INVESTOR PRESENTATION

For the year ended 30th September 2025

nbf.ae

nbf

In good hands

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.

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NBF
AN OVERVIEW

OVERVIEW OF NATIONAL BANK OF FUJAIRAH

National Bank of Fujairah PJSC Overview

Establishment	▪ 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 40th anniversary of operations. ▪ NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005. ▪ The Bank has 872 full-time employees from 37 different nationalities, 47% of whom were female as of 30 September 2025. ▪ The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 42.8% as of 30 September 2025.
Operations	▪ NBF serves approximately 13.8k corporate customers and 33.6k individuals via 14 branches and 73 ATM/CDM units in the UAE.
Business Segments	▪ The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (33%), (ii) Business Banking (33%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (20%), (iv) Retail Banking (7%) and (v) *Islamic Banking (7%).
Business Strategy	▪ 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

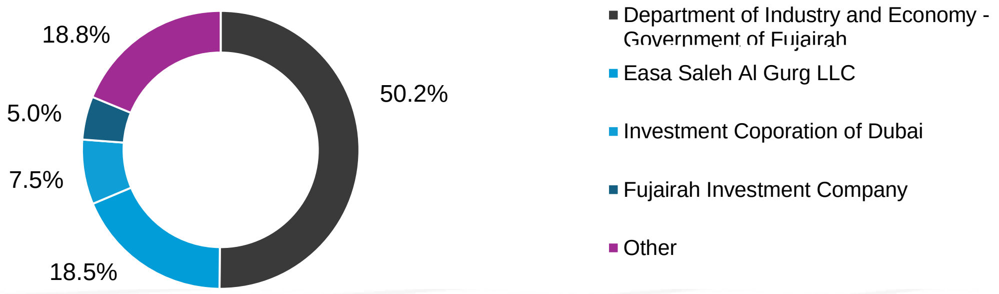
Rating Agency	Date	Long Term Rating	Outlook
Moody's	May 2025	**Baa1**	**Stable**
S&P Global	July 2025	**BBB+**	**Stable**
CI Capital Intelligence	August 2025	**A-**	**Stable**

***Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.7%, Business Banking 1.9%, Retail Banking 1.7% and Treasury, Investment, ALM 1.0%.**

Financial Highlights

AED Mn	FY 2022	FY 2023	FY 2024	Q3-25
Total Assets	47,624	51,720	60,879	**67,987**
Loans & Advances	26,915	27,904	32,392	**36,306**
Customer Deposits	35,736	38,572	45,757	**49,128**
Total Equity	5,850	6,567	6,856	**7,482**
NPL Ratio	6.9%	4.9%	5.1%	**4.5%**
Provisions Coverage Ratio	110.0%	120.2%	119.4%	**140.2%**
Loan to Deposit Ratio	75.3%	72.3%	70.8%	**73.9%**
Net Interest Margin	2.7%	3.3%	3.0%	**2.8%**
Operating Income	1,815	2,283	2,435	**2,022**
Net Profit before Tax	340	725	935	**945**
Tier 1 Ratio	17.4%	17.8%	15.5%	**15.7%**
Capital Adequacy	18.6%	19.0%	16.6%	**16.8%**

Ownership Structure



- *NBF enjoys a close relationship with its major shareholders.*
- *The Government of Fujairah holds 55.3% of NBF's share capital, collectively through*
  - *Department of Industry and Economy – Government of Fujairah (50.2%),*
  - *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.*

Q3- 2025 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH

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1984
STARTED OPERATIONS

14
BRANCHES

47,400
CUSTOMERS

AED 2,021.6m
OPERATING INCOME
(Q3-2024: 1,827.9m)

AED 1,453.0m
OPERATING PROFIT
(Q3-2024: 1,270.8m)

872 EMPLOYEES

84% EMPLOYEE ENGAGEMENT SCORE

47.0%
FEMALE WORKFORCE

42.8%
Emiratisation

37
NATIONALITIES

6
REGULATORY RELATIONSHIPS

2
SUBSIDIARIES & REPRESENTATIVE OFFICES

BBB+/A-
CREDIT RATINGS

KEY PERFORMANCE METRICS

17.6%
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 Q3-25 MILESTONES

Modern Corporate IB Platform

NBF is launching a sleek, revamped corporate internet banking solution featuring next-generation self-service tools and a unified experience to seamlessly manage a wide range of products.

Artificial Intelligence Augmenting Solutions

Using Artificial Intelligence in advanced data analysis for multiple use cases across departments.

Empowering staffs with AI powered tools and secure enterprise-wide generative AI solutions

Retail Mobile App

Enhanced digital & mobile banking experience with UAE Pass integration, better self-service controls, self on-boarding and management features

Expanding ATM/CCDM & Branch Network

Expanding our ATM/CDM via Lulu Exchange partnership & via new branch in RAK ensuring presence across the country

Cards Portfolio Refresh

Upgrade of the card systems to be more aligned to market & our customer needs.

A whole new set of products or credit, pre-paid & commercial cards are in the pipeline

DIGITAL JOURNEY LOOKING AHEAD IN 2025 & Beyond

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 Al Samy Customers – Activate, manage, and control your multi-currency debit card effortlessly.

Other Upcoming Digital Initiatives

- 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.
- Inline with UAE's modernize financial identity, the **New Dirham Currency** Symbol now features on all the customer facing channels.
- Introduction of **Enhanced card management features** enabling customers with greater control, and flexibility.
- We are upgrading the **Authentication System** in NBF Mobile Banking to align with **CBUAE security mandates** and further strengthen customer protection.

DIGITAL JOURNEY LOOKING AHEAD IN 2025 & Beyond

Expanding NBF's reach across all emirates

We're enhancing accessibility with upgraded **ATMs/CCDMs and new branch locations** across all Emirates, offering faster and smarter self-service banking.

What's Coming?

- **ATM/CCDMs** – 10 new sites launched, 8 more planned, including 3 drive-through locations.
- **Strategic Partnership** – Collaboration with Lulu International Exchange enabling rapid expansion to reach customers.
- **Ras Al Khaimah Branch** – Our first branch in Ras Al Khaimah will commence operations in 2025.

Integrating Artificial Intelligence into NBF ecosystem

We're embarking on a journey to **build Artificial Intelligence capabilities** into everyday banking needs of our customers & staff.

What's Coming?

- **Advanced AI Analysis** – Using AI across credit, risk and operational areas to improve efficiency.
- **Staff Empowerment** – Powering in-house development & staff efficiency with AI tools & Generative AI.
- **Corporate Credit Analysis** – Driving end-to-end credit analysis of our business banking & corporate customers.

Cards Portfolio Enhancement

New credit/pre-paid card products being introduced to cater varying needs of our customers.

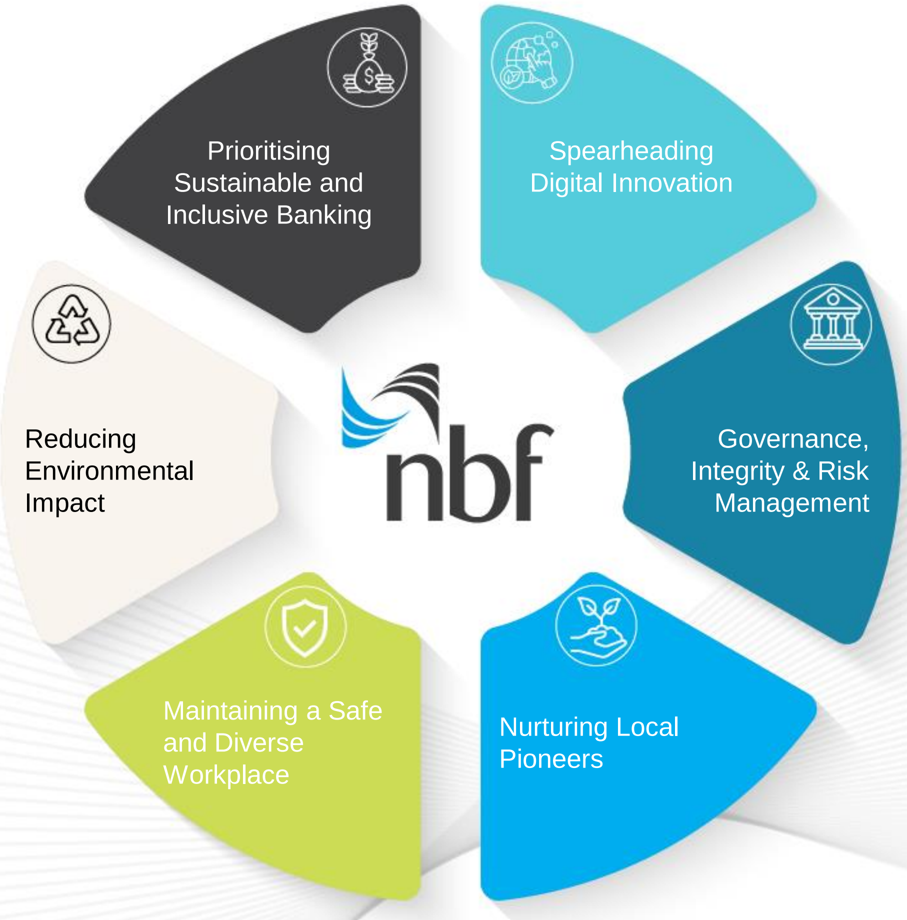
What's Coming?

- Rebranded & new credit card variants
- Enhanced card rewards
- Self-service of commercial cards
- Multicurrency Pre-paid
- Jaywan mono & co-badge card
- Islamic corporate charge cards

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 to read the consolidated ‘NBF ESG Report’.

KEY UPDATES

Sustainability Update

NBF HO in Dubai recognized for its energy efficiency by with LEED Gold certification by US Green Building Council

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

Mandatory Sustainability Awareness eLearning for staff completed by 950 staff.

Sustainable Finance

Sustainable Finance limits amounting to AED 3.60 Billion as of Q3 2025.

NBF has grown its ESG Investments to AED 879 Million in Q3 2025 from AED 735 Million in 2024.

Sustainability assessment of over 1,800 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.

Turkish Business Council

EIF Innovation Hub

Emirates Industrial City Sharjah

Strategic partnership with Lulu Exchange

NBF First in UAE to Activate Wire 365 from J.P. Morgan Payments

Pure Cement LLC

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

NBF Knowledge Series: “Navigating Change, Powering Growth”.

