

Credit Rating Disclosure Form

Date

24 July 2024

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

Senior unsecured (foreign) Euro Medium Term	
Notes	Baa1

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 RAKBANK issued USD 600 million, 5 year social Bonds under its USD 2 billion Euro Medium Term Notes Programme, to which Moody's has assigned a Senior Unsecured (Foreign) rating of Baa1

The Name of the Authorized Signatory

Jaffer Nini

Designation

Group Chief Financial Officer

Chr con

Signature and Date

Company Seal

The Head Office P.O.Box: 5300 Ras Al Khaimah U.A.E.

للتواصل معنا Contact us

بنك رأس الخيمة الوطني (ش.م.ع) The National Bank of Ras Al Khaimah (P.S.C.) a Public Joint Stock Company Head Office, P.O. Box 5300, Ras Al-Khaimah, UAE.

Tel: +971 7 206 22 22, Fax: +971 7 243 54 54 / 243 52 22, Email : adminstration@rakbank.ae

تابعنا على: Follow us on: twitter.com/rakbanklive and facebook.com/rakbank اتصل بنا على: Call us on: 04 213 00 00 راسلنا على: Write to us at: contactus@rakbank.ae