

IRC: F48: 158: 356 :2026

15th October 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

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

Scrip Code: KARURVYSYA

Scrip Code: 590003

Dear Sir/Madam,

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

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 September 2026.”

Kindly take the same on record.

Yours faithfully,

**SRINIVASARAO
MADDIRALA**

Srinivasarao Maddirala
Company Secretary &
Compliance Officer

Digitally signed by
SRINIVASARAO MADDIRALA
Date: 2026.10.15 16:17:33 +05'30'

Encl: As above

THE KARUR VYSYA BANK LIMITED
Secretarial Department, Registered & Central Office,
No.20, Erode Road, Vadivel Nagar,
L.N.S., Karur - 639 002.
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Email: kvbshares@kvb.bank.in
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CIN: L65110TN1916PLC001295

PRESS RELEASE



15th Oct 2026

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

Highlights:

- ❖ Total Business up by 17.96% YOY and 5.48% for the quarter.
- ❖ Deposits up by 15.96% YOY and 4.52% for the quarter.
- ❖ Advances grew at 20.35% YOY and 6.60% for the quarter.
- ❖ Advances under RAM grew at 20.00% YOY and 6% for the quarter.
- ❖ CASA up by 15.41% YOY, 4.40% QOQ, CASA ratio stood at 27.52%.
- ❖ PPOP up by 23.86% YOY
- ❖ NIM at 4.34%, increase by 28 bps YOY.
- ❖ Commission and Fee income up by 11% YOY.
- ❖ Cost to Income Ratio for the period is at 40.53%.
- ❖ Net Profit is increased by 40.91 % on YOY and stood at Rs.1543 crore
- ❖ ROA at 2.10% for the quarter.
- ❖ ROE at 20.47% for the quarter.
- ❖ GNPA at 0.69%, NNPA at 0.18%.

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

We are pleased to report that our key performance indicators are broadly in line with the guidance shared earlier. The business growth has been balanced and broad-based, with sustained performance across our three key priorities: growth, profitability, and asset quality. This reflects the continued strength and resilience of our operating performance since the year's outset.

The bank's total business reached Rs 2,39,712 crore, reflecting our continued growth momentum in the second, with an overall business increase of 5% (QOQ) and a year-on-year growth of 18%. Our Advances stood at Rs 1,11,589 crore, representing a growth of 7% (QOQ), while deposits increased to Rs 1,28,123 crore, achieving a (QOQ) growth rate of 4%. Building on its strong performance, the Bank recorded its highest profit of Rs.788 crore .

While we remain mindful of the evolving operating environment, our focus remains steady on prudent calibrated growth, operational efficiency, customer centricity, and disciplined risk management. This approach gives us confidence in delivering sustainable value to all stakeholders.

BALANCE SHEET:

Balance sheet size as of 30th Sep 2026 was **Rs. 1,50,831** crore as against **Rs. 1,30,099** crore as of 30th Sep 2025, a growth of 15.94%.

Total business as on 30th Sep 2026 stands at **Rs. 2,39,712** crore, registering a Y-o-Y growth of 17.96% i.e. up by **36,496** crore from **Rs. 2,03,216** crore as on 30th Sep 2025.

Total deposits as on 30th Sep 2026 stands at **Rs. 1,28,123** crore, registering a Y-o-Y growth of 15.96% i.e. up by **Rs. 17,631** crore from **Rs. 1,10,492** crore as on 30th Sep 2025

Total advances as on 30th Sep 2026 stands at **Rs. 1,11,589** crore, registering a Y-o-Y growth of 20.35% i.e. up by **Rs. 18,865** crore from **Rs. 92,724** crore as on 30th Sep 2025

FINANCIAL PERFORMANCE – H1 FY 2027:

Net profit for the half year registered a growth of 40.91% and stood at **Rs.1,543** crore from **Rs.1,095** crore during corresponding half year of the previous year.

PPOP for the half year registered a growth of 23.86% and stood at **Rs.2,258** crore, from **Rs. 1,823** crore during corresponding half year of the previous year.

Net interest income increased by 24.73% to **Rs.2,920** crore as compared **Rs. 2,341** crore for corresponding half year of the previous year.

Net interest margin stands at 4.34% increased by 28 bps as compared to 4.06% for the corresponding half year of the previous year.

Cost of deposits has decreased by 22 bps and stands at 5.47% as compared to 5.69% for the corresponding half year of the previous year.

Yield on advances decreased to 10.15% by 4 bps as compared to 10.19% for the corresponding half year of the previous year.

Commission and fee based income has improved by 11% on Y-o-Y basis to **Rs. 561** crore from **Rs. 504** crore for corresponding half year of the previous year.

Operating expenses for the half year was **Rs.1539** crore as compared to **Rs. 1,477** crore during the corresponding half year of the previous year.

Cost to income ratio stands at 40.53% (44.76% for H1 of previous year).

FINANCIAL PERFORMANCE – Q2 FY 2027 vs. Q2 FY 2026:

Net profit for the quarter registered a robust growth of 37.28% and stood at Rs.788 crore from Rs. 574 crore during corresponding quarter of previous year.

PPOP for the quarter increased by 14.26% is at Rs.1,162crore, as compared to Rs. 1017 crore for corresponding quarter of the previous year.

Net interest income increased by 18.72% to Rs. 1,497 crore vis-à-vis Rs. 1,261 crore for corresponding quarter of previous year.

Net interest margin stands at 4.34% as compared to 4.24% for the corresponding quarter of the previous year.

The cost of deposits has decreased by 11 bps and stands at 5.49% as compared to 5.60% for the corresponding quarter of previous year.

Yield on advances decreased to 10.20% by 18 bps as compared to 10.38% for the corresponding quarter of the previous year.

Commission and fee based income has improved by14.62% on Y-o-Y basis to Rs. 290 crore from Rs. 253 crore for corresponding quarter of the previous year.

Operating expenses for the quarter was Rs.770 crore as compared to Rs. 756 crore during the corresponding quarter of the previous year.

Cost to income ratio stands at 39.85% (42.63% for Q2 of previous year).

CAPITAL ADEQUACY:

Capital Adequacy Ratio (CRAR) as per Basel III guidelines was at 17.97% as on September 30, 2026 (16.58% as on September 30, 2025) as against a regulatory requirement of 11.50%. Tier 1 was at 17.32% as of September 30, 2026 compared to 15.58% as of September 30, 2025. Risk-weighted Assets were at Rs. 87,496 crore as on September 30, 2026 (Rs. 72,498 crore as at September 30, 2025).

ASSET QUALITY:

Gross non-performing assets (GNPA) has decreased by 5 bps compared with Q1 of current financial year and stands at 0.69% of gross advances as on September 30, 2026 (Rs. 765 crore) and 0.76% as on September 30, 2025 (Rs. 708 crore).

Net non-performing assets (NNPA) has decreased by 1bps compared with Q1 of current financial year and stands at 0.18% of net advances as on September 30, 2026 (Rs. 199 crore) and has decreased by 1 bps YOY at 0.19% as on September 30, 2025 (Rs. 176 crore).

Provision Coverage Ratio (PCR) was at 96.13% as at September 30, 2026, as against 96.76% as at September 30, 2025.

NETWORK:

As of September 30, 2026, the Bank's distribution network stands at 921 branches and 1 Digital Banking Unit and 2,192 ATMs / Cash Recyclers as against 895 branches & 1 Digital Banking Unit and 2,225 ATMs / Cash Recyclers as of September 30, 2025. 54.29% of our branches are in semi-urban and rural areas.

Sd/-

B. Ramesh Babu

Managing Director & CEO