



Annual Report 2017

In the name  
of Allah,  
The Merciful,  
The Very Merciful



## HEAD OFFICE

Emirates Islamic Bank  
(Public Joint Stock Company)

**Head Office**

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[emiratesislamic.ae](http://emiratesislamic.ae)

## OUR VISION

To be the leading provider of high standard Shari'a-compliant innovative financial products, quality service and superior value for our customers, shareholders, employees and the community.

## OUR MISSION

Providing innovative and high standard financial products and services governed by Islamic Shari'a provision to enrich the society.



**His Highness Sheikh Khalifa Bin Zayed Al Nahyan**  
President of the United Arab Emirates



**His Highness Sheikh Mohammed Bin Rashid Al Maktoum**  
Vice President and Prime Minister  
of the United Arab Emirates and Ruler of Dubai



## BOARD OF DIRECTORS



**Mr. Hesham Abdulla Al Qassim**  
Chairman



**Mr. Buti Obaid Buti Al Mulla**  
Vice Chairman



**Mr. Shoaib Mir Hashem Khoory**  
Director



**Mr. Mohamed Hadi Ahmad  
Abdulla Al Hussaini**  
Director



**Mr. Mohamed Hamad Obaid  
Khamis Al Shehi**  
Director



**Mr. Ali Humaid Ali Al Owais**  
Director



**Mr. Shayne Nelson**  
Director



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## CHAIRMAN'S MESSAGE



**Hesham Abdulla Al Qassim**  
Chairman, Emirates Islamic

The United Arab Emirates (UAE) attributes its unprecedented success story to our visionary leadership's foresight and planning. As we move closer towards Expo 2020, the nation continues its growth story by excelling in every sector of public development, from economic policy to technological infrastructure, serving as a model of progress to countries across the region. The government's diversification policy has been instrumental in solidifying the UAE's position as a regional financial centre and international trading hub. Emirates Islamic is proud to be a contributor to this success story.

In 2017, Emirates Islamic continued to assert its position as a leading financial institution in the UAE, making a solid contribution to the development of the overall Islamic finance sector. We delivered strong results for the year, demonstrated with a six-fold increase in net profit to AED 702 million. The Bank significantly increased its returns to shareholders with Return on Equity (ROE) of 10% in 2017, up from 2% in 2016.

In 2017, the Year of Giving, we strengthened our commitment to the UAE community with various charitable donations to support the less fortunate and needy, particularly in the areas of food, shelter, health, education, rehabilitation and social welfare. The Emirates Islamic Charity Fund distributed a total of AED 59 million to charitable institutions and deserving causes, both locally and internationally. Going forward, as we celebrate the Year of Zayed in 2018, the Bank reaffirms its commitment to the vision and values of our founding father, the late Sheikh Zayed Bin Sultan Al Nahyan, which have laid the foundation to a prosperous and successful UAE.

Overall, we are optimistic about our outlook and growth prospects for the year ahead. Islamic banking continues to grow in popularity, as evidenced in our annual Islamic Banking Index which shows that an increasing number of people in the UAE are recognising the positive attributes of Islamic banking over the past years, leading to a wider adoption of Shari'a-compliant products and services. This is a trend we welcome as it bodes well for the future of the Islamic banking sector and supports the vision of His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice-President and Prime Minister of UAE and Ruler of Dubai to make Dubai the global capital of Islamic economy.

Moving forward, we will continue to play our pioneering role in the Islamic banking sector, helping further increase the uptake of Islamic banking products in the UAE. In closing, I would like to thank our Board of Directors, the Bank's management team and all Emirates Islamic employees for their continued contribution to our performance. I would also like to extend appreciation to our loyal and valued customers and shareholders for their support as we look forward to another successful year ahead.



## CEO'S MESSAGE



**Jamal Bin Ghalaita**  
CEO, Emirates Islamic

2017 marked a significant year for Emirates Islamic, with the Bank reporting the highest ever recorded net profit of AED 702 million and the highest ever recorded total assets of AED 61.9 billion since our establishment in 2004. Our focus on consistent control of operating costs resulted in an improvement by 7% over last year, while net impairment allowances have improved by 48% year-on-year due to a lower cost of risk and an enhanced collection drive.

We continued to play a leading role in the development of Islamic banking in the UAE through our focus on banking and technological innovation.

We made tremendous progress in our digital transformation drive with investments in technology-led solutions to enhance back and front-end processes. Highlights during the year included a successful transition to a new Core Banking System and upgrade of our mobile banking app with a completely revamped interface and an enhanced user experience. We are the first and only Islamic bank in the UAE to launch both Apple Pay and Samsung Pay, providing convenient payment solutions to our customers.

Recognising the need to cater to the growing mass-affluent segment, the Bank launched Advantage Banking, a valuable proposition for customers to enjoy a wide range of banking solutions. We enhanced our cards offering in 2017, launching the Emarati Credit Card, providing unique benefits to our UAE National customers.

To cater to the growing needs of Emirates Islamic's corporate, commercial and institutional clients, we invested in enhancing our product capabilities to include new treasury and trade finance solutions. In 2017, the Bank was also involved in landmark syndication and structured financing deals for institutional and corporate clients within the Islamic Syndication and Structured Finance space in the UAE and the region.

