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

Tamilnad Mercantile Bank Ltd
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Ref.No.TMB.SE.53/2026-27

27.07.2026

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: Outcome of the Board Meeting held on July 27, 2026

Pursuant to Regulation 30, 33 and other applicable provisions of the 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 June 30, 2026, 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., July 27, 2026.

The Board Meeting commenced at 12 noon and concluded at 01:30 P.M.

Kindly take the information on record.

Yours faithfully,
For Tamilnad Mercantile Bank Limited

SWAPNIL ASHOK YELGAONKAR
Digitally signed by SWAPNIL ASHOK YELGAONKAR
Date: 2026.07.27 13:35:43 +05'30'

Swapnil Yelgaonkar
Company Secretary & Compliance Officer

TMB Tamilnad Mercantile Bank Ltd

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TAMILNAD MERCANTILE BANK LIMITED

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

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UNAUDITED (Reviewed) FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Reviewed	Audited #	Reviewed	Audited
1. Interest earned (a)+(b)+(c)+(d)	**166,243**	**155,038**	**138,624**	**581,942**
(a) Interest/discount on advances/bills	137,159	128,415	110,705	471,471
(b) Income on investments	27,780	25,453	26,154	104,917
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,288	1,152	1,738	5,463
(d) Others	16	18	27	91
2. Other income	23,836	24,176	23,123	87,707
3. TOTAL INCOME (1+2)	**190,079**	**179,214**	**161,747**	**669,649**
4. Interest expended	89,735	84,593	80,669	329,215
5. Operating expenses (i)+(ii)	39,237	42,390	39,852	154,911
(i) Employees cost	20,924	22,068	22,283	79,449
(ii) Other operating expenses	18,313	20,322	17,569	75,462
6. TOTAL EXPENDITURE (4+5) (excluding provisions and contingencies)	**128,972**	**126,983**	**120,521**	**484,126**
7. OPERATING PROFIT (3-6) (Profit before provisions and contingencies)	**61,107**	**52,231**	**41,226**	**185,523**
8. Provisions (other than tax) and contingencies	5,393	1,879	834	4,863
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	**55,714**	**50,352**	**40,392**	**180,660**
11. Tax expense	14,563	12,987	9,903	46,905
12. Net Profit from Ordinary Activities after tax (10-11)	**41,151**	**37,365**	**30,489**	**133,755**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit for the period (12-13)	**41,151**	**37,365**	**30,489**	**133,755**
15. Paid-up Equity Share Capital (Face value 10/- per Equity Share)	15,835	15,835	15,835	15,835
16. Reserves excluding Revaluation Reserve				995,181
17. Analytical Ratios and Other Disclosures:				

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

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UNAUDITED (Reviewed) FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Reviewed	Audited #	Reviewed	Audited
(i) Percentage of shares held by Government of India	-	-	-	-
(ii) Capital Adequacy ratio (%)				
Under Basel III	32.33	33.73	31.55	33.73
(a) Common Equity Tier (CET) 1 ratio	31.30	32.27	29.99	32.27
(b) Additional Tier 1 ratio		-		-
(iii) Earnings per Share (EPS) (in ₹)				
(a) Basic EPS (before and after extraordinary items) *	25.99	23.60	19.25	84.47
(b) Diluted EPS (before and after extraordinary items) *	25.99	23.60	19.25	84.47
(iv) NPA Ratios				
a) Gross NPA	39,808	38,821	54,912	38,821
b) Net NPA	9,800	9,741	14,737	9,741
c) % of Gross NPA	0.69	0.73	1.22	0.73
d) % of Net NPA	0.17	0.18	0.33	0.18
(v) Return on Assets (%)	2.14	2.05	1.82	1.93
(vi) Net Worth	1,056,202	1,011,016	932,827	1,011,016
(vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
(viii) Capital Redemption Reserve	Nil	Nil	Nil	Nil
(ix) Debenture Redemption Reserve	Nil	Nil	Nil	Nil
(x) Debt - Equity Ratio **	0.05	0.02	Nil	0.02
(xi) Total Debts to Total Assets	0.02	0.01	Nil	0.01
(xii) Operating Margin	32.15%	29.14%	25.49%	27.70%
(xiii) Net Profit Margin	21.65%	20.85%	18.85%	19.97%

Refer note no.18

* not annualised

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

Place: Thoothukudi
Date: July 27, 2026

Salee S Nair
Managing Director & CEO
DIN : 09231101

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

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UNAUDITED (Reviewed) FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Statement of Assets and Liabilities is given below:

(Rs in lakhs)

