(Subsidiary of Emirates NBD Bank P.J.S.C)

RBL Bank Limited
One World Centre, Tower 2B
6th Floor, 841, Senapati Bapat Marg,
Lower Parel West, Mumbai 400013

PRESS RELEASE

RBL BANK ANNOUNCES UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2026

The Board of Directors of RBL Bank Limited approved the unaudited financial results for the quarter ended 30th June 2026 at its meeting held on Friday, 17th July 2026.

Q1 FY27 Results at a glance

- **Net Profit of ₹254 crore; grew 27% YoY**
- **Operating profit grew 31% YoY to ₹923 crore**
- **NII grew 12% YoY to ₹1,654 crore; NIM at 4.13%**
- **Other Income de-grew 10% YoY to ₹959 crore; Core Fee Income grew 16% YoY to ₹923 crore**
- **Operating Expenses de-grew 8% YoY and 5% QoQ to ₹1,691 crore; Cost to Income ratio improved to 64.7% in Q1 FY27 from 72.4% in Q1 FY26**
- **Net Advances grew 23% YoY to ₹116,223 crore; Retail: Wholesale mix was 55:45**
- **Secured Retail advances grew 18% YoY; Unsecured Retail advances grew 8% YoY**
- **Retail Advances grew 13% YoY to ₹64,196 crore**
- **Wholesale advances grew 38% YoY to ₹52,027 crore; Commercial Banking grew at 36% YoY**
- **Total Deposits grew 11% YoY to ₹124,829 crore; CASA Ratio at 29.2%; Average Total Deposits grew 24% YoY to ₹129,362; Average CASA Ratio at 25.2%**
- **Granular Deposits i.e. deposits less than ₹3 crore grew faster at 13% YoY to ₹65,365 crore; at 52.4% of total deposits**
- **Total capital adequacy was 33.3% as of 30th June 2026 vs 14.2% as of 31st March 2026; CET 1 is 32.2% as of 30th June 2026 vs 12.8% as of 31st March 2026**
- **Average LCR for Q1 FY27 was 133%**
- **GNPA down 148 bps YoY to 1.30%; NNPA down 9bps YoY to 0.37%; Provision Coverage Ratio including Technical Write off was 94.94%**

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*During the quarter, Emirates NBD Bank (P.J.S.C) ("**ENBD**") infused approximately USD 2.75 billion (~INR 260 billion) on 18 June 2026 by way of a preferential issue. ENBD holds 60% of the expanded share capital of RBL Bank and has been classified as a promoter.*

Reflecting on this quarter's performance, Mr. R Subramaniakumar, MD & CEO, RBL Bank remarked,
"This quarter saw the culmination of our capital raise with Emirates NBD. We are excited by the long term potential of this relationship and believe that this capital will allow us the time and opportunity to invest and scale and build a resilient and relevant Bank for our customers. The Bank also saw an upgrade of its long term credit ratings to AAA"

Results Summary for Q1 FY27

- **Operating Performance:**
  - Net Profit for Q1 FY27 grew 27% YoY to ₹254 crore
  - Operating profit for Q1 FY27 grew 31% YoY to ₹923 crore
  - Provisions and contingencies for Q1 FY27 at ₹599 crore
  - Net Interest Income (NII) for Q1 FY27 grew 12% YoY at ₹1,654 crore NIM for the quarter was 4.13%
  - Other Income for Q1 FY27 de-grew 10% YoY to ₹959 crore
  - Core Fee Income for Q1 FY27 grew 16% YoY to ₹923 crore
  - Net Total Income for Q1 FY27 grew 2% YoY to ₹2,614 crore
  - Operating Expenses for Q1 FY27 de-grew 8% YoY to ₹1,691 crore
  - Cost to Income for Q1 FY27 at 64.7%

- **Deposits Growth predicated on Granular Retail Deposits:**
  - Total Deposits grew 11% YoY to ₹124,829 crore; Average Total Deposits grew 24% YoY to ₹129,362 crore
  - CASA growth was flat YoY; CASA deposits at ₹36,468 crore for Q1 FY27; CASA ratio at 29.2%; Average CASA ratio at 25.2%
  - Granular Deposits i.e. deposits less than ₹3 crore grew 13% YoY to ₹65,365 crore; at 52.4% of total deposits
  - CASA + TD < ₹3 crores at 65% of Total Deposits

