

| General information about bank                                                                               |                                  |
|--------------------------------------------------------------------------------------------------------------|----------------------------------|
| Scrip code*                                                                                                  | 543596                           |
| NSE Symbol*                                                                                                  | TMB                              |
| MSEI Symbol*                                                                                                 | NOTLISTED                        |
| ISIN*                                                                                                        | INE668A01016                     |
| Name of bank                                                                                                 | TAMILNAD MERCANTILE BANK LIMITED |
| Class of security                                                                                            | Equity                           |
| Date of start of financial year                                                                              | 01-04-2025                       |
| Date of end of financial year                                                                                | 31-03-2026                       |
| Date of board meeting when results were approved                                                             | 04-02-2026                       |
| Date on which prior intimation of the meeting for considering financial results was informed to the exchange | 12-01-2026                       |
| Description of presentation currency                                                                         | INR                              |
| Level of rounding                                                                                            | Lakhs                            |
| Reporting Type                                                                                               | Quarterly                        |
| Reporting Quarter                                                                                            | Third quarter                    |
| Nature of report standalone or consolidated                                                                  | Standalone                       |
| Whether results are audited or unaudited for the quarter ended                                               | Unaudited                        |
| Whether results are audited or unaudited for the Year to date for current period ended/year ended            | Unaudited                        |
| Segment Reporting                                                                                            | Multi segment                    |
| Description of single segment                                                                                |                                  |
| Start date and time of board meeting                                                                         | 04-02-2026 11:00                 |
| End date and time of board meeting                                                                           | 04-02-2026 12:34                 |
| Whether cash flow statement is applicable on company                                                         |                                  |

|                                                                                                                                                                                                         |                                   |                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|
| Type of cash flow statement                                                                                                                                                                             |                                   |                                                                                                     |
| Declaration of unmodified opinion or statement on impact of audit qualification                                                                                                                         | Declaration of unmodified opinion |                                                                                                     |
| Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter? | No                                |                                                                                                     |
| No. of times funds raised during the quarter                                                                                                                                                            |                                   |                                                                                                     |
| Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?                                                                                                        | No                                | The bank has not defaulted on any Loans and Debt Securities during quarter ended December 31, 2025. |

| <b>Financial Results – Banking</b>          |                                                                               |                                          |                                                               |
|---------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------|
| <b>Particulars</b>                          |                                                                               | 3 months/ 6 months ended<br>(dd-mm-yyyy) | Year to date figures for current period<br>ended (dd-mm-yyyy) |
| Date of start of reporting period           |                                                                               | 01-10-2025                               | 01-04-2025                                                    |
| Date of end of reporting period             |                                                                               | 31-12-2025                               | 31-12-2025                                                    |
| Whether results are audited or unaudited    |                                                                               | Unaudited                                | Unaudited                                                     |
| Nature of report standalone or consolidated |                                                                               | Standalone                               | Standalone                                                    |
| <b>1</b>                                    | <b>Interest earned</b>                                                        |                                          |                                                               |
|                                             | Interest or discount on advances or bills                                     | 119700                                   | 343056                                                        |
|                                             | Income on investments                                                         | 26182                                    | 79464                                                         |
|                                             | Interest on balances with reserve bank of India and other<br>inter bank funds | 1039                                     | 4311                                                          |
|                                             | Others                                                                        | 20                                       | 73                                                            |
|                                             | <b>Total interest earned</b>                                                  | <b>146941</b>                            | <b>426904</b>                                                 |
| 2                                           | Other income                                                                  | 19601                                    | 63531                                                         |
| 3                                           | <b>Total income</b>                                                           | <b>166542</b>                            | <b>490435</b>                                                 |
|                                             | <b>Expenses</b>                                                               |                                          |                                                               |
| 4                                           | Interest expended                                                             | 82327                                    | 244622                                                        |
| <b>5</b>                                    | <b>Operating expenses</b>                                                     |                                          |                                                               |
| (i)                                         | Employees cost                                                                | 17514                                    | 57381                                                         |
| <b>(ii)</b>                                 | <b>Details of other operating expenses</b>                                    |                                          |                                                               |
|                                             | <b>Description of other operating expenses</b>                                |                                          |                                                               |
| 1                                           | Rent, taxes and lighting                                                      | 3669                                     | 9816                                                          |

