

PRESS RELEASE

RBL BANK ANNOUNCES UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2025

The Board of Directors of RBL Bank Limited approved the unaudited financial results for the quarter ended 30th June 2025 at its meeting held on Saturday, 19th July 2025.

Q1 FY26 Results at a Glance

- **Net Profit of ₹200 crore; grew 192% QoQ**
- **Net Total Income grew 2% YoY to ₹2,550 crore**
- **NII de-grew 13% YoY to ₹1,481 crore; NIM at 4.50%**
- **Other Income grew 33% YoY to ₹1,069 crore**
- **Operating Expenses grew 12% YoY to ₹1,847 crore; Cost to Income ratio was 72.4%**
- **Operating profit de-grew 18% YoY to ₹703 crore**
- **Net Advances grew 9% YoY to ₹94,431 crore;**
- **Secured Retail advances grew 23% YoY; Retail Advances grew by 5% YoY to ₹56,625 crore; Unsecured Retail de-grew 10% YoY; Retail: Wholesale mix was 60:40**
- **Total Deposits grew 11% YoY to ₹112,734 crore; CASA grew by 11% YoY to ₹36,614 crore, CASA Ratio at 32.5%**
- **Granular Deposits i.e. deposits less than ₹3 crore grew faster at 16% YoY and 5% QoQ to ₹57,934 crore; at 51.4% of total deposits**
- **Total capital adequacy was up 3bps YoY to 15.59% vs 15.56% as of 30th June 2024; CET 1 up 20bps YoY to 14.05% vs 13.85% as of 30th June 2024**
- **Average LCR for Q1 FY26 was 152%**
- **GNPA was 2.78%; NNPA at 0.45%**
- **Provision Coverage Ratio including Technical Write off was 94.2%**

In reflecting on this quarter's performance, Mr. R Subramaniakumar, MD & CEO, RBL Bank remarked, "We have navigated a challenging environment with resilience and discipline, delivering strong momentum in secured retail and commercial banking while deepening our granular deposit base. During Q1 FY26, slippages in the JLG portfolio have moderated, with SMA levels reverting to Q1 FY25 level. The core engine remains robust—anchored in disciplined execution, profitability-driven growth, and a sharp customer focus. We are pleased to report steady performance this quarter and continued progress on our key priorities".

Results Summary for Q1 FY26

- **Operating Performance:**
 - Net Profit for Q1 FY26 was ₹200 crore
 - Operating profit for Q1 FY26 de-grew 18% YoY to ₹703 crore, mainly due to lower unsecured advances and repo rate cut
 - Net Interest Income (NII) for Q1 FY26 de-grew by 13% YoY to ₹1,481 crore, NIM was 4.50%
 - Other Income for Q1 FY26 grew 33% YoY to ₹1,069 crore
 - Operating Expenses for Q1 FY26 grew 12% to ₹1,847 crore
 - Cost to Income for Q1 FY26 at 72.4%
 - Net Total Income for Q1 FY26 grew 2% YoY to ₹2,550 crore
- **Deposits Growth predicated on Granular Retail Deposits:**
 - Total Deposits grew 11% YoY to ₹112,734 crore
 - CASA grew 11% YoY to ₹36,614 crore. CASA ratio at 32.5%
 - Granular Deposits i.e. deposits less than ₹3 crore grew 16% YoY & 5% QoQ to ₹57,934 crore; at 51.4% of total deposits
- **Advances Growth with focus on secured retail assets & commercial banking:**
 - Net Advances grew 9% YoY to ₹94,431 crore
 - Secured Retail Advances grew 23% YoY
 - Retail Advances book grew 5% YoY to ₹56,625 crore
 - Commercial Banking grew 32% YoY
 - Retail: Wholesale advances mix at 60:40
- **Well capitalized for medium term growth with healthy liquidity:**
 - Total capital adequacy improved 3bps YoY to 15.59% vs 15.56% as of 30th June 2024; Common Equity Tier 1 (CET 1) ratio improved 20bps YoY to 14.05% vs 13.85% as of 30th June 2024
 - Average Liquidity Coverage Ratio for Q1 FY26 it was 152%
- **Asset Quality Trend:**
 - Gross NPA ratio as at 30th June 2025 at 2.78% vs 2.69% as at 30th June 2024
 - Net NPA ratio as at 30th June 2025 at 0.45% vs. 0.74% as at 30th June 2024
 - Overall Provision Coverage Ratio including technical write offs was 94.2%
 - The total provisions of the Bank including specific, general and contingent provision at 105% of GNPA

- **Expanding Distribution Presence**

- As of 30th June 2025, the Bank has 2,036 total touchpoints of which 562 are bank branches and 1,474 business correspondent branches. Of 1,474 BC branches, 297 are banking outlets. RBL Finserve Limited ("RBL Finserve"), a 100% subsidiary of the Bank, accounts for 1,167 business correspondent branches.

Key financials:

₹ in crore	Q1 FY26	Q1 FY25	YoY	Q4 FY25	QoQ	FY25	FY24
Net Interest Income	1,481	1,700	-13%	1,563	-5%	6,463	6,043
Other Income	1,069	805	33%	1,000	7%	3,806	3,043
Net Total Income	2,550	2,505	2%	2,563	-1%	10,269	9,086
Operating Expenses	1,847	1,646	12%	1,702	9%	6,642	6,055
Operating Profit	703	859	-18%	861	-18%	3,627	3,031
Net Profit	200	372	-46%	69	192%	695	1168

₹ in crore	June 30, 2025	June 30, 2024	YoY	March 31, 2025	QoQ
Advances	94,431	86,704	9%	92,618	2%
Retail Advances	56,625	53,737	5%	55,703	2%
Secured Retail Advances	30,946	25,101	23%	29,573	5%
Deposits	112,734	101,352	11%	110,944	2%
Granular Deposits	57,934	49,980	16%	55,213	5%
CASA Deposits	36,614	33,003	11%	37,886	-3%
Average CASA Deposits for the Quarter	29,351	27,692	6%	30,966	-5%
Investments	23,829	29,726	-20%	32,165	-26%

Key ratios:

Particulars (in %)	Q1 FY26	Q1 FY25	Q4 FY25	FY25	FY24
Net Interest Margin	4.50	5.67	4.89	5.12	5.49
Cost to Income	72.4	65.7	66.4	64.7	66.6
Return on Assets	0.56	1.14	0.20	0.51	0.96
Return on Equity	5.11	9.88	1.79	4.53	8.25
Gross NPA	2.78	2.69	2.60	2.60	2.65
Net NPA	0.45	0.74	0.29	0.29	0.74
PCR incl. Technical Write-offs	94.18	90.04	96.45	96.45	89.79
PCR	84.03	73.13	89.02	89.02	72.73

About RBL Bank

RBL Bank is one of India's leading private sector banks with an expanding presence across the country. The Bank offers specialized services under five business verticals namely: Corporate Banking, Commercial Banking, Branch & Business Banking, Retail Assets and Treasury & Financial Markets Operations. It currently services over 15.17 million customers through a network of 562 branches; 1,474 business correspondent branches (of which 297 banking outlets) and 415 ATMs spread across 28 Indian states and Union Territories

RBL Bank is listed on both NSE and BSE (RBLBANK). For further details, please visit www.rbl.bank.in

For media queries, please email us at: communications@rbl.bank.in