Secretarial Section
Head Office, 57- V.E. Road,
Thoothukudi – 628 002.
☏: 0461-2325136
e-mail : secretarial@tmbank.in
CIN: L65110TN1921PLC001908

Tamilnad Mercantile Bank Ltd
Be a step ahead in life

Ref.No.TMB.SE.140/2025-26

04.02.2026

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, Plot No. C/1,
'G' Block, Bandra - Kurla Complex,
Bandra (East), Mumbai - 400 051.

The Manager,
Bombay Stock Exchange limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.

Ref: Symbol: TMB / Scrip Code: 543596

Dear Sir / Madam,

Sub: - Outcome of the Board Meeting held on February 04, 2026

Pursuant to Regulation 30, 33 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we enclose herewith the Unaudited Financial Results of the Bank for the quarter ended December 31, 2025, along with the Limited Review Report issued by the Joint Statutory Central Auditors of the Bank, which were reviewed and recommended by the Audit Committee of the Board and duly approved by the Board of Directors at their respective meetings held today i.e., February 04, 2026.

The Board meeting commenced at 11.00 a.m. IST and concluded at 12:34 p.m. IST.

Kindly take the information on record.

Yours faithfully,
For Tamilnad Mercantile Bank Limited

SWAPNIL ASHOK YELGAONKAR
Digitally signed by SWAPNIL ASHOK YELGAONKAR
Date: 2026.02.04 12:37:12 +05'30'

Swapnil Yelgaonkar
Company Secretary & Compliance Officer

TAMILNAD MERCANTILE BANK LIMITED
REGD.OFFICE: 57 V E Road, Thoothukudi-628 002 (CIN:L65110TN1921PLC001908)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(₹ in Lakhs)

Particulars	Quarter ended			Nine Months ended		Year ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	**146,941**	**141,339**	**133,102**	**426,904**	**394,958**	**529,126**
(a) Interest/discount on advances/bills	119,700	112,651	107,264	343,056	315,921	424,618
(b) Income on investments	26,182	27,128	25,217	79,464	77,033	101,742
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,039	1,534	578	4,311	1,861	2,593
(d) Others	20	26	43	73	143	173
2. Other income	19,601	20,807	18,892	63,531	65,011	85,049
3. TOTAL INCOME (1+2)	**166,542**	**162,146**	**151,994**	**490,435**	**459,969**	**614,175**
4. Interest expended	82,327	81,626	76,063	244,622	221,657	299,034
5. Operating expenses (i)+(ii)	37,392	35,277	35,161	112,521	104,138	140,567
(i) Employees cost	17,514	17,584	17,816	57,381	54,855	72,634
(ii) Other operating expenses	19,878	17,693	17,345	55,140	49,283	67,933
6. TOTAL EXPENDITURE (4+5)	**119,719**	**116,903**	**111,224**	**357,143**	**325,795**	**439,601**
7. OPERATING PROFIT (3-6)	**46,823**	**45,243**	**40,770**	**133,292**	**134,174**	**174,574**
8. Provisions (other than tax) and contingencies	149	2,001	326	2,984	15,363	17,085
9. Exceptional items	-	-	-	-	-	-
10. Profit from Ordinary Activities before tax	**46,674**	**43,242**	**40,444**	**130,308**	**118,811**	**157,489**
11. Tax expense	12,524	11,491	10,420	33,918	29,740	39,228
12. Net Profit from Ordinary Activities after tax	**34,150**	**31,751**	**30,024**	**96,390**	**89,071**	**118,261**
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
14. Net Profit for the period (12-13)	**34,150**	**31,751**	**30,024**	**96,390**	**89,071**	**118,261**
15. Paid-up Equity Share Capital (Face value 10/- per Equity Share)	15,835	15,835	15,835	15,835	15,835	15,835
16. Reserves excluding Revaluation Reserve (as per Balance Sheet of previous accounting year)						885,034
17. Analytical Ratios and Other Disclosures:						
(i) Percentage of shares held by Government of India	-	-	-	-	-	-
(ii) Capital Adequacy ratio (%)						
Under Basel III	30.08	30.96	29.35	30.08	29.35	32.71
(a) Common Equity Tier (CET) 1 ratio	28.53	29.40	27.88	28.53	27.88	31.24
(b) Additional Tier 1 ratio	-	-	-	-	-	-

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

TAMILNAD MERCANTILE BANK LIMITED
REGD.OFFICE: 57 V E Road, Thoothukudi-628 002 (CIN:L65110TN1921PLC001908)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(₹ in Lakhs)

