



**CORPORATE AND
INSTITUTIONAL BANKING**

Your Bridge to Opportunities





Emirates NBD Corporate and Institutional Banking

When opportunities come knocking, we are prepared to meet them with endless possibilities. As your trusted advisor, we use our expertise to anticipate what's next and deliver what's necessary for optimum business growth.

**New avenues, better opportunities,
infinite growth.**

Emirates NBD Group at a glance

Emirates NBD is **one of the largest financial institutions in the Middle East and Turkey** and the flagship bank of Dubai (56% government-owned).

Emirates NBD is a full-service bank delivering enhanced value across Corporate, Retail, Islamic, Investment and Private Banking, Global Markets & Treasury, Asset Management and Brokerage operations throughout the region.

It has an ever-increasing presence in the UAE, GCC and globally:

- > +1,000 network branches
- > International presence with operations in 13 countries



- Emirates NBD Branches
- Representative Offices
- Denizbank



Our Financial Highlights

694.3 Bn
(AED)

Total Assets

438 Bn
(AED)

Total Loans

457 Bn
(AED)

Total Deposits

18.7%

Capital Adequacy
Ratio

122%

Coverage Ratio

82.4 Bn
(AED)

Total Capital

A3

(Stable)

Moody's

A+

(Stable)

Fitch

A+

(Stable)

Capital Intelligence

Who we serve



Multinationals entities

We help MNCs maximise new opportunities with our innovative products, services and industry expertise.



Public sector entities and Sovereigns

We create new opportunities for Public Sector firms, along with the community and individuals they serve.



Large corporates

We address complex business challenges with our comprehensive advisory and banking services.



Banks & Non-Bank Financial institutions

As one of the leading AED Clearers in the country, clearing 30 – 35% of total AED volume, we deliver best in class execution for Corporate Banking services through our correspondents and extensive network.

Why us?

We anticipate the needs of our clients to deliver successful, custom-made solutions. Our client-focused approach helps us develop a detailed understanding of our clients' needs and earn their long-term commitment and trust.



Regional banking powerhouse with a global reputation for excellence



Significant balance sheet support for our global clients



Ability to deliver cross-product solutions tailored to our clients' needs



Global Relationship Manager is the single point of contact for all your Banking needs



Comprehensive suite of Digital Solutions



Long-standing relationships across 800 investors across Asia, Europe and the Middle East which includes Royal Families, Sovereign Wealth Funds (SWFs), Corporates, Funds, Asset Managers, Ultra High Net Worth Individuals (UHNWIs) and family offices in the region

Our core offering at a glance

Our global relationship team and product partners work together to deliver a comprehensive suite of solutions.
Your Global Relationship Manager serves as a single point of contact for all your banking needs.



Investment Banking

An integrated platform for your global investment banking needs covering Global Capital Markets (Debt & Equity), Loan Syndications, Agency, M&A Advisory and Sustainable Solutions.



Transaction Banking Services

A comprehensive product suite that includes trade finance, cash management, factoring, liquidity management and escrow services.



Equities and Brokerage

End-to-end trading solutions built around cutting-edge technology, providing secure and real time direct access to major markets in the MENA region.



Global Markets

Comprehensive and bespoke service across every major asset class coupled with our knowledge of local markets and global reach.



Islamic Solutions

Shari'ah compliant solutions designed to meet the needs of our corporate and financial institution clients.

