



*In good hands*

[www.nbf.ae](http://www.nbf.ae)



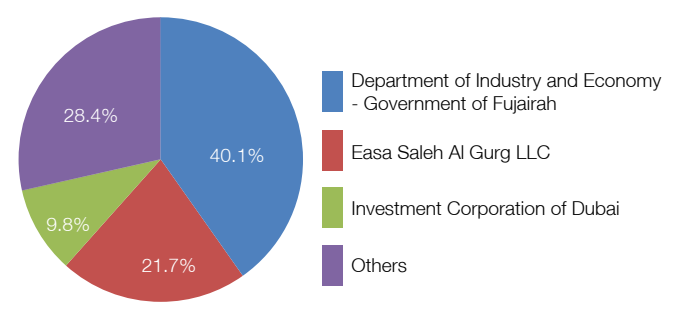
# Partnering you for growth

National Bank of Fujairah has established a solid platform for future development. As the bank begins the next leg of its growth journey, we are taking greater efforts to engage with the market and the local community.

Not only will such engagement allow us to provide greater insight on the bank's progress, it will provide us with a better understanding of the perspectives of our customers and stakeholders - insights that will prove invaluable as the bank strives to improve its financial results, shareholder returns and market reputation.

As NBF progresses towards becoming the bank for business in the UAE and the pride of Fujairah, your support will be instrumental to our continued success.

# Our factsheet

Who we are	As a full services bank that has been in the market for over 30 years ago, NBF has established a reputation as a bespoke service provider for businesses in the UAE that is supported by a strong corporate banking proposition and a growing suite of personal banking services. We have also been privileged to be one of the fastest growing banks in the UAE over the past three years.										
Operations	Established in October 1982 and commenced operations on September 20, 1984										
Subsidiaries	NBF Financial Services FZC NBF Capital Limited NBF Trade Services (HKG) Limited										
Ownership	<p>We boast a strong and stable shareholders base, members of which are fully committed to the long term growth and development of the bank. We are listed on Abu Dhabi Exchange (ADX) under the symbol 'NBF'.</p>  <table border="1"> <thead> <tr> <th>Shareholder</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Department of Industry and Economy - Government of Fujairah</td> <td>40.1%</td> </tr> <tr> <td>Easa Saleh Al Gurg LLC</td> <td>21.7%</td> </tr> <tr> <td>Investment Corporation of Dubai</td> <td>9.8%</td> </tr> <tr> <td>Others</td> <td>28.4%</td> </tr> </tbody> </table>	Shareholder	Percentage	Department of Industry and Economy - Government of Fujairah	40.1%	Easa Saleh Al Gurg LLC	21.7%	Investment Corporation of Dubai	9.8%	Others	28.4%
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Our aspirations	We believe in cultivating rewarding relationships with our customers by providing the best in financial services and customer delivery. Similarly, we strive to create a stimulating environment that allows our people to maximise their personal and professional development.										

## Our factsheet

### Business focus

We are well regarded for our expertise and experience in areas of corporate banking, business banking, trade finance, precious metals and treasury. We have also expanded our range of services to include not just a growing suite of personal banking options and Shariah compliant products, but specialised solutions from equipment to bespoke advisory services through our independent subsidiary, NBF Capital Limited.

Being the national bank for the emirate of Fujairah, we maintain a focus on supporting the aspirations of our home emirate while committing ourselves to supporting the growth of the UAE economy as a whole.

### Credit rating

	Moody's	S&P	CI
Long-Term	Baa1	BBB+	A-
Short-Term	P-2	A-2	A2
Outlook	Stable	Stable	Stable

### Our commitments

#### **Shareholders**

Long term sustained returns

#### **Regulators**

A responsible bank with exemplary governance

#### **Employees**

Fair, transparent, supportive and a great place to work

#### **Society**

Promoting sustainable, economic, social and environmental development

## NBF's vision, mission and values underscore our commitment to the development of the UAE and the emirate of Fujairah

The Bank for  
Business in the UAE,  
The Pride of Fujairah

- Providing the very best financial services
- Offering a stimulating work environment
- Being professional

**P**

Passion &  
Commitment

**R**

Respect

**I**

Integrity

**D**

Dedicated  
to Teamwork

**E**

Excellence  
in Service

# A bank - and brand - that is growing from strength to strength



# Maintaining sustainable growth and long term value

Customer - Business Mix					
			Assets	Income	
Corporate banking		59.4%		54.7%	
Business banking		10.5%		21.1%	
Retail banking		6.0%		7.4%	
Treasury & ALM		24.1%		16.8%	
Total		100.0%		100.0%	
Service Channels					
15 Branches	37 ATMs	Online banking	Relationship managers/sales team	3 Subsidiaries	Call center
Products and Income					
Loans/credit		Deposits		Investments	Other financial services
Net interest income				64.3% of operating income	
Net non-interest income				35.7% of operating income	
Costs					
Employee expenses				25.7% of operating income	
Depreciation and amortization				1.6% of operating income	
Other administration expenses				8.4% of operating income	
Risk Charge					
Loan losses				14.3% of operating income	
Net Returns					
Net profit				50.0% of operating income	
Return on average equity				16.3%	
Dividends (for 2014)				32.6% of net profit	

All figures as at 30<sup>th</sup> June 2015 unless specified otherwise





## Operating Environment

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## UAE's economic outlook

	2014e	2015f	2016f	2017f	2018f	2019f	2020f
Real GDP growth (%)	3.9	4.0	3.8	3.7	3.4	3.1	3.4
GDP per capita (US \$)	43,635	39,767	42,037	44,132	46,005	47,855	50,042
Inflation (%)	2.4	3.9	3.7	3.3	3.1	3.0	3.0
Current Account (US \$ bn)	62.4	18.8	36.0	44.2	56.3	59.8	63.2
Current Account (% of GDP)	15.1	4.9	8.8	10.1	12.0	12.0	11.9
Balance of trade in good and services (US \$ bn)	71.9	28.3	45.6	53.8	65.9	69.4	72.8
Population (mn)	9.4	9.6	9.8	10.0	10.2	10.4	10.6

Source: Business Monitor International

The UAE's economic performance is expected to remain strong and its outlook positive. Going forward, the UAE's growth is not expected to be affected by fluctuating oil prices compared to most other oil-exporting countries, given its diversified economy, excellent infrastructure, well-regulated banking system, political stability, ample foreign assets and relatively low break-even oil prices.

