Jammu and Kashmir Bank Limited

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India
CIN: L65110JK1938SGC000048

T +91 (0)194 248 3775
F +91 (0)194 248 1928

W www.jkb.bank.in
E board.sectt@jkbmail.com

J&K Bank

Board Secretariat

Ref:-JKB/BS/F3652/2026/090
Date: 29th July, 2026

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai – 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
Scrip Code:532209

SUB:- PRESENTATION FOR CONFERENCE CALL SCHEDULED FOR JULY 29, 2026

Dear Sirs,

Further to our letter no. JKB/BS/F3652/2026/085 dated July 22, 2026 and pursuant to Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing Presentation for conference call with analysts and investors in connection with the Reviewed Financial Results of the Bank for the Quarter ended June 30, 2026 and the same can also be accessed at:

https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

Mohammad Shafi Mir

Digitally signed by Mohammad Shafi Mir
DN: c=IN, o=Personal, postalCode=191131, l=Ganderbal, st=Jammu and Kashmir, street=ganjipora batwina, Batvena, Ganderbal Jammu and Kashmir India 191131, title=5504, 2.5.4.20=f967bd71f559747b387d419e56605e9e342b989bde651ebf36672be670c15047, serialNumber=66e7c458fadfd58d0b1e3af6cfa93526782626d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2026.07.29 15:33:05 +05'30'

(Mohammad Shafi Mir)
Company Secretary

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Investor Presentation for Quarter Ended June 30, 2026

Disclaimer

The Jammu and Kashmir Bank has created this presentation exclusively for general informational reasons, disregarding any individual's informational demands, financial circumstances, or special goals.

Except for the historical information contained herein, statements in this presentation that contain terms or phrases like "is," "aims," "will," "would," "indicating," "expected to," "guidance," "way forward," "expected," "estimate," "objective," "goal," "strategy," "philosophy," "project," etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'.

Several risks, uncertainties, and other factors are included in these forward-looking statements, and they have the potential to cause actual results to differ materially from those predicted by the statements. While the Bank has made reasonable assumptions to support the forward-looking statements, if any, in this presentation, there are still risks and uncertainties that could affect the Bank's ability to successfully implement its strategy, such as the dynamic and complex internal and external environment, which includes but is not limited to market, business, legal risks/changes in law, etc., future levels of non-performing loans, the Bank's growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, the actual growth in demand for banking products and services, investment income, and cash flow projections.

Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward-looking statements based on Management estimates. Anyone who relies on these financial data does so at their own risk and responsibility, and the Bank is not responsible for any gains or losses that result from this use of the data".

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Jammu and Kashmir Bank Limited – Oldest Private Sector Bank in India

- Jammu and Kashmir Bank Limited, was incorporated on October 1, 1938, and today caters to a wide range of customers including retail, corporate, agricultural, and MSME.
- Widespread Branch Network: 1008 Branches, of which 835 are operating in the UT of J&K, 37 in the UT of Ladakh and 136 branches across 20 other states/UTs.
- The Govt of UT of J&K is a majority holder, however the Bank enjoys full operational autonomy. The Bank has a wholly owned subsidiary called JKB Financial Services Limited and is also the Sponsor bank of Jammu and Kashmir Grameen Bank.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.
- The Bank has 11,747 regular employees and 203 contractual employees.
- Bancassurance tie ups with LIC, PNB MetLife, Bajaj Life, SBI Life and HDFC Life for Life Insurance and Bajaj General Insurance, IFFCO Tokio and New India Assurance for General Insurance.

J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond these regions.

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Journey of 87 Years

1938-39
Bank Incorporated and Business Commences

1970s
- Licensed Status
- Sponsored RRB

1980s
- Sponsored 2nd RRB

1990s
Listing on Stock Exchanges

2000s
- IT Developed to offer Internet Banking
- Tied up with an MNC for Bancassurance

2010-2020
- Global CSR Excellence & Leadership Award
- Top Banker Award for PMEG

2021-2026
- Total Business crossed ₹ 3 trillion at the close of the June quarter (Q1 FY2026-27) with ₹ 1.73 trillion in deposits and ₹ 1.31 trillion in gross advances.
- Record profit for four consecutive years with highest ever profit of ₹ 2,363 crore for FY 2025-26.
- QIP of ₹ 750 crores in FY 2023-24 oversubscribed 34x.
- India Ratings has upgraded the Bank's long-term issuer rating to INDAA- from INDA+ with stable outlook.
- Market Capitalization crossed ₹20,000 crores and Net-worth crossed ₹15,000 crores.

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Q1 FY2027 Performance at a Glance (YoY)

Profitability/Efficiency

Operating Profit
₹ 703 crores
Up 4.5%

NIM
3.28%
(was 3.72%)

RoA
0.87%
(was 1.17%)

CIR
58.90%
(was 60.75%)

Growth

Deposits
₹ 1,73,420 crores
Up 16.7%

Net Advances
₹ 1,28,183 crores
Up 26.6%

Net Investments
₹ 43,250 crores
Up 1.1%

Total Business
₹ 3,03,923 crores
Up 20.3%

Capital Adequacy

CET-1
13.91%
(was 12.69%)

Tier I
14.78%
(was 13.68%)

CRAR
16.67%
(was 15.98%)

Net Worth
₹15,577 crores
Up 15.0%

Asset Quality

GNPA
2.37%
(was 3.50%)

NNPA
0.60%
(was 0.82%)

PCR
90.53%
(was 90.09%)

Credit Cost
0.10%
(was 0.13%)

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Profit & Loss Account

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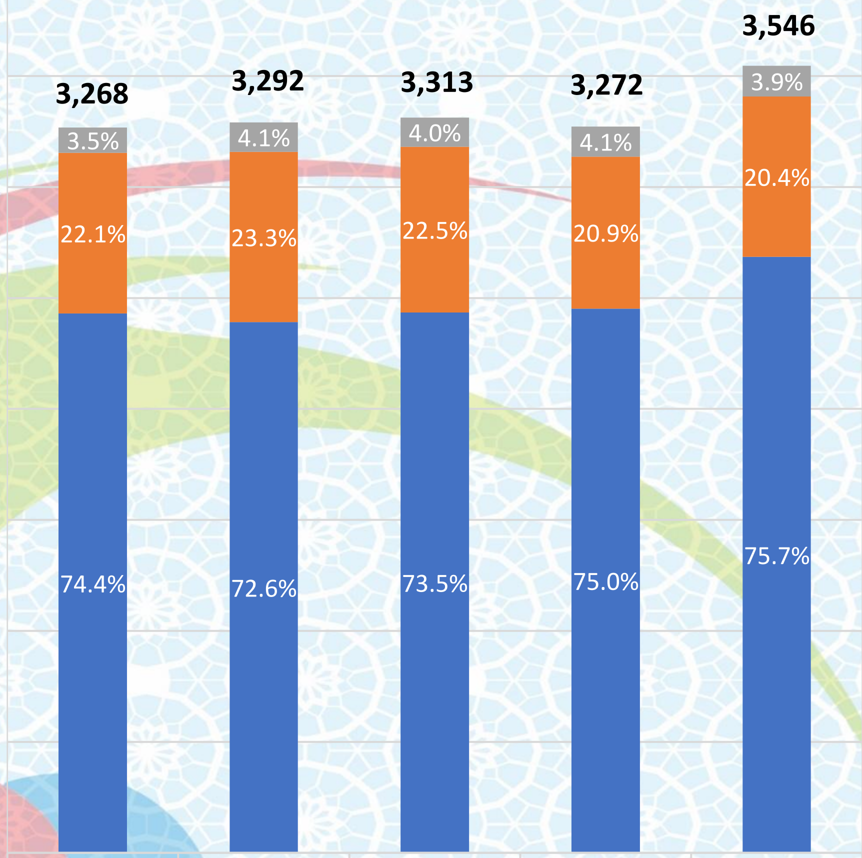
Particulars	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	*% Change YoY*	*% Change QoQ*	FY 2026
Interest Earned	3,268.27	3,271.67	3,546.00	*8.5%*	*8.4%*	13,145.19
Interest Expended	1,802.84	1,784.19	2,048.88	*13.6%*	*14.8%*	7,269.42
Net Interest Income	**1,465.43**	**1,487.48**	**1,497.12**	***2.2%***	***0.6%***	**5,875.77**
Other Income	248.79	259.39	214.02	*(14.0%)*	*(17.5%)*	939.85
Operating Income	**1,714.22**	**1,746.87**	**1,711.14**	***(0.2%)***	***(2.0%)***	**6,815.62**
Operating Expenses	1,041.38	836.08	1,007.86	*(3.2%)*	*20.5%*	3,829.13
Operating Profit	**672.84**	**910.79**	**703.28**	***4.5%***	***(22.8%)***	**2,986.49**
Provisions & Contingencies	15.09	50.27	84.04	*456.9%*	*67.2%*	28.62
Profit Before Tax	**657.75**	**860.52**	**619.24**	***(5.9%)***	***(28.0%)***	**2,957.87**
Provision for Tax	172.91	62.72	195.06	*12.8%*	*211.0%*	594.40
Net Profit	**484.84**	**797.80**	**424.18**	***(12.5%)***	***(46.8%)***	**2,363.47**

Prior period figures recasted wherever necessary.

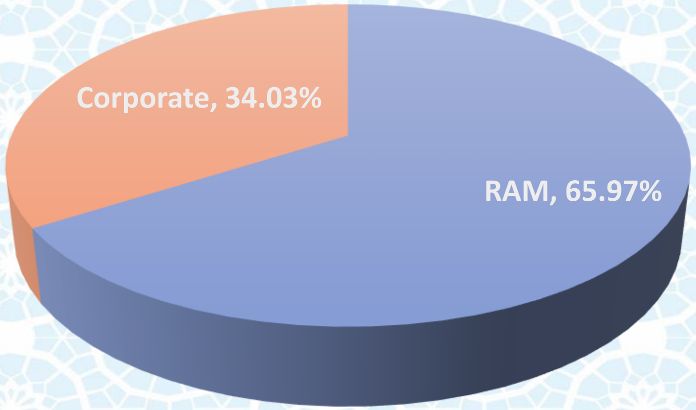
All figures, other than percentage, in ₹ crore

Interest Earnings and Advances Mix (*Retail, Agri & MSME and Corporate)*

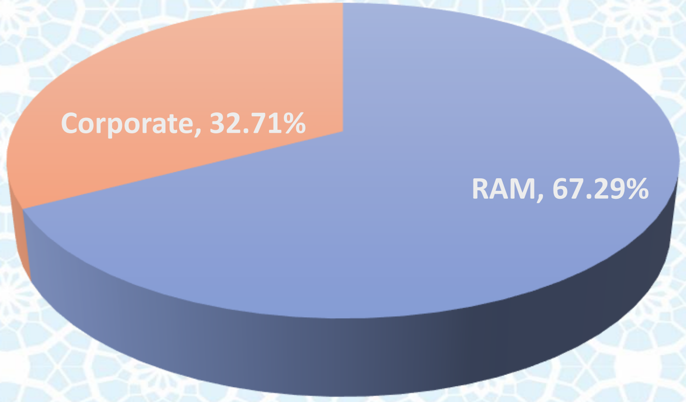


	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Other Interest Income	115	134	132	134	139
Interest on Investments	723	767	746	685	722
Interest on Advances	2430	2391	2435	2452	2685

