

# INVESTOR PRESENTATION

For the year ended 31st December 2025

# 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

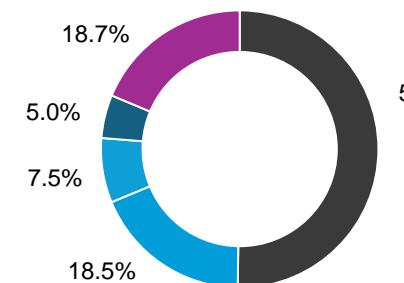
National Bank of Fujairah PJSC Overview	
<b>Establishment</b>	<ul style="list-style-type: none"> <li>National Bank of Fujairah PJSC ("NBF" or the "Bank") was established in Fujairah, UAE in 1982 by a decree issued by the Ruler of Fujairah, H.H. Sheikh Hamad bin Mohammed Al Sharqi. The bank had commenced full operations in 1984.</li> <li>NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005.</li> <li>The Bank has 878 full-time employees from 38 different nationalities, 48% of whom were female as of 31 December 2025.</li> <li>The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 43.5% as of 31 December 2025.</li> </ul>
<b>Operations</b>	<ul style="list-style-type: none"> <li>NBF serves approximately 14.3k corporate customers and 33.9k individuals via 15 branches and 76 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 (34%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (19%), (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
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 2.0%, Business Banking 1.9%, Retail Banking 1.9% and Treasury, Investment, ALM 1.2%.

Financial Highlights				
AED Mn	FY 2022	FY 2023	FY 2024	FY2025
Total Assets	47,624	51,720	60,879	69,374
Loans & Advances	26,915	27,904	32,392	37,467
Customer Deposits	35,736	38,572	45,757	50,981
Total Equity	5,850	6,567	6,856	7,750
NPL Ratio	6.9%	4.9%	5.1%	3.9%
Provisions Coverage Ratio	110.0%	120.2%	119.4%	139.0%
Loan to Deposit Ratio	75.3%	72.3%	70.8%	73.5%
Net Interest Margin	2.7%	3.3%	3.0%	2.8%
Operating Income	1,815	2,283	2,435	2,662
Net Profit before Tax	340	725	935	1,205
Tier 1 Ratio	17.4%	17.8%	15.5%	14.9%
Capital Adequacy	18.6%	19.0%	16.6%	16.0%

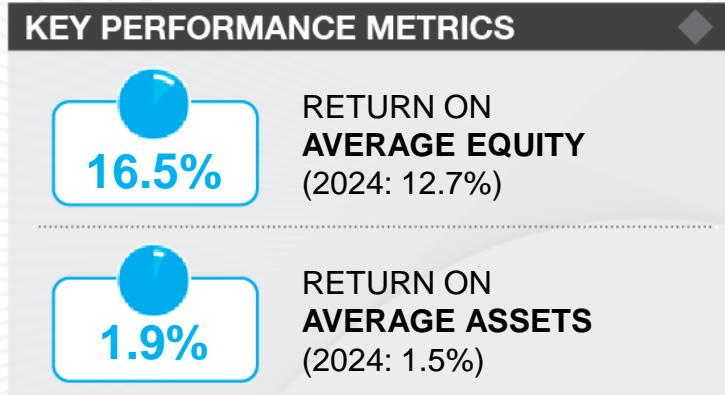
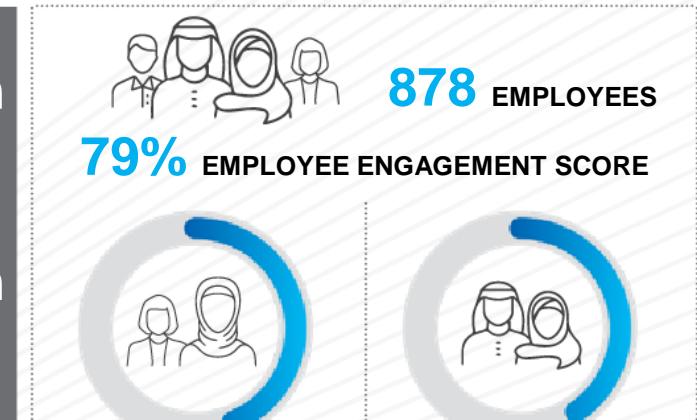
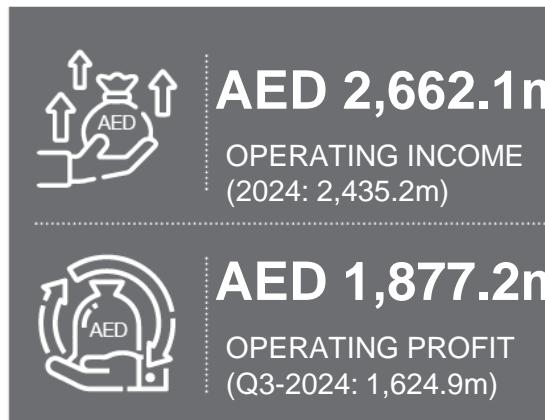
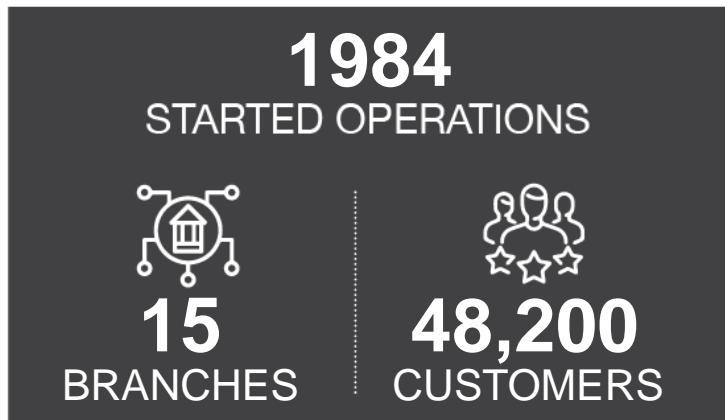
## Ownership Structure



- Department of Industry and Economy - Government of Fujairah
- Easa Saleh Al Gurg LLC
- Investment Corporation of Dubai
- Fujairah Investment Company
- Other

- 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 (50.3%),*
  - 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.**

# 2025 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH



# DIGITAL JOURNEY 2025 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 2026

## 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.

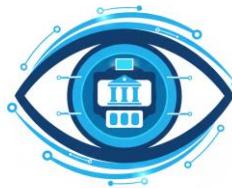
## Other Upcoming Digital Initiatives



- 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.
- 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 2026

## 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** – 12 new sites launched, 6 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 has commenced its operations.

## 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



## 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.

Started gap analysis and integration of Climate Risk in to Enterprise Risk .

### Sustainable Finance

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

NBF has grown its ESG Investments to AED 780 Million in 2025 from AED 735 Million in 2024.

Sustainability assessment of over 2,190 customers completed as a part of the credit appraisal process.

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

# NBF STRENGTHENING STRATEGIC PARTNERSHIPS



## STRATEGIC PARTNERSHIPS



Strategic partnership with Yubi



Collaboration with Almoe Group.



Collaboration with Muller & Phipps ME Group.



Strategic partnership with Trademark Group of Companies



Strategic partnership with Finesse Global



Citi have successfully concluded a Precious Metals Consignment Agreement



Malabar Gold & Diamonds



FGT Group / TASK MI General Trading LLC



LuLu Exchange



Partnered with CyberKnight Technologies

# COMMUNITY PRESENCE AND ENGAGEMENT



## CUSTOMER AND PEOPLE EVENTS



Innovation and collaboration continue to spark meaningful conversations at [#GITEXGLOBAL](#) 2025.



*NBF Knowledge Series: "Navigating Change, Powering Growth" in partnership with Dubai Airport Freezone - DAFZ.*



*Eid Al Etihad Celebration*



*UAE Flag Day Celebration*



*NBF Fujairah Run organized in partnership with the UAE Ministry of Sports and our valued sponsors and partners*