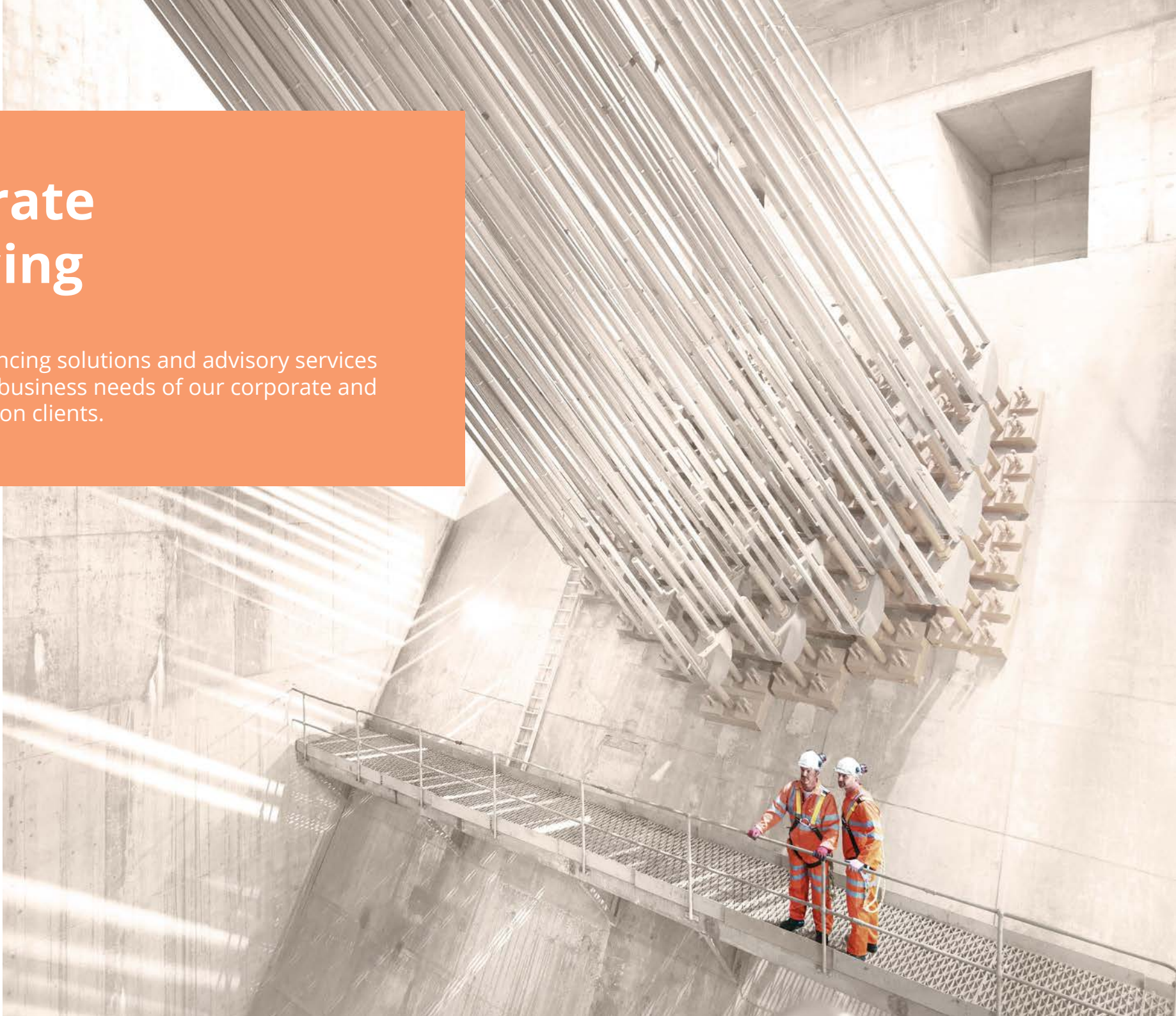


Core Lending & Working Capital Solutions

Customised financing solutions to meet the specific business needs of our clients.

Corporate Financing

Customised financing solutions and advisory services to meet specific business needs of our corporate and financial institution clients.





Corporate Financing

Customised financing solutions and advisory services to meet specific business needs of our corporate and financial institution clients.

Real Estate Financing

Innovative solutions for real estate projects.



Project Finance

Creditworthy and bankable financial structures to underpin your project.



Asset Based Financing

Holistic utilisation of your business assets to optimise your financing potential.



Equipment Finance

Better payment terms with an accelerated cash flow.



Commodity Finance

Supporting end-to-end commodity flows.



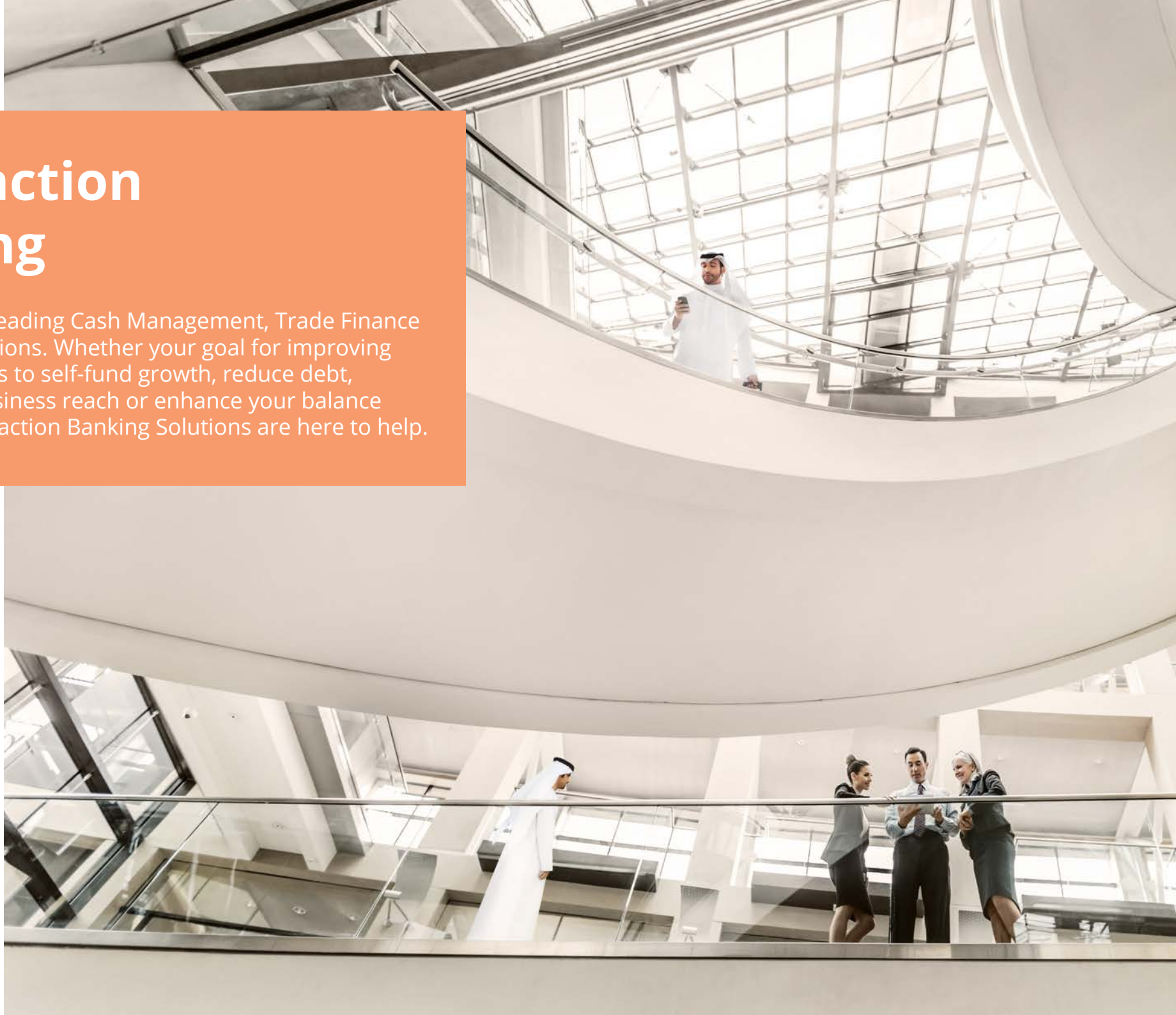
Trade and Supply Chain Finance

Expand your trade opportunities with confidence.



