RBL BANK
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July 17, 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 July 17, 2026, has, *inter-alia:*

1. Approved the unaudited standalone and consolidated financial results of the Bank, for the quarter ended June 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 ended June 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.

2. Considered and approved the Notice of the ensuing 83rd Annual General Meeting ("AGM") and inclusion of the below mentioned items along with few other matters, for seeking the approval of the Shareholders of the Bank:

   A. To approve the appointment of Mr. Suryanarayan Subramanian (DIN: 11746038) (Mr. Surya Subramanian) as Non-Executive Independent Director of the Bank.

   B. To approve the individual appointments of Mr. Shayne Keith Nelson (DIN: 02191937), Mr. Patrick John Sullivan (DIN: 11710803), Mr. Neeraj Makin (DIN: 11699792), Mr. Manoj Chawla (DIN: 11716190) and Mr. Marwan Mahmood Mohammad Hadi (DIN: 11711479) as Non-Executive Non-Independent Directors (Nominees of Emirates NBD Bank (P.J.S.C)) of the Bank.

   C. To approve the increase in the borrowing limits of the Bank upto an amount of Rs. 40,000 crore (Rupees Forty Thousand Crore Only) (apart from deposits of money accepted from public in ordinary course of business repayable on demand or otherwise, temporary loans repayable on demand or within six months from the date of loan, if any obtained from the bank's banker(s) in the ordinary course of business) pursuant to the provisions of Section 180(1)(c) and other applicable provisions of the Companies Act, 2013, read with the rules made thereunder.

   D. Authorization to the Board for Issuance of debt securities and raising funds in Indian rupees/foreign currency for an amount upto Rs. 10,000 crore (Rupees Ten

Thousand Crore) in domestic and / or overseas markets, in one or more tranches, on private placement basis, from time to time, (which will be valid for a period of one year from the date of passing of such Special Resolution at the ensuing Annual General Meeting) pursuant to Section 42 and other applicable provisions of the Companies Act, 2013 and applicable SEBI Listing Regulations and subject to such Regulatory / Statutory approvals as may be applicable.

With respect to the aforesaid proposal as mentioned at Serial No. D above, the last approval for such proposal for an amount upto Rs. 3000 Crore (Rupees Three Thousand Crore) was granted by the shareholders at the 82nd AGM held on September 26, 2025 and the same is valid for a period of one year from the date of passing of the Special Resolution i.e. upto September 25, 2026. The Bank has not raised any funds till date under the authority of the aforesaid resolution. The aforesaid proposal is approved by the Board to facilitate seeking of an enabling approval of the shareholders of the Bank at the ensuing 83rd AGM for a further period of one year from the date of passing the special resolution at the said AGM.

We enclose herewith the Unaudited standalone and consolidated financial results for the quarter ended June 30, 2026, along with the Limited Review Reports as mentioned above.

The AGM Notice shall be sent to the Shareholders in due course and the same shall be filed with the Stock Exchange.

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 3:03 p.m. and concluded at 3:57 p.m.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**

Niti Arya Digitally signed by Niti Arya Date: 2026.07.17 16:14:52 +05'30'