Our efforts were recognised across the industry and continued to win accolades, including Banker Middle East Product Awards for 'Best Savings Account' (Kunooz) and 'Best Islamic Premium Card' (Flex Elite), 'Islamic Personal Finance Provider of the Year' by YallaCompare, and the Service Olympian Awards for 'Most Improved Website' and 'Best Social Media Reach'.

Looking ahead, we will continue to invest in innovation-led solutions to cater to the growing demand for convenient, accessible banking. We will also continue to strengthen our internal processes, building on the enhancements in our Customer Experience journey and Risk Function, rolled out last year.

To conclude, I would like to thank our Board of Directors for their ongoing support and contribution to our success. I would also like to extend our appreciation to our valued employees for their role in our continued progress and development.



## AMBITION

Our vision is limitless  
and we work together  
to make it a reality





## CORPORATE SOCIAL RESPONSIBILITY



As one of the country's largest Islamic Banks, we play an active and major role in supporting the communities in which we serve to grow stronger. This commitment reflects our Corporate Social Responsibility approach and can be seen in the way we run our business, the inclusive and supportive workplace we create for our employees, the products and services we offer our customers, and the impact we make in helping the local economy thrive. In line with this belief and values, Emirates Islamic launched the 'Emirates Islamic Charity Fund' in 2016 to govern and manage the bank's strategy for charitable donations and giving, one of the key pillars of its overall CSR framework.

In accordance with the Year of Giving initiative announced in 2017 by H.H. Sheikh Khalifa bin Zayed Al Nahyan, President of the UAE, Emirates Islamic has distributed over AED 59 million to various charitable causes including Sharjah Charity International, Tarahum Foundation, Dubai Cares, Faraj Fund, Awqaf & Minor Affairs Foundation, Al Jalila Foundation, Islamic Affairs and Charitable Activities Department, Dubai Taxi Corporation, Sheikh Saud Bin Saqr Al Qasimi Foundation and more.

As a homegrown bank, we firmly believe in supporting projects that will raise the regional and global profile of the country's medical institutions and position the UAE as the healthcare hub of the wider Middle East region. In healthcare, Emirates Islamic has disbursed funds towards medical and rehabilitation equipment to government and privately-run institutions including Dubai Health Authority, Ministry of Health and Prevention, Ajman Club for Disabled, and Abu Dhabi Rehabilitation and Care Center for People with Special Needs.

Reaffirming Emirates Islamic's strong support for the UAE's heritage and culture, including fishing which has been practised by local Emirati fisherman for centuries as a traditional form of livelihood, the bank has contributed AED 200,000 to Umm Al Quwain Co-operative Society for Fishermen. The contribution supported local fishermen, keeping in mind the financial burden of the seasonal profession and the large expenses required for fishing equipment. In line with the UAE Vision 2021 which has education as its foundation and aims to provide world-class education to build a knowledge economy and establish initiatives for scientific research, Emirates Islamic has also contributed to support Ajman University, University of Sharjah and Abu Dhabi University graduates facing financial difficulties to obtain their university degrees.



Moreover, Emirates Islamic had the privilege this year to sign an agreement with Zayed Housing Program to extend a supporting hand to UAE Nationals who need crucial financial support to build their homes, or repay housing financing.

To exemplify Islam's true spirit of giving and contributing to the community in Ramadan, the Emirates Islamic Charity Fund has partnered with several charitable and humanitarian organisations including Khalifa Bin Zayed Al Nahyan Foundation, Beit Al Khair Society, Dar Al Ber Society, Ras Al Khaimah Charity Organisation, the Islamic Affairs & Charitable Activities Department in Dubai and Sharjah Charity International to distribute meer ramadan (essential foodstuff and commodities regularly needed during the holy month of Ramadan) to families. The Charity Fund also contributed to an iftaar organised by the Ministry of Interior's Emirates Women Police Association at the Abu Dhabi police headquarters for people with physical disabilities on Zayed Humanitarian Day, which falls on the 19th day of Ramadan every year. During Hajj, the bank has contributed over AED 300,000 worth of gift bags for pilgrims travelling for Hajj in 2017.



## REVIEW OF PERFORMANCE

2017 marked a landmark year for Emirates Islamic, recording the highest ever net profit and the highest ever recorded total assets since the Bank's establishment in 2004. These achievements reflect the Bank's customer-focused, risk-based and cost-conscious strategy. This strategy was formulated to build a solid and buoyant leader in UAE's Islamic financial sector, a strategy that is proving to be very effective and which includes growth through a stable customer base, service excellence, efficiency, diligent risk management, and investing in talented human capital.

## CONSUMER BANKING & WEALTH MANAGEMENT

Emirates Islamic's Consumer Banking & Wealth Management Division (CWMD) reported strong performances with product innovation at the forefront of its activities along with a strong focus on customer service and a state of the art online and mobile banking platform. CWMD grew 573% over 2016 contributing 54% to the Bank's 2017 net profit.

### Business Banking

Amid challenging market conditions in the SME sector, Emirates Islamic's Business Banking Division (BBD) achieved growth and success with a prudent approach to financing Small & Medium Enterprises. BBD reported growth of 155% over 2016.

