

PRESS RELEASE**RBL BANK ANNOUNCES AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED 31st MARCH 2026**

The Board of Directors of RBL Bank Limited approved the audited financial results for the quarter and financial year ended 31st March 2026 at its meeting held on Saturday, 25th April 2026.

Q4 FY26 Results at a glance

- **Net Profit grew 234% YoY to ₹230 crore**
- **NII grew 7% YoY and 1% QoQ to ₹1,671 crore; NIM at 4.41%**
- **Other Income grew 7% YoY and 2% QoQ to ₹1,069 crore; Core Fee Income grew 9% YoY and 10% QoQ to ₹1,057 crore**
- **Operating Expenses grew 5% YoY and de-grew by 1% QoQ to ₹1,785 crore; Cost to Income ratio was 65.1% in Q4 FY26 vs 66.3% last quarter**
- **Operating profit grew 11% YoY and 5% QoQ to ₹955 crore**
- **Net Advances grew 23% YoY and 11% QoQ to ₹114,232 crore; Retail: Wholesale mix was 59:41**
- **Secured Retail advances grew 36% YoY and 17% QoQ;**
- **Retail Advances grew by 20% YoY and 11% QoQ to ₹67,119 crore**
- **Wholesale advances grew by 28% YoY and 11% QoQ to Rs.47,112 crore; Commercial Banking grew faster at 30% YoY and 9% QoQ**
- **Total Deposits grew 25% YoY and 16% QoQ to ₹139,018 crore; CASA grew by 23% YoY and 26% QoQ to ₹46,723 crore, CASA Ratio at 33.6%**
- **Granular Deposits i.e. deposits less than ₹3 crore grew faster at 16% YoY and 4% QoQ to ₹63,943 crore; at 46.0% of total deposits**
- **Total capital adequacy was 14.25% as of 31st March 2026 vs 14.94% as of 31st December 2025; CET 1 is 12.77% as of 31st March 2026 vs 13.45% as of 31st December 2025**
- **Average LCR for Q4 FY26 was 130%**
- **GNPA down 43 bps QoQ to 1.45%; NNPA down 16 bps QoQ to 0.39%; Provision Coverage Ratio including Technical Write off was 94.9%**

FY26 Results at a glance

- **Net Profit grew 18% YoY to ₹822 crore**
- **Proposed dividend of ₹1 per share**
- **NII de-grew 2% YoY to ₹6,360 crore; NIM at 4.51%**
- **Other Income grew 8% YoY to ₹4,121 crore; Core Fee Income grew 9% YoY to ₹3,735 crore**
- **Operating Expenses grew 8% YoY to ₹7,182 crore; Cost to Income ratio was 68.5% in FY26**
- **Operating profit at ₹3,299 crore**

In reflecting on this quarter's and year's performance, Mr. R Subramaniakumar, MD & CEO, RBL Bank remarked,

"Q4 FY26 marks another quarter of stable and sustained operating performance for the Bank. We delivered growth that meaningfully outpaced normalised industry trends, led by sharp momentum in granular retail advances and sustained strengthening of our granular deposit franchise.

During the quarter, we accelerated branch expansion by adding 23 branches, taking our total network to 603 branches. This expanded footprint strengthens our ability to deepen customer relationships, enhance sourcing capabilities, and support growth across our retail businesses as we enter the new financial year.

Our core operating engine remains robust, anchored in disciplined execution, a continued focus on building a profitable and resilient balance sheet, and the scaling up of cross-sell initiatives across our existing customer base. During the quarter, the Bank received approvals from the RBI and the CCI for the strategic investment by Emirates NBD P.J.S.C in the Bank, and the transaction is now in its final stages of closure."

Results Summary for Q4 FY26 and Full Year FY26

- **Operating Performance:**
 - Net Profit for Q4 FY26 grew 234% YoY to ₹230 crore; For FY26 it grew 18% to ₹822 crore
 - Operating profit for Q4 FY26 grew 11% YoY to ₹955 crore; For FY26 it was at ₹3,299 crore;
 - Net Interest Income (NII) for Q4 FY26 grew 7% YoY at ₹1,671 crore, NIM for the quarter was 4.41%; For FY26 NII de-grew by 2% YoY to ₹6,360 crore, NIM for FY26 was 4.51%
 - Other Income for Q4 FY26 grew 7% YoY to ₹1,069 crore; For FY26 it grew 8% YoY to ₹4,121 crore
 - Core Fee Income for Q4 FY26 grew 9% YoY to ₹1,057 crore; For FY26 it grew 9% YoY to ₹3,735 crore
 - Operating Expenses for Q4 FY26 grew 5% YoY to ₹1,785 crore; For FY26 it was at ₹7,182 crore
 - Cost to Income for Q4 FY26 at 65.1%; For FY26 it was at 68.5%
 - Net Total Income for Q4 FY26 grew 7% YoY to ₹2,740 crore; For FY26 it grew 2% YoY to ₹10,481 crore

