

M/s K Venkatachalam Aiyer & Co.
Chartered Accountants,
41/3647 B, 1st Floor,
Blue Bird Towers,
Providence Road,
Kochi – 682 018

M/s M. P. Chitale & Co.
Chartered Accountants
Hamam House,
Ambalal Doshi Marg,
Fort
Mumbai – 400 001

Independent Auditors' Limited Review Report on unaudited standalone financial results of The South Indian Bank Limited for the quarter ended June 30, 2025, pursuant to the requirements of Regulation 33 and 52 Read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended)

Review Report to
The Board of Directors,
The South Indian Bank Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of The South Indian Bank Limited ('the Bank') for the quarter ended June 30, 2025 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and 52 Read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations") except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations as at June 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.
2. This statement, which is the responsibility of the Bank's Management, reviewed by the Audit Committee of the Board and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard -25 'Interim Financial Reporting' (AS-25), prescribed under section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time ('RBI Guidelines'), and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion and issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Our review primarily is conducted on the basis of review of the books of account and records of the Bank. We have also relied on the information and explanations furnished to us by the Bank and the returns as considered necessary by us for the review.



For K Venkatachalam Aiyer & Co.
Chartered Accountants

For M.P. Chitale & Co.
Chartered Accountants

5. Based on our review conducted and procedure performed as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India (RBI) in respect of income recognition, asset classification, provisioning and other related matters.
6. K Venkatachalam Aiyer & Co. and CNK & Associates LLP have carried out limited review of the unaudited standalone financial results of the Bank as per the Listing Regulations for the quarter ended June 30, 2024 and issued unmodified report dated July 18, 2024. Our conclusion on the statement is not modified in respect of this matter.

For K Venkatachalam Aiyer & Co.
Chartered Accountants
Firm Registration No. 004610S


Sreevats Gopalakrishnan
Partner

Membership No. 227654


UDIN: 25227654 BMNTKN2186

Place: Kochi

Date: July 17, 2025



For M.P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W


Anagha Thatte
Partner

Membership No. 105525

UDIN: 25105525 BOMKRA1917

Place: Kochi

Date: July 17, 2025



STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025
₹ in Lakhs

Particulars	Quarter ended			Year ended 31.03.2025 Audited
	30.06.2025 Unaudited	31.03.2025 Audited *	30.06.2024 Unaudited	
1. Interest earned (a) + (b) + (c) + (d)	2,36,244	2,37,344	2,31,441	9,41,331
(a) Interest/discount on advances/bills	1,88,266	1,91,421	1,84,145	7,52,908
(b) Income on investments	36,390	38,648	40,806	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	5,629	3,935	2,947	16,723
(d) Others	5,959	3,340	3,543	12,495
2. Other Income	62,189	57,237	42,172	1,81,343
3. Total income (1+2)	2,98,433	2,94,581	2,73,613	11,22,674
4. Interest Expended	1,52,987	1,50,511	1,44,864	5,92,767
5. Operating Expenses (i) + (ii)	78,226	75,739	77,981	3,02,899
(i) Employees cost	42,042	39,780	41,867	1,65,270
(ii) Other operating expenses	36,184	35,959	36,114	1,37,629
6. Total expenditure (4) + (5)	2,31,213	2,26,250	2,22,845	8,95,666
(excluding provisions and contingencies)				
7. Operating Profit (3) - (6)	67,220	68,331	50,768	2,27,008
(Profit before Provisions and Contingencies)				
8. Provisions (other than tax) and Contingencies	23,926	22,419	11,295	51,319
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	43,294	45,912	39,473	1,75,689
11. Tax expense	11,099	11,693	10,060	45,401
12. Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	32,195	34,219	29,413	1,30,288
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	32,195	34,219	29,413	1,30,288
15. Paid-up Equity Share Capital (Face Value ₹ 1/- each)	26,163	26,163	26,162	26,163
16. Reserves excluding Revaluation Reserves				9,46,984
17. Analytical Ratios and other disclosures				
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Capital Adequacy Ratio (%) - BASEL III	19.48	19.31	18.11	19.31
iii) Earnings Per Share (EPS)				
(a) Basic EPS - before and after Extraordinary items (₹)*	1.23	1.31	1.12	4.98
(b) Diluted EPS - before and after Extraordinary items (₹)*	1.23	1.31	1.12	4.98
iv) NPA Ratios				
(a) Gross NPA	2,80,657	2,79,983	3,71,987	2,79,983
(b) Net NPA	59,138	79,052	1,15,146	79,052
(c) % of Gross NPA to Gross Advances	3.15	3.20	4.50	3.20
(d) % of Net NPA to Net Advances	0.68	0.92	1.44	0.92
v) Return on Assets (Annualised) - %	1.01	1.12	1.00	1.06
vi) Net worth	9,97,249	9,64,615	8,72,804	9,64,615
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	Nil	Nil	Nil	Nil
ix) Debenture Redemption Reserve	Nil	Nil	Nil	Nil
x) Debt Equity Ratio ¹	0.09	0.09	0.24	0.09
xi) Total debts to total assets ²	1.35%	3.45%	2.51%	3.45%
xii) Operating Margin	22.52%	23.20%	18.55%	20.22%
xiii) Net Profit Margin	10.79%	11.62%	10.75%	11.61%

