Karnataka Bank Ltd.

Your Family Bank, Across India

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

Phone : 0824-2228222
E-Mail : comsec@ktk.bank.in
Website : www.karnatakabank.bank.in
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

HO:SEC:104 :2026-27 Date: 30.07.2026

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

NSE Scrip Code: KTKBANK	**BSE Scrip Code: 532652**

Madam / Dear Sir,

Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Submission of copy of the presentation for Analysts / Institutional Investors on the Unaudited Financial Results for the quarter ended June 30, 2026

We refer to our earlier letter no.: HO: SEC: 95:2026-27 dated 22.07.2026 intimating about the scheduling of Q1FY27 Earning's Audio Conference Call for Analysts/Institutional Investors to be held on Thursday, July 30, 2026 at 04:00 PM IST and also the modalities in connection therewith.

In compliance with the provisions of Regulation 30 read with Para A of Part A of Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the presentation for Analysts / Institutional Investors on the unaudited financial results of the Bank for the quarter ended June 30, 2026. The analyst presentation has also been hosted on the website of the Bank and the same is available under the link given below:

https://www.karnatakabank.bank.in/investors/quarterly-results

This is for your kind information and dissemination.

Yours faithfully,

Sham Kanathila Digitally signed by Sham Kanathila Date: 2026.07.29 19:15:54 +05'30'

Sham K
Company Secretary &
Compliance Officer

INVESTOR PRESENTATION Q1 FY27

Karnataka Bank
Your Family Bank. Across India.

102 years of banking trust

Banking with Legacy, Embracing the Future

Table of Contents

Key Parameters for Q1FY27

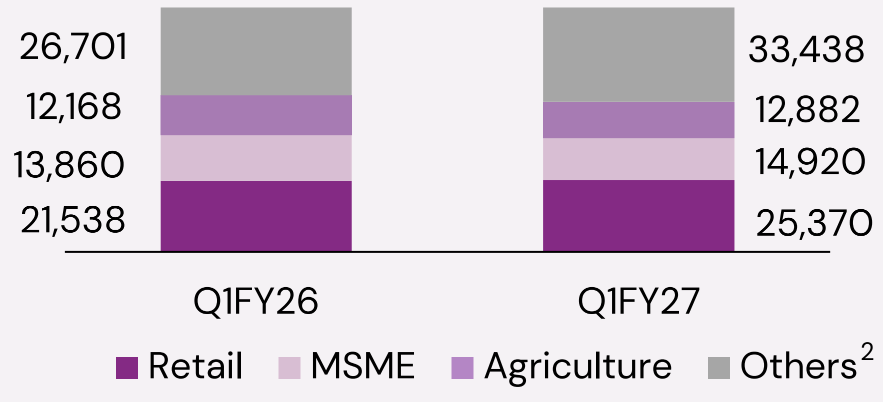
Managing transitions to achieve stability and sustainable growth…

Deposits and Advances

Gross Advances[1]

74,267 cr. → 86,610 cr. (*17%*)

12%
(In Retail, Agri & MSME)



Total Deposits

Q1FY26		Q1FY27
1,03,242 cr.	*7%* →	1,10,396 cr.

CASA

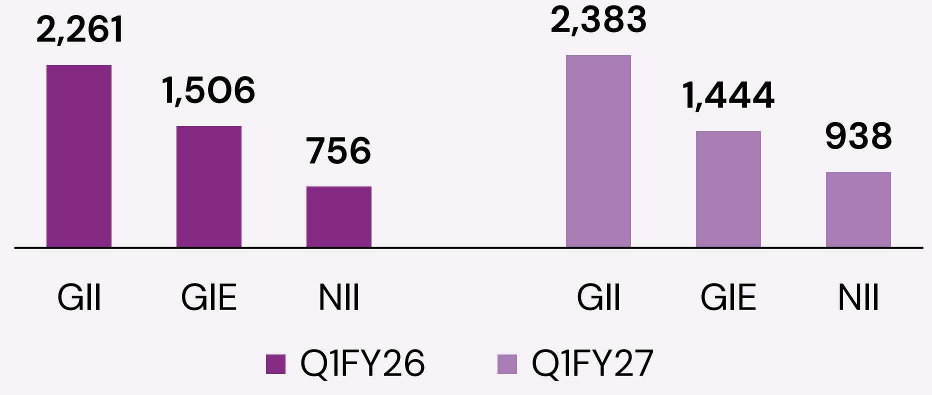
Q1FY26		Q1FY27
31,835 cr.	*12%* →	35,787 cr.

Retail Term Deposit

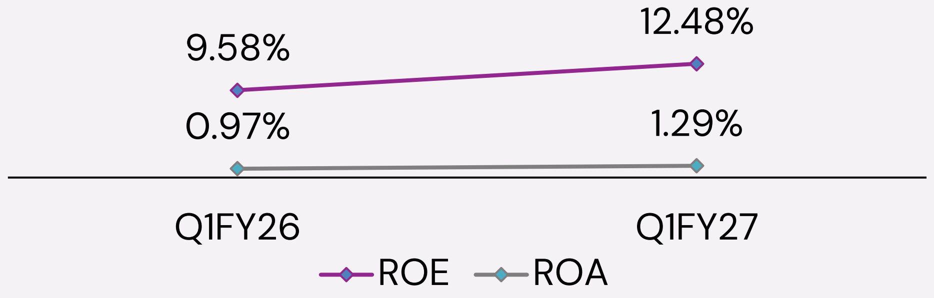
Q1FY26		Q1FY27
65,786 cr.	*6%* →	69,410 cr.

Profitability Metrics

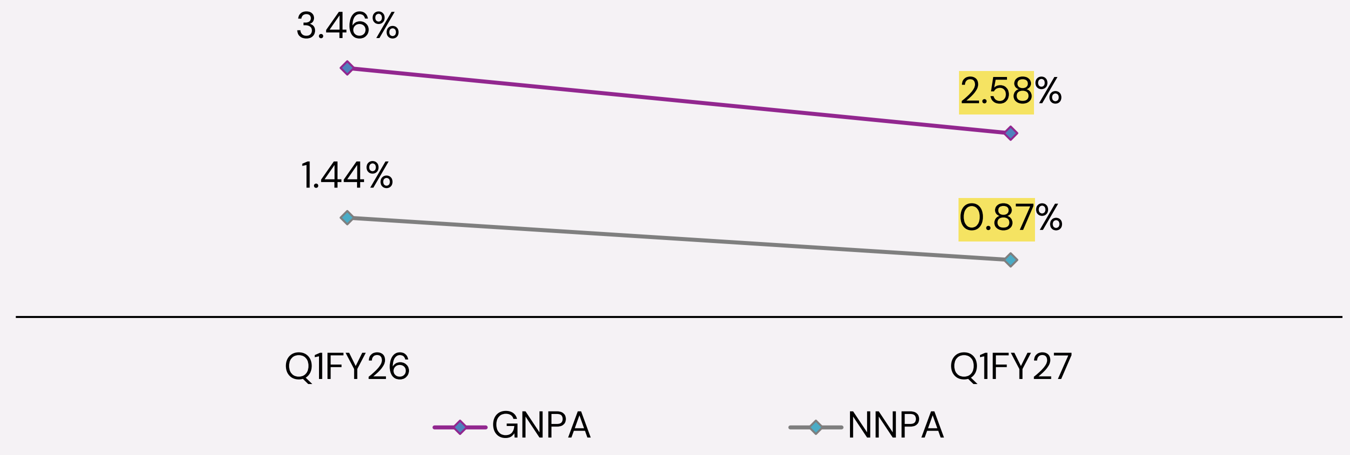
INR cr.

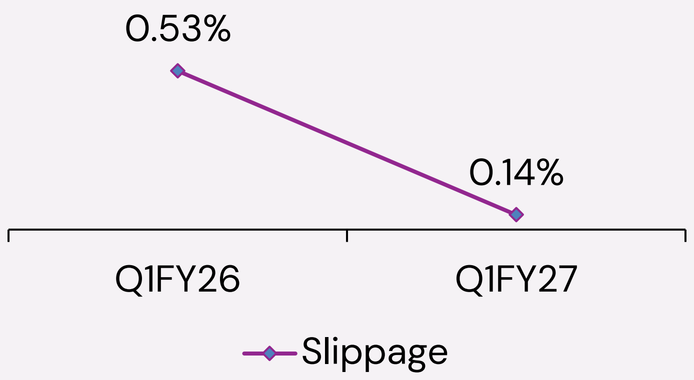


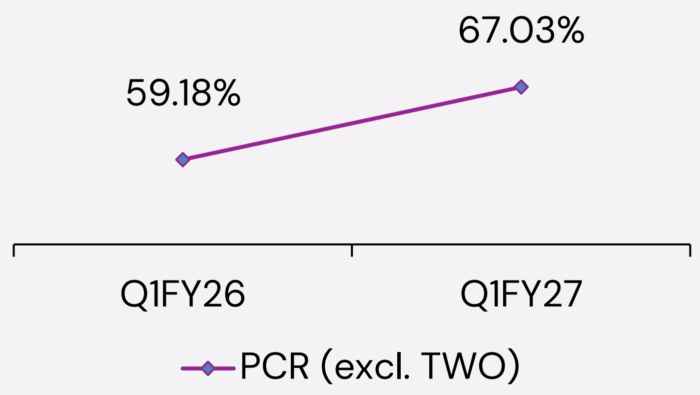
GII – Gross Interest Income;
GIE – Gross Interest Expense;
NII – Net Interest Income



Asset Quality







Notes: 1. Retail, Agriculture and MSME classifications done as per internal classifications 2. Other include NBFC, SME, Large & Mid Corporates and Others

Q1 FY27 Performance at a Glance

Q1FY27 INR cr.

Assets			
Gross Advances	**Retail Advances[1]**	**Deposits**	**CASA**
86,610	43,714	1,10,396	35,787
4% QoQ	*3% QoQ*	*1% QoQ*	*(2 %) QoQ*
4% QoQ In Retail, Agri & MSME		*3% QoQ In Retail Term Deposit*	

Profitability			
NIM	**PAT**	**ROA**	**ROE**
3.20%	419	1.29%	12.48%
13 bps QoQ	*3% QoQ*	*2 bps QoQ*	*(21 bps) QoQ*

Asset Quality			
GNPA	**GNPA and Std Restructured % of Advances**	**NNPA**	**PCR (Excl. TWO)**
2.58%	3.46%	0.87%	67.03%
(20 bps) QoQ	*(29 bps) QoQ*	*(11 bps) QoQ*	*164 bps QoQ*

- The Bank's Gross Advances recorded a 4% QoQ growth, increasing from Rs. Rs. 83,340 cr. to Rs. 86,610 cr.
- The Bank's Retail Term Deposit (RTD) increased from Rs. 67,648 cr. to Rs. 69,410 cr. registering a 3% QoQ growth.
- As of Q1 FY27, the Bank's GNPA stood at 2.58%, reflecting an improvement of 20 bps QoQ, while the NNPA improved by 11 bps QoQ to 0.87%.
- The Bank's standard restructured portfolio declined to Rs. 763 cr. as of Q1 FY27, compared to Rs. 806 cr. in Q4 FY26, reflecting a 5% QoQ improvement.

Notes: 1. Retail classification done as per RBI definition

Guided by an Independent Board

With no Shareholder Holding >5% Share Capital in the Bank

P Pradeep Kumar

Part Time Chairman, Independent Director
Former MD, State Bank of India

Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank

Biji S S

Executive Director (ED)
31 years of end-to-end banking experience

CA B R Ashok

Non-Executive Director
Chartered Accountant with over 40 years of experience

Uma Shankar

Independent Director
Former ED, Reserve Bank of India

Balakrishna Alse S

Independent Director
Former ED, Oriental Bank of Commerce

Jeevandas Narayan

Independent Director
Former MD, State Bank of Travancore; Deputy MD, State Bank of India

CA Kalmanje Gururaj Acharya

Independent Director
Senior Partner, M/s. K G Acharya & Co.; Former Independent Director, State Bank of Mysore

Harish H V

Independent Director
Former Partner, Grant Thornton; Founder ECube Investment Advisors

Dr. M Aruna Shyam

Independent Director
Senior Advocate, M/s. Aruna Shyam Associates; Senior Advocate of the Honorable High Court of Karnataka

Experienced Management Team

Strengthening of Management, making the Organization Future Ready

Raghavendra S Bhat

MD & CEO
38 years at Karnataka Bank

Biji S S

Executive Director (ED)
31 years of end-to-end banking experience

Raja B S

Chief Operating Officer (COO)
35 years at Karnataka Bank

Chandra Shekar

Chief Business Officer (CBO)
30 years at Karnataka Bank

Vinaya Bhat P J

Chief Compliance Officer (CCO) & Principal Officer
28 years at Karnataka Bank

Jayanagaraja Rao S

Head Inspection & Audit (HIA) & Chief of Internal Vigilance (CIV)
28 years at Karnataka Bank

Kannan K

Chief Information Security Officer (CISO)
30 years at Karnataka Bank

Ratheesh R

Head – Training
39 years of experience in BFSI

Nagaraja Upadhyaya B

Head - Credit Sanctions [Exposure upto Rs.15Crs.]
29 years at Karnataka Bank

Vijayakumar P H

Chief Financial Officer (CFO)
25 years at Karnataka Bank

Raghuram H S

Branch Banking; Liabilities Sales, TPP, Government Business; Products, Business Solutions Group (BSG); and IT & MIS
31 years at Karnataka Bank

Chandrashekara G

Head - Credit Sanctions [Exposure above Rs.15Crs.]
31 years at Karnataka Bank

Sunil Rao B

Head - Treasury
23 years at Karnataka Bank

Sham K

Company Secretary & Head – Operations Department
15 years of experience in BFSI

Sreedhar S

Head - Credit Monitoring
28 years at Karnataka Bank

Strong management with proven experience and leadership

Financial Highlights

Karnataka Bank
Your Family Bank. Across India.

102
years of banking trust

Banking with Legacy, Embracing the Future

Financial Highlights

Profit and Loss Statement

Particulars	Q1FY27	Q4FY26	Q-o-Q %	Q1FY26	Y-o-Y %
Interest Income	2,382.65	2,257.32	5.55%	2,261.28	5.37%
Interest Expense	1,444.36	1,414.37	2.12%	1,505.68	-4.07%
Net Interest Income	**938.29**	**842.95**	**11.31%**	**755.60**	**24.18%**
Other Income	355.42	398.86	-10.89%	358.36	-0.82%
Total Income (Net of Interest Expense)	**1,293.71**	**1,241.81**	**4.18%**	**1,113.96**	**16.14%**
Employee Expenses	408.56	279.58	46.13%	341.13	19.77%
Other Expenses	304.81	347.19	-12.21%	305.54	-0.24%
Total Operating Expenses	**713.37**	**626.77**	**13.82%**	**646.67**	**10.31%**
Operating Profit	**580.34**	**615.04**	**-5.64%**	**467.29**	**24.19%**
Provisions	28.70	90.34	-68.23%	110.80	-74.10%
Profit Before Tax (PBT)	**551.64**	**524.70**	**5.13%**	**356.49**	**54.74%**
Tax	132.69	116.51	13.89%	64.09	107.04%
Profit After Tax (PAT)	**418.95**	**408.19**	**2.64%**	**292.40**	**43.28%**

Amount in INR Cr.

Financial Highlights

Balance Sheet

Particulars	As on 30-06-2026	As on 31-03-2026	Q-o-Q %
Property & Assets			
Cash & Balance With RBI	4,552.46	7,063.49	-35.55%
Balance With Banks & Money At Call & Short Notice	972.03	672.14	44.62%
Investments	26,724.08	26,738.80	-0.06%
Advances	85,101.10	81,809.63	4.02%
Fixed Assets	1,050.64	1,060.06	-0.89%
Other Assets	12,075.00	12,012.48	0.52%
Total	**1,30,475.31**	**1,29,356.60**	0.86%
Capital and Surplus			
Capital	378.21	378.19	0.01%
Reserves & Surplus	13,328.81	12,846.27	3.76%
Deposits	1,10,396.41	1,08,778.75	1.49%
Borrowings	4,404.63	5,329.00	-17.35%
Other Liabilities & Provisions	1,967.25	2,024.39	-2.82%
Total	**1,30,475.31**	**1,29,356.60**	0.86%

Amount in INR Cr.

