

Emirates NBD Investor Presentation

November 2016





Important Information

Disclaimer

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UAE Economic Update

Highlights

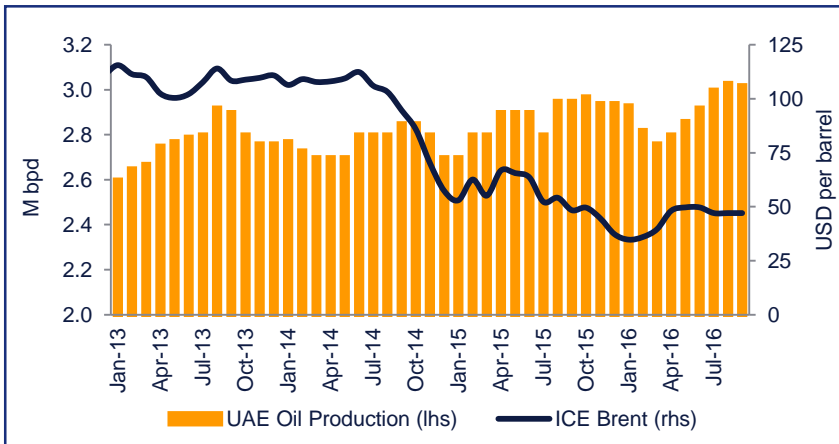
- UAE economy grew 3.8% in 2015. Non oil sector growth slowed to 3.3% last year from 5.3% in 2014.
- Oil output in the UAE rose 1.7% y/y in Jan-Sep 2016. Although non-oil growth is expected to slow further this year, we still expect headline real GDP to expand 3.0% in 2016.
- The September PMI eased further to 54.1 from high of 55.3 in July and 54.7 in August. The decline was due to slower growth in output, new orders and employment. The data suggests that the economy gained momentum in Q3 relative to H1 2016.

Real GDP growth forecasts

	2013	2014	2015	2016F	2017F
S. Arabia	2.7	3.4	3.4	1.4	1.8
UAE	4.6	3.1	3.8	3.0	3.4
Qatar	4.6	4.2	3.7	4.2	5.1
Kuwait	1.1	0.5	1.8	2.4	3.0
Oman	4.6	2.5	3.6	3.3	3.1
Bahrain	5.4	4.4	2.9	2.6	3.5
GCC (average)	3.4	3.3	3.4	2.4	3.0
Egypt	2.1	2.2	4.2	3.9	5.0
Jordan	2.8	3.1	2.5	3.0	3.5
Lebanon	3.0	1.8	2.0	2.2	2.5
Tunisia	2.9	2.7	0.6	2.5	3.0
Morocco	4.4	2.0	4.4	2.1	4.8
MENA (average)	2.8	2.2	3.7	3.2	4.5

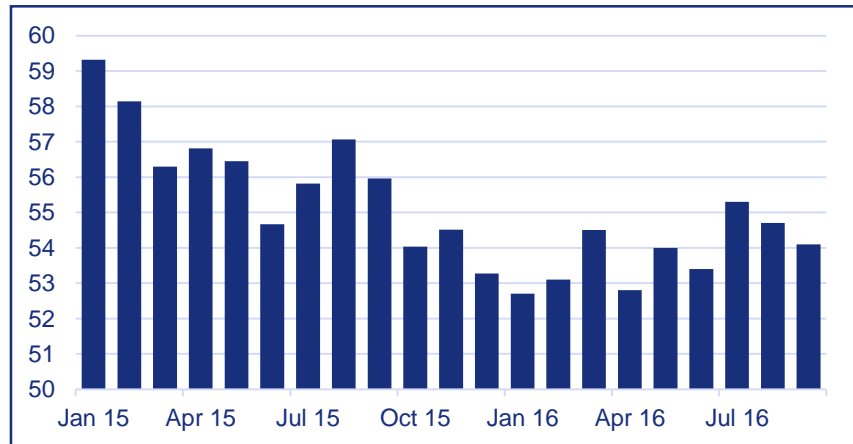
Source: Bloomberg, Emirates NBD Research

Oil Price and UAE oil production



Source: Bloomberg, Emirates NBD Research

UAE PMI – Non oil private sector activity



Source: Markit / Emirates NBD

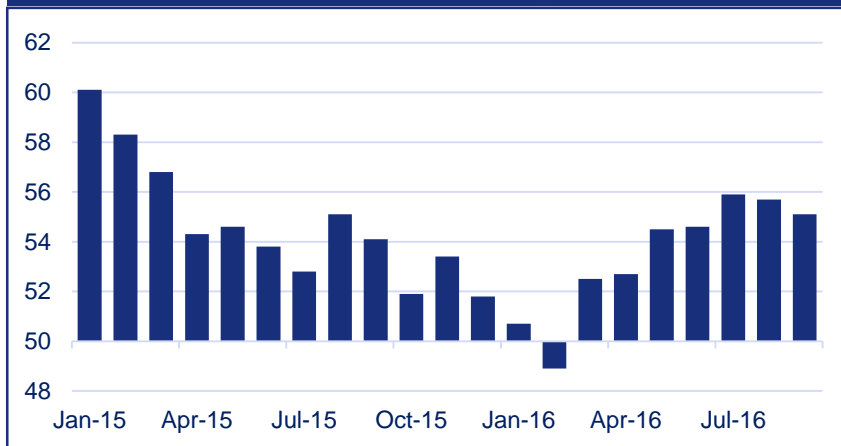


Dubai Economic Update (1/3)

Highlights

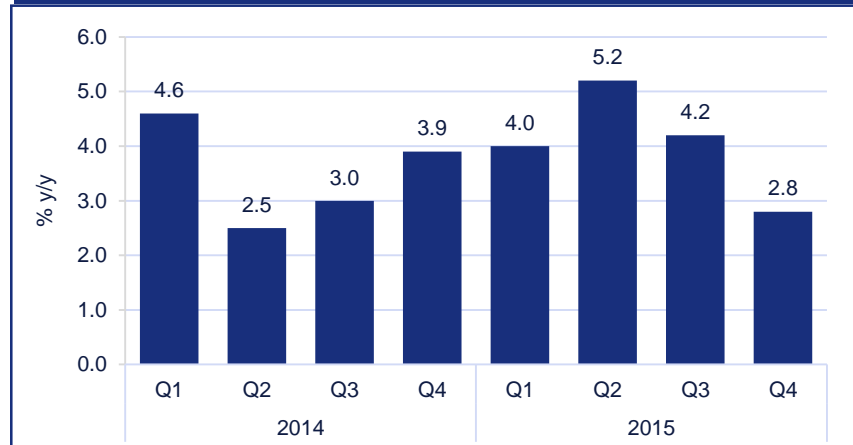
- **Dubai's economy expanded 4.1% y/y in 2015, up from 3.5% in 2014.** Wholesale & retail trade remains the largest sector in the economy, and expanded 4.0% in 2015. Hospitality (restaurant and hotels) was the fastest growing sector in Dubai in 2015, at 8.0% y/y
- **The ENBD Dubai Economy Tracker Index declined only marginally in September to 55.1** from 55.7 in August. Output continued to rise at a very sharp rate in September, with this index only fractionally lower than the July peak. The new work index is also relatively high at 57.9 but has slowed since July and August.

Emirates NBD Dubai Economy Tracker Index



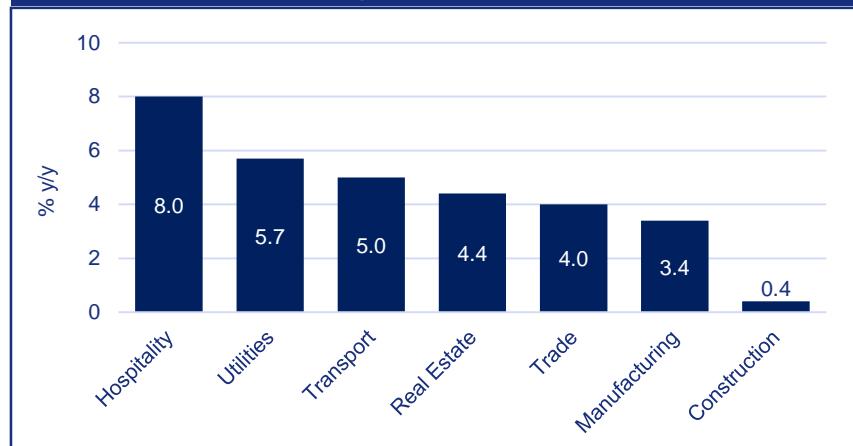
Source : Markit, Emirates NBD Research

Dubai: Real GDP growth



Source: Dubai Statistics Centre, Emirates NBD Research

Dubai: Key sector growth rates in 2015



Source: Dubai Statistics Centre, Emirates NBD Research

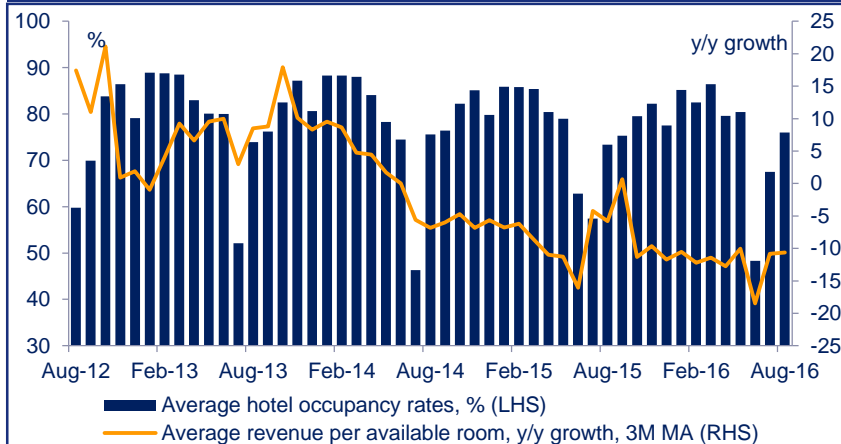


Dubai Economic Update (2/3)

Highlights

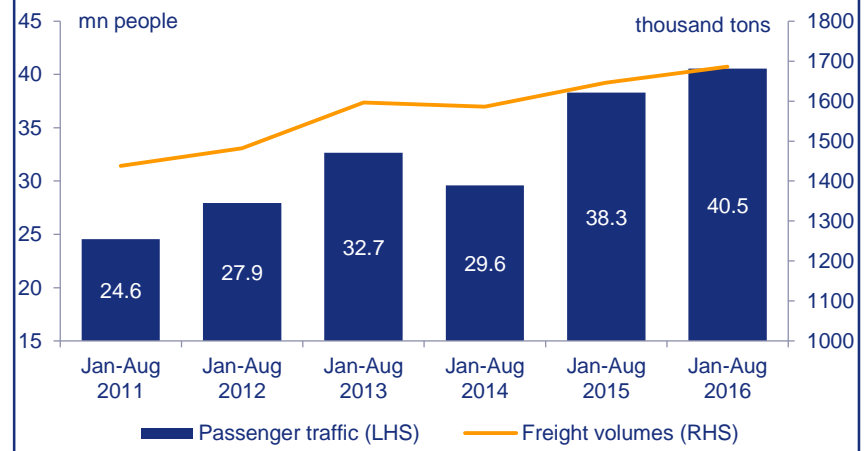
- Passenger traffic at the Dubai International Airport (DXB) rose to 55.9 million in Jan-Aug 2016, up by 7.0% y/y.
- Passenger traffic is expected to exceed 85 million at DXB by the end of 2016, according to Dubai Airports.
- Dubai's hotel occupancy averaged 76.1% in Jan-Sep 2016, unchanged compared to the same period in 2015.
- The supply of hotel rooms in Dubai increased by 5.8% y/y in Jan-Sep 2016 to 86,151 rooms with the Department of Tourism and Commerce Marketing (DTCM) targeting 140,000 to 160,000 hotel rooms by 2020.

