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January 23, 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: KARURVSYA

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

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/nine months ended 31st December 2025.”

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
 Company Secretary &
 Deputy General Manager

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.
 ☎: 04324-269441
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 CIN: L65110TN1916PLC001295

PRESS RELEASE

JANUARY 23, 2026

KARUR VYSYA BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER/NINE MONTHS ENDED 31ST DECEMBER 2025.

Highlights:

- ❖ Total Business up by 16.29% YOY and 4.15% for the quarter.
- ❖ Deposits up by 15.57% YOY and 3.71% for the quarter.
- ❖ Loan Book grew at 17.16% YOY and 4.67% for the quarter.
- ❖ YOY, CASA ratio stood at 27.23%.
- ❖ PPOP up by 19% YOY
- ❖ NIM at 4.03% (inclusive of one-off item), down by 7 bps YOY.
- ❖ Other Income up by 11% YOY.
- ❖ Cost to Income Ratio for the period is at 43.98%.
- ❖ ROA at 2.05% for the quarter.
- ❖ ROE at 20.48% for the quarter.
- ❖ GNPA at 0.71%, NNPA at 0.19%.
- ❖ Capital adequacy ratio (CRAR) stood at 16.05% with CET 1 ratio of 15.06%.

Mr. Ramesh Babu B, Managing Director & CEO, The Karur Vysya Bank said,
 Our current performance indicators remain aligned with the guidance previously issued. The stability across all three key metrics—growth, profitability, and asset quality—demonstrates the sustained robustness and resilience of our operations since the beginning of the year.

Our total business crossed ₹2,11,647 crore. The inclusive growth from all the business segments has supported for reaching highest ever quarterly net profit of Rs 690 crore for the quarter ended 31st December 2025. **This quarter standalone Net Profit is higher than the Annual Profit of 2021-22 of the Bank.** We have achieved ROA of 2.05% for the current quarter.

Karur Vysya Bank ('the Bank') announced its financial results for the Quarter/nine months ended December 31, 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 December 31, 2025, was ₹1,35,567 crore as against ₹ 1,16,373 crore as of December 31, 2024, a growth of 16.49%.

Total business as on 31st December 2025 stands at ₹ 2,11,647 crore, registering a Y-o-Y growth of 16.29% i.e. up by ₹ 29,654 crore from ₹ 1,81,993 crore as on 31.12.2024.

Total deposits as on 31st December 2025 stands at ₹ 1,14,595 crore, registering a Y-o-Y growth of 15.57 % i.e. up by ₹ 15,440 crore from ₹ 99,155 crore as on 31.12.2024.

Total advances as on 31st December 2025 stands at ₹ 97,052 crore, registering a Y-o-Y growth of 17.16% i.e. up by ₹ 14,214 crore from ₹ 82,838 crore as on 31.12.2024.

FINANCIAL PERFORMANCE – 9M FY 2026:

Net profit for the nine months registered a robust growth of 25% and stood at ₹ 1,785 crore from ₹ 1,428 crore during corresponding nine months of the previous year.

PPOP for the nine months increased by 18.97% and is at ₹ 2,828 crore, as compared to ₹ 2,377 crore for corresponding nine months of the previous year.

Net interest income increased by 12.90% to ₹ 3,580 crore vis-à-vis ₹ 3,171 crore for corresponding nine months of the previous year.

Net interest margin stands at 4.03% (inclusive of one-off item), down by 7 bps as compared to 4.10% for the corresponding nine months of the previous year.

Cost of deposits has increased by 4 bps and stands at 5.61% as compared to 5.57% for the corresponding nine months of the previous year.

Yield on advances is at 10.05 %, down by 8 bps as compared to 10.13% for the corresponding nine months of the previous year.

Commission and fee-based income has improved by 10% on Y-o-Y basis to ₹ 770 crore from ₹ 700 crore for corresponding nine months of the previous year.

Operating expenses for the nine months was ₹ 2,220 crore as compared to ₹ 2,114 crore during the corresponding nine months of the previous year.

Cost to income ratio stands at 43.98% (47.06% for 9M of previous year).

FINANCIAL PERFORMANCE – Q3 FY 2026 vs. Q3 FY2025:

Net profit for the quarter registered a robust growth of 39 % and stood at ₹ 690 crore from ₹ 496 crore during corresponding quarter of previous year.

PPOP for the quarter increased by 23.31 % is at ₹ 1,005 crore, as compared to ₹ 815 crore for corresponding quarter of the previous year.

Net interest income increased by 14.62 % to ₹ 1,239 crore vis-à-vis ₹ 1,081 crore for corresponding quarter of previous year.

Net interest margin stands at 3.99 % as compared to 4.04 % for the corresponding quarter of the previous year.

Cost of deposits has decreased by 19 bps and stands at 5.47 % as compared to 5.66% for the corresponding quarter of previous year.

Yield on advances has decreased by 41 bps and stands at 9.77 % as compared to 10.18% for the corresponding quarter of the previous year.

Commission and fee-based income has improved by 15.15 % on Q-o-Q basis to ₹ 266 crore from ₹ 232 crore for corresponding quarter of the previous year.

Operating expenses for the quarter was ₹ 743 crore as compared to ₹ 731 crore during the corresponding quarter of previous year.

Cost to income ratio stands at 42.49 % (47.27% for Q3 of previous year).

CAPITAL ADEQUACY:

Capital Adequacy Ratio (CRAR) as per Basel III guidelines was at 16.05% as on December 31, 2025 (15.91% as on December 31, 2024) as against a regulatory requirement of 11.50%. Tier 1 was at 15.06% as of December 31, 2025 compared to 15.03% as of December 31, 2024. Risk-weighted Assets were at ₹ 74,946 crore as on December 31, 2025 (₹ 64,755 crore as at December 31, 2024).

ASSET QUALITY:

Gross non-performing assets (GNPA) has improved by 12 bps and stands at 0.71% of gross advances as on December 31, 2025 (₹ 687 crore) vis a vis 0.83% as on December 31, 2024 (₹ 691 crore).

Net non-performing assets (NNPA) is below 1% and stands at 0.19 % of net advances as on December 31, 2025 (₹ 183 crore), against 0.20% as on December 31, 2024 (₹ 167 crore).

Provision Coverage Ratio (PCR) was at 96.56 % as at December 31, 2025, as against 96.87% as at December 31, 2024.

NETWORK:

As of December 31, 2025, the Bank's distribution network stands at 898 branches and 1 Digital Banking Unit and 2,211 ATMs / Cash Recyclers as against 866 branches, 1 Digital Banking Unit and 2,197 ATMs / Cash Recyclers as of December 31, 2024. 55% of our branches are in semi-urban and rural areas. In addition, we have 431 business correspondents.

Sd/-
B. Ramesh Babu
Managing Director & CEO