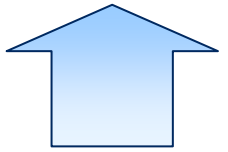
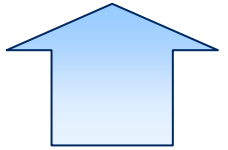
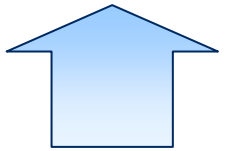
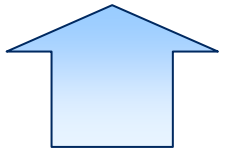
بنك الإمارات Emirates Bank 30 YEARS 1977-2007

Financial Results

First Half 2007

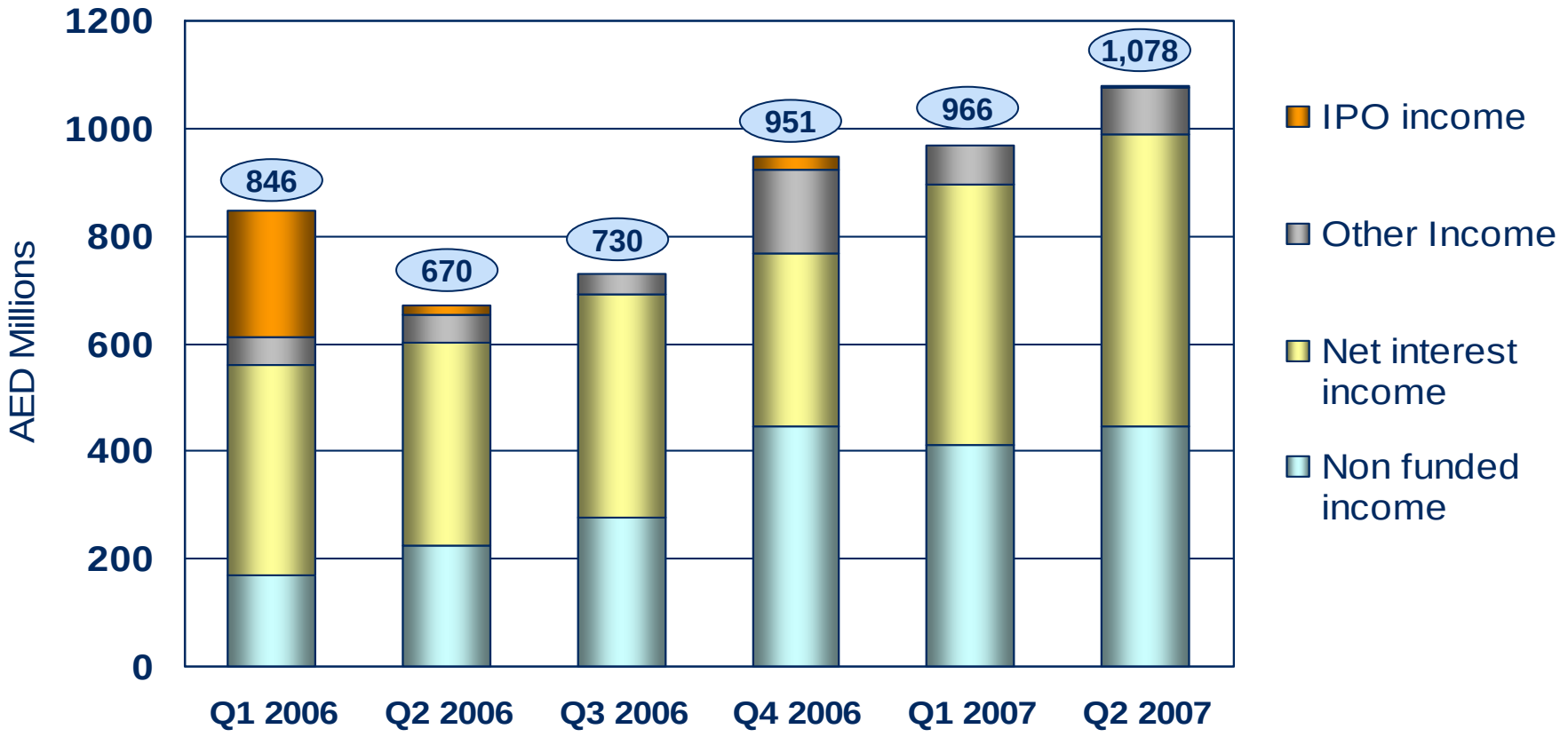
31 July 2007

Performance Highlights

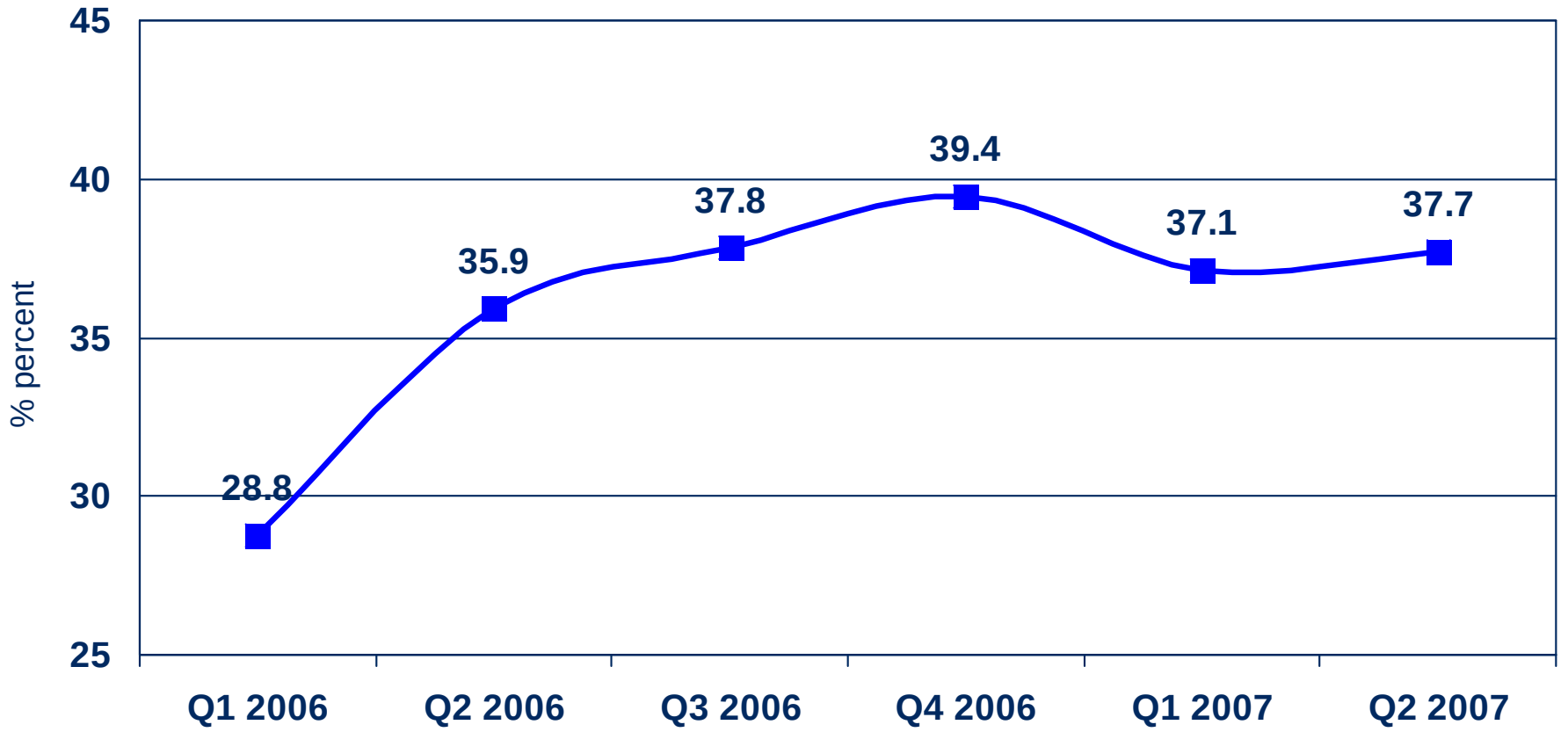
Total Income	AED 1.89 bn		33%
Net Profit	AED 1.20 bn		24%
Basic & Diluted EPS	AED 0.41		24%
Return on Equity	24.7%		1.3%