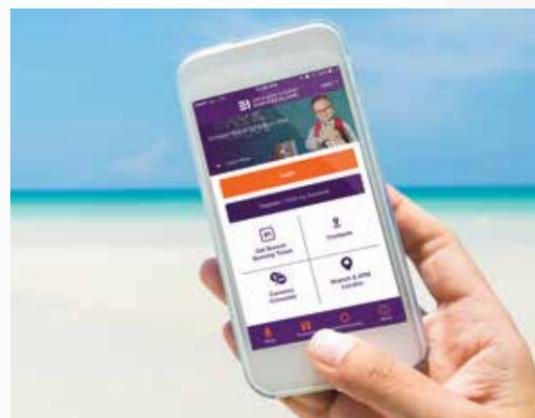
### Digital

During 2017 and as part of Emirates Islamic's efforts to provide the latest digital banking solutions for its customers, the Bank revamped its Mobile Banking App. The App offers its users an enhanced Mobile Banking experience, offering 25 additional services and over 100 features to bank easily, anywhere, anytime. New features include Cash-on-Call facility, Instant Management of cards to block & unblock, activate, and change PIN and the newly launched QuickRemit to India, a 60 second transfer to partner banks in India. The App also has the capability of instantly opening sub accounts (saving, current, and investment deposit accounts). The impact of the new App is evident by the feedback it has obtained from our users, getting 4.5 out of 5 stars from over 4,500 users on Apple's App Store, the highest amongst Islamic Banks in the world.

Emirates Islamic was the first and only Islamic Bank in the UAE to launch Apple Pay and Samsung Pay, giving its customers the option to make mobile payments in an easy, quick and secure way.

With Emirates Islamic's overall customer digital channels adoption currently at 49% and over 35%

growth in digital transactions year-on-year, the Bank's customer base is increasingly digitally engaged and looking for more services and features to be available across digital channels. Moving ahead, Emirates Islamic will continue to lead the digital Islamic banking space and be at the forefront of innovation which is one of the Bank's core values.



### Distribution

Emirates Islamic grew its branch network in 2017 by opening 5 new branches in strategic locations across the UAE whilst it also closed one of its two branches in Jebel Ali, Dubai, to take its total branch network in the UAE to 68 branches. The network continued to be a strong customer acquisition channel for account, card and finance products as well as a key driver for cross-sell.

The Bank remained committed to improving customer experience in branches and launched an advanced Branch queuing ticket system through the Emirates Islamic Mobile Banking App. This unique facility helps customers plan their branch visit ahead of time by issuing them a digital token to avoid waiting in queues.

To provide an even greater convenience for its customers, the Bank expanded its ATM network and opened 11 new ATMs.

## WHOLESALE BANKING DIVISION

Emirates Islamic's Wholesale Banking Division (WBD) has been playing a pivotal role in the growth of the Bank, serving mid-size and large corporates, financial institutions as well as government-related entities. Despite challenging markets condition, WBD was able to deliver strong results with net-profit of AED 349 million, a 169% increase over 2016. WBD contributed 49% of the Bank's overall net-profit, coupled with an extremely efficient cost-to-income ratio of about 26%. The Division maintains its growth path in line with the Bank's vision and to be a strong and positive contributor to the community and environment.



### Corporate Banking

With specialised focus across a range of specific industry sectors such as manufacturing, trading, services, contracting and GREs, the Corporate Banking Unit has been able to provide in-depth support to customers beyond just providing financing proposition.

2017 saw general weakening of corporate financing demand in markets, which resulted in a relatively flat asset growth. However, the Unit has been able to grow other parts of the business with overall deposits growing by 5.5%. Moreover, CASA growth continued its strong march, accounting for 45% of overall Corporate liabilities book; one of the best in the markets.

While the trade finance business continues contributing to fee-based income; its non-funded trade finance/contingent book equals to over 44% of total corporate funded financing asset, one of the largest percentages achieved amongst all the major banks in the UAE.

### Institutional Banking

2017 saw a renewed focus on Financial Institutions and the Sovereign sector to cover and expand its customer base. Coming from a modest business size, growth during the year in this area has been tremendous through focusing on Islamic affinity markets. Transactions were completed in a wide range of geographies including the UAE, Bahrain, Bangladesh, Egypt and Turkey. Growth in this sector complements the overall business growth for WBD.

### Syndication & Structured Finance

The Bank is putting greater emphasis in growing the syndication & structured finance business, through providing strategic financing to select quality counterparties. The team has been successful in taking leading roles in a number of mandates in the UAE and overseas markets, in both Corporate and FI/Sovereign sectors. Overall the team completes 120% growth of new transactions. 2017 has been a turning point year in cementing Emirates Islamic's capabilities as a strong player in this space.



## INNOVATION

We seek out  
and try new things  
for growth





## TREASURY

Emirates Islamic's Foreign Exchange income grew at a robust pace in 2017, 13% over 2016. The Bank's Treasury Division launched a number of Shari'a compliant treasury products including PRS & variants and Option waad, with a view to increase revenues and meet growing customer demand. On the investment front, the Treasury desk delivered a good performance on the back of selling down investments. The ALM desk was active in reducing the cost of borrowing and was proactive in managing key regulatory ratios.



