KVB Karur Vysya Bank
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FCD/Q1/RES/38/2026

July 20, 2026

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

Scrip Code: KARURVYSYA

The Manager,
BSE limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Scrip Code: 590003

Dear Sirs,

Reg: Unaudited Financial Results of the Bank for the Quarter ended 30th June 2026

Pursuant to Regulations 30, 33 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the Unaudited Financial Results for the Quarter ended **30th June 2026**. The results were duly approved by the Board of Directors at its meeting held today (i.e. 20th July 2026).

A copy of the limited review report issued by the Joint Statutory Central Auditors M/s. Kalyaniwalla & Mistry LLP, Chartered Accountants (Registration No.: 104607W/W100166) and M/s. Varma & Varma, Chartered Accountants (Registration No.: 004532S) for the quarter ended 30th June 2026 is also enclosed.

Please note that the Board meeting commenced at 12:45 PM and the Financial Results were approved by the Board at 02:10 PM in its meeting held today, and thereafter the Board meeting continued for consideration of other agenda items.

Kindly take the same on your records.

Yours faithfully

Srinivasarao Maddirala
Company Secretary &
Compliance Officer

THE KARUR VYSYA BANK LIMITED
Finance & Control Department
Registered & Central Office, No.20, Erode Road,
Vadivel Nagar, L.N.S. KARUR - 639 002. Tamil Nadu
✆ : (04324) 269326,269340
E.mail : fcd@kvbmail.com
Website : www.kvb.bank.in
CIN : L65110TN1916PLC001295
GSTIN : 33AAACT3373J1ZD

Kalyaniwalla & Mistry LLP
Chartered Accountants
3rd Floor, Pro-1 Business Centre,
Senapati Bapat Road,
Pune – 411 016
Maharashtra

Varma & Varma
Chartered Accountants
"Sreeraghavam", Kerala Varma Tower,
Building No. 53/2600 B, C, D & E,
Off. Kunjanbava Road, Vyttila P.O,
Kochi – 682019, Kerala

Independent Auditors' Limited Review Report on Unaudited Financial Results of The Karur Vysya Bank Limited pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026

The Board of Directors
The Karur Vysya Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of The Karur Vysya Bank Limited (the 'Bank') for the quarter ended June 30, 2026, together with the notes thereon, (the 'Statement'), being prepared and submitted by the Bank pursuant to the requirements of Regulation 33 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 have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement and have not been reviewed by us.

2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25'), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to banks, 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'), 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 Auditor of the Entity" issued by the Institute of Chartered Accountants of India (the 'ICAI'). 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 personnel and analytical procedures applied to financial data and thus provides less assurance than 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 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 Standards 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

KALYANIWALLA & MISTRY LLP

VARMA & VARMA KOCHI-19 CHARTERED ACCOUNTANTS 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 and have not been reviewed by us.

Other Matter

5. The Statement includes the results for the quarter ended March 31, 2026, being the balancing figures between audited figures in respect of the financial year ended March 31, 2026, and the published unaudited year to date figures up to the third quarter ended December 31, 2025, which were subject to limited review by us.

Our conclusion on the Statement is not modified in respect of the above matter.

Kalyaniwalla & Mistry LLP
Chartered Accountants
Firm Regn. No. 104607W/W100166

KALYANIWALLA & MISTRY LLP

Sushant S. Lahoti
Partner
Membership No. 114092
UDIN: 26114092TIQPSJ9289
Place: Karur
Date: July 20, 2026

Varma & Varma
Chartered Accountants
Firm Regn. No. 004532S

VARMA & VARMA
KOCHI-19
CHARTERED ACCOUNTANTS

Radhesh L Bhat
Partner
Membership No. 214229
UDIN: 26214229XQHFAR3986
Place: Karur
Date: July 20, 2026

Classification | PUBLIC

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(Rs. in lakh)

