
# Investor Presentation

August 2026

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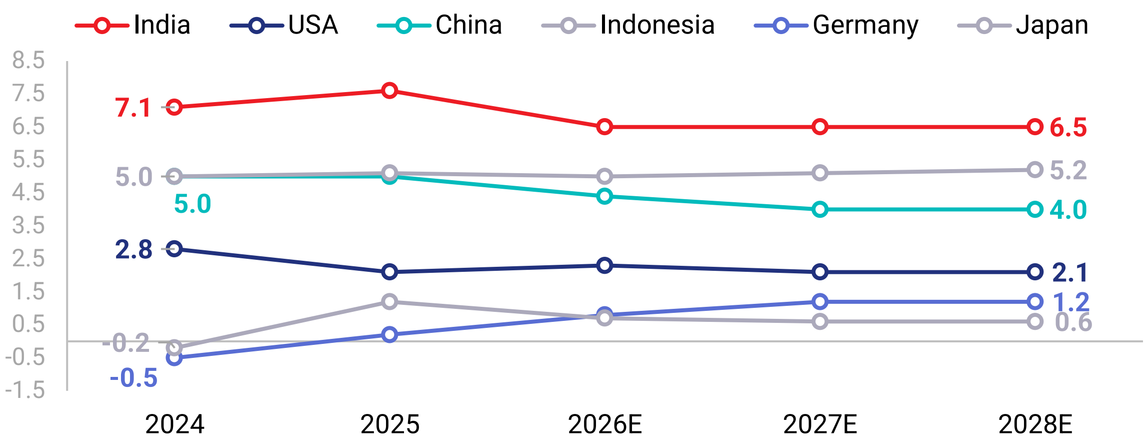
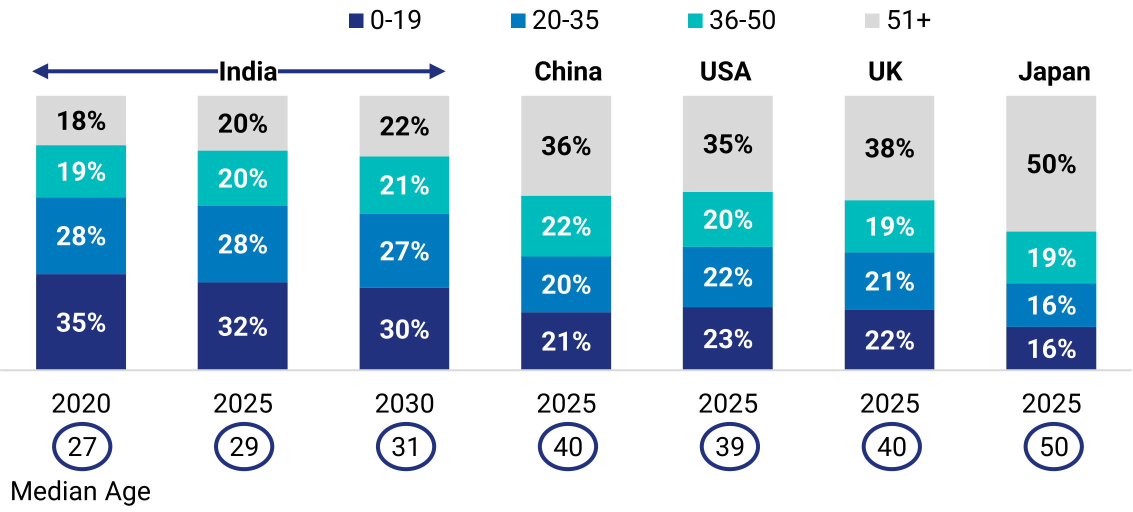
# Macro Update

# India: A Structural Growth Opportunity

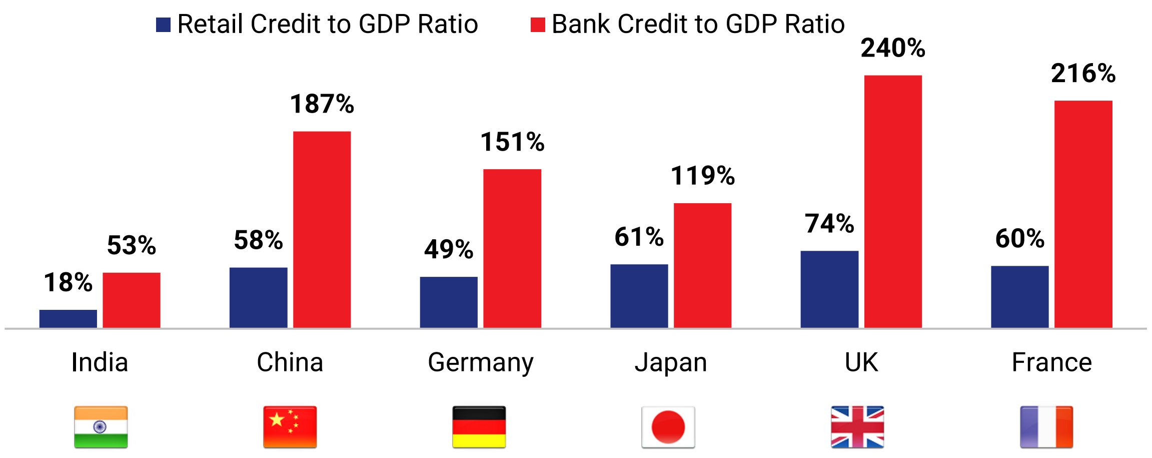
## India Expected to Remain the Fastest Growing Major Economy[1] (%)



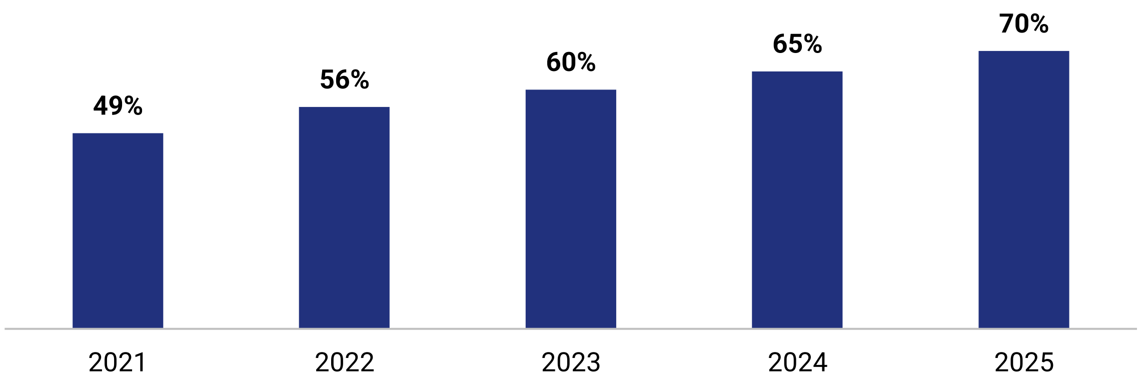

## India Benefits from a Young and Growing Workforce[2]




## Significant Headroom for Credit Expansion[3]



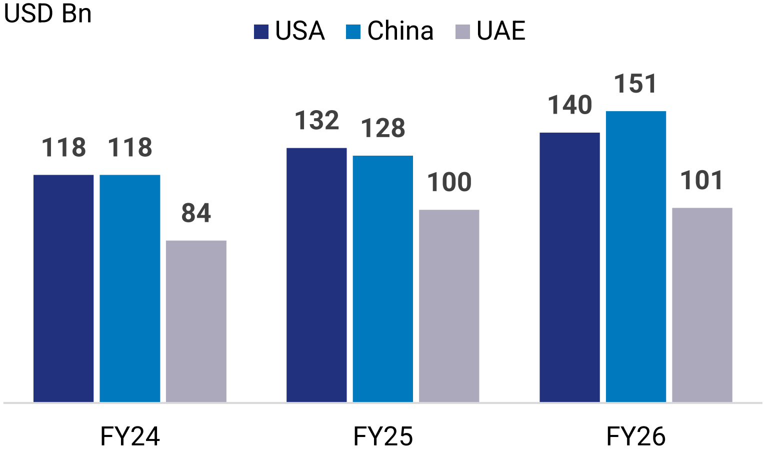

## India's Internet Adoption[4]



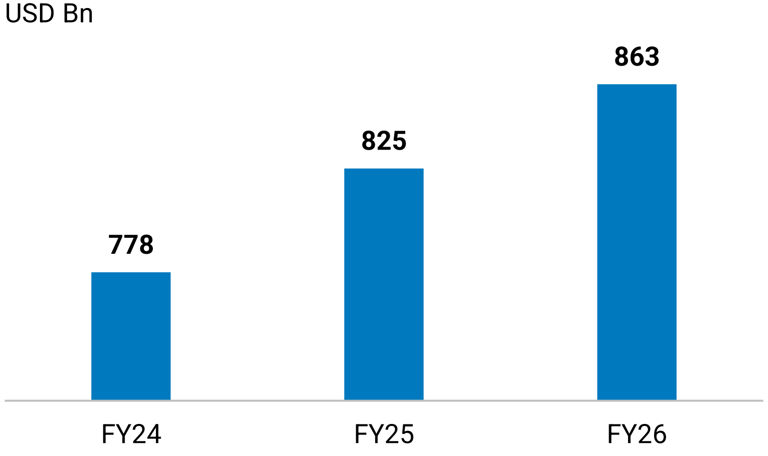

Source: 1) IMF Data, 2) World Population Prospects (WPP), 3) Trading Economics, CareEdge Ratings, 4) International Telecommunication Union

