

INVESTOR PRESENTATION

For the year ended 31st December 2024

nbf.ae



DISCLAIMER

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NBF

AN OVERVIEW

OVERVIEW OF NATIONAL BANK OF FUJAIRAH

National Bank of Fujairah PJSC Overview

Establishment	<ul style="list-style-type: none"> National Bank of Fujairah PJSC ("NBF" or the "Bank") was established in Fujairah, UAE in 1982 by a decree issued by the Ruler of Fujairah, H.H. Sheikh Hamad bin Mohammed Al Sharqi. The bank had commenced full operations in 1984 and we are celebrating our 40th anniversary of operations this year. NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005. The Bank has 855 full-time employees from 38 different nationalities, 47% of whom were female as of 31 December 2024. The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 43% as of 31 December 2024.
Operations	<ul style="list-style-type: none"> NBF serves approximately 12k corporate customers and 31k individuals via 14 branches and 57 ATM/CDM units in the UAE.
Business Segments	<ul style="list-style-type: none"> The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (35%), (ii) Business Banking (32%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (19%), (iv) Retail Banking (7%) and (v) *Islamic Banking (7%).
Business Strategy	<ul style="list-style-type: none"> The Bank's strategy focuses on creating longstanding client relationships built upon trust while focusing on ensuring clients are able to optimise commercial opportunities in order to achieve sustainable growth.

Credit Ratings

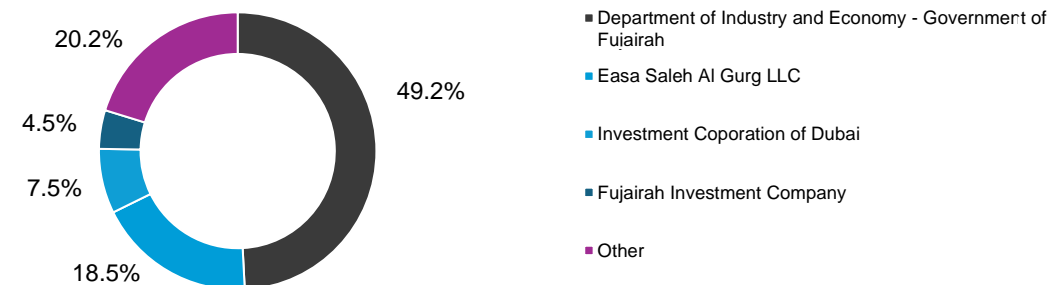
Rating Agency	Date	Long Term Rating	Outlook
	May 2024	Baa1	Stable
	December 2024	BBB+	Stable
	August 2024	A-	Stable

*Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.7%, Business Banking 2.0%, Retail Banking 1.7% and Treasury, Investment, ALM 0.6%.

Financial Highlights

AED Mn	FY 2021	FY 2022	FY 2023	FY 2024
Total Assets	42,946	47,624	51,720	60,879
Loans & Advances	25,620	26,915	27,904	32,392
Customer Deposits	32,199	35,736	38,572	45,757
Total Equity	5,676	5,850	6,567	6,856
NPL Ratio	9.8%	6.9%	4.9%	5.1%
Provisions Coverage Ratio	87.0%	110.0%	120.2%	119.4%
Loan to Deposit Ratio	79.6%	75.3%	72.3%	70.8%
Net Interest Margin	2.4%	2.7%	3.3%	3.0%
Operating Income	1,442	1,815	2,283	2,435
Net Profit before Tax	115	340	725	935
Tier 1 Ratio	18.0%	17.4%	17.8%	15.5%
Capital Adequacy	19.1%	18.6%	19.0%	16.6%

Ownership Structure



- NBF enjoys a close relationship with its major shareholders.
- The Government of Fujairah holds 54.3% of NBF's share capital, collectively through
 - Department of Industry and Economy – Government of Fujairah (49.2%),
 - Fujairah Natural Resources Corporation (3.7%) and Fujairah Investment Establishment Limited (1.4%) entities which are listed under Others
- The Government of Dubai controls another 7.5% of NBF's share capital through Investment Corporation of Dubai.

HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH



1984
STARTED OPERATIONS

14
BRANCHES

43,000
CUSTOMERS

2 SUBSIDIARIES & REPRESENTATIVE OFFICES

KEY PERFORMANCE METRICS

12.7%

RETURN ON AVERAGE EQUITY
(2023: 11.7%)

1.5%

RETURN ON AVERAGE ASSETS
(2023: 1.5%)

AED 2.43bn
OPERATING INCOME
(2023: 2.28bn)

AED 1.62bn
OPERATING PROFIT
(2023: 1.58bn)

BBB+/A-
CREDIT RATINGS

240K+

SOCIAL MEDIA

855 EMPLOYEES

84% EMPLOYEE ENGAGEMENT SCORE

47% FEMALE WORKFORCE

42.7% FEMALE WORKFORCE

38 CUSTOMER NATIONALITIES

6 REGULATORY RELATIONSHIPS

	CORPORATE SERVICES	RETAIL SERVICES
NPS CONVENTIONAL BANKING	47	51
NPS ISLAMIC BANKING	45	63

DIGITAL JOURNEY TO DATE



In our digital journey, we made a **quantum leap** in many areas. These were not just limited to our **Digital Transformation**, but we took significant strides in achieving operational excellence and reducing costs in several areas.



Our move into Cloud brought operational efficiencies that were recognized with NBF being awarded the “**Best Cloud Implementation in the UAE**”. Our “**Cloud First Strategy**” has shown great success where business and technology can deliver programs and strategic initiatives in record time.



We embarked on our **Data Strategy** to build our data foundations and enabled our Data ecosystem in the Cloud. We are proud to have been recognized by being awarded **Best Use-Case of Data Analytics**.



Our innovations in Payments capabilities saw us become the first bank in the UAE that introduced **QR code soft POS facility using the AANI** platform. NBF was recognized for the **Best Real-Time Payment Implementation** partner.



Delivered compliance and risk related programs “**Enterprise Fraud Management**” & “**Anti Money Laundering**” to reduce the incidence of fraud on our customers and strengthen our financial crime compliance stance.

DIGITAL JOURNEY **LOOKING AHEAD**

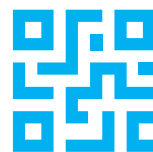
Retail Mobile banking



Our Mobile Banking roadmap will continue to deliver more innovative features covering both new to bank and existing customers.

Looking ahead, we are focused on digital transformation, enhanced financial products, personalization of experience, and environmental responsibility.

AANI Payments



Customer feedback is the source of truth to shape the future of NPSS Aani . NBF will continue to improve the NPSS Aani by adding more innovative features covering both new to bank customer and existing NBF customers.

Going forward; we are enhancing our digital payment ecosystem for corporate and retail clients through real-time payment options, streamlined returns, and digital account and cheque features.

And Many More...



- **NBF Edge** will empower seamless digital onboarding for our SME customers
- Our upgraded **Corporate Internet Banking** platform will position us at the forefront of innovation in corporate banking technology
- We are developing **Open Banking** propositions in line with the CBUAE's digital initiatives

To name just a few.

SUSTAINABILITY PROGRESS AND NEXT STEPS

The UAE's ambition to invest AED 600 billion in clean and renewable energy sources and commit to hitting net zero by 2050

OUR SUSTAINABILITY PILLARS



KEY UPDATES 2024

Sustainability Update

NBF has joined the UN Global Compact, a voluntary global initiative for responsible business practices.

The Living Business program helped 25 customers in their Sustainability journey in 2024.

Sustainable Finance reached AED 2.85 Billion in 2024.

NBF continues its focus on Socially important sectors with assets of AED 198 Million (Health) and AED 479 Million (Education).

NBF has grown its ESG Investments in bonds and sukuks to AED 735 Million.

Sustainability integration is progressing with assessments of Scope 1 & 2 and Financed emissions.

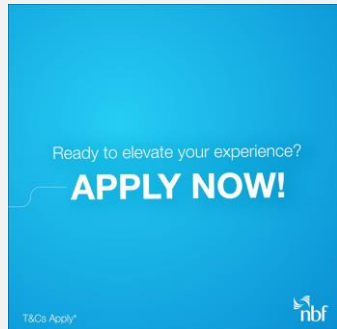
Sustainability assessments of customers being completed progressively as a part of the credit process with over 810 completed to date.

*To know more about our sustainability efforts, please visit nbf.ae to read the consolidated 'NBF ESG Report 2023'.

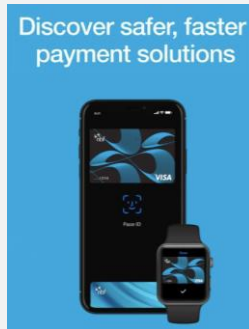
COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



