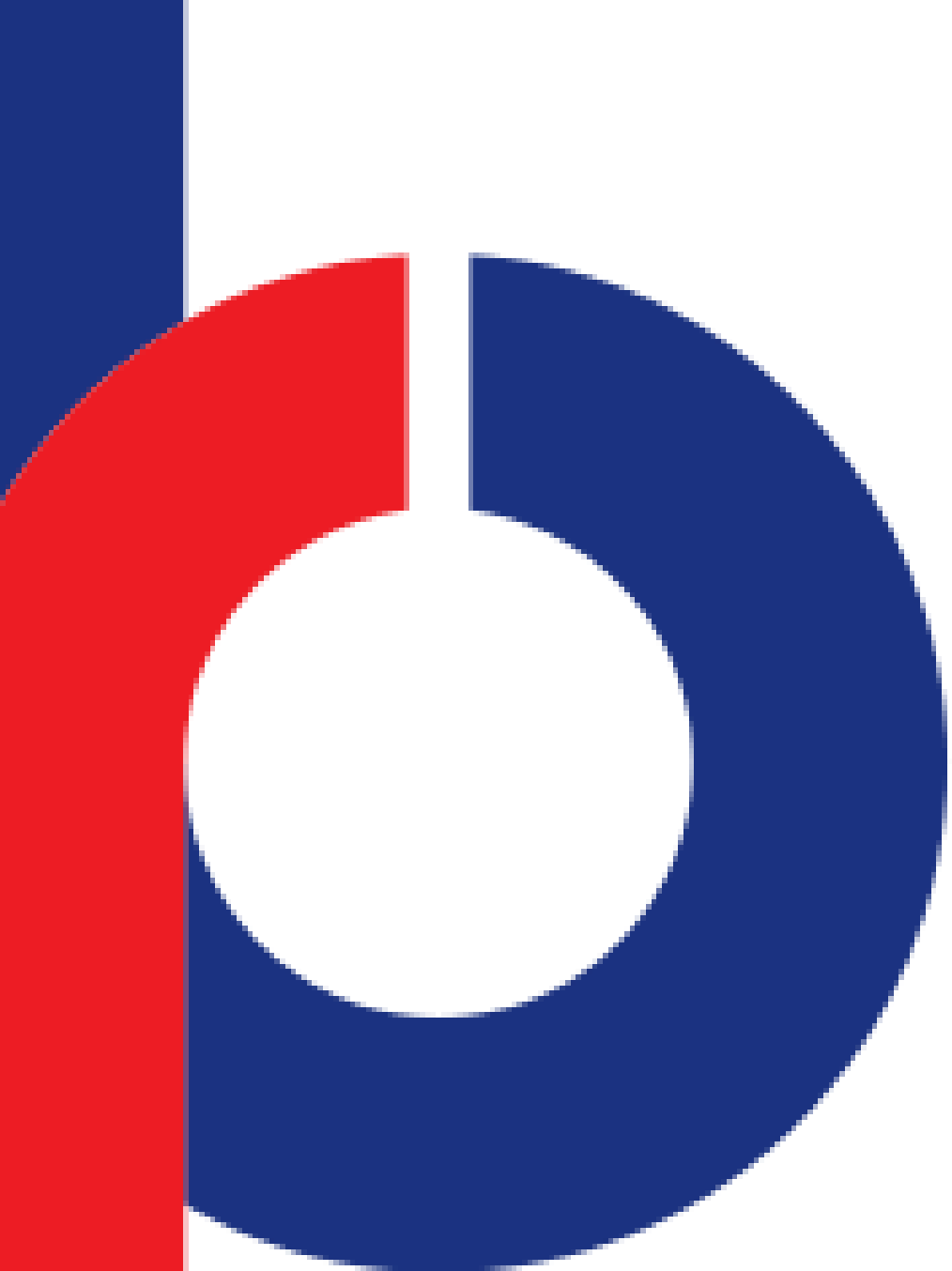




Investor Presentation

Quarter Ended Sept 30, 2026

Oct 12, 2026

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

By attending the meeting / telephonic call where this presentation is made, or by reading the presentation materials, you agree to be bound by the following limitations:

The information in this presentation has been prepared by RBL Bank Limited (the "Company") for use in presentations by the Company at analyst and investor meetings and does not constitute a recommendation regarding the securities of the Company. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information, or opinions contained herein. Neither the Company nor any of its advisors or representatives shall have any responsibility or liability whatsoever (for negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information set out herein may be subject to updating, completion, revision, verification and amendment and such information may change materially. Neither the Company nor any of its advisors or representatives is under any obligation to update or keep current the information contained herein. The information communicated in this presentation contains certain statements that are or may be forward looking. These statements typically contain words such as "will", "expects" and "anticipates" and words of similar import. By their nature forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. Any investment in securities issued by the Company will also involve certain risks. There may be additional material risks that are currently not considered to be material or of which the Company and its advisors or representatives are unaware. Against the background of these uncertainties, readers should not unduly rely on these forward-looking statements. The Company, its advisors and representatives assume no responsibility to update forward-looking statements or to adapt them to future events or developments.

This presentation has been prepared for informational purposes only. This presentation does not constitute a prospectus under the (Indian) Companies Act, 1956 and will not be registered with any registrar of companies. Furthermore, this presentation is not and should not be construed as an offer or a solicitation of an offer to buy securities for sale in the India. This presentation and the information contained herein does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities of the Company, nor should it or any part of it form the basis of, or be relied on in connection with, any contract or commitment whatsoever. The securities of the Company have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), and may not be offered, sold or delivered within the United States or to U.S. persons absent from registration under or an applicable exemption from the registration requirements of the United States securities laws. This presentation and the information contained herein is being furnished to you solely for your information and may not be reproduced or redistributed to any other person, in whole or in part. In particular, neither the information contained in this presentation, nor any copy hereof may be, directly or indirectly, taken or transmitted into or distributed in the U.S., Canada, Australia, Japan or any other jurisdiction which prohibits the same except in compliance with applicable securities laws. Any failure to comply with this restriction may constitute a violation of the United States or other national securities laws. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted.

Key Highlights – Q2 FY27



Operating Performance

- Net Interest Income (NII) grew 37% YoY to Rs.21.31 bn; NIM was 4.61%
- Core Fee Income grew 12% YoY to Rs.10.40 bn
- Operating Profit grew 92% YoY to Rs.13.96 bn
- Net Profit grew 170% YoY to Rs.4.82 bn



Healthy Loan Growth

- Net Advances grew by 42% YoY to Rs.1,423.14 bn;
- Wholesale advances grew by 56% YoY to Rs.628.49 bn
- Retail advances grew 32% to Rs.794.65 bn; Secured Retail Advances constitute 65% of Total Retail Advances
- Retail : Wholesale mix was 56:44



Healthy Deposits Growth

- Deposits grew 34% YoY; excl. FCNR growth was 6% YoY
- Overall Average Deposits grew by 24% YoY to Rs.1,352.14 bn; Average CASA Deposits grew 5% YoY at Rs.325.04 bn
- Average CASA ratio at 24.04%



Healthy Capital Position

- Capital adequacy ratio & CET-1 including Q2FY27 profits as of 30th Sep 2026 was 30.1% & 29.0% vs 33.3% & 32.2% as of 30th June 2026



