

**Press Release for Immediate Circulation**

**DCB Bank announces Second Quarter FY 2023 Results**

**November 05, 2022, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on November 05, 2022, took on record the limited reviewed financial results of the Second Quarter (Q2 FY 2023).

**Highlights:**

- 1) The Bank's **Profit After Tax (PAT)** for Q2 FY 2023 was at INR 112 Cr. In comparison **Profit After Tax** for Q2 FY 2022 was at INR 65 Cr., growth of 73%.
- 2) **Advances** growth year-on-year was at 18% and **Deposit** growth year-on-year was at 16%.
- 3) The **Gross NPA** as on September 30, 2022 was at 3.89%. **Net NPA** was at 1.54% as on September 30, 2022. Both Gross NPA and Net NPA declined sequentially as well as in comparison to last year.

The **Provision Coverage Ratio (PCR)** as on September 30, 2022 was at 72.83% and PCR without considering Gold Loans NPAs was at 74.21%.

- 4) Capital Adequacy continues to be strong and as on September 30, 2022, the **Capital Adequacy Ratio** was at 17.91% (with Tier I at 14.94% and Tier II at 2.97% as per Basel III norms).

Speaking on the Q2 FY 2023 results **Mr. Murali M. Natrajan**, Managing Director & CEO said,

*“Cost Investments so far, yielding desired disbursements / growth momentum in loans. We expect to improve further. Upgrades and recoveries continue to be strong. Restructured portfolio performing in line with expectations. GNPA and NNPA steadily declining.”*

**Key Balance Sheet Parameters**

INR Cr.	Sep 30, 2022	Jun 30, 2022	Mar 31, 2022	Dec 31, 2021	Sep 30, 2021
Total Assets	46,782	45,221	44,793	41,178	41,475
Deposits	36,960	35,081	34,692	32,231	31,769
Net Advances	31,291	29,814	29,096	27,343	26,537
Investments	10,473	9,943	9,051	8,583	8,626
Shareholders' Equity	4,230	4,116	4,049	3,934	3,858
Gross NPA Ratio	3.89%	4.21%	4.32%	4.78%	4.73%
Net NPA Ratio	1.54%	1.82%	1.97%	2.55%	2.66%
Coverage Ratio	72.83%	69.48%	67.84%	62.17%	60.46%
CASA Ratio	29.34%	28.57%	26.75%	25.94%	25.38%
Credit Deposit Ratio	84.66%	84.98%	83.87%	84.84%	83.53%

Financial numbers are rounded off to nearest whole number

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DCB Bank Limited

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## DCB Bank Unaudited Results for the Quarter ended September 30, 2022

INR Cr.	Q2 FY 2022-23	Q1 FY 2022-23	Q4 FY 2021-22	Q3 FY 2021-22	Q2 FY 2021-22	FY 2021-22
Interest Income	1,000	949	920	878	869	3,513
Interest Expense	(589)	(575)	(540)	(533)	(546)	(2,155)
<b>Net Interest Income</b>	<b>411</b>	<b>374</b>	<b>380</b>	<b>345</b>	<b>323</b>	<b>1,358</b>
Non-Interest Income	99	92	115	118	98	452
<b>Total Income</b>	<b>510</b>	<b>466</b>	<b>495</b>	<b>463</b>	<b>421</b>	<b>1,810</b>
Operating Expenses	(327)	(300)	(274)	(264)	(246)	(1,013)
<b>Operating Profit</b>	<b>183</b>	<b>166</b>	<b>221</b>	<b>199</b>	<b>175</b>	<b>797</b>
Provisions other than Tax	(31)	(35)	(68)	(97)	(86)	(407)
<b>Net Profit Before Tax</b>	<b>152</b>	<b>131</b>	<b>153</b>	<b>102</b>	<b>89</b>	<b>390</b>
Tax	(40)	(34)	(40)	(27)	(24)	(102)
<b>Net Profit After Tax</b>	<b>112</b>	<b>97</b>	<b>113</b>	<b>75</b>	<b>65</b>	<b>288</b>

### About DCB Bank

DCB Bank Limited is a new generation private sector bank with 410 branches across 18 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). DCB Bank has more than 10,00,000 active customers.

A presentation for investors is separately available at [www.dcbbank.com](http://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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