Jammu and Kashmir Bank Limited

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Kashmir, India
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J&K Bank

Board Secretariat

Ref:-JKB/BS/F3652/2026/033
Date: 05th May, 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:- PRESENTATION FOR CONFERENCE CALL SCHEDULED FOR MAY 05, 2026

Dear Sirs,

Further to our letter no. JKB/BS/F3652/2026/023 dated April 29, 2026 and pursuant to Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing Presentation for conference call with analysts and investors in connection with the Audited Financial Results of the Bank for the Quarter and Financial Year ended March 31, 2026 and the same can also be accessed at:

https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations

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=66e7c458fadfd58d0b1e3af6cfa935267826 26d2f4a82a11e8de9af7cbcce6cd, email=shafi.mir@jkbmail.com, cn=Mohammad Shafi Mir
Date: 2026.05.05 16:34:31 +05'30'

(Mohammad Shafi Mir)
Company Secretary

Earnings Update

Audited Fourth Quarter & Financial Year Results

March 31, 2026

J&K Bank

Rs. Crore

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on May 05, 2026 took on record the Audited Financial Results for the Financial Year 2025-26.

Performance Highlights for the Financial Year 2025-26:

- Net Profit of Rs.2,363.47 crore for FY 2025-26 as compared to Net Profit of Rs.2082.46 crore for the previous financial year.
- Deposits stood at Rs.1,65,354 crore as on March 31, 2026 as compared to Rs.1,48,569 crore as on March 31, 2025.
- Net Advances stood at Rs.1,22,641 crore as on March 31, 2026 as compared to Rs.1,04,199 crore as on March 31, 2025.
- CASA Ratio stood at 45.65% as on March 31, 2026 compared to 47.01% as on March 31, 2025.
- EPS for FY 2025-26 is Rs.21.49 compared to Rs. 18.91 for the previous financial year.
- NIM for FY 2025-26 at 3.60% vis-à-vis 3.92% for the previous financial year.
- Post tax Return on Assets at 1.37% for FY 2025-26 compared to 1.32% recorded for the previous financial year.
- Post Tax Return on Average Net-Worth for FY 2025-26 at 16.85% compared to 17.37% recorded for the previous financial year.
- Cost of Deposits for FY 2025-26 stood at 4.70% compared to 4.75% recorded for the previous financial year.
- Yield on Advances for FY 2025-26 stood at 8.98% as compared to 9.56% recorded for the previous financial year.
- Business per Employee and Net Profit per Employee are at Rs.23.64 crore and Rs.19.47 lakh respectively for FY 2025-26 compared to Rs.20.18 crore and Rs.16.65 lakh for the previous financial year.
- Gross and Net NPA's as percentages to Gross and Net Advances as on March 31, 2026 stood at 2.50% and 0.64% respectively compared to 3.37% and 0.79% as on March 31, 2025.
- NPA Coverage Ratio as on March 31, 2026 stood at 90.33% as compared to 90.28% as on March 31, 2025.
- Cost to Income Ratio stood at 56.18% for FY 2025-26 as compared to 57.69% for the previous financial year.
- Capital Adequacy Ratio stood at 16.55% as on March 31, 2026 compared to 16.29% as on March 31, 2025.

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on May 05, 2026 took on record the Audited Financial Results for the Quarter ended March 31, 2026.

Performance Highlights for the Quarter ended March 31, 2026:

- Net Profit of Rs.797.81 crore for the quarter ended March 31, 2026 as compared to Net Profit of Rs.584.54 crore for the quarter ended March 31, 2025.
- EPS for the quarter March 31, 2026 is Rs.7.24 compared to Rs.5.31 for the quarter ended March 31, 2025.
- NIMs for the quarter ended March 31, 2026 at 3.52% (annualized) vis-à-vis 3.88% for the quarter ended March 31, 2025.
- Post tax Return on Assets at 1.78% (annualized) for the quarter ended March 31, 2026 compared to 1.44% for the quarter ended March 31, 2025.
- Post Tax Return on Average Net-Worth (annualized) for the quarter ended March 31, 2026 at 21.88% compared to 18.27% the quarter ended March 31, 2025.
- The Cost of Deposits (annualized) for the quarter ended March 31, 2026 at 4.47% compared to 4.80% recorded for the quarter ended March 31, 2025.
- The Yield on Advances (annualized) for the quarter ended March 31, 2026 stood at 8.51% as compared to 9.44% recorded for the quarter ended March 31, 2025.
- Net profit per Employee (annualized) of Rs.26.66 lakh for the quarter ended March 31, 2026 compared to Rs.18.70 lakh for the quarter ended March 31, 2025.
- Cost to Income Ratio stood at 47.86% for the quarter ended March 31, 2026 as compared to 57.48% for the quarter ended March 31, 2025.

Profit & Loss Account

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change YoY	FY 2025-26	FY 2024-25	% Change YoY
Interest Earned	3271.67	3211.85	1.9%	13145.19	12535.86	4.9%
Interest Expended	1784.19	1731.86	3.0%	7269.42	6742.04	7.8%
Net Interest Income	**1487.48**	**1479.99**	**0.5%**	**5875.77**	**5793.82**	**1.4%**
Other Income	259.38	401.68	(35.4%)	939.85	1130.36	(16.9%)
Operating Income	**1,746.86**	**1881.67**	**(7.2%)**	**6815.62**	**6924.18**	**(1.6%)**
Operating Expenses	836.07	1081.65	(22.7%)	3829.13	3994.39	(4.1%)
Operating Profit	**910.79**	**800.02**	**13.8%**	**2986.48**	**2929.79**	**1.9%**
Provisions & Contingencies	50.26	(9.16)	(648.7%)	28.60	(3.91)	(831.5%)
PBT	**860.53**	**809.18**	**6.3%**	**2957.88**	**2933.70**	**0.8%**
Tax Provision	62.72	224.64	(72.1%)	594.40	851.24	(30.2%)
Net Profit	**797.81**	**584.54**	**36.5%**	**2363.47**	**2082.46**	**13.5%**

Balance Sheet

Amount in Rupees crore

Particulars	As on Mar 31, 2026	As on Mar 31, 2025	% Change YoY	As on Dec 31, 2025
Capital & Liabilities				
Capital	110.13	110.13	0%	110.13
Reserves & Surplus (includes retained earnings)	16,639.73	14,141.81	18%	15,631.33
Deposits	1,65,354.00	1,48,569.46	11%	1,55,861.35
Borrowings	3,431.00	2,382.84	44%	2,381.79
Other Liabilities & Provisions	3,659.13	4,264.22	(14%)	3,482.42
Total	**1,89,193.99**	**1,69,468.47**	**12%**	**1,77,467.02**
Assets				
Cash & Bank Balance	7,621.87	7,385.48	3%	6,055.05
Balance with Banks and Money at Call & Short Notice	203.93	2,374.37	(91%)	163.95
Investments	40,821.86	41,212.66	(1%)	40,020.13
Advances	1,22,641.01	1,04,198.72	18%	1,13,537.32
Fixed Assets	2,532.49	2,191.22	16%	2,188.34
Other Assets	15,372.82	12,106.02	27%	15,502.23
Total	**1,89,193.99**	**1,69,468.47**	**12%**	**1,77,467.02**

Break-up:

1. Interest Earned on

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Loans & Advances	2452.17	2384.14	2.9%	9708.31	9422.99	3.0%
Investments	685.36	713.95	(4.0%)	2921.62	2669.23	9.5%
Other Inter Bank Funds	8.63	16.77	(48.5%)	52.73	50.02	5.4%
Others	125.50	96.99	29.4%	462.53	393.62	17.5%
Total	**3271.67**	**3211.85**	**1.9%**	**13145.19**	**12535.86**	**4.9%**

