

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER 2025

(₹ in Lakhs)

Particulars	Quarter ended			Nine Months ended		Year ended 31.03.2025
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	2,51,753	2,40,705	2,37,074	7,28,702	7,03,987	9,41,331
(a) Interest/discount on advances/bills	1,96,300	1,87,494	1,89,539	5,72,060	5,61,487	7,52,908
(b) Income on investments	49,760	45,606	40,410	1,31,756	1,20,557	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	4,830	6,115	4,640	16,574	12,788	16,723
(d) Others	863	1,490	2,485	8,312	9,155	12,495
2. Other income	48,593	51,573	40,922	1,62,355	1,24,106	1,81,343
<b>3. Total income (1+2)</b>	<b>3,00,346</b>	<b>2,92,278</b>	<b>2,77,996</b>	<b>8,91,057</b>	<b>8,28,093</b>	<b>11,22,674</b>
4. Interest expended	1,63,685	1,59,827	1,50,148	4,76,499	4,42,256	5,92,767
5. Operating expenses (i) + (ii)	78,228	78,895	74,964	2,35,349	2,27,160	3,02,899
(i) Employees cost	42,869	41,977	41,493	1,26,888	1,25,490	1,65,270
(ii) Other operating expenses	35,359	36,918	33,471	1,08,461	1,01,670	1,37,629
<b>6. Total expenditure (4) + (5)</b> <i>(excluding provisions and contingencies)</i>	<b>2,41,913</b>	<b>2,38,722</b>	<b>2,25,112</b>	<b>7,11,848</b>	<b>6,69,416</b>	<b>8,95,666</b>
<b>7. Operating Profit (3) - (6)</b> <i>(Profit before Provisions and Contingencies)</i>	<b>58,433</b>	<b>53,556</b>	<b>52,884</b>	<b>1,79,209</b>	<b>1,58,677</b>	<b>2,27,008</b>
8. Provisions (other than tax) and Contingencies	8,041	6,327	6,604	38,294	28,900	51,319
9. Exceptional items	-	-	-	-	-	-
<b>10. Profit/(Loss) from ordinary activities before tax (7)-(8)-(9)</b>	<b>50,392</b>	<b>47,229</b>	<b>46,280</b>	<b>1,40,915</b>	<b>1,29,777</b>	<b>1,75,689</b>
11. Tax expense	12,960	12,092	12,093	36,151	33,708	45,401
<b>12. Net profit/(Loss) from ordinary activities after tax (10)-(11)</b>	<b>37,432</b>	<b>35,137</b>	<b>34,187</b>	<b>1,04,764</b>	<b>96,069</b>	<b>1,30,288</b>
13. Extra ordinary items (Net of tax expense)	-	-	-	-	-	-
<b>14. Net profit/(Loss) for the period (12-13)</b>	<b>37,432</b>	<b>35,137</b>	<b>34,187</b>	<b>1,04,764</b>	<b>96,069</b>	<b>1,30,288</b>
15. Paid-up equity share capital (Face Value ₹ 1/- each)	26,172	26,167	26,163	26,172	26,163	26,163
16. Reserves excluding revaluation reserves						9,46,984
17. Analytical ratios & other disclosures						
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii) Capital adequacy ratio (%) - BASEL III	17.84	17.70	18.00	17.84	18.00	19.31
iii) Earning per share (EPS)						
(a) Basic EPS - before and after extraordinary items (₹) *	1.43	1.34	1.31	4.00	3.67	4.98
(b) Diluted EPS - before and after extraordinary items (₹) *	1.43	1.34	1.31	4.00	3.67	4.98
iv) NPA Ratios (a) Gross NPA	2,58,150	2,70,347	3,73,556	2,58,150	3,73,556	2,79,983
(b) Net NPA	42,590	50,582	1,05,611	42,590	1,05,611	79,052
(c) % of Gross NPA to Gross Advances	2.67	2.93	4.30	2.67	4.30	3.20
(d) % of Net NPA to Net Advances	0.45	0.56	1.25	0.45	1.25	0.92
v) Return on Assets (Annualised) %	1.09	1.04	1.10	1.05	1.05	1.06
vi) Net worth	10,59,708	10,22,068	9,30,855	10,59,708	9,30,855	9,64,615
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
ix) Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
x) Debt Equity Ratio <sup>1</sup>	0.08	0.04	0.10	0.08	0.10	0.09
xi) Total debts to total assets <sup>2</sup>	4.49%	4.89%	2.45%	4.49%	2.45%	3.45%
xii) Operating Margin	19.46%	18.32%	19.02%	20.11%	19.16%	20.22%
xiii) Net Profit Margin	12.46%	12.02%	12.30%	11.76%	11.60%	11.61%