Particulars	Quarter ended			Year ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited (Refer Note 13)	Unaudited	Audited
1. Interest earned (a+b+c+d)	**304942**	**290365**	**256855**	**1107435**
a) Interest / discount on advances / bills	251624	236516	213063	911137
b) Income on investments	51065	50141	41751	188392
c) Interest on balances with Reserve Bank of India & other interbank funds	1805	1123	1552	3909
d) Other interest	448	2585	489	3997
2. Other income	44179	61580	44725	208432
3. Total income (1+2)	**349121**	**351945**	**301580**	**1315867**
4. Interest expended	162667	154488	148920	613580
5. Operating expenses (i+ii)	76894	72781	72110	294789
(i) Employees cost	39927	34075	36494	143404
(ii) Other operating expenses	36967	38706	35616	151385
6. Total expenditure *(excluding provisions and contingencies)* (4+5)	**239561**	**227269**	**221030**	**908369**
7. Operating profit before provisions and contingencies (3-6)	**109560**	**124676**	**80550**	**407498**
8. Provisions (other than tax) and contingencies	9029	25766	11814	75494
9. Exceptional items	-	-	-	-
10. Profit from ordinary activities before tax (7-8-9)	**100531**	**98910**	**68736**	**332004**
11. Tax expense	24961	26414	16591	80971
12. Net profit from ordinary activities after tax (10-11)	75570	72496	52145	251033
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net profit for the period (12-13)	**75570**	**72496**	**52145**	**251033**
15. Paid-up equity share capital (Face Value Rs.2/- per share)	19333	19333	16105	19333
16. Reserves excluding revaluation reserves				1391454
17. Analytical ratios				
(i) % of shares held by Government of India	-	-	-	-
(ii) Capital adequacy ratio - Basel III (%)	18.61	18.76	17.36	18.76
(iii) Earnings per share (EPS)[1] (Rs.) *(refer note no.11)*				
a) Basic EPS before and after extraordinary items	7.82	7.50	5.40	25.98

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Particulars	Quarter ended			Year ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited (Refer Note 13)	Unaudited	Audited
b) Diluted EPS before and after extraordinary items	7.82	7.50	5.40	25.97
(iv) NPA ratios				
a) Gross NPA	77189	74391	59260	74391
b) Net NPA	19576	18621	17026	18621
c) % of Gross NPA	0.74	0.75	0.66	0.75
d) % of Net NPA	0.19	0.19	0.19	0.19
(v) Return on asset (annualised) (%)	2.11	2.10	1.73	1.93
18. Net worth[2]	1452634	1370180	1215868	1370180
19. Paid up debt capital/ Outstanding debt[3] (%)	-	-	-	-
20. Debt[4]/equity ratio[5]	0.04	0.03	0.06	0.03
21. Total debts to total assets (%)	1.44	1.92	1.47	1.92

(Rs. in lakh)

[1] – EPS not annualised for the quarter.

[2] – Net worth is calculated as per the Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025 (including AFS Reserve considered for Tier 1 Capital), as reduced by proposed dividend.

[3] – Outstanding debt / Total debts represent total borrowings of the Bank.

[4] – Debt represents borrowings with residual maturity of more than one year.

[5] – Equity represents total of share capital and reserves less proposed dividend.

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SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

(Rs. in lakh)

Business Segments	Quarter ended			Year ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited (Refer Note 13)	Unaudited	Audited
Segment revenue				
1. Treasury	56411	58465	52366	212726
2. Corporate/Wholesale banking	64629	63014	52370	257670
3. Retail banking	225113	221301	193529	823256
a) Digital Banking	6	5	4	16
b) Other Retail Banking	225107	221296	193525	823240
4. Other banking operations	2968	9165	3315	22215
Total	**349121**	**351945**	**301580**	**1315867**
Segment results				
1. Treasury	16404	19878	15582	59092
2. Corporate/Wholesale banking	22748	24226	15495	88250
3. Retail banking	75913	80990	55780	276402
a) Digital Banking	(6)	(6)	(6)	(28)
b) Other Retail Banking	75919	80996	55786	276430
4. Other banking operations	2382	7413	2607	17766
Total	**117447**	**132507**	**89464**	**441510**
Less: Unallocated income/expenses	7887	7831	8914	34012
Operating profit	**109560**	**124676**	**80550**	**407498**
Tax expense	24961	26414	16591	80971
Other provisions	9029	25766	11814	75494
Net profit from ordinary activities	**75570**	**72496**	**52145**	**251033**
Extraordinary items	-	-	-	-
Net profit	**75570**	**72496**	**52145**	**251033**
Segment assets				
1. Treasury	3208519	3066943	2832108	3066943
2. Corporate/Wholesale banking	2325887	2114679	1878445	2114679
3. Retail banking	8262369	7867918	7148067	7867918
a) Digital Banking	-	-	-	-
b) Other Retail Banking	8262369	7867918	7148067	7867918
4. Other banking operations	-	-	-	-
5. Unallocated	639635	610769	678490	610769
Total segment assets	**14436410**	**13660309**	**12537110**	**13660309**
Segment liabilities				
1. Treasury	3164691	3032979	2590051	3032979
2. Corporate/Wholesale banking	2025613	1839743	1684051	1839743

