

Emirates NBD Investor Presentation

August / September 2016





Important Information

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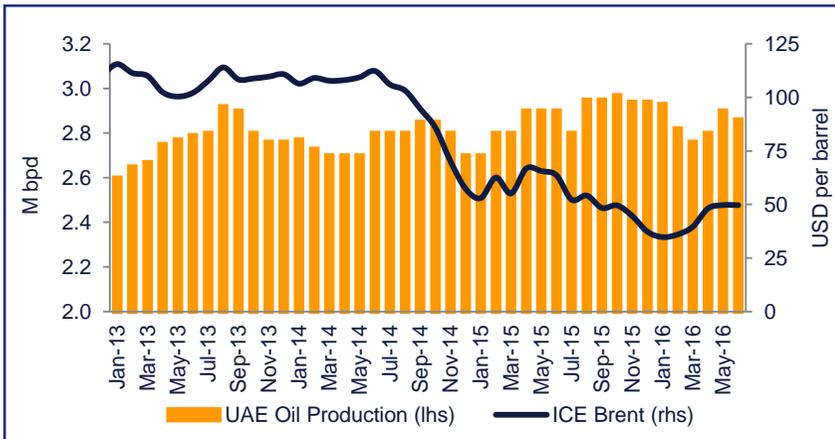


UAE Economic Update

Highlights

- Oil output in the UAE rose slightly 0.4% y/y in H1 2016 following the sharp decline in oil prices in the first half of 2016. Production rose to 2.9mn b/d in June 2016 up 1.4% m/m
- The July Purchasing Managers' Index (PMI) data indicates UAE's non-oil sectors have started the second half of 2016 on a strong note with July PMI rising to a 10-month high
- Overall, the July PMI data points to continued growth in the UAE's non-oil economy, albeit at a slower pace compared to the same time last year, with growth being driven primarily by domestic demand

Oil Price and UAE oil production



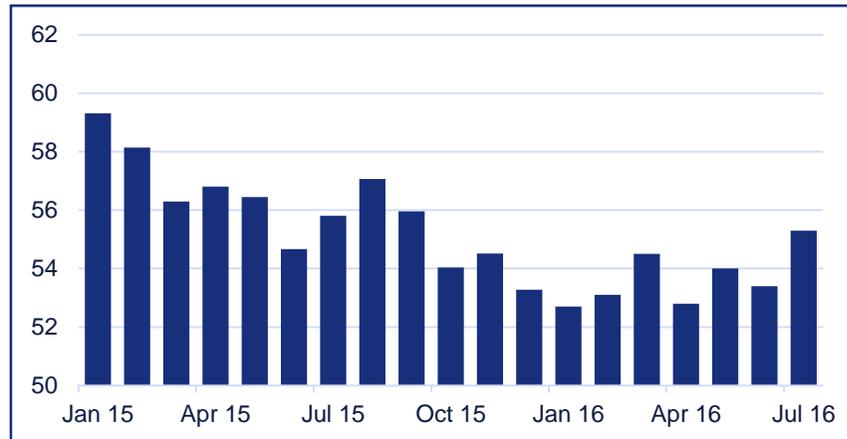
Source: Bloomberg, Emirates NBD Research

Real GDP growth forecasts

	2013	2014	2015E	2016F	2017F
S. Arabia	2.7	3.5	3.4	1.9	2.6
UAE	4.6	3.1	3.8	3.0	3.4
Qatar	4.6	4.0	3.8	4.1	5.2
Kuwait	0.6	0.1	0.5	2.0	2.8
Oman	4.6	2.5	3.4	2.9	3.0
Bahrain	5.3	4.5	3.1	2.8	3.9
GCC (average)	3.3	3.2	3.3	2.6	3.2
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

UAE PMI – Non oil private sector activity



Source: Markit / Emirates NBD

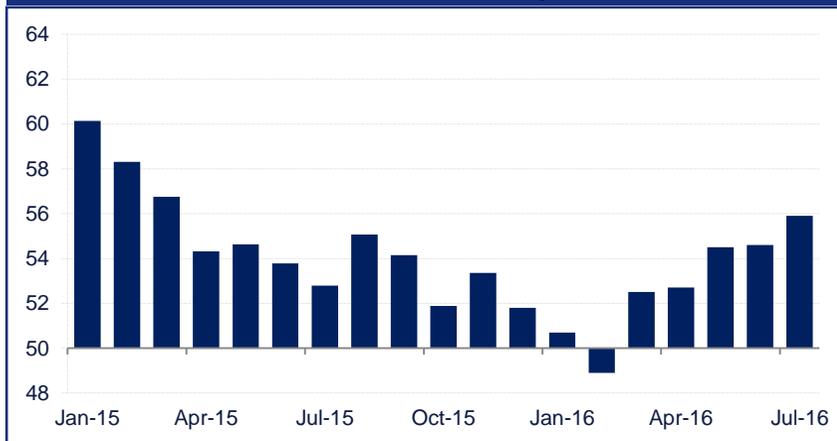


Dubai Economic Update (1/3)

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 Emirates NBD Dubai Economy Tracker Index rose further in July** to reach 55.9, the highest reading since March 2015. Firms surveyed cited "favourable business conditions, resilient client demand and competitive pricing strategies" as contributing to the overall improvement in business conditions

Emirates NBD Dubai Economy Tracker Index



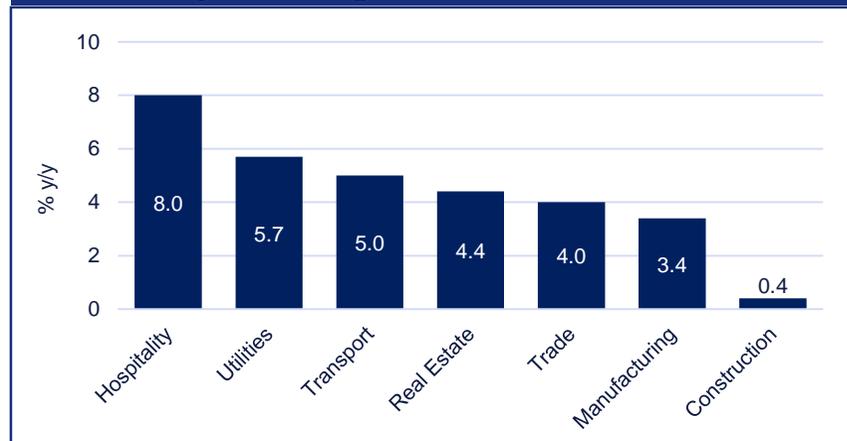
Source : Markit, Emirates NBD Research

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

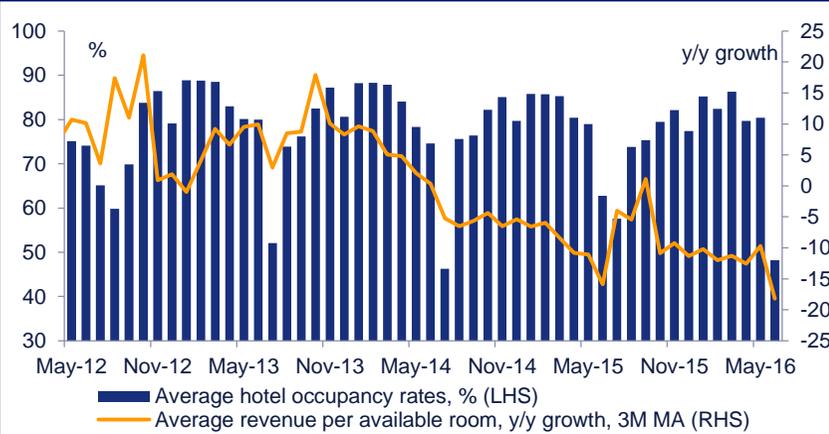


Dubai Economic Update (2/3)

Highlights

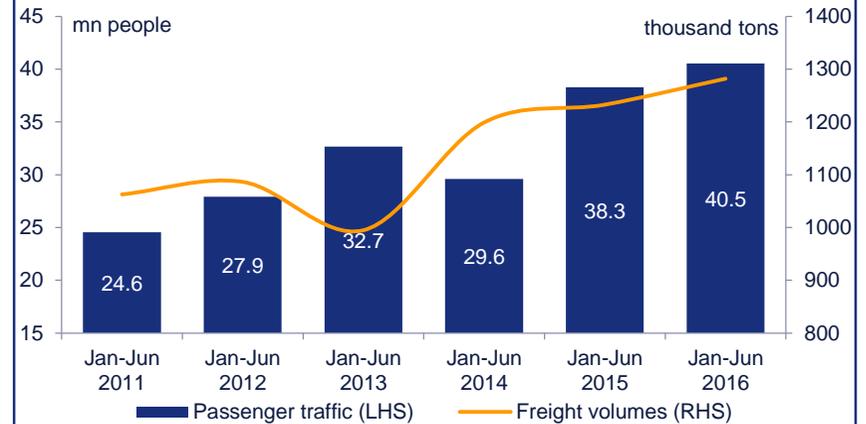
- Passenger traffic at the Dubai International Airport (DXB) rose to 40.5 million in H1 2016, up by 5.8% y/y
- Passenger traffic is expected to exceed 85 million at DXB by the end of 2016, according to Dubai Airports
- Dubai's hotel occupancy averaged 77.0% in H1 2016 down from 79.9% in the same period a year ago
- The supply of hotel rooms in Dubai increased by 6.6% y/y in H1 2016 to 83,896 rooms. The Department of Tourism and Commerce Marketing (DTCM) is targeting 140,000 to 160,000 hotel rooms by the end of the decade

