



بنك الإمارات دبي الوطني
Emirates NBD

H1 2025 Results Presentation

22nd July 2025

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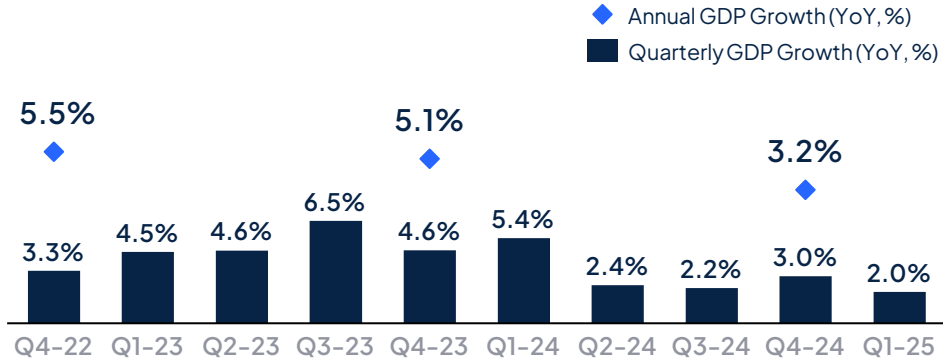
01

Macroeconomic Outlook & Banking Sector



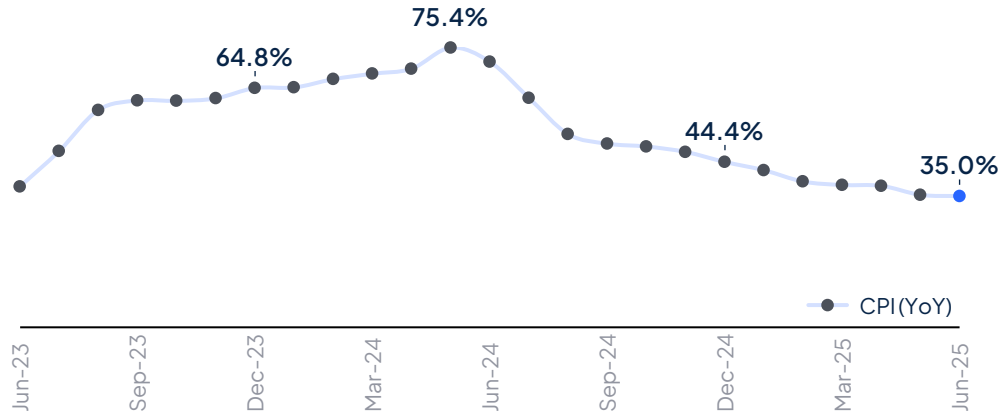
Slowdown in economic activity and disinflation continues

Economic Activity¹

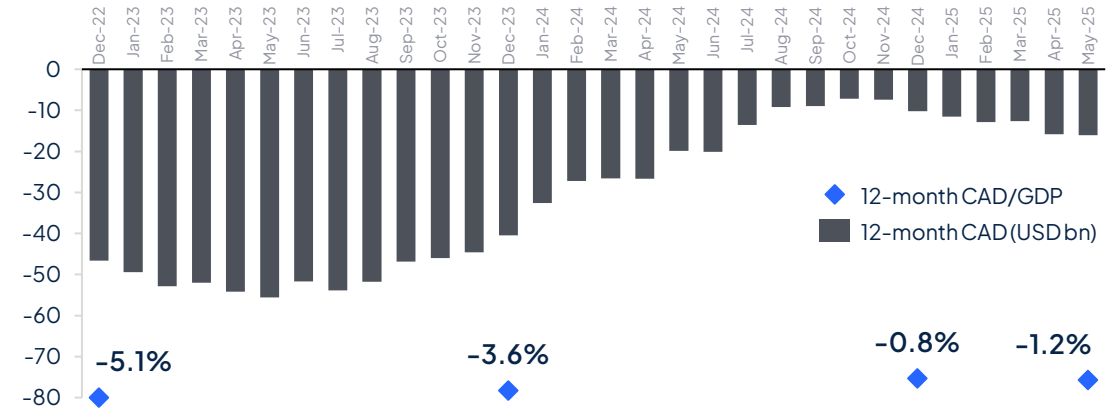


- Growth moderates amid slowdown in domestic demand.
- Annual CPI inflation continued its downward path, decreased to 35% in June.
- The current account deficit widened slightly, but remaining below historical averages.

Inflation¹ (CPI, YoY change)

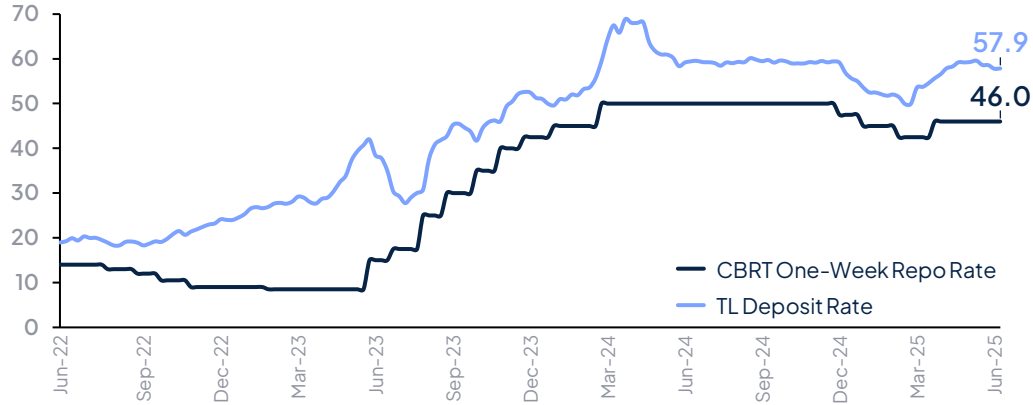


Current Account Deficit²



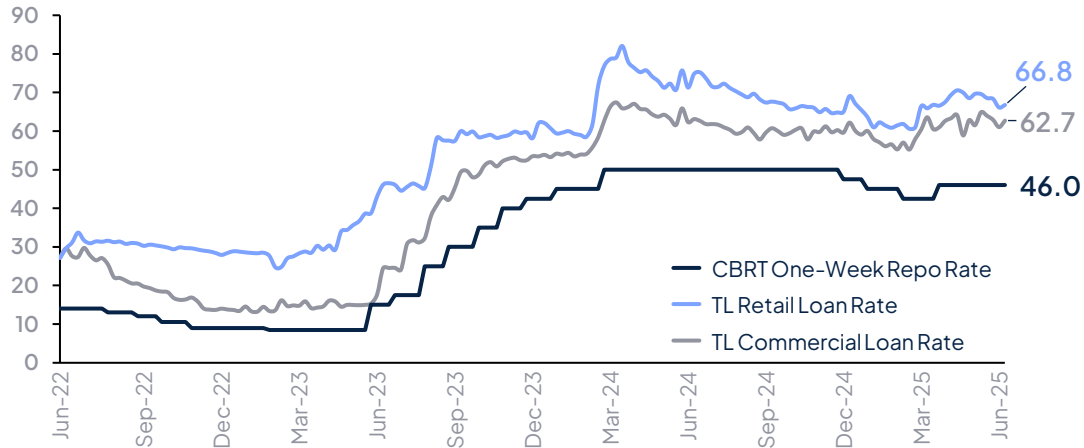
Tight financial conditions, limited credit growth

TL Deposit Rate¹ (%)

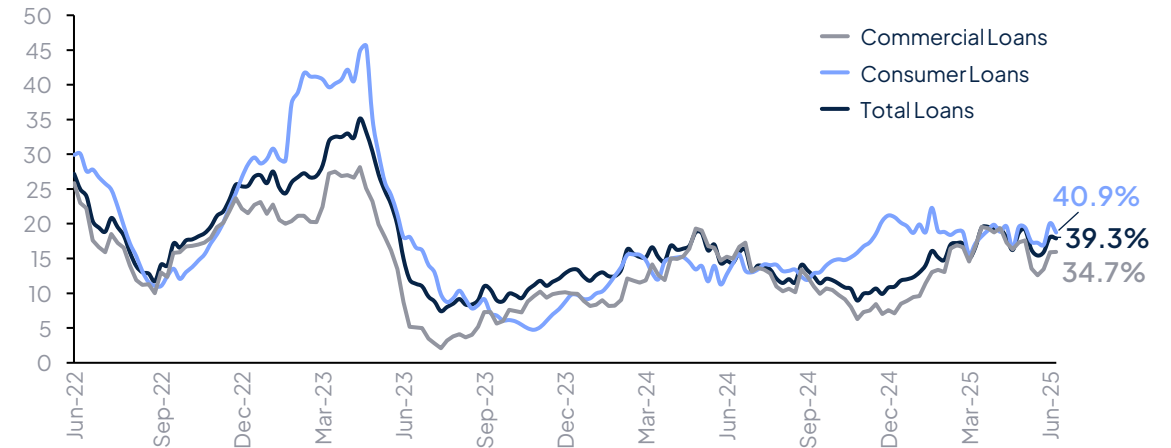


- CBRT aligned funding rate with policy rate; kept the policy rate unchanged at 46% in June.
- Lending activity remained constrained under ongoing macroprudential measures.
- TL loan and deposit rates remained high, with compound loan rates over 60%.
- Annualized loan growth showed a slight deceleration, especially in commercial lending.

