Karnataka Bank Ltd.

Your Family Bank, Across India

Regd. & Head Office
Post Box. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222
E-Mail : comsec@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC: 100:2026-27 Date: 29.07.2026

The Manager Listing Department **National Stock Exchange of India Limited** Exchange Plaza, C-1, Block G Bandra-Kurla Complex, Bandra (E) MUMBAI - 400051	The Manager Corporate Relationship Department **BSE Limited** Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400001

NSE Scrip Code: KTKBANK	**BSE Scrip Code: 532652**

Madam / Dear Sir,

Sub: Outcome of the Board Meeting
Ref: Our letter ref no.: HO/SEC/94/2026-27dated July 22, 2026

Unaudited Standalone & Consolidated Financial Results for the quarter ended June 30, 2026

In reference to our aforesaid intimation dated July 22, 2026 and pursuant to Regulations 30, 33, 51, 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are submitting herewith the Unaudited Standalone & Consolidated Financial Results for the quarter ended June 30, 2026, approved by the Board of Directors in their meeting held today i.e., on Wednesday, July 29, 2026.

Further, the following documents are being enclosed herewith:

i. The Limited Review Report of the Statutory Auditors for the quarter ended June 30, 2026, which contains an unmodified opinion.

ii. Unaudited, Reviewed Standalone and Consolidated Financial Results for the quarter ended June 30, 2026.

iii. The Security Cover Certificate as on June 30, 2026, on non-convertible debt securities in terms of Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

iv. The Utilisation Certificate and Statement of Material Deviation for the quarter ended June 30, 2026, as per Regulations 32(1), 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Board Meeting commenced at 10.00 AM and concluded at 04.40 PM

This is for your kind information and dissemination.

Yours faithfully,

Sham Kanathila Digitally signed by Sham Kanathila
Date: 2026.07.29 16:55:33 +05'30'

Sham K
Company Secretary &
Compliance Officer

Ravi Rajan & Co. LLP	R.G.N. Price & Co.
Chartered Accountants	**Chartered Accountants**
505-A, Fifth Floor, Rectangle-1,	"Pinnacle" No.3503, 3rd Floor, 14th Main, H.A.L
District Centre, Saket, New Delhi – 110017	2nd Stage, Indiranagar, Bengaluru-560 008

Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of the Karnataka Bank Limited, pursuant to Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) for the quarter ended June 30, 2026

Review Report to the Board of Directors of The Karnataka Bank Limited

I. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of The Karnataka Bank Limited ('the Bank') for the quarter ended June 30, 2026 ('the Statement'), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations"), except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III Capital Regulations as at June 30, 2026 as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement which have not been reviewed by us.

2. The Statement is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors. The Statement has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS-25'), as 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 ('the RBI Guidelines') and other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. Our responsibility is to express a conclusion 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 Auditors of the Entity ' issued by the Institute of Chartered Accountants of India. 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 Bank's personnel and analytical & 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. Based on our review conducted as stated above and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the Statement, prepared in accordance with the aforesaid Accounting Standard and other recognized accounting practices, policies and principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of the SEBI Regulations, 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 RBI in respect of income recognition, asset classification, provisioning and other related

matters, except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement which have not been reviewed by us.

5. Attention is drawn to the fact that the figures for the quarter ended March 31, 2026, as reported in the Statement are the balancing figures between audited figures in respect of the full previous financial year and the published year to date unaudited figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of the previous financial year had only been reviewed and were not subjected to audit.

   Our conclusion is not modified in respect of the above matters.

For Ravi Rajan & Co. LLP
Chartered Accountants
Firm Registration No.:009073N/N500320

SUMIT KUMAR
Digitally signed by SUMIT KUMAR
Date: 2026.07.29 14:47:20 +05'30'

Sumit Kumar
Partner
Membership No. 512555
UDIN: 26512555XBIZAO6199
Date: 29th July 2026
Place: New Delhi

For R.G.N.Price & Co.
Chartered Accountants
Firm Registration No. 002785S

SRIRAAM ALEVOOR MURALIDHARAN
Digitally signed by SRIRAAM ALEVOOR MURALIDHARAN
Date: 2026.07.29 14:51:22 +05'30'

Sriraam Alevoor M
Partner
Membership No. 221354
UDIN: 26221354HEOXUA4495
Date: 29th July 2026
Place: Chennai

Ravi Rajan & Co. LLP	R.G.N. Price & Co.
Chartered Accountants	**Chartered Accountants**
505-A, Fifth Floor, Rectangle-1,	"Pinnacle" No.3503, 3rd Floor, 14th Main, H.A.L
District Centre, Saket, New Delhi – 110017	2nd Stage, Indiranagar, Bengaluru-560 008

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of the Karnataka Bank Limited, pursuant to Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026

Review Report to the Board of Directors of The Karnataka Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of The Karnataka Bank Limited ('the Holding Company' or 'the Bank') and its subsidiary, namely KBL Services Limited (the Holding Company and its subsidiary together referred to as 'the Group') for the quarter ended June 30, 2026 ('the Statement'), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "SEBI Regulations"), except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III Capital Regulations as at June 30, 2026 as have been disclosed on the Bank's website and in respect of which a link have been provided in the Statement, which have not been reviewed by us.

2. The Statement is the responsibility of the Bank's Management and has been approved by the Bank's Board of Directors. The Statement has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard - 25 'Interim Financial Reporting' (AS-25'), as 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 ('the RBI Guidelines') and other accounting principles generally accepted in India and is in compliance with the SEBI Regulations. Our responsibility is to express a conclusion 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 Auditors of the Entity' issued by the Institute of Chartered Accountants of India. 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 Bank's personnel and analytical & 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 regulation 33(8) of the SEBI Regulations, to the extent applicable.

4. Based on our review conducted as stated above and procedures performed as stated in paragraph 3 above and upon consideration of the review report of the other auditor referred to in paragraph 5 below, nothing has come to our attention that causes us to believe that the Statement, prepared in accordance with the aforesaid Accounting Standard and other recognized accounting practices, policies and

principles generally accepted in India in so far as they apply to banks, and circulars and guidelines issued by the RBI from time to time, has not disclosed the information required to be disclosed in terms of the SEBI Regulations, 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 RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at June 30, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement which have not been reviewed by us.

