DCB BANK

Ref. No.CO:CS:HVB:2013-14:194 January 15, 2014

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (East),
Mumbai – 400051

Dear Sirs,

Re: Press release

Ref: NSE symbol: DCBBANK

In the attachment please find the press release captioned 'DCB Bank announces Third Quarter FY 2014 Results'.

Thanking you,

Yours faithfully,

For DCB Bank Limited
(Formerly Development Credit Bank Limited)

H.V. Barve
Company Secretary &
Compliance Officer

Encl: As above

1/4

DCB BANK

Press Release for Immediate Circulation

DCB Bank announces Third Quarter FY 2014 Results

DCB Bank Limited (Formerly Development Credit Bank Ltd.) declared Q3 FY 2014 Net Profit of Rs. 36 Cr. as compared to the Net Profit of Rs. 27 Cr. for Q3 FY 2013.

As on December 31, 2013 the Bank's Deposits grew by 27% at Rs. 9,592 Cr. while Net Advances grew by 23% and stood at Rs. 7,361 Cr. as compared to December 31, 2012.

Capital Adequacy Ratio was at 12.86% under Basel III as on December 31, 2013.

January 15, 2014, Mumbai: The Board of Directors of DCB Bank Ltd. (formerly - Development Credit Bank Ltd.) (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 15, 2014, took on record the limited reviewed financial results of the third quarter (Q3 FY 2014).

Speaking about the performance **Mr. Murali M. Natrajan,** Managing Director & CEO said, "In a difficult market, so far, we have been able to contain NPAs. However, we need to continue to be watchful. We are expanding our branch network in a calibrated manner and we hope that the new branches will help us to continue to achieve a diversified portfolio and deposit growth"

Highlights:

a) DCB Bank Ltd. reported Net Profit of Rs. 36 Cr. in Q3 FY 2014 as against Net Profit of Rs. 27 Cr. in Q3 FY 2013 and Rs. 33 Cr. in Q2 FY 2014.

b) As on December 31, 2013, the Balance Sheet was at Rs. 11,989 Cr. as against Rs. 9,644 Cr. as on December 31, 2012, a growth rate of 24%.

c) Retail Deposits (Retail CASA and Retail Term Deposits) continued to provide a stable resource base to the Bank. Retail Deposits were at 77% of Total Deposits as on December 31, 2013.

d) CASA ratio as on December 31, 2013 was at 25% as against 29% as on December 31, 2012.

e) Net Advances grew to Rs. 7,361 Cr. as on December 31, 2013 from Rs. 5,964 Cr. as on December 31, 2012 a growth rate of 23%.

f) Net Interest Margin for Q3 FY 2014 stands at 3.55% as against 3.38% for Q3 FY 2013 and 3.68% in Q2 FY 2014.

g) Capital Adequacy Ratio (CAR) was at 12.86% as on December 31, 2013 with Tier I at 11.98% and Tier II at 0.88% as per Basel III norms.

h) The Bank's branch network increased to 115 branches from 103 branches in 65 locations as on December 31, 2013.

2/4

DCB BANK

DCB Bank Results for the Quarter ended December 31, 2013

Rs. Cr.	Q3 FY 2013-14	Q3 FY 2012-13	Inc/Dec %	Q2 FY 2013-14	Q1 FY 2013-14	FY 2012-13
Interest Income	291	229	27%	269	261	916
Interest Expense	(197)	(157)	(25%)	(178)	(178)	(632)
Net Interest Income	94	72	31%	91	83	284
Non Interest Income	33	29	14%	27	45	117
Total Income	127	101	26%	118	128	401
Operating Expenses	(81)	(69)	(16%)	(78)	(77)	(275)
Operating Profit/(Loss)	46	32	46%	40	51	126
Provisions	(10)	(5)	(106%)	(7)	(8)	(24)
Net Profit After Tax	36	27	35%	33	43	102

Key Balance Sheet Parameters

Rs. Cr.	December 31, 2013	December 31, 2012	September 30, 2013	June 30, 2013	March 31, 2013
Total Assets	11,989	9,644	11,125	10,993	11,279
Deposits	9,592	7,558	8,788	8,320	8,364
Advances	7,361	5,964	6,677	6,471	6,586
Investments	3,555	2,706	3,314	3,154	3,359
Shareholders' Equity	1,115	969	1,079	1,046	1,003
Gross NPA Ratio	2.77%	3.80%	3.43%	3.41%	3.18%
Net NPA Ratio	0.77%	0.73%	0.86%	0.84%	0.75%
Coverage Ratio	84.25%	88.04%	83.96%	84.56%	85.71%
CASA Ratio	24.80%	28.87%	26.92%	27.50%	27.16%
Credit Deposit Ratio	76.75%	78.91%	75.97%	77.79%	78.74%

About DCB Bank

DCB Bank Limited (Formerly Development Credit Bank Ltd.) is a modern emerging new generation private sector bank with 115 branches across 16 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 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 approximately 450,000 customers.

B L Sampat

3/4

DCB BANK

The Bank has deep roots in India since its inception in 1930s. Its promoter and promoter group the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Ltd. holds over 18% stake. AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies.

AKFED operates as a network of affiliates with more than 90 separate project companies over 30,000 people. The fund is active in 16 countries in the developing world. AKFED had co-promoted HDFC in India in the late 70s.

For more details please visit www.dcbbank.com & http://www.akdn.org/akfed

Kindly direct your enquiries to:

Gaurav Mehta, Marketing & PR DCB Bank Limited Cell phone: +91 9870432101 Landline: +91 22 66187000 extn: 7042 Email: gauravm@dcbbank.com	Jyothi Goswami Adfactors PR Cell phone: +91 9702488388 Landline: +91 22 67574325 Email: jyothi@adfactorspr.com

4/4