

September 03, 2026

BSE Limited
 1st Floor, Phiroze Jeejeebhoy Towers,
 Dalal Street,
 Mumbai – 400001.
 Scrip Code: 540065

National Stock Exchange of India Limited
 'Exchange Plaza', C-1 Block G,
 Bandra Kurla Complex, Bandra (E),
 Mumbai – 400051.
 Scrip Symbol: RBLBANK

Sub: Intimation of schedule of Analyst/Investor Meets pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Dear Sir/Madam,

Pursuant to the Regulation 30(6), read with Part A of Schedule III to the SEBI Listing Regulations, please find below the schedule of investor meetings:

Sr. No.	Details Required	Particulars
1.	Details pertaining to the Investor meet/call	Investor Group Meetings
2.	Date and Venue of Meeting	September 08, 2026 (Tuesday) to September 11, 2026 (Friday) in Mumbai
3.	Mode of Meeting	Video conferencing / physical meeting / audio call

No unpublished price sensitive information (UPSI) will be shared during the aforesaid meetings.

Further, a copy of presentation to be made during the aforesaid meeting is enclosed and is also available on the website of the Bank at: <https://www.rbl.bank.in/investor-relations/disclosures-regulation-46/financial-highlights>

Further, in compliance with the Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at www.rbl.bank.in

Kindly take the same on record.

Thanking you.

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

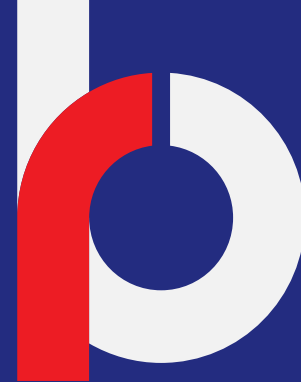
www.rbl.bank.in

RBL Bank Limited

Controlling Office: One World Center, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India | Tel: +91 22 43020600

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214

CIN: L65191PN1943PLC007308 . E-mail: customercare@rbl.bank.in



Investor Presentation

August 2026

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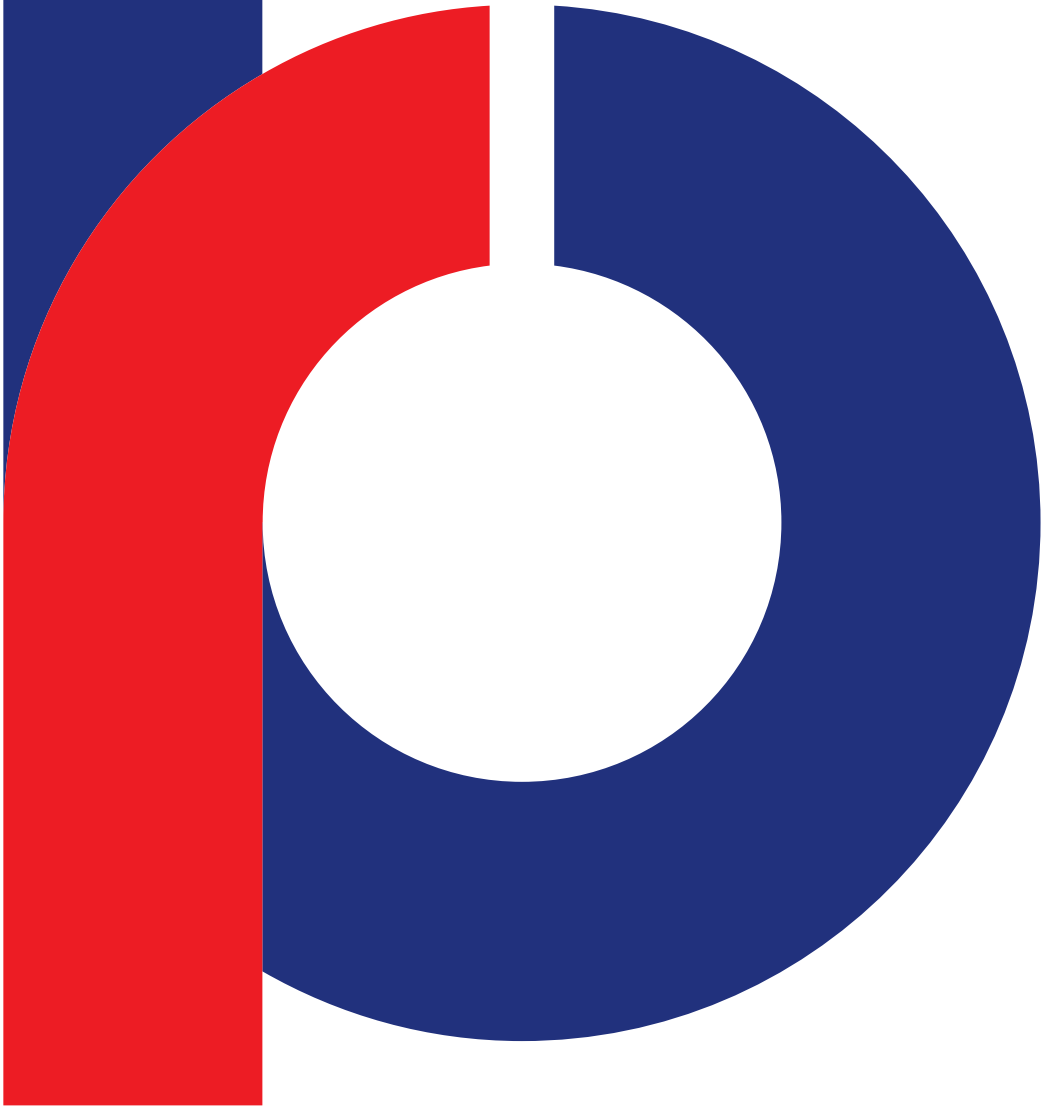
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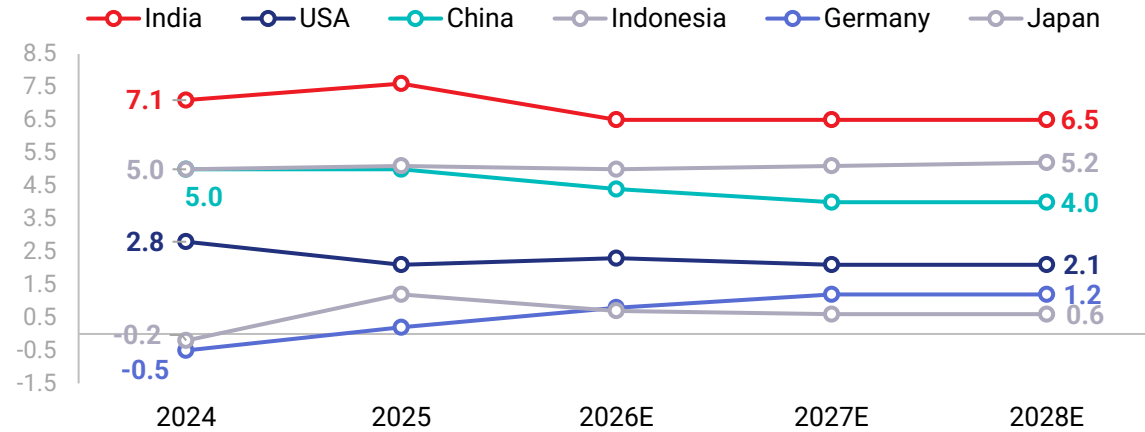


Macro Update

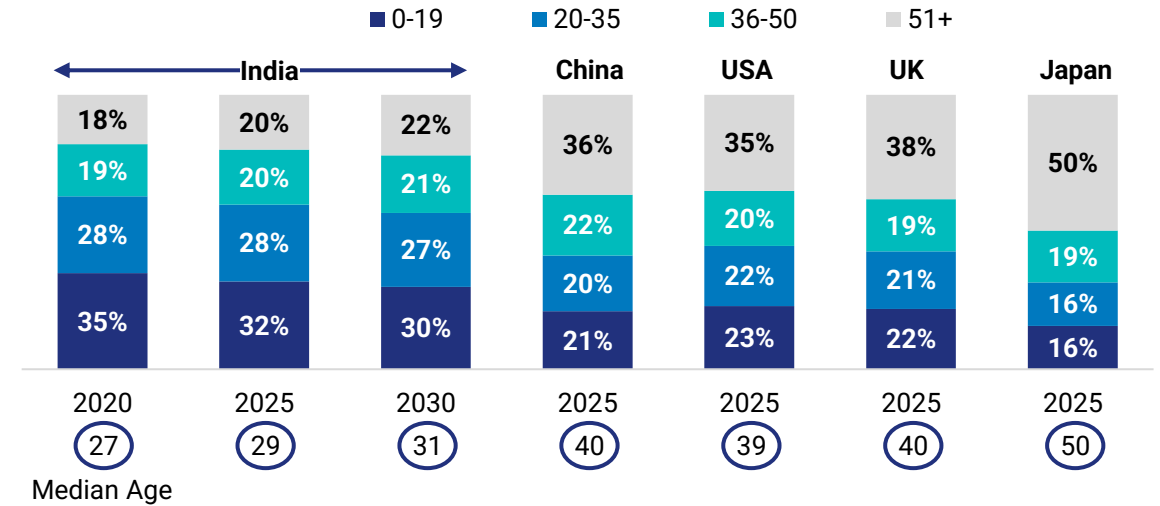
India: A Structural Growth Opportunity



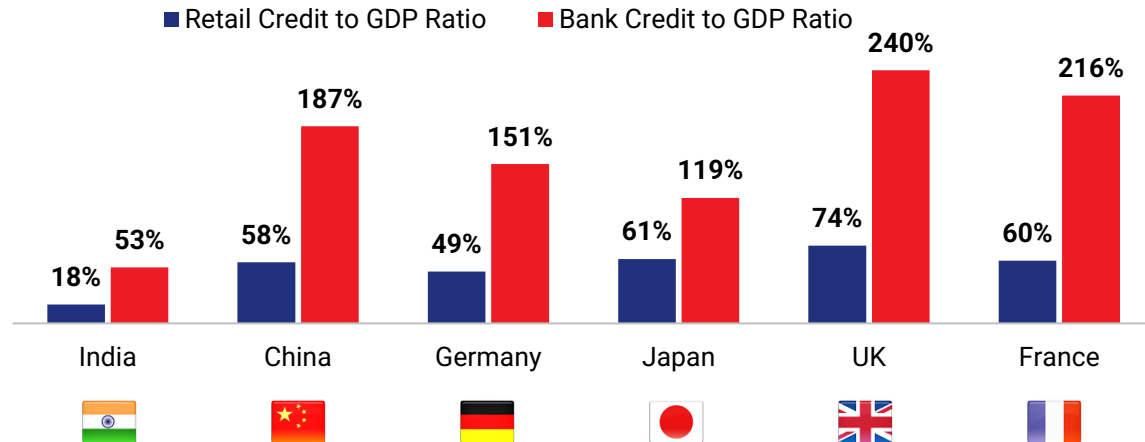
India Expected to Remain the Fastest Growing Major Economy¹ (%)