Other Matters

5. We did not review the interim financial results of a subsidiary namely KBL Services Limited, included in the Statement, whose financial information reflects total assets of Rs. 3.34 Crores (before consolidation adjustments) as at June 30, 2026, total revenues of Rs.3.26 Crores (before consolidation adjustments) and total net profit after tax of Rs. 0.17 Crores (before consolidation adjustments) for the quarter ended June 30, 2026, as considered in the Statement. These interim financial results have been reviewed by the other auditor whose review report has been furnished to us by the management, and our conclusions in so far as it relates to the amounts and the disclosures included in respect of this subsidiary is based solely on the review report of such other auditor, and the procedures performed by us as stated in paragraph 3 above.

6. Attention is drawn to the fact that the figures for the quarter ended March 31, 2026, as reported in the Statement are the balancing figures between audited figures in respect of the full previous financial year and the published year to date unaudited figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of the previous financial year had only been reviewed and were not subjected to audit.

Our conclusion is not modified in respect of this matter.

For Ravi Rajan & Co. LLP
Chartered Accountants
Firm Registration No.:009073N/N500320

SUMIT KUMAR
Digitally signed by SUMIT KUMAR
Date: 2026.07.29 14:47:51 +05'30'

Sumit Kumar
Partner
Membership No. 512555
UDIN: 26512555NRUHXR8497
Date: 29th July 2026
Place: New Delhi

For R.G.N.Price & Co.
Chartered Accountants
Firm Registration No. 002785S

SRIRAAM ALEVOOR MURALIDHARAN
Digitally signed by SRIRAAM ALEVOOR MURALIDHARAN
Date: 2026.07.29 14:52:13 +05'30'

Sriraam Alevoor M
Partner
Membership No. 221354
UDIN: 26221354SPJOMI1580
Date: 29th July 2026
Place: Chennai

Karnataka Bank Ltd.

THE KARNATAKA BANK LIMITED, REGD. & HEAD OFFICE, MANGALURU -575002

CIN : L85110KA1924PLC001128

STANDALONE UNAUDITED FINANCIAL RESULTS FOR/AS ON QUARTER ENDED JUNE 30, 2026

(₹. in Crore)

Sl. No.	Particulars	For /As on Quarter ended			For /As on Year ended
		30-06-2026	31-03-2026	30-06-2025	31-03-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Interest Earned (a+b+c+d)	2,382.65	2,257.32	2,261.28	8,917.83
a)	Interest/Discount on advances/ bills	1,814.19	1,689.32	1,730.23	6,681.05
b)	Income on Investments	432.75	424.38	389.39	1,642.76
c)	Interest on balances with Reserve Bank of India and other interbank funds	6.66	5.18	8.83	46.50
d)	Others	129.05	138.44	132.83	547.52
2	Other Income	355.42	398.86	358.36	1,402.89
3	TOTAL INCOME (1+2)	2,738.07	2,656.18	2,619.64	10,320.72
4	Interest expended	1,444.36	1,414.37	1,505.68	5,799.10
5	Operating expenses (i+ii)	713.37	626.77	646.67	2,547.45
i)	Employees Cost	408.56	279.58	341.13	1,297.80
ii)	Other operating expenses	304.81	347.19	305.54	1,249.65
6	TOTAL EXPENDITURE ((4+5) excluding provisions & Contingencies)	2,157.73	2,041.14	2,152.35	8,346.55
7	Operating Profit before provisions & contingencies (3-6)	580.34	615.04	467.29	1,974.17
8	Provisions (other than tax) and Contingencies	28.70	90.34	110.80	316.07
9	Exceptional Items	-	-	-	-
10	Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	551.64	524.70	356.49	1,658.10
11	Tax Expense	132.69	116.51	64.09	347.60
12	Net Profit (+)/Loss (-) from Ordinary activities after Tax (10-11)	418.95	408.19	292.40	1,310.50
13	Extraordinary Items (net of tax)	-	-	-	-
14	Net Profit (+)/Loss (-) for the period (12-13)	418.95	408.19	292.40	1,310.50
15	Paid up equity share capital (Face Value Rs 10/-)	378.21	378.19	377.98	378.19
16	Reserves excluding revaluation reserves		12,265.85		12,265.85

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. MANGALURU

Sl. No.	Particulars	For /As on Quarter ended			For /As on Year ended
		30-06-2026	31-03-2026	30-06-2025	31-03-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
17	Analytical Ratios				
i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii)	Capital Adequacy Ratio (%) -Basel III	21.10	20.07	20.46	20.07
iii)	Earnings per share (EPS) (Rs) before Extraordinary items (net of Tax expense) * Not Annualized				
	- Basic EPS	11.08*	10.79*	7.74*	34.66
	- Diluted EPS	11.06*	10.78*	7.72*	34.60
	Earnings per share (EPS) (Rs) after extraordinary items (net of Tax expense) *Not Annualized				
	- Basic EPS	11.08*	10.79*	7.74*	34.66
	- Diluted EPS	11.06*	10.78*	7.72*	34.60
iv)	NPA Ratios as on date				
	Gross NPA	2,233.25	2,320.93	2,571.09	2,320.93
	Net NPA	736.38	803.22	1,049.53	803.22
	% of Gross NPA	2.58	2.78	3.46	2.78
	% of Net NPA	0.87	0.98	1.44	0.98
(v)	Return on Assets (Annualised)	1.29	1.27	0.97	1.05
(vi)	Net worth [1]	13,128.61	12,644.04	11,890.51	12,644.04
(vii)	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil
(viii)	Capital Redemption Reserve	Nil	Nil	Nil	Nil
(ix)	Debt-equity ratio [2] (times)	0.02	0.02	0.06	0.02
(x)	Total debts to Total assets[3] (%)	3.38	4.12	1.36	4.12

1. Networth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025 and amended thereafter.
2. Debt (excluding deposit) represents borrowings with residual maturity of more than one year and Equity represents total of share capital and reserves less proposed dividend.
3. Total debts represent total borrowings of the Bank and total assets is as per the balance sheet.
4. Ratios are calculated basis cumulative daily average balance.

