Employees cost	45,878	37,107	43,537	1,68,734
(ii) Other operating expenses	35,369	34,917	34,639	1,38,495
6. Total expenditure (4) + (5) (excluding provisions and contingencies)	**2,41,556**	**2,36,439**	**2,31,163**	**9,48,143**
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	**59,184**	**58,093**	**67,250**	**2,37,385**
8. Provisions (other than tax) and Contingencies	8,434	3,440	23,926	41,734
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	**50,750**	**54,653**	**43,324**	**1,95,651**
11. Tax expense	12,984	13,913	11,107	50,087
12. Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	**37,766**	**40,740**	**32,217**	**1,45,564**
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	**37,766**	**40,740**	**32,217**	**1,45,564**
15. Paid-up Equity Share Capital (Face Value ₹ 1/- each)	26,181	26,176	26,163	26,176
16. Reserves excluding Revaluation Reserves				10,82,930
17. Analytical Ratios and other disclosures				
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Earnings Per Share (EPS)				
(a) Basic EPS - before and after Extraordinary items (₹)*	1.44	1.56	1.23	5.56
(b) Diluted EPS - before and after Extraordinary items (₹)*	1.44	1.55	1.23	5.55

** Quarterly numbers are not annualised*

 # Refer Note No. 10

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

Borkar & Muzumdar FRN 101569W Chartered Accountants

M. P. CHITALE & CO. MUMBAI C.A.

CONSOLIDATED SEGMENT WISE RESULTS

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2026 Unaudited	31.03.2026 Audited #	30.06.2025 Unaudited	31.03.2026 Audited
1. Segment Revenue				
a) Treasury	57,123	52,917	73,114	2,59,637
b) Corporate/ Wholesale Banking	89,749	89,826	85,690	3,44,234
c) Retail Banking	1,43,785	1,38,732	1,30,009	5,34,006
(i) Digital Banking	*21,102*	*18,919*	*22,158*	*85,304*
(ii) Other Retail Banking	*1,22,683*	*1,19,813*	*1,07,851*	*4,48,702*
d) Other Banking Operations	10,083	13,057	9,600	47,651
Total	**3,00,740**	**2,94,532**	**2,98,413**	**11,85,528**
Less : Inter-segment Revenue	-	-	-	-
Net Income from Operations	**3,00,740**	**2,94,532**	**2,98,413**	**11,85,528**
2. Segment Results (net of provisions)				
a) Treasury	8,746	5,139	20,369	45,752
b) Corporate/ Wholesale Banking	5,978	8,078	(968)	24,711
c) Retail Banking	33,496	38,417	20,575	1,09,087
(i) Digital Banking	*309*	*(10,376)*	*2,111*	*(10,802)*
(ii) Other Retail Banking	*33,187*	*48,793*	*18,464*	*1,19,889*
d) Other Banking Operations	2,525	3,055	3,318	16,054
Total	**50,745**	**54,689**	**43,294**	**1,95,604**
Less: Unallocated	(5)	36	(30)	(47)
Profit/(Loss) Before Tax	**50,750**	**54,653**	**43,324**	**1,95,651**
3. Segment Assets				
a) Treasury	28,85,178	29,96,619	26,36,054	29,96,619
b) Corporate/ Wholesale Banking	57,56,018	54,12,350	52,56,273	54,12,350
c) Retail Banking	54,10,253	53,84,102	44,99,984	53,84,102
(i) Digital Banking	*6,38,803*	*6,17,989*	*5,54,475*	*6,17,989*
(ii) Other Retail Banking	*47,71,450*	*47,66,113*	*39,45,509*	*47,66,113*
d) Other Banking Operations	1,021	1,193	1,694	1,193
e) Un allocated	3,92,613	3,81,382	3,83,021	3,81,382
Total	**1,44,45,083**	**1,41,75,646**	**1,27,77,026**	**1,41,75,646**
4. Segment Liabilities				
a) Treasury	26,39,451	27,32,171	24,36,983	27,32,171
b) Corporate/ Wholesale Banking	53,60,152	50,48,946	49,04,037	50,48,946
c) Retail Banking	50,37,592	50,22,051	41,98,045	50,22,051
(i) Digital Banking	*5,94,870*	*5,76,495*	*5,17,318*	*5,76,495*
(ii) Other Retail Banking	*44,42,722*	*44,45,556*	*36,80,727*	*44,45,556*
d) Other Banking Operations	-	-	-	-
e) Un allocated	2,27,734	2,32,041	1,97,492	2,32,041
Total	**1,32,64,929**	**1,30,35,209**	**1,17,36,557**	**1,30,35,209**
5. Capital Employed (Segment Assets-Segment Liabilities)				
a) Treasury	2,45,727	2,64,448	1,99,071	2,64,448
b) Corporate/ Wholesale Banking	3,95,866	3,63,404	3,52,236	3,63,404
c) Retail Banking	3,72,661	3,62,051	3,01,939	3,62,051
(i) Digital Banking	*43,933*	*41,494*	*37,157*	*41,494*
(ii) Other Retail Banking	*3,28,728*	*3,20,557*	*2,64,782*	*3,20,557*
d) Other Banking Operations	1,021	1,193	1,694	1,193
e) Unallocated	1,64,879	1,49,341	1,85,529	1,49,341
Total	**11,80,154**	**11,40,437**	**10,40,469**	**11,40,437**