Hotel occupancy and RevPAR



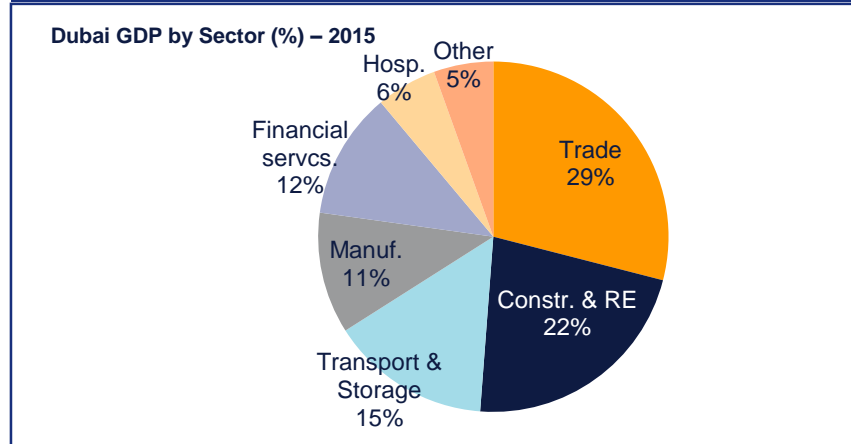
Source: STR Global, Emirates NBD Research

Dubai Airports passenger traffic



Source: Dubai Airports, Emirates NBD Research

Composition of Dubai GDP



Source: Dubai Statistics Centre

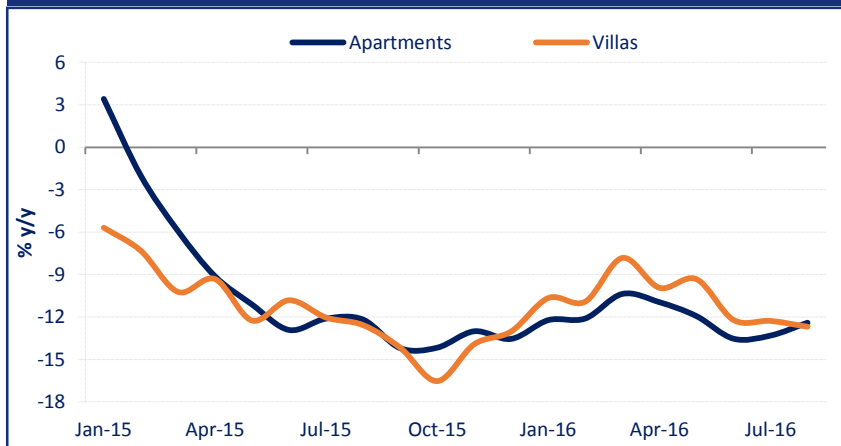


Dubai Economic Update (3/3)

Highlights

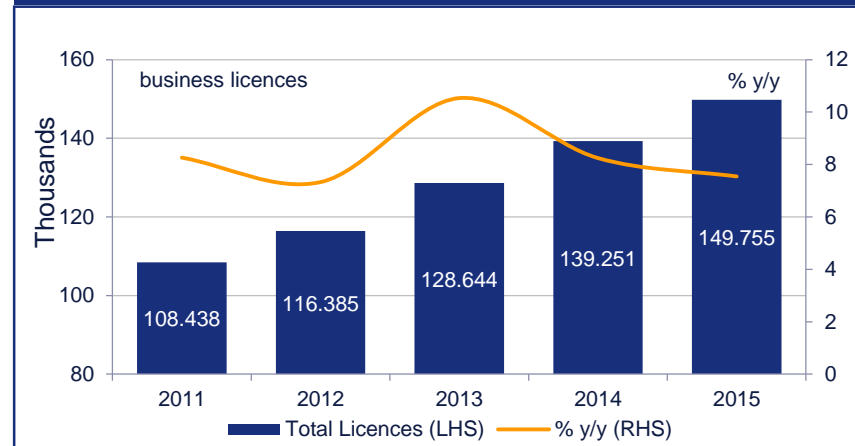
- Dubai residential real estate prices have eased further in September 2016, although the rate of decline has slowed since the beginning of 2016.
- Rents have declined on an annual basis in September, more or less aligned with the annual fall in sales prices.
- Real estate sector is likely to continue to face challenges through 2016 with several factors contributing such as lower oil prices weighing on confidence, increased supply, USD strength and economic developments in investors' home markets.

Dubai residential property prices



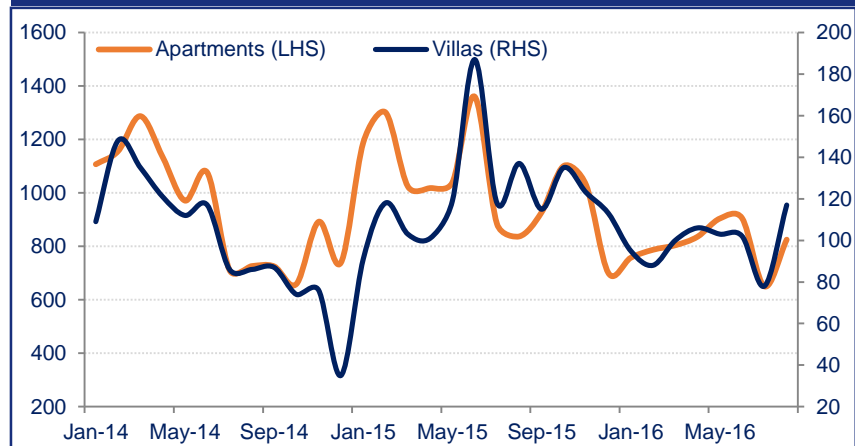
Source: Phidar Advisory, Emirates NBD Research

Business licenses issued*



Source: DSC, *Licenses issued by DED only (excludes Freezones)

Dubai transaction volumes



Source: Phidar Advisory, Emirates NBD Research

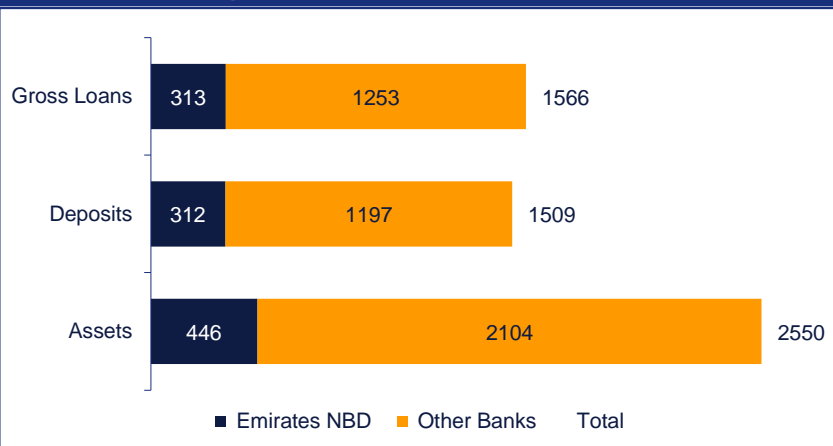


UAE Banking Market Update

Highlights

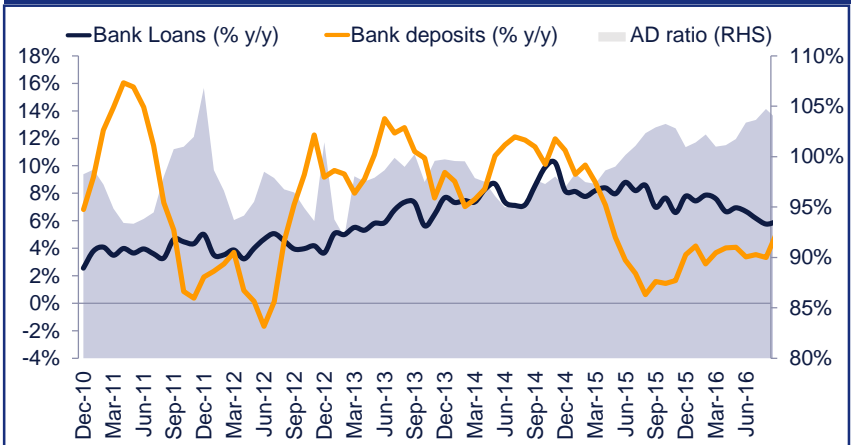
- M2 growth increased by 3.6% y/y/ in September 2016. M3 (M2 +Govt. deposits) also increased by 3.5% y/y for the same month.
- Total bank deposits increased by AED 37.1bn in the year to September. Gross loans increased by AED 80.9bn YTD (6% y/y at the end of September) pushing the loan to deposit ratio to 103.8%.
- Although the 3m EIBOR rate has increased in recent months, this has been mostly due to higher USD rates, with the spread over 3m LIBOR narrowing

UAE banking market (AED Bn)



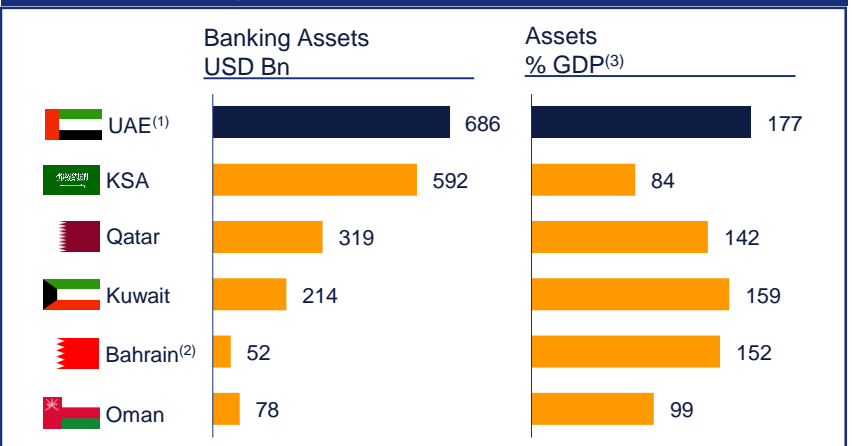
Source: UAE Central Bank Statistics, ENBD as at September 2016

Bank deposit and loan growth



Source: UAE Central Bank; loan growth gross of provisions

GCC banking market



1) Includes Foreign Banks; 2) Excludes Foreign Banks; 3) GDP data is for FY 2016 forecasted. UAE as at September 2016; Saudi, Qatar and Oman as at August 2016; Kuwait as at July 2016; Bahrain as at Jun 2015 Source: UAE Central Bank; National Central Banks and Emirates NBD forecasts

