DCB BANK

Ref. No.CO:CS:RC:2026-27:090

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: Investor Presentation-Q1 FY27

Please find attached the Investor Presentation which will be referred during the earnings call with analysts and investors for the financial results of the Bank for the quarter ended June 30, 2026.

The said presentation is being uploaded on the website of the Bank and can be accessed at www.dcb.bank.in

This is for your information and records.

Thanking you,

Yours faithfully,

For DCB Bank Limited

RUBI CHATURVEDI
Digitally signed by RUBI CHATURVEDI
Date: 2026.07.24 15:43:12 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.

DCB BANK

DCB Bank Limited

Investor Presentation – Q1 FY27

Safe Harbour

DCB BANK

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Q1FY27 Highlights

DCB BANK

Performance Highlights

Total business has crossed **INR 1,34,000 crores**

480 Branches – Steady investments in front line + branch infrastructure

Advances growth: **+17.06% Y-o-Y**

Deposits growth: **+20.06% Y-o-Y**

PAT: **INR 213 crores (Growth: +35.57% Y-o-Y)**

Credit cost: **0.26%**

Gross NPA: **2.43%**
& Net NPA: **0.84%**

Provision Coverage Ratio: **79.81%**

CASA Ratio at **21.65%**

Savings Account growth: **12.66% Y-o-Y**

Top 20 deposits: **6.81%**

Healthy capital adequacy ratio: **17.03%**

Strong core fee income: **INR 175 crores** Q1FY27

Performance Highlights – Q1FY27

DCB BANK

Balance Sheet Size	INR 88,752 crores (+14.67% Y-o-Y)
Advances	INR 59,951 crores (+17.06% Y-o-Y)
Deposits	INR 74,482 crores (+20.06% Y-o-Y)
Profit After Tax	INR 213 crores (+35.57% Y-o-Y)
Gross NPA	2.43% (Q1FY26: 2.98%)
Net NPA	0.84% (Q1FY26: 1.22%)
CASA Ratio	21.65% (Q1FY26: 23.32%)
Capital Adequacy Ratio	17.03% (Q1FY26: 16.66%)
Provision Coverage Ratio	79.81% (Q1FY26: 74.04%)

Advances growth compared with Q1FY26:

- Retail Mortgages +7% Y-o-Y
- Co-lending -5% Y-o-Y
- Construction Finance +7% Y-o-Y
- AIB +23% Y-o-Y

Performance Highlights – FY2026

DCB BANK

Balance Sheet Size	INR 88,069 crores (+14.66% Y-o-Y)
Advances*	INR 60,022 crores (+17.58% Y-o-Y)
Deposits	INR 72,583 crores (+20.91% Y-o-Y)
Profit After Tax	INR 732 crores (+18.89% Y-o-Y)
Gross NPA	2.45% (FY25: 2.99%)
Net NPA	0.89% (FY25: 1.12%)
CASA Ratio	22.38% (FY25: 24.52%)
Capital Adequacy Ratio	16.55% (FY25: 16.77 %)
Provision Coverage Ratio	78.42% (FY25: 74.48%)

* Retail Mortgages +8% Y-o-Y | Co-lending +25% Y-o-Y | Construction Finance +14% Y-o-Y | AIB +19% Y-o-Y

About Us

About Us

DCB BANK

Background

- New generation private sector bank with PAN India presence through branches across majority of States and Union Territories
- A National Bank catering to self employed segment.

Company Vision

- To be the most innovative and responsive neighborhood bank in India serving entrepreneurs, individuals, and businesses while ensuring strong governance, good working atmosphere for employees and be responsible towards society and environment

DCB BANK

Attributes

- Mortgage, MSME/SME, Educational Institutional loans, Agri and Gold Loan focus
- Granular secured small ticket lending
- Diversified portfolio (Deposits and Advances)
- Proven capital efficient business model
- Stable & skilled management team
- Expanding branch network
- Technology savvy & innovative, with cutting edge technology products
- Efficient capital consumption & strong Capital Adequacy

Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 16.23%)
- Institutions (including FII + FPI) 45.76% (non promotor institutional shareholding above 1% is 32.20%)

Business Strategy

DCB BANK

01 Target self-employed, MSME/SME, Retail segment. Focus on products that enhance customer engagement.

02 Create a diversified, secured and granular portfolio

03 Limit Corporate, unsecured and lumpy exposures

04 Focus on retail Mortgages*, MSME/SME Overdraft and Term Loans, Educational Institutional Loans, Tractor Finance, KCC, Gold Loans, Construction Finance, TReDS and Co-lending

05 Rely mainly on Retail Deposits (CASA, Term Deposits). Limit dependency on bulk deposits. Use long term refinance options (SIDBI, NABARD and NHB)

06 Target Tier 2 to Tier 6 locations

07 Continuously strengthen credit (underwriting, collections, recoveries, portfolio monitoring and analytics)

08 Invest continuously in digital agenda to improve frontline and customer experience

09 Generate steady granular Fee Income through bancassurance, mutual funds, trade, remittances, foreign exchange and cash management

10 Continuously improve Liquidity management, Cost productivity, Operational Risks and HR processes

11 Form strategic alliances to enhance products, segments and distribution

12 Provide apt financial solution to meet the surplus, deficit, risk protection and trade finance requirements of self-employed customers.

13 We have the opportunity to scale up into an organisation, which provides timely, tailormade solutions that meet all the financial needs of the self-employed businessmen in every neighborhood where we operate.

*Includes Home Loan & LAP

Wide Range of Products

DCB BANK

Retail and Agri & Inclusive Banking

Deposit Products

- Current and Savings (CASA)
- NRI Deposits
- Recurring Deposits
- Fixed Deposits
- CGAS Accounts

Cards

- Debit Card
- Travel Smart Card
- Secured Credit cards
- DCB Niyo Debit Card
- DCB Niyo Credit Card
- DCB ZET Credit Card
- DCB Novio Credit Card

Payments

- Bill / Utility Payments
- IMPS, RTGS , NEFT, UPI
- Remittances
- Tax Payments
- POS Terminals
- UPI LITE
- NACH
- CTS-Continuous Clearing

Third Party Distributions

- Life Insurance
- General Insurance
- Health Insurance
- Mutual Funds
- Portfolio Management Services (PMS)

Advances Focused on Secured Lending

- Home Loan
- Loan Against Property (LAP)
- Overdraft/Working Capital
- Auto Loan*
- Co-Lending
- Gold Loan
- Tractor Loan
- Retail Microfinance
- Commercial Vehicle*
- Construction Equipment*
- Construction Finance
- Dealer Trade Advance
- Kisan Credit Card
- Term Loan to MFIs
- ODTD
- Educational Institute Finance

Other Services

- Locker Facility
- Cash Management Services
- ASBA Online

SME, Corporate Banking, NBFCs, Co-operative Banks

Corporate Banking

- Current Account
- Guarantees
- Import/ Export
- Letters of Credit
- Supply Chain
- Trade Current Account
- Foreign Exchange
- Term Loan
- Bills Collection
- Invoice Discounting

Capital Management

- Working Capital
- Cash Management

*Offered to existing customers

Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

DCB BANK

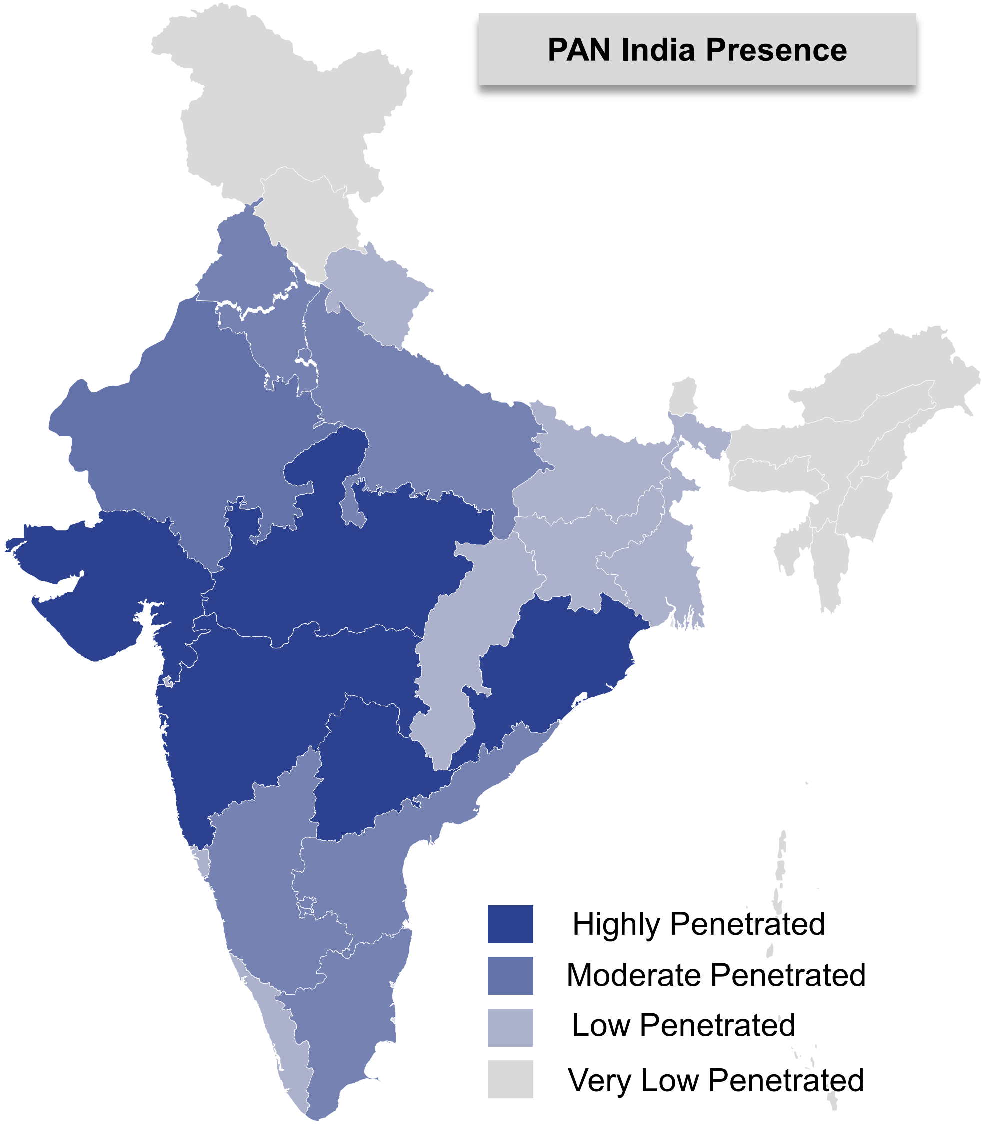
	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	▪ Balance Sheet as at 30-June-26: INR 88,752 crores ▪ Advances of INR 59,951 crores with a focused approach towards secured small ticket lending	▪ Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs ▪ NIM of 3.35% for Q1FY27	▪ Gross NPA at 2.43% and Net NPA at 0.84% ▪ Provision Coverage Ratio at 79.81% ▪ Credit cost at 0.26% for Q1FY27 ▪ Margin of Safety (Operating Profit / Provisions) for Q1FY27 at 6.03	▪ Cost to Average Assets at 2.42% for Q1FY27 ▪ Cost to Income at 60.92 % for Q1FY27 ▪ Headcount at 11,554 and branch network at 480	▪ Return on Assets at 0.96% for Q1FY27 ▪ Return on Equity at 13.61% for Q1FY27
Outlook & Way Forward	▪ Aim to double the Balance Sheet size every three to four years ▪ Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth	▪ Business Model NIMs 350 bps to 365 bps ▪ Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs	▪ Target GNPA below 2.50% and NNPA of 1.00%. ▪ Business Model Credit costs of 45 bps to 55 bps to Average Assets ▪ Target margin of safety (Operating Profit / Provisions of 3 to 4 times)	▪ Target Cost to Income Ratio of 60% or below in near term ▪ Target Cost to Average Assets of 2.50% to 2.60%	Return on Assets (ROA) ▪ Target 1% or above in near term Return on Equity (ROE) ▪ FY 26-27 - 13.5% ▪ FY 27-28 - 14.5% * Without considering any fresh capital that may be raised during this period.

