

Secretarial Section

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CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.83/2026-27

26.10.2026

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

The Manager
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001.

Ref: Symbol: TMB / Scrip Code: 543596

Dear Sir/Madam,

Sub: Investor / Analyst presentation on the Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing the Investor / Analyst presentation on the Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2026.

The said presentation has been uploaded on the website of the Bank and can be accessed at <https://tmb.bank.in/investor-relation/financial-results>

Kindly take the information on record.

Yours faithfully,

For Tamilnad Mercantile Bank Limited

SWAPNIL ASHOK Digitally signed by SWAPNIL
ASHOK YELGAONKAR
YELGAONKAR Date: 2026.10.26 14:21:32
+05'30'

Swapnil Yelgaonkar
Company Secretary & Compliance Officer

LEGACY REIMAGINED TRANSFORMING FOR GROWTH

Q2 FY27 | Investor Presentation

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Forward-looking statements speak only as of the date they are made, and the Bank undertakes no obligation to update any forward-looking statement to reflect the impact of circumstances or events that arise after the date the forward-looking statement was made.

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Business /
Financial Performance



Performance Highlights

Q2 FY2026-27





Growth: Now in a higher orbit

Total Business Growth

- ❖ Total Business grew 27.25% YoY
- ❖ ~ 3x the 10-year CAGR of 9.41%
- ❖ Highest YoY growth in the last 18 years
- ❖ Growing 8%+ faster than the industry



Driving Profitability. Delivering Performance

Profitability

- ❖ Driven by strong Net Interest Income
- ❖ Net Profit highest ever
- ❖ Asset quality strong, Credit Cost contained
- ❖ Cost to Income under control

Rated
AA-
(Stable)
India Ratings



Building resilience. Strengthening foundation

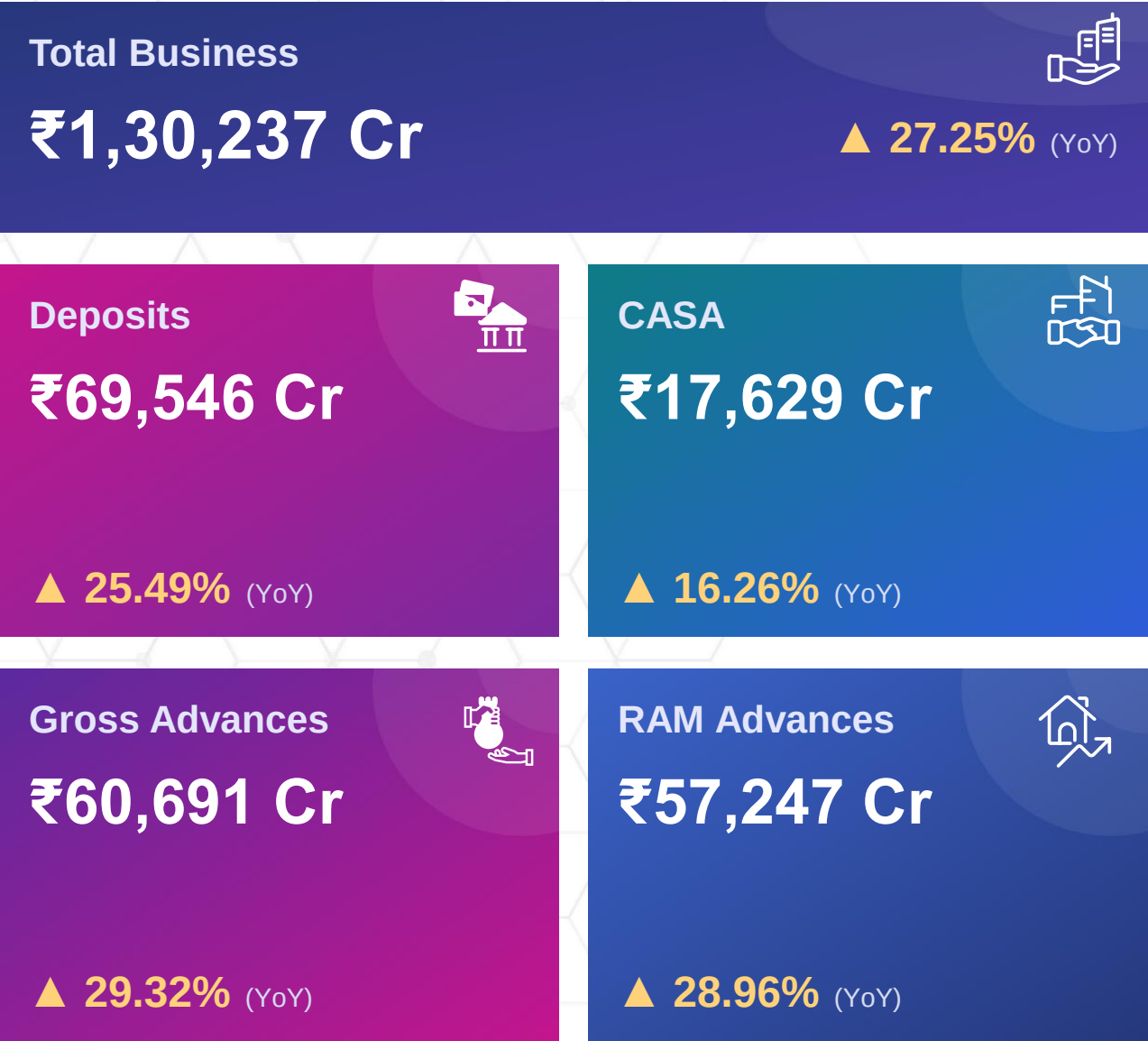
- ❖ SMA I & II fully provided as per ECL norms
- ❖ Gross & Net NPA % continue to decline
- ❖ Capital Adequacy @ 32.39%
- ❖ Balance sheet size up 24.49% YoY



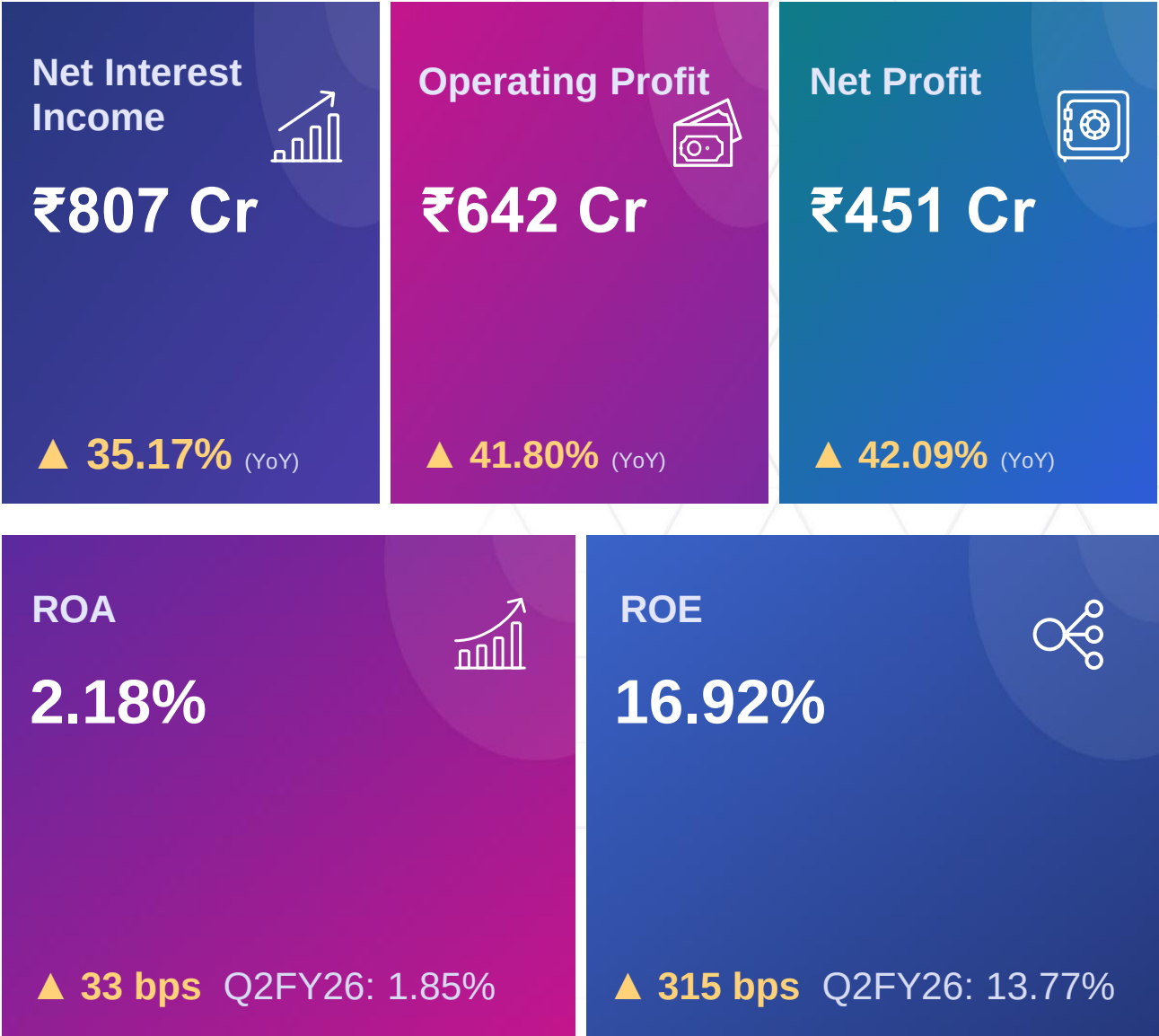
Creating Enduring Value

- ❖ ROE @ 16.92%
- ❖ Quarterly EPS @ ₹28.49
- ❖ Market Cap up by 78%+ YoY (23.10.2026)
- ❖ Shareholders' funds @ 12.53% of Balance Sheet

BUSINESS



EARNINGS AND RETURNS



GROWTH QUALITY AND EFFICIENCY

CASA Share



25.35%

▼ **201 bps**
(YoY)

RAM to Gross
Advances



94.33%

▼ **26 bps**
(YoY)

Unsecured Exposure



0.20%

▼ **10 bps**
(YoY)

NIM



4.19%

▲ **36 bps**
(YoY)

Cost to Income



38.28%

▼ **553 bps**
(YoY)

Profit per Employee



₹34.66 lakh

▲ **36.45%**
(YoY)

RISK AND ASSET QUALITY

Gross NPA



0.61%

▼ **40 bps**
(YoY)

Net NPA



0.14%

▼ **12 bps**
(YoY)

Credit Cost



0.09%

▼ **6 bps**
(YoY)

PCR*



96.61%

▲ **131 bps**
(YoY)

*on book PCR @ 77.49%

SMA (0,1 & 2)



1.67%

▼ **100 bps**
(YoY)

Provided:



Stressed NFB -100%

SMA 1 & 2 – as per ECL norms

Business Financial Performance

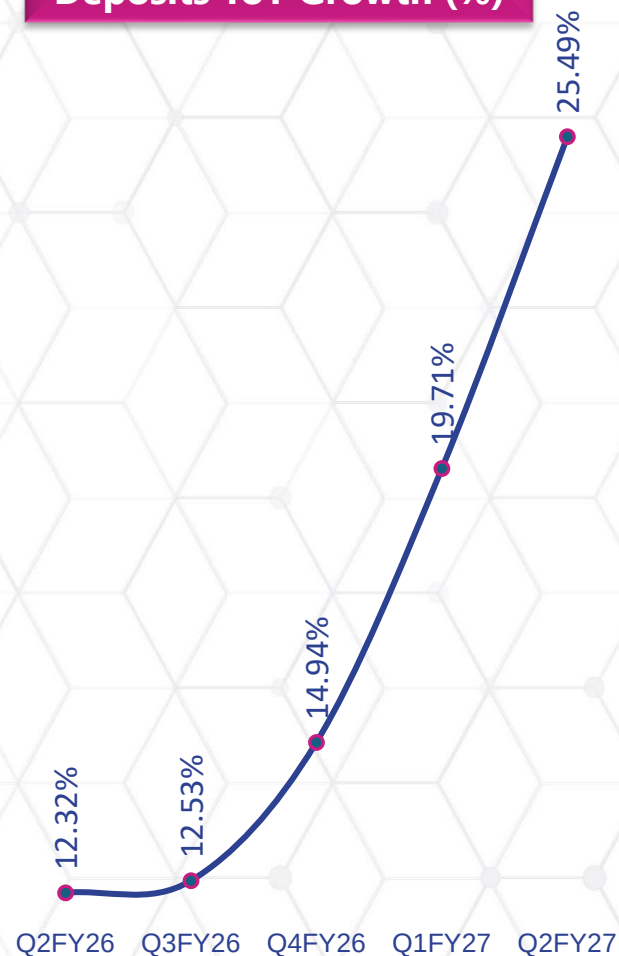
Q2 FY2026-27



(₹ in Crores)

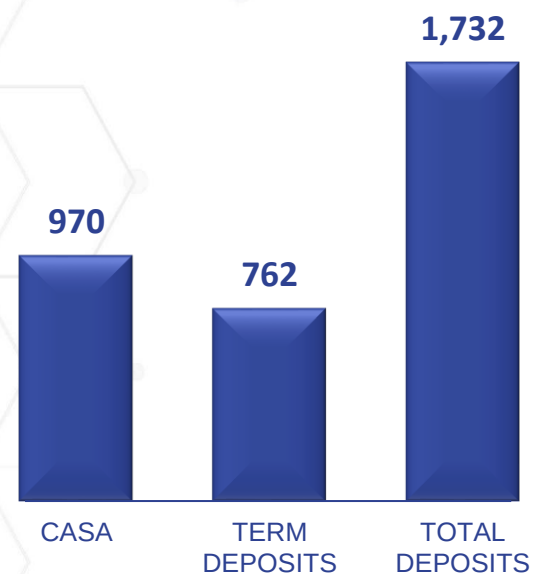
Business Parameters	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	Q-o-Q Growth % (Q2FY27 Over Q1FY27)	Y-o-Y Growth % (Q2FY27 over Q2FY26)
Current Account	4,334	4,442	5,084	4,639	5,042	8.69%	16.34%
Savings Bank Account	10,829	11,405	12,281	12,213	12,587	3.06%	16.23%
CASA	15,163	15,847	17,365	16,852	17,629	4.61%	16.26%
Term Deposits	40,258	40,860	44,347	47,557	51,917	9.17%	28.96%
Total Deposits	55,421	56,707	61,712	64,409	69,546	7.98%	25.49%

Deposits YoY Growth (%)



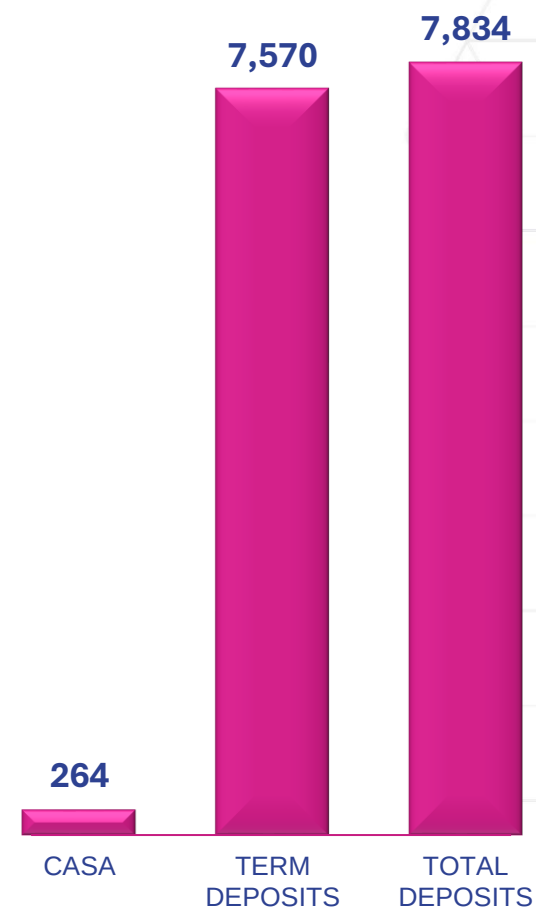
Incremental Growth H1FY26

(₹ in Crores)



Incremental Growth H1FY27

(₹ in Crores)



Non-Callable Deposits (NCD):

In H1FY27:

- ❖ Up ₹3,075 crore
- ❖ Up by 56.34% from 31.03.26
- ❖ 40.62% share in incremental Term Deposits

FCNR (B) Deposits:

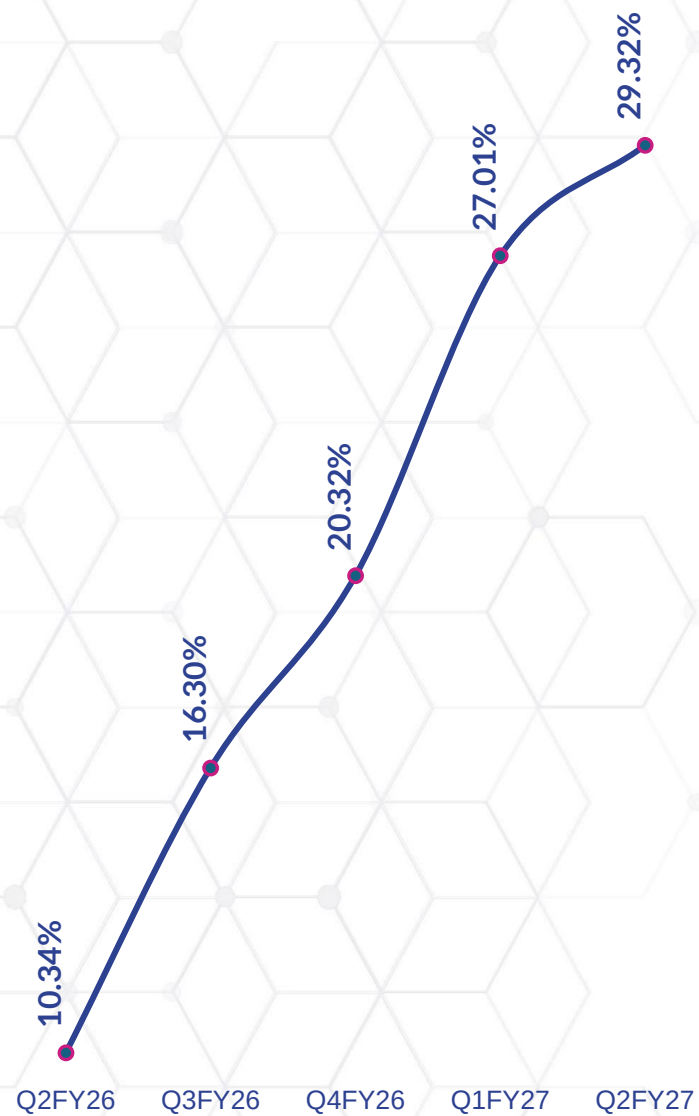
- ❖ As of 30.09.2026, ₹1,055 crore, up by 47.14% YoY
- ❖ USD 51.94 million raised so far under the Special Forex Swap Facility of RBI

