

## Press Release for Immediate Circulation

### DCB Bank announces First Quarter FY 2018 Results

**July 15, 2017, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on July 15, 2017, took on record the limited reviewed financial results of the first quarter (Q1 FY 2018).

#### Q1 FY 2018 Highlights:

- a) The Bank's **Profit After Tax** was at INR 65 Cr. in Q1 FY 2018 as against INR 47 Cr. in Q1 FY 2017.
- b) **Profit Before Tax** was at INR 101 Cr. in Q1FY 2018 a stable growth as against INR 72 Cr. in Q1 FY 2017.
- c) **Operating Profit** of INR 136 Cr. over INR 93 Cr. as compared to last year, an increase by 47%.
- d) The Bank earned **Net Interest Income** of INR 233 Cr. as against INR 177 Cr. for the same period as compared to last year.
- e) **Non-Interest Income** of INR 86 Cr. against INR 60 Cr. for the same period as compared to last year. Q1 FY 2018 included onetime Treasury gain of Rs. 21 Cr. as against Rs. 10 Cr. in Q1 FY 2017.
- f) **Net Advances** grew to INR 16,266 Cr. as on June 30, 2017 from INR 13,337 Cr. as on June 30, 2016 a growth rate of 22%.
- g) As on June 30, 2017, the Bank grew **Deposits** by 22% to INR 19,155 Cr. Retail **CASA & Retail Term Deposits** continued to provide a stable resource base to the Bank. Retail Deposits (including Agri and Inclusive Banking) were 80% of Total Deposits.
- h) **CASA ratio** stood at 26.85% as on June 30, 2017 as against 23.08% as on June 30, 2016, with **Savings Accounts** year on year growth rate of 40%.
- i) **Net Interest Margin** for Q1 FY 2018 stands at 4.23% as against 4.05% for Q1 FY 2017.
- j) **Gross NPA ratio** remained stable at 1.74% as on June 30, 2017 as compared to 1.72% as on June 30, 2016.
- k) **Net NPA ratio** remained at 0.92% as on June 30, 2017 as compared to 0.87% as on June 30, 2016.
- l) **Capital Adequacy Ratio (CAR)** was at 15.25% as on June 30, 2017 with Tier I at 13.44% and Tier II at 1.81% as per Basel III norms.
- m) As of June 30, 2017 the **Net Restructured Standard Advances** was approximately INR 32 Cr comprising of 3 accounts.

# DCB BANK

- n) The Bank's **branch network** increased to 290 branches as on June 30, 2017, an increase of 28 during the quarter.

Speaking about the performance **Mr. Murali M. Natrajan**, Managing Director & CEO said, "We have almost completed the branch expansion plan that commenced in October 2015. As of now we are satisfied with the progress made. We continue to remain cautious in terms of balancing growth and portfolio quality."

## DCB Bank Unaudited Results for the Quarter ended June 30, 2017

Rs. Cr.	Q1 FY 2017-18	Q1 FY 2016-17	Inc / Dec %	Q4 FY 2016-17	FY 2016-17
Interest Income	566	471	20%	549	2,076
Interest Expense	(333)	(294)	(13%)	(329)	(1,279)
<b>Net Interest Income</b>	<b>233</b>	<b>177</b>	<b>32%</b>	<b>220</b>	<b>797</b>
Non Interest Income	86	60	43%	64	249
<b>Total Income</b>	<b>319</b>	<b>237</b>	<b>34%</b>	<b>284</b>	<b>1,046</b>
Operating Expenses	(183)	(144)	(26%)	(169)	(628)
<b>Operating Profit</b>	<b>136</b>	<b>93</b>	<b>47%</b>	<b>115</b>	<b>418</b>
Provisions other than Tax	(35)	(21)	(73%)	(34)	(111)
<b>Net Profit Before Tax</b>	<b>101</b>	<b>72</b>	<b>40%</b>	<b>81</b>	<b>307</b>
<b>Tax</b>	<b>(36)</b>	<b>(25)</b>	<b>(42%)</b>	<b>(28)</b>	<b>(107)</b>
<b>Net Profit After Tax</b>	<b>65</b>	<b>47</b>	<b>39%</b>	<b>53</b>	<b>200</b>

## Key Balance Sheet Parameters

Rs. Cr.	Jun 30, 2017	Mar 31, 2017	Dec 31, 2016	Sep 30, 2016	Jun 30, 2016
Total Assets	24,345	24,046	23,285	21,948	19,600
Deposits	19,155	19,289	18,840	17,685	15,680
Net Advances	16,266	15,818	14,584	14,436	13,337
Investments	5,584	5,818	6,065	5,463	4,381
Shareholders' Equity	2,625	2,205	2,151	1,889	1,840
Gross NPA Ratio	1.74%	1.59%	1.55%	1.75%	1.72%
Net NPA Ratio	0.92%	0.79%	0.74%	0.84%	0.87%
Coverage Ratio	71.83%	73.80%	75.64%	75.40%	75.25%
CASA Ratio	26.85%	24.31%	25.85%	21.91%	23.08%
Credit Deposit Ratio	84.92%	82.00%	77.41%	81.63%	85.06%

# DCB BANK

## **About DCB Bank**

DCB Bank Limited is a modern emerging new generation private sector bank with 290 branches across 19 states and 3 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 has deep roots in India since its inception in 1930s. Its promoter and promoter group hold over 15% stake. 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 more than 6,00,000 active customers.

For more details please visit [www.dcbbank.com](http://www.dcbbank.com)

### **Kindly direct your enquiries to:**

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