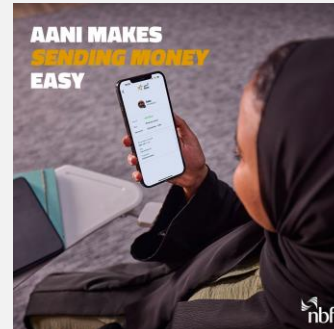
Awareness & Engagement



Always-on



UBF Fraud Awareness



AANI Payment Solution



COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



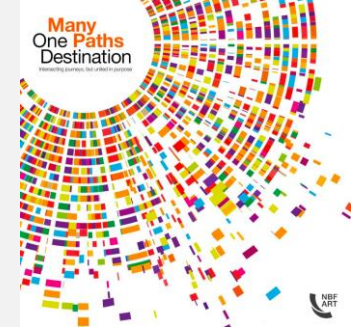
Brand Campaigns



UAE National Day



NBF Fujairah Run



NBF ART Prize



Career Fair



COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



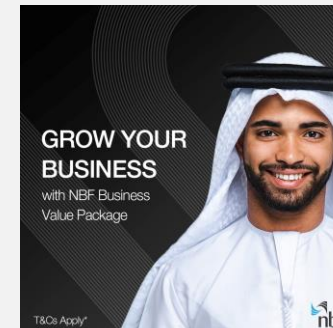
Product Campaigns



CASA



Emerging Business



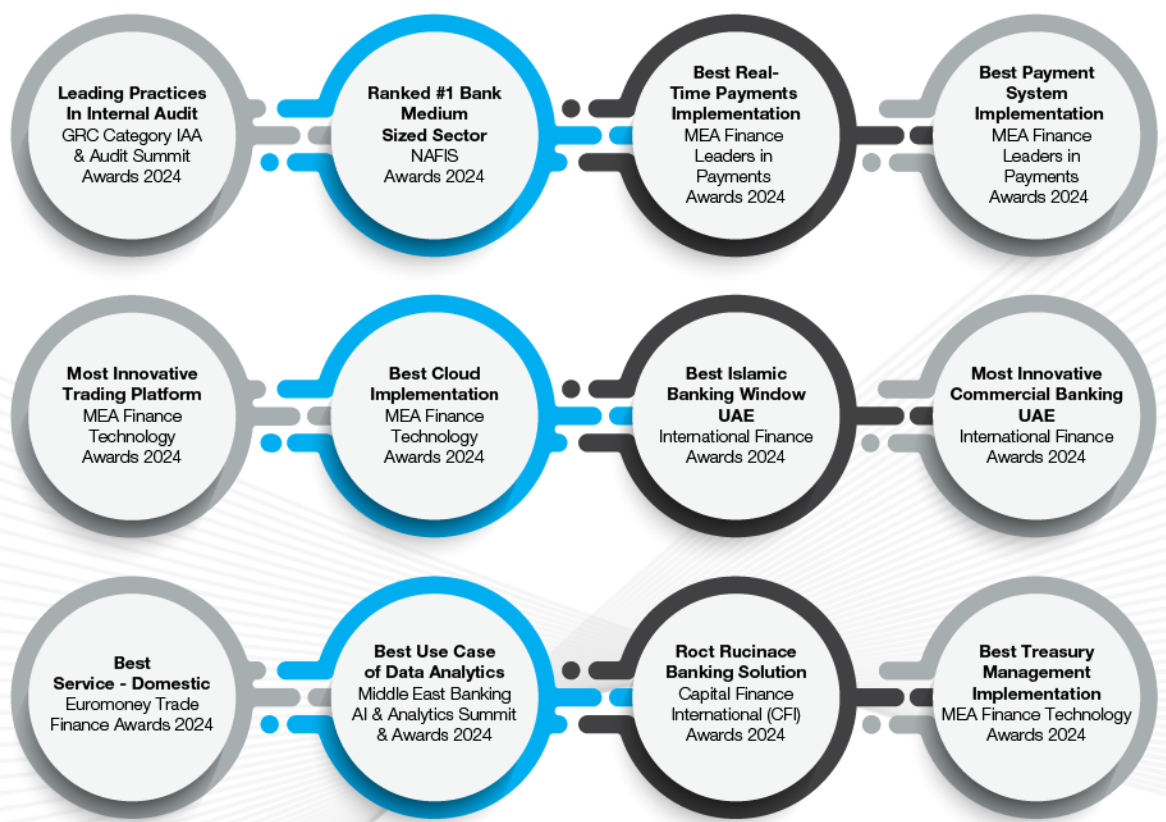
Business Banking Value Accounts



AWARDS AND RECOGNITION



2024



Diamond Industry Service Award Antwerp World Diamond Centre



Banking Excellence in Customer & Employee Insights- MicroStrategy World Dubai Edition



CIO100



NBF'S OUTLOOK

NBF posted its second consecutive year of record results; achieving its **best ever operating and net profit performance** generated through strong balance sheet growth. These set of results clearly illustrates the underlying strength of the Group's core activities, solid revenue growth, good performance across key business segments and the quality of the work undertaken to maintain the upward trajectory. Supported by a **well-diversified balance sheet, robust capital adequacy**, sound improvement in overall asset quality and enhanced **integration of advanced technology** into NBF's services, the Group was able to achieve these results; whilst working towards the highest standards of risk management practices. In the year ahead and beyond, NBF will continue to strengthen its operating platform, target to increase market share in areas where it has competitive advantage, deliver best-in-class services with faster decision-making and support the overall development of the UAE economy.

NBF has been honored with four prestigious awards at the MENA Finance Technology Awards 2024, including **Best Payment Solutions Implementation, Best SME Bank, Best Corporate Services Bank, and Best Trade Finance Bank**. These accolades underscore NBF's commitment to delivering innovative and tailored financial services that meet the diverse needs of its customers. NBF also secured the **Banking Excellence in Customer & Employee Insights** award by MicroStrategy at the MicroStrategy World Dubai Edition held in November 2024.

NBF's financial performance over the recent quarters underscores the importance of maintaining a well-informed and strategic approach to achieving sustainable growth. The Bank remains focused on the delivery of financial and operational targets; and appreciates the robust and broad-based performance across business segments and local markets. Being the financial partner focused on our customers' business and personal needs, NBF will continue to support the quality opportunities to enhance shareholder value, facilitated by strong capital adequacy, ample liquidity and a well-diversified balance sheet.

Driven by its diversification efforts, strong trade relations, thriving tourism sector and continued economic expansion, the UAE's economy is forecast to achieve 6.7 per cent growth in 2025, a substantial increase from 3.8 per cent in 2024. With this in mind in the year ahead and beyond, NBF will continue to strengthen its operating platform, target to increase market share in areas where it has competitive advantage, deliver best-in-class services with faster decision-making and support the overall development of the UAE economy.

STRATEGIC PILLARS SUPPORTING OUR VISION

**Your financial partner focused
on your business and personal needs.**



People First

Nurture a culture that optimizes people's potential, prioritizes people development and rewards excellence.

Customer Centricity

Foster deep relationships and leverage strategic partnerships to deliver exceptional products and services that exceed customer expectations.

Efficiency and Excellence

Deliver superior customer and employee experience by embracing digital transformation to provide quick, convenient solutions and seamless banking operations.

Governance and Compliance

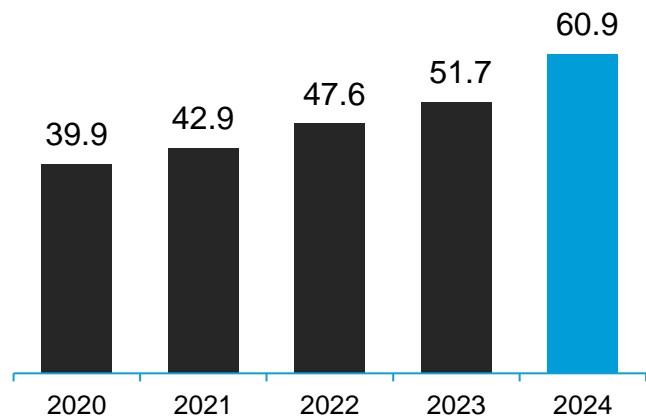
Ensure strong governance and compliance through a proactive approach to Enterprise-wide Risk Management and Compliance.

FINANCIAL OVERVIEW

KEY FINANCIALS AT A GLANCE

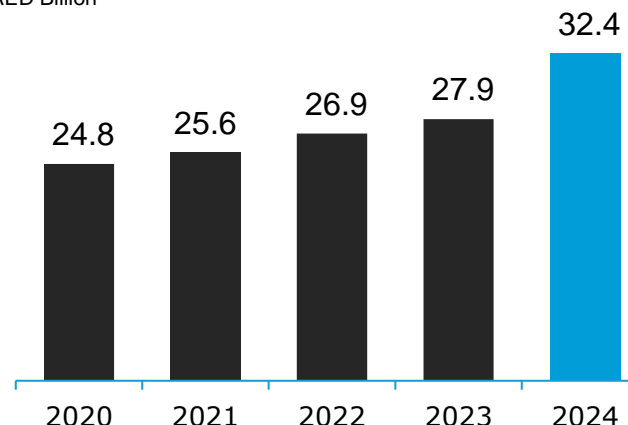
Assets

AED Billion



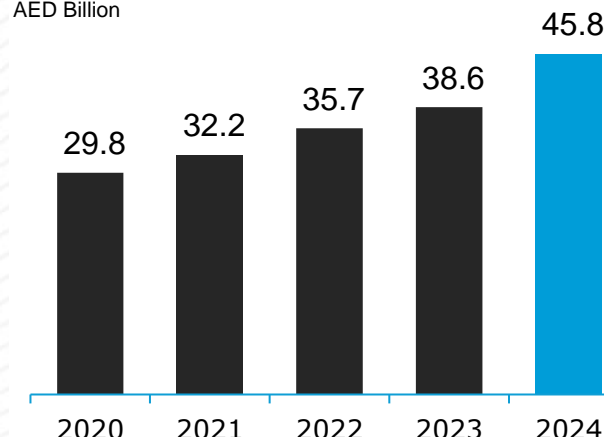
Loans & Advances

AED Billion



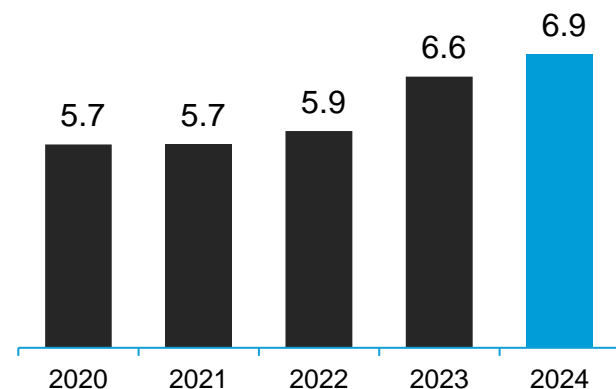
Customer Deposits

AED Billion



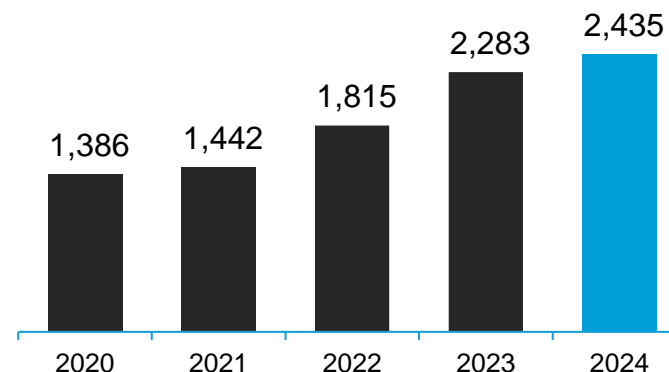
Shareholders' Equity

AED Billion



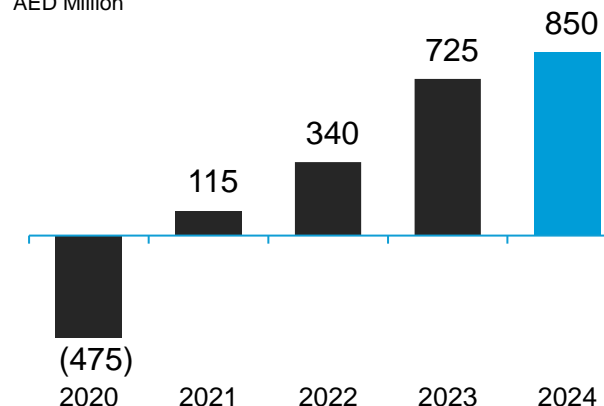
Operating Income

AED Million



Net Profit*

AED Million



Net profit before corporate tax

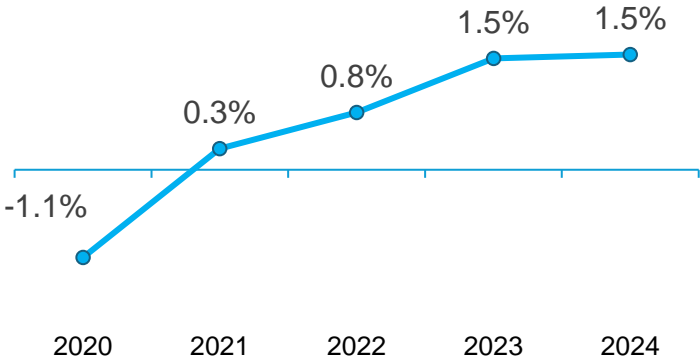
935

*Net Profit for 2024 is after corporate tax at 9% applicable from 2024.