Customer Service and Digital Initiatives

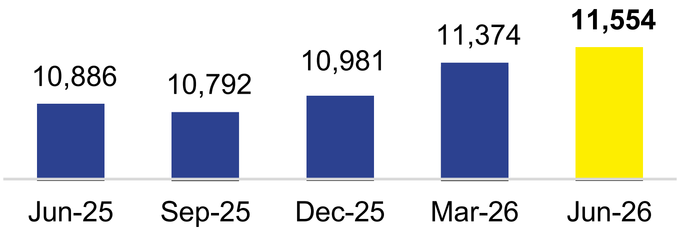
Well Penetrated Distribution Network

DCB BANK

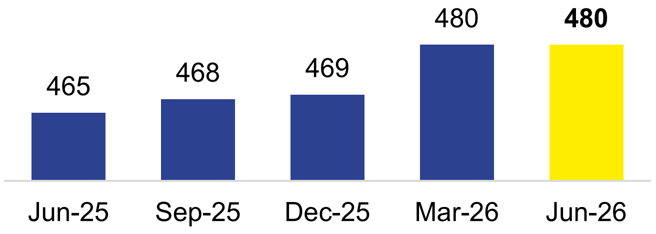
PAN India Presence



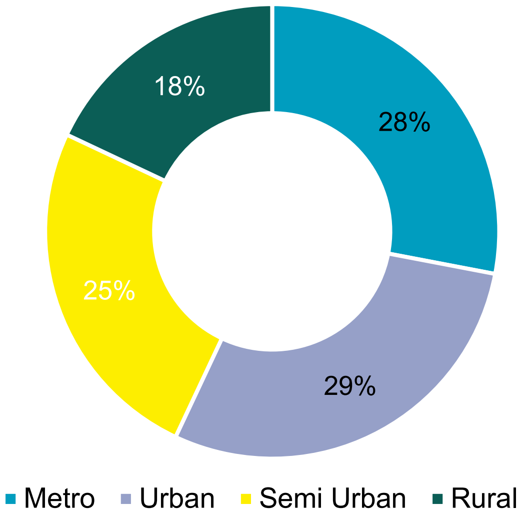
Head count



Branches

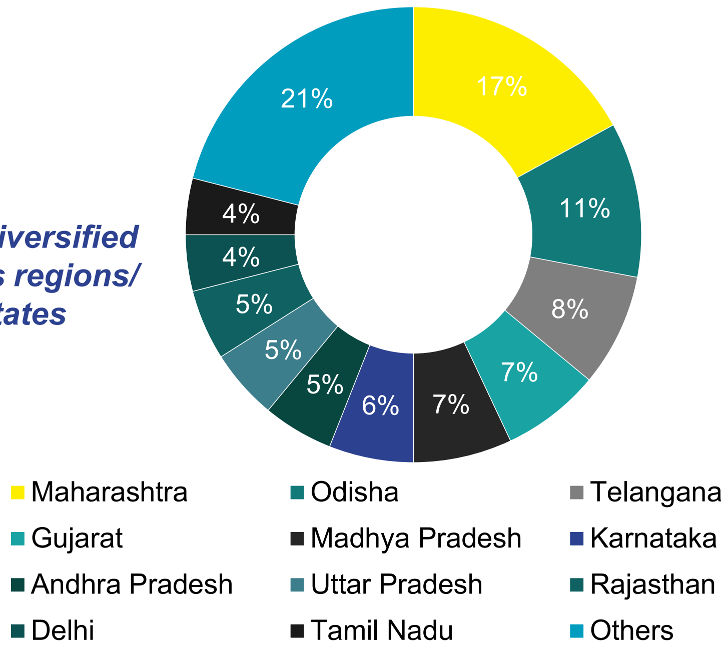


Region wise Branches (%)



Well diversified across regions/ states

State wise Branches (%)



Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Board & Management

Eminent Board of Directors (as on July 24, 2026)

DCB BANK

Pushan Mahapatra
Chairman and Independent Director

A career banker with over 40 years of experience, including 35 years with the SBI group. He has held key leadership roles, including the MD & CEO of SBI General Insurance Co Ltd for nearly 5 years making it one of the leading private sector general insurance players in India. He successfully managed senior leadership positions across Retail & Corporate banking, Technology, Compliance & Audit.

Praveen Kutty
Managing Director & CEO

A business leader with over 35 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking , Agri Banking & SME Banking in the last 18 years. He has worked with Citibank India and North America, where he successfully managed multiple consumer banking businesses. He holds a B.Com and an MBA degree.

Nasser Munjee
Non-Executive (Non-Independent) Director

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK and was associated with HDFC for over 20 years at various positions including as its Executive Director. He was Ex-Managing Director of IDFC Limited up to March 2004 and Ex-Chairman of DCB Bank Ltd since June 2005 till August 2021.

Amyn Jassani
Independent Director

A qualified Chartered Accountant and Company Secretary with more than 30 years of experience, mainly with the big four accounting firms. He has also passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

Balu Srinivasan
Independent Director

An Engineer and certified Cost Accountant and with a remarkable career spanning over 35 years, during which he has held significant leadership roles at esteemed organization such as Ford, TVS, Ashok Leyland, Unilever, and Pfizer. He is particularly skilled in integrating cybersecurity best practices, implementing IT security audits, and driving continuous improvement initiatives across organizations.

Somasundaram PR
Independent Director

A Member of the Institute of Chartered Accountants of India and the Cost Accountant with over 31 years' experience across various Unilever Group companies in India and abroad, Standard Chartered Bank and others.

Krishnan Sridhar Seshadri
Whole Time Director (Executive Director)

A Masters in Commerce (M.Com.) and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He has over 40 years of banking experience, covering various aspects of branch banking and others. He has worked with ICICI Bank, having joined it from almost its inception, and earlier with Syndicate Bank and State Bank of India.

Tarun Balram
Independent Director

A senior banker with almost 30 years of experience with HSBC in the Corporate and Institutional banking domain. He worked in various capacities including the Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).

Nadir Bhalwani
Non- Executive (Non-Independent) Director

A graduate and an MBA from KJ Somaiya Institute of Management Studies and Research, University of Mumbai, Mr. Nadir Bhalwani is a CISA from ISACA and has completed the Global CIO Certification – Executive Program from the Indian School of Business, Hyderabad. He has held leadership position in technology at top institutions such as CRISIL and IL&FS Investsmart.

Thiyagarajan Kumar
Independent Director

A Member of the Institute of Chartered Accountants of India and the Institute of Cost and Works Accountants of India with more than 37 years of experience with Hindustan Unilever & the Times Group in the finance, commercial, governance, audit/ assurance functions.

Neeta Sudhir Rege
Independent Director

A senior banker with over 38 years of experience in Compliance, Financial Crime Compliance, Conduct and Consumer Banking. She served under various capacities in Standard Chartered Bank, including as a Chief Compliance Officer until her retirement. She is a Commerce graduate and has done Masters in Management Studies.

Suhail Nathani
Independent Director

He holds an M.A in Law from University of Cambridge and LLM from Duke University and is qualified to practice in India and New York. He is the Co-Founder and Managing Partner of Economic Laws Practice (ELP) with over 30 years of experience in M&A, Competition, trade and regulatory law. He has represented India at the WTO and also served as counsel to the CCI & SEBI. He also serves on various 'Not for Profit' board

Experienced Team of Professionals

DCB BANK

Abhijit Bose
- Designation: *Chief Credit Officer*
- Years of Experience: *35+*

Ajay Mathur
- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: *33+*

Ajit Kumar Singh
- Designation: *Head Treasury, FIG And Chief Investor Relationship Officer*
- Years of Experience: *33+*

Ashu Sawhney
- Designation: *Head – Human Resources*
- Years of Experience: *33+*

Bappa Roy
- Designation: Chief Data Protection Officer
- Years of Experience: *34+*

Damodar Agarwal
- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: *30+*

Durga Prasad Rath
- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: *30+*

Gaurav Mehta
- Designation: *Head – Marketing, PR, Corporate Communication, CSR*
- Years of Experience: *31+*

J. K Vishwanath
- Designation: *Head – Corporate Banking, Construction Finance And SME*
- Years of Experience: 32+

Kamala Kant Pandey
- Designation: *Head – Gold Loans and Trade Finance*
- Years of Experience: *31+*

Krishna Ramasankaran
- Designation: *Chief Internal Auditor*
- Years of Experience: *30+*

Mahesh Kutty
- Designation: *Chief Risk Officer*
- Years of Experience: *21+*

Praveen Kutty
- Designation: *MD & CEO*
- Years of Experience: *35+*

Manoj Joshi
- Designation: *Chief Compliance Officer*
- Years of Experience: *31+*

Meghana Rao
- Designation: *Chief Operating Officer – Branch, Trade and Treasury Operations*
- Years of Experience: 25+

Murali Rao
- Designation: *Chief Technology Officer*
- Years of Experience: *25+*

Narendranath Mishra
- Designation: *Head – Retail & Agri Loans*
- Years of Experience: *26+*

Krishnan Sridhar Seshadri
- Whole Time Director (Executive Director)
- Years of Experience: *40+*

N C Kaushal
- Designation: Business *Head – Construction Finance*
- Years of Experience: *34+*

Pankaj Sood
- Designation: *Head – Branch Banking*
- Years of Experience: *29+*

Parthasarathy Karlapati
- Designation: – Chief of Internal Vigilance (CIV)
- Years of Experience: 31+

Ravi Kumar
- Designation: *Chief Financial Officer*
- Years of Experience: *30+*

Rubi Chaturvedi
- Designation: *Company Secretary*
- Years of Experience: *19+*

Shankershan Vasisth
- Designation: Deputy *Chief Compliance Officer*
- Years of Experience: *26+*

Vikash Agarwal
- Designation: *Head – Marketing Services*
- Years of Experience: *27+*

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Business Update

Update on Advances

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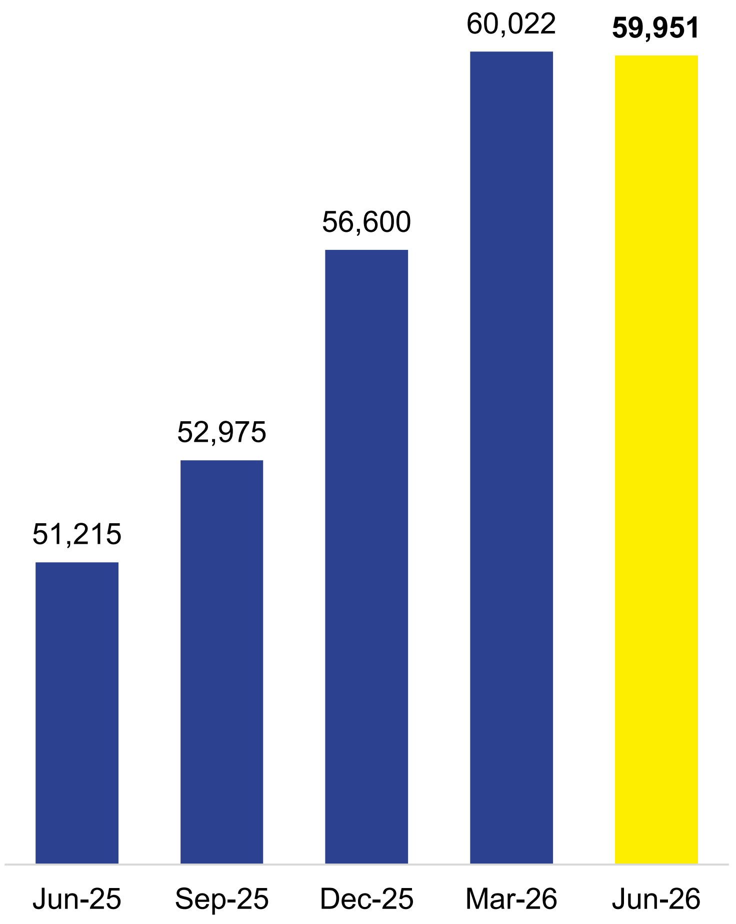
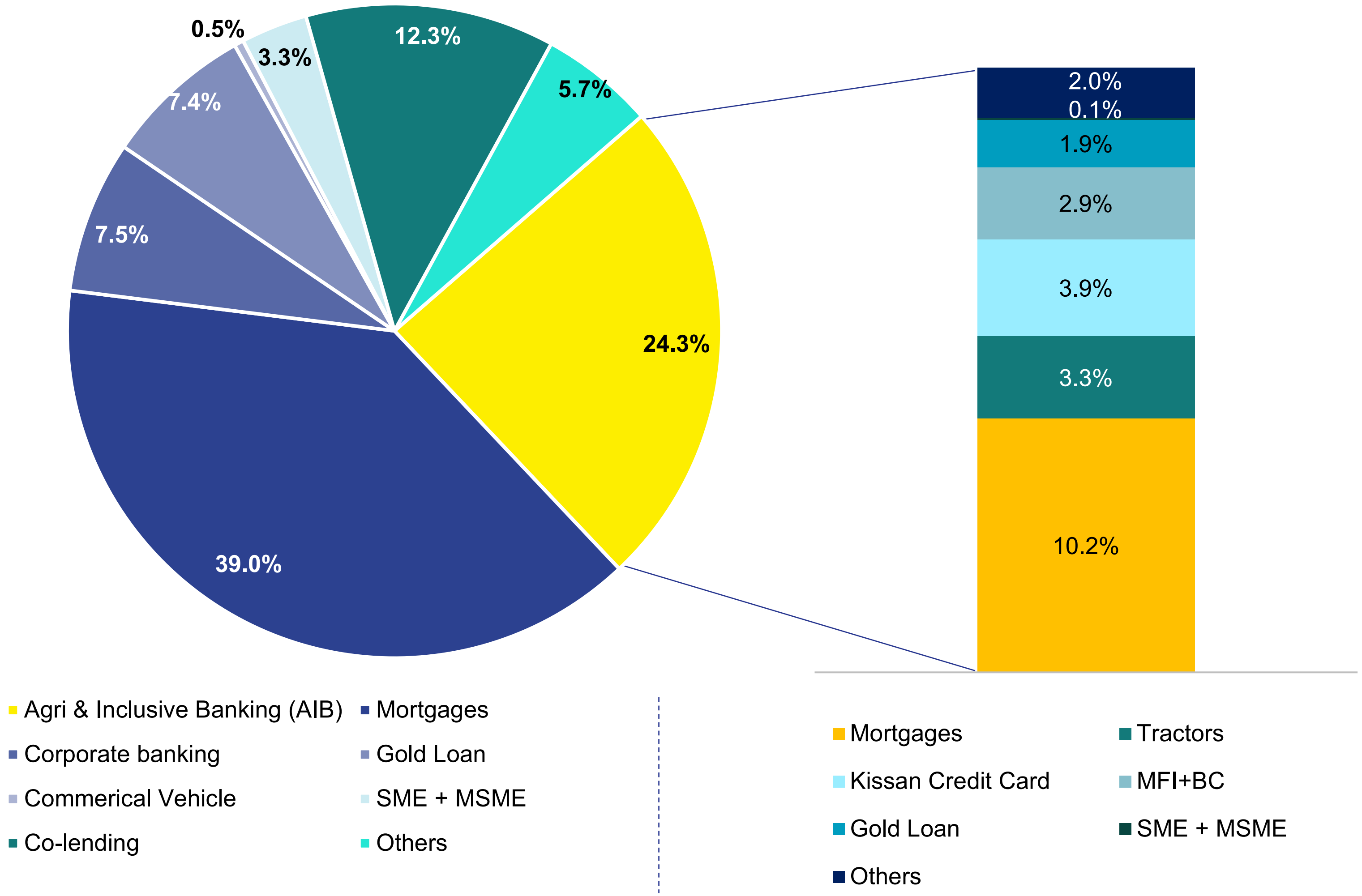
Advances (INR crores)



