

NBQ Fact Sheet



National Bank of Umm Al Qaiwain (NBQ) is a 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 10 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)	2020	2021	2022	2023	2024
Income Statement					
Net Interest Income	330	277	398	606	657
Fees and Other Income	143	116	137	178	178
Gross income	473	393	535	784	835
Operating Cost	149	137	155	166	180
Impairment Cost	112	(8)	16	115	104
Net Profit	212	264	365	503	506
Balance Sheet					
Total Assets	13,546	13,142	13,605	14,777	17,880
Loans	7,640	6,589	6,246	6,991	7,776
Deposits	8,225	7,700	7,862	8,729	11,406
Total Equity	4,697	5,051	5,327	5,641	5,986
Key Indicators (%)					
Cost to Income	31.5	34.8	28.9	21.2	21.5
Net Interest Margin	2.6	2.3	3.4	4.8	4.4
Non Performing Assets	9.9	8.6	9.5	6.8	4.0
Capital Adequacy Ratio	41.5	44.7	44.3	42.8	36.2
Tier 1 Ratio	40.3	43.5	43.1	41.6	35.1
Advance to Deposit Ratio	92.9	85.6	79.4	80.1	68.2
Earnings Per Share (AED)	0.11	0.14	0.19	0.25	0.25
Dividend Per Share (AED)	0.08	0.08	0.10	0.15	0.18
Return on Average Equity	4.5	5.4	7.0	9.2	8.7
Return on Average Assets	1.5	2.0	2.7	3.5	3.1
Share Price as at 31 Dec (AED)	2.00	1.85	1.79	1.75	2.20

SEGMENT GROSS INCOME 2024

