

July 19, 2025

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”)

Sub: Outcome of Board Meeting

Dear Sir/Madam,

Pursuant to the applicable provisions of the SEBI Listing Regulations, this is to inform you that the Board of Directors of RBL Bank Limited (“the Bank”) at its meeting held today i.e. on July 19, 2025 has, *inter-alia* approved the unaudited standalone and consolidated financial results of the Bank, for the quarter ended June 30, 2025, duly considered and recommended by the Audit Committee of the Board.

The Board also took note of the Limited Review Reports on unaudited standalone and consolidated financial results for the quarter ended June 30, 2025, by the Joint Statutory Auditors M/s. G.M. Kapadia & Co, Chartered Accountants (Firm Registration No. 104767W) and M/s. KKC & Associates LLP, Chartered Accountants (Firm Registration No. 105146W/W100621) on the aforesaid financial results.

We enclose herewith the Unaudited standalone and consolidated financial results for the quarter ended June 30, 2025, along with the Limited Review Reports as mentioned above.

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

Please note that the Board Meeting commenced at 11:37 am and concluded at 1:22 p.m.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Company Secretary

Encl: As above

G. M. Kapadia & Co.
Chartered Accountants
1007, Raheja Chambers, 213,
Free Press Journal Marg,
Nariman Point,
Mumbai 400021

KKC & Associates LLP
Chartered Accountants
Level-19, Sunshine Tower,
Senapati Bapat Marg,
Elphinstone Road.
Mumbai 400 013

Independent Auditor's Review Report on unaudited standalone financial results for the quarter ended 30 June 2025 of RBL Bank Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
RBL Bank Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of RBL Bank Limited ('the Bank') for the quarter ended 30 June 2025 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'), except for the disclosures relating to Pillar 3 disclosures as at 30 June 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 10 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purpose only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors of the Bank, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard ('AS') 25 'Interim Financial Reporting' prescribed under section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, in so far as they apply to Banks, the relevant provisions of the Banking Regulations Act, 1949, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time ('RBI guidelines'), other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements ('SRE') 2410 - 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India ('the ICAI'). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013, read with relevant rules thereunder, RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures as at 30 June 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 10 to the Statement and have not been reviewed by us.



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5. Attention is drawn to the fact that unaudited standalone financial results of the Bank for the corresponding quarter ended 30 June 2024 were reviewed by G. M. Kapadia & Co the continuing joint statutory auditors and CNK & Associates LLP the earlier joint statutory auditors whose report dated 20 July 2024, expressed an unmodified conclusion on those unaudited standalone financial results. Our conclusion is not modified in respect of these matters.
6. Attention is drawn to the fact that the figures for the quarter ended 31 March 2025 as reported in these financial results are the balancing figures between audited figures in respect of the full previous financial year and the published unaudited year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Registration No. 104767W

Rajen Ashar

Rajen Ashar
Partner
ICAI Membership No.: 048243
UDIN: 25048243BMJKDF5341



Place: Mumbai
Date: 19 July 2025

For KKC & Associates LLP
Chartered Accountants
ICAI Firm Registration No. 105146W/W100621

Vinit K Jain

Vinit K Jain
Partner
ICAI Membership No.: 145911
UDIN: 25145911BMNRAV9804



Place: Mumbai
Date: 19 July 2025

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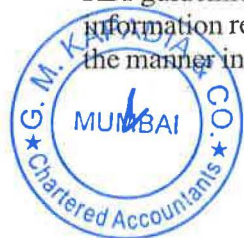
Independent Auditor's Review Report on unaudited consolidated financial results for the quarter ended 30 June 2025 of RBL Bank Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
RBL Bank Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of RBL Bank Limited ('the Parent' or 'the Bank') and its subsidiary (the Parent and its subsidiary together referred to as 'the Group'), for the quarter ended 30 June 2025 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations'), except for the disclosures relating to consolidated Pillar 3 disclosures as at 30 June 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 09 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purpose only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard ('AS') 25 'Interim Financial Reporting' prescribed under section 133 of the Companies Act, 2013, read with relevant rules thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements ('SRE') 2410 - 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India ('the ICAI'). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

4. The Statement includes the result of the entities referred in Annexure 1.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013, read with relevant rules thereunder, RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has



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not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to consolidated Pillar 3 disclosures as at 30 June 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 09 to the Statement and have not been reviewed by us.

