بنك الإمارات دبي الوطني
Emirates NBD

Results Presentation

Third Quarter 2026

21st October 2026



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Rounding

Rounding differences may appear throughout the presentation.

Executive summary 9M-26 Results

Delivered record income and profits, as robust customer activity and continued strong balance sheet growth underscores the resilience of UAE economy

Strategically expanding regional footprint, with the landmark RBL acquisition in India and organic growth in our core markets

Building one of the region's flagship Islamic banking franchises, with Islamic assets reaching AED ~270bn

Building a world-class, customer-first digital banking franchise, with continued investments in technological infrastructure and AI

Solid capital ratios, liquidity position, asset quality and market leading credit coverage provides a strong foundation to continue creating long-term shareholder value

Key metrics and guidance*

Income
Đ 42.2bn
+6% qoq
+15% yoy

Profit before tax
Đ 24.3bn
flat qoq
+4% yoy

Profit
Đ 19.3bn
flat qoq
+2% yoy

Cost to income
31.4%
Guidance
≤ 33%

NIM
3.24%
Guidance
3.1-3.3%

CET 1
13.4%

NPL cover
149%
NPL ratio 2.0%
Guidance revised to
c. 2.0%

Cost of risk
37 bps
Guidance
30-50 bps

Gross loan growth
27% ytd
ex. RBL 18%
Guidance revised to
low 20s%

*Guidance excludes RBL Bank

Total income up 15% yoy to a record AED 42.2bn, driven by continued strong balance sheet growth and resilient margins

Income statement (AED bn)	9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ
Net interest income	29.4	25.8	14%	10.4	9%
Non-funded income	12.8	10.9	18%	3.9	(2)%
Total income	**42.2**	**36.7**	**15%**	**14.3**	**6%**
Operating expenses	(13.3)	(11.2)	19%	(4.9)	18%
Operating profit before impairment	**29.0**	**25.5**	**14%**	**9.4**	**1%**
Impairment allowances	(2.1)	0.3	n/m	(0.7)	15%
Profit before tax & others	**26.9**	**25.8**	**4%**	**8.8**	**-**
Hyperinflation adjustment	(2.6)	(2.4)	9%	(0.7)	(7)%
Profit before tax	**24.3**	**23.4**	**4%**	**8.0**	**-**
Tax	(5.0)	(4.4)	13%	(1.6)	1%
Profit	**19.3**	**19.0**	**2%**	**6.4**	**-**
NIM	*3.24%*	*3.43%*	*(19) bps*	*3.23%*	*7 bps*
Cost to income ratio	*31.4%*	*30.5%*	*0.9%*	*34.2%*	*3.5%*
Risk Credit/(Cost of Risk) (bps)*	*(37)*	*9*	*(46) bps*	*(31)*	*2 bps*

Balance sheet	30-Sep-26	30-Sep-25	%Δ YoY	31-Dec-25	%Δ YTD
Total assets	1,379	1,139	21%	1,164	18%
Total gross loans	833	628	33%	658	27%
Deposits	935	760	23%	786	19%
CET-1	*13.4%*	*14.7%*	*(1.3)%*	*14.4%*	*(1.0)%*
LCR	*147%*	*149%*	*(2.7)%*	*152%*	*(5.6)%*
NPL ratio	*2.0%*	*2.5%*	*(0.5)%*	*2.4%*	*(0.4)%*

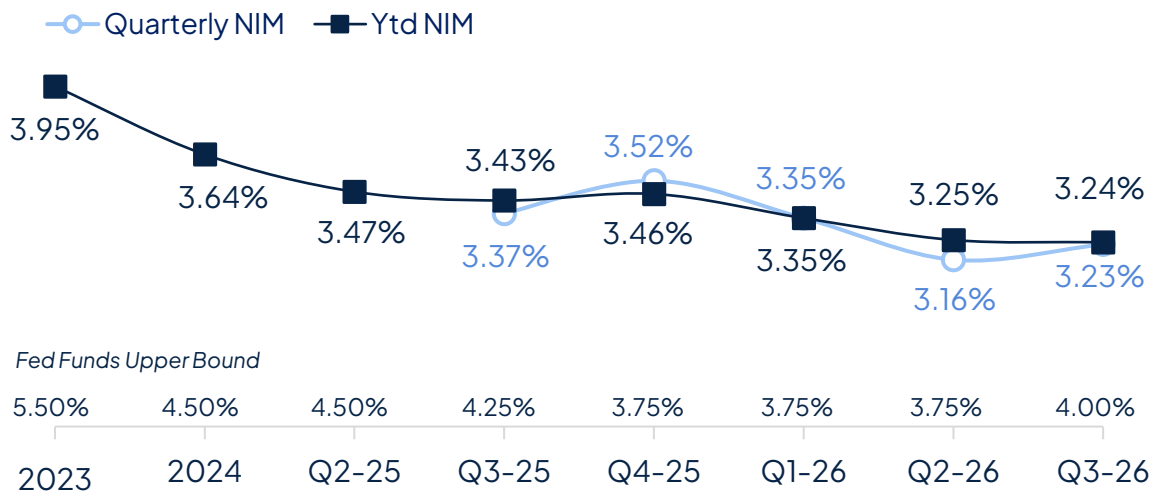
- **Income grew 15% yoy to AED 42.2bn in 9M-26**, comprising:
  - **NII increased 14% yoy to AED 29.4bn**, fueled by continued strong asset growth and resilient margins
  - **NFI rose 18% yoy to AED 12.8bn**, driven by robust client flows and broad-based growth across segments and diversified product offerings
- **Operating profit before impairment up 14% yoy to AED 29 bn,** reflecting strong income growth and disciplined cost management
- **Profit before tax increased 4% yoy to AED 24.3bn**, despite higher impairment allowances and hyperinflation charge
- **Total assets** surged to **AED 1.38tn**, up 18% ytd and 21% yoy, boosted by consolidation of RBL Bank in Q2
- **Gross loans grew 27% ytd by AED 174bn** to AED 833bn, driven by continued growth across most sectors and geographies
- **Deposits grew by AED 149bn** to AED 935bn, supported by growing customer base across all segments and markets
- **NPLs** improved to **2.0%**, with **cost of risk of 37 bps** for 9M-26
- **Capital and liquidity** remains solid, even post-RBL impact
- **RBL** added **AED 1.1bn** of income and **AED 292mn** of profits in Q3, supporting growth, refer to page 16 for details

*excluding net impairment on non-financial assets

Rounding differences may appear throughout the presentation

Margins remain resilient, improving qoq as higher asset yields absorb rising funding cost

Net interest margin (%)

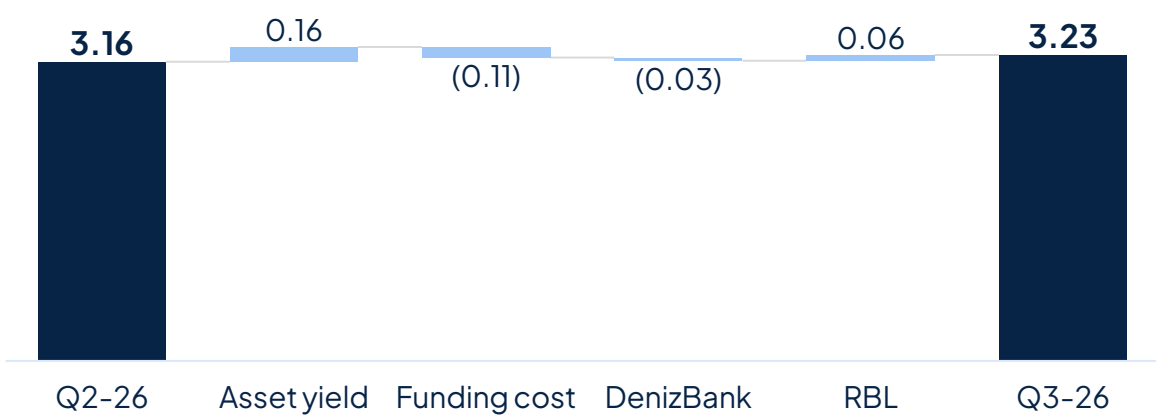


- 9M-26 NIM at **3.24%** well within guidance of **3.1-3.3%**
  - ENBD (ex. Deniz and RBL) NIMs remained resilient at **2.60%** in 9M-26, increasing by 4bps qoq as higher asset yields absorb rising funding costs
  - DenizBank maintaining healthy NIMs of **6.87%** in 9M-26
  - RBL NIMs stood at **4.06%** for the consolidation period

