



بنك الإمارات دبي الوطني
Emirates NBD

H1 2025 Results Presentation

22nd July 2025

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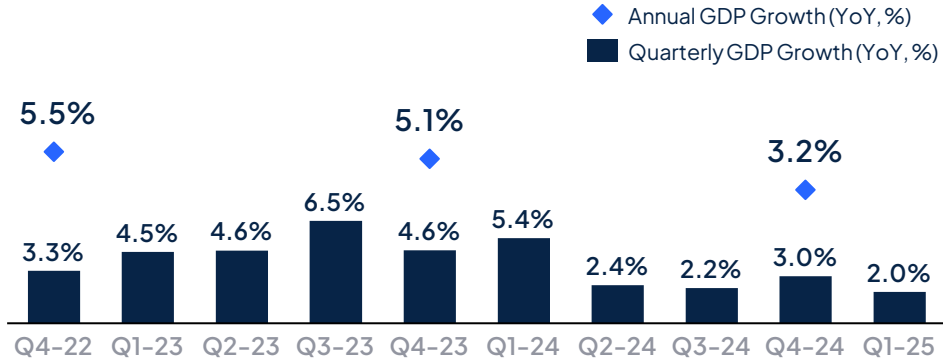
01

Macroeconomic Outlook & Banking Sector



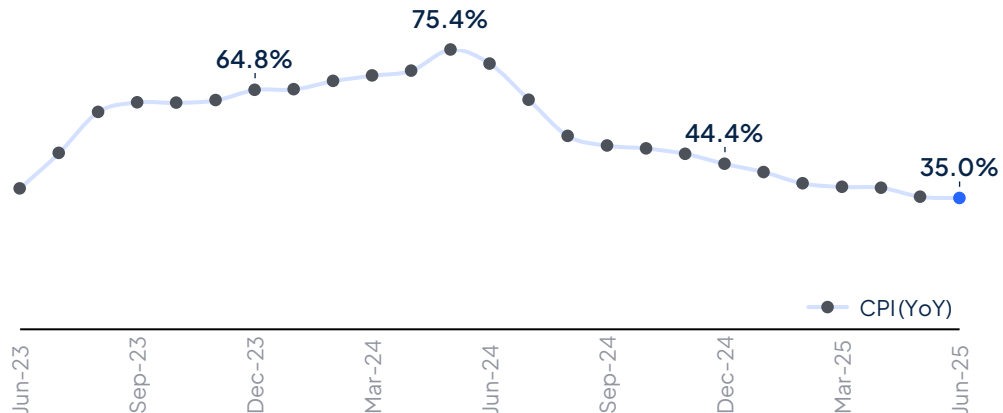
Slowdown in economic activity and disinflation continues

Economic Activity¹

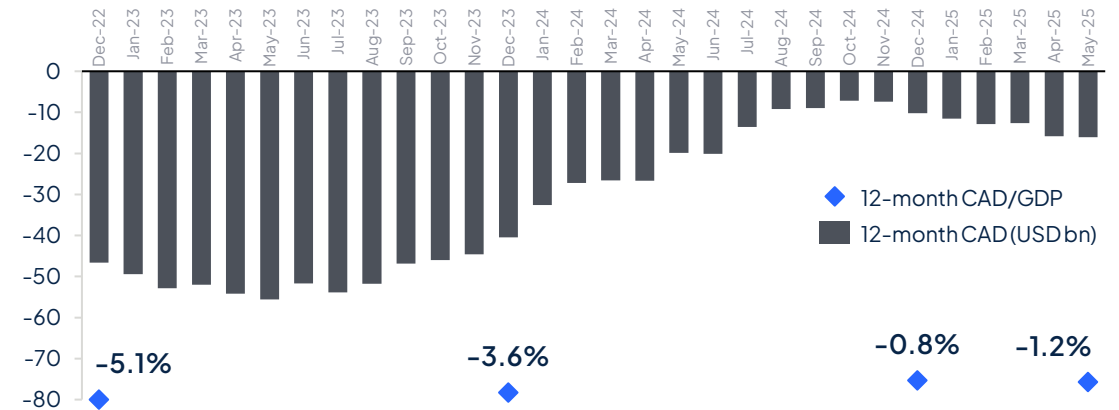


- Growth moderates amid slowdown in domestic demand.
- Annual CPI inflation continued its downward path, decreased to 35% in June.
- The current account deficit widened slightly, but remaining below historical averages.

Inflation¹ (CPI, YoY change)

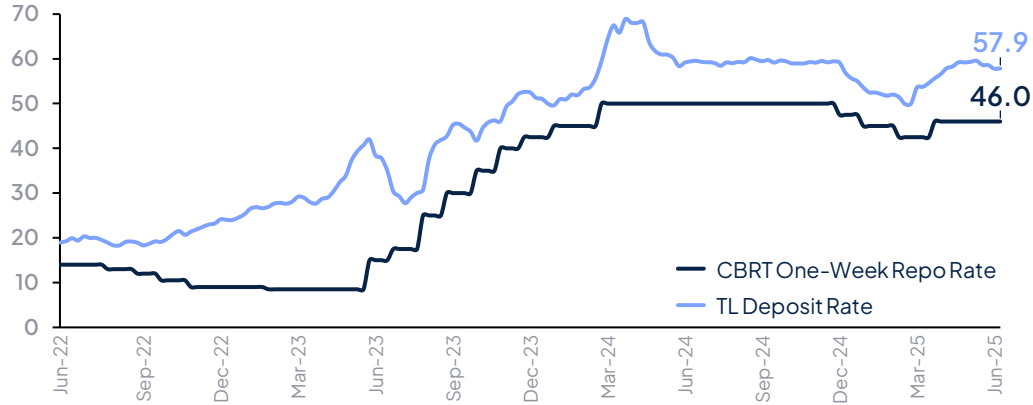


Current Account Deficit²



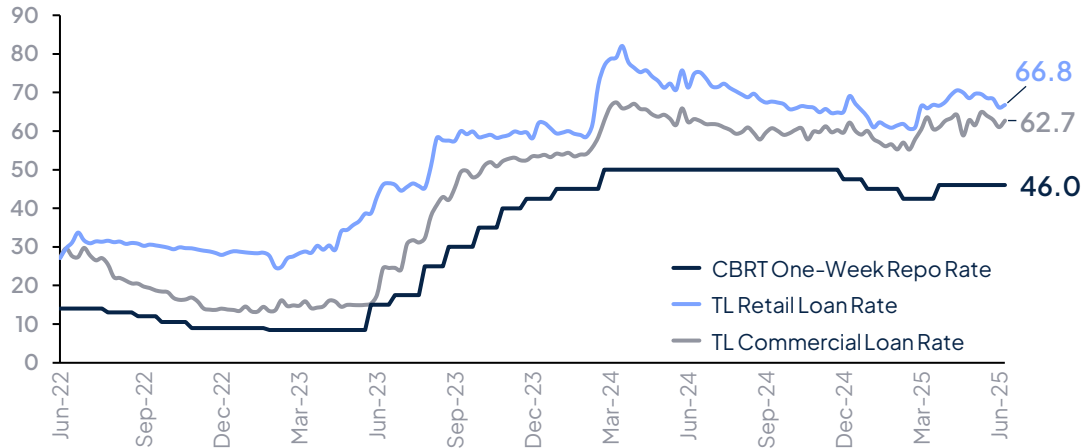
Tight financial conditions, limited credit growth