Transaction Banking

Grow with our Leading Cash Management, Trade Finance and Digital Solutions. Whether your goal for improving working capital is to self-fund growth, reduce debt, expand your business reach or enhance your balance sheet, our Transaction Banking Solutions are here to help.



Cash Management

Leverage the smartest technologies for quick, convenient access to opportunities, locally or globally. We can help streamline processes, optimise returns and automate everyday tasks to ensure cost-effective management of all your cash and working capital.



Payables



Cross Border, Domestic & Intra-bank Transfers

Quick and easy money transfer through secured and user-friendly online channels.



Salary and Pension Payment

Convenient, safe and user-friendly money transfers.



Noqodi Payments

Organise, initiate and manage payments.



SWIFT for corporates

Access streamlined financial communication with various banks around the world on a single, secure platform.



API Banking

Access our transaction processing services through secured system integration between the bank and your ERP.



Receivables



Smart Cash Deposit Machines

Deposit cash, cheques or coins at your premises.



UAE Direct Debit Service

Safe, convenient and regulated by the Central Bank of the UAE.



smartBUSINESS ICCS Collect

Digitally scan and clear cheques using special scanners.



Cash in Transit

Seamless transportation of daily cash and cheques.



UAE Payment Gateway Service (UAEPGS)

Platform developed by the Central Bank of the UAE.



Virtual Accounts

Simplified reconciliation via virtual accounts through businessONLINE.

Escrow



Real Estate Escrow

Open Escrow accounts for your off-plan residential projects.



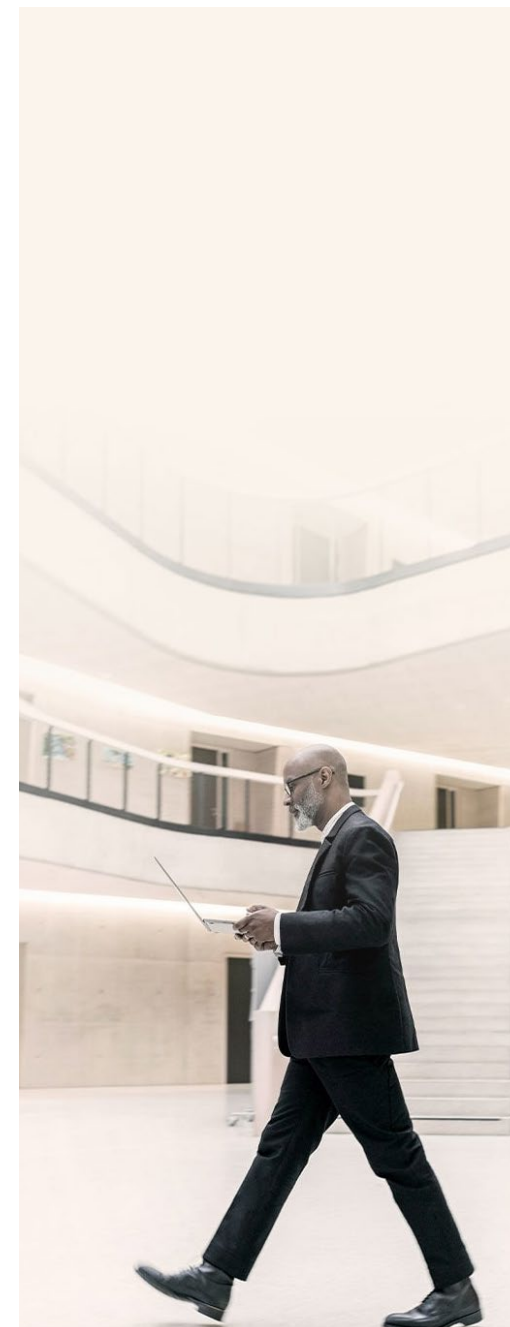
Commercial Escrow

Bespoke Escrow account management and advisory solutions.



Owners Association/Body Corporate

We are authorised to open and manage Escrow accounts for companies registered with the Owners Association and Body Corporate.



Trade and Supply Chain Finance

Mitigate trade risk, reduce cash conversion cycles and strengthen your balance sheet through our Trade Finance Solutions, tailored specially for your business requirements.

Receivable Financing



Factoring

Avail financing by assigning your receivables to the Bank.



Invoice Discounting

Receive upfront payment and optimise future cash flows.



Cheque Discounting

Advance payments of post-dated cheques by discounting.



Borrowing base Finance

Additional payment assurance for the seller.

Supply Chain Financing



Supply Chain Financing

Buyers and suppliers can enhance their trading relationships and improve cash flow with our tailored supply finance solutions, enabling accelerated invoice payments at a more competitive cost.





Import and Export Finance Services



Issuance of Documentary Credits

Assure suppliers of timely payment upon presentation of required documents.



Import Loans

Improve cash flow by bridging the gap between payment obligations and collections.



Export Documentary Credits

Finance the term of payment, gain considerable competitive edge and boost your cash flow.



Documentary Collection

Additional payment assurance for the seller.



Export DC Confirmation

Effectively mitigate counter party and country risk when doing business internationally.



Post Shipping Finance

Take advantage of expert advice on flexible financing options.

Guarantees



Standby Letter of Credit

Provides a payment guarantee to a supplier, based on their compliance with credit terms.



Financial Guarantees

An undertaking issued by a bank to secure the payment obligation of a party.

