

Ref. No.CO:CS:RC:2025-26:203

October 17, 2025

BSE Limited,
P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051.

BSE Scrip Code No.: 532772

NSE SYMBOL: DCBBANK

Dear Sirs,

Sub: Investor Presentation- Q2 FY2026

Please find attached the Investor Presentation which will be referred during the earnings call with analysts and investors for the financial results of the Bank for the second quarter and half year ended September 30, 2025.

The said presentation is being uploaded on the website of the Bank and can be accessed at www.dcbbank.com

This is for your information and records.

Thanking you,

**Yours faithfully,
For DCB Bank Limited**

**Rubi Chaturvedi
Company Secretary &
Compliance Officer**

Encl: As above.

DCB Bank Limited

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

DCB Bank Limited

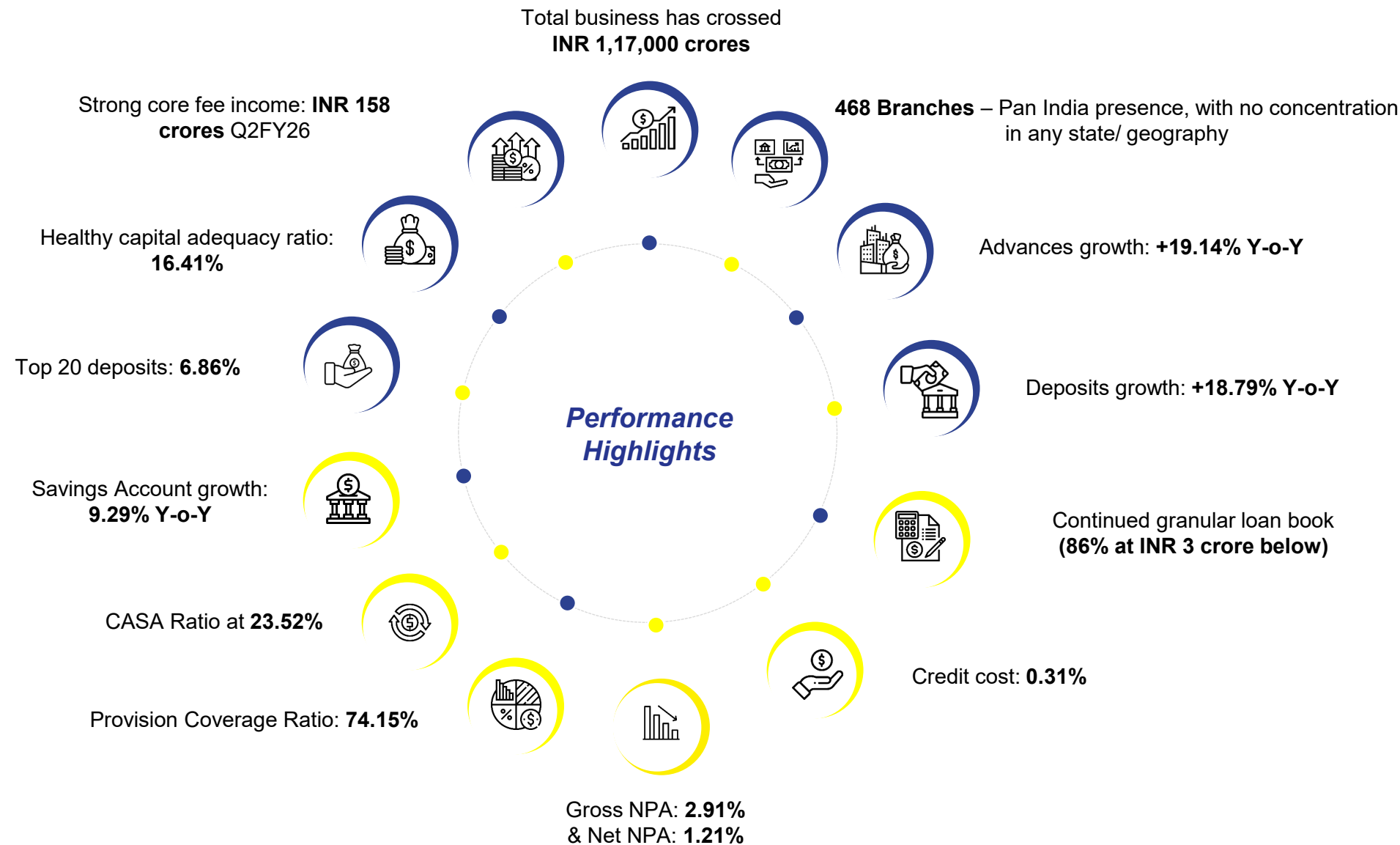
Investor Presentation – Q2 FY26



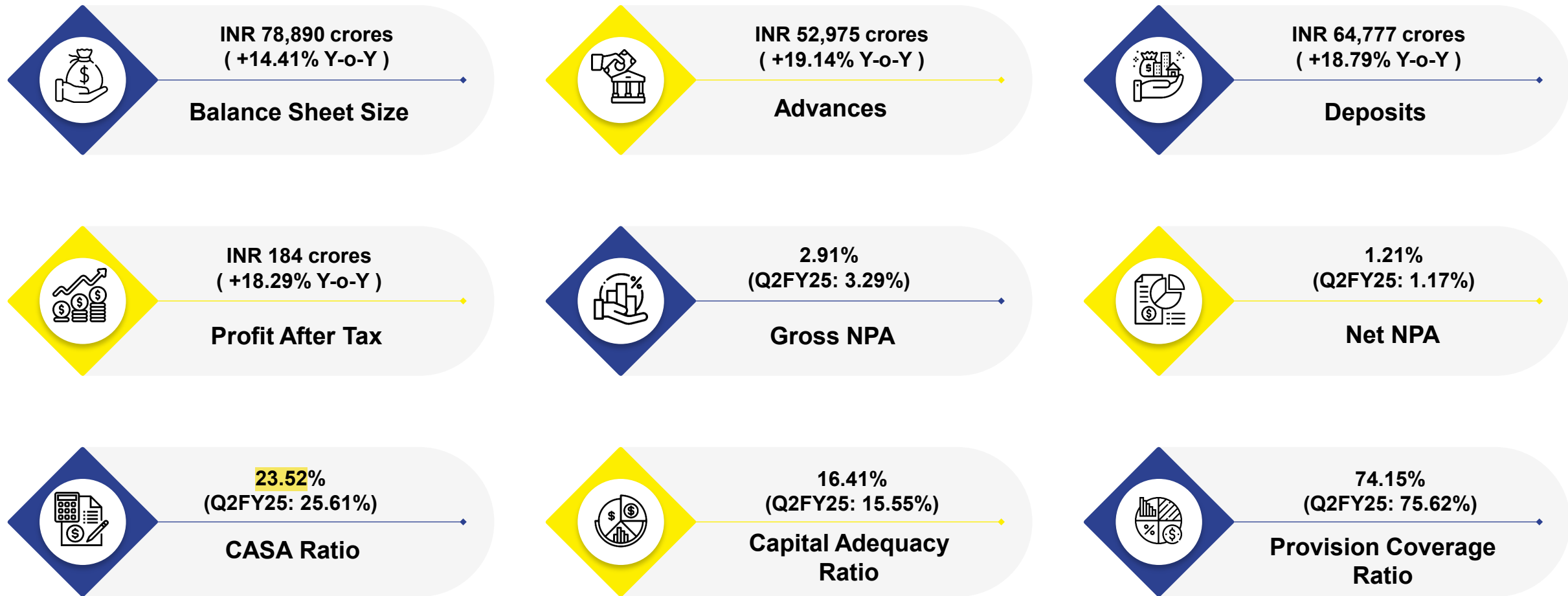
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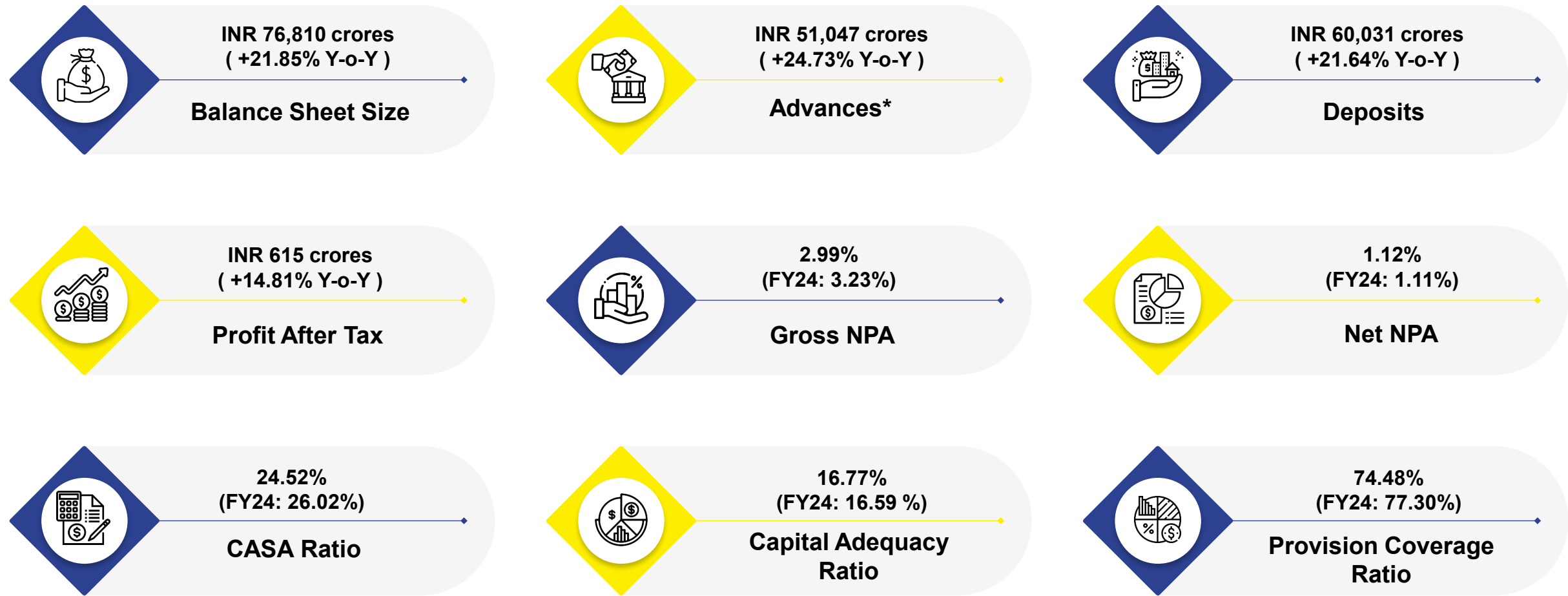
Performance Highlights – Q2FY26



Advances growth compared with Q2FY25:

Metric	Y-o-Y Change
Mortgages	+13%
Co-lending	+140%
Construction Finance	+29%
AIB	+13%

Performance Highlights – FY2025



*

Mortgages +21% Y-o-Y	Co-lending +117% Y-o-Y	Construction Finance +38% Y-o-Y	AIB +14% Y-o-Y
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About Us

- New generation private sector bank with PAN India presence through branches across majority of States and Union Territories
- A National Bank catering to self employed segment.



Background



Company Vision

- To be the most innovative and responsive neighborhood bank in India serving entrepreneurs, individuals, and businesses while ensuring strong governance, good working atmosphere for employees and be responsible towards society and environment

DCB BANK

- Mortgage, MSME/SME, Educational Institutional loans, Agri and Gold Loan focus
- Granular secured small ticket lending
- Diversified portfolio (Deposits and Advances)
- Proven capital efficient business model
- Stable & skilled management team
- Expanding branch network
- Technology savvy & innovative, with cutting edge technology products
- Efficient capital consumption & strong Capital Adequacy



Attributes



Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 14.66%)*
 - Institutions (including FII + FPI) 42.43% (non promotor institutional shareholding above 1% is 30.07%)
- *16.27% as of October 10, 2025, post allotment of preferential issue of equity share

MSMEs play a pivotal role in the economic and social development of the country



Robust Indian economy, MSMEs target market size and DCB Bank's knowledge, experience, capability, products and increasing branch footprint has the potential to create a large and meaningful Balance Sheet size above one lakh crores in the foreseeable future



Number of working enterprises – 58 million, Employment – 244 million



Urban 49%, Rural – 51%



Manufacturing- 20%, Trade – 45%, Other services – 35%



Sole proprietor – 96%



MSME contributes 30% to GDP and 45% to merchandise exports



79% of Indian workforce in self-employed

01

Target self-employed, MSME/SME, Retail segment. Focus on products that enhance customer engagement.

02

Create a diversified, secured and granular portfolio

03

Limit Corporate, unsecured and lumpy exposures

04

Focus on retail Mortgages*, MSME/SME Overdraft and Term Loans, Educational Institutional Loans, Tractor Finance, KCC, Gold Loans, Construction Finance, TReDS and Co-lending

05

Rely mainly on Retail Deposits (CASA, Term Deposits). Limit dependency on bulk deposits. Use long term refinance options (SIDBI, NABARD and NHB)

06

Target Tier 2 to Tier 6 locations

07

Continuously strengthen credit (underwriting, collections, recoveries, portfolio monitoring and analytics)

08

Invest continuously in digital agenda to improve frontline and customer experience

09

Generate steady granular Fee Income through bancassurance, mutual funds, trade, remittances, foreign exchange and cash management

10

Continuously improve Liquidity management, Cost productivity, Operational Risks and HR processes

11

Form strategic alliances to enhance products, segments and distribution

12

Provide apt financial solution to meet the surplus, deficit, risk protection and trade finance requirements of self-employed customers.

