



J&K Bank
Serving To Empower

Your Bank
Since **1938**



Committed to

Driving Growth & Delivering Excellence



Investor Presentation for Quarter Ended June 30, 2026

Disclaimer

The Jammu and Kashmir Bank has created this presentation exclusively for general informational reasons, disregarding any individual's informational demands, financial circumstances, or special goals.

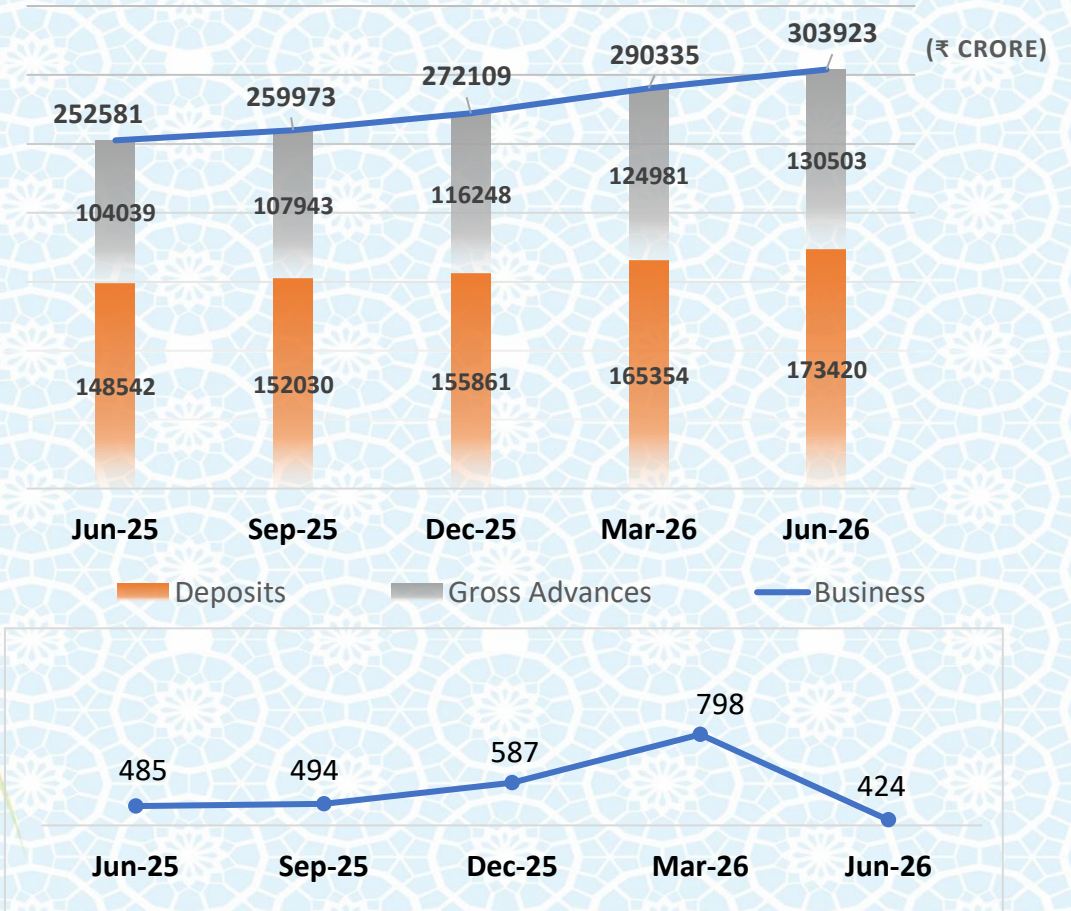
Except for the historical information contained herein, statements in this presentation that contain terms or phrases like "is," "aims," "will," "would," "indicating," "expected to," "guidance," "way forward," "expected," "estimate," "objective," "goal," "strategy," "philosophy," "project," etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'.

Several risks, uncertainties, and other factors are included in these forward-looking statements, and they have the potential to cause actual results to differ materially from those predicted by the statements. While the Bank has made reasonable assumptions to support the forward-looking statements, if any, in this presentation, there are still risks and uncertainties that could affect the Bank's ability to successfully implement its strategy, such as the dynamic and complex internal and external environment, which includes but is not limited to market, business, legal risks/changes in law, etc., future levels of non-performing loans, the Bank's growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, the actual growth in demand for banking products and services, investment income, and cash flow projections.

Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward-looking statements based on Management estimates. Anyone who relies on these financial data does so at their own risk and responsibility, and the Bank is not responsible for any gains or losses that result from this use of the data".

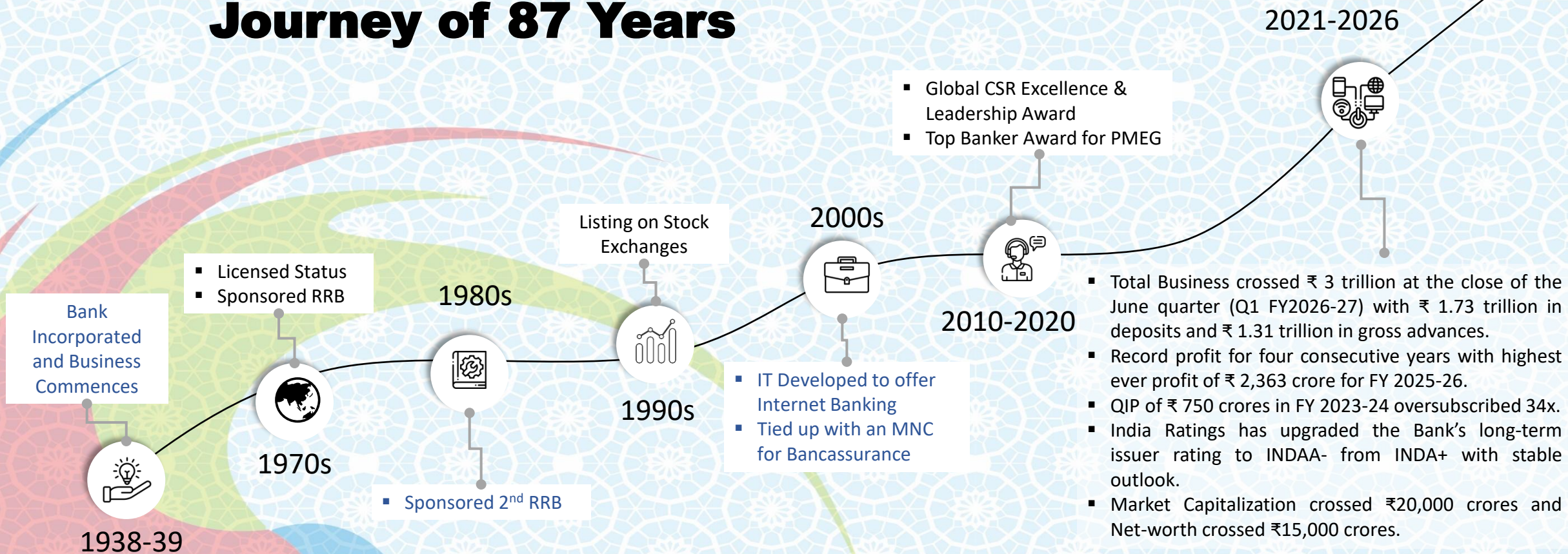
Jammu and Kashmir Bank Limited – Oldest Private Sector Bank in India

- Jammu and Kashmir Bank Limited, was incorporated on October 1, 1938, and today caters to a wide range of customers including retail, corporate, agricultural, and MSME.
- Widespread Branch Network: 1008 Branches, of which 835 are operating in the UT of J&K, 37 in the UT of Ladakh and 136 branches across 20 other states/UTs.
- The Govt of UT of J&K is a majority holder, however the Bank enjoys full operational autonomy. The Bank has a wholly owned subsidiary called JKB Financial Services Limited and is also the Sponsor bank of Jammu and Kashmir Grameen Bank.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.
- The Bank has 11,747 regular employees and 203 contractual employees.
- Bancassurance tie ups with LIC, PNB MetLife, Bajaj Life, SBI Life and HDFC Life for Life Insurance and Bajaj General Insurance, IFFCO Tokio and New India Assurance for General Insurance.



J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond these regions.

Journey of 87 Years



Q1 FY2027 Performance at a Glance (YoY)

Profitability/Efficiency

Operating Profit

₹ 703 crores

Up 4.5%

NIM

3.28%

(was 3.72%)

RoA

0.87%

(was 1.17%)

CIR

58.90%

(was 60.75%)

Growth

Deposits

₹ 1,73,420 crores

Up 16.7%

Net Advances

₹ 1,28,183 crores

Up 26.6%

Net Investments

₹ 43,250 crores

Up 1.1%

Total Business

₹ 3,03,923 crores

Up 20.3%

Capital Adequacy

CET-1

13.91%

(was 12.69%)

Tier I

14.78%

(was 13.68%)

CRAR

16.67%

(was 15.98%)

Net Worth

₹15,577 crores

Up 15.0%

Asset Quality

GNPA

2.37%

(was 3.50%)

NNPA

0.60%

(was 0.82%)

PCR

90.53%

(was 90.09%)

Credit Cost

0.10%

(was 0.13%)