NIM drivers 9M-26 vs 9M-25 (%)



NIM drivers Q3-26 vs Q2-26 (%)



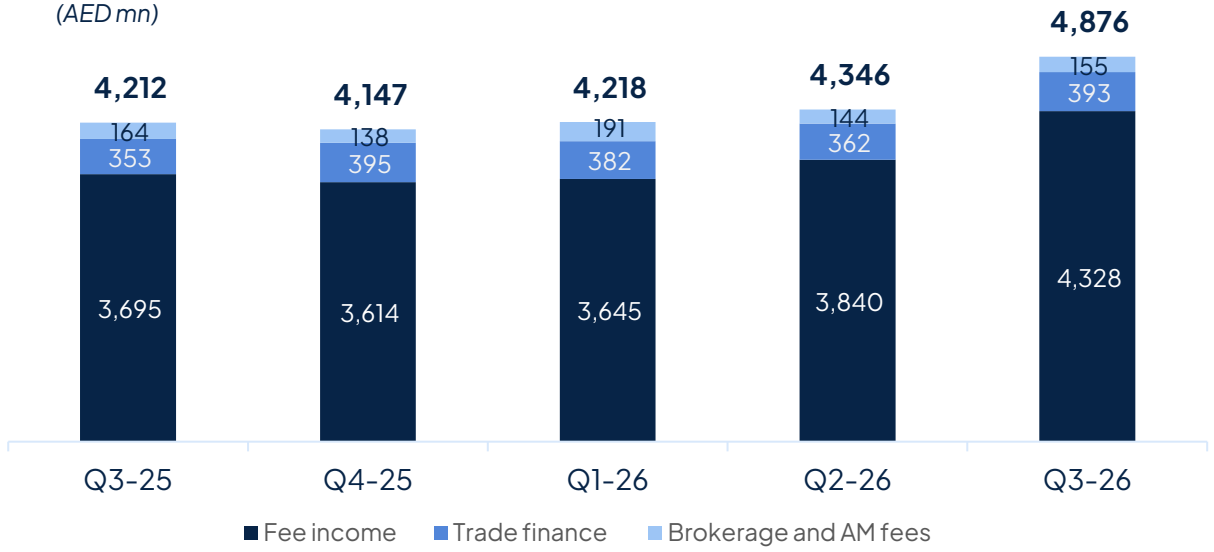
Strong growth across products and segments driving robust non-funded income growth

Non-funded income *(AED mn)*	9M-26	9M-25	%ΔYoY	Q3-26	%ΔQoQ
Fee and commission income	**13,440**	**11,591**	**16%**	**4,876**	**12%**
Fee and commission expense	(6,072)	(5,540)	10%	(2,249)	12%
Net fee & commission income	**7,368**	**6,051**	**22%**	**2,627**	**12%**
Total other non-funded income	5,419	4,822	12%	1,302	(21)%
Total non-funded income	**12,787**	**10,873**	**18%**	**3,929**	**(2)%**

- Strong broad-based non-funded income, **up 18% yoy** in 9M-26 across all segments and diversified product offerings
- Net fee and commission income **rose 22% yoy to AED 7.4bn,** driven by strong continued asset growth and solid performance from our growing wealth management franchise
- Total other non-funded income **up 12% yoy** in 9M-26 on strong client flow income driven by FX and derivative income from enhanced Global Markets product offering

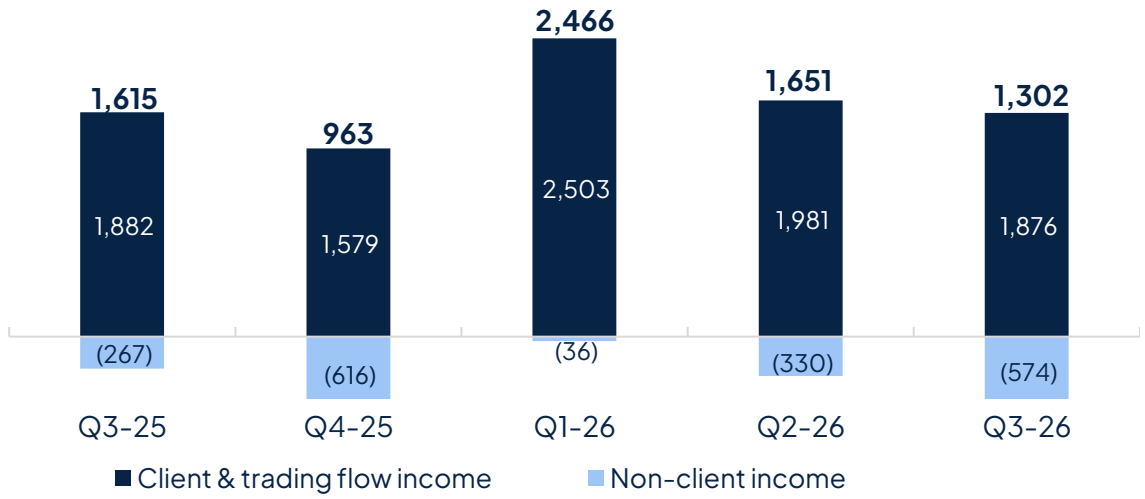
Fee and commission income

(AED mn)



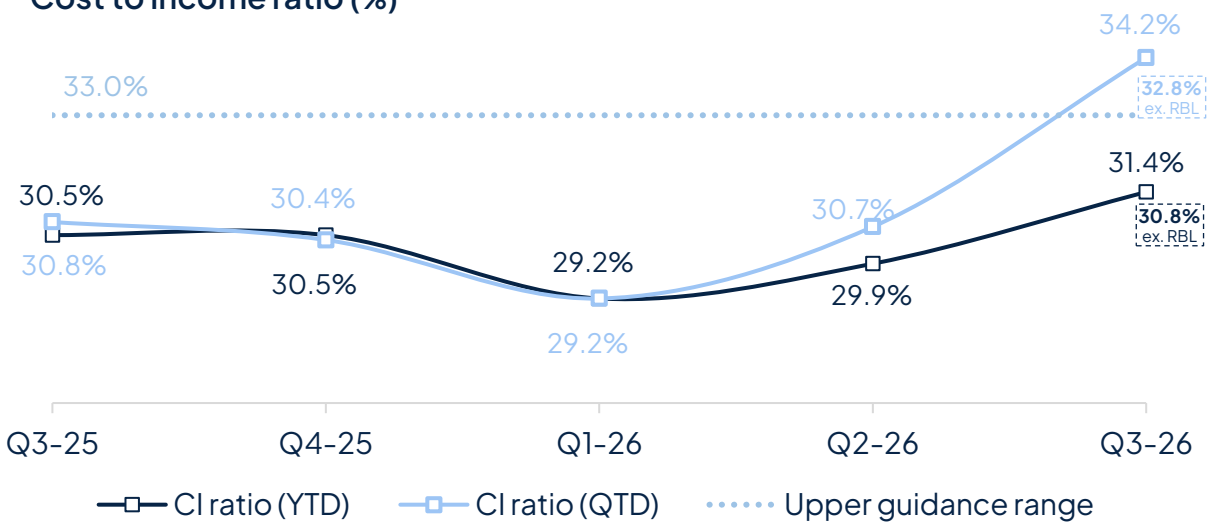
Total other non-funded income

(AED mn)



