Emirates NBD

PRIVATE BANKING

Inspiring What’s Next

Emirates NBD Private Banking - Inspiring What’s Next

When everyone thinks you’ve done it all, it is time to set your eyes on what’s next. You know that it’s not the time to rest on what you’ve done, but to do the things that matter; for your passions, your ambitions or perhaps, your legacy.

Now is the time to look ahead and ask yourself “What’s next?”. To build bonds that last longer than a lifetime. To inspire, and to be inspired by the next generation.

At Emirates NBD, we are your trusted partners on this journey, to help you **INSPIRE WHAT’S NEXT.**

Emirates NBD Branches
Representative Offices
Denizbank
* Private Banking Centres

Emirates NBD Group at a Glance

Emirates NBD is one of the largest financial institutions in the GCC and the flagship bank of Dubai (56% government-owned). It is comprised of full-fledged and diversified offerings across Retail Banking, Wealth Management, Wholesale Banking & Trade Finance, Islamic as well as Investment Banking.

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

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

The Bank has superior long-term credit ratings:

> Moody's	A2	Stable
> Fitch	A+	Stable
> Capital Intelligence	A+	Stable

Its financial robustness is reflected in key indicators (Q1 2023):

> AED 782 Bn Total Assets
> AED 6.0 Bn Net Profit
> AED 96.2 Bn Total Capital
> 15.8% Common Equity Tier - 1 Capital Ratio
> 5.6% NPL and 152% Coverage Ratio

About Emirates NBD Private Banking

Emirates NBD Private Banking is the pivotal unit of the Bank's Wealth Management Division serving High-Net-Worth & Ultra-High-Net-Worth individuals, families and select institutions; and has grown to be one of the most trusted and reputable names in the Middle East. The company's continued progress in delivering unrivalled client solutions and excellent customer service has been recognised by various industry awards.

The investment team constantly identifies opportunities for our esteemed clients to grow and preserve their wealth based on strong convictions resulting from deep local and regional expertise, combined with a global outlook across asset classes, sectors and geographies.

We have dedicated Private Banking offices in the United Arab Emirates (Headquarters in Dubai with a branch in Abu Dhabi), the Kingdom of Saudi Arabia (Riyadh, Jeddah and Khobar), the United Kingdom (London)* and Singapore.

Our teams however, have a global coverage throughout the Middle East, Africa, the Indian Subcontinent, Europe as well as South East Asia.

*Emirates NBD Bank PJSC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority in the UK. Any services provided by Emirates NBD Bank PJSC outside the UK will not be regulated by the FCA and you will not receive all the protections afforded to retail customers under the FCA regime, such as the Financial Ombudsman Service and the Financial Services Compensation Scheme.

A look at our core offering

Investment Advisory Services
Diversified portfolio strategies across geographies, sectors and asset classes.

Trade Execution Services
Facilitating client-instructed trade executions in markets such as equities, fixed income securities, futures, commodities and currencies.

Discretionary Portfolio Management
Managed portfolio service provided through Emirates NBD Asset Management and by Private Banking in London.

Lombard Lending
Credit solutions against cash, investments, real estate, IPO financing and universal life insurance.

Trust and Estate Planning
Bespoke solutions and ownership structures based on you and your family's requirements.

External Asset Management Services
Inspired to help External Asset Managers create value for their clients, via our dedicated Coverage Team, based out of Dubai.

Real Estate Advisory
Assistance for our clients across the spectrum of real estate needs both in the UAE and Prime Central London.

Offshore Booking Centres
Bespoke solutions offered in the UAE as well as from our centres in London, Singapore, KSA and India*.

