

DHANLAXMI BANK LIMITED

Registered Office: P.B.No.9, Dhanalakshmi Buildings, Naickanal, Thrissur-680001

Corporate Office: Dhanlaxmi Bank Limited, Punkunnam, Thrissur-680002; CIN:L65191KL1927PLC000307

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(Rs.In Lakhs)

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	44,936	44,305	36,776	1,60,148
(a) Interest/discount on advances/bills	37,321	36,537	29,998	1,30,535
(b) Income on investments	7,246	6,811	6,406	27,616
(c) Interest on balances with Reserve Bank of India and other interbank funds	262	290	199	857
(d) Others	107	667	173	1,140
2. Other income	3,489	6,929	3,930	19,239
3.Total Income (1 + 2)	48,425	51,234	40,706	1,79,387
4. Interest expended	27,174	25,600	22,866	97,915
5. Operating expenses (a) + (b)	16,106	14,267	14,512	59,844
(a) Employees cost	9,298	7,104	8,367	32,697
(b) Other operating expenses	6,808	7,163	6,145	27,147
6. Total Expenditure (4+5) (excluding provisions and contingencies)	43,280	39,867	37,378	1,57,759
7. Operating Profit(+)/Loss(-) before provisions and contingencies (3-6)	5,145	11,367	3,328	21,628
8. Provisions (other than tax) and Contingencies	1,591	3,471	2,110	7,806
9. Exceptional items	-	-	-	-
10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	3,554	7,896	1,218	13,822
11. Tax expense	1,063	3,547	-	3,547
12. Net Profit(+)/Loss (-) from Ordinary Activities after tax	2,491	4,349	1,218	10,275
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/Loss (-) for the period (12-13)	2,491	4,349	1,218	10,275
15. Paid-up equity share capital (Face value Rs.10)	39,470	39,470	39,470	39,470
16. Reserves excluding Revaluation Reserves(as per balance sheet of previous accounting year)				91,443
17. Analytical Ratios				
(i) Percentage of share holding of Government of India	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio as per Basel III	19.19%	18.92%	18.26%	18.92%
(iii) Earnings Per Share(EPS) in Rupees				
-Basic EPS (Before and after Extra ordinary items)	0.63*	1.10*	0.31*	2.60
-Diluted EPS (Before and after Extra ordinary items)	0.63*	1.10*	0.31*	2.60
(iv) NPA Ratios				
a) Gross NPA	28657	28638	40195	28638
b) Net NPA	7261	7540	13862	7540
c) % of Gross NPAs to Gross Advances	1.82	1.89	3.22	1.89
d) % of Net NPAs to Net Advances	0.47	0.51	1.13	0.51
(v) Return on Assets (average) – (Annualized)	0.45%	0.84%	0.27%	0.53%
(vi) Net Worth	130887	126455	118804	126455
(vii) Debt Equity Ratio (in times) **	0.11	0.12	0.13	0.12
(viii) Total Debts to Total Assets***	3.88%	3.47%	2.25%	3.47%
(ix) Operating Margin	10.62%	22.19%	8.18%	12.06%
(x) Net Profit Margin	5.14%	8.49%	2.99%	5.73%

*Not Annualized

**Debt represents borrowings with residual maturity of more than one year.

***Total debts represent total borrowings of the bank



SEGMENTWISE RESULTS

Part A: Business Segments

(Rs in Lakh)

