

Ref. No.CO:CS:RC:2026-27:026

April 24, 2026

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 Sir/ Madam,

**Re: Press Release**

Please find attached Press Release captioned “DCB Bank announces Financial Year 2026 (FY 2026) 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 Financial Year 2026 (FY 2026) Results**

**April 24, 2026, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCBBANK) at its meeting in Mumbai on April 24, 2026, approved the audited financial results for the quarter ended March 31, 2026 (Q4 FY 2026) and Year ended March 31, 2026 (FY2026) along with audit 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 Q4 FY 2026 was at INR 206 Cr. In comparison **Profit After Tax** for Q4 FY 2025 was at INR 177 Cr., growth of 16%.

The Bank's Profit After Tax (PAT) for FY 2026 was INR 732 Cr. In comparison Profit After Tax for FY 2025 was at INR 615 Cr., growth of 19%.

- 2) Advances growth year-on-year was at 18% (Year-on-year Mortgages growth 8%, Co lending growth 25%, Construction Finance growth 14% and Agri & Inclusive Banking growth 19%) and Deposits growth year-on-year was at 21%.
- 3) The **Gross NPA** as on March 31, 2026, was at 2.45%. **Net NPA** was at 0.89% as on March 31, 2026.

The **Provision Coverage Ratio (PCR)** as on March 31, 2026 was at 78.42% and PCR without considering Gold Loans NPAs was at 78.97%.

- 4) Capital Adequacy continues to be strong and as on March 31, 2026, the **Capital Adequacy Ratio** was at 16.55% (with Tier I at 14.26% and Tier II at 2.29% as per Basel III norms).

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

*"The growth momentum continues to be strong both in advances and deposits. NIM continues its upward trend, riding on lower cost of deposits. Core fee income has strengthened, however, the highlight of the quarter is the improvement in asset quality. GNPA & NNPA are at their seven-year end lows, resulting in the bank registering the highest ever quarterly PAT."*

## Key Balance Sheet Parameters

INR Cr.	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025
Total Assets	88,069	81,840	78,890	77,395	76,810
Deposits	72,583	67,754	64,777	62,039	60,031
Net Advances	60,022	56,600	52,975	51,215	51,047
Investments	20,378	19,620	20,496	19,948	20,150
Shareholders' Equity	6,535	6,350	5,973	5,840	5,691
Gross NPA Ratio	2.45%	2.72%	2.91%	2.98%	2.99%
Net NPA Ratio	0.89%	1.10%	1.21%	1.22%	1.12%
Coverage Ratio	78.42%	75.35%	74.15%	74.04%	74.48%
CASA Ratio	22.38%	22.77%	23.52%	23.32%	24.52%
Credit Deposit Ratio	82.69%	83.54%	81.78%	82.55%	85.03%

## DCB Bank Audited Results for the Quarter and Year ended March 31, 2026

INR Cr.	Q4 FY 2025-26	Q3 FY 2025-26	Q2 FY 2025-26	Q1 FY 2025-26	Q4 FY 2024-25	FY 2025-26
Interest Income	1,907	1,861	1,823	1,814	1,742	7,404
Interest Expense	(1,252)	(1,236)	(1,227)	(1,233)	(1,184)	(4,948)
<b>Net Interest Income</b>	<b>655</b>	<b>625</b>	<b>596</b>	<b>581</b>	<b>558</b>	<b>2,457</b>
Non-Interest Income	212	221	186	236	219	855
<b>Total Income</b>	<b>867</b>	<b>846</b>	<b>782</b>	<b>817</b>	<b>777</b>	<b>3,312</b>
Operating Expenses	(525)	(523)	(478)	(490)	(472)	(2,016)
<b>Operating Profit</b>	<b>342</b>	<b>323</b>	<b>304</b>	<b>327</b>	<b>305</b>	<b>1,296</b>
Provisions other than Tax	(69)	(74)	(61)	(115)	(67)	(319)
<b>Net Profit Before Tax</b>	<b>273</b>	<b>249</b>	<b>243</b>	<b>212</b>	<b>238</b>	<b>977</b>
<b>Tax</b>	<b>(67)</b>	<b>(64)</b>	<b>(59)</b>	<b>(55)</b>	<b>(61)</b>	<b>(245)</b>
<b>Net Profit After Tax</b>	<b>206</b>	<b>185</b>	<b>184</b>	<b>157</b>	<b>177</b>	<b>732</b>

## About DCB Bank

DCB Bank Limited is a new generation private sector bank with 480 branches (as on March 31, 2026) 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 internet banking and mobile banking app for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC).

For more information please visit [www.dcb.bank.in](http://www.dcb.bank.in)

**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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