Cost to income ratio ytd remains within guidance, on the back of strong business and income growth

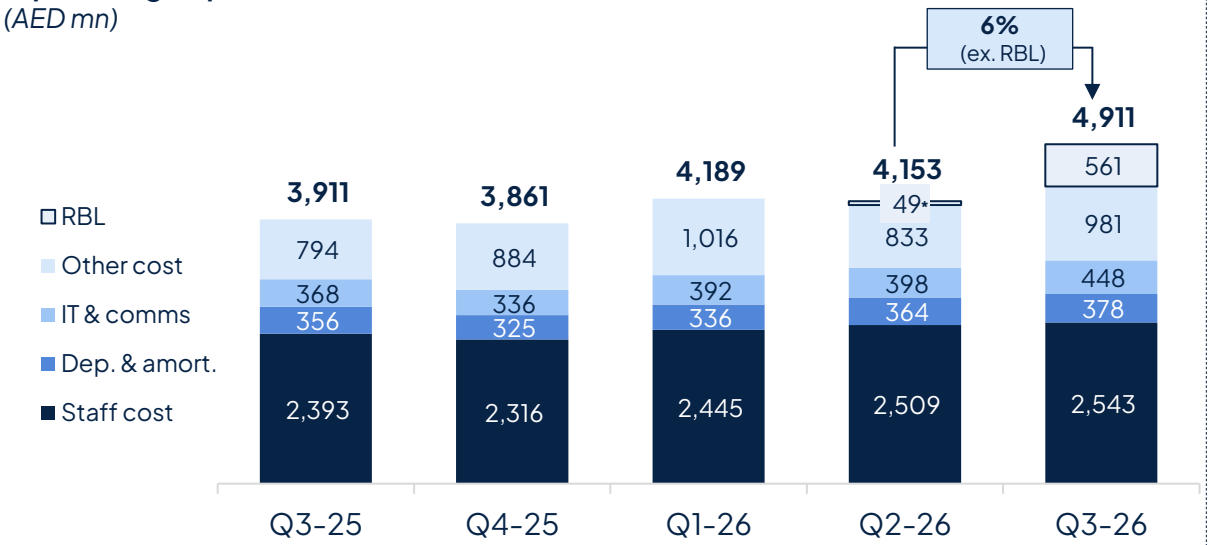
Cost to income ratio (%)



- 9M-2026 cost to income ratio at **31.4%,** within the guidance of **≤33%**
- Group cost base increased in Q3 by **18% qoq** (6% ex. RBL), largely due to full quarter impact of RBL consolidation and continued inflationary cost increase in DenizBank
- ENBD ex. Deniz and RBL cost base in Q3 increased by only **1%** qoq
- Spending on strategic initiatives such as digital & balance sheet growth continue to drive strong income growth, supporting C/I ratio.

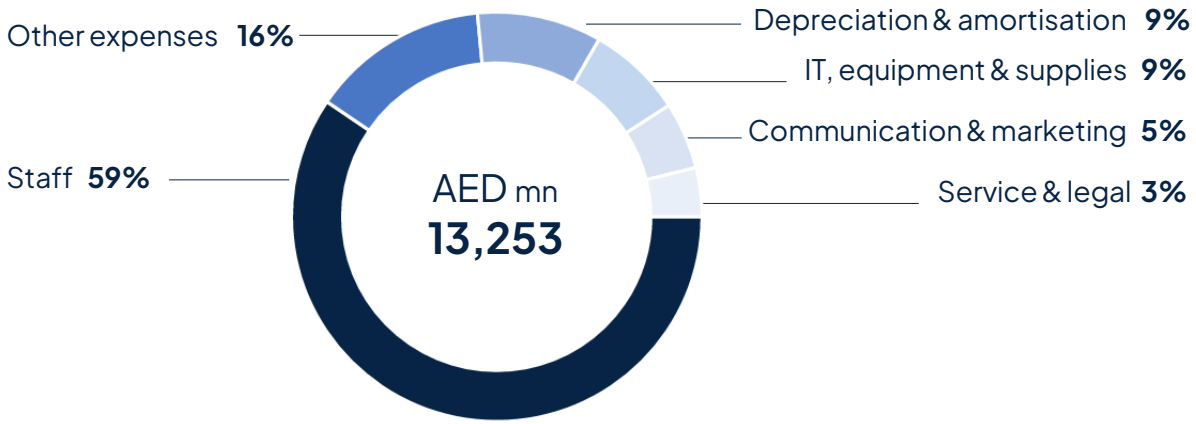
Operating expenses

(AED mn)



Operating expenses composition (%)