TL Deposit Rate¹ (%)

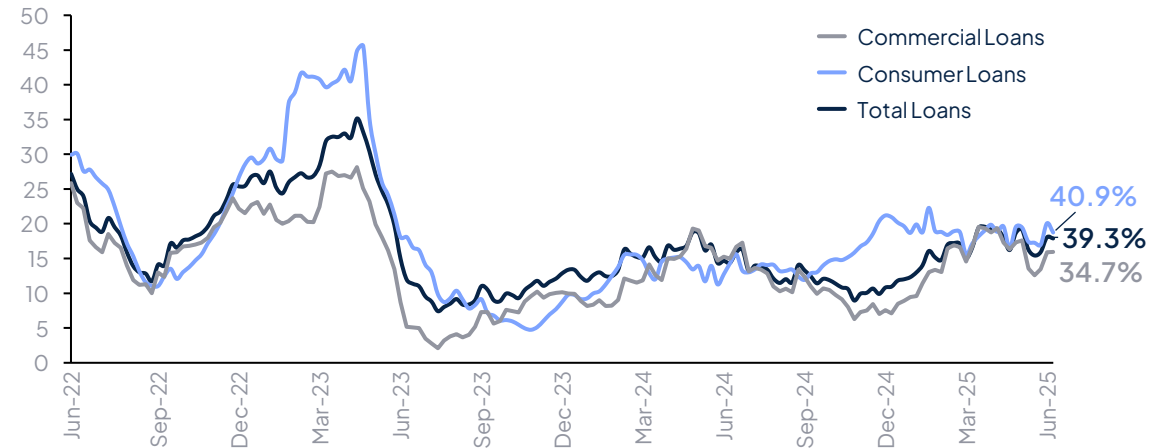


- CBRT aligned funding rate with policy rate; kept the policy rate unchanged at 46% in June.
- Lending activity remained constrained under ongoing macroprudential measures.
- TL loan and deposit rates remained high, with compound loan rates over 60%.
- Annualized loan growth showed a slight deceleration,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

TL Loan Rate¹ (%)



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





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02

Financial Performance



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



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%)

