



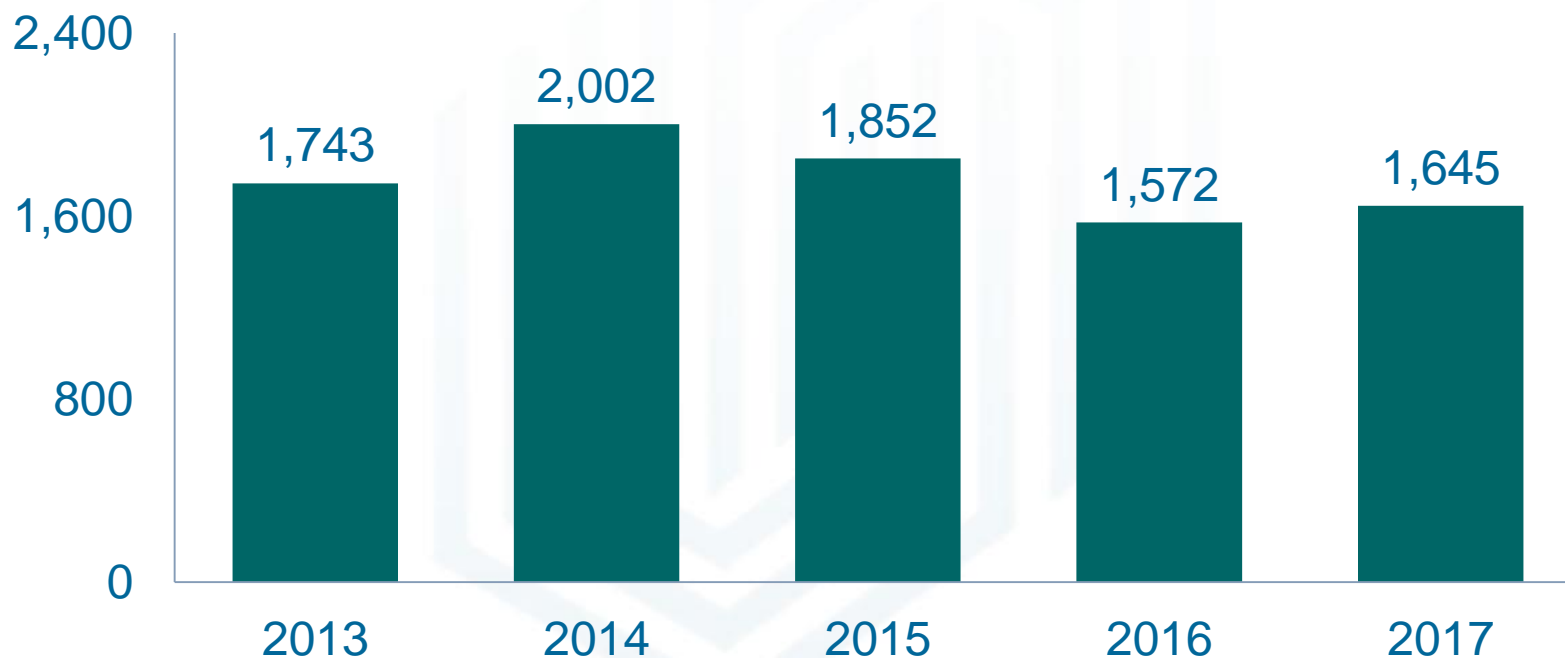
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MOHAMMED BIN RASHID AL MAKTOUM BUSINESS AWARD
AN INITIATIVE BY DUBAI CHAMBER OF COMMERCE & INDUSTRY