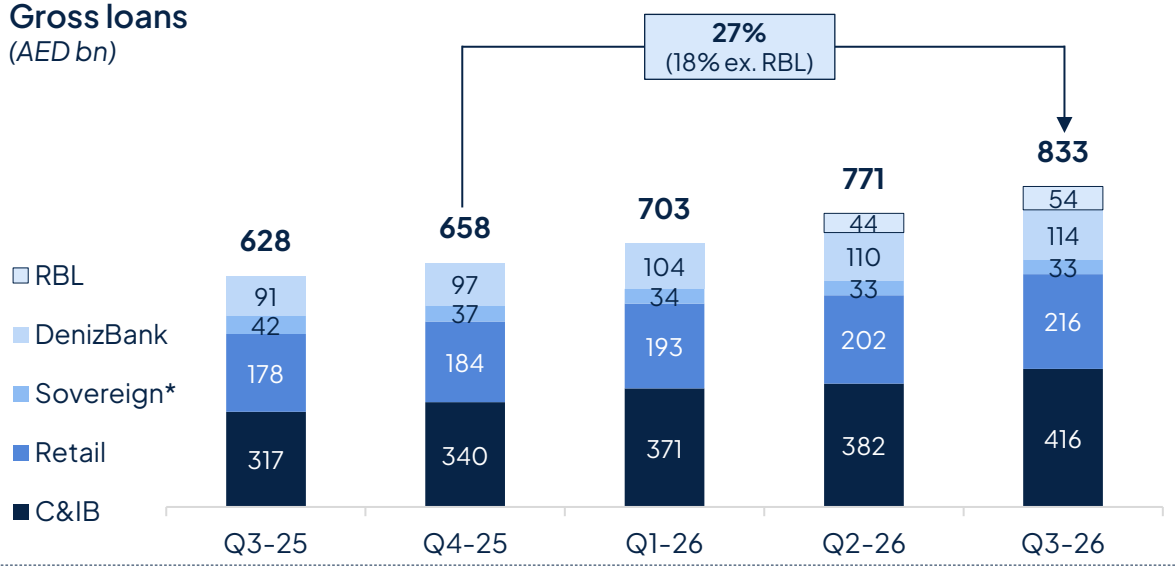
Breakdown for 9M-26



* For Q2-2026, RBL numbers only for consolidation period from June 18th to 30th

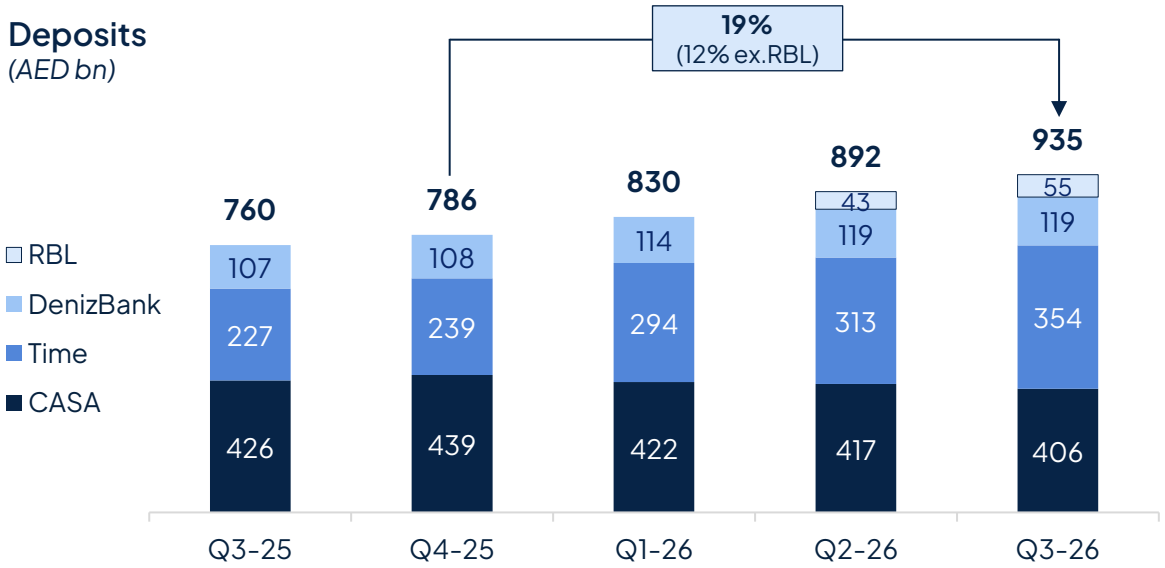
Continued strong well diversified loan growth supported by robust deposit growth

Gross loans
(AED bn)

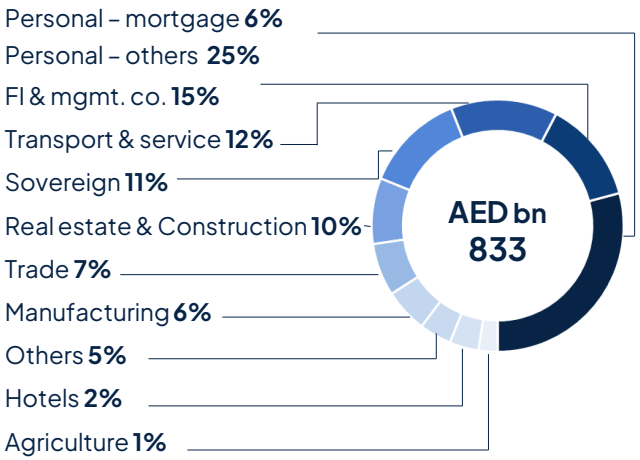


- **Gross loans** grew **27% ytd** in 9M-26, with 18% growth excluding RBL
  - Retail lending up **AED 32bn** (17% ytd), with AED 65bn of new originations
  - C&IB lending rose **AED 76bn** (22% ytd) , with AED 95bn of new originations
  - DenizBank lending increased by **17% ytd** in AED and 34% ytd in TL
  - RBL added **AED 54bn** representing **6%** of Group's gross loans
- **Deposits** franchise continues to be a key strength, growing **19% ytd**
  - ENBD CASA (ex. Deniz and RBL) represents **53%** of deposits
  - Time deposits rose **49% ytd**, supported by CASA migration into time deposits
  - DenizBank deposit growth reached **10% ytd** in AED and 27% ytd in TL
  - RBL added **AED 55bn** of deposits representing **6%** of Group deposits

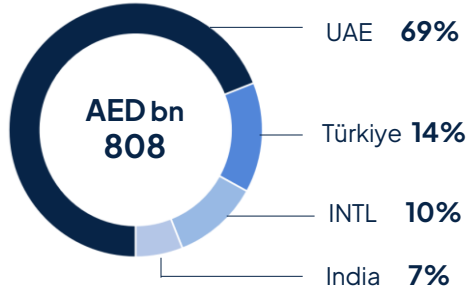
Deposits
(AED bn)



Gross loans by sector (%)



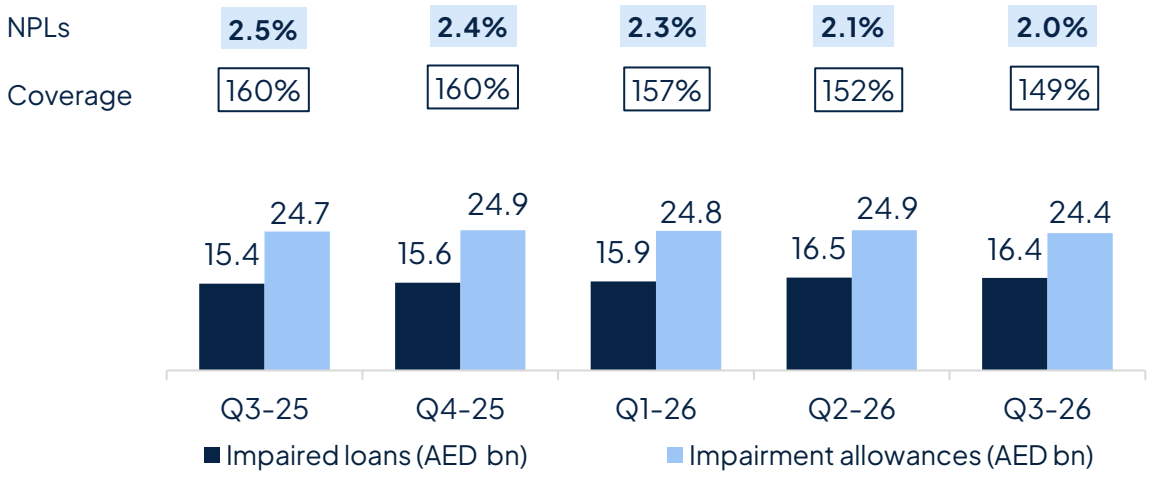
Net loans by geography (%)



* Only related party exposure (refer to note 21 in FS), with the remaining sovereign exposure part of C&IB

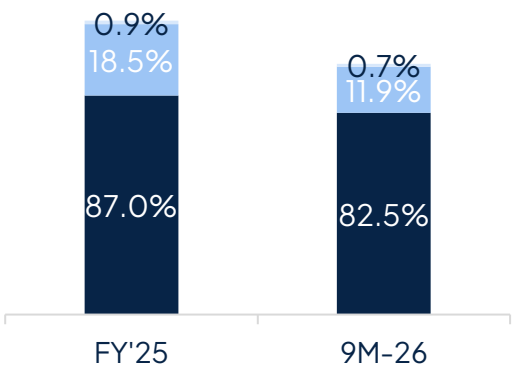
Robust credit quality with solid coverage ratios

Impaired loans and allowances



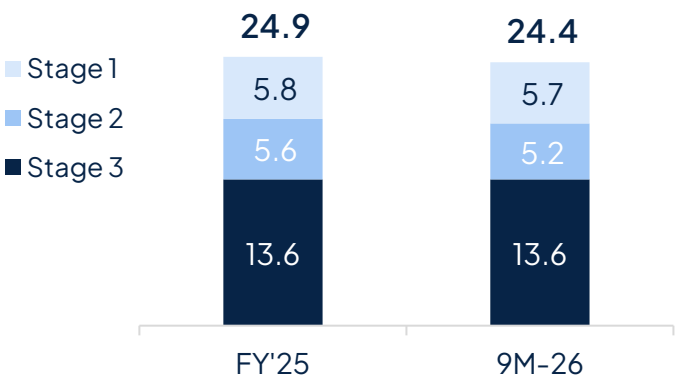
- NPL ratio improved to **2.0%** in Q3-26, as we revised our guidance to **c. 2.0%** from **c. 2.5%**
- Impairment allowance of **AED 2.1 bn**, primarily driven by prudent provisioning across Denizbank and Emirates NBD, partially offset by continued impressive recoveries
- Cost of risk of **37 bps** in 9M-26, at mid-point of our guidance of **30-50bps**
- Coverage ratios remain extremely strong at **149%**