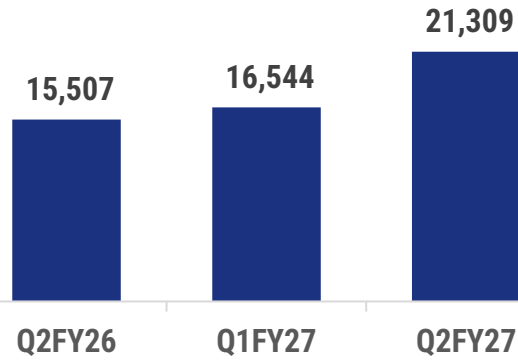
Stable Asset Quality

- GNPA down 131 bps YoY at 1.02%, NNPA at 0.29%
- PCR at 71.47%; PCR incl. Technical Write-off at 95.31%
- Credit cost for Q2 FY27 was 63 bps including std asset provision of 11 bps

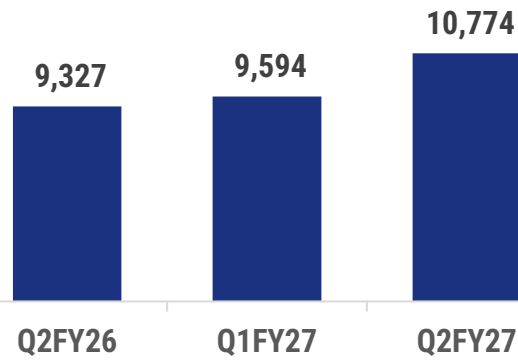
Financial Performance Summary



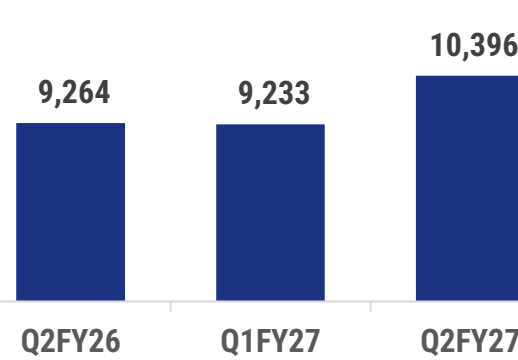
Net Interest Income



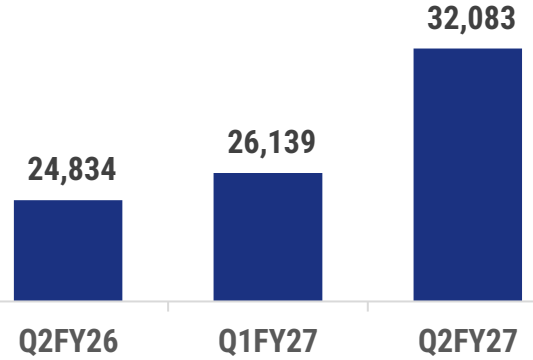
Other Income



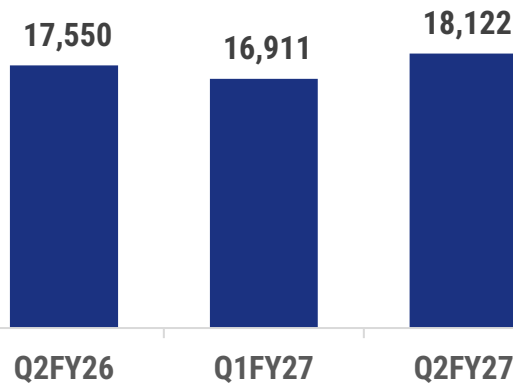
Core Fee Income



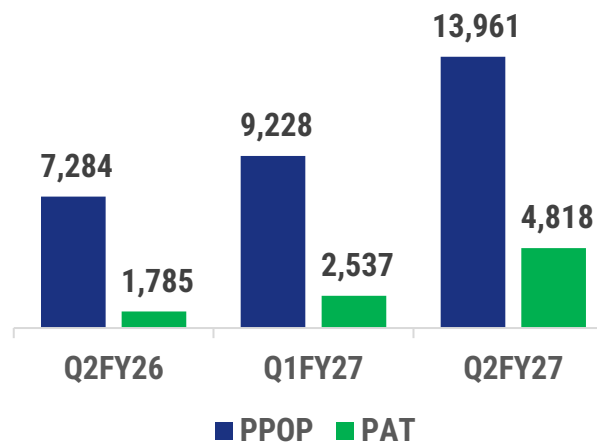
Net Total Income



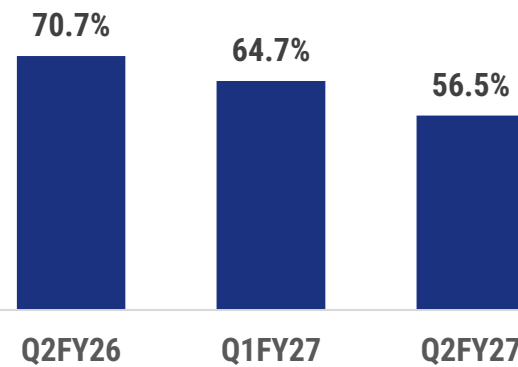
Operating Expenses



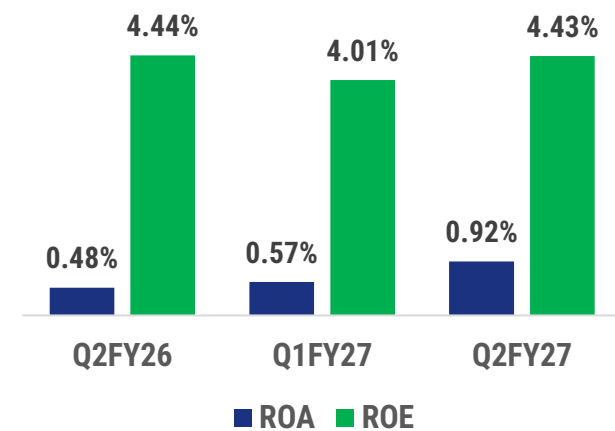
PPOP/PAT



Cost-Income Ratio



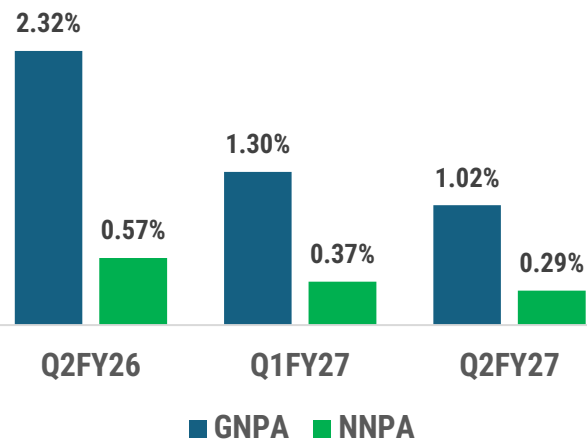
RoA/RoE



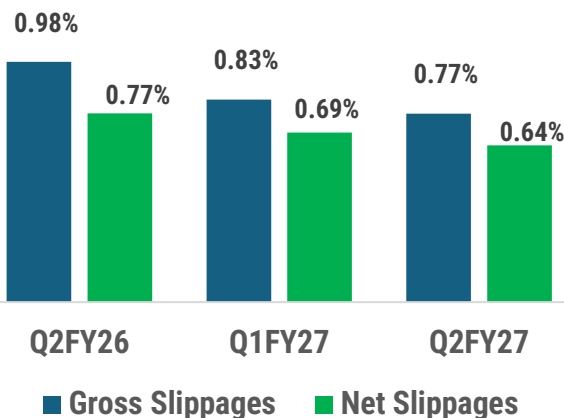
Financial Performance Summary



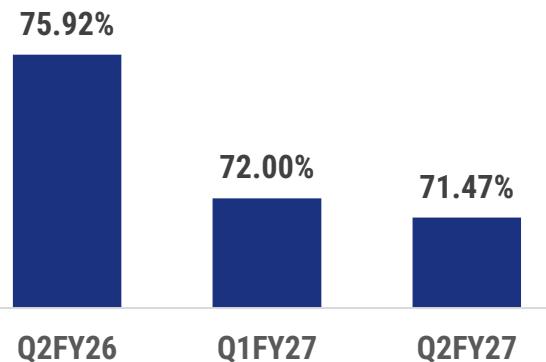
GNPA/ NNPA



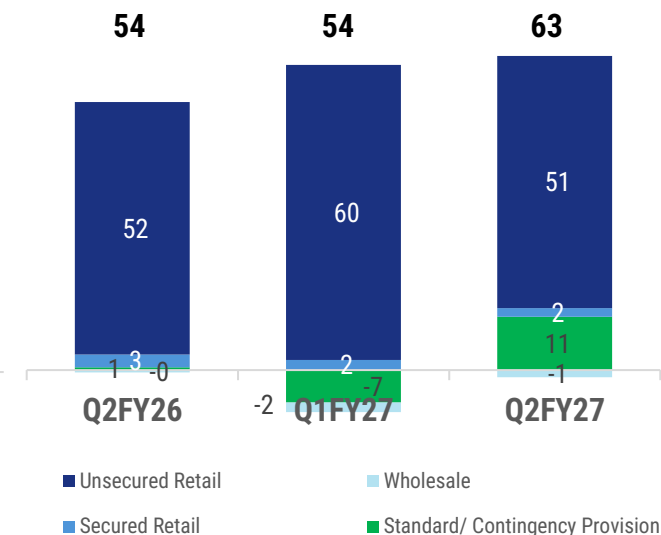
Slippages



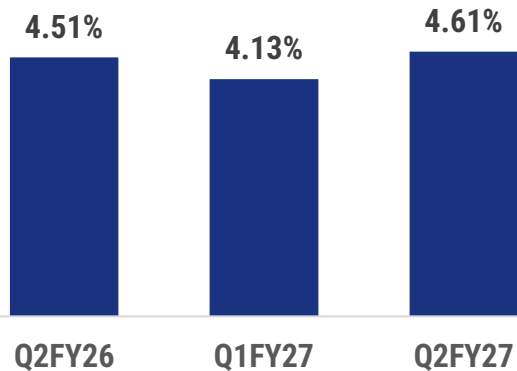
PCR



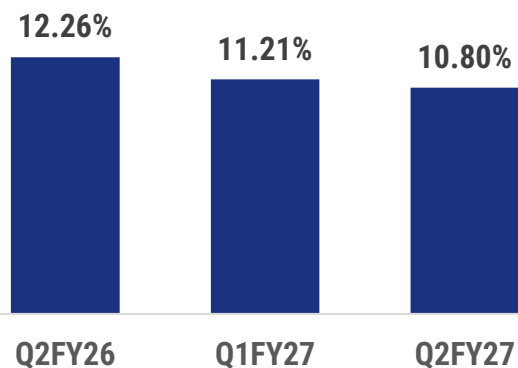
Credit Cost (bps)



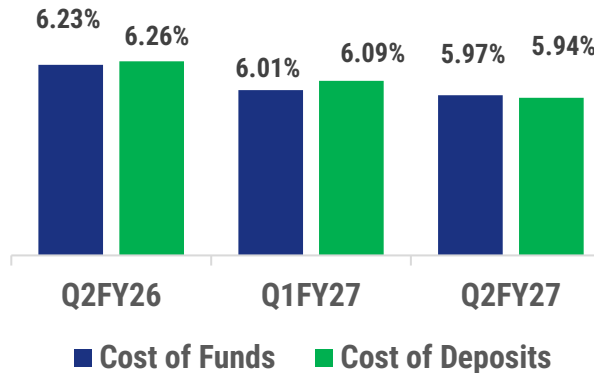
Net Interest Margin %



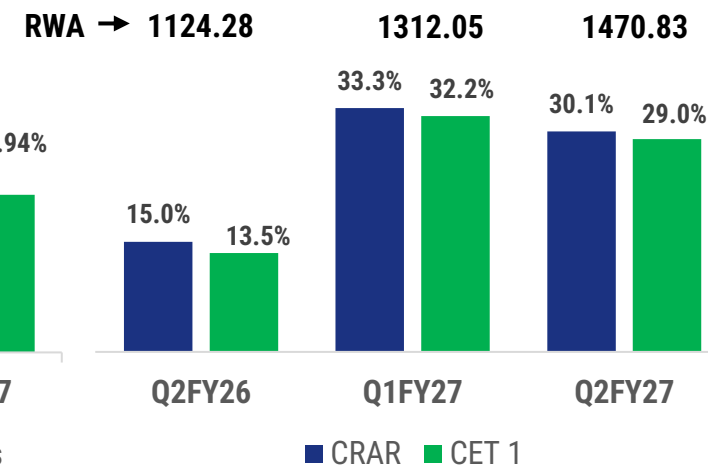
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy



Standalone Profit & Loss Statement



