

May 12, 2022

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

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

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

Further to our submission i.e. Outcome of Board Meeting dated May 12, 2022, please find enclosed the following:

1. Press Release on the audited standalone financial results of the Bank for the quarter and financial year ended March 31, 2022.
2. Investor Presentation for the quarter and financial year ended March 31, 2022.

Further, in compliance with the Regulation 46(2) of SEBI Listing Regulations, the information is being hosted on the Bank's Website at www.rblbank.com

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **RBL Bank Limited**



Niti Arya
Company Secretary

Encl: As above

PRESS RELEASE

RBL BANK ANNOUNCES AUDITED FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31st MARCH 2022

The Board of Directors of RBL Bank Limited approved the audited financial results for the quarter and year ended 31st March 2022 at its meeting held on Thursday, 12th May 2022.

Results Summary for Q4FY22 & FY22

- **Healthy operating performance:**
 - Total Revenue grew 13% YOY to ₹1,643 crore for Q4FY22 and grew 12% YOY to ₹6,367 crore for FY22
 - Net Interest Income grew 25% YOY to ₹1,131 crore for Q4FY22 and grew 6% YOY to ₹4,027 crore for FY22; NIM for FY22 was 4.45%
 - Other Income was down 7% YOY to ₹511 crore for Q4FY22; grew 24% YOY to ₹2,341 crore for FY22
 - Cost to Income was 60.0% for Q4FY22 and 56.9% for FY22
 - Operating profit was ₹657 crore for Q4FY22 and ₹2,745 crore for FY22
 - Net Profit was ₹198 crore vs. ₹ 156 crore in Q3FY22; Net Loss for FY22 was ₹75 crore
- **CASA Continues Strong Growth:**
 - Total deposits grew 8% YOY to ₹79,007 crore
 - CASA grew 20% YOY to ₹27,879 crore. CASA ratio at 35.3% vs. 31.8% as at 31st March 2021
 - Retail Deposits (as per LCR definition) grew 13% YOY to ₹30,717 crore
- **Advances Growth:**
 - Advances book grew 2% YoY and 3% sequentially to ₹60,022 crore
 - Retail: Wholesale mix at 52:48
- **Well capitalized with sound liquidity:**
 - Overall capital adequacy improved 25bps sequentially to 16.8% and Common Equity Tier 1 ratio improved 44bps sequentially to 16.2%
 - Average Liquidity Coverage Ratio for Q4FY22 at 138%
- **Asset quality:**
 - Gross NPA ratio and Net NPA ratio improved sequentially to 4.40% and 1.34% vs. 4.84% and 1.85%, respectively as at 31st Dec 2021
 - Provision Coverage Ratio improved 750bps sequentially to 70.4% vs 62.9% as at 31st Dec 2021
- **Network**
 - As of 31st March 2022, the Bank has 502 bank branches and 1,418 business correspondent branches, of which 289 are banking outlets. RBL Finserve Limited ("RBL Finserve"), a 100% subsidiary of the Bank, accounts for 870 business correspondent branches

Key Financials:

| ₹ in crore | Q4 FY22 | Q3 FY22 | QoQ | Q4 FY21 | YoY | FY22 | FY21 |
|-----------------------------|---------|---------|-------|---------|-------|-------|-------|
| Net Interest Income | 1,131 | 1,010 | 12% | 906 | 25% | 4,027 | 3,788 |
| Other Income | 511 | 583 | (12%) | 549 | (7%) | 2,341 | 1,884 |
| Net Total Income | 1,643 | 1,593 | 3% | 1,455 | 13% | 6,367 | 5,672 |
| Operating Profit | 657 | 631 | 4% | 737 | (11%) | 2,745 | 2,917 |
| Provisions (other than tax) | 401 | 424 | (5%) | 627 | (36%) | 2,860 | 2,228 |
| Net profit (after tax) | 198 | 156 | 27% | 75 | 163% | (75) | 508 |

| ₹ in crore | March 31, 2022 | Dec 31, 2021 | QoQ | March 31, 2021 | YoY |
|-------------------|----------------|--------------|------|----------------|------|
| Advances (Net) | 60,022 | 58,141 | 3% | 58,623 | 2% |
| Deposits | 79,007 | 73,639 | 7% | 73,121 | 8% |
| CASA | 27,879 | 25,318 | 10% | 23,264 | 20% |
| Investments (Net) | 22,274 | 22,983 | (3%) | 23,230 | (4%) |

Key ratios:

| Particulars (in %) | Q4 FY22 | Q3 FY22 | Q4 FY21 | FY22 | FY21 |
|--------------------------|---------|---------|---------|--------|------|
| Net Interest Margin | 5.04 | 4.34 | 4.17 | 4.45 | 4.48 |
| Cost to Income | 60.0 | 60.4 | 49.3 | 56.9 | 48.6 |
| Return on Assets | 0.77 | 0.61 | 0.32 | (0.07) | 0.54 |
| Return on Equity | 6.35 | 4.97 | 2.40 | (0.60) | 4.35 |
| Gross NPA | 4.40 | 4.84 | 4.34 | 4.40 | 4.34 |
| Net NPA | 1.34 | 1.85 | 2.12 | 1.34 | 2.12 |
| Provision Coverage Ratio | 70.4 | 62.9 | 52.3 | 70.4 | 52.3 |

Commenting on the performance, Mr. Rajeev Ahuja, MD&CEO (interim), RBL Bank said “This quarter has been one of stable business performance and we continued to improve in both profitability and asset quality. We are entering the new fiscal with a relatively clean slate on asset quality, remain well capitalised and our business operating rhythm holds us in good stead to grow meaningfully in our chosen segments with improved profitability metrics.”

About RBL Bank

RBL Bank is one of India's fastest growing private sector banks with an expanding presence across the country. The Bank offers specialized services under six business verticals namely: Corporate & Institutional Banking, Commercial Banking, Branch & Business Banking, Retail Assets and Treasury and Financial Markets Operations. It currently services over 11.15 million customers through a network of 502 branches; 1,418 business correspondent branches (of which 289 banking outlets) and 414 ATMs spread across 28 Indian states and Union Territories.

RBL Bank is listed on both NSE and BSE (RBLBANK). For further details, please visit www.rblbank.com

Media Contact(s):

| Abhijit Somvanshi | Saranya Shetty |
|---|---|
| Head – Marketing & Communications | VP – Marketing & Communications |
| RBL BANK | RBL BANK |
| T: +91 22-43020565 M: +91 9920915158 | M: +91 9819460747 |
| E: abhijit.somvanshi@rblbank.com | E: saranya.shetty@rblbank.com |

| Jyothi Goswami | Kejal Tolia |
|---|---|
| Group Head – Financial Services | Senior Account Manager- Financial Services |
| AdFactors PR | AdFactors PR |
| T: +91 22-67574325 M: +91 9987036388 | T: +91 22-67574276 M: +91 9819710338 |
| E: jyothi@adfactorspr.com | E: kejal.tolia@adfactorspr.com |

₹1 crore = ₹10 million



Investor Presentation

Q4 & FY 22

May 12, 2022



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ALL FIGURES IN THIS DOCUMENT ARE IN INR CRORE UNLESS MENTIONED OTHERWISE ; 1 CRORE = 10 MILLION

Glossary and Key Notes

| | | | |
|-----------------|---------------------------------------|------|--|
| AEPS | Aadhaar Enabled Payment System | INR | Indian Rupee |
| Agri | Agribusiness Banking | IPO | Initial Public Offering |
| API | Application Programming Interface | MF | Mutual Funds |
| ATM | Automated Teller Machine | Mn | Million |
| BC | Business Correspondent | NFB | Non Fund Based |
| Bps | Basis Points | NIM | Net Interest Margin |
| BVPS | Book Value Per Share | NNPA | Net Non Performing Assets |
| C&IB | Corporate & Institutional Banking | NPA | Non Performing Assets |
| CAGR | Compounded Annual Growth Rate | PCR | Provision Coverage Ratio |
| CASA | Current Account and Savings Account | Q1 | 3 month period ended June 30(April 1 - June 30) |
| CB | Commercial Banking | Q2 | 3 month period ended September 30(July 1 - September 30) |
| CBDT | Central Board for Direct Taxes | Q3 | 3 month period ended December 31(October 1 - December 31) |
| CC | Credit Card | Q4 | 3 month period ended March 31(January 1 - March 31) |
| CEO | Chief Executive Officer | QoQ | Quarter on Quarter |
| CET1 | Core Equity Tier 1 | H1 | 6 month period ended September 30(April 1 - September 30) |
| Cr | Crore | 9M | 9 month period ended December 31(April 1 - December 31) |
| CRAR | Capital to Risk Weighted Assets Ratio | RBI | Reserve Bank of India |
| CSR | Corporate Social Responsibility | RoA | Return on Assets |
| FICC | Fixed Income, Currency and Commodity | RoE | Return on Equity |
| FPI | Foreign Portfolio Investor | RWA | Risk Weighted Assets |
| FY | 12 month period ended March 31 | SLR | Statutory Liquidity Ratio |
| GNPA | Gross Non Performing Assets | UPI | Unified Payments Interface |
| G-Sec | Government Securities | US | United States |
| GST | Goods and Services Tax | VCF | Venture Capital Funds |
| HUF | Hindu Undivided Family | YoY | Year on Year |
| RBL Finserve | RBL Finserve Ltd. | WCF | Working Capital Finance |
| RVF | Rural Vehicles Finance | PCR | Provision Coverage Ratio |

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Key Performance Highlights

Q4 FY22 Highlights

- ▶ **YoY Revenue growth of 13% aided by NII growth of 25%, NIM at 5.04%**
- ▶ **Net Profit at Rs. 198 crore for Q4 FY22 vs Rs. 156 crore for Q3FY22**
- ▶ **Wholesale Advances Grew 18% YoY; Retail : Wholesale mix at 52:48**
- ▶ **Deposit growth of 8% YoY to Rs. 79,007 crore; Average LCR at 138% for the quarter**
- ▶ **CASA growth of 20% YoY to Rs 27,879 crore; CASA Ratio at 35.3% vs. 31.8% in Q4FY21; Retail and Small business deposits ratio at 38.9%**
- ▶ **GNPA at 4.40% vs. 4.84% in Q3FY22, NNPA at 1.34% vs. 1.85% in Q3FY22**
- ▶ **PCR increased 750bps sequentially to 70.4%**
- ▶ **Total customer base of 11.15 million; addition of 0.49 million in the quarter**

Q4 FY22 Highlights Contd....

Strong Revenue Growth

- Total Revenue grew 13% YoY to 1,643 crore
- NII grew 25% YoY to Rs. 1,131 crore
- Operating profit at Rs. 657 crore

Deposits Stable

- Total Deposits grew 8% YoY
- CASA grew 20% YoY
- CASA ratio at 35.3%
- SA Deposits grew 21% YoY
- Retail Deposits (as per LCR definition) grew 13% YoY to 38.9%

Healthy Capitalisation and Liquidity Levels

- CRAR improved 25bps QoQ to 16.8% and CET 1 improved 44bps to 16.2%
- RWA/Total assets decreased QoQ to 71.5%
- LCR at 138% for the quarter

Asset Quality

- GNPA reduced 43bps sequentially to 4.40%; NNPA reduced 51 bps to 1.34%
- Gross Slippages down 19% QoQ to Rs. 619 crore, Net Slippages at Rs. 292 crore
- PCR sequentially increased by 750bps to 70.4%
- Net Restructured Advances to Net Advances down 31bps QoQ to 2.69%

Continued Increase in customer base and distribution network

- Customer base increased by 0.49 million QoQ, to 11.15 million
- Distribution network of 502 branches, 414 ATMs and 1418 BC branches

Digital Business Update

- Acquiring Merchant onboarding increased by 11% QoQ
- Coverage of 28.21 lakhs Merchants

Q4 FY22 Financial Highlights

— YoY Growth —

Net interest Income

Rs. 1,131cr

25%

Core Fee Income

Rs. 516cr

(4%)

Net Total Income

Rs. 1,643cr

13%

Operating Profit

Rs. 657cr

(11%)

Net Profit / (Loss)

Rs. 198cr

163%

Q4 FY22 Financial Highlights Contd....

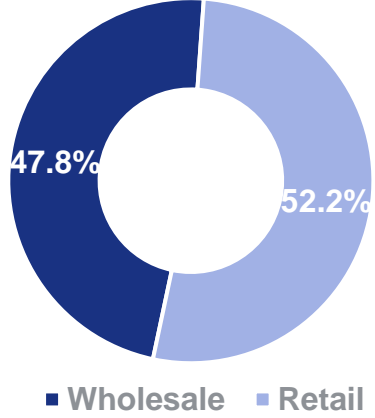
— YoY Growth —

— QoQ Growth —

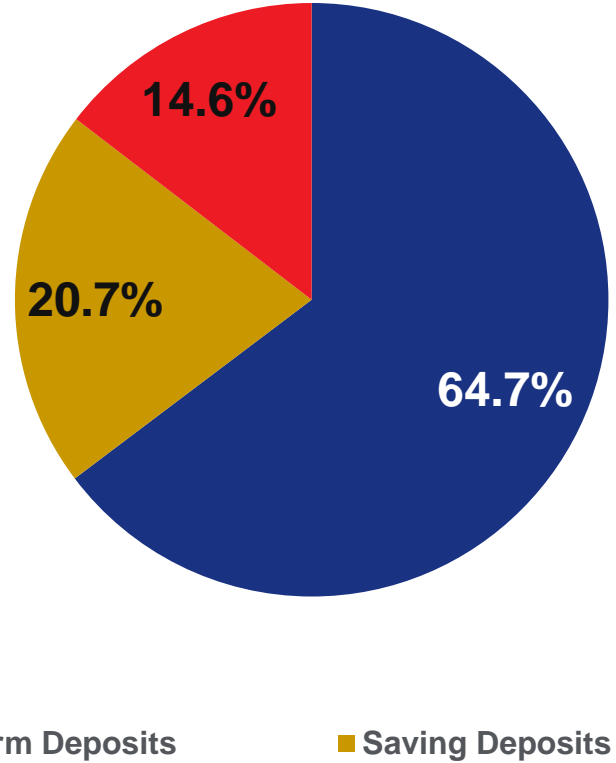
| | | | |
|---------------------------|--------------|------|-----|
| Advances | Rs. 60,022cr | 2% | 3% |
| Wholesale Advances | Rs. 28,693cr | 18% | 5% |
| Retail Advances | Rs. 31,329cr | (9%) | 1% |
| Deposits | Rs. 79,007cr | 8% | 7% |
| CASA | Rs. 27,879cr | 20% | 10% |

Key Indicators – Business Breakup

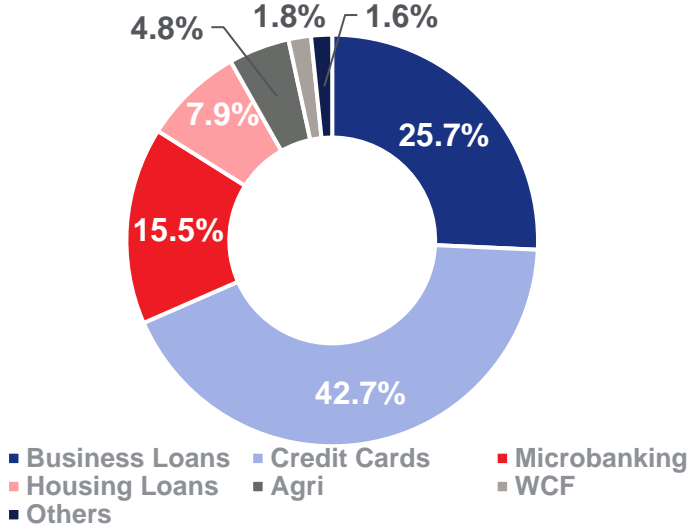
Advances by Segment (%)



Deposit Breakup (%)



Retail Advances Breakup (%)





Financial Performance

Net Profit Improve QoQ

| Parameter | Q4 FY22 | Q3 FY22 | QoQ | Q4 FY21 | YoY | FY22 | FY21 |
|-----------------------------|---------|---------|-------|---------|-------|-------|-------|
| Net Interest Income | 1,131 | 1,010 | 12% | 906 | 25% | 4,027 | 3,788 |
| Other Income | 511 | 583 | (12%) | 549 | (7%) | 2,341 | 1,884 |
| Net Total Income | 1,643 | 1,593 | 3% | 1,455 | 13% | 6,367 | 5,672 |
| Operating Profit | 657 | 631 | 4% | 737 | (11%) | 2,745 | 2,917 |
| Provisions (Other than Tax) | 401 | 424 | (5%) | 627 | (36%) | 2,860 | 2,228 |
| Net Profit / (Loss) | 198 | 156 | 27% | 75 | 163% | (75) | 508 |

| Parameter | Q4 FY22 | Q3 FY22 | Q4 FY21 | FY22 | FY21 |
|-----------------------------|---------|---------|---------|---------|-------|
| Other Income/Total Income | 31.1% | 36.6% | 37.7% | 36.8% | 33.2% |
| Cost/Income | 60.0% | 60.4% | 49.3% | 56.9% | 48.6% |
| Net Interest Margin | 5.0% | 4.3% | 4.2% | 4.4% | 4.5% |
| Credit Cost/Advances (bps)* | 71 | 73 | 113 | 515 | 410 |
| RoA | 0.77% | 0.61% | 0.32% | (0.07%) | 0.54% |
| RoE | 6.35% | 4.97% | 2.40% | (0.60%) | 4.35% |