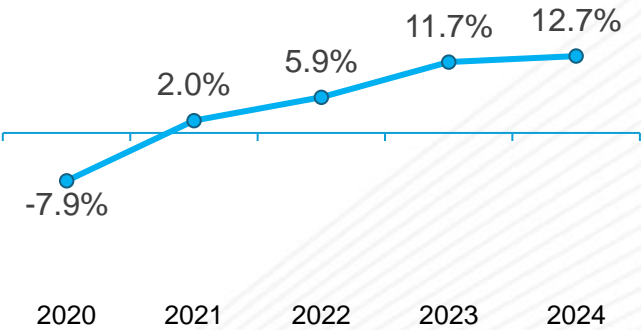
KEY PERFORMANCE INDICATORS AT A GLANCE



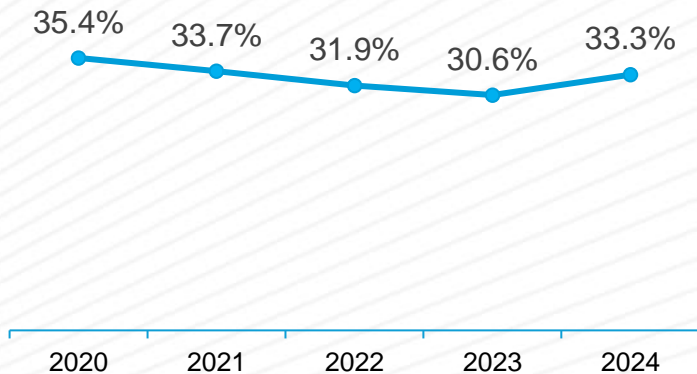
Return on Average Assets



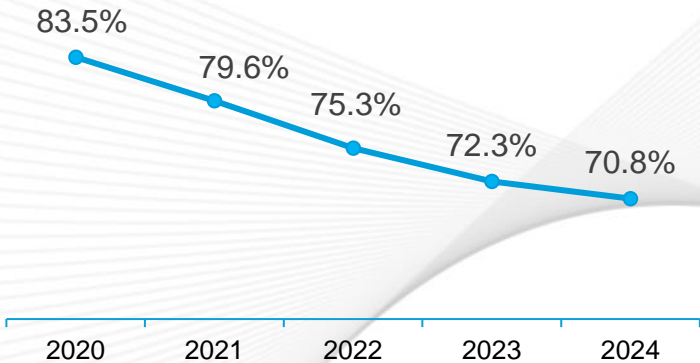
Return on Average Equity



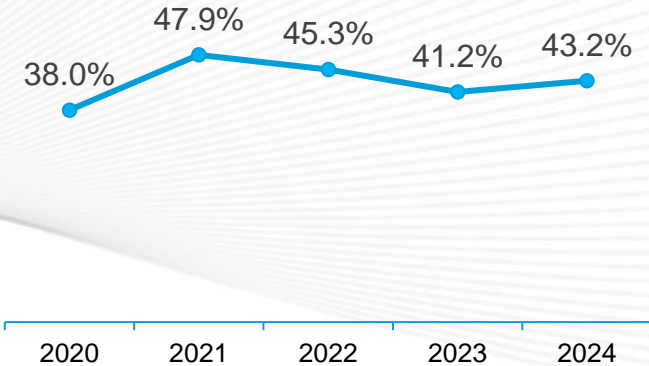
Cost to Income Ratio



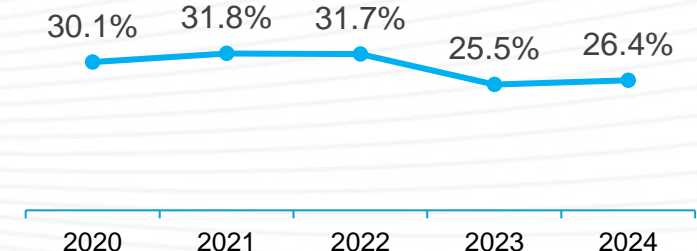
Advances to Deposit



CASA Mix



Non-Funding Income to Total Income



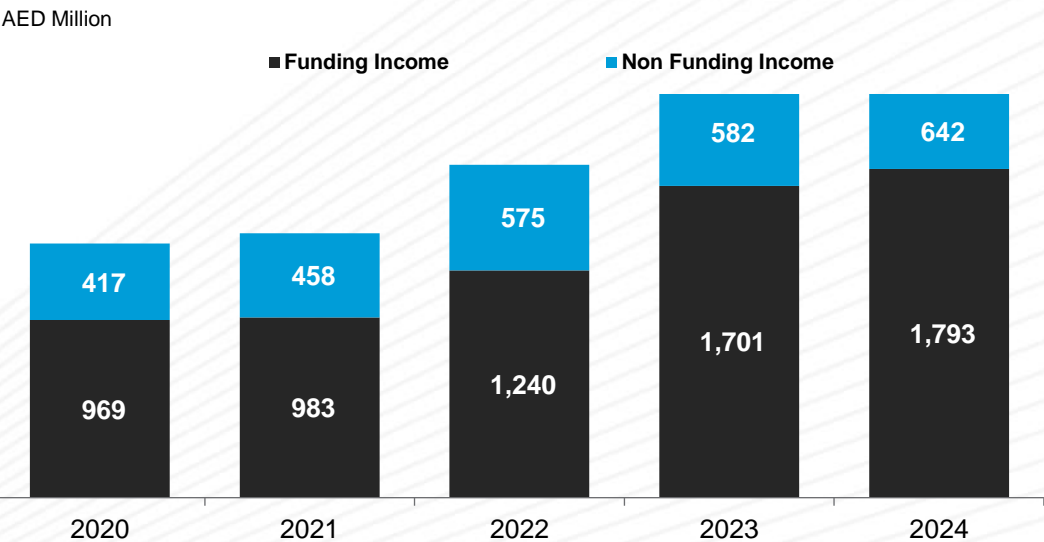
OPERATING PERFORMANCE



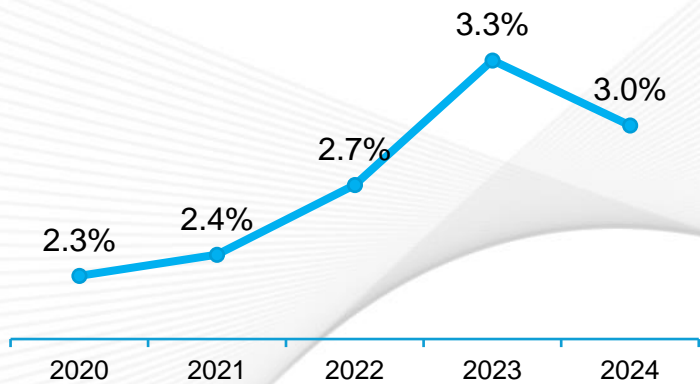
Key Highlights

- NBF recorded year-on-year growth of 28.9% to close the year at a net profit before tax of AED 934.8 million compared to AED 725.1 million in 2023. Further, NBF posted a record net profit after tax of AED 850.1 million for the year with a corporate tax charge of AED 84.7 million. These results demonstrate the bank's continued focus on quality business growth and effective asset and liability management in a falling interest rate environment. Buoyant market conditions supported by UAE government initiatives, improvement in impairment provisions, and careful management of costs, in what continues to be an uncertain global environment exacerbated by geopolitical tensions, all contributed to this robust set of results.
- NBF's cost to income ratio increased up to 33.3% as compared to 2023 of 30.6% which reflects investment in the operating platform and people in line with the future growth strategy of the bank.
- Net interest margin is maintained at 3.0%, in 2024 demonstrating NBF's effective ALM strategies in the falling interest rates environment.

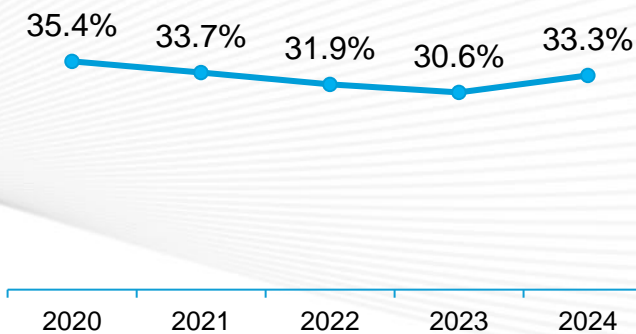
Operating Income Composition



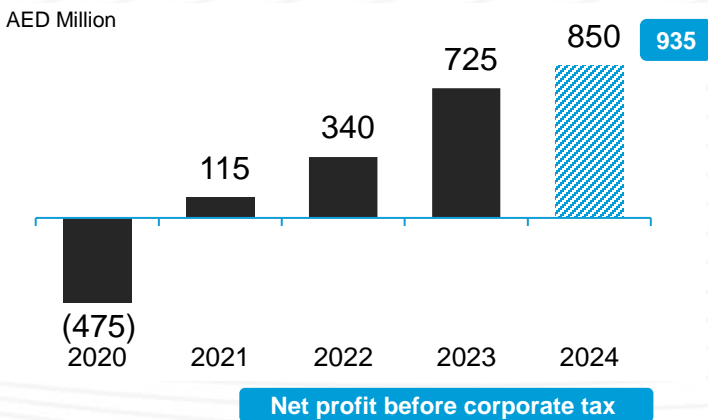
Net Interest Margin



Cost to Income Ratio



Net Profit*



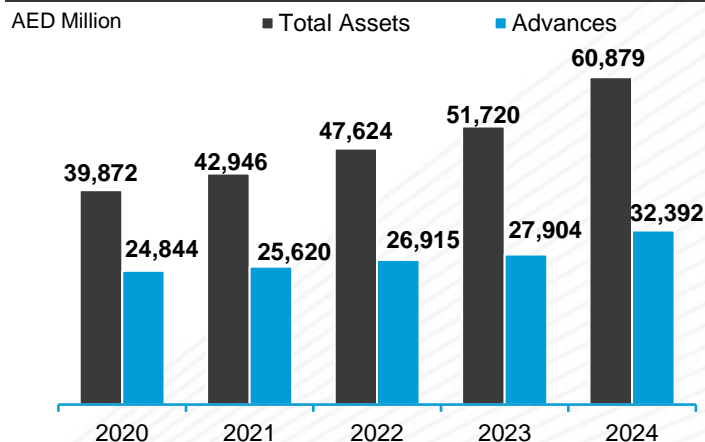
*Net Profit for 2024 is after corporate tax at 9% applicable from 2024.

ASSETS COMPOSITION

Key Highlights

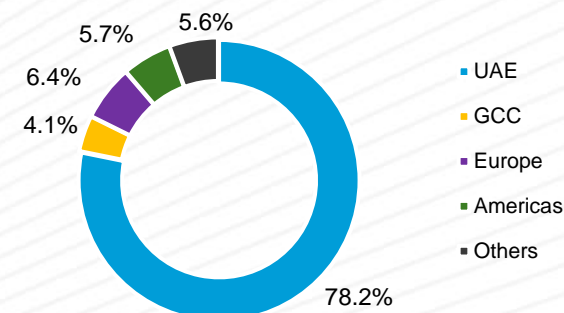
- Total assets increased by 17.7% to reach AED 60.9 billion compared to AED 51.7 billion at 2023 year-end.
- Loans and advances grew by 16.1% from year end 2023.
- The majority of the Bank's assets are loans and advances and Islamic financing receivables (53%), followed by cash and balances with the UAE Central Bank (24%) and Investments and Islamic instruments (16%).
- Despite challenging global conditions, inflationary pressures, climate change considerations and the on-going conflicts around the world, the Bank has recorded a commendable performance in comparison with benchmarks, and carefully grew its debt Investments by AED 1.3 billion.
- NBF maintains a portfolio of high quality liquid assets (HQLA), along with cash reserves and other investment grade marketable securities.

