Emirates NBD
بنك الإمارات دبي الوطني

Results Presentation

Third Quarter 2025

23rd October 2025

Important Information

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Rounding

Rounding differences may appear throughout the presentation.

Executive summary 9M’25 Results

- 12% higher income yoy propelled by record loan growth and healthy deposit mix
- AED 25.5bn operating profit on higher volumes, despite lower interest rates
- AUM USD 53bn confirming Group’s successful focus on wealth management and new products
- Strong AED 99bn surge in loans driven by robust growth in our core markets
- KSA momentum continues with 38% ytd loan growth
- Emirates Islamic continued strong growth momentum reporting a record profit before tax of AED 3.2bn in 9M’25
- Strategic investment in the UAE, regional footprint, digital and AI driving asset growth offsetting impact of lower interest rates
- Strong capital, liquidity, credit quality & robust profit reflect core strengths of the Group

Key metrics and guidance

Income
Đ 36.7bn
+6% qoq
+12% yoy

Profit before tax
Đ 23.4bn
+4% qoq
+6% yoy

Profit
Đ 19.0bn
+2% qoq
0% yoy

Cost to income
30.5%
Guidance
≤ 33%

NIM
3.43%
Guidance
3.3-3.5%

CET 1
14.7%

NPL cover
160%
NPL ratio
2.5%
Guidance
< 3%

Cost of risk
9 bp credit
Guidance
20-40 bp

Gross loan growth
19%ytd
Guidance revised to low 20%s

10% rise in operating profit to AED 25.5bn driven by record loan growth and healthy deposit mix

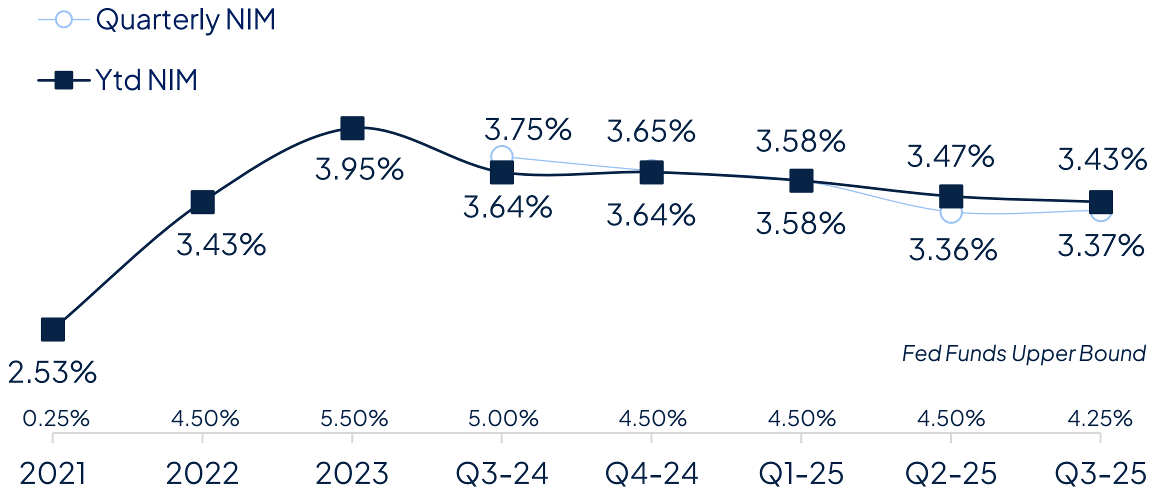
Income statement *(AED bn)*	9M'25	9M'24	%Δ YoY	Q3-25	%Δ YoY	%Δ QoQ
Net interest income	25.8	23.8	8%	9.0	6%	7%
Non-funded income	10.9	9.0	20%	3.8	24%	2%
Total income	**36.7**	**32.9**	**12%**	**12.7**	**11%**	**6%**
Operating expenses	(11.2)	(9.7)	16%	(3.9)	10%	9%
Operating profit before impairment	**25.5**	**23.2**	**10%**	**8.8**	**11%**	**4%**
Impairment allowances	0.3	1.4	(79)%	-	n/m	n/m
Profit before tax & others	**25.8**	**24.6**	**5%**	**8.8**	**24%**	**6%**
Hyperinflation adjustment	(2.4)	(2.4)	(1)%	(0.9)	11%	43%
Profit before tax	**23.4**	**22.2**	**6%**	**8.0**	**26%**	**4%**
Tax	(4.4)	(3.1)	41%	(1.5)	44%	11%
Profit	**19.0**	**19.0**	**-**	**6.4**	**23%**	**2%**
NIM	*3.43%*	*3.64%*	*(21) bps*	*3.37%*	*(38) bps*	*1 bps*
Cost to income ratio	*30.5%*	*29.4%*	*1.1%*	*30.8%*	*(0.1)%*	*1.0%*
Risk Credit/(Cost of Risk) (bps)*	9	38	*(29) bps*	4	*67 bps*	*14 bps*
Balance sheet	**Sep-25**	**Dec-24**	**%Δ YTD**	**Jun-25**	**%Δ YoY**	**%Δ QoQ**
Total assets	1,139	997	14%	1,086	19%	5%
Total gross loans	628	529	19%	570	20%	10%
Deposits	760	667	14%	737	18%	3%
CET-1	14.7%	14.7%	-	14.7%	-	-
LCR	149%	197%	(48)%	185%	(44)%	(36)%
NPL ratio	2.5%	3.3%	(0.8)%	2.8%	(1.4)%	(0.3)%

*excluding net impairment on non-financial assets

- **Income grew by 12% yoy to AED 36.7bn** driven by
  - **NII growth of 8% to AED 25.8bn,** fueled by record loan growth more than offsetting impact of interest rate cuts
  - **NFI growth of 20% yoy to AED 10.9bn,** driven by strong growth across all segments, geographies and our diversified product offering
- **Operating profit before impairment increased by 10% yoy to AED 25.5bn**, reflecting strong income growth and disciplined cost management
- **Profit before tax up 6% to AED 23.4bn** despite lower net recoveries against last year
- **Gross lending surged AED 99bn** ytd (up 19%), driven by robust growth across our domestic and international markets
- **Deposits jumped by AED 94bn** ytd (up 14%) to AED 760bn, including AED 56bn of additional low-cost CASA
- **NPLs improved to 2.5%** and cost of risk credit at positive 9bp
- **Emirates Islamic** continued strong growth momentum delivering record profit before tax of **AED 3.2bn in 9M'25**
- **KSA** continued to outperform, with lending growing **38%** ytd, with 23 branches expected by year end

