



# 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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Website : [www.karnatakabank.bank.in](http://www.karnatakabank.bank.in)  
CIN : L85110KA1924PLC001128

## SECRETARIAL DEPARTMENT

November 08, 2025

HO/SEC/225/2025-26

1. The Manager  
Listing Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, C-1, Block G  
Bandra-Kurla Complex, Bandra (E)  
MUMBAI-400 051  
**Scrip Code: KTKBANK**

2. The Manager,  
Listing Department  
**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street  
MUMBAI-400 001  
**Scrip Code: 532652**

Madam / Dear Sir,

**Sub: Press Release – Karnataka Bank posts quarterly net profit of Rs. 319.12 Crore for Q2FY26 with a 9.1% QoQ Jump**

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 08.11.2025 as given in the subject matter above, for your kind information and dissemination.

Yours faithfully,

**Sham K**  
**Company Secretary &**  
**Compliance Officer**



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HO/MMCE/PR/No. 08/OR.No 727/2025-26

Date: 08-11-2025

## **PRESS RELEASE**

### **KARNATAKA BANK POSTS QUARTERLY NET PROFIT OF Rs. 319.12 CRORE FOR Q2FY26 WITH A 9.1% QoQ JUMP**

Karnataka Bank posted an impressive quarterly Net Profit of Rs. 319.12 Crore, for the quarter ended Sept-2025. The net profit improved by 9.1% as compared to the quarter ended June 2025 with a net profit of Rs. 292.40 Crore.

In the Meeting of the Board of Directors held today at Mangaluru, the Board has approved the financial results for the quarter and the half year ended September 30, 2025. Furthermore, for the half year ended September 2025, the net profit stood at Rs. 611.52 crores, as against Rs. 736.40 crores for half year ended September 2024.

For the quarter ending September 2025, the Net Interest Income stood at Rs. 728.12 Crore. The NPAs have further moderated as the GNPA's reduced to 3.33% as against 3.46% as of June 2025, while NNPA's also reduced to 1.35% as against 1.44% as of June 2025.

The aggregate business of the Bank stood at Rs. 1,76,461.34 Crore (on a gross basis) for Q2FY26 compared to Rs. 1,77,509.19 Crore in Q1FY26. The Aggregate deposits of the Bank stood at Rs. 1,02,817.19 Crore in Q2FY26 as against Rs. 1,03,242.17 Crore as of Q1FY26. Bank's Gross Advances stood at Rs. 73,644.15 Crore in Q2FY26 when compared to Rs. 74,267.02 Crore as of Q1FY26, however there was a growth in the RAM (Retail, Agri & MSME) segment of the Bank. The CD ratio (Gross) of the Bank stood at 71.63%.

The Bank's Capital Adequacy Ratio stood at 20.84% compared to 20.46% as of June 2025.

In line with RBI's revised draft guidelines on Liquidity Coverage Ratio (LCR), the Bank has computed the same as on 30<sup>th</sup> September 2025, which stands at 188.16%.

Announcing the results for Q2 FY26 at the Bank's Head Office at Mangaluru, **Shri Raghavendra S. Bhat, Managing Director & CEO**, said,

"During the quarter, the Bank witnessed a marginal QoQ decline in topline performance but achieved improvement in asset quality. Our focus will continue to remain on the RAM (Retail, Agri, and MSME) segments, alongside strengthening our base of low-cost deposits. These efforts are expected to enhance spreads and, in turn, improve NII.

The Bank is also actively working to build a high-quality credit portfolio, with initiatives across all levels aimed at minimizing slippages and recovering Non-Performing Assets. Additionally, our Analytical Centre of Excellence (ACoE) has been instrumental in driving data-led transformation through the implementation of tools such as *Retail Loan Propensity*, *Micro Market Analysis*, *Deposit Propensity*, *Primary Bank Index*, *Collection Prioritization*, and *Behaviour Scorecard*. These tools have been integrated into our business processes, embedding analytics into decision-making and supporting predictive and strategic analytics use cases to enhance efficiency and insight across the Bank.

Our mission and vision remains clear and steadfast as we continue to pursue, our objectives with renewed focus and energy".

## PERFORMANCE HIGHLIGHTS

[INR Crore]

Parameters	Quarter Ended			Half Year Ended		
	30-09-2025	30-09-2024	Variation [%]	30-09-2025	30-09-2024	Variation [%]
Aggregate Business (Gross)	1,76,461.34	1,75,196.93	0.72%	1,76,461.34	1,75,196.93	0.72%
Gross Advances	73,644.15	75,316.09	-2.22%	73,644.15	75,316.09	-2.22%
Deposits	1,02,817.19	99,880.84	2.94%	1,02,817.19	99,880.84	2.94%
Retail Term Deposit	65,531.80	60,585.24	8.16%	65,531.80	60,585.24	8.16%
CASA Ratio (%)	31.01	30.79	22 bps	31.01	30.79	22 bps
Gross NPA (%)	3.33	3.21	12 bps	3.33	3.21	12 bps
Net NPA (%)	1.35	1.46	-11 bps	1.35	1.46	-11 bps
PCR (%)	81.05	80.14	91 bps	81.05	80.14	91 bps
Return on Equity (%)	10.14	11.63	-149 bps	9.89	13.12	-323 bps
Return on Asset (%)	1.03	1.13	-10 bps	1.00	1.25	-25 bps
Net Interest Margin (%)	2.72	3.23	-51 bps	2.77	3.38	-61 bps
CRAR (%)	20.84	17.58	326 bps	20.84	17.58	326 bps

Parameters	Quarter Ended			Half Year Ended		
	30-09-2025	30-09-2024	Variation [%]	30-09-2025	30-09-2024	Variation [%]
Tier - I Capital (%)	19.28	15.93	335 bps	19.28	15.93	335 bps
Net Profit	319.12	336.07	-5.04%	611.52	736.40	-16.96%
Net Interest Income	728.12	833.56	-12.65%	1,483.72	1,736.92	-14.58%
CD Ratio (Gross) (%)	71.63	75.41	-378 bps	71.63	75.41	-378 bps

*Pallavi T S.*

Pallavi T S

CHIEF MANAGER & PUBLIC RELATIONS OFFICER

