



Emirates NBD at a glance

Emirates NBD (DFM: EMIRATESNBD) is a leading banking group in the region.

Emirates NBD is a major player in the UAE corporate and retail banking space, with strong Islamic banking, investment banking, private banking, asset management, global markets & treasury and brokerage operations.

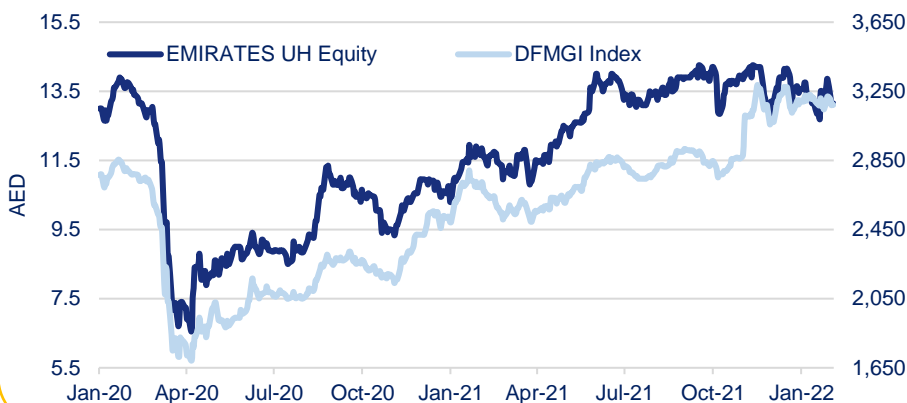
As of 31 December 2021, total assets were AED 687 billion. Emirates NBD has operations in the UAE, Egypt, India, Turkey, the Kingdom of Saudi Arabia, Singapore, the United Kingdom, Austria, Germany, Bahrain, Russia and representative offices in China and Indonesia.

31.12.2021

Currency	AED	Volume (avg.daily)	1,563,254
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Closing Price	13.55	Number of shares ('000)	6,316,598
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Change %	31.6	Market cap. (million)	85,590
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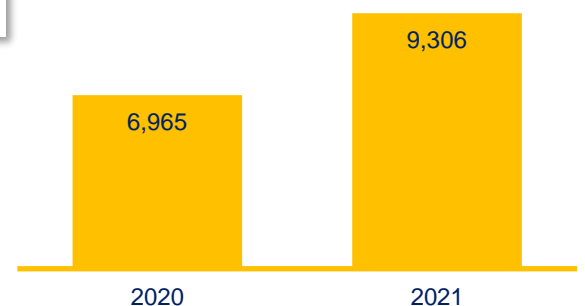


Analyst Coverage (14 Firms)

Alpha MENA, Arqaam Capital, Beltone Financial, BofA, CI Capital, Citi, EFG-Hermes, FAB Securities, Goldman Sachs, HSBC, International Securities, JP Morgan, Morgan Stanley, SICO

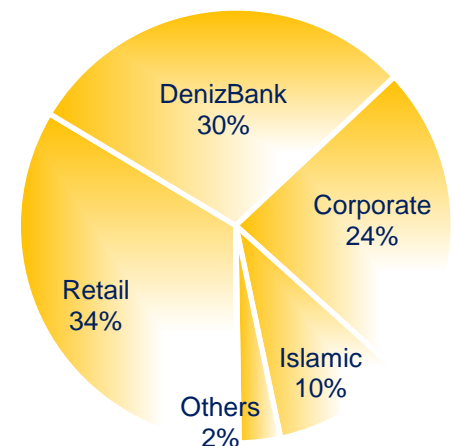
Credit Ratings	Long term	Short term	Outlook
Moody's	A3	P-2	Stable
Fitch	A+	F1	Stable
Capital Intelligence	A+	A1	Stable

Net Profit (AED million)



Total Income by Segment (2021)

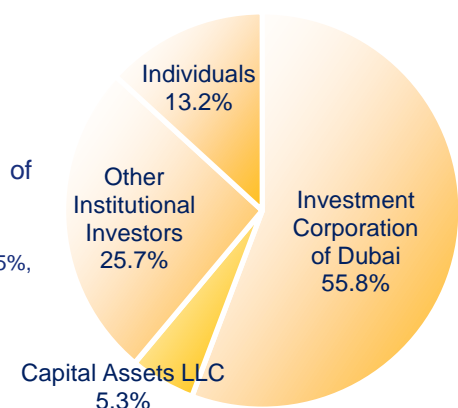
% of total



Ownership Structure

Foreign ownership limit is 40%, of which 12% is held by foreigners

Note: No other investors hold more than 5%, apart from those named



Key Figures	2019	2020	2021
Income statement (AED million)			
Net interest income	16,188	17,487	16,925
Non-interest income	6,231	5,724	6,897
Total operating income	22,419	23,211	23,822
Pre-impairment operating profit	15,211	15,354	15,830
Net profit	14,504	6,965	9,306
Balance sheet (AED billion)			
Total assets	683.3	698.1	687.4
Loans	437.4	443.5	422.3
Deposits	472.2	464.2	456.5
Total equity attributable to equity holders	81.6	84.6	83.6
Key indicators (%)			
Cost to income ratio	32.1%	33.8%	33.5%
Net interest margin	2.89%	2.65%	2.53%
NPL ratio	5.6%	6.2%	6.3%
NPL coverage ratio	112.3%	117.3%	127.5%
Capital adequacy ratio	18.5%	18.5%	18.3%
Tier 1 ratio	17.4%	17.4%	17.2%
Advances to deposits ratio	92.6%	95.6%	92.5%
EPS (AED)	1.68	1.00	1.38
DPS (AED)	0.4	0.4	0.5
Return on average equity	13.9%*	8.4%	11.1%
Return on tangible equity	16.5%*	9.5%	12.8%
Return on average assets	1.7%*	1.0%	1.3%
Share price as of 31 December (AED)	13.0	10.3	13.6