

Secretarial Section

Head Office, 57- V.E. Road,
Thoothukudi – 628 002.

☎: 0461-2325136

e-mail : secretarial@tmbank.in

CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.10/2025-26

24.04.2025

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: Newspaper Publication - Audited Financial Results of the Bank for quarter and financial year ended March 31, 2025

Pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the copy of the publication made in newspapers on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2025.

The advertisement has been published in the following newspapers on April 24, 2025:

S.No.	Newspaper	Language
1	Dinakaran	Tamil
2	The Hindu	English
3	Business Line	
4	Financial Express	
5	The Economic Times	
6	The Times of India	
7	Business Standard	Hindi
8	Business Remedies	

Kindly take the information on record.

Yours faithfully,

For Tamilnad Mercantile Bank Limited

Swapnil Yelgaonkar
Company Secretary & Compliance Officer

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Financial Results for the Quarter / Year ended 31st March 2025

Particulars	Year Ended 31 st Mar 2025	Year Ended 31 st Mar 2024	Change / Growth %
TOTAL DEPOSITS	53,689	49,515	8.43%
TOTAL ADVANCES	44,366	39,970	11.00%
OPERATING PROFIT	1,746	1,482	17.81%
NET PROFIT	1,183	1,072	10.35%
NON INTEREST INCOME	851	645	31.94%
NET INTEREST INCOME	2,301	2,151	6.97%
SMA %	2.55%	3.97%	142 bps
GROSS NPA %	1.25%	1.44%	19 bps
NET NPA %	0.36%	0.85%	49 bps
ROA(*) %	1.88%	1.84%	4 bps
EPS (₹)	74.68	67.70	10.31%
CRAR %	32.71%	29.37%	334 bps

*Annualised
₹ in Crores

Sl. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended	Year Ended	
		31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	
1.	Total Income from Operations	1542.06	1417.61	6141.75	5492.85	
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	386.78	343.01	1574.89	1393.58	
3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	386.78	343.01	1574.89	1393.58	
4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	291.90	253.06	1182.61	1072.03	
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA	
6.	Equity Share Capital	158.35	158.35	158.35	158.35	
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	8850.34	7762.85	
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	a) Basic:	18.44	15.98	74.68	67.70
		b) Diluted:	18.44	15.98	74.68	67.70

₹ in Crores

NOTE:

- The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the website of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)
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Place : Thoothukudi
Date : 23.04.2025

For Board of Directors
SALEE S NAIR
Managing Director & CEO

Our product offers to customers: TMB Royal Savings Account, TMB Premium Savings Account, TMB SUPER FLEXI Current Account, TMB Home Loan, TMB GST CREDIT, TMB msme CREDIT and many more....


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Particulars	Year Ended 31 st Mar 2025	Year Ended 31 st Mar 2024	Change / Growth %	Annualised ₹ in Crores					
				Sl. No.	Particulars	Quarter Ended 31.03.2025 (Audited)	Quarter Ended 31.03.2024 (Audited)	Year Ended 31.03.2025 (Audited)	Year Ended 31.03.2024 (Audited)
↑ TOTAL DEPOSITS	53,689	49,515	8.43%	1.	Total Income from Operations	1542.06	1417.61	6141.75	5492.85
↑ TOTAL ADVANCES	44,366	39,970	11.00%	2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	386.78	343.01	1574.89	1393.58
↑ OPERATING PROFIT	1,746	1,482	17.81%	3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	386.78	343.01	1574.89	1393.58
↑ NET PROFIT	1,183	1,072	10.35%	4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	291.90	253.06	1182.61	1072.03
↑ NON INTEREST INCOME	851	645	31.94%	5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA
↑ NET INTEREST INCOME	2,301	2,151	6.97%	6.	Equity Share Capital	158.35	158.35	158.35	158.35
↓ SMA %	2.55%	3.97%	142 bps	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	8850.34	7762.85
↓ GROSS NPA %	1.25%	1.44%	19 bps	8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)				
↓ NET NPA %	0.36%	0.85%	49 bps			a) Basic:	18.44	15.98	74.68
↑ ROA(*) %	1.88%	1.84%	4 bps	b) Diluted:	18.44	15.98	74.68	67.70	
↑ EPS (₹)	74.68	67.70	10.31%						
↑ CRAR %	32.71%	29.37%	334 bps						