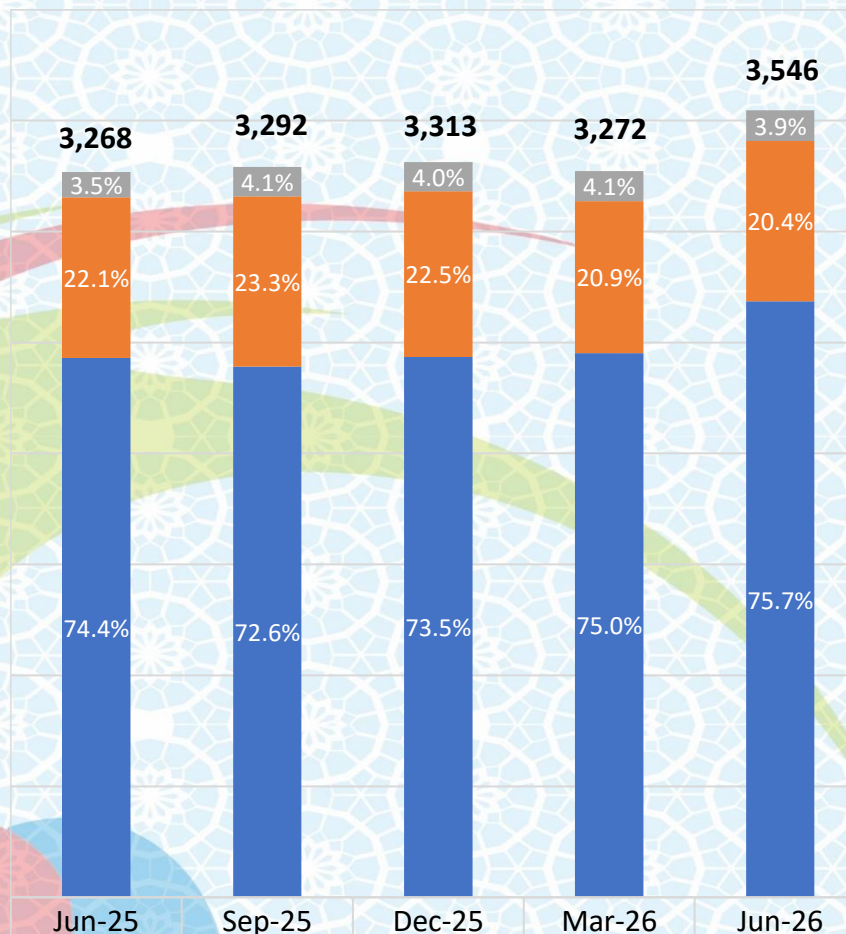
Profit & Loss Account

Particulars	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	% Change YoY	% Change QoQ	FY 2026
Interest Earned	3,268.27	3,271.67	3,546.00	8.5%	8.4%	13,145.19
Interest Expended	1,802.84	1,784.19	2,048.88	13.6%	14.8%	7,269.42
Net Interest Income	1,465.43	1,487.48	1,497.12	2.2%	0.6%	5,875.77
Other Income	248.79	259.39	214.02	(14.0%)	(17.5%)	939.85
Operating Income	1,714.22	1,746.87	1,711.14	(0.2%)	(2.0%)	6,815.62
Operating Expenses	1,041.38	836.08	1,007.86	(3.2%)	20.5%	3,829.13
Operating Profit	672.84	910.79	703.28	4.5%	(22.8%)	2,986.49
Provisions & Contingencies	15.09	50.27	84.04	456.9%	67.2%	28.62
Profit Before Tax	657.75	860.52	619.24	(5.9%)	(28.0%)	2,957.87
Provision for Tax	172.91	62.72	195.06	12.8%	211.0%	594.40
Net Profit	484.84	797.80	424.18	(12.5%)	(46.8%)	2,363.47

Prior period figures recasted wherever necessary.

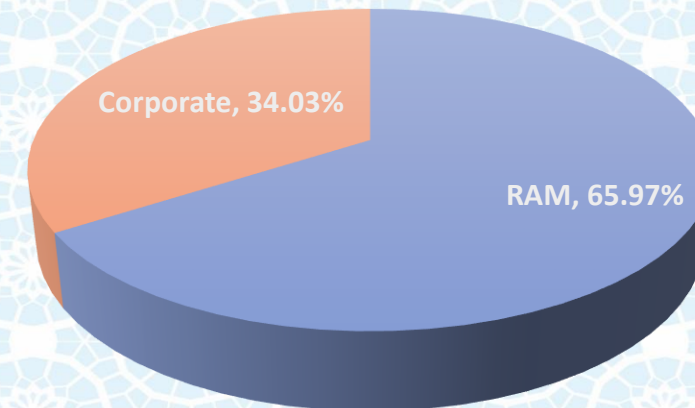
All figures, other than percentage, in ₹ crore

Interest Earnings and Advances Mix (Retail, Agri & MSME and Corporate)

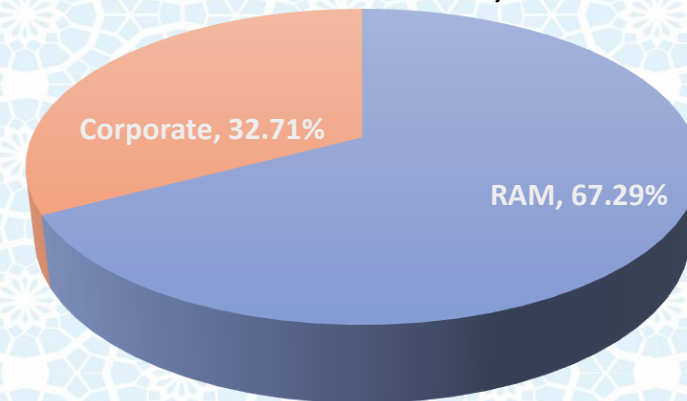


	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Other Interest Income	115	134	132	134	139
Interest on Investments	723	767	746	685	722
Interest on Advances	2430	2391	2435	2452	2685

