

Ref. No.CO:CS:RC:2018-19:099

July 14, 2018

BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 023.

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

Dear Sirs,

**Re: Press release**

**BSE Scrip Code No.: 532772**

**NSE SYMBOL: DCBBANK**

In the attachment please find the press release captioned 'DCB Bank announces First Quarter FY 2019 Results'.

Thanking you,

Yours faithfully,

For DCB Bank Limited



Rubi Chaturvedi  
Company Secretary &  
Compliance Officer

**DCB Bank Limited**

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# DCB BANK

## Press Release for Immediate Circulation

### DCB Bank announces First Quarter FY 2019 Results

**July 14, 2018, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on July 14, 2018, took on record the limited reviewed financial results of the first quarter (Q1 FY 2019).

#### Q1 FY 2019 Highlights:

- a) The Bank's **Profit After Tax** was at INR 70 Cr. in Q1 FY 2019 as against INR 65 Cr. in Q1 FY 2018.
- b) **Profit Before Tax** was at INR 108 Cr. in Q1FY 2019 a stable growth as against INR 101 Cr. in Q1 FY 2018.
- c) **Operating Profit** of INR 141 Cr. over INR 136 Cr. for the same period as compared to last year.
- d) The Bank earned **Net Interest Income** of INR 273 Cr. as against INR 233 Cr. for the same period as compared to last year.
- e) **Non-Interest Income** of INR 83 Cr. against INR 86 Cr. for the same period as compared to last year. Q1 FY 2019 included onetime Treasury gain of Rs. 10 Cr. as against Rs. 21 Cr. in Q1 FY 2018.
- f) **Net Advances** grew to INR 21,243 Cr. as on June 30, 2018 from INR 16,266 Cr. as on June 30, 2017 a growth rate of 31%.
- g) As on June 30, 2018, the Bank grew **Deposits** by 31% to INR 25,032 Cr. Retail **CASA & Retail Term Deposits** continued to provide a stable resource base to the Bank. Retail Deposits (including Agri and Inclusive Banking) were 75% of Total Deposits.
- h) **CASA ratio** stood at 24.63% as on June 30, 2018 as against 26.85% as on June 30, 2017, with **Savings Accounts** year on year growth rate of 32%.
- i) **Net Interest Margin** for Q1 FY 2019 stands at 3.90% as against 4.23% for Q1 FY 2018 and 4.09% for Q4 FY2018.
- j) **Gross NPA ratio** stood at 1.86% as on June 30, 2018 as compared to 1.74% as on June 30, 2017.
- k) **Net NPA ratio** remained at 0.72% as on June 30, 2018 as compared to 0.92% as on June 30, 2017.
- l) **Capital Adequacy Ratio (CAR)** was at 15.55% as on June 30, 2018 with Tier I at 12.02% and Tier II at 3.53% as per Basel III norms.
- m) As of June 30, 2018 the **Net Restructured Standard Advances** was approximately INR 31 Cr comprising of 6 accounts.

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n) The Bank's **branch network** increased to 323 branches as on June 30, 2018.

Speaking about the performance **Mr. Murali M. Natrajan**, Managing Director & CEO said, "We have been able to achieve the envisaged growth from the branch expansion programme. Margins are under pressure especially in Mortgage and Corporate Loan book. We continue to be watchful of NPAs."

## DCB Bank Unaudited Results for the Quarter ended June 30, 2018

Rs. Cr.	Q1 FY 2018-19	Q1 FY 2017-18	Inc / Dec %	Q4 FY 2017-18	FY 2017-18
Interest Income	701	566	24%	649	2,413
Interest Expense	(428)	(333)	(29%)	(385)	(1,418)
<b>Net Interest Income</b>	<b>273</b>	<b>233</b>	<b>17%</b>	<b>264</b>	<b>995</b>
Non Interest Income	83	86	(3%)	85	310
<b>Total Income</b>	<b>356</b>	<b>319</b>	<b>12%</b>	<b>349</b>	<b>1,306</b>
Operating Expenses	(215)	(183)	(18%)	(207)	(781)
<b>Operating Profit</b>	<b>141</b>	<b>136</b>	<b>4%</b>	<b>142</b>	<b>525</b>
Provisions other than Tax	(33)	(35)	6%	(39)	(139)
<b>Net Profit Before Tax</b>	<b>108</b>	<b>101</b>	<b>7%</b>	<b>103</b>	<b>386</b>
<b>Tax</b>	<b>(38)</b>	<b>(36)</b>	<b>(8%)</b>	<b>(39)</b>	<b>(141)</b>
<b>Net Profit After Tax</b>	<b>70</b>	<b>65</b>	<b>7%</b>	<b>64</b>	<b>245</b>

## Key Balance Sheet Parameters

Rs. Cr.	Jun 30, 2018	Mar 31, 2018	Dec 31, 2017	Sep 30, 2017	Jun 30, 2017
Total Assets	31,178	30,222	27,151	25,908	24,345
Deposits	25,032	24,007	21,296	20,567	19,155
Net Advances	21,243	20,337	18,595	17,395	16,266
Investments	7,053	6,219	5,714	5,711	5,584
Shareholders' Equity	2,854	2,808	2,743	2,685	2,625
Gross NPA Ratio	1.86%	1.79%	1.89%	1.80%	1.74%
Net NPA Ratio	0.72%	0.72%	0.87%	0.90%	0.92%
Coverage Ratio	76.09%	75.72%	73.36%	71.96%	71.83%
CASA Ratio	24.63%	24.33%	25.67%	25.88%	26.85%
Credit Deposit Ratio	84.86%	84.71%	87.32%	84.58%	84.92%

# DCB BANK

## **About DCB Bank**

DCB Bank Limited is a new generation private sector bank with 323 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'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)

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