TL Loan Rate¹ (%)



Loan Growth² (13-week MA annualized, net of FX effect, %)



02

Financial Performance



Resilient net profits amid improved margins in YoY, despite inflation and sector wide provision pressures

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Net Interest Margin¹

4.8%

H1-24: 2.7%



Net Profit _{TL}

27.1_{bn}

+14% growth

H1-24: 23.7 bn



Common Equity
Tier 1 Ratio

15.26%

(w/o forbearance: 13.50%)

H1-24: 12.31%



Cost to Income
Ratio

39.0%

H1-24: 45.7%



Return on
Average Equity

32.7%

H1-24: 45.1%



Capital
Adequacy Ratio

17.54%

(w/o forbearance: 15.68%)

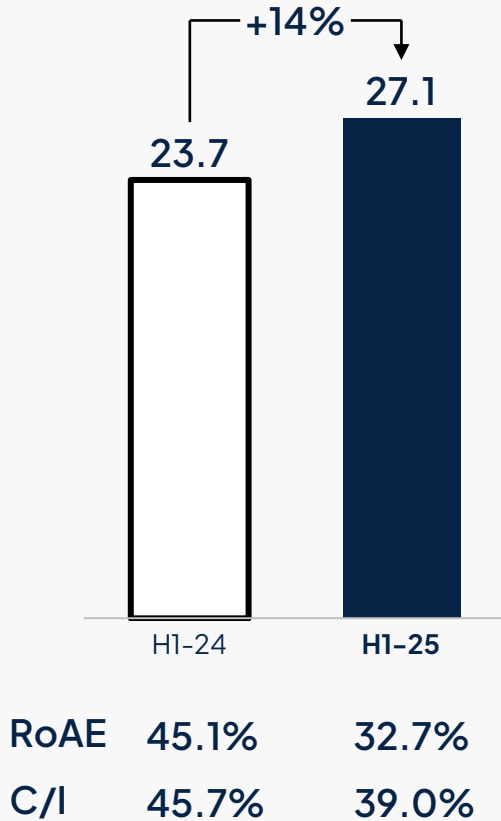
H1-24: 14.54%



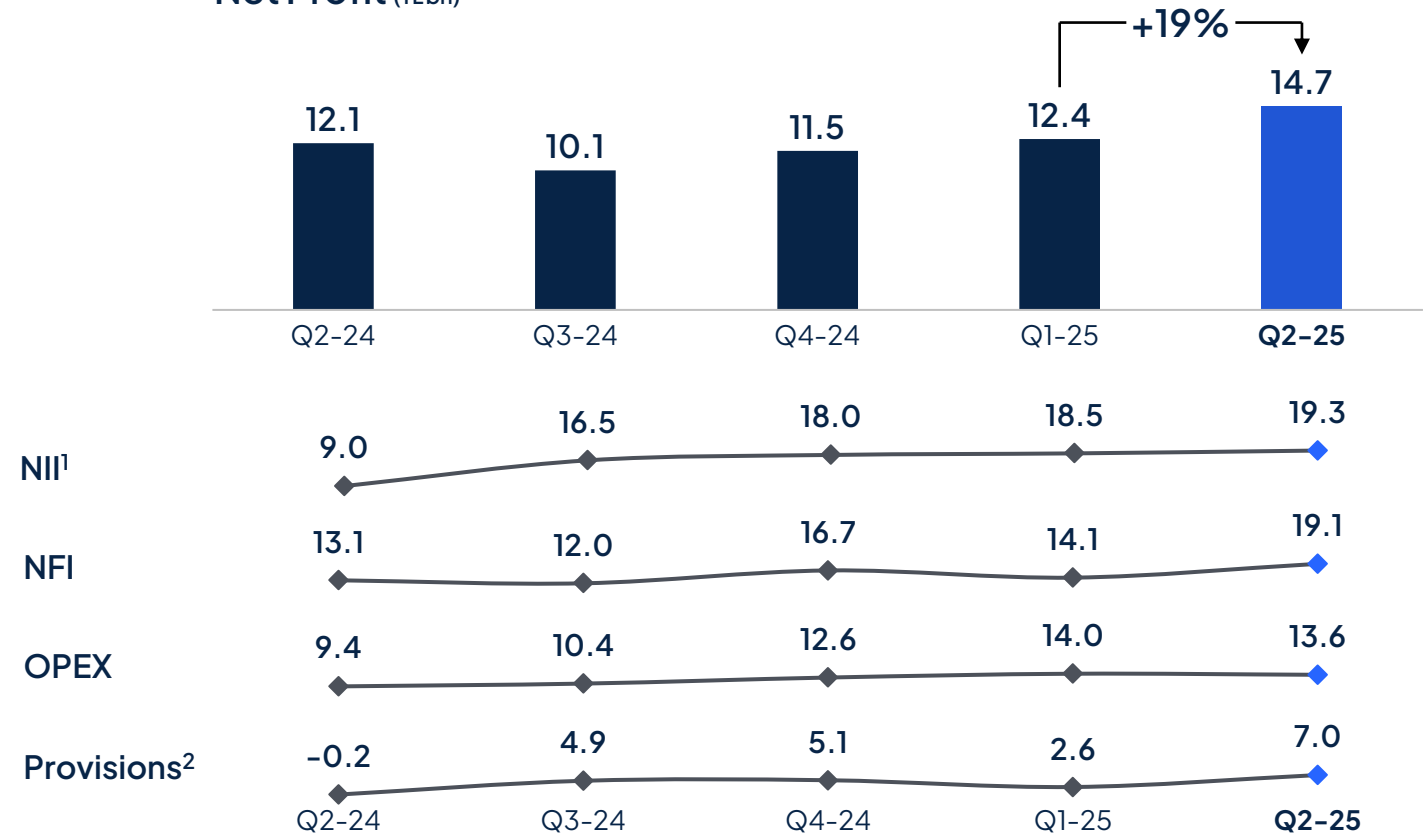


Profitability improved as revenues outpaced provision growth

Net Profit (TLbn)



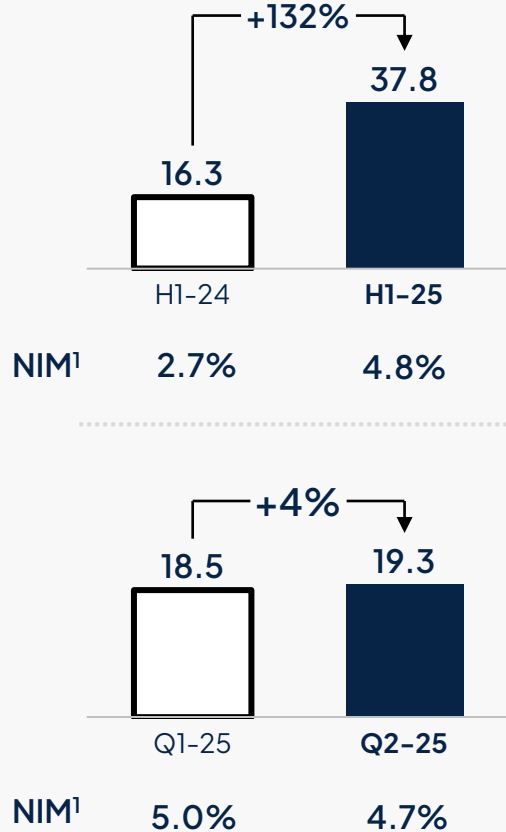
Net Profit (TLbn)



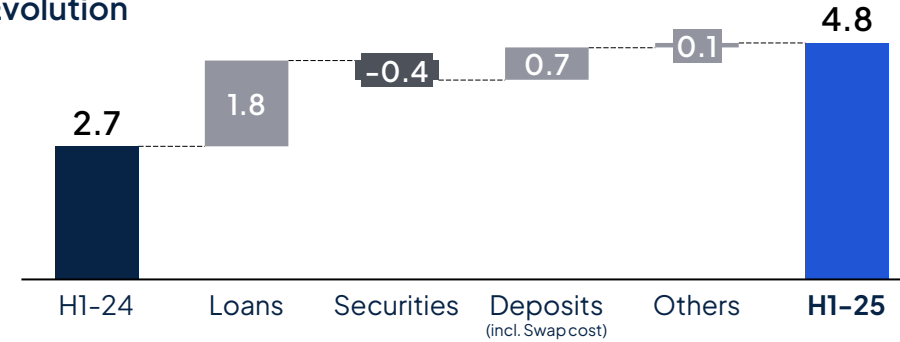


Recovery in lending spreads lifted earnings, despite lagged rate cuts

Net Interest Income¹ (TL.bn)