Particulars	Q2 FY 27	Q2 FY 26	Q1 FY 27	YoY Growth	QnQ Growth
Interest Income	43,221	35,075	38,402	23%	13%
Interest Expense	21,912	19,568	21,858	12%	0%
Net Interest Income	21,309	15,507	16,544	37%	29%
Other Income	10,774	9,327	9,594	16%	12%
Total Income	32,083	24,834	26,139	29%	23%
Operating Expenses	18,122	17,550	16,911	3%	7%
Operating Profit	13,961	7,284	9,228	92%	51%
Provisions	7,665	4,997	5,993	53%	28%
Profit Before Tax	6,296	2,287	3,235	175%	95%
Tax	1,478	502	698	195%	112%
Net Profit	4,818	1,785	2,537	170%	90%

Standalone Balance Sheet

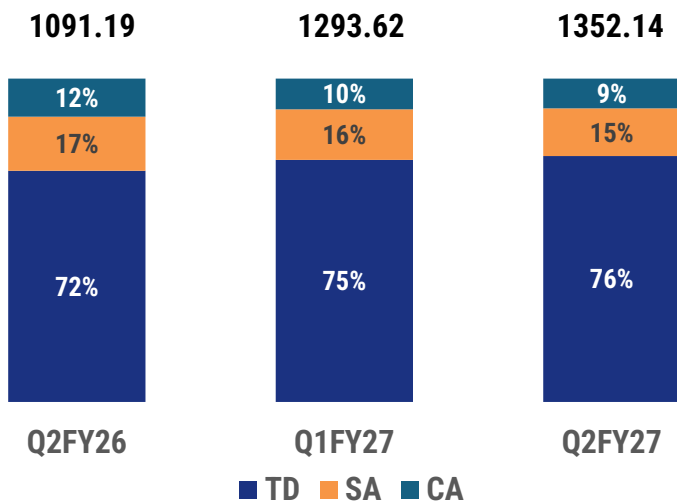


Particulars	Sept 2026	Sept 2025	June 2026	YoY Growth	QoQ Growth
<u>Liabilities</u>					
Capital	15.52	6.13	15.49	153%	0%
Reserves and Surplus	417.86	154.17	413.28	171%	1%
Deposits	1,562.72	1,166.67	1,248.29	34%	25%
Borrowings	133.69	152.24	98.03	(12%)	36%
Other Liabilities	93.66	60.66	80.47	54%	16%
Total	2,223.44	1,539.88	1,855.56	44%	20%
<u>Assets</u>					
Cash & Balances with RBI	102.47	108.39	86.58	(5%)	18%
Balances with other banks	155.46	38.77	126.06	301%	23%
Investments (Net)	429.28	288.14	377.77	49%	14%
Advances (Net)	1,423.14	1005.29	1,162.23	42%	22%
Fixed and Other Assets	113.09	99.29	102.92	14%	10%
Total	2,223.44	1,539.88	1,855.56	44%	20%

