

DEPT: SECRETARIAL

REF. No.: SEC/ST.EX.STT/125/2025-26

DATE : October 17, 2025

National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051. SCRIP CODE: SOUTHBANK	BSE Ltd. Department of Corporate Services (Listing), First Floor, New Trading Wing, Rotunda Building, P J Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP CODE: 532218
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Dear Madam/Sir

Sub: Intimation under Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015

Pursuant to Regulation 30 & 47 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, please find enclosed the copies of newspaper publication on Unaudited Financial Results (Standalone and Consolidated) for the quarter/half year ended 30th September, 2025. The advertisements have been published in “Business Line” (All India editions) and “Deepika” (Thrissur & Kochi editions) on 17-10-2025.

The aforesaid information is also being hosted on the website of the Bank www.southindianbank.com.

Yours faithfully,

(JIMMY MATHEW)
COMPANY SECRETARY

Encl.: as above

powerful equaliser. technology front, significantly. Our s are guided by schemes — future security and risk enhanced cus- experience, and cost

technology costs the overall opera- can decline. This unsactional cost- expenses, rework- related costs. Cur- 10-12 per cent of ing expenditure is ward technology- k.

investments are ong returns. For ur cost-to-income ed by 700 bps r in Q1 FY26. entirely attribut- chnology, it has gnificant role in improvement.

ooking to ith fintechs for g?

e fintech became rd, we had such s. Co-lending is tant for us. As er per cent of our n co-lending. Co- rted in 2021 and share in co-lend- ily is multi-fold peers.

y rules coming in, will increase fur- tend to keep co- 5 per cent of our urrently, we have partnerships in s, gold loans, nance and unse-

about the percentage of Rus- sian crude, he said it may be 35-40 per cent. "It is busi- ness as usual with respect to sourcing," he said.

To another query on Rus- sian sourcing, Kamath said these are all on a spot basis. "We don't have a kind of a term deals for Russian sup- plies," he said.

\$10.1/bbl from \$10/bbl in the first quarter of the cur- rent fiscal year.

Unlike earlier quarter, oil marketing companies are seen performing better in the quarter under review due to higher refining GRMs. RIL would have benefited from improvement in petro- leum product cracks as well

tutional Equities forecast EBITDA for digital services to have increased 16.5 per cent year-on-year (y-o-y) driven by slightly higher ARPU and subscribers.

Reliance Retail's revenue is to have risen 11 per cent on year, to ₹84,600 crore in Q2, and EBITDA is up 13 per cent at ₹6400 crore.

Additionally, distributors have alleged that FMCG companies have also in- creased the base price of their products after the im- plementation of GST 2.0.

"Makers have increased the base price, particularly on personal care products. We have informed the gov- ernment of the same and are

bone. The sales are healthy across the FMCG segment this Diwali. We are hopeful that the entire chain of eco- systems will be resolved by the end of November as and when the old inventories get exhausted. We are hopeful for a good festive period," said Dhairyashil Patil, Na- tional President, AICPDF.

BUSINESS LINE ALL INDIA EDITIONS DATED 17-10-2025

UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2025



₹ in Lakhs

Particulars	Standalone					Consolidated				
	Quarter ended 30.09.2025	Quarter ended 30.09.2024	Half Year ended 30.09.2025	Half Year ended 30.09.2024	Year ended 31.03.2025	Quarter ended 30.09.2025	Quarter ended 30.09.2024	Half Year ended 30.09.2025	Half Year ended 30.09.2024	Year ended 31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	2,92,278	2,76,484	5,90,711	5,50,097	11,22,674	2,92,257	2,76,472	5,90,670	5,50,068	11,22,629
Net Profit/(Loss) for the period (before tax, Exceptional and/or Extraordinary items)	47,229	44,024	90,523	83,497	1,75,689	47,258	44,034	90,582	83,484	1,75,707
Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	47,229	44,024	90,523	83,497	1,75,689	47,258	44,034	90,582	83,484	1,75,707
Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	35,137	32,469	67,332	61,882	1,30,288	35,159	32,479	67,376	61,869	1,30,310
Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] (Refer Note 3)	NA									
Paid up Equity Share Capital	26,167	26,163	26,167	26,163	26,163	26,167	26,163	26,167	26,163	26,163
Reserves (excluding Revaluation Reserves)	10,04,185	8,78,851	10,04,185	8,78,851	9,46,984	10,04,266	8,78,854	10,04,266	8,78,854	9,47,021
Securities Premium Account	2,85,788	2,85,679	2,85,788	2,85,679	2,85,685	2,85,788	2,85,679	2,85,788	2,85,679	2,85,685
Net worth	10,22,068	8,97,997	10,22,068	8,97,997	9,64,615	10,22,140	8,97,999	10,22,140	8,97,999	9,64,646
Paid up Debt Capital/ Outstanding Debt	6,64,726	2,60,916	6,64,726	2,60,916	4,30,047	6,64,726	2,60,916	6,64,726	2,60,916	4,30,048
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Equity Ratio ¹	0.04	0.19	0.04	0.19	0.09	0.04	0.19	0.04	0.19	0.09
Earnings Per Share (of ₹ 1/- each) *										
Basic :	1.34	1.24	2.57	2.37	4.98	1.34	1.24	2.57	2.36	4.98
Diluted :	1.34	1.24	2.57	2.36	4.98	1.34	1.24	2.57	2.36	4.98
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