Gross Advances Mix – Jun 30, 2026

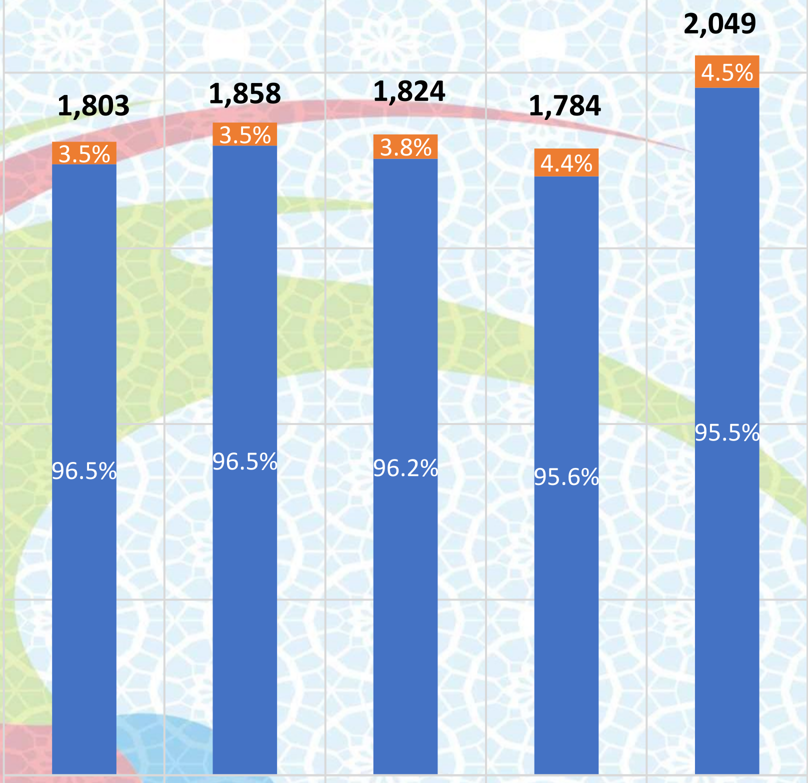


Gross Advances Mix – Mar 31, 2026

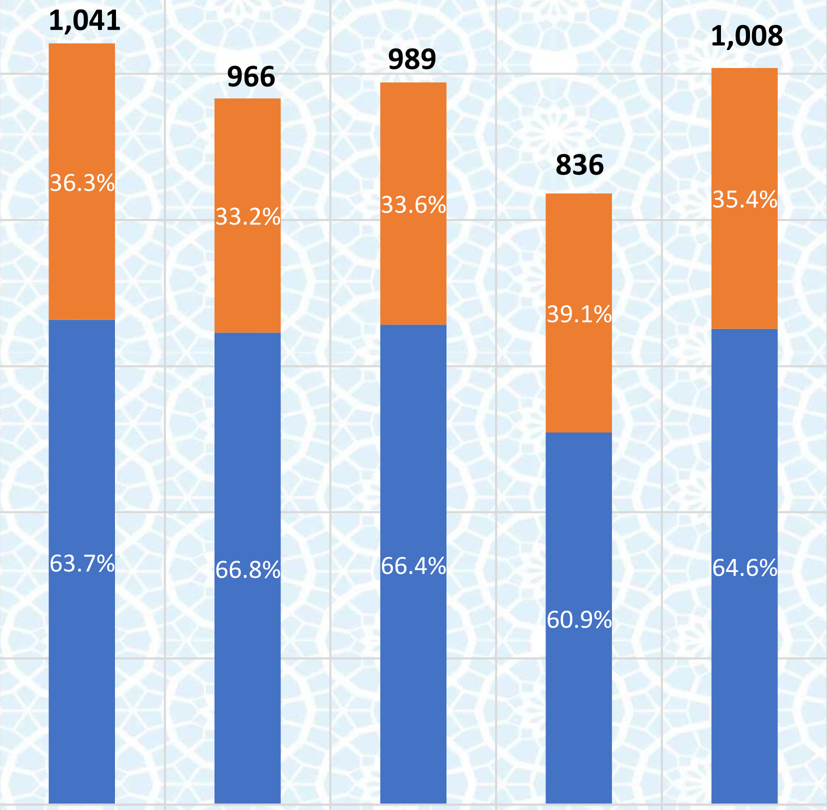


All figures, other than percentage, in ₹ crore

Interest Expenditure and Operating Expenditure



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Other Interest Expenses	64	65	69	79	92
Interest on Deposits	1739	1793	1755	1705	1957



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Other Operating Expenses	378	320	332	327	357
Staff Expenses	663	646	657	509	651

All figures, other than percentage, in ₹ crore

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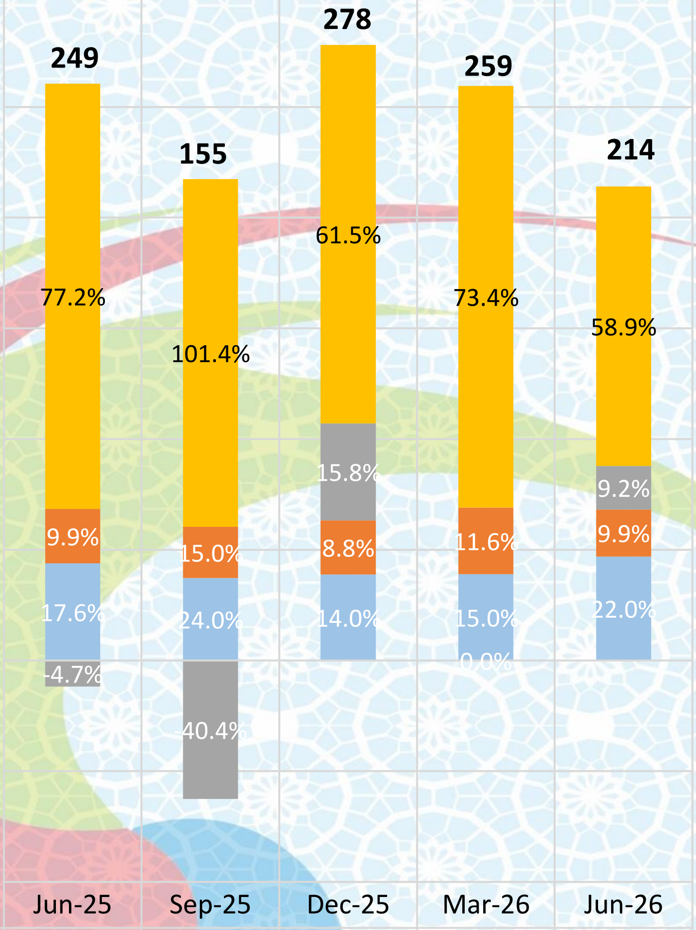
Other Income and Provisions & Contingencies



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Miscellaneous Income	192	157	171	190	126
Treasury Income	-12	-63	44	0	20
Insurance Commission	25	23	24	30	21
Commission/Exchange	44	37	39	39	47

Provision and Contingencies

	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	*% Change YoY*	*% Change QoQ*	FY 2026
Provision for Tax	172.91	62.72	195.06	*12.8%*	*211.0%*	594.40
Provision for Bad & Doubtful Debts	33.73	46.17	30.61	*(9.2%)*	*(33.7%)*	5.92
Provision for Standard Advances	(18.98)	44.79	58.62	*(408.9%)*	*30.9%*	87.33
Provision for Non-Performing Investments	(1.73)	(15.20)	(0.16)	*(90.8%)*	*(98.9%)*	(42.18)
Provision for Frauds/Embezzlements	2.03	1.10	0.00	*(100.0%)*	*(100%)*	3.22
Provision for DIFV of restructured/Rescheduled Advances	0.00	(26.08)	0.00	-	*(100%)*	(26.09)
Provision for Contingent Liabilities	0.04	(0.53)	(5.04)	-	*850.9%*	0.38
Provision for Unreconciled Entries	0.00	0.02	0.00	-	*(100%)*	0.02
Total	**188.00**	**112.99**	**279.10**	***48.5%***	***147.0%***	**623.02**

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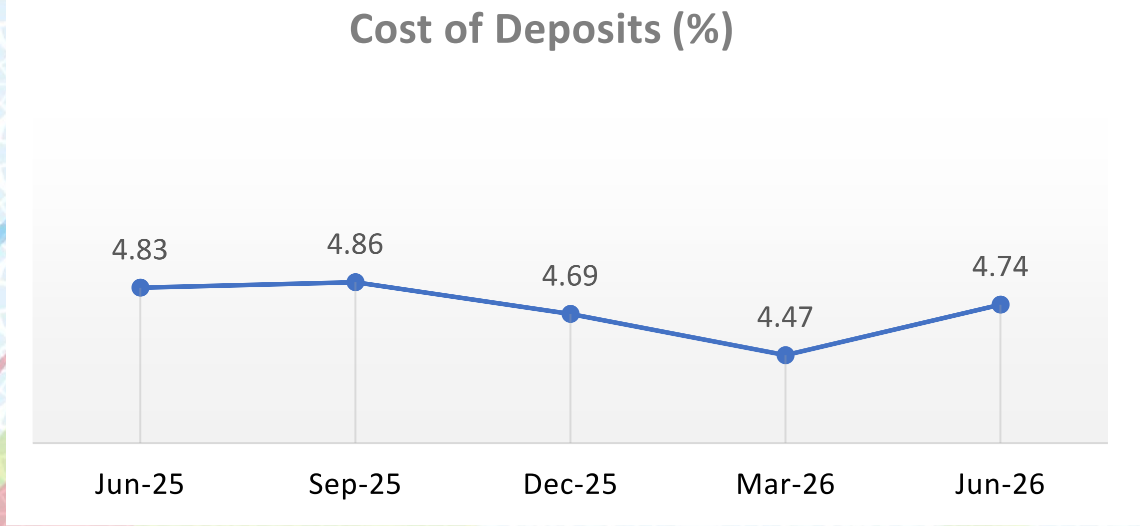
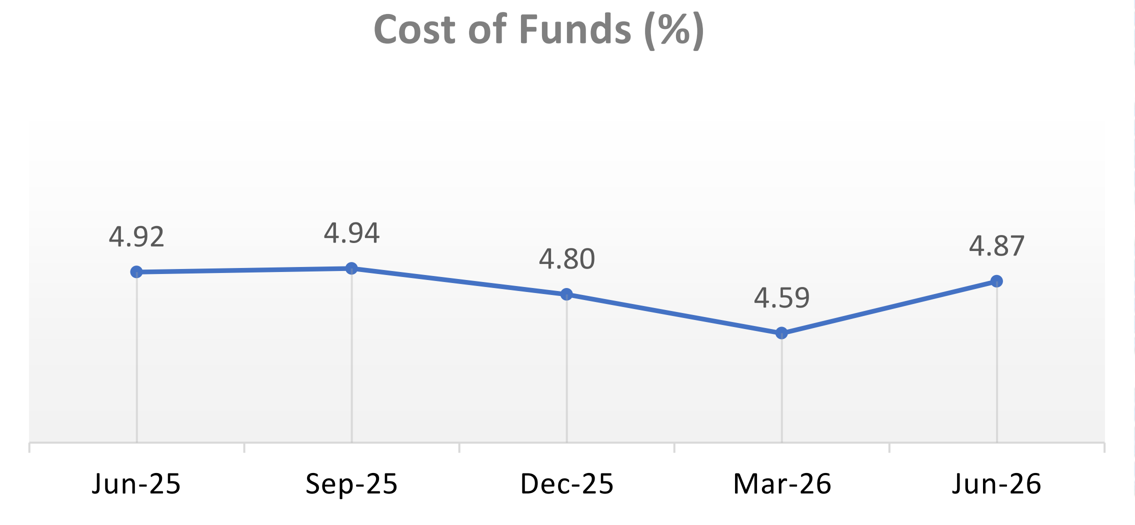
Condensed Balance Sheet