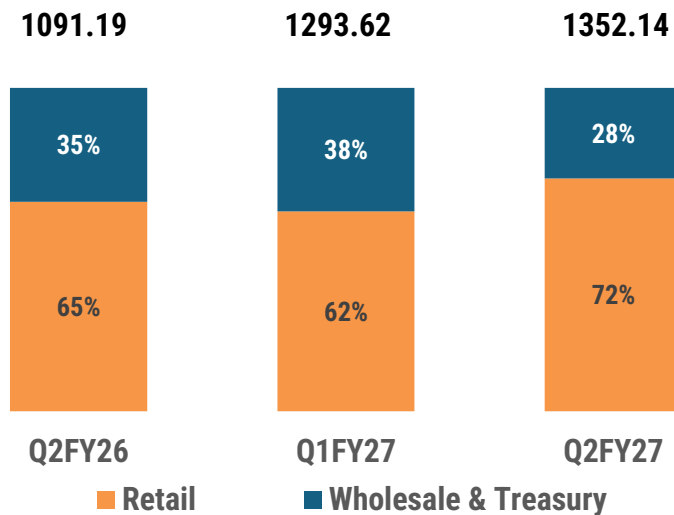
Deposits Profile



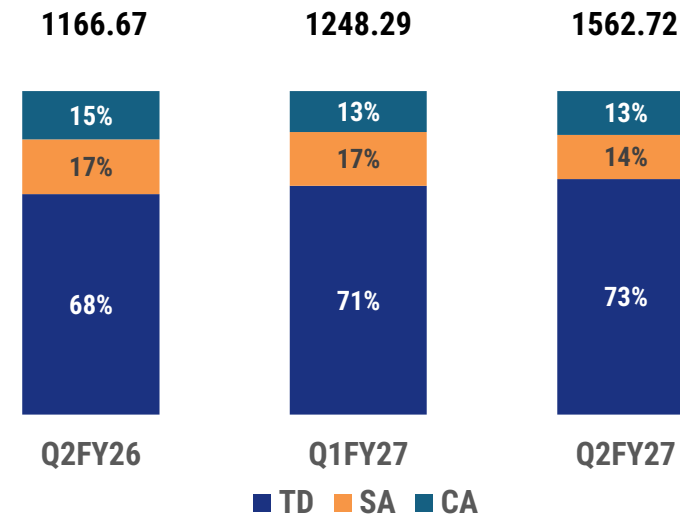
Deposit Composition (Average) ▲ 24% YoY



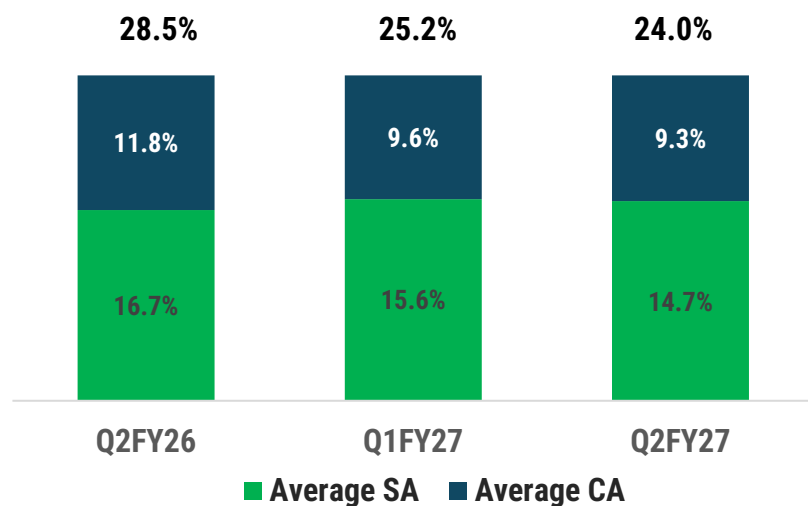
Segment Composition (Average)



