

Ref. No.CO:CS:RC:2026-27:159

October 23, 2026

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,

Sub: Investor Presentation-Q2 FY27

Please find attached the Investor Presentation which will be referred during the earnings call with analysts and investors for the financial results of the Bank for the quarter and half year ended September 30, 2026.

The said presentation is being uploaded on the website of the Bank and can be accessed at www.dcb.bank.in

This is for your information and records.

Thanking you,

Yours faithfully,

For DCB Bank Limited

RUBI
CHATURVEDI

Digitally signed by
RUBI CHATURVEDI
Date: 2026.10.23
15:52:54 +05'30'

**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.dcb.bank.in

DCB BANK

—READY TO—
Take Off

DCB Bank Limited

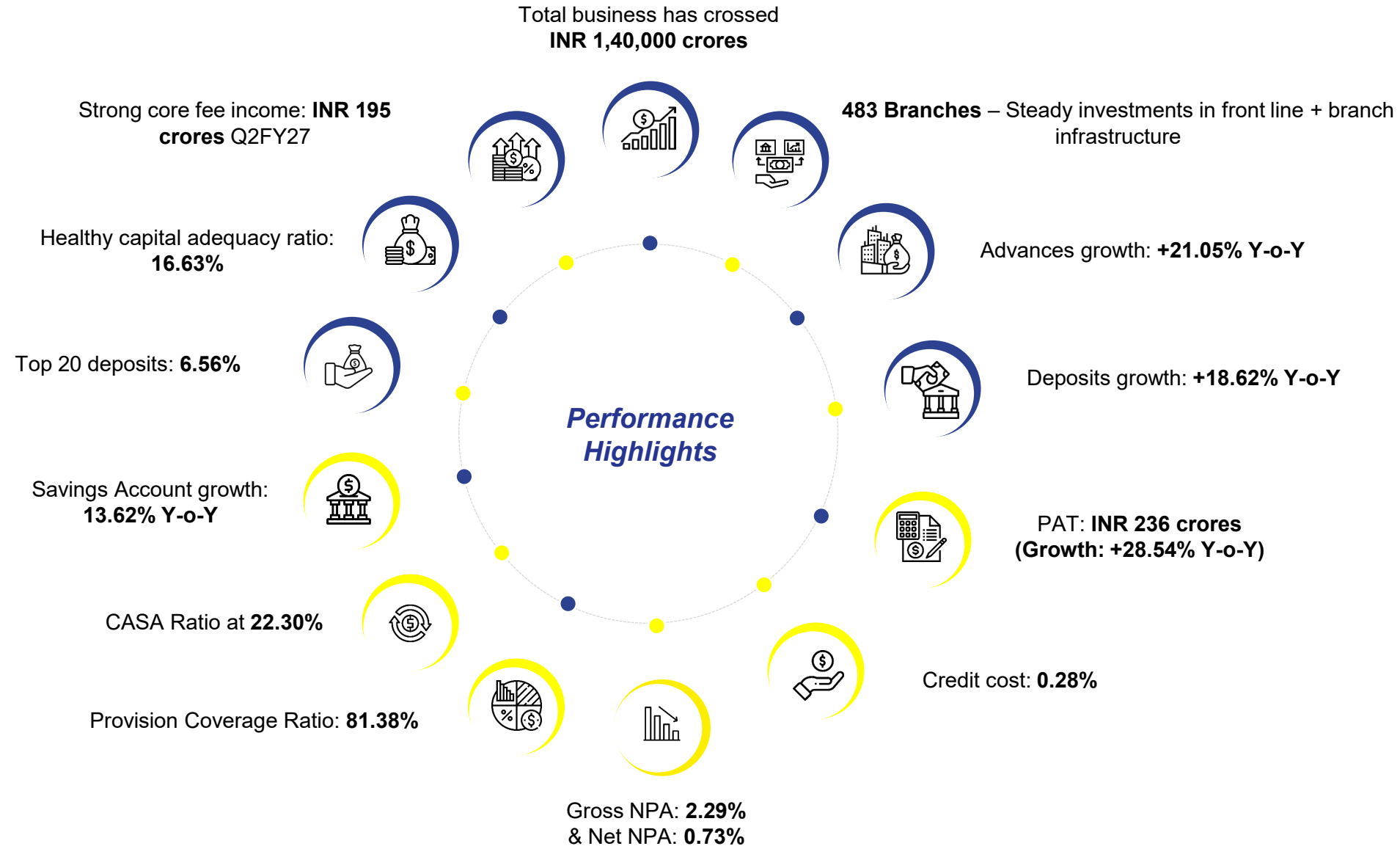
Investor Presentation - Q2 FY27



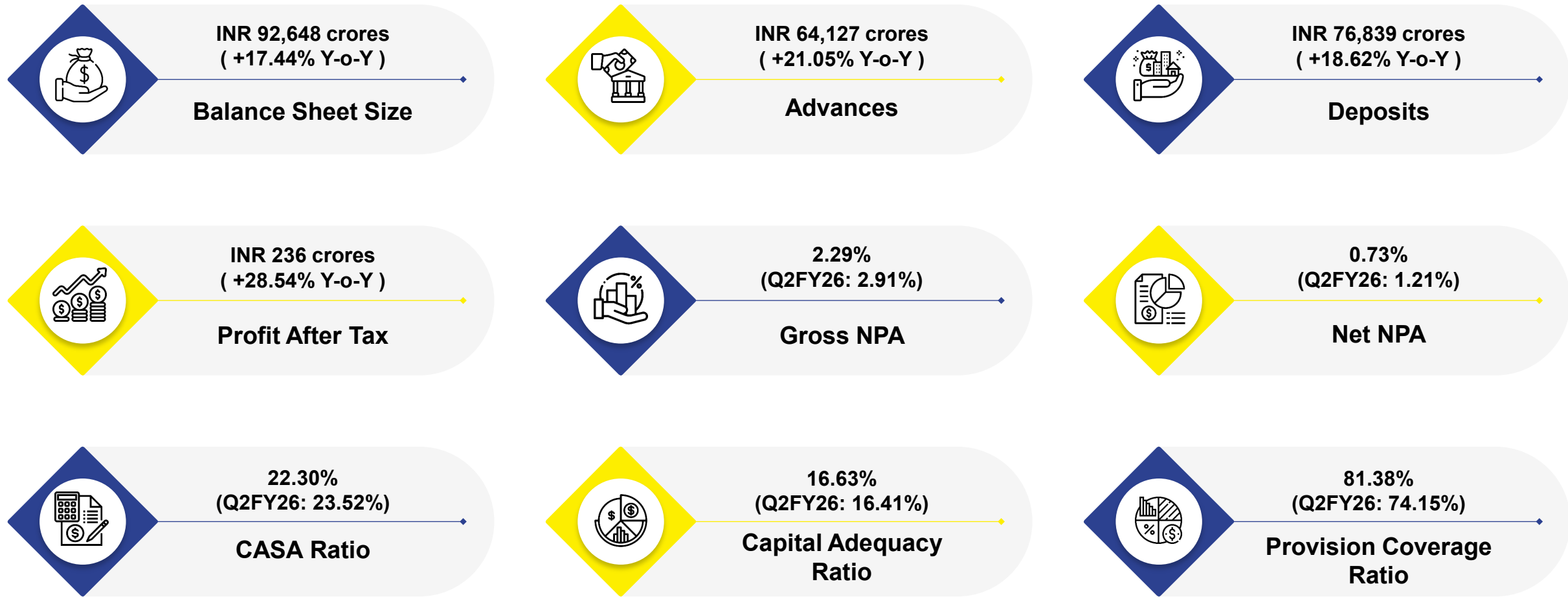
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Performance Highlights – Q2FY27



Advances growth
compared with Q2FY26:

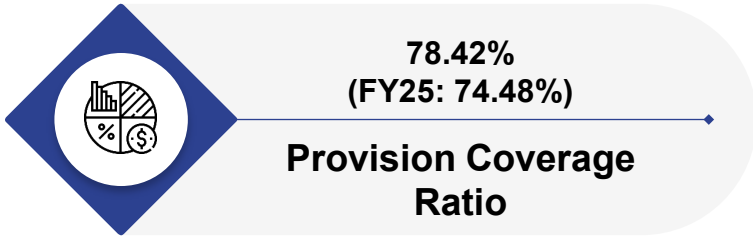
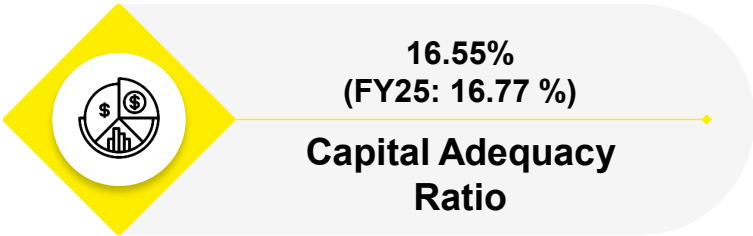
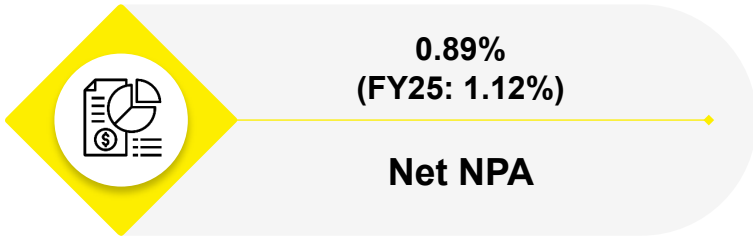
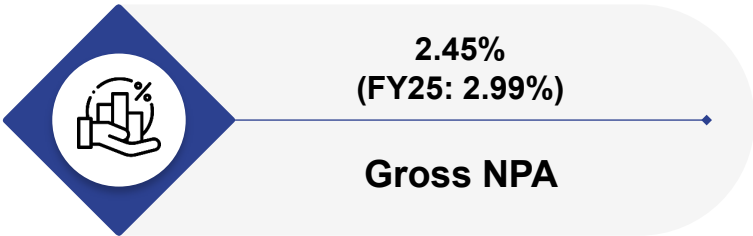
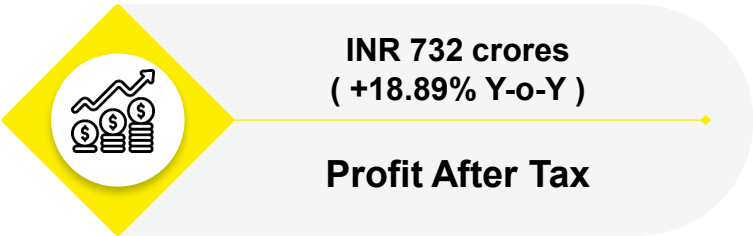
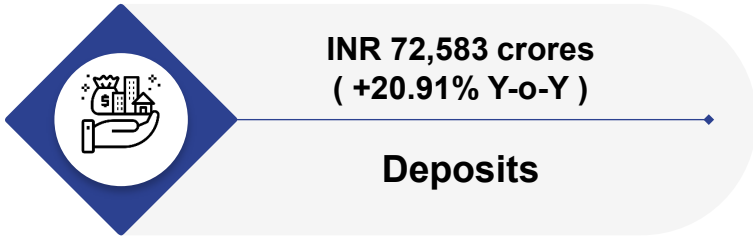
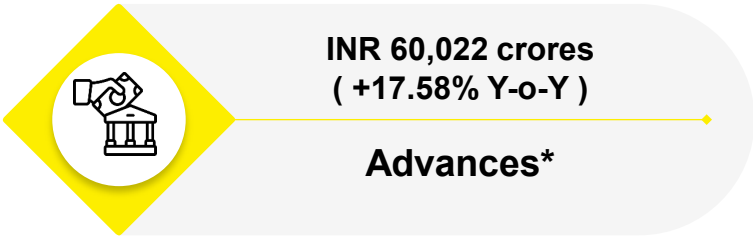
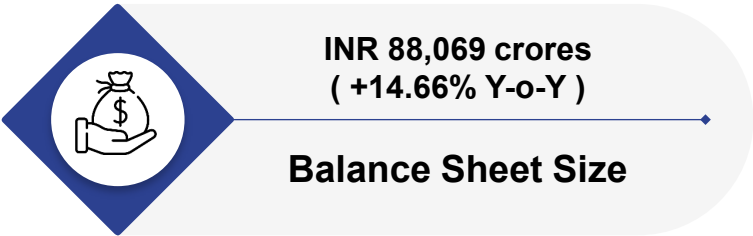
Retail Mortgages
+9% Y-o-Y

Co-lending
-12% Y-o-Y

Construction Finance
+6% Y-o-Y

AIB
+23% Y-o-Y

Performance Highlights – FY2026



*

Retail Mortgages
+8% Y-o-Y

Co-lending
+25% Y-o-Y

Construction Finance
+14% Y-o-Y

AIB
+19% Y-o-Y



About Us

- New generation private sector bank with PAN India presence through branches across majority of States and Union Territories
- A National Bank catering to self employed segment.



Background



Company Vision

- To be the most innovative and responsive neighborhood bank in India serving entrepreneurs, individuals, and businesses while ensuring strong governance, good working atmosphere for employees and be responsible towards society and environment

DCB BANK

- Mortgage, MSME/SME, Educational Institutional loans, Agri and Gold Loan focus
- Granular secured small ticket lending
- Diversified portfolio (Deposits and Advances)
- Proven capital efficient business model
- Stable & skilled management team
- Expanding branch network
- Technology savvy & innovative, with cutting edge technology products
- Efficient capital consumption & strong Capital Adequacy



Attributes



Promoter & Shareholding

- Promoted by the Aga Khan Fund for Economic Development (AKFED) & Platinum Jubilee Investments Limited (holds 16.22%)
- Institutions (including FII + FPI) 45.87% (non promotor institutional shareholding above 1% is 31.26%)



01

Target self-employed, MSME/SME, Retail segment. Focus on products that enhance customer engagement.