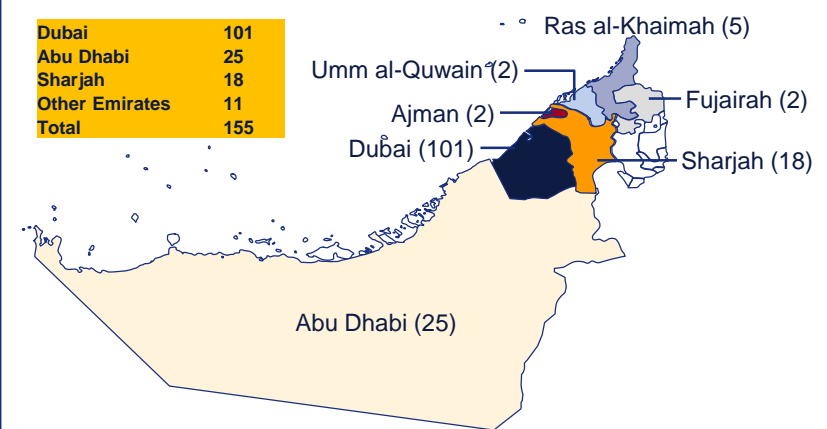


Emirates NBD at a glance

#1 bank in the UAE

- **Market share** in the UAE (as at 30 September 2016)
 - Assets 17.5%; Loans 20.0%; Deposits 20.7%
- **Leading retail banking franchise** in the UAE with the largest distribution network, complemented by a best-in-class mobile and online banking platform
- **Fully fledged financial services offerings** across retail banking, private banking, wholesale banking, global markets & trading, investment banking, brokerage, asset management, merchant acquiring and cards processing

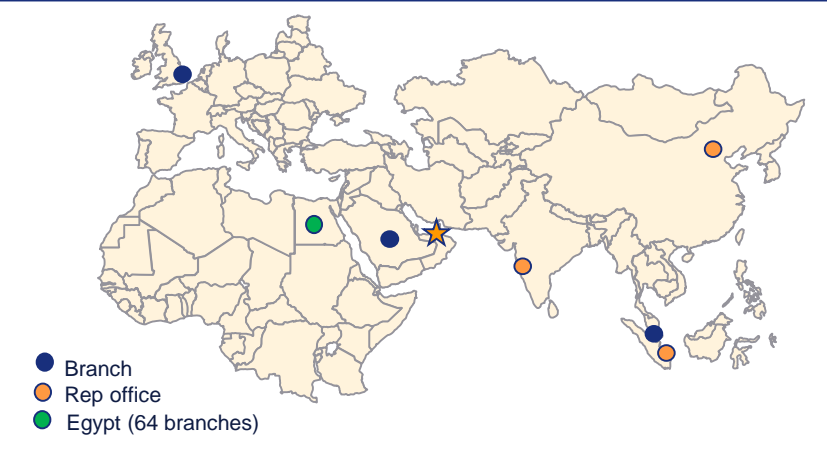
Largest branch network in the UAE



Credit ratings

	Long Term / Short Term	Outlook	Most Recent Rating Action
	A3 / P-2	Stable	LT ratings upgraded and outlook 'Stable' (16-Jun-16)
	A+ / F1	Stable	Ratings affirmed (26-Feb-16)
	A+ / A1	Stable	LT FCR and FSR upgraded (12-Oct-16)

International presence

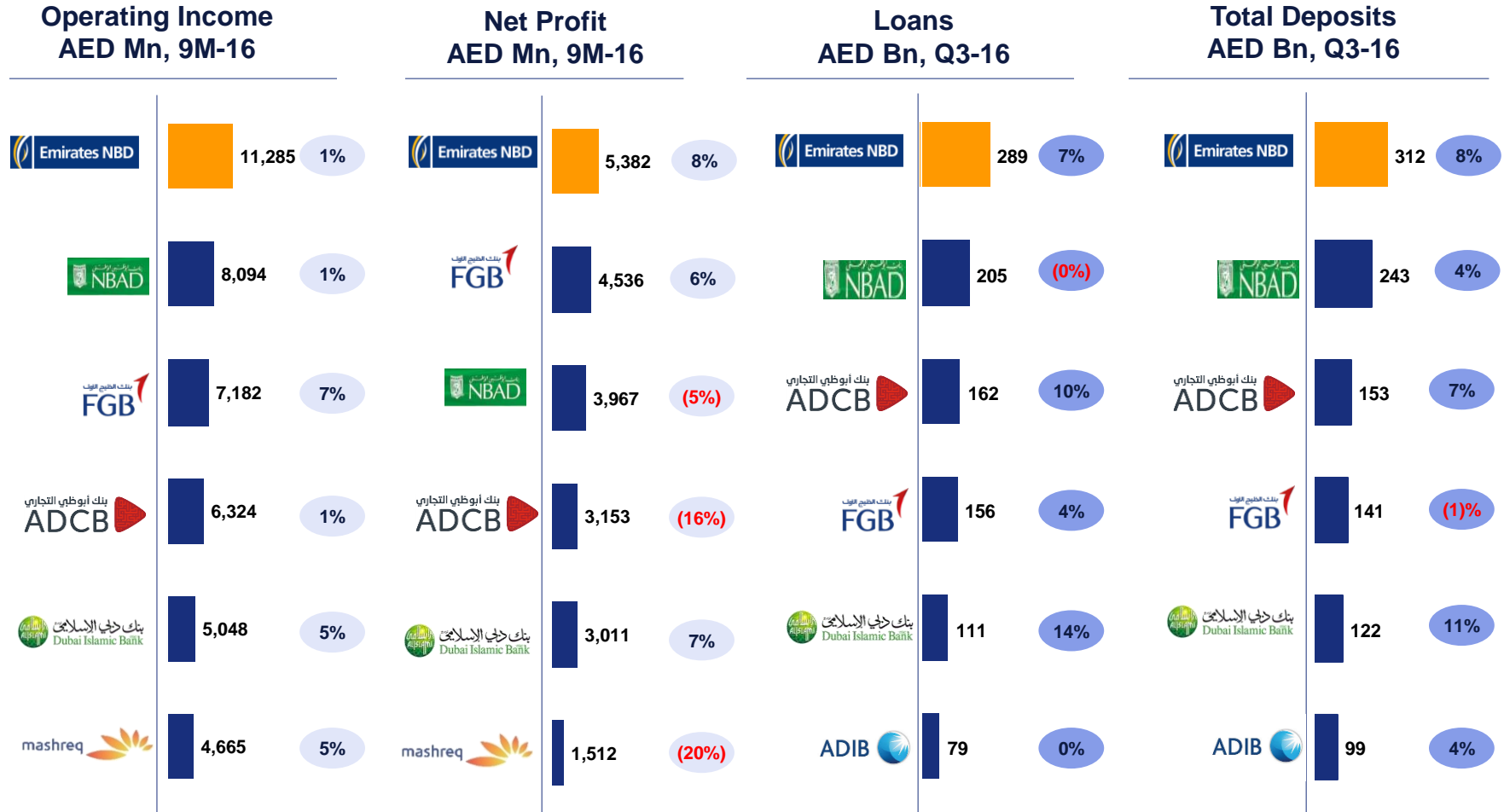




Emirates NBD is the largest bank in the UAE

x% 9M -16 vs. 9M -15

x% Q3-16 vs. Q4-15



Emirates NBD is among top 3 banks in the GCC by Operating Income, Net Profit, Loans and Deposits in 2015