Gross Advances Up 29.32% YoY – RAM Remains the focus

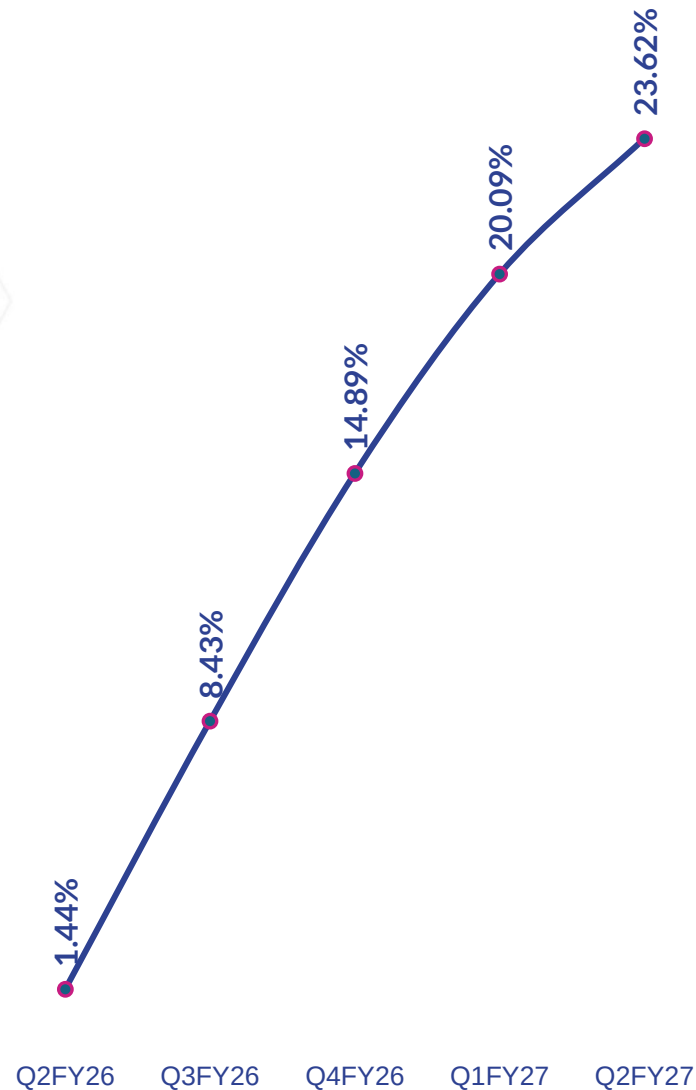
(₹ in Crores)

Business Parameters	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	Q-o-Q Growth % (Q2FY27 Over Q1FY27)	Y-o-Y Growth % (Q2FY27 over Q2FY26)
Retail	11,878	14,411	14,912	14,529	14,886	2.46%	25.32%
Agriculture	18,546	18,385	20,084	23,399	25,094	7.24%	35.31%
MSME	13,968	14,910	15,532	16,155	17,267	6.88%	23.62%
Total of RAM	44,392	47,706	50,528	54,083	57,247	5.85%	28.96%
RAM % to Gross Advances	94.59%	93.98%	94.66%	94.38%	94.33%	-5 Bps	-26 Bps
Others	2,538	3,057	2,851	3,223	3,444	6.86%	35.70%
Gross Advances	46,930	50,763	53,379	57,306	60,691	5.91%	29.32%
CD Ratio %	84.68%	89.52%	86.50%	88.97%	87.27%	-170 Bps	259 Bps

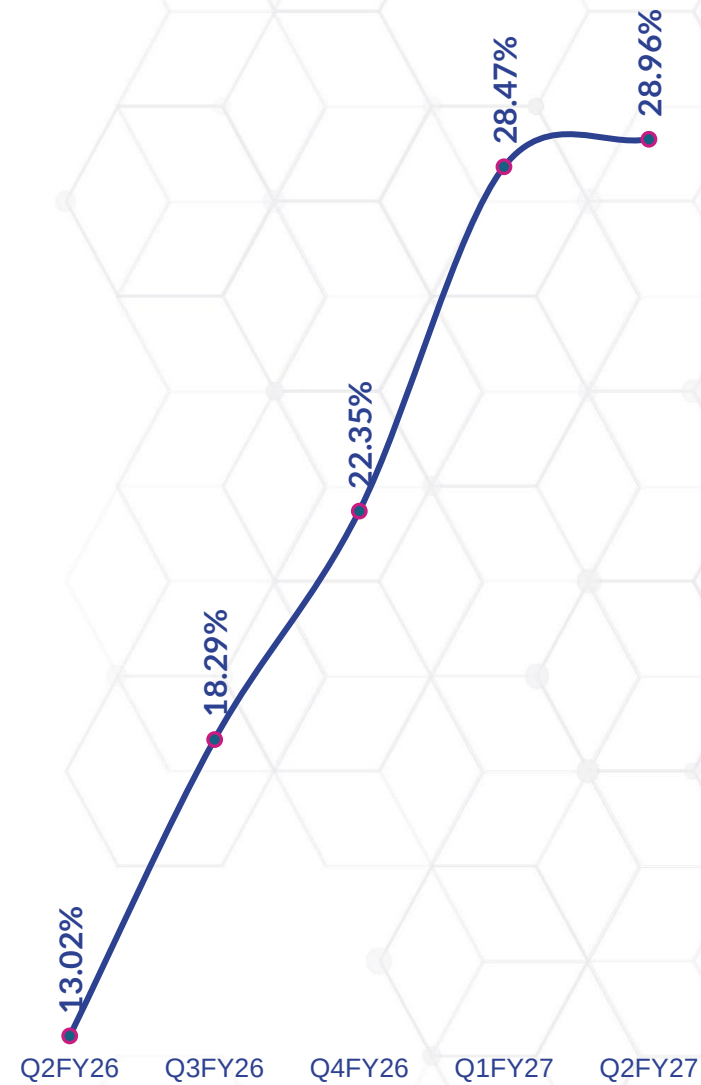
Advances YoY Growth (%)



MSME YoY Growth (%)



RAM YoY Growth (%)



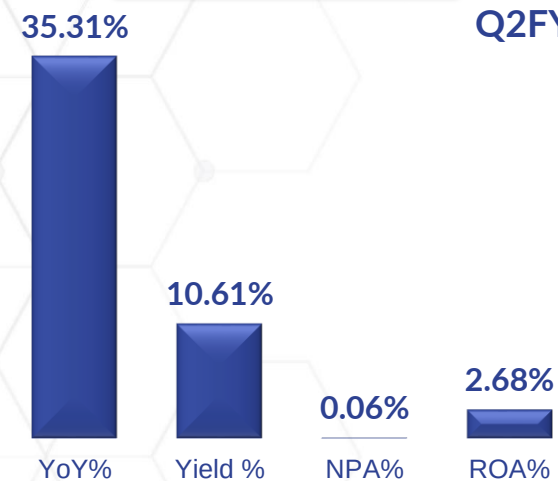
Retail Advances

Q2FY27



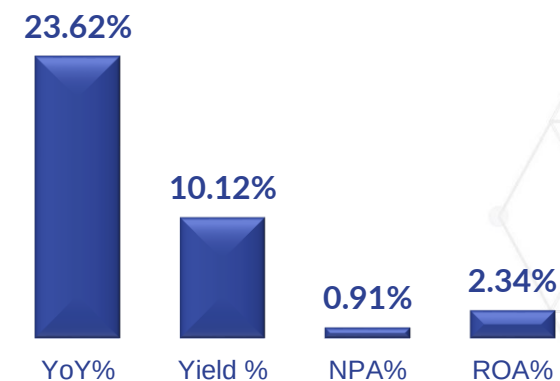
Agri Advances

Q2FY27



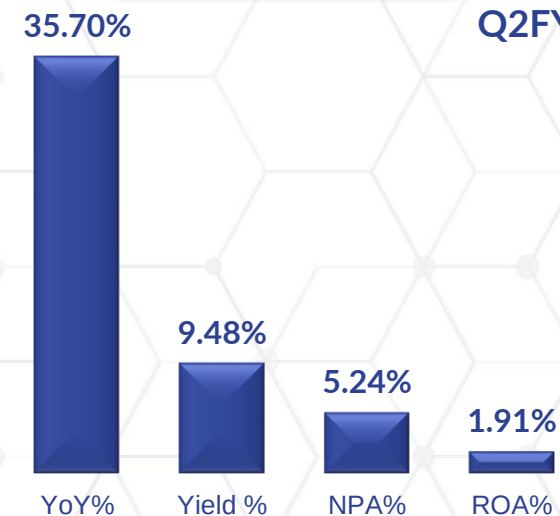
MSME Advances

Q2FY27

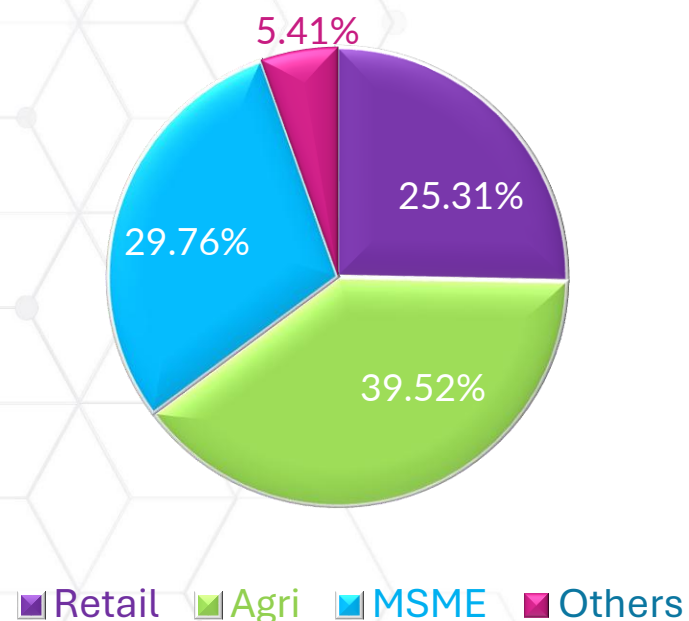


Other Advances

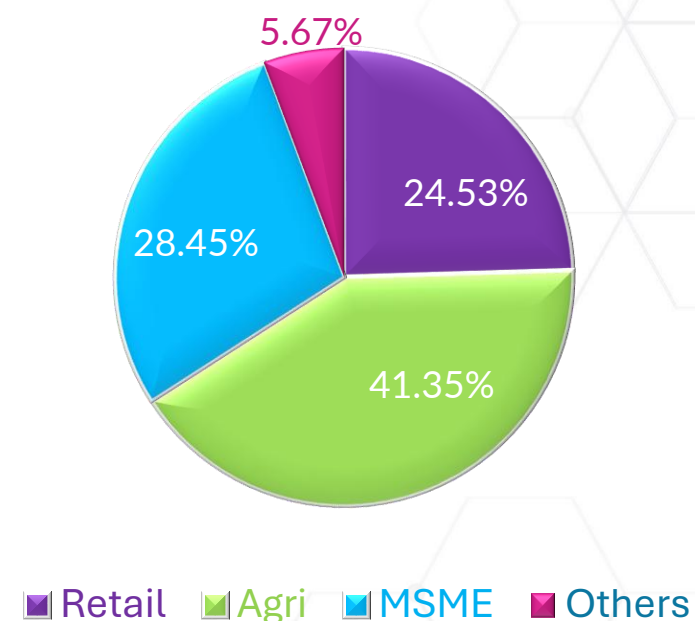
Q2FY27



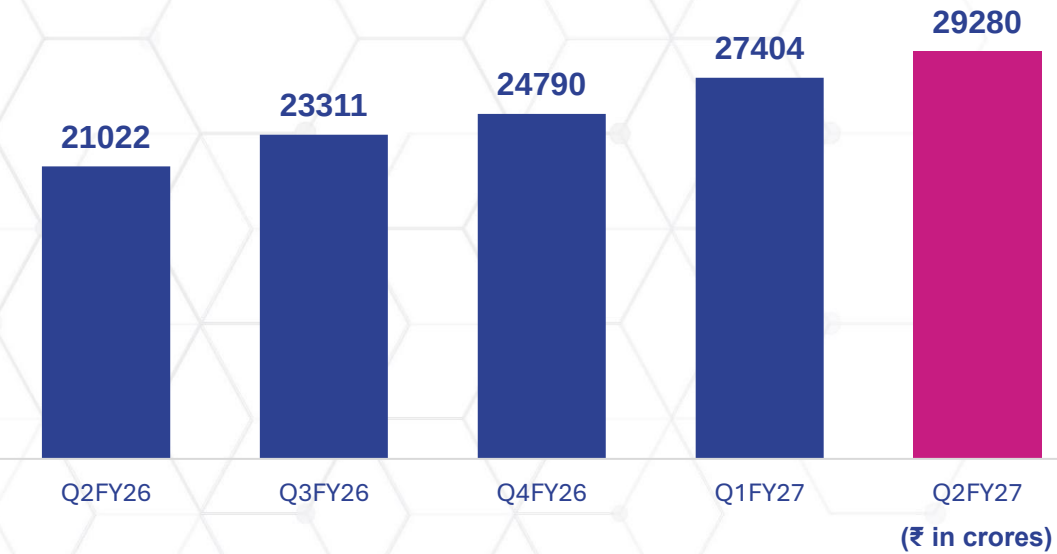
Portfolio-mix Q2FY26



Portfolio-mix Q2FY27



Gold Loan Growth



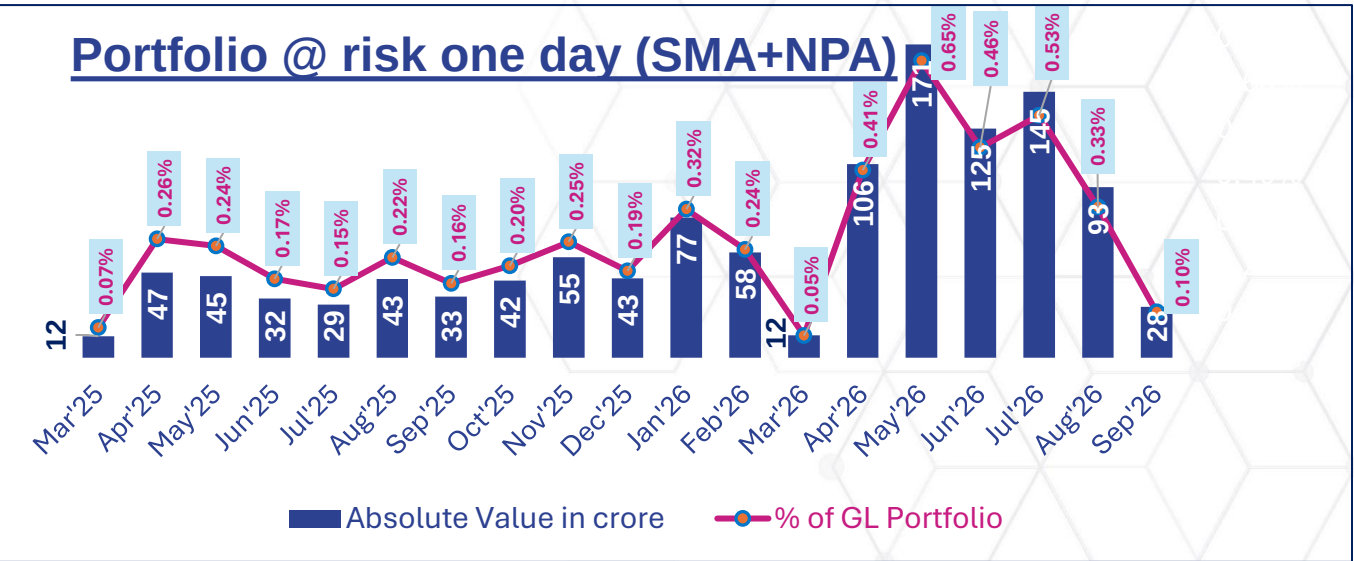
Gold Loan Portfolio as of 30.09.2026

Gross Weight	37.76 Ton
Net Weight	34.73 Ton
Portfolio LTV%	62.35%
Portfolio Yield%	10.69%
Gold Loan ROA%	2.89%
Portfolio Share%	48.24%

Sensitivity: LTV vs Gold Price (as of 30.09.2026)

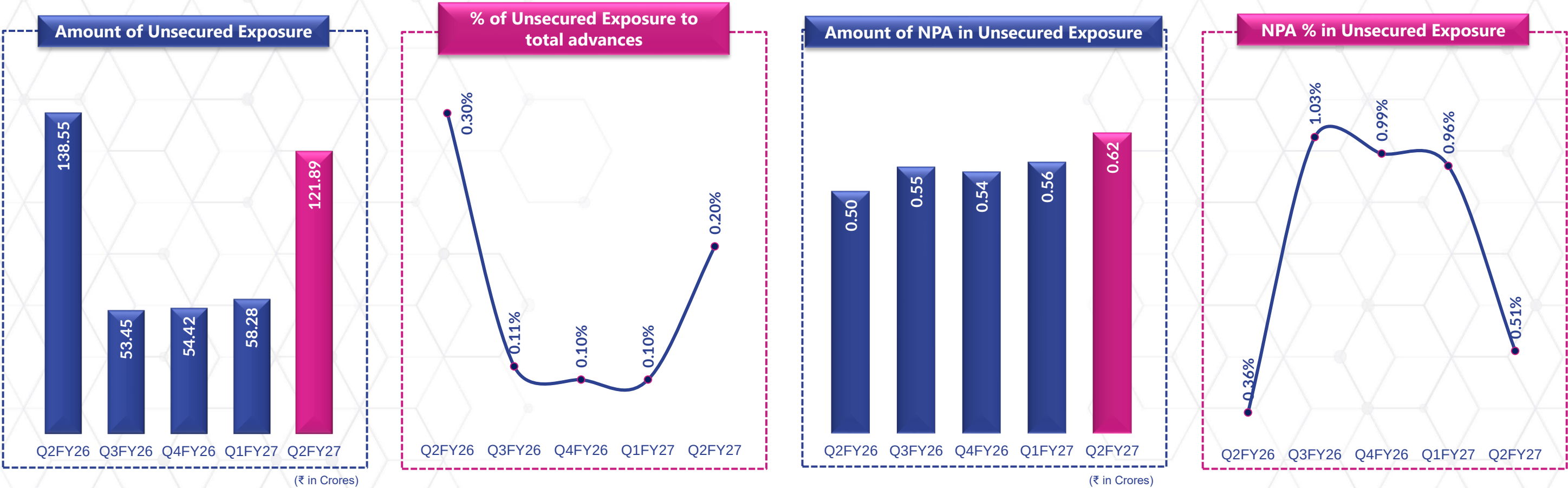
Gold Price (Drop % assumed)	Portfolio LTV % (on net weight)	%of Gold loan above market price
@ current Price	62.35%	NIL
10%	69.28%	NIL
15%	73.35%	NIL
20%	77.94%	3.13%
25%	83.13%	11.13%

Portfolio @ risk one day (SMA+NPA)



- ❖ Portfolio Gross weight to Net weight is 108.72%
- ❖ Asset resolution teams set up to manage portfolio LTV/Margin calls & Auctions.