Hotel occupancy and RevPAR



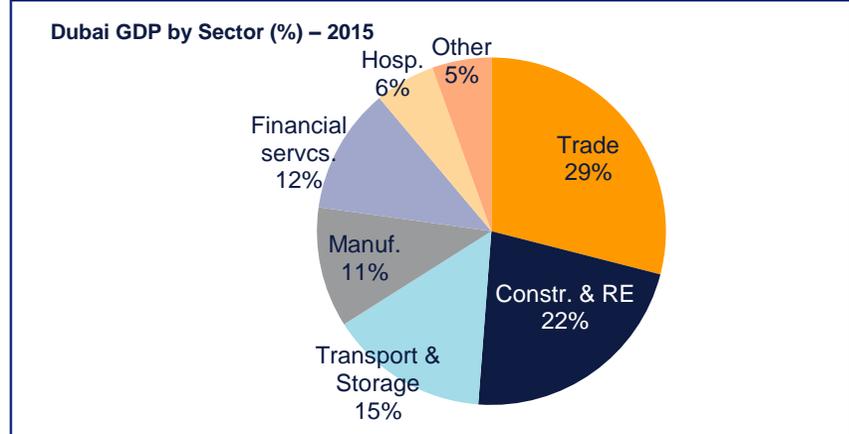
Source: STR Global, Emirates NBD Research

Dubai Airports passenger traffic



Source: Dubai Airports, Emirates NBD Research

Composition of Dubai GDP



Source: Dubai Statistics Centre



Dubai Economic Update (3/3)

Highlights

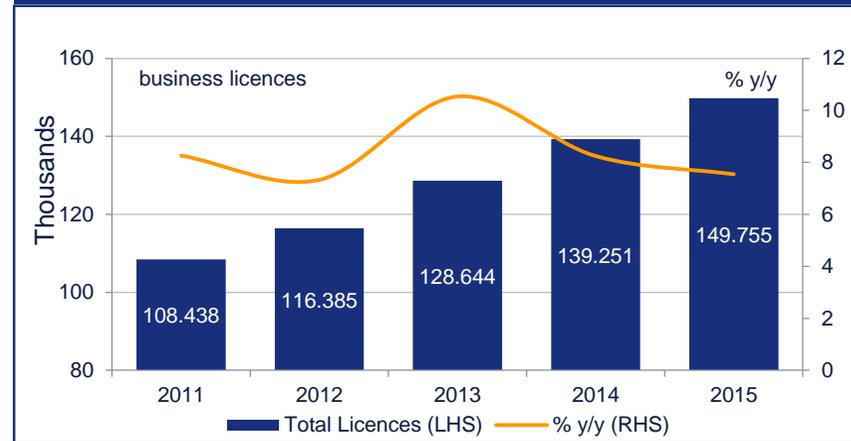
- Dubai residential real estate prices have eased further in June 2016 with apartment prices down -13.5% y/y and villa prices down -12.2% y/y
- Average rents have declined on an annual basis in June, more or less aligned with the annual fall in sales prices
- Real estate sector is likely to face challenges 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



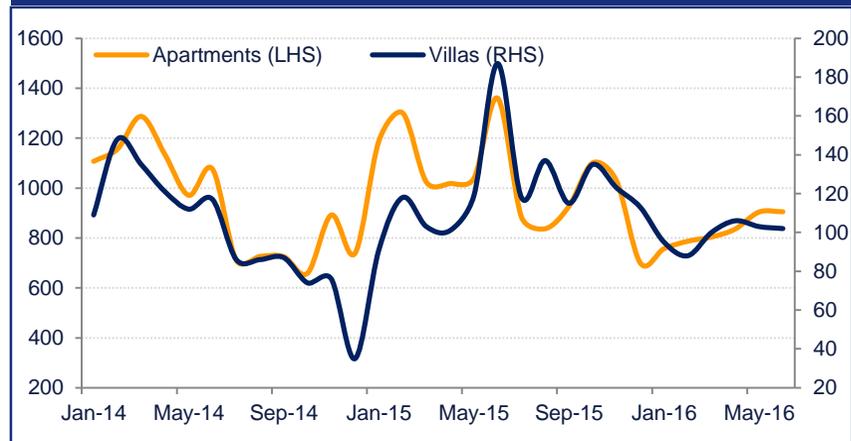
Source: Phidar Advisory, Emirates NBD Research

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

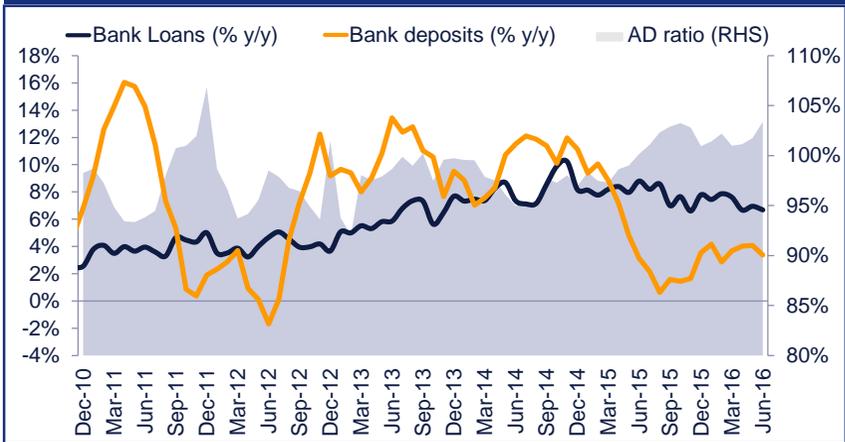
- M2 growth increased at a slower pace in June 2016 up by a mere 0.5% y/y. M3 (M2 +Govt. deposits) also increased slightly by 2.0% y/y for the same month
- Bank deposits increased at a slower pace in June, up 3.4% y/y at AED 1493 Bn. Gross loans increased AED 10.6bn in June 2016, pushing the loan/ deposit ratio to 103.4%
- 3m EIBOR eased since late June, and the spread over 3m LIBOR has also moderated as expectations about the pace of Fed tightening this year have become more dovish

UAE banking market (AED Bn)



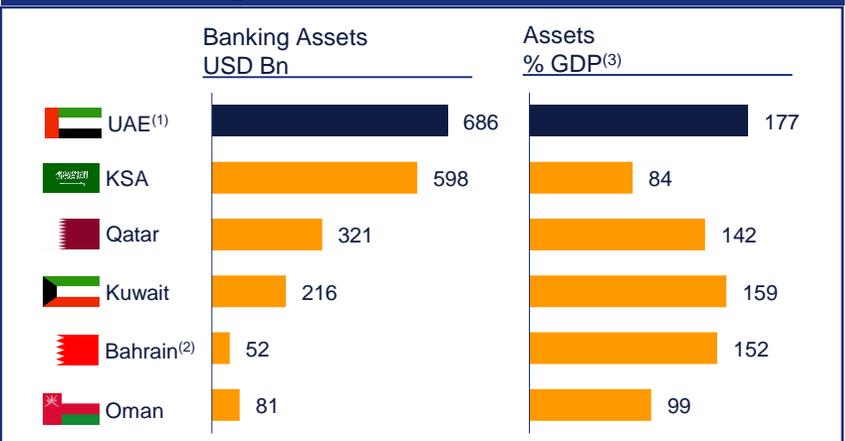
Source: UAE Central Bank Statistics, ENBD as at June 2016

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 at June 2016; Saudi and Qatar as at May 2016; Oman as at April 2016; Kuwait as at March 2016; Bahrain as at Jun 2015 Source: UAE Central Bank; National Central Banks and Emirates NBD forecasts



