

DEPT : SECRETARIAL
REF. No.: SEC/ST.EX.STT/115/2026-27
DATE : October 15, 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
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Dear Madam/Sir,

Sub: Outcome of the Board Meeting - Submission of Unaudited Financial Results for the quarter/half year ended 30th September, 2026.

Pursuant to Regulation 30, 33 and other applicable provisions of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, we submit herewith the Unaudited Financial Results of the Bank for the quarter/half year ended 30th September, 2026 (both standalone and consolidated) along with the Limited Review Reports issued by the Joint Statutory Auditors of the Bank which were reviewed and recommended by the Audit Committee of Board and duly approved and taken on record by the Board at their respective meetings held today, 15th October, 2026.

The Board Meeting commenced at 11:00 a.m. and the results were considered immediately and approved by the Board at 1:15 p.m. Thereafter, the meeting continued for consideration of the rest of the agenda items.

The aforesaid information is also being hosted on the Bank's website www.southindianbank.bank.in as per SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015.

Kindly take the information on record.

Yours faithfully,

JIMMY
MATHEW

Digitally signed by
JIMMY MATHEW
Date: 2026.10.15
13:18:29 +05'30'

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

REF. No. : SEC/ST.EX.STT/116 /2026-27

DATE : October 15, 2026

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Dear Madam/Sir(s),

Sub: Declaration regarding the Limited Review Report with Unmodified Opinion for the Unaudited Financial Results (Standalone and Consolidated) of the Bank for the quarter/half year ended 30th September, 2026

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that the Statutory Central Auditors of Bank have issued their Limited Review Report with an unmodified opinion for the Unaudited Financial Results (Standalone and Consolidated) of the Bank for the quarter/half year ended 30th September, 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,



(VINOD FRANCIS)
CHIEF FINANCIAL OFFICER

Encl.: as above

M/s M. P. Chitale & Co.
Chartered Accountants
Hamam House,
Ambalal Doshi Marg, Fort
Mumbai – 400 001

M/s Borkar & Muzumdar
Chartered Accountants
21/168 Anand Nagar Om CHS,
Anand Nagar Lane, Off Nehru Road,
Santacruz (E), Mumbai - 400 055.

Independent Auditors' Limited Review Report on unaudited standalone financial results of The South Indian Bank Limited for the quarter and half year ended September 30, 2026, pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended)

Review Report to
The Board of Directors,
The South Indian Bank Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of The South Indian Bank Limited ('the Bank') for the quarter and half year ended September 30, 2026 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations as at September 30, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's Management, reviewed by the Audit Committee of the Board and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard -25 'Interim Financial Reporting' (AS-25), prescribed 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 in compliance with the Listing Regulations. Our responsibility is to express a conclusion and issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



4. Our review primarily is conducted on the basis of review of the books of account and records of the Bank. We have also relied on the information and explanations furnished to us by the Bank and the returns as considered necessary by us for the review.
5. Based on our review conducted and procedure performed as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures as stated in Note No 10 to the Statement relating to Pillar 3 disclosure under Basel III Capital Regulations as at September 30, 2026 which have not been reviewed by us.

For M.P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W



Anagha Thatte
Partner
Membership No. 105525
UDIN: 26105525ZEYXPG15092
Place: Kochi
Date: October 15, 2026

For Borkar & Muzumdar
Chartered Accountants
Firm Registration No. 101569W



Kaushal Muzumdar
Partner
Membership No. 100938
UDIN: 26100938XHCPTH5806
Place: Kochi
Date: October 15, 2026