Assets and Advances



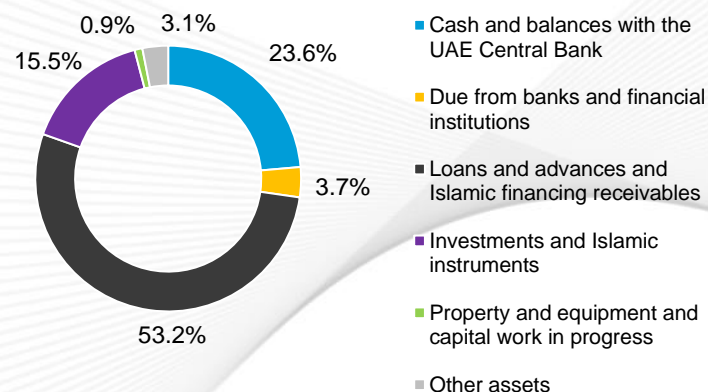
Breakdown of Assets by Geographical Distribution

31 December 2024



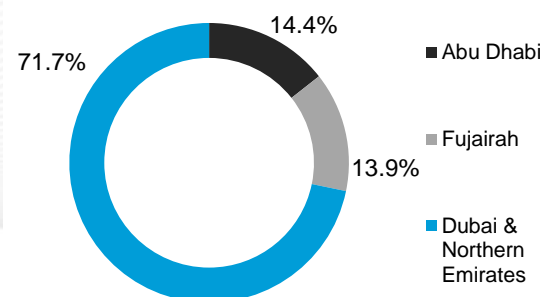
Breakdown of Assets by Type

31 December 2024



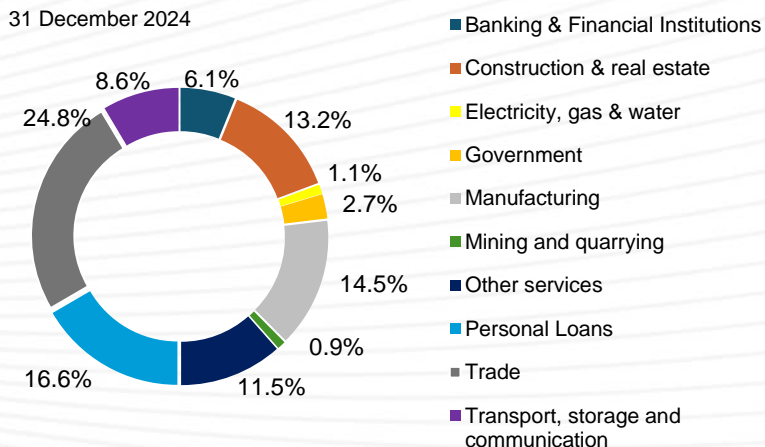
Breakdown of Advances by Emirates

31 December 2024



Breakdown of Advances by Sector

31 December 2024

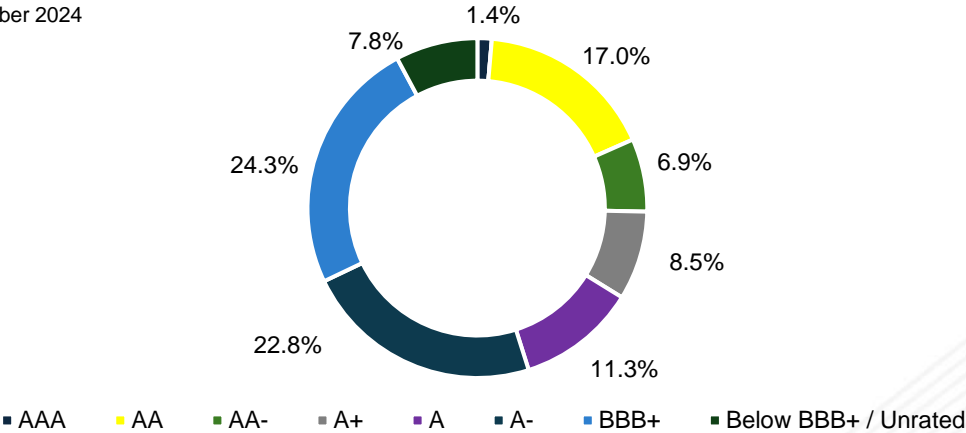


INVESTMENT AND ISLAMIC INSTRUMENTS



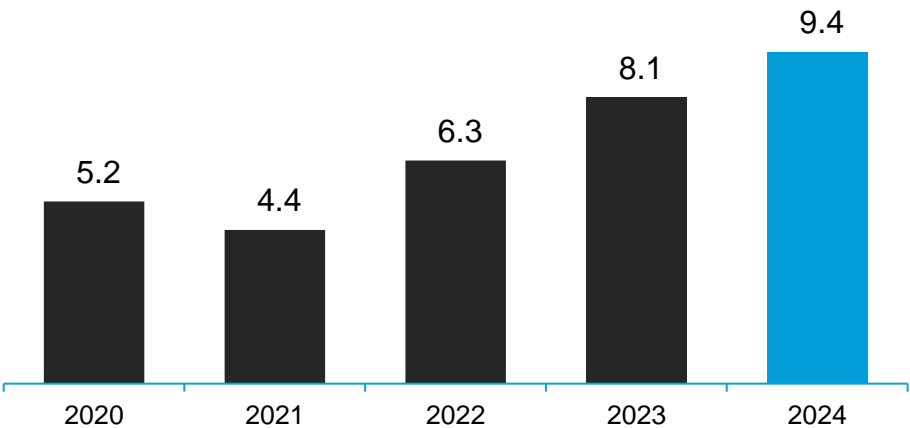
Investments and Islamic Instruments by Ratings*

31 December 2024



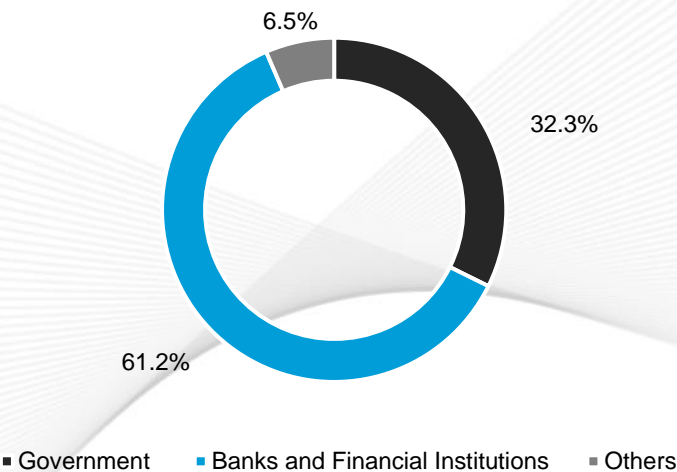
Investments and Islamic Instruments

AED Billion



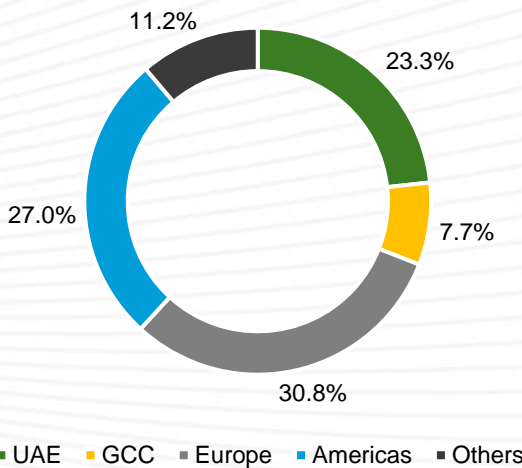
Investments and Islamic Instruments by Type

31 December 2024



Investments and Islamic Instruments by Geography

31 December 2024



*Investments below BBB+ or unrated largely include supranational issuers, governments and unrated issuances by the investment grade counterparties.

ASSET QUALITY

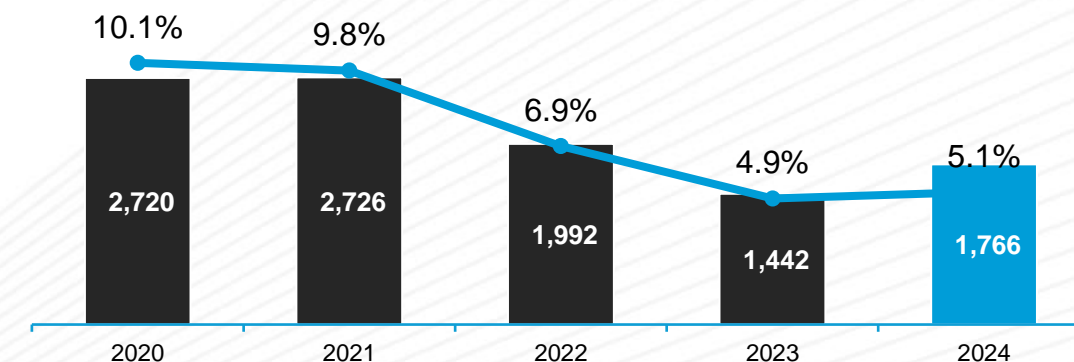
Key Highlights

NBF continues to strengthen the credit underwriting standards and risk appetite to reflect the dynamic operating environment.

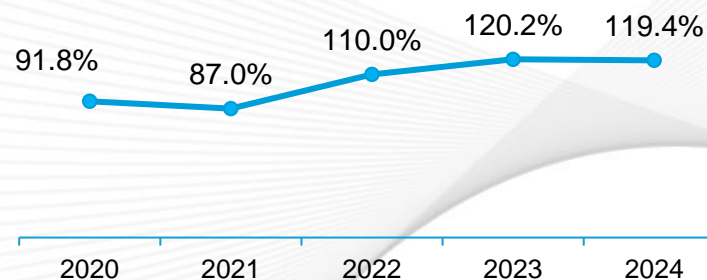
- Aggregate Stage 2 and Stage 3 Loans and Advances (including Acceptances) mix improved to 10.5% from 12.5% at 2023 end.
- NPL ratio is maintained at 5.1%, slightly higher than the year 2023, whilst the cost of risk reduced to 2.0%.
- Provisions coverage ratio maintained at a strong 119.4%, slightly lower than 120.2% in 2023.
- NBF maintained its policy of prudent and transparent recognition of problem accounts and implemented the provision requirements as per the new credit risk standards being introduced by the Central Bank of the UAE.