Coverage by stage



Stagewise ECL

(AED bn)



Gross loans by stage

FY'25 | AED 658bn

Stage 1 **93.0%**

Stage 2 **4.6%**

Stage 3 **2.4%**



9M-26 | AED 833

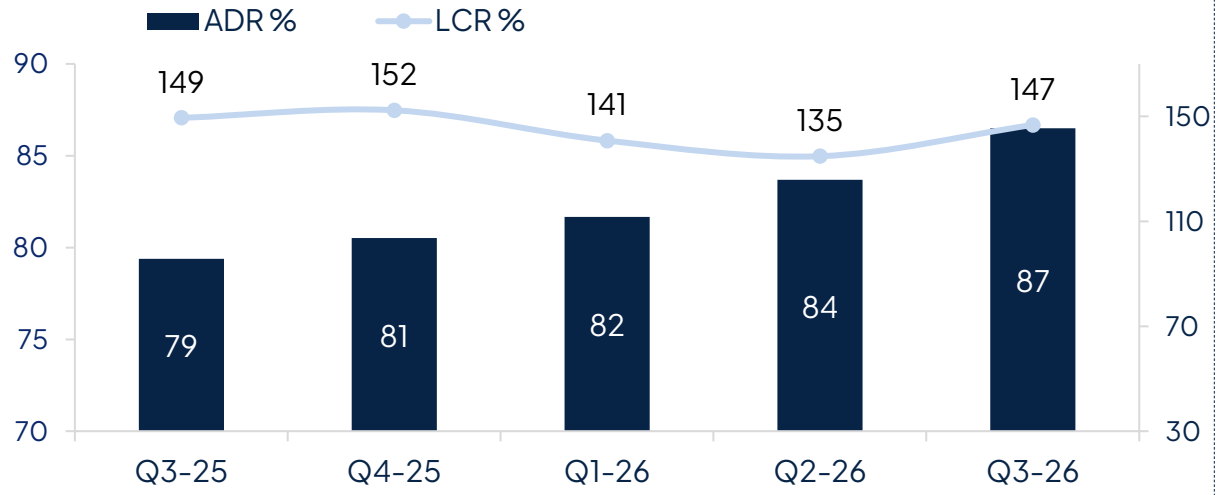
Stage 1 **92.8%**

Stage 2 **5.2%**

Stage 3 **2.0%**

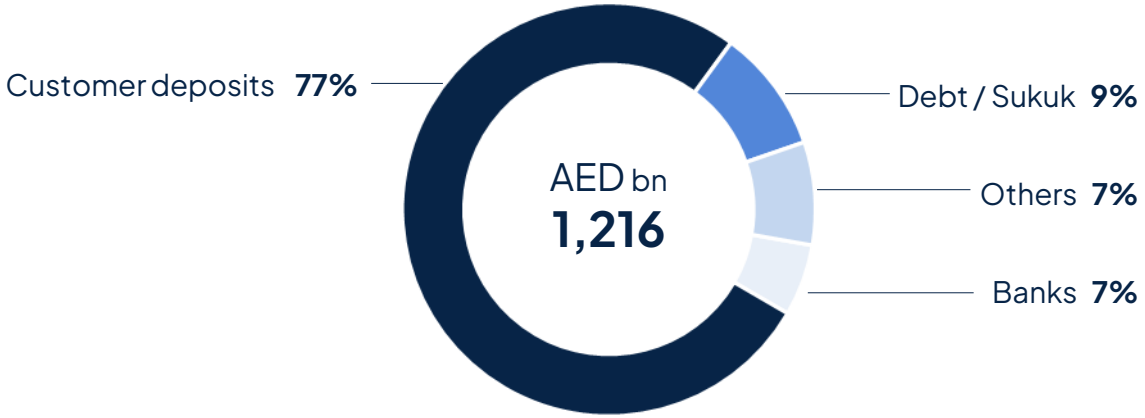
Funding & liquidity are key strengths of the Group

Advances to deposit and liquidity coverage ratio (%)



- LCR of **147%** and ADR of **87%** demonstrating robust liquidity
- Liquid assets * of **AED 117.6 bn** cover 10% of total liabilities and 13% of total deposits
- Emirates NBD issued **AED 34.8bn** of term Debt & Sukuk in 9M-26. Key highlights for Q3-26:
  - ENBD successfully issued inaugural CHF 150mn public Green bond in September, reopening the CHF markets for GCC issuers
  - RBL completed its inaugural USD 350mn public issuance in September
  - DenizBank successfully issued USD 100mn 5-year Green bond, increasing total volume of its green bond issuances to USD 470mn

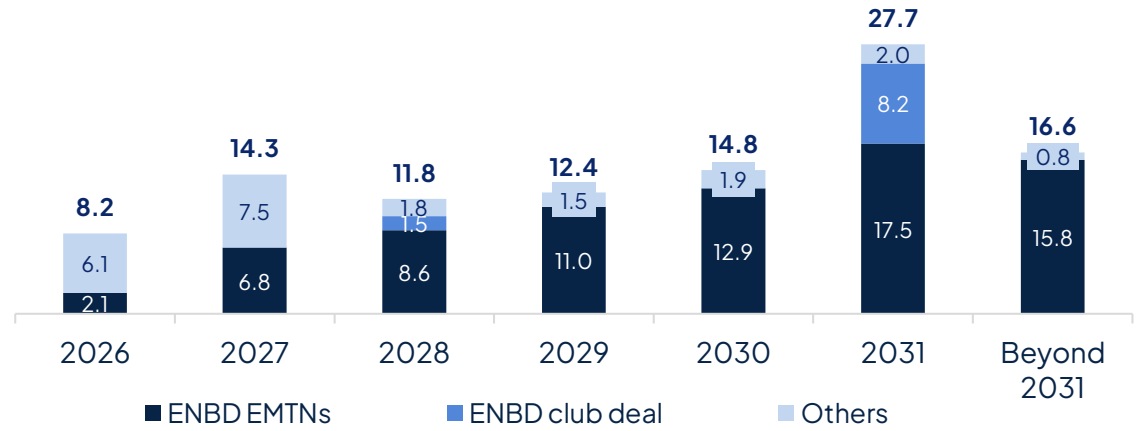
Composition of liabilities and debt issued (%)



*Includes cash and deposits with Central Banks, excludes interbank balances and liquid investment securities

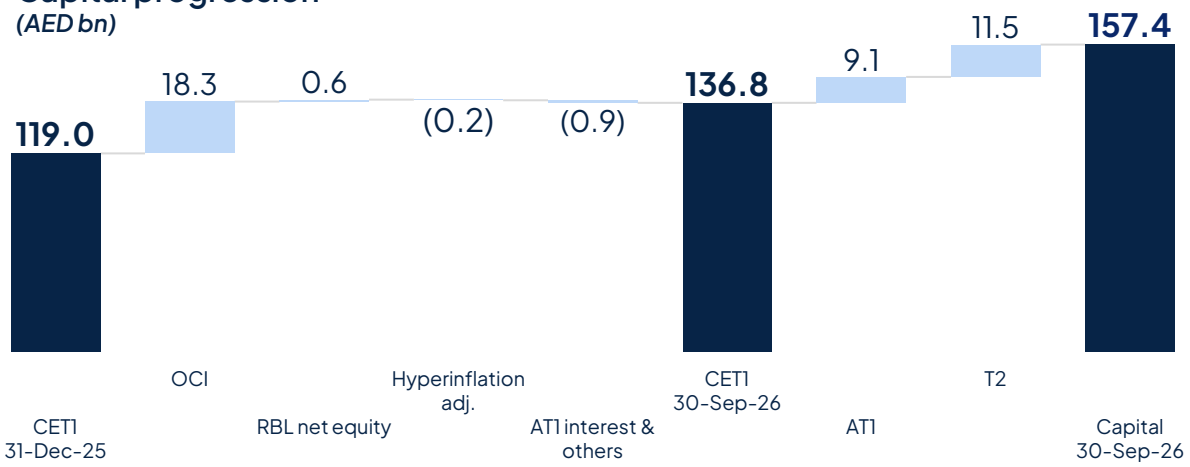
Maturity profile of AED 105.7 bn Term debt/Sukuk/Syndicated loans

