

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 and retail banking services through a network of 9 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)	2021	2022	2023	2024	2025
Income Statement					
Net Interest Income	277	398	606	657	652
Fees and Other Income	116	137	178	178	252
Gross income	359	496	732	780	841
Operating Cost	137	155	166	180	212
Impairment Cost	(8)	16	115	104	60
Net Profit	264	365	503	506	581
Balance Sheet					
Total Assets	13,142	13,605	14,777	17,880	22,890
Loans	6,589	6,246	6,991	7,776	9,065
Deposits	7,700	7,862	8,729	11,406	15,702
Total Equity	5,051	5,327	5,641	5,986	6,550
Key Indicators (%)					
Cost to Income	34.8	28.9	21.2	21.5	23.4
Net Interest Margin	2.3	3.4	4.8	4.4	3.5
Non Performing Assets	8.6	9.5	6.8	4.0	0.3
Capital Adequacy Ratio	44.7	44.3	42.8	36.2	30.7
Tier 1 Ratio	43.5	43.1	41.6	35.1	30.1
Advance to Deposit Ratio	85.6	79.4	80.1	68.2	57.7
Earnings Per Share (AED)	0.14	0.19	0.25	0.25	0.29
Dividend Per Share (AED)	0.08	0.10	0.15	0.18	0.20
Return on Average Equity	5.4	7.0	9.2	8.7	9.3
Return on Average Assets	2.0	2.7	3.5	3.1	2.8
Share Price as at 31 Dec (AED)	1.85	1.79	1.75	2.20	2.99

SEGMENT GROSS INCOME 2025

