

DEPT: SECRETARIAL

REF. No. : SEC/ST.EX.STT/12/2026-27

DATE : May 06, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218
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Dear Madam/Sir,

Sub: Outcome of the Board Meeting - Submission of Audited Financial Results (Standalone and Consolidated) for the quarter/financial year ended 31st March, 2026, and recommendation of Dividend for the Financial Year 2025-26.

Pursuant to Regulation 30,33 and other applicable provisions of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we submit herewith the Audited Financial Results of the Bank for the quarter/financial year ended 31st March, 2026 (both standalone and consolidated) along with Audit Report issued by the Joint Statutory Auditors of the Bank, which were reviewed and recommended by the Audit Committee of Board and duly approved and taken on record by the Board at their respective meetings held today, i.e, 06th May, 2026.

Further, pursuant to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Joint Statutory Auditors have given their report with unmodified opinion on the Audited Financial Results of the Bank for the financial year ended 31st March, 2026 and a declaration to that effect is attached herewith.

Further you are hereby informed that the Board of Directors of the Bank has recommended a dividend of Rs.0.45 per equity shares of face value of Re.1/- each (45%) for the financial year ended 31st March, 2026 (Previous Year: Rs.0.40 per equity share of face value Re. 1/- each (40%)), subject to the approval of the Shareholders of the Bank at the ensuing Annual General Meeting.

The Board Meeting commenced at 11:45 a.m. and the results were considered immediately and approved by the Board at 01.45 p.m. Thereafter, the meeting continued for consideration of the rest of the agenda items.

The aforesaid information is also being hosted on the Bank's website www.southindianbank.bank.in as per listing regulations.

Kindly take the same on record.

Yours faithfully,

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

REF. No. : SEC/ST.EX.STT/13/2026-27

DATE : May 06, 2026

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218
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Dear Madam/Sir(s),

Sub: Declaration regarding Unmodified Opinion for the Audited Financial Results (Standalone and Consolidated) of the Bank for the quarter and financial year ended 31.03.2026

Pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that the Joint Statutory Auditors of Bank have given an unmodified opinion on the Audited Financial Results (Standalone and Consolidated) of the Bank for the quarter and financial year ended March 31, 2026 which were reviewed and recommended by the Audit Committee of Board and duly approved and taken on record by the Board at their respective meetings held today, i.e, 06th May, 2026.

The same is being hosted on the Bank's website www.southindianbank.bank.in as per listing regulations.

Kindly take the information on record.

Yours faithfully,


(VINOD FRANCIS)
CHIEF FINANCIAL OFFICER

Encl.: as above

Independent Auditors' Report on the Audited Standalone Financial Results for the year ended March 31, 2026 of The South Indian Bank Limited pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
The South Indian Bank Limited
Report on the Audit of the Standalone Financial Results

Opinion

1. We have audited the accompanying statement of Standalone Financial Results of The South Indian Bank Limited ("the Bank") for the year ended March 31, 2026 ("the Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations", except for the disclosures relating to Pillar 3 as at March 31, 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 Note no. 11 to the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:
 - 2.1 is presented in accordance with the requirements of the Regulations 33 and 52 read with Regulation 63(2) of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 disclosure as at March 31, 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 Statement and have not been audited by us; and
 - 2.2 gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies Accounting Standard Rules, 2021 to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the Prudential Norms, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of standalone net profit and other financial information of the Bank for the year ended March 31, 2026.



Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013 (the "Act") and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and rules issued thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Standalone Financial Results.

Management's and Board of Directors' Responsibility for the Standalone Financial Results

4. This Statement has been compiled from the annual audited Standalone Financial Statements of the Bank and approved by the Board of Directors. The Management and Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the standalone net profit and other financial information of the Bank in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under Section 133 of the Act read with Companies Accounting Standard Rules, 2021 as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal Financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Management and the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank's Financial reporting process.



Auditor's Responsibilities for the Audit of the Standalone Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with SAs, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - 8.1. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - 8.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Standalone Financial Statements in place and the operating effectiveness of such controls.
 - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management and Board of Directors.
 - 8.4. Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - 8.5. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.



9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

11. The Statement includes the Standalone Financial Results for the quarter ended March 31, 2026, being the balancing figure between audited figures in respect of full Financial year ended March 31, 2026 and the published unaudited year to date figures up to the third quarter of the current Financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting", which were subject to limited review by us.
12. The Statement includes standalone financial results for the corresponding quarter and year ended March 31, 2025 which was audited by K Venkatachalam Aiyer & Co. and M.P. Chitale & Co., who, vide their report dated May 15, 2025, expressed an unmodified opinion on those standalone financial results.

Our opinion on the Standalone Financial Results is not modified in respect of these matters.