Continued strong margins tracking to guidance

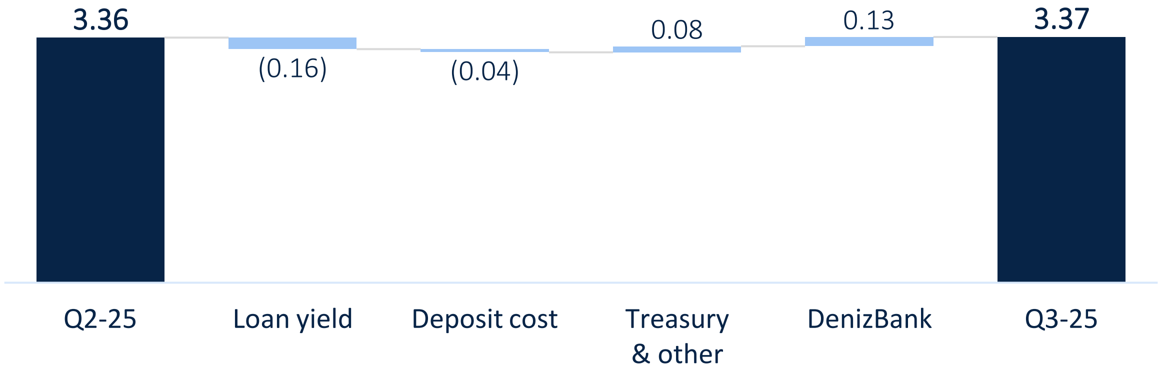
Net interest margin (%)



- 9M'25 NIM of **3.43%** within guidance
- Q3-25 NIM up 1bp to **3.37%** supported by improving margins in Türkiye due to rate cuts lowering funding costs, offsetting FED rate cuts flow through impact
    - DenizBank NIMs up by 78bps qoq to **6.38%** in Q3-25
    - ENBD (ex. Deniz) NIMs remained resilient at **2.97%** in 9M'25, absorbing 125bps policy rate cuts
- NIMs expected to finish 2025 within **3.3-3.5%** guidance range as second half rate cuts have less material impact, coupled with continued recovery of DenizBank margins

NIM drivers 9M'25 vs 9M'24 (%)

NIM drivers Q3-25 vs Q2-25 (%)



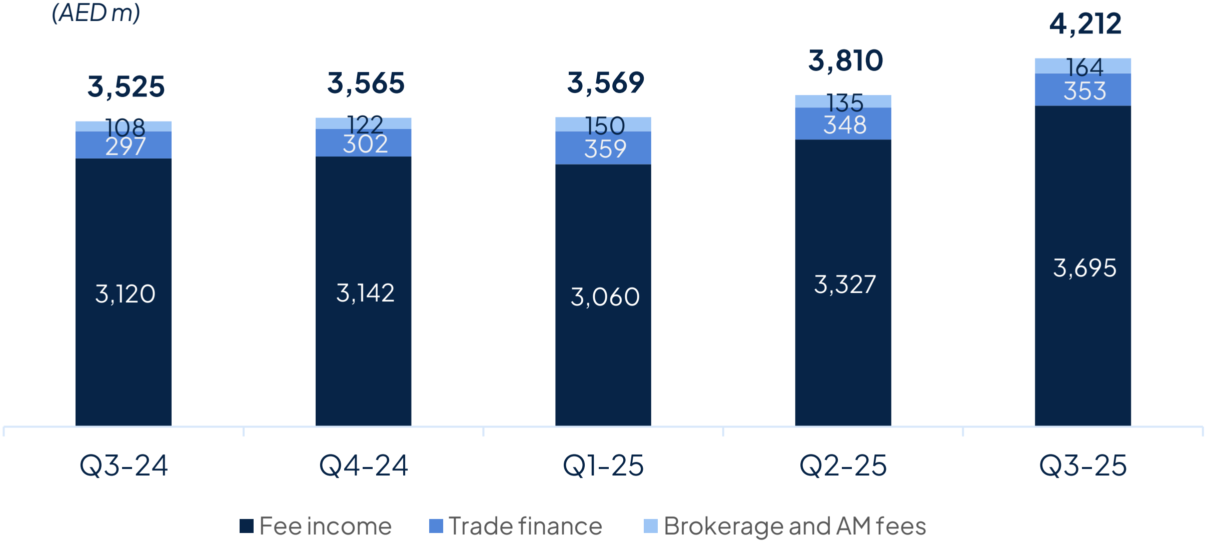
Strong client flows driving non-funded income growth

Non-funded income *(AED m)*	9M'25	9M'24	%ΔYoY	Q3-25	Q3-24	%ΔYoY	%ΔQoQ
Fee and commission income	**11,591**	**9,784**	**18%**	**4,212**	**3,525**	**19%**	**11%**
Fee and commission expense	(5,540)	(4,639)	19%	(2,061)	(1,776)	16%	15%
Net fee & commission income	**6,051**	**5,145**	**18%**	**2,151**	**1,749**	**23%**	**7%**
Other operating income	3,363	3,269	3%	852	1,039	(18)%	(27)%
Gain/(loss) on trading securities	1,459	633	n/m	763	233	n/m	52%
Total non-funded income	**10,873**	**9,047**	**20%**	**3,766**	**3,021**	**25%**	**2%**

- **Strong broad-based** non-funded income, up AED **1.8 billion (20%)** in 9M'25 driven by strong growth across all segments and geographies
- Net Fee & Commission Income up **18%** in 9M'25, driven by double digit growth witnessed across our diversified product offering
- Other operating income up by **3%** in 9M'25 on increased customer FX and derivative income from improved Global Markets product offering and lower swap funding costs in DenizBank
- Client & trading flow income consistently delivering over **AED 1bn** per quarter
- Strong gain on trading securities in Q3-25 reflect regional bond market valuations

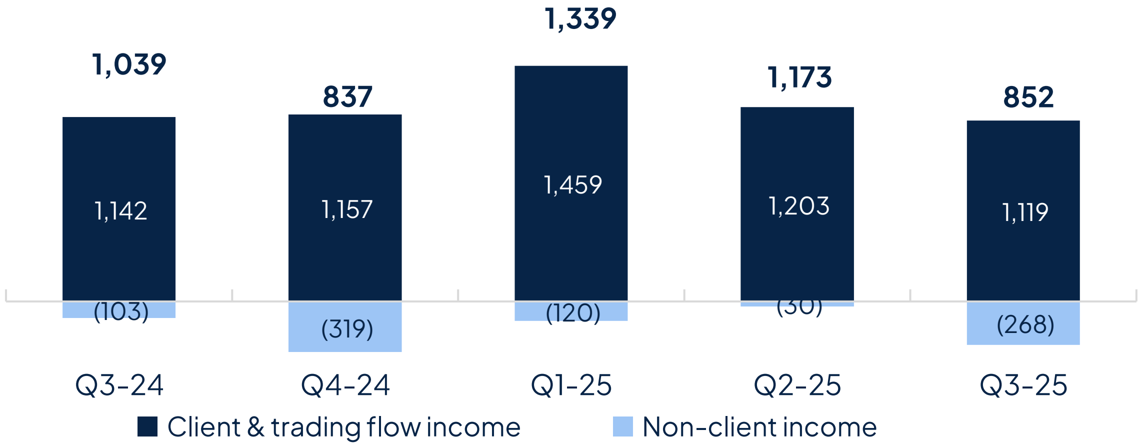
Fee and commission income

(AED m)