Particulars	As At 30.06.2026	As At 30.06.2025	As at 31.03.2026
	Reviewed	Reviewed	Audited
CAPITAL AND LIABILITIES			
Capital	15,835	15,835	15,835
Reserves and Surplus	1,040,367	916,992	995,181
Deposits	6,440,869	5,380,320	6,171,235
Borrowings	154,021	53,538	70,000
Other Liabilities and Provisions	327,513	381,107	277,709
Total	**7,978,605**	**6,747,792**	**7,529,960**
ASSETS			
Cash and Balances with Reserve Bank of India	270,405	281,948	252,061
Balance with Banks and Money at Call and Short Notice	136,874	127,152	169,433
Investments	1,620,227	1,531,268	1,569,268
Advances	5,704,050	4,473,257	5,312,266
Fixed Assets	31,209	27,473	31,056
Other Assets	215,840	306,694	195,876
Total	**7,978,605**	**6,747,792**	**7,529,960**

Place: Thoothukudi
Date: July 27 , 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

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SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Reviewed	Audited #	Reviewed	Audited
Segment Revenue:				
Treasury	31,794	28,435	35,455	128,075
Corporate/Wholesale Banking	16,098	15,799	14,666	58,176
Retail Banking	142,187	134,980	111,626	483,398
Other Banking operations	-	-	-	-
Unallocated	-	-	-	-
Total Revenue	**190,079**	**179,214**	**161,747**	**669,649**
Less: Inter Segment Revenue	-	-	-	-
Income from Operations	**190079**	**179,214**	**161,747**	**669,649**
Segment Results (net of provisions):				
Treasury	6,424	5,222	10,873	30,022
Corporate/Wholesale Banking	5,013	4,741	3,428	16,182
Retail Banking	44,277	40,389	26,091	134,456
Other Banking operations	-	-	-	-
Unallocated	-	-	-	-
Profit before tax	**55,714**	**50,352**	**40,392**	**180,660**
Tax Expenses	14,563	12,987	9,903	46,905
Net Profit after Tax	**41,151**	**37,365**	**30,489**	**133,755**
Segment Assets:				
Treasury	1,744,513	1,711,984	1,639,606	1,711,984
Corporate/Wholesale Banking	837,436	762,010	674,823	762,010
Retail Banking	5,310,940	4,940,731	4,244,425	4,940,731
Other Banking operations	-	-	-	-
Unallocated	85,716	115,235	188,938	115,235
Total	**7,978,605**	**7,529,960**	**6,747,792**	**7,529,960**
Segment Liabilities:				
Treasury	1,874,315	1,860,388	1,614,932	1,860,388
Corporate/Wholesale Banking	500,147	484,237	461,359	484,237
Retail Banking	4,417,671	4,023,636	3,511,405	4,023,636
Other Banking operations	-	-	-	-
Unallocated	130,270	150,683	227,269	150,683
Total	**6,922,403**	**6,518,944**	**5,814,965**	**6,518,944**

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

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

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SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Reviewed	Audited #	Reviewed	Audited
Capital Employed:				
(Segment Assets - Segment Liabilities)				
Treasury	(129802.00)	(148404.00)	24674.00	(148404.00)
Corporate/Wholesale Banking	337289.00	277773.00	213464.00	277773.00
Retail Banking	893269.00	917095.00	733020.00	917095.00
Other Banking operations	0.00	-	0.00	-
Unallocated	(44554.00)	(35448.00)	(38331.00)	(35448.00)
Total	**1,056,202**	**1,011,016**	**932,827**	**1,011,016**

Refer note no.18

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.

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.

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.

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

Place: Thoothukudi
Date: July 27 , 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

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Notes forming part of Unaudited Financial Results for the quarter ended June 30, 2026

1. The above Financial Results have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors in their meeting held on July 27, 2026. The Financial Results for the quarter ended June 30, 2026 have been subjected to “Limited Review” by the 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 to the extent applicable. 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, 2026. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required otherwise 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 ₹ 173 Lakhs as on June 30, 2026 (₹ 206 Lakhs as of June 30, 2025).

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 June 30, 2026 is 75.36%. (73.04% as on June 30, 2025) without technical write-off and 96.04% (94.32% as on June 30, 2025) with technical write-off.

6. The Bank continues to hold a provision of ₹ 25000 Lakhs on advances as on June 30, 2026, 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. During the quarter ended June 30, 2026 the Bank has reported 4 number of non-credit fraud cases amounting to ₹ 12.27 lakhs. After considering the recovery of ₹0.21 lakhs the bank has made 100% provision for the remaining amount.

8. In accordance with RBI Circular No 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 provision is considered necessary as per the Bank's evaluation.

9. 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.