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2026

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a) + (b) + (c) + (d)	2,79,570	2,62,781	2,40,705	5,42,351	4,76,949	9,84,650
(a) Interest/discount on advances/bills	2,24,730	2,10,825	1,87,494	4,35,555	3,75,760	7,75,691
(b) Income on investments	45,064	44,821	45,606	89,885	81,996	1,78,948
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	8,616	6,362	6,115	14,978	11,744	20,929
(d) Others	1,160	773	1,490	1,933	7,449	9,082
2. Other income	46,815	37,949	51,573	84,764	1,13,762	2,00,949
3. Total income (1+2)	3,26,385	3,00,730	2,92,278	6,27,115	5,90,711	11,85,599
4. Interest expended	1,67,984	1,60,309	1,59,827	3,28,293	3,12,814	6,40,914
5. Operating expenses (i) + (ii)	85,153	81,241	78,895	1,66,394	1,57,121	3,07,348
(i) Employees cost	45,608	44,919	42,738	90,527	85,587	1,65,452
(ii) Other operating expenses	39,545	36,322	36,157	75,867	71,534	1,41,896
6. Total expenditure (4) + (5)	2,53,137	2,41,550	2,38,722	4,94,687	4,69,935	9,48,262
(excluding provisions and contingencies)						
7. Operating Profit (3) - (6)	73,248	59,180	53,556	1,32,428	1,20,776	2,37,337
(Profit before Provisions and Contingencies)						
8. Provisions (other than tax) and Contingencies	15,911	8,434	6,327	24,345	30,253	41,733
9. Exceptional items	-	-	-	-	-	-
10. Profit/(Loss) from ordinary activities before tax	57,337	50,746	47,229	1,08,083	90,523	1,95,604
(7)-(8)-(9)						
11. Tax expense	14,724	12,983	12,092	27,707	23,191	50,090
12. Net profit/(Loss) from ordinary activities after tax	42,613	37,763	35,137	80,376	67,332	1,45,514
(10)-(11)						
13. Extra ordinary items (Net of tax expense)	-	-	-	-	-	-
14. Net profit/(Loss) for the period (12-13)	42,613	37,763	35,137	80,376	67,332	1,45,514
15. Paid-up equity share capital (Face Value ₹ 1/- each)	26,195	26,181	26,167	26,195	26,167	26,176
16. Reserves excluding revaluation reserves						10,82,842
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	19.40	19.62	17.70	19.40	17.70	19.66
iii) Earning per share (EPS)						
(a) Basic EPS - before and after extraordinary items (₹) *	1.63	1.44	1.34	3.07	2.57	5.56
(b) Diluted EPS - before and after extraordinary items (₹) *	1.62	1.44	1.34	3.06	2.57	5.55
iv) NPA Ratios						
(a) Gross NPA	1,35,484	1,43,767	2,70,347	1,35,484	2,70,347	1,43,050
(b) Net NPA	10,271	26,747	50,582	10,271	50,582	28,793
(c) % of Gross NPA to Gross Advances	1.24	1.38	2.93	1.24	2.93	1.43
(d) % of Net NPA to Net Advances	0.09	0.26	0.56	0.09	0.56	0.29
v) Return on assets (Annualised) %	1.12	1.07	1.04	1.10	1.03	1.08
vi) Net worth	11,68,352	11,37,922	10,22,068	11,68,352	10,22,068	11,00,363
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 ¹	0.09	0.10	0.04	0.09	0.04	0.12
xi) Total debts to total assets ²	2.36%	2.50%	4.89%	2.36%	4.89%	2.77%
xii) Operating Margin	22.44%	19.68%	18.32%	21.12%	20.45%	20.02%
xiii) Net Profit Margin	13.06%	12.56%	12.02%	12.82%	11.40%	12.27%

* Quarterly/half-yearly numbers are not annualised

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

² Total debts represents total borrowings of the Bank.