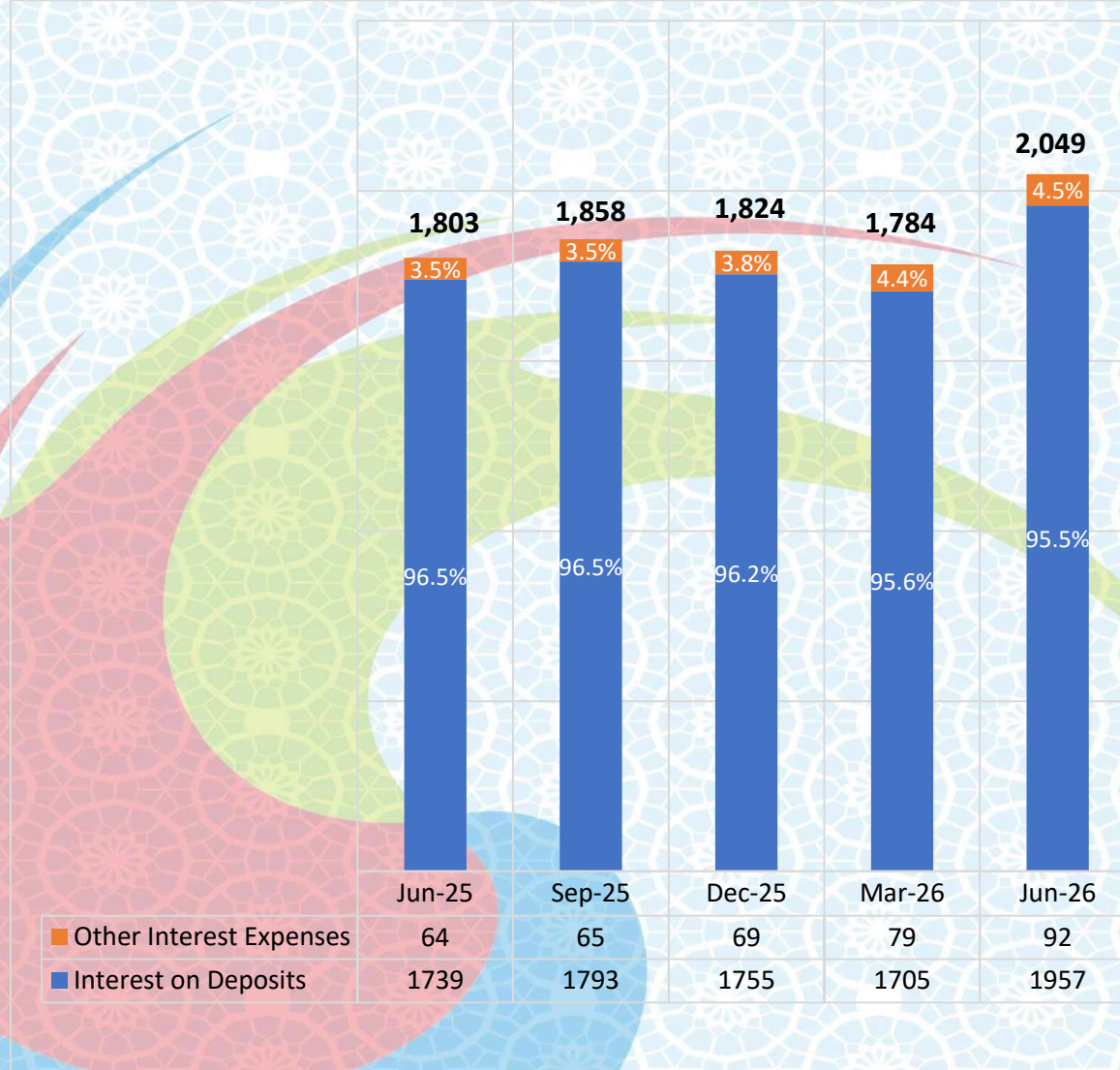
Gross Advances Mix – Jun 30, 2026



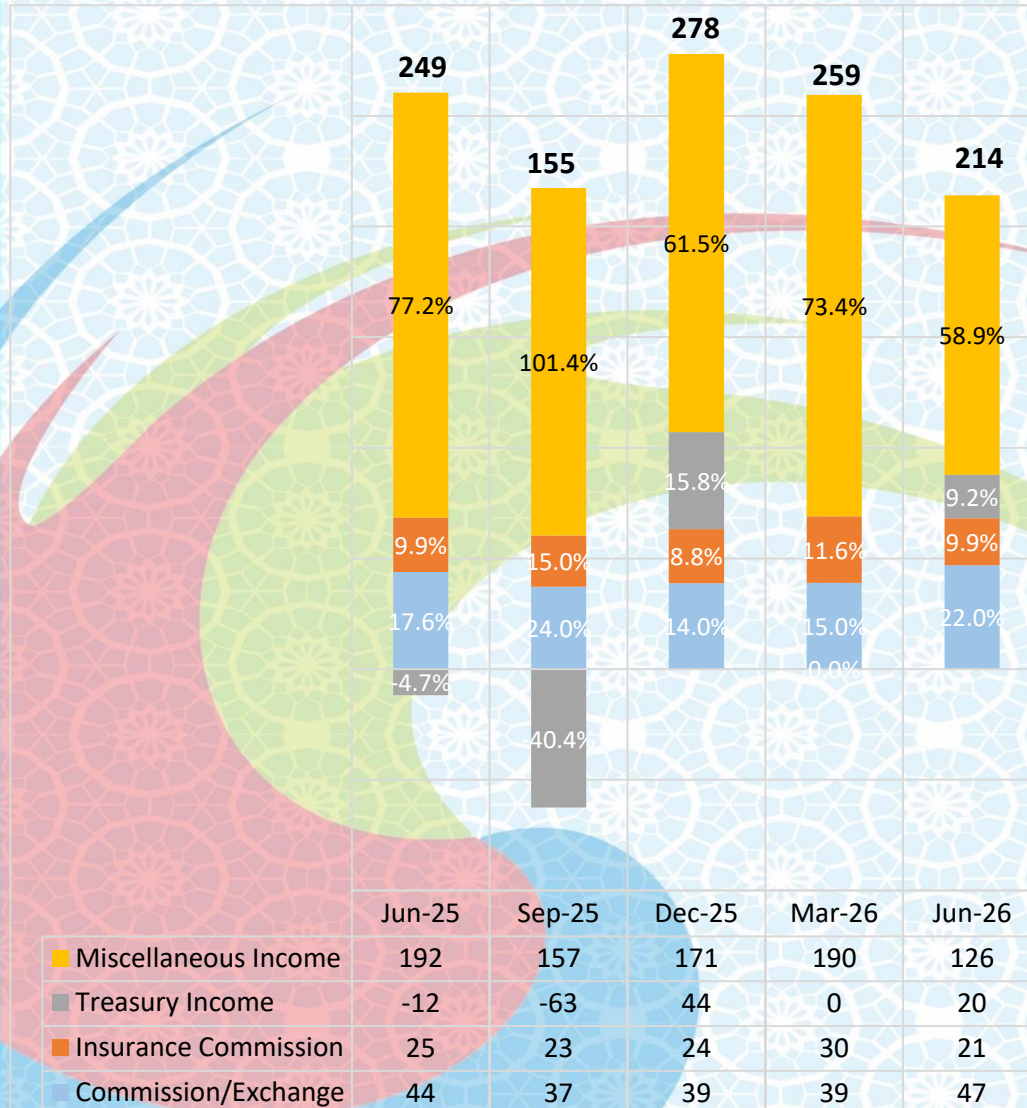
Gross Advances Mix – Mar 31, 2026



Interest Expenditure and Operating Expenditure



Other Income and Provisions & Contingencies



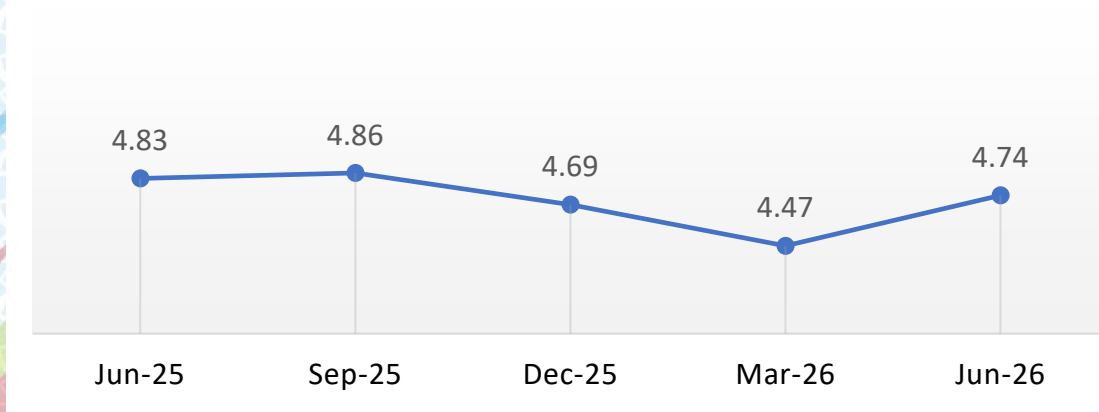
Provision and Contingencies						
	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	% Change YoY	% Change QoQ	FY 2026
Provision for Tax	172.91	62.72	195.06	12.8%	211.0%	594.40
Provision for Bad & Doubtful Debts	33.73	46.17	30.61	(9.2%)	(33.7%)	5.92
Provision for Standard Advances	(18.98)	44.79	58.62	(408.9%)	30.9%	87.33
Provision for Non-Performing Investments	(1.73)	(15.20)	(0.16)	(90.8%)	(98.9%)	(42.18)
Provision for Frauds/Embezzlements	2.03	1.10	0.00	(100.0%)	(100%)	3.22
Provision for DIFV of restructured/Rescheduled Advances	0.00	(26.08)	0.00	-	(100%)	(26.09)
Provision for Contingent Liabilities	0.04	(0.53)	(5.04)	-	850.9%	0.38
Provision for Unreconciled Entries	0.00	0.02	0.00	-	(100%)	0.02
Total	188.00	112.99	279.10	48.5%	147.0%	623.02

Condensed Balance Sheet

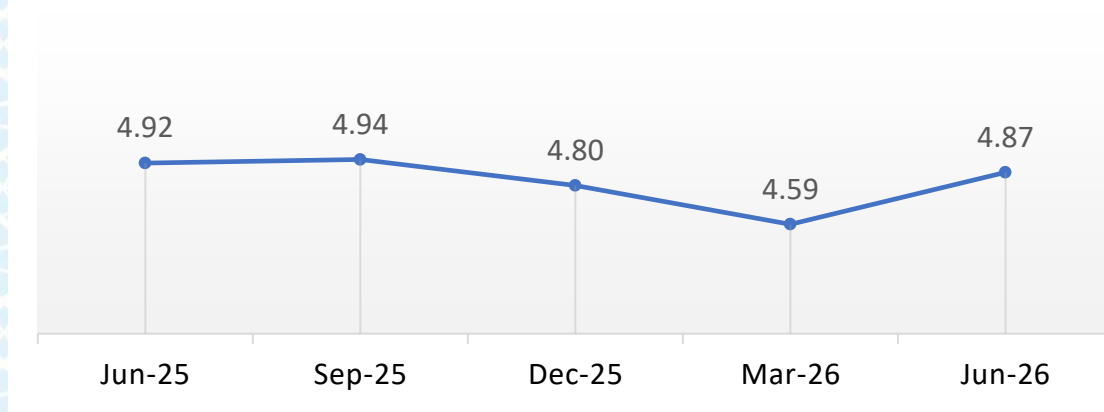
Particulars	As on Jun 30, 2025	As on Mar 31, 2026	As on Jun 30, 2026	% Change YoY	% Change QoQ
Capital & Liabilities					
Capital	110.13	110.13	110.13	0%	0%
Reserves and Surplus	14,670.67	16,639.73	17,138.76	17%	3%
Deposits	1,48,541.82	1,65,354.00	1,73,420.33	17%	5%
Borrowings	2,382.84	3,431.00	4,381.00	84%	28%
Other Liabilities and Provisions	5,114.50	3,659.13	3,787.46	(26%)	4%
Total	1,70,819.96	1,89,193.99	1,98,837.68	16%	5%
Assets					
Cash and Balance with Reserve Bank of India	6,983.78	7,621.87	7,077.03	1%	(7%)
Balance with Banks & Money at Call & Short Notice	2,884.68	203.93	983.62	(66%)	382%
Investments	42,758.22	40,821.86	43,249.84	1%	6%
Advances	1,01,230.11	1,22,641.01	1,28,183.11	27%	5%
Fixed Assets	2,172.85	2,532.49	2,513.92	16%	(1%)
Other Assets	14,790.33	15,372.82	16,830.16	14%	9%
Total	1,70,819.96	1,89,193.99	1,98,837.68	16%	5%

Key Financial Ratios (Annualized)

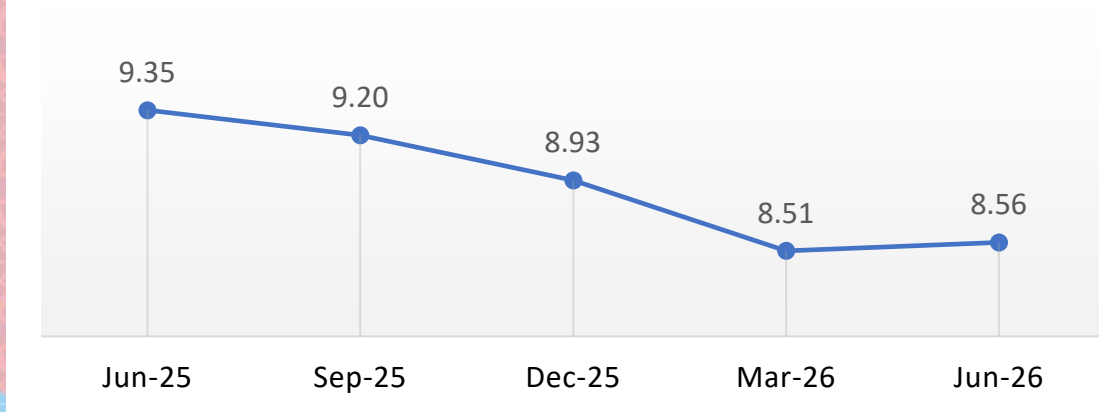
Cost of Deposits (%)



