

# INVESTOR PRESENTATION

For the year ended 30th June 2025

nbf.ae



# DISCLAIMER

The information contained herein has been prepared by National Bank of Fujairah PJSC (NBF). NBF relies on information obtained from sources believed to be reliable but does not guarantee its accuracy or completeness.

This presentation has been prepared for informational purposes only and does not form a part of any sales offer, solicitation or invitation to subscribe for, purchase or sell any securities. Neither should this information, or any part of it, be used in connection with any contract or commitment with the bank whatsoever.

This presentation may also contain projections or other forward-looking statements regarding future events or the future financial performance of NBF. These forward-looking statements include all matters that are not historical facts. The inclusion of such forward-looking information shall not be regarded as a representation by NBF, or any other person, that the objectives or plans of NBF will be achieved. NBF undertakes no obligation to publicly update or publicly revise any forward-looking statement, whether as a result of new information, future events or otherwise.





# TABLE OF CONTENTS

	Content	Page
1	National Bank of Fujairah Overview and Highlights	5
2	Digital Transformation Journey	7
3	Sustainability Initiatives	9
4	Strategic Partnerships, Community Engagement Activities and Awards	10
5	NBFs Outlook and Strategic Pillars	16
6	Organizational Structure	18
7	Financial Performance	19
8	Business Performance	29

# NBF

## AN OVERVIEW

# OVERVIEW OF NATIONAL BANK OF FUJAIRAH

## National Bank of Fujairah PJSC Overview

<b>Establishment</b>	<ul style="list-style-type: none"> <li>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 celebrated 40<sup>th</sup> anniversary of operations.</li> <li>NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005.</li> <li>The Bank has 852 full-time employees from 36 different nationalities, 47% of whom were female as of 30 June 2025.</li> <li>The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 42.0% as of 30 June 2025.</li> </ul>
<b>Operations</b>	<ul style="list-style-type: none"> <li>NBF serves approximately 13k corporate customers and 33k individuals via 14 branches and 66 ATM/CDM units in the UAE.</li> </ul>
<b>Business Segments</b>	<ul style="list-style-type: none"> <li>The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (33%), (ii) Business Banking (32%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (21%), (iv) Retail Banking (7%) and (v) *Islamic Banking (7%).</li> </ul>
<b>Business Strategy</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>

## Credit Ratings

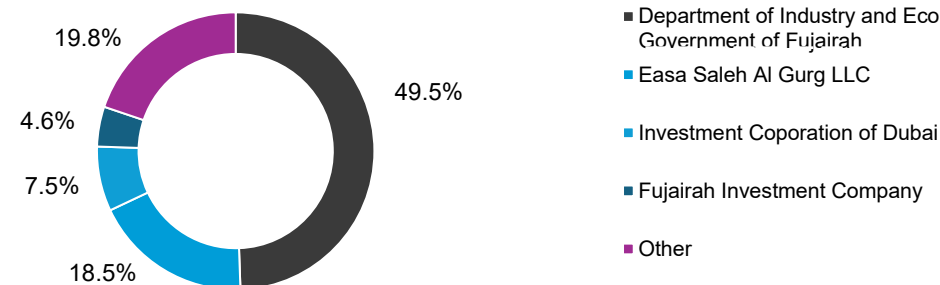
Rating Agency	Date	Long Term Rating	Outlook
	May 2025	<b>Baa1</b>	<b>Stable</b>
	July 2025	<b>BBB+</b>	<b>Stable</b>
	August 2024	<b>A-</b>	<b>Stable</b>

\*Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.6%, Business Banking 1.9%, Retail Banking 1.6% and Treasury, Investment, ALM 1.1%.

## Financial Highlights

AED Mn	FY 2022	FY 2023	FY 2024	H1-25
Total Assets	47,624	51,720	60,879	<b>64,328</b>
Loans & Advances	26,915	27,904	32,392	<b>35,721</b>
Customer Deposits	35,736	38,572	45,757	<b>47,602</b>
Total Equity	5,850	6,567	6,856	<b>7,138</b>
NPL Ratio	6.9%	4.9%	5.1%	<b>4.6%</b>
Provisions Coverage Ratio	110.0%	120.2%	119.4%	<b>133.4%</b>
Loan to Deposit Ratio	75.3%	72.3%	70.8%	<b>75.0%</b>
Net Interest Margin	2.7%	3.3%	3.0%	<b>2.9%</b>
Operating Income	1,815	2,283	2,435	<b>1,360</b>
Net Profit before Tax	340	725	935	<b>625</b>
Tier 1 Ratio	17.4%	17.8%	15.5%	<b>15.4%</b>
Capital Adequacy	18.6%	19.0%	16.6%	<b>16.5%</b>

## Ownership Structure



- NBF enjoys a close relationship with its major shareholders.
- The Government of Fujairah holds 54.5% of NBF's share capital, collectively through
  - Department of Industry and Economy – Government of Fujairah (49.5%),
  - Fujairah Natural Resources Corporation (3.7%) and Fujairah Investment Establishment Limited (1.4%) entities which are listed under Others
- The Government of Dubai holds another 7.5% of NBF's share capital through Investment Corporation of Dubai.



# H1- 2025 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH



1984  
STARTED OPERATIONS

14  
BRANCHES

46,100  
CUSTOMERS

2  
SUBSIDIARIES &  
REPRESENTATIVE OFFICES

AED 1,359.7m  
OPERATING INCOME  
(H1-2024: 1,204.3m)

AED 994.2m  
OPERATING PROFIT  
(H1-2024: 845.8m)

BBB+/A-  
CREDIT RATINGS

852 EMPLOYEES

84%  
EMPLOYEE ENGAGEMENT SCORE

47.0%  
FEMALE  
WORKFORCE

42.0%  
Emiratization

36  
NATIONALITIES

6  
REGULATORY  
RELATIONSHIPS

KEY PERFORMANCE METRICS

17.9%

RETURN ON  
AVERAGE EQUITY  
(2024: 12.7%)

2.0%

RETURN ON  
AVERAGE ASSETS  
(2024: 1.5%)

289K+  
SOCIAL MEDIA

	CORPORATE SERVICES	RETAIL SERVICES
NPS CONVENTIONAL BANKING	54	54
NPS ISLAMIC BANKING	50	52

# DIGITAL JOURNEY H1-25 MILESTONES

## Digital Signature



successfully launched the digitalization of retail credit card documentation, along with the implementation of customer electronic signatures, as part of its broader digital transformation strategy. This initiative streamlines the end-to-end credit card application process by replacing manual, paper-based forms with secure digital documents, enabling customers to sign agreements remotely and eliminating the need for physical branch visits

## Information Security & Quality Management

Achievement of ISO 27001 (Information Security Management) and ISO 9001 (Quality Management) certifications



## Retail Mobile App



Swift Copy download feature is available for international transfers directly from the mobile app, eliminating the need to visit branches or contact customer support.

## Expanding ATM/CCDM Network

Expanding our ATM/CCDM network across the country At new six locations



## QMS Classification & MT199 Automation



Routine acknowledgments and non-actionable messages are auto-closed, allowing payment investigators to focus only on critical cases. As a result, Significant reduction in turnaround time and manual effort for message triaging and reduces the likelihood of missing critical actions and improves SLA adherence

# DIGITAL JOURNEY LOOKING AHEAD IN 2025

## Modernised Corporate Internet banking



We're thrilled to announce the upcoming upgrade of our Internet and Mobile Banking platforms, designed to deliver smarter, faster, and more intuitive banking for both new and existing Corporate customers.

### What's Coming?

- **A Sleek, Revamped Interface** – Simpler navigation, seamless workflows, and a modern look tailored to your needs.
- **AI-Powered Innovation** – Smart chatbots to assist you 24/7, delivering instant support and personalized insights.
- **Next-Gen Self-Service Tools** – From remote cheque printing to mobile app payments, we're putting more control at your fingertips—with even more exciting features on the way.

## Banking at your Fingertips – The future of Digital Convenience



We understand that today's banking needs speed, simplicity, and seamless digital experiences—anytime, anywhere. That's why we're continuously enhancing our NBF Mobile Banking App.

### What's Coming?

- **Instant KYC Updates with UAEPASS** – No more branch visits! Update your details digitally in minutes.
- **Self-Service Control** – Update your profile, request liability/non-liability letters, & more—all from your phone.
- **Self-Onboarding for Retail Customers** – Open an account digitally and start banking in just a few taps.
- **Multi-Currency Card Management** for AI Samy Customers – Activate, manage, and control your multi-currency debit card effortlessly.

## And Many More...



- We're bringing banking closer to you with upgraded **ATM/CCDM at new** locations across all Emirates, to deliver faster, smarter self-service banking.
- Our upgraded **Islamic banking website** will position us at the forefront of innovation in meeting and exceeding the Islamic customer needs.
- 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



\*To know more about our sustainability efforts, please visit [nbf.ae](https://nbf.ae) to read the consolidated 'NBF ESG Report'.

## KEY UPDATES

### Sustainability Update

NBF won three awards at MEA Business achievement Awards for ESG Excellence, Outstanding Sustainability Initiative, Outstanding Community Impact.

NBF was awarded the ESG Label by the Dubai Chamber of Commerce.

Mandatory Sustainability Awareness eLearning module launched for all staff.

### Sustainable Finance

Sustainable Finance limits amounting to **AED 3.85 Billion** as of Q2 2025.

NBF has grown its ESG Investments to AED 879 Million in Q2 2025 from AED 735 Million in 2024.

Sustainability assessment of over 1,530 customers completed as a part of the credit appraisal process.

# NBF STRENGTHENING STRATEGIC PARTNERSHIPS



## STRATEGIC PARTNERSHIPS



*National Bank of Fujairah and Ingram Micro are proud to announce a new strategic alliance designed to drive technology sector growth.*



*Strategic partnership with Turkish Business Council*

# COMMUNITY PRESENCE AND ENGAGEMENT



## CUSTOMER AND PEOPLE EVENTS



NBF Knowledge Series: “Harnessing AI: Strategies for Thriving in an Evolving Business Landscape”, held in collaboration with Dubai Airport Freezone - DAFZ



National Bank of Fujairah as a Silver Partner of the Abu Dhabi Infrastructure Summit



Wadi Shawka Hike – NBF People Strategy



Empowering the Future Generation at the National Service Career Fair 2025



Fujairah Bunkering & Fuel Oil Forum (FUJCON 2025)



NBF Knowledge Series session, “Global Forces Influencing the Sustainability of International Markets in 2025.”





# COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



## PRODUCT CAMPAIGNS



Trade Cashback Guarantee



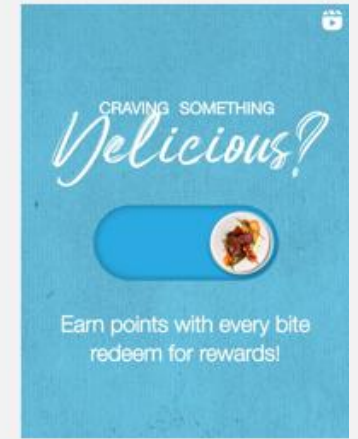
NBF AISamy iPhone



Max Saver Campaign



NBF Rewards



NBF Multi-currency Debit Card



Business Banking Value Accounts





## PRODUCT CAMPAIGNS



CASA Joining Bonus



Emerging Business



FX Campaign



Salary Transfer Campaign



Quick Remit





# COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



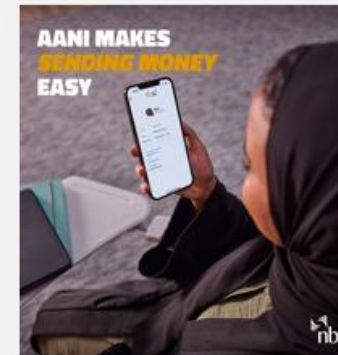
## AWARENESS & ENGAGEMENT



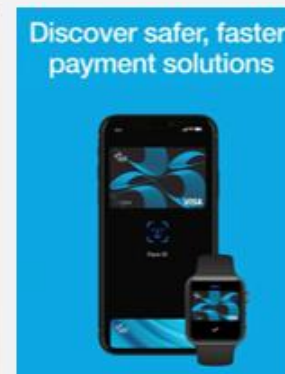
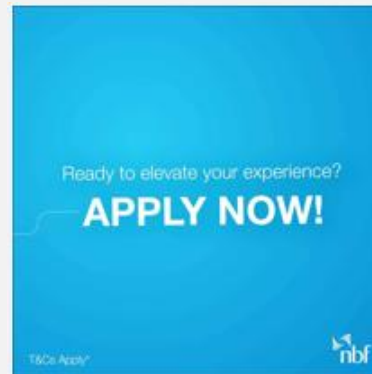
UBF Fraud Awareness



Risk Awareness



AANI Payment Solution

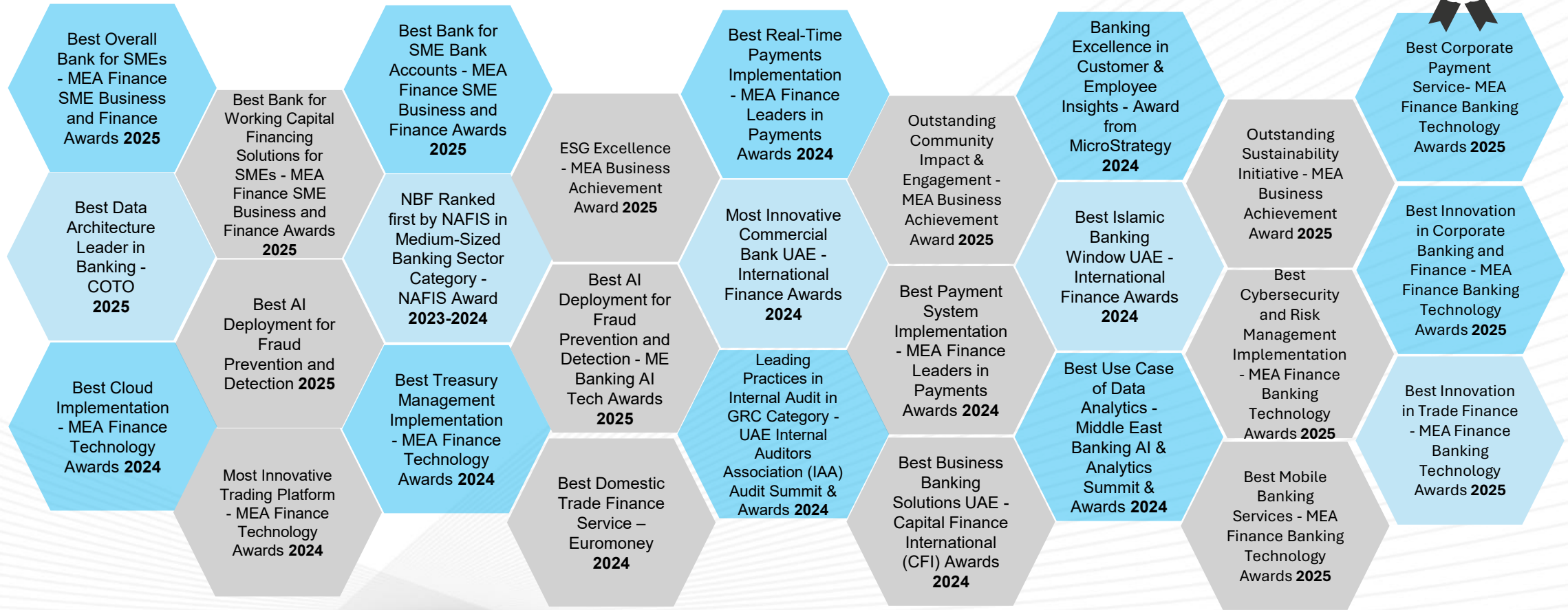


Always-on





# AWARDS AND RECOGNITION



2025 MEA Business Achievement Award



MEA Finance Banking Technology Awards 2025

# NBF'S OUTLOOK

NBF recorded year-on-year growth of 41.8% to close the six-month period at a net profit before tax of AED 687.6 million compared to AED 484.9 million in the corresponding period of 2024. Further, NBF posted its best ever net profit after tax for a half year, amounting to AED 625.4 million, compared to AED 441.2 million in the corresponding period of 2024 with a corporate tax charge of AED 62.2 million. On the back of a strong Q2 2025 performance, NBF posted a net profit after tax of AED 318.6 million in the second quarter of 2025, a rise of 67.6% over the corresponding quarter of 2024. These results exhibit the bank's continued momentum on quality business growth and effective asset and liability management in a new era of heightened uncertainty and unpredictability, arising out of fractious geopolitics risk and trade tensions. Moreover, reduction in impairment provisions and continued careful management of costs and cost of risk, also contributed to this robust set of results.

NBF has been honored with a number of prestigious awards and endorsements. We are particularly impressed that, during Q2 2025, NBF has been recognized at the 2025 MEA Business Achievement Awards, in the Banking and Finance category, covering ESG Excellence and Outstanding Community Impact and Engagement; showcasing our commitment and collective efforts towards responsible banking, sustainable development and embedding best-in-class practices.

H1 2025 saw an outstanding start to the year with a solid performance that provides us with a robust financial foundation upon which to build a sustainable future, as we enable our renewed strategy and prioritise delivering on our four strategic pillars – people first, customer centricity, efficiency and excellence and governance and compliance.

The UAE is positioned for steady and resilient economic expansion, with 2025 growth generally ranging from 4.0% to 4.6%, and accelerating to 4.9%–5.4% in 2026. This momentum is driven by strong non-oil activity, moderating inflation, low unemployment, and structural reforms accelerating diversification.

Against the backdrop of heightened uncertainty and unpredictability, arising out of geopolitics risk and trade tensions, climate change and supply chain issues all contributing to a more volatile environment, we continued to deliver remarkable results across our diversified verticals reinforcing our commitment to delivering enhanced shareholder value and achieving sustainable growth.

NBF remains well placed to benefit from the evolving market opportunities and the UAE banking sector's economic resilience, driven by its four strategic pillars, facilitated by its robust capital adequacy, healthy liquidity and a well-diversified balance sheet. We look to continuing the performance trend to deliver third consecutive record year of financial results for our stakeholders.

# 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.

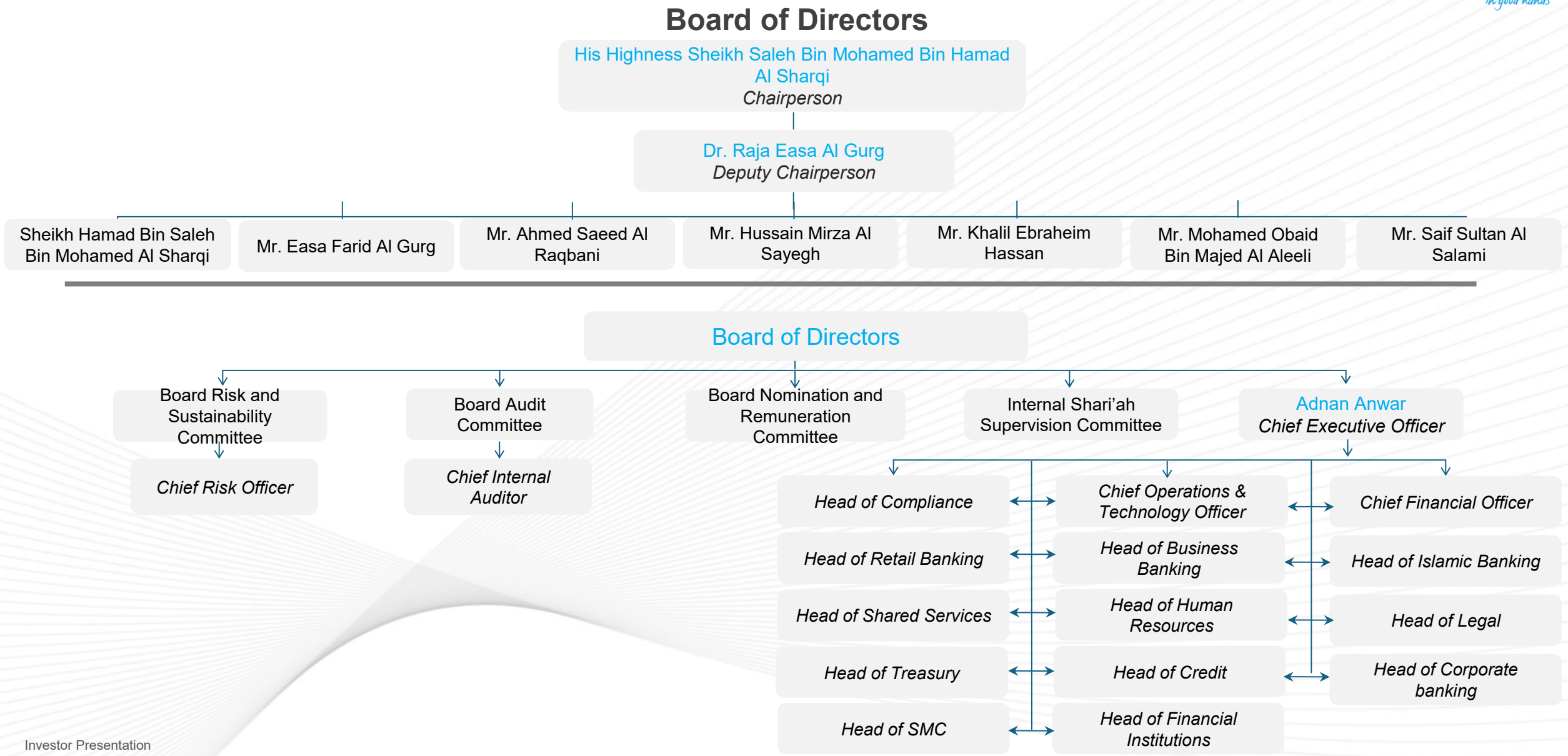
## **Efficiency and Excellence**

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.