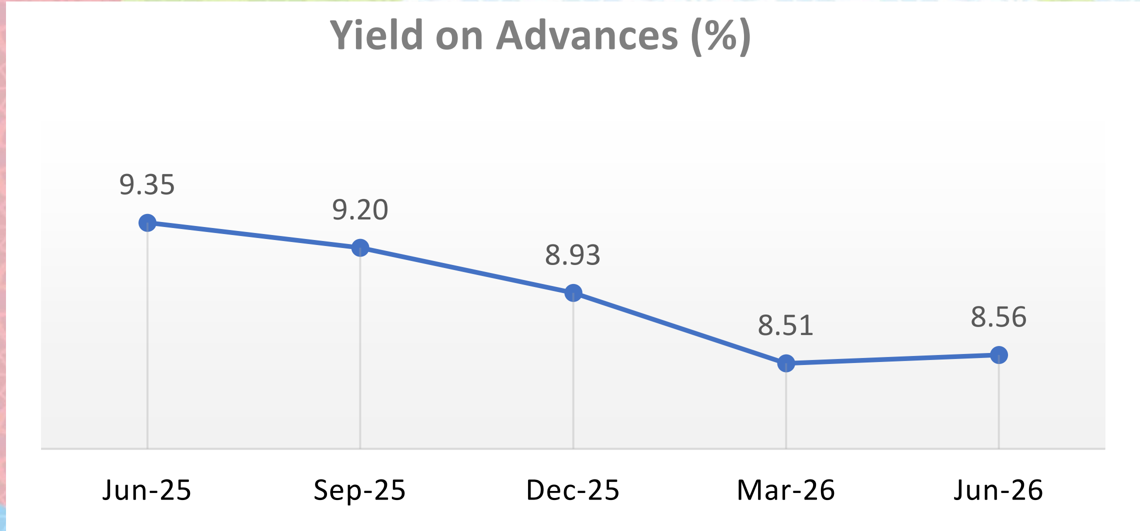
Particulars	As on Jun 30, 2025	As on Mar 31, 2026	As on Jun 30, 2026	*% Change YoY*	*% Change QoQ*
Capital & Liabilities					
Capital	110.13	110.13	110.13	*0%*	*0%*
Reserves and Surplus	14,670.67	16,639.73	17,138.76	*17%*	*3%*
Deposits	1,48,541.82	1,65,354.00	1,73,420.33	*17%*	*5%*
Borrowings	2,382.84	3,431.00	4,381.00	*84%*	*28%*
Other Liabilities and Provisions	5,114.50	3,659.13	3,787.46	*(26%)*	*4%*
Total	**1,70,819.96**	**1,89,193.99**	**1,98,837.68**	***16%***	***5%***
Assets					
Cash and Balance with Reserve Bank of India	6,983.78	7,621.87	7,077.03	*1%*	*(7%)*
Balance with Banks & Money at Call & Short Notice	2,884.68	203.93	983.62	*(66%)*	*382%*
Investments	42,758.22	40,821.86	43,249.84	*1%*	*6%*
Advances	1,01,230.11	1,22,641.01	1,28,183.11	*27%*	*5%*
Fixed Assets	2,172.85	2,532.49	2,513.92	*16%*	*(1%)*
Other Assets	14,790.33	15,372.82	16,830.16	*14%*	*9%*
Total	**1,70,819.96**	**1,89,193.99**	**1,98,837.68**	***16%***	***5%***

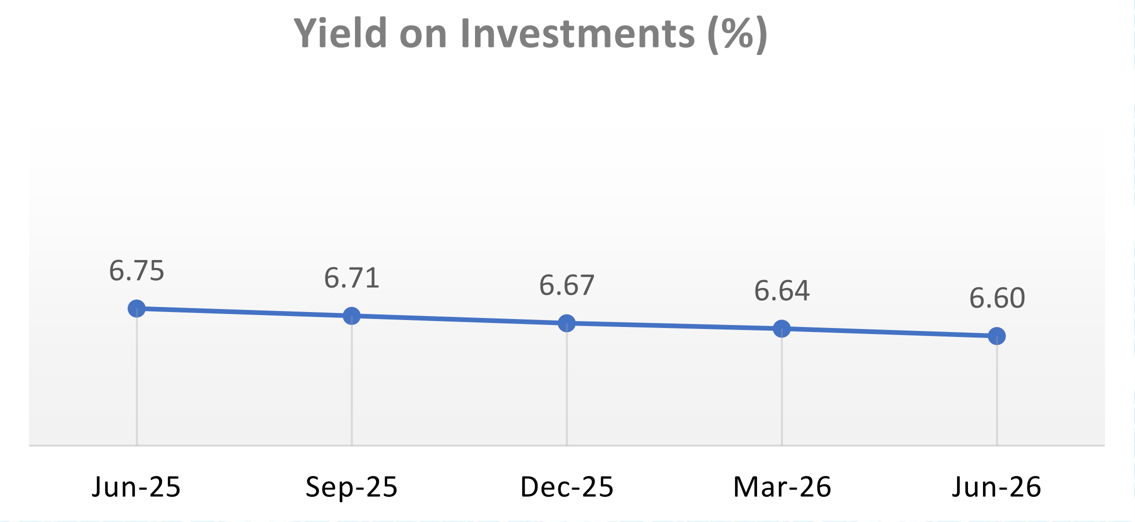
All figures, other than percentage, in ₹ crore

Key Financial Ratios (Annualized)