# India–UAE Corridor: A Strategic Growth Opportunity

## Bilateral Trade with India's Top Partners[1]

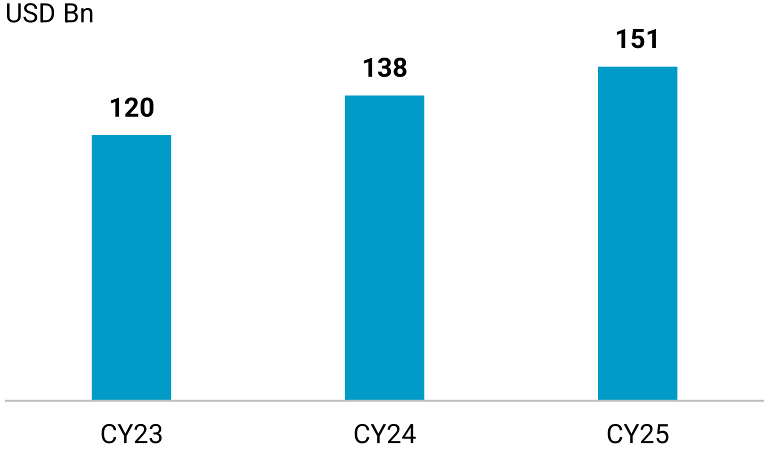



## Total Exports (Goods & Services)[1]




FY26 merchandise export destinations: USA $87bn – UAE $37bn – China $19bn. UAE is India's 3rd largest trading partner overall

## Inward Remittances[2]




GCC supplies ~38% of remittances; UAE & KSA contribute ~26% of remittances

## THE INDIA–UAE CORRIDOR: CEPA IS DELIVERING SCALE

**$101.3bn**
FY26 bilateral trade — 2nd year above $100bn since CEPA (Feb 2022)

**$37.4bn**
India's exports to UAE, FY26 — UAE is a top export destination

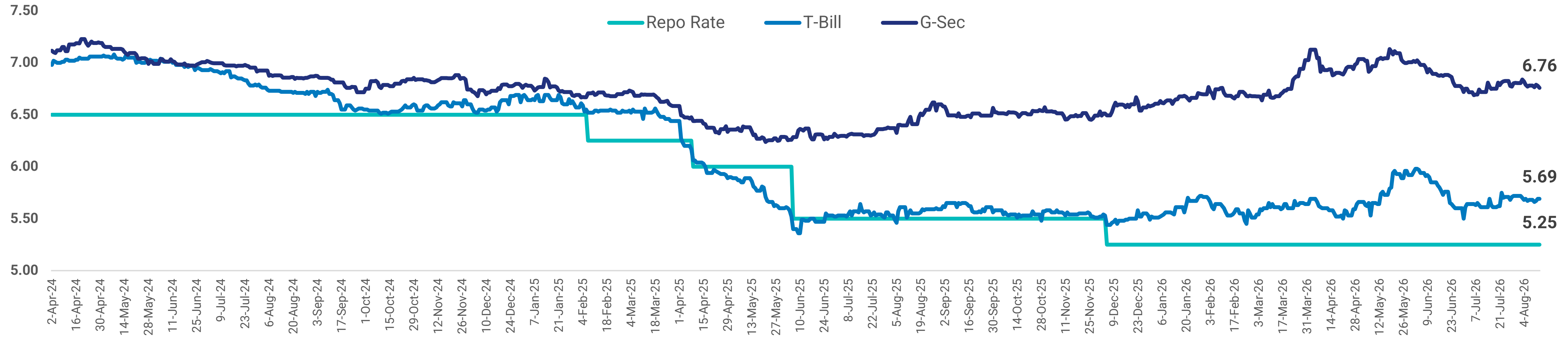
**$200bn**
Bilateral trade target by 2032, jointly set by both governments

**~2/3**
Share of non-oil trade in the corridor, reflecting diversification

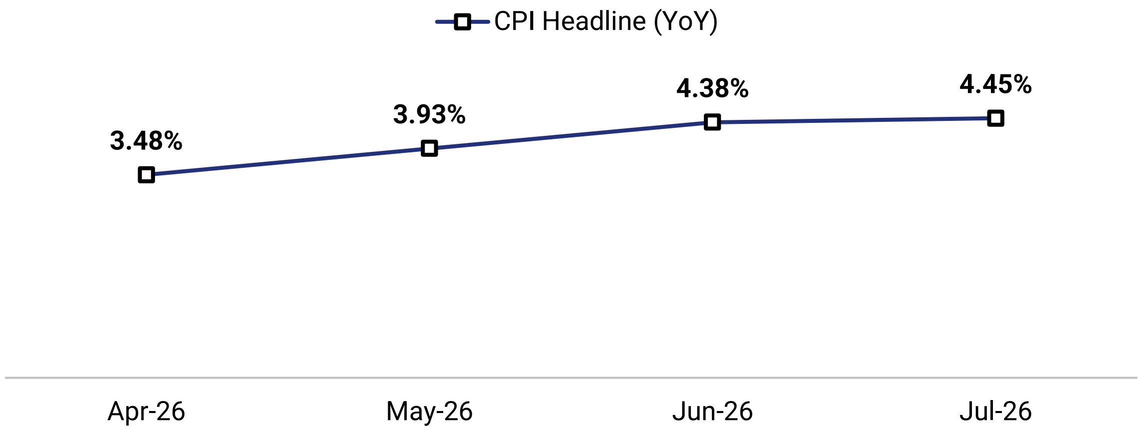
Source: 1) TradeStat, 2) World Bank Data

# India Rates & Policy Update

## RBI Policy Rate and Domestic Yield Curve Trends (%)[1]




## India Inflation Snapshot[2]




- Market expecting higher for longer rates given strong debt-financed demand and external pressures.
- In Aug'26 monetary policy, RBI kept repo rate unchanged at 5.25% with neutral stance.
- Revised exp. headline FY27 CPI at 5.0% (lower from 5.1%), noting near-term pressures driven mainly by food & fuel rather than generalized demand. Core inflation revised down to 4.3%.
- Inflation tolerance range: Expected within RBI's 2%-6% band, despite near-term bumps.

Source: 1) Bloomberg, 2) RBI Data

# RBL Bank at a Glance

# RBL Bank at a Glance

| | | | | |
|---|---|---|---|---|
| **RBL Bank** | **USD 6.3 Billion**<br>Market Cap | **~15 Million**<br>Customers | **13k+**<br>Employees | **628**<br>Branches |
| **Profitability** | **USD 34m**<br>Net Profit for Q1 FY 2027 | **4.13%**<br>Net Interest Margin | **0.57%**<br>Return on Assets | **4.01%**<br>Return on Equity |
| **Balance Sheet and Capitalization** | **USD 19.7 Billion**<br>Total Assets | **33.3%**<br>CRAR | **32.2%**<br>CET1 Ratio | **0.37%**<br>Net NPA |
| **Ownership & Ratings** | **60%**<br>Owned by Emirates NBD Bank PJSC | **AAA (Stable)**<br>Rated by CRISIL, ICRA and CARE | **Baa2 (Stable)**<br>Rated by Moody's Higher than Sovereign | |
| **Digital Banking** | **97 million**<br>Q1 Average Monthly Transaction Volume | **4.4/5.0**<br>Mobile App Rating | **1.1m**<br>Total UPI Handles issued | |

Source: Financials; All figures as of 30 June 2026 unless stated otherwise
USD/INR: 1 USD = 94.36 INR

# Key Credit Highlights

1. **Strong Strategic Shareholder**
   - **60% owned by Emirates NBD Bank PJSC**, one of the largest banking groups in MENATSA[1], providing long term strategic vision enhanced governance, financial strength and growth opportunities.

2. **Ratings Above the Sovereign**
   - **Baa2 (Stable) by Moody's**, higher than India sovereign rating, reflecting RBL's strengthened credit profile and franchise.