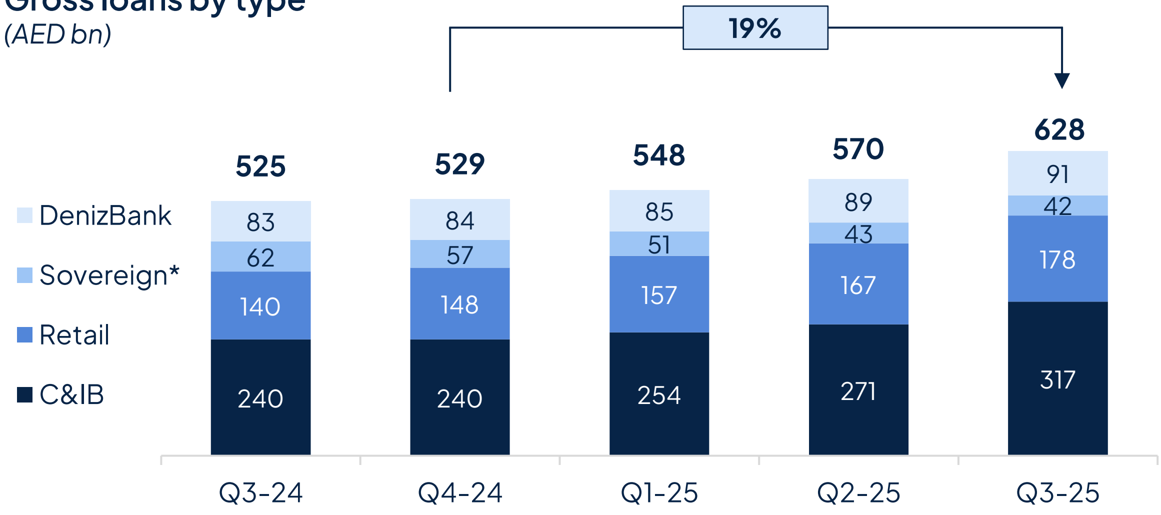
Other operating income

(AED m)



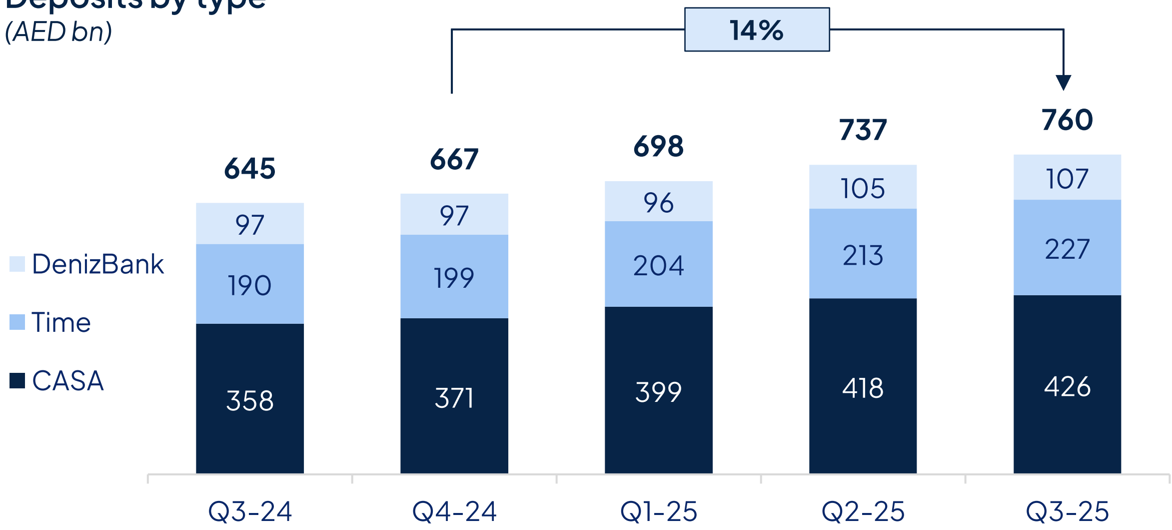
Record loan growth supported by strong deposit growth

Gross loans by type
(AED bn)

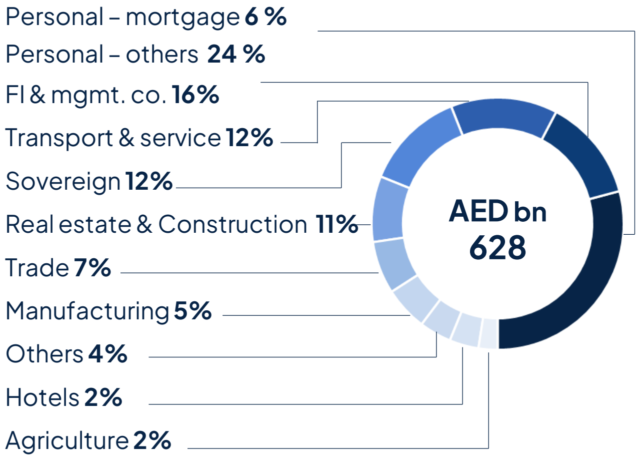


- **Loans** up **19%** by AED 99 bn in 9M'25 on very strong underlying growth
  - Retail lending up AED **30bn** (20%) in 9M'25 across all products and geographies
  - C&IB lending up AED **78bn** (32%) in 9M'25 with AED **95bn** of new origination
  - **KSA momentum** continues with **38%** loan growth in 9M'25
  - DenizBank's loans up **29%** in TL and up **9%** in AED, driven by manufacturing, trade and personal lending
  - Loan growth guidance revised to '**low 20%s**' on strong Q3'25 performance
- **Deposit** franchise is a proven key strength of ENBD with **AED 94bn growth** in 9M'25
  - Including AED **56bn** CASA growth
  - CASA represents **60%** of total Group deposits
  - DenizBank's TL deposits up **28%** and up **9%** in AED

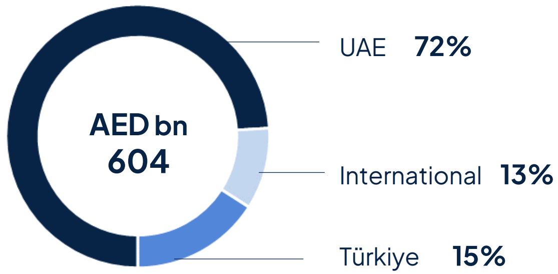
Deposits by type
(AED bn)



Gross loans by sector (%)



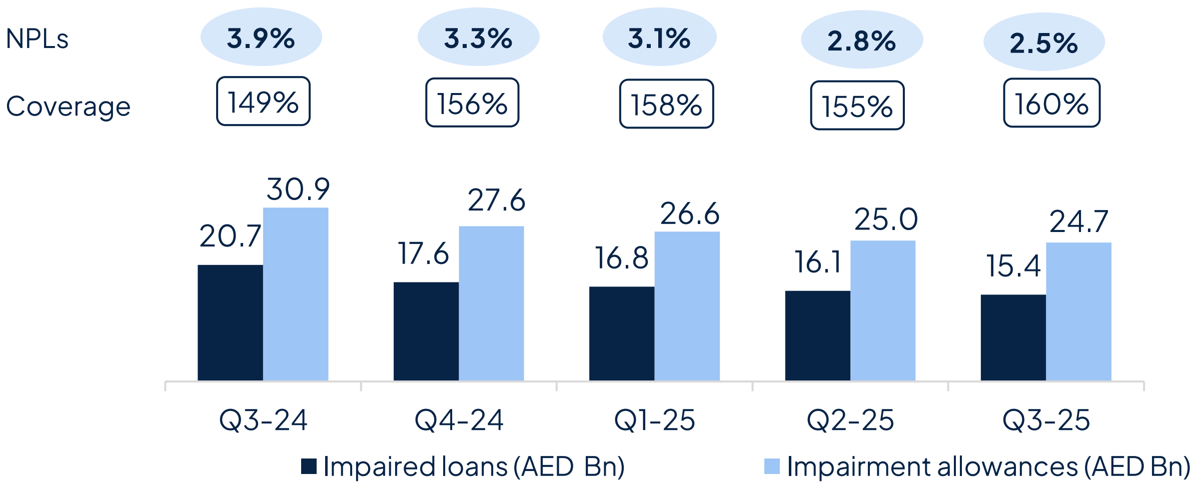
Net loans by geography (%)