SIBOS 2025

National Service Career Fair 2025

Wadi Shawka Hike – NBF People Strategy

Fujairah Bunkering & Fuel Oil Forum (FUJCON 2025)

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

Silver Partner of the Abu Dhabi Infrastructure Summit

ACT Middle East Treasury Summit 2025

Emirati Womens Day

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

COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS

PRODUCT CAMPAIGNS

CASA Joining Bonus

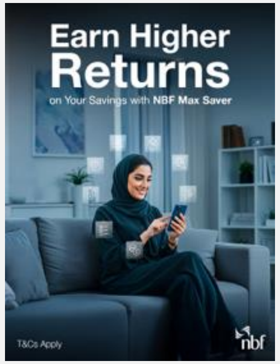
Emerging Starter Package

Salary Transfer Campaign

Quick Remit

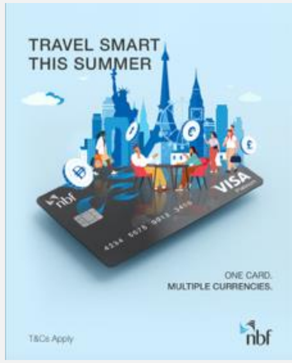
NBF Rewards

FX Campaign



Max Saver Campaign

Trade Cashback Guarantee



NBF Multi-currency Debit Card

Business Banking Value Accounts

NBF AlSamy iPhone

COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS

AWARENESS & ENGAGEMENT

UBF Fraud Awareness

Risk Awareness

AANI Payment Solution

Always-on

AWARDS AND RECOGNITION

- Best Overall Bank for SMEs - MEA Finance SME Business and Finance Awards **2025**
- Best Data Architecture Leader in Banking - COTO **2025**
- Best Cloud Implementation - MEA Finance Technology Awards **2024**
- Best Bank for Working Capital Financing Solutions for SMEs - MEA Finance SME Business and Finance Awards **2025**
- Best AI Deployment for Fraud Prevention and Detection **2025**
- Most Innovative Trading Platform - MEA Finance Technology Awards **2024**
- Best Bank for SME Bank Accounts - MEA Finance SME Business and Finance Awards **2025**
- NBF Ranked first by NAFIS in Medium-Sized Banking Sector Category - NAFIS Award **2023-2024**
- Best Treasury Management Implementation - MEA Finance Technology Awards **2024**
- ESG Excellence - MEA Business Achievement Award **2025**
- Best AI Deployment for Fraud Prevention and Detection - ME Banking AI Tech Awards **2025**
- Best Domestic Trade Finance Service – Euromoney **2024**
- Best Real-Time Payments Implementation - MEA Finance Leaders in Payments Awards **2024**
- Most Innovative Commercial Bank UAE - International Finance Awards **2024**
- Leading Practices in Internal Audit in GRC Category - UAE Internal Auditors Association (IAA) Audit Summit & Awards **2024**
- Outstanding Community Impact & Engagement - MEA Business Achievement Award **2025**
- Best Payment System Implementation - MEA Finance Leaders in Payments Awards **2024**
- Best Business Banking Solutions UAE - Capital Finance International (CFI) Awards **2024**
- Banking Excellence in Customer & Employee Insights - Award from MicroStrategy **2024**
- Best Islamic Banking Window UAE - International Finance Awards **2024**
- Best Use Case of Data Analytics - Middle East Banking AI & Analytics Summit & Awards **2024**
- Outstanding Sustainability Initiative - MEA Business Achievement Award **2025**
- Best Cybersecurity and Risk Management Implementation - MEA Finance Banking Technology Awards **2025**
- Best Mobile Banking Services - MEA Finance Banking Technology Awards **2025**
- Best Corporate Payment Service- MEA Finance Banking Technology Awards **2025**
- Best Innovation in Corporate Banking and Finance - MEA Finance Banking Technology Awards **2025**
- Best Innovation in Trade Finance - MEA Finance Banking Technology Awards **2025**



2025 MEA Business Achievement Award





MEA Finance Banking Technology Awards 2025

ENHANCING PHYSICAL AND DIGITAL FOOTPRINTS

OUTDOOR MEDIA CURRENTLY LIVE

CASA Business
Fujairah

Emerging Business Startup
Sheikh Zayed & Um Suqeim

Joining Bonus
Sheikh Zayed & Hessa Street

Video on
Sheikh Zayed Road

OUTDOOR MEDIA COMING SOON IN OCTOBER & NOVEMBER

CASA Business Campaign
Dubai Al Khail Road

Video

Trade Guarantee Campaign
Sheikh Zayed & Wafi

Video

Islamic Banking
Wafi Digital

RADIO PRESENCE

Amplifying NBF's voice across the UAE through a curated selection of high-reach radio channels

CHANNEL 4

The beat of the UAE
CHANNEL 4
104.8 FM

Fujairah Radio (Arabic)

الفجيرة fm92.6

CITY 101.6 (Hindi)

city 1016

AL ARABIYA 99 (Arabic)

99 العربية

RAK Radio

RAK Radio (Arabic)

Dubai Eye (English)

dubaieye 103.8

NBF'S OUTLOOK

NBF recorded year-on-year growth of 45.4% to close the nine-month period at a net profit before tax of AED 1.04 billion compared to AED 715.0 million in the corresponding period of 2024. Further, NBF posted its best ever net profit after tax for a nine-month period, amounting to AED 945.4 million, compared to AED 650.4 million in the corresponding period of 2024 with a corporate tax charge of AED 94.0 million. On the back of a strong Q3 2025 performance, NBF posted a net profit after tax of AED 320.0 million in the third quarter of 2025, a rise of 52.9% over the corresponding quarter of 2024. These results show the bank's continued momentum on quality business growth and effective asset and liability management amid global volatility and uncertainty, regional tensions and oil price fluctuations. 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 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.

NBF's remarkable set of results underscores its sustained execution of business and operational strategy, its flexibility to respond swiftly to global headwinds and maintain long-term stability, the resilience in its core business and its ability to perform across business segments in what continues to be an uncertain and volatile global environment, intensified by geopolitical tensions, trade tariffs and commodity prices fluctuations.

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.

Benefitting from the UAE economy poised to expand 4.5 per cent in 2025; well above the global average and regional peers, we will continue to scale new heights, build trusted relationships, drive digital innovation, operational efficiency and robust governance, placing us well for sustainable growth throughout the rest of 2025 and beyond."

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.

OUR ORGANISATIONAL STRUCTURE

Board of Directors

His Highness Sheikh Saleh Bin Mohamed Bin Hamad AlSharqi
Chairperson

Dr. Raja Easa Al Gurg
Deputy Chairperson

- Sheikh Hamad Bin Saleh Bin Mohamed Al Sharqi
- Mr. Easa Farid Al Gurg
- Mr. Ahmed Saeed Al Raqbani
- Mr. Hussain Mirza Al Sayegh
- Mr. Khalil Ebraheim Hassan
- Mr. Mohamed Obaid Bin Majed Al Aleeli
- Mr. Saif Sultan Al Salami

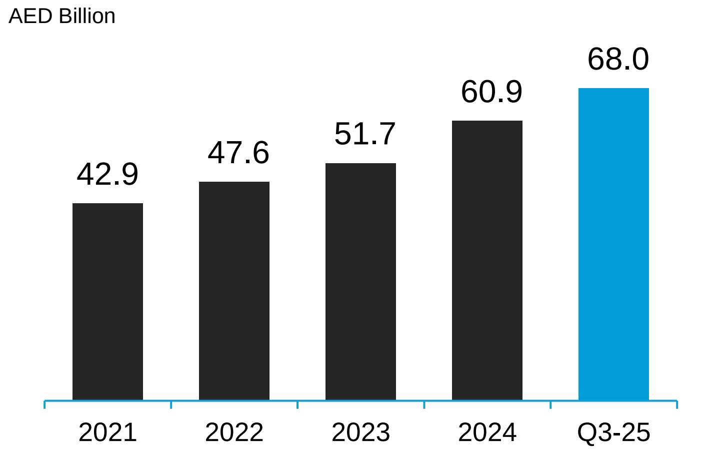
Board of Directors

- Board Risk and Sustainability Committee
  - *Chief Risk Officer*
- Board Audit Committee
  - *Chief Internal Auditor*
- Board Nomination and Remuneration Committee
- Internal Shari'ah Supervision Committee
- Adnan Anwar, *Chief Executive Officer*
  - *Head of Compliance*
  - *Head of Retail Banking*
  - *Head of Shared Services*
  - *Head of Treasury*
  - *Head of SMC*
  - *Chief Operations & Technology Officer*
  - *Head of Business Banking*
  - *Head of Human Resources*
  - *Head of Credit*
  - *Head of Financial Institutions*
  - *Chief Financial Officer*
  - *Head of Islamic Banking*
  - *Head of Legal*
  - *Head of Corporate banking*