Net Evolution



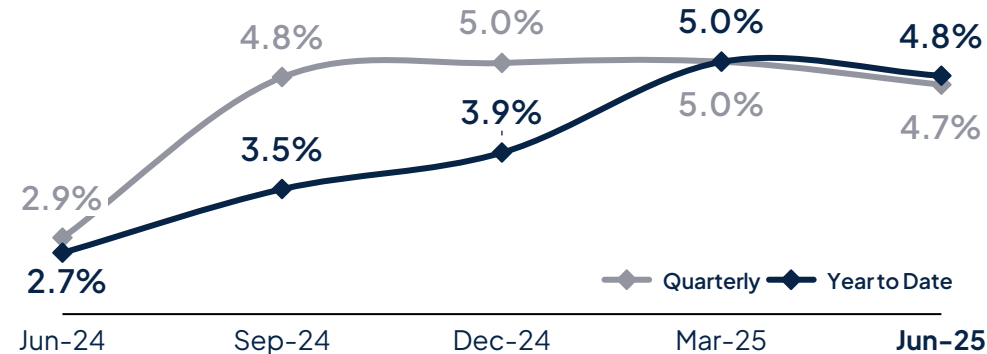
YoY up by 132%,

- margin improvement by 210 bps.
- higher volumes.

QoQ up by 4%,

- Higher volumes recovered paused spread improvements since Q1 2025.

Net Interest Margin

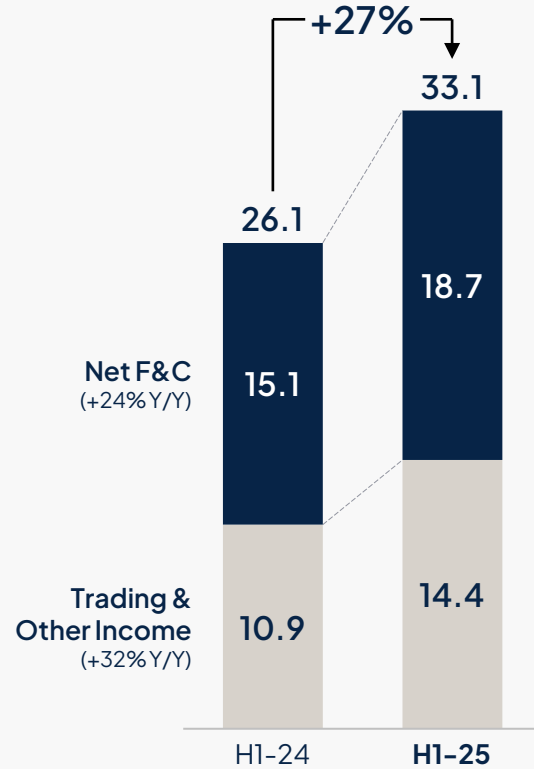




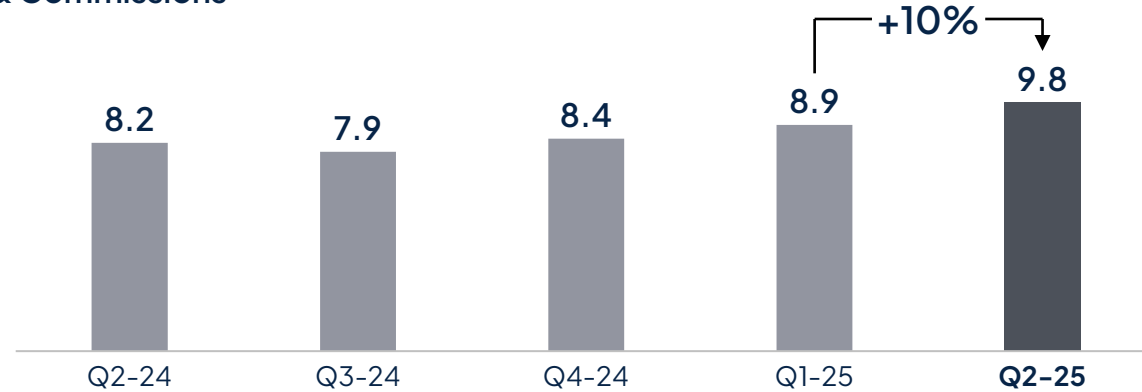
Higher non-funded income backed by fee growth and transactional gains

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Non-Funded Income (TL bn)



Net Fees & Commissions (TL bn)



Change by Categories	Payment Systems	Insurance	Bank Services	Brokerage	Non-Cash Loans	Other Commissions
H1 2025 (TL mn)	10,006	3,283	2,672	1,598	886	284
Q2 2025 (TL mn)	5,321	1,761	1,372	757	456	138
Y/Y	5%	63%	60%	38%	24%	flat
Q/Q	14%	16%	5%	-10%	6%	flat



H1 2025: Consistent profitability and well-balanced growth

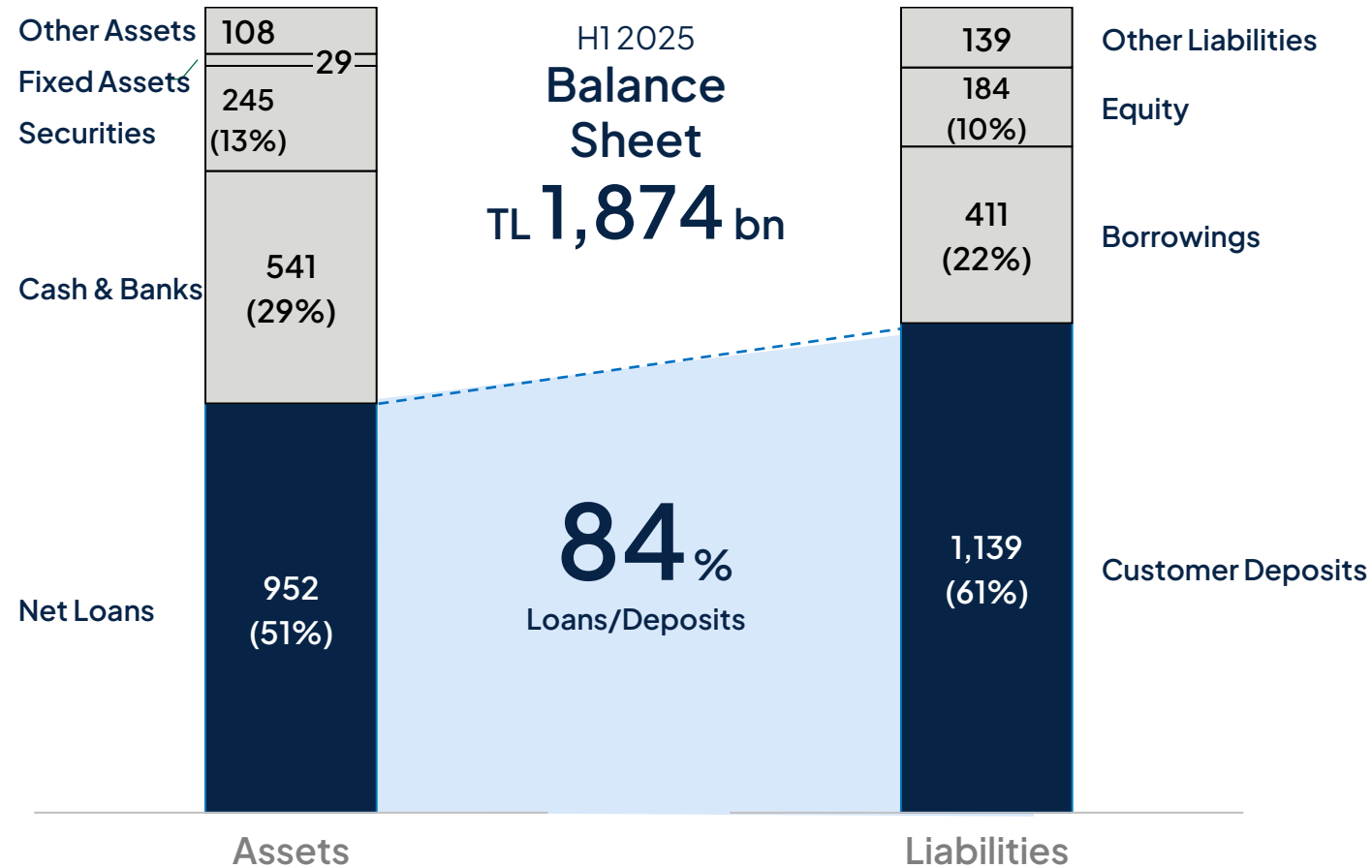
Income Statement (All figures are in TL bn)	H1-24	H1-25	YoY %	Q2-25	YoY %	QoQ %
Net interest income ¹	16.3	37.8	132%	19.3	113%	4%
Non-funded income	26.1	33.1	27%	19.1	46%	36%
Net Fees and Commissions	15.1	18.7	24%	9.8	19%	10%
Trading and FX Gains/Losses ¹	7.3	3.8	-48%	1.4	-56%	-42%
Other Income	3.6	10.6	192%	7.9	358%	189%
Total income	42.3	70.9	68%	38.4	73%	18%
Operating expenses (-)	19.3	27.6	43%	13.6	45%	-3%
Pre-provision operating profit	23.0	43.3	89%	24.8	94%	34%
Total provisions (-)	-2.3	9.6	n.m.	7.0	n.m.	n.m.
Net expected credit loss (-)	-3.2	10.1	n.m.	7.0	n.m.	n.m.
Other provisions (-)	0.9	-0.5	n.m.	0.1	n.m.	n.m.
Operating profit	25.3	33.7	33%	17.7	37%	11%
Taxation charge (-)	1.6	6.6	324%	3.0	254%	-16%
Net profit	23.7	27.1	14%	14.7	22%	19%
Cost: income ratio	45.7%	39.0%	-6.8 pp	35.5%	-7.0 pp	-7.5 pp
Net interest margin ¹	2.7%	4.8%	+2.1 pp	4.7%	+1.8 pp	-0.3 pp
Balance Sheet (All figures are in TL bn)	H1-24	H1-25	YoY %	FY-24	YtD %	QoQ %
Total Assets	1,415.8	1,873.8	32%	1,578.5	19%	12%
Gross Loans ²	735.3	1,001.7	36%	835.4	20%	9%
Customer Deposits	855.9	1,139.1	33%	950.0	20%	14%
CET-1	12.3%	15.3%	+3.0 pp	16.0%	-0.8 pp	+0.9 pp
Loan: deposit ratio	81.7%	83.6%	+1.9 pp	83.8%	-0.2 pp	-4.0 pp
NPL ratio	3.4%	4.2%	+0.8 pp	3.8%	+0.3 pp	+0.3 pp