6. Further, the subsidiary company whose financial result reflects total assets of Rs.22,990 lakh (before consolidation adjustments) as at 30 June 2025 and total revenues of Rs.17,096 lakh (before consolidation adjustments) and total net profit after tax of Rs.1,390 lakh (before consolidation adjustments) for the quarter ended 30 June 2025, as considered in the Statement has been reviewed by KKC & Associates LLP, one of the joint auditors of the Bank, whose review report has been furnished to us by the Parent's Management and our conclusion on the Statement in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the review reports of the other joint auditor, and the procedures performed by us as stated in paragraph 3 above Our conclusion on the Statement is not modified in respect of this matter.
7. Attention is drawn to the fact that unaudited consolidated financial results of the Bank for the corresponding quarter ended 30 June 2024 were reviewed by G. M. Kapadia & Co the continuing joint statutory auditors and CNK & Associates LLP the earlier joint statutory auditors whose report dated 20 July 2024, expressed an unmodified conclusion on those unaudited consolidated financial results. Our conclusion is not modified in respect of these matters.
8. Attention is drawn to the fact that the figures for the quarter ended 31 March 2025 as reported in these financial results are the balancing figures between audited figures in respect of the full previous financial year and the published unaudited year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Registration No. 104767W

Rajen Ashar

Rajen Ashar
Partner
ICAI Membership No.: 048243
UDIN: 25048243BMJKDG3498



For KKC & Associates LLP
Chartered Accountants
ICAI Firm Registration No. 105146W/W100621

Vinit K Jain

Vinit K Jain
Partner
ICAI Membership No.: 145911
UDIN: 25145911BMNRAW6871



Place: Mumbai
Date: 19 July 2025

Place: Mumbai
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Annexure 1

List of entities included in the Statement:

Parent Bank

1. RBL Bank Limited

Subsidiary

2. RBL FinServe Limited



RBL Bank Limited

Registered Office: 'Mahaveer', 179/E Ward, Shri Shahu Market Yard, Kolhapur - 416005

Corporate Office: One World Center, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013

Tel.: +91 22 4302 0600, Fax: +91 22 4302 0520

Website: www.rblbank.com | E-mail: investorgrievances@rblbank.com | CIN: L65191PN1943PLC007308

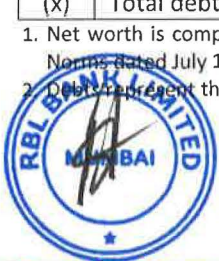
UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

(₹ in Lakh)

Sr. No.	Particulars	Standalone			
		Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	344,109	347,557	349,624	1,403,907
(a)	Interest/ discount on advances/ bills	277,245	279,945	275,017	1,122,476
(b)	Income on investments	54,802	56,365	52,298	214,728
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	6,794	5,469	6,731	30,245
(d)	Others	5,268	5,778	15,578	36,458
2	Other Income (Refer Note 5)	106,948	100,003	80,546	380,618
3	Total Income (1+2)	451,057	447,560	430,170	1,784,525
4	Interest Expended	196,043	191,255	179,627	757,605
5	Operating Expenses (i)+(ii)	184,719	170,186	164,635	664,241
(i)	Employees cost	47,464	44,800	36,801	173,444
(ii)	Other operating expenses	137,255	125,386	127,834	490,797
6	Total Expenditure (4+5) excluding provisions and contingencies	380,762	361,441	344,262	1,421,846
7	Operating Profit before provisions and contingencies (3-6)	70,295	86,119	85,908	362,679
8	Provisions (other than tax) and Contingencies	44,232	78,514	36,629	295,866
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	26,063	7,605	49,279	66,813
11	Tax expense	6,030	735	12,127	(2,724)
12	Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	20,033	6,870	37,152	69,537
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period (12-13)	20,033	6,870	37,152	69,537
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	60,901	60,788	60,628	60,788
16	Reserves excluding Revaluation Reserves				1,499,842
17	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) – under Basel III	15.42	15.54	15.23	15.54
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.29	1.13	6.13	11.45
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.26	1.13	6.04	11.40
(iv)	NPA Ratios (Refer Note 11)				
(a)	Gross NPA	268,586	246,547	237,782	246,547
	Net NPA	42,882	27,079	63,894	27,079
(b)	Gross NPA %	2.78	2.60	2.69	2.60
	Net NPA %	0.45	0.29	0.74	0.29
(v)	Return on Assets % (annualised)	0.56	0.20	1.14	0.51
(vi)	Net worth ¹	1,495,747	1,493,002	1,427,428	1,493,002
(vii)	Outstanding redeemable preference shares	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-
(ix)	Debt- equity ratio ²	0.94	0.88	0.89	0.88
(x)	Total debts to Total Assets ²	9.99%	9.36%	10.00%	9.36%

