

Ref. No.CO:CS:RC:2017-18:243

January 17, 2018

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 023.

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

Dear Sirs,

Re: Press release

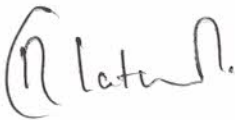
BSE Scrip Code No.: 532772 **NSE SYMBOL: DCBBANK**

In the attachment please find the press release captioned 'DCB Bank announces Third Quarter FY 2018 Results'.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above



DCB BANK

Press Release for Immediate Circulation

DCB Bank announces Third Quarter FY 2018 Results

January 17, 2018, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 17, 2018, took on record the limited reviewed financial results of the Third Quarter (Q3 FY 2018).

Q3 FY 2018 Highlights:

- a) The Bank's **branch network** stood at 311 branches as on December 31, 2017.
- b) The Bank's **Profit After Tax** was INR 57 Cr. in Q3 FY 2018 as against INR 51 Cr. in Q3 FY 2017, an increase of 11%.
- c) **Profit Before Tax** was INR 88 Cr. in Q3 FY 2018 as against INR 79 Cr. in Q3 FY 2017, an increase of 12%.
- d) **Operating Profit** of INR 123 Cr. over INR 109 Cr. as compared to last year, an increase of 12%.
- e) In Q3 FY 2018, the Bank incurred issue related costs of approximately INR 5 Cr. for raising INR 300 Cr. of **Basel III compliant Tier II bonds**.
- f) The Bank earned **Net Interest Income** of INR 250 Cr. as against INR 209 Cr. for the same period as compared to last year, an increase of 20%.
- g) **Non-Interest Income** was INR 75 Cr. against INR 64 Cr. for the same period last year, an increase of 17%. **Core Fee Income** (Commission, Exchange & Brokerage) grew by 41% as compared to same period last year.
- h) **Net Advances** grew to INR 18,595 Cr. as on December 31, 2017 from INR 14,584 Cr. as on December 31, 2016 a growth rate of 28%.
- i) As on December 31, 2017, the Bank grew **Deposits** by 13% to INR 21,296 Cr. Retail **CASA & Retail Term Deposits** continued to provide a stable resource base to the Bank. Retail Deposits (including Agri and Inclusive Banking) were 77% of Total Deposits.
- j) **CASA ratio** stood at 25.67% as on December 31, 2017 as against 25.85% as on December 31, 2016, with **Savings Accounts** year on year growth rate of 15%.
- k) **Net Interest Margin (NIM)** for Q3 FY 2018 stands at 4.12% as against 3.95% for Q3 FY 2017.
- l) **Gross NPA ratio** remained at 1.89% as on December 31, 2017 as compared to 1.55% as on December 31, 2016. Gross NPA includes slippage of one restructured Corporate advance in Q3 FY 2018. As of December 31, 2017 the **Net Restructured Standard Advances** was approximately INR 25 Cr. comprising of 3 accounts only.

Financial numbers are rounded off to nearest whole number

Page 1 of 3

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

About DCB Bank

DCB Bank Limited is a modern emerging new generation private sector bank with 311 branches across 19 states and 3 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 6,00,000 active customers.

For more details please visit www.dcbbank.com

Kindly direct your enquiries to:

<i>Gaurav Mehta</i> , Marketing & PR DCB Bank Limited Cell phone: +91 9870432101 Landline: +91 22 66187000 Email: gauravm@dcbbank.com	<i>Jyothi Goswami</i> Adfactors PR Cell phone: +91 9702488388 Landline: +91 22 67574325 Email: jyothi@adfactorspr.com
--	---

BS

Push in notary