

Ref. No.CO:CS:RC:2026-27:158

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,

Re: Press release

Please find attached the press release captioned “DCB Bank announces Second Quarter FY 2027 Results”.

This is for your information and appropriate dissemination

Thanking you,

Yours faithfully,

For DCB Bank Limited

RUBI
CHATURVEDI

Digitally signed by
RUBI CHATURVEDI
Date: 2026.10.23
15:48:58 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.

DCB Bank Limited

Press Release for Immediate Circulation**DCB Bank announces Second Quarter 2027 Results**

October 23, 2026, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on October 23, 2026, approved the unaudited financial results for the quarter and half-year ended September 30, 2026 (Q2 FY 2027) along with limited review report by statutory auditors 'Varma & Varma, Chartered Accountants' and 'Deloitte Haskins & Sells, Chartered Accountants'.

Highlights:

- 1) The Bank's **Profit After Tax (PAT)** for Q2 FY 2027 was at INR 236 Cr. In comparison **Profit After Tax** for Q2 FY 2026 was at INR 184 Cr., growth of 29%.
- 2) **Advances** growth year-on-year was at 21% and **Deposits** growth year-on-year was at 19%.
- 3) The **Gross NPA** as on September 30, 2026, was at 2.29%. **Net NPA** was at 0.73% as on September 30, 2026.
- 4) The **Provision Coverage Ratio (PCR)** as on September 30, 2026 was at 81.38% and PCR without considering Gold Loans NPAs was at 82.01%.
- 5) Capital Adequacy continues to be strong and as on September 30, 2026, the **Capital Adequacy Ratio** was at 16.63% (with Tier I at 14.57% and Tier II at 2.06% as per Basel III norms).

Speaking on the Q2 2027 results **Mr. Praveen Kutty**, Managing Director & CEO said,

"Robust growth in both deposits and advances, steadily increasing operating profit, Gross NPA & Net NPA at multi year lows and PCR at multi year high, culminating in the highest ever quarterly PAT for the fifth consecutive quarter, ROA in excess of 1% and ROE in excess of 14.5%".

Key Balance Sheet Parameters

INR Cr.	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Total Assets	92,648	88,752	88,069	81,840	78,890
Deposits	76,839	74,482	72,583	67,754	64,777
Net Advances	64,127	59,951	60,022	56,600	52,975
Investments	21,375	20,873	20,378	19,620	20,496
Shareholders' Equity	6,941	6,771	6,535	6,350	5,973
Gross NPA Ratio	2.29%	2.43%	2.45%	2.72%	2.91%
Net NPA Ratio	0.73%	0.84%	0.89%	1.10%	1.21%
Coverage Ratio	81.38%	79.81%	78.42%	75.35%	74.15%
CASA Ratio	22.30%	21.65%	22.38%	22.77%	23.52%
Credit Deposit Ratio	83.46%	80.49%	82.69%	83.54%	81.78%

DCB Bank Audited Results for the Quarter ended September 30, 2026

INR Cr.	Q2 FY 2026-27	Q1 FY 2026-27	Q4 FY 2025-26	Q3 FY 2025-26	Q2 FY 2025-26	FY 2025-26
Interest Income	2,051	1,984	1,907	1,861	1,823	7,404
Interest Expense	(1,352)	(1,300)	(1,252)	(1,236)	(1,227)	(4,948)
Net Interest Income	699	684	655	625	596	2,457
Non-Interest Income	249	196	212	221	186	855
Total Income	948	880	867	846	782	3,312
Operating Expenses	(565)	(536)	(525)	(523)	(478)	(2,016)
Operating Profit	383	344	342	323	304	1,296
Provisions other than Tax	(65)	(57)	(69)	(74)	(61)	(319)
Net Profit Before Tax	318	287	273	249	243	977
Tax	(82)	(74)	(67)	(64)	(59)	(245)
Net Profit After Tax	236	213	206	185	184	732

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 483 branches (as on September 30, 2026) across 20 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 and mobile banking app for personal as well as business banking customers.

The Bank's business segments are Retail, micro-SMEs, SMEs, mid-Corporate, Microfinance Institutions (MFI), Agriculture, Government, Public Sector, Indian Banks, Co-operative Banks and Non Banking Finance Companies (NBFC).

A presentation for investors is separately available at www.dcb.bank.in

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:

Gaurav Mehta DCB Bank Limited Email: gauravm@dcb.bank.in	Priyanka Kanawat Senior Group Head Adfactors PR Landline: +91 2267574444 Email: priyanka.kanawat@adfactorspr.com
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