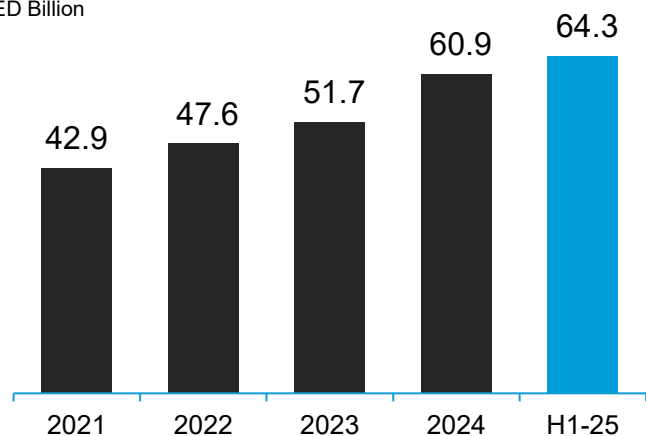


# FINANCIAL OVERVIEW

# KEY FINANCIALS AT A GLANCE

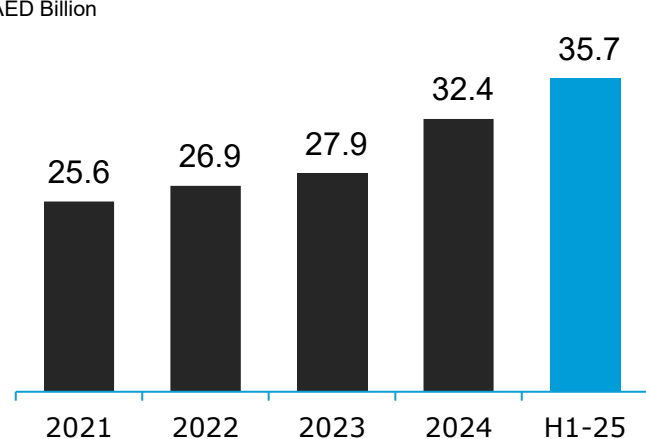
## Assets

AED Billion



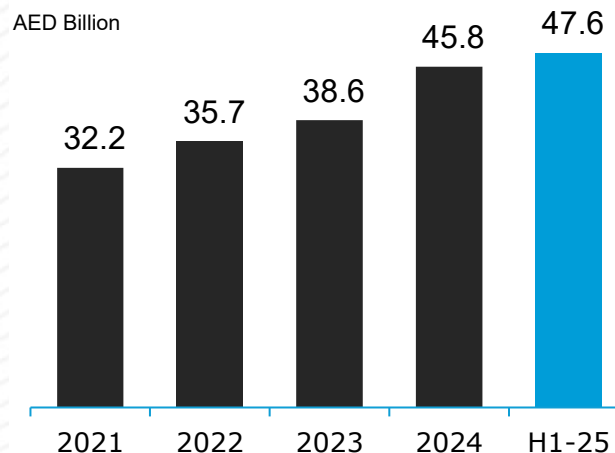
## Loans & Advances

AED Billion



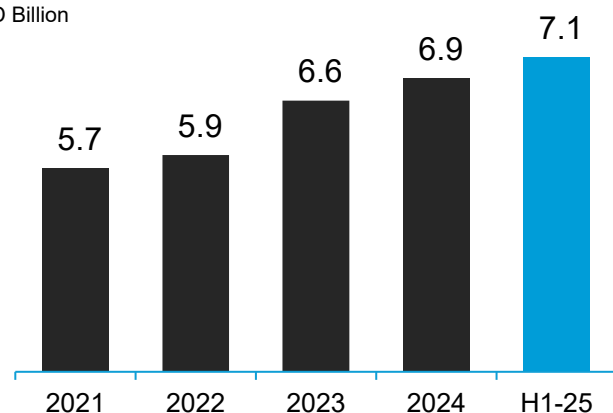
## Customer Deposits

AED Billion



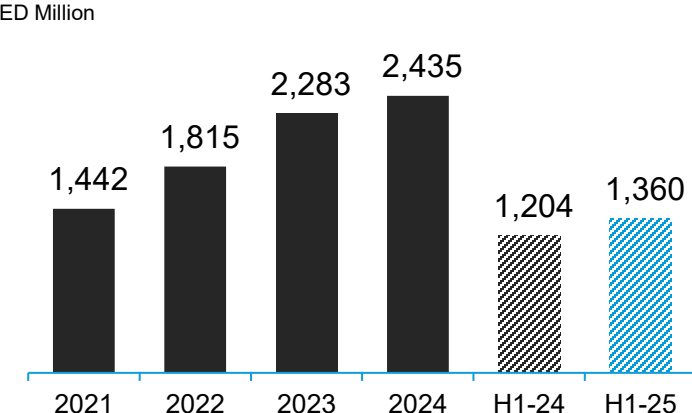
## Shareholders' Equity

AED Billion



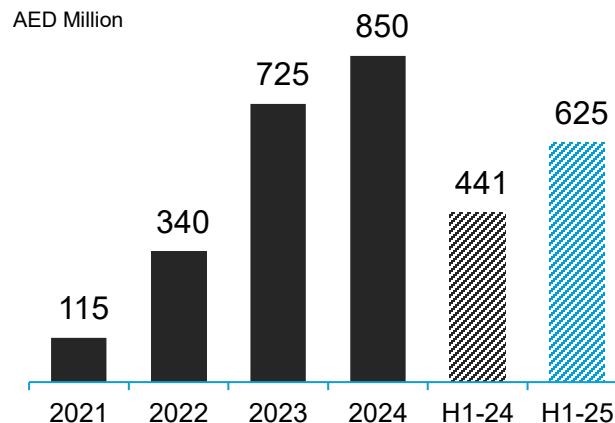
## Operating Income

AED Million



## Net Profit\*

AED Million



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

Net profit before corporate tax

485

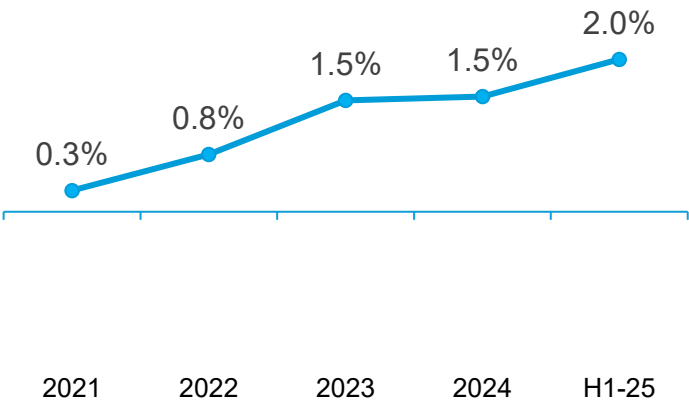
688



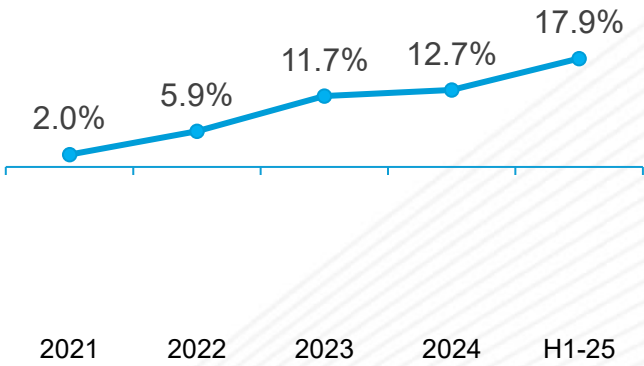
# KEY PERFORMANCE INDICATORS AT A GLANCE



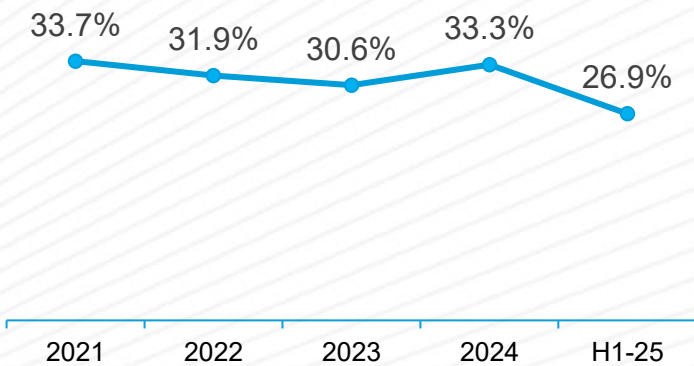
Return on Average Assets



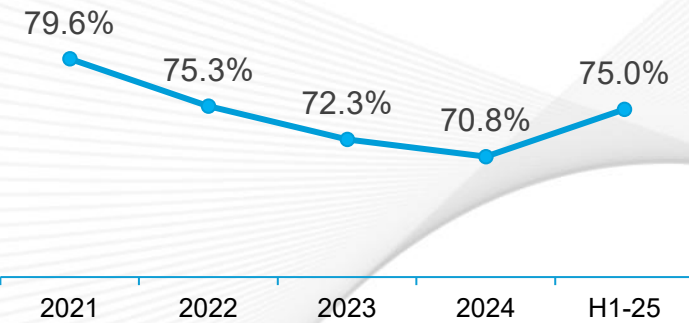
Return on Average Equity



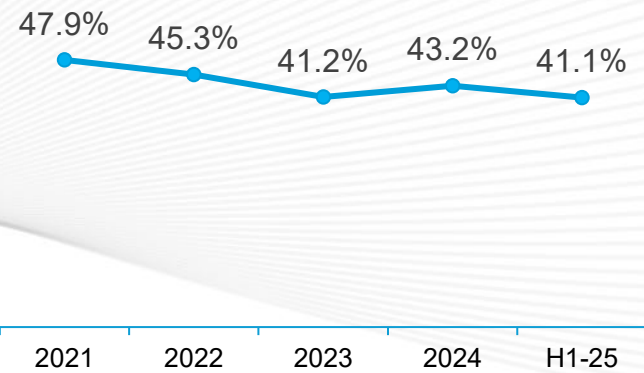
Cost to Income Ratio



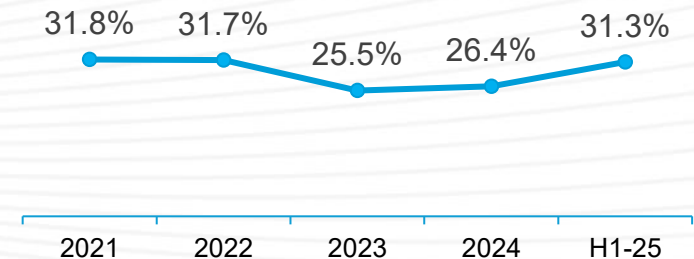
Advances to Deposit



CASA Mix



Non-Funding Income to Total Income



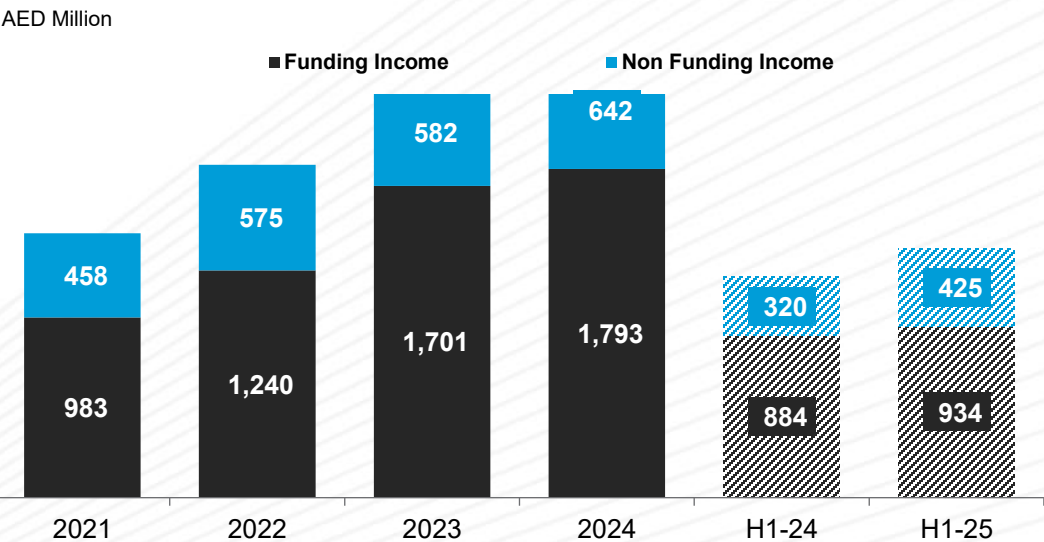
# OPERATING PERFORMANCE



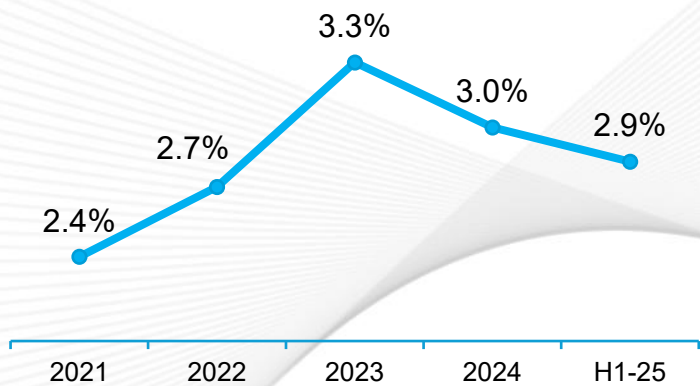
## Key Highlights

- NBF recorded year-on-year growth of 41.8% to close the six-month period at a net profit before tax of AED 687.6 million compared to AED 484.9 million in the corresponding period of 2024. Further, NBF posted its best ever net profit after tax for a half year, amounting to AED 625.4 million, compared to AED 441.2 million in the corresponding period of 2024 with a corporate tax charge of AED 62.2 million. These results exhibit the bank's continued momentum on quality business growth and effective asset and liability management in a new era of heightened uncertainty and unpredictability, arising out of fractious geopolitics risk and trade tensions. Moreover, reduction in impairment provisions and continued careful management of costs and cost of risk, also contributed to this robust set of results.
- NBF's cost to income ratio improved to 26.9% as compared to 2024 of 33.3% which reflects NBF's strategic focus on efficiency and excellence and investments in digitalization. This is executed with a fine balance of investments in its businesses, systems, infrastructure and people to deliver exceptional customer service, enhance innovation and deal with competitiveness in line with the changing market demands.
- Net interest margin is maintained at 2.9%, in H1-25 demonstrating NBF's effective ALM strategies in the falling interest rates environment.