3. **Industry-Leading Capitalisation**
   - CET1 of 32.2% and CAR of 33.3% following the capital infusion by Emirates NBD, providing **substantial capital buffers and capacity for growth.**

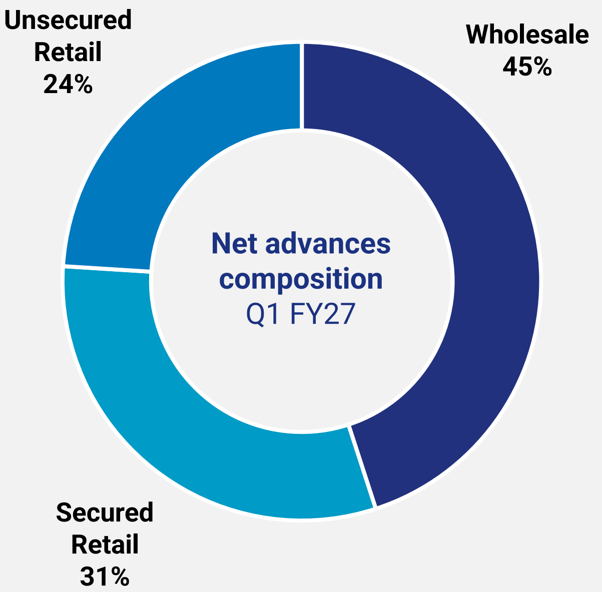
4. **Improving Asset Quality**
   - GNPA reduced to 1.3% and NNPA to 0.37%, supported by **prudent underwriting, strong recoveries and disciplined risk management.**

5. **Diversified Retail and Wholesale Franchise**
   - **Balanced loan book with diversified exposures across retail and wholesale segments**, supported by a broad customer franchise and nationwide distribution network.

6. **Stable Funding and Liquidity Profile**
   - **Granular deposit franchise, LCR consistently above regulatory requirements** and a **diversified funding profile** support liquidity resilience.

1) MENATSA: Middle East, North Africa, Türkiye and South Africa

# Diversified Franchise Across Four Core Business Verticals




| | | |
|---|---|---|
| **Wholesale Banking** | Corporate & Institutional Banking (C&IB) + Commercial Banking (CB) | • Corporate / institutional and commercial client franchise<br>• Relationship-led lending, trade, cash management and treasury solutions<br>• Supports wholesale franchise depth and sector diversification |
| **Branch Banking & Retail Liabilities (BBRL)** | Branch-led liabilities and customer acquisition platform | • Deposit mobilisation engine and retail liabilities franchise<br>• Supports CASA, customer engagement and funding stability<br>• Physical distribution complemented by digital channels |
| **Retail Assets** | Granular retail lending platform | • Diversified retail lending across secured and unsecured products<br>• Supports loan granularity and risk diversification<br>• Retail growth with focus on asset quality discipline |
| **Treasury & Financial Markets Operations** | Liquidity, investments and balance sheet management | • Manages liquidity, investments and market-related activities<br>• Supports ALM, balance sheet efficiency and market access<br>• Complements lending franchise through treasury capabilities |

**RBL Bank benefits from a diversified business model spanning wholesale banking, deposit mobilization, retail assets and treasury activities, supporting balanced growth and funding resilience**

# Building a Scalable Digital Banking Franchise

**RBL Bank is using digital channels, payments infrastructure and analytics to drive customer engagement, operating scalability and credit discipline**

**97m**
Avg. monthly transaction volume in Q1 FY 2027

**1.1m**
UPI handles issued

**4.4 / 5.0**
Mobile app rating

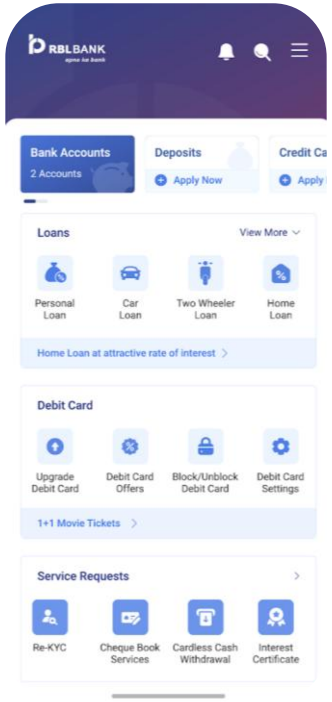
## Digital Story

### Digital customer engagement

- Growing usage across mobile, UPI and digital transaction channels
- Supports customer stickiness and deeper day-to-day banking relationship

### Analytics-led risk management

- Strengthen underwriting, portfolio monitoring and early-warning capabilities
- Improve collections effectiveness and support disciplined growth




### Digital-led acquisition & servicing

- Use digital onboarding and self-service journeys as a scalable acquisition engine
- Reduce friction across account opening, servicing and product fulfilment

### Scalable technology platform

- Build infrastructure to support growth without proportional cost increase
- Use APIs, payments and digital ecosystem partnerships to extend reach

**Digital capabilities support customer engagement, deposit franchise development, operating efficiency and risk management.**

# Emirates NBD’s Investment

# Emirates NBD's Investment in RBL Bank

**USD 2.75 bn**
Total Capital Invested in RBL Bank

**Primary Infusion**
Primary Infusion done via Preferential Issue of Shares

**60% Shareholding**
Translating into 60% of the Bank's Expanded Share Capital

**18 Jun 2026**
Completion of Strategic Investment

## Transaction overview

- Transaction involving **acquisition of a majority stake in RBL Bank** through **primary infusion of approximately USD2.75 billion** and done via preferential issue of shares on private placement basis.
- Originally announced on 18 October 2025 and **completed on 18 June 2026** following receipt of all requisite approvals and satisfaction of closing conditions.
- Post the deal, **Emirates NBD holds 60% of expanded share capital of RBL Bank** & has been classified as a **Promoter**. RBL designated as Subsidiary of Emirates NBD.
- As part of the transaction, Emirates NBD will be merging its branches into RBL, having one single mode of presence in India, as per RBI guidelines.
- Transaction underscores **Emirates NBD's long-term commitment to the Indian market** & reflects the strength and strategic value of the RBL Bank franchise that has been built over decades.
- Constitutes the **largest foreign direct investment in the Indian banking sector to date.**

# Emirates NBD's Profile

**Emirates NBD – One of the Largest & Most Profitable Banks in the GCC with Global Presence in 13 Countries**

## A full-service bank…

بنك الإمارات دبي الوطني
Emirates NBD

Emirates NBD is **UAE's most Profitable** bank and is the **3rd largest bank in GCC** by assets

## …with scale and profitability…

As of June 2026 (6 months)

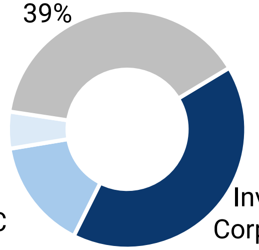
| | |
|---|---|
| **$7.6 bn** Total Income | **$54 bn** Market Cap[1] |
| **$4.4 bn** Profit Before Tax | **$360 bn** Total Assets |
| **$210bn** Gross Loans | **$243 bn** Total Deposits |

## Departments

- Islamic Banking
- Private Banking
- Corporate Banking
- Asset Management
- Investment Banking
- Retail Banking
- Brokerage
- Global Markets and Treasury

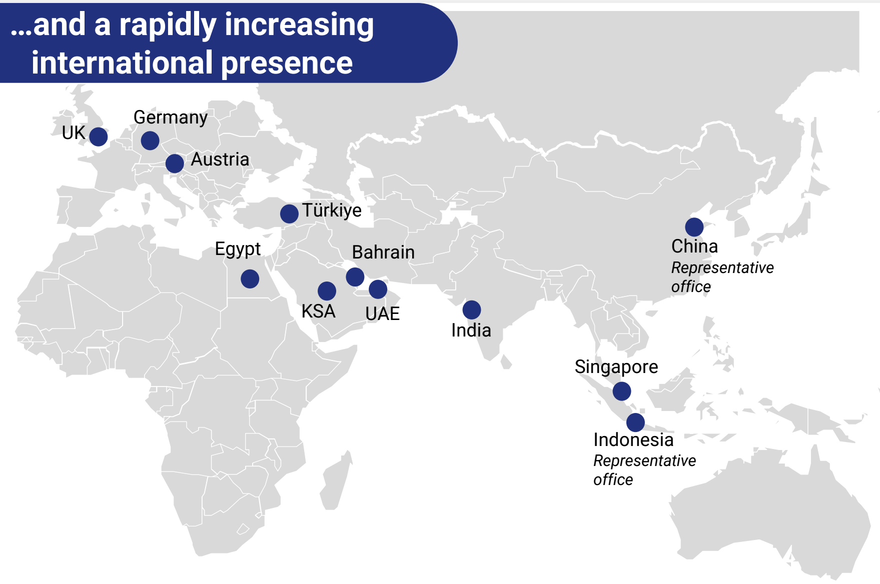
**Group Companies**: Emirates Islamic, DenizBank, Emirates NBD Egypt, RBL Bank

