

Secretarial Section

Head Office, 57- V.E. Road,

Thoothukudi – 628 002.

☎: 0461-2325136

e-mail : secretarial@tmbank.in

CIN: L65110TN1921PLC001908

Ref.No.TMB.SE.54/2022-23



24.01.2023

The Manager,
Bombay Stock Exchange limited,
Phiroze Jeejeebhoy Towers,
Dalal Street.
Mumbai – 400 001.
Scrip Code: 543596

The Manager,
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, Plot No. C/1,
'G' Block, Bandra - Kurla Complex,
Bandra (East), Mumbai - 400 051.
Symbol: TMB

Dear Sir/Madam,

Sub: Newspaper Publication – Q3 Results

Pursuant to Regulations 30 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the copy of the publication in newspapers on the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2022. The advertisement has been published in the following newspapers on January 24, 2023:

S.No.	Newspaper	Edition	Language
1	The Economic Times	All India Edition	English
2	The Hindu		
3	Business Line		
4	Business Standard		
5	Financial Express		
6	Dinakaran	Tamilnadu Edition	Tamil

Kindly take the same on record.

Yours faithfully,

For Tamilnad Mercantile Bank Limited

Prakash Chandra Panda
Company Secretary and Compliance Officer

Tamilnad Mercantile Bank Limited **TMB** Tamilnad Mercantile Bank Ltd
 REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002
 CIN : L65110TN1921PLC001908 **Be a step ahead in life**



Quarter Year Ended 31 st Dec 2022	₹ in Crores	Growth (yoy) %
NET PROFIT	279.70	37.86
NET INTEREST INCOME	534.27	18.00
GROSS NPA	591.08	-40.03
GROSS NPA%	1.70	-
NET NPA	259.10	-42.72
NET NPA%	0.75	-
ROA(**)	2.00%	23.46
ROE(**)	17.14%	4.64
EPS	17.66	24.02
CASA	12851	10.15
GROSS ADVANCES	34802	8.77

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

Sl. No.	Particulars	₹ in Crores					
		Quarter Ended 31.12.2022 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 31.12.2021 (Unaudited)	Nine Months Ended 31.12.2022 (Unaudited)	Nine Months Ended 31.12.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and/or Extraordinary Items)	279.70	262.30	202.88	776.21	594.96	821.91
5.	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and other comprehensive income (after tax)	NA	NA	NA	NA	NA	NA
6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
7.	Reserves (including Realisation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
8.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)						
a)	Basic:	17.66	17.99	14.24	52.13	41.75	57.67
b)	Diluted:	17.66	17.99	14.24	52.13	41.75	57.67

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.mseindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)
 2. Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai **For and on behalf of the Board of Directors**
 Date : 23.01.2023 **S. Krishnan**
Managing Director & CEO



Set your business on Speed Track for Quantum Leap in turnover !



MSME loan schemes are so easy and flexible with TMB

Your vision to achieve targetted business volume is within your reach. TMB sets the path and has ideal MSME loan schemes suitable for varied industries with highly flexible terms. TMB is fully committed to providing full-fledged support to MSME Sector as it plays vital role in country's growth engine. If you are an entrepreneur having a viable project and killer instinct, TMB recognises it and lends loan to start your enterprise. Visit TMB, talk to our executive, we will extend fullest cooperation to succeed on your project.

Project Finance | Term Loans | Working Capital Finance
Low Rate of Interest | Quick Processing

Enabling an upswing in business!

[f](#) [t](#) [i](#) [i](#) [o](#) [y](#) /tmbankltd

Conditions apply



7.75% interest rate per annum on **FIXED DEPOSIT** for senior citizens!

