



## **Board Secretariat**

Ref:-JKB/BS/F3652/2026/035  
Date: 06<sup>th</sup> May, 2026

**National Stock Exchange of India Limited**  
Exchange Plaza 5<sup>th</sup> 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 AUDITED FINANCIAL RESULTS OF THE BANK FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2026**

Dear Sirs,

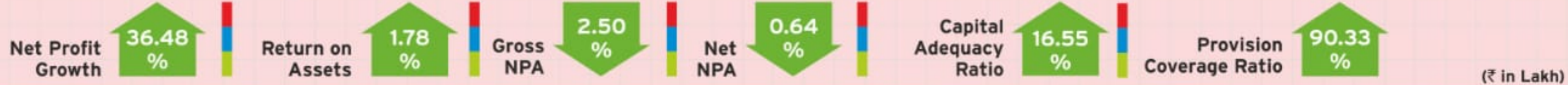
Pursuant to Securities Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the newspaper publication published in Rising Kashmir, Kashmir Monitor, Kashmir Observer, Good Morning Kashmir, Kashmir Despatch, Kashmir Vision, Aftab, Srinagar News, Mission Kashmir, Ilhaaq, Wattan, Shaharbeen Times, Earth News (Ladakh), Business Standard (Delhi & Mumbai Edition), Excelsior, State Times, Himalayan Mail, The News Now, Shankh-Dhun (Eng), Udaan, Punjab Kesari and Dainik Saveria on 06<sup>th</sup> May, 2026 regarding Audited Financial Results of the Bank for the Quarter and Financial Results ended March 31, 2026.

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 YEAR ENDED 31<sup>ST</sup> MARCH, 2026**
**KEY RATIOS (YOY)**


S.No	PARTICULARS	STANDALONE					CONSOLIDATED				
		QUARTER ENDED			YEAR ENDED		QUARTER ENDED			YEAR ENDED	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)	(AUDITED)	(REVIEWED)	(AUDITED)	(AUDITED)	(AUDITED)
1	Total income from operations (net)	3,53,106	3,59,135	3,61,353	14,08,505	13,66,622	3,53,579	3,59,532	3,61,659	14,10,138	13,68,157
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	86,052	80,606	80,918	2,95,788	2,93,370	86,233	80,720	80,967	2,96,358	2,93,868
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	86,052	80,606	80,918	2,95,788	2,93,370	86,233	80,720	80,967	2,96,358	2,93,868
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	79,780	58,673	58,454	2,36,348	2,08,246	79,856	58,149	58,191	2,35,951	2,08,179
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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year					12,90,312					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
9	Net Worth(excl. intangible assets, revaluation reserve & DTA*)	1504586*	14,52,547	13,01,326	1504586*	13,01,326	1479550*	14,27,462	12,96,962	1479550*	12,96,962
10	Paid up Debt Capital/Outstanding Debt	2,38,100	2,38,100	2,38,100	2,38,100	2,38,100					
11	Outstanding Redeemable Preference Shares	-	-	-	-	-					
12	Debt Equity Ratio	0.16	0.16	0.18	0.16	0.18					
13	Total Debts to total assets	0.02	0.01	0.01	0.02	0.01					
14	Operating Margin (%)	25.79%	21.73%	22.14%	21.20%	21.44%					
15	Net Profit Margin (%)	22.59%	16.34%	16.18%	16.78%	15.24%					
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations										
	Basic : (* not annualized)	7.24*	5.33*	5.31*	21.46	18.91	7.25*	5.28*	5.28*	21.42	18.91
	Diluted : (* not annualized)	7.24*	5.33*	5.31*	21.46	18.91	7.25*	5.28*	5.28*	21.42	18.91
17	Capital Redemption Reserve	-	-	-	-	-					
18	Debenture Redemption Reserve	-	-	-	-	-					

**Note:**

- 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](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and on Bank's website <https://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.