Earnings Update

Reviewed Quarterly Results

Q1 FY 2026-27

J&K Bank

Rs. Crore

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on July 29, 2026 took on record the Reviewed Financial Results for the Quarter ended June 30, 2026.

Performance Highlights for the quarter ended June 30, 2026 vis-à-vis quarter ended June 30, 2025:

- Net Profit of Rs.424.18 crore for the quarter ended June 30, 2026 as compared to Net Profit of Rs. 484.84 crore during the quarter ended June 30, 2025.
- Deposits stood at Rs.1,73,420 crore as on June 30, 2026 as compared to Rs.1,48,542 crore as on June 30, 2025.
- Net Advances stood at Rs.1,28,183 crore as on June 30, 2026 as compared to Rs.1,01,230 crore as on June 30, 2025.
- CASA Ratio stood at 42.06% as on June 30, 2026 compared to 45.71% as on June 30, 2025.
- EPS for the quarter ended June 30, 2026 is Rs.3.85 compared to Rs.4.40 for the quarter ended June 30, 2025.
- NIM for the quarter ended June 30, 2026 at 3.28% (annualized) vis-à-vis 3.72% for the quarter ended June 30, 2025.
- Post tax Return on Assets at 0.87% (annualized) for the quarter ended June 30, 2026 compared to 1.17% recorded for the quarter ended June 30, 2025.
- Post Tax Return on Average Net-Worth (annualized) for the quarter ended June 30, 2026 at 11.11% compared to 14.60% recorded for the quarter ended June 30, 2025.
- Cost of Deposits (annualized) for the quarter ended June 30, 2026 stood at 4.74% compared to 4.83% recorded for the quarter ended June 30, 2025.
- Yield on Advances (annualized) for the quarter ended June 30, 2026 stood at 8.56% as compared to 9.35% recorded for the quarter ended June 30, 2025.
- Business per Employee and Net Profit per Employee are at Rs.25.15 crore and Rs.3.55 lakh respectively for the quarter ended June 30, 2026 compared to Rs. 20.20 crore and Rs. 3.92 lakh for the quarter ended June 30, 2025.
- Gross and Net NPA's as percentages to Gross and Net Advances as on June 30, 2026 stood at 2.37% and 0.60% respectively compared to 3.50% and 0.82% as on June 30, 2025.
- NPA Coverage Ratio as on June 30, 2026 stood at 90.53% as compared to 90.09% as on June 30, 2025.
- Cost to Income Ratio stood at 58.90% for the quarter ended June 30, 2026 as compared to 60.75% for the quarter ended June 30, 2025.
- Capital Adequacy Ratio stood at 16.67% as on June 30, 2026 compared to 15.98% as on June 30, 2025.

Profit & Loss Account

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Interest Earned	3,546.00	3,268.27	8.5%	3,271.67	8.4%	13,145.19
Interest Expended	2,048.88	1,802.84	13.6%	1,784.19	14.8%	7,269.42
Net Interest Income	**1,497.12**	**1,465.43**	**2.2%**	**1,487.48**	**0.6%**	**5,875.77**
Other Income	214.02	248.79	(14.0%)	259.39	(17.5%)	939.85
Operating Income	**1,711.14**	**1,714.22**	**(0.2%)**	**1,746.87**	**(2.0%)**	**6,815.62**
Operating Expenses	1,007.86	1,041.38	(3.2%)	836.08	20.5%	3,829.13
Operating Profit	**703.28**	**672.84**	**4.5%**	**910.79**	**(22.8%)**	**2,986.49**
Provisions & Contingencies	84.04	15.09	456.9%	50.27	67.2%	28.62
PBT	**619.24**	**657.75**	**(5.9%)**	**860.52**	**(28.0%)**	**2,957.87**
Tax Provision	195.06	172.91	12.8%	62.72	211.0%	594.40
Net Profit	**424.18**	**484.84**	**(12.5%)**	**797.80**	**(46.8%)**	**2,363.47**