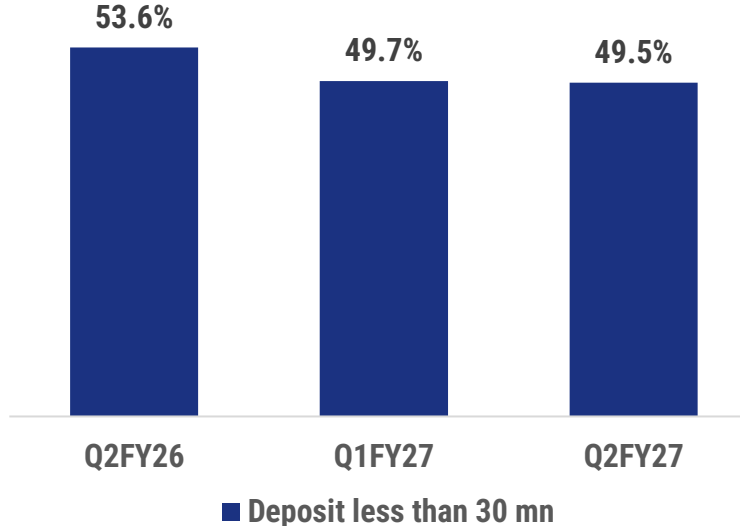
Deposits EOP ▲ 34% YoY



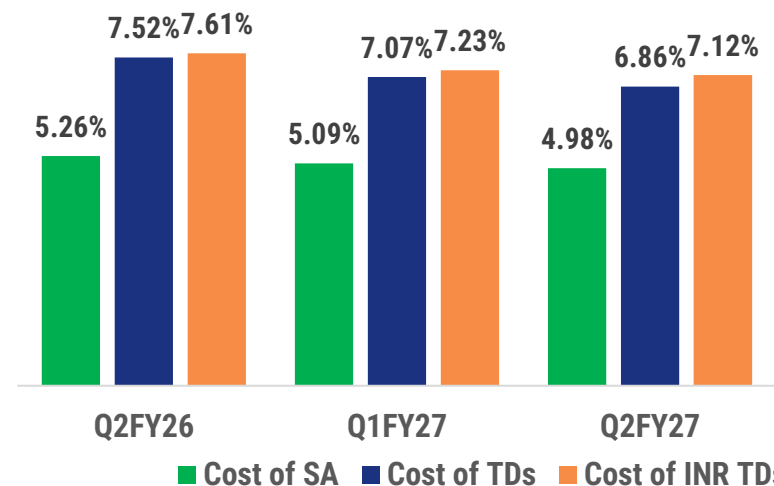
Average CASA



Average Granular Deposits



Average Cost of SA/TD



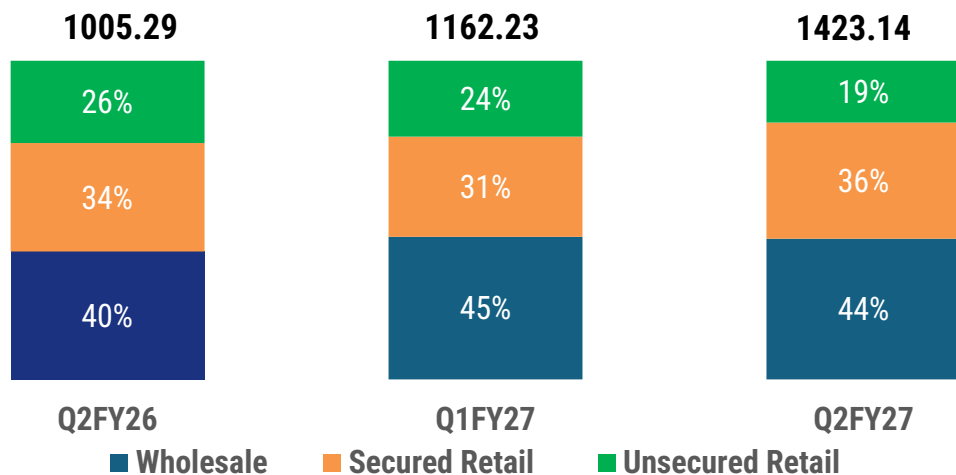
All numbers in Rs. bn

Advances Profile



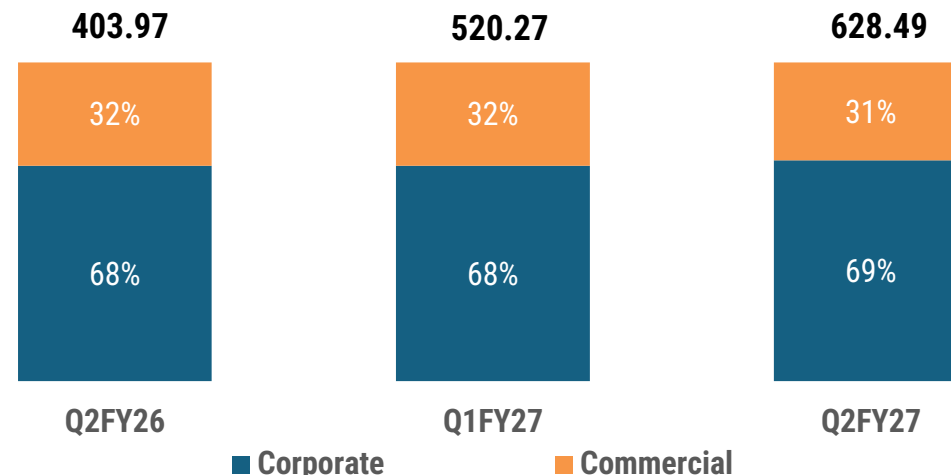
Net Advances Composition

▲ 42% YoY



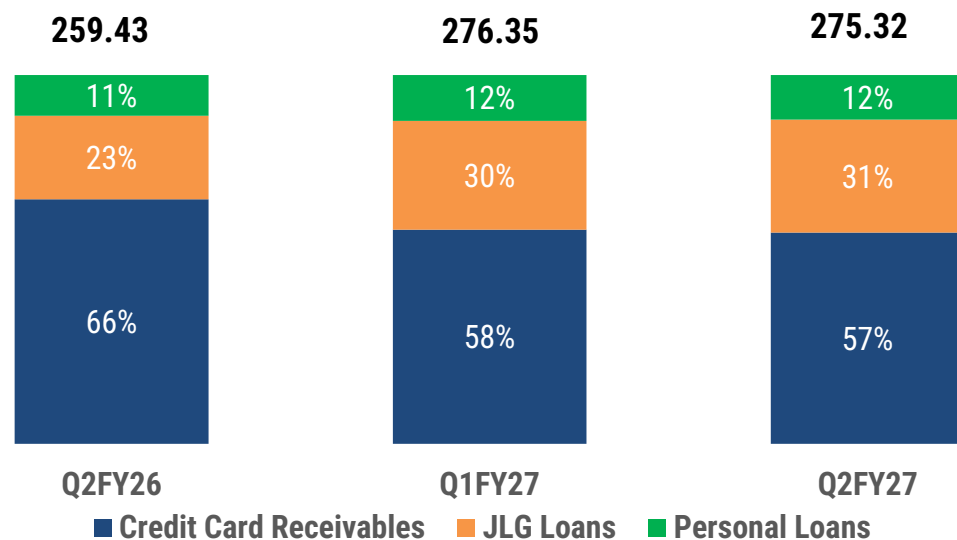
Wholesale Composition

▲ 56% YoY



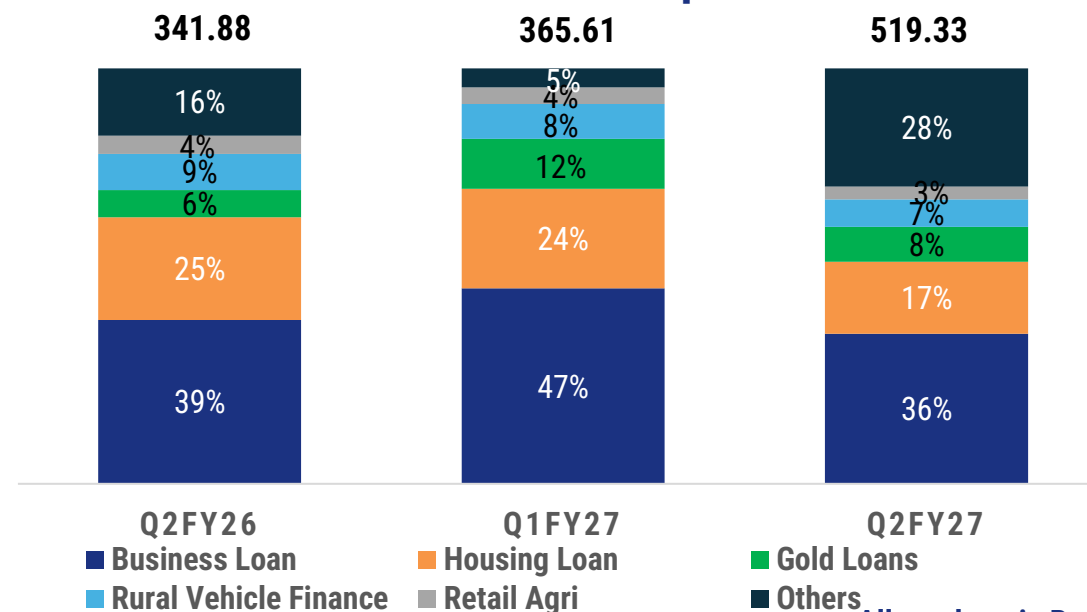
Unsecured Retail Advances

▲ 6% YoY



Secured Retail Composition

▲ 52% YoY



Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

Others for Q2 FY27 includes loans provided against the FCNR (B) deposits of Rs. 103bn All numbers in Rs. bn 9

	Q1 FY27					Q2 FY27				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	3.25	2.92	4.77	5.81	16.75	2.84	3.02	3.04	6.32	15.22
(+) Additions during the period	0.03	7.39	0.57	1.41	9.40	0.13	6.58	0.75	1.48	8.94
(-) Upgrade	0.00	0.03	0.01	0.47	0.52	0.00	0.05	0.01	0.52	0.58
(-) Recoveries	0.20	0.28	0.18	0.31	0.98	0.01	0.29	0.10	0.53	0.92
(-) Write Offs	0.24	6.97	2.10	0.12	9.43	0.00	6.60	1.37	0.11	8.09
Closing Balance	2.84	3.02	3.04	6.32	15.22	2.96	2.66	2.31	6.63	14.56
Net Slippages	(0.17)	7.07	0.38	0.63	7.90	0.12	6.24	0.64	0.43	7.43
NPA Provision as of date	2.81	2.14	1.89	4.12	10.95	2.83	2.05	1.29	4.23	10.41
Net NPA	0.03	0.88	1.15	2.20	4.26	0.13	0.61	1.02	2.40	4.15
Writeoff Recovery	0.07	1.14	0.14	0.02	1.37	0.10	0.88	0.13	0.02	1.13