\* Quarterly/Nine months numbers are not annualised

<sup>1</sup>Debt represents borrowings with residual maturity of more than one year.

<sup>2</sup>Total debts represents total borrowings of the Bank.



SEGMENT WISE RESULTS

Particulars	Quarter ended		Nine Months ended		(₹ in Lakhs) Year ended 31.03.2025
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	
	Unaudited	Unaudited	Unaudited	Unaudited	
<b>1. Segment Revenue</b>					
a) Treasury	65,147	68,459	56,036	2,06,720	1,67,008
b) Corporate/ Wholesale Banking	86,556	82,162	88,556	2,54,408	2,60,324
c) Retail Banking	1,35,085	1,30,180	1,21,696	3,95,274	3,63,464
(i) Digital Banking	21,717	22,510	20,469	66,385	64,487
(ii) Other Retail Banking	1,13,368	1,07,670	1,01,227	3,28,889	2,98,977
d) Other Banking Operations	13,558	11,477	11,708	34,655	37,297
<b>Total</b>	<b>3,00,346</b>	<b>2,92,278</b>	<b>2,77,996</b>	<b>8,91,057</b>	<b>8,28,093</b>
Less : Inter segment Revenue	-	-	-	-	-
<b>Net Income from Operations</b>	<b>3,00,346</b>	<b>2,92,278</b>	<b>2,77,996</b>	<b>8,91,057</b>	<b>8,28,093</b>
<b>2. Segment Results (net of provisions)</b>					
a) Treasury	8,138	12,106	6,339	40,613	18,693
b) Corporate/ Wholesale Banking	11,518	6,083	13,950	16,633	32,267
c) Retail Banking	25,683	24,412	21,967	70,670	64,862
(i) Digital Banking	(3,486)	949	(1,408)	(426)	(2,439)
(ii) Other Retail Banking	29,169	23,463	23,375	71,096	(6,874)
d) Other Banking Operations	5,053	4,628	4,024	12,999	67,301
<b>Total</b>	<b>50,392</b>	<b>47,229</b>	<b>46,280</b>	<b>1,40,915</b>	<b>1,29,777</b>
Less: unallocated expenditure	-	-	-	-	-
<b>Profit/(Loss) Before Tax</b>	<b>50,392</b>	<b>47,229</b>	<b>46,280</b>	<b>1,40,915</b>	<b>1,29,777</b>
<b>3. Segment Assets</b>					
a) Treasury	32,19,032	33,24,476	25,12,079	32,19,032	25,12,079
b) Corporate/ Wholesale Banking	53,02,748	52,11,897	48,54,473	53,02,748	48,54,473
c) Retail Banking	49,36,613	46,68,520	43,42,076	49,36,613	43,42,076
(i) Digital Banking	5,72,119	5,41,477	4,56,903	5,72,119	4,56,903
(ii) Other Retail Banking	43,64,494	41,27,043	38,85,173	43,64,494	38,85,173
d) Other Banking Operations	1,518	1,687	2,398	1,518	2,398
e) Un allocated	3,89,792	3,97,352	3,74,972	3,89,792	3,74,972
<b>Total</b>	<b>1,38,49,703</b>	<b>1,36,03,932</b>	<b>1,20,85,998</b>	<b>1,38,49,703</b>	<b>1,20,85,998</b>
<b>4. Segment Liabilities</b>					
a) Treasury	29,97,693	31,00,222	23,22,633	29,97,693	23,22,633
b) Corporate/ Wholesale Banking	49,42,424	48,66,721	45,37,742	49,42,424	45,37,742
c) Retail Banking	46,01,168	43,59,331	40,58,777	46,01,168	40,58,777
(i) Digital Banking	5,33,243	5,05,615	4,27,092	5,33,243	4,27,092
(ii) Other Retail Banking	40,67,925	38,53,716	36,31,685	40,67,925	36,31,685
d) Other Banking Operations	-	-	-	-	-
e) Un allocated	2,07,325	2,14,097	1,93,299	2,07,325	1,93,299
<b>Total</b>	<b>1,27,48,610</b>	<b>1,25,40,371</b>	<b>1,11,12,451</b>	<b>1,27,48,610</b>	<b>1,11,12,451</b>
<b>5. Capital Employed (Segment Assets-Segment Liabilities)</b>					
a) Treasury	2,21,339	2,24,254	1,89,446	2,21,339	1,89,446
b) Corporate/ Wholesale Banking	3,60,324	3,45,176	3,16,731	3,60,324	3,16,731
c) Retail Banking	3,35,445	3,09,189	2,83,299	3,35,445	2,83,299
(i) Digital Banking	38,876	35,862	29,811	38,876	30,4593
(ii) Other Retail Banking	2,96,569	2,73,327	2,53,488	2,96,569	2,53,488
d) Other Banking Operations	1,518	1,687	2,398	1,518	2,398
e) Un allocated	1,82,467	1,83,255	1,81,673	1,82,467	1,81,673
<b>Total</b>	<b>11,01,093</b>	<b>10,63,561</b>	<b>9,73,547</b>	<b>11,01,093</b>	<b>9,73,547</b>
					<b>10,09,992</b>