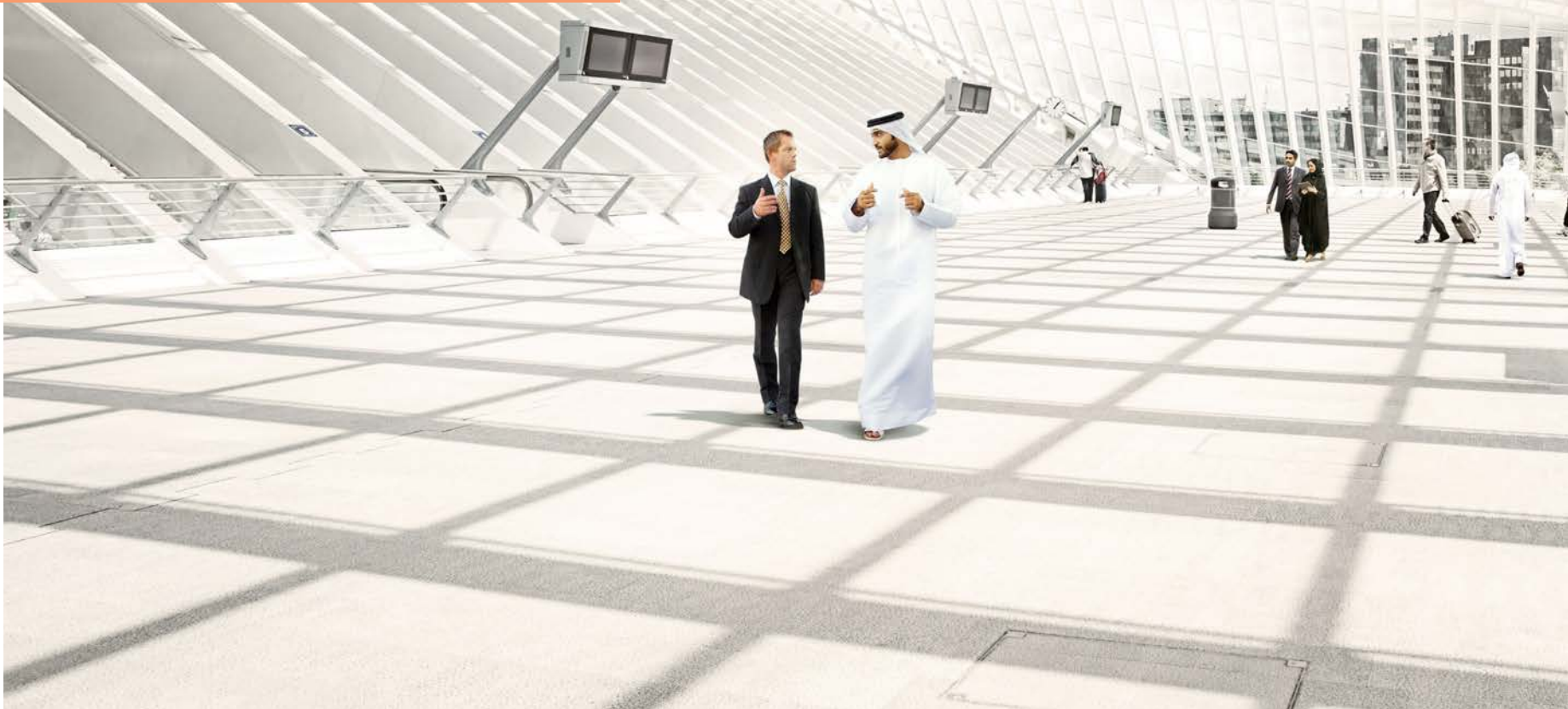


Non-Financial Guarantees

Performance Guarantee undertaking issued by a bank for payment against non-performance by a party as per the contractual terms.

Investment Banking

Our team of experienced and knowledgeable investment banking professionals provide bespoke, cross-product solutions.



Global Capital Markets

Unlocking opportunities in the global debt and equity capital markets.

Our market-leading debt and equity capital market teams provide a comprehensive end-to-end service across origination, structuring, marketing and syndication.



Award-winning global debt and equity capital market franchise.



Worldwide reach serving customers across ASEAN, Central, East and South Asia, the Middle East (including Turkey), Sub-Saharan Africa and Western Europe.



Consistently ranked among the top houses for International Sukuk, Bonds & UAE public offerings.



Dedicated syndicate team with strong connectivity to over 800 investors globally with a focus on Middle Eastern investor base (including royal families, regional family offices, UHNWIs and Tier 2 debt investors).



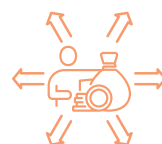
Experienced professionals with deep knowledge of debt and equity products (conventional and Islamic) based in the UAE, KSA and India.



Global distribution network supported by sales personnel in Asia, Europe and the Middle East.



Raised over USD 100bn in the last 3 years across several geographies including GCC, India, Turkey, Pakistan, China, Indonesia, Africa, UK and Maldives.



Strong relationships with regional regulators and exchanges to ensure smooth and seamless execution.

Loan Syndications

Unsurpassed expertise in the syndicated loan markets.

A market leader in the loan capital markets space with a strong track record of delivering world-class loan financing solutions to our clients globally.



An award-winning syndicated loans and structured finance franchise in MENAT.



Ranked No. 1 in Bloomberg's MENAT Bookrunner League Table for 2019 and 2020 respectively.



"Go to" house for regional clients looking to tap regional & international liquidity and for international clients looking to tap regional liquidity.



Experienced team combining strong origination and structuring expertise with best-in-class distribution capabilities.



Diverse product offering across the entire spectrum of loan market solutions.



Delivering solutions to clients across Asia, the Middle East (including Turkey) and North & Sub-Saharan Africa.



Agency

A comprehensive agency platform and a multi-product partner.