Whilst equity markets are still showing short term losses, positive factors such as the country's upgrade to MSCI Emerging Markets status, increased capital inflows and ongoing preparations for EXPO 2020 will pave the way towards strong and sustainable non-hydrocarbon growth.

# Emirate of Fujairah - strategic and regional importance

- **Fujairah** is one of the seven emirates that make up the United Arab Emirates (UAE). Given its growing status as a hub for oil storage and refining, the emirate is of strategic importance to the country
- Fujairah is the world's **second largest** bunkering port after Singapore and the emirate boasts one of the world's top oil storage facilities
- Significantly, the emirate provides direct access to the Indian Ocean for crude oil and oil product exports from UAE, thereby opening up an alternative shipping route to the Strait of Hormuz

## Highlights of strategic projects include:

- The emirate is moving towards the creation of its Strategic Master Plan Project 2040, which will set a framework for urban, cultural and sustainable development. It aims to identify the key areas of strategic interest to Fujairah and earmark long term projects crucial to its growth.
- Sheikh Mohammed bin Zayed Residential City, a AED 1.4 billion project, will be built on an area of 2.2 square km and will boast 1,100 residential units in addition to schools, mosques, clinics, parks and shopping malls.
- Over 600 new hotel rooms will enter Fujairah's hospitality market. This, in addition to a new mall, will further enhance the emirate's tourism sector and contribute to its architectural and urban development.



Source: Fujairah News; Fujairah Chamber of Commerce



## Overview of National Bank of Fujairah PJSC

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## NBF Board of Directors

Board of Directors and their external appointments	NBF
<b>His Highness Sheikh Saleh Bin Mohamed Bin Hamad Al Sharqi</b> <ul style="list-style-type: none"> <li>Chairman of Department of Industry &amp; Economy, Government of Fujairah</li> <li>Chairman of Fujairah Port Authority</li> <li>Chairman of Fujairah Petroleum Company</li> <li>Chairman of Fujairah National Group</li> </ul>	<b>Chairman</b>
<b>His Excellency Easa Saleh Al Gurg, KCVO, CBE</b> <ul style="list-style-type: none"> <li>Chairman of Easa Saleh Al Gurg Group</li> <li>Chairman of Al Gurg Fosroc LLC</li> <li>Chairman of Arabian Explosives Company LLC</li> <li>Chairman of Al Gurg Unilever LLC</li> <li>Board Member of Siemens LLC</li> <li>Member of the Board of Trustees – The Oxford Centre for Islamic Studies, UK</li> </ul>	<b>Deputy Chairman</b>
<b>Sheikh Hamad Bin Saleh Bin Mohamed Al Sharqi</b> <ul style="list-style-type: none"> <li>Vice Chairman Fujairah National Group</li> <li>Chairman of Al Sharq Health Care (The Health Care Group of Fujairah National Group)</li> </ul>	<b>Member</b>

# NBF Board of Directors

Board of Directors and their external appointments	NBF
<p><b>Mr. Hussain Mirza Al Sayegh</b></p> <ul style="list-style-type: none"> <li>• Deputy Chairman of Oilfields Supply Center</li> <li>• Deputy Chairman of Al Nasr Leisureland</li> <li>• Director of Emirates National Oil Company</li> <li>• Director of Emirates National Bank of Dubai (ENBD)</li> </ul>	Member
<p><b>Dr. Sulaiman Mousa Al Jassim</b></p> <ul style="list-style-type: none"> <li>• Former Vice President of Zayed University</li> <li>• Board Member in Al Fujairah National Insurance Company</li> <li>• Chairman of Al Jassim Trading Group</li> <li>• Chairman of Al Jassim Marble and Tile Factory</li> </ul>	Member
<p><b>Mr. Saif Sultan Al Salami</b></p> <ul style="list-style-type: none"> <li>• Managing Director of Fujairah National Group</li> <li>• Board Member of Al Fujairah National Insurance Company</li> <li>• Managing Director of Fujairah Investment Company</li> </ul>	Member

## NBF Board of Directors

Board of Directors and their external appointments	NBF
<p><b>Mr. Mohamed Obaid Bin Majed Al Aleeli</b></p> <ul style="list-style-type: none"> <li>• Director General of Department of Industry &amp; Economy, Government of Fujairah</li> </ul>	Member
<p><b>Mr. Abdullah Fareed Al Gurg</b></p> <ul style="list-style-type: none"> <li>• Group General Manager of Easa Saleh Al Gurg Group</li> <li>• Director of Al Gurg Fosroc LLC</li> <li>• Director of Easa Saleh Al Gurg Charity Foundation</li> <li>• Member of the Advisory Council of School of Business and Management, American University of Sharjah</li> </ul>	Member

# NBF Management

Name	Position
Vince Cook	Chief Executive Officer
Adnan Anwar	Chief Financial Officer
Balaji Krishnamurthy	Chief Operations Officer
Prasant Sarkar	Chief Risk Officer
Vikram Pradhan	Head of Corporate & Institutional Banking
Sharif Mohd. Rafei	Head of Retail Banking and Fujairah Region
Mark Domenic Zanelli	Head of Treasury
Abdulla Aleter	Head of Human Resources
Das P B	Senior Executive Officer-NBF Capital Limited