10. In accordance with RBI Direction RBI/2026-27/79 DOR.CAP.REC.No. 68/21.01.002/2026-27 dated May 8, 2026, the Bank has included the profits earned during the quarter ended June 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR).

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. The bank has realized a sum of ₹ 21299 Lakhs from sale of PSLC during the quarter out of which ₹ 2724 Lakhs has been recognized for the quarter under other income proportionately on straight line basis

13. Details of loans not in default/ stressed loans transferred / acquired to/from entities during the year ended June 30, 2026 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 not transferred any stressed loan (Non performing asset or Special Mention Account) or any loan not in default.

   During the quarter Bank has received ₹ 50000 Lakhs under Inter Bank Participation Certificate (IBPC)

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 Company.

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

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

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14. Bank has not entered into any Co-lending arrangements (CLA) as per RBI Co-lending arrangements direction 2025.

15. Disclosure of Project Finance:

Sl. No	Item Description	Number of accounts	Total out-standing (in ₹ Lakhs)
1	Projects under implementation accounts at the beginning of the quarter	135	34985
2	Projects under implementation accounts sanctioned during the quarter	33	7910
3	Projects under implementation accounts where DCCO has been achieved during the Quarter	22	4826
4	Projects under implementation accounts at the end of the quarter.(1+2-3)	146	38069
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.	-	-
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.	-	-

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

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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 plan 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.	-	-

16. Status of Investor Complaints received during the quarter ended June 30,2026:

Complaints un-resolved at the beginning f the quarter	Received	Resolved	Unresolved at the end of the quarter
0	2	2	0

17. The Bank has fully provided and pre-deposited the penalty of ₹1699 Lakhs on December 16, 2022, relating to alleged irregularity under FEMA in respect of transfer of shares, during the years 2007, 2011 & 2012 levied by Directorate of Enforcement. The Bank has also fully provided the penalty of ₹ 225 Lakhs levied by Directorate of Enforcement for alleged FEMA Violation against 11 persons who were Directors / Company Secretary of the Bank at the time of transfer of above shares and pre-deposited 20% thereof amounting to ₹ 45 Lakhs. Further, the bank has also provided a sum of ₹ 2 Lakhs on the basis of legal opinion towards leviable penalty in respect of show-cause notice from Directorate of Enforcement, for the issue of Bonus Shares to the above-said transferees. Pursuant to the order dated July 9, 2026, passed by the Appellate Tribunal under SAFEMA, New Delhi, the penalty imposed on the Bank by the Special Director (Adjudicating Authority), amounting to ₹ 1699 lakhs, has been reduced to ₹ 340 lakhs. The penalties levied on the then Directors and Company Secretaries have also been substantially reduced. The financial impact, if any, will be appropriately considered in the financial statements for the ensuing quarters after examining the said order in detail and assessing its implications.

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18. The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year and published year to date figures up to the end of the third quarter of the respective financial years.

19. In accordance with Reserve Bank of India Direction RBI/2026-27/83 DOR.MRG, REC.No.71/00-00-001/2026-27 dated May 18, 2026, being the Second Amendment Directions, 2026 relating to the Classification, Valuation and Operation of Investment Portfolio, the Bank has discontinued maintenance of Investment Fluctuation Reserve (IFR), consequently, the balance of ₹ 12960 Lakhs has been transferred from the IFR to General Reserve during the quarter ended June 30, 2026.

20. The ESOP expenses of ₹ 5.05 lakhs has been recognised in the statement of profit & loss for the quarter ended 30th June 2026.

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

For & on behalf of the Board of Directors

Place: Thoothukudi
Date: July 27, 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

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 ended June 30, 2026 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 ended June 30, 2026 ('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 June 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 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

SUNDARAM & SRINIVASAN
FRN 004207S
Chennai
600 018

CHANDRAN & RAMAN
FRN 000571S
CHENNAI
600 004
CHARTERED ACCOUNTANTS

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 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 June 30, 2026 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.

5. As described in Note 18 of the Statement, the figures for the quarter ended March 31, 2026 as reported in these Unaudited Financial Results are the balancing figures between audited figures in respect of the full previous Financial Year and the published unaudited year to date figures up to the third quarter of the previous Financial Year. The figures up to the end of the third quarter of previous Financial Year had only been reviewed and not subjected to audit.

For Sundaram & Srinivasan,
Chartered Accountants
FRN: 004207S

T S Dinesh Kumar
Partner
M. No.: 229153
UDIN: 26229153ORUYFT9461
Place: Thoothukudi
Date: July 27, 2026

For Chandran & Raman,
Chartered Accountants
FRN: 000571S

S Pattabiraman
Partner
M. No.: 014309
UDIN: 26014309HPLOLH3450
Place: Thoothukudi
Date: July 27, 2026

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