* Quarterly numbers are not annualised

* Refer Note No.8

¹ Debt represents borrowings with residual maturity of more than one year.

² Total debts represents total borrowings of the Bank.



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 (Tel) 0487-2426 020, (Fax) 91 487-244 2021, e-mail: sibcorporate@sib.co.in

CIN: L65191KL 1929PLC001017, Toll Free (India) 1800-102-9408, 1800-425-1809 (BSNL)

www.southindianbank.com

STANDALONE SEGMENT WISE RESULTS

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2025 Unaudited	31.03.2025 Audited *	30.06.2024 Unaudited	31.03.2025 Audited
1. Segment Revenue				
a) Treasury	73,114	53,410	48,651	2,20,418
b) Corporate/ Wholesale Banking	85,690	1,04,328	85,892	3,64,652
c) Retail Banking	1,30,009	1,24,837	1,25,116	4,88,301
(i) Digital Banking	22,158	19,816	23,254	84,303
(ii) Other Retail Banking	1,07,851	1,05,021	1,01,862	4,03,998
d) Other Banking Operations	9,620	12,006	13,954	49,303
Total	2,98,433	2,94,581	2,73,613	11,22,674
Less: Inter-segment Revenue	-	-	-	-
Net Income from Operations	2,98,433	2,94,581	2,73,613	11,22,674
2. Segment Results (net of provisions)				
a) Treasury	20,369	12,302	836	30,995
b) Corporate/ Wholesale Banking	(968)	12,632	7,643	44,899
c) Retail Banking	20,575	16,710	25,097	81,572
(i) Digital Banking	2,111	(4,435)	(412)	(6,874)
(ii) Other Retail Banking	18,464	21,145	25,509	88,446
d) Other Banking Operations	3,318	4,268	5,897	18,223
Total	43,294	45,912	39,473	1,75,689
Less: unallocated expenditure	-	-	-	-
Profit/(Loss) Before Tax	43,294	45,912	39,473	1,75,689
3. Segment Assets				
a) Treasury	26,36,104	24,25,946	24,96,409	24,25,946
b) Corporate/ Wholesale Banking	52,56,273	51,54,178	46,15,876	51,54,178
c) Retail Banking	44,99,984	45,15,300	43,35,878	45,15,300
(i) Digital Banking	5,54,475	5,42,583	5,00,778	5,42,583
(ii) Other Retail Banking	39,45,509	39,72,717	38,35,100	39,72,717
d) Other Banking Operations	1,694	1,687	2,239	1,687
e) Un allocated	3,82,979	3,68,401	3,48,372	3,68,401
Total	1,27,77,034	1,24,65,512	1,17,98,774	1,24,65,512
4. Segment Liabilities				
a) Treasury	24,36,983	22,40,990	23,22,134	22,40,990
b) Corporate/ Wholesale Banking	49,04,037	48,06,488	43,30,068	48,06,488
c) Retail Banking	41,98,428	42,10,707	40,67,407	42,10,707
(i) Digital Banking	5,17,318	5,05,982	4,69,770	5,05,982
(ii) Other Retail Banking	36,81,110	37,04,725	35,97,637	37,04,725
d) Other Banking Operations	-	-	-	-
e) Un allocated	1,97,176	1,97,335	1,63,774	1,97,335
Total	1,17,36,624	1,14,55,520	1,08,83,383	1,14,55,520
5. Capital Employed (Segment Assets-Segment Liabilities)				
a) Treasury	1,99,121	1,84,956	1,74,275	1,84,956
b) Corporate/ Wholesale Banking	3,52,236	3,47,690	2,85,808	3,47,690
c) Retail Banking	3,01,556	3,04,593	2,68,471	3,04,593
(i) Digital Banking	37,157	36,601	31,008	36,601
(ii) Other Retail Banking	2,64,399	2,67,992	2,37,463	2,67,992
d) Other Banking Operations	1,694	1,687	2,239	1,687
e) Unallocated	1,85,803	1,71,066	1,84,598	1,71,066
Total	10,40,410	10,09,992	9,15,391	10,09,992