KARNATAKA BANK LTD. HO MANGALURU

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO., Chartered Accountants

	STANDALONE SEGMENT RESULTS FOR/AS ON QUARTER ENDED JUNE 30, 2026				(₹. in Crore)
SI. No.	Segment-wise Results	For /As on Quarter ended			For /As on Year ended
	Particulars	30-06-2026	31-03-2026	30-06-2025	31-03-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	**Segment Revenue**				
a)	Treasury Operations	468.78	447.68	502.75	1,918.25
b)	Corporate Banking	909.61	879.17	827.84	3,433.09
c)	Retail Banking	1,265.74	1,160.68	1,208.27	4,547.80
	- Digital Banking	*0.16*	*0.16*	*0.15*	*0.57*
	- Other Retail Banking	*1,265.58*	*1,160.52*	*1,208.12*	*4,547.23*
d)	Other Banking Operations	62.49	127.97	62.82	318.59
e)	Unallocated	31.45	40.68	17.96	102.99
	Income From Operations	**2,738.07**	**2,656.18**	**2,619.64**	**10,320.72**
2	**Segment Results**				
a)	Treasury Operations	73.99	54.33	85.33	263.43
b)	Corporate Banking	183.80	273.38	117.06	770.35
c)	Retail Banking	309.58	211.58	262.51	853.68
	- Digital Banking	*(0.09)*	*(0.07)*	*(0.05)*	*(0.29)*
	- Other Retail Banking	*309.67*	*211.65*	*262.56*	*853.97*
d)	Other Banking Operations	9.20	62.81	9.18	90.18
e)	Unallocated (including Provisions & Contingencies)	(24.93)	(77.40)	(117.59)	(319.54)
	Total Profit/(Loss) before tax	**551.64**	**524.70**	**356.49**	**1,658.10**
3	**Segment Assets**				
a)	Treasury Operations	32,714.98	34,931.58	34,646.33	34,931.58
b)	Corporate Banking	42,270.73	40,321.53	34,310.23	40,321.53
c)	Retail Banking	52,126.20	50,108.36	46,680.38	50,108.36
	- Digital Banking	*20.07*	*17.12*	*15.12*	*17.12*
	- Other Retail Banking	*52,106.13*	*50,091.24*	*46,665.26*	*50,091.24*
d)	Other Banking Operations	37.35	38.48	20.42	38.48
e)	Unallocated	3,326.05	3,956.65	3,570.78	3,956.65
	Total	**1,30,475.31**	**1,29,356.60**	**1,19,228.14**	**1,29,356.60**
4	**Segment Liabilities**				
a)	Treasury Operations	29,286.72	31,367.81	31,057.78	31,367.81
b)	Corporate Banking	37,843.31	36,215.02	30,768.60	36,215.02
c)	Retail Banking	46,629.60	44,966.80	41,808.15	44,966.80
	- Digital Banking	*20.16*	*17.34*	*15.17*	*17.34*
	- Other Retail Banking	*46,609.44*	*44,949.46*	*41,792.98*	*44,949.46*
d)	Other Banking Operations	33.42	34.54	18.30	34.54
e)	Unallocated	2,975.25	3,547.98	3,187.00	3,547.98
	Total	**1,16,768.30**	**1,16,132.15**	**1,06,839.83**	**1,16,132.15**
5	**Capital employed**	**13,707.01**	**13,224.45**	**12,388.31**	**13,224.45**

PART B: GEOGRAPHIC SEGMENTS: There is only one Segment i.e. Domestic Segment

'Digital Banking' has been identified as a Sub-segment under Retail Banking by the Reserve Bank of India. As on June 30, 2026, the Bank has two DBUs.and the segment information disclosed above is related to the said DBUs.

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. MANGALURU

CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR/AS ON QUARTER ENDED JUNE 30, 2026

(₹ in Crore)

Sl. No.	Particulars	For/As on Quarter ended 30-06-2026 (Unaudited)	For/As on Quarter ended 31-03-2026 (Audited)	For/As on Quarter ended 30-06-2025 (Unaudited)	For/As on Year ended 31-03-2026 (Audited)
1	Interest Earned (a+b+c+d)	2,382.65	2,257.32	2,261.28	8,917.83
a)	Interest/Discount on advances/ bills	1,814.19	1,689.32	1,730.22	6,681.05
b)	Income on Investments	432.75	424.38	389.39	1,642.76
c)	Interest on balances with Reserve Bank of India and other interbank funds	6.66	5.18	8.83	46.50
d)	Others	129.05	138.44	132.84	547.52
2	Other Income	355.48	398.86	358.37	1,402.91
3	TOTAL INCOME (1+2)	2,738.13	2,656.18	2,619.65	10,320.74
4	Interest expended	1,444.34	1,414.35	1,505.66	5,799.04
5	Operating expenses (i+ii)	713.26	626.70	646.61	2,547.28
i)	Employees Cost	411.35	282.24	343.58	1,308.43
ii)	Other operating Expenses	301.91	344.46	303.03	1,238.85
6	TOTAL EXPENDITURE ((4+5) excluding provisions & Contingencies)	2,157.60	2,041.05	2,152.27	8,346.32
7	Operating Profit before provisions & contingencies (3-6)	580.53	615.13	467.38	1,974.42
8	Provisions (other than tax) and Contingencies	28.70	90.37	110.80	316.07
9	Exceptional Items	-	-	-	-
10	Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	551.83	524.76	356.58	1,658.35
11	Tax Expense	132.71	116.51	64.08	347.60
12	Net Profit (+)/Loss (-) from Ordinary activities after Tax (10-11)	419.12	408.25	292.50	1,310.75
13	Extraordinary Items (net of tax)	-	-	-	-
14	Net Profit (+)/Loss (-) for the period (12-13)	419.12	408.25	292.50	1,310.75
15	Paid up equity share capital (Face Value Rs 10/-)	378.21	378.19	377.98	378.19
16	Reserves excluding revaluation reserves		12,265.62		12,265.62