We offer a relationship-driven approach with hands-on assistance and specialised transaction management expertise.



First choice for standalone 3rd Party Agency and Security Agency deals. Consistently ranked among the top agency teams in the region.



Close ties with several international law firms coupled with strong in-house counsel and process-oriented approach to protect all parties end to end.



Strong understanding of market dynamics impacting structuring and execution strategies including securitisation solutions.



Flexible approach with a track record of providing original and innovative solutions to all types of Agency and Security Agency arrangements.



Rich execution experience in syndication, security and escrow agency transactions covering complex/debut transactions.



Serving financial institutions, sovereigns and corporates and execution of security in various authorities.

Mergers & Acquisitions Advisory (M&A)

Offering customised strategic solutions.

Expert team with a track record of delivering innovative solutions to clients including public and private equity, structured products and mergers & acquisitions advisory.



Top-tier Mergers & Acquisitions house in the region advising clients globally.



Strong connectivity at the promoter and CEO level; access to the key decision makers on the buy and sell side.



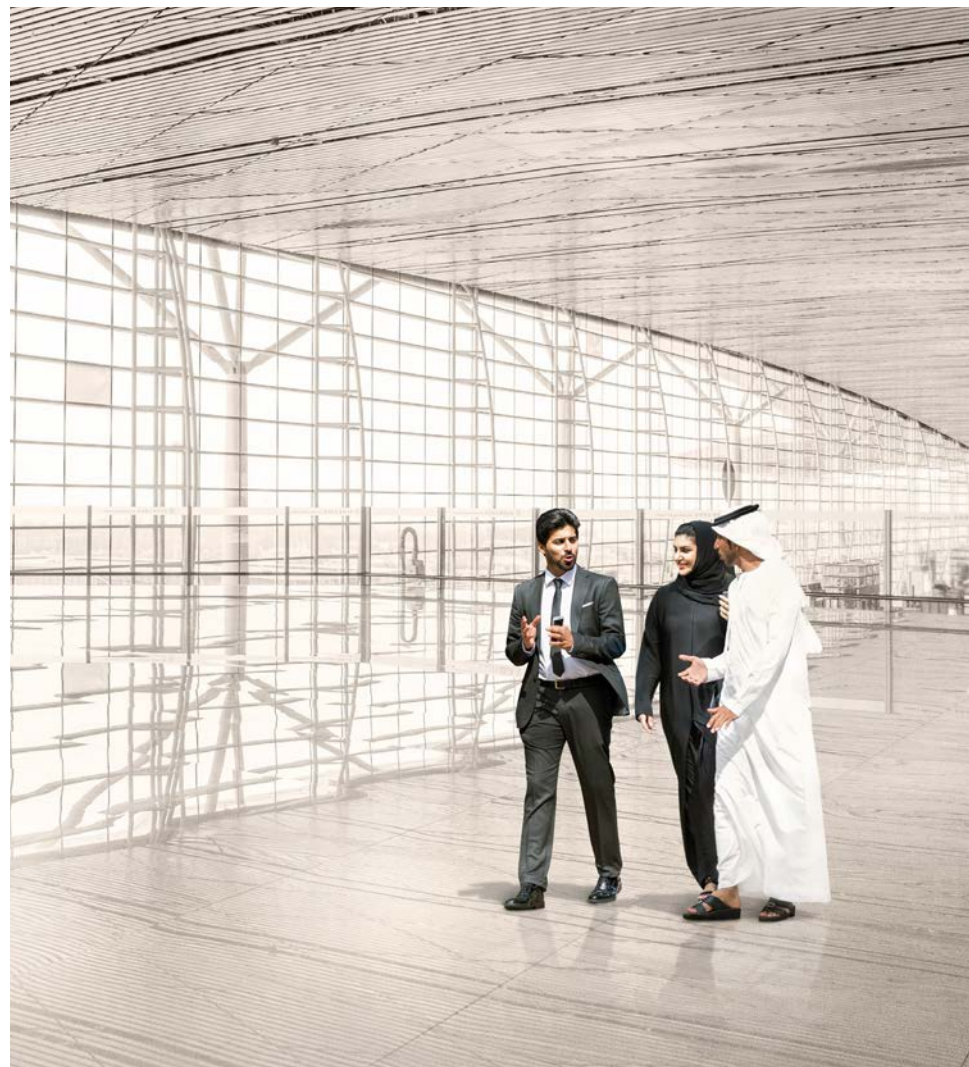
Knowledgeable team with combined experience of advising and executing a wide array of complex M&A transactions regionally and internationally.



Close relationships with all the regional regulators which aids EmCap in executing complex transactions with regulatory interdependencies.



Significant banking and financial services experience including Mergers & Acquisitions.





Sustainable Solutions

Achieving Our Clients' Environmental, Social & Governance Objectives.

Dedicated expertise enabling clients to efficiently access sustainable capital across the debt and equity spectrum and improve their ESG profile.



Structuring of Green, Social and Sustainability-linked Loans, Bonds and Sukuk, which includes creation of frameworks and advising on use of proceeds in line with best practice.



Designing KPIs and SPTs for sustainability-linked loans, bonds & Sukuk in order to help clients make a positive steps forward towards greater sustainability.



Enabling clients to transition to a sustainable and low carbon future.



Advising clients on positive strategic change management on their sustainability journey.

The background image shows a person's profile in the upper left, looking towards the right. In the center, a person's hands are holding a smartphone. To the right, a laptop screen displays a complex financial chart with multiple colored lines (red, green, blue) and a white background. The bottom half of the image is overlaid with a large, semi-transparent financial candlestick chart, showing various bars in white and yellow against a dark background. The overall scene is a professional office environment with a focus on financial technology and data analysis.

Global Markets and Treasury

An in-depth knowledge of local markets and a global reach is our forte. As a Retail, Corporate and Institutional client, you can access comprehensive and bespoke service across every major asset class.