For M.P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W



Anagha Thatte
Partner
Membership No. 105525
UDIN: 26105525JFI00R2711
Place: Kochi
Date: May 06, 2026

For Borkar & Muzumdar
Chartered Accountants
Firm Registration No. 101569W



Kaushal Muzumdar
Partner
Membership No. 100938
UDIN: 26100938YQCCZJ3922
Place: Kochi
Date: May 06, 2026

AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Lakhs)

Particulars	Quarter ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited #	Unaudited	Audited #	Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	2,55,948	2,51,753	2,37,344	9,84,650	9,41,331
(a) Interest/discount on advances/bills	2,03,631	1,96,300	1,91,421	7,75,691	7,52,908
(b) Income on investments	47,192	49,760	38,648	1,78,948	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	4,355	4,830	3,935	20,929	16,723
(d) Others	770	863	3,340	9,082	12,495
2. Other Income	38,594	48,593	57,237	2,00,949	1,81,343
3. Total income (1+2)	2,94,542	3,00,346	2,94,581	11,85,599	11,22,674
4. Interest expended	1,64,415	1,63,685	1,50,511	6,40,914	5,92,767
5. Operating Expenses (i) + (ii)	71,999	78,228	75,739	3,07,348	3,02,899
(i) Employees cost	35,182	42,869	39,780	1,62,070	1,65,270
(ii) Other operating expenses	36,817	35,359	35,959	1,45,278	1,37,629
6. Total expenditure (4)+(5) (excluding provisions and contingencies)	2,36,414	2,41,913	2,26,250	9,48,262	8,95,666
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	58,128	58,433	68,331	2,37,337	2,27,008
8. Provisions (other than tax) and contingencies	3,439	8,041	22,419	41,733	51,319
9. Exceptional Items	-	-	-	-	-
10. Profit/(Loss) from Ordinary activities before tax (7)-(8)-(9)	54,689	50,392	45,912	1,95,604	1,75,689
11. Tax expense	13,939	12,960	11,693	50,090	45,401
12. Net Profit/(Loss) from Ordinary activities after tax (10)-(11)	40,750	37,432	34,219	1,45,514	1,30,288
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	40,750	37,432	34,219	1,45,514	1,30,288
15. Paid up Equity Share Capital (Face Value ₹ 1/- each)	26,176	26,172	26,163	26,176	26,163
16. Reserves excluding revaluation reserves				10,82,842	9,46,984
17. Analytical ratios & other disclosures					
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - BASEL III	19.66	17.84	19.31	19.66	19.31
iii) Earnings Per Share (EPS)					
(a) Basic EPS - before and after Extraordinary items (₹) *	1.56	1.43	1.31	5.56	4.98
(b) Diluted EPS - before and after Extraordinary items (₹) *	1.55	1.43	1.31	5.55	4.98
iv) NPA Ratios					
(a) Gross NPA	1,43,050	2,58,150	2,79,983	1,43,050	2,79,983
Net NPA	28,793	42,590	79,052	28,793	79,052
(b) % of Gross NPA to Gross Advances	1.43	2.67	3.20	1.43	3.20
% of Net NPA to Net Advances	0.29	0.45	0.92	0.29	0.92
v) Return on Assets (Annualised) - %	1.17	1.09	1.12	1.08	1.06
vi) Net worth	11,00,363	10,59,708	9,64,615	11,00,363	9,64,615
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil
ix) Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil
x) Debt Equity Ratio ¹	0.12	0.08	0.09	0.12	0.09
xi) Total debts to total assets ²	2.77%	4.49%	3.45%	2.77%	3.45%
xii) Operating Margin	19.74%	19.46%	23.20%	20.02%	20.22%
xiii) Net Profit Margin	13.84%	12.46%	11.62%	12.27%	11.61%

Refer Note 4

* Not annualised

¹ Debt represents borrowings with residual maturity of more than one year

² Total debts represents total borrowings of the Bank


STANDALONE SEGMENT WISE RESULTS

[₹ in Lakhs]