Source: Financial Statements

Total Income

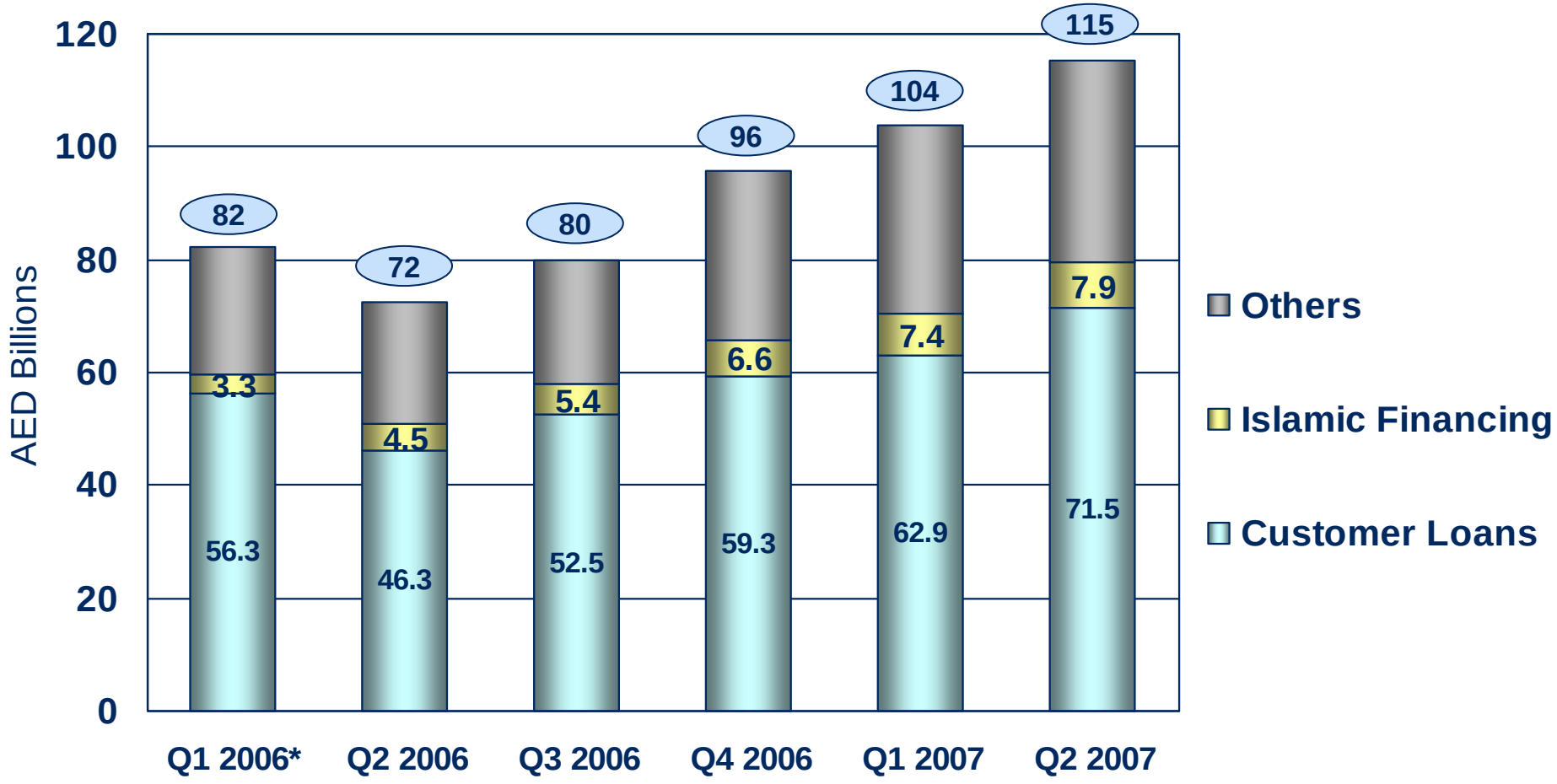


Cost Income Ratio



