بنك الإمارات دبي الوطني
Emirates NBD

Results Presentation

First Half 2026

23rd July 2026

Important Information

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Rounding

Rounding differences may appear throughout the presentation.

Executive summary H1-26 Results

16% higher income yoy propelled by strong loan growth, resilient margins and robust non-funded income growth

AED 19.5bn operating profit driven by double digit income growth with positive jaws

Strong AED 114bn surge in loans driven by strong growth across sectors and geographies

Total assets surpass AED 1.3 trillion

Established one of region's leading Islamic banking franchise with assets exceeding AED 250bn

Successfully completed the landmark acquisition of RBL Bank in India

Strategic investments across the UAE, our regional footprint, and digital & AI initiatives are driving strong asset growth

Strong capital, liquidity, credit quality while delivering robust returns reflect core strength of the Group

Key metrics and guidance*

Income
Đ 27.9bn
-6% qoq
+16% yoy

Profit before tax
Đ 16.2bn
-3% qoq
+5% yoy

Profit
Đ 12.9bn
flat qoq
+3% yoy

Cost to income
29.9%
Guidance
≤ 33%

NIM
3.25%
Guidance
3.1-3.3%

CET 1
13.6%

NPL cover
152%
NPL ratio 2.1%
Guidance
c. 2.5%

Cost of risk
42 bps
Guidance
30-50 bps

Gross loan growth
17% ytd
ex.RBL 11%
Guidance
mid-teens

*Guidance excludes RBL Bank

AED 16.2bn profit before tax, up 5% yoy, driven by strong balance sheet growth, resilient margins and robust NFI growth

Income statement (AED bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	19.0	16.8	13%	9.5	1%
Non-funded income	8.9	7.1	25%	4.0	(18)%
Total income	**27.9**	**23.9**	**16%**	**13.5**	**(6)%**
Operating expenses	(8.3)	(7.3)	15%	(4.2)	(1)%
Operating profit before impairment	**19.5**	**16.7**	**17%**	**9.4**	**(8)%**
Impairment allowances	(1.4)	0.3	n/m	(0.6)	(30)%
Profit before tax & others	**18.1**	**17.0**	**7%**	**8.8**	**(6)%**
Hyperinflation adjustment	(1.9)	(1.5)	25%	(0.8)	(30)%
Profit before tax	**16.2**	**15.4**	**5%**	**8.0**	**(3)%**
Tax	(3.4)	(2.9)	16%	(1.6)	(13)%
Profit	**12.9**	**12.5**	**3%**	**6.4**	**-**
NIM	*3.25%*	*3.47%*	*(22) bps*	*3.16%*	*(19) bps*
Cost to income ratio	*29.9%*	*30.4%*	*(0.5)%*	*30.7%*	*1.5%*
Risk Credit/(Cost of Risk) (bps)*	*(42)*	*11*	*(53) bps*	*(33)*	*17 bps*

Balance sheet	30-Jun-26	30-Jun-25	%Δ YoY	31-Dec-25	%Δ YTD
Total assets	1,322	1,086	22%	1,164	14%
Total gross loans	771	570	35%	658	17%
Deposits	892	737	21%	786	13%
CET-1	13.6%	14.7%	(1.1)%	14.4%	(0.8)%
LCR	135%	185%	(50)%	152%	(18)%
NPL ratio	2.1%	2.8%	(0.7)%	2.4%	(0.2)%

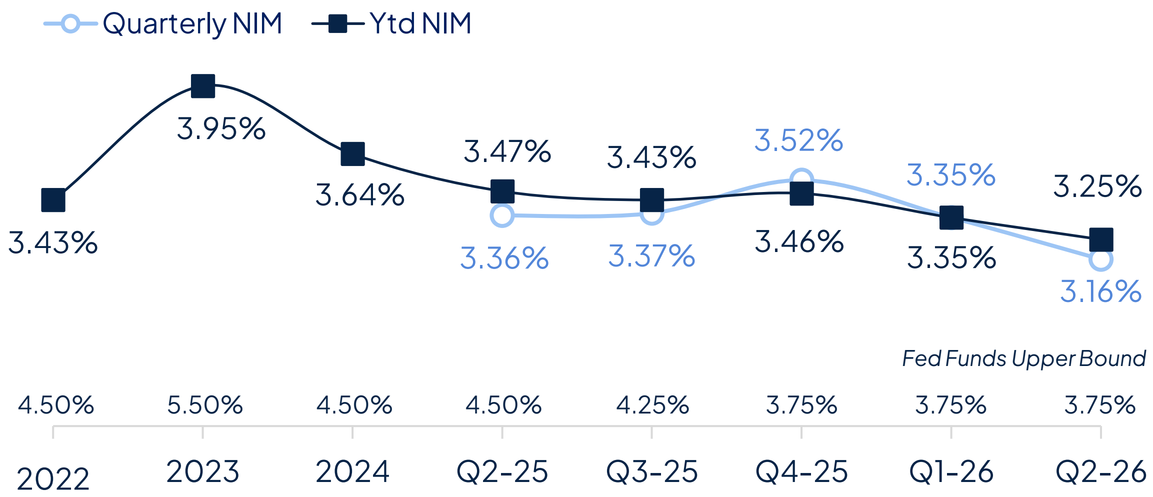
*excluding net impairment on non-financial assets

- **Income grew 16% yoy to AED 27.9bn** driven by
  - **NII up 13% yoy to AED 19bn,** fueled by continued robust asset growth and resilient margins
  - **NFI up 25% yoy to AED 8.9bn,** with strong client flows and broad-based growth across segments and diversified product offerings
- **Operating profit before impairment increased by 17% yoy to AED 19.5bn**, reflecting strong income growth and disciplined cost management
- **Profit before tax up 5% yoy to AED 16.2bn,** despite higher impairment and hyperinflation charge
- **Balance sheet** continued its growth momentum**, surpassing AED 1.3 trillion,** further boosted by consolidation of RBL Bank
- **Gross lending grew 17% ytd by AED 114bn** to AED 771bn, driven by robust growth across most sectors and geographies and RBL contributing AED 44bn
- **Deposits grew 13% ytd by AED 106bn** to AED 892bn, supported by growing customer base across all segments and RBL contributing AED 43bn
- **NPLs improved to 2.1%** and cost of risk at 42bps
- **Capital and liquidity** remains solid, even post-RBL
- **RBL** added **AED 74bn** of assets to the Group, refer to page 16 for details on income and profit post 18th June acquisition

Rounding differences may appear throughout the presentation

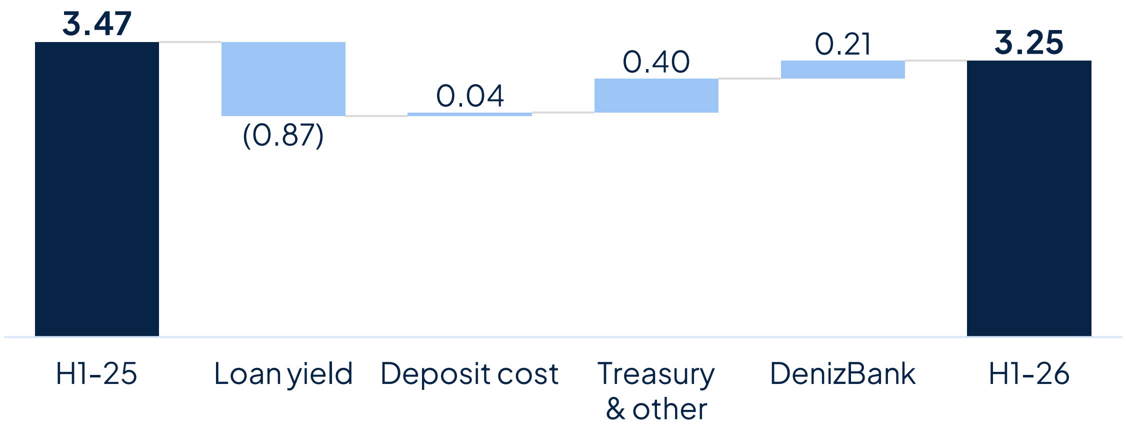
Margins remain resilient driven by strong balance sheet navigating competitive pricing