* Only related party exposure (refer to note 20 in FS), with the remaining sovereign exposure part of C&IB

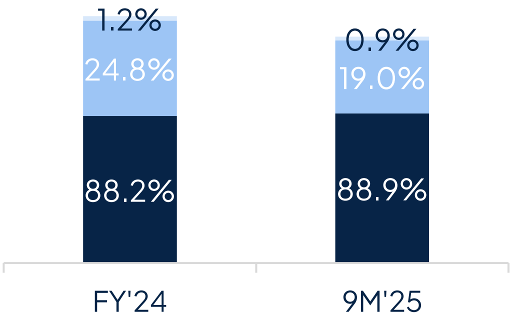
Robust credit quality with solid coverage ratios

Impaired loans and allowances



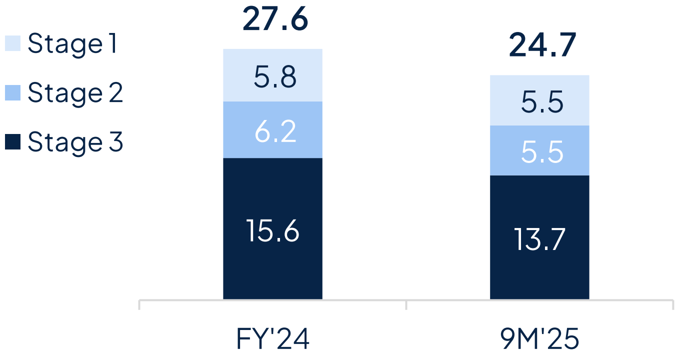
- NPL ratio improved to **2.5%** in 9M'25, well within guidance of **< 3%**
- **9 bps cost of risk credit in 9M'25** on back of continued strong recoveries, more than offsetting proactive provisioning for impact of higher interest rates in Türkiye
- Cost of risk guidance at **20-40bps** for 2025
- Coverage ratio extremely strong at **160%,** with Stage 3 coverage of **~89%**

Coverage by stage



Stagewise ECL

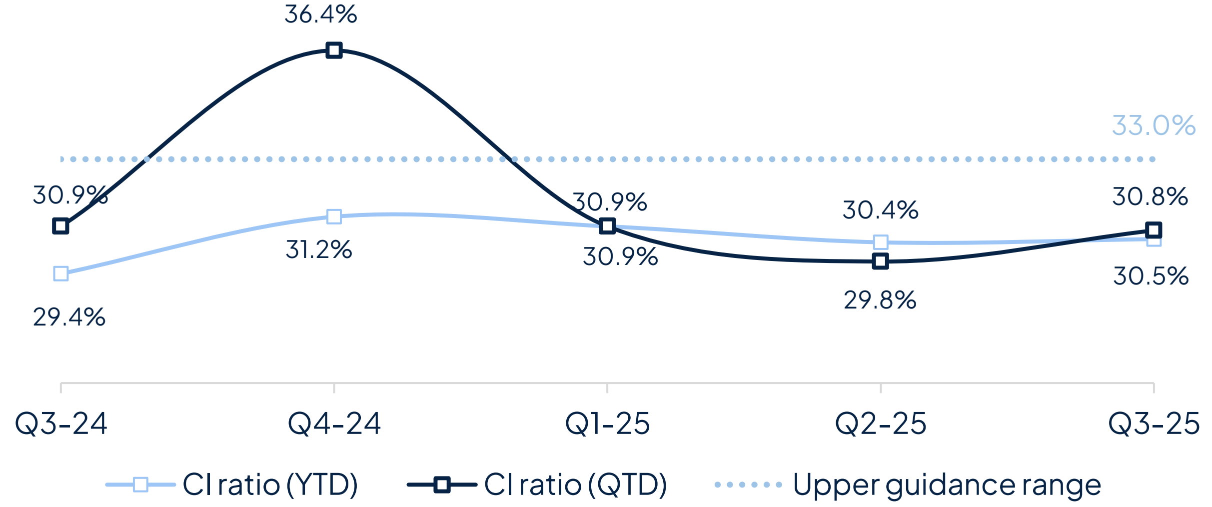
(AED bn)



Gross loans by stage

Cost to income ratio well within guidance as spend delivers strong business growth and digital & international investment continues

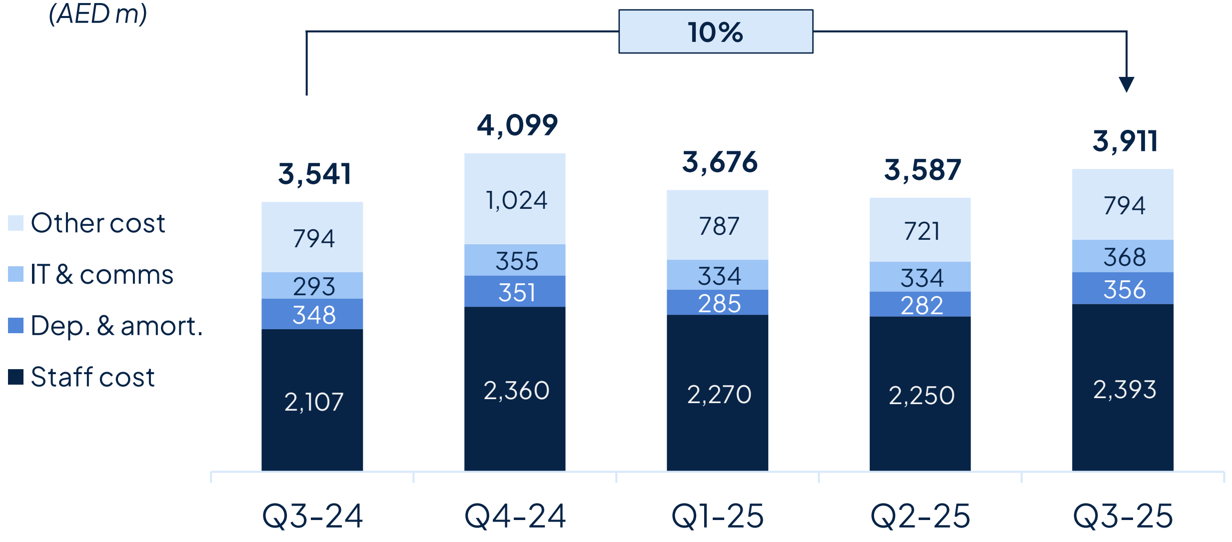
Cost to income ratio (%)



- Cost to income ratio at **30.5%** for 9M'25 comfortably within the guidance of **≤33%**
- Spending on strategic initiatives like digital & international continue to support strong income growth
- Cost up 10% yoy for Q3, driven by flow through impact from earlier & continuing investments, and inflationary adjustments in DenizBank