UNB's Financial Highlights 2013 – 2017

Net Profit *



AED Million



* Attributable to equity holders of the Bank

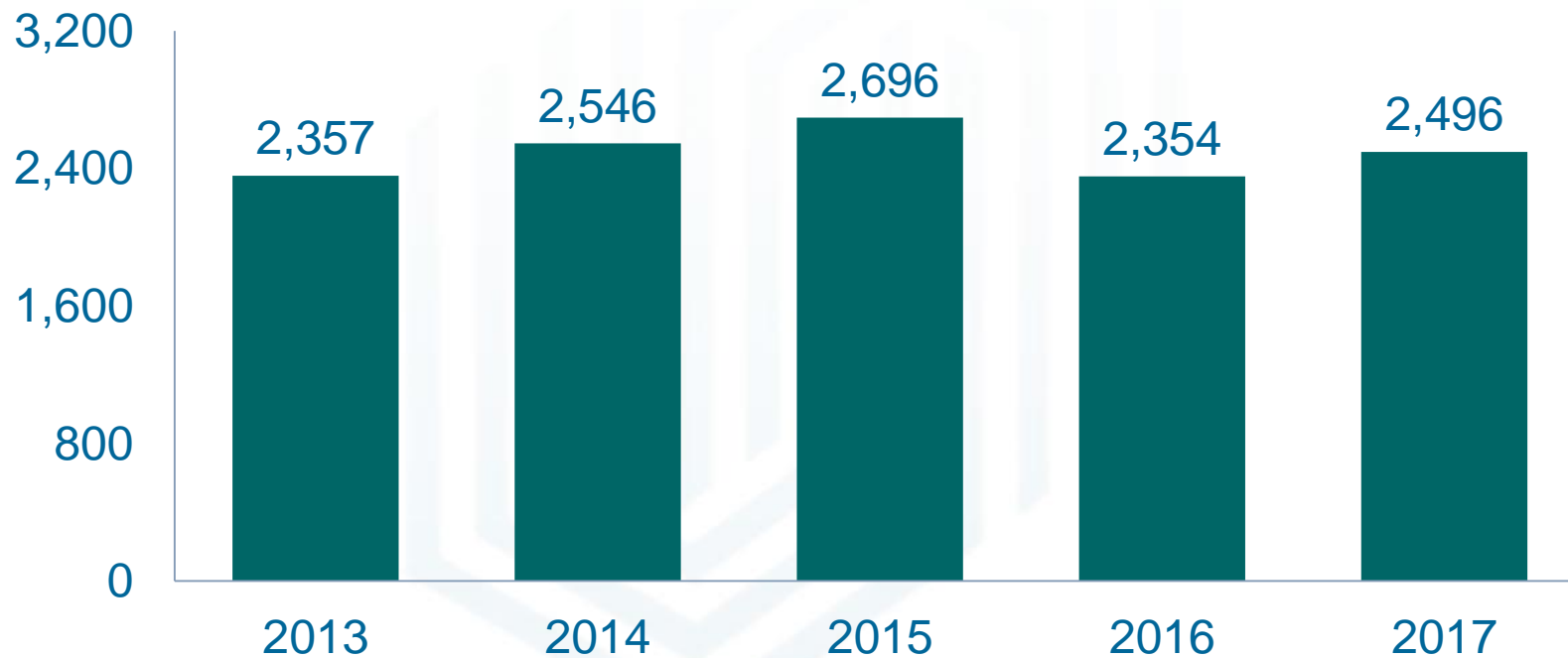


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Operating Profit



