Ref. No.CO:CS:RC:2025-26:201

October 17, 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,

Sub: Unaudited Financial Results of DCB Bank Limited ("the Bank") for the Second Quarter and Half Year ended September 30, 2025

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 and half year ended September 30, 2025 duly approved by the Board of Directors of the Bank at its meeting held today i.e. on October 17, 2025, along with the Limited Review Report dated October 17, 2025 of the Joint Statutory Auditors of the Bank viz. B S R & Co. LLP, Chartered Accountants and M/s. Varma & Varma, Chartered Accountants.

The financial results were considered and approved at 3.35 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: 2025.10.17 15:38:59 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above

B S R & Co. LLP
Chartered Accountants
14th Floor, Central B Wing and North C Wing
Nesco IT Park 4, Nesco Center
Western Express Highway, Goregaon (East)
Mumbai – 400 063, 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

Limited review report on unaudited financial results of DCB Bank Limited for the quarter ended 30 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 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 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 (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 September 2025, 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 relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) ('the RBI Guidelines') as applicable 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 issue a report 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 persons 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 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.

4 Based on our review conducted as 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 Accounting Standard, RBI Guidelines, as applicable 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

BSR & Co. LLP
14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063
Chartered Accountants

VARMA & VARMA
MUMBAI
CHARTERED ACCOUNTANTS

Limited review report on unaudited financial results of DCB Bank Limited for the quarter ended 30 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 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 *(Continued)*

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.

For B S R & Co. LLP
Chartered Accountants
Firm Registration no.: 101248W/W-100022

Ashwin Suvarna
Partner
Membership No.: 109503
UDIN: 25109503BMOQDA9619

Place: Mumbai
Date: 17 October 2025

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

Srinivas. K.P.

K P Srinivas
Partner
Membership No.: 208520
UDIN: 25208520BMOEAF3805

Place: Mumbai
Date: 17 October 2025

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 AND HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	31.03.2025 (Audited)
1	**Interest Earned (a+b+c+d)**	**1,822.75**	**1,813.57**	**1,568.40**	**3,636.32**	**3,057.65**	**6,470.59**
a.	Interest / Discount on advances / bills	1,441.59	1,430.28	1,226.23	2,871.87	2,391.60	5,099.26
b.	Income on Investments	367.16	367.85	325.72	735.01	634.31	1,310.36
c.	Interest on balances with Reserve Bank of India and Other Inter Bank Funds	7.53	8.46	8.95	15.99	16.61	31.87
d.	Others	6.47	6.98	7.50	13.45	15.13	29.10
2	**Other Income (Refer note 5)**	**186.09**	**236.12**	**204.64**	**422.21**	**347.64**	**750.51**
3	**Total Income (1+2)**	**2,008.84**	**2,049.69**	**1,773.04**	**4,058.53**	**3,405.29**	**7,221.10**
4	Interest Expended	1,226.54	1,233.13	1,059.24	2,459.67	2,051.91	4,364.02
5	Operating Expenses (i+ii+iii)	478.38	489.67	458.68	968.05	892.89	1,820.08
i.	Employees cost	243.23	251.04	235.13	494.27	460.45	923.07
ii.	Rent, Taxes and Lighting	31.49	40.04	38.69	71.53	74.85	147.86
iii.	Other Operating Expenses	203.66	198.59	184.86	402.25	357.59	749.15
6	**Total Expenditure (4+5) (excluding provisions and contingencies)**	**1,704.92**	**1,722.80**	**1,517.92**	**3,427.72**	**2,944.80**	**6,184.10**
7	**Operating Profit before Provisions and Contingencies (3-6)**	**303.92**	**326.89**	**255.12**	**630.81**	**460.49**	**1,037.00**
8	Provisions (Other than tax) and Contingencies	60.53	115.14	45.60	175.67	73.99	208.39
9	Exceptional Items	-	-	-	-	-	-
10	**Profit from Ordinary Activities before tax (7-8-9)**	**243.39**	**211.75**	**209.52**	**455.14**	**386.50**	**828.61**
11	Tax expense	59.48	54.49	54.05	113.97	99.67	213.28
12	**Net Profit from Ordinary Activities after tax (10-11)**	**183.91**	**157.26**	**155.47**	**341.17**	**286.83**	**615.33**
13	Extraordinary Items (Net of tax expenses)	-	-	-	-	-	-
14	**Net Profit for the period (12-13)**	**183.91**	**157.26**	**155.47**	**341.17**	**286.83**	**615.33**
15	Paid-up Equity Share Capital (Face value ₹ 10/-)	315.16	314.47	313.57	315.16	313.57	314.29
16	Reserves excluding Revaluation Reserves						5,090.18
17	**Analytical Ratios**						
i.	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
ii.	Capital Adequacy Ratio (%) - Basel III	16.41	16.66	15.55	16.41	15.55	16.77
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 (₹)	5.84	5.00	4.96	10.85	9.16	19.63
	(ii) Diluted (₹)	5.81	4.97	4.92	10.78	9.08	19.49
	(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 (₹)	5.84	5.00	4.96	10.85	9.16	19.63
	(ii) Diluted (₹)	5.81	4.97	4.92	10.78	9.08	19.49
iv.	Non Performing Assets ('NPAs') Ratios						
	(a) Amount of Gross NPAs	1,568.03	1,553.63	1,496.64	1,568.03	1,496.64	1,554.43
	(b) Amount of Net NPAs	640.54	625.40	521.28	640.54	521.28	571.55
	(c) % of Gross NPAs to Gross Advances	2.91	2.98	3.29	2.91	3.29	2.99
	(d) % of Net NPAs to Net Advances	1.21	1.22	1.17	1.21	1.17	1.12
v.	Return on Assets (%) (Annualised)	0.94	0.81	0.93	0.87	0.88	0.89
vi.	Net Worth (Refer note 11 a)	5,557.21	5,421.81	4,926.11	5,557.21	4,926.11	5,271.48
vii.	Outsanding Redeemable Preference Shares	-	-	-	-	-	-
viii.	Capital Redemption Reserve	-	-	-	-	-	-
ix.	Debt-Equity Ratio (Refer note 11 b)	0.29	0.36	0.41	0.29	0.41	0.45
x.	Total Debt to Total Assets (Refer note 11 c)	7.52%	9.12%	9.89%	7.52%	9.89%	11.87%

