Karnataka Bank Ltd.
Your Family Bank. Across India.

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

Phone : 0824-2228182
E-Mail : comsec@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

August 12, 2025
HO/SEC/135/2025-26

1. The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza,C-1, Block G
Bandra-Kurla Complex, Bandra (E)
MUMBAI-400 051
Scrip Code: KTKBANK

2. The Manager,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
MUMBAI-400 001
Scrip Code: 532652

Madam / Dear Sir,

Sub: **Press Release – Karnataka Bank Announces Q1 Net profit at Rs. 292.40 Crores**

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the press communiqué released by the Bank on 12.08.2025 as given in the subject matter above, for your kind information and dissemination.

Yours faithfully,

Sham Kanathila

Digitally signed by Sham Kanathila
Date: 2025.08.12 18:51:49 +05'30'

Sham K
Company Secretary &
Compliance Officer

Karnataka Bank Ltd.
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Regd. & Head Office
P. B. No.599, Mahaveera Circle
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HO/BBD/PR/No. 07/OR.No 326 /2025-26 **Date: 12-08-2025**

PRESS RELEASE

KARNATAKA BANK ANNOUNCES Q1 NET PROFIT AT Rs. 292.40 CRORES

In the Meeting of the Board of Directors held today at Bank's Head Quarters Mangaluru, the Board has approved the financial results for the quarter ended June 30, 2025.

Karnataka Bank has posted a Net Profit of Rs. 292.40 crores for Q1 of FY26 as against Rs. 400.33 crores during the corresponding Q1 of FY 25.

The Bank's Aggregate Business (Gross) stood at Rs 1,77,509.19 crores for Q1 of FY26 compared to Rs 1,75,534.89 crores for Q1 of FY 25 registering a YoY growth of 1.12%. The Aggregate deposits of the Bank stood at Rs 1,03,242.17 crores for Q1 of FY 26 as against Rs. 1,00,079.88 crores for Q1 of FY 25 with a YoY growth of 3.16%. Bank's Gross advances stood at Rs. 74,267.02 crores as against Rs. 75,455.01 crores as of Q1 of FY25.

The operating profit of the Bank stood at Rs. 467.29 crores and Net Interest Income stood at Rs 755.60 crore as at the quarter ended 30.06.2025.

The book quality is steadily improving with Gross NPAs declined to 3.46% at end of Q1 of FY26 compared to 3.54% in the corresponding Q1 of FY25. Net NPAs [NNPAs] stood at 1.44 % in Q1 of FY26 from 1.66% in the corresponding Q1 of FY25.

The Capital Adequacy Ratio of the Bank has further improved to 20.46% at end of Q1 of FY26 as compared to 17.64% at end of Q1 of FY25.

Announcing the results at the Bank's Head Quarters at Mangaluru, Shri Raghavendra S Bhat, Managing Director & CEO of the Bank said "During the period, the Bank has registered a moderate YoY growth in topline numbers. The investments made by the bank during last FY on development of infrastructure and processes will start showing results in the coming quarters. Our focus will continue to be in RAM segments along with improving the low-cost deposits. This will result in an improvement in spreads,

and resultantly NII. Further, the bank is also pursuing its efforts to create quality credit assets and initiatives are there at all levels to restrict slippages and recover Non-Performing Assets. Our path of growth is a continuous process, and we are committed to all the stakeholders. "

PERFORMANCE HIGHLIGHTS

(Rupees in Crore)

Parameters	Q1 FY26	Q1 FY25	YoY % change / Variation
Aggregate Business (Gross)	1,77,509.19	1,75,534.89	1.12%
Gross Advances	74,267.02	75,455.01	-1.57%
Deposits	1,03,242.17	1,00,079.88	3.16%
Retail Term Deposit	65,813.21	60,157.65	9.40 %
CASA Ratio (%)	30.84%	30.51%	33 bps
Gross NPA (%)	3.46%	3.54%	-8 bps
Net NPA (%)	1.44%	1.66%	-22 bps
PCR (%)	81.11%	77.97%	314 bps
ROE* (%)	9.58%	14.45%	-487 bps
ROA* (%)	0.97%	1.38%	-41 bps
NIM* (%)	2.82%	3.54%	-72 bps
CRAR (%)	20.46%	17.64%	282 bps
Tier-I Capital (%)	18.90%	15.94%	296 bps

*** Annualized**

Pallavi T S.

KARNATAKA BANK ★ MEDIA MARKETING & CUSTOMER EXPERIENCE ★ H.O., MANGALURU-2

Pallavi T S
CHIEF MANAGER & PUBLIC RELATIONS OFFICER