SOUTH INDIAN Bank
EXPERIENCE NEXT-GEN BANKING

DEPT : SECRETARIAL
REF. No. : SEC/ST.EX.STT/52/2026-27
DATE : July 16, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218

Dear Madam/Sir,

Sub: Press release on Unaudited Financial Results of the Bank for the quarter ended 30th June 2026.

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, we hereby enclose the Press Release on the Unaudited Financial Results of the Bank for the quarter ended 30th June 2026.

The same is being hosted on the Bank's website www.southindianbank.bank.in as per listing regulations.

Kindly take the information on record.

Yours faithfully,
JIMMY MATHEW
Digitally signed by JIMMY MATHEW
Date: 2026.07.16 15:05:30 +05'30'
(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

Press Release July 16, 2026

South Indian Bank Posts a Robust Net Profit of Rs. 377.63 Cr. in Q1 FY 2026-27

South Indian Bank declared net profit of Rs. 377.63 Cr. for Q1 FY 2026-27 registering a growth of 17.29% compared to Rs. 321.95 Cr. in Q1 FY 2025-26.

Key Highlights of Q1 FY 2026-27

- GNPA came down by 177 bps from 3.15% to 1.38% on Y-o-Y basis
- NNPA dropped by 42 bps from 0.68% to 0.26% on Y-o-Y basis
- PCR excl. write off increased by 247 bps from 78.93% to 81.40% Y-o-Y basis
- PCR including write off increased by 569 bps from 88.82% to 94.51% Y-o-Y basis
- Highest ever Net Interest Income of Rs. 1,025 Cr. with a growth of 23.05% on Y-o-Y basis

- **Deposits**
  - Retail Deposit grew by Rs. 14,938 Cr. from Rs. 1,09,368 Cr. to Rs. 1,24,306 Cr., showing an increase of 13.66% on Y-o-Y basis
  - NRI Deposit grew by Rs. 4,139 Cr. from Rs. 32,293 Cr. to Rs. 36,432 Cr., showing an increase of 12.82% on Y-o-Y basis
  - CASA grew by 14.61% on Y-o-Y basis with growth in Savings Bank by 16.51% and Current Account by 6.95% respectively

- **Advances**
  - Gross advances grew by Rs. 15,170 Cr. from Rs. 89,198 to Rs. 1,04,368 Cr., showing an increase of 17.01% on Y-o-Y basis
  - Corporate Segment grew by Rs. 4,594 Cr. from Rs. 37,110 Cr. to Rs. 41,704 Cr. showing an increase of 12.38% on Y-o-Y basis, in well rated borrower accounts
  - Gold Loan portfolio grew by Rs. 7,484 Cr. from Rs. 17,446 Cr. to Rs. 24,930 Cr. showing an increase of 42.90% on Y-o-Y basis
  - Business Segment grew by Rs. 1,731 Cr. from Rs. 12,660 Cr. to Rs. 14,391 Cr. showing an increase of 13.67% on Y-o-Y basis

- Mortgage loan grew by Rs. 2,578 Cr. from Rs. 3,278 Cr. to Rs. 5,856 Cr. showing an increase of 78.65 % on Y-o-Y basis
- Vehicle Loan Segment went up by Rs. 280 Cr. from Rs. 2,217 Cr. to Rs. 2,497 Cr., showing an increase of 12.63% on Y-o-Y basis
- 98.81% of large corporate segments are rated A and above

Y-o-Y growth *Rs. in Crore*

	Quarter Ended	**Quarter Ended**		
	30-06-2026	**30-06-2025**	**Growth**	**%**
Gross Advance	1,04,368	89,198	15,170	17.01%
Retail Deposits	1,24,306	1,09,368	14,938	13.66%
NRI Deposit	36,432	32,293	4,139	12.82%
Current Deposits	7,676	7,177	499	6.95%
Savings Deposits	33,819	29,027	4,792	16.51%
CASA	41,495	36,204	5,291	14.61%
CASA %	32.98%	32.06%	0.92%	
Gross NPA %	1.38%	3.15%	-1.77%	
Net NPA %	0.26%	0.68%	-0.42%	
Net Interest Income	1,025	833	192	23.05%
Other income	379	622	-243	-39.07%
Operating Profit	592	672	-80	-11.90%
Provisions excl. tax	84	239	-155	-64.85%
Profit before tax	507	433	74	17.09%
Net Profit after tax	378	322	56	17.39%

Statement by Mr. P R Seshadri, MD & CEO of the Bank:

"While announcing the financial results, I am pleased to share that our strategy continues to center around sustained **profitability**, superior **asset quality**, a **resilient loan book**, and a **robust retail liability portfolio**. We are sharpening our **organizational structure** and leveraging **digital technology** to effectively achieve our business objectives.

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www.southindianbank.bank.in

During the reporting period, the Bank witnessed consistent growth across all targeted segments, with a sharp focus on acquiring **quality assets** in verticals such as **Corporate Lending**, **Auto Loans** and **Gold Loans**.

Aligned with our strategic intent of *'Profitability through Quality Credit Growth'*, we have successfully onboarded **new advances** with **low-risk profiles**, ensuring a well-balanced and healthy credit portfolio."

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 953 branches, 2 Ultra Small Branches, 3 Satellite branches, 1148 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: -

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