

October 12, 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 Name: RBLBANK

Reg: Disclosure under relevant provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”)

Further to our submission i.e. Outcome of Board Meeting dated October 12, 2026, please find enclosed the following:

1. Press Release on the unaudited standalone financial results of the Bank for the quarter and half year ended September 30, 2026.
2. Investor Presentation for the quarter and half year ended September 30, 2026.

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

Further, pursuant to Regulation 30 and 46(2) of the SEBI Listing Regulations, the audio recording and transcript of the earnings call with analysts and investors to be held on October 12, 2026 on the unaudited financial results of the Bank for the quarter and half year ended September 30, 2026, shall also be made available on the website of the Bank at <https://www.rbl.bank.in/>.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Digitally signed by
Niti Arya
Date: 2026.10.12
16:46:41 +05'30'

Niti Arya
Company Secretary

Encl: As above

www.rbl.bank.in

RBL Bank Limited

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

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PRESS RELEASE
RBL BANK ANNOUNCES UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th September 2026

The Board of Directors of RBL Bank Limited approved the unaudited financial results for the quarter ended 30th September 2026 at its meeting held on Monday, 12th October 2026.

Q2 FY27 Results at a glance

- **Net Profit of ₹482 crore; grew 170% YoY**
- **NII grew 37% YoY to ₹2,131 crore; NIM at 4.61%**
- **Other Income grew 16% YoY to ₹1077 crore; Core Fee Income grew 12% YoY to ₹1040 crore**
- **Operating Expenses grew 3% YoY and 7% QoQ to ₹1,812 crore; Cost to Income ratio improved to 56.5% in Q2 FY27 from 64.7% in Q1 FY26**
- **Operating profit grew 92% YoY to ₹1396 crore**
- **Net Advances grew 42% YoY to ₹142,314 crore; Retail: Wholesale mix was 56:44**
- **Secured Retail advances grew 52% YoY; Unsecured Retail advances grew 6% YoY**
- **Retail Advances grew 32% YoY to ₹79,465 crore**
- **Wholesale advances grew 56% YoY to ₹62,849 crore; Commercial Banking grew at 47% YoY**
- **Total Deposits grew 34% YoY to ₹156,272 crore; CASA Ratio at 27.2%; Average Total Deposits grew 24% YoY to ₹135,214; Average CASA Ratio at 24%**
- **Granular Deposits i.e. deposits less than ₹3 crore grew at 16% YoY to ₹68,877 crore; at 44% of total deposits**
- **Total capital adequacy was 30.1% as of 30th September 2026 vs 33.3% as of 30th June 2026; CET 1 is 29.0% as of 30th September 2026 vs 32.2% as of 30th June 2026**
- **Average LCR for Q2 FY27 was 148%**
- **GNPA down 131 bps YoY to 1.02%; NNPA down 28 bps YoY to 0.29%; Provision Coverage Ratio including Technical Write-off was 95.31%**

Reflecting on this quarter's performance, Mr. R Subramaniakumar, MD & CEO, RBL Bank remarked,
"The quarter demonstrated the strength and resilience of our franchise, with excellent growth across assets and liabilities and strong financial performance. We successfully enhanced our funding profile through significant FCNR deposit mobilisation, creating additional flexibility to support future growth. These achievements reflect the growing trust of our customers, the dedication of our teams, and our continued commitment to building a stronger, more relevant bank for the future"