Sl. No.	Particulars	For /As on Quarter ended			For /As on Year ended
		30-06-2026	31-03-2026	30-06-2025	31-03-2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
17	Analytical Ratios				
i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii)	Capital Adequacy Ratio (%) -Basel III	21.10	20.07	20.46	20.07
iii)	Earnings per share (EPS) (Rs) before Extraordinary items (net of Tax expense) * Not Annualized				
	- Basic EPS	11.08*	10.80*	7.74*	34.67
	- Diluted EPS	11.06*	10.78*	7.72*	34.61
	Earnings per share (EPS) (Rs) after extraordinary items (net of Tax expense) *Not Annualized				
	- Basic EPS	11.08*	10.80*	7.74*	34.67
	- Diluted EPS	11.06*	10.78*	7.72*	34.61
iv)	NPA Ratios as on date				
	Gross NPA	2,233.25	2,320.93	2,571.09	2,320.93
	Net NPA	736.38	803.22	1,049.53	803.22
	% of Gross NPA	2.58	2.78	3.46	2.78
	% of Net NPA	0.87	0.98	1.44	0.98
(v)	Return on Assets (Annualised)	1.31	1.27	0.97	1.05
(vi)	Net worth [1]	13,128.54	12,643.81	11,890.12	12,643.81
(vii)	Outstanding redeemable preference shares	Nil	Nil	Nil	Nil
(viii)	Capital Redemption Reserve	Nil	Nil	Nil	Nil
(ix)	Debt-equity ratio [2] (times)	0.02	0.02	0.06	0.02
(x)	Total debts to Total assets[3] (%)	3.38	4.12	1.36	4.12

1. Networth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025 and amended thereafter.
2. Debt (excluding deposit) represents borrowings with residual maturity of more than one year and Equity represents total of share capital and reserves less proposed dividend.
3. Total debts represent total borrowings of the Bank and total assets is as per the balance sheet.
4. Ratios are calculated basis cumulative daily average balance.

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO., Chartered Accountants

KARNATAKA BANK LTD. HO MANGALURU

CONSOLIDATED SEGMENT RESULTS FOR/AS ON QUARTER ENDED JUNE 30, 2026

(₹ in Crore)

Sl. No.	Segment-wise Results / Particulars	For/As on Quarter ended 30-06-2026 (Unaudited)	31-03-2026 (Audited)	30-06-2025 (Unaudited)	For/As on Year ended 31-03-2026 (Audited)
1	**Segment Revenue**				
a)	Treasury Operations	468.78	447.72	502.75	1,918.29
b)	Corporate Banking	909.61	879.17	827.84	3,433.09
c)	Retail Banking	1,265.74	1,160.68	1,208.27	4,547.80
	- Digital Banking	*0.16*	*0.16*	*0.15*	*0.57*
	- Other Retail Banking	*1,265.58*	*1,160.52*	*1,208.12*	*4,547.23*
d)	Other Banking Operations	62.49	127.93	62.82	318.57
e)	Unallocated	31.51	40.68	17.97	102.99
	Income From Operations	**2,738.13**	**2,656.18**	**2,619.65**	**10,320.74**
2	**Segment Results**				
a)	Treasury Operations	74.00	54.37	85.33	263.50
b)	Corporate Banking	183.86	273.41	117.08	770.45
c)	Retail Banking	309.64	211.63	262.54	853.82
	- Digital Banking	*(0.09)*	*(0.07)*	*(0.05)*	*(0.29)*
	- Other Retail Banking	*309.73*	*211.70*	*262.59*	*854.11*
d)	Other Banking Operations	9.20	62.78	9.22	90.17
e)	Unallocated (including Provisions & Contingencies)	(24.87)	(77.43)	(117.59)	(319.59)
	Total Profit/(Loss) before tax	**551.83**	**524.76**	**356.58**	**1,658.35**
3	**Segment Assets**				
a)	Treasury Operations	32,713.23	34,929.83	34,644.59	34,929.83
b)	Corporate Banking	42,270.73	40,321.53	34,310.23	40,321.53
c)	Retail Banking	52,126.20	50,108.36	46,680.38	50,108.36
	- Digital Banking	*20.07*	*17.12*	*15.12*	*17.12*
	- Other Retail Banking	*52,106.13*	*50,091.24*	*46,665.26*	*50,091.24*
d)	Other Banking Operations	37.35	38.48	20.42	38.48
e)	Unallocated	3,326.55	3,957.00	3,571.21	3,957.00
	Total	**1,30,474.06**	**1,29,355.20**	**1,19,226.83**	**1,29,355.20**
4	**Segment Liabilities**				
a)	Treasury Operations	29,285.14	31,366.26	31,056.28	31,366.26
b)	Corporate Banking	37,843.30	36,215.05	30,768.68	36,215.05
c)	Retail Banking	46,629.57	44,966.83	41,808.25	44,966.83
	- Digital Banking	*20.16*	*17.34*	*15.17*	*17.34*
	- Other Retail Banking	*46,609.41*	*44,949.49*	*41,793.08*	*44,949.49*
d)	Other Banking Operations	33.42	34.54	18.30	34.54
e)	Unallocated	2,975.68	3,548.30	3,187.40	3,548.30
	Total	**1,16,767.11**	**1,16,130.98**	**1,06,838.91**	**1,16,130.98**
5	**Capital employed**	**13,706.95**	**13,224.22**	**12,387.92**	**13,224.22**

PART B: GEOGRAPHIC SEGMENTS: There is only one Segment i.e. Domestic Segment

'Digital Banking' has been identified as a Sub-segment under Retail Banking by the Reserve Bank of India. As on June 30, 2026, the Bank has two DBUs.and the segment information disclosed above is related to the said DBUs

Ravi Rajan & Co. LLP New Delhi Chartered Accountants

M/s. K. N. Price & Co. Chartered Accountants

Karnataka Bank Ltd. HO Mangaluru

NOTES FORMING PART OF THE UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026.