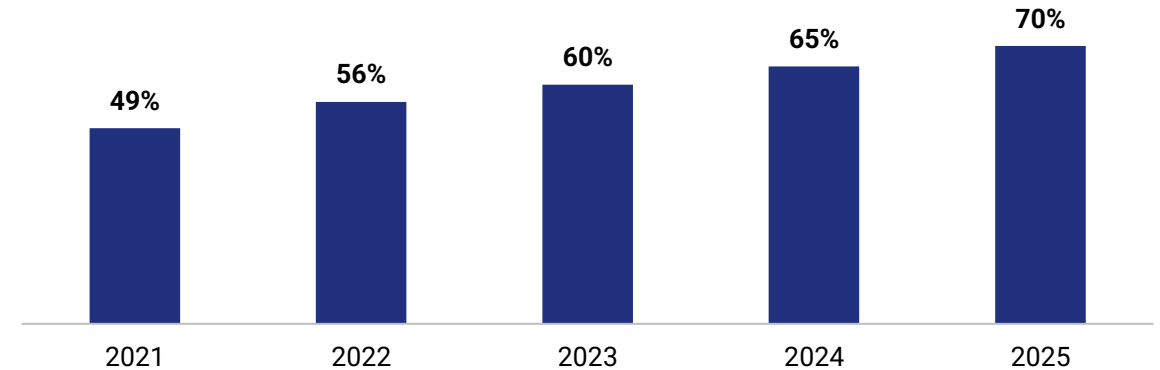
India Benefits from a Young and Growing Workforce²



Significant Headroom for Credit Expansion³



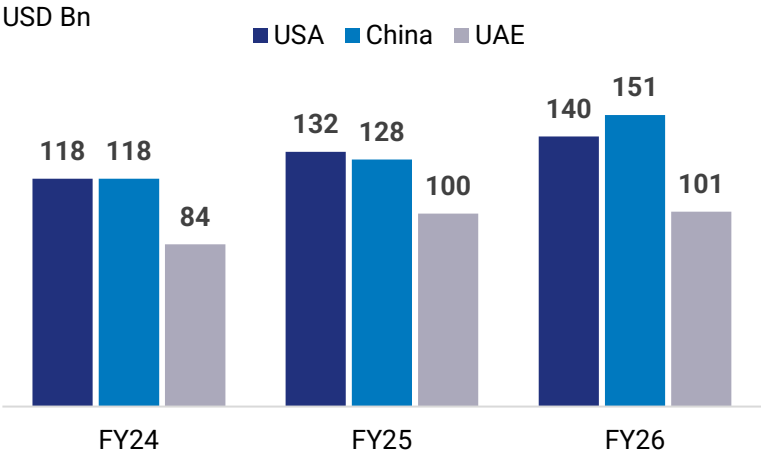
India's Internet Adoption⁴



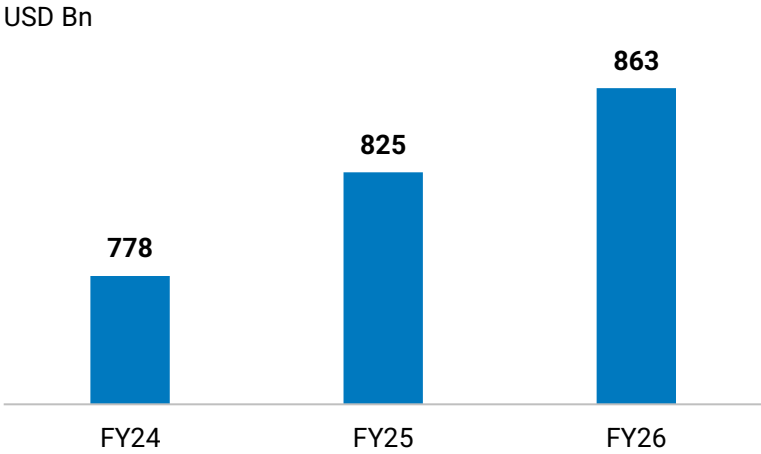
India-UAE Corridor: A Strategic Growth Opportunity



Bilateral Trade with India's Top Partners¹

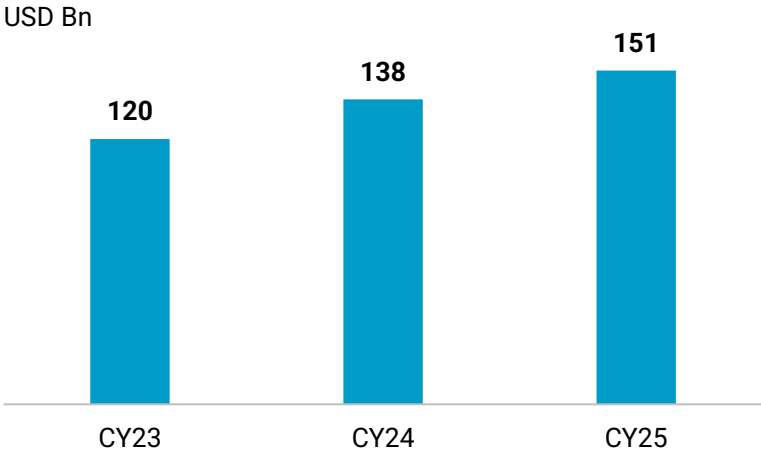


Total Exports (Goods & Services)¹



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

Inward Remittances²



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

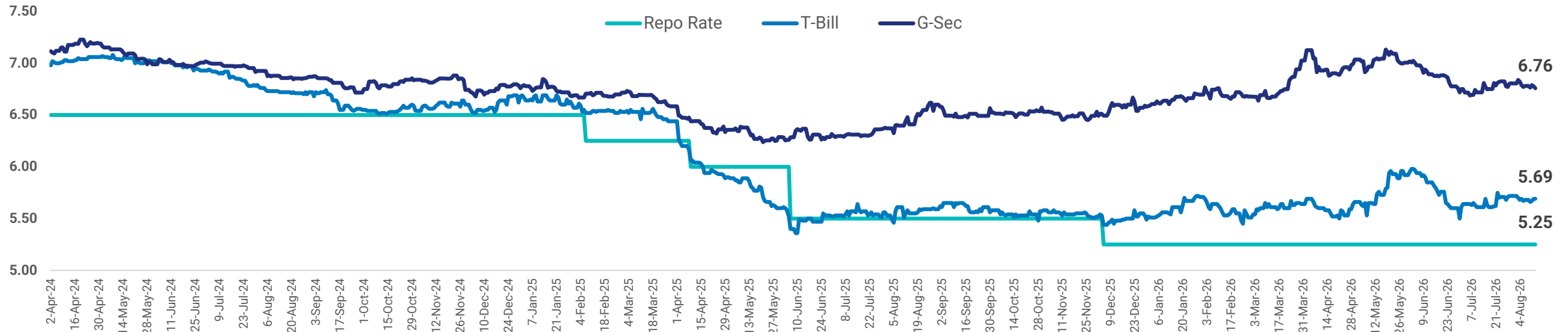
Bilateral trade target by 2032, jointly set by both governments