Results Summary for Q2 FY27

- **Operating Performance:**
 - Net Interest Income (NII) for Q2 FY27 grew 37% YoY at ₹2,131 crore NIM for the quarter was 4.61%
 - Other Income for Q2 FY27 grew 16% YoY to ₹1,077 crore
 - Core Fee Income for Q2 FY27 grew 12% YoY to ₹1,040 crore
 - Net Total Income for Q2 FY27 grew 29% YoY to ₹3,208 crore
 - Operating Expenses for Q2 FY27 grew 3% YoY to ₹1,812 crore
 - Cost to Income for Q2 FY27 at 56.5%
 - Operating profit for Q2 FY27 grew 92% YoY to ₹1,396 crore
 - Credit Cost for Q2 FY27 was 63bps
 - Net Profit for Q2 FY27 grew 170% YoY to ₹482 crore
- **Deposits Growth predicated on Granular Retail Deposits:**
 - Total Deposits grew 34% YoY to ₹156,272 crore; Average Total Deposits grew 24% YoY to ₹135,214 crore
 - CASA deposits grew 14% YoY for Q2 FY27;
 - CASA ratio at 27.2%; Average CASA ratio at 24.0%
 - Granular Deposits i.e. deposits less than ₹3 crore grew 16% YoY to ₹68,877 crore; at 44% of total deposits
 - Total CASA + TD < Rs. 3 crores at 58% of Total Deposits
- **Advances Growth with focus on secured retail assets & commercial banking:**
 - Net Advances grew 42% YoY to ₹142,314 crore;
 - Wholesale advances grew by 56% YoY ₹62,849 crore; Commercial Banking grew 47% YoY
 - Retail Advances book grew 32% YoY to ₹79,465 crore
 - Secured Retail Advances grew 52% YoY to ₹51,933 crore; Unsecured Retail Advances grew 6% YoY to ₹27,532 crore
 - Retail: Wholesale advances mix at 56:44
- **Well capitalized for medium term growth with healthy liquidity:**
 - Total capital adequacy was at 30.1% as of 30th September 2026 vs 33.3% as of 30th June 2026; CET-1 was 29.0% as of 30th September 2026 vs 32.2% as of 30th June 2026
 - Average Liquidity Coverage Ratio for Q2 FY27 was 148%
- **Asset Quality Trend:**
 - Gross NPA ratio as at 30th September 2026 was 1.02% vs 2.32% as at 30th September 2025
 - Net NPA ratio as at 30th September 2026 was 0.29% vs. 0.57% as at 30th September 2025
 - Provision Coverage Ratio including technical write offs was 95.31%

- **Expanding Distribution Presence**

- As of 30th September 2026, the Bank has 1,954 total touchpoints of which 628 are bank branches and 1,326 business correspondent branches. Of 1,326 BC branches, 248 are banking outlets. RBL Finserve Limited ("RBL Finserve"), a 100% subsidiary of the Bank, accounts for 1,076 business correspondent branches.

Key financials:

₹ in crore	Q2 FY27	Q2 FY26	YoY	Q1 FY27	QoQ
Net Interest Income	2,131	1,551	37%	1,654	29%
Other Income	1,077	933	16%	959	12%
Net Total Income	3,208	2,483	29%	2,614	23%
Operating Expenses	1,812	1,755	3%	1,691	7%
Operating Profit	1,396	728	92%	923	51%
Credit Cost	771	503	53%	597	29%
Net Profit	482	179	170%	254	90%

₹ in crore	Sept 30, 2026	Sept 30, 2025	YoY	June 30, 2026	QoQ
Advances	1,42,314	1,00,529	42%	1,16,223	22%
Retail Advances	79,465	60,131	32%	64,196	24%
Secured Retail Advances	51,933	34,188	52%	36,561	42%
Deposits	1,56,272	1,16,667	34%	1,24,829	25%
Granular Deposits	68,877	59,443	16%	65,365	5%
CASA Deposits	42,526	37,169	14%	36,468	17%
Average CASA Deposits for the Quarter	32,504	31,056	5%	32,592	0%
Investments	42,928	28,814	49%	37,777	14%

Key ratios:

Particulars (in %)	Q2 FY27	Q2 FY26	Q1 FY27
Net Interest Margin	4.61	4.51	4.13
Cost to Income	56.48	70.67	64.70
Credit Cost	0.63	0.54	0.54
Return on Assets	0.92	0.48	0.57
Return on Equity	4.43	4.44	4.01
Gross NPA	1.02	2.32	1.30
Net NPA	0.29	0.57	0.37
PCR incl. Technical Write-offs	95.31	92.74	94.94
PCR	71.47	75.92	72.00

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, 1326 business correspondent branches (of which 248 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