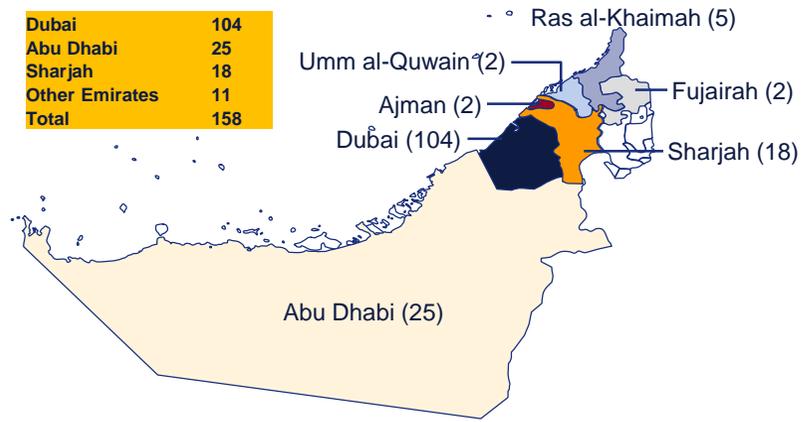
Emirates NBD at a glance

#1 bank in the UAE

- **Market share** in the UAE (as at 30 June 2016)
 - Assets 16.9%; Loans 20.1%; Deposits 19.9%
- **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

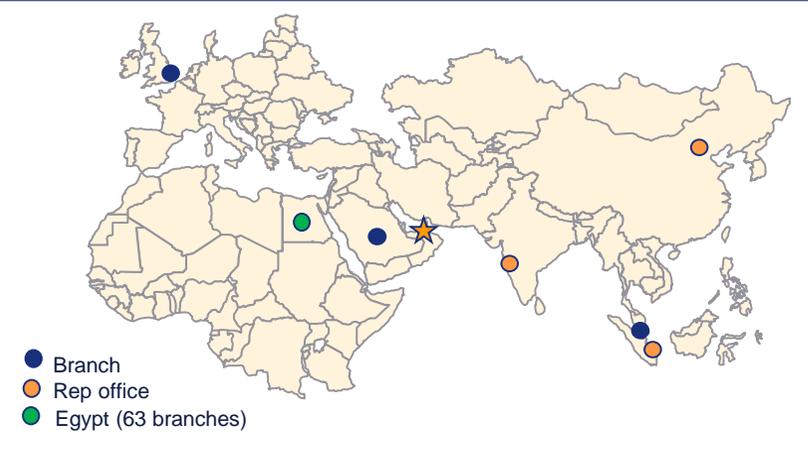
Dubai	104
Abu Dhabi	25
Sharjah	18
Other Emirates	11
Total	158



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	Ratings affirmed (13-Oct-15)

International presence



Emirates NBD is the largest bank in the UAE

Operating Environment

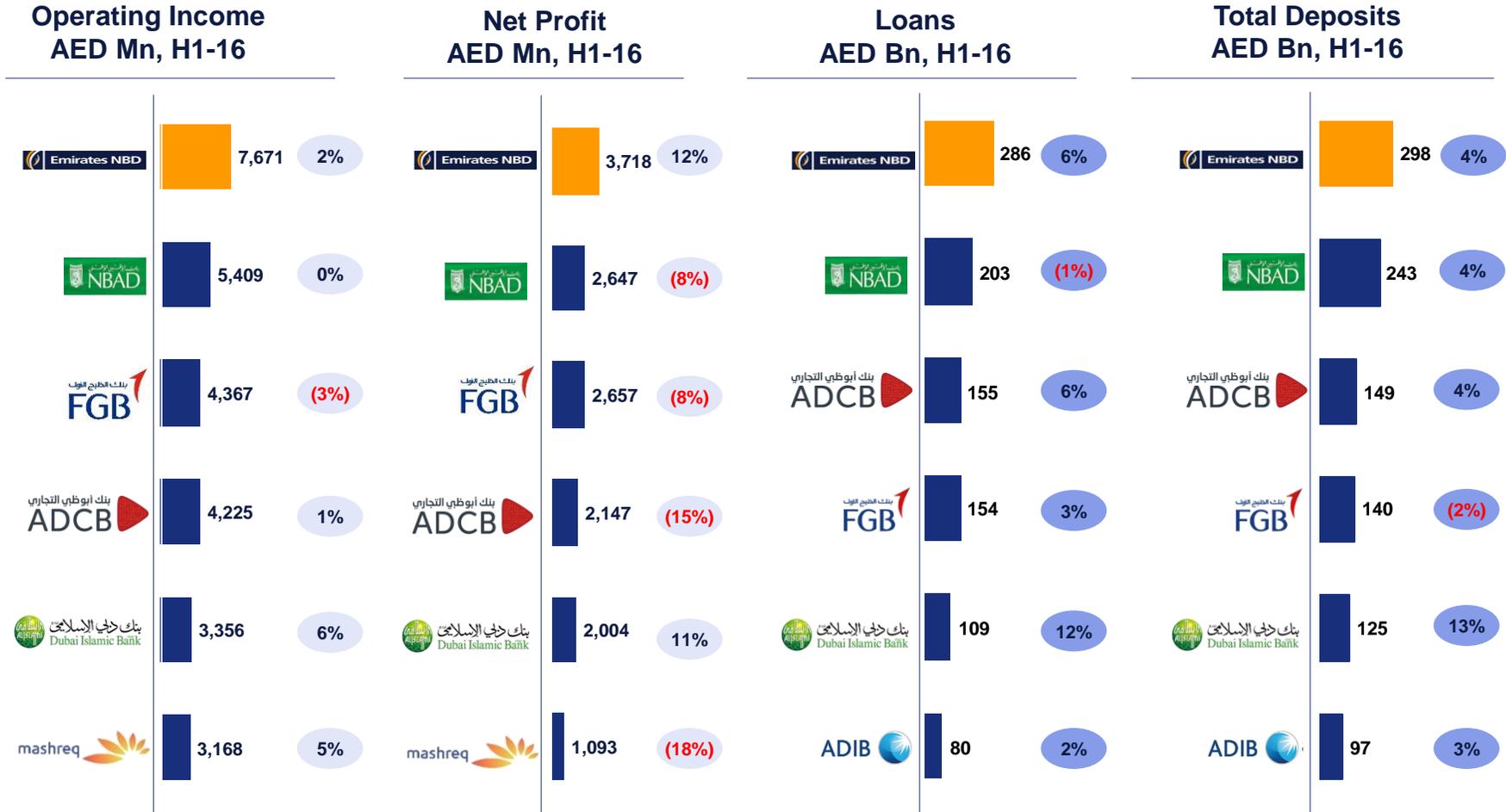
Emirates NBD Profile

Financial & Operating Performance

Strategy

Appendix

x% H1-16 vs. H1-15
 x% H1-16 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