Unsecured Exposure Remains Minimal at 0.20% of Total Advances

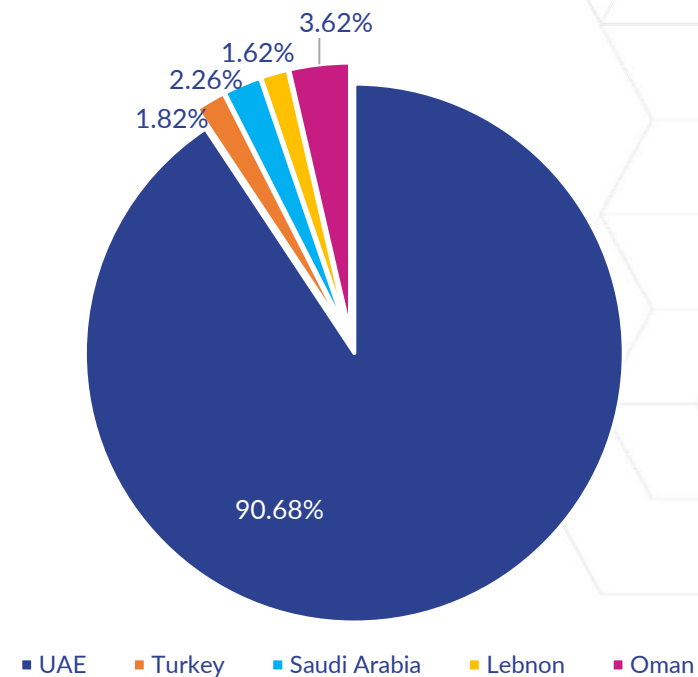


(₹ in Crores)

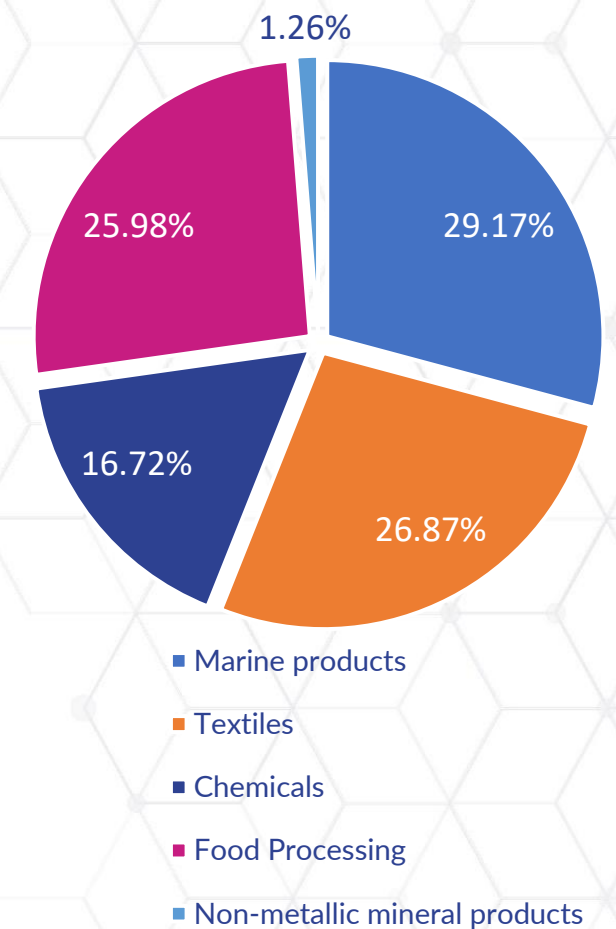
Sectors	Sectoral Exposure as on 30.09.2026		Sectoral % to MSME & Corporate Exposure	
	Total	Of which Export Credit	Total %	Of which Export Credit %
Wholesale Traders	3911.59	109.14	18.89	15.08
Textiles	2289.71	117.20	11.06	16.20
Food Processing	1502.72	241.97	7.26	33.44
Chemicals	532.62	45.16	2.57	6.24
Basic Metal & Metal Products	399.77	4.49	1.93	0.62
Infrastructure	449.97	-	2.17	-
Rubber Plastic	311.39	6.13	1.50	0.85
Paper & Products	299.74	2.81	1.45	0.39
Engineering	287.74	3.00	1.39	0.41
Wood & Products	233.21	-	1.13	-
Mining & Quarry	164.07	-	0.79	-
Glass ware	120.39	-	0.58	-
Other Industries	581.69	43.71	2.81	6.04
Other Services	9625.91	150.02	46.48	20.73
Total	20710.52	723.63	100.00	100.00

Export Credit

Country-wise contribution of West Asia bound export credit (%)



Sectoral contribution of USA bound Export Credit (%)



- Export credit is 3.49% of total MSME and Corporates
- West Asian countries exposure is ₹82.85 crore, 11.45% of Export Credit.
- USA exposure is ₹ 99.04 Crore, 13.69% of export credit

P&L & Balance Sheet

Q2 FY2026-27



(₹ in Crores)

Financial Parameters	Q2FY26 (3M)	Q4FY26 (3M)	Q1FY27 (3M)	Q2FY27 (3M)	Q-o-Q Growth (Q2FY27 over Q1FY27)	Y-o-Y Growth (Q2FY27 over Q2FY26)	H1FY26 (6M)	H1FY27 (6M)	Y-o-Y Growth (H1FY27 over H1FY26)
Interest Income	1413.39	1550.38	1662.43	1820.16	9.49%	28.78%	2799.63	3482.59	24.39%
Non-Interest Income	208.07	241.78	238.36	232.24	-2.57%	11.62%	439.30	470.60	7.12%
Total Income	1621.46	1792.16	1900.79	2052.40	7.98%	26.58%	3238.93	3953.19	22.05%
Interest Expenses	816.26	845.93	897.35	1012.99	12.89%	24.10%	1622.95	1910.34	17.71%
Operating Expenses	352.76	423.92	392.37	397.86	1.40%	12.78%	751.28	790.23	5.18%
<i>Of which</i>									
Employee Cost	175.84	220.68	209.24	193.09	-7.72%	9.81%	398.67	402.33	0.92%
Other Operating Exp.	176.92	203.24	183.13	204.77	11.82%	15.74%	352.61	387.90	10.01%
Total Expenditure	1169.02	1269.85	1289.72	1410.85	9.39%	20.69%	2374.23	2700.57	13.75%
Net Interest Income	597.13	704.45	765.08	807.17	5.50%	35.17%	1176.68	1572.25	33.62%
Operating Profit	452.44	522.31	611.07	641.55	4.99%	41.80%	864.70	1252.62	44.86%
Provision other than tax	20.02	18.79	53.93	33.42	-38.03%	66.93%	28.36	87.35	208.00%
Taxes	114.91	129.87	145.63	156.99	7.80%	36.62%	213.94	302.62	41.45%
Net Profit	317.51	373.65	411.51	451.14	9.63%	42.09%	622.40	862.65	38.60%

Liabilities

(₹ in Crores)

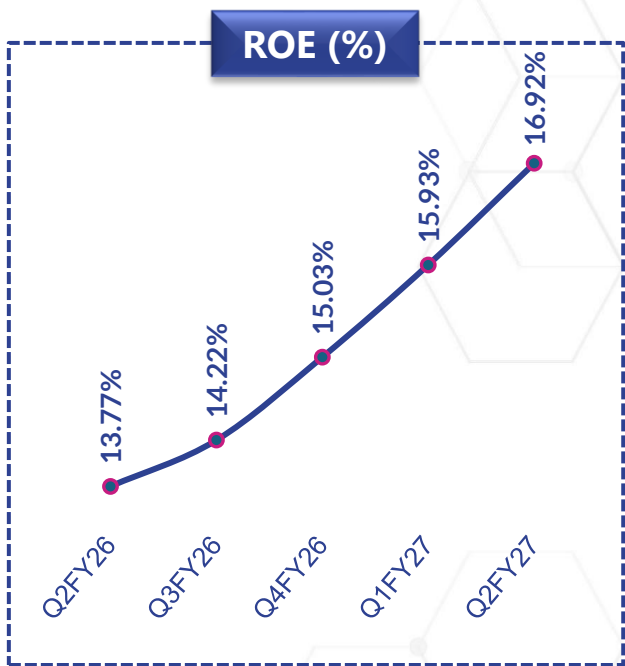
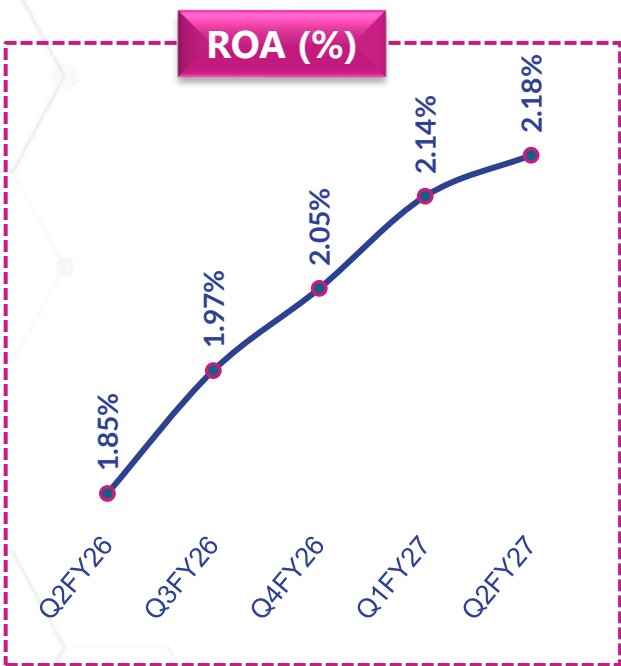
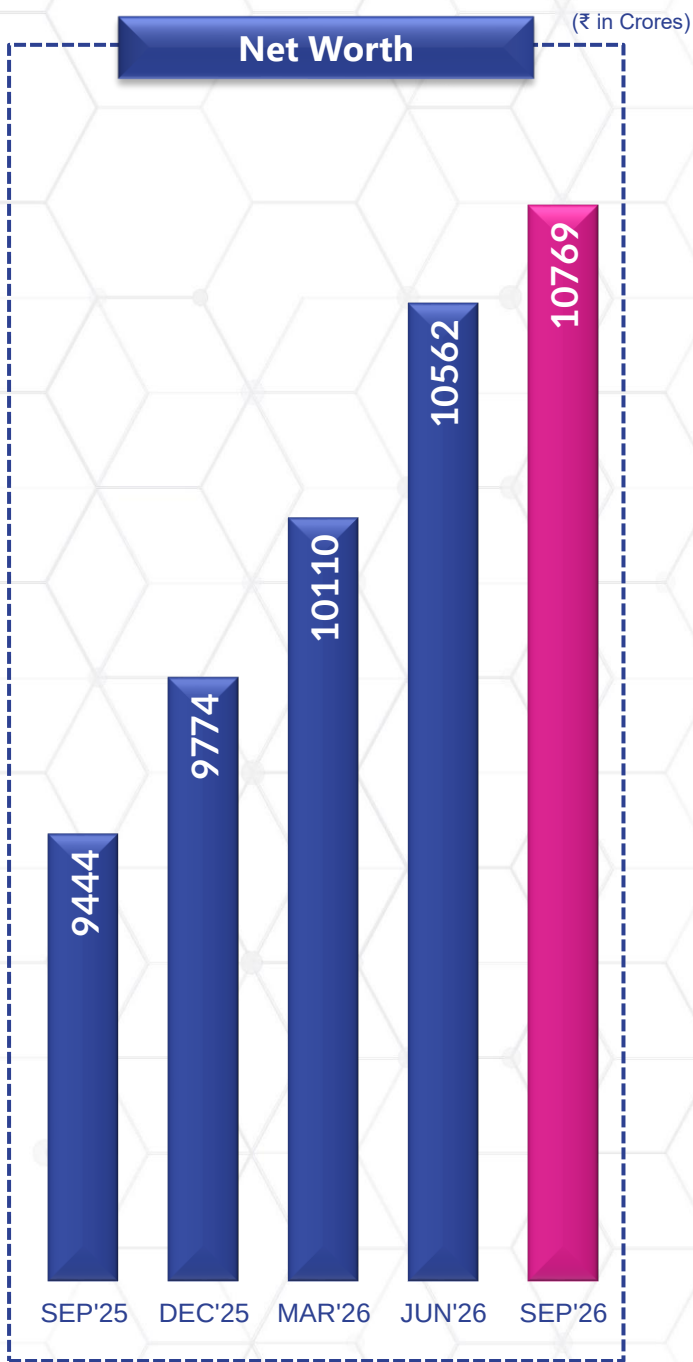
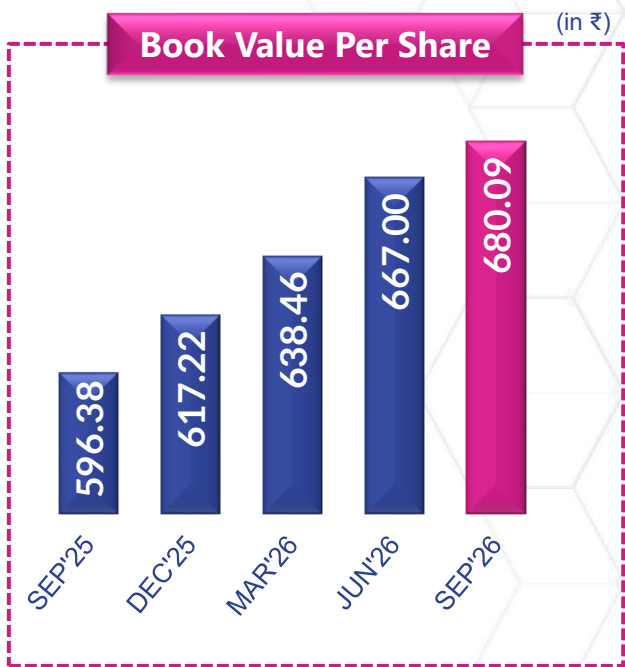
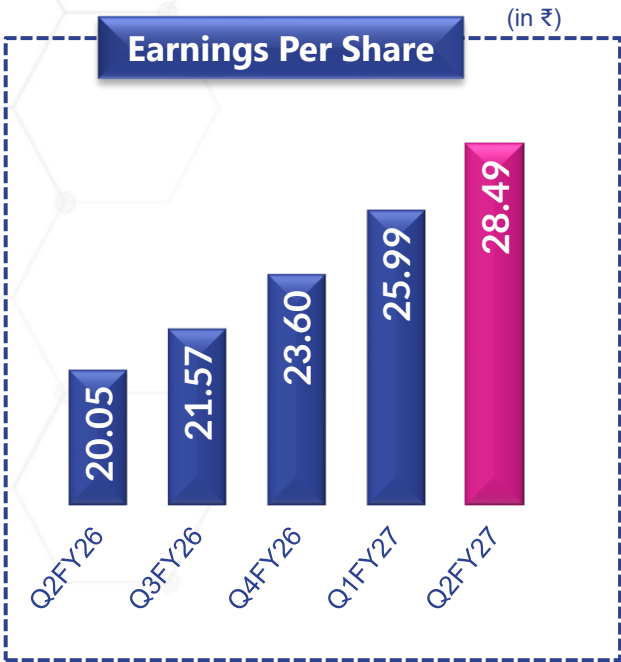
Particulars	As on 30.09.2025	As on 31.12.2025	As on 31.03.2026	As on 30.06.2026	As on 30.09.2026
Capital	158.35	158.35	158.35	158.35	158.35
Reserves and Surplus	9,285.35	9,615.48	9,951.81	10,403.67	10,611.01
Deposits	55,420.76	56,706.77	61,712.35	64,408.69	69,545.83
Borrowings	1,283.72	1,064.18	700.00	1,540.21	2,229.30
Other Liabilities and Provisions	2,893.69	3,143.10	2,777.09	3,275.13	3,406.93
Total Liabilities	69,041.87	70,687.88	75,299.60	79,786.05	85,951.42

Assets

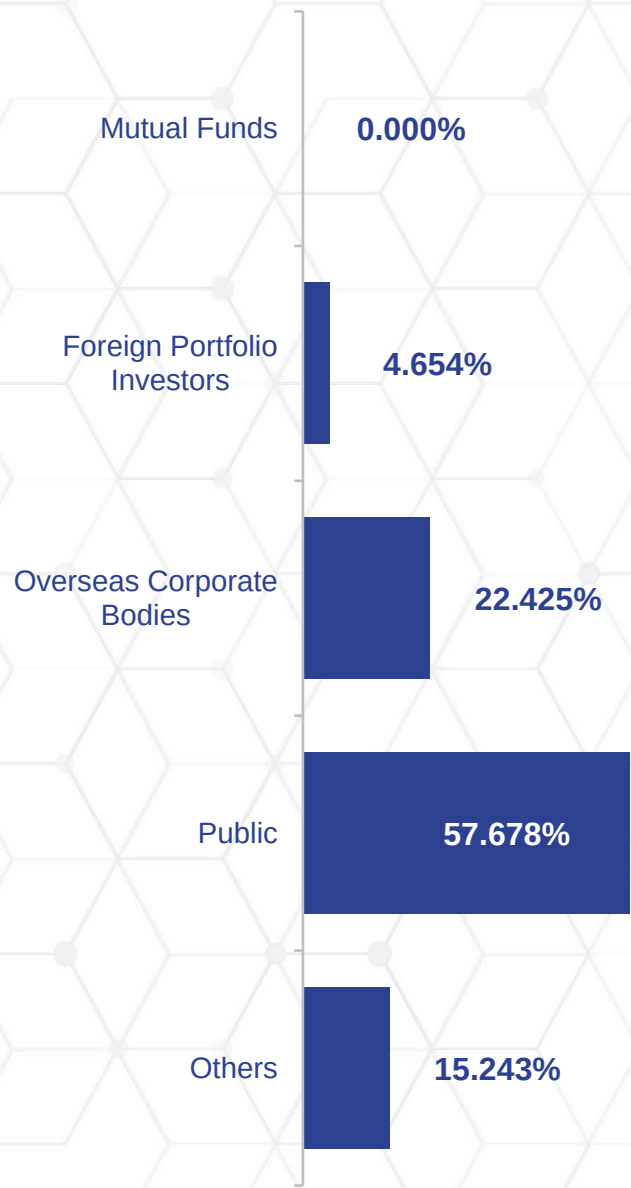
(₹ in Crores)

Particulars	As on 30.09.2025	As on 31.12.2025	As on 31.03.2026	As on 30.06.2026	As on 30.09.2026
Cash and Balance with RBI	2,780.46	2,298.00	2,520.61	2,704.05	2,531.52
Balance with Bank and Money at call and short notice	669.24	833.38	1,694.33	1,368.74	1,087.77
Investments	16,540.08	14,519.09	15,692.68	16,202.27	18,800.05
Advances	46,589.82	50,435.47	53,122.66	57,040.50	60,429.04
Fixed Assets	274.08	286.23	310.56	312.09	314.15
Other Assets	2,188.19	2,315.71	1,958.76	2,158.40	2,788.89
Total Assets	69,041.87	70,687.88	75,299.60	79,786.05	85,951.42