* Refer Note No. 8

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in compliance with the revised RBI Guidelines. The Bank operates in India.



Notes:

1 Standalone Statement of Assets and Liabilities is given below:

₹ in Lakhs

	As at		
	30.06.2025 Unaudited	30.06.2024 Unaudited	31.03.2025 Audited
CAPITAL AND LIABILITIES			
Capital	26,163	26,162	26,163
Employees' Stock Options Outstanding	896	369	775
Reserves and Surplus	10,14,247	8,89,229	9,83,829
Deposits	1,12,92,157	1,03,53,243	1,07,52,560
Borrowings	1,72,809	2,95,722	4,30,047
Other Liabilities and Provisions	2,70,762	2,34,049	2,72,138
Total	1,27,77,034	1,17,98,774	1,24,65,512
ASSETS			
Cash and Balances with Reserve Bank of India	5,82,261	5,63,862	5,09,770
Balances with Banks and money at call & short notice	6,06,304	4,17,513	7,16,239
Investments	23,80,931	22,82,408	21,77,718
Advances	87,09,480	80,12,918	85,68,207
Fixed Assets	1,02,549	97,476	1,01,829
Other Assets	3,95,509	4,24,597	3,91,749
Total	1,27,77,034	1,17,98,774	1,24,65,512

2 The above standalone financial results for the quarter ended June 30, 2025 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 17, 2025. These results have been subjected to limited review by the Joint Statutory Central Auditors M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants of the Bank. The report thereon is unmodified.

The financial results for the quarter ended June 30, 2024 were reviewed by Joint Statutory Central Auditors M/s. CNK & Associates LLP, Chartered Accountants and M/s. K Venkatachalam Aiyer & Co, Chartered Accountants.

- 3 The Bank has consistently applied its significant accounting policies in the preparation of its financial results during the quarter ended June 30, 2025 as compared to those followed for the year ended March 31, 2025.
- 4 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.
- 5 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non – fund based banking activities, income from sale of PSL Certificates, income from card business, income from bancassurance business, recoveries from advances written off etc.
- 6 Other expense includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.
- 7 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines.
- 8 The figures of the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2025 and the unaudited published year to date figures up to December 31, 2024 being the date of the end of the third quarter of the financial year which were subjected to Limited Review.
- 9 In accordance with the RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 on Basel III capital regulations dated July 1, 2015, as amended and RBI circular DBR.NO.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on prudential guidelines on Capital Adequacy and Liquidity Standards amendments and RBI Circular DBR.BP.BC.No.106/21.04.098/2017-18 dated May 17, 2018 - 'Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines', Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.
<https://www.southindianbank.com/content/disclosure-under-basel-2-basel-3-guidelines/880>
 These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.