YoY total income increased by 68%:

- **NII growth of 132%,**
 - higher average interest earning assets of 30%.
 - improved NIM by 210 bps.
- **NFI is up by 27%,**
 - higher commissions increased by 24%.
 - tripled other income.
- Cost growth is at 43%, below annual average inflation
Cost to income ratio is at 39%, improved by 6.8 pp compared to H1-24, thanks to strong revenues
- **19% balance sheet growth** with a balanced mix of assets. Net loans comprise 51% of assets, whereas customer deposits are the main source of funding and represents 61% of total liabilities.
- **CAR at 17.54%, CET-1 at 15.26%, LCR at 138.2%, and LDR at 83.6%**, demonstrating solid solvency and healthy liquidity levels.



Assets expanded by 19%, with a balanced loan and deposit mix

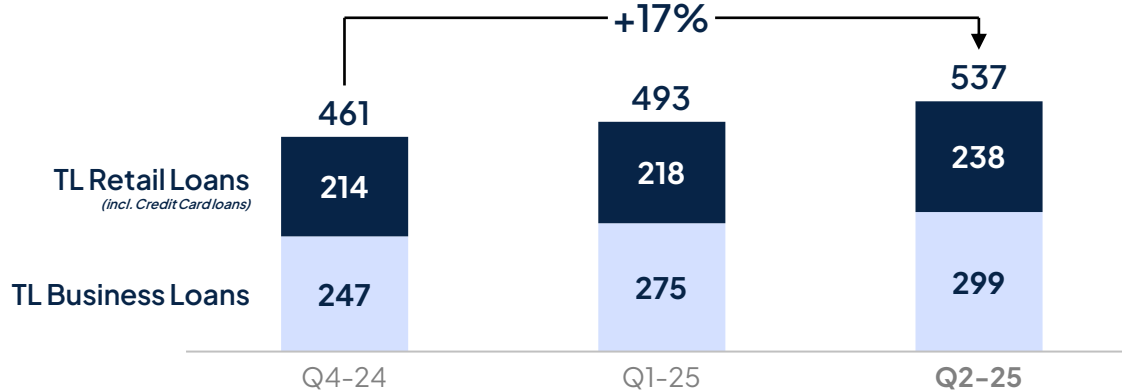


- **Balanced loan and deposit** growth by 20%.
- Deposit as the main funding source, **61% of total liabilities**.
- **Strong liquidity** with **84%** loan to deposit ratio.
- **Strategic positioning** in securities, **13% of total assets**.



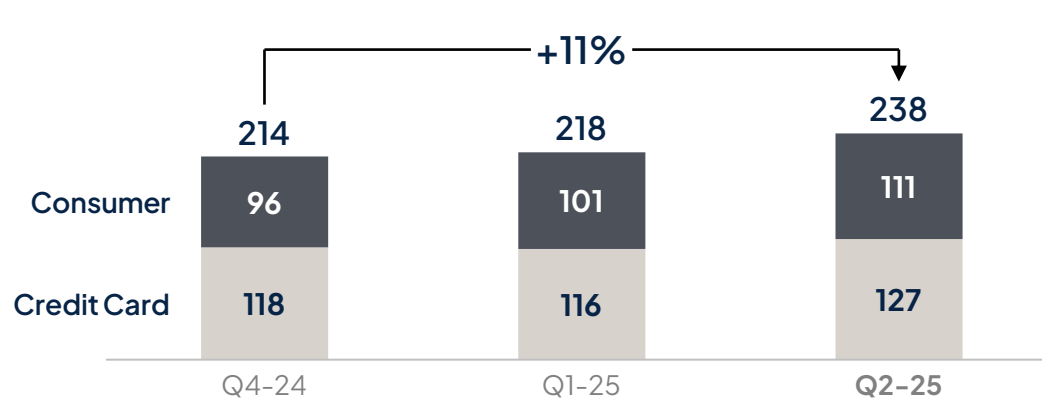
17% TL lending growth led by SME¹ and commercial loans, within regulatory guidelines

TL Performing Loans (TLbn)

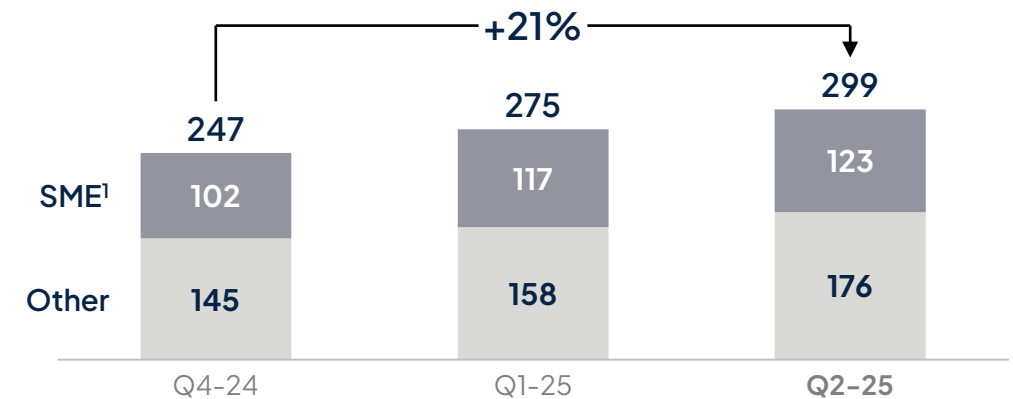


- TL Retail loans grew by 11%, as a result of the lower card growth. Consumer loans grew by 16%.
- TL Business loans surged by 21% y-t-d mainly driven by SME loans, with 40% share in TL business loans.