2. Interest Expended on

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Deposits	1705.14	1669.21	2.2%	6992.08	6437.97	8.6%
Borrowings	11.96	0.57	1998.2%	14.16	6.40	121.3%
Others (Subordinated Debt)	67.09	62.08	8.1%	263.18	297.67	(11.6%)
Total	**1784.19**	**1731.86**	**3.0%**	**7269.42**	**6742.04**	**7.8%**

3. Other Income

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Commission / Exchange	38.95	36.02	8.1%	159.55	160.48	(0.6%)
Insurance Commission	30.11	31.76	(5.2%)	102.31	106.10	(3.6%)
Treasury / Trading Income	-0.10	(37.29)	(99.7%)	(30.50)	66.82	(145.6%)
Miscellaneous Income	190.42	371.19	(48.7%)	708.49	796.97	(11.1%)
Total	**259.38**	**401.68**	**(35.4%)**	**939.85**	**1130.37**	**(16.9%)**

4. Operating Expenses

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Payment for Employees	509.15	734.32	(30.7%)	2479.12	2789.66	(11.1%)
Rent, Taxes and Lightning	31.59	30.17	4.7%	120.27	113.56	5.9%
Printing & Stationery	3.32	2.99	11.0%	12.82	12.35	3.8%
Advertisement & Publicity	6.85	4.56	50.2%	14.38	12.18	18.1%
Depreciation in Bank's Property	31.20	65.42	(52.3%)	128.06	167.83	(23.7%)
Directors' Fees, Allowances & Expenses	0.51	0.75	(32.0%)	3.53	3.64	(3.0%)
Auditors' Fees & Expenses	2.15	5.61	(61.7%)	19.45	18.03	7.9%
Law Charges	5.62	4.26	31.9%	19.17	17.07	12.3%
Postage, Telephones etc	1.22	1.03	18.4%	3.95	4.14	(4.6%)
Repairs & Maintenance	14.71	9.66	52.3%	49.28	40.22	22.5%
Insurance	49.19	50.55	(2.7%)	198.29	181.60	9.2%
Other Expenditure	180.55	172.33	4.8%	780.80	634.11	23.1%
Total	**836.07**	**1081.65**	**(22.7%)**	**3829.13**	**3994.39**	**(4.1%)**

Break-up:

5. Provisions & Contingencies

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Provision for Tax	62.72	224.64	(72.1%)	594.40	851.24	(30.2%)
Provision for Bad & Doubtful Debts	46.17	58.04	(20.5%)	5.92	29.50	(79.9%)
Provision for Standard Advances	44.79	32.94	36.0%	87.33	84.67	3.1%
Provision for Non Performing Investments	(15.20)	(69.81)	(78.2%)	(42.18)	(90.27)	(53.3%)
Provision for Frauds/ Embezzlements	1.10	0.56	96.4%	3.22	3.05	5.6%
Provision for diminution in fair value of Restructured / Rescheduled advances	(26.09)	(34.48)	(24.3%)	(26.09)	(34.48)	(24.3%)
Provision for Contingent Liabilities	(0.53)	(0.17)	211.8%	0.38	(0.14)	(371.4%)
Provision for Unreconciled Entries	0.02	3.76	(99.5%)	0.02	3.76	(99.5%)
Total	**112.98**	**215.48**	**(47.6%)**	**623.00**	**847.33**	**(26.5%)**

6. Deposits

Amount in Rupees crore

Particulars	As on Mar 31, 2026	As on Mar 31, 2025	% Change YoY	As on Dec 31, 2025
Demand Deposits	17,392	16,240	7.1%	14,877
Saving Deposits	58,086	53,604	8.4%	53,859
Term Deposits	89,876	78,726	14.2%	87,125
Total	**1,65,354**	**1,48,569**	**11.3%**	**1,55,861**

Geographical Break-up (as on March 31, 2026)

Particulars	J&K UT		Rest of India (including Ladakh UT)		Bank as a Whole
	Amt / No.	% age	Amt / No.	% age	
Deposits (in Rs crore)	1,36,831	82.7%	28,523	17.2%	**1,65,354**
CASA Ratio (in percent)	NA	49.22%	NA	28.49%	**45.65%**
Gross Advances (in Rs crore)	76,159	60.9%	48,822	39.1%	**1,24,981**
Gross NPA (in Rs crore)	2,332	74.6%	793	25.4%	**3,125**
Number of Branches	841	82.7%	176	17.3%	**1017**
Number of ATM's	1285	89.4%	152	10.6%	**1437**