Net interest margin (%)



- H1-26 NIM at **3.25%** well within guidance
  - ENBD (ex. Deniz) NIMs remained resilient at **2.61%** in H1'26, declining qoq due to continued flow through impact of rate cuts in 2025 and competitive pricing for deposits
  - DenizBank maintaining strong NIMs of **6.99%** in H1-26
- NIMs expected to finish 2026 within **3.1-3.3%** guidance

NIM drivers H1-26 vs H1-25 (%)



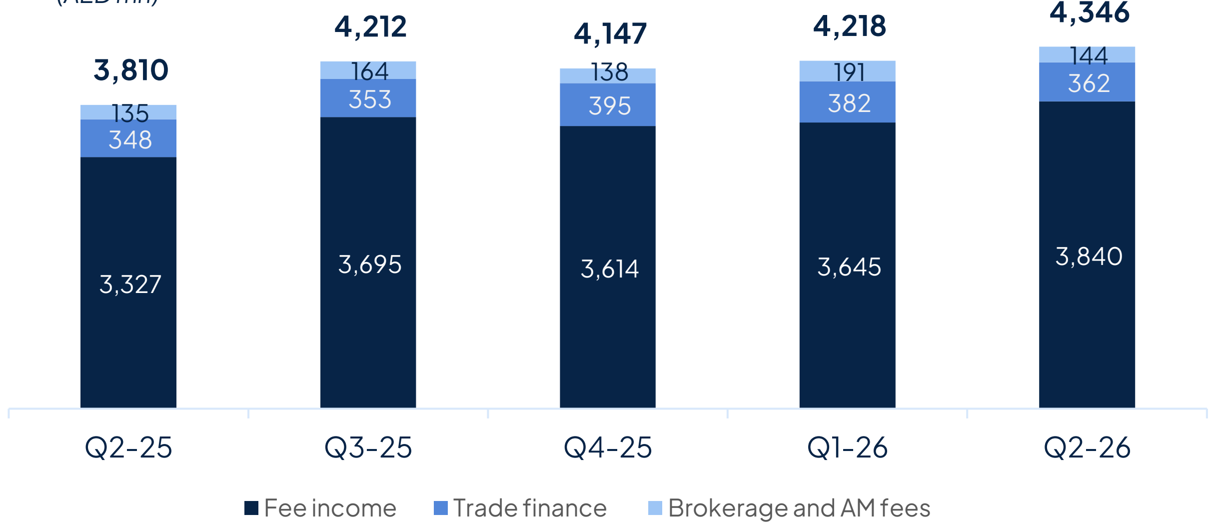
NIM drivers Q2-26 vs Q1-26 (%)

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

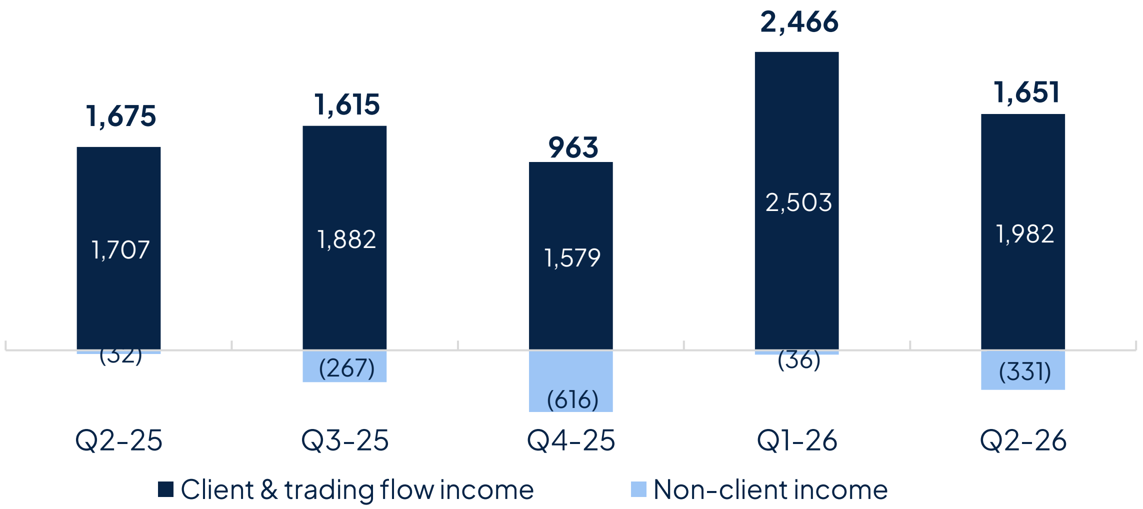
Non-funded income *(AED mn)*	H1-26	H1-25	%ΔYoY	Q2-26	%ΔQoQ
Fee and commission income	**8,564**	**7,379**	**16%**	**4,346**	**3%**
Fee and commission expense	(3,823)	(3,479)	10%	(2,004)	10%
Net fee & commission income	**4,741**	**3,900**	**22%**	**2,342**	**(2)%**
Total other non-funded income	4,117	3,206	28%	1,651	(33)%
Total non-funded income	**8,858**	**7,106**	**25%**	**3,993**	**(18)%**

- **Strong broad-based** non-funded income, up **25% yoy** in H1-26 driven by strong growth across all segments and diversified product offerings
- Net Fee & Commission Income up **22% yoy** in H1-26, driven by strong asset growth and solid performance from our growing wealth management franchise
- Total other non-funded income up **28% yoy** in H1-26 on increased client flow income driven by FX and derivative income from enhanced Global Markets product offering

Fee and commission income
(AED mn)

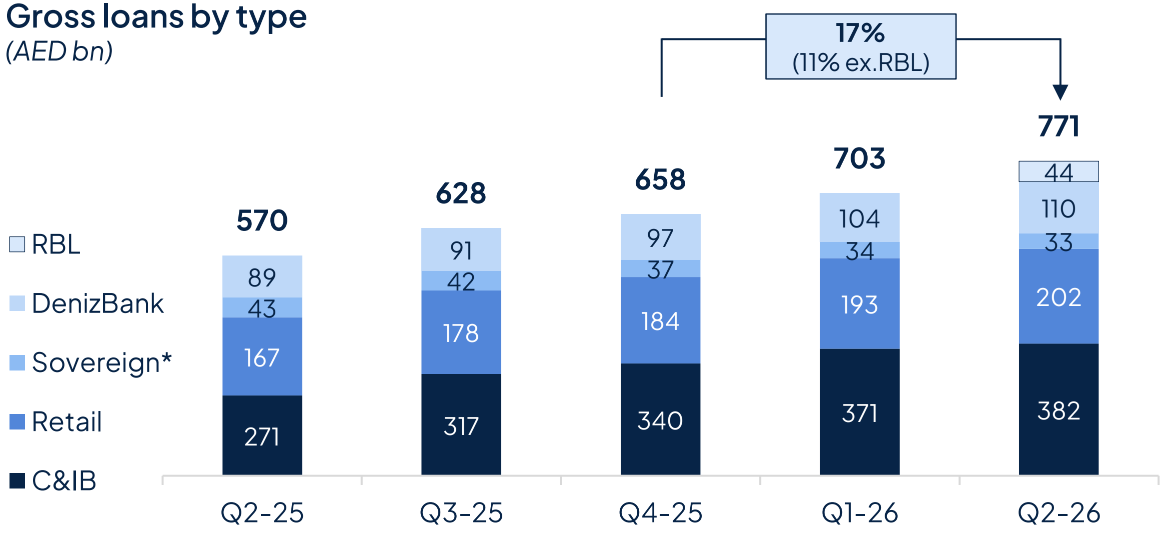


Total other non-funded income
(AED mn)