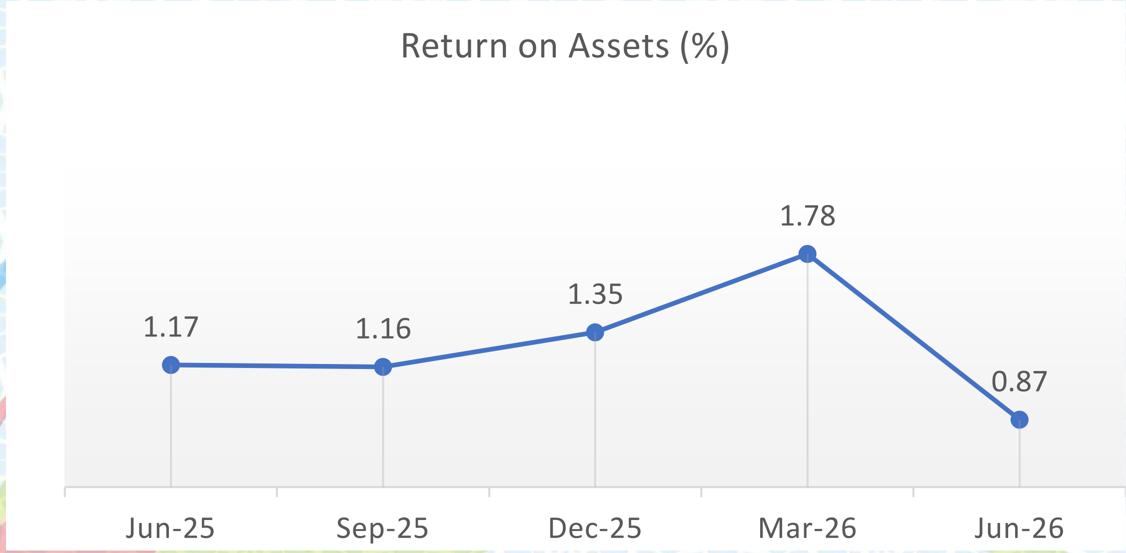


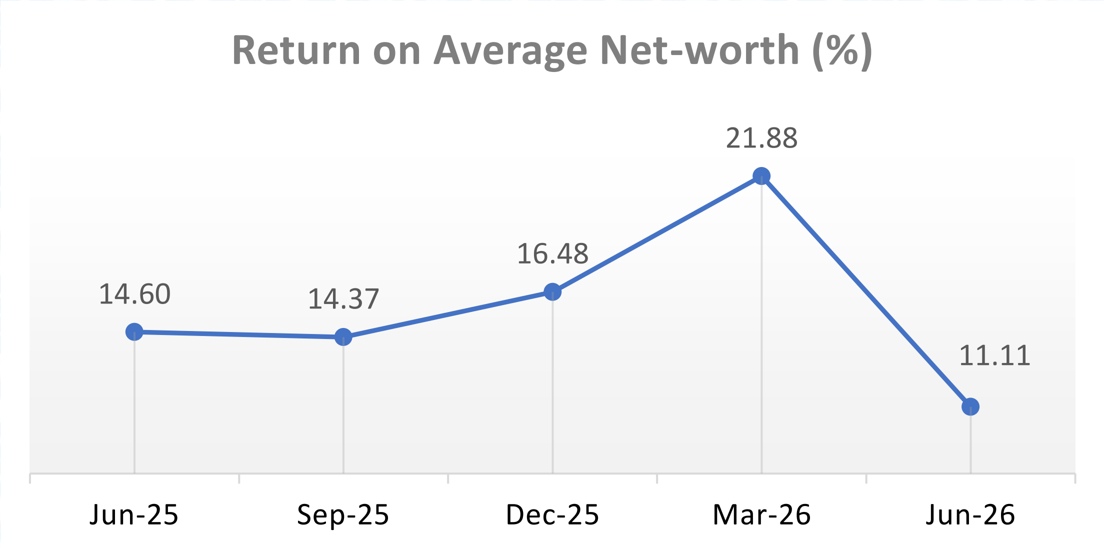


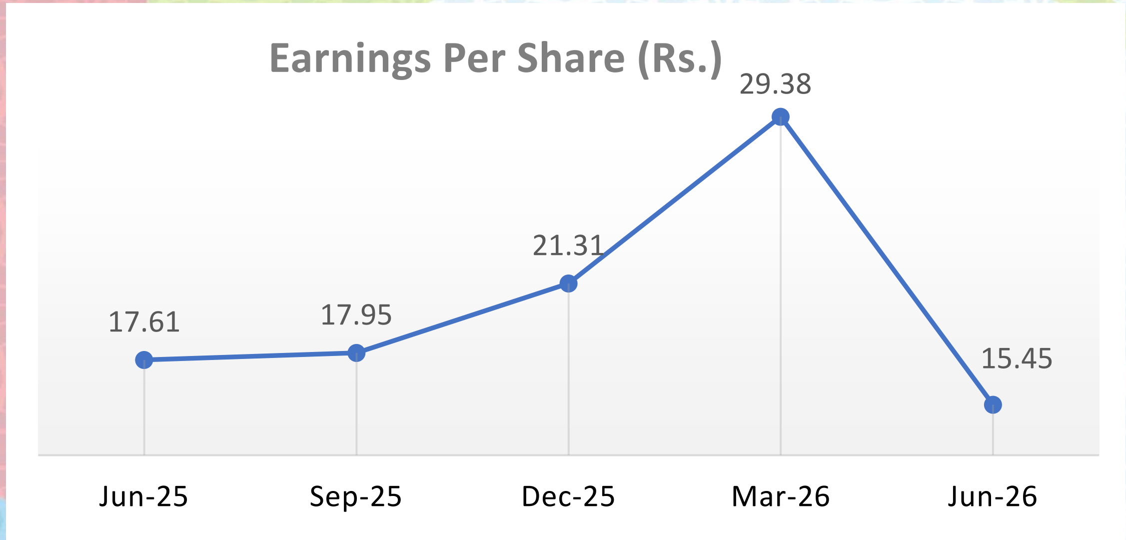


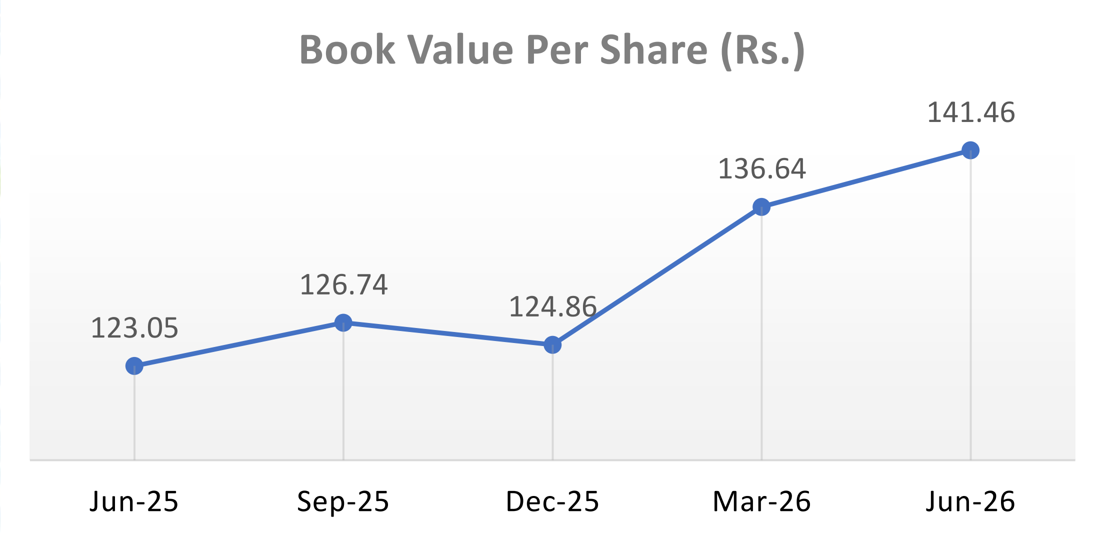


Key Financial Ratios (Annualized)