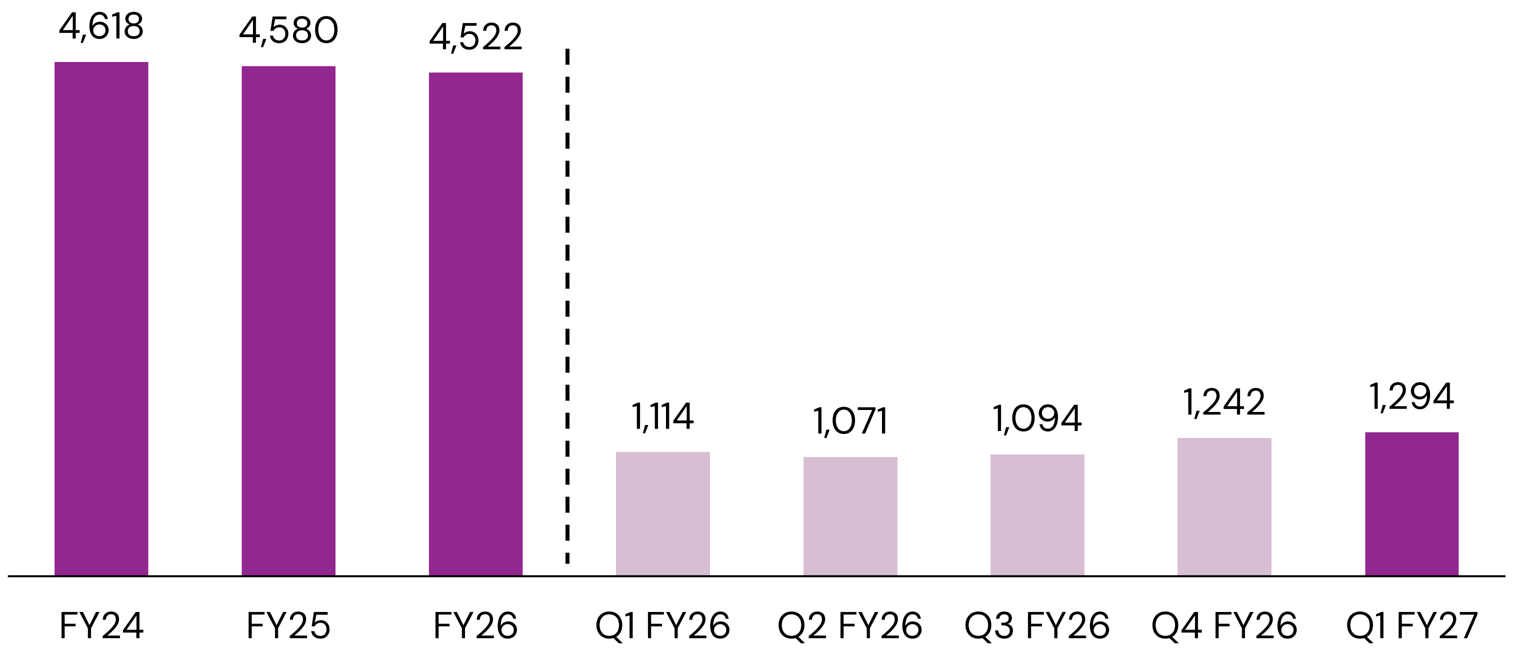
Financial Highlights

Key Financial Ratios

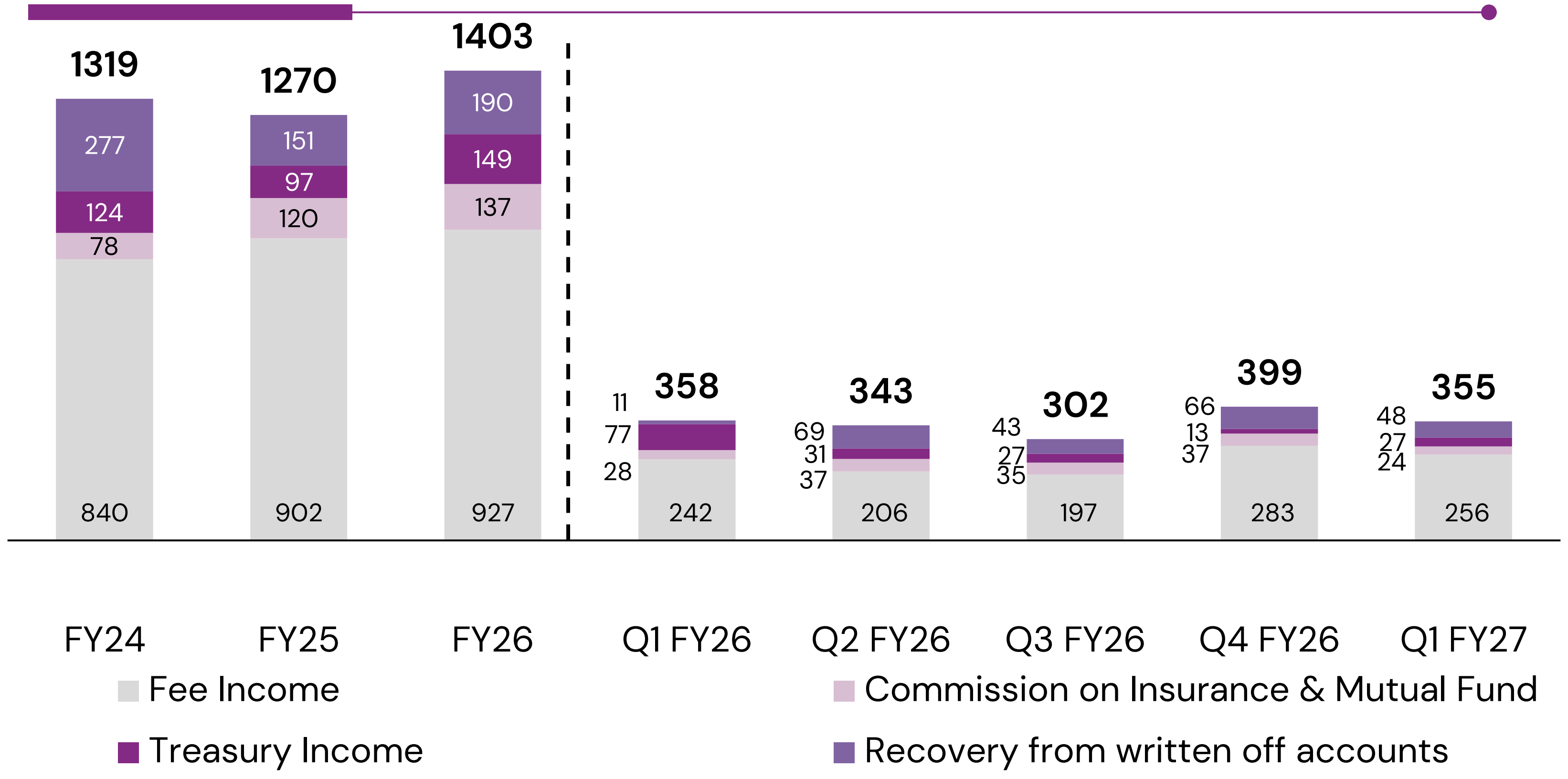
Particulars	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y
Gross NPA	2.58%	2.78%	-20 bps	3.46%	-88 bps
Net NPA	0.87%	0.98%	-11 bps	1.44%	-57 bps
CASA Ratio	32.42%	33.61%	-119 bps	30.84%	158 bps
NIM	3.20%	3.07%	13 bps	2.82%	38 bps
ROA	1.29%	1.27%	2 bps	0.97%	32 bps
ROE	12.48%	12.69%	-21 bps	9.58%	290 bps
PCR (Excl. TWO)	67.03%	65.39%	164 bps	59.18%	785 bps
PCR (Incl. TWO)	84.70%	83.54%	116 bps	81.11%	359 bps
Credit Cost	0.03%	0.10%	-7 bps	0.16%	-13 bps
CD Ratio	78.45%	76.61%	184 bps	71.93%	652 bps
Yield on Advances	8.68%	8.78%	-10 bps	9.28%	-60 bps
Cost of Deposits	5.14%	5.37%	-23 bps	5.73%	-59 bps
Cost of Funds	5.16%	5.38%	-22 bps	5.77%	-61 bps
CRAR	21.10%	20.07%	103 bps	20.46%	64 bps

Profitability

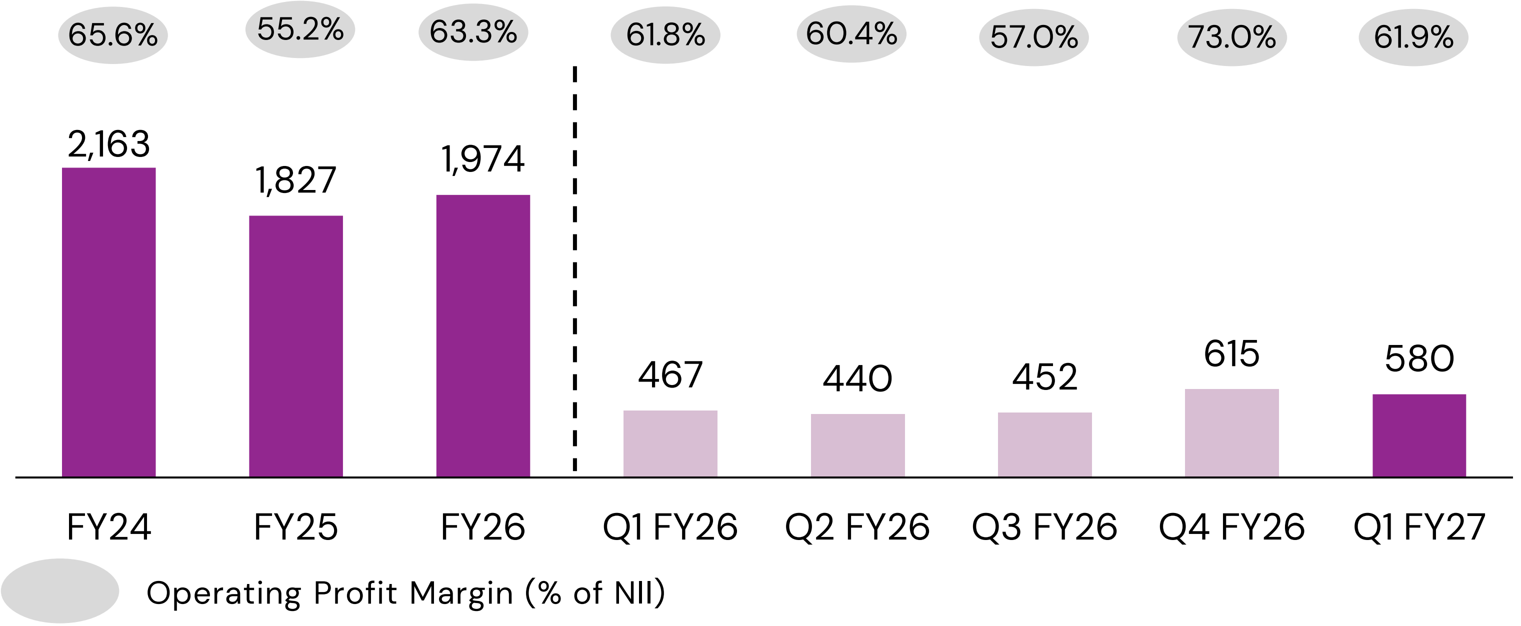
Operating Revenue (INR Cr.) [1]



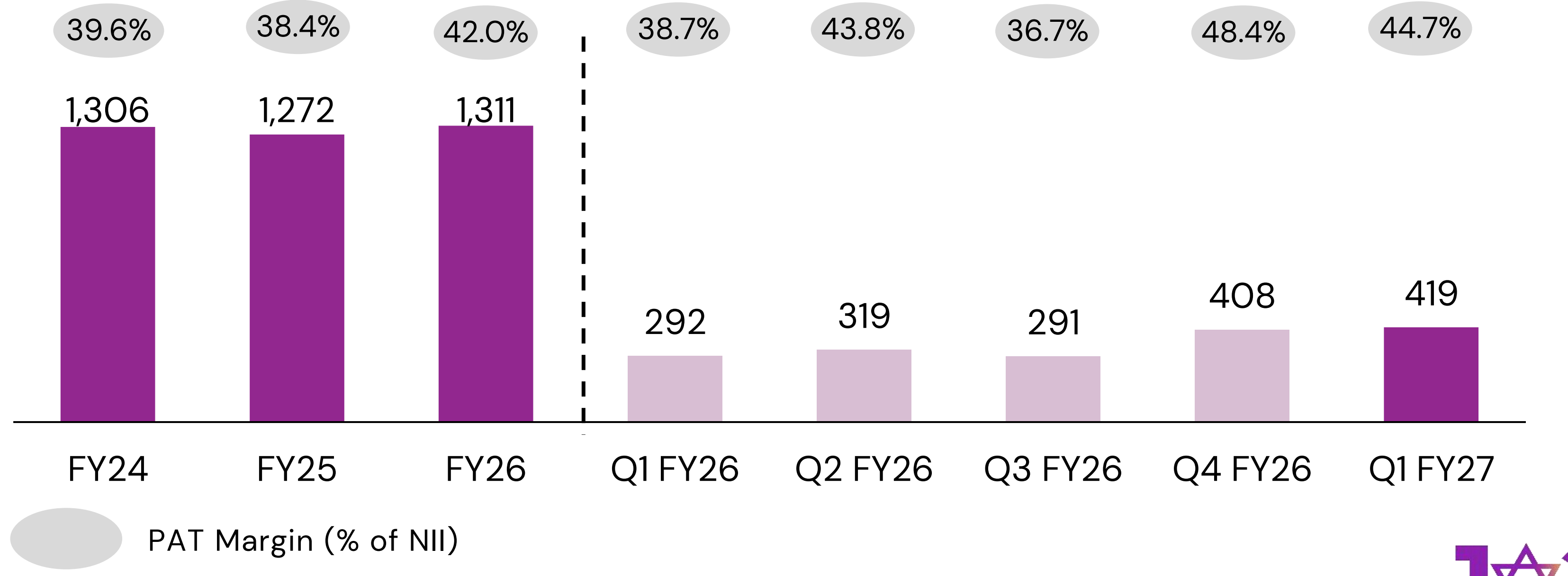
Other Income (INR Cr.)



Operating Profit (INR Cr.)



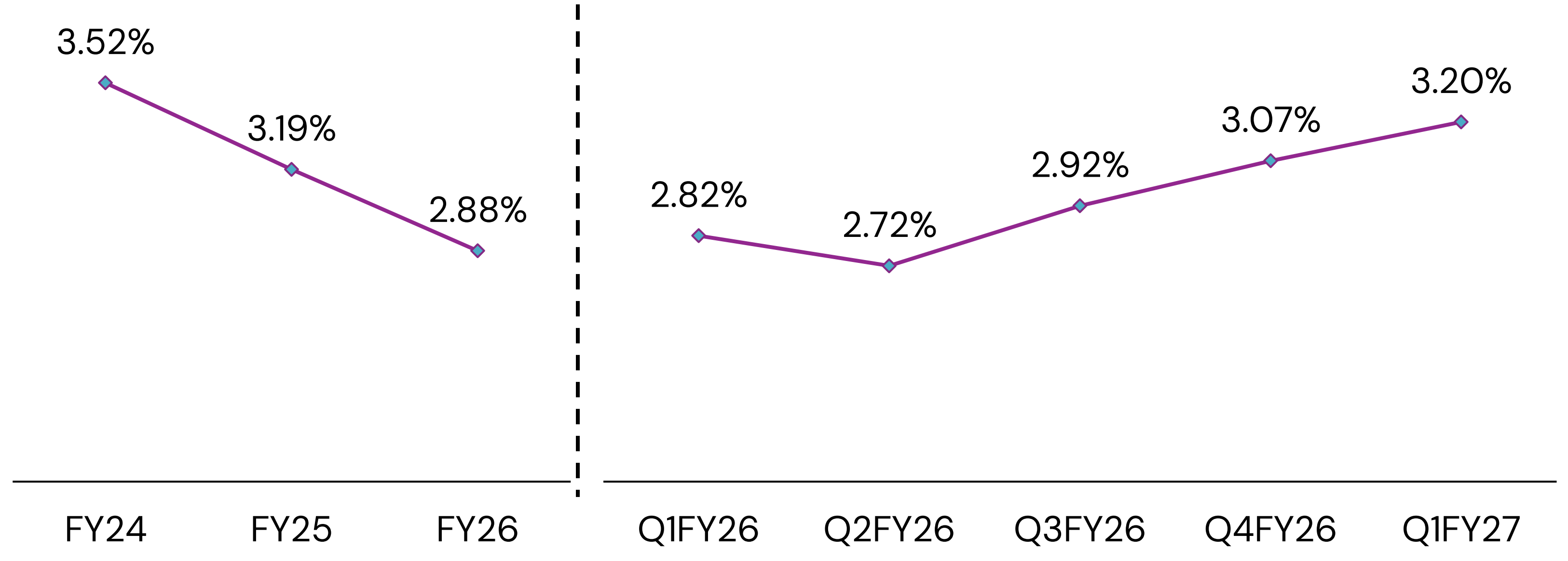
PAT (INR Cr.)



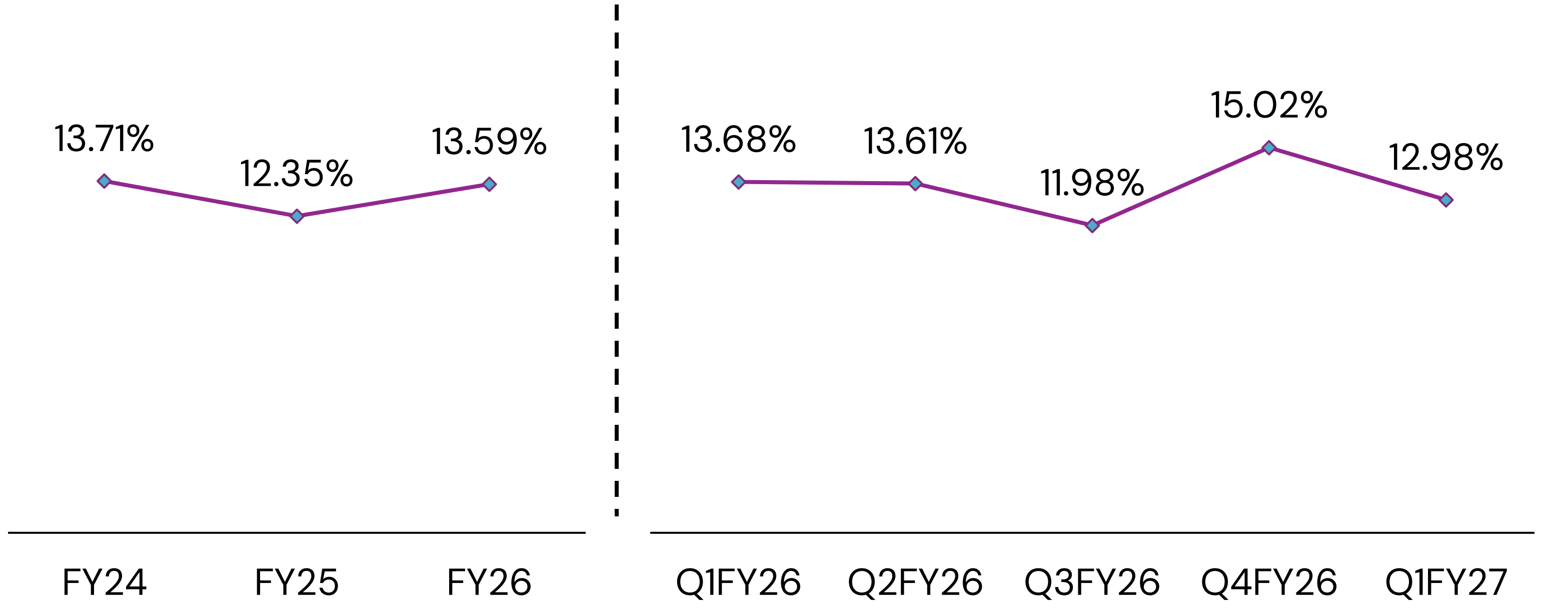
[1] Operating Revenue = Total Income – Interest Expense

