



MEMBER SPOTLIGHT

Emirates NBD

Jan 2026





Key Facts

Largest financial institution in Dubai and one of the largest and most profitable in GCC.

Leading retail banking franchise with a branch network of **797 branches** throughout the **MENAT** region with a branch & rep office presence in **12 countries**

Leader in digital banking: **largest digital lifestyle bank in the region**

Credit Ratings	Long/Short Term	Outlook
Fitch Ratings	A+/F1	Stable
Moody's	A1/P-1	Stable

Introduction

Emirates NBD is a leading banking group in the MENAT - Middle East, North Africa and Türkiye - (56% indirectly owned by Government of Dubai), offering unparalleled local expertise with a global perspective, serving over 9+ million active customers across its 12 dynamic countries of presence: United Arab Emirates (where it holds the largest branch network with a total of 110 branches), Kingdom of Saudi Arabia and Egypt as core strategic markets, with operations in India, Singapore and the United Kingdom, and through its fully-owned subsidiary DenizBank in Türkiye, Austria, Germany, Bahrain).

As of 30th September 2025, total assets were AED 1,139 trillion, (equivalent to approx. USD 309 billion), with a Brand value of USD 4.54 billion and a market capitalization exceeding USD 48 billion (as of October 2025).

The Group is one of the largest and most profitable financial institutions in the MENAT, with robust investment grade credit ratings (Moody's: A1 / P-1 & Fitch Ratings: A+ / F1 both with stable outlook), reflecting sustained financial stability and balance sheet resilience, whilst providing confidence in its ability to support large-scale liquidity management and complex international transactions.

Emirates NBD is a major player in the corporate and retail banking space, with strong Islamic banking, investment banking, private banking, asset management, global markets & treasury and brokerage operations. It offers a full-fledged service leveraging a client-centric, digital-focused approach that enables the delivery of innovative tailor-made solutions and enhanced value across.

With dedicated desk leads in each region for seamless cross-border coordination, its global relationship teams and product partners work together to deliver a comprehensive suite of product offering and innovative solutions that position Emirates NBD as market leaders, well equipped to serve multinational corporates and staff across the world, supported by an award-winning investment banking platform with leading positions in league tables, and demonstrating expertise in arranging syndications as well as advising on landmark capital markets transactions.

Recognitions & Awards



U.A.E.'s Best Bank

U.A.E.'s Best Bank for ESG

U.A.E.'s Best Investment Bank for Equity Capital Markets (ECM)