- 10 Disclosures as per Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions 2021 dated September 24, 2021 for the loans transferred/acquired during the quarter ended June 30, 2025 are given below;

(i) The Bank has not transferred any Special Mention Account (SMA) and loan not in default during the quarter
 (ii) Details of loans not in default acquired through assignment are given below

Aggregate amount of loans acquired (₹ in Lakhs)	69,372.01
Weighted average residual maturity (in months)	39.65
Weighted average holding period by originator (in months)	8.84
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	187.71%

The loans acquired are not rated as these are to non-corporate borrowers

(iii) Bank has not acquired any stressed loans during the quarter

(iv) During the quarter ended June 30, 2025, Bank has not transferred any Non Performing Assets

(v) Details of recovery ratings assigned to Security Receipts as at June 30, 2025

₹ in lakhs

Recovery Ratings *	Anticipated Recovery as per Recovery Rating	Book value
NR1 / R1 +/RR1 +	> 150%	-
NR2/ R1 /RR1	100% - 150%	-
NR3/ R2 / RR2	75% - 100%	7,032.88
R3/ NR4 / RR3	50% - 75%	-
NR5 / RR4 / R4	25% - 50%	-
NR6 / RR5 / R5	0% - 25%	-
Yet to be rated #	-	11,927.30
Unrated	-	-
Total		18,960.18

* Recovery Rating is as assigned by various external rating agencies

Recent purchases whose statutory period not yet elapsed.

- 11 During the quarter ended June 30, 2025, the Bank allotted 38,649 shares, pursuant to the exercise of stock option.
 12 Previous period's figures /ratios have been regrouped / reclassified, wherever necessary to conform to current period's classification.

Kochi
 July 17, 2025


P R Seshadri
 (Managing Director & CEO)
 (DIN : 07820690)



M/s K Venkatachalam Aiyer & Co.
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41/3647 B, 1st Floor,
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Independent Auditors' Limited Review Report on unaudited consolidated financial results of The South Indian Bank Limited for the quarter ended June 30th 2025, pursuant to the requirements of Regulation 33 and Regulation 52 Read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended)

Review Report to
The Board of Directors,
The South Indian Bank Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of The South Indian Bank Limited ('the Bank') and its subsidiary (the Bank and its subsidiary together referred to as 'the Group'), for the quarter ended June 30, 2025 ('the Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations as at June 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.
2. The statement, which is the responsibility of the Bank's Management, reviewed by the Audit Committee of the Board and has been approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard-25 'Interim Financial Reporting' ('AS-25'), prescribed under section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion and issue a report on the Statement based on our review.
3. We conducted our review of Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited



primarily to inquiries of the Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion. We also performed procedures in accordance with the circular issued by the SEBI under the Regulation 33(8) of Listing Regulations, 2015, as amended, to the extent applicable.

4. Our review primarily is conducted on the basis of review of the books of account and records of the Bank. We have also relied on the information and explanations furnished to us by the Bank and the returns as considered necessary by us for the review.
5. The Statement includes the results of the following Subsidiary:
SIB Operations and Services Limited
6. Based on our review conducted and procedure performed as above and based on the consideration of the limited review report of the subsidiary by other auditor, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other recognised accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of Regulations 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures as stated in Note No 8 to the Statement relating to Pillar 3 disclosure under Basel III Capital Regulations as at June 30, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.
7. We did not review the interim unaudited financial results of this subsidiary company included in the unaudited consolidated financial results whose interim unaudited financial results reflect total assets of Rs. 4.70 crores as at June 30, 2025, total revenues of Rs. 7.48 crore and total net profit after tax of Rs. 0.22 crore for the quarter ended June 30, 2025 as considered in the consolidated unaudited financial results. The interim financial statements/financial information/ financial results have been reviewed by other auditor, whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the subsidiary, is based solely on the report and the procedures performed by us as stated in