Our Solutions

We have the reach, knowledge and expertise to meet your risk management, financing and investment needs. Our multi disciplinary teams offer comprehensive and custom-made service across every major asset class.



Sales

A 24-hour online electronic platform – smartDEAL Sales coverage for Retail, Corporate and Institutional Banking clients for regional and international products.



Trading

Biggest market makers in the GCC for Foreign Exchange, Fixed Income and Credit, Rate Derivatives, Commodities and Repo products.

Largest primary originator and secondary market maker/liquidity provider in GCC bonds.



Research

Widest research coverage in the MENA region covering Macro, Foreign Exchange, Rates, Commodities and Equities.

Industry-leading insights, research and technological advances.





Our Solutions



Foreign Exchange

From purely transactional to highly customised, a wide spectrum of sound solutions that cater to liquidity needs.



Rate Derivatives

Tailor-made short-term and long-term solutions for hedging and yield enhancement products.



Commodities

Diverse suite of exchange and physical traded commodities and Gold Loans.



Islamic Solutions

A range of Islamic products for Islamic Corporate and Institutional customers.



Fixed Income and Credit

Assistance with non-public offerings of securities (private placements) and placement with institutional investors worldwide.

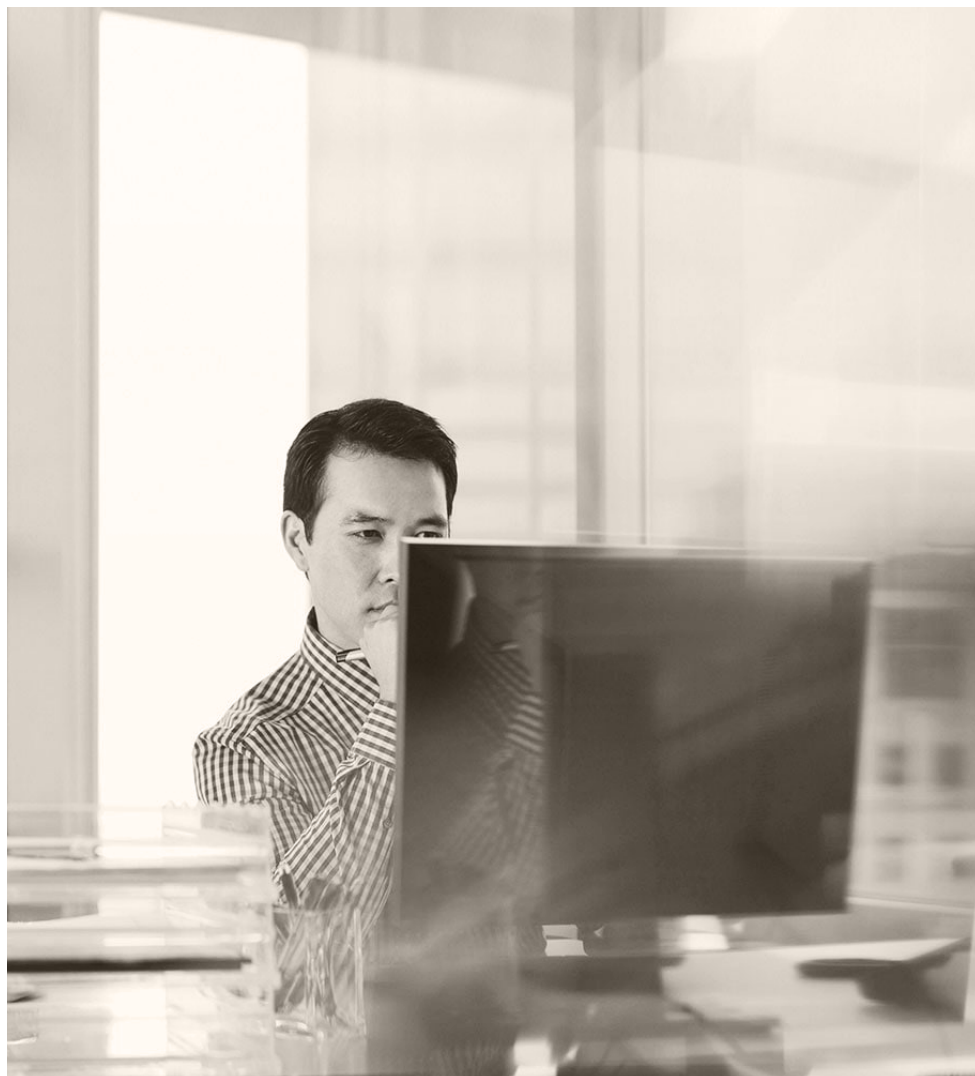
Equity Brokerage

A single brokerage account that gives you convenience and flexibility with exceptional features and the support of a trained team.



Our highlights:

Our satisfied clients choose us for our seamless services related to opening an investor account, trading, portfolio tracking, market information and portfolio reports.



Dedicated trading desk offering the highest quality trade executions and customised algorithmic order trading.



A team of certified and qualified brokers who provide an institutional level client support and transaction execution.



Multiple offline and online trading platforms, including order routing over major institutional networks such as Bloomberg and Reuters.



Seamless Clearing and Settlement options based on client requirements.



Market leading margin trading offering both Conventional and Islamic.



Receive alerts every time there is a change in the price of shares plus market news, portfolio reporting and trade details.

Islamic Banking

Shari'ah compliant solutions designed to meet all types of banking requirements of corporates and businesses.



Islamic Deposit Products

Move your money, make everyday banking easy and take advantage of our wide network.



Islamic Trade Finance

Timely payments from buyers, minimised concerns about supplier payments and guarantees.