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 Statement of Assets and Liabilities is given below:

	(₹ in Lakhs)		
	As at		
	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Audited
<b>CAPITAL AND LIABILITIES</b>			
Capital			
Employees' Stock Options Outstanding	26,172	26,163	26,163
Reserves and Surplus	1,076	633	775
Deposits	10,74,921	9,47,384	9,83,829
Borrowings	1,18,21,090	1,05,38,663	1,07,52,560
Other Liabilities and Provisions	6,21,214	2,95,584	4,30,047
	3,05,230	2,77,571	2,72,138
<b>Total</b>	<b>1,38,49,703</b>	<b>1,20,85,998</b>	<b>1,24,65,512</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	4,39,532	5,20,177	5,09,770
Balances with Banks and money at call & short notice	4,30,423	2,63,038	7,16,239
Investments	30,10,953	23,41,631	21,77,718
Advances	94,71,262	84,39,644	85,68,207
Fixed Assets	1,02,580	1,00,646	1,01,829
Other Assets	3,94,953	4,20,862	3,91,749
<b>Total</b>	<b>1,38,49,703</b>	<b>1,20,85,998</b>	<b>1,24,65,512</b>

2 The above standalone financial results for the quarter and nine months ended December 31, 2025 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 15, 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 and nine months ended December 31, 2024 and FY 2024-25 were reviewed/audited by Joint statutory 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 quarterly and nine months ended December 31, 2025 financial results as compared to those followed for the year ended March 31, 2025.

4 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.

5 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.

6 Other Operating expense includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, ATM outsourcing, Card expenses etc.

7 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', 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.com/content/disclosure-under-basel-2-basel-3-guidelines/880>

These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.



8 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 December 31, 2025 are given below;

i) Details of Non-Performing Assets transferred are given below

(₹ in Lakhs except number of accounts)

	To ARCs	To permitted transferees	To other Transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	7,835.69	-	-
Weighted average residual tenor of the loans transferred (in Months)	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	4,309.63	-	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-	-
Provisions reversed to the profit and loss account on account of sale of stressed loans	4,309.63	-	-

The account that was sold had already been fully provisioned at the time of the sale. This sale was structured on a 100% cash basis in exchange for a sale consideration of ₹4,309.63 Lakhs.