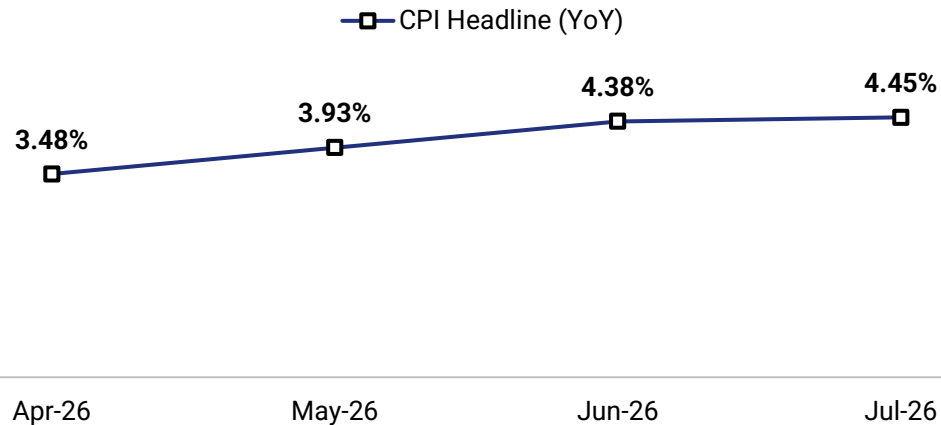
~2/3

Share of non-oil trade in the corridor, reflecting diversification

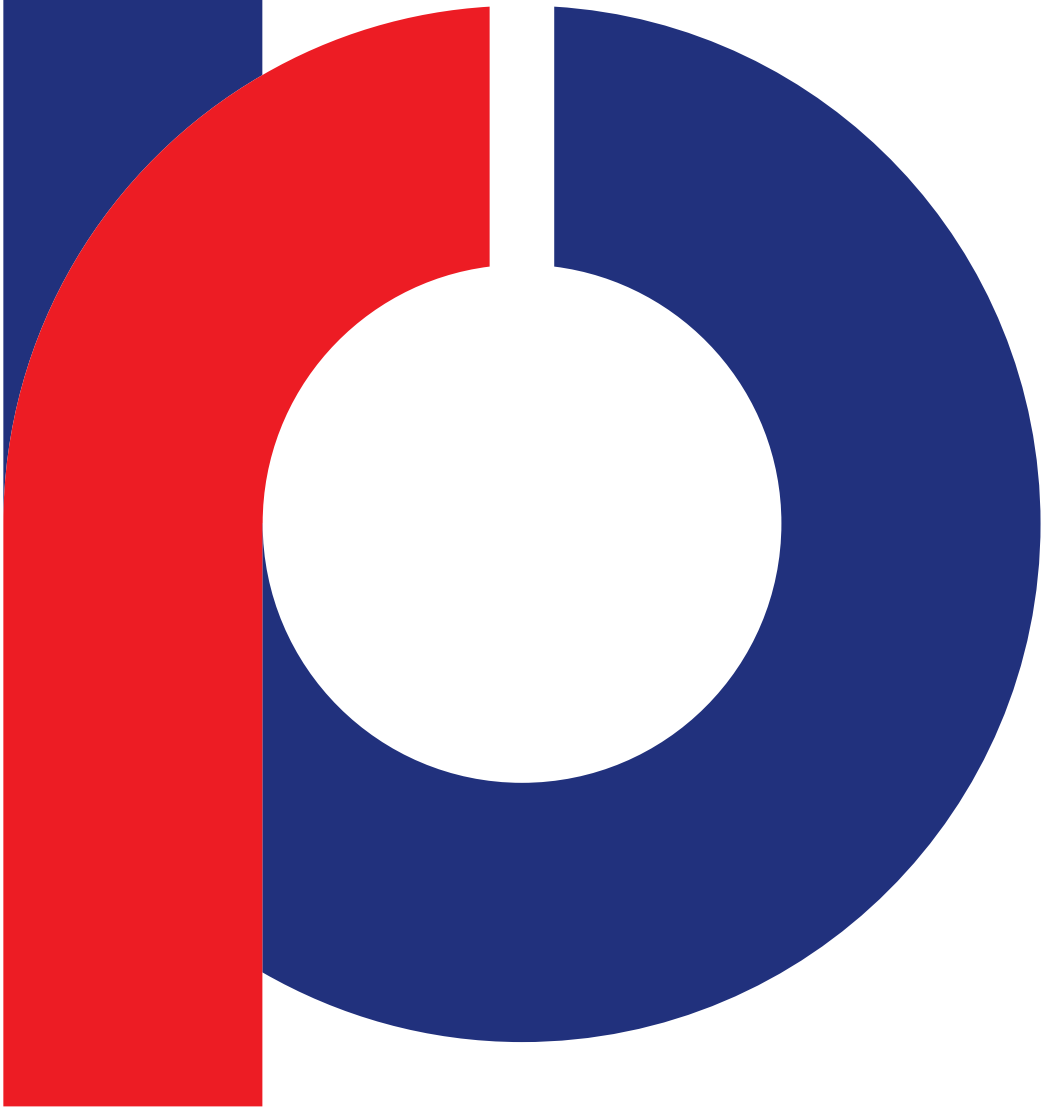
RBI Policy Rate and Domestic Yield Curve Trends (%)¹



India Inflation Snapshot²



- 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.



**RBL Bank at a
Glance**

RBL Bank at a Glance



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

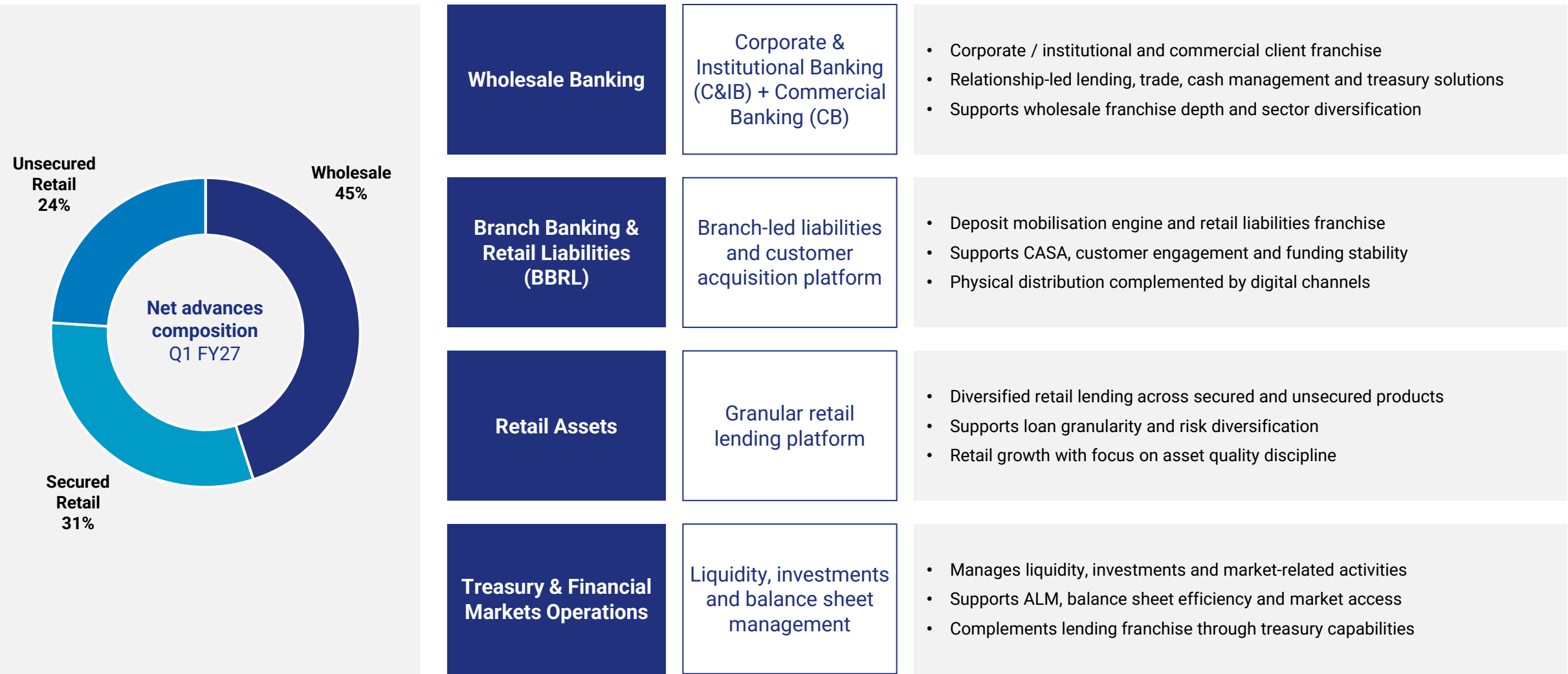
Source: Financials; All figures as of 30 June 2026 unless stated otherwise
USD/INR: 1 USD = 94.36 INR

Key Credit Highlights



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

Diversified Franchise Across Four Core Business Verticals



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



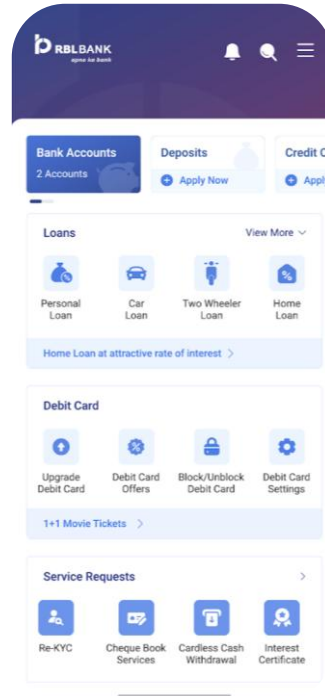
4.4 / 5.0

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



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



Analytics-led risk management

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

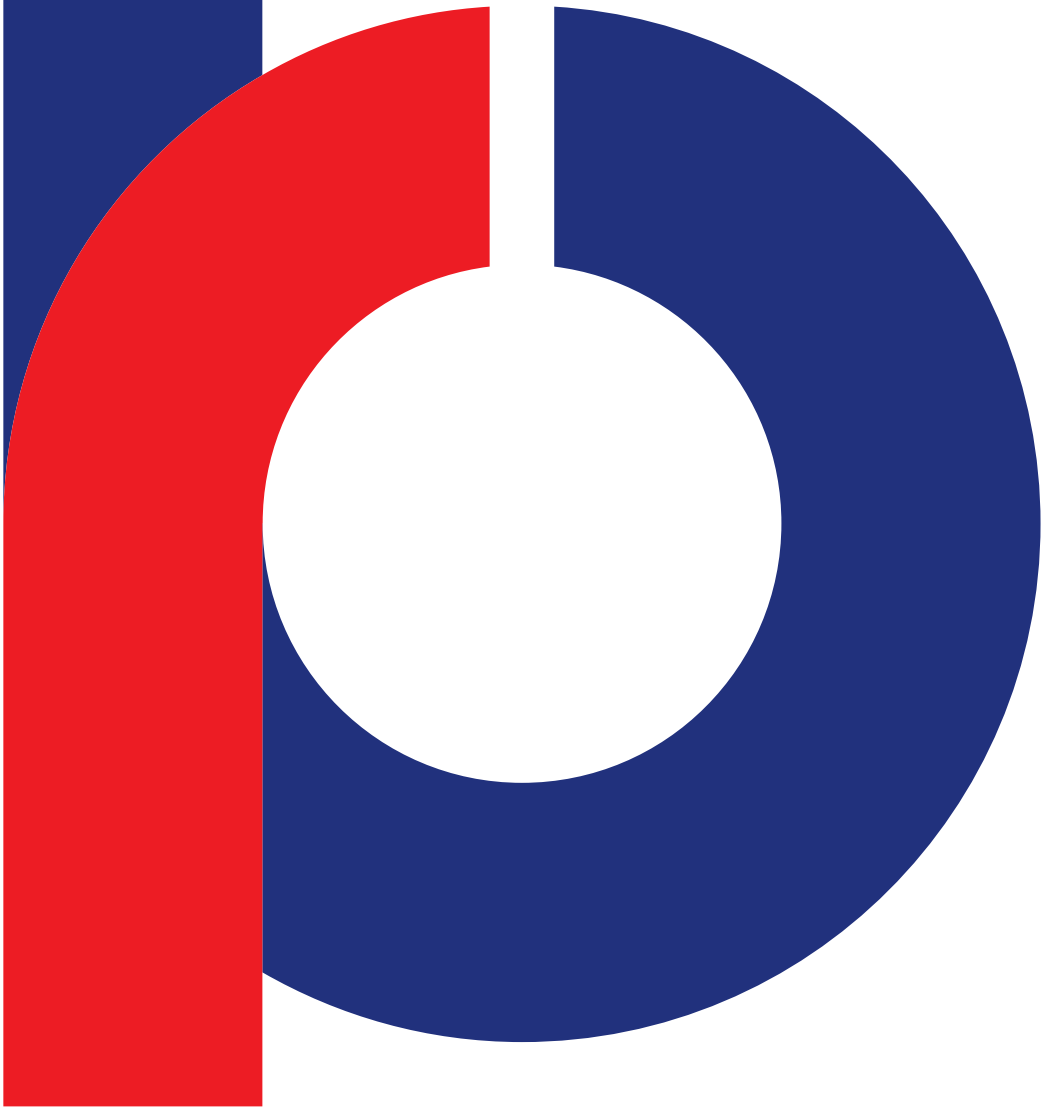


Scalable technology platform

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

A full-service bank...