Product Mix (As on 30-Jun-26)



Update on Advances

DCB BANK

Product Mix (As on 30-Jun-26)

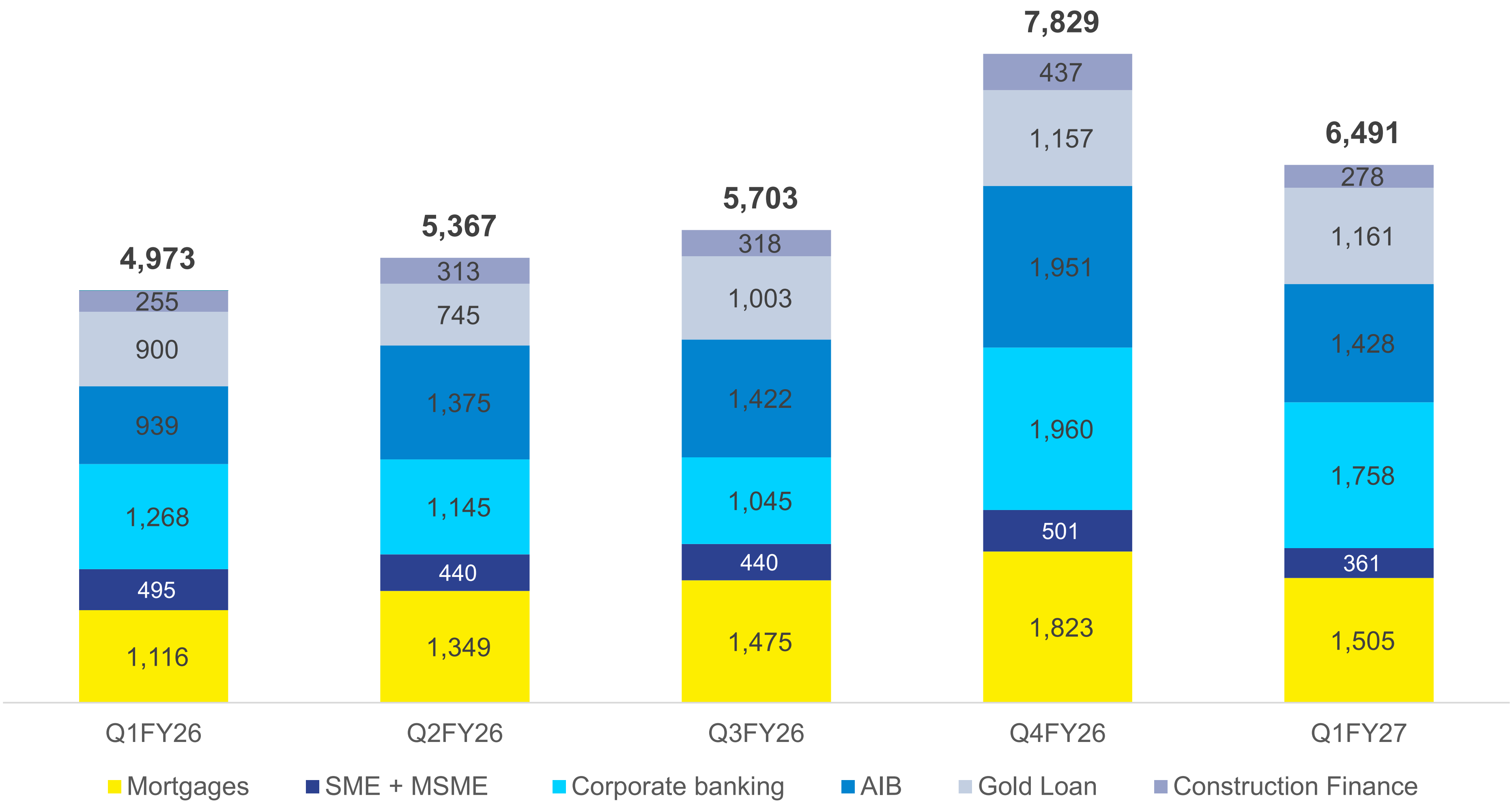
Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total	Y-o-Y (%)	Q-o-Q(%)
Mortgages	23,393	6,118	-	-	29,511	9.9%	0.8%
Co- lending	7,385	95	-	-	7,480	(5%)	(10.6%)
Gold Loans	4,421	1,168	-	-	5,589	96.2%	34.9%
Corporates	-	253	-	4,515	4,768	38.6%	0.6%
SME + MSME	119	78	1,853	-	2,050	(14.3%)	(8.6%)
Construction Finance	1,857	391	-	-	2,248	2.0%	(4.1%)
Kisan Credit Card (KCC)	-	2,326	-	-	2,326	19.9%	3.9%
Farm Equipment’s (Tractors)	-	1,984	-	-	1,984	20.8%	1.6%
Micro Finance Institutions (MFI)	-	1,195	-	-	1,195	91.1%	5.6%
SHG/JLG - Lending through BC	-	545	-	-	545	9.2%	10.1%
Commercial Vehicle	278	77	-	-	355	(44.3%)	(15.5%)
Others	2,045	365	-	-	2,410	20.3%	(3.0%)
IBPC	-	-	-	-	(300)	80.9%	(175.0%)
Floating Provision	-	-	-	-	(210)	14.9%	3.7%
Total	**39,498**	**14,595**	**1,853**	**4,515**	**59,951**	**17.1%**	**(0.1%)**

*percentages in parenthesis denotes degrowth

Disbursements

DCB BANK

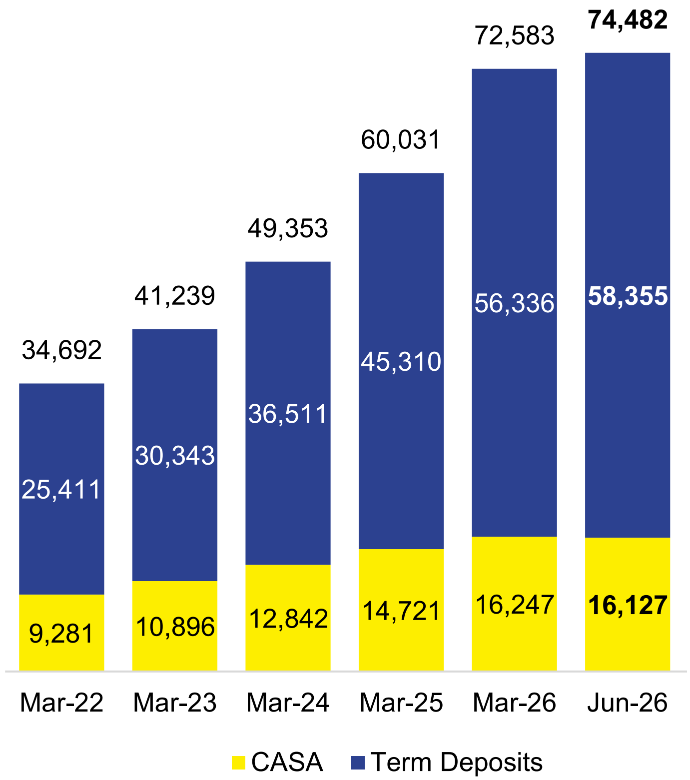
Key Product wise Disbursement Trends (INR crores)



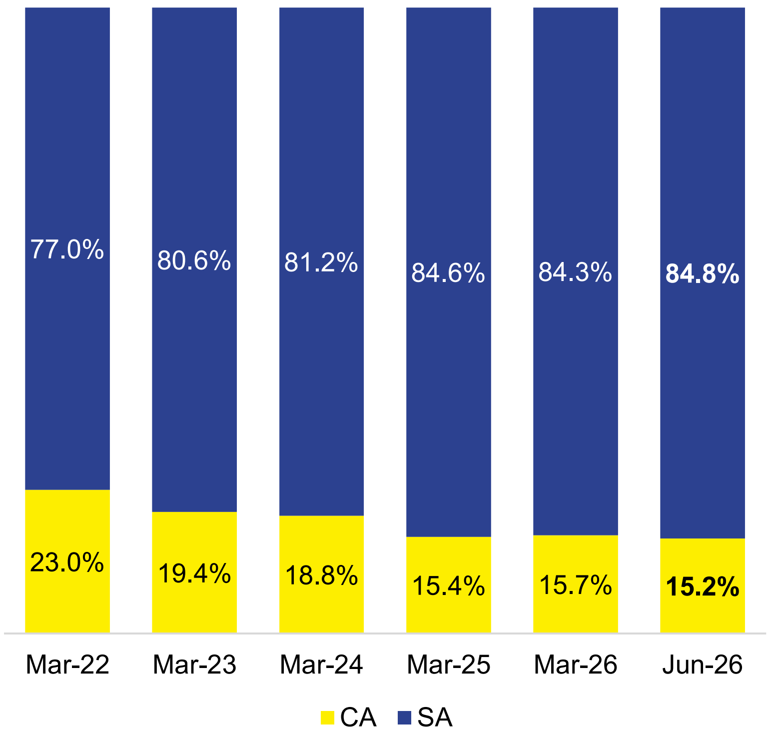
Deposit Profile

DCB BANK

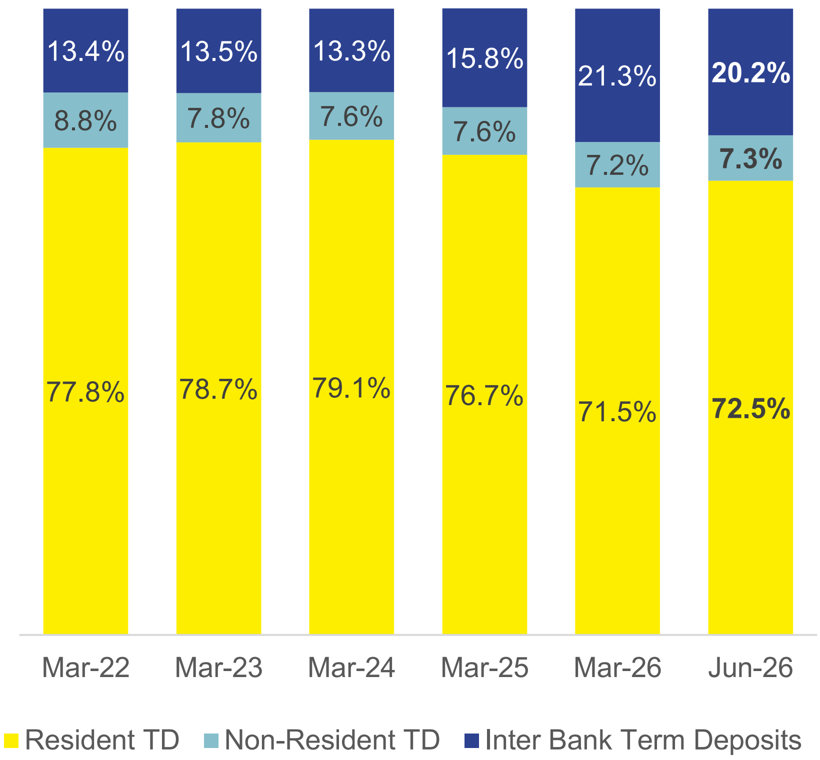
Deposits (INR crores)



CASA Mix (%)



Term Deposits Mix (%)



Top 20 depositors contribute 6.81% of Total Deposits in Q1FY27 (Q4FY26 :- 6.55%)

Funding Mix

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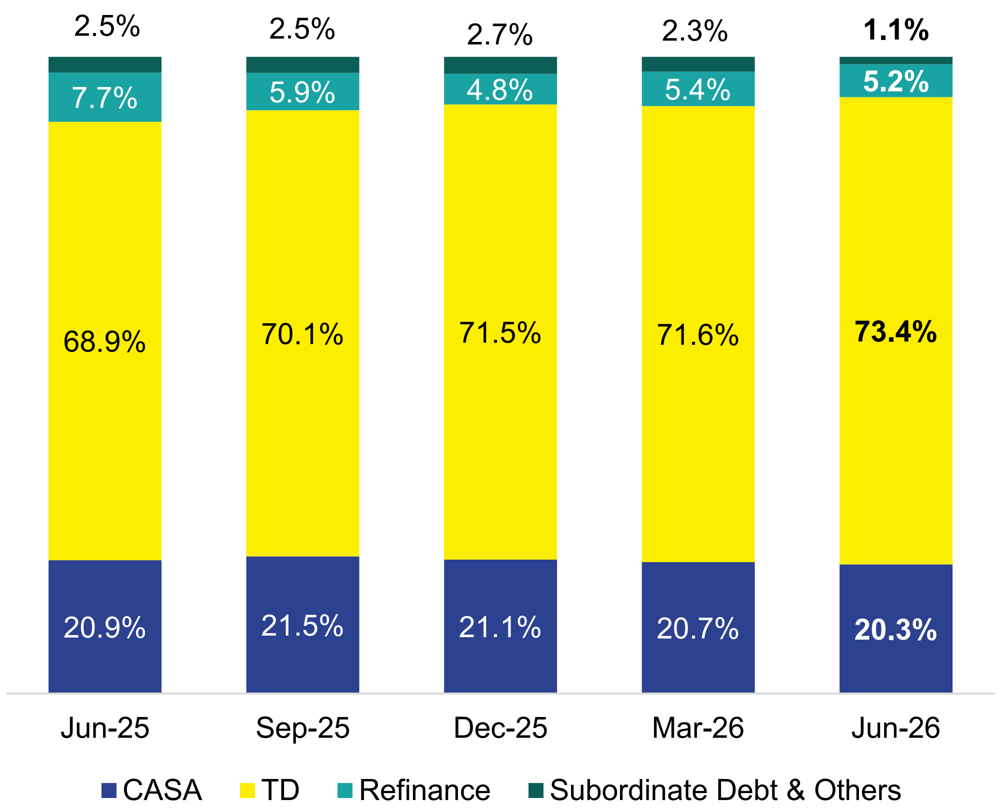
Funding Mix (INR crores)