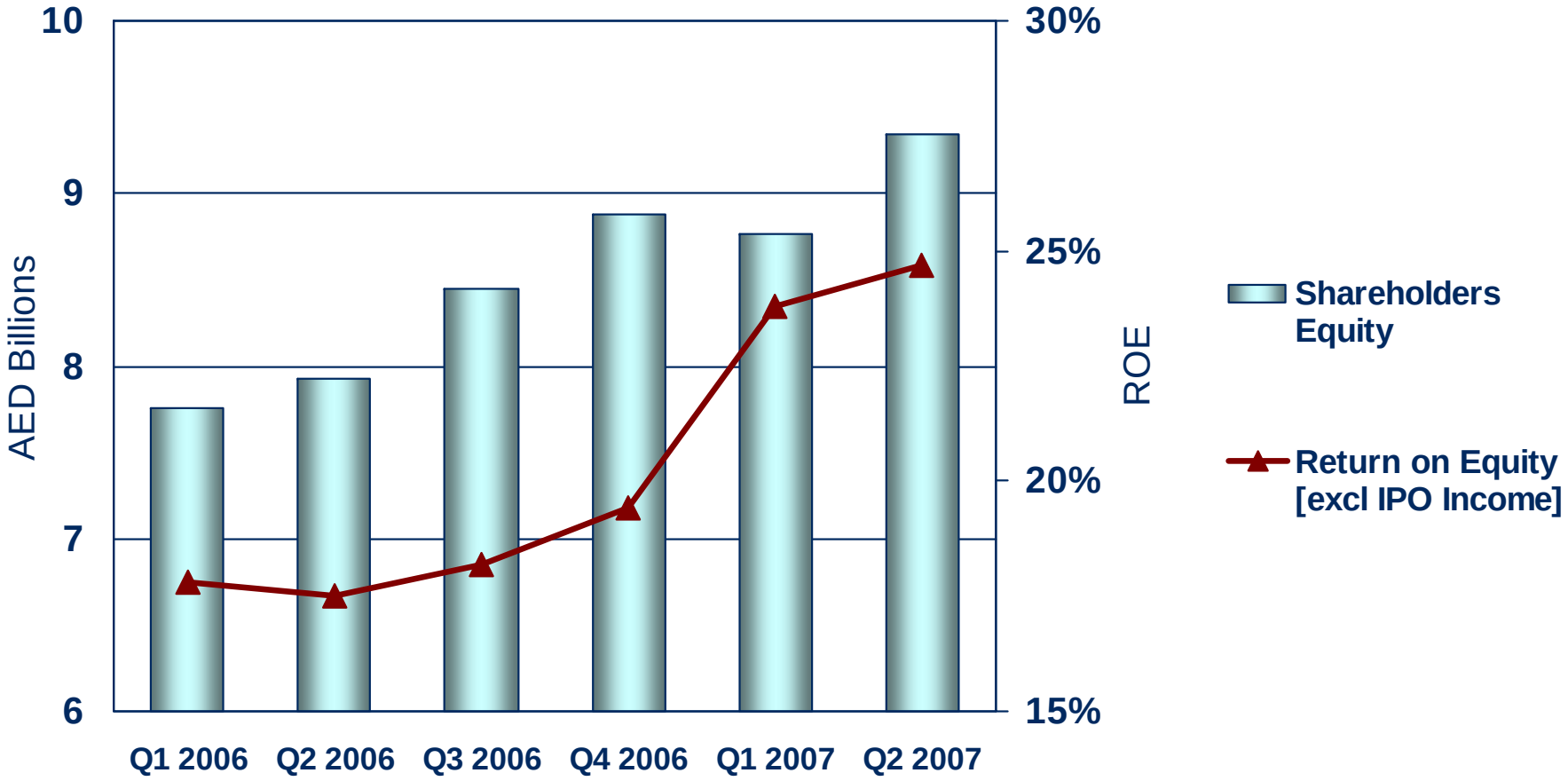
Source: Financial Statements

Total Assets

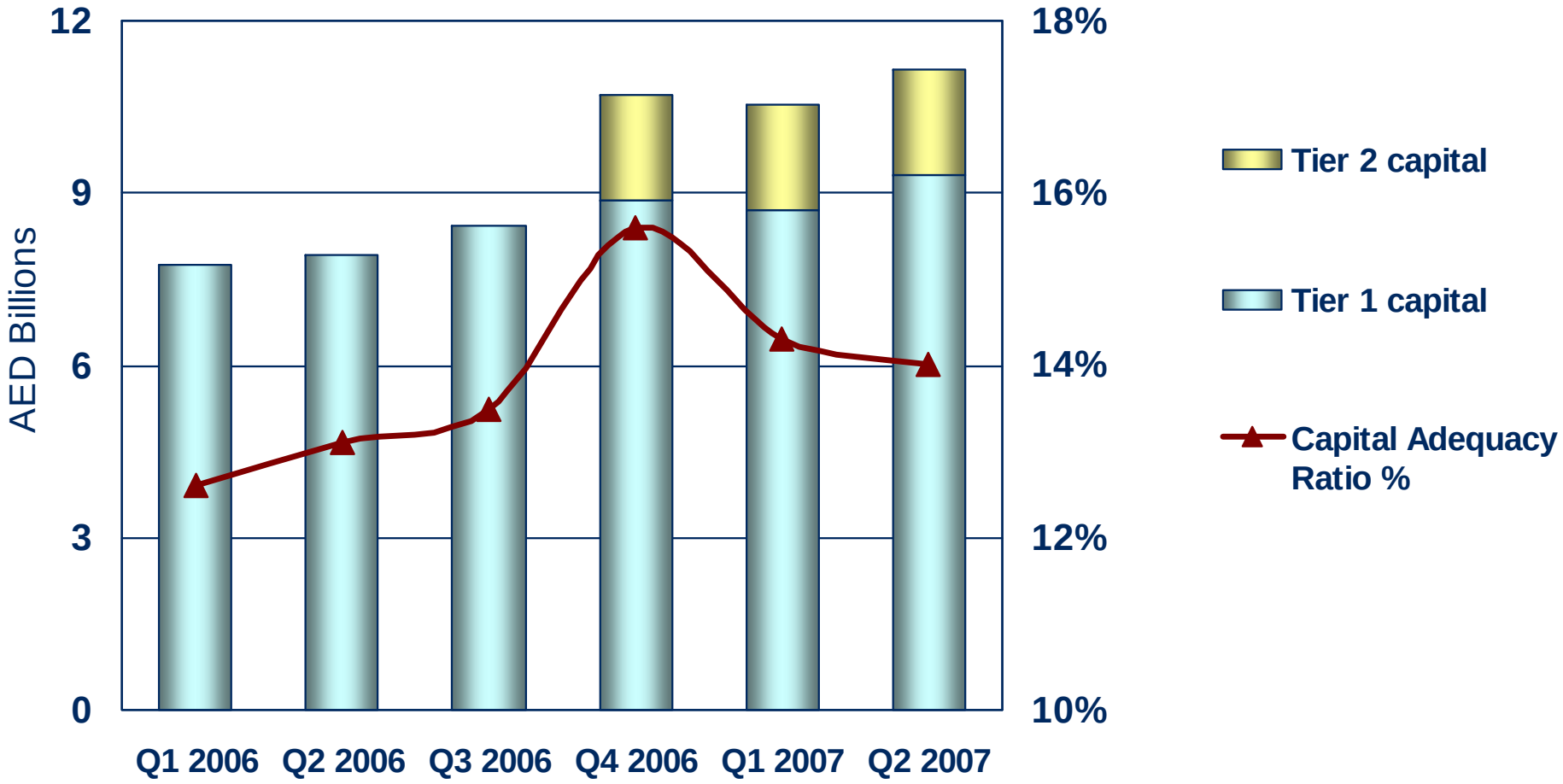