Retail and Agri & Inclusive Banking



Deposit Products

- Current and Savings (CASA)
- NRI Deposits
- Recurring Deposits
- Fixed Deposits



Cards

- Debit Card
- Travel Smart Card
- Secured Credit cards



Payments

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- Remittances
- Tax Payments
- POS Terminals
- UPI LITE
- NACH



Advances – Focus on Secured Lending

- Home Loan
- Loan Against Property (LAP)
- Overdraft/Working Capital
- Auto Loan*
- Co-Lending
- Commercial Vehicle*
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Kisan Credit Card
- Gold Loan
- Tractor Loan
- Retail Microfinance
- Term Loan to MFIs
- ODTD
- School Finance



Third Party Distribution

- Life Insurance
- General Insurance
- Health Insurance
- Mutual Funds



Other Services

- Locker Facility
- Cash Management Services
- ASBA Online

SME, Corporate Banking, NBFCs, Co-operative Banks



Corporate Banking

- Current Account
- Trade Current Account
- Foreign Exchange
- Guarantees
- Import/ Export
- Letters of Credit
- Supply Chain
- Term Loan
- Bills Collection
- Invoice Discounting



Capital Management

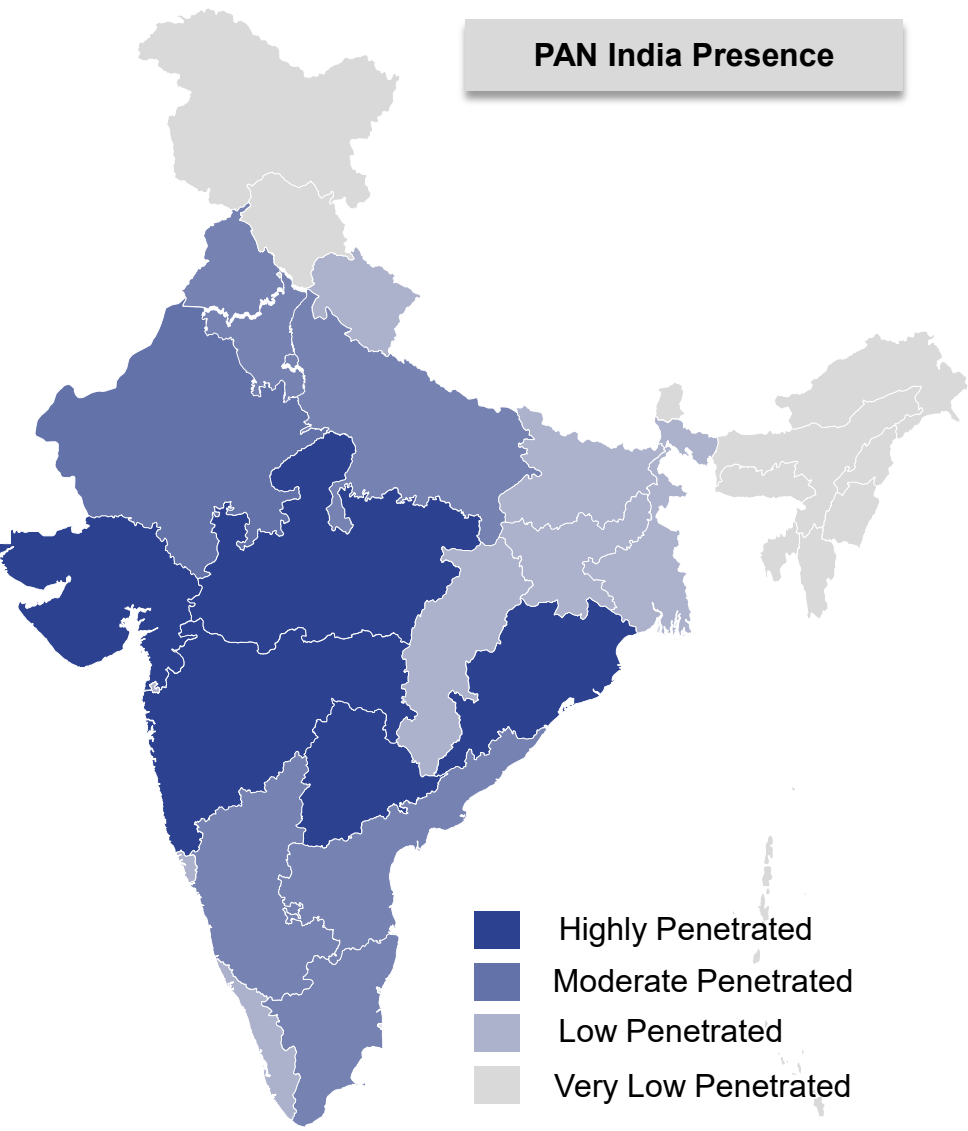
- Working Capital
- Cash Management

Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

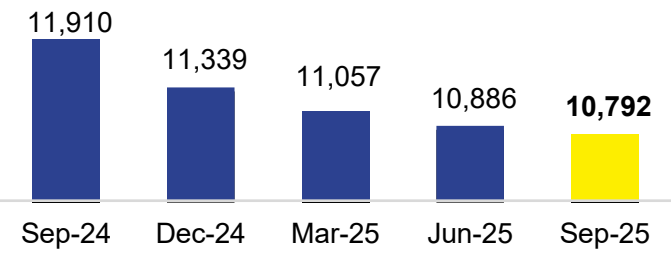
	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	 - Balance Sheet as at 30-Sep-25: INR 78,890 crores - Advances of INR 52,975 crores with a focused approach towards secured small ticket lending	 - Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs - NIM of 3.23% for Q2FY26	 - Gross NPA at 2.91% and Net NPA at 1.21% - Provision Coverage Ratio at 74.15% - Credit cost at 0.31% for Q2FY26 - Margin of Safety (Operating Profit / Provisions) for Q2FY26 – 5.02	 - Cost to Average Assets at 2.43% for Q2FY26 - Cost to Income at 61.15% for Q2FY26 - Headcount at 10,792 and branch network at 468	 - Return on Assets at 0.94% for Q2FY26 - Return on Equity at 13.20% for Q2FY26
Outlook & Way Forward	- Aim to double the Balance Sheet size every three to four years - Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth	- Business Model NIMs 350 bps to 365 bps - Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs	- Target GNPA below 2.50% and NNPA of 1.00%. - Business Model Credit costs of 45 bps to 55 bps to Average Assets - Target margin of safety (Operating Profit / Provisions of 3 to 4 times)	- Target Cost to Income Ratio of 60% or below in near term - Target Cost to Average Assets of 2.50% to 2.60%	Return on Assets (ROA) - Target 1% or above in near term Return on Equity (ROE) - Target closer to 14% in near term

A person in a blue shirt is holding a tablet. Overlaid on the image are various financial charts, including a candlestick chart, a line graph with a dotted trend line, and a bar chart. The background is a light blue gradient.

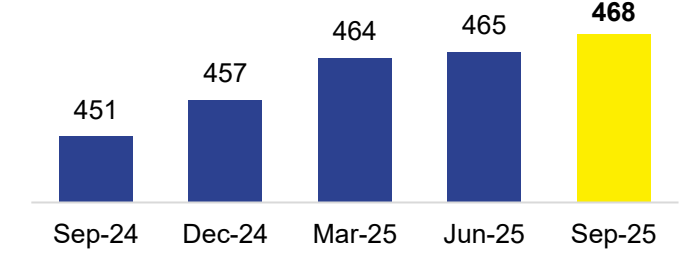
Customer Service and Digital Initiatives



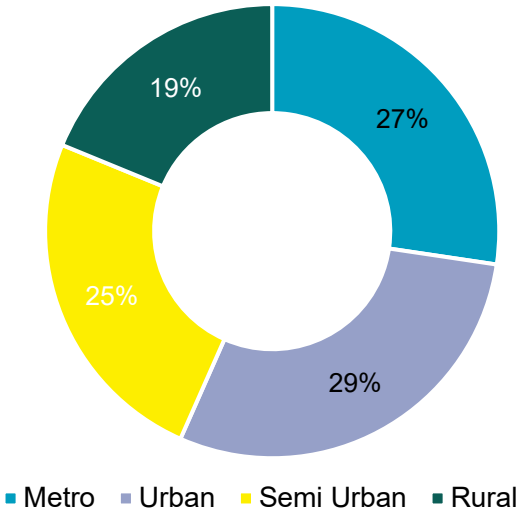
Head count



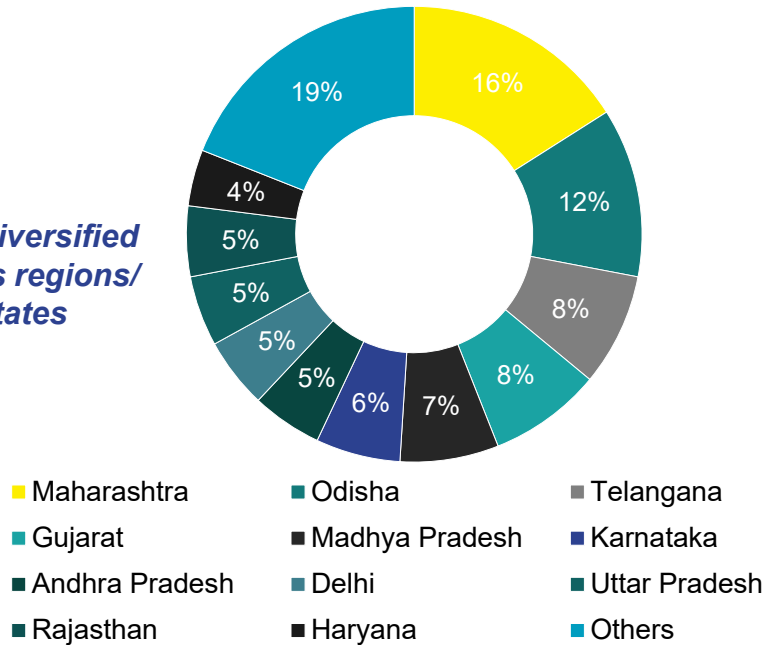
Branches



Region wise Branches (%)



State wise Branches (%)



Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

DCB Bank at Global Fintech Fest (7th - 9th October 2025)

DCB BANK

Showcasing innovation, partnerships & customer-centric digital banking



Active Presence:

- Prominent booth highlighting DCB Bank's digital and partnership-led innovations.

Showcasing Partnerships:

- **13** Product/Service launched
- Demonstrated DCB Bank's fintech collaborations with ***Upswing, Onecard, Niyo, Zet, Spense, Ring.Ai, GreyLabs etc.***

Senior Management Engagement:

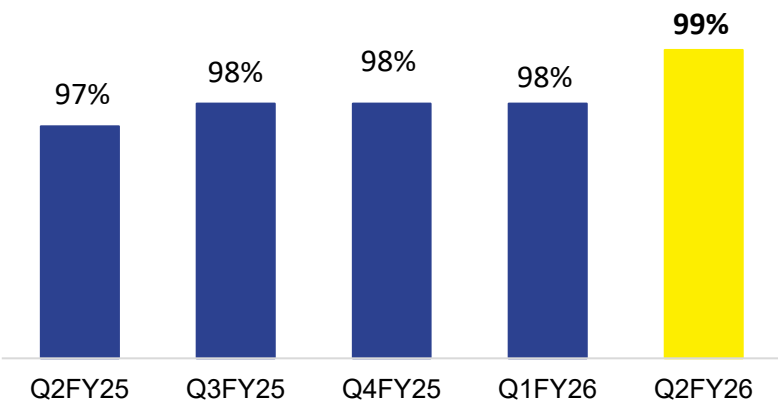
- Participation from DCB leadership team and interactions with key industry delegates, regulators, and fintech partners

Outcomes & Takeaways:

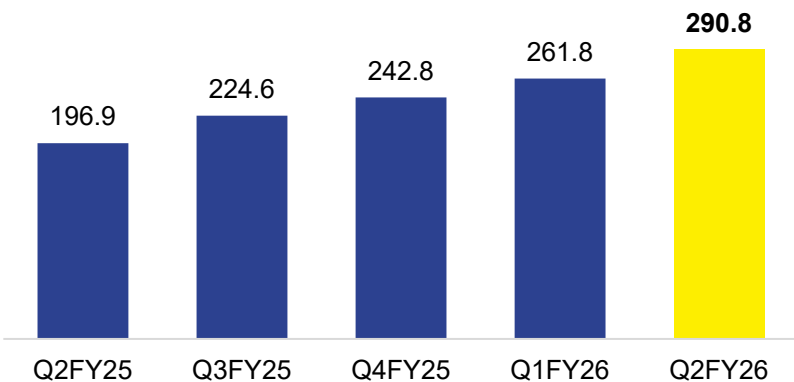
- Strengthened DCB's position as a digital-first and partnership-driven bank
- Enhanced brand visibility among fintechs, regulators, and industry leaders
- Positive engagement and networking opportunities paving the way for new fintech collaborations.