1. Net worth is computed as per the Reserve Bank of India (RBI) Master Circular No. RBI/2015-16/70 DBR.No.Dir.BC.12/13.03.00/2015-16 on Exposure Norms dated July 1, 2015.

2. Debt represents the total Borrowings; Equity represents total Share capital, employees stock options outstanding and reserves.



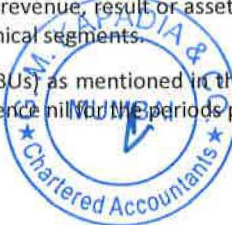
UNAUDITED STANDALONE SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2025

(₹ in Lakh)

Sr. No.	Particulars	Standalone			
		Quarter ended		Year ended	
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Segment Revenue				
(a)	Corporate/ Wholesale Banking	173,411	175,471	155,021	671,520
(b)	Retail Banking	393,498	406,296	387,273	1,612,951
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	393,498	406,296	387,273	1,612,951
(c)	Treasury	263,402	241,047	227,291	974,951
(d)	Other Banking Operations	4,831	9,850	4,272	24,203
	Total [Items (a) to (d)]	835,142	832,664	773,857	3,283,625
	Less: Inter Segment Revenue	384,085	385,104	343,687	1,499,100
	Total Income	451,057	447,560	430,170	1,784,525
2	Segment Results (Profit (+)/ Loss (-) before tax)				
(a)	Corporate/ Wholesale Banking	11,679	32,704	19,910	82,995
(b)	Retail Banking	(16,652)	(41,654)	939	(103,659)
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	(16,652)	(41,654)	939	(103,659)
(c)	Treasury	26,206	6,648	17,216	55,445
(d)	Other Banking Operations	4,831	9,850	4,272	24,202
	Total [Items (a) to (d)]	26,064	7,548	42,337	58,983
	Less: i) Interest	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	-	-	-
	iii) Un-allocable income	1	(57)	(6,942)	(7,830)
	Total Profit/(Loss) Before Tax	26,063	7,605	49,279	66,813
3	Segment Assets				
	Corporate/ Wholesale Banking	4,266,559	4,132,131	3,654,467	4,132,131
	Retail Banking	5,367,138	5,318,124	5,191,612	5,318,124
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	5,367,138	5,318,124	5,191,612	5,318,124
	Treasury	5,011,420	4,986,881	4,515,004	4,986,881
	Other Banking Operations	2,481	3,527	1,273	3,527
	Unallocated	235,052	231,885	216,048	231,885
	Total	14,882,650	14,672,548	13,578,404	14,672,548
4	Segment Liabilities				
	Corporate/ Wholesale Banking	4,812,155	4,445,218	3,954,331	4,445,218
	Retail Banking	6,878,249	6,811,907	6,292,593	6,811,907
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	6,878,249	6,811,907	6,292,593	6,811,907
	Treasury	1,608,150	1,849,224	1,793,185	1,849,224
	Other Banking Operations	513	890	5,052	890
	Unallocated	402	4,630	5,324	4,630
	Capital and Reserves	1,583,181	1,560,679	1,527,919	1,560,679
	Total	14,882,650	14,672,548	13,578,404	14,672,548

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting structure, guidelines prescribed by the RBI and in accordance with the Accounting Standard 17 – “Segment Reporting”. The business operations of the Bank are largely concentrated in India. Business conducted through IFSC Banking Unit ('IBU') of the Bank situated in GIFT City, Gujarat is considered as overseas operation that is subject to different risks and returns than domestic operations of the Bank. Since revenue, result or assets emanating from the Bank's IBU operations do not meet disclosure threshold, there are no separate reportable geographical segments.

*The Bank do not have any Digital Banking Units (DBUs) as mentioned in the RBI circular dated April 7, 2022. The disclosure in respect to sub-segment IBU within the Retail Banking Segment is hence nil for the periods pertaining to the current and previous financial year.



Notes:

- The above standalone financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Bank at its meeting held at Mumbai on July 19, 2025.
- These standalone financial results for the quarter ended June 30, 2025 have been subjected to a "Limited Review" by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants who have issued an unmodified conclusion thereon. The standalone financial results for the quarter ended June 30, 2024 were reviewed by the joint statutory auditors - CNK & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued an unmodified conclusion. The standalone financial results for the year ended March 31, 2025 were audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants on which they had issued an unmodified opinion.
- The figures of the last quarter for the previous year are the balancing figures between audited figures of the full previous financial year and the unaudited published year to date figures up to the third quarter of previous financial year.
- The Bank has applied its significant accounting policies, in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/ directions.
- Other Income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, and profit and loss (including revaluation) from investments.
- The financial results are arrived after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, Non-Performing Assets (NPAs), and provision on investments, income-tax and other necessary provisions.
- During the quarter ended June 30, 2025, the Bank allotted 1,133,732 shares pursuant to the exercise of stock options under its Employees Stock Option Scheme.
- Details of loans not in default and stressed loans (NPA and SMA accounts) transferred / acquired during the quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

a. Details of stressed loans transferred are given below:

Particulars	To ARC's		To permitted transferees		To other transferees	
	NPA	SMA	NPA	SMA	NPA	SMA
No. of accounts	145,618*	-	-	-	-	-
Aggregate principal outstanding of loans transferred (₹ in crore)	974.75	-	-	-	-	-
Weighted average residual tenor of the loans transferred (in months)	22	-	-	-	-	-
Net book value of loans transferred (at the time of transfer) (₹ in crore)	0.20	-	-	-	-	-
Aggregate consideration (₹ in crore)	48.02	-	-	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years (₹ in crore)	-	-	-	-	-	-
Excess Provision reversed to the profit and loss account on account of sale of stressed loans (₹ in crore)	47.82	-	-	-	-	-

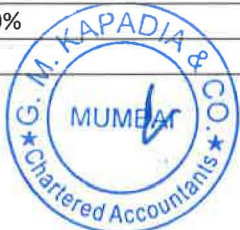
*During the quarter ended June 30, 2025,

- 6 technically written off corporate accounts with aggregate outstanding of ₹35.55 crore were transferred to an ARC on Cash basis for ₹19.00 crore.
- 145,461 credit cards technically written off accounts with aggregate outstanding of ₹938.03 crore were transferred to an ARC on Cash basis for ₹28.98 crore.
- 151 credit cards non performing accounts with aggregate outstanding of ₹1.17 crore were transferred to an ARC on Cash basis for ₹0.04 crore.

Detail of rating-wise distribution of SRs held by the Bank as at June 30, 2025:

(₹ in crore)

Rating	NAV estimate %	Book value
RR1	Above 100% upto 150%	16.71
Unrated	100%	109.98
Total		126.69



- b. The Bank has not acquired any stressed loans (NPA and SMA accounts) during the quarter ended June 30, 2025.
c. The Bank has not transferred loan not in default during the quarter ended June 30, 2025.
d. Details of loans not in default acquired through assignments are given below:

Aggregate amount of loan acquired (₹ in crore)	484.37
Weighted average residual tenor of the loans acquired (in months)	10
Weighted average holding period by originator (in months)	5
Retention of beneficial economic interest by the originator	10% and 20%
Tangible security coverage	100% secured

The loans acquired are not rated as these are retail loans.