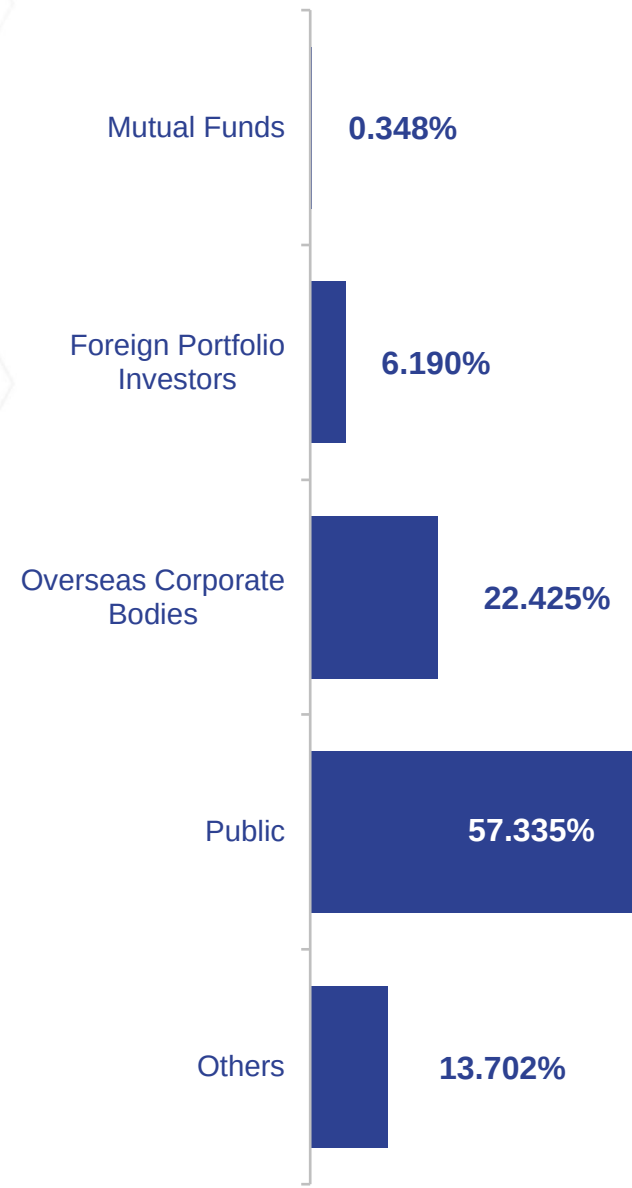
EPS, ROA and ROE Up Every Quarter



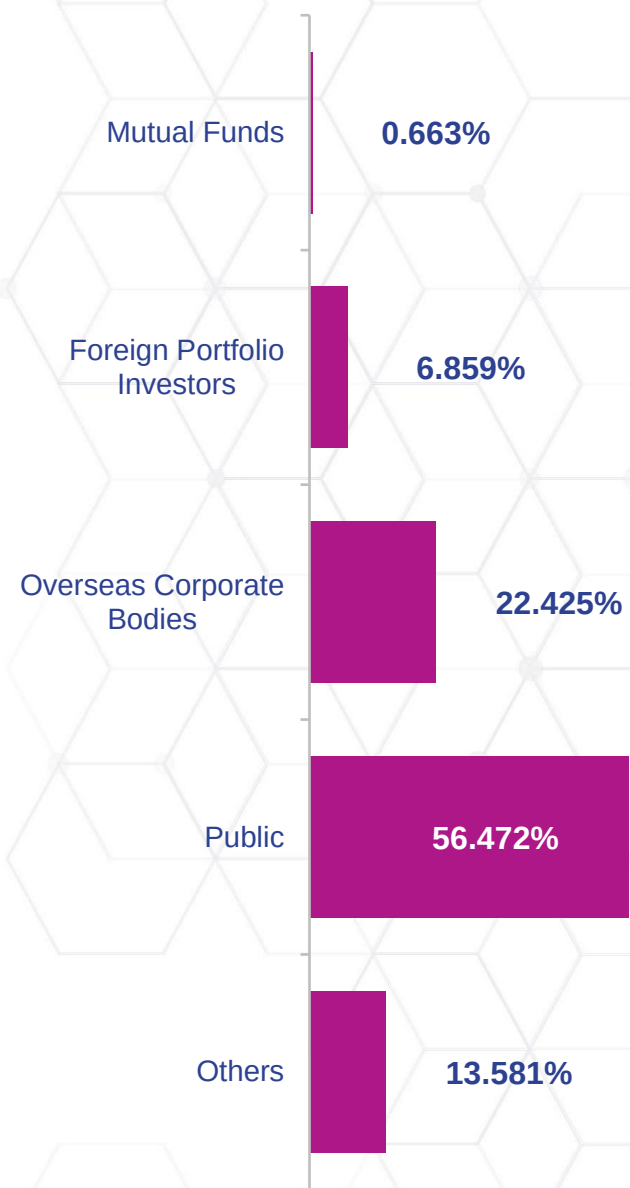
30.09.2025



31.03.2026



30.09.2026



Asset Quality

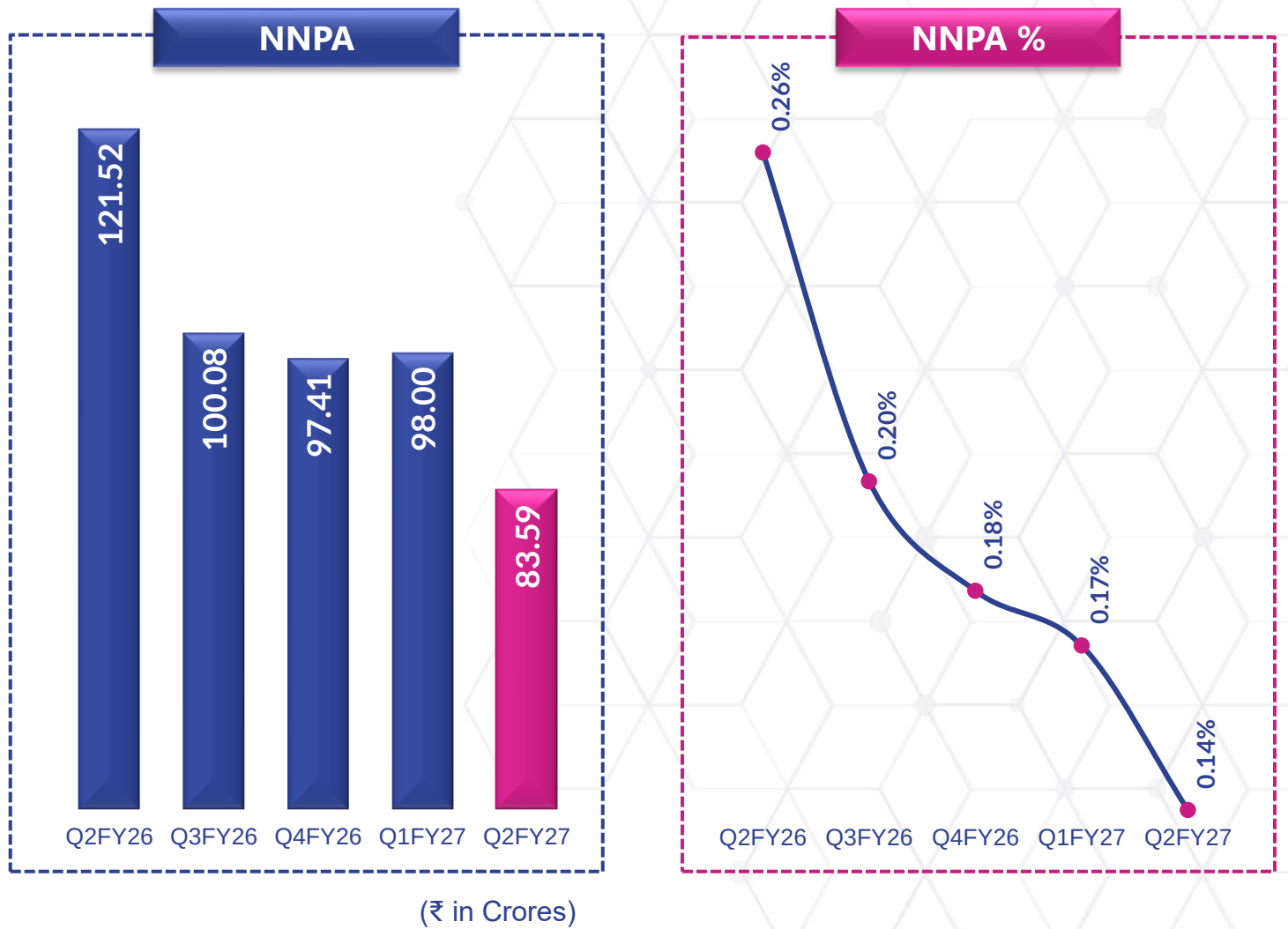
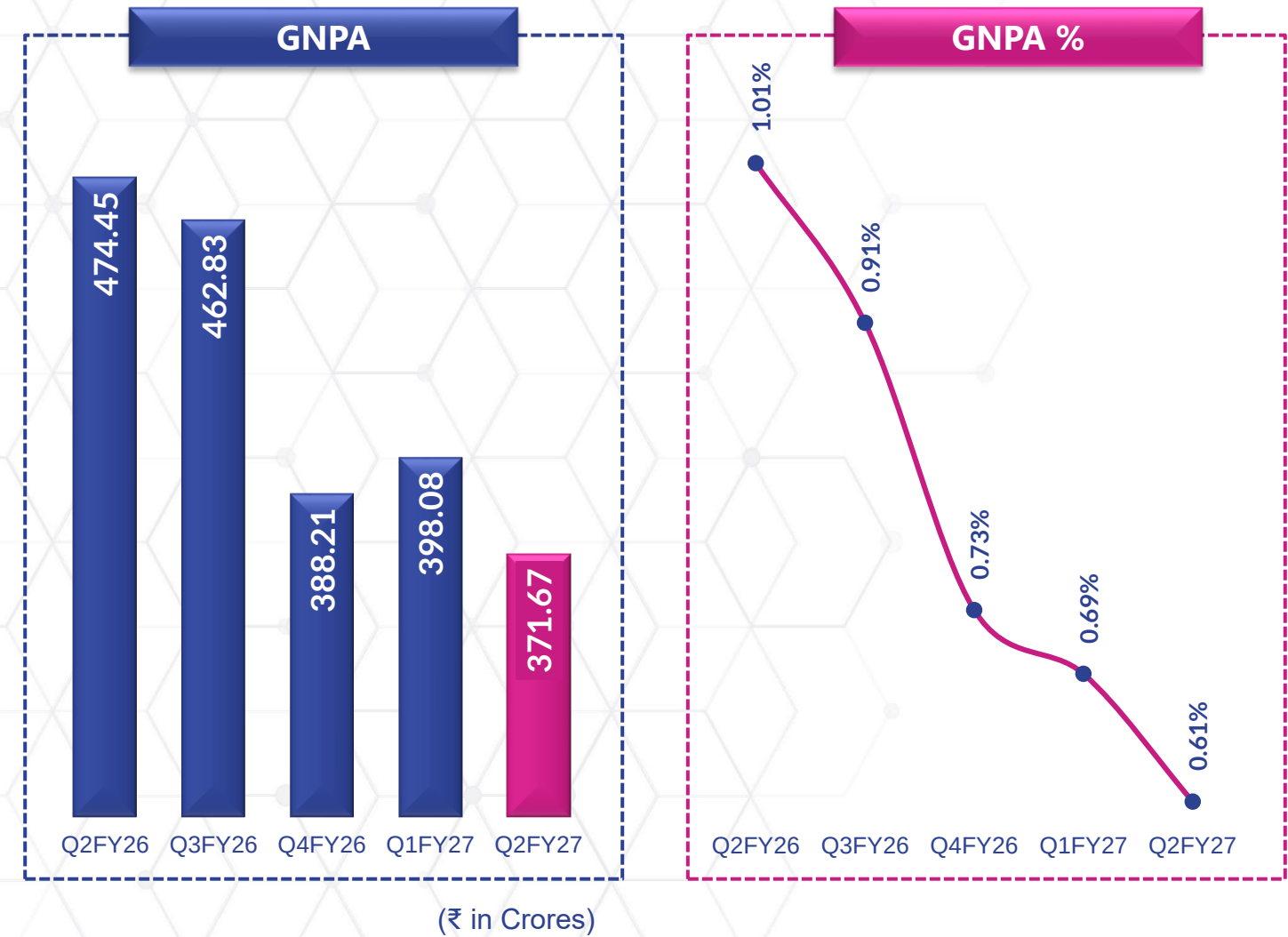
Q2 FY2026-27



(₹ in crores)

Particulars	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Opening Balance of Gross NPA	549.12	474.45	462.83	388.21	398.08
i)Cash Recovery	26.97	31.19	25.20	31.32	31.12
ii)Upgradation	4.34	2.31	2.61	1.37	3.59
iii)Write Off	66.02	0.00	83.67	0.00	26.53
Total Reduction* (i+ii+iii)	97.33	33.50	111.48	32.69	61.24
Fresh Addition*	22.66	21.88	36.86	42.56	34.83
Closing Balance of Gross NPA	474.45	462.83	388.21	398.08	371.67
GNPA %	1.01	0.91	0.73	0.69	0.61
NPA Provision	323.36	311.35	229.98	241.04	236.19
Net NPA	121.52	100.08	97.41	98.00	83.59
NNPA %	0.26	0.20	0.18	0.17	0.14
Provision Coverage Ratio % (with technical write-off)	95.30	96.08	96.14	96.04	96.61
Provision Coverage Ratio % (without technical write-off)	74.36	78.35	74.89	75.36	77.49

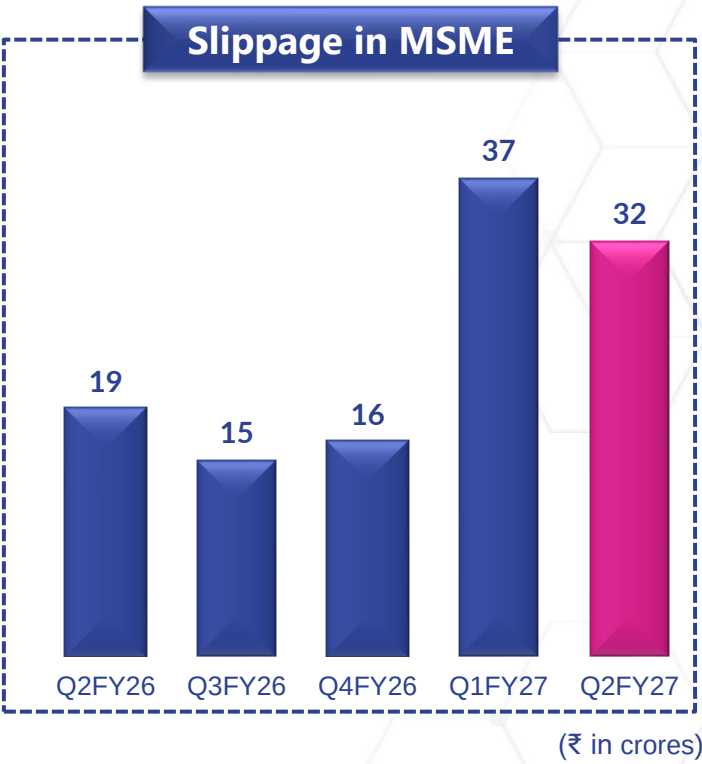
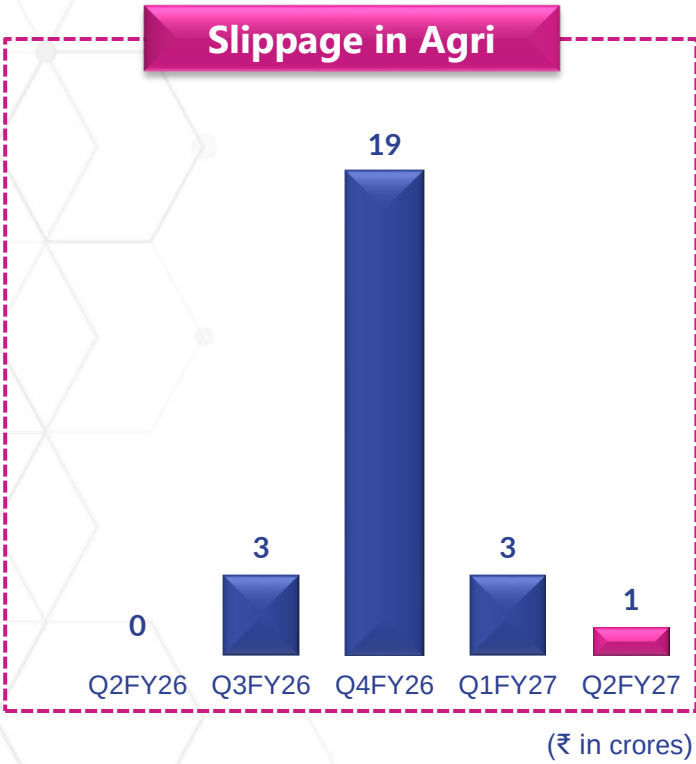
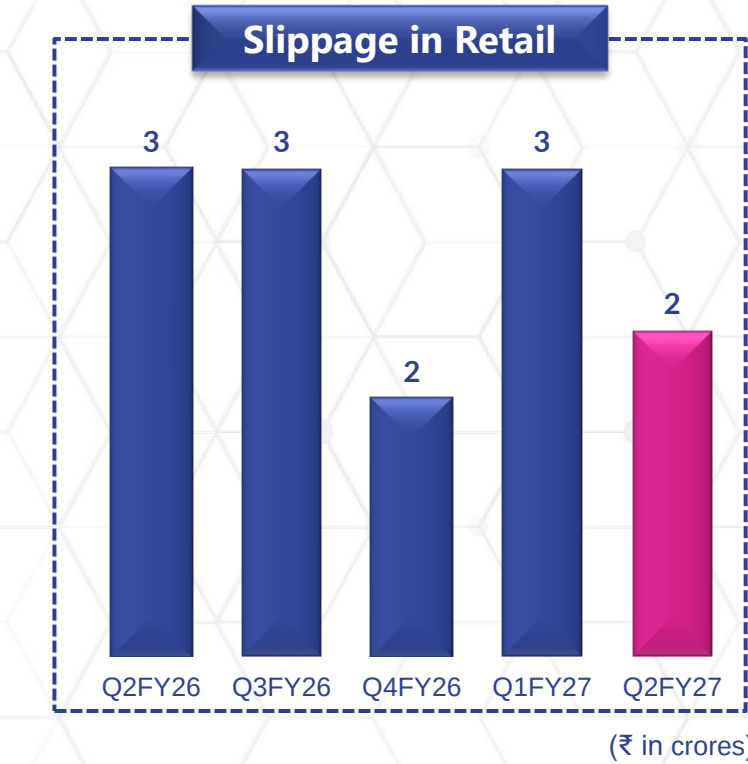
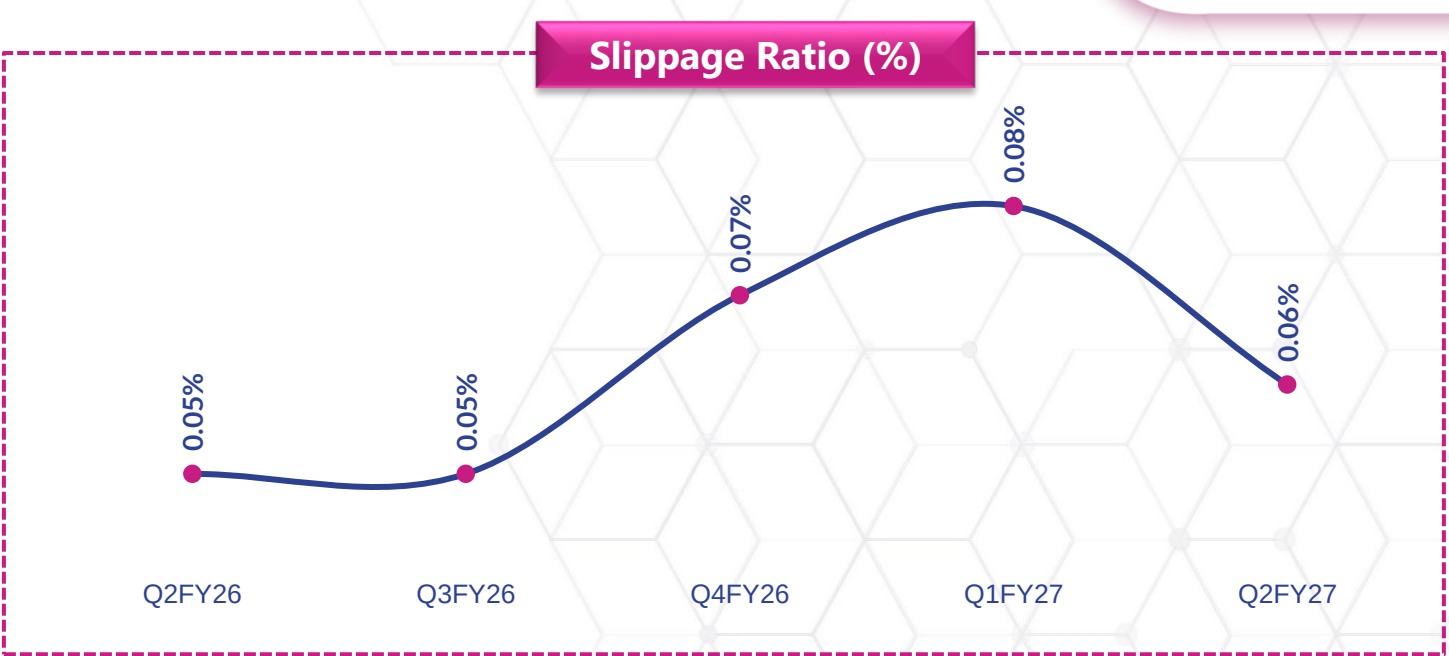
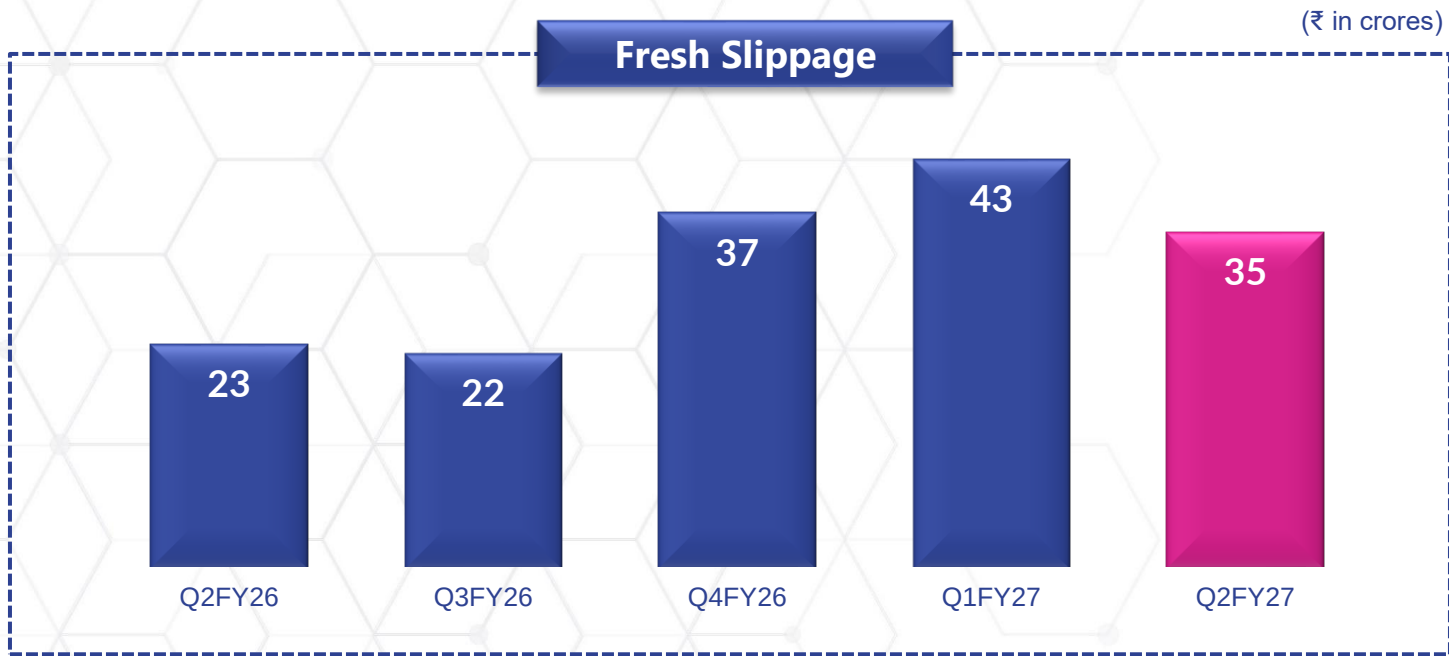
*Accounts classified as NPA and upgraded or recovered during the same period are not considered