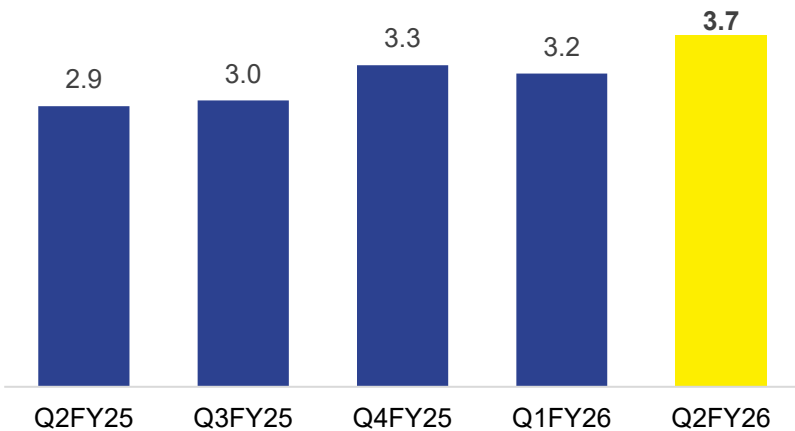
Digital Transactions (% of Total Transactions)



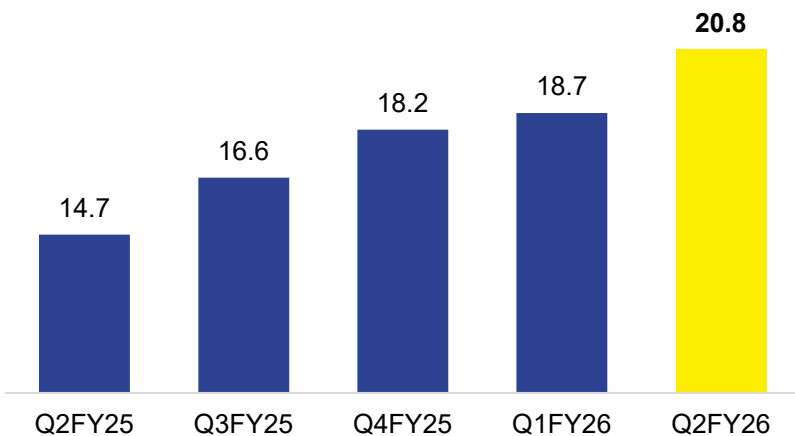
UPI Transactions (In Lakhs)



Personal Internet Banking Transactions (In Lakhs)



Mobile Banking Financial Transactions (In Lakhs)



A background image showing a group of business professionals in a huddle, with their hands stacked in the center, symbolizing teamwork and collaboration. The image is slightly faded to allow text to be overlaid.

Board & Management

Farokh Subedar (till October 14, 2025)

Independent Director and Chairman

A Member of the Institute of Chartered Accountants of India and the Institute of Company Secretaries of India. He has vast experience in the areas of business management, finance, taxation, law, risk management and accounts. He has been also functioned as the Chief Financial Officer and Company Secretary of Tata Sons Limited. He retired from the Bank after completing his tenure of 3 years.

Amyn Jassani

Independent Director

A Member of the Institute of Chartered Accountants with more than 30 years of experience, mainly with the big four accounting firms. He is also a member of the Institute of Company Secretaries of India and has passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

Balu Srinivasan

Independent Director

An Engineer and certified Cost Accountant and with a remarkable career spanning over three and half decades, during which he has held significant leadership roles at esteemed organization such as Ford, TVS, Ashok Leyland, Unilever, and Pfizer. He is particularly skilled in integrating cybersecurity best practices, implementing IT security audits, and driving continuous improvement initiatives across organizations.

Iqbal Khan (till July 14, 2025)

Non-Executive (Non-Independent) Director

A partner at J.Sagar Associates and member of the Private Equity and Mergers & Acquisitions Practice Group. He was earlier a Senior Partner at Shardul Amarchand Mangaldas & Co. He completed his J.D. from Columbia Law School, & LL.B. from London School of Economics and Political Science. He retired from the Bank after completing his tenure of 8 years as per RBI guidelines.

Lakshmy Chandrasekaran

Independent Director

A Member of the Institute of Chartered Accountant having 35 years of experience in the field of Accountancy, Finance, Taxation, and Risk Management. She is a senior Partner of M/S P.CHANDRASEKAR LLP, Chartered Accountants.

Praveen Kutty

Managing Director & CEO

A business leader with over 35 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking, Agri Banking & SME Banking in the last 18 years. He has worked with Citibank India and North America, where he successfully managed multiple consumer banking businesses. He holds a B.Com and an MBA degree.

Krishnan Sridhar Seshadri

Whole Time Director (Executive Director)

A Masters in Commerce (M.Com.) and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He has over 40 years of banking experience, covering various aspects of branch banking and others. He has worked with ICICI Bank, having joined it from almost its inception, and earlier with Syndicate Bank and State Bank of India.

Nadir Bhalwani

Non-Executive (Non-Independent) Director

A graduate and an MBA from KJ Somaiya Institute of Management Studies and Research, University of Mumbai, Mr Nadir Bhalwani is a CISA from ISACA and has completed the Global CIO Certification – Executive Program from the Indian School of Business, Hyderabad. He has held leadership position in technology at top institutions such as CRISIL and IL&FS Investsmart.

Nasser Munjee

Non-Executive (Non-Independent) Director

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK. Ex-Chairman of DCB Bank Ltd since June 2005 (till August 2021) and was associated with HDFC for over 20 years at various positions including as its ED. Ex-MD of IDFC Limited up to March 2004.

Somasundaram PR

Independent Director

A Member of the Institute of Chartered Accountants of India and Cost Accountant with over 31 years' experience across various Unilever Group companies in India and abroad, Standard Chartered Bank and others.

Tarun Balram

Independent Director

A senior banker with almost 30 years of experience with HSBC in the Corporate and Institutional banking domain. He worked in various capacities including Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).

Thiyagarajan Kumar

Independent Director

A Member of the Institute of Chartered Accountants of India and Institute of Cost and Works Accountants of India with more than 37 years of experience with Hindustan Unilever & the Times Group, in the finance, commercial, governance, audit/ assurance functions.

Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 34+

Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 32+

Ajit Kumar Singh

- Designation: *Head Treasury, FIG And Chief Investor Relationship Officer*
- Years of Experience: 32+

Ashu Sawhney

- Designation: *Head – Human Resources*
- Years of Experience: 32+

Bappa Roy

- Designation: *Head – Chief Data Protection Officer*
- Years of Experience: 33+

Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 29+

Durga Prasad Rath

- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: 29+

Gaurav Mehta

- Designation: *Head – Marketing, PR , Corporate Communication, CSR*
- Years of Experience: 30+

J. K Vishwanath

- Designation: *Head – Corporate Banking, Construction Finance And SME*
- Years of Experience: 31+

Kamala Kant Pandey

- Designation: *Head – Gold Loan and Trade Finance*
- Years of Experience: 30+

Praveen Kutty

- Designation: *MD & CEO*
- Years of Experience: 34+

Krishnan Sridhar Seshadri

- Whole Time Director (Executive Director)
- Years of Experience: 40+

Manoj Joshi

- Designation: *Chief Compliance Officer.*
- Years of Experience: 30+

Meghana Rao

- Designation: *Chief Operating Officer - Branch Trade and Treasury Operations*
- Years of Experience: 24+

Krishna Ramasankaran

- Designation: *Chief Internal Auditor*
- Years of Experience: 29+

Mahesh Kutty

- Designation: *Chief Risk Officer*
- Years of Experience: 20+

Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 24+

Narendranath Mishra

- Designation: *Head – Retail & Agri Loans*
- Years of Experience: 25+

N C Kaushal

- Designation: *Business Head – Construction Finance*
- Years of Experience: 33+

Pankaj Sood

- Designation: *Head – Branch Banking*
- Years of Experience: 28+

Parthasarathy Karlapati

- Designation: *– Chief of Internal Vigilance (CIV)*
- Years of Experience: 30+

Ravi Kumar

- Designation: *Chief Financial Officer*
- Years of Experience: 29+

Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 18+

Shankershan Vasisth

- Designation: *Head - Corporate Credit & Credit Monitoring*
- Years of Experience: 25+

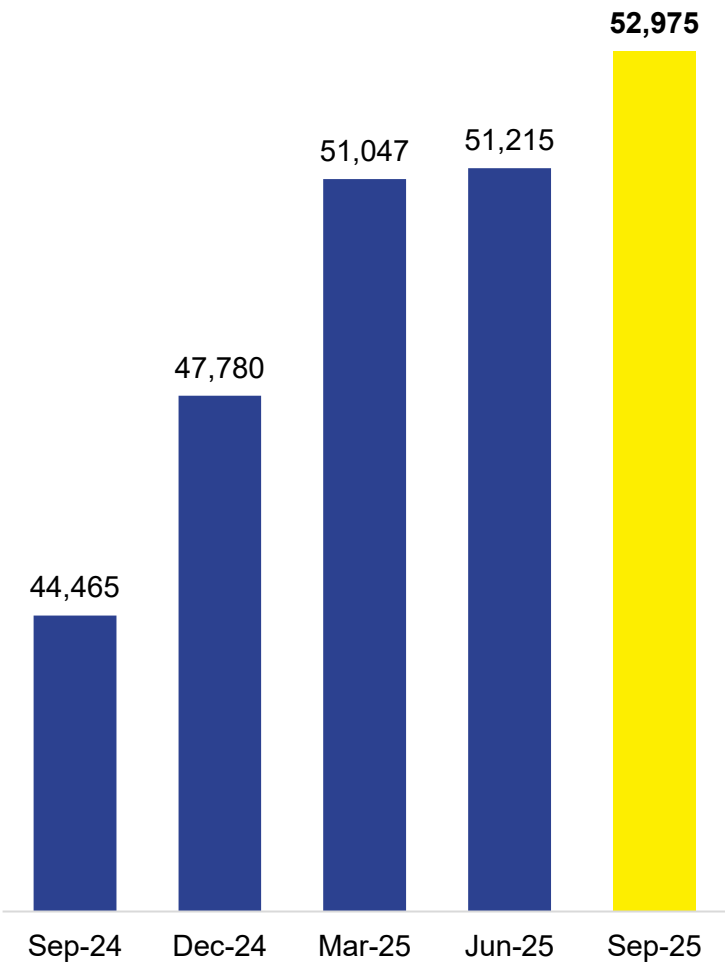
Vikash Agarwal

- Designation: *Head – Marketing Services*
- Years of Experience: 26+

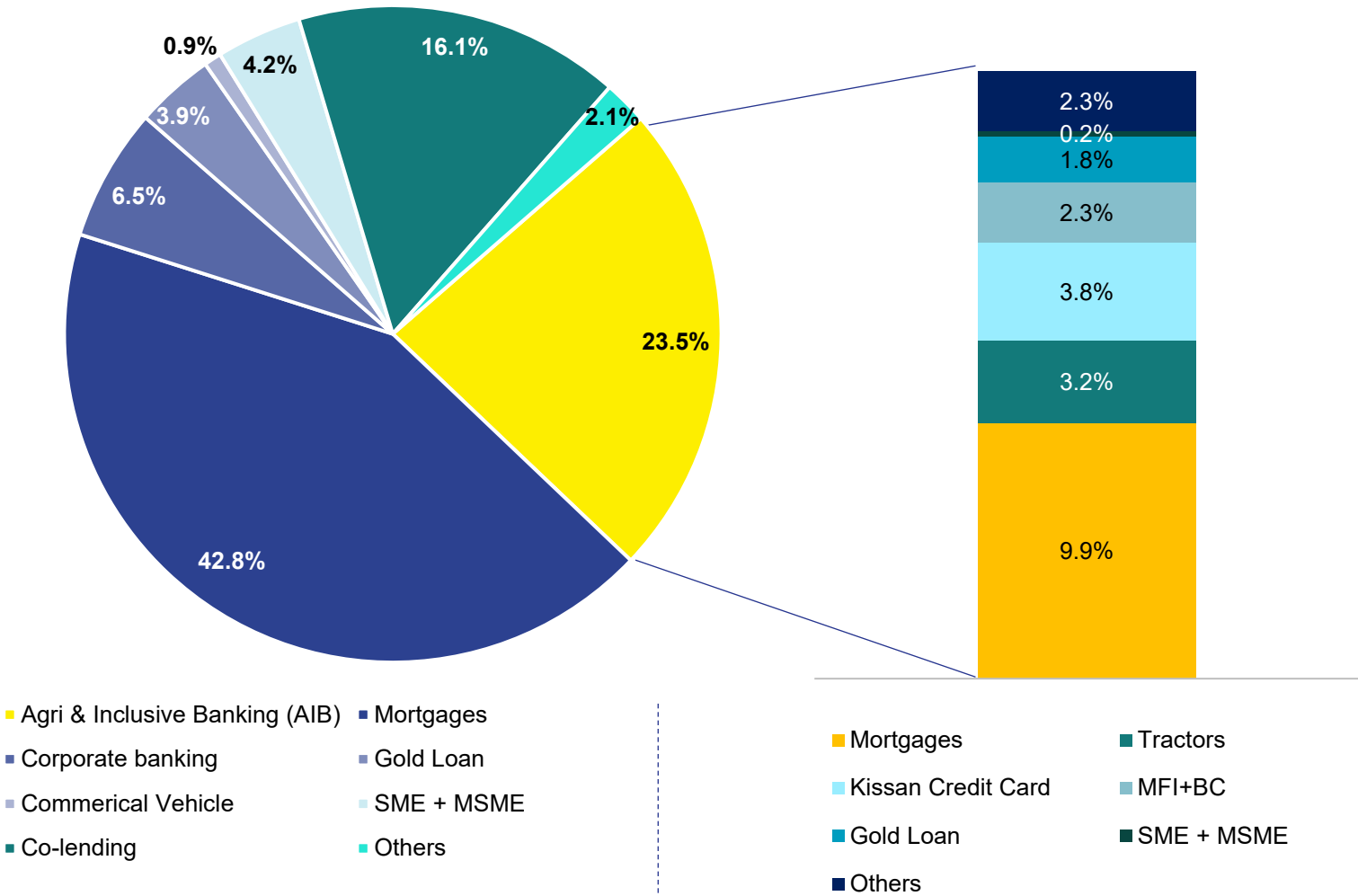
The background of the slide features a blurred image of a person in a blue shirt holding a tablet. Overlaid on the tablet is a complex digital dashboard with various business icons, charts, and data. A large, semi-transparent box with the word 'UPDATES' is centered on the tablet. A dark blue horizontal bar with the text 'Business Update' in white is positioned in the foreground, partially overlapping the tablet and the background image.