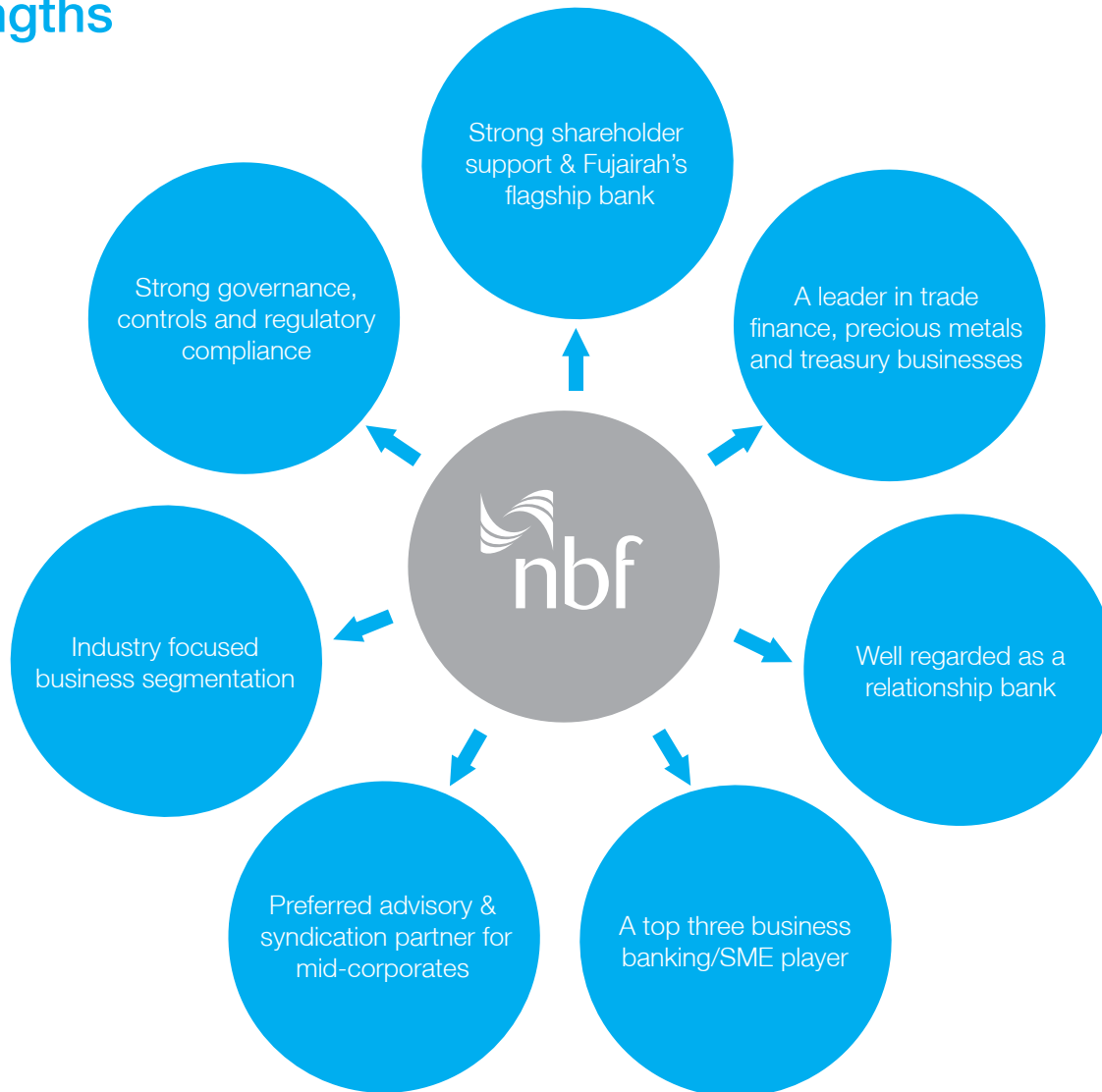


## Our segmented and customer focused business model

Our segmented business focus and differentiated customer service allows us to play a key role in the country's economic development. The services we provide enable businesses and corporations to take off and grow; they are also tailored to the individual lifestyle and financial needs of our retail customers

Corporate & Institutional Banking	Retail	Treasury/ALM
<ul style="list-style-type: none"> <li>• Corporate Banking               <ul style="list-style-type: none"> <li>- Precious Metals &amp; Diamonds</li> <li>- Marine and Energy</li> <li>- Services &amp; Manufacturing</li> <li>- Large Corporate &amp; Government</li> <li>- Trading and Diversified</li> <li>- Contracting</li> <li>- Government Liability Management</li> <li>- Financial Institutions</li> <li>- Equipment Finance</li> </ul> </li> <li>• Business Banking</li> <li>• Islamic Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Personal loans</li> <li>• Automotive loans</li> <li>• Residential mortgages</li> <li>• Credit cards</li> <li>• Insurance</li> <li>• Deposits</li> <li>• Long term savings</li> <li>• Islamic Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Treasury and Investments               <ul style="list-style-type: none"> <li>- FX</li> <li>- MM</li> <li>- Commodities</li> <li>- Fixed Income</li> <li>- Investments</li> </ul> </li> <li>• Asset &amp; Liability Management</li> <li>• Islamic Banking</li> </ul>

## Our strengths



# Market recognition

Well recognised in the UAE and GCC for delivering excellence and value to its clients

## Year-on-year recognition at the Banker ME Awards

2015

- Best Corporate Bank UAE
- Best Commercial Bank UAE
- Best Corporate Advisory Service
- Best SME Customer Service
- Best SME Trade Finance Offering
- Best SME Internet Banking Service
- Best Treasury Management

2014

- Best Domestic Commercial Bank
- Best Treasury Management
- Best SME Trade Finance Offering
- Best Customer Service – Corporate & Investment Banking

2013

- Best Domestic Commercial Bank
- Best Treasury Management
- Best SME Trade Finance Offering
- Best Foreign Exchange Service

2012

- Best Commercial Bank
- Best Trade Finance
- Best Treasury Management



Also recognised as the **'Best Trade Finance Bank'** at the 2014 Trade and Export Excellence Awards and a finalist at the Daman Corporate Health Awards for **'Corporate Health & Wellness Initiative'** and **'CSR Employee Engagement of the Year'**. NBF has also been acknowledged at the **2015 CIO 100 Awards** for excellence in IT and recognised by the **Hawkamah Institute of Corporate Governance** for upholding the highest standards of transparency and governance.

## A leading trade finance player

NBF's award-winning trade finance team handles transactions professionally and efficiently. Our quick response times to client requirements are a source of pride for the bank.

