**Jammu and Kashmir Bank Limited**

Corporate Headquarters
M A Road, Srinagar 190001
Kashmir, India
CIN: L65110JK1938SGC000048

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J&K Bank

## Board Secretariat

Ref:-JKB/BS/F3652/2026/093
Date: 30th July, 2026

**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 NEWSPAPERS CONTAINING REVIEWED FINANCIAL RESULTS (STANDALONE AND CONSOLIDATED) OF THE BANK FOR THE QUARTER ENDED JUNE 30, 2026**

Dear Sirs,

Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the newpaper publication published in Rising Kashmir, Kashmir Observer, Good Morning Kashmir, Kashmir Despatch, Kashmir Vision, Aftab, Srinagar News, Uqaab, Gadyal, Ilhaaq, Wattan, Excelsior, State Times, Himalayan Mail, Udaan, Amar Ujala, Punjab Kesari, Dainik Savera, Earth News Ladakh and Rangyul Kargil on 30th July, 2026 regarding Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended June 30, 2026.

This is for your information and appropriate dissemination

Thanking you

**Yours faithfully**
**For Jammu and Kashmir Bank Limited**

Mohammad Shafi Mir

Digitally signed by Mohammad Shafi Mir
DN: c=IN, o=Personal, postalCode=191131, l=Ganderbal, st=Jammu and Kashmir, street=ganjipora batwina, Batvena, Ganderbal Jammu and Kashmir India 191131, title=5504, 2.5.4.20=f967bd71f559747b387d419e56605e9e342b989bde651ebf36672be670c15047, serialNumber=66e7c458fadfd58d0b1e3af6cfa93526782626d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2026.07.30 12:41:43 +05'30'

**(Mohammad Shafi Mir)**
**Company Secretary**

J&K Bank
Serving To Empower
YOUR BANK SINCE 1938

THE JAMMU & KASHMIR BANK LIMITED
CIN : L65110JK1938SGC000048

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Digital Banking | NRI Services | Retail Banking | SME Loans | Corporate Banking

# FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2026

## KEY RATIOS
**Year-on-year (YOY)**

| Operating Profit Growth | Gross NPA | Net NPA | Capital Adequacy Ratio | Provision Coverage Ratio |
|---|---|---|---|---|
| 4.50 % | 2.37 % | 0.60 % | 16.67 % | 90.53 % |

(₹ in Lakh)

| S. No. | PARTICULARS | STANDALONE | | | | CONSOLIDATED | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | QUARTER ENDED | | | | QUARTER ENDED | | | |
| | | 30.06.2026 (REVIEWED) | 31.03.2026 (AUDITED) | 30.06.2025 (REVIEWED) | 31.03.2026 (AUDITED) | 30.06.2026 (REVIEWED) | 31.03.2026 (AUDITED) | 30.06.2025 (REVIEWED) | 31.03.2026 (AUDITED) |
| 1 | Total income from operations (net) | 3,76,002 | 3,53,106 | 3,51,706 | 14,08,505 | 3,76,496 | 3,53,579 | 3,52,114 | 14,10,138 |
| 2 | Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 61,924 | 86,052 | 65,775 | 2,95,788 | 62,080 | 86,232 | 65,936 | 2,96,358 |
| 3 | Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items) | 61,924 | 86,052 | 65,775 | 2,95,788 | 62,080 | 86,232 | 65,936 | 2,96,358 |
| 4 | Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items) | 42,418 | 79,780 | 48,484 | 2,36,347 | 42,880 | 79,856 | 48,453 | 2,35,951 |
| 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 |
| 7 | Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year | | | | 15,11,910 | | | | 14,86,902 |
| 8 | Securities Premium Account | 2,91,950 | 2,91,950 | 2,91,950 | 2,91,950 | 2,91,950 | 2,91,950 | 2,91,950 | 2,91,950 |
| 9 | Net Worth | 15,57,738 | 15,04,586 | 13,54,962 | 15,04,586 | 15,36,769 | 14,97,916 | 13,30,506 | 14,97,916 |
| 10 | Paid up Debt Capital/Outstanding Debt | 2,38,100 | 2,38,100 | 2,38,100 | 2,38,100 | | | | |
| 11 | Outstanding Redeemable Preference Shares | - | - | - | - | | | | |
| 12 | Debt Equity Ratio | 0.15 | 0.16 | 0.18 | 0.16 | | | | |
| 13 | Total Debts to total assets | 0.02 | 0.02 | 0.01 | 0.02 | | | | |
| 14 | Operating Margin (%) | 18.70% | 25.79% | 19.13% | 21.20% | | | | |
| 15 | Net Profit Margin (%) | 11.28% | 22.59% | 13.79% | 16.78% | | | | |
| 16 | Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations | | | | | | | | |
| | Basic : (* not annualized) | 3.85* | 7.24* | 4.40* | 21.46 | 3.89* | 7.25* | 4.40* | 21.42 |
| | Diluted : (* not annualized) | 3.85* | 7.24* | 4.40* | 21.46 | 3.89* | 7.25* | 4.40* | 21.42 |
| 17 | Capital Redemption Reserve | - | - | - | - | | | | |
| 18 | Debenture Redemption Reserve | - | - | - | - | | | | |

**Note:**
1. The above is an extract of the detailed format of quarter and 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 year ended Financial Results are available on the Stock Exchange websites. www.nseindia.com, www.bseindia.com and on Bank's website https://jkb.bank.in/Investor/financial-information/financial-results
2. Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.

For and on behalf of the Board

Place : Srinagar
Dated : 29th July, 2026

**AMITAVA CHATTERJEE**
Managing Director & CEO
DIN : 07082989