Distribution Network



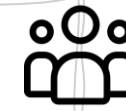
Branches
628



BC Branches
1326



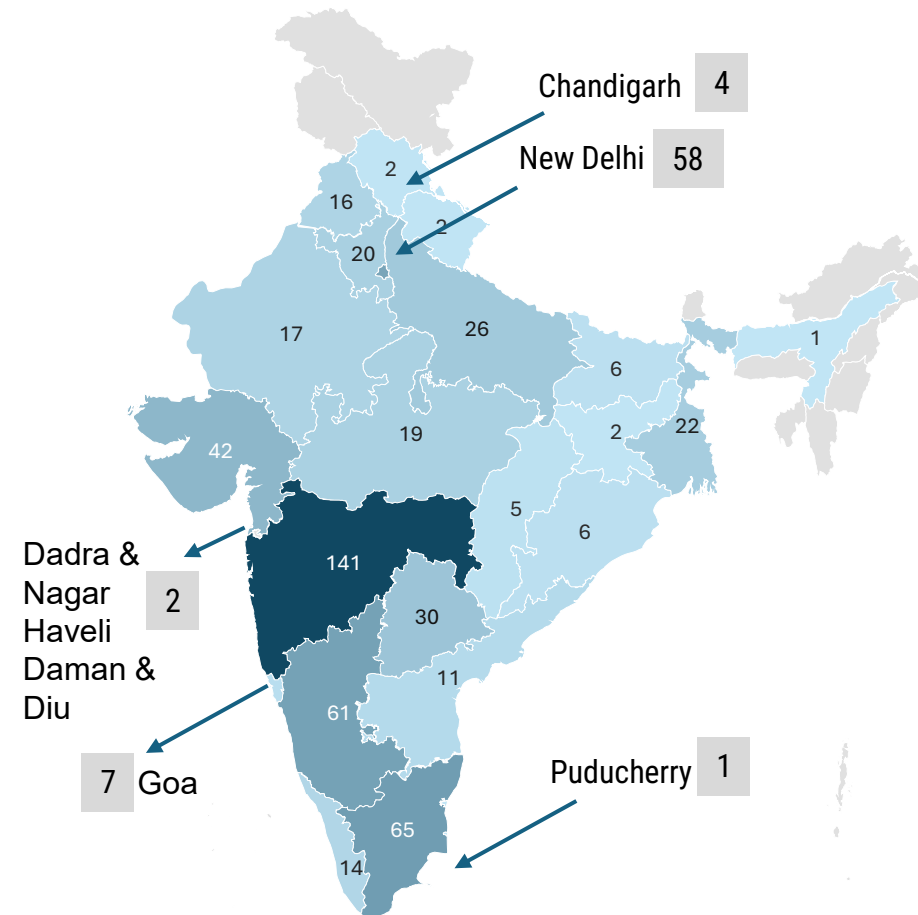
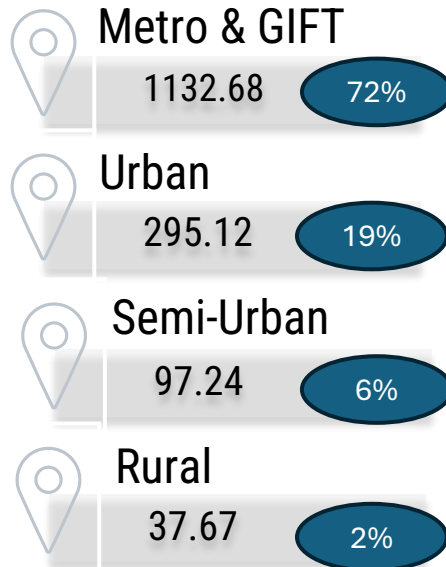
ATMs
422