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

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

Aggregate amount of loans acquired (₹ in Lakhs)	19,998.20
Weighted average residual maturity (in months)	7.60
Weighted average holding period by originator (in months)	4.40
Retention of beneficial economic interest by the originator	22.22%
Tangible security coverage	192.06%

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

(iv) The Bank has not acquired any stressed loans

(v) During the quarter ended December 31, 2025, Bank has not acquired any Non Performing Assets

(vi) Details of recovery ratings assigned to Security Receipts as at December 31, 2025

(₹ in Lakhs)

Recovery Ratings *	Anticipated Recovery as per Recovery Rating	Book value
NR1 / R1 +/RR1 +	> 150%	-
NR2/ R1 /RR1	100% - 150%	11,927.30
NR3/ R2 / RR2	75% - 100%	-
R3/ NR4 / RR3	50% - 75%	-
NR5 / RR4 / R4	25% - 50%	-
NR6 / RR5 / R5	0% - 25%	-
Yet to be rated #	-	-
Unrated	-	-
<b>Total</b>		<b>11,927.30</b>

\* Recovery Rating is as assigned by various external rating agencies

# Recent purchases whose statutory period not yet elapsed.

9 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.

10 The Bank had exercised the call option on its 10.25% Tier-II bonds, amounting to ₹30,000 Lakhs, during the quarter ended December 31, 2025. These bonds, originally issued in September 2015 with a maturity of October 2025, were redeemed on October 31, 2025, as per terms of issue and after obtaining prior approval from RBI and Board of Directors. The record date for determining eligible bond holders was October 16, 2025.

11 During the quarter and nine months ended December 31, 2025, the Bank allotted 4,04,306 and 8,52,896 shares respectively, 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.

Place: Kochi  
Date: January 15, 2026



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

UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER 2025

Particulars	Quarter ended			Nine Months ended		(₹ in Lakhs)
	31.12.2025		30.09.2025	31.12.2024	31.12.2025	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	2,51,753	2,40,705	2,37,074	7,28,702	7,03,987	9,41,331
(a) Interest/discount on advances/bills	1,96,300	1,87,494	1,89,539	5,72,060	5,61,487	7,52,908
(b) Income on investments	49,760	45,606	40,410	1,31,756	1,20,557	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	4,830	6,115	4,640	16,574	12,788	16,723
(d) Others	863	1,490	2,485	8,312	9,155	12,495
2. Other income	48,573	51,552	40,910	1,62,294	1,24,065	1,81,298
<b>3. Total income (1+2)</b>	<b>3,00,326</b>	<b>2,92,257</b>	<b>2,77,984</b>	<b>8,90,996</b>	<b>8,28,052</b>	<b>11,22,629</b>
4. Interest expended	1,63,685	1,59,827	1,50,148	4,76,499	4,42,256	5,92,767
5. Operating expenses (i) + (ii)	78,184	78,845	74,934	2,35,205	2,27,114	3,02,836
(i) Employees cost	43,710	42,753	41,944	1,29,193	1,26,716	1,67,116
(ii) Other operating expenses	34,474	36,092	32,990	1,06,012	1,00,398	1,35,720
<b>6. Total expenditure (4) + (5)</b>	<b>2,41,869</b>	<b>2,38,672</b>	<b>2,25,082</b>	<b>7,11,704</b>	<b>6,69,370</b>	<b>8,95,603</b>
<b>7. Operating Profit (3) - (6)</b>	<b>58,457</b>	<b>53,585</b>	<b>52,902</b>	<b>1,79,292</b>	<b>1,58,682</b>	<b>2,27,026</b>
<b>(Profit before Provisions and Contingencies)</b>						
8. Provisions (other than tax) and Contingencies	8,041	6,327	6,604	38,294	28,900	51,319
9. Exceptional items	-	-	-	-	-	-
<b>10. Profit/(Loss) from ordinary activities before tax (7)-(8)-(9)</b>	<b>50,416</b>	<b>47,258</b>	<b>46,298</b>	<b>1,40,998</b>	<b>1,29,782</b>	<b>1,75,707</b>
11. Tax expense	12,968	12,099	12,098	36,174	33,713	45,397
<b>12. Net profit/(Loss) from ordinary activities after tax (10)-(11)</b>	<b>37,448</b>	<b>35,159</b>	<b>34,200</b>	<b>1,04,824</b>	<b>96,069</b>	<b>1,30,310</b>
13. Extra ordinary items (Net of tax expense)	-	-	-	-	-	-
<b>14. Net profit/(Loss) for the period (12-13)</b>	<b>37,448</b>	<b>35,159</b>	<b>34,200</b>	<b>1,04,824</b>	<b>96,069</b>	<b>1,30,310</b>
15. Paid-up equity share capital (Face Value ₹1/- each)	26,172	26,167	26,163	26,172	26,163	26,163
16. Reserves excluding revaluation reserves	-	-	-	-	-	9,47,021
17. Analytical ratios & other disclosures						
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii) Earning per share (EPS)						
(a) Basic EPS - before and after extraordinary items (₹) *	1.43	1.34	1.31	4.01	3.67	4.98
(b) Diluted EPS - before and after extraordinary items (₹) *	1.43	1.34	1.31	4.00	3.67	4.98

