Ref. No.CO:CS:RC:2026-27:088

July 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 Sirs,

Sub: Unaudited Financial Results of DCB Bank Limited ("the Bank") for the quarter ended June 30, 2026

Pursuant to the Regulation 30, 33, 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Unaudited Financial Results (Limited Reviewed) of the Bank for the quarter ended June 30, 2026 duly approved by the Board of Directors of the Bank at its meeting on July 24, 2026, along with the Limited Review Report dated July 24, 2026 of the Joint Statutory Auditors of the Bank viz. Deloitte Haskins & Sells, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants.

The financial results were considered and approved at 3.15 p.m. and the Board Meeting continued thereafter for consideration of other agenda items.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,
For DCB Bank Limited

RUBI CHATURVEDI

Digitally signed by RUBI CHATURVEDI
Date: 2026.07.24 15:31:28 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

Deloitte Haskins & Sells
Chartered Accountants
19th Floor, Shapath-V,
S.G. Highway,
Ahmedabad – 380 015
Gujarat, India

Varma & Varma
Chartered Accountants
901-903, C-Wing, 9th Floor,
Damji Shamji Corporate Square,
Off Ghatkopar-Andheri Link Road,
Ghatkopar (East), Mumbai – 400 093

Independent Auditors' Review Report on unaudited financial results of DCB Bank Limited for the quarter ended 30 June 2026 pursuant to Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of DCB Bank Limited

1 We have reviewed the accompanying Statement of unaudited financial results of DCB Bank Limited (the 'Bank') for the quarter ended 30 June 2026 (the 'Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the Securities and Exchange Board of India (the 'SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'), except for the disclosures relating to Pillar 3 disclosure as at 30 June 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been reviewed by us.

2 The Statement, which is the responsibility of the Bank's Management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25, Interim Financial Reporting ('AS 25'), prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder, in so far as they apply to Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India, and in compliance with Regulation 33 and Regulation 52(4) read with Regulation 63 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of Bank's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

VARMA & VARMA MUMBAI CHARTERED ACCOUNTANTS

4 Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid AS -25 prescribed under Section 133 of the Act read with relevant rules issued thereunder, in so far as they apply to Banks, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52(4) read with Regulation 63 of the SEBI Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to consolidated Pillar 3 as at 30 June 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations that will be disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been reviewed by us.

5 The unaudited financial results of the Bank for the quarter ended 30 June 2025 were reviewed by B S R & Co. LLP and Varma & Varma, whose report dated 31 July 2025 expressed an unmodified conclusion on the unaudited financial results and the financial results of the Bank for the year ended 31 March 2026 were audited by B S R & Co. LLP and Varma & Varma whose report dated 24 April 2026 expressed an unmodified opinion on the audited financial results. Accordingly, Deloitte Haskins & Sells does not express any conclusion/opinion on the comparative financial information.

Our conclusion on the Statement is not modified in respect of this matter.

For Deloitte Haskins & Sells
Chartered Accountants
Firm Registration no.: 117365W

G. K. Subramaniam
Partner
Membership No.: 109839
UDIN: 26109839FKQCIR9876

Place: Mumbai
Date: 24 July 2026

For Varma & Varma
Chartered Accountants
Firm Registration no.: 004532S

Srinivas. K.P.