*For deposits only

Investment Advisory Services

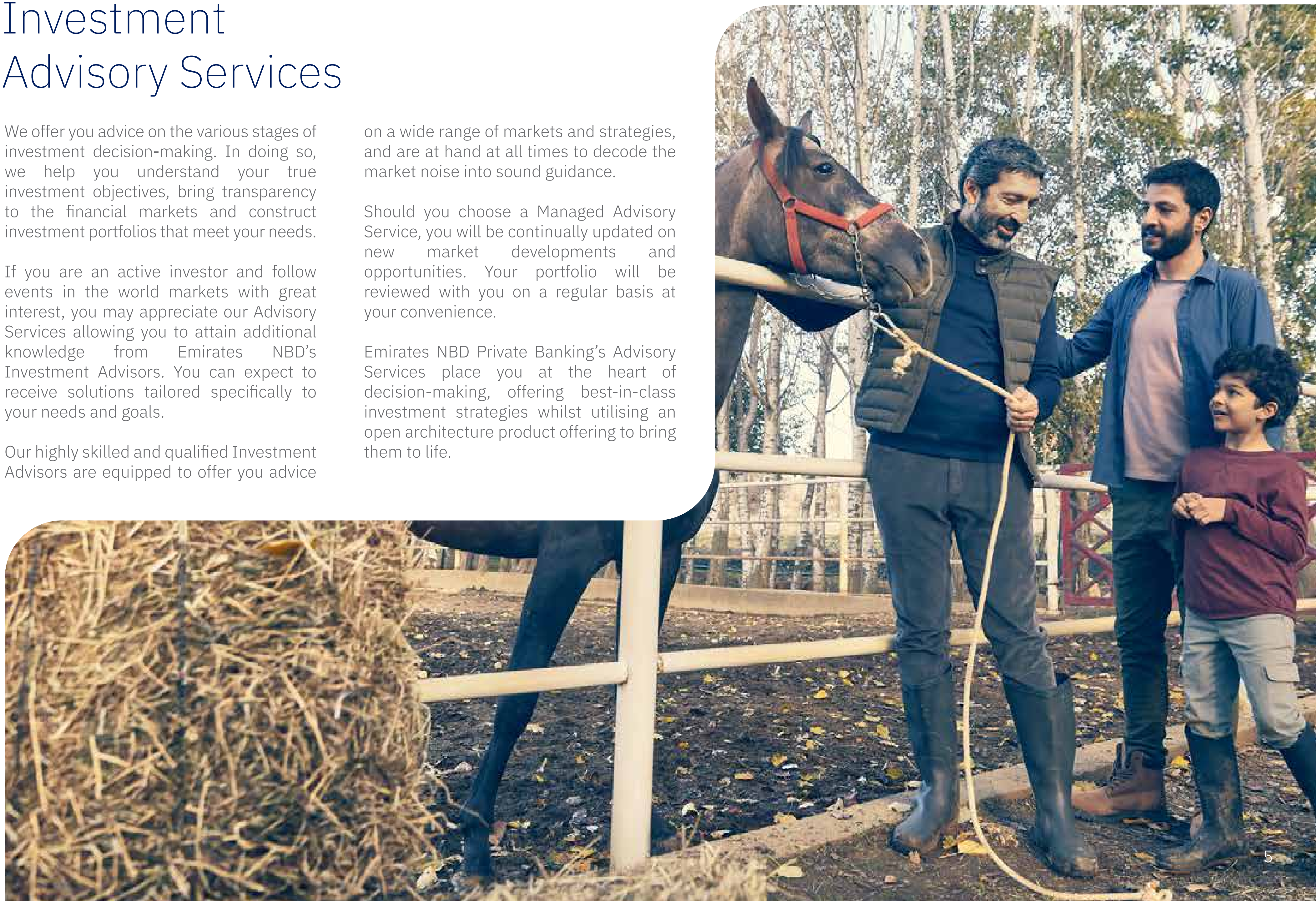
We offer you advice on the various stages of investment decision-making. In doing so, we help you understand your true investment objectives, bring transparency to the financial markets and construct investment portfolios that meet your needs.

If you are an active investor and follow events in the world markets with great interest, you may appreciate our Advisory Services allowing you to attain additional knowledge from Emirates NBD's Investment Advisors. You can expect to receive solutions tailored specifically to your needs and goals.

Our highly skilled and qualified Investment Advisors are equipped to offer you advice on a wide range of markets and strategies, and are at hand at all times to decode the market noise into sound guidance.

Should you choose a Managed Advisory Service, you will be continually updated on new market developments and opportunities. Your portfolio will be reviewed with you on a regular basis at your convenience.

Emirates NBD Private Banking's Advisory Services place you at the heart of decision-making, offering best-in-class investment strategies whilst utilising an open architecture product offering to bring them to life.



Trade Execution Services

Ideally suited for experienced investors who don't need advice, our execution-only services can help you strengthen your trading capability by providing you efficient investment execution.