Movement in Gross NPA's

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Balance at the start of the period	3,487.12	4041.04	(13.7%)	3,604.84	3956.20	(8.9%)
Additions during the period	202.02	197.56	2.3%	877.81	952.91	(7.9%)
Up gradations during the period	67.76	92.95	(27.1%)	450.81	368.28	22.4%
Write off (includes Technical Write off)	415.65	330.44	25.8%	437.60	348.93	25.4%
Compromise / Settlements	1.33	18.22	(92.7%)	64.39	75.45	(14.7%)
Other Recoveries	79.56	192.15	(58.6%)	405.02	511.60	(20.8%)
Balance at the close of the period	**3,124.84**	**3604.84**	**(13.3%)**	**3,124.84**	**3604.84**	**(13.3%)**

Sector-wise Breakup Advances & NPAs (March 31, 2026)

Amount in Rupees crore

Sector	Gross Advances	Exposure	Gross NPA	GNPA %
Personal Finance	43,384.84	34.71%	350.29	0.81%
Financial Markets	20,334.66	16.27%	488.90	2.40%
Trade	13,436.09	10.75%	597.71	4.45%
Agriculture	12,919.47	10.34%	271.75	2.10%
Infrastructure	12,034.92	9.63%	32.76	0.27%
Services	9,915.47	7.93%	726.33	7.33%
Manufacturing	6,806.58	5.45%	475.51	6.99%
Against Cash Collaterals	2,852.60	2.28%	4.15	0.15%
Others*	2,533.03	2.03%	12.13	0.48%
Real Estate	763.05	0.61%	165.30	21.66%
Total	**1,24,980.72**	**100.00%**	**3,124.84**	**2.50%**

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

Movement in Restructured Assets

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change YoY
Balance at the start of the period	2537.27	1656.77	53.1%	1576.94	1786.51	(11.7%)
Balance at the close of the period	**2259.61**	**1576.94**	**43.3%**	**2259.61**	**1576.94**	**43.3%**
NPA's out of outstanding restructured portfolio	544.99	966.10	(43.6%)	544.99	966.10	(43.6%)
Provisions held against these NPA's	505.66	862.60	(41.4%)	505.66	862.60	(41.4%)

Sector-wise Breakup Restructured Loans (31.03.2026)

Amount in Rupees crore

Sector	STANDARD		N.P.A		Total	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
SERVICES	693.17	36.80	54.15	47.51	747.32	84.31
TRADE	519.46	28.42	78.09	71.22	597.55	99.65
MANUFACTURING	283.36	17.91	174.34	152.57	457.70	170.47
REAL ESTATE	30.82	2.86	156.47	156.47	187.29	159.33
PERSONAL FINANCE	90.52	8.80	14.10	11.86	104.62	20.65
AGRICULTURE	42.62	4.94	58.35	56.90	100.97	61.84
INFRASTRUCTURE	52.21	5.22	7.58	7.22	59.78	12.44
OTHERS @	2.47	0.13	1.91	1.91	4.38	2.03
Grand Total	**1,714.62**	**105.06**	**544.99**	**505.66**	**2,259.61**	**610.72**

Others include Micro Enterprises, Mining & Quarrying

Restructured Loan Portfolio - Breakup (31.03.2026)