Particulars	Quarter ended			Nine Months ended		Year ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(iii) Earnings per Share (EPS) (in ₹)						
(a) Basic EPS (before and after extraordinary items) *	21.57	20.05	18.96	60.87	56.25	74.68
(b) Diluted EPS (before and after extraordinary items) *	21.57	20.05	18.96	60.87	56.25	74.68
(iv) NPA Ratios						
a) Gross NPA	46,283	47,445	57,638	46,283	57,638	55,613
b) Net NPA	10,008	12,152	17,759	10,008	17,759	16,045
c) % of Gross NPA	0.91	1.01	1.32	0.91	1.32	1.25
d) % of Net NPA	0.20	0.26	0.41	0.20	0.41	0.36
(v) Return on Assets (%)	1.97	1.85	1.89	1.88	1.91	1.88
(vi) Net Worth	977,383	944,370	871,542	977,383	871,542	900,869
(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 **	Nil	Nil	Nil	Nil	Nil	Nil
(xi) Total Debts to Total Assets	Nil	Nil	Nil	Nil	Nil	Nil
(xii) Operating Margin	28.11%	27.90%	26.82%	27.18%	29.17%	28.42%
(xiii) Net Profit Margin	20.51%	19.58%	19.75%	19.65%	19.36%	19.26%

* Not Annualised

** Debt represents the borrowings with residual maturity of more than one year

Place: Thoothukudi
Date: February 04, 2026

Salee S Nair
Managing Director & CEO
DIN : 09231101

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

TAMILNAD MERCANTILE BANK LIMITED
REGD.OFFICE: 57 V E Road, Thoothukudi-628 002
(CIN:L65110TN1921PLC001908)

Statement of Assets and Liabilities of the Bank as at December 31, 2025

(Rs in lakhs)

Particulars	As at 31.12.2025	As at 31.12.2024	As at 31.03.2025
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	15,835	15,835	15,835
Reserves and Surplus	961,548	855,707	885,034
Deposits	5,670,677	5,039,227	5,368,896
Borrowings	106,418	199,989	50,000
Other Liabilities and Provisions	314,310	360,921	325,222
Total	**7,068,788**	**6,471,679**	**6,644,987**
ASSETS			
Cash and Balances with Reserve Bank of India	229,800	318,302	265,038
Balance with Banks and Money at Call and Short Notice	83,338	44,596	175,787
Investments	1,451,909	1,466,153	1,510,080
Advances	5,043,547	4,326,442	4,398,367
Fixed Assets	28,623	26,401	28,448
Other Assets	231,571	289,785	267,267
Total	**7,068,788**	**6,471,679**	**6,644,987**

Place: Thoothukudi
Date: February 04, 2026

Salee S Nair
Managing Director & CEO
DIN : 09231101

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

TAMILNAD MERCANTILE BANK LIMITED
REGD.OFFICE: 57 V E Road, Thoothukudi-628 002 (CIN:L65110TN1921PLC001908)

SEGMENT REPORTING FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(Rs. in lakhs)

Particulars	Quarter ended			Nine Months ended		Year ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue:						
Treasury	30,394	33,791	30,727	99,640	96,485	125,621
Corporate/Wholesale Banking	14,467	13,244	14,868	42,377	44,556	57,978
Retail Banking	121,681	115,111	106,399	348,418	318,928	430,576
Other Banking operations	0	0	0	0	0	0
Unallocated	0	0	0	0	0	0
Total Revenue	**166,542**	**162,146**	**151,994**	**490,435**	**459,969**	**614,175**
Less: Inter Segment Revenue						
Income from Operations	**166,542**	**162,146**	**151,994**	**490,435**	**459,969**	**614,175**
Segment Results (net of provisions):						
Treasury	7,824	6,103	6,640	24,800	22,580	25,654
Corporate/Wholesale Banking	4,135	3,878	4,144	11,441	11,796	15,645
Retail Banking	34,715	33,261	29,660	94,067	84,435	116,190
Other Banking operations	0	0	0	0	0	0
Unallocated	0	0	0	0	0	0
Profit before tax	**46,674**	**43,242**	**40,444**	**130,308**	**118,811**	**157,489**
Tax Expenses	12,524	11,491	10,420	33,918	29,740	39,228
Net Profit after Tax	**34,150**	**31,751**	**30,024**	**96,390**	**89,071**	**118,261**
Segment Assets:						
Treasury	1,511,157	1,707,896	1,498,221	1,511,157	1,498,221	1,654,010
Corporate/Wholesale Banking	729,487	662,530	714,797	729,487	714,797	675,905
Retail Banking	4,725,247	4,444,261	4,086,960	4,725,247	4,086,960	4,132,504
Other Banking operations	0	-	0	0	0	0
Unallocated	102,897	89,500	171,701	102,897	171,701	182,568
Total	**7,068,788**	**6,904,187**	**6,471,679**	**7,068,788**	**6,471,679**	**6,644,987**
Segment Liabilities:						
Treasury	1,769,302	1,847,316	1,762,280	1,769,302	1,762,280	1,714,477
Corporate/Wholesale Banking	453,191	436,302	445,181	453,191	445,181	452,455
Retail Banking	3,726,095	3,544,416	3,186,559	3,726,095	3,186,559	3,360,201
Other Banking operations	0	-	0	0	0	0
Unallocated	142,817	131,783	206,117	142,817	206,117	216,985
Total	**6,091,405**	**5,959,817**	**5,600,137**	**6,091,405**	**5,600,137**	**5,744,118**
Capital Employed:						
(Segment Assets - Segment Liabilities)						
Treasury	-258,145	-139,420	-264,059	-258,145	-264,059	-60,467
Corporate/Wholesale Banking	276,296	226,228	269,616	276,296	269,616	223,450
Retail Banking	999,152	899,845	900,401	999,152	900,401	772,303
Other Banking operations	0	0	0	0	0	0
Unallocated	-39,920	-42,283	-34,416	-39,920	-34,416	-34,417
Total	**977,383**	**944,370**	**871,542**	**977,383**	**871,542**	**900,869**