K P Srinivas
Partner
Membership No.: 208520
UDIN: 26208520ZPWFLY7929

Place: Mumbai
Date: 24 July 2026

DCB BANK

DCB BANK LIMITED
CIN-L99999MH1995PLC089008
Regd. Office: 601 & 602, 6th Floor,Tower A, Peninsula Business Park,Senapati Bapat Marg, Lower Parel, Mumbai - 400013
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited) #	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Interest Earned (a+b+c+d)**	**1,984.31**	**1,907.27**	**1,813.57**	**7,404.46**
a.	Interest / Discount on advances / bills	1,601.17	1,539.33	1,430.28	5,890.03
b.	Income on Investments	367.27	344.03	367.85	1,439.80
c.	Interest on balances with Reserve Bank of India and Other Inter Bank Funds	12.05	19.79	8.46	47.39
d.	Others	3.82	4.12	6.98	27.24
2	**Other Income (Refer note 5)**	**196.33**	**211.51**	**236.12**	**855.14**
3	**Total Income (1+2)**	**2,180.64**	**2,118.78**	**2,049.69**	**8,259.60**
4	Interest Expended	1,300.36	1,252.05	1,233.13	4,947.93
5	Operating Expenses (i+ii+iii)	536.24	524.63	489.67	2,015.92
i.	Employees cost	267.20	262.13	251.04	1,025.94
ii.	Rent, Taxes and Lighting	41.02	38.31	40.04	139.38
iii.	Other Operating Expenses	228.02	224.19	198.59	850.60
6	**Total Expenditure (4+5) (excluding provisions and contingencies)**	**1,836.60**	**1,776.68**	**1,722.80**	**6,963.85**
7	**Operating Profit before Provisions and Contingencies (3-6)**	**344.04**	**342.10**	**326.89**	**1,295.75**
8	Provisions (Other than tax) and Contingencies	57.07	69.00	115.14	318.78
9	Exceptional Items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7-8-9)**	**286.97**	**273.10**	**211.75**	**976.97**
11	Tax expense	73.77	67.45	54.49	245.41
12	**Net Profit from Ordinary Activities after tax (10-11)**	**213.20**	**205.65**	**157.26**	**731.56**
13	Extraordinary Items (Net of tax expenses)	-	-	-	-
14	**Net Profit for the period (12-13)**	**213.20**	**205.65**	**157.26**	**731.56**
15	Paid-up Equity Share Capital (Face value ₹ 10/-)	322.08	321.90	314.47	321.90
16	Reserves excluding Revaluation Reserves				5,824.24
17	**Analytical Ratios**				
i.	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
ii.	Capital Adequacy Ratio (%) - Basel III	17.03	16.55	16.66	16.55
iii.	Earnings Per Share (EPS)				
	(a) Basic and diluted EPS before Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters)				
	(i) Basic (₹)	6.62	6.39	5.00	23.01
	(ii) Diluted (₹)	6.58	6.35	4.97	22.82
	(b) Basic and diluted EPS after Extraordinary items (Net of tax expenses) for the period and for the previous year (Not annualised for quarters)				
	(i) Basic (₹)	6.62	6.39	5.00	23.01
	(ii) Diluted (₹)	6.58	6.35	4.97	22.82
iv.	Non Performing Assets ('NPAs') Ratios				
	(a) Amount of Gross NPAs	1,481.74	1,495.73	1,553.63	1,495.73
	(b) Amount of Net NPAs	504.34	533.97	625.40	533.97
	(c) % of Gross NPAs to Gross Advances	2.43	2.45	2.98	2.45
	(d) % of Net NPAs to Net Advances	0.84	0.89	1.22	0.89
v.	Return on Assets (%) (Annualised)	0.96	0.97	0.81	0.91
vi.	Net Worth (Refer note 12 a)	6,216.54	5,980.19	5,421.81	5,980.19
vii.	Outstanding Redeemable Preference Shares	-	-	-	-
viii.	Capital Redemption Reserve	-	-	-	-
ix.	Debt-Equity Ratio (Refer note 12 b)	0.44	0.49	0.36	0.49
x.	Total Debt to Total Assets (Refer note 12 c)	5.66%	6.91%	9.12%	6.91%

Refer note 16

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

VARMA & VARMA CHARTERED ACCOUNTANTS MUMBAI

DCB BANK LIMITED CORPORATE OFFICE

DCB BANK

DCB BANK LIMITED

SEGMENTAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in crore)