- **Advances Growth with focus on secured retail assets & commercial banking:**
  - Net Advances grew 23% YoY to ₹116,223 crore; Retail: Wholesale advances mix at 55:45
  - Retail Advances book grew 13% YoY to ₹64,196 crore
  - Secured Retail Advances grew 18% YoY to ₹36,561 crore; Unsecured Retail Advances grew 8% YoY to ₹27,635 crore
  - Wholesale advances grew by 38% YoY ₹52,027 crore; Commercial Banking grew 36% YoY

- **Well capitalized for medium term growth with healthy liquidity:**
  - Total capital adequacy was at 33.3% as of 30th June 2026 vs 14.2% as of 31st March 2026; CET-1 was 32.2% as of 30th June 2026 vs 12.8% as of 31st March 2026
  - Average Liquidity Coverage Ratio for Q1 FY27 was 133%

- **Asset Quality Trend:**
  - Gross NPA ratio as at 30th June 2026 was 1.30% vs 2.78% as at 30th June 2025
  - Net NPA ratio as at 30th June 2026 was 0.37% vs. 0.45% as at 30th June 2025
  - Provision Coverage Ratio including technical write offs was 94.94%

- **Expanding Distribution Presence**
  - As of 30th June 2026, the Bank has 1,967 total touchpoints of which 628 (including 25 branches opened in this quarter) are bank branches and 1,339 business correspondent branches. Of 1,339 BC branches, 251 are banking outlets. RBL Finserve Limited ("RBL Finserve"), a 100% subsidiary of the Bank, accounts for 1,080 business correspondent branches.

Key financials:

₹ in crore	**Q1 FY27**	**Q1 FY26**	**YoY**	**Q4 FY26**	**QoQ**
Net Interest Income	1,654	1,481	12%	1,671	-1%
Other Income	959	1,069	-10%	1,069	-10%
Net Total Income	2,614	2,550	2%	2,740	-5%
Operating Expenses	1,691	1,847	-8%	1,785	-5%
Operating Profit	**923**	**703**	**31%**	**955**	**-3%**
Provisions and contingencies	599	442	35%	678	-12%
Net Profit	**254**	**200**	**27%**	**230**	**10%**

₹ in crore	**June 30, 2026**	**June 30, 2025**	**YoY**	**March 31, 2026**	**QoQ**
Advances	1,16,223	94,431	23%	1,14,232	2%
Retail Advances	64,196	56,625	13%	67,119	-4%
Secured Retail Advances	36,561	30,946	18%	40,207	-9%
Deposits	1,24,829	1,12,734	11%	1,39,018	-10%
Granular Deposits	65,365	57,934	13%	63,943	2%
CASA Deposits	36,468	36,614	0%	46,723	-22%
Average CASA Deposits for the Quarter	32,592	29,351	11%	33,814	-4%
Investments	37,777	23,829	59%	32,078	18%

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Key ratios:

Particulars (in %)	Q1 FY27	Q1 FY26	Q4 FY26
Net Interest Margin	4.13	4.50	4.41
Cost to Income	64.70	72.44	65.13
Credit Cost	0.54	0.50	0.65
Return on Assets	0.57	0.56	0.55
Return on Equity	4.01	5.11	5.69
Gross NPA	1.30	2.78	1.45
Net NPA	0.37	0.45	0.39
PCR incl. Technical Write-offs	94.94	94.18	94.91
PCR	72.00	84.03	73.57

About RBL Bank

RBL Bank, a subsidiary of Emirates NBD Bank P.J.S.C., is one of India's leading private sector banks, with a legacy dating back to 1943.

Headquartered in Mumbai, the Bank has evolved into a dynamic financial institution offering a comprehensive suite of banking products and services catering to wide range of individual customer segments; small and medium enterprises, large corporations, and governments with a full range of banking, investment management, trade and other financial solutions. The Bank has a strong digital offering with sizeable operation under digital payments space.

With a strong focus on innovation, customer-centricity, and digital transformation, RBL Bank serves over 15million customers through a robust network of 628 branches, 1339 business correspondent branches (of which 251 banking outlets) spread across 28 Indian states and union territories.

RBL Bank is committed to being a 'Bank of Choice' by fostering enduring relationships built on trust, transparency, and responsiveness. Guided by its core values of Professionalism, Respect, Excellence, Entrepreneurial spirit, and Teamwork (PREET), RBL Bank continues to drive financial inclusion, support community development through impactful CSR initiatives, and create
a thriving workplace culture for its employees.

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