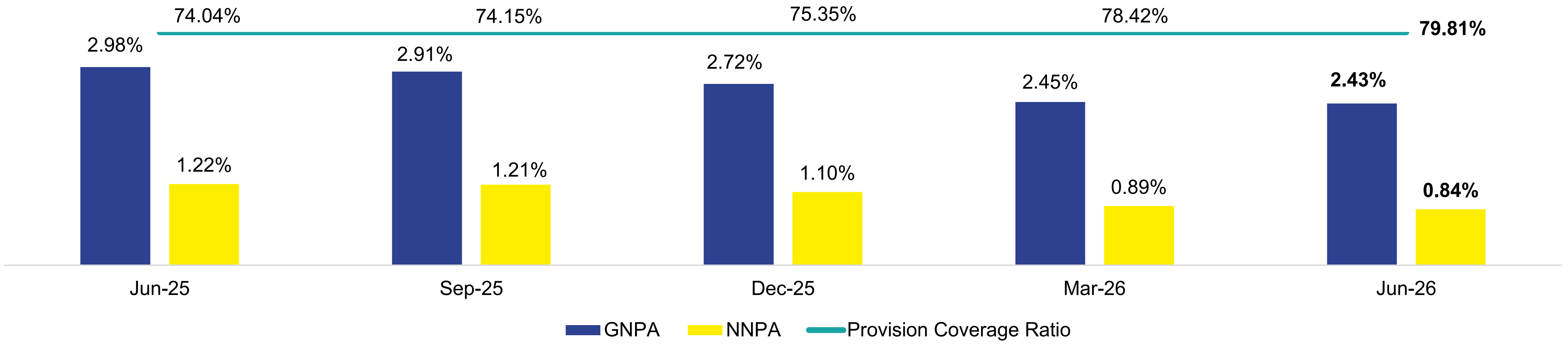


Credit Rating

Instruments	CRISIL	CARE
Long Term – Subordinated Debt	AA-/Stable	AA-/Stable
Certificates of Deposits	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+

Asset Quality

DCB BANK



Gross NPA Movement (INR Crores)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Opening Balance (A)	**1,554**	**1,554**	**1,568**	**1568**	**1496**
(+) Fresh Slippages	580	401	403	320	401
(+) Addition to Existing NPAs	1	1	0	3	6
Sub-Total (B)	**581**	**402**	**403**	**323**	**407**
(-) Recoveries	246	165	194	199	222
(-) Upgrades	160	163	150	154	152
Sub-Total (C)	**406**	**328**	**344**	**353**	**374**
(-) Write Offs / Sacrifice (D)	175	60	59	42	47
Closing Balance (A+B-C-D)	**1,554**	**1,568**	**1,568**	**1496**	**1482**
Fresh Slippage Ratio	**4.59%**	**3.17%**	**3.08%**	**2.28%**	**2.69%**
Recoveries & Upgrades to Slippages	**70%**	**81%**	**86%**	**109%**	**92%**

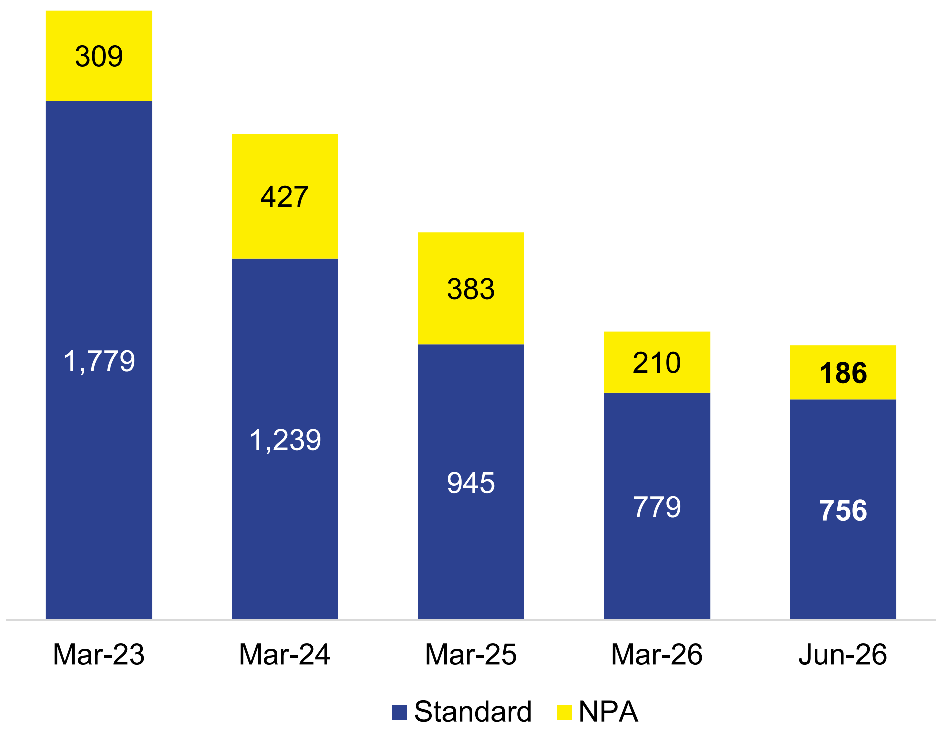
Product wise Gross NPA (INR Crores)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Variance (Q-o-Q)
Mortgages	623	638	643	613	**603**	**-10**
SME+MSME	158	162	158	137	**131**	**-6**
Corporate	165	146	144	144	**145**	**+1**
AIB	438	461	468	458	**454**	**-4**
Gold Loans*	35	27	29	21	**26**	**+5**
Commercial Vehicle	72	53	42	35	**34**	**-1**
Construction Finance	31	27	22	21	**19**	**-2**
Others	32	54	62	67	**70**	**+3**
Total	**1,554**	**1,568**	**1,568**	**1496**	**1482**	**-14**

*Includes Co-Lending

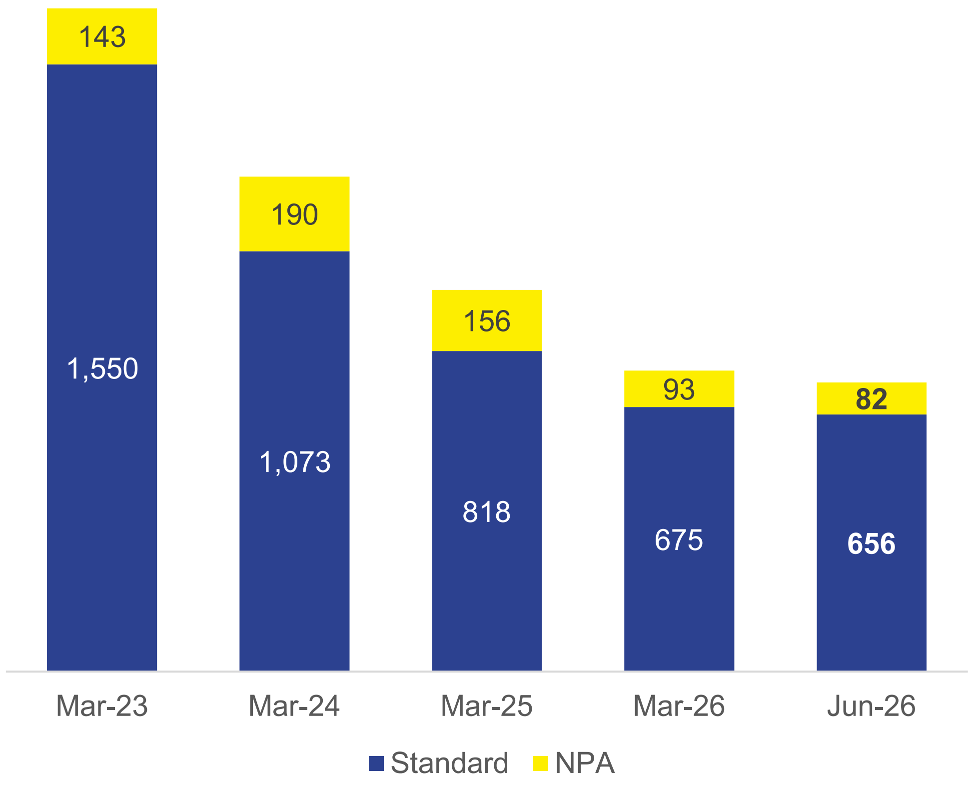
Restructured Advances

DCB BANK

Restructured Advances (INR Crores)



Net Outstanding Advances (INR Crores)



Collection Efficiency

DCB BANK

Collection Efficiency (%) – Bucket 0

Portfolio	Jun-25	Sep-25	Dec-25	Mar-26	Apr-26	May-26	Jun-26
Business Loans (LAP)	99.0%	98.9%	99.1%	99.3%	98.9%	99.3%	**99.3%**
Home Loans	99.0%	99.0%	99.1%	99.5%	98.8%	99.3%	**99.3%**
CV Loans	96.6%	96.5%	98.3%	98.5%	96.8%	97.8%	**97.3%**

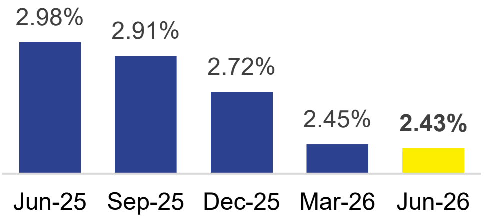
Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Jun-25	Sep-25	Dec-25	Mar-26	Apr-26	May-26	Jun-26
Business Loans (LAP)	97.8%	97.7%	98.2%	98.6%	97.6%	98.3%	**98.4%**
Home Loans	97.8%	97.9%	98.3%	98.8%	97.7%	98.4%	**98.5%**
CV Loans	94.2%	93.2%	97.0%	96.4%	94.0%	96.0%	**94.9%**

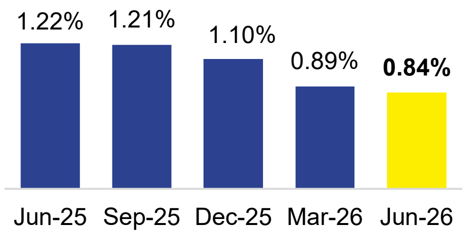
Key Credit Metrics (Q-o-Q)

DCB BANK

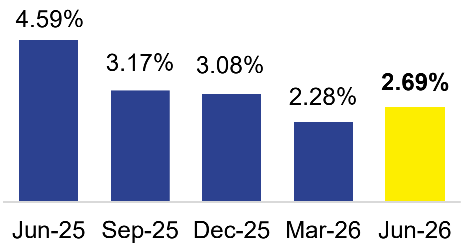
Gross NPA (%)



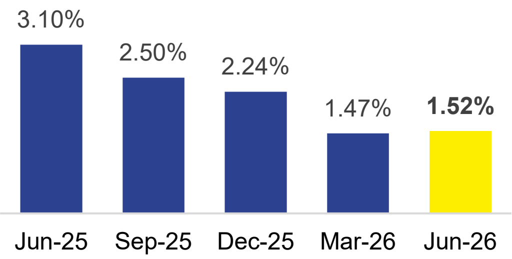
Net NPA (%)



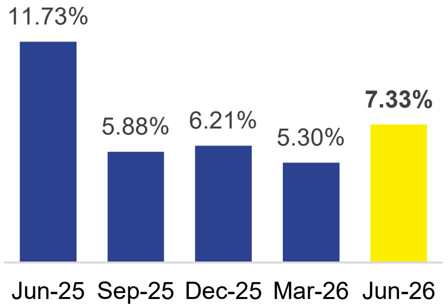
Slippages (%)



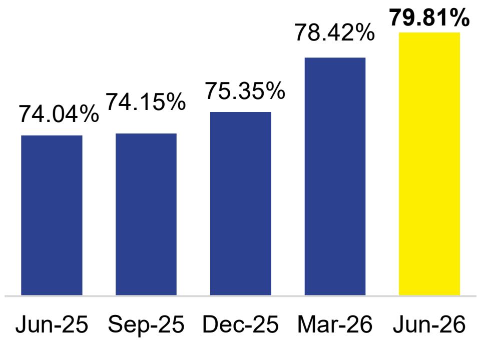
Slippages (excl. Gold Loan) (%)



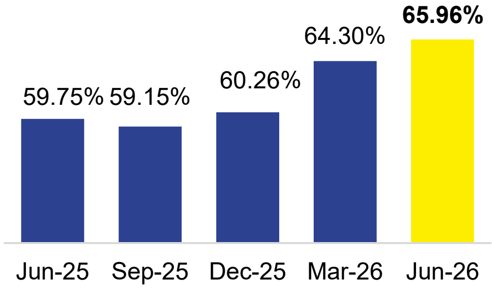
Slippages (Gold Loan) (%)