Particulars	Quarter ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited #	Unaudited	Audited #	Audited	Audited
1. Segment Revenue					
a) Treasury	52,917	65,147	53,410	2,59,637	2,20,418
b) Corporate/ Wholesale Banking	89,826	86,556	1,04,328	3,44,234	3,64,652
c) Retail Banking	1,38,732	1,35,085	1,24,837	5,34,006	4,88,301
(i) Digital Banking	18,919	21,717	19,816	85,304	84,303
(ii) Other Retail Banking	1,19,813	1,13,368	1,05,021	4,48,702	4,03,998
d) Other Banking Operations	13,067	13,558	12,006	47,722	49,303
Total	2,94,542	3,00,346	2,94,581	11,85,599	11,22,674
Less : Inter – segment Revenue	-	-	-	-	-
Net Income from Operations	2,94,542	3,00,346	2,94,581	11,85,599	11,22,674
2. Segment Results (net of provisions)					
a) Treasury	5,139	8,138	12,302	45,752	30,995
b) Corporate/ Wholesale Banking	8,078	11,518	12,632	24,711	44,899
c) Retail Banking	38,417	25,683	16,710	1,09,087	81,572
(i) Digital Banking	(10,376)	(3,486)	(4,435)	(10,802)	(6,874)
(ii) Other Retail Banking	48,793	29,169	21,145	1,19,889	88,446
d) Other Banking Operations	3,055	5,053	4,268	16,054	18,223
Total	54,689	50,392	45,912	1,95,604	1,75,689
Less: Unallocated	-	-	-	-	-
Profit/(Loss) Before Tax	54,689	50,392	45,912	1,95,604	1,75,689
3. Segment Assets					
a) Treasury	29,96,669	32,19,032	24,25,946	29,96,669	24,25,946
b) Corporate/ Wholesale Banking	54,12,350	53,02,748	51,54,178	54,12,350	51,54,178
c) Retail Banking	53,84,102	49,36,613	45,15,300	53,84,102	45,15,300
(i) Digital Banking	6,17,989	5,72,119	5,42,583	6,17,989	5,42,583
(ii) Other Retail Banking	47,66,113	43,64,494	39,72,717	47,66,113	39,72,717
d) Other Banking Operations	1,193	1,518	1,687	1,193	1,687
e) Un allocated	3,81,316	3,89,792	3,68,401	3,81,316	3,68,401
Total	1,41,75,630	1,38,49,703	1,24,65,512	1,41,75,630	1,24,65,512
4. Segment Liabilities					
a) Treasury	27,32,171	29,97,693	22,40,990	27,32,171	22,40,990
b) Corporate/ Wholesale Banking	50,48,946	49,42,424	48,06,488	50,48,946	48,06,488
c) Retail Banking	50,22,594	46,01,168	42,10,707	50,22,594	42,10,707
(i) Digital Banking	5,76,495	5,33,243	5,05,982	5,76,495	5,05,982
(ii) Other Retail Banking	44,46,099	40,67,925	37,04,725	44,46,099	37,04,725
d) Other Banking Operations	-	-	-	-	-
e) Un allocated	2,31,569	2,07,325	1,97,335	2,31,569	1,97,335
Total	1,30,35,280	1,27,48,610	1,14,55,520	1,30,35,280	1,14,55,520
5. Capital Employed (Segment Assets-Segment Liabilities)					
a) Treasury	2,64,498	2,21,339	1,84,956	2,64,498	1,84,956
b) Corporate/ Wholesale Banking	3,63,404	3,60,324	3,47,690	3,63,404	3,47,690
c) Retail Banking	3,61,508	3,35,445	3,04,593	3,61,508	3,04,593
(i) Digital Banking	41,494	38,876	36,601	41,494	36,601
(ii) Other Retail Banking	3,20,014	2,96,569	2,67,992	3,20,014	2,67,992
d) Other Banking Operations	1,193	1,518	1,687	1,193	1,687
e) Unallocated	1,49,747	1,82,467	1,71,066	1,49,747	1,71,066
Total	11,40,350	11,01,093	10,09,992	11,40,350	10,09,992

Refer Note 4

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in Compliance with the revised RBI Guidelines. The Bank operates in India.



Notes:

1 Standalone Statement of Assets and Liabilities as at March 31, 2026 is given below:

Particulars	As at	
	31.03.2026	31.03.2025
	Audited	Audited
[₹ in Lakhs]		
CAPITAL AND LIABILITIES		
Capital	26,176	26,163
Employees Stock Option Outstanding	1,197	775
Reserves and Surplus	11,14,174	9,83,829
Deposits	1,23,34,632	1,07,52,560
Borrowings	3,92,701	4,30,047
Other Liabilities and Provisions	3,06,750	2,72,138
Total	1,41,75,630	1,24,65,512
ASSETS		
Cash and Balances with Reserve Bank of India	6,18,295	5,09,770
Balances with Banks and money at call & short notice	3,95,779	7,16,239
Investments	27,32,771	21,77,718
Advances	99,25,980	85,68,207
Fixed Assets	1,04,284	1,01,829
Other Assets	3,98,521	3,91,749
Total	1,41,75,630	1,24,65,512



2 Standalone Statement of Cash flow as at March 31, 2026 is given below:

Particulars	Year ended	
	31.03.2026	31.03.2025
	Audited	Audited
Cash flow from operating activities		
Profit before tax as per Profit and Loss Account	1,95,604	1,75,689
Adjustments for:		
Depreciation	11,494	10,178
Amortisation of Premium on HTM Investments	10,669	12,654
Provision for Depreciation / Non Performing Investments	(4,901)	7,148
General Provisions against Standard Assets	4,007	(793)
Provision/write off for Non Performing Assets	38,322	57,503
Other Provisions	(596)	(5,209)
Employee Stock Options expense	537	535
Interest on Subordinated bonds	3,886	14,003
(Profit)/Loss on sale of land, buildings and other assets	(85)	234
Operating profit before working capital changes	(A)	2,58,937
Changes in working capital:		
Increase / (Decrease) in Deposits	15,82,072	5,60,534
Increase / (Decrease) in Other liabilities & provisions	36,058	(451)
(Increase) / Decrease in Investments (excluding Held To Maturity Investments)	(34,945)	(2,51,964)
(Increase) / Decrease in Advances	(13,96,078)	(8,19,504)
(Increase) / Decrease in Other Assets	(8,062)	38,317
	(B)	1,79,045
Cash flow from operating activities before taxes	(A+B)	4,37,982
Direct Taxes paid		(47,317)
Net cash flow from/(used in) operating activities	(C)	3,90,665
Cash flow from investing activities:		
Purchase of Fixed Assets/Capital Work-in-Progress	(14,086)	(15,828)
Sale of Fixed/Non Banking Assets	221	234
(Increase)/Decrease in Held To Maturity Investments	(5,32,631)	4,58,996
Net cash flow from/(used in) investing activities	(D)	(5,46,496)
Cash flow from financing activities:		
Proceeds from issue of share capital (Including Share Premium)	252	47
Dividend paid including Corporate Dividend Tax	(10,466)	(7,849)
Net proceeds/(repayments) in borrowings	41,653	1,13,838
Interest on Subordinated bonds	(8,543)	(15,352)
Issue/(Repayment) of Subordinate bonds	(79,000)	(75,000)
Net cash flow from/(used in) financing activities	(E)	(56,104)
Net increase in cash and cash equivalents	(C+D+E)	(2,11,935)
Cash and cash equivalents as at beginning of the year (Refer note below)		12,26,009
Cash and cash equivalents as at the end of the year (Refer note below)		10,02,218
		10,14,074