For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI guidelines.

The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the bank is considered to operate only in domestic segment.

As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on establishment of Digital Banking Unit (DBU), for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed DBU of the Bank has not yet commenced operations, nothing has been reported under this segment.

Previous period figures have been regrouped/reclassified wherever necessary to make them comparable.

Place: Thoothukudi
Date: February 04, 2026

Salee S Nair
Managing Director & CEO
DIN : 09231101

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:060571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

Notes forming part of Unaudited Financial Results for the quarter and nine months ended December 31, 2025

1. The above Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their meeting held on February 04, 2026. The financial results for the quarter ended December 31,2025 have been subjected to "Limited Review" by Joint Statutory Central Auditors of the Bank and they have issued an unmodified opinion.

2. The 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, 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 and other accounting principles generally accepted in India, and are in compliance with the presentation and disclosure requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") as amended including relevant circulars issued by the SEBI from time to time. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.

3. Based on the available financial statements and the declarations from borrowers, the Bank has estimated the liability towards unhedged foreign currency exposure to their constituents in terms of RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28,2025 and holds a provision of ₹ 152 Lakhs as on December 31, 2025 (₹319 Lakhs as of December 31, 2024).

4. The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates. As per extant RBI guidelines, banks are required to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) under the Basel III framework. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link: https://www.tmb.bank.in/pages/basel-disclosures These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors of the Bank.

5. The Provision Coverage Ratio (PCR) as on December 31, 2025 is 96.08% (93.21% as of December 31, 2024) (with technical write-off) and 78.35% (69.07% as of December 31, 2024) (without technical write-off)

6. The Bank continues to holds a provision of ₹ 25000 Lakhs on advances as on December 31, 2025, which was created to meet any exigencies arising out of COVID-19 pandemic.

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

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7. In accordance with RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28,2025 on resolution of stressed assets - Revised framework, no additional addition provision is considered necessary as per the Bank's evaluation.

8. The ratios and other information which are to be disclosed as per Regulations 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, have been disclosed to the extent considered applicable.

9. In-accordance with Tamilnad Mercantile Bank Limited Employee Stock Option Plan 2024 (TMB ESOP Plan 2024) duly approved by the shareholders, the Bank during the quarter ending 31st December 2025 has granted 7879 Employee Stock options (ESOP) in aggregate which shall vest over the next 3 years. The ESOP expenses of Rs.3.67 Lakhs has been recognised in the unaudited financial statement for the quarter based on fair value of options estimated using Black-Scholes-Merton formula.

10. The management has taken into consideration the New Labour Codes notified by Government of India on November 21, 2025. Based on the preliminary assessment, the Bank is of the opinion that the incremental impact is not material for the quarter and nine months ended December 31,2025 and accordingly no provision is considered for the quarter.

    The Bank will continue to monitor the finalization of Central and State Rules and clarifications issued by the Government on the New Labour Codes and would provide for appropriate accounting effects on the basis of such developments, as needed.