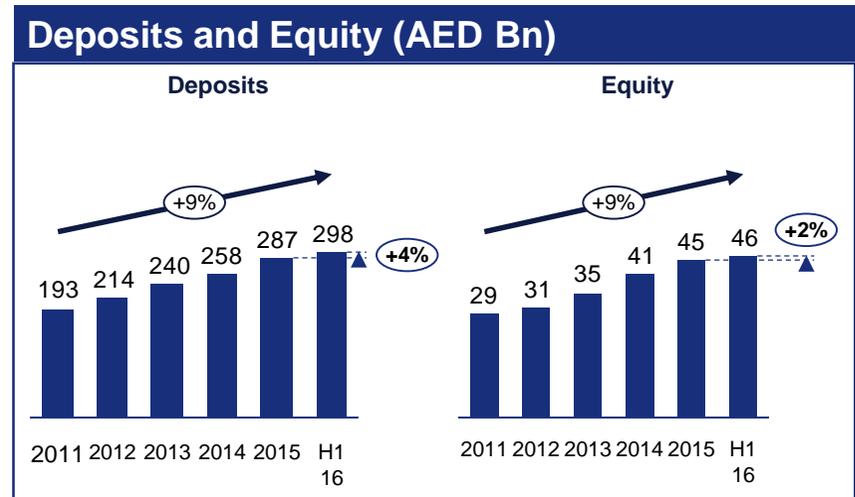
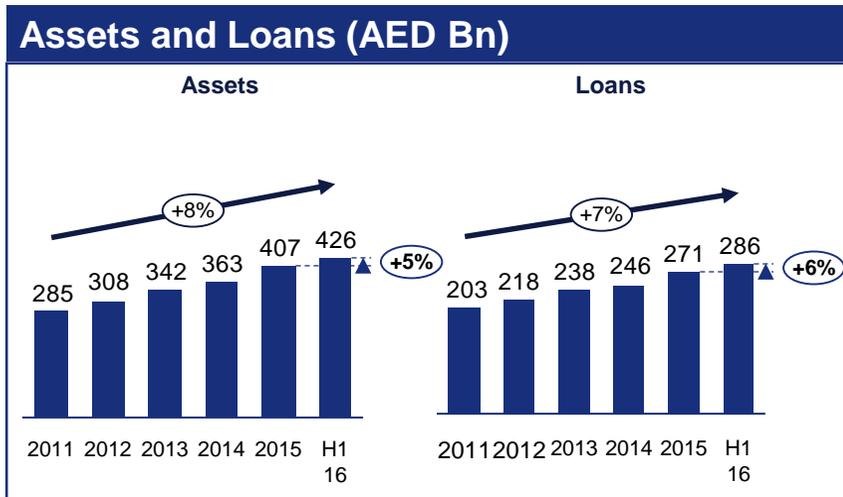
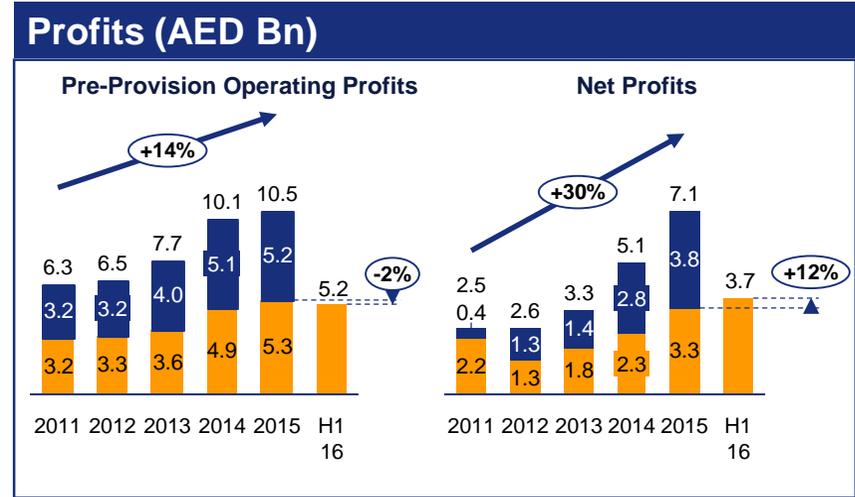
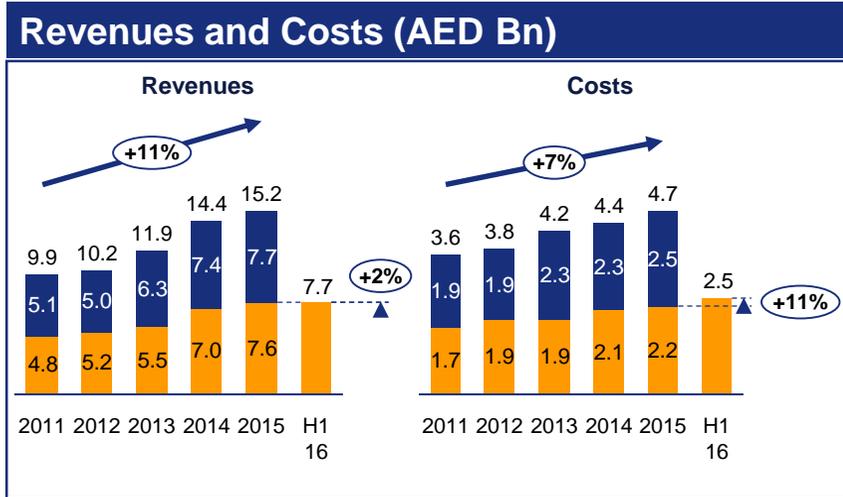
Operating Environment

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 delivered a solid set of results in H1-16 amid a challenging environment

Emirates NBD Profile

Financial & Operating Performance

Strategy

Appendix

H1 2016 at a glance

		H1 2016	vs. revised 2016 guidance
Profitability	Net profit	AED 3.7 Bn	
		+12% y-o-y	
	Net interest margin	2.58%	2.55 – 2.65% range
	Cost-to-income ratio	32.3%	33% management target
Credit Quality	NPL ratio	6.6%	
	Coverage ratio	118.5%	
Capital & Liquidity	Tier 1 ratio	17.8%	
	Capital adequacy ratio	20.5%	
	AD ratio	96.1%	90-100% management target
Assets	Loan growth (net)	6% 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 Regional stock market movement largely correlated to rebound in oil price. 	<ul style="list-style-type: none"> Recovering US economy Rebound in oil price from \$30 per barrel in January to around \$50 per barrel in June
-	<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 government deposits outflows; eased via international deposits & debt issuances Focus continues on SME credit quality 	<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.



H1-16 Financial Results

Highlights

- Net profit of AED 3,718 million for H1-16 improved 12% y-o-y
- Net interest income improved 2% y-o-y as loan growth more than offset NIM contraction
- Non-interest income remained flat y-o-y as higher core fee income, particularly from foreign exchange, helped offset lower income from the sale of properties
- Costs grew 11% 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 now falling as cost control measures implemented in Q1-16 take effect. Cost trends within guidance and continue to be tightly managed
- Provisions of AED 1,456 million improved 27% y-o-y as cost of risk continues to normalize on the back of improving asset quality metrics
- NPL ratio improved to 6.6% and coverage ratio strengthened to 118.5%
- AD ratio of 96.1% within management range
- NIMs declined to 2.58% as loan spreads did not keep pace with the higher cost of deposits

Key Performance Indicators

AED Mn	H1-16	H1-15	Better / (Worse)	H2-15	Better / (Worse)
Net interest income	5,099	4,982	2%	5,260	(3%)
Non-interest income	2,572	2,573	(0%)	2,414	7%
Total income	7,671	7,555	2%	7,674	(0%)
Operating expenses	(2,476)	(2,236)	(11%)	(2,484)	(0%)
Pre-impairment operating profit	5,195	5,319	(2%)	5,190	0%
Impairment allowances	(1,456)	(1,986)	27%	(1,420)	(2%)
Operating profit	3,739	3,333	12%	3,770	(1%)
Share of profits from associates	61	75	(18%)	92	(33%)
Taxation charge	(82)	(90)	9%	(54)	(52%)
Net profit	3,718	3,317	12%	3,807	(2%)
Cost: income ratio (%)	32.3%	29.6%	(2.7%)	32.4%	(0.1%)
Net interest margin (%)	2.58%	2.83%	(0.25%)	2.81%	(0.23%)

AED Bn	30-Jun-16	30-Jun-15	%	31-Dec-15	%
Total assets	425.8	388.1	10%	406.6	5%
Loans	286.0	256.2	12%	270.6	6%
Deposits	297.6	274.4	8%	287.2	4%
AD ratio (%)	96.1%	93.3%	(2.8%)	94.2%	(1.9%)
NPL ratio (%)	6.6%	7.4%	0.8%	7.1%	0.5%



Q2-16 Financial Results Highlights

Highlights

- **Net profit of AED 1,910 million for Q2-16 improved 16% y-o-y and 6% q-o-q**
- **Net interest income improved 2% y-o-y due to loan growth and higher EIBOR, and remained flat q-o-q as loan growth was offset by NIM contraction**
- **Non-interest income improved 1% y-o-y due to higher core fee income and declined 10% q-o-q due to lower one-off gains from the sale of investment securities**
- **Costs increased 6% 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 2% q-o-q as cost control measures implemented in Q1-16 take effect**
- **Provisions of AED 626 million improved 30% y-o-y and 25% q-o-q as cost of risk continues to normalize helped by higher writebacks and recoveries**
- **NPL ratio improved to 6.6% and coverage ratio strengthened to 118.5%**
- **AD ratio of 96.1% within management range**
- **NIMs declined marginally to 2.55% in Q2-16 as loan spreads for retail and Islamic products did not keep pace with the higher cost of deposits**

Key Performance Indicators

AED Mn	Q2-16	Q2-15	Better / (Worse)	Q1-16	Better / (Worse)
Net interest income	2,544	2,497	2%	2,555	(0%)
Non-interest income	1,221	1,213	1%	1,350	(10%)
Total income	3,766	3,710	2%	3,905	(4%)
Operating expenses	(1,226)	(1,157)	(6%)	(1,250)	2%
Pre-impairment operating profit	2,540	2,553	(1%)	2,655	(4%)
Impairment allowances	(626)	(901)	30%	(829)	25%
Operating profit	1,914	1,652	16%	1,826	5%
Share of profits from associates	34	39	(11%)	27	28%
Taxation charge	(38)	(45)	16%	(45)	16%
Net profit	1,910	1,646	16%	1,808	6%
Cost: income ratio (%)	32.6%	31.2%	(1.4%)	32.0%	0.6%
Net interest margin (%)	2.55%	2.76%	(0.21%)	2.62%	(0.07%)

AED Bn	30-Jun-16	31-Dec-15	%	31-Mar-16	%
Total assets	425.8	406.6	5%	414.5	3%
Loans	286.0	270.6	6%	279.1	2%
Deposits	297.6	287.2	4%	290.9	2%
AD ratio (%)	96.1%	94.2%	(1.9%)	95.9%	(0.2%)
NPL ratio (%)	6.6%	7.1%	0.5%	6.9%	0.3%