Our Execution Desks situated in Dubai and Singapore, provide access to listed capital markets and over-the-counter (OTC) instruments globally. Our team of specialist traders, spanning coverage from the opening of Asian markets until US market closure, 5 days a week, 21 hours a day, are skilled in utilising global dark pool and algorithmic trading to ensure our clients receive the best execution possible.

For clients seeking derivative investments, Emirates NBD Dubai provides access to the in-house Derivative Trading System (DTS).

We cover:

> Foreign Exchange
> Global Fixed Income and Equity Securities
> Global Mutual Funds and ETFs
> Physical Bullion Trading
> Listed Derivative Solutions
> Cash Management, Swaps and Forwards

Our investment professionals remain by your side with market information on flow and volumes to assist you in your decision making.

*UK and Singapore hours apply for services offered in the UK and Singapore.

Discretionary Portfolio Management

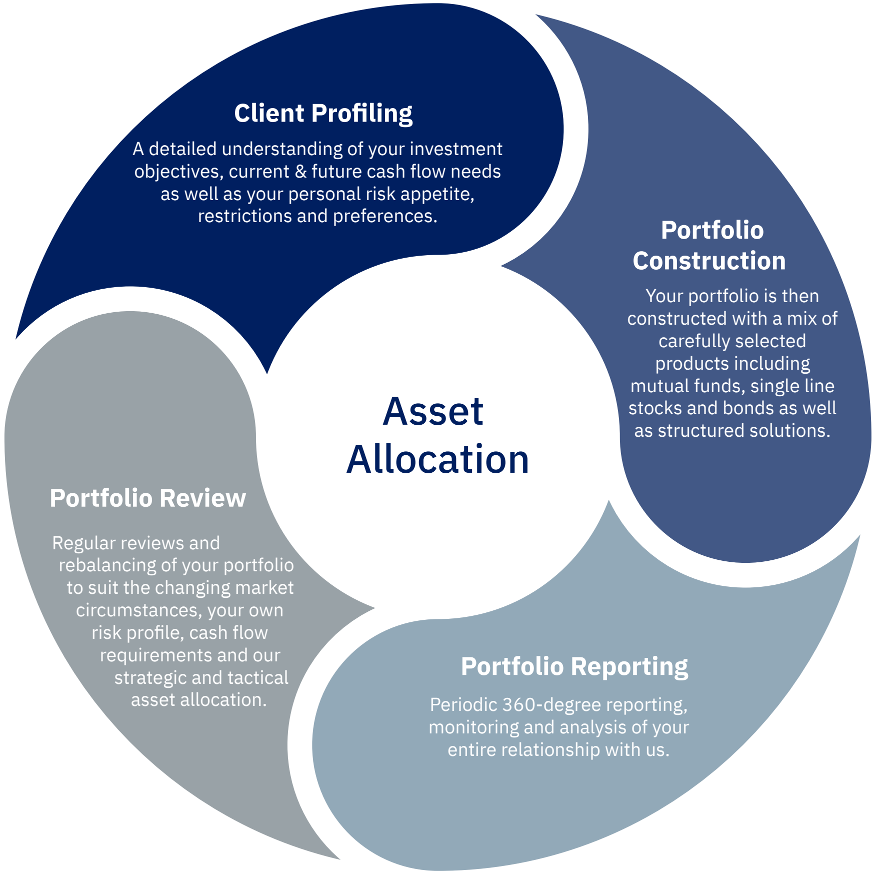
Emirates NBD Wealth Management offers Discretionary Portfolio Management services, that are available in-house through the investment capabilities of Emirates NBD London Branch (regulated by the FCA) and Emirates NBD Asset Management (DIFC, UAE).

Discretionary portfolios are constructed and managed to meet the specific needs of the individual investor, providing you house views on assets and best-in-class product selections, where suitable. This hassle-free solution provides you with the comfort of knowing that your money is managed on a daily basis by a team of investment professionals, in strict accordance with your objectives and tolerances.

We have an established track record of managing mandates across different asset classes.

Investment Services - Our Approach

Our approach to advising you on your investments follows a systematic process that involves a thorough understanding of your needs, a portfolio constructed with carefully selected products, periodic reporting and regular rebalancing.