## AWARDS



Emirates Islamic's efforts and achievements were recognized by prominent publications and institutions. The Bank won numerous industry accolades in 2017, including 'Service Hero' in the Islamic Banking Category of the Service Hero Index, Banker Middle East Product Awards for 'Best Savings Account' (Kunooz) and 'Best Islamic Premium Card' (Flex Elite), 'Islamic Personal Finance Provider of the Year' by YallaCompare, Service Olympian Award for 'Most Improved Website' and 'Best Social Media Reach'.



## HUMAN RESOURCES

Human Resources continues to play an active role within Emirates Islamic, engaging leaders and employees at every level. In its 3rd year, the Biannual Employee Engagement Survey of SOWTI showed a participation rate of 87% and a high level employee engagement rate of 57%.

Investing in Training continued to be strong and was conducted regularly. Emirates Islamic's Human Resources Division ensured development of a suite of e-learning modules to educate staff and increase knowledge on best practices, policies and procedures.

The Bank's commitment to Emiratisation continues with new programmes being launched to fast-track UAE Nationals in leadership and critical positions requiring complex expertise. Eight members of Emirates Islamic's Senior Management were UAE Nationals and three out of the eight were females.



## RISK GOVERNANCE

The Risk management division at Emirates Islamic underwent a positive change in 2017. This change was primarily driven by the Re-organization of the Risk team structure, Policy strengthening, focus on risk assessments and the implementation of robust monitoring & controls. Emirates Islamic's Risk Management division continued to invest heavily in prudent risk management practices alongside enhanced monitoring to improve credit quality whilst also maintaining balance sheet growth.



## BOARD COMMITTEES

### BAC – Board Audit Committee

Mr. Mohamed Hamad Obaid Al Shehi	Chairman
Mr. Shoaib Mir Hashim Khoory	Member
Mr. Mohammad Hadi Ahmad Al Hussaini	Member
Mr. Shayne Nelson	Member

### Board Risk Committee

Mr. Ali Humaid Al Owais	Chairman
Mr. Hesham Abdulla Al Qassim	Member
Mr. Buti Obaid Buti Al Mulla	Member
Mr. Shayne Nelson	Member

### Board Nomination and Remuneration Committee

Mr. Buti Obaid Buti Al Mulla	Chairman
Mr. Mohammad Hadi Ahmad Al Hussaini	Member
Mr. Ali Humaid Al Owais	Member
Mr. Shayne Nelson	Member

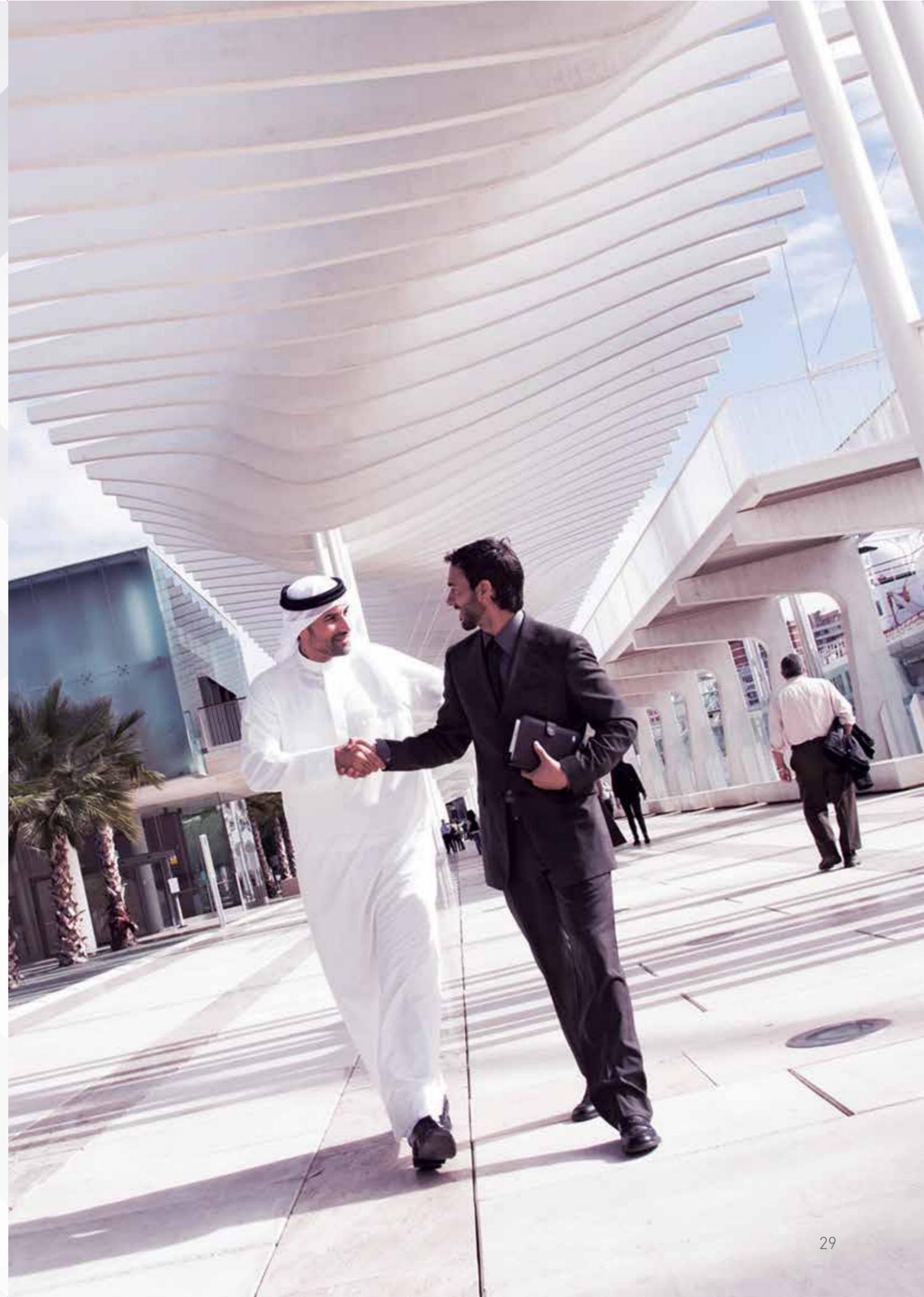
### Board Credit and Investment Committee

