

# NBQ Fact Sheet



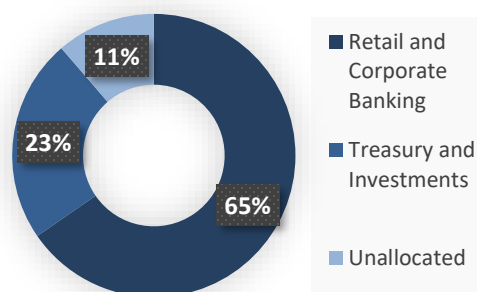
National Bank of Umm Al Qaiwain (NBQ) is public shareholding company incorporated in the emirate of Umm Al Qaiwain in the UAE. The bank has commenced its operations with effect from August 1982.

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)	2018	2019	2020	2021	2022
<b>Income Statement</b>					
Net Interest Income	516	502	330	277	398
Fees and Other Income	148	145	143	116	137
Gross income	664	647	473	393	535
Operating Cost	152	142	149	137	155
<b>Impairment Cost</b>	103	81	112	(8)	16
Net Profit	409	424	212	264	365
<b>Balance Sheet</b>					
Total Assets	14,665	14,296	13,546	13,142	13,605
Loans	8,925	8,263	7,640	6,589	6,246
Deposits	9,758	9,035	8,225	7,700	7,862
Total Equity	4,463	4,770	4,697	5,051	5,327
<b>Key Indicators (%)</b>					
Cost to Income	22.9	22.0	31.5	34.8	28.9
Net Interest Margin	3.6	3.5	2.8	2.4	3.5
Non Performing Assets	7.4	8.7	9.9	8.6	9.5
Capital Adequacy Ratio	36.7	38.3	41.5	44.7	44.3
Tier 1 Ratio	35.6	37.1	40.3	43.5	43.1
Advance to Deposit Ratio	91.5	91.5	92.9	85.6	79.4
Earnings Per Share (AED)	0.20	0.20	0.10	0.14	0.19
Dividend Per Share (AED)	0.1	0.1	0.1	0.1	0.1
Return on Average Equity	9.5	9.2	4.5	5.4	7.0
Return on Average Assets	2.9	3.0	1.5	2.0	2.7
Share Price as at 31 Dec (AED)	3.0	1.9	2.0	1.9	1.8

## SEGMENT GROSS INCOME 2022



## MAJOR SHAREHOLDERS

