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 ENDED JUNE 30, 2025

(Rs in Lakh)

Particulars	Quarter ended			Year ended
	30-Jun-25	31-Mar-25	30-Jun-24	31-Mar-25
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	36776	35062	30584	131988
(a) Interest/discount on advances/bills	29998	28399	24494	106290
(b) Income on investments	6406	6025	5811	22625
(c) Interest on balances with Reserve Bank of India and other interbank funds	199	472	88	1462
(d) Others	173	166	191	1611
2. Other income	3930	4309	3210	16920
3.Total Income (1 + 2)	**40706**	**39371**	**33794**	**148908**
4. Interest expended	22866	21639	20595	83659
5. Operating expenses (a) + (b)	14512	13864	13528	55739
(a) Employee's cost	8367	7105	8026	31364
(b) Other operating expenses	6145	6,759	5502	24375
6. Total Expenditure (4+5) (excluding provisions and contingencies)	**37378**	**35503**	**34123**	**139398**
7. Operating Profit (+)/Loss (-) before provisions and contingencies (3-6)	**3328**	**3868**	**(329)**	**9510**
8. Provisions (other than tax) and Contingencies	2110	1150	471	2348
9. Exceptional items	-	-	-	-
10. **Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)**	**1218**	**2718**	**(800)**	**7162**
11. Tax expense	-	(180)	-	498
12. Net Profit (+)/Loss (-) from Ordinary Activities after tax (10-11)	**1218**	**2898**	**(800)**	**6664**
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/Loss (-) for the period (12-13)	**1218**	**2898**	**(800)**	**6664**
15. Paid-up equity share capital (Face value Rs.10)	39470	39470	25301	39470

Classification: Internal

16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)				84195
17. Analytical Ratios				
(i) Percentage of shareholding of Government of India	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio as per Basel III	18.26%	16.12%	13.37%	16.12%
(iii) Earnings Per Share (EPS) in Rupees				
-Basic EPS (Before and after Extra ordinary items)	0.31*	0.85*	(0.31)*	2.37
-Diluted EPS (Before and after Extra ordinary items)	0.31*	0.85*	(0.31)*	2.37
(iv) NPA Ratios				
- Gross NPA	40195	36411	43016	36411
- Net NPA	13862	11794	13061	11794
- % of Gross NPA	3.22	2.98	4.04	2.98
- % of Net NPA	1.13	0.99	1.26	0.99
(v) Return on Assets (average) (%) – (Annualized)	0.27%	0.67%	(0.20)	0.41%
(vi) Net Worth	118804	117950	81155	117950
(vii) Debt Equity Ratio (in times) **	0.13	Nil	Nil	Nil
(viii) Total Debts to Total Assets***	2.25%	1.12%	0.94%	1.12%
(ix) Operating Margin	8.18%	9.83%	(0.97%)	6.39%
(x) Net Profit Margin	2.99%	7.36%	(2.37%)	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			Year ended
	30-Jun-25	**31-Mar-25**	**30-Jun-24**	**31-Mar-25**
	Unaudited	**Audited**	**Unaudited**	**Audited**
1. Segment Revenue				
(a) Treasury	7,638	6822	6001	25673
(b) Retail Banking	21,858	19659	18676	81914
(c) Corporate/ Wholesale Banking	10,928	12095	8936	39794
(d) Other Banking Operations	282	795	181	1527
(e) Unallocated	-	-	-	-
Total Revenue	**40706**	**39371**	**33794**	**148908**
Less: Inter-Segment Revenue	-	-	-	-
Income from Operations	**40706**	**39371**	**33794**	**148908**
2. Segment Results (Net of Provisions)				
(a) Treasury	1,720	593	549	4965
(b) Retail Banking	1,506	2643	(201)	5276
(c) Corporate/ Wholesale Banking	(180)	(163)	(858)	(2258)
(d) Other Banking Operations	282	795	181	1527
(e) Unallocated	-	-	-	-
Total	**3328**	**3868**	**(329)**	**9510**
Less :(i) Interest	-	-	-	-
(ii) Other Un-allocable Expenditure net-off	2110	1150	471	2348
(iii) Un-allocable income	-	-	-	-