## …backed by strong shareholder support…




Ownership anchored by the **Government of Dubai**

## …and a rapidly increasing international presence




| | |
|---|---|
| Global footprint | **13 countries** |
| Branches | **1,425 branches** |
| # of Employees | **48,000 people** |
| Customers | **25+ mn** |

**Strong Rating** from international rating agencies

| | |
|---|---|
| Fitch Ratings | A+ / F1 Stable |
| Moody's | A1 / P-1 Stable |
| Capital Intelligence | A+ / A1 Stable |

Long Term / Short Term

Note: 1) As of 17th August 2026

# Emirates NBD as Promoter – Key Highlights & Synergies

## Strengthened Governance

- Emirates NBD classified as Promoter, with five nominees on Bank's Board. RBL designated as Subsidiary of Emirates NBD
- Strengthened governance and board oversight
- Capability transfer and strengthened global best practices in lending, wealth, technology and risk

## Strong Combined Platform

- Expanded large corporate relationships and stronger bank to service top tier clients in India
- Stronger global financial institutions coverage and relationships
- Capital Markets - origination of sophisticated corporate and investment banking solutions
- Develop a unique proposition for affluent banking / wealth management as part of the Retail franchise
- Much deeper trade, banking and payments franchise

## Balance Sheet Fortified for Growth

- Strengthened balance sheet, enhanced capital adequacy, well placed for a super-charged growth
- Rating upgrades to unlock lower funding costs
- Diversified and expanded global borrowing program

## India-GCC Network Synergies

- Only Indian bank with regional reach through Promoter network spread across 13 countries serving more than 10m active customers
- Well placed to capture robust retail/remittance flows & sticky deposits
- Well placed to capture strong trade and cross-border flows between UAE and India
- Benefit from GCC capital deploying into Indian capex cycle and supporting Indian corporates operating in the GCC

# Strong Investment Grade Ratings Profile

MOODY'S RATINGS — FIRST-TIME ISSUER RATING

**Baa2**

MOODY'S RATINGS

Outlook as "Stable"

**Rated one notch above the India sovereign**

| | |
|---|---|
| **Baa2** | **RBL Bank Limited (stable)** |
| Baa3 | Republic of India (stable) |

## Moody's rating summary

- Baa2 comprises a ba1 standalone Baseline Credit Assessment plus a two-notch uplift for affiliate support from Emirates NBD.
- Uplift reflects a very high probability of support from Emirates NBD, and the ratings was upgraded post Emirates NBD's stake investment in RBL.
- Following the infusion, Moody's expects RBL's business profile to undergo significant transformation over the next two to three years.
- BCA reflects expectation that franchise strength will gradually improve over next 2-3 years.
- Very strong capitalization post infusion, capital ratios to moderate as capital consumption outpaces internal capital generation, but expects capitalization to remain stronger than similarly rated peers over next 2-3 years.

## Domestic rating profile — Long Term Ratings Upgraded to AAA

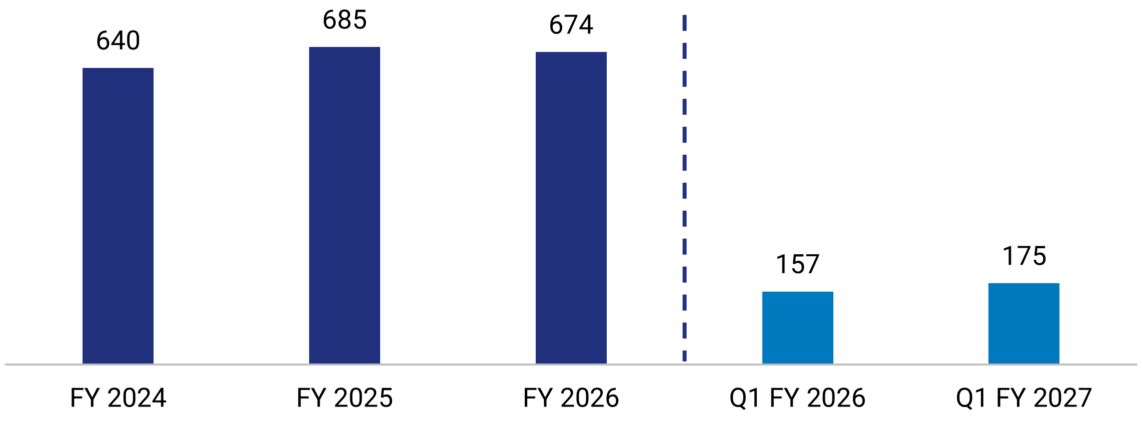
Issuer rating

| | | |
|---|---|---|
| ICRA Insights that empower — AN AFFILIATE OF MOODY'S | **ICRA AAA (Stable)** | *Assigned 7 Jul 2026* |
| Crisil a company of S&P Global | **CRISIL AAA (Stable)** | *Assigned 22 Jun 2026* |
| CareEdge RATINGS | **CARE AAA (Stable)** | *Upgraded on 14 Jul 2026* |

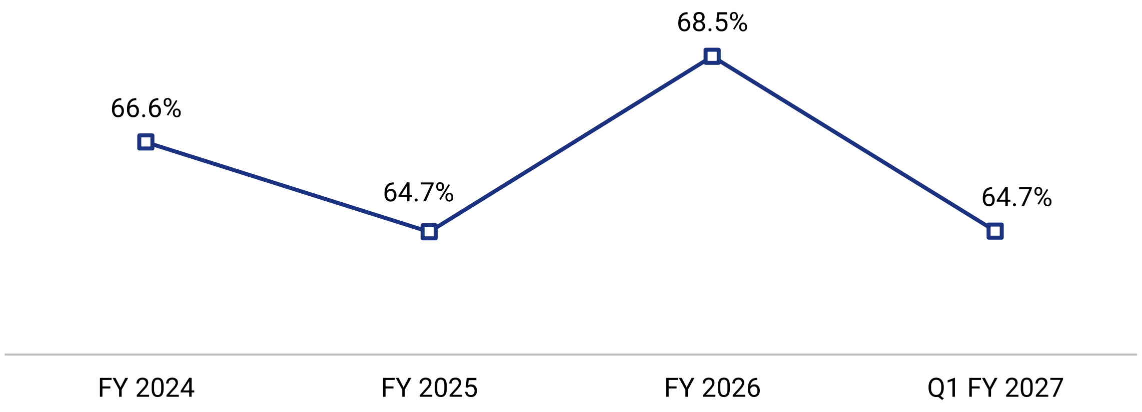
# Business Update

# Strong Earnings Profile and Consistent Growth

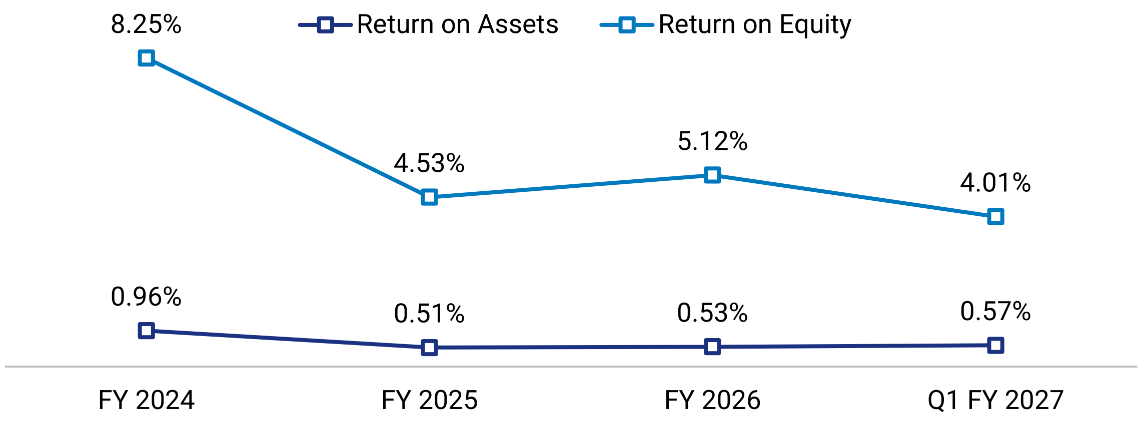
## Net Interest Income (USDm)