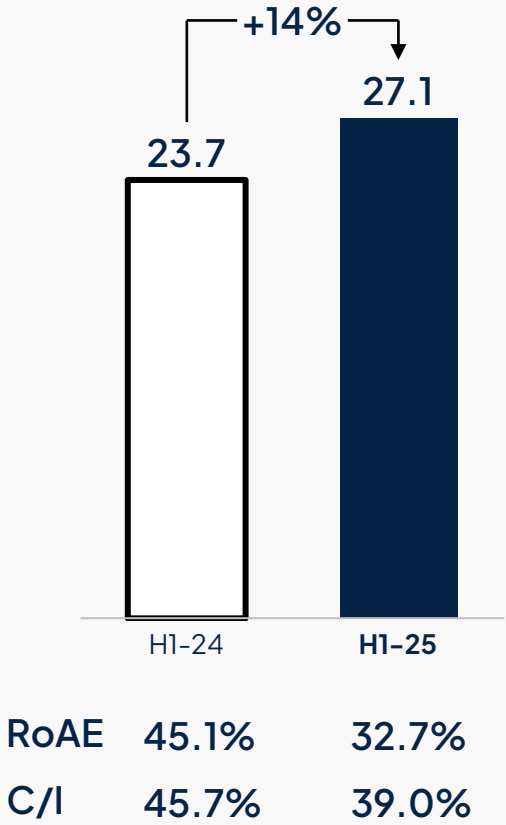
H1-24: 14.54%



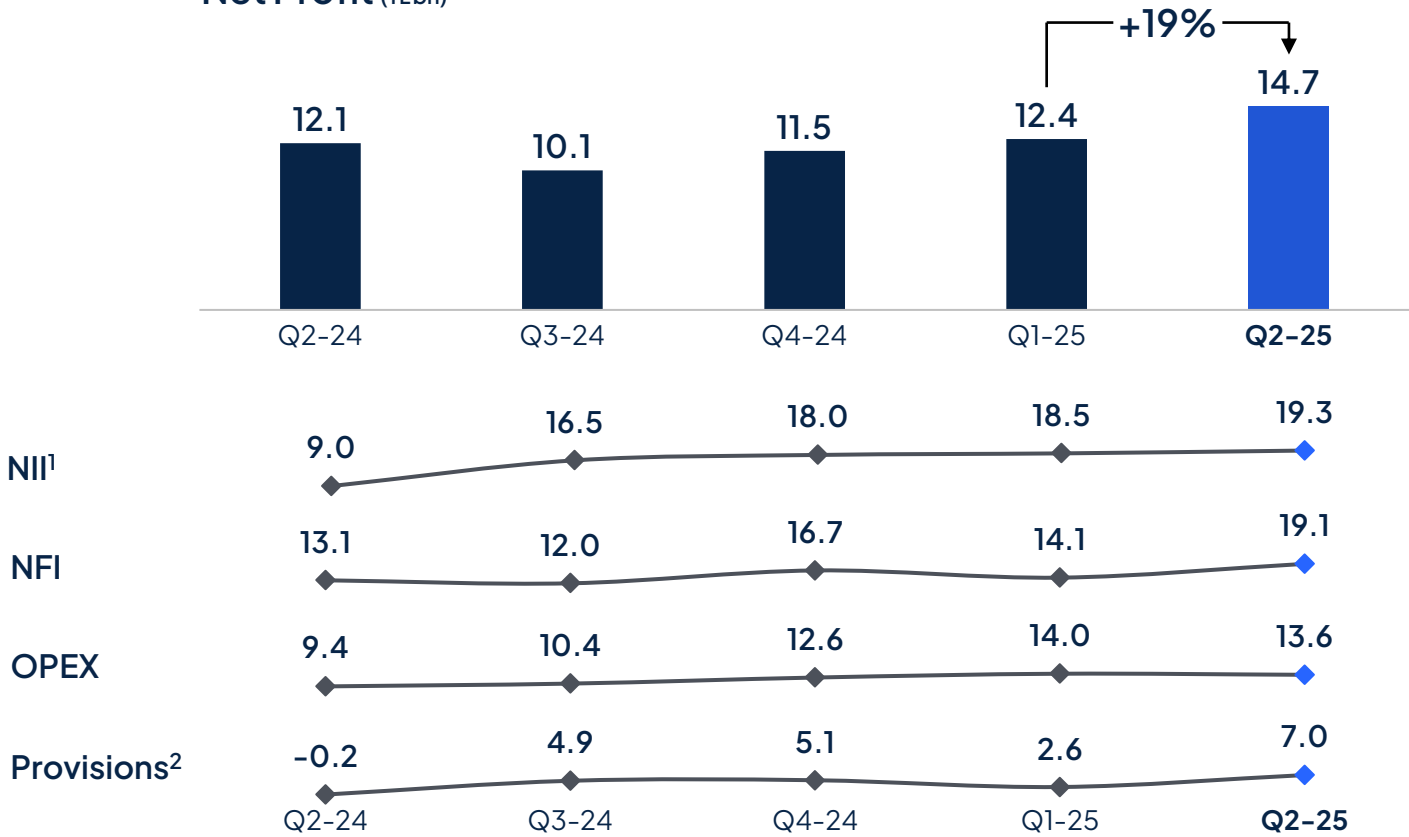


Profitability improved as revenues outpaced provision growth

Net Profit (TLbn)



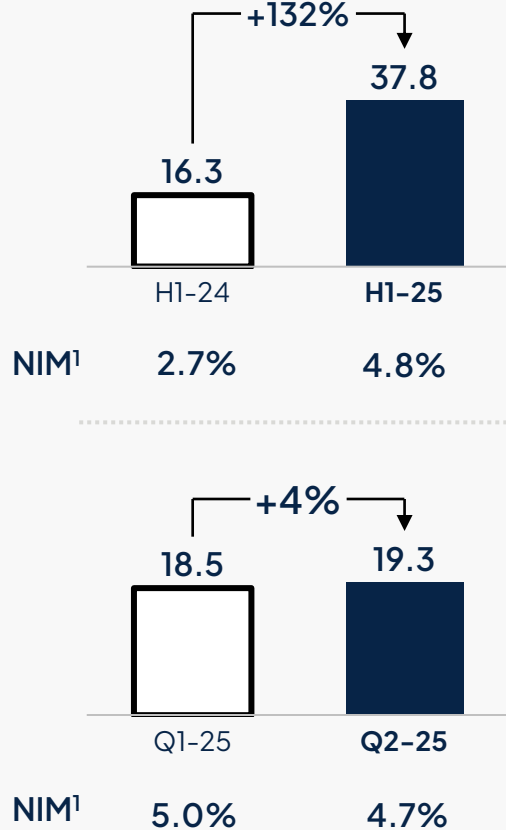
Net Profit (TLbn)



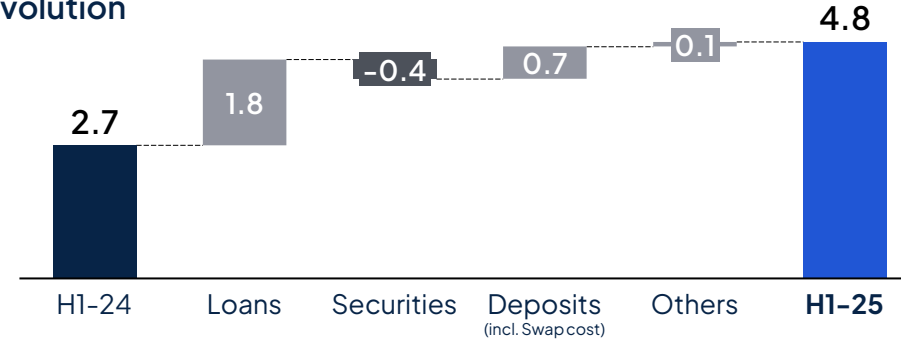


Recovery in lending spreads lifted earnings, despite lagged rate cuts

Net Interest Income¹ (TL.bn)



Net Evolution



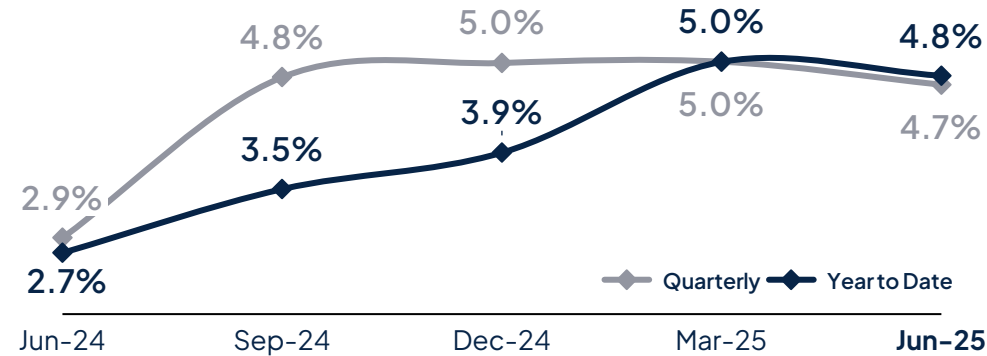
YoY up by 132%,

- margin improvement by 210 bps.
- higher volumes.

QoQ up by 4%,

- Higher volumes recovered paused spread improvements since Q1 2025.