Niti Arya
Company Secretary

Encl: As above

RBL BANK
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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 ENDED JUNE 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Standalone			
		Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Interest earned (a)+(b)+(c)+(d)**	**384,025**	**372,025**	**344,109**	**1,433,555**
(a)	Interest/discount on advances/bills	310,714	300,943	277,245	1,165,995
(b)	Income on investments	53,839	55,497	54,802	214,544
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	14,442	11,178	6,794	32,271
(d)	Others	5,030	4,407	5,268	20,745
2	Other Income (Refer Note 7)	95,943	106,896	106,948	412,140
3	**Total Income (1+2)**	**479,968**	**478,921**	**451,057**	**1,845,695**
4	Interest expended	218,580	204,929	196,043	797,601
5	**Operating Expenses (i)+(ii)**	**169,109**	**178,454**	**184,719**	**718,179**
(i)	Employees cost	51,613	48,217	47,464	194,406
(ii)	Other operating expenses	117,496	130,237	137,255	523,773
6	**Total Expenditure (4+5) excluding provisions and contingencies**	**387,689**	**383,383**	**380,762**	**1,515,780**
7	**Operating Profit before provisions and contingencies (3-6)**	**92,279**	**95,538**	**70,295**	**329,915**
8	Provisions (other than tax) and Contingencies	59,928	67,832	44,232	225,961
9	Exceptional Items	-	-	-	-
10	**Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)**	**32,351**	**27,706**	**26,063**	**103,954**
11	Tax expense	6,981	4,735	6,030	21,710
12	**Net Profit (+)/Loss (-) from ordinary activities after tax (10-11)**	**25,370**	**22,971**	**20,033**	**82,244**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit (+)/Loss (-) for the period (12-13)**	**25,370**	**22,971**	**20,033**	**82,244**
15	Paid-up equity share capital (Face Value of ₹ 10/- each)	154,856	61,811	60,901	61,811
16	Reserves excluding revaluation reserves				1,598,631
17	**Analytical Ratios**				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital adequacy ratio (%) - under Basel III (Refer Note 6)	33.28	14.25	15.42	14.25
(iii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹				
(a)	- Basic EPS before/after extraordinary items (not annualized)	3.38	3.72	3.29	13.42
(b)	- Diluted EPS before/after extraordinary items (not annualized)	3.33	3.67	3.26	13.18
(iv)	NPA Ratios (Refer Note 15)				
(a)	Gross NPA	152,159	167,495	268,586	167,495
	Net NPA	42,610	44,273	42,882	44,273
(b)	Gross NPA %	1.30	1.45	2.78	1.45
	Net NPA %	0.37	0.39	0.45	0.39
(v)	Return on Assets % (annualised)	0.57	0.55	0.56	0.53
(vi)	Net worth[1]	4,207,897	1,601,370	1,495,747	1,601,370
(vii)	Outstanding redeemable preference shares	-	-	-	-
(viii)	Capital Redemption Reserve	-	-	-	-
(ix)	Debt- equity ratio[2]	0.23	1.01	0.94	1.01
(x)	Total debts to Total Assets[2]	5.28%	9.29%	9.99%	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.

RBL BANK LIMITED MUMBAI

SINGHI & CO. Chartered Accountants

KKC & Associates LLP Chartered Accountants

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UNAUDITED STANDALONE SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Standalone			
		Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Segment Revenue**				
(a)	Corporate/Wholesale Banking	217,526	204,377	173,411	750,095
(b)	Retail Banking	419,777	417,500	393,498	1,650,368
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*419,777*	*417,500*	*393,498*	*1,650,368*
(c)	Treasury	274,832	253,837	263,402	1,009,680
(d)	Other Banking Operations	5,489	12,313	4,831	31,221
	Total [Items (a) to (d)]	**917,624**	**888,027**	**835,142**	**3,441,364**
	Less: Inter Segment Revenue	437,656	409,106	384,085	1,595,669
	Total Income	**479,968**	**478,921**	**451,057**	**1,845,695**
2	**Segment Results** (Profit (+)/Loss (-) before tax)				
(a)	Corporate/Wholesale Banking	21,855	31,004	11,679	81,841
(b)	Retail Banking	(8,128)	(17,809)	(16,652)	(46,157)
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*(8,128)*	*(17,809)*	*(16,652)*	*(46,157)*
(c)	Treasury	13,128	2,280	26,206	37,014
(d)	Other Banking Operations	5,489	12,313	4,831	31,221
	Total [Items (a) to (d)]	**32,344**	**27,788**	**26,064**	**103,919**
	Less: i) Un-allocable income	(7)	82	1	(35)
	Total Profit/(Loss) Before Tax	**32,351**	**27,706**	**26,063**	**103,954**
3	**Segment Assets**				
	Corporate/Wholesale Banking	6,297,516	5,617,842	4,266,559	5,617,842
	Retail Banking	5,554,666	6,056,737	5,367,138	6,056,737
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*5,554,666*	*6,056,737*	*5,367,138*	*6,056,737*
	Treasury	6,368,371	5,935,107	5,011,420	5,935,107
	Other Banking Operations	4,662	5,448	2,481	5,448
	Unallocated	330,360	453,347	235,052	453,347
	Total	**18,555,575**	**18,068,481**	**14,882,650**	**18,068,481**
4	**Segment Liabilities**				
	Corporate/Wholesale Banking	5,024,090	5,952,639	4,812,155	5,952,639
	Retail Banking	7,922,718	8,011,453	6,878,249	8,011,453
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*7,922,718*	*8,011,453*	*6,878,249*	*8,011,453*
	Treasury	1,300,373	2,442,558	1,608,150	2,442,558
	Other Banking Operations	672	794	513	794
	Unallocated	20,056	547	402	547
	Capital and Reserves	4,287,666	1,660,490	1,583,181	1,660,490
	Total	**18,555,575**	**18,068,481**	**14,882,650**	**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.