• Not Annualized

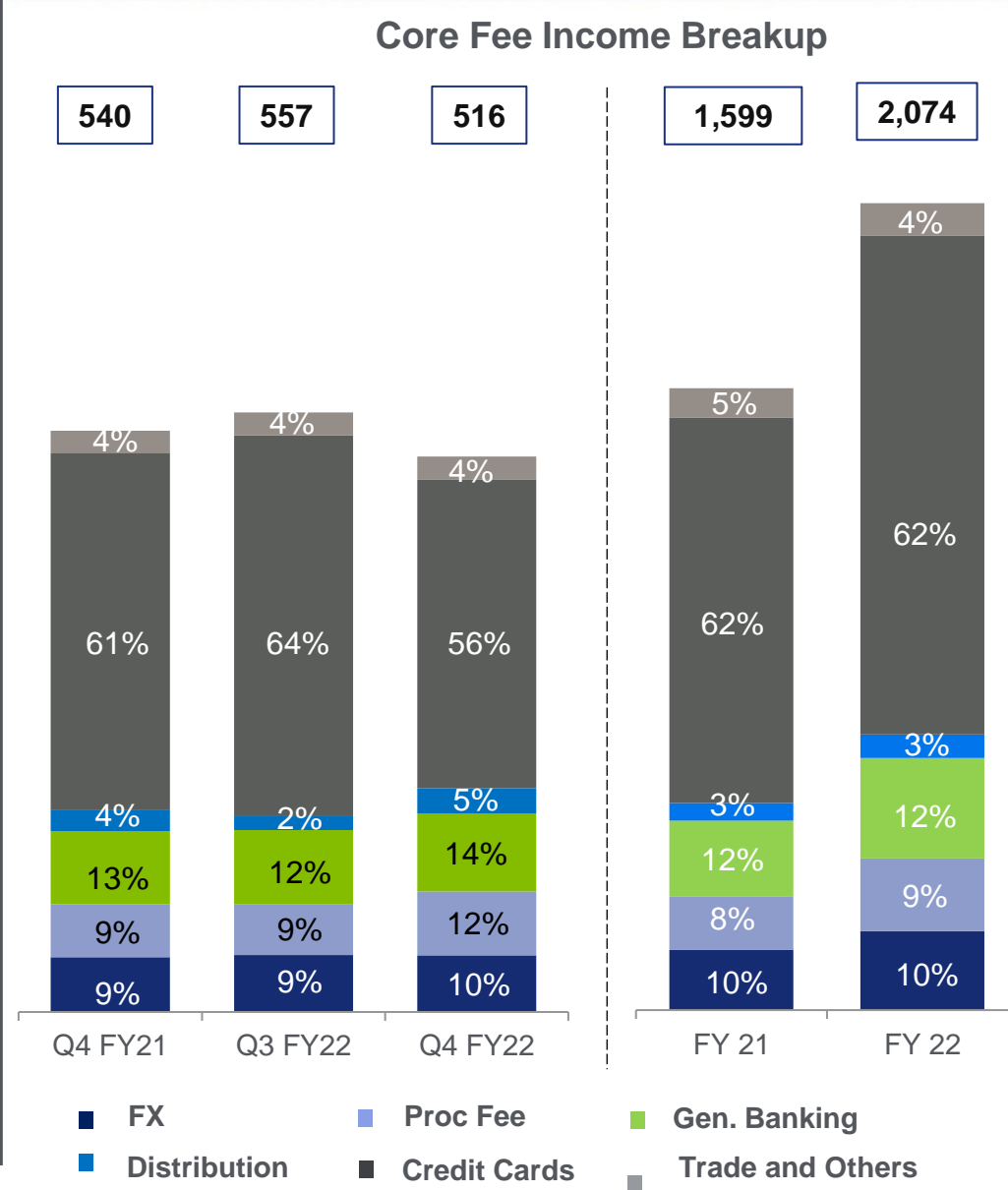
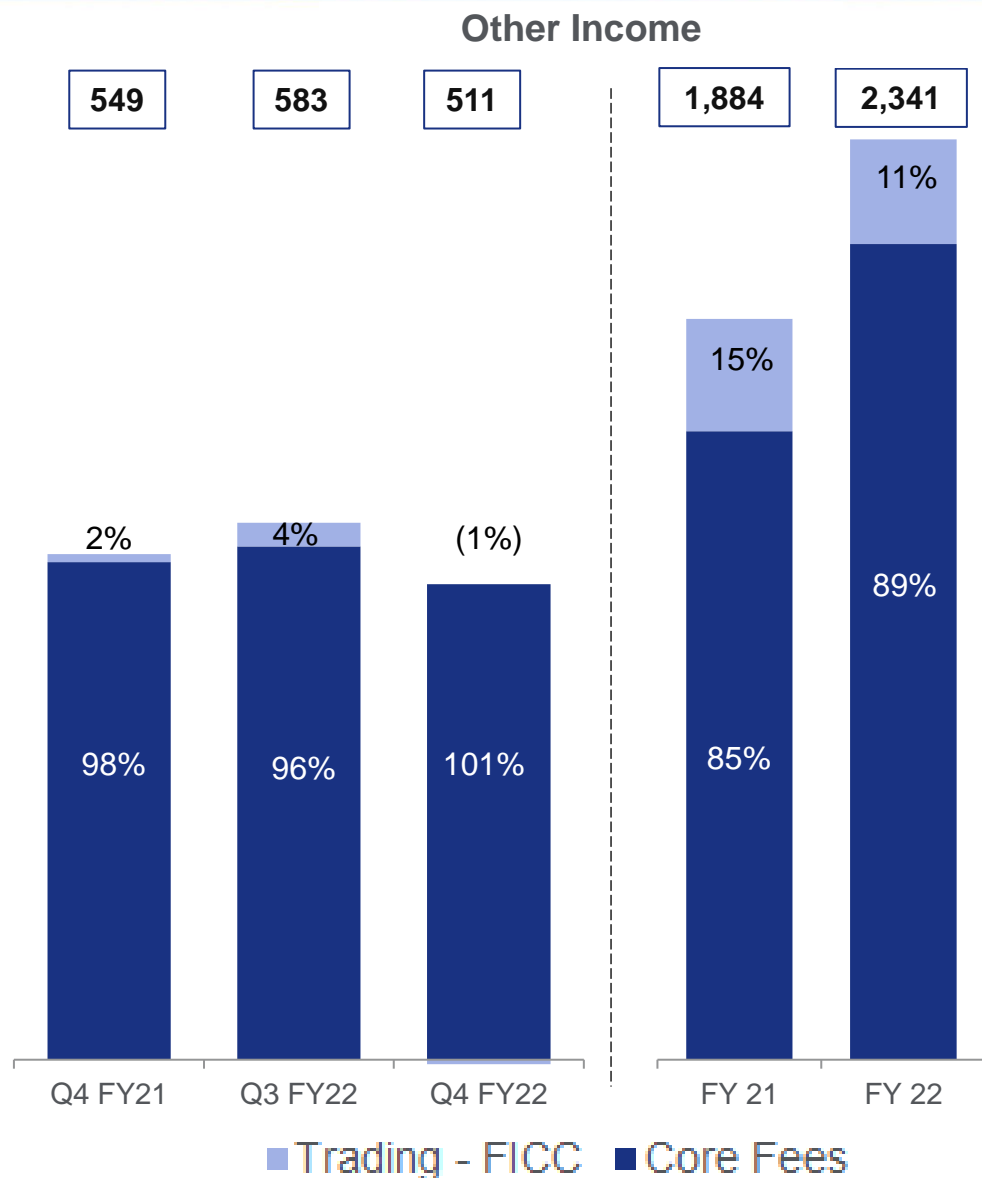
Balance Sheet Parameters

| Parameter | March 31,2022 | March 31,2021 | YoY |
|-------------|---------------|---------------|------|
| Advances | 60,022 | 58,623 | 2% |
| Deposits | 79,007 | 73,121 | 8% |
| Investments | 22,274 | 23,230 | (4%) |

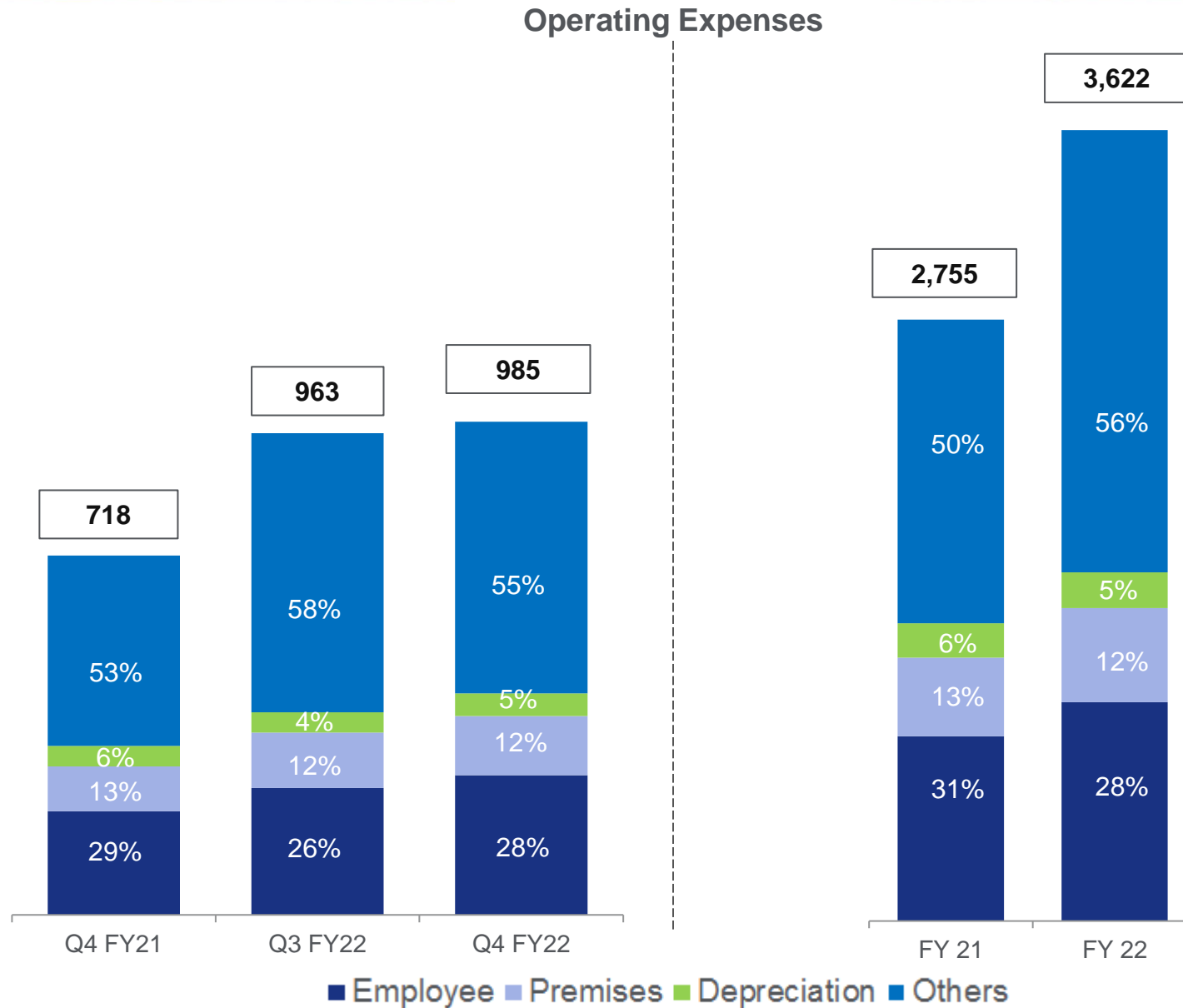
| Parameter | March 31,2022 | Dec 31,2021 | March 31,2021 |
|-----------|---------------|-------------|---------------|
| CASA | 35.3% | 34.4% | 31.8% |
| GNPA | 4.40% | 4.84% | 4.34% |
| NNPA | 1.34% | 1.85% | 2.12% |
| PCR | 70.4% | 62.9% | 52.3% |
| CRAR* | 16.8% | 16.6% | 17.5% |

- CRAR for interim financial periods has been computed after including interim results for better comparison

Strong Growth in Core Fee Income in FY22

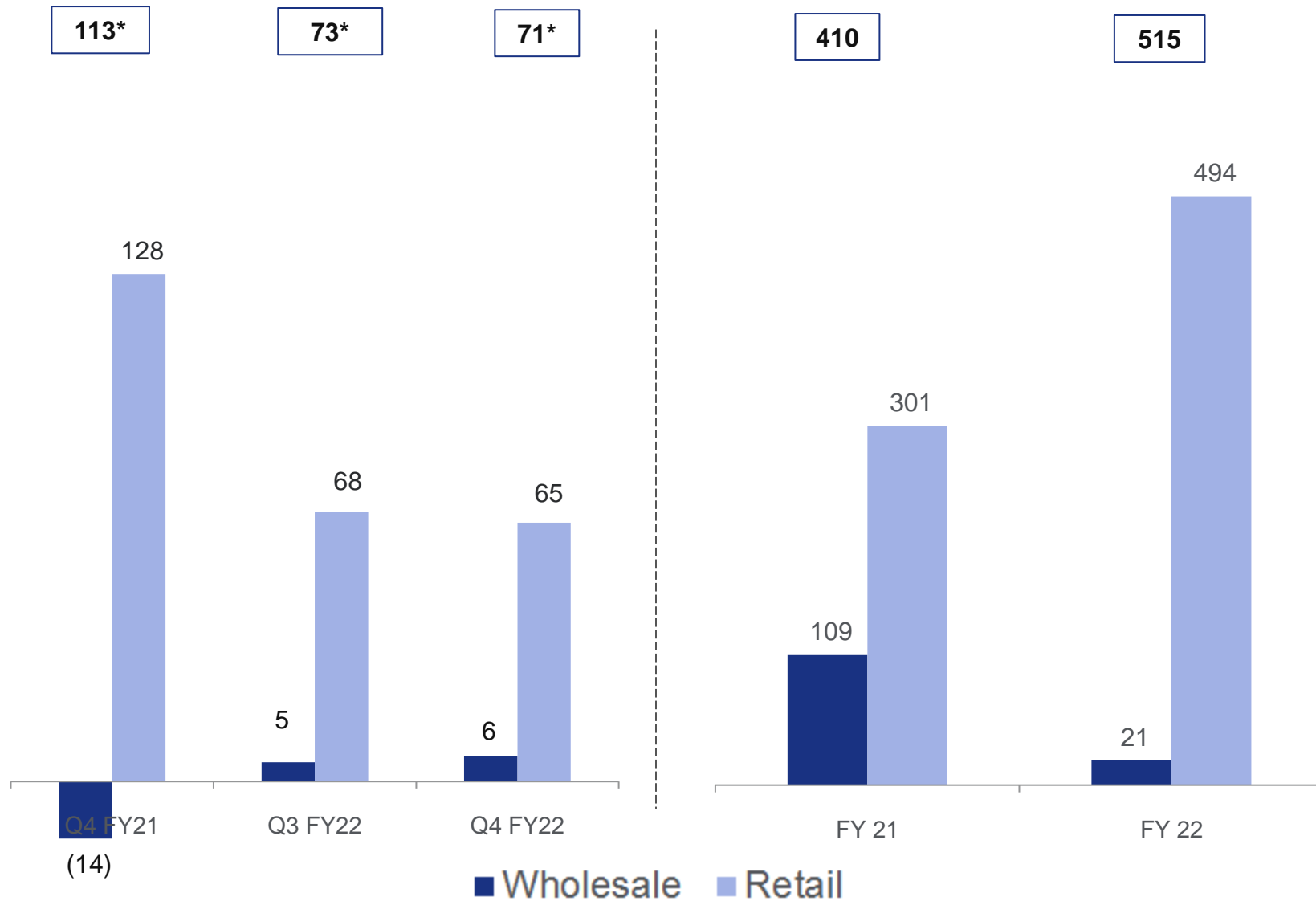


Operating Costs Increase QoQ Driven By Business Volume Growth



Credit Costs Lower QoQ Despite Increase in PCR; Slippages on Downward Trend

Net Credit Cost by Business (bps)

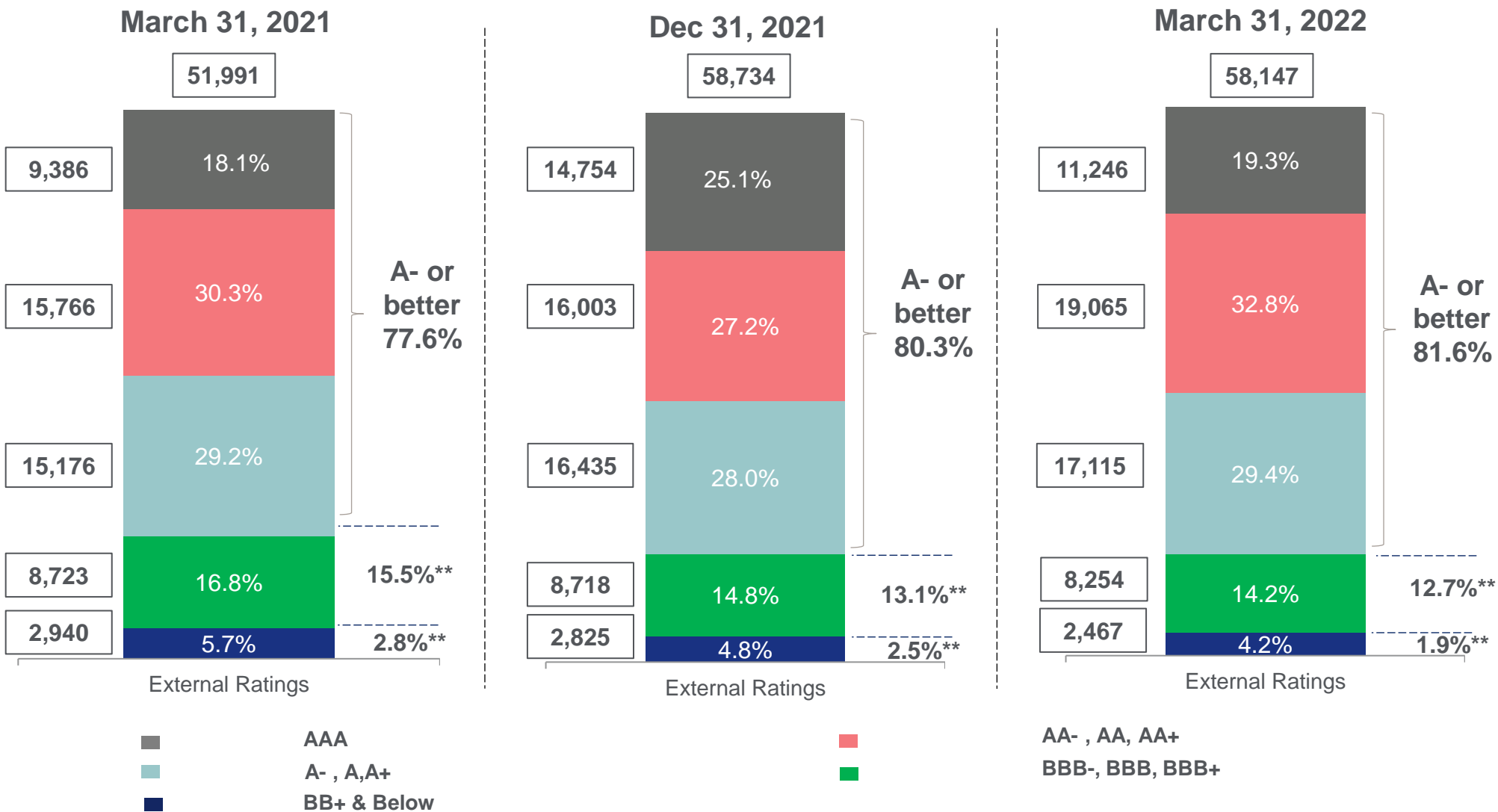


Advances Mix; Wholesale Drives YoY Growth

| | March 31,2022 | March 31,2021 | YoY | Yield FY22 | Proportion |
|-----------------------|---------------|---------------|--------------|--------------------------------|------------|
| C&IB | 22,150 | 18,323 | 21% | 6.5% (7.7%) | 48% |
| CB | 6,543 | 5,910 | 11% | | |
| Wholesale | 28,693 | 24,233 | 18% | | |
| <i>Business Loans</i> | <i>8,058</i> | <i>10,765</i> | <i>(25%)</i> | 15.3% (15.0%) | 52% |
| <i>Credit Cards</i> | <i>13,383</i> | <i>12,177</i> | <i>10%</i> | | |
| <i>Micro-Banking</i> | <i>4,852</i> | <i>7,132</i> | <i>(32%)</i> | | |
| <i>Housing Loans</i> | <i>2,463</i> | <i>1,669</i> | <i>48%</i> | | |
| <i>Retail Agri</i> | <i>1,503</i> | <i>1,185</i> | <i>27%</i> | | |
| <i>of which RVF</i> | <i>314</i> | <i>43</i> | <i>626%</i> | | |
| <i>WCF</i> | <i>554</i> | <i>608</i> | <i>(9%)</i> | | |
| <i>Others</i> | <i>517</i> | <i>855</i> | <i>(40%)</i> | | |
| Retail | 31,329 | 34,390 | (9%) | | |
| Total | 60,022 | 58,623 | 2% | | |

