

DHANLAXMI BANK LIMITED.

Registered Office: P. B No.9, Dhanalakshmi Buildings, Naickanal, Thrissur – 680 001  
Corporate Office: Dhanlaxmi Bank Limited, Punkunnam, Thrissur – 680 002, Ph:0487-7107100  
CIN: L65191KL1927PLC000307

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025**

(Rs in Lakh)

Particulars	Quarter ended			Nine Months ended		Year ended
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	40706	38361	33459	115843	96926	131988
(a) Interest/discount on advances/bills	33204	30796	27589	93998	77891	106290
(b) Income on investments	7172	7227	4983	20805	16600	22625
(c) Interest on balances with Reserve Bank of India and other interbank funds	190	178	672	567	990	1462
(d) Others	140	160	215	473	1445	1611
2. Other income	4925	3455	4220	12310	12611	16920
<b>3.Total Income (1 + 2)</b>	<b>45631</b>	<b>41816</b>	<b>37679</b>	<b>128153</b>	<b>109537</b>	<b>148908</b>
4. Interest expended	25284	24165	20625	72315	62020	83659
5. Operating expenses (a) + (b)	16233	14832	14396	45577	41875	55739
(a) Employee's cost	8722	8504	8237	25593	24259	31364
(b) Other operating expenses	7511	6328	6159	19984	17616	24375
<b>6. Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>41517</b>	<b>38997</b>	<b>35021</b>	<b>117892</b>	<b>103895</b>	<b>139398</b>
<b>7. Operating Profit (+)/Loss (-) before provisions and contingencies (3-6)</b>	<b>4114</b>	<b>2819</b>	<b>2658</b>	<b>10261</b>	<b>5642</b>	<b>9510</b>
8. Provisions (other than tax) and Contingencies	1726	499	670	4335	1198	2348
9. Exceptional items	-	-	-	-	-	-
<b>10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>2388</b>	<b>2320</b>	<b>1988</b>	<b>5926</b>	<b>4444</b>	<b>7162</b>
11. Tax expense	-	-	3	-	678	498
<b>12. Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>2388</b>	<b>2320</b>	<b>1985</b>	<b>5926</b>	<b>3766</b>	<b>6664</b>



Particulars	Quarter ended			Nine Months ended		Year ended
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
13. Extraordinary items (net of tax expense)	-	-	-	-	-	-
<b>14. Net Profit (+)/Loss (-) for the period (12-13)</b>	<b>2388</b>	<b>2320</b>	<b>1985</b>	<b>5926</b>	<b>3766</b>	<b>6664</b>
15. Paid-up equity share capital (Face value of Rs.10/ each)	39470	39470	25301	39470	25301	39470
16. Reserves excluding Revaluation Reserves						84195
<b>17. Analytical Ratios and other disclosures</b>						
(i) Percentage of shareholding of Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio as per Basel III	17.19%	17.81%	12.79%	17.19%	12.79%	16.12%
(iii) Earnings Per Share (EPS) in Rupees						
-Basic EPS (Before and after Extra ordinary items)	0.61*	0.59*	0.76*	1.50*	1.44*	2.37
-Diluted EPS (Before and after Extra ordinary items)	0.61*	0.59*	0.76*	1.50*	1.44*	2.37
(iv) NPA Ratios						
(a) Gross NPA	33240	40434	40111	33240	40111	36411
(b) Net NPA	15413	14285	9506	15413	9506	11794
(c) % of Gross NPA	2.36	3.10	3.53	2.36	3.53	2.98
(d) % of Net NPA	1.11	1.12	0.86	1.11	0.86	0.99
(v) Return on Assets (average) – (Annualized)	0.47%	0.49%	0.48%	0.41%	0.31%	0.41%
(vi) Net worth	121780	119715	85541	121780	85541	117950
(vii) Debt Equity Ratio (in times) **	0.12	0.13	Nil	0.12	Nil	Nil
(viii) Total Debts to Total Assets***	2.48%	2.35%	0.90%	2.48%	0.90%	1.12%
(ix) Operating Margin	9.02%	6.74%	7.05%	8.01%	5.15%	6.39%
(x) Net Profit Margin	5.23%	5.55%	5.27%	4.62%	3.44%	4.48%