M/s K Venkatachalam Aiyer & Co.
Chartered Accountants

M/s M. P. Chitale & Co.
Chartered Accountants

Paragraphs 3 and 4 above. Our conclusion on our report is not modified in respect of this matter.

8. K Venkatachalam Aiyer & Co. and CNK & Associates LLP have carried limited review of the unaudited consolidated financial results of the Bank as per the Listing Regulations for the quarter ended June 30, 2024 and issued unmodified report dated July 18, 2024. Our conclusion on our report is not modified in respect of this matter.

For K Venkatachalam Aiyer & Co.
Chartered Accountants
Firm Registration No. 004610S



Sreevats Gopalakrishnan
Partner
Membership No. 227654
UDIN: 25227654 BMNTK01161
Place: Kochi
Date: July 17, 2025



For M. P. Chitale & Co.
Chartered Accountants
Firm Registration No. 101851W



Anagha Thatte
Partner
Membership No. 105525
UDIN: 25105525 BMOKRB4972
Place: Kochi
Date: July 17, 2025



CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

Particulars	Quarter ended			₹ in Lakhs
	30.06.2025 Unaudited	31.03.2025 Audited *	30.06.2024 Unaudited	Year ended 31.03.2025 Audited
1. Interest earned (a) + (b) + (c) + (d)	2,36,244	2,37,344	2,31,441	9,41,331
(a) Interest/discount on advances/bills	1,88,266	1,91,421	1,84,145	7,52,908
(b) Income on investments	36,390	38,648	40,806	1,59,205
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	5,629	3,935	2,947	16,723
(d) Others	5,959	3,340	3,543	12,495
2. Other Income	62,169	57,233	42,155	1,81,298
3. Total income (1+2)	2,98,413	2,94,577	2,73,596	11,22,629
4. Interest Expended	1,52,987	1,50,511	1,44,864	5,92,767
5. Operating Expenses (i) + (ii)	78,176	75,722	77,987	3,02,836
(i) Employees cost	42,730	40,400	42,265	1,67,116
(ii) Other operating expenses	35,446	35,322	35,722	1,35,720
6. Total expenditure (4) + (5) (excluding provisions and contingencies)	2,31,163	2,26,233	2,22,851	8,95,603
7. Operating Profit (3) - (6) (Profit before Provisions and Contingencies)	67,250	68,344	50,745	2,27,026
8. Provisions (other than tax) and Contingencies	23,926	22,419	11,295	51,319
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before tax (7)-(8)-(9)	43,324	45,925	39,450	1,75,707
11. Tax expense	11,107	11,684	10,060	45,397
12. Net Profit/(Loss) from Ordinary Activities after tax (10)-(11)	32,217	34,241	29,390	1,30,310
13. Extra ordinary items (Net of Tax Expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	32,217	34,241	29,390	1,30,310
15. Paid-up Equity Share Capital (Face Value ₹ 1/- each)	26,163	26,163	26,162	26,163
16. Reserves excluding Revaluation Reserves				9,47,021
17. Analytical Ratios and other disclosures				
i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii) Earnings Per Share (EPS)				
(a) Basic EPS - before and after Extraordinary items (₹)*	1.23	1.31	1.12	4.98
(b) Diluted EPS - before and after Extraordinary items (₹)*	1.23	1.31	1.12	4.98

