



Board Secretariat

Ref:-JKB/BS/F3652/2025/154
Date: 19th October, 2025

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB: - PUBLICATION OF NOTICE IN NEWSPAPER CONTAINING REVIEWED FINANCIAL RESULTS OF THE BANK FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

Dear Sirs,

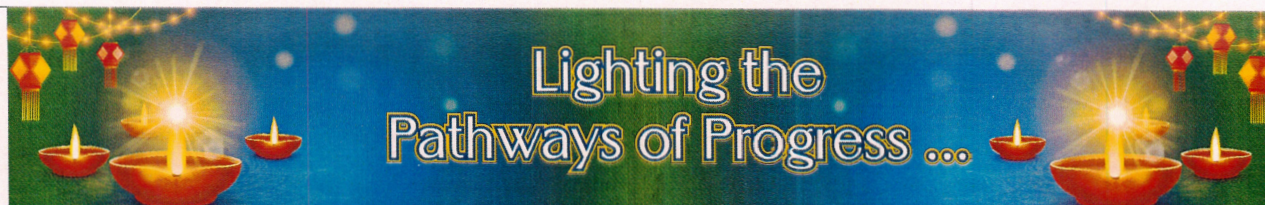
Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the newspaper publication published in Udaan, The Earth News, The News Now, State Times, Asian Mail, Aftab, Good Morning Kashmir, The Kashmir Monitor, Rising Kashmir, Kashmir Observer, Daily Excelsior, and Punjab Kesari on 19th October, 2025 regarding Reviewed Financial Results of the Bank for the Quarter and Half Year ended September 30, 2025.

This is for your information and appropriate dissemination

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary


FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025

(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE						CONSOLIDATED					
		QUARTER ENDED			HALF YEAR ENDED			QUARTER ENDED			HALF YEAR ENDED		
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	344,671	351,857	341,963	696,528	660,811	1,367,267	345,026	352,265	342,431	697,291	661,709	1,368,802
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	63,355	65,775	75,446	129,130	136,661	293,370	63,468	65,936	75,683	129,404	137,055	293,868
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	63,355	65,775	75,446	129,130	136,661	293,370	63,468	65,936	75,683	129,404	137,055	293,868
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	49,411	48,484	55,092	97,895	96,641	208,246	49,492	48,453	55,278	97,945	97,128	208,179
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note No. 2						Refer Note No. 2					
6	Paid up Equity Share Capital	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013	11,013
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year												
8	Securities Premium Account	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950	291,950
9	Net Worth	1,395,624	1,354,962	1,209,036	1,395,624	1,209,036	1,301,326	1,371,248	1,330,506	1,205,227	1,371,248	1,205,227	1,296,962
10	Paid up Debt Capital/Outstanding Debt	238,100	238,100	288,100	238,100	288,100	238,100						
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-						
12	Debt Equity Ratio	0.17	0.18	0.24	0.17	0.24	0.18						
13	Total Debts to total assets	0.01	0.01	0.02	0.01	0.02	0.01						
14	Operating Margin (%)	18.06%	19.12%	23.01%	18.60%	20.91%	21.43%						
15	Net Profit Margin (%)	14.34%	13.78%	16.11%	14.05%	14.62%	15.23%						
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations												
	Basic : (* not annualized)	4.49*	4.40*	5.00*	8.89*	8.78*	18.91	4.49*	4.40*	5.02*	8.89*	8.82*	18.91
	Diluted : (* not annualized)	4.49*	4.40*	5.00*	8.89*	8.78*	18.91	4.49*	4.40*	5.02*	8.89*	8.82*	18.91
17	Capital Redemption Reserve	-	-	-	-	-	-						
18	Debenture Redemption Reserve	-	-	-	-	-	-						

Note:

- The above is an extract of the detailed format of quarter and half year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing obligation and Disclosure Requirements) Regulations, 2015. The full format of the quarter and half year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website <https://www.jkb.bank.in/Investor/financial-information/financial-results>.
- Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

 Place : Srinagar
 Dated : 18th October, 2025

For and on behalf of the Board

AMITAVA CHATTERJEE
 Managing Director & CEO
 DIN : 07082989