\*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			Nine Months ended		Year ended
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1. Segment Revenue</b>						
(a) Treasury	7477	7413	5923	22528	18851	25673
(b) Retail Banking	27980	23791	21940	73629	62255	81914
(c) Corporate/ Wholesale Banking	9675	10283	9750	30886	27699	39794
(d) Other Banking Operations	499	329	66	1110	732	1527
(e) Unallocated	-	-	-	-	-	-
<b>Total Revenue</b>	<b>45631</b>	<b>41816</b>	<b>37679</b>	<b>128153</b>	<b>109537</b>	<b>148908</b>
Less: Inter-Segment Revenue	-	-	-	-	-	-
<b>Income from Operations</b>	<b>45631</b>	<b>41816</b>	<b>37679</b>	<b>128153</b>	<b>109537</b>	<b>148908</b>
<b>2. Segment Results (Net of Provisions)</b>						
(a) Treasury	1800	531	1046	4051	4239	4832
(b) Retail Banking	955	1806	1722	2902	2243	3760
(c) Corporate/ Wholesale Banking	(866)	(346)	(846)	(2137)	(2619)	(2957)
(d) Other Banking Operations	499	329	66	1110	581	1527
(e) Unallocated	-	-	-	-	-	-
<b>Total</b>	<b>2388</b>	<b>2320</b>	<b>1988</b>	<b>5926</b>	<b>4444</b>	<b>7162</b>
Less : (i) Interest	-	-	-	-	-	-
(ii) Other Un-allocable Expenditure net-off	-	-	-	-	-	-
(iii) Un-allocable income	-	-	-	-	-	-
<b>Profit (+)/Loss (-) before tax</b>	<b>2388</b>	<b>2320</b>	<b>1988</b>	<b>5926</b>	<b>4444</b>	<b>7162</b>
<b>3. Segment Assets</b>						
(a) Treasury	465893	484800	399608	465893	399608	427862
(b) Retail Banking	1049829	946219	835560	1049829	835560	874168
(c) Corporate/ Wholesale Banking	491622	488077	417530	491622	417530	480808
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	11979	11287	10684	11979	10684	10856
<b>Total</b>	<b>2019323</b>	<b>1930383</b>	<b>1663382</b>	<b>2019323</b>	<b>1663382</b>	<b>1793694</b>



Particulars	Quarter ended			Nine Months ended		Year ended
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	31-Mar-25
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>4. Segment Liabilities</b>						
(a) Treasury	437061	461255	350587	437061	350587	396971
(b) Retail Banking	980555	876479	803789	980555	803789	811770
(c) Corporate/ Wholesale Banking	457842	450917	401653	457842	401653	445424
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	-	-	-	-	-	-
<b>Total</b>	<b>1875458</b>	<b>1788651</b>	<b>1556029</b>	<b>1875458</b>	<b>1556029</b>	<b>1654165</b>
<b>5. Capital Employed (Segment Assets- Segment Liabilities)</b>						
(a) Treasury	28832	23545	49021	28832	49021	30891
(b) Retail Banking	69274	69740	31771	69274	31771	62398
(c) Corporate/ Wholesale Banking	33780	37160	15877	33780	15877	35384
(d) Other Banking Operations	-	-	-	-	-	-
(e) Unallocated	11979	11287	10684	11979	10684	10856
<b>Total</b>	<b>143865</b>	<b>141732</b>	<b>107353</b>	<b>143865</b>	<b>107353</b>	<b>139529</b>

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 31<sup>st</sup> December 2025 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.

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.

#### Part B: Geographical segments

The Bank has only the domestic geographic segment.



## Notes

### 1. Statement of Assets and Liabilities is given below

(Rs. In Lakh)

Particulars	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Audited
<b>Capital and Liabilities</b>			
Capital	39470	25301	39470
Reserves and Surplus	104395	82051	100059
Deposits	1783904	1506788	1601345
Borrowings	50080	15000	20000
Other Liabilities and Provisions	41474	34242	32820
<b>Total</b>	<b>2019323</b>	<b>1663382</b>	<b>1793694</b>
<b>Assets</b>			
Cash and Balances with Reserve Bank of India	69567	84376	99240
Balances with Bank and Money at Call and Short Notice	20962	37543	8743
Investments	440512	340292	395515
Advances	1391201	1106930	1195949
Fixed Assets	27685	27666	28156
Other Assets	69396	66575	66091
<b>Total</b>	<b>2019323</b>	<b>1663382</b>	<b>1793694</b>

- The above unaudited financial results for the quarter and nine months ended December 31, 2025, were reviewed and recommended by Audit Committee of Board and approved by the Board of Directors at respective meetings held on January 21, 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
- 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 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(4) read with Regulation 63 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended including relevant circulars issued by SEBI from time to time, to the extent applicable.
- The Bank has followed the same significant accounting policies in the preparation of quarterly financial results as those followed in the annual financial statements for the year ended 31<sup>st</sup> March 2025.
- 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 and other usual and necessary provisions.
- 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.



7. Other income also includes an amount of Rs.200 lakhs being fee received for the sale of Priority Sector Lending Certificates.
8. 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 December 31, 2025 is given below;

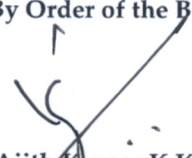
Sl. No	Item Description	Number of accounts	Total outstanding
			(in lakhs)
1	Projects under implementation accounts at the beginning of the quarter.	83	25977
2	Projects under implementation accounts sanctioned during the quarter.	2	628
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	26
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	84	26579
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.	1	521
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	0	0
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	0	0
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	0	0
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.	0	0
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	0	0
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	0	0
7.2	Out of '7', accounts where SBCF was not presanctioned or renewed continuously	0	0
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.	0	0
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	0	0
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	0	0
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	0	0

9. Disclosures as per 'Master Direction – Reserve Bank of India (Commercial Banks- Transfer and Distribution of Credit Risk) Directions, 2025, for the loans transferred/ acquired during the nine months ended December 31, 2025 are given below;



- (i) During the nine months ended December 31, 2025, the Bank has not transferred any loans not in default through assignment.
- (ii) During the nine months ended December 31, 2025, the Bank has not acquired any loans not in default or stressed loans or Special Mention Accounts and not transferred any stressed loans or Special mention Accounts.
- (iii) During the nine months ended December 31, 2025, the bank has not invested in Security Receipts issued by Asset Reconstruction Company (ARC) pursuant to transfer of non-performing asset to ARC. Security Receipts acquired during previous periods are held at nominal value.
- (iv) The loans transferred/ acquired during the quarter ended December 31, 2025 is Nil.
10. 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.
11. 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 which can be accessed at the following link: <https://www.dhanbank.com/pillar-iii-disclosure/>. These disclosures have not been subjected to Audit/ Review by the Joint Statutory Central Auditors of the Bank.
12. Deferred Tax Assets (DTA) has been determined at Rs. 6277 lakhs as on 31<sup>st</sup> December 2025 as against DTA of Rs. 5715 lakhs as on 31<sup>st</sup> March 2025.
13. Provision Coverage Ratio (including Technical Write off) as on December 31, 2025 is 86.08 %.
14. The figures for the previous period have been re-grouped/re-arranged wherever necessary to conform to the current period's classification.

Place: Thrissur  
Date: 21<sup>st</sup> January 2026

By Order of the Board  
  
(Ajith Kumar K K)  
Managing Director & CEO  
(DIN-08504660)