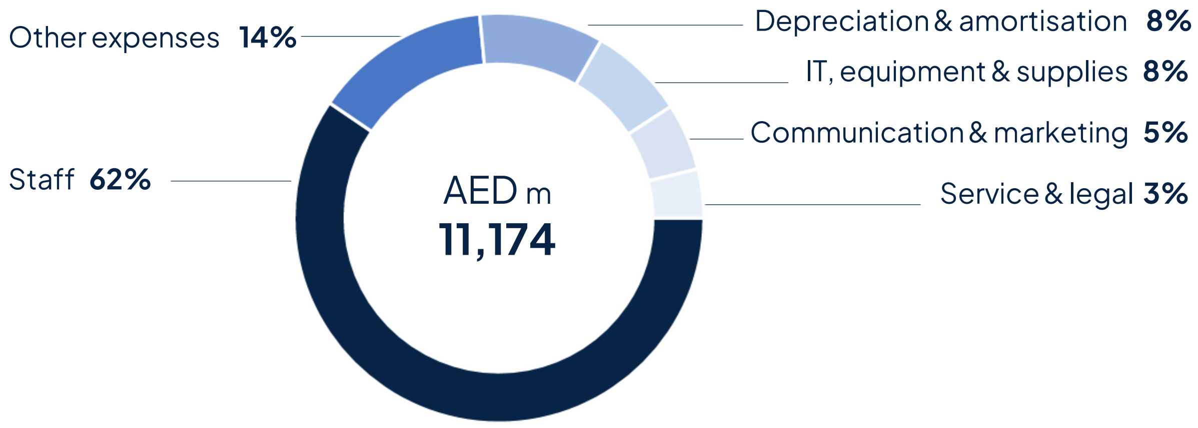
Operating expenses

(AED m)



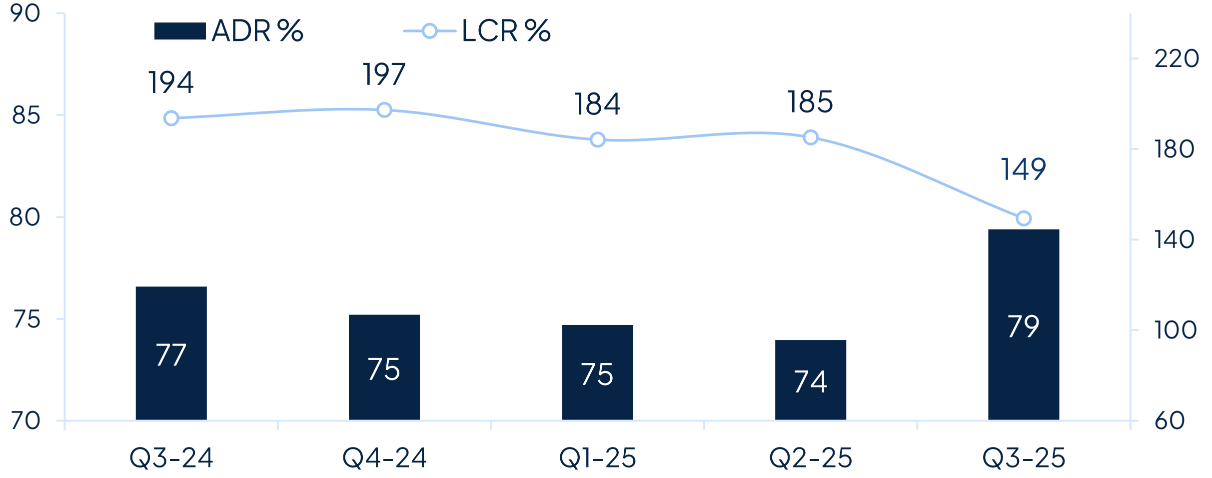
Operating expenses composition (%)

Breakdown for 9M'25



Funding & liquidity remains very healthy

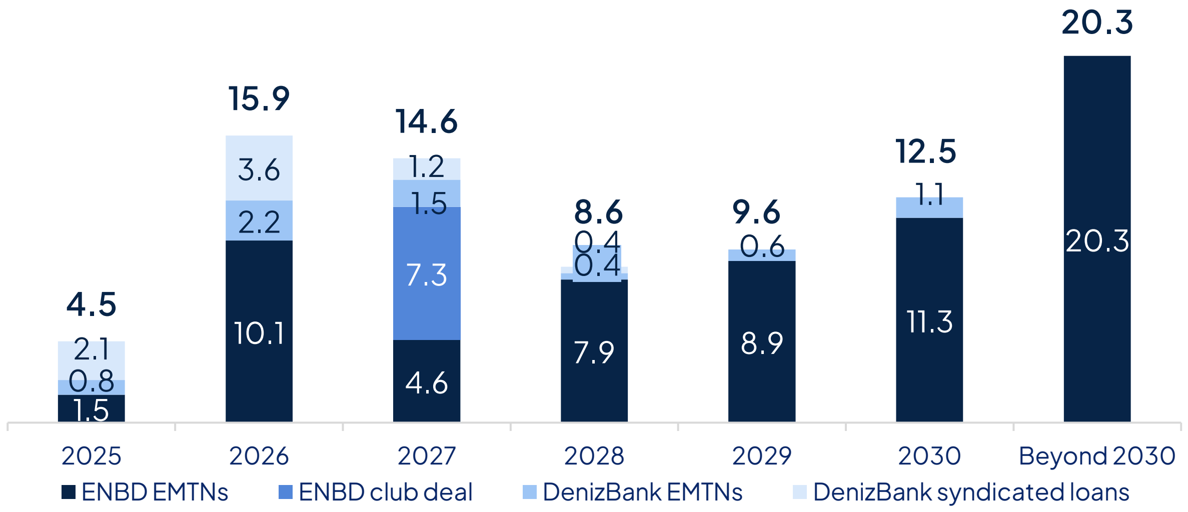
Advances to deposit and liquidity coverage ratio (%)



- LCR of 149% and ADR of 79% demonstrating healthy liquidity
- Liquid assets* of AED 117bn cover 12% of total liabilities, 15% of deposits
- ENBD issued over 17bn of term debt & sukuk in 9M'25, including a landmark CNH 1 bn issuance
- Emirates Islamic issued world's first Sustainability-Linked Financing Sukuk raising AED 1.8 bn in Q3 2025
- DenizBank successfully issued a Green EMTN of AED 1 bn in Q3 2025, reinforcing its commitment to sustainable finance

Composition of liabilities and debt issued (%)