TL Retail Loans (TLbn)



TL Business Loans (TLbn)

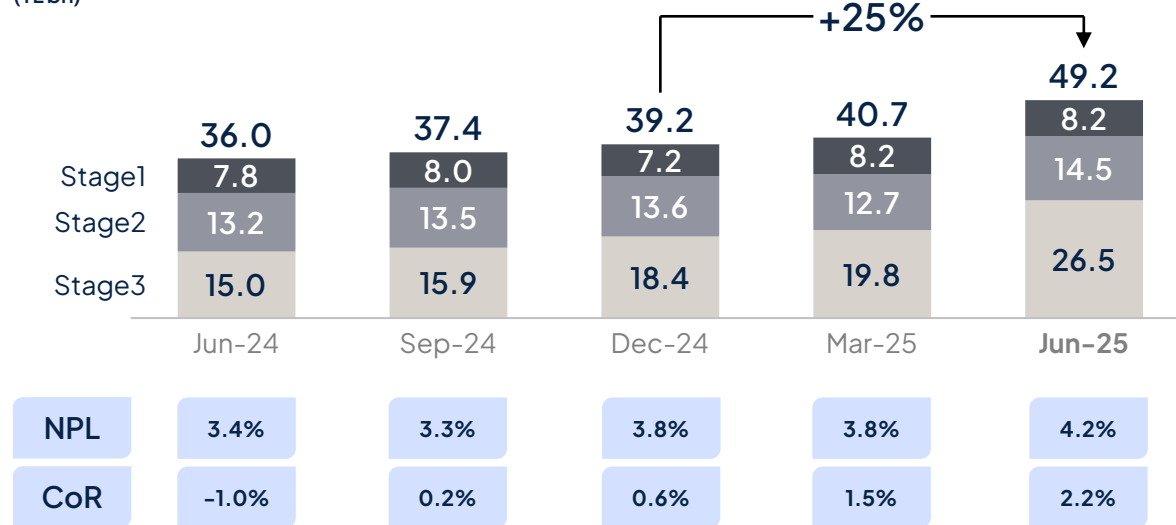




Resilient coverage at 5.4% mitigated CoR rebound mainly in retail segments

Provisions for Expected Credit Loss

(TL bn)

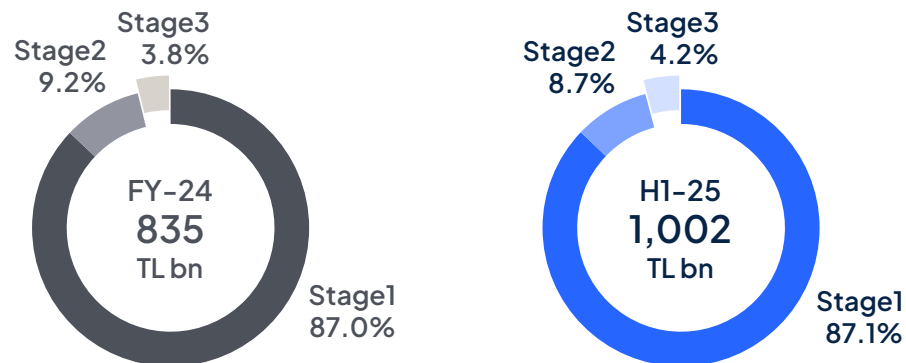


Proactive & cautious stance on asset quality

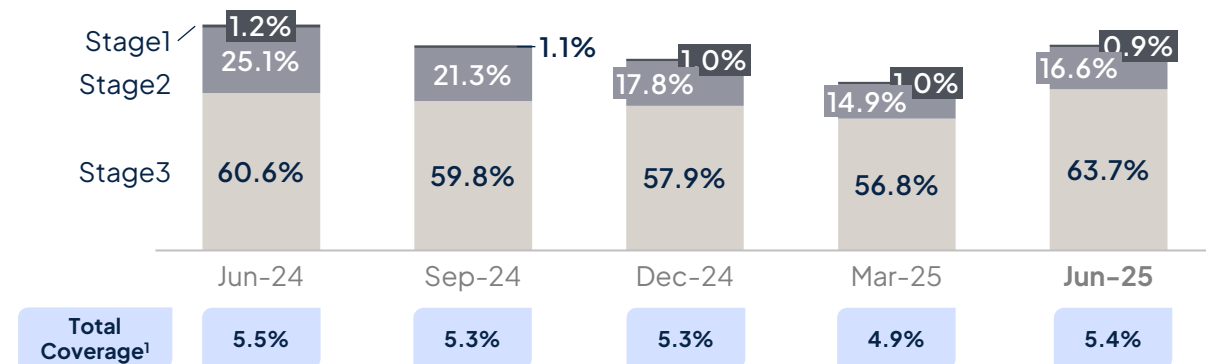
- Robust total coverage at 5.4%
- Stage3 coverage up by 6% ytd basis

NPL ratio realized at 4.2%, mainly reflecting retail inflows

Gross Loans by Stage (%)



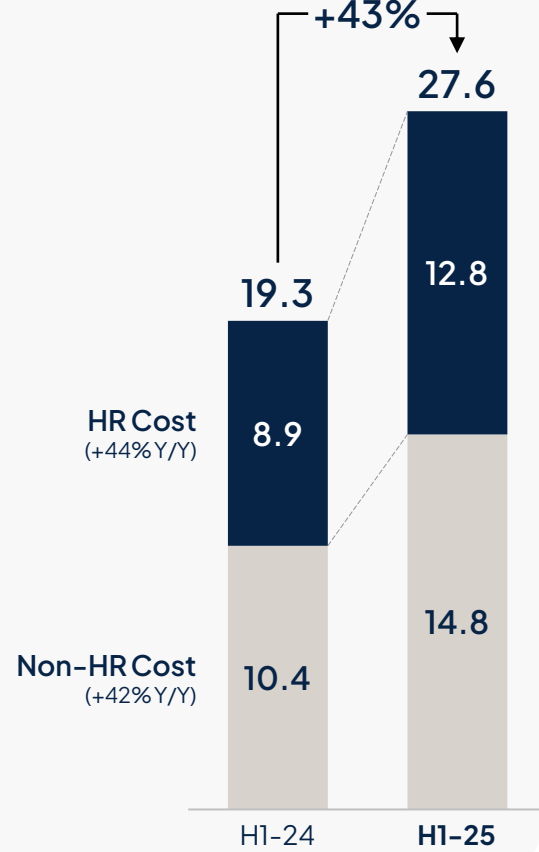
Coverage by Stage (%)





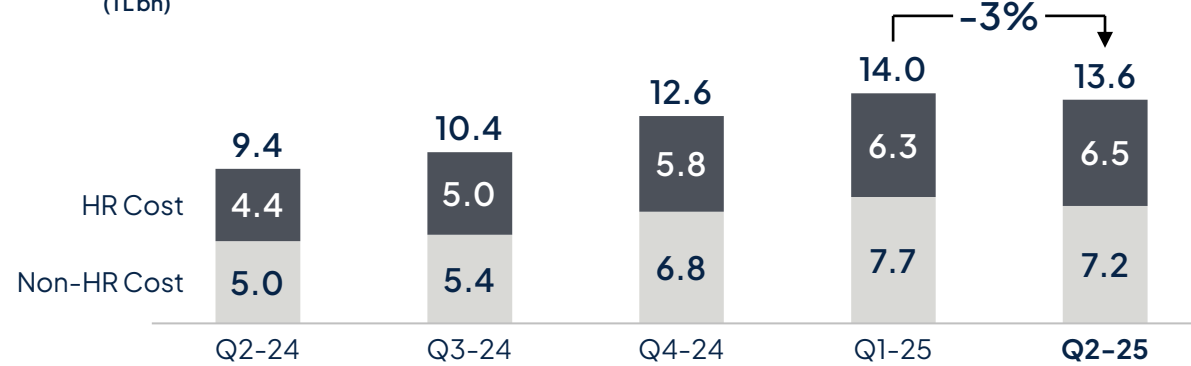
Cost trends reflect inflation impact, yet cost discipline evident

Operating Expenses (TLbn)

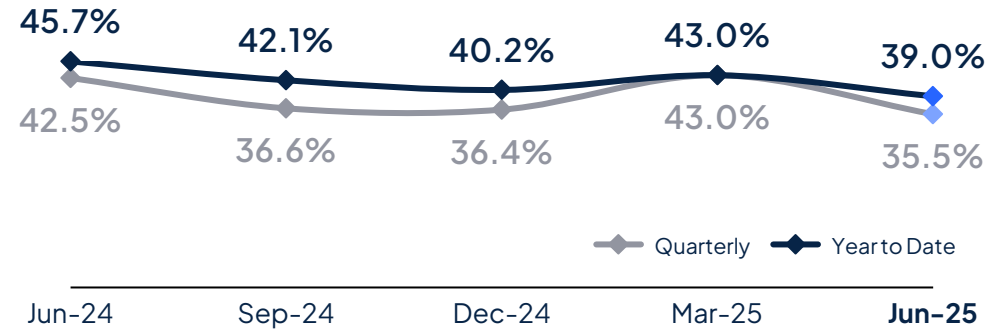


Operating Expenses

(TLbn)

