

Ref. No.CO:CS:RC:2022-23:268

January 28, 2023

BSE Limited  
Listing Department,  
Phiroze Jeejeebhoy Towers,  
1<sup>st</sup> floor Dalal Street.  
Mumbai 400 001

**Scrip Code: 532772**

National Stock Exchange of India Limited  
Listing Department,  
Exchange Plaza, 5<sup>th</sup> floor, Plot No. C/1,  
G Block Bandra – Kurla Complex,  
Bandra (East), Mumbai 400 051

**NSE Symbol: DCBBANK**

Dear Sirs,

**Re: Press Release**

In the attachment, please find the Press Release captioned 'DCB Bank announces Third Quarter FY 2023 Results'.

Thanking you,

Yours faithfully,

For DCB Bank Limited

Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

Encl: As above.

**DCB Bank Limited**

## Press Release for Immediate Circulation

### DCB Bank announces Third Quarter FY 2023 Results

**January 28, 2023, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 28, 2023, took on record the limited reviewed financial results of the Third Quarter (Q3 FY 2023).

#### Highlights:

- 1) The Bank's **Profit After Tax (PAT)** for Q3 FY 2023 was at INR 114 Cr. In comparison **Profit After Tax** for Q3 FY 2022 was at INR 75 Cr., growth of 51%.
- 2) **Advances** growth year-on-year was at 21% and **Deposit** growth year-on-year was at 23%.
- 3) The **Gross NPA** as on December 31, 2022 was at 3.62%. **Net NPA** was at 1.37% as on December 31, 2022. Both Gross NPA and Net NPA declined sequentially as well as in comparison to last year.

The **Provision Coverage Ratio (PCR)** as on December 31, 2022 was at 74.68% and PCR without considering Gold Loans NPAs was at 75.64%.

- 4) Capital Adequacy continues to be strong and as on December 31, 2022, the **Capital Adequacy Ratio** was at 16.26% (with Tier I at 14.47% and Tier II at 1.79% as per Basel III norms).

Speaking on the Q3 FY 2023 results **Mr. Murali M. Natrajan**, Managing Director & CEO said,

*“Underlying performance in line with our plans and expectations. We intend to improve frontline cost productivity in the coming months. GNPA, NNPA, Credit Costs and Restructured portfolio- steadily improving.”*

#### Key Balance Sheet Parameters

INR Cr.	Dec 31, 2022	Sep 30, 2022	Jun 30, 2022	Mar 31, 2022	Dec 31, 2021
Total Assets	49,866	46,782	45,221	44,793	41,178
Deposits	39,506	36,960	35,081	34,692	32,231
Net Advances	32,966	31,291	29,814	29,096	27,343
Investments	10,854	10,473	9,943	9,051	8,583
Shareholders' Equity	4,422	4,230	4,116	4,049	3,934
Gross NPA Ratio	3.62%	3.89%	4.21%	4.32%	4.78%
Net NPA Ratio	1.37%	1.54%	1.82%	1.97%	2.55%
Coverage Ratio	74.68%	72.83%	69.48%	67.84%	62.17%
CASA Ratio	27.62%	29.34%	28.57%	26.75%	25.94%
Credit Deposit Ratio	83.44%	84.66%	84.98%	83.87%	84.84%

Financial numbers are rounded off to nearest whole number

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DCB Bank Limited

Corp. & Reg. 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 Unaudited Results for the Quarter ended December 31, 2022

INR Cr.	Q3 FY 2022-23	Q2 FY 2022-23	Q1 FY 2022-23	Q4 FY 2021-22	Q3 FY 2021-22	FY 2021-22
Interest Income	1,072	1,000	949	920	878	3,513
Interest Expense	(626)	(589)	(575)	(540)	(533)	(2,155)
<b>Net Interest Income</b>	<b>446</b>	<b>411</b>	<b>374</b>	<b>380</b>	<b>345</b>	<b>1,358</b>
Non-Interest Income	95	99	92	115	118	452
<b>Total Income</b>	<b>541</b>	<b>510</b>	<b>466</b>	<b>495</b>	<b>463</b>	<b>1,810</b>
Operating Expenses	(347)	(327)	(300)	(274)	(264)	(1,013)
<b>Operating Profit</b>	<b>194</b>	<b>183</b>	<b>166</b>	<b>221</b>	<b>199</b>	<b>797</b>
Provisions other than Tax	(41)	(31)	(35)	(68)	(97)	(407)
<b>Net Profit Before Tax</b>	<b>153</b>	<b>152</b>	<b>131</b>	<b>153</b>	<b>102</b>	<b>390</b>
<b>Tax</b>	<b>(39)</b>	<b>(40)</b>	<b>(34)</b>	<b>(40)</b>	<b>(27)</b>	<b>(102)</b>
<b>Net Profit After Tax</b>	<b>114</b>	<b>112</b>	<b>97</b>	<b>113</b>	<b>75</b>	<b>288</b>

### About DCB Bank

DCB Bank Limited is a new generation private sector bank with 418 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). DCB Bank has more than 10,00,000 active customers.

A presentation for investors is separately available at [www.dcbbank.com](http://www.dcbbank.com)

### 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:

<p><b>Gaurav Mehta</b> Head - Marketing, PR &amp; CSR DCB Bank Limited Email: <a href="mailto:gauravm@dcbbank.com">gauravm@dcbbank.com</a></p>	<p><b>Jyothi Goswami</b> Adfactors PR Cell phone: +91 9702488388 Landline: +91 22 67574325 Email: <a href="mailto:jyothi@adfactorspr.com">jyothi@adfactorspr.com</a></p>
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