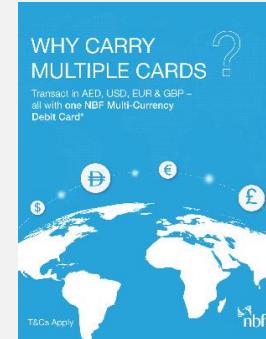


# COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS

## PRODUCT CAMPAIGNS



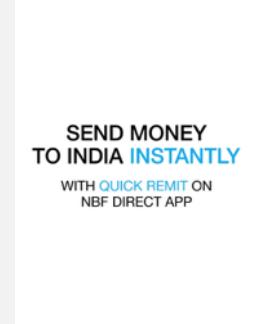
CASA Joining Bonus



NBF Multi-currency Debit Card



GITEX 2025



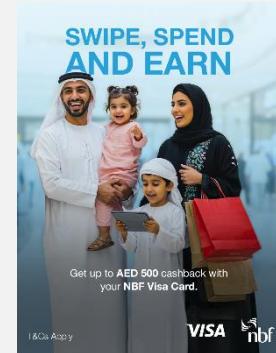
Quick Remit



Spend & Win Campaign



NBF Run 2025



Swipe, Spend and Earn Campaign



NBF ART 2025-26



Trade Guarantee Campaign



Business Banking CASA Campaign

# COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



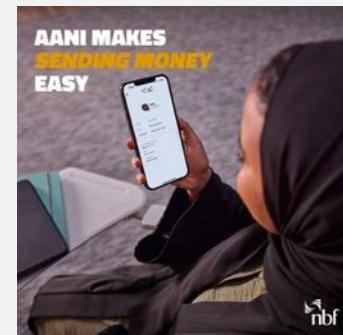
## AWARENESS & ENGAGEMENT



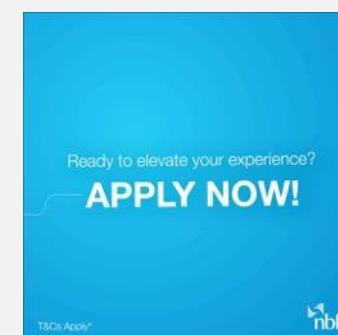
UBF Fraud Awareness



Risk Awareness

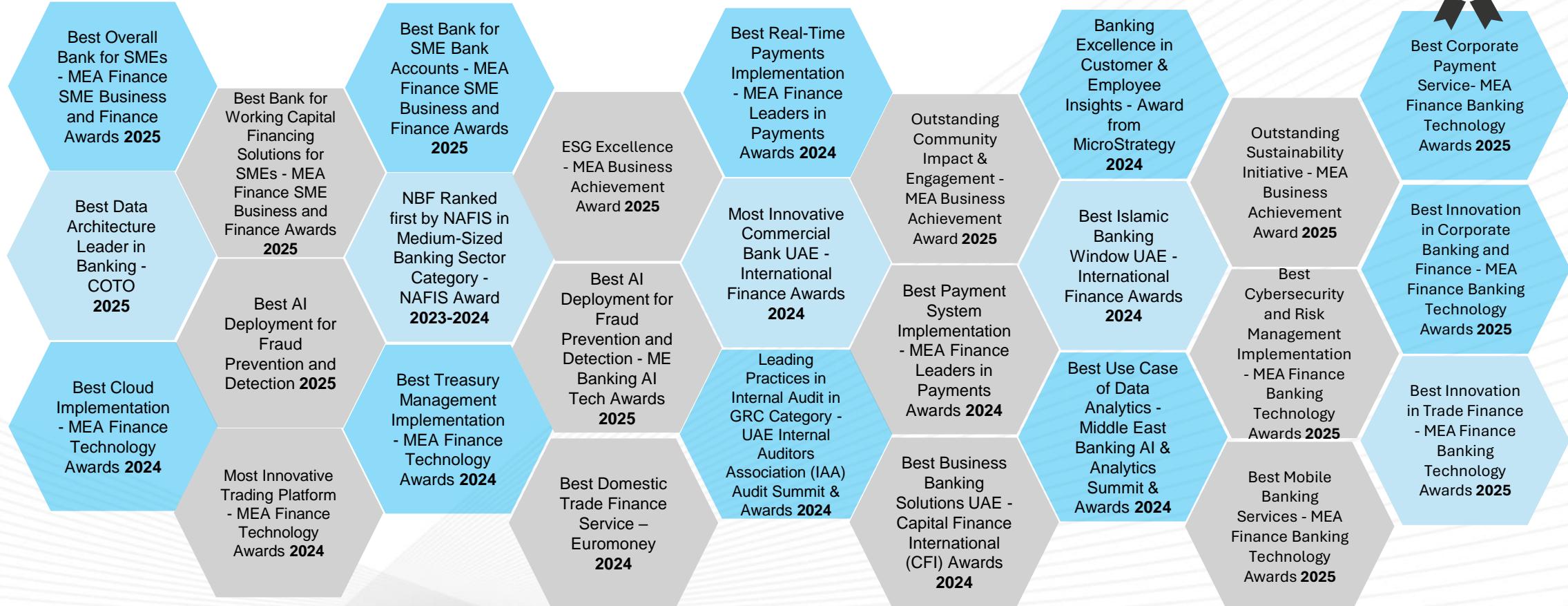


AANI Payment Solution



Always-on

# AWARDS AND RECOGNITION



2025 MEA Business Achievement Award

MEA Finance Banking Technology Awards 2025

# ENHANCING PHYSICAL AND DIGITAL FOOTPRINTS



## OUTDOOR MEDIA CURRENTLY LIVE

CASA Business  
Fujairah



CASA Business Campaign  
Dubai Al Khail Road



Emerging Business Startup  
Sheikh Zayed & Um Suqeim



Trade Guarantee Campaign  
Sheikh Zayed & Wafi



Joining Bonus  
Sheikh Zayed & Hessa Street



Islamic Banking  
Wafi Digital

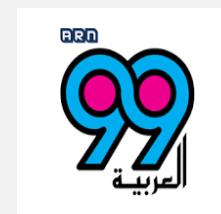


## RADIO PRESENCE

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)



**CITY 101.6 (Hindi)**  
**city 1016**



AL  
ARABIYA  
99 (Arabic)  
Dubai Eye (English)



RAK Radio  
(Arabic)

# NBF'S OUTLOOK



NBF recorded its best ever net profit before tax of AED 1.3 billion compared to AED 934.8 million in 2024 translating into a year-on-year growth of 41.7%. Further, NBF posted a record net profit after tax of AED 1.2 billion for the year compared to AED 850.1 million in 2024. Moreover, improvement in impairment provisions and careful management of costs and cost of risk, also contributed to this robust set of results. These results show the bank's continued momentum on quality business growth and effective asset and liability management amidst global and regional uncertainties. A challenging geopolitical environment coupled with volatile commodities and oil prices have tested the growth environment for all banks.

Throughout 2025, NBF has been honored with a number of prestigious industry awards and endorsements, further underscoring NBF's well embedded culture of exceptional financial service and customer centricity. Our environment, social and governance ('ESG') agenda is on track, and we are incorporating this into all aspects of our business and governance.

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.

Benefiting from the UAE economy poised to expand 4.7 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 2026 and beyond."

NBF is uniquely positioned to play a significant role in the growing global economy. Benefiting from this momentum, the bank remains confident about the future, optimistic about the opportunities ahead, and committed to delivering value and achieving its strategic objectives. NBF is dedicated to strengthening its franchise and brand, driving strategic growth, and continuing to support its customers and partners in achieving outstanding outcomes. The bank is equally focused on delivering attractive returns to its valued 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 AlShaqi  
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

Interim 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

Chief Human Resources  
Officer

Head of Credit

Head of Financial  
Institutions

Chief Financial Officer

Head of Islamic Banking

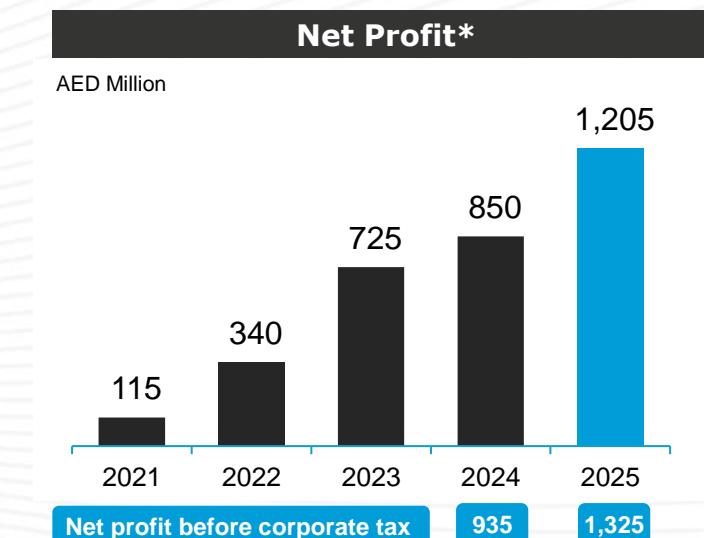
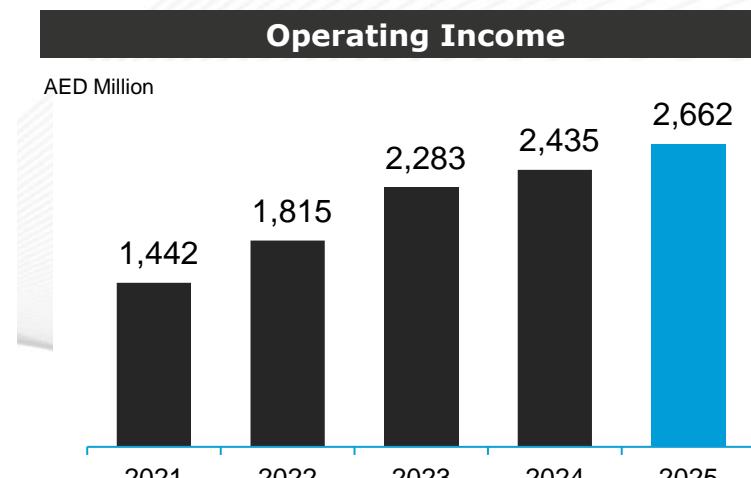
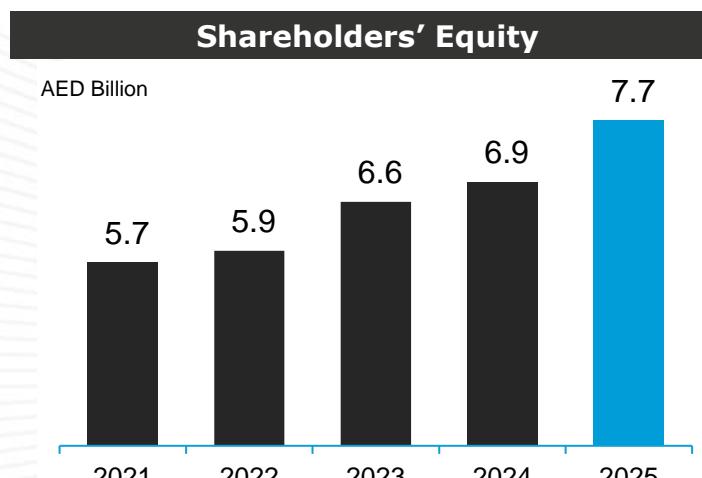
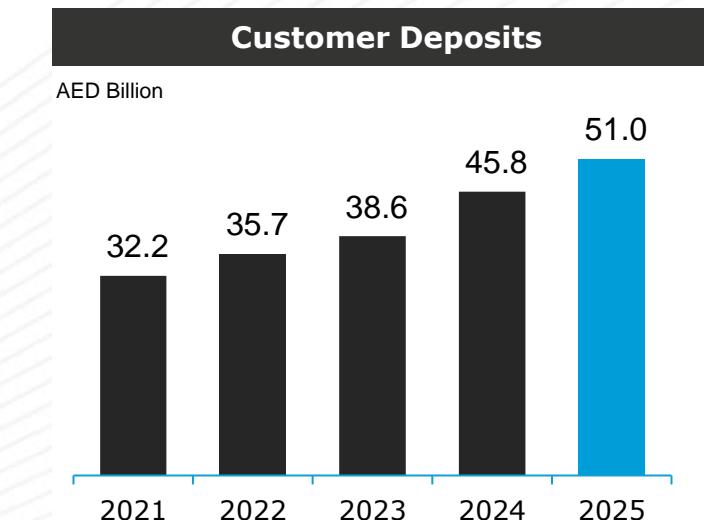
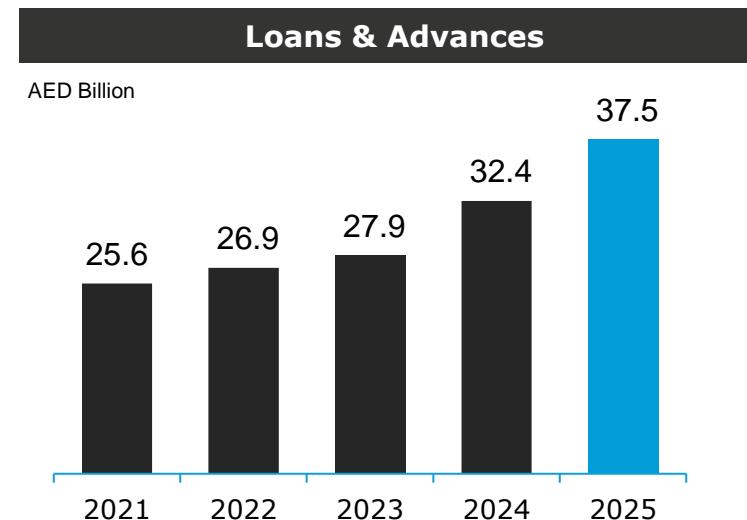
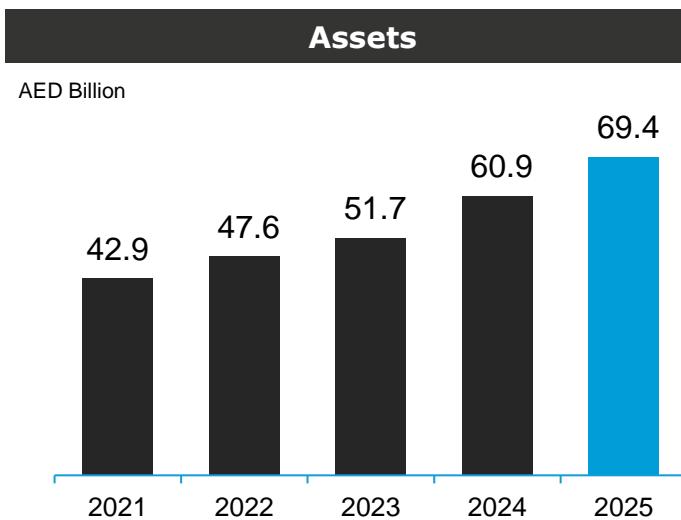
Head of Legal

Head of Corporate  
banking

# FINANCIAL OVERVIEW

The background of the slide features a subtle, abstract design. It consists of a series of fine, light-colored lines that radiate from the bottom left corner towards the top right. These lines are slightly curved and vary in intensity, creating a sense of depth and motion. The overall effect is clean and modern, suggesting themes of technology, finance, and innovation.