SEGMENT WISE RESULTS

Particulars	Quarter ended			Half Year ended		(₹ in Lakhs)
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	31.03.2026
1. Segment Revenue						Audited
a) Treasury	64,225	57,123	68,459	1,21,348	1,41,573	2,59,637
b) Corporate/ Wholesale Banking	97,390	90,984	84,091	1,88,374	1,71,609	3,50,750
c) Retail Banking	1,52,997	1,42,550	1,28,251	2,95,547	2,56,432	5,27,490
(i) Digital Banking	20,428	21,102	22,510	41,530	44,668	85,304
(ii) Other Retail Banking	1,32,569	1,21,448	1,05,741	2,54,017	2,11,764	4,42,186
d) Other Banking Operations	11,773	10,073	11,477	21,846	21,097	47,722
Total	3,26,385	3,00,730	2,92,278	6,27,115	5,90,711	11,85,599
Less : Inter segment Revenue	-	-	-	-	-	-
Net Income from Operations	3,26,385	3,00,730	2,92,278	6,27,115	5,90,711	11,85,599
2. Segment Results (net of provisions)						
a) Treasury	12,869	8,746	12,106	21,615	32,475	45,752
b) Corporate/ Wholesale Banking	9,351	6,928	7,566	16,279	8,010	29,769
c) Retail Banking	31,567	32,546	22,929	64,113	42,092	1,04,029
(i) Digital Banking	(4,599)	309	949	(4,290)	3,060	(10,802)
(ii) Other Retail Banking	36,166	32,237	21,980	68,403	39,032	1,14,832
d) Other Banking Operations	3,550	2,526	4,628	6,076	7,946	16,054
Total	57,337	50,746	47,229	1,08,083	90,523	1,95,604
Less: Unallocated	-	-	-	-	-	-
Profit/(Loss) Before Tax	57,337	50,746	47,229	1,08,083	90,523	1,95,604
3. Segment Assets						
a) Treasury	31,41,209	28,85,228	33,24,476	31,41,209	33,24,476	29,96,669
b) Corporate/ Wholesale Banking	61,42,965	57,56,018	52,11,897	61,42,965	52,11,897	54,12,350
c) Retail Banking	59,57,493	54,10,253	46,68,520	59,57,493	46,68,520	53,84,102
(i) Digital Banking	6,30,600	6,38,803	5,41,477	6,30,600	5,41,477	6,17,989
(ii) Other Retail Banking	53,26,893	47,71,450	41,27,043	53,26,893	41,27,043	47,66,113
d) Other Banking Operations	859	1,021	1,687	859	1,687	1,193
e) Un allocated	3,76,283	3,92,541	3,97,352	3,76,283	3,97,352	3,81,316
Total	1,56,18,809	1,44,45,061	1,36,03,932	1,56,18,809	1,36,03,932	1,41,75,630
4. Segment Liabilities						
a) Treasury	28,59,802	26,39,451	31,00,222	28,59,802	31,00,222	27,32,171
b) Corporate/ Wholesale Banking	57,48,606	53,60,152	48,66,721	57,48,606	48,66,721	50,48,946
c) Retail Banking	55,75,040	50,38,167	43,59,331	55,75,040	43,59,331	50,22,594
(i) Digital Banking	5,90,117	5,94,870	5,05,615	5,90,117	5,05,615	5,76,495
(ii) Other Retail Banking	49,84,923	44,43,297	38,53,716	49,84,923	38,53,716	44,46,099
d) Other Banking Operations	-	-	-	-	-	-
e) Un allocated	2,27,727	2,27,227	2,14,097	2,27,727	2,14,097	2,31,569
Total	1,44,11,175	1,32,64,997	1,25,40,371	1,44,11,175	1,25,40,371	1,30,35,280
5. Capital Employed (Segment Assets-Segment Liabilities)						
a) Treasury	2,81,407	2,45,777	2,24,254	2,81,407	2,24,254	2,64,498
b) Corporate/ Wholesale Banking	3,94,359	3,95,866	3,45,176	3,94,359	3,45,176	3,63,404
c) Retail Banking	3,82,453	3,72,086	3,09,189	3,82,453	3,09,189	3,61,508
(i) Digital Banking	40,483	43,933	35,862	40,483	35,862	41,494
(ii) Other Retail Banking	3,41,970	3,28,153	2,73,327	3,41,970	2,73,327	3,20,014
d) Other Banking Operations	859	1,021	1,687	859	1,687	1,193
e) Un allocated	1,48,556	1,65,314	1,83,255	1,48,556	1,83,255	1,49,747
Total	12,07,634	11,80,064	10,63,561	12,07,634	10,63,561	11,40,350

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		
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital			
Employees' Stock Options Outstanding	26,195	26,167	26,176
Reserves and Surplus	1,374	956	1,197
Deposits	11,81,438	10,37,394	11,14,174
Borrowings	1,37,27,852	1,15,63,538	1,23,34,632
Other Liabilities and Provisions	3,68,120	6,64,726	3,92,701
Total	3,13,831	3,11,151	3,06,750
ASSETS	1,56,18,810	1,36,03,932	1,41,75,630
Cash and Balances with Reserve Bank of India	8,70,460	4,96,483	6,18,295
Balances with Banks and money at call & short notice	6,31,520	5,12,045	3,95,779
Investments	27,70,903	30,70,568	27,32,771
Advances	1,08,38,815	90,19,574	99,25,980
Fixed Assets	1,04,013	1,02,356	1,04,284
Other Assets	4,03,099	4,02,906	3,98,521
Total	1,56,18,810	1,36,03,932	1,41,75,630

2. Cash Flow Statement :

(₹ in Lakhs)

