

January 21, 2024

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

Dear Sir,

Sub: Newspaper Publication – Extract of the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2023

In accordance with Regulation 47(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), please find enclosed, a copy of the newspaper clippings (Financial Express, an English daily and Lokmat, a Marathi daily) of today i.e. Sunday, January 21, 2024, wherein the extract of the Unaudited Financial Results of the Bank for the quarter & nine months ended December 31, 2023, as approved by the Board of Directors of the Bank at their meeting held on January 19, 2024 have been published.

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.

Kindly take the same on record.

Thanking you.

Yours faithfully,

for **RBL Bank Limited**

Nishant Shirke
Vice President – Secretarial

www.rblbank.com

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 | Fax: 91 22 43020520

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214 | Fax: +91 231 2657386
CIN: L65191PN1943PLC007308 . E-mail: customercare@rblbank.com



RBL BANK LIMITED

Registered Office: 'Mahaveer', 179/E Ward, Shri Shahu Market Yard, Kolhapur - 416005
 Corporate Office: One World Centre, 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: investor grievances@rblbank.com | CIN: L65191PN1943PLC007308

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(₹ in lakh)

Performance Q3 FY 2023-24 (Standalone)

- Net Interest Margin: **5.52%**
- Advances Growth (YoY): **20%**
- Provision Coverage Ratio: **75.08%**
- CRAR: **15.66%**
- Net NPA: **0.80%**

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.03.2023 (Audited)	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.03.2023 (Audited)
1	Total Income from Operations	396,895	311,619	1,122,263	884,958	1,216,601	396,882	312,134	1,123,876	885,683	1,218,353
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) (Refer Note 4)	30,711	27,446	77,904	82,143	118,051	31,956	29,029	86,281	83,072	122,115
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) (Refer Note 4)	30,711	27,446	77,904	82,143	118,051	31,956	29,029	86,281	83,072	122,115
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) (Refer Note 4)	23,309	20,897	61,528	61,168	88,273	24,489	22,480	69,546	62,097	91,954
5	Equity Share Capital	60,262	59,953	60,262	59,953	59,957	60,262	59,953	60,262	59,953	59,957
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					1,297,651					1,292,558
7	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - not annualised										
	a) Basic: (₹)	3.87	3.49	13.57	10.20	14.72	4.07	3.75	14.91	10.36	15.34
	b) Diluted: (₹)	3.80	3.47	13.34	10.19	14.66	3.99	3.73	14.65	10.34	15.27
8	Net Worth	1,293,023	1,209,584	1,293,023	1,209,584	1,299,626					
9	Debt Equity Ratio*	1.03	0.80	1.03	0.80	0.98					

* Debts represent the total Borrowings; Equity represents total Share capital and reserves.

Note:

- Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as IndAS is not yet made applicable to banks.
- The above is an extract of the detailed format of quarterly / annual financial results filed with the stock exchanges under Regulation 33 (Listing and Other Disclosure Requirements) Regulations, 2015. Full format of quarterly / annual financial results are available on Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website www.rblbank.com.
- Securities Premium as at December 31, 2023 ₹889,932 lakh (March 31, 2023 ₹886,042 lakh) and Outstanding Debt as at December 31, 2023 ₹1,479,968 lakh (March 31, 2023 ₹1,333,128 lakh)
- During the quarter ended December 31, 2023, the Bank has made a contingent provision of ₹11,537 lakh with respect to Alternate Investment Funds (AIFs) pursuant to the RBI circular dated December 19, 2023. Excluding the impact of this contingent provision, Profit Before Tax (PBT) for the quarter ended December 31, 2023 would have been ₹42,248 lakh, Profit After Tax (PAT) for the quarter ended December 31, 2023 would have been ₹31,942 lakh.

Place: Mumbai
 Date: January 19, 2024

For RBL Bank Limited
 R. Subramaniakumar
 Managing Director & CEO

Adfactors 528



RBL BANK LIMITED

Registered Office: 'Mahaveer', 179/E Ward, Shri Shahu Market Yard, Kolhapur - 416005
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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2023

(₹ in lakh)

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Nine Months ended		Year ended	Quarter ended		Nine Months ended		Year ended
		31.12.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023	31.12.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1	Total Income from Operations	396,895	311,619	1,122,263	884,958	1,216,601	396,892	312,134	1,123,876	895,683	1,218,363
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items) (Refer Note 4)	30,711	27,446	77,904	82,143	118,051	31,956	29,029	86,281	83,072	122,115
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items) (Refer Note 4)	30,711	27,446	77,904	82,143	118,051	31,956	29,029	86,281	83,072	122,115
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items) (Refer Note 4)	23,309	20,897	81,528	61,168	88,273	24,489	22,480	89,546	62,097	91,954
5	Equity Share Capital	60,262	59,953	60,262	59,953	59,957	60,262	59,953	60,262	59,953	59,957
6	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					1,297,651					1,292,558
7	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - not annualised										
	a) Basic: (₹)	3.87	3.49	13.57	10.20	14.72	4.07	3.75	14.91	10.36	15.34
	b) Diluted: (₹)	3.80	3.47	13.34	10.19	14.66	3.99	3.73	14.65	10.34	15.27
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9	Debt Equity Ratio*	1.03	0.80	1.03	0.80	0.95					

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- During the quarter ended December 31, 2023, the Bank has made a contingent provision of ₹11,537 lakh with respect to Alternate Investment Funds (AIFs) pursuant to the RBI circular dated December 19, 2023. Excluding the impact of this contingent provision, Profit Before Tax (PBT) for the quarter ended December 31, 2023 would have been ₹42,248 lakh, Profit After Tax (PAT) for the quarter ended December 31, 2023 would have been ₹31,942 lakh.

Place: Mumbai
 Date: January 19, 2024

For RBL Bank Limited
 R. Subramanikumar
 Managing Director & CEO

Adjutors: 52

**Performance
 Q3 FY 2023-24
 (Standalone)**

Net Interest Margin
5.52%

Advances Growth (YoY)
20%

Provision Coverage Ratio
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CRAR
15.66%

Net NPA
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