Our comprehensive trade finance product offerings include:

- **Import Financing:** Issuance of Letters of Credit, Import Documentary Collections, Trust Receipts Financing, Avalisation of Import Documents, Shipping LGs
- **Export Financing:** Advising & Confirmation of LCs, Negotiation of Trade Documents, Discounting of Banker's Acceptance, IRUs
- **Letter of Guarantees:** Issuance of LGs for corporate and institutional clients
- **Risk Participation:** Participating in trade transactions with institutional clients



**Successful trade starts with the right partner.**

Global trade is one of the economic lifelines of the United Arab Emirates. As the country's business partner of choice for the last 30 years, National Bank of Fujairah has developed an award-winning trade services team that provides tailored solutions to suit each client's individual requirements. With locations covering key strategic trading links, we facilitate cross border flows between the UAE and the rest of the world. No matter where you see your business going, we will be there with you, enhancing your competitiveness and maximising your growth.

**Trade Finance**

**Banker**  
Middle East Awards 2014

- Best Finance Management
- Best SME Trade Finance Offering
- Best Customer Service/Corporate Banking
- Best Domestic Commercial Bank

**30 YEARS**

*In good hands*

[www.nbf.ae](http://www.nbf.ae)

## Strong treasury capabilities

Our award-winning treasury team brings extensive local and regional market knowledge to the development of a wide array of bespoke solutions for our clients

- Market maker in UAE Dirhams; also one of the 11 banks on the country's EIBOR panel
- Active trader in GCC and major currencies
- Amongst largest physical bullion provider banks in UAE
- Structured derivatives in all major currencies and commodities – energy, soft commodities, base and precious metals
- Fixed Income
- Available at:
  - Bloomberg - NBFJ
  - Reuters - NBFX



## Strong mid-market presence

### Business banking:

- NBF is among the top three business banking players in the UAE and is recognised by peers for its strong mid-market presence
- Multidisciplinary and relationship-focused business model is a differentiator for NBF
- As of June 2015, Business banking contributes to around 21% of the bank's operating income and diversified portfolio. Recognised at the Banker Middle East awards for four consecutive years

### Well-regarded player in the precious metals segment:

- Number one local bullion bank in terms of coverage
- Vaulting facilities in three locations
- Specialises in delivering large quantities of gold in a short span of time
- Dedicated and specialised diamond financing team



The advertisement features a photograph of two men in a gold shop. An older man in a white thobe is pointing at a document held by a younger man in a white shirt and patterned tie. They are surrounded by large bags of gold and other precious metals. The NBF logo is in the top left corner.

**We'll help turn your ideas into action.**

As a successful entrepreneur, you know the power of a good business idea; but, to succeed, you need to translate those ideas into action. As one of the first banks in the United Arab Emirates to establish a dedicated business banking unit, National Bank of Fujairah has the insights, expertise and experience to support your business. When it comes to finding the right partner that understands your passion and shares your commitment to success, look no further than NBF.

**Business Banking**

**Banker**

Banker Middle East Awards 2014

• Best Business Banking  
• Best Islamic Banking  
• Best Business Banking

**30 years**

*In good hands*

[www.nbf.ae](http://www.nbf.ae)



## Solid syndication capabilities

Bringing together local market knowledge and experienced professionals, we structure and execute syndicated transactions across various market segments.



## NBF deal credentials



### **PACIFIC CONTROLS SYSTEMS LLC**

AED 750M Syndicated Term Loan Facility

Financial Advisor and Book Runner

NBF Capital Limited

April 2015



### **DLL EMIRATES RESTAURANTS LLC**

AED 95M Acquisition Finance

Financial Advisor and Bilateral Facility

National Bank of Fujairah

February 2015



### **UNIVERSAL HOSPITAL**

AED 260M Syndicated Facility

Financial Advisor and Book Runner

NBF Capital Limited

December 2014



## NBF deal credentials



### **BRS VENTURES & HOLDINGS LTD**

USD 750M Secured Term Loan Facility

Mandated Lead Arranger and Book Runner

National Bank of Fujairah

October 2014



**MALABAR**  
GOLD & DIAMONDS

### **MALABAR GOLD & DIAMONDS**

AED 300M Syndicated Term Loan Facility

Financial Advisor and Book Runner

NBF Capital Limited

March 2014



### **LIFELINE GROUP**

Positive Restructuring and Realignment  
of Facility Terms

Financial Advisor

NBF Capital Limited

March 2014

## NBF deal credentials



**Finja Jewellery DMCC**

Equity Buyout Transaction

Financial Advisor

NBF Capital Limited

May 2013



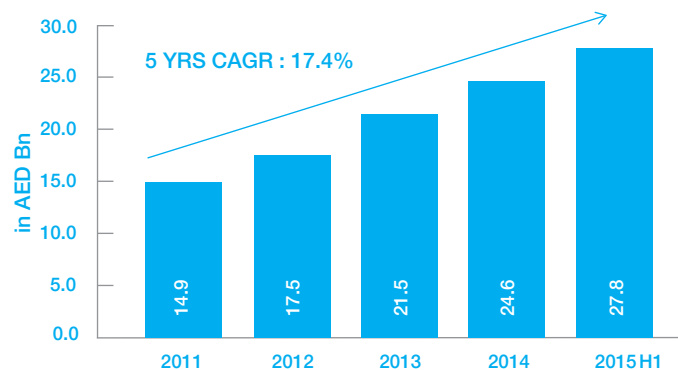


## Financial Performance

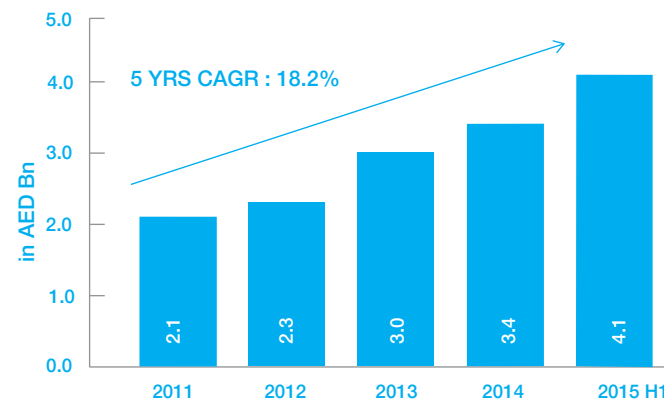
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# A snapshot of our financial performance