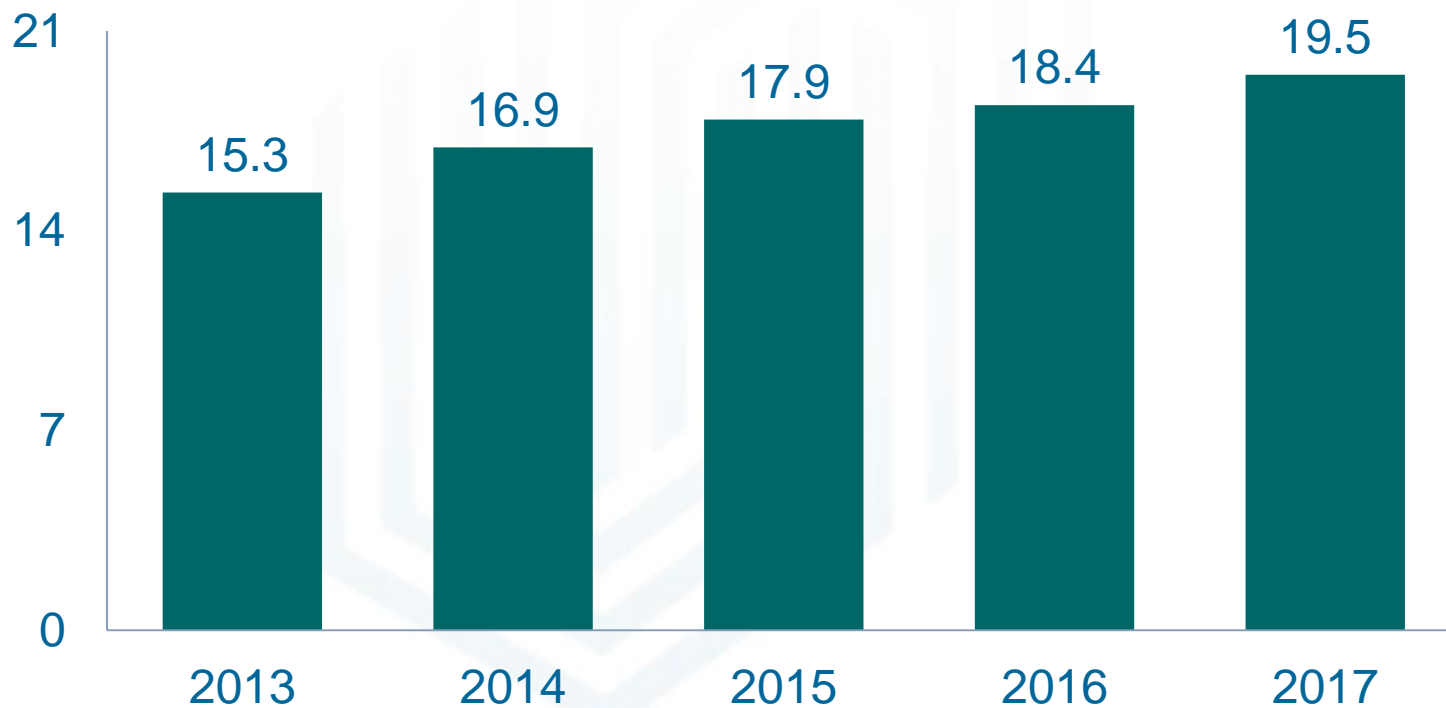
AED Million



Total Equity



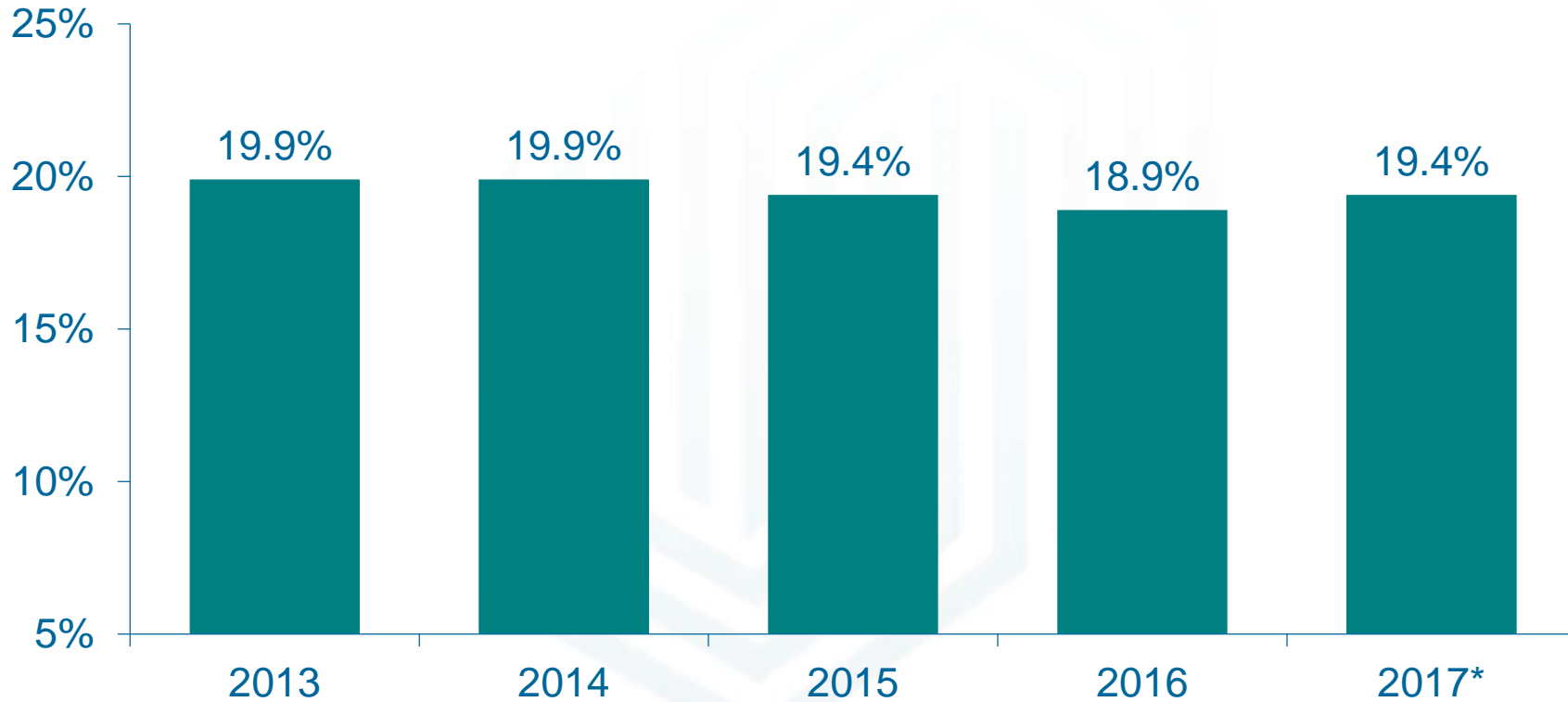
AED Billion



Capital Adequacy Ratio



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* As per Basel III