Mr. Shoaib Mir Hashem Khoory	Chairman
Mr. Hesham Abdulla Al Qassim	Member
Mr. Mohammad Hamad Obaid Al Shehi	Member
Mr. Mohamed Hadi Ahmad Al Hussaini	Member
Mr. Ali Humaid Al Owais	Member
Mr. Shayne Nelson	Member



## CUSTOMER FIRST

We strive to exceed customer expectations and help them realise their dreams



## FINANCIAL HIGHLIGHTS

2017 marked another successful year for Emirates Islamic as the Bank continued to deliver improved profitability and a strong growth in total assets.

Total income for 2017 amounted to AED 2,392 million; a decrease of 4% compared with AED 2,495 million in 2016. Net funded income for the year declined 8% to AED 1,627 million as financing slowdown in addition to contraction in margins due to shift in financing to secured and low risk rated customers. Non-funded income increased by 4% in 2017 to AED 765 million.

Operating expenses for the year ended 31 December 2017 amounted to AED 1,009 million, a decrease of 7% over the previous year as a result of consistent focus on the cost control measures that were implemented during the year 2016. The cost to income ratio declined by 1.5% year on year to 42.2%.

During 2017, the Impaired Financing Ratio increased by 1.2% to 10.3% due to run off of good books and slowdown in financing. The impairment charge of AED 681 million during the year was 48% lower than in 2016 as the net cost of risk improved and due to enhanced collection drive. This net provision includes AED 586 million of write-backs and recoveries, and together decreased the coverage ratio to 92.2%.

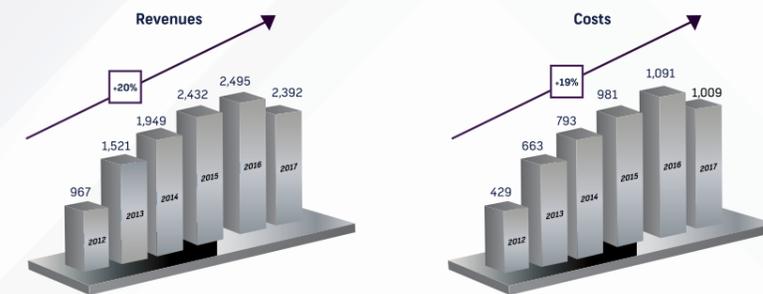
Net profit for the bank was AED 702 million in 2017, 565% above the profit posted in 2016. The increase in net profit was driven by growth in non-funded income, lower cost and higher recoveries which helped offset lower net-funded income.

Financing decreased by 7% and Deposits grew by 2% during 2017. The Headline finance to deposit ratio remains comfortably within Management's target range at 81%. As at 31 December, 2017, the Bank's capital adequacy ratio and Tier 1 capital ratio were 17.4% and 16.2% respectively.



## PROFIT AND BALANCE SHEET GROWTH IN HISTORY

Revenues and Costs (AED Mn)



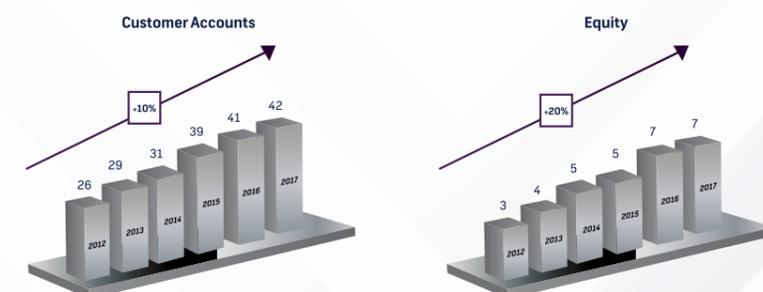
Profits (AED Mn)



Assets and Financing (AED Bn)