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SINGHI & CO. Chartered Accountants

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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 July 17, 2026.
2. These standalone financial results for the quarter ended June 30, 2026 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 quarter ended June 30, 2025 were reviewed by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued an unmodified conclusion. The standalone financial results for the year ended March 31, 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 figures of the last quarter for the previous year are the balancing figures between audited figures of the full previous financial year and the unaudited published year to date figures up to the third quarter of previous financial year.
4. The Bank has applied its significant accounting policies, in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2026. 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 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.
6. 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 ended June 30, 2026, for the purpose of computing its Capital to Risk-Weighted Assets Ratio (CRAR). Further, pursuant to RBI Direction RBI/2026-27/83 DOR.MRG.REC.No.71/00-00-001/2026-27 dated May 18, 2026, being the Second Amendment Directions, 2026 relating to the Classification, Valuation and Operation of Investment Portfolio, the Bank has transferred ₹320.00 crore from the Investment Fluctuation Reserve (IFR) to General Reserve (Revenue and Other Reserves) during the quarter ended June 30, 2026.
7. 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.
8. 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.
9. During the quarter ended June 30, 2026, the Bank allotted 1,311,809 shares respectively pursuant to the exercise of stock options under its Employees Stock Option Scheme.

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10. Details of loans not in default and stressed loans (NPA and SMA accounts) transferred/acquired during the quarter ended June 30, 2026 under the RBI Master Direction are given below:

a. i) Details of stressed loans (NPA and SMA accounts) transferred are given below:

Particulars	To ARC's		To permitted transferees		To other transferees	
	NPA	SMA	NPA	SMA	NPA	SMA
No. of accounts	130,437*	-	-	-	-	-
Aggregate principal outstanding of loans transferred (₹ in crore)	712.27	-	-	-	-	-
Weighted average residual tenor of the loans transferred (in months)	-	-	-	-	-	-
Net book value of loans transferred (at the time of transfer) (₹ in crore)	-	-	-	-	-	-
Aggregate consideration (₹ in crore)	23.15	-	-	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years (₹ in crore)	-	-	-	-	-	-
Excess Provision reversed to the profit and loss account on account of sale of stressed loans (₹ in crore)	23.15	-	-	-	-	-

*During the quarter ended June 30, 2026, 130,437 technically written off credit card accounts with aggregate outstanding of ₹712.27 crore were transferred to an ARC on Cash basis for ₹23.15 crore.

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

(₹ in crore)

Rating	NAV estimate %	Book value
RR1	Above 100% upto 150%	114.85

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

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

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

Aggregate amount of loan acquired (₹ in crore)	867.74
Weighted average residual tenor of the loans acquired (in months)	17
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.

