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October 24, 2024

BSE Limited,
P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051

BSE Scrip Code No.: 532772

NSE SYMBOL: DCBBANK

Dear Sirs,

Re: Press release

Please find attached the press release captioned “DCB Bank announces Second Quarter FY 2025 Results”.

This is for your information and appropriate dissemination

Thanking you,

Thanking you,

**Yours faithfully,
For DCB Bank Limited**

**Rubi Chaturvedi
Company Secretary &
Compliance Officer**

Encl: As above.

DCB Bank Limited

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

October 24, 2024, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on October 24, 2024, approved the unaudited financial results for the quarter ended September 30, 2024 (Q2 FY 2025) along with limited review report by statutory auditors 'Varma & Varma, Chartered Accountants' and 'B S R & Co. LLP, Chartered Accountants'.

Highlights:

- 1) The Bank's **Profit After Tax (PAT)** for Q2 FY 2025 was at INR 155 Cr. In comparison **Profit After Tax** for Q2 FY 2024 was at INR 127 Cr., growth of 23%.
- 2) **Advances** growth year-on-year was at 19% and **Deposit** growth year-on-year was at 20%.
- 3) The **Gross NPA** as on September 30, 2024 was at 3.29%. **Net NPA** was at 1.17% as on September 30, 2024.

The **Provision Coverage Ratio (PCR)** as on September 30, 2024 was at 75.62% and PCR without considering Gold Loans NPAs was at 76.41%.

- 4) Capital Adequacy continues to be strong and as on September 30, 2024, the **Capital Adequacy Ratio** was at 15.55% (with Tier I at 13.65% and Tier II at 1.90% as per Basel III norms).

Speaking on the Q2 FY 2025 results **Mr. Praveen Kutty**, Managing Director & CEO said,

“Our growth trajectory continues to be robust both in deposits and advances. Greater focus on analytics and engagement to give us benefits on the fee line. Recoveries and upgrades continue to be encouraging. We are working on improving the productivity and looking ahead we expect steady improvement in profitability.”

Key Balance Sheet Parameters

INR Cr.	Sep 30, 2024	Jun 30, 2024	Mar 31, 2024	Dec 31, 2023	Sep 30, 2023
Total Assets	68,955	64,516	63,037	59,804	57,710
Deposits	54,532	51,690	49,353	47,120	45,496
Net Advances	44,465	42,181	40,925	38,951	37,276
Investments	18,205	16,652	16,211	15,443	14,676
Shareholders' Equity	5,351	5,185	5,071	4,912	4,784
Gross NPA Ratio	3.29%	3.33%	3.23%	3.43%	3.36%
Net NPA Ratio	1.17%	1.18%	1.11%	1.22%	1.28%
Coverage Ratio	75.62%	76.00%	77.30%	76.42%	75.49%
CASA Ratio	25.61%	25.41%	26.02%	26.13%	25.04%
Credit Deposit Ratio	81.54%	81.60%	82.92%	82.66%	81.93%

DCB Bank Unaudited Results for the Quarter ended September 30, 2024

INR Cr.	Q2 FY 2024-25	Q1 FY 2024-25	Q4 FY 2023-24	Q3 FY 2023-24	Q2 FY 2023-24	FY 2023-24
Interest Income	1,568	1,489	1,445	1,374	1,306	5,362
Interest Expense	(1,059)	(992)	(937)	(900)	(830)	(3,434)
Net Interest Income	509	497	508	474	476	1,928
Non-Interest Income	205	143	136	124	107	474
Total Income	714	640	644	598	583	2,402
Operating Expenses	(459)	(435)	(410)	(386)	(372)	(1,538)
Operating Profit	255	205	234	212	211	864
Provisions other than Tax	(46)	(28)	(24)	(41)	(40)	(142)
Net Profit Before Tax	209	177	210	171	171	722
Tax	(54)	(46)	(54)	(44)	(44)	(186)
Net Profit After Tax	155	131	156	127	127	536

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 451 branches across 20 states and 2 union territories. It is a scheduled commercial bank regulated by the Reserve Bank of India. It is professionally managed and governed. DCB Bank has contemporary technology and infrastructure, including state-of-the-art India's first Aadhaar number & fingerprint based biometric ATMs, and internet banking for personal as well as business banking customers.

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

A presentation for investors is separately available at www.dcbbank.com

Safe Harbour

Some of the statements contained herein are forward looking statements. These statements are based on information currently available to us. There are risks and uncertainties which could cause actual outcomes to differ materially from these forward looking statements. We assume no responsibility to update these statements as circumstances change.

Kindly direct your enquiries to:

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