Profitability

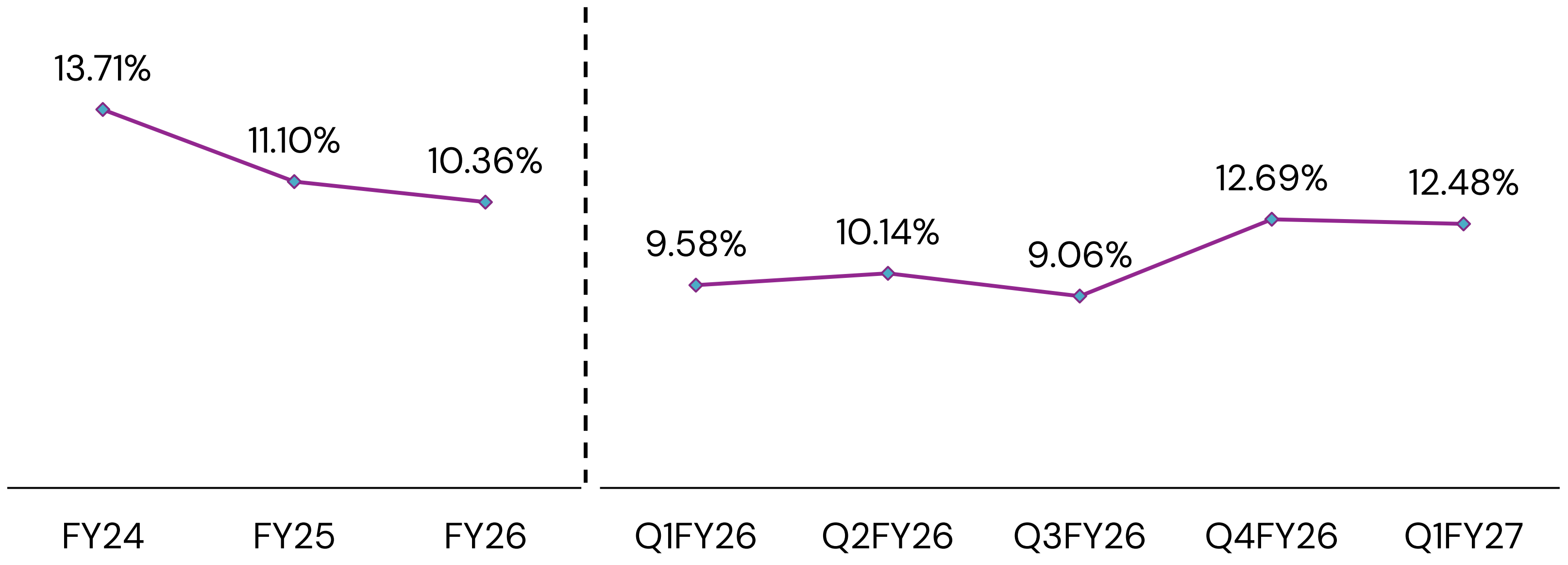
Net Interest Margin



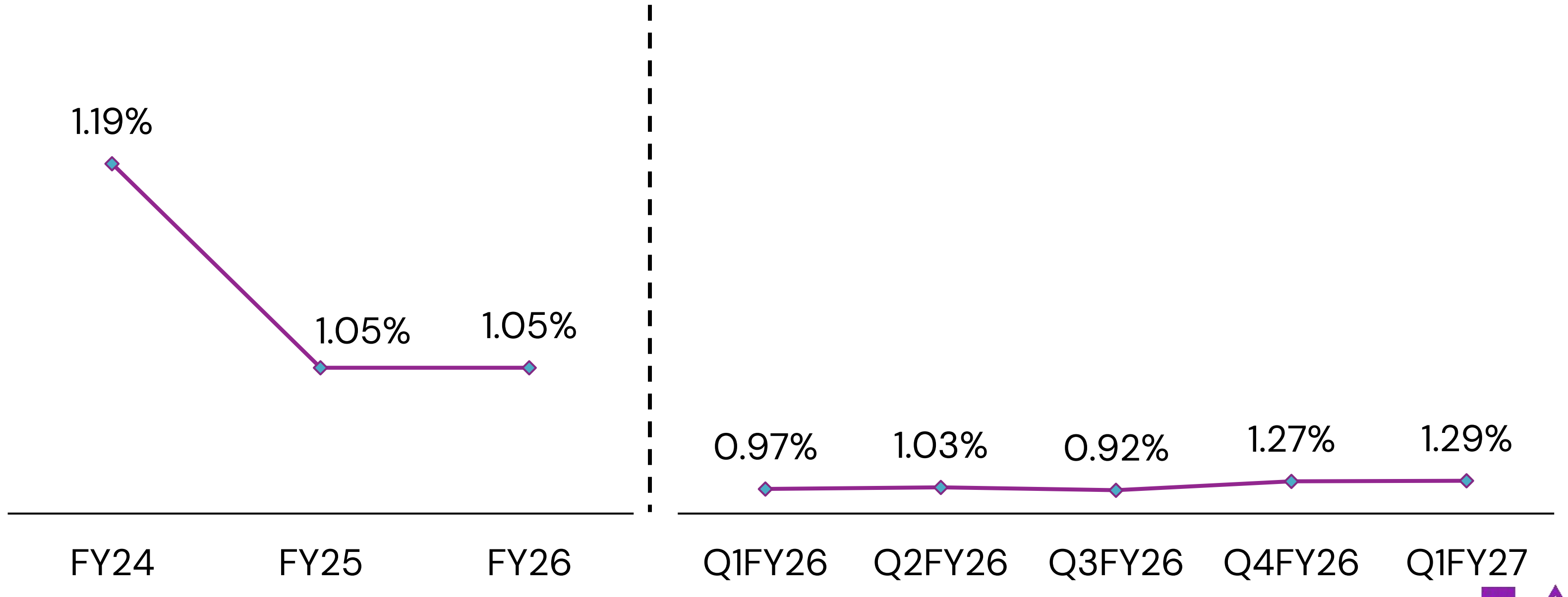
Non-Interest Income to Total Income



Return on Equity



Return on Assets

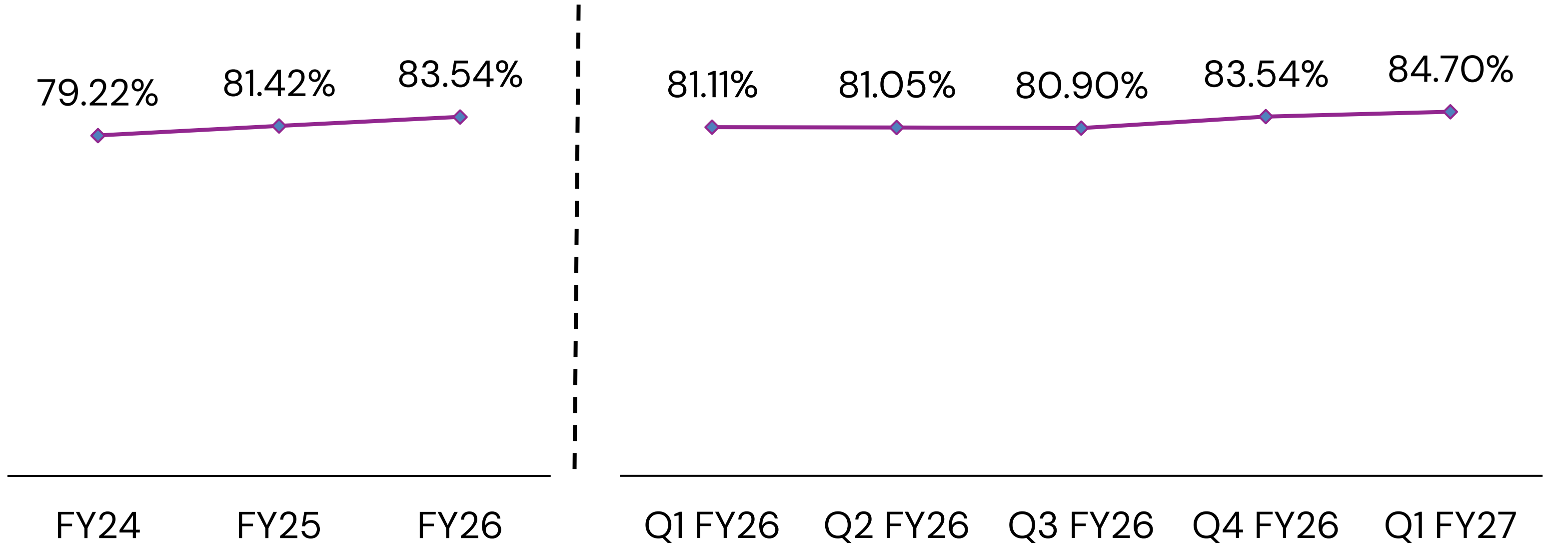


Provision

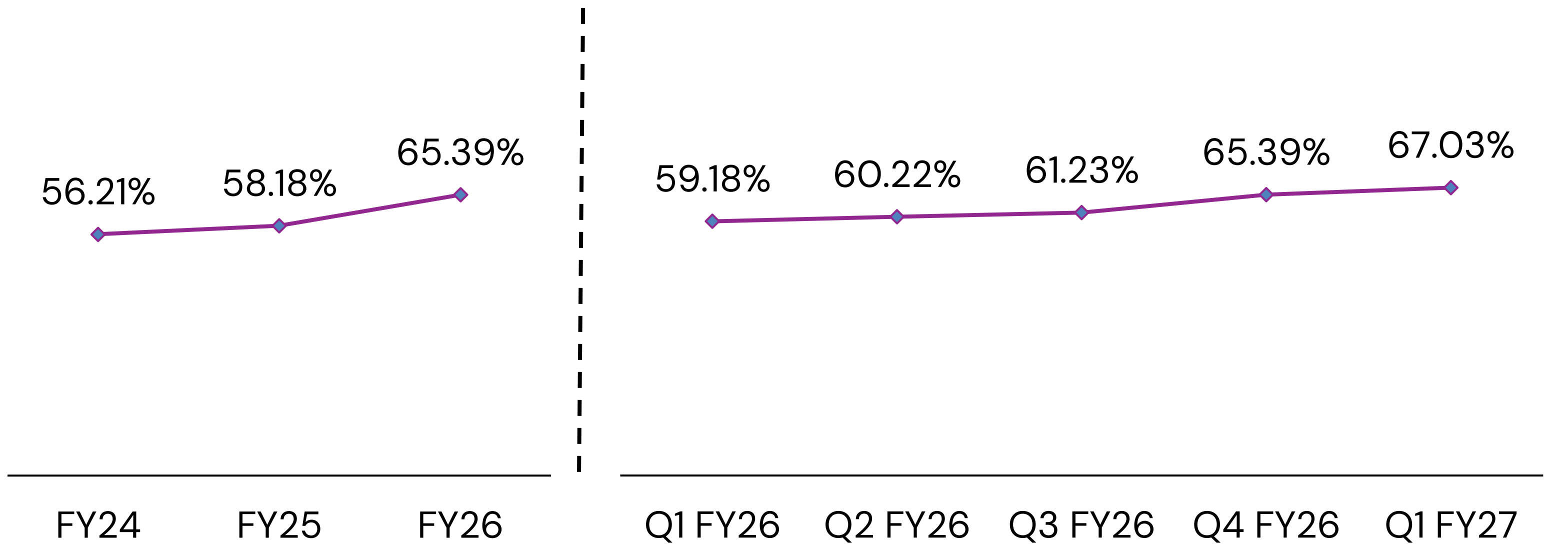
Provision Break-up (INR Cr.)

Particulars	For the Quarter			For the Year
	Q1 FY 27	Q1 FY 26	Q4 FY 26	FY 26
Provision for Non-Performing Advances	25.64	117.59	82.51	309.61
Provision for Standard Advances	4.07	5.25	6.59	10.08
Provision for Others etc.	(1.01)	(12.04)	1.24	(3.62)
Sub-total	**28.70**	**110.80**	**90.34**	**316.07**
Provision for Current/Deferred Tax	132.69	64.09	116.51	347.60
Total	**161.39**	**174.89**	**206.85**	**663.67**

Provision Coverage (Incl. TWO)

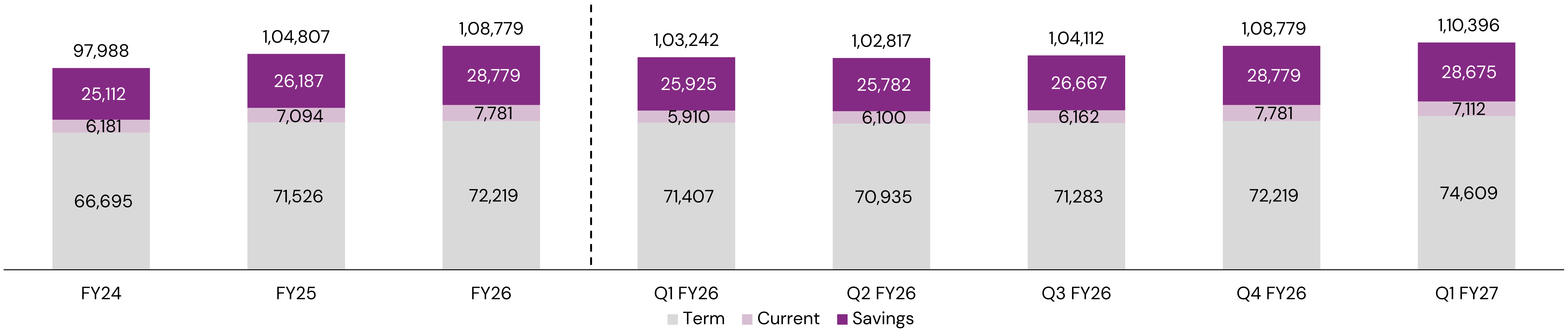


Provision Coverage (Excl. TWO)

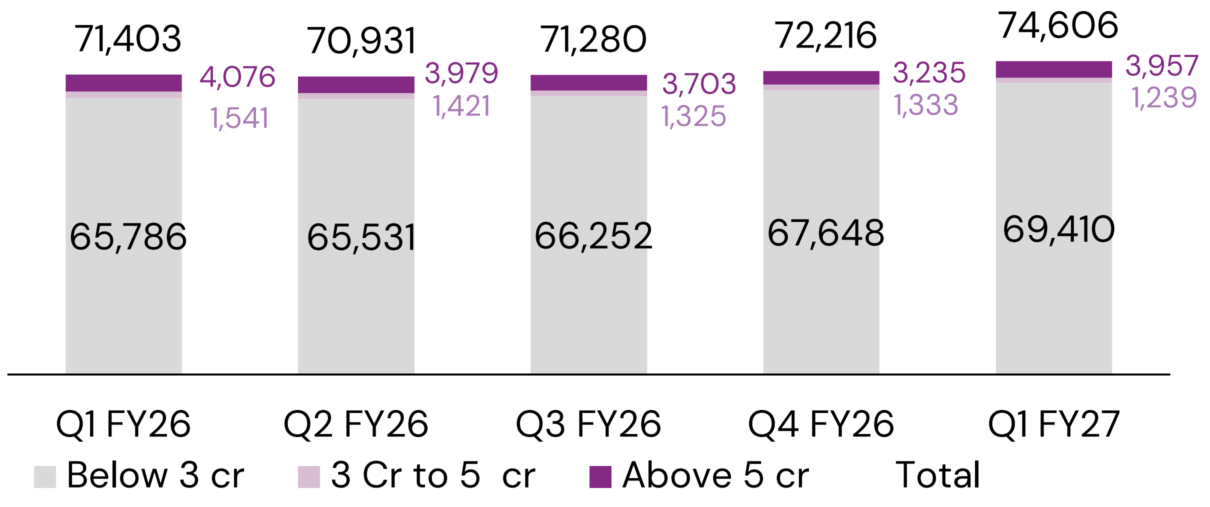


Liability Profile

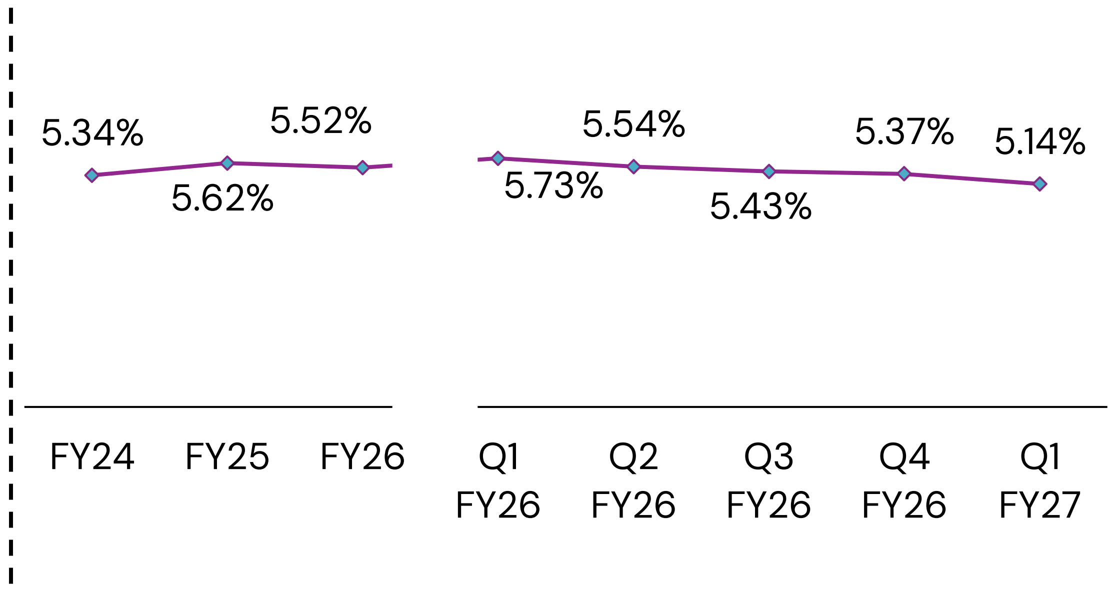
Deposit Profile (INR Cr.)



