

Emirates NBD



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MARKET

National Bank of Dubai (NBD), an Emirates NBD company, is recognised as the Bank with a performance that is second to none in terms of strength, prestige and trust. NBD has always protected the valuable traditions of the region whilst embracing the best contemporary business practices. The year 2008 was another strong year of growth for the UAE economy.

NBD's business segments witnessed substantial growth in 2008, which led to increased revenue generation during the year, increasing its market share in the corporate and retail banking services in the UAE market.

ACHIEVEMENTS

With more than 40 years of banking experience National Bank of Dubai is the oldest locally incorporated bank in the Southern Gulf as well as one of the most financially sound and successful institutions in the region.

NBD has received a number of prestigious awards in recent years including the best bank and the first local bank in the UAE to win an award for Private Banking Services in a

worldwide survey conducted by EuroMoney Magazine. In early 2008, for the sixth consecutive year, the bank was voted the Best Bank in the UAE by Global Finance Magazine. For the tenth time NBD also received the "Quality Recognition Award" from JP Morgan Chase Bank in recognition of the Bank's high level of accuracy in money transferring procedures.

These awards are further testimony to NBD's continuing drive to be a world-class bank and continuously meet and exceed customer expectations and needs.

HISTORY

Just 40 years ago Dubai was a trading post at the mouth of a creek without electricity, piped water or paved roads. As the finest natural creek in the Gulf its trading history could be traced back almost 600 years.

With the discovery of oil Dubai's future was subsequently shaped. As the first oil platform was located off shore, not far from the creek, the business that would create a city within a few years had begun to gather pace.

During this time of growing prosperity a leading group of merchants including Ali Bin Sultan Al Owais, the father of the late Chairman of the bank - Sultan Ali Al Owais, approached the Ruler of Dubai, His Highness Sheikh Rashid bin Saeed Al Maktoum, to discuss forming the first national bank. H.H. Sheikh Rashid was a great visionary who foresaw the growing need for structured banking services in the developing community, so he granted the Charter in 1963 for the formation of the National Bank of Dubai.

NBD was an immediate success and the Bank has kept pace with every stage of Dubai's development from its foundation as a simple trading harbour in the Middle East, through its years of expansion as an importer and exporter to its current position as one of the premier cities between Europe and Asia.



PRODUCT

NBD has built a reputation for stability and strength which has been much appreciated by both shareholders and customers alike. The bank currently has an extensive branch network that includes more than 45 branches throughout the UAE. In addition, NBD has a branch in London, a branch in Qatar and a representative office in Tehran.

Offering diversified financial services NBD is a leader in corporate banking; its portfolio covers a wide range of services including transport, real estate, construction, manufacturing, tourism and service industries through-out the region. In addition NBD's 'Private Office' provides private banking services, offering highly tailored solutions to preserve and protect the personal wealth of its customers. Along with supplying customers with a variety of exclusive Retail service based products, secured facilities, credit cards, personal and auto loans National Bank of Dubai also offers a variety of treasury products and services, advising customers on exchange markets and interest rate outlook.

In addition NBD offers its customers automated banking services, consisting of an internet service (NBD Online), a telebanking facility (NBD Telebank) and an SMS based service (NBD Mobile). With a comprehensive card portfolio that provides an array of benefits NBD has, over the years, built a wide ATM network as well as Point of Sale terminals in select locations throughout the UAE.

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RECENT DEVELOPMENTS

On 6th of March 2007, under the directives of His Highness Sheikh Mohammad Bin Rashid Al Maktoum, UAE Vice-President, Prime Minister and Ruler of Dubai, Emirates Bank has merged with the National Bank of Dubai to form Emirates NBD, the largest banking group in the Middle East in terms of assets. The two banks are currently working closely together to integrate their operations. The integration is expected to be accomplished by the second quarter of 2009.

With a market share of almost a fifth of corporate loans market in the UAE it is considered a key player in the UAE corporate banking arena. Emirates NBD also has a fast growing Islamic banking affiliated entity, a strong investment arm, leading private banking services and a leadership in the field of asset management and brokerage services and products. The group is well positioned to grow and deliver outstanding value to its shareholders, customers and employees.

Growth in retail and corporate banking

NBD's retail banking services have experienced considerable growth by securing a growing

Emiratization

NBD is committed to the development of UAE Nationals. An advanced UAE National development programme was established to attract and retain young, talented Nationals. The bank launched the NBD Academy which represents a dedicated UAE National Development Centre to upgrade the bank's Emiratization activities.

PROMOTION

More than just a bank, National Bank of Dubai is recognised for providing a wide range of financial solutions that entitle customers to a variety of privileges and benefits. These promotions are designed to reward the Bank's customers and expand their wealth. Most popular among NBD account holders are the bank's credit cards, Home Loans and the recently launched Office Loan, offering exclusive benefits and privileges to its customers.

Furthermore NBD has made a number of strategic partnerships with various companies to enhance its service quality and rewards

opportunities available to its customers.

BRAND VALUES

The National Bank of Dubai is at the forefront of providing high quality banking services and products that are both reliable and efficient, offering its customers the choice of how they bank with NBD. More importantly the Bank prides itself on service and customer satisfaction. So whether you are in

market share among the credit card, personal loans and home loans segment of banking. NBD's Home Loan is currently among the bank's most successful products.

As Dubai's premier domestic Bank the National Bank of Dubai is well placed to assist with fully customised Corporate Banking solutions every company's needs. NBD offers an unmatched combination of flexible and innovative financing solutions with competitive pricing. A natural complement to the Bank's core strengths in Corporate Banking is the banks' expertise in Trade Finance. NBD has one of the largest Trade Finance operations in the region. In addition NBD enjoys a pre-eminent position in the Dirham Money Market as well as playing an active role in the Foreign Exchange markets.

NBD corporate customers also enjoy a user-friendly, flexible and secure online banking service, accessible



international or local business; whether you are an individual with local needs, National Bank of Dubai makes you 'Go Further'.

Banking vision:

- To become the number one Bank in the UAE on an overall basis, and a significant regional player in selected segments;
- To be the preferred provider of financial services to corporate, government and individuals in the geographies operated in;
- To be recognised for value, commitment, trust, innovation and industry expertise;
- To be a growing and profitable organisation.
- To reward and build value for employees, customers and shareholders.

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Things you didn't know about National Bank of Dubai

National Bank of Dubai and Emirates Bank officially merged on 16th of October 2007 when the shares of Emirate NBD were officially listed on the Dubai Financial Market.

Founded in 1963 National Bank of Dubai is the oldest locally incorporated bank in the Southern Gulf.

Emirates NBD is the largest banking group in the Middle East in terms of assets with more than AED 282.4 billion as at 31st December, 2008.

National Bank of Dubai established a Pearl Museum in 2003. The museum is dedicated to the people of the UAE and contains the largest collection of natural pearls in the region.

Superbrands