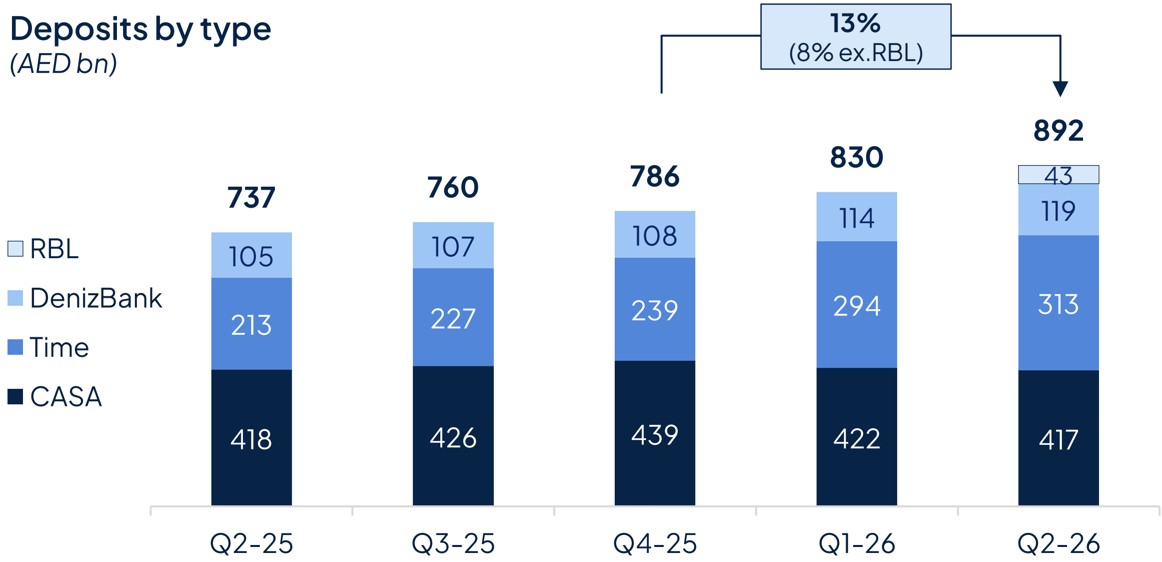
Well diversified loan growth supported by strong deposit growth, further boosted by consolidation of RBL

Gross loans by type
(AED bn)

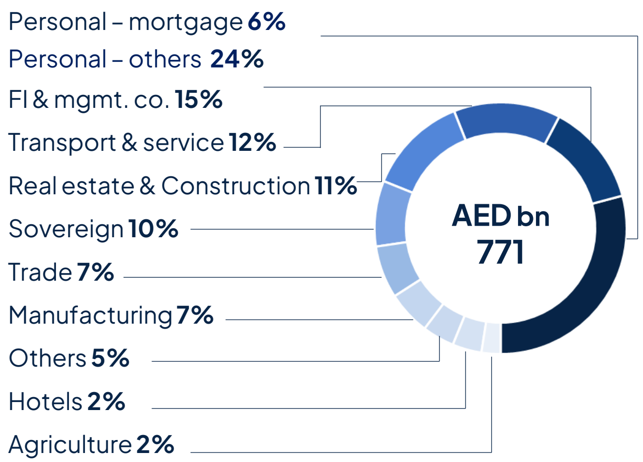


- **Loans** up **17%** by AED **114bn** in H1-26 on very strong underlying growth
  - Retail lending up AED **17bn** (9%) in H1-26 with AED **38bn** of new originations
  - C&IB lending up AED **42bn** (12%) in H1-26 with AED **60bn** of new originations
  - DenizBank's loans up **23%** in TL and up **13%** in AED
  - RBL added AED **44bn** representing **6%** of the Group's gross loans
- **Deposit** franchise continues to be a key strength, with **AED 106bn** growth in H1-26
  - ENBD CASA (ex-Deniz and RBL) represents **57%** of deposits
  - CASA migration into time deposits added tenor and liquidity resilience
  - DenizBank's TL deposits up **20%** and up **10%** in AED
  - RBL added AED **43bn** representing **5%** of the Group's deposits

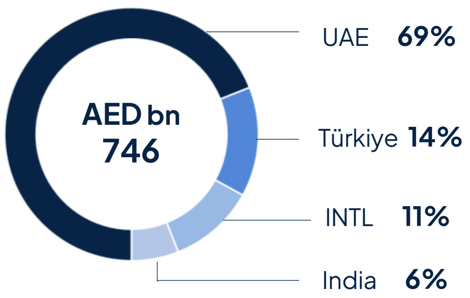
Deposits by type
(AED bn)



Gross loans by sector (%)



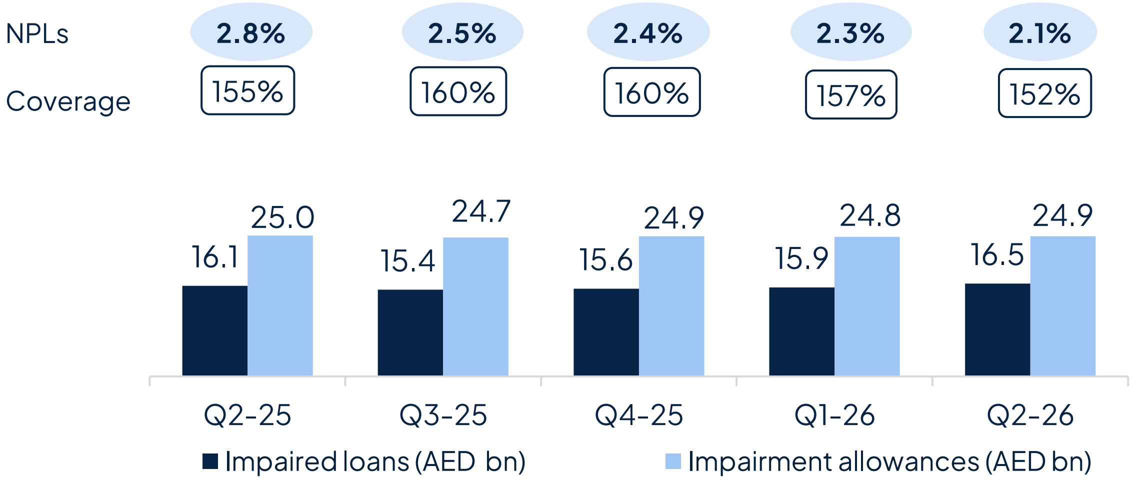
Net loans by geography (%)



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

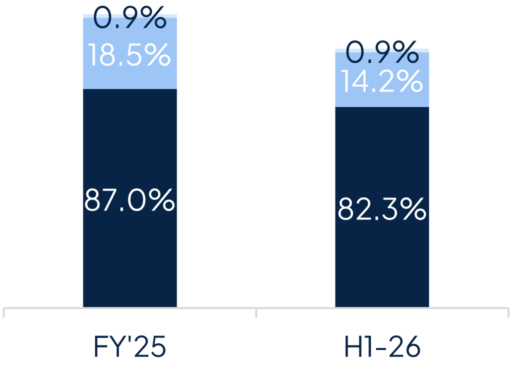
Robust credit quality with solid coverage ratios