x% 2015 vs. 2014

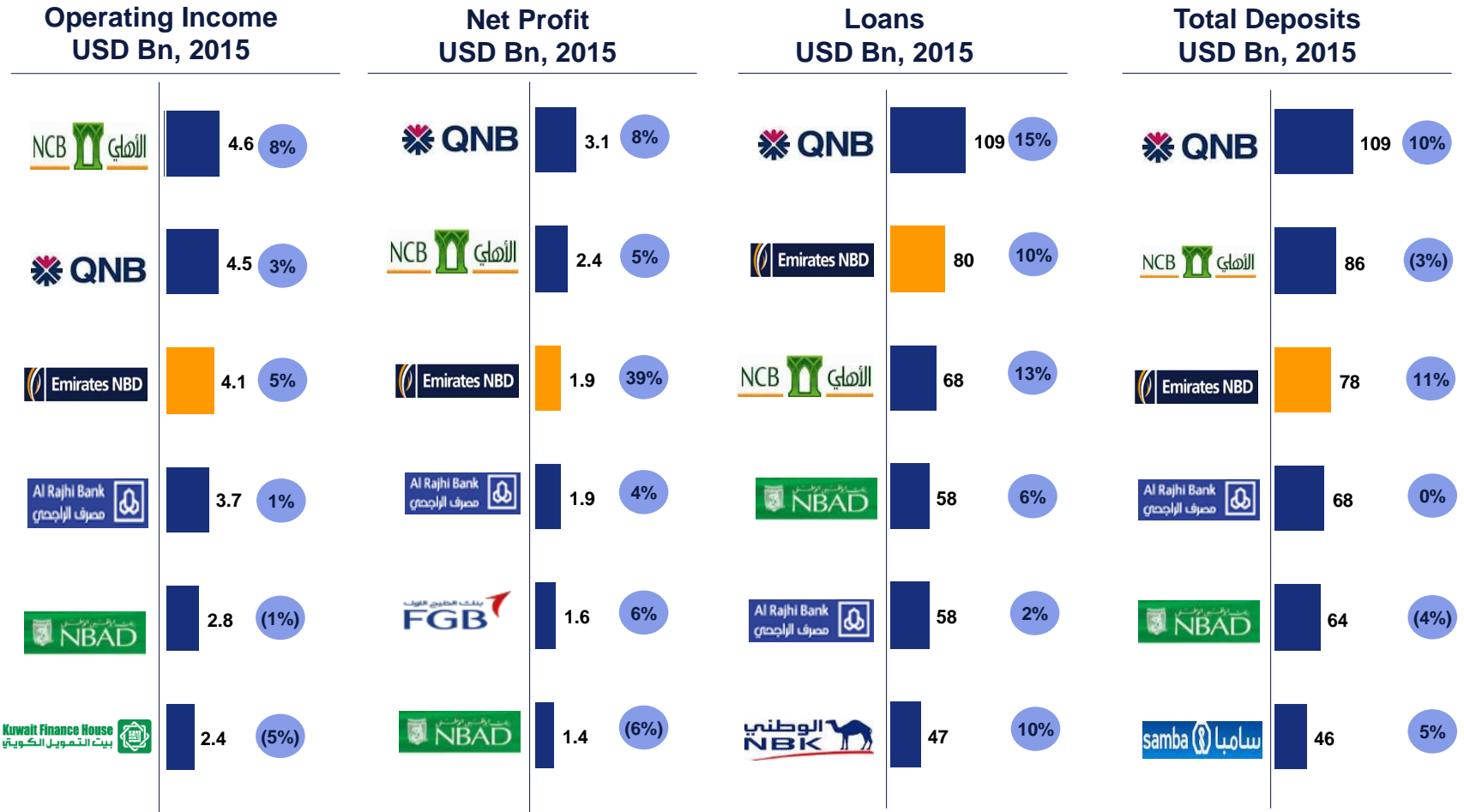
Operating Environment

Emirates NBD Profile

Financial & Operating Performance

Strategy

Appendix





Profit and Balance Sheet Growth in Recent Years

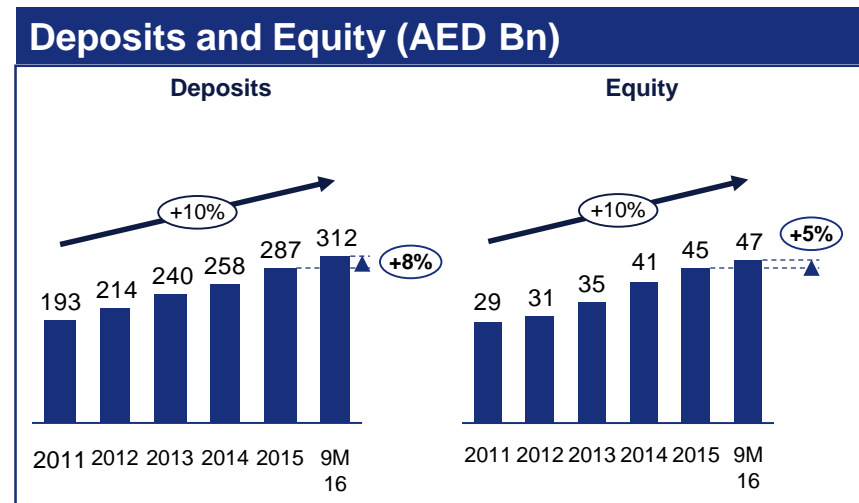
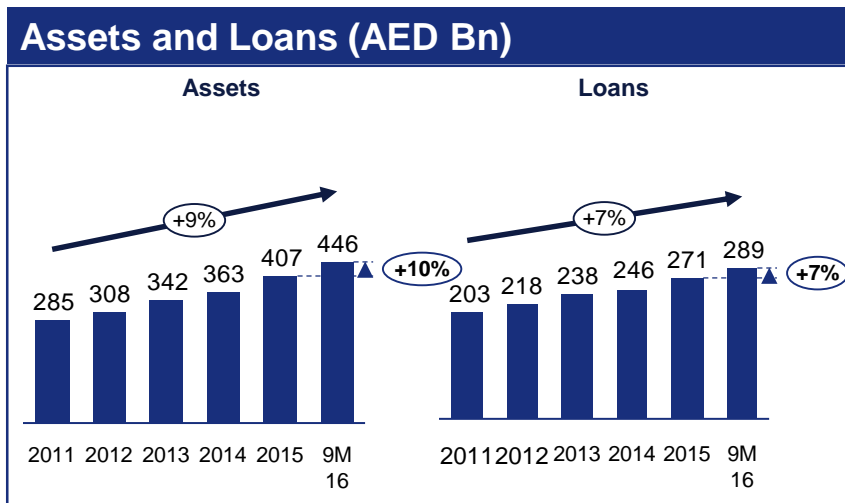
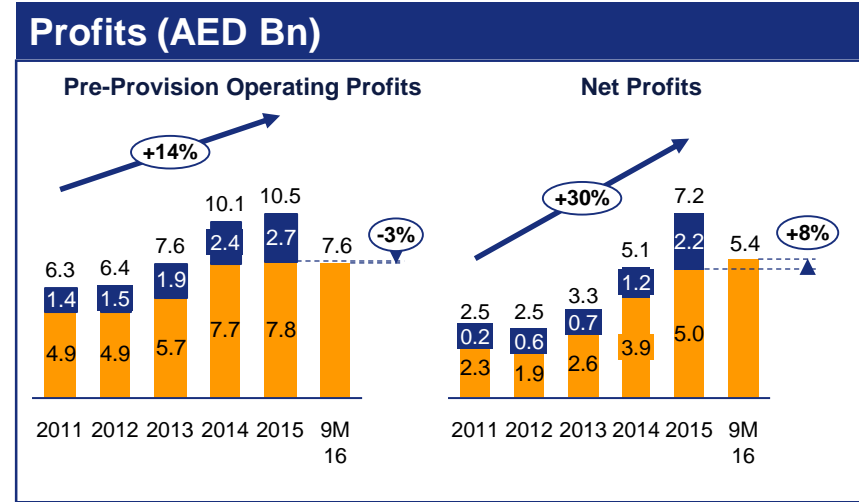
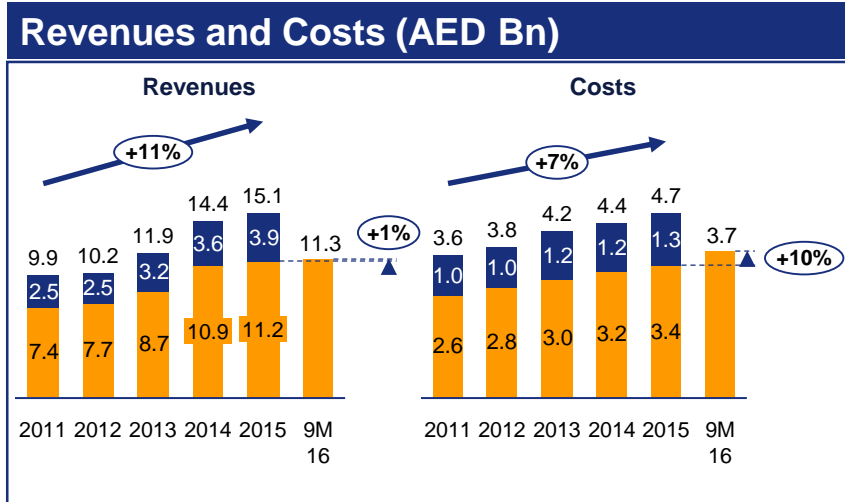
Operating Environment

Emirates NBD Profile

Financial & Operating Performance

Strategy

Appendix



Equity is Tangible Shareholder's Equity excluding Goodwill and Intangibles

Source: Financial Statements



Operating Environment
Emirates NBD Profile
Financial & Operating Performance
Strategy
Appendix

Emirates NBD delivered a solid set of results in Q3-16 amid a challenging environment

Q3 2016 YTD at a glance

		Q3 2016 YTD	vs. revised 2016 guidance
Profitability	Net profit	AED 5.4 Bn	+8% y-o-y
	Net interest margin	2.54%	2.55 – 2.65% range
	Cost-to-income ratio	32.7%	33% management target
Credit Quality	NPL ratio	6.4%	
	Coverage ratio	120.8%	
Capital & Liquidity	Tier 1 ratio	18.0%	
	Capital adequacy ratio	20.5%	
	AD ratio	92.8%	90-100% management target
Assets	Net Loan growth	7% ytd	mid-to-high single digit

2016 Macro themes

	Regional	Global
+	<ul style="list-style-type: none"> Resilience of UAE economy due to non-oil sectors UAE stock market movements correlated to changes in oil price 	<ul style="list-style-type: none"> Recovering US economy Oil prices remained largely range bound since recovering from early 2016 lows
-	<ul style="list-style-type: none"> Strong dollar impact on Dubai tourism counterbalanced by growth in visitors from new routes Tighter banking system liquidity due to regional competition for deposits Focus shifts to regional contracting sector; concerns on micro SMEs remain 	<ul style="list-style-type: none"> Global stock market volatility dampened investor confidence Slowdown in global growth contributed to weaker business and investor sentiment UK's decision to leave the E.U.



Q3-16 YTD Financial Results

Highlights

- Net profit of AED 5,382 million for Q3-16 YTD improved 8% y-o-y
- Net interest income improved 1% y-o-y as loan growth more than offset NIM contraction
- Non-interest income improved 1% y-o-y as higher core fee income, particularly from foreign exchange and derivatives, helped offset lower income from the sale of properties
- Costs grew 10% y-o-y on the back of late 2015 growth in anticipation of increased business volumes, which has since been contained in light of the new economic reality. Staff costs continue to improve as cost control measures implemented start to take effect. YTD cost trends within guidance and continue to be tightly managed
- Provisions of AED 2,184 million improved 22% y-o-y as net cost of risk continues to normalize on the back of improving asset quality
- NPL ratio improved to 6.4% and coverage ratio strengthened to 120.8%
- AD ratio of 92.8% within management range
- NIMs declined to 2.54% as loan spreads did not keep pace with the higher cost of deposits and wholesale funding

Key Performance Indicators

AED Mn	Q3-16 YTD	Q3-15 YTD	Better / (Worse)
Net interest income	7,651	7,572	1%
Non-interest income	3,634	3,582	1%
Total income	11,285	11,155	1%
Operating expenses	(3,693)	(3,362)	(10%)
Pre-impairment operating profit	7,592	7,793	(3%)
Impairment allowances	(2,184)	(2,808)	22%
Operating profit	5,407	4,985	8%
Share of profits from associates	86	113	(24%)
Taxation charge	(111)	(108)	(3%)
Net profit	5,382	4,990	8%
Cost: income ratio (%)	32.7%	30.1%	(2.6%)
Net interest margin (%)	2.54%	2.80%	(0.26%)

AED Bn	30-Sep-16	31-Dec-15	%
Total assets	446.0	406.6	10%
Loans	289.2	270.6	7%
Deposits	311.6	287.2	8%
AD ratio (%)	92.8%	94.2%	1.4%
NPL ratio (%)	6.4%	7.1%	0.7%



Q3-16 Financial Results Highlights

Highlights

- Net profit of AED 1,664 million for Q3-16 declined 1% y-o-y and 13% q-o-q
- Net interest income declined 2% y-o-y due to higher cost of fixed deposits and wholesale funding
- Non-interest income improved 5% y-o-y due to higher core fee income and declined 13% q-o-q due to lower one-off gains from the sale of properties, coupled with lower core fee income from foreign exchange and derivatives due to lower business volumes during the Q3 holiday period.
- Costs increased 8% y-o-y on the back of late 2015 growth in anticipation of increased business volumes, which has since been contained in light of the new economic reality. Costs improved 1% q-o-q as cost control measures implemented earlier take effect
- Provisions of AED 729 million improved 11% y-o-y as net cost of risk continues to normalize helped by further writebacks and recoveries
- NPL ratio improved to 6.4% and coverage ratio strengthened to 120.8%
- AD ratio of 92.8% within management range
- NIMs declined to 2.44% as loan spreads did not keep pace with the higher cost of deposits and wholesale funding

