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January 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 Sir/ Madam,

**Re: Press Release**

Please find attached the Press Release captioned “DCB Bank announces Third Quarter FY 2026 Results”.

This is for your information and appropriate dissemination.

Thanking you,

**Yours faithfully,**  
**For DCB Bank Limited**

**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](http://www.dcb.bank.in)

**Press Release for Immediate Circulation****DCB Bank announces Third Quarter FY 2026 Results**

**January 23, 2026, Mumbai:** The Board of Directors of DCB Bank Ltd. (BSE: 532772; NSE: DCB) at its meeting in Mumbai on January 23, 2026, approved the unaudited financial results for the quarter ended December 31, 2025 (Q3 FY 2026) along with limited review report by statutory auditors 'Varma & Varma, Chartered Accountants' and 'B S R & Co. LLP, Chartered Accountants'.

**Highlights:**

- 1) The Bank's **Profit After Tax (PAT)** for Q3 FY 2026 was at INR 185 Cr. In comparison **Profit After Tax** for Q3 FY 2025 was at INR 151 Cr., growth of 22%.
- 2) **Advances** growth year-on-year was at 18% and **Deposits** growth year-on-year was at 20%.
- 3) The **Gross NPA** as on December 31, 2025, was at 2.72%. **Net NPA** was at 1.10% as on December 31, 2025.

The **Provision Coverage Ratio (PCR)** as on December 31, 2025 was at 75.35% and PCR without considering Gold Loans NPAs was at 76.06%.

- 4) Capital Adequacy continues to be strong and as on December 31, 2025, the **Capital Adequacy Ratio** was at 15.84% (with Tier I at 13.45% and Tier II at 2.39% as per Basel III norms).

Speaking on the Q3 FY 2026 results **Mr. Praveen Kutty**, Managing Director & CEO said,

*"The growth momentum in both advances and deposits continues to be robust. As indicated in the last quarter, the NIM continues its upward trend in this quarter as well. Fee income momentum continues to remain strong. Credit costs remain benign with slippages reducing and GNPA & NNPA at their three-year lows. The Bank has registered the highest ever quarterly PAT, despite taking a one-time impact of Rs. 26.87 crore on account of the 'New Labour Codes'."*

**Key Balance Sheet Parameters**

INR Cr.	Dec 31, 2025	Sep 30, 2025	Jun 30, 2025	Mar 31, 2025	Dec 31, 2024
Total Assets	81,840	78,890	77,395	76,810	71,567
Deposits	67,754	64,777	62,039	60,031	56,678
Net Advances	56,600	52,975	51,215	51,047	47,780
Investments	19,620	20,496	19,948	20,150	17,963
Shareholders' Equity	6,350	5,973	5,840	5,691	5,489
Gross NPA Ratio	2.72%	2.91%	2.98%	2.99%	3.11%
Net NPA Ratio	1.10%	1.21%	1.22%	1.12%	1.18%
Coverage Ratio	75.35%	74.15%	74.04%	74.48%	74.76%
CASA Ratio	22.77%	23.52%	23.32%	24.52%	25.09%
Credit Deposit Ratio	83.54%	81.78%	82.55%	85.03%	84.30%

**DCB Bank Unaudited Results for the Quarter ended December 31, 2025**

INR Cr.	Q3 FY 2025-26	Q2 FY 2025-26	Q1 FY 2025-26	Q4 FY 2024-25	Q3 FY 2024-25	FY 2024-25
Interest Income	1,861	1,823	1,814	1,742	1,671	6,471
Interest Expense	(1,236)	(1,227)	(1,233)	(1,184)	(1,128)	(4,364)
<b>Net Interest Income</b>	<b>625</b>	<b>596</b>	<b>581</b>	<b>558</b>	<b>543</b>	<b>2,107</b>
Non-Interest Income	221	186	236	219	184	750
<b>Total Income</b>	<b>846</b>	<b>782</b>	<b>817</b>	<b>777</b>	<b>727</b>	<b>2,857</b>
Operating Expenses	(523)	(478)	(490)	(472)	(456)	(1,820)
<b>Operating Profit</b>	<b>323</b>	<b>304</b>	<b>327</b>	<b>305</b>	<b>271</b>	<b>1,037</b>
Provisions other than Tax	(74)	(61)	(115)	(67)	(67)	(208)
<b>Net Profit Before Tax</b>	<b>249</b>	<b>243</b>	<b>212</b>	<b>238</b>	<b>204</b>	<b>829</b>
<b>Tax</b>	<b>(64)</b>	<b>(59)</b>	<b>(55)</b>	<b>(61)</b>	<b>(53)</b>	<b>(214)</b>
<b>Net Profit After Tax</b>	<b>185</b>	<b>184</b>	<b>157</b>	<b>177</b>	<b>151</b>	<b>615</b>

**About DCB Bank**

DCB Bank Limited is a new generation private sector bank with 469 branches 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 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).

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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