Net Interest Margin

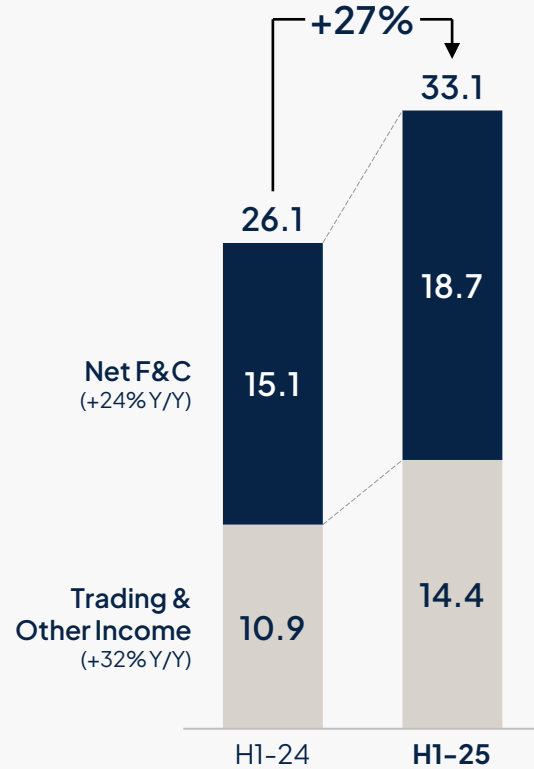




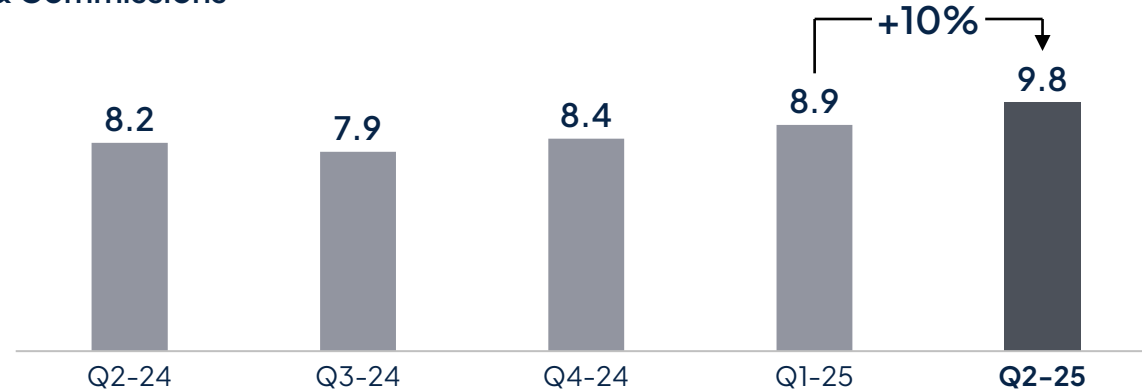
Higher non-funded income backed by fee growth and transactional gains

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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

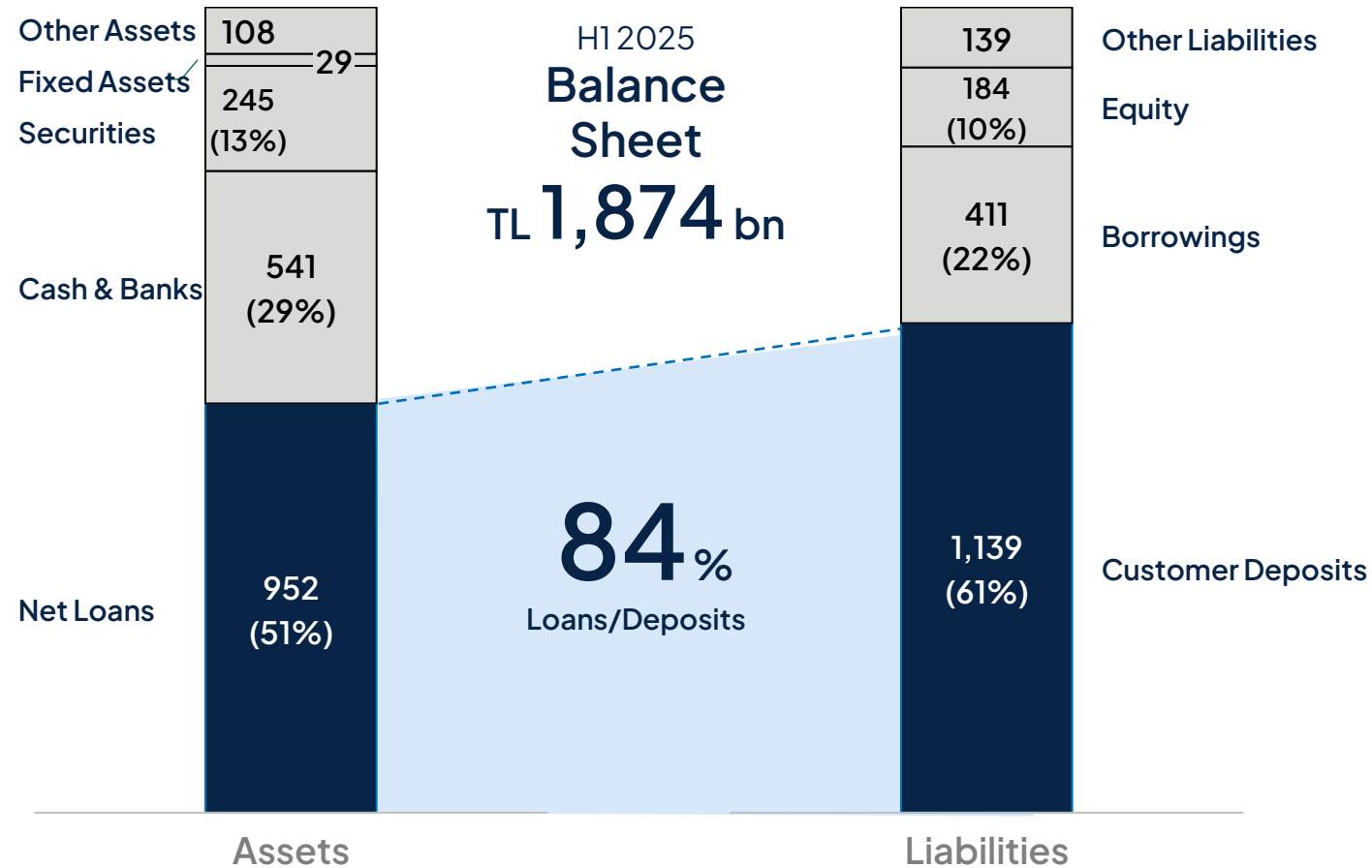
Income Statement (All figures are in TL bn)	H1-24	H1-25	YoY %	Q2-25	YoY %	QoQ %
Net interest income ¹	16.3	37.8	132%	19.3	113%	4%
Non-funded income	26.1	33.1	27%	19.1	46%	36%
Net Fees and Commissions	15.1	18.7	24%	9.8	19%	10%
Trading and FX Gains/Losses ¹	7.3	3.8	-48%	1.4	-56%	-42%
Other Income	3.6	10.6	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