Note: Cash and cash equivalents comprise of cash in hand (including foreign currency notes), Balances with Reserve Bank of India, Balance with Banks and Money at call and Short notice.



- 3 The above standalone financial results for the quarter and year ended March 31, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 06, 2026. These results have been subjected to audit by the Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants of the Bank. The report thereon is unmodified. The standalone financial results for the quarter and year ended March 31, 2025 were audited by Joint statutory auditors M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants.
- 4 The figures for the Quarters ended March 31, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures upto the end of the third quarter of the respective financial years, which were subject to limited review.
- 5 The Bank has consistently applied its significant accounting policies in the preparation of its quarterly and year ended March 31, 2026 financial results as compared to those followed for the year ended March 31, 2025.
- 6 The above financial results of the Bank 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 read with relevant rules issued thereunder, 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 ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- 7 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non – fund based banking activities, income from sale of PSL Certificates, income from card business, recoveries from advances technically written off etc.
- 8 Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.
- 9 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.
- 10 Disclosure as per 'Reserve Bank of India (Commercial Banks- Financial Statements : Presentation and Disclosures) Direction, 2025' dated November 28, 2025 and as amended thereafter, on resolution plan implemented under the Resolution Framework for Covid-19 related stress are given below:

(₹ in Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year (A) ²	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year ¹	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year ²
Personal Loans	9,946	66	-	958	8,922
Corporate persons*	4,069	-	-	207	3,862
Of which, MSMEs	-	-	-	-	-
Others	1,376	-	-	(48)	1,424
Total	15,391	66		1,117	14,208

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

1. Amount paid by the borrower during the half year is net of additions in the borrower account including additions due to interest capitalisation and accounts upgraded from NPA to Standard restructured category.

² Includes other facilities to the borrowers which have not been restructured.

- 11 In accordance with the RBI Circular DOR.CAP.REC.70/21-01-002/2025-26 on Prudential Norms on Capital Adequacy dated November 28, 2025, as amended and RBI Circular DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 - 'Commercial Banks – Asset Liability Management', as amended, Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.

<https://www.southindianbank.bank.in/other-links/disclosures/disclosure-under-basel-ii-basel-iii-guidelines>

These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.



12 Disclosures as per Commercial Banks- Transfer and Distribution of Credit Risk Directions, 2025 Directions dated November 28, 2025 for the loans transferred/acquired during the year ended March 31, 2026 are given below;

- (i) The Bank has not transferred any Special Mention Account (SMA) and loan not in default.
 (ii) Details of loans not in default acquired through assignment are given below;

Aggregate amount of loans acquired (₹ in Lakhs) ¹	1,87,801.38
Weighted average residual maturity (in months)	64.31
Weighted average holding period by originator (in months)	8.81
Retention of beneficial economic interest by the originator (₹ in Lakhs)	97,980.15
Tangible security coverage	270.86%

¹includes facility to unrated corporate borrower acquired by Bank through novation amounting to ₹ 16,998 Lakh.
 The other loans acquired are not rated as these are to non-corporate borrowers.

- (iii) The Bank has not acquired any stressed loans.
 (iv) Details of Non Performing Assets transferred are given below:

	(₹ in Lakhs except number of accounts)		
	To ARCs	To permitted transferees	To other transferees
Number of accounts	1	-	-
Aggregate principal outstanding of loans transferred	7835.69	-	-
Weighted average residual tenor of the loans transferred (in Months)	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	4309.63	-	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-	-
Provisions reversed to the profit and loss account on account of sale of stressed loans	4309.63	-	-

Note : The account that was sold had already been fully provisioned at the time of the sale. This sale was structured on a 100% cash basis in exchange for a sale consideration of ₹4,309.63 Lakhs.

- (v) Details of recovery ratings assigned to Security Receipts as at March 31, 2026

	(₹ in Lakhs)	
Recovery Ratings *	Anticipated Recovery as per Recovery Rating	Book value
NR2/ R1 /RR1	100% - 150%	11,927
Total		11,927

* Recovery Rating is as assigned by various external rating agencies.