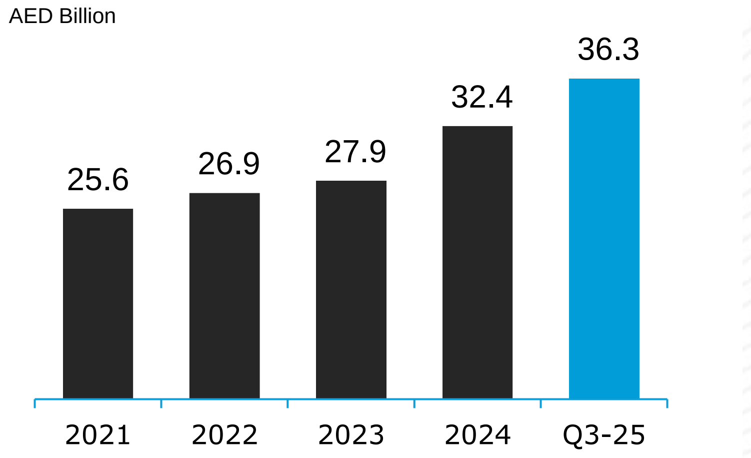
FINANCIAL OVERVIEW

KEY FINANCIALS AT A GLANCE

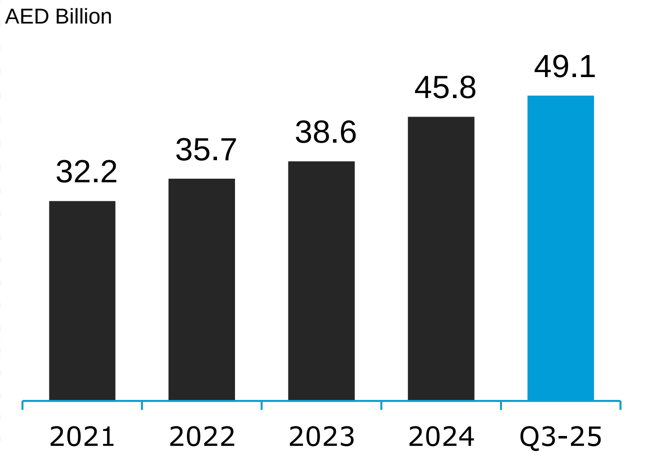
Assets



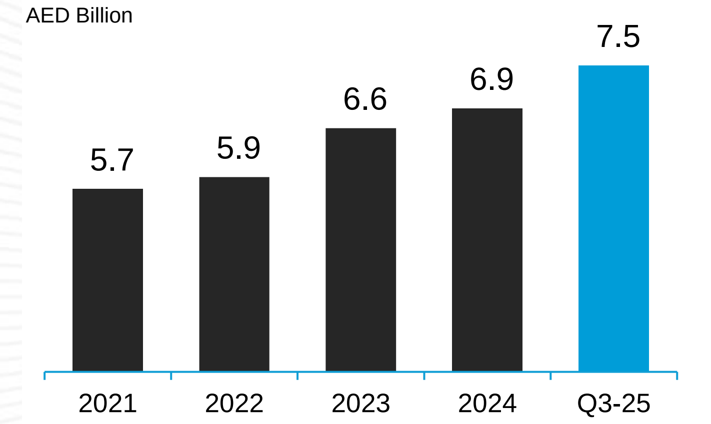
Loans & Advances



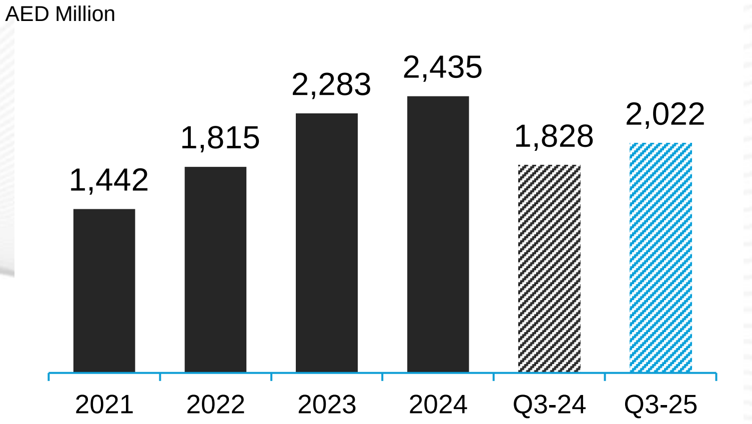
Customer Deposits



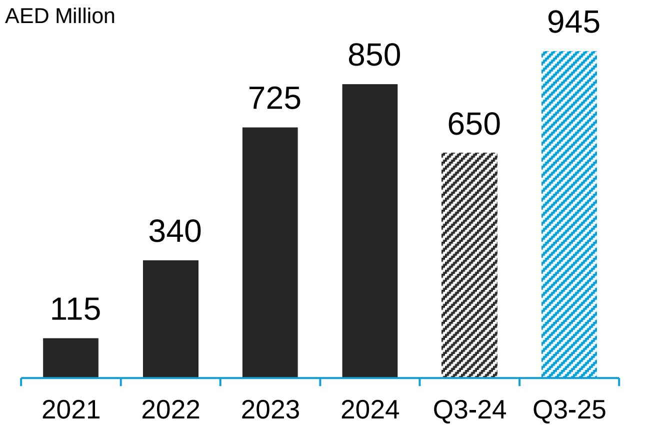
Shareholders' Equity



Operating Income



Net Profit*

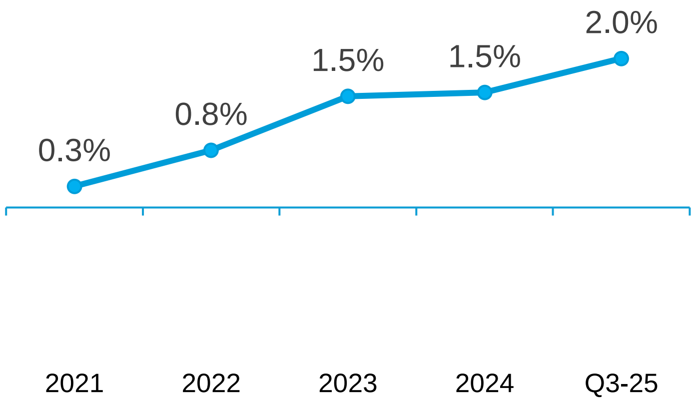


Net profit before corporate tax	715	1,039

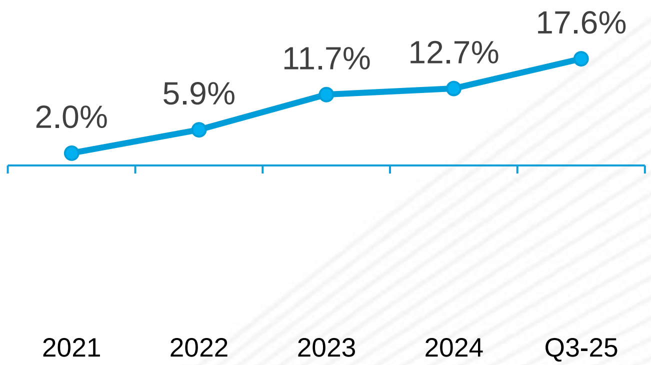
**Net Profit for 2024 is after corporate tax at 9% applicable from 2024.*

KEY PERFORMANCE INDICATORS AT A GLANCE

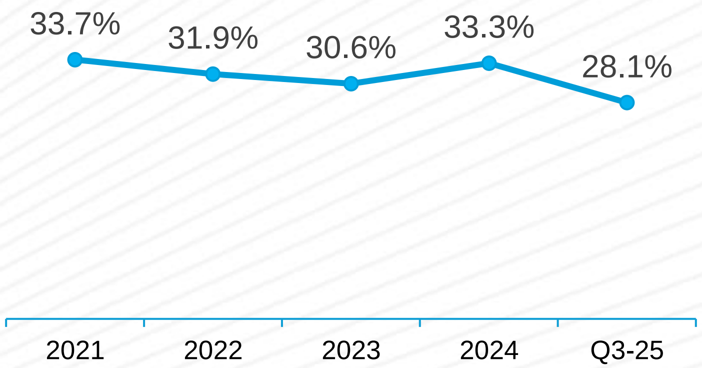
Return on Average Assets



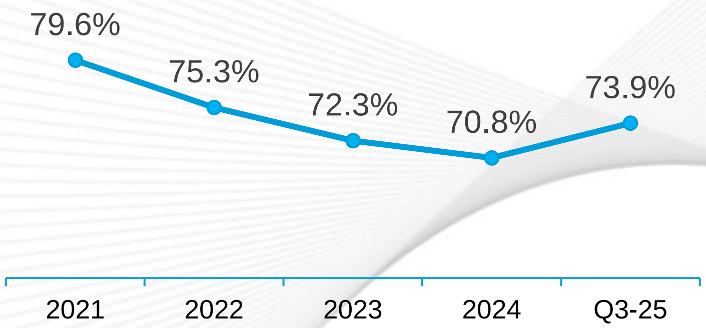
Return on Average Equity



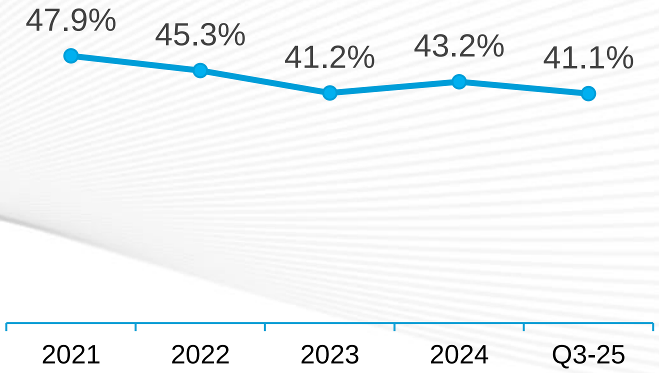
Cost to Income Ratio



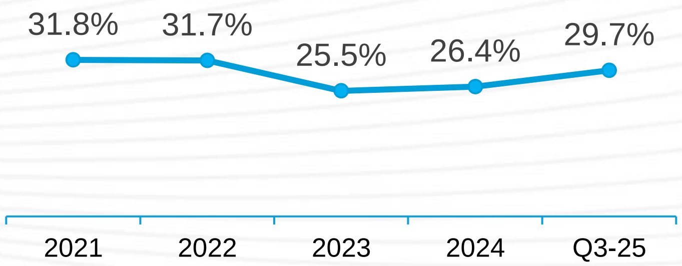
Advances to Deposit



CASA Mix



Non-Funding Income to Total Income

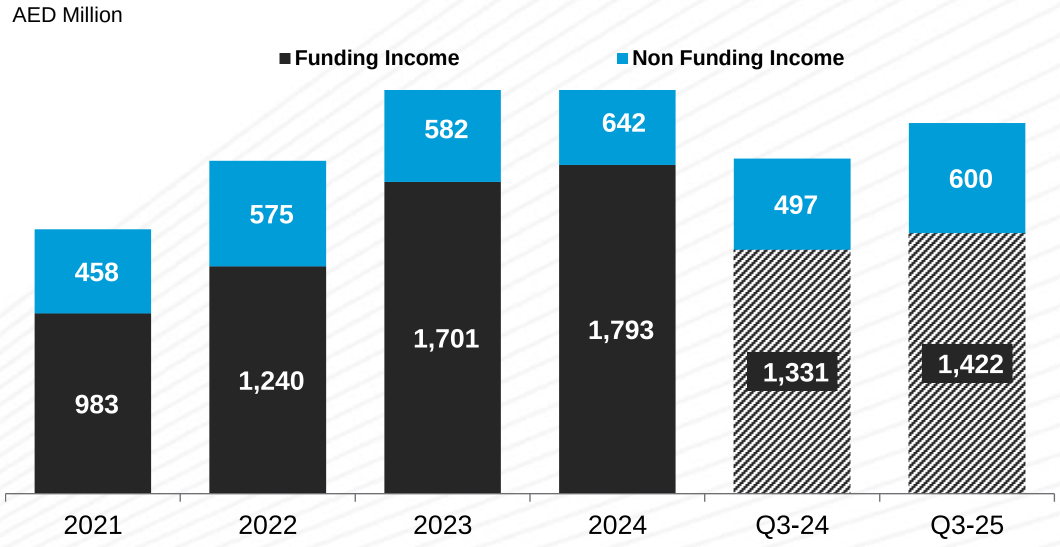


OPERATING PERFORMANCE

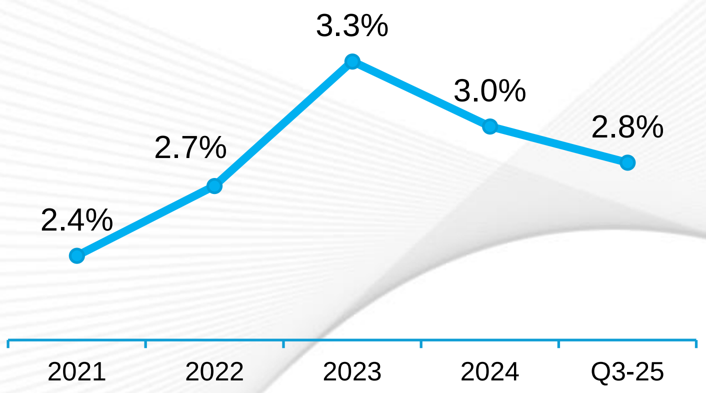
Key Highlights

- NBF recorded year-on-year growth of 45.4% to close the nine-month period at a net profit before tax of AED 1.04 billion compared to AED 715.0 million in the corresponding period of 2024. Further, NBF posted its best ever net profit after tax for a nine-month period, amounting to AED 945.4 million, compared to AED 650.4 million in the corresponding period of 2024 with a corporate tax charge of AED 94.0 million. On the back of a strong Q3 2025 performance, NBF posted a net profit after tax of AED 320.0 million in the third quarter of 2025, a rise of 52.9% over the corresponding quarter of 2024. These results show the bank's continued momentum on quality business growth and effective asset and liability management amid global volatility and uncertainty, regional tensions and oil price fluctuations. 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 28.1% 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 2.8%, in Q3-25 demonstrating NBF's effective ALM strategies in the falling interest rates environment.