Investment Services - Asset Allocation

Asset allocation is the art and science of combining different asset classes for the purpose of building multi-asset portfolios which can deliver sustainable returns with limited potential downside. These portfolios are called efficient portfolios.

Our Chief Investment Office (CIO) offers global multi-asset portfolios, differentiated according to our clients' risk profile – Cautious, Moderate or Aggressive. Bespoke investment solutions are devised for clients with specific requirements.

Our diversified investment solutions are the building blocks of a client's core portfolio. This strategic asset allocation delivers the majority of expected long-term returns of any portfolio.

> Clients with a cautious risk profile are advised to invest in our Cautious investment solutions, biased towards safer assets. These portfolios address apital-protection requirements and take into account the risk aversion of a cautious risk appetite client.

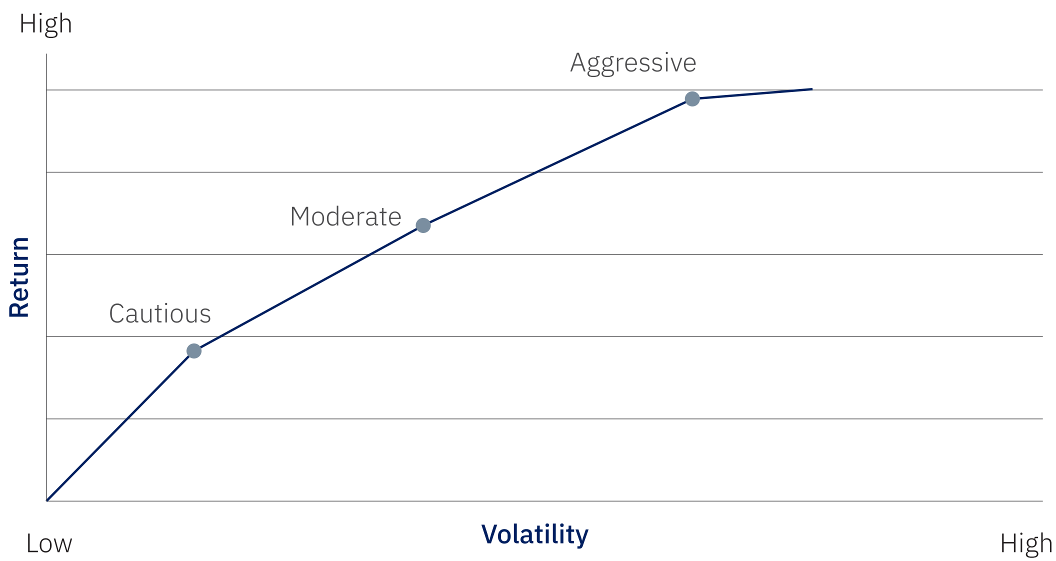
> Our Moderate investment solutions are biased towards a blend of income generating and growth assets, appropriate for a client with a moderate risk appetite.

> Clients with an Aggressive risk profile would typically invest the majority of their portfolio in growth assets. These portfolios address capital-growth requirements and take into account the aggressive, high-risk appetite of a client.

While our Strategic Asset Allocation builds the backbone of our investment solutions, short-term investment advice is provided in the form of Tactical Asset Allocation calls. Our professionals, guided by the CIO team, leverage market inefficiencies and tilt the portfolio exposure towards asset classes, potentially offering higher returns in the shorter term.

Investment Services - Client Profiling

A detailed client profiling aims to understand your current and future cash flow needs as well as your risk appetite, restrictions and personal preferences to be able to develop the ideal portfolio to suit your investment profile.



Investment Services - Portfolio Construction

A well-diversified portfolio is constructed using a core of carefully selected Mutual Funds complemented by Bonds/Sukuks, Single Stocks, Structured Products, Alternative Investments and FX & Commodities solutions for enhanced returns on your investments.