02

Create a diversified, secured and granular portfolio

03

Limit Corporate, unsecured and lumpy exposures

04

Focus on retail Mortgages*, MSME/SME Overdraft and Term Loans, Educational Institutional Loans, Tractor Finance, KCC, Gold Loans, Construction Finance, TReDS and Co-lending

05

Rely mainly on Retail Deposits (CASA, Term Deposits). Limit dependency on bulk deposits. Use long term refinance options (SIDBI, NABARD and NHB)

06

Target Tier 2 to Tier 6 locations

07

Continuously strengthen credit (underwriting, collections, recoveries, portfolio monitoring and analytics)

08

Invest continuously in digital agenda to improve frontline and customer experience

09

Generate steady granular Fee Income through bancassurance, mutual funds, trade, remittances, foreign exchange and cash management

10

Continuously improve Liquidity management, Cost productivity, Operational Risks and HR processes

11

Form strategic alliances to enhance products, segments and distribution

12

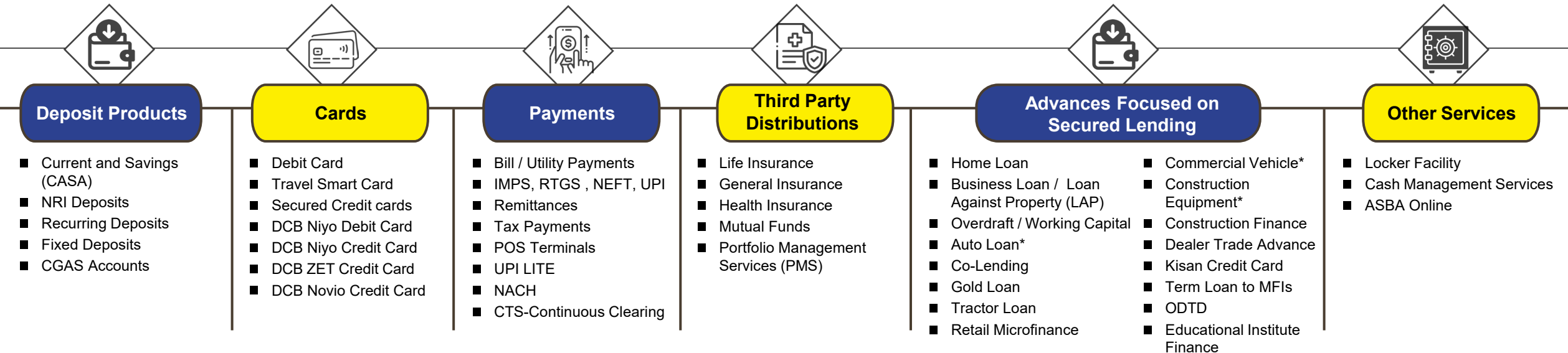
Provide apt financial solution to meet the surplus, deficit, risk protection and trade finance requirements of self-employed customers.

13

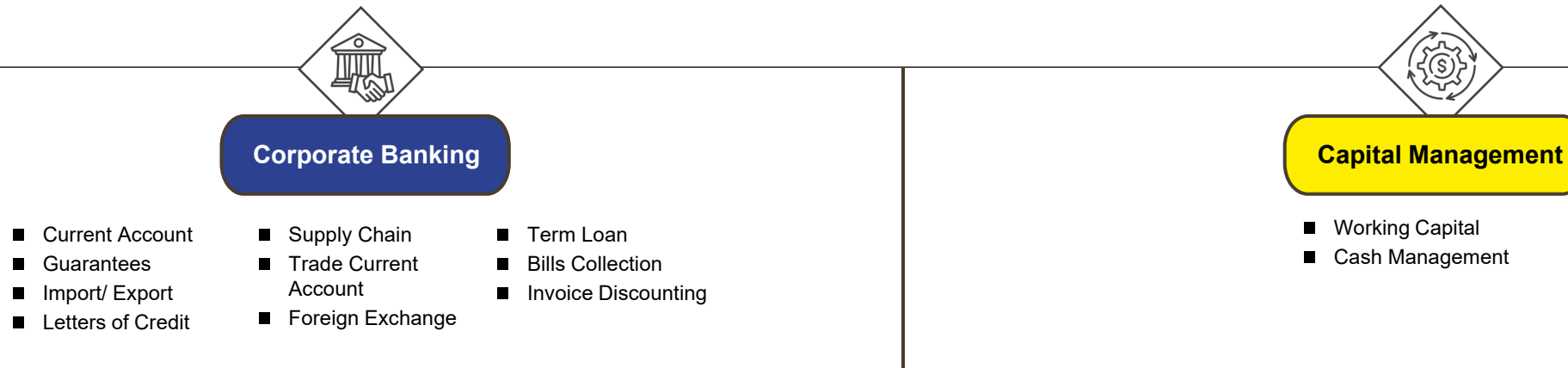
We have the opportunity to scale up into an organisation, which provides timely, tailor-made solutions that meet all the financial needs of the self-employed businessmen in every neighborhood where we operate.

*Includes Home Loan & LAP

Retail and Agri & Inclusive Banking



SME, Corporate Banking, NBFCs, Co-operative Banks

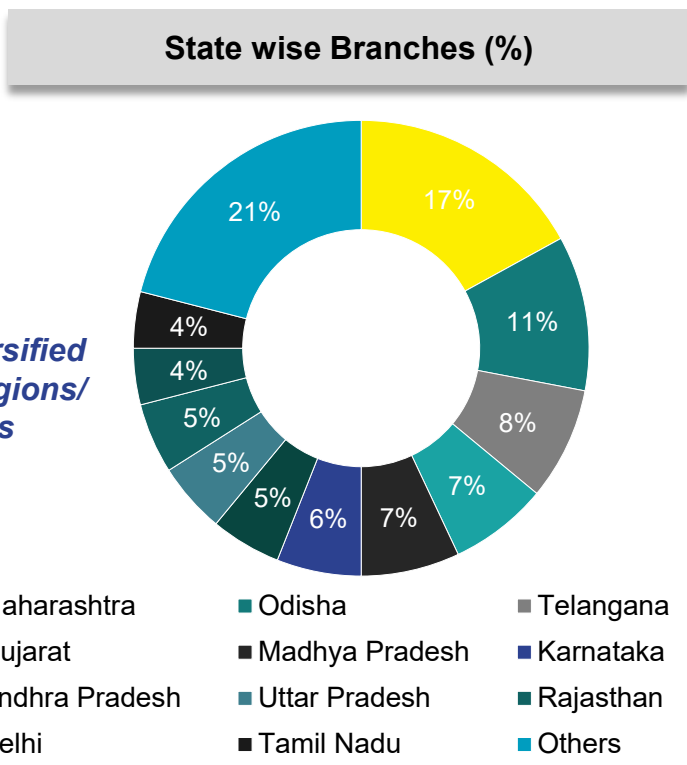
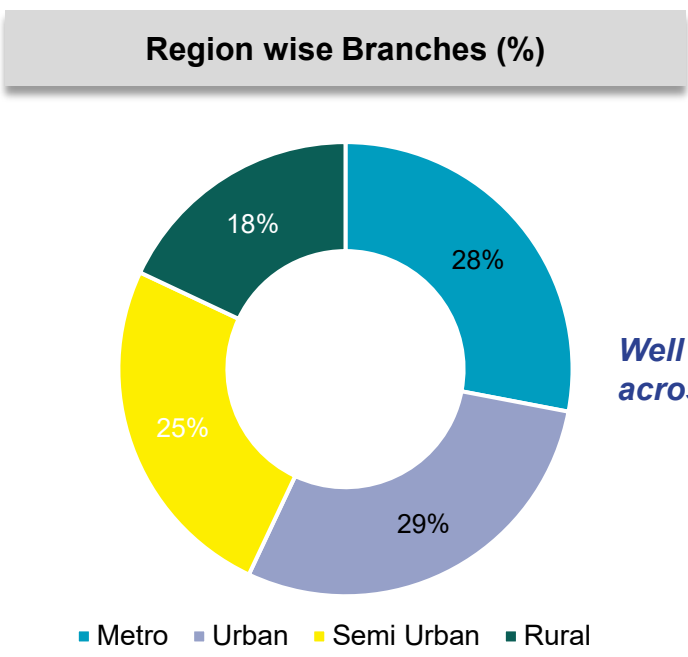
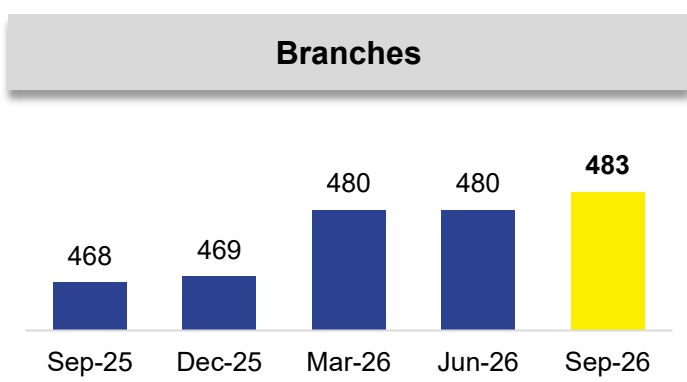
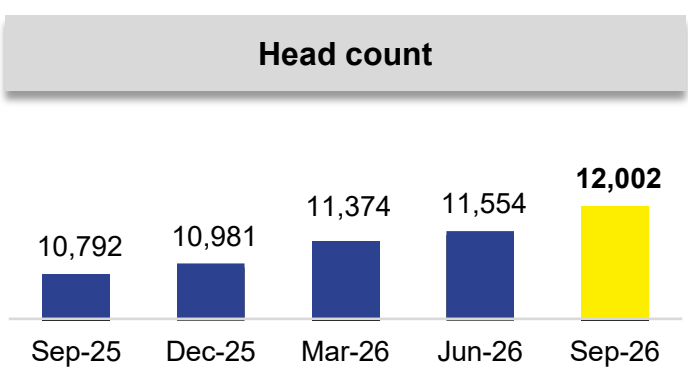
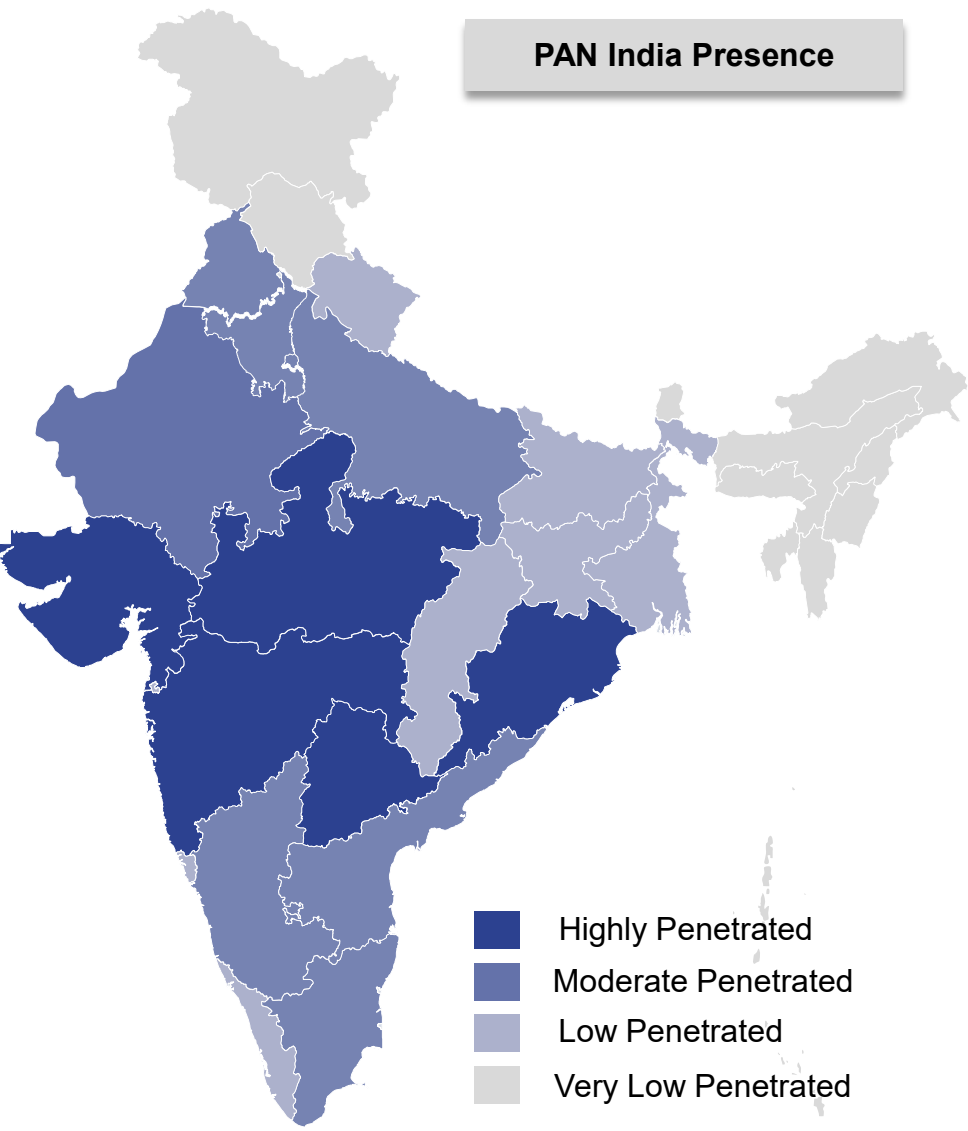


Capital Efficient Business Model- Potential to deliver healthy ROA/ROE over time

	Balance Sheet (Deposits & Advances)	Margins	Asset Quality & Credit Costs	Cost to Average Assets / Cost to Income Ratio	Key Ratios
The Story so Far	 - Balance Sheet as at 30-Sep-26: INR 92,648 crores - Advances of INR 64,127 crores with a focused approach towards secured small ticket lending	 - Diversified portfolio with focus on robust yields resulting in healthy/ steady NIMs - NIM of 3.25% for Q2FY27	 - Gross NPA at 2.29% and Net NPA at 0.73% - Provision Coverage Ratio at 81.38% - Credit cost at 0.28% for Q2FY27 - Margin of Safety (Operating Profit / Provisions) for Q2FY27 at 5.93	 - Cost to Average Assets at 2.47% for Q2FY27 - Cost to Income at 59.64 % for Q2FY27 - Headcount at 12,002 and branch network at 483	 - Return on Assets at 1.03% for Q2FY27 - Return on Equity at 14.60% for Q2FY27
Outlook & Way Forward	- Aim to double the Balance Sheet size every three to four years - Mortgages (Home Loan + LAP), MSME/SME, Gold Loan, Co-lending, AIB, Construction Finance expected to lead the growth	- Business Model NIMs 350 bps to 365 bps - Improving CASA, diversified Advances portfolio, achieving Agri PSL and containing NPAs	- Target GNPA below 2.50% and NNPA of 1.00%. - Business Model Credit costs of 45 bps to 55 bps to Average Assets - Target margin of safety (Operating Profit / Provisions of 3 to 4 times)	- Target Cost to Income Ratio of 60% or below in near term - Target Cost to Average Assets of 2.50% to 2.60%	<u>Return on Assets (ROA)</u> - Target 1% or above in near term <u>Return on Equity (ROE)</u> - FY 26-27 - 13.5% - FY 27-28 - 14.5% * Without considering any fresh capital that may be raised during this period.