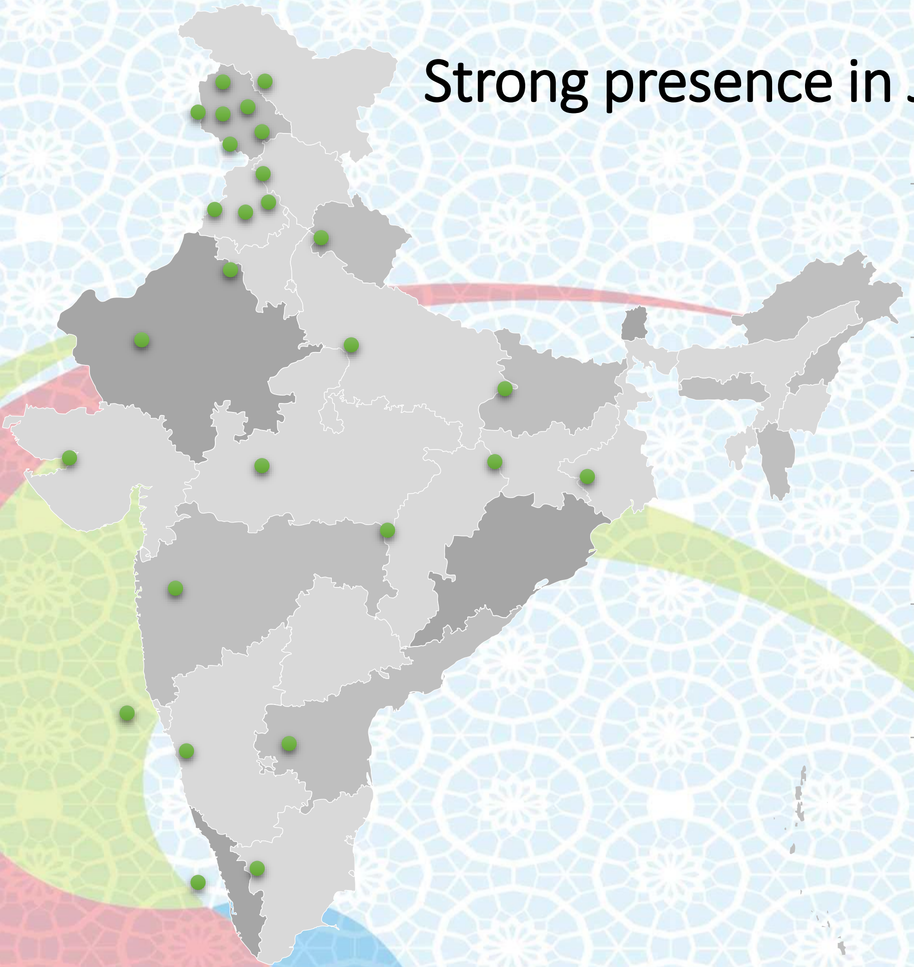




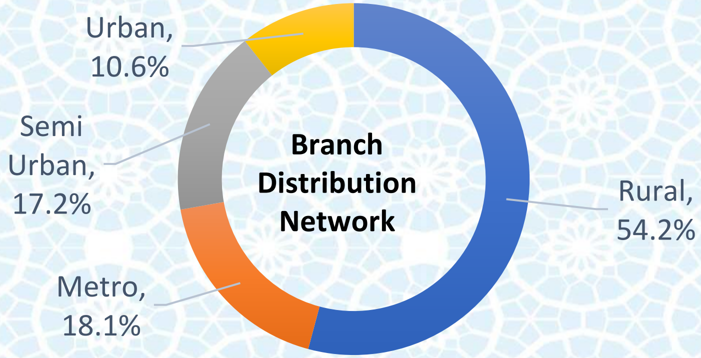


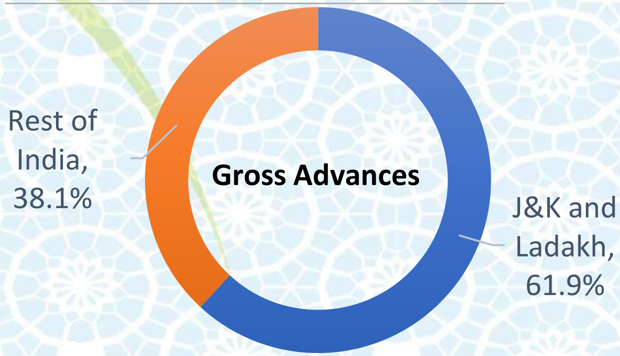


Strong presence in JKL Region and increasing presence across India



872	Branches in J&K and Ladakh (JKL)
136	Branches outside JKL
1445	ATMs
22	States / UTs





The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

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Improving digital presence

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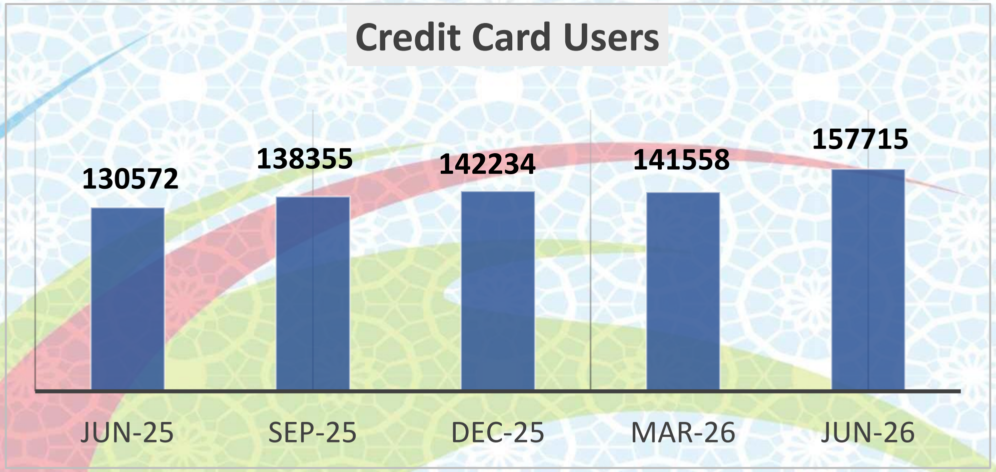
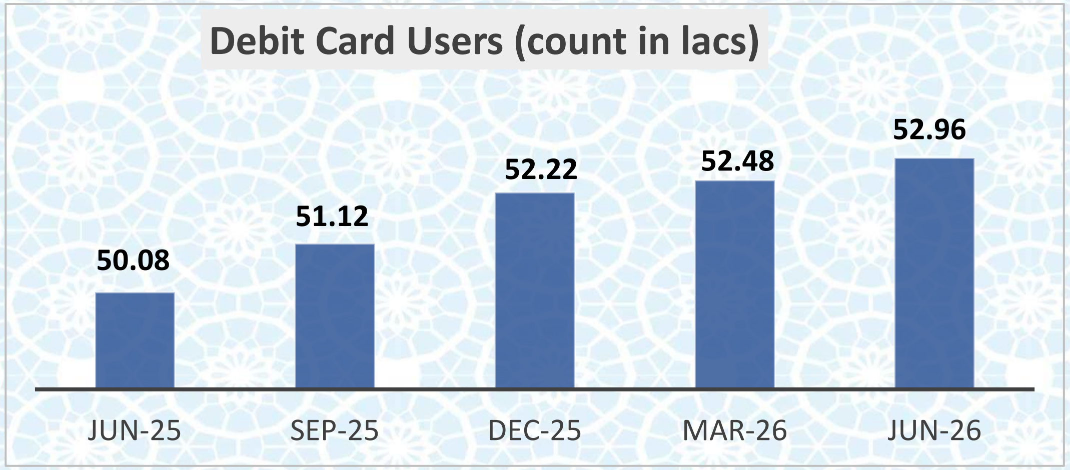
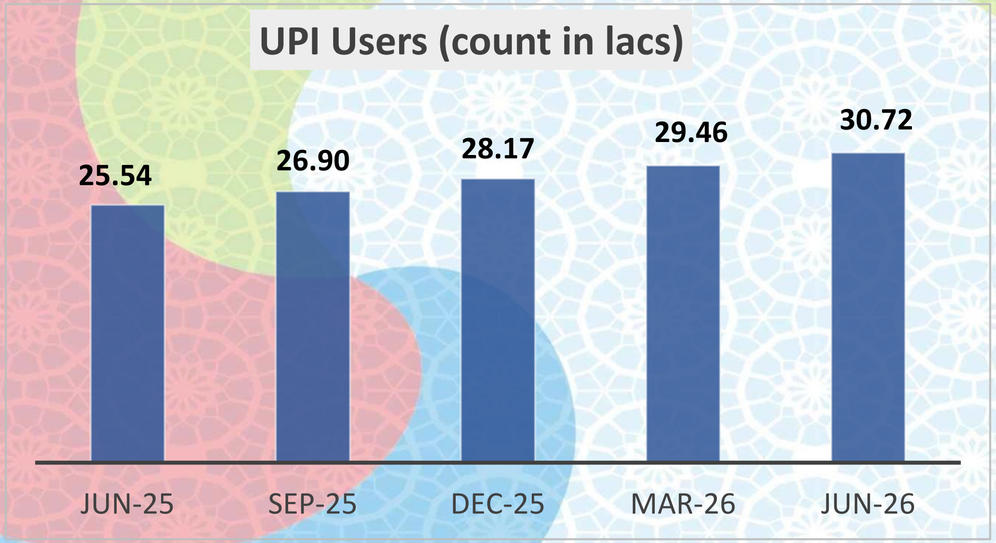
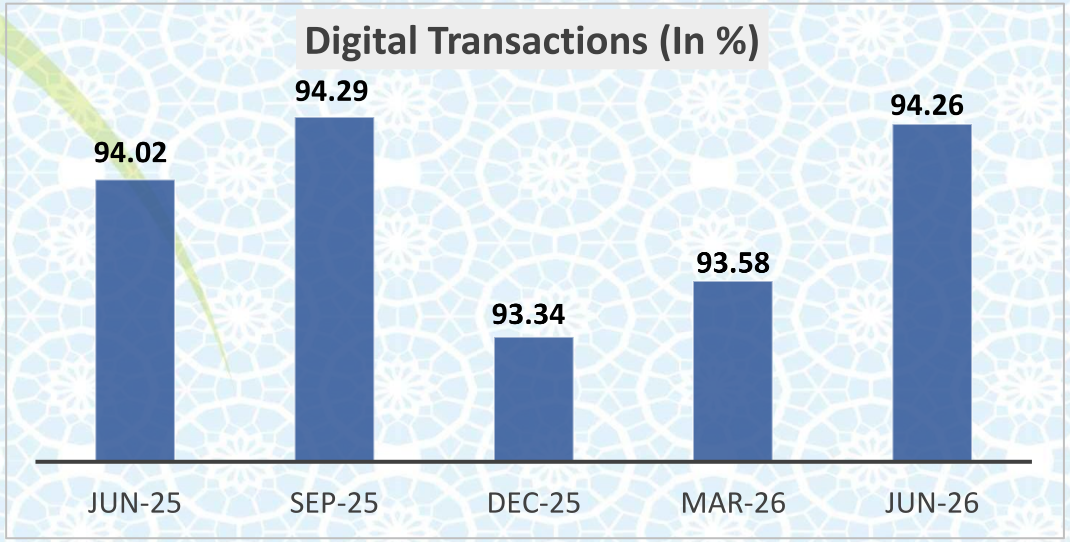
Bank achieves a digital milestone : More than 94% of the transactions are now digital









Professionally managed Bank with experienced Board Of Directors

Mr. AMITAVA CHATTERJEE (MD & CEO)

- Illustrious career in banking spanning over more than three decades in diverse geographical locations and strategic positions
- Served as DMD SBI and MD & CEO of SBI Capital Markets

Mr. SHAILENDRA KUMAR (IAS)

- Currently serving as Financial Commissioner (Additional Chief Secretary),Finance Department, Govt. of J&K
- Senior IAS officer of 1995 batch, AGMUT Cadre
- Over 3 decades of distinguished public service experience

Dr. MANDEEP K BHANDARI (IAS)

- MBBS with Gold Medal, administrative and professional expertise of >20 years
- Principal Secretary to Hon'ble Lieutenant Governor of UT of J&K and is also holding charge of CEO Amarnathji Shrine Board

Mr. R. K. CHHIBBER

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance

Mr. SANJIV DAYAL

- Retired Chief General Manager RBI with work experience of more than 3 decades in RBI
- Specialization in Regulation & Supervision of Regulated Entities, Central Bank Governance, Customer Grievance Redressal, Financial Inclusion, etc.

Mr. PRAFULLA PREMSUKH CHHAJED

- Fellow member of ICAI with over 3 decades of experience.
- CPA (Australia), LLB and B. Com graduate with certifications in forensic accounting, IT & Cyber security.
- Served as President of ICAI and as Independent Director on Board of SBI
- Currently serves as Chairperson of Multi Commodity Exchange Clearing Corporation Limited

Mr. SANKARASUBRAMANIAN KRISHNAN (Part Time Non-Executive Chairman)

- Veteran Banker with more than 4 decades of experience, including tenures as MD & CEO of Punjab & Sind Bank and Tamilnad Mercantile Bank Ltd and ED of Syndicate Bank and Canara Bank
- Also served as Chairman of Board of Punjab & Sind Bank and Executive Secretary to the Board of Indian bank

Mr. ASHISH KUNDRA (IAS)

- Presently serving as the Chief Secretary, UT of Ladakh
- IAS officer of 1996 batch, AGMUT Cadre
- Wide-ranging experience across state, union territory and central administration

Mr. ARUN GANDOTRA

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance

Mr. ANAND KUMAR

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.

Mr. SUDHIR GUPTA (Executive Director)

- Over three decades of experience in different capacities across the operational topography of the Bank with expertise in Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.

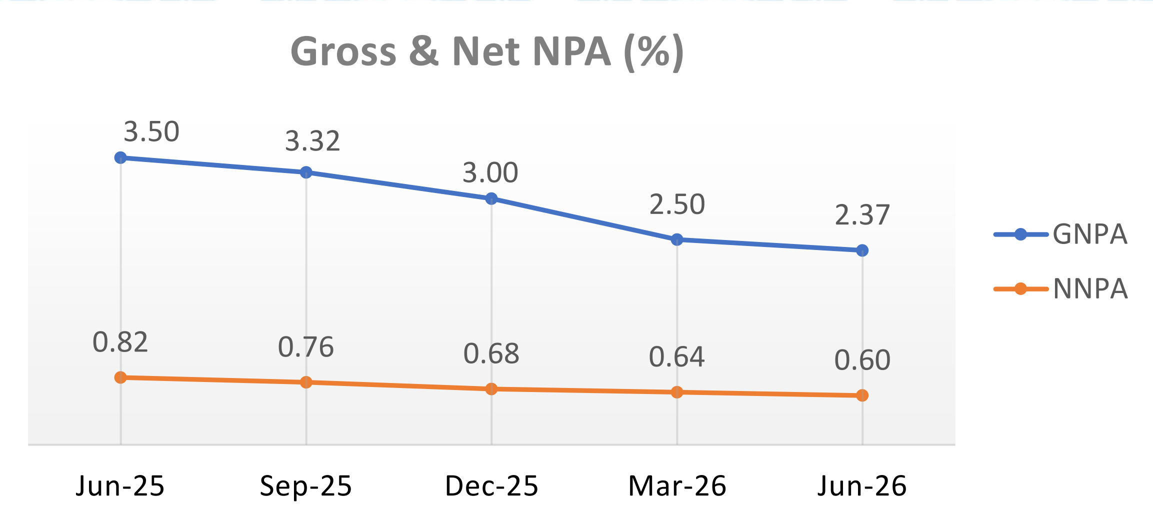
Ms. SHAHLA AYOUB

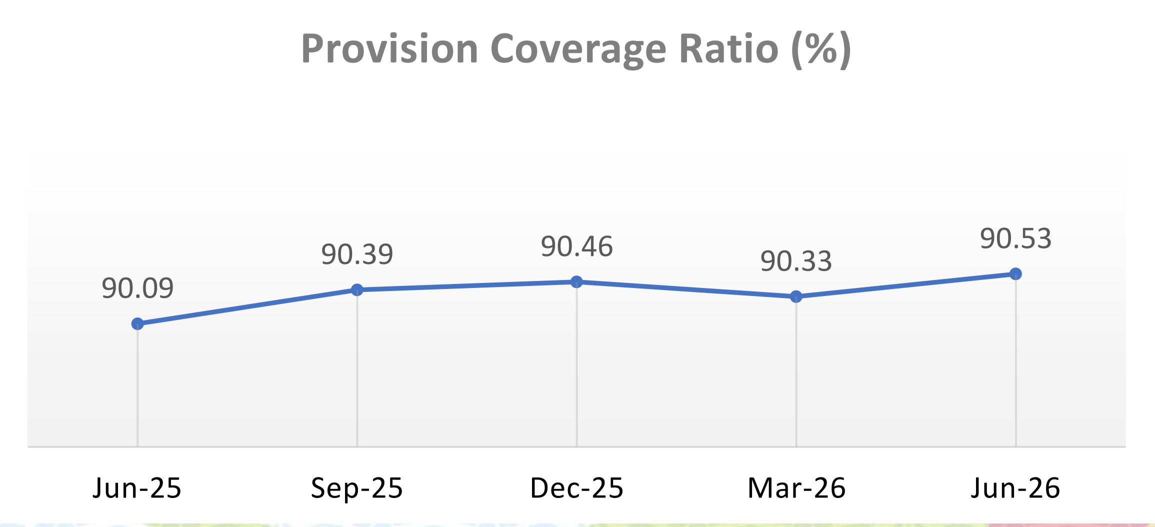
- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.