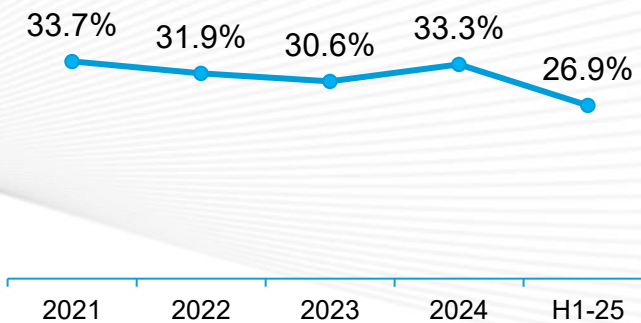
## Operating Income Composition



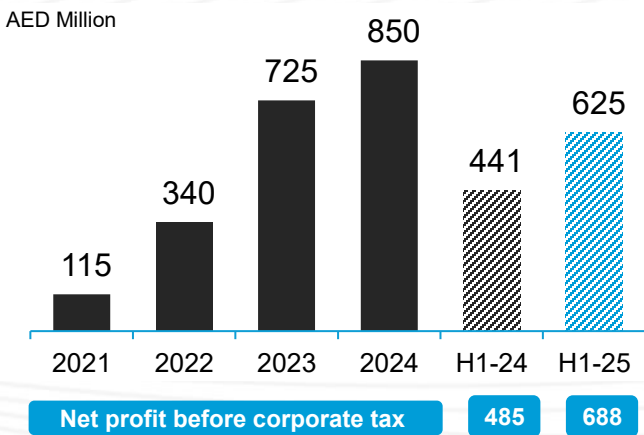
## Net Interest Margin



## Cost to Income Ratio



## Net Profit\*



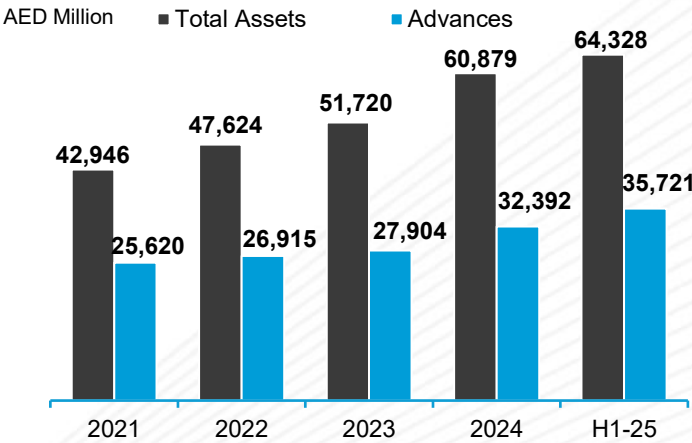
\*Net Profit for 2024 is after corporate tax at 9% applicable from 2024.

# ASSETS COMPOSITION

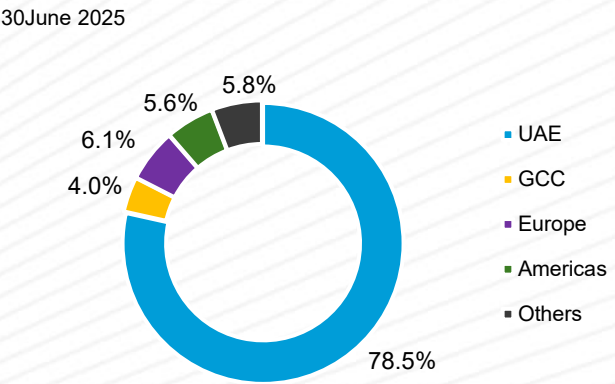
## Key Highlights

- Total assets increased by 5.7% to reach AED 64.3 billion compared to AED 60.9 billion at 2024 year-end.
- Loans and advances grew by 10.3% from year end 2024.
- The majority of the Bank's assets are loans and advances and Islamic financing receivables (56%), followed by cash and balances with the UAE Central Bank (22%) 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 0.8 billion.
- NBF maintains a portfolio of high quality liquid assets (HQLA), along with cash reserves and other investment grade marketable securities.

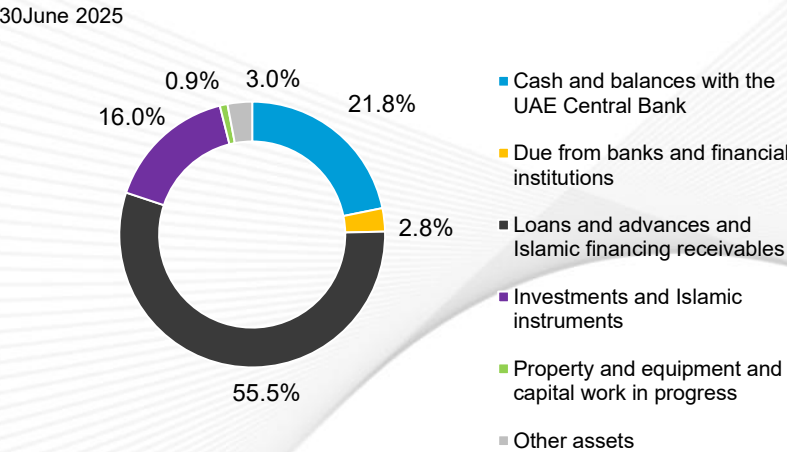
## Assets and Advances



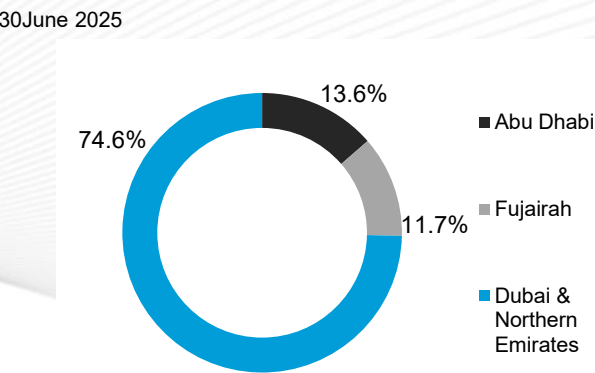
## Breakdown of Assets by Geographical Distribution



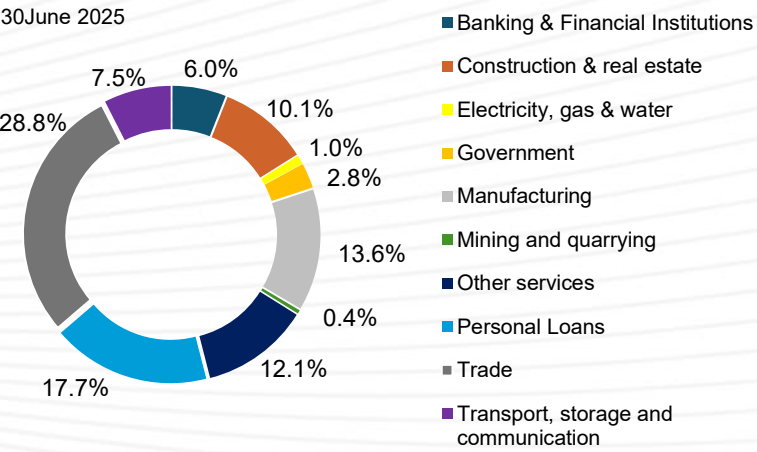
## Breakdown of Assets by Type



## Breakdown of Advances by Emirates



## Breakdown of Advances by Sector



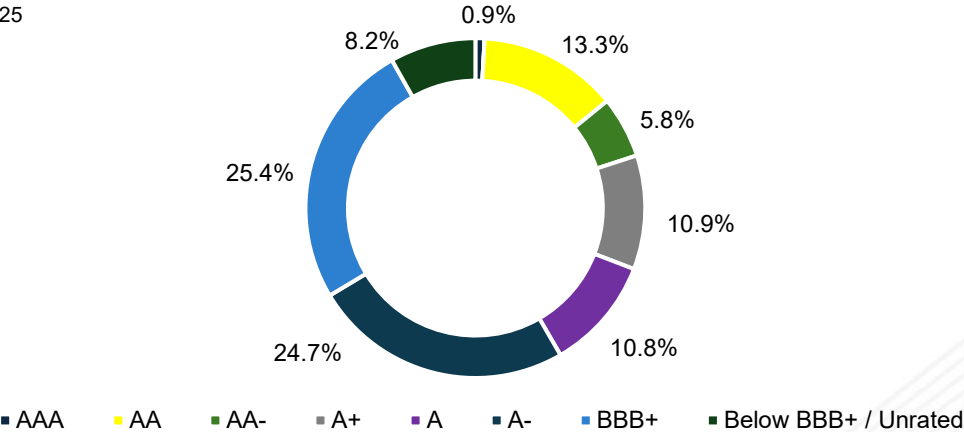


# INVESTMENT AND ISLAMIC INSTRUMENTS



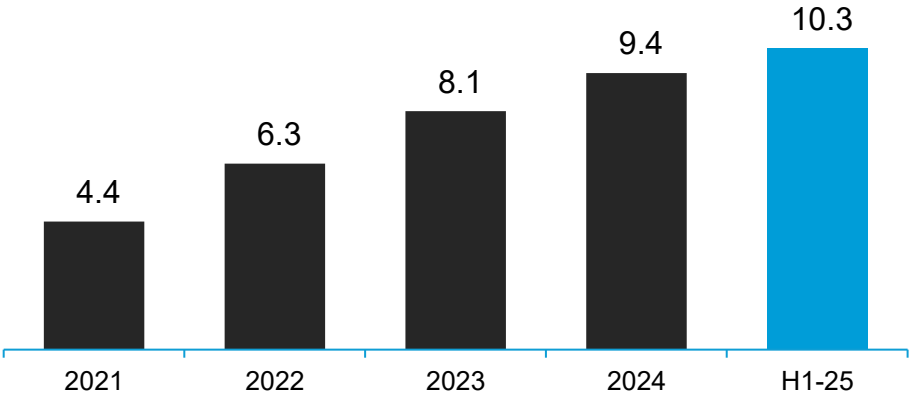
Investments and Islamic Instruments by Ratings\*

30June 2025



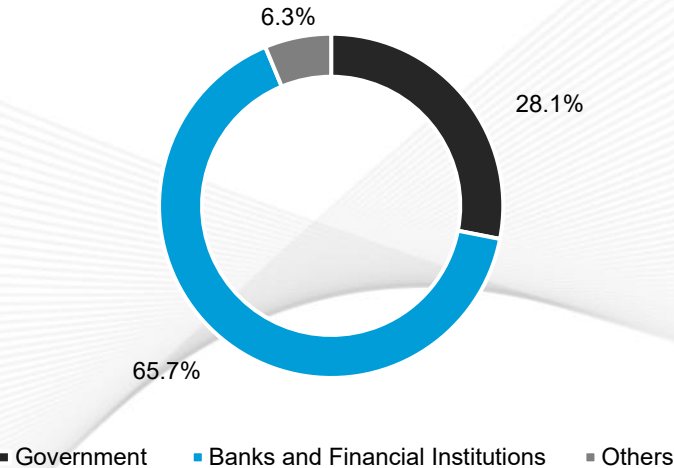
Investments and Islamic Instruments

AED Billion



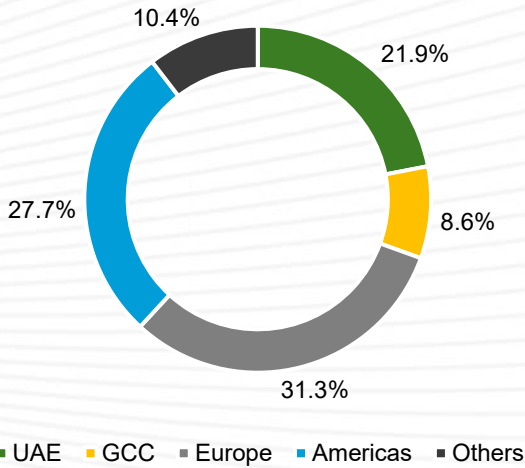
Investments and Islamic Instruments by Type