Balance Sheet

Amount in Rupees crore

Particulars	As on Jun 30, 2026	As on Jun 30, 2025	% Change YoY	As on Mar 31, 2026	% Change QoQ
Capital & Liabilities					
Capital	110.13	110.13	0%	110.13	0%
Reserves & Surplus	17,138.76	14,670.67	17%	16,639.73	3%
Deposits	1,73,420.33	1,48,541.82	17%	1,65,354.00	5%
Borrowings	4,381.00	2,382.84	84%	3,431.00	28%
Other Liabilities & Provisions	3,787.46	5,114.50	(26%)	3,659.13	4%
Total	**1,98,837.68**	**1,70,819.96**	**16%**	**1,89,193.99**	**5%**
Assets					
Cash & Bank Balance	7,077.03	6,983.78	1%	7,621.87	(7%)
Balance with Banks and Money at Call & Short Notice	983.62	2,884.68	(66%)	203.93	382%
Investments	43,249.84	42,758.22	1%	40,821.86	6%
Advances	1,28,183.11	1,01,230.11	27%	1,22,641.02	5%
Fixed Assets	2,513.92	2,172.85	16%	2,532.49	(1%)
Other Assets	16,830.16	14,790.33	14%	15,372.82	9%
Total	**1,98,837.68**	**1,70,819.96**	**16%**	**1,89,193.99**	**5%**

Break-up:

1. Interest Earned on

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Loans & Advances	2,685.10	2,430.12	10.5%	2,452.17	9.5%	9,708.31
Investments	722.36	723.30	(0.1%)	685.36	5.4%	2,921.62
Other Inter Bank Funds	8.06	10.87	(25.9%)	8.63	(6.6%)	52.73
Others	130.48	103.98	25.5%	125.50	4.0%	462.53
Total	**3,546.00**	**3,268.27**	**8.5%**	**3,271.67**	**8.4%**	**13,145.19**

2. Interest Expended on

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Deposits	1,957.21	1,739.01	12.5%	1,705.14	14.8%	6,992.08
Borrowings	23.37	0.58	3929.3%	11.96	95.4%	14.16
Others (Subordinated Debt)	68.30	63.25	8.0%	67.09	1.8%	263.18
Total	**2,048.88**	**1,802.84**	**13.6%**	**1,784.19**	**14.8%**	**7,269.42**

3. Other Income

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Commission / Exchange	46.99	43.86	7.1%	38.95	20.6%	159.56
Insurance Commission	21.26	24.55	(13.4%)	30.11	(29.4%)	102.31
Treasury / Trading Income	19.62	(11.72)	267.4%	(0.09)	-	(30.50)
Miscellaneous Income	126.15	192.10	(34.3%)	190.43	(33.8%)	708.49
Total	**214.02**	**248.79**	**(14.0%)**	**259.39**	**(17.5%)**	**939.85**

4. Operating Expenses

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Payment for Employees	651.16	663.10	(1.8%)	509.15	27.9%	2,479.12
Rent, Taxes and Lightning	29.35	28.89	1.6%	31.59	(7.1%)	120.27
Printing & Stationery	2.90	2.79	3.9%	3.32	(12.7%)	12.82
Advertisement & Publicity	2.60	1.97	32.0%	6.85	(62.0%)	14.38
Depreciation in Bank's Property	36.75	32.23	14.0%	31.20	17.8%	128.06
Directors' Fees, Allowances & Expenses	0.67	1.42	(52.8%)	0.51	31.4%	3.53
Auditors' Fees & Expenses	4.76	5.83	(18.4%)	2.15	121.4%	19.45
Law Charges	4.77	3.76	26.9%	5.62	(15.1%)	19.17
Postage, Telephones etc	1.08	0.76	42.1%	1.22	(11.5%)	3.95
Repairs & Maintenance	19.03	10.14	87.7%	14.71	29.4%	49.28
Insurance	40.22	49.91	(19.4%)	49.19	(18.2%)	198.29
Other Expenditure	214.57	240.58	(10.8%)	180.57	18.8%	780.80
Total	**1,007.86**	**1,041.38**	**(3.2%)**	**836.08**	**20.5%**	**3,829.13**

