

April 25, 2026

BSE Limited,  
1<sup>st</sup> 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 April 25, 2026, has, *inter-alia*:

1. Approved the Audited standalone and consolidated financial results of the Bank, for the quarter and financial year ended March 31, 2026, duly considered and recommended by the Audit Committee of the Board.

The Board also took note of the Audit Report on Audited standalone and consolidated financial results for the financial year ended March 31, 2026, by the Joint Statutory Auditors M/s. KKC & Associates LLP, Chartered Accountants (Firm Registration No. 105146W/W100621) and M/s. Singhi and Co., Chartered Accountants (Firm Registration No. 302049E) on the aforesaid financial results.

2. Recommended the dividend of Re. 1 per equity share of Rs 10/- each fully paid up (i.e.10 %) to be payable subject to the approval of the shareholders of the Bank at the ensuing Annual General Meeting (“AGM”).

We enclose herewith the Audited standalone and consolidated financial results for the quarter and financial year ended March 31, 2026, and the Audit Report as mentioned above (with unmodified opinion).

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

Please note that the Board Meeting commenced at 12:16 p.m. and concluded at 1:29 p.m.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

**Niti Arya**  
**Company Secretary**

Encl: As above

[www.rbl.bank.in](http://www.rbl.bank.in)

**RBL Bank Limited**

April 25, 2026

BSE Limited,  
1<sup>st</sup> 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

**Ref: Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular bearing Ref No. CIR/CFD/CMD/56/2016 dated May 27, 2016**

**Sub: Declaration in respect of Audit Reports with Unmodified Opinion**

Dear Sir/Madam,

We hereby declare and confirm that the Auditors' Report on Audited Standalone Financial Results/Statements and Audited Consolidated Financial Results/Statements for the Q4 and financial year ended on March 31, 2026 is approved at the Board Meeting held today i.e. on April 25, 2026, with **Unmodified Opinion**.

**For RBL Bank Limited**



**Deepak Ruiya**  
Interim Chief Financial Officer

[www.rbl.bank.in](http://www.rbl.bank.in)

**RBL Bank Limited**

**Corporate Office :** One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel West, Mumbai - 400013, Maharashtra.  
**Registered Office :** 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 2316650214  
**CIN :** L65191PN1943PLC007308. E-mail: [customercare@rbl.bank.in](mailto:customercare@rbl.bank.in)

## 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.rbl.bank.in](http://www.rbl.bank.in) | E-mail: [investorgrievances@rbl.bank.in](mailto:investorgrievances@rbl.bank.in) | CIN: L65191PN1943PLC007308

### AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in Lakh)

Sr. No.	Particulars	Standalone				
		Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>372,025</b>	<b>366,674</b>	<b>347,557</b>	<b>1,433,555</b>	<b>1,403,907</b>
(a)	Interest/ discount on advances/ bills	300,943	301,024	279,945	1,165,995	1,122,476
(b)	Income on investments	55,497	52,162	56,365	214,544	214,728
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	11,178	7,936	5,469	32,271	30,245
(d)	Others	4,407	5,552	5,778	20,745	36,458
2	Other Income (Refer Note 8)	106,896	105,026	100,003	412,140	380,618
<b>3</b>	<b>Total Income (1+2)</b>	<b>478,921</b>	<b>471,700</b>	<b>447,560</b>	<b>1,845,695</b>	<b>1,784,525</b>
4	Interest Expended	204,929	200,950	191,255	797,601	757,605
<b>5</b>	<b>Operating Expenses (i)+(ii)</b>	<b>178,454</b>	<b>179,507</b>	<b>170,186</b>	<b>718,179</b>	<b>664,241</b>
(i)	Employees cost (Refer Note 7)	48,217	50,243	44,800	194,406	173,444
(ii)	Other operating expenses	130,237	129,264	125,386	523,773	490,797
<b>6</b>	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>383,383</b>	<b>380,457</b>	<b>361,441</b>	<b>1,515,780</b>	<b>1,421,846</b>
<b>7</b>	<b>Operating Profit before provisions and contingencies (3-6)</b>	<b>95,538</b>	<b>91,243</b>	<b>86,119</b>	<b>329,915</b>	<b>362,679</b>
8	Provisions (other than tax) and Contingencies	67,832	63,927	78,514	225,961	295,866
9	Exceptional Items	-	-	-	-	-
<b>10</b>	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>27,706</b>	<b>27,316</b>	<b>7,605</b>	<b>103,954</b>	<b>66,813</b>
11	Tax expense	4,735	5,928	735	21,710	(2,724)
<b>12</b>	<b>Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)</b>	<b>22,971</b>	<b>21,388</b>	<b>6,870</b>	<b>82,244</b>	<b>69,537</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14</b>	<b>Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>22,971</b>	<b>21,388</b>	<b>6,870</b>	<b>82,244</b>	<b>69,537</b>
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	61,811	61,716	60,788	61,811	60,788
16	Reserves excluding Revaluation Reserves				1,598,631	1,499,842
<b>17</b>	<b>Analytical Ratios</b>					
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%) – under Basel III	14.25	14.47	15.54	14.25	15.54
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹					
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.72	3.48	1.13	13.42	11.45
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.67	3.42	1.13	13.18	11.40



Sr. No.	Particulars	Standalone				
		Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
(iv)	NPA Ratios (Refer Note 17)					
(a)	Gross NPA	167,495	196,146	246,547	167,495	246,547
	Net NPA	44,273	56,699	27,079	44,273	27,079
(b)	Gross NPA %	1.45	1.88	2.60	1.45	2.60
	Net NPA %	0.39	0.55	0.29	0.39	0.29
(v)	Return on Assets % (annualised)	0.55	0.55	0.20	0.53	0.51
(vi)	Net worth <sup>1</sup>	1,601,370	1,513,925	1,493,002	1,601,370	1,493,002
(vii)	Outstanding redeemable preference shares	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-
(ix)	Debt- equity ratio <sup>2</sup>	1.01	0.91	0.88	1.01	0.88
(x)	Total debts to Total Assets <sup>2</sup>	9.29%	9.46%	9.36%	9.29%	9.36%

1. Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DOR/2025-26/158 DOR.CRE.REC.77/07-03-001/2025-26 on Reserve Bank of India (Commercial Banks - Concentration Risk Management) Directions, 2025 dated November 28, 2025. (including AFS and Cash Flow Reserves)

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

#### **AUDITED STANDALONE STATEMENT OF ASSETS AND LIABILITIES**

(₹ in Lakh)

Particulars	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
<b>CAPITAL AND LIABILITIES</b>		
Capital	61,811	60,788
Employees stock options outstanding	17,527	16,987
Reserves and Surplus	1,581,152	1,482,904
Deposits	13,901,758	11,094,353
Borrowings	1,679,449	1,373,384
Other Liabilities and Provisions	826,784	644,132
<b>Total</b>	<b>18,068,481</b>	<b>14,672,548</b>
<b>ASSETS</b>		
Cash and Balances with Reserve Bank of India	1,401,160	1,096,476
Balances with banks and money at call and short notice	905,277	159,485
Investments	3,207,823	3,216,475
Advances	11,423,194	9,261,827
Fixed Assets	56,596	57,717
Other Assets	1,074,431	880,568
<b>Total</b>	<b>18,068,481</b>	<b>14,672,548</b>



**AUDITED STANDALONE SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026**

(₹ in Lakh)

Sr. No.	Particulars	Standalone				
		Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
<b>1</b>	<b>Segment Revenue</b>					
(a)	Corporate/ Wholesale Banking	204,377	189,476	175,471	750,095	671,520
(b)	Retail Banking	417,500	425,042	406,296	1,650,368	1,612,951
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	417,500	425,042	406,296	1,650,368	1,612,951
(c)	Treasury	253,837	253,599	241,047	1,009,680	974,951
(d)	Other Banking Operations	12,313	7,582	9,850	31,221	24,203
	<b>Total [Items (a) to (d)]</b>	<b>888,027</b>	<b>875,699</b>	<b>832,664</b>	<b>3,441,364</b>	<b>3,283,625</b>
	Less: Inter Segment Revenue	409,106	403,999	385,104	1,595,669	1,499,100
	<b>Total Income</b>	<b>478,921</b>	<b>471,700</b>	<b>447,560</b>	<b>1,845,695</b>	<b>1,784,525</b>
<b>2</b>	<b>Segment Results (Profit (+)/ Loss (-) before tax)</b>					
(a)	Corporate/ Wholesale Banking	31,004	19,898	32,704	81,841	82,995
(b)	Retail Banking	(17,809)	(9,549)	(41,654)	(46,157)	(103,659)
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	(17,809)	(9,549)	(41,654)	(46,157)	(103,659)
(c)	Treasury	2,280	9,307	6,648	37,014	55,445
(d)	Other Banking Operations	12,313	7,582	9,850	31,221	24,202
	<b>Total [Items (a) to (d)]</b>	<b>27,788</b>	<b>27,238</b>	<b>7,548</b>	<b>103,919</b>	<b>58,983</b>
	Less: i) Un-allocable income	82	(78)	(57)	(35)	(7,830)
	<b>Total Profit/(Loss) Before Tax</b>	<b>27,706</b>	<b>27,316</b>	<b>7,605</b>	<b>103,954</b>	<b>66,813</b>
<b>3</b>	<b>Segment Assets</b>					
	Corporate/ Wholesale Banking	5,617,842	4,944,176	4,132,131	5,617,842	4,132,131
	Retail Banking	6,056,737	5,574,305	5,318,124	6,056,737	5,318,124
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	6,056,737	5,574,305	5,318,124	6,056,737	5,318,124
	Treasury	5,935,107	4,997,428	4,986,881	5,935,107	4,986,881
	Other Banking Operations	5,448	3,289	3,527	5,448	3,527
	Unallocated	453,347	209,849	231,885	453,347	231,885
	<b>Total</b>	<b>18,068,481</b>	<b>15,729,047</b>	<b>14,672,548</b>	<b>18,068,481</b>	<b>14,672,548</b>
<b>4</b>	<b>Segment Liabilities</b>					
	Corporate/ Wholesale Banking	5,952,639	4,836,062	4,445,218	5,952,639	4,445,218
	Retail Banking	8,011,453	7,369,422	6,811,907	8,011,453	6,811,907
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	8,011,453	7,369,422	6,811,907	8,011,453	6,811,907
	Treasury	2,442,558	1,884,044	1,849,224	2,442,558	1,849,224
	Other Banking Operations	794	888	890	794	890
	Unallocated	547	5,008	4,630	547	4,630
	Capital and Reserves	1,660,490	1,633,623	1,560,679	1,660,490	1,560,679
	<b>Total</b>	<b>18,068,481</b>	<b>15,729,047</b>	<b>14,672,548</b>	<b>18,068,481</b>	<b>14,672,548</b>

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 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.



**AUDITED STANDALONE CASH FLOW STATEMENT**

(₹ in Lakh)

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
	Audited	Audited
<b>I Cash Flow from Operating Activities</b>		
Net Profit/ (Loss) for the Year (before taxes)	103,954	66,813
Adjustments for:-		
Add : Loss on Sale of Fixed Assets (Net)	9	(57)
Add : Non-Cash Expenditure		
Depreciation on Fixed Assets	23,387	21,868
Revaluation of investments	4,729	(2,149)
Provision / write-off of non performing advances	280,959	348,142
Provision for standard assets and contingencies	(11,495)	1,137
Provision for investments	(576)	(16,472)
ESOP Reserve	6,283	6,519
Other provisions	395	709
<b>Cash Flow before changes in Working Capital</b>	<b>407,645</b>	<b>426,510</b>
Adjustments for working capital changes:-		
Increase/(Decrease) in Deposits	2,807,405	744,993
Increase/(Decrease) in Other Liabilities	193,751	46,474
(Decrease)/Increase in Deposits placed having original maturity greater than 3 months	4,274	24,918
(Increase)/Decrease in Investments	2,440	(228,429)
(Increase)/Decrease in Advances	(2,442,327)	(1,211,277)
(Increase)/Decrease in Other Assets	(201,132)	130,945
Direct Taxes paid	(14,355)	(18,768)
<b>Net cash flow (used in)/ from Operating Activities</b>	<b>757,701</b>	<b>(84,634)</b>
<b>II Cash Flow from Investing Activities</b>		
Addition to Fixed Assets and CWIP	(23,186)	(26,962)
Sale of Fixed Assets	908	671
<b>Net cash flow (used in)/ from Investing Activities</b>	<b>(22,278)</b>	<b>(26,291)</b>
<b>III Cash Flow from Financing Activities</b>		
Proceeds of share issue (including ESOPs)	15,976	3,816
Net Proceeds / (repayments) from borrowings	306,065	(45,024)
Dividend paid	(6,126)	(9,096)
<b>Net cash flow (used in)/ from Financing Activities</b>	<b>315,915</b>	<b>(50,304)</b>
<b>IV Effect of exchange fluctuation on translation reserve</b>	<b>3,412</b>	<b>453</b>
<b>V (Decrease)/ Increase during the Year</b>	<b>1,054,750</b>	<b>(160,776)</b>
<b>VI Opening Cash and Cash Equivalents</b>	<b>1,251,683</b>	<b>1,412,459</b>
<b>VII Closing Cash and Cash Equivalents *</b>	<b>2,306,433</b>	<b>1,251,683</b>

\* Includes Cash and Balances with Reserve Bank of India and Balances with banks and money at call and short notice except deposits with original maturity greater than 3 months.



**Notes:**

1. 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 April 25, 2026.
2. These standalone financial results for the year ended March 31, 2026 have been audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified audit opinion thereon. The standalone financial results for the quarter and 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 audit opinion thereon.
3. The figures of the last quarter for the current year and for the previous year are the balancing figures between audited figures of the full financial year and the unaudited published year to date figures up to the third quarter of respective financial years. The figures up to the end of the third quarter were subjected to Limited Review by the Joint Statutory Auditors.
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 Board, at its meeting on October 18, 2025, approved the preferential issue of fully paid-up equity shares representing 60% of the post-preferential equity share capital to Emirates NBD Bank (P.J.S.C) ("Investor"), a company incorporated under the laws of the United Arab Emirates (UAE). Consequently, an 'Investment Agreement' (as amended) was executed. Upon completion of the transaction, the Investor will become promoter of the Bank, and the Bank will be classified as a subsidiary of a foreign bank, subject to regulatory approvals. Additionally, the Board approved a Scheme of amalgamation of the Investor's India Branch with and into the Bank under Section 44A of the Banking Regulation Act, 1949, effective April 1, 2026, subject to the Reserve Bank of India's approval. The Scheme's implementation is contingent upon the preferential issue and open offer completion. These resolutions received shareholder approval at the Extraordinary General Meeting on November 12, 2025. The Investor has received the approval of the Reserve Bank of India ("RBI") by way of its letter dated April 1, 2026, to acquire an aggregate of up to 74% of the paid-up share capital of the Bank. Currently, both the preferential issue and the Scheme are awaiting further necessary statutory and regulatory approvals.
6. The Board of Directors at its meeting held on April 25, 2026, proposed a dividend of ₹1/- per share (face value of ₹10/- each) (previous year: ₹1/- per share), subject to approval of the members at the ensuing Annual General Meeting. Effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2026.
7. Pursuant to the notification issued by the Ministry of Labour and Employment, the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes") became effective from November 21, 2025. The Bank had reassessed its employee benefit obligations in accordance with the revised definition of wages and an incremental liability on account of past service cost in accordance with AS 15 - Employee Benefits amounting to ₹28.61 crore had been recognised during the previous quarter ended December 31, 2025. The Bank continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates and assumptions on an ongoing basis.
8. 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.
9. 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.
10. During the quarter and year ended March 31, 2026, the Bank allotted 954,925 and 10,235,345 shares respectively pursuant to the exercise of stock options under its Employees Stock Option Scheme.



11. Position of accounts restructured under Resolution Framework for COVID-19 related stress as of March 31, 2026  
 (Resolution Framework - 1.0 and Part A of Resolution Framework 2.0)

(₹ in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2025 (A) <sup>1</sup>	Of (A), aggregate debt that slipped into NPA during H2 FY26	Of (A) amount written off during H2 FY26 <sup>2</sup>	Of (A) amount paid by the borrowers during H2 FY26 <sup>3</sup>	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31.03.2026 <sup>1</sup>
Personal Loans	71.11	6.17	1.36	7.72	57.22
Corporate persons*	15.91	-	-	2.78	13.13
Of which, MSMEs	-	-	-	-	-
Others	13.63	-	-	4.71	8.92
<b>Total</b>	<b>100.65</b>	<b>6.17</b>	<b>1.36</b>	<b>15.21</b>	<b>79.27</b>

\*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

<sup>1</sup> represents fund based outstanding balance of standard accounts

<sup>2</sup> represents debt that slipped into NPA and was subsequently written off during H2 FY26

<sup>3</sup> net of increase in exposure during the period

12. The details of loans not in default and stressed loans (NPA and SMA accounts) transferred / acquired during the quarter ended March 31, 2026 under the RBI Master Direction are given below:

- a. i) The Bank has not transferred any stressed loans (NPA and SMA accounts) during the quarter ended March 31, 2026.

- ii) Detail of rating-wise distribution of SRs held by the Bank as at March 31, 2026:

(₹ in crore)

Rating	NAV estimate %	Book value
RR1	Above 100% upto 150%	120.06

- b. The Bank has not acquired any stressed loans (NPA and SMA accounts) during the quarter ended March 31, 2026.  
 c. The Bank has not transferred loan not in default during the quarter ended March 31, 2026.  
 d. Details of loans not in default acquired through assignments during the quarter ended March 31, 2026 are given below:

Aggregate amount of loan acquired (₹ in crore)	1,484.25
Weighted average residual tenor of the loans acquired (in months)	21
Weighted average holding period by originator (in months)	4
Retention of beneficial economic interest by the originator	10%
Tangible security coverage	100% secured

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

13. The disclosure related to Co-Lending Arrangements (CLAs) on an aggregate basis under the Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 is given below:

(₹ in crore, except percentage)

Particulars	As at March 31, 2026
Amount of Gross outstanding (₹)	112.56
Weighted average rate of interest (%)	9.16%
Fees charged/ paid during the quarter (₹)	0.04
Broad sectors in which CLA was made	Housing loan, Loan against property, Loan against ornaments / jewellery
Performance of loans under CLA (₹)	
• Standard loans	112.56
• Non-Performing loans	-
Details related to default loss guarantee (₹)	Not applicable



14. The disclosure related to Project under implementation for the quarter ended March 31, 2026 under the RBI Master Direction on Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 is given below:

(₹ in crore)

Sr. No.	Particulars	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter	62	1,941.07*
1a	Movement in balance of accounts existing at the beginning of the quarter		288.77
2	Projects under implementation accounts sanctioned during the quarter	6	88.19#
3	Projects under implementation accounts where DCCO has been achieved during the quarter	9	99.61*
4	Projects under implementation accounts at the end of the quarter (1+1a+2-3)	59	2,218.41#
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO has been invoked	3	225.16#
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	3	225.16#
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

\*total outstanding is as of December 31, 2025.

#total outstanding is as of March 31, 2026.

15. As at March 31, 2026, the Bank has one (1) wholly owned subsidiary.
16. 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's website at the following link: <http://www.rbl.bank.in/BaselDisclosures.aspx>. These disclosures have not been subjected to audit or review by the joint statutory auditors.
17. The disclosures for NPA referred to in point 17 (iv) above correspond to Non Performing Advances.
18. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Place: Mumbai

Date: April 25, 2026

For RBL Bank Limited



R. Subramaniakumar  
**Managing Director & CEO**



**AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026**

(₹ in Lakh)

Sr. No.	Particulars	Consolidated				
		Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited	
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>372,087</b>	<b>366,678</b>	<b>347,660</b>	<b>1,433,675</b>	<b>1,404,111</b>
(a)	Interest/ discount on advances/ bills	300,943	301,024	279,945	1,165,995	1,122,476
(b)	Income on investments	55,498	52,166	56,366	214,549	214,741
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	11,178	7,936	5,469	32,271	30,245
(d)	Others	4,468	5,552	5,880	20,860	36,649
2	Other Income (Refer Note 9)	107,049	105,163	100,131	412,718	377,838
<b>3</b>	<b>Total Income (1+2)</b>	<b>479,136</b>	<b>471,841</b>	<b>447,791</b>	<b>1,846,393</b>	<b>1,781,949</b>
4	Interest Expended	204,880	200,907	191,259	797,466	757,619
<b>5</b>	<b>Operating Expenses (i)+(ii)</b>	<b>177,011</b>	<b>178,084</b>	<b>168,685</b>	<b>712,366</b>	<b>658,885</b>
(i)	Employees cost (Refer Note 7)	60,495	62,159	57,699	243,194	218,150
(ii)	Other operating expenses	116,516	115,925	110,986	469,172	440,735
<b>6</b>	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>381,891</b>	<b>378,991</b>	<b>359,944</b>	<b>1,509,832</b>	<b>1,416,504</b>
<b>7</b>	<b>Operating Profit before provisions and contingencies (3-6)</b>	<b>97,245</b>	<b>92,850</b>	<b>87,847</b>	<b>336,561</b>	<b>365,445</b>
8	Provisions (other than tax) and Contingencies	67,832	63,927	78,514	225,961	295,866
9	Exceptional Items	-	-	-	-	-
<b>10</b>	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>29,413</b>	<b>28,923</b>	<b>9,333</b>	<b>110,600</b>	<b>69,579</b>
11	Tax expense	4,971	6,128	634	22,695	(2,127)
<b>12</b>	<b>Net Profit (+)/Loss (-) from Ordinary Activities after tax before Minority Interest (10-11)</b>	<b>24,442</b>	<b>22,795</b>	<b>8,699</b>	<b>87,905</b>	<b>71,706</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-
<b>14</b>	<b>Net Profit (+)/ Loss (-) for the period before Minority Interest (12-13)</b>	<b>24,442</b>	<b>22,795</b>	<b>8,699</b>	<b>87,905</b>	<b>71,706</b>
15	Less : Share of Minority Interest	-	-	-	-	-
16	Add : Share in Profit (+)/Loss (-) of associate	-	-	-	-	-
<b>17</b>	<b>Profit after tax (14-15+16)</b>	<b>24,442</b>	<b>22,795</b>	<b>8,699</b>	<b>87,905</b>	<b>71,706</b>
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	61,811	61,716	60,788	61,811	60,788
19	Reserves excluding Revaluation Reserves				1,610,566	1,506,116
20	Minority Interest	-	-	-	-	-
<b>21</b>	<b>Analytical Ratios</b>					
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
(ii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹					
(a)	- Basic EPS before / after Extraordinary items (not annualized)	3.96	3.71	1.43	14.34	11.81
(b)	- Diluted EPS before / after Extraordinary items (not annualized)	3.90	3.65	1.43	14.09	11.76



**AUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES**

(₹ in Lakh)

Particulars	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
<b>CAPITAL AND LIABILITIES</b>		
Capital	61,811	60,788
Employees stock options outstanding	17,527	16,987
Reserves and Surplus	1,593,086	1,489,178
Deposits	13,895,935	11,093,290
Borrowings	1,679,644	1,373,498
Other Liabilities and Provisions	826,689	643,470
<b>Total</b>	<b>18,074,692</b>	<b>14,677,211</b>
<b>ASSETS</b>		
Goodwill on Consolidation	4,068	4,068
Cash and Balances with Reserve Bank of India	1,401,159	1,096,476
Balances with banks and money at call and short notice	905,426	160,162
Investments	3,205,863	3,210,309
Advances	11,423,194	9,261,827
Fixed Assets	58,160	60,381
Other Assets	1,076,822	883,988
<b>Total</b>	<b>18,074,692</b>	<b>14,677,211</b>



**AUDITED CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026**

(₹ in Lakh)

Sr. No.	Particulars	Consolidated				
		Quarter ended			Year ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 3)	Unaudited	Audited (Refer Note 3)	Audited	Audited
<b>1</b>	<b>Segment Revenue</b>					
(a)	Corporate/ Wholesale Banking	204,377	189,476	175,471	750,095	671,520
(b)	Retail Banking	417,715	425,183	406,527	1,651,066	1,613,528
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	417,715	425,183	406,527	1,651,066	1,613,528
(c)	Treasury	253,837	253,599	241,047	1,009,680	971,798
(d)	Other Banking Operations	12,313	7,582	9,850	31,221	24,203
	<b>Total [Items (a) to (d)]</b>	<b>888,242</b>	<b>875,840</b>	<b>832,895</b>	<b>3,442,062</b>	<b>3,281,049</b>
	Less: Inter Segment Revenue	409,106	403,999	385,104	1,595,669	1,499,100
	<b>Total Income</b>	<b>479,136</b>	<b>471,841</b>	<b>447,791</b>	<b>1,846,393</b>	<b>1,781,949</b>
<b>2</b>	<b>Segment Results (Profit +)/ Loss (-) before tax</b>					
(a)	Corporate/ Wholesale Banking	31,004	19,898	32,704	81,841	82,995
(b)	Retail Banking	(16,102)	(7,942)	(39,926)	(39,511)	(97,739)
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	(16,102)	(7,942)	(39,926)	(39,511)	(97,739)
(c)	Treasury	2,280	9,307	6,648	37,014	52,291
(d)	Other Banking Operations	12,313	7,582	9,850	31,221	24,202
	<b>Total [Items (a) to (d)]</b>	<b>29,495</b>	<b>28,845</b>	<b>9,276</b>	<b>110,565</b>	<b>61,749</b>
	Less: i) Un-allocable income	82	(78)	(57)	(35)	(7,830)
	<b>Total Profit/(Loss) Before Tax</b>	<b>29,413</b>	<b>28,923</b>	<b>9,333</b>	<b>110,600</b>	<b>69,579</b>
<b>3</b>	<b>Segment Assets</b>					
	Corporate/ Wholesale Banking	5,617,842	4,944,176	4,132,131	5,617,842	4,132,131
	Retail Banking	6,062,948	5,581,241	5,322,786	6,062,948	5,322,786
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	6,062,948	5,581,241	5,322,786	6,062,948	5,322,786
	Treasury	5,935,107	4,997,428	4,986,881	5,935,107	4,986,881
	Other Banking Operations	5,448	3,289	3,527	5,448	3,527
	Unallocated	453,347	209,849	231,886	453,347	231,886
	<b>Total</b>	<b>18,074,692</b>	<b>15,735,983</b>	<b>14,677,211</b>	<b>18,074,692</b>	<b>14,677,211</b>
<b>4</b>	<b>Segment Liabilities</b>					
	Corporate/ Wholesale Banking	5,952,639	4,836,062	4,445,218	5,952,639	4,445,218
	Retail Banking	8,005,730	7,365,895	6,810,295	8,005,730	6,810,295
	(i) Digital Banking*	-	-	-	-	-
	(ii) Other Retail Banking	8,005,730	7,365,895	6,810,295	8,005,730	6,810,295
	Treasury	2,442,558	1,884,044	1,849,224	2,442,558	1,849,224
	Other Banking Operations	794	888	890	794	890
	Unallocated	547	5,008	4,631	547	4,631
	Capital and Reserves	1,672,424	1,644,086	1,566,953	1,672,424	1,566,953
	<b>Total</b>	<b>18,074,692</b>	<b>15,735,983</b>	<b>14,677,211</b>	<b>18,074,692</b>	<b>14,677,211</b>

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 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.



**AUDITED CONSOLIDATED CASH FLOW STATEMENT**

(₹ in Lakh)

Particulars`	Year ended 31.03.2026	Year ended 31.03.2025
	Audited	Audited
<b>I Cash Flow from Operating Activities</b>		
Net Profit/ (Loss) for the Year (before taxes)	110,600	69,579
Adjustments for:-		
Add : Loss on Sale of Fixed Assets (Net)	18	(103)
Add : Non-Cash Expenditure		
Depreciation on Fixed Assets	24,694	23,584
Revaluation of investments	4,598	(2,149)
Provision / write-off of non performing advances	280,959	348,142
Provision for standard assets and contingencies	(11,495)	1,137
Provision for investments	(576)	(16,472)
ESOP Reserve	6,283	6,519
Other provisions	395	709
<b>Cash Flow before changes in Working Capital</b>	<b>415,476</b>	<b>430,946</b>
Adjustments for working capital changes:-		
Increase/(Decrease) in Deposits	2,802,645	746,247
Increase/(Decrease) in Other Liabilities	194,319	45,545
(Decrease)/Increase in Deposits placed having original maturity greater than 3 months	4,784	24,917
(Increase)/Decrease in Investments	(1,635)	(232,073)
(Increase)/Decrease in Advances	(2,442,327)	(1,211,277)
(Increase)/Decrease in Other Assets	(200,877)	130,638
Direct Taxes paid	(14,568)	(17,803)
<b>Net cash flow (used in)/ from Operating Activities</b>	<b>757,817</b>	<b>(82,860)</b>
<b>II Cash Flow from Investing Activities</b>		
Addition to Fixed Assets and CWIP	(23,458)	(28,833)
Sale of Fixed Assets	965	760
<b>Net cash flow (used in)/ from Investing Activities</b>	<b>(22,493)</b>	<b>(28,073)</b>
<b>III Cash Flow from Financing Activities</b>		
Proceeds of share issue (including ESOPs)	15,976	3,816
Net Proceeds / (repayments) from borrowings	306,146	(45,027)
Dividend paid	(6,126)	(9,096)
<b>Net cash flow (used in)/ from Financing Activities</b>	<b>315,996</b>	<b>(50,307)</b>
<b>IV Effect of exchange fluctuation on translation reserve</b>	<b>3,412</b>	<b>453</b>
<b>V (Decrease)/ Increase during the Year</b>	<b>1,054,732</b>	<b>(160,787)</b>
<b>VI Opening Cash and Cash Equivalents</b>	<b>1,251,850</b>	<b>1,412,637</b>
<b>VII Closing Cash and Cash Equivalents *</b>	<b>2,306,582</b>	<b>1,251,850</b>

\* Includes Cash and Balances with Reserve Bank of India and Balances with banks and money at call and short notice except deposits with original maturity greater than 3 months.



**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 April 25, 2026.
2. These consolidated financial results for the year ended March 31, 2026 have been audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified audit opinion thereon. The standalone financial results for the quarter and 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 audit opinion thereon.
3. The figures of the last quarter for the current year and for the previous year are the balancing figures between audited figures of the full financial year and the unaudited published year to date figures up to the third quarter of respective financial years. The figures up to the end of the third quarter were subjected to Limited Review by the Joint Statutory Auditors.
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 Board, at its meeting on October 18, 2025, approved the preferential issue of fully paid-up equity shares representing 60% of the post-preferential equity share capital to Emirates NBD Bank (P.J.S.C) ("Investor"), a company incorporated under the laws of the United Arab Emirates (UAE). Consequently, an 'Investment Agreement' (as amended) was executed. Upon completion of the transaction, the Investor will become promoter of the Bank, and the Bank will be classified as a subsidiary of a foreign bank, subject to regulatory approvals. Additionally, the Board approved a Scheme of amalgamation of the Investor's India Branch with and into the Bank under Section 44A of the Banking Regulation Act, 1949, effective April 1, 2026, subject to the Reserve Bank of India's approval. The Scheme's implementation is contingent upon the preferential issue and open offer completion. These resolutions received shareholder approval at the Extraordinary General Meeting on November 12, 2025. The Investor has received the approval of the Reserve Bank of India ("RBI") by way of its letter dated April 1, 2026, to acquire an aggregate of up to 74% of the paid-up share capital of the Bank. Currently, both the preferential issue and the Scheme are awaiting necessary statutory and regulatory approvals.
6. The Board of Directors at its meeting held on April 25, 2026, proposed a dividend of ₹1/- per share (face value of ₹10/- each) (previous year: ₹1/- per share), subject to approval of the members at the ensuing Annual General Meeting. Effect of the proposed dividend has been reckoned in determining capital funds in the computation of capital adequacy ratios as at March 31, 2026.
7. Pursuant to the notification issued by the Ministry of Labour and Employment, the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "New Labour Codes") became effective from November 21, 2025. The Bank had reassessed its employee benefit obligations in accordance with the revised definition of wages and an incremental liability on account of past service cost in accordance with AS 15 - Employee Benefits amounting to ₹28.61 crore had been recognised during the previous quarter ended December 31, 2025. The Bank continues to monitor developments relating to the implementation of the New Labour Codes and will review its estimates and assumptions on an ongoing basis.
8. The consolidated financial results of the group comprise the financial results of RBL Bank Limited and its wholly owned subsidiary RBL Finserve Limited (RFL).
9. 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.
10. 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.
11. During the quarter and year ended March 31, 2026, the Bank allotted 954,925 and 10,235,345 shares respectively pursuant to the exercise of stock options under its Employees Stock Option Scheme.
12. 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's website at the following link: <http://www.rbl.bank.in/BaselDisclosures.aspx>. These disclosures have not been subjected to audit or review by the joint statutory auditors.
13. Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period classification.

Place: Mumbai

Date: April 25, 2026

For RBL Bank Limited



R. Subramaniakumar  
**Managing Director & CEO**

**Singhi & Co.**  
**Chartered Accountants**

161, Sarat Bose Road,  
Kolkata- 700 026

**KKC & Associates LLP**  
**Chartered Accountants**  
(formerly Khimji Kunverji & Co LLP)  
Level-19, Sunshine Tower,  
Senapati Bapat Marg,  
Elphinstone Road.  
Mumbai 400 013

---

**Independent Auditor's Report on annual standalone financial results 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

**Opinion**

1. We have audited the accompanying statement of Standalone Financial Results of RBL Bank Limited ('the Bank') for the year ended 31 March 2026, being submitted by the Bank pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations') except for the disclosures relating to standalone Pillar 3 disclosure as at 31 March 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as would be made available on the Bank's website and in respect of which a link has been provided in Note 16 to the standalone financial results and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial results:
  - 2.1. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations, except for the disclosures relating to Pillar 3 disclosure as at 31 March 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as would be available on the Bank's website and in respect of which a link has been provided in the standalone financial results and have not been audited by us; and
  - 2.2. give a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards ('AS'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('RBI Guidelines'), and other accounting principles generally accepted in India, of the net profit and other financial information of the Bank for the year ended 31 March 2026.

**Basis for Opinion**

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.



### Board of Directors' Responsibility for the Standalone Financial Results

4. These standalone financial results have been compiled from the annual audited standalone financial statements. The Bank's Board of Directors are responsible for the preparation and presentation of these standalone financial results that gives a true and fair view of the net profit after tax and other financial information, of the Bank in accordance with the recognition and measurement principles laid down in AS specified under section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by RBI, RBI Guidelines, and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate records in accordance with the provision of the Act / Banking Regulation Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the standalone financial results, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations or has no realistic alternative but to do so.
6. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

### Auditor's Responsibilities for the Audit of the Standalone Financial Results

7. Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.
8. As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit We also:
  - 8.1. Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - 8.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to standalone financial statements in place and the operating effectiveness of such controls.
  - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- 8.4. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- 8.5. Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned Scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Other Matters

11. The standalone financial results include the result for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
12. Attention is drawn to the fact that audited standalone financial results of the Bank for the corresponding quarter and year ended 31 March 2025 were audited by KKC & Associates LLP (formerly Khimji Kunverji & Co LLP), the continuing joint statutory auditors and G. M. Kapadia & Co., the predecessor joint statutory auditors whose report dated 25 April 2025, expressed an unmodified opinion on those audited standalone financial results. Accordingly, Singhi & Co. do not express any opinion on the figures reported in the standalone financial results for the corresponding quarter and year ended 31 March 2025.

Our opinion is not modified in respect of these matters.

