



Board Secretariat

Ref:-JKB/BS/F3652/2026/232
Date: 21st January, 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 NEWSPAPER CONTAINING REVIEWED FINANCIAL RESULTS OF THE BANK FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 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 Rising Kashmir, Kashmir Monitor, Kashmir Observer, Good Morning Kashmir, Daily Aftab, Srinagar News, Uqaab, Daily Excelsior, State Times, Greater Jammu, News Now, Udaan, Punjab Kesari, Himalayan Mail, Earth News National and Business Standard (Delhi & Mumbai Edition) on 21st January, 2026 regarding Reviewed Financial Results of the Bank for the Quarter and Nine Months ended December 31, 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 NINE MONTHS ENDED 31ST DECEMBER, 2025

KEY RATIOS

Net Profit
Growth

**10.40
%**

Net Interest
Margin

**3.62
%**

Gross
NPA

**3.00
%**

Net
NPA

**0.68
%**

Cost to
Income Ratio

**55.88
%**

Provision
Coverage Ratio

**90.46
%**

(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE						CONSOLIDATED					
		QUARTER ENDED			NINE MONTHS ENDED			QUARTER ENDED			NINE MONTHS ENDED		
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	3,59,290	3,44,671	3,44,840	10,55,818	10,05,651	13,67,267	3,59,686	3,45,026	3,45,171	10,56,977	10,06,880	13,68,802
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	80,606	63,355	75,791	2,09,736	2,12,452	2,93,370	80,720	63,468	75,846	2,10,124	2,12,901	2,93,868
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	80,606	63,355	75,791	2,09,736	2,12,452	2,93,370	80,720	63,468	75,846	2,10,124	2,12,901	2,93,868
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	58,673	49,411	53,151	1,56,568	1,49,792	2,08,246	58,149	49,492	52,860	1,56,094	1,49,988	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	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	2,91,950	2,91,950
9	Net Worth	14,52,547	13,95,624	12,58,761	14,52,547	12,58,761	13,01,326	14,27,462	13,71,248	12,54,662	14,27,462	12,54,662	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	2,38,100						
11	Outstanding Redeemable Preference Shares	-	-	-	-	-	-						
12	Debt Equity Ratio	0.16	0.17	0.19	0.16	0.19	0.18						
13	Total Debts to total assets	0.01	0.01	0.01	0.01	0.01	0.01						
14	Operating Margin (%)	21.72%	18.06%	21.69%	19.66%	21.18%	21.43%						
15	Net Profit Margin (%)	16.33%	14.34%	15.41%	14.83%	14.90%	15.23%						
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations												
	Basic : (* not annualized)	5.33*	4.49*	4.83*	14.22*	13.60*	18.91	5.28*	4.49*	4.80*	14.18*	13.62*	18.91
	Diluted : (* not annualized)	5.33*	4.49*	4.83*	14.22*	13.60*	18.91	5.28*	4.49*	4.80*	14.18*	13.62*	18.91
17	Capital Redemption Reserve	-	-	-	-	-	-						
18	Debenture Redemption Reserve	-	-	-	-	-	-						

Note :

- The above is an extract of the detailed format of quarter and nine months 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 nine months 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>
- Information relating to Total comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to Banks.