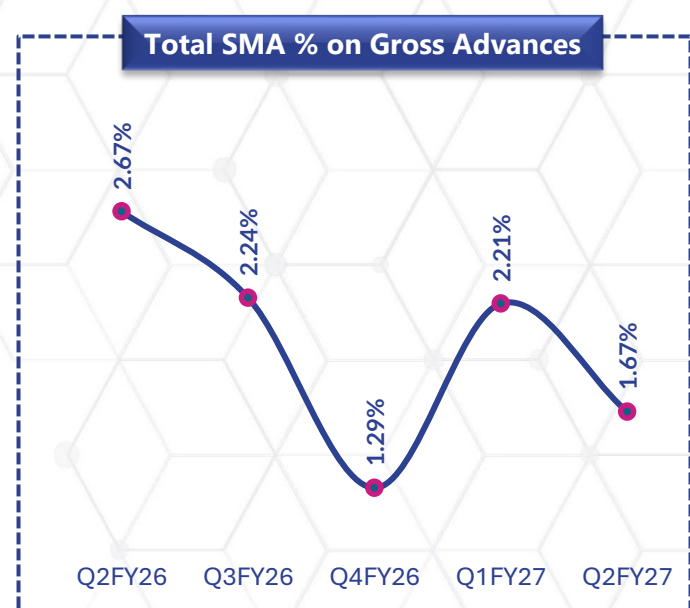
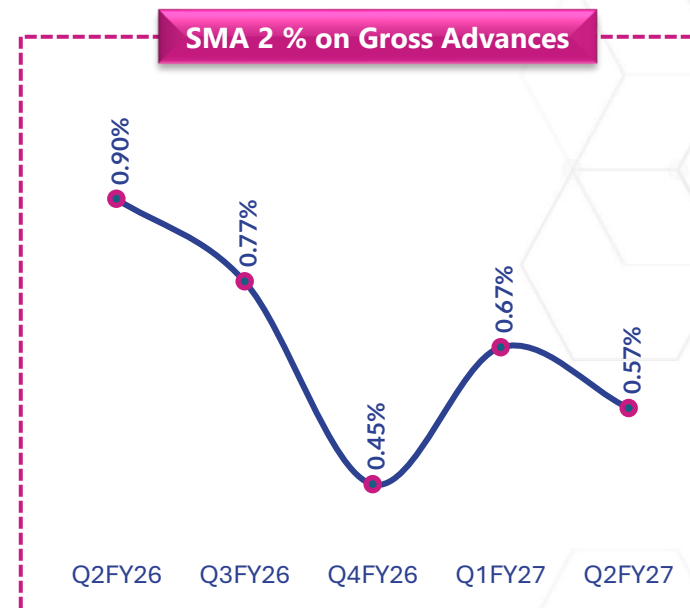
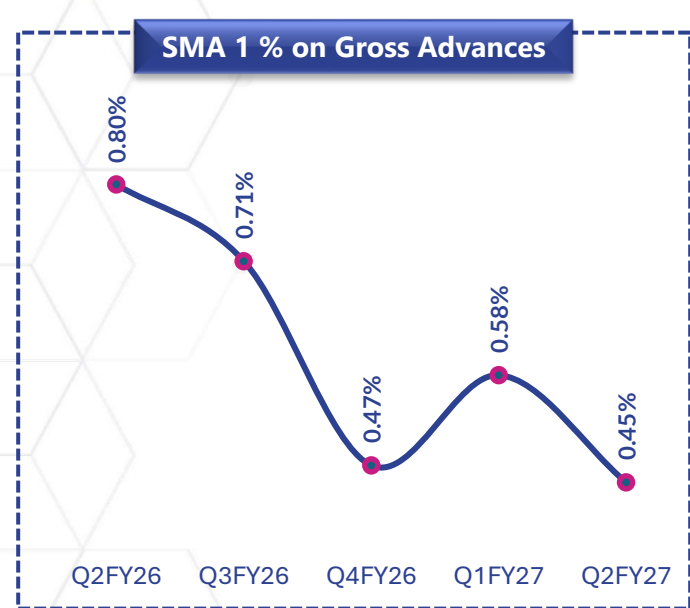
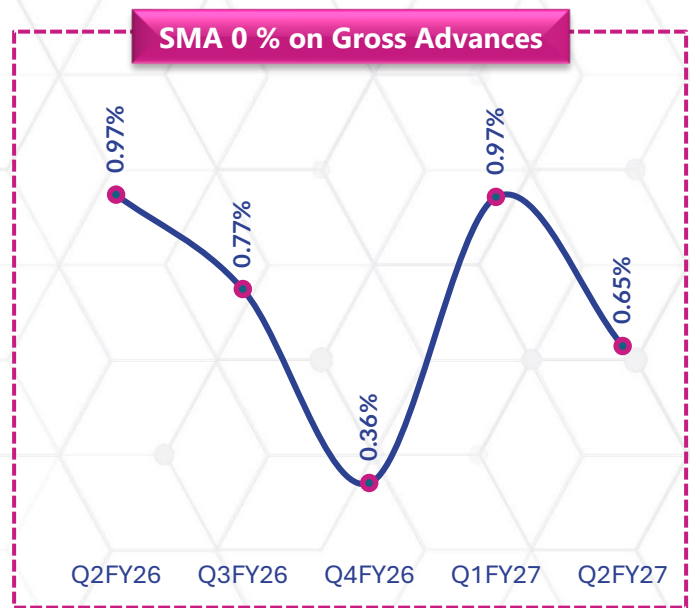
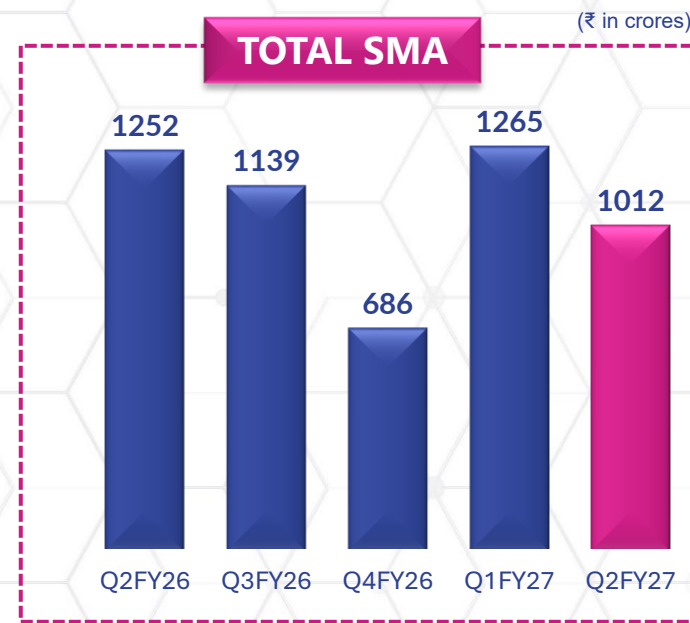
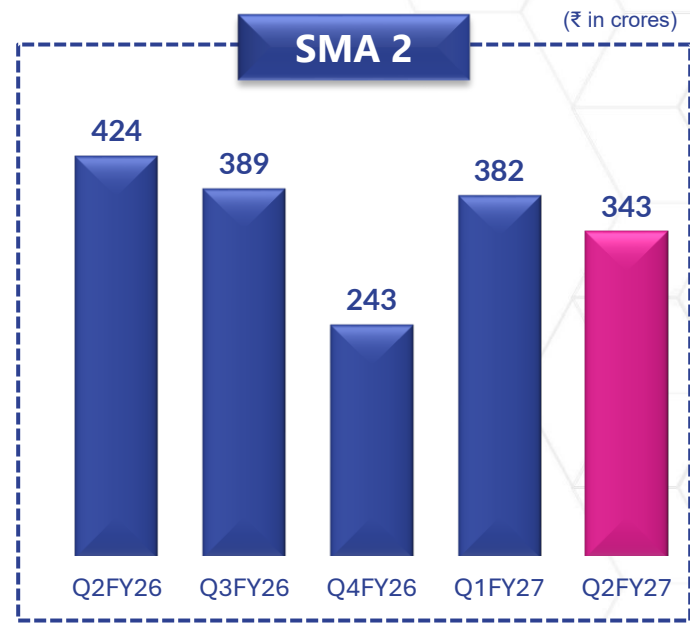
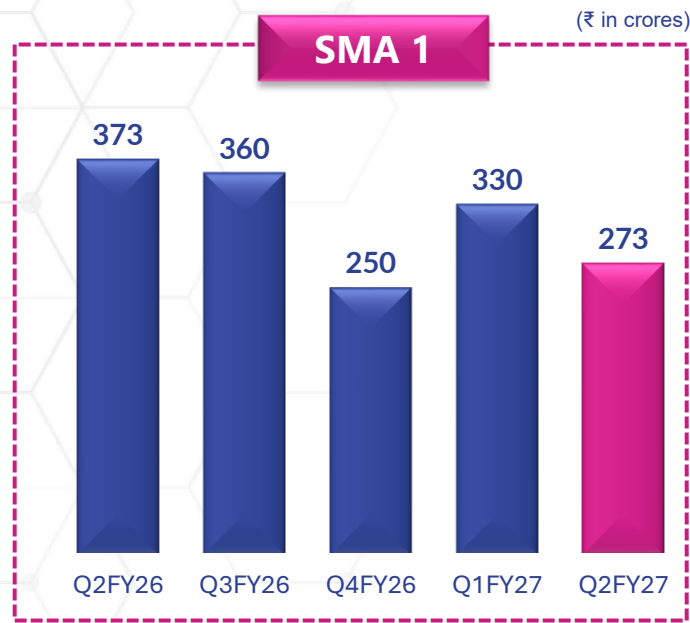
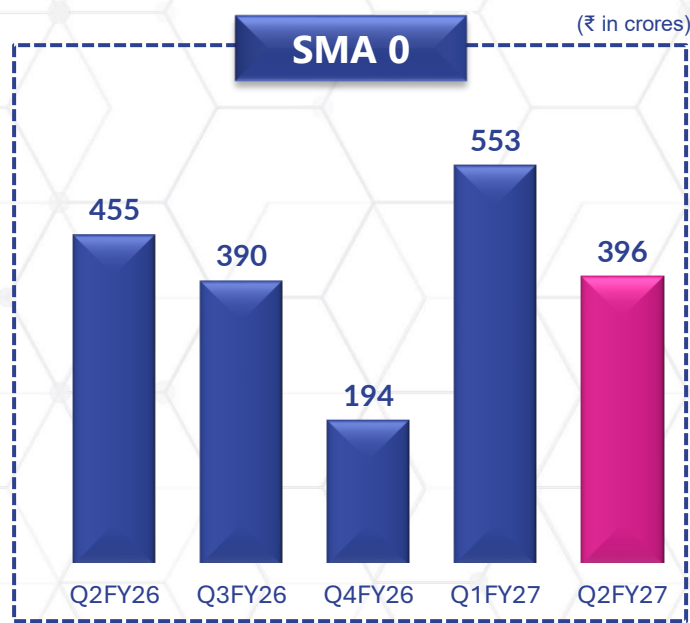
(₹ in Crores)

Parameter	Advances as of 30.09.2026	GNPA as of 30.09.2026	GNPA%	Provision	Collateral Coverage (NPA)
Retail	14,885.72	20.53	0.14%	10.39	154.85%
Agriculture	25,094.51	14.21	0.06%	8.16	207.25%
MSME	17,266.88	156.44	0.91%	68.53	199.78%
Others	3,443.64	180.49	5.24%	149.11	71.71%
Total	60,690.75	371.67	0.61%	236.19	135.39%

- ❖ 135.39% average collateral available for NPA.
- ❖ Portfolio loss is expected to be low.
- ❖ Potential for write back of most provision available.
- ❖ Provided 100% for stressed NFB facilities
- ❖ SMA 1 & 2 fully provided as per ECL norms.