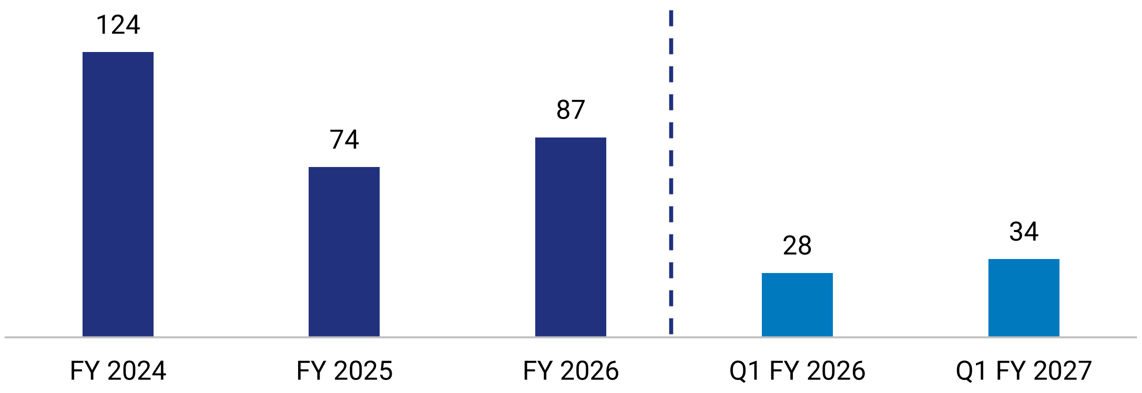

## Cost to Income Ratio




## Return on Assets & Return on Equity (%)



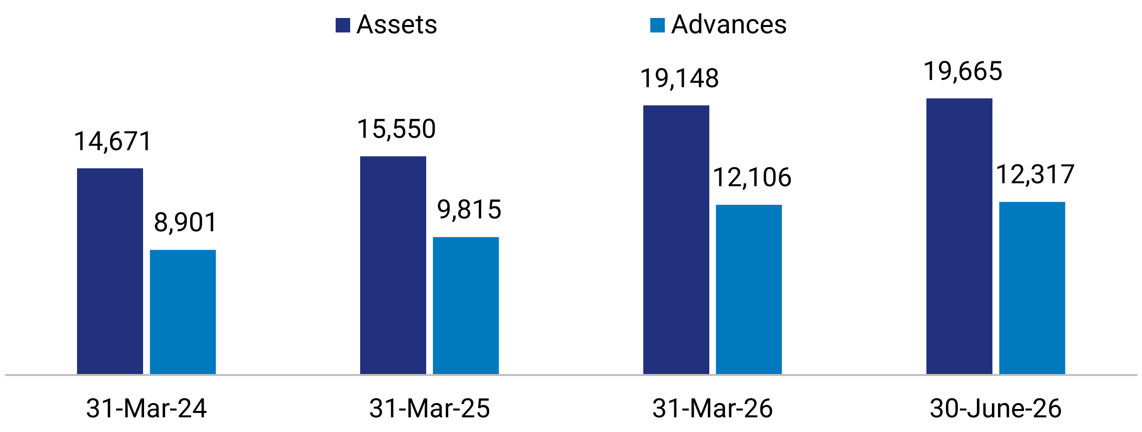

## Net Profit (USDm)



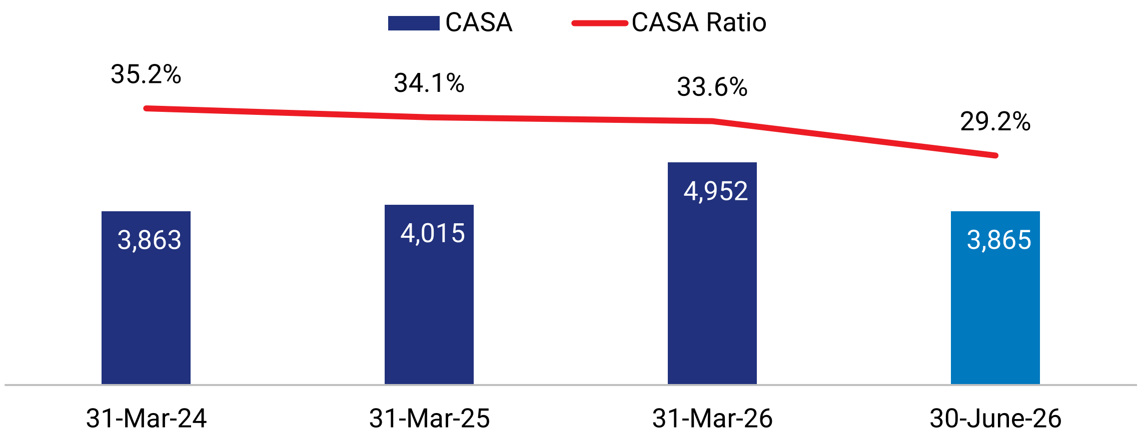

All figures in USDm; USD/INR: 1 USD = 94.36 INR
Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March

# Balance Sheet Growth

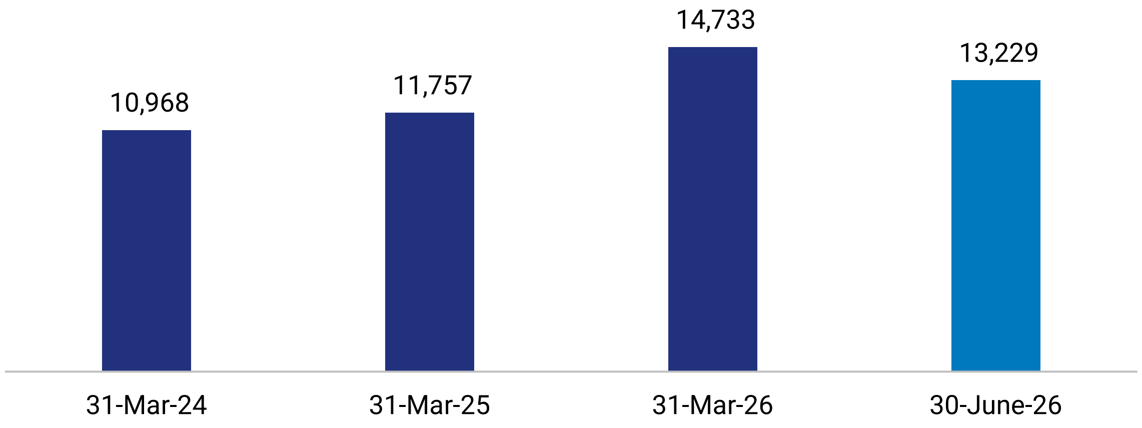
## Assets and Advances (USDm)