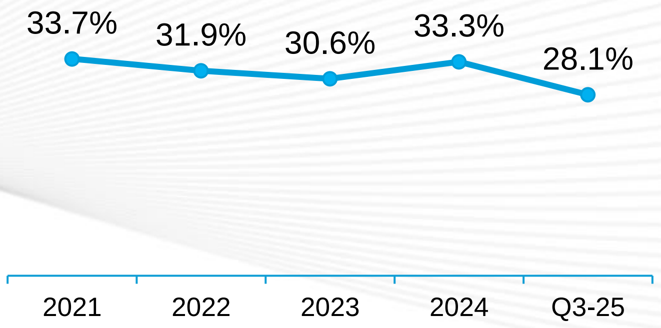
Operating Income Composition



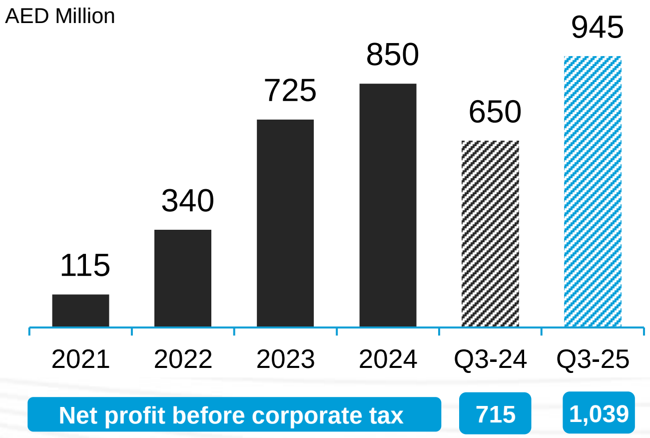
Net Interest Margin



Cost to Income Ratio



Net Profit*



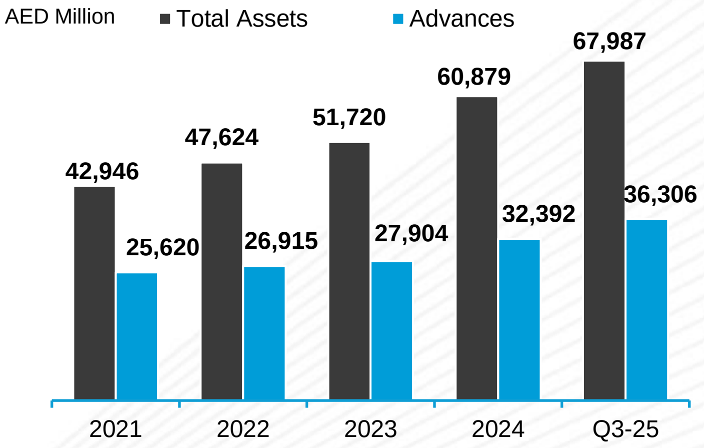
**Net Profit for 2024 is after corporate tax at 9% applicable from 2024.*

ASSETS COMPOSITION

Key Highlights

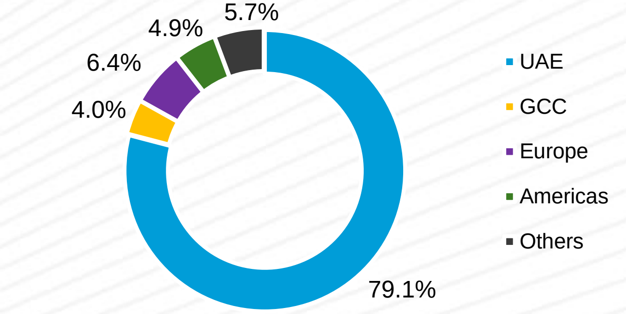
- Total assets increased by 11.7% to reach AED 68.0 billion compared to AED 60.9 billion at 2024 year-end.
- Loans and advances grew by 12.1% from year end 2024.
- The majority of the Bank's assets are loans and advances and Islamic financing receivables (53.4%), followed by Investments and Islamic instruments (28.9%) & cash and balances with the UAE Central Bank (9.8%).
- 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 Investments by AED 2.4 billion.
- NBF maintains a portfolio of high quality liquid assets (HQLA), along with cash reserves and other investment grade marketable securities.

Assets and Advances



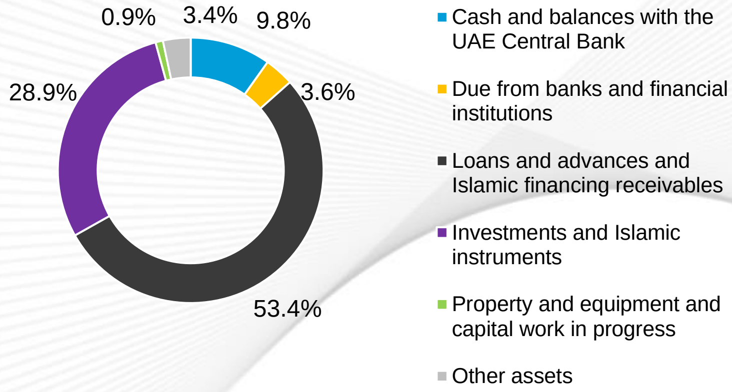
Breakdown of Assets by Geographical Distribution

30 September 2025



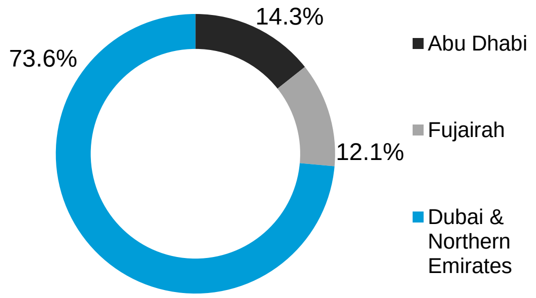
Breakdown of Assets by Type

30 September 2025



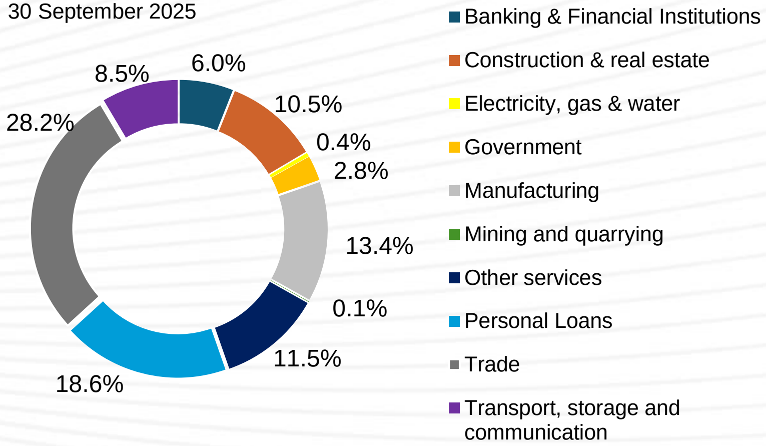
Breakdown of Advances by Emirates

30 September 2025



Breakdown of Advances by Sector

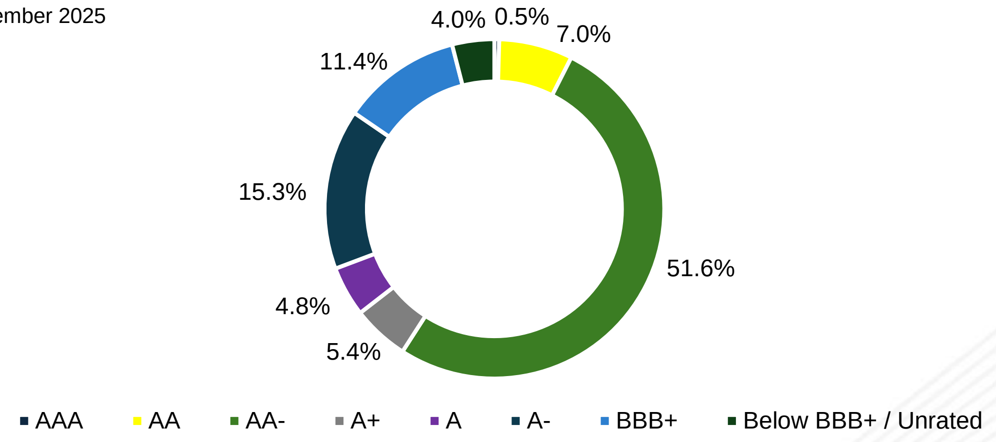
30 September 2025



INVESTMENT AND ISLAMIC INSTRUMENTS

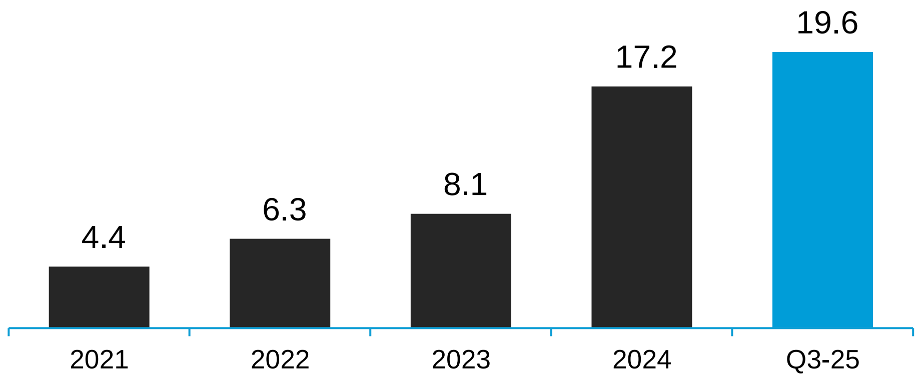
Investments and Islamic Instruments by Ratings*

30 September 2025



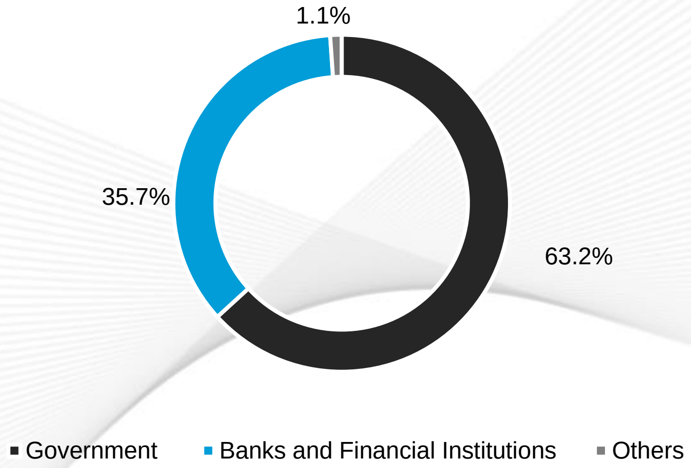
Investments and Islamic Instruments**

AED Billion



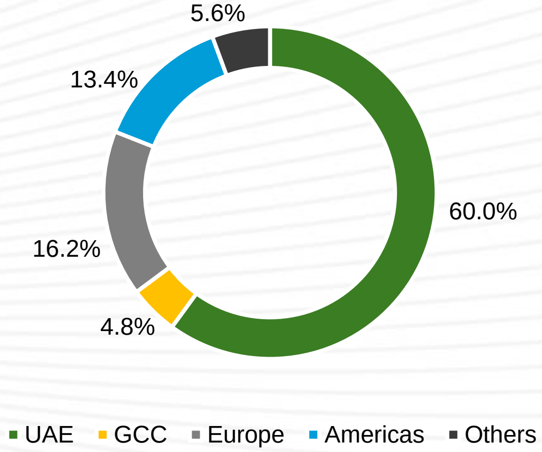
Investments and Islamic Instruments by Type