Non-Performing Loans & NPL Ratio

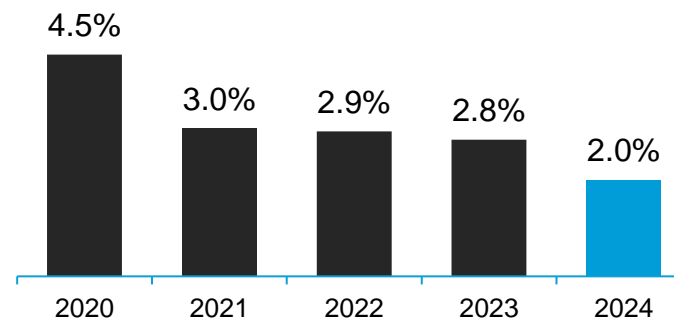
AED Million



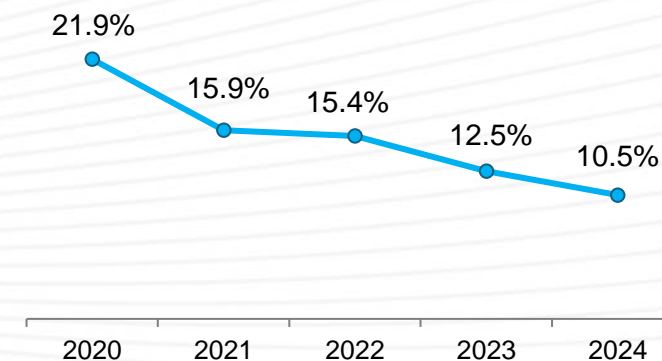
Coverage ratio



Cost of Risk



Stage 2 and Stage 3 Mix*



LIQUIDITY

Key Highlights

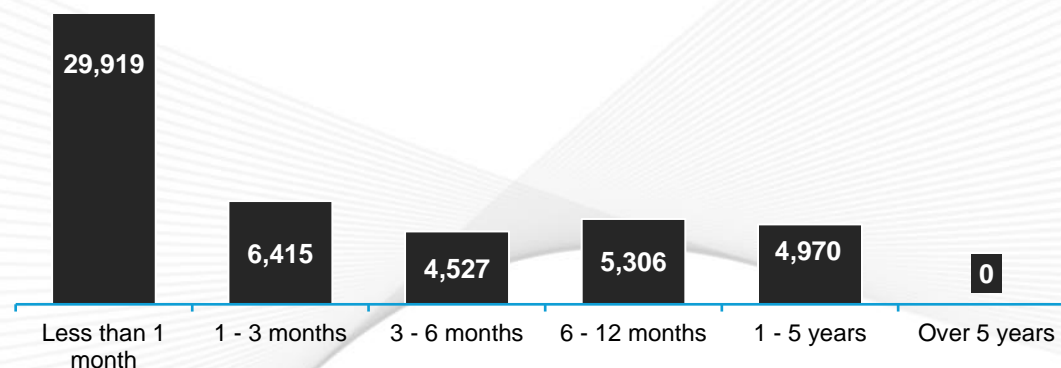
- NBF continues to maintain robust and high quality of liquidity levels commensurate to its liquidity risk profile.

	2022	2023	2024
Pure AD Ratio	75.3%	72.3%	70.8%
Eligible Liquid Asset Ratio	24.9%	28.3%	29.9%
Lending to Stable Resources Ratio	72.1%	67.4%	67.4%

- NBF is fully compliant with guidelines set by the Central Bank of the UAE and the Bank complies with Basel III requirements.

Contractual Funding Maturity Profile

31 December 2024, AED Million

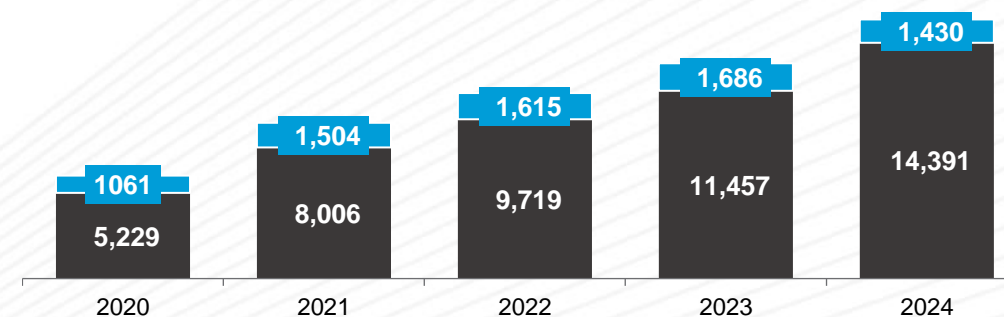


CASA Balances have been prudently included in the Less than 1 month bucket.
NBF's core behavioral CASA balances at 99% and 90% confidence level are 56.1% and 74.8% respectively.

Liquid Assets

AED Million

■ Cash and balances with the UAE Central Bank ■ Due from banks and financial institutions*

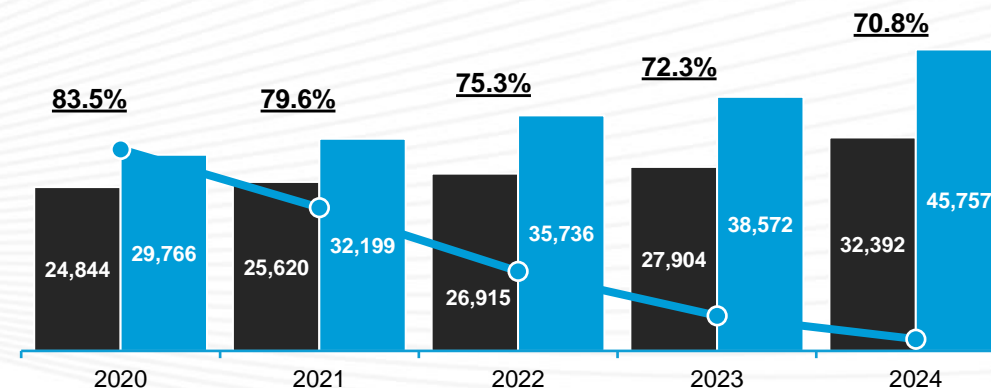


* Placements and current accounts / term deposits

Net Loan to Deposit Ratio (%)

AED Million

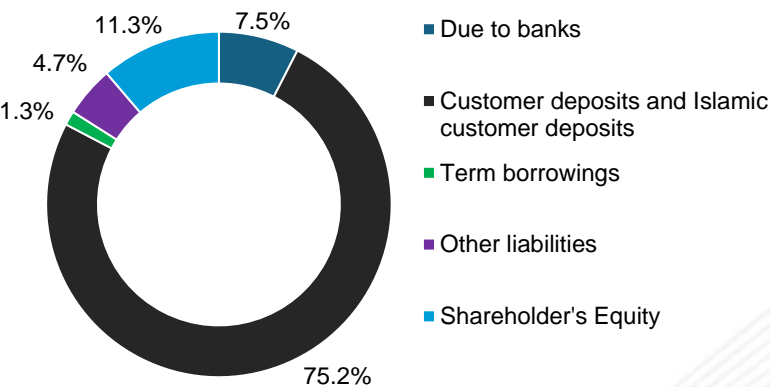
■ Net Loans ■ Deposits ● LD %



FUNDING PROFILE

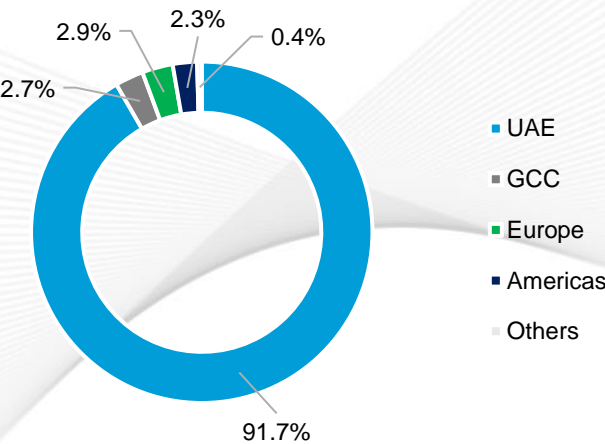
Funding Mix

31 December 2024



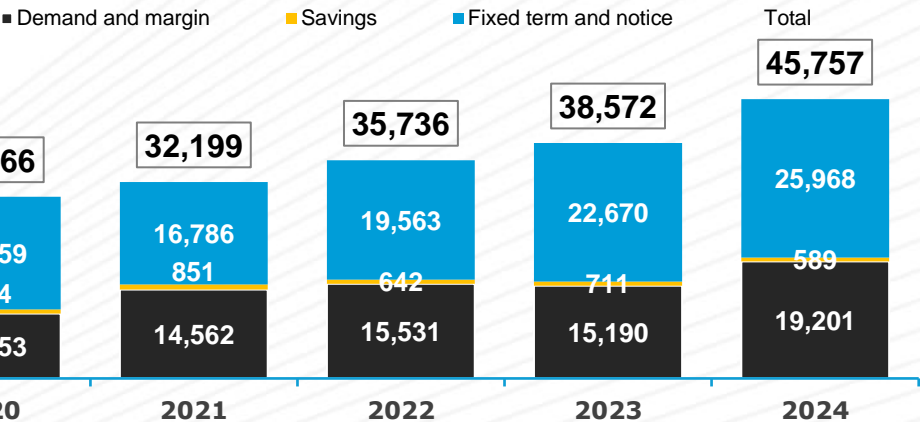
Customer Deposits by Geographical Distribution

31 December 2024



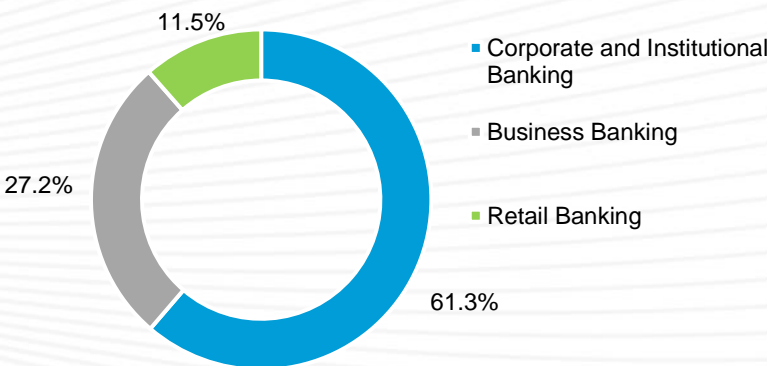
Customer Deposits

AED Million



Customer Deposits by Segment

31 December 2024



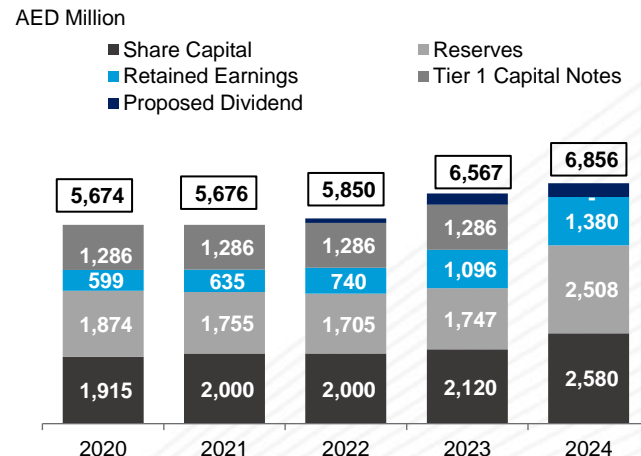
STRONG CAPITALISATION

Key Highlights

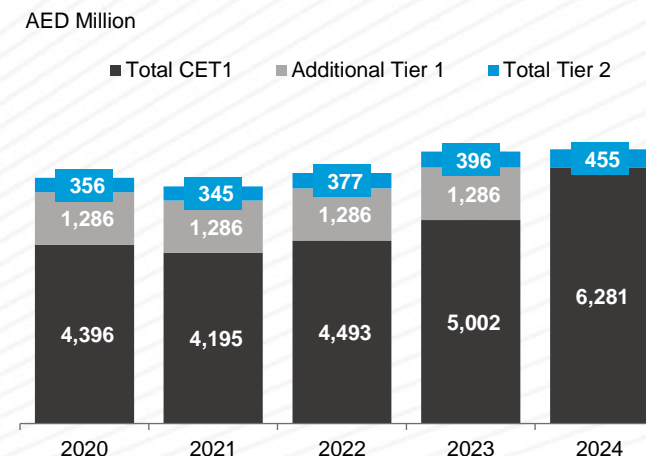
NBF is well capitalised with a Capital Adequacy Ratio and Total Tier 1 Ratio of 16.6% and 15.5% respectively, as at 31 December 2024, well above the minimum regulatory requirements. These levels will help and support the Bank's ability to grow and to meet any challenges that may arise from the evolving global economy.