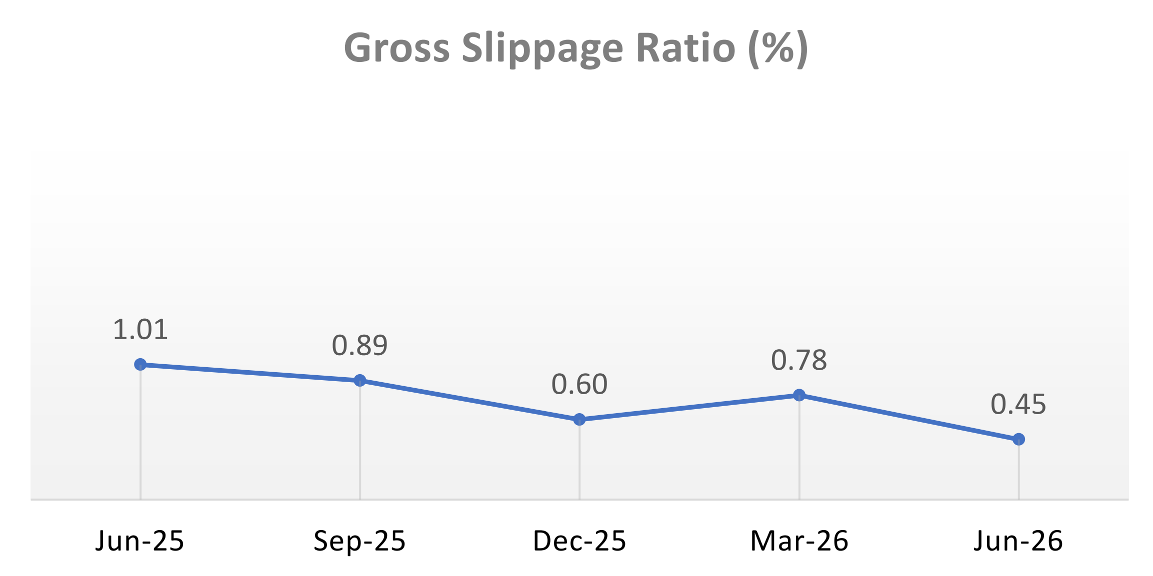
Mr. PRAVIN RAGHAVENDRA

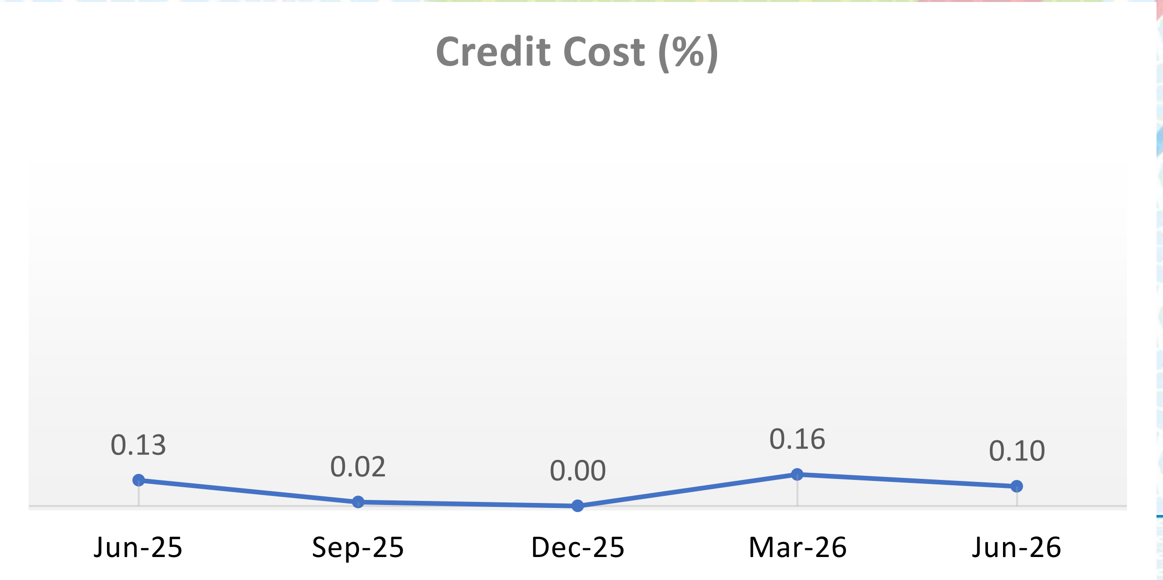
- More than 35 years of extensive experience in banking, finance, governance and strategic leadership.
- Retired from SBI as DMD and COO

Turnaround Story with Decadal High PCR and improvement in asset quality









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Key Ratios and Performance Indicators

Particulars	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	*Change YoY*	*Change QoQ*
Profitability					
Net Interest Margin (%)-***Annualized***	3.72	3.52	3.28	*(44 bps)*	*(24 bps)*
Operating Profit	672.84	910.79	703.28	*4.5%*	*(22.8%)*
Profit after Tax	484.84	797.80	424.18	*(12.5%)*	*(46.8%)*
Cost to Income Ratio (%)	60.75	47.86	58.90	*(185 bps)*	*1108 bps*
Return on Assets (%)-***Annualized***	1.17	1.78	0.87	*(30 bps)*	*(91 bps)*
Capital Adequacy					
Tier 1 Capital (%)	13.68	14.44	14.78	*110 bps*	*34 bps*
CET1(%)	12.69	13.54	13.91	*122 bps*	*37 bps*
CRAR (%)	15.98	16.55	16.67	*69 bps*	*12 bps*
Asset Quality					
Gross NPA (%)	3.50	2.50	2.37	*(113 bps)*	*(13 bps)*
Net NPA (%)	0.82	0.64	0.60	*(22 bps)*	*(4 bps)*
Provision Coverage Ratio (%)	90.09	90.33	90.53	*44 bps*	*20 bps*
Return Ratios					
Yield on Advances (%)-***Annualized***	9.35	8.51	8.56	*(79 bps)*	*5 bps*
Cost of Funds (%)-***Annualized***	4.92	4.59	4.87	*(5 bps)*	*28 bps*
Cost of Deposits (%)-***Annualized***	4.83	4.47	4.74	*(9 bps)*	*27 bps*

All figures, other than percentage, in ₹ crore

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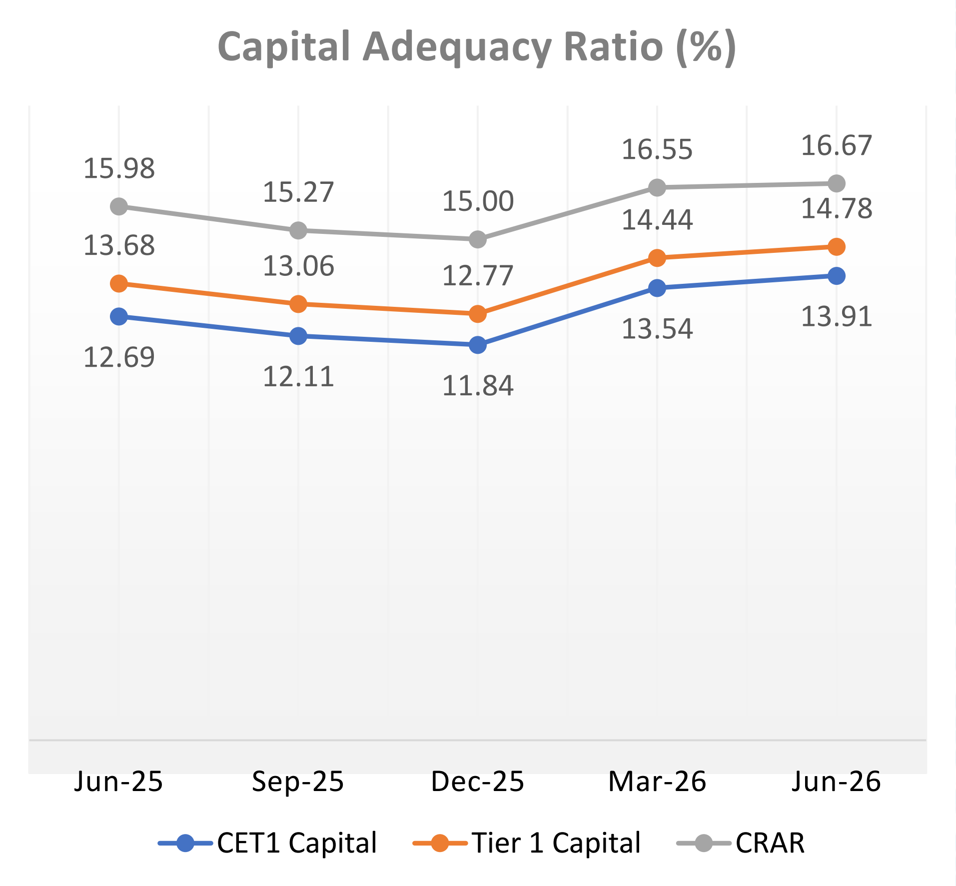
Capital Adequacy Ratios

Particulars	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Risk Weighted Assets			
Credit Risk	89,231	1,00,536	1,02,334
Market Risk	684	144	194
Operational Risk	11,360	11,359	12,157
Total Risk Weighted Average	**1,01,275**	**1,12,039**	**1,14,685**
Tier 1 Capital Funds	13,851	16,174	16,949
Tier 2 Capital Funds	2,328	2,373	2,167
Total Capital Funds	**16,179**	**18,547**	**19,116**
Tier 1 Capital Ratio	13.68%	14.44%	14.78%
CET1 Ratio	12.69%	13.54%	13.91%
Tier 2 Capital Ratio	2.30%	2.12%	1.89%
CRAR	**15.98%**	**16.55%**	**16.67%**



All figures, other than percentage, in ₹ crore

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Asset Quality | Categories of Advances

Category	Jun 30, 2025		Jun 30, 2026	
	Amount	% of Gross Advances	Amount	% of Gross Advances
Standard	1,00,401	96.5%	127414	97.6%
Sub-Standard	520	0.5%	436	0.4%
Doubtful	2,466	2.4%	1975	1.5%
Loss	652	0.6%	678	0.5%
Gross Advances	**1,04,039**		**1,30,503**	

Special Mention Accounts	Amount	% of Standard Advances	Amount	% of Standard Advances
SMA-0	9,050	9.0%	7,400	5.8%
SMA-1	3,749	3.7%	3,234	2.5%
SMA-2	3,568	3.6%	3,523	2.8%
Total SMA	**16,368**	**16.3%**	**14,157**	**11.1%**

All figures, other than percentage, in ₹ crore

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Asset Quality | Movement of Gross NPAs

Particulars	Q1 FY 2025	Q4 FY 2026	Q1 FY 2027	*% Change YoY*	*% Change QoQ*
Balance at the start of the period	3,604.84	3,487.12	3,124.84	*(13.3%)*	*(10.4%)*
Additions during the period	273.70	202.02	129.96	*(52.5%)*	*(35.7%)*
Upgradations during the period	88.61	67.76	52.39	*(40.9%)*	*(22.7%)*
Write off (includes technical Write Off)	6.74	415.65	51.14	*658.8%*	*(87.8%)*
Compromise/Settlements	38.76	1.33	1.56	*(96.0%)*	*17.0%*
Other Recoveries	106.24	79.56	60.78	*(42.8%)*	*(23.6%)*
Gross NPA Balance at the Close of the Period	**3,638.19**	**3,124.84**	**3,088.94**	***(15.1%)***	***(1.1%)***
Less: NPA Provisioning	2,809.17	2,339.71	2,319.63	(17.4%)	(0.9%)
Net NPA Balance at the Close of the Period	**829.02**	**785.13**	**769.31**	**(7.2%)**	**(2.0%)**

