

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 11 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)	2019	2020	2021	2022	2023
Income Statement					
Net Interest Income	502	330	277	398	606
Fees and Other Income	145	143	116	137	178
Gross income	647	473	393	535	784
Operating Cost	142	149	137	155	166
Impairment Cost	81	112	(8)	16	115
Net Profit	424	212	264	365	503
Balance Sheet					
Total Assets	14,296	13,546	13,142	13,605	14,777
Loans	8,263	7,640	6,589	6,246	6,991
Deposits	9,035	8,225	7,700	7,862	8,729
Total Equity	4,770	4,697	5,051	5,327	5,641
Key Indicators (%)					
Cost to Income	22.0	31.5	34.8	28.9	21.2
Net Interest Margin	3.8	2.6	2.3	3.4	4.8
Non Performing Assets	8.7	9.9	8.6	9.5	6.8
Capital Adequacy Ratio	38.3	41.5	44.7	44.3	42.8
Tier 1 Ratio	37.1	40.3	43.5	43.1	41.6
Advance to Deposit Ratio	91.5	92.9	85.6	79.4	80.1
Earnings Per Share (AED)	0.23	0.11	0.14	0.19	0.25
Dividend Per Share (AED)	0.11	0.08	0.08	0.10	0.15
Return on Average Equity	9.2	4.5	5.4	7.0	9.2
Return on Average Assets	3.0	1.5	2.0	2.7	3.5
Share Price as at 31 Dec (AED)	1.90	2.00	1.85	1.79	1.75

SEGMENT GROSS INCOME 2023