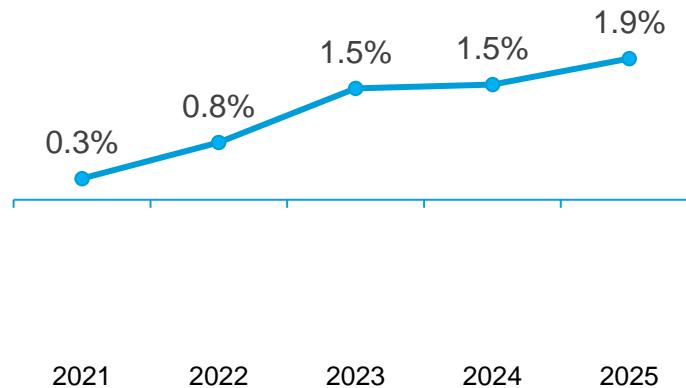
# KEY FINANCIALS AT A GLANCE



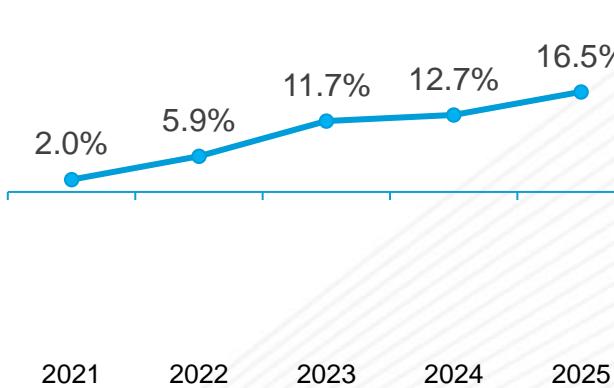
\*Net Profit for 2024 is after corporate tax at 9% applicable from 2024.

# KEY PERFORMANCE INDICATORS AT A GLANCE

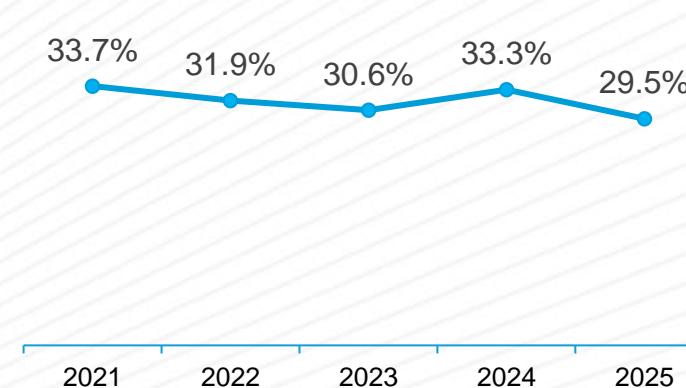
## Return on Average Assets



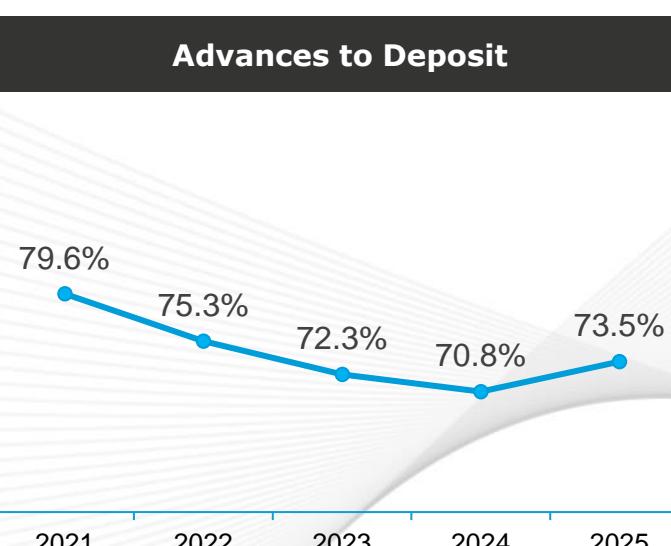
## Return on Average Equity



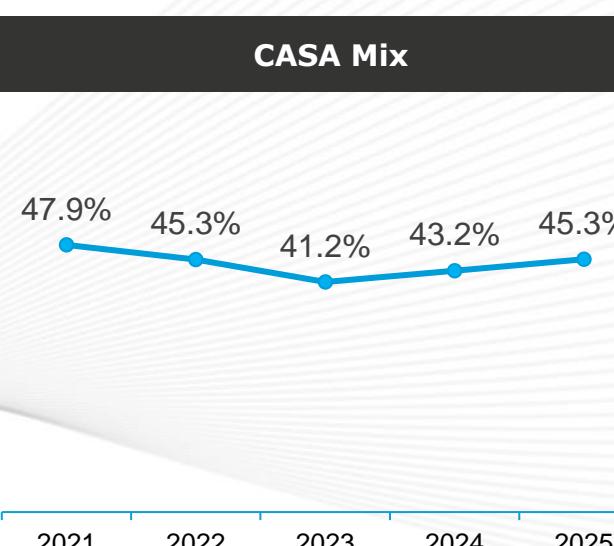
## Cost to Income Ratio



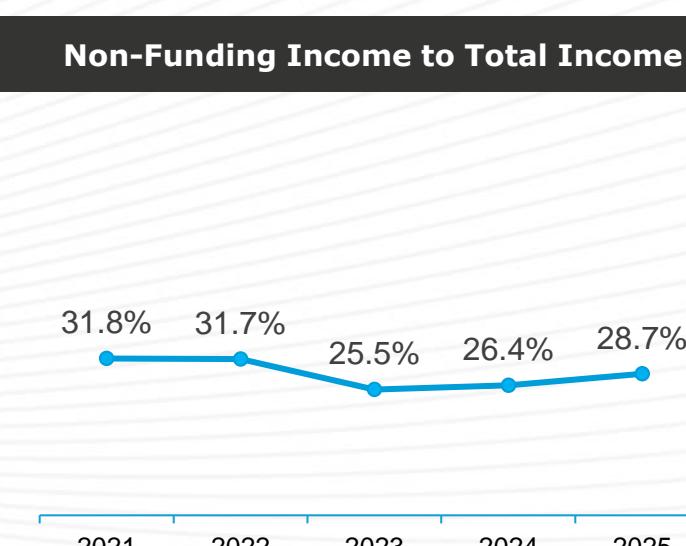
## Advances to Deposit



## CASA Mix



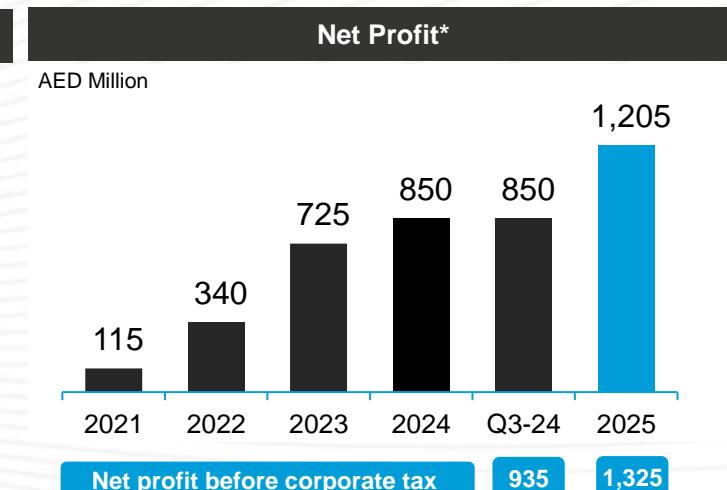
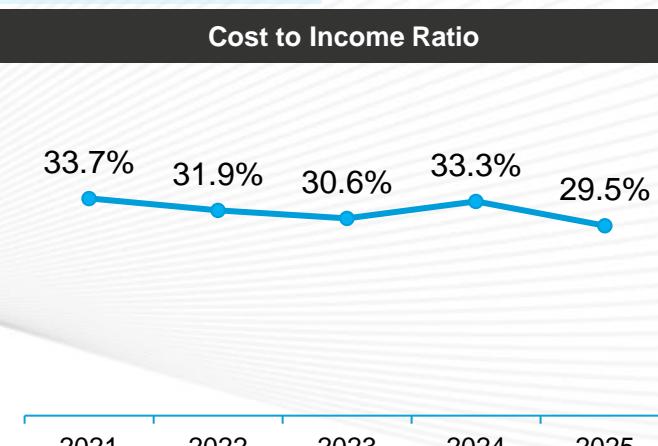
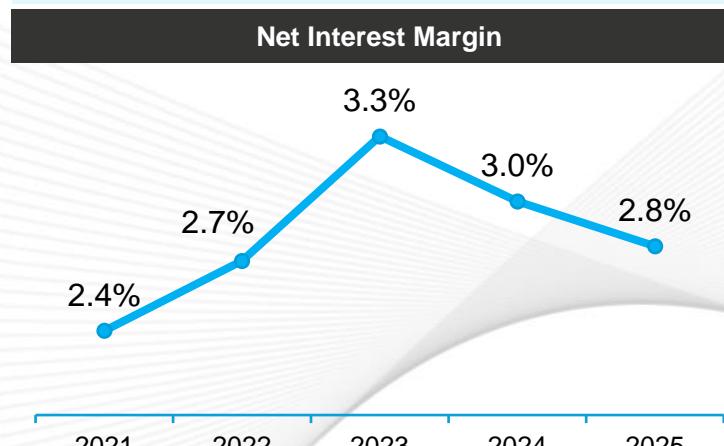
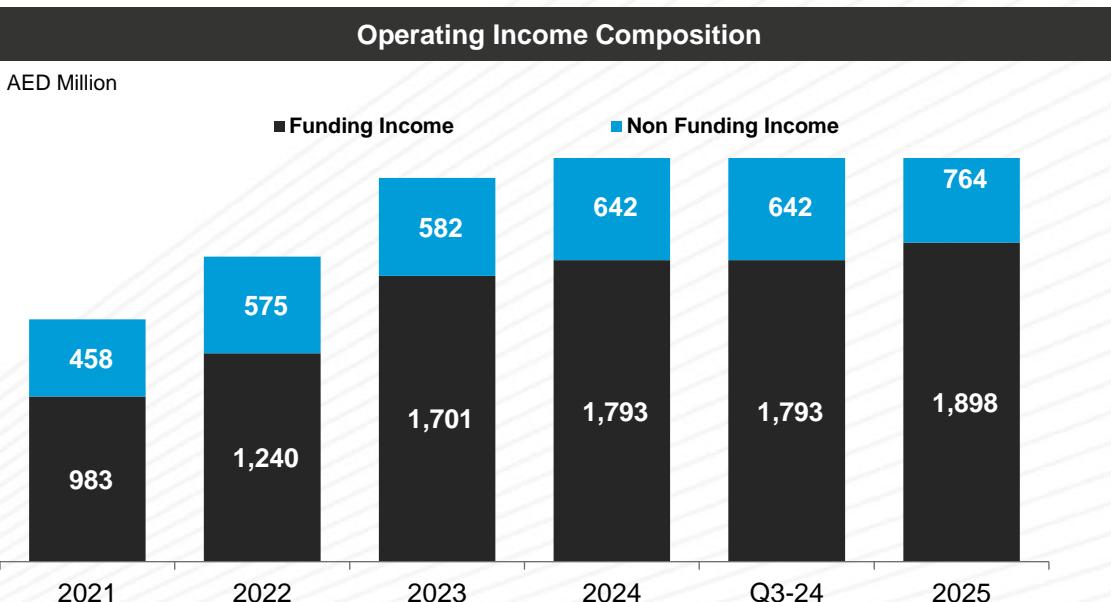
## Non-Funding Income to Total Income