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Managing Director & CEO

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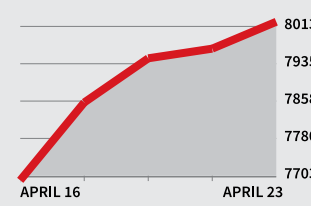
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SENSEX 80116.49 (+520.90)



IN FOCUS

	LATEST	CHANGE
Nifty 50	24328.95	+161.70
P/E Ratio (Sensex)	22.33	+0.15
US Dollar (in ₹)	85.42	+0.24
Gold Std 10 gm (in ₹)	95700.00	-2390
Silver 1 kg (in ₹)	96613.00	+1006



DIM OUTLOOK.

The World Bank has lowered India's growth forecast for FY26 by 40 bps to 6.3% amid global economic weakness **p3**

TECHNOPHILE.

Samsung Galaxy Book5 Pro combines featherlight portability with AMOLED brilliance **p4**

BENGALURU - CHENNAI - COIMBATORE - HUBBALLI - HYDERABAD - KOCHI - KOLKATA - MADURAI - MALAPPURAM - MANGALURU - MUMBAI - NOIDA - THIRUVANANTHAPURAM - TIRUCHIRAPALLI - TIRUPATI - VIJAYAWADA - VISAKHAPATNAM

RNI No. MAHENG/2023/89435

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For Board of Directors
SALEE S NAIR
Managing Director & CEO



Tamilnad Mercantile Bank Limited


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FINANCIAL EXPRESS

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SALEE S NAIR
Managing Director & CEO

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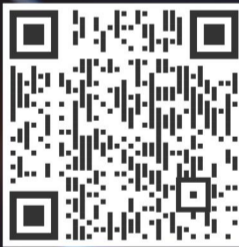


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7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	8850.34	7762.85	
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	a) Basic:	18.44	15.98	74.68	67.70
		b) Diluted:	18.44	15.98	74.68	67.70

₹ in Crores

NOTE:

- The above is an extract of the detailed format of Quarterly / Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Annual Financial Results are available on the website of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)
- Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Thoothukudi
Date : 23.04.2025

For Board of Directors
SALEE S NAIR
Managing Director & CEO



Tamilnad Mercantile Bank Limited

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REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002
CIN : L65110TN1921PLC001908

बिज़नेस रेमेडीज

वर्ष : 3 | अंक : 97

व्यापार एवं विकास की आवाज
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Financial Results for the Quarter / Year ended 31st March 2025

Particulars	Year Ended 31 st Mar 2025	Year Ended 31 st Mar 2024	Change / Growth %
TOTAL DEPOSITS	53,689	49,515	8.43%
TOTAL ADVANCES	44,366	39,970	11.00%
OPERATING PROFIT	1,746	1,482	17.81%
NET PROFIT	1,183	1,072	10.35%
NON INTEREST INCOME	851	645	31.94%
NET INTEREST INCOME	2,301	2,151	6.97%
SMA %	2.55%	3.97%	142 bps
GROSS NPA %	1.25%	1.44%	19 bps
NET NPA %	0.36%	0.85%	49 bps
ROA(*) %	1.88%	1.84%	4 bps
EPS (₹)	74.68	67.70	10.31%
CRAR %	32.71%	29.37%	334 bps

*Annualised
₹ in Crores

Sl. No.	Particulars	Quarter Ended	Quarter Ended	Year Ended	Year Ended	
		31.03.2025 (Audited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)	
1.	Total Income from Operations	1542.06	1417.61	6141.75	5492.85	
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	386.78	343.01	1574.89	1393.58	
3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and/ or Extraordinary items)	386.78	343.01	1574.89	1393.58	
4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	291.90	253.06	1182.61	1072.03	
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA	
6.	Equity Share Capital	158.35	158.35	158.35	158.35	
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	8850.34	7762.85	
8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	a) Basic:	18.44	15.98	74.68	67.70
		b) Diluted:	18.44	15.98	74.68	67.70

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