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Business Segments	Quarter ended			Year ended
	30-06-2026	31-03-2026	30-06-2025	31-03-2026
	Unaudited	Audited (Refer Note 13)	Unaudited	Audited
				(Rs. in lakh)
3. Retail banking	7195892	6845556	6410185	6845556
a) Digital Banking	-	-	-	-
b) Other Retail Banking	7195892	6845556	6410185	6845556
4. Other banking operations	-	-	-	-
5. Unallocated	557012	531243	608192	531243
Total (a)	**12943208**	**12249521**	**11292479**	**12249521**
Capital employed (Segment assets - Segment liabilities)				
1. Treasury	43828	33964	242057	33964
2. Corporate/Wholesale banking	300274	274936	194394	274936
3. Retail banking	1066477	1022362	737882	1022362
a) Digital Banking	-	-	-	-
b) Other Retail Banking	1066477	1022362	737882	1022362
4. Other banking operations	-	-	-	-
5. Unallocated	82623	79526	70298	79526
Total (b)	**1493202**	**1410788**	**1244631**	**1410788**
Total segment liabilities (a+b)	**14436410**	**13660309**	**12537110**	**13660309**

For the above segment reporting, the reportable segments are identified into Treasury, Corporate/Wholesale banking, Retail banking (Digital Banking & Other Retail Banking) and other banking operations in compliance with RBI guidelines and Accounting Standard 17 – Segment Reporting. The Bank operates only in India. Digital Banking Segment is disclosed as a sub-segment of Retail Banking Segment as per the RBI guidelines.

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Notes:

1. The above unaudited financial results for the quarter ended June 30, 2026 have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their meetings held on July 20, 2026. These unaudited financial results have been subjected to limited review as per the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), by the Joint Statutory Central Auditors (M/s. Kalyaniwalla & Mistry LLP, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants) of the Bank and have issued an unmodified conclusion in their limited review report thereon.

2. The unaudited financial results are prepared after considering provisions for non-performing advances, non-performing investments, standard advances (including stressed advances/sectors), restructured advances, exposures to entities with unhedged foreign currency exposure, income tax (including litigated taxes as applicable) and other necessary provisions.

3. Other income includes fees earned from providing services to customers, commission from non-fund based banking activities, earnings from foreign exchange transactions, selling third party products, profit on sale of investments (net), recoveries in written off accounts etc.

4. During the quarter ended June 30, 2026 the Bank has allotted 22,570 equity shares (corresponding quarter of previous year 1,42,075 equity shares) of face value Rs. 2/- each, pursuant to the exercise of stock options by employees.

5. Disclosure as per RBI Circular RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025, in respect of loans not in default / stressed loans transferred / acquired during the quarter ended June 30, 2026:

a) Loans not in default acquired through assignment

(Rs. in lakh)

Particulars	Quarter ended June 30, 2026 Acquired from	
	SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs (incl. HFCs)	ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average holding period	-	-
Weighted average residual tenor of loans acquired	-	-
Coverage of tangible security	-	-
Retention of beneficial economic interest by the transferor	-	-
Rating wise distribution of loans acquired	-	-

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b) Loans classified as NPAs and SMA transferred

(Rs. in lakh)

