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July 31, 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,

Re: Press release

Please find attached the press release captioned “DCB Bank announces First Quarter FY 2026 Results”.

This is for your information and appropriate dissemination

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

Press Release for Immediate Circulation

DCB Bank announces First Quarter FY 2026 Results

July 31, 2025, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on July 31, 2025, approved the unaudited financial results for the quarter ended June 30, 2025 (Q1 FY 2026) along with limited review report by statutory auditors 'Varma & Varma, Chartered Accountants' and 'B S R & Co. LLP, Chartered Accountants'.

Highlights:

- 1) The Bank's **Profit After Tax (PAT)** for Q1 FY 2026 was at INR 157 Cr. In comparison **Profit After Tax** for Q1 FY 2025 was at INR 131 Cr., growth of 20%.
- 2) **Advances** growth year-on-year was at 21% (Year-on-year Mortgages growth 17%, Co-lending growth 162%, Construction Finance growth 34% and Agri & Inclusive Banking growth 12%) and **Deposits** growth year-on-year was at 20%.
- 3) The **Gross NPA** as on June 30, 2025, was at 2.98%. **Net NPA** was at 1.22% as on June 30, 2025.

The **Provision Coverage Ratio (PCR)** as on June 30, 2025 was at 74.04% and PCR without considering Gold Loans NPAs was at 75.00%.

- 4) Capital Adequacy continues to be strong and as on June 30, 2025, the **Capital Adequacy Ratio** was at 16.66% (with Tier I at 14.20% and Tier II at 2.46% as per Basel III norms).

Speaking on the Q1 FY 2026 results **Mr. Praveen Kutty**, Managing Director & CEO said,

"We are happy with the consistency demonstrated on both the top line and the bottom line, quarter after quarter. Managing the NIM in a challenging environment by optimizing the cost of funds has been a highlight of the quarter Q1. We are focused on reducing the slippage ratio and continue to ensure that cost to average assets ratio improves even further going forward".

Key Balance Sheet Parameters

INR Cr.	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	Jun 30, 2024
Total Assets	77,395	76,810	71,567	68,955	64,516
Deposits	62,039	60,031	56,678	54,532	51,690
Net Advances	51,215	51,047	47,780	44,465	42,181
Investments	19,948	20,150	17,963	18,205	16,652
Shareholders' Equity	5,840	5,691	5,489	5,351	5,185
Gross NPA Ratio	2.98%	2.99%	3.11%	3.29%	3.33%
Net NPA Ratio	1.22%	1.12%	1.18%	1.17%	1.18%
Coverage Ratio	74.04%	74.48%	74.76%	75.62%	76.00%
CASA Ratio	23.32%	24.52%	25.09%	25.61%	25.41%
Credit Deposit Ratio	82.55%	85.03%	84.30%	81.54%	81.60%

DCB Bank Unaudited Results for the Quarter ended June 30, 2025

INR Cr.	Q1 FY 2025-26	Q4 FY 2024-25	Q3 FY 2024-25	Q2 FY 2024-25	Q1 FY 2024-25	FY 2024-25
Interest Income	1,814	1,742	1,671	1,568	1,489	6,471
Interest Expense	(1,233)	(1,184)	(1,128)	(1,059)	(992)	(4,364)
Net Interest Income	581	558	543	509	497	2,107
Non-Interest Income	236	219	184	205	143	750
Total Income	817	777	727	714	640	2,857
Operating Expenses	(490)	(472)	(456)	(459)	(435)	(1,820)
Operating Profit	327	305	271	255	205	1,037
Provisions other than Tax	(115)	(67)	(67)	(46)	(28)	(208)
Net Profit Before Tax	212	238	204	209	177	829
Tax	(55)	(61)	(53)	(54)	(46)	(214)
Net Profit After Tax	157	177	151	155	131	615

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 465 branches across 20 states and 2 union territories. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure, including state-of-the-art India's first Aadhaar number & fingerprint based biometric ATMs, and internet banking for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC).

A presentation for investors is separately available at www.dcbbank.com

Financial numbers are rounded off to nearest whole number

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Safe Harbour

Some of the statements contained herein are forward looking statements. These statements are based on information currently available to us. There are risks and uncertainties which could cause actual outcomes to differ materially from these forward looking statements. We assume no responsibility to update these statements as circumstances change.

Kindly direct your enquiries to:

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