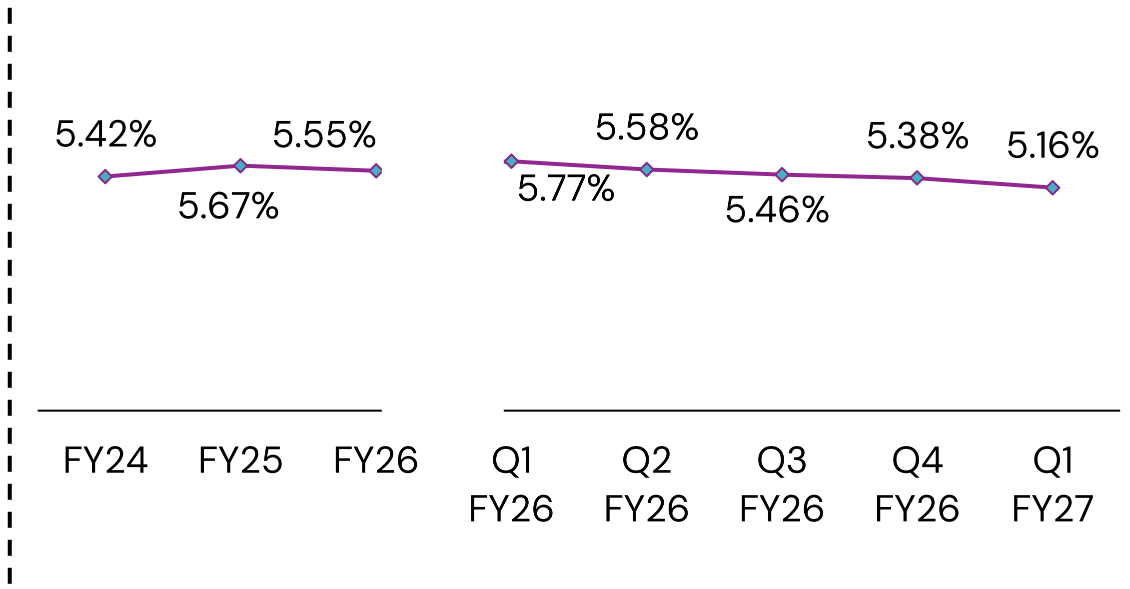
Term Deposit Breakup[1] (INR Cr.)



Cost of Deposits



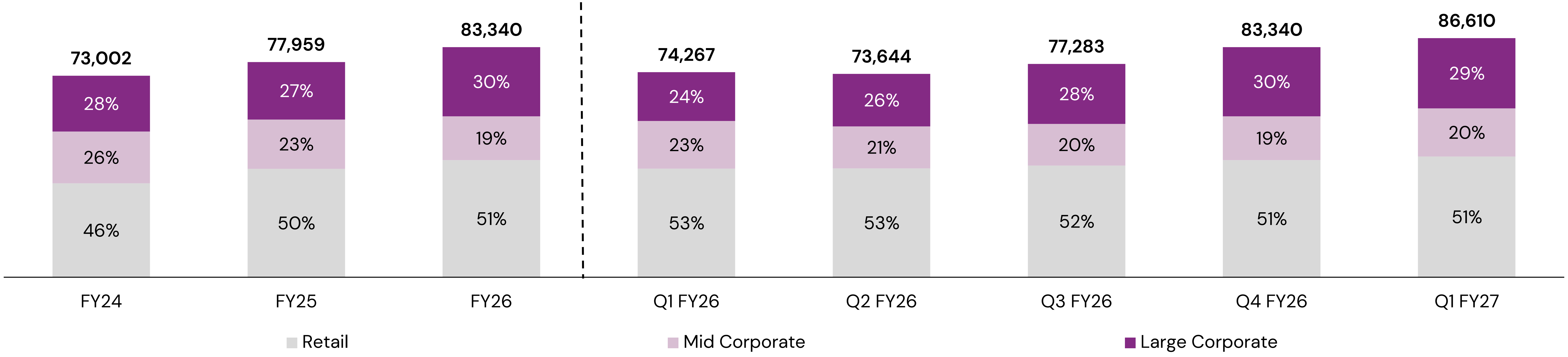
Cost of Funds



Notes: 1. Values exclude Inter bank term deposits

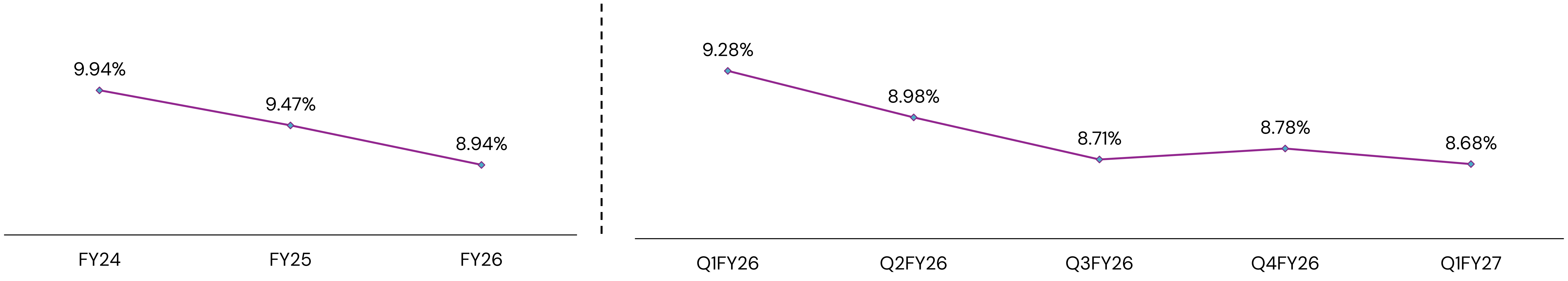
Advances Profile

Gross Advances Profile[1] (INR Cr.)



[1] Retail and Corporate classifications done as per RBI definition

Yield on Advances



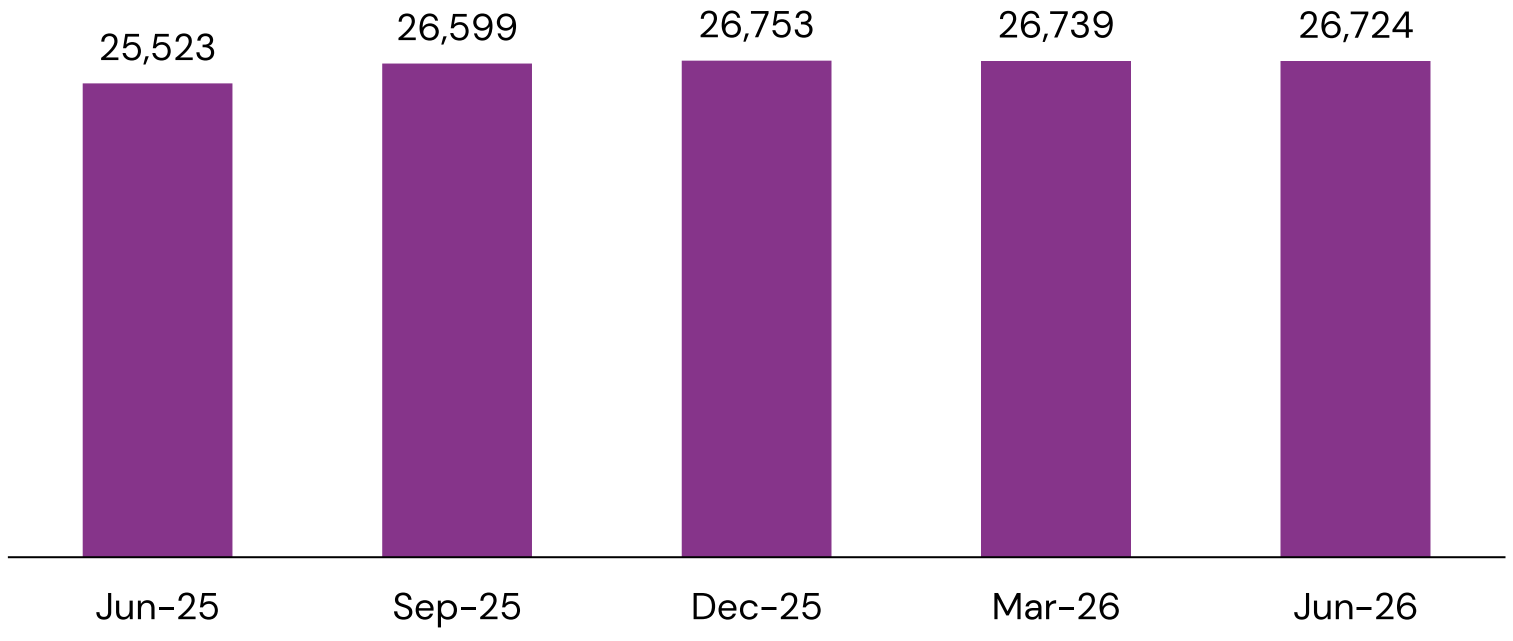
Advances Disbursement

Retail Sectoral Loan Disbursement (INR Cr.)

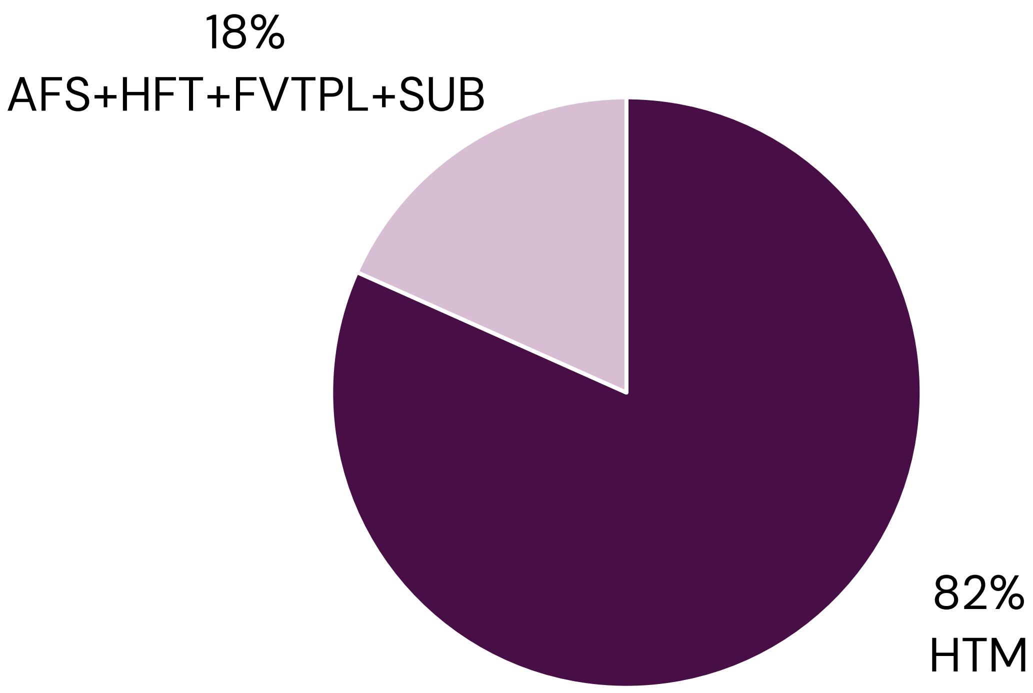
Particulars	FY27	FY26			
	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	Amount	Amount	Amount	Amount	Amount
Retail	**6,916**	**7,903**	**6,558**	**5,080**	**5,025**
A. Agri	**494**	**438**	**501**	**288**	**317**
B. Gold	**3,674**	**4,614**	**3,904**	**2,723**	**2,988**
i. Gold (Agri)	2,378	2,953	2,631	1,472	1,893
ii. Gold (Non-Agri)	1,296	1,661	1,273	1,251	1,095
C. Retail Focused	**1,345**	**1,444**	**1,162**	**1,026**	**824**
i. Housing Loans	666	685	559	531	487
ii. Car Loans	265	230	222	170	165
iii. Education	12	21	24	35	13
iv. Personal	31	35	30	30	32
v. Two-Wheeler	6	7	7	7	6
vi. Retail-Mortgage	344	433	303	226	109
vii. Retail-LRD	20	31	17	27	12
D. Retail-MSME	**929**	**845**	**571**	**556**	**453**
E. Retail Others	**472**	**562**	**420**	**487**	**443**

Investments

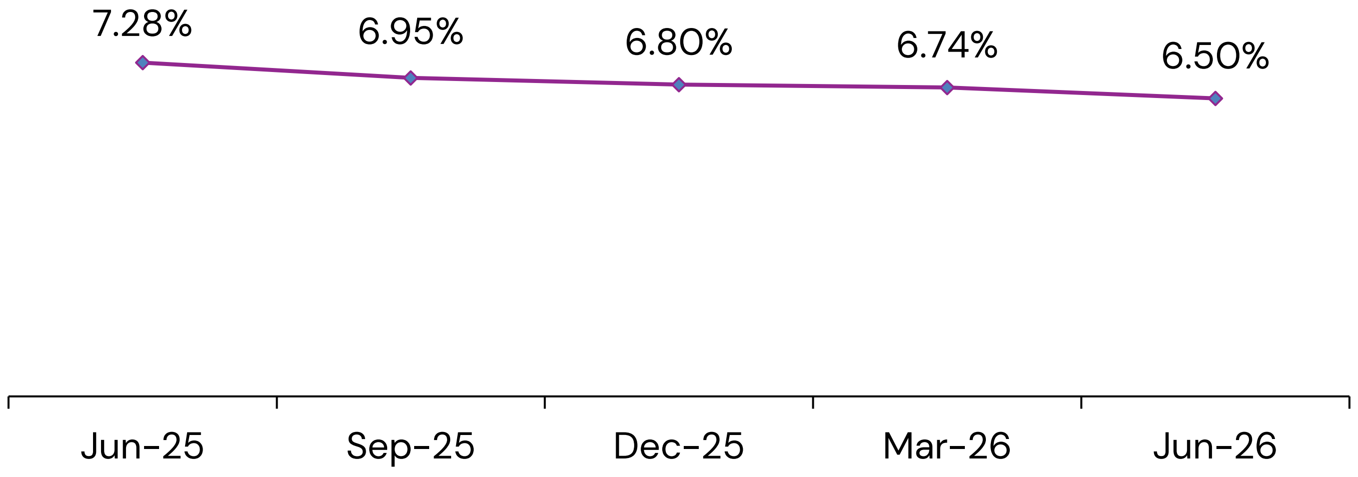
Investments [excl. RIDF] (INR Cr.)



Portfolio Mix



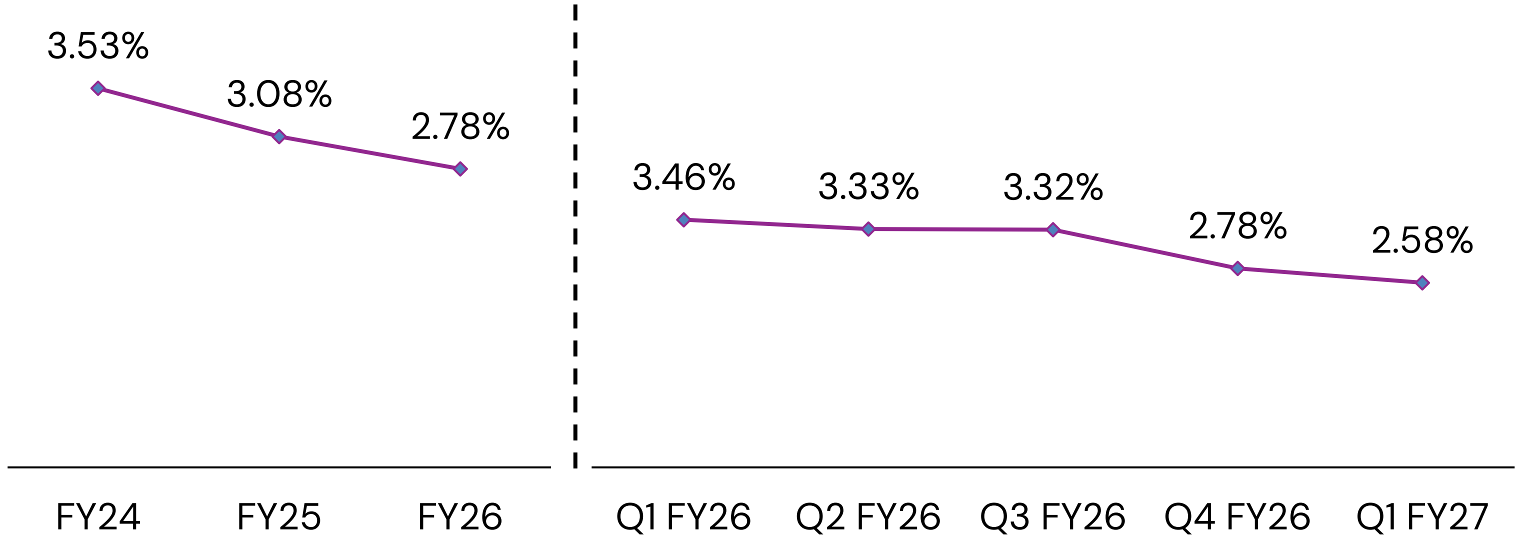
Adjusted Yield on Investment %



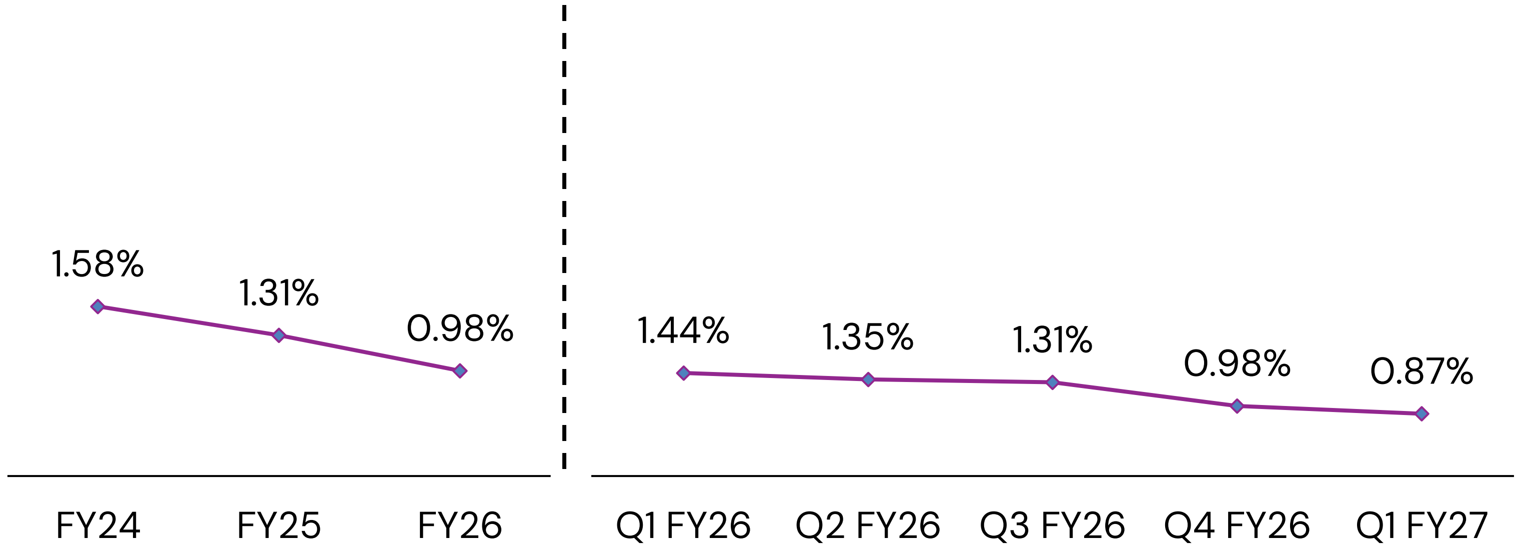
Modified Duration		
AFS+HFT+FVTPL	HTM	TOTAL
4.74	4.52	4.56