* Quarterly numbers are not annualised

* Refer Note No. 9



CONSOLIDATED SEGMENT WISE RESULTS

₹ in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2025 Unaudited	31.03.2025 Audited *	30.06.2024 Unaudited	31.03.2025 Audited
1. Segment Revenue				
a) Treasury	73,114	53,410	48,651	2,20,418
b) Corporate/ Wholesale Banking	85,690	1,04,328	85,892	3,64,652
c) Retail Banking	1,30,009	1,24,837	1,25,116	4,88,301
(i) Digital Banking	22,158	19,816	23,254	84,303
(ii) Other Retail Banking	1,07,851	1,05,021	1,01,862	4,03,998
d) Other Banking Operations	9,600	12,002	13,937	49,258
Total	2,98,413	2,94,577	2,73,596	11,22,629
Less : Inter-segment Revenue	-	-	-	-
Net Income from Operations	2,98,413	2,94,577	2,73,596	11,22,629
2. Segment Results (net of provisions)				
a) Treasury	20,369	12,302	836	30,995
b) Corporate/ Wholesale Banking	(968)	12,632	7,643	44,899
c) Retail Banking	20,575	16,710	25,097	81,572
(i) Digital Banking	2,111	(4,435)	(412)	(6,874)
(ii) Other Retail Banking	18,464	21,145	25,509	88,446
d) Other Banking Operations	3,318	4,268	5,897	18,223
Total	43,294	45,912	39,473	1,75,689
Less: unallocated expenditure	(30)	(13)	23	(18)
Profit/(Loss) Before Tax	43,324	45,925	39,450	1,75,707
3. Segment Assets				
a) Treasury	26,36,054	24,25,896	24,96,359	24,25,896
b) Corporate/ Wholesale Banking	52,56,273	51,54,178	46,15,876	51,54,178
c) Retail Banking	44,99,984	45,15,300	43,35,878	45,15,300
(i) Digital Banking	5,54,475	5,42,583	5,00,778	5,42,583
(ii) Other Retail Banking	39,45,509	39,72,717	38,35,100	39,72,717
d) Other Banking Operations	1,694	1,687	2,239	1,687
e) Un allocated	3,83,021	3,68,446	3,48,376	3,68,446
Total	1,27,77,026	1,24,65,507	1,17,98,728	1,24,65,507
4. Segment Liabilities				
a) Treasury	24,36,983	22,40,990	23,22,134	22,40,990
b) Corporate/ Wholesale Banking	49,04,037	48,06,488	43,30,068	48,06,488
c) Retail Banking	41,98,045	42,10,368	40,67,339	42,10,368
(i) Digital Banking	5,17,318	5,05,982	4,69,770	5,05,982
(ii) Other Retail Banking	36,80,727	37,04,386	35,97,569	37,04,386
d) Other Banking Operations	-	-	-	-
e) Un allocated	1,97,492	1,97,633	1,63,803	1,97,633
Total	1,17,36,557	1,14,55,479	1,08,83,344	1,14,55,479
5. Capital Employed (Segment Assets-Segment Liabilities)				
a) Treasury	1,99,071	1,84,906	1,74,225	1,84,906
b) Corporate/ Wholesale Banking	3,52,236	3,47,690	2,85,808	3,47,690
c) Retail Banking	3,01,939	3,04,932	2,68,539	3,04,932
(i) Digital Banking	37,157	36,601	31,008	36,601
(ii) Other Retail Banking	2,64,782	2,68,331	2,37,531	2,68,331
d) Other Banking Operations	1,694	1,687	2,239	1,687
e) Unallocated	1,85,529	1,70,813	1,84,573	1,70,813
Total	10,40,469	10,10,028	9,15,384	10,10,028

* Refer Note No. 9

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale Banking, Retail Banking (including Digital Banking) and Other Banking Operations in Compliance with the revised RBI Guidelines. The Bank operates in India.