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)



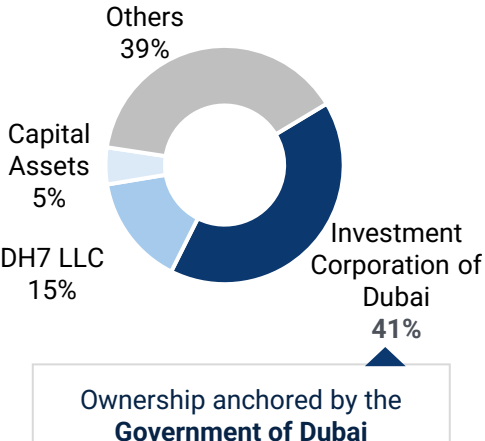
Departments

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

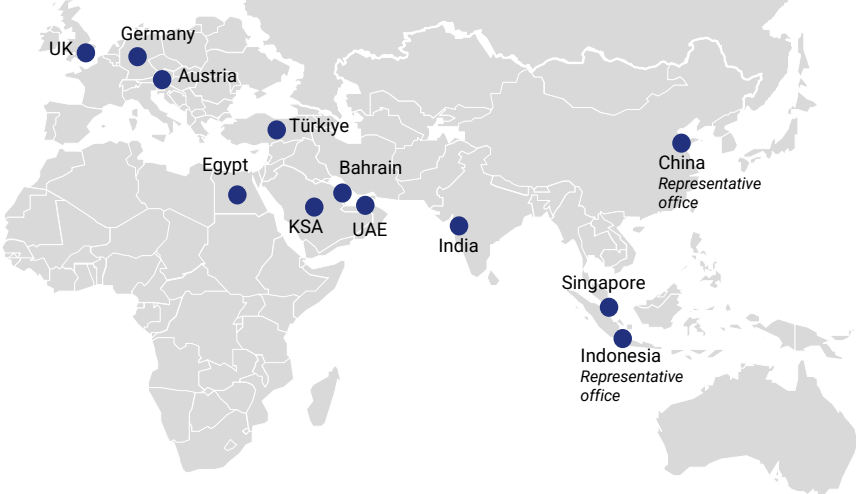
Group Companies

- EMIRATES ISLAMIC
- DenizBank
- RBL BANK

...backed by strong shareholder support...



...and a rapidly increasing international presence



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

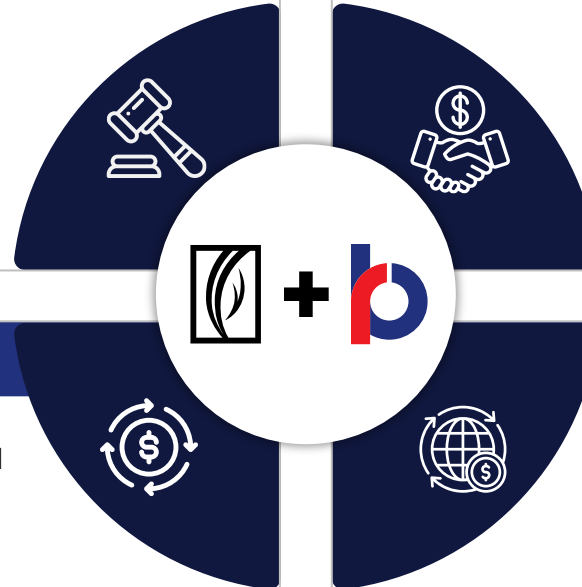
- Expanded large corporate relationships and stronger bank to service top tier clients in India
- Stronger global financial institutions coverage and relationships
- Capital Markets - origination of sophisticated corporate and investment banking solutions
- Develop a unique proposition for affluent banking / 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"

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.

Rated one notch above the India sovereign

Baa2

RBL Bank Limited (stable)

Baa3

Republic of India (stable)

Domestic rating profile — Long Term Ratings Upgraded to AAA

Issuer rating



AN AFFILIATE
OF MOODY'S

ICRA AAA (Stable)

Assigned 7 Jul 2026



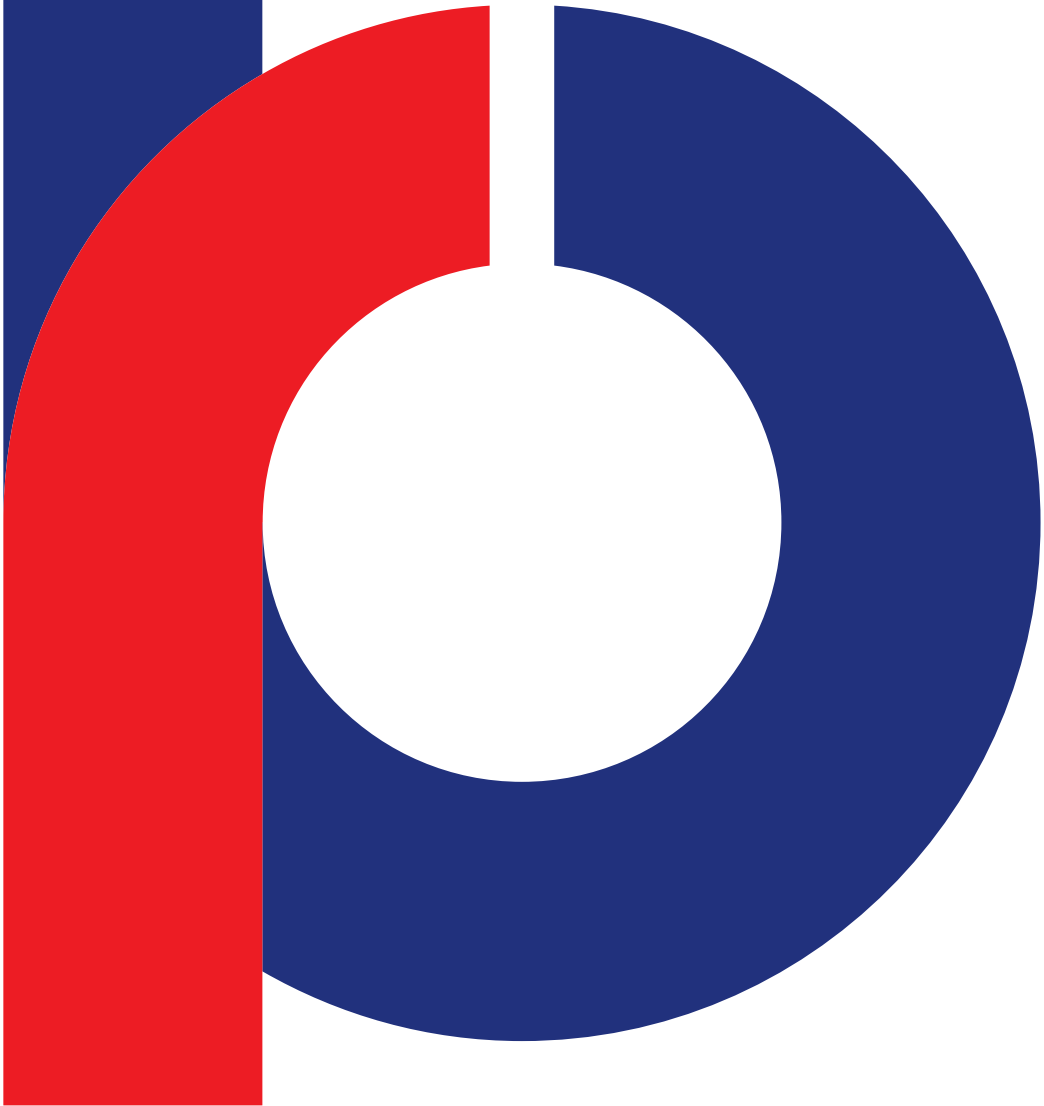
CRISIL AAA (Stable)

Assigned 22 Jun 2026



CARE AAA (Stable)

Upgraded on 14 Jul 2026

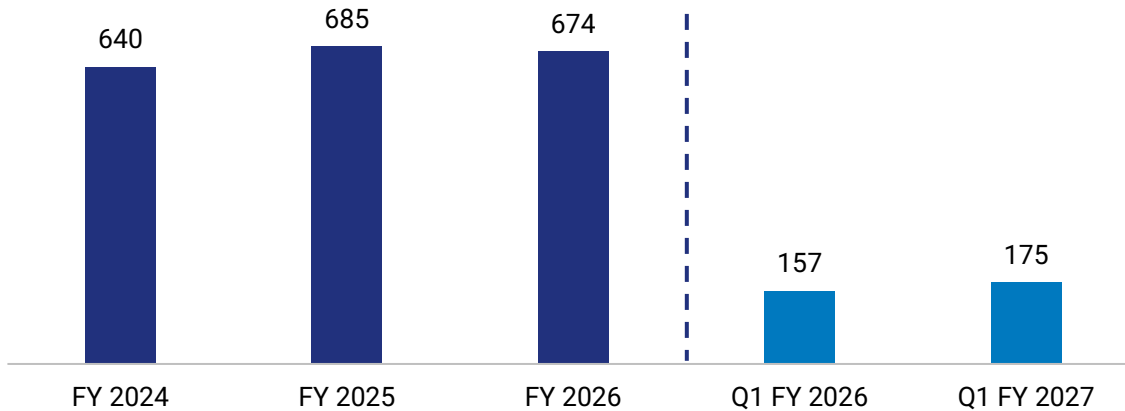


Business Update

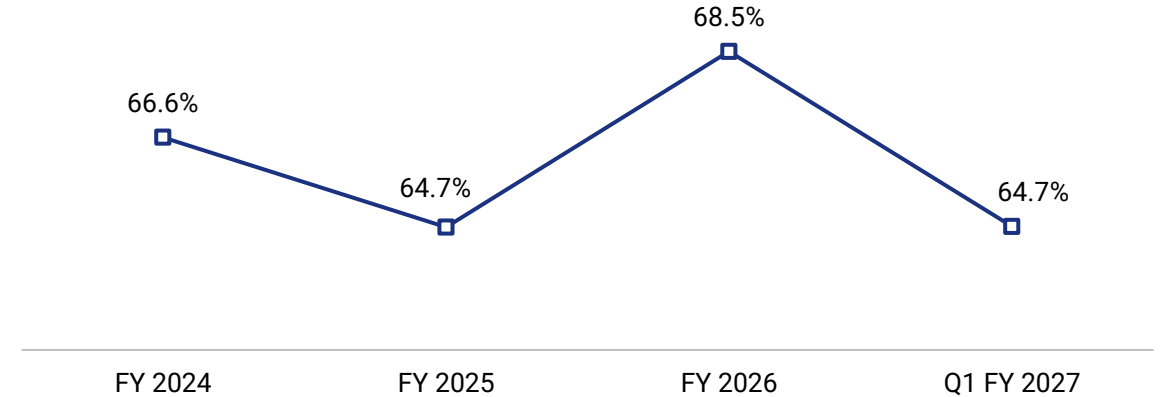
Strong Earnings Profile and Consistent Growth



