

October 12, 2026

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

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

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

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

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

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

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

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya
Digitally signed by
Niti Arya
Date: 2026.10.12
16:44:39 +05'30'

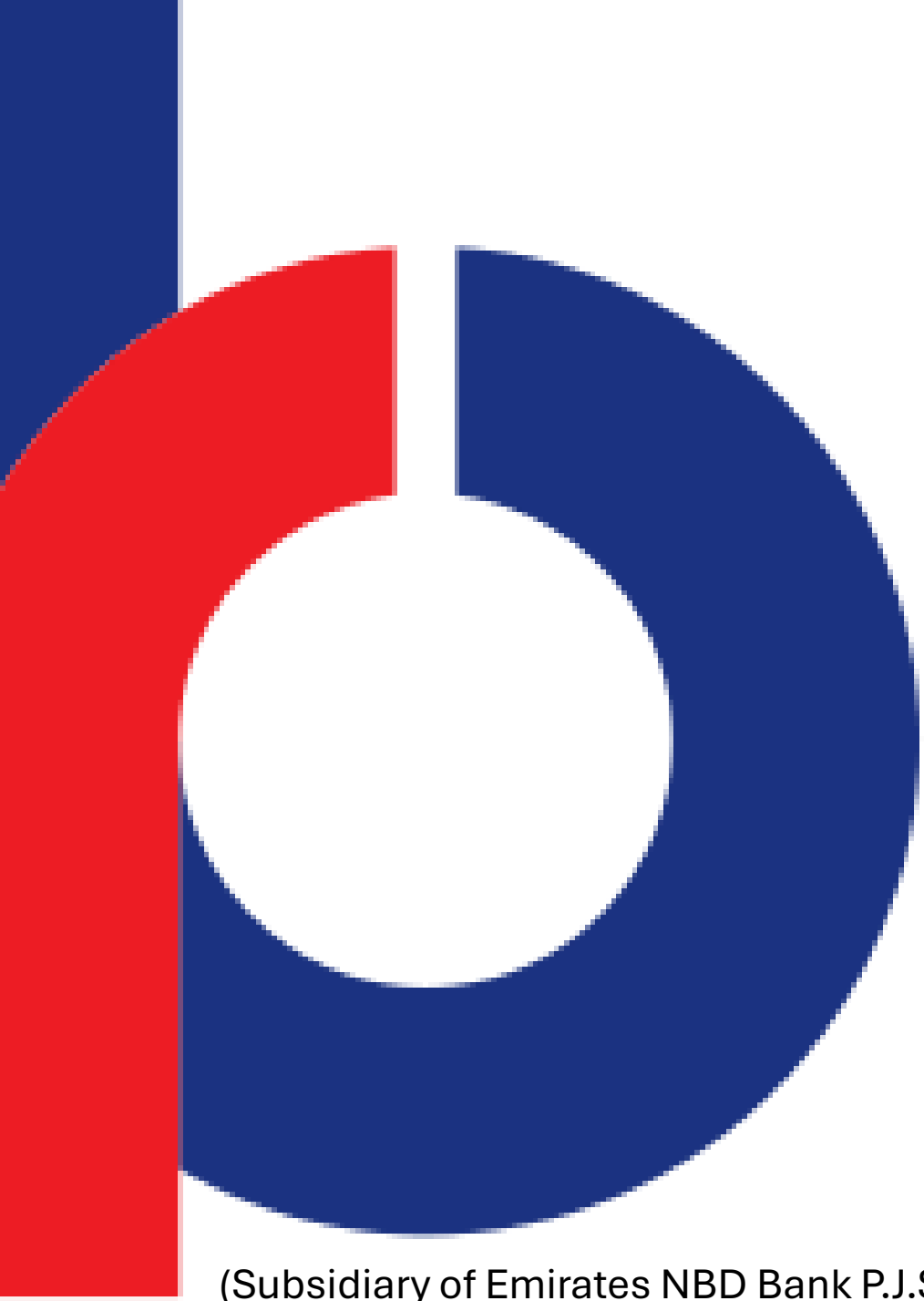
Niti Arya
Company Secretary

Encl: As above

www.rbl.bank.in

RBL Bank Limited

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Registered Office: 1st Lane, Shahupuri, Kolhapur - 416001, India | Tel.: +91 231 6650214
CIN: L65191PN1943PLC007308 . E-mail: customercare@rbl.bank.in



Investor Presentation

Quarter Ended Sept 30, 2026

Oct 12, 2026

(Subsidiary of Emirates NBD Bank P.J.S.C)

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Key Highlights – Q2 FY27



Operating Performance

- Net Interest Income (NII) grew 37% YoY to Rs.21.31 bn; NIM was 4.61%
- Core Fee Income grew 12% YoY to Rs.10.40 bn
- Operating Profit grew 92% YoY to Rs.13.96 bn
- Net Profit grew 170% YoY to Rs.4.82 bn



Healthy Loan Growth

- Net Advances grew by 42% YoY to Rs.1,423.14 bn;
- Wholesale advances grew by 56% YoY to Rs.628.49 bn
- Retail advances grew 32% to Rs.794.65 bn; Secured Retail Advances constitute 65% of Total Retail Advances
- Retail : Wholesale mix was 56:44



Healthy Deposits Growth

- Deposits grew 34% YoY; excl. FCNR growth was 6% YoY
- Overall Average Deposits grew by 24% YoY to Rs.1,352.14 bn; Average CASA Deposits grew 5% YoY at Rs.325.04 bn
- Average CASA ratio at 24.04%



Healthy Capital Position

- Capital adequacy ratio & CET-1 including Q2FY27 profits as of 30th Sep 2026 was 30.1% & 29.0% vs 33.3% & 32.2% as of 30th June 2026



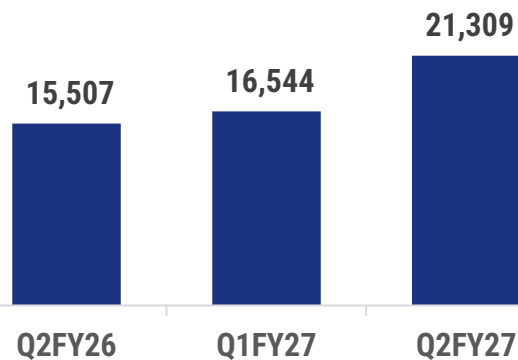
Stable Asset Quality

- GNPA down 131 bps YoY at 1.02%, NNPA at 0.29%
- PCR at 71.47%; PCR incl. Technical Write-off at 95.31%
- Credit cost for Q2 FY27 was 63 bps including std asset provision of 11 bps

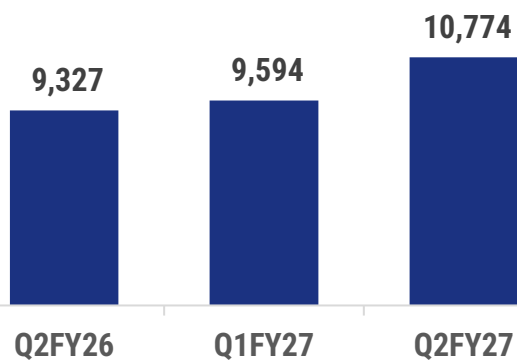
Financial Performance Summary



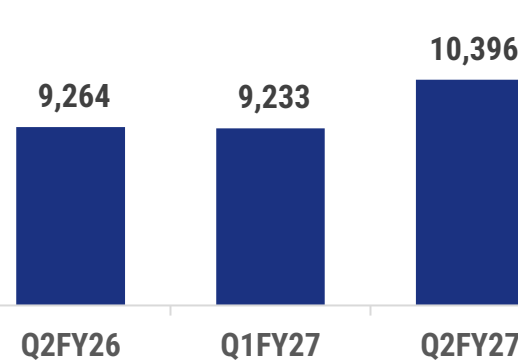
Net Interest Income



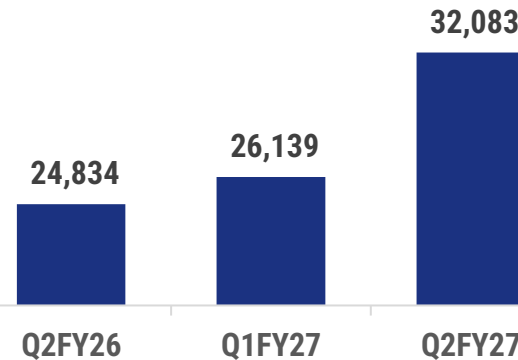
Other Income



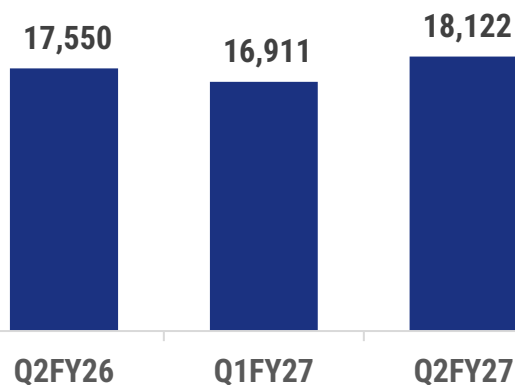
Core Fee Income



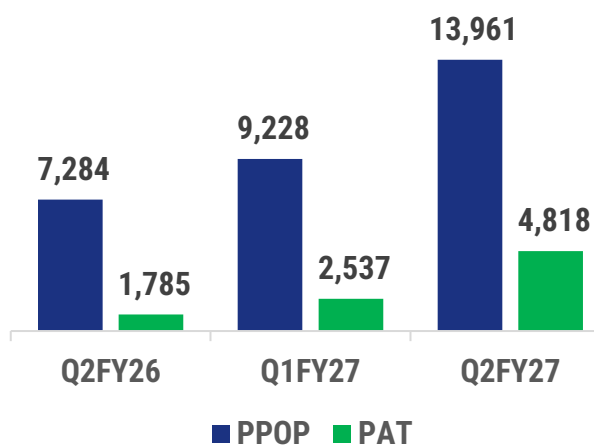
Net Total Income



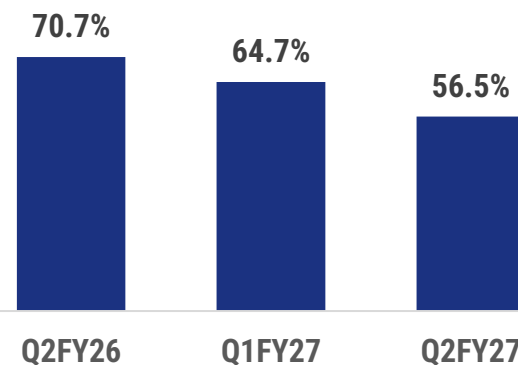
Operating Expenses



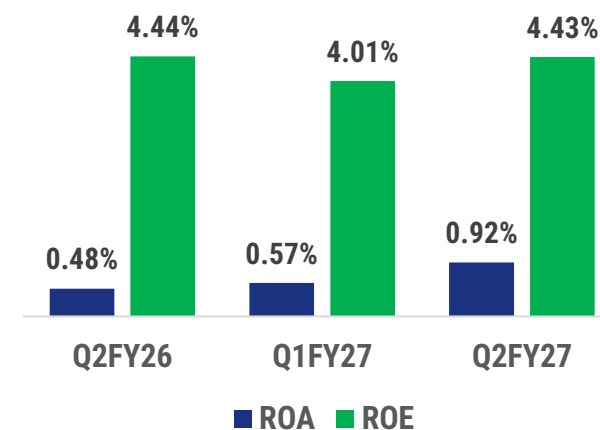
PPOP/PAT



Cost-Income Ratio



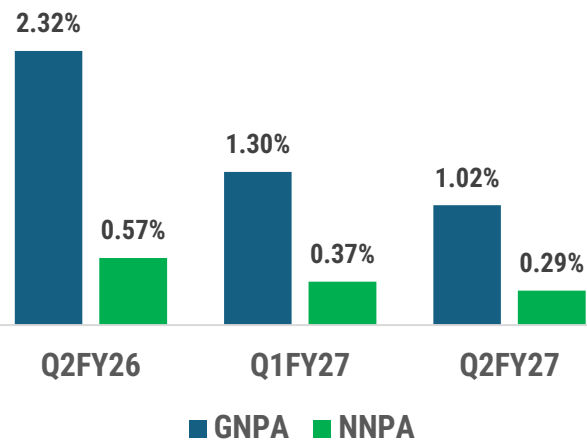
RoA/RoE



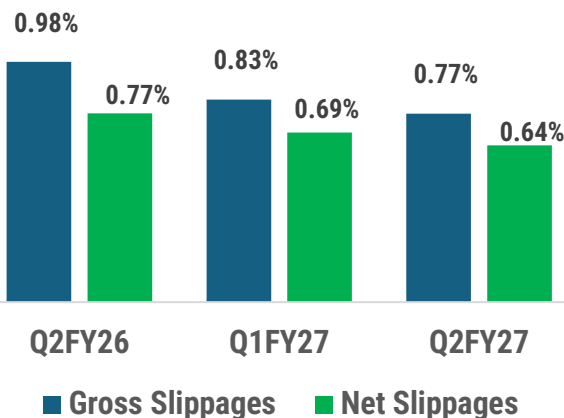
Financial Performance Summary



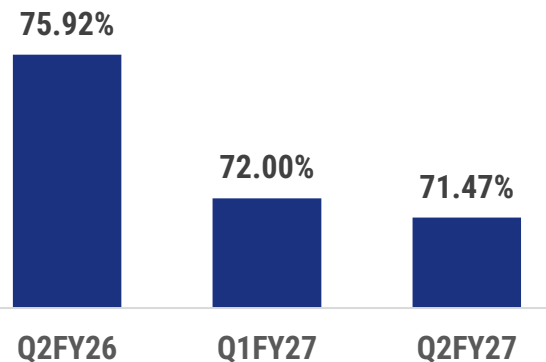
GNPA/ NNPA



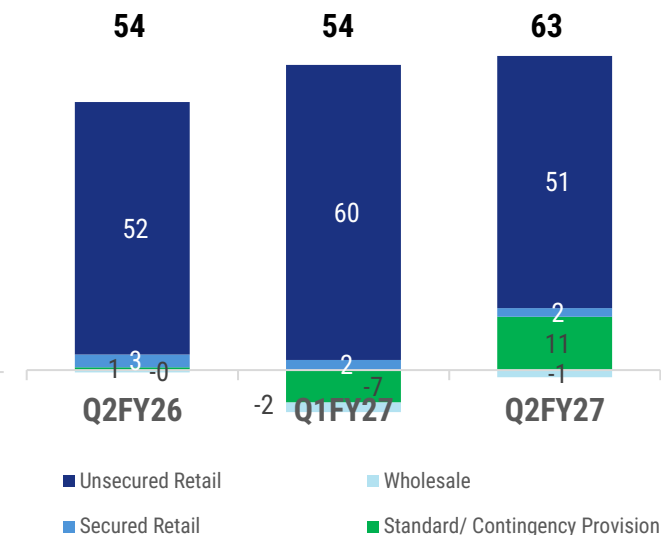
Slippages



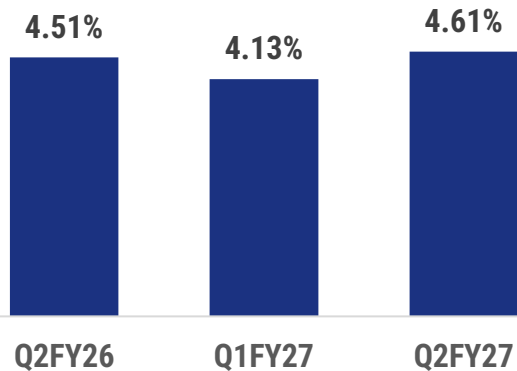
PCR



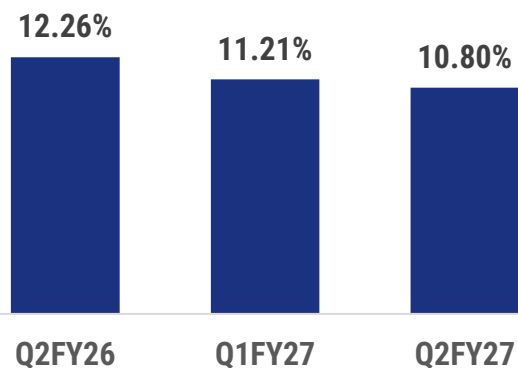
Credit Cost (bps)



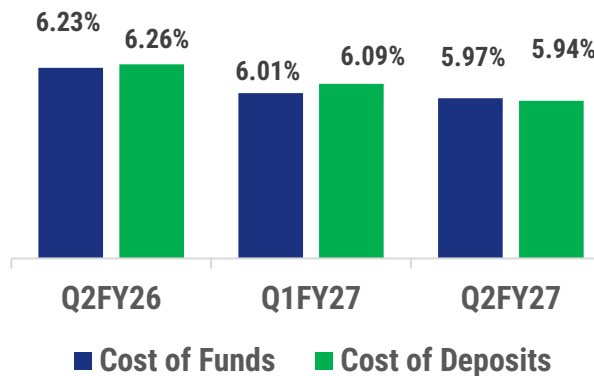
Net Interest Margin %



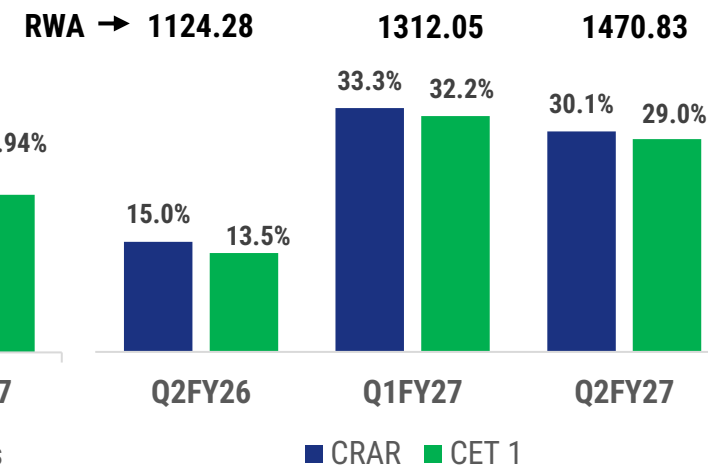
Yield on Advances %



Cost of Funds/ Deposits %



Capital Adequacy



Standalone Profit & Loss Statement



Particulars	Q2 FY 27	Q2 FY 26	Q1 FY 27	YoY Growth	QnQ Growth
Interest Income	43,221	35,075	38,402	23%	13%
Interest Expense	21,912	19,568	21,858	12%	0%
Net Interest Income	21,309	15,507	16,544	37%	29%
Other Income	10,774	9,327	9,594	16%	12%
Total Income	32,083	24,834	26,139	29%	23%
Operating Expenses	18,122	17,550	16,911	3%	7%
Operating Profit	13,961	7,284	9,228	92%	51%
Provisions	7,665	4,997	5,993	53%	28%
Profit Before Tax	6,296	2,287	3,235	175%	95%
Tax	1,478	502	698	195%	112%
Net Profit	4,818	1,785	2,537	170%	90%

Standalone Balance Sheet

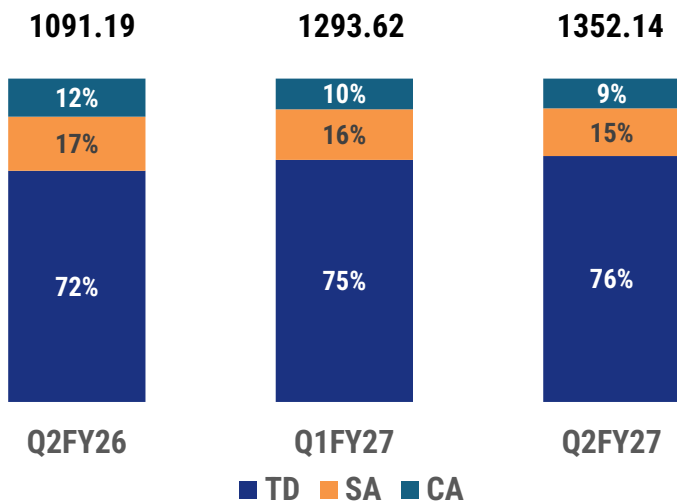


Particulars	Sept 2026	Sept 2025	June 2026	YoY Growth	QoQ Growth
<u>Liabilities</u>					
Capital	15.52	6.13	15.49	153%	0%
Reserves and Surplus	417.86	154.17	413.28	171%	1%
Deposits	1,562.72	1,166.67	1,248.29	34%	25%
Borrowings	133.69	152.24	98.03	(12%)	36%
Other Liabilities	93.66	60.66	80.47	54%	16%
Total	2,223.44	1,539.88	1,855.56	44%	20%
<u>Assets</u>					
Cash & Balances with RBI	102.47	108.39	86.58	(5%)	18%
Balances with other banks	155.46	38.77	126.06	301%	23%
Investments (Net)	429.28	288.14	377.77	49%	14%
Advances (Net)	1,423.14	1005.29	1,162.23	42%	22%
Fixed and Other Assets	113.09	99.29	102.92	14%	10%
Total	2,223.44	1,539.88	1,855.56	44%	20%

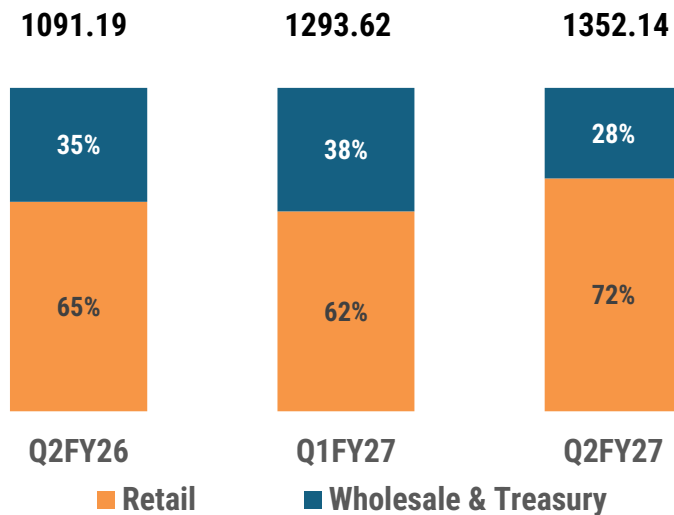
Deposits Profile



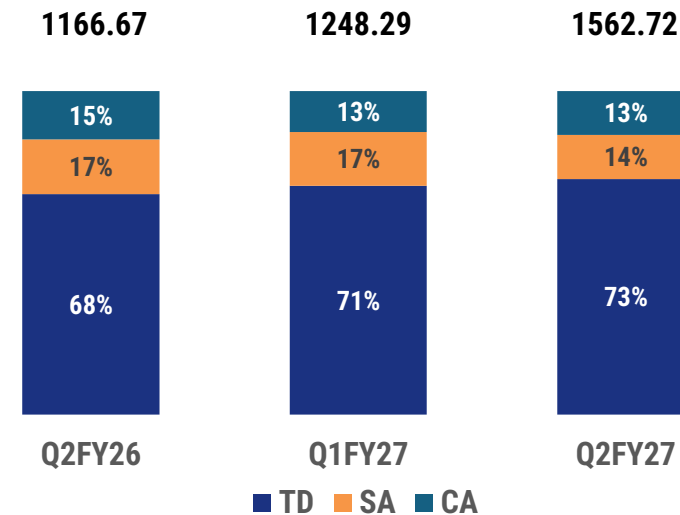
Deposit Composition (Average) ▲ 24% YoY



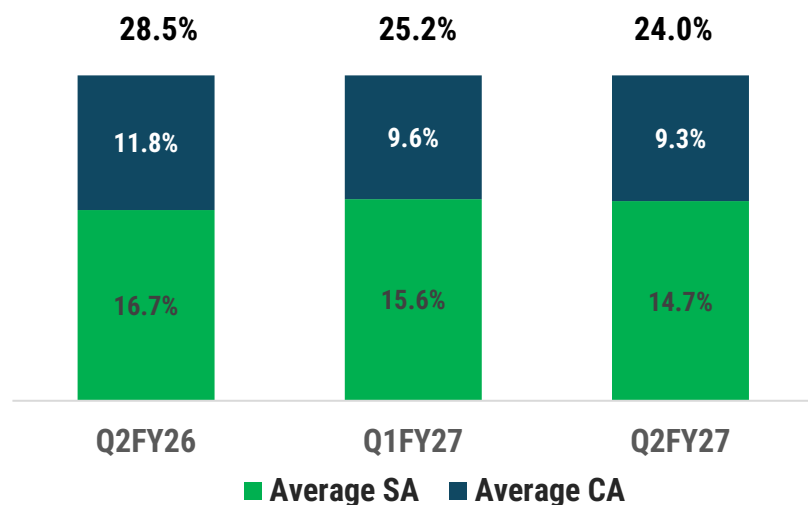
Segment Composition (Average)



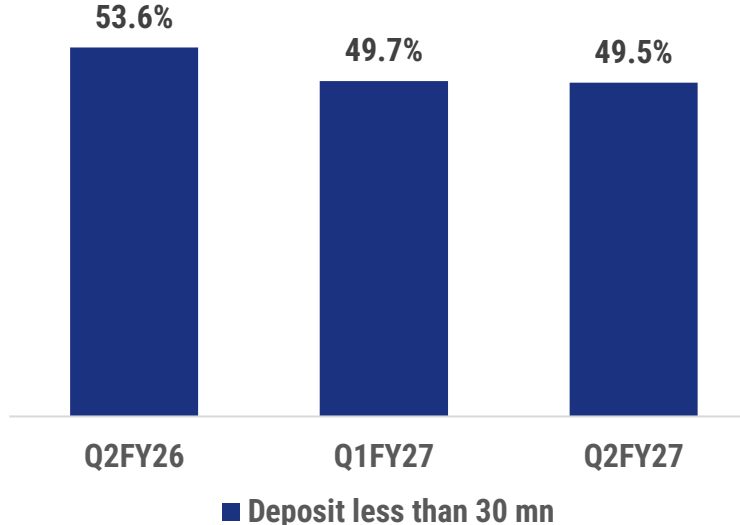
Deposits EOP ▲ 34% YoY



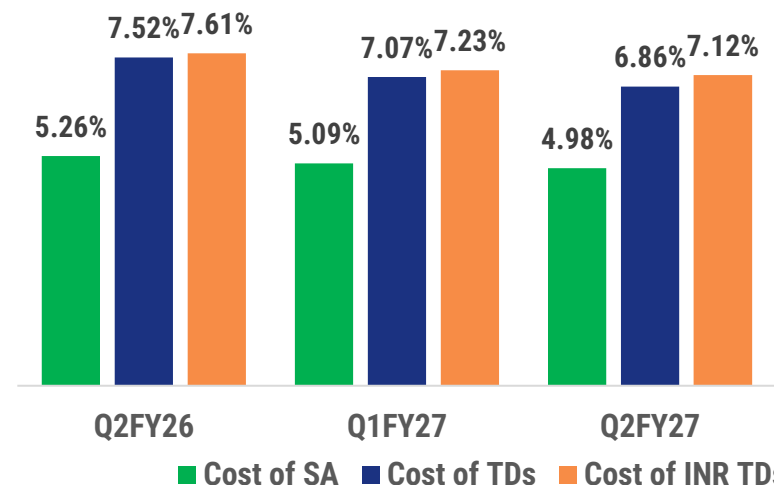
Average CASA



Average Granular Deposits



Average Cost of SA/TD



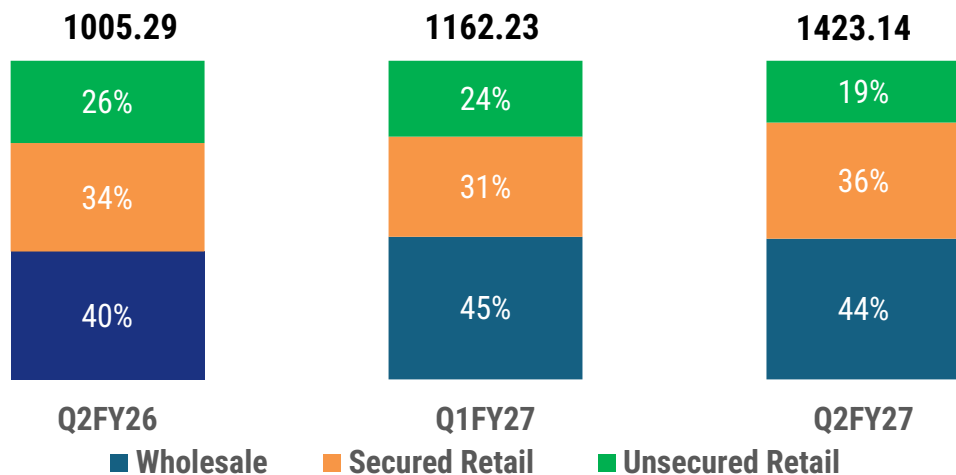
All numbers in Rs. bn

Advances Profile



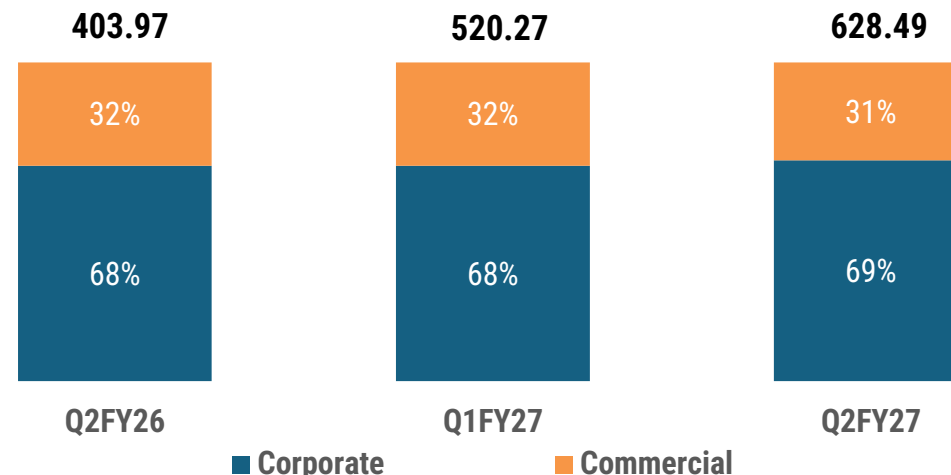
Net Advances Composition

▲ 42% YoY



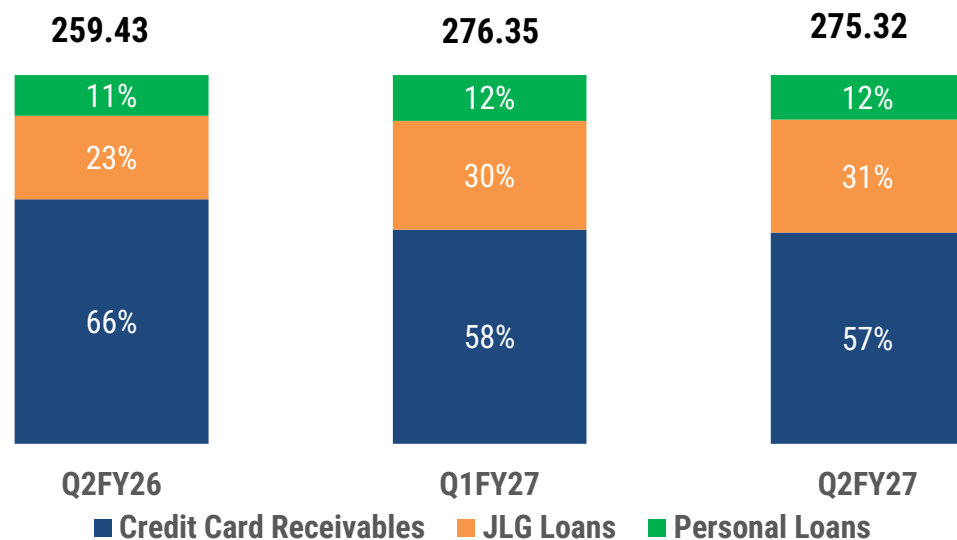
Wholesale Composition

▲ 56% YoY



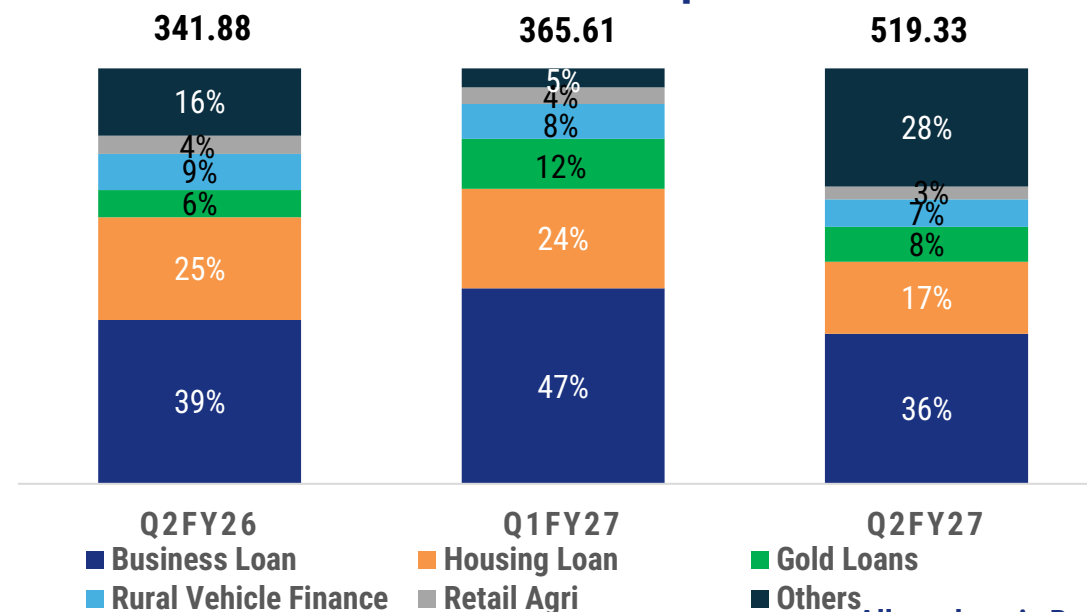
Unsecured Retail Advances

▲ 6% YoY



Secured Retail Composition

▲ 52% YoY



Business segments in this presentation are based on internal classification and may undergo reclassification, if needed

Others for Q2 FY27 includes loans provided against the FCNR (B) deposits of Rs. 103bn All numbers in Rs. bn 9

	Q1 FY27					Q2 FY27				
	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total	Wholesale	Credit Cards & Personal Loans	JLG	Secured Retail	Total
Opening Balance	3.25	2.92	4.77	5.81	16.75	2.84	3.02	3.04	6.32	15.22
(+) Additions during the period	0.03	7.39	0.57	1.41	9.40	0.13	6.58	0.75	1.48	8.94
(-) Upgrade	0.00	0.03	0.01	0.47	0.52	0.00	0.05	0.01	0.52	0.58
(-) Recoveries	0.20	0.28	0.18	0.31	0.98	0.01	0.29	0.10	0.53	0.92
(-) Write Offs	0.24	6.97	2.10	0.12	9.43	0.00	6.60	1.37	0.11	8.09
Closing Balance	2.84	3.02	3.04	6.32	15.22	2.96	2.66	2.31	6.63	14.56
Net Slippages	(0.17)	7.07	0.38	0.63	7.90	0.12	6.24	0.64	0.43	7.43
NPA Provision as of date	2.81	2.14	1.89	4.12	10.95	2.83	2.05	1.29	4.23	10.41
Net NPA	0.03	0.88	1.15	2.20	4.26	0.13	0.61	1.02	2.40	4.15
Writeoff Recovery	0.07	1.14	0.14	0.02	1.37	0.10	0.88	0.13	0.02	1.13

Distribution Network



Branches
628



BC Branches
1326



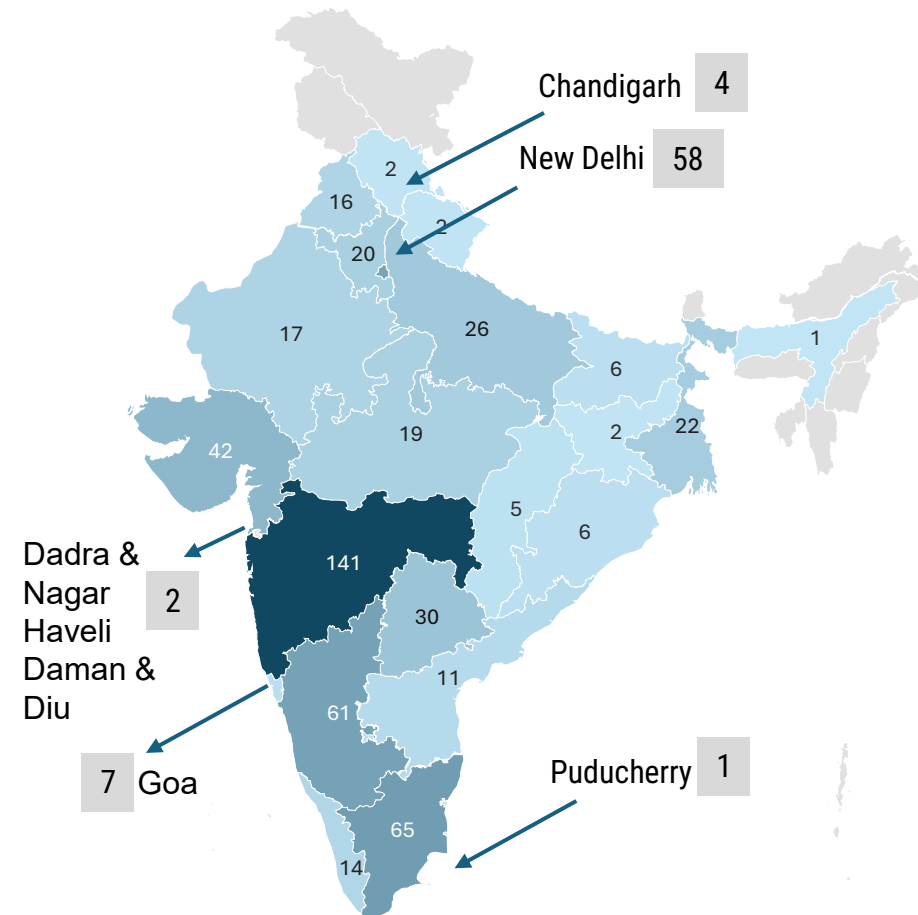
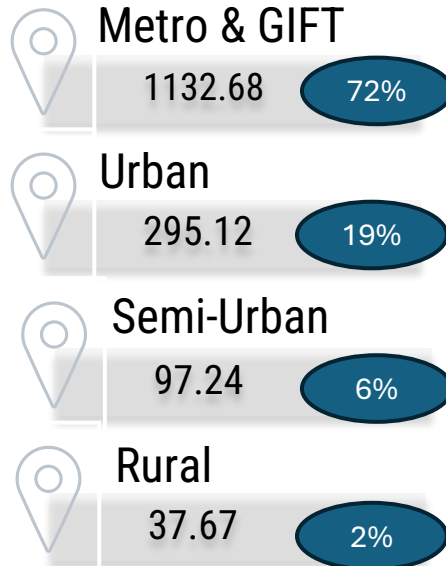
ATMs
422



Customers
15.05 Mn

600+ districts, servicing 18,000+ pincodes

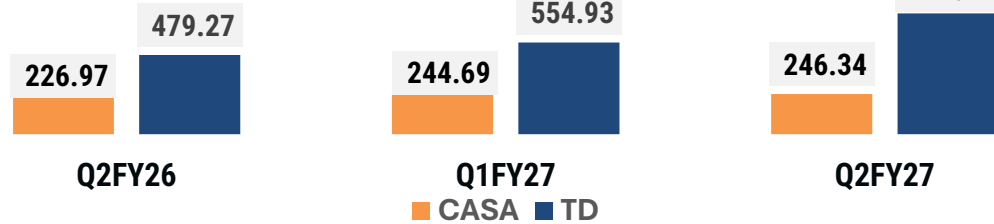
Branch Network



Retail Liabilities - Average

in Rs. bn

38% YoY

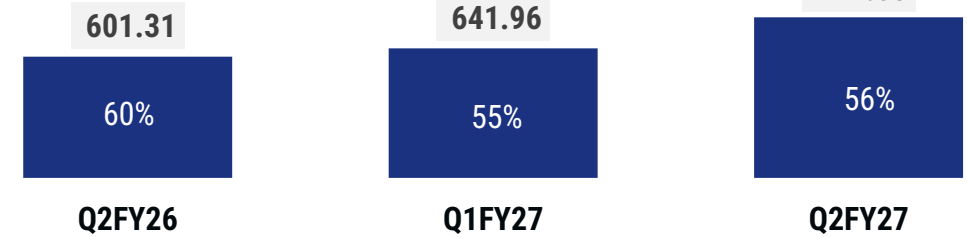


Retail Assets

in Rs. bn

32% YoY

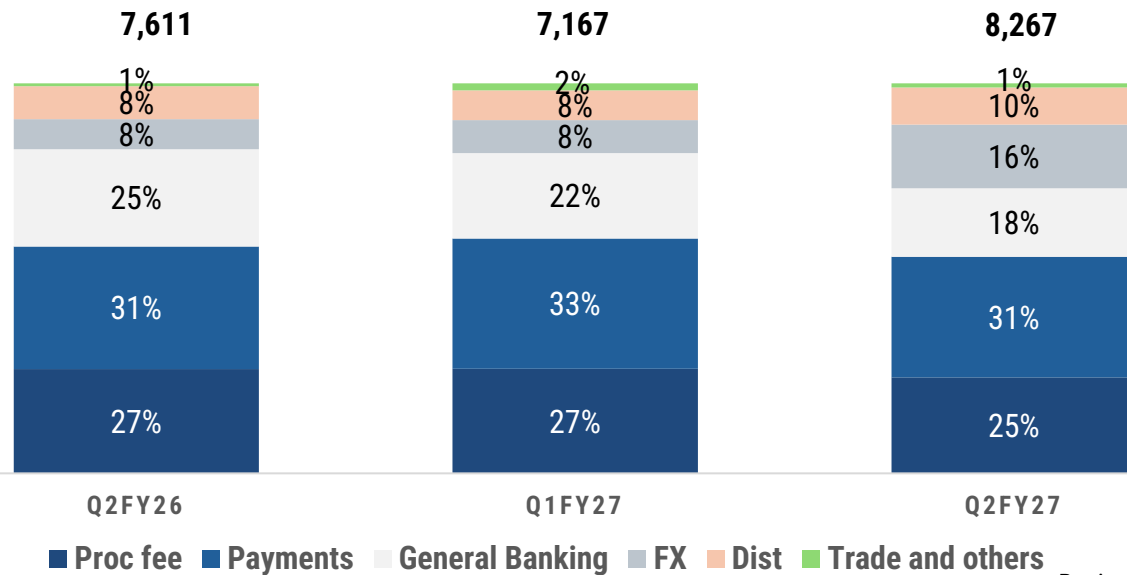
Share of
Total Net
Advances



Core Retail Fee Income

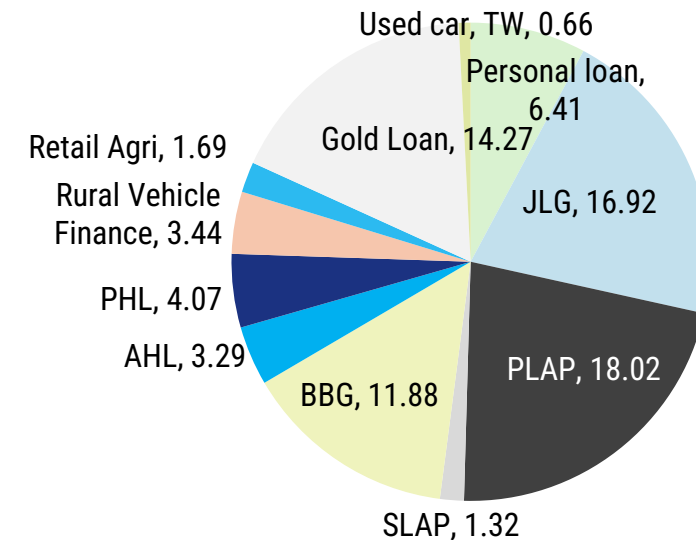
in Rs. mn

9% YoY



Retail Disbursals Q2

15% YoY
Total Disbursals
Q2FY27: 81.96 bn

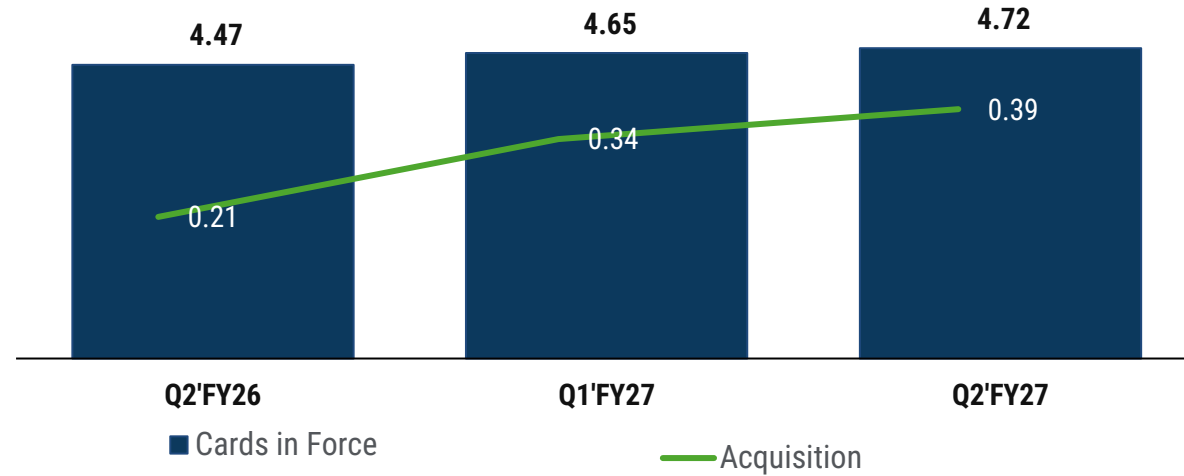


*Prime LAP, Retail Agri and BBG disbursals include CCOD limits set up during the quarter

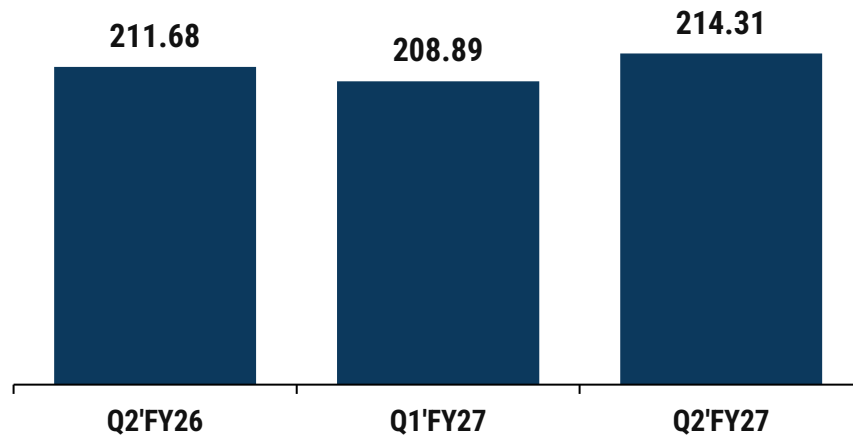
Credit Cards - Portfolio Trends



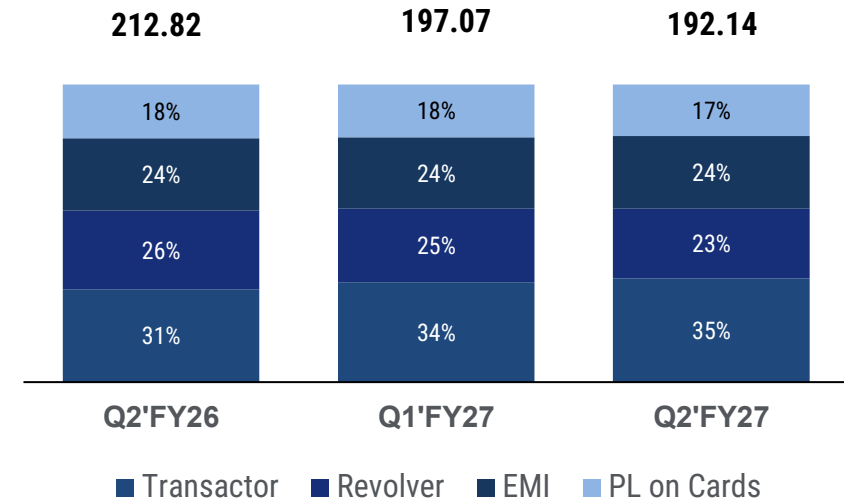
Cards in Force and New Acquisition (Mn)



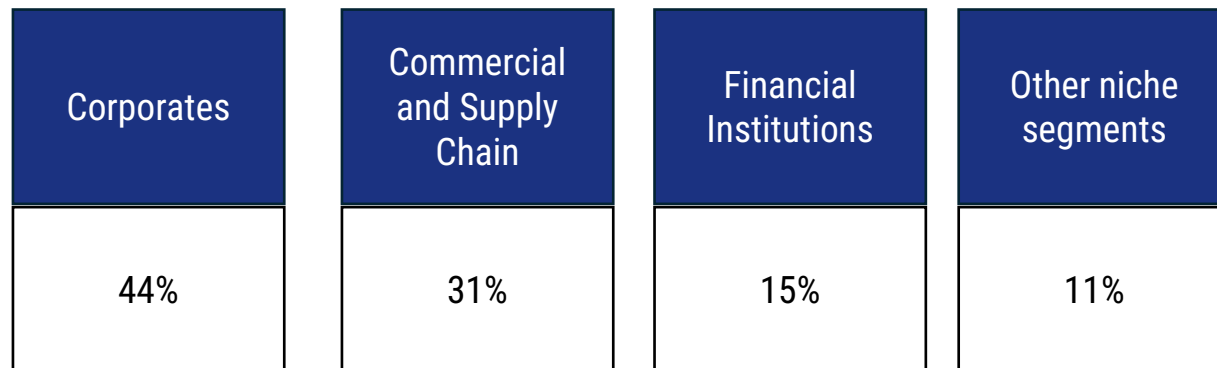
Total Spends (Rs. In bn)



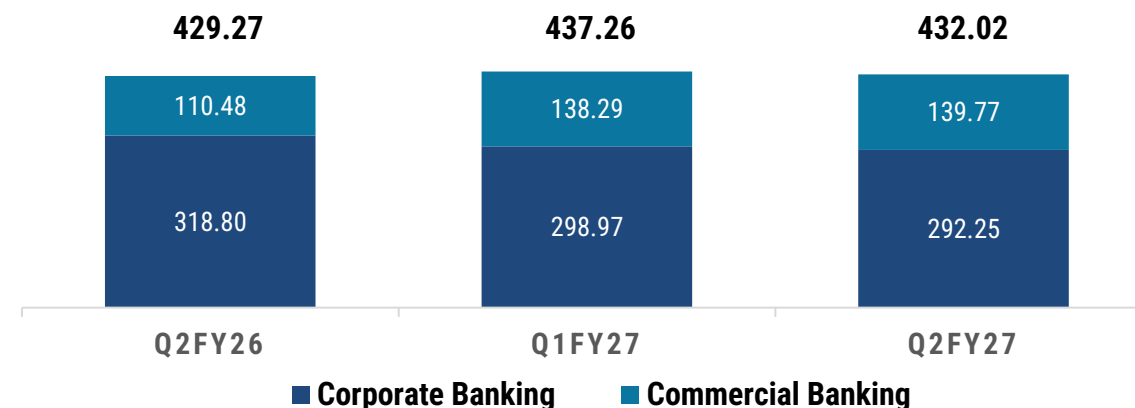
Gross AUM (Rs. In bn)



Gross Advances Contribution (Q2FY27)