A person in a blue shirt is holding a tablet. Overlaid on the image are various financial charts, including a candlestick chart, a line graph with a dotted trend line, and a bar chart. The background is a light blue gradient.

Customer Service and Digital Initiatives



Note: Map not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

A background image showing a group of business professionals in a huddle, with their hands stacked in the center, symbolizing teamwork and collaboration. The image is faded and serves as a backdrop for the text.

Board & Management

Eminent Board of Directors (as on October 23, 2026)

Pushan Mahapatra

Chairman and Independent Director

A career banker with over 40 years of experience, including 35 years with the SBI group. He has held key leadership roles, including the MD & CEO of SBI General Insurance Co Ltd for nearly 5 years making it one of the leading private sector general insurance players in India. He successfully managed senior leadership positions across Retail & Corporate banking, Technology, Compliance & Audit.

Amyn Jassani

Independent Director

A qualified Chartered Accountant and Company Secretary with more than 30 years of experience, mainly with the big four accounting firms. He has also passed the Certified Information System Auditor's (CISA) and Social Auditor's Certification examinations.

Krishnan Sridhar Seshadri

Whole Time Director (Executive Director)

A Masters in Commerce (M.Com.) and is a Certified Associate of the Indian Institute of Bankers (CAIIB). He has over 40 years of banking experience, covering various aspects of branch banking and others. He has worked with ICICI Bank, having joined it from almost its inception, and earlier with Syndicate Bank and State Bank of India.

Thiyagarajan Kumar

Independent Director

A Member of the Institute of Chartered Accountants of India and the Institute of Cost and Works Accountants of India with more than 37 years of experience with Hindustan Unilever & the Times Group in the finance, commercial, governance, audit/ assurance functions.

Praveen Kutty

Managing Director & CEO

A business leader with over 35 years of banking experience. In DCB Bank he has held various roles, heading Retail Banking, Agri Banking & SME Banking in the last 18 years. He has worked with Citibank India and North America, where he successfully managed multiple consumer banking businesses. He holds a B.Com and an MBA degree.

Balu Srinivasan

Independent Director

An Engineer and certified Cost Accountant and with a remarkable career spanning over 35 years, during which he has held significant leadership roles at esteemed organization such as Ford, TVS, Ashok Leyland, Unilever, and Pfizer. He is particularly skilled in integrating cybersecurity best practices, implementing IT security audits, and driving continuous improvement initiatives across organizations.

Tarun Balram

Independent Director

A senior banker with almost 30 years of experience with HSBC in the Corporate and Institutional banking domain. He worked in various capacities including the Managing Director and Head India - Corporate & Institutional Banking, covering HSBC's Corporate & Financial Sector Clients (local and multi-national).

Neeta Sudhir Rege

Independent Director

A senior banker with over 38 years of experience in Compliance, Financial Crime Compliance, Conduct and Consumer Banking. She served under various capacities in Standard Chartered Bank, including as a Chief Compliance Officer until her retirement. She is a Commerce graduate and has done Masters in Management Studies.

Nasser Munjee

Non-Executive (Non-Independent) Director

A senior banker & economist, holds a Bachelor and Master degree from the London School of Economics, UK and was associated with HDFC for over 20 years at various positions including as its Executive Director. He was Ex-Managing Director of IDFC Limited up to March 2004 and Ex-Chairman of DCB Bank Ltd since June 2005 till August 2021.

Somasundaram PR

Independent Director

A Member of the Institute of Chartered Accountants of India and the Cost Accountant with over 31 years' experience across various Unilever Group companies in India and abroad, Standard Chartered Bank and others.

Nadir Bhalwani

Non-Executive (Non-Independent) Director

A graduate and an MBA from KJ Somaiya Institute of Management Studies and Research, University of Mumbai, Mr. Nadir Bhalwani is a CISA from ISACA USA and has completed the Global CIO Certification – Executive Program from the Indian School of Business, Hyderabad. He has held leadership position in technology at top institutions such as CRISIL and IL&FS Investsmart.

Suhail Nathani

Independent Director

He holds an M.A in Law from University of Cambridge and LL.M from Duke University and is qualified to practice in India and New York. He is the Co-Founder and Managing Partner of Economic Laws Practice (ELP) with over 30 years of experience in M&A, Competition, trade and regulatory law. He has represented India at the WTO and also served as counsel to the CCI & SEBI. He also serves on various 'Not for Profit' board

Abhijit Bose

- Designation: *Chief Credit Officer*
- Years of Experience: 35+

Ajay Mathur

- Designation: *Head – Collections & Commercial Vehicles*
- Years of Experience: 33+

Ajit Kumar Singh

- Designation: *Head Treasury, FIG And Chief Investor Relationship Officer*
- Years of Experience: 33+

Ashu Sawhney

- Designation: *Head – Human Resources*
- Years of Experience: 33+

Bappa Roy

- Designation: *Chief Data Protection Officer*
- Years of Experience: 34+

Damodar Agarwal

- Designation: *Head – Strategic Initiatives & Alternate Channels*
- Years of Experience: 30+

Durga Prasad Rath

- Designation: *Business Unit Head - AIB Branch Banking*
- Years of Experience: 30+

Gaurav Mehta

- Designation: *Head – Marketing, PR, Corporate Communications, CSR*
- Years of Experience: 31+

J. K Vishwanath

- Designation: *Head – Corporate Banking, Construction Finance And SME*
- Years of Experience: 32+

Kamala Kant Pandey

- Designation: *Head – Gold Loans and Trade Finance*
- Years of Experience: 31+

Krishna Ramasankaran

- Designation: *Chief Internal Auditor*
- Years of Experience: 30+

Mahesh Kutty

- Designation: *Chief Risk Officer*
- Years of Experience: 21+

Praveen Kutty

- Designation: *MD & CEO*
- Years of Experience: 35+

Manoj Joshi

- Designation: *Chief Compliance Officer.*
- Years of Experience: 31+

Meghana Rao

- Designation: *Chief Operating Officer – Branch, Trade and Treasury Operations*
- Years of Experience: 25+

Murali Rao

- Designation: *Chief Technology Officer*
- Years of Experience: 25+

Narendranath Mishra

- Designation: *Head – Retail & Agri Loans*
- Years of Experience: 26+

Krishnan Sridhar Seshadri

- Whole Time Director (Executive Director)
- Years of Experience: 40+

N C Kaushal

- Designation: *Business Head – Construction Finance*
- Years of Experience: 34+

Pankaj Sood

- Designation: *Head – Branch Banking*
- Years of Experience: 29+

Parthasarathy Karlapati

- Designation: *– Chief of Internal Vigilance (CIV)*
- Years of Experience: 31+

Ravi Kumar

- Designation: *Chief Financial Officer*
- Years of Experience: 30+

Rubi Chaturvedi

- Designation: *Company Secretary*
- Years of Experience: 19+

Shankershan Vasisth

- Designation: *Deputy Chief Compliance Officer.*
- Years of Experience: 26+

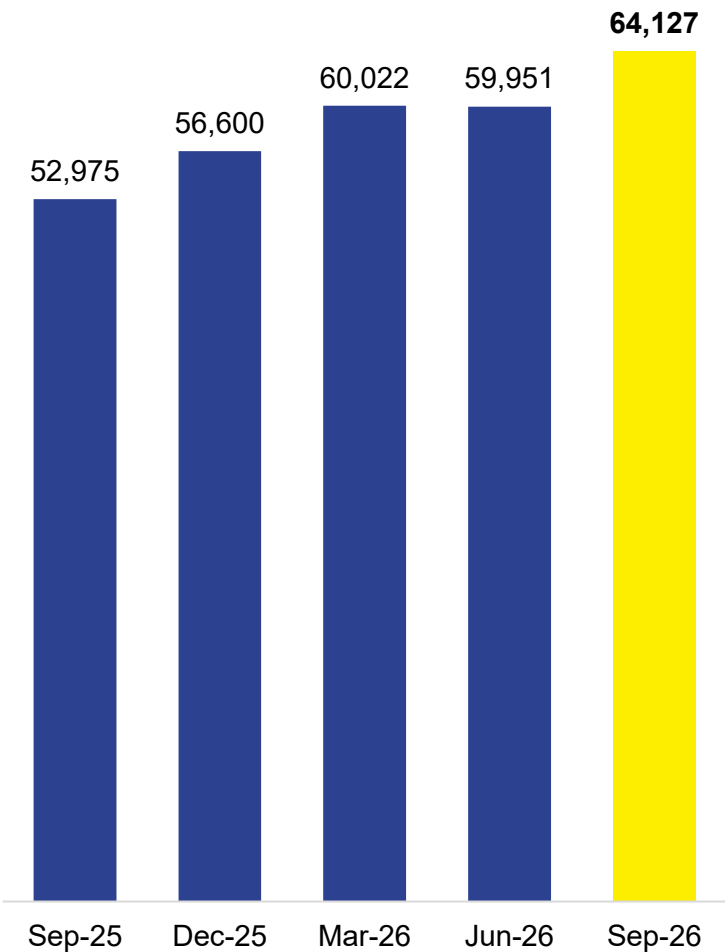
Vikash Agarwal

- Designation: *Head – Marketing Services*
- Years of Experience: 27+

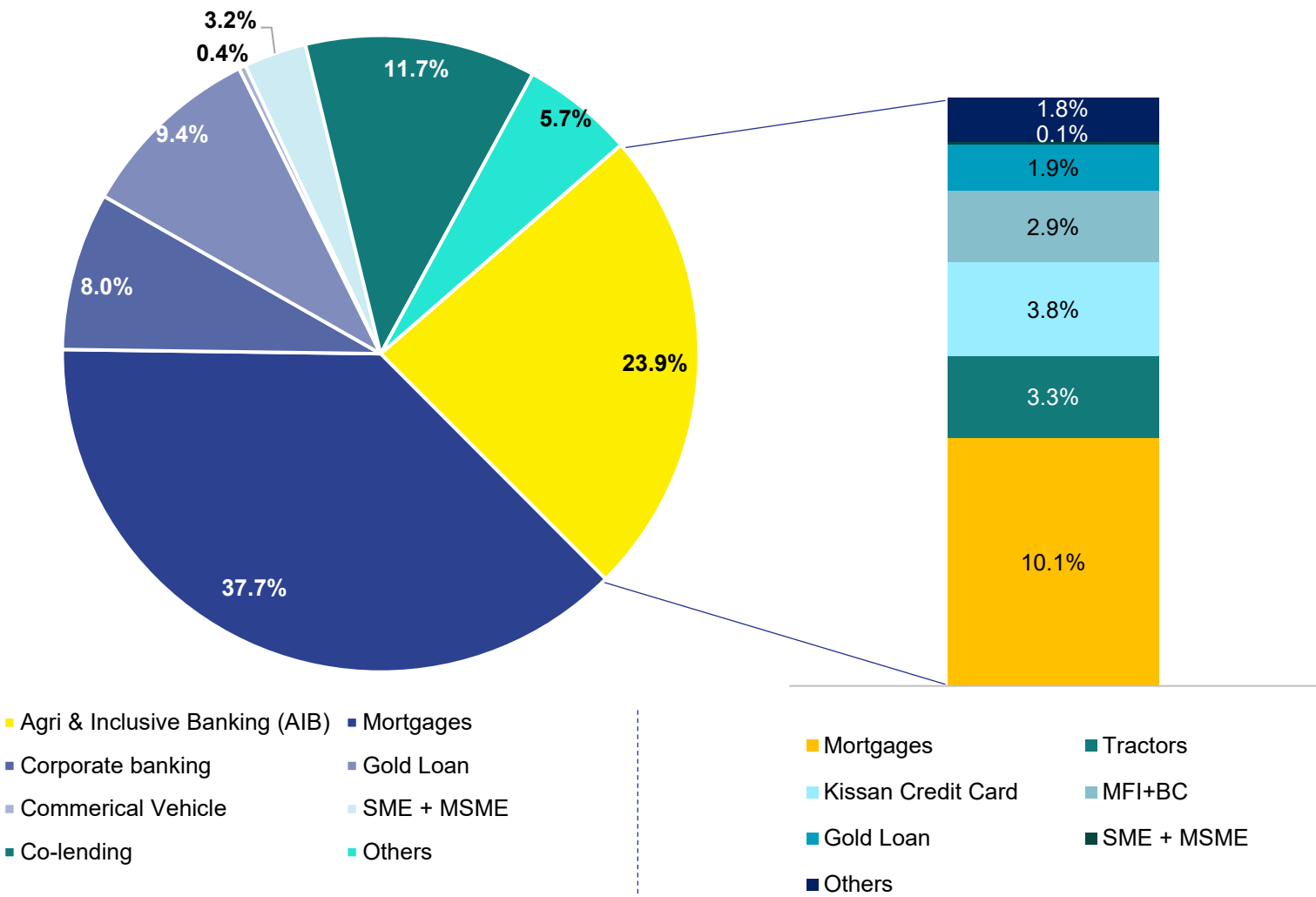
A background graphic featuring a person in a blue shirt holding a transparent tablet. The tablet displays various business-related icons and data. At the top, there's a clock showing 00:01:12:10 and a target icon. Below that, a bar chart shows a 32.21% increase. A central box contains the word 'UPDATES'. To the right, a table lists numbers: 290391, 312272, 445395, 379, 69185, 68136, 3844, and 258036. The bottom of the tablet shows a line graph, a bar chart, and a calculator icon.