DCB BANK

DCB BANK LIMITED
SUMMARISED BALANCE SHEET

(₹ in crore)

Particulars	As at 30.09.2025 (Unaudited)	As at 30.09.2024 (Unaudited)	As at 31.03.2025 (Audited)
Capital & Liabilities			
Capital	315.16	313.57	314.29
Employee Stock Options (Grants Outstanding, net of deferred cost)	3.80	3.26	2.98
Reserves & Surplus	5,653.78	5,034.32	5,373.41
Capital and Reserves	**5,972.74**	**5,351.15**	**5,690.68**
Deposits	64,776.52	54,531.74	60,030.95
Borrowings	5,928.85	6,820.10	9,115.18
Other Liabilities and Provisions	2,212.27	2,252.23	1,972.97
Total Capital & Liabilities	**78,890.38**	**68,955.22**	**76,809.78**
Assets			
Cash and Balances with Reserve Bank of India	2,283.84	2,699.83	2,507.49
Balances with Banks and Money at Call and Short notice	216.64	425.04	191.10
Investments	20,496.09	18,204.87	20,149.90
Advances	52,974.54	44,465.05	51,046.91
Fixed Assets	893.47	890.51	898.40
Other Assets	2,025.80	2,269.92	2,015.98
Total Assets	**78,890.38**	**68,955.22**	**76,809.78**

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CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in crore)