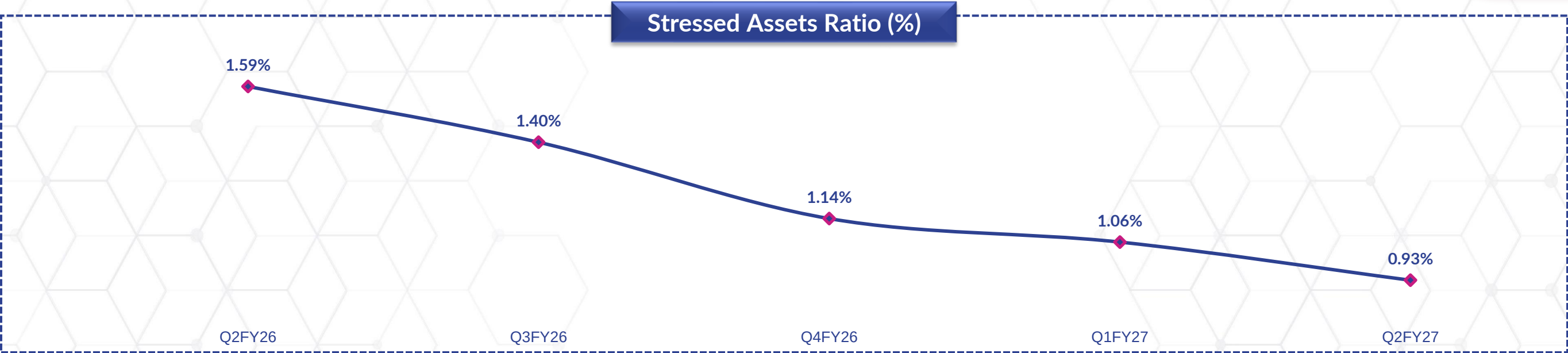


Figures are rounded off to the nearest whole number



Figures are rounded off to the nearest whole number

Stressed Assets Ratio Declined Every Quarter to 0.93%



(₹ in crores)

Particulars	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Standard Restructure advances	271.37	246.17	218.34	208.17	193.27
Gross NPA	474.45	462.83	388.21	398.08	371.67
Total Stressed Assets	745.82	709.00	606.55	606.25	564.94
Gross Advances	46,930.28	50,762.59	53,378.92	57,306.34	60,690.75
Stressed Assets Ratio (%)	1.59	1.40	1.14%	1.06%	0.93%

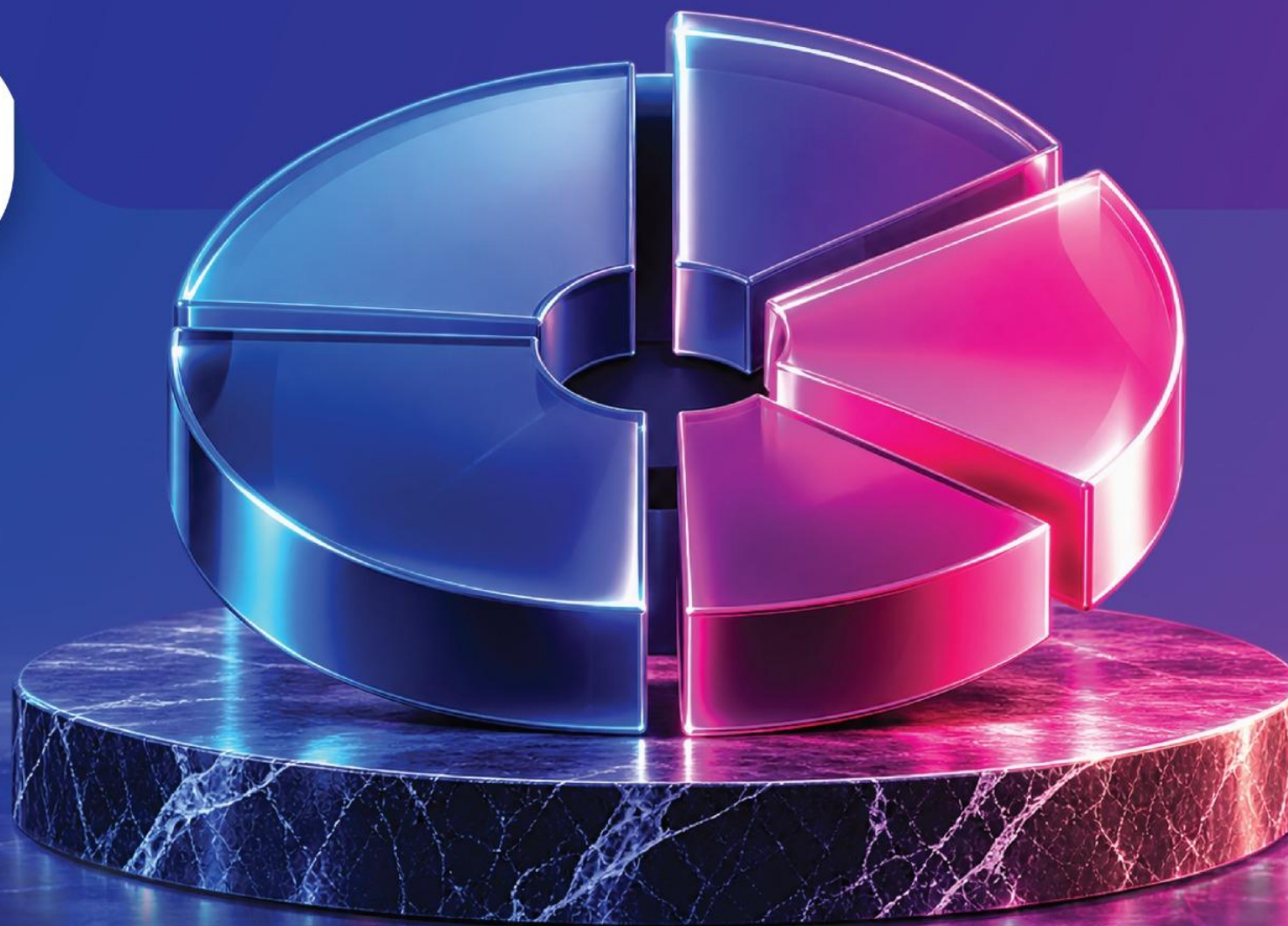
W.e.f.01.04.2027

As of 30.09.2026

Current IRAC norms	Standard Assets	₹181 crore
	Bad & doubtful asset	₹236 crore
	Non-performing Investment	₹57 crore
	Floating Provision for Advances	₹24 crore
	Total	₹498 crore
New ECL norms	Stage 1 assets	₹269 crore
	Stage 2 assets	₹202 crore
	Stage 3 assets	₹412 crore
	Total	₹883 crore
One time Impact	Additional Provision Required	₹385 crore
<u>ECL Provision front loaded:</u>		
	SMA 1 and 2	₹26.27 crore
	Non fund facilities under Stage 1 & 2	₹2.61 crore
	Non fund facilities under Stage 3	₹25.36 crore
	Total upfront provision for ECL (A)	₹54.24 crore
	Existing Contingency Provision available (B)	₹250.00 crore
	Total Provision already available (A+B)	₹304.24 crore

Key Ratios/ Parameters

Q2 FY2026-27

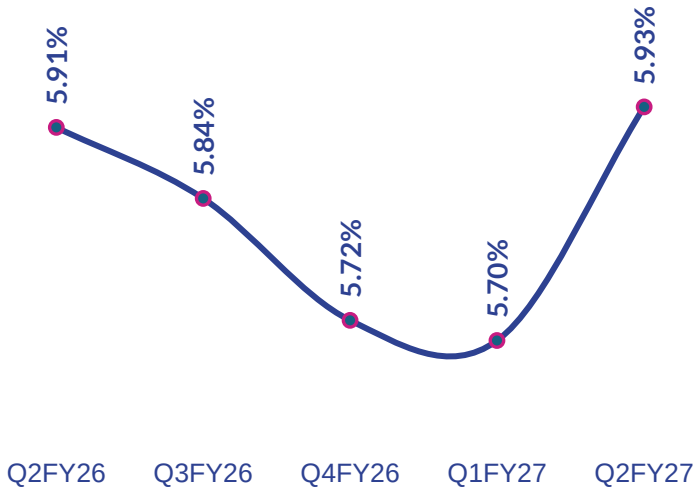


Key Ratios (1/4): NIM 4.19%, Up 36 bps YoY

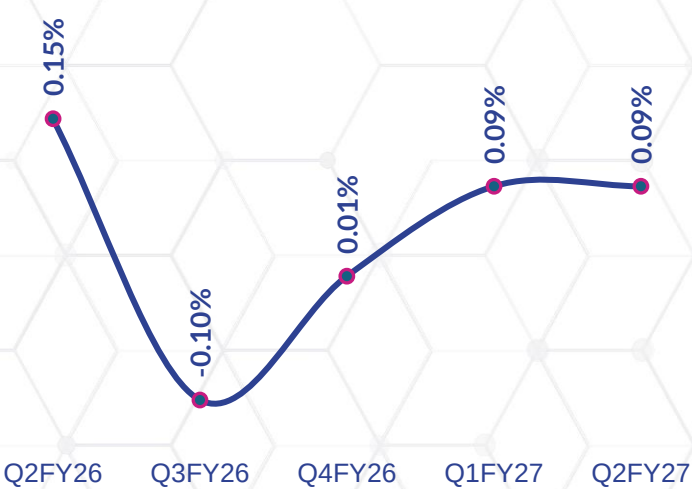
Cost of Deposits (%)



Cost of Funds (%)



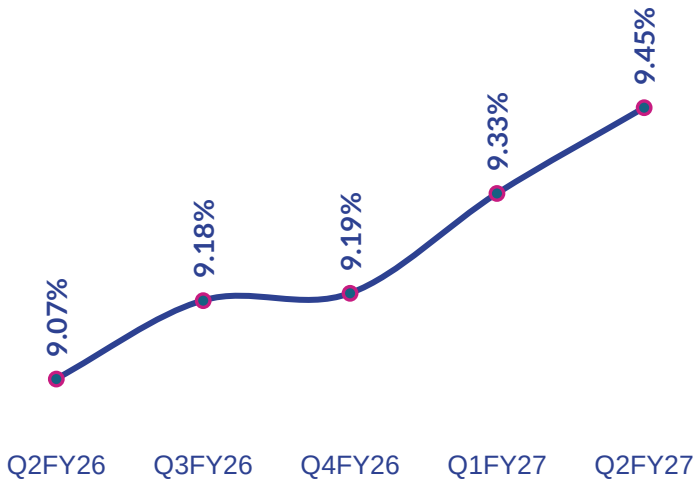
Credit Cost (%)



Yield on Advances (%)



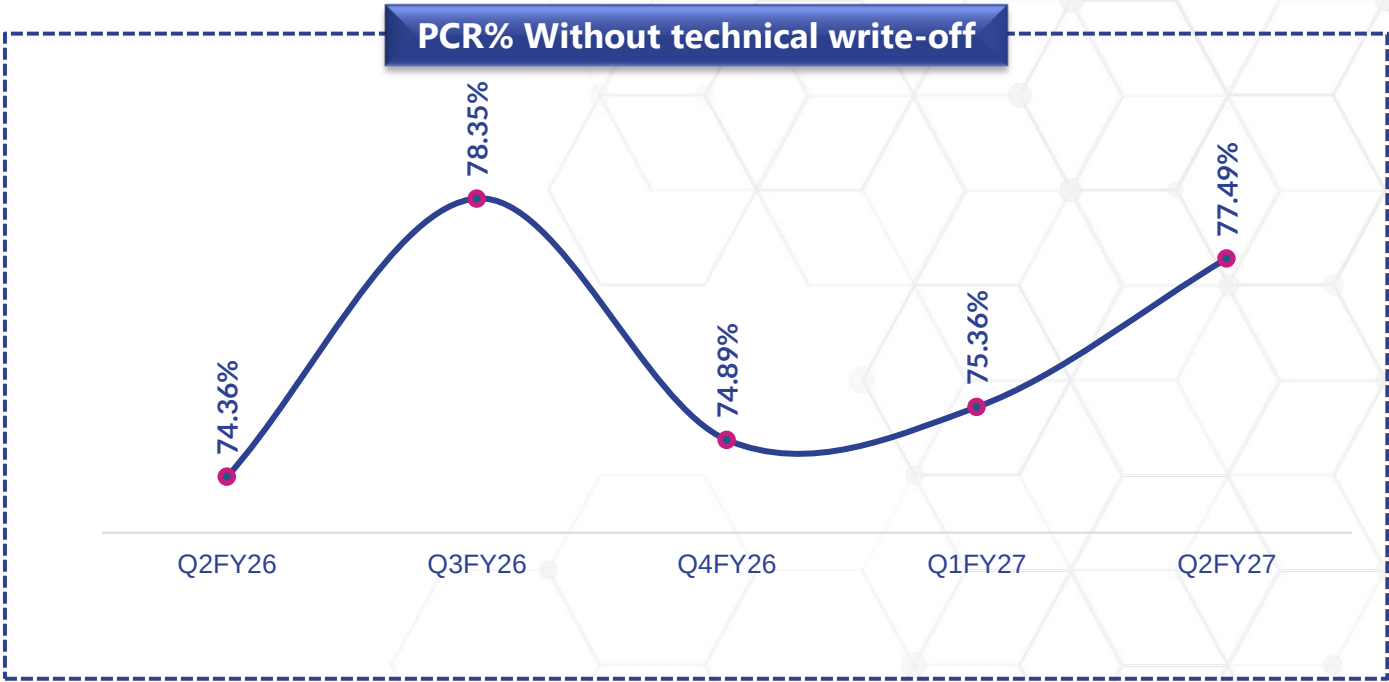
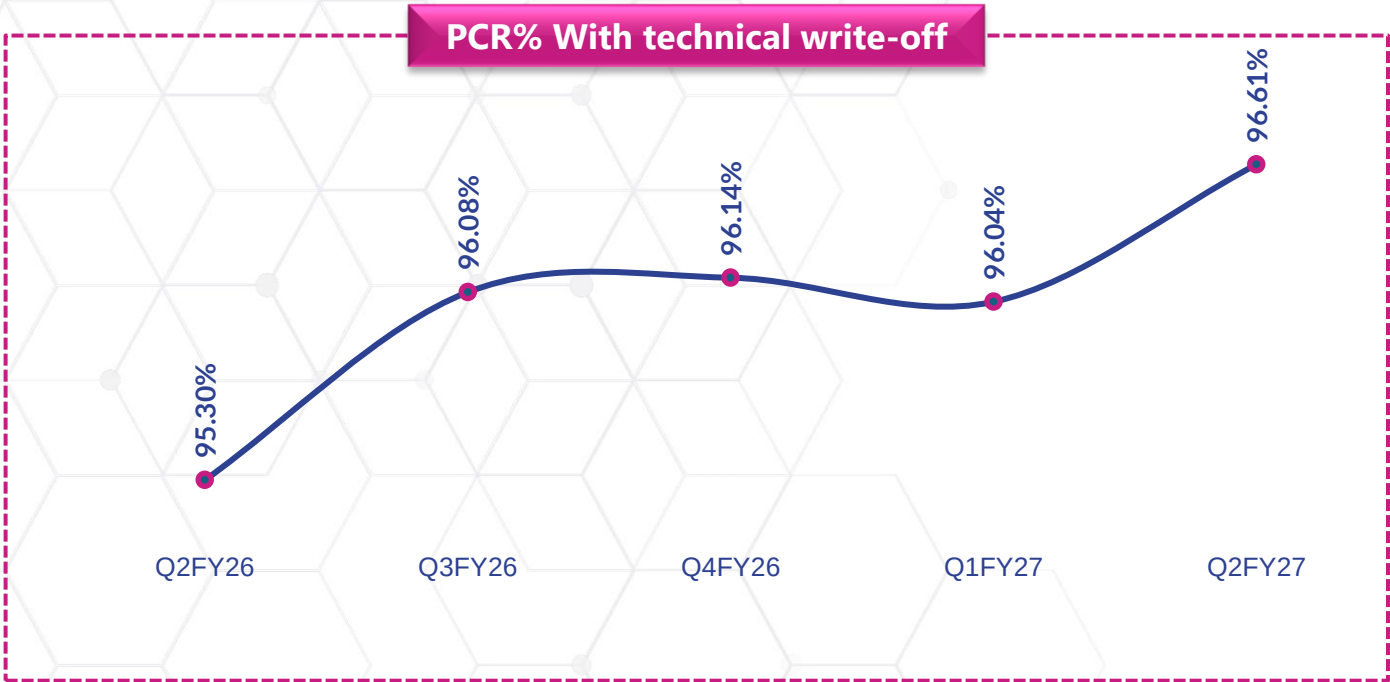
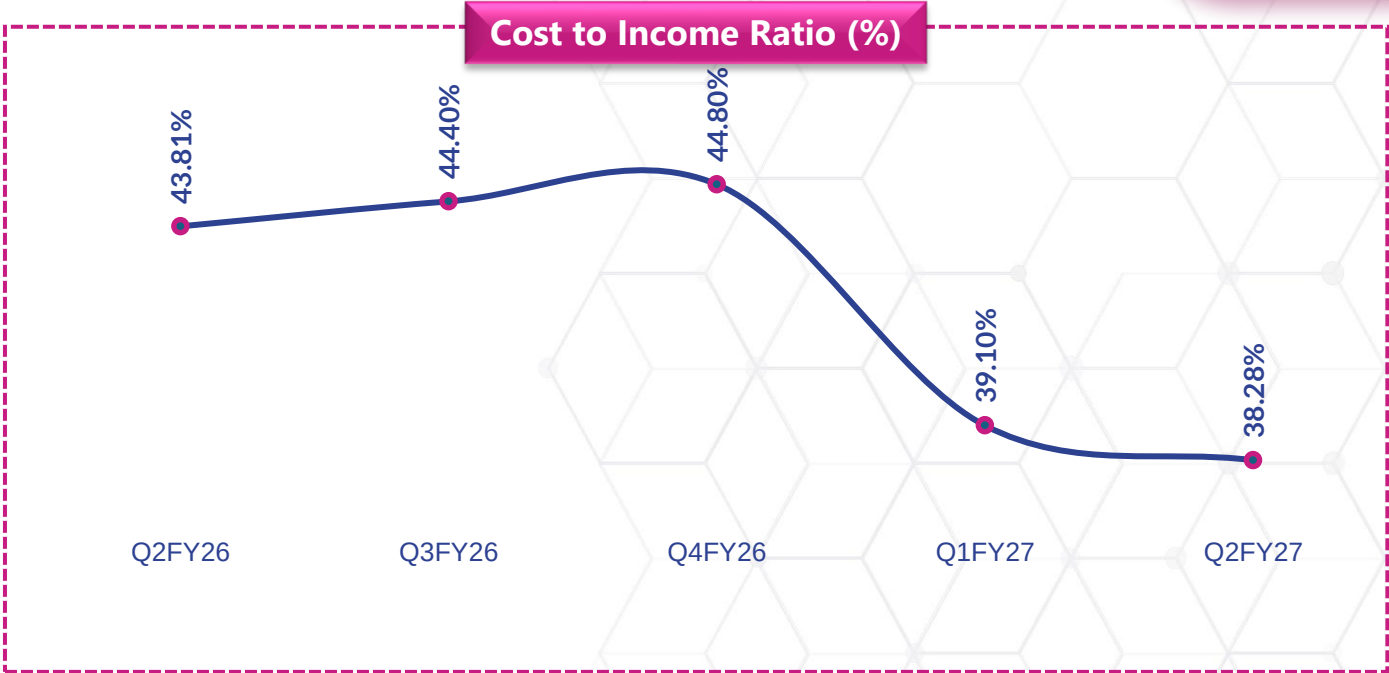
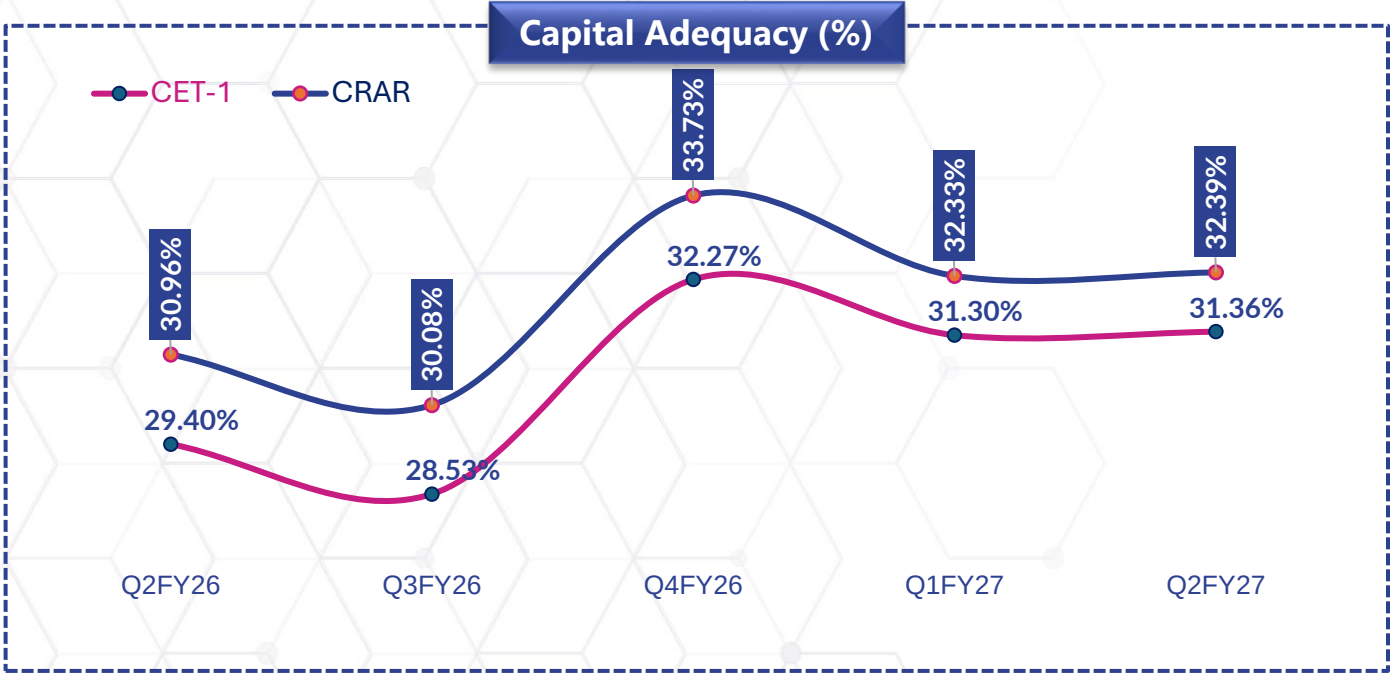
Yield on Funds (%)