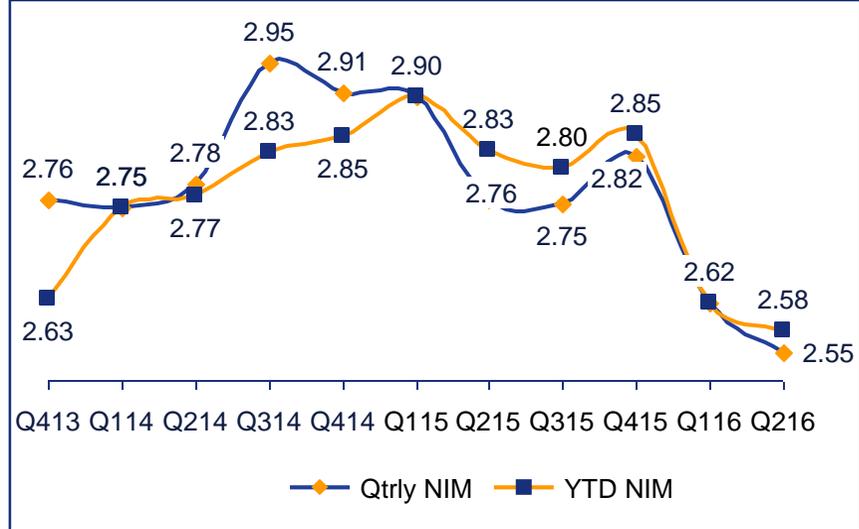


Net Interest Income

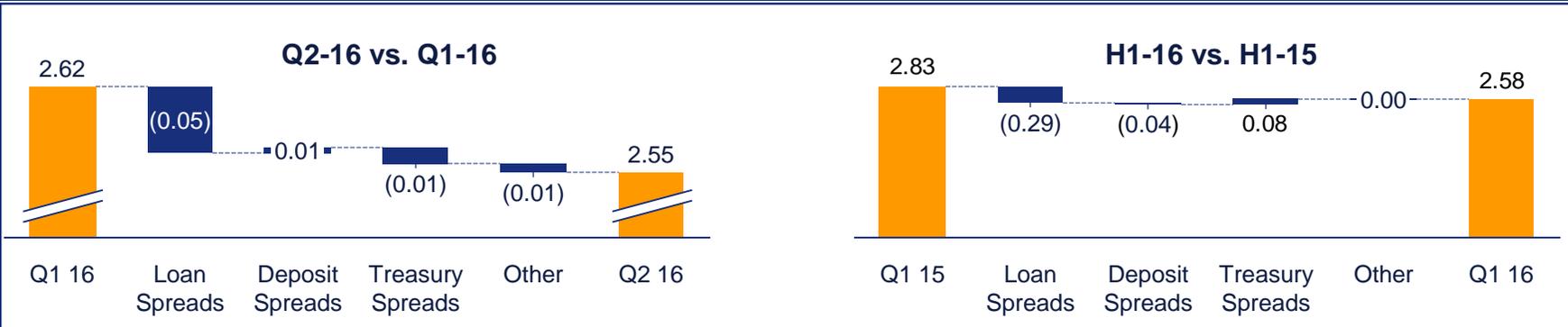
Highlights

- NIMs declined to 2.58% in H1-16 and to 2.55% in Q2-16
- Loan spreads declined on retail and Islamic products as loan margins 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 improved y-o-y due to more profitable deployment of excess liquidity
- NIM guidance revised down to 2.55-2.65% as loan spreads did not keep pace with the higher cost of deposits

Net Interest Margin (%)



Net Interest Margin Drivers (%)





Non-Interest Income

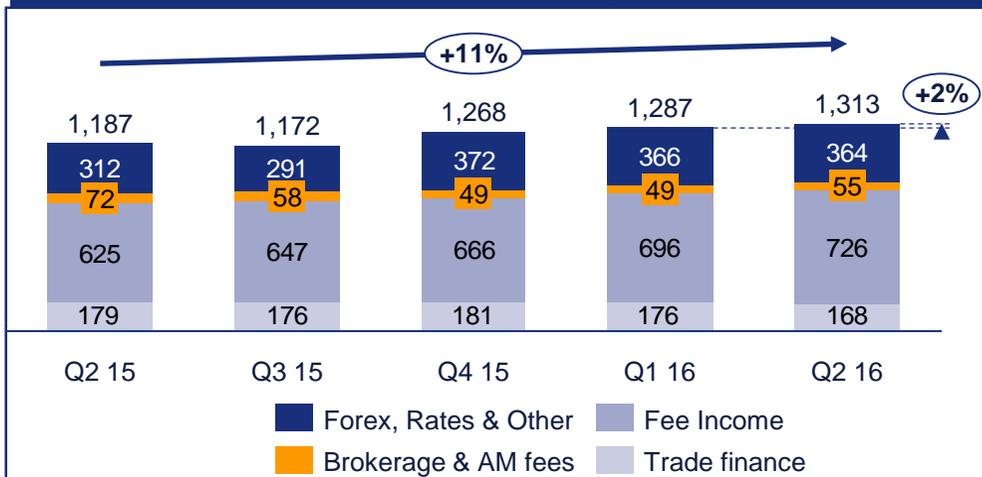
Highlights

- Non-interest income held steady y-o-y and improved 7% compared to the previous half year
- Core fee income improved 5% y-o-y and 6% compared to the previous half year driven by growth in credit card and foreign exchange volumes
- 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

Composition of Non Interest Income (AED Mn)

AED Mn	H1-16	H1-15	Better / (Worse)	H2-15	Better / (Worse)
Core gross fee income	2,599	2,457	6%	2,440	7%
Fees & commission expense	(416)	(369)	(13%)	(371)	(12%)
Core fee income	2,183	2,088	5%	2,069	6%
Property income / (loss)	65	234	(72%)	87	(25%)
Investment securities & other income	324	251	29%	259	25%
Total Non Interest Income	2,572	2,573	(0%)	2,415	7%

Trend in Core Gross Fee Income (AED Mn)



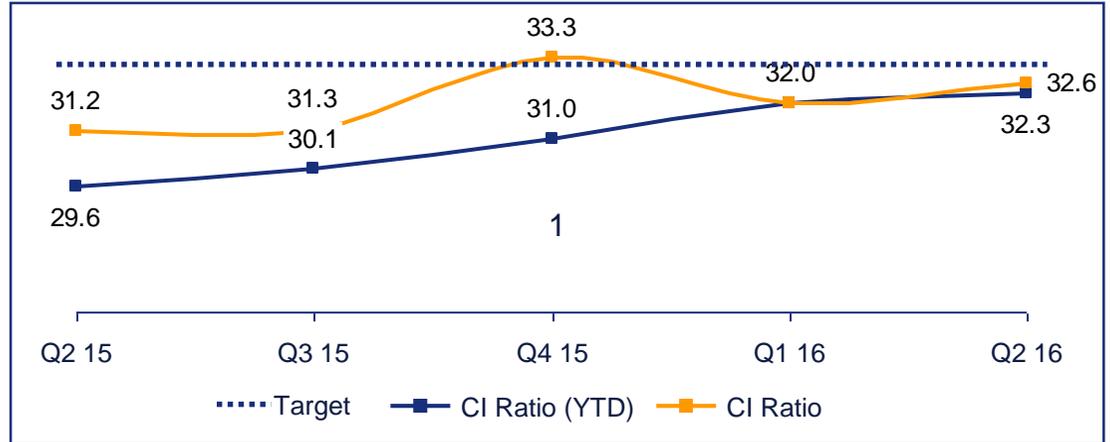


Operating Costs and Efficiency

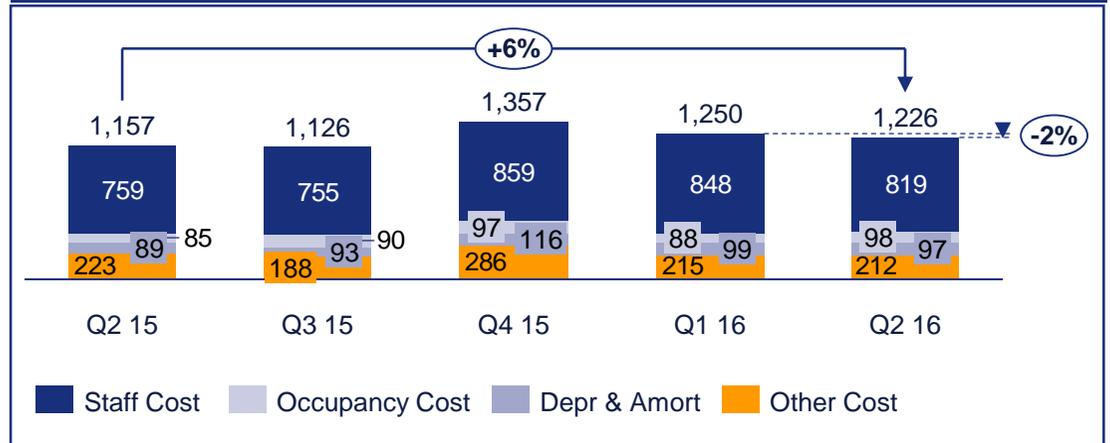
Highlights

- In Q2-16, costs improved by 2% q-o-q following cost control measures implemented in Q1-16 and increased by 6% 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 0.6% q-o-q to 32.6% as lower exceptional income compared to the preceding quarter more than offset cost reductions
- Adjusted for one-offs, the Cost-to-Income Ratio for H1-16 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)