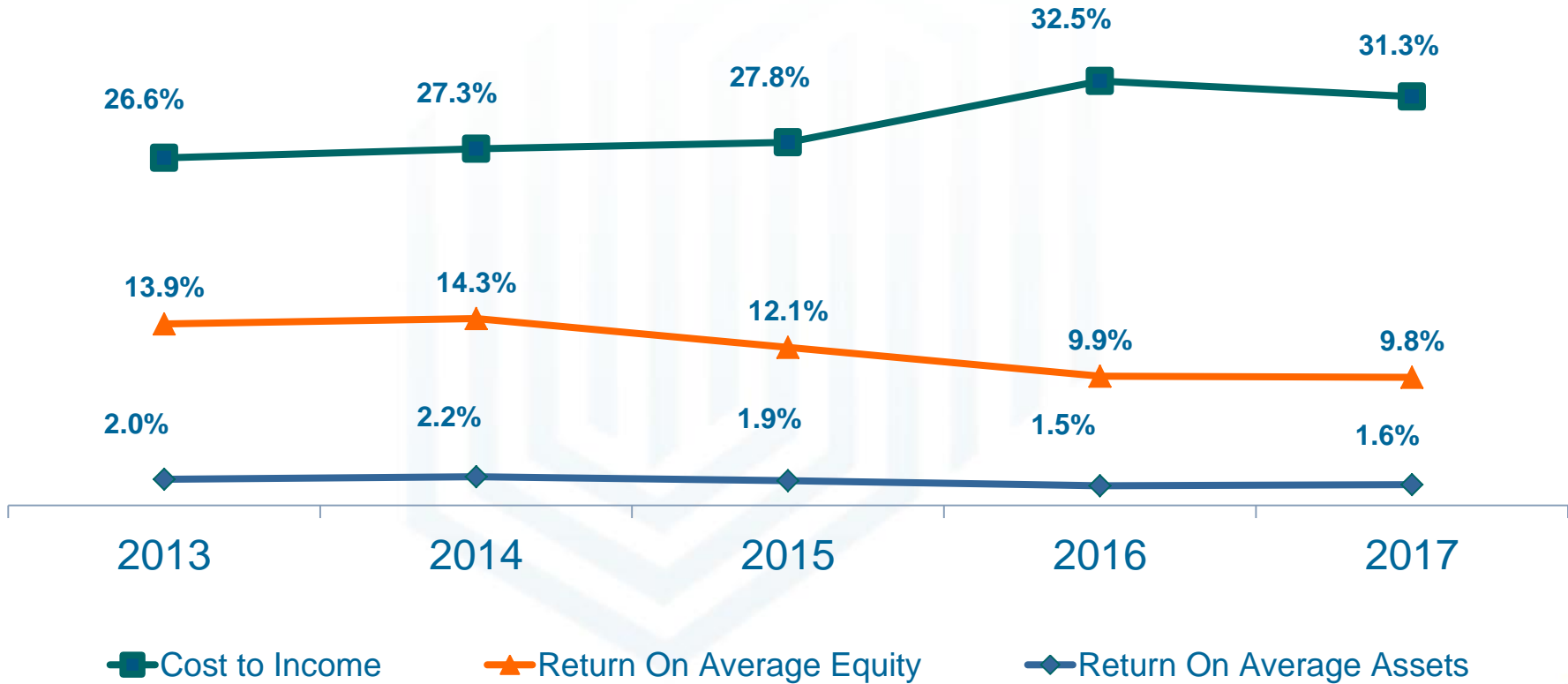


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Key Ratios



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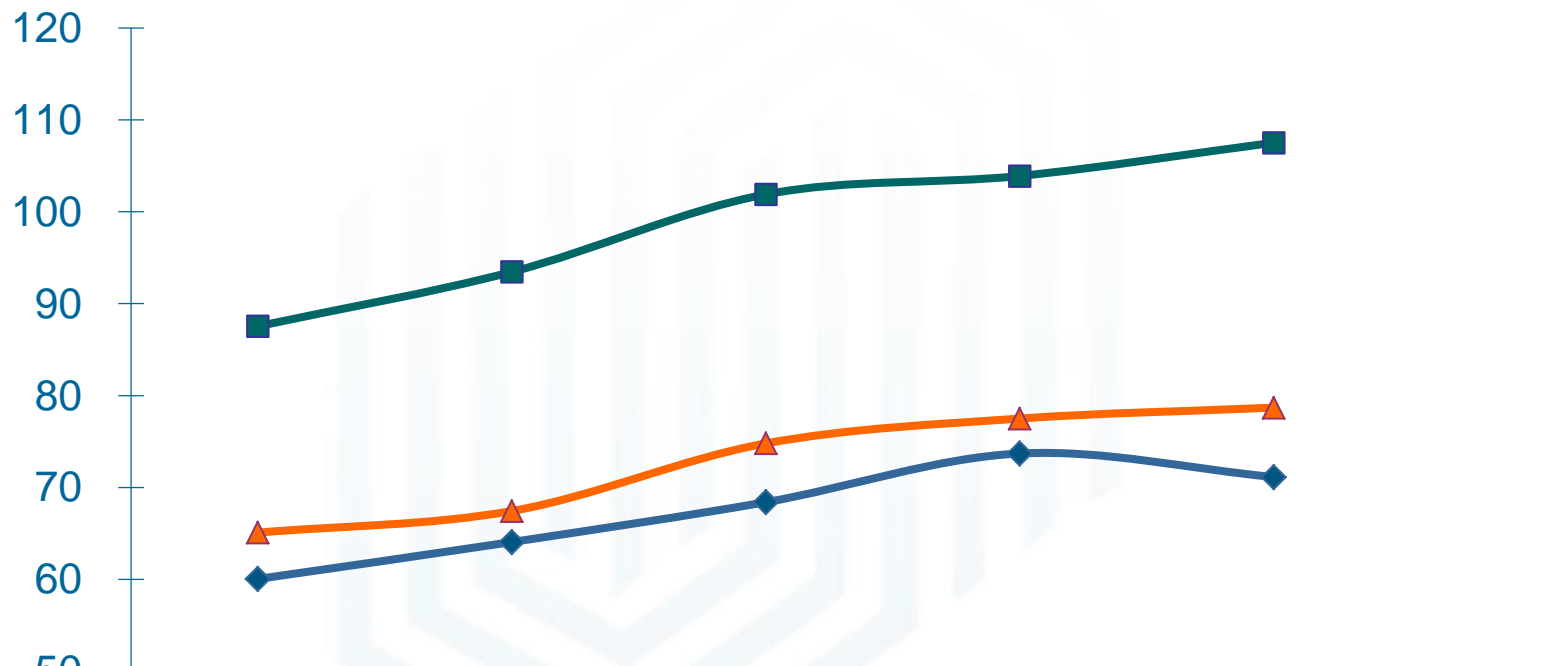