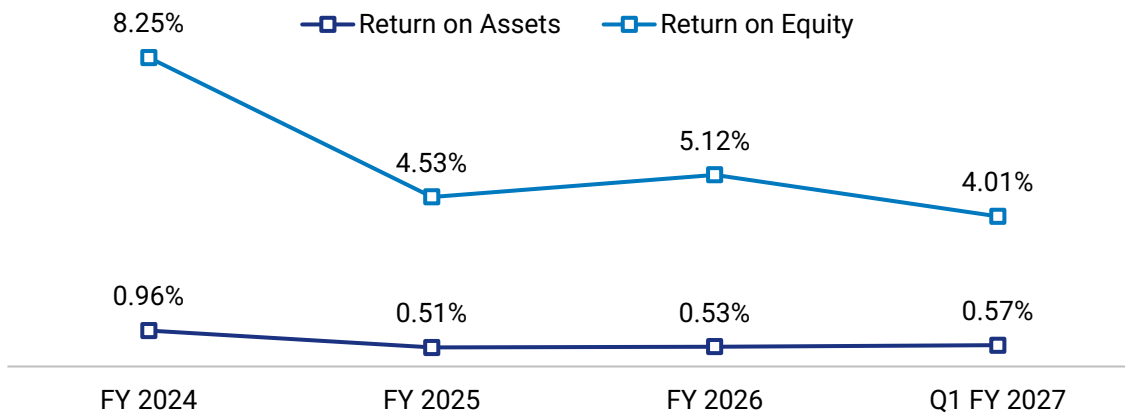
Net Interest Income (USDm)



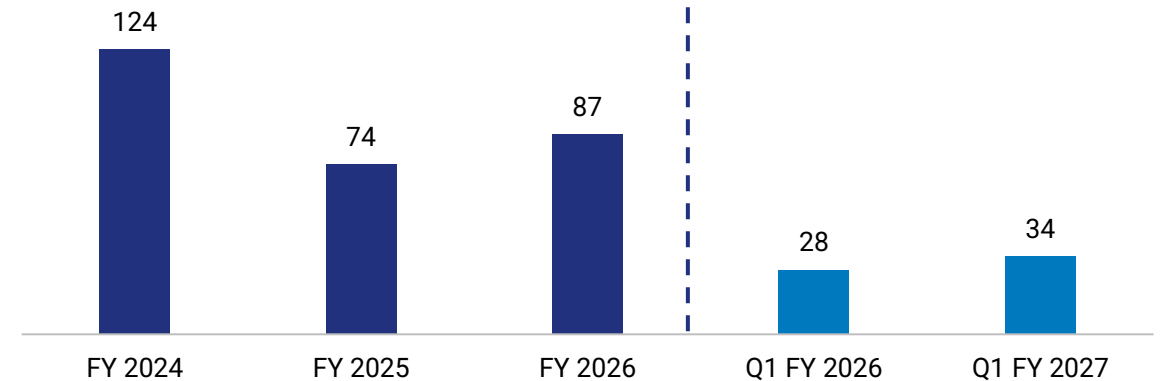
Cost to Income Ratio



Return on Assets & Return on Equity (%)



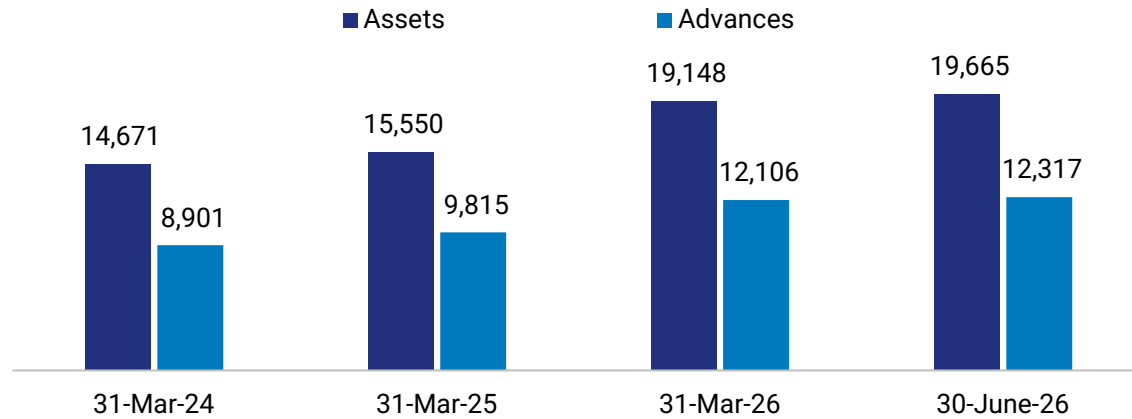
Net Profit (USDm)



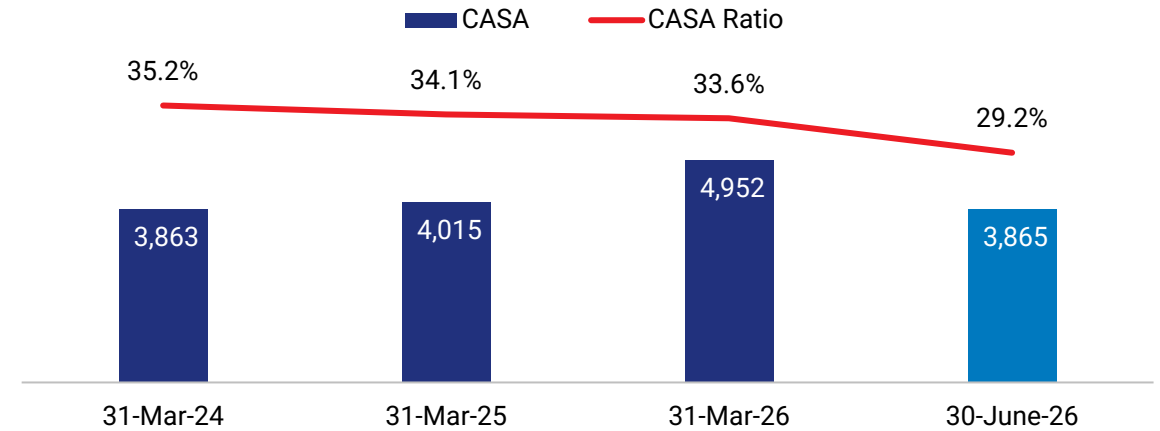
Balance Sheet Growth



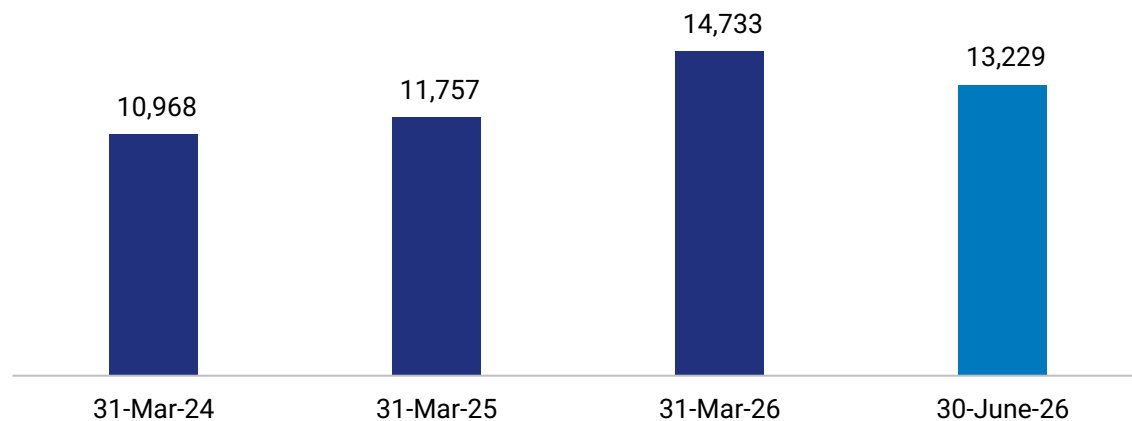
Assets and Advances (USDm)



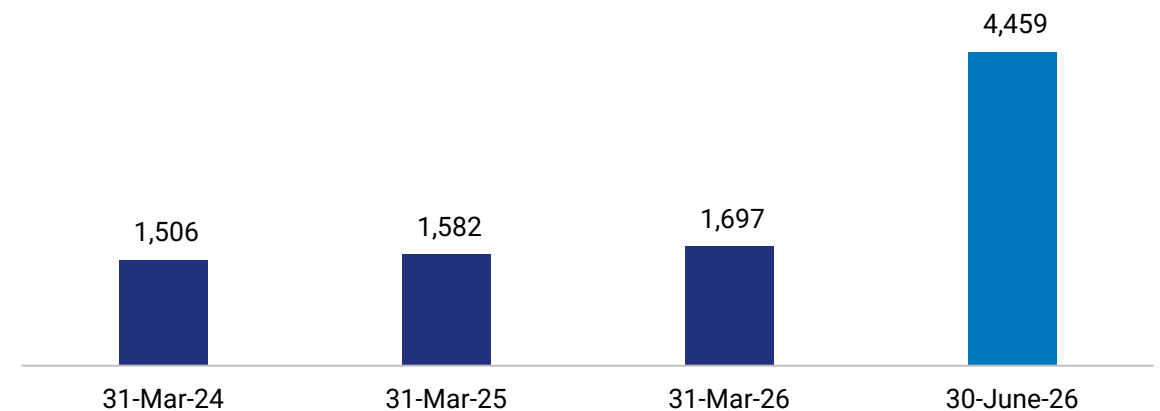
CASA (USDm) and CASA Ratio (%)



