



Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

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E-Mail : comsec@ktkbank.com
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC: 288 :2025-26

Date: 10.02.2026

The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza,C-1, Block G Bandra-Kurla Complex, Bandra (E) MUMBAI - 400051	The Manager Corporate Relationship Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street MUMBAI - 400001
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NSE Scrip Code: KTKBANK	BSE Scrip Code: 532652
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Madam / Dear Sir,

Sub: Press Release – Karnataka Bank 's Aggregate Business as on 31st December 2025 is at Rs.1,81,394.37 Crores with a 3 % QoQ increase

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the press communiqué released by the Bank on 10.02.2026 on the subject matter.

This is for your kind information and dissemination.

Yours faithfully,

Sham K
Company Secretary &
Compliance Officer



Karnataka Bank Ltd.

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BRANCH BANKING DEPARTMENT - MMCE CELL

HO/MMCE/PR/No.12/OR.No.1318 /2025-26

Date: 10-02-2026

PRESS RELEASE

KARNATAKA BANK'S AGGREGATE BUSINESS AS ON 31st DECEMBER 2025 IS AT

RS. 1,81,394.37 CRORES WITH A 3⁰% QOQ INCREASE

Karnataka Bank recorded a steady progress in Aggregate Business, which stood at Rs. 1,81,394.37 crore as on 31st December 2025, compared to Rs. 1,76,461.34 crore as on 30th September 2025, registering a 3% QoQ increase.

In the Meeting of the Board of Directors held today at Mangaluru, the Board approved the financial results for the quarter and nine months period ended December 31, 2025.

Bank's Gross Advances stood at Rs. 77,282.85 crores registering QoQ growth of 4.9% and Aggregate Deposits stood at Rs.1,04,111.52 crores registering QoQ growth of 1.3%. For Q3 FY26, the Bank recorded a net profit of Rs. 290.79 crore, compared to Rs. 283.60 crore in the corresponding quarter of the previous year and Rs. 319.12 crore as on Q2 FY26.

Asset quality improved during the quarter, with GNPA declining to 3.32% as on 31st December 2025, compared to 3.33% as on 30th September 2025. Similarly, NNPA improved to 1.31% from 1.35% over the same period. The Provision Coverage Ratio (PCR) (excluding TWO) increased to 61.23% as on 31st December 2025, from 60.22% as on 30th September 2025.

The Bank's Capital Adequacy Ratio stood at 19.94% compared to 20.84% as of September 2025.

In line with RBI's revised draft guidelines on Liquidity Coverage Ratio (LCR), the Bank has computed the same as on 31st December 2025, which stands at 186.84%.

Announcing the results for Q3 FY26 at the Bank's Head Office at Mangaluru, **Shri Raghavendra S. Bhat**, Managing Director & CEO, said,

"During the quarter, the Bank recorded QoQ growth of 5% in Advances and showed an improvement in asset quality. We reiterate that our focus on the RAM (Retail, Agri, and MSME) segments, and pursuing a strong base in low-cost deposits has started accruing benefits to the Bank.

As the Bank has already energized the distribution ecosystem with building rigours into the processes, the accretion of a high-quality credit portfolio, is now being visible. In parallel, digital transformation initiatives are gaining traction, with the development of new products and platforms to enhance customer experience and improve operational efficiency.

Further, various analytical tools have now been embedded into the core business processes, enabling analytics-driven decision-making and supporting predictive and strategic use cases to drive efficiency and deeper insights across the Bank.

Our mission and vision remain firmly anchored as we advance our objectives with renewed clarity and momentum".

PERFORMANCE HIGHLIGHTS

[Rupees in crore]

Parameters	Quarter Ended			Nine Months Period		
	31-12-2025	31-12-2024	Variation (%)	31-12-2025	31-12-2024	Variation (%)
Gross Advances	77,282.85	77,859.75	-0.74%	77,282.85	77,859.75	-0.74%
Deposits	1,04,111.52	1,00,027.57	4.08%	1,04,111.52	1,00,027.57	4.08%
Aggregate Business (Gross)	1,81,394.37	1,77,887.32	1.97%	1,81,394.37	1,77,887.32	1.97%
Operating Profit	451.80	433.07	4.32%	1,359.13	1,452.02	-6.40%
Net Profit	290.79	283.60	2.54%	902.31	1,020.00	-11.54%
Net Interest Income	792.06	792.78	-0.09%	2,275.78	2,529.70	-10.04%
Gross NPA [GNPA] (%)	3.32	3.11	21 bps	3.32	3.11	21 bps
Net NPA [NNPA] (%)	1.31	1.39	-8 bps	1.31	1.39	-8 bps
Net Interest Margin (NIM) (%)	2.92	3.02	-10 bps	2.82	3.26	-44 bps
Return on Asset [ROA] (%)	0.92	0.92	0 bps	0.97	1.14	-17 bps
CASA (%)	31.53	30.29	124 bps	31.53	30.29	124 bps
PCR (%)	80.90	80.64	26 bps	80.90	80.64	26 bps

Pallavi
Pallavi T.S
CHIEF MANAGER & PRO