(AED bn)



Strong capital position provides solid platform for growth

Capital progression
(AED bn)

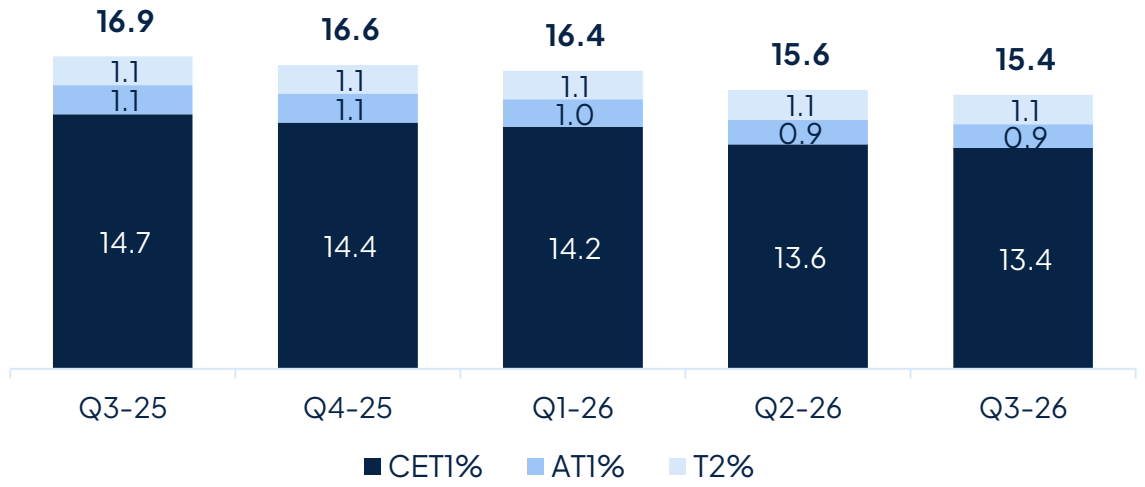


- CET-1 ratio at **13.4%** remains strong post RBL consolidation, with the overall effect aligning with anticipated outcomes
- Strong retained earnings in Q3-26 absorbing **4% qoq** growth in total RWAs
- Capital ratios well above CBUAE minimum requirements (before FIRP temporary relief);
  - CET-1: 11.17%, T1: 12.67% & CAR: 14.67%
- Our capital base remains a pillar of strength that allows us to continue healthy growth and support customers

Risk weighted assets (RWA)
(AED bn)



Capital ratios (%)



Divisional performance

Operating Segment	Metrics	9M-26	9M-25	%Δ YoY
Retail Banking and Wealth Management	Income	15,673	14,648	7%
	Expense	4,513	4,286	5%
	PBT	8,923	9,019	(1)%
	Loans	216	178	22%
	Deposits	414	373	11%
Corporate and Institutional Banking	Income	7,994	6,912	16%
	Expense	754	664	14%
	PBT	9,943	9,292	7%
	Loans	416	317	31%
	Deposits	346	281	23%
Global Markets and Treasury	Income	1,909	1,870	2%
	Expense	202	184	10%
	PBT	1,767	1,656	7%
DenizBank	Income	11,724	9,986	17%
	Expense	4,757	3,757	27%
	PBT	1,795	2,077	(14)%
	Loans	114	91	25%
	Deposits	119	107	11%

Retail Banking and Wealth Management delivered record operating profit of AED 11.2 bn, driven by healthy income growth and cost discipline

- Income up 7% yoy, on strong wealth management performance and balance sheet growth
- AED 65bn in new loan origination, as lending increased by AED 32bn in 9M-26
- Deposits grew by AED 29bn ytd, with a strong 71% CASA ratio, despite geopolitical headwinds
- ENBD (ex. Deniz) AUM grew by an impressive 20% yoy; Digital Wealth trading volumes doubled
- Regional leader in customer experience with NPS of 59
- #1 credit card issuer in MEA, with 35% UAE spend share
- International franchise delivered 20% yoy revenue growth, enhancing diversification

Corporate & Institutional Banking delivered 7% yoy increase in profit before tax, driven by diversified income growth across products despite lower recoveries

- Income increased 16% yoy, supported by robust lending activity and successful cross-selling initiatives, more than offsetting the impact of lower interest rates
- Lending grew 22% ytd by AED 75bn, with strong new origination of AED 95bn
- Deposits rose 19% ytd by AED 53bn driven by continued focus on building solid liquidity
- Emirates NBD Capital lead debt capital markets executing more than 70 deals in 2026 ytd, raising over USD 60bn across 13 countries

Global Markets and Treasury delivered AED 1.9bn of income in 9M-26, reinforcing the strength of our enhanced product suite and capabilities

- Net Interest Income remained a key driver, contributing AED 1.3bn
- Trading Division delivered exceptional results across all segments, with revenue up 73% yoy, driven by strong Credit, Rates and FX performance
- Emirates NBD became an early Market Maker for UAE Ministry of Finance retail bond issuances
- New derivative variants enhanced client flexibility for risk management and investment opportunities

DenizBank delivered AED 1.8bn profit before tax in 9M-26, as operating profit increases 12% yoy