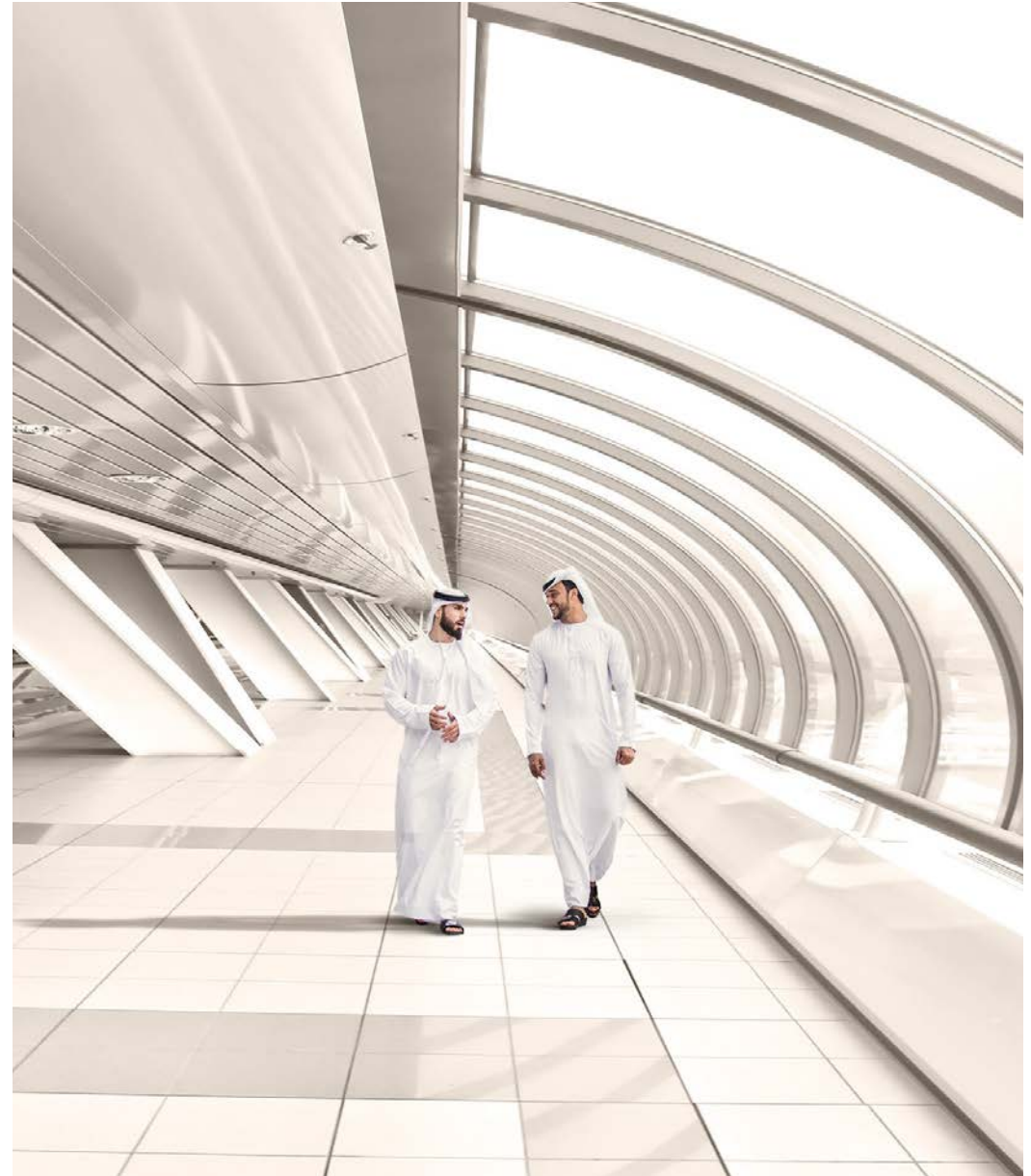
Shari'ah compliant Financing

Financing solutions in line with the principles of Islamic finance.



Islamic Treasury Solutions

Shari'ah compliant products for corporates, HNWIs and financial institutions (FIs).



Digital Solutions

Smart solutions for everyday challenges. Simplify day-to-day tasks on our user-friendly platforms that provide you complete visibility of your finances, all in one place.



businessONLINE is a new, comprehensive digital global Cash and Trade finance management ecosystem that gives you the control you need across all your financial relationships, accounts and activities. It offers single sign on access to smartTRADE that allows you to manage all your Trade Finance requirements digitally with reduced paperwork, increased efficiency and transparency.



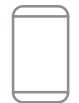
Customised dashboards
to cater to different roles.



Completely re-designed administration with wizard-based navigation, quick onboarding, and detailed user profiling.



Detailed account and statement reporting, along with trade and turn over reports.



On-the-go mobile banking that is accessible across digital platforms.



Comprehensive payments and collections suite.



Apply easily for all trade instruments and **upload multiple documents** in one go.



Store preferred/frequently used Trade finance clauses for future use.



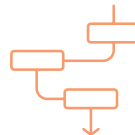
Get real-time intimation on the completion of trade transaction.

smartSCF

Corporate Buyers can take advantage of smartSCF to support their suppliers with early payment of invoices at preferential rate while getting reciprocal benefits such as extended payment terms and discounts.



Digital Supplier Onboarding tool on a secure, cloud-based platform.



Flexible & Bespoke structures.



Real-time Dashboard & Reports with an option to integration with Corporate ERP.



Extensive Support Model with simplified and easy documentation.