Mutual Funds

> Quantitative analysis based on past performance and risk parameters
> Qualitative analysis based on our experience, investment process and philosophy
> Approvals by a bank committee of senior professionals as well as market regulators

Bonds/Sukuks

> A comprehensive global universe of fixed income securities to enhance portfolio construction and alpha through conviction themes

Single Stocks*

> A selection of advisory stocks across geographies and global sectoral themes to aid portfolio construction and enhance investment returns

Structured Products

> Through our structured products platform, we offer investors across all risk profiles and market expectations a value-added alternative to a direct investment into their underlying of choice

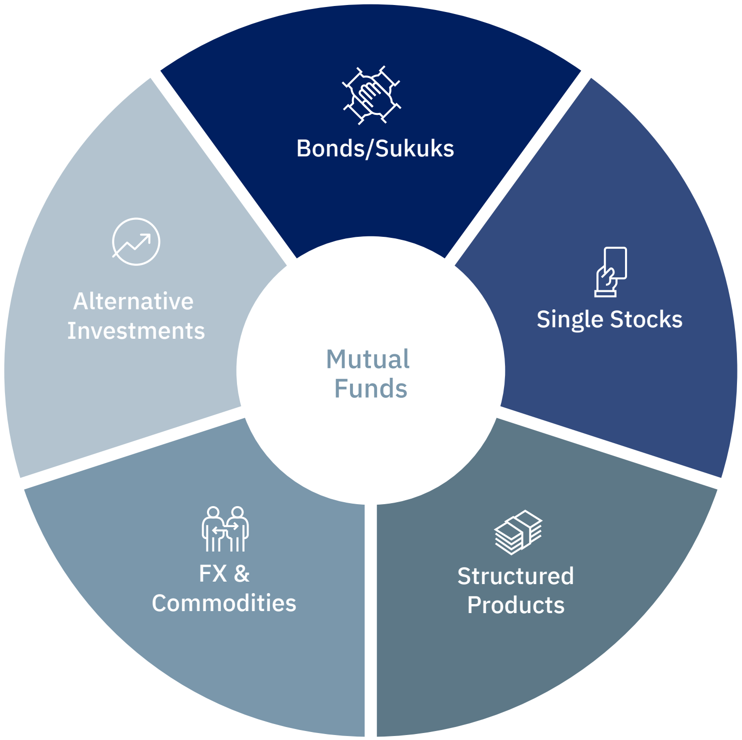
FX & Commodities

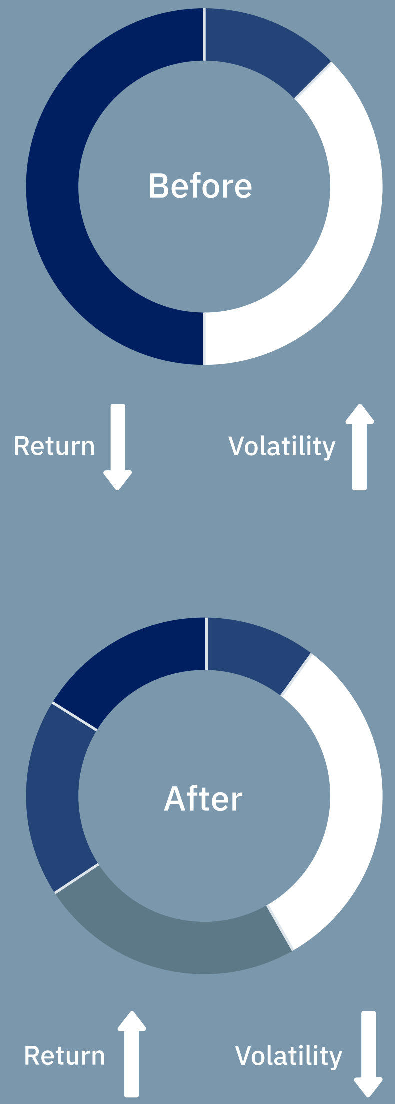
> Our team advises on a variety of FX & Commodities markets engaging clients on both, a short-term and long-term basis

Alternative Investments

> Alternative instruments can add diversity and hedges to a core portfolio. We offer both capital-protected as well as capital-at-risk solutions

*Currently offered through Dubai and Singapore.





Investment Services - Review and Rebalancing*

Your dedicated Investment Advisor periodically reviews your portfolio and compares its performance against the benchmark and risk parameters. Taking into account the latest Tactical Asset Allocation, your Investment Advisor will discuss suggestions for rebalancing, together with you, to achieve optimal portfolio performance.