1. The above Unaudited Standalone and Consolidated financial results ('the financial results') for the quarter ended June 30, 2026 have been reviewed by the Audit Committee of the Board at the meeting held on July 28, 2026 and recommended for approval to and approved by the Board of Directors at meeting held on July 29, 2026. The same has been subjected to limited review by the Joint Statutory Auditors of the Bank M/s. Ravi Rajan & Co. LLP, Chartered Accountants and M/s. R.G.N. Price & Co., Chartered Accountants as per the requirements of The Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015, as amended ('SEBI LODR') who have issued an unmodified conclusion on the same.

2. These Unaudited Standalone and Consolidated financial results have been prepared in accordance with the Accounting Standards 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 RBI, from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the SEBI LODR.

3. The Unaudited Consolidated financial results of the Group comprise of the unaudited financial results of The Karnataka Bank Ltd ('the Bank') and its wholly owned subsidiary - KBL Services Ltd.

4. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.

5. The Unaudited Standalone and Consolidated financial results have been arrived at after considering the provisions on the basis of extant guidelines / directives issued by the RBI on Advances, Restructured Accounts, Non-Performing Assets, exposure to entities with Un-Hedged Foreign Currency, Non Performing Investments and fair valuation on Investments, provision for employees' retirement benefits like pension, gratuity, leave

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. HO MANGALURU

encashment and unused sick leave as per actuarial valuations, Income Tax and other usual and necessary provisions on estimates.

6. Other income includes fees earned from providing services to customers, commission from non-fund based banking activities, earnings from foreign exchange and derivative transactions, selling of third-party products, profit on sale of investments (net), Mark-to-Marget (MTM) on investments under Fair Value Through Profit or Loss (FVTPL)/Held For Trading (HFT), recovery in written-off accounts etc.

7. As per RBI Direction RBI/2026-27 /79 DOR.CAP.REC.No.68/21.01.002/2026-27 Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Fifth Amendment Directions, 2026 Dated 8th May 2026, the Bank has considered the eligible profits for the quarter ended June 30, 2026, as determined in accordance with the extant RBI Directions, while computing the Capital to Risk-Weighted Assets Ratio (CRAR).

8. As per RBI Direction RBI/2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 Reserve Bank of India (Commercial Banks - Classification, Valuation, and Operation of Investment Portfolio) Second Amendment Directions, 2026 Dated 18th May 2026, the Bank has transferred the entire balance of Rs. 127.00 Crore from the Investment Fluctuation Reserve (IFR) to Revenue Reserve (Revenue and Other Reserves) during the quarter ended June 30, 2026.

9. As per RBI Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/ 21.04.018/ 2025-26 Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 Dated 28th November, 2025 and amended thereafter, disclosure for loan transferred/ acquired from/to Asset Reconstruction Companies/ Permitted Transferee/ other transferees, during the quarter ended June 30, 2026 are given below:

a) The Bank has not transferred any stressed loan (Special Mention Account) and any loan not in default during the quarter ended June 30, 2026. (For the quarter ended June 30, 2025 – Nil)

b) The Bank has not transferred any non-performing Assets (NPAs) during the quarter ended June 30, 2026. (For the quarter ended June 30, 2025 – Nil)

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. MANGALURU

c) The Bank has not acquired any stressed loan through assignment during the quarter ended June 30, 2026 (For the quarter ended June 30, 2025 – Nil). Details of loan not in default acquired through transfer of loan exposures during the quarter ended June 30, 2026. are furnished hereunder:

Particulars	**Direct Assignment**
Aggregate amount of loans acquired (₹ in crore)	Rs 175.00 Crores
Weighted average residual maturity (in years)	12 Years 6 Months
Weighted Average Holding period by originator	6 Months
Retention of beneficial economic interest by the originator	41.67%
Tangible Security Coverage	150%
External Rating	A+ by INDIA Ratings dated 26 December 2025

(For the quarter ended June 30, 2025 – Nil)

d) The Bank has not acquired any Security Receipts (SR) issued by Asset Reconstruction Companies (ARCs) during the quarter ended June 30, 2026. (For the quarter ended June 30, 2025 – Nil)

10. The distribution of the Security Receipts (SR's) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as on June 30, 2026

Recovery Rating Band	**Book Cost (₹ in crore)**
RR1	-
RR1+	-
RR2	-
RR3	-
RR4	-
RR5	-
Rating Withdrawn	-
TOTAL	-

11. As per RBI Master Direction RBI/DOR/2025-26/165 DOR.STR.REC.84/21.04.048/2025-26 Reserve Bank of India (Commercial Banks — Resolution of Stressed Assets) Directions, 2025 dated 28th November, 2025 read with RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/ 21.04.018/ 2025-26 Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 Dated 28th November, 2025 and amended thereafter, disclosures related to project finance for the quarter ended June 30, 2026 is given below:

Sl. No	Item Description	Number of accounts	Total outstanding (₹. in crore)
1	Projects under implementation accounts at the beginning of the quarter*	181	947.97
2	Projects under implementation accounts sanctioned during the quarter	56	209.28
3	Projects under implementation accounts where DCCO has been achieved during the quarter#	36	173.73
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	201	983.52
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked	20	84.86
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented	18	82.43
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation.	2	2.43
5.3	Out of '5' - accounts in respect of which Resolution plan has failed	NIL	NIL
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	NIL	NIL
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	NIL	NIL
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	NIL	NIL
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	NIL	NIL
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked	NIL	NIL
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented	NIL	NIL
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	NIL	NIL
8.3	Out of '8' - accounts in respect of which Resolution plan has failed	NIL	NIL

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. MANGALURU

*Including disbursement/Repayment during the quarter

Including Closed and Technically Written off Accounts

12. As per of RBI/DOR/2025-26/159 DOR.STR.REC.No.78/21.04.048 12025-26 "RBI (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025", and amended thereafter, necessary details of Co-Lending Arrangements (CLAs) on aggregate basis for the quarter ended June 30, 2026 is given below:

(₹. in Crore)

SL. No.	Particulars	As at June 30, 2026
1	Quantum of CLAs	
	I) Number of CLA partners (Nos)	3
	II) Number of outstanding cases (Nos)	3860
	III) Amount of Gross outstanding (₹)	66.63
2	Weighted Average ROI (%)	10.67%
3	Fees Paid (Exclusive of GST)(₹) (during the quarter)	0.02
4	Broad Sectors	Unsecured Business Loans
5	Performance of Loans under CLA (₹)	
	I) Performing Advances :	48.17
	II) Non-Performing Advances :	18.46
6	Details related to Default Loss Guarantee (₹)	NIL