All figures, other than percentage, in ₹ crore

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Sector-Wise Credit Deployment and NPA (As of Jun 30, 2026)

Sector	Gross Advances	Exposure (%)	Gross NPA	GNPA (%)
Personal Finance	44,084.17	33.78%	349.75	0.79%
Housing Loan	*15,073.10*	*11.55%*	*150.45*	*1.00%*
Auto Loan	*6,424.33*	*4.92%*	*37.87*	*0.59%*
Others	*22,586.75*	*17.31%*	*161.42*	*0.71%*
Financial Markets	24,378.12	18.68%	477.94	1.96%
Agriculture	13,368.57	10.24%	265.96	1.99%
Infrastructure	12,676.72	9.71%	32.76	0.26%
Trade	11,783.00	9.03%	576.82	4.90%
Services	11,412.45	8.74%	734.95	6.44%
Manufacturing	8,053.67	6.17%	470.16	5.84%
Against Cash Collaterals	2,037.23	1.56%	3.53	0.17%
Others *	1,986.71	1.52%	11.98	0.60%
Real Estate	722.08	0.55%	165.09	22.86%
Grand Total	**130,502.74**	**100%**	**3088.94**	**2.37%**

Others include Food Credit, Micro Credit, Mining & Quarrying

All figures, other than percentage, in ₹ crore

Gross Advances Mix Trend

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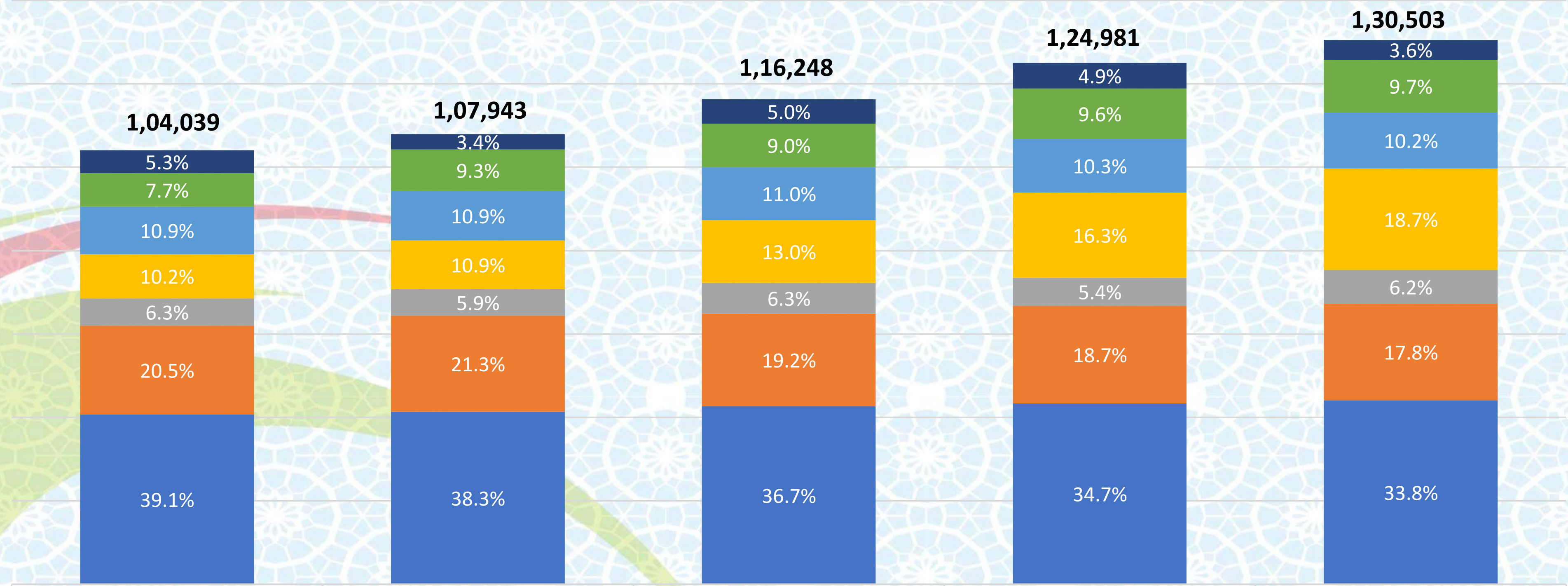

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Others	5501	3706	5799	6149	4746
Infrastructure	8035	9985	10417	12035	12677
Agriculture	11347	11793	12730	12919	13369
Financial Markets	10600	11729	15068	20335	24378
Manufacturing	6572	6340	7302	6807	8054
Trade & Services	21283	23017	22282	23352	23195
Personal Finance	40701	41372	42650	43385	44084

All figures, other than percentage, in ₹ crore

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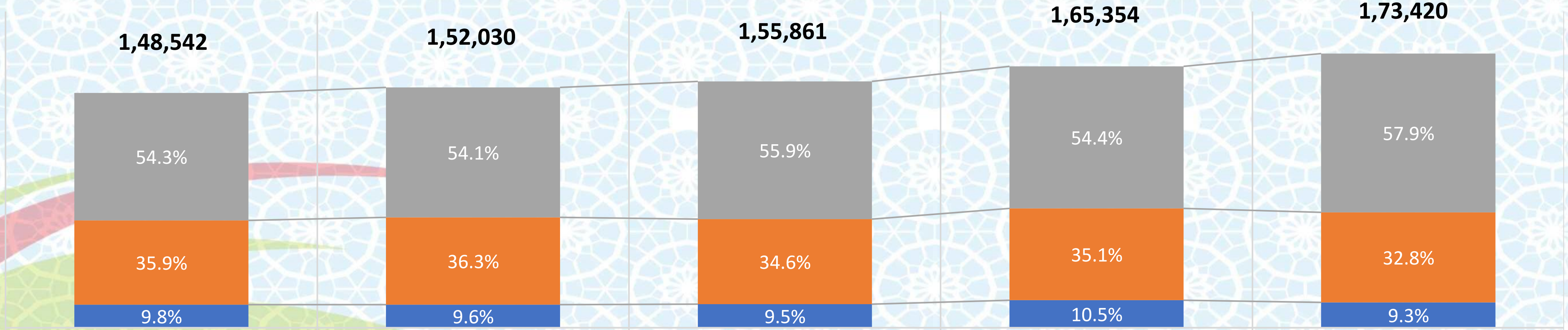
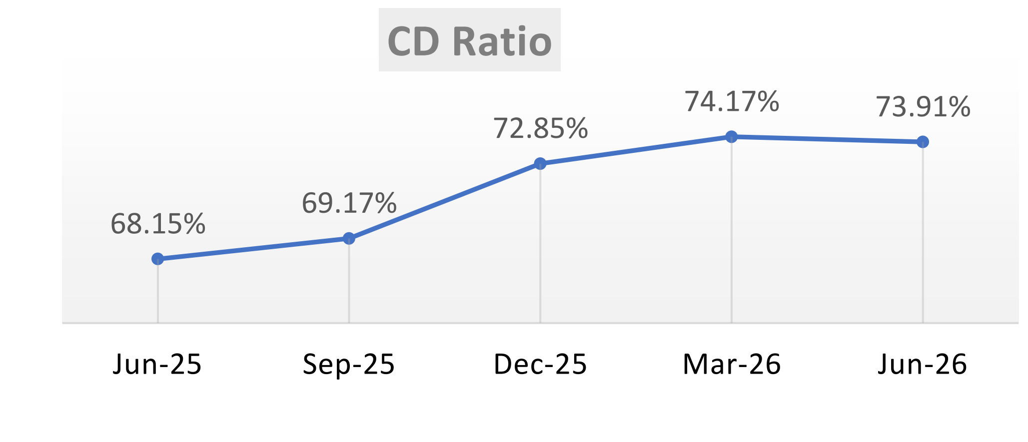
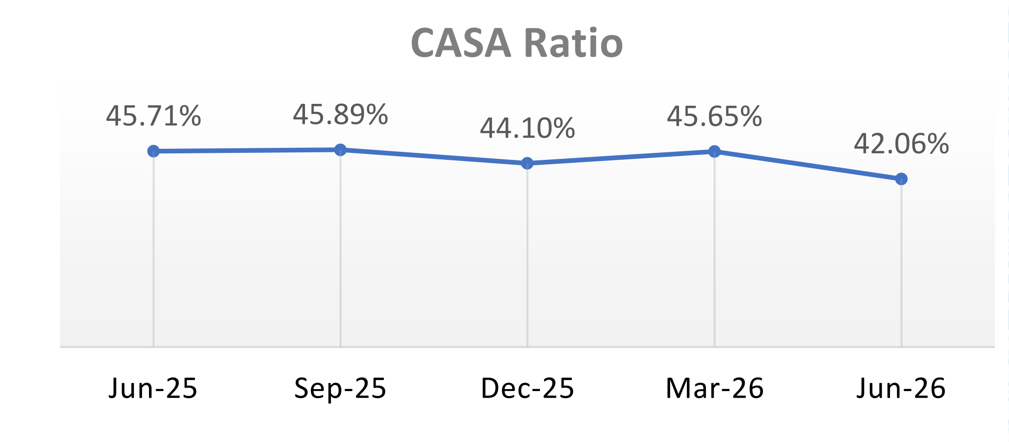
Consistently growing Deposit Base



