

## Press Release

### DCB Bank announces Third Quarter FY 2016 Results

**January 12, 2016, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 12, 2016, took on record the limited reviewed financial results of the third quarter (Q3 FY 2016).

#### Q3 FY 2016 Highlights:

- a) **Profit Before Tax** earned of INR 63 Cr. in Q3 FY 2016 as against INR 50 Cr. in Q3 FY 2015. An increase of 27% over the same Quarter last year.
- b) Bank's **Profit After Tax** was at INR 41 Cr. in Q3 FY 2016 as against INR 43 Cr. in Q3 FY 2015, a decrease of 3% over the same Quarter last year.
- c) **Operating Profit** of INR 84 Cr. over INR 68 Cr. for the same Quarter last year, increased by 23%.
- d) The Bank earned **Net Interest Income** of INR 160 Cr. as against INR 122 Cr. for the same Quarter last year.
- e) **Non-Interest Income** remained stable at INR 47 Cr. against INR 48 Cr. for the same Quarter last year.
- f) **Net Advances** (excluding Corporate Banking) grew to INR 9,727 Cr. as on December 31, 2015 from INR 7,241 Cr. as on December 31, 2014 a growth rate of 34%
- g) **Net Advances** (including Corporate Banking) grew to INR 11,736 Cr. as on December 31, 2015 from INR 9,491 Cr. as on December 31, 2014 a growth rate of 24%.
- h) As on December 31, 2015, the Bank grew **Deposits** by 19% to INR 14,084 Cr. Retail **CASA & Retail Term Deposits** continued to provide a stable resource base to the Bank. Retail Deposits (including AIB Banking) were 81% of Total Deposits.
- i) **Net Interest Margin** for Q3 FY 2016 stands at 3.96% as against 3.70% for Q3 FY 2015.
- j) **CASA ratio** as on December 31, 2015 was at 23% as against 24% as on December 31, 2014.
- k) **Gross NPA ratio** moved to 1.98% as on December 31, 2015 from 1.99% as on September 30, 2015.
- l) **Net NPA ratio** moved to 1.12% as on December 31, 2015 from 1.16% as on September 30, 2015.
- m) **Capital Adequacy Ratio (CAR)** was at 13.04% as on December 31, 2015 with Tier I at 12.33% and Tier II at 0.71% as per Basel III norms.
- n) The Bank's **branch network** increased to 176 branches in 115 locations along with 397 ATMs as on December 31, 2015.

# DCB BANK

Speaking about the performance **Mr. Murali M. Natrajan**, Managing Director & CEO said, "We are satisfied with our branch expansion initiative. We are making continuous efforts to improve branch performance."

## DCB Bank Results for the quarter and nine months ended December 31, 2015

INR Cr.	Q3 FY 2015-16	Q3 FY 2014-15	Inc / Dec %	Q2 FY 2015-16	Q1 FY 2015-16	FY 2014-15
Interest Income	430	357	21%	416	404	1,422
Interest Expense	(269)	(235)	(15%)	(266)	(264)	(914)
<b>Net Interest Income</b>	<b>160</b>	<b>122</b>	<b>32%</b>	<b>150</b>	<b>140</b>	<b>508</b>
Non Interest Income	47	48	(2%)	49	63	166
<b>Total Income</b>	<b>207</b>	<b>170</b>	<b>22%</b>	<b>199</b>	<b>204</b>	<b>674</b>
Operating Expenses	(123)	(102)	(22%)	(121)	(114)	(396)
<b>Operating Profit/(Loss)</b>	<b>84</b>	<b>68</b>	<b>23%</b>	<b>78</b>	<b>90</b>	<b>277</b>
Provisions other than Tax	(21)	(18)	(14%)	(22)	(18)	(69)
<b>Net Profit Before Tax</b>	<b>63</b>	<b>50</b>	<b>27%</b>	<b>56</b>	<b>72</b>	<b>208</b>
<b>Tax</b>	<b>(22)</b>	<b>(7)</b>	<b>(197%)</b>	<b>(19)</b>	<b>(25)</b>	<b>(17)</b>
<b>Net Profit After Tax</b>	<b>41</b>	<b>43</b>	<b>(3%)</b>	<b>37</b>	<b>47</b>	<b>191</b>

## Key Balance Sheet Parameters

INR Cr.	December 31, 2015	September 30, 2015	June 30, 2015	March 31, 2015
Total Assets	17,622	16,987	16,310	16,132
Deposits	14,084	13,557	13,269	12,609
Advances	11,736	11,181	10,426	10,465
Investments	4,030	4,065	4,052	3,962
Shareholders' Equity	1,721	1,678	1,639	1,589
Gross NPA Ratio	1.98%	1.99%	1.96%	1.76%
Net NPA Ratio	1.12%	1.16%	1.22%	1.01%
Coverage Ratio	72.76%	72.15%	71.87%	74.66%
CASA Ratio	22.85%	24.10%	23.04%	23.40%
Credit Deposit Ratio	83.33%	82.47%	78.57%	83.00%

# DCB BANK

## **About DCB Bank**

DCB Bank Limited is a modern emerging new generation private sector bank with 176 branches across 17 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.

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). DCB Bank has approximately 500,000 customers.

The Bank has deep roots in India since its inception in 1930s. Its promoter and promoter group the Aga Khan Fund for Economic Development (AKFED) and Platinum Jubilee Investments Ltd. holds over 16% 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 47,000 people. The fund is active in 17 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.dcbbank.com) & <http://www.akdn.org/akfed>

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