13 Details of Co-Lending Arrangements as per Reserve Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025 are given below:

Particulars	March 31, 2026
Quantum of CLAs :	
Number of CLA Partners (Nos)	8
Number of accounts outstanding (Nos)	1,85,885
Amount of Gross Outstanding (₹)	2,17,327
Weighted average rate of interest (%)	10.50%
Fees charged for the financial year (₹)	996
Broad sectors in which CLA was made	Gold Loan, Personal Loan, Housing Loan, Business Loan
Performance of loans under CLA:	
Standard Loan (₹)	2,16,988
Non Performing Loan (₹)	339
Details related to default loss guarantee available on outstanding amount (₹)	690



14 Disclosure related to Project Finance for the quarter ended March 31, 2026, as per the Reserve Bank of India (Commercial Banks- Financial Statements: Presentation and Disclosures) Direction, 2025 dated November 28, 2025 is given below:

Item Description	Number of Accounts	Total Outstanding (₹ in Lakhs)
1. Projects under implementation accounts at the beginning of the quarter.	49	33,127*
2. Projects under implementation accounts sanctioned during the quarter.	5	4,492
3. Projects under implementation accounts where DCCO has been achieved during the quarter	10	6,693
4. Projects under implementation accounts at the end of the quarter. (1+2-3)	44	35,624
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	13,072
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 presanctioned or renewed continuously	-	-
8. Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
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.	-	-

*Includes movement of ₹ 4,698 Lakhs during Q4 2026 in projects under implementation.

15 The Board of Directors, in their meeting held on May 06, 2026 have proposed dividend of ₹ 0.45 per equity share (45%) for the year ended March 31, 2026 amounting to ₹ 117,79 Lakhs. The proposal is subject to the approval of shareholders at the Annual General Meeting. In terms of revised Accounting Standard (AS) 4 'Contingencies and Events occurring after the Balance sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, dated March 30, 2016, proposed dividend is not recognised as a liability as on March 31, 2026. However, effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2026.

16 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.

17 During the quarter and year ended March 31, 2026, the Bank allotted 4,13,717 and 12,66,613 shares respectively, pursuant to the exercise of such options under Employee Stock option scheme.

18 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to current period's classification and also the ratios for the previous period / year have been regrouped / reclassified wherever considered necessary.

Place: Kochi
Date: May 06, 2026




P R Seshadri
 (Managing Director & C E O)
 (DIN : 07820690)



M/s M. P. Chitale & Co.
Chartered Accountants
Hamam House,
Ambalal Doshi Marg, Fort
Mumbai – 400 001

M/s Borkar & Muzumdar
Chartered Accountants
21/168 Anand Nagar Om CHS,
Anand Nagar Lane, Off Nehru Road,
Santacruz (E), Mumbai - 400 055.

Independent Auditors' Report on the Audited Consolidated Financial Results for the year ended March 31, 2026 of The South Indian Bank Limited pursuant to the Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
The South Indian Bank Limited
Report on the Audit of the Consolidated Financial Results

Opinion

1. We have audited the accompanying statement of Consolidated Financial Results of The South Indian Bank Limited (hereinafter referred to as the "Bank" or the "Holding Company") and its subsidiary (the Bank and its subsidiary together referred to as "the Group"), for the year ended March 31, 2026 ("the Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 as at March 31, 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 Note no. 8 to the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditor on separate audited financial statements and information of the subsidiary, the aforesaid Statement:
 - 2.1 includes the Financial Results of the following entities:

Name of the Entity	Relationship
South Indian Bank Limited	Holding Company
SIB Operations and Services Limited (Wholly owned subsidiary of South Indian Bank Limited)	Subsidiary

- 2.2 is presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard except for the disclosures relating to consolidated Pillar 3 as at March 31, 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 Statement and have not been audited by us; and



- 2.3 gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with Companies Accounting Standard Rules, 2021 as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the Prudential Norms, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 ("the Act") and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditor in terms of their reports referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion on the Consolidated Financial Results.

Management's and Board of Directors' Responsibility for the Consolidated Financial Results

4. This Statement has been compiled from the annual audited consolidated financial statements of the Bank and approved by the Board of Directors. The Management and Bank's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the consolidated net profit and other financial information of the Group in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards specified under Section 133 of the Act read with Companies Accounting Standard Rules, 2021 as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act, the Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal Financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error,



which have been used for the purpose of preparation of the Statement by the management and Board of Directors of the Bank, as aforesaid.