- **Deposits Growth predicated on Granular Retail Deposits:**
 - Total Deposits grew 25% YoY and 16% QoQ to ₹139,018 crore
 - CASA grew 23% YoY and 26% QoQ to ₹46,723 crore; CASA ratio at 33.6%
 - Granular Deposits i.e. deposits less than ₹3 crore grew 16% YoY & 4% QoQ to ₹63,943 crore; at 46.0% of total deposits
 - CASA + TD < Rs. 3 crores at 65% of Total Deposits
- **Advances Growth with focus on secured retail assets & commercial banking:**
 - Net Advances grew 23% YoY and 11% QoQ to ₹114,232 crore; Retail: Wholesale advances mix at 59:41
 - Secured Retail Advances grew 36% YoY and 17% QoQ to ₹40,207 crore
 - Retail Advances book grew 20% YoY and 11% QoQ to ₹67,119 crore
 - Wholesale advances grew by 28% YoY and 11% QoQ to Rs.47,112 crore; Commercial Banking grew 30% YoY
- **Well capitalized for medium term growth with healthy liquidity:**
 - Total capital adequacy was at 14.25% as of 31st March 2026 vs 14.94% as of 31st December 2025; CET-1 was 12.77% as of 31st March 2026 vs 13.45% as of 31st December 2025
 - Average Liquidity Coverage Ratio for Q4 FY26 was 130%
- **Asset Quality Trend:**
 - Gross NPA ratio as at 31st March 2026 was 1.45% vs 1.88% as at 31st December 2025
 - Net NPA ratio as at 31st March 2026 was 0.39% vs. 0.55% as at 31st December 2025
 - Provision Coverage Ratio including technical write offs was 94.9%
- **Expanding Distribution Presence**
 - As of 31st March 2026, the Bank has 1,942 total touchpoints of which 603 are bank branches and 1,339 business correspondent branches. Of 1,339 BC branches, 258 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	Q4 FY26	Q4 FY25	YoY	Q3 FY26	QoQ	FY26	FY25
Net Interest Income	1,671	1,563	7%	1,657	1%	6,360	6,463
Other Income	1,069	1,000	7%	1,050	2%	4,121	3,806
Net Total Income	2,740	2,563	7%	2,708	1%	10,481	10,269
Operating Expenses	1,785	1,702	5%	1,795	-1%	7,182	6,642
Operating Profit	955	861	11%	912	5%	3,299	3,627
Net Profit	230	69	234%	214	7%	822	695

₹ in crore	Mar 31, 2026	Mar 31, 2025	YoY	Dec 31, 2025	QoQ
Advances	1,14,232	92,618	23%	1,03,086	11%
Retail Advances	67,119	55,703	20%	60,611	11%
Secured Retail Advances	40,207	29,573	36%	34,407	17%
Deposits	1,39,018	1,10,944	25%	1,19,721	16%
Granular Deposits	63,943	55,213	16%	61,632	4%
CASA Deposits	46,723	37,886	23%	36,972	26%
Average CASA Deposits for the Quarter	33,814	30,966	9%	30,299	12%
Investments	32,078	32,165	0%	26,814	20%

Key ratios:

Particulars (in %)	Q4 FY26	Q4 FY25	Q3 FY26	FY26	FY25
Net Interest Margin	4.41	4.89	4.63	4.51	5.12
Cost to Income	65.13	66.40	66.30	68.52	64.68
Return on Assets	0.55	0.20	0.55	0.53	0.51
Return on Equity	5.69	1.79	5.25	5.12	4.53
Gross NPA	1.45	2.60	1.88	1.45	2.60
Net NPA	0.39	0.29	0.55	0.39	0.29
PCR incl. Technical Write-offs	94.91	96.45	93.21	94.91	96.45
PCR	73.57	89.02	71.09	73.57	89.02

About RBL Bank

RBL Bank 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 individual customer segments ranging from small farmers to HNIs; 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 15.16 million customers through a robust network of 603 branches, 1339 business correspondent branches (of which 258 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