Impaired loans and allowances



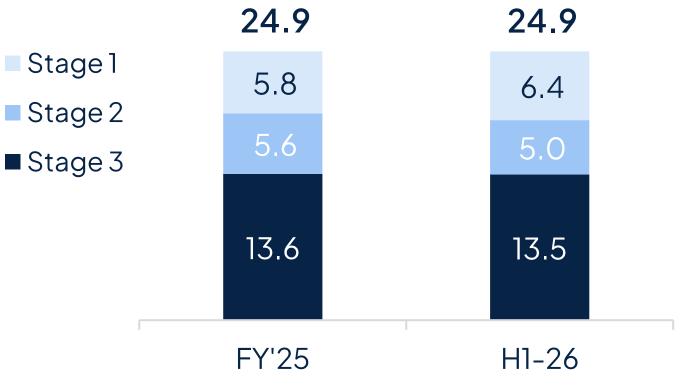
- NPL ratio improved to **2.1%** in Q2-26, well within guidance of **c. 2.5%**
- Impairment allowance of **AED 1.4bn**, primarily driven by prudent provisioning across Denizbank and Emirates NBD, partially offset by continued impressive recoveries
- Cost of risk of **42bps** in H1-26, at mid-point of our guidance of **30-50bps**
- Coverage ratios remain extremely strong at **152%**

Coverage by stage



Stagewise ECL

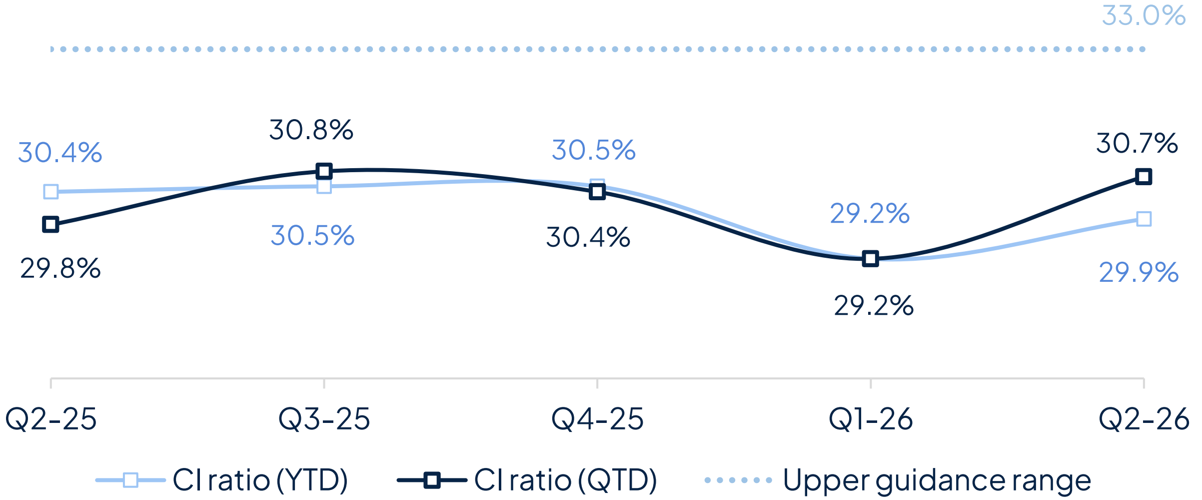
(AED bn)



Gross loans by stage

Cost to income ratio well within guidance as investments in digital & international network delivering strong business & income growth

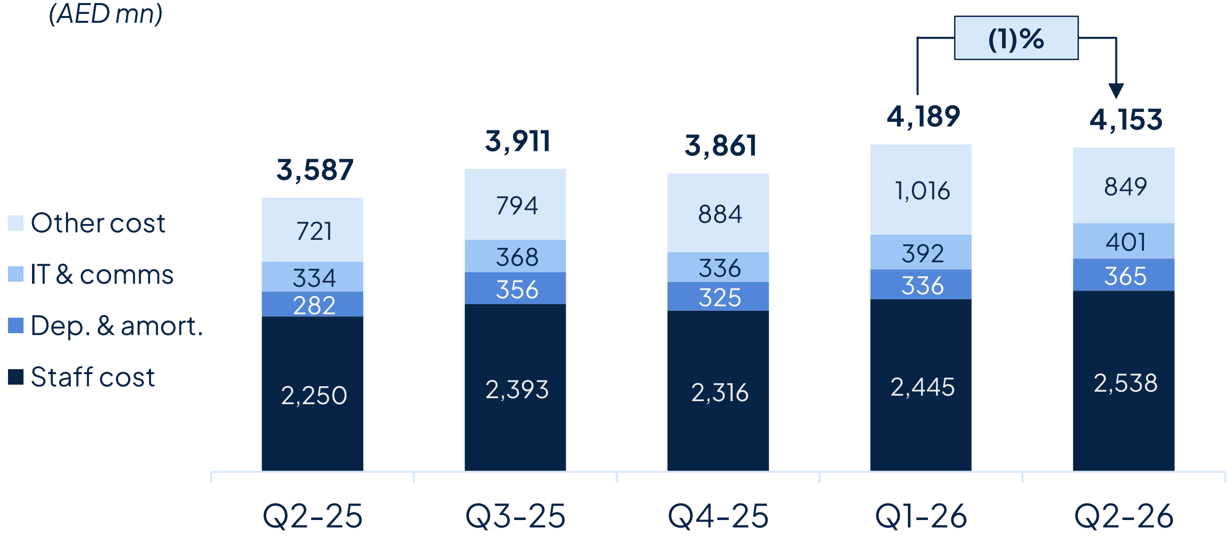
Cost to income ratio (%)



- H1-2026 cost to income ratio at **29.9%**, comfortably within the guidance of **≤33%**
- The increase in staff costs in first half of the year primarily driven by inflation-linked salary adjustments in Türkiye and customary increments in ENBD
- Other costs increased in Q1, reflecting annual license renewals and branch fee payments, before normalizing in Q2
- Spending on strategic initiatives such as digital & international expansion continue to support strong income growth

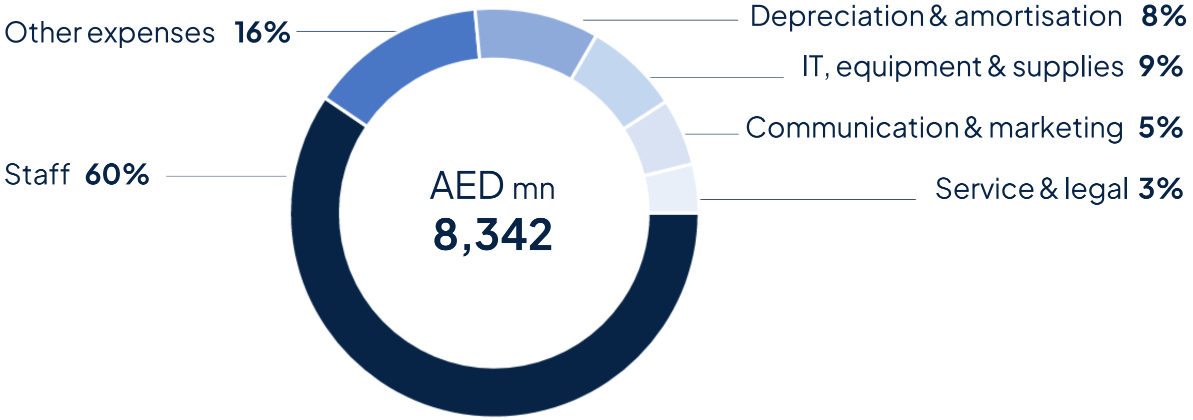
Operating expenses

(AED mn)



