

The Emirates NBD 2007 merger between Emirates Bank International (EBI) and the National Bank of Dubai (NBD), became a regional consolidation blueprint for the banking and finance sector as it combined the second and fourth largest banks in the United Arab Emirates (UAE) to form a banking champion capable of delivering enhanced value across corporate, retail, private, Islamic and investment banking throughout

the region. In 2013, Emirates NBD celebrated its 50th anniversary, marking the Group's outstanding achievements while highlighting the bank's solid historical and financial foundations as well as its promising future. Emirates NBD's vision is to be globally recognized as the most valued financial services provider based in the Middle East. It is a market leader across core business lines and the leading retail banking franchise, with more than 220 branches and over 900 ATMs and Cash

Deposit Machines (CDMs) spread across the country and overseas. The Group is also a major player in the corporate banking arena. With fast-growing Islamic banking affiliated entities, strong investments and private banking services and a leadership in the field of asset management products and brokerage services, Emirates NBD is well positioned to grow and deliver outstanding value to its shareholders, customers and employees. As a socially responsible corporation, Emirates NBD engages in several corporate social responsibility activities, focusing mainly on priority causes in the UAE such as charity, education, environment, culture, art and sport. Preservation of the UAE culture and heritage is at the heart of the Group and in addition to supporting various initiatives that aim to preserve the UAE culture, Emirates NBD launched in 2003, the first pearl museum in the region containing the largest collection of natural pearls in the GCC. The Emirates NBD Pearl Museum is a gift from the late Sultan Al Owais, the founder of the National Bank of Dubai to the people of the UAE to remind them of their culture and heritage before the discovery of oil. Emirates NBD received many prominent awards over the years. As of 30 June 2015, total assets were AED 388.1 billion. The Group has operations in the UAE, Egypt, the Kingdom of Saudi Arabia, Singapore, the United Kingdom, and representative offices in India, China and Indonesia. Currently, more than 9,000 people, representing 70 nationalities, are employed by Emirates NBD, making it one of the largest and most culturally diversified employers in the UAE. As a national banking champion, Emirates NBD is an ambassador of economic and social progress for the entire UAE to the world. Structured investment products and services that offer potentially higher returns and a means to diversify the customer portfolio for enhanced yields and reduced risks.



EMIRATES NBD

THE FINANCIAL CARETAKER

Emirates NBD, the leading banking group in the region, was formed on 16th of October 2007 when the shares of Emirates NBD were officially listed on the Dubai Financial Market (DFM). This Dubai government-owned bank is also one of the largest banking groups in the Middle East in terms of assets

FIXED INCOME PRODUCTS

An attractive alternative to conventional deposits offering investors an lucrative interest payments along with their portfolio diversification. A bond is a certificate issued by most commonly, large corporations or government or quasi-government entities. Large state-owned industries, such as a country's main electricity generating company, are also frequent issuers of bonds.