TMB 400 Days Deposit Scheme

7.25% for General Citizens & NRIs

Effective from **02.01.2023**

Interest rates are subject to change



Visit our branch or call us on **180 0425 0426**

www.tmb.in

[f](#) [t](#) [i](#) [i](#) [o](#) [y](#) /tmbankltd

Tamilnad Mercantile Bank Limited

REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002
CIN : L65110TN1921PLC001908



Performing **better**, Growing **Stronger** with **your support**

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

₹ in Crores

Quarter Year Ended 31 st Dec 2022	₹ In Crores	Growth (yoy) %	Sl. No.	Particulars	Quarter Ended	Quarter Ended	Quarter Ended	Nine Months Ended	Nine Months Ended	Year Ended
					31.12.2022 (Unaudited)	30.09.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)
NET PROFIT	279.70	37.86								
NET INTEREST INCOME	534.27	18.00								
GROSS NPA	591.08	-40.03	1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
GROSS NPA%	1.70	-	2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA	259.10	-42.72	3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and / or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA%	0.75	-	4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and / or Extraordinary Items)	279.70	262.30	202.88	776.21	594.96	821.91
ROA(*)	2.00%	23.46	5.	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and other comprehensive income (after tax)	NA	NA	NA	NA	NA	NA
ROE(*)	17.14%	4.64	6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
EPS	17.66	24.02	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
CASA	12851	10.15	8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)						
GROSS ADVANCES	34802	8.77	a)	Basic:	17.66	17.99	14.24	52.13	41.75	57.67
			b)	Diluted:	17.66	17.99	14.24	52.13	41.75	57.67

HOME LOANS
at **8.75%** p.a.
Tired of being a Tenant?
TMB has the Key to own a House

FINANCE, ADVICE & OPPORTUNITY
TMB MSME Credit offers you all for your growth and success in life
Can be applied online also
TMB MSME CREDIT

One App... Endless Possibilities.
TMB bank
Your Bank on Mobile

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.seindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)
2. Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai
Date : 23.01.2023

For and on behalf of the Board of Directors
S. Krishnan
Managing Director & CEO

#ForwardTogether Follow us on [f](#) [t](#) [i](#) [i](#) [o](#) [y](#) /tmbankltd

Keep Yourself Safe against Online Fraud : Bank or its employees never ask you to share your sensitive information like Credit / Debit / ATM, Card Number, Expiry Date, CVV, PIN / OTP etc. (Report to your Branch immediately on receiving such calls from any unknown resources)

Tamilnad Mercantile Bank Limited

REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002

CIN : L65110TN1921PLC001908



Performing **better**, Growing **Stronger**
with **your support**

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

₹ in Crores

Quarter Year Ended 31 st Dec 2022	₹ in Crores	Growth (yoy) %	Sl. No.	Particulars	Quarter Ended 31.12.2022 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 31.12.2021 (Unaudited)	Nine Months Ended 31.12.2022 (Unaudited)	Nine Months Ended 31.12.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
NET PROFIT	279.70	37.86								
NET INTEREST INCOME	534.27	18.00								
GROSS NPA	591.08	-40.03	1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
GROSS NPA%	1.70	-	2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA	259.10	-42.72	3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and / or Extraordinary items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA%	0.75	-	4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and / or Extraordinary items)	279.70	262.30	202.88	776.21	594.96	821.91
ROA(*)	2.00%	23.46	5.	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA	NA	NA
ROE(*)	17.14%	4.64	6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
EPS	17.66	24.02	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
CASA	12851	10.15	8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)						
GROSS ADVANCES	34802	8.77	a)	Basic:	17.66	17.99	14.24	52.13	41.75	57.67
			b)	Diluted:	17.66	17.99	14.24	52.13	41.75	57.67

*Annualised

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.sebiindia.com) and on the Bank's Website (www.tmb.lk)
2. Information relating to total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai

Date : 23.01.2023

For and on behalf of the Board of Directors

S. Krishnan

Managing Director & CEO

#ForwardTogether Follow us on /tmbanktd

Keep Yourself Safe against Online Fraud : Bank or its employees never ask you to share your sensitive information like Credit/ Debit/ ATM, Card Number, Expiry Date, CVV, PIN / OTP etc. (Report to your Branch immediately on receiving such calls from any unknown numbers)

HOME LOANS

at **8.75% p.a**

Tired of being a Tenant?

