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Press Release  
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## **Emirates NBD receives the Auto-loan Product of the Year in Asia Pacific Award for 2017**

- **Emirates NBD increased its auto loan market share across automotive dealers**
- **The bank introduced on-the-spot approval of loans in selected showrooms**
- **The bank implemented several initiatives to improve its automobile lending product**

**Tokyo, Japan, March 17, 2017— Emirates NBD received the Auto-loan Product of the Year in Asia Pacific Award** for 2017 at The Asian Banker's International Excellence in Retail Financial Services Awards Programme 2017. The awards ceremony was held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention, held at Conrad Tokyo on March 17, 2017.

### **Emirates NBD increased its auto loan market share across automotive dealers**

Emirates NBD's auto loan business remained resilient despite a challenging year in the automotive industry. Despite a drop in sales, it introduced a number of successful initiatives and exclusive dealer tie-up promotions to increase its market share. The bank maintained its retail banking market share of approximately 18%, performing better than its peers in 2016.

### **The bank introduced on-the-spot approval in selected showrooms**

Emirates NBD implemented an efficient credit review system with the introduction of an on-the-spot approval process in selected showrooms. Through this initiative, all tasks in the central system are automated, which reduces the processing time of loan applications. In addition, this new system reduces the amount of time that employees spend with each customer, increasing overall productivity.

### **The bank introduced several initiatives to improve its automobile lending product**

Emirates NBD implemented business process management (BPM) to streamline its operations in capturing, classifying, extracting and validating customer information and profile. The bank also launched an online vehicle mortgage application portal to simplify and streamline vehicle mortgage procedures. This initiative helps to lessen the time, cost, and required paper work in processing bank transactions.

About 200 senior bankers from award-winning banks in 25 countries in Asia Pacific, Middle East and Africa attended the Excellence in Retail Financial Services Convention, which recognises banks' efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants, and academics, is the most prestigious of its kind.

A stringent evaluation process across three months based on a balanced and transparent scorecard determines the winners of The Asian Banker International Excellence in Retail Financial Services Awards, and the positions of various retail banks in the region.

### **About The Asian Banker**

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The company is headquartered in Singapore, with offices in Manila, Malaysia, Hong Kong, Beijing, and Dubai, as well as representatives in London, New York, and San Francisco. It has a business model that revolves around three core business lines: publications, research services, and forums.

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