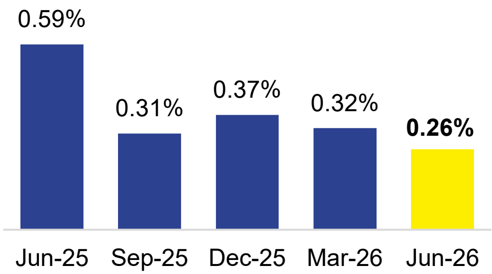
PCR (Incl. Technical write- off)



PCR (excl. Technical write- off)



Credit Cost (%)



Provisions – Balance Sheet

DCB BANK

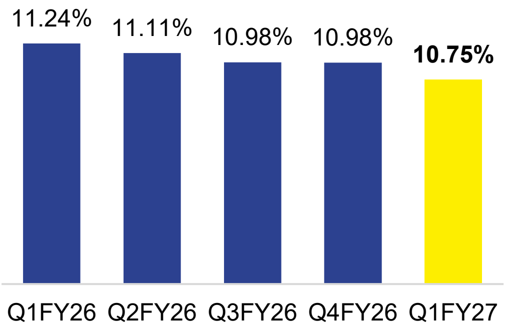
Provisions – Balance Sheet

(INR crores)	Dec-2025	Mar-2026	Jun-2026
Performing Advances **(A)**	55,992	59,502	**59,460**
Provision For NPA **(B)**	749	759	**767**
Provisions excluding NPA Provision **(C)**	510	527	**532**

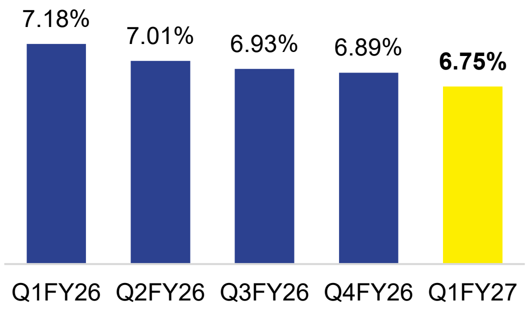
Key Ratios (Q-o-Q)

DCB BANK

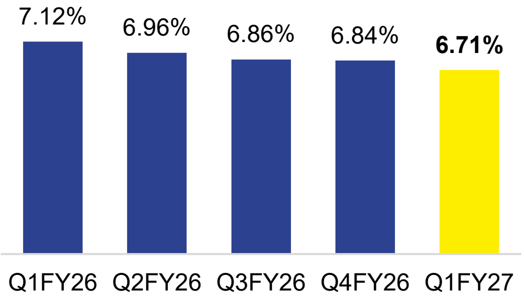
Yield on Advances (%)



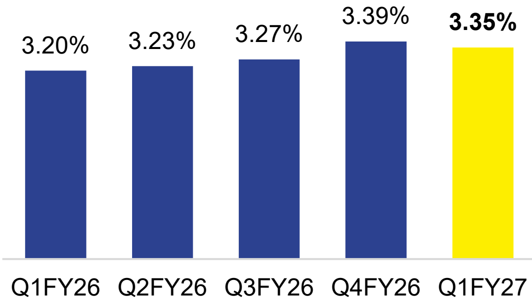
Cost of Funds



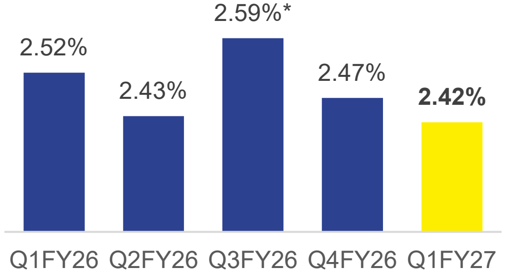
Cost of Deposits



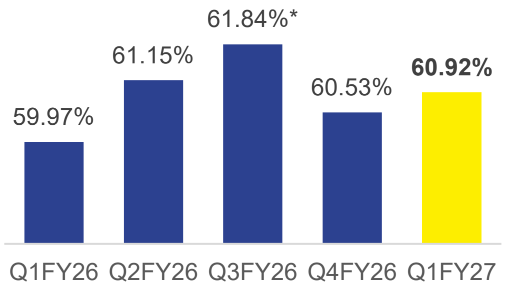
Net Interest Margins



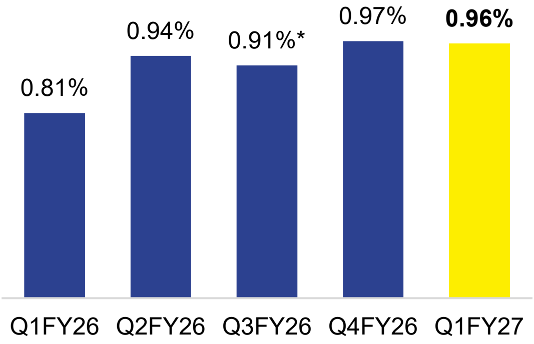
Cost to Average Assets



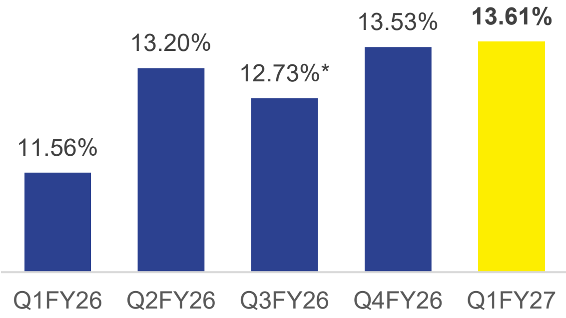
Cost to Income Ratio



Return on Assets



Return on Equity

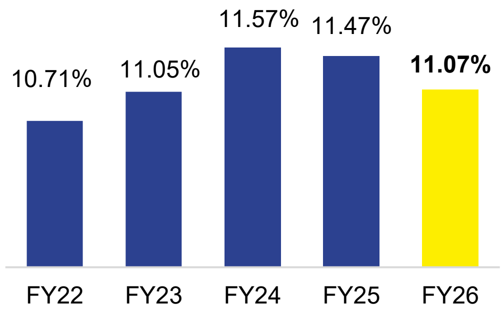


*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

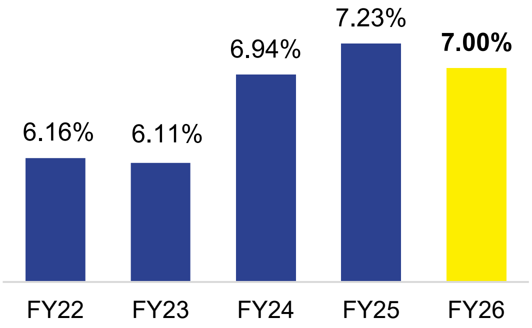
Key Ratios (Y-o-Y)

DCB BANK

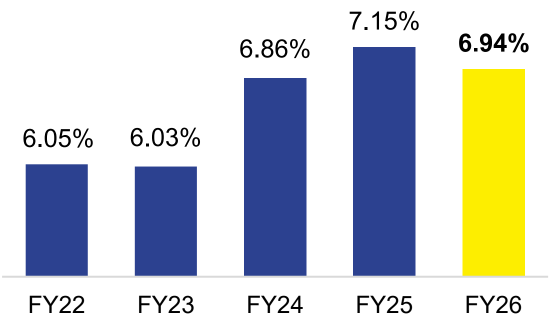
Yield on Advances (%)



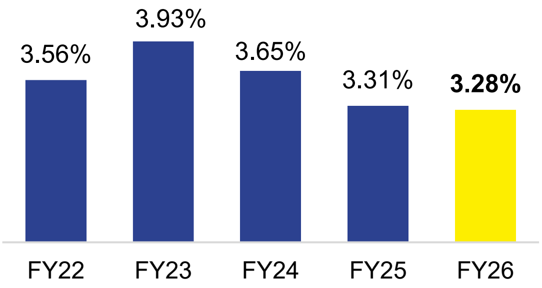
Cost of Funds



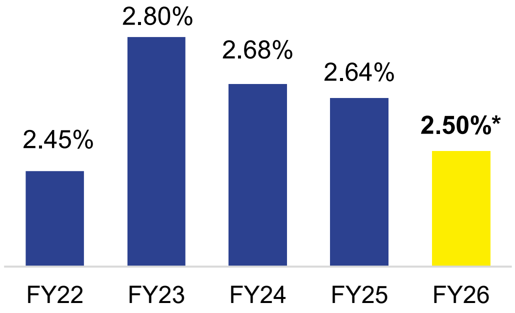
Cost of Deposits



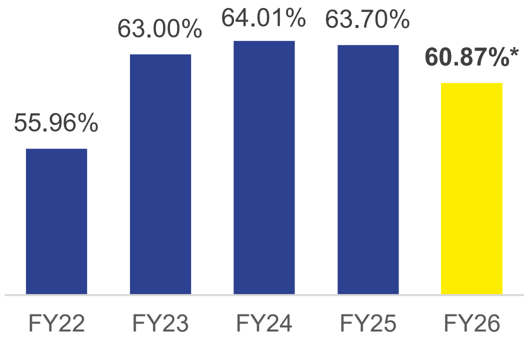
Net Interest Margins



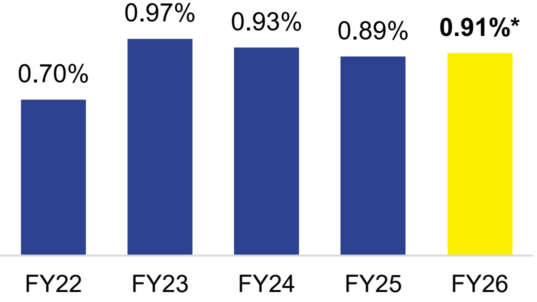
Cost to Average Assets



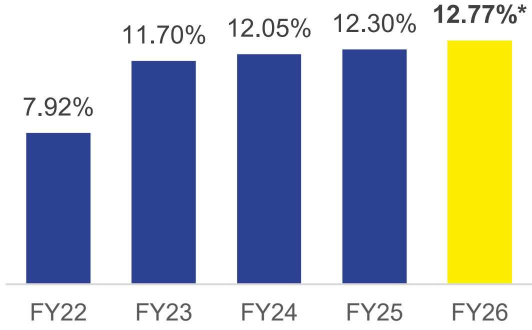
Cost to Income Ratio



Return on Assets



Return on Equity

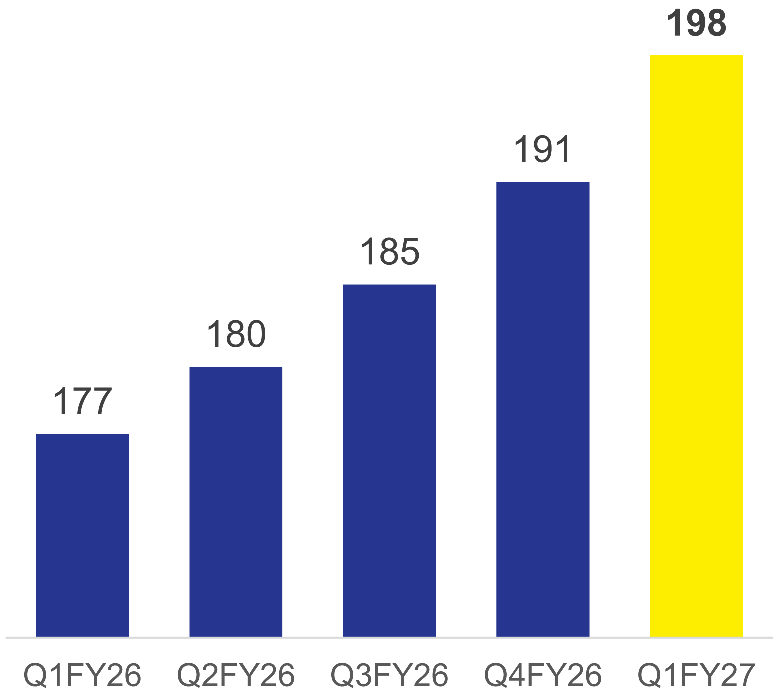


*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Book Value Per Share and Profit After Tax – Trend