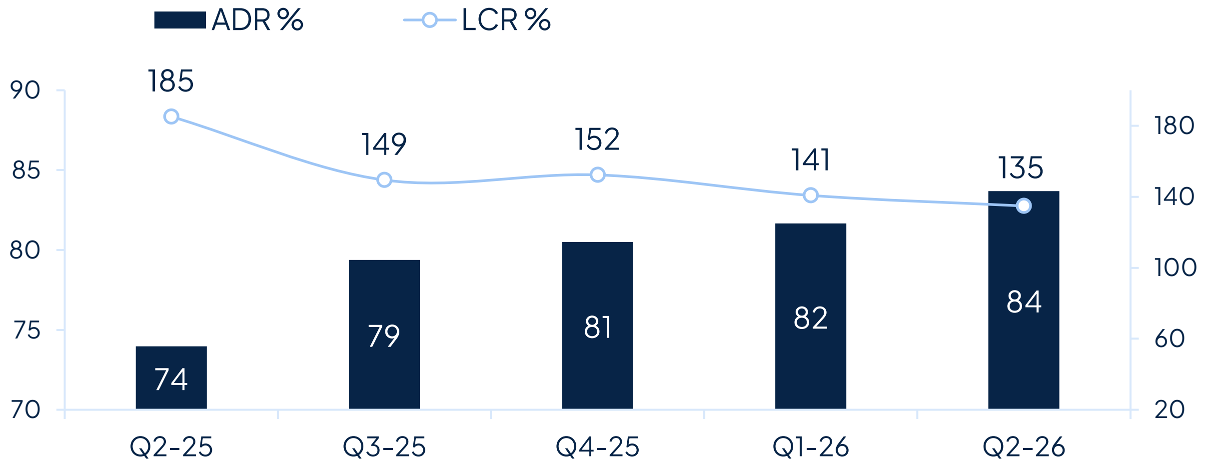
Operating expenses composition (%)

Breakdown for H1-26



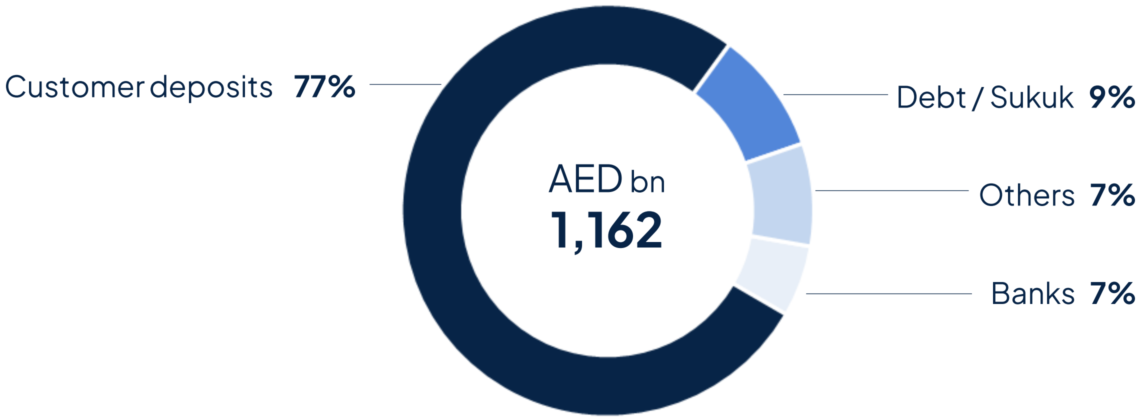
Funding & liquidity are key strengths of the Group

Advances to deposit and liquidity coverage ratio (%)



- LCR of **135%** and ADR of **84%** demonstrating robust liquidity, even post-RBL
- Liquid assets * of **AED 121.1bn** cover 10% of total liabilities and 14% of total deposits
- Emirates NBD issued over **AED 29.9bn** of term Debt & Sukuk in H1-26
  - Successfully closed US$ 2.25bn long term syndicate financing at the end of March
  - Successfully called and replaced US$ 750mn AT1 note in April
  - Emirates Islamic tapped its latest 2025 public Sukuk programme for US$ 200mn, bringing total issuance size to US$ 700mn
  - DenizBank successfully upsized its one-year tranche of the H1 Syndicated loan to US$ 809mn and extended duration with 36% allocated to 2 & 3-year tranches

Composition of liabilities and debt issued (%)



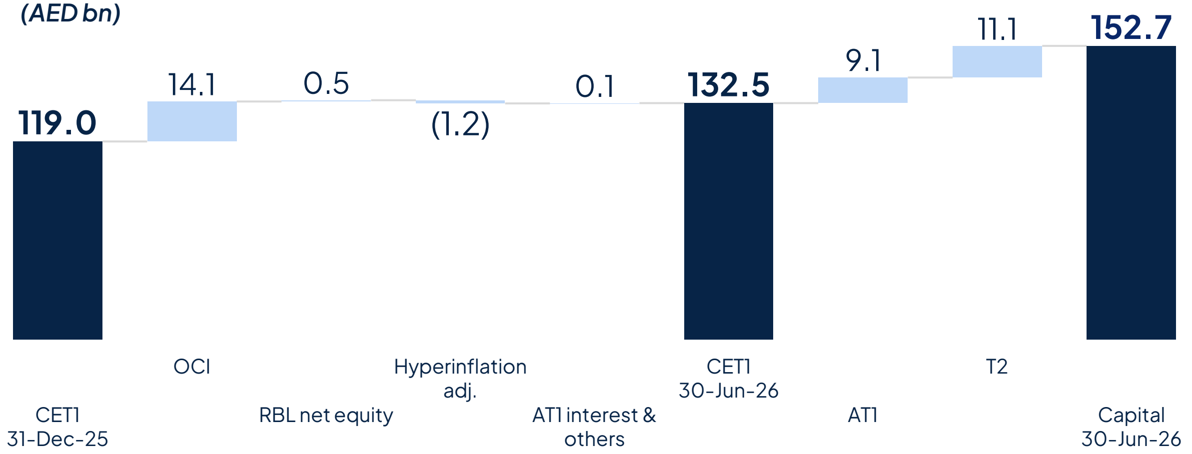
*Includes cash and deposits with Central Banks, excludes interbank balances and liquid investment securities

Maturity profile of AED 104bn Term debt/Sukuk/Syndicated loans

(AED bn)