Key Performance Indicators

AED Mn	Q3-16	Q3-15	Better / (Worse)	Q2-16	Better / (Worse)
Net interest income	2,551	2,591	(2%)	2,544	0%
Non-interest income	1,063	1,009	5%	1,221	(13%)
Total income	3,614	3,600	0%	3,766	(4%)
Operating expenses	(1,218)	(1,126)	(8%)	(1,226)	1%
Pre-impairment operating profit	2,397	2,474	(3%)	2,540	(6%)
Impairment allowances	(729)	(822)	11%	(626)	(16%)
Operating profit	1,668	1,652	1%	1,914	(13%)
Share of profits from associates	25	39	(36%)	34	(28%)
Taxation charge	(29)	(18)	(61%)	(38)	23%
Net profit	1,664	1,673	(1%)	1,910	(13%)
Cost: income ratio (%)	33.7%	31.3%	(2.4%)	32.6%	(1.1%)
Net interest margin (%)	2.44%	2.75%	(0.31%)	2.55%	(0.11%)

AED Bn	30-Sep-16	31-Dec-15	%	30-Jun-16	%
Total assets	446.0	406.6	10%	425.8	5%
Loans	289.2	270.6	7%	286.0	1%
Deposits	311.6	287.2	8%	297.6	5%
AD ratio (%)	92.8%	94.2%	1.4%	96.1%	3.3%
NPL ratio (%)	6.4%	7.1%	0.7%	6.6%	0.2%

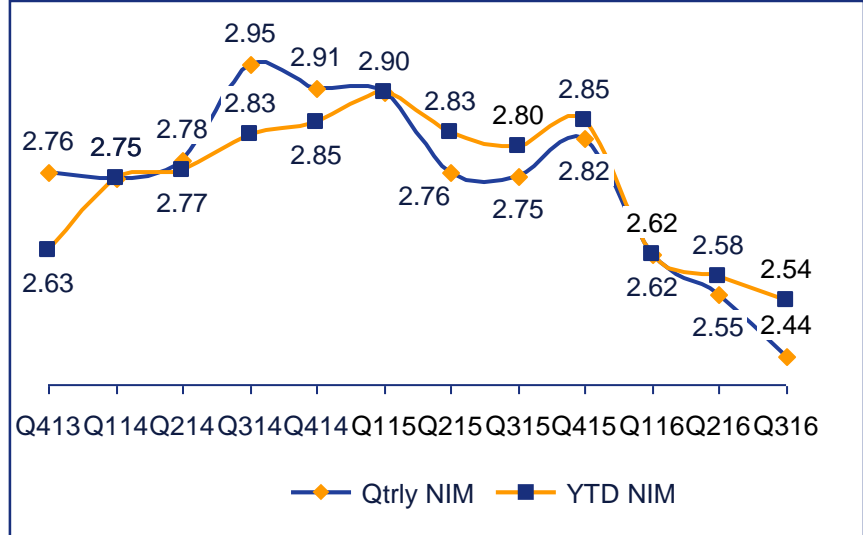


Net Interest Income

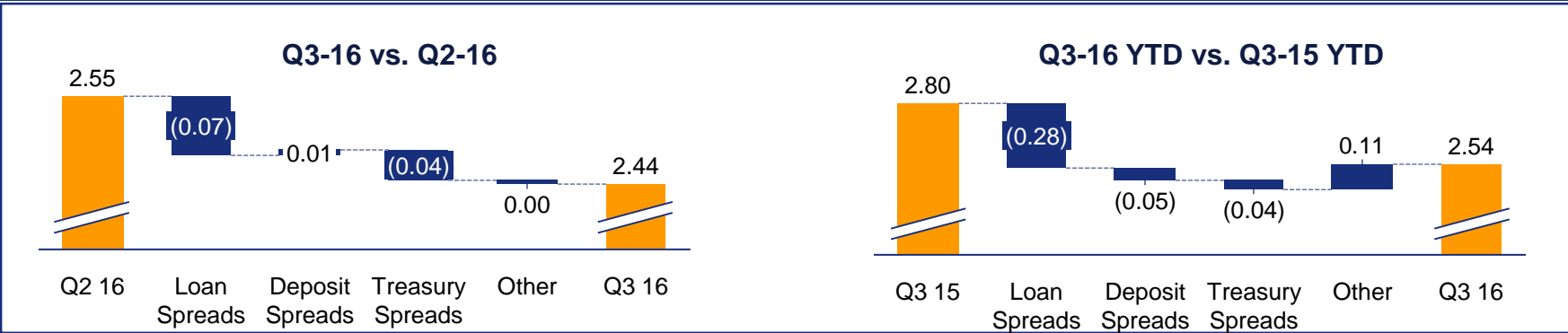
Highlights

- NIMs declined to 2.54% in 2016 YTD and to 2.44% in Q3-16
- Loan spreads declined as loan margins across a range of products did not keep pace with rising EIBOR rates
- Deposit spreads improved q-o-q as strong CASA balances helped offset higher EIBOR rates and declined marginally y-o-y due to higher fixed deposit balances
- Treasury spreads declined q-o-q as excess liquidity was deployed at comparatively lower yields
- Treasury spreads declined y-o-y as liquid assets generated relatively lower yields; partially offset by cheaper term funding and a positive contribution from investments
- NIM guidance of 2.55-2.65% maintained as strong liquidity position allows Bank to selectively manage funding costs

Net Interest Margin (%)



Net Interest Margin Drivers (%)





Non-Interest Income

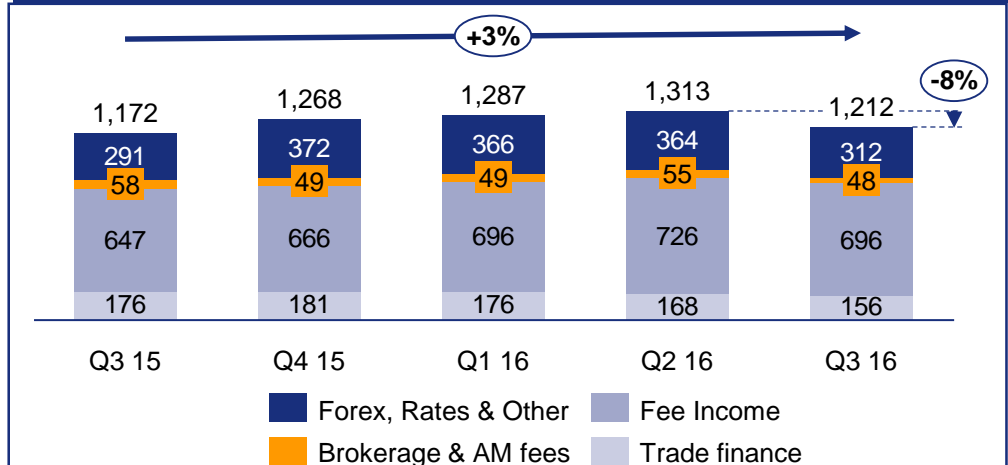
Highlights

- Non-interest income grew 1% y-o-y due to higher core fee income
- Core fee income improved 2% y-o-y driven by growth in credit card, foreign exchange and derivative volumes
- Core gross fee income declined 8% q-o-q due to lower business volumes during the Q3 holiday period.
- Property income declined on lower demand for bulk and individual property sales compared to 2015
- Income from Investment Securities improved y-o-y due to gains from the sale of investments in H1-16

Composition of Non Interest Income (AED Mn)

AED Mn	Q3-16 YTD	Q3-15 YTD	Better / (Worse)
Core gross fee income	3,811	3,630	5%
Fees & commission expense	(667)	(557)	(20%)
Core fee income	3,144	3,073	2%
Property income / (loss)	86	262	(67%)
Investment securities & other income	405	247	64%
Total Non Interest Income	3,634	3,582	1%

Trend in Core Gross Fee Income (AED Mn)



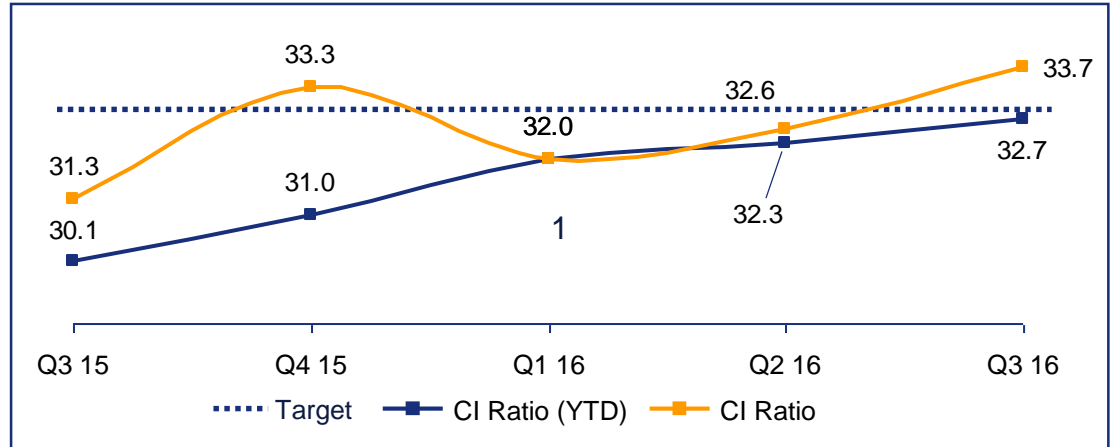


Operating Costs and Efficiency

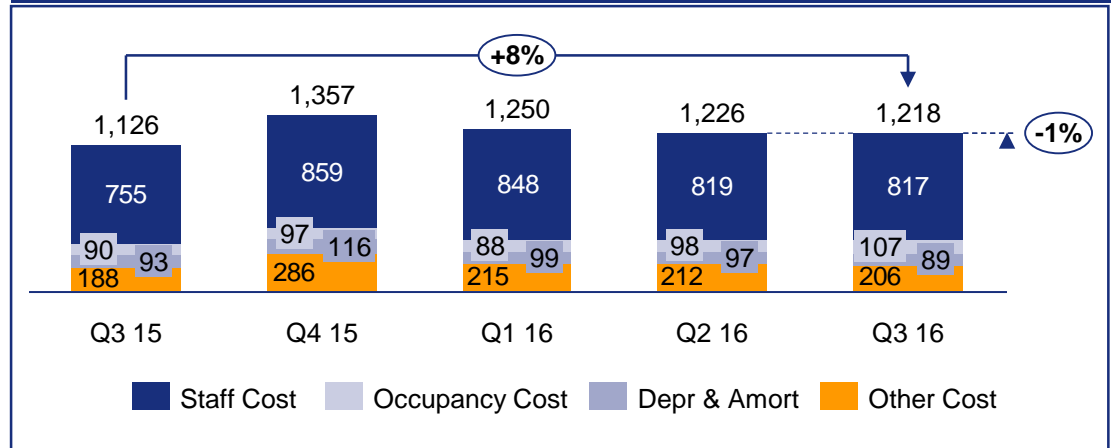
Highlights

- In Q3-16, costs improved by 1% q-o-q, helped by a further reduction in staff costs, following cost control measures implemented earlier in 2016.
- Costs increased by 8% y-o-y on the back of late 2015 growth in anticipation of increased business volumes, which has since been contained in light of the new economic reality
- Cost-to-Income Ratio rose by 1.1% q-o-q to 33.7% as lower non-interest income due to seasonality more than offset cost reductions
- Adjusted for one-offs, the Cost-to-Income Ratio for Q3-16 YTD was 33.0%
- Cost-to-Income Ratio expected to remain within 33% management target as recent cost reduction measures continue to take effect