13. Provision Coverage Ratio as at June 30, 2026, stood at 84.70% (81.11% as at June 30, 2025).

14. Notes on Segment reporting:-

a) As per the guidelines of the RBI on compliance with the Accounting Standards, the Bank has adopted "Treasury Operations", "Corporate", "Retail" and "Other Banking Operations", as primary business segments for the purpose of compliance with Accounting Standard 17 on Segment Reporting issued by ICAI.

b) Digital Banking sub-segment under retail segment represents balances of Digital Banking units (DBUs) opened Bank as per RBI guidelines.

c) Segment revenue represents revenue from external customers.

d) Capital employed for each segment has been allocated proportionate to the assets of the respective segment.

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

KARNATAKA BANK LTD. HO MANGALURU

15. During the quarter ended June 30, 2026, the Bank has allotted 21,773 equity shares (31,671 equity shares during the quarter ended June 30, 2025) of face value of ₹ 10/- each, pursuant to the exercise of Employee Stock Options Scheme.

16. In accordance with RBI guidelines, consolidated Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations have been made available on our website at following link: https://karnatakabank.bank.in/regulatory-disclosures. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.

17. The ratios and other information which are to be disclosed as per Regulation 52(4) of SEBI LODR, have been disclosed to the extent considered applicable.

18. Status of Investor Complaints received during the quarter ended June 30, 2026:

Particulars	**Complaints un-resolved at the beginning of the period**	**Complaints received during the period**	**Complaints resolved during the period**	**Complaints un-resolved at the end of the period**
For the Quarter	NIL	NIL	NIL	NIL

19. Previous period's figures/ ratios have been regrouped/ reclassified/ reinstated, wherever necessary to conform to current period's classification and presentation.

20. The figures for the quarter ended March 31, 2026 are the balancing figures between the audited figures in respect of the year ended March 31, 2026 and the published (un-audited) year to date figures up to December 31, 2025.

For and on behalf of Board of Directors

Place: Mangaluru
Date: July 29, 2026

Raghavendra S Bhat
Managing Director & CEO
DIN: 11165725

KARNATAKA BANK LTD. HO MANGALURU

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

M/s. R.G.N. PRICE & CO. Chartered Accountants

Ravi Rajan & Co. LLP **Chartered Accountants** 505-A, Fifth Floor, Rectangle-1, District Centre, Saket, New Delhi – 110017	**R.G.N Price & Co.** **Chartered Accountants** Pinnacle No. 3503, 3rd floor, 14 Main, Off 100 Feet Road, HAL 2nd Stage, Indira Nagar, Bangalore -560008

29th July 2026

To
The Board of Directors
The Karnataka Bank Limited
Mangaluru.

Independent Auditor's Certificate on Security Cover and compliance with covenants pursuant to Regulation 54 read with clause (d) of sub-regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) for submission to Debenture Trustees

1. This certificate is issued in accordance with the terms of our engagement letter dated September 25, 2025, with The Karnataka Bank Limited ('the Bank').

2. We, the Joint Statutory Auditors of the Bank, have been requested by the Bank to examine and to express a conclusion on the accompanying 'Annexure 1 – Security Cover Certificate' and 'Annexure 2 – Compliance with the Financial Covenants criteria' ('the Annexures') containing details of listed non-convertible debt securities ('NCDs') of the Bank outstanding as at June 30, 2026, security cover maintained against such securities, the covenants criteria as per the terms of the Information Memorandum or Debenture Trust Deed and the Bank's compliance with such covenants' ('the Statement') which has been prepared by the Bank from the unaudited books of account and other relevant records and documents maintained by the Bank, pursuant to the requirement of Regulation 54 read with Clause (d) of sub-regulation (1) of Regulation 56 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('the SEBI Regulations') and Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 20-2025 issued by the Securities and Exchange Board of India ('the Circular'). The Statement has been initialled for identification purposes only.

Management Responsibility

3. The preparation of the Annexures, including the preparation and maintenance of all accounting and other relevant supporting records and documents, is solely the responsibility of the Management of the Bank. This responsibility includes identification of covenants, the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management is also responsible for compliance with all the relevant requirements of the SEBI Regulations, the debenture trust deed and the Circular for the purpose of furnishing this Statement and for providing all relevant information to the Debenture Trustees.

Auditor's Responsibility

5. Pursuant to requirements of the SEBI Regulations and the Circular, our responsibility is to provide a limited assurance on whether the Annexures as attached containing details of security cover in respect of listed NCDs of the Bank outstanding as at June 30, 2026 is in agreement with unaudited books of account, other relevant records, documents maintained and the Bank during the period ended June 30, 2026 has complied in all material aspects, with the covenants in respect of NCDs of the Bank outstanding as at June 30, 2026.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial information, and Other Assurance and Related Services Engagements, issued by the ICAI.

8. Our scope of work did not involve us performing audit tests for the purpose of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Bank taken as a whole. We have not performed an audit, the objective of which would be the expression of an audit opinion for the purpose of this report. Accordingly, we do not express such opinion.

9. Accordingly, we have performed the following procedures in relation to the Statement:
   a. Obtained the unaudited standalone financial information and consolidated financial information of the Bank as at and for the period ended June 30, 2026.
   b. Traced the amounts in the Annexures, in relation to the computation of Security Cover, to the unaudited standalone financial information and consolidated financial information of the Bank as at and for the period ended June 30, 2026.
   c. Verified the details of covenants criteria for the listed NCDs from the debenture trust deed.
   d. Obtained other information, reports, documents / records as relevant for the purpose.
   e. Performed necessary inquiries with the Management and obtained necessary representations.