30 September 2025



Investments and Islamic Instruments by Geography

30 September 2025



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

*** CBUAE Mbills have been reclassified as a part of Investments for the period of Q3-25 & 2024 (previously reported under Cash and Balances with UAE Central Bank)*

ASSET QUALITY

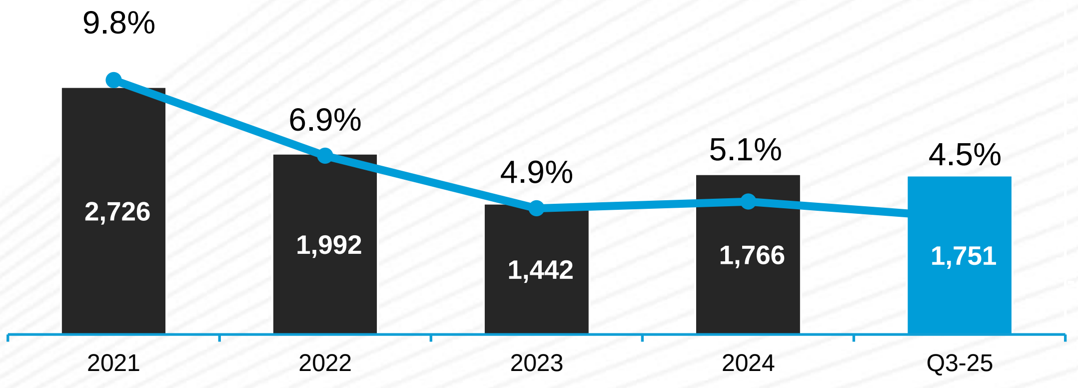
Key Highlights

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

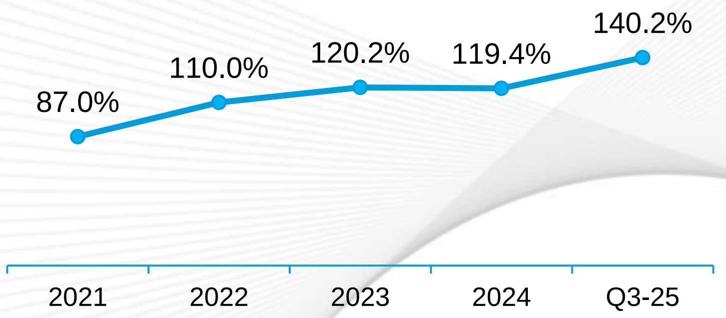
- Aggregate Stage 2 and Stage 3 Loans and Advances (including Acceptances) mix improved to 9.5% from 10.5% at 2024 end.
- NPL ratio is improved to 4.5% from 5.1% at 2024 end, whilst the cost of risk improved to 1.6%.
- Provisions coverage ratio maintained at 140.2%, higher than 119.4% at 2024 end.
- 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

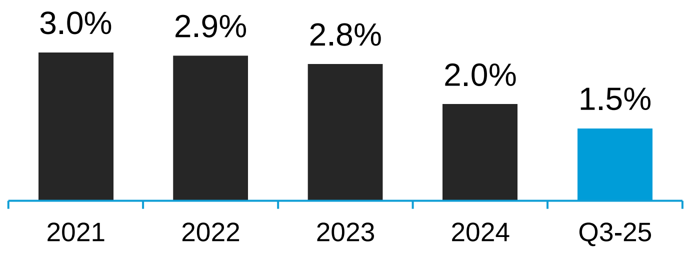
AED Million



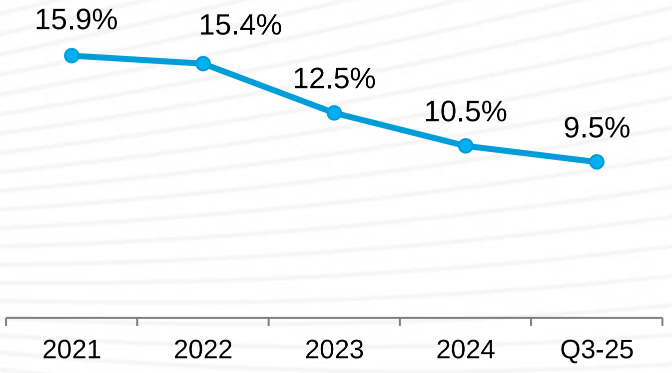
Coverage ratio



Cost of Risk



Stage 2 and Stage 3 Mix*



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

LIQUIDITY

Key Highlights

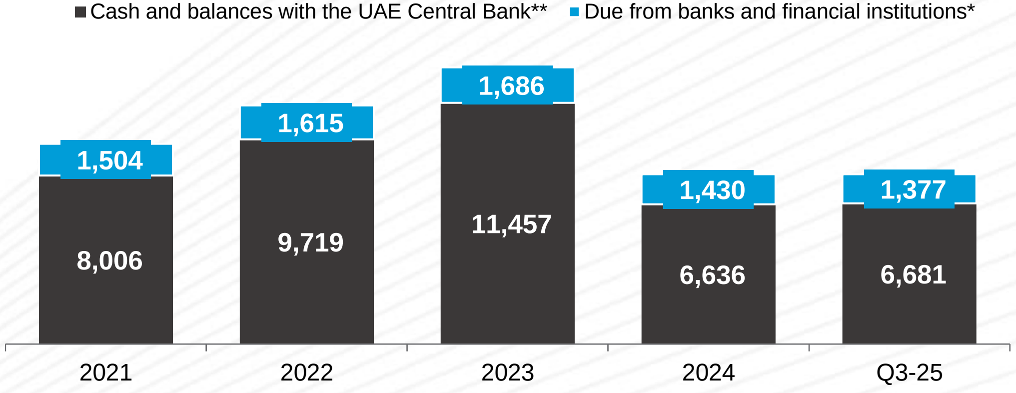
- NBF continues to maintain robust and high quality of liquidity levels commensurate to its liquidity risk profile.

	2023	2024	Q3-25
Pure AD Ratio	72.3%	70.8%	73.9%
Eligible Liquid Asset Ratio	28.3%	29.9%	29.1%
Lending to Stable Resources Ratio	67.4%	67.4%	69.0%

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

Liquid Assets

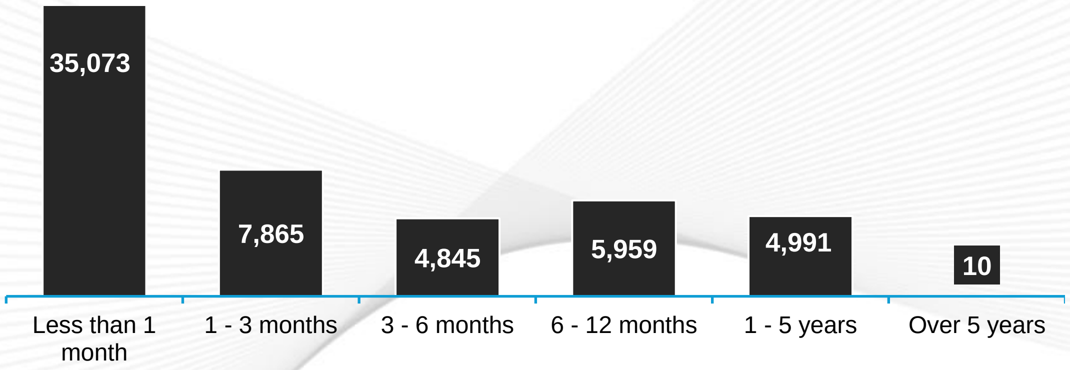
AED Million



* Placements and current accounts / term deposits

Contractual Funding Maturity Profile

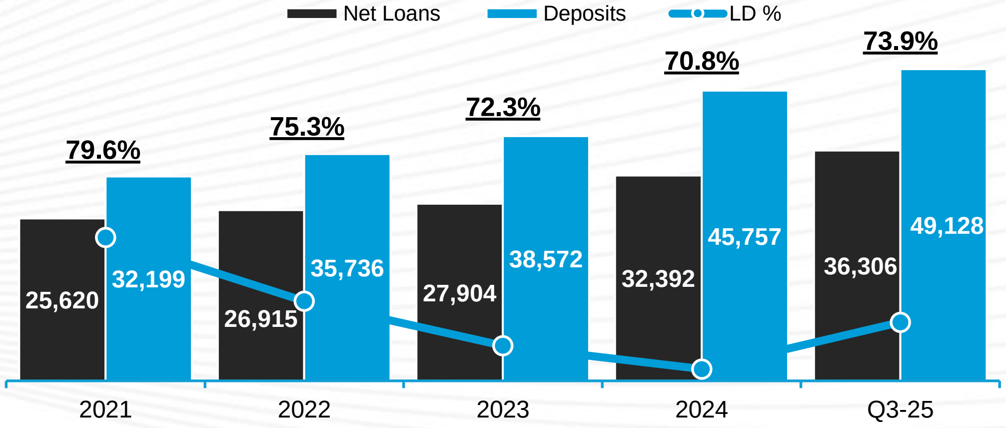
30 September 2025, AED Million



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 79.55% and 85.92% respectively.

Net Loan to Deposit Ratio (%)

AED Million

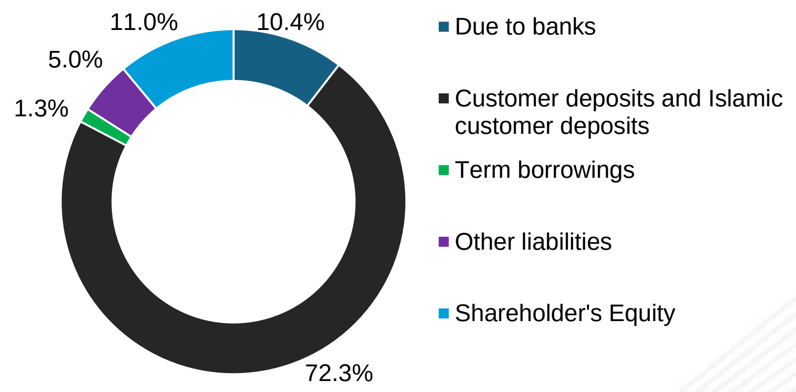


*** CBUAE Mbills have been reclassified as a part of Investments for the period of Q3-25 & 2024 (previously reported under Cash and Balances with UAE Central Bank)*