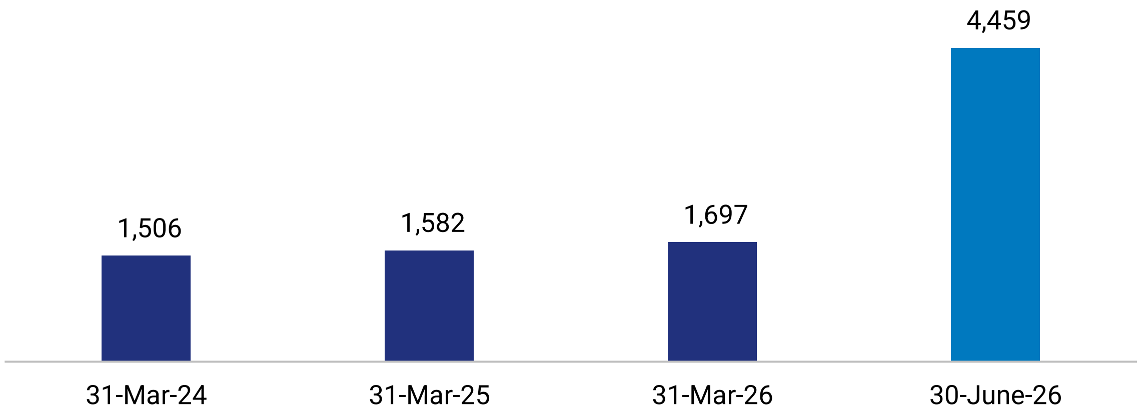

## CASA (USDm) and CASA Ratio (%)




## Growth in Deposits (USDm)




## Increase in Net Worth (USDm)




All figures in USDm; USD/INR: 1 USD = 94.36 INR
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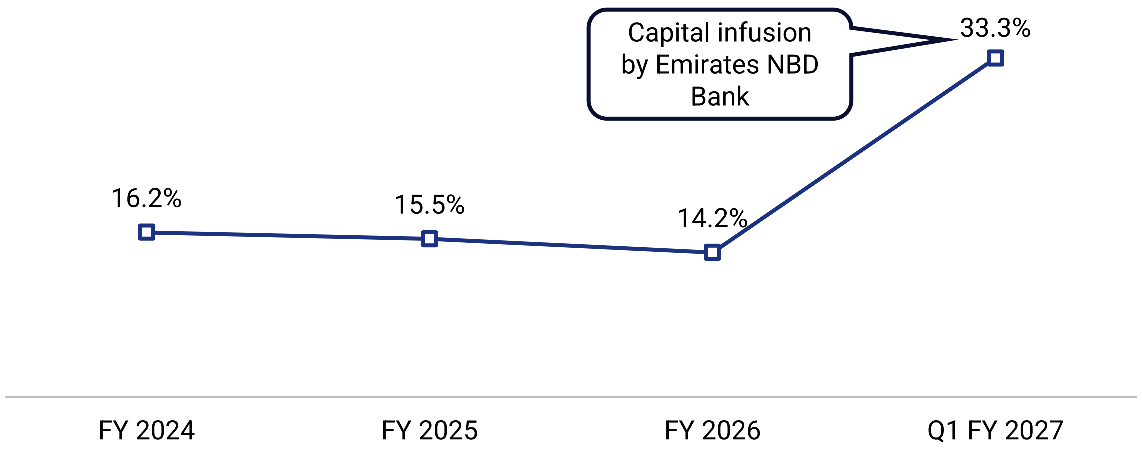
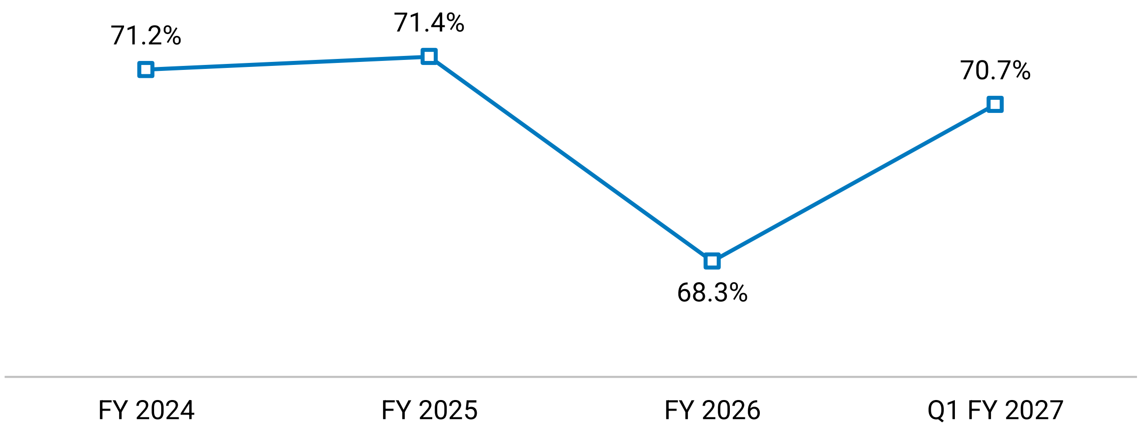
# Capitalization and Liquidity

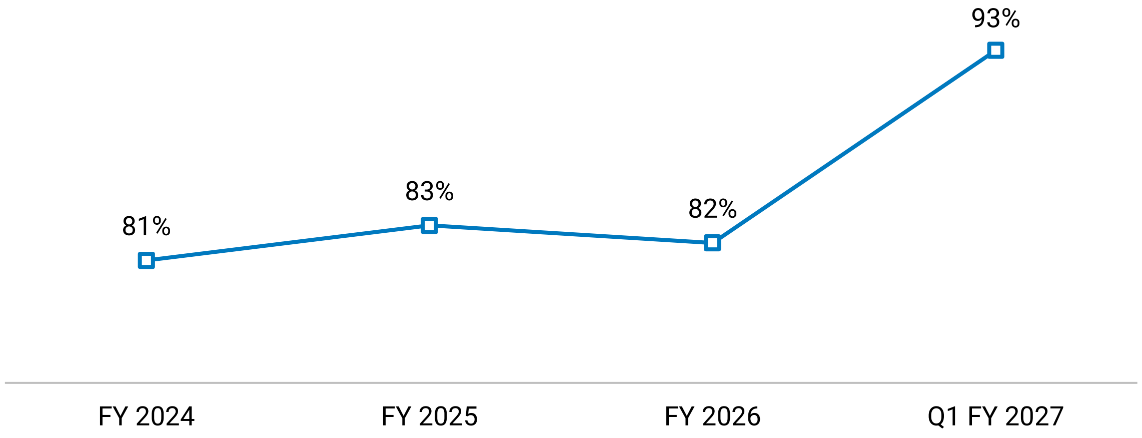
## Capital Adequacy Ratio



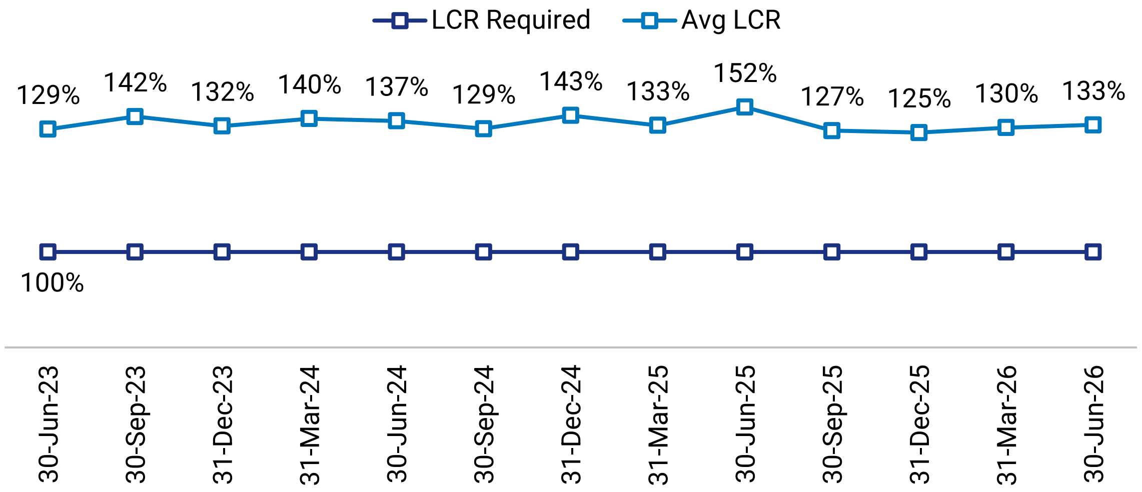

## Risk Weighted Assets to Total Assets (%)




## Advances to Deposits Ratio (%)




## Liquidity Coverage Ratio (%)




All figures in USDm; USD/INR: 1 USD = 94.36 INR
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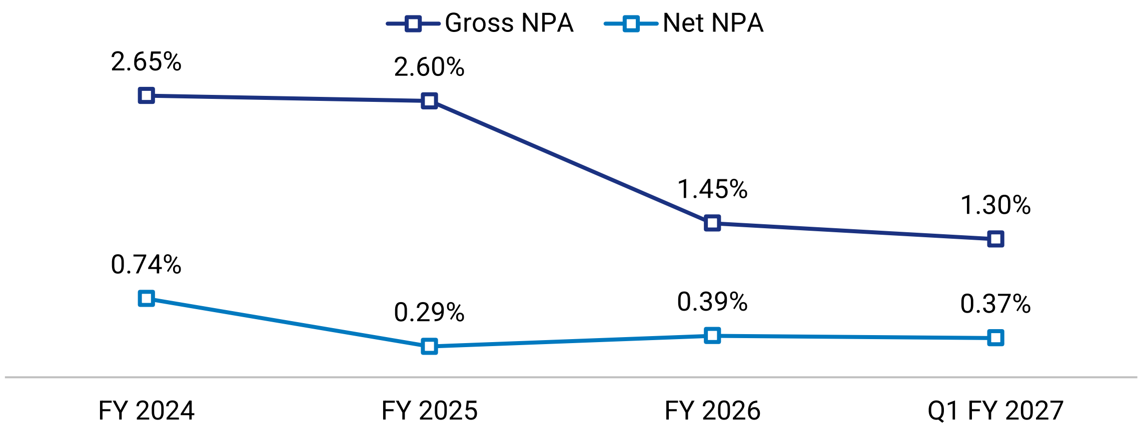
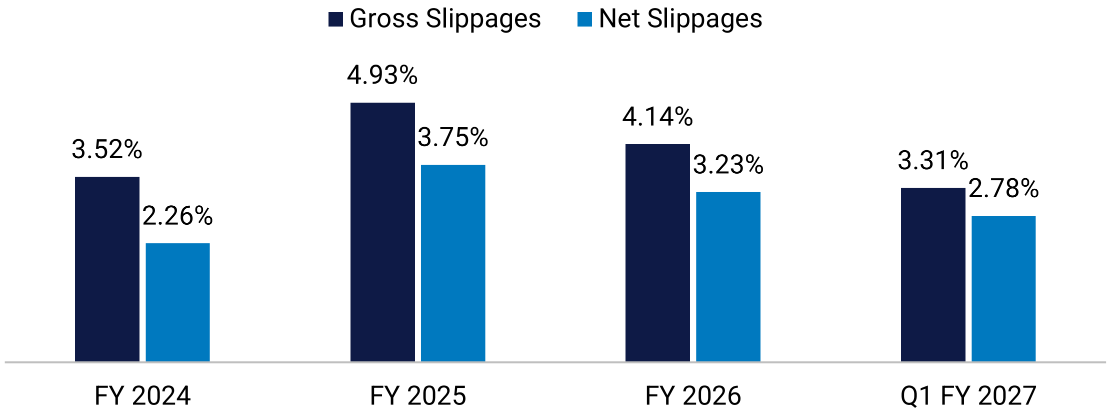
# Asset Quality