Break-up:

5. Provisions & Contingencies

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Provision for Tax	195.06	172.91	12.8%	62.72	211.0%	594.40
Provision for Bad & Doubtful Debts	30.61	33.73	(9.2%)	46.17	(33.7%)	5.92
Provision for Standard Advances	58.62	(18.98)	(408.9%)	44.79	30.9%	87.33
Provision for Non Performing Investments	(0.16)	(1.73)	(90.8%)	(15.20)	(98.9%)	(42.18)
Provision for Frauds/ Embezzlements	0.00	2.03	(100.0%)	1.10	(100%)	3.22
Provision for diminution in fair value of Restructured / Rescheduled advances	0.00	0.00	-	(26.08)	(100%)	(26.09)
Provision for Contingent Liabilities	(5.04)	0.04	-	(0.53)	850.9%	0.38
Provision for Unreconciled Entries	0.00	0.00	-	0.02	(100%)	0.02
Total	**279.10**	**188.00**	**48.5%**	**112.99**	**147.0%**	**623.02**

6. Deposits

Amount in Rupees crore

Particulars	As on Jun 30, 2026	As on Jun 30, 2025	% Change YoY	As on Mar 31, 2026	% Change QoQ
Demand Deposits	16,111	14,614	10.2%	17,392	(7.4%)
Saving Deposits	56,833	53,287	6.7%	58,086	(2.2%)
Term Deposits	1,00,476	80,642	24.6%	89,876	11.8%
Total	**1,73,420**	**1,48,542**	**16.7%**	**1,65,354**	**4.9%**

Geographical Break-up (as on June 30, 2026)

Particulars	UTs of J&K and Ladakh		Rest of India		Bank as a Whole
	Amt / No.	% age	Amt / No.	% age	
Deposits (in Rs crore)	1,44,257	83.2%	29,163	16.8%	**1,73,420**
CASA Ratio (in percent)	NA	48.10%	NA	12.20%	**42.06%**
Gross Advances (in Rs crore)	80,774	61.9%	49,729	38.1%	**1,30,503**
Gross NPA (in Rs crore)	2,309	74.8%	780	25.2%	**3,089**
Number of Branches	872	86.5%	136	13.5%	**1008**
Number of ATM's	1345	93.1%	100	6.9%	**1445**

Movement in Gross NPA's

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Balance at the start of the period	3,124.84	3,604.84	(13.3%)	3,487.12	(10.4%)	3,604.84
Additions during the period	129.96	273.70	(52.5%)	202.02	(35.7%)	877.81
Up gradations during the period	52.39	88.61	(40.9%)	67.76	(22.7%)	450.81
Write off (includes Technical Write off)	51.14	6.74	658.8%	415.65	(87.7%)	437.60
Compromise / Settlements	1.56	38.76	(96.0%)	1.33	17.0%	64.39
Other Recoveries	60.78	106.24	(42.8%)	79.56	(23.6%)	405.02
Balance at the close of the period	**3,088.94**	**3,638.19**	**(15.1%)**	**3,124.84**	**(1.1%)**	**3,124.84**

Sector-wise Breakup Advances & NPAs (as on June 30, 2026)