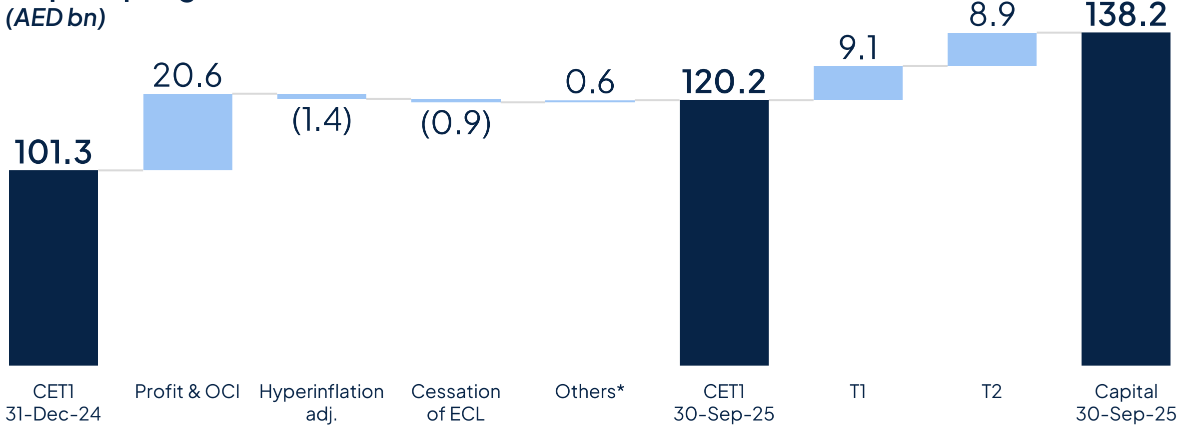
Maturity profile of AED 86bn Term debt/Sukuk/Syndicated loans



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

Common equity tier 1 (CET-1) ratio strong at 14.7% supporting asset growth

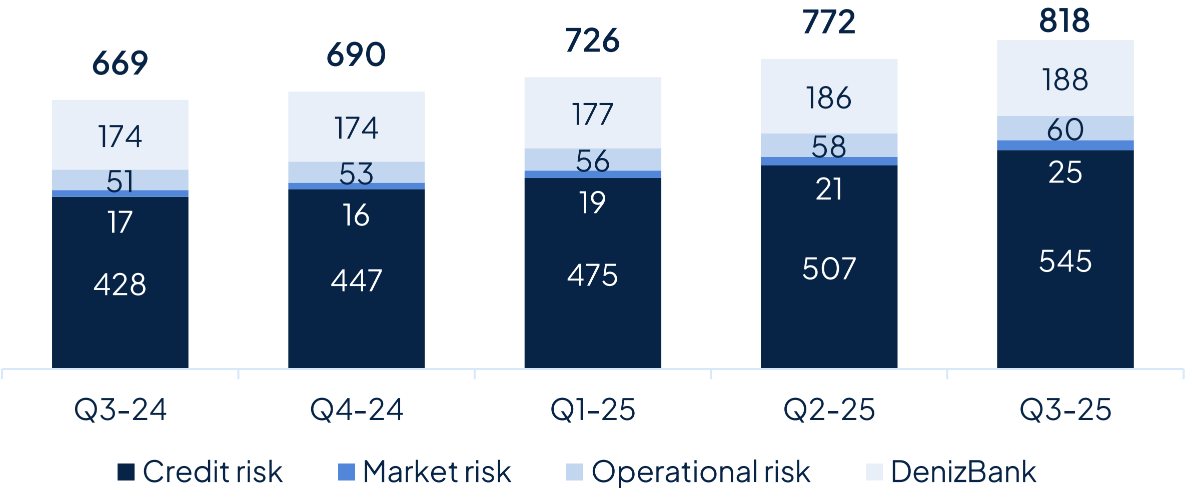
Capital progression
(AED bn)



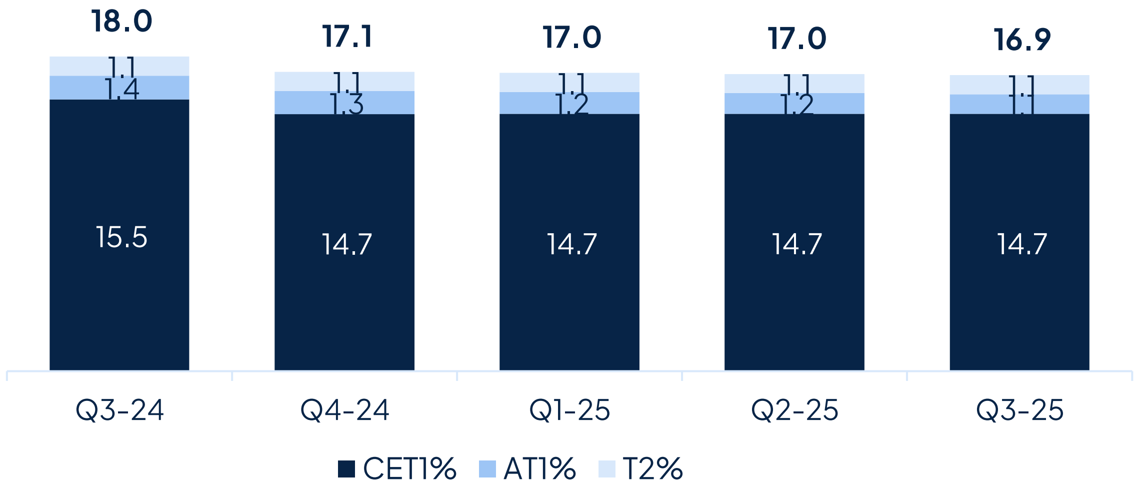
*Others include interest on AT1s and others

- **14.7%** CET-1 ratio remains very strong as retained earnings offset 18% ytd growth in RWAs
- Credit RWA increase driven by record Retail and Corporate loan growth
- Capital ratios well above 11.07% / 12.57% / 14.57% CBUAE minimum requirements
- From January 2026, the capital minima is expected to increase by 29bps in line with UAE CCyB requirement
- IAS 29 hyperinflation adjustment is capital neutral

Risk weighted assets (RWA)
(AED bn)



Capital ratios (%)



Divisional performance

Operating Segment	Metrics	9M-25	9M-24	%Δ YoY
Retail Banking and Wealth Management	Income	14,648	13,428	9%
	Expense	4,286	3,780	13%
	PBT	9,019	8,079	12%
	Loans	178	140	27%
	Deposits	373	323	15%
Corporate and Institutional Banking	Income	6,912	6,169	12%
	Expense	664	579	15%
	PBT	9,292	8,615	8%
	Loans	317	240	32%
	Deposits	281	224	25%
Global Markets and Treasury	Income	1,870	2,076	(10)%
	Expense	184	168	10%
	PBT	1,656	1,866	(11)%
DenizBank	Income	9,986	7,899	26%
	Expense	3,757	3,138	20%
	PBT	2,077	2,236	(7)%
	Loans	91	83	10%
	Deposits	107	97	10%

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

Retail Banking and Wealth Management continued its excellent performance in 9M'25, delivering record income, strong loan growth and continuing growth in CASA

- AED 64 bn of new loan origination as lending increased by 20% ytd in 9M'25
- AED 46 bn ytd deposit growth; strong 74% CASA ratio
- AUM grew by an impressive 34% yoy reflecting continued success of wealth management strategy
- #1 Credit Card issuer across MEA with 35% market share of UAE Credit card spend
- "Best Retail Bank in UAE 2025" & "Best Retail Credit Card Provider UAE 2025" at Global banking & finance awards

Corporate & Institutional Banking delivered an 12% yoy increase in income driven by higher fee and commission income and increased lending, which helped offset the impact of lower interest rates

- Strong results for the first nine months with profit before tax up 8%
- Lending grew 32% by AED 78 bn ytd
- Continued CASA growth backed by technological upgrades in areas of APIs & virtual accounts

Global Markets and Treasury delivered an outstanding performance, generating AED 1.9 billion of income