FY21 yields in brackets

Borrowers' External Rating Profile*



*Based on standard exposures; Unrated external ratings are mapped basis internal ratings

** Based on facility ratings

Exposure in Rs. crore

Diversified Industry Mix – Continued Low Industry Concentration

Top 10 Industry*

| Industry | Outstanding FB+NFB Exposure | FB-NFB Split | % of Outstanding FB+NFB Exposure |
|----------------------|--------------------------------|--------------|-------------------------------------|
| NBFC (ex. HFC & DFI) | 4,128 | 100:0 | 5.3% |
| Power | 3,042 | 50:50 | 3.9% |
| Retail/ Distribution | 2,412 | 74:26 | 3.1% |
| HFC | 2,339 | 100:0 | 3.0% |
| Construction | 2,338 | 24:76 | 3.0% |
| Engineering | 2,007 | 53:47 | 2.6% |
| Oil and Gas | 1,823 | 0:100 | 2.4% |
| Metals | 1,817 | 61:39 | 2.3% |
| Pharma | 1,760 | 71:29 | 2.3% |
| Real Estate | 1,487 | 85:15 | 1.9% |

* As of March 31, 2022 based on actual outstanding

Non Fund Based Book

| Particulars | March 31, 2022 | March 31, 2021 | Dec 31, 2021 |
|--|----------------|----------------|--------------|
| Guarantees | 10,608 | 9,834 | 10,217 |
| Letter of Credit, Acceptances, Endorsements and other Obligations | 5,608 | 4,710 | 5,505 |

Asset Quality Snapshot

| | Quarter Ended | | | | |
|---------------------------------|----------------|--------------|--------------|---------------|----------------|
| | March 31, 2022 | Dec 31, 2021 | Sep 30, 2021 | June 30, 2021 | March 31, 2021 |
| Movement of Gross NPAs | | | | | |
| Opening Balance | 2,902 | 3,131 | 2,911 | 2,602 | 2,610 |
| (+) Additions during the period | 619 | 766 | 1,217 | 1,342 | 1,439 |
| (-) Upgrade | 105 | 181 | 180 | 157 | 322 |
| (-) Recoveries | 222 | 271 | 290 | 116 | 454 |
| (-) Write Offs | 465 | 542 | 527 | 759 | 671 |
| Closing Balance | 2,728 | 2,902 | 3,131 | 2,911 | 2,602 |
| Gross NPA (%) | 4.40% | 4.84% | 5.40% | 4.99% | 4.34% |
| Net NPA | 807 | 1,076 | 1,200 | 1,137 | 1,241 |
| Net NPA (%) | 1.34% | 1.85% | 2.14% | 2.01% | 2.12% |
| PCR | 70.4% | 62.9% | 61.7% | 60.9% | 52.3% |
| Slippage Ratio | 1.07% | 1.37% | 2.15% | 2.29% | 2.57% |
| Net Slippages | 292 | 313 | 747 | 1,069 | 663 |
| Net Slippage Ratio | 0.50% | 0.56% | 1.32% | 1.82% | 1.18% |
| Net Restructured % | 2.69% | 3.00% | 3.35% | 1.80% | 1.41% |

• Net Security Receipts as a percentage of total advances at 0.25%

Asset Quality –NPA Position Improves QoQ

Gross NPA by business segment

| Business segment | March 31, 2022 | Dec 31, 2021 | Sep 30, 2021 | June 30, 2021 | Mar 31, 2021 |
|------------------|----------------|--------------|--------------|---------------|--------------|
| Wholesale | 1,044 | 1,010 | 1,085 | 1,070 | 1,109 |
| Retail | 1,684 | 1,892 | 2,046 | 1,841 | 1,493 |
| Business Loans | 378 | 353 | 363 | 472 | 285 |
| Credit Cards | 325 | 388 | 574 | 520 | 702 |
| Micro-Banking | 737 | 895 | 839 | 584 | 267 |
| Retail Agri | 147 | 158 | 157 | 140 | 127 |
| Others | 97 | 98 | 114 | 124 | 112 |
| Total | 2,728 | 2,902 | 3,131 | 2,911 | 2,601 |

Net NPA by business segment

| Business segment | March 31, 2022 | Dec 31, 2021 | Sep 30, 2021 | June 30, 2021 | Mar 31, 2021 |
|------------------|----------------|--------------|--------------|---------------|--------------|
| Wholesale | 290 | 370 | 451 | 509 | 545 |
| Retail | 516 | 706 | 749 | 628 | 696 |
| Business Loans | 192 | 197 | 207 | 259 | 165 |
| Credit Cards | 104 | 150 | 239 | 128 | 254 |
| Micro-Banking | 89 | 225 | 162 | 98 | 133 |
| Retail Agri | 86 | 93 | 95 | 94 | 86 |
| Others | 44 | 40 | 47 | 50 | 58 |
| Total | 807 | 1,076 | 1,200 | 1,137 | 1,241 |

Loan Provisions & Restructured Advances on 31st March 2022

Loan Provisions Breakup

| Particulars | As of 31 st March 2022 | For Q4 FY22 |
|---|-----------------------------------|-------------|
| NPA Specific Provision (towards PCR) | 1,735 | 369 |
| Additional provision on Micro-Banking (towards PCR) | 187 | 187 |
| SMA Provision (outside PCR) | - | (134) |
| Restructured Provision (outside PCR) | 377 | 107 |
| Standard Provision (outside PCR) | 299 | 3 |
| Recovery on written off accounts | - | (142) |
| Total | 2,598 | 392 |

Restructured Advances by business segment

| Business segment | Gross | Net |
|------------------|--------------|--------------|
| Wholesale | 343 | 308 |
| Retail | 1,621 | 1,306 |
| Business Loans | 1,154 | 1,004 |
| Credit Cards | 174 | 155 |
| Micro-Banking | 294 | 147 |
| Total | 1,964 | 1,614 |

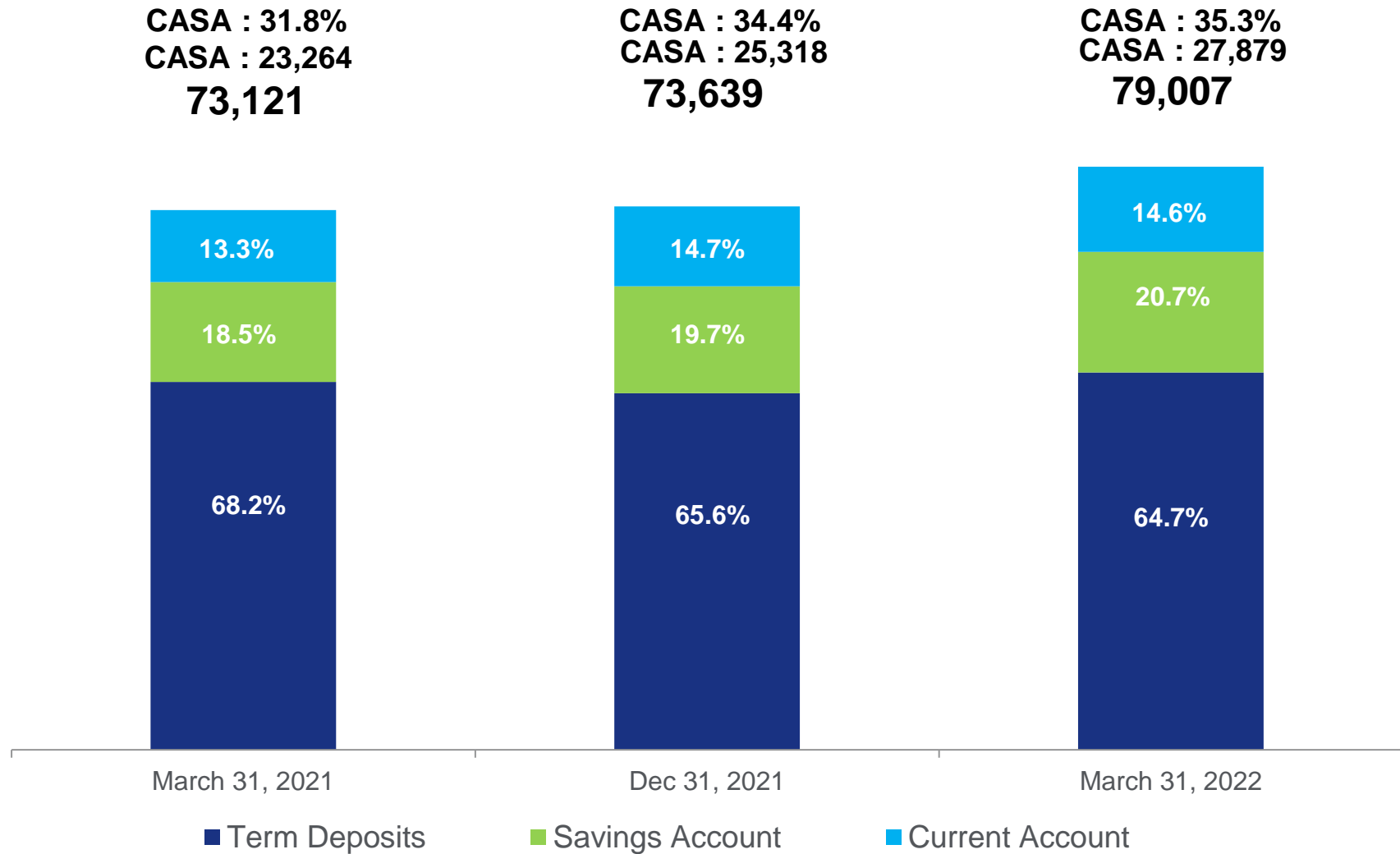
Capital Adequacy – Well Capitalized

| Particulars | March 31, 2022 | Dec 31, 2021 | March 31, 2021 |
|-----------------------------|----------------|---------------|----------------|
| Tier 1 Capital Funds* | 12,301 | 12,060 | 12,301 |
| Tier 2 Capital Funds | 470 | 623 | 637 |
| Total Capital Funds* | 12,771 | 12,683 | 12,938 |
| Total RWA | 75,909 | 76,510 | 73,948 |
| Tier 1 CRAR* | 16.2% | 15.8% | 16.6% |
| Total CRAR* | 16.8% | 16.6% | 17.5% |
| RWA/Total Assets | 71.5% | 75.1% | 73.5% |

- Tier 1 and Total Capital Funds for interim financial periods has been computed after including interim results for better comparison

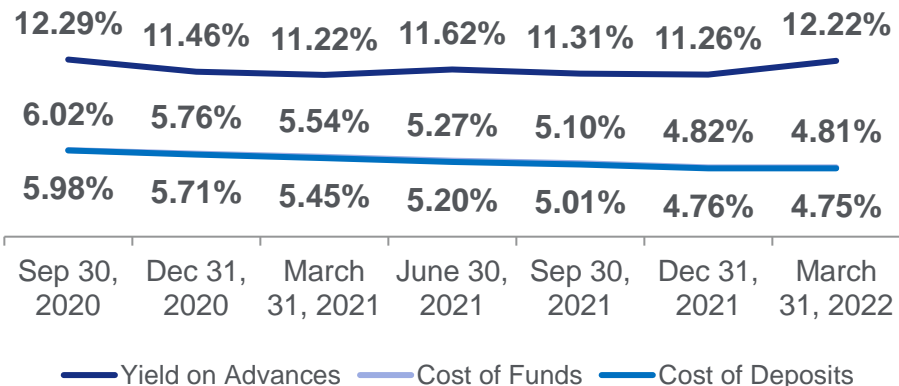
CASA & Total Deposits - Healthy Growth YoY

20% YoY growth in CASA ; Total deposits grew by 8% YoY

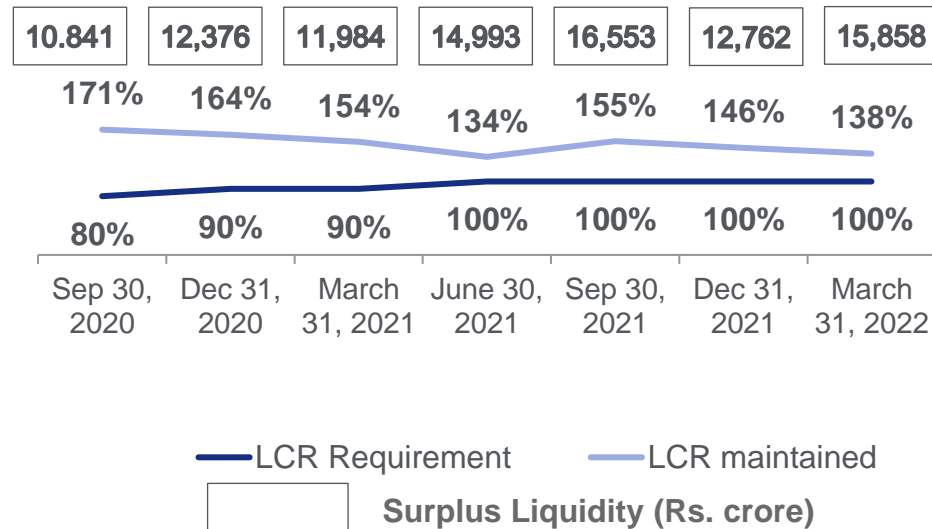


Deposits, Liquidity and Cost Trends

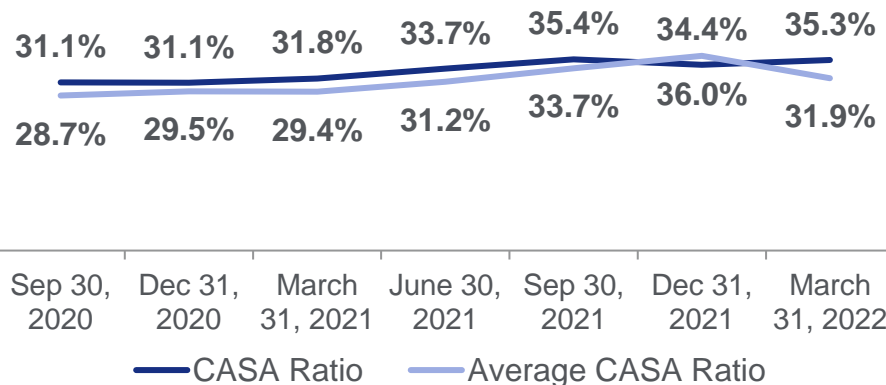
Declining Cost of Funds and Cost of Deposits