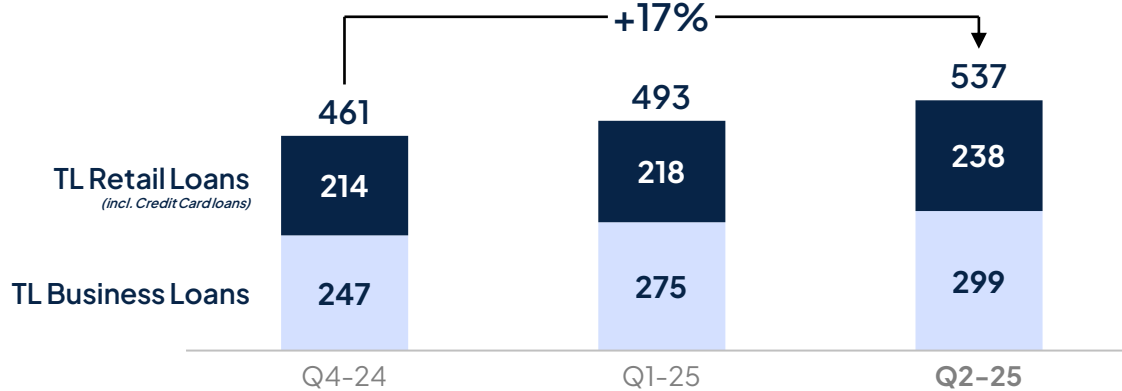


- **Balanced loan and deposit** growth by 20%.
- Deposit as the main funding source, **61% of total liabilities**.
- **Strong liquidity** with **84%** loan to deposit ratio.
- **Strategic positioning** in securities, **13% of total assets**.



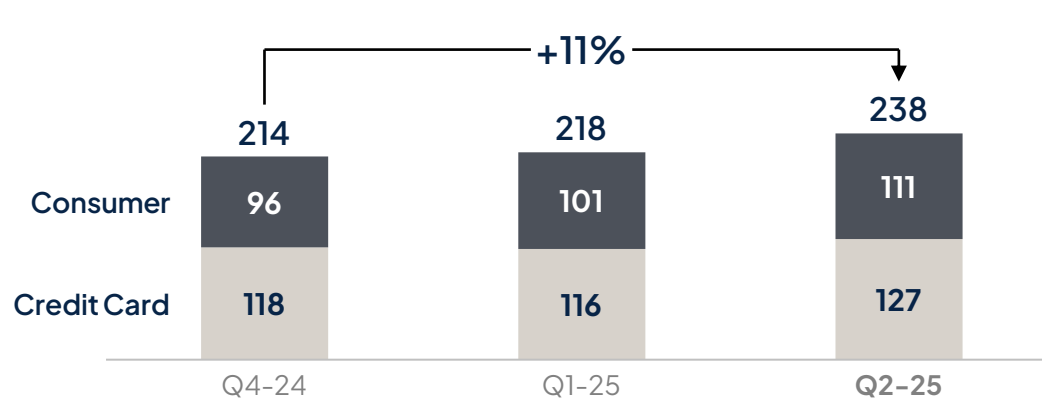
17% TL lending growth led by SME¹ and commercial loans, within regulatory guidelines

TL Performing Loans (TLbn)

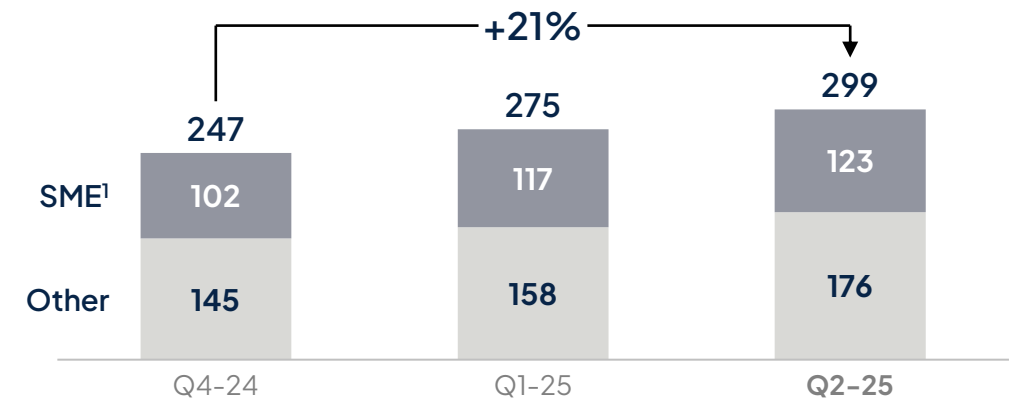


- TL Retail loans grew by 11%, as a result of the lower card growth. Consumer loans grew by 16%.
- TL Business loans surged by 21% y-t-d mainly driven by SME loans, with 40% share in TL business loans.

TL Retail Loans (TLbn)



TL Business Loans (TLbn)

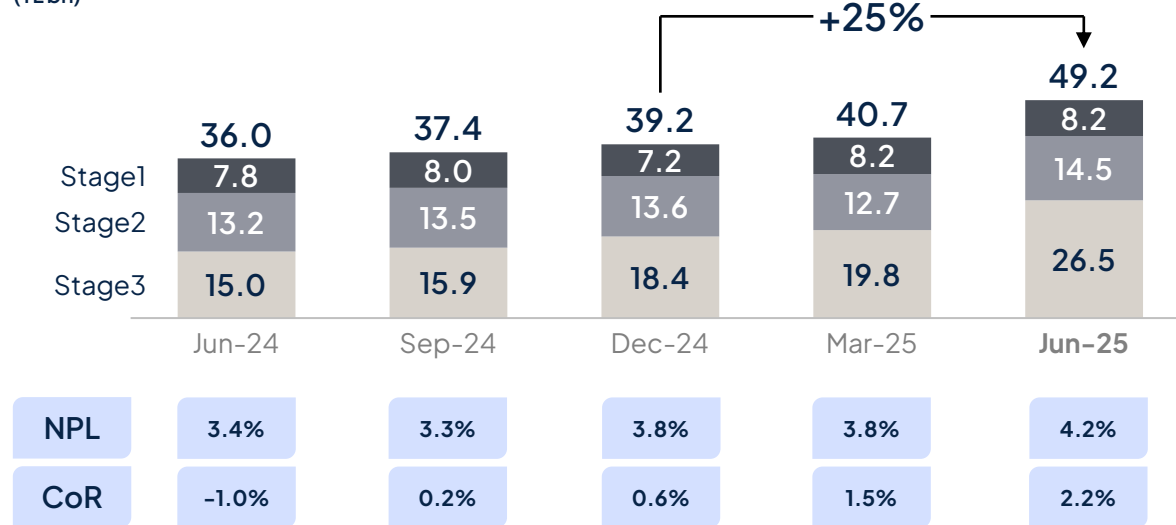




Resilient coverage at 5.4% mitigated CoR rebound mainly in retail segments

Provisions for Expected Credit Loss

(TL bn)

