

IRC:F48:110:227:2025

July 24, 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 ended 30th June 2025.”

Kindly take the same on record.

Yours faithfully,

Srinivasarao M
Company Secretary &
Deputy General Manager

Encl: As above

PRESS RELEASE



JULY 24, 2025

**KARUR VYSYA BANK ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER
ENDED 30TH JUNE 2025.**

Highlights:

- ❖ Total Business up by 15.27% YOY and 5.07% for the quarter.
- ❖ Deposits up by 15.49% YOY and 4.48% for the quarter.
- ❖ Loan Book grew at 15.01% YOY and 5.78% for the quarter.
- ❖ Loans book under RAM grew at 19.52% YOY and 5.68 % for the quarter.
- ❖ CASA up by 4.50% YOY, 5.29% QOQ, CASA ratio stood at 27.48%.
- ❖ PPOP up by 7.91% YOY down by 3.59% QOQ
- ❖ NIM at 3.86%, down by 28 bps YOY, down by 19 bps QOQ.
- ❖ Other Income up by 16.10% YOY.
- ❖ Cost to Income Ratio for the period is at 47.24%.
- ❖ ROA at 1.73% for the quarter.
- ❖ ROE at 16.76% for the quarter.
- ❖ GNPA at 0.66%, NNPA at 0.19%.
- ❖ Capital adequacy ratio (CRAR) stood at 17.36% with CET 1 ratio of 16.33%

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

We are pleased to report that our performance indicators align with our previously issued guidance. Notably, we successfully front-loaded growth in the first quarter of this financial year, consistent with our approach over recent years. Our sustained and inclusive results across all three key metrics—growth, profitability, and asset quality—demonstrate the ongoing strength of our performance since the beginning of the year

The bank's total business reached Rs 1,96,024 crore, reflecting our sustained growth momentum in the first quarter, with an overall business increase of 5% (QOQ) and a year-on-year growth of 15%. Advances rose to Rs 89,374 crore, representing a growth of 6% (QOQ), while deposits increased to Rs 1,06,650 crore, achieving a (QOQ) growth rate of 4%. Building on its strong performance, the Bank recorded its highest profit of Rs.521 crore

The bank is entering into 110th year of Journey we honour our history while looking ahead to the future, and reaffirm our unwavering dedication to serving as a trusted partner throughout every customer's financial journey.

BALANCE SHEET:

Balance sheet size as of June 30, 2025 was ₹ 1,25,371 crore as against ₹ 108,766 crore as of June 30, 2024, a growth of 15.27%.

Total business as on 30th June 2025 stands at ₹ 1,96,024 crore, registering a Y-o-Y growth of 15.27% i.e. up by ₹ 25,965 crore from ₹ 1,70,059 crore as on 30.06.2024.

Total deposits as on 30th June 2025 crossed rupees one lakh crore and stands at ₹ 1,06,650 crore, registering a Y-o-Y growth of 15.49% i.e. up by ₹ 14,301 crore from ₹ 92,349 crore as on 30.06.2024.

Total advances as on 30th June 2025 stands at ₹ 89,374 crore, registering a Y-o-Y growth of 15.01% i.e. up by ₹ 11,664 crore from ₹ 77,710 crore as on 30.06.2024.

FINANCIAL PERFORMANCE – Q1 FY 2026 vs. Q1 FY 2025:

Net profit for the quarter registered a growth of 13.51% and stood at ₹ 521 crore from ₹ 459 crore during corresponding quarter of previous year.

PPOP for the quarter increased by 7.91% is at ₹ 805 crore, as compared to ₹ 746 crore for corresponding quarter of the previous year.

Net interest income increased by 5.16% to ₹ 1,080 crore vis-à-vis ₹ 1027 crore for corresponding quarter of previous year.

Net interest margin stands at 3.86% as compared to 4.14 % for the corresponding quarter of the previous year.

Cost of deposits has increased by 29 bps and stands at 5.77% as compared to 5.48% for the corresponding quarter of previous year.

Yield on advances has been decreased by 12 bps to 10% from 10.12% for the corresponding quarter of the previous year.

Commission and fee based income has improved by 5.02% on Q-o-Q basis to ₹ 251 crore from ₹ 239 crore for corresponding quarter of the previous year.

Operating expenses for the quarter was ₹ 721 crore as compared to ₹ 667 crore during the corresponding quarter of previous year.

Cost to income ratio stands at 47.24% (47.20% for Q1 of previous year).

CAPITAL ADEQUACY:

Capital Adequacy Ratio (CRAR) as per Basel III guidelines was at 17.36% as on on June 30, 2025 (16.47% as on June 30, 2024) as against a regulatory requirement of 11.50%. Tier 1 was at 16.33% as of June 30, 2025 compared to 15.58% as of June 30, 2024. Risk-weighted Assets were at ₹ 69,441 crore as on June 30, 2025 (₹ 62,352 crore as at June 30, 2024).

ASSET QUALITY:

Gross non-performing assets (GNPA) has improved by 66 bps and stands at 0.66% of gross advances as on June 30, 2025 (₹ 593 crore) vis a vis 1.32% as on June 30, 2024 (₹ 1,025 crore).

Net non-performing assets (NNPA) is below 1% and stands at 0.19% of net advances as on June 30, 2025 (₹ 170 crore), against 0.38% as on June 30, 2024 (₹ 294 crore).

Provision Coverage Ratio (PCR) was at 96.76% as at June 30, 2025, as against 94.91% as at June 30, 2024.

NETWORK:

As of June 30, 2025, the Bank's distribution network stands at 888 branches and 1 Digital Banking Unit and 2,226 ATMs / Cash Recyclers as against 840 branches and 2,253 ATMs / Cash Recyclers as of June 30, 2024. 55% of our branches are in semi-urban and rural areas. In addition, we have 374 business correspondents.

BONUS SHARES

Board of directors approved issuance of Bonus equity shares in the proportion of 1:5 i.e. one equity share of ₹ 2/- each for every five fully paid-up equity share of ₹ 2/- each held by the Members of the Bank subject to approval of shareholders.

Sd/-

B. Ramesh Babu
Managing Director & CEO