- Strong loan growth of 34% and deposit growth of 27% in local currency in 9M-26

Income, Expense & PBT - AED mn

Loans and Deposits - AED bn

Proud of UAE



فخورين بالإمارات

Appendix

Financial results 9M-26

Income statement (AED bn)	Emirates NBD Group Consolidated 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	Excluding DenizBank & RBL 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	DenizBank Emirates NBD 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	RBL Bank Emirates NBD 9M-26**	Q3-26
Net interest income	29.4	25.8	14%	10.4	9%	19.7	19.0	4%	6.7	3%	8.9	6.8	30%	2.9	(1)%	0.9	0.8
Non-funded income	12.8	10.9	18%	3.9	(2)%	9.6	7.7	24%	2.6	(15)%	2.9	3.2	(10)%	1.0	23%	0.4	0.3
Total income	**42.2**	**36.7**	**15%**	**14.3**	**6%**	**29.3**	**26.7**	**10%**	**9.3**	**(3)%**	**11.7**	**10.0**	**17%**	**3.9**	**4%**	**1.2**	**1.1**
Operating expenses	(13.3)	(11.2)	19%	(4.9)	18%	(7.9)	(7.4)	6%	(2.7)	1%	(4.7)	(3.8)	27%	(1.7)	14%	(0.6)	(0.6)
Operating profit before impairment	**29.0**	**25.5**	**14%**	**9.4**	**1%**	**21.4**	**19.3**	**11%**	**6.7**	**(5)%**	**7.0**	**6.2**	**12%**	**2.3**	**(2)%**	**0.6**	**0.5**
Impairment allowances	(2.1)	0.3	n/m	(0.7)	15%	0.6	2.1	(69)%	0.3	(21)%	(2.6)	(1.8)	45%	(0.8)	(10)%	(0.2)	(0.1)
Profit before tax & others	**26.9**	**25.8**	**4%**	**8.8**	**-**	**22.0**	**21.3**	**3%**	**6.9**	**(5)%**	**4.4**	**4.5**	**(1)%**	**1.4**	**3%**	**0.5**	**0.4**
Hyperinflation adjustment	(2.6)	(2.4)	9%	(0.7)	(7)%	-	-	-	-	-	(2.6)	(2.4)	9%	(0.7)	(7)%	-	-
Profit before tax	**24.3**	**23.4**	**4%**	**8.0**	**-**	**22.0**	**21.3**	**3%**	**6.9**	**(5)%**	**1.8**	**2.1**	**(13)%**	**0.7**	**16%**	**0.5**	**0.4**
Tax	(5.0)	(4.4)	13%	(1.6)	1%	(3.4)	(3.2)	5%	(1.1)	(3)%	(1.5)	(1.2)	24%	(0.4)	(4)%	(0.1)	(0.1)
Profit	**19.3**	**19.0**	**2%**	**6.4**	**-**	**18.6**	**18.1**	**3%**	**5.9**	**(6)%**	**0.3**	**0.9**	**(64)%**	**0.3**	**67%**	**0.3**	**0.3**
NIM	*3.24%*	*3.43%*	*(19) bps*	*3.23%*	*7 bps*	*2.60%*	*2.97%*	*(37) bps*	*2.58%*	*4 bps*	*6.87%*	*6.03%*	*84 bps*	*6.64%*	*(23) bps*	*4.06%*	*4.26%*
Cost to income ratio	*31.4%*	*30.5%*	*0.9%*	*34.2%*	*3.5%*	*26.9%*	*27.9%*	*(1.0)%*	*28.6%*	*1.1%*	*40.5%*	*37.5%*	*3%*	*42.5%*	*3.6%*	*50.2%*	*52.2%*
Risk Credit/(Cost of Risk) (bps)*	*(37)*	*9*	*(46) bps*	*(31)*	*2 bps*	*11*	*55*	*(44) bps*	*17*	*-*	*(307)*	*(252)*	*(55) bps*	*(273)*	*47 bps*	*(101)*	*(106)*

Balance sheet	Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	Sep-26
Total assets	1,379	1,139	21%	1,164	18%	1,093	963	14%	987	11%	198	177	12%	178	12%	88
Total gross loans	832	628	32%	658	27%	666	537	24%	560	19%	114	91	25%	97	17%	53
Deposits	935	760	23%	786	19%	760	653	16%	678	12%	119	107	11%	108	10%	55

*excluding net impairment on non-financial assets
** Includes June 18th to 30th and Q3-2026

Rounding differences may appear throughout the presentation

US $ convenience translation

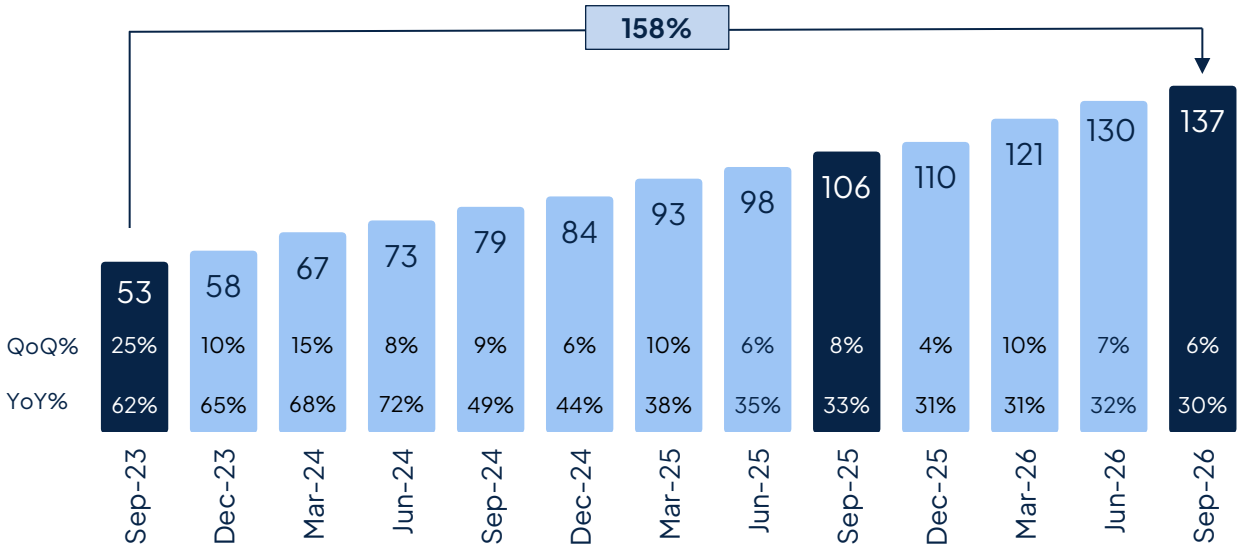
Income statement (AED bn)	Emirates NBD Group Consolidated 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	Excluding DenizBank & RBL 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	DenizBank Emirates NBD 9M-26	9M-25	%Δ YoY	Q3-26	%Δ QoQ	RBL Bank Emirates NBD 9M-26**	Q3-26
Net interest income	8.0	7.0	14%	2.8	9%	5.4	5.2	4%	1.8	3%	2.4	1.9	30%	0.8	(1)%	0.2	0.2
Non-funded income	3.5	3.0	18%	1.1	(2)%	2.6	2.1	24%	0.7	(15)%	0.8	0.9	(10)%	0.3	23%	0.1	0.1
Total income	**11.5**	**10.0**	**15%**	**3.9**	**6%**	**8.0**	**7.3**	**10%**	**2.5**	**(3)%**	**3.2**	**2.7**	**17%**	**1.1**	**4%**	**0.3**	**0.3**
Operating expenses	(3.6)	(3.0)	19%	(1.3)	18%	(2.1)	(2.0)	6%	(0.7)	1%	(1.3)	(1.0)	27%	(0.5)	14%	(0.2)	(0.2)
Operating profit before impairment	**7.9**	**6.9**	**14%**	**2.6**	**1%**	**5.8**	**5.2**	**11%**	**1.8**	**(5)%**	**1.9**	**1.7**	**12%**	**0.6**	**(2)%**	**0.2**	**0.1**
Impairment allowances	(0.6)	0.1	(826)%	(0.2)	15%	0.2	0.6	(69)%	0.1	(21)%	(0.7)	(0.5)	45%	(0.2)	(10)%	(0.0)	(0.0)
Profit before tax & others	**7.3**	**7.0**	**4%**	**2.4**	**-**	**6.0**	**5.8**	**3%**	**1.9**	**(5)%**	**1.2**	**1.2**	**(1)%**	**0.4**	**3%**	**0.1**	**0.1**
Hyperinflation adjustment	(0.7)	(0.6)	9%	(0.2)	(7)%	-	-	-	-	-	(0.7)	(0.6)	9%	(0.2)	(7)%	-	-
Profit before tax	**6.6**	**6.4**	**4%**	**2.2**	**-**	**6.0**	**5.8**	**3%**	**1.9**	**(5)%**	**0.1**	**0.2**	**(13)%**	**0.1**	**16%**	**0.1**	**0.1**
Tax	(1.4)	(1.2)	13%	(0.4)	1%	(0.9)	(0.9)	5%	(0.3)	(3)%	(0.4)	(0.3)	24%	(0.1)	(4)%	(0.0)	(0.0)
Profit	**5.3**	**5.2**	**2%**	**1.8**	**-**	**5.1**	**4.9**	**3%**	**1.6**	**(6)%**	**0.1**	**0.2**	**(64)%**	**0.1**	**67%**	**0.1**	**0.1**
NIM	*3.24%*	*3.43%*	*(19) bps*	*3.23%*	*7 bps*	*2.60%*	*2.97%*	*(37) bps*	*2.58%*	*4 bps*	*6.87%*	*6.03%*	*84 bps*	*6.64%*	*(23) bps*	*4.06%*	*4.26%*
Cost to income ratio	*31.4%*	*30.5%*	*0.90%*	*34.2%*	*3.5%*	*26.9%*	*27.9%*	*(1.0)%*	*28.6%*	*1.1%*	*40.5%*	*37.5%*	*3%*	*42.5%*	*3.6%*	*50.2%*	*52.2%*
Risk Credit/(Cost of Risk) (bps)*	*(37)*	*9*	*(46) bps*	*(31)*	*2 bps*	*11*	*55*	*(44) bps*	*17*	*-*	*(307)*	*(252)*	*(55) bps*	*(273)*	*47 bps*	*(101)*	*(106)*