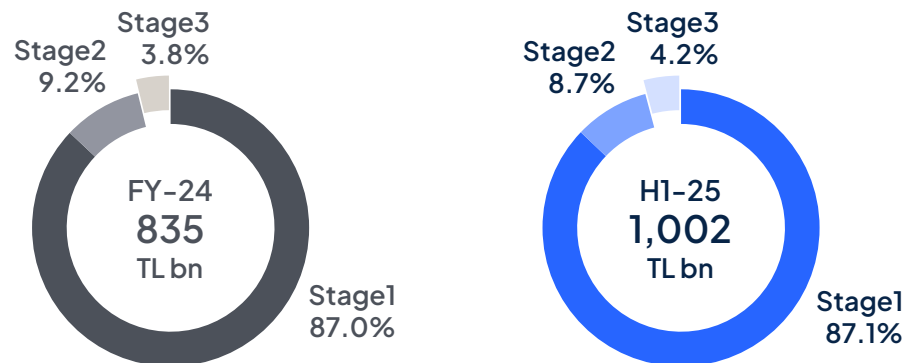


Proactive & cautious stance on asset quality

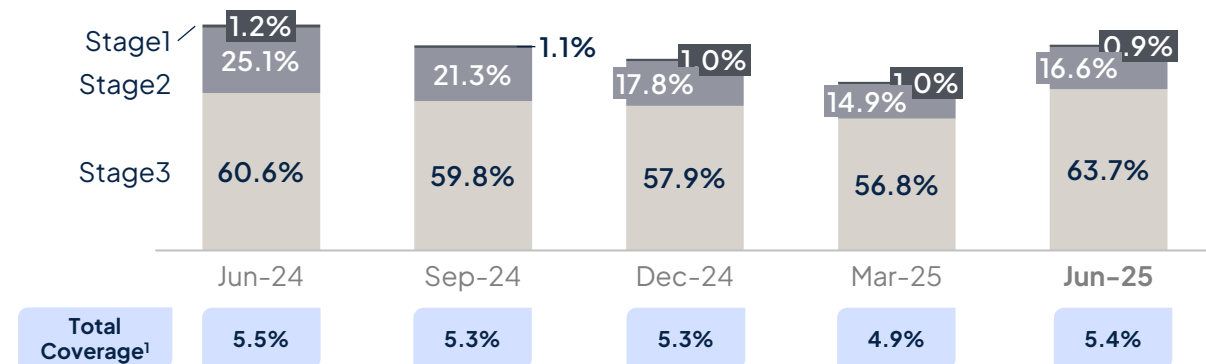
- Robust total coverage at 5.4%
- Stage3 coverage up by 6% ytd basis

NPL ratio realized at 4.2%, mainly reflecting retail inflows

Gross Loans by Stage (%)



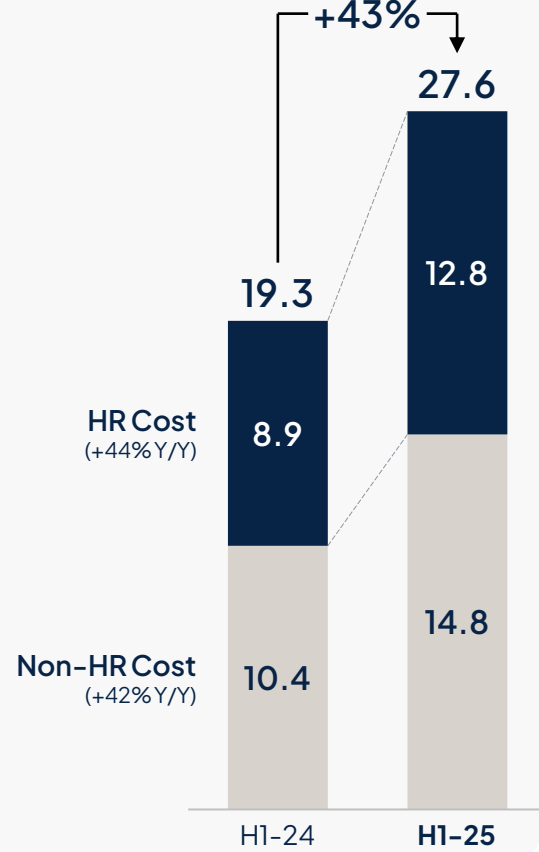
Coverage by Stage (%)





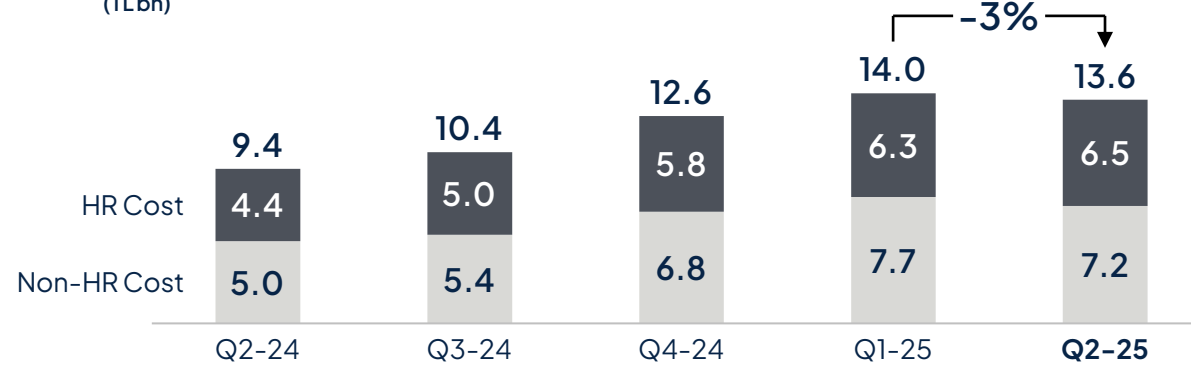
Cost trends reflect inflation impact, yet cost discipline evident

Operating Expenses (TLbn)