Business Update

Advances (INR crores)



Product Mix (As on 30-Sep-26)

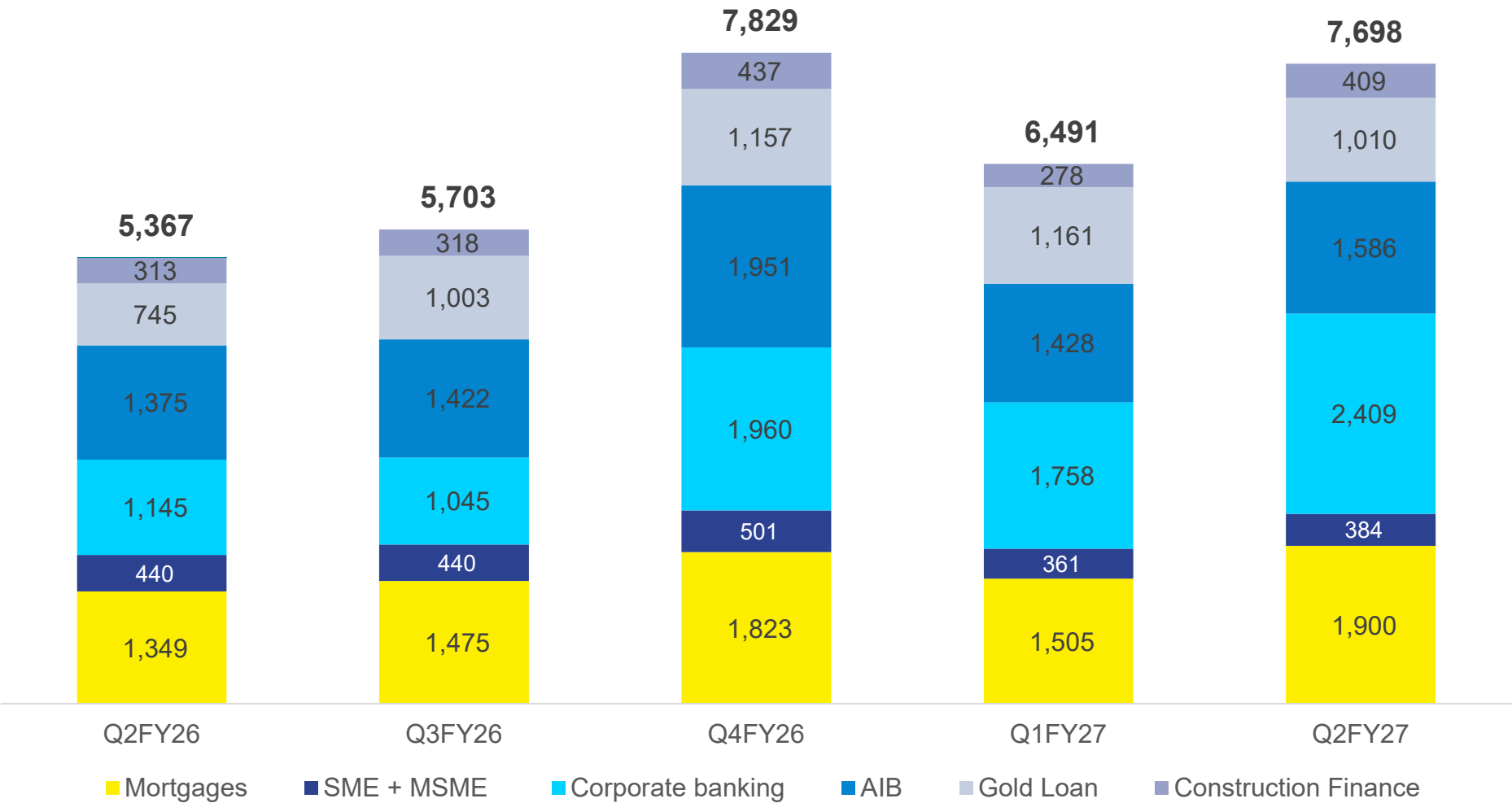


Product Mix (As on 30-SEP-26)

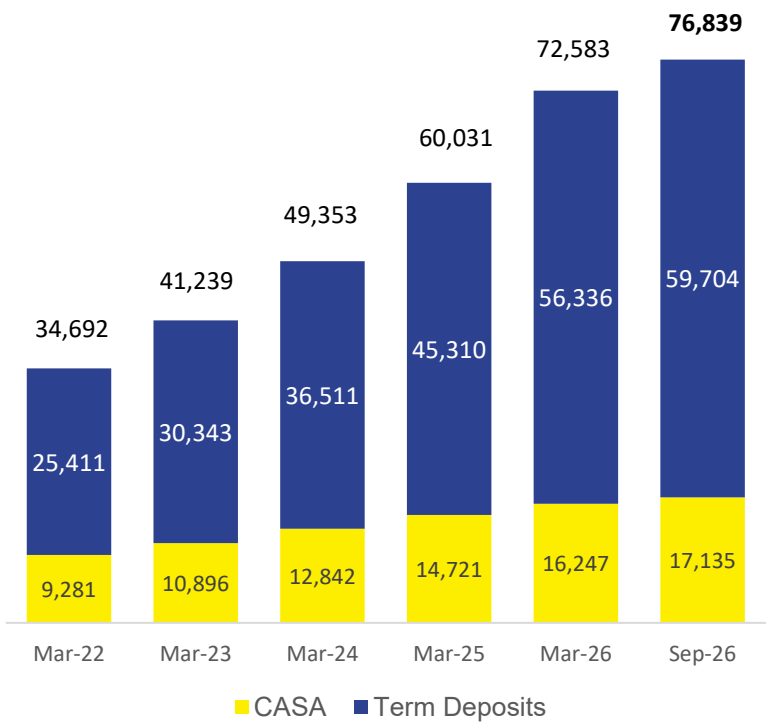
Products (INR Crores)	Retail Banking	Agri & Inclusive Banking	SME + MSME	Corporate Banking	Total	Y-o-Y (%)	Q-o-Q(%)
Mortgages	24,151	6,485	-	-	30,636	11.7%	3.8%
Co- lending	7,514	101	-	-	7,615	(11.4%)	1.8%
Gold Loans	6,039	1,215	-	-	7,254	142.3%	29.8%
Corporates	-	236	-	5,143	5,379	42.7%	12.8%
SME + MSME	102	76	1,934	-	2,112	(8.4%)	3.0%
Construction Finance	1,854	372	-	-	2,226	1.8%	(1.0%)
Kisan Credit Card (KCC)	-	2,460	-	-	2,460	22.0%	5.8%
Farm Equipment's (Tractors)	-	2,094	-	-	2,094	22.5%	5.6%
Micro Finance Institutions (MFI)	-	1,246	-	-	1,246	68.1%	4.3%
SHG/JLG - Lending through BC	-	596	-	-	596	28.5%	9.4%
Commercial Vehicle	228	63	-	-	291	(49.2%)	(17.8%)
Others	2,570	366	-	-	2,936	48.6%	21.8%
IBPC	-	-	-	-	(500)	(68.5%)	66.7%
Floating Provision	-	-	-	-	(218)	15.0%	3.5%
Total	42,458	15,310	1,934	5,143	64,127	21.1%	7.0%

*percentages in parenthesis denotes degrowth

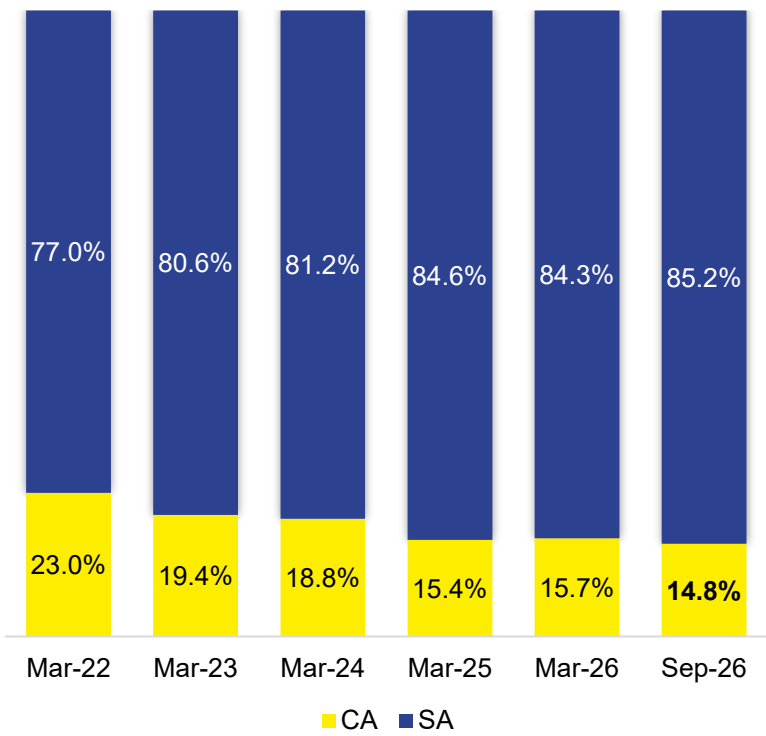
Key Product wise Disbursement Trends (INR crores)



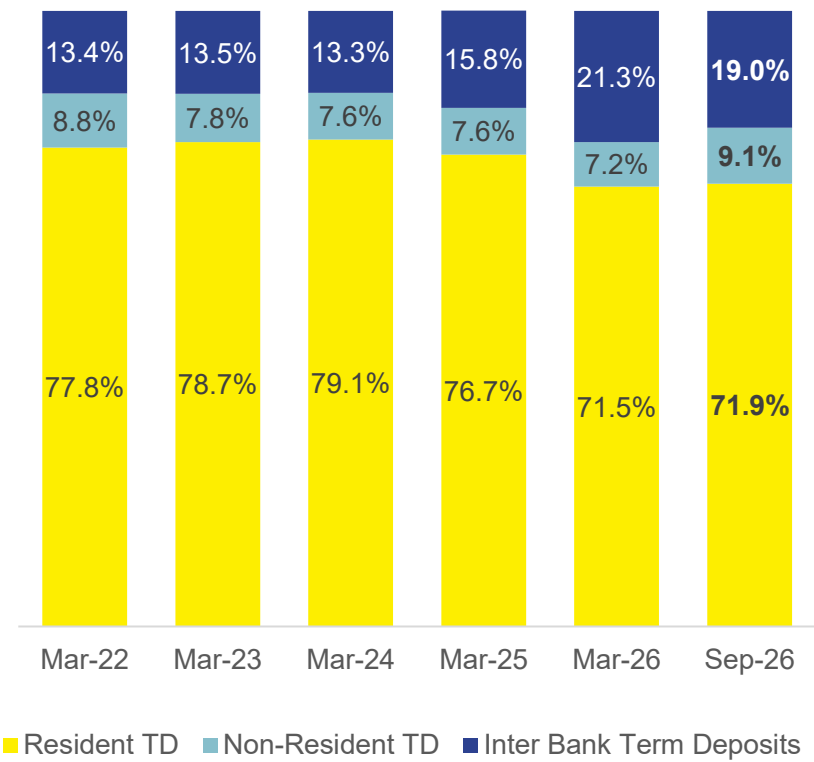
Deposits (INR crores)



CASA Mix (%)

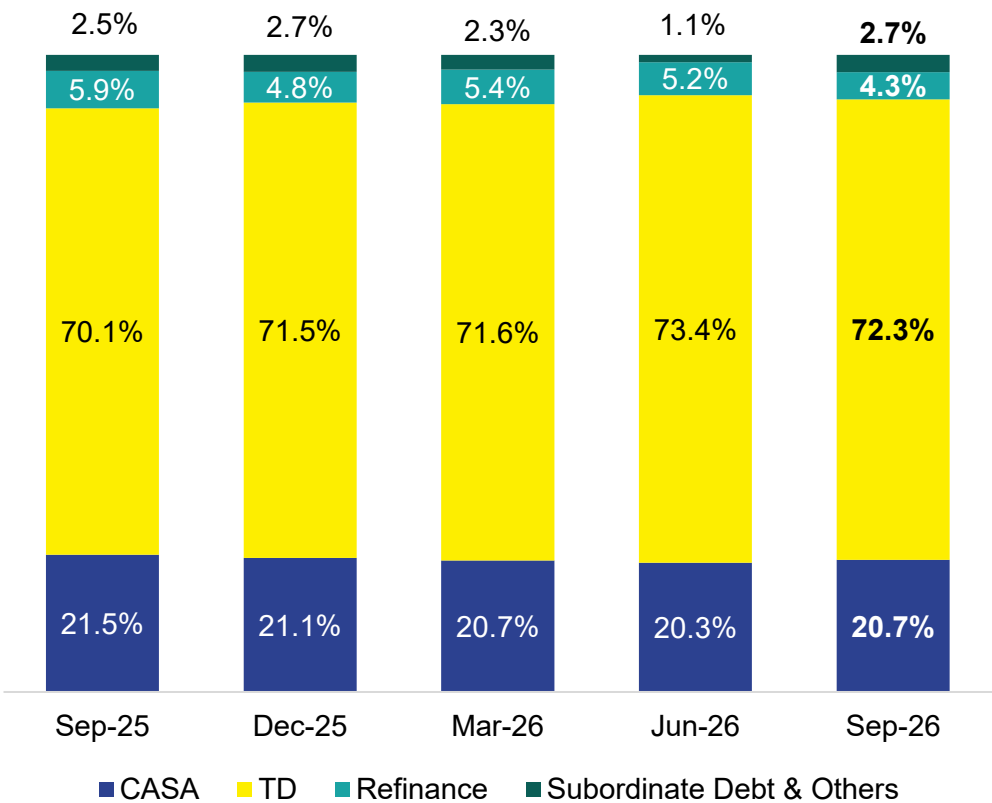


Term Deposits Mix (%)