Middle East's Best Bank for Customer Experience

EUROMONEY 2025



U.A.E.'s Best Bank for Corporates

2024



Middle East's Best Bank

2025



Best Foreign Bank in KSA

EMEA Finance Middle East Banking Awards

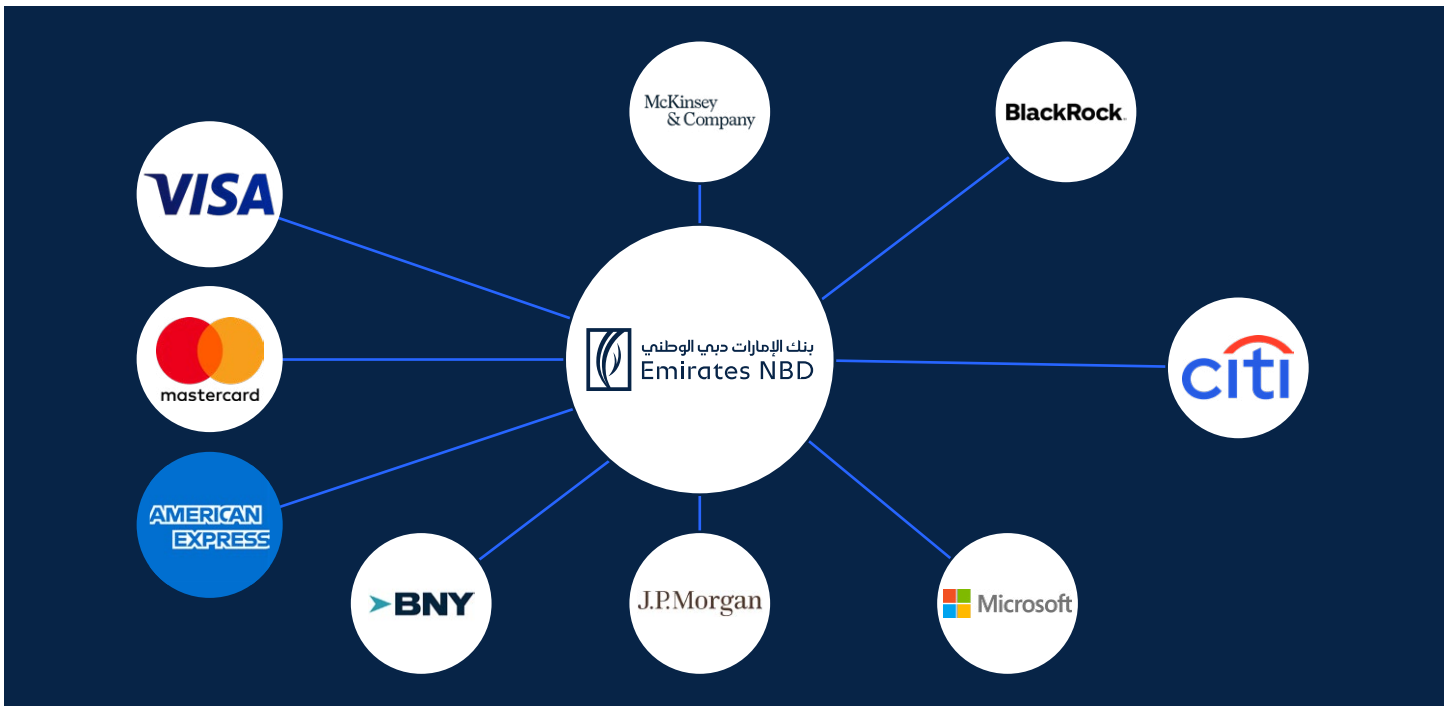


Best Bank for Cash Management

North Africa 2025 - The Digital Banker

With a legacy of excellence, an unwavering focus on innovation, and a vision for shaping the financial future across the MENAT region and beyond, Emirates NBD continues to set the benchmark for banking success on a global stage.

Strategic Collaborations and Innovation



Innovation is written into Emirates NBD's DNA. The bank is consistently forging strategic partnerships with leading U.S. and global institutions to revolutionize payments, harness generative AI, and unlock the power of advanced analytics. Recent collaborations include:

- Teaming up with Visa, Mastercard, and American Express to fast-track digital payment adoption, introducing groundbreaking acceptance solutions to the market.
- Forming a strategic alliance with BNY Mellon to boost the growth and depth of UAE capital markets.
- Joining J.P. Morgan's Kinexys platform, enhancing cross-border payment security and account validation for seamless international transactions.
- Collaborating with Citi to launch the region's first 24/7 USD cross-border payments, setting a new standard for speed and accessibility in the Middle East.
- Partnering with Microsoft to drive digital transformation, leveraging generative AI and Copilot to boost productivity and reimagine business operations.
- Signing an MoU with BlackRock to create a cutting-edge investment platform, granting Emirates NBD's wealth clients privileged access to alternative investments, including private markets.
- Working alongside McKinsey to integrate AI and advanced analytics, unlocking new value streams and enhancing customer experiences.

Notable Achievements

Emirates NBD stands at the forefront of regional economic progress, fueling innovation and empowering industries that shape tomorrow's landscape. Across technology, energy, manufacturing, and infrastructure, the bank has delivered transformative financing solutions that drive sustainable growth. Here are just a few highlights of Emirates NBD's recent impact:

- Engineered sophisticated, multi-jurisdiction financing for a European industrial blue-chip multinational, strengthening the manufacturing sector across the UAE and Saudi Arabia.
- Partnered with a global technology leader to spark the next wave of green infrastructure in the UAE, advancing energy efficiency through the adoption of groundbreaking technology solutions.
- Enabled a major telecom operator to launch high-capacity, eco-friendly data centers in Türkiye, facilitating the region's digital transformation and meeting surging demands for cloud, AI, and big data.

- Collaboration with Microsoft to drive innovation, transfer business operations and enhance productivity with generative AI / Copilot.
- Memorandum of Understanding (MoU) with BlackRock to create an investment platform that provides Emirates NBD's wealth clients access to alternatives, specifically within private markets.
- Engagement with McKinsey to leverage AI and advanced analytics to unlock value across its operations and enhance customer experiences.
- Championed one of the largest hospitality financings in the UAE's history by leading a global syndicate that backed a landmark project for a US-based integrated resort, spotlighting Emirates NBD's role in shaping the nation's tourism future.
- Provided tailored structured financing to propel a publicly listed company's ambitious expansion across Egypt, Saudi Arabia, and the UAE.
- Pioneered aviation financing for two leading airlines in the UAE and India, fueling regional and international connectivity.
- Arranged the first-ever Middle East Syndicate Loan Market entry for an Asian tech manufacturing powerhouse, helping support their operational and corporate financing needs.
- Underwrote multi-billion AED syndicated bonding for the iconic Dubai Metro 'Blue Line' Project, enabling world-class infrastructure development.
- Extending credit support for public transportation advancements in Egypt, reinforcing Emirates NBD's commitment to sustainable urban growth.
- Structured an innovative Syndicated Islamic financing facility for MENA's largest utility company, underpinning continued expansion in Saudi Arabia.

Contact



Corporate and Institutional Banking | C&IB

<https://www.emiratesnbd.com/en/corporate-and-institutional-banking>



Corporate Banking Contact

<https://www.emiratesnbd.com/en/corporate-and-institutional-banking/contact-us>



Annual Report 2024



U.S.-U.A.E. Business Council
usuaebusiness.org

@USUAEBizCouncil