FUNDING PROFILE

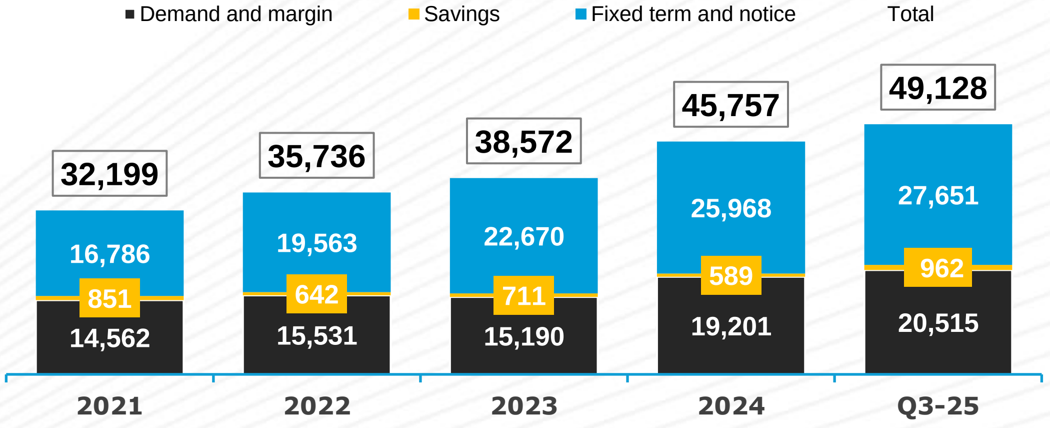
Funding Mix

30 September 2025



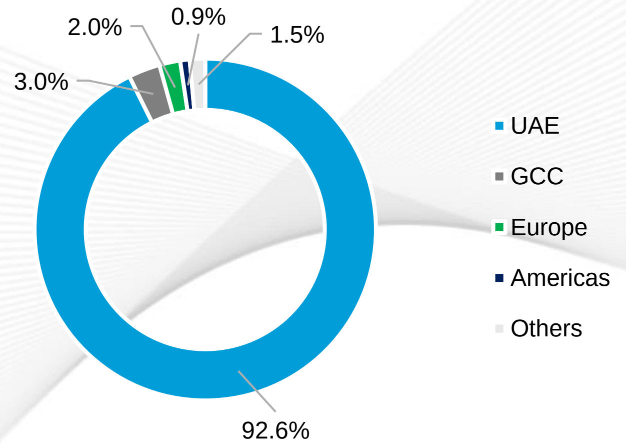
Customer Deposits

AED Million



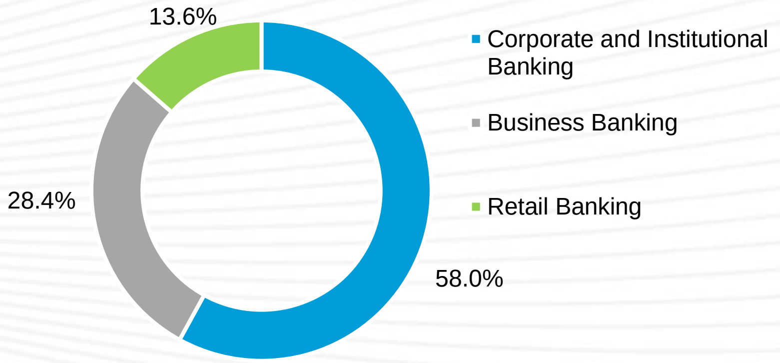
Customer Deposits by Geographical Distribution

30 September 2025



Customer Deposits by Segment

30 September 2025



STRONG CAPITALISATION

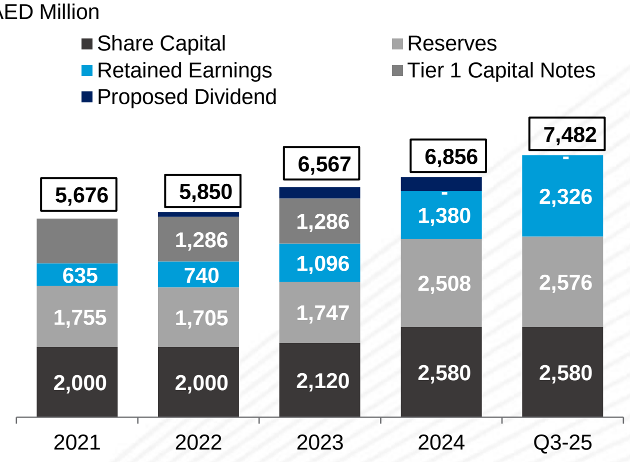
Key Highlights

NBF is well capitalised with a Capital Adequacy Ratio and Total Tier 1 Ratio of 16.8% and 15.7% respectively, as at 30 September 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.

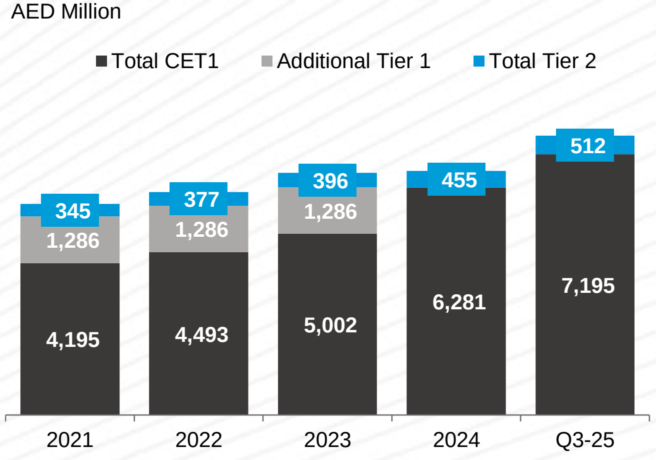
- NBF issued a private Additional Tier 1 capital securities ("AT1 capital") in September 2024, and increased its paid-up capital to AED 2.6 billion by the successful conversion of this AT1 capital in December 2024 . ***(Please refer below note on conversion).***

- The Bank's risk weighted assets (RWA) have increased to AED 45.7bn as at 30 September 2025 from AED 40.6bn as at 31 December 2024; largely driven by growth in assets.

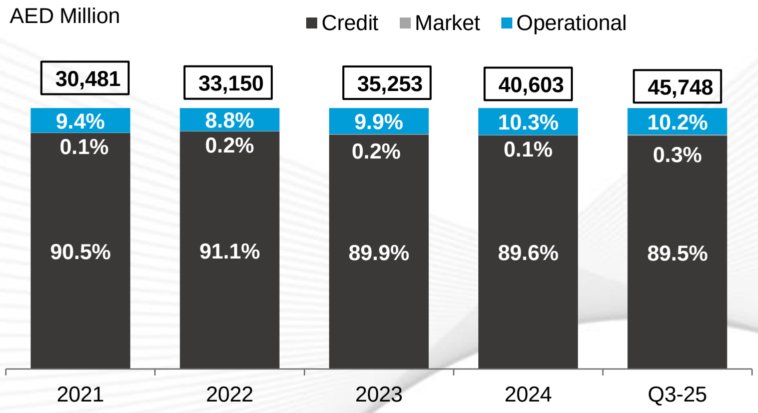
Equity Breakdown



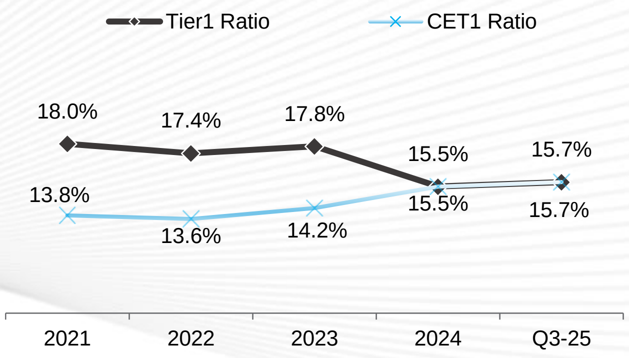
Capital Base



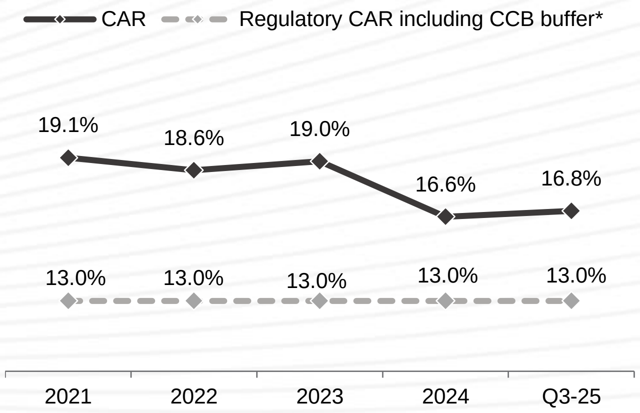
Risk Weighted Assets



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

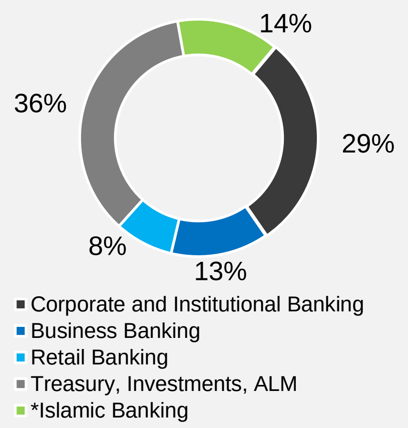
NBF offers a full range of products through five main business divisions

Corporate and Institutional Banking	▪ 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	▪ 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	▪ 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	▪ 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	▪ 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

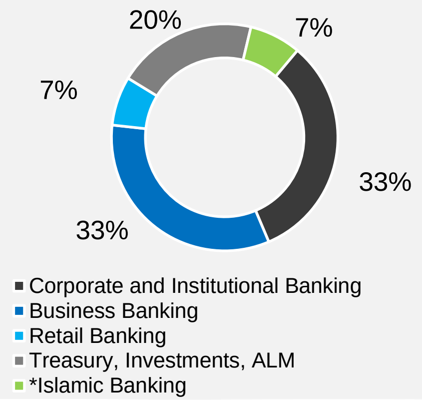
Contribution to Assets

30 September 2025



Contribution to Income

30 September 2025



** Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.7%, Business Banking 1.9%, Retail Banking 1.7% and Treasury, Investment, ALM 1.0%.*
** Islamic Banking asset composition includes Corporate and Institutional Banking 4.2%, Business Banking 1.2%, Retail Banking 1.9% and Treasury, Investment and ALM 6.7%.*

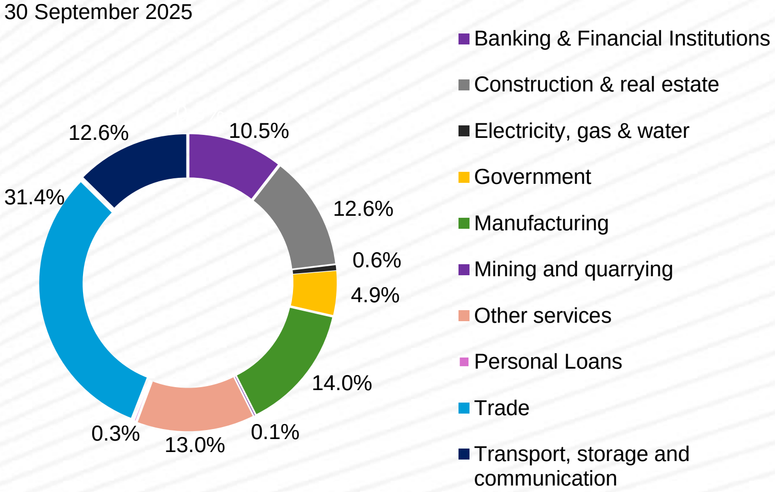
CORPORATE AND INSTITUTIONAL BANKING

Overview

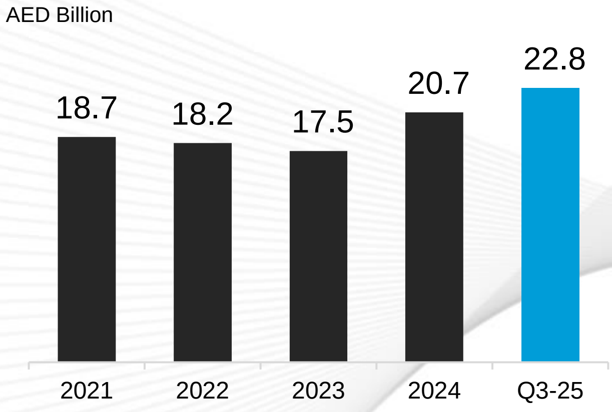
- The Bank's CIB operations are split into three main sub-divisions:
  1. **Corporate Banking**
     - Large Corporates & Governments
     - Contracting
     - Precious Metals & Diamonds
     - Energy and Marine
  2. **Financial Institutions**
  3. **Government & Liability Management**