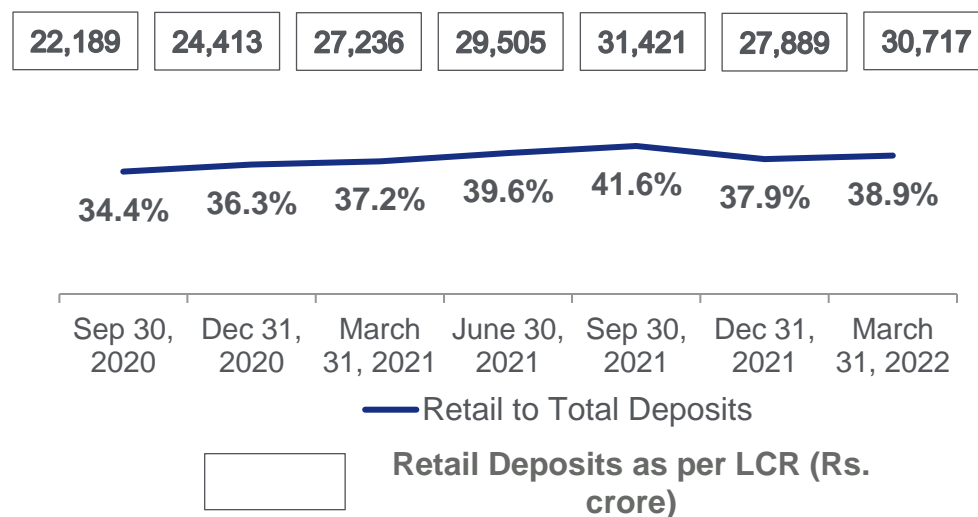
Surplus Liquidity Position



CASA Ratios

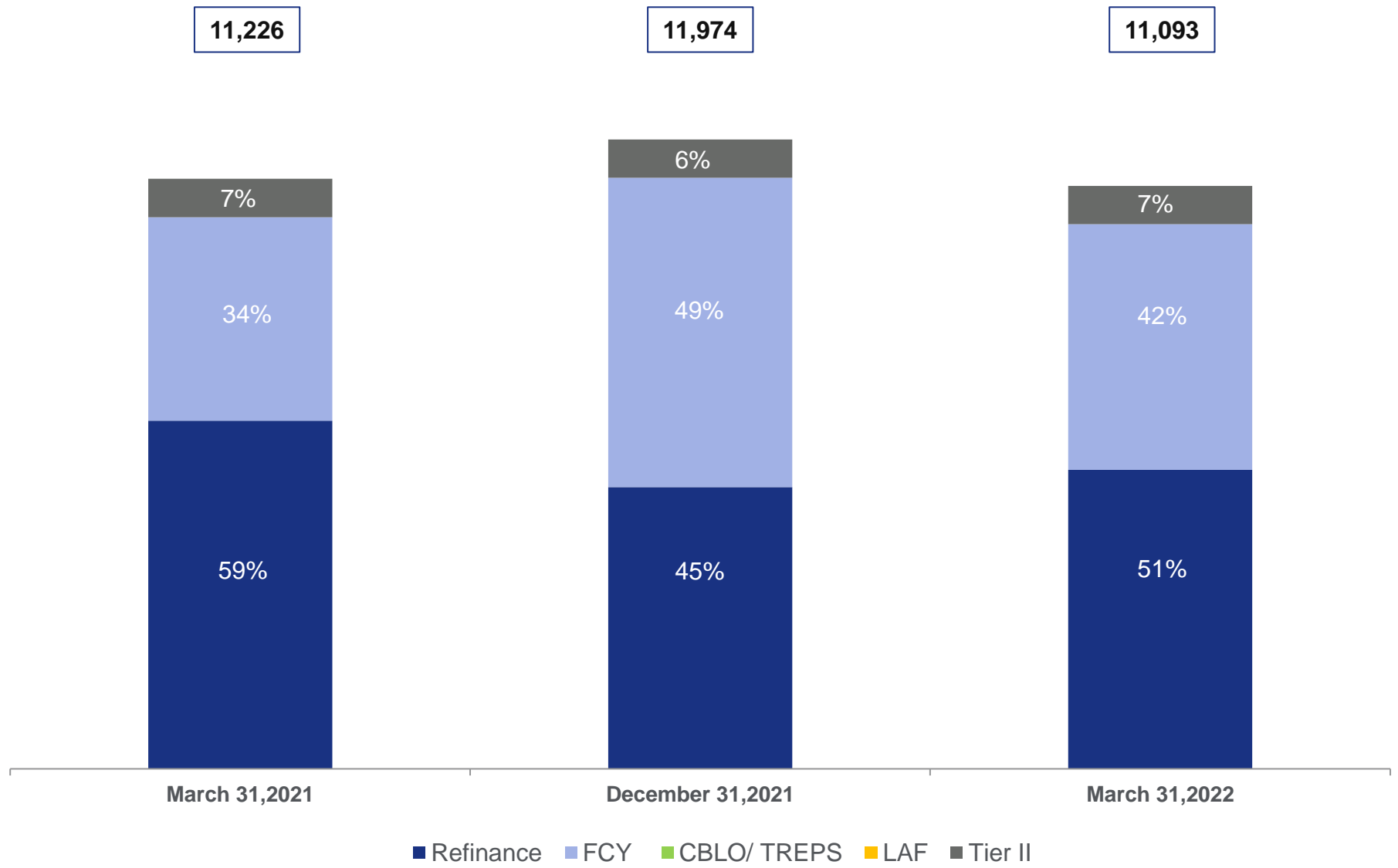


Share of Retail Deposits



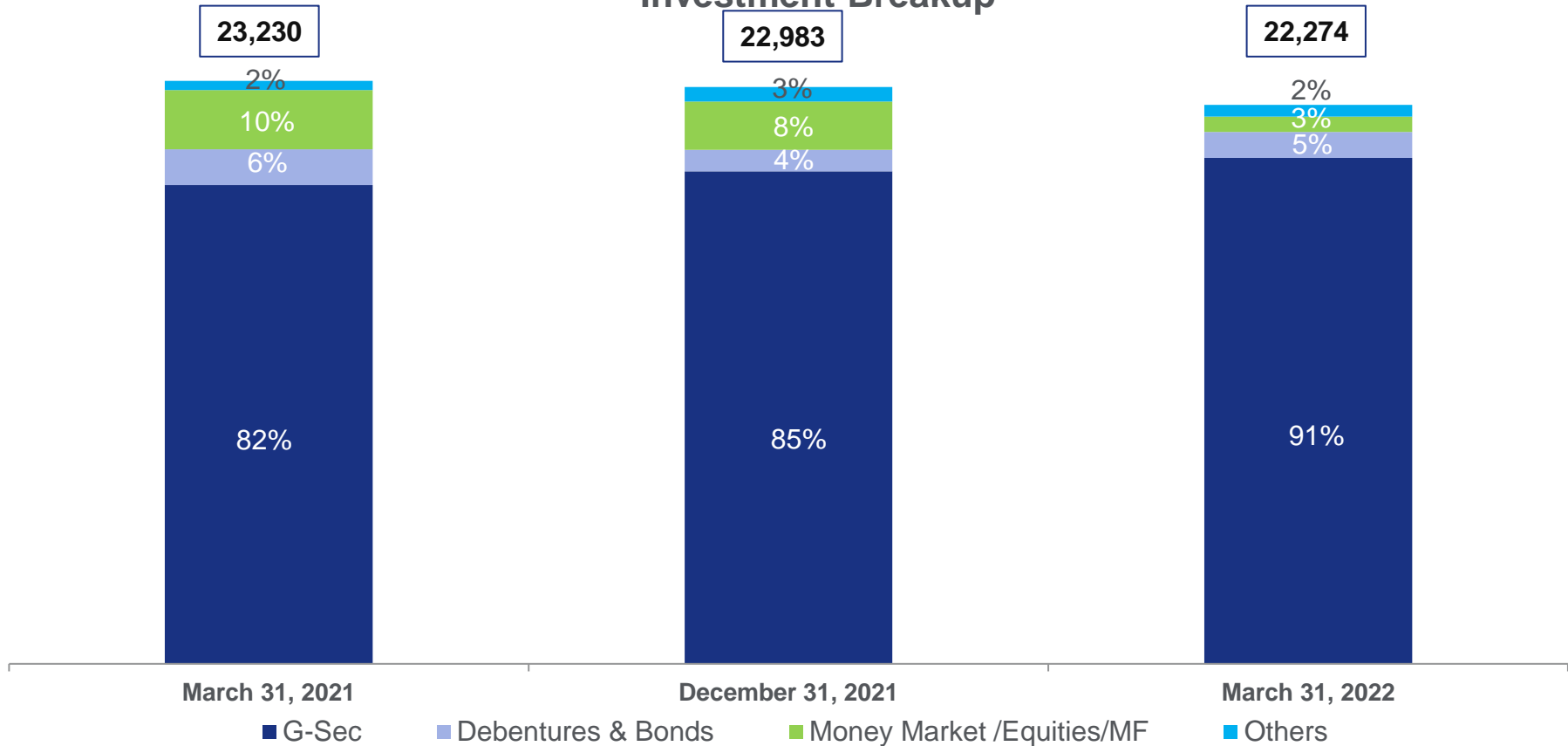
Borrowing Lower QoQ

Borrowing Breakup



Investment Book

Investment Breakup



Yield (incl. RIDF)

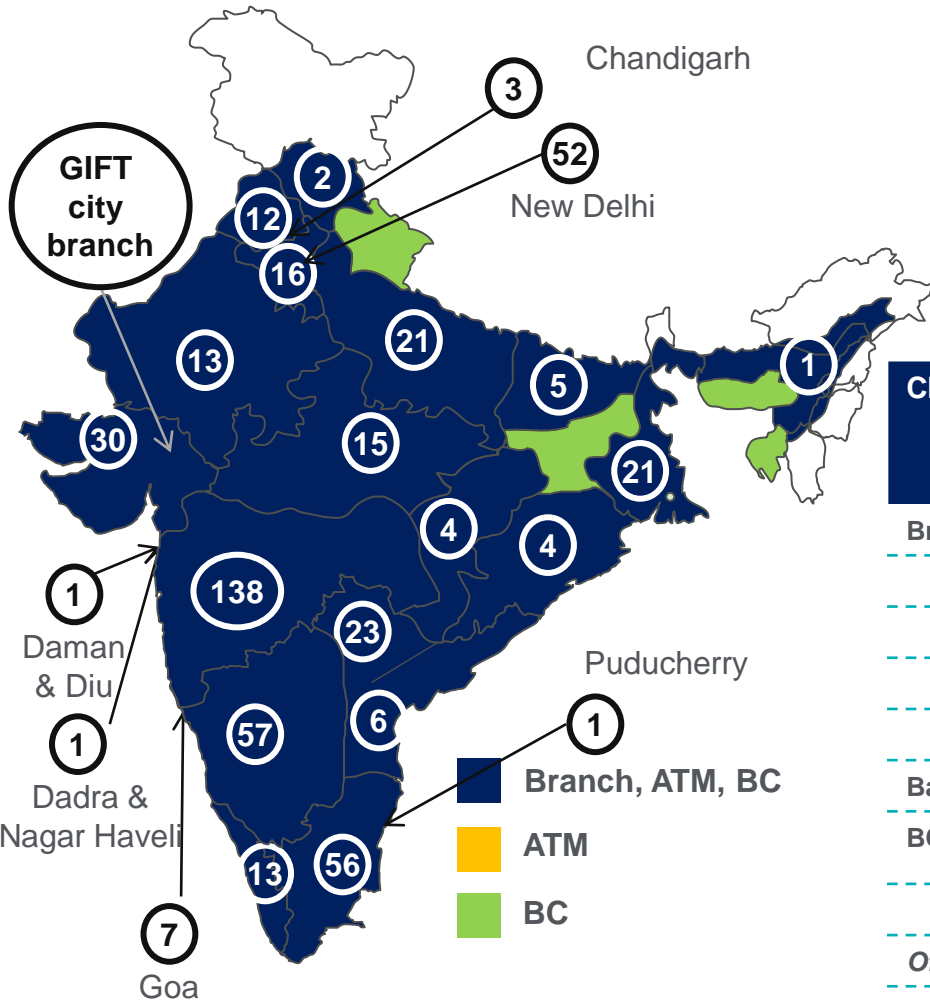
| Yield | Q4 FY22 | Q3 FY22 | Q4 FY21 | FY22 | FY21 |
|-------------------|---------|---------|---------|------|------|
| Total Investments | 5.6% | 5.3% | 6.0% | 5.4% | 6.4% |
| SLR | 6.3% | 6.1% | 6.4% | 6.1% | 6.6% |
| Non SLR | 4.2% | 4.1% | 5.1% | 4.2% | 6.7% |



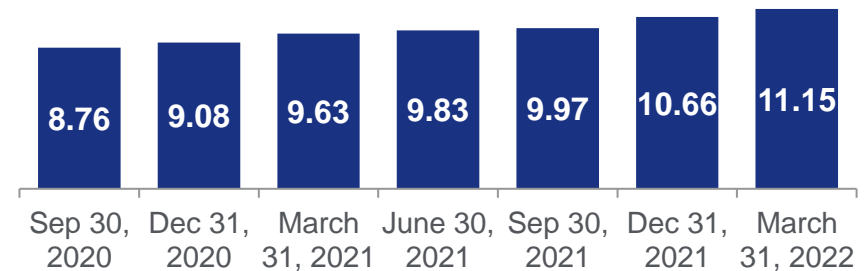
Distribution Network

Our Growing, Multi-Layered Distribution Network

Locations



Customers (Mn.)



Channel Breakup

| Channels | Number of transaction points | | |
|--|------------------------------|--------------|----------------|
| | March 31, 2022 | Dec 31, 2021 | March 31, 2021 |
| Branches | 502 | 463 | 429 |
| <i>Metro (incl. GIFT branch)</i> | 290 | 256 | 232 |
| <i>Urban</i> | 72 | 66 | 61 |
| <i>Semi-urban</i> | 76 | 78 | 73 |
| <i>Rural</i> | 64 | 63 | 63 |
| Banking Outlets (BOs) | 289 | 274 | 260 |
| BC Branches (incl. BOs) | 1,418 | 1,424 | 1,365 |
| <i>Of which RBL Finserve</i> | 870 | 874 | 758 |
| <i>Of which for Micro-Banking</i> | 1,240 | 1,242 | 1,158 |
| <i>Of which for MSME & Housing</i> | 178 | 182 | 207 |
| ATMs | 414 | 407 | 412 |

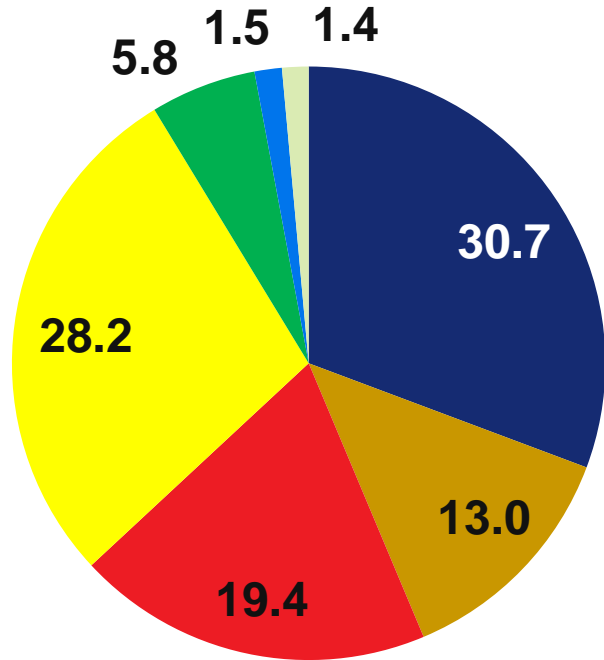
Figures in circles refer to number of branches in given state/union territory



Shareholding Pattern & Ratings

Diversified Shareholding & Strong Rating Profile

— Shareholding by category (%) —



- Individual/HUFs
- Foreign Corporates
- VCF/MF/Pension Funds/Insurance
- FPI
- Body Coporates
- NRIs
- Others

Total Foreign holding – 42.7%.
Approved limit – 74%

Ratings

| Instrument | Rating |
|-------------------------------------|--|
| Basel III compliant Tier II bonds | ICRA AA-& (Retained dated Feb 9, 2022) |
| | CARE AA- (Stable) (Re-affirmed dated Oct 6, 2021) |
| Certificate of Deposits | ICRA A1+ (Re-affirmed dated Feb 9, 2022) |
| Medium term fixed deposit programme | ICRA MAA& (Retained dated Feb 9, 2022) |
| Short term fixed deposit programme | ICRA A1+ (Re-affirmed dated Feb 9, 2022) |

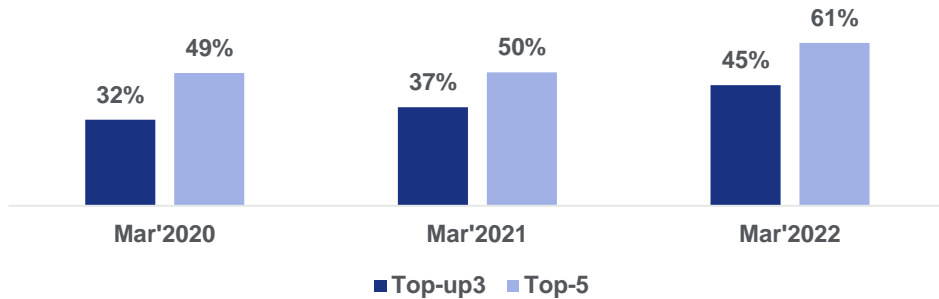
& Rating watch with developing implications



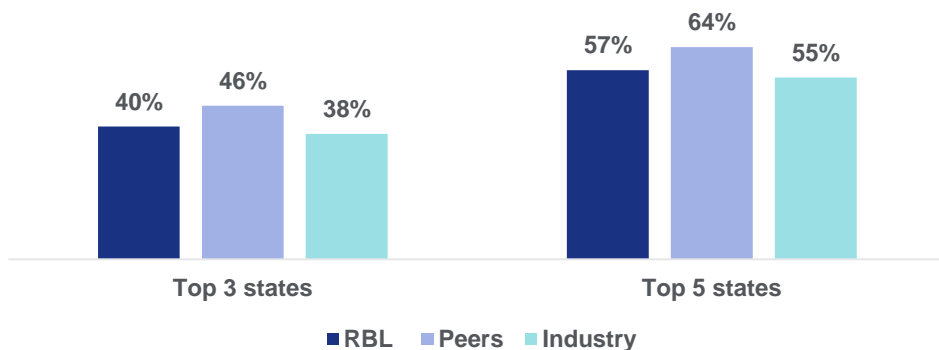
Micro-Banking Update

Micro-Banking - Portfolio Concentration

Top-3 & Top-5 Portfolio Contribution



Industry Comparison – Top3 & Top5 State Concentration – Dec 21

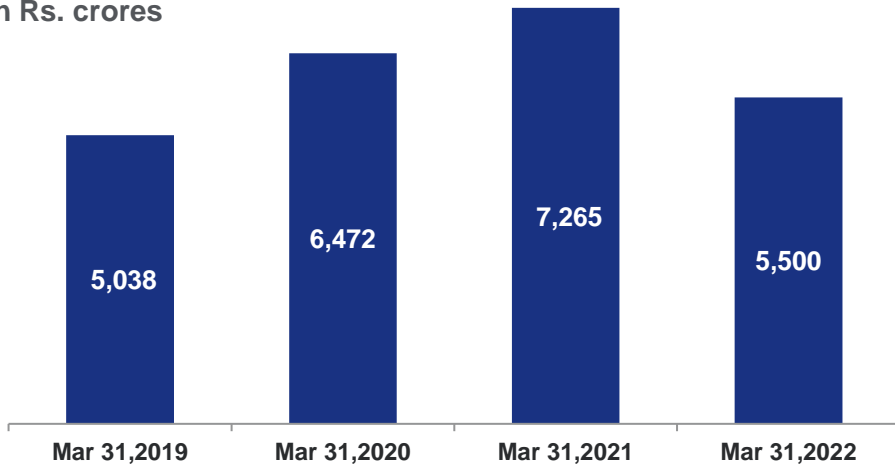


| State Name | % of Portfolio Mar'22 | % of Portfolio Dec'21 | % of Portfolio Mar'21 | % of Portfolio Mar'20 | % of Portfolio Dec'20 |
|------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Bihar | 18.9% | 15.7% | 12.8% | 14.7% | 12.6% |
| Rajasthan | 14.7% | 13.0% | 10.9% | 7.3% | 8.5% |
| Uttar Pradesh | 11.2% | 9.9% | 7.8% | 3.4% | 6.3% |
| Tamil Nadu | 9.2% | 11.2% | 13.0% | 13.4% | 13.6% |
| Karnataka | 6.4% | 7.7% | 9.0% | 8.8% | 8.6% |
| Haryana | 5.7% | 4.8% | 3.8% | 3.9% | 3.7% |
| Maharashtra | 5.3% | 6.8% | 8.4% | 10.7% | 9.6% |
| West Bengal | 4.9% | 6.2% | 7.2% | 8.5% | 8.4% |
| Gujarat | 4.8% | 4.3% | 3.2% | 3.1% | 3.1% |
| Madhya Pradesh | 4.7% | 4.9% | 5.1% | 4.9% | 5.0% |
| Odissa | 4.0% | 4.5% | 5.3% | 6.2% | 5.9% |
| Jharkhand | 3.1% | 2.9% | 3.0% | 2.1% | 2.9% |
| Punjab | 2.9% | 3.2% | 3.6% | 4.6% | 4.3% |
| Kerala | 1.2% | 1.4% | 1.6% | 1.5% | 1.5% |
| Uttarakhand | 0.6% | 0.6% | 0.7% | 0.8% | 0.7% |
| Chhattisgarh | 0.6% | 0.8% | 1.3% | 1.7% | 1.4% |
| Assam | 0.5% | 1.2% | 1.9% | 2.8% | 2.4% |
| Tripura | 0.4% | 0.4% | 0.5% | 0.5% | 0.5% |
| Puducherry | 0.3% | 0.1% | 0.4% | 0.4% | 0.5% |
| Goa | 0.3% | 0.3% | 0.4% | 0.6% | 0.5% |
| Himachal Pradesh | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| Meghalaya | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% |
| Jammu & Kashmir | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Grand Total | 100.0% | 100.0% | 100.00% | 100.00% | 100.0% |