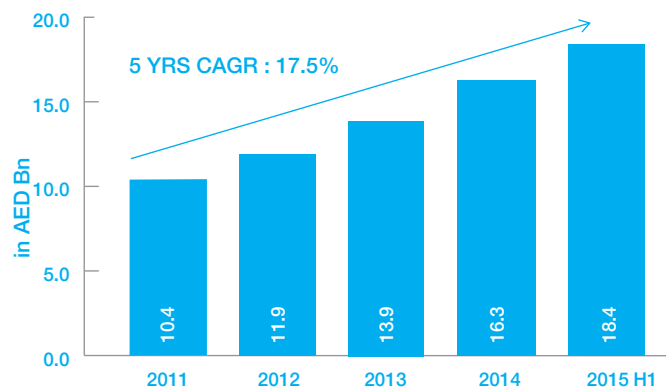
## Assets



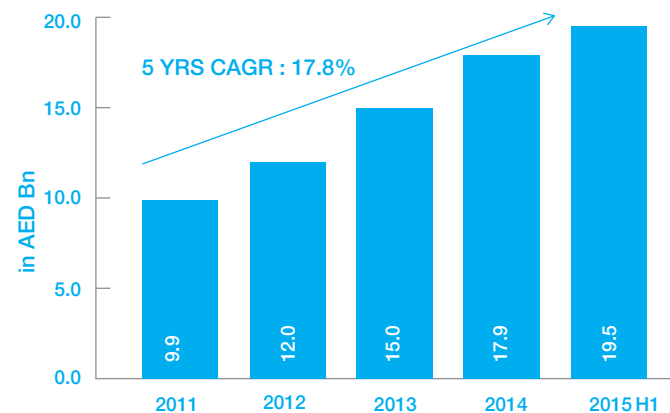
## Shareholders' Equity



## Loans and Advances

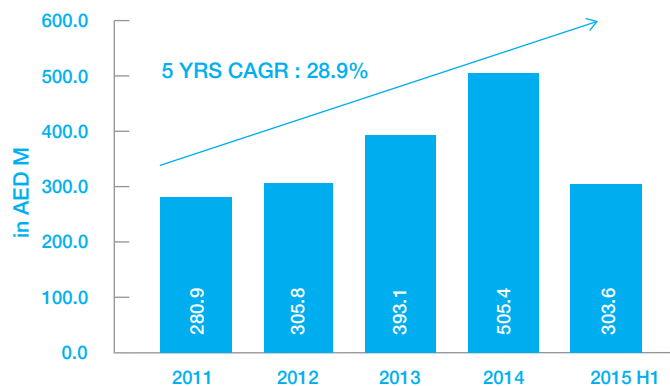


## Customer Deposits

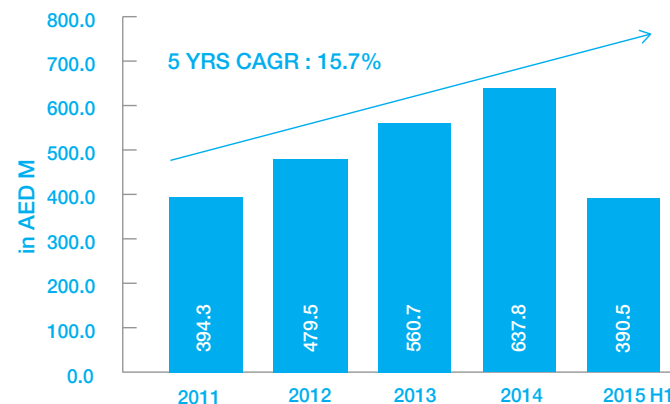


## A snapshot of our financial performance contd...

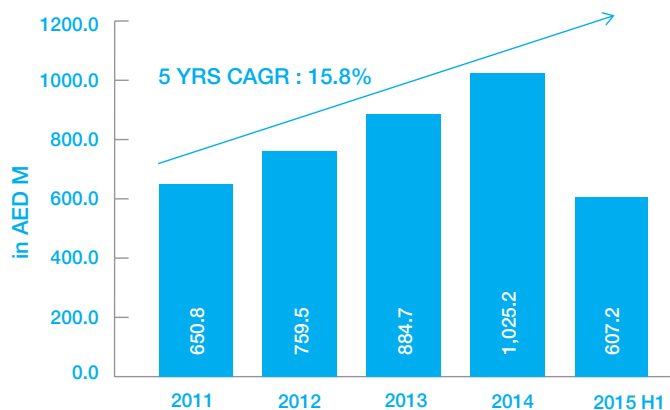
Net Profit



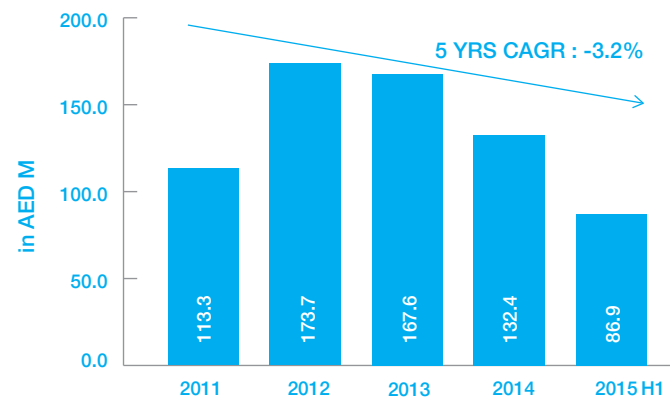
Operating Profit



Operating Income

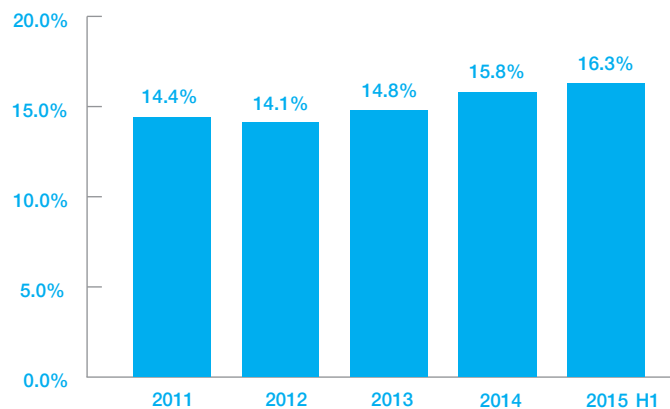


Loan Loss Charge

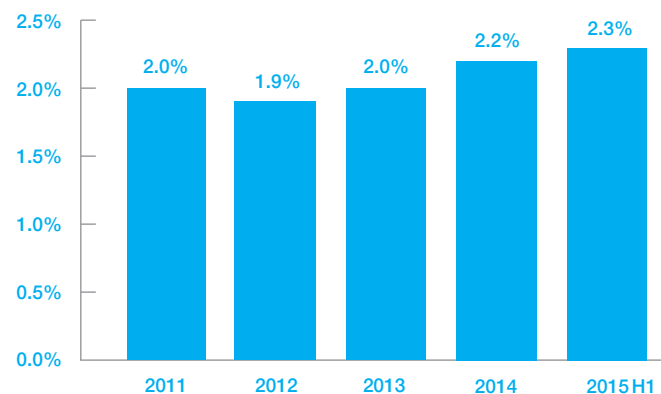


# Profitability ratios

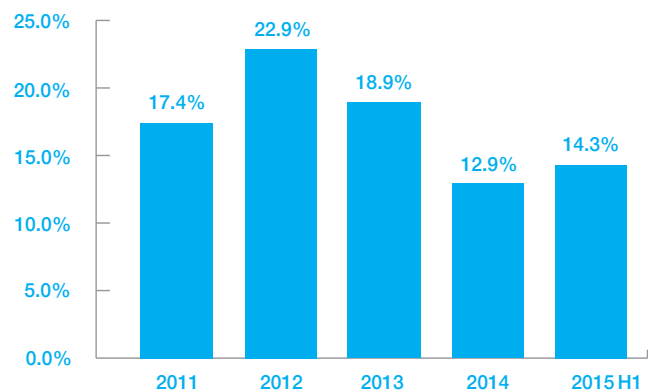
### Return on Average Equity



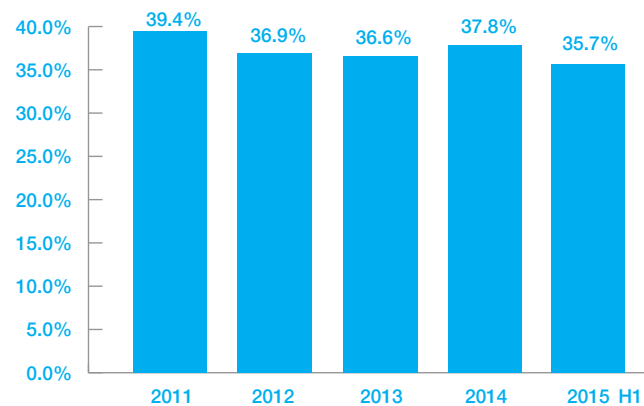
### Return on Average Assets



### Loan Loss to Income Ratio

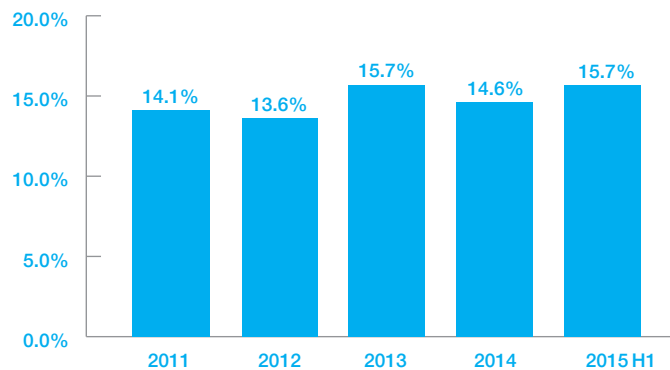


### Cost to Income Ratio

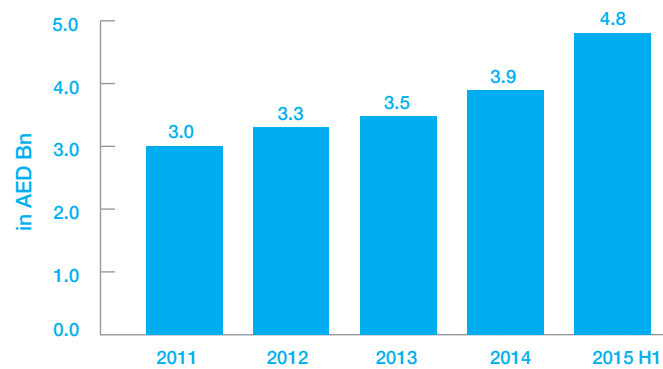


# Equity and capital base progression

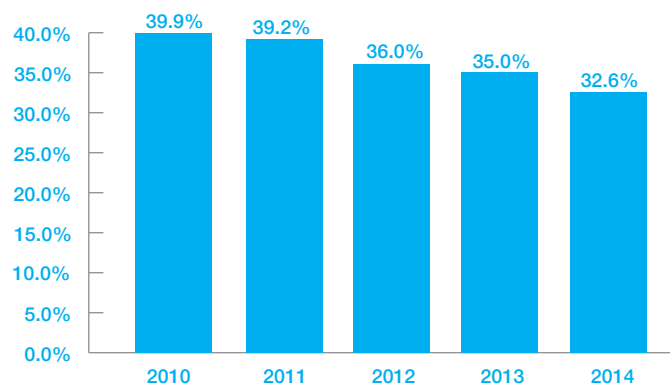
Tier 1 Capital Ratio



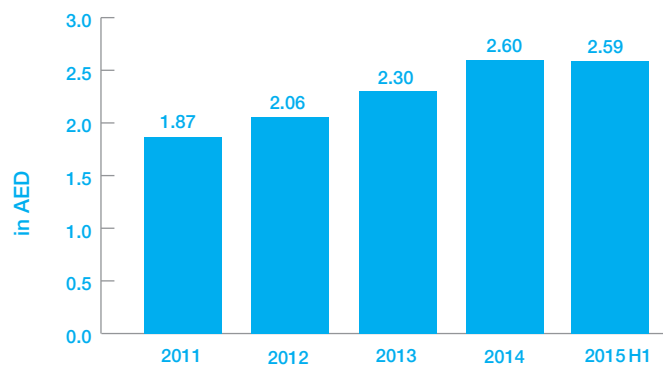
Total Capital Base



Dividend/Profit

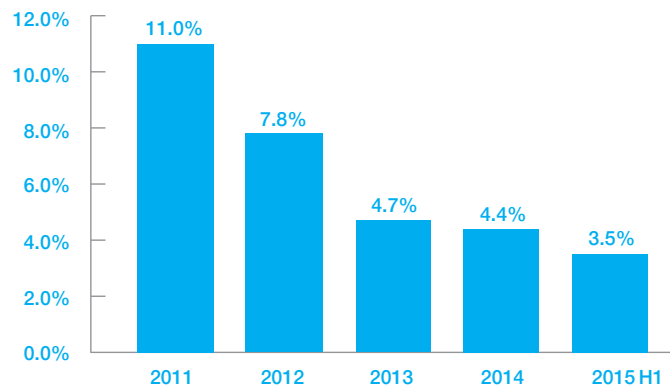


Book Value Per Share

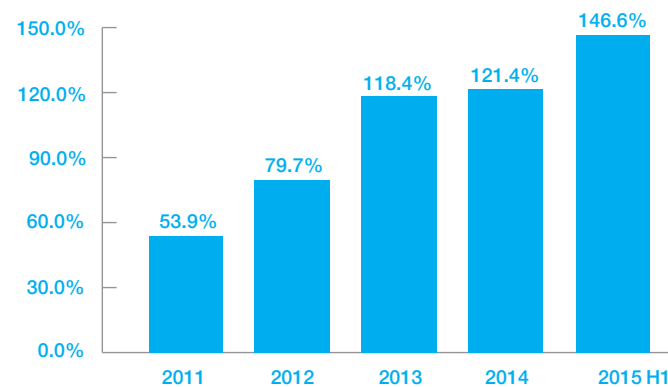


## Asset quality improvements

Non-Performing Loans Ratio