** Excludes IPO related lending*

Shareholders' Equity

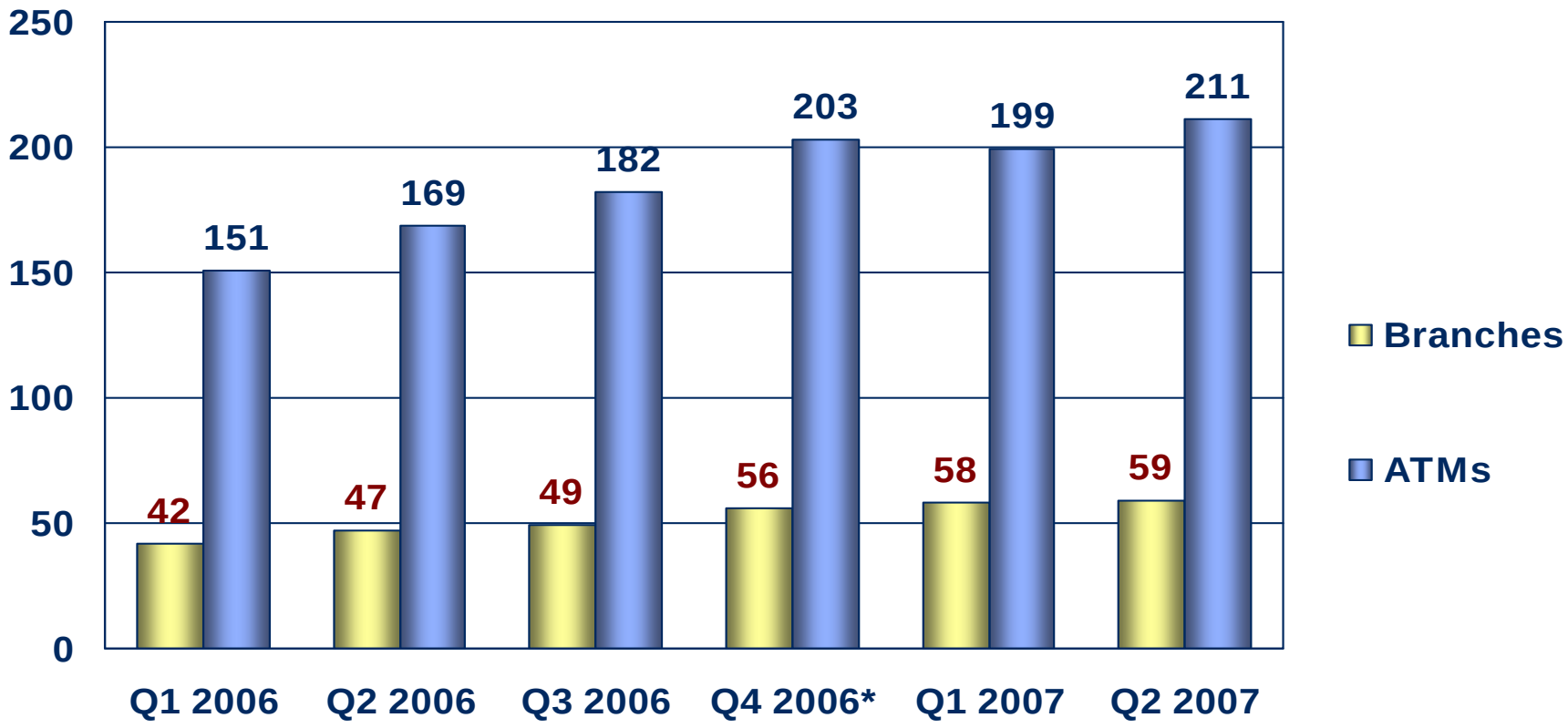


Total Capital & Capital Adequacy Ratio



Source: Financial Statements

Number of Branches & ATMs



** ATMs : Q4-2006 includes 8 ATMs installed at Global Village*