Cost to Income Ratio (%)



Cost Composition (AED Mn)



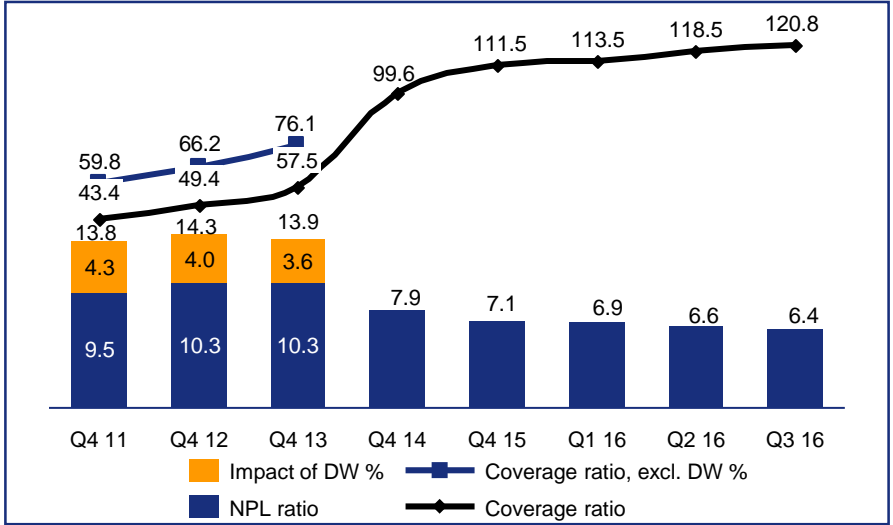


Credit Quality

Highlights

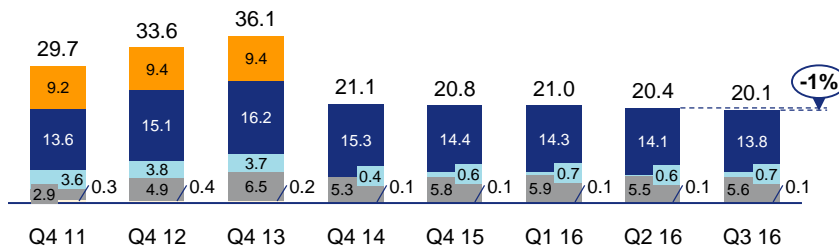
- NPL ratio improved to 6.4%
- Impaired loans improved to AED 20.1 Bn helped by AED 2,129 Mn of write backs & recoveries in Q3-16 YTD
- Q3-16 YTD cost of risk at 93 bps (annualized) continued to normalize as net impairment charge of AED 2,184 million in Q3-16 YTD improved 22% y-o-y
- Coverage ratio increased to 120.8%
- Total portfolio impairment allowances amount to AED 7.4 Bn or 3.20% of credit RWAs

Impaired Loan & Coverage Ratios (%)

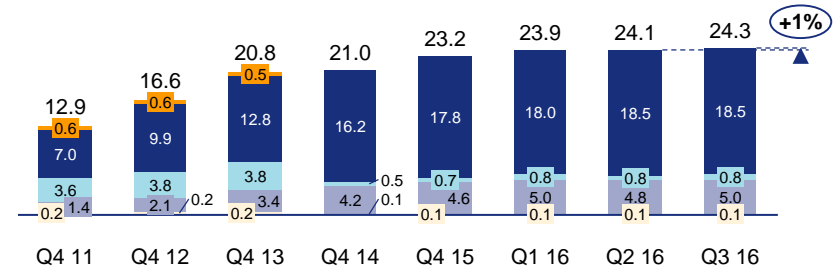


Impaired Loans and Impairment Allowances (AED Bn)

Impaired Loans



Impairment Allowances



DW Core Corporate Retail Islamic Other Debt Securities



Capital Adequacy

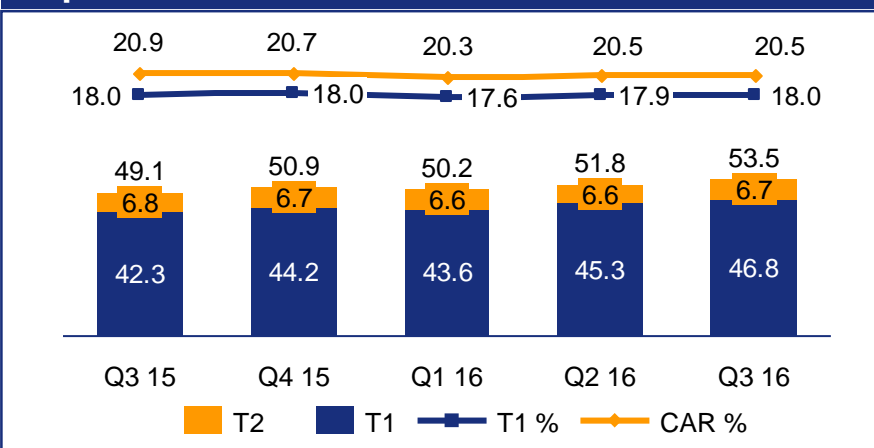
Highlights

- In Q3-16, Tier 1 ratio increased by 0.1% to 18.0% and CAR remained at 20.5%.
- Increase in Tier 1 capital from retained earnings more than offset modest increase in risk weighted assets
- Increase in RWAs due to increase in Loans & Receivables and deployment of excess liquidity placed as short term deposits with local and foreign banks

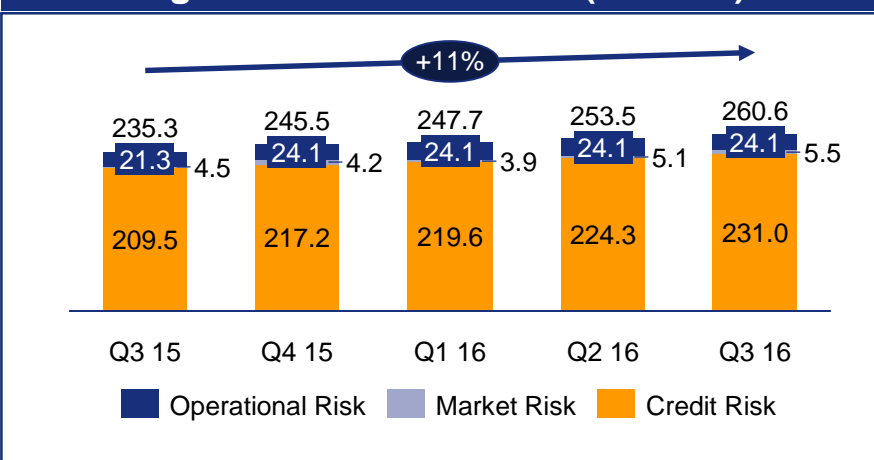
Capital Movements

AED Bn	Tier 1	Tier 2	Total
Capital as at 31-Dec-2015	44.2	6.7	50.9
Net profits generated	5.4	-	5.4
FY 2015 dividend paid	(2.2)	-	(2.2)
Tier 1 Issuance/Repayment	-	-	-
Tier 2 Issuance/Repayment	-	-	-
Amortisation of Tier 2	-	-	-
Interest on T1 securities	(0.4)	-	(0.4)
Goodwill	0.1	-	0.1
Other	(0.3)	0.0	(0.3)
Capital as at 30-Sep-2016	46.8	6.7	53.5

Capitalisation



Risk Weighted Assets – Basel II (AED Bn)



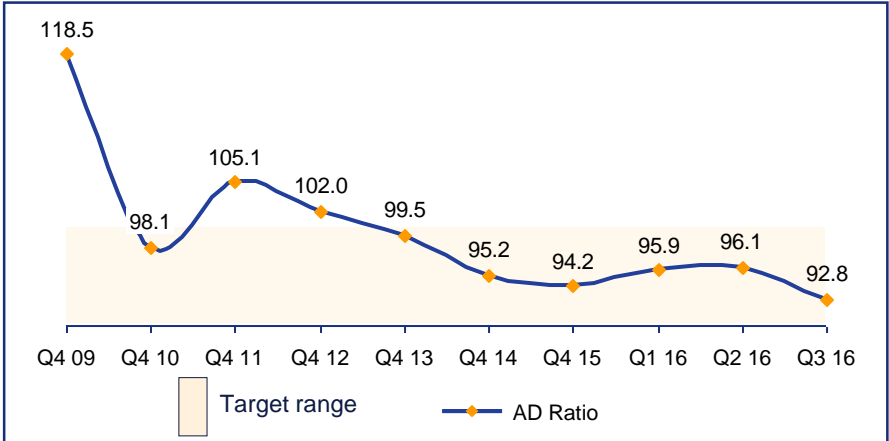


Funding and Liquidity

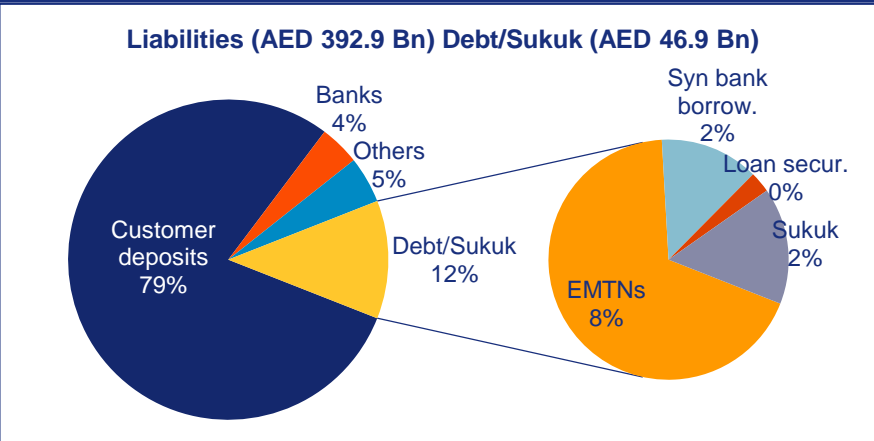
Highlights

- AD ratio of 92.8% within 90-100% management target range
- Liquid assets* of AED 53.9 Bn as at Q3-16 YTD (13.7% of total liabilities)
- Debt & Sukuk term funding represent 12% of total liabilities
- In 2016, AED 5.1 Bn debt matured and a AED 2.9 Bn club loan was repaid. This was replaced with AED 19.7 Bn raised via AED 9.8 Bn of private placements issued in 6 currencies, a AED 3.7 Bn sukuk and tap issue and a AED 6.2 Bn club loan
- Maturity profile affords Emirates NBD ability to consider public and private debt issues opportunistically