30June 2025



Investments and Islamic Instruments by Geography

30June 2025



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

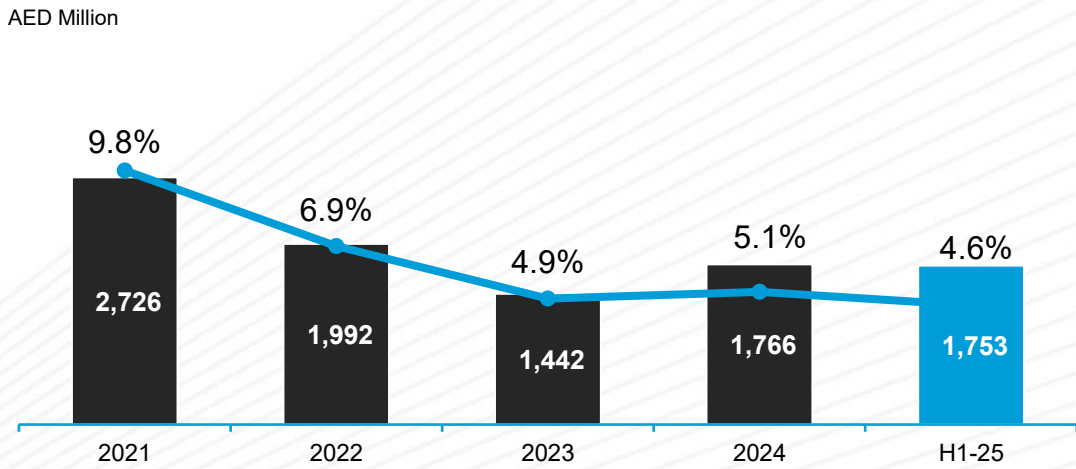
# ASSET QUALITY



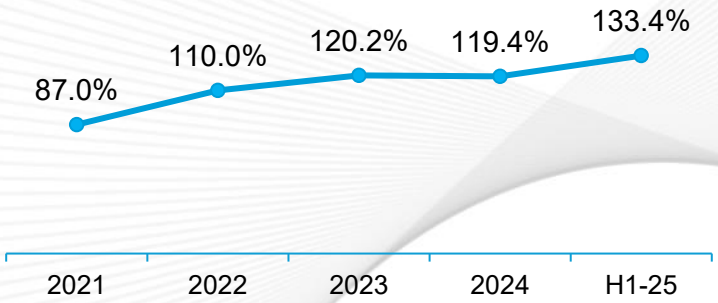
## Key Highlights

- 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 9.3% from 10.5% at 2024 end.
  - NPL ratio is improved to 4.6% from 5.1% at 2024 end, whilst the cost of risk improved to 1.6%.
  - Provisions coverage ratio maintained at 133.4%, higher than 119.4% at 2024 end.
  - 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.

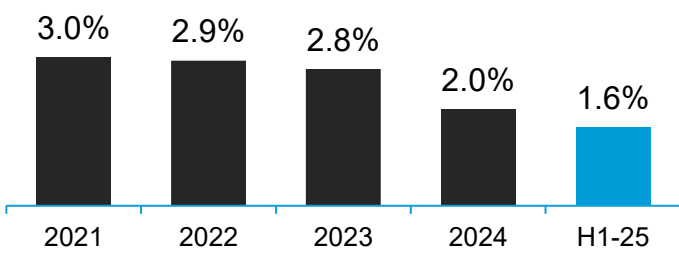
## Non-Performing Loans & NPL Ratio



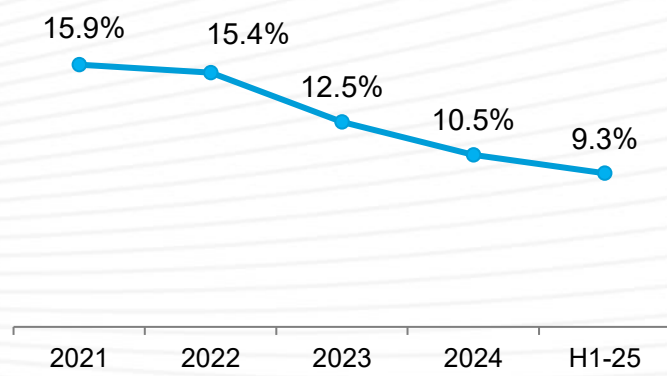
## Coverage ratio



## Cost of Risk



## Stage 2 and Stage 3 Mix\*



\*Stage 2 and Stage 3 Mix includes Loans and Advances including Acceptances.

# LIQUIDITY

## Key Highlights

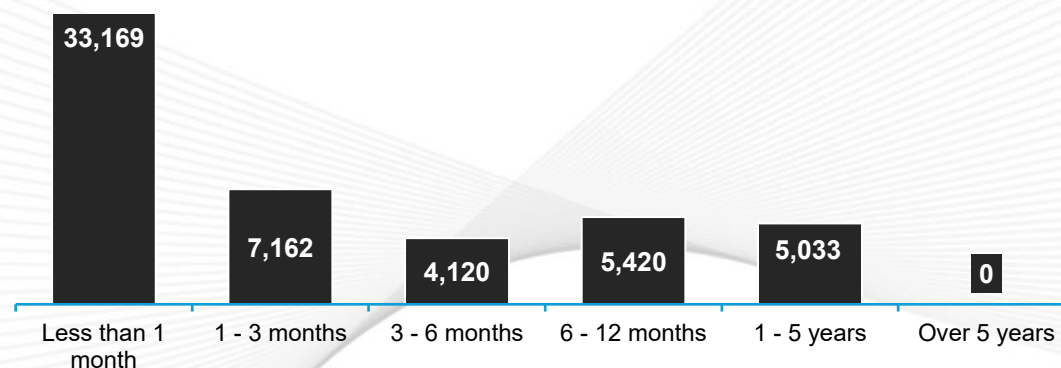
- NBF continues to maintain robust and high quality of liquidity levels commensurate to its liquidity risk profile.

	2023	2024	H1-25
Pure AD Ratio	72.3%	70.8%	75.0%
Eligible Liquid Asset Ratio	28.3%	29.9%	26.9%
Lending to Stable Resources Ratio	67.4%	67.4%	70.3%

- 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

30 June 2025, AED Million

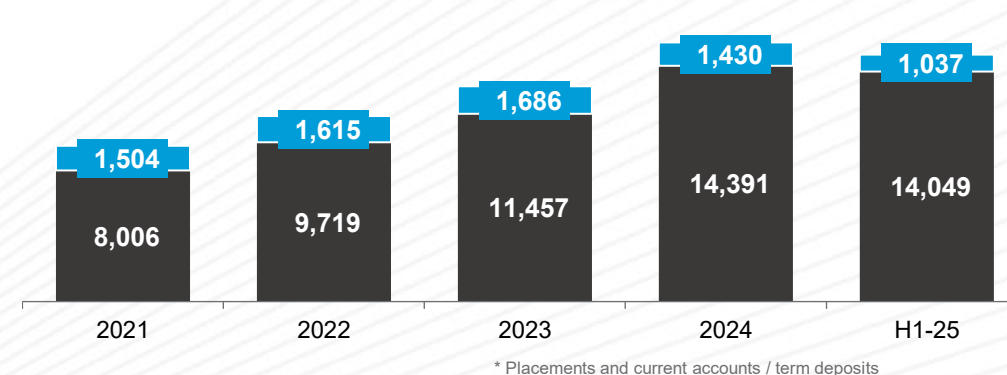


CASA Balances have been prudently included in the Less than 1 month bucket.  
NBF's core behavioral CASA balances at 99% and 95% confidence level are 79.3% and 85.7%, respectively.

## Liquid Assets

AED Million

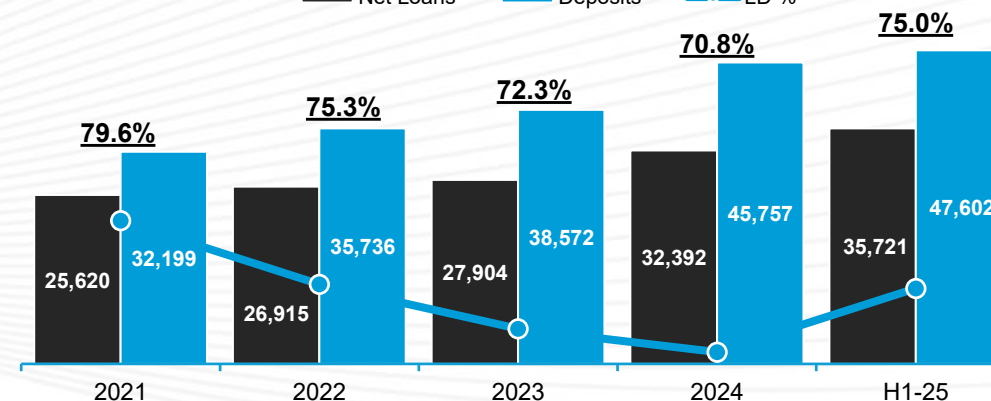
■ Cash and balances with the UAE Central Bank ■ Due from banks and financial institutions\*



## Net Loan to Deposit Ratio (%)

AED Million

■ Net Loans ■ Deposits ● LD %



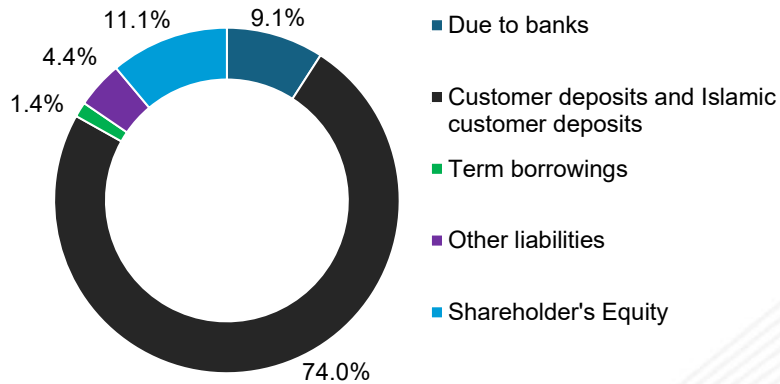


# FUNDING PROFILE



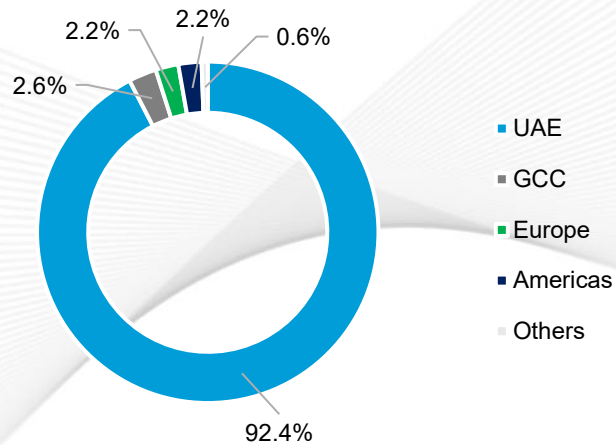
## Funding Mix

30June 2025



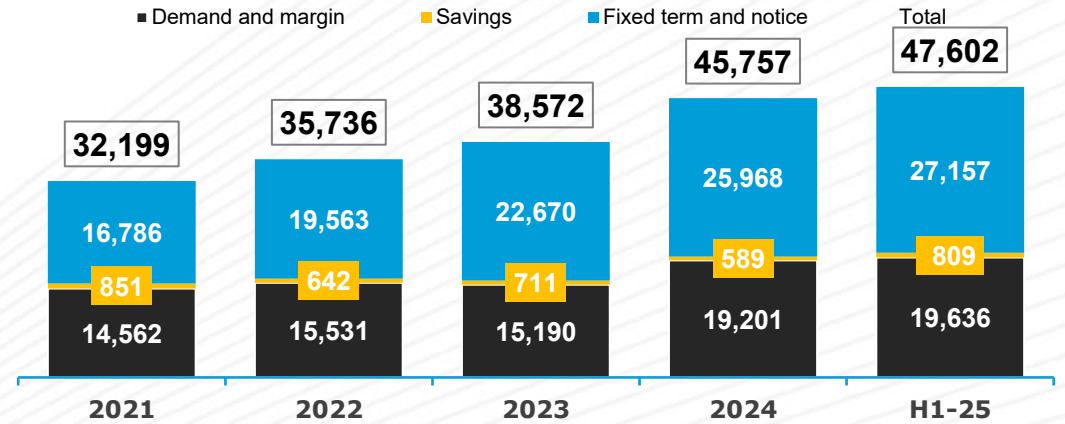
## Customer Deposits by Geographical Distribution

