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April 25, 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,

Re: Press release

Please find attached the press release captioned 'DCB Bank announces Financial Year 2025 Results'.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

For DCB Bank Limited

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.

DCB Bank Limited

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

Press Release for Immediate Circulation

DCB Bank announces Full Year 2025 Results

April 25, 2025, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on April 25, 2025, approved the audited financial results for the quarter ended March 31, 2025 (Q4 FY 2025) and Year ended March 31, 2025 (FY2025) along with audit report by statutory auditors 'Varma & Varma, Chartered Accountants' and 'B S R & Co. LLP, Chartered Accountants'.

Highlights:

- 1) The Bank's **Profit After Tax (PAT)** for Q4 FY 2025 was at INR 177 Cr. In comparison **Profit After Tax** for Q4 FY 2024 was at INR 156 Cr., growth of 14%.

The Bank's Profit After Tax (PAT) for FY 2025 was INR 615 Cr. In comparison Profit After Tax for FY 2024 was at INR 536 Cr., growth of 15%.

- 2) **Advances** growth year-on-year was at 25% (Year-on-year Mortgages growth 21%, Co-lending growth 117%, Construction Finance growth 38% and Agri & Inclusive Banking growth 14%) and **Deposits** growth year-on-year was at 22%.

- 3) The **Gross NPA** as on March 31, 2025 was at 2.99%. **Net NPA** was at 1.12% as on March 31, 2025.

The **Provision Coverage Ratio (PCR)** as on March 31, 2025 was at 74.48% and PCR without considering Gold Loans NPAs was at 75.22%.

- 4) Capital Adequacy continues to be strong and as on March 31, 2025, the **Capital Adequacy Ratio** was at 16.77% (with Tier I at 14.30% and Tier II at 2.47% as per Basel III norms).

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

"The growth momentum continues to be robust across both advances and deposits. NIM is stabilizing and fee income continues to grow consistently. Productivity gains are reflected in the improving cost efficiency. We are happy to see the consistency in the improvement of portfolio quality despite the challenges posed by the environment. We expect that the measures we have taken will further improve these trends in the times to come".

Key Balance Sheet Parameters

INR Cr.	Mar 31, 2025	Dec 31, 2024	Sep 30, 2024	Jun 30, 2024	Mar 31, 2024
Total Assets	76,810	71,567	68,955	64,516	63,037
Deposits	60,031	56,678	54,532	51,690	49,353
Net Advances	51,047	47,780	44,465	42,181	40,925
Investments	20,150	17,963	18,205	16,652	16,211
Shareholders' Equity	5,691	5,489	5,351	5,185	5,071
Gross NPA Ratio	2.99%	3.11%	3.29%	3.33%	3.23%
Net NPA Ratio	1.12%	1.18%	1.17%	1.18%	1.11%
Coverage Ratio	74.48%	74.76%	75.62%	76.00%	77.30%
CASA Ratio	24.52%	25.09%	25.61%	25.41%	26.02%
Credit Deposit Ratio	85.03%	84.30%	81.54%	81.60%	82.92%

DCB Bank Audited Results for the Quarter and Year ended March 31, 2025

INR Cr.	Q4 FY 2024-25	Q3 FY 2024-25	Q2 FY 2024-25	Q1 FY 2024-25	Q4 FY 2023-24	FY 2024-25
Interest Income	1,742	1,671	1,568	1,489	1,445	6,471
Interest Expense	(1,184)	(1,128)	(1,059)	(992)	(937)	(4364)
Net Interest Income	558	543	509	497	508	2,107
Non-Interest Income	219	184	205	143	136	750
Total Income	777	727	714	640	644	2,857
Operating Expenses	(472)	(456)	(459)	(435)	(410)	(1,820)
Operating Profit	305	271	255	205	234	1,037
Provisions other than Tax	(67)	(67)	(46)	(28)	(24)	(208)
Net Profit Before Tax	238	204	209	177	210	829
Tax	(61)	(53)	(54)	(46)	(54)	(214)
Net Profit After Tax	177	151	155	131	156	615

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 464 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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