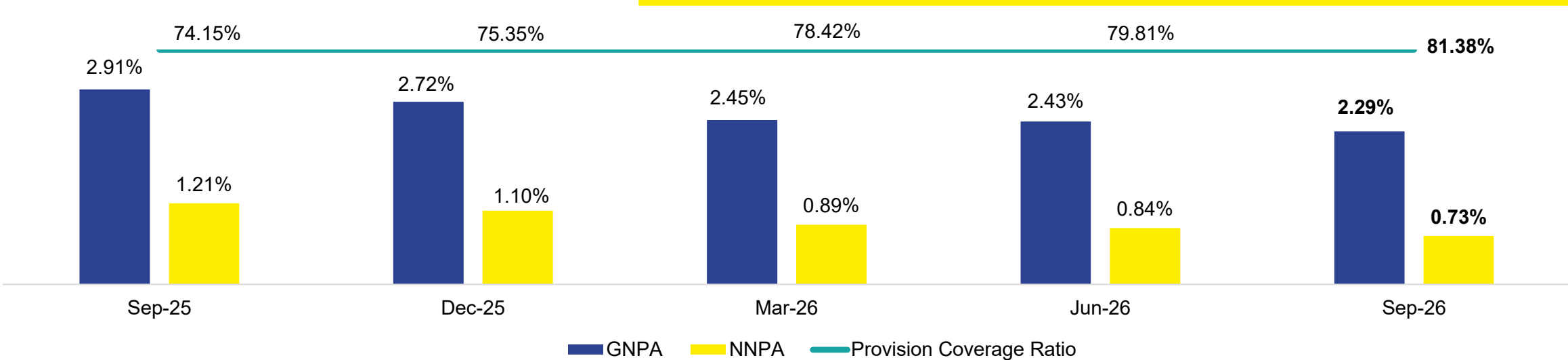
Top 20 depositors contribute 6.56% of Total Deposits in Q2FY27 (Q1FY27 :- 6.81%)

Funding Mix (INR crores)



Credit Rating

Instruments	CRISIL	CARE
Long Term – Subordinated Debt	AA-/Stable	AA-/Stable
Certificates of Deposits	A1+	A1+
Short – Term Fixed Deposits	A1+	A1+

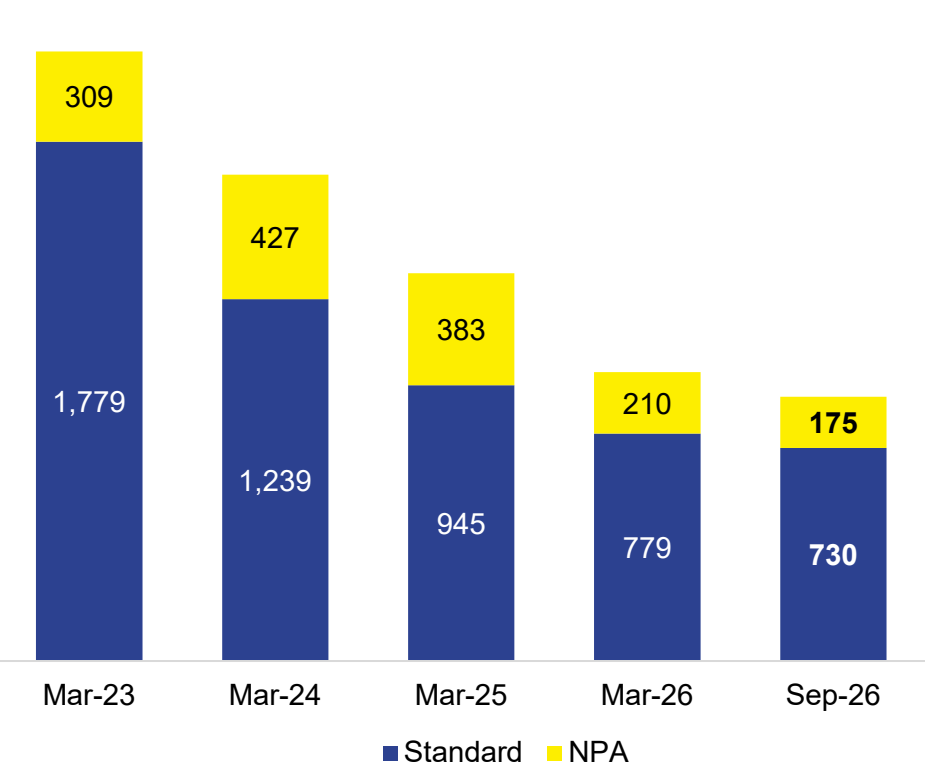


Gross NPA Movement (INR Crores)	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Opening Balance (A)	1,554	1,568	1568	1496	1482
(+) Fresh Slippages	401	403	320	401	437
(+) Addition to Existing NPAs	1	0	3	6	1
Sub-Total (B)	402	403	323	407	438
(-) Recoveries	165	194	199	222	236
(-) Upgrades	163	150	154	152	191
Sub-Total (C)	328	344	353	374	427
(-) Write Offs / Sacrifice (D)	60	59	42	47	4
Closing Balance (A+B-C-D)	1,568	1,568	1496	1482	1489
Fresh Slippage Ratio	3.17%	3.08%	2.28%	2.69%	2.94%
Recoveries & Upgrades to Slippages	81%	86%	109%	92%	97%

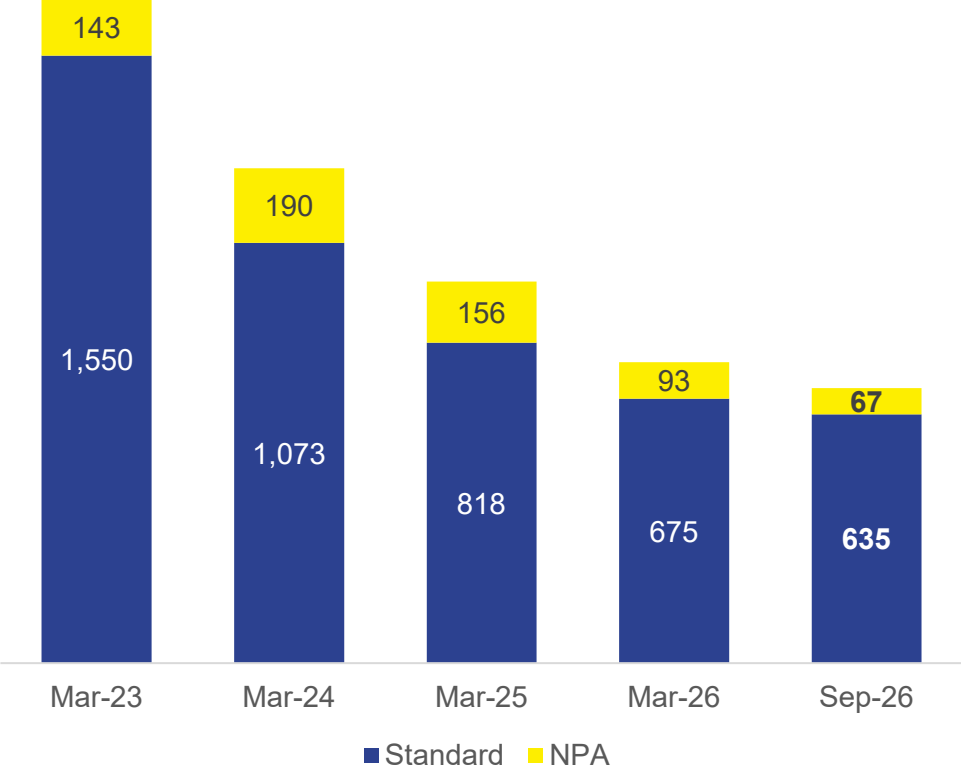
Product wise Gross NPA (INR Crores)	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Variance (Q-o-Q)
Mortgages	638	643	613	603	605	+2
SME+MSME	162	158	137	131	125	-6
Corporate	146	144	144	145	141	-4
AIB	461	468	458	454	452	-2
Gold Loans*	27	29	21	26	26	0
Commercial Vehicle	53	42	35	34	38	+4
Construction Finance	27	22	21	19	24	+5
Others	54	62	67	70	78	+8
Total	1,568	1,568	1496	1482	1489	+7

*Includes Co-Lending

Restructured Advances (INR Crores)



Net Outstanding Advances (INR Crores)



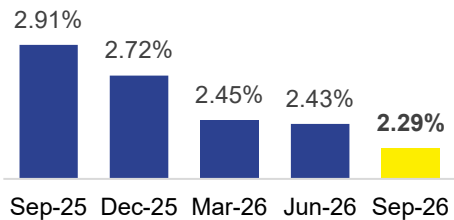
Collection Efficiency (%) – Bucket 0

Portfolio	Sep-25	Dec-25	Mar-26	Jun-26	Jul-26	Aug-26	Sep-26
Business Loans (LAP)	98.9%	99.1%	99.3%	99.3%	99.3%	99.2%	99.2%
Home Loans	99.0%	99.1%	99.5%	99.3%	99.3%	99.2%	99.3%
CV Loans	96.5%	98.3%	98.5%	97.3%	97.3%	96.9%	96.4%

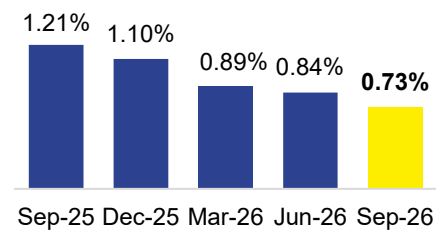
Collection Efficiency Overall (Including delinquent and restructured book) %

Portfolio	Sep-25	Dec-25	Mar-26	Jun-26	Jul-26	Aug-26	Sep-26
Business Loans (LAP)	97.7%	98.2%	98.6%	98.4%	98.6%	98.5%	98.4%
Home Loans	97.9%	98.3%	98.8%	98.5%	98.5%	98.4%	98.6%
CV Loans	93.2%	97.0%	96.4%	94.9%	94.8%	93.8%	92.7%

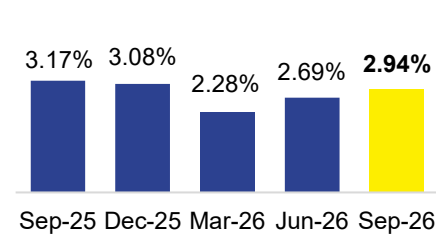
Gross NPA (%)



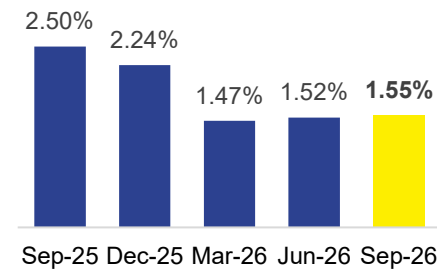
Net NPA (%)



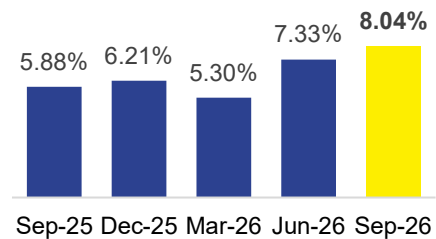
Slippages (%)



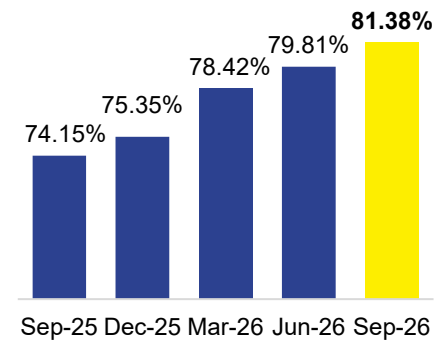
Slippages (excl. Gold Loan) (%)



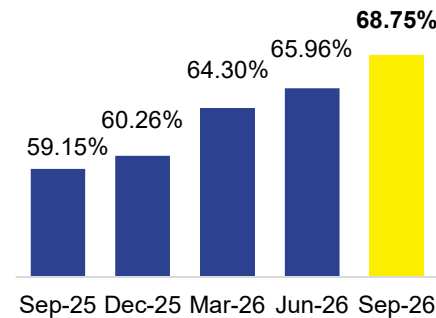
Slippages (Gold Loan) (%)



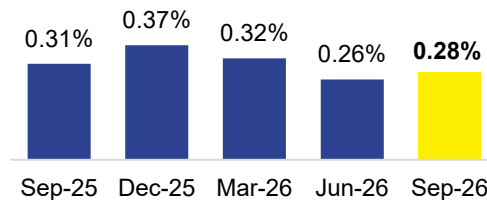
PCR (Incl. Technical write-off)



PCR (excl. Technical write-off)



Credit Cost (%)

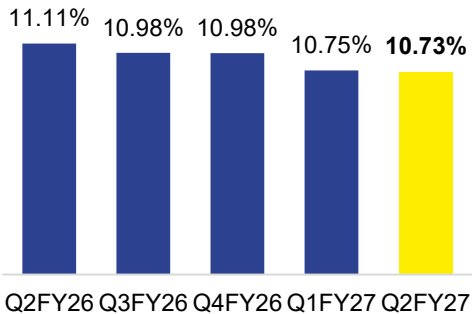


Provisions – Balance Sheet

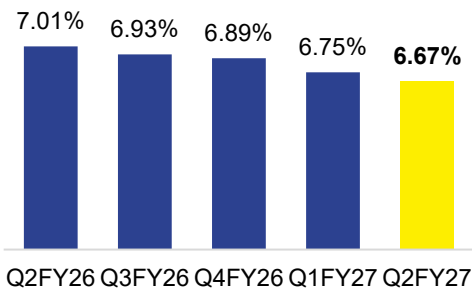
(INR crores)	Mar-2026	Jun-2026	Sep-2026
Performing Advances (A)	59,502	59,460	63,674
Provision For NPA (B)	759	767	806
Provisions excluding NPA Provision (C)	527	532	552

Key Ratios (Q-o-Q)

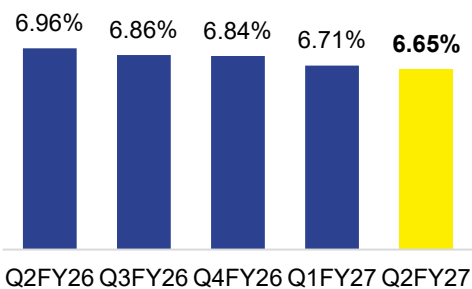
Yield on Advances (%)