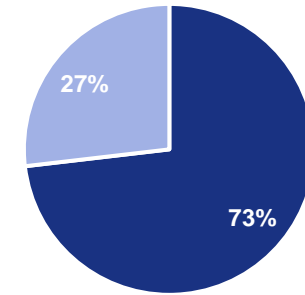
Portfolio growth driven by new customers, ticket size growth moderate

3.10 Mn active loan accounts

In Rs. crores

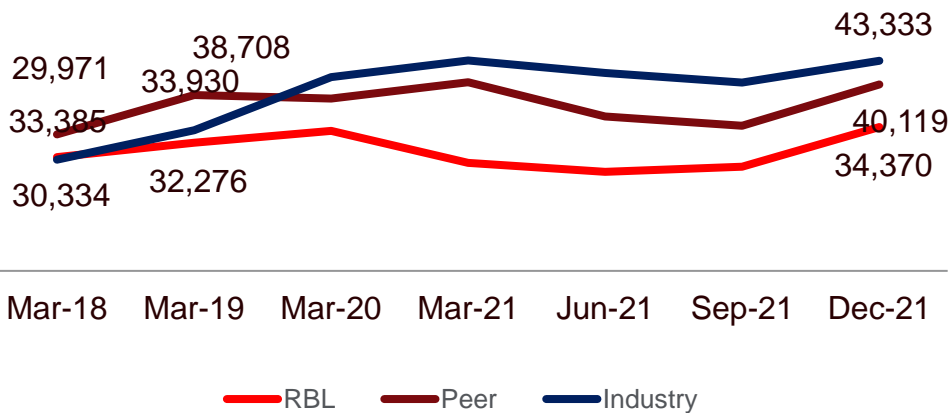


Portfolio Composition

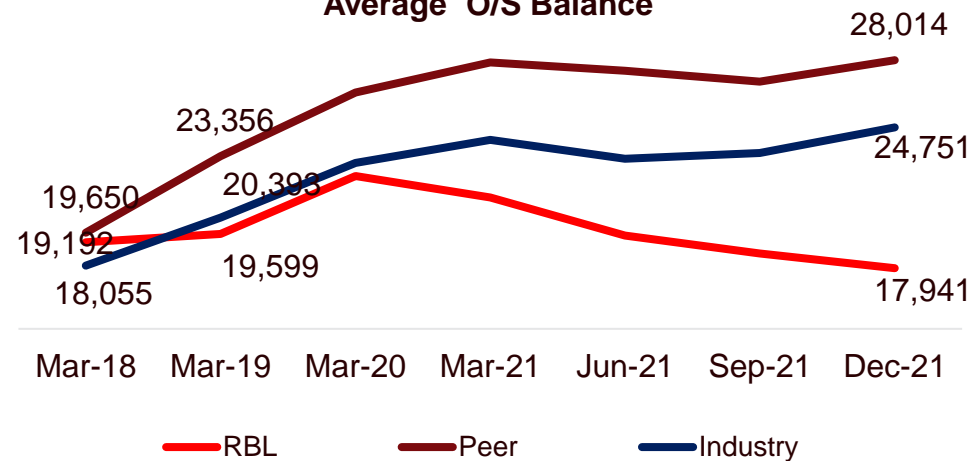


■ New-Book-Post COVID ■ Old-Book-Pre-COVID

Average Ticket Size (ATS) of new loans

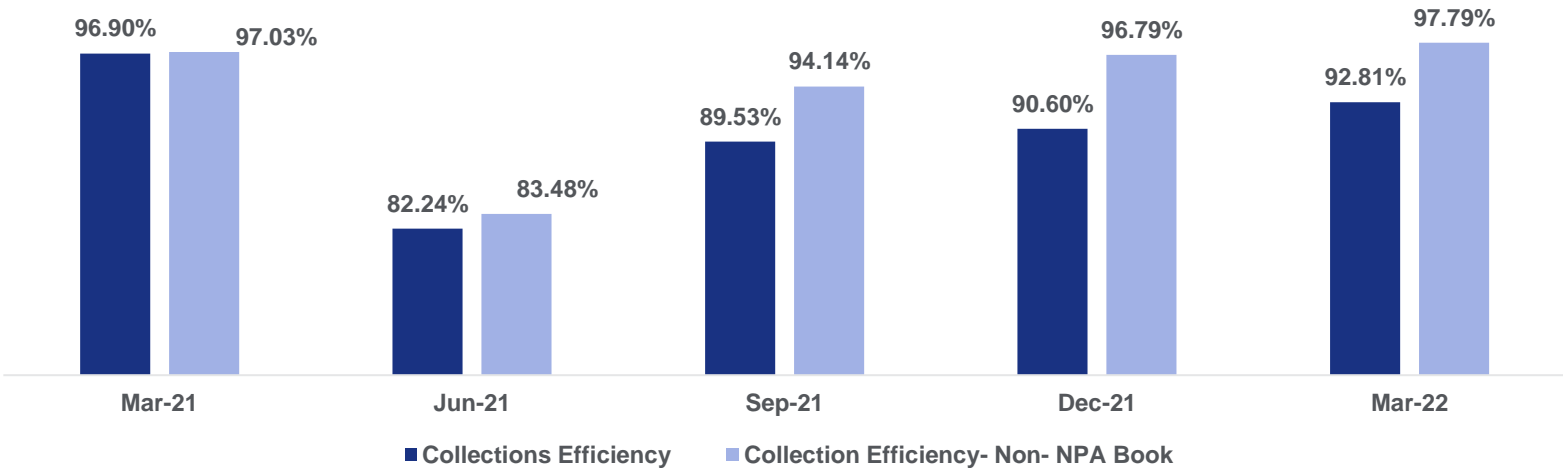


Average O/S Balance

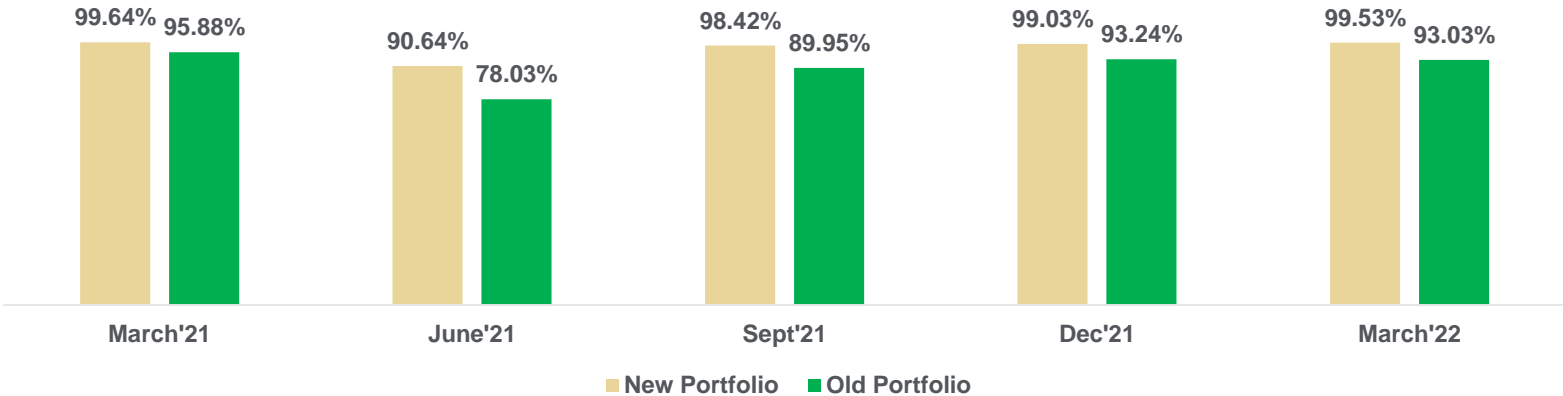


Collections Efficiency

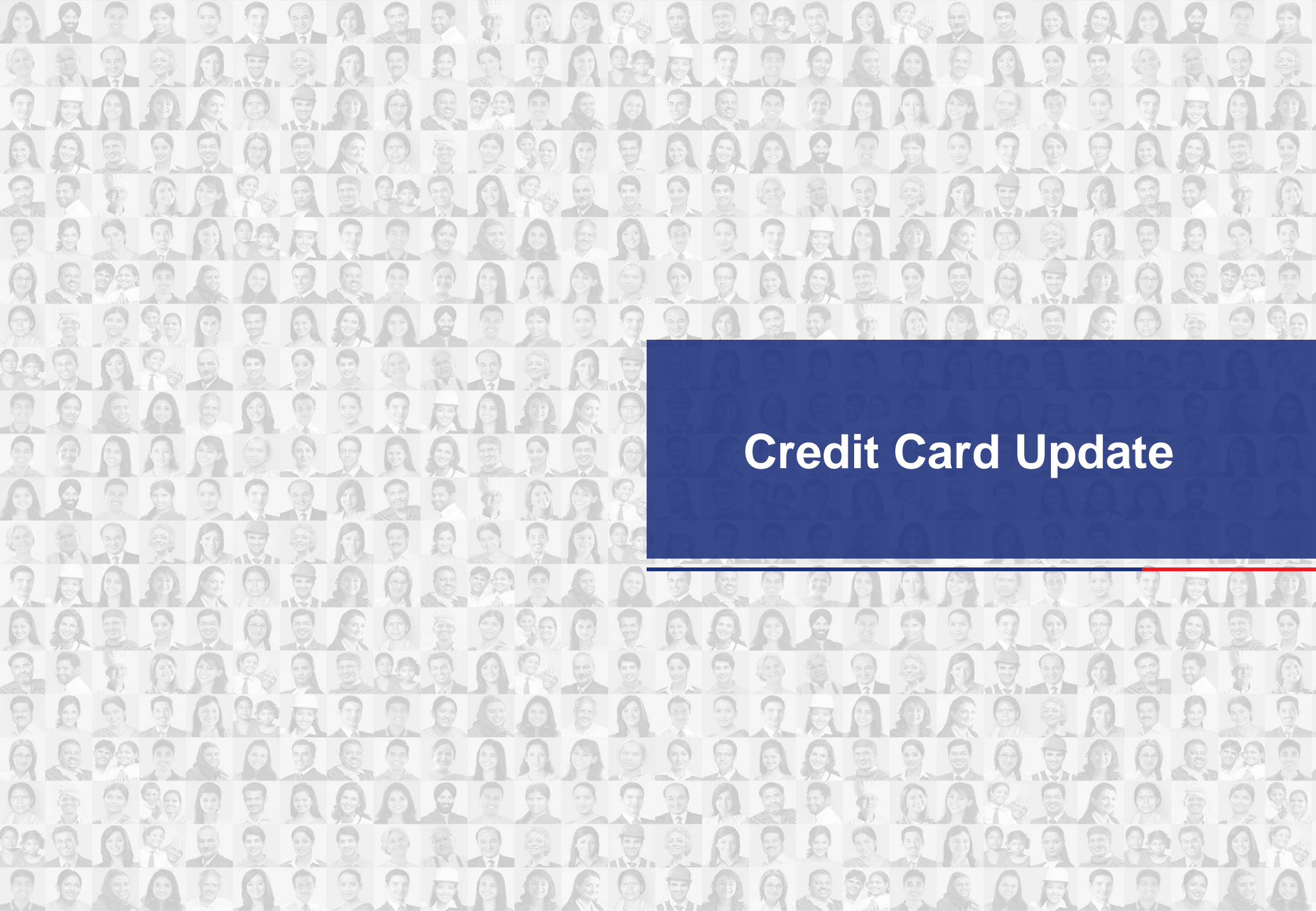
Collection-Efficiency



Collection Efficiency- Non-NPA Book



New-Portfolio: Portfolio Originated April-2020 onwards
 Old Portfolio: Portfolio Originated till March-2020

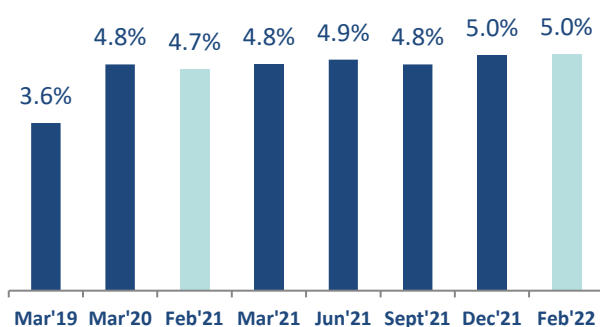


Credit Card Update

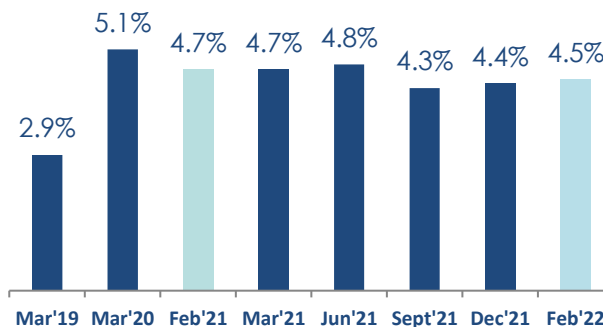
Growth & Market Share

| | Feb'21 | | Feb'22 | |
|----------|-----------|-------------|-------------------|----------------------|
| | RBL | Industry | RBL | Industry |
| CIF | 2.9 M | 61.6 M | 3.6 M ▲ 25% | 71.7 M ▲ 16% |
| Spends | 2,864 Cr | 60,357 Cr | 3,867 Cr ▲ 35% | 86,305 Cr ▲ 43% |
| Advances | 12,719 Cr | 1,16,290 Cr | 13,807 Cr ▲ 9% | 1,44,003 Cr ▲ 24% |

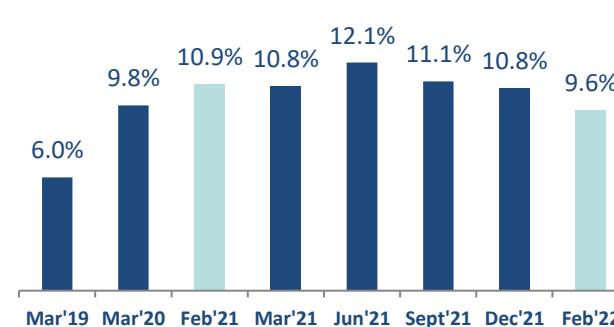
Market Share – Cards (#)



Market Share - Spends

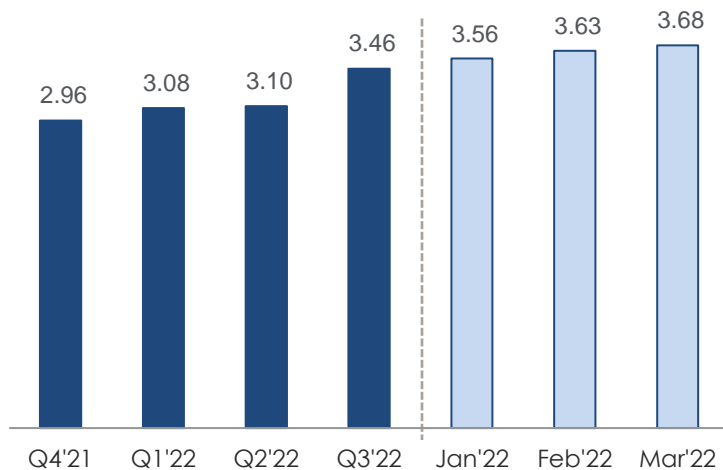


Market Share - Advances

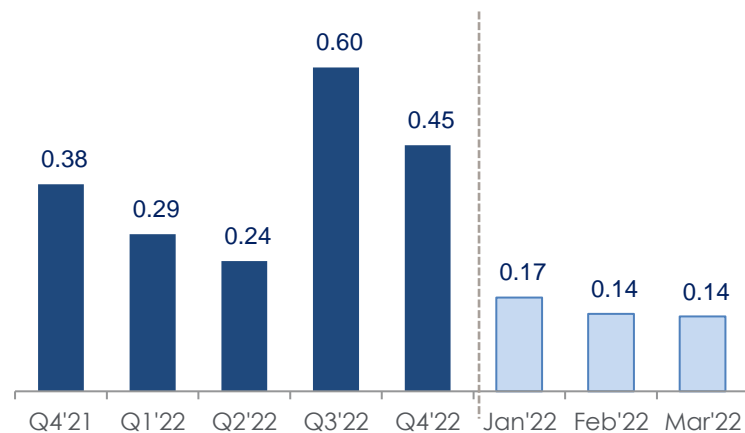


Credit Cards - Portfolio Trends

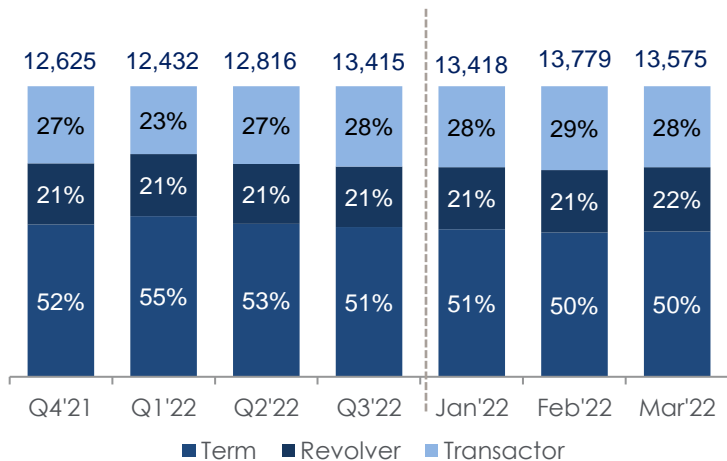
Cards in Force (Million)



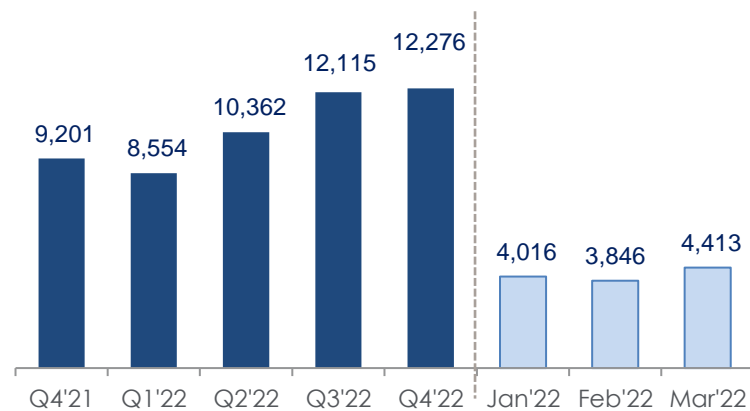
Acquisition (Million)



Advances Breakup (Cr.)