Amount in Rupees crore

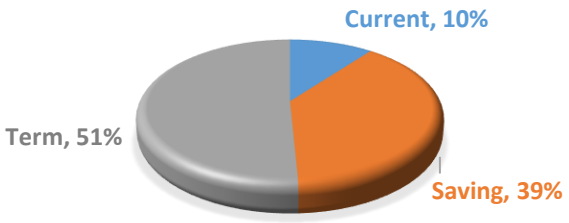
Particulars	Standard		NPA		Total Restructured	
J&K	Amount	Prov.	Amount	Prov.	Amount	Prov.
Flood 2014 / Unrest 2016	10.91	1.09	113.95	110.67	124.87	111.76
Rehab-2025	1405.87	67.33	2.39	0.63	1408.26	67.96
Resolution Framework 1 & 2	122.84	18.17	73.24	58.45	196.07	76.62
Others	114.40	10.94	325.54	310.81	439.95	321.75
TOTAL J&K	**1,654.02**	**97.52**	**515.12**	**480.56**	**2,169.14**	**578.08**
Rest of India						
Resolution Framework 1 & 2	29.61	4.44	11.33	7.88	40.95	12.32
Others	30.98	3.10	18.54	17.21	49.52	20.31
TOTAL REST OF INDIA	**60.60**	**7.54**	**29.87**	**25.10**	**90.47**	**32.64**
GRAND TOTAL (BANK)	**1,714.62**	**105.06**	**544.99**	**505.66**	**2,259.61**	**610.72**

Break-up of Deposits:

J&K UT

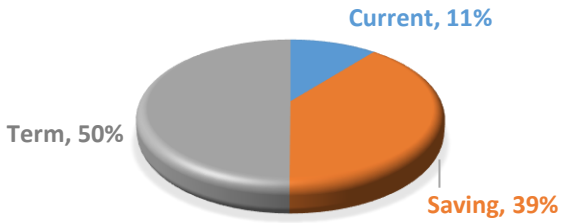
March 31, 2026

Total Deposits – Rs 1,36,831 crore



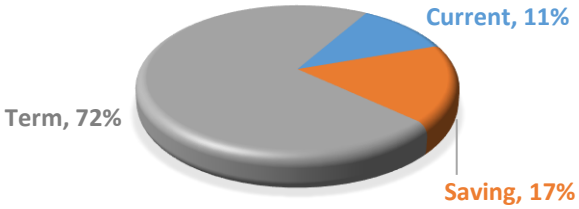
March 31, 2025

Total Deposits – Rs 1,24,437 crore

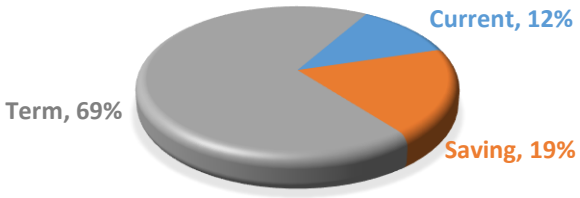


Rest of India (incl. Ladakh UT)

Total Deposits – Rs 28,523 crore

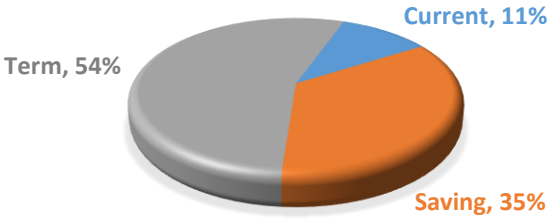


Total Deposits – Rs 24,133 crore

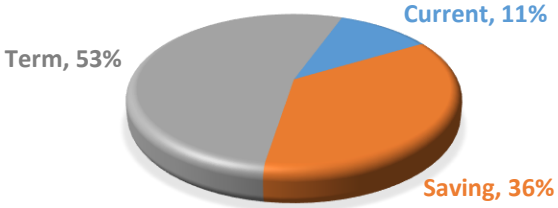


Bank as Whole

Total Deposits – Rs 1,65,354 crore



Total Deposits – Rs 1,48,569 crore



Incremental Growth in Deposits

Amount in Rupees crore

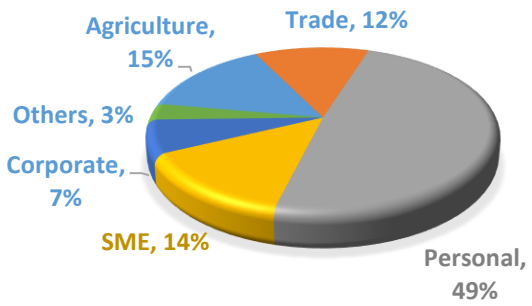
Particulars	Region	As on Mar 31, 2026	As on Mar 31, 2026	Increment	% Change
Deposits	J&K UT	1,36,831	1,24,437	12,394	10.0%
	Rest of India	28,523	24,133	4,391	18.2%
	Whole Bank	**1,65,354**	**1,48,569**	**16,784**	**11.3%**