TMB has the Key to own a House

FINANCE, ADVICE & OPPORTUNITY

TMB MSME Credit offers you all for your growth and success in life

Can be applied online also

TMB MSME CREDIT

One App...
Endless Possibilities.

TMB bank
Your Bank on Mobile

Tamilnad Mercantile Bank Limited

REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002
CIN : L65110TN1921PLC001908

Tamilnad Mercantile Bank Ltd
Be a step ahead in life

Performing **better**, Growing **Stronger** with **your support**

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

Quarter Year Ended 31 st Dec 2022	₹ In Crores	Growth (yoy)%	Sl. No.	Particulars	Quarter Ended	Quarter Ended	Quarter Ended	Nine Months Ended	Nine Months Ended	Year Ended
					31.12.2022 (Unaudited)	30.09.2022 (Unaudited)	31.12.2021 (Unaudited)	31.12.2022 (Unaudited)	31.12.2021 (Unaudited)	31.03.2022 (Audited)
NET PROFIT	279.70	37.86	1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
NET INTEREST INCOME	534.27	18.00	2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
GROSS NPA	591.08	-40.03	3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and/or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA	259.10	-42.72	4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and/or Extraordinary Items)	279.70	262.30	202.88	776.21	594.96	821.91
NET NPA%	0.75	-	5.	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and other comprehensive income (after tax)	NA	NA	NA	NA	NA	NA
ROA ^(*)	2.00%	23.46	6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
ROE ^(*)	17.14%	4.64	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
EPS	17.66	24.02	8.	Earnings Per Share (₹) (10:₹100)	17.66	17.99	14.24	52.13	41.75	57.67
CASA	12851	10.15	a)	Basic	17.66	17.99	14.24	52.13	41.75	57.67
GROSS ADVANCES	34802	6.77	b)	Diluted	17.66	17.99	14.24	52.13	41.75	57.67

HOME GUARANT
at 8.75% p.a.
Tenant?
TMB has the Key to own a House

FINANCE, ADVICE & OPPORTUNITY
THIS MSME Credit offers you all for your growth and success in life.
TMB msme CREDIT

One App... Endless Possibilities.
TMB bank Your Bank on Mobile

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.secdisclosure.com and www.bseindia.com) and on the Bank's Website (www.tmb.in).
2. Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

For and on behalf of the Board of Directors
S. Krishnan
Date : 23.01.2023
Managing Director & CEO

#ForeverTogether Follow us on TMBankLtd

Tamilnad Mercantile Bank Limited

REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002

CIN : L65110TN1921PLC001908



Performing **better**, Growing **Stronger**
with **your support**

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

₹ in Crores

Quarter Year Ended 31 st Dec 2022	₹ in Crores	Growth (yoy) %	Sl. No.	Particulars	Quarter Ended 31.12.2022 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 31.12.2021 (Unaudited)	Nine Months Ended 31.12.2022 (Unaudited)	Nine Months Ended 31.12.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
NET PROFIT	279.70	37.86								
NET INTEREST INCOME	534.27	18.00								
GROSS NPA	591.08	-40.03	1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
GROSS NPA%	1.70	-	2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA	259.10	-42.72	3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and /or Extraordinary items)	371.88	355.35	288.33	1046.41	844.67	1124.61
NET NPA%	0.75	-	4.	Net Profit / (Loss) for the period after Tax, (after Exceptional and /or Extraordinary items)	279.70	262.30	202.88	776.21	594.96	821.91
ROA(*)	2.00%	23.46	5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA	NA	NA
ROE(*)	17.14%	4.64	6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
EPS	17.66	24.02	7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
CASA	12851	10.15	8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)						
GROSS ADVANCES	34802	8.77	a)	Basic:	17.66	17.99	14.24	52.13	41.75	57.67
			b)	Diluted:	17.66	17.99	14.24	52.13	41.75	57.67