Growth in Deposits (USDm)

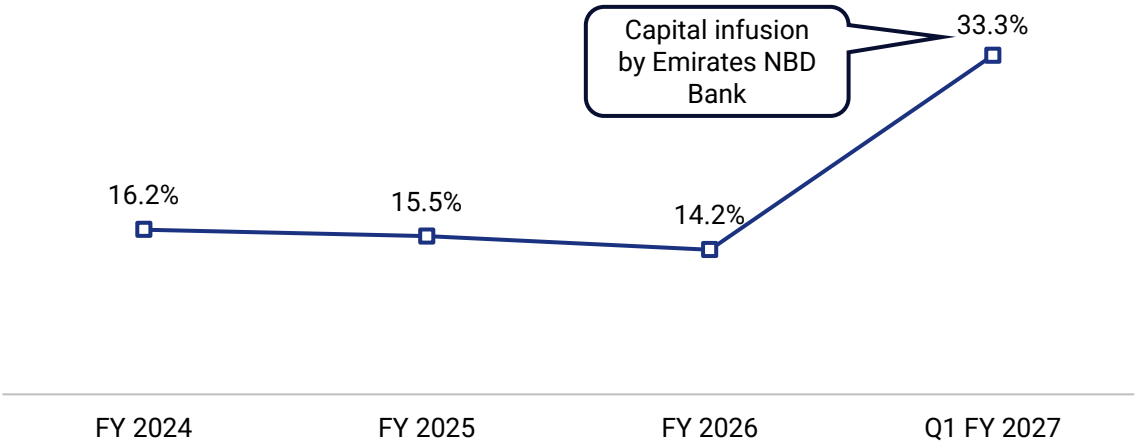


Increase in Net Worth (USDm)

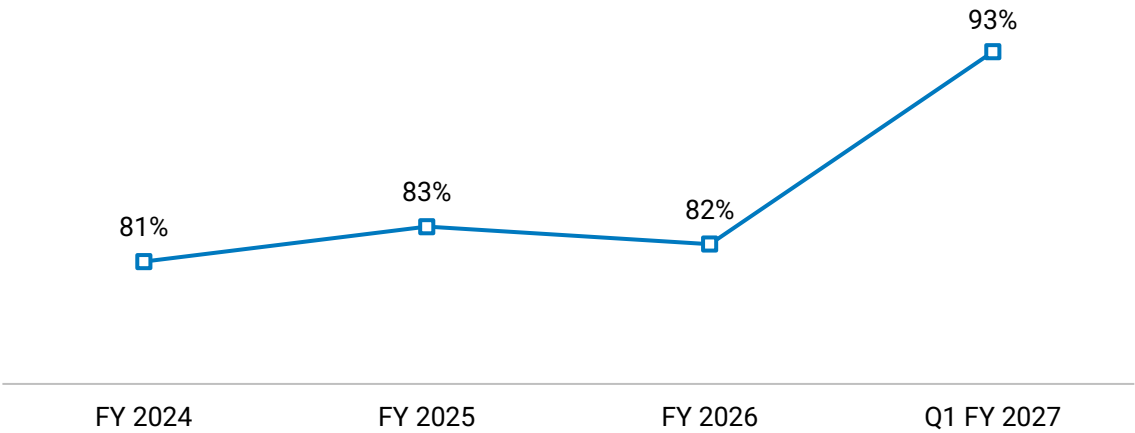




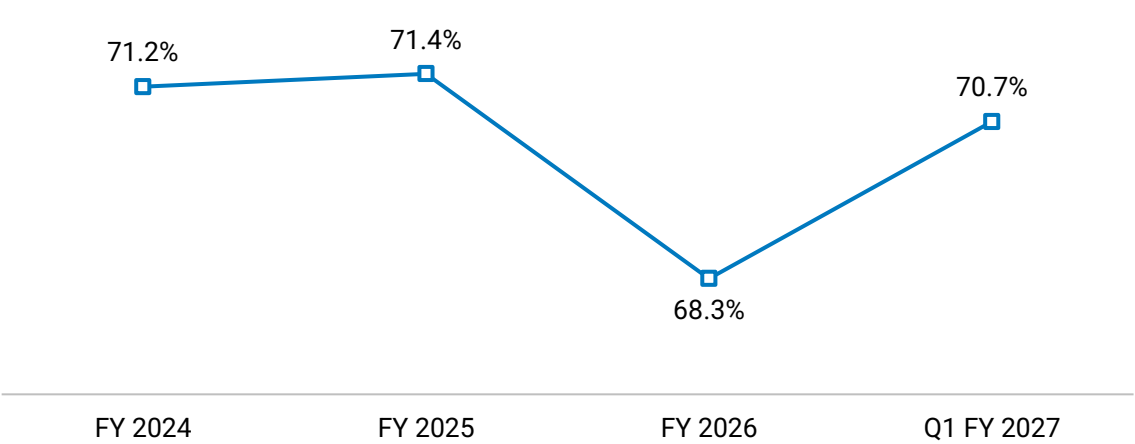
Capital Adequacy Ratio



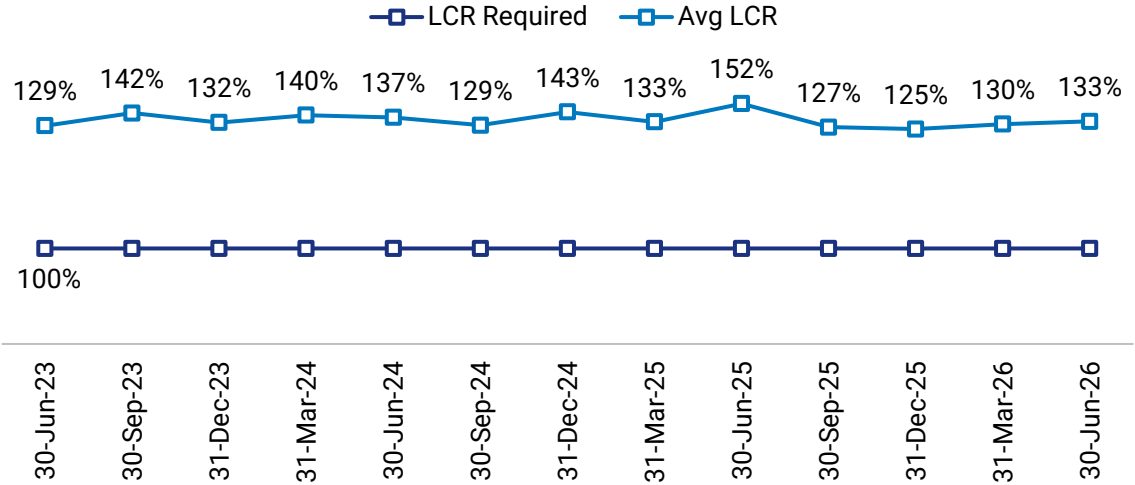
Advances to Deposits Ratio (%)



Risk Weighted Assets to Total Assets (%)

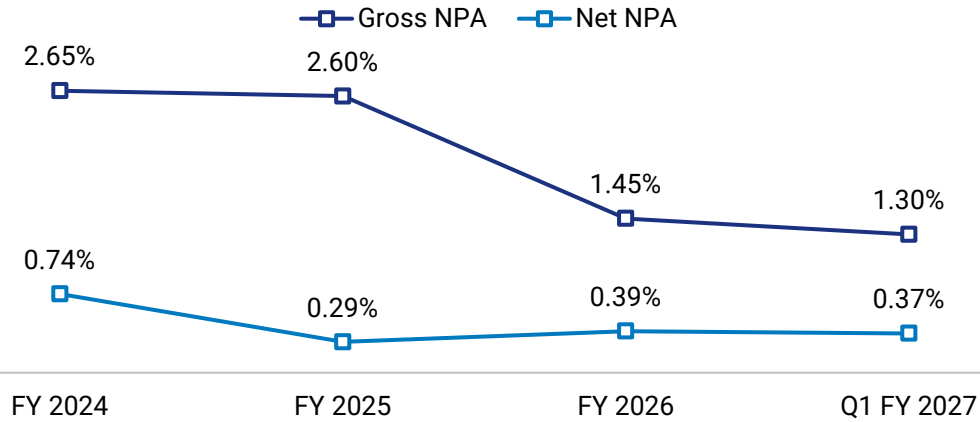


Liquidity Coverage Ratio (%)

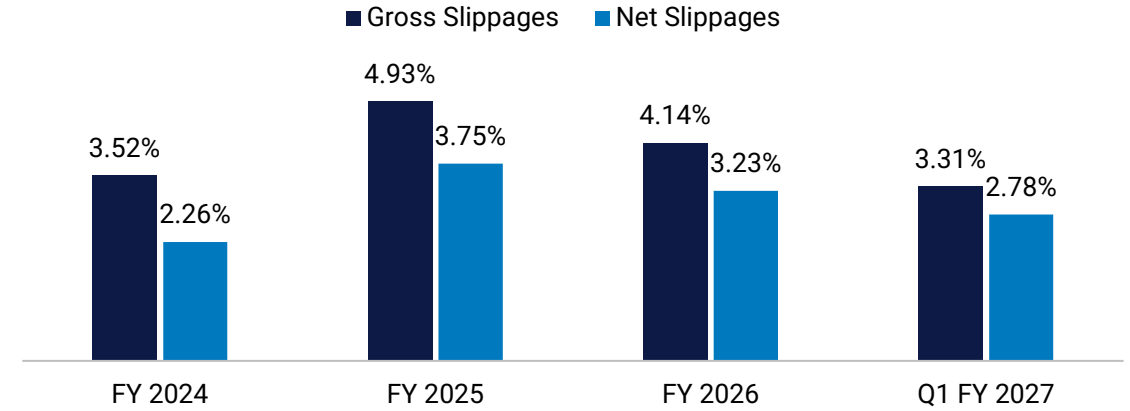


All figures in USDm; USD/INR: 1 USD = 94.36 INR
Source: Financials; RBL Bank's FY (Financial Year) runs from 1 April to 31 March

