

NBQ Fact Sheet

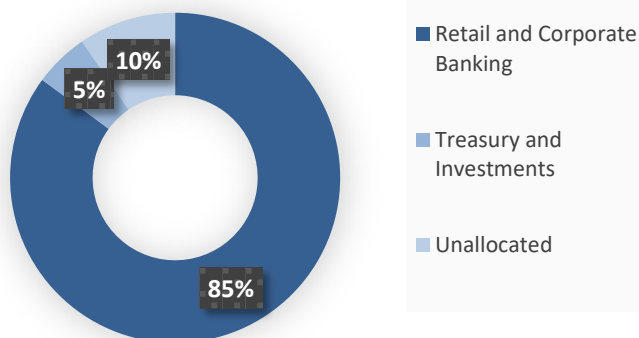
National Bank of Umm Al Qaiwain (NBQ) is public shareholding company incorporated in the emirate of Umm Al Qaiwain in the UAE. The bank has commenced its operations with effect from August 1982.

The bank is engaged in providing corporate, retail, and Islamic banking services through a network of 12 branches, ATM, CCDM and through Mobile Banking and Online Banking in UAE.

NBQ is rated by Moody's investor services with Baa2 /Stable outlook and Capital intelligence with A-/stable outlook .

Key Figures (AED Mn)	2017	2018	2019	2020	2021
Income Statement					
Net Interest Income	456	516	502	330	277
Fees and Other Income	117	148	145	143	116
Gross income	573	664	647	473	393
Operating Cost	182	152	142	149	137
Impairment Cost	21	103	81	112	(8)
Net Profit	370	409	424	212	264
Balance Sheet					
Total Assets	14,122	14,665	14,296	13,546	13,142
Loans	9,461	8,925	8,198	7,640	6,589
Deposits	9,511	9,758	9,035	8,225	7,700
Total Equity	4,174	4,463	4,770	4,697	5,051
Key Indicators (%)					
Cost to Income	31.8	22.9	22	31.5	34.8
Net Interest Margin	3.4	3.6	3.5	2.4	3.9
Non-Performing Assets	6.7	7.4	8.7	9.9	8.6
Capital Adequacy Ratio	34.6	36.7	38.3	41.5	44.7
Tier 1 Ratio	33.3	35.6	37.1	40.3	43.5
Advance to Deposit Ratio	99.5	91.5	91.5	92.9	85.6
Earnings Per Share (AED)	0.2	0.2	0.2	0.1	0.1
Dividend Per Share (AED)	0.11	0.11	0.11	0.08	0.08
Return on Average Equity	9.1	9.5	9.2	4.5	5.4
Return on Average Assets	2.7	2.9	3	1.5	2.0
Share Price as at 31 Dec (AED)	3.0	3.0	1.9	2.0	1.9

Segment Gross Income 2021



Major Shareholders