Asset Quality

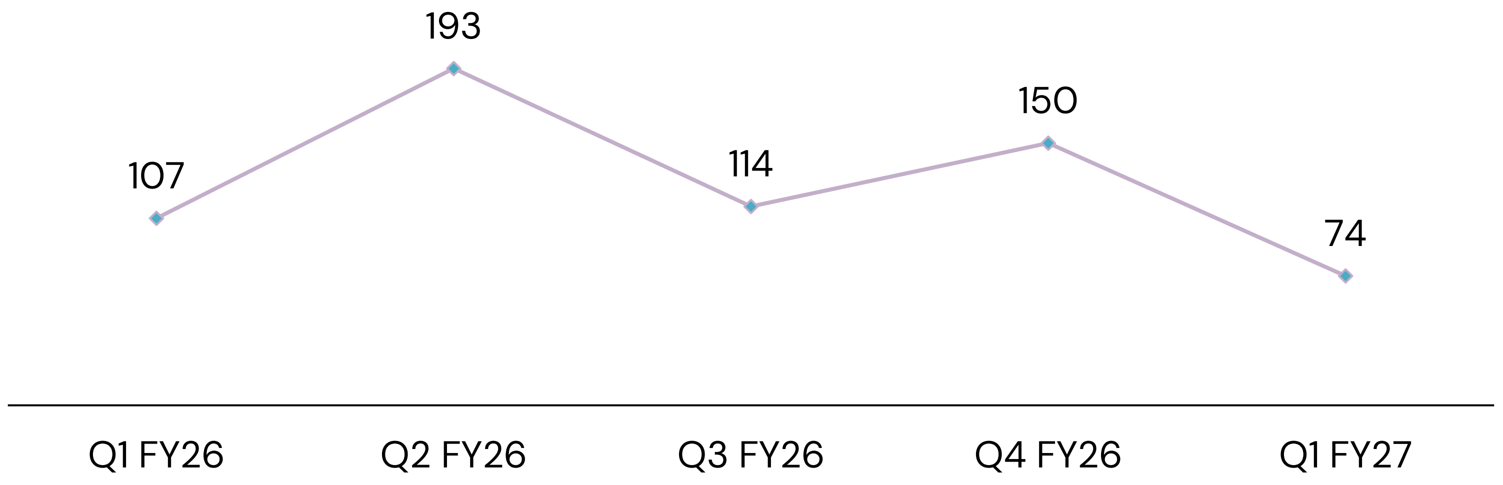
GNPA



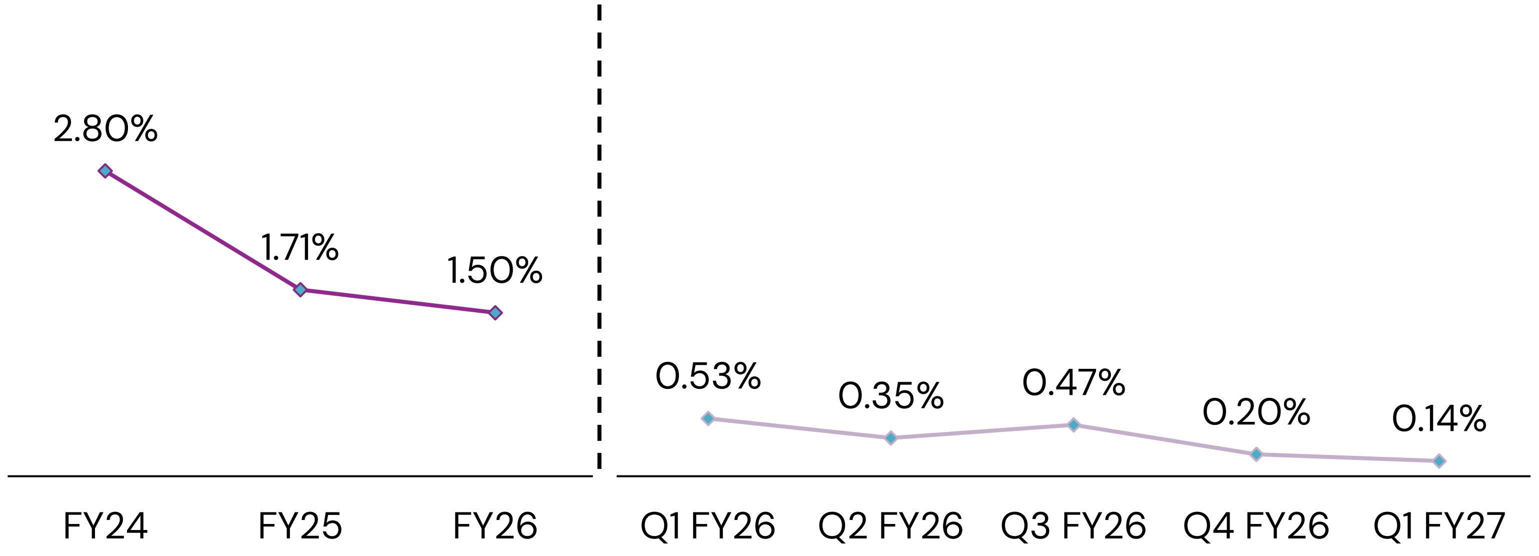
NNPA



Recoveries (excluding upgraded accounts) (INR Cr.)



Slippage Ratio



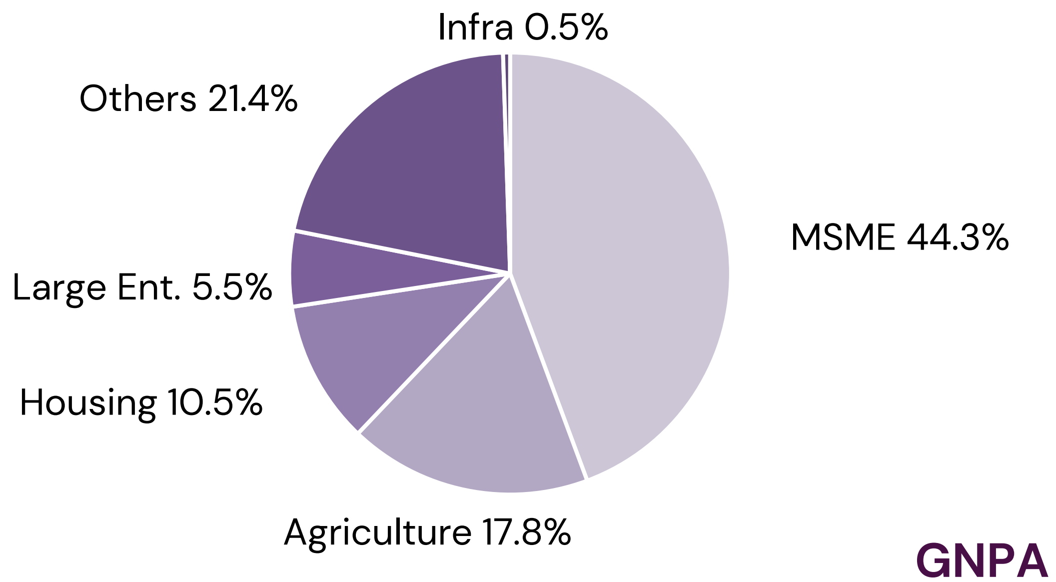
Asset Quality

Non-Performing Assets Breakup (% of Sector Portfolio)

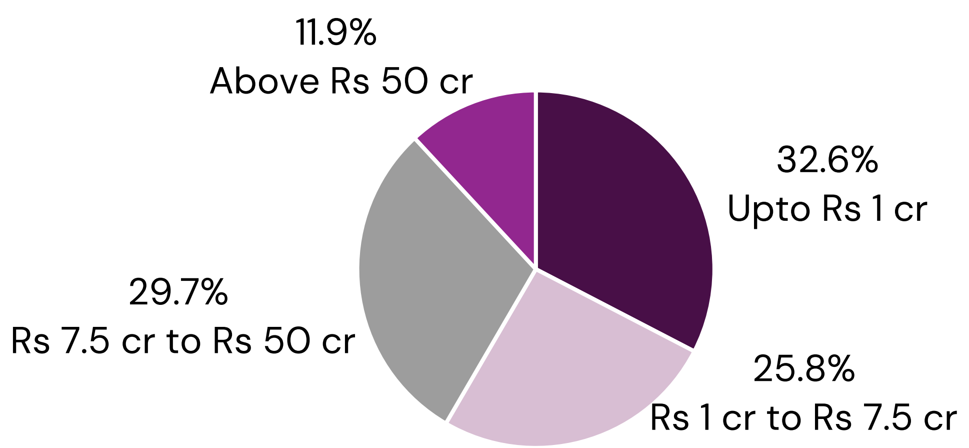
Sectors	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
MSME	6.65%	7.22%	7.85%	7.96%	7.71%
Agriculture	3.08%	3.61%	4.53%	4.68%	4.77%
Housing	1.92%	1.96%	2.35%	2.45%	2.53%
Infra	0.34%	0.35%	0.42%	1.50%	1.42%
NBFC	-	-	-	-	-
Large enterprises	1.90%	2.28%	2.55%	2.97%	3.62%
Others	1.91%	2.04%	2.44%	1.78%	2.08%
Total	**2.58%**	**2.78%**	**3.32%**	**3.33%**	**3.46%**

GNPA Breakup

Sector wise



Size wise



GNPA INR 2,233 Cr.

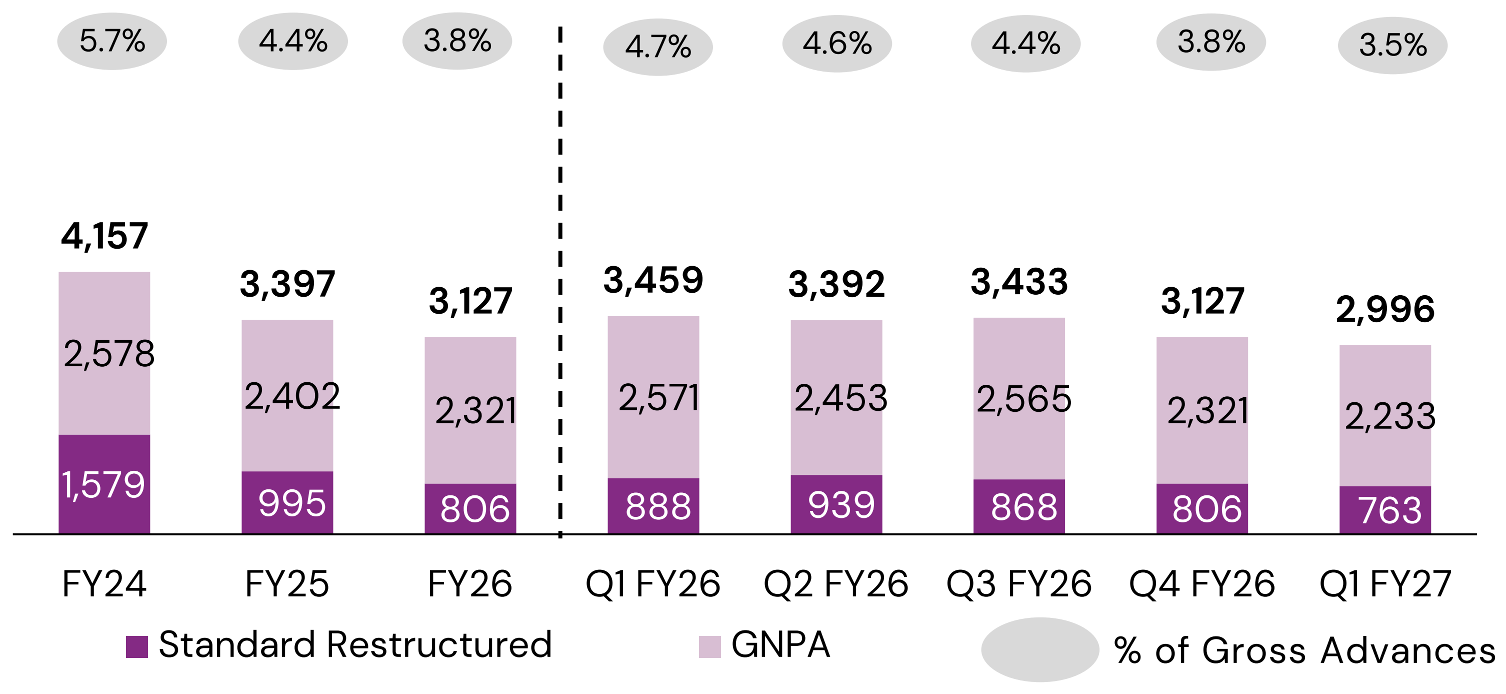
Asset Quality

Movement of NPA

Particular (INR Cr.)	Quarter ended			Year ended
	Q1FY27	Q1FY26	Q4FY26	FY 26
Opening Gross NPA	2,320.93	2,402.08	2,565.31	2,402.08
Additions	113.71	401.29	147.59	1,131.35
Sub Total (A)	**2,434.64**	**2,803.37**	**2,712.90**	**3,533.43**
Slippage ratio (%)	**0.14**	**0.53**	**0.20**	**1.50**
Reduction				
Up-gradation	60.89	123.04	114.61	460.05
Recoveries (excluding upgraded accounts)	74.25	107.29	150.46	565.17
Technical/ prudential Write Off	**66.25**	**1.95**	**126.90**	**187.28**
a. Technical written off	65.42	-	81.29	131.37
b. Other written off	0.83	1.95	45.61	55.91
Sub Total (B)	**201.39**	**232.28**	**391.97**	**1,212.50**
Closing Gross NPA (A-B)	**2,233.25**	**2,571.09**	**2,320.93**	**2,320.93**

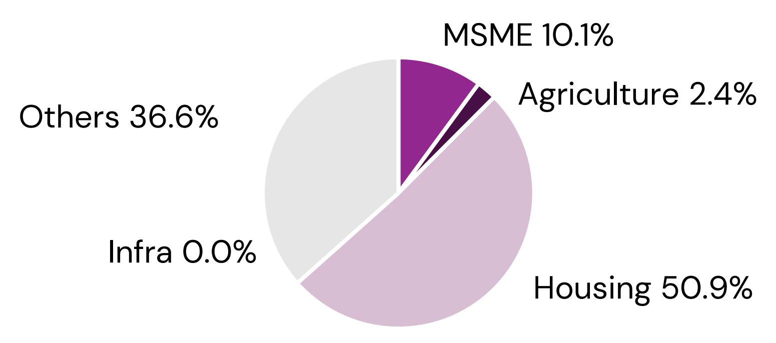
Asset Quality

GNPA & Standard Restructured Assets (INR Cr.)



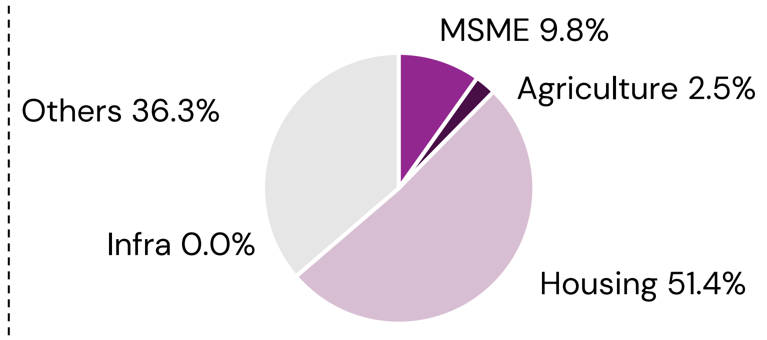
Standard Restructured (incl. Related Accounts)

Q4 FY2026



INR 806 Cr.

