DCB BANK

Ref. No.CO:CS:RC:2025-26:202

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,

Re: Press Release

Please find attached the Press Release captioned "DCB Bank announces Second Quarter FY 2026 Results".

This is for your information and appropriate dissemination

Thanking you,

Thanking you,

Yours faithfully,
For DCB Bank Limited

RUBI CHATURVEDI Digitally signed by RUBI CHATURVEDI Date: 2025.10.17 15:41:53 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.

DCB BANK

Press Release for Immediate Circulation

DCB Bank announces Second Quarter FY 2026 Results

October 17, 2025, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on October 17, 2025, approved the unaudited financial results for the quarter and half-year ended September 30, 2025 (Q2 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 Q2 FY 2026 was at INR 184 Cr. In comparison **Profit After Tax** for Q2 FY 2025 was at INR 155 Cr., growth of 18%.

2) **Advances** growth year-on-year was at 19% (Year-on-year Mortgages growth 13%, Co-lending growth 140%, Construction Finance growth 29% and Agri & Inclusive Banking growth 13%) and **Deposits** growth year-on-year was at 19%.

3) The **Gross NPA** as on September 30, 2025, was at 2.91%. **Net NPA** was at 1.21% as on September 30, 2025.

   The **Provision Coverage Ratio (PCR)** as on September 30, 2025 was at 74.15% and PCR without considering Gold Loans NPAs was at 74.81%.

4) Capital Adequacy continues to be strong and as on September 30, 2025, the **Capital Adequacy Ratio** was at 16.41% (with Tier I at 13.97% and Tier II at 2.44% as per Basel III norms).

Speaking on the Q2 FY 2026 results **Mr. Praveen Kutty,** Managing Director & CEO said,

''The growth of deposits and advances continues to be strong. Strides made in reduction of cost of deposits and cost of borrowing has helped in NIM uptick. The rigor on employee productivity and technology adoption is driving down the Cost to Average Assets for the fifth consecutive quarters. Improved collections and recovery have resulted in much lower credit costs. We expect this momentum to continue in the coming quarters as well".

Financial numbers are rounded off to nearest whole number

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

Key Balance Sheet Parameters

INR Cr.	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024
Total Assets	**78,890**	**77,395**	**76,810**	**71,567**	**68,955**
Deposits	**64,777**	**62,039**	**60,031**	**56,678**	**54,532**
Net Advances	**52,975**	**51,215**	**51,047**	**47,780**	**44,465**
Investments	**20,496**	**19,948**	**20,150**	**17,963**	**18,205**
Shareholders' Equity	**5,973**	**5,840**	**5,691**	**5,489**	**5,351**
Gross NPA Ratio	**2.91%**	**2.98%**	**2.99%**	**3.11%**	**3.29%**
Net NPA Ratio	**1.21%**	**1.22%**	**1.12%**	**1.18%**	**1.17%**
Coverage Ratio	**74.15%**	**74.04%**	**74.48%**	**74.76%**	**75.62%**
CASA Ratio	**23.52%**	**23.32%**	**24.52%**	**25.09%**	**25.61%**
Credit Deposit Ratio	**81.78%**	**82.55%**	**85.03%**	**84.30%**	**81.54%**

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

INR Cr.	Q2 FY 2025-26	Q1 FY 2025-26	Q4 FY 2024-25	Q3 FY 2024-25	Q2 FY 2024-25	FY 2024-25
Interest Income	**1,823**	**1,814**	**1,742**	**1,671**	**1,568**	**6,471**
Interest Expense	**(1,227)**	**(1,233)**	**(1,184)**	**(1,128)**	**(1,059)**	**(4,364)**
Net Interest Income	**596**	**581**	**558**	**543**	**509**	**2,107**
Non-Interest Income	**186**	**236**	**219**	**184**	**205**	**750**
Total Income	**782**	**817**	**777**	**727**	**714**	**2,857**
Operating Expenses	**(478)**	**(490)**	**(472)**	**(456)**	**(459)**	**(1,820)**
Operating Profit	**304**	**327**	**305**	**271**	**255**	**1,037**
Provisions other than Tax	**(61)**	**(115)**	**(67)**	**(67)**	**(46)**	**(208)**
Net Profit Before Tax	**243**	**212**	**238**	**204**	**209**	**829**
Tax	**(59)**	**(55)**	**(61)**	**(53)**	**(54)**	**(214)**
Net Profit After Tax	**184**	**157**	**177**	**151**	**155**	**615**

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 468 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

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

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:

Gaurav Mehta DCB Bank Limited Email: gauravm@dcbbank.com	***Kejal Tolia*** Account Director Adfactors PR Mobile: +91 98197 10338 Landline: +91 22 67574276 Email: kejal.tolia@adfactorspr.com