Conclusion

10. Based on the procedures performed as referred to in paragraph 9 above and according to the information and explanations provided to us by the Management of the Bank, nothing has come to our attention that causes us to believe that:

    a. the Statement as attached in the Annexure 1 – Security Cover Certificate and Annexure 2 – Compliance with the covenants criteria in respect of listed NCDs of the Bank outstanding as of June

30, 2026, is in all material respects, not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Bank for the period ended and as at June 30, 2026, and

b. the Bank, during the period ended June 30, 2026, has not complied, in all material respects, with the covenants in respect of the listed NCDs of the Bank outstanding as at June 30, 2026.

Restriction on distribution or use

11. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the SEBI Regulations. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have as the Joint Statutory Auditors of the Bank or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as Joint Statutory Auditors of the Bank.

12. The certificate is addressed to and provided to the Board of Directors of the Bank solely for the purpose of enabling it to comply with the requirements of the SEBI Regulations, and therefore, this certificate should not be used, referred to or distributed for any other purpose to any other party without our prior written consent. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

Ravi Rajan & Co. LLP
Chartered Accountants
Firm Regn. No. 009073N/N500320

SUMIT KUMAR
Digitally signed by SUMIT KUMAR
Date: 2026.07.29 14:48:19 +05'30'

Sumit Kumar
Partner
Membership No. 512555
Date: July 29, 2026
Place: New Delhi
UDIN: 26512555QBCIIT9597

R.G.N. Price & Co.
Chartered Accountants
Firm Regn. No. 002785 S

SRIRAAM ALEVOOR MURALIDHARAN
Digitally signed by SRIRAAM ALEVOOR MURALIDHARAN
Date: 2026.07.29 14:53:33 +05'30'

Sriraam Alevoor M
Partner
Membership No. 221354
Date: July 29, 2026
Place: Chennai
UDIN: 26221354UGAEOP8816

Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222
E-Mail : finaccts@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

FINANCE & ACCOUNTS DEPARTMENT

Disclosure in Terms of Regulation 54(3) of SEBI (LODR)

Statement of Security Cover

The Karnataka Bank Ltd. had earlier issued "Tier 2 Subordinated Unsecured Non-Convertible Bonds" in the nature of Debentures in accordance with the extant Reserve Bank of India (RBI) Guidelines (i.e. Master Circular - Prudential Guidelines on Capital Adequacy and Market Discipline- New Capital Adequacy Framework (NCAF) dated July 2, 2012 read with Master Circular - Basel III Capital Regulations dated July 1, 2015) which are listed on the NSE Debt Segment. The Non-Convertible Bonds issued in the nature of debentures are unsecured by the very nature of the instrument and hence the Security cover is **Nil** as per the terms of the Information Memorandum or Debenture Trust Deed. The details of the Debt Securities issued are as under:

ISIN-wise details:

Sl. No.	ISIN	Facility	Type of charge	Sanctioned amount (₹ in Crore)	Outstanding amount as on 30.06.2026 (₹ in Crore)	Cover required	Security required
1.	INE614B08054	Unsecured Non-Convertible Debt Instruments in the nature of Debentures	Unsecured	300.00	300.00	Nil	Nil
Grand Total				**300.00**			

Details in terms of SEBI circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 is enclosed as Annexure 1.

Vijayakumar P H

CHIEF FINANCIAL OFFICER

KARNATAKA BANK Finance & Accounts Department H.O., MANGALURU

M/s. R.G.N. PRICE & CO. Chartered Accountants

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

ANNEXURE I

Karnataka Bank Ltd.

Your Family Bank, Across India.

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in Column F)		Debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable(For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank	Total Value(=K+L+M+N)
												Relating to Column F		
		BookValue	BookValue	Yes/No	BookValue	BookValue								
ASSETS														
Property,Plant and Equipment														
Capital Work-in- Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans														
Inventories														
Trade Receivables									NIL					
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings		*not to be filled*												
Bank											NIL			
Debt Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions		not to be filled												
Others														

M/s. R.G.N. PRICE & CO., Chartered Accountants

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

ANNEXURE I

Karnataka Bank Ltd.

Your Family Bank, Across India.

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari- passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in Column F)		Debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable(For Eg.Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank	Total Value(=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
Total						NIL								
Cover on Book Value														
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio	NIL		Pari-Passu Security Cover Ratio									

i This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
iii This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
vii In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
viii Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
ix The market value shall be calculated as per the total value of assets mentioned in Column O.

Vijayakumar P H
CHIEF FINANCIAL OFFICER

KARNATAKA BANK Finance & Accounts Department H.O.: MANGALURU

M/s. R.G.N. PRICE & CO. Chartered Accountants

RAVI RAJAN & CO. LLP New Delhi Chartered Accountants

Karnataka Bank Ltd.

Your Family Bank, Across India

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222
E-Mail : info@ktk.bank.in
Website : https://karnatakabank.bank.in
CIN : L85110KA1924PLC001128

FINANCE AND ACCOUNTS DEPARTMENT

Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter ended June 30, 2026.

(Rs in crore)

Sl. No.	Particulars	Standalone	Consolidated
		As on/ for the quarter ended 30.06.2026	As on/ for the quarter ended 30.06.2026
1.	Debt-Equity Ratio[1] (times)	0.02	0.02
2.	Debt Service Coverage Ratio	NA	
3.	Interest Service Coverage Ratio	NA	
4.	Outstanding Redeemable Preference Shares (quantity and value)	Nil	Nil
5.	Capital Redemption Reserve/Debenture Redemption Reserve	NA	
6.	Net worth [2]	13,128.61	13,128.54
7.	Net Profit After Tax (Rs. in crore)	418.95	419.12
8.	Earnings Per Share*		
	Basic :	11.08*	11.08*
	Diluted :	11.06*	11.06*
9.	Current Ratio	NA	
10.	Long Term Debt To Working Capital	NA	
11.	Bad Debts to Account Receivable Ratio	NA	
12.	Current Liability Ratio	NA	
13.	Total Debts to Total Assets[3]	3.38	3.38
14.	Debtors Turnover	NA	
15.	Inventory Turnover	NA	

