INVESTOR PRESENTATION

For the period ended 30th June 2026

nbf.ae

nbf
In good hands

DISCLAIMER

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TABLE OF CONTENTS

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NBF

AN OVERVIEW

OVERVIEW OF NATIONAL BANK OF FUJAIRAH

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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. ▪ NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005. ▪ The Bank has 917 full-time employees from 40 different nationalities, 48% of whom were female as of 30 June 2026. ▪ The bank is fully committed towards the development and promotion of Emiratisation. The bank’s Emiratisation percentage was 42.5% as of 30 June 2026.
Operations	▪ NBF serves approximately 15.2k corporate customers and 34.6k individuals via 15 branches and 77 ATM/CDM units in the UAE.
Business Segments	▪ The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (26.9%), (ii) Business Banking (35.7%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (23.0%), (iv) Retail Banking (5.7%) and (v) *Islamic Banking (8.7%).
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	July 2026	**Baa1**	**Stable**
S&P Global	July 2026	**BBB+**	**Stable**
Capital Intelligence	August 2025	**A-**	**Stable**

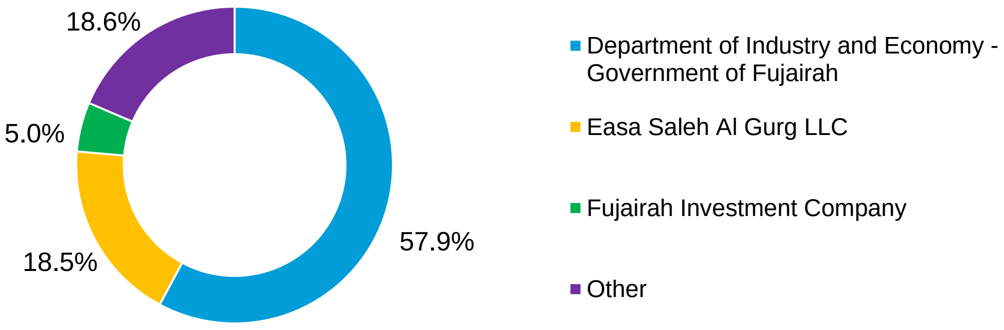
***Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.2%, Business Banking 2.1%, Retail Banking 1.9% and Treasury, Investment, ALM 2.5%.**

Financial Highlights

AED Mn	FY 2023	FY 2024	FY 2025	H1-26
Total Assets	51,720	60,879	69,374	**71,178**
Loans & Advances	27,904	32,392	37,467	**36,141**
Customer Deposits	38,572	45,757	50,981	**51,708**
Total Equity	6,567	6,856	7,750	**7,855**
NