

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”)

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 October 12, 2026, has, *inter-alia* approved the unaudited standalone and consolidated financial results of the Bank, for the quarter and half year ended September 30, 2026, 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 and half year ended September 30, 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.

We enclose herewith the unaudited standalone and consolidated financial results for the quarter and half year ended September 30, 2026, along with the Limited Review Reports as mentioned above. Same is enclosed as **Annexure I**

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/>.

The meeting of the Board of Directors commenced at 2:04 p.m. and consideration of the item as mentioned above along with few other matters, concluded at 4:28 p.m. The proceedings of the Board Meeting are in progress at the time of filing of this disclosure.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Digitally signed by
Niti Arya
Date: 2026.10.12
16:34:04 +05'30'

Niti Arya
Company Secretary

Encl: As above

www.rbl.bank.in

RBL Bank 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.rbl.bank.in | E-mail: investorgrievances@rbl.bank.in | CIN: L65191PN1943PLC007308

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Standalone					
		Quarter ended			Half Year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	432,209	384,025	350,747	816,234	694,856	1,433,555
(a)	Interest/discount on advances/bills	335,410	310,714	286,783	646,124	564,028	1,165,995
(b)	Income on investments	74,484	53,839	52,083	128,323	106,885	214,544
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	17,786	14,442	6,363	32,228	13,157	32,271
(d)	Others	4,529	5,030	5,518	9,559	10,786	20,745
2	Other Income (Refer Note 6)	107,736	95,943	93,270	203,679	200,218	412,140
3	Total Income (1+2)	539,945	479,968	444,017	1,019,913	895,074	1,845,695
4	Interest expended	219,116	218,580	195,679	437,696	391,722	797,601
5	Operating Expenses (i)+(ii)	181,216	169,109	175,499	350,325	360,218	718,179
(i)	Employees cost	55,899	51,613	48,482	107,512	95,946	194,406
(ii)	Other operating expenses	125,317	117,496	127,017	242,813	264,272	523,773
6	Total Expenditure (4+5) excluding provisions and contingencies	400,332	387,689	371,178	788,021	751,940	1,515,780
7	Operating Profit before provisions and contingencies (3-6)	139,613	92,279	72,839	231,892	143,134	329,915
8	Provisions (other than tax) and Contingencies	76,653	59,928	49,970	136,581	94,202	225,961
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	62,960	32,351	22,869	95,311	48,932	103,954
11	Tax expense	14,783	6,981	5,017	21,764	11,047	21,710
12	Net Profit (+)/Loss (-) from ordinary activities after tax (10-11)	48,177	25,370	17,852	73,547	37,885	82,244
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (+)/Loss (-) for the period (12-13)	48,177	25,370	17,852	73,547	37,885	82,244
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	155,164	154,856	61,302	155,164	61,302	61,811
16	Reserves excluding revaluation reserves						1,598,631



Sr. No.	Particulars	Standalone					
		Quarter ended			Half Year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
17	Analytical Ratios						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Capital adequacy ratio (%) - under Basel III (Refer Note 5)	30.10	33.28	14.71	30.10	14.71	14.25
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹						
(a)	- Basic EPS before/after extraordinary items (not annualized)	3.11	3.38	2.92	6.38	6.21	13.42
(b)	- Diluted EPS before/after extraordinary items (not annualized)	3.09	3.33	2.88	6.32	6.14	13.18
(iv)	NPA Ratios (Refer Note 15)						
(a)	Gross NPA	145,612	152,159	237,756	145,612	237,756	167,495
	Net NPA	41,543	42,610	57,241	41,543	57,241	44,273
(b)	Gross NPA %	1.02	1.30	2.32	1.02	2.32	1.45
	Net NPA %	0.29	0.37	0.57	0.29	0.57	0.39
(v)	Return on Assets % (annualised)	0.92	0.57	0.48	0.76	0.51	0.53
(vi)	Net worth ¹	4,206,136	4,207,897	1,497,696	4,206,136	1,497,696	1,601,370
(vii)	Outstanding redeemable preference shares	-	-	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-	-	-
(ix)	Debt- equity ratio ²	0.31	0.23	0.95	0.31	0.95	1.01
(x)	Total debts to Total Assets ²	6.01%	5.28%	9.89%	6.01%	9.89%	9.29%

1. Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DOR/2025-26/163 DOR.LRG.No.82/13-10-001/2025-26 -RBI (Commercial Banks - Asset Liability 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.

UNAUDITED STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakh)

Particulars	As at 30.09.2026	As at 30.09.2025	As at 31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	155,164	61,302	61,811
Employees stock options outstanding	18,947	16,970	17,527
Reserves and Surplus	4,159,638	1,524,706	1,581,152
Deposits	15,627,197	11,666,739	13,901,758
Borrowings	1,336,874	1,522,421	1,679,449
Other Liabilities and Provisions	936,573	606,633	826,784
Total	22,234,393	15,398,771	18,068,481
ASSETS			
Cash and Balances with Reserve Bank of India	1,024,683	1,083,881	1,401,160
Balances with banks and money at call and short notice	1,554,627	387,745	905,277
Investments (Net)	4,292,799	2,881,399	3,207,823
Advances (Net)	14,231,408	10,052,857	11,423,194
Fixed Assets	53,901	54,365	56,596
Other Assets	1,076,975	938,524	1,074,431
Total	22,234,393	15,398,771	18,068,481



UNAUDITED STANDALONE SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Standalone					
		Quarter ended			Half Year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Revenue						
(a)	Corporate/Wholesale Banking	243,404	217,526	182,831	460,930	356,242	750,095
(b)	Retail Banking	448,964	419,777	414,328	868,741	807,826	1,650,368
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	448,964	419,777	414,328	868,741	807,826	1,650,368
(c)	Treasury	321,195	274,832	238,842	596,027	502,244	1,009,680
(d)	Other Banking Operations	7,870	5,489	6,495	13,359	11,326	31,221
	Total [Items (a) to (d)]	1,021,433	917,624	842,496	1,939,057	1,677,638	3,441,364
	Less: Inter Segment Revenue	481,488	437,656	398,479	919,144	782,564	1,595,669
	Total Income	539,945	479,968	444,017	1,019,913	895,074	1,845,695
2	Segment Results (Profit (+)/Loss (-) before tax)						
(a)	Corporate/Wholesale Banking	25,199	21,855	19,260	47,054	30,939	81,841
(b)	Retail Banking	(18,093)	(8,128)	(2,147)	(26,221)	(18,799)	(46,157)
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	(18,093)	(8,128)	(2,147)	(26,221)	(18,799)	(46,157)
(c)	Treasury	47,980	13,128	(779)	61,108	25,427	37,014
(d)	Other Banking Operations	7,870	5,489	6,495	13,359	11,326	31,221
	Total [Items (a) to (d)]	62,956	32,344	22,829	95,300	48,893	103,919
	Less: i) Un-allocable income	(4)	(7)	(40)	(11)	(39)	(35)
	Total Profit/(Loss) Before Tax	62,960	32,351	22,869	95,311	48,932	103,954
3	Segment Assets						
	Corporate/Wholesale Banking	7,550,160	6,297,516	4,770,119	7,550,160	4,770,119	5,617,842
	Retail Banking	6,917,347	5,554,666	5,471,375	6,917,347	5,471,375	6,056,737
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	6,917,347	5,554,666	5,471,375	6,917,347	5,471,375	6,056,737
	Treasury	7,438,526	6,368,371	4,956,994	7,438,526	4,956,994	5,935,107
	Other Banking Operations	4,280	4,662	3,331	4,280	3,331	5,448
	Unallocated	324,080	330,360	196,952	324,080	196,952	453,347
	Total	22,234,393	18,555,575	15,398,771	22,234,393	15,398,771	18,068,481
4	Segment Liabilities						
	Corporate/Wholesale Banking	6,326,366	5,024,090	4,823,936	6,326,366	4,823,936	5,952,639
	Retail Banking	9,829,279	7,922,718	7,168,865	9,829,279	7,168,865	8,011,453
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	9,829,279	7,922,718	7,168,865	9,829,279	7,168,865	8,011,453
	Treasury	1,743,230	1,300,373	1,799,897	1,743,230	1,799,897	2,442,558
	Other Banking Operations	425	672	640	425	640	794
	Unallocated	1,344	20,056	2,455	1,344	2,455	547
	Capital and Reserves	4,333,749	4,287,666	1,602,978	4,333,749	1,602,978	1,660,490
	Total	22,234,393	18,555,575	15,398,771	22,234,393	15,398,771	18,068,481

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.



UNAUDITED STANDALONE CASH FLOW STATEMENT

(₹ in Lakh)

	Particulars	Half Year ended 30.09.2026	Half Year ended 30.09.2025	Year ended 31.03.2026
		Unaudited	Unaudited	Audited
I	Cash Flow from Operating Activities			
	Net Profit/(Loss) for the Year/period (before taxes)	95,311	48,932	103,954
	Adjustments for:-			
	(Less)/ Add : (Profit)/ Loss on Sale of Fixed Assets (Net)	(11)	5	9
	Add : Non-Cash Expenditure			
	Depreciation on Fixed Assets	10,842	11,549	23,387
	Revaluation of investments	7,602	4,634	4,729
	Provision / write-off of non performing advances	156,055	134,339	280,959
	Provision for standard assets and contingencies	5,694	(18,444)	(11,495)
	Provision for investments	(226)	(235)	(576)
	ESOP Reserve	4,112	2,957	6,283
	Other provisions	23	78	395
	Cash Flow before changes in Working Capital	279,402	183,815	407,645
	Adjustments for working capital changes:-			
	Increase/(Decrease) in Deposits	1,725,438	572,386	2,807,405
	Increase/(Decrease) in Other Liabilities	104,072	(19,133)	193,751
	(Decrease)/Increase in Deposits placed having original maturity greater than 3 months	(136,653)	(11,709)	4,274
	(Increase)/Decrease in Investments	(1,092,723)	328,708	2,440
	(Increase)/Decrease in Advances	(2,964,269)	(925,370)	(2,442,327)
	(Increase)/Decrease in Other Assets	13,140	(60,175)	(201,132)
	Direct Taxes paid	(32,458)	(7,429)	(14,355)
	Net cash flow (used in)/ from Operating Activities	(2,104,051)	61,093	757,701
II	Cash Flow from Investing Activities			
	Addition to Fixed Assets and CWIP	(8,480)	(8,649)	(23,186)
	Sale of Fixed Assets	343	445	908
	Net cash flow (used in)/ from Investing Activities	(8,137)	(8,204)	(22,278)
III	Cash Flow from Financing Activities			
	Proceeds of share issue (including ESOPs)	2,606,016	7,114	15,976
	Net Proceeds / (repayments) from borrowings	(342,575)	149,036	306,065
	Dividend paid	(15,501)	(6,126)	(6,126)
	Net cash flow (used in)/ from Financing Activities	2,247,940	150,024	315,915
IV	Effect of exchange fluctuation on translation reserve	466	1,043	3,412
V	(Decrease)/ Increase during the Year/period	136,218	203,956	1,054,750
VI	Opening Cash and Cash Equivalents*	2,306,433	1,251,683	1,251,683
VII	Closing Cash and Cash Equivalents*	2,442,651	1,455,639	2,306,433

* 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 ("Board") at its meeting held at Mumbai on October 12, 2026.
2. The standalone financial results for the quarter and half year ended September 30, 2026 and September 30, 2025 have been subjected to a "Limited Review" by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified conclusion thereon. The standalone financial results for the year ended March 31, 2026 were audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified audit opinion thereon.
3. 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, 2026. Any circular/direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/directions.
4. The Board at its meeting held on October 18, 2025, approved the preferential allotment of equity shares to Emirates NBD Bank (P.J.S.C.) ("Emirates NBD"), representing 60% of the post-issue paid-up equity share capital of the Bank, and the Bank and Emirates NBD subsequently entered into an Investment Agreement (as amended). Pursuant to the approval granted by the RBI on April 1, 2026, Emirates NBD invested ₹26,015.77 crore through the preferential allotment of 929,134,820 equity shares at ₹280/- per share on June 18, 2026. In accordance with applicable regulations, Emirates NBD also completed a mandatory open offer to the public shareholders of the Bank. Following completion of the transaction, Emirates NBD holds 60% of the expanded paid-up equity share capital of the Bank, has been classified as its promoter, and the Bank has become a subsidiary of Emirates NBD. Further, the Board has, at its meeting held on October 18, 2025, approved a Scheme of Amalgamation of Emirates NBD Bank (P.J.S.C.) - India Branch with and into the Bank under Section 44A of the Banking Regulation Act, 1949 ('Scheme of Amalgamation'), with an appointed date of April 1, 2026, or such other date as may be fixed mutually by Emirates NBD Bank (P.J.S.C.) - India Branch and the Bank and sanctioned by the RBI subject to receipt of requisite statutory and regulatory approvals. The Scheme of Amalgamation was approved by the shareholders of the Bank at the Extraordinary General Meeting held on November 12, 2025 and is subject to RBI approval for which an application has been made by the Bank and Emirates NBD Bank (P.J.S.C.) - India Branch.
5. In accordance with RBI Direction RBI/2026-27/79 DOR.CAP.REC.No.68/21.01.002/2026-27 dated May 8, 2026, the Bank has included the profits earned during the quarter and half year ended September 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR).
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 and half year ended September 30, 2026, the Bank allotted 3,084,448 and 4,396,257 shares respectively pursuant to the exercise of stock options under its Employees Stock Option Scheme.
9. Position of accounts restructured under Resolution Framework for COVID-19 related stress as of September 30, 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 31.03.2026 (A) ¹	Of (A), aggregate debt that slipped into NPA during H1 FY27	Of (A) amount written off during H1 FY27 ²	Of (A) amount paid by the borrowers during H1 FY27 ³	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2026 ¹
Personal Loans	57.22	2.73	1.33	11.91	42.58
Corporate persons*	13.13	-	-	0.88	12.25
Of which, MSMEs	-	-	-	-	-
Others	8.92	-	-	0.23	8.69
Total	79.27	2.73	1.33	13.02	63.52

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

¹ represents fund based outstanding balance of standard accounts

² represents debt that slipped into NPA and was subsequently written off during H1 FY27

³ net of increase in exposure during the period



10. Details of loans not in default and stressed loans (NPA and SMA accounts) transferred/acquired during the quarter ended September 30, 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 September 30, 2026.

ii) Detail of rating-wise distribution of SRs held by the Bank as at September 30, 2026:

(₹ in crore)

Rating	NAV estimate %	Book value
RR1+	Above 150%	7.62
RR1	Above 100% upto 150%	106.26

b. The Bank has not acquired any stressed loans (NPA and SMA accounts) during the quarter ended September 30, 2026.

c. The Bank has not transferred loan not in default during the quarter ended September 30, 2026.

d. Details of loans not in default acquired through assignments during the quarter ended September 30, 2026 are given below:

Aggregate amount of loan acquired (₹ in crore)	1,120.79
Weighted average residual tenor of the loans acquired (in months)	45
Weighted average holding period by originator (in months)	7
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.

11. 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 September 30, 2026
Amount of Gross outstanding (₹)	425.87
Weighted average rate of interest (%)	9.17%
Fees charged/paid during the quarter (₹)	1.23
Broad sectors in which CLA was made	Housing loan, Loan against property, Loan against ornaments/jewellery
Performance of loans under CLA (₹)	
• Standard loans	425.87
• Non-Performing loans	-
Details related to default loss guarantee (₹)	Not applicable



12. The disclosure related to Project under implementation for the quarter ended September 30, 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	57	2,333.07*
1a	Movement in balance of accounts existing at the beginning of the quarter		184.71
1b	Accounts paid off from accounts existing at the beginning of the quarter	1	43.75*
2	Projects under implementation accounts sanctioned during the quarter	8	243.73#
3	Projects under implementation accounts where DCCO has been achieved during the quarter	5	187.51*
4	Projects under implementation accounts at the end of the quarter (1+1a-1b+2-3)	59	2,530.25#
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO has been invoked	3	103.47#
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	3	103.47#
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 June 30, 2026.

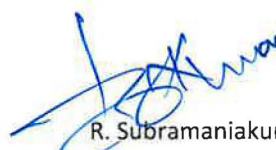
#total outstanding is as of September 30, 2026.

13. As at September 30, 2026, the Bank has one (1) wholly owned subsidiary.
14. 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.
15. The disclosures for NPA referred to in point 17 (iv) above correspond to Non-Performing Advances.
16. Previous period/year figures have been regrouped/reclassified, where necessary to conform to current period classification.

Place: Mumbai

Date: October 12, 2026

For RBL Bank Limited


R. Subramaniakumar
Managing Director & CEO



UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Consolidated					
		Quarter ended			Half year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	432,210	384,024	350,792	816,234	694,910	1,433,675
(a)	Interest/discount on advances/bills	335,410	310,714	286,783	646,124	564,028	1,165,995
(b)	Income on investments	74,484	53,839	52,083	128,323	106,885	214,549
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	17,786	14,442	6,363	32,228	13,157	32,271
(d)	Others	4,530	5,029	5,563	9,559	10,840	20,860
2	Other income (Refer Note 6)	107,955	92,204	93,367	200,159	200,506	412,718
3	Total Income (1+2)	540,165	476,228	444,159	1,016,393	895,416	1,846,393
4	Interest expended	219,072	218,499	195,636	437,571	391,679	797,466
5	Operating expenses (i)+(ii)	179,432	166,830	174,036	346,262	357,271	712,366
(i)	Employees cost	67,136	63,023	60,553	130,159	120,540	243,194
(ii)	Other operating expenses	112,296	103,807	113,483	216,103	236,731	469,172
6	Total expenditure (4+5) excluding provisions and contingencies	398,504	385,329	369,672	783,833	748,950	1,509,832
7	Operating profit before provisions and contingencies (3-6)	141,661	90,899	74,487	232,560	146,466	336,561
8	Provisions (other than tax) and contingencies	76,653	59,928	49,970	136,581	94,202	225,961
9	Exceptional items	-	-	-	-	-	-
10	Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)	65,008	30,971	24,517	95,979	52,264	110,600
11	Tax expense	15,172	7,548	5,271	22,720	11,596	22,695
12	Net Profit (+)/Loss (-) from ordinary activities after tax before minority interest (10-11)	49,836	23,423	19,246	73,259	40,668	87,905
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net profit (+)/Loss (-) for the period before minority interest (12-13)	49,836	23,423	19,246	73,259	40,668	87,905
15	Less: Share of Minority Interest	-	-	-	-	-	-
16	Add: Share in Profit (+)/Loss (-) of associate	-	-	-	-	-	-
17	Profit after tax (14-15+16)	49,836	23,423	19,246	73,259	40,668	87,905
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	155,164	154,856	61,302	155,164	61,302	61,811
19	Reserves excluding revaluation reserves						1,610,566
20	Minority interest	-	-	-	-	-	-
21	Analytical Ratios						
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
(ii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹						
(a)	- Basic EPS before/after extraordinary items (not annualized)	3.22	3.12	3.15	6.35	6.67	14.34
(b)	- Diluted EPS before/after extraordinary items (not annualized)	3.19	3.08	3.11	6.30	6.59	14.09



UNAUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakh)

Particulars	As at 30.09.2026	As at 30.09.2025	As at 31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	155,164	61,302	61,811
Employees stock options outstanding	18,947	16,970	17,527
Reserves and Surplus	4,171,284	1,533,763	1,593,086
Deposits	15,610,379	11,663,648	13,895,935
Borrowings	1,337,178	1,522,532	1,679,644
Other Liabilities and Provisions	935,915	605,814	826,689
Total	22,228,867	15,404,029	18,074,692
ASSETS			
Goodwill on Consolidation	4,068	4,068	4,068
Cash and Balances with Reserve Bank of India	1,024,682	1,083,880	1,401,159
Balances with banks and money at call and short notice	1,554,808	387,908	905,426
Investments (Net)	4,278,276	2,876,719	3,205,863
Advances (Net)	14,231,408	10,052,857	11,423,194
Fixed Assets	55,248	56,403	58,160
Other Assets	1,080,377	942,194	1,076,822
Total	22,228,867	15,404,029	18,074,692



UNAUDITED CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Consolidated					
		Quarter ended			Half year ended		Year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Revenue						
(a)	Corporate/Wholesale Banking	243,404	217,526	182,831	460,930	356,242	750,095
(b)	Retail Banking	449,184	419,979	414,470	869,163	808,168	1,651,066
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	449,184	419,979	414,470	869,163	808,168	1,651,066
(c)	Treasury	321,195	270,890	238,842	592,085	502,244	1,009,680
(d)	Other Banking Operations	7,870	5,489	6,495	13,359	11,326	31,221
	Total [Items (a) to (d)]	1,021,653	913,884	842,638	1,935,537	1,677,980	3,442,062
	Less: Inter Segment Revenue	481,488	437,656	398,479	919,144	782,564	1,595,669
	Total Income	540,165	476,228	444,159	1,016,393	895,416	1,846,393
2	Segment Results (Profit (+)/Loss (-) before tax)						
(a)	Corporate/Wholesale Banking	25,199	21,855	19,260	47,054	30,939	81,841
(b)	Retail Banking	(16,045)	(5,566)	(499)	(21,611)	(15,467)	(39,511)
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	(16,045)	(5,566)	(499)	(21,611)	(15,467)	(39,511)
(c)	Treasury	47,980	9,186	(779)	57,166	25,427	37,014
(d)	Other Banking Operations	7,870	5,489	6,495	13,359	11,326	31,221
	Total [Items (a) to (d)]	65,004	30,964	24,477	95,968	52,225	110,565
	Less: i) Un-allocable income	(4)	(7)	(40)	(11)	(39)	(35)
	Total Profit/(Loss) Before Tax	65,008	30,971	24,517	95,979	52,264	110,600
3	Segment Assets						
	Corporate/Wholesale Banking	7,550,160	6,297,516	4,770,119	7,550,160	4,770,119	5,617,842
	Retail Banking	6,911,821	5,559,971	5,476,633	6,911,821	5,476,633	6,062,948
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	6,911,821	5,559,971	5,476,633	6,911,821	5,476,633	6,062,948
	Treasury	7,438,526	6,368,371	4,956,994	7,438,526	4,956,994	5,935,107
	Other Banking Operations	4,280	4,662	3,331	4,280	3,331	5,448
	Unallocated	324,080	330,360	196,952	324,080	196,952	453,347
	Total	22,228,867	18,560,880	15,404,029	22,228,867	15,404,029	18,074,692
4	Segment Liabilities						
	Corporate/Wholesale Banking	6,326,366	5,024,090	4,823,936	6,326,366	4,823,936	5,952,639
	Retail Banking	9,812,107	7,918,036	7,165,066	9,812,107	7,165,066	8,005,730
	(i) Digital Banking*	-	-	-	-	-	-
	(ii) Other Retail Banking	9,812,107	7,918,036	7,165,066	9,812,107	7,165,066	8,005,730
	Treasury	1,743,230	1,300,373	1,799,897	1,743,230	1,799,897	2,442,558
	Other Banking Operations	425	672	640	425	640	794
	Unallocated	1,344	20,056	2,455	1,344	2,455	547
	Capital and Reserves	4,345,395	4,297,653	1,612,035	4,345,395	1,612,035	1,672,424
	Total	22,228,867	18,560,880	15,404,029	22,228,867	15,404,029	18,074,692

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.



UNAUDITED CONSOLIDATED CASH FLOW STATEMENT

(₹ in Lakh)

	Particulars	Half Year ended 30.09.2026	Half Year ended 30.09.2025	Year ended 31.03.2026
		Unaudited	Unaudited	Audited
I	Cash Flow from Operating Activities			
	Net Profit/ (Loss) for the Year/period (before taxes)	95,979	52,264	110,600
	Adjustments for:-			
	(Less)/ Add : (Profit)/ Loss on Sale of Fixed Assets (Net)	(36)	9	18
	Add : Non-Cash Expenditure			
	Depreciation on Fixed Assets	11,329	12,247	24,694
	Revaluation of investments	7,733	4,570	4,598
	Provision / write-off of non performing advances	156,055	134,339	280,959
	Provision for standard assets and contingencies	5,694	(18,444)	(11,495)
	Provision for investments	(226)	(235)	(576)
	ESOP Reserve	4,112	2,957	6,283
	Other provisions	23	78	395
	Cash Flow before changes in Working Capital	280,663	187,785	415,476
	Adjustments for working capital changes:-			
	Increase/(Decrease) in Deposits	1,714,444	570,358	2,802,645
	Increase/(Decrease) in Other Liabilities	103,509	(19,289)	194,319
	(Decrease)/Increase in Deposits placed having original maturity greater than 3 months	(136,653)	(13,750)	4,784
	(Increase)/Decrease in Investments	(1,080,290)	327,287	(1,635)
	(Increase)/Decrease in Advances	(2,964,269)	(925,370)	(2,442,327)
	(Increase)/Decrease in Other Assets	11,982	(60,302)	(200,877)
	Direct Taxes paid	(33,270)	(8,102)	(14,568)
	Net cash flow (used in)/ from Operating Activities	(2,103,884)	58,617	757,817
II	Cash Flow from Investing Activities			
	Addition to Fixed Assets and CWIP	(8,771)	(8,743)	(23,458)
	Sale of Fixed Assets	391	463	965
	Net cash flow (used in)/ from Investing Activities	(8,380)	(8,280)	(22,493)
III	Cash Flow from Financing Activities			
	Proceeds of share issue (including ESOPs)	2,606,016	7,114	15,976
	Net Proceeds / (repayments) from borrowings	(342,466)	149,034	306,146
	Dividend paid	(15,501)	(6,126)	(6,126)
	Net cash flow (used in)/ from Financing Activities	2,248,049	150,022	315,996
IV	Effect of exchange fluctuation on translation reserve	466	1,043	3,412
V	(Decrease)/ Increase during the Year/period	136,251	201,402	1,054,732
VI	Opening Cash and Cash Equivalents*	2,306,582	1,251,850	1,251,850
VII	Closing Cash and Cash Equivalents*	2,442,833	1,453,252	2,306,582

* 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 at its meeting held at Mumbai on October 12, 2026.
2. The consolidated financial results for the quarter and half year ended September 30, 2026 and September 30, 2025 have been subjected to "Limited Review" by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified conclusion thereon. The consolidated financial results for the year ended March 31, 2026 were audited by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and Singhi & Co., Chartered Accountants who have issued an unmodified audit opinion thereon.
3. 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, 2026. Any circular/direction issued by the RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/directions.
4. The Board at its meeting held on October 18, 2025, approved the preferential allotment of equity shares to Emirates NBD Bank (P.J.S.C.) ("Emirates NBD"), representing 60% of the post-issue paid-up equity share capital of the Bank, and the Bank and Emirates NBD subsequently entered into an Investment Agreement (as amended). Pursuant to the approval granted by the RBI on April 1, 2026, Emirates NBD invested ₹26,015.77 crore through the preferential allotment of 929,134,820 equity shares at ₹280/- per share on June 18, 2026. In accordance with applicable regulations, Emirates NBD also completed a mandatory open offer to the public shareholders of the Bank. Following completion of the transaction, Emirates NBD holds 60% of the expanded paid-up equity share capital of the Bank, has been classified as its promoter, and the Bank has become a subsidiary of Emirates NBD.
Further, the Board has, at its meeting held on October 18, 2025, approved a Scheme of Amalgamation of Emirates NBD Bank (P.J.S.C.) - India Branch with and into the Bank under Section 44A of the Banking Regulation Act, 1949 ('Scheme of Amalgamation'), with an appointed date of April 1, 2026, or such other date as may be fixed mutually by Emirates NBD Bank (P.J.S.C.) - India Branch and the Bank and sanctioned by the RBI subject to receipt of requisite statutory and regulatory approvals. The Scheme of Amalgamation was approved by the shareholders of the Bank at the Extraordinary General Meeting held on November 12, 2025 and is subject to RBI approval for which an application has been made by the Bank and Emirates NBD Bank (P.J.S.C.) - India Branch.
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 and half year ended September 30, 2026, the Bank allotted 3,084,448 and 4,396,257 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'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.
10. Previous period/year figures have been regrouped/reclassified, where necessary to conform to current period classification.

Place: Mumbai
Date: October 12, 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
Level 19, Sunshine Tower,
Senapati Bapat Marg,
Elphinstone Road,
Mumbai - 400 013

Independent Auditors' Review Report on unaudited standalone financial results for the quarter and half year ended 30 September 2026 of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (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 and half year ended 30 September 2026 ('the Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations'), except for the disclosures relating to Pillar 3 disclosures as at 30 September 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 Note 14 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 25 'Interim Financial Reporting' ('AS 25'), 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 Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the '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 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. 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 the 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 stated in paragraph 3 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, the RBI Guidelines and other accounting principles generally accepted in India and 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 September 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 Note 14 to the Statement and have not been reviewed by us.

For **Singhi & Co.**
Chartered Accountants
ICAI Firm Registration Number: 302049E

Ankit Dhelia

Ankit Dhelia
Partner
ICAI Membership No.: 069178
UDIN:26069178WEZNON5483



Place: Mumbai
Date: 12 October 2026

For **KKC & Associates LLP**
Chartered Accountants
(formerly Khimji Kunverji & Co LLP)
ICAI Firm Registration Number: 105146W/W100621

Vinit K Jain

Vinit K Jain
Partner
ICAI Membership No.: 145911
UDIN: 26145911VNKNFQ6271



Place: Mumbai
Date: 12 October 2026

Independent Auditors' Review Report on unaudited consolidated financial results for the quarter and half year ended 30 September 2026 of RBL Bank Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (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 Bank' or 'the Bank') and its subsidiary (the Parent Bank and its subsidiary together referred to as 'the Group') for the quarter and half year ended 30 September 2026 (the 'Statement'), being submitted by the Bank pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'), except for the disclosures relating to consolidated Pillar 3 disclosures as at 30 September 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 Note 9 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 has been 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 25 'Interim Financial Reporting' ('AS 25'), 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 (the 'RBI') from time to time (the '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. 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 the 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 financial results of the following entities:

Name of the Entity	Relationship
RBL Bank Limited	Parent Bank
RBL FinServe Limited	Subsidiary

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of other auditor, 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, the 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 consolidated Pillar 3 disclosures as at 30 September 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 Note 9 to the Statement and have not been reviewed by us.
6. Further, the subsidiary company whose financial result reflects total assets of Rs. 27,636 lakh (before consolidation adjustments) as at 30 September 2026 and total revenues of Rs. 16,059 lakh and Rs. 32,648 lakh (before consolidation adjustments) and total net profit after tax of Rs.1,660 lakh and Rs. 3,653 lakh (before consolidation adjustments) for the quarter and half year ended 30 September 2026 respectively, and cash inflows (net) of Rs. 11,354 lakh for half year ended 30 September 2026, as considered in the Statement has been reviewed by KKC & Associates LLP (formerly Khimji Kunverji & Co LLP), one of the joint auditors of the Bank, whose review report has been furnished to us by the Parent Bank'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 with respect to our reliance on the work done and the review report of the other joint auditor.

For **Singhi & Co.**
Chartered Accountants
ICAI Firm Registration Number: 302049E

Ankit Dhelia

Ankit Dhelia
Partner

ICAI Membership No.: 069178
UDIN:26069178LLCMNH1189



For **KKC & Associates LLP**
Chartered Accountants
(formerly Khimji Kunverji & Co LLP)
ICAI Firm Registration Number: 105146W/W100621

Vinit K Jain

Vinit K Jain
Partner

ICAI Membership No.: 145911
UDIN: 26145911JEWUNQ5497



Place: Mumbai
Date: 12 October 2026

Place: Mumbai
Date: 12 October 2026