Particulars	Quarter ended June 30, 2026 Transferred to		
	ARCs	Permitted transferees	Others
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Excess provision reversed to the P&L a/c. on account of sale of NPA	-	-	-

c) The Bank has neither transferred any stressed (SMA) loans & loans not in default nor has acquired any stressed loans / loans classified as NPA.

d) Recovery Ratings assigned to outstanding SRs as on June 30, 2026 by Credit Rating Agencies:

(Rs. in lakhs)

Rating Scale	Book Value
RR1	1864
RR1+	-
RR2	-
RR3	-
RR5	-
Unrated* (Rating Withdrawn)	24964
Total	**26828**

*Rating is not applicable after 8 years

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6. Disclosure as per the Reserve Bank of India (Commercial Banks-Financial statements: Presentation and Disclosures) Directions, 2025 dated November 28,2025, and as amended thereafter in respect of Project Finance loans for the quarter ended June 30,2026, is given below:

S.No	Item Description	Number of accounts	Total Outstanding # (Rs. in lakh)
1	Projects under implementation accounts at the beginning of the quarter.	24	62003
2	Projects under implementation accounts sanctioned during the quarter.	10	6971
2A	Projects under implementation accounts closed during the quarter	1*	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-2A-3)	33	68974
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.	1	1404
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	1404
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
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.	-	-
7	Out of '5', accounts in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
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.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-

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8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

 # total outstanding is as at June 30,2026.

** Represents accounts closed during the quarter before achievement of DCCO.*

7. In terms of Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions,2025, necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis are given below:

S. No	Particulars	As on June 30, 2026
1	Quantum of CLAs Number of CLA partners Number of Outstanding cases Amount of Gross Outstanding (Rs. In lakhs)	 9 7038402 102195
2	Weighted average rate of interest (%) *	18.56
3	Fees charged/Paid during the quarter ended June 30, 2026 (Rs. in lakhs)	1498
4	Broad sectors in which CLA was made	Vehicle loan, Gold loan, Secured Loan against property, Unsecured Personal loan and Home loan
5	Performance of loans under CLA (Rs. In lakhs) Standard loans Non-Performing loans	 98515 3680
6	Details relating to default loss guarantee (if any)	>Axio Digital Pvt Ltd -DLG cover not exceeding 5% of the monthly disbursal cohort. > Varashakti Housing Finance Pvt Ltd- DLG cover not exceeding 2.5% of loans of the portfolio identified for DLG cover as per agreement. > ART Housing Finance (India) Ltd - DLG cover not exceeding 1% of the aggregate outstanding amount of loans forming part of relevant portfolio. > Micro Green Housing Finance Pvt Ltd - DLG cover not exceeding 2.5% of portfolio identified for DLG cover as per agreement.

* Subvented loans are not considered for determination of weighted average rate of interest.

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8. Provision Coverage Ratio as on June 30, 2026, calculated as per RBI guidelines is 96.21% (96.76% for the corresponding period of previous year).

9. As per the extant RBI guidelines, banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio (NSFR) under the Basel III Capital Regulations. Accordingly, such applicable disclosures have been placed on the website of the Bank, which can be accessed at the following link: https://www.kvb.bank.in/about-us/disclosures/pillar-III-disclosures/. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.

10. The Bank does not have any Subsidiaries/Associates/Joint ventures as on June 30, 2026 and hence, disclosure related to Consolidated Financial Results is not applicable at this stage.

11. Earnings per share information for the quarter ended June 30,2025 reflect effect of bonus shares issued in quarter ended September 30, 2025.

12. Figures for the previous period/s have been re-grouped / re-classified, where necessary, to make them comparable with current period figures.

13. The Figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of year ended March 31, 2026 and the published year to date figures upto December 31, 2025, which were subject to limited review.

For and on behalf of Board of Directors,

Place : Karur
Date : July 20, 2026

B. Ramesh Babu
MD & CEO
(DIN:06900325)

KALYANIWALLA & MISTRY LLP

VARMA & VARMA KOCHI-19 CHARTERED ACCOUNTANTS

THE KARUR VYSYA BANK LTD. FCD C.O.

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