Ref. No.CO:CS:RC:2026-27:089

July 24, 2026

BSE Limited,
P J Towers,
Dalal Street, Fort,
Mumbai - 400 001.

BSE Scrip Code No.: 532772

National Stock Exchange of India Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051

NSE SYMBOL: DCBBANK

Dear Sirs,

Re: Press release

Please find attached the press release captioned "DCB Bank announces First 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: 2026.07.24 15:37:26 +05'30'

Rubi Chaturvedi
Company Secretary &
Compliance Officer

Encl: As above.

Press Release for Immediate Circulation

DCB Bank announces First Quarter 2027 Results

July 24, 2026, Mumbai: The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on July 24, 2026, approved the unaudited financial results for the quarter ended June 30, 2026 (Q1 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 Q1 FY 2027 was at INR 213 Cr. In comparison **Profit After Tax** for Q1 FY 2026 was at INR 157 Cr., growth of 36%.

2) **Advances** growth year-on-year was at 17% and **Deposits** growth year-on-year was at 20%.

3) The **Gross NPA** as on June 30, 2026, was at 2.43%. **Net NPA** was at 0.84% as on June 30, 2026.

   The **Provision Coverage Ratio (PCR)** as on June 30, 2026 was at 79.81% and PCR without considering Gold Loans NPAs was at 80.46%.

4) Capital Adequacy continues to be strong and as on June 30, 2026, the **Capital Adequacy Ratio** was at 17.03% (with Tier I at 14.90% and Tier II at 2.13% as per Basel III norms).

Speaking on the Q1 2027 results **Mr. Praveen Kutty,** Managing Director & CEO said,

"The growth momentum over the year on both deposits and advances continue to be strong. There has been marked improvement on most levers of profitability, resulting in 36% increase in profit after tax, compared to previous year. Cost to average assets is at a historic low, the portfolio quality improvement continues with lower credit costs, lower gross and net NPAs. The combination of the above has resulted in the Bank registering the highest ever quarterly PAT, for the fourth consecutive quarter with 2.05% improvement in ROE since last year".

DCB Bank Limited
Corp. & Reg. 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

Key Balance Sheet Parameters

INR Cr.	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025
Total Assets	**88,752**	**88,069**	**81,840**	**78,890**	**77,395**
Deposits	**74,482**	**72,583**	**67,754**	**64,777**	**62,039**
Net Advances	**59,951**	**60,022**	**56,600**	**52,975**	**51,215**
Investments	**20,873**	**20,378**	**19,620**	**20,496**	**19,948**
Shareholders' Equity	**6,771**	**6,535**	**6,350**	**5,973**	**5,840**
Gross NPA Ratio	**2.43%**	**2.45%**	**2.72%**	**2.91%**	**2.98%**
Net NPA Ratio	**0.84%**	**0.89%**	**1.10%**	**1.21%**	**1.22%**
Coverage Ratio	**79.81%**	**78.42%**	**75.35%**	**74.15%**	**74.04%**
CASA Ratio	**21.65%**	**22.38%**	**22.77%**	**23.52%**	**23.32%**
Credit Deposit Ratio	**80.49%**	**82.69%**	**83.54%**	**81.78%**	**82.55%**

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

INR Cr.	Q1 FY 2026-27	Q4 FY 2025-26	Q3 FY 2025-26	Q2 FY 2025-26	Q1 FY 2025-26	FY 2025-26
Interest Income	**1,984**	**1,907**	**1,861**	**1,823**	**1,814**	**7,404**
Interest Expense	**(1,300)**	**(1,252)**	**(1,236)**	**(1,227)**	**(1,233)**	**(4,948)**
Net Interest Income	**684**	**655**	**625**	**596**	**581**	**2,457**
Non-Interest Income	**196**	**212**	**221**	**186**	**236**	**855**
Total Income	**880**	**867**	**846**	**782**	**817**	**3,312**
Operating Expenses	**(536)**	**(525)**	**(523)**	**(478)**	**(490)**	**(2,016)**
Operating Profit	**344**	**342**	**323**	**304**	**327**	**1,296**
Provisions other than Tax	**(57)**	**(69)**	**(74)**	**(61)**	**(115)**	**(319)**
Net Profit Before Tax	**287**	**273**	**249**	**243**	**212**	**977**
Tax	**(74)**	**(67)**	**(64)**	**(59)**	**(55)**	**(245)**
Net Profit After Tax	**213**	**206**	**185**	**184**	**157**	**732**

About DCB Bank

DCB Bank Limited is a new generation private sector bank with 480 branches (as on June 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

Financial numbers are rounded off to nearest whole number

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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@dcbbank.com	***Priyanka Kanawat*** *Senior Group Head* *Adfactors PR* *Landline: +91 2267574444* Email:priyanka.kanawat@adfactorspr.com