**For Singhi & Co.**  
Chartered Accountants

ICAI Firm Registration No. 302049W

*Ankit Dhelia*

**Ankit Dhelia**  
Partner  
ICAI Membership No.: 069178  
UDIN: 26069178OEMISQ8956

Place: Mumbai  
Date: 25 April 2026



**For KKC & Associates LLP**  
Chartered Accountants

(formerly Khimji Kunverji & Co LLP)  
ICAI Firm Registration No. 105146W/W100621

*Vinit K Jain*

**Vinit K Jain**  
Partner  
ICAI Membership No.: 145911  
UDIN: 26145911HTSCFY1519

Place: Mumbai  
Date: 25 April 2026



**Independent Auditor's Report on annual consolidated financial results 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

**Opinion**

1. We have audited the accompanying consolidated financial results of RBL Bank Limited ('the Parent' or 'the Bank') and its subsidiary (the Parent and its subsidiaries together referred to as 'the Group'), for the year ended 31 March 2026, being submitted by the Bank pursuant to the requirement 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 disclosure as at 31 March 2026, including leverage ratio, liquidity coverage ratio and net stable funding under Basel III Capital Regulations as would be made available on the Bank's website and in respect of which a link has been provided in Note 12 the consolidated financial results and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditors on separate audited financial statements of the subsidiary, the aforesaid consolidated financial results:
  - 2.1. include the annual financial results of the entities listed in Annexure 1.
  - 2.2. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations except for the disclosures relating to Pillar 3 disclosure as at 31 March 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as would be available on the Bank's website and in respect of which a link has been provided in the consolidated financial results and have not been audited by us; and;
  - 2.3. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards ('AS'), the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, of consolidated net profit after tax and other financial information of the Group for the year ended 31 March 2026.

**Basis for Opinion**

3. We conducted our audit in accordance with the Standard on Auditing ('SAs') specified under section 143(10) of the Companies Act, 2013 the Act'. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their audit reports referred to in the 'Other Matters' paragraph below, is sufficient and appropriate to provide a basis for our opinion.



#### **Board of Directors' responsibility for the Consolidated Financial Results**

4. These consolidated financial results have been compiled from the annual audited consolidated financial statements. The Bank's Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the consolidated net profit after tax and other financial information of the Group in accordance with the recognition and measurement principles laid down in AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by RBI, RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act/ Banking Regulation Act, 1949 for safeguarding the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which has been used for the purpose of preparation of the consolidated financial results by the Directors of the Bank, as aforesaid.
5. In preparing the consolidated financial results, the respective Board of Directors of the entities included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.
6. The respective Board of Directors of the entities included in the Group are responsible for overseeing the financial reporting process of the Group.

#### **Auditor's Responsibilities for the Audit of the Consolidated Financial Results**

7. Our objectives are to obtain reasonable assurance about whether the consolidated financial results are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - 8.1. Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - 8.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to consolidated financial statements in place and the operating effectiveness of such controls.



- 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- 8.4. Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- 8.5. Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- 8.6. Obtain sufficient appropriate audit evidence regarding the financial results of the entities within the Group to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.
9. We communicate with those charged with governance of the Bank and such other entities included in the consolidated financial results of which we are independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
11. 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.

#### **Other Matters**

12. The consolidated financial results include the audited financial information of one subsidiary, whose Financial Results reflect total assets (before consolidation adjustment) of Rs.28,248 lakh as at 31 March 2026, total revenue (before consolidation adjustment) of Rs.16,539 lakh and Rs.66,438 lakh and total net profit after tax (before consolidation adjustment) of Rs.1,471 lakh and Rs.5,660 lakh for the quarter and for the year ended 31 March 2026 respectively and net cash outflow (before consolidation adjustments) of Rs.134 lakh for the year ended 31 March 2026, as considered in the consolidated financial statement, which have been audited by KKC & Associates LLP (formerly Khimji Kunverji & Co LLP), one of the joint auditors of the Bank, whose audit report has been furnished to us by the Parent's Management and our opinion on the consolidated financial results in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of such auditors and the procedures performed by us are as stated in paragraph above.



13. The consolidated financial results include the result for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
14. Attention is drawn to the fact that audited consolidated financial results of the Bank for the corresponding quarter and year ended 31 March 2025 were audited by KKC & Associates LLP (formerly Khimji Kunverji & Co LLP), the continuing joint statutory auditors and G. M. Kapadia & Co. the predecessor joint statutory auditors whose report dated 25 April 2025, expressed an unmodified opinion on those audited consolidated financial results. Accordingly, Singhi & Co. do not express any opinion on the figures reported in the standalone financial results for the corresponding quarter and year ended 31 March 2025.

Our opinion is not modified in respect of these matters.

**For Singhi & Co.**  
Chartered Accountants

ICAI Firm Registration No. 302049W

*Ankit Dhelia.*

**Ankit Dhelia**  
Partner  
ICAI Membership No.: 069178  
UDIN: 26069178BVVWSQ8506

Place: Mumbai  
Date: 25 April 2026



**For KKC & Associates LLP**  
Chartered Accountants

(formerly Khimji Kunverji & Co LLP)  
ICAI Firm Registration No. 105146W/W100621

*Vinit K Jain*

**Vinit K Jain**  
Partner  
ICAI Membership No.: 145911  
UDIN: 26145911TDOBOW1297

Place: Mumbai  
Date: 25 April 2026



**Annexure 1**

List of entities included in the Statement.

**Parent Bank**

1. RBL Bank Limited

**Subsidiary**

2. RBL FinServe Limited