Performance of the Portfolio

> Give clients a periodic detailed report on cash flows, wealth projections and realised/unrealised gains for a deep understanding of where they currently stand and what to expect from their portfolio in the future

Risk and Return analysis

> Identify portfolio gaps on a periodic basis

> Highlight portfolio risk deviations based on the risk budget of the portfolio

> Proactively monitor client portfolios for adherence to investment policies

Rebalancing against the recommended Asset Allocation

> Present the CIO team's fundamental views on each asset class, geography and sector on a long-term basis

> Adjust portfolios to reflect the gap between the recommended and actual portfolio allocation

Investment Recommendation

> Conduct an exhaustive analysis of client portfolios at an individual holding level

> Recommend investments based on the prevailing Tactical Asset Allocation

> Suggest overweight and underweight recommendations at asset class and sub-asset class levels

*Available for managed portfolio services only.

Lombard Lending Solutions

We offer a multitude of financing solutions made available to individuals, families, investment companies, offshore trusts and holding companies. We tailor lending solutions for your individual needs, paying close attention to your situation and cash flow requirements. Under our Lombard Lending program we offer secured lending against liquid assets such as investment securities, deposits and precious metals. Our Singapore office is able to offer premium financing of high-value universal life insurance policies (Jumbo Insurance).

You may choose to borrow against an existing portfolio of assets or acquire new assets by contributing equity in addition to leverage provided by the Bank. Additionally we also accommodate IPO financing and can assist in hedging currency and interest rate exposures through SWAPS and FX forward transactions.

We also offer an array of real estate financing options, such as acquisition, refinancing and equity release. Real estate financing is available on residential and income-generating properties in the UAE as well as residential and commercial properties in the UK. You can also enjoy direct access to various trade finance solutions provided by our Wholesale Banking team.

Trust and Estate Planning

Emirates NBD Private Banking's Trustees have been in Jersey (Channel Islands) for many years, demonstrating our commitment to delivering high-quality advice and trust services through an internationally renowned trust centre.

However complex your situation, we assist in constructing a wealth plan that can be tailored to meet your own and your family's specific circumstances.

We work with you and your advisors to meet your succession planning, tax and legal requirements and also assist with liquidity planning and business succession issues.

Your structure will be able to hold your international assets, including accounts with financial institutions, properties, yachts and aircrafts, to name a few.

Implementation of the structures is carried out through our Jersey (Channel Islands) Trust Centre, which is regulated to the highest international standards.

We will take the time to understand your global assets and their current ownership. We work with you to deliver a plan that will ensure the smooth succession of those assets, whether that is for family succession, a charitable legacy or business continuity reasons.

The legacy plan can include specific provision for who should inherit, in what percentage (following the Sharia or an alternative division of assets) and at what time (such as a minimum age before a person can inherit assets).

The plan can include liquidity planning to ensure that sufficient funds are available, where inheritance taxes will need to be paid.

Advanced planning can often lead to a smooth succession process and help to minimise family conflict.

Real Estate Advisory

Residential Real Estate

- Bespoke Search Service for Acquisitions
- Existing Properties and New Developments
- Sales
- Secured Finance

Our experienced London-based residential search team offers a bespoke and discreet service tailored to individual client requirements and preferences. We source suitable properties through our extensive network of agents, owners and developers on both an on and off- market basis. We assist our clients at every stage of the process including local market analysis, inspections, negotiations, offers, conveyancing, loan arrangement and completion.

Commercial Real Estate

- Acquisitions
- Property Management
- Sales
- Secured Financing

We support our Private Banking clients in the acquisition, management, disposition and financing of commercial properties in key UK markets in partnership with leading international property advisory firms.

We source suitable properties through an extensive international network of agents, owners, introducers and developers on both on and off-market basis.

Emirates NBD offers select co-investment opportunities for the acquisition, development or redevelopment of prime property in core locations alongside leading international asset managers and developers.

External Asset Management Services

As a premier banking institution in the GCC offering Private Banking and Wealth Management solutions, we are committed to add value to the dynamic, complex, and transformational needs of regulated External Asset Managers (EAMs), from prominent jurisdictions around the world.

