



Emirates NBD at a glance

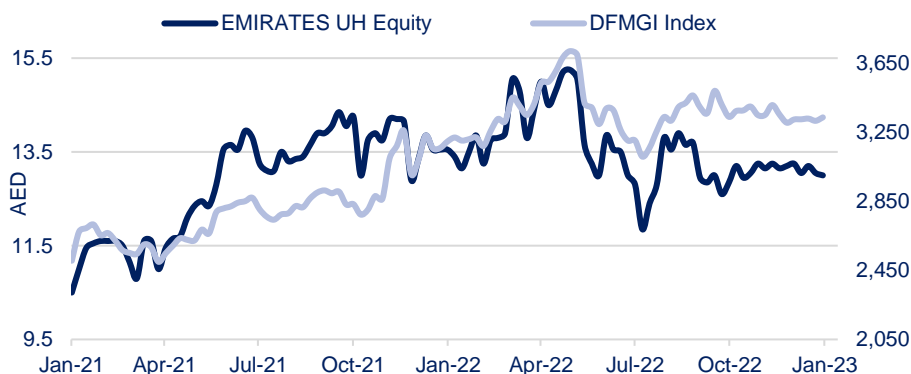
Emirates NBD (DFM: EMIRATESNBD) is a leading banking group in the region.

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 2022, total assets were AED 742 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.

31.12.2022

Currency	AED	Volume (avg.daily)	3,092,326
Closing Price	13.10	Number of shares ('000)	6,316,598
Change YoY%	-3.7	Market cap. (million)	82,747

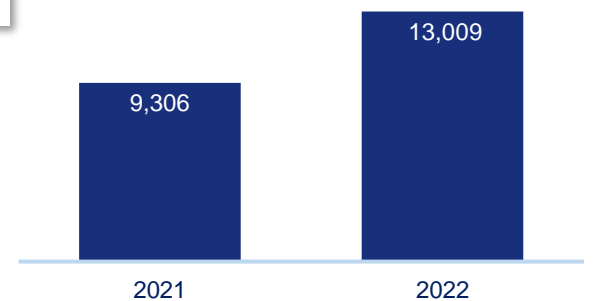


Analyst Coverage (13 Firms)

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

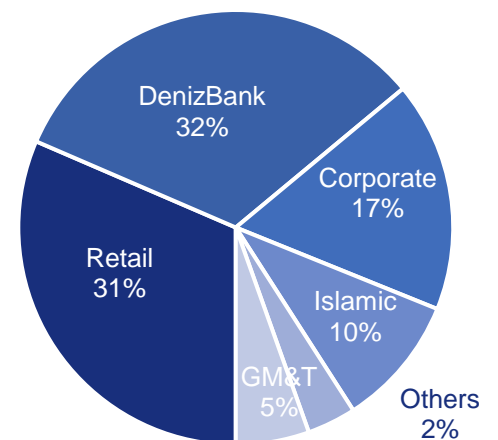
Credit Ratings	Long term	Short term	Outlook
Moody's	A2	P-1	Stable
Fitch	A+	F1	Stable
Capital Intelligence	A+	A1	Stable

Net Profit (AED million)



Total Income by Segment (2022)

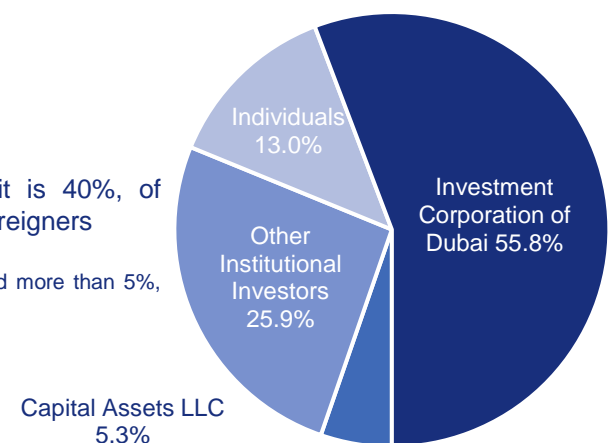
% of total



Ownership Structure

Foreign ownership limit is 40%, of which 13% is held by foreigners

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



Key Figures	2020	2021	2022
Income statement (AED million)			
Net interest income	17,487	16,925	23,222
Non-interest income	5,724	6,897	9,285
Total operating income	23,211	23,822	32,507
Pre-impairment operating profit	15,354	15,830	23,252
Net profit	6,965	9,306	13,009
Balance sheet (AED billion)			
Total assets	698.1	687.4	741.9
Loans	443.5	422.3	456.0
Deposits	464.2	456.5	502.9
Total equity attributable to equity holders	84.6	83.6	93.2
Key indicators (%)			
Cost to income ratio	33.8%	33.5%	28.5%
Net interest margin	2.65%	2.53%	3.43%
NPL ratio	6.2%	6.3%	6.0%
NPL coverage ratio	117.3%	127.5%	144.6%
Capital adequacy ratio	18.5%	18.3%	18.3%
Tier 1 ratio	17.4%	17.2%	17.2%
Advances to deposits ratio	95.6%	92.5%	82.8%
EPS (AED)	1.00	1.38	1.98
DPS (AED)	0.4	0.5	0.6
Return on average equity	8.4%	11.1%	14.7%
Return on tangible equity	9.5%	12.8%	17.1%
Return on average assets	1.0%	1.3%	1.8%
Share price as of 31 December (AED)	10.3	13.6	13.1