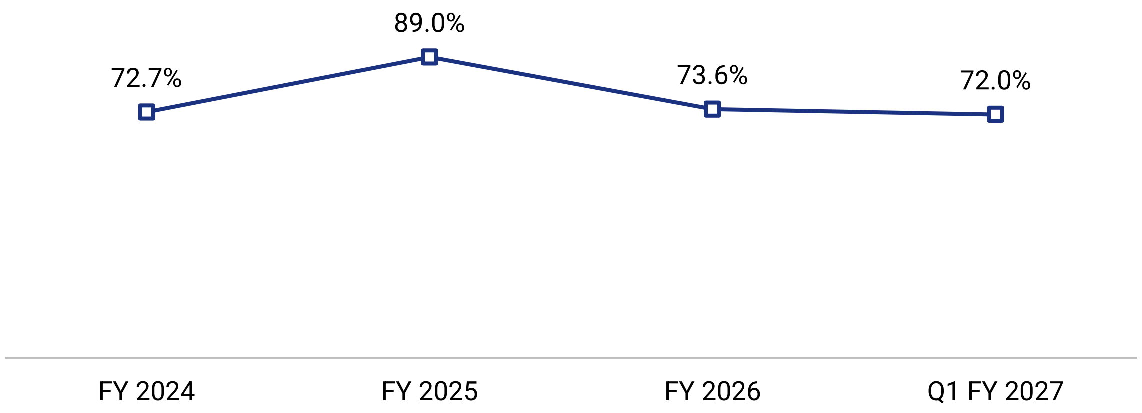
## Gross NPA and Net NPA (%)



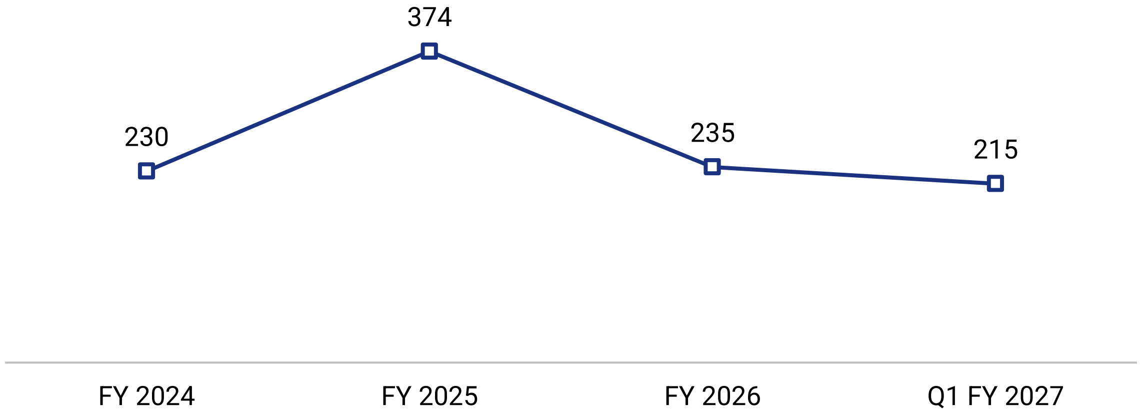

## Slippages




## Provision Coverage Ratio (without technical write-offs) (%)



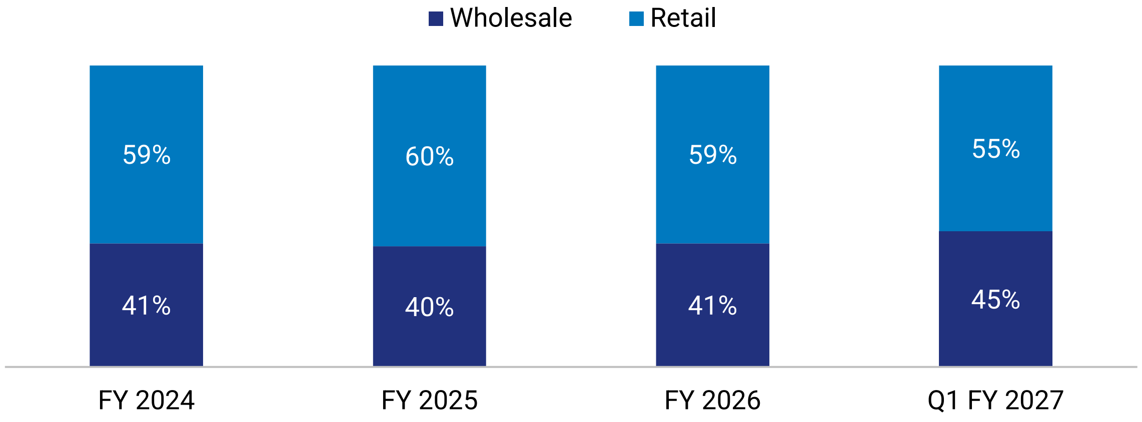

## Credit Cost Trend (bps)



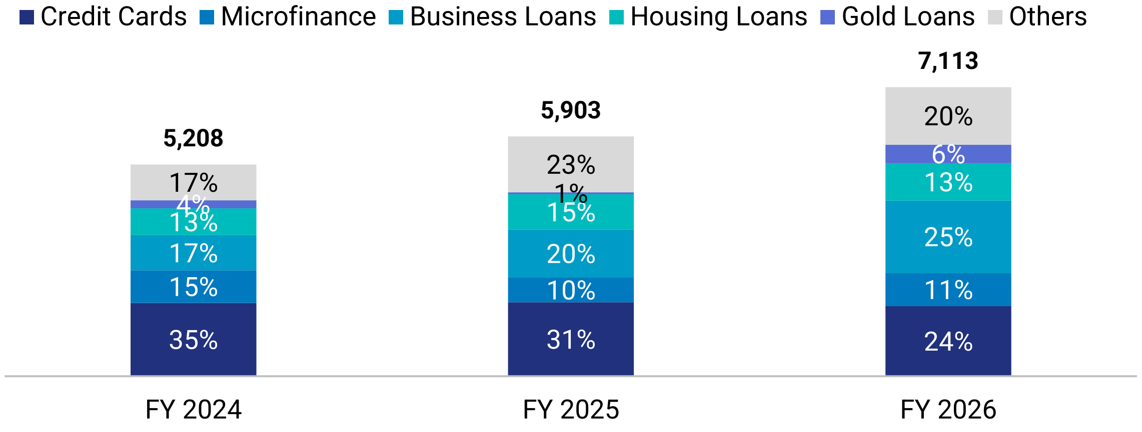

All figures in USDm; USD/INR: 1 USD = 94.36 INR
Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March

# Loan Book Diversification

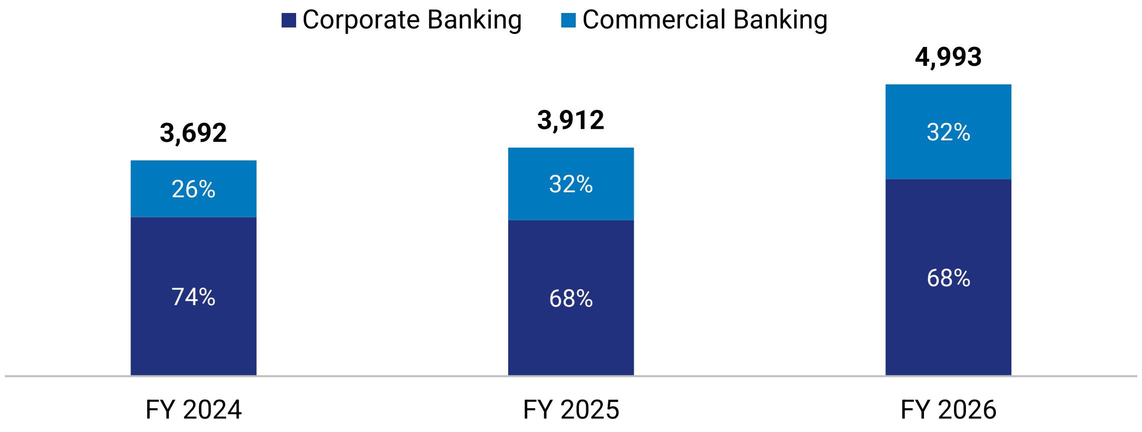
## Net Advances Composition: Retail vs Wholesale Mix