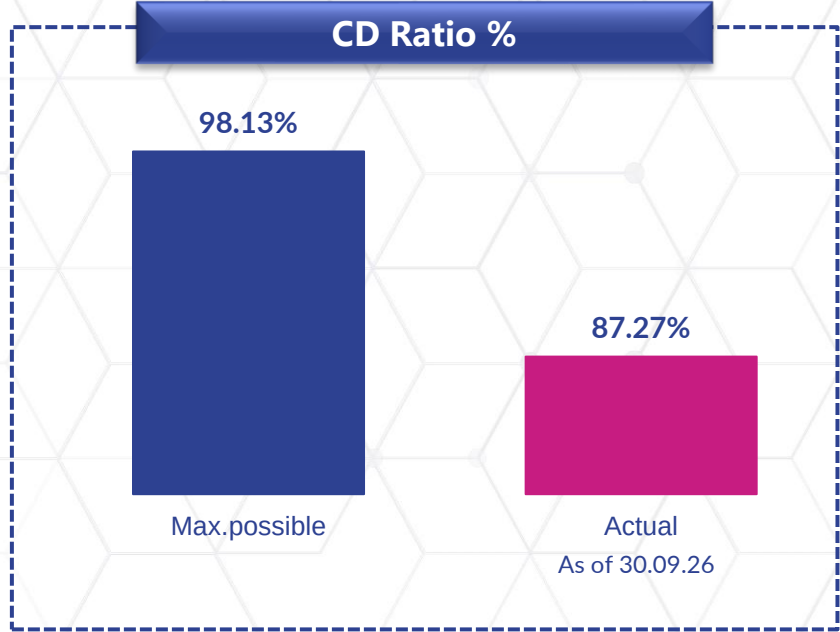
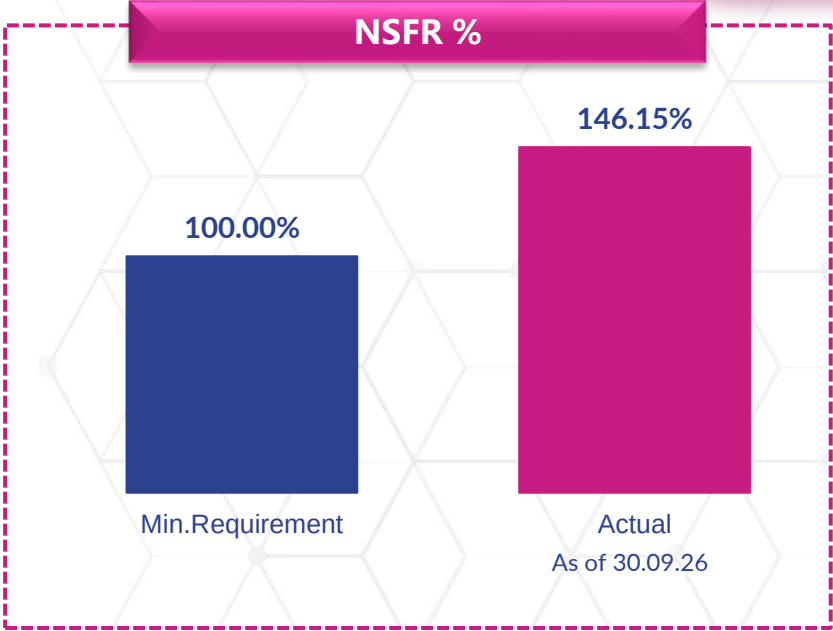
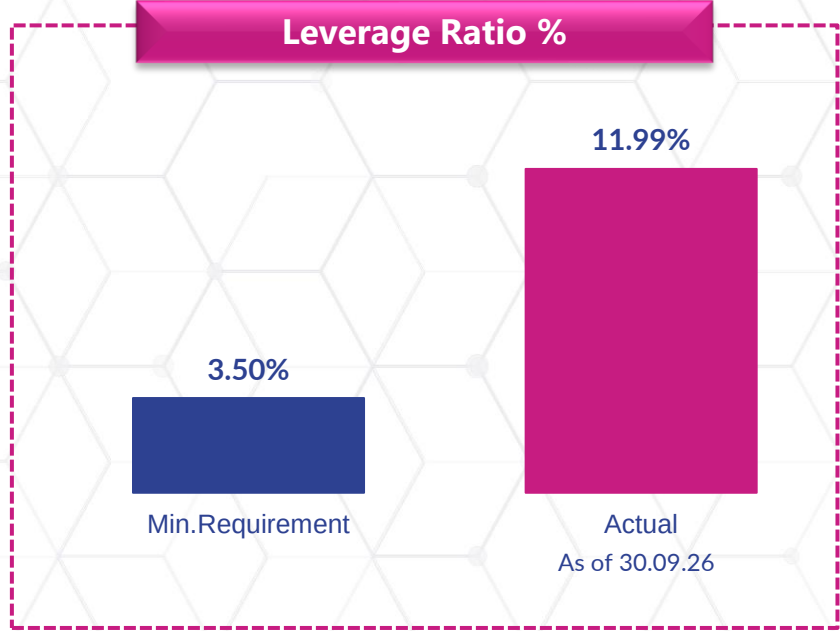
NIM (%)



Key Ratios (2/4): CRAR 32.39%; Cost-to-Income Improves to 38.28%



Key Ratios (3/4): Leverage and Liquidity Well Above Requirements

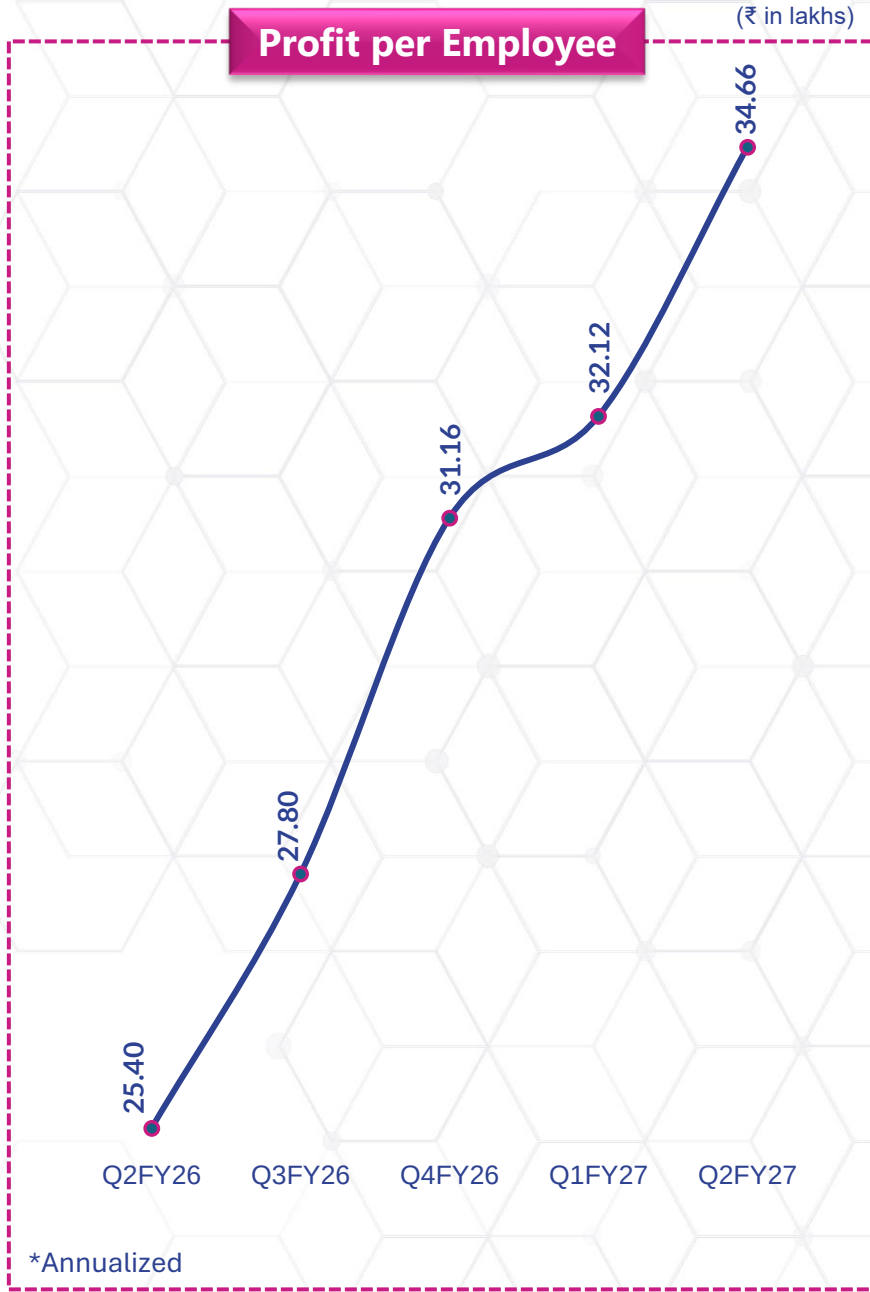
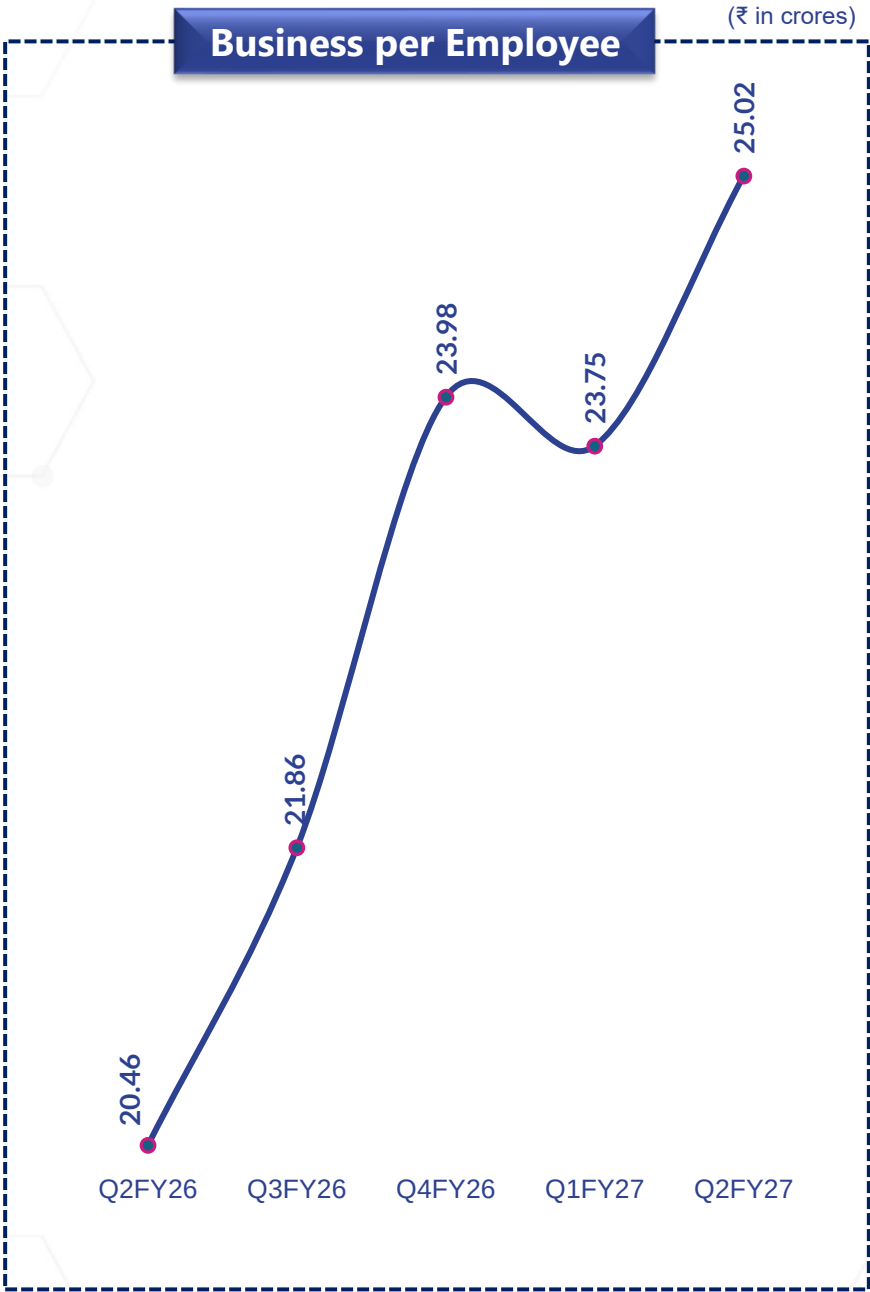
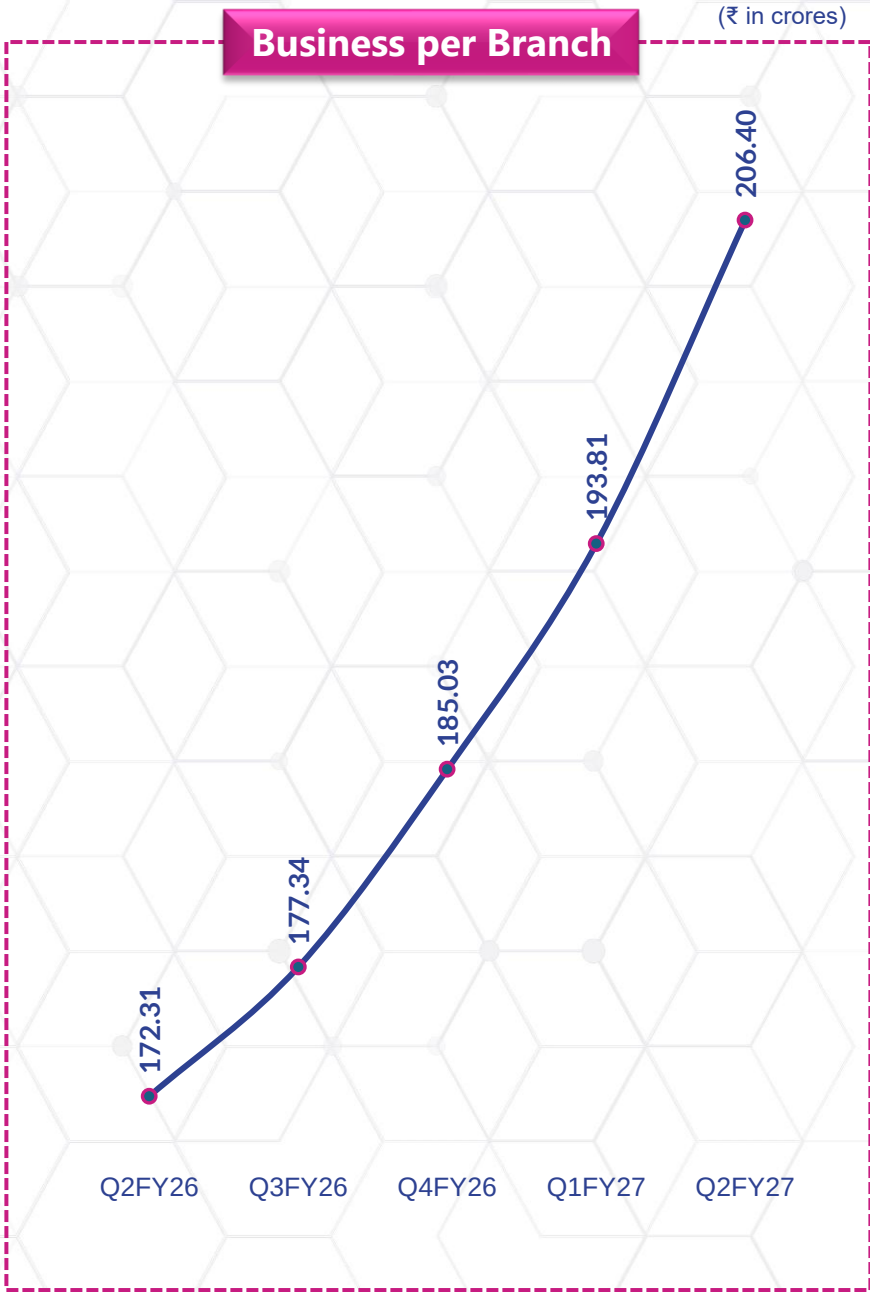


Max. possible CD Ratio (as of 30.09.26)			
Liabilities	Actuals	Assets	Lending possible
Net-worth	12.53%	*CRR (80.91*3)	2.43%
Deposits (A)	80.91%	*SLR (80.91*18)	14.56%
Re-Finance	2.59%	Other Assets	3.61%
Other liability	3.97%	Mandatory / Min. Required	20.60%
		Lending Possible (B)	79.40%
Total	100.00%	Total	100.00%

Possible CD Ratio (B/A) = 98.13%

*as per regulation

Key Ratios (4/4): Branch and Employee Productivity Higher YoY



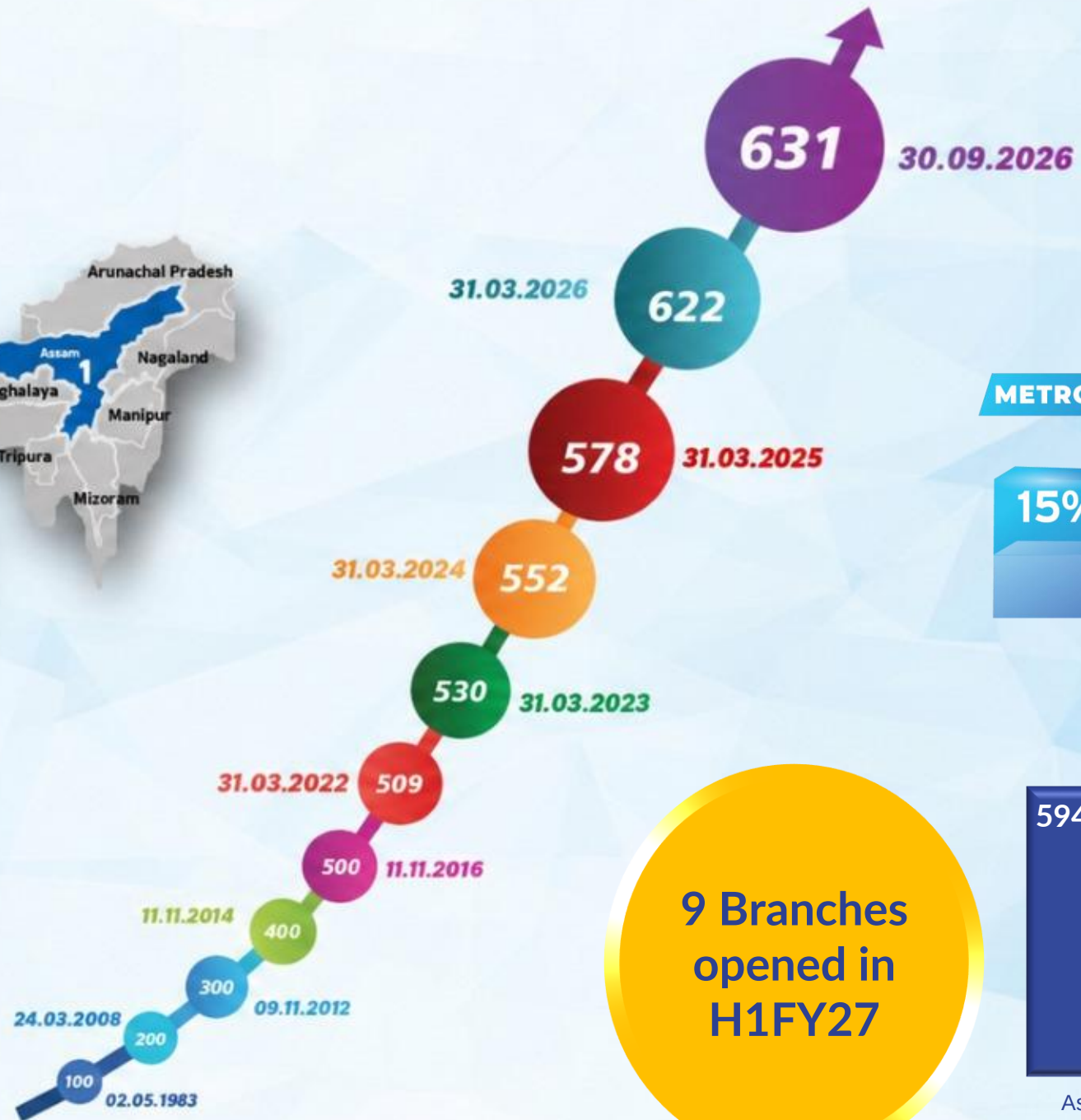
407 new employees recruited during H1FY27