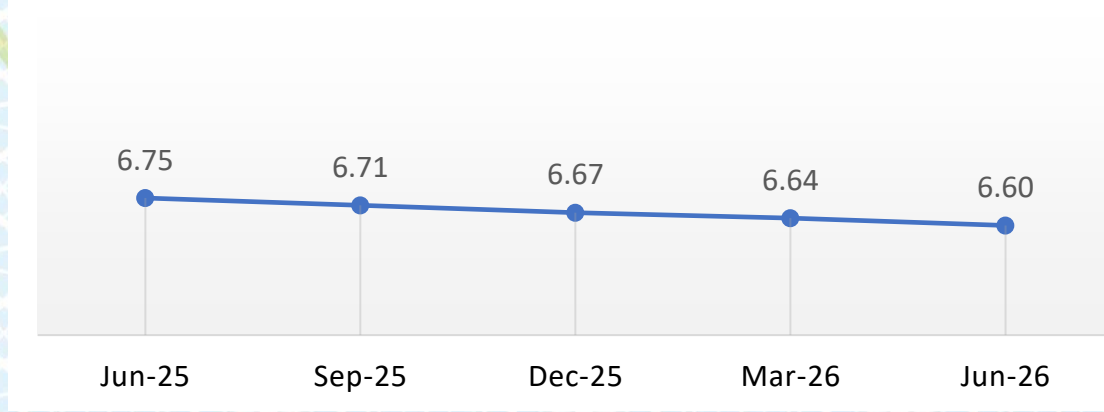
Cost of Funds (%)



Yield on Advances (%)

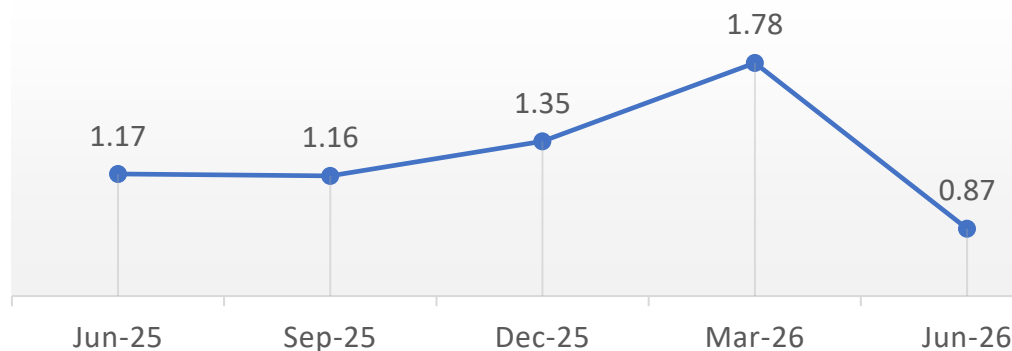


Yield on Investments (%)

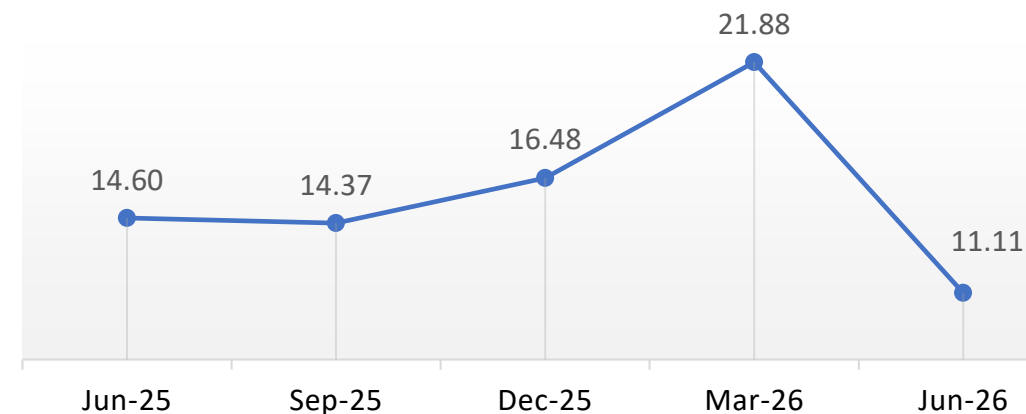


Key Financial Ratios (Annualized)

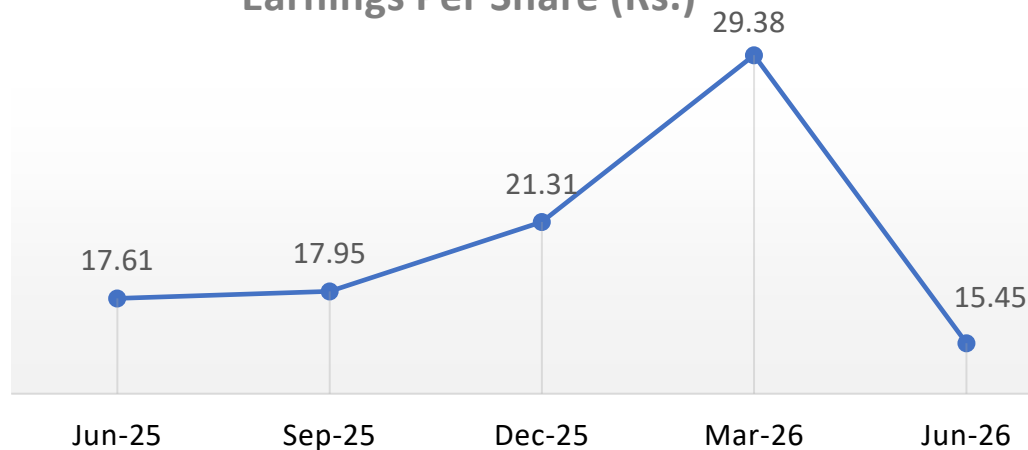
Return on Assets (%)



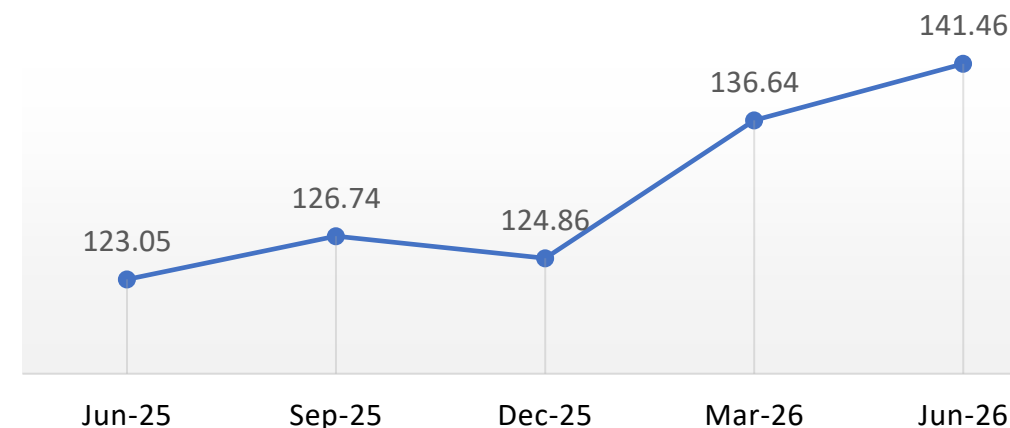
Return on Average Net-worth (%)



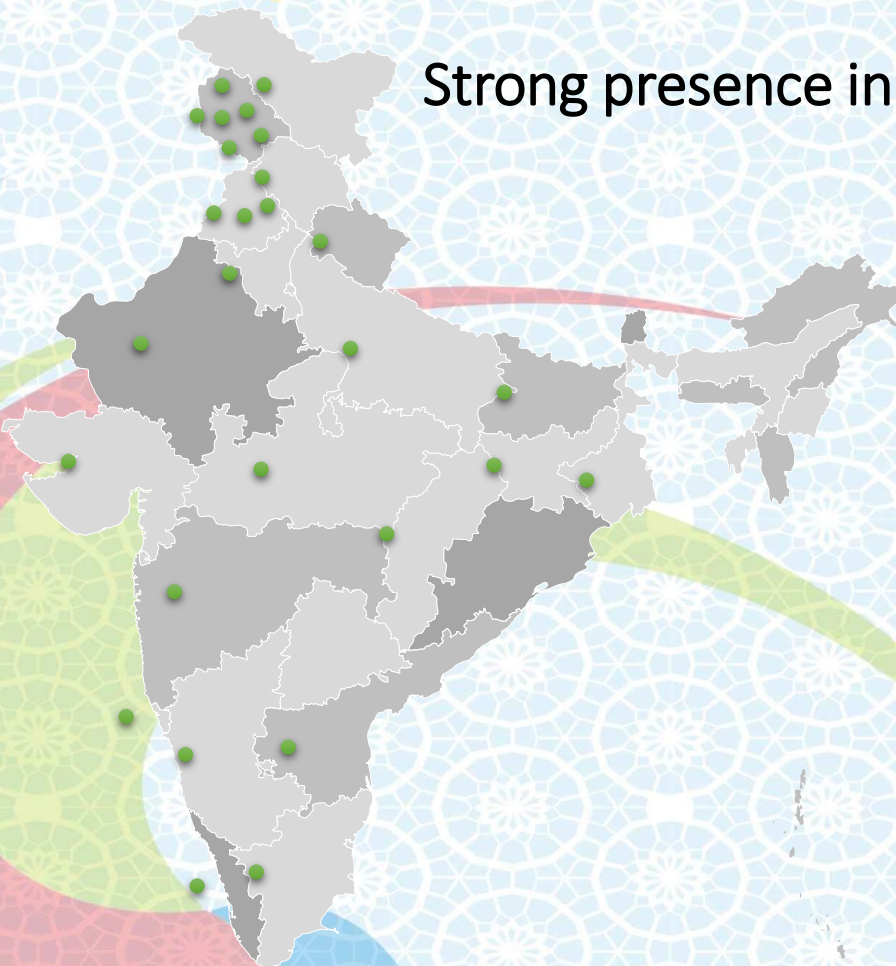
Earnings Per Share (Rs.)



Book Value Per Share (Rs.)



