

Press Release

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Emirates NBD wins the Achievement in Credit Risk Management Award 2015

- **An integrated stress testing framework which encompasses the forward-looking assessment of economic scenarios**
- **Emirates NBD maintains a structured management framework for consumer banking risk management**
- **Early warning process to proactively monitor portfolio**

Abu Dhabi, October 6th 2015— **Emirates NBD** has been named as winner for the **Achievement in Credit Risk Management** award 2015 during The Asian Banker Risk Management Awards Programme for the Middle East & Africa. The programme has been administered by The Asian Banker under its prestigious annual Business Achievement Awards programme. The awards ceremony was held in conjunction with The Future of Finance Summit 2015, the foremost leading annual meeting for decision makers in the financial services industry in the Middle East & Africa region, held at the Park Hyatt, Saadiyat Island, Abu Dhabi on October 6th 2015.

An integrated stress testing framework which encompasses the forward-looking assessment of economic scenarios

Having the infrastructure capability to predict future scenarios before it happens would be an added bonus especially with the unpredictable financial environment today. The Integrated Stress Testing Framework that Emirates NBD has implemented is used to assess potential economic scenarios in their aim of being a forward-looking bank. The results generated from this stress test that also includes potential feedback loops and second round effects are used to assess the outcome and stability of the employed Economic Capital models that the bank can act on.

Emirates NBD maintains a structured management framework for consumer banking risk management.

An organized method of evaluating the potential credit risks that a bank faces would enable it to identify the significance of the risks appropriately and to take necessary action. The maintenance of such a structured management framework enables Emirates NBD to identify and evaluate the significance of all credit risks that the bank can potentially face. To maintain the credibility of their evaluation, the processes are challenged and reviewed regularly to ensure its effectiveness and appropriateness for the growth and business strategy of the Group.

Early warning process to proactively monitor portfolio

Emirates NBD introduced an early warning process used proactively for portfolio management that allows the bank to detect weaknesses related to customer credit worthiness as well as the monitoring of market related risks. The effectiveness of the bank's initiatives to change the culture of the bank on their first line of defense can be seen in their strong capital ratios.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, 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. The company's website is www.theasianbanker.com

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