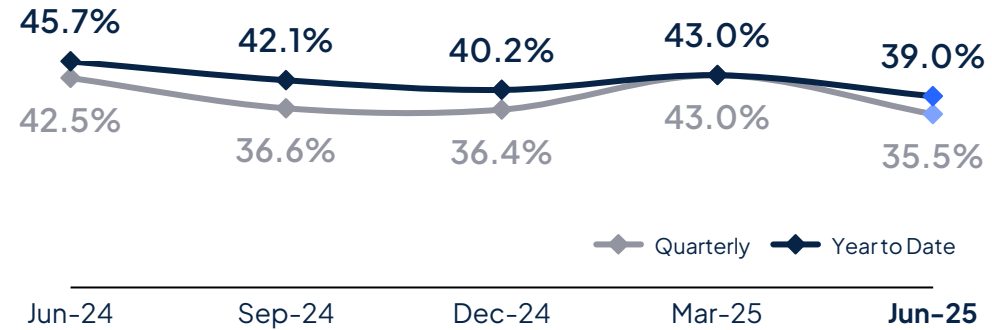


Operating Expenses

(TLbn)

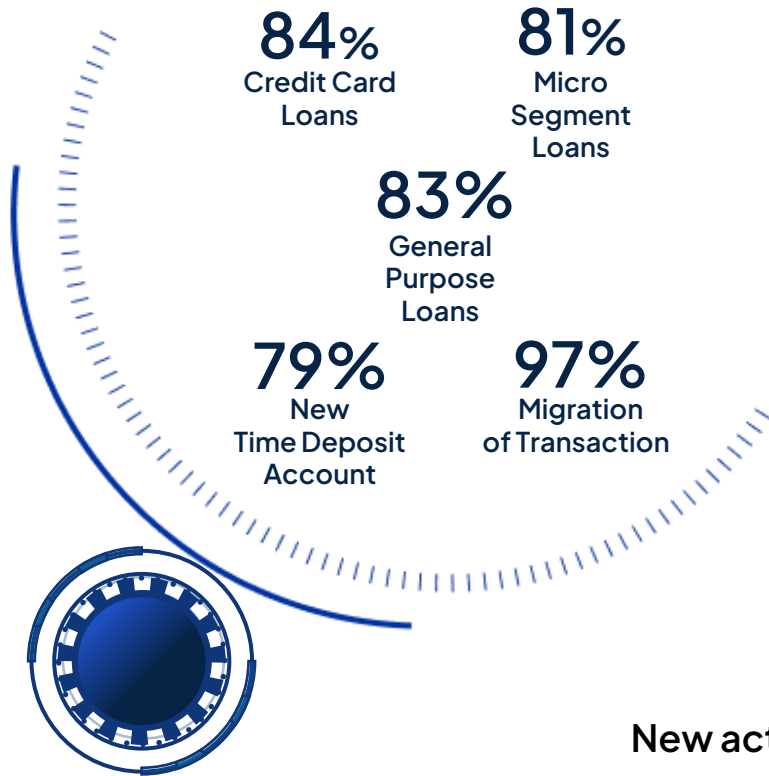


Cost to Income



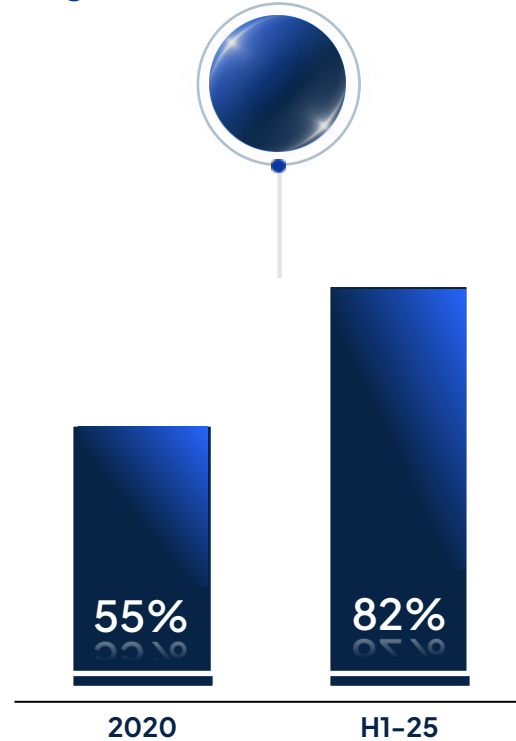


Driving growth through digitalization



Digital Penetration

Digital Active Customers



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

Focus on

New active customer acquisition: 42% digital onboarding

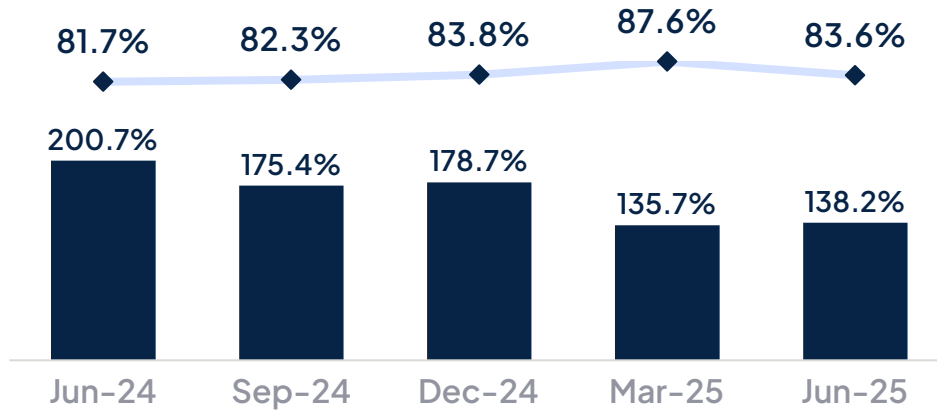


Funding and Liquidity

Loan to Deposit & Liquidity Coverage

(%)