Particulars	Quarter ended			Year ended
	Jun-26	Mar-26	Jun-25	Mar-26
	Audited	Unaudited	Audited	Audited
1. Segment Revenue				
(a) Treasury	7,575	6,904	7,638	29,432
(b) Retail Banking	29,670	34,077	23,058	1,10,093
(c) Corporate/ Wholesale Banking	10,871	9,318	9,728	37,817
(d) Other Banking Operations	309	935	282	2,045
(e) Unallocated	-	-	-	-
Total Revenue	48,425	51,234	40,706	1,79,387
Less: Inter-Segment Revenue	-	-	-	-
Income from Operations	48,425	51,234	40,706	1,79,387
2. Segment Results (Net of Provisions)				
(a) Treasury	890	2,170	1,720	6,221
(b) Retail Banking	2,180	3,694	(45)	6,431
(c) Corporate/ Wholesale Banking	175	1,097	(739)	(875)
(d) Other Banking Operations	309	935	282	2,045
(e) Unallocated	-	-	-	-
Total	3,554	7,896	1,218	13,822
Less : (i) Interest	-	-	-	-
(ii) Other Un-allocable Expenditure net-off	-	-	-	-
(iii) Un-allocable income	-	-	-	-
Profit (+)/Loss (-) before tax	3,554	7,896	1,218	13,822
3. Segment Assets				
(a) Treasury	4,99,843	4,69,822	4,72,809	4,69,822
(b) Retail Banking	12,28,268	11,99,020	9,53,082	11,99,020
(c) Corporate/ Wholesale Banking	4,77,897	4,47,533	4,33,225	4,47,533
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	6,616	7,390	10,904	7,390
Total	22,12,624	21,23,765	18,70,020	21,23,765
4. Segment Liabilities				
(a) Treasury	4,51,701	4,25,752	4,30,339	4,25,752
(b) Retail Banking	11,58,753	11,29,164	8,94,109	11,29,164
(c) Corporate/ Wholesale Banking	4,50,849	4,21,459	4,05,090	4,21,459
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	-	-	-
Total	20,61,303	19,76,375	17,29,538	19,76,375
5. Capital Employed (Segment Assets-Segment Liabilities)				
(a) Treasury	48,142	44,070	42,470	44,070
(b) Retail Banking	69,515	69,856	58,973	69,856
(c) Corporate/ Wholesale Banking	27,048	26,074	28,135	26,074
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	6,616	7,390	10,904	7,390
Total	1,51,321	1,47,390	1,40,482	1,47,390

For the above segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Operations in Compliance with the revised RBI Guidelines.

For the purpose of the disclosure under Accounting Standard 17 - Segment Reporting, issued by the Institute of Chartered Accountants of India (ICAI), 'Digital Banking' has been identified as a sub segment under the existing 'Retail Banking' segment. Bank has not set up separate 'Digital Banking Unit' (DBU) as on 30th June 2026 as per RBI circular No. RBI/2022-23/19 DOR AUT.REC.12/22.01.001/2022-23 dated April 7 2022 and existing digital banking products are forming part of 'Retail Banking' segment only.

Part B: Geographical segments

The business operations of the Bank are substantially concentrated in India and for the purpose of segment Reporting as per Accounting Standard -17, the bank is considered to operate only in domestic segment.



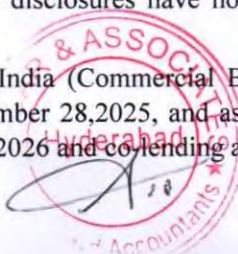
Notes

1 Statement of Assets and Liabilities as on June 30, 2026.

(Rs. In Lakh)

Particulars	30.06.2026	30.06.2025	31.03.2026
	Unaudited	Unaudited	Audited
Capital and Liabilities			
Capital	39,470	39,470	39,470
Reserves and Surplus	1,11,851	1,01,011	1,07,922
Deposits	19,40,405	16,56,962	18,64,288
Borrowings	85,871	41,996	73,663
Other Liabilities and Provisions	35,027	30,580	38,423
Total	22,12,624	18,70,019	21,23,766
Assets			
Cash and Balances with Reserve Bank of India	76,411	1,20,086	94,796
Balances with Bank and Money at Call and Short Notice	23,526	8,278	12,384
Investments	4,52,734	4,23,169	4,25,744
Advances	15,57,166	12,21,820	14,91,806
Fixed Assets	32,296	28,290	29,004
Other Assets	70,491	68,376	70,031
Total	22,12,624	18,70,019	21,23,766