# OPERATING PERFORMANCE

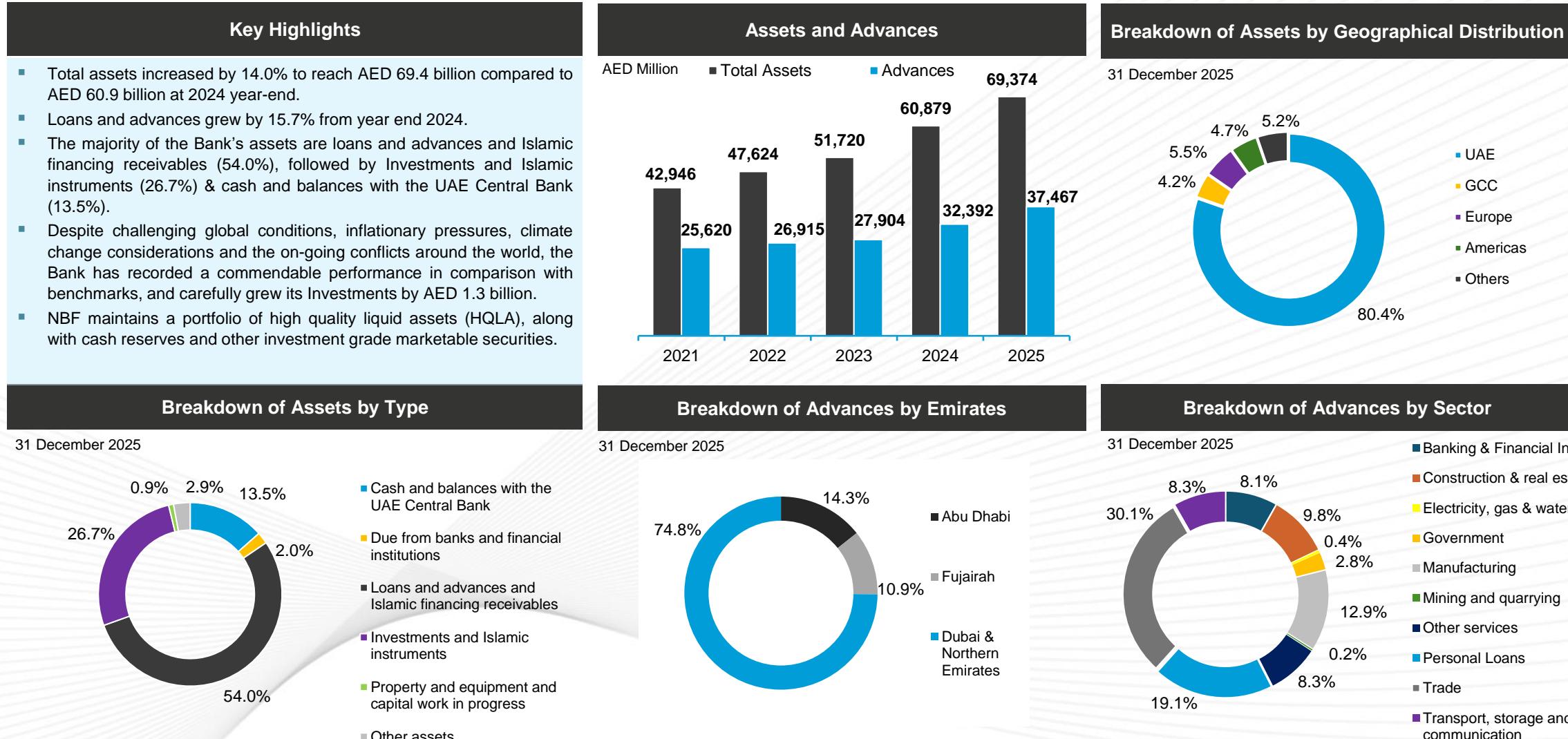
## Key Highlights

- NBF has achieved its record set of results surpassing the net profit milestone of AED 1 billion, for the first time in our 43-year history, with robust improvement across all performance metrics. The results particularly demonstrate our resilience, the efficacy of our strategies focused on long term sustainable growth and the adaptability of the NBF franchise to navigate through the ever-changing environment and emerge stronger than ever.
- NBF's cost to income ratio improved to 29.5% 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 2025 demonstrating NBF's effective ALM strategies in the falling interest rates environment.



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

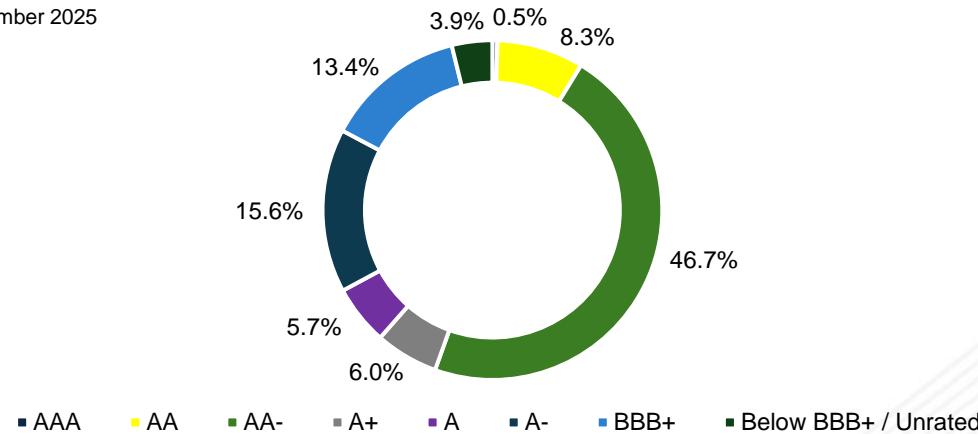
# ASSETS COMPOSITION



# INVESTMENT AND ISLAMIC INSTRUMENTS

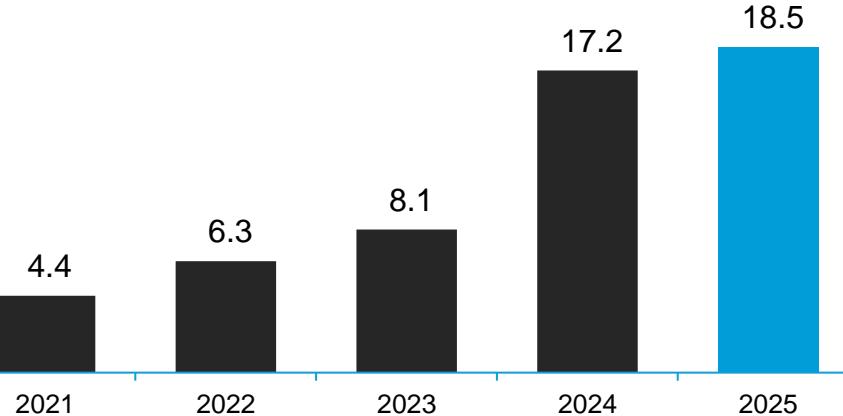
## Investments and Islamic Instruments by Ratings\*

31 December 2025



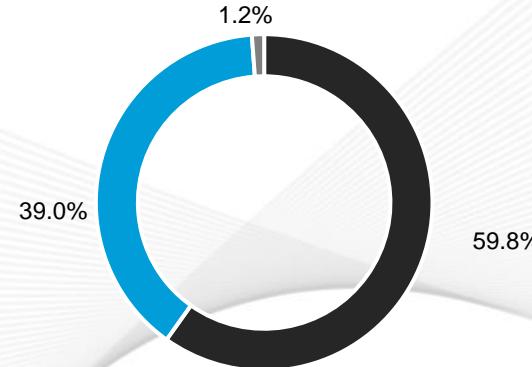
## Investments and Islamic Instruments\*\*

AED Billion



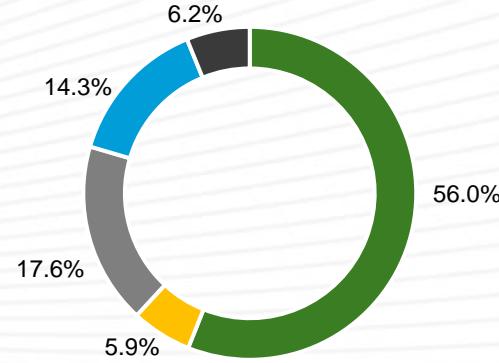
## Investments and Islamic Instruments by Type

31 December 2025



## Investments and Islamic Instruments by Geography

31 December 2025



■ Government   ■ Banks and Financial Institutions   ■ Others

■ UAE   ■ GCC   ■ Europe   ■ Americas   ■ Others

\* 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 2025 & 2024 (previously reported under Cash and Balances with UAE Central Bank)

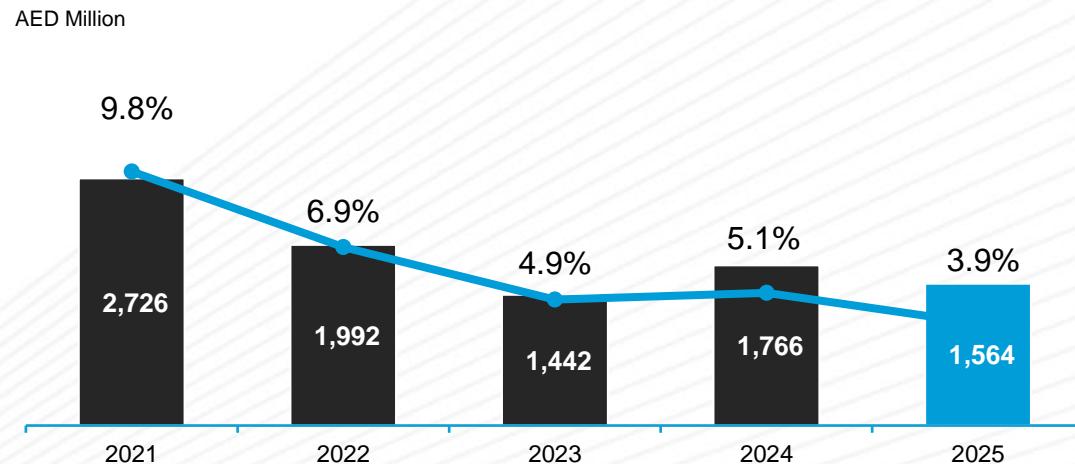
# ASSET QUALITY

## Key Highlights

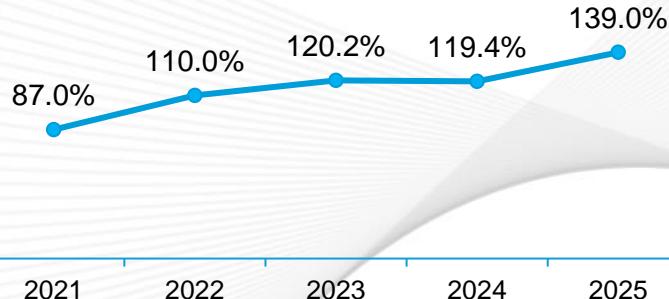
NBF continues to strengthen the credit underwriting standards and risk appetite to reflect the dynamic operating environment.

- Aggregate Stage 2 and Stage 3 Loans and Advances (including Acceptances) mix improved to 7.8% from 10.5% at 2024 end.
- NPL ratio improved to 3.9% from 5.1% at 2024 end, whilst the cost of risk improved to 1.5%.
- Provisions coverage ratio maintained at 139.0%, 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.