\* Quarterly/Nine Months numbers are not annualised



## CONSOLIDATED SEGMENT WISE RESULTS

Particulars	Quarter ended			Nine Months ended		(₹ in Lakhs)
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
<b>1. Segment Revenue</b>						
a) Treasury	65,147	68,459	56,036	2,06,720	1,67,008	2,20,418
b) Corporate/ Wholesale Banking	86,556	82,162	88,556	2,54,408	2,60,324	3,64,652
c) Retail Banking	1,35,085	1,30,180	1,21,696	3,95,274	3,63,464	4,88,301
(i) Digital Banking	21,717	22,510	20,469	66,385	64,487	84,303
(ii) Other Retail Banking	1,13,368	1,07,670	1,01,227	3,28,889	2,98,977	4,03,998
d) Other Banking Operations	13,538	11,456	11,696	34,594	37,256	49,258
Total	3,00,326	2,92,257	2,77,984	8,90,996	8,28,052	11,22,629
Less : Inter segment Revenue	-	-	-	-	-	-
<b>Net Income from Operations</b>	<b>3,00,326</b>	<b>2,92,257</b>	<b>2,77,984</b>	<b>8,90,996</b>	<b>8,28,052</b>	<b>11,22,629</b>
<b>2. Segment Results (net of provisions)</b>						
a) Treasury	8,138	12,106	6,339	40,613	18,693	30,995
b) Corporate/ Wholesale Banking	11,518	6,083	13,950	16,633	32,267	44,899
c) Retail Banking	25,683	24,412	21,967	70,670	64,862	81,572
(i) Digital Banking	(3,486)	949	(1,408)	(426)	(2,439)	(6,874)
(ii) Other Retail Banking	29,169	23,463	23,375	71,096	67,301	88,446
d) Other Banking Operations	5,053	4,628	4,024	12,999	13,955	18,223
Total	50,392	47,229	46,280	1,40,915	1,29,777	1,75,689
Less: unallocated expenditure	(25)	(29)	(18)	(83)	(5)	(18)
<b>Profit/(Loss) Before Tax</b>	<b>50,416</b>	<b>47,258</b>	<b>46,298</b>	<b>1,40,998</b>	<b>1,29,782</b>	<b>1,75,707</b>
<b>3. Segment Assets</b>						
a) Treasury	32,18,982	33,24,426	25,12,029	32,18,982	25,12,029	24,25,896
b) Corporate/ Wholesale Banking	53,02,748	52,11,897	48,54,473	53,02,748	48,54,473	51,54,178
c) Retail Banking	49,36,613	46,68,520	43,42,076	49,36,613	43,42,076	45,15,300
(i) Digital Banking	5,72,119	5,41,477	4,56,903	5,72,119	4,56,903	5,42,583
(ii) Other Retail Banking	43,64,494	41,27,043	38,85,173	43,64,494	38,85,173	39,72,717
d) Other Banking Operations	1,518	1,687	2,398	1,518	2,398	1,687
e) Un allocated	3,89,847	3,97,402	3,75,003	3,89,847	3,75,003	3,68,446
Total	1,38,49,708	1,36,03,932	1,20,85,979	1,38,49,708	1,20,85,979	1,24,65,507
<b>4. Segment Liabilities</b>						
a) Treasury	29,97,693	31,00,222	23,22,633	29,97,693	23,22,633	22,40,990
b) Corporate/ Wholesale Banking	49,42,424	48,66,721	45,37,742	49,42,424	45,37,742	48,06,488
c) Retail Banking	46,00,659	43,58,886	40,58,749	46,00,659	40,58,749	42,10,368
(i) Digital Banking	5,33,243	5,05,615	4,27,092	5,33,243	4,27,092	5,05,982
(ii) Other Retail Banking	40,67,416	38,53,271	36,31,657	40,67,416	36,31,657	37,04,386
d) Other Banking Operations	2,07,742	2,14,461	1,93,293	2,07,742	1,93,293	1,97,633
e) Un allocated	-	-	-	-	-	-
Total	1,27,48,518	1,25,40,290	1,11,12,417	1,27,48,518	1,11,12,417	1,14,55,479
<b>5. Capital Employed [Segment Assets - Segment Liabilities]</b>						
a) Treasury	2,21,289	2,24,204	1,89,396	2,21,289	1,89,396	1,84,906
b) Corporate/ Wholesale Banking	3,60,324	3,45,176	3,16,731	3,60,324	3,16,731	3,47,690
c) Retail Banking	3,35,954	3,09,634	2,83,327	3,35,954	2,83,327	3,04,932
(i) Digital Banking	38,876	35,862	29,811	38,876	29,811	36,601
(ii) Other Retail Banking	2,97,078	2,73,772	2,53,516	2,97,078	2,53,516	2,68,331
d) Other Banking Operations	1,518	1,687	2,398	1,518	2,398	1,687
e) Un allocated	1,82,105	1,82,941	1,81,710	1,82,105	1,81,710	1,70,813
Total	11,01,190	10,63,642	9,73,562	11,01,190	9,73,562	10,10,028