Sectoral Break-up of Advances:

J&K UT

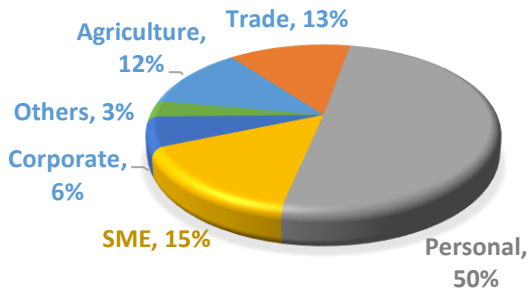
March 31, 2026

Gross Advances – Rs 76,159 crore



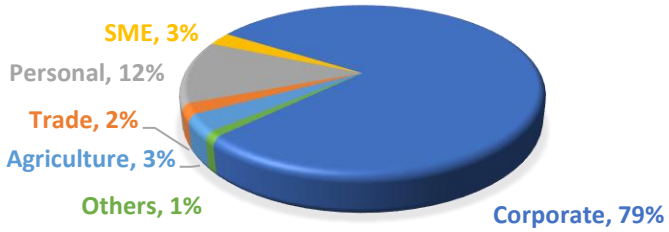
March 31, 2025

Gross Advances – Rs 69,694 crore

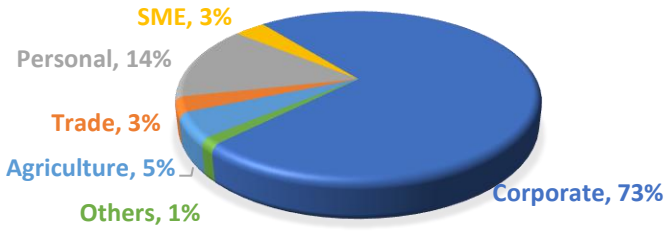


Rest of India (incl. Ladakh UT)

Gross Advances – Rs 48,822 crore

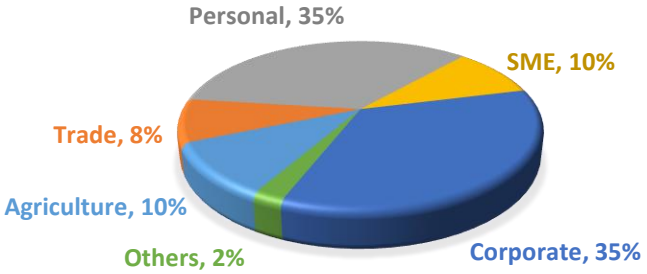


Gross Advances – Rs 37,292 crore

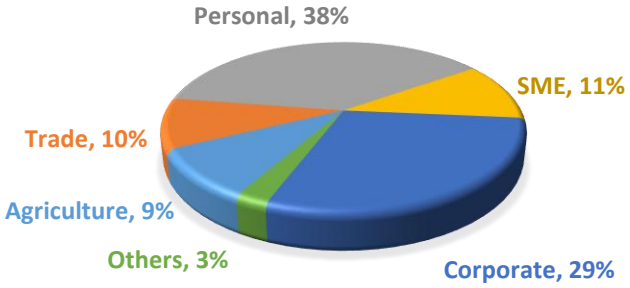


Bank as Whole

Gross Advances – Rs 1,24,981 crore



Gross Advances – Rs 1,06,985 crore



Incremental Growth in Advances:

Amount in Rupees crore

Particulars	Region	As on Mar 31, 2026	As on Mar 31, 2025	Increment	% Change
Gross Advances	J&K UT	76,159	69,694	6,465	9.3%
	Rest of India	48,822	37,292	11,530	30.9%
	Whole Bank	**1,24,981**	**1,06,985**	**17,995**	**16.8%**

Categorization of Investments (I)

Amount in Rupees crore

Particulars	As on Mar 31, 2026	As on Mar 31, 2025	% Change YoY	As on Dec 31, 2025
Held to Maturity (HTM)				
· Government/ Other Approved Securities	26,641.41	26,105.18	2%	26,267.71
· Shares	0.00	0.00	-	0.00
· Debentures & Bonds	597.17	299.60	99%	299.85
· Others	0.00	0.00	-	0.00
Sub-Total	**27,238.58**	**26,404.78**	**3%**	**26,567.56**
%age of HTM to Total Investments	66.73%	64.07%		66.39%
FVTPL (NON-HFT)				
· Government/ Other Approved Securities	0.00	0.00	-	0.00
· Shares	96.14	92.88	4%	98.31
· Debentures & Bonds	50.09	51.36	(2%)	50.57
· Others	226.86	205.66	10%	238.26
Sub-Total	**373.09**	**349.90**	7%	**387.14**
%age of FVTPL to Total Investments	0.91%	0.85%		0.97%
FVTPL (HFT)				
· Government/ Other Approved Securities	0.00	21.17	(100%)	45.73
· Shares	0.00	3.50	(100%)	9.51
· Debentures & Bonds	0.00	0.00	-	241.84
· Others	317.88	0.00	-	1,042.75
Sub-Total	**317.88**	**24.67**	**1189%**	**1,339.83**
%age of FVTPL-HFT to Total.Investments	0.78%	0.06%		3.35%
ISJ				
· Subsidiaries & Joint Ventures	40.00	40.00	-	40.00
· Others (Associate –JKGB)	361.70	217.97	66%	361.70
Sub Total	**401.70**	**257.97**	**56%**	**401.70**
%age of ISJ to Total Investments	0.98%	0.63%		1.00%
Available for Sale (AFS)				
· Government/ Other Approved Securities	7839.13	5,956.61	32%	6,168.49
· Shares	0.00	0.00	-	0.00
· Debentures & Bonds	2,168.96	2,229.64	(3%)	2,462.83
· Others	2,482.52	5,989.08	(59%)	2,692.58
Sub-Total	**12,490.61**	**14,175.33**	**(12%)**	**11,323.90**
%age of AFS to Total Investments	30.60%	34.40%		28.30%
Total Investment	**40,821.86**	**41,212.66**	**(1%)**	**40,020.13**

Categorization of Investments (II)

Amount in Rupees crore

Particulars	As on Mar 31, 2026	As on Mar 31, 2025	% Change YoY	As on Dec 31, 2025
SLR Securities	34,480.54	32,082.96	7%	32,481.93
Non SLR Securities	6,341.32	9,129.69	(31%)	7,538.20
Total Investment	**40,821.86**	**41,212.65**	**(1%)**	**40,020.13**
SLR Securities as % age to total Investments	84.47%	77.85%	-	81.16%
Non SLR Securities as % age to total Investments	15.53%	22.15%	-	18.84%

Movement in Non-Performing Investments

Amount in Rupees crore

Particulars	Q4 FY '25-26	Q4 FY '24-25	% Change	FY 2025-26	FY 2024-25	% Change
Opening balance	520.72	879.62	(40.8%)	764.50	903.76	(15.4%)
Additions during the period	14.10	0.00	-	14.10	11.48	22.8%
Recovery during the period	37.19	115.12	(67.7%)	280.97	150.74	86.4%
Closing balance	**497.63**	**764.50**	**(34.9%)**	**497.63**	**764.50**	**(34.9%)**
Provisions held against NPIs	468.06	727.98	(35.7%)	468.06	727.98	(35.7%)

