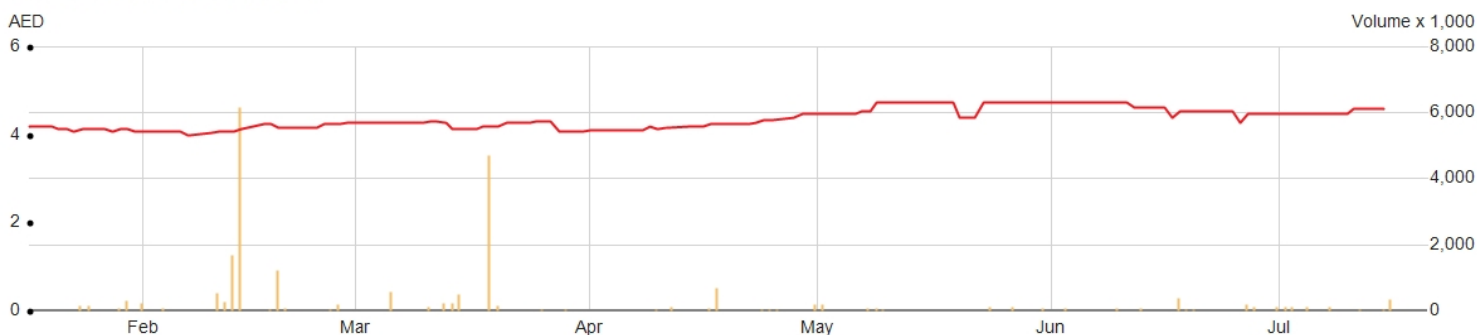


Company Presentation

The National Bank of Ras Al Khaimah (ADX: RAKBANK) is one of the UAE's most dynamic financial institutions. Founded in 1976, it underwent a major transformation in 2001 as it rebranded into RAKBANK and shifted its focus from purely corporate to Retail and Small Business Banking. In line with its strategy to take advantage of opportunities that enhance revenue and market share, the Bank increased its lending in the traditional SME, Commercial and Corporate Banking segment, and more recently it selectively re-entered the Corporate Banking space and acquired a majority stake in RAK Insurance in mid-2015 to diversify our product offering and better serve the needs of our customers.

RAKBANK offers a wide range of Conventional products and services to individuals and businesses across the UAE throughout its 38 branches and its Digital Banking. The Bank also provides a range of Sharia-compliant products and services through its RAKIslamic Division.

● The National Bank of Ras Al Khaimah



Share Data

15/07/2019

| | | | |
|----------------|---------|----------------------------|----------|
| Currency | AED | Number of shares (mn) | 1,676.25 |
| Volume | 347,555 | Change (%) | 0.00 |
| Previous Close | 4.60 | Market capitalisation (mn) | 7,710.73 |

Key figures

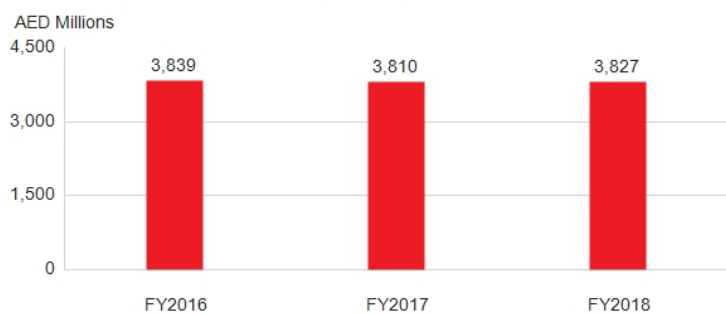
| AED Millions | FY2016 | FY2017 | FY2018 |
|--|---------|---------|---------|
| Net Interest Income | 2,825 | 2,723 | 2,769 |
| Non-Interest Income | 1,014 | 1,087 | 1,058 |
| Total Income | 3,839 | 3,810 | 3,827 |
| Operating Expenditures | (1,369) | (1,446) | (1,488) |
| Operating Profit Before Provision for Impairment | 2,471 | 2,364 | 2,339 |
| Provision for Impairment | (1,808) | (1,553) | (1,421) |
| Net Profit | 663 | 811 | 918 |

| AED Millions | FY2016 | FY2017 | FY2018 |
|--------------------------|--------|--------|--------|
| Total Assets | 42,510 | 48,537 | 52,684 |
| Gross Loans and Advances | 29,779 | 33,235 | 34,827 |
| Deposits | 29,398 | 32,176 | 34,140 |