Business Update

Advances (INR crores)



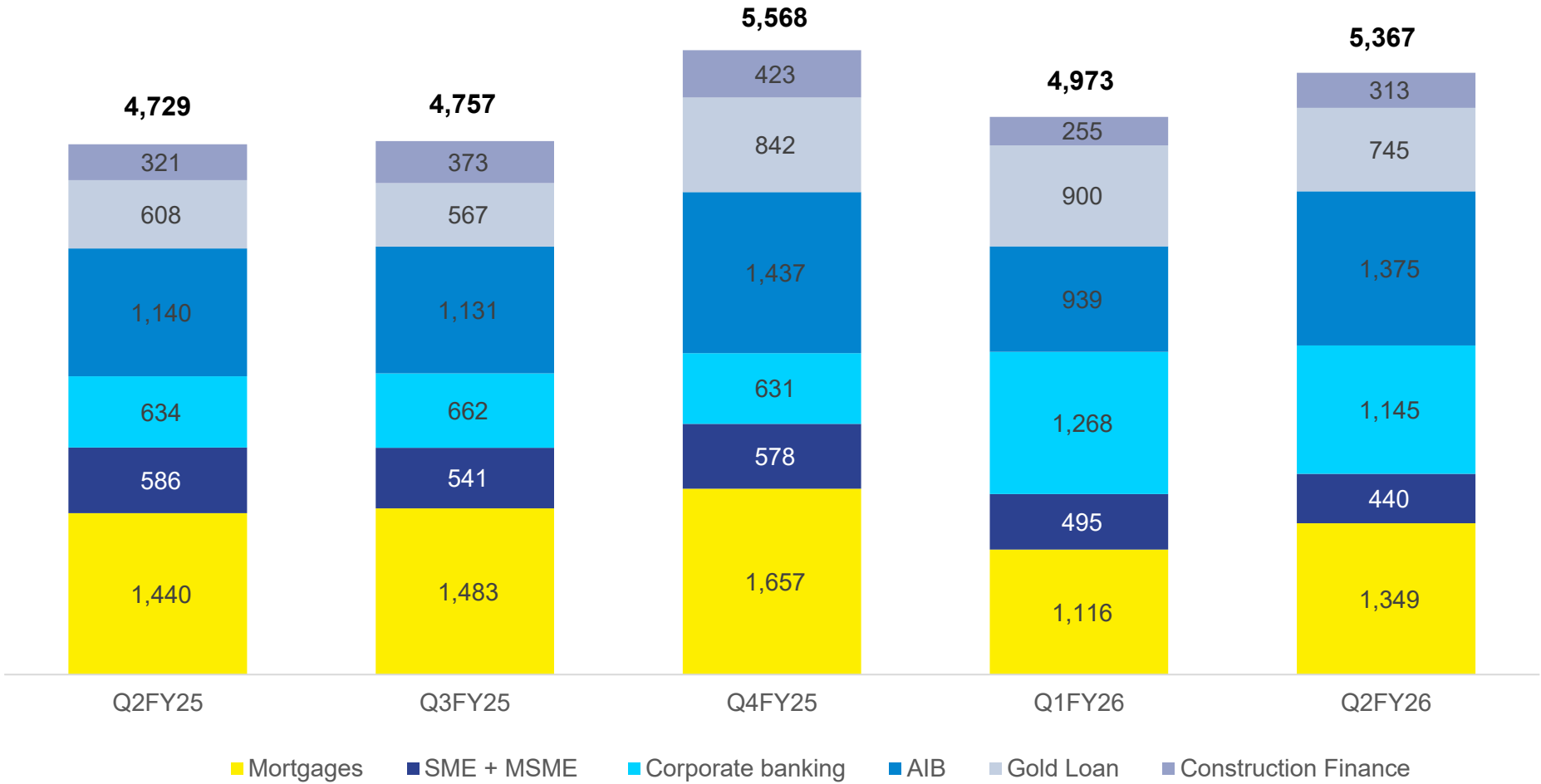
Product Mix (As on 30-Sep-25)



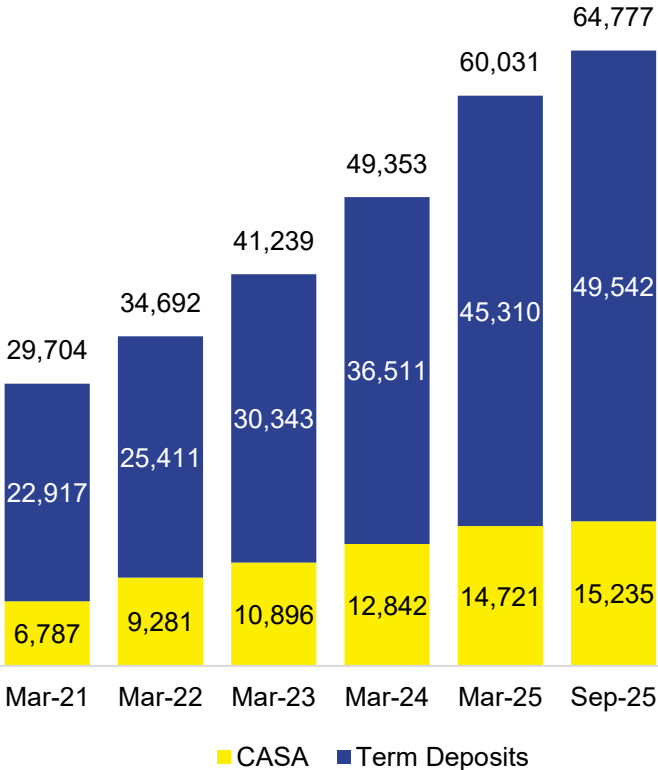
Product Mix (As on 30-Sep-25)

Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total	Y-o-Y (%)	Q-o-Q(%)
Mortgages	22,647	5,226	-	-	27,873	+15.9%	+1.9%
Co- lending	8,593	-	-	-	8,593	+139.3%	+10.0%
Gold Loans	2,059	935	-	-	2,994	+25.4%	+5.1%
Corporate	-	-	-	3,461	3,461	+13.0%	+9.4%
SME + MSME	244	94	1,976	-	2,314	-16.5%	-3.6%
Construction Finance	1,744	441	-	-	2,185	+25.3%	-0.8%
Kisan Credit Card (KCC)	-	2,017	-	-	2,017	+18.6%	+4.0%
Farm Equipment's (Tractors)	-	1,709	-	-	1,709	+19.0%	+4.1%
Micro Finance Institutions (MFI)	-	741	-	-	741	-22.0%	+18.5%
SHG/JLG - Lending through BC	-	464	-	-	464	-45.4%	-7.0%
Commercial Vehicle	452	123	-	-	575	+26.6%	-9.9%
Personal Loan	221	-	-	-	221	-40.0%	-18.3%
Others	990	612	-	-	1602	+26.5%	+1.7%
Floating Provision	-	-	-	-	(189)	+14.5%	+3.5%
IBPC	-	-	-	-	(1,585)	0.0%	+1.0%
Total	36,950	12,362	1,976	3,461	52,975	+19.1%	+3.4%

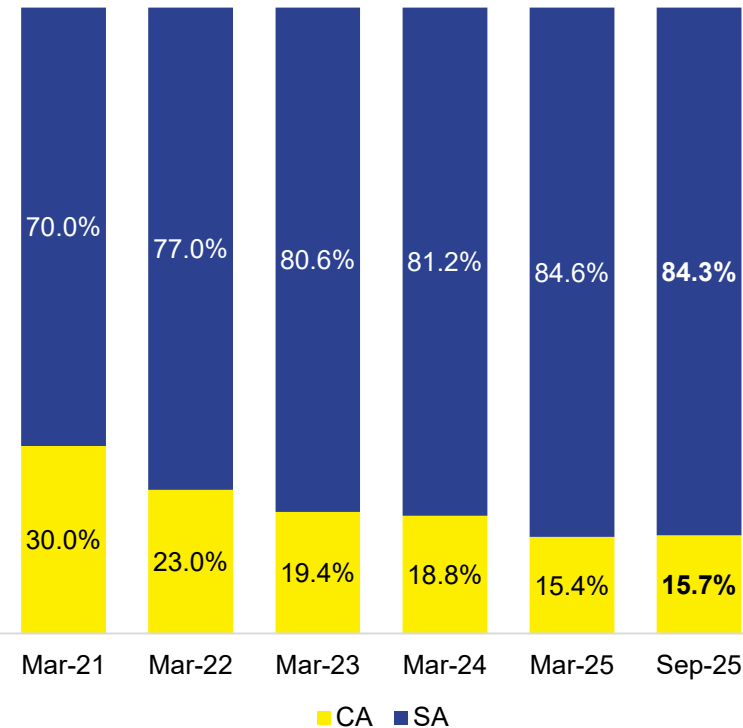
Key Product wise Disbursement Trends (INR crores)



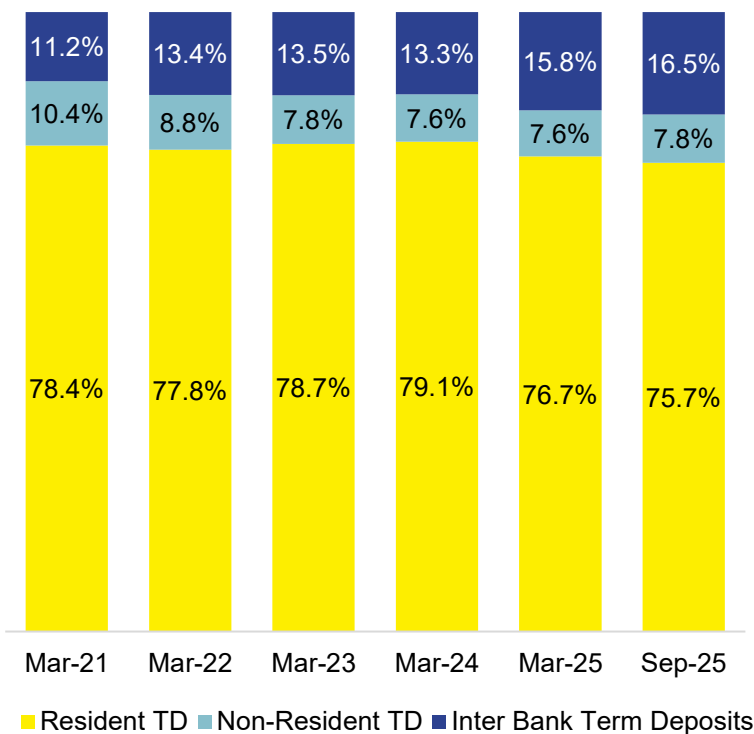
Deposits (INR crores)



CASA Mix (%)

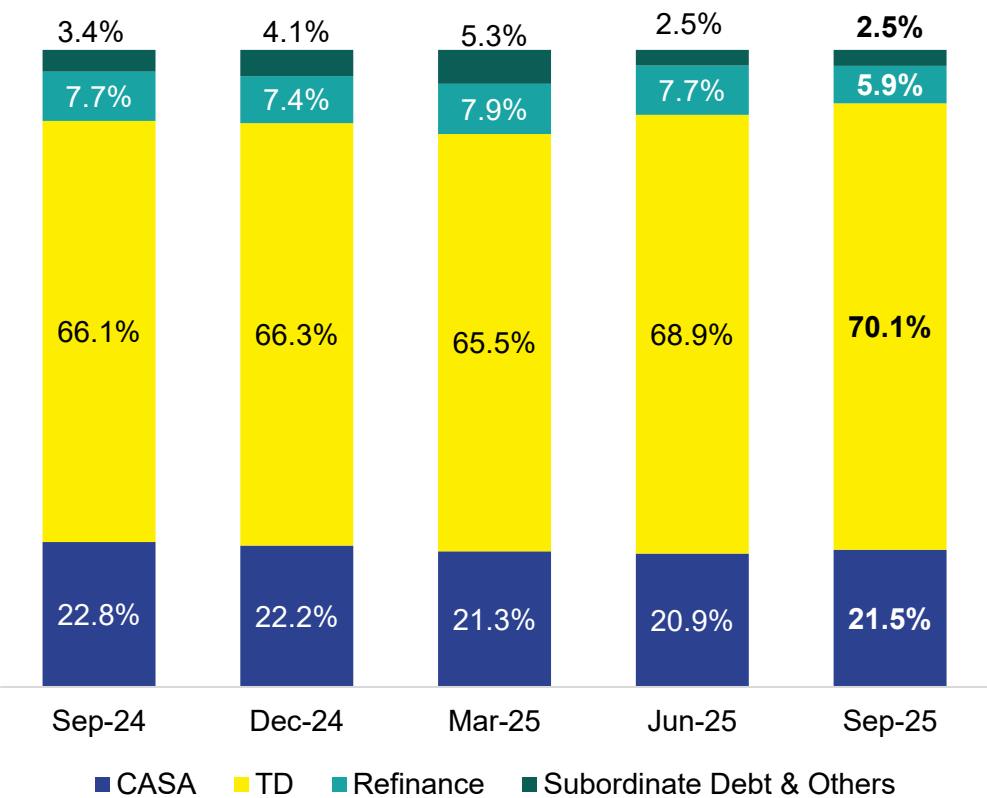


Term Deposits Mix (%)



