

PRESS STATEMENT

RBL Bank is financially strong, well-capitalized, profitable and a growing entity with a strong governance set up.

Mumbai, March 11, 2020: The management of RBL Bank wishes to address the prevailing concerns around the bank which is based on misinformation, and warrants clarification.

- **RBL Bank Is Well Capitalized:-** The Bank remains adequately capitalized with a capital adequacy ratio of 16.08% with Tier-1 at 15.02% (Significantly higher than the prescribed regulatory requirement at 11.5% and 9.5% respectively).
- **No Adverse Change In Asset Quality:-** There has been no material adverse change in the asset quality since we announced our Q3 financial results on Jan 22, 2020 and our guidance remains consistent.
- **Healthy Liquidity:-** Our Liquidity Coverage Ratio (LCR) is at 145% of statutory requirements as at the end of last week.
- **Growth is on Track:** - All our business segments are doing well, we continue to expand presence across newer geographies by adding branches and are also hiring more people as previously planned. The Bank continues to attract additional deposits from retail, corporates and institutional segments.
- **Management Remains Firmly Committed:-** The management team of RBL Bank is fully committed to develop the institution to the next level and our growth journey remains intact.

We wish to re-emphasize that RBL Bank is a fundamentally strong institution. Rumors around financial health and stability of the institution especially in social media seem to be misplaced, motivated and not based on facts.