Notes:

1 Consolidated Statement of Assets and Liabilities is given below:

₹ in Lakhs

	As at		
	30.06.2025 Unaudited	30.06.2024 Unaudited	31.03.2025 Audited
CAPITAL AND LIABILITIES			
Capital	26,163	26,162	26,163
Employees' Stock Options Outstanding	896	369	775
Reserves and Surplus	10,14,306	8,89,222	9,83,865
Deposits	1,12,91,774	1,03,53,174	1,07,52,222
Borrowings	1,72,809	2,95,722	4,30,048
Other Liabilities and Provisions	2,71,078	2,34,079	2,72,434
Total	1,27,77,026	1,17,98,728	1,24,65,507
ASSETS			
Cash and Balances with Reserve Bank of India	5,82,261	5,63,861	5,09,770
Balances with Banks and money at call & short notice	6,06,304	4,17,513	7,16,240
Investments	23,80,881	22,82,358	21,77,668
Advances	87,09,480	80,12,918	85,68,207
Fixed Assets	1,02,549	97,477	1,01,830
Other Assets	3,95,551	4,24,601	3,91,792
Total	1,27,77,026	1,17,98,728	1,24,65,507

2 The above consolidated financial results for the quarter ended June 30, 2025 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on July 17, 2025. These results are subjected to Limited Review by the Joint Statutory Central Auditors of the Bank M/s. K Venkatachalam Aiyer & Co, Chartered Accountants and M/s. M.P. Chitale & Co, Chartered Accountants. The report thereon is unmodified.

The financial results for the quarter ended June 30, 2024 were reviewed by Joint Statutory Central Auditors M/s. CNK & Associates LLP, Chartered Accountants and M/s. K Venkatachalam Aiyer & Co, Chartered Accountants.

3 The Consolidated Financial Results comprise the financial results of The South Indian Bank Ltd and it's subsidiary SIB Operations and Services Ltd.

4 Group has consistently applied its significant accounting policies in the preparation of its financial results for the quarter ended June 30, 2025 as compared to those followed for the year ended March 31, 2025. The above results are prepared in accordance with the principles set out in Accounting Standard 21 - Consolidated Financial Statements as notified under Section 133 of the Companies Act, 2013.

5 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets (NPAs), provision for non-performing investments, provision for income-tax and other usual and necessary provisions.

6 Other Income includes Profit on sale of investments (net), provision for appreciation/(depreciation) on eligible investments, earnings from foreign exchange and derivative transactions, commission from non - fund based banking activities, income from sale of PSL Certificates, income from card business, income from bancassurance business, recoveries from advances written off etc.

7 Other expense includes Insurance, Rent, Repair, Depreciation, Communication expenses, Outsourced manpower charges, premium paid on PSLC purchase, CSR, Card expenses etc.

8 In accordance with the RBI Circular DBR.No.BP.BC.1/21.06.201/2015-16 on Basel III capital regulations dated July 1, 2015, as amended and RBI circular DBR.NO.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on prudential guidelines on Capital Adequacy and Liquidity Standards amendments and RBI Circular DBR.BP.BC.No.106/21.04.098/2017-18 dated May 17, 2018 - 'Basel III Framework on Liquidity Standards - Net Stable Funding Ratio (NSFR) - Final Guidelines', Banks are required to make Pillar III disclosures including leverage ratio and liquidity coverage ratio under Basel III framework. The Bank has made these disclosures which are available on its website at the following link.

<https://www.southindianbank.com/content/disclosure-under-basel-2-basel-3-guidelines/880>

These disclosures have not been subjected to audit/review by the Joint Statutory Central Auditors.

9 The figures of the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2025 and the unaudited published year to date figures up to December 31, 2024 being the date of the end of the third quarter of the financial year which were subjected to Limited Review.

10 During the quarter ended June 30, 2025, the Bank allotted 38,649 shares, pursuant to the exercise of stock option.

11 Previous period's / year's figures /ratios have been regrouped / reclassified, where necessary to conform to current period's classification.

Kochi
July 17, 2025


P R Seshadri
 (Managing Director & CEO)
 (DIN : 07820690)