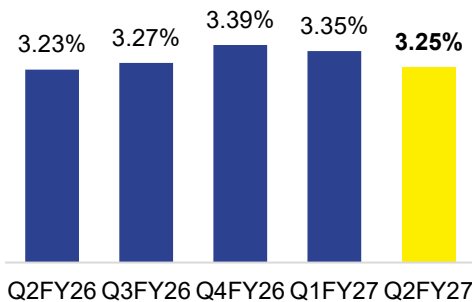
Cost of Funds



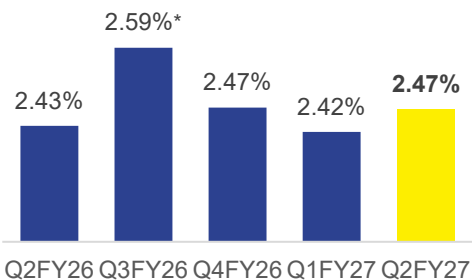
Cost of Deposits



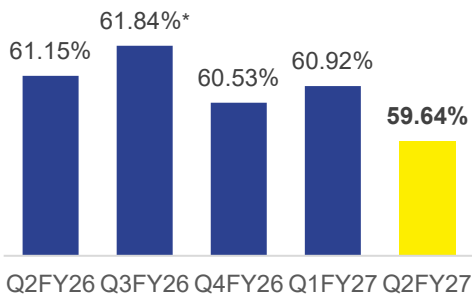
Net Interest Margins



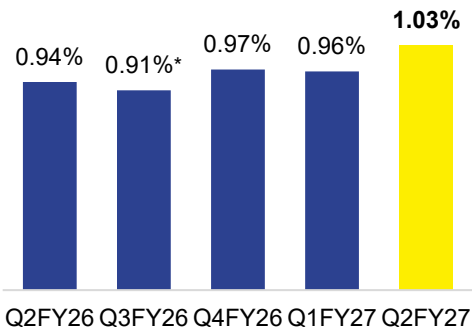
Cost to Average Assets



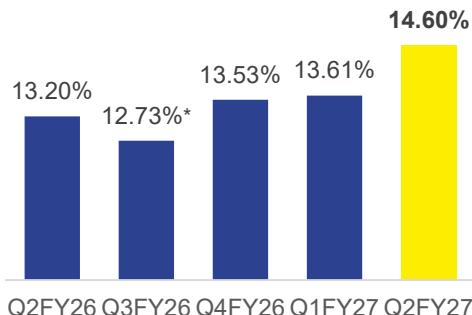
Cost to Income Ratio



Return on Assets



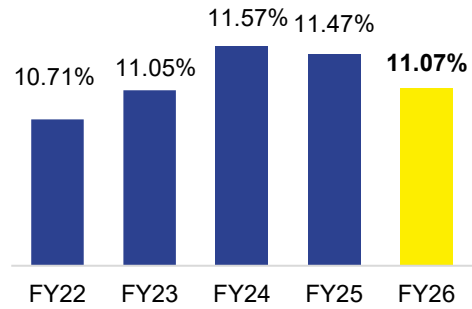
Return on Equity



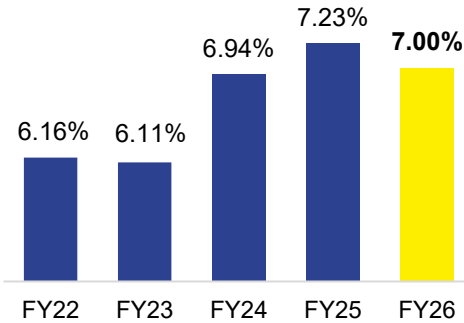
*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Key Ratios (Y-o-Y)

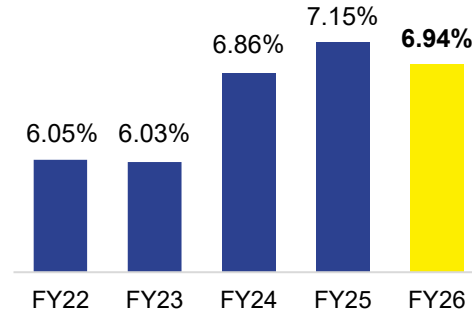
Yield on Advances (%)



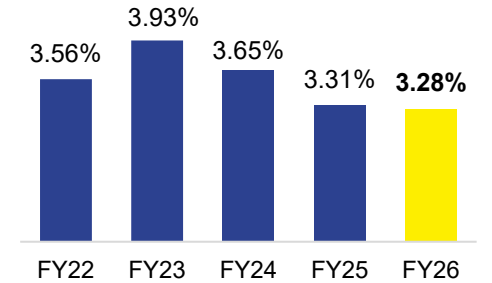
Cost of Funds



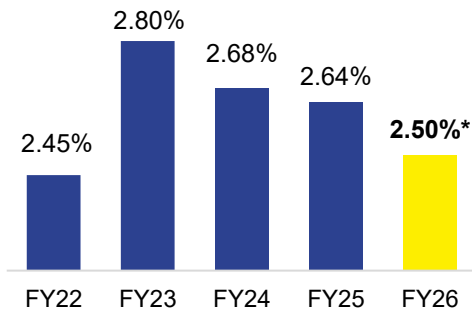
Cost of Deposits



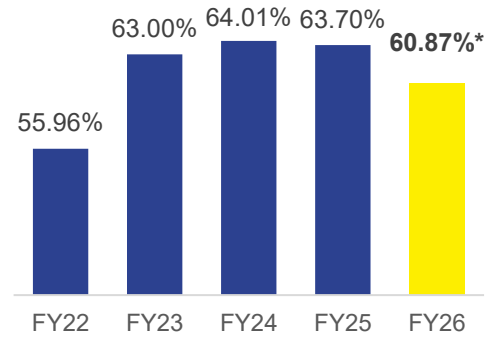
Net Interest Margins



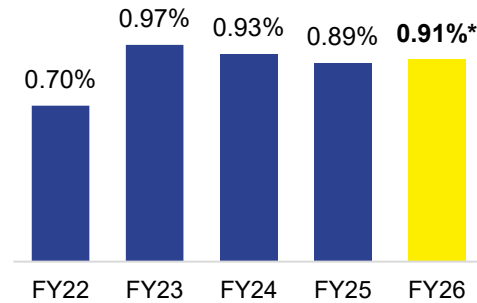
Cost to Average Assets



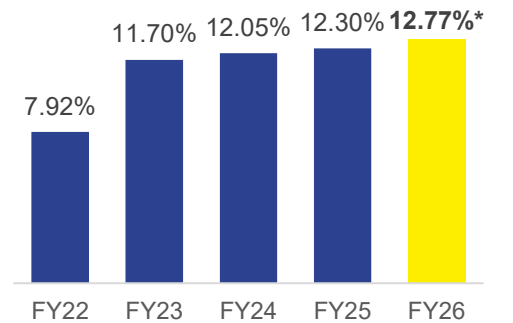
Cost to Income Ratio



Return on Assets

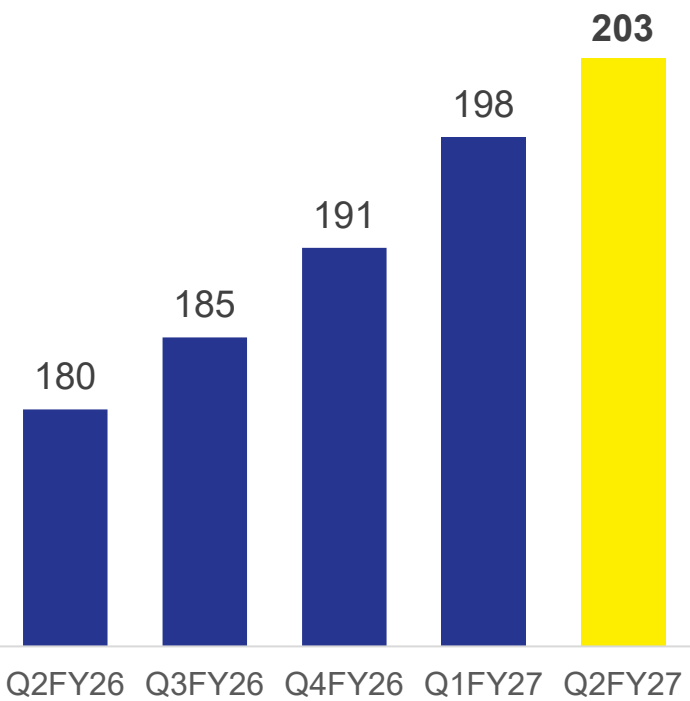


Return on Equity



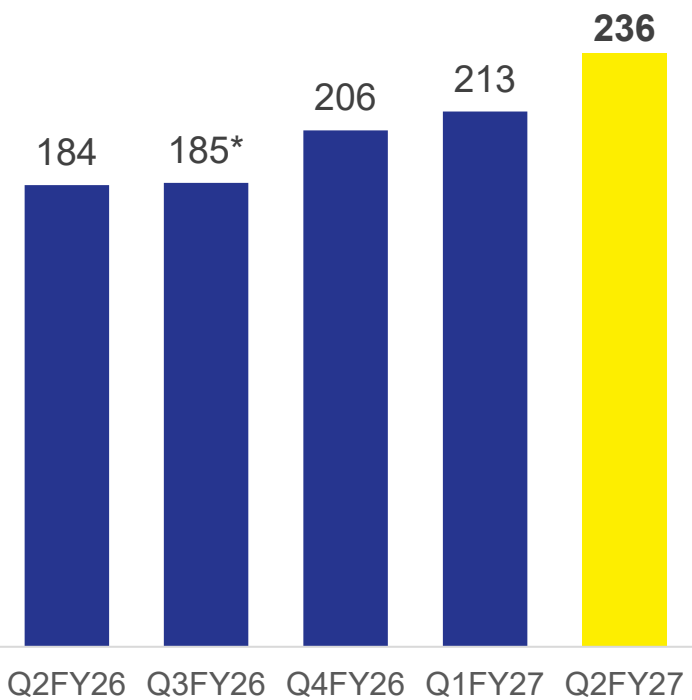
*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Book Value Per Share (INR)**