Balance Sheet trend



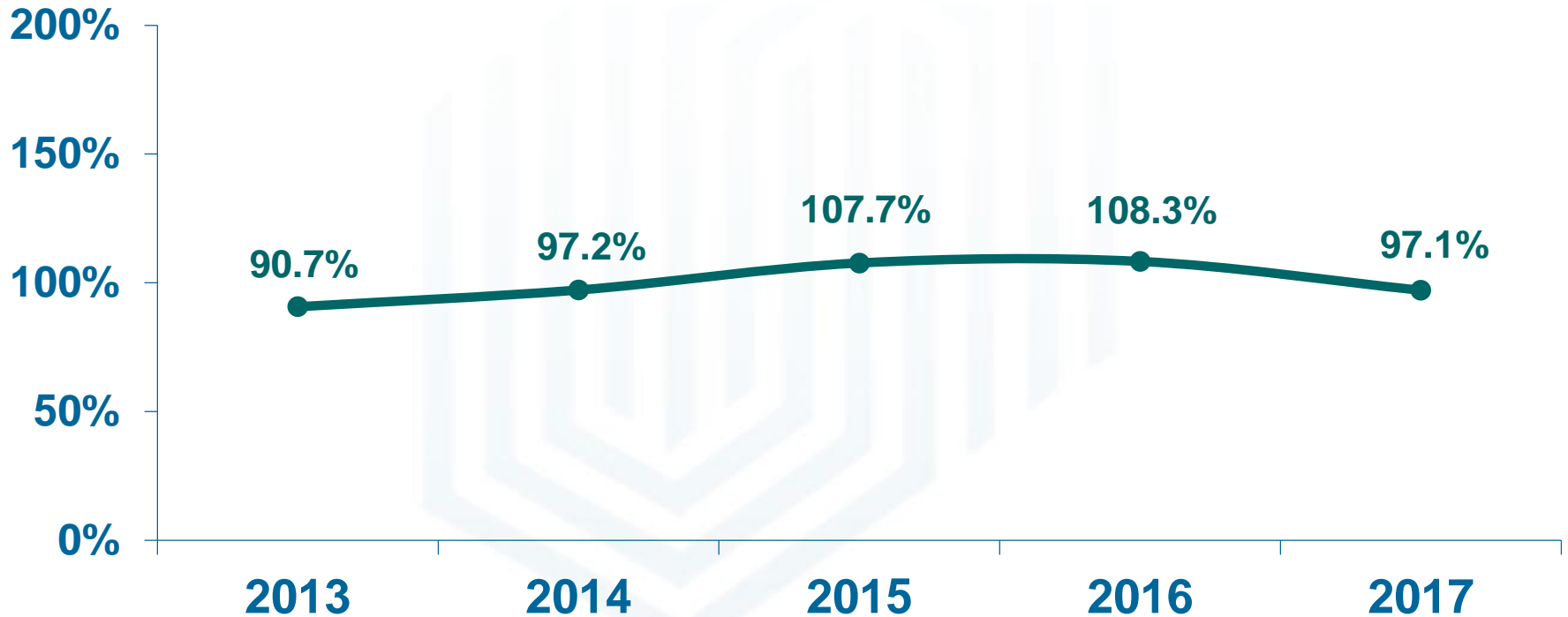
Steady Balance Sheet growth over time

AED Billion

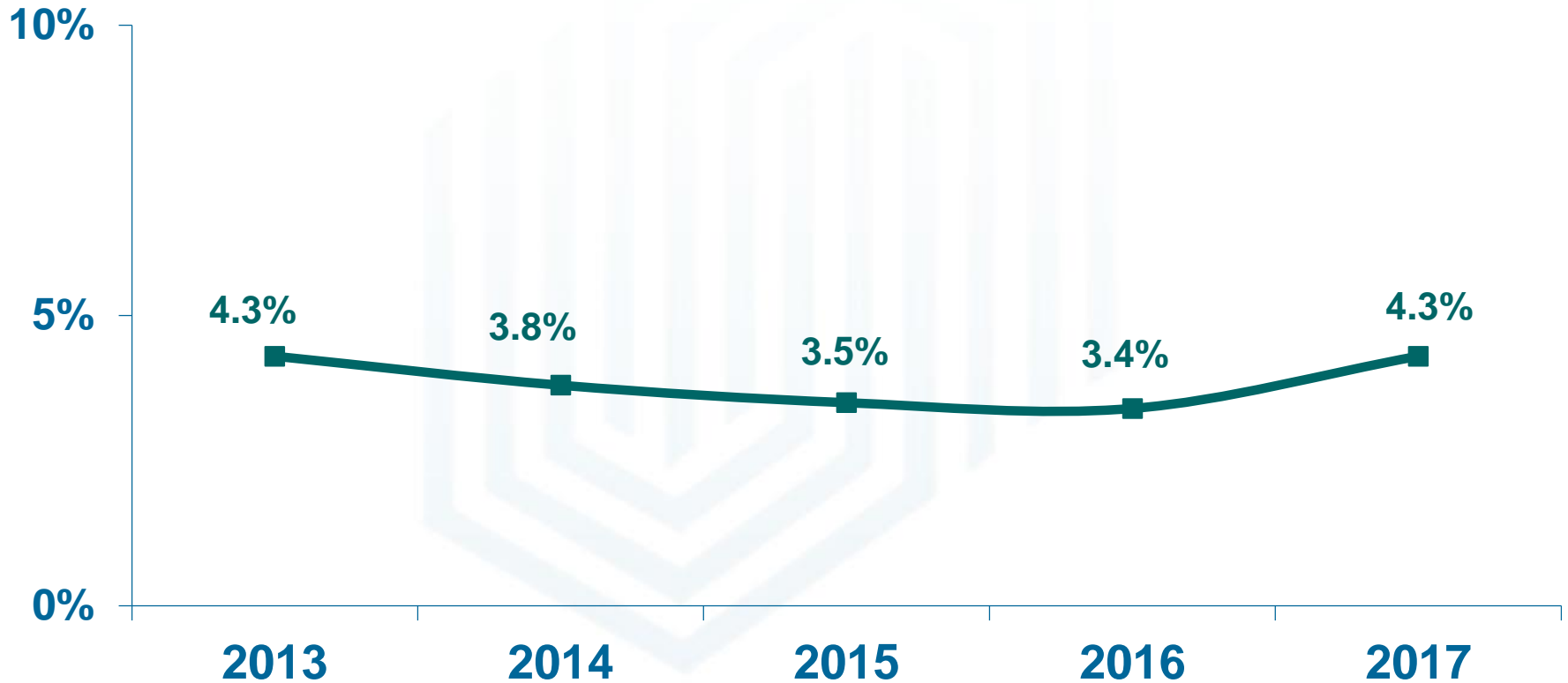


	2013	2014	2015	2016	2017	CAGR
Assets	87.5	93.5	101.9	103.9	107.5	5.3%
Deposits	65.1	67.4	74.8	77.5	78.7	4.9%
Advances	60.0	64.1	68.4	73.7	71.1	4.3%

