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October 17, 2025

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 and half year ended 30th September 2025.”

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
Company Secretary &
Deputy General Manager

Encl: As above

OCTOBER 17, 2025

**KARUR VYSYA BANK ANNOUNCES FINANCIAL RESULTS FOR THE
QUARTER/HALF YEAR ENDED 30th SEPTEMBER 2025.**

Highlights :

- ❖ Total Business up by 15.37% YOY and 3.67% for the quarter.
- ❖ Deposits up by 15.29% YOY and 3.60% for the quarter.
- ❖ Loan Book grew at 15.47% YOY and 3.75% for the quarter.
- ❖ CASA up by 8.23% YOY, CASA ratio stood at 27.65%.
- ❖ PPOP up by 16.71% YOY
- ❖ NIM at 3.82% down by 31 bps YOY and 3.77% for the quarter (excluding one off interest item)
- ❖ Other Income up by 12.18% YOY.
- ❖ Cost to Income Ratio for the HY is at 44.76%.
- ❖ ROA at 1.77% for the half year and 1.81% for the quarter.
- ❖ ROE at 17.12% for the half year and 17.94% for the quarter.
- ❖ GNPA at 0.76%, NNPA at 0.19%.

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

I am pleased to announce that the bank has achieved the significant milestone of reaching Rs 2 lakh crore in business at the conclusion of the second quarter. Notably, the bank has added Rs 75,000 crore in business over the past three and a half years. This progress demonstrates that management's initiatives regarding key metrics are advancing effectively.

As of 30th September 2025, the bank's total business reached Rs 2,03,216 crore, reflecting our sustained growth momentum in the second quarter, with an overall business increase of 4% (QOQ) and a year-on-year growth of 15%. Advances rose to Rs 92,724 crore, representing a growth of 4% (QOQ), while deposits increased to Rs 1,10,492 crore, achieving a (QOQ) growth rate of 4%. Both Advances and Deposits grew by 15% each on YOY basis.

The inclusive growth from all the business segments has supported for reaching net profit of ₹ 1095 cr for the half year.

Karur Vysya Bank ('the Bank') announced its financial results for the Quarter/half year ended September 30, 2025 today. The Bank continues its healthy performance in terms of business growth, profitability as well as asset quality.

BALANCE SHEET:

Balance sheet size as of September 30, 2025 was ₹1,30,099 crore as against ₹ 112,236 crore as of September 30, 2024, a growth of 15.92%.

Total business as on 30th September 2025 stands at ₹ 2,03,216 crore, registering a Y-o-Y growth of 15.37% i.e. up by ₹ 27,078 crore from ₹ 1,76,138 crore as on 30.09.2024.

Total deposits as on 30th September 2025 stands at ₹1,10,492 crore, registering a Y-o-Y growth of 15.29% i.e. up by ₹ 14,653 crore from ₹ 95,839 crore as on 30.09.2024.

Total advances as on 30th September 2025 stands at ₹92,724 crore, registering a Y-o-Y growth of 15.47% i.e. up by ₹ 12,425 crore from ₹ 80,299 crore as on 30.09.2024.

FINANCIAL PERFORMANCE – H1 FY 2026:

Net profit for the half year registered a robust growth of 17.49% and stood at ₹1,095 crore from ₹ 932 crore during corresponding half year of the previous year.

PPOP for the half year increased by 16.71% is at ₹1,823 crore, as compared to ₹ 1,562 crore for corresponding half year of the previous year.

Net interest income increased by 5.41% to ₹2,202 crore (excluding one off interest item) vis-à-vis ₹ 2,089 crore for corresponding half year of the previous year.

Net interest margin stands at 3.82% down by 31 bps as compared to 4.13% for the corresponding half year of the previous year. (excluding one off interest item)

Cost of deposits has increased by 17 bps and stands at 5.69% as compared to 5.52% for the corresponding half year of the previous year.

Yield on advances decreased to 9.88% by 23 bps as compared to 10.11% for the corresponding half year of the previous year.

Commission and fee based income has improved by 7.46% on Y-o-Y basis to ₹ 504 crore from ₹ 469 crore for corresponding half year of the previous year.

Operating expenses for the half year was ₹1,477 crore as compared to ₹ 1,382 crore during the corresponding half year of the previous year.

Cost to income ratio stands at 44.76% (46.95% for H1 of previous year).

FINANCIAL PERFORMANCE – Q2 FY 2026 vs. Q2 FY2025:

Net profit for the quarter registered a robust growth of 21.35% and stood at ₹574 crore from ₹ 473 crore during corresponding quarter of previous year.

PPOP for the quarter increased by 24.63% is at ₹1,017 crore, as compared to ₹ 816 crore for corresponding quarter of the previous year.

Net interest income increased by 5.65% to ₹ 1,122 crore (excluding one off interest income) crore vis-à-vis ₹ 1,062 crore for corresponding quarter of previous year.

Net interest margin stands at 3.77% (excluding one off interest income) as compared to 4.12% for the corresponding quarter of the previous year.

The cost of deposits has increased by 4 bps and stands at 5.60% as compared to 5.56 % for the corresponding quarter of previous year.

Yield on advances reduced to 9.76% (excluding one off interest income) by 34 bps as compared to 10.10% for the corresponding quarter of the previous year.

Commission and fee based income has improved by 10.00% on Y-o-Y basis to ₹ 253 crore from ₹ 230 crore for corresponding quarter of the previous year.

Operating expenses for the quarter was ₹756 crore as compared to ₹ 716 crore during the corresponding quarter of the previous year.

Cost to income ratio stands at 42.63% (46.72% for Q2 of previous year).

CAPITAL ADEQUACY:

Capital Adequacy Ratio (CRAR) as per Basel III guidelines was at 16.58% as on September 30, 2025 (16.28% as on September 30, 2024) as against a regulatory requirement of 11.50%. Tier 1 was at 15.58% as of September 30, 2025 compared to 15.39% as of September 30, 2024. Risk-weighted Assets were at ₹ 72,498 crore as on September 30, 2025 (₹ 63,263 crore as at September 30, 2024).

ASSET QUALITY:

Gross non-performing assets (GNPA) has increased by 10 bps compared with Q1 of current financial year and stands at 0.76% of gross advances as on September 30, 2025 (₹ 708 crore) and 1.10% as on September 30, 2024 (₹ 886 crore).

Net non-performing assets (NNPA) has remained at the existing level compared with Q1 of current year and stands at 0.19% of net advances as on September 30, 2025 (₹ 176 crore) and has decreased by 9 bps YOY at 0.28% as on September 30, 2024 (₹ 219 crore).

Provision Coverage Ratio (PCR) was at 96.76% as at September 30, 2025, as against 96.09% as at September 30, 2024.

NETWORK:

As of September 30, 2025, the Bank's distribution network stands at 895 branches and 1 Digital Banking Unit and 2,225 ATMs / Cash Recyclers as against 841 branches & 1 Digital Banking Unit and 2,208 ATMs / Cash Recyclers as of September 30, 2024. 54.75% of our branches are in semi-urban and rural areas.

Sd/-
B. Ramesh Babu
Managing Director & CEO