	Half year ended		Year ended
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
Cash flow from operating activities			
Profit before tax as per Profit and Loss Account	1,08,083	90,523	1,95,604
Adjustments for:			
Depreciation	6,311	5,607	11,494
Amortisation/Accretion of Premium/Discount on Investments	5,136	5,061	10,669
Appreciation/Depreciation of Investments / Non Performing Investments	(1,377)	(5,904)	(4,901)
General Provisions against Standard Assets	2,402	159	4,007
Provision/write off for Non Performing Assets	22,516	30,716	38,322
Other Provisions	(447)	(622)	(596)
Employee Stock Options expense	352	215	537
Interest on Subordinated bonds	0	3,633	3,886
(Profit)/Loss on sale of land, buildings and other assets	322	(15)	(85)
Operating profit before working capital changes	1,43,298	1,29,373	2,58,937
Changes in working capital:			
Increase / (Decrease) in Deposits	13,93,220	8,10,978	15,82,072
Increase / (Decrease) in Other liabilities	6,204	41,052	36,058
(Increase) / Decrease in Investments (excluding Held To Maturity Investments)	14,902	(1,96,696)	(34,945)
(Increase) / Decrease in Advances	(9,35,350)	(4,82,067)	(13,96,078)
(Increase) / Decrease in Other Assets	(2,923)	(8,643)	(8,062)
Cash flow from operating activities before taxes	4,76,053	1,64,624	1,79,045
Direct Taxes paid	(6,19,351)	(2,93,997)	(4,37,982)
Net cash flow from/(used in) operating activities	(30,708)	(23,046)	(47,317)
Cash flow from investing activities:			
Purchase of Fixed Assets/Capital Work-in-Progress	(5,469)	(6,187)	(14,086)
Sale of Fixed/Non Banking Assets	11	68	221
(Increase)/Decrease in Held To Maturity Investments	(59,324)	(6,99,861)	(5,32,631)
Net cash flow from/(used in) investing activities	(64,782)	(7,05,980)	(5,46,496)
Cash flow from financing activities:			
Proceeds from issue of share capital (Including Share Premium)	408	75	252
Dividend paid including Corporate Dividend Tax	(11,782)	(10,466)	(10,466)
Net proceeds/(repayments) in borrowings	(24,581)	2,83,679	41,653
Interest on Subordinated bonds	-	(6,740)	(8,543)
Issue/(Repayment) of Subordinate bonds	-	(49,000)	(79,000)
Net cash flow from/(used in) financing activities	(35,955)	2,17,548	(56,104)
Net increase/(decrease) in cash and cash equivalents	4,87,906	(2,17,481)	(2,11,935)
Cash and cash equivalents as at beginning of the year	10,14,074	12,26,009	12,26,009
Cash and cash equivalents as at the end of the period	15,01,980	10,08,528	10,14,074

Note: Cash and cash equivalents comprise of cash on hand (including foreign currency notes), Balances with Reserve Bank of India, Balance with Banks and money at call and short notice.



3. The above standalone financial results for the quarter and half year ended September 30, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 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 half year ended September 30, 2025, and for the FY 2025-26 were reviewed/audited by Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants.

4. The Bank has consistently applied its significant accounting policies in the preparation of its financial results during the quarter and half year ended September 30, 2026 as compared to those followed for the year ended March 31, 2026.
5. 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.
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.
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. 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.
11. Details of Resolution Plan implemented under Resolution Framework for COVID 19 related stress as per RBI circular dated August 06, 2020 (DOR.No.BP.BC/3/21.04.048/2020-21 – Resolution Framework 1.0) and May 05, 2021 (DOR.STR.REC.11/21.04.048/2021-22 - Resolution Framework 2.0) are given below:

(₹ in lakhs except number of accounts)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year (A)	Of aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year ¹	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year ²
Personal Loans	8,921	69	-	1,187	7,665
Corporate persons*	3,862	-	-	278	3,584
Of which, MSMEs	-	-	-	-	-
Others	1,424	-	-	116	1,308
Total	14,207	69	-	1,581	12,557

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

¹ Amount paid by the borrower during the half year is net of additions in the borrower account including additions due to interest capitalisation and accounts upgraded from NPA to Standard restructured category.

² Includes other facilities to the borrowers which have not been restructured.



12 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 September 30, 2026 are given below:

(i) The Bank has not transferred any Special Mention Account (SMA) and loan not in default during the quarter ended September 30, 2026.

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

Aggregate amount of loans acquired (₹ in Lakhs)	3,474.95
Weighted average residual maturity (in months)	217.50
Weighted average holding period by originator (in months)	36.54
Retention of beneficial economic interest by the originator	10.00%
Tangible security coverage	180.90%

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

(iii) The Bank has not acquired any stressed loans during the quarter ended September 30, 2026.

(iv) During the quarter, Bank has not transferred any Non Performing Assets to any financial institutions/ARC.

