



Emirates NBD at a glance

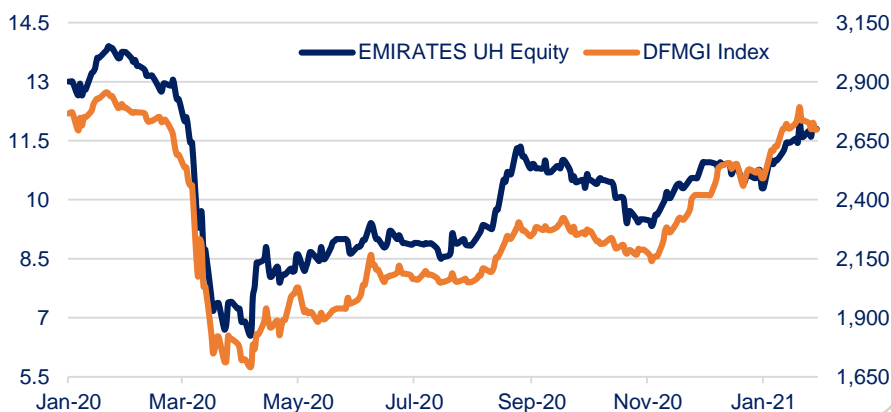
Emirates NBD (DFM: EMIRATESNBD) is a leading banking group in the region.

A full service bank, Emirates NBD is a major player in the UAE corporate and retail banking arena, and has strong Islamic banking, investment banking, private banking, asset management, global markets & treasury and brokerage operations.

As of 31 December 2020, total assets were AED 698 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.

31.12.2020

Currency	AED	Volume (avg.daily)	4,395,501
Closing Price	10.30	Number of shares ('000)	6,316,598
Change %	(20.8)	Market cap. (million)	65,061

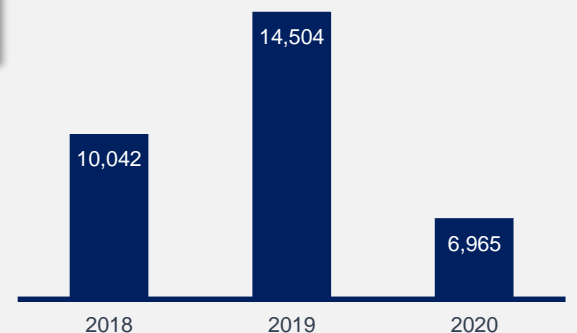


Analyst Coverage (10 Firms)

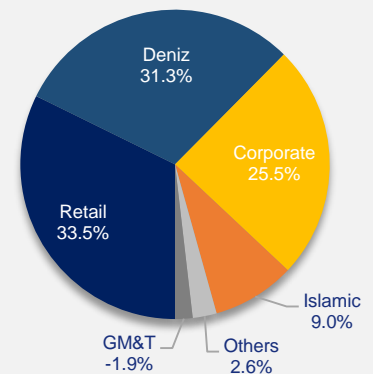
Arqaam Capital, BofA, CI Capital, Citi, EFG-Hermes, Goldman Sachs, HSBC, JP Morgan, AlphaMena, SICO

CREDIT RATINGS	Long term	Short term	Outlook
Moody's	A3	P-2	Negative
Fitch	A+	F1	Stable
Capital Intelligence	A+	A1	Stable

Net Profit (AED million)



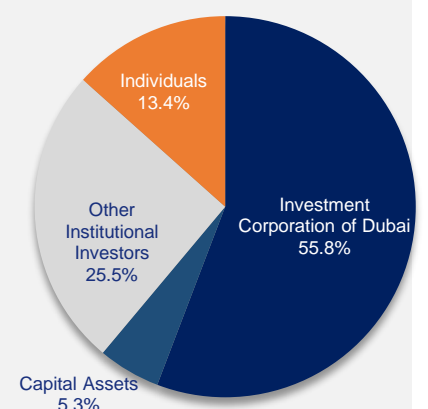
Operating Income by Segment (2020)



Ownership Structure

Foreign ownership limit is 40%, of which 11.5% held by foreigners

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



KEY FIGURES	2018	2019	2020
Income statement (AED million)			
Net interest income	12,888	16,188	17,487
Non-interest income	4,515	6,231	5,724
Operating income	17,402	22,419	23,211
Pre-impairment operating profit	11,783	15,211	15,354
Net profit	10,042	14,504	6,965
Balance sheet (AED billion)			
Total assets	500.3	683.3	698.1
Loans	327.9	437.4	443.5
Deposits	347.9	472.2	464.2
Total equity attributable to equity holders	64.0	81.6	84.6
Key indicators (%)			
Cost to income ratio	32.3%	32.1%	33.8%
Net interest margin	2.82%	2.89%	2.65%
NPL ratio	5.9%	5.6%	6.2%
NPL coverage ratio	127.3%	112.3%	117.3%
Capital adequacy ratio	20.9%	18.5%	18.5%
Tier 1 ratio	19.8%	17.4%	17.4%
Advances to deposits ratio	94.3%	92.6%	95.6%
Other Key Indicators			
EPS (AED)	1.70	1.68	1.00
DPS (AED)	0.4	0.4	0.4
Return on average equity	16.3%	13.9%*	8.4%
Return on tangible equity	20.3%	16.5%*	9.5%
Return on average assets	2.1%	1.7%*	1.0%
Share price as of 31 December (AED)	8.5	13.0	10.3