Particulars	Half year ended		Year ended
	30.09.2025	30.09.2024	31.03.2025
	(Unaudited)	(Unaudited)	(Audited)
Cash Flow from Operating Activities			
Net Profit after tax for the year / period	341.17	286.83	615.33
Add: Provision for income tax	113.97	99.67	213.28
Profit before taxes	**455.14**	**386.50**	**828.61**
Adjustments for:			
Provisions for Advances	177.79	85.21	182.19
Provisions for Restructured Advances	(2.95)	(1.78)	(5.40)
Provision for Investments	(2.12)	(11.23)	(10.76)
Provision for Standard Assets*	(2.42)	(4.12)	11.11
Provision for Other Assets and Contingencies	0.95	(2.16)	(3.44)
Depreciation / Amortisation on Fixed Assets	53.57	50.30	101.40
(Profit)/loss on Sale of Fixed Assets	(0.07)	(0.04)	(0.18)
Amortisation of Premium / Accretion of Discount on Investments	35.39	34.61	68.79
Amortisation of Premium on Acquired Assets	-	-	-
ESOPs/CSARs Compensation	3.49	2.30	1.31
Cash Flow from Operating Activities before adjustments	**718.77**	**539.59**	**1,173.63**
Adjustments for:			
Other Adjustments			
Increase/(Decrease) in Deposits	4,745.56	5,178.71	10,677.92
Increase/(Decrease) in Other Liabilities & Provisions	238.11	(137.12)	(429.64)
(Increase)/Decrease in Investments	1,006.10	(860.75)	(1,305.30)
(Increase)/Decrease in Advances	(2,102.47)	(3,624.02)	(10,299.13)
(Increase)/Decrease in Other Assets	(7.94)	(436.56)	(57.30)
Refund/(Payment) of direct taxes (Including Tax Deducted at Source)	(115.85)	37.87	(201.17)
Net cash generated from / (used in) operating activities	**4,482.28**	**697.72**	**(440.99)**
Cash Flow from / (used in) Investing Activities			
Purchase of Fixed assets	(49.50)	(76.69)	(136.06)
Proceeds from sale of Fixed Assets	0.92	0.80	1.32
(Purchase)/Sale of Held to Maturity Securities	(1,407.21)	(1,128.99)	(2,656.98)
Net Cash Flow from / (used in) Investing activities	**(1,455.79)**	**(1,204.88)**	**(2,791.72)**
Cash Flow from / (used in) Financing Activities			
Proceeds from Issue of Capital (including ESOPs)	4.18	4.68	8.85
Issue of Subordinated Debt	-	-	400.00
Repayment of Subordinated Debt	-	-	-
Proceeds from Borrowings	1,64,011.40	83,017.25	2,49,021.38
Repayment of Borrowings	(1,67,197.72)	(82,416.64)	(2,46,525.67)
Dividend Paid	(42.46)	(39.14)	(39.14)
Net Cash Flow from / (used in) Financing activities	**(3,224.60)**	**566.15**	**2,865.42**
Net increase/ (decrease) in cash and cash equivalents	**(198.11)**	**58.99**	**(367.29)**
Cash and cash equivalents at the beginning of the period	2,698.59	3,065.88	3,065.88
Cash and cash equivalents at the end of the period	2,500.48	3,124.87	2,698.59

***Includes provision for standard restructured accounts**

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SEGMENTAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in crore)

Sr. No.	Business Segment	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	**Segment Revenue**						
a	Treasury Operations	492.17	583.51	483.79	1,075.68	921.31	1,895.98
b	Corporate / Wholesale Banking	133.07	126.35	134.70	259.42	268.71	533.34
c	Retail Banking	1,638.22	1,612.82	1,405.62	3,251.04	2,736.94	5,799.30
d	Other Banking Operations	52.45	38.91	40.21	91.36	74.51	161.39
e	Unallocable	0.03	0.04	0.09	0.07	0.11	0.27
	Total	**2,315.94**	**2,361.63**	**2,064.41**	**4,677.57**	**4,001.58**	**8,390.28**
	Less:- Inter Segment Revenue	**307.10**	**311.94**	**291.37**	**619.04**	**596.29**	**1,169.18**
	Income from Operations	**2,008.84**	**2,049.69**	**1,773.04**	**4,058.53**	**3,405.29**	**7,221.10**
2	**Segment Results**						
a	Treasury Operations	43.40	120.47	75.26	163.87	108.19	219.92
b	Corporate / Wholesale Banking	6.74	5.51	1.64	12.25	7.39	19.00
c	Retail Banking	149.80	57.40	99.81	207.20	210.85	459.50
d	Other Banking Operations	50.80	36.75	39.07	87.55	72.10	155.72
e	Unallocable	(7.35)	(8.38)	(6.26)	(15.73)	(12.03)	(25.53)
	Total Profit before Tax	**243.39**	**211.75**	**209.52**	**455.14**	**386.50**	**828.61**
3	**Segment Assets**						
a	Treasury Operations	23,952.07	24,307.96	22,575.55	23,952.07	22,575.55	23,839.37
b	Corporate / Wholesale Banking	5,002.23	4,557.88	4,811.49	5,002.23	4,811.49	4,459.07
c	Retail Banking	49,365.62	47,961.47	40,994.51	49,365.62	40,994.51	47,956.72
d	Other Banking Operations	-	-	-	-	-	-
e	Unallocable	570.46	567.29	573.67	570.46	573.67	554.62
	Total Segment Assets	**78,890.38**	**77,394.60**	**68,955.22**	**78,890.38**	**68,955.22**	**76,809.78**
4	**Segment Liabilities**						
a	Treasury Operations	15,344.11	16,200.45	13,262.00	15,344.11	13,262.00	17,254.07
b	Corporate / Wholesale Banking	5,756.43	4,401.93	4,850.39	5,756.43	4,850.39	5,624.56
c	Retail Banking	51,815.02	50,950.48	45,490.42	51,815.02	45,490.42	48,238.62
d	Other Banking Operations	2.08	1.95	1.26	2.08	1.26	1.85
e	Unallocable	-	-	-	-	-	-
	Total Segment Liabilites	**72,917.64**	**71,554.81**	**63,604.07**	**72,917.64**	**63,604.07**	**71,119.10**
5	**Capital Employed**						
	(Segment Assets - Segment Liabilities)						
a	Treasury Operations	8,607.96	8,107.51	9,313.55	8,607.96	9,313.55	6,585.30
b	Corporate / Wholesale Banking	(754.20)	155.95	(38.90)	(754.20)	(38.90)	(1,165.49)
c	Retail Banking	(2,449.40)	(2,989.01)	(4,495.91)	(2,449.40)	(4,495.91)	(281.90)
d	Other Banking Operations	(2.08)	(1.95)	(1.25)	(2.08)	(1.25)	(1.84)
e	Unallocable	570.46	567.29	573.66	570.46	573.66	554.61
	Total Capital Employed	**5,972.74**	**5,839.79**	**5,351.15**	**5,972.74**	**5,351.15**	**5,690.68**