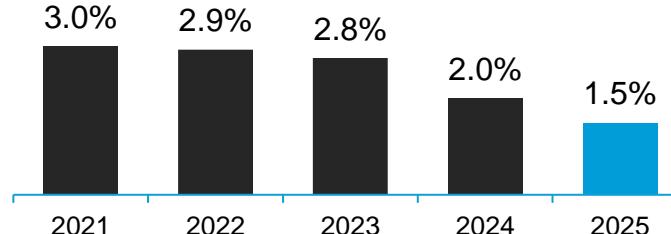
## Non-Performing Loans & NPL Ratio



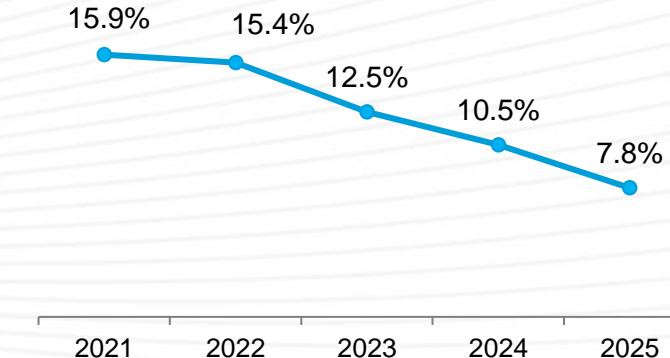
## Coverage ratio



## Cost of Risk



## Stage 2 and Stage 3 Mix\*



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

# LIQUIDITY

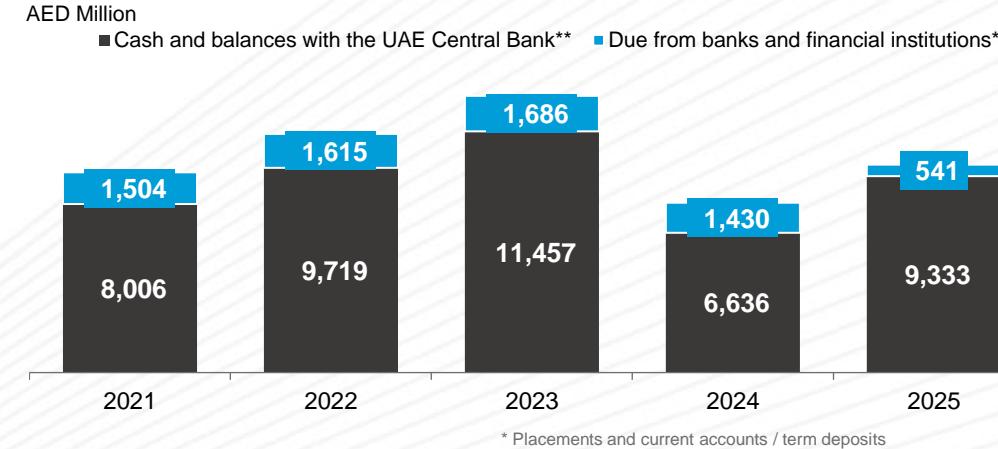
## Key Highlights

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

	2023	2024	2025
Pure AD Ratio	72.3%	70.8%	73.5%
Eligible Liquid Asset Ratio	28.3%	29.9%	30.5%
Lending to Stable Resources Ratio	67.4%	67.4%	68.9%

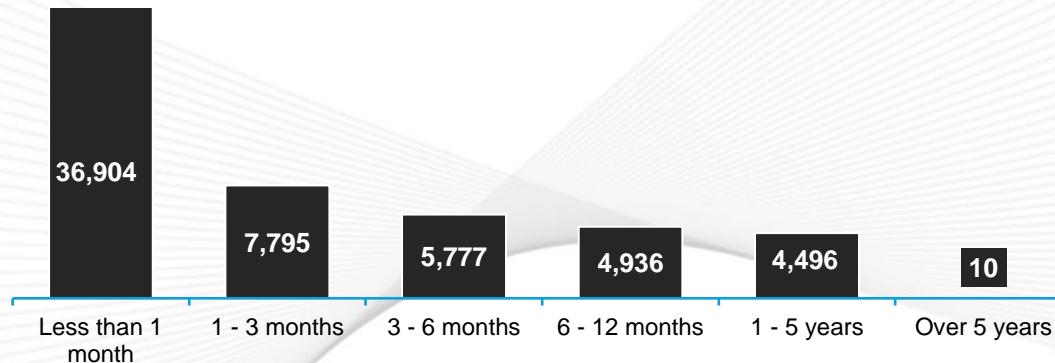
- NBF is fully compliant with guidelines set by the Central Bank of the UAE and the Bank complies with Basel III requirements.

## Liquid Assets



## Contractual Funding Maturity Profile

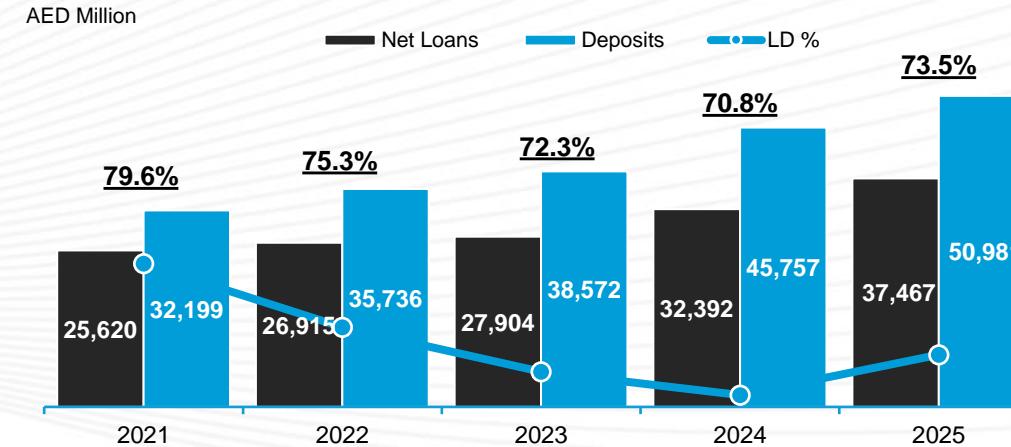
31 December 2025, AED Million



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 79.7% and 86.0%, respectively.

## Net Loan to Deposit Ratio (%)

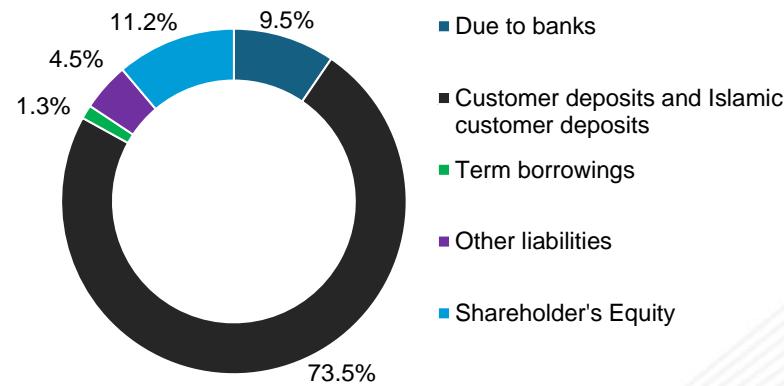


\*\* CBUAE M-bills have been reclassified as a part of Investments for the period of 2025 & 2024 (previously reported under Cash and Balances with UAE Central Bank)

# FUNDING PROFILE

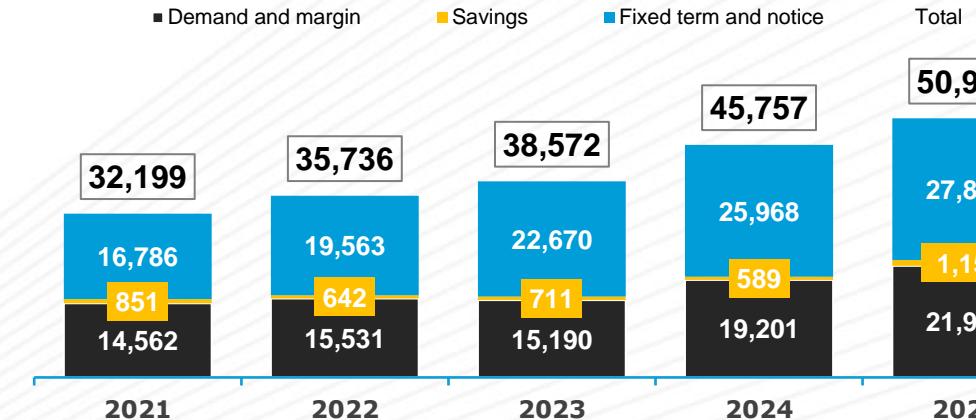
## Funding Mix

31 December 2025



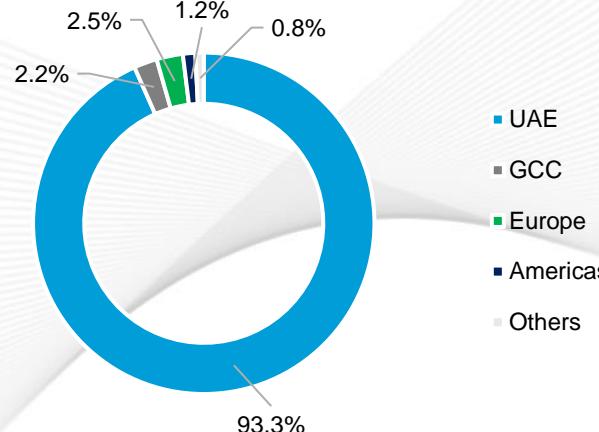
## Customer Deposits

AED Million



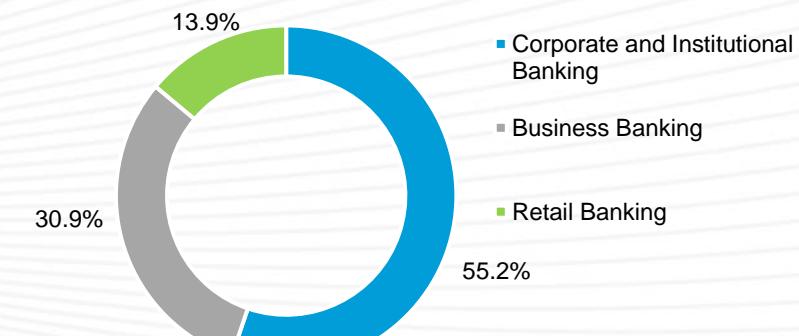
## Customer Deposits by Geographical Distribution