Strong presence in JKL Region and increasing presence across India



872

Branches in
J&K and
Ladakh (JKL)

136

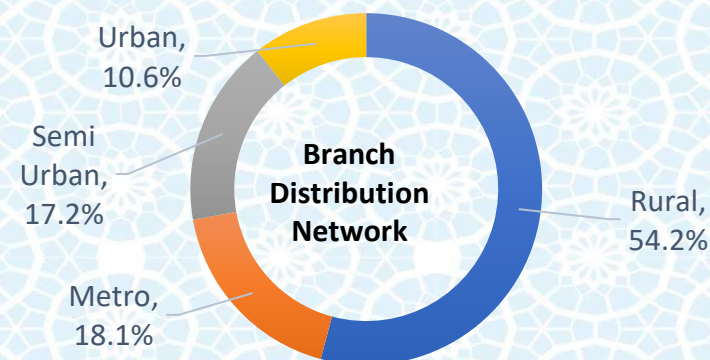
Branches
outside JKL

1445

ATMs

22

States / UTs



Rest of
India,
38.1%

Gross Advances

J&K and
Ladakh,
61.9%

Rest of
India,
16.8%

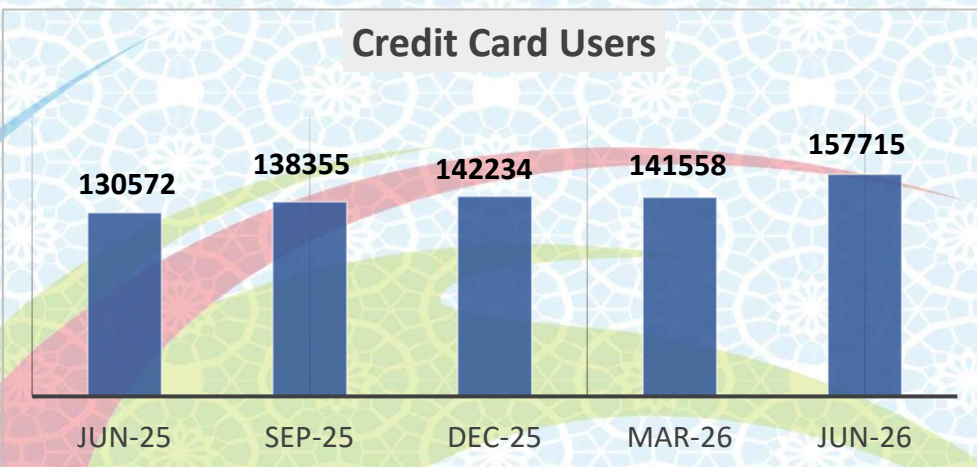
Total Deposits

J&K and
Ladakh,
83.2%

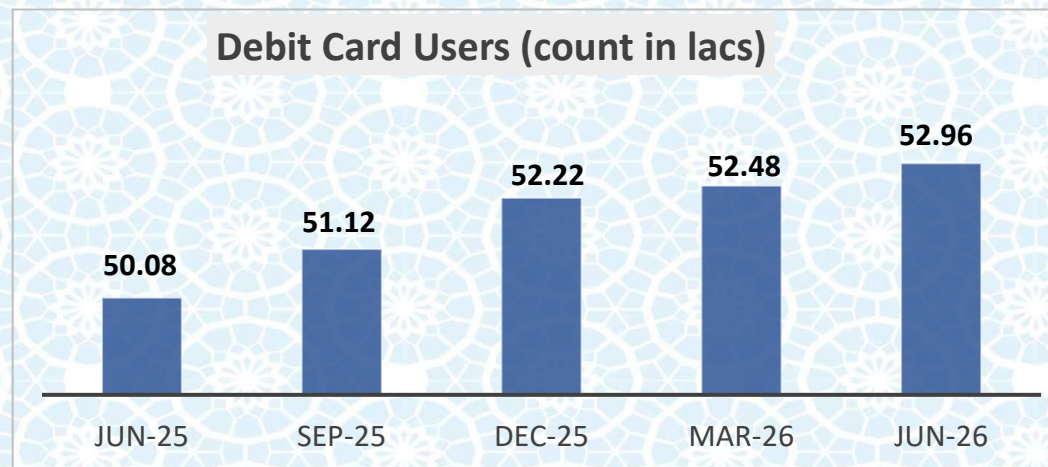
The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

Bank achieves a digital milestone : More than 94% of the transactions are now digital

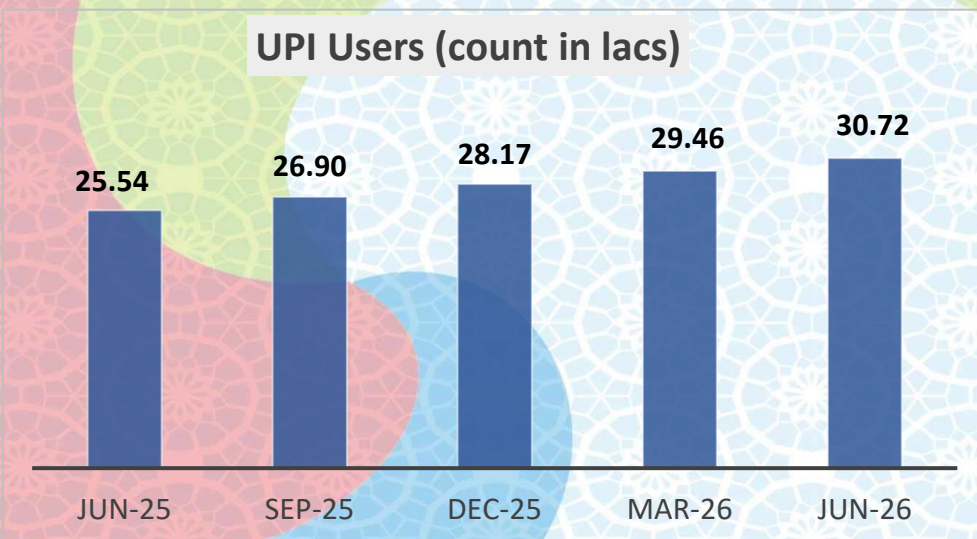
Credit Card Users



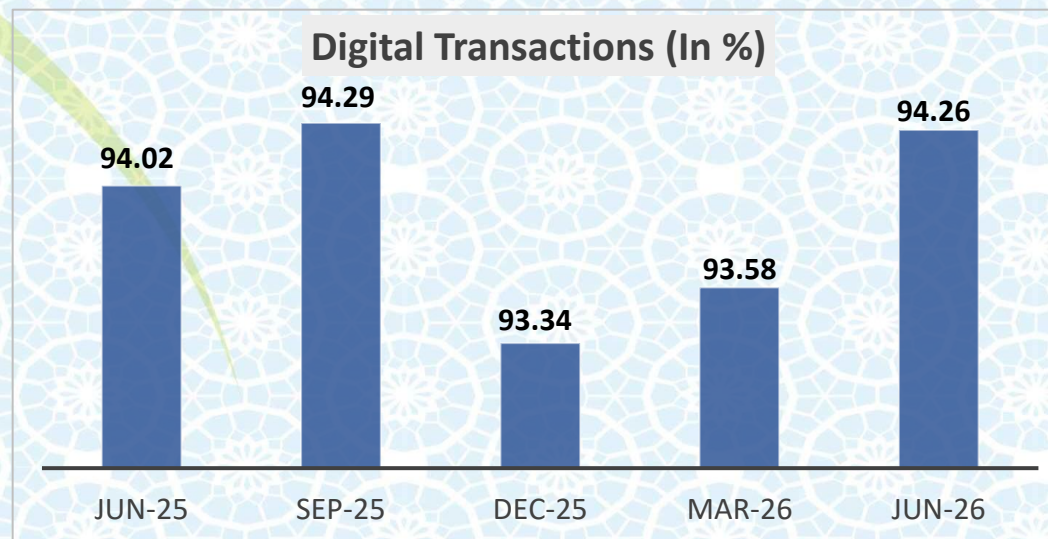
Debit Card Users (count in lacs)



UPI Users (count in lacs)



Digital Transactions (In %)



Professionally managed Bank with experienced Board Of Directors



Mr. AMITAVA CHATTERJEE (MD & CEO)

- Illustrious career in banking spanning over more than three decades in diverse geographical locations and strategic positions
- Served as DMD SBI and MD & CEO of SBI Capital Markets



Mr. SHAILENDRA KUMAR (IAS)

- Currently serving as Financial Commissioner (Additional Chief Secretary), Finance Department, Govt. of J&K
- Senior IAS officer of 1995 batch, AGMUT Cadre
- Over 3 decades of distinguished public service experience



Dr. MANDEEP K BHANDARI (IAS)

- MBBS with Gold Medal, administrative and professional expertise of >20 years
- Principal Secretary to Hon'ble Lieutenant Governor of UT of J&K and is also holding charge of CEO Amarnathji Shrine Board



Mr. R. K. CHHIBBER

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



Mr. SANJIV DAYAL

- Retired Chief General Manager RBI with work experience of more than 3 decades in RBI
- Specialization in Regulation & Supervision of Regulated Entities, Central Bank Governance, Customer Grievance Redressal, Financial Inclusion, etc.



Mr. PRAFULLA PREMSUKH CHHAJED

- Fellow member of ICAI with over 3 decades of experience.
- CPA (Australia), LLB and B. Com graduate with certifications in forensic accounting, IT & Cyber security.
- Served as President of ICAI and as Independent Director on Board of SBI
- Currently serves as Chairperson of Multi Commodity Exchange Clearing Corporation Limited



Mr. SANKARASUBRAMANIAN KRISHNAN (Part Time Non-Executive Chairman)

- Veteran Banker with more than 4 decades of experience, including tenures as MD & CEO of Punjab & Sind Bank and Tamilnad Mercantile Bank Ltd and ED of Syndicate Bank and Canara Bank
- Also served as Chairman of Board of Punjab & Sind Bank and Executive Secretary to the Board of Indian bank



Mr. ASHISH KUNDRA (IAS)

- Presently serving as the Chief Secretary, UT of Ladakh
- IAS officer of 1996 batch, AGMUT Cadre
- Wide-ranging experience across state, union territory and central administration



Mr. ARUN GANDOTRA

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



Mr. ANAND KUMAR

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.



Mr. SUDHIR GUPTA (Executive Director)

- Over three decades of experience in different capacities across the operational topography of the Bank with expertise in Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.



Ms. SHAHLA AYOUB

- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.