Amount in Rupees crore

Sector	Gross Advances	Exposure	Gross NPA	GNPA %
Personal Finance	44,084.17	33.78%	349.75	0.79%
Housing Loans	*15,073.10*	*11.55%*	*150.45*	*1.00%*
Auto Loans	*6,424.33*	*4.92%*	*37.87*	*0.59%*
Others	*22,586.75*	*17.31%*	*161.42*	*0.71%*
Financial Markets	24,378.12	18.68%	477.94	1.96%
Agriculture	13,368.57	10.24%	265.96	1.99%
Infrastructure	12,676.72	9.71%	32.76	0.26%
Trade	11,783.00	9.03%	576.82	4.90%
Services	11,412.45	8.74%	734.95	6.44%
Manufacturing	8,053.67	6.17%	470.16	5.84%
Against Cash Collaterals	2,037.23	1.56%	3.53	0.17%
Others *	1,986.71	1.52%	11.98	0.60%
Real Estate	722.08	0.55%	165.09	22.86%
Total	**130,502.74**	**100.00%**	**3088.94**	**2.37%**

*Others include Food Credit, Micro Credit, Mining & Quarrying

Movement in Restructured Assets

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Balance at the start of the period	2,259.61	1,576.94	43.3%	2,537.27	(10.9%)	1,576.94
Balance at the close of the period	**2,247.97**	**1,414.98**	**58.9%**	**2,259.61**	**(0.5%)**	**2,259.61**
NPA's out of outstanding restructured portfolio	534.58	948.63	(43.6%)	544.99	(1.9%)	544.99
Provisions held against these NPA's	494.33	847.05	(41.6%)	505.66	(2.2%)	505.66

Sector-wise Breakup Restructured Loans (as on June 30, 2026)

Amount in Rupees crore

Sector	STANDARD		NPA		Total	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
SERVICES	695.66	33.55	51.33	44.95	747.00	78.51
TRADE	506.67	26.22	72.76	65.09	579.44	91.31
MANUFACTURING	304.88	15.95	173.74	151.48	478.61	167.44
REAL ESTATE	29.50	1.48	156.47	156.47	185.97	157.95
PERSONAL FINANCE	83.88	6.04	13.77	11.61	97.64	17.65
AGRICULTURE	40.12	3.12	57.02	55.58	97.14	58.71
INFRASTRUCTURE	50.42	2.79	7.58	7.22	58.00	10.01
OTHERS @	2.26	0.11	1.91	1.91	4.17	2.02
Grand Total	**1,713.39**	**89.27**	**534.58**	**494.33**	**2,247.97**	**583.60**

Others include Micro Enterprises, Mining & Quarrying

Restructured Loan Portfolio - Breakup (as on June 30, 2026)

Amount in Rupees crore

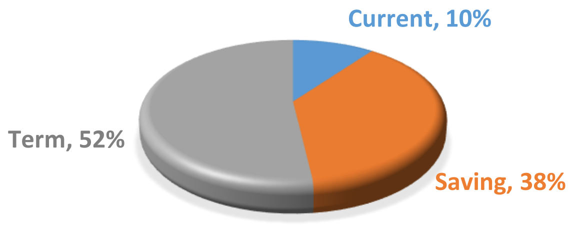
Particulars	STANDARD		NPA		Total	
UTs of J&K and Ladakh	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
Flood 2014 / Unrest 2016	10.92	0.55	105.59	102.88	116.51	103.42
Rehab-2025	1,417.91	67.84	2.47	0.48	1,420.38	68.32
Resolution Framework 1 & 2	113.82	11.13	72.78	56.99	186.60	68.12
Others	112.00	5.36	325.17	310.33	437.17	315.69
Total	**1,654.65**	**84.87**	**506.02**	**470.68**	**2,160.67**	**555.55**
Rest of India						
Resolution Framework 1 & 2	29.15	2.91	10.74	7.15	39.89	10.06
Others	29.59	1.48	17.83	16.50	47.42	17.98
Total	**58.74**	**4.39**	**28.56**	**23.65**	**87.31**	**28.04**
GRAND TOTAL (BANK)	**1,713.39**	**89.27**	**534.58**	**494.33**	**2,247.97**	**583.60**

Break-up of Deposits:

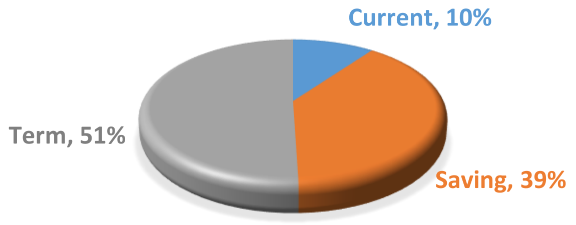
June 30, 2026 | **June 30, 2025**

UTs of J&K and Ladakh

Total Deposits – Rs 1,44,257 crore

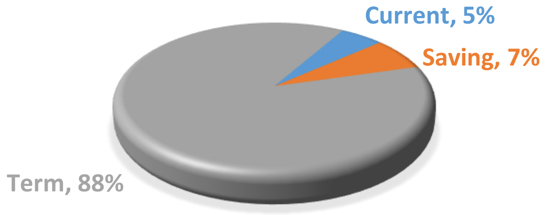


Total Deposits – Rs 1,30,415 crore

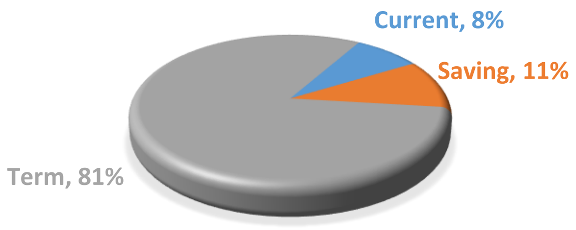


Rest of India

Total Deposits – Rs 29,163 crore

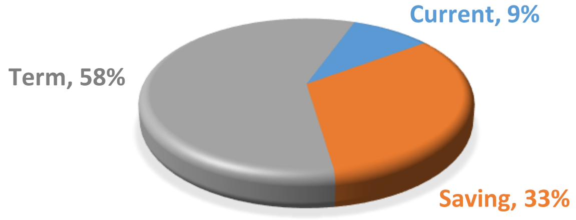


Total Deposits – Rs 18,127 crore

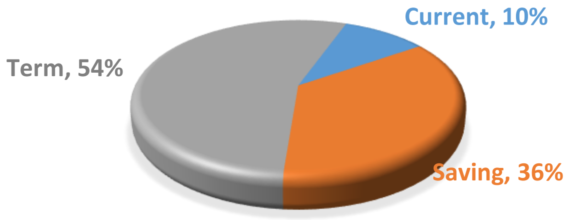


Bank as Whole

Total Deposits – Rs 1,73,420 crore



Total Deposits – Rs 1,48,542 crore



Incremental Growth in Deposits

Amount in Rupees crore

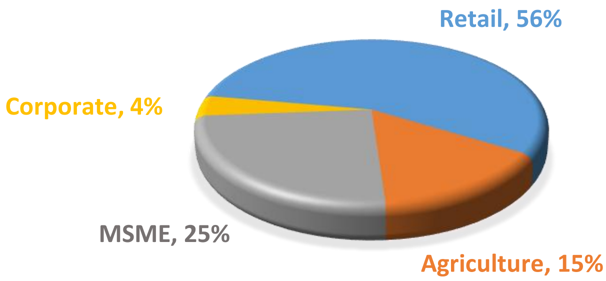
Particulars	Region	As on Jun 30, 2026	As on Jun 30, 2025	Increment	% Change
Deposits	UTs of J&K and Ladakh	1,44,257	1,30,415	13,842	10.6%
	Rest of India	29,163	18,127	11,036	60.9%
	Whole Bank	**1,73,420**	**1,48,542**	**24,878**	**16.7%**

Sectoral Break-up of Advances:

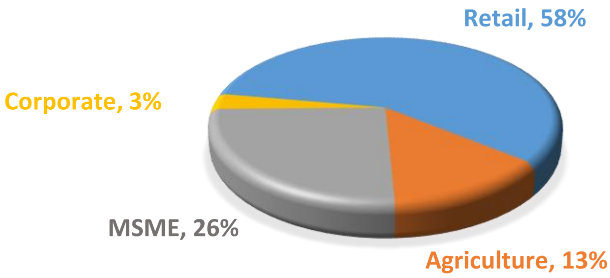
June 30, 2026 **June 30, 2025**

UTs of J&K and Ladakh

Gross Advances – Rs 80,774 crore

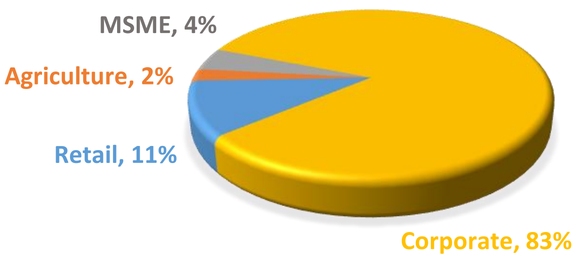


Gross Advances – Rs 73,447 crore

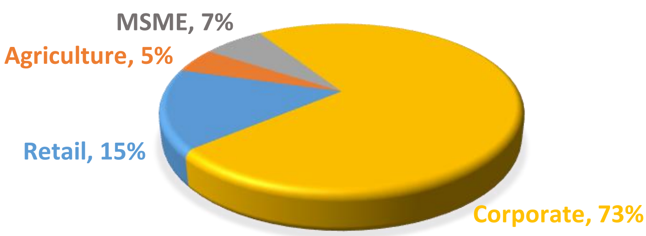


Rest of India

Gross Advances – Rs 49,729 crore

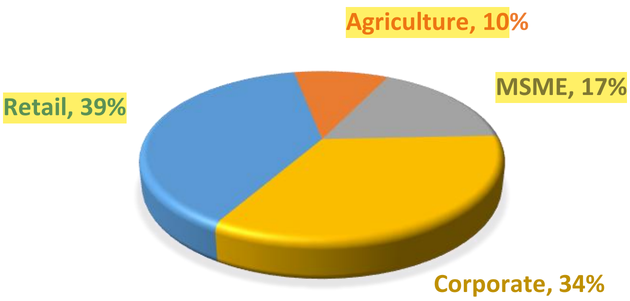


Gross Advances – Rs 30,592 crore

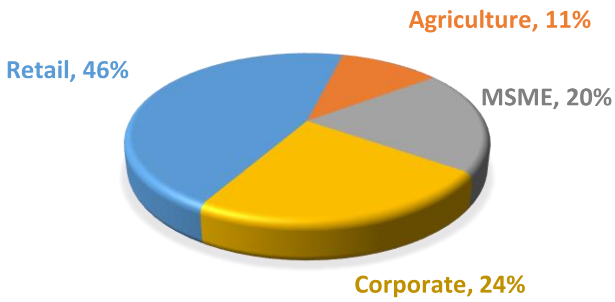


Bank as Whole

Gross Advances – Rs 1,30,503 crore



Gross Advances – Rs 1,04,039 crore



Incremental Growth in Advances:

Amount in Rupees crore

Particulars	Region	As on Jun 30, 2026	As on Jun 30, 2025	Increment	% Change
Gross Advances	UTs of J&K and Ladakh	80,774	73,447	7,327	10.0%
	Rest of India	49,729	30,592	19,137	62.6%
	Whole Bank	**1,30,503**	**1,04,039**	**26,464**	**25.4%**

Categorization of Investments (I)