Customers
15.05 Mn

600+ districts, servicing 18,000+ pincodes

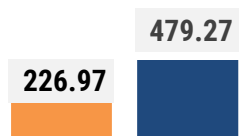
Branch Network



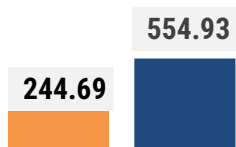
Retail Liabilities - Average

in Rs. bn

38% YoY

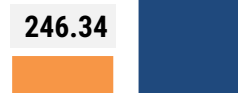


Q2FY26



Q1FY27

■ CASA ■ TD



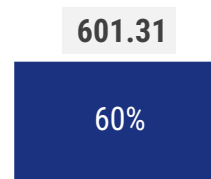
Q2FY27

Retail Assets

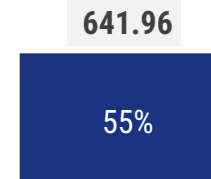
in Rs. bn

32% YoY

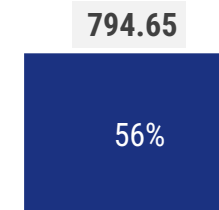
Share of
Total Net
Advances



Q2FY26



Q1FY27

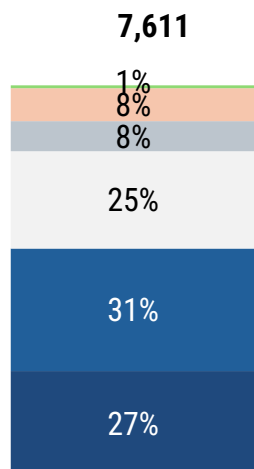


Q2FY27

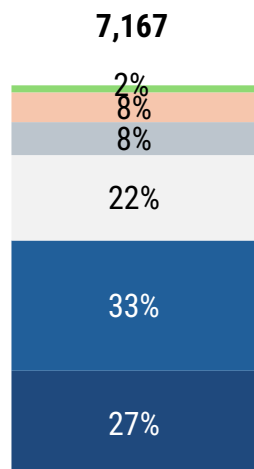
Core Retail Fee Income

in Rs. mn

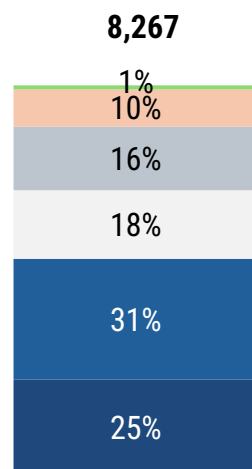
9% YoY



Q2FY26



Q1FY27

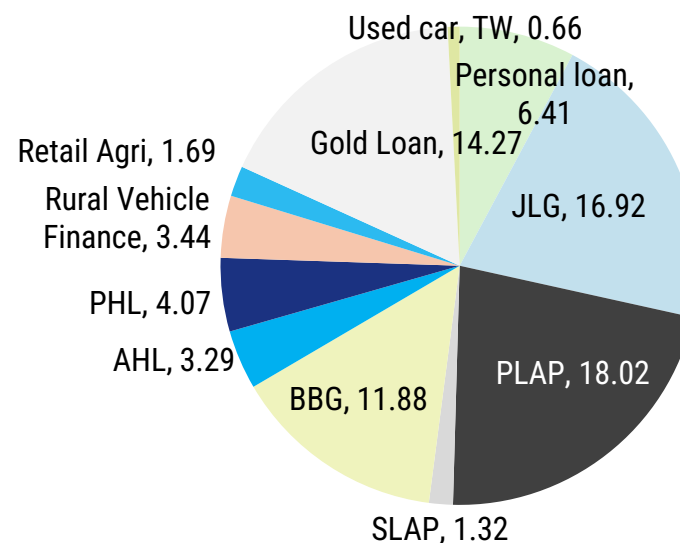


Q2FY27

■ Proc fee ■ Payments ■ General Banking ■ FX ■ Dist ■ Trade and others

Retail Disbursals Q2

15% YoY
Total Disbursals
Q2FY27: 81.96 bn

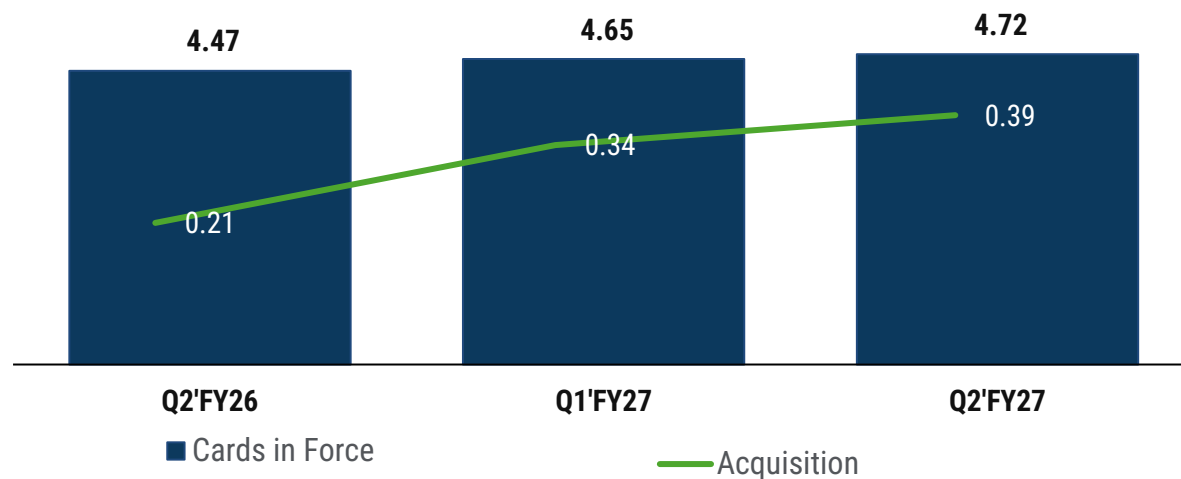


*Prime LAP, Retail Agri and BBG disbursals include CCOD limits set up during the quarter

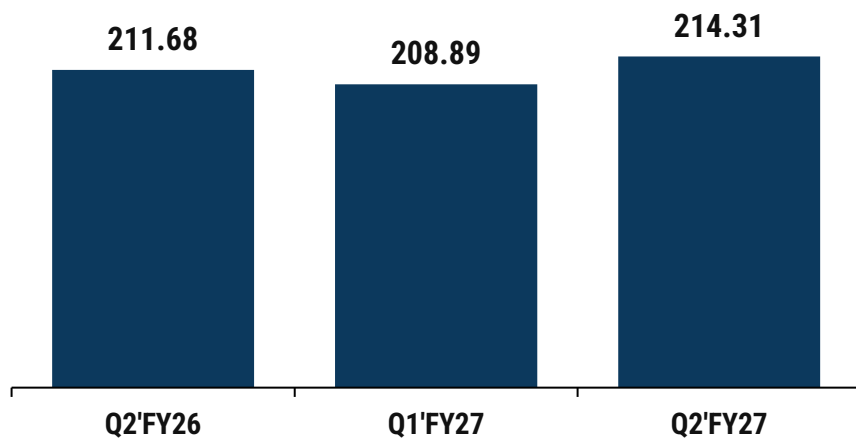
Credit Cards - Portfolio Trends



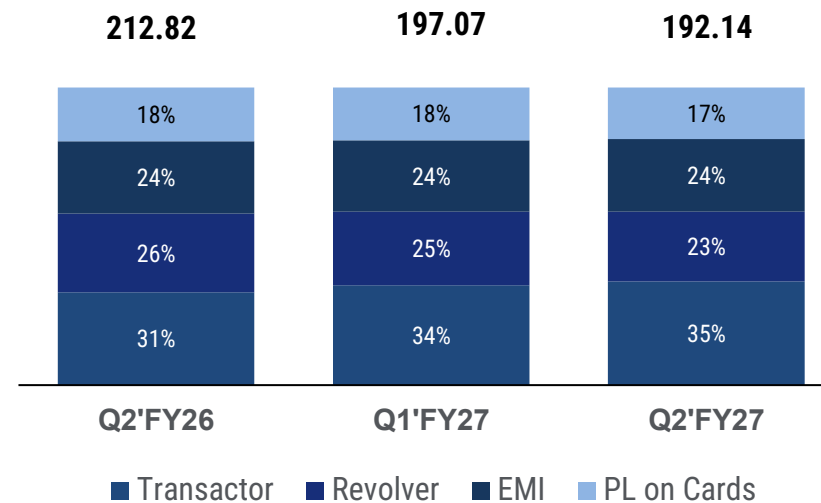
Cards in Force and New Acquisition (Mn)



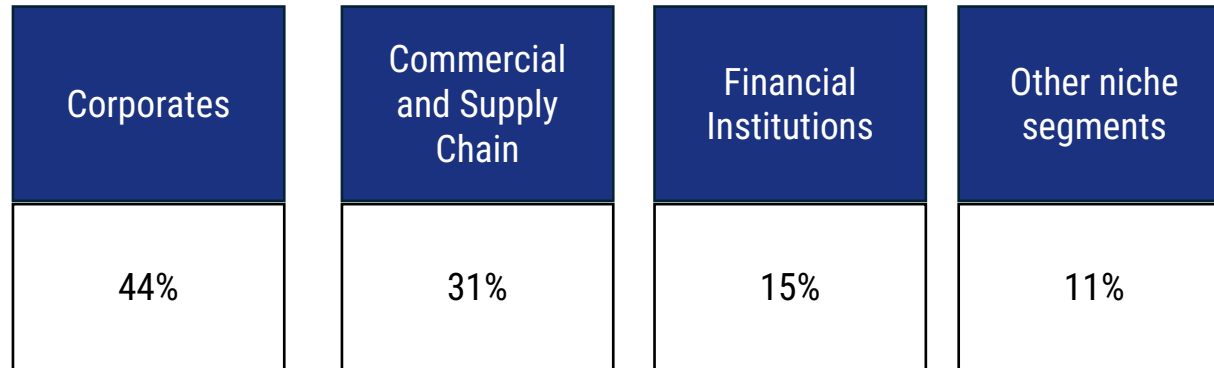
Total Spends (Rs. In bn)



Gross AUM (Rs. In bn)

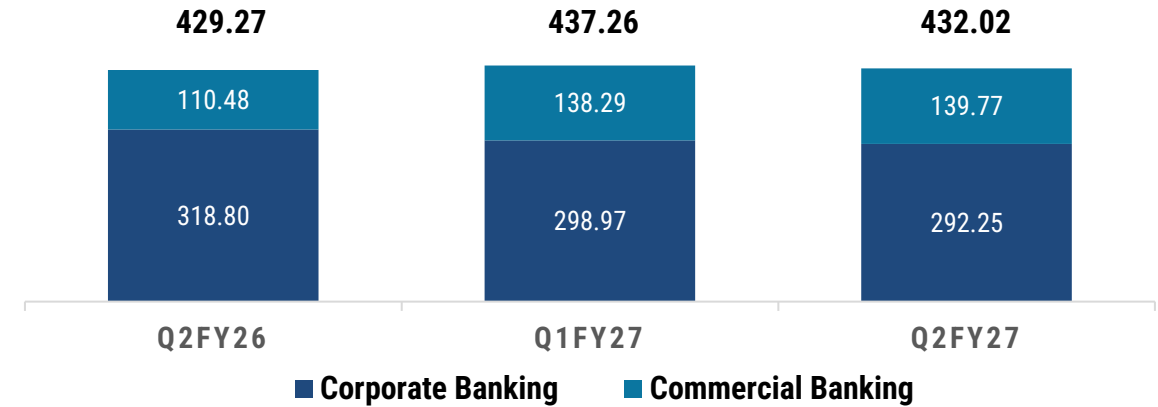


Gross Advances Contribution (Q2FY27)

