

DCB BANK

Press Release for Immediate Circulation

DCB Bank announces Audited FY 2012 Results

DCB Bank reported declared FY 2012 Net Profit of Rs. 55.1 Cr. as compared to Net Profit of Rs. 21.4 Cr. for FY 2011.

Net Profit for Q4 FY 2012 was Rs. 17.3 Cr. as compared to the Net Profit of Rs. 11.4 Cr. for Q4 FY 2011.

As on March 31, 2012 the Bank's Deposits grew by 13% at Rs. 6,336 Cr. while Advances grew by 23% and stood at Rs. 5,284 Cr. as compared to March 31, 2011.

April 13, 2012, Bengaluru: The Board of Directors of DCB Bank (Development Credit Bank Ltd.) (BSE: 532772; NSE: DCB) took on record the audited for the fourth quarter (Q4 FY 2012) and for the year ended March 31, 2012 at its meeting in Bengaluru on April 13, 2012.

Speaking on the occasion, **Mr Murali M. Natrajan**, Managing Director & CEO said "As per strategy we are growing MSME, SME and Retail Mortgages with a strong focus on quality. NIMs will be a challenge for the first few months of FY 2013 as a lot of term deposits are continuing to get re-priced upwards. Our aim would be to continue to steadily improve the performance of the Bank in the coming years."

Mr. Nasser Munjee, Chairman DCB Bank stated, "We are pleased with the performance of the Bank. We have to continue to be cautious as the environment has many challenges and weaknesses."

DCB Bank recently raised approximately Rs. 94 Cr. of Tier I Capital through qualified institutional placement (the "QIP"). In addition, preferential allotment of Rs. 98.75 Cr. was approved (the "Preferential Allotment") by the Board. **Capital Adequacy was at 15.41% as per Basel II norms as at March 31, 2012.**

DCB Bank Highlights:

- a) DCB Bank reported full year Net Profit of Rs. 55.1 Cr. in FY 2012 as against full year Net Profit of Rs. 21.4 Cr. in FY 2011. Subsequently, Bank's Net Profit for Q4 FY 2012 is Rs. 17.3 Cr. as against Net Profit of Rs. 11.4 Cr. in Q4 FY 2011
- a) As on March 31, 2012, the Balance Sheet was at Rs. 8,677 Cr. as against Rs. 7,413 Cr. as on March 31, 2011, a growth rate of 17%.
- b) Retail Deposits (Retail CASA and Retail Term Deposits) continued to show positive movement. Retail Deposits were at 84.4% of Total Deposits as on March 31, 2012 as against 81.2% as on March 31, 2011.
- c) CASA ratio as on March 31, 2012 remains stable at 32.1% as against 35.2% as on March 31, 2011.
- d) Net Advances grew to Rs. 5,284 Cr. as on March 31, 2012 from Rs. 4,282 Cr. as on March 31, 2011, a growth rate of 23%.

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- e) Net Interest Margin for FY 2012 stands at 3.25% as against 3.13% for FY 2011. Q4 FY 2012 NIM remained at 3.12% as against 3.15% for Q4 FY 2011
- f) Capital Adequacy Ratio (CAR) was at 15.41% as on March 31, 2012 with Tier I at 13.81% and Tier II at 1.60% as per Basel II norms.
- g) Provisions continued to decline. In FY 2012 it is substantially reduced to Rs. 28.7 Cr. against Rs. 64.6 Cr. in FY 2011.

DCB Bank Audited Results for the year ended March 31, 2012

Rs. Cr.	Q4 FY2011-12	Q4 FY 2010-11	Q3 FY 2011-12	FY 2011-12	FY 2010-11
Interest Income	193	148	184	717	536
Interest Expense	(136)	(98)	(124)	(489)	(347)
Net Interest Income	57	50	60	228	189
Non Interest Income	30	29	26	103	112
Total Income	87	79	86	331	301
Operating Expenses	(63)	(57)	(63)	(247)	(215)
Operating Profit/(Loss)	24	22	23	84	86
Provisions	(7)	(11)	(7)	(29)	(65)
Net Profit After Tax	17	11	16	55	21

Key Balance Sheet Parameters

Rs. Cr.	March 31, 2012	March 31, 2011	December 31, 2011
Total Assets	8,677	7,413	8,261
Deposits	6,336	5,610	6,191
Advances	5,284	4,282	4,306
Investments	2,518	2,295	2,725
Shareholders Equity	861	621	659
Gross NPA Ratio	4.40%	5.85%	5.67%
Net NPA Ratio	0.57%	0.96%	1.03%
Coverage Ratio	91.17%	87.64%	87.38%
CASA Ratio	32.12%	35.21%	33.08%

About DCB Bank

DCB Bank is a modern emerging new generation private sector bank with 84 branches across 12 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 internet banking for personal as well as business banking customers.

DCB Bank's customer segments are Micro-SMEs, SMEs, Retail, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Commodities, Government, Public Sector,

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Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC). DCB Bank has approximately 450,000 customers.

DCB Bank has deep roots in India since its inception in 1930s. Its promoter and promoter group the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Ltd. hold over 19.20% stake. AKFED is an international development enterprise. It is dedicated to promoting entrepreneurship and building economically sound companies.

AKFED operates as a network of affiliates with more than 90 separate project companies over 30,000 people. The fund is active in 16 countries in the developing world. AKFED had co-promoted HDFC in India in the late 70s.

For more details please visit www.dcbbank.com & <http://www.akdn.org/akfed>

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