*Annualised

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.nseindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)
2. Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai
Date : 23.01.2023

For and on behalf of the Board of Directors
S. Krishnan
Managing Director & CEO

#ForwardTogether Follow us on

Keep Yourself Safe against Online Fraud: Bank or its employees never ask you to share your sensitive information like Credit / Debit / ATM, Card Number, Expiry Date, CVV, PIN / OTP etc. Report to your Branch immediately on receiving such calls from any unknown resources)

Tamilnad Mercantile Bank Limited

REGD. OFFICE : 57, V.E. ROAD, THOOTHUKUDI - 628 002

CIN : L65110TN1921PLC001908



Performing **better**, Growing **Stronger**
with **your support**

Unaudited Financial Results for the Quarter / Nine Months ended 31st December 2022

₹ In Crores

Quarter Year Ended 31 st Dec 2022	₹ In Crores	Growth (yoy) %	Sl. No.	Particulars	Quarter Ended 31.12.2022 (Unaudited)	Quarter Ended 30.09.2022 (Unaudited)	Quarter Ended 31.12.2021 (Unaudited)	Nine Months Ended 31.12.2022 (Unaudited)	Nine Months Ended 31.12.2021 (Unaudited)	Year Ended 31.03.2022 (Audited)
NET PROFIT	279.70	37.86								
NET INTEREST INCOME	534.27	18.00								
GROSS NPA	591.08	-40.03								
GROSS NPA%	1.70	-								
NET NPA	259.10	-42.72								
NET NPA%	0.75	-								
ROA(*)	2.00%	23.46								
ROE(*)	17.14%	4.64								
EPS	17.66	24.02								
CASA	12851	10.15								
GROSS ADVANCES	34802	8.77								
			1.	Total Income from Operations	1172.88	1141.49	1213.36	3456.14	3445.46	4646.12
			2.	Net Profit / (Loss) for the period before Tax, Exceptional and/or Extraordinary items	371.88	355.35	288.33	1046.41	844.67	1124.61
			3.	Net Profit / (Loss) for the period before Tax, (after Exceptional and / or Extraordinary Items)	371.88	355.35	288.33	1046.41	844.67	1124.61
			4.	Net Profit / (Loss) for the period after tax, (after Exceptional and / or Extraordinary Items)	279.70	262.30	202.88	776.21	594.96	821.91
			5.	Total Comprehensive Income for the period (Comprising Profit/Loss) for the period (after tax) and other comprehensive Income (after tax)	NA	NA	NA	NA	NA	NA
			6.	Equity Share Capital	158.35	158.35	142.51	158.35	142.51	142.51
			7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous Year	-	-	-	-	-	5193.19
			8.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)						
			a)	Basic:	17.66	17.99	14.24	52.13	41.75	57.67
			b)	Diluted:	17.66	17.99	14.24	52.13	41.75	57.67

*Annualised

HOME LOANS
at **8.75% p.a.**
Tired of being a Tenant?
TMB has the Key to own a House

FINANCE, ADVICE & OPPORTUNITY
TMB MSME Credit offers you all for your growth and success in life

One App...
Endless Possibilities.
TMB bank
Your Bank on Mobile

NOTE: 1. The above is an extract of the detailed format of Quarterly / Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine Months Financial Results are available on the website of the Stock Exchange(s) (www.seindia.com and www.bseindia.com) and on the Bank's Website (www.tmb.in)

2. Information relating to Total comprehensive income and other comprehensive income is not furnished as Ind AS is not yet made applicable to banks.

Place : Chennai
Date : 23.01.2023

For and on behalf of the Board of Directors
S. Krishnan
Managing Director & CEO

#ForwardTogether Follow us on

Keep Yourself Safe against Online Fraud : Bank or its employees never ask you to share your sensitive information like Credit/ Debit/ ATM, Card Number, Expiry Date, CVV, PIN / OTP etc. (Report to your Branch immediately on receiving such call from any unknown resource)