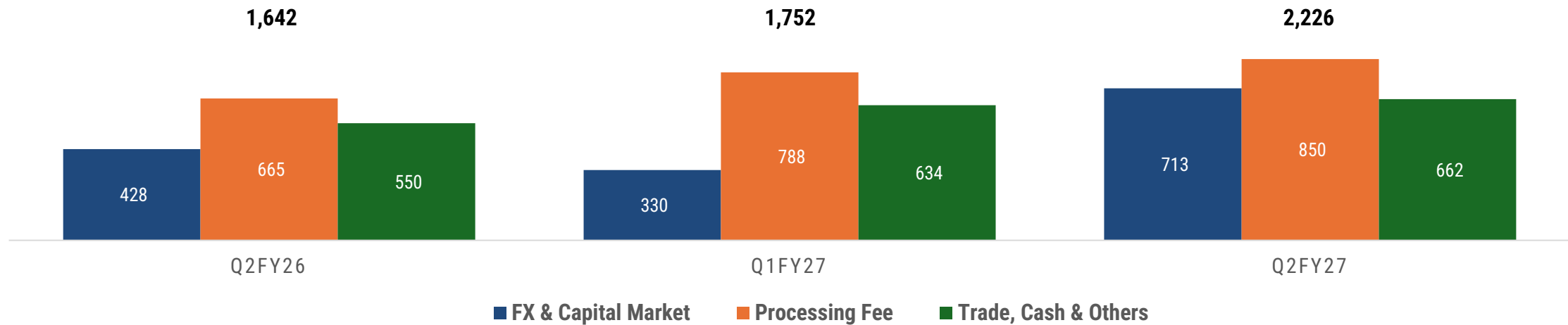


Wholesale Advances provided from GIFT city branch was ~Rs. 139 bn as of 30th Sep 2026

EOP Wholesale Liabilities in Rs. Bn.



Fee Growth Driven by Transaction flows in Rs. Mn.





ESG

Sustainability continues to be at the core of what we do and make it an integral part of our business practices, including Risk Management practices.

- Achieved a CRISIL ESG Score of 71, entering the CRISIL ESG Leadership Band.
- Policy stipulation for managing Bank's own E&S footprint and impact of lending as per IFC and other International Standards
- Initiated independent BRSR Core Assurance starting FY 2025-26 to strengthen transparency and credibility of ESG disclosures.
- Climate Risk Management: Established exposure thresholds for high-carbon sectors (July 2023) and integrated climate physical risk assessment into underwriting effective 1 July 2026.
- Voluntary target and plan to achieve Carbon Neutrality (within own operations) and to phasing out exposure to coal based thermal power generation by FY 2034 .
- The overall women representation in the bank is at 24.63% as on 30th September 2026 with a target to reach 30% by 2027 through the implementation of various strategic initiatives.



1

Financial literacy:

- Bank conducts digital financial literacy programs through Biz. Correspondents
- The program creates awareness on savings, budgeting, safety, responsible borrowings etc.
- 100% of the beneficiaries under this program are women, residing mainly in rural locations

2

Sustainable Finance & financial inclusion products

- Strong micro banking portfolio aimed at hitherto unbanked women
- Financial literacy activities to empower women with financial knowledge
- Funding Sustainable Agricultural Practices and Business

3

Corporate Social Responsibility

- Bank has funded overall 4 projects in FY26-27 across 3 thematic areas, namely Health, Education and Livelihoods Opportunities (H.E.L.O. acronym)
- The Project "Khwaish" is reducing the economic burden of cancer treatment for individuals from low-income backgrounds by supporting treatment costs, particularly for girls and women. By providing a second chance at life and maximizing social value, the project has benefited 1,000+ cancer patients and their families.

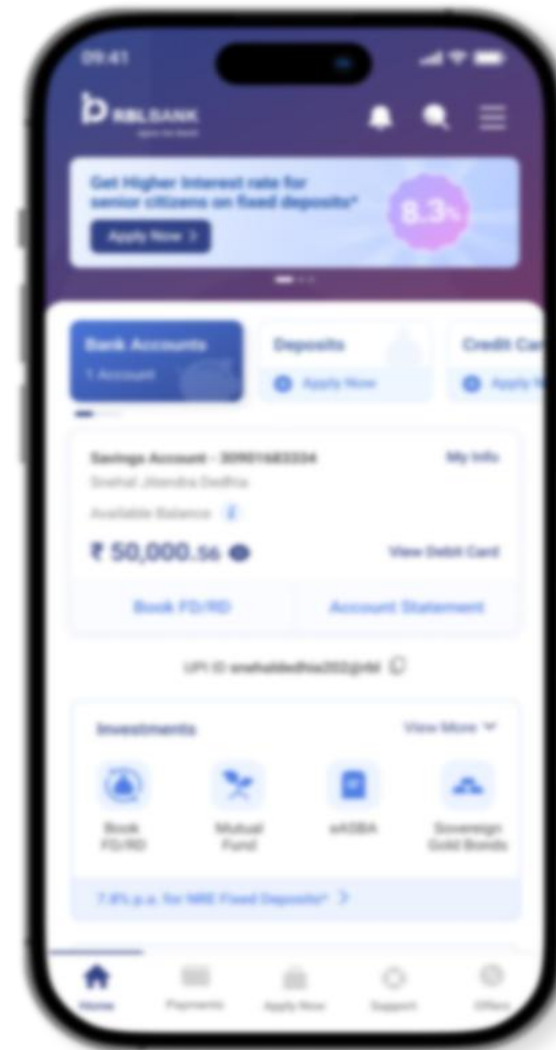


Digital Banking Updates

Digital Banking Snapshot...



 D2C	4.3 Mobile App Ratings	~97 mn Q2 - Monthly Avg Transaction Volume (Inward/Outward) 12% IMPS 82% UPI 6% RTGS & NEFT		\$2.1 bn Value processed in Q2 FY 27 under RDA. (33% growth vs Q1 FY 27)
 Transformation	100% Penetration of E-sign in MFI business	~ 0.21 mn Files processed in Q2 through e sign/stamp platform	5 L+ Average Daily API Calls	19.9 k Credit cards onboarded in Q2 via Account Aggregators Integration.
 Capabilities	~ 0.61 mn No of PPI Customers since inception	~0.77 mn Active unique POS merchants.	~0.85 mn Total active UPI Handle	400+ No of partnerships/Corporates





Annexures

Historical Performance



Particulars	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	HY1FY27
Net Worth	42.42	65.44	73.36	102.90	122.54	120.06	129.96	142.06	149.30	160.14	427.97
Deposits	345.88	439.02	583.94	578.12	731.21	790.07	848.87	1034.94	1109.44	1390.18	1562.72
Advances (Net)	294.49	402.68	543.08	580.19	586.23	600.22	702.09	839.87	926.18	1142.32	1423.14
Investments (Net)	134.82	154.48	168.40	181.50	232.30	222.74	288.75	295.76	321.65	320.78	429.28
Net Profit	4.46	6.35	8.67	5.06	5.08	(0.75)	8.83	11.68	6.95	8.22	7.35
CRAR (%)	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	14.2	30.1
Gross NPA (%)	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	1.45	1.02
Net NPA (%)	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.39	0.29
Business per employee	0.13	0.16	0.19	0.16	0.17	0.15	0.14	0.15	0.14	0.19	0.21
No. of employees	4,902	5,300	5,843	7,221	7,816	9,257	11,032	12,473	14,265	13,316	14,222
Return on Assets (%)	1.08	1.21	1.27	0.59	0.54	(0.07)	0.83	0.96	0.51	0.53	0.92
Return on Equity (%)	11.67	10.95	12.15	5.74	4.35	(0.60)	6.69	8.25	4.53	5.12	4.43
BVPS	113.07	159.99	171.93	202.29	204.9	200.27	216.76	234.77	245.61	259.08	275.82

Thank you