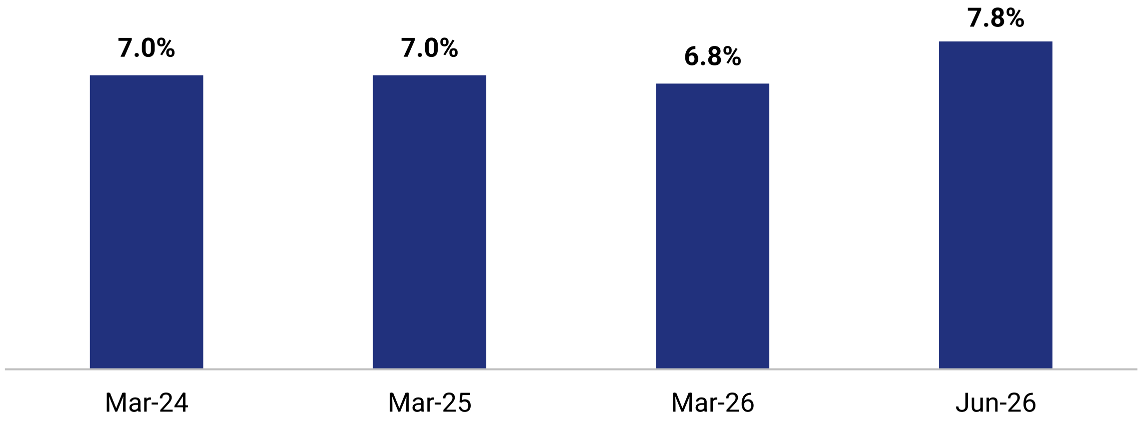

## Retail Book Composition[1]




## Wholesale Book Composition




## Concentration Metrics – Top 10 Group Exposure




All figures in USDm; USD/INR: 1 USD = 94.36 INR
Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March
Notes: [1] Others includes Personal loans, OD, Rural Vehicle Finance & Retail Agri

# Experienced Board & Management Team

## Management Team

**R Subramaniakumar**
Managing Director & Chief Executive Officer

**Jaideep Iyer**
Executive Director

**Deepak Kumar**
Chief Risk Officer

**Alok Rastogi**
Head - Corporate Centre

**Narendra Agrawal**
Head - Branch Banking & Retail Liabilities

**Kumar Ashish**
Head of Retail Assets and Collections

**Bhavin Lakhpatwala**
Chief Financial Officer

**Bharat Rungta**
Head - Wholesale Bank

**Vishal Kukreja**
Chief Human Resources Officer

**Prakash Gupta**
Chief Compliance Officer

**Ravi Pichan**
Chief Information Officer & Head - Digital Banking Unit

**Abhijit Somvanshi**
Head - Marketing, Communications & Customer Services

**Anshul Chandak**
Head - Treasury

**Bikram Yadav**
Head - Credit Cards

**Navin Sharma**
Head - Internal Audit

**Parag Kale**
Chief Credit Officer - Retail

**Lipika Saxena**
Chief Credit Officer - Wholesale

**Niti Arya**
Company Secretary

**Suyog Karmarkar**
Head - Strategic Initiatives and Transformation

# Experienced Board & Management Team

## Non-Executive Independent

**Chandan Sinha**
Non-Executive Independent Director (Part-time Chairman)

**Dr. Sivakumar Gopalan**
Non-Executive Independent Director

**Murali Ramakrishnan**
Non-Executive Independent Director

**Soma Sankara Prasad**
Non-Executive Independent Director

**Ranjana Agarwal**
Non-Executive Independent Director

**Suryanarayan Subramanian (Surya Subramanian)**
Non-Executive Independent Director

## Executive Roles

**R Subramaniakumar**
Managing Director & CEO

**Jaideep Iyer**
Executive Director

## Non-Executive Non-Independent (Emirates NBD Bank (P.J.S.C) Nominee Directors)

**Shayne Keith Nelson**
Non-Executive Non-Independent Director [Nominee of Emirates NBD Bank (P.J.S.C)]

**Patrick John Sullivan**
Non-Executive Non-Independent Director [Nominee of Emirates NBD Bank (P.J.S.C)]

**Neeraj Makin**
Non-Executive Non-Independent Director [Nominee of Emirates NBD Bank (P.J.S.C)]

**Manoj Chawla**
Non-Executive Non-Independent Director [Nominee of Emirates NBD Bank (P.J.S.C)]

**Marwan Mahmood Mohammad Hadi**
Non-Executive Non-Independent Director [Nominee of Emirates NBD Bank (P.J.S.C)]

# Embedding ESG

# Embedding ESG across Governance, Risk and Operations

**ESG framework anchored in Board oversight, climate commitments, responsible banking policies and inclusive development**

**FY2034**
Target for carbon-neutral own operations

**Zero**
Coal-based thermal power financing objective by FY2034

**23**
Branches with rooftop solar panels

### Governance & oversight

- Board has overall responsibility for Sustainability & ESG strategy
- Executive ESG Committee reports quarterly to the Risk Management Committee
- BRSR Core disclosures received reasonable assurance

### Environmental commitments

- Portfolio caps for high carbon-emitting sectors
- Coal Policy targets reduction of coal thermal power financing to zero by FY2034
- Carbon-neutral own operations target by FY2034

### Responsible banking & risk

- Sustainability Policy and E&S Risk Policy support product responsibility
- Environmental and Social risk assessment included in employee training topics
- Policies cover each of the NGRBC principles

### Inclusive development & stakeholders

- Financial Inclusion Credit Policy guides efforts toward underserved customers
- Financial literacy training supports access to mainstream finance
- CSR obligation fully allocated in accordance with Companies Act requirements

# Annexure

# Standalone Profit & Loss Statement

| In USDm | FY 2024 | FY 2025 | FY 2026 | Q1 FY 2026 | Q1 FY 2027 |
|---|---|---|---|---|---|
| **INCOME** | | | | | |
| Interest Earned | 1,314 | 1,488 | 1,519 | 365 | 407 |
| Other Income | 322 | 403 | 437 | 113 | 102 |
| **TOTAL** | **1,636** | **1,891** | **1,956** | **478** | **509** |
| | | | | | |
| **EXPENDITURE** | | | | | |
| Interest Expended | 673 | 803 | 845 | 208 | 232 |
| Operating Expenses | 642 | 704 | 761 | 196 | 179 |
| Provisions and Contingencies | 197 | 311 | 262 | 53 | 71 |
| **TOTAL** | **1,512** | **1,817** | **1,869** | **457** | **482** |
| | | | | | |
| **Net Profit /(Loss) for the year** | **124** | **74** | **87** | **21** | **27** |

Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March
USD/INR: 1 USD = 94.36 INR

# Standalone Balance Sheet

| In USDm | 31-Mar-24 | 31-Mar-25 | 31-Mar-26 | 30-Jun-25 | 30-Jun-26 |
|---|---|---|---|---|---|
| **Capital & Liabilities** | | | | | |
| Capital | 64 | 64 | 66 | 65 | 164 |
| Employee stock options outstanding | 12 | 18 | 19 | 19 | 20 |
| Reserves and Surplus | 1,491 | 1,572 | 1,676 | 1,594 | 4,360 |
| Deposits | 10,968 | 11,757 | 14,733 | 11,947 | 13,229 |
| Borrowings | 1,503 | 1,455 | 1,780 | 1,575 | 1,039 |
| Other Liabilities and Provisions | 631 | 683 | 876 | 572 | 853 |
| **TOTAL** | **14,671** | **15,550** | **19,148** | **15,772** | **19,665** |
| | | | | | |
| **ASSETS** | | | | | |
| Cash and Balances with Reserve Bank of India | 1,279 | 1,162 | 1,485 | 1,624 | 918 |
| Balances with Banks and Money at Call and Short Notice | 249 | 169 | 959 | 603 | 1,336 |
| Investments | 3,134 | 3,409 | 3,400 | 2,525 | 4,003 |
| Advances | 8,901 | 9,815 | 12,106 | 10,008 | 12,317 |
| Fixed Assets | 56 | 61 | 60 | 60 | 57 |
| Other Assets | 1,051 | 933 | 1,139 | 953 | 1,033 |
| **TOTAL** | **14,671** | **15,550** | **19,148** | **15,772** | **19,665** |

Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March
USD/INR: 1 USD = 94.36 INR

Thank you!