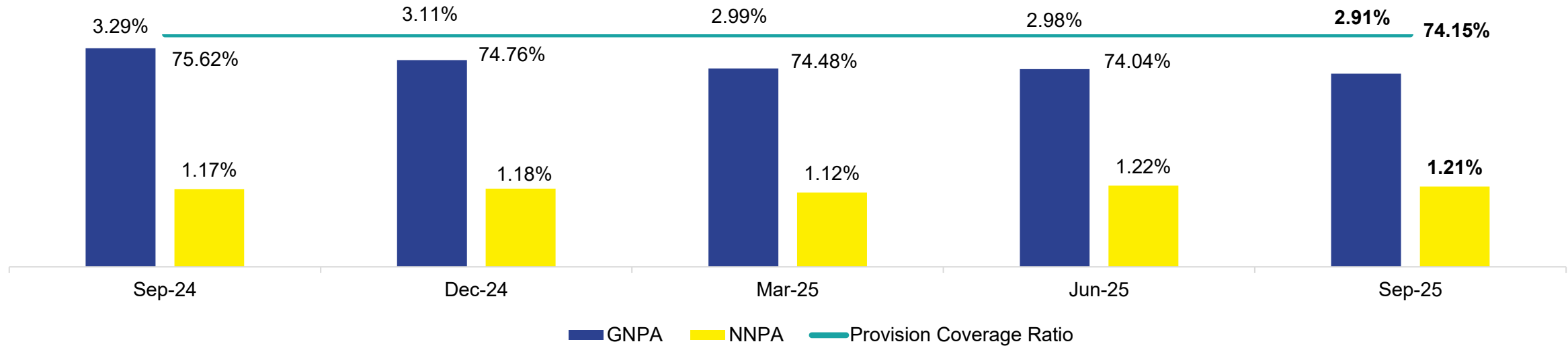
Top 20 deposits contribute 6.86% of Total Deposits

Funding Mix (INR crores)



Credit Rating

Instruments	CRISIL	CARE
Long Term – Subordinated Debt	AA-/Stable	AA-/Stable
Certificates of Deposits	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+

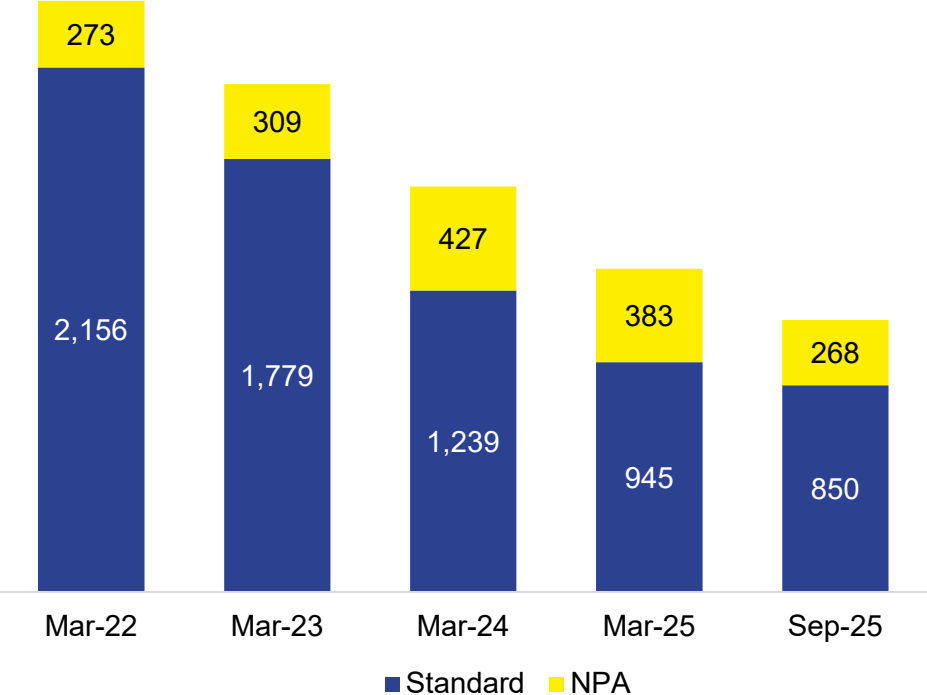


Gross NPA Movement (INR Crores)	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
Opening Balance (A)	1,435	1,497	1,517	1,554	1,554
(+) Fresh Slippages	387	395	365	580	401
(+) Addition to Existing NPAs	2	1	1	1	1
Sub-Total (B)	389	396	366	581	402
(-) Recoveries	193	161	181	246	165
(-) Upgrades	129	131	122	160	163
Sub-Total (C)	322	292	303	406	328
(-) Write Offs / Sacrifice (D)	5	84	26	175	60
Closing Balance (A+B-C-D)	1,497	1,517	1,554	1,554	1,568
Fresh Slippage Ratio	3.71%	3.59%	3.09%	4.59%	3.17%
Recoveries & Upgrades to Slippages	83%	74%	83%	70%	81%

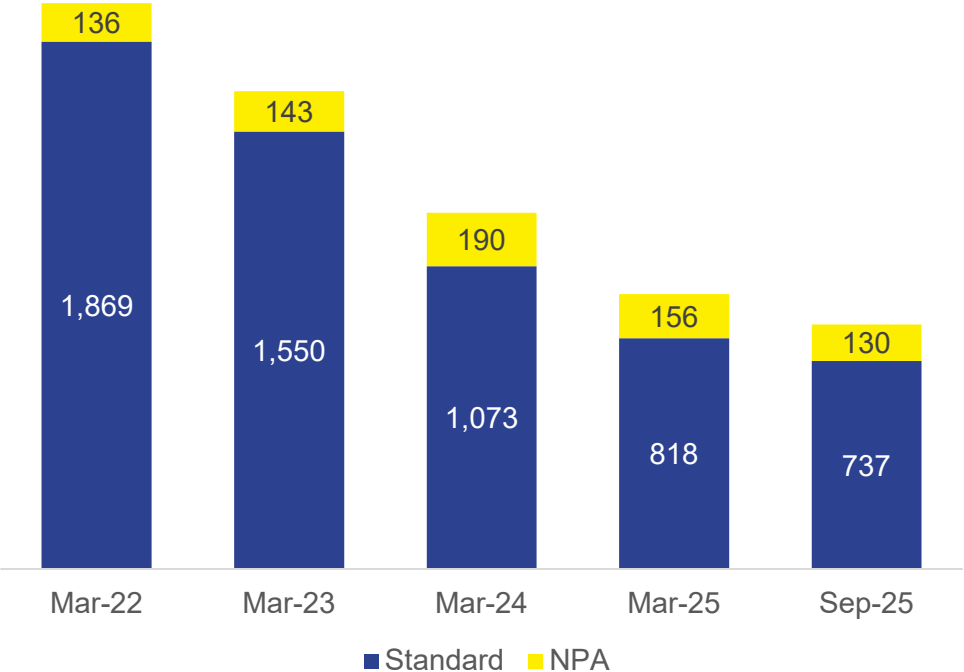
Product wise Gross NPA (INR Crores)	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Variance (Q-o-Q)
Mortgages	532	569	579	623	638	+15
SME+MSME	182	179	178	158	162	+4
Corporate	192	178	177	165	146	-19
AIB	352	381	398	438	461	+23
Gold Loans*	33	25	27	35	27	-8
Commercial Vehicle	142	117	118	72	53	-19
Construction Finance	33	33	32	31	27	-4
Others	31	35	45	32	54	+22
Total	1,497	1,517	1,554	1,554	1,568	+14

*Includes Co-Lending

Restructured Advances (INR Crores)



Net Outstanding Advances (INR Crores)



Collection Efficiency (%) – Bucket 0

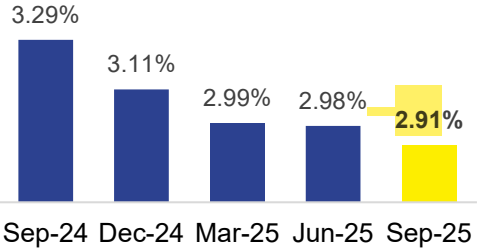
Portfolio	Sep-24	Dec-24	Mar-25	Jun-25	Jul-25	Aug-25	Sep-25
Business Loans (LAP)	98.5%	99.0%	99.1%	99.0%	99.0%	98.9%	98.9%
Home Loans	98.8%	98.9%	99.2%	99.0%	99.0%	98.9%	99.0%
CV Loans	93.7%	96.5%	97.8%	96.6%	96.5%	96.2%	96.5%

Collection Efficiency Overall (Including delinquent and restructured book) %

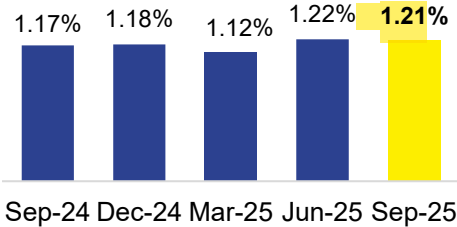
Portfolio	Sep-24	Dec-24	Mar-25	Jun-25	Jul-25	Aug-25	Sep-25
Business Loans (LAP)	96.8%	97.7%	98.0%	97.8%	97.9%	97.7%	97.7%
Home Loans	97.3%	97.8%	98.1%	97.8%	98.1%	97.8%	97.9%
CV Loans	89.5%	93.3%	95.6%	94.2%	92.8%	93.2%	93.2%

Key Credit Metrics (Q-o-Q)

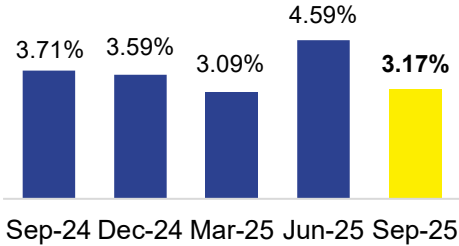
Gross NPA (%)



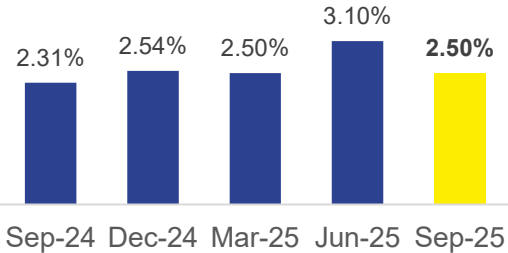
Net NPA (%)



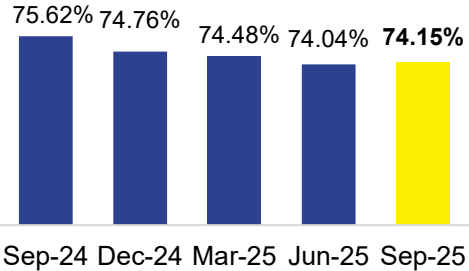
Slippages (%)



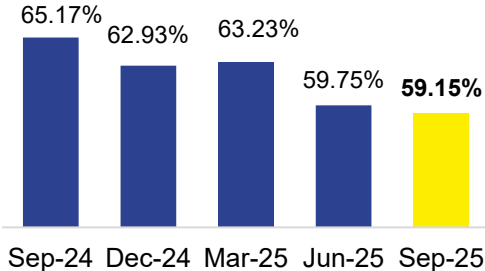
Slippages (excl. Gold Loan) (%)



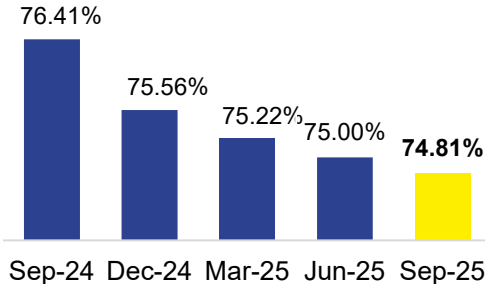
PCR (Incl. Technical write- off)



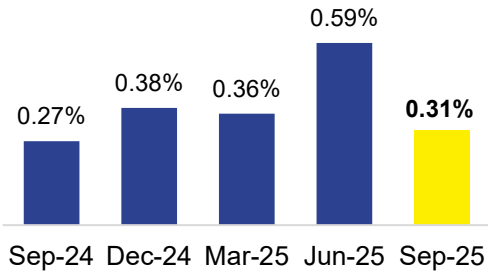
PCR (excl. Technical write- off)



PCR (excl. Gold Loans)



Credit Cost (%)



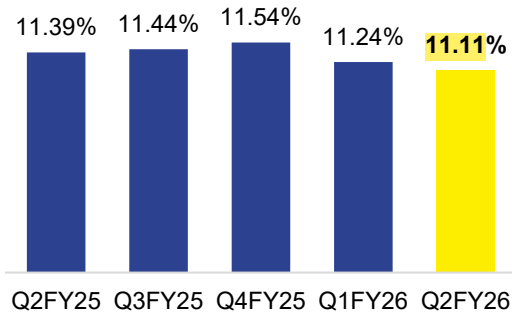
*Calculated as a percentage of net advances