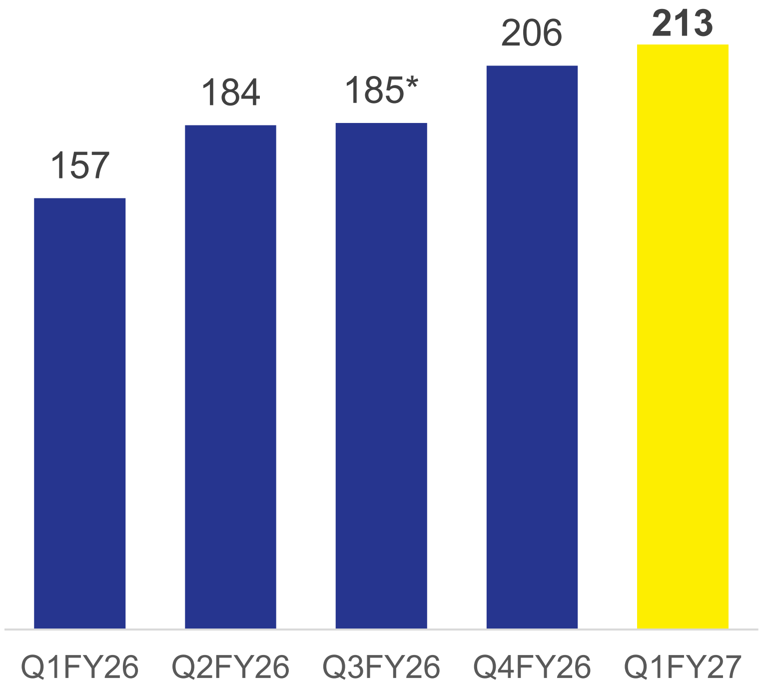
DCB BANK

Book Value Per Share (INR)**

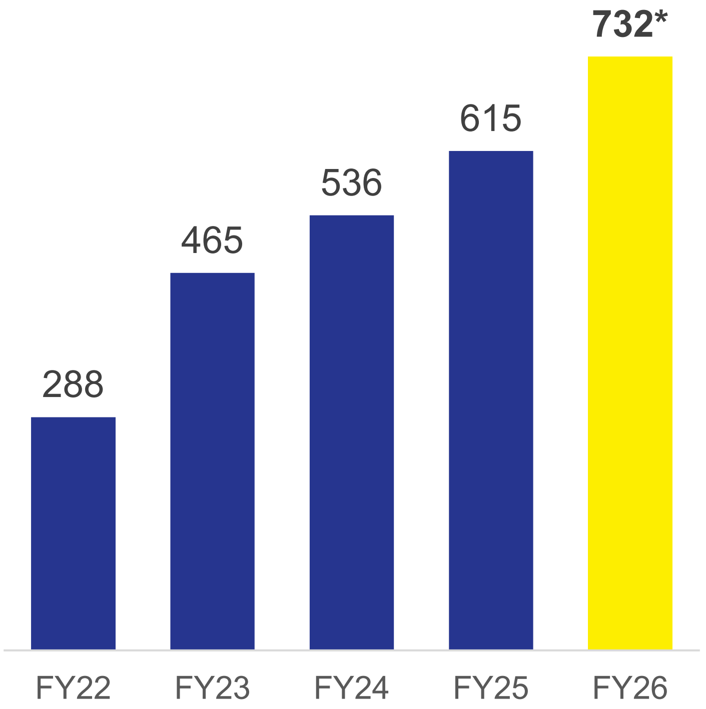


**Excluding Revaluation Reserve.

Profit After Tax (INR Crores) Q-o-Q



Profit After Tax (INR Crores) Y-o-Y



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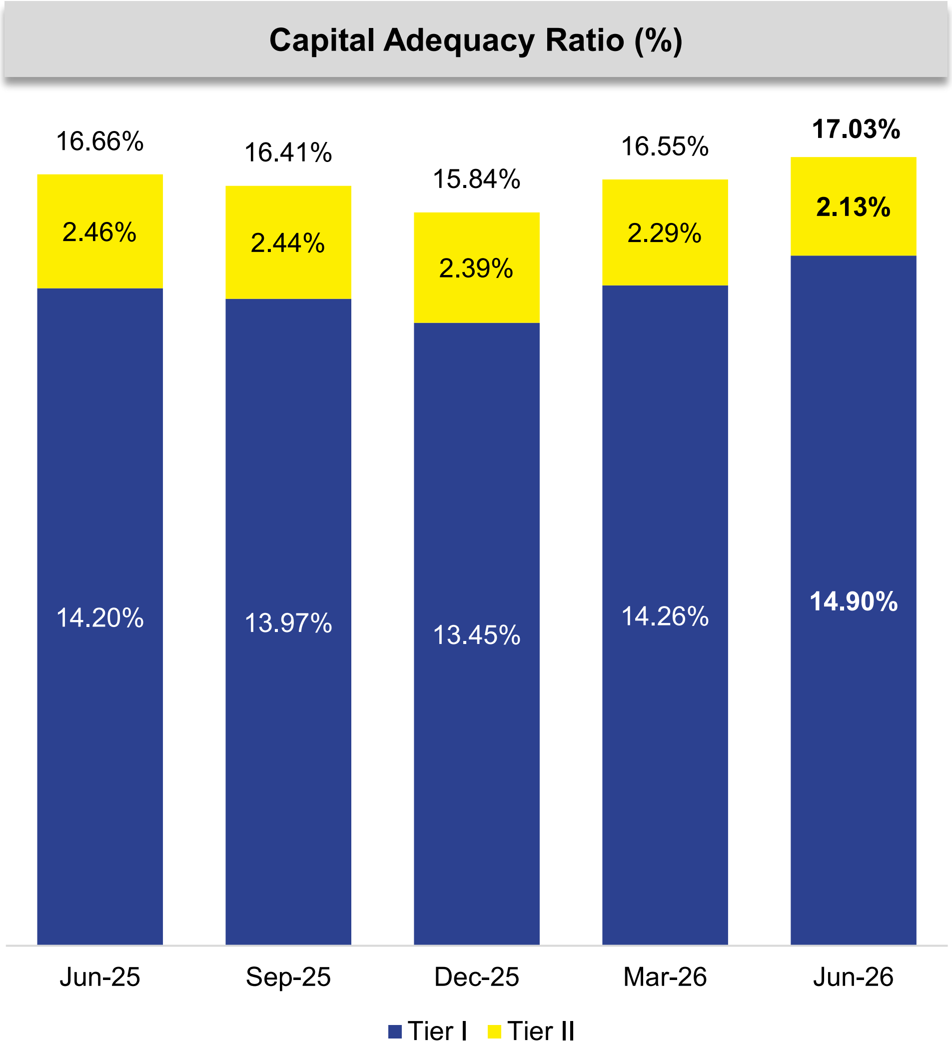
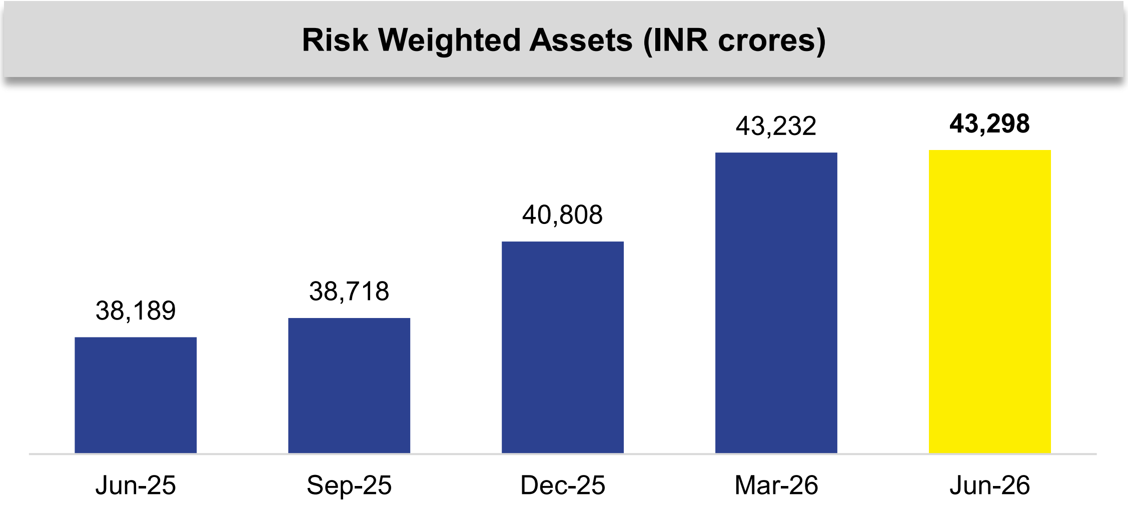
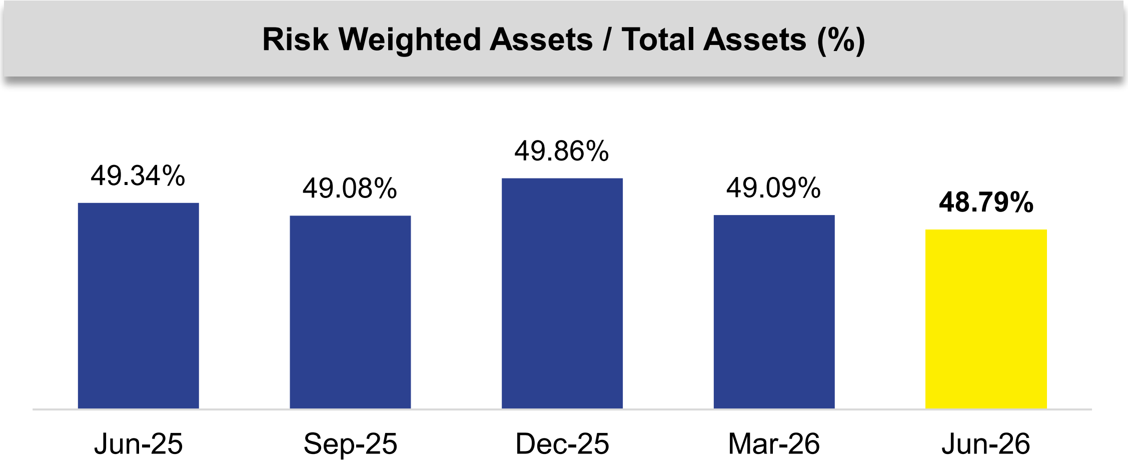
Capital Adequacy Ratio

DCB BANK



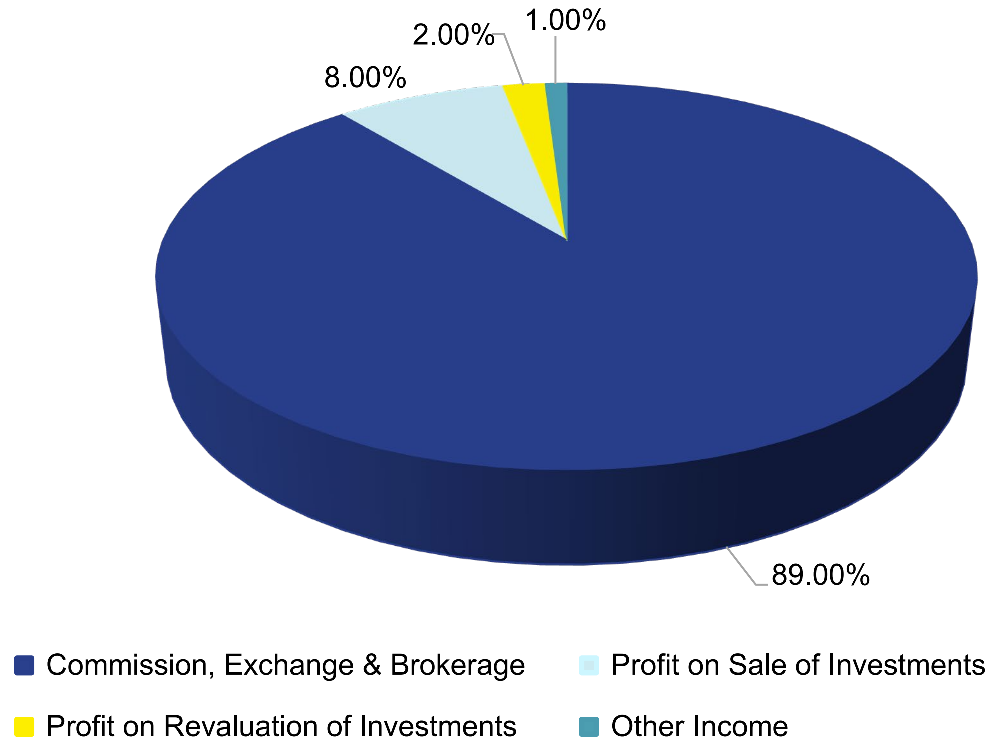




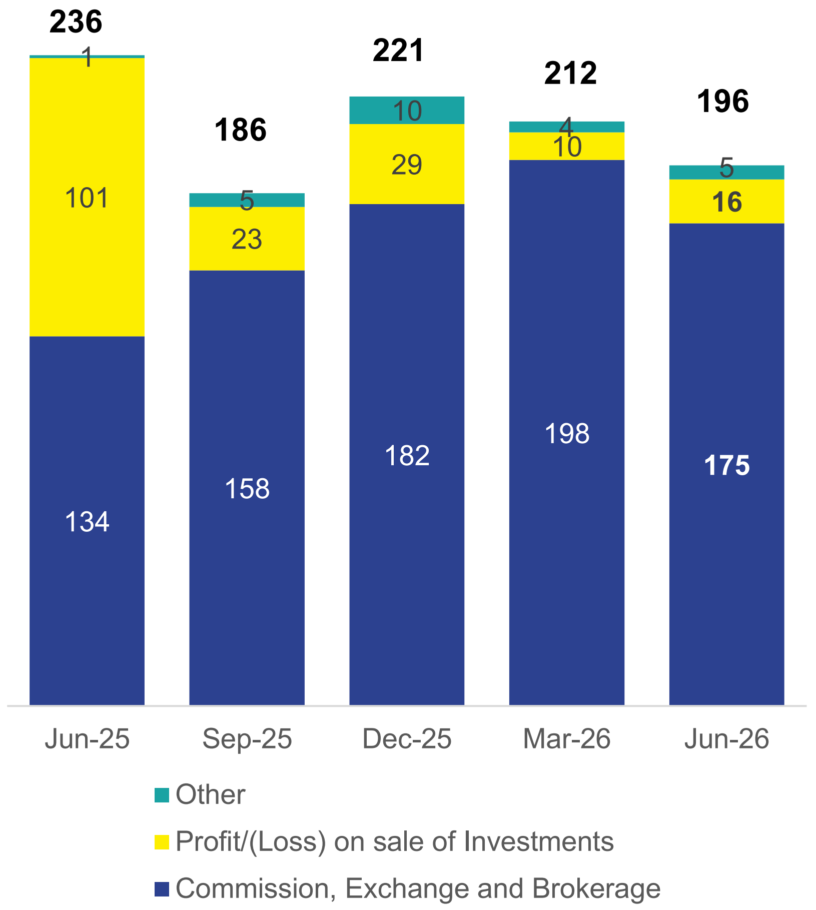
Consistent Growth in Fee Income

DCB BANK

Non-Interest Income Break Up (%) – Jun 26 (Q1)