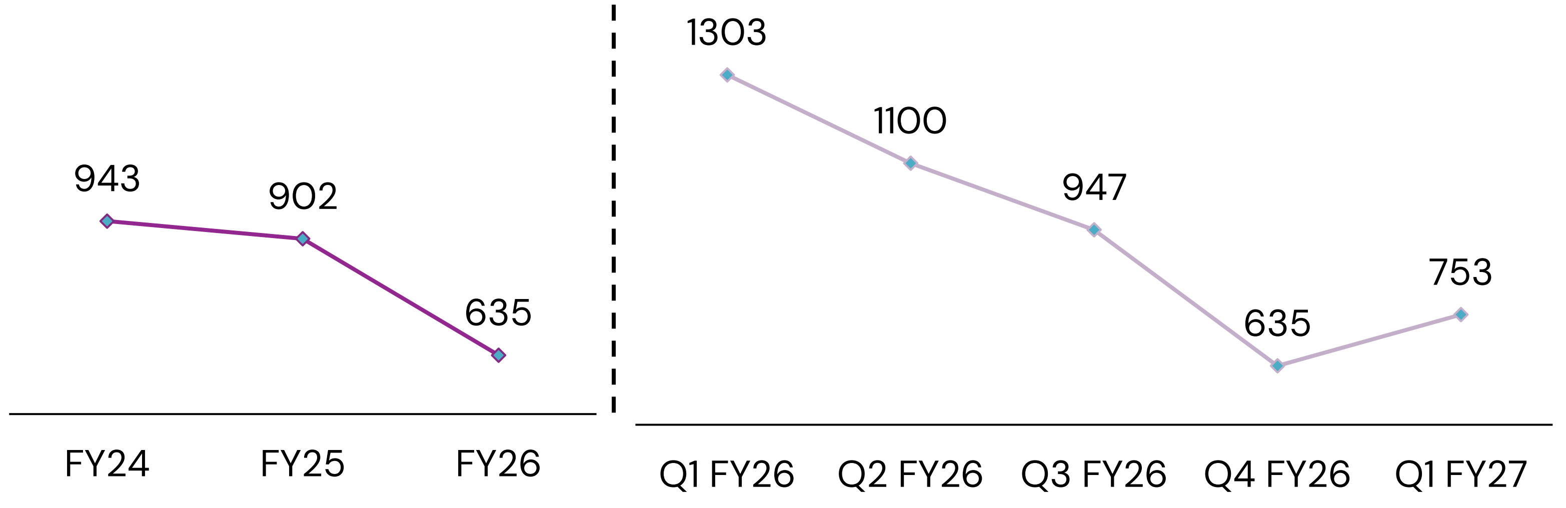
Q1 FY2027



INR 763 Cr.*

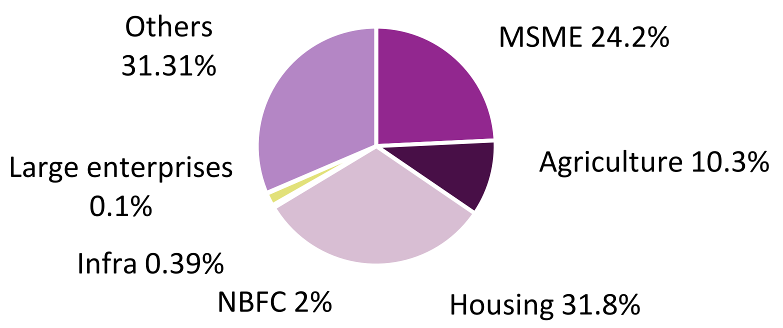
*** Approximately 53% of the restructured portfolio comprises loans that require a 30% recovery for upgradation. Bank is focusing on recovering the same, post which the same would be moved out of the restructured portfolio.**

Special Mention Account – 2 (INR Cr.)



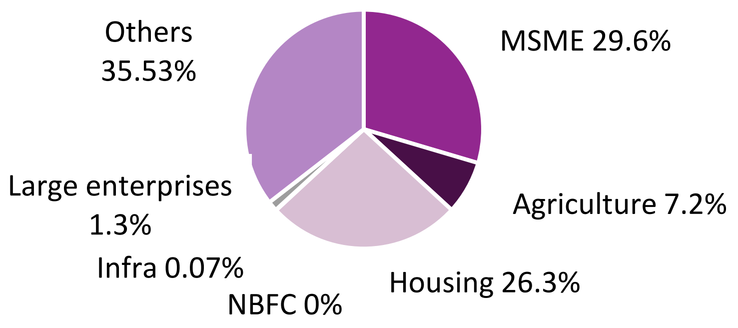
Special Mention Account Breakup

Q4 FY2026



INR 2,917 Cr.

Q1 FY2027

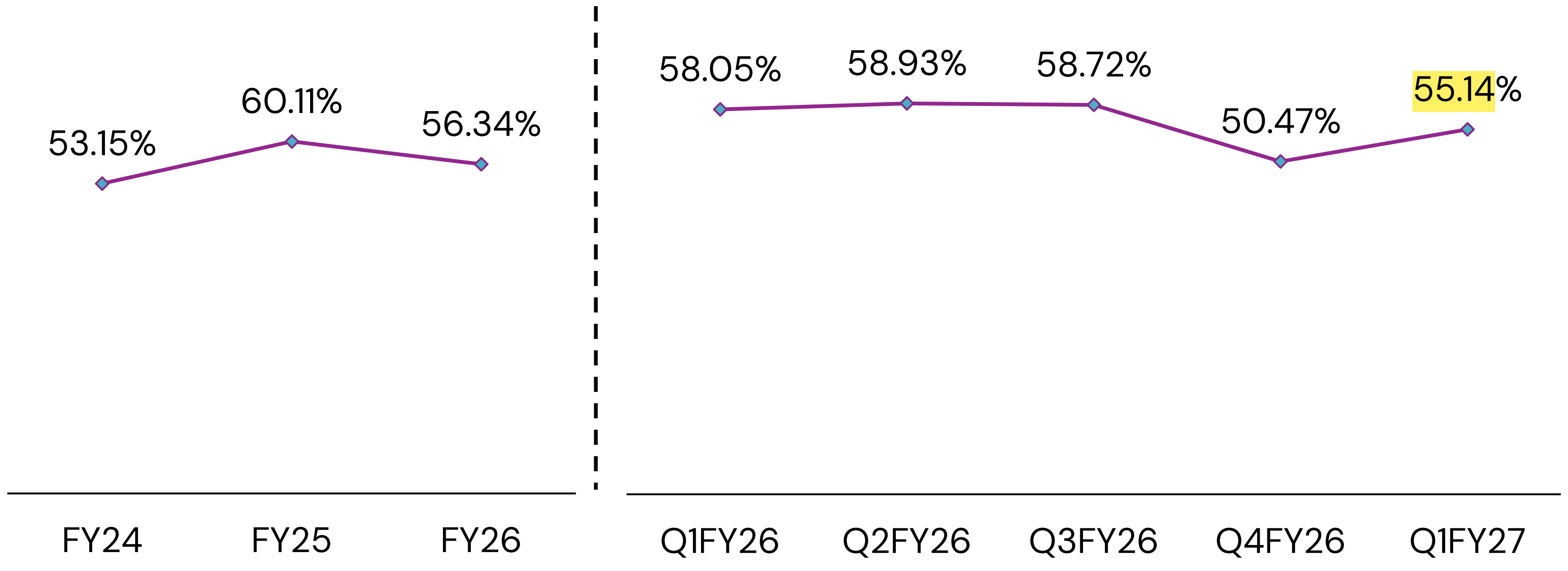


INR 3,435 Cr.^

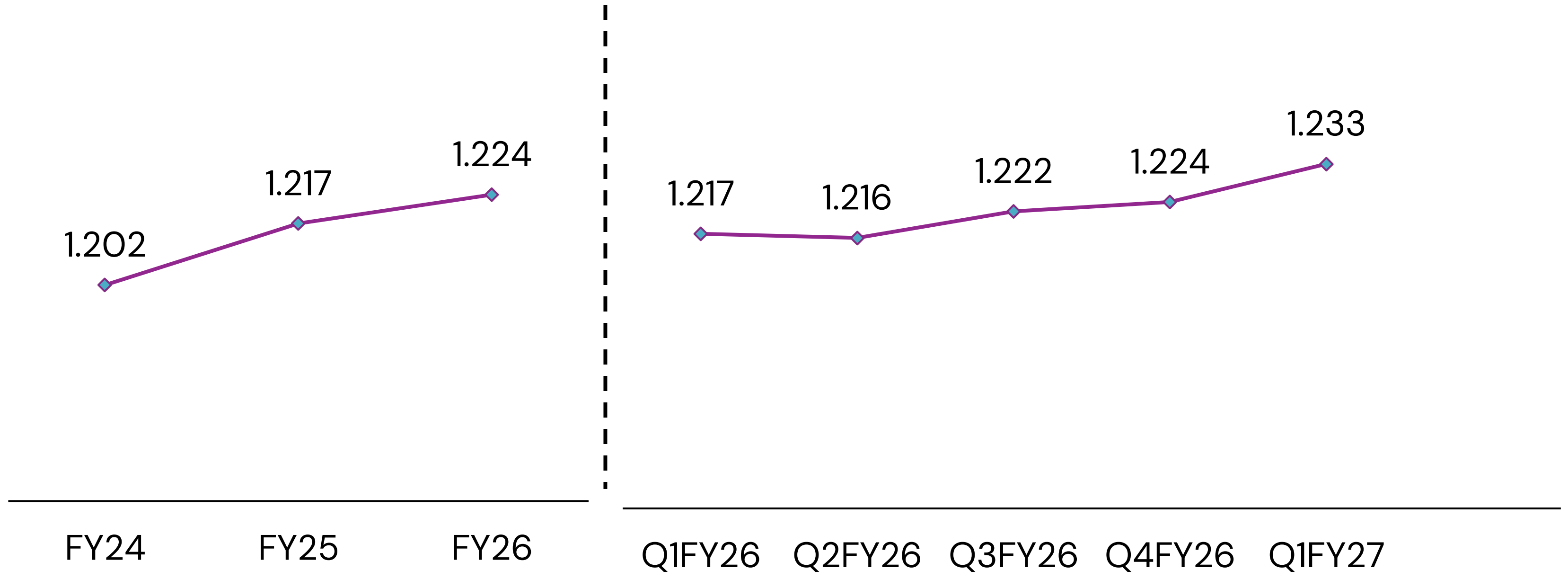
^ The increase in SMA is due to temporary aberrations.
Post quarter close, we have already regularized ~76% of these additions to SMA.

Efficiency Ratio

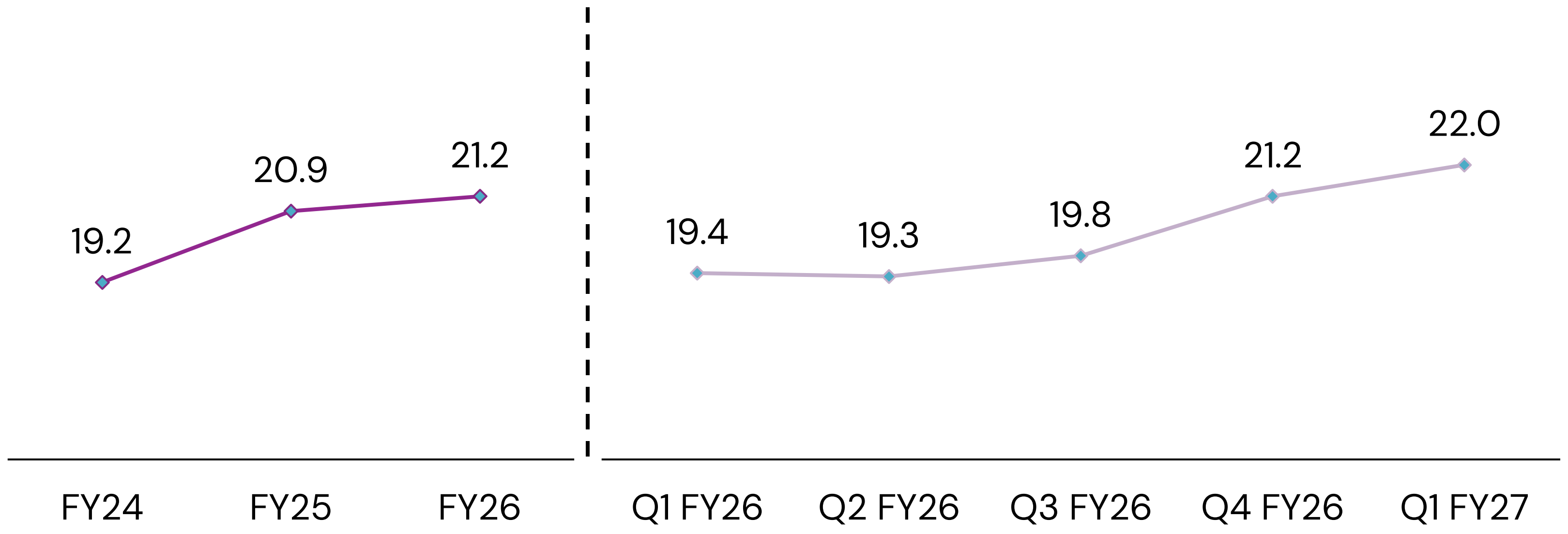
Cost to Income Ratio



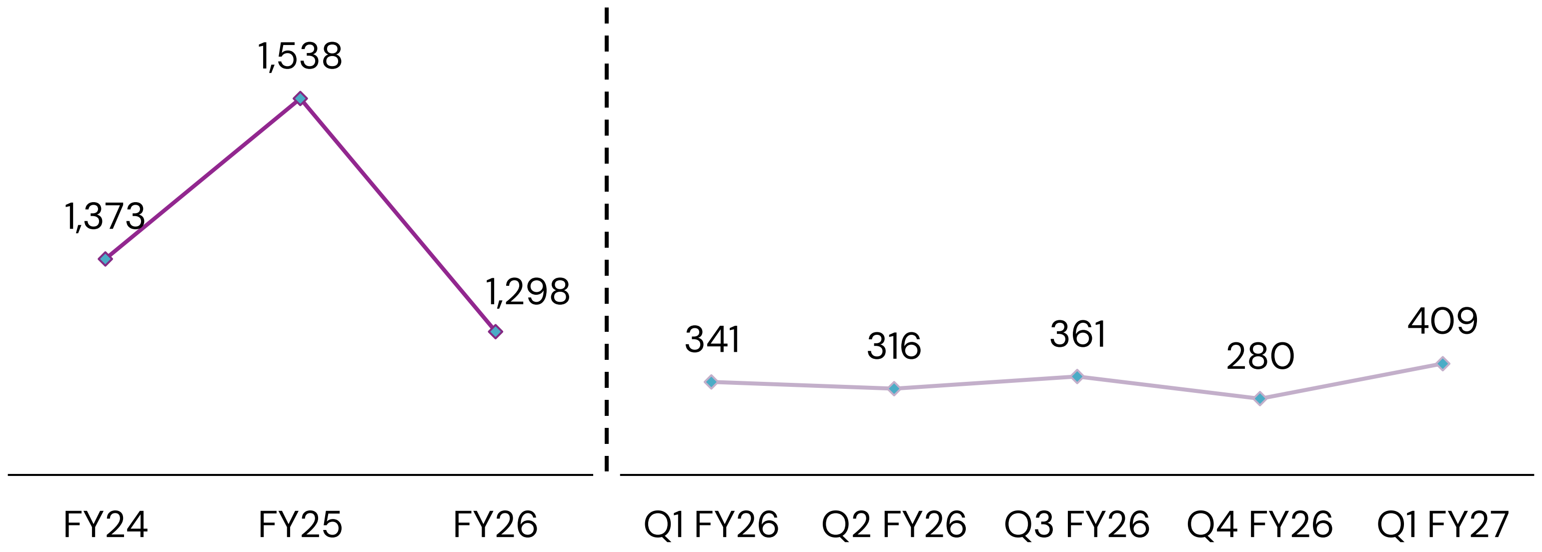
Product Per Customer (PPC)



Business per Employee (INR Cr.)

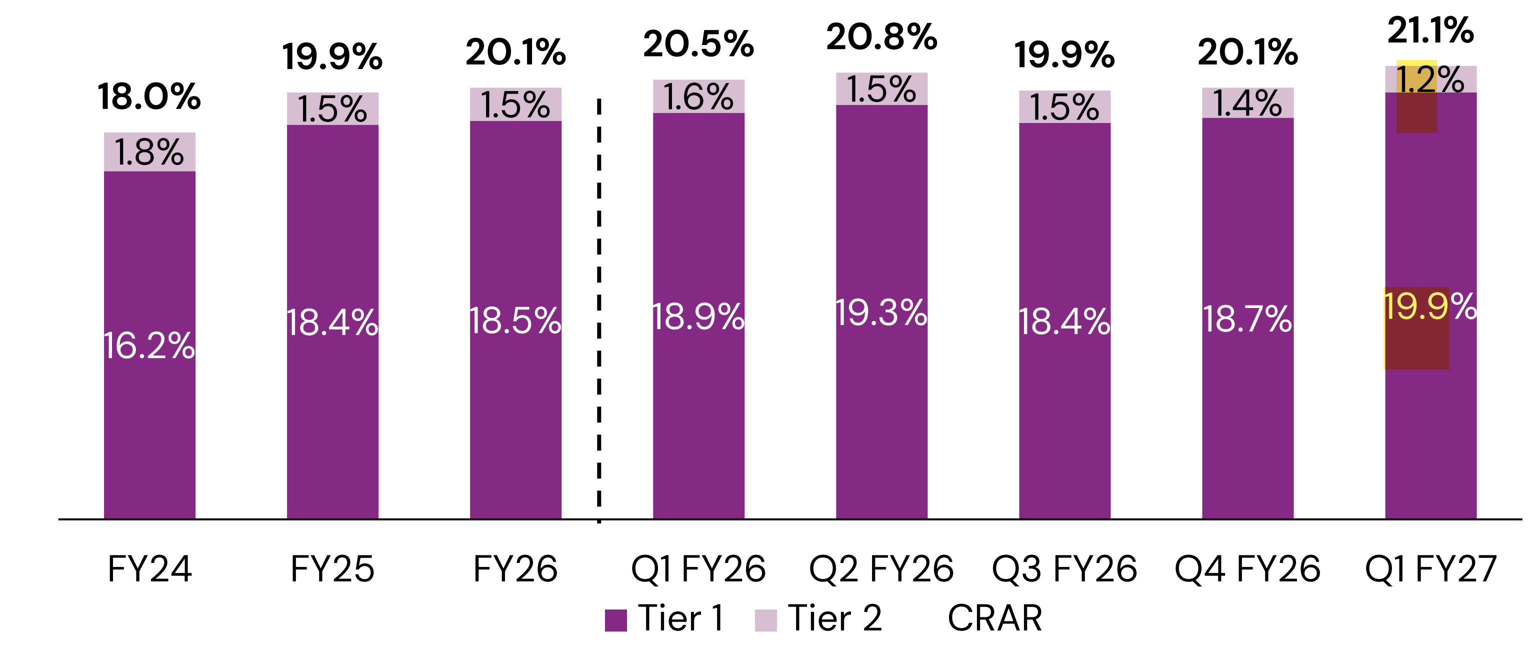


Staff Cost (INR Cr.)