Duration of Investments

in Years

Particulars	As on March 31, 2026	As on March 31, 2025	As on December 31, 2025
HTM Portfolio	3.67	3.62	3.81
FVTPL	5.69	6.25	5.87
FVTPL (HFT) Portfolio	0.20	6.43	0.85
AFS Portfolio	2.29	2.33	3.21
Total Portfolio	**3.21**	**3.17**	**3.54**

Yield on Investments

In percent

Particulars	Q4 FY '25-26	Q4 FY '24-25	FY 2025-26	FY 2024-25
SLR Securities	6.98	7.15	7.02	7.14
Non SLR Securities	5.13	5.82	5.61	5.76
Total Portfolio	**6.64**	**6.84**	**6.69**	**6.84**

Analytical Ratios:

Particulars	Q4 FY '25-26	Q4 FY '24-25	FY 2025-26	FY 2024-25
Net Interest Margins (%) **Annualized**	3.52	3.88	3.60	3.92
Yield on Advances (%) **Annualized**	8.51	9.44	8.98	9.56
Cost of Deposits (%) **Annualized**	4.47	4.80	4.70	4.75
Post Tax Return on Assets (%) **Annualized**	1.78	1.44	1.37	1.32
Post Tax Return on Average Net-worth (%) **Annualized**	21.88	18.27	16.85	17.37
Cost to Income Ratio (%)	47.86	57.48	56.18	57.69
Credit / Deposit (CD) Ratio (%)	74.17	70.13	74.17	70.13
CASA Ratio (%)	45.65	47.01	45.65	47.01
Business per Employee (In Rupees crore)	23.64	20.18	23.64	20.18
Net Profit per Employee (In Rupees lakh)	6.57	4.67		
Annualized	**26.66**	**18.70**	**19.47**	**16.65**
Number of Employees	11934	12250	11934	12250
Business Per Branch (In Rupees crore)	282.16	247.62	282.16	247.62
Net Profit per Branch (In Rupees crore) **Annualized**	3.18	2.29	2.32	2.04
Branches – Excluding Extension Counters, Controlling Offices & RCC's	1017	1019	1017	1019
Number of ATMs	1437	1424	1437	1424
Gross NPAs (In Rupees crore)	3124.84	3604.84	3124.84	3604.84
Net NPAs (In Rupees crore)	785.13	818.07	785.13	818.07
Gross NPA Ratio (%)	2.50	3.37	2.50	3.37
Net NPA Ratio (%)	0.64	0.79	0.64	0.79
NPA Coverage Ratio (%)	90.33	90.28	90.33	90.28
Credit Cost (%) Annualized	0.16	0.09	0.01	0.00
Capital Adequacy Ratio (%)	**16.55**	**16.29**	**16.55**	**16.29**
CET-1	**13.54**	**12.95**	**13.54**	**12.95**
i. Tier I	14.44	13.96	14.44	13.96
ii Tier II	2.12	2.34	2.12	2.34
Earnings per Share (In Rupees)	7.24	5.31		
Annualized	**29.38**	**21.23**	**21.49**	**18.91**
Net Asset Value (In Rupees)	136.64	118.18	136.64	118.18
Adjusted Book Value (In Rupees)	129.51	110.75	129.51	110.75

Shareholding Pattern as on March 31, 2026 vis-à-vis March 31, 2025:

S No.	PARTICULARS	Number of Shares Held as on March 31, 2026	% to Capital	Number of Shares Held as on March 31, 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	23,30,08,934	21.16%	23,19,26,014	21.06%
3.	FII/FPI	9,18,82,406	8.34%	8,41,66,446	7.64%
4.	Indian Mutual Funds	4,28,17,027	3.89%	4,27,69,211	3.88%
5.	Indian Financial Institutions	1,96,37,362	1.78%	2,85,41,574	2.59%
6.	Body Corporates	2,92,58,996	2.66%	2,52,50,260	2.29%
7.	Non-Resident Indians	2,14,66,960	1.95%	2,09,22,919	1.90%
8.	Others (AIF / IEPF / Trusts)	68,54,878	0.62%	1,35,01,082	1.23%
9.	Clearing Members	21,57,620	0.20%	6,677	0.00%
	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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