Provisions – Balance Sheet

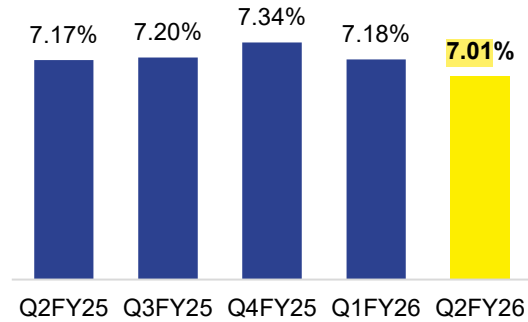
(INR crores)	Mar-2025	Jun-2025	Sep-2025
Performing Advances (A)	50,493	50,606	52,350
Provisions excluding NPA Provision (B)	492	492	498
Provision as a percentage of Performing Advances (B/A)	0.97%	0.97%	0.95%

Key Ratios (Q-o-Q)

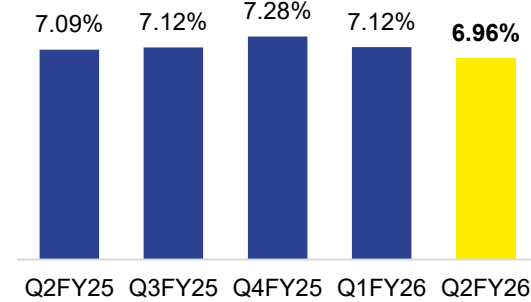
Yield on Advances (%)



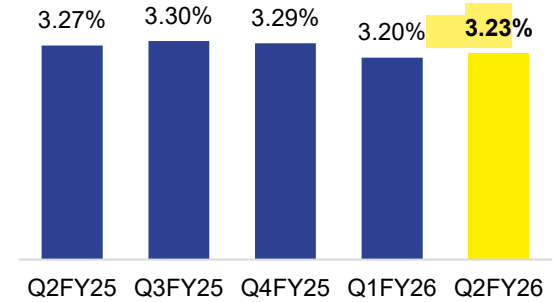
Cost of Funds



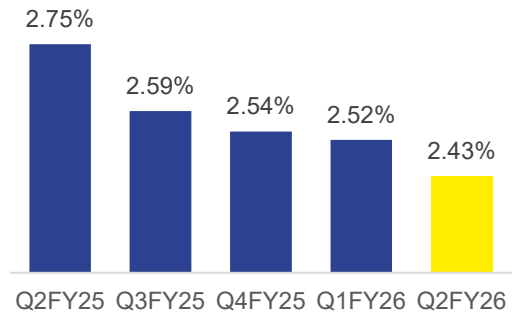
Cost of Deposits



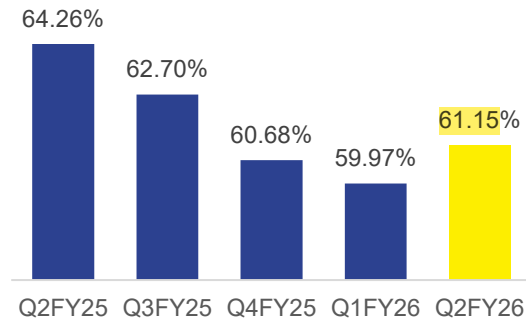
Net Interest Margins



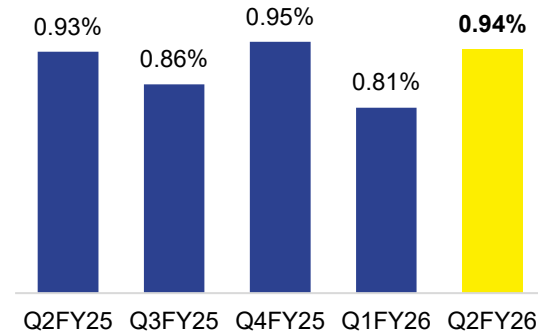
Cost to Average Assets



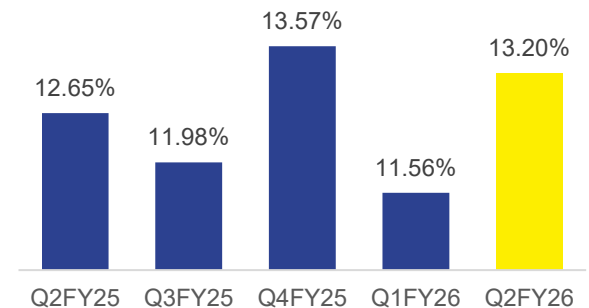
Cost to Income Ratio



Return on Assets

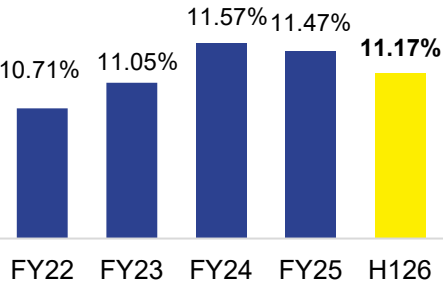


Return on Equity

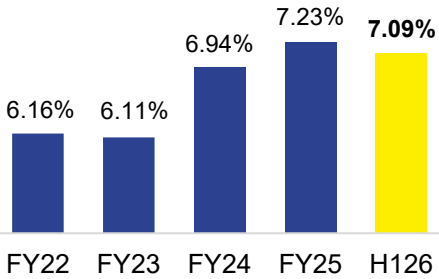


Key Ratios (Y-o-Y)

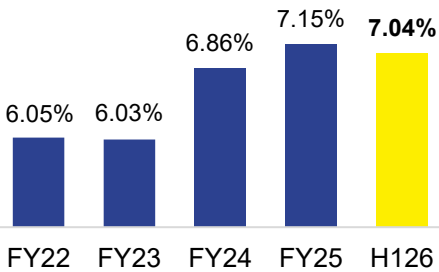
Yield on Advances (%)



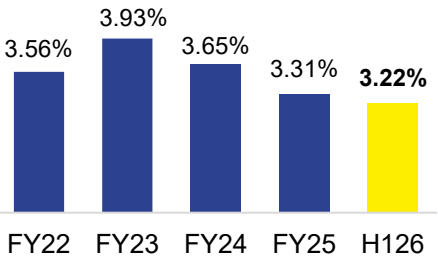
Cost of Funds



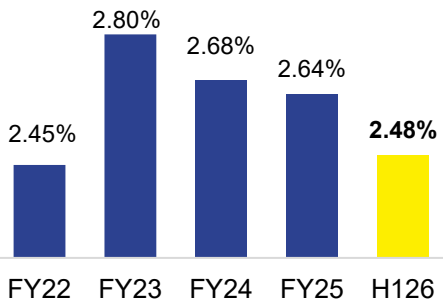
Cost of Deposits



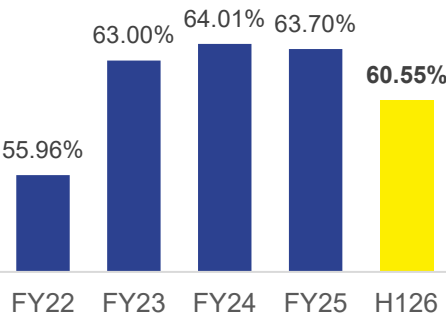
Net Interest Margins



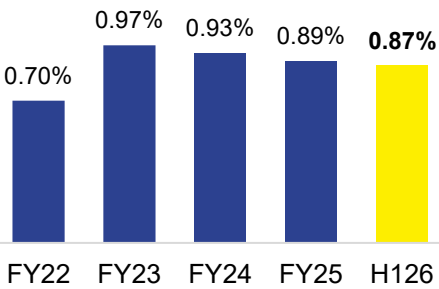
Cost to Average Assets



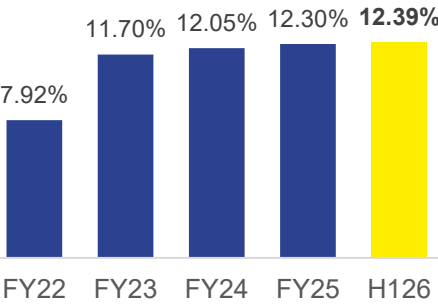
Cost to Income Ratio

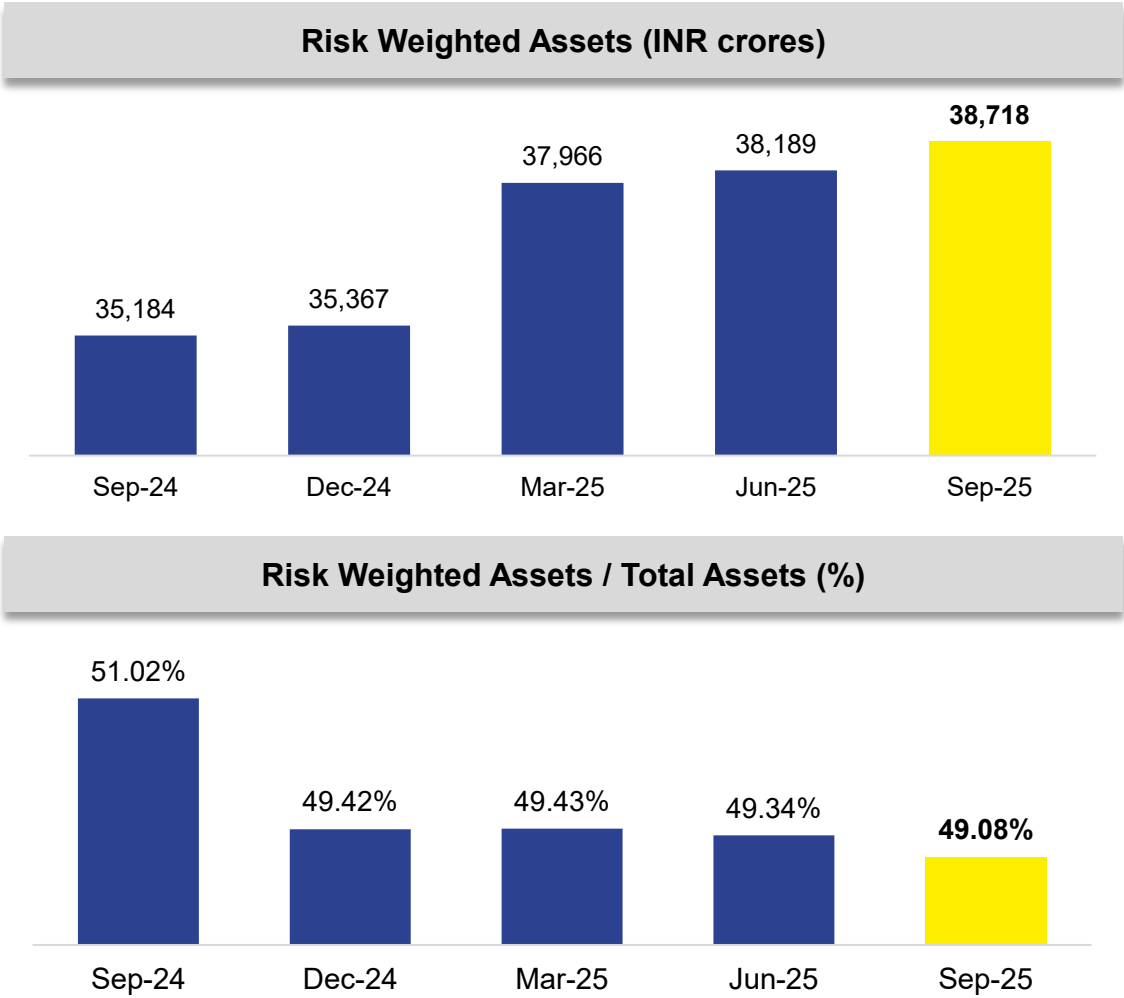
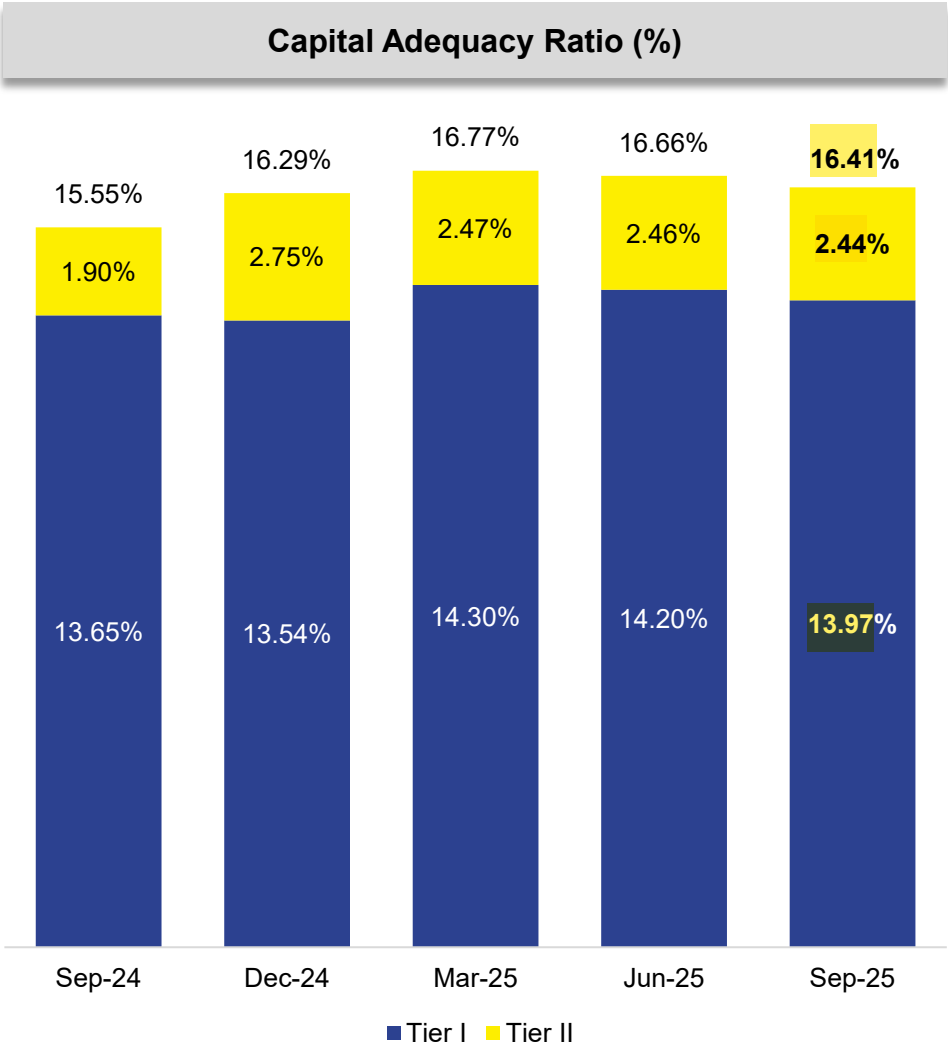