- Trading delivered a stellar performance, generating over AED 409m of profit with exceptional contributions from the Credit, Rates and FX businesses
- Net Interest Income remained robust at AED 1.5 billion, continuing to be a key contributor to the overall performance
- Sales delivered impressive results, supported by strategic expansion in structured products and by the addition of new clients across both the UAE and international branch network
- Euromoney has recognized Emirates NBD as the best FX bank for 2025 in both UAE and in Middle east region

DenizBank delivered AED 892mn profit in 9M'25, as operating profit increase 31% yoy, helping absorb higher provisioning

- DenizBank's loans up 29% and deposits up 28% in local currency with increased lending to manufacturing, trade and personal loans

Financial results 9M’25

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Emirates NBD

Income statement (AED bn)	9M’25	9M’24	%Δ YoY	Q3-25	%Δ QoQ
Net interest income	25.8	23.8	8%	9.0	7%
Non-funded income	10.9	9.0	20%	3.8	2%
Total income	**36.7**	**32.9**	**12%**	**12.7**	**6%**
Operating expenses	(11.2)	(9.7)	16%	(3.9)	9%
Operating profit before impairment	**25.5**	**23.2**	**10%**	**8.8**	**4%**
Impairment allowances	0.3	1.3	(79)%	0.0	n/m
Profit before tax & others	**25.8**	**24.6**	**5%**	**8.8**	**6%**
Hyperinflation adjustment	(2.4)	(2.4)	(1)%	(0.9)	43%
Profit before tax	**23.4**	**22.2**	**6%**	**8.0**	**4%**
Tax	(4.4)	(3.1)	41%	(1.5)	11%
Profit	**19.0**	**19.0**	**-**	**6.4**	**2%**
NIM	*3.43%*	*3.64%*	*(21) bps*	*3.37%*	*1 bps*
Cost to income ratio	*30.5%*	*29.4%*	*1.1%*	*30.8%*	*1.0%*
Risk Credit/(Cost of Risk) (bps)*	9	38	*(29) bps*	4	*14 bps*

Balance sheet	Sep-25	Sep-24	%Δ YoY	Dec-24	%Δ YTD
Total assets	1,139	956	19%	997	14%
Total gross loans	628	525	20%	529	19%
Deposits	760	645	18%	667	14%

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Emirates NBD
Excluding DenizBank

Income statement (AED bn)	9M’25	9M’24	%Δ YoY	Q3-25	%Δ QoQ
Net interest income	19.0	19.0	-	6.4	3%
Non-funded income	7.7	6.0	29%	2.7	8%
Total income	**26.7**	**25.0**	**7%**	**9.1**	**2%**
Operating expenses	(7.4)	(6.5)	14%	(2.6)	7%
Operating profit before impairment	**19.3**	**18.5**	**4%**	**6.5**	**-**
Impairment allowances	2.1	1.5	40%	0.7	33%
Profit before tax & others	**21.3**	**19.9**	**7%**	**7.3**	**2%**
Hyperinflation adjustment	-	-	-	-	-
Profit before tax	**21.3**	**19.9**	**7%**	**7.3**	**2%**
Tax	(3.2)	(2.0)	63%	(1.1)	4%
Profit	**18.1**	**17.9**	**1%**	**6.2**	**2%**
NIM	*2.97%*	*3.47%*	*(50) bps*	*2.84%*	*(13) bps*
Cost to income ratio	*27.9%*	*26.2%*	*1.7%*	*28.3%*	*0.7%*
Risk Credit/(Cost of Risk) (bps)*	55	45	*10 bps*	56	*10 bps*

Balance sheet	Sep-25	Sep-24	%Δ YoY	Dec-24	%Δ YTD
Total assets	963	789	22%	831	16%
Total gross loans	537	442	22%	445	21%
Deposits	653	548	19%	569	15%

DenizBank

Income statement (AED bn)	9M’25	9M’24	%Δ YoY	Q3-25	%Δ QoQ
Net interest income	6.8	4.8	42%	2.5	20%
Non-funded income	3.2	3.1	3%	1.1	(9)%
Total income	**10.0**	**7.9**	**26%**	**3.6**	**17%**
Operating expenses	(3.8)	(3.1)	20%	(1.3)	15%
Operating profit before impairment	**6.2**	**4.8**	**31%**	**2.3**	**19%**
Impairment allowances	(1.8)	(0.1)	n/m	(0.7)	(3)%
Profit before tax & others	**4.5**	**4.6**	**(4)%**	**1.6**	**32%**
Hyperinflation adjustment	(2.4)	(2.4)	(1)%	(0.9)	43%
Profit before tax	**2.1**	**2.2**	**(7)%**	**0.7**	**21%**
Tax	(1.2)	(1.2)	4%	(0.4)	32%
Profit	**0.9**	**1.1**	**(18)%**	**0.3**	**4%**
NIM	*6.03%*	*4.52%*	*151 bps*	*6.38%*	*78 bps*
Cost to income ratio	*37.5%*	*39.6%*	*(2.1)%*	*37.0%*	*1.5%*
Risk Credit/(Cost of Risk) (bps)*	(252)	1	*(253) bps*	(289)	*25 bps*

Balance sheet	Sep-25	Sep-24	%Δ YoY	Dec-24	%Δ YTD
Total assets	177	167	5%	165	7%
Total gross loans	91	83	10%	84	8%
Deposits	107	97	10%	97	10%

*excluding net impairment on non-financial assets

Rounding differences may appear throughout the presentation

US $ convenience translation

Income statement (USD bn)	Emirates NBD 9M'25	Emirates NBD 9M'24	Emirates NBD %Δ YoY	Emirates NBD Q3-25	Emirates NBD %Δ QoQ	Emirates NBD Excluding DenizBank 9M'25	Excluding DenizBank 9M'24	Excluding DenizBank %Δ YoY	Excluding DenizBank Q3-25	Excluding DenizBank %Δ QoQ	DenizBank 9M'25	DenizBank 9M'24	DenizBank %Δ YoY	DenizBank Q3-25	DenizBank %Δ QoQ
Net interest income	7.0	6.5	8%	2.4	7%	5.2	5.2	-	1.8	3%	1.9	1.3	42%	0.7	20%
Non-funded income	3.0	2.5	20%	1.0	2%	2.1	1.6	29%	0.7	8%	0.9	0.8	3%	0.3	(9)%
Total income	**10.0**	**9.0**	**12%**	**3.5**	**6%**	**7.3**	**6.8**	**7%**	**2.5**	**2%**	**2.7**	**2.2**	**26%**	**1.0**	**17%**
Operating expenses	(3.0)	(2.6)	16%	(1.1)	9%	(2.0)	(1.8)	14%	(0.7)	7%	(1.0)	(0.9)	20%	(0.4)	15%
Operating profit before impairment	**6.9**	**6.3**	**10%**	**2.4**	**4%**	**5.2**	**5.0**	**4%**	**1.8**	**-**	**1.7**	**1.3**	**31%**	**0.6**	**19%**
Impairment allowances	0.1	0.4	(79)%	0.0	n/m	0.6	0.4	40%	0.2	33%	(0.5)	(0.0)	n/m	(0.2)	(3)%
Profit before tax & others	**7.0**	**6.7**	**5%**	**2.4**	**6%**	**5.8**	**5.4**	**7%**	**2.0**	**2%**	**1.2**	**1.3**	**(4)%**	**0.4**	**32%**
Hyperinflation adjustment	(0.6)	(0.7)	(1)%	(0.2)	43%	-	-	-	-	-	(0.6)	(0.7)	(1)%	(0.2)	43%
Profit before tax	**6.4**	**6.0**	**6%**	**2.2**	**4%**	**5.8**	**5.4**	**7%**	**2.0**	**2%**	**0.6**	**0.6**	**(7)%**	**0.2**	**21%**
Tax	(1.2)	(0.9)	41%	(0.4)	11%	(0.9)	(0.5)	63%	(0.3)	4%	(0.3)	(0.3)	4%	(0.1)	32%
Profit	**5.2**	**5.2**	**-**	**1.8**	**2%**	**4.9**	**4.9**	**1%**	**1.7**	**2%**	**0.2**	**0.3**	**(18)%**	**0.1**	**4%**
NIM	*3.43%*	*3.64%*	*(21) bps*	*3.37%*	*1 bps*	*2.97%*	*3.47%*	*(50) bps*	*2.84%*	*(13) bps*	*6.03%*	*4.52%*	*151 bps*	*6.38%*	*78 bps*
Cost to income ratio	*30.5%*	*29.4%*	*1.1%*	*30.8%*	*1.0%*	*27.9%*	*26.2%*	*1.7%*	*28.3%*	*0.7%*	*37.5%*	*39.6%*	*(2.1)%*	*37.0%*	*1.5%*
Risk Credit/(Cost of Risk) (bps)*	9	38	*(29) bps*	4	*14 bps*	55	45	*10 bps*	56	*10 bps*	(252)	1	*(253) bps*	(289)	*25 bps*