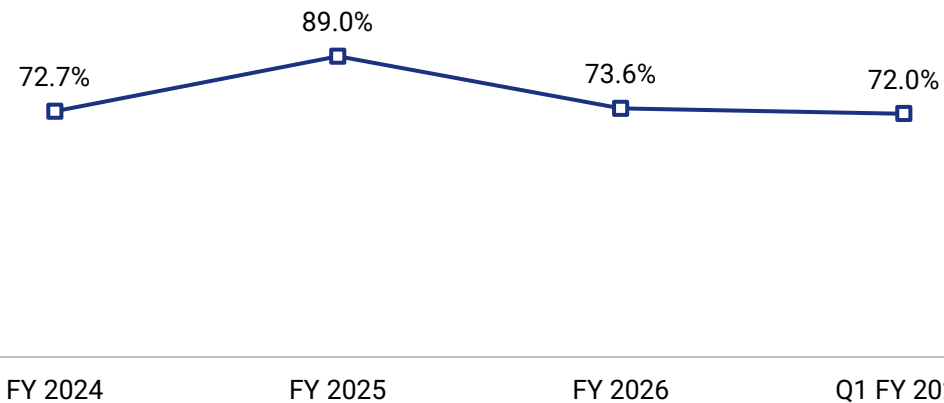
Gross NPA and Net NPA (%)



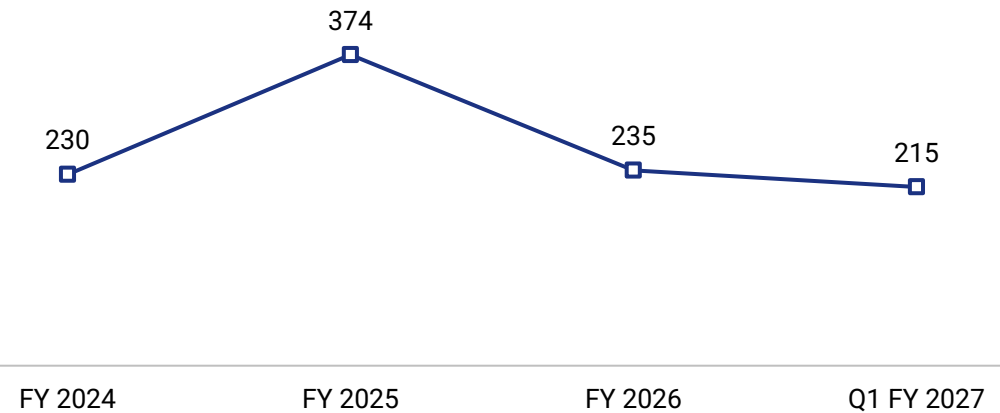
Slippages



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

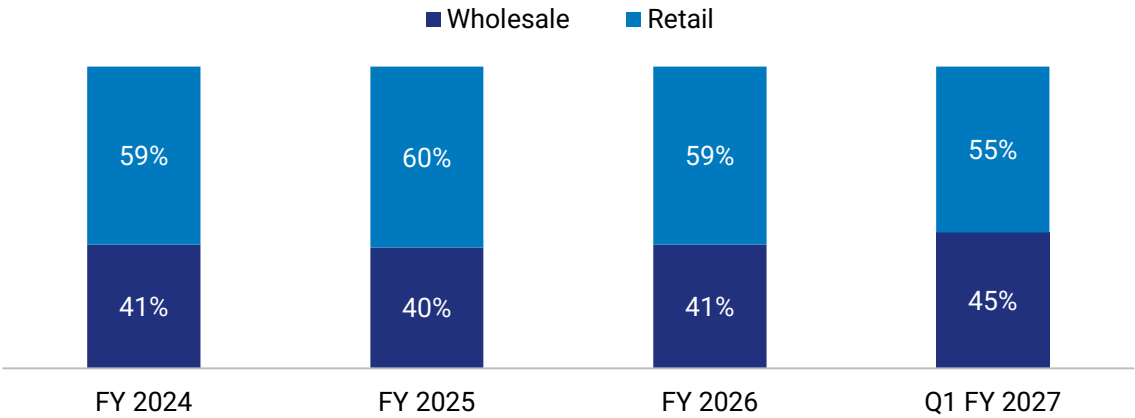


Credit Cost Trend (bps)

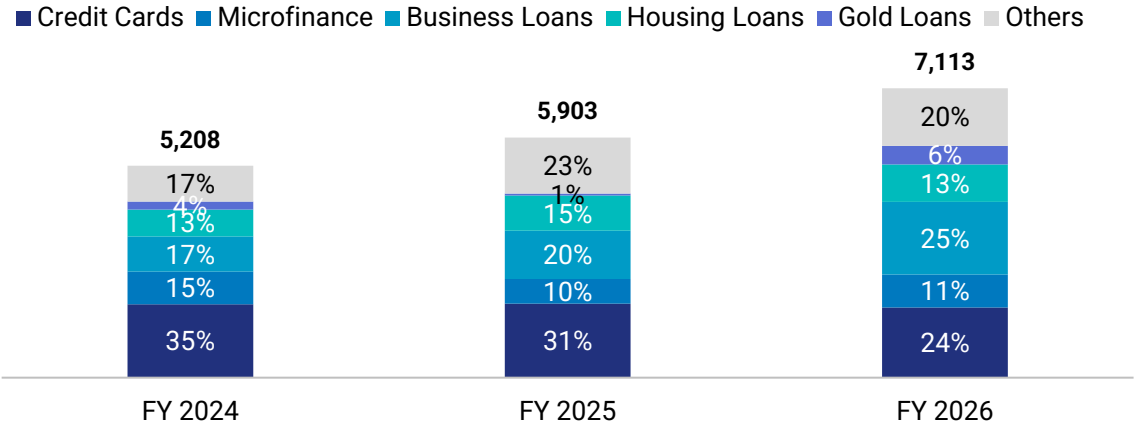




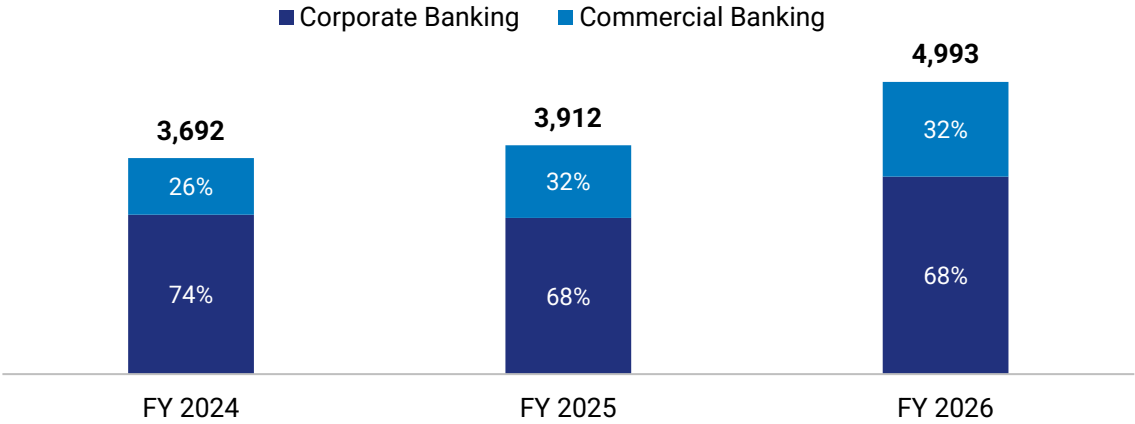
Net Advances Composition: Retail vs Wholesale Mix



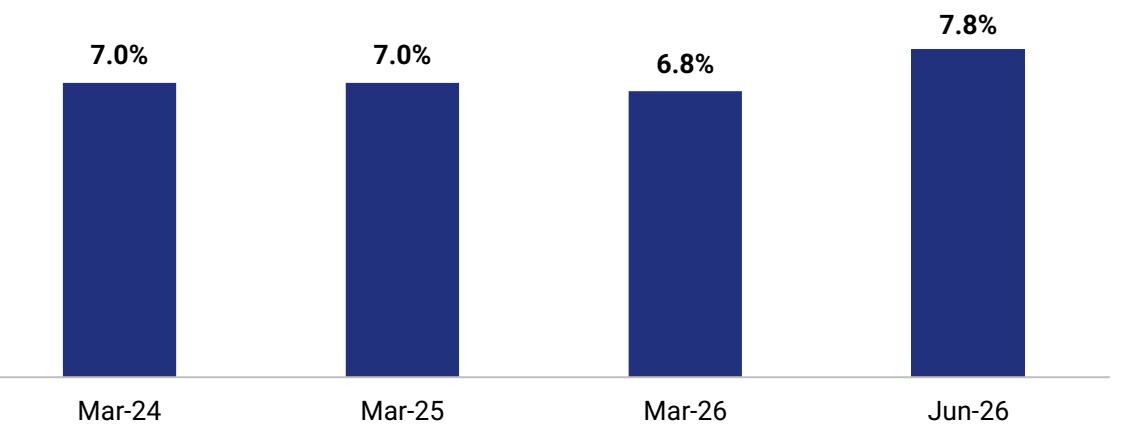
Retail Book Composition⁽¹⁾



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)]