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:

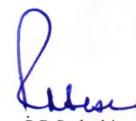
1. Consolidated Statement of Assets and Liabilities is given below:

	(₹ in Lakhs)		
	As at		
	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Audited
<b>CAPITAL AND LIABILITIES</b>			
Capital	26,172	26,163	26,163
Employees' Stock Options Outstanding	1,076	633	775
Reserves and Surplus	10,75,018	9,47,399	9,83,865
Deposits	1,18,20,582	1,05,38,635	1,07,52,222
Borrowings	6,21,214	2,95,584	4,30,048
Other Liabilities and Provisions	3,05,646	2,77,565	2,72,434
<b>Total</b>	<b>1,38,49,708</b>	<b>1,20,85,979</b>	<b>1,24,65,507</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	4,39,532	5,20,177	5,09,770
Balances with Banks and money at call & short notice	4,30,423	2,63,038	7,16,240
Investments	30,10,903	23,41,581	21,77,668
Advances	94,71,262	84,39,644	85,68,207
Fixed Assets	1,02,580	1,00,646	1,01,830
Other Assets	3,95,008	4,20,893	3,91,792
<b>Total</b>	<b>1,38,49,708</b>	<b>1,20,85,979</b>	<b>1,24,65,507</b>

2. The above consolidated financial results for the quarter and nine months ended December 31, 2025 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 15, 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 and nine months ended December 31, 2024 and FY 2024-25 were reviewed/audited by Joint statutory 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 its subsidiary SIB Operations and Services Ltd.
4. Group has consistently applied its significant accounting policies in the preparation of its quarterly and nine months financial results as compared to those followed for the year ended March 31, 2025.
5. 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', 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.com/content/disclosure-under-basel-2-basel-3-guidelines/880>  
These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.
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, Card income, recoveries from advances technically written off etc.
8. Other Operating expense includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, ATM outsourcing, Card expenses etc.
9. During the quarter and nine months ended December 31, 2025, the Bank allotted 4,04,306 and 8,52,896 shares respectively, pursuant to the exercise of stock options.
10. The Bank had exercised the call option on its 10.25% Tier-II bonds, amounting to ₹30,000 Lakhs, during the quarter ended December 31, 2025. These bonds, originally issued in September 2015 with a maturity of October 2025, were redeemed on October 31, 2025, as per terms of issue and after obtaining prior approval from RBI and Board of Directors. The record date for determining eligible bond holders was October 16, 2025.
11. 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)