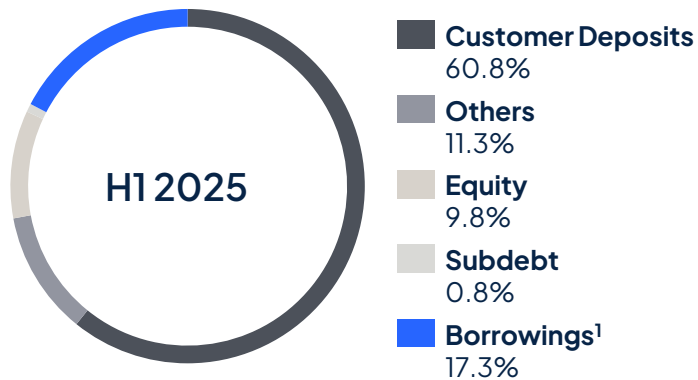
◆ LDR ■ LCR



- 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

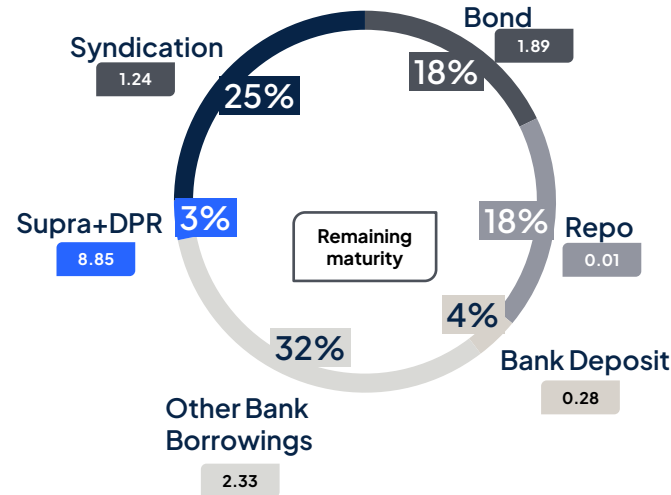
November 2024 (\$/€) – Sustainability linked

- \$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

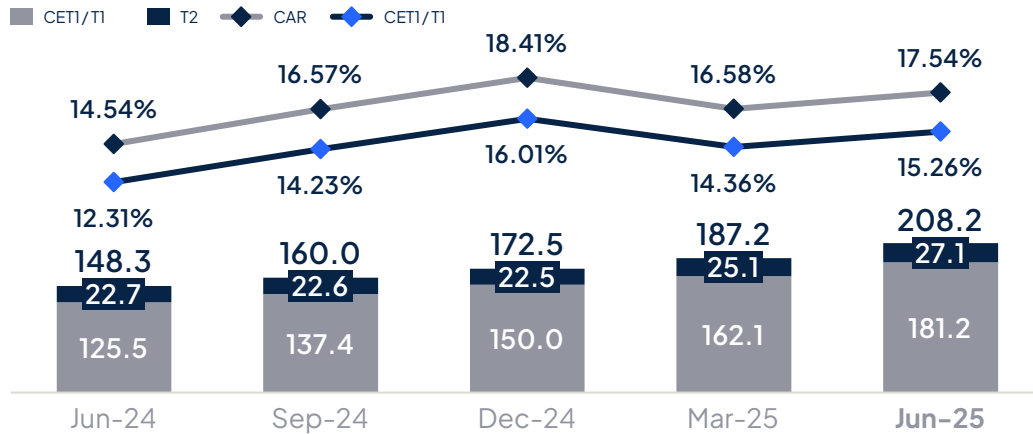
Key Milestones of our ESG Journey: from 2021 to 2025





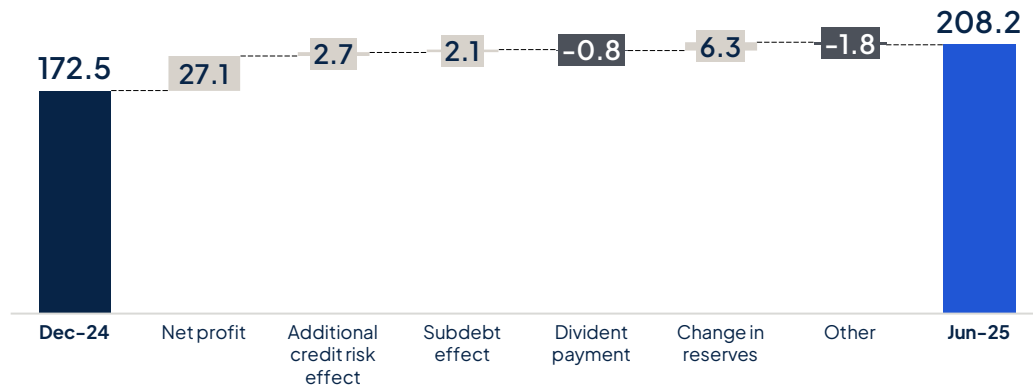
Healthy capitalization maintained, amid solid profits

Capitalization (TLbn)

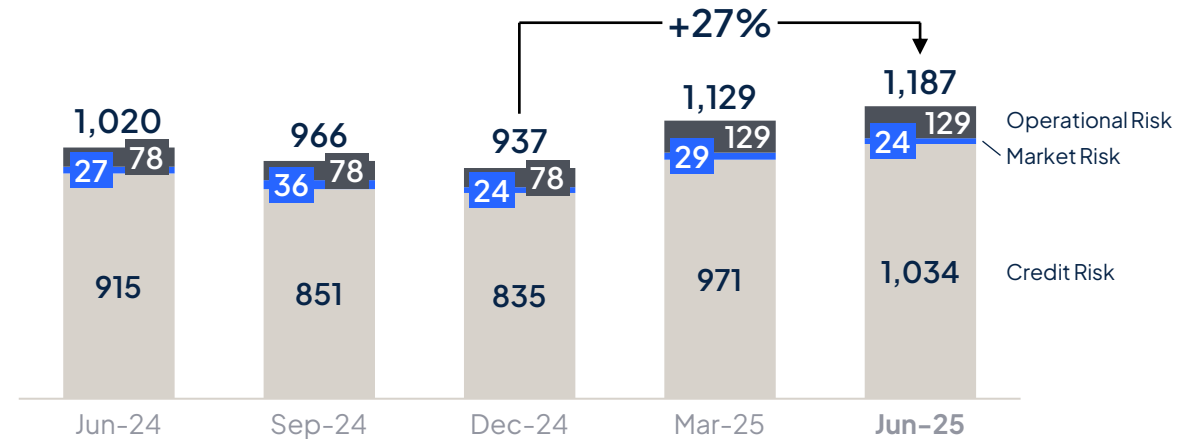


- Strong Tier 1 and CAR with 15.26% and 17.54%.
- BRSA forbearances supported the capital adequacy: with respective positive impacts of 176 bps and 186 bps.

Total Equity Movements (TLbn)



Risk Weighted Assets (TLbn)





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03

Appendix



Consolidated balance sheet

Balance Sheet <small>(All figures are in TL bn)</small>	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 <small>(All figures are in TL mn)</small>	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	QoQ	H1-24	H1-25	QoQ
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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