Phygital Expansion

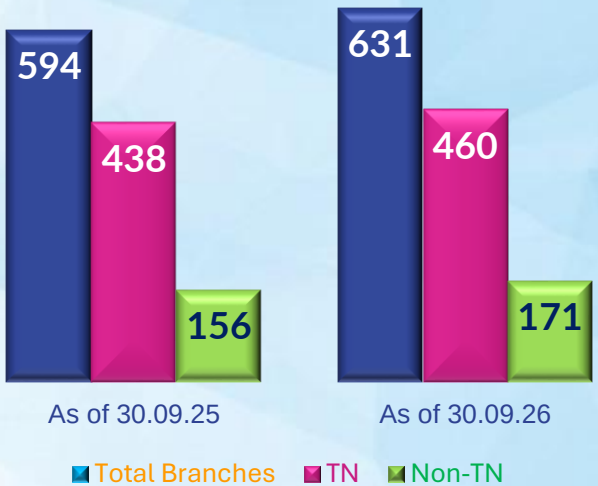
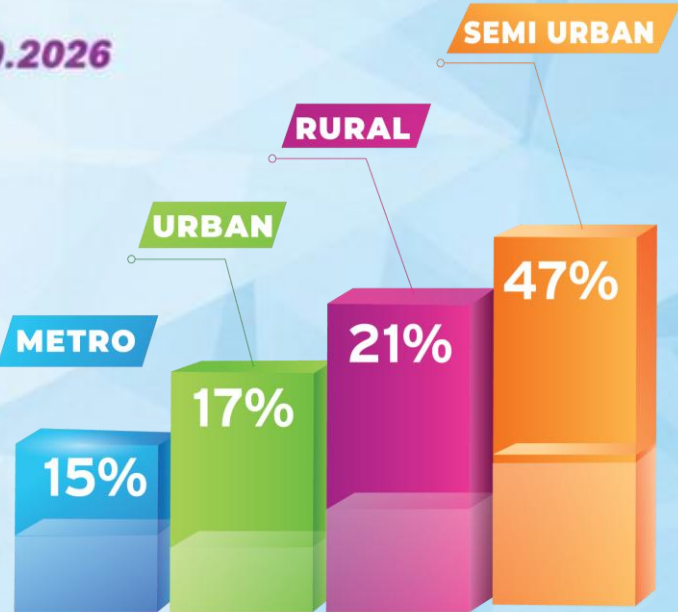
Q2 FY2026-27



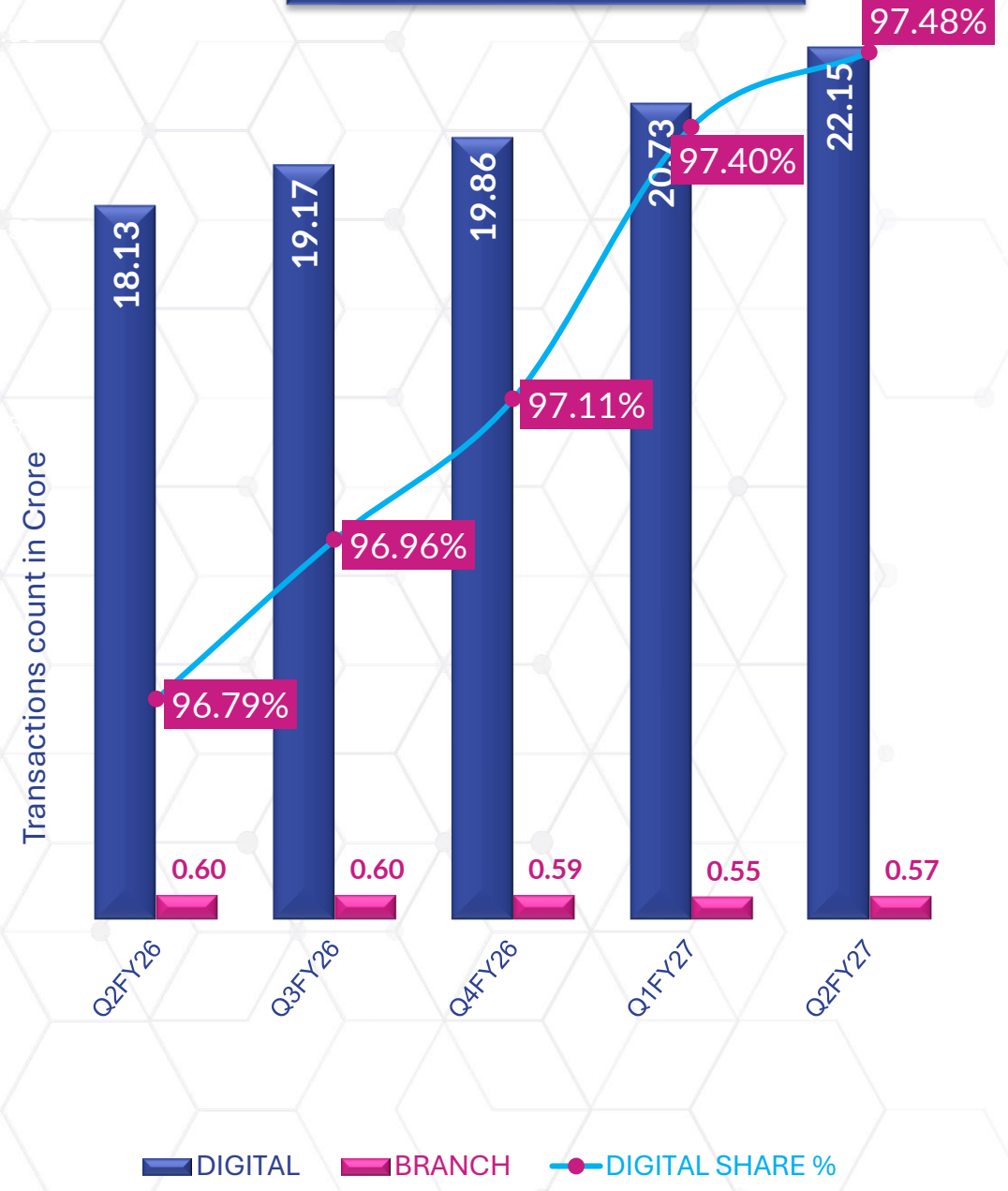
Network Expands to 631 Branches; 9 Opened in H1FY27



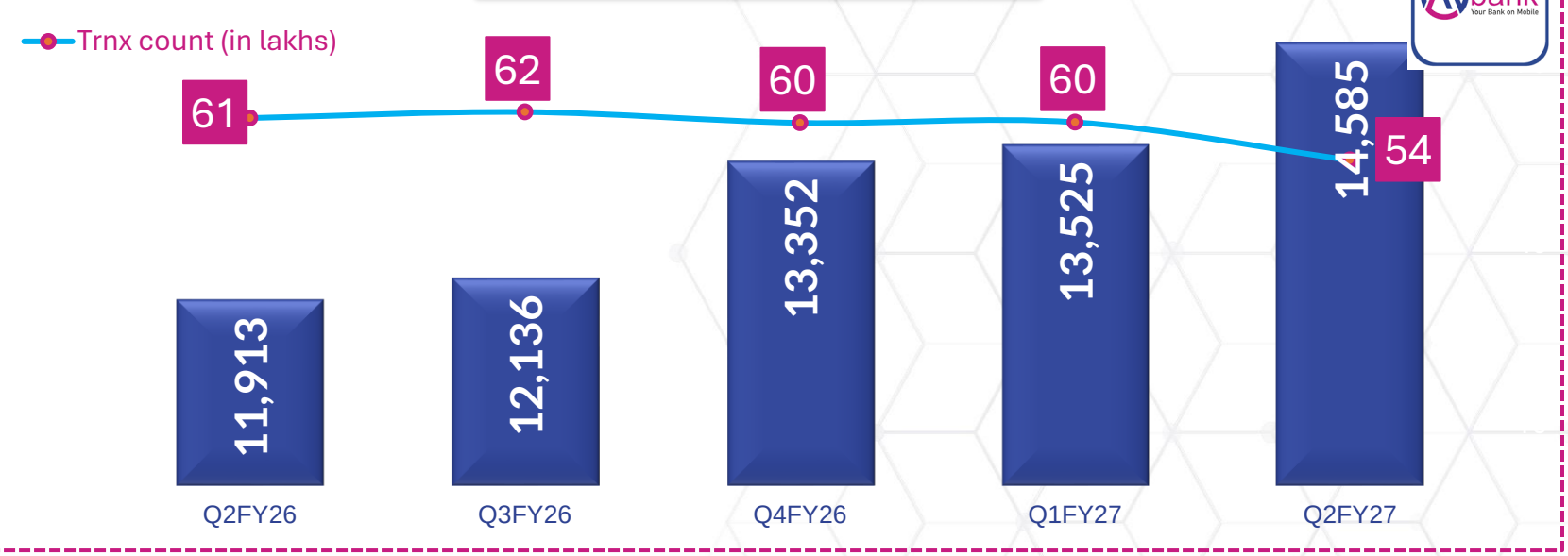
9 Branches opened in H1FY27



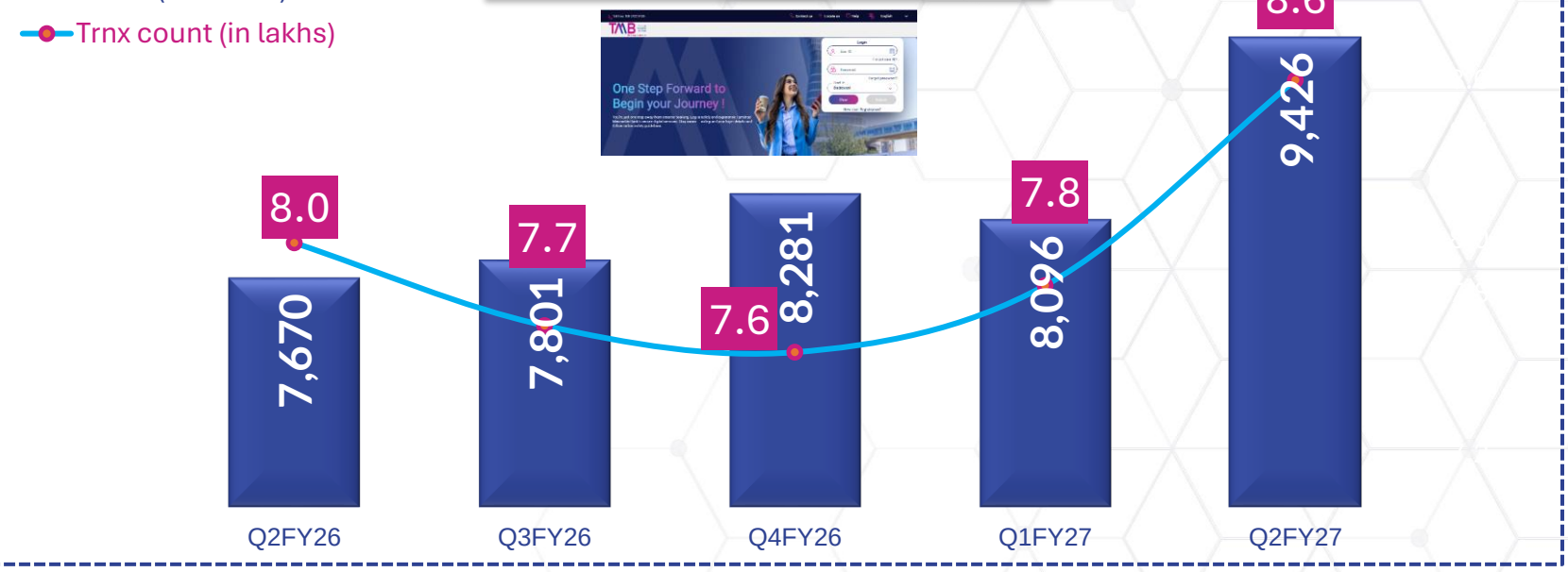
Shift in customer behaviour
Digital Vs Branch
Transactions count



TMB M-Bank usage trend
Value vs Transaction count



TMB E-Connect usage trend
Value vs Transaction count





Credit Management Centre

Lending, centralised – from lead to loan closure



Lead and sourcing



Verification and assessment



Approval and risk



Documents and disbursement



Monitoring and recovery

DEDICATED TEAMS

Sales

Compliance

Credit processing

Operations

Monitoring and recovery



Faster turnaround



Stronger underwriting



Lower cost and risk



Branches freed to focus on deposits



New Credit Review Department

Assesses micro risk in the underwriting process and raises underwriting standards

★ Committee-based credit approvals strengthen governance



Focused liability verticals



Transaction Banking Group

Government Business Group, TASC accounts, Fee Income



Elite Service Group

Premium, relationship-led banking for high-value clients



Global NRI Centre

NRI acquisition and deposits



Integrated Back Office | Branches freed to sell

RTGS / NEFT

CTS clearing

Service requests

Reconciliation

Faster turnaround and standard controls, with more branch time for customers



People transformation



Pay for performance

Higher variable pay



Cloud HR platform

Real-time goal tracking



New talent

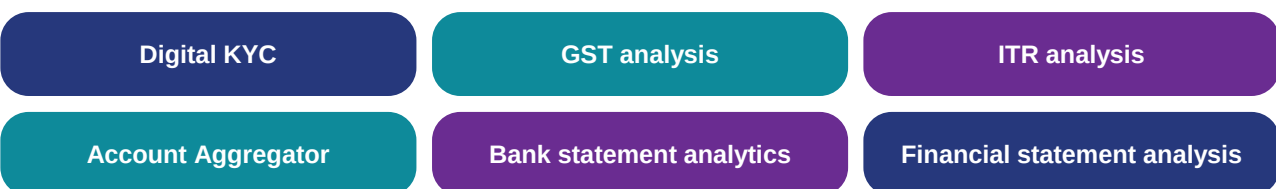
Lateral hires and academy-trained officers

Digital lending: LOS, LMS and Business Rule Engine



- **End-to-end digital loan processing** – standardised underwriting, faster turnaround and better portfolio monitoring
- **Business Rule Engine** – automated credit assessment, rule-based underwriting, risk scoring and policy checks

FINTECH INTEGRATIONS



NEXT

Straight-through sanctions

for eligible retail and corporate loans, based on PD scores

DIY digital lending

customers apply and track loans online

Customer Experience

- **Real-time** – leads, pipeline and service requests
- **Unified** – customer view across channels

Vendor Management System

- **Digital** – procurement and invoicing (OCR)
- **Automated** – approvals and payments
- **Vendor** – assessment and onboarding
- **Digitized** – fixed assets

Business Process Mgmt (BPM)

- **Paperless** – approvals with audit trail
- **Digital** – correspondence and e-registers
- **Automated Registry** – Product, Policy and Processes

Co-lending and trade finance

- **Trade portal** – documents, tracking and forex rates online
- **Co-lending** – platform for scalable partnerships

Digital Engagement Hub and digital kiosks

- **Revamped** – website, internet banking and mobile app
- **Kiosks as digital branches on Pilot** – account opening, loan leads, re-KYC, 65 service requests through kiosks

Health Care Support



Provided sponsorship support of ₹3.34 crore for the construction of a dedicated Outpatient Block at Nellai Cancer Hospital, Sengulam, near Tirunelveli, Tamil Nadu.

Education Support



Sponsored ₹25.00 lakh towards the construction of a classroom at Loyola College, Chennai, Tamil Nadu.

Environmental Support



Distributed mini solar driers to 25 fisherwomen at Keezhavaippar, Thoothukudi District, Tamil Nadu.

Skill Development



Successfully conducted Batch II of the Multi-Skill Technician course at Skill Development Center, Kappalur, Madurai, Tamil Nadu.

AWARDS & ACCOLADES



Atal Pension Yojana

Received the “Award of Exemplary Leadership” along with five other awards for APY campaign conducted during FY2025-26.



A Recognition Workplace Culture

Recognized as the “Most Preferred Workplace for Women 2026-27” by Team Marksmen Network.



21st Annual Summit by Assocham

Received the Silver Award in the “Overall Performance (Banks)” category.



Emerging Asia Banking awards, Delhi

Recognized as the Winner for Best Performance in Risk Management under the “Private Sector Bank (small)”.

Two Show Cause Notices (SCN) issued by the Directorate of Enforcement (ED)

SCN 1 | Issued 17.12.2014

THE NOTICE

- For alleged contraventions in transfer of shares.
- Adjudicated and a penalty of ₹17 crore imposed.
- Bank appealed.



PRESENT POSITION

- The Appellate Tribunal reduced the penalty to ₹3.40 crore by order dated 09.07.2026.
- Bank to receive the excess amount of ₹13.60 crore deposited with ED.
- ED's claim for confiscation of shares held by foreign investors dismissed.
- Bank filed an application before RBI to regularise the transfer of shares and the same is under consideration.

SCN 2 | Issued 09.11.2017

THE NOTICE

- For alleged contraventions in issuance of bonus shares.
- Penalty proposed is ₹1,037 crore.
- Adjudication pending.



PRESENT POSITION

- Adjudication pending.
- Based on legal advice received, the management believes that the offence, if established, is chargeable at ₹2.00 lakhs which the bank has fully provided.

Investor Relations Contacts

CFO Contact

Mr. Sanjoy Kumar Goel,
Chief Financial Officer,
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Company Secretary

Mr. Swapnil Yelgaonkar,
Company Secretary &
Compliance Officer,
Mobile : 96595 23378
Email : cs@tmb.bank.in

Adfactors (PR & IR Agency)

Adfactors Pvt Ltd.
Mr. T.E. Narasimhan
(te.narasimhan@adfactorspr.com)

Website

Visit www.tmb.bank.in
for more
information.

Thank You