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 June 30, 2026
Amount of Gross outstanding (₹)	286.61
Weighted average rate of interest (%)	9.15%
Fees charged/paid during the quarter (₹)	0.28
Broad sectors in which CLA was made	Housing loan, Loan against property, Loan against ornaments/jewellery
Performance of loans under CLA (₹) • Standard loans • Non-Performing loans	 286.61 -
Details related to default loss guarantee (₹)	Not applicable

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12. The disclosure related to Project under implementation for the quarter ended June 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	59	2,218.41*
1a	Movement in balance of accounts existing at the beginning of the quarter	[redacted]	255.40
1b	Accounts paid off from accounts existing at the beginning of the quarter	4	72.29*
2	Projects under implementation accounts sanctioned during the quarter	5	96.47#
3	Projects under implementation accounts where DCCO has been achieved during the quarter	3	164.92*
4	Projects under implementation accounts at the end of the quarter (1+1a-1b+2-3)	57	2,333.07#
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO has been invoked	2	133.74#
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	2	133.74#
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 March 31, 2026.
#total outstanding is as of June 30, 2026.

13. As at June 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: July 17, 2026

For RBL Bank Limited

R. Subramaniakumar
Managing Director & CEO

RBL BANK LIMITED MUMBAI

SINGHI & CO. Chartered Accountants

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UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Consolidated			
		Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Interest earned (a)+(b)+(c)+(d)**	**384,024**	**372,087**	**344,118**	**1,433,675**
(a)	Interest/discount on advances/bills	310,714	300,943	277,245	1,165,995
(b)	Income on investments	53,839	55,498	54,802	214,549
(c)	Interest on balances with Reserve Bank of India and other inter-bank funds	14,442	11,178	6,794	32,271
(d)	Others	5,029	4,468	5,277	20,860
2	Other income (Refer Note 7)	92,204	107,049	107,139	412,718
3	**Total Income (1+2)**	**476,228**	**479,136**	**451,257**	**1,846,393**
4	Interest expended	218,499	204,880	196,043	797,466
5	**Operating expenses (i)+(ii)**	**166,830**	**177,011**	**183,235**	**712,366**
(i)	Employees cost	63,023	60,495	59,987	243,194
(ii)	Other operating expenses	103,807	116,516	123,248	469,172
6	**Total expenditure (4+5) excluding provisions and contingencies**	**385,329**	**381,891**	**379,278**	**1,509,832**
7	**Operating profit before provisions and contingencies (3-6)**	**90,899**	**97,245**	**71,979**	**336,561**
8	Provisions (other than tax) and contingencies	59,928	67,832	44,232	225,961
9	Exceptional items	-	-	-	-
10	**Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)**	**30,971**	**29,413**	**27,747**	**110,600**
11	Tax expense	7,548	4,971	6,325	22,695
12	**Net Profit (+)/Loss (-) from ordinary activities after tax before minority interest (10-11)**	**23,423**	**24,442**	**21,422**	**87,905**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net profit (+)/Loss (-) for the period before minority interest (12-13)**	**23,423**	**24,442**	**21,422**	**87,905**
15	Less: Share of Minority Interest	-	-	-	-
16	Add: Share in Profit (+)/Loss (-) of associate	-	-	-	-
17	**Profit after tax (14-15+16)**	**23,423**	**24,442**	**21,422**	**87,905**
18	Paid-up equity share capital (Face Value of ₹ 10/- each)	154,856	61,811	60,901	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
(ii)	Earnings Per Share (EPS) - (Basic and Diluted) ₹				
(a)	- Basic EPS before/after extraordinary items (not annualized)	3.12	3.96	3.52	14.34
(b)	- Diluted EPS before/after extraordinary items (not annualized)	3.08	3.90	3.49	14.09

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UNAUDITED CONSOLIDATED SEGMENT REPORTING FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in lakh)