(v) Details of recovery ratings assigned to Security Receipts as at September 30, 2026:

(₹ in lakhs)		
Recovery Ratings *	Anticipated Recovery as per Recovery Rating	Book value
NR2/ R1 /RR1	100% - 150%	7,252.51
Total		7,252.51

* Recovery Rating is as assigned by various external rating agencies

13 Disclosure related to clause 28 of RBI circular dated May 05, 2021 where the number of borrower accounts where modifications were sanctioned and implemented in terms of Clause 22 of the aforesaid circular:

Type of Borrower	No of Accounts	Aggregate exposure to such borrower (₹ in lakhs)
Personal Loans	3	134.18
Corporate Persons	-	-
Of which MSMEs	-	-
Others	-	-
Total	3	134.18

There were 3 borrowers having an aggregate exposure of ₹134.18 Lakh to the Bank, where Resolution Plan has been implemented under RBI's Resolution Framework 1.0 dated August 06, 2020 and now modified under RBI's Resolution Framework 2.0 dated May 05, 2021. Accounts where modification has been done subsequently closed/upgraded to standard category not included here.

14 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	September 30, 2026
Quantum of CLAs :	
Number of CLA Partners (Nos)	8
Amount of Gross Outstanding (₹)	1,96,878
Weighted average rate of interest (%)	10.70%
Fees charged for the Period (₹)	1059
Broad sectors in which CLA was made	Gold Loan, Personal Loan, Housing Loan, Business Loan
Performance of loans under CLA:	
Standard Loan (₹)	1,95,868
Non Performing Loan (₹)	1,010
Details related to default loss guarantee available on outstanding amount (₹)	1057



15 Disclosure related to Project Finance for the quarter ended September 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.	37	25,777
2. Projects under implementation accounts sanctioned during the quarter.	4	1,402
3. Projects under implementation accounts where DCCO has been achieved during the quarter	7	3,405
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	34	26,162*
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	3,401
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 ₹ 2,388 Lakhs during Q2 2026 in projects under implementation

16 During the quarter and half year ended September 30, 2026, the Bank allotted 14,37,644 and 19,35,803 shares respectively, pursuant to the exercise of stock option.

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

Place: Kochi

Date: October 15, 2026



Mahesh Muralidhar Pai
 (Managing Director & CEO)
 (DIN : 09164982)



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www.southindianbank.bank.in

M/s M. P. Chitale & Co.
Chartered Accountants
Hamam House,
Ambalal Doshi Marg, Fort
Mumbai – 400 001

M/s Borkar & Muzumdar
Chartered Accountants
21/168 Anand Nagar Om CHS,
Anand Nagar Lane, Off Nehru Road,
Santacruz (E), Mumbai - 400 055.

Independent Auditors' Limited Review Report on unaudited consolidated financial results of The South Indian Bank Limited for the quarter and half year ended September 30, 2026, pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended)

Review Report to
The Board of Directors,
The South Indian Bank Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of The South Indian Bank Limited ('the Bank') and its subsidiary (the Bank and its subsidiary together referred to as 'the Group'), for the quarter and half year ended September 30, 2026 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations as at September 30, 2026 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's Management, reviewed by the Audit Committee of the Board and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard-25 'Interim Financial Reporting' ('AS-25'), prescribed 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 (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion and issue a report on the Statement based on our review.
3. We conducted our review of Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.



4. Our review primarily is conducted on the basis of review of the books of account and records of the Bank. We have also relied on the information and explanations furnished to us by the Bank and the returns as considered necessary by us for the review.
5. The Statement includes the results of the following Subsidiary:
SIB Operations and Services Limited
6. Based on our review conducted and procedures performed as above and based on the consideration of the limited review report of the Subsidiary by other auditor as referred to in Paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other recognised accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed.
7. We did not review the interim unaudited financial results of the Subsidiary included in the Statement whose interim unaudited financial results reflect total assets of Rs 7.66 Crore as at September 30, 2026, total revenues of Rs. 10.37 Crore and Rs. 20.32 Crore and total net profit after tax of Rs. 0.20 Crore and Rs 0.23 Crore for the quarter and half year ended September 30, 2026 respectively, and cash outflow (net) of Rs. 1.94 Crore for the half year ended September 30, 2026, as considered in the Statement. The interim financial statements/financial information/ financial results of such Subsidiary have been reviewed by other auditor, whose review report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the Subsidiary, is based solely on the said report and the procedures performed by us as stated in Paragraphs 3 and 4 above. Our conclusion on the Statement is not modified in respect of this matter.

