Karur Vysya Bank
Smart way to bank

IRC:F48:114:243:2026

20th July 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 – 400051.

Scrip Code: KARURVYSYA

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

Scrip Code: 590003

Dear Sir/Madam,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Press Release

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Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached Press Release made by the Bank titled – "Karur Vysya Bank announces Financial Results for the quarter ended 30th June 2026."

Kindly take the same on record.

Yours faithfully,

SRINIVASARAO MADDIRALA

Digitally signed by SRINIVASARAO MADDIRALA
Date: 2026.07.20 16:23:23 +05'30'

Srinivasarao Maddirala
Company Secretary &
Compliance Officer

Encl: As above

THE KARUR VYSYA BANK LIMITED
Investor Relations Cell, Registered & Central Office,
No.20, Erode Road, Vadivel Nagar, L.N.S.,
Karur - 639 002.
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CIN: L65110TN1916PLC001295

PRESS RELEASE

Karur Vysya Bank
Smart way to bank

20th JULY 2026

KARUR VYSYA BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2026.

Highlights:

- Total Business up by 15.94% YOY and 5.99% for the quarter.
- Deposits up by 14.94% YOY and 5.98% for the quarter.
- Loan Book grew at 17.13% YOY and 6.00% for the quarter.
- Loans book under RAM grew at 18% YOY and 6% for the quarter.
- CASA up by 15.25% YOY, 8.53% QOQ, CASA ratio stood at 27.55%.
- PPOP up by 36.15% YOY
- NIM at 4.34%, increase by 48 bps YOY, increase by 2 bps QOQ.
- Commission and Fee income up by 7.57% YOY.
- Cost to Income Ratio for the period is at 41.24%.
- Net Profit is increased by 44.92 % on YOY and stood at Rs.756 crore
- ROA at 2.11% for the quarter.
- ROE at 20.24% for the quarter.
- GNPA at 0.74%, NNPA at 0.19%.

Mr. Ramesh Babu B, Managing Director & CEO, The Karur Vysya Bank said,

We are pleased to report that our performance indicators align with our previously issued guidance. We successfully front-loaded growth in the first quarter of this financial year, consistent with our approach over recent years. Our sustained and inclusive results across all three key metrics—growth, profitability, and asset quality—demonstrate the ongoing strength of our performance since the beginning of the year

The bank's total business reached Rs 2,27,267 crore, reflecting our sustained growth momentum in the first quarter, with an overall business increase of6% (QOQ) and a year-on-year growth of 16%. **Our Advances crossed Rs. 1 Trillion during the current quarter** and stood at Rs 1,04,680 crore, representing a growth of 6% (QOQ), while deposits increased to Rs 1,22,587 crore, achieving a (QOQ) growth rate of 6%. Building on its strong performance, the Bank recorded its highest profit of Rs.756 crore

This quarter's performance reflects the discipline embedded in our business model, risk management, and customer engagement.

BALANCE SHEET:

Balance sheet size as of 30th June 2026 was ₹ 1,44,364 crore as against ₹ 1,25,371 crore as of 30th June 2025, a growth of 15.15%.

Total business as on 30th June 2026 stands at ₹ 2,27,267 crore, registering a Y-o-Y growth of 15.94% i.e. up by ₹31,243 crore from ₹ 1,96,024 crore as on 30th June 2025.

Total deposits as on 30th June 2026 stands at ₹ 1,22,587 crore, registering a Y-o-Y growth of 14.94% i.e. up by ₹ 15,937 crore from ₹ 1,06,650 crore as on 30th June 2025

Total advances as on 30th June 2026 stands at ₹ 1,04,680 crore, registering a Y-o-Y growth of 17.13% i.e. up by ₹ 15,306 crore from ₹ 89,374 crore as on 30th June 2025

FINANCIAL PERFORMANCE – Q1 FY 2027 vs. Q1 FY 2026:

Net profit for the quarter registered a growth of 44.92% and stood at ₹ 756 crore from ₹ 521 crore during corresponding quarter of previous year.

PPOP for the quarter increased by 36.15% is at ₹ 1096 crore, as compared to ₹ 805 crore for corresponding quarter of the previous year.

Net interest income increased by 31.76% to ₹ 1423crore vis-à-vis ₹ 1080 crore for corresponding quarter of previous year.

Net interest margin stands at 4.34% as compared to 3.86 % for the corresponding quarter of the previous year.

Cost of deposits has decreased by 32 bps and stands at 5.45% as compared to 5.77% for the corresponding quarter of previous year.

Yield on advances has been increased by 11 bps to 10.11% from 10% for the corresponding quarter of the previous year.

Commission and fee based income has improved by 7.57% on Y-o-Y basis to ₹ 270 crore from ₹ 251 crore for corresponding quarter of the previous year.

Operating expenses for the quarter was ₹ 769 crore as compared to ₹ 721 crore during the corresponding quarter of previous year.

Cost to income ratio stands at 41.24% (47.24% for Q1 of previous year).

CAPITAL ADEQUACY:

Capital Adequacy Ratio (CRAR) as per Basel III guidelines was at 18.61% as on 30th June 2026 (17.36% as on June 30, 2025) as against a regulatory requirement of 11.50%. Tier 1 was at 17.98% as of 30th June 2026 compared to 15.58% as of 30th June 2025. Risk-weighted Assets were at ₹ 80,661 crore as on 30th June 2026 (₹ 69,441 crore as at June 30, 2025).

ASSET QUALITY:

Gross non-performing assets (GNPA) has increased by 8 bps and stands at 0.74% of gross advances as on 30th June 2026 (₹ 772 crore) vis a vis 0.66% as on 30th June 2025 (₹ 593 crore) and it was lower by 1 bps Q-o-Q .

Net non-performing assets (NNPA) is below 1% and stands at 0.19% of net advances as on 30th June 2026 (₹ 196 crore), against 0.19% as on 30th June 2025 (₹ 170 crore).

Provision Coverage Ratio (PCR) was at 96.21% as at 30th June 2026, as against 96.76% as at 30th June 2025.

NETWORK:

As of 30th June 2026, the Bank's distribution network stands at 903 branches and 1 Digital Banking Unit and 2,169 ATMs / Cash Recyclers as against 888 branches and 2,226 ATMs / Cash Recyclers as of 30th June 2025. 55% of our branches are in semi-urban and rural areas. In addition, we have 338 business correspondents.

Sd/-
B. Ramesh Babu

Managing Director & CEO