30June 2025



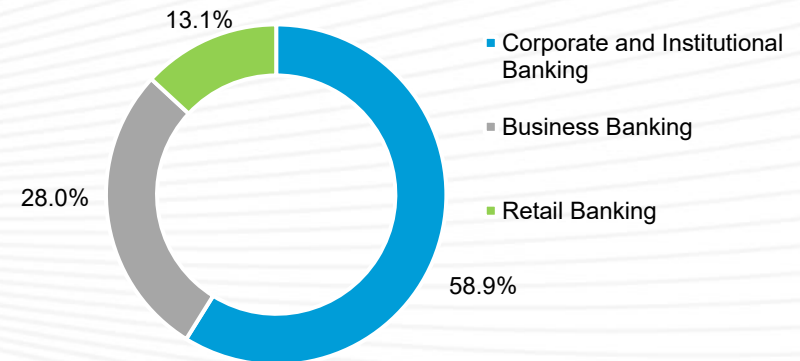
## Customer Deposits

AED Million



## Customer Deposits by Segment

30June 2025



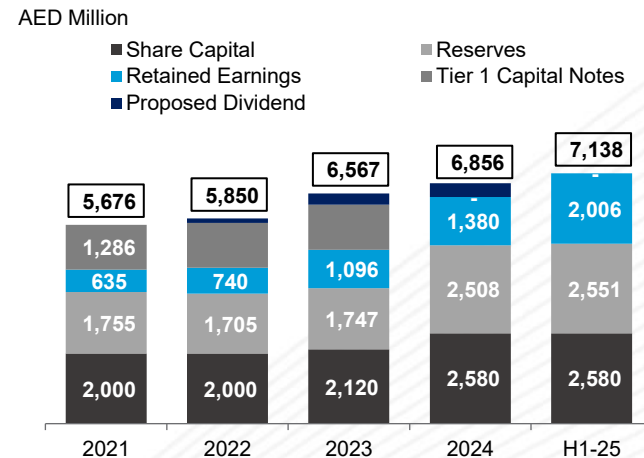
# STRONG CAPITALISATION

## Key Highlights

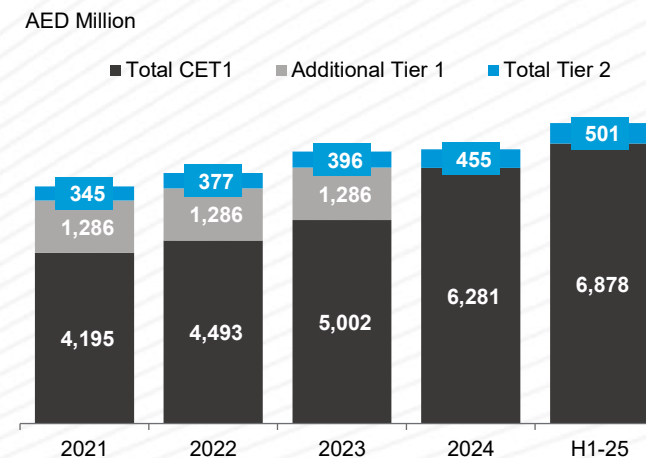
NBF is well capitalised with a Capital Adequacy Ratio and Total Tier 1 Ratio of 16.5% and 15.4% respectively, as at 30June 2025, well above the minimum regulatory requirements. These levels will help and support the Bank's ability to grow and to meet any challenges that may arise from the evolving global 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 44.7bn as at 30June 2025 from AED 40.6bn as at 31 December 2024; largely driven by growth in assets.

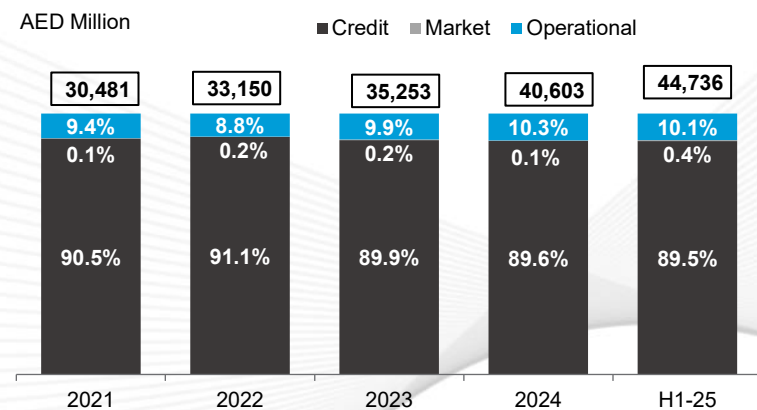
## Equity Breakdown



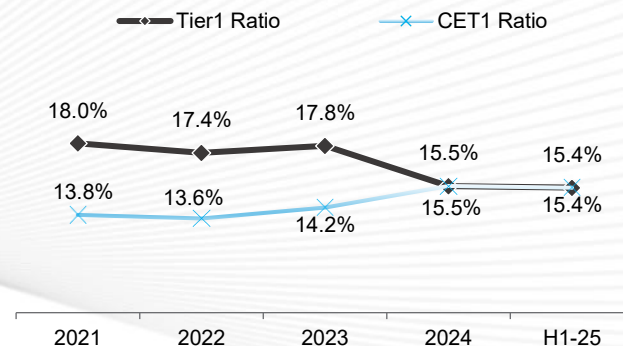
## Capital Base



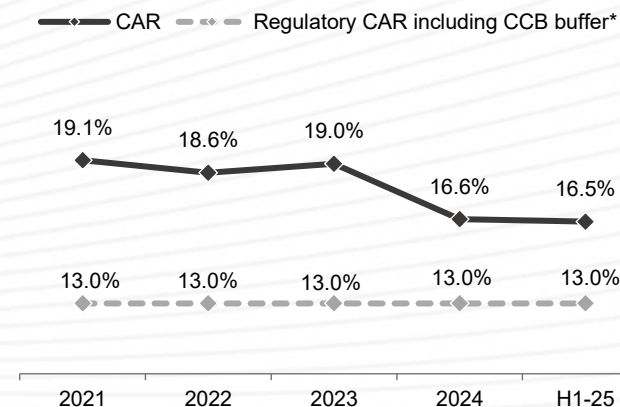
## Risk Weighted Assets



## 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

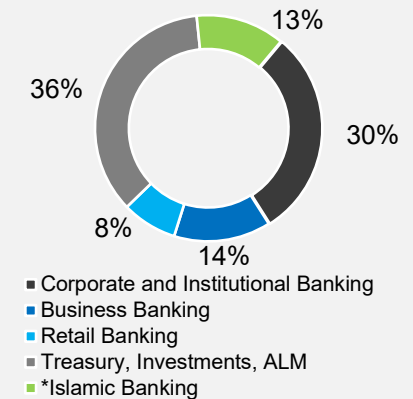
NBF offers a full range of products through five main business divisions