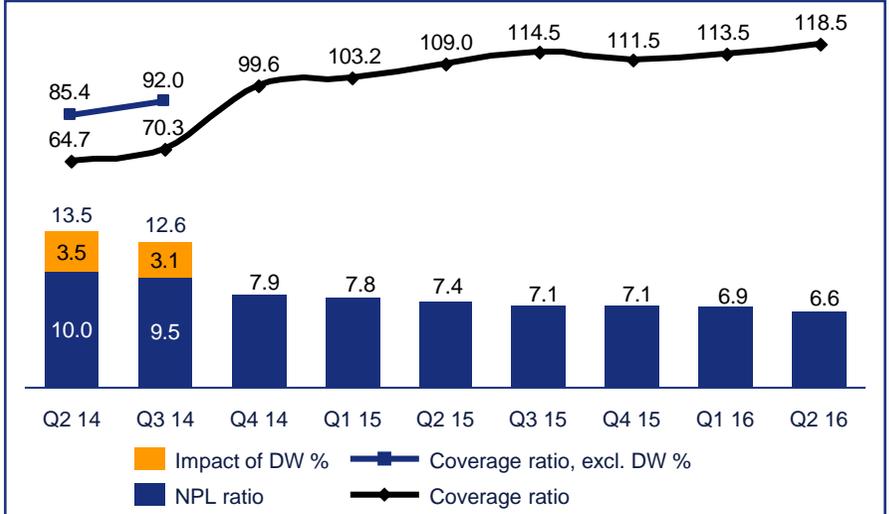


Credit Quality

Highlights

- NPL ratio improved to 6.6%
- Impaired loans improved to AED 20.4 Bn helped by AED 1,318 Mn of write backs & recoveries in H1-16
- 1H-16 cost of risk at 94 bps (annualized) continued to normalize in Q2-16 as net impairment charge of AED 1,456 million in H1-16 improved 27% y-o-y
- Coverage ratio increased to 118.5%
- Total portfolio impairment allowances amount to AED 7.1 Bn or 3.16% of credit RWAs

Impaired Loan & Coverage Ratios (%)



Impaired Loans and Impairment Allowances (AED Bn)



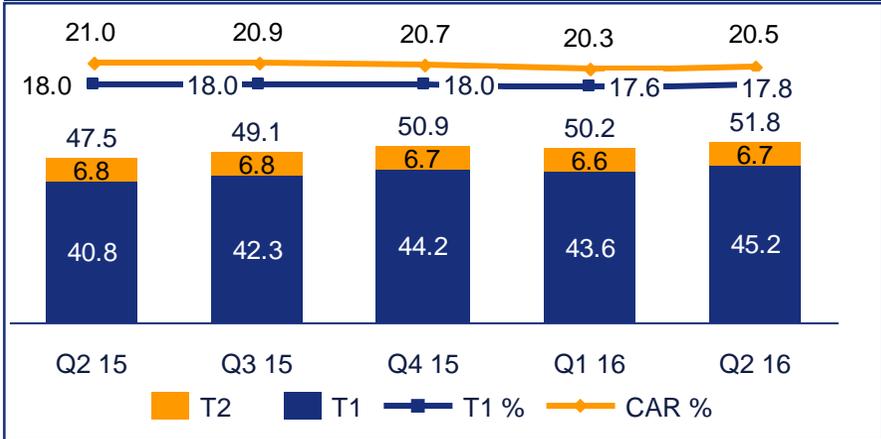


Capital Adequacy

Highlights

- In Q2-16, Tier 1 ratio and CAR increased by 0.2% to 17.8% and 20.5% respectively
- Increase in Tier 1 capital from retained earnings more than offset modest increase in risk weighted assets

Capitalisation



Capital Movements

AED Bn	Tier 1	Tier 2	Total
Capital as at 31-Dec-2015	44.2	6.7	50.9
Net profits generated	3.7	-	3.7
FY 2015 dividend paid	(2.2)	-	(2.2)
Tier 1 Issuance/Repayment	-	-	-
Tier 2 Issuance/Repayment	-	-	-
Amortisation of Tier 2	-	-	-
Interest on T1 securities	(0.3)	-	(0.3)
Goodwill	0.1	-	0.1
Other	(0.4)	(0.0)	(0.4)
Capital as at 30-Jun-2016	45.2	6.7	51.8

Risk Weighted Assets – Basel II (AED Bn)



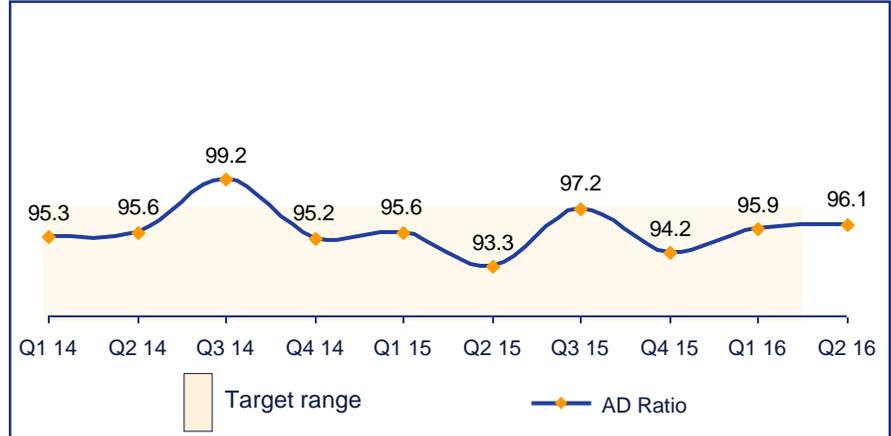


Funding and Liquidity

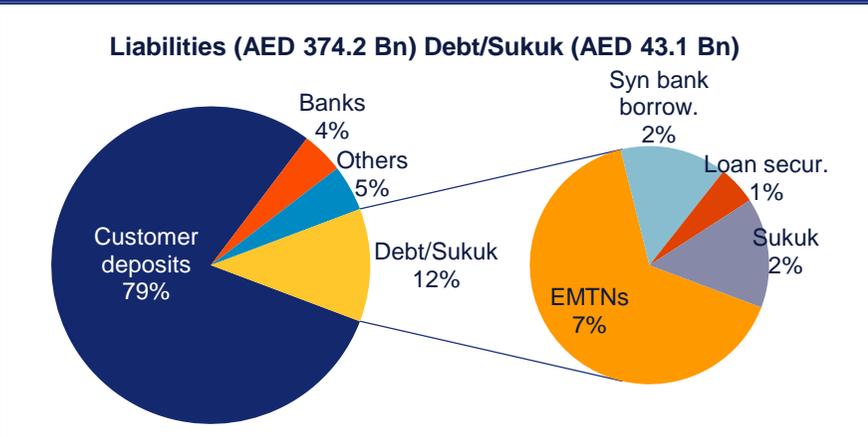
Highlights

- AD ratio of 96.1% within 90-100% management target range
- Liquid assets* of AED 51.3 Bn as at H1-16 (13.7% of total liabilities)
- Debt & Sukuk term funding represent 12% of total liabilities
- In H1 2016, AED 3.6 Bn debt matured and a AED 2.9 Bn club loan was repaid. This was replaced with AED 14.4 Bn raised via AED 5.4 Bn of private placements issued in 5 currencies, a AED 2.8 Bn sukuk issue and a AED 6.2 Bn club loan
- Maturity profile affords Emirates NBD ability to consider public and private debt issues opportunistically

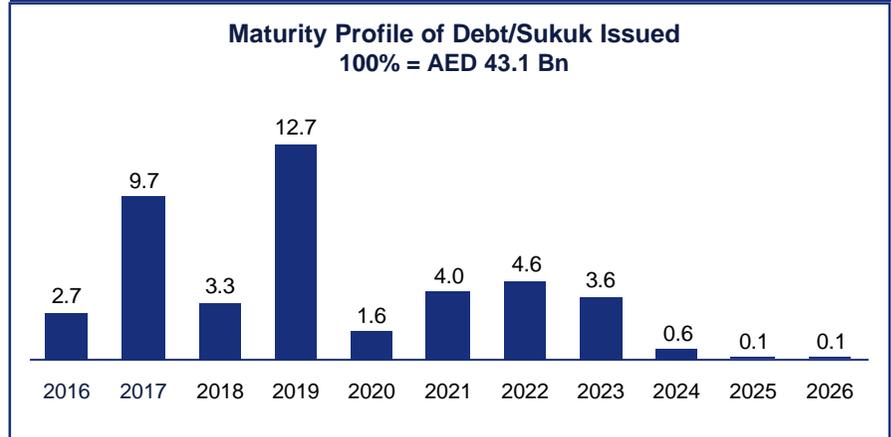
Advances to Deposit (AD) Ratio (%)