For M.P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W




Anagha Thatte
Partner
Membership No. 105525
UDIN: 26105525XZTLXU3923
Place: Kochi
Date: October 15, 2026

For Borkar & Muzumdar
Chartered Accountants
Firm Registration No. 101569W




Kaushal Muzumdar
Partner
Membership No. 100938
UDIN: 26100938MLIEZI7082
Place: Kochi
Date: October 15, 2026

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2026

(₹ in Lakhs)

Particulars	Quarter ended			Half Year ended		Year ended 31.03.2026
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1. Interest earned (a) + (b) + (c) + (d)	2,79,570	2,62,781	2,40,705	5,42,351	4,76,949	9,84,650
(a) Interest/discount on advances/bills	2,24,730	2,10,825	1,87,494	4,35,555	3,75,760	7,75,691
(b) Income on investments	45,064	44,821	45,606	89,885	81,996	1,78,948
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	8,616	6,362	6,115	14,978	11,744	20,929
(d) Others	1,160	773	1,490	1,933	7,449	9,082
2. Other income	46,810	37,959	51,552	84,769	1,13,721	2,00,878
3. Total income (1+2)	3,26,380	3,00,740	2,92,257	6,27,120	5,90,670	11,85,528
4. Interest expended	1,67,984	1,60,309	1,59,827	3,28,293	3,12,814	6,40,914
5. Operating expenses (i) + (ii)	85,120	81,247	78,845	1,66,367	1,57,021	3,07,229
(i) Employees cost	46,587	45,878	43,514	92,465	87,051	1,68,734
(ii) Other operating expenses	38,533	35,369	35,331	73,902	69,970	1,38,495
6. Total expenditure (4) + (5) (excluding provisions and contingencies)	2,53,104	2,41,556	2,38,672	4,94,660	4,69,835	9,48,143
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	73,276	59,184	53,585	1,32,460	1,20,835	2,37,385
8. Provisions (other than tax) and Contingencies	15,911	8,434	6,327	24,345	30,253	41,734
9. Exceptional items	-	-	-	-	-	-
10. Profit/(Loss) from ordinary activities before tax (7)-(8)-(9)	57,365	50,750	47,258	1,08,115	90,582	1,95,651
11. Tax expense	14,731	12,984	12,099	27,715	23,206	50,087
12. Net profit/(Loss) from ordinary activities after tax (10)-(11)	42,634	37,766	35,159	80,400	67,376	1,45,564
13. Extra ordinary items (Net of tax expense)	-	-	-	-	-	-
14. Net profit/(Loss) for the period (12-13)	42,634	37,766	35,159	80,400	67,376	1,45,564
15. Paid-up equity share capital (Face Value ₹ 1/- each)	26,195	26,181	26,167	26,195	26,167	26,176
16. Reserves excluding revaluation reserves						10,82,930
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 (₹) *	1.63	1.44	1.34	3.07	2.57	5.56
(b) Diluted EPS - before and after extraordinary items (₹) *	1.62	1.44	1.34	3.06	2.57	5.55

* Quarterly/half-yearly numbers are not annualised



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CONSOLIDATED SEGMENT WISE RESULTS