31 December 2025

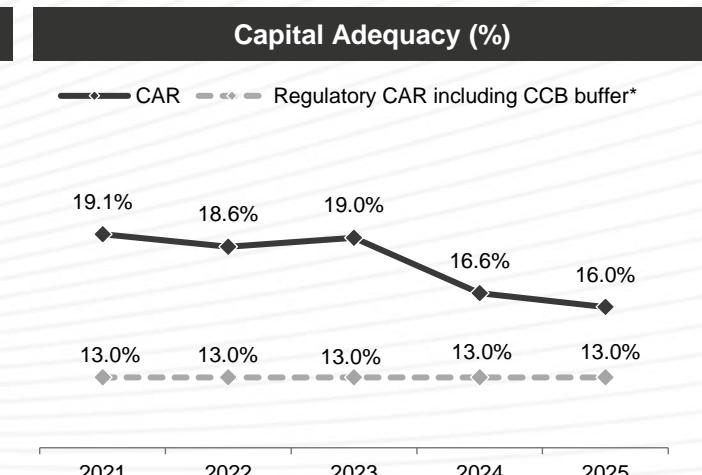
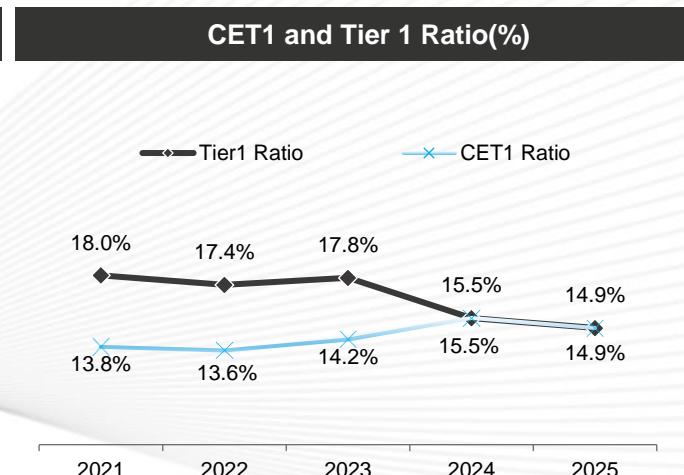
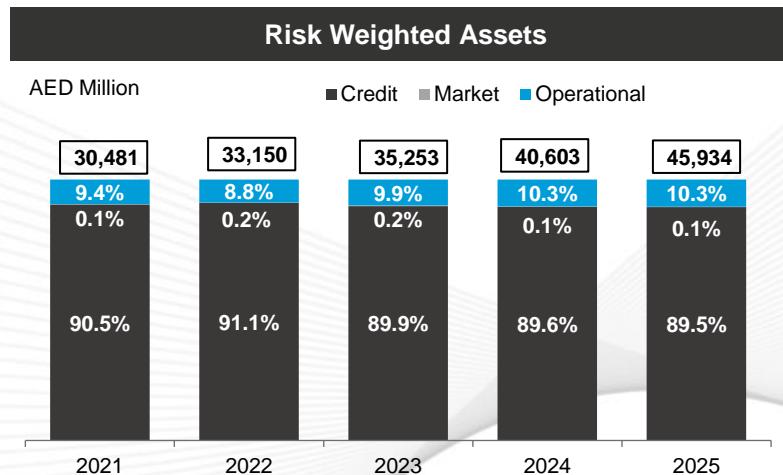
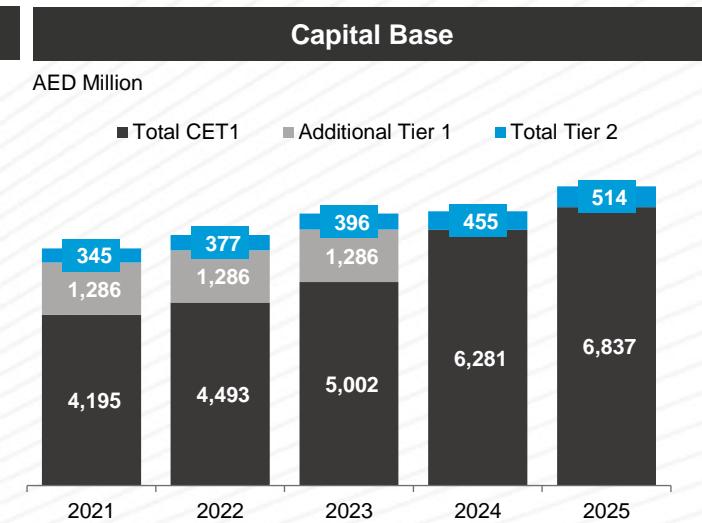
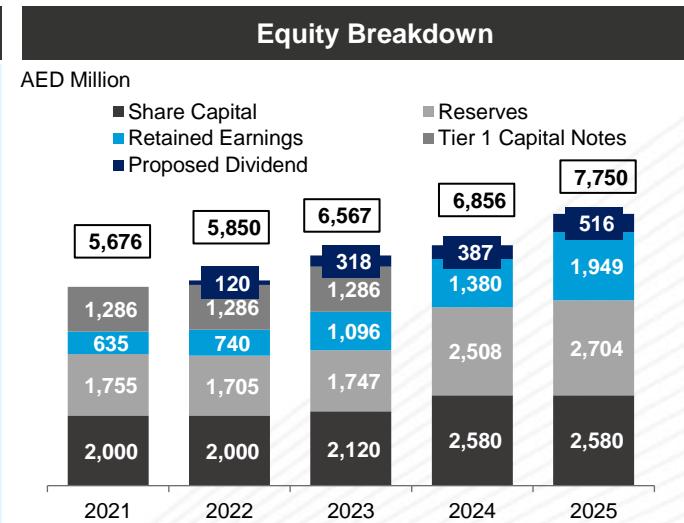
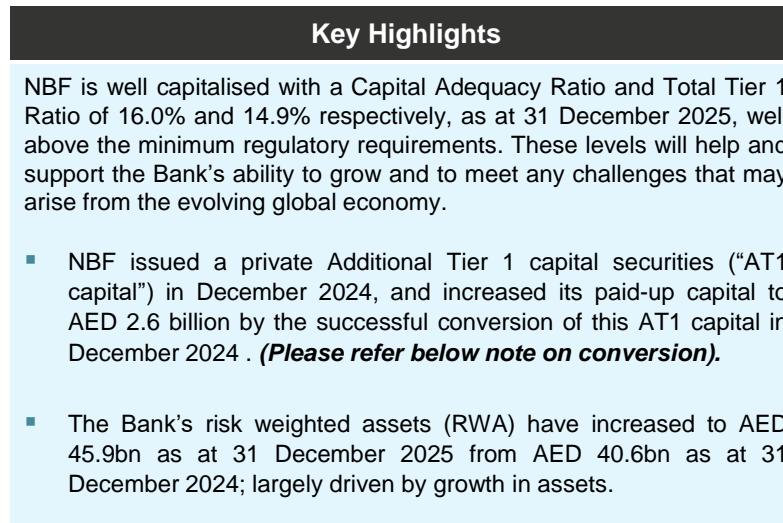


## Customer Deposits by Segment

31 December 2025



# STRONG CAPITALISATION



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

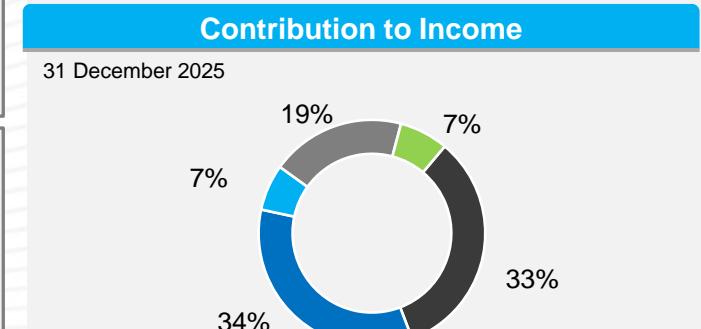
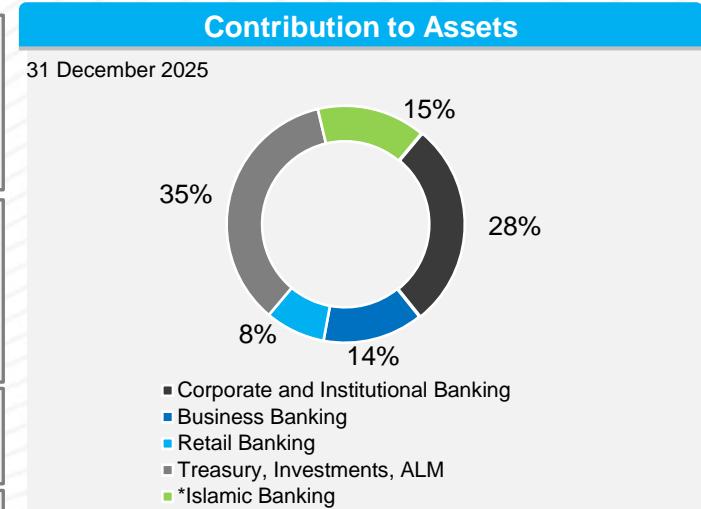
# BUSINESS OVERVIEW

# OVERVIEW OF BUSINESS SEGMENTS

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

Corporate and Institutional Banking	<ul style="list-style-type: none"> <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>
Business Banking	<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>
Retail Banking	<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>
Treasury, Investments, ALM and Other	<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>
Islamic Banking	<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**



\* Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.0%, Business Banking 1.9%, Retail Banking 1.9% and Treasury, Investment, ALM 1.2%.

\* Islamic Banking asset composition includes Corporate and Institutional Banking 4.6%, Business Banking 1.1%, Retail Banking 2.1% and Treasury, Investment and ALM 7.2%.

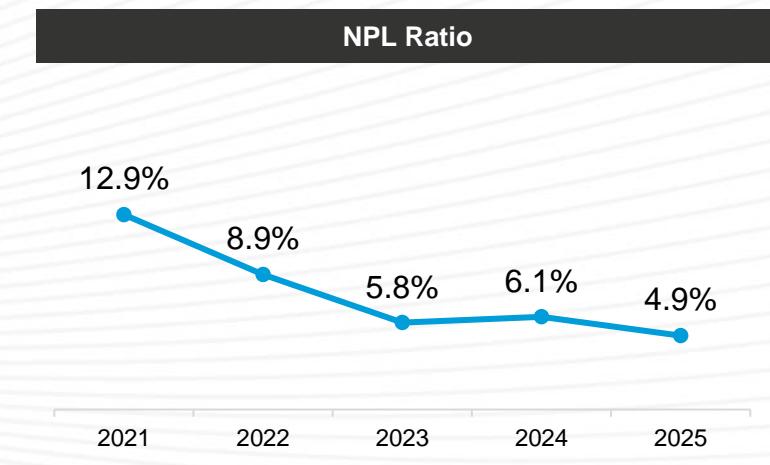
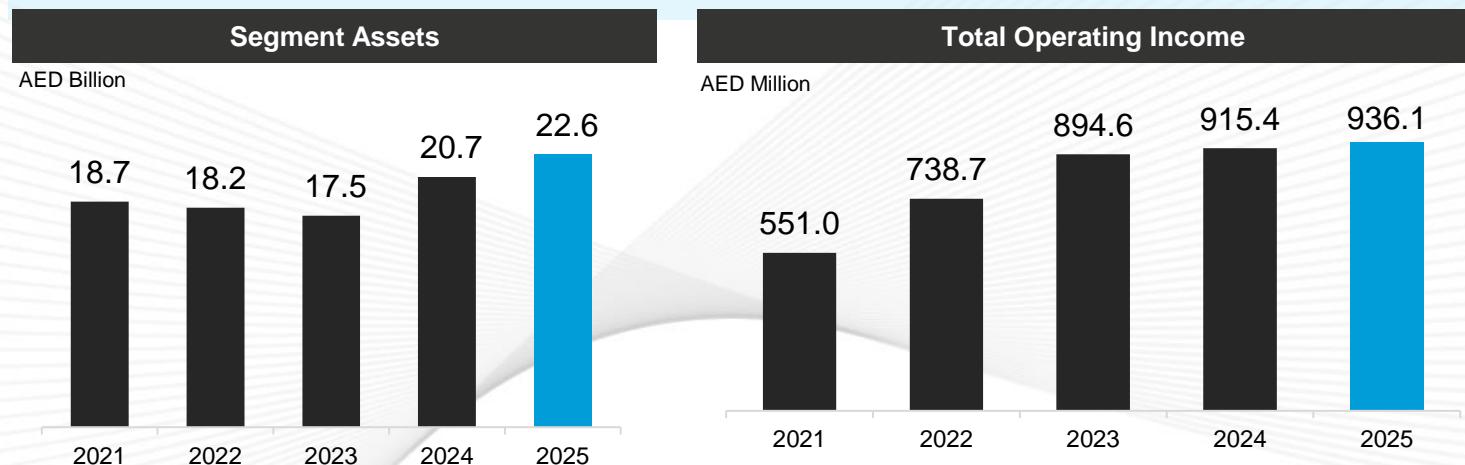
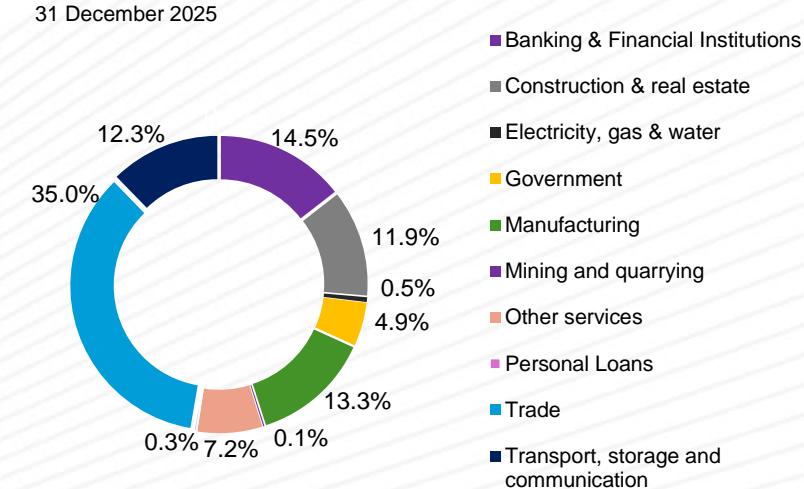
# CORPORATE AND INSTITUTIONAL BANKING

