

Credit Rating Disclosure Form

Date	01 June 2023
Name of the Listed Company	The National Bank of Ras Al Khaimah (P.S.C.)
Name of the Credit Rating Agency	Moody's
Credit Rating Classification Categories	Baa1 / P-2
A simple explanation of the Credit Rating Classification issued and its implications	Obligations rated Baa are subject to moderate credit risk. They are considered medium-grade and as such may possess speculative characteristics.
The expected financial impact of the Credit Rating Classification issued on the company's business and financial position	None
Future outlook (as per the Credit Rating Agency) about the company	Stable
Summary of the official statement issued by the company regarding the Classification of the Credit Rating	Update to Credit Analysis

The Name of the Authorized Signatory **Mridul Ashok Baberwal**
Designation **Acting Chief Financial Officer**

Signature and Date

Mridul Ashok Baberwal
01/06/2023

Company's Seal

