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January 24, 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 Third Quarter FY 2025 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

Press Release for Immediate Circulation**DCB Bank announces Third Quarter FY 2025 Results**

January 24, 2025, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 24, 2025, approved the unaudited financial results for the quarter ended December 31, 2024 (Q3 FY 2025) 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 Q3 FY 2025 was at INR 151 Cr. In comparison **Profit After Tax** for Q3 FY 2024 was at INR 127 Cr., growth of 20%.
- 2) **Advances** growth year-on-year was at 23% and **Deposits** growth year-on-year was at 20%.
- 3) The **Gross NPA** as on December 31, 2024 was at 3.11%. **Net NPA** was at 1.18% as on December 31, 2024.

The **Provision Coverage Ratio (PCR)** as on December 31, 2024 was at 74.76% and PCR without considering Gold Loans NPAs was at 75.56%.

- 4) Capital Adequacy continues to be strong and as on December 31, 2024, the **Capital Adequacy Ratio** was at 16.29% (with Tier I at 13.54% and Tier II at 2.75% as per Basel III norms).

Speaking on the Q3 FY 2025 results **Mr. Praveen Kutty**, Managing Director & CEO said,

“We are happy to see the consistency of growth momentum both on advances and deposits. NIM has shown an uptick and fee momentum remains robust. While there are headwinds in the microfinance and unsecured space, we are able to improve the overall asset quality. The focus on productivity is improving the cost income ratio. We expect these positive trends to continue in the times ahead”.

Key Balance Sheet Parameters

INR Cr.	Dec 31, 2025	Sep 30, 2024	Jun 30, 2024	Mar 31, 2024	Dec 31, 2023
Total Assets	71,567	68,955	64,516	63,037	59,804
Deposits	56,678	54,532	51,690	49,353	47,120
Net Advances	47,780	44,465	42,181	40,925	38,951
Investments	17,963	18,205	16,652	16,211	15,443
Shareholders' Equity	5,489	5,351	5,185	5,071	4,912
Gross NPA Ratio	3.11%	3.29%	3.33%	3.23%	3.43%
Net NPA Ratio	1.18%	1.17%	1.18%	1.11%	1.22%
Coverage Ratio	74.76%	75.62%	76.00%	77.30%	76.42%
CASA Ratio	25.09%	25.61%	25.41%	26.02%	26.13%
Credit Deposit Ratio	84.30%	81.54%	81.60%	82.92%	82.66%

DCB Bank Unaudited Results for the Quarter ended December 31, 2024

INR Cr.	Q3 FY 2024-25	Q2 FY 2024-25	Q1 FY 2024-25	Q4 FY 2023-24	Q3 FY 2023-24	FY 2023-24
Interest Income	1,671	1,568	1,489	1,445	1,374	5,362
Interest Expense	(1,128)	(1,059)	(992)	(937)	(900)	(3,434)
Net Interest Income	543	509	497	508	474	1,928
Non-Interest Income	184	205	143	136	124	474
Total Income	727	714	640	644	598	2,402
Operating Expenses	(456)	(459)	(435)	(410)	(386)	(1,538)
Operating Profit	271	255	205	234	212	864
Provisions other than Tax	(67)	(46)	(28)	(24)	(41)	(142)
Net Profit Before Tax	204	209	177	210	171	722
Tax	(53)	(54)	(46)	(54)	(44)	(186)
Net Profit After Tax	151	155	131	156	127	536

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 457 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

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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