### 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



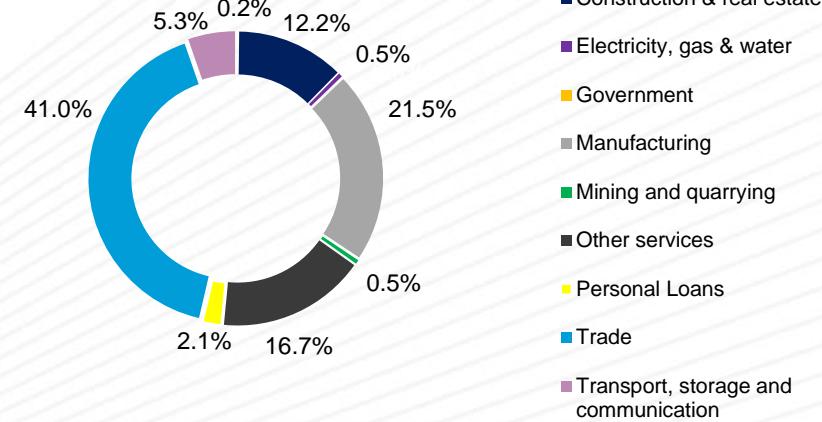
# BUSINESS BANKING

## Overview

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

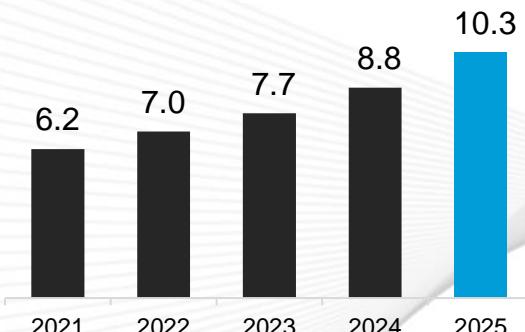
## Gross Loans – Sector Breakdown

31 December 2025



## Segment Assets

AED Billion



## Total Operating Income

AED Million



## NPL Ratio



# RETAIL BANKING

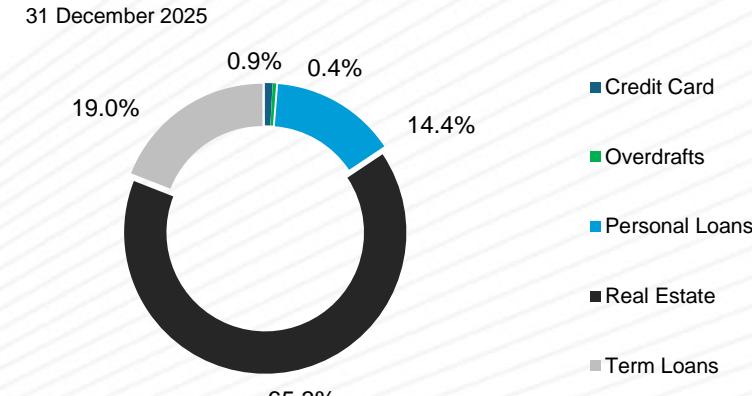
## Overview

- 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 (Al Samy) 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.

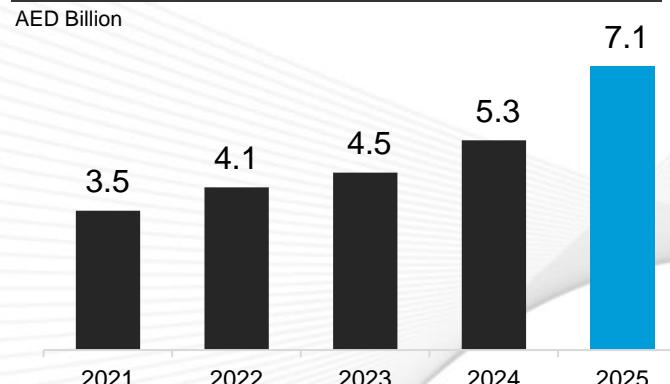
■ **The principal retail client products and services offered by the Bank include:**

- 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

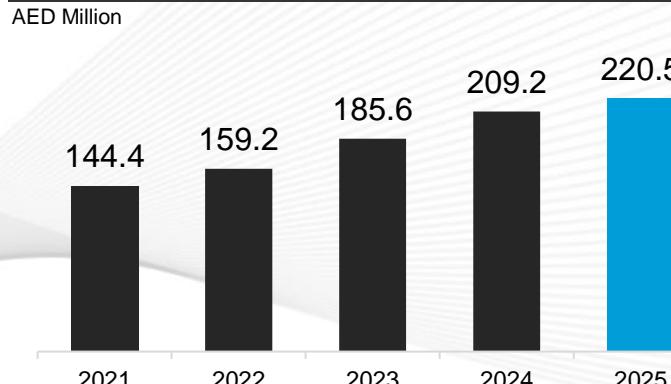
## Gross Loans – Product Mix



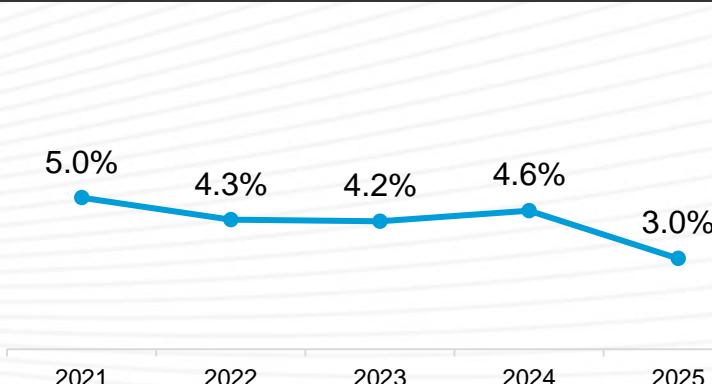
## Segment Assets



## Total Operating Income



## NPL Ratio



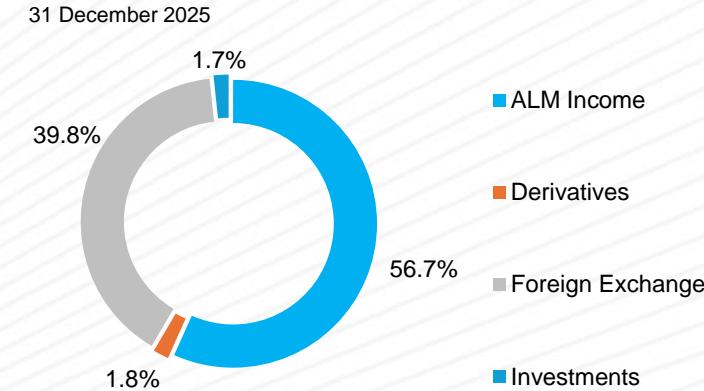
# TREASURY, ALM AND OTHER

## 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.

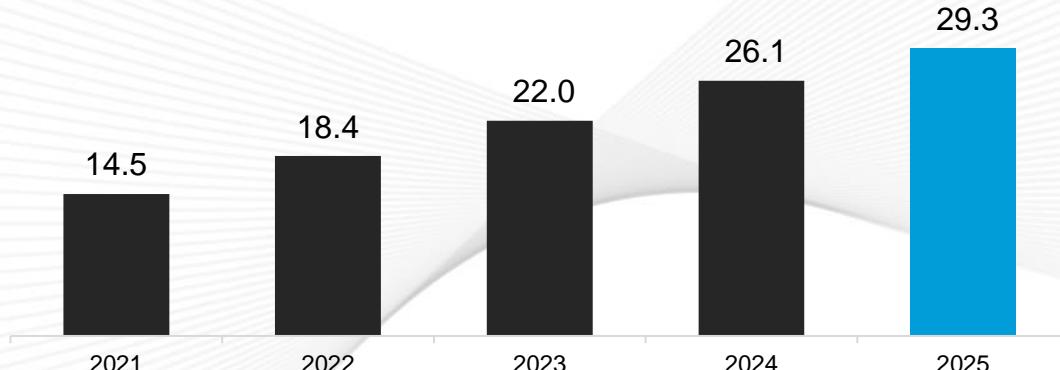
- Trading & Market Risk Solutions**
  - Provision of efficient & competitive FX Pricing Solutions for NBF Clients through diverse channels.
  - Structuring & Execution of bespoke cross asset market risk solutions for NBF Clients.
  - Automation & Digitalization of market services to optimise efficiency 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



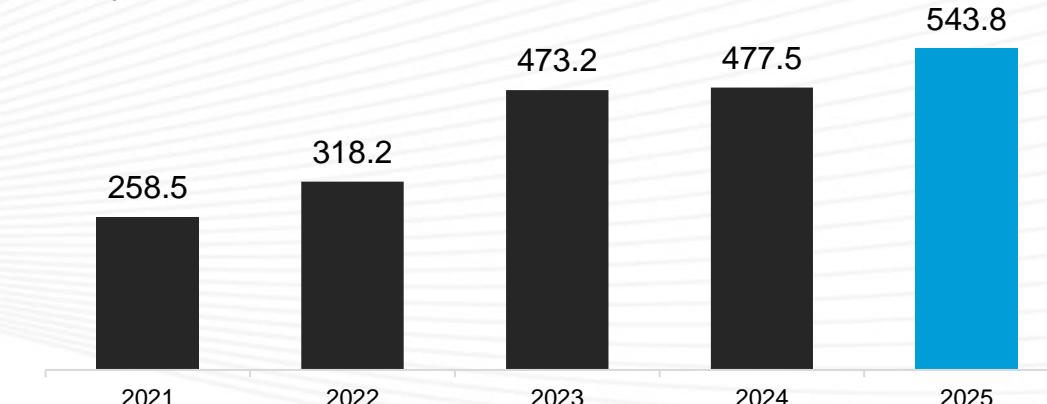
## Segment Assets

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)