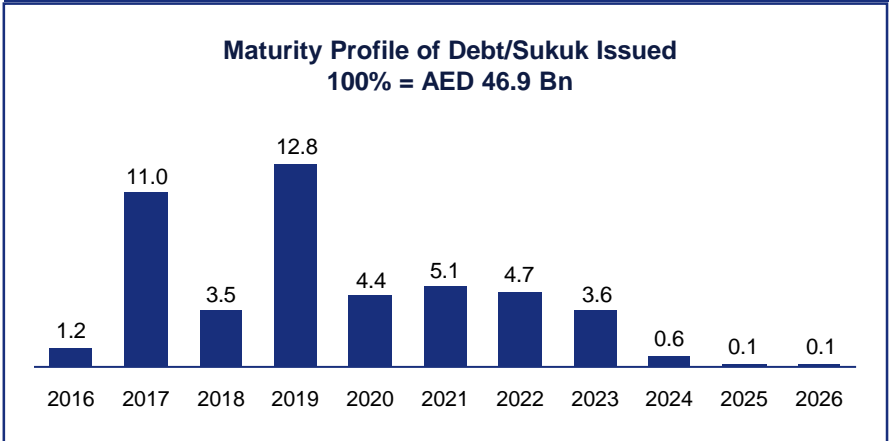
Advances to Deposit (AD) Ratio (%)



Composition of Liabilities/Debt Issued (%)



Maturity Profile of Debt Issued (AED Bn)



*Including cash and deposits with Central Banks but excluding interbank balances and liquid investment securities

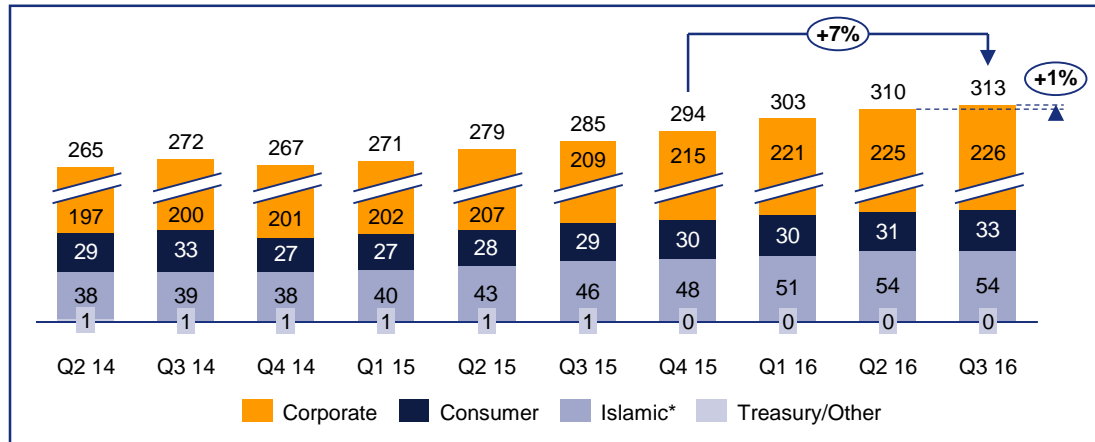


Loan and Deposit Trends

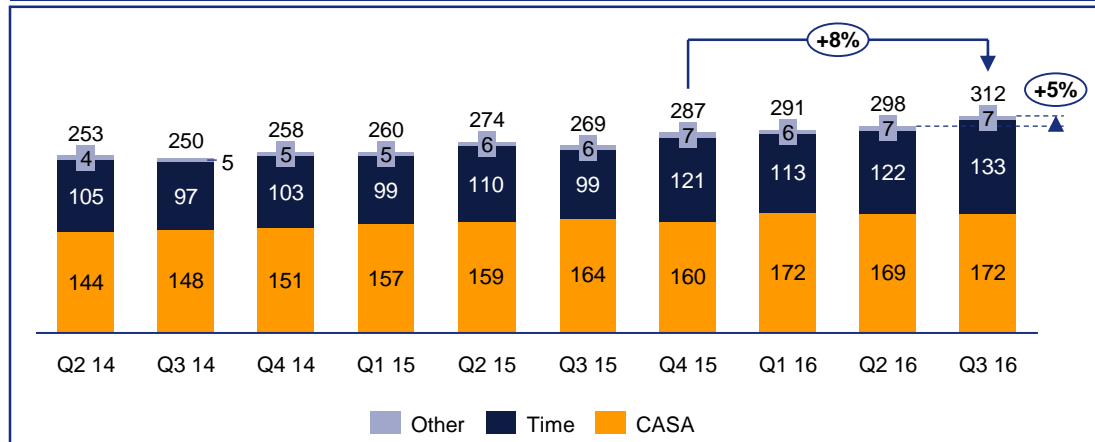
Highlights

- Gross loans grew 7% since end 2015 with good growth in Consumer and Islamic lending
- Islamic financing grew 11% since end 2015 due to growth in trade, services, personal and real estate sectors
- Corporate lending grew 5% since end 2015 due to growth in trade, services and sovereign sectors
- Consumer lending grew 10% since end 2015 across a range of products including mortgages, credit cards and personal loans
- Deposits increased 5% q-o-q and 8% since end 2015
- CASA deposits grew 7% since end 2015 and represent 55% of total deposits, up from 43% at end 2012.

Trend in Gross Loans by Type (AED Bn)



Trend in Deposits by Type (AED Bn)



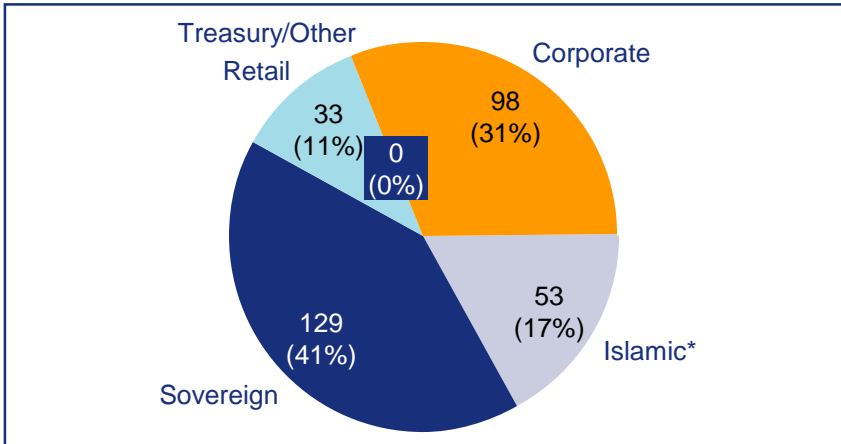
* Gross Islamic Financing Net of Deferred Income



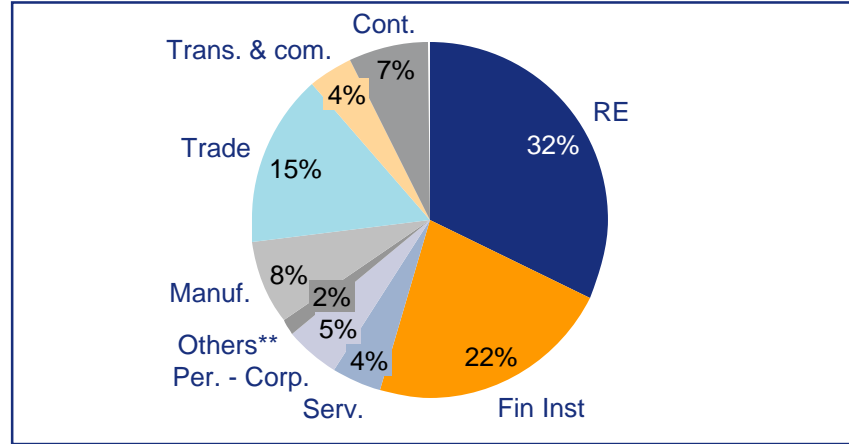
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Loan Composition

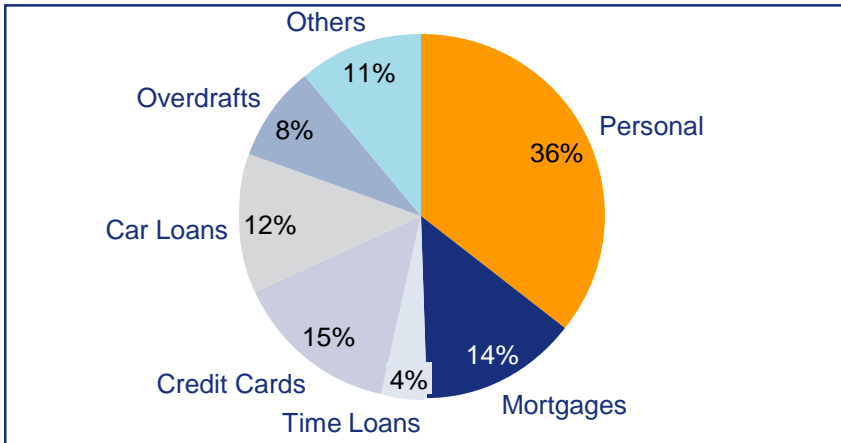
Total Gross Loans (AED 313 bn)



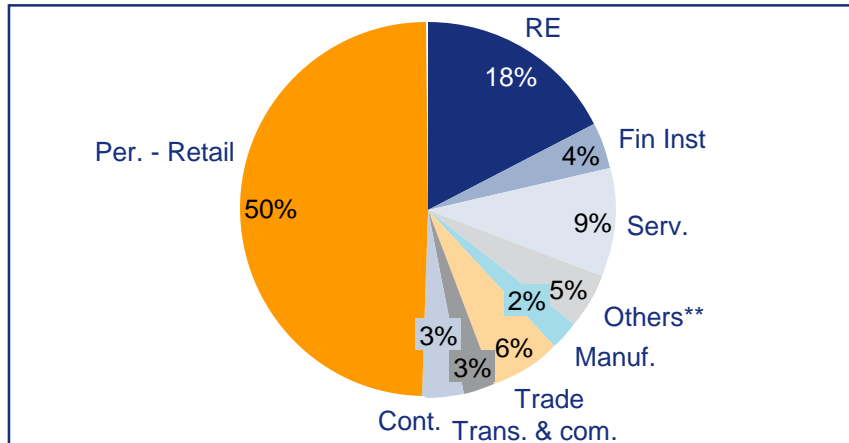
Corporate Loans (AED 98 bn)



Retail Loans (AED 33 bn)



Islamic* Loans (AED 53 bn)



* Islamic loans net of deferred income; **Others include Agriculture & allied activities and Mining & quarrying

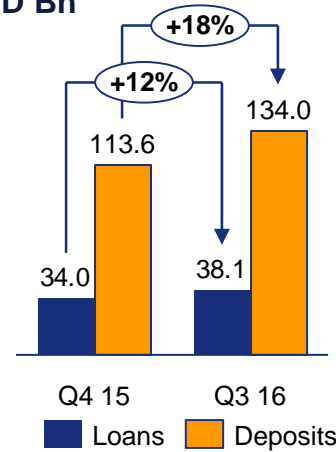


Divisional Performance

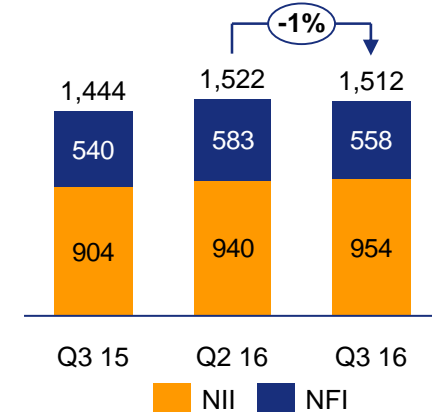
Retail Banking & Wealth Management

- RBWM revenues declined 1% q-o-q
- In Q3-16 YTD, fee income accounted for 37% of total RBWM revenue, compared to 30% in 2013
- Retail loans grew by 12% and deposits by 18% from end 2015
- The bank continues to optimize its distribution network with 565 ATMs and 97 branches as at 30-Sep-16
- RBWM further enhanced its award winning 'best-in-class' digital banking solution with initiatives such as Emirates NBD Pay; whilst earlier popular initiatives such as DirectRemit, FlexiLoan continue to gain traction. The bank continues develop its digital strategy through initiatives such as Future Lab and plans to launch UAE's first digital bank for millennials.