Return on Assets

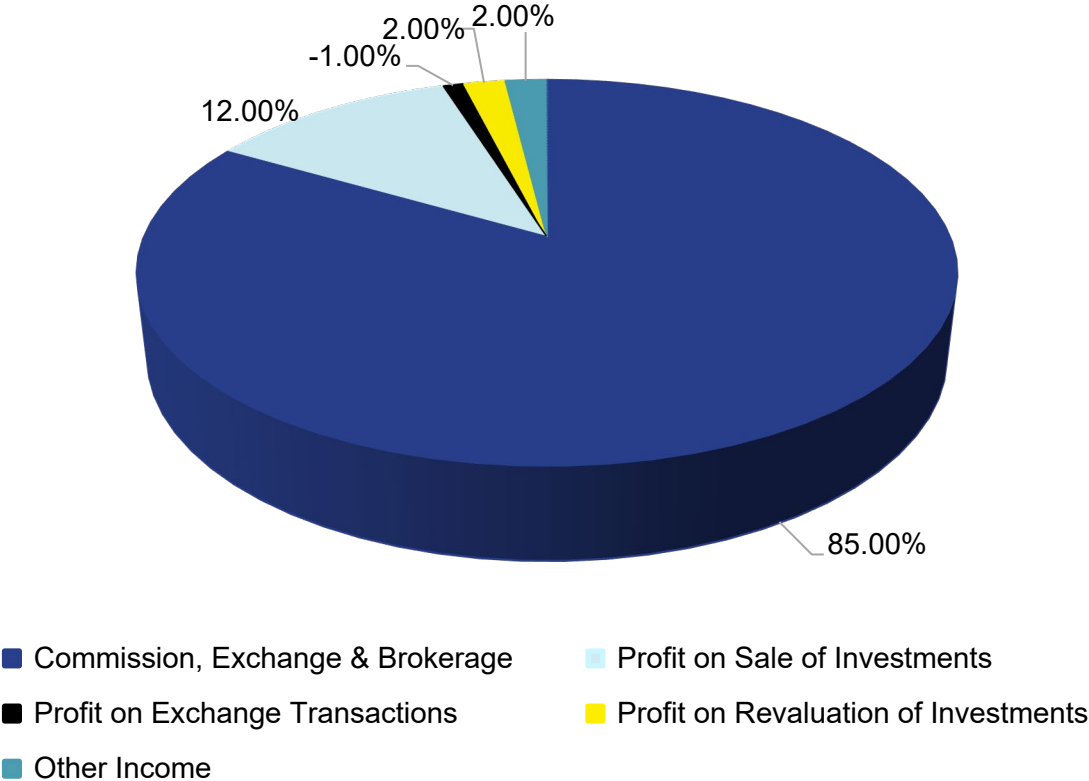


Return on Equity

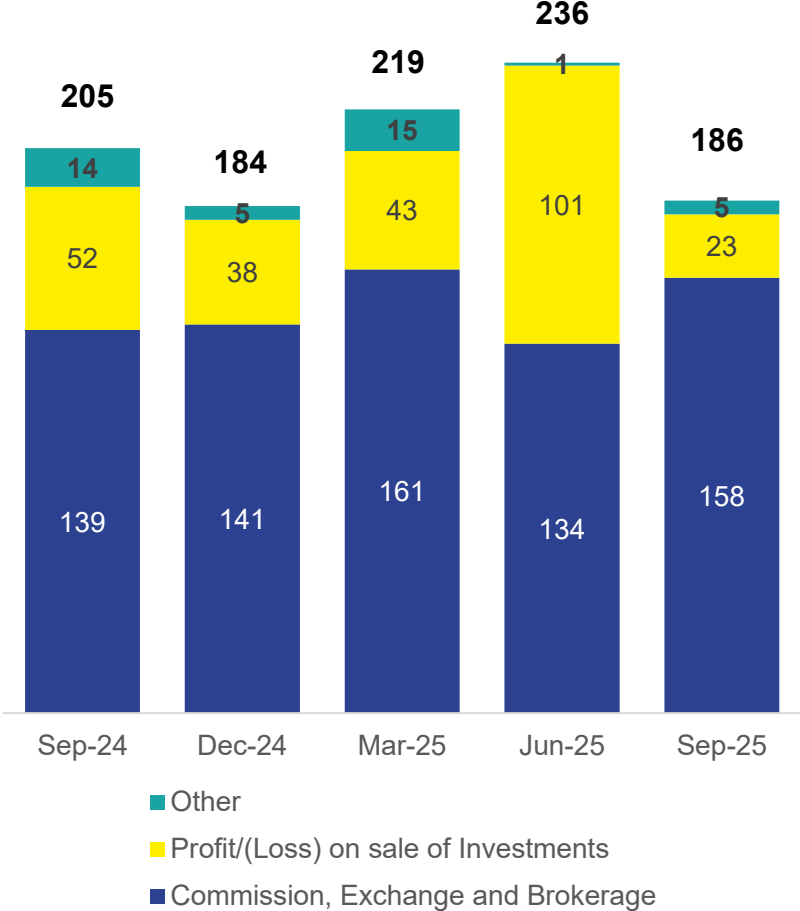




Non-Interest Income Break Up (%) – Sep 25 (Q2)



Non-Interest Income (INR crores)



Financial Highlights

Profit & Loss Statement – Q2FY26

(INR crores)	Q2FY26	Q2FY25	Y-o-Y	Q1FY26	Q-o-Q	FY25	FY24	Y-o-Y
Interest Income	1,823	1,568		1,814		6,471	5,362	
Interest Expense	1,227	1,059		1,233		4,364	3,434	
Net Interest Income	596	509	+17%	581	+3%	2,107	1,928	+9%
Other Income	186	205	-9%	236	-21%	750	474	+58%
- Commission, Exchange and Brokerage	158	139		134		555	388	
- Profit/(Loss) on sale of Investments	23	52		101		151	33	
- Profit/(Loss) on Exchange Transactions	-2	4		-2		10	16	
Total Income	782	714	+10%	817	-4%	2,857	2,402	+19%
Operating Expenses	478	459	+4%	490	-2%	1,820	1,538	+18%
Employee Expenses	243	235		251		923	794	
Other Expenses	235	224		239		897	744	
Operating Profit	304	255	+19%	327	-7%	1,037	864	+20%
Provisions and Contingencies	61	46	+33%	115	-47%	208	142	+46%
Net Profit Before Tax	243	209	+16%	212	15%	829	722	+15%
Tax	59	54		55		214	186	
Profit After Tax	184	155	+18%	157	17%	615	536	+15%

Profit & Loss Statement – Q-o-Q

(INR crores)	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25
Interest Income	1,823	1,814	1,742	1,671	1,568
Interest Expense	1,227	1,233	1,184	1,128	1,059
Net Interest Income	596	581	558	543	509
Other Income	186	236	219	184	205
- Commission, Exchange and Brokerage	158	134	161	141	139
- Profit/(Loss) on sale of Investments	23	101	43	38	52
- Profit/(Loss) on Exchange Transactions	-2	-2	2	1	4
Total Income	782	817	777	727	714
Operating Expenses	478	490	472	456	459
Employee Expenses	243	251	232	231	235
Other Expenses	235	239	240	225	224
Operating Profit	304	327	305	271	255
Provisions and Contingencies	61	115	67	67	46
Net Profit Before Tax	243	212	238	204	209
Tax	59	55	61	53	54
Profit After Tax	184	157	177	151	155

(INR crores)	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Capital & Liabilities					
Shareholders Equity	5,973	5,840	5,691	5,489	5,351
Deposits	64,777	62,039	60,031	56,678	54,532
Borrowings	5,929	7,059	9,115	7,389	6,820
Other Liabilities and Provisions	2,211	2,457	1,973	2,011	2,252
Total	78,890	77,395	76,810	71,567	68,955

(INR crores)	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Assets					
Cash, Interbank etc.	2,500	3,066	2,699	3,045	3,125
Investments	20,496	19,948	20,150	17,963	18,205
Advances	52,975	51,215	51,047	47,780	44,465
Fixed Assets	893	887	898	892	891
Other Assets	2,026	2,279	2,016	1,887	2,269
Total	78,890	77,395	76,810	71,567	68,955

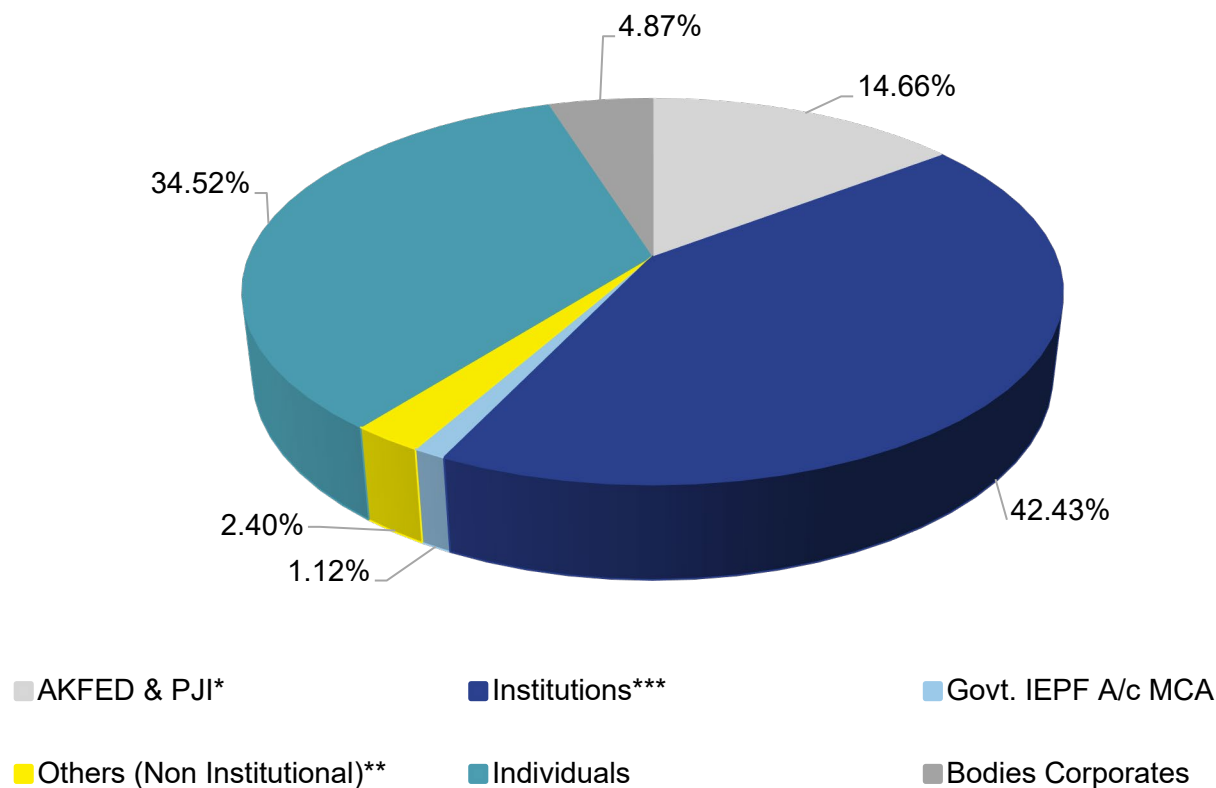
Profit & Loss Statement – Trend

(INR crores)	FY25	FY24	Y-o-Y	FY23	FY22	FY21
Interest Income	6,471	5,362		4,200	3,513	3,458
Interest Expense	4,364	3,434		2,483	2,155	2,171
Net Interest Income	2,107	1,928	+9%	1,717	1,358	1,287
Other Income	750	474	+58%	409	452	445
- Commission, Exchange and Brokerage	555	388		303	238	196
- Profit/(Loss) on sale of Investments	151	33		11	81	143
- Profit/(Loss) on Exchange Transactions	10	16		28	28	23
Total Income	2,857	2,402	+19%	2,126	1,810	1,732
Operating Expenses	1,820	1,538	+18%	1,339	1,013	847
Employee Expenses	923	794		693	539	434
Other Expenses	897	744		646	474	413
Operating Profit	1,037	864	+20%	787	797	885
Provisions and Contingencies	208	142		159	407	432
Net Profit Before Tax	829	722	+15%	628	390	453
Tax	214	186		162	102	117
Profit After Tax	615	536	+15%	466	288	336

(INR crores)	Mar-25	Mar-24	Y-o-Y	Mar-23	Mar-22	Mar-21
Capital & Liabilities						
Shareholders Equity	5,691	5,071	+12%	4,566	4,049	3,759
Deposits	60,031	49,353	+22%	41,239	34,692	29,704
Borrowings	9,115	6,219	+47%	4,118	4,082	4,482
Other Liabilities and Provisions	1,973	2,394	-18%	2,443	1,970	1,657
Total	76,810	63,037	+22%	52,366	44,793	39,602

(INR crores)	Mar-25	Mar-24	Y-o-Y	Mar-23	Mar-22	Mar-21
Assets						
Cash, Interbank etc.	2,699	3,066	-12%	2,368	4,091	3,039
Investments	20,150	16,211	+24%	12,582	9,051	8,414
Advances	51,047	40,925	+25%	34,378	29,096	25,737
Fixed Assets	898	865	+4%	826	661	569
Other Assets	2,016	1,970	+2%	2,212	1,894	1,843
Total	76,810	63,037	+22%	52,366	44,793	39,602

Shareholding as on Sep 30, 2025



Equity Shares as on Sep 30, 2025 – 31,51,56,733 shares

*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd

**Includes Clearing Members (0.07%), Non-Resident Indians (2.05%), Trusts (0.01%), Unclaimed shares (0.11%) & Directors & their relatives (0.16%)

***Institutions includes 11.69% held by FII & FPI

*On September 29, 2025, Reserve Bank of India accorded its approval to Aga Khan Fund for Economic Development S.A (AKFED), the promoter to acquire 60,58,394 equity shares of the Bank. Subsequently, the Board of Directors of the Bank approved the allotment of 60,58,394 equity shares of face value of ₹ 10/- each, on a preferential basis, to AKFED on October 10, 2025 at an issue price of ₹ 137/- per equity share (including a premium of ₹ 127/- per equity Share), for a total consideration of ₹ 83.00 crore. The preferential allotment was undertaken in accordance with the provisions of the SEBI ICDR regulations and other applicable rules/ regulations / guidelines, if any, prescribed by any regulatory or statutory authorities. Post issuance, promoter shareholding as on October 10, 2025 stands at 16.27%.