Refer Note No. 10

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in Compliance with the revised RBI Guidelines. The Bank operates in India.

Notes:

1 Consolidated Statement of Assets and Liabilities is given below:

₹ in Lakhs

	As at		
	30.06.2026 Unaudited	30.06.2025 Unaudited	31.03.2026 Audited
CAPITAL AND LIABILITIES			
Capital	26,181	26,163	26,176
Employees' Stock Options Outstanding	1,317	896	1,197
Reserves and Surplus	11,53,973	10,14,306	11,14,261
Deposits	1,25,81,086	1,12,91,774	1,23,34,089
Borrowings	3,60,694	1,72,809	3,92,701
Other Liabilities and Provisions	3,21,832	2,71,078	3,07,222
Total	**1,44,45,083**	**1,27,77,026**	**1,41,75,646**
ASSETS			
Cash and Balances with Reserve Bank of India	4,77,995	5,82,261	6,18,295
Balances with Banks and money at call & short notice	4,85,985	6,06,304	3,95,779
Investments	26,45,587	23,80,881	27,32,721
Advances	1,03,32,490	87,09,480	99,25,980
Fixed Assets	1,04,090	1,02,549	1,04,284
Other Assets	3,98,936	3,95,551	3,98,587
Total	**1,44,45,083**	**1,27,77,026**	**1,41,75,646**

2 The above consolidated financial results for the quarter ended June 30, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 16, 2026. These results have been subjected to limited review by the Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants of the Bank. The report thereon is unmodified.

The financial results for the quarter ended June 30, 2025 were reviewed by Joint Statutory Central Auditors M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants.

3 The Consolidated Financial Results comprise the financial results of The South Indian Bank Ltd and it's subsidiary SIB Operations and Services Ltd.

4 Group has consistently applied its significant accounting policies in the preparation of its financial results for the quarter ended June 30, 2026 as compared to those followed for the year ended March 31, 2026.The above results are prepared in accordance with the principles set out in Accounting Standard 21 - Consolidated Financial Statements as notified under Section 133 of the Companies Act, 2013. The Bank in line with RBI (Commercial Bank-Classification, Valuation and Operation of Investment Portfolio) second amendment directions 2026 dated 18.05.2026 has discontinued the maintenance of Investment Fluctuation Reserve (IFR) and consequently the existing IFR amount of ₹ 11,901 Lakhs has been transfered to Balance in Profit & Loss during the quarter ended June 30,2026.

5 The above financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder 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 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended including relevant circulars issued by the SEBI from time to time.

6 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.

7 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non – fund based banking activities, income from sale of PSL Certificates, income from card business, income from bancassurance business, recoveries from advances written off etc.

8 Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.

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8 Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.

9 In accordance with the RBI Circular DOR.CAP.REC.70/21-01-002/2025-26 on Prudential Norms on Capital Adequacy dated November 28, 2025, as amended and RBI Circular DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 - 'Commercial Banks – Asset Liability Management', as amended, Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.
https://www.southindianbank.bank.in/other-links/disclosures/disclosure-under-basel-ii-basel-iii-guidelines
These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.

10 The figures of the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2026 and the unaudited published year to date figures up to December 31, 2025 being the date of the end of the third quarter of the financial year which were subjected to Limited Review.

11 During the quarter ended June 30, 2026, the Bank allotted 4,98,159 shares, pursuant to the exercise of stock options.

12 Previous period's figures /ratios have been regrouped / reclassified, wherever necessary to conform to current period's classification.

P R Seshadri
(Managing Director & CEO)
(DIN : 07820690)

Kochi
July 16, 2026

THE SOUTH INDIAN BANK LTD. CFM - HO THRISSUR

M.P. CHITALE & CO. MUMBAI C.A.

Borkar & Muzumdar FRN 101569W Chartered Accountants