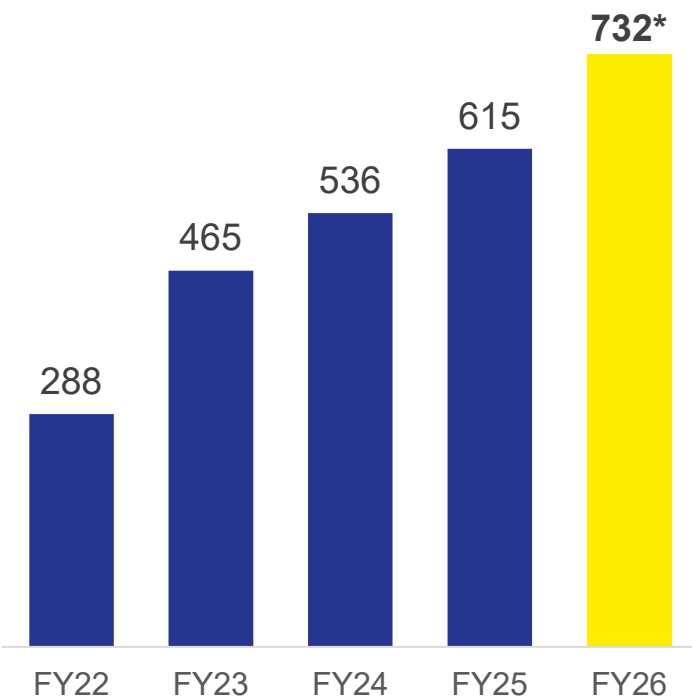


**Excluding Revaluation Reserve.

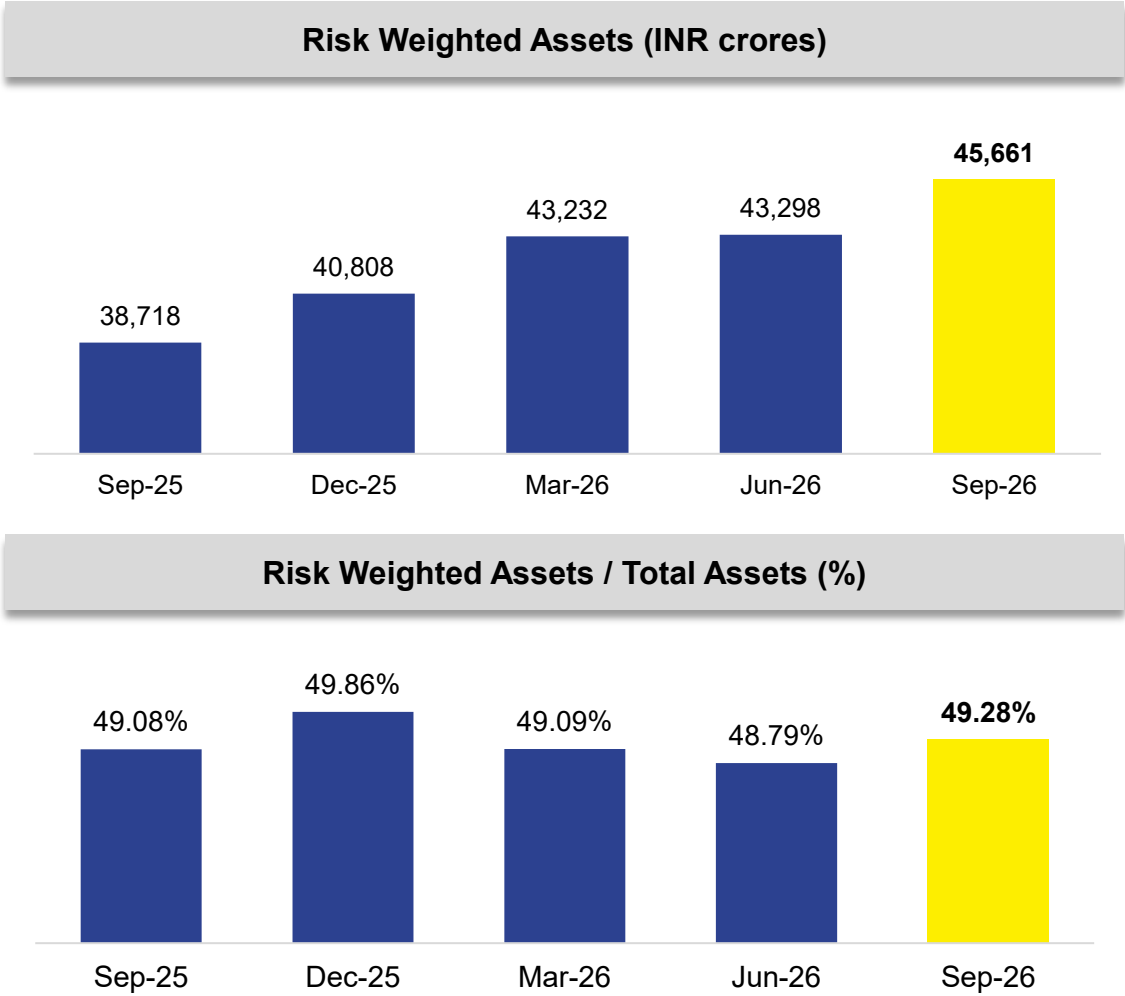
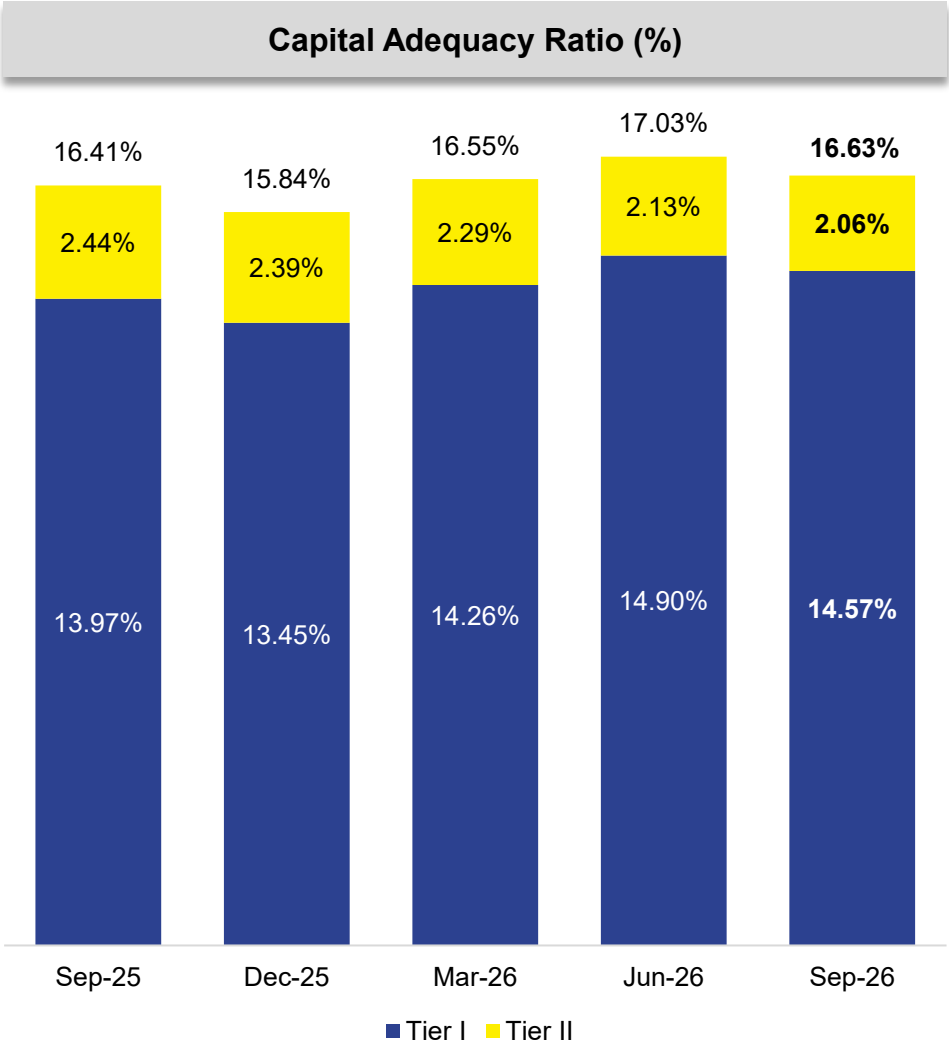
Profit After Tax (INR Crores) Q-o-Q



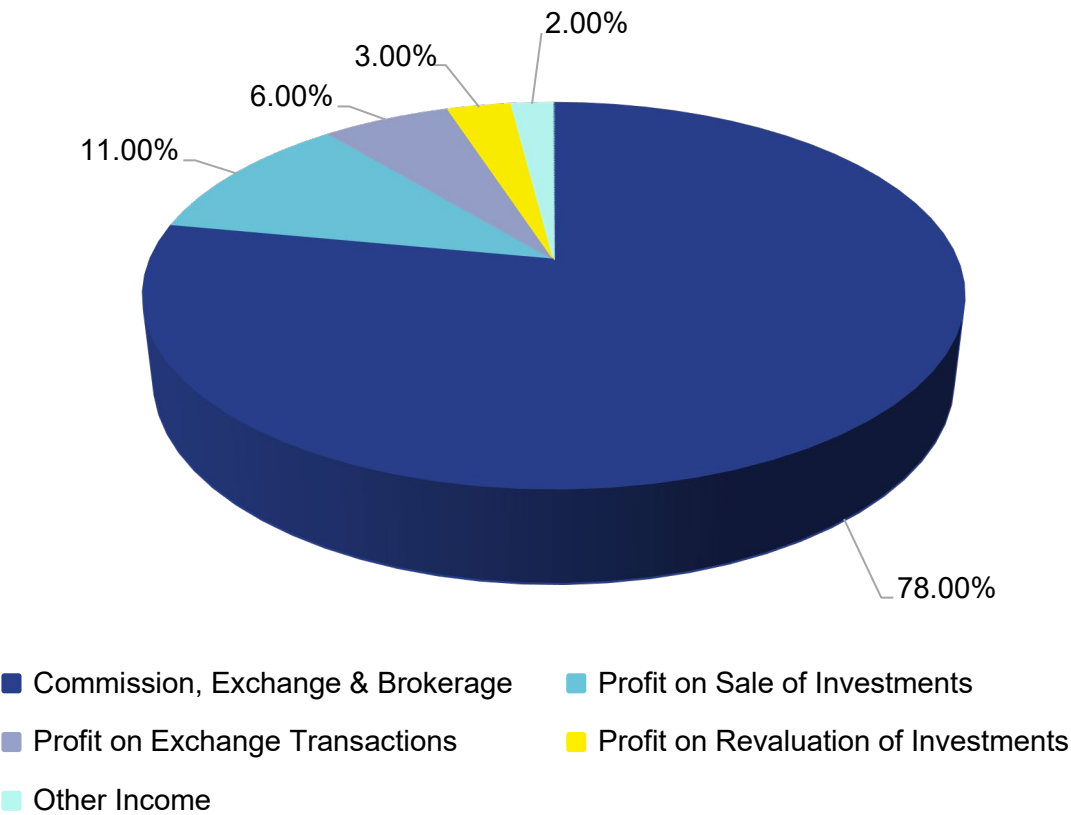
Profit After Tax (INR Crores) Y-o-Y



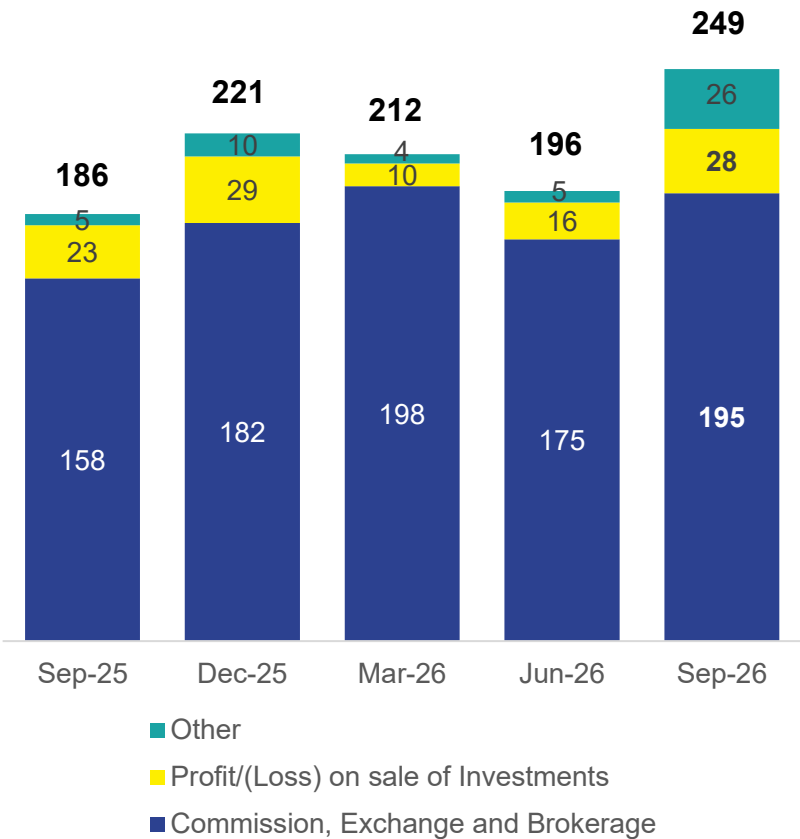
*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes



Non-Interest Income Break Up (%) – Sep 26 (Q2)



Non-Interest Income (INR crores)



Financial Highlights

Profit & Loss Statement – Q2FY27

(INR crores)	Q2FY27	Q2FY26	Y-o-Y	Q1FY27	Q-o-Q	FY26	FY25	Y-o-Y
Interest Income	2,051	1,823		1,984		7,405	6,471	
Interest Expense	1,352	1,227		1,300		4,948	4,364	
Net Interest Income	699	596	+17%	684	+2%	2,457	2,107	+17%
Other Income	249	186	+34%	196	+27%	855	750	+14%
- Commission, Exchange and Brokerage	195	158		175		671	555	
- Profit/(Loss) on sale of Investments	28	23		16		163	151	
- Profit/(Loss) on Exchange Transactions	16	-2		-2		-3	10	
Total Operating Income	948	782	+21%	880	+8%	3,312	2,857	+16%
Operating Expenses	565	478	+18%	536	+5%	2,016	1,820	+11%
Employee Expenses	283	243		267		1,026*	923	
Other Expenses	282	235		269		990	897	
Operating Profit	383	304	+26%	344	+11%	1,296	1,037	+25%
Provisions and Contingencies	65	61	+7%	57	+13%	319	208	+53%
Net Profit Before Tax	318	243	+31%	287	+11%	977	829	+18%
Tax	82	59		74		245	214	
Profit After Tax	236	184	+29%	213	+11%	732	615	+19%

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

Profit & Loss Statement – Q-o-Q

(INR crores)	Q2FY27	Q1FY27	Q4FY26	Q3FY26	Q2FY26
Interest Income	2,051	1,984	1,907	1,861	1,823
Interest Expense	1,352	1,300	1,252	1,236	1,227
Net Interest Income	699	684	655	625	596
Other Income	249	196	212	221	186
- Commission, Exchange and Brokerage	195	175	198	182	158
- Profit/(Loss) on sale of Investments	28	16	10	29	23
- Profit/(Loss) on Exchange Transactions	16	-2	0	1	-2
Total Operating Income	948	880	867	846	782
Operating Expenses	565	536	525	523	478
Employee Expenses	283	267	262	269*	243
Other Expenses	282	269	263	254	235
Operating Profit	383	344	342	323	304
Provisions and Contingencies	65	57	69	74	61
Net Profit Before Tax	318	287	273	249	243
Tax	82	74	67	64	59
Profit After Tax	236	213	206	185	184

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

(INR crores)	Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
Capital & Liabilities					
Shareholders Equity	6,941	6,771	6,535	6,350	5,973
Deposits	76,839	74,482	72,583	67,754	64,777
Borrowings	5,751	5,021	6,086	5,472	5,929
Other Liabilities and Provisions	3,117	2,478	2,865	2,264	2,211
Total	92,648	88,752	88,069	81,840	78,890

(INR crores)	Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
Assets					
Cash, Interbank etc.	3,163	4,600	4,220	2,688	2,500
Investments	21,375	20,873	20,378	19,620	20,496
Advances	64,127	59,951	60,022	56,600	52,975
Fixed Assets	979	985	989	999	893
Other Assets	3,004	2,343	2,460	1,933	2,026
Total	92,648	88,752	88,069	81,840	78,890