5. In preparing the Statement, the respective Management and Board of Directors of the entities included in the Group are responsible for assessing the ability of each of the entities and the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the entities and the Group or to cease operations, or has no realistic alternative but to do so.
6. The respective Board of Directors of the entities included in the Group are responsible for overseeing the Financial reporting process of the Group.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with SAs, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - 8.1 Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - 8.2 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal Financial controls with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.
 - 8.3 Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- 8.4 Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- 8.5 Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
- 8.6 Obtain sufficient appropriate audit evidence regarding the Financial statements / Financial information of the entities within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entity included in the Statement, of which we are the independent auditors. For the other entity included in the Statement, which have been audited by other auditor, such other auditor remains responsible for the direction, supervision and performance of the audit carried out by them. We remain solely responsible for our audit opinion.
9. We communicate with those charged with governance of the Bank, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
11. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

Other Matters

12. The Statement includes the audited financial statements of one subsidiary, whose financial information reflects Group's share of total assets of Rs. 678.62 lakhs (before consolidation adjustments) as at March 31, 2026, Group's share of total revenue of Rs. 3,449.47 lakhs and total net profit after tax of Rs.50.16 lakhs for the year ended March 31, 2026 (both before consolidation adjustments), and net cash inflow amounting to Rs. 204.89 lakhs for the year ended on that date (before consolidation adjustments) as considered in the Statement, which have been audited by independent auditor. These audited financial statements of the subsidiary along with the independent auditor's report



thereon have been furnished to us and our opinion on the Statement, in so far it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the report of such auditor.

13. The Statement includes the Consolidated Financial Results for the quarter ended March 31, 2026, being the balancing figure between audited figures in respect of full Financial year ended March 31, 2026 and the published unaudited year to date figures up to the third quarter of the current Financial year prepared in accordance with the Accounting Standard 25 "Interim Financial Reporting", which were subject to limited review by us.
14. The Statement includes consolidated financial results for the corresponding quarter and year ended March 31, 2025 which was audited by K Venkatachalam Aiyer & Co. and M.P. Chitale & Co., who, vide their report dated May 15, 2025, expressed an unmodified opinion on those consolidated financial results.

Our opinion on the Consolidated Financial Results is not modified in respect of above matters.

For M.P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W



Anagha Thatte
Partner
Membership No. 105525
UDIN: 26105525 BE4BXT2299
Place: Kochi
Date: May 06, 2026

For Borkar & Muzumdar
Chartered Accountants
Firm Registration No. 101569W



Kaushal Muzumdar
Partner
Membership No. 100938
UDIN: 26100938PIKHLN9684
Place: Kochi
Date: May 06, 2026

AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

[₹ in Lakhs]

Particulars	Quarter ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited #	Unaudited	Audited #	Audited	Audited
1. Interest earned (a) + (b) + (c) + (d)	2,55,948	2,51,753	2,37,344	9,84,650	9,41,331
(a) Interest/discount on advances/bills	2,03,631	1,96,300	1,91,421	7,75,691	7,52,908
(b) Income on investments	47,192	49,760	38,648	1,78,948	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	4,355	4,830	3,935	20,929	16,723
(d) Others	770	863	3,340	9,082	12,495
2. Other Income	38,584	48,573	57,233	2,00,878	1,81,298
3. Total income (1+2)	2,94,532	3,00,326	2,94,577	11,85,528	11,22,629
4. Interest expended	1,64,415	1,63,685	1,50,511	6,40,914	5,92,767
5. Operating Expenses (i) + (ii)	72,024	78,184	75,722	3,07,229	3,02,836
(i) Employees cost	36,159	43,710	40,400	1,65,352	1,67,116
(ii) Other operating expenses	35,865	34,474	35,322	1,41,877	1,35,720
6. Total expenditure (4)+(5) (excluding provisions and contingencies)	2,36,439	2,41,869	2,26,233	9,48,143	8,95,603
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	58,093	58,457	68,344	2,37,385	2,27,026
8. Provisions (other than tax) and contingencies	3,440	8,041	22,419	41,734	51,319
9. Exceptional Items	-	-	-	-	-
10. Profit/(Loss) from Ordinary activities before tax (7)-(8)-(9)	54,653	50,416	45,925	1,95,651	1,75,707
11. Tax expense	13,913	12,968	11,684	50,087	45,397
12. Net Profit/(Loss) from Ordinary activities after tax (10)-(11)	40,740	37,448	34,241	1,45,564	1,30,310
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	40,740	37,448	34,241	1,45,564	1,30,310
15. Paid up Equity Share Capital (Face Value ₹ 1/- each)	26,176	26,172	26,163	26,176	26,163
16. Reserves excluding revaluation reserves	-	-	-	10,82,930	9,47,021
17. Analytical ratios & other disclosures					
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
ii) Earnings Per Share (EPS)					
(a) Basic EPS - before and after Extraordinary items (₹) *	1.56	1.43	1.31	5.56	4.98
(b) Diluted EPS - before and after Extraordinary items (₹) *	1.55	1.43	1.31	5.55	4.98

Refer Note 4

* Not annualised



CONSOLIDATED SEGMENT WISE RESULTS

[₹ in Lakhs]