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

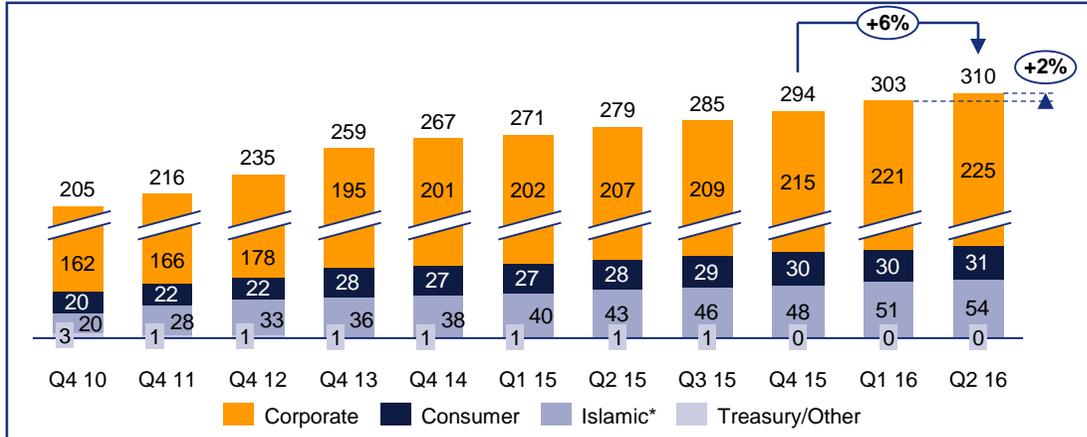


Loan and Deposit Trends

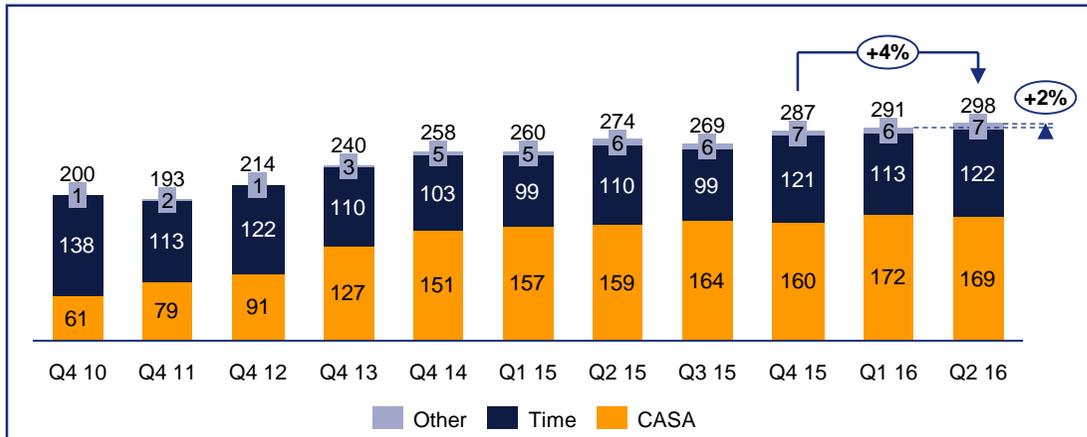
Highlights

- Gross loans grew 6% since end 2015 with good growth in Corporate and Islamic lending
- Islamic financing grew 12% since end 2015 due to growth in trade and services sectors and retail
- Corporate lending grew 5% since end 2015 due to growth in trade and manufacturing sectors
- Consumer lending grew 3% since end 2015 across a range of products
- Deposits increased 2% q-o-q and 4% since end 2015
- CASA deposits grew 6% since end 2015 and represent 57% 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



Operating Environment

Emirates NBD Profile

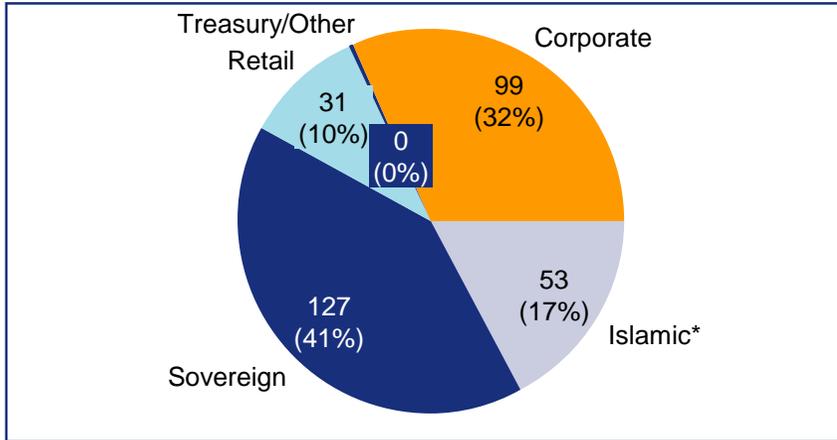
Financial & Operating Performance

Strategy

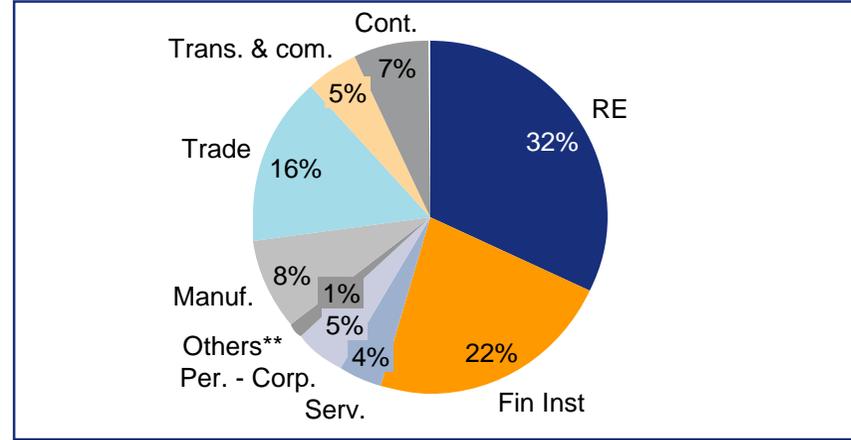
Appendix

Loan Composition

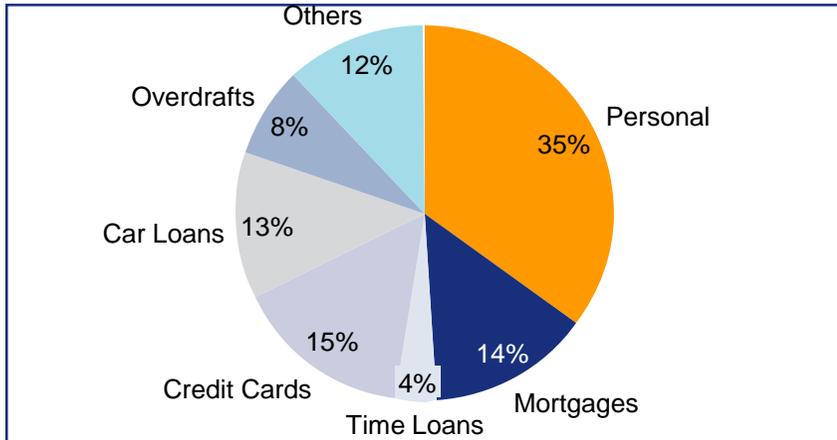
Total Gross Loans (AED 310 bn)



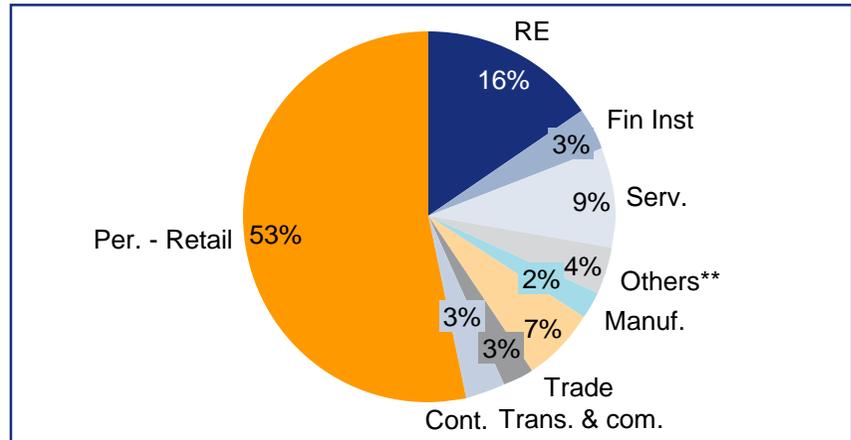
Corporate Loans (AED 99 bn)



Retail Loans (AED 31 bn)



Islamic* Loans (AED 53 bn)