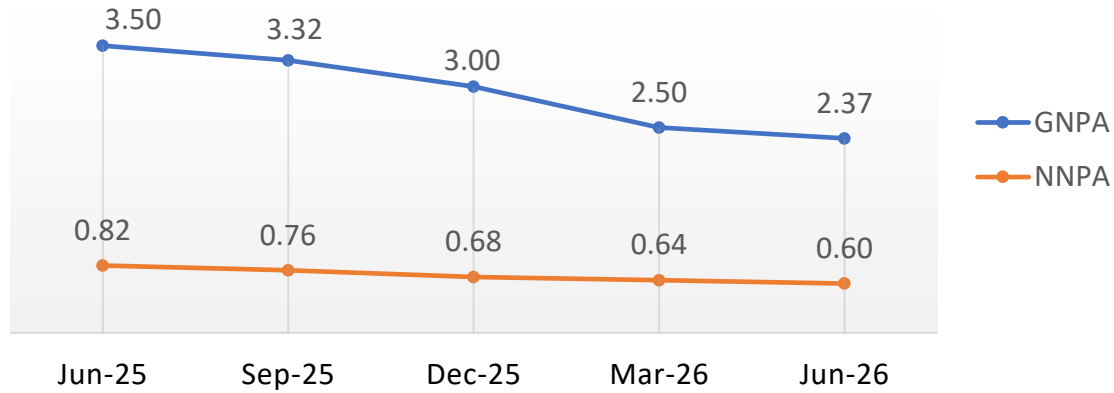


Mr. PRAVIN RAGHAVENDRA

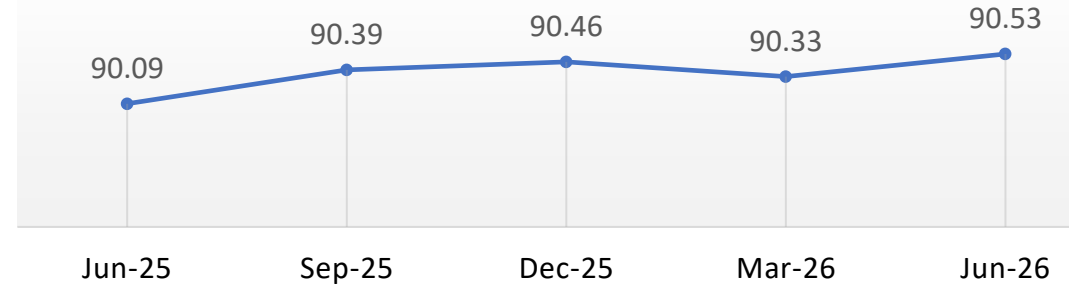
- More than 35 years of extensive experience in banking, finance, governance and strategic leadership.
- Retired from SBI as DMD and COO

Turnaround Story with Decadal High PCR and improvement in asset quality

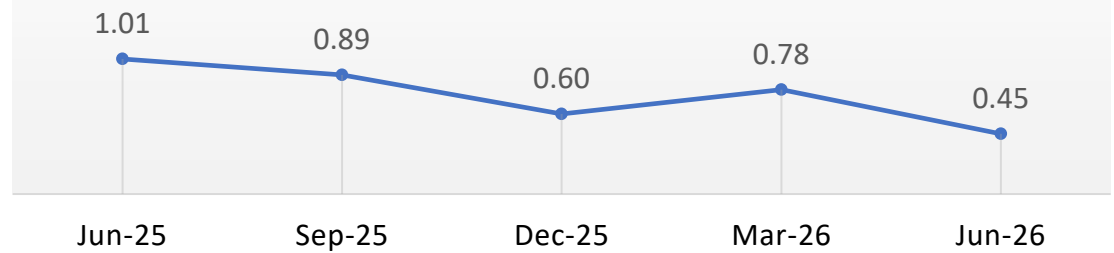
Gross & Net NPA (%)



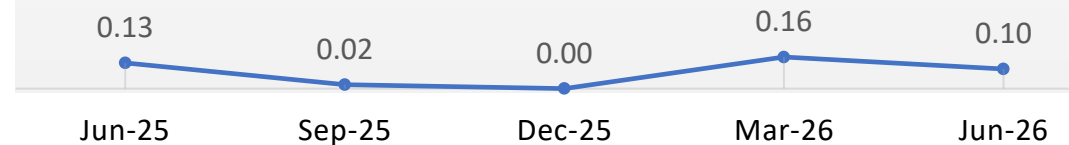
Provision Coverage Ratio (%)



Gross Slippage Ratio (%)



Credit Cost (%)

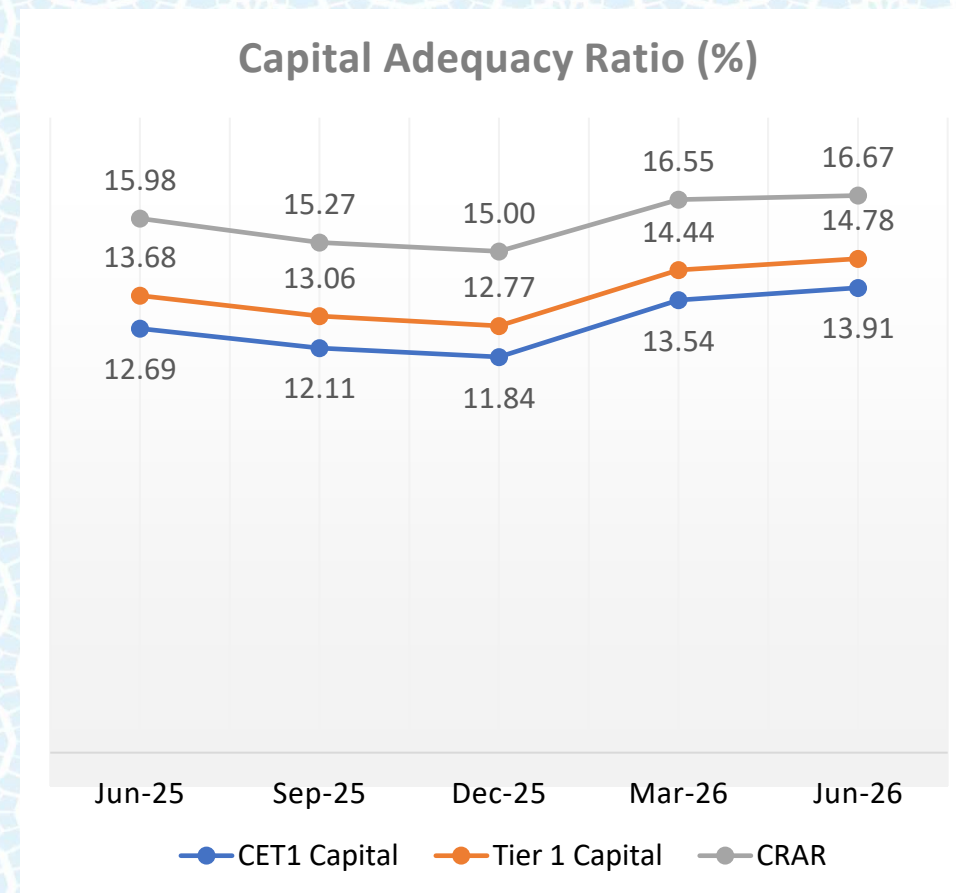


Key Ratios and Performance Indicators

Particulars	Q1 FY 2026	Q4 FY 2026	Q1 FY 2027	Change YoY	Change QoQ
Profitability					
Net Interest Margin (%) - Annualized	3.72	3.52	3.28	(44 bps)	(24 bps)
Operating Profit	672.84	910.79	703.28	4.5%	(22.8%)
Profit after Tax	484.84	797.80	424.18	(12.5%)	(46.8%)
Cost to Income Ratio (%)	60.75	47.86	58.90	(185 bps)	1108 bps
Return on Assets (%) - Annualized	1.17	1.78	0.87	(30 bps)	(91 bps)
Capital Adequacy					
Tier 1 Capital (%)	13.68	14.44	14.78	110 bps	34 bps
CET1 (%)	12.69	13.54	13.91	122 bps	37 bps
CRAR (%)	15.98	16.55	16.67	69 bps	12 bps
Asset Quality					
Gross NPA (%)	3.50	2.50	2.37	(113 bps)	(13 bps)
Net NPA (%)	0.82	0.64	0.60	(22 bps)	(4 bps)
Provision Coverage Ratio (%)	90.09	90.33	90.53	44 bps	20 bps
Return Ratios					
Yield on Advances (%) - Annualized	9.35	8.51	8.56	(79 bps)	5 bps
Cost of Funds (%) - Annualized	4.92	4.59	4.87	(5 bps)	28 bps
Cost of Deposits (%) - Annualized	4.83	4.47	4.74	(9 bps)	27 bps

Capital Adequacy Ratios

Particulars	Jun 30, 2025	Mar 31, 2026	Jun 30, 2026
Risk Weighted Assets			
Credit Risk	89,231	1,00,536	1,02,334
Market Risk	684	144	194
Operational Risk	11,360	11,359	12,157
Total Risk Weighted Average	1,01,275	1,12,039	1,14,685
Tier 1 Capital Funds	13,851	16,174	16,949
Tier 2 Capital Funds	2,328	2,373	2,167
Total Capital Funds	16,179	18,547	19,116
Tier 1 Capital Ratio	13.68%	14.44%	14.78%
CET1 Ratio	12.69%	13.54%	13.91%
Tier 2 Capital Ratio	2.30%	2.12%	1.89%
CRAR	15.98%	16.55%	16.67%



Asset Quality | Categories of Advances

Category	Jun 30, 2025		Jun 30, 2026	
	Amount	% of Gross Advances	Amount	% of Gross Advances
Standard	1,00,401	96.5%	127414	97.6%
Sub-Standard	520	0.5%	436	0.4%
Doubtful	2,466	2.4%	1975	1.5%
Loss	652	0.6%	678	0.5%
Gross Advances	1,04,039		1,30,503	
Special Mention Accounts	Amount		Amount	
	% of Standard Advances		% of Standard Advances	
SMA-0	9,050	9.0%	7,400	5.8%
SMA-1	3,749	3.7%	3,234	2.5%
SMA-2	3,568	3.6%	3,523	2.8%
Total SMA	16,368	16.3%	14,157	11.1%

