



## Board Secretariat

Ref:- JKB/BS/F3652/2025/082  
Date: 26<sup>th</sup> July, 2025

**National Stock Exchange of India Limited**  
Exchange Plaza 5<sup>th</sup> Floor  
Plot No. C/1 G-Block  
BandraKurla 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 ENDED JUNE 30, 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, Tamil e Irshad, Kashmir Observer, State Times, The Himalayan Mail, Kashmir Vision, Kashmir Monitor, Watan, Daily Excelsior, Punjab Kesari and Business Standard (Delhi & Mumbai Edition) on 26<sup>th</sup> July, 2025 regarding Reviewed Financial Results of the Bank for the Quarter ended June 30, 2025.

This is for your information and appropriate dissemination.

**Yours faithfully**  
**For Jammu and Kashmir Bank Limited**

**(Mohammad Shafi Mir)**  
**Company Secretary**



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Financial Results

## FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE, 2025

### YOY RATIOS

Net Profit  
Growth

**16.70  
%**

Net Interest  
Income

**7.00  
%**

Cost to  
Income Ratio

**60.78  
%**

Return on  
Assets

**1.17  
%**

Other  
Income

**29.00  
%**

(₹ in Lakh)

S. No.	PARTICULARS	STANDALONE				CONSOLIDATED			
		QUARTER ENDED			YEAR ENDED	QUARTER ENDED			YEAR ENDED
		30.06.2025	31.03.2025	30.06.2024	31.03.2025	30.06.2025	31.03.2025	30.06.2024	31.03.2025
		(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)	(REVIEWED)	(AUDITED)
1	Total income from operations (net)	351,857	361,616	318,848	1,367,267	352,265	361,922	319,278	1,368,802
2	Net Profit/ (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	65,775	80,918	61,215	293,370	65,936	80,967	61,372	293,868
3	Net Profit/ (Loss) for the period before Tax, (after Exceptional and/or Extraordinary items)	65,775	80,918	61,215	293,370	65,936	80,967	61,372	293,868
4	Net Profit/ (Loss) for the period after Tax, (after Exceptional and/or Extraordinary items)	48,484	58,454	41,549	208,246	48,453	58,191	41,850	208,179
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
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of previous year				1,290,312				1,285,949
8	Securities Premium Account	291,950	291,950	291,945	291,950	291,950	291,950	291,945	291,950
9	Net Worth	1,354,962	1,301,326	1,146,471	1,301,326	1,330,506	1,296,962	1,142,477	1,296,962
10	Paid up Debt Capital/Outstanding Debt	238,100	238,100	288,100	238,100				
11	Outstanding Redeemable Preference Shares	-	-	-	-				
12	Debt Equity Ratio	0.18	0.18	0.25	0.18				
13	Total Debts to total assets	0.01	0.01	0.03	0.01				
14	Operating Margin (%)	19.12%	22.12%	18.65%	21.43%				
15	Net Profit Margin (%)	13.78%	16.16%	13.03%	15.23%				
16	Earnings Per Share (before extraordinary items) (₹ 1/- each) for continuing and discontinued operations								
	Basic : (* not annualized)	4.40*	5.31*	3.77*	18.91	4.40*	5.28*	3.80*	18.91
	Diluted : (* not annualized)	4.40*	5.31*	3.77*	18.91	4.40*	5.28*	3.80*	18.91
17	Capital Redemption Reserve	-	-	-	-				
18	Debenture Redemption Reserve	-	-	-	-				

#### Note:

- The above is an extract of the detailed format of quarter 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 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://www.jkbank.com/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.