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

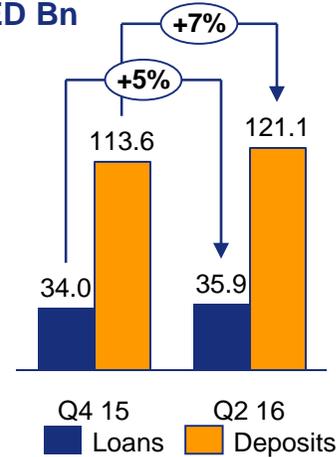


Divisional Performance

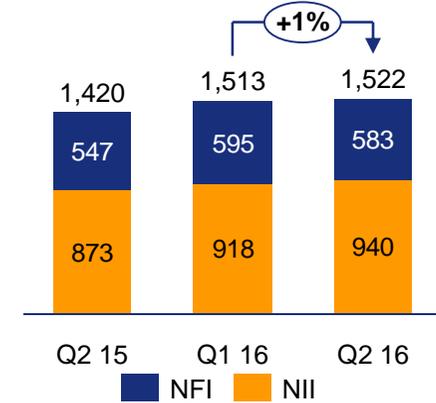
Retail Banking & Wealth Management

- RBWM revenues grew 1% q-o-q
- In H1-16, fee income accounted for 39% of total RBWM revenue
- Retail loans grew by 5% and deposits by 7% from end 2015
- The bank has improved its distribution capabilities as part of its channel optimization strategy and had 556 ATMs and 97 branches as at 30-Jun-16
- RBWM offers an award winning 'best-in-class' digital banking solution with innovative services such as DirectRemit, Mobile Cheque Deposit and FlexiLoan; and plans to launch UAE's first digital bank for millennials

Balance Sheet Trends AED Bn



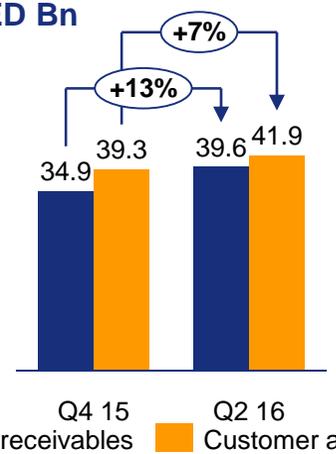
Revenue Trends AED Mn



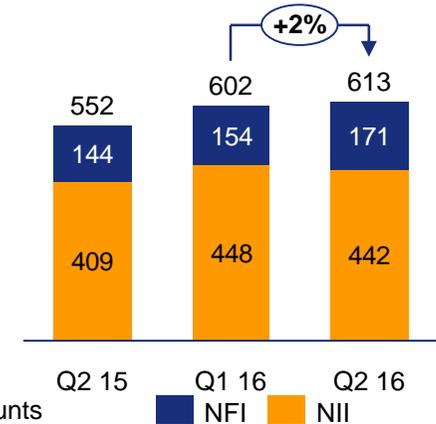
Islamic Banking

- Islamic Banking revenue grew 2% q-o-q
- Financing receivables grew 13% from end 2015 across a range of products
- Customer accounts increased by 7% from end 2015
- As at 30-Jun-16, EI had 61 branches and an ATM & CDM network of 190
- Emirates Islamic successfully issued \$750m sukuk. This stand-alone issue generated USD 2.25 Bn of demand which allowed EI to upsize the deal whilst tightening pricing

Balance Sheet Trends AED Bn



Revenue Trends AED Mn



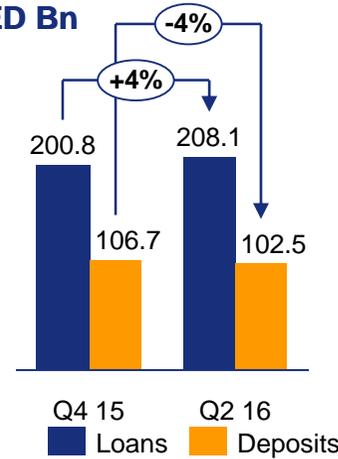


Divisional Performance (cont'd)

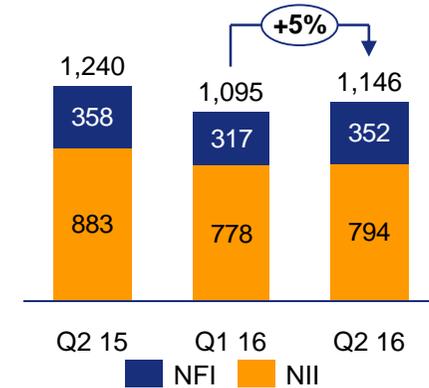
Wholesale Banking

- Wholesale Banking revenues improved 5% q-o-q
- Loans grew 4% from end 2015
- Deposits declined 4% from end 2015, reflecting continued efforts to reduce the average cost of funding while maintaining liquidity at optimum levels
- 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



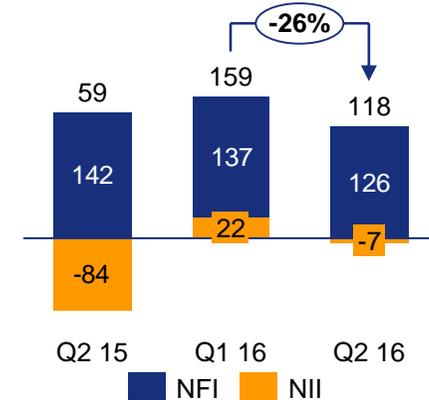
Revenue Trends AED Mn



Global Markets & Treasury

- GM&T revenues declined 26% q-o-q
- 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 challenging market conditions
- Global Funding raised AED 14.4 Bn of term debt via AED 5.4 Bn of private placements, a AED 2.8 Bn of sukuk issuance and an AED 6.2 Bn club deal

Revenue Trends AED Mn





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





Strategic priorities for 2016

	Pillars of our strategy	Key focus areas
Operating Environment	<p>1</p> <p>Deliver an excellent customer experience</p>	<ul style="list-style-type: none"> • 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
Emirates NBD Profile	<p>2</p> <p>Drive core business</p>	<ul style="list-style-type: none"> • 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
Financial & Operating Performance	<p>3</p> <p>Run an efficient organization</p>	<ul style="list-style-type: none"> • 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
	<p>4</p> <p>Drive geographic expansion</p>	<ul style="list-style-type: none"> • 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
Strategy	<p>5</p> <p>Build a high performing organization</p>	<ul style="list-style-type: none"> • 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 & H1 2016 Selected Awards

Operating Environment

Emirates NBD Profile

Financial & Operating Performance

Strategy

Appendix



'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 H1 2016

Operating Environment

Emirates NBD Profile

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Appendix

<p>EMIRATES NBD BANK USD 1,700,000,000</p>  <p>SYNDICATED TERM LOAN FACILITY JUNE 2016 Coordinator</p> 	<p>ADEPTIO AD INVESTMENTS SPC LIMITED USD 1,650,000,000</p>  <p>TERM LOAN FACILITY JUNE 2016 Mandated Lead Arranger and Book</p> 	<p>UNITED ARAB BANK PJSC USD 150,000,000</p>  <p>البنك العربي للتحد UNITED ARAB BANK SYNDICATED TERM LOAN FACILITY JUNE 2016 Mandated Lead Arranger and Bookrunner</p> 	<p>ALLANA INTERNATIONAL LIMITED USD 500,000,000</p>  <p>SYNDICATED TERM LOAN TERM AND REVOLVING MURABAHA FACILITIES MAY 2016 Initial Mandated Lead Arranger & Bookrunner</p> 	<p>AFRICA FINANCE CORPORATION USD 190,000,000</p>  <p>AFRICA FINANCE CORPORATION TERM LOAN FACILITY MAY 2016 Joint-Coordinator, Initial Mandated Lead Arranger and Bookrunner</p> 
<p>THE STANDARD BANK OF SOUTH AFRICA LIMITED USD 1,000,000,000</p>  <p>SYNDICATED TERM LOAN FACILITY APRIL 2016 Mandated Lead Arranger and Bookrunner</p> 	<p>SHARJAH ISLAMIC BANK USD 265,000,000</p>  <p>SYNDICATED MURABAHA FINANCING FACILITY APRIL 2016 Initial Mandated Lead Arranger and Bookrunner</p> 	<p>CFC STANBIC BANK LIMITED USD 135,000,000</p>  <p>A member of Standard Bank Group SYNDICATED TERM LOAN FACILITY MARCH 2016 Initial Mandated Lead Arranger and Bookrunner</p> 	<p>TETRA HOSPITALITY INVESTMENTS LLC AED 2,482,000,000</p>  <p>SYNDICATED TERM LOAN FACILITY JANUARY 2016 Mandated Lead Arranger and Bookrunner</p> 	<p>T S GLOBAL HOLDINGS PTE LIMITED USD 1,500,000,000</p>  <p>TERM LOAN FACILITY DECEMBER 2015 Mandated Lead Arranger and Bookrunner</p> 

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