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.

BSR & Co. LLP ★ 14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063 ★ 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 and half year ended September 30, 2025 have been reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on October 17, 2025. An unmodified review report has been issued by the Joint Statutory Auditors (B S R & Co. LLP and Varma and Varma) for the quarter and half year ended September 30, 2025.

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 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, 2025. 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 and half year ended September 30, 2025 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, earnings in foreign exchange transactions, profit / loss on sale of investments (net), profit / loss on revaluation of investment (net) and income from sale of Priority Sector Lending Certificates.

6. During the quarter ended and half year ended September 30, 2025, the Bank allotted 6,86,516 shares and 8,69,335 shares respectively pursuant to the exercise of stock options.

7. As at September 30, 2025, the Bank holds Floating Provision on advances amounting to ₹ 189.25 crore (March 31, 2025: ₹ 176.61 crore and September 30, 2024: ₹ 165.21 crore), besides provisions for Standard Assets and specific Non-Performing Assets. Further, as on September 30, 2025, the Bank holds floating provision on investments amounting to ₹ 11.28 crore (March 31, 2025: ₹ 9.43 crore and September 30, 2024: ₹ 7.66 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 http://www.dcbbank.com/regulatory-disclosures/basel-III. These disclosures have not been subjected to audit or limited review by the Joint Statutory Auditors of the Bank.

BSR & Co. LLP
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9. Details of resolution plan implemented under the Resolution Framework for Covid-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2025 are given below:

(₹ in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year [1] (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year[2]
Personal Loans	339.77	9.49	-	20.05	310.41
Corporate persons	11.95	-	-	0.08	11.87
Of which MSMEs	-	-	-	-	-
Others	110.15	1.54	-	11.87	96.79
Total	461.87	11.03	-	32.00	419.07

1. Represents fund based outstanding as of March 31, 2025
2. Represents fund based outstanding as of September 30, 2025

10. Details of loans transferred / acquired during the quarter ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

(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) The Bank has not acquired loans not in default through assignment.
(iv) The Bank has not acquired any stressed loan.

11. 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.

12. The RBI vide its circular dated April 7, 2022 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.

13. The dividend for the year ended March 31, 2025 was approved in the Annual General Meeting held on August 06, 2025 and has been paid on August 07, 2025.

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CHARTERED ACCOUNTANTS

DCB BANK LIMITED
CORPORATE OFFICE

DCB BANK

14. Pursuant to the approval from the Shareholders of the Bank and the approval granted on September 29, 2025 by the Reserve Bank of India to Aga Khan Fund for Economic Development S.A (AKFED), the promoter, to acquire 60,58,394 equity shares of the Bank, the Board of Directors approved the allotment of 60,58,394 equity shares of face value of ₹ 10/- each, on a preferential basis, to AKFED on October 10, 2025 at an issue price of ₹ 137/- per equity share (including a premium of ₹ 127/- per equity Share), for a total consideration of ₹ 83.00 crore. The preferential allotment was undertaken in accordance with the provisions of the SEBI ICDR regulations and other applicable rules/ regulations / guidelines, if any, prescribed by any regulatory or statutory authorities.

15. The Bank does not have any subsidiary/associates/joint venture company(ies) as on September 30, 2025 and hence preparation of consolidated financial results is not applicable.

For and on behalf of the Board of Directors

Place: Mumbai
Date : October 17, 2025

Praveen Kutty
Managing Director & CEO

BSR & Co. LLP
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