- 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

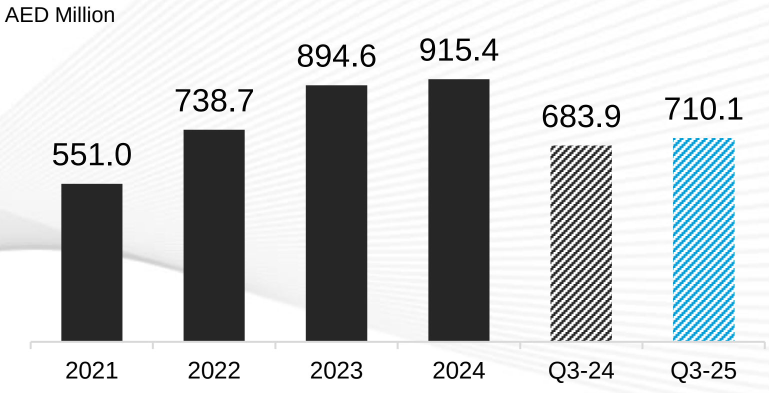
Gross Loans – Sector Breakdown



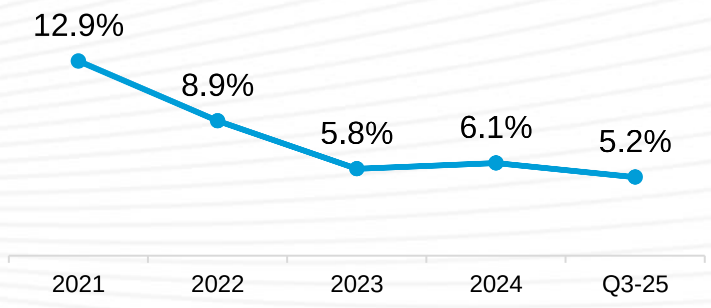
Segment Assets



Total Operating Income



NPL Ratio



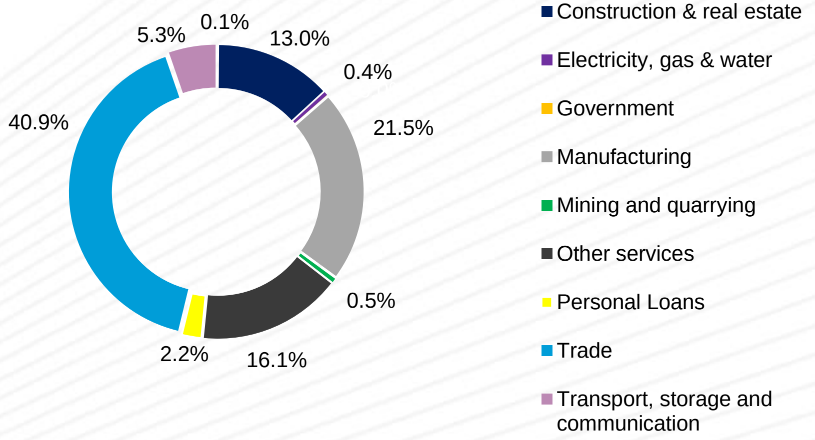
BUSINESS BANKING

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

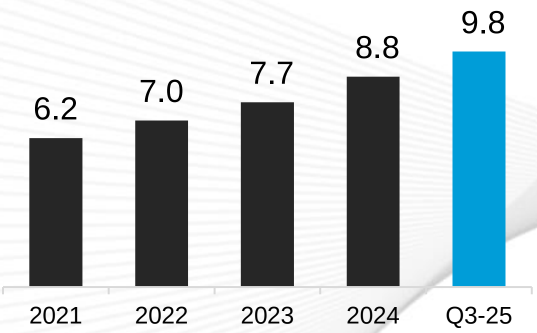
Gross Loans – Sector Breakdown

30 September 2025



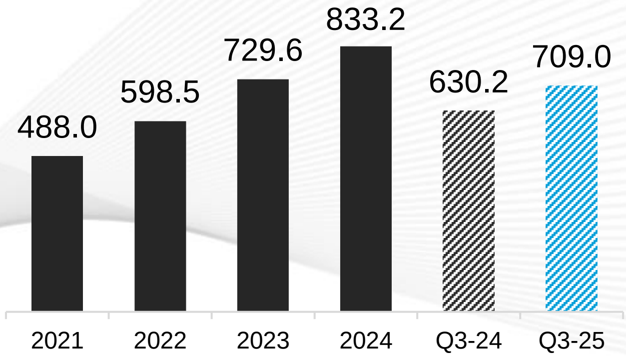
Segment Assets

AED Billion

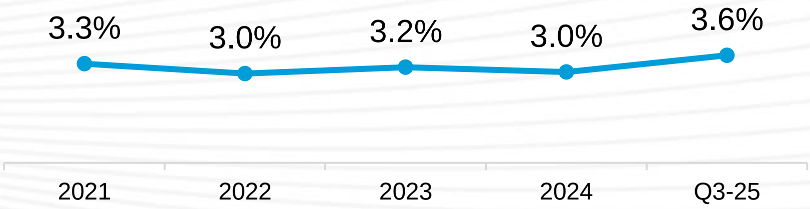


Total Operating Income

AED Million



NPL Ratio



RETAIL BANKING

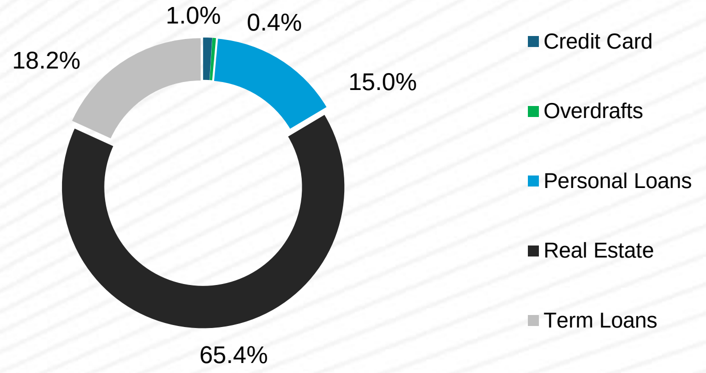
Overview

- 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

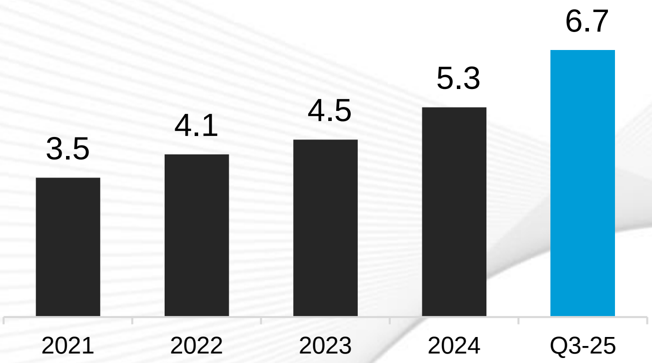
Gross Loans – Product Mix

30 September 2025



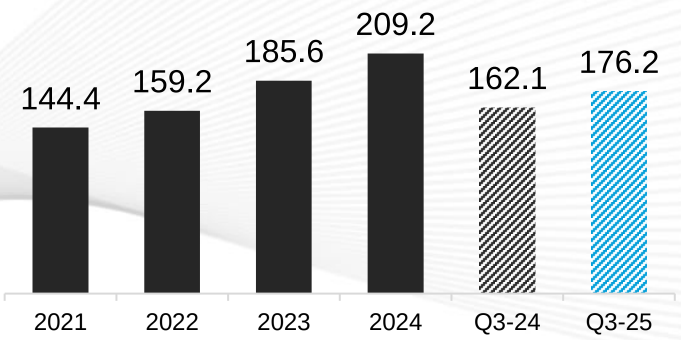
Segment Assets

AED Billion

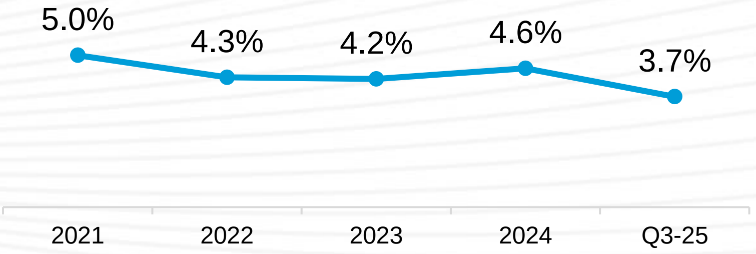


Total Operating Income

AED Million



NPL Ratio

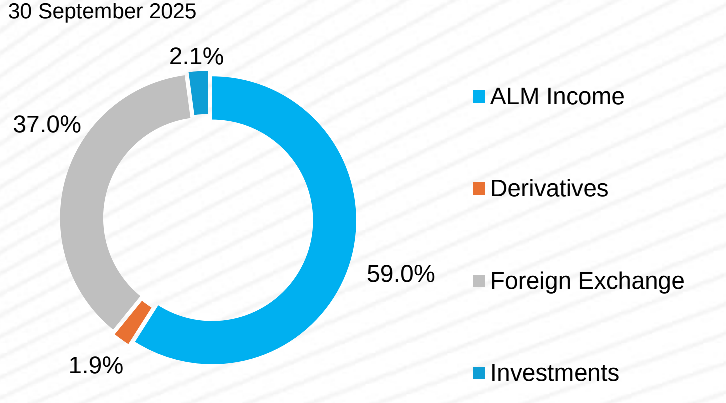


TREASURY, ALM AND OTHER

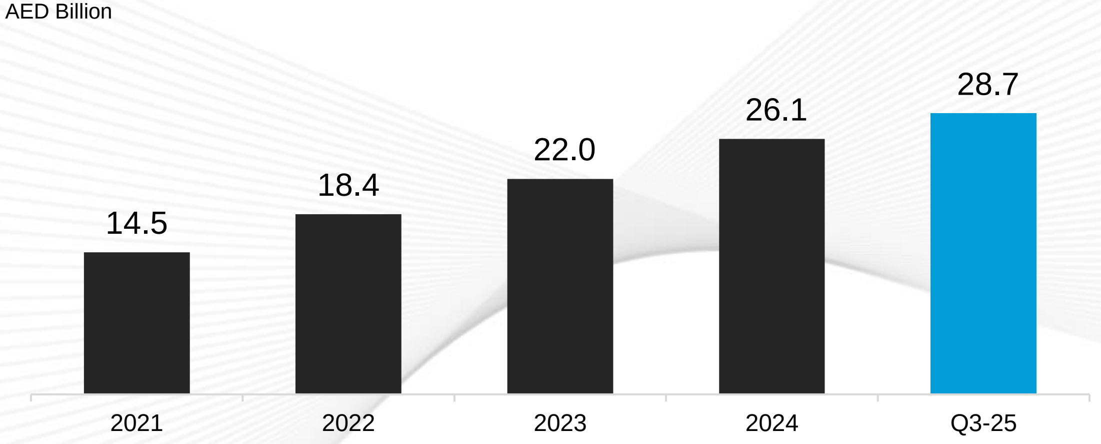
Overview

- **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

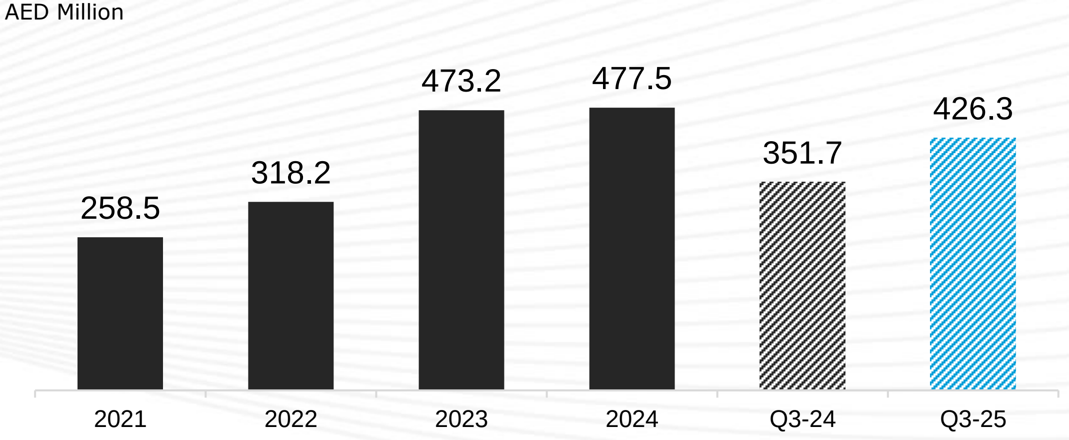
Operating Income Mix