11. Amount under other Income includes Commission, exchange, brokerage, locker rent, processing fees, Profit/loss on sale of investments(net), Profit/loss on revaluation of investments(net), Profit/loss on sale of fixed assets (net), Profit/loss on exchange transactions(net), Income from sale of Priority Sector Lending Certificate (PSLC) etc.

12. Details of loans not in default/ stressed loans transferred / acquired during the quarter ended December 31, 2025 as per RBI circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28,2025:
    i. The Bank has neither transferred any stressed loan (Non performing asset or Special Mention Account) nor any loan not in default.
    ii. The Bank has not acquired any stressed loan or any loan not in default through assignment.
    iii. The bank has not acquired any Security Receipts (SR) issued by Asset Reconstruction transferred to ARC.

13. Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28,2025 in respect of Project finance loans for the quarter ended December 31, 2025 is given below:

Sl. No	Item Description	Number of accounts	Total Outstanding (in Lakhs)
1	Projects under implementation accounts at the beginning of the quarter	63	15412

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

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2	Projects under implementation accounts sanctioned during the quarter	58	10119
3	Projects under implementation accounts where DCCO has been achieved during the Quarter	19	3618
4	Projects under implementation accounts at the end of the quarter.(1+2-3)	102	21913
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.	11	1237
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 pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which Resolution process has been implemented.	-	-
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.	-	-

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

14. Status of Investor Complaints received during the quarter ended December 31,2025:

Complaints un-resolved at the beginning of the quarter	Received	Resolved	Unresolved at the end of the quarter
0	4	4	0

15. The Bank does not have any Subsidiaries/Associates/Joint ventures as on December 31, 2025, hence, disclosure related to Consolidated Financial Statement is not applicable at this stage.

16. Figures of the previous period have been regrouped / reclassified / rearranged, wherever necessary to confirm to the current period's classification.

For & on behalf of the Board of Directors

Salee S Nair
Managing Director & CEO
DIN:09231101

Place: Thoothukudi
Date: February 04, 2026

TAMILNAD MERCANTILE BANK LTD. H.O. ACCOUNTS DEPT.

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS FRN:004207S Chennai 600 018

CHANDRAN & RAMAN CHARTERED ACCOUNTANTS FRN:000571S CHENNAI 600 004

Sundaram & Srinivasan
Chartered Accountants
23, C P Ramaswamy Road,
Alwarpet,
Chennai – 600 018

Chandran & Raman,
Chartered Accountants
No.2, Dr. Radhakrishnan Road
2nd Street, Mylapore,
Chennai – 600 004

Independent Auditors' Review Report on Unaudited Financial Results of Tamilnad Mercantile Bank Limited for the quarter and nine months ended December 31, 2025, pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors,
Tamilnad Mercantile Bank Limited,
Thoothukudi, Tamilnadu

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Tamilnad Mercantile Bank Limited (hereinafter 'the Bank') for the quarter and nine months ended December 31, 2025 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended) (hereinafter 'the Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations, as at December 31, 2025, 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 Note 4 to the Statement, which have not been reviewed by us. We have initialed the statement for identification purposes.

2. The Statement, which is the responsibility of the Bank's Management 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(the 'Act') read with relevant rules issued thereunder, in so far as they apply to banks, 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 (hereinafter the 'RBI Guidelines') and other accounting principles generally accepted in India and is in compliance with presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion 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 ('the 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 procedures applied to financial data and is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted subject to limitations mentioned in Paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement and notes prepared in accordance with applicable accounting standards, the RBI Guidelines, and other accounting principles generally accepted in India, in so far as they apply to banks, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS

Sundaram & Srinivasan
Chartered Accountants
23, C P Ramaswamy Road,
Alwarpet,
Chennai – 600 018

Chandran & Raman,
Chartered Accountants
No.2, Dr. Radhakrishnan Road
2nd Street, Mylapore,
Chennai – 600 004

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 relating to Pillar 3 disclosures as at December 31, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 4 of the Statement and have not been reviewed by us.

For Sundaram & Srinivasan,
Chartered Accountants
FRN: 004207S

T S Dinesh Kumar
Partner
M. No.: 229153

UDIN: 26229153QRZVRE3955

Place: Thoothukudi
Date: February 4, 2026

For Chandran & Raman,
Chartered Accountants
FRN: 000571S

S Pattabiraman
Partner
M. No.: 014309

UDIN: 26014309CITQFM9490

Place: Thoothukudi
Date: February 4, 2026

SUNDARAM & SRINIVASAN FRN:004207S Chennai 600 018 CHARTERED ACCOUNTANTS

CHANDRAN & RAMAN FRN:000571S CHENNAI 600 004 CHARTERED ACCOUNTANTS