9. As at June 30, 2025, the Bank has one (1) wholly owned subsidiary.
10. In accordance with RBI guidelines, consolidated Pillar 3 disclosure, leverage ratio, liquidity coverage ratio and net stable funding ratio will be available on the Bank' website at the following link: <http://www.rblbank.com/BaselDisclosures.aspx>. These disclosures have not been subjected to audit or review by the joint statutory auditors.
11. The disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
12. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Place: Mumbai
Date: July 19, 2025

For RBL Bank Limited


R. Subramaniakumar
Managing Director & CEO



UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

(₹ in Lakh)

Sr. No.	Particulars	Consolidated			
		Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	344,118	347,660	349,694	1,404,111
(a)	Interest/ discount on advances/ bills	277,245	279,945	275,017	1,122,476
(b)	Income on investments	54,802	56,366	52,298	214,741
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	6,794	5,469	6,731	30,245
(d)	Others	5,277	5,880	15,648	36,649
2	Other Income (Refer Note 6)	107,139	100,131	77,512	377,838
3	Total Income (1+2)	451,257	447,791	427,206	1,781,949
4	Interest Expended	196,043	191,259	179,629	757,619
5	Operating Expenses (i)+(ii)	183,235	168,685	163,407	658,885
(i)	Employees cost	59,987	57,699	46,859	218,150
(ii)	Other operating expenses	123,248	110,986	116,548	440,735
6	Total Expenditure (4+5) excluding provisions and contingencies	379,278	359,944	343,036	1,416,504
7	Operating Profit before provisions and contingencies (3-6)	71,979	87,847	84,170	365,445
8	Provisions (other than tax) and Contingencies	44,232	78,514	36,628	295,866
9	Exceptional Items	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	27,747	9,333	47,542	69,579
11	Tax expense	6,325	634	12,437	(2,127)
12	Net Profit (+)/Loss (-) from Ordinary Activities after tax before Minority Interest (10-11)	21,422	8,699	35,105	71,706
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit (+)/ Loss (-) for the period before Minority Interest (12-13)	21,422	8,699	35,105	71,706
15	Less : Share of Minority Interest	-	-	-	-
16	Add : Share in Profit (+)/Loss (-) of associate	-	-	-	-
17	Profit after tax (14-15+16)	21,422	8,699	35,105	71,706
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	60,901	60,788	60,628	60,788
19	Reserves excluding Revaluation Reserves				1,506,116
20	Minority Interest	-	-	-	-
21	Analytical Ratios				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹				
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.52	1.43	5.79	11.81
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.49	1.43	5.70	11.76



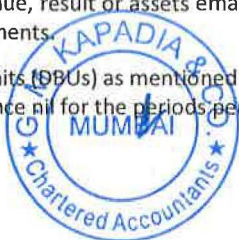
UNAUDITED CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2025

(₹ in Lakh)