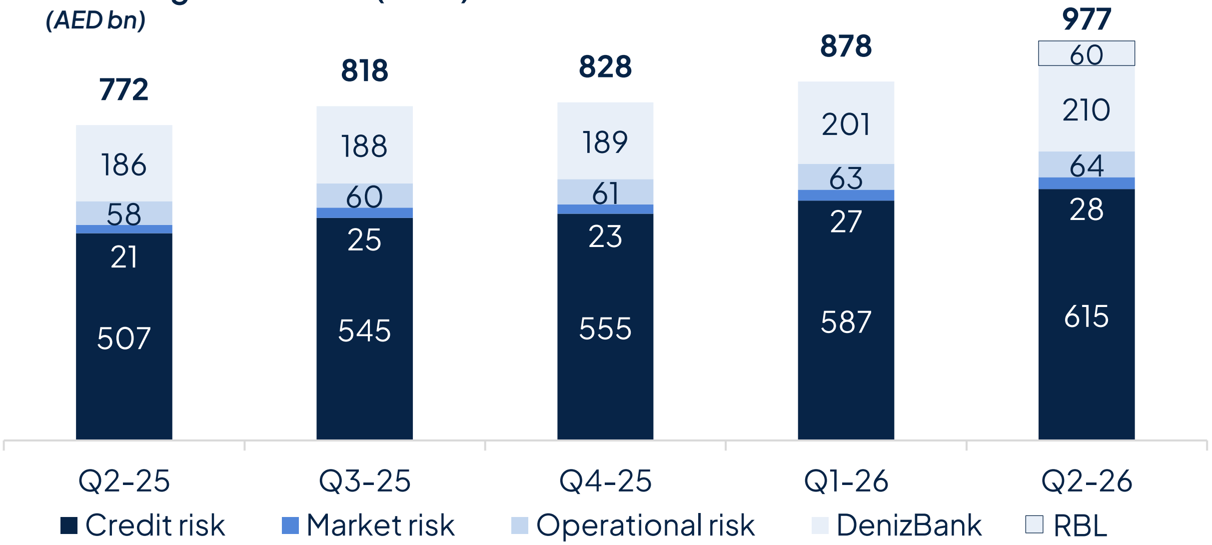
Common Equity Tier 1 (CET-1) ratio at 13.6% remains healthy post-RBL

Capital progression
(AED bn)

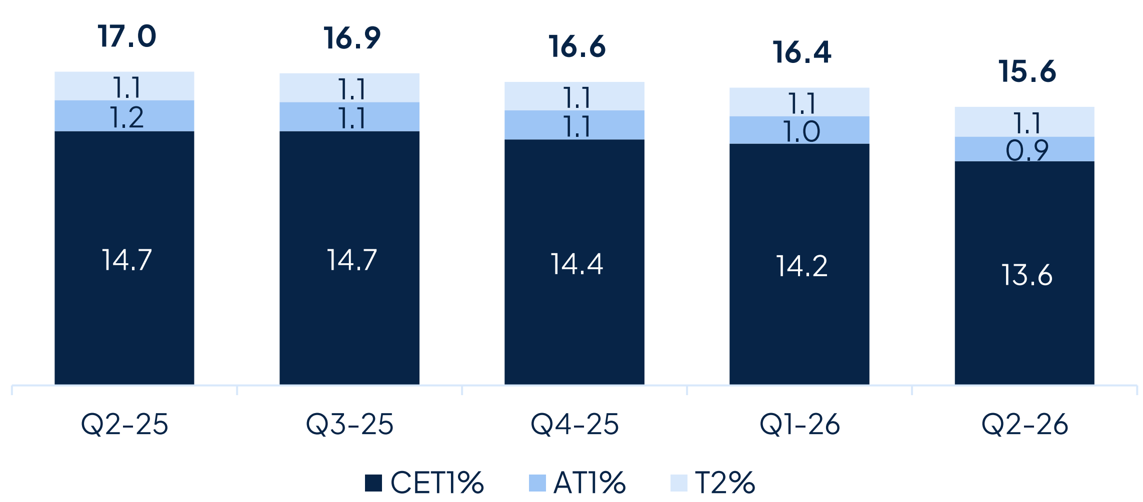


- CET-1 ratio at **13.6%** remains strong post RBL consolidation, with the overall effect aligning with anticipated outcomes
- Strong retained earnings in Q2-26 partially offset by 11% growth in total RWAs with RBL
- Capital ratios well above CBUAE minimum requirements (before FIRP temporary relief);
  - CET-1: **11.16%**, T1: **12.66%** & CAR: **14.66%**
- The consolidation of RBL incorporated total RWAs of **AED 60bn** and contributed **AED 0.5bn** in net equity to the Group's CET-1 capital
- 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	H1-26	H1-25	%Δ YoY
Retail Banking and Wealth Management	Income	10,491	9,594	9%
	Expense	3,020	2,817	7%
	PBT	5,978	6,294	(5)%
	Loans	202	167	21%
	Deposits	401	372	8%
Corporate and Institutional Banking	Income	5,363	4,597	17%
	Expense	502	425	18%
	PBT	6,568	5,646	16%
	Loans	382	271	41%
	Deposits	329	260	26%
Global Markets and Treasury	Income	1,393	1,244	12%
	Expense	129	122	6%
	PBT	1,296	1,082	20%
DenizBank	Income	7,780	6,380	22%
	Expense	3,075	2,419	27%
	PBT	1,075	1,392	(23)%
	Loans	110	89	24%
	Deposits	119	105	14%

Income, Expense & PBT - AED mn   Loans and Deposits - AED bn

Retail Banking and Wealth Management delivered highest-ever operating profit of AED 7.5bn, driven by record H1 income and cost discipline

- Income growth of 9% yoy, supported by strong wealth management performance
- AED 38bn in new loan origination, as lending increased by AED 17bn in H1-26
- Deposits grew by AED 17bn ytd, with a strong 74% CASA ratio, despite geopolitical headwinds
- AUM grew by an impressive 29% YoY; Digital Wealth trading volumes doubled YoY
- Regional leader in customer experience with NPS of 58
- #1 credit card issuer in MEA, with 36% UAE spend share
- International franchise delivered 27% yoy revenue growth, enhancing diversification

Corporate & Institutional Banking delivered a 16% yoy increase in profit before tax, driven by diversified income growth across products and higher recoveries

- Income increased 17% yoy, supported by robust lending activity and successful cross-selling initiatives, more than offsetting the impact of lower interest rates
- Lending grew 12% ytd by AED 42bn, with strong new origination of AED 60bn
- Deposits climbed 12% ytd by AED 36bn driven by continued escrow inflows and businesses maintaining higher liquidity buffers in response to market volatility

Global Markets and Treasury delivered an outstanding performance, generating AED 1.4bn of income in H1-26

- Net Interest Income remained a key driver, contributing AED 809mn
- Trading division delivered outstanding results across all business segments, as revenue rose 186% yoy, led by Credit, Rates, and FX
- Emirates NBD reopened the regional debt market with a USD 750 AT1 issuance, reaffirming Emirates NBD's ability to attract for global investors at competitive pricing, despite geopolitical circumstances

DenizBank delivered AED 1.1bn profit before tax in H1-26, as operating profit increases 19% yoy

- DenizBank reported strong loan growth of 23% and deposit growth of 20% in local currency in the first six months of the year

Proud of UAE

فخورين بالإمارات

Appendix

Financial results H1-26

Emirates NBD

Income statement (AED bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	19.0	16.8	13%	9.5	1%
Non-funded income	8.9	7.1	25%	4.0	(18)%
Total income	**27.9**	**23.9**	**16%**	**13.5**	**(6)%**
Operating expenses	(8.3)	(7.3)	15%	(4.2)	(1)%
Operating profit before impairment	**19.5**	**16.7**	**17%**	**9.4**	**(8)%**
Impairment allowances	(1.4)	0.3	n/m	(0.6)	(30)%
Profit before tax & others	**18.1**	**17.0**	**7%**	**8.8**	**(6)%**
Hyperinflation adjustment	(1.9)	(1.5)	25%	(0.8)	(30)%
Profit before tax	**16.2**	**15.4**	**5%**	**8.0**	**(3)%**
Tax	(3.4)	(2.9)	16%	(1.6)	(13)%
Profit	**12.9**	**12.5**	**3%**	**6.4**	**-**
NIM	*3.25%*	*3.47%*	*(22) bps*	*3.16%*	*(19) bps*
Cost to income ratio	*29.9%*	*30.4%*	*(0.5)%*	*30.7%*	*1.5%*
Risk Credit/(Cost of Risk) (bps)*	*(42)*	*11*	*(53) bps*	*(33)*	*17 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	1,322	1,086	22%	1,164	14%
Total gross loans	771	570	35%	658	17%
Deposits	892	737	21%	786	13%