KARNATAKA BANK LTD. ACCOUNTS DEPARTMENT H.O. MANGALORE

Sl. No.	Particulars	Standalone As on/ for the quarter ended 30.06.2026	Consolidated As on/ for the quarter ended 30.06.2026
16.	Operating Margin (%)	21.20	21.20
17.	Net profit Margin (%)	15.30	15.31
Sector Specific equivalent ratios, as applicable			
18.	Provision Coverage Ratio (%)	84.70	84.70
19.	Gross Non-Performing Assets (GNPA) (%)	2.58	2.58
20.	Net Non-Performing Asset (NNPA) (%)	0.87	0.87
21.	Capital Risk Adequacy Ratio (CRAR) (%)	21.10	21.10
22.	Net Interest Margin (NIM) (%)	3.20	3.20

[1] *Debt (excluding deposit) represents borrowings with residual maturity of more than one year and Equity represents total of share capital and reserves less proposed dividend.*

[2] *Net Worth is calculated as per guidelines under RBI Master Circular on Exposure Norms.*

[3] *Total debts represent total borrowings of the bank and total assets is as per the balance sheet.*

**Not Annualized*

NA represents not applicable to the Bank.

For Karnataka Bank Limited

KARNATAKA BANK LTD. ACCOUNTS DEPARTMENT H.O. MANGALORE

Vijayakumar P H
CHIEF FINANCIAL OFFICER

Karnataka Bank Ltd.
Your Family Bank. Across India.

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222
E-Mail : comsec@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC:100:2026-27 Date: 29.07.2026

The Manager Listing Department **National Stock Exchange of India Limited** Exchange Plaza, C-1, Block G Bandra-Kurla Complex, Bandra (E) MUMBAI - 400051	The Manager Corporate Relationship Department **BSE Limited** Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400001

NSE Scrip Code: KTKBANK	**BSE Scrip Code: 532652**

Madam / Dear Sir,

Sub: Disclosure in terms of Regulations 32 (1), 52 (7) and 52 (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Statement of Deviation or Variation for the quarter ended June 30, 2026

With reference to disclosure to be made under Regulations 32 (1), 52 (7) and 52 (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform that the Bank has not raised BASEL III compliant, unsecured debt instruments in the nature of Debentures during the quarter ended June 30, 2026. However, during the quarter ended June 30, 2026, the Bank issued equity share capital by way of allotment of equity shares pursuant to the exercise of vested ESOPs.

The details of the capital instruments raised in the earlier quarters for the capital adequacy purposes in terms of the Reserve Bank of India guidelines and which are listed on NSE Debt Segment and outstanding as on June 30, 2026, with the status of utilisation are as under:

Instrument ISIN	Issue Amount (Rs. Crore)	Date of Issue	Rate of interest	Whether fully utilised	Whether the purpose for which the funds were raised has been achieved?
Series VII-INE614B08054	300.00	30.03.2022	10.70% p.a.	Yes	Yes-funds were raised for capital adequacy purpose and the purpose has been achieved.

Further, information as required under SEBI Circular No.: HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, is enclosed in **Annexure I and Annexure II.**

Yours faithfully,

Sham Kanathila
Digitally signed by Sham Kanathila
Date: 2026.07.29 16:56:32 +05'30'

Sham K
Company Secretary & Compliance Officer

Annexure- I

Statement on Deviation / Variation for proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement, etc.

(As per Regulation 32 (1) of SEBI (Listing Obligations and Disclosure Requirements) (LODR) Regulations, 2015)

A. Statement on deviation / variation in utilisation of funds raised: NIL

Particulars	**Remarks**
Name of listed entity	The Karnataka Bank Limited
Mode of fund raising	Not Applicable
Date of raising funds	
Amount raised	
Report filed for quarter ended	30.06.2026
Monitoring agency name, if applicable	Not Applicable
Is there a deviation/ variation in use of funds raised?	
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	
If yes, date of shareholder approval?	
Explanation for the deviation/ variation	
Comments of the audit committee after review	
Comments of the auditors, if any	

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	**Modified object, if any**	**Original allocation**	**Modified allocation, if any**	**Fund Utilized**	**Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)**	**Remarks, if any**
Not Applicable						

Deviation or variation could mean:

a. Deviation in the objects or purposes for which the funds have been raised, or

b. Deviation in the amount of funds actually utilized as against what was originally disclosed, or

c. Change in terms of a contract referred to in the fund-raising document, i.e., prospectus, letter of offer, etc.

Sham Kanathila Digitally signed by Sham Kanathila Date: 2026.07.29 16:56:46 +05'30'

Name of Signatory: Sham K

Designation: Company Secretary & Compliance Officer

Date: 29.07.2026

Annexure- II

Statement on Deviation / Variation in Utilization of Funds Raised

(As per Regulation 52 (7) and 52 (7A) of SEBI (Listing Obligations and Disclosure Requirements) (LODR) Regulations, 2015)

A Statement on utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues / Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
The Karnataka Bank Limited	INE614B08054	Private Placement	Basel III compliant Tier 2 Bonds	30.03.2022	300.00	Yes	No	Not Applicable	Nil

B. Statement on deviation / variation in utilisation of funds raised: NIL

Particulars	Remarks
Name of listed entity	The Karnataka Bank Limited
Mode of fund raising	Not Applicable
Date of raising funds	
Amount raised	
Report filed for quarter ended	30.06.2026
Monitoring agency name, if applicable	Not Applicable
Is there a deviation/ variation in use of funds raised?	
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	
If yes, date of shareholder approval?	
Explanation for the deviation/ variation	
Comments of the audit committee after review	
Comments of the auditors, if any	
Objects for which funds have been raised and where there has been a deviation /	

Particulars	Remarks
variation, in the following table:	

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Fund Utilized	Amount of deviation / variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
Not Applicable						

Deviation or variation could mean:

a. Deviation in the objects or purposes for which the funds have been raised, or

b. Deviation in the amount of funds actually utilized as against what was originally disclosed, or

c. Change in terms of a contract referred to in the fund-raising document, i.e., prospectus, letter of offer, etc.

Sham Kanathila

Digitally signed by Sham Kanathila
Date: 2026.07.29 16:57:10 +05'30'

Name of Signatory: Sham K

Designation: Company Secretary & Compliance Officer

Date: 29.07.2026