|           |                                                                                                 |              |               |
|-----------|-------------------------------------------------------------------------------------------------|--------------|---------------|
| 2         | Printing and Stationery                                                                         | 429          | 1113          |
| 3         | Advertisement and publicity and Insurance                                                       | 2071         | 5922          |
| 4         | Depreciation on Bank's property                                                                 | 2414         | 6659          |
| 5         | Director's fees, allowances and expenses                                                        | 55           | 144           |
| 6         | Auditor's fees and expenses(including branch auditors)                                          | 55           | 169           |
| 7         | Law charges                                                                                     | 50           | 100           |
| 8         | Postages, Telegrams, Telephones, etc                                                            | 642          | 1863          |
| 9         | Repairs and Maintenance                                                                         | 340          | 1014          |
| 10        | Other expenditure                                                                               | 10153        | 28340         |
|           | <b>Total other operating Expenses</b>                                                           | <b>19878</b> | <b>55140</b>  |
|           | <b>Total Operating Expenses</b>                                                                 | <b>37392</b> | <b>112521</b> |
| <b>6</b>  | <b>Total expenditure excluding provisions and contingencies</b>                                 | 119719       | 357143        |
| <b>7</b>  | <b>Operating profit before provision and contingencies</b>                                      | 46823        | 133292        |
| 8         | Provisions other than tax and contingencies                                                     | 149          | 2984          |
| 9         | Exceptional items                                                                               | 0            | 0             |
| <b>10</b> | <b>Total profit (loss) from ordinary activities before tax</b>                                  | 46674        | 130308        |
| 11        | Provision for Tax                                                                               | 12524        | 33918         |
| <b>12</b> | <b>Net profit (loss) from ordinary activities after tax</b>                                     | 34150        | 96390         |
| 13        | Extraordinary items net of tax expenses                                                         | 0            | 0             |
| <b>14</b> | <b>Net profit (loss) for the period</b>                                                         | 34150        | 96390         |
| 15        | Share of profit (loss) of associates                                                            |              |               |
| 16        | Profit (loss) of minority interest                                                              |              |               |
| <b>17</b> | <b>Net Profit (loss) after taxes minority interest and share of profit (loss) of associates</b> | 34150        | 96390         |
| <b>18</b> | <b>Details of equity share capital [Abstract]</b>                                               |              |               |

|                            |                                                                                           |                        |       |
|----------------------------|-------------------------------------------------------------------------------------------|------------------------|-------|
|                            | Paid-up equity share capital                                                              | 15835                  | 15835 |
|                            | Face value of equity share capital                                                        | 10                     | 10    |
| 19                         | Reserve excluding revaluation reserves (as per balance sheet of previous accounting year) |                        |       |
| <b>20</b>                  | <b>Analytical ratios</b>                                                                  |                        |       |
| (i)                        | Percentage of share held by government of India                                           | 0.00                   | 0.00  |
| <b>(ii)</b>                | <b>Capital adequacy ratio</b>                                                             |                        |       |
|                            | CET 1 ratio                                                                               | 28.53                  | 28.53 |
|                            | Additional Tier 1 ratio                                                                   | 0.00                   | 0.00  |
| <b>(iii)</b><br><b>(a)</b> | <b>Earnings per share before extraordinary items</b>                                      |                        |       |
|                            | Basic earnings per share before extraordinary items                                       | 21.57                  | 60.87 |
|                            | Diluted earnings per share before extraordinary items                                     | 21.57                  | 60.87 |
| <b>(iii)</b><br><b>(b)</b> | <b>Earnings per share after extraordinary items</b>                                       |                        |       |
|                            | Basic earnings per share after extraordinary items                                        | 21.57                  | 60.87 |
|                            | Diluted earnings per share after extraordinary items                                      | 21.57                  | 60.87 |
| <b>(iv)</b>                | <b>NPA Ratios</b>                                                                         |                        |       |
|                            | Amount of gross non-performing assets                                                     | 46283                  | 46283 |
|                            | Amount of net non-performing assets                                                       | 10008                  | 10008 |
|                            | % of gross NPAs                                                                           | 0.91                   | 0.91  |
|                            | % of net NPAs                                                                             | 0.20                   | 0.20  |
|                            | Return on assets                                                                          | 1.97                   | 1.88  |
| <b>21</b>                  | <b>Disclosure of notes on financial results by banks</b>                                  | Textual Information(1) |       |

|                        |                                      |
|------------------------|--------------------------------------|
| <b>Text Block</b>      |                                      |
| Textual Information(1) | Earnings per share is not annualised |