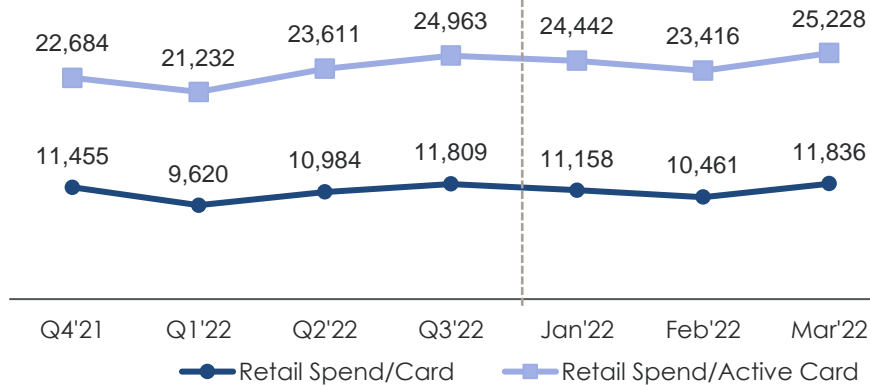


Total Spends (Cr.)

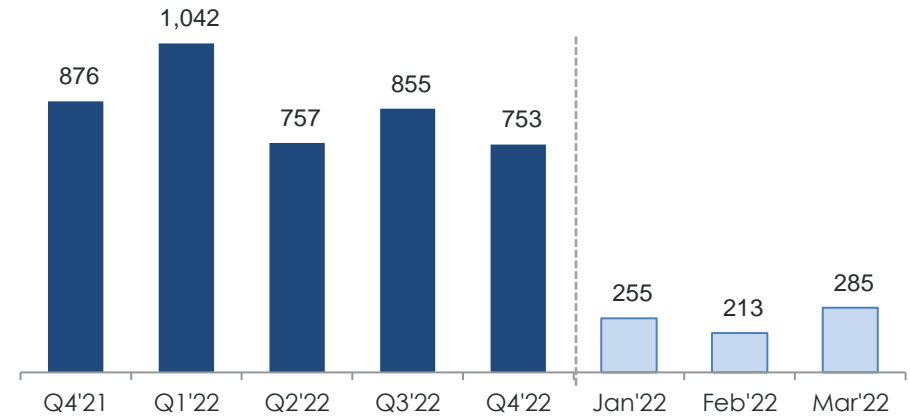


Credit Cards - Portfolio Trends

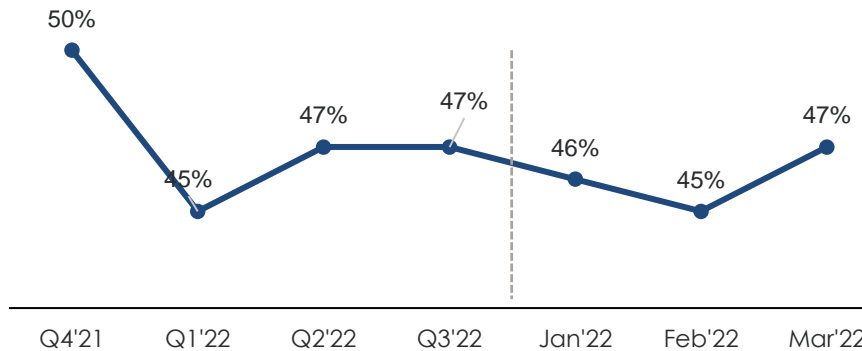
Retail Spend



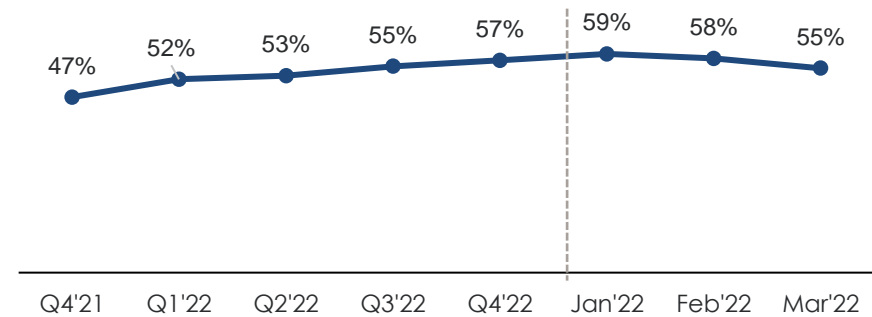
Consumer Loans ('000)



30 Day Retail Active



E-com Spend Share

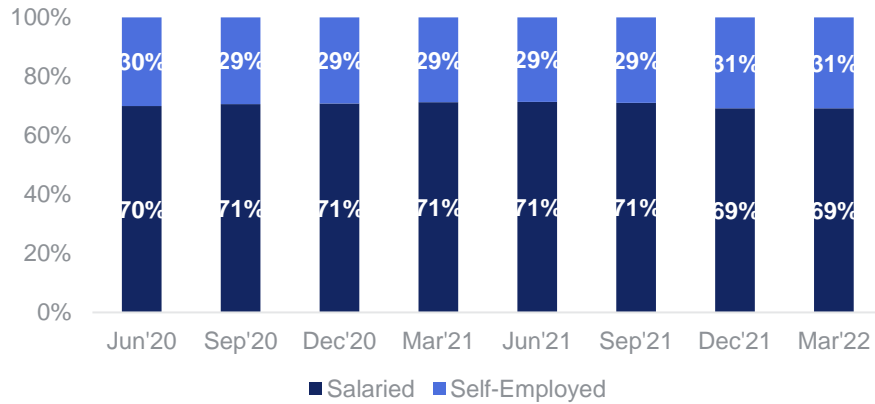


Retail spends Increased YoY and QoQ

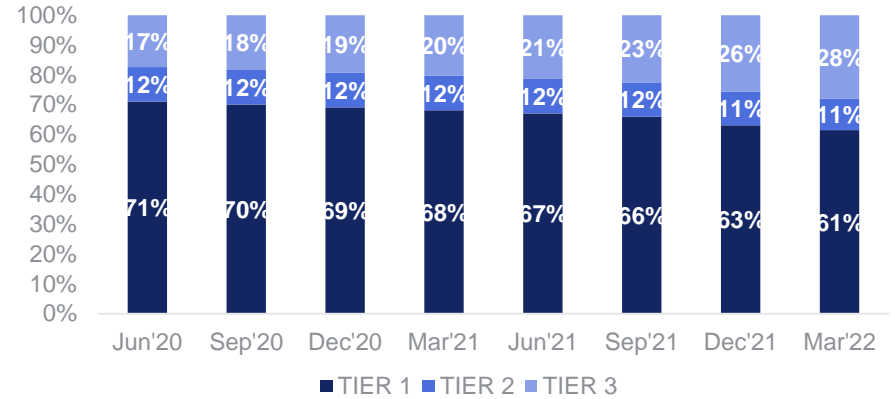
Retail Spend parameter are measured as of qtr end

Credit Cards – Customer Segment insights

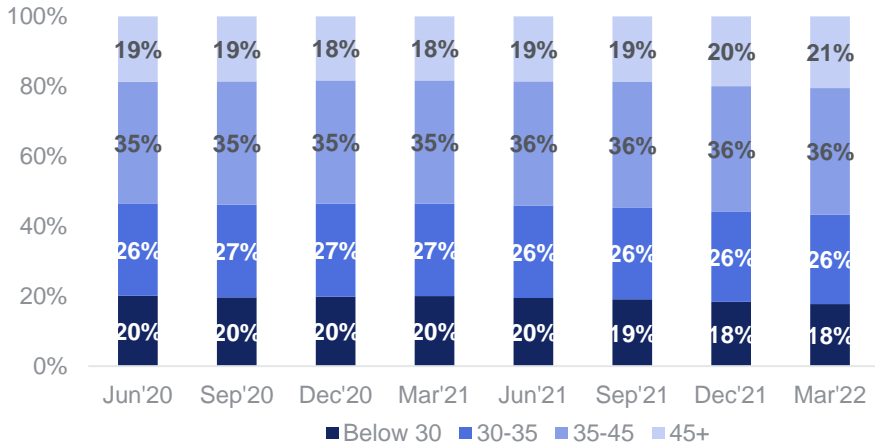
Salaried : Self Employed (SE) mix



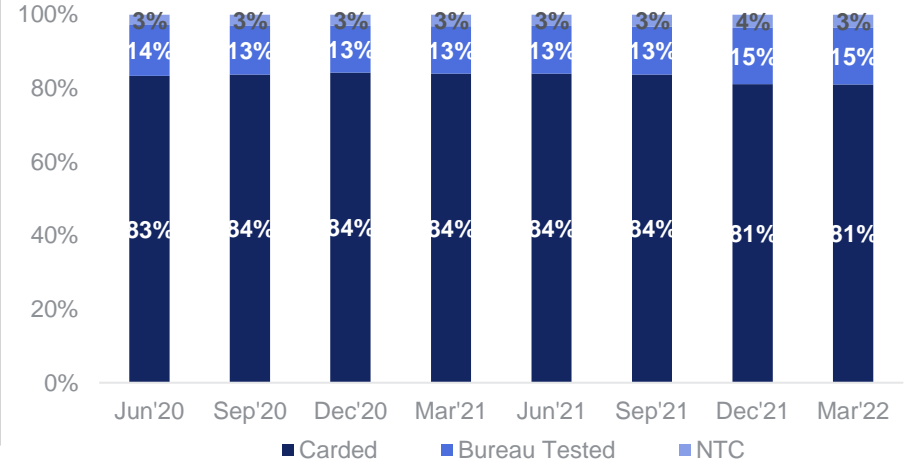
City Tier Mix



Age Group Mix



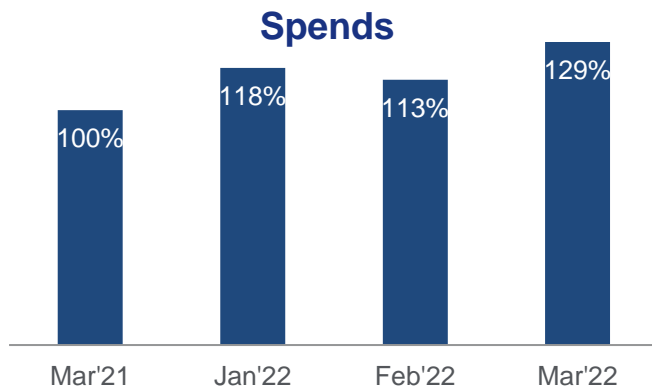
Carded Mix



Bias towards safer segments. Contribution of Tier 3 higher in new acquisition

Spend Trend

Spend Impact and Recovery



- Mar'22 Spends has been all time high

#Spend Type

Daily: Grocery/Stores, Telecom, Utility, Education, Health & Insurance, Wallet Load, Fuel & Cab

Discretionary: Lifestyle & Apparel, Dining & Food Delivery, Entertainment, Durables

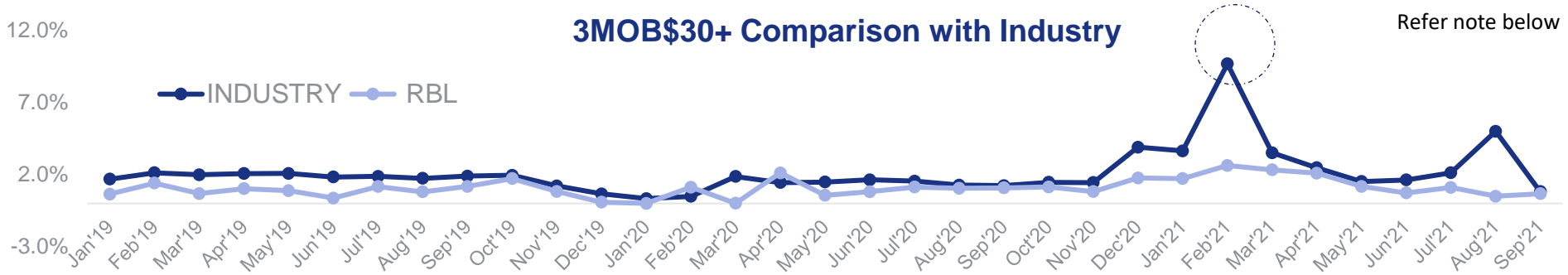
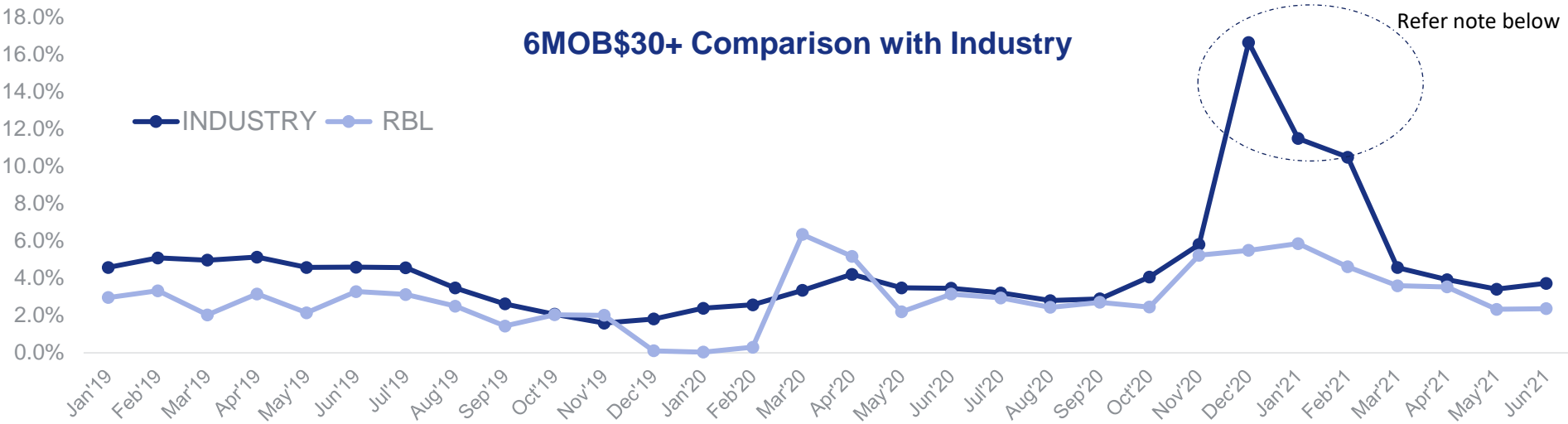
Travel: Hotel, Travel Agency, Airlines, Railway etc

Spends by category

| Spend Type | Mar'21 | Jun'21 | Sept'21 | Dec'21 | Mar'22 | Spend Indexed (Mar'22 vs Mar'21) |
|---------------|-------------|-------------|-------------|-------------|-------------|----------------------------------|
| Daily | 76% | 80% | 79% | 79% | 79% | 1.08 |
| Ecom | 53% | 57% | 60% | 64% | 61% | 1.24 |
| POS | 47% | 43% | 40% | 36% | 39% | 0.90 |
| Discretionary | 20% | 16% | 16% | 17% | 17% | 0.87 |
| Ecom | 21% | 31% | 23% | 22% | 23% | 0.95 |
| POS | 79% | 69% | 77% | 78% | 77% | 0.85 |
| Travel | 4% | 4% | 5% | 4% | 4% | 1.03 |
| Ecom | 61% | 52% | 63% | 63% | 65% | 1.10 |
| POS | 39% | 48% | 37% | 37% | 35% | 0.93 |
| Total | 100% | 100% | 100% | 100% | 100% | 1.04 |
| Ecom* | 47% | 53% | 54% | 57% | 55% | 1.21 |
| POS* | 53% | 47% | 46% | 43% | 45% | 0.89 |

* Spends are exclusive of Corporate spends

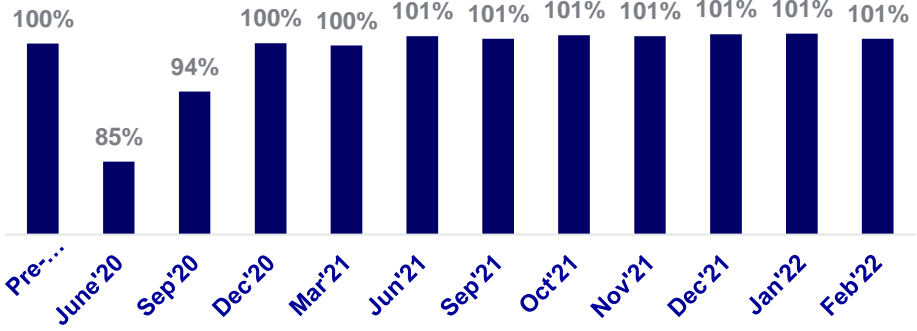
Credit Cards – tighter control on new bookings resulting in delinquencies in line with industry.