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

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

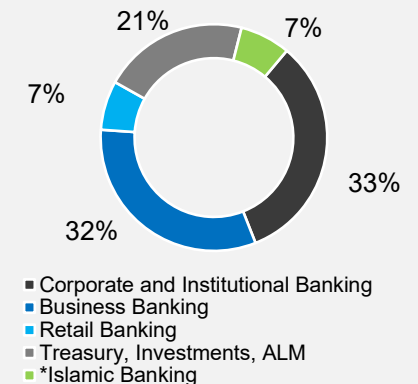
## Contribution to Assets

30 June 2025



## Contribution to Income

30 June 2025



# CORPORATE AND INSTITUTIONAL BANKING

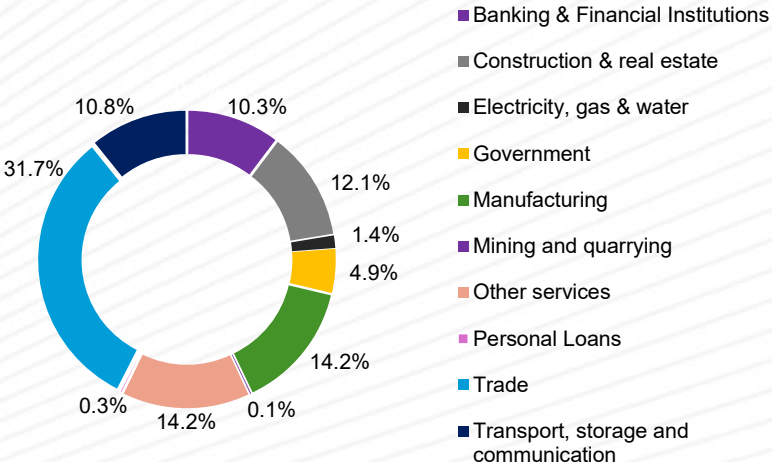


## Overview

- 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

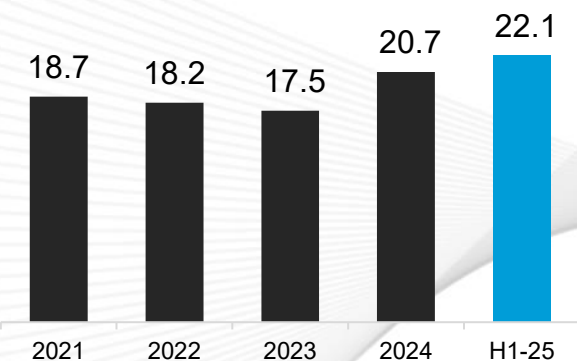
## Gross Loans – Sector Breakdown

30 June 2025



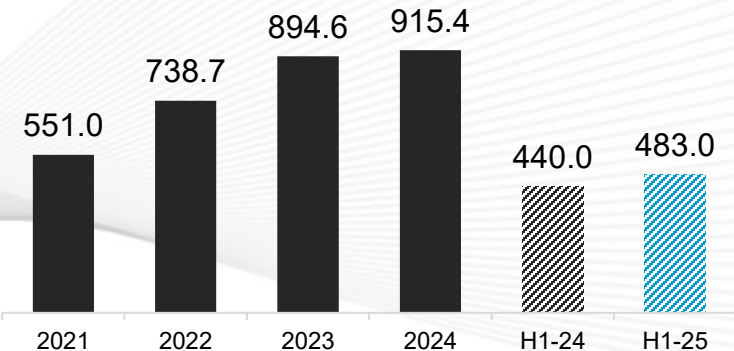
## Segment Assets

AED Billion

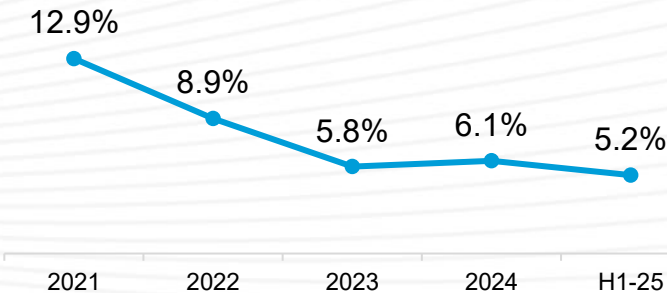


## Total Operating Income

AED Million



## NPL Ratio



# BUSINESS BANKING

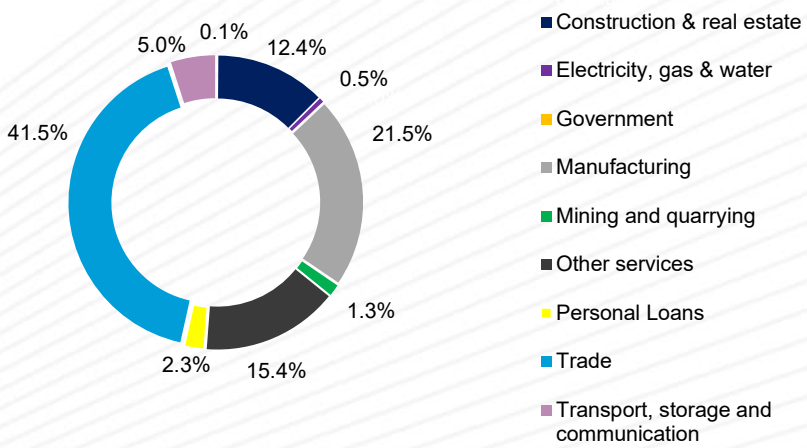


## Overview

- 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

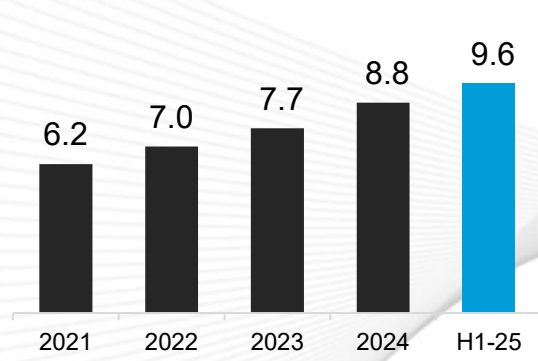
## Gross Loans – Sector Breakdown

30 June 2025



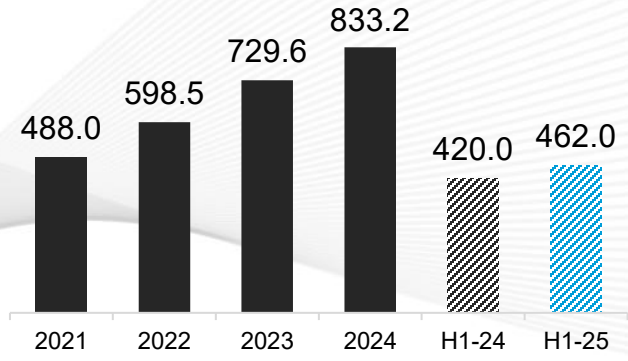
## Segment Assets

AED Billion

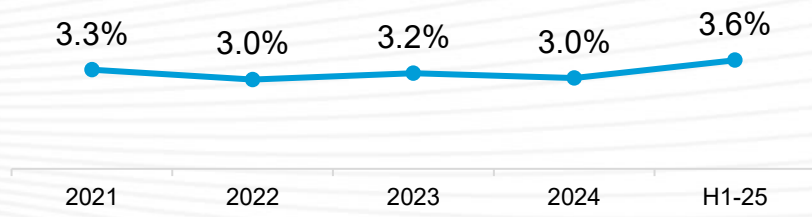


## Total Operating Income

AED Million



## NPL Ratio





# RETAIL BANKING

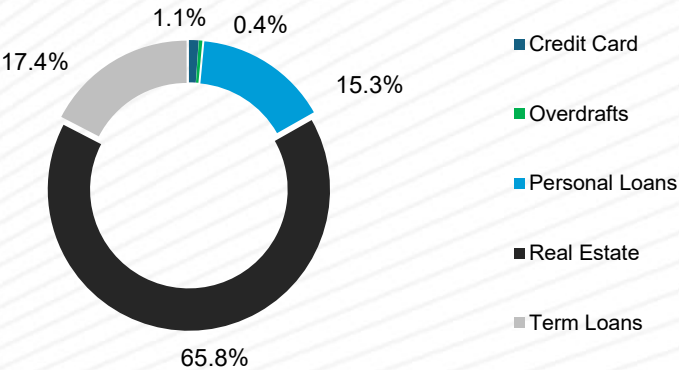


## Overview

- 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

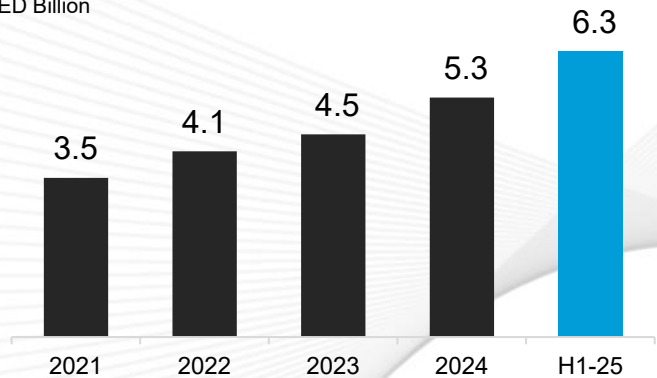
## Gross Loans – Product Mix

30 June 2025



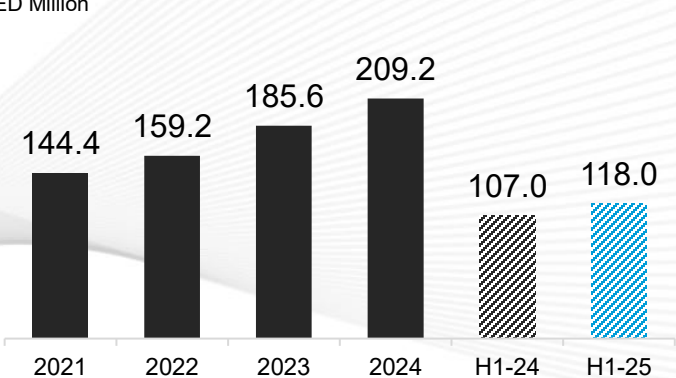
## Segment Assets

AED Billion

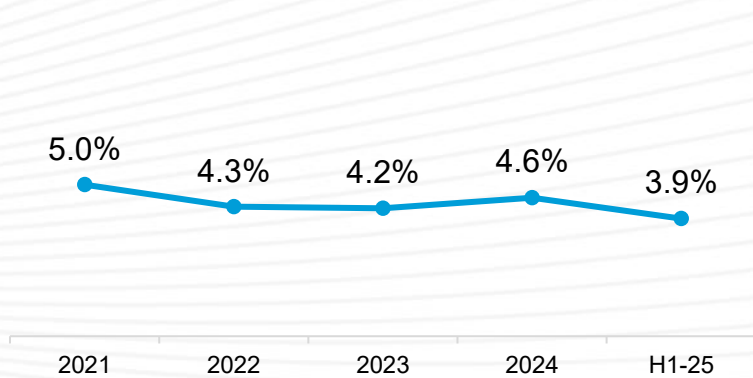


## Total Operating Income

AED Million



## NPL Ratio

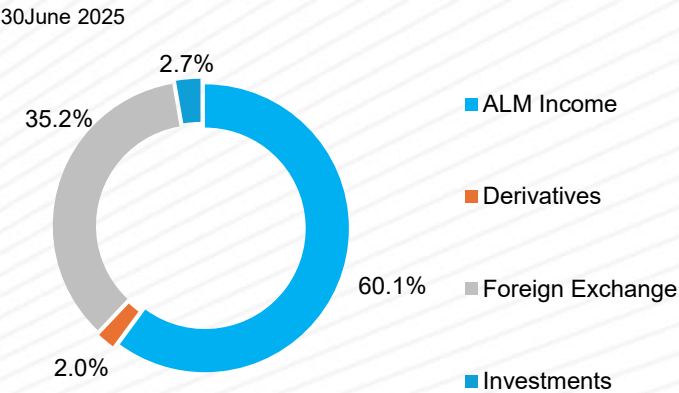


# TREASURY, ALM AND OTHER

## Overview

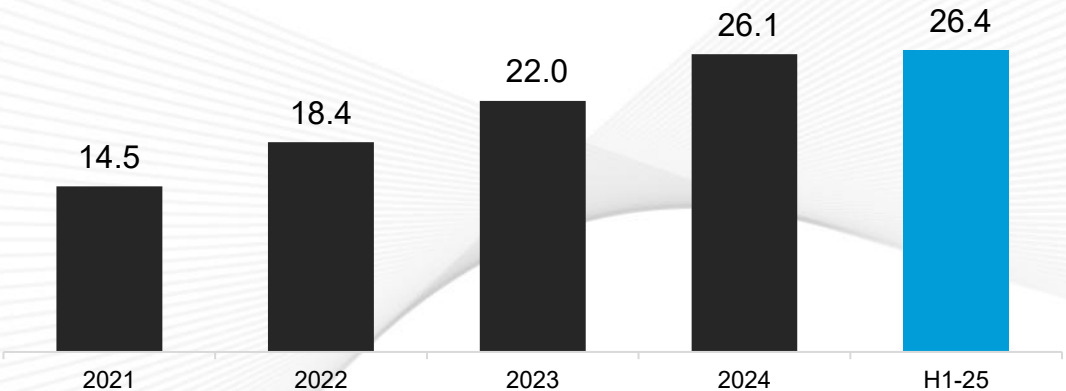
- **Treasury and ALM**
  - Centralises and manages the Group's liquidity via an advanced ALM system.
  - Covers the Group's asset and liability management functions.
  - Optimum utilisation of resources and assets.
  - Management of exchange and interest positions.
  - Managing the Group's investment 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

