



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

Phone : 0824-2228182  
E-Mail : [comsec@ktkbank.com](mailto:comsec@ktkbank.com)  
Website : [www.karnatakabank.com](http://www.karnatakabank.com)  
CIN : L85110KA1924PLC001128

**SECRETARIAL DEPARTMENT**

April 05, 2023

HO: SEC:10:2023-24

1. The Manager

Listing Department

**National Stock Exchange of India Limited**

Exchange Plaza,C-1, Block G

Bandra-Kurla Complex, Bandra (E),

MUMBAI-400051

2. The General Manager

**BSE Limited**

Corporate Relationship Dept.

Phiroze Jeejeebhoy Towers

Dalal Street

MUMBAI-400001

Dear Sir/Madam,

**Sub: Addendum to Provisional Financial numbers of FY 2022-23 disclosed on  
01.04.2023**

As an addendum to the intimation regarding the provisional financial numbers as on 31.03.2023 (disclosed vide letter dated 01.04.2023), under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information, in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we further submit the breakup of provisional numbers as on 31.03.2023 (subject to statutory audit) for your records under Annexure - I.

During FY 22-23, the Bank has continued its focus on Retail Lending (including Agriculture and MSME lending) to maintain its profitability margins and NIMs. As a result, the Bank has grown its Retail lending portfolio @ ~12% YoY and the proportion of "Retail Advances to Gross Advances" has since increased from 47% in March 2022 (audited) to 48% in December 2022 (reviewed) to cross the 50% in March 2023 (provisional).

As a conscious business decision and a course correction measure, the Bank has not emphasised on Large Corporate lending due to low yields and highly competitive rates in this segment, which would have adversely impacted the Bank's NIM. This is reflected in the fact that the share of large corporates to gross advances has dropped by ~ 3% as on March 2023 (provisional) vis-à-vis December 2022.

This is for your kind information and dissemination.

Yours faithfully,

Sham K

Company Secretary &  
Compliance Officer

### Annexure-1: Break up of Gross Advances

(Rs. in crores)

Particulars	31.03.2022 (Audited)	31.12.2022 (Reviewed)	31.03.2023 (Provisional)	Increase/ (Decrease) QoQ	QoQ (%)	Increase/ (Decrease) YoY	YoY %
CASA	26,499.59	26,991.74	28,807.04	1,815.30	6.73	2,307.45	8.71
TERM DEPOSITS	53,881.22	57,600.91	58,555.52	954.61	1.65	4,674.30	8.68
<b>AGGREGATE DEPOSITS</b>	<b>80,380.81</b>	<b>84,592.65</b>	<b>87,362.56</b>	<b>2,769.91</b>	<b>3.27</b>	<b>6,981.75</b>	<b>8.69</b>
<b>% CASA to Aggregate Deposits</b>	<b>32.97</b>	<b>31.91</b>	<b>32.97</b>				
Segment wise breakup of Gross Advances							
RETAIL (Including AGRI)	27,604.54	30,614.77	30,863.45	248.68	0.82	3,258.91	11.80
MID CORPORATE	18,398.19	18,473.24	18,095.66	(377.58)	(2.04)	(302.53)	(1.65)
LARGE CORPORATE	11,766.61	14,585.33	12,367.87	(2,217.46)	(15.20)	601.26	5.11
<b>TOTAL GROSS ADVANCES</b>	<b>57,769.34</b>	<b>63,673.34</b>	<b>61,326.98</b>	<b>(2,346.36)</b>	<b>(3.68)</b>	<b>3,557.64</b>	<b>6.16</b>