

**Secretarial Section**

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CIN: L65110TN1921PLC001908



Ref.No.TMB.SE.89/2026-27

30.10.2026

The Manager  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> 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: Clarification on ECL framework data provided in the Investor / Analyst presentation on the Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2026**

With reference to our earlier intimation Ref.No.TMB.SE.83/2026-27 dated October 26, 2026, related to the Investor / Analyst presentation on the Unaudited Financial Results of the Bank for the quarter and half-year ended September 30, 2026, the Bank clarifies that an amount of ₹304.24 crore provided towards the estimated ECL requirement of ₹385 crore calculated on the basis of its advances portfolio as on September 30, 2026, represents proactive provisioning and not a regulatory shortfall. The ECL framework becomes applicable only from April 1, 2027, with the impact eligible for recognition through retained earnings or phased over five years from FY28, in accordance with RBI regulations. TMB has voluntarily recognized nearly 80% of the estimated requirement well ahead of the regulatory timeline, reflecting its prudent and proactive approach to strengthening balance sheet preparedness and mitigating future earnings impact.

Kindly take the information on record.

Yours faithfully,

**For Tamilnad Mercantile Bank Limited**

**SWAPNIL ASHOK** Digitally signed by SWAPNIL  
ASHOK YELGAONKAR  
**YELGAONKAR** Date: 2026.10.30 13:52:39  
+05'30'

**Swapnil Yelgaonkar**  
**Company Secretary & Compliance Officer**