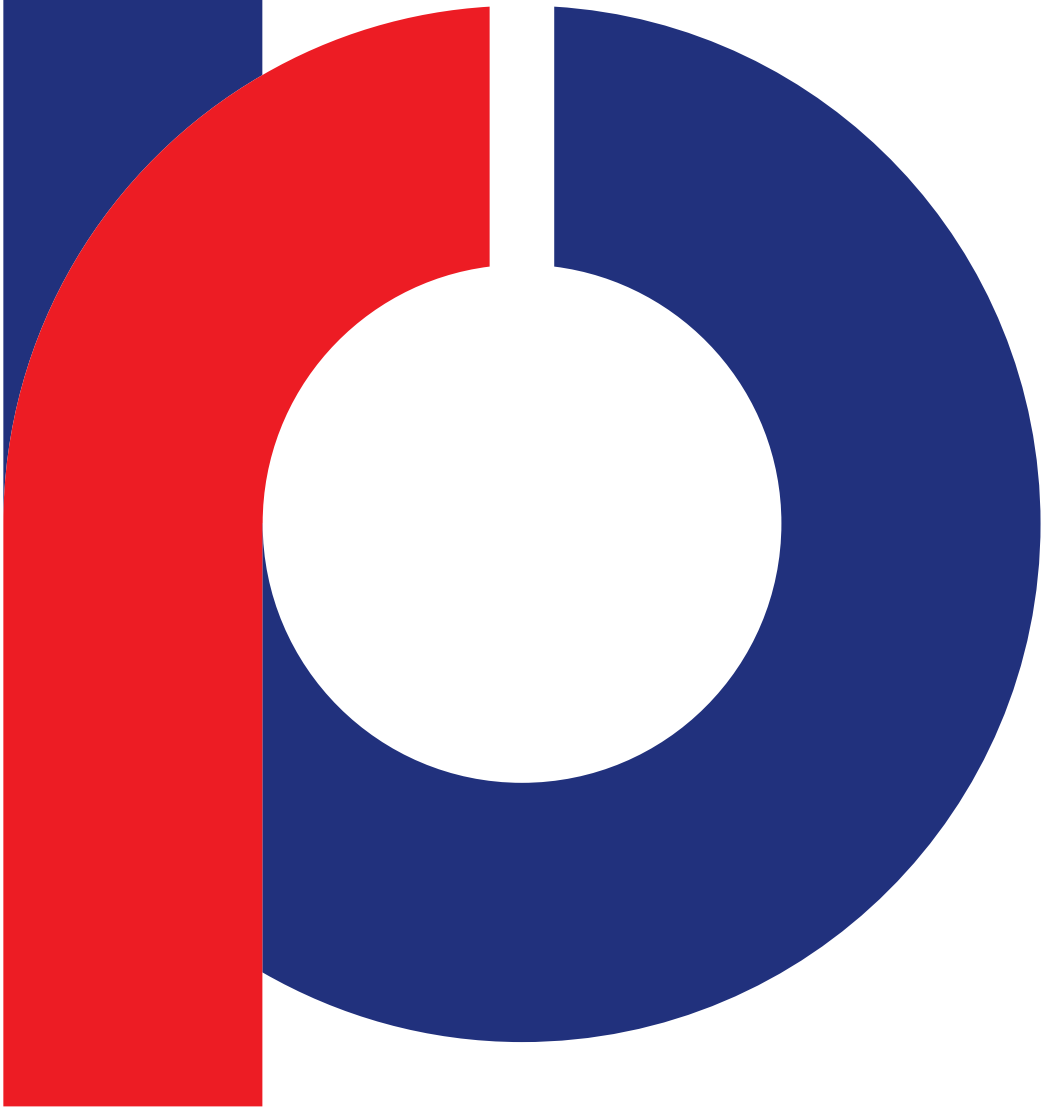
Manoj Chawla

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

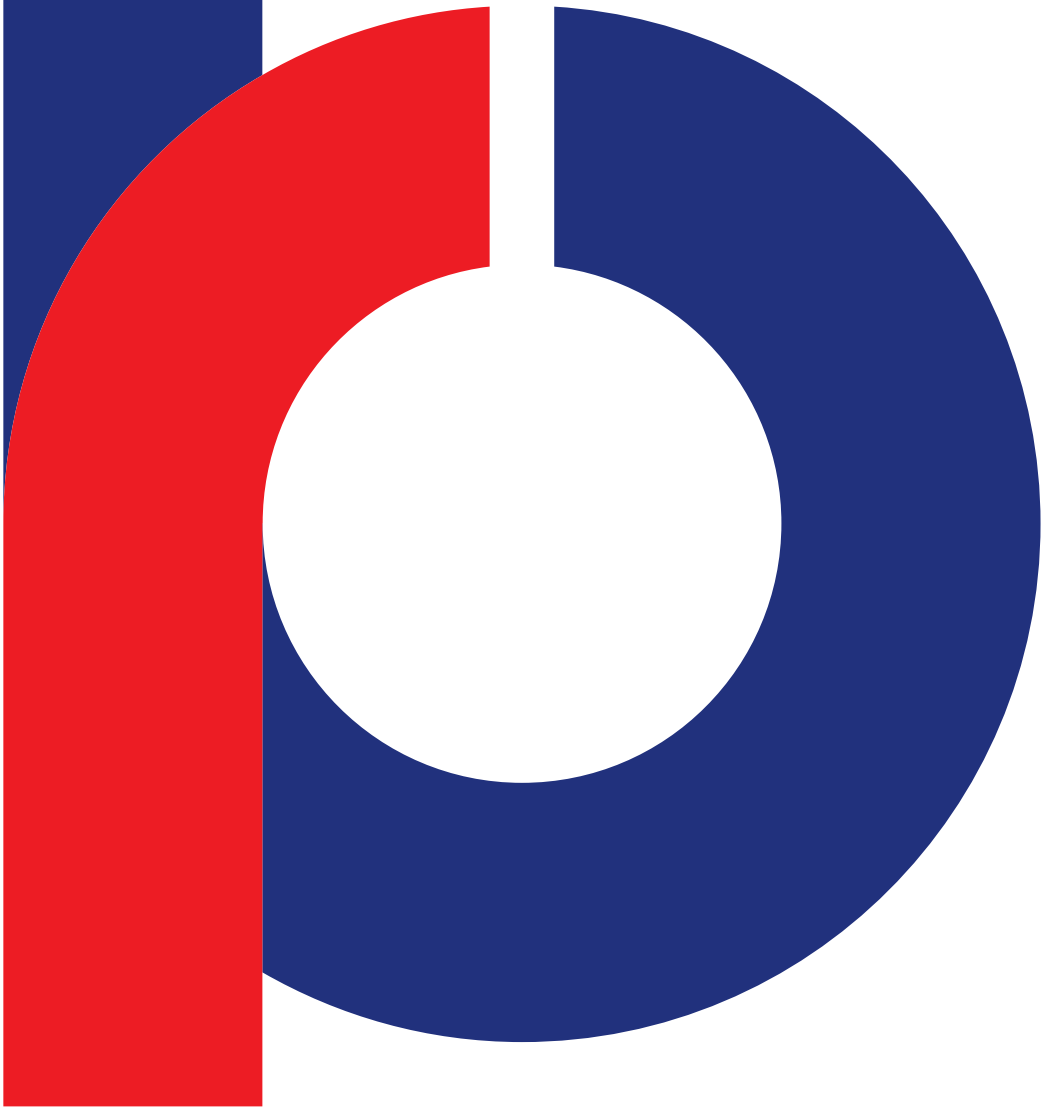


- Sustainability Policy and E&S Risk Policy support product responsibility
- Environmental and Social risk assessment included in employee training topics
- Policies cover each of the NGRBC principles

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

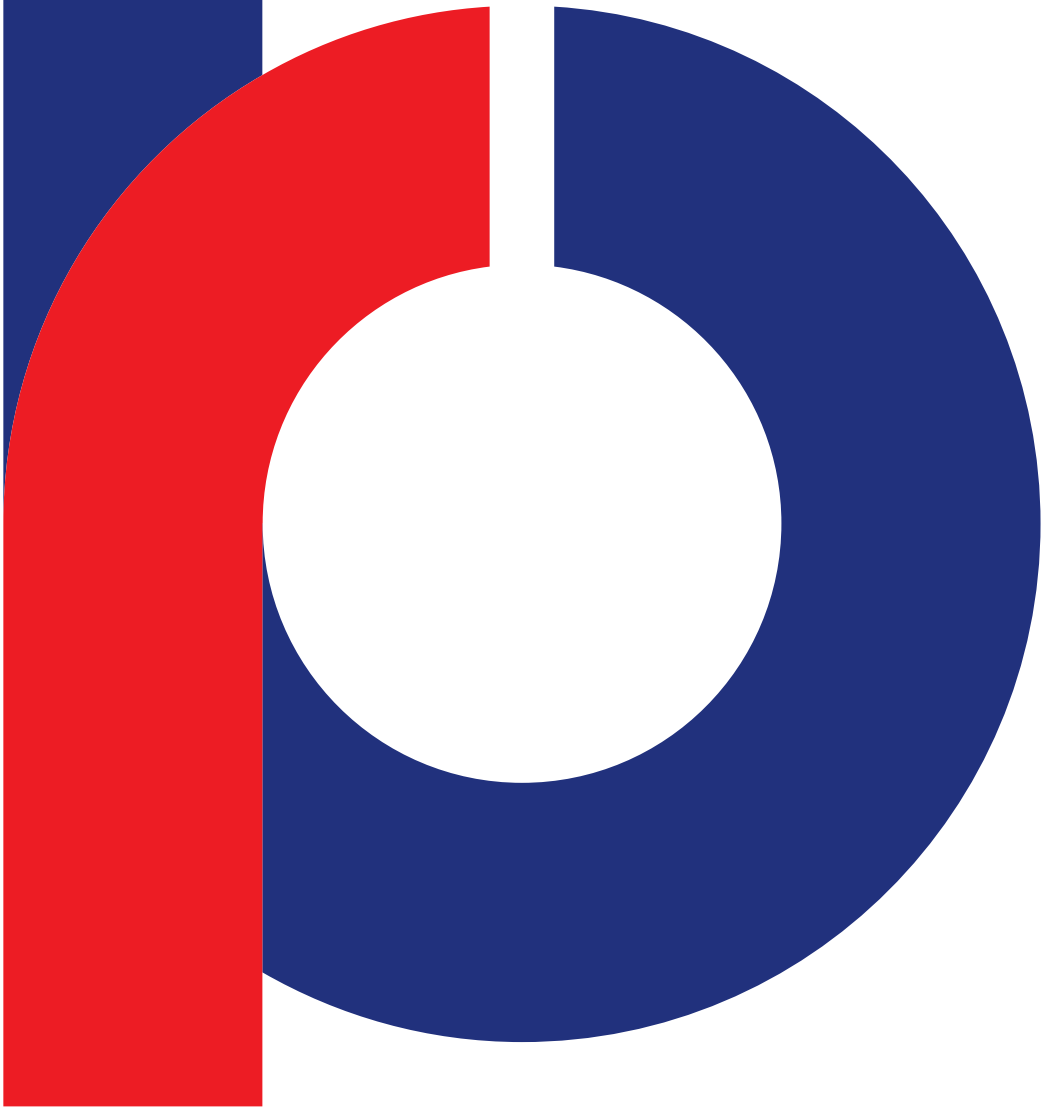


In USDm	FY 2024	FY 2025	FY 2026	Q1 FY 2026	Q1 FY 2027
INCOME					
Interest Earned	1,314	1,488	1,519	365	407
Other Income	322	403	437	113	102
TOTAL	1,636	1,891	1,956	478	509
EXPENDITURE					
Interest Expended	673	803	845	208	232
Operating Expenses	642	704	761	196	179
Provisions and Contingencies	197	311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

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



*Thank
You!*