| <b>Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results</b> |                                                                        |                                       |                                                            |
|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------|------------------------------------------------------------|
| <b>Particulars</b>                                                                                            |                                                                        | 3 months/ 6 months ended (dd-mm-yyyy) | Year to date figures for current period ended (dd-mm-yyyy) |
| Date of start of reporting period                                                                             |                                                                        | 01-10-2025                            | 01-04-2025                                                 |
| Date of end of reporting period                                                                               |                                                                        | 31-12-2025                            | 31-12-2025                                                 |
| Whether results are audited or unaudited                                                                      |                                                                        | Unaudited                             | Unaudited                                                  |
| Nature of report standalone or consolidated                                                                   |                                                                        | Standalone                            | Standalone                                                 |
| <b>1</b>                                                                                                      | <b>Segment Revenue (Income)</b>                                        |                                       |                                                            |
|                                                                                                               | <b>(net sale/income from each segment should be disclosed)</b>         |                                       |                                                            |
| 1                                                                                                             | Treasury                                                               | 30394                                 | 99640                                                      |
| 2                                                                                                             | Corporate / Wholesale Banking                                          | 14467                                 | 42377                                                      |
| 3                                                                                                             | Retail Banking                                                         | 121681                                | 348418                                                     |
| 4                                                                                                             | Other Banking Operations                                               | 0                                     | 0                                                          |
|                                                                                                               | <b>Total Segment Revenue</b>                                           | 166542                                | 490435                                                     |
|                                                                                                               | <b>Less: Inter segment revenue</b>                                     |                                       |                                                            |
|                                                                                                               | <b>Income from operations</b>                                          | 166542                                | 490435                                                     |
| <b>2</b>                                                                                                      | <b>Segment Result</b>                                                  |                                       |                                                            |
|                                                                                                               | <b>Profit (+) / Loss (-) before tax and interest from each segment</b> |                                       |                                                            |
| 1                                                                                                             | Treasury                                                               | 7824                                  | 24800                                                      |
| 2                                                                                                             | Corporate / Wholesale Banking                                          | 4135                                  | 11441                                                      |
| 3                                                                                                             | Retail Banking                                                         | 34715                                 | 94067                                                      |
| 4                                                                                                             | Other Banking Operations                                               | 0                                     | 0                                                          |

|          |                                                                     |                        |         |
|----------|---------------------------------------------------------------------|------------------------|---------|
|          | <b>Total Profit before tax</b>                                      | 46674                  | 130308  |
|          | <b>i. Finance cost</b>                                              | 0                      | 0       |
|          | <b>ii. Other Unallocable Expenditure net off Unallocable income</b> | 0                      | 0       |
|          | <b>Profit before tax</b>                                            | 46674                  | 130308  |
| <b>3</b> | <b>(Segment Asset - Segment Liabilities)</b>                        |                        |         |
|          | <b>Segment Asset</b>                                                |                        |         |
| 1        | Treasury                                                            | 1511157                | 1511157 |
| 2        | Corporate / Wholesale Banking                                       | 729487                 | 729487  |
| 3        | Retail Banking                                                      | 4725247                | 4725247 |
| 4        | Other Banking Operations                                            | 0                      | 0       |
|          | <b>Total Segment Assets</b>                                         | 6965891                | 6965891 |
|          | <b>Un-allocable Assets</b>                                          | 102897                 | 102897  |
|          | <b>Net Segment Assets</b>                                           | 7068788                | 7068788 |
| <b>4</b> | <b>Segment Liabilities</b>                                          |                        |         |
|          | <b>Segment Liabilities</b>                                          |                        |         |
| 1        | Treasury                                                            | 1769302                | 1769302 |
| 2        | Corporate / Wholesale Banking                                       | 453191                 | 453191  |
| 3        | Retail Banking                                                      | 3726095                | 3726095 |
| 4        | Other Banking Operations                                            | 0                      | 0       |
|          | <b>Total Segment Liabilities</b>                                    | 5948588                | 5948588 |
|          | <b>Un-allocable Liabilities</b>                                     | 142817                 | 142817  |
|          | <b>Net Segment Liabilities</b>                                      | 6091405                | 6091405 |
|          | <b>Disclosure of notes on segments</b>                              | Textual Information(1) |         |

| Text Block             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Textual Information(1) | <p>For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in compliance with the RBI guidelines.</p> <p>The business operations of the Bank are substantially concentrated in India and for the purpose of Segment Reporting as per Accounting Standard-17, the Bank is considered to operate only in domestic segment.</p> <p>As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, on establishment of Digital Banking Unit (DBU), for the purpose of disclosure under 'Accounting Standard 17 - Segment Reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed DBU of the Bank has not yet commenced operations, nothing has been reported under this segment.</p> <p>Previous period figures have been regrouped/reclassified wherever necessary to make them comparable.</p> |

| Details of Impact of Audit Qualification                                                                                                                                                                                     |                         |                                                                                            |                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------|------------------------|
| Whether results are audited or unaudited                                                                                                                                                                                     |                         | Unaudited                                                                                  |                        |
| Declaration of unmodified opinion or statement on impact of audit qualification                                                                                                                                              |                         | Declaration of unmodified opinion                                                          |                        |
| Auditor's opinion                                                                                                                                                                                                            |                         |                                                                                            |                        |
| Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015:<br>The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results |                         | Yes                                                                                        |                        |
|                                                                                                                                                                                                                              | Audit firm's name       | Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI | Certificate valid upto |
| 1                                                                                                                                                                                                                            | Chandran and Raman      | Yes                                                                                        | 30-04-2027             |
| 2                                                                                                                                                                                                                            | Sundaram and Srinivasan | Yes                                                                                        | 30-09-2027             |