Particulars	Quarter ended			Half Year ended		Year ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Segment Revenue						
a) Treasury	64,225	57,123	68,459	1,21,348	1,41,573	2,59,637
b) Corporate/ Wholesale Banking	97,390	90,984	84,091	1,88,374	1,71,609	3,50,750
c) Retail Banking	1,52,997	1,42,550	1,28,251	2,95,547	2,56,432	5,27,490
(i) Digital Banking	20,428	21,102	22,510	41,530	44,668	85,304
(ii) Other Retail Banking	1,32,569	1,21,448	1,05,741	2,54,017	2,11,764	4,42,186
d) Other Banking Operations	11,768	10,083	11,456	21,851	21,056	47,651
Total	3,26,380	3,00,740	2,92,257	6,27,120	5,90,670	11,85,528
Less : Inter segment Revenue	-	-	-	-	-	-
Net Income from Operations	3,26,380	3,00,740	2,92,257	6,27,120	5,90,670	11,85,528
2. Segment Results (net of provisions)						
a) Treasury	12,869	8,746	12,106	21,615	32,475	45,752
b) Corporate/ Wholesale Banking	9,351	6,928	7,566	16,279	8,010	29,769
c) Retail Banking	31,567	32,546	22,929	64,113	42,092	1,04,029
(i) Digital Banking	(4,599)	309	949	(4,290)	3,060	(10,802)
(ii) Other Retail Banking	36,166	32,237	21,980	68,403	39,032	1,14,832
d) Other Banking Operations	3,552	2,525	4,628	6,077	7,946	16,054
Total	57,339	50,745	47,229	1,08,084	90,523	1,95,604
Less: Unallocated	(26)	(5)	(29)	(31)	(59)	(47)
Profit/(Loss) Before Tax	57,365	50,750	47,258	1,08,115	90,582	1,95,651
3. Segment Assets						
a) Treasury	31,41,159	28,85,178	33,24,426	31,41,159	33,24,426	29,96,619
b) Corporate/ Wholesale Banking	61,42,965	57,56,018	52,11,897	61,42,965	52,11,897	54,12,350
c) Retail Banking	59,57,493	54,10,253	46,68,520	59,57,493	46,68,520	53,84,102
(i) Digital Banking	6,30,600	6,38,803	5,41,477	6,30,600	5,41,477	6,17,989
(ii) Other Retail Banking	53,26,893	47,71,450	41,27,043	53,26,893	41,27,043	47,66,113
d) Other Banking Operations	859	1,021	1,687	859	1,687	1,193
e) Un allocated	3,76,396	3,92,613	3,97,402	3,76,396	3,97,402	3,81,382
Total	1,56,18,872	1,44,45,083	1,36,03,932	1,56,18,872	1,36,03,932	1,41,75,646
4. Segment Liabilities						
a) Treasury	28,59,802	26,39,451	31,00,222	28,59,802	31,00,222	27,32,171
b) Corporate/ Wholesale Banking	57,48,606	53,60,152	48,66,721	57,48,606	48,66,721	50,48,946
c) Retail Banking	55,74,675	50,37,592	43,58,886	55,74,675	43,58,886	50,22,051
(i) Digital Banking	5,90,117	5,94,870	5,05,615	5,90,117	5,05,615	5,76,495
(ii) Other Retail Banking	49,84,558	44,42,722	38,53,271	49,84,558	38,53,271	44,45,556
d) Other Banking Operations	-	-	-	-	-	-
e) Un allocated	2,28,046	2,27,734	2,14,461	2,28,046	2,14,461	2,32,041
Total	1,44,11,129	1,32,64,929	1,25,40,290	1,44,11,129	1,25,40,290	1,30,35,209
5. Capital Employed						
[Segment Assets - Segment Liabilities]						
a) Treasury	2,81,357	2,45,727	2,24,204	2,81,357	2,24,204	2,64,448
b) Corporate/ Wholesale Banking	3,94,359	3,95,866	3,45,176	3,94,359	3,45,176	3,63,404
c) Retail Banking	3,82,818	3,72,661	3,09,634	3,82,818	3,09,634	3,62,051
(i) Digital Banking	40,483	43,933	35,862	40,483	35,862	41,494
(ii) Other Retail Banking	3,42,335	3,28,728	2,73,772	3,42,335	2,73,772	3,20,557
d) Other Banking Operations	859	1,021	1,687	859	1,687	1,193
e) Un allocated	1,48,350	1,64,879	1,82,941	1,48,350	1,82,941	1,49,341
Total	12,07,743	11,80,154	10,63,642	12,07,743	10,63,642	11,40,437

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.



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Notes:

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

	(₹ in Lakhs)		
	As at		
	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	26,195	26,167	26,176
Employees' Stock Options Outstanding	1,374	956	1,197
Reserves and Surplus	11,81,548	10,37,475	11,14,261
Deposits	1,37,27,487	1,15,63,094	1,23,34,089
Borrowings	3,68,120	6,64,726	3,92,701
Other Liabilities and Provisions	3,14,148	3,11,514	3,07,222
Total	1,56,18,872	1,36,03,932	1,41,75,646
ASSETS			
Cash and Balances with Reserve Bank of India	8,70,460	4,96,483	6,18,295
Balances with Banks and money at call & short notice	6,31,520	5,12,045	3,95,779
Investments	27,70,853	30,70,518	27,32,721
Advances	1,08,38,815	90,19,574	99,25,980
Fixed Assets	1,04,014	1,02,357	1,04,284
Other Assets	4,03,210	4,02,955	3,98,587
Total	1,56,18,872	1,36,03,932	1,41,75,646