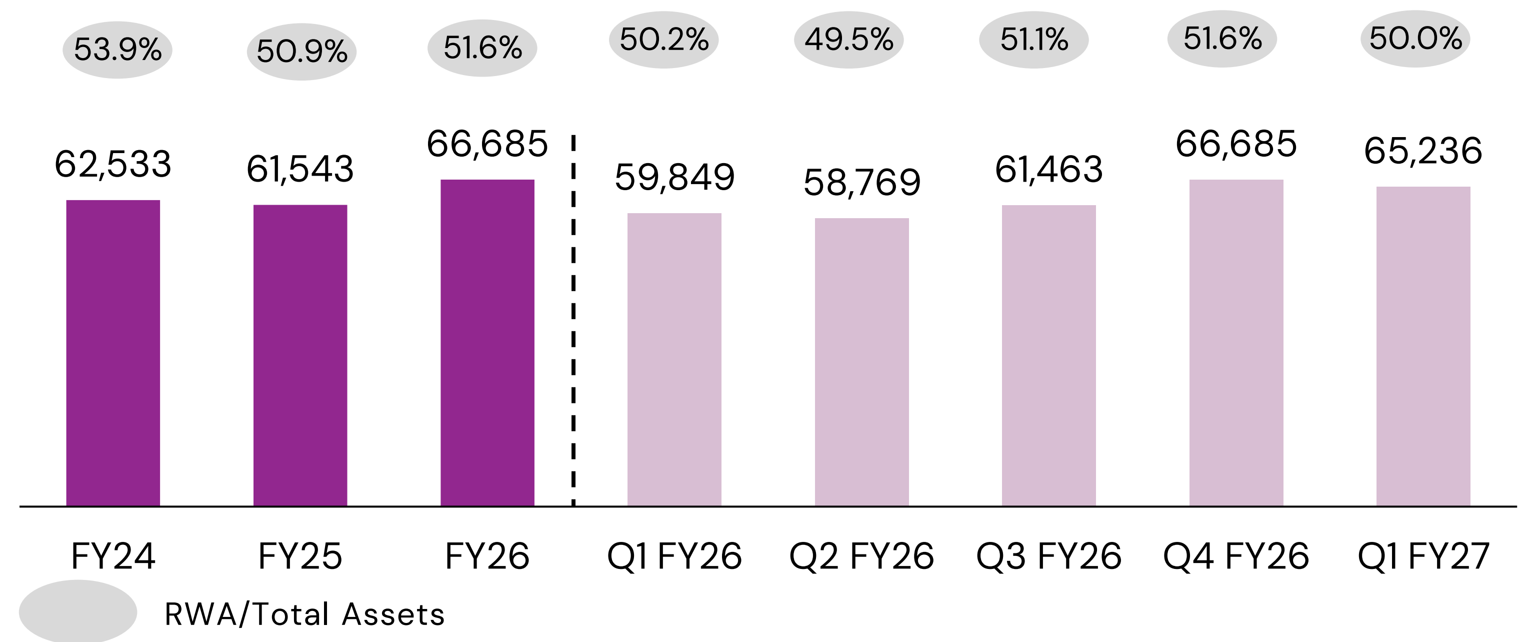


Key Ratios

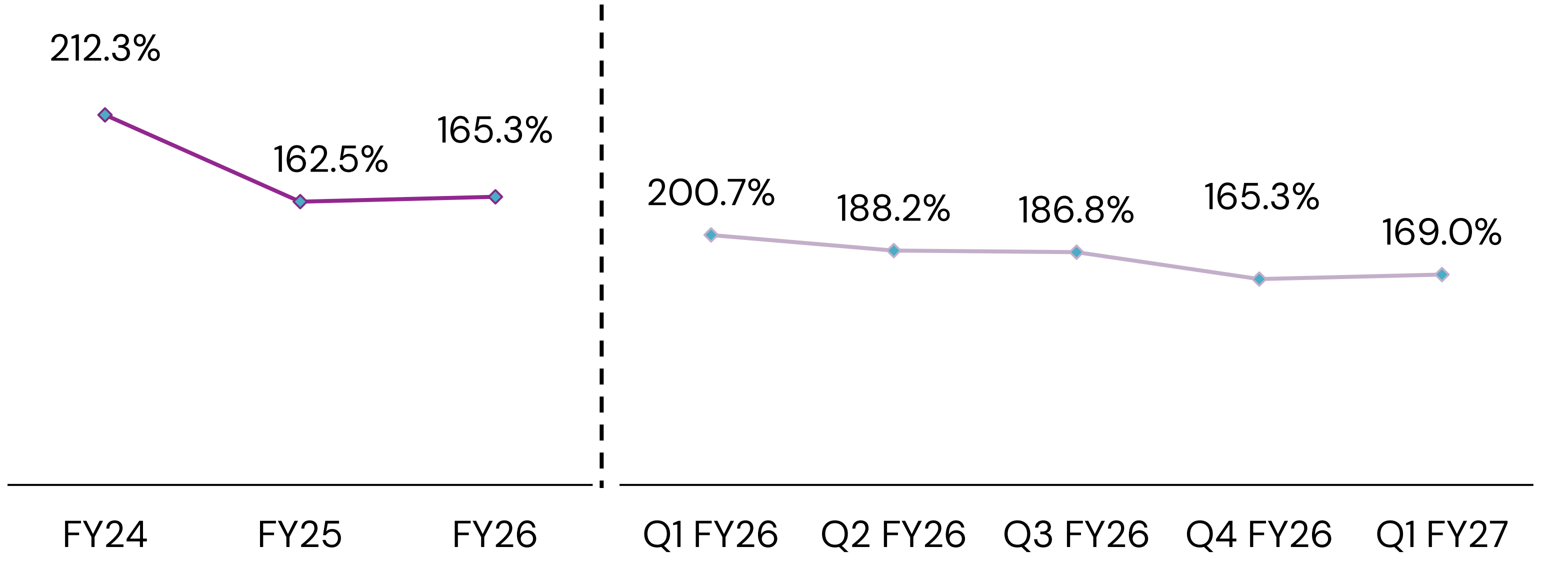
Capital Adequacy Ratio



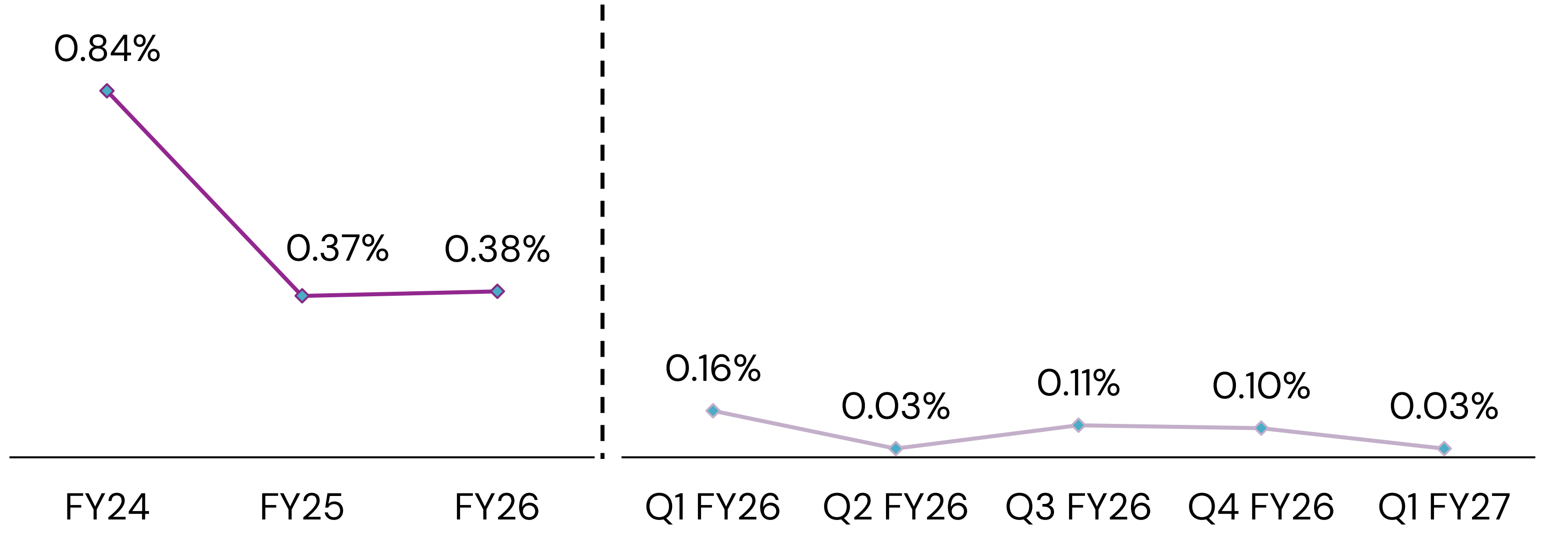
Risk Weighted Assets (INR Cr.)



LCR



Credit Cost



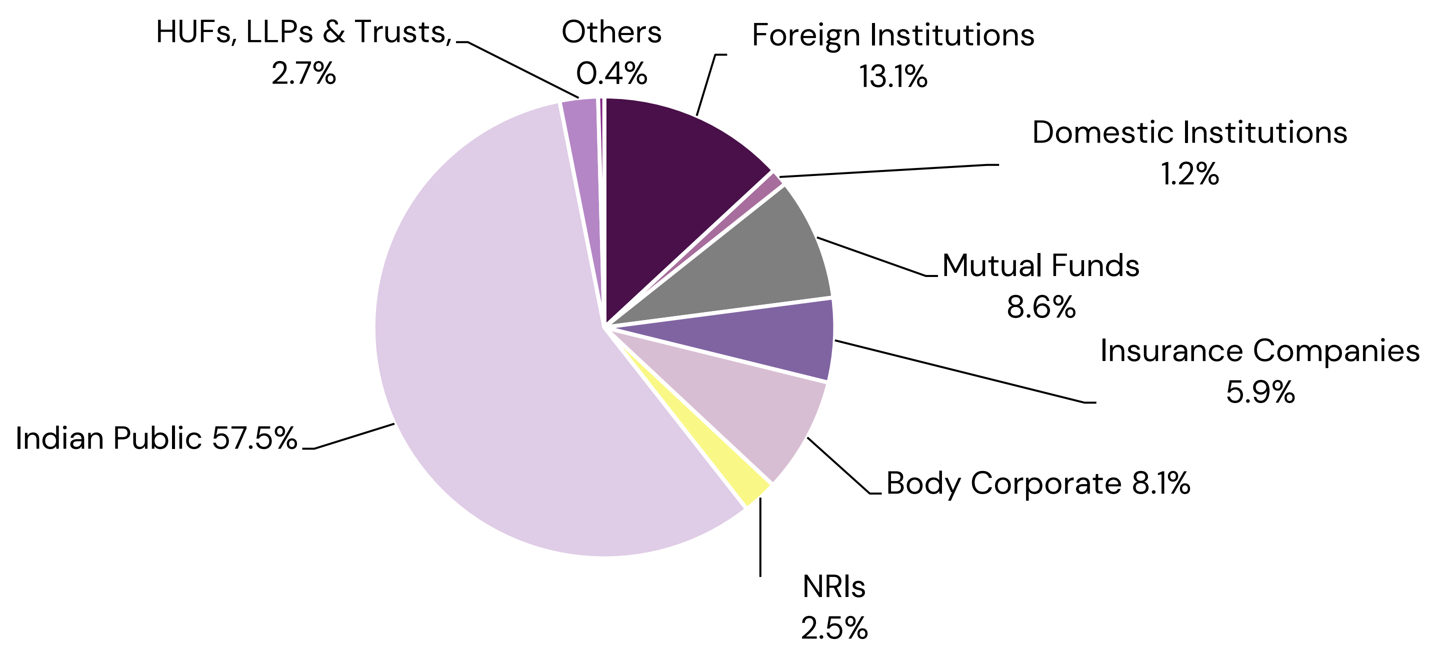
Employee Strength

Employee Strength

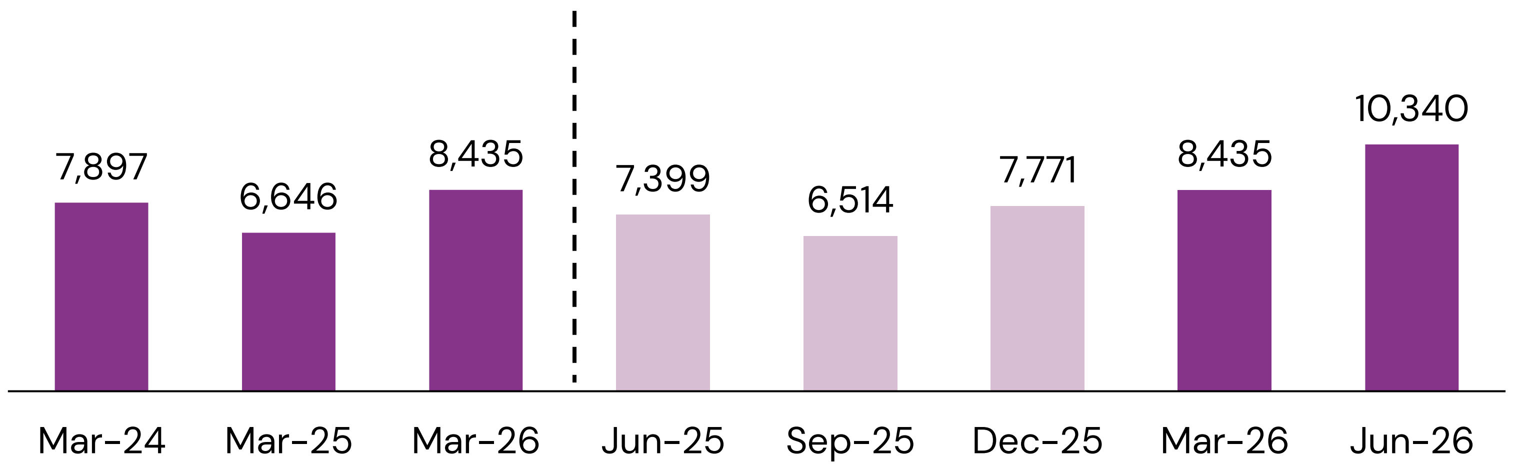
Cadre	No. of Employees as on 30.06.2026			No. of Employees as on 31.03.2026		
	Male	Female	Total	Male	Female	Total
Executives	273	14	287	280	15	295
Officers	3256	896	4152	3296	904	4,200
Customer Service Associates	1606	1562	3168	1617	1568	3,185
Office Assistants & Housekeepers	896	459	1355	904	463	1,367
Total No. of Employees	**6031**	**2931**	**8962**	**6,097**	**2,950**	**9,047**

Shareholder Value

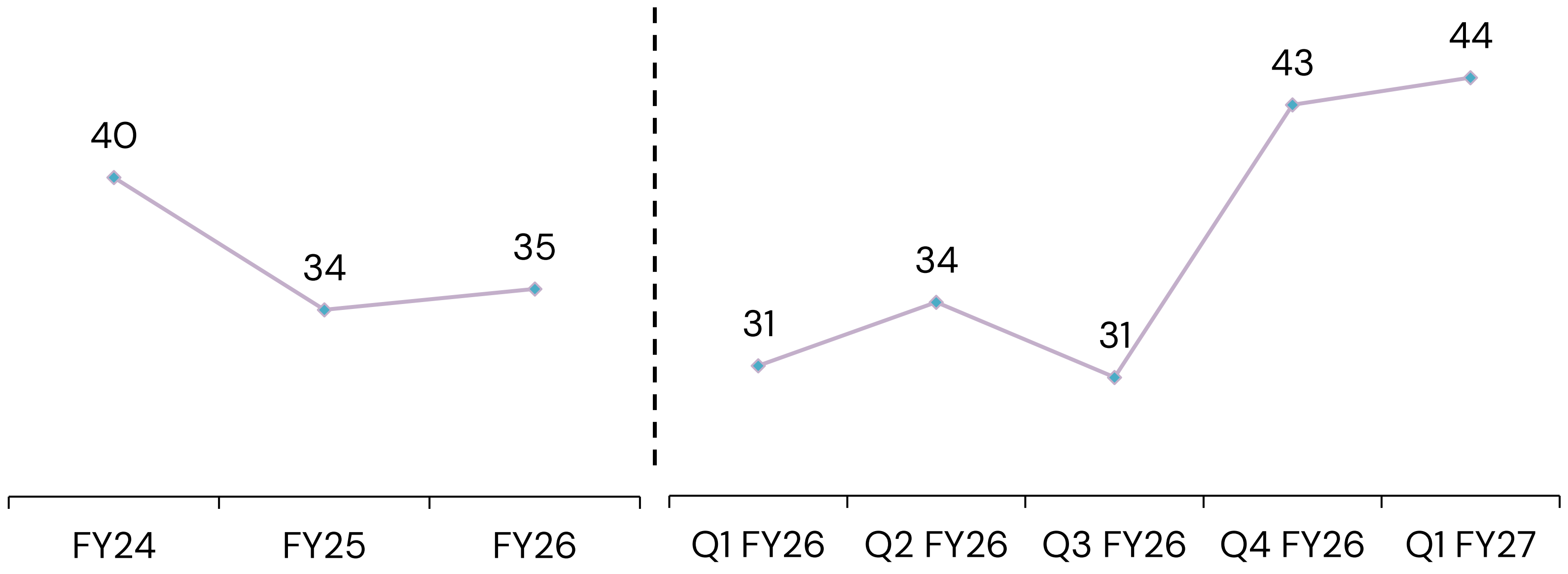
Shareholding Pattern



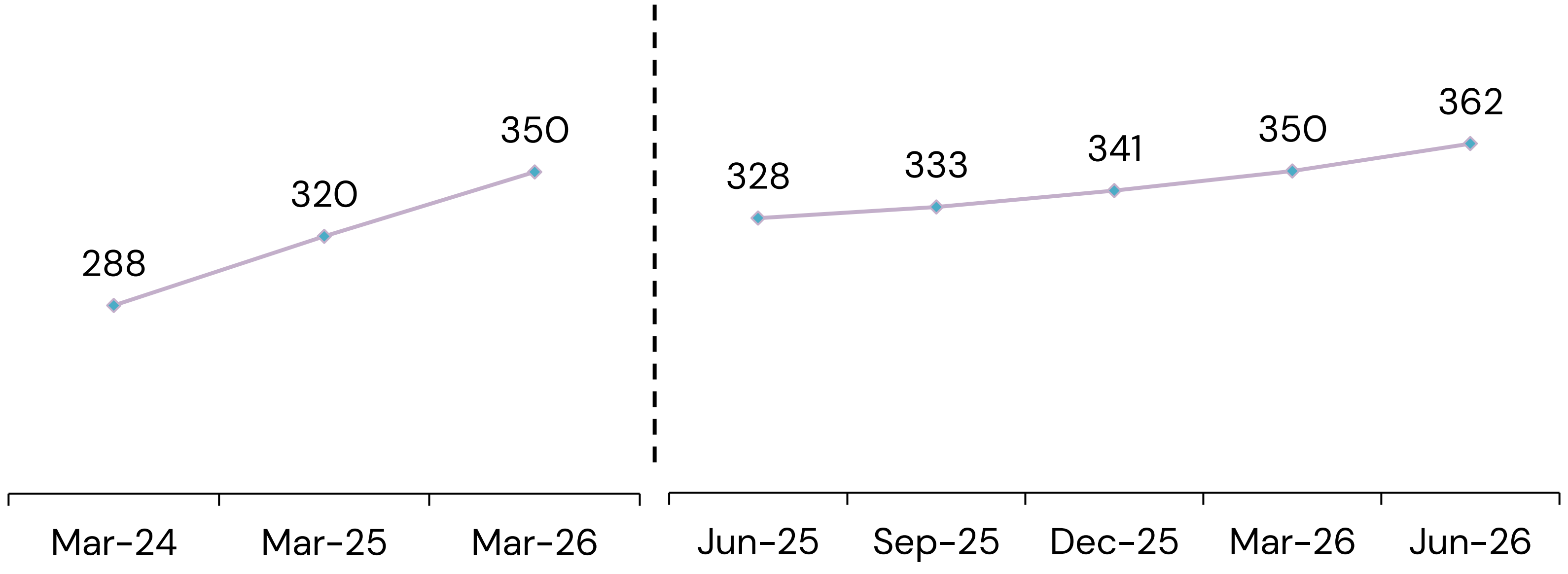
Market Capitalisation



Earnings Per Share (EPS)*



Book Value Per Share (BVPS)



* Annualized

Accelerating our Transformation Journey

Karnataka Bank
Your Family Bank. Across India.