Emirates NBD – Excluding DenizBank

Income statement (AED bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	13.1	12.5	5%	6.6	-
Non-funded income	7.0	5.0	39%	3.2	(17)%
Total income	**20.1**	**17.6**	**15%**	**9.7**	**(6)%**
Operating expenses	(5.3)	(4.8)	9%	(2.7)	4%
Operating profit before impairment	**14.8**	**12.7**	**17%**	**7.1**	**(9)%**
Impairment allowances	0.3	1.3	(75)%	0.3	n/m
Profit before tax & others	**15.2**	**14.1**	**8%**	**7.4**	**(5)%**
Hyperinflation adjustment	-	-	-	-	-
Profit before tax	**15.2**	**14.1**	**8%**	**7.4**	**(5)%**
Tax	(2.3)	(2.1)	9%	(1.1)	(7)%
Profit	**12.8**	**11.9**	**8%**	**6.3**	**(5)%**
NIM	*2.61%*	*3.05%*	*(44) bps*	*2.53%*	*(17) bps*
Cost to income ratio	*26.1%*	*27.7%*	*(1.5)%*	*27.4%*	*2.4%*
Risk Credit/(Cost of Risk) (bps)*	*8*	*57*	*(49) bps*	*19*	*22 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	1,127	911	24%	987	14%
Total gross loans	661	481	37%	560	18%
Deposits	773	632	22%	678	14%

DenizBank

Income statement (AED bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	5.9	4.3	38%	3.0	1%
Non-funded income	1.9	2.1	(10)%	0.8	(23)%
Total income	**7.8**	**6.4**	**22%**	**3.8**	**(5)%**
Operating expenses	(3.1)	(2.4)	27%	(1.5)	(8)%
Operating profit before impairment	**4.7**	**4.0**	**19%**	**2.3**	**(3)%**
Impairment allowances	(1.7)	(1.1)	64%	(0.9)	10%
Profit before tax & others	**3.0**	**2.9**	**2%**	**1.4**	**(10)%**
Hyperinflation adjustment	(1.9)	(1.5)	25%	(0.8)	(30)%
Profit before tax	**1.1**	**1.4**	**(23)%**	**0.6**	**38%**
Tax	(1.0)	(0.8)	36%	(0.4)	(25)%
Profit	**0.0**	**0.6**	**n/m**	**0.2**	**n/m**
NIM	*6.99%*	*5.85%*	*114 bps*	*6.87%*	*(25) bps*
Cost to income ratio	*39.5%*	*37.8%*	*1.7%*	*38.9%*	*(1.1)%*
Risk Credit/(Cost of Risk) (bps)*	*(321)*	*(232)*	*(89) bps*	*(320)*	*1 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	196	175	12%	178	10%
Total gross loans	110	89	24%	97	13%
Deposits	119	105	14%	108	10%

*excluding net impairment on non-financial assets

Rounding differences may appear throughout the presentation

US $ convenience translation

Emirates NBD

Income statement (USD bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	5.2	4.6	13%	2.6	1%
Non-funded income	2.4	1.9	25%	1.1	(18)%
Total income	**7.6**	**6.5**	**16%**	**3.7**	**(6)%**
Operating expenses	(2.3)	(2.0)	15%	(1.1)	(1)%
Operating profit before impairment	**5.3**	**4.5**	**17%**	**2.6**	**(8)%**
Impairment allowances	(0.4)	0.1	n/m	(0.2)	(30)%
Profit before tax & others	**4.9**	**4.6**	**7%**	**2.4**	**(6)%**
Hyperinflation adjustment	(0.5)	(0.4)	25%	(0.2)	(30)%
Profit before tax	**4.4**	**4.2**	**5%**	**2.2**	**(3)%**
Tax	(0.9)	(0.8)	16%	(0.4)	(13)%
Profit	**3.5**	**3.4**	**3%**	**1.8**	**-**
NIM	*3.25%*	*3.47%*	*(22) bps*	*3.16%*	*(19) bps*
Cost to income ratio	*29.9%*	*30.4%*	*(0.5)%*	*30.7%*	*1.5%*
Risk Credit/(Cost of Risk) (bps)*	*(42)*	*11*	*(53) bps*	*(33)*	*17 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	360	296	22%	317	14%
Total gross loans	210	155	35%	179	17%
Deposits	243	201	21%	214	13%

Emirates NBD — Excluding DenizBank

Income statement (USD bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	3.6	3.4	5%	1.8	-
Non-funded income	1.9	1.4	39%	0.9	(17)%
Total income	**5.5**	**4.8**	**15%**	**2.7**	**(6)%**
Operating expenses	(1.4)	(1.3)	9%	(0.7)	4%
Operating profit before impairment	**4.0**	**3.5**	**17%**	**1.9**	**(9)%**
Impairment allowances	0.1	0.4	(75)%	0.1	n/m
Profit before tax & others	**4.1**	**3.8**	**8%**	**2.0**	**(5)%**
Hyperinflation adjustment	-	-	-	-	-
Profit before tax	**4.1**	**3.8**	**8%**	**2.0**	**(5)%**
Tax	(0.6)	(0.6)	9%	(0.3)	(7)%
Profit	**3.5**	**3.2**	**8%**	**1.7**	**(5)%**
NIM	*2.61%*	*3.05%*	*(44) bps*	*2.53%*	*(17) bps*
Cost to income ratio	*26.1%*	*27.7%*	*(1.5)%*	*27.4%*	*2.4%*
Risk Credit/(Cost of Risk) (bps)*	*8*	*57*	*(49) bps*	*19*	*22 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	307	248	24%	269	14%
Total gross loans	180	131	37%	153	18%
Deposits	210	172	22%	185	14%