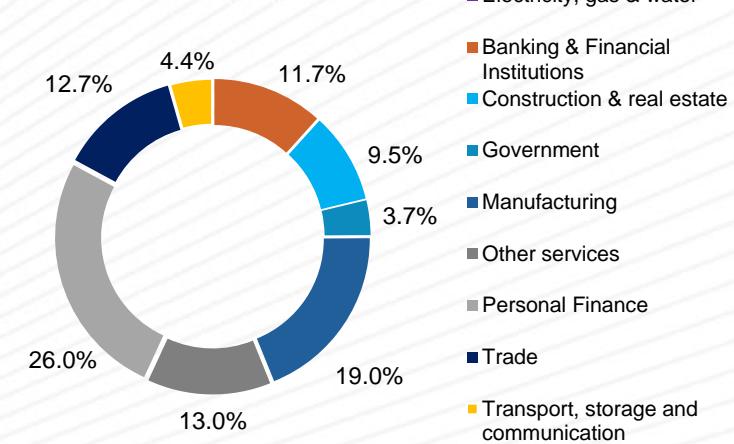
### Transaction Banking

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

### Islamic Gold Facilities

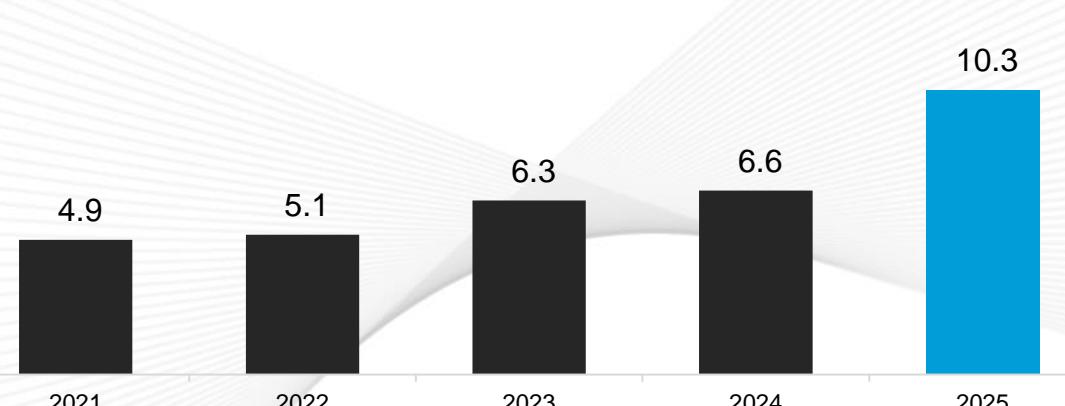
## Gross Loans – Sector Breakdown

31 December 2025



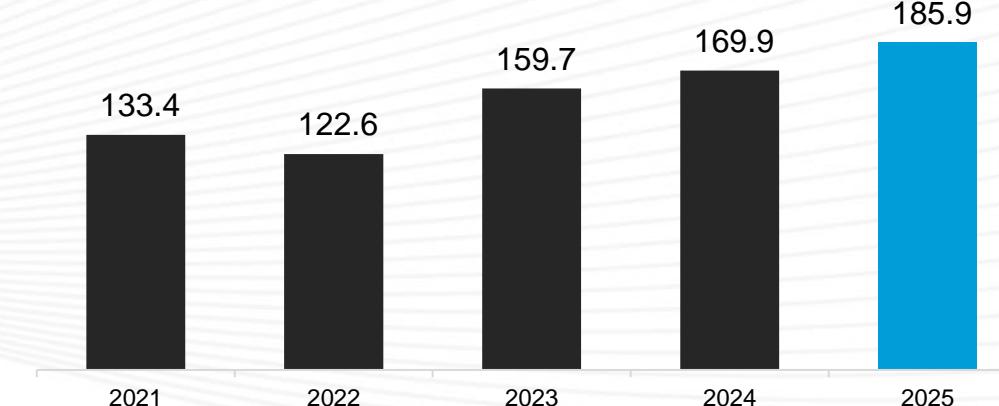
## Segment Assets

AED Billion



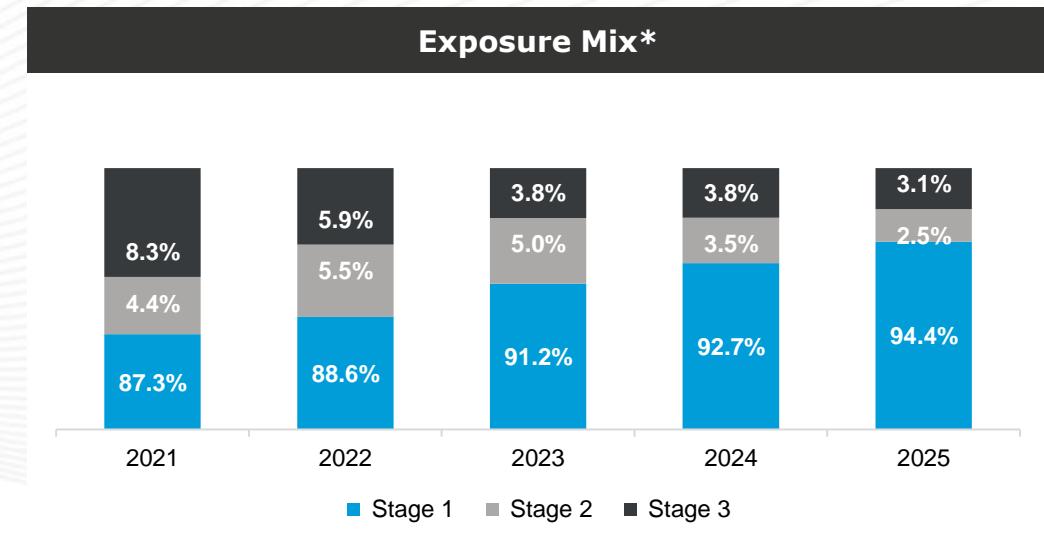
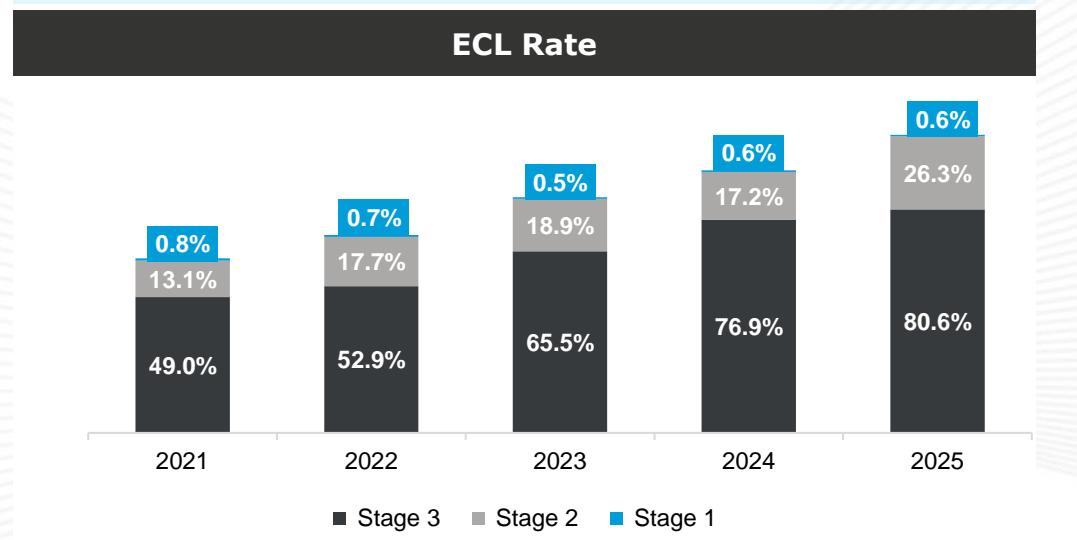
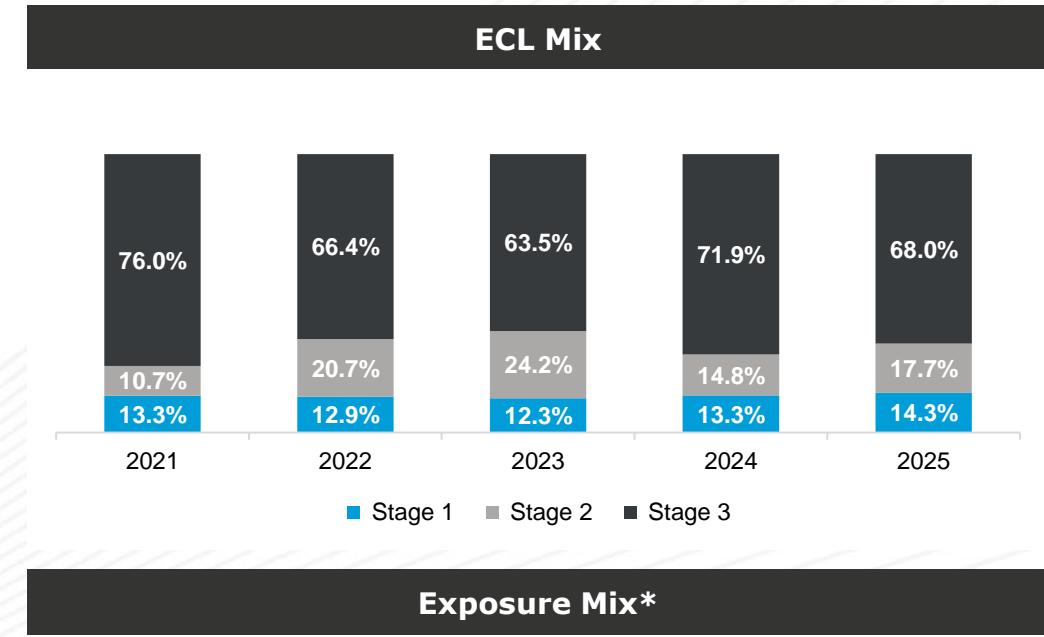
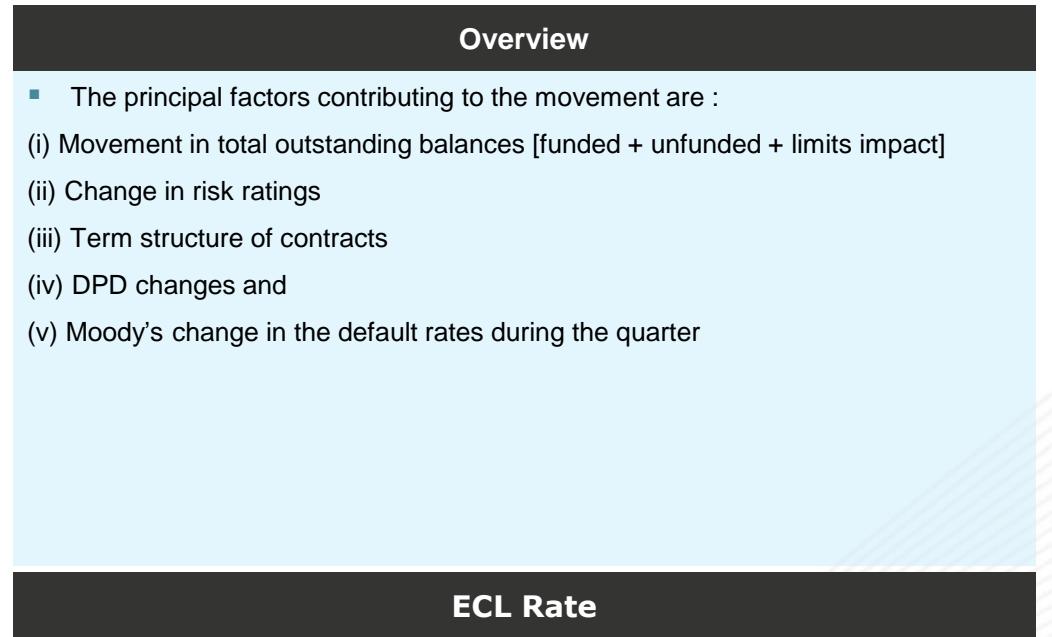
## Total Operating Income

AED Million



# APPENDIX

# IFRS 9 – EXPOSURE AND ECL MIX



\* Exposure includes Loans and Advances, Acceptances, Unfunded, Due From Banks and Investments where Stage 2 & 3 mix is 5.6%. Loans & Advances including Acceptances only has a Stage 2 & 3 mix of 7.8%.

# THANK YOU!

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