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Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

SECRETARIAL DEPARTMENT

24.10.2024

HO:SEC:195:2024-25

To:

The Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra-Kurla Complex
Bandra (E), Mumbai-400051
Scrip Code: KTKBANK

The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai-400001
Scrip Code: 532652

Madam/Dear Sir,

Sub: Publication of unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2024, in Newspapers

Pursuant to Regulation 30, 47 (1) (b) and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the copies of newspaper publication on unaudited financial results of the Bank for the quarter and half year ended September 30, 2024, in the following newspapers dated 24.10.2024.

1. Business Standard (English)
2. Vijayavani (Kannada)

The same is also being hosted on the Bank's website under the following web link:

<https://karnatakabank.com/investors/corporate-announcements>

This is for your kind information and dissemination.

Yours faithfully,

Sham K
Company Secretary &
Compliance Officer

Aap ka Karnataka Bank
Bharat ka Karnataka Bank

 Karnataka Bank
100 Year-Old-Private Sector Bank



8

FIXED DEPOSIT
375 Days FOR
SENIOR CITIZENS

%
P.A

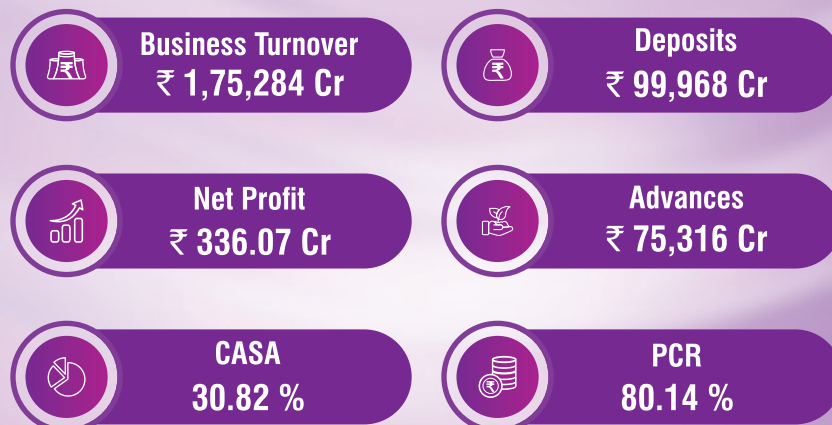
For Others:
7.50% P.A

Limited Period Offer



*Conditions Apply

FINANCIAL HIGHLIGHTS FOR THE QUARTER
ENDED 30TH SEPTEMBER 2024



STANDALONE UNAUDITED FINANCIAL RESULTS FOR /
AS ON QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2024

(₹ in crore)

Particulars	For /As on Quarter ended		For /As on Half year ended		Year ended
	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	31.03.2024 (Audited)
Total income from operations (net)	2,504.05	2,276.18	5,061.05	4,558.76	9,617.42
Net Profit / (Loss) for the period (before tax, exceptional and/ or extraordinary items)	429.03	402.28	947.36	851.88	1,562.73
Net Profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	429.03	402.28	947.36	851.88	1,562.73
Net Profit/(Loss) for the period after tax (after exceptional and/or extraordinary items)	336.07	330.26	736.40	700.96	1,306.28
Equity Share Capital	377.66	312.87	377.66	312.87	377.26
Reserves (excluding Revaluation Reserve)					9,966.42
Securities Premium Account	2,682.02	1,263.41	2,682.02	1,263.41	2,680.21
Net Worth	11,042.56	8,253.88	11,042.56	8,253.88	10,343.68
Paid up Debt Capital/ Outstanding Debt	300.00	1,020.00	300.00	1,020.00	300.00
Capital Redemption Reserve / Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil
Outstanding Redeemable Preference Share	Nil	Nil	Nil	Nil	Nil
Debt Equity Ratio	0.12	0.15	0.12	0.15	0.12
Earnings Per Share (of ₹10/- each)					
Basic:	8.90*	10.56*	19.51*	22.43*	39.84
Diluted :	8.87*	10.50*	19.45*	22.29*	39.66

*Not annualized.

Note: The above is an extract of the detailed format of period ended results for September 30, 2024 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the results for September 30, 2024 is available on the Stock Exchange websites. BSE: <https://www.bseindia.com>, NSE: <https://www.nseindia.com>, Bank website: <https://www.karnatakabank.com/index.jsp>.

CONSOLIDATED* UNAUDITED FINANCIAL RESULTS FOR /
AS ON QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2024

(₹ in crore)

Particulars	For /As on Quarter ended		For /As on Half year ended		Year ended
	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	30.09.2024 (Unaudited)	30.09.2023 (Unaudited)	31.03.2024 (Audited)
Total income from operations (net)	2,504.05	2,276.23	5,061.05	4,558.82	9,617.47
Net Profit / (Loss) for the period (before tax, exceptional and/ or extraordinary items)	429.23	402.26	947.63	851.89	1,562.97
Net profit / (Loss) for the period before tax (after exceptional and/or extraordinary items)	429.23	402.26	947.63	851.89	1,562.97
Net Profit / (Loss) for the period after tax (after exceptional and/or extraordinary items)	336.24	330.24	736.67	700.97	1,306.61
Equity Share Capital	377.66	312.87	377.66	312.87	377.26
Reserves (excluding Revaluation Reserve)					9,965.45
Securities Premium Account	2,682.02	1,263.41	2,682.02	1,263.41	2,680.21
Net Worth	11,041.86	8,252.59	11,041.86	8,252.59	10,342.71
Paid up Debt Capital/ Outstanding Debt	300.00	1,020.00	300.00	1,020.00	300.00
Capital Redemption Reserve/ Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil
Outstanding Redeemable Preference Share	Nil	Nil	Nil	Nil	Nil
Debt Equity Ratio	0.12	0.15	0.12	0.15	0.12
Earnings Per Share (of ₹10/- each)					
Basic:	8.90*	10.56*	19.52*	22.43*	39.85
Diluted:	8.88*	10.50*	19.45*	22.29*	39.67

*Not annualized.

*Comprises of the unaudited financial results of the Bank and its only wholly owned subsidiary - KBL Services Ltd.

Note: The above is an extract of the detailed format of period ended results for September 30, 2024 filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the results for September 30, 2024 is available on the Stock Exchange websites. BSE: <https://www.bseindia.com>, NSE: <https://www.nseindia.com>, Bank website: <https://www.karnatakabank.com/index.jsp>.

Place : Mangaluru
Date : 23.10.2024

For and on behalf of Board of Directors
Sd/-
Srikrishnan H
Managing Director & CEO