Asset Quality | Movement of Gross NPAs

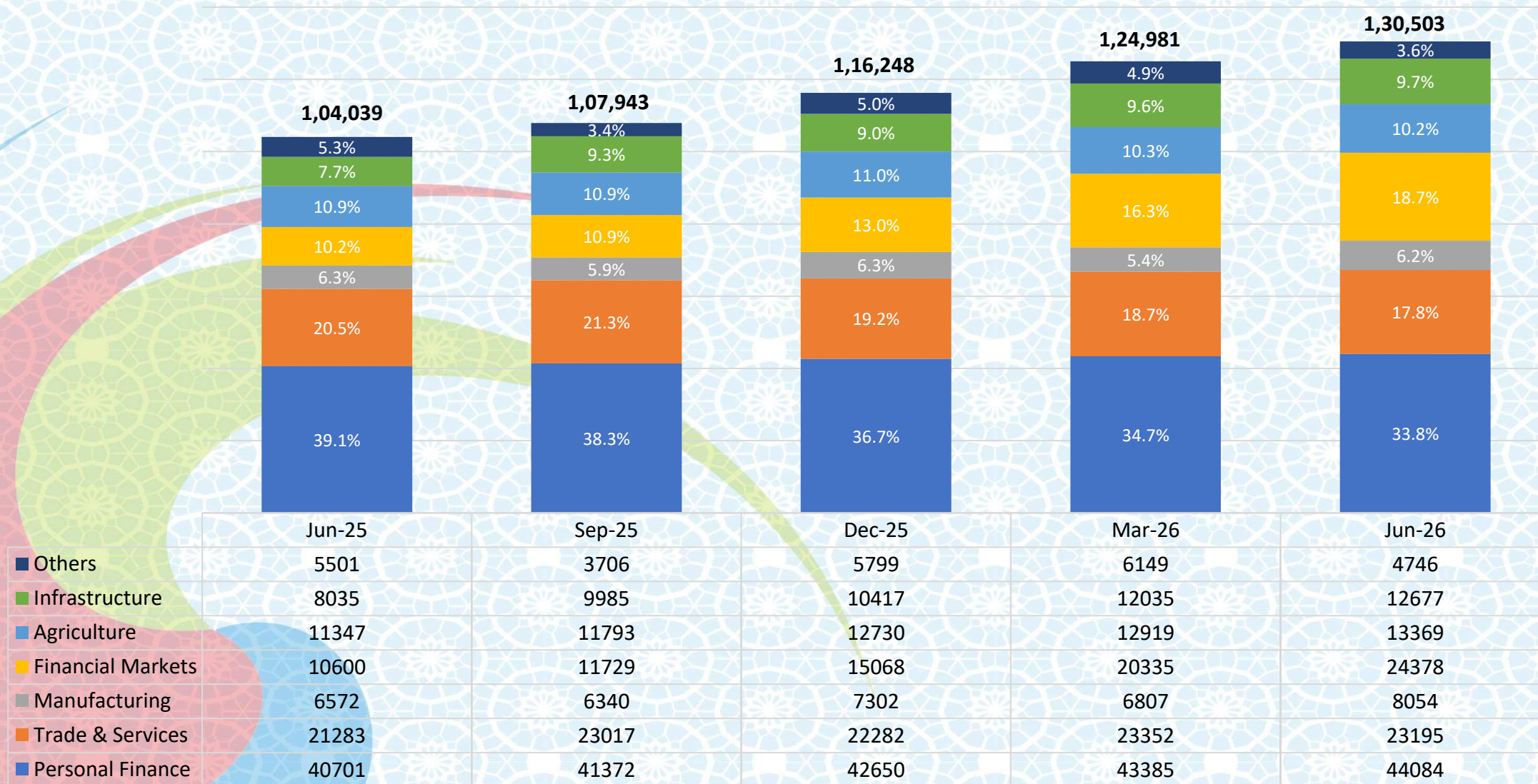
Particulars	Q1 FY 2025	Q4 FY 2026	Q1 FY 2027	% Change YoY	% Change QoQ
Balance at the start of the period	3,604.84	3,487.12	3,124.84	(13.3%)	(10.4%)
Additions during the period	273.70	202.02	129.96	(52.5%)	(35.7%)
Upgradations during the period	88.61	67.76	52.39	(40.9%)	(22.7%)
Write off (includes technical Write Off)	6.74	415.65	51.14	658.8%	(87.8%)
Compromise/Settlements	38.76	1.33	1.56	(96.0%)	17.0%
Other Recoveries	106.24	79.56	60.78	(42.8%)	(23.6%)
Gross NPA Balance at the Close of the Period	3,638.19	3,124.84	3,088.94	(15.1%)	(1.1%)
Less: NPA Provisioning	2,809.17	2,339.71	2,319.63	(17.4%)	(0.9%)
Net NPA Balance at the Close of the Period	829.02	785.13	769.31	(7.2%)	(2.0%)

Sector-Wise Credit Deployment and NPA (As of Jun 30, 2026)

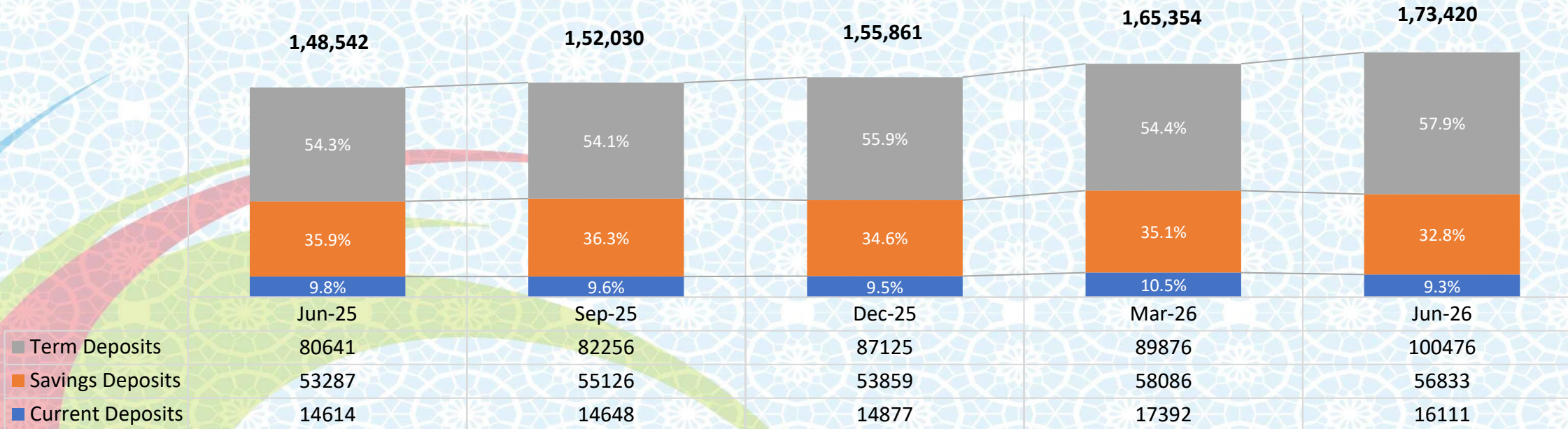
Sector	Gross Advances	Exposure (%)	Gross NPA	GNPA (%)
Personal Finance	44,084.17	33.78%	349.75	0.79%
Housing Loan	15,073.10	11.55%	150.45	1.00%
Auto Loan	6,424.33	4.92%	37.87	0.59%
Others	22,586.75	17.31%	161.42	0.71%
Financial Markets	24,378.12	18.68%	477.94	1.96%
Agriculture	13,368.57	10.24%	265.96	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%
Grand Total	130,502.74	100%	3088.94	2.37%