- 2 The above unaudited financial results for the quarter ended June 30, 2026, were reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on July 29, 2026. These Results have been subjected to "Limited Review" by the Joint Statutory Central Auditors of the Bank, M/s Sagar & Associates, Chartered Accountants and M/s Abraham & Jose, Chartered Accountants and an unmodified report has been issued by them.
- 3 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time and other accounting principles generally accepted in India, and are in compliance with the presentation and disclosure requirements of the Regulation 33 and Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations") as amended including relevant circulars issued by the SEBI from time to time, to the extent applicable.
- 4 The Bank has applied significant accounting policies in the preparation of these Financial Results, consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular / direction issued by the RBI are implemented prospectively when it becomes applicable, unless specifically required under such circulars / directions.
- 5 In accordance with the RBI (Commercial Bank - Classification, Valuation and Operation of Investment Portfolio) Second amendment Directions, 2026, dated May 18, 2026, the Bank has discontinued the maintenance of the Investment Fluctuation Reserve (IFR). Consequently, the existing balance of Rs 3068 lakhs in the IFR has been transferred to accumulated balance in Profit & Loss Account during the quarter.
- 6 The financial results have been arrived at after considering provision for standard assets (including requirements for exposures to entities with unhedged foreign currency exposures), provision for non-performing assets, provision for non-performing investments, provision for income tax and other usual and necessary provisions.
- 7 Other Income includes fees earned from services to customers, commission from non-fund-based banking activities, earnings from foreign exchange transactions, selling of third-party products, profit/ loss on sale of investments (Net), profit/loss on revaluation of investments, recoveries from written off accounts etc.
- 8 The Capital Adequacy Ratio is computed on the basis of RBI guidelines applicable on the relevant reporting dates and the ratio for the corresponding previous period is not adjusted to consider the impact of subsequent changes if any, in the guidelines. During the quarter ended June 30, 2026, the Bank has considered net profit for the quarter as part of the regulatory capital as per extant RBI guidelines.
- 9 As per extant guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly, such disclosures have been placed on the website of the Bank. These disclosures have not been subjected to Audit/Review by the Joint Statutory Central Auditors of the Bank.
- 10 Disclosures as per the 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025, and as amended thereafter, for the loans transferred/acquired during the quarter ended June 30, 2026 and co-lending arrangements, are given below:



- i) Bank has not transferred any loans not in default or stressed loans (Non-Performing Assets and Special Mention Accounts) during the quarter.
- ii) Bank has not acquired any loans not in default or stressed loans (Non-Performing Assets and Special Mention Accounts) during the quarter.
- iii) The Bank neither has any outstanding Co-Lending Arrangements (CLA) or has entered into any CLA during the quarter as per Reserve Bank of India (Commercial Banks – Transfer and Distribution of Credit Risk) Directions, 2025.
- 11 Disclosure as per Reserve Bank of India (Commercial Banks – Financial Statements: Presentation and Disclosures) Directions 2025 dated November 28, 2025 and as amended thereafter, on projects under implementation, for the quarter ended June 30, 2026 is given below;

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ lakh)
1	Projects under implementation accounts at the beginning of the quarter.	28	12,071.49
2	Projects under implementation accounts sanctioned during the quarter.	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	3	586.71
4	Projects under implementation accounts at the end of the quarter (1+2-3)	25	11,040.74
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	7	1,937.94
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	7	1,937.94
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

- 12 Provision coverage ratio (including Technical Write off) as on 30th June 2026 is 92.77 %.
- 13 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the financial year 2025-26 and the unaudited published year to date figures up to December 31, 2025, which were subjected to limited review.
- 14 The figures for the previous period have been re-grouped/re-arranged wherever necessary to conform to the current period's classification.

By Order of the Board

Place: Thrissur
Date: 29th July 2026



(Ajith Kumar K K)
Managing Director & CEO
(DIN-08504660)