Sr. No.	Business Segment	Quarter Ended			Year Ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		(Unaudited)	(Audited) #	(Unaudited)	(Audited)
1	**Segment Revenue**				
a	Treasury Operations	490.21	461.59	583.51	2,025.18
b	Corporate / Wholesale Banking	149.65	142.74	126.35	541.33
c	Retail Banking	1,844.29	1,793.13	1,612.82	6,758.11
d	Other Banking Operations	52.22	59.77	38.91	206.37
e	Unallocable	-	0.25	0.04	4.47
	Total	**2,536.37**	**2,457.48**	**2,361.63**	**9,535.46**
	Less:- Inter Segment Revenue	**355.73**	**338.70**	**311.94**	**1,275.86**
	Income from Operations	**2,180.64**	**2,118.78**	**2,049.69**	**8,259.60**
2	**Segment Results**				
a	Treasury Operations	12.20	10.36	120.47	222.77
b	Corporate / Wholesale Banking	43.34	37.34	5.51	67.77
c	Retail Banking	191.14	175.24	57.40	514.44
d	Other Banking Operations	49.54	57.72	36.75	198.72
e	Unallocable	(9.25)	(7.56)	(8.38)	(26.73)
	Total Profit before Tax	**286.97**	**273.10**	**211.75**	**976.97**
3	**Segment Assets**				
a	Treasury Operations	26,350.03	25,625.18	24,307.96	25,625.18
b	Corporate / Wholesale Banking	6,355.38	6,300.13	4,557.88	6,300.13
c	Retail Banking	55,478.71	55,597.12	47,961.47	55,597.12
d	Other Banking Operations	-	-	-	-
e	Unallocable	567.94	547.04	567.29	547.04
	Total Segment Assets	**88,752.06**	**88,069.47**	**77,394.60**	**88,069.47**
4	**Segment Liabilities**				
a	Treasury Operations	18,951.39	20,129.99	16,200.45	20,129.99
b	Corporate / Wholesale Banking	6,221.22	5,850.47	4,401.93	5,850.47
c	Retail Banking	56,805.61	55,550.34	50,950.48	55,550.34
d	Other Banking Operations	2.51	3.68	1.95	3.68
e	Unallocable	-	-	-	-
	Total Segment Liabilites	**81,980.73**	**81,534.48**	**71,554.81**	**81,534.48**
5	**Capital Employed**				
	(Segment Assets - Segment Liabilities)				
a	Treasury Operations	7,398.64	5,495.19	8,107.51	5,495.19
b	Corporate / Wholesale Banking	134.16	449.66	155.95	449.66
c	Retail Banking	(1,326.91)	46.78	(2,989.01)	46.78
d	Other Banking Operations	(2.50)	(3.68)	(1.95)	(3.68)
e	Unallocable	567.94	547.04	567.29	547.04
	Total Capital Employed	**6,771.33**	**6,534.99**	**5,839.79**	**6,534.99**

Treasury: Includes all financial markets activities undertaken on behalf of the Bank's customers, proprietary trading, maintenance of reserve requirements and resource mobilisation from other banks and financial institutions.

Corporate / Wholesale Banking: Includes lending, deposit taking and other services offered to corporate customers.

Retail Banking: Includes lending, deposit taking and other services offered to retail customers.

Other Banking Operations: Includes para banking activities like third party product distribution, merchant banking, etc.

Refer note 16

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS

VARMA & VARMA MUMBAI CHARTERED ACCOUNTANTS

DCB BANK LIMITED CORPORATE OFFICE

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Notes:

1. The above financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on July 24, 2026. An unmodified review report has been issued by the Joint Statutory Auditors (Deloitte Haskins & Sells and Varma and Varma) for the quarter ended June 30, 2026. The review of the financial results for the quarter ended June 30, 2025, and the audit for the year ended March 31, 2026 were undertaken by B S R & Co. LLP and Varma and Varma.

2. These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI"), from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 and 52 read with regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.

3. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/directions.

4. The financial results for the quarter ended June 30, 2026 have been arrived at after considering the provision for standard assets including requirements for exposures to entities with Unhedged Foreign Currency Exposure, Non-Performing Assets ("NPAs"), provision on investments, income tax and other necessary provisions.

5. "Other Income" includes income from non-fund-based activities such as brokerage and commission, fees, profit/loss in foreign exchange transactions, profit / loss on sale of investments (net) and profit / loss on revaluation of investment (net) and income from sale of Priority Sector Lending Certificates.

6. During the quarter ended June 30, 2026, the Bank has allotted 1,75,650 shares respectively pursuant to the exercise of stock options by certain employees.

7. As on June 30, 2026, the Bank holds Floating Provision on advances amounting to ₹ 210.23 crore (March 31, 2026: ₹ 202.79 crore and June 30, 2025: ₹ 182.92 crore), besides provisions for Standard Assets and specific Non-Performing Assets. Further, as on June 30, 2026, the Bank holds Floating Provision on investments amounting to ₹ 13.37 crore (March 31, 2026: ₹12.71 crore and June 30, 2025: ₹ 10.37 crore).

8. RBI guidelines on Basel III Capital Regulations require the Bank to make Pillar 3 disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio along with the publication of financial results. Accordingly, such disclosures have been placed on the Bank's website at the following link https://www.dcbbank.in/regulatory-disclosures/basel-III.These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.