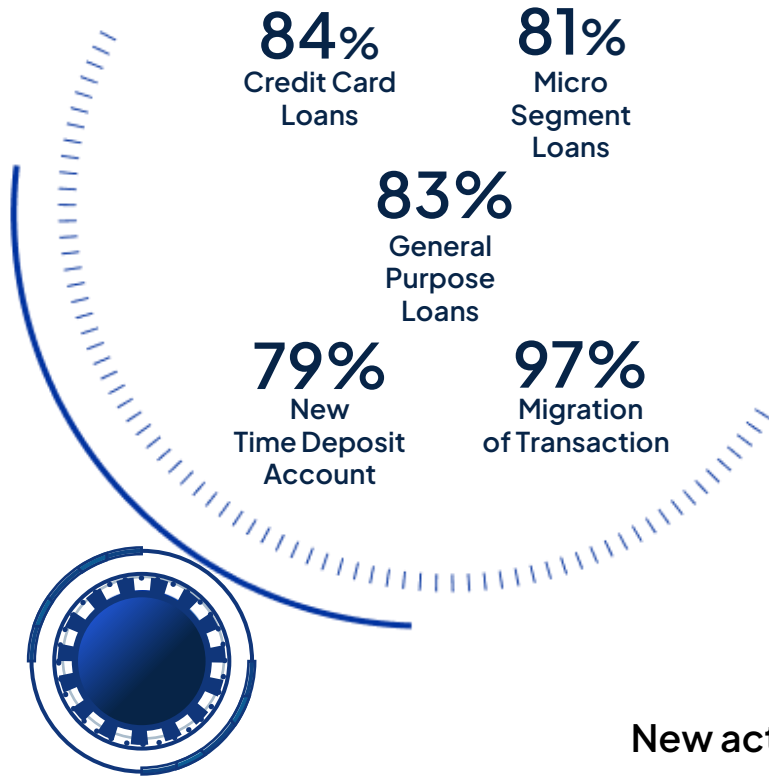


Cost to Income



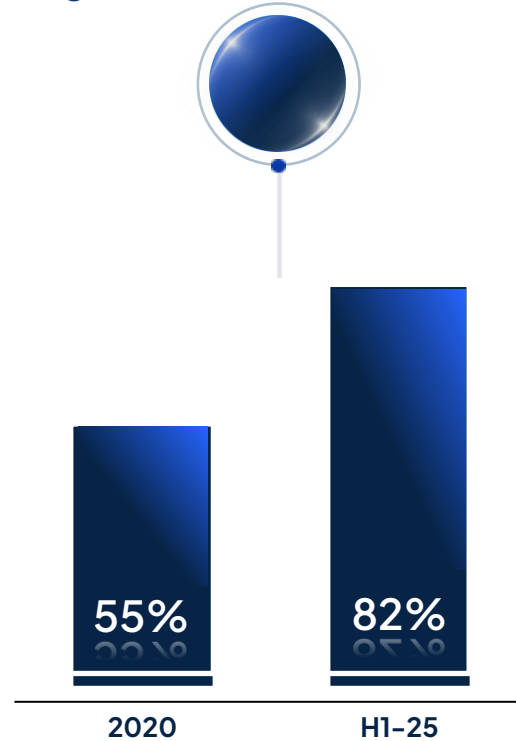


Driving growth through digitalization



Digital Penetration

Digital Active Customers



- ▶ HyperPersonalization with AI
- ▶ BAAS and Ecosystem Banking
- ▶ Corporate & Commercial Loans

Focus on

New active customer acquisition: 42% digital onboarding

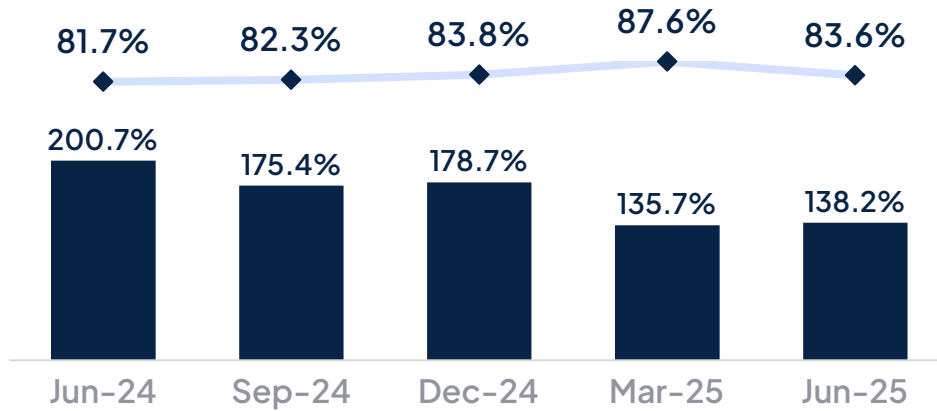


Funding and Liquidity

Loan to Deposit & Liquidity Coverage

(%)

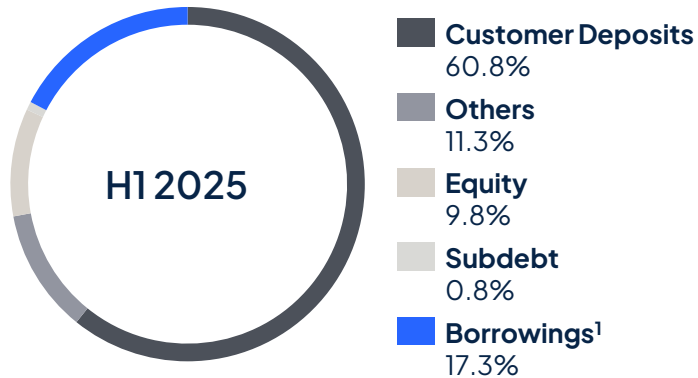
◆ LDR ■ LCR



- Deposits are main funding source, 61% of total liabilities.
- Healthy liquidity with LCR of 138.2% and LDR of 83.6%.
- Liquid assets at TL 540.5 bn, corresponding to 29% of total assets.
- Borrowings¹ share in total liabilities of 17%.

Composition of Liabilities

(%)



Trend in FX Borrowings by Tenor (USD bn)





Wholesale Funding Strategy: lengthening the tenor and diversify in terms of products

Syndicated Loan Facilities

Total size of facilities – USD 2.5 bn eq.

June 2025 (\$/€/¥) – Sustainability themed

- \$1.075 bn – with 1, 2 & 3 yr tranches
- 44% in 2 & 3 yrs
- 47 lenders from 22 countries, 15 new lenders

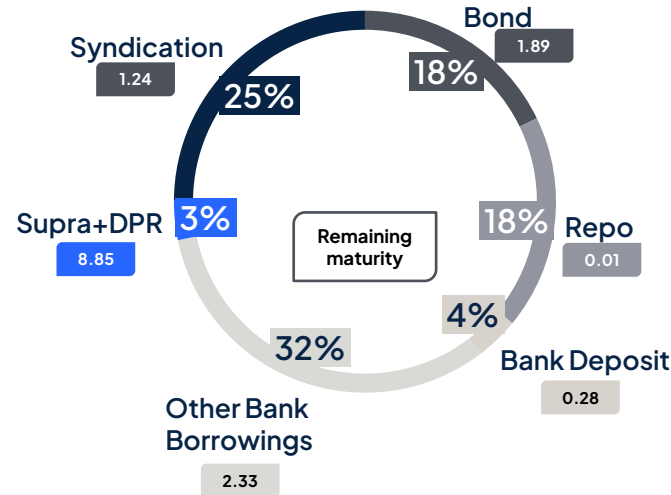
November 2024 (\$/€) – Sustainability linked

- \$1 bn – with 1 & 2 yr tranches
- %44 in 2 yr
- 54 lenders from 23 countries

November 2024 Murabaha (\$/€)

- \$340 mn
- 96% in 2 yr

Breakdown of Wholesale Funding



Debt Capital Markets:

- USD 5 bn EMTN programme
 - \$3 bn Conventional
 - \$2 bn Sustainable/Green
- Programme updated as of 17th July 2025
- Outstanding private placements issued: \$0.9 bn, avg. tenor of 21 months
- First ever Green & Social Bonds issued: \$120 mn – 5 yr bullet

Supranationals (IFI)

- \$1.5 bn new facilities under ENBD ownership
- Maturities up to 7 years
- From supranationals & IFIs such as EBRD, EFSE, GCPF, GGF, IFC, Proparco, World Bank & IBRD through TKYB and TSKB
- Use of proceeds: financing SMEs, municipalities, farmers, energy efficiency and renewable energy projects, women empowerment, individuals & companies affected by the earthquake disaster and digital transformation projects

DPR Securitization:

- May 2023 Issuance:
 - USD 610 mn eq., tenor of up to 7 years with 12 investors under 8 series
- Feb 2021 Issuance:
 - USD 435 mn eq., tenor up to 7 years with 13 investors under 9 series



Sustainability Vision: A Bank for All and Beyond...