Particulars	Quarter ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited #	Unaudited	Audited #	Audited	Audited
1. Segment Revenue					
a) Treasury	52,917	65,147	53,410	2,59,637	2,20,418
b) Corporate/ Wholesale Banking	89,826	86,556	1,04,328	3,44,234	3,64,652
c) Retail Banking	1,38,732	1,35,085	1,24,837	5,34,006	4,88,301
(i) Digital Banking	18,919	21,717	19,816	85,304	84,303
(ii) Other Retail Banking	1,19,813	1,13,368	1,05,021	4,48,702	4,03,998
d) Other Banking Operations	13,057	13,538	12,002	47,651	49,258
Total	2,94,532	3,00,326	2,94,577	11,85,528	11,22,629
Less : Inter – segment Revenue	-	-	-	-	-
Net Income from Operations	2,94,532	3,00,326	2,94,577	11,85,528	11,22,629
2. Segment Results (net of provisions)					
a) Treasury	5,139	8,138	12,302	45,752	30,995
b) Corporate/ Wholesale Banking	8,078	11,518	12,632	24,711	44,899
c) Retail Banking	38,417	25,683	16,710	1,09,087	81,572
(i) Digital Banking	(10,376)	(3,486)	(4,435)	(10,802)	(6,874)
(ii) Other Retail Banking	48,793	29,169	21,145	1,19,889	88,446
d) Other Banking Operations	3,055	5,053	4,268	16,054	18,223
Total	54,689	50,392	45,912	1,95,604	1,75,689
Less: Unallocated	36	(25)	(13)	(47)	(18)
Profit/(Loss) Before Tax	54,653	50,416	45,925	1,95,651	1,75,707
3. Segment Assets					
a) Treasury	29,96,619	32,18,982	24,25,896	29,96,619	24,25,896
b) Corporate/ Wholesale Banking	54,12,350	53,02,748	51,54,178	54,12,350	51,54,178
c) Retail Banking	53,84,102	49,36,613	45,15,300	53,84,102	45,15,300
(i) Digital Banking	6,17,989	5,72,119	5,42,583	6,17,989	5,42,583
(ii) Other Retail Banking	47,66,113	43,64,494	39,72,717	47,66,113	39,72,717
d) Other Banking Operations	1,193	1,518	1,687	1,193	1,687
e) Un allocated	3,81,382	3,89,847	3,68,446	3,81,382	3,68,446
Total	1,41,75,646	1,38,49,708	1,24,65,507	1,41,75,646	1,24,65,507
4. Segment Liabilities					
a) Treasury	27,32,171	29,97,693	22,40,990	27,32,171	22,40,990
b) Corporate/ Wholesale Banking	50,48,946	49,42,424	48,06,488	50,48,946	48,06,488
c) Retail Banking	50,22,051	46,00,659	42,10,368	50,22,051	42,10,368
(i) Digital Banking	5,76,495	5,33,243	5,05,982	5,76,495	5,05,982
(ii) Other Retail Banking	44,45,556	40,67,416	37,04,386	44,45,556	37,04,386
d) Other Banking Operations	-	-	-	-	-
e) Un allocated	2,32,041	2,07,742	1,97,633	2,32,041	1,97,633
Total	1,30,35,209	1,27,48,518	1,14,55,479	1,30,35,209	1,14,55,479
5. Capital Employed (Segment Assets-Segment Liabilities)					
a) Treasury	2,64,448	2,21,289	1,84,906	2,64,448	1,84,906
b) Corporate/ Wholesale Banking	3,63,404	3,60,324	3,47,690	3,63,404	3,47,690
c) Retail Banking	3,62,051	3,35,954	3,04,932	3,62,051	3,04,932
(i) Digital Banking	41,494	38,876	36,601	41,494	36,601
(ii) Other Retail Banking	3,20,557	2,97,078	2,68,331	3,20,557	2,68,331
d) Other Banking Operations	1,193	1,518	1,687	1,193	1,687
e) Unallocated	1,49,341	1,82,105	1,70,813	1,49,341	1,70,813
Total	11,40,437	11,01,190	10,10,028	11,40,437	10,10,028

* Refer Note 4

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in Compliance with the revised RBI Guidelines. The Bank operates in India.



Notes:

1 Consolidated Statement of Assets and Liabilities as at March 31, 2026 is given below:

[₹ in Lakhs]

Particulars	As at	
	31.03.2026	31.03.2025
	Audited	Audited
CAPITAL AND LIABILITIES		
Capital	26,176	26,163
Employees Stock Option Outstanding	1,197	775
Reserves and Surplus	11,14,261	9,83,865
Deposits	1,23,34,089	1,07,52,222
Borrowings	3,92,701	4,30,048
Other Liabilities and Provisions	3,07,222	2,72,434
Total	1,41,75,646	1,24,65,507
ASSETS		
Cash and Balances with Reserve Bank of India	6,18,295	5,09,770
Balances with Banks and money at call & short notice	3,95,779	7,16,240
Investments	27,32,721	21,77,668
Advances	99,25,980	85,68,207
Fixed Assets	1,04,284	1,01,830
Other Assets	3,98,587	3,91,792
Total	1,41,75,646	1,24,65,507



2 Consolidated Statement of Cash flow as at March 31, 2026 is given below:

[₹ in Lakhs]