Balance sheet	Emirates NBD Group Consolidated Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	Excluding DenizBank & RBL Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	DenizBank Emirates NBD Sep-26	Sep-25	%Δ YoY	Dec-25	%Δ YTD	RBL Bank Emirates NBD Sep-26
Total assets	376	310	21%	317	18%	298	262	14%	269	11%	54	48	12%	48	12%	24
Total gross loans	227	171	33%	179	27%	181	146	24%	153	19%	31	25	25%	26	17%	14
Deposits	254	207	23%	214	19%	207	178	16%	185	12%	32	29	11%	29	10%	15

*excluding net impairment on non-financial assets
** Includes June 18th to 30th and Q3-2026

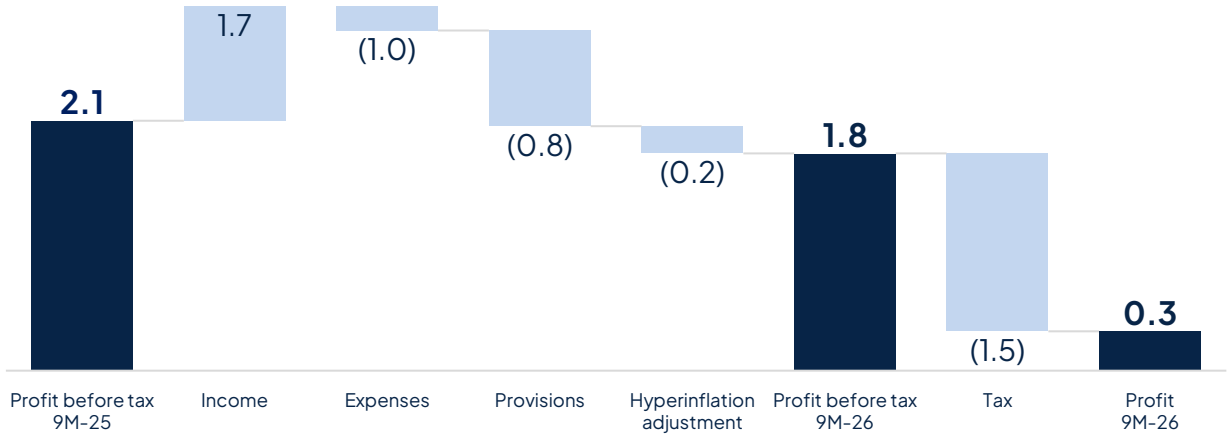
Rounding differences may appear throughout the presentation

Hyperinflation



Türkiye Consumer Price Index (base year = 2025)

DenizBank profitability walk (AED bn)



- Turkish CPI increased by 30% over the preceding 12 months and by 158% over the preceding three-years
- DenizBank's results and financial position included within ENBD's consolidated Financial Statements are adjusted for hyperinflation with effect from 1-Jan-22



- The positive impact of 30 bps (30 September 2025: 30 bps), arising from the 3.5 billion (30 September 2025: AED 3.3 billion) non-monetary items credit adjustment to equity partially offset by 3 billion (30 September 2025: AED 5.2 billion) indexation impact on risk-weighted assets, has been excluded from the capital adequacy computations.
- Group earnings per share, excluding hyperinflation adjustment, is AED 3.39 compared to 9M-26 basic EPS of AED 2.97
- Hyperinflation accounting not mandated by local regulator in 2026

RBL Bank

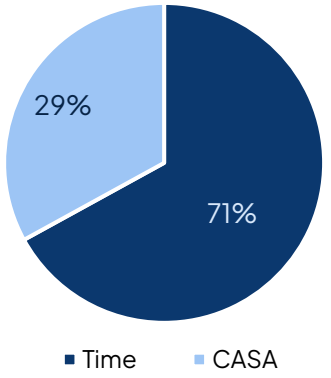
Income statement *(AED mn)***	IFRS		
	Jun'26* (18th to 30th)	Q3-26*	9M-26* (from 18th June)
Net interest income	74	786	861
Non-funded income	67	289	356
Total income	**141**	**1,075**	**1,216**
Operating expenses	(49)	(561)	(610)
Operating profit before impairment	**92**	**514**	**606**
Impairment allowances	(24)	(130)	(154)
Profit before tax	**68**	**384**	**452**
Tax	(19)	(92)	(111)
Profit	**49**	**292**	**341**
NIM	*n/m*	*4.26*	*4.06*
Cost to income ratio	*n/m*	*52.2%*	*50.2%*
Risk Credit/(Cost of Risk) (bps)*	*n/m*	*106*	*101*

Balance sheet *(AED mn)*	31-Dec-25	30-Sep-26*
Total assets	64,360	87,728
Total gross loans	42,162	53,564
Deposits	48,952	55,489
CET-1 (IGAAP)	*13.0%*	*29.0%*
LCR	*125%*	*121%*
NPL ratio (IGAAP)	*1.88%*	*1.02%*

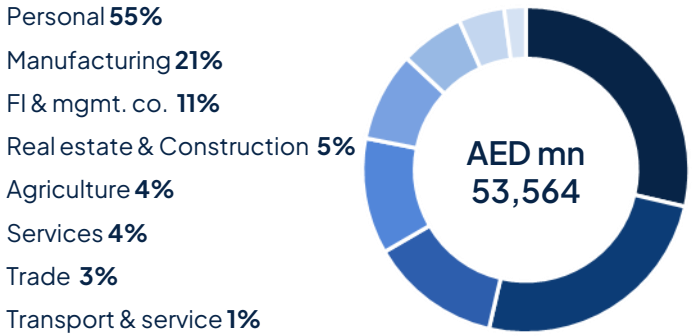
RBL Business Overview

- RBL Bank is one of India's leading listed private sector banks, providing a comprehensive suite of banking products and services across retail and wholesale banking segments
- The Bank offers a wide-ranging suite of financial products and services, with a niche in the payments and credit cards segment. In recent years, it has expanded its focus across a wide range of retail asset products and introduced several customer-centric offerings and product propositions
- Serves over 15 million customers through a network of 628 branches, 1326 business correspondent branches and 422 ATMs spread across 28 Indian states and union territories
- Long-term domestic credit rating of AAA (Stable) and short-term rating of A1+ from CRISIL, ICRA and CARE Ratings
- Long term issuer and deposit International credit rating of Baa2 with a stable outlook from Moody's

Deposit by type



Loans by sector



* Financial numbers post acquisition (18-Jun-26) include the Group's fair value adjustments. Balance sheet is per IFRS and ratios reported as per local reporting regulations
** Metrics converted to AED using spot exchange rate AED/INR- 0.03911 for income statement and 0.0383 for balance sheet position

بنك الإمارات دبي الوطني
Emirates NBD



Thank You

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