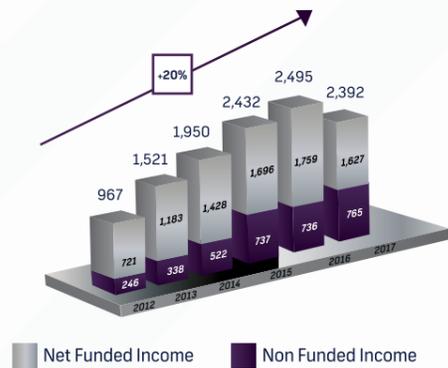
Customer Accounts and Equity (AED Bn)



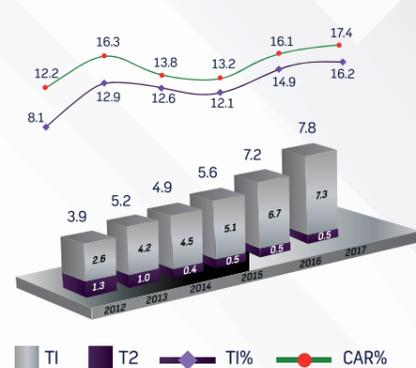
• Equity is Tangible Shareholder's Equity; All P&L numbers are YTD, all Balance Sheet numbers are at end of period  
• Source: Financial Statements

## CAPITAL ADEQUACY

Sources of Operating Income (AED Mn)



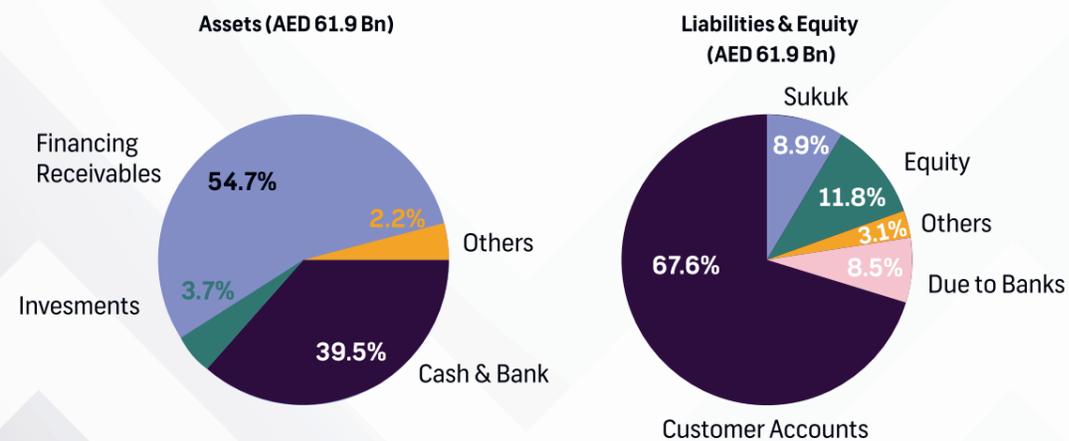
Capitalisation (AED Bn)



Return on Tangible Equity (%)