Our specialised External Asset Management Coverage Team, based out of Dubai, is dedicated to being your trusted, long-term partner in this journey. Putting your and your clients' needs at the centre of it all, we offer comprehensive front-to-back office wealth management solutions, tailored specifically to **help you, help your clients.**

Supported by our in-house experts, the team works closely with you presenting an agile, responsive and innovative approach, in an open-architecture framework, to deliver optimum results for your clients - **with absolute confidentiality.**

Our bespoke solutions offered not just locally, but also at our global offshore booking centres in London, Singapore and Saudi Arabia:

- Trade Execution and access to Global and GCC Markets along with Custody Services
- Cash Management and Fiduciary Deposits
- Customized Lombard and Structured Lending Solutions
- Competitive pricing models offered
- Access to portfolio performance reports
- And much more...

Meet the Management

Rajesh Khanna

Acting Head of Private Banking

Tariq M. Chaudhary

Group Head of Wealth Management

Maurice Gravier

Chief Investment Officer,
Wealth Management

A Dedicated and Experienced Investment Team

Our Chief Investment Officer (CIO) ‘s team consisting of local, regional and global specialists provides you with in-depth research and insights into local and global markets through their daily, weekly, thematic and annual publications as well as their regular interactions with clients.

Our investment platform includes in-house managed multi-asset and single-asset class portfolios run by our CIO team. The multi-asset portfolios target certain risk return characteristics offered either at a regional or global level. The single-asset class portfolios offer focused equity strategies for the GCC, Europe or with a global remit as well as Healthcare and Technology sectors. We have partnered with an Asian powerhouse to provide our clients insights into the Asian equity market. Our fixed income offering consists of model portfolios for the GCC, emerging markets as well as Sukuk portfolios.

Global Recognition

GLOBAL FINANCE
BEST PRIVATE BANK IN THE UAE

GLOBAL FINANCE
BEST PRIVATE BANK IN THE MIDDLE EAST

GLOBAL FINANCE
BEST PRIVATE BANK DIGITAL SOLUTIONS FOR CLIENTS IN THE MIDDLE EAST

GLOBAL FINANCE
BEST PRIVATE BANK FOR FAMILY OFFICE SERVICES IN THE MIDDLE EAST

GLOBAL FINANCE
BEST PRIVATE BANK FOR SUSTAINABLE INVESTING - MIDDLE EAST

GLOBAL FINANCE
EXCELLENCE IN CRISIS: CLIENT SERVICES – MIDDLE EAST AND GLOBALLY

PRIVATE BANKER INTERNATIONAL
HIGHLY COMMENDED - OUTSTANDING PRIVATE BANK- MIDDLE EAST

PRIVATE BANKER INTERNATIONAL - MIDDLE EAST
BEST PRIVATE BANK IN THE MIDDLE EAST

PRIVATE BANKER INTERNATIONAL
OUTSTANDING NRI/GLOBAL INDIANS OFFERING

PRIVATE BANKER INTERNATIONAL
OUTSTANDING PRIVATE BANK IN THE MIDDLE EAST

WEALTHBRIEFING MENA
BEST PRIVATE BANK OR WEALTH MANAGER SERVICING UAE

WEALTHBRIEFING CHANNEL ISLANDS
BEST PRIVATE BANK ESTATE PLANNING AND PRIVATE BANK FAMILY OFFICE SERVICES

EUROMONEY
BEST PRIVATE BANK IN THE UAE FOR PHILANTHROPY AND SOCIAL IMPACT INVESTING

EUROMONEY
BEST LOCAL PRIVATE BANK IN THE UAE

EUROMONEY GLOBAL PRIVATE BANKING
MIDDLE EAST'S BEST FOR DIGITAL

EUROMONEY GLOBAL PRIVATE BANKING
BEST DOMESTIC PRIVATE BANK IN THE UAE

ASIAN PRIVATE BANKER
BEST PRIVATE BANK IN THE MIDDLE EAST

THE ASIAN BANKER MIDDLE EAST & AFRICA COUNTRY AWARDS
BEST PRIVATE WEALTH BANK IN THE UAE

GLOBAL BANKING & FINANCE REVIEW
BEST WEALTH MANAGEMENT BANK UAE

BANKER MIDDLE EAST
BEST WEALTH MANAGEMEN SERVICE/PROPOSITION

MEA FINANCE WEALTH & INVESTMENT
BEST DOMESTIC PRIVATE BANK IN THE UAE

PWM/THE BANKER
BEST PRIVATE BANK IN THE UAE

PWM/THE BANKER
BEST PRIVATE BANK IN THE MIDDLE EAST