Amount in Rupees crore

Particulars	As on Jun 30, 2026	As on Jun 30, 2025	% Change YoY	As on Mar 31, 2026	% Change QoQ
Held to Maturity (HTM)					
· Government/ Other Approved Securities	27,258.46	26,268.54	4%	26,641.41	2%
· Shares	0.00	0.00	-	0.00	-
· Debentures & Bonds	820.22	199.68	311%	597.17	37%
· Others	0.00	0.00	-	0.00	-
Sub-Total	**28,078.68**	**26,468.22**	**6%**	**27,238.58**	**3%**
%age of HTM to Total Investments	64.92%	61.90%		66.73%	
FVTPL (NON-HFT)					
· Government/ Other Approved Securities	0.00	0.00	-	0.00	-
· Shares	102.69	104.39	(2%)	96.14	7%
· Debentures & Bonds	50.23	52.08	(4%)	50.09	0%
· Others	187.55	207.38	(10%)	226.86	(17%)
Sub-Total	**340.47**	**363.85**	**(6%)**	**373.09**	**(9%)**
%age of FVTPL to Total Investments	0.79%	0.85%		0.91%	
FVTPL (HFT)					
· Government/ Other Approved Securities	9.98	176.73	(94%)	0.00	-
· Shares	1.34	4.74	(72%)	0.00	-
· Debentures & Bonds	0.00	586.67	(100%)	0.00	-
· Others	211.96	714.50	(70%)	317.88	(33%)
Sub-Total	**223.28**	**1,482.64**	**(85%)**	**317.88**	**(30%)**
%age of FVTPL-HFT to Total Investments	0.52%	3.47%		0.78%	
ISJ					
· Subsidiaries & Joint Ventures	40.00	40.00	0%	40.00	0%
· Others (Associate –JKGB)	361.70	217.97	66%	361.70	0%
Sub Total	**401.70**	**257.97**	**56%**	**401.70**	**0%**
%age of ISJ to Total Investments	0.93%	0.60%		0.98%	
Available for Sale (AFS)					
· Government/ Other Approved Securities	9208.42	6,764.62	36%	7,839.13	17%
· Shares	0.00	0.00	-	0.00	-
· Debentures & Bonds	1,951.15	2,904.77	(33%)	2,168.96	(10%)
· Others	3,046.14	4,516.15	(33%)	2,482.52	23%
Sub-Total	**14,205.71**	**14,185.54**	**0%**	**12,490.61**	**14%**
%age of AFS to Total Investments	32.85%	33.18%		30.60%	
Total Investment	**43,249.84**	**42,758.22**	**1%**	**40,821.86**	**6%**

Categorization of Investments (II)

Amount in Rupees crore

Particulars	As on Jun 30, 2026	As on Jun 30, 2025	% Change YoY	As on Mar 31, 2026	% Change QoQ
SLR Securities	36,476.86	33,209.89	10%	34,480.54	6%
Non SLR Securities	6,772.98	9,548.33	(29%)	6,341.32	7%
Total Investment	**43,249.84**	**42,758.22**	**1%**	**40,821.86**	**6%**
SLR Securities as % age to total Investments	84.34%	77.67%	-	84.47%	-
Non SLR Securities as % age to total Investments	15.66%	22.33%	-	15.53%	-

Movement in Non-Performing Investments

Amount in Rupees crore

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	% Change YoY	Q4 FY '25-26	% Change QoQ	FY 2025-26
Opening balance	497.63	764.50	(34.9%)	520.72	4.4%	764.50
Additions during the period	0.00	0.00	-	14.10	(100%)	14.10
Recovery/Reductions during the period	41.25	203.93	(79.8%)	37.19	10.9%	280.97
Closing balance	**456.38**	**560.57**	**(18.6%)**	**497.63**	**(8.3%)**	**497.63**
Provisions held against NPIs	426.81	522.79	(18.4%)	468.06	(8.8%)	468.06

Duration of Investments

in Years

Particulars	As on Jun 30, 2026	As on Jun 30, 2025	As on March 31, 2026
HTM Portfolio	3.63	3.72	3.67
FVTPL	5.44	6.02	5.69
FVTPL (HFT) Portfolio	0.79	2.69	0.20
AFS Portfolio	1.66	2.96	2.29
Total Portfolio	**2.96**	**3.45**	**3.21**

Yield on Investments (on daily average balances)