- NBF issued a private Additional Tier 1 capital securities ("AT1 capital") in September 2024, and increased its paid-up capital to AED 2.6 billion by the successful conversion of this AT1 capital in December 2024. **(Please refer below note on conversion).**
- The Bank's risk weighted assets (RWA) have increased to AED 40.6bn as at 31 December 2024 from AED 35.3bn as at 31 December 2023; largely driven by growth in assets.

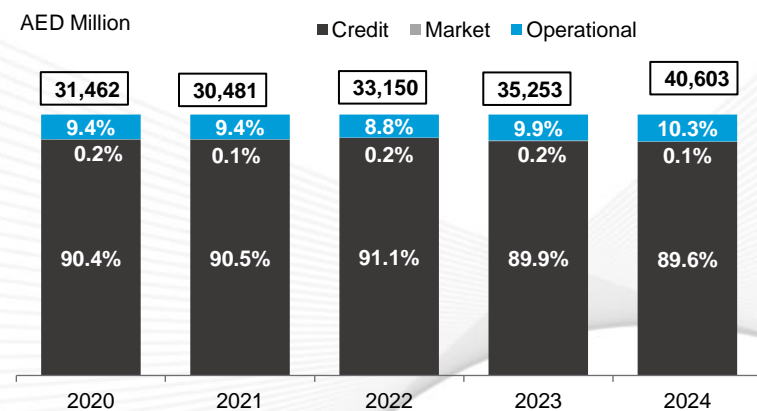
Equity Breakdown



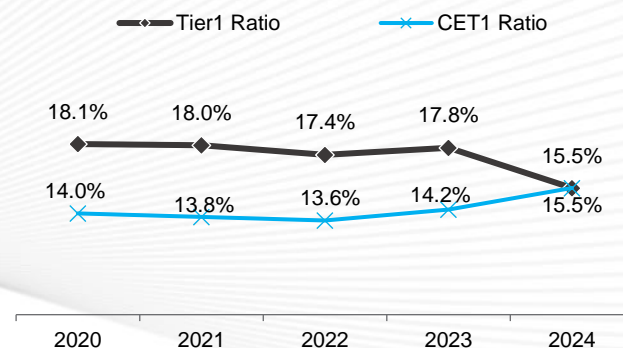
Capital Base



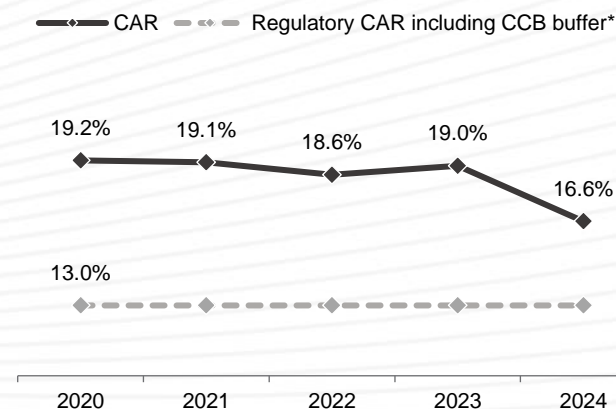
Risk Weighted Assets



CET1 and Tier 1 Ratio(%)



Capital Adequacy (%)



Note: The additional CET1 capital is on account of the successful conversion of the Additional Tier 1 capital securities ("AT1 capital"), amounting to USD (\$) 275 million (AED 1.01 billion) at a ratio of AED 2.85:1, on 31 December 2024 into ordinary paid-up share capital as part of strengthening of NBF's capital structure enabling its business and operational strategy.

BUSINESS OVERVIEW



OVERVIEW OF BUSINESS SEGMENTS

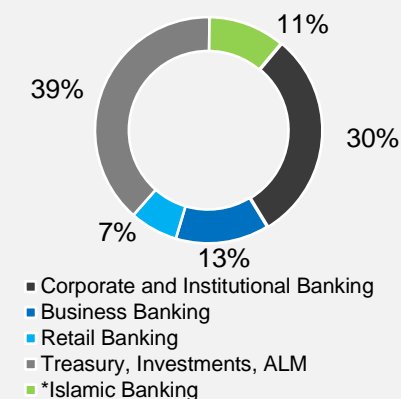
NBF offers a full range of products through five main business divisions

Corporate and Institutional Banking	<ul style="list-style-type: none"> The Corporate and Institutional Banking serves clients of a turnover above AED 400 million and includes certain financial institutions transactions. Services include deposit facilities, credit/trade finance and ancillary services to large corporates, mid-tier corporates clients and Financial Institutions. Enhanced focus on capital efficient products, in particular treasury products.
Business Banking	<ul style="list-style-type: none"> The business banking serves clients of a turnover of up to AED 400 million from previously upto 250 million. Services include working capital facilities, collateral-free business term loans, overdraft facilities, project financing and small business lending.
Retail Banking	<ul style="list-style-type: none"> Personal, mortgage and auto loans, credit cards and advisory and depositing services. Segmented approach for Priority Plus, Priority, Preferred and Personal customers.
Treasury, Investments, ALM and Other	<ul style="list-style-type: none"> Centralises the Group's liquidity and supports the growth of the other business segments. Offers structuring & execution of bespoke cross asset market risk solutions for NBF clients. Offers market risk solutions for NBF's clients with exposure to commodities.
Islamic Banking	<ul style="list-style-type: none"> NBF Islamic, an Islamic Banking Window established in 2014 to offer Shari'a-compliant banking services. Shari'a compliant products offered to customers including Murabaha, Mudaraba and Wakala deposits as well as Shari'a-compliant financing and cash management products. Islamic Banking Treasury Products: NBF treasury has products such as profit rate swaps and Wa'ad (FX & Commodities) and capability to provide all treasury solutions in Shari'a compliant manner.

NBF continuously strives to capitalise on new opportunities to broaden the business and diversify its sources of income

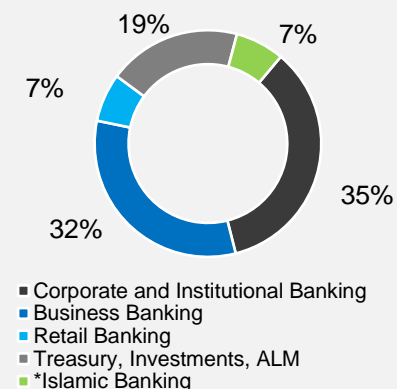
Contribution to Assets

31 December 2024



Contribution to Income

31 December 2024



CORPORATE AND INSTITUTIONAL BANKING

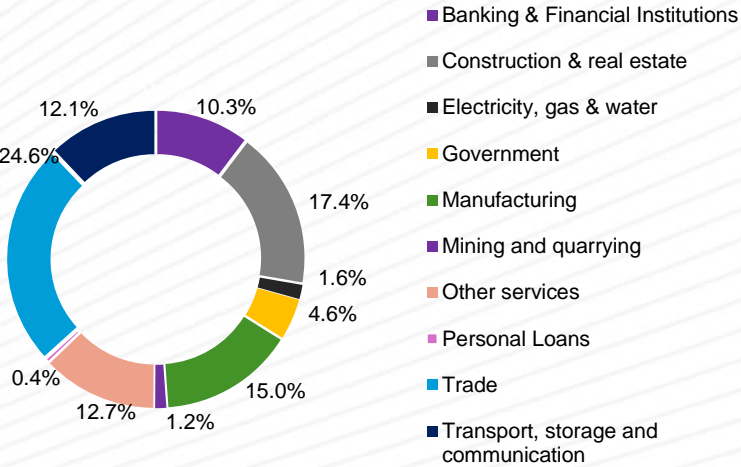


Overview

- The Bank's CIB operations are split into three main sub-divisions:
 - 1. Corporate Banking**
 - Large Corporates & Governments
 - Contracting
 - Precious Metals & Diamonds
 - Energy and Marine
 - 2. Financial Institutions**
 - 3. Government & Liability Management**
- The principal CIB products and services offered by the Bank include:
 - 1. Transaction Banking**
 - Cash Management
 - Payments
 - Collections
 - Liquidity Management
 - 2. Trade Services**
 - Exports
 - Imports
 - Receivable Services
 - Guarantees
 - 3. Corporate Advisory & Lending**
 - Working Capital
 - Syndication
 - Project Finance
 - Corporate Finance
 - Sales, Trading, Structuring
 - 4. NBF Direct Online Banking Services**
 - 5. Treasury**
 - Foreign Exchange, Cross Asset Derivatives

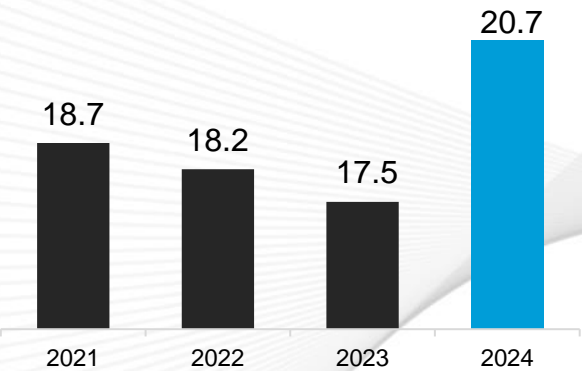
Gross Loans – Sector Breakdown

31 December 2024



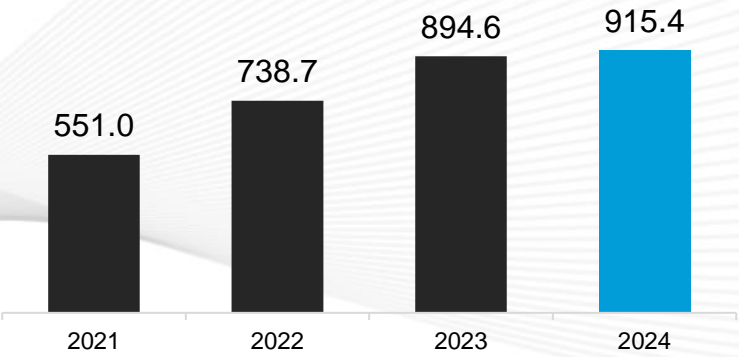
Segment Assets

AED Billion

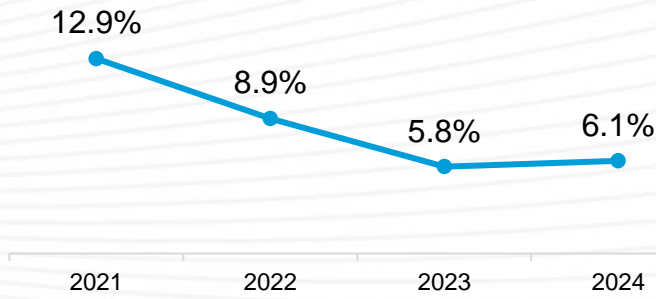


Total Operating Income

AED Million



NPL Ratio



BUSINESS BANKING

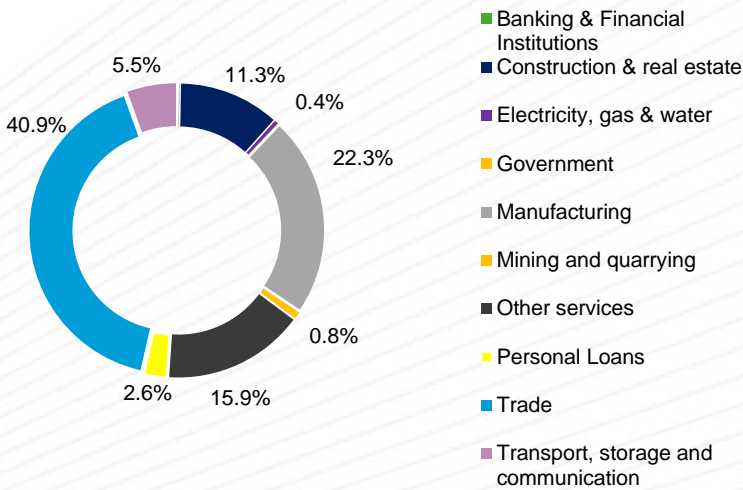


Overview

- The Business Banking structure comprises of
 - Business Banking
 - SMEs
 - Services
 - Equipment Finance
 - NBF Elham
 - Centralised Liability Unit
- Business Banking manages clients with a turnover of up to AED 400 million.
- Banking products and services designed to meet the specific needs of clients including:
 - Working capital facilities
 - Collateral-free business term loans
 - Overdraft facilities
 - Project financing
 - Parameterized lending