Total Provision Coverage







## Risk Management and Corporate Governance

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## A robust governance and control regime

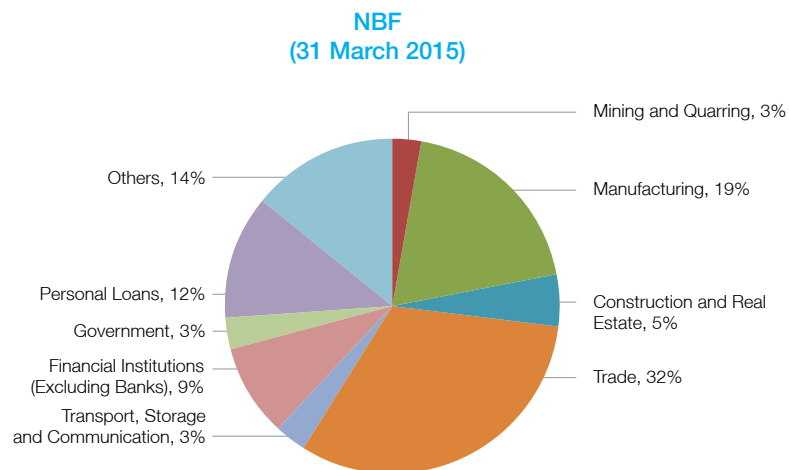
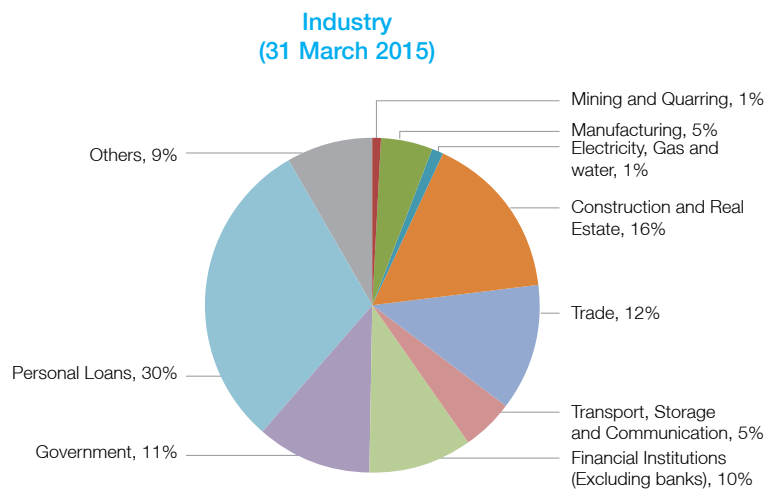
In 2014, Hawkamah Institute of Corporate Governance acknowledged NBF amongst the top five in the MENA region for its efforts in upholding the highest standards of transparency and governance at the time of their annual assessment of the bank. NBF has outperformed the Industry average in all the performance indicators:

No.	Evaluation Criteria	Industry average	NBF's score
1	Commitment to Good Corporate Governance	88.90%	<b>100.00%</b>
2	Structuring and Functioning of Board	82.40%	<b>95.00%</b>
3	Control Environment and Processes	87.40%	<b>98.26%</b>
4	Transparency and Disclosure	82.55%	<b>96.30%</b>
5	Shareholder/Stakeholder Rights	75.60%	<b>82.00%</b>

## Sound risk management and corporate governance underpins the bank's growth

- Risk management and corporate governance, underpinned by transparency and fair business practices, lie at the heart of everything we do. Indeed, they are key pre-requisites for establishing good quality earnings, consistent results and shareholder confidence. NBF also took great strides in engaging key stakeholders and improved disclosures so as to better align its development with that of the local community.
- In its continuous endeavour to evolve and enhance the bank's corporate governance framework, the board in 2015 reconstituted the board committees with more robust functional objectives that are in line with best industry practices so as to uphold the highest ethical and corporate governance standards within the bank.
- NBF strengthened its risk management and corporate governance profile by appointing an independent professional member to the NBF Board Audit Committee and NBF Board Risk Committee. The bank also adopted a more progressive approach towards investor relations, with an enhanced focus on minority shareholders rights and interests.
- The bank's financial stability is also underpinned by its strong liquidity and capital adequacy ratios. Moody's and S&P has reaffirmed the bank's long-term credit rating at Baa1 and BBB+ respectively on the back of ongoing strong financial performance and improving asset quality. Moody's has recently assigned counterparty credit rating of A3 to NBF as part of its new methodology implementation.

