

Press Release

January 15, 2026

South Indian Bank Scripts Another Record Quarter with Rs. 374 Cr. Net Profit

South Indian Bank had declared highest ever quarterly Net Profit of Rs. 374.32 Cr. for Q3 FY 2025-26 registering a growth of 9% compared to Rs. 341.87 Cr. in Q3 FY 2024-25.

Key Highlights of Q3 FY26

- Net Profit of the Bank for quarter is up by 9% from Rs. 341.87 Cr. in Q3 FY25 to Rs. 374.32 Cr. in Q3 FY26
- Net Profit of the Bank for the 9-month ended has increased by 9% to Rs. 1047.64 Cr. for Dec-25 when compared with Rs. 960.69 Cr. for Dec-24
- Pre-Provisioning Operating Profit for quarter is up by 10% from Rs. 528.84 Cr. in Q3 FY25 to Rs. 584.33 Cr. in Q3 FY26
- Non-Interest Income increased from Rs. 409.22 Cr. to Rs. 485.93 Cr., registering a growth of 19% on Y-o-Y basis
- Bank continues to maintain positive operating leverage for the 9-month ended Dec-25 with 7.44% increase in Net Total Income over 3.61% increase in Operating Expense compared to the 9-month period ended Dec-24
- Gross NPA reduced by 163 bps from 4.30% to 2.67% on Y-o-Y basis
- Net NPA dropped by 80 bps from 1.25% to 0.45% on Y-o-Y basis
- PCR excl. write off increased by 1177 bps from 71.73% to 83.5% Y-o-Y basis
- PCR including write off increased by 1050 bps from 81.07% to 91.57% Y-o-Y basis
- Return on Assets continued to remain above 1%
- Slippage Ratio reduced by 17 bps from 0.33% in Q3 FY25 to 0.16% in Q3 FY26

- **Deposits**
 - Retail Deposit grew by Rs. 13,142 Cr. from Rs. 1,02,421 Cr. to Rs. 1,15,563 Cr., showing an increase of 13% on Y-o-Y basis
 - NRI Deposit grew by Rs. 2,833 Cr. from Rs. 31,132 Cr. to Rs. 33,965 Cr., showing an increase of 9% on Y-o-Y basis
 - CASA grew by 15% on Y-o-Y basis with growth in Savings Bank by 14% and Current Account by 20% respectively

○ **Advances**

- Gross Advances grew by Rs. 9,798 Cr. from Rs. 86,966 Cr. to Rs. 96,764 Cr., showing an increase of 11% on Y-o-Y basis
- Corporate Segment went up by Rs. 3,397 Cr. from Rs. 34,956 Cr. to Rs. 38,353 Cr., showing an increase of 10% on Y-o-Y basis
- A and above rated Corporate Advance has increased by Rs. 3,560 Cr. from Rs. 21,068 Cr. to Rs. 24,628 Cr.
- Business segment (incl ML) went up by Rs. 2,007 Cr. from Rs. 16,546 Cr. to Rs. 18,553 Cr., showing an increase of 12%
- Gold Loan portfolio went up by Rs. 4,337 Cr. from Rs. 16,966 Cr. to Rs. 21,303 Cr., showing an increase of 26 % on Y-o-Y basis
- Vehicle Loan grew by 24% Y-o-Y from Rs. 1,938 Cr. to Rs. 2,393 Cr.

Y-o-Y growth

Rs. in Crore

	Quarter Ended	Quarter Ended	Growth	%
	31-12-2025	31-12-2024		
Gross Advance	96,764	86,966	9,798	11.27%
Retail Deposits	1,15,563	1,02,420	13,142	12.83%
NRI Deposit	33,965	31,132	2,833	9.10%
Current Deposits	7,090	5,927	1,163	19.62%
Savings Deposits	30,549	26,903	3,646	13.55%
CASA	37,640	32,830	4,809	14.65%
CASA %	31.84%	31.15%	0.69%	2.21%
Gross NPA %	2.67%	4.30%	-1.63%	-37.89%
Net NPA %	0.45%	1.25%	-0.80%	-64.07%
Net Interest Income	881	869	11	1.31%
Other income	486	409	77	18.75%
Operating Profit	584	529	55	10.49%
Provisions excl tax	80	66	14	21.76%
Profit before tax	504	463	41	8.84%
Net Profit after tax	374	342	32	9.49%

While announcing the financial results, Mr. P. R. Seshadri, MD & CEO of the Bank, stated that the Bank's well-defined strategy continues to underpin its strong business performance during the period. The Bank recorded healthy growth across all major segments – including Corporate, MSME, Housing, Auto and Gold loans – with a steadfast focus on maintaining asset quality.

He further highlighted that, in line with the Bank's strategic intent of achieving **Profitability through Quality Credit Growth**, the Bank successfully onboarded fresh advances with a low risk profile. This approach, he noted, reflects the Bank's continued commitment to sustainable growth, prudent risk management and value creation for all stakeholders.

Bank's Capital adequacy Ratio stood at 17.84% in December 2025, indicating a strong capital position, underscoring the Bank's sound capital management practices and capacity to support future business growth.

The Bank's financial results include the financial results of its wholly owned subsidiary SIBOSL.

About South Indian Bank

South Indian Bank is a leading Kerala-based Private Sector Bank with a nationwide presence. The Bank's shares are listed on The Stock Exchange Mumbai (BSE) and The National Stock Exchange of India Ltd., Mumbai (NSE). South Indian Bank has 948 branches, 2 Ultra Small Branches, 3 Satellite branches, 1143 ATMs and 126 CRMs across India, and a Representative Office in Dubai, UAE. South Indian Bank is a pioneer in technology-based banking, offering an array of digital products and services. It has one of the youngest workforces in the banking sector in the country.

For more information, please log on to www.southindianbank.bank.in

For Media Queries, please contact: -

Steve Stephen Varghese
Chief Manager – Corporate Communications
Marketing Department, South Indian Bank
Email: media@sib.bank.in / stevesv@sib.bank.in
Mobile: +91-70343 24506

Ramesh K P
Assistant General Manager – Marketing
South Indian Bank
Mobile: +91-98470 01555
Email: rameshkp@sib.bank.in

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