Balance sheet Analysis



## LIST OF BRANCHES

Branch Name	Branch Location	P. O. Box	Branch Telephone Number
<b>Abu Dhabi &amp; Al Ain</b>			
Abu Dhabi Main Branch	Sheikh Rashid Bin Saeed Al Maktoum Street	46077 Abu Dhabi	02-4464000
Abu Dhabi Corniche	Corniche Street, nearest landmark - Ministry of Energy	46077 Abu Dhabi	02-6160888
Abu Dhabi Mall	Abu Dhabi Mall, ground floor, next to Yateem Optician	46077 Abu Dhabi	02-6145194
Al Ain Main Branch	Jawazat Street, near Sheikha Salama Mosque	15095 Al Ain	03-7511159
Al Ain Souq	Oud Al Touba Street, nearest landmark - NBQ	15095 Al Ain	03-7511112
Al Khalidiya	Street No.26, intersecting with Zayed 1st Street, Al Khalidiya	108330 Abu Dhabi	02-6134710
Al Muroor	Shop1, G-floor, Almaqtaa Tower, Sultan Bin Zayed 1st Street	46077 Abu Dhabi	02-6134727
Al Mutaradh	Arabian Centre, Show Rooms No. 14, 15 & 16, Al Mutaradh Area, Al Ain	15095 Al Ain	03-7559840
Al Wahda Tower	Unit G-3, Ground Floor, Al Wahda City 1, Commercial Tower, Hazaa Bin Zayed Street	46077 Abu Dhabi	02-6134713
Boutik Mall	Sanaiyya - Khalid Ibn Sultan Street. Nearest landmark: Next to Etisalat - Beside LuLu	15095 Al Ain	03-7034590
Khalifa City	Villa No. 104, Sector SE-02, Khalifa City 'A'	46077 Abu Dhabi	02-6134711
Mussafah	M6 - Musaffah	46077 Abu Dhabi	02-6134712
Tourist Club	Al Zarooni Building, Al Meena Street 10	46077 Abu Dhabi	02-6448820
<b>Dubai - Bur Dubai</b>			
Al Barsha Mall	Al Barsha Mall, Barsha	6564 Dubai	04-3733211
Al Diyafah	Diyafa Street, opp. Dune Centre, Satwa	6564 Dubai	04-3733205
Al Khaleej Centre	Al Khaleej Centre, Al Mankhool Road, next to Choithram, opp. Ramada Hotel	6564 Dubai	04-3550993
Al Mina Road	Al Mina Road, Bur Dubai, Al Hudaiba	6564 Dubai	04-6093802
Bur Dubai	Bank Street, next to Sun & Sand Sports Shop, Atrium Centre	6564 Dubai	04-3597888
Dragon Mart	Dragon Mart Complex II - Dubai - Hatta Road, International City, Ground Floor - Zone GB	6564 Dubai	04-2803846
Dubai Health Care City	Building No.16, ground floor, Dubai Health Care City	6564 Dubai	04-3834726
Dubai Investment Park	Dubai Investment Park Building	6564 Dubai	04-8855005
Dubai Mall	Dubai Mall, ground floor	6564 Dubai	04-3828010
Dubai Silicon Oasis	SIT Tower, ground floor, Dubai Silicon Oasis	6564 Dubai	04-3733054
Dubai Souq	Al Souq Al Kabeer Area, Al Falah Street. Toronto Building, Bur Dubai	6564 Dubai	04-3192200
DWC Al Maktoum Airport Pay Office & FX Counter	DWC Al Maktoum Airport, Departure Hall	6564 Dubai	04-8879443
Oud Metha	Eleganza Apartments, Showroom No. 2 & 3	6564 Dubai	04-3733208
Port Rashid Pay Office & FX Counter	New Cruise Terminal, Zone 4, Ground floor	6564 Dubai	04-3597888
Umm Suqeim	Villa A, Jumeirah Beach Road, near Jumeirah Beach Park, Umm Suqeim	6564 Dubai	04-3733209
<b>Dubai - Deira</b>			
Al Garhoud	Sunshine Building, next to Al Tayer Showroom, Garhoud	6564 Dubai	04-2822454
Al Mamzar	Arabila Building, ground level, next to Grand Service Station	6564 Dubai	04-2622444
Al Mizher	Aswaq Centre, near Al Mizhar Mall, Al Mizhar 1	6564 Dubai	04-2845799
Al Riqqa	Omar Bin Al Khattab Street, near Ibis Hotel, Riqqa, Deira	6564 Dubai	04-2248442
Al Twar	Dubai Municipality Building, ground level, opp Al Twar Centre	6564 Dubai	04-7023880
Al Twar Centre	Al Nahda Road, near Al Twar Centre	6564 Dubai	04-2575983
Baniyas	Baniyas Road, Al Sabkha Area, Al Sabkha Building	6564 Dubai	04-2023900



## LIST OF BRANCHES (CONTINUED)

<b>Dubai - Deira (continued)</b>			
Business Village	Business Village Building, Block A, ground level, next to Clock Tower, Deira	6564 Dubai	04-2367878
Dubai Festival City	Dubai Festival Centre, opp Ikea, next to Hyper Panda, Level 1	6564 Dubai	04-3733201
Hamriya Souq	Shop no. 007, Central Al Hamriya Market Building, Hor Al Anz East, near Union Coop, Abu Hail Road	6564 Dubai	04-3733504
Land Department	Dubai Land Dept Building, ground level, Baniyas Street, opp Dubai Chamber of Commerce	6564 Dubai	04-2215301/ 04-2212321
Main Branch	Al Gurg Tower 2, Riggat Al Buteen, near Hilton Creeek Hotel	6564 Dubai	04-2131660
Mirdif City Centre	Level 1, Mirdif City Centre	6564 Dubai	04-3733055
Nad Al Hamar	Bel Rumaitha Club Building, Showrooms no. S-8 & S-9, Al Rebat Street	6564 Dubai	04-2845999
Nakheel Road	Shop # 1, GF, Ahmed Abdul Rahim Hafez Building, Naif Street	6564	04-3733278
<b>Dubai - New Dubai</b>			
Al Quoz	Khalifa Bin Dismal Building, Show Room no. 1, Al Quoz 3 Area	6564 Dubai	04-3809952
Convention Centre	World Trade Centre, Exhibition Hall 1	6564 Dubai	04-3830020
Ibn Battuta Mall	Shop # 143A, GF, China Court, Ibn Battuta Mall	6564	04-3733080
Jebel Ali	Banking Complex, Jafza Main Gate, Jebel Ali	6564 Dubai	04-8811133
Jumeirah Beach Residence	Amwaj 3	6564 Dubai	04-4233777
Jumeirah Lakes Towers	Almas Tower, ground floor	6564 Dubai	04-3733225
Media City	Business Central Towers, Showroom No.16, Dubai Media City, Sheikh Zayed Road	6564 Dubai	04-4380200
Sheikh Zayed Road	Al Wasl Tower, Showroom 2	6564 Dubai	04-3312020
Sheikh Zayed Road 2	Al Kharbash Building	6564 Dubai	04-3438882/ 04-3439192
<b>Sharjah &amp; Northern Emirates</b>			
Ajman	Sheikh Khalifa Bin Zayed Road	6688 Ajman	06-5064012
Al Nadiyah	Ali Abdulla Al Nuaimi Building, Showroom No. 2, Al Nadiyah	5198 Ras Al Khaimah	07-2359482
Fujairah	Near Choithram Supermarket, Sheikh Hamad Bin Abdulla Street	1472 Fujairah	09-2235553
Halawan	Wasit Street, Sheikh Ismail Building	67621 Sharjah	06-5064009
Khorfakkan	Corniche Street	18969 Khorfakkan	09-2371122
Mega Mall	Mega Mall, ground floor	5169 Sharjah	06-5064022
Muwaileh	Dr. Faisal Al Qasimi Building, Showrooms No. 6 & 7, Maleeha Street, near National Paints Industrial Area no. 15	5169 Sharjah	06-5358855
Nasseriya	My City Center, ground floor, Shop No. G012, Nasseriya	67622 Sharjah	06-5064018
Qasimiyah	Al Otaiba Building, King Abdul Aziz Road, Sharjah	67622 Sharjah	06-5720002
Ras Al Khaimah	Emirates Islamic Bank Tower, ground floor, Al Muntaser Street, Al Nakheel Area	5198 Ras Al Khaimah	07-2260044
Sahara Centre	Al Nahda Street, Sahara Centre, Basement, Unit No. B2 + B3	5169 Sharjah	06-5255532
Sharjah	Al Bourj Avenue, Al Arooba Bank Street, near Rolla Square	5169 Sharjah	06-5064015
Sharjah Corniche	Ground Floor, EIB Tower, Buheira Corniche, Al Majaz Area	5169 Sharjah	06-5064008
Sharjah Court Pay Office	Al Meena Street	5169 Sharjah	06-5282248
Sharjah Crystal Plaza	Crystal Plaza Tower, Sharjah Buhairah Corniche Road	60666 Sharjah	06-5064001
Umm Al Quwain	Near Umm Al Quwain Broadcasting Station, King Faisal Road	315 Umm Al Quwain	06-5064020