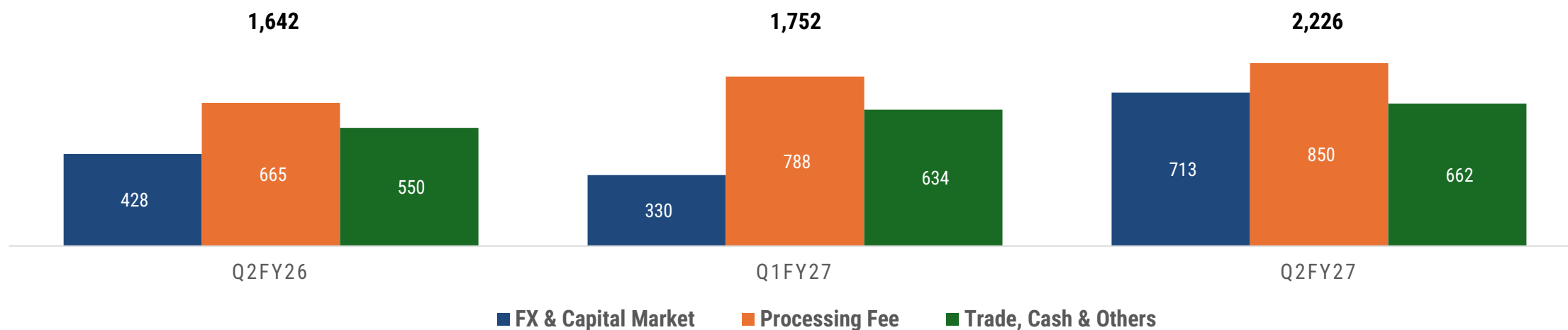


EOP Wholesale Liabilities in Rs. Bn.



Wholesale Advances provided from GIFT city branch was ~Rs. 139 bn as of 30th Sep 2026

Fee Growth Driven by Transaction flows in Rs. Mn.





ESG

Sustainability continues to be at the core of what we do and make it an integral part of our business practices, including Risk Management practices.

- Achieved a CRISIL ESG Score of 71, entering the CRISIL ESG Leadership Band.
- Policy stipulation for managing Bank's own E&S footprint and impact of lending as per IFC and other International Standards
- Initiated independent BRSR Core Assurance starting FY 2025-26 to strengthen transparency and credibility of ESG disclosures.
- Climate Risk Management: Established exposure thresholds for high-carbon sectors (July 2023) and integrated climate physical risk assessment into underwriting effective 1 July 2026.
- Voluntary target and plan to achieve Carbon Neutrality (within own operations) and to phasing out exposure to coal based thermal power generation by FY 2034 .
- The overall women representation in the bank is at 24.63% as on 30th September 2026 with a target to reach 30% by 2027 through the implementation of various strategic initiatives.



1

Financial literacy:

- Bank conducts digital financial literacy programs through Biz. Correspondents
- The program creates awareness on savings, budgeting, safety, responsible borrowings etc.
- 100% of the beneficiaries under this program are women, residing mainly in rural locations

2

Sustainable Finance & financial inclusion products

- Strong micro banking portfolio aimed at hitherto unbanked women
- Financial literacy activities to empower women with financial knowledge
- Funding Sustainable Agricultural Practices and Business

3

Corporate Social Responsibility

- Bank has funded overall 4 projects in FY26-27 across 3 thematic areas, namely Health, Education and Livelihoods Opportunities (H.E.L.O. acronym)
- The Project "Khwaish" is reducing the economic burden of cancer treatment for individuals from low-income backgrounds by supporting treatment costs, particularly for girls and women. By providing a second chance at life and maximizing social value, the project has benefited 1,000+ cancer patients and their families.

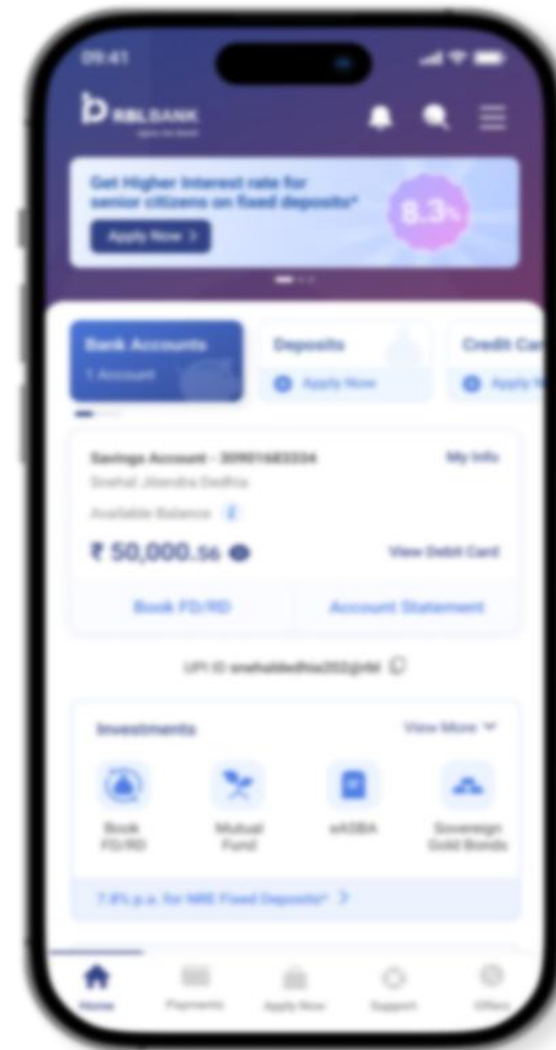


Digital Banking Updates

Digital Banking Snapshot...



 D2C	4.3 Mobile App Ratings	~97 mn Q2 - Monthly Avg Transaction Volume (Inward/Outward) 12% IMPS 82% UPI 6% RTGS & NEFT		\$2.1 bn Value processed in Q2 FY 27 under RDA. (33% growth vs Q1 FY 27)
 Transformation	100% Penetration of E-sign in MFI business	~ 0.21 mn Files processed in Q2 through e sign/stamp platform	5 L+ Average Daily API Calls	19.9 k Credit cards onboarded in Q2 via Account Aggregators Integration.
 Capabilities	~ 0.61 mn No of PPI Customers since inception	~0.77 mn Active unique POS merchants.	~0.85 mn Total active UPI Handle	400+ No of partnerships/Corporates





Annexures

Historical Performance



Particulars	FY 17	FY 18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	HY1FY27
Net Worth	42.42	65.44	73.36	102.90	122.54	120.06	129.96	142.06	149.30	160.14	427.97
Deposits	345.88	439.02	583.94	578.12	731.21	790.07	848.87	1034.94	1109.44	1390.18	1562.72
Advances (Net)	294.49	402.68	543.08	580.19	586.23	600.22	702.09	839.87	926.18	1142.32	1423.14
Investments (Net)	134.82	154.48	168.40	181.50	232.30	222.74	288.75	295.76	321.65	320.78	429.28
Net Profit	4.46	6.35	8.67	5.06	5.08	(0.75)	8.83	11.68	6.95	8.22	7.35
CRAR (%)	13.7	15.3	13.5	16.4	17.5	16.8	16.9	16.2	15.5	14.2	30.1
Gross NPA (%)	1.20	1.4	1.38	3.62	4.34	4.40	3.37	2.65	2.60	1.45	1.02
Net NPA (%)	0.64	0.78	0.69	2.05	2.12	1.34	1.10	0.74	0.29	0.39	0.29
Business per employee	0.13	0.16	0.19	0.16	0.17	0.15	0.14	0.15	0.14	0.19	0.21
No. of employees	4,902	5,300	5,843	7,221	7,816	9,257	11,032	12,473	14,265	13,316	14,222
Return on Assets (%)	1.08	1.21	1.27	0.59	0.54	(0.07)	0.83	0.96	0.51	0.53	0.92
Return on Equity (%)	11.67	10.95	12.15	5.74	4.35	(0.60)	6.69	8.25	4.53	5.12	4.43
BVPS	113.07	159.99	171.93	202.29	204.9	200.27	216.76	234.77	245.61	259.08	275.82

Thank you