Sr. No.	Particulars	Consolidated			
		Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 3)	Unaudited	Audited
1	**Segment Revenue**				
(a)	Corporate/Wholesale Banking	217,526	204,377	173,411	750,095
(b)	Retail Banking	419,979	417,715	393,698	1,651,066
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*419,979*	*417,715*	*393,698*	*1,651,066*
(c)	Treasury	270,890	253,837	263,402	1,009,680
(d)	Other Banking Operations	5,489	12,313	4,831	31,221
	Total [Items (a) to (d)]	**913,884**	**888,242**	**835,342**	**3,442,062**
	Less: Inter Segment Revenue	437,656	409,106	384,085	1,595,669
	Total Income	**476,228**	**479,136**	**451,257**	**1,846,393**
2	**Segment Results** (Profit (+)/Loss (-) before tax)				
(a)	Corporate/Wholesale Banking	21,855	31,004	11,679	81,841
(b)	Retail Banking	(5,566)	(16,102)	(14,968)	(39,511)
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*(5,566)*	*(16,102)*	*(14,968)*	*(39,511)*
(c)	Treasury	9,186	2,280	26,206	37,014
(d)	Other Banking Operations	5,489	12,313	4,831	31,221
	Total [Items (a) to (d)]	**30,964**	**29,495**	**27,748**	**110,565**
	Less: i) Un-allocable income	(7)	82	1	(35)
	Total Profit/(Loss) Before Tax	**30,971**	**29,413**	**27,747**	**110,600**
3	**Segment Assets**				
	Corporate/Wholesale Banking	6,297,516	5,617,842	4,266,559	5,617,842
	Retail Banking	5,559,971	6,062,948	5,369,977	6,062,948
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*5,559,971*	*6,062,948*	*5,369,977*	*6,062,948*
	Treasury	6,368,371	5,935,107	5,011,420	5,935,107
	Other Banking Operations	4,662	5,448	2,481	5,448
	Unallocated	330,360	453,347	235,052	453,347
	Total	**18,560,880**	**18,074,692**	**14,885,489**	**18,074,692**
4	**Segment Liabilities**				
	Corporate/Wholesale Banking	5,024,090	5,952,639	4,812,155	5,952,639
	Retail Banking	7,918,036	8,005,730	6,873,424	8,005,730
	*(i) Digital Banking**	-	-	-	-
	(ii) Other Retail Banking	*7,918,036*	*8,005,730*	*6,873,424*	*8,005,730*
	Treasury	1,300,373	2,442,558	1,608,150	2,442,558
	Other Banking Operations	672	794	513	794
	Unallocated	20,056	547	402	547
	Capital and Reserves	4,297,653	1,672,424	1,590,845	1,672,424
	Total	**18,560,880**	**18,074,692**	**14,885,489**	**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.

RBL BANK LIMITED MUMBAI

SINGHI & CO. Chartered Accountants

kkc & associates llp Chartered Accountants

RBL BANK
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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 July 17, 2026.
2. These consolidated financial results for the quarter ended June 30, 2026 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 quarter ended June 30, 2025 were reviewed by the joint statutory auditors - KKC & Associates LLP, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued an unmodified conclusion. 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 figures of the last quarter for the previous year are the balancing figures between audited figures of the full previous financial year and the unaudited published year to date figures up to the third quarter of previous financial year.
4. The Bank has applied its significant accounting policies, in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2026. 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 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.
6. The consolidated financial results of the group comprise the financial results of RBL Bank Limited and its wholly owned subsidiary RBL Finserve Limited (RFL).
7. 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.
8. 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.
9. During the quarter ended June 30, 2026, the Bank allotted 1,311,809 shares pursuant to the exercise of stock options under its Employees Stock Option Scheme.
10. In accordance with RBI guidelines, consolidated Pillar 3 disclosure, leverage ratio, liquidity coverage ratio and net stable funding ratio will be available on the Bank'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.
11. Previous period/year figures have been regrouped/reclassified, where necessary to conform to current period classification.