Segment Assets



Total Operating Income



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

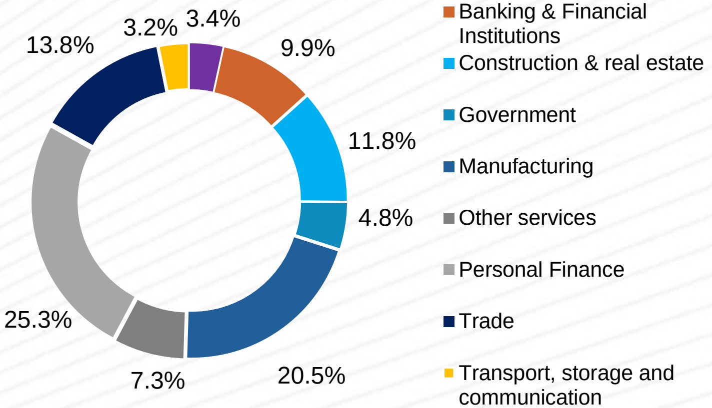
Corporate Advisory, Syndications, Treasury
- Market Risk Solutions, Trading, Cross Asset Derivatives Structuring/Execution, profit rate swaps and Wa'ad (FX & Commodities)

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

Islamic Gold Facilities

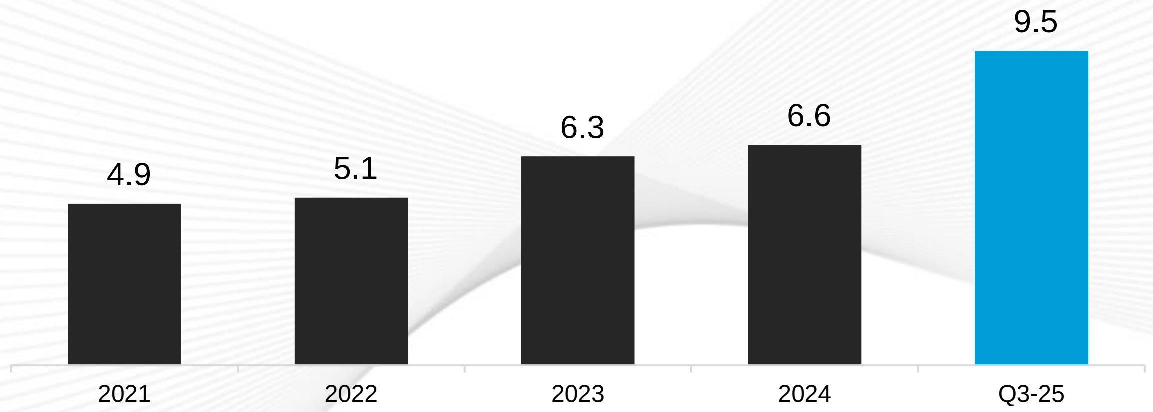
Gross Loans – Sector Breakdown

30 September 2025



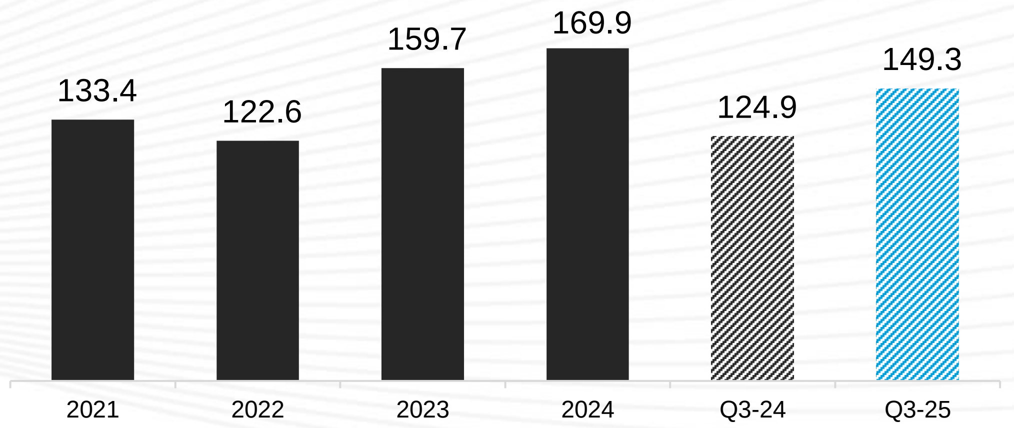
Segment Assets

AED Billion



Total Operating Income

AED Million



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]

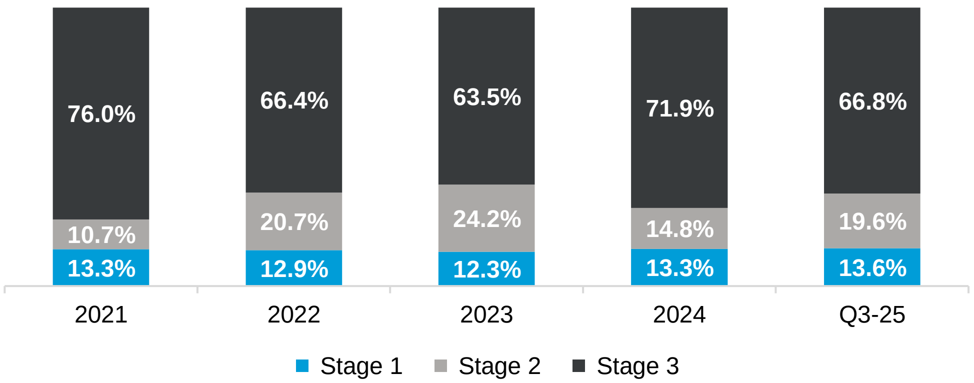
(ii) Change in risk ratings

(iii) Term structure of contracts

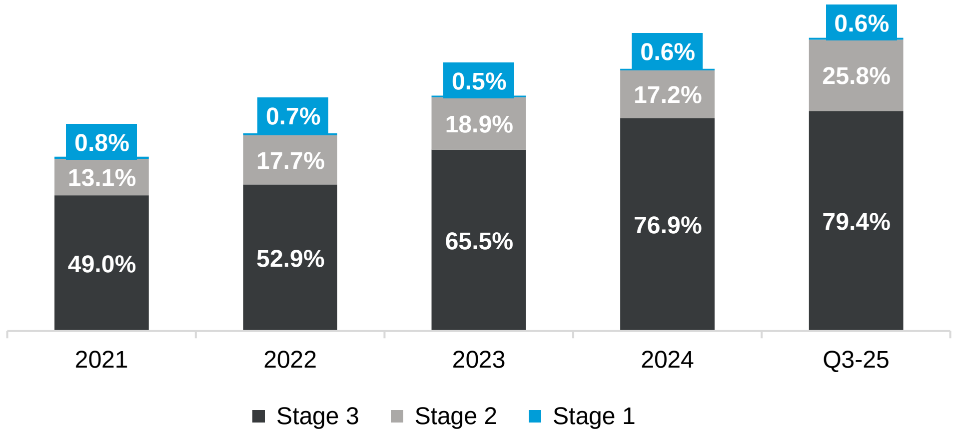
(iv) DPD changes and

(v) Moody's change in the default rates during the quarter

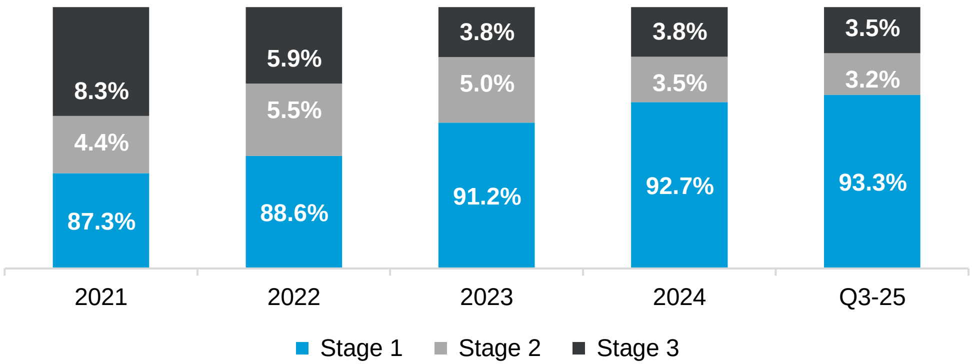
ECL Mix



ECL Rate



Exposure Mix*



** Exposure includes Loans and Advances, Acceptances, Unfunded, Due From Banks and Investments where Stage 2 & 3 mix is 6.7%. Loans & Advances including Acceptances only has a Stage 2 & 3 mix of 9.5%.*

THANK YOU!

nbf.ae

nbf
In good hands