Key Non-Promoter Institutional Shareholders	%
Tata Mutual Fund*	5.14
Franklin Templeton Asset Management (India) Pvt Ltd*	4.54
Bandhan Mutual Fund*	4.31
Sundaram Mutual Fund*	4.05
ICICI Venture Funds Management Company Ltd (India Advantage Fund S4 I)	3.96
Oman India Joint Investment Fund II	2.92
Mirae Asset Mutual Fund*	1.83
Mahindra Manulife Mutual Fund*	1.16
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.12
India first Life Insurance Co Ltd	1.03

*Held under various schemes/ funds/ entities.

**Shares pertaining to unpaid dividend amounts, transferred as per regulatory requirement

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED)
- AKFED is an international agency dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 47,000 people.
- AKFED is active in the developing countries



Environment

- Native and livelihood supporting grass root slips 2,52,500 grasses
- Native trees + shrub saplings planted 1,05,331 trees
- Oxygen produced by trees 12,408 metric tonnes
- Reduction of carbon from atmosphere 2,662 metric tonnes
- Household biogas produced 46,773 metric tonnes
- Methane greenhouse gas reduced 1,304 metric tonnes
- Wood biomass saved 786 metric tonnes
- Waste water recycled 71,00,000+ litres
- Farmland revived for Pokkali rice cultivation 121acre
- Revival of village water bodies 15.5 million liters
- Influenced sustainable livelihoods 5,00,000+ individuals.



Social

- Sustainable livelihood created through aquaculture farming and production in coastal Kendrapada district, Odisha: 1,00,000 direct & indirect beneficiaries
- Promoting coastal ecosystem-based livelihoods via bee keeping for communities near mangroves in Uttara Kannada district, Karnataka: 441 direct & indirect beneficiaries
- Household biogas plants & organic fertilizers for economically vulnerable rural families: 1,050 individuals as direct & indirect beneficiaries
- Solid waste management, waste segregation, treatment & material recovery at Darjeeling, West Bengal: 1,600 direct & indirect beneficiaries



Governance

- The Board of Directors comprise executive and non-executive directors
- 63.63% of the Board consist of independent directors
- The Board of Directors meets at least 6 times in a year
- Most Board Committees consist of majority of independent directors

DCB Bank Innovation Centre at HSR Layout, Bengaluru is designed to propel technology innovation from ideation to implementation.

The Innovation Centre will serve as a hub for:

Driving Digital Transformation:

Explore AI, cloud-native solutions and more



Customer-Centric Solutions:

Develop AI-driven hyper-personalization, seamless digital banking, and secure transactions.



Strategic Partnerships:

Collaborate with fintech's, startups, and technology leaders



Operational Efficiency:

Streamline processes to enhance productivity and optimize cost



ASBA Enhancements



- Customer's can apply for IPOs using multiple Demat accounts through a single bank account.
- ASBA services will be available through both eASBA and Branch ASBA modes. Also modification of Demat account details can be done by customer.

Security Readiness Level in DCB Mobile Banking App



- A self-health check basis customer induced security readiness through MB to educate customer.
- A score card will be displayed which will evaluate risk or possible miss from customers in digital arena.

Pragati Deposit from DCB Mobile Banking App



- Recurring Deposits can now be booked through the DCB Mobile Banking App.
- Disciplined way to save a fixed amount each month.

Temporary Block UPI and Debit card Via SMS short code



- Quick and hassle-free way to block their digital services as soon as they realize an unauthorized transaction in their account.
- Temporary block debit card & UPI service (Debit transactions).

UPI ICCW (Interoperable Card less Cash Withdrawal) Issuer



- ATM's enabled with ICCW will allow issuer members to withdraw cash using any of participating NFS members ATM for card less withdrawal.
- Card-less Transaction: For ICCW, The customer needs to scan the QR code displayed on the ATM screen using any of the UPI APP on his mobile and authorize the transaction using UPI PIN.

UPI Single Block Multiple Debit



- Transaction can be pre-authorized by blocking funds in their account for multiple debits that will occur later.
- Functionality enhances trust in transactions by ensuring merchants receive timely payments.

UPI - TPAP (Third Party Application Provider)

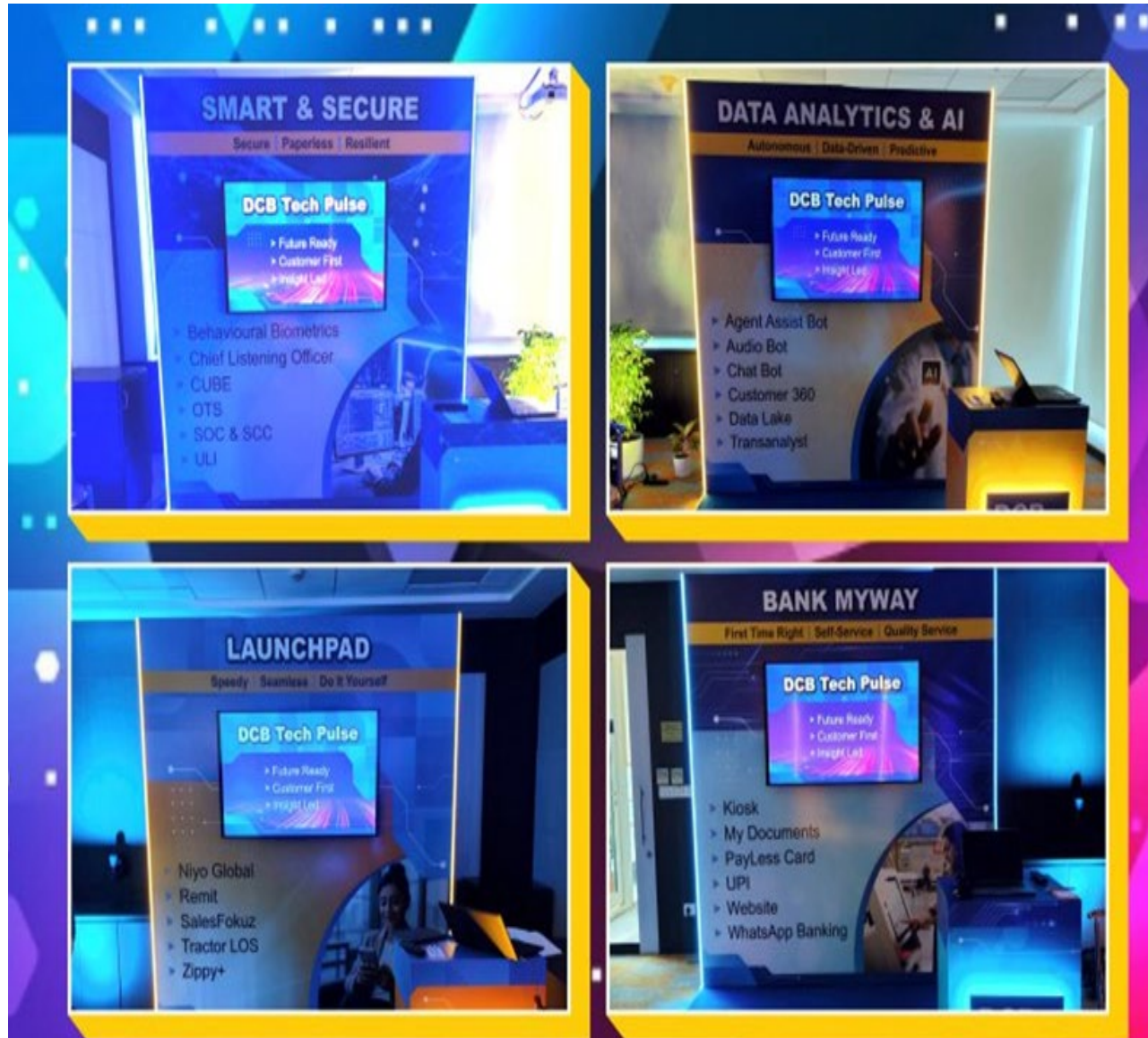


- DCB Bank sponsoring Third Party Application Providers (TPAPs) in the UPI ecosystem.
- TPAPs offers mobile applications and services integrating with UPI, facilitating digital payments and transactions for consumers

DCB Niyo Global Loyalty Rewards program



- Loyalty program by Niyo with aim to reward loyal and high-value users.
- Activities to DCB Niyo savings account including Debit card, UPI transactions or account top-ups can earn loyalty rewards.



DCB Bank's Tech Pulse 2025 showcased over **30** advanced products and solutions, emphasizing significant achievements in **AI, Automation, Onboarding, Cybersecurity, and Big data.**

The event demonstrated how intelligent chatbots, smart onboarding, and AI-powered risk management drive digital transformation, highlighting the commitment, creativity, and teamwork of DCB Bank's teams.

The exhibition was structured into four pillars:

1. Launchpad (Onboarding Platforms),
2. Bank MYWAY (Servicing),
3. Smart & Secure (Security & Automation) &
4. Data Analytics & AI (Big Data & AI Enabled initiatives)



Siliserh Lake Catchment restoration: Water for Human, Livestock & Sariska's Wildlife, Alwar, Rajasthan



Afforestation, Miyawaki Plantation at Gurugram Metropolitan Development Authority (GMDA), Gurugram, Haryana

Beekeeping-Based Livelihood Development Project in Banki, Cuttack, Odisha



Restoring Grasslands for Biodiversity Conservation, Sustainable Livelihoods, and Climate Mitigation in Pune, Maharashtra



Enabling Community Forest Management in Bastar, Chhattisgarh

Integrated Development of Communities through Watershed Development in Jalna, Maharashtra



We Contribute Towards



Water



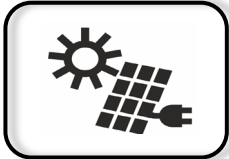
Waste Management



Recycling



Disaster Relief



Renewable Energy

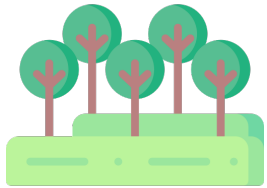


Preserve Historical Sites



Support Tech Incubators

...interventions for dryland agricultural farmers, Koppal & Raichur, Karnataka



480 farmers across six villages oriented on sustainable agriculture practices.

63 Master Farmers trained on seed treatment, multi-cropping, and INM

329 farmers adopted seed treatment through handholding support.

7 women trained as Bio Resource Centre entrepreneur.

Multi-cropping was adopted by **135** farmers across 135 acres, showcasing revival of a traditional and climate-resilient practice



Won Gold in **13th ACEF Asian Business Leadership Award for Best CSR Partnerships for Sustainable Development Award** for indigenous beekeeping in Odisha, MP and Gujarat



Received **Best Technology Talent Award – Special mention from IBA – Retail Banking** during 19th Annual Technology conference



Won Silver in People Matter LLC Awards **25 for Emerging Leader Development Excellence** for our 45 under 45 initiative



Recognized as one of the “**Most preferred workplace 2025-26**”



Recognized as India's Best Workplaces™ in Banks 2025



Recognized among the India's Best Workplaces™ in BFSI 2025: Top 50



Certified as a great workplace by Great Place to Work®, India for the 9th time in a row

Won Gold Award in Process Innovation & Platinum award in Modern Technology Led Innovation Category – Infosys Finacle Innovation Awards 2025



DCB Co-lending model solution received Gold Award in Process Innovation Category & Platinum award in AI-Behavioral Biometrics based Authentication in Modern Technology Led Innovation at Infosys Innovation Awards 2025.

Thank you

To receive investor updates from DCB Bank Limited, write in at
investorrelations@dcbbank.com

For more information, kindly log on to : www.dcb.bank.in