102 years of banking trust

Banking with Legacy, Embracing the Future

Targeted Performance

CASA %:
~ 34.0%
Stable Source of Funding

CD Ratio
79.0% – 80.0%
Optimize Mix

NNPA:
0.6% – 0.8%
Enhance Asset Quality

NIM %:
3% – 3.4%
Consistent Interest Margins

Cost to Income %:
52.0% – 55.0%
Manage Operating Expenses

ROA %:
1.1% – 1.35%
Effective Capital Allocation

Consolidation of financial position to **build stakeholder value** and enhanced return on equity

Products

Building a Comprehensive Portfolio of Products

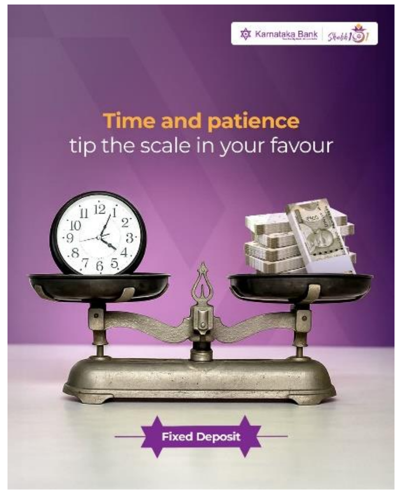
Customer-centric approach for creating products

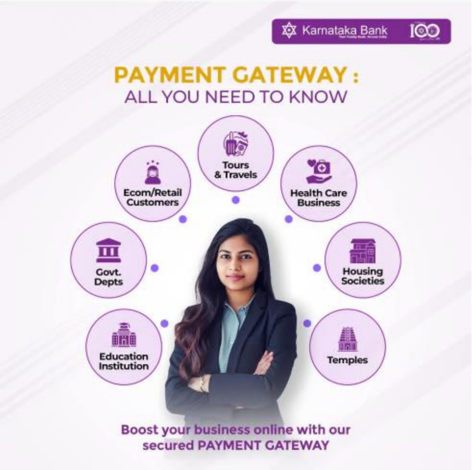
Leverage Cross-sell & Up-sell opportunities

Comprehensive product suite

Pipeline of products for continuous growth

Retail





Agriculture

MSME

Retail loans

In Pipeline:
- Surrogate based lending for Housing & Mortgage loans.
- Digital Document execution for vehicle loans
- End to End Portal for Channel Partners
- Up to 90% funding on Project cost for Purchase of Ready built/ under construction residential units.
- Digitalization of the Gold Loan

Liability Products

- **Flexi Deposit** for HNI customers is launched. System automatically creates a deposit account for the amount over and above the pre-defined threshold.
- **Project in Pipeline**
- Launch of Virtual account facility
- Launch of Capital Gain account Scheme.

ADC Channels

- **PoS facility:** Partnered with M/s Pinelabs for PoS facility launched on April 21, 2026.
- **Project in Pipeline**
- **Programmable CBDC** enables funds to be used only for predefined purposes within a specified time or through designated beneficiary.
- **NFC Based QR Payments-** Tap and Pay Facility provided to QR Payments.
- Revamp of retail IB with new UI/UX

Agri Schemes

Agriculture
- Entering strategic partnerships with Self-Help Groups (SHGs) to expand our agricultural lending portfolio while contributing to achievement of Priority Sector Lending (PSL)targets.
- Exploring opportunities under Electronic Negotiable Warehouse Receipt (eNWR)ecosystem by identifying high-potential agricultural clusters. This aims to strengthen post-harvest financing, enhance farmer liquidity, and grow our agri-business portfolio.

MSME Products

Products launched:
- Emergency Credit Line Guarantee Scheme (ECLGS 5.0)
- GST OD
- LAP for MSME
- Dropline OD for MSME

In Pipeline:
- Incorporation of dropline OD features to key MSME products
- End to end digitization of key MSME products

Digital and Technology

Digital Touchpoints

32,53,307
Mobile App Installations

7,11,538
Net Banking Users

55,50,472
Debit Cards

1,48,697
QR related metrics

1,469
ATM Networks

Digital and Technology

Pillars of Digital Initiatives – Overview

1 Digitization

Transforming core workflows for seamless delivery and limitless scale

2 Strategic Partnerships

Forging collaborative partnerships for rapid market integration and volume growth

3 Enterprise Transformation

Reengineering the tech stack for sustained processing and continuous scalability

4 Leveraging Data

Activating data-driven intelligence to expand market reach

5 AI Acceleration

Integrating AI into processes to drive efficiency and augment productivity

Digital and Technology

Pillars of Digital Initiatives – Projects in Focus

	In Focus	Future Focus (Projects in Progress)
Digitization	• Digital Finance for Tobacco farmers • Digital Current Accounts	• CKYC based onboarding • Digital FD
Strategic Partnership	• Interest free Credit Lines on UPI • Dairy Loans via ULI	• Interest Bearing Credit Lines on UPI • Loan against Mutual Funds / Shares • Secured Credit Cards
Enterprise Transformation	• UDGAM 2.0 • I4C (cybercrime co-ordination) implementation • MNRL and FRI integration to combat cyber fraud	• New Treasury Application • New NPA Solution • DevSecOps Implementation • HRMS Revamp
Leveraging Data	• Collections system enhancements	• Mule Hunter • CDP (Common Data Platform)
AI Acceleration	• Sales Buddy (AI assistant) • Accelerated Devops with AI	• Voice bot for Collections • Voice bot for Sales

Digital and Technology

Awards

Bank won two prestigious awards at
"The Great Indian BFSI & Fintech Awards 2026"

- The Great Indian BFSI Product Innovation of the year 2026 for Credit Line on UPI
- The Great Indian BFSI Excellence in Distribution of Financial Products of the year 2026 for Dairy Loan on ULI

Bank won an award for
Best Product Customization in Finacle for Credit Line on UPI

Bank won two prestigious awards at the
"5th IBA CISO Summit & Citations 2026"

- Winner – Cyber Resilience of the Year
- Runner up – Cyber Security Team of the Year

Our Strengths and Competencies

Karnataka Bank
Your Family Bank. Across India.

102 years of banking trust

Banking with Legacy, Embracing the Future

Driving Excellence in Proven Core Competencies

Consistent Emphasis on our Strength Areas

	Our Legacy		Building on Our Legacy
100+ Year Legacy	**14 Mn** Happy customers		▪ Tradition with Innovation ▪ Outbound Sales Culture ▪ Startup-like Agility
MSME & Rural Focus	**32.1%** Share of MSME & Agri-Loans	**46.62%** Branches in Rural & Semi-Urban Areas	▪ Capitalise on community network ▪ MSME and Rural to be key growth drivers
Retail Focus	**46%** → **51%**[1] Increase in % of Retail Advances from FY20 to Q1FY27		▪ Enhanced RoA and RoE ▪ Focus on Retail – Home, Gold Loans
Bharat Ka Karnataka Bank	**4%**[2] Market share in Karnataka	**22 States** Pan-India presence	▪ Wider Geographical Presence ▪ Digital and Data-driven client acquisition ▪ Cross Selling

[1] Retail classifications done as per RBI definition

[2] By share of Deposits as on Mar 2026

Driving Excellence in Proven Core Competencies

Diversified Offerings with Established Brand Equity

Retail and Personal Banking

- Housing
- Loans against property
- Gold
- Vehicle
- Education
- Personal loans

Services

- Simple & smarter digital loans
- Centralized processing
- Immediate in-principle sanction
- Dedicated RLPSCs / branch network

Agriculture Banking

- Agriculture & allied activities
- Farm development
- Agricultural land purchase
- Farm mechanization
- Hi-tech agriculture
- Agricultural infrastructure & ancillary

Facilities

- Dedicated technical experts (AFOs)
- Agri Development Branches (ADBs)
- Rural godown loans
- Farm machinery/ vehicle loans

MSME

- Working capital finance for traders & manufacturing industries
- Term loans & infrastructure finance
- Business development loans
- Corporate loans
- Professional & self-employed loans
- CV / CE loans

Facilities

- GST Based Loans
- Quick digital underwriting
- Loans to women entrepreneurs
- Segment Focused Loans

Driving Excellence in Proven Core Competencies

Key Capabilities in Place to Leverage Opportunities in the Government Business

Focused to be one of the top Govt. collection Banks

Central Government and Statutory Business

Agency Bank
Empaneled as **'Agency Bank'** for **Direct Tax, Goods & Service Tax(GST) and Customs Duty Collection**.

Direct Tax
Live with **Direct Tax Collection** by offering various payment methods like **Over the Counter(OTC) and Internet Banking.**

Customs Duty
Live with **Customs Duty Collection** through **Internet Banking.**

GST
Live with **GST Collection by** offering various payment methods like **OTC, Internet Banking and Unified Payment Interface(UPI).**

EPFO
Live With **Employees Provident Fund Organization platform** for collection of **EPFO contributions**.

CGAS
Capital Gains Accounts Scheme option for investors to claim tax exemption under Income Tax Act is under progress.

State, Investor and Institutional Business

Khajane-II (Karnataka)
Live on **Khajane 2 e-receipts** for **state revenue** collection

Capital Gain Bonds (u/s 85 of IT act 2025)
Bank has tied up **with Power Finance Corporation(PFC), Rural Electrification Corporation(REC), & Indian Railway Finance Corporation(IRFC)** for collection of **Capital Gain Bonds.**

Flexi FD
Flexi Fixed Deposits scheme for **Government Departments & allied institutions and RERA Project Accounts.**

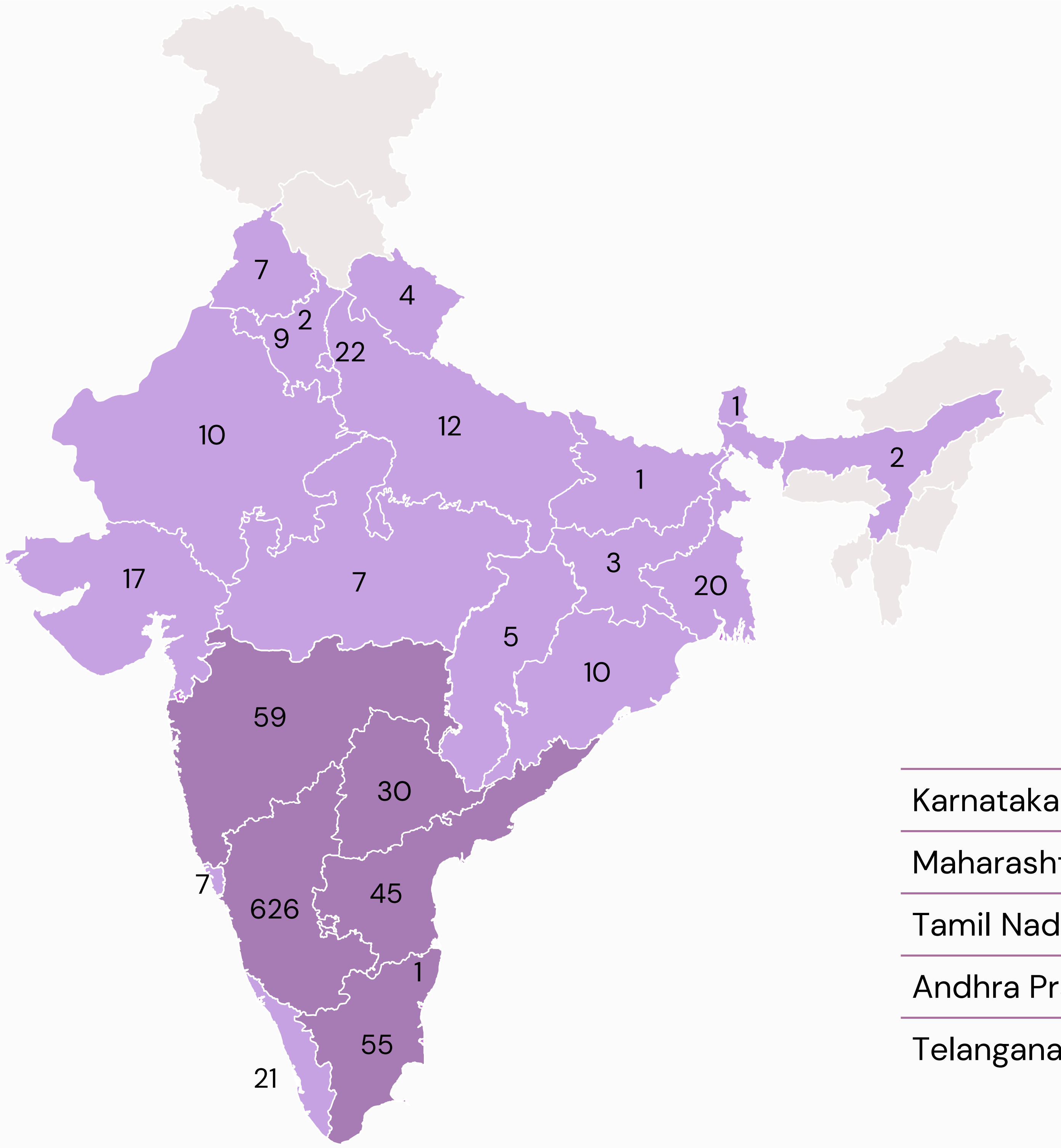
KPPP e-BG + RBI CBDC
Live on **Karnataka Public Procurement Portal (e-BG)** and on **RBI's Digital Rupee pilot.**

Public Sector Undertakings
Onboarding of **Karnataka Housing Board (KHB)** for their rental collections and **Karnataka State Beverages Corporations Ltd (KSBCL)** for collections of payments from their retailers is under progress.

Working towards "one-stop" digital solution for all statutory payments

Driving Excellence in Proven Core Competencies

Strong Geographical Footprint



Top 5 States

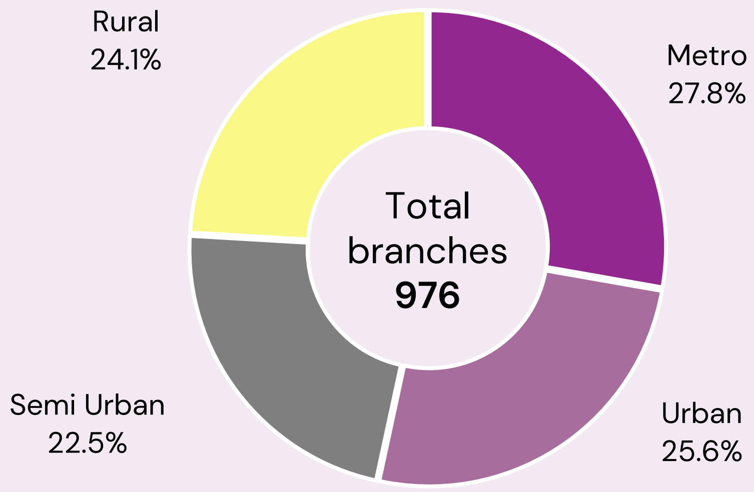
Karnataka	626
Maharashtra	59
Tamil Nadu	55
Andhra Pradesh	45
Telangana	30

Steady Growth in Locations Served

976
Branches

1,469
ATM and Recyclers

Presence Across All Tiers



Disclaimer

This presentation has been prepared by Karnataka Bank (the “Bank”) solely for providing information about the Bank. This presentation is confidential and may not be copied or disseminated, in whole or part, in any manner. This presentation has been prepared by the Bank based on information and data which the Bank considers reliable, but the Bank makes no representation or warranty or undertaking, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness, correctness and reasonableness of the contents of this presentation. This presentation has not been approved and will not be reviewed or approved by any statutory or regulatory authority in India or by any Stock Exchange in India and may not comply with all the disclosure requirements prescribed thereof. This presentation may not be all inclusive and may not contain all of the information that you may consider material. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any liability in respect of the contents of, or any omission from, this presentation is expressly excluded. No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. Neither the Bank nor any of its respective affiliates, advisers or representatives, shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information contained in this presentation is only current as of its date. Certain statements made in this presentation may not be based on historical information or facts and may be “forward-looking statements”, including those relating to the Bank’s general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ from these forward-looking statements due to a number of factors, including future changes or developments in the Bank’s business, its competitive environment, information technology and political, economic, legal and social conditions in India and worldwide. Further, past performance is not necessarily indicative of future results. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims no obligation to update forward looking statements to reflect events or circumstances after the date thereof. This presentation is for general information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person. This presentation and any information presented herein are not intended to be, offers to sell or solicitation of offers to buy the Bank’s equity shares or any of its other securities and shall not constitute an offer, solicitation or sale in any jurisdiction in which such offer, solicitation or sale is unlawful. The Bank’s equity shares have not been and will not be registered under the U.S. Securities Act 1993, as amended (the Securities Act”) or any securities laws in the United States and, as such, may not be offered or sold in the United States or to, or for the benefit of, U.S. persons (as such term is defined in Regulation S under the Securities Act) absent registration or an exemption from the registration requirements of the Securities Act and applicable laws. Any offering of the equity shares made, if any, in the United States (or to U.S. persons) was made by means of a prospectus and private placement memorandum which contained detailed information about the Bank and its management, as well as financial statements. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person.