Place: Mumbai
Date: July 17, 2026

For RBL Bank Limited

R. Subramaniakumar
Managing Director & CEO

RBL BANK LIMITED MUMBAI

SINGHI & CO. Chartered Accountants

kkc & associates llp Chartered Accountants

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 ended 30 June 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 ended 30 June 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 June 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.

SINGHI & CO. ★ Chartered Accountants ★

KKC & associates llp Chartered Accountants ★

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 June 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.

5. Attention is drawn to the fact that unaudited standalone financial results of the Bank for the corresponding quarter ended 30 June 2025 were reviewed by KKC & Associates LLP the continuing joint statutory auditors and G. M. Kapadia & Co the predecessor joint statutory auditors whose report dated 19 July 2025, expressed an unmodified conclusion on those unaudited standalone financial results. Accordingly, Singhi & Co., do not express any conclusion on the figures reported in the Statement for the corresponding quarter ended 30 June 2025. Our conclusion is not modified in respect of this matter.

6. Attention is drawn to the fact that the figures for the quarter ended 31 March 2026 as reported in these unaudited standalone financial results are the balancing figures between audited figures in respect of the full previous financial year and the published unaudited year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.

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

SINGHI & CO. * Chartered Accountants *

Ankit Dhelia

Ankit Dhelia
Partner
ICAI Membership No.: 069178
UDIN: 26069178JTXETC9433

Place: Mumbai
Date: 17 July 2026

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

Vinit K Jain
Partner
ICAI Membership No.: 145911
UDIN: 26145911FYVSGP8907

kkc & associates llp Chartered Accountants

Place: Mumbai
Date: 17 July 2026

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 consolidated financial results for the quarter ended 30 June 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 ended 30 June 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 June 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 10 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purpose only.

2. This Statement, which is the responsibility of the Bank's Management and 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.

SINGHI & CO. * Chartered Accountants *

KKC & associates LLP Chartered Accountants

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 reports of other auditors, referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013, read with relevant rules thereunder, 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 June 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 10 to the Statement and have not been reviewed by us.

6. Further, the subsidiary company whose financial result reflects total revenues of Rs.16,589.05 lakh (before consolidation adjustments) and total net profit after tax of Rs.1,993.52 lakh (before consolidation adjustments) for the quarter ended 30 June 2026 respectively, 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 auditors, 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.

7. Attention is drawn to the fact that unaudited consolidated financial results of the Bank for the corresponding quarter ended 30 June 2025 were reviewed by KKC & Associates LLP the continuing joint statutory auditors and G. M. Kapadia & Co the predecessor joint statutory auditors whose report dated 19 July 2025, expressed an unmodified conclusion on those unaudited consolidated financial results. Accordingly, Singhi & Co., do not express any conclusion on the figures reported in the Statement for the corresponding quarter ended 30 June 2025. Our conclusion is not modified in respect of this matter.

SINGHI & CO. * Chartered Accountants *

KKC & associates llp Chartered Accountants

Singhi & Co.
Chartered Accountants
161, Sarat Bose Road,
Kolkata– 700 026

KKC & Associates LLP
Chartered Accountants
Level 19, Sunshine Tower,
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Elphinstone Road,
Mumbai – 400 013

8. Attention is drawn to the fact that the figures for the quarter ended 31 March 2026 as reported in these unaudited consolidated financial results are the balancing figures between audited figures in respect of the full previous financial year and the published unaudited year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.

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

Ankit Dhelia

SINGHI & CO. * Chartered Accountants *

Ankit Dhelia
Partner
ICAI Membership No.: 069178
UDIN: 26069178JEZDSU1602

Place: Mumbai
Date: 17 July 2026

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

kkc & associates llp Chartered Accountants

Vinit K Jain
Partner
ICAI Membership No.: 145911
UDIN: 26145911YVEVNM4078

Place: Mumbai
Date: 17 July 2026