Balance Sheet Trends AED Bn



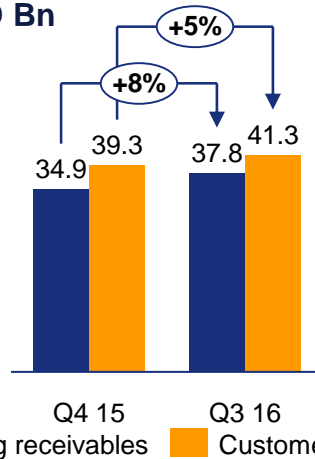
Revenue Trends AED Mn



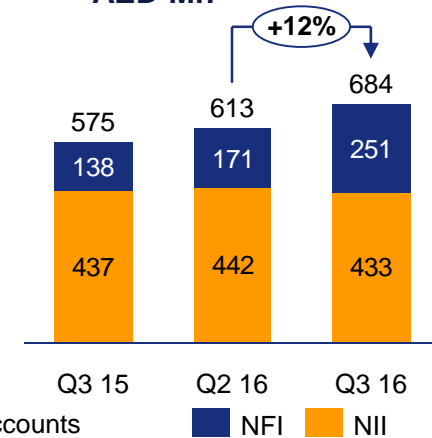
Islamic Banking

- Islamic Banking revenue grew 12% q-o-q
- Financing receivables grew 8% from end 2015 across a range of products
- Customer accounts increased by 5% from end 2015 as EI's strong liquidity position allows it to selectively manage the cost of liquidity
- In Q3, EI successfully raised another \$250m 5-year sukuk through a tap on their \$750m sukuk issued in Q2. The cost of the tap was 50bp pa lower than the original sukuk.
- As at 30-Sep-16, EI had 58 branches and an ATM & CDM network of 194

Balance Sheet Trends AED Bn



Revenue Trends AED Mn



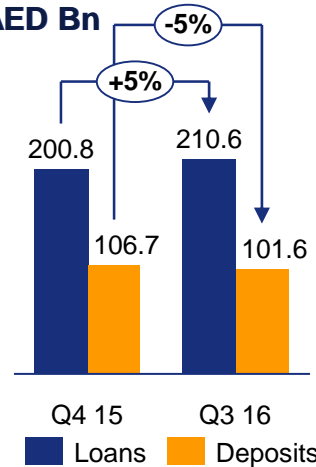


Divisional Performance (cont'd)

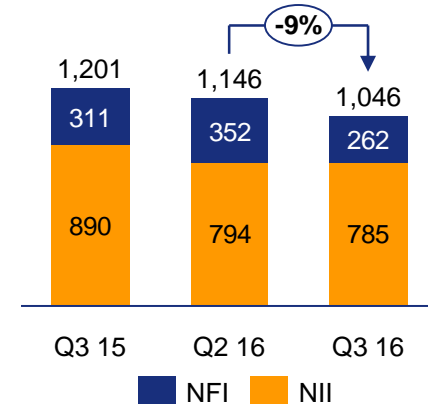
Wholesale Banking

- Wholesale Banking revenues declined 9% q-o-q
- Loans grew 5% from end 2015
- Deposits declined 5% from end 2015, reflecting continued efforts to reduce the average cost of funding while maintaining liquidity at optimum levels
- Fee income fell in Q3 due to lower business volumes during the holiday period
- Focus in 2016 continues to be on enhancing customer service quality in key sectors, share of wallet, increased cross-sell of Treasury and Investment Banking products and larger Cash Management and Trade Finance penetration

Balance Sheet Trends AED Bn



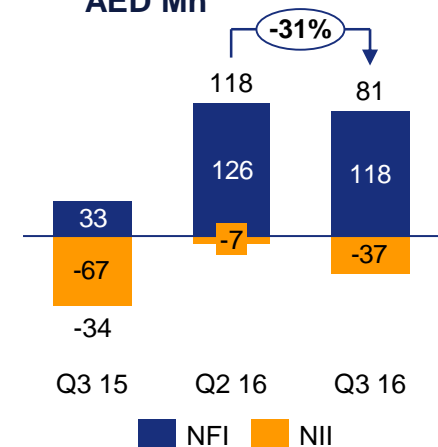
Revenue Trends AED Mn



Global Markets & Treasury

- GM&T revenues declined 31% q-o-q while showing growth y-o-y
- Sales revenues saw strong growth due to higher volumes in Interest Rate hedging products, Foreign Exchange & Fixed Income sales
- Trading and Investment revenues improved as both Credit Trading and FX Trading delivered a strong performance despite volatile market conditions
- Global Funding raised AED 19.7 Bn of term debt via AED 9.8 Bn of private placements, a AED 3.7 Bn of sukuk issue and tap and a AED 6.2 Bn club deal.

Revenue Trends AED Mn





Emirates NBD's core strategy is focused on the following building blocks

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Key Objective

Deliver an excellent customer experience

Strategic Levers

Drive core business

Run an efficient organization

Drive geographic expansion

Enablers

Build a high performing organization



Strategic priorities for 2016

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Pillars of our strategy

Key focus areas

1

Deliver an excellent customer experience

- Extend servicing of products through online, mobile, social channels
- Reinforce ENBD's position as a digital innovator in the region via best-in-class online and mobile banking services
- Keep investing in new digital channels, products, and capabilities

2

Drive core business

- Drive asset growth and cross-sell in Retail and Islamic
- Diversify wholesale banking loans portfolio
- Grow fee and commission income via improved Transaction Banking, Treasury and online offerings

3

Run an efficient organization

- Optimize the IT landscape to increase agility and enable digital banking
- Streamline key processes throughout the organization
- Enhance cross-functional collaboration throughout Group by aligning KPIs
- Enhance risk governance and compliance controls
- Align risk appetite to overall corporate strategy and capital utilisation

4

Drive geographic expansion

- Sustain our growth path and deepen footprint in Egypt and other offshore locations
- Catalyze growth in current international markets by focusing on cross border trade and other opportunities
- Continue to evaluate potential organic and inorganic opportunities in selected markets

5

Build a high performing organization

- Continue to drive nationalisation efforts with a focus on developing local leadership talent
- Improve performance management with greater recognition for high performers
- Continue successful Employee Engagement level programmes



2015 & 2016 Selected Awards

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'Best Bank in the Middle East'
'Best Digital Bank in the Middle East'
'Best Bank in the UAE'



'Best Prepaid Program – Emirates Islamic'



'#1 Financial Services Brand in the world'



'Commercial banking Capabilities in the UAE'
'Innovative Technology – Client Experience in the Middle East'



جائزة محمد بن راشد آل مكتوم للأعمال
MOHAMMED BIN RASHID AL MAKTOUM BUSINESS AWARD

'Business Excellence Award'



'Bank of the Year UAE & Middle East - 2015'




'Top 25 Global Banks on Social Media'



'Best Bank UAE'
'Best Bank GCC'
'Best Retail Bank UAE'
'Best Investment Bank'
'Fastest Growing Bank – UAE, Emirates Islamic'



Advertiser of the Year

'Best Mobile Banking App'
'Best Consumer Digital Bank in MEA'
'Best in Mobile Banking'



'UAE Cash Management Bank of the Year'



'UAE Asset Manager of the Year'



Large Deals Concluded in Q3 2016 YTD (1/2)

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GOVERNMENT OF SRI LANKA
USD 700,000,000



SYNDICATED TERM LOAN FACILITY
SEPTEMBER 2016
Initial Mandated Lead Arranger and Bookrunner




STANBIC BANK UGANDA LIMITED
USD 55,000,000




TWO YEAR TERM LOAN FACILITY
SEPTEMBER 2016
Initial Mandated Lead Arranger, Bookrunner, Coordinator, Documentation and Publicity Agent



ATLANTIS THE PALM 2 (DIFC) LTD
USD 50,000,000 & AED 2,938,399,999



CONVENTIONAL CREDIT AND COMMODITY MURABAHA FACILITIES
AUGUST 2016
INITIAL MANDATED LEAD ARRANGER AND BOOKRUNNER



DUBAI SILICON OASIS AUTHORITY
AED 1,000,000,000



سلطة فاحة دبي للسيليكون
Dubai Silicon Oasis Authority

IJARAH FACILITY
JULY 2016
Mandated Lead Arranger and Joint-Coordinator



SEKERBANK
USD 18,000,000 AND EUR 99,500,000



DUAL CURRENCY TERM LOAN FACILITY
JULY 2016
Mandated Lead Arranger




EMIRATES NBD BANK
USD 1,700,000,000




SYNDICATED TERM LOAN FACILITY
JUNE 2016
Coordinator



ADEPTIO AD INVESTMENTS SPC LIMITED
USD 1,650,000,000



TERM LOAN FACILITY
JUNE 2016
Mandated Lead Arranger and Book



UNITED ARAB BANK PJSC
USD 150,000,000



البنك العربي للتجد
UNITED ARAB BANK
SYNDICATED TERM LOAN FACILITY
JUNE 2016
Mandated Lead Arranger and Bookrunner



ALLANA INTERNATIONAL LIMITED
USD 500,000,000



SYNDICATED TERM LOAN TERM AND REVOLVING MURABAHA FACILITIES
MAY 2016
Initial Mandated Lead Arranger & Bookrunner



AFRICA FINANCE CORPORATION
USD 190,000,000



TERM LOAN FACILITY
MAY 2016
Joint-Coordinator, Initial Mandated Lead Arranger and Bookrunner





Large Deals Concluded in Q3 2016 YTD (2/2)

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THE STANDARD BANK OF SOUTH AFRICA LIMITED
USD 1,000,000,000




SYNDICATED TERM LOAN FACILITY
APRIL 2016
Mandated Lead Arranger and Bookrunner



SHARJAH ISLAMIC BANK
USD 265,000,000



SYNDICATED MURABAHA FINANCING FACILITY
APRIL 2016
Initial Mandated Lead Arranger and Bookrunner



CFC STANBIC BANK LIMITED
USD 135,000,000



SYNDICATED TERM LOAN FACILITY
MARCH 2016
Initial Mandated Lead Arranger and Bookrunner



TETRA HOSPITALITY INVESTMENTS LLC
AED 2,482,000,000



SYNDICATED TERM LOAN FACILITY
JANUARY 2016
Mandated Lead Arranger and Bookrunner



T S GLOBAL HOLDINGS PTE LIMITED
USD 1,500,000,000



TERM LOAN FACILITY
DECEMBER 2015
Mandated Lead Arranger and Bookrunner



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