Other digital solutions



SWIFT for Corporates

SWIFT for corporates and financial institutions helps your business standardise and streamline financial communication with various banks around the world on a single, secure platform.



smartCDM

Receive credit instantly when you deposit cash, cheques or coins in the Smart Cash Deposit Machine (SCDM) installed at your business premises.



smartCOLLECTIONS

Contactless processing of Export Collection Documents allowing clients to dispatch the document directly from their end, with the freedom and flexibility to control the transaction.



smartDEAL

Access Structured Rate products through our global trading platform.



smartBUSINESS Connect (Host to Host)

Secured and automated exchange of data between your ERP system and the Bank.



Virtual Accounts

Track your receivables by creating and maintaining virtual accounts through businessONLINE.



smartGUARANTEES

Seamless end-to-end paperless handling of inward guarantees including viewing guarantees copy and transaction details online, requesting amendments, cancellations, extensions or claims.



eBroker (Desktop and Mobile)

Stay updated with the market trends, make better investment decisions and execute trade transactions easily, wherever you are.



A woman with short brown hair, wearing a blue short-sleeved shirt and dark trousers, is leaning over a wooden desk. She is holding a black smartphone to her ear with her left hand and writing on a piece of paper with a pen in her right hand. On the desk, there is a laptop, a mouse, some papers, and a small stack of sticky notes. In the background, a large window shows a blurred view of a city street. An orange rectangular box is overlaid on the right side of the image, containing the text 'Product map' and a subtitle.

Product map

A compact round-up of everything we have to offer.

Global Markets and Treasury

FX

- > FX Spot
- > Swap
- > Forwards
- > Vanilla and Exotic OTC FX Options
- > Cross Currency Swaps
- > Basis Swaps

Interest Rates

- > IRS Interest Rate Swaps
- > Futures
- > FRA – Forward Rate Agreements
- > Asset Swaps
- > Vanilla and Exotic OTC Rate Options
- > Interest Rate Options

Commodities

- > Swaps
- > Future and Exchange Trade Options
- > Gold Loan
- > OTC Options
- > Physical Bullion

Equities

- > Equity Options
- > Futures
- > Exchange Traded Options
- > ETFs
- > Cash Equities

Funding/Investment

- > Deposits
- > Repo
- > Reverse Repo
- > EMTN Programme

Fixed Income and Credit

- > Fixed Income Securities
- > Total Return Swaps
- > Credit Default Swaps

Transaction Banking

Payables

- > Cross border, Domestic and Intra-bank transfers
- > Salary and pension payments
- > Noqodi payments
- > VAT and excise payments
- > Multi currency capabilities
- > SWIFT for corporates

Receivables

- > Smart Cash Deposit Machines
- > UAE Direct Debit Service
- > smartBUSINESS ICCS Collect
- > Virtual Accounts
- > UAE Payment Gateway (UAEPGS)
- > Cash in Transit
- > Liquidity Management Solutions

Our Escrow solutions

- > Real Estate Escrow
- > Commercial Escrow
- > Owners Association/Body Corporate

Digital Channels

- > businessONLINE
- > smartTRADE
- > smartBUSINESS
- > Smart Cash Deposit Machines
- > smartBUSINESS connect
- > smartDEAL
- > SWIFT for corporates
- > Virtual accounts

Import and Export Finance

- > Issuance of Documentary Credits
- > Import Loans
- > Documentary Collections
- > Export Documentary Credits
- > Export DC Confirmation
- > Post Shipping Finance

Guarantees

- > Standby Letter of Credit
- > Financial Guarantees
- > Non-Financial Guarantees

Receivable Financing

- > Factoring
- > Cheque Discounting
- > Borrowing Base Finance

Investment Banking

Agency

- > Agent/Account bank service
- > Trustee services
- > Facility agency services
- > Payment agency services
- > Security agency services
- > Registrar and transfer agency services
- > Investment agency services
- > Commodity agency services
- > Escrow agency services

Global Capital Markets

- > Senior unsecured bonds/Sukuk
- > Secured bonds/Sukuk
- > Subordinated bonds/Sukuk
- > Bank Tier 1/Tier 2 capital
- > Corporate hybrid capital
- > Liability management
- > Securitisations/non-recourse debt
- > Convertible/contingent convertible bonds/Sukuk
- > Private placements
- > Project bonds/Sukuk
- > Rating advisory
- > Sukuk structuring advisory
- > Initial public offerings
- > Follow-on offerings (block trades/rights issues)
- > Cross-listings
- > Special Purpose Acquisition Companies (SPAC)

Loan Syndications

- > Conventional/Islamic syndicated financing
- > Structured financing
- > Acquisition financing
- > Project financing
- > Bridge financing
- > Dividend recapitalisation
- > Securitisations
- > Mezzanine & Asset financing

M&A Advisory

- > Buy-side M&A and related advisory
- > Sell-side M&A and related advisory
- > Private equity placements
- > Private investment in public equity (PIPE)
- > Structured products
- > Financial advisory
- > Leveraged buyouts
- > Public takeovers (tender offers)
- > SPAC merger advisory

Sustainable Solutions

- > Green, social, sustainability loan, bond & Sukuk structuring
- > Sustainability-linked loan, bond & Sukuk structuring
- > Transition/Change management advisory & structuring
- > ESG rating advisory
- > General ESG advisory

Islamic Banking

Shari'ah Compliant Financing

- > Ijarah
- > Forward Ijarah
- > Murbaha Finance
- > Mushraka
- > Tawarruq
- > Mudaraba Finance
- > Wakala

Islamic Deposit Products

- > Current Account
- > Mudaraba Deposit
- > Mudaraba Call Account
- > Mudaraba Savings Account
- > Wakala Deposits

Islamic Investment Banking

- > Syndicated Islamic facilities
- > Sukuk

Islamic Trade Finance

- > Import and Export Finance solutions
- > Guarantees



**CORPORATE AND
INSTITUTIONAL BANKING**

We make banking better in the ways that matter,
with precision, innovation and a focus on business growth.

Email: corporate&institutionalbanking@emiratesnbd.com