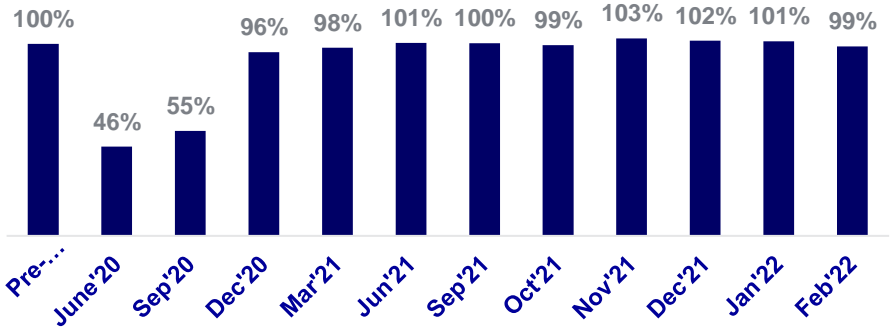
Note : In the bureau, higher uptick seen in industry delinquency rates in Dec'20-Feb'21 period on account of a likely data submission issue by a large card issuer. If we remove that, the industry and RBL numbers are in line with each other.

Collection Efficiency

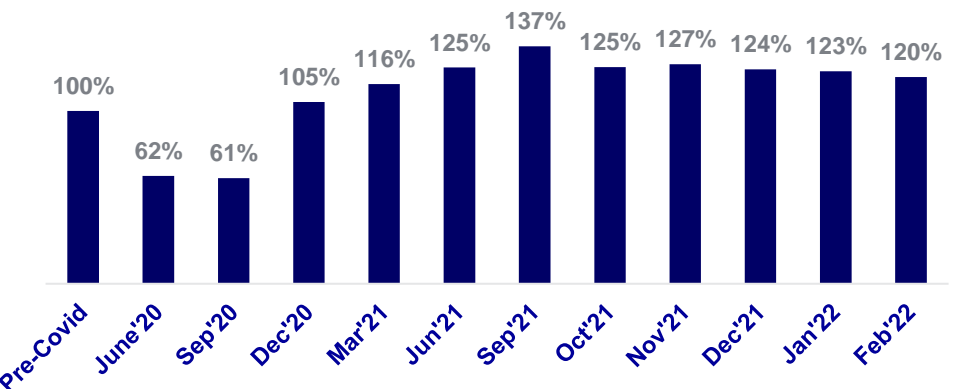
Resolution Rate Bucket-0



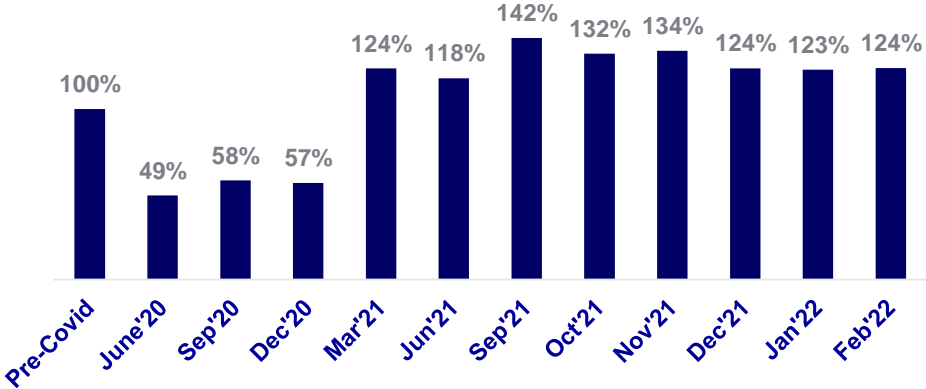
Resolution Rate Bucket-1



Resolution Rate Bucket-2



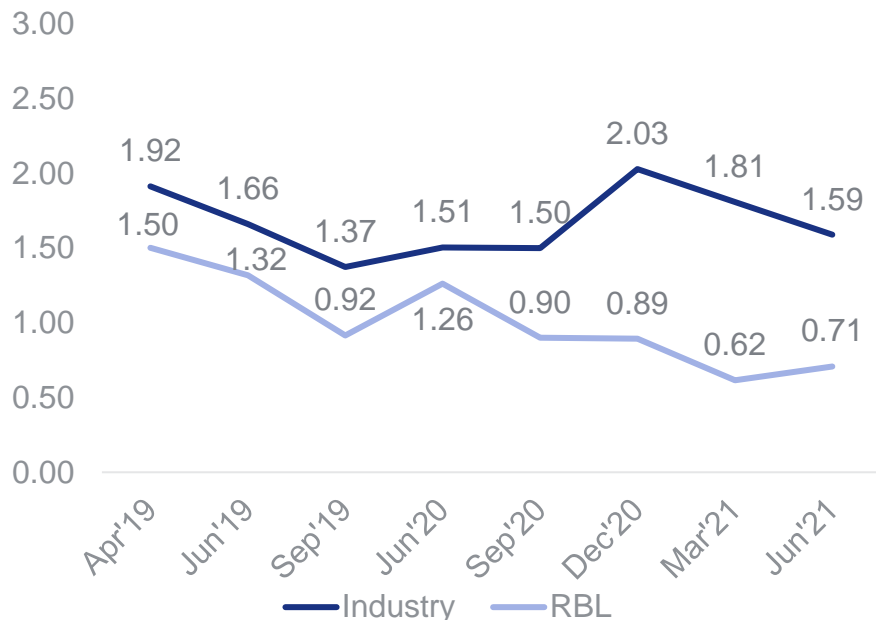
Resolution Rate Bucket-3



Collection Efficiency for Delinquent buckets significantly above Pre-covid levels

Tighter risk measures on new acquisition – lowering risk in the portfolio

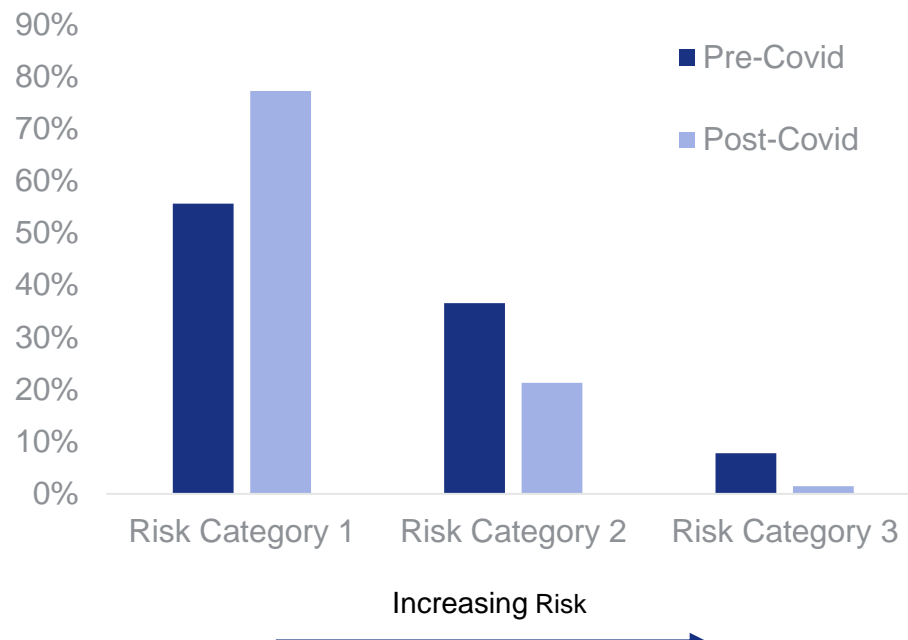
Lower value @ risk for same number delinquency vs industry*



Sharper exposure management across risk bands leading to lower value at risk for same number delinquency.

Measured as Ratio of 6 MOB 30+ (\$) / 6 MOB 30+ (#)

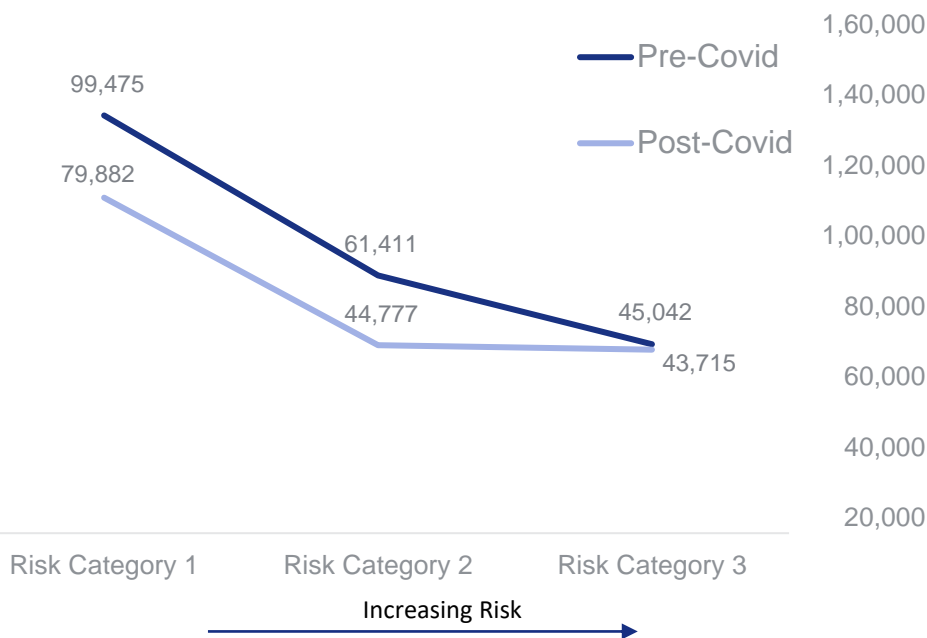
Higher proportion of low risk clients



Significantly tighter risk filters – higher proportion of lower risk.

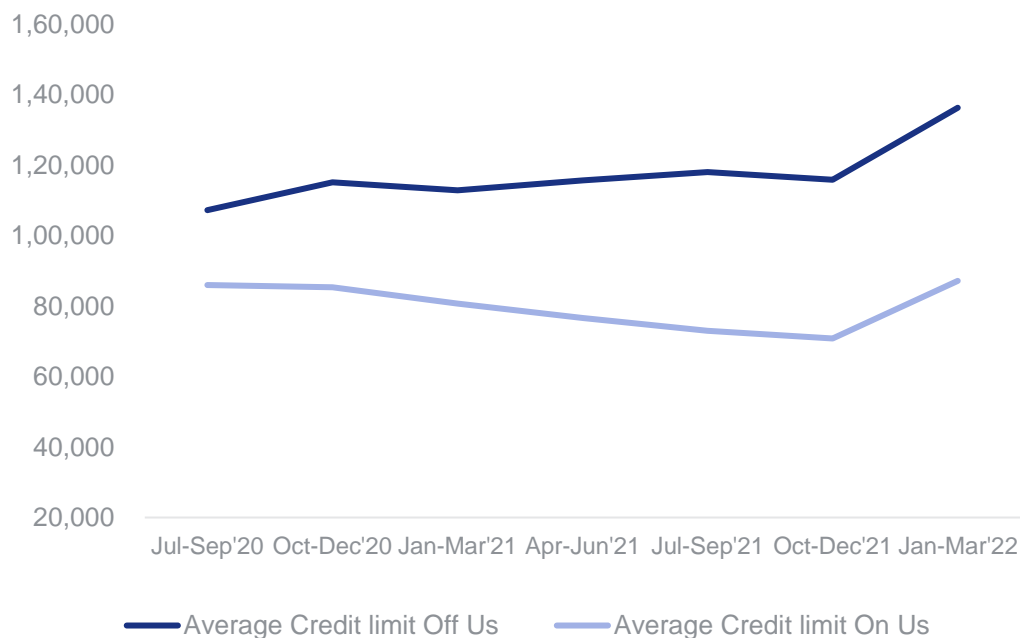
Conservative exposure strategy post Covid on new acquisition - lower value at risk

Prudent Credit limit assignment



Reduction in exposure through conservative limit assignment on new cards – reducing value at risk

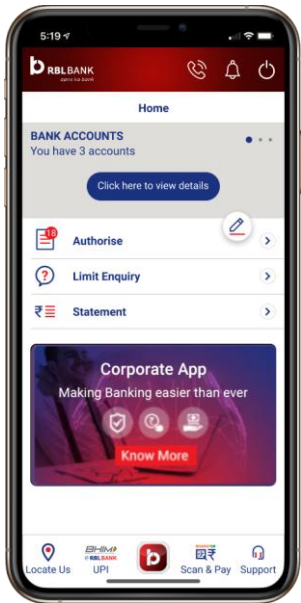
Average Credit Limit for new customers



Limit assignment much lower than other cards held by the customer – build up exposure basis risk profile post six months



Digital Banking Update



RBL BizBank

For Business Owners and Authorisers



Approve/Reject Transactions

Fund transfers, Bulk Upload, Add/Modify beneficiary and Service requests



Limit Enquiry

Check transaction limits



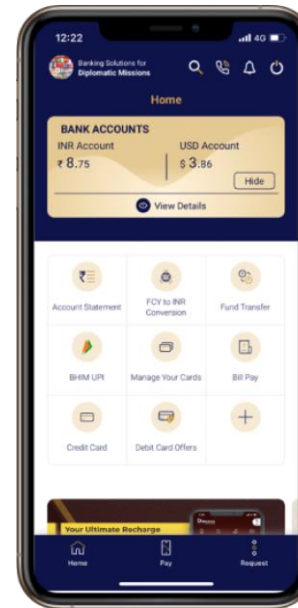
View & Download Statements

Anywhere, anytime



View Account Details

Check balances of Bank accounts, FDs and loans



RBL Diplomat

For Diplomats and Embassy Customers



Manage & View

Foreign & Indian currency Bank Accounts in one place



FCY to INR

Transactions on the go



View & Download

FCY & INR Bank Account statements



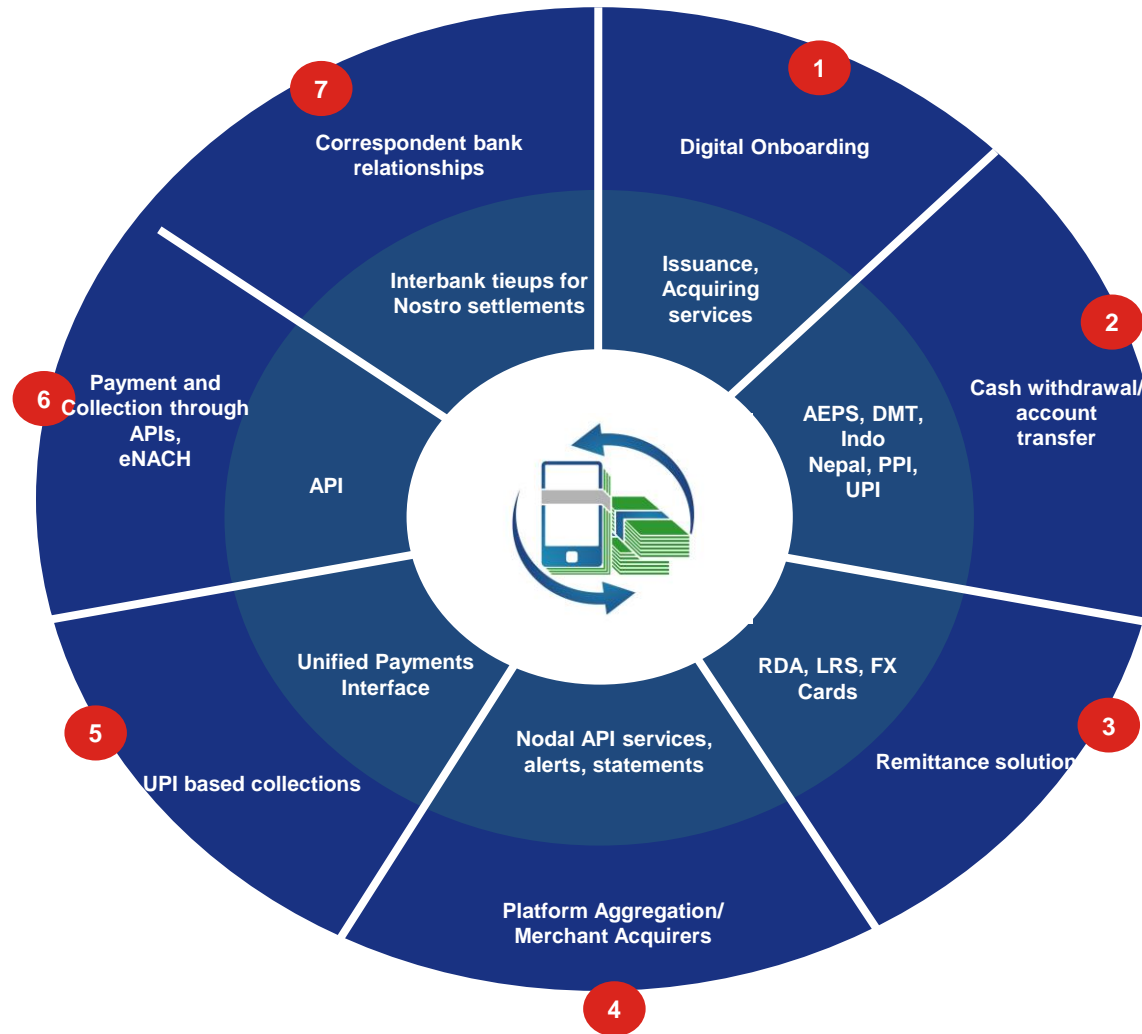
Hassle Free Payments

Transfer Funds, Make Bill payments, UPI transactions & much more



Payments Business Update

Deeper Connect by enhancing the value proposition in the payments landscape...



Our Continual market standing in the digital space...

QOQ Increase in
Acquiring Txn Volume ~
8.4%

QOQ Increase in
Acquiring Onboarding ~
10.7%

API Calls – 28.80 crore

For period Jan 22 to Mar
22

68.41 L

Overall BAAS
Customers*

9.5 CR

Total Transaction
Volume (in nos.)