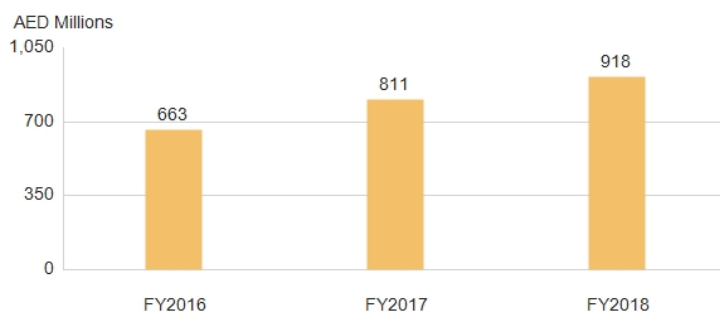
| Ratios | FY2016 | FY2017 | FY2018 |
|-----------------------------------|--------|--------|--------|
| Return On Equity | 8.7% | 10.6% | 13.5% |
| Net Interest Margin | 6.9% | 6.1% | 5.5% |
| Cost to Revenue | 35.6% | 38.0% | 38.9% |
| Return On Assets | 1.6% | 1.8% | 1.8% |
| Coverage Ratio | 84.3% | 74.6% | 133.1% |
| Gross Impaired Loans Ratio | 4.2% | 4.0% | 4.2% |
| Lending to Stable Resources Ratio | 85.5% | 87.8% | 94.5% |
| Liquid Asset Ratio | 16.9% | 15.0% | 14.5% |
| Capital Adequacy Ratio | 22.3% | 20.3% | 17.2% |
| Tier One | 22.3% | 20.3%* | 16.0% |

*Basel III Common Equity Tier 1 ratio at 20.7%. Basel II Capital Adequacy ratio as at 31 December 2017 at 20.3% against 22.3% compared to the previous year, figures are after considering profit and proposed dividend.

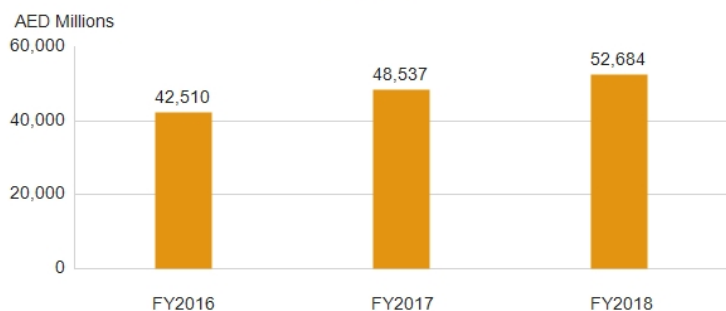
Total Income



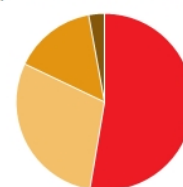
Net Profit



Total Assets



Shareholder Structure (As at 31 December 2018)



- 52.8% Government of Ras Al Khaimah
- 29.3% UAE Nationals
- 15.0% GCC Nationals
- 3.0% Foreigners

Board of Directors

H.E. Mohamed Omran Alshamsi, Chairman

H.H. Shaikha Amneh AlQasimi

H.E. Sheikh Salem Bin Sultan Al Qasimi

Mr. Salem Ali Al Sharhan

Mr. Ahmed Essa Al Naeem

Mr. Rajan Khetarpal

Mr. Kantic Dasgupta

Executive Management

Peter England
Chief Executive Officer

Deepak Majithia
Chief Financial Officer

K.S.RAMAKRISHNAN (Ram)
Chief Risk Officer

Mahadevan Radhakanthan
Chief Credit Officer

Geoff Stecyk
Chief Operating Officer

Nicola Jane Thompson
Chief Internal Auditor

Frederic de Melker
Managing Director, Personal Banking

Dhiraj Kunwar
Managing Director, Business Banking

Rahul Oberoi
Managing Director, Wholesale Banking

Vikas Suri
Managing Director, Treasury

Jean Pierre Le Roux
Managing Director, Financial Institutions Group and International

Ahmed Yousef
Chief HR Officer

Abdul Karim Juma
Director, Islamic Banking

Saleh Ali Saleh
Director, RAK Business

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