9. Details of Co-Lending Arrangements as per Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025 are given below

Particulars	**June 30, 2026**
1. Quantum of CLAs - Number of CLA Partners (No.) - Number of outstanding cases (No.) - Amount of Gross outstanding (₹ in crore)	 15 5,62,036 7,505.24
2. Weighted average rate of interest (%)	10.43%
3. Fees charged during the quarter (₹ in crore) Fees paid during the quarter (₹ in crore)	0.09 3.11
4. Broad Sectors in which CLA was made	Home Loan, Gold Loan, LAP, Educational Institution Loan, Business

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VARMA & VARMA MUMBAI CHARTERED ACCOUNTANTS

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	Loans- Secured/Unsecured, MSME Business Loan- Unsecured
5.Performance of loans under CLA (₹ in crore) - Standard Loans - Non- performing Loans	 7,459.07 46.17
6.Details related to default loss guarantee, if any	NA

10. Disclosure related to Project Finance for the quarter ended June 30,2026, as per the Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below;

Sr No	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	271	1,863.88
2	Projects under implementation accounts sanctioned during the quarter	21	55.98[1]
3	Projects under implementation accounts where DCCO has been achieved during the quarter	24[2,3]	4.88
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	268	1,796.06[4]
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	5	28.02
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	5	28.02
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	1	3.63
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	1	3.63
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

1. Includes projects amounting to ₹ 23.77 crore that were sanctioned in Q4 2026 but disbursed in Q1 2027
2. Includes 21 projects which were either closed or cancelled.
3. Considered based on date of receipt of the documents by the Bank.
4. Includes net change of ₹ 118.92 crore during Q1 2027 in projects under implementation accounts existing at the beginning of April 01, 2026.

11. Details of loans transferred / acquired during the quarter ended June 30, 2026 as per Reserve Bank of India (Commercial Banks- Financial Statements Presentation and Disclosure) Direction, 2025 dated November 28, 2025 are given below:

DELOITTE HASKINS & SELLS CHARTERED ACCOUNTANTS ★

VARMA & VARMA ★ MUMBAI CHARTERED ACCOUNTANTS ★

DCB BANK LIMITED ★ CORPORATE OFFICE ★

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(i) The Bank has not transferred any non-performing assets (NPAs).

(ii) The Bank has not transferred any Special Mention Account (SMA) and loan not in default.

(iii) Details of loans not in default acquired through assignment are given below:

Aggregate amount of loans acquired (₹ in crore)[1,3]	1,391.28
Weighted average residual maturity (in years)	0.86
Weighted average holding period by originator (in years)	0.29
Retention of beneficial economic interest by the originator	10%
Tangible security coverage for Secured Loans[2]	100%

1. Includes loans amounting to ₹ 90.06 crore which are acquired through assignments as unsecured business loans and personal loans.
2. Tangible security of secured loans acquired during the year is more than 100%. However, the same is restricted to 100% coverage for the purpose of this disclosure.
3. The loans acquired are not rated as these are to non-corporate borrowers.

(iv) The Bank has not acquired any stressed loan.

12. a) Net worth is calculated as per the Master Circular – Exposure Norms issued by the RBI.
    b) Debt represents Borrowings with Residual Maturity of more than one year.
    c) Total Debt represents Total Borrowings of the Bank.

13. The RBI (Commercial Banks-Branch Authorization) directions dated November 28, 2025 on establishment of Digital Banking Units (DBUs) has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs, hence no Digital Banking Segment disclosures have been made.

14. The dividend for the year ended March 31,2026 was approved in the Annual General Meeting held on July 3, 2026 and has been paid on July 3, 2026.

15. The Bank does not have any subsidiary/associates/joint venture company(ies) as on June 30, 2026 and hence preparation of consolidated financial results is not applicable.

16. Figures for the quarter ended March 31, 2026 are balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year

17. Previous period's figures/ratios have been regrouped/reclassified, wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors

DCB BANK LIMITED ★ CORPORATE OFFICE ★

Praveen Kutty
Managing Director & CEO

Place: Mumbai
Date : July 24, 2026

DELOITTE HASKINS & SELLS ★ CHARTERED ACCOUNTANTS

VARMA & VARMA ★ MUMBAI ★ CHARTERED ACCOUNTANTS