Sr. No.	Particulars	Consolidated			
		Quarter ended			Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	Segment Revenue				
(a)	Corporate/ Wholesale Banking	173,411	175,471	155,021	671,520
(b)	Retail Banking	393,698	406,527	387,462	1,613,528
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	393,698	406,527	387,462	1,613,528
(c)	Treasury	263,402	241,047	224,138	971,798
(d)	Other Banking Operations	4,831	9,850	4,272	24,203
	Total [Items (a) to (d)]	835,342	832,895	770,893	3,281,049
	Less: Inter Segment Revenue	384,085	385,104	343,687	1,499,100
	Total Income	451,257	447,791	427,206	1,781,949
2	Segment Results (Profit (+)/ Loss (-) before tax)				
(a)	Corporate/ Wholesale Banking	11,679	32,704	19,910	82,995
(b)	Retail Banking	(14,968)	(39,926)	2,356	(97,739)
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	(14,968)	(39,926)	2,356	(97,739)
(c)	Treasury	26,206	6,648	14,062	52,291
(d)	Other Banking Operations	4,831	9,850	4,272	24,202
	Total [Items (a) to (d)]	27,748	9,276	40,600	61,749
	Less: i) Interest	-	-	-	-
	ii) Other Un-allocable Expenditure net off	-	-	-	-
	iii) Un-allocable income	1	(57)	(6,942)	(7,830)
	Total Profit/(Loss) Before Tax	27,747	9,333	47,542	69,579
3	Segment Assets				
	Corporate/ Wholesale Banking	4,266,559	4,132,131	3,654,467	4,132,131
	Retail Banking	5,369,977	5,322,786	5,193,016	5,322,786
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	5,369,977	5,322,786	5,193,016	5,322,786
	Treasury	5,011,420	4,986,881	4,515,004	4,986,881
	Other Banking Operations	2,481	3,527	1,273	3,527
	Unallocated	235,052	231,886	216,048	231,886
	Total	14,885,489	14,677,211	13,579,808	14,677,211
4	Segment Liabilities				
	Corporate/ Wholesale Banking	4,812,155	4,445,218	3,954,331	4,445,218
	Retail Banking	6,873,424	6,810,295	6,291,939	6,810,295
	(i) Digital Banking*	-	-	-	-
	(ii) Other Retail Banking	6,873,424	6,810,295	6,291,939	6,810,295
	Treasury	1,608,150	1,849,224	1,793,185	1,849,224
	Other Banking Operations	513	890	5,052	890
	Unallocated	402	4,631	5,324	4,631
	Capital and Reserves	1,590,845	1,566,953	1,529,977	1,566,953
	Total	14,885,489	14,677,211	13,579,808	14,677,211

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting structure, guidelines prescribed by the RBI and in accordance with the Accounting Standard 17 – “Segment Reporting”. The business operations of the Group are largely concentrated in India. Business conducted through IFSC Banking Unit ('IBU') of the Bank situated in GIFT City, Gujarat is considered as overseas operation that is subject to different risks and returns than domestic operations of the Bank. Since revenue, result or assets emanating from the Bank's IBU operations do not meet disclosure threshold, there are no separate reportable geographical segments.

*The Bank do not have any Digital Banking Units (DBUs) as mentioned in the RBI circular dated April 7, 2022. The disclosure in respect to sub-segment DBU within the Retail Banking Segment is hence nil for the periods pertaining to the current and previous financial year.



Notes:

1. The above consolidated financial results have been prepared in accordance with the principle set out in Accounting Standard 21 - Consolidated Financial Statements as prescribed by The Institute of Chartered Accountants of India. These financial results are reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Bank at its meeting held at Mumbai on July 19, 2025.
2. These standalone financial results for the quarter ended June 30, 2025 have been subjected to a "Limited Review" by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants who have issued an unmodified conclusion thereon. The standalone financial results for the quarter ended June 30, 2024 were reviewed by the joint statutory auditors - CNK & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued an unmodified conclusion. The standalone financial results for the year ended March 31, 2025 were audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants on which they had issued an unmodified opinion.
3. The figures of the last quarter for the previous year are the balancing figures between audited figures of the full previous financial year and the unaudited published year to date figures up to the third quarter of previous financial year.
4. The Bank has applied its significant accounting policies, in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/ directions.
5. The consolidated financial results of the group comprise the financial results of RBL Bank Limited and its wholly owned subsidiary RBL Finserve Limited (RFL).
6. Other Income includes commission income from non-fund based banking activities, fees, earnings from foreign exchange and derivative transactions, and profit and loss (including revaluation) from investments.
7. The financial results are arrived after considering provision for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, Non-Performing Assets (NPAs), and provision on investments, income-tax and other necessary provisions.
8. During the quarter ended June 30, 2025, the Bank allotted 1,133,732 shares pursuant to the exercise of stock options under its Employees Stock Option Scheme.
9. In accordance with RBI guidelines, consolidated Pillar 3 disclosure, leverage ratio, liquidity coverage ratio and net stable funding ratio will be available on the Bank' website at the following link: <http://www.rblbank.com/BaselDisclosures.aspx>. These disclosures have not been subjected to audit or review by the joint statutory auditors.
10. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Place: Mumbai

Date: July 19, 2025

For RBL Bank Limited


R. Subramaniakumar
Managing Director & CEO