## LIST OF OFFSITE ATMS

<b>Abu Dhabi</b>
Al Bateen Airport
Al Raha Mall
Awqaf Abu Dhabi
Capital Mall
Carrefour, Abu Dhabi Mall
H.H. Mohammed Bin Zayed Private Office
The Galleria Mall
Yas Mall
<b>Ajman</b>
Ajman Police
City Center, Ajman
FEWA
Union Coop, Ajman
<b>Al Ain</b>
Al Ain Coop, Aliah Mall - Al Yahar
Al Ain Mall
Al Jimi Mall
Bawadi Mall, near Carrefour
Bawadi Mall, near Style Studio
Hili Mall
<b>Dubai</b>
Al Ahli Driving school
Al Bustan Center
Al Ghurair Center
Al Mulla Plaza
American Hospital, Oud Metha
Aswaaq Supermarket, Umm Sequim
Bin Sougat Center, Airport Road
City Walk 2
Deira City Center, Etisalat
Deira City Center, near New Look
Dubai Airport Terminal 1
Dubai Airport Terminal 2
Dubai Airport Terminal 3
Dubai Cruise Port and Customs
Dubai Driving Centre
Dubai Gold & Diamond Park
Dubai Government workshop - Jaddaf
Dubai Health Care City, Building 16
Dubai Immigration
Dubai Land Department - Ground floor
Dubai Mall, Food court
Dubai Mall, Ice Rink
Dubai Mall, Kidzania
Dubai Mall, near Costa Café
Dubai Marina Mall
Dubai Taxi, Jebel Ali
Dubai Municipality, Al Manara Centre Offsite

<b>Dubai (Continues)</b>
Dubai Taxi ATM
Dubai World Central
Dubai Wholesale Plaza
Dubai Port and Customs
Dubai Police HQ - Medical Centre
Dubai Police Smart Station, City Walk
Emaar Boulevard
Emirates Living, The Lakes
Etihad Mall
Hyatt Regency Dubai Creek Heights
Hatta Hospital, Hatta
Ibn Battuta Mall
JAFZA - building 15
Karama Centre
Lulu Hypermarket, Al Qusais
Mall of Emirates, near Home Center
Mall of the Emirates, Metro link
Marina Mall
Mega Mart, Al Qusais
Meiasam City Centre
Mirdiff City Centre
My City Centre, Al Barsha
Nawaes Al Madina - Al Nahda
RITAJ, Dubai Investment Real Estate Company
Saudi German Hospital
Sheikh Ahmed Mosque
Shindagha Carrefour
Sky Gardens DIFC
Souk Al Wasl
Union Coop, Jumeirah
Union Coop, Karama
Union Co-operative - Al Hamriya
Union Co-operative - Al Twar
Union Co-operative Al Wasl
Union Co-operative - Umm Suqeim
Union Co-operative - Al Aweer
<b>Fujairah</b>
Khalifa Khamis Matar Al Kaabi
<b>Ras Al Khaimah</b>
Al Murjan Resort
<b>Sharjah</b>
Al Saqr Business Centre
Ansar Mall
Mega Mall
Rolla Mall
Sahara Centre
Sharjah International Airport
Sharjah Pay Office

