Jammu and Kashmir Bank Limited

Corporate Headquarters
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Kashmir, India
CIN: L65110JK1938SGC000048

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Board Secretariat

Ref:-JKB/BS/F3652/2026/175
Date: 23rd October, 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 OF THE BANK FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 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 The News Now, State Times, Business Standard (Delhi & Mumbai Edition), Rising Kashmir, Brighter Kashmir, Kashmir Observer, Good Morning Kashmir, Kashmir Vision, Srinagar News, Aftab, Daily Excelsior, The Kashmir Monitor, Rangyul and Himalayan Mail on 23rd October, 2026 regarding Reviewed Financial Results of the Bank for the Quarter and Half Year ended September 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
Date: 2026.10.23 15:58:00 +05'30'

(Mohammad Shafi Mir)
Company Secretary

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JAMMU & KASHMIR BANK LIMITED
CIN : L65110JK1938SGC000048



FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

KEY RATIOS
Year-on-year (YOY)

Operating Profit Growth	Gross NPA	Net NPA	Capital Adequacy Ratio	Provision Coverage Ratio
26.74 %	2.23 %	0.51 %	16.57 %	91.76 %

(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE						CONSOLIDATED					
		QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	4,04,199	3,76,002	3,44,558	7,80,201	6,96,264	14,08,505	4,04,706	3,76,496	3,44,913	7,81,202	6,97,027	14,10,138
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	71,680	61,924	63,355	1,33,604	1,29,130	2,95,788	71,807	62,080	63,468	1,33,887	1,29,404	2,96,358
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	71,680	61,924	63,355	1,33,604	1,29,130	2,95,788	71,807	62,080	63,468	1,33,887	1,29,404	2,96,358
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	54,636	42,418	49,411	97,054	97,895	2,36,348	55,270	42,880	49,492	98,150	97,945	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	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						12,85,949
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	2,91,950	2,91,950	2,91,950	2,91,950
9	Net Worth	16,10,751	15,57,738	13,95,624	16,10,751	13,95,624	15,04,586	16,02,444	15,36,769	13,71,248	16,02,444	13,71,248	14,97,916
10	Paid up Debt Capital/Outstanding Debt	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100						
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-						
12	Debt Equity Ratio	0.15	0.15	0.17	0.15	0.17	0.16						
13	Total Debts to total assets	0.03	0.02	0.01	0.03	0.01	0.02						
14	Operating Margin (%)	19.52%	18.70%	18.07%	19.13%	18.61%	21.20%						
15	Net Profit Margin (%)	13.52%	11.28%	14.34%	12.44%	14.06%	16.78%						
16	Earnings Per Share (before extraordinary items) (₹1/- each) for continuing and discontinued operations												
	Basic : (* not annualized)	4.96*	3.85*	4.49*	8.81*	8.89*	21.46	5.02*	3.89*	4.49*	8.90*	8.89*	21.42
	Diluted : (* not annualized)	4.96*	3.85*	4.49*	8.81*	8.89*	21.46	5.02*	3.89*	4.49*	8.90*	8.89*	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.

Place : Srinagar
Dated : 22nd October, 2026

For and on behalf of the Board

AMITAVA CHATTERJEE
Managing Director & CEO
DIN : 07082989