28.21 L

No of
Merchants

37L

PPI Customers

3.2 L

Unique
Customer
Service
Points

* Overall number of Payment Aggregator,
Wallet holders, AEPS and DMT CSPs.

Deepening our digital footprint...

Issuance Products



- Large government deal in pipeline to sponsor subsidy through Prepaid Cards
- Commenced development and testing a state of art Video KYC facility for PPI customers
- Work in progress towards development of a Metro Prepaid Card.
- Zomato Wallet Programme launched in Oct'21 has shown significant increase in wallet acquisition and the total customer base currently stands at 11.5 lakhs and is showing steady increase month on month.

INR Remittances



- 3.15 Lac Unique Customer Service Points registered with Bank for AEPS and DMT Services as on March'22.
- New Product 'Cash at BC' expected to go live in Q1 FY23.
- Full KYC based DMT expected to go live in Q2 FY23.

FX Products



- 3.3% growth in value QOQ
- Launched outward remittance product for a large MTO.
- Onboarded two major Exchange Houses for inward remittance (integration in progress) & 1 deal is in pipeline

Acquiring & Aggregation



- Simplified Merchant Onboarding Process
- Implemented centralized reporting framework to regulatory authorities
- Commencement of Cost reduction program

API, UPI & Others



- UPI integration for one of the large PSP App as third bank is in Pipeline.



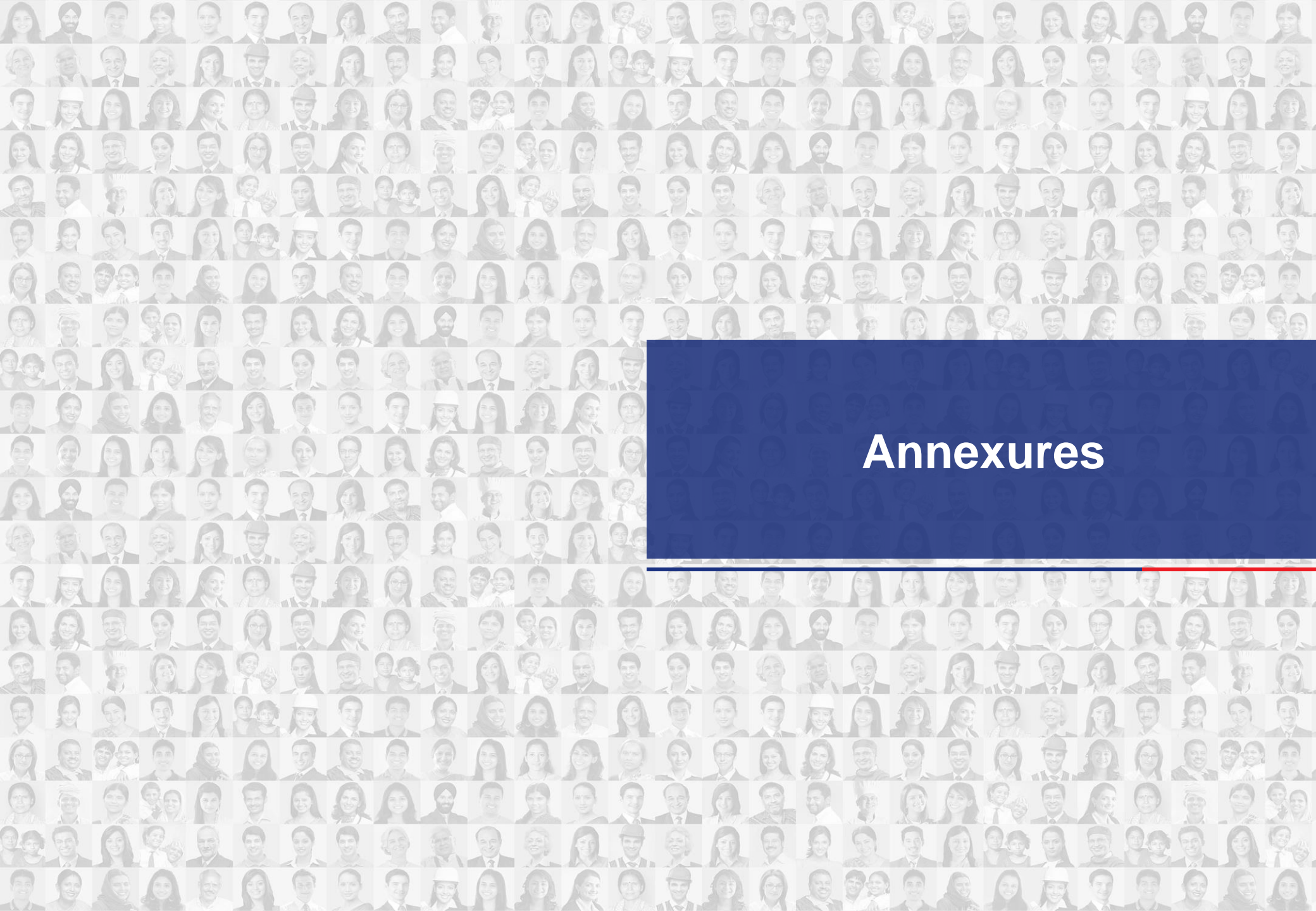
Marketing Update



Key Highlight for Q4 FY22



Awarded **Best Data Analytics Project** for 'Rural Vehicle Finance' at **The Asset Triple A Digital Awards 2022**



Annexures

Board of Directors



Mr. Prakash Chandra

*Non – Executive Independent Director (Part Time Chairman)
Previously, Chairman of Central Board of Direct Taxes (CBDT)*



Mr. Rajeev Ahuja

*Interim Managing Director and CEO
Previously, associated with Citibank India, Bank of America, India
and Bankers Trust Company*



Ms. Veena Mankar

*Non-Executive Non Independent Director
Currently, Chairman of RBL Finserve Ltd. Previously, Founder of
Swadhaar Finserve Pvt. Ltd. And Swadhaar FinAccess*



Mr. Vijay Mahajan

*Non-Executive Non Independent Director
Previously, Founder of Basix Social Enterprise Group*



Mr. Ishan Raina

*Non-Executive Independent Director
Previously, Founder of Out of Home (OOH) India, Associated with J.
Walter Thompson (JWT) and Lintas Advertising*



Ms. Ranjana Agarwal

*Non-Executive Independent Director
Founder and managing partner of Vaish & Associates, Chartered
Accountants*



Dr. Somnath Ghosh

*Non-Executive Independent Director
Retired Professor and Founding Dean (Academics) from Indian
Institute of Management Kashipur*



Mr. Vimal Bhandari

*Non-Executive Non Independent Director
Executive Vice Chairman and CEO with Arka Fincap Limited (AFL)*



Mr. Manjeev Singh Puri

*Non-Executive Independent Director
Former Indian Diplomat, former Ambassador to the European Union,
Belgium, Luxembourg, Nepal and United Nations*



Mr. Chandan Sinha

*Non-Executive Independent Director
Previously, Executive Director, RBI. Career – Central Banker for 35
years*



Mr. Vishwvir Ahuja

*Proceeded on leave
Previously, Managing Director & Country Executive Officer of Bank
of America for Indian Sub-continent*



Mr. Yogesh Dayal

*Additional Director (Appointed by RBI)
A career Central Banker with 25 years of experience with RBI.
Currently Chief General Manager and in charge of Department of
Communications, RBI.*

Professional and Experienced Leadership Team



Mr. Rajeev Ahuja
Managing Director and CEO (Interim)
Previously, associated with Citibank India, Bank of America, India and Bankers Trust Company (35)



Mr. Vishwavir Ahuja
Proceeded on leave
Managing Director & Country Executive Officer of Bank of America for Indian Sub-continent from 2007-2009 (38)



Mr. R. Gurumurthy
Head – Governance
Previously, associated with Standard Chartered Bank, Bank of America, Credit Lyonnais and State Bank of India with leadership roles in India and Asia-Pacific region (36)



Mr. Brijesh Mehra
Head – Corporate, Institutional & Transaction Banking
Previously, Country Manager, Royal Bank of Scotland N.V. and prior to that associated with Grindlays Bank Public Limited Company (35)



Mr. Jaideep Iyer
Head - Strategy
Previously, Group President and Deputy CFO – Yes Bank (23)



Ms. Shanta Vallury Gandhi
Head - HR, CSR & Internal Branding
Previously, Vice President of Acquisitions and Partnerships Division in American Express Bank Ltd (Gurgaon) (29)



Mr. Harjeet Toor
Head - Retail, Inclusion and Rural Business
Previously, associated with Bank of America, ABN AMRO Bank and Fullerton India Credit Company (27)



Mr. Surinder Chawla
Head –Branch Banking
Previously, associated with Standard Chartered Bank, ABN Amro Bank and HDFC Bank (29)



Mr. Sankarson Banerjee
Chief Information Officer
Previously, Chief Technology Officer , National Stock Exchange (24)



Mr. Deepak Kumar
Chief Risk Officer
Previously, associated with State Bank of India and member of RBI committees (37)

Figures in brackets are years of work experience in financial services

Professional and Experienced Leadership Team (Contd.)



Mr. Bhavtaran Singh (Sunny) Uberai

Head – Client Services

Previously, associated with ABN Amro Bank and Arete Financial Partners, Singapore

(35)



Mr. Pankaj Sharma

Chief Operations Officer

Previously, Head Retail Operations, Axis Bank

(21)



Mr. Sanker Parameswaran

Head - Legal

Previously, associated with ICICI Bank, Indian Hotels, Amway India

(35)



Mr. Deepak Gaddhyan

Chief Credit Officer (Wholesale)

Previously, associated with ICICI Bank, Yes Bank

(27)



Mr. Prakash Gupta

Chief Compliance Officer

Previously, associated with Barclays, Credit-Suisse and Rabobank

(26)



Mr. R. Rajagopalan

Head – Internal Audit

Previously, associated with HDFC Bank, Kotak Mahindra Bank

(30)



Mr. Anand Bagri

Head – Domestic Markets Group

Previously, associated with Axis Bank

(20)



Mr. N Hari Prakash

Head – Enterprise Risk

Previously, associated with RBS Plc. India, ABN Amro Bank N.V., ICICI Bank and HDFC Bank

(30)



Mr. Amrut Palan

Chief Financial Officer

Previously, associated with Citibank, HSBC, ING Vysya, Kotak Mahindra Bank and Airtel Payments Bank

(25)



Mr. Vijay Anandh

Chief Credit Officer - Retail

Previously, associated with Barclays Finance, ICICI Bank

(25)

Figures in brackets are years of work experience in financial services

Profit & Loss Statement

| Particulars | Q4 FY22 | Q4 FY21 | Q3 FY22 | FY22 | FY21 |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Income | | | | | |
| Interest Earned | 2,131 | 1,965 | 2,044 | 8,176 | 8,329 |
| Interest Expended | 1,000 | 1,059 | 1,034 | 4,149 | 4,541 |
| Net Interest Income | 1,131 | 906 | 1,010 | 4,027 | 3,788 |
| Other Income | 511 | 549 | 583 | 2,341 | 1,884 |
| Total Income | 1,643 | 1,455 | 1,593 | 6,367 | 5,672 |
| Expenditure | | | | | |
| Operating Expenses | 985 | 718 | 963 | 3,622 | 2,755 |
| Employee Cost | 279 | 207 | 253 | 1,002 | 845 |
| Premises Cost | 119 | 90 | 111 | 431 | 360 |
| Depreciation | 45 | 41 | 41 | 164 | 158 |
| Other Operating Expenses | 543 | 380 | 558 | 2,025 | 1,391 |
| Operating Profit | 657 | 737 | 631 | 2,745 | 2,917 |
| Provisions | 401 | 627 | 424 | 2,860 | 2,228 |
| On advances | 392 | 614 | 403 | 2,804 | 2,225 |
| On others | 9 | 12 | 21 | 57 | 3 |
| Profit Before Tax | 257 | 110 | 207 | (115) | 689 |
| Tax | 59 | 35 | 51 | (40) | 181 |
| Profit After Tax | 198 | 75 | 156 | (75) | 508 |

Balance Sheet Statement

| Particulars | March 31, 2022 | Dec 31, 2021 | March 31, 2021 |
|---------------------------|----------------|----------------|----------------|
| <u>Liabilities</u> | | | |
| Capital | 600 | 599 | 598 |
| Reserves and Surplus | 12,019 | 11,814 | 12,065 |
| Deposits | 79,007 | 73,639 | 73,121 |
| Borrowings | 11,093 | 11,974 | 11,226 |
| Other Liabilities | 3,491 | 3,877 | 3,641 |
| Total | 106,209 | 101,903 | 100,651 |
| <u>Assets</u> | | | |
| Cash & Balances with RBI | 13,111 | 10,957 | 6,705 |
| Balances with other banks | 4,437 | 3,516 | 6,720 |
| Investments (Net) | 22,274 | 22,983 | 23,230 |
| Advances (Net) | 60,022 | 58,141 | 58,623 |
| Fixed and Other Assets | 6,365 | 6,307 | 5,373 |
| Total | 106,209 | 101,903 | 100,651 |

Consolidated Profit & Loss Statement

| Particulars | Q4 FY22 | Q4 FY21 | Q3 FY22 | FY22 | FY21 |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
| Income | | | | | |
| Interest Earned | 2,201 | 2,058 | 2,107 | 8,445 | 8,676 |
| Interest Expended | 1,000 | 1,059 | 1,034 | 4,148 | 4,539 |
| Net Interest Income | 1,201 | 999 | 1,073 | 4,297 | 4,136 |
| Other Income | 513 | 551 | 584 | 2,352 | 1,875 |
| Total Income | 1,714 | 1,550 | 1,657 | 6,648 | 6,011 |
| Expenditure | | | | | |
| Operating Expenses | 1,090 | 811 | 1,060 | 3,994 | 3,071 |
| Employee Cost | 355 | 293 | 336 | 1,310 | 1,122 |
| Premises Cost | 125 | 58 | 117 | 456 | 380 |
| Depreciation | 49 | 44 | 45 | 180 | 170 |
| Other Operating Expenses | 560 | 416 | 562 | 2,048 | 1,399 |
| Operating Profit | 624 | 739 | 596 | 2,654 | 2,940 |
| Provisions | 401 | 627 | 424 | 2,860 | 2,228 |
| On advances | 392 | 614 | 403 | 2,804 | 2,225 |
| On others | 9 | 12 | 21 | 57 | 3 |
| Profit Before Tax | 224 | 112 | 172 | (207) | 712 |
| Tax | 59 | 36 | 51 | (40) | 183 |
| Profit After Tax | 165 | 76 | 122 | (166) | 529 |

Consolidated Balance Sheet Statement

| Particulars | March 31, 2022 | Dec 31, 2021 | March 31, 2021 |
|---------------------------|----------------|----------------|----------------|
| Liabilities | | | |
| Capital | 600 | 599 | 598 |
| Reserves and Surplus | 11,931 | 11,759 | 12,068 |
| Deposits | 79,006 | 73,637 | 73,055 |
| Borrowings | 11,098 | 11,975 | 11,226 |
| Other Liabilities | 3,528 | 3,899 | 3,672 |
| Total | 106,163 | 101,870 | 100,619 |
| Assets | | | |
| Goodwill on Consolidation | 41 | 41 | 41 |
| Cash & Balances with RBI | 13,111 | 10,957 | 6,705 |
| Balances with other banks | 4,446 | 3,524 | 6,738 |
| Investments (Net) | 22,129 | 22,838 | 23,085 |
| Advances (Net) | 60,005 | 58,141 | 58,623 |
| Fixed and Other Assets | 6,431 | 6,370 | 5,428 |
| Total | 106,163 | 101,870 | 100,619 |

Our History

| Particulars | FY 11 | FY 12 | FY 13 | FY 14 | FY 15 | FY 16 | FY 17 | FY 18 | FY19 | FY20 | FY21 | FY22 |
|-----------------------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Net Worth | 1,075 | 1,131 | 1,594 | 2,012 | 2,224 | 2,960 | 4,242 | 6,544 | 7,336 | 10,290 | 12,254 | 12,006 |
| Deposits | 2,042 | 4,739 | 8,341 | 11,599 | 17,099 | 24,349 | 34,588 | 43,902 | 58,394 | 57,812 | 73,121 | 79,007 |
| Advances (Net) | 1,905 | 4,132 | 6,376 | 9,835 | 14,450 | 21,229 | 29,449 | 40,268 | 54,308 | 58,019 | 58,623 | 60,022 |
| Investments (Net) | 892 | 2,334 | 5,571 | 6,518 | 9,792 | 14,436 | 13,482 | 15,448 | 16,840 | 18,150 | 23,230 | 22,274 |
| Net Profit | 12 | 66 | 92 | 93 | 207 | 292 | 446 | 635 | 867 | 506 | 508 | (75) |
| CRAR (%) | 56.4 | 23.2 | 17.1 | 14.6 | 13.1 | 12.9 | 13.7 | 15.3 | 13.5 | 16.4 | 17.5 | 16.8 |
| Gross NPA (%) | 1.12 | 0.80 | 0.40 | 0.79 | 0.77 | 0.98 | 1.20 | 1.4 | 1.38 | 3.62 | 4.34 | 4.40 |
| Net NPA (%) | 0.36 | 0.20 | 0.11 | 0.31 | 0.27 | 0.59 | 0.64 | 0.78 | 0.69 | 2.05 | 2.12 | 1.34 |
| Business per employee | 4.4 | 6.7 | 7.9 | 7.7 | 9.1 | 11.8 | 13.1 | 15.9 | 19.3 | 16.0 | 16.9 | 15.0 |
| No. of employees | 907 | 1,328 | 1,859 | 2,798 | 3,465 | 3,872 | 4,902 | 5,300 | 5,843 | 7,221 | 7,816 | 9,257 |
| Return on Assets (%) | 0.53 | 1.33 | 1.05 | 0.66 | 1.02 | 0.98 | 1.08 | 1.21 | 1.27 | 0.59 | 0.54 | (0.07) |
| Return on Equity (%) | 1.7 | 5.9 | 6.73 | 5.44 | 9.58 | 11.32 | 11.67 | 10.95 | 12.15 | 5.74 | 4.35 | (0.60) |

Thank you

Contact us at:

ir@rblbank.com

+91-22-4302 0600

Please email us your contact details at the above id to get added to our investor relations mailing list

Please visit our Investor Relations website – <https://ir.rblbank.com/>