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Press Release
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Emirates NBD awarded The Best Retail Bank in UAE, The Best Retail Bank in the Middle East and The Best Frictionless Internet Banking Initiative, Application or Programme for 2018

- **Emirates NBD emerged with a strong financial performance compared to its peers in the UAE**
- **The bank continued to lead its digitisation agenda by making significant progress to its overall internet banking platform**
- **The bank has launched a new branch concept enabling the staff to focus on sales and customer servicing**

Kuala Lumpur, Malaysia, March 22nd 2018 — **Emirates NBD** was awarded **The Best Retail Bank in UAE, The Best Retail Bank in the Middle East and The Best Frictionless Internet Banking Initiative, Application or Programme for 2018** at The Asian Banker's International Excellence in Retail Financial Services 2018 Awards ceremony, held in conjunction with The Asian Banker Digital Finance Convention at the Westin Kuala Lumpur in Malaysia.

Emirates NBD emerged with a strong financial performance compared to its peers in the UAE

Emirates NBD Consumer Banking continued its profitability by delivering a revenue growth of 10% and a net profit growth of 21%, which is faster compared to its peer banks in the industry. The deposits book, which is twice the size of its nearest competition, continued to grow quicker than the market with loans increasing marginally in a stagnant market. Lastly, market share for most of its products augmented in 2017.

The bank continued to lead its digitisation agenda by making significant progress to its overall internet banking platform

“Liv”, the first fully digital bank was launched providing fully mobile based account opening and banking to millennial customers. FaceBanking video banking was rolled out along with a revamped online platform enabling customers to talk to a banking advisor and apply for loans. “EVA”, the region's first artificial intelligence-based voice assistant allows customers to talk in English or Arabic when calling the bank. These innovations and a few more has resulted to a growth in digitally active customers and transactions.

The bank has launched a new branch concept enabling the staff to focus on sales and customer servicing

To focus more on sales and customer servicing, the bank has introduced a new branch concept that blends self-serve elements such as: CDM and multi-functional terminals that

would serve as primary mode for transactions; Quick Service Desk, with digital forms (paperless) for customers preferring face to face assistance; and Digital “Focal Wall” in the waiting areas displaying their latest products & services.

About 200 senior executives from award-winning retail financial services institutions from about 25 countries across the Asia Pacific, the Middle East and Africa attended The Asian Banker Digital Finance Convention, which recognises financial institutions’ 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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