For Result web link



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

* Quarterly/ half-yearly numbers are not annualised

Note:

- The above is an extract of the detailed format of quarterly/half yearly/annual financial results filed with the Stock Exchanges under Regulation 52 of the Listing Regulations. The full format of the quarterly/half yearly/annual financial results are available on the websites of the Stock Exchange(s) at <https://www.bseindia.com> and <https://www.nseindia.com>, and also on Bank's website: <https://www.southindianbank.com>
- For the other line items referred in regulation 52 (4) of the SEBI (LODR) Regulations, pertinent disclosures have been made to the BSE/NSE Ltd. and can be accessed on <https://www.bseindia.com> and <https://www.nseindia.com> and can be accessed on the following URL and Quick Response Code.
BSE Ltd: <https://www.bseindia.com/xml-data/corpfiling/AttachLive/3dace87-6109-4b8e-8d34-c2cdf031ebbd.pdf>
NSE Ltd: https://nsearchives.nseindia.com/corporate/SOUTHIBANK_16102025133258_SD_STT_FINANCIALRESULTS_Q2_SEP2025.pdf
- Information relating to total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to Banks.

Date : October 16, 2025 Place: Thrissur

P R Seshadri

(Managing Director & CEO) (DIN : 07820690)

The South Indian Bank Ltd. Regd. Office, SIB House, P.B. No.28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL), Email: sibcorporate@sib.co.in, www.southindianbank.com, CIN: L65191KL1929PLC001017

CH-CHE

ത്രം

ലാകുന്നതും
പിസ് ഏർപ്പെ
ദൂർമിഷ്ട
ക്കിന് യാത്ര
യിക്കുന്നതും
പിൽ കൊച്ചി
കോയും ഒ
ന്ന ആക്ഷേ

തിനായുള്ള
കാര്യക്ഷമ
വിലവിലുള്ള
നിർമ്മാണ
നടത്തിയാ
തിലാക്കുക
തി.



മനോജ്

തിനെതുടർ
ലത്തിച്ചെങ്കി
ച്ചു. എട്ടോളം
കളിൽ പ്രതി

പാലിസ് സ്ഥ
നടപടികൾ
യ്ക്കൽ ഗവ.
പ്രസിയിൽ സു
തദ്ദേശം. ഇ
തിനു ശേഷം
ട്ടു നൽകും

യാ രാസവസ്തു കൈകാര്യം ചെയ്തതിനുമുമ്പ് കേസെടുത്തത്. ടാങ്കർലോറി പോലീസ് കസ്റ്റഡിയിലെടുത്തിട്ടുണ്ട്. സിൽ ചെയ്ത ടാങ്കറിൽ നിന്ന് എങ്ങിനെ ആസിഡ് പുറത്തേക്ക് തെറിച്ചു

പരമാരണ് വാടാശ്ശാൻ ചാക്കി തുറന്നു. ബിനീഷിന്റെ ശരീരത്തിൽ 20 ശതമാനം പൊള്ളലേറ്റിട്ടുണ്ട്. ബിനീഷിനെ കൂടാതെ ബൈക്ക് യാത്രികരായ ദമ്പതികൾക്കും ആസിഡ് വീണ് നിസാര

ലും ബാഗ്ഗലുമെല്ലാം ആസാധ്യമായിത്തീർന്നു. കൊച്ചി തുറമുഖത്തുനിന്ന് ഫാക്ടിലേക്ക് സൾഫ്യൂറിക് ആസിഡുമായി പോയ ടാങ്കർലോറിയിൽനിന്നാണ് ആസിഡ് തെറിച്ചുവീണത്.

തുകാപരമാണെന്ന് അദ്ദേഹം പറഞ്ഞു. ജില്ലാ പഞ്ചായത്ത് പ്രിയദർശിനി ഹാളിൽ നടന്ന ചടങ്ങിൽ ജില്ലാ പഞ്ചായത്ത് പ്രസിഡന്റ് മനോജ് മുത്തേടൻ അധ്യക്ഷത വഹിച്ചു. ഹൈബി ഇറഡൻ എം

എന്നിവർ പ്രസംഗിച്ചു. 1.25 കോടി രൂപ ചെലവഴിച്ച് 108 പേർക്കാണ് ജില്ലാ പഞ്ചായത്തിന്റെ നേതൃത്വത്തിൽ മുച്ചുകു വാഹനങ്ങൾ വിതരണം ചെയ്തത്.

DEEPIKA THRISSUR & KOCHI EDITIONS DATED 17-10-2025

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	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹
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Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

For Result web link  Debt represents borrowings with residual maturity of more than one year. * Quarterly/ half-yearly numbers are not annualised

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BSE Ltd: <https://www.bseindia.com/xml-data/corpfiling/AttachLive/3dace87-6109-4b8e-8d34-c2cdf031ebbd.pdf>
NSE Ltd: https://nsearquivos.nseindia.com/corporate/SOUTHANK_16102025133258_SD_STT_FINANCIALRESULTS_Q2_SEPT2025.pdf
- Information relating to total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to Banks.

Date: October 16, 2025 Place: Thrissur

The South Indian Bank Ltd. Regd. Office, SIB House, P.B. No.28, Thrissur, Kerala, PIN-680 001, Ph: 0487 2420020, Toll Free (India): 1800-102-9408, 1800-425-1809 (BSNL), Email: sibcorporate@sib.co.in, www.southindianbank.com, CIN: L65191KL1929PLC001017

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

T2510-575637