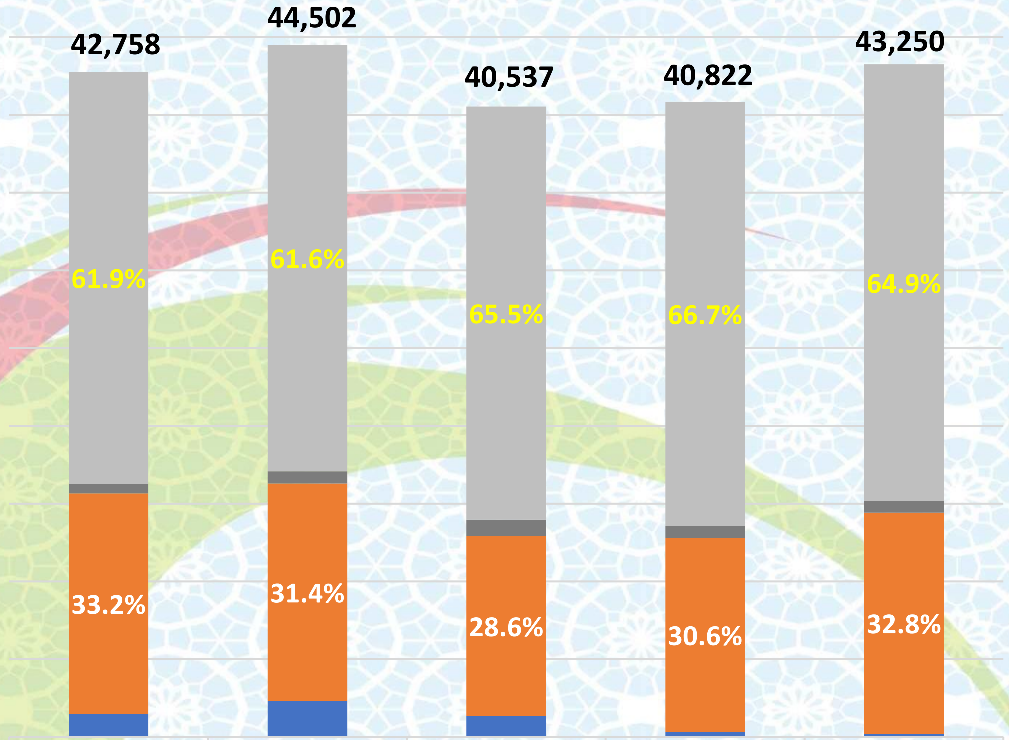
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Term Deposits	80641	82256	87125	89876	100476
Savings Deposits	53287	55126	53859	58086	56833
Current Deposits	14614	14648	14877	17392	16111



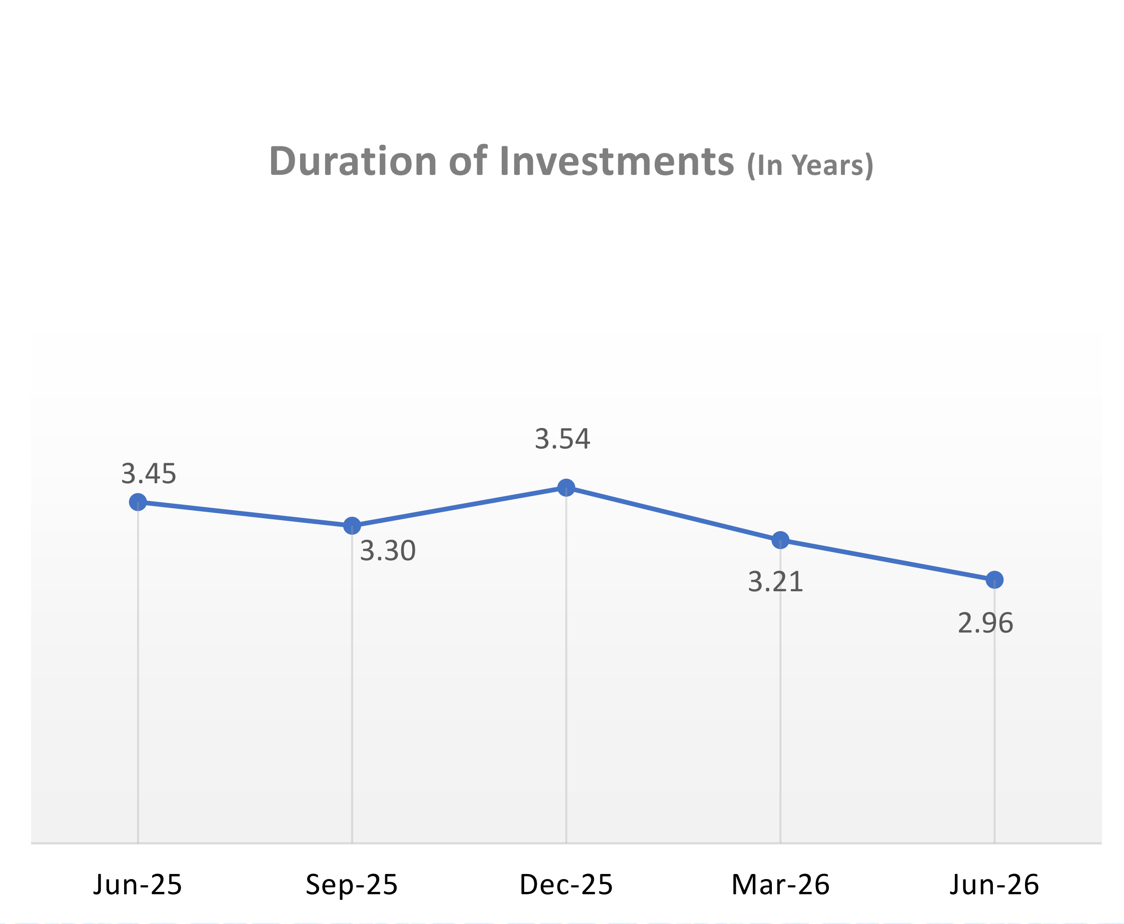


All figures, other than percentage, in ₹ crore

Investments Profile



	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
HTM	26468	27410	26568	27239	28079
Others	621	791	1039	775	742
AFS	14186	13990	11590	12491	14206
HFT	1483	2311	1340	318	223



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Asset Quality | External Rating of Corporate Advances (As on June 30, 2026)

Rating	No. of Borrowers	Outstanding Amount (in crores)	Rating Percentage %
AAA	32	32,761.63	71.8%
AA	17	5,674.51	12.4%
A	12	1,640.04	3.6%
BBB	24	2,472.05	5.4%
BB & Below	169	2,740.04	6.0%
Unrated Borrowers (to be rated)	4	355.85	0.8%
Total Eligible for Rating	**258**	**45,644.12**	**100.0%**

All figures, other than percentage, in ₹ crore

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Asset Quality | Restructuring of Advances (as on June 30, 2026)

SECTOR	STANDARD		NPA		TOTAL	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
SERVICES	695.66	33.55	51.33	44.95	747.00	78.51
TRADE	506.67	26.22	72.76	65.09	579.44	91.31
MANUFACTURING	304.88	15.95	173.74	151.48	478.61	167.44
REAL ESTATE	29.50	1.48	156.47	156.47	185.97	157.95
PERSONAL FINANCE	83.88	6.04	13.77	11.61	97.64	17.65
AGRICULTURE	40.12	3.12	57.02	55.58	97.14	58.71
INFRASTRUCTURE	50.42	2.79	7.58	7.22	58.00	10.01
OTHERS @	2.26	0.11	1.91	1.91	4.17	2.02
Grand Total	**1,713.39**	**89.27**	**534.58**	**494.33**	**2,247.97**	**583.60**

@Others include Micro Enterprises, Mining & Quarrying.

All figures in ₹ crore

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Honoured with Second Best Performed Bank at National Level, under Private Sector Banks (large category) for the Year 2024 – 25 by State Forum of Bankers Clubs Kerala (SFBCK)

Bank won the prestigious 'Best MSME Bank - Winner' award at the MSME Banking Excellence Awards 2025

Secured Runner-Up position in the 'CSR Initiative & Business Responsibility' category at the MSME Banking Excellence Awards 2025

Honoured with prestigious SKOCH 'Silver Award' at 103rd SKOCH Summit under 'Financial Performance' category for "Improving Financial Performance / Profitability of the Bank"

Awarded by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for securing the highest number of guarantees under the CGTMSE scheme during FY 2024-25 in the category covering the Northeastern Region, Jammu and Kashmir, and Ladakh

Bagged four major awards at the prestigious IBA CISO Summit & Citations – 2025 that included:
- Cyber Security Transformation of the Year Award,
- Cyber Security Compliance Champion Award,
- Cyber Security Team of the Year Award
- Special Prize for Cyber Security Incident Response Mastery.

Bank's Chief Information Security Officer (CISO) won prestigious 'CISO of the Year' Award at Enterprise Security Connect (ESCON) 2025 – South Asia's premier cybersecurity summit.

Honoured with the prestigious 'Excellence in Continuous Professional Development' Award by the Indian Institute of Banking & Finance (IIBF)

Awarded Gold at the Finacle Innovation Awards 2026 in the category 'Modern Technologies-led Innovation – Data Insights & Analytics Platform.'

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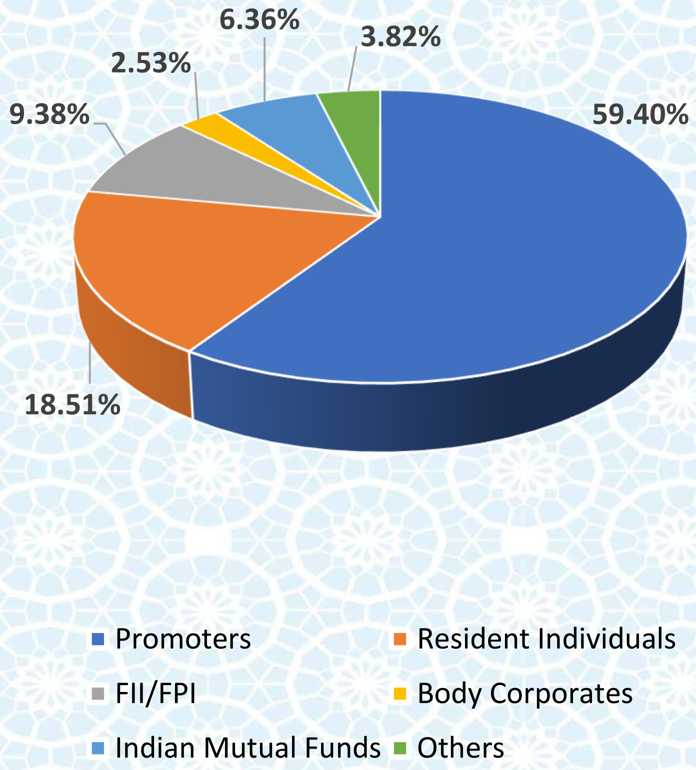
Shareholding Pattern

Particulars	No. of Shares held as on Jun 30, 2026	% to Capital	No. of Shares held as on Jun 30, 2025	% to Capital	YoY Change
Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40%	65,40,98,280	59.40%	-
Resident Individuals	20,37,84,833	18.51%	24,36,01,994	22.12%	*(361 bps)*
FII/FPI	10,32,92,064	9.38%	8,82,43,545	8.01%	*137 bps*
Indian Mutual Funds	7,00,50,806	6.36%	3,84,07,286	3.49%	*287 bps*
Indian Financial Institutions	1,09,79,101	1.00%	2,36,01,391	2.14%	*(114 bps)*
Body Corporates	2,78,79,952	2.53%	2,65,67,276	2.41%	*12 bps*
Non-Resident Indians	2,09,59,952	1.90%	2,08,46,915	1.89%	*1 bps*
Others (AIF / IEPF / Trusts)	85,07,068	0.77%	54,76,823	0.50%	*27 bps*
Clearing Members	16,30,407	0.15%	3,38,953	0.03%	*12 bps*
Total	**110,11,82,463**	**100%**	**110,11,82,463**	**100%**	**-**

Shareholding Pattern as on June 30, 2026



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Thank You