2. Consolidated Cash Flow Statement

		(₹ in Lakhs)		
		Half year ended		Year ended
		30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Audited
Cash flow from operating activities				
Consolidated Profit before tax as per Profit and Loss Account		1,08,115	90,582	1,95,651
Adjustments for:				
Depreciation		6,311	5,607	11,494
Amortisation of Premium on HTM Investments		5,136	5,061	10,669
Appreciation/Depreciation of Investments / Non Performing Investments		(1,377)	(5,904)	(4,901)
General Provisions against Standard Assets		2,402	159	4,007
Provision/write off for Non Performing Assets		22,516	30,716	38,321
Other Provisions		(447)	(640)	(546)
Employee Stock Options expense		352	215	537
Interest on Subordinated bonds		0	3,633	3,886
(Profit)/Loss on sale of land, buildings and other assets		322	(15)	(84)
Operating profit before working capital changes	(A)	1,43,330	1,29,414	2,59,034
Changes in working capital:				
Increase / (Decrease) in Deposits		13,93,398	8,10,872	15,81,867
Increase / (Decrease) in Other liabilities		6,047	41,127	36,115
(Increase) / Decrease in Investments (excluding Held To Maturity Investments)		14,902	(1,96,696)	(34,945)
(Increase) / Decrease in Advances		(9,35,350)	(4,82,067)	(13,96,078)
(Increase) / Decrease in Other Assets		(2,941)	(8,654)	(7,984)
Cash flow from operating activities before taxes	(B)	4,76,056	1,64,582	1,78,975
Direct Taxes paid	(A+B)	6,19,386	2,93,996	4,38,009
Net cash flow from/(used in) operating activities	(C)	5,88,643	2,70,950	3,90,663
Cash flow from investing activities:				
Purchase of Fixed Assets/Capital Work-in-Progress		(5,469)	(6,187)	(14,086)
Sale of Fixed/Non Banking Assets		11	68	222
(Increase)/Decrease in Held To Maturity Investments		(59,324)	(6,99,861)	(5,32,631)
Net cash flow from/(used in) investing activities	(D)	(64,782)	(7,05,980)	(5,46,495)
Cash flow from financing activities:				
Proceeds from issue of share capital (Including Share Premium)		408	75	252
Dividend paid including Corporate Dividend Tax		(11,782)	(10,466)	(10,466)
Net proceeds/(repayments) in borrowings		(24,581)	2,83,679	41,653
Interest on Subordinated bonds		-	(6,740)	(8,543)
Issue/(Repayment) of Subordinate bonds		-	(49,000)	(79,000)
Net cash flow from/(used in) financing activities	(E)	(35,955)	2,17,548	(56,104)
Net increase/(decrease) in cash and cash equivalents	(C+D+E)	4,87,906	(2,17,482)	(2,11,936)
Cash and cash equivalents as at beginning of the year		10,14,074	12,26,010	12,26,010
(Refer note below)				
Cash and cash equivalents as at the end of the period		15,01,980	10,08,528	10,14,074
(Refer note below)				

Note: Cash and cash equivalents comprise of cash on hand (including foreign currency notes), Balances with Reserve Bank of India, Balance with Banks and money at call and short notice.



3. The above consolidated financial results for the quarter and half year ended September 30, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 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 half year ended September 30, 2025, and for the FY 2025-26 were reviewed/audited by Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants.

4. The Consolidated Financial Results comprise the financial results of The South Indian Bank Ltd and its subsidiary SIB Operations and Services Ltd.
5. Group has consistently applied its significant accounting policies in the preparation of its financial results during the quarter and half year ended September 30, 2026 as compared to those followed for the year ended March 31, 2026.
6. 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.
7. 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.
8. 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 technically written off etc.
9. Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.
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.
11. During the quarter and half year ended September 30, 2026, the Bank allotted 14,37,644 and 19,35,803 shares respectively, pursuant to the exercise of stock option.
12. Previous period's figures /ratios have been regrouped / reclassified, wherever necessary to conform to current period's classification.

Place: Kochi
Date: October 15, 2026



Mahesh Muralidhar Pai
(Managing Director & CEO)
(DIN : 09164982)



The South Indian Bank Ltd., Regd. Office: Thrissur, Kerala
Head Office: S.I.B. House, T.B. Road, P.B. No: 28, Thrissur - 680001, Kerala
(Tel) 0487-2420 020, (Fax) 91 487-244 2021, e-mail: sibcorporate@sib.bank.in
CIN: L65191KL1929PLC001017, Toll Free (India) 1800-102-9408, 1800-425-1809 (BSNL)
www.southindianbank.bank.in