DenizBank

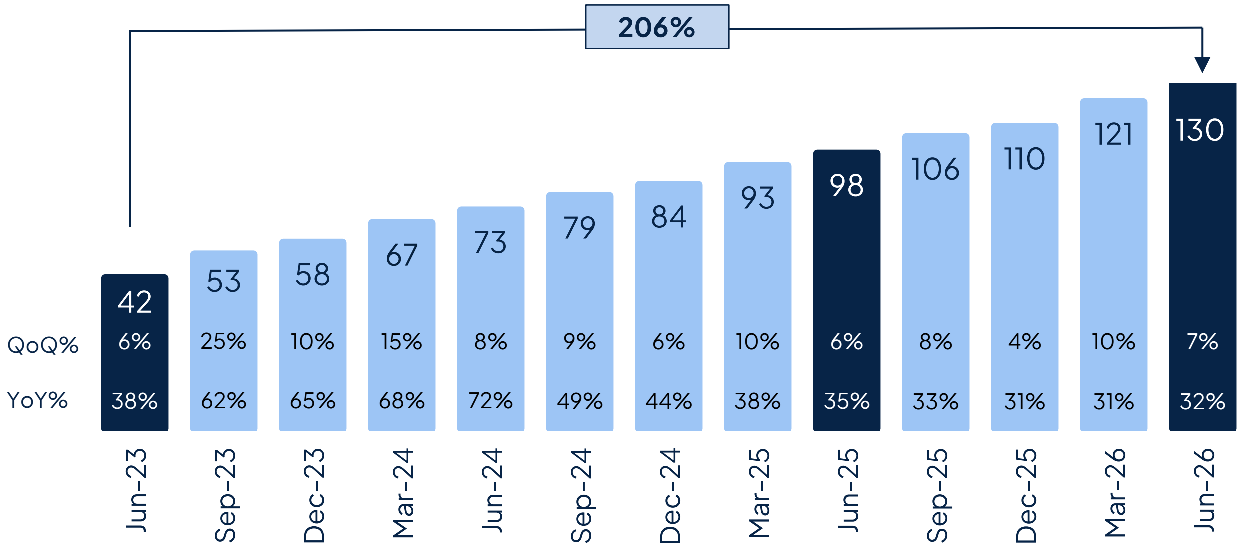
Income statement (USD bn)	H1-26	H1-25	%Δ YoY	Q2-26	%Δ QoQ
Net interest income	1.6	1.2	38%	0.8	1%
Non-funded income	0.5	0.6	(10)%	0.2	(23)%
Total income	**2.1**	**1.7**	**22%**	**1.0**	**(5)%**
Operating expenses	(0.8)	(0.7)	27%	(0.4)	(8)%
Operating profit before impairment	**1.3**	**1.1**	**19%**	**0.6**	**(3)%**
Impairment allowances	(0.5)	(0.3)	64%	(0.2)	10%
Profit before tax & others	**0.8**	**0.8**	**2%**	**0.4**	**(10)%**
Hyperinflation adjustment	(0.5)	(0.4)	25%	(0.2)	(30)%
Profit before tax	**0.3**	**0.4**	**(23)%**	**0.2**	**38%**
Tax	(0.3)	(0.2)	36%	(0.1)	(25)%
Profit	**0.0**	**0.2**	**n/m**	**0.0**	**n/m**
NIM	*6.99%*	*5.85%*	*114 bps*	*6.87%*	*(25) bps*
Cost to income ratio	*39.5%*	*37.8%*	*1.7%*	*38.9%*	*(1.1)%*
Risk Credit/(Cost of Risk) (bps)*	*(321)*	*(232)*	*(89) bps*	*(320)*	*1 bps*

Balance sheet	Jun-26	Jun-25	%Δ YoY	Dec-25	%Δ YTD
Total assets	53	48	12%	48	10%
Total gross loans	30	24	24%	26	13%
Deposits	33	29	14%	29	10%

*excluding net impairment on non-financial assets

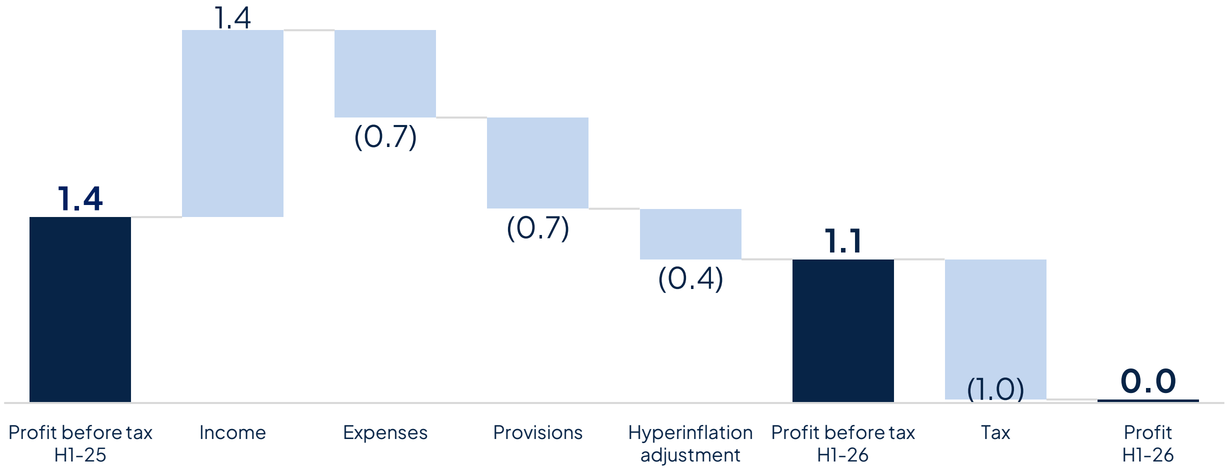
Rounding differences may appear throughout the presentation

Hyperinflation



Türkiye Consumer Price Index (base year = 2025)

DenizBank profitability walk



- Turkish CPI increased by 32% over the preceding 12 months and by 206% 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 28 bps, arising from the AED 3.4 billion non-monetary items credit adjustment to equity partially offset by AED 4.5 billion indexation impact on risk-weighted assets, has been excluded from the capital adequacy computations
- Group earnings per share, excluding hyperinflation adjustment, is AED 2.29 compared to H1-26 basic EPS of AED 1.99
- Jun-26 annual inflation is less than half of Jun-24 peak
- Hyperinflation accounting not mandated by local regulator in 2026

RBL Bank

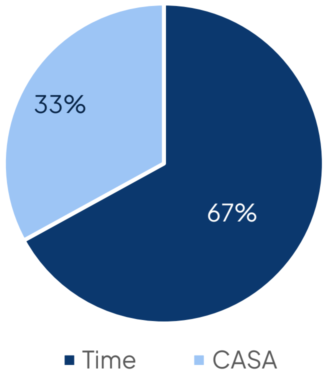
Income statement *(AED mn)***	IFRS Jun'26* (18th to 30th)	Local GAAP H1-26	H1-25
Net interest income	74	1,314	1,299
Non-funded income	67	787	884
Total income	**141**	**2,100**	**2,183**
Operating expenses	(49)	(1,357)	(1,501)
Operating profit before impairment	**92**	**743**	**682**
Impairment allowances	(24)	(504)	(524)
Profit before tax	**68**	**238**	**158**
Tax	(19)	(49)	(30)
Profit	**49**	**189**	**129**
NIM	*n/m*	*4.27%*	*4.69%*
Cost to income ratio	*n/m*	*65%*	*69%*
Risk Credit/(Cost of Risk) (bps)*	*n/m*	*(236)*	*(277)*

Balance sheet *(AED mn)*	30-Jun-26*	31-Dec-25
Total assets	74,177	64,360
Total gross loans	43,803	42,162
Deposits	42,869	48,952
CET-1	33.3%	13.0%
LCR	141%	125%
NPL ratio	1.30%	1.88%

RBL Business Overview

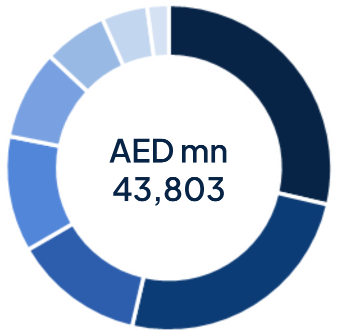
- RBL Bank is one of India's leading listed private sector banks, providing a comprehensive suite of banking products and services across retail and wholesale banking segments
- The Bank offers a wide-ranging suite of financial products and services, with a niche in the payments and credit cards segment. 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, 1339 business correspondent branches and 410 ATMs spread across 28 Indian states and union territories
- Long-term credit rating of AAA (Stable) and short-term rating of A1+ from CRISIL, ICRA and CARE Ratings

Deposit by type



Loans by sector

Personal **42%**
Manufacturing **22%**
FI & mgmt. co. **12%**
Agriculture **11%**
Transport & service **5%**
Trade **4%**
Real estate & Construction **4%**
Hotels **0.4%**



* 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 INR/AED- 25.7238 for income statement

بنك الإمارات دبي الوطني
Emirates NBD

Thank You

For additional information:

IR@emiratesnbd.com

www.emiratesnbd.com/en/investor-relations