Facilitating Sustainability Transformation with Innovative Finance

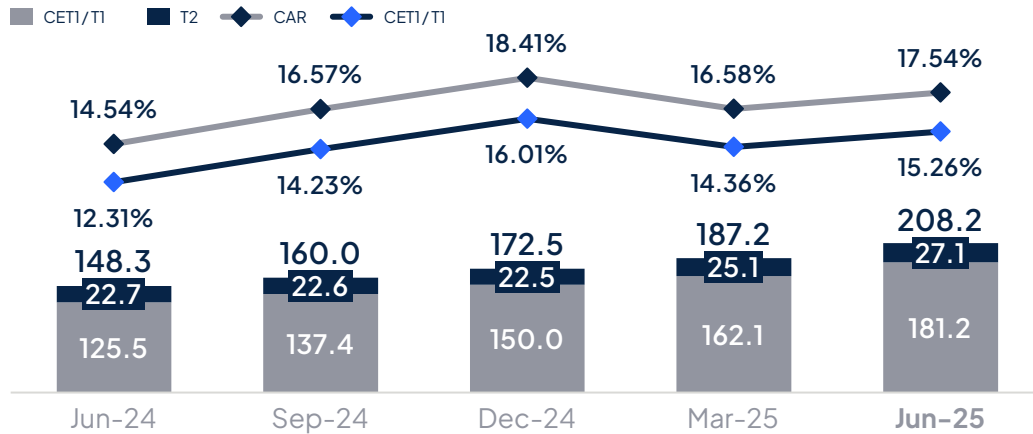
Key Milestones of our ESG Journey: from 2021 to 2025





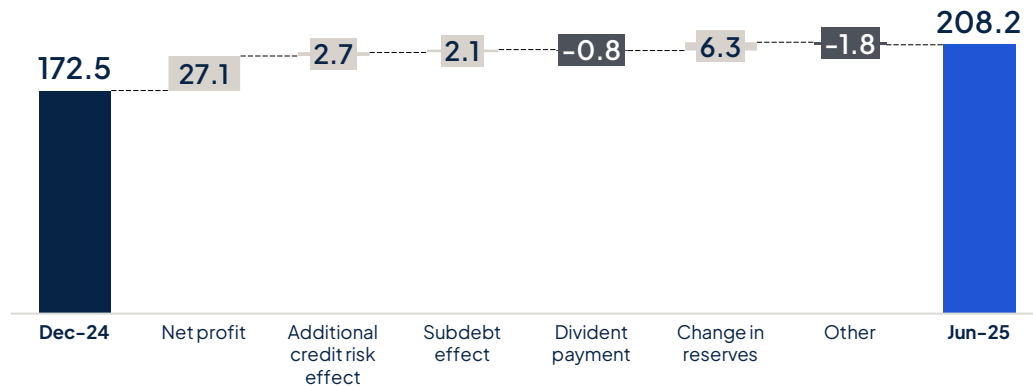
Healthy capitalization maintained, amid solid profits

Capitalization (TLbn)

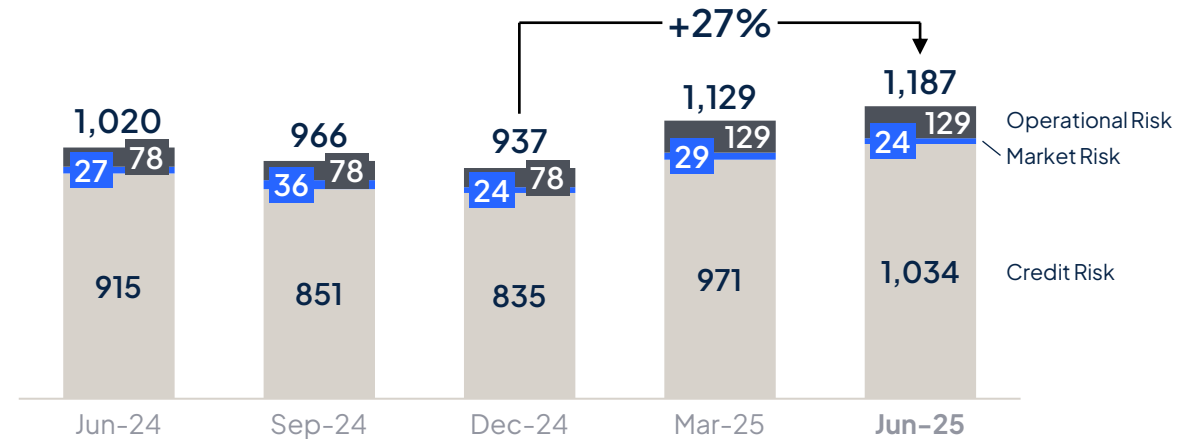


- Strong Tier 1 and CAR with 15.26% and 17.54%.
- BRSA forbearances supported the capital adequacy: with respective positive impacts of 176 bps and 186 bps.

Total Equity Movements (TLbn)



Risk Weighted Assets (TLbn)





بنك الإمارات دبي الوطني
Emirates NBD

DenizBank 

03

Appendix



Consolidated balance sheet

Balance Sheet (All figures are in TL bn)	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	YtD
Cash & Banks	404.1	461.3	456.8	456.6	540.5	18%
Securities	199.7	200.0	207.1	221.1	244.6	18%
TL	92.2	100.3	107.9	127.5	128.1	19%
FX (in USD bn)	3.3	2.9	2.8	2.5	2.9	4%
Gross Loans ¹	735.3	799.5	835.4	915.1	1,001.7	20%
TL	415.4	448.9	488.7	523.3	576.4	18%
FX (in USD bn)	9.7	10.3	9.8	10.4	10.7	9%
Loan Loss Provision (Cash)	36.0	37.4	39.2	40.7	49.2	25%
Fixed Assets	25.1	25.3	27.1	27.1	28.7	6%
Other	87.6	87.5	91.3	97.3	107.5	18%
Total Assets	1,415.8	1,536.2	1,578.5	1,676.5	1,873.8	19%
Customer Deposits	855.9	926.2	950.0	998.0	1,139.1	20%
TL	480.3	522.6	560.3	574.2	614.5	10%
FX (in USD bn)	11.4	11.8	11.0	11.2	13.2	20%
Demand Deposits	214.6	225.0	219.1	243.3	270.3	23%
TL	46.9	50.4	53.6	55.9	62.5	17%
FX (in USD bn)	5.1	5.1	4.7	5.0	5.2	11%
Time Deposits	641.3	701.2	730.9	754.7	868.8	19%
TL	433.4	472.2	506.7	518.3	552.0	9%
FX (in USD bn)	6.3	6.7	6.4	6.3	8.0	25%
Borrowings	331.1	350.9	342.2	380.3	411.0	20%
Securities Issued	83.0	93.8	92.4	79.1	70.7	-24%
Funds Borrowed	162.4	168.0	197.3	223.1	239.4	21%
Repo	67.7	69.1	35.5	59.3	72.1	103%
Sub-Debt	11.4	12.0	12.1	13.1	14.3	18%
Bank Deposits	6.6	7.9	4.7	5.7	14.5	207%
Other	102.6	120.8	134.8	133.7	139.5	3%
Equity	126.2	138.4	151.6	164.5	184.2	22%
Total Liabilities and Equity	1,415.8	1,536.2	1,578.5	1,676.5	1,873.8	19%



Consolidated income statement

Income Statement	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	QoQ	H1-24	H1-25	QoQ
(All figures are in TL mn)									
Net Interest Income ¹	9,047	16,474	18,028	18,486	19,300	4%	16,256	37,786	132%
Net Interest Income	13,110	17,568	19,487	21,671	20,952	-3%	22,764	42,622	87%
Swap Cost	-4,063	-1,094	-1,459	-3,185	-1,651	-48%	-6,509	-4,836	-26%
Non-funded Income ¹	13,106	12,006	16,682	14,065	19,080	36%	26,055	33,145	27%
Net Fees and Commissions	8,222	7,864	8,379	8,925	9,805	10%	15,110	18,730	24%
Trading and FX Gains/Losses ¹	3,165	2,813	3,832	2,412	1,398	-42%	7,310	3,810	-48%
Other Income	1,718	1,329	4,472	2,728	7,878	189%	3,635	10,606	192%
Total Income	22,153	28,480	34,710	32,552	38,380	18%	42,311	70,932	68%
Operating Expenses (-)	9,414	10,429	12,622	14,007	13,622	-3%	19,341	27,630	43%
HR Expenses (-)	4,408	5,038	5,828	6,318	6,471	2%	8,907	12,789	44%
Non-HR Expenses (-)	5,007	5,391	6,793	7,690	7,151	-7%	10,435	14,841	42%
Operating profit before provisions	12,738	18,051	22,088	18,544	24,758	34%	22,970	43,302	89%
Net expected credit loss (-)	-834	4,177	3,118	3,159	6,974	121%	-3,221	10,133	n.m.
Other Provisions (-)	661	733	1,991	-547	56	n.m.	910	-491	n.m.
Profit before tax	12,911	13,141	16,978	15,932	17,728	11%	25,280	33,661	33%
Tax (-)	850	3,058	5,492	3,569	3,011	-16%	1,553	6,580	324%
Net Profit	12,061	10,083	11,487	12,364	14,717	19%	23,727	27,081	14%