Others include Food Credit, Micro Credit, Mining & Quarrying

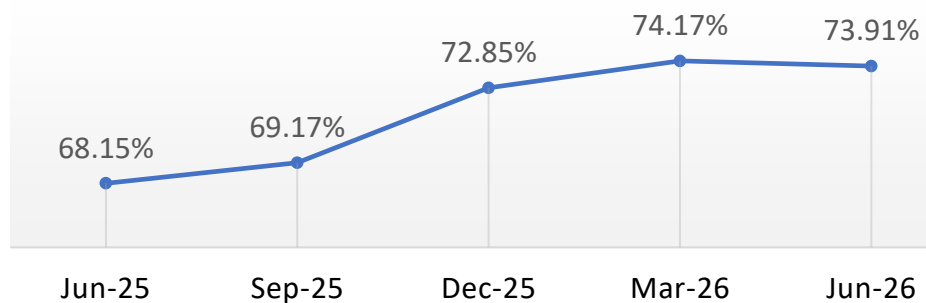
Gross Advances Mix Trend



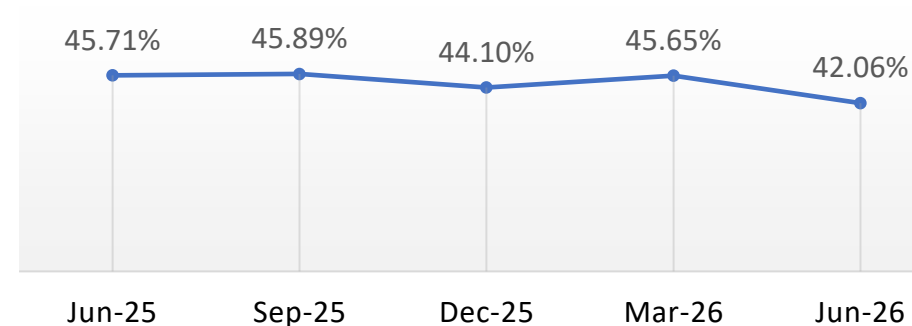
Consistently growing Deposit Base



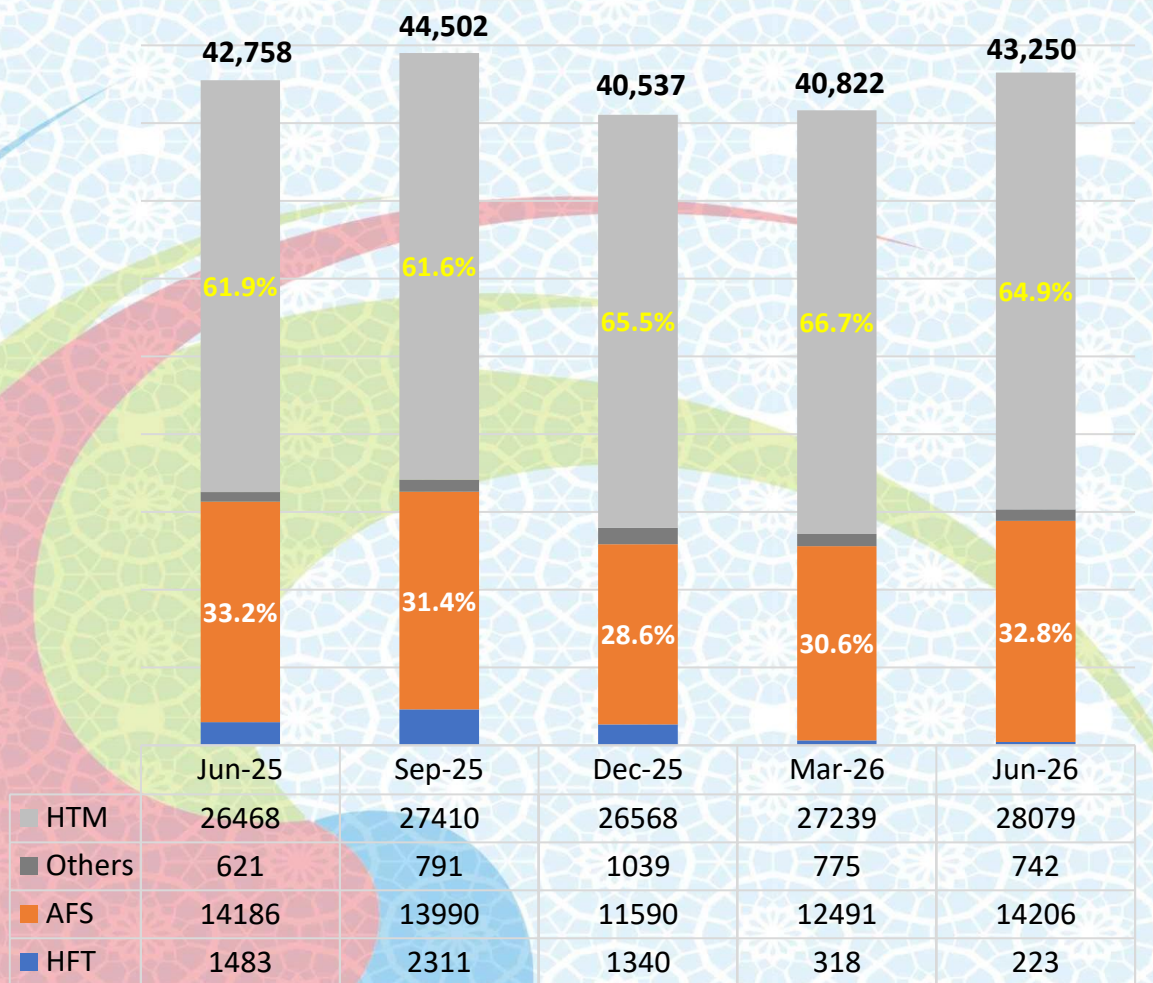
CD Ratio



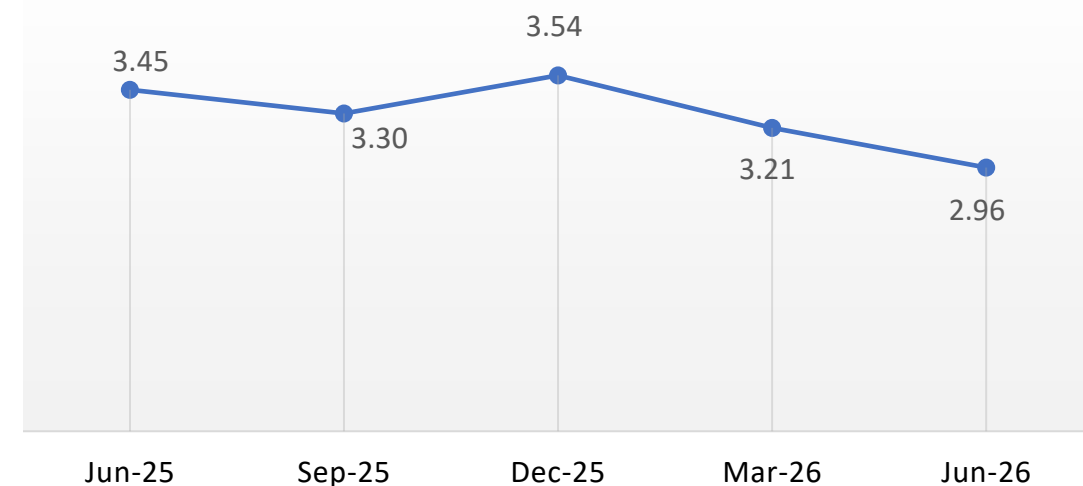
CASA Ratio



Investments Profile



Duration of Investments (In Years)



Asset Quality | External Rating of Corporate Advances (As on June 30, 2026)

Rating	No. of Borrowers	Outstanding Amount (in crores)	Rating Percentage %
AAA	32	32,761.63	71.8%
AA	17	5,674.51	12.4%
A	12	1,640.04	3.6%
BBB	24	2,472.05	5.4%
BB & Below	169	2,740.04	6.0%
Unrated Borrowers (to be rated)	4	355.85	0.8%
Total Eligible for Rating	258	45,644.12	100.0%

Asset Quality | Restructuring of Advances (as on June 30, 2026)

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.



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Committed to

Driving Growth & Delivering Excellence



Honoured with Second Best Performed Bank at National Level, under Private Sector Banks (large category) for the Year 2024 – 25 by State Forum of Bankers Clubs Kerala (SFBCK)



Bank won the prestigious 'Best MSME Bank - Winner' award at the MSME Banking Excellence Awards 2025



Secured Runner-Up position in the 'CSR Initiative & Business Responsibility' category at the MSME Banking Excellence Awards 2025



Honoured with prestigious SKOCH 'Silver Award' at 103rd SKOCH Summit under 'Financial Performance' category for "Improving Financial Performance / Profitability of the Bank"



Awarded by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for securing the highest number of guarantees under the CGTMSE scheme during FY 2024-25 in the category covering the Northeastern Region, Jammu and Kashmir, and Ladakh



Bagged four major awards at the prestigious IBA CISO Summit & Citations – 2025 that included:

- Cyber Security Transformation of the Year Award,
- Cyber Security Compliance Champion Award,
- Cyber Security Team of the Year Award
- Special Prize for Cyber Security Incident Response Mastery.



Bank's Chief Information Security Officer (CISO) won prestigious 'CISO of the Year' Award at Enterprise Security Connect (ESCON) 2025 – South Asia's premier cybersecurity summit.



Honoured with the prestigious 'Excellence in Continuous Professional Development' Award by the Indian Institute of Banking & Finance (IIBF)

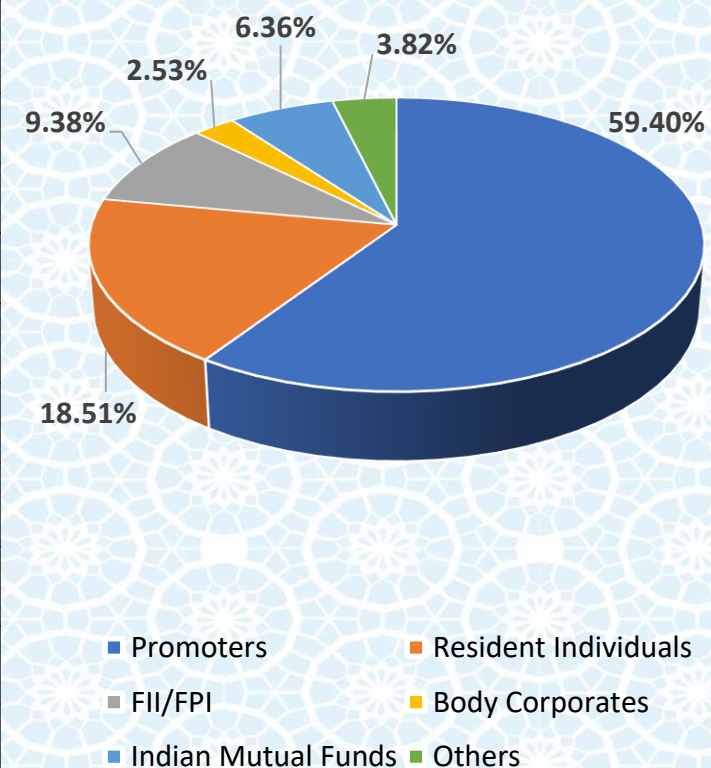


Awarded Gold at the Finacle Innovation Awards 2026 in the category 'Modern Technologies-led Innovation – Data Insights & Analytics Platform.'

Shareholding Pattern

Particulars	No. of Shares held as on Jun 30, 2026	% to Capital	No. of Shares held as on Jun 30, 2025	% to Capital	YoY Change
Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40%	65,40,98,280	59.40%	-
Resident Individuals	20,37,84,833	18.51%	24,36,01,994	22.12%	(361 bps)
FII/FPI	10,32,92,064	9.38%	8,82,43,545	8.01%	137 bps
Indian Mutual Funds	7,00,50,806	6.36%	3,84,07,286	3.49%	287 bps
Indian Financial Institutions	1,09,79,101	1.00%	2,36,01,391	2.14%	(114 bps)
Body Corporates	2,78,79,952	2.53%	2,65,67,276	2.41%	12 bps
Non-Resident Indians	2,09,59,952	1.90%	2,08,46,915	1.89%	1 bps
Others (AIF / IEPF / Trusts)	85,07,068	0.77%	54,76,823	0.50%	27 bps
Clearing Members	16,30,407	0.15%	3,38,953	0.03%	12 bps
Total	110,11,82,463	100%	110,11,82,463	100%	-

Shareholding Pattern as on June 30, 2026





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Thank You