Profit & Loss Statement – Trend

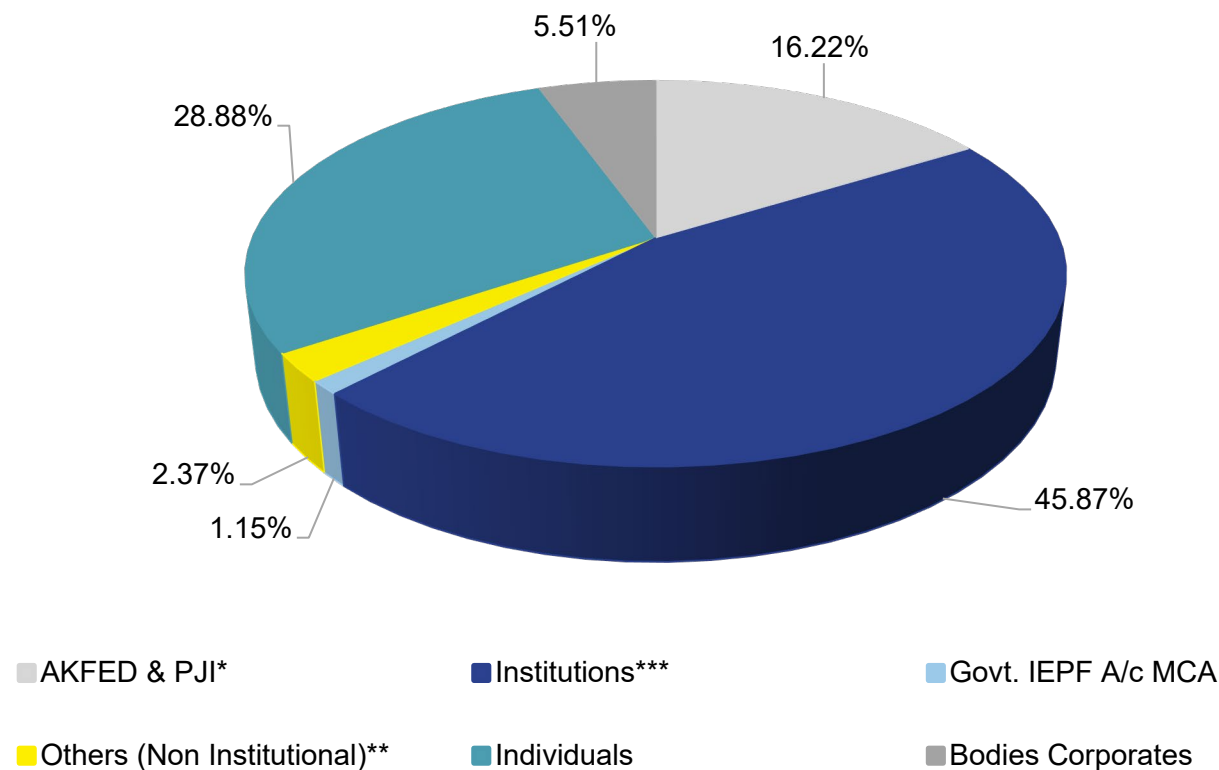
(INR crores)	FY26	FY25	Y-o-Y	FY24	FY23	FY22
Interest Income	7,405	6,471		5,362	4,200	3,513
Interest Expense	4,948	4,364		3,434	2,483	2,155
Net Interest Income	2,457	2,107	+17%	1,928	1,717	1,358
Other Income	855	750	+14%	474	409	452
- Commission, Exchange and Brokerage	671	555		388	303	238
- Profit/(Loss) on sale of Investments	163	151		33	11	81
- Profit/(Loss) on Exchange Transactions	-3	10		16	28	28
Total Operating Income	3,312	2,857	+16%	2,402	2,126	1,810
Operating Expenses	2,016	1,820	+11%	1,538	1,339	1,013
Employee Expenses	1,026*	923		794	693	539
Other Expenses	990	897		744	646	474
Operating Profit	1,296	1,037	+25%	864	787	797
Provisions and Contingencies	319	208		142	159	407
Net Profit Before Tax	977	829	+18%	722	628	390
Tax	245	214		186	162	102
Profit After Tax	732	615	+19%	536	466	288

*After absorbing an impact of ₹ 26.87 Cr pursuant to the new Labour Codes

(INR crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Capital & Liabilities						
Shareholders Equity	6,535	5,691	+15%	5,071	4,566	4,049
Deposits	72,583	60,031	+21%	49,353	41,239	34,692
Borrowings	6,086	9,115	-33%	6,219	4,118	4,082
Other Liabilities and Provisions	2,865	1,973	+45%	2,394	2,443	1,970
Total	88,069	76,810	+15%	63,037	52,366	44,793

(INR crores)	Mar-26	Mar-25	Y-o-Y	Mar-24	Mar-23	Mar-22
Assets						
Cash, Interbank etc.	4,220	2,699	+56%	3,066	2,368	4,091
Investments	20,378	20,150	+1%	16,211	12,582	9,051
Advances	60,022	51,047	+18%	40,925	34,378	29,096
Fixed Assets	989	898	+10%	865	826	661
Other Assets	2,460	2,016	+22%	1,970	2,212	1,894
Total	88,069	76,810	+15%	63,037	52,366	44,793

Shareholding as on September 30, 2026



Equity Shares as on Sep 30, 2026 – 32,21,89,412 shares

*AKFED: Aga Khan Fund for Economic Development & PJI: Platinum Jubilee Investment Ltd
**Includes Clearing Members (0.113%), Non-Resident Indians (1.964%), Trusts (0.003%), Unclaimed shares (0.087%) & Directors & their relatives (0.198%)
***Institutions includes 15.47% held by FII & FPI

Key Non-Promoter Institutional Shareholders	%
Tata Mutual Fund*	5.03
Bandhan Mutual Fund*	4.76
Franklin India Small Cap Fund	3.79
Sundaram Mutual Fund*	3.16
Motilal Oswal Mutual Fund*	2.43
Mirae Asset Mutual Fund*	2.01
Mahindra Manulife Mutual Fund*	1.89
Oman India Joint Investment Fund II	1.71
BOFA Securities Europe SA – ODI	1.58
Altitude Investment Fund	1.52
HDFC Life Insurance Co. Ltd.	1.23
Investor Education and Protection Fund Authority Ministry of Corporate Affairs**	1.15
Aditya Birla Sunlife Small Cap Fund	1.01

*Held under various schemes/ funds/ entities.
**Shares pertaining to unpaid dividend amounts, transferred as per regulatory requirement

- DCB Bank is promoted by the Aga Khan Fund for Economic Development (AKFED)
- AKFED is an international agency dedicated to promoting entrepreneurship and building economically sound companies
- AKFED operates as a network of affiliates with more than 90 separate project companies employing over 47,000 people.
- AKFED is active in the developing countries



Environment

- Some of the ESG initiatives for reducing GHG emissions are:
 - ✓ Direct/Indirect lending under Sustainable Finance,
 - ✓ Secured disposal of E waste after clearing all the data,
- Various energy usage reduction measures have been implemented



Social

- Regular employee engagements, training and wellness initiatives are carried out throughout the year. (DCB Health Carnival, Employee Assistance Program, and Walkathon)
- Various feedback surveys like Great Place to work, Internal ESQ, S-PEAK (survey for understanding supervisor feedback) are conducted to check employee sentiment
- The Bank undertakes community livelihood improvement and development program, watershed development, biodiversity enhancement, waste management, and waste recycling programs in alignment with the United Nations Sustainable Development Goals – UNSDG
- Various initiatives for enhancing customers satisfaction and grievance redressal
- Engagement for feedback from various stakeholders like shareholders, customers and employees



Governance

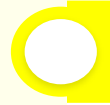
- Board level Committee for implementing and reviewing ESG initiatives in the Bank
- Undertaken materiality analysis and identified 16 material ESG issues for the Bank with the assistance of an external consultant
- Board approved ESG Policy.
- The Board of Directors comprise of adequate mix of Executive, Non-executive and Independent Directors
- The Board of Directors meets 12-15 times in a year
- Training program for the Board Directors on Cyber Security, Risk, Governance, ESG, etc.

E-Payment Integration with Employees Provident Fund Organization (EPFO)



- DCB Bank is now an authorized bank for EPFO enabling employers (DCB Bank Customer) to make provident fund contributions.
- Quick and Seamless payment process
- No paperwork – Completely digital

DCB Business Mobile Banking



- A mobile app is launched for the business users
- Enabling 24/7 access to business accounts
- Online and real time view and authorization of payments
- View and download account statements, FD advice and balance certificate
- Services such as Transfer funds, real time notifications, positive pay are available.

Jansuraksha portal Integration



- Government portal for sourcing and servicing of Pradhan Mantri Schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- New system brings in ease of process and helps Branch save time in documentation
- Customer enrolments and claim workflows for national schemes.

UPI – Enhancements



Following features are launched by DCB

- Tap and Pay – Issuer
 - ✓ Allows users to make contactless payments
- Auto Pay interoperability
 - ✓ Allows users to port and manage recurring e-mandate across different UPI apps
- Biometric Authentication
 - ✓ Authorize transactions using biometric authentication of the mobile phone
- UPI Help Portal
 - ✓ Real time dispute resolution, track complaints, manage mandates directly through the portal

13 launches strengthen acquisition, service, investments, credit and institutional banking journeys

Acquire & Insights

- CUBE 2.0 account opening
- Customer 360
- DCB Niyo Teens

HIGH-LEVEL FEATURE

Paperless journeys, faster onboarding and a unified customer view for front-line teams.

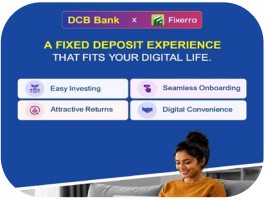


Save & Invest

- Blostem fixed deposits
- Fixerra fixed deposits
- Stable Money fixed deposits
- DCB SIPPY investments

HIGH-LEVEL FEATURE

Partner-led FD access plus a digital mutual fund journey and portfolio tracking.



Borrow & Transact

- Niyo Insta Credit Card
- SME Digitisation
- Tractor Loan journey
- School fee collection

HIGH-LEVEL FEATURE

Digital credit, lending and payment flows with fewer manual steps and automated reconciliation.

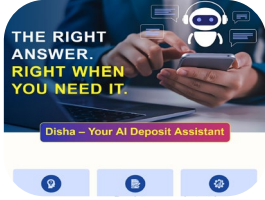


Assist & Secure

- Disha AI assistant
- DCB WrkTalk

HIGH-LEVEL FEATURE

Instant deposit guidance, bank-controlled corporate communication.



The portfolio combines direct digital journeys, ecosystem distribution and stronger operating controls

	CAPABILITY	FEATURES LAUNCHED	MANAGEMENT VALUE	
01	Digital Acquisition	Paperless account opening, teen banking and faster SME onboarding	Lower customer effort and improved conversion potential	
02	Open Distribution	Fixed deposits available through Blostem, Fixerra and Stable Money	Wider reach beyond the Bank's owned channels	
03	Digitized Lending & Payments	Credit card, SME loan, tractor loan and school fee journeys	Reduced manual handling with faster processing and reconciliation	
04	Intelligence & Control	Customer 360, Disha AI assistant and secure DCB WrkTalk	Better decisions, quicker support and bank-controlled data	
Management focus		Track adoption, conversion, processing time, channel mix, reconciliation exceptions and control effectiveness after launch.		

Grassroots projects driving lasting community impact across India



CHHATTISGARH

Enabling Community Forest Management in Bastar



MADHYA PRADESH

REVIVE - Creating Water Harvesting Structures Restoring Land & Community Prosperity, Chhatarpur



UTTAR PRADESH

Aranya - Restoring Landscape through Afforestation, Reforestation & Revegetation, Babina Block, Jhansi



RAJASTHAN

Siliserh Lake Catchment restoration: Water for Human, Livestock & Sariska's wildlife, Alwar



HARYANA

Waste water recycling through organic means for use in agriculture. Water circularity and climate change impact adaptation, Jhajhar



UTTAR PRADESH

Climate-resilient agriculture initiative in Chatra Block, Sonbhadra

We Contribute Towards



Water



Waste Management



Recycling



Disaster Relief



Renewable Energy



Preserve Historical Sites



Support Tech Incubators

Integrated Development of Communities through Watershed Development in Jalna, Maharashtra – Phase II



Works Done:

- Community meetings: 5 meetings conducted across Dhakephal and Devdi Hadgaon, engaging 65+ community members.
- VDC formation: VDC formed in Devdi Hadgaon, with a total of 13 members, including 4 women.
- Water User Group: Formed a Water User Group in Devdi Hadgaon village, with 8 members.
- NDW planning: 2 sites identified for Phase II NDW, with 15,000 cubic meters of work per site and will benefit 150+ farmers from Devdi Hadgaon site.
- Women's engagement: 3 Women SHGs engaged, reaching 32 women.
- School awareness: Reached 201 households through student awareness and engagement activities
- Capacity building: Rainfall and preparedness session conducted in Dhakephal with 62 participants.
- Dugwell inventory: 38 dugwells identified and measurement started near 3 nalas (1 Phase I and 2 Phase II).



To reduce farm fires in the autumn/ winter months in north India, Fatehgarh Sahib, Punjab



Works Done:

- 100 farmers adopted/used the Paddy Crop Package of Practices (PoP).
- 300 farmers participated in 10 Paddy Field Days conducted across 10 villages.
- 10 farmers were provided with vegetable PoP to promote intercropping practices.
- Capacity-building sessions were conducted with VDC members.
- Number of Beneficiary engagements: 410 farmers engaged through demonstrations, field days, training, and other capacity-building activities.
- Quantitative Impacts Till Date: 110 farmers engaged
- Targets impact numbers vs achieved: Target – 110 | Achieved – 110

Awards & Accolades (1/2)



Leaders' Award recognition from SmartNext / SmartWinnr 2026 for building a business-aligned learning ecosystem.



Won Gold in 13th ACEF Asian Business Leadership Award for Best CSR Partnerships for Sustainable Development Award for indigenous beekeeping in Odisha, MP and Gujarat



Recognized as one of the “Most preferred workplace 2025-26”



Won Silver in People Matter LLC Awards 25 for Emerging Leader Development Excellence for our 45 under 45 initiative



Won ‘Most Effective Recruitment Strategy of the Year’ at Synnex Awards, recognizing our innovative frontline hiring approach, campus connect leadership, and Careerwise program.



Received Best Technology Talent Award – Special mention from IBA – Retail Banking during 19th Annual Technology conference



Recognised for Excellence in Talent Management & Succession Planning for our flagship 45 Under 45 Emerging Leaders at CHRO Vault Awards



Won the ProStar Awards 2025 – Buddies of Wellness Recognition, for our comprehensive employee well-being initiatives, including the EAP wellness program, YOUNity group, employee sentiment monitoring, Health Carnival, and Walkathon initiatives.

Won Gold Award in Process Innovation & Platinum award in Modern Technology Led Innovation Category – Infosys Finacle Innovation Awards 2025



DCB Co-lending model solution received Gold Award in Process Innovation Category & Platinum award in AI-Behavioral Biometrics based Authentication in Modern Technology Led Innovation at Infosys Innovation Awards 2025.

Best Workplaces™

in Banking

Great Place To Work®

INDIA 2026™



Recognized as India's Best Workplaces™ in Banks 2026

Best Workplaces™

in Health and Wellness: Companies that Care

Great Place To Work®

INDIA 2026™



Recognized as India's Best Workplaces™ in Health and Wellness 2026: Top 50

Best Companies To Work For

Great Place To Work®

INDIA 2026™



Recognized as India's Best Companies to Work For™ 2026: Top 100

Great Place To Work®

Certified

FEB 2026-FEB 2027

INDIA™



Certified as a great workplace by Great Place to Work®, India for the 10th time in a row





Certified as a India's Best Companies to work for

The "Thank you" text is centered on the right side of the slide. It is written in a large, bold, dark blue sans-serif font. The background of the slide features a diagonal split: the left side shows a close-up of a building's facade with a mix of stone and glass, while the right side is a solid white background.

Thank you

To receive investor updates from DCB Bank Limited, write in at
investorrelations@dcbbank.com

For more information, kindly log on to : www.dcb.bank.in