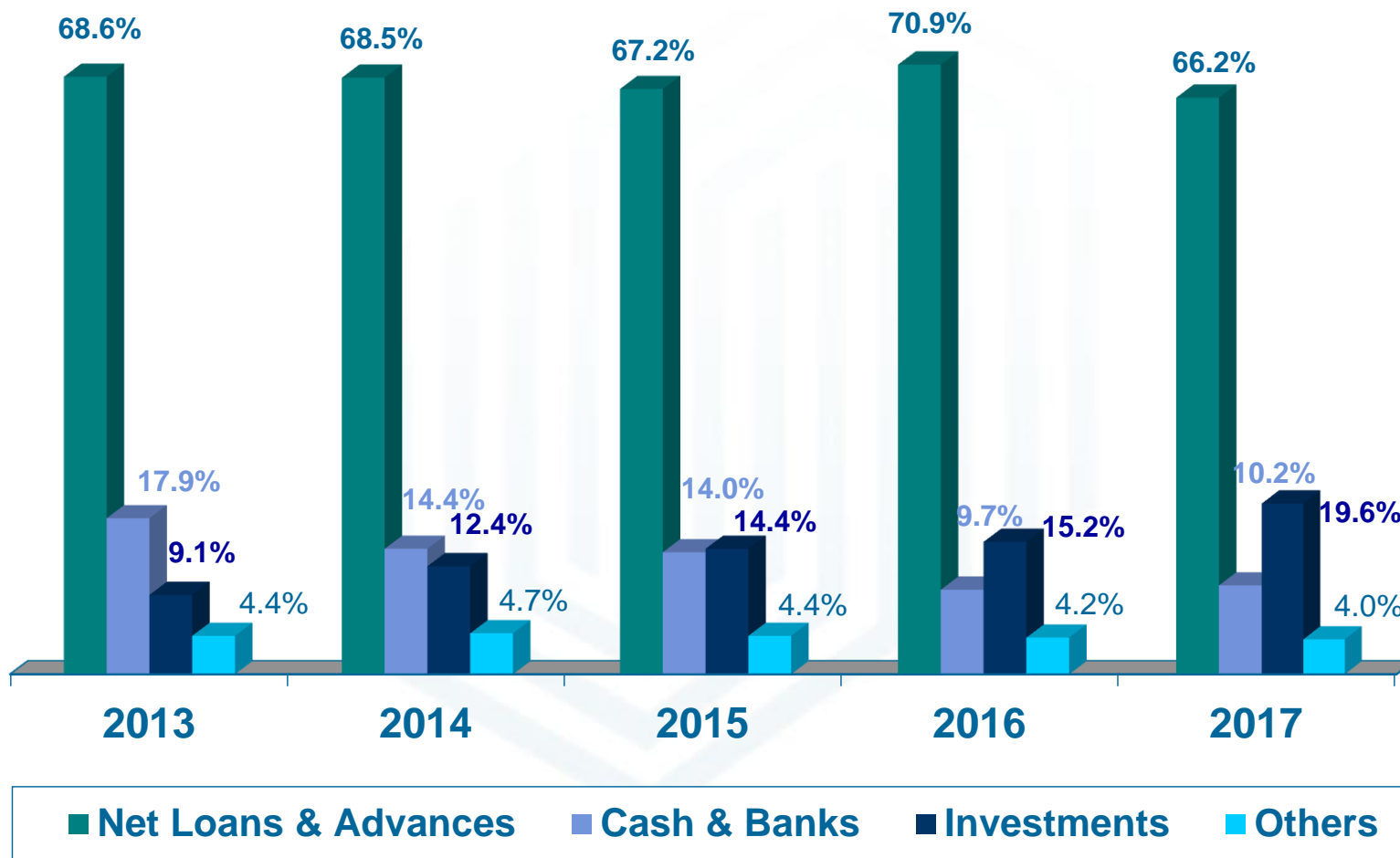
Impairment allowance as a percentage of Non-Performing Loans