Non-Interest Income (INR crores)



DCB BANK

Financial Highlights

Profit & Loss Statement – Q1FY27

DCB BANK

(INR crores)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q	FY26	FY25	Y-o-Y
Interest Income	1,984	1,814		1,907		7,405	6,471	
Interest Expense	1,300	1,233		1,252		4,948	4,364	
Net Interest Income	**684**	**581**	**+18%**	**655**	**+4%**	**2,457**	**2,107**	**+17%**
Other Income	**196**	**236**	**-17%**	**212**	**-7%**	**855**	**750**	**+14%**
- Commission, Exchange and Brokerage	175	134		198		671	555	
- Profit/(Loss) on sale of Investments	16	101		10		163	151	
- Profit/(Loss) on Exchange Transactions	-2	-2		0		-3	10	
Total Income	**880**	**817**	**+8%**	**867**	**+2%**	**3,312**	**2,857**	**+16%**
Operating Expenses	**536**	**490**	**+10%**	**525**	**+2%**	**2,016**	**1,820**	**+11%**
Employee Expenses	267	251		262		1,026*	923	
Other Expenses	269	239		263		990	897	
Operating Profit	**344**	**327**	**+5%**	**342**	**+1%**	**1,296**	**1,037**	**+25%**
Provisions and Contingencies	57	115	**-50%**	69	**-17%**	319	208	**+53%**
Net Profit Before Tax	**287**	**212**	**+36%**	**273**	**+5%**	**977**	**829**	**+18%**
Tax	74	55		67		245	214	
Profit After Tax	**213**	**157**	**+36%**	**206**	**4%**	**732**	**615**	**+19%**

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Profit & Loss Statement – Q-o-Q

DCB BANK

(INR crores)	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Interest Income	1,984	1,907	1,861	1,823	1,814
Interest Expense	1,300	1,252	1,236	1,227	1,233
Net Interest Income	**684**	**655**	**625**	**596**	**581**
Other Income	**196**	**212**	**221**	**186**	**236**
- Commission, Exchange and Brokerage	175	198	182	158	134
- Profit/(Loss) on sale of Investments	16	10	29	23	101
- Profit/(Loss) on Exchange Transactions	-2	0	1	-2	-2
Total Income	**880**	**867**	**846**	**782**	**817**
Operating Expenses	**536**	**525**	**523**	**478**	**490**
Employee Expenses	267	262	269*	243	251
Other Expenses	269	263	254	235	239
Operating Profit	**344**	**342**	**323**	**304**	**327**
Provisions and Contingencies	57	69	74	61	115
Net Profit Before Tax	**287**	**273**	**249**	**243**	**212**
Tax	74	67	64	59	55
Profit After Tax	**213**	**206**	**185**	**184**	**157**

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Balance Sheet – Q-o-Q

DCB BANK

(INR crores)	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
Capital & Liabilities					
Shareholders Equity	6,771	6,535	6,350	5,973	5,840
Deposits	74,482	72,583	67,754	64,777	62,039
Borrowings	5,021	6,086	5,472	5,929	7,059
Other Liabilities and Provisions	2,478	2,865	2,264	2,211	2,457
Total	**88,752**	**88,069**	**81,840**	**78,890**	**77,395**

(INR crores)	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
Assets					
Cash, Interbank etc.	4,600	4,220	2,688	2,500	3,066
Investments	20,873	20,378	19,620	20,496	19,948
Advances	59,951	60,022	56,600	52,975	51,215
Fixed Assets	985	989	999	893	887
Other Assets	2,343	2,460	1,933	2,026	2,279
Total	**88,752**	**88,069**	**81,840**	**78,890**	**77,395**

Profit & Loss Statement – Trend

DCB BANK

(INR crores)	FY26	FY25	Y-o-Y	FY24	FY23	FY22
Interest Income	7,405	6,471		5,362	4,200	3,513
Interest Expense	4,948	4,364		3,434	2,483	2,155
Net Interest Income	**2,457**	**2,107**	**+17%**	**1,928**	**1,717**	**1,358**
Other Income	**855**	**750**	**+14%**	**474**	**409**	**452**
- Commission, Exchange and Brokerage	671	555		388	303	238
- Profit/(Loss) on sale of Investments	163	151		33	11	81
- Profit/(Loss) on Exchange Transactions	-3	10		16	28	28
Total Income	**3,312**	**2,857**	**+16%**	**2,402**	**2,126**	**1,810**
Operating Expenses	**2,016**	**1,820**	**+11%**	**1,538**	**1,339**	**1,013**
Employee Expenses	1,026*	923		794	693	539
Other Expenses	990	897		744	646	474
Operating Profit	**1,296**	**1,037**	**+25%**	**864**	**787**	**797**
Provisions and Contingencies	319	208		142	159	407
Net Profit Before Tax	**977**	**829**	**+18%**	**722**	**628**	**390**
Tax	245	214		186	162	102
Profit After Tax	**732**	**615**	**+19%**	**536**	**466**	**288**

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Balance Sheet – Trend

DCB BANK

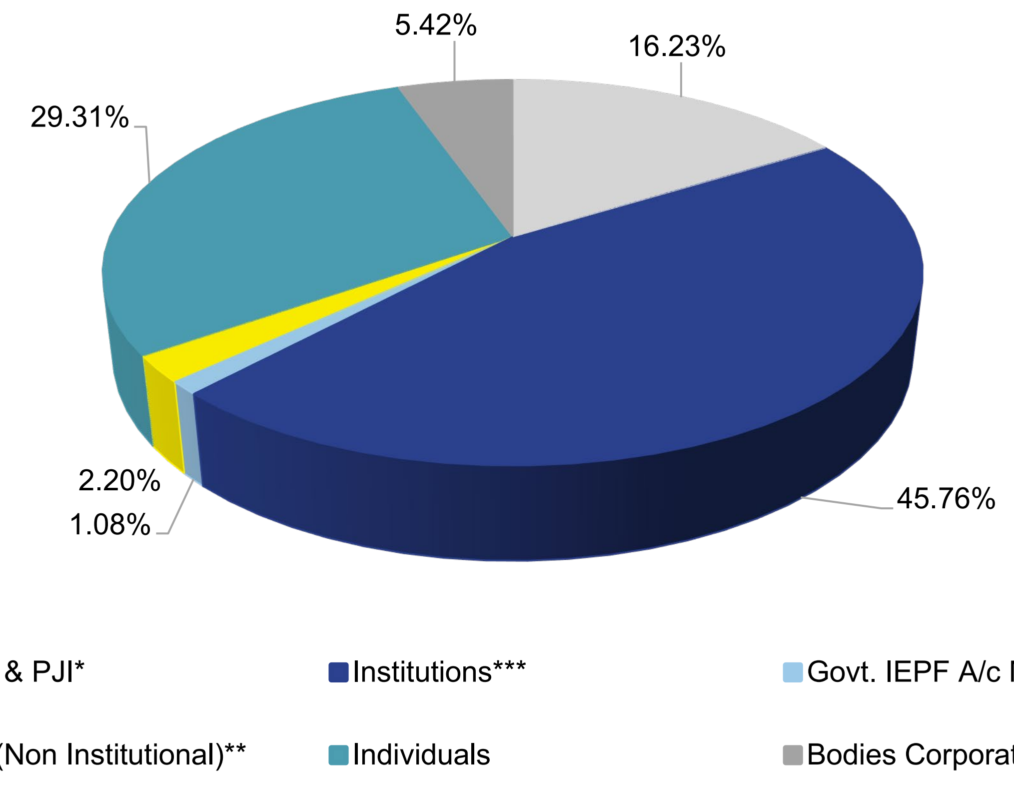
(INR crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Capital & Liabilities						
Shareholders Equity	6,535	5,691	+15%	5,071	4,566	4,049
Deposits	72,583	60,031	+21%	49,353	41,239	34,692
Borrowings	6,086	9,115	-33%	6,219	4,118	4,082
Other Liabilities and Provisions	2,865	1,973	+45%	2,394	2,443	1,970
Total	**88,069**	**76,810**	**+15%**	**63,037**	**52,366**	**44,793**

(INR crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Assets						
Cash, Interbank etc.	4,220	2,699	+56%	3,066	2,368	4,091
Investments	20,378	20,150	+1%	16,211	12,582	9,051
Advances	60,022	51,047	+18%	40,925	34,378	29,096
Fixed Assets	989	898	+10%	865	826	661
Other Assets	2,460	2,016	+22%	1,970	2,212	1,894
Total	**88,069**	**76,810**	**+15%**	**63,037**	**52,366**	**44,793**

Shareholding Pattern

DCB BANK

Shareholding as on June 30, 2026



Equity Shares as on Jun 30, 2026 – 32,20,77,427 shares

*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd
**Includes Clearing Members (0.04%), Non-Resident Indians (1.87%),Trusts (0.004%), Unclaimed shares (0.11%) & Directors & their relatives (0.18%)
***Institutions includes 13.48% held by FII & FPI

Key Non-Promoter Institutional Shareholders	%
Tata Mutual Fund*	5.03
Bandhan Mutual Fund*	4.72
Franklin India Small Cap Fund	3.79
Sundaram Mutual Fund*	3.33
Oman India Joint Investment Fund II	2.86
Mahindra Manulife Mutual Fund*	2.62
Motilal Oswal Mutual Fund*	1.97
Mirae Asset Mutual Fund*	1.94
Altitude Investment Fund	1.51
ICICI Venture Funds Management Company Ltd (India Advantage Fund S4 I)	1.30
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.09
Indiafirst Life Insurance Co Ltd	1.03
Aditya Birla Sunlife Small Cap Fund	1.01

*Held under various schemes/ funds/ entities.
**Shares pertaining to unpaid dividend amounts, transferred as per regulatory requirement

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED)
- AKFED is an international agency dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 47,000 people.
- AKFED is active in the developing countries

ESG Initiatives

DCB BANK

Environment

- Some of the ESG initiatives for reducing GHG emissions are:
  - Direct/Indirect lending under Sustainable Finance,
  - Secured disposal of E waste after clearing all the data,
- Various energy usage reduction measures have been implemented

Social

- Regular employee engagements, training and wellness initiatives are carried out throughout the year. (DCB Health Carnival, Employee Assistance Program, and Walkathon)
- Various feedback surveys like Great Place to work, Internal ESQ, S-PEAK (survey for understanding supervisor feedback) are conducted to check employee sentiment
- The Bank undertakes community livelihood improvement and development program, watershed development, biodiversity enhancement, waste management, and waste recycling programs in alignment with the United Nations Sustainable Development Goals – UNSDG
- Various initiatives for enhancing customers satisfaction and grievance redressal
- Engagement for feedback from various stakeholders like shareholders, customers and employees

Governance

- Board level Committee for implementing and reviewing ESG initiatives in the Bank
- Undertaken materiality analysis and identified 16 material ESG issues for the Bank with the assistance of an external consultant
- Board approved ESG Policy approved
- The Board of Directors comprise of adequate mix of Executive, Non-executive and Independent Directors
- The Board of Directors meets 12-15 times in a year
- Training program for the Board Directors on Cyber Security, Risk, Governance, ESG, etc.

Digital Initiatives & Enhancements(1/2)

DCB BANK

Customer Experience & Servicing

FORM 121 - Submission through Digital mode

- Form 121 can be submitted by customers ensuring TDS is not deducted on income earned from FD Interest, if conditions are meet.
- Customers can submit through Mobile Banking, Personal internet Banking and Microsite

Voice AI for customer support

- Ring AI Voice calling will allow us to programmatically initiate calls to end customers, enabling a wide range of automated interactions.
- Can do human-like conversation in multiple languages
- Promote DCB Bank products, make service & collection calls.

Mutual Fund Single Sign-on

- This Functionality will enable DCB Mobile Banking users to login to Mutual fund portal without additional authentication for seamless login experience.
- A one touch channel for customers to service their investment needs.

Fee Income & Revenue Enablers

DCB Insta Remit (DIR) – Outward Remittance Solution

- In house developed online remittance solution for facilitating select foreign outward remittances.
- Resident Indians wanting to send money for select purposes from his/her bank account in India to their overseas beneficiary's Bank account.

Gold Loan-Website Calculator Update

- Customers can visit the DCB Bank Website and calculate Gold loan amount based on their gold value in grams.
- System based per gram gold rate will be fetched and used to calculate the loan value.

Risk, Security & Compliance

Debit Card Pin Generation using Niyo Global App

- Addition of PIN generation feature to the Niyo Global application.
- Enabling PIN generation within the same platform would likely increase the card activation rate and provide more options for users.

FRM IVR Implementation

- Integration of FRM Cross Fraud & Ameyo for the FRM alerts automation
- Once FRM application/unit identifies a transaction as suspicious, an automated IVR call gets triggered to the customer's RMN for the confirmation of the transaction
- Customers can
  - Accept and confirm the transaction
  - Dispute and block channel
  - Speak with agent for more clarity

Digital Initiatives & Enhancements (2/2)

DCB BANK

Infosys Finacle Innovation Awards 2026 — Platinum

DCB Bank received **Platinum award** in Infosys Product Innovation 2026 for **Connected Banking Platform.**

BFSI Excellence Awards 2026

DCB won the **BFSI Excellence Awards 2026 in Collection & Recovery domain** for One Time Settlement

Red Hat CY26 APAC BFSI Milestone Honours


Red Hat

CY26 APAC BFSI Milestone Honours - India

Presented to
DCB Bank

In recognition as a Visionary of
The AI Innovation Milestone

For driving transformative innovation and advancing the adoption of intelligent, scalable, and resilient technologies that shape the future of enterprise excellence.