Consolidated key ratios

Asset Quality	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
NPL Ratio	3.4%	3.3%	3.8%	3.8%	4.2%	+0.3 pp	+0.3 pp
NPL Coverage	60.6%	59.8%	57.9%	56.8%	63.7%	+7.0 pp	+5.9 pp
Stage 2 Coverage	25.1%	21.3%	17.8%	14.9%	16.6%	+1.7 pp	-1.2 pp
Total Coverage ¹	5.5%	5.3%	5.3%	4.9%	5.4%	+0.5 pp	+0.1 pp
Cost of Risk	-1.0%	0.2%	0.6%	1.5%	2.2%	+0.8 pp	+1.7 pp
Profitability	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YoY
NIM ²	2.7%	3.5%	3.9%	5.0%	4.8%	-0.2 pp	+2.1 pp
Cost to Income	45.7%	42.1%	40.2%	43.0%	39.0%	-4.1 pp	-6.8 pp
Fee to Cost	78.1%	77.2%	74.0%	63.7%	67.8%	+4.1 pp	-10.3 pp
RoAE	45.1%	39.6%	37.2%	31.7%	32.7%	+1.0 pp	-12.3 pp
Capital	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
CET 1 Ratio	12.31%	14.23%	16.01%	14.36%	15.26%	+0.9 pp	-0.8 pp
CAR	14.54%	16.57%	18.41%	16.58%	17.54%	+1.0 pp	-0.9 pp
Funding and Liquidity	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
Loans/ Customer Deposits	81.7%	82.3%	83.8%	87.6%	83.6%	-4.0 pp	-0.2 pp
TL Loans/ TL Customer Deposits	81.7%	81.2%	82.4%	86.4%	87.9%	+1.5 pp	+5.5 pp
FX Loans/ FX Customer Deposits	81.7%	83.7%	85.8%	89.3%	78.6%	-10.7 pp	-7.2 pp
Cust. Deposits / Total Funding	72.1%	72.5%	73.5%	72.4%	73.5%	+1.1 pp	0.0 pp



Standalone balance sheet

Balance Sheet (All figures are in TL bn)	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	YtD
Cash & Banks	292.1	331.2	311.2	321.4	363.7	17%
Securities	173.6	166.6	179.2	193.2	203.6	14%
TL	88.2	94.8	101.3	120.3	120.8	19%
FX (in USD bn)	2.6	2.1	2.2	1.9	2.1	-6%
Gross Loans ¹	631.6	693.7	736.2	799.9	873.7	19%
TL	387.6	422.3	460.3	499.2	554.6	20%
FX (in USD bn)	7.4	8.0	7.8	8.0	8.0	3%
Loan Loss Provision (Cash)	33.0	33.8	36.0	37.1	46.0	28%
Fixed Assets	17.1	17.3	18.3	18.3	18.5	1%
Other	147.7	154.1	161.7	176.2	198.8	23%
Total Assets	1,229.2	1,329.1	1,370.6	1,471.9	1,612.3	18%
Customer Deposits	670.1	721.7	756.0	797.7	882.6	17%
TL	480.4	522.7	560.5	574.3	614.8	10%
FX (in USD bn)	5.8	5.8	5.5	5.9	6.7	22%
Demand Deposits	174.0	179.7	176.8	196.0	213.0	20%
TL	47.0	50.5	53.8	55.9	62.7	17%
FX (in USD bn)	3.9	3.8	3.5	3.7	3.8	8%
Time Deposits	496.1	541.9	579.2	601.7	669.6	16%
TL	433.4	472.2	506.8	518.4	552.1	9%
FX (in USD bn)	1.9	2.0	2.1	2.2	3.0	44%
Borrowings	336.1	355.4	337.9	385.2	415.5	23%
Securities Issued	50.3	60.1	54.2	43.2	35.9	-34%
Funds Borrowed	193.3	203.2	230.4	258.7	271.6	18%
Repo	66.1	67.6	34.8	59.3	72.1	107%
Sub-Debt	11.4	12.0	12.1	13.1	14.3	18%
Bank Deposits	15.0	12.6	6.5	10.9	21.7	235%
Other	97.2	114.2	126.0	125.4	130.9	4%
Equity	125.7	137.8	150.7	163.5	183.3	22%
Total Liabilities and Equity	1,229.2	1,329.1	1,370.6	1,471.9	1,612.3	18%



Standalone income statement

Income Statement (All figures are in TL mn)	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	QoQ	H1-24	H1-25	YoY
Net Interest Income ¹	6,231	13,259	14,586	14,687	15,183	3%	10,512	29,870	184%
Net Interest Income	9,500	13,697	15,418	17,268	16,328	-5%	15,841	33,596	112%
Swap Cost	-3,269	-438	-833	-2,580	-1,146	-56%	-5,329	-3,726	-30%
Non-funded Income ¹	11,028	9,388	12,587	11,411	15,928	40%	21,512	27,339	27%
Net Fees and Commissions	7,628	7,286	7,725	8,189	9,042	10%	13,951	17,230	24%
Trading and FX Gains/Losses ¹	2,454	1,695	2,478	1,296	-152	-112%	5,875	1,144	-81%
Other Income	946	407	2,384	1,926	7,038	265%	1,686	8,965	432%
Total Income	17,259	22,647	27,173	26,098	31,111	19%	32,025	57,208	79%
Operating Expenses (-)	8,211	9,486	11,352	12,975	12,357	-5%	17,320	25,332	46%
HR Expenses (-)	3,802	4,383	5,076	5,576	5,652	1%	7,726	11,229	45%
Non-HR Expenses (-)	4,409	5,103	6,276	7,398	6,705	-9%	9,594	14,103	47%
Operating profit before provisions	9,048	13,161	15,821	13,123	18,753	43%	14,705	31,876	117%
Net expected credit loss (-)	-607	3,368	3,134	3,095	7,661	148%	-2,743	10,756	n.m.
Other Provisions (-)	658	732	1,996	-546	62	n.m.	910	-484	n.m.
Profit before tax	12,060	12,259	15,230	14,572	16,240	11%	24,394	30,812	26%
Tax (-)	-56	2,178	4,114	2,219	1,539	-31%	621	3,758	505%
Net Profit	12,115	10,081	11,116	12,353	14,701	19%	23,773	27,054	14%





Standalone key ratios

Asset Quality	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
NPL Ratio	3.3%	3.3%	3.8%	3.7%	4.5%	+0.7 pp	+0.7 pp
NPL Coverage	66.0%	61.8%	60.4%	59.5%	64.0%	+4.5 pp	+3.6 pp
Stage 2 Coverage	25.0%	20.9%	17.9%	16.2%	17.0%	+0.8 pp	-0.9 pp
Total Coverage ¹	5.9%	5.6%	5.6%	5.2%	5.8%	+0.6 pp	+0.2 pp
Cost of Risk	-1.0%	0.1%	0.6%	1.6%	2.7%	+1.1 pp	+2.1 pp
Profitability	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YoY
NIM ²	2.2%	3.1%	3.7%	4.9%	4.7%	-0.2 pp	+2.5 pp
Cost to Income	54.1%	49.0%	46.6%	49.7%	44.3%	-5.4 pp	-9.8 pp
Fee to Cost	80.6%	79.2%	75.9%	63.1%	68.0%	+4.9 pp	-12.5 pp
RoAE	45.4%	39.8%	37.1%	31.9%	32.9%	+1.0 pp	-12.5 pp
Capital	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
CET 1 Ratio	13.19%	15.35%	17.24%	14.63%	16.66%	+2.0 pp	-0.6 pp
CAR	15.18%	17.45%	19.37%	15.38%	19.06%	+3.7 pp	-0.3 pp
Funding and Liquidity	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	QoQ	YtD
Loans/ Customer Deposits	89.3%	91.4%	92.6%	95.6%	93.8%	-1.8 pp	+1.2 pp
TL Loans/ TL Customer Deposits	76.0%	76.3%	77.5%	82.3%	84.4%	+2.1 pp	+7.0 pp
FX Loans/ FX Customer Deposits	123.0%	131.3%	136.1%	129.8%	115.3%	-14.5 pp	-20.8 pp
Cust. Deposits / Total Funding	66.6%	67.0%	69.1%	67.4%	68.0%	+0.6 pp	-1.1 pp



Credit Ratings Overview

MOODY'S

Moody's Ratings (23 July 2024)	Ratings	Outlook
Long-Term FC Bank Deposits	Ba3	Positive
Long-Term LC Bank Deposits	Ba2	Positive
Short-Term FC Bank Deposits	NP	-
Short-Term LC Bank Deposits	NP	-
Baseline Credit Assessment	b2	-
Adjusted Baseline Credit Assessment	ba2	-
Long-Term FC Counterparty Risk Rating	Ba3	
Long-Term LC Counterparty Risk Rating	Ba2	-

FitchRatings

Fitch Ratings (21 March 2025)	Ratings	Outlook
Long-Term Issuer Default	BB-	Stable
Short-Term Issuer Default	B	-
Long-Term LC Issuer Default	BB-	Stable
Short-Term LC Issuer Default	B	-
Viability Rating	b+	-
Shareholder Support	bb-	-
National Long-Term Credit	AA(tur)	Stable



بنك الإمارات دبي الوطني
Emirates NBD

Thank You

Get in touch

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