Non-Performing Loans as a percentage of Gross Loans & Advances



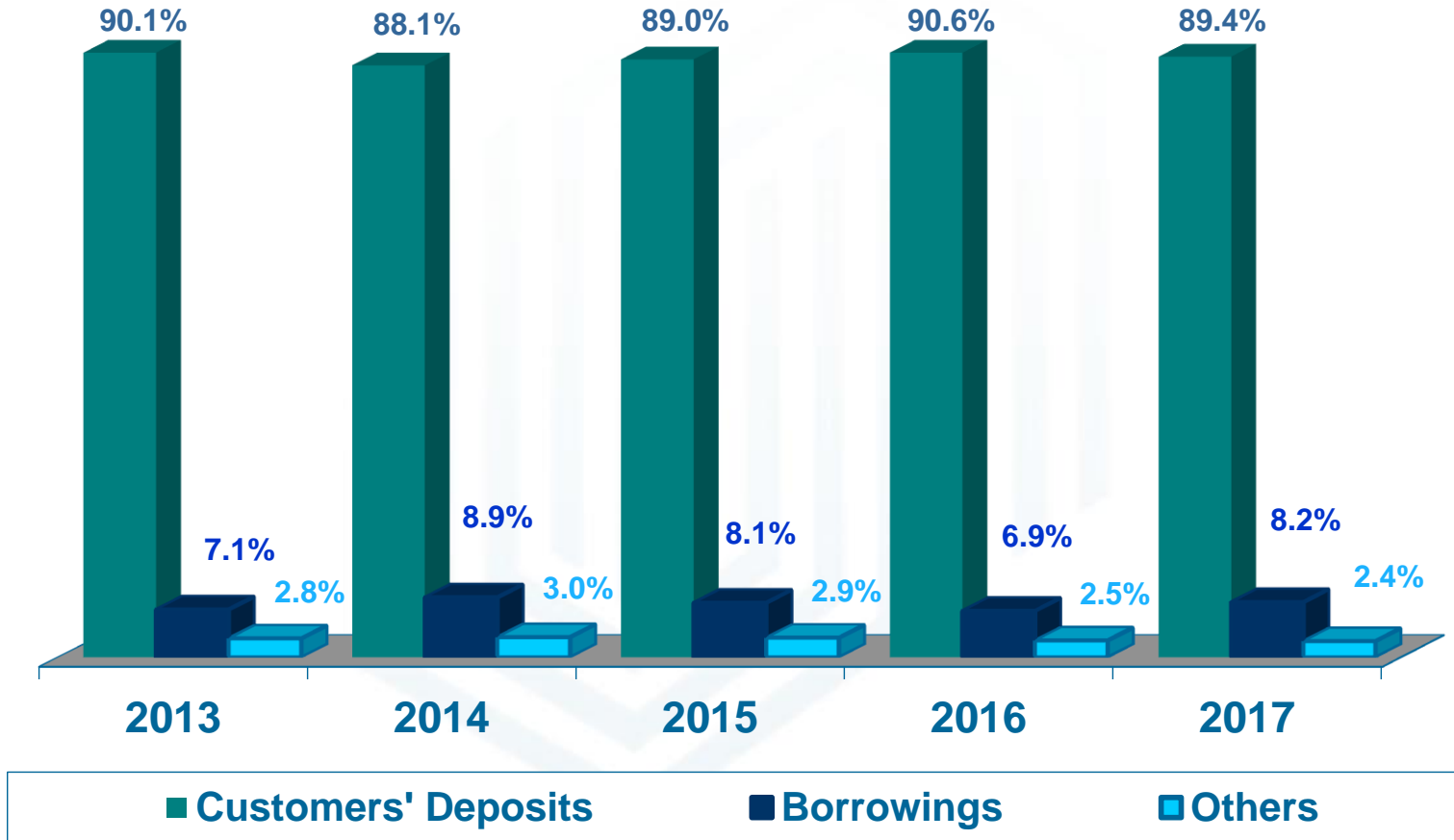
Composition of Assets



Composition of Liabilities



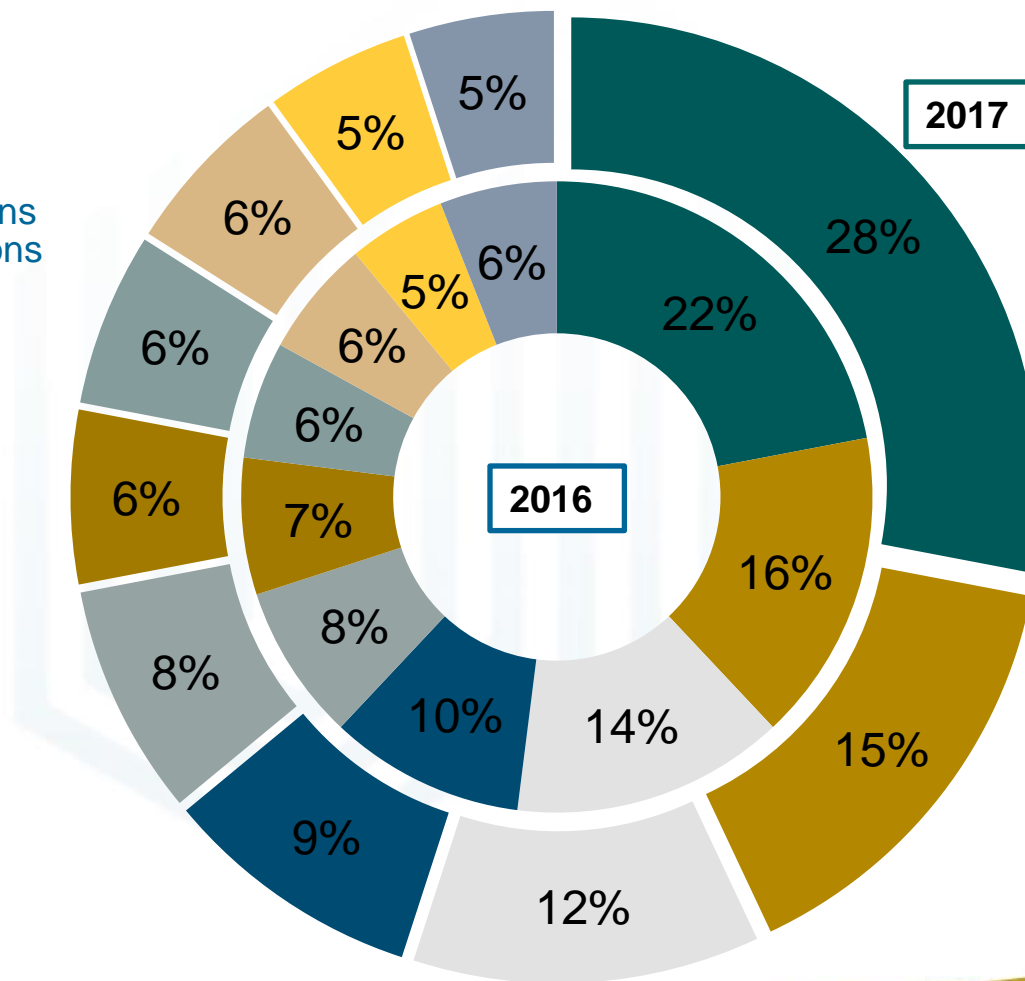
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Economic sector wise analysis of loans & advances 2017 vs. 2016



- Consumer
- Real estate and mortgage loans
- Financial institutions
- Services
- Trade
- Sovereign
- Construction
- Energy
- Manufacturing
- Others





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End of Presentation