This honour acknowledges an unwavering commitment to secure, scalable, and open platforms that fortify architectural control, enterprise resilience, and long-term operational independence.

Thank you for setting the benchmark for trusted digital transformation.

Navtez Bal
Vice President & General Manager,
Red Hat India & South Asia

Red hat recognized DCB Bank in **CY26 APAC BFSI Milestone** honors in visionary in AI Milestone.

Other Notable Recognitions

- DCB Bank is selected as finalist for **Cloudera Data Impact Awards**, EVOLVE 2026 in the category of AI Anywhere.
- DCB Bank is among the **top 10 Banks** to integrate its digital banking and fraud prevention systems with the **Indian Cybercrime Coordination Centre (I4C).**

CSR Initiatives

DCB BANK

Grassroots projects driving lasting community impact across India

GUJARAT & MP

Building sustainable livelihood among tribal communities through beekeeping with indigenous bees, Gujarat & Madhya Pradesh

ANDHRA PRADESH

Restoration of Degraded Mangroves along the Vulnerable coast of Krishna District, Andhra Pradesh, Phase II

ODISHA

Integrated Mangrove Restoration and Eco-Livelihood Development in Rajnagar block, Kendrapara, Odisha

UTTAR PRADESH

Sakhigiri Van-Ecological Restoration Project Phase 2, Mathura, Uttar Pradesh

TELANGANA

Pollinators Café Workshop, Van Mahotsav celebration 2026 Hyderabad, Telangana

MAHARASHTRA

Vasantnagar Watershed Restoration, revival of streams projects, Beed, Maharashtra

We Contribute Towards

- Water
- Waste Management
- Recycling
- Disaster Relief
- Renewable Energy
- Preserve Historical Sites
- Support Tech Incubators

Rainwater Harvesting

DCB BANK

Structures for Restoring Land & Community Prosperity

Chhatarpur District, Madhya Pradesh

2	60	~50	900+	75
Water Conservation Ponds, ~90% Complete	Farmer Beneficiaries	Acres Covered	Person Days of Employment	Villagers Engaged

Works Done

- 2 water conservationpondsidentifiedand~90% construction completed, creating a strong foundation for groundwater recharge and irrigation.
- 60 farmer beneficiaries identified, including 10 farmers for multilayer vegetable cultivation and lead farmers for improved seed replacement across ~50 acres.
- Strong community participation, generating ~900 person-days of employment and engaging 75 local villagers in pond construction.
- Project mobilization completed, including stakeholder consultations, 1 Village Development Committee (VDC) formed, and baseline surveys initiated across 3 villages.
- Foundation laid for climate-resilient agriculture through water conservation, crop diversification planning, community ownership, and preparations for farmer capacity-building in the next quarter.

Carbon Sequestration

DCB BANK

Integrated Mangrove Restoration and Eco-Livelihood Development

Kendrapara, Odisha

3 Community Ponds Rejuvenated	**98** Person days of employment	**~34** Acres Identified for community led Mangrove plantation	**431** Direct Beneficiaries	**2,155** Indirect Beneficiaries

Works Done

- 3 community ponds rejuvenated (out of 5 planned) to support aquaculture-based livelihoods.
- 34 acres of unused land identified for community-led mangrove plantation and ecosystem restoration.
- Community institutions strengthened through formation of 4 Pond Management Committees (PMCs) and 3 Mangrove Management & Restoration Committees (MMRCs), with capacity-building trainings.
- Strong community engagement:431 direct and 2,155 indirect beneficiaries reached;
- 159 community members mobilized and
- 98 person-days of local employment generated.
- Project foundation established through profiling of 7 villages, identification of 5 community ponds, and enhanced awareness on sustainable aquaculture, climate resilience, and mangrove conservation.

Awards & Accolades (1/2)

DCB BANK

Leaders' Award recognition from SmartNext / SmartWinnr 2026 for building a business-aligned learning ecosystem.

Won Gold in **13th ACEF Asian Business Leadership Award for Best CSR Partnerships for Sustainable Development Award** for indigenous beekeeping in Odisha, MP and Gujarat

Recognized as one of the **"Most preferred workplace 2025-26"**

Won **Silver in People Matter LLC Awards 25 for Emerging Leader Development Excellence** for our 45 under 45 initiative

Won **'Most Effective Recruitment Strategy of the Year'** at Synnex Awards, recognizing our innovative frontline hiring approach, campus connect leadership, and Careerwise program.

Received **Best Technology Talent Award – Special mention from IBA – Retail Banking** during 19th Annual Technology conference

Recognised for Excellence in Talent Management & Succession Planning for our flagship 45 Under 45 Emerging Leaders at CHRO Vault Awards

Won the ProStar Awards 2025 – Buddies of Wellness Recognition, for our comprehensive employee well-being initiatives, including the EAP wellness program, YOUnity group, employee sentiment monitoring, Health Carnival, and Walkathon initiatives.

Awards & Accolades (2/2)

DCB BANK

Won Gold Award in Process Innovation & Platinum award in Modern Technology Led Innovation Category – Infosys Finacle Innovation Awards 2025

DCB Co-lending model solution received Gold Award in Process Innovation Category & Platinum award in AI-Behavioral Biometrics based Authentication in Modern Technology Led Innovation at Infosys Innovation Awards 2025.

Great Place To Work Recognitions (1/2)

DCB BANK

Recognized as India's Best Workplaces™ in Banks 2026

Recognized as India's Best Workplaces™ in Health and Wellness 2026: Top 50

Recognized as India's Best Companies to Work For™ 2026: Top 100

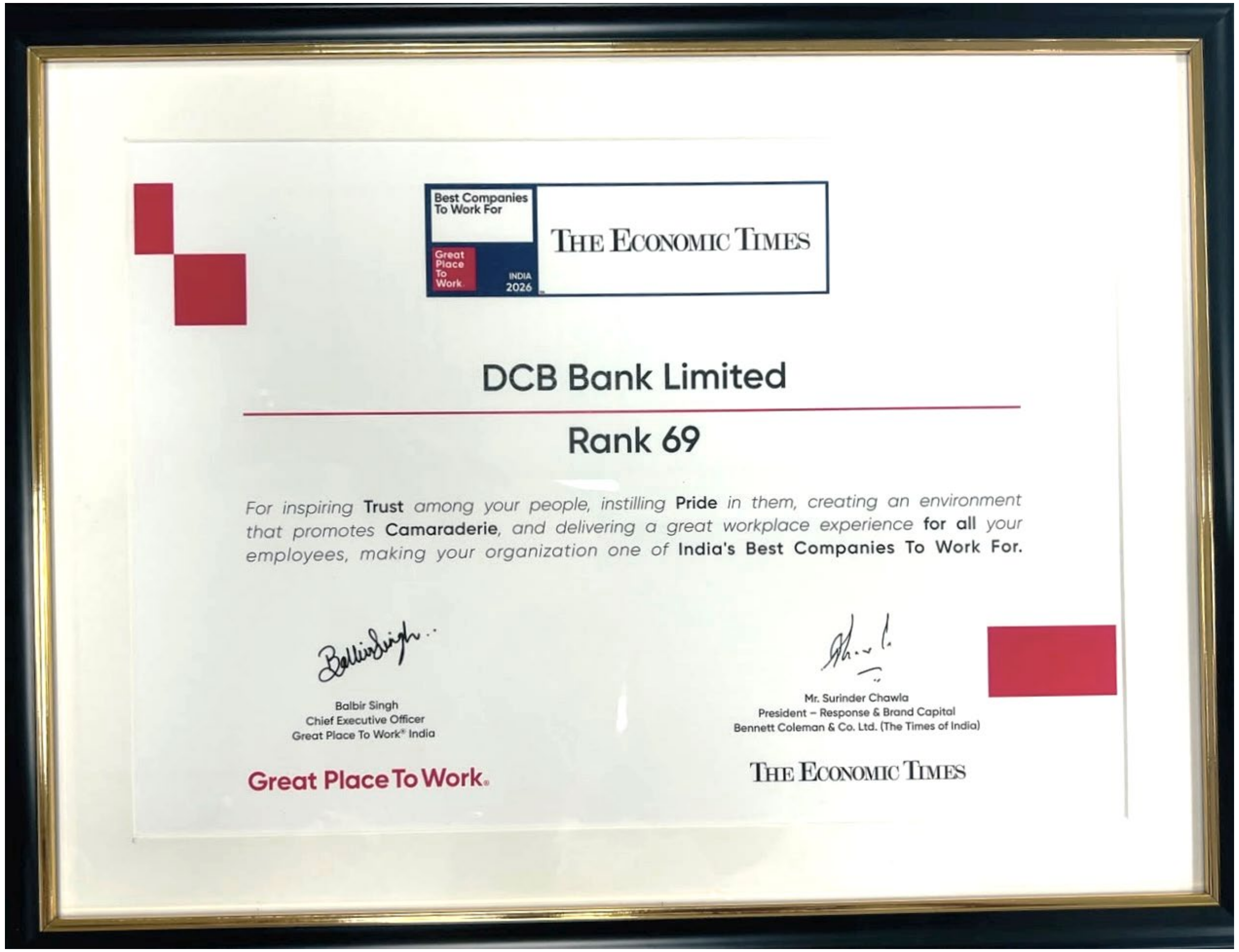
Certified as a great workplace by Great Place to Work ®, India for the 10th time in a row

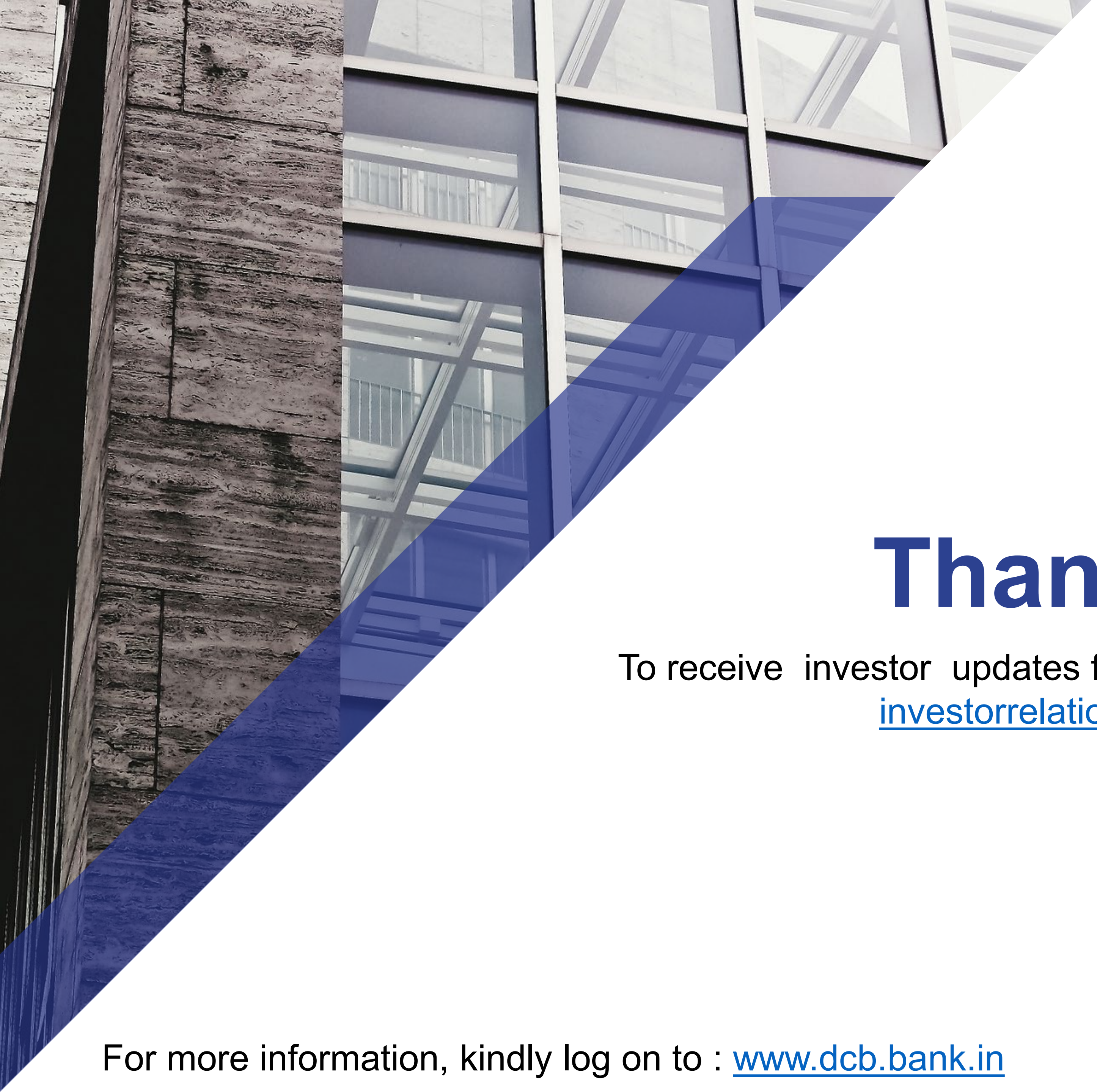
Recognized as India's Best Workplaces in BFSI™ 2026

Great Place To Work Recognitions (2/2)

DCB BANK

Ranked 69 in India's Best Companies to Work for





DCB BANK

Thank you

To receive investor updates from DCB Bank Limited, write in at investorrelations@dcbbank.com

For more information, kindly log on to : www.dcb.bank.in