Particulars	Year ended	
	31.03.2026	31.03.2025
	Audited	Audited
Cash flow from operating activities		
Consolidated Profit before tax as per Profit and Loss Account	1,95,651	1,75,707
Adjustments for:		
Depreciation	11,494	10,178
Amortisation of Premium on HTM Investments	10,669	12,654
Provision for Depreciation / Non Performing Investments	(4,901)	7,148
General Provisions against Standard Assets	4,007	(793)
Provision/write off for Non Performing Assets	38,321	57,503
Other Provisions	(546)	(5,186)
Employee Stock Options expense	537	535
Interest on Subordinated bonds	3,886	14,003
(Profit)/Loss on sale of land, buildings and other assets	(84)	234
Operating profit before working capital changes	(A)	2,59,034
Changes in working capital:		
Increase / (Decrease) in Deposits	15,81,867	5,60,311
Increase / (Decrease) in Other liabilities & provisions	36,115	(446)
(Increase) / Decrease in Investments (excluding Held To Maturity Investments)	(34,945)	(2,51,964)
(Increase) / Decrease in Advances	(13,96,078)	(8,19,504)
(Increase) / Decrease in Other Assets	(7,984)	38,509
	(B)	1,78,975
Cash flow from operating activities before taxes	(A+B)	(4,73,094)
Direct Taxes paid	4,38,009	(2,01,111)
Net cash flow from/(used in) operating activities	(C)	(47,346)
Cash flow from/(used in) investing activities:	(C)	3,90,663
Purchase of Fixed Assets/Capital Work-in-Progress	(14,086)	(15,828)
Sale of Fixed/Non Banking Assets	222	235
(Increase)/Decrease in Held To Maturity Investments	(5,32,631)	4,58,996
Net cash flow used in investing activities	(D)	(5,46,495)
Cash flow from/(used in) financing activities:		
Proceeds from issue of share capital (Including Share Premium)	252	47
Dividend paid	(10,466)	(7,849)
Net proceeds/(repayments) in borrowings	41,653	1,13,838
Interest on Subordinated bonds	(8,543)	(15,353)
Issue/(Repayment) of Subordinate bonds	(79,000)	(75,000)
Net cash flow from/(used in) financing activities	(E)	(56,104)
Net increase in cash and cash equivalents	(C+D+E)	15,683
Cash and cash equivalents as at beginning of the year		12,26,010
<i>(Refer note below)</i>		10,02,218
Cash and cash equivalents as at the end of the year		10,14,074
<i>(Refer note below)</i>		12,26,010

Note: Cash and cash equivalents comprise of cash in hand (including foreign currency notes), Balances with Reserve Bank of India, Balance with Banks and Money at call and Short notice.



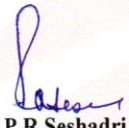
- 3 The above consolidated financial results for the quarter and year ended March 31, 2026 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 06, 2026. These results have been subjected to audit by the Joint Statutory Central Auditors M/s. M.P. Chitale & Co, Chartered Accountants and M/s. Borkar & Muzumdar, Chartered Accountants of the Bank. The report thereon is unmodified.

The consolidated financial results for the quarter and year ended March 31, 2025 were audited by Joint Statutory Auditors M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants.

- 4 The figures for the Quarters ended March 31, 2026 and March 31, 2025 are the balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures upto the end of the third quarter of the respective financial years, which were subject to limited review.
- 5 The Consolidated Financial Results comprise the financial results of The South Indian Bank Ltd and its subsidiary SIB Operations and Services Ltd.
- 6 Group has consistently applied its significant accounting policies in the preparation of its quarterly and year ended March 31, 2026 financial results as compared to those followed for the year ended March 31, 2025.
- 7 The above 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 read with relevant rules issued thereunder 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 ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended including relevant circulars issued by the SEBI from time to time.
- 8 In accordance with the RBI Circular DOR.CAP.REC.70/21-01-002/2025-26 on Prudential Norms on Capital Adequacy dated November 28, 2025, as amended and RBI Circular DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 - 'Commercial Banks – Asset Liability Management', Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.
<https://www.southindianbank.bank.in/other-links/disclosures/disclosure-under-basel-ii-basel-iii-guidelines>
These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.
- 9 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non – fund based banking activities, income from sale of PSL Certificates, income from card business, recoveries from advances technically written off etc.
- 10 Other operating expenses includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.
- 11 The Board of Directors, in their meeting held on May 06, 2026 have proposed dividend of ₹ 0.45 per equity share (45%) for the year ended March 31, 2026 amounting to ₹ 117,79 Lakhs. The proposal is subject to the approval of shareholders at the Annual General Meeting. In terms of revised Accounting Standard (AS) 4 'Contingencies and Events occurring after the Balance sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, dated March 30, 2016, proposed dividend is not recognised as a liability as on March 31, 2026. However, effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2026.
- 12 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.
- 13 During the quarter and year ended March 31, 2026, the Bank allotted 4,13,717 and 12,66,613 shares respectively, pursuant to the exercise of such options under Employee Stock Option Scheme.
- 14 Previous period's figures have been regrouped / reclassified, wherever necessary to conform to current period's classification and also the ratios for the previous period / year have been regrouped / reclassified wherever considered necessary.

Place: Kochi
Date: May 06, 2026




P R Seshadri
(Managing Director & CEO)
(DIN : 07820690)