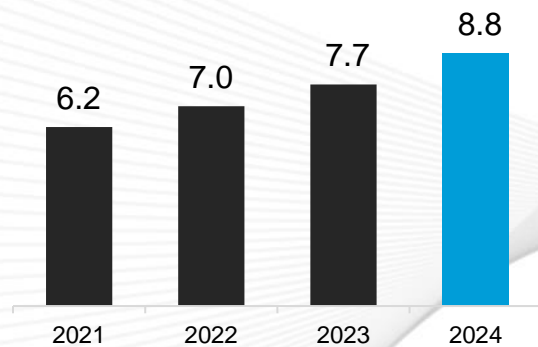
Gross Loans – Sector Breakdown

31 December 2024



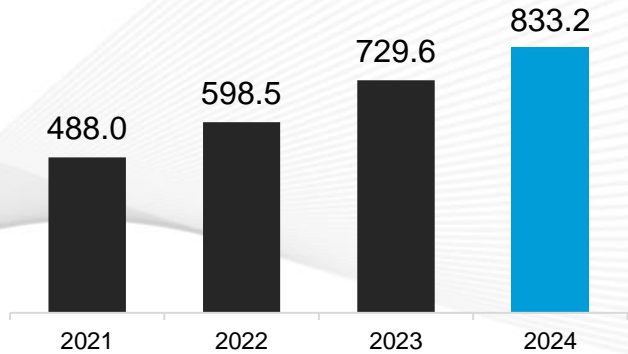
Segment Assets

AED Billion

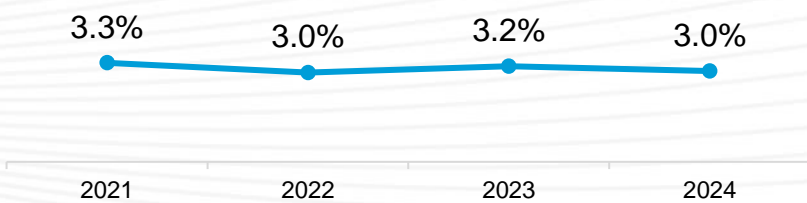


Total Operating Income

AED Million



NPL Ratio



RETAIL BANKING

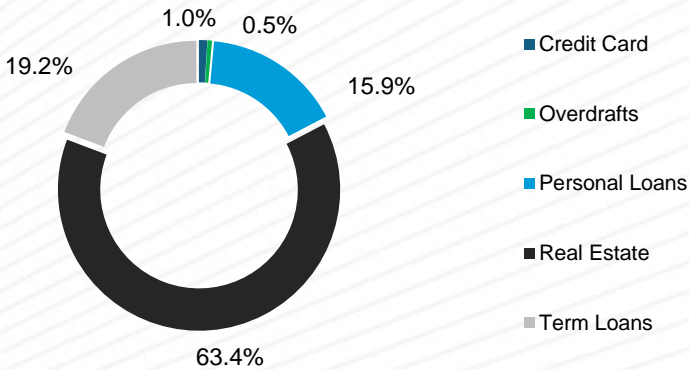


Overview

- NBF's retail banking segment offers a wide range of products and services to individuals and high net worth clients.
 - The Retail Banking clients are broken down into the following different tiers:
 - Priority Plus Customers
 - Priority Customers
 - Preferred Customers
 - Personal Customers
 - NBF continues its focus on growing its Retail Banking segment through an enhanced focus on building partnership and collaboration with Fintech and other service providers and co-create digital value propositions for Retail customers.
- The principal retail client products and services offered by the Bank include:**
- Account Services
 - Deposits
 - Personal Loans
 - Auto Loans
 - Home Loans
 - Credit & Debit Cards
 - NBF Direct - Online Banking Services
 - Insurance Products
 - Customised Product Bundles for business segments
 - Investments

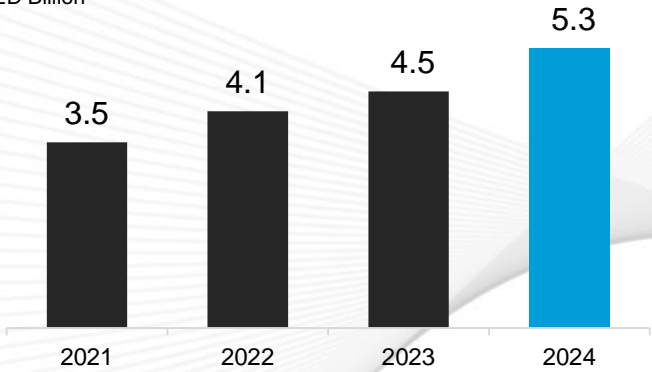
Gross Loans – Product Mix

31 December 2024



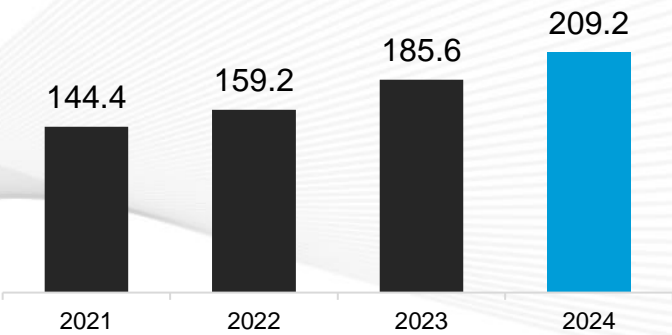
Segment Assets

AED Billion

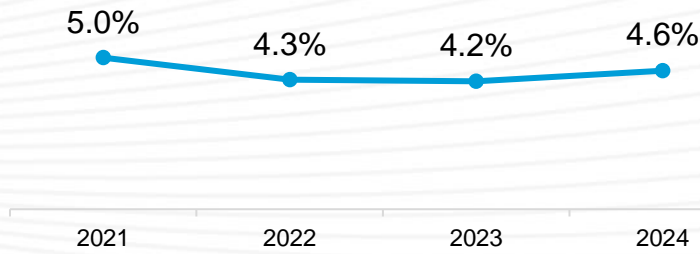


Total Operating Income

AED Million



NPL Ratio



TREASURY, ALM AND OTHER



Overview

Treasury and ALM

Centralises and manages the Group's liquidity via an advanced ALM system.

Covers the Group's asset and liability management functions.

Optimum utilisation of resources and assets.

Management of exchange and interest positions.

Managing the Group's investment portfolio.

Investment Management

Develops investment solutions and propositions for customers.

Manages NBF's proprietary equity and fund-based investments.

Trading & Market Risk Solutions

Provision of efficient & competitive FX Pricing Solutions for NBF Clients through diverse channels.

Structuring & Execution of bespoke cross asset market risk solutions for NBF Clients.

Automation & Digitalization of market services to optimise efficiency and revenue.

Implementation of an advanced Treasury Front End System for market risk management.

The principal products and services offered by this segment of the Bank include:

Foreign Exchange

Money Markets

Derivatives

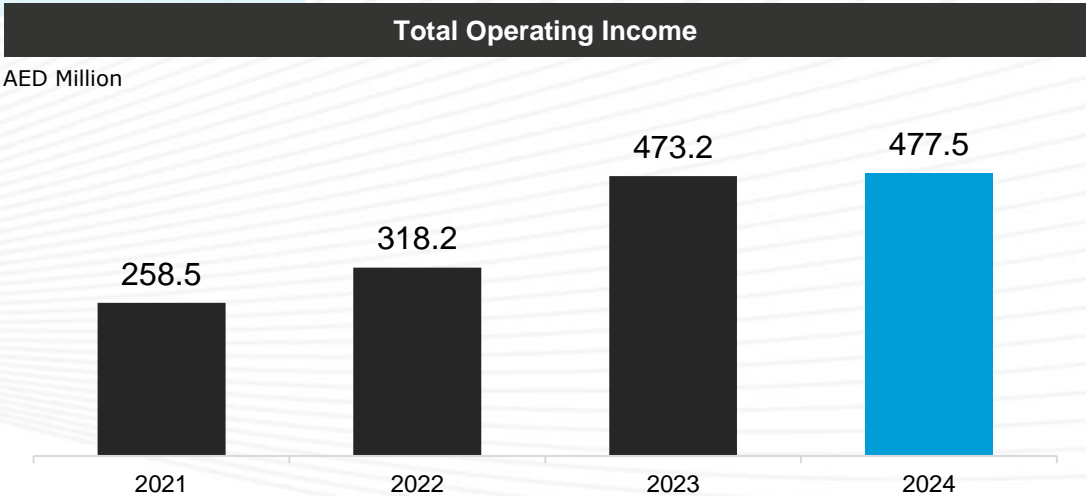
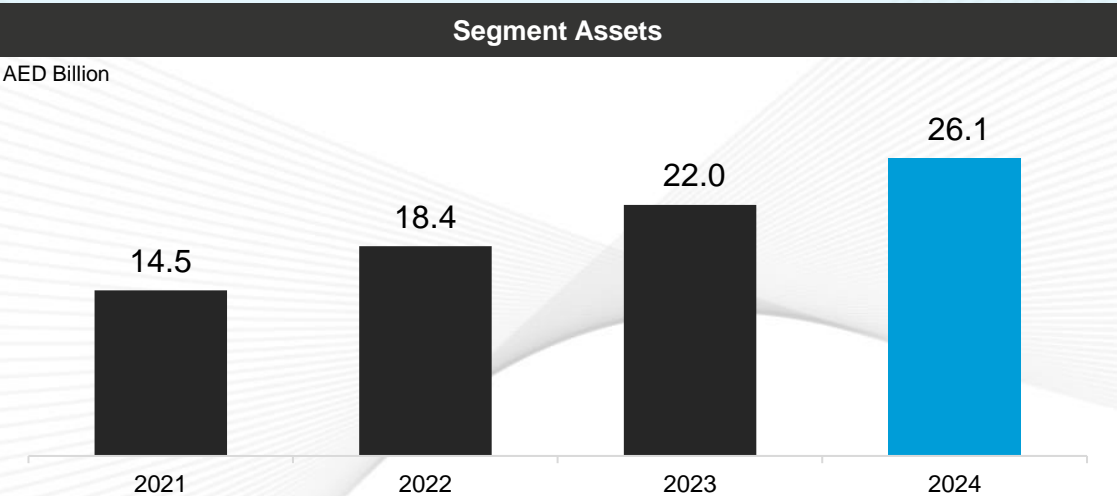
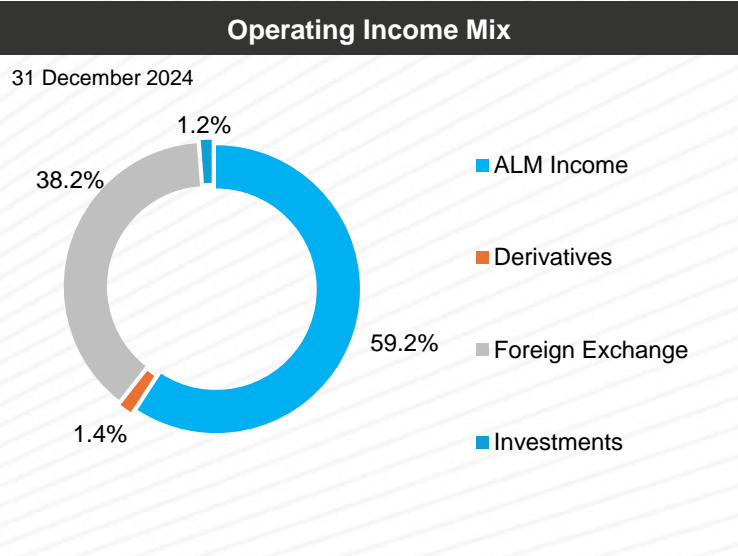
Commodities