## NBF's segmented focus compared to industry





Listening to the voices of our customers and staff

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## Providing the best in customer service lies at the heart of everything we do

NBF's customer satisfaction survey, conducted annually with the help of an independent research consultancy, continues to reaffirm the bank's strong focus on service quality. Its fourth and latest survey in 2014 was no exception; not only was NBF performing more favourably than banks from its peer group, the bank's service levels were increasingly compared to the larger local and multinational financial institutions - a comparison that is not only a consistent source of pride but a source of motivation for us. Noticeable improvements in satisfaction levels in areas from the bank's emerging suite of personal banking services to its online banking portal, NBF Direct, also show that the bank's investment in new businesses and infrastructure are bearing fruit.

Performance Indicator	TNS Survey Feedback 2014
<b>Customer Retention</b>	NBF reports stable TRIM* scores in 2014. Local and Islamic banks have recovered from their fall last year while peer group drops
<b>Overall Performance of NBF</b>	All segments report mean scores above the "Very Satisfied" level and the mean scores remain stable from the last year
<b>Relationship Managers</b>	A source of pride for NBF. Our RMs are known for their responsiveness and expertise, and have consistently scored higher than counterparts in other banks we benchmark against
<b>Bank Channels</b>	Ability to import and export data between bank's channels and company systems

\* A proprietary customer satisfaction measurement matrix developed by research agency TNS.

## Engaging and empowering our talent drives NBF's success

NBF staff is one of the most motivated and engaged groups of people in the local banking sector and across the region, a fact borne out of the bank's fourth annual employee engagement survey conducted by Hay Group

In a research study released by Hay in April 2015, the bank also ranked amongst the top banks in the region in terms of staff satisfaction. This was achieved by engaging and enabling the bank's employees through a combination of wellness, social and talent development initiatives.



Performance Indicator	Hay Survey Feedback
<b>Overall Climate Index</b>	The bank's overall climate index stands at 73% (High Performing Organizations - 71%, Global Banks - 66%)
<b>Employee Engagement</b>	NBF - 70% (High Performing Organisations - 75%, GCC Banks - 65%)
<b>Employee Enablement</b>	NBF - 75% (High Performing Organisations - 72%, GCC Banks - 62%)
<b>Clear and Promising Direction</b>	89% of the staff feel that they have promising prospects at NBF (High Performing Organisations - 82%, GCC Banks - 78%)
<b>Quality &amp; Customer Focus</b>	NBF - 78% (High Performing Organisations - 81%, GCC Banks - 71%)

## A passion for sports keeps our people together

NBF has developed a spirit of camaraderie through various sporting activities ranging from bank-wide bowling to football tournaments, annual rituals which see staff participating with great enthusiasm.





## Maintaining a work-life balance

The bank also provides ample social opportunities for staff to get together outside of work, from annual iftar gatherings during the month of Ramadan to the popular year-end NBF family day.



## Towards building a healthy workforce

NBF is one of the first local UAE banks to provide staff round-the-clock counselling services in conjunction with AXA ICAS, aimed at improving staff work-life balance. The key feature of the programme is a free and confidential counselling service that staff and their family can seek to better navigate issues faced in everyday life. The service also includes an interactive online portal that offers relevant information about personal wellbeing.

Regular health checks and awareness sessions are also held to keep staff well informed about their health & wellbeing.



## Giving back to the community

Since the formation of its corporate social responsibility (CSR) committee in 2011, the bank has adopted a comprehensive approach towards championing environmentally friendly practices and community engagement efforts.

### Key initiatives include:

- A **donation drive** in 2015 that saw staff donating and distributing key essentials to workers in Fujairah during the holy month of Ramadan
- Sponsorship of the **Angel Appeal**, an initiative that provides relief to seafarers anchored off the coast of Fujairah
- Working with NBF client **Burjeel Hospital** to conduct health awareness sessions for staff from a number of customers
- Sponsoring Fujairah-based activities such as the **International Monodrama Festival, Fujairah Marathon and “Zero Nine”**, an exhibition honouring the work of female entrepreneurs in the emirate
- Partnership with the **Fujairah Higher Colleges of Technology** that includes providing financial support and internship opportunities to students
- Raising awareness of conservation efforts undertaken by **the Emirates Wild Life Society in association with WWF** for the Wadi Wurayah National Park in Fujairah through an NBF ATM donation drive
- Ongoing support of NGOs from the **Fujairah Welfare Association** to the **Dubai Blood Donation Centre**





# Nurturing our Emirati talent

## Key achievements

- An **Emiratisation ratio** of 42.0 per cent in 2014, well above the industry average
- A **management trainee program (MTP)** and **career advancement program (CAP)**, where capable UAE nationals are developed on a fast track basis to take on more complex jobs and challenges, has improved the quality and seniority of staff
- A **national development program** for existing Emirati staff to further support them in their development
- Engaging future leaders in the country's **career fairs**



## How we will measure our performance going forward

Financial	Target
Revenue Growth	15-20%
Non-Interest Income Ratio	30-35%
ROAA	Top 10 among local banks in profitability
Cost to Income Ratio	Top 10 among local banks
ROAE	Greater than 15%

Non-Financial	Target
Customer Satisfaction	75% or more are satisfied
Staff Satisfaction	75% or more are satisfied
Emiratisation Ratio	Greater than 40%
Credit Rating	Strong credit rating by international credit rating agencies
Implementing FIRB (Foundation Internal Rating Based) methodology	Complying with UAE Central Bank and Basel timelines

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