Balance sheet	Emirates NBD Sep-25	Emirates NBD Sep-24	Emirates NBD %Δ YoY	Emirates NBD Dec-24	Emirates NBD %Δ YTD	Excluding DenizBank Sep-25	Excluding DenizBank Sep-24	Excluding DenizBank %Δ YoY	Excluding DenizBank Dec-24	Excluding DenizBank %Δ YTD	DenizBank Sep-25	DenizBank Sep-24	DenizBank %Δ YoY	DenizBank Dec-24	DenizBank %Δ YTD
Total assets	310	260	19%	271	14%	262	215	22%	226	16%	48	46	5%	45	7%
Total gross loans	171	143	20%	144	19%	146	120	22%	121	21%	25	23	10%	23	8%
Deposits	207	176	18%	182	14%	178	149	19%	155	15%	29	26	10%	27	10%

*excluding net impairment on non-financial assets

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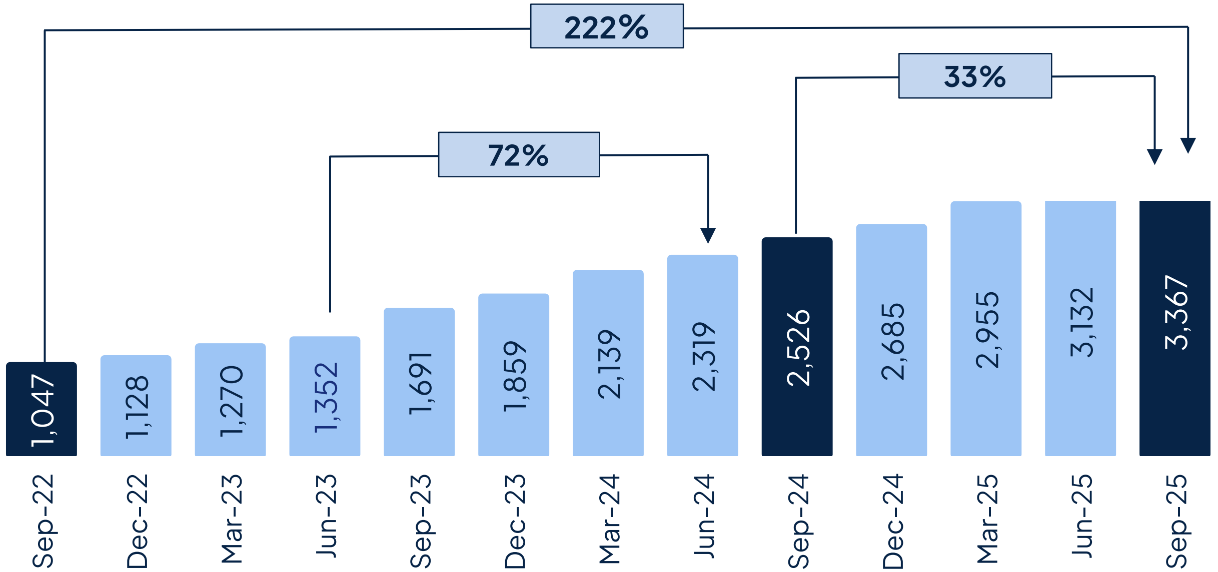
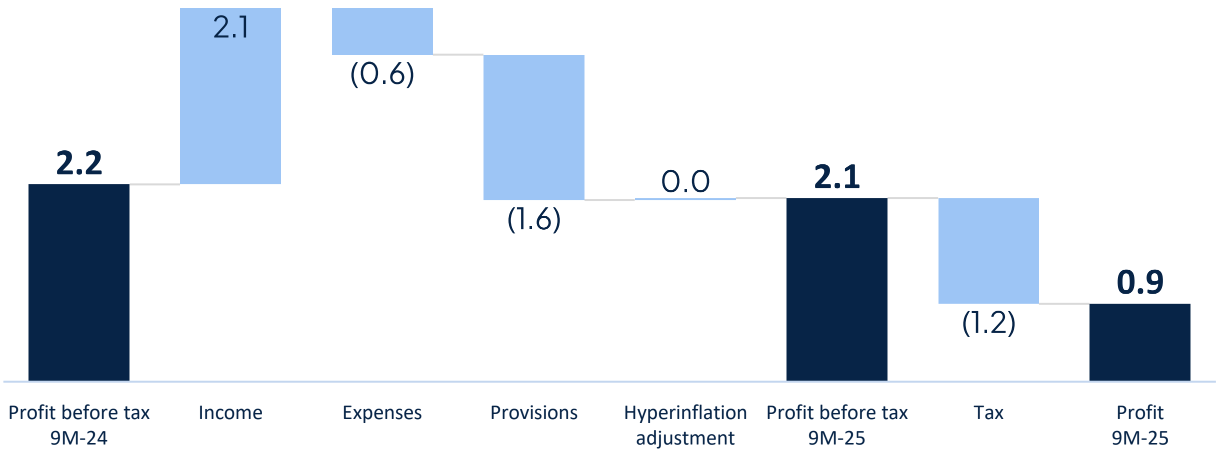
Hyperinflation



DenizBank profitability walk



- Turkish CPI increased by 33% over the preceding 12 months and by 222% 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, arising from the AED 3.3 billion non-monetary items credit adjustment to equity partially offset by AED 5.2 billion indexation impact on risk-weighted assets, has been excluded from the capital adequacy computations.
- Group earning per share, excluding hyperinflation adjustment, is AED 3.31 compared to 9M'25 basic EPS of AED 2.94
- Sep-25 annual inflation half of Jun-24 peak
- Hyperinflation accounting not mandated by local regulator in 2025

بنك الإمارات دبي الوطني
Emirates NBD

Thank You

For additional information:

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