Fixed Income

Investments

Islamic Banking

Treasury Products



ISLAMIC BANKING



Overview

The principal Sharia'a-compliant retail products and services offered by the NBF Islamic include:

Account Services

- Standard Current, Saving & Corporate Accounts
- Murabaha, Mudaraba & Wakala Deposits
- Credit & Debit Cards

Financing

- Personal Finance
- Home Finance
- Ijara Financing
- Murabaha Financing
- Istisna Forward Ijara
- Equipment Finance
- Real Estate Finance
- Auto Finance

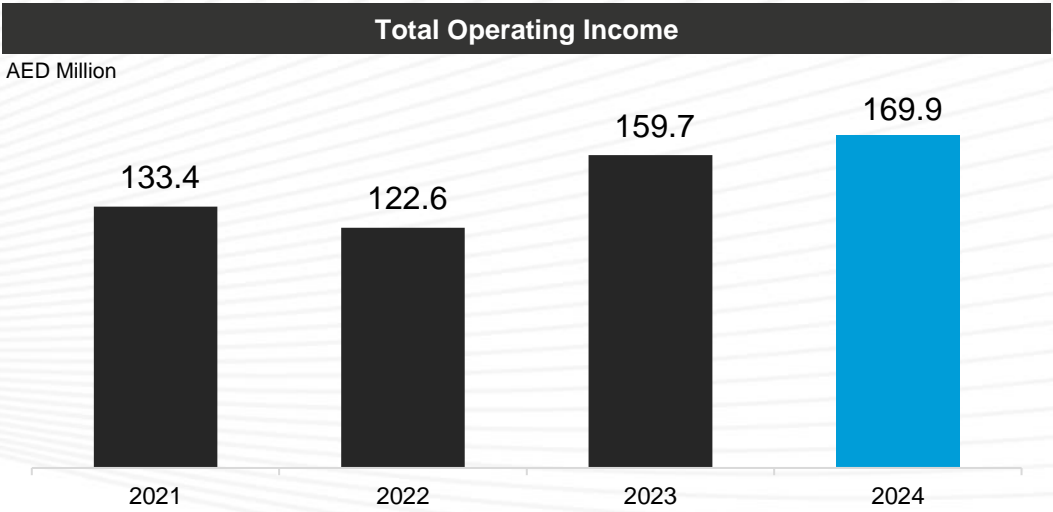
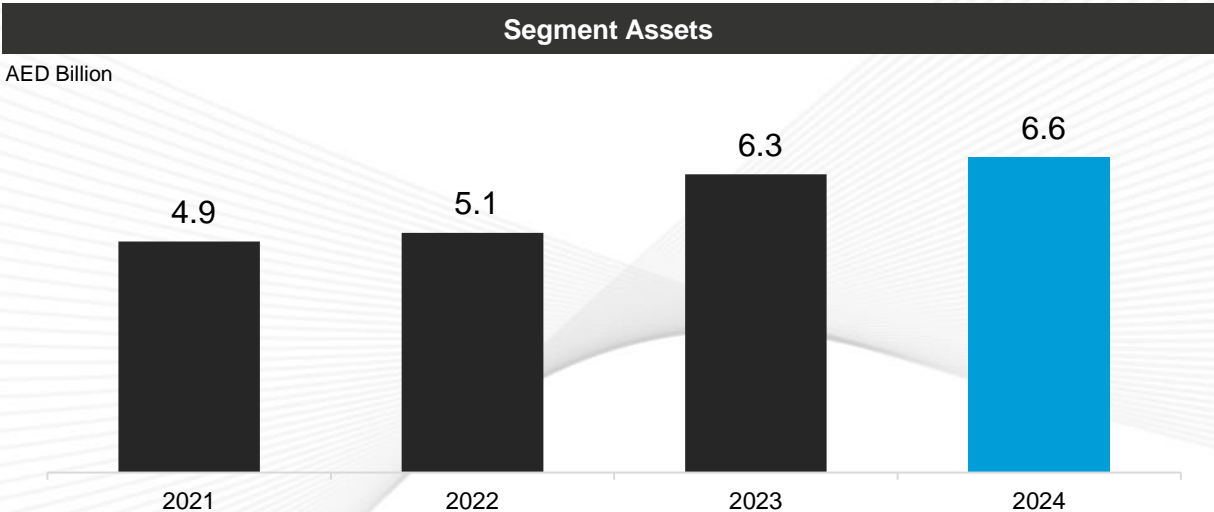
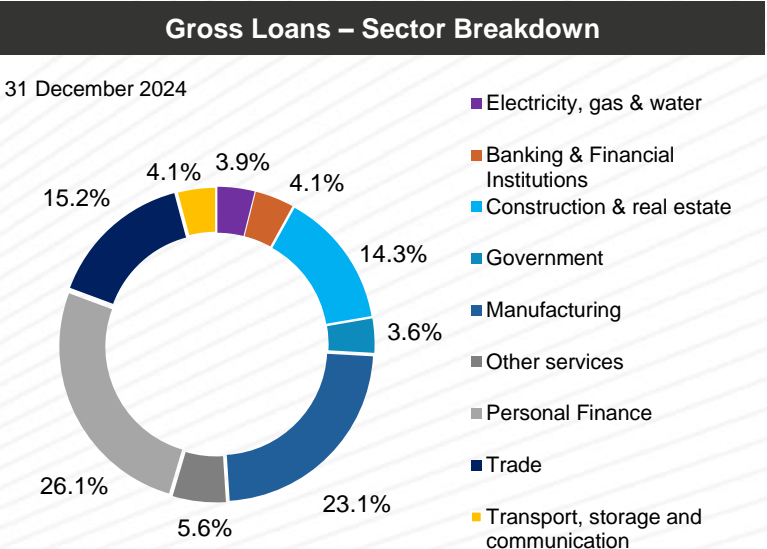
Corporate Advisory, Syndications, Treasury

- Market Risk Solutions, Trading, Cross Asset Derivatives Structuring/Execution, profit rate swaps and Wa'ad (FX & Commodities)

Transaction Banking

- Cash Management
- Trade Services
- Working Capital Management
- Guarantees

Islamic Gold Facilities



APPENDIX

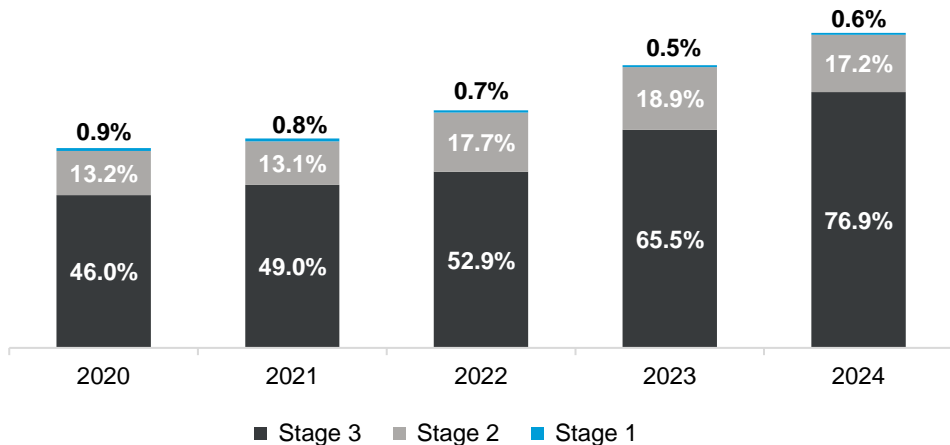


IFRS 9 – EXPOSURE AND ECL MIX

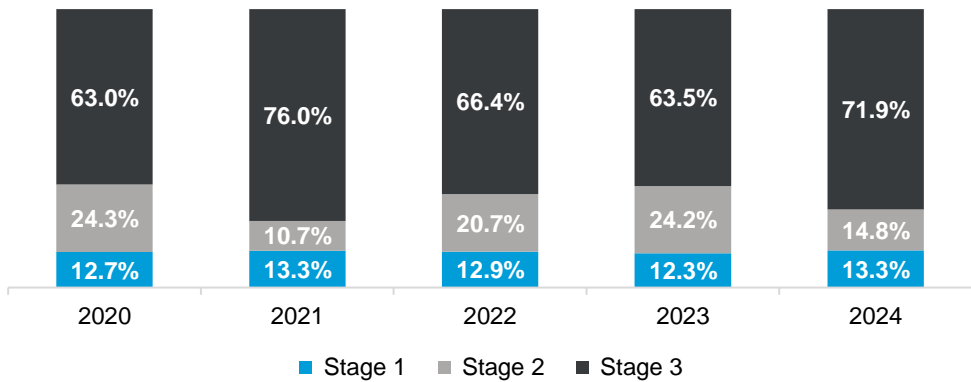
Overview

- The principal factors contributing to the movement are :
 - (i) Movement in total outstanding balances [funded + unfunded + limits impact]
 - (ii) Change in risk ratings
 - (iii) Term structure of contracts
 - (iv) DPD changes and
 - (v) Moody's change in the default rates during the quarter

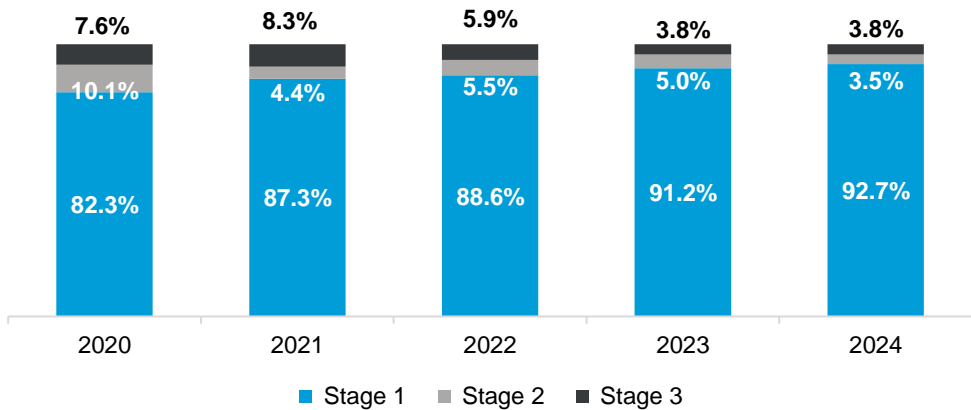
ECL Rate



ECL Mix



Exposure Mix*



THANK YOU!

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