In percent

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	Q4 FY '25-26	FY 2025-26
SLR Securities	6.88	7.03	6.98	7.02
Non SLR Securities	5.42	5.89	5.13	5.61
Total Portfolio	**6.60**	**6.75**	**6.64**	**6.69**

Analytical Ratios:

Particulars	Q 1 FY '26-27	Q 1 FY '25-26	Q4 FY '25-26	FY 2025-26
Net Interest Margin (%) **Annualized**	3.28	3.72	3.52	3.60
Yield on Advances (%) **Annualized**	8.56	9.35	8.51	8.98
Cost of Deposits (%) **Annualized**	4.74	4.83	4.47	4.70
Post Tax Return on Assets (%) **Annualized**	0.87	1.17	1.78	1.37
Post Tax Return on Average Net-worth (%) **Annualized**	11.11	14.60	21.88	16.85
Cost to Income Ratio (%)	58.90	60.75	47.86	56.18
Credit / Deposit (CD) Ratio (%)	73.91	68.15	74.17	74.17
CASA Ratio (%)	42.06	45.71	45.65	45.65
Business per Employee (In Rupees crore)	25.15	20.20	23.64	23.64
Net Profit per Employee (In Rupees lakh)	3.55	3.92	6.57	
Annualized	**14.24**	**15.69**	**26.66**	**19.47**
Number of Employees	11747	12122	11934	11934
Business Per Branch (In Rupees crore)	298.20	246.26	284.68	284.68
Net Profit per Branch (In Rs crore) **Annualized**	**1.69**	1.91	3.21	2.34
Branches – Excluding Extension Counters, Controlling Offices, RCCs & IARCs	1008	1014	1008	1008
Number of ATMs	1445	1424	1437	1437
Gross NPAs (In Rupees crore)	3,088.94	3,638.19	3,124.84	3,124.84
Net NPAs (In Rupees crore)	769.31	829.02	785.13	785.13
Gross NPA Ratio (%)	2.37	3.50	2.50	2.50
Net NPA Ratio (%)	0.60	0.82	0.64	0.64
NPA Coverage Ratio (%)	90.53	90.09	90.33	90.33
Credit Cost (%) **Annualized**	0.10	0.13	0.16	0.01
Capital Adequacy Ratio (%)	**16.67**	**15.98**	**16.55**	**16.55**
CET-1	**13.91**	**12.69**	**13.54**	**13.54**
i. Tier I	14.78	13.68	14.44	14.44
ii Tier II	1.89	2.30	2.12	2.12
Earnings per Share (In Rupees)	3.85	4.40	7.24	
Annualized	**15.45**	**17.61**	**29.38**	**21.46**
Net Asset Value (In Rupees)	141.46	123.05	136.64	136.64
Adjusted Book Value (In Rupees)	134.47	115.52	129.51	129.51

Shareholding Pattern as on June 30, 2026 vis-à-vis June 30, 2025:

S No.	PARTICULARS	Number of Shares Held as on Jun 30, 2026	% to Capital	Number of Shares Held as on Jun 30, 2025	% to Capital
1.	Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40%	65,40,98,280	59.40%
2.	Resident Individuals	20,37,84,833	18.51%	24,36,01,994	22.12%
3.	FII/FPI	10,32,92,064	9.38%	8,82,43,545	8.01%
4.	Indian Mutual Funds	7,00,50,806	6.36%	3,84,07,286	3.49%
5.	Indian Financial Institutions	1,09,79,101	1.00%	2,36,01,391	2.14%
6.	Body Corporates	2,78,79,952	2.53%	2,65,67,276	2.41%
7.	Non-Resident Indians	2,09,59,952	1.90%	2,08,46,915	1.89%
8.	Others (AIF / IEPF / Trusts)	85,07,068	0.77%	54,76,823	0.50%
9.	Clearing Members	16,30,407	0.15%	3,38,953	0.03%
	TOTAL	**110,11,82,463**	**100%**	**110,11,82,463**	**100%**

Note: Prior period figures recasted wherever necessary.

For more information, contact:

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