## Operating Income Mix



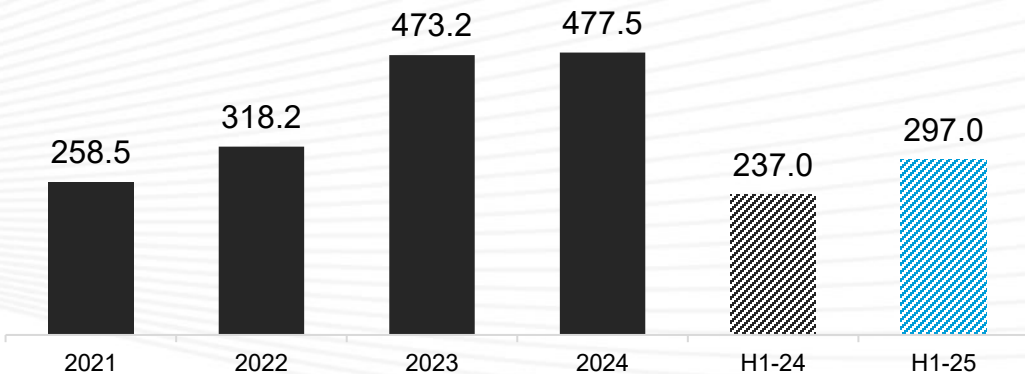
## Segment Assets

AED Billion



## Total Operating Income

AED Million



# 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
- 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

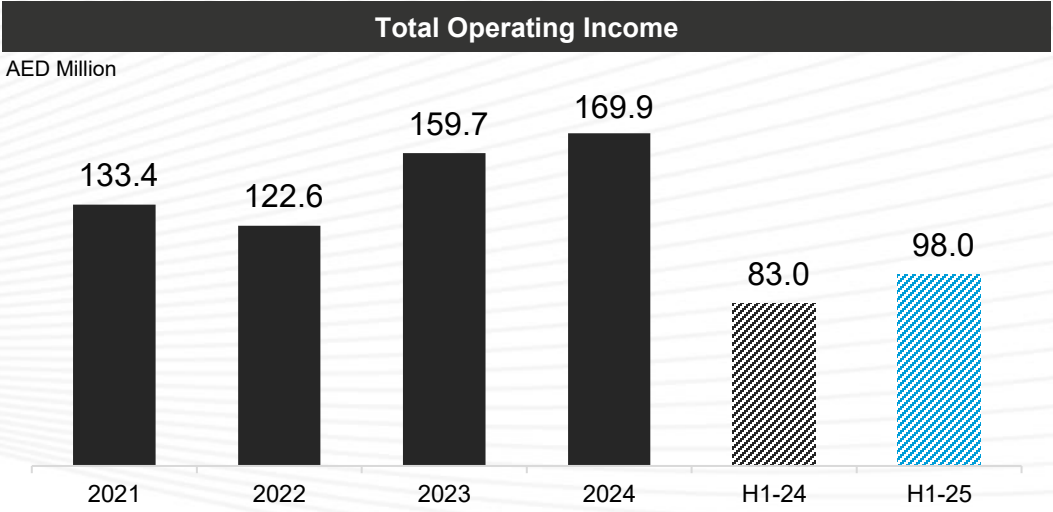
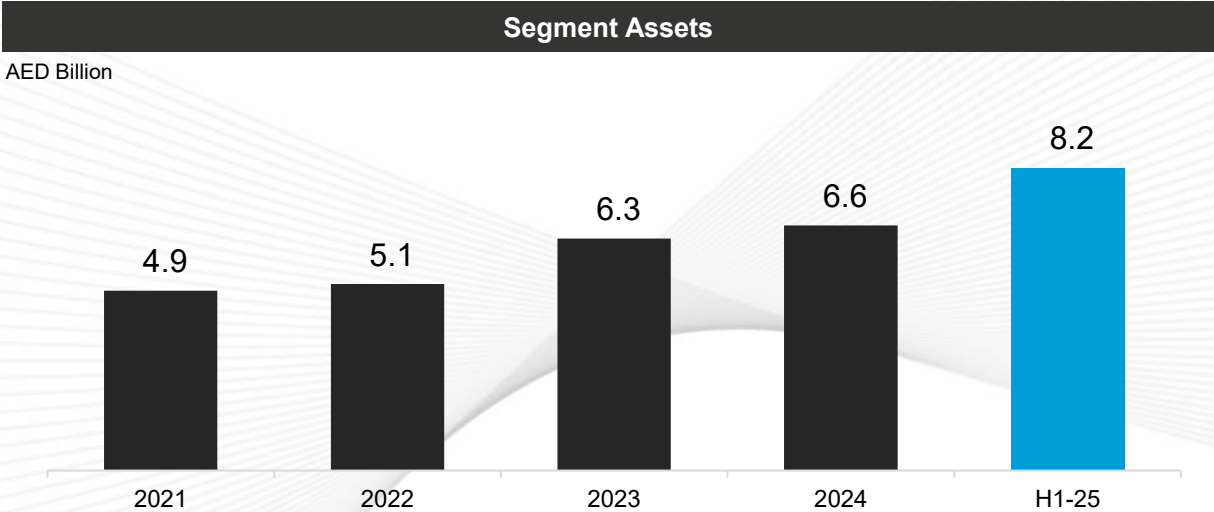
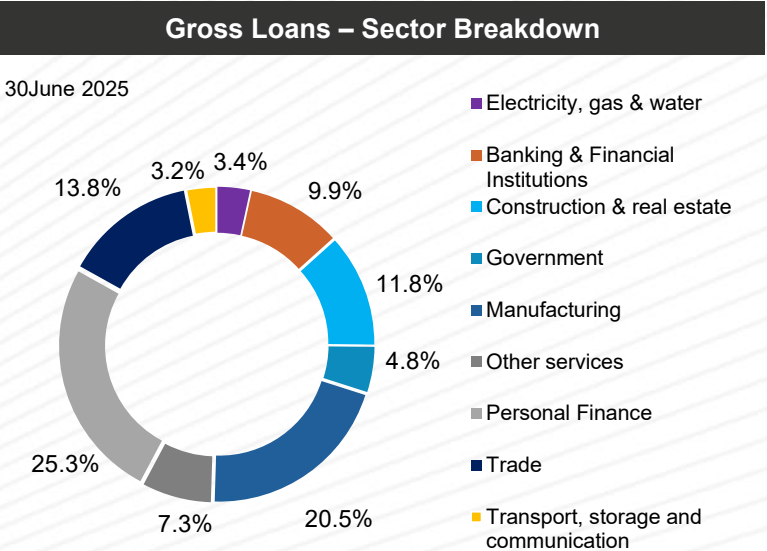
**Corporate Advisory, Syndications, Treasury**

- 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**

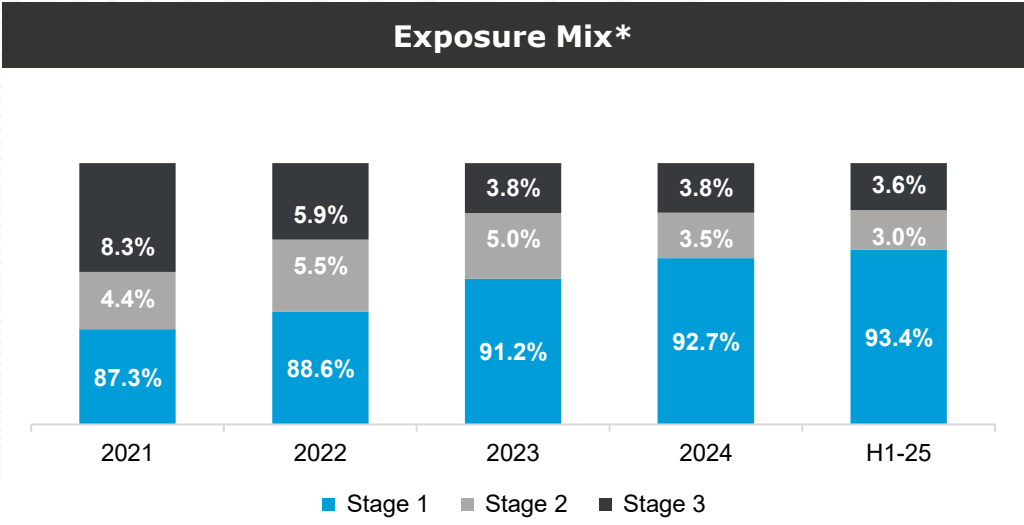
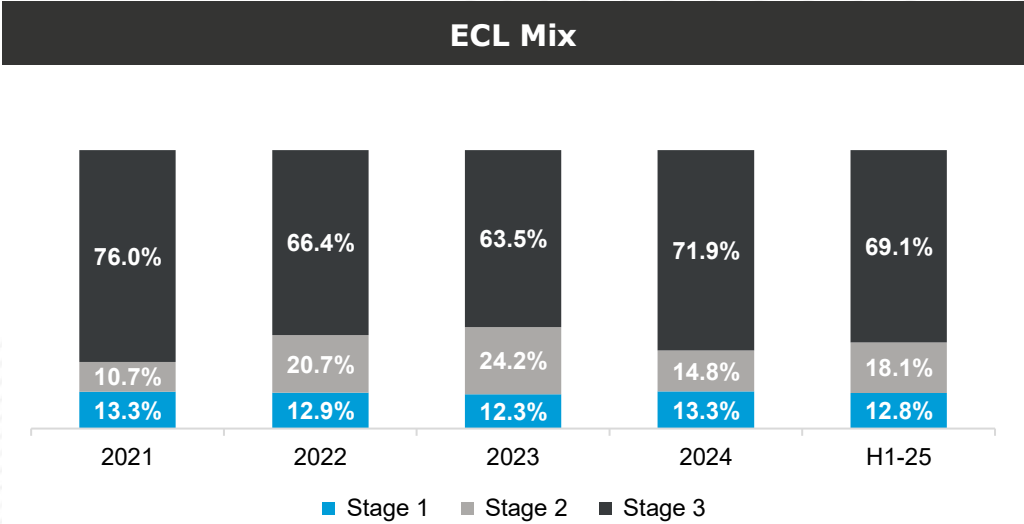
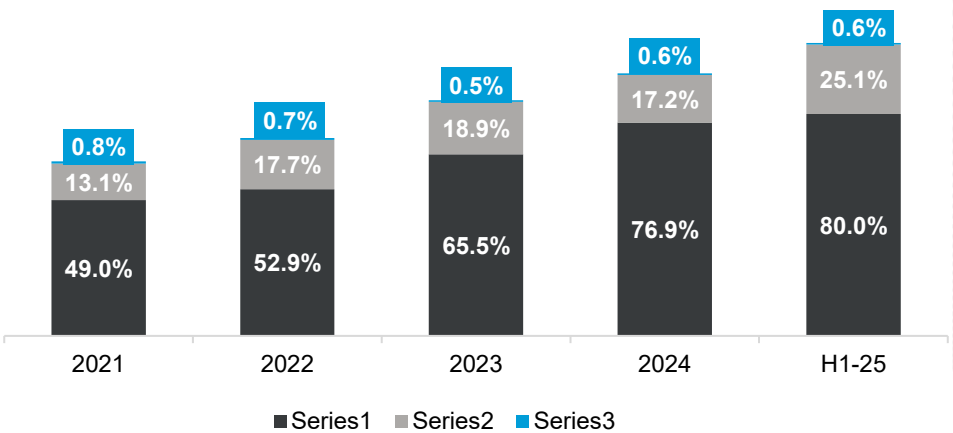
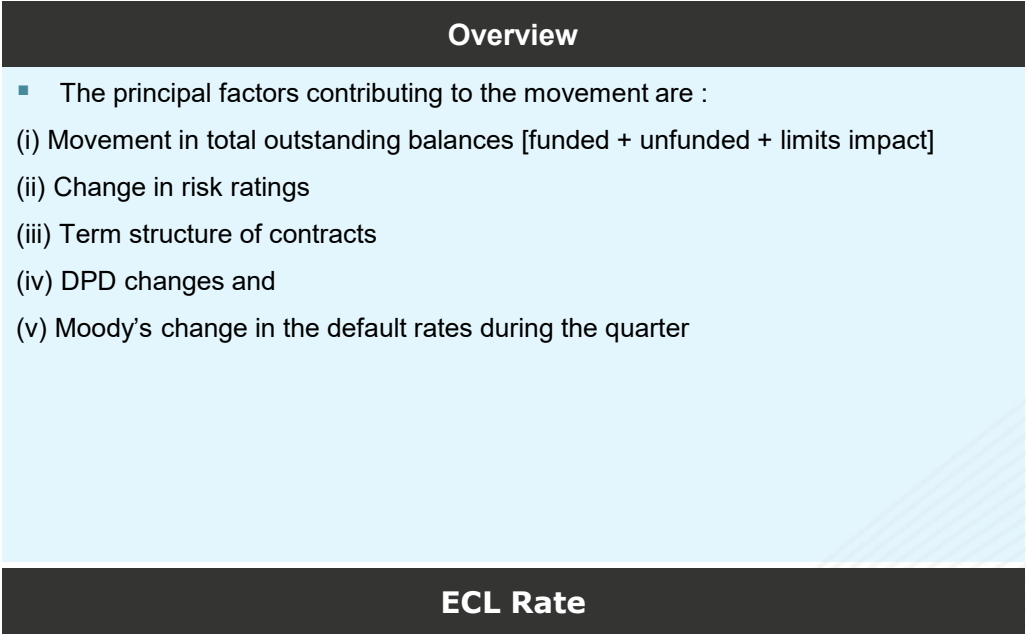




# APPENDIX



# IFRS 9 – EXPOSURE AND ECL MIX





# THANK YOU!

© 2025 National Bank of Fujairah. All rights reserved.

The content herein has been prepared by National Bank of Fujairah PJSC (NBF).  
This is for your reading and reference only, it is prohibited without pre-approval of NBF  
to copy, share, or reproduce the content herein in any form.

nbf.ae