Classification: Internal

Profit (+)/ Loss (-) before tax	**1218**	**2718**	**(800)**	**7162**
3. Segment Assets				
(a) Treasury	472808	427862	392146	427862
(b) Retail Banking	896041	874168	782570	874168
(c) Corporate/ Wholesale Banking	490266	480808	406023	480808
(d) Other Banking Operations		-	-	-
(e) Unallocated	10904	10856	11279	10856
Total	**1870019**	**1793694**	**1592018**	**1793694**
4. Segment Liabilities				
(a) Treasury	430339	396971	380671	396971
(b) Retail Banking	840452	811770	729855	811770
(c) Corporate/ Wholesale Banking	458747	445424	378672	445424
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	-	-	-	-
Total	**1729538**	**1654165**	**1489198**	**1654165**
5. Capital Employed (Segment Assets-Segment Liabilities)				
(a) Treasury	42469	30891	11475	30891
(b) Retail Banking	55589	62398	52715	62398
(c) Corporate/ Wholesale Banking	31519	35384	27351	35384
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	10904	10856	11279	10856
Total	**140481**	**139529**	**102820**	**139529**

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 RBI Guidelines.

For the purpose of the disclosure under Accounting Standard 17 - Segment Reporting, issued by the Institute of Chartered Accountants of India, '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 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.

SAGAR & ASSOCIATES Hyderabad Chartered Accountants

ABRAHAM & JOSE CHARTERED ACCOUNTANTS THRISSUR

DHANLAXMI BANK LTD. ACCOUNTS DEPT.

Classification: Internal

Notes

1. Statement of Assets and Liabilities as on June 30, 2025. ***(Rs. In Lakh)***

Particulars	**30.06.2025**	**30.06.2024**	**31.03.2025**
	Unaudited	**Unaudited**	**Audited**
Capital and Liabilities			
Capital	39470	25301	39470
Reserves and Surplus	101011	77518	100059
Deposits	1656962	1444073	1601345
Borrowings	41996	15000	20000
Other Liabilities and Provisions	30580	30126	32820
Total	**1870019**	**1592018**	**1793694**
Assets			
Cash and Balances with Reserve Bank of India	120086	88207	99240
Balances with Bank and Money at Call and Short Notice	8278	1524	8743
Investments	423169	375622	395515
Advances	1221820	1034385	1195949
Fixed Assets	28290	27382	28156
Other Assets	68376	64898	66091
Total	**1870019**	**1592018**	**1793694**

2. The above unaudited financial results for the quarter ended June 30, 2025, were reviewed by the Audit Committee and recommended for approval to and approved by the Board of Directors at its meeting held on July 21, 2025. 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. 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 31st March 2025.

4. 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.

5. Oher 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.

6. 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.

7. 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.

8. Deferred Tax Assets (DTA) has been determined at Rs. 5832 lakhs as on 30th June 2025 as against DTA of Rs. 5715 lakhs as on 31st March 2025.

Classification: Internal

SAGAR & ASSOCIATES Hyderabad Chartered Accountants

DHANLAXMI BANK LTD. ACCOUNTS DEPT.

ABRAHAM & JOSE CHARTERED ACCOUNTANTS THRISSUR

9. The loans transferred/ acquired during the quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 is Nil.

10. Provision coverage ratio (including Technical Write off) as on 30th June 2025 is 87.31 %.

11. The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the financial year 2024-25 and the unaudited published year to date figures up to December 31, 2024, which were subjected to limited review.

12. 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: 21st July 2025

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

SAGAR & ASSOCIATES Hyderabad Chartered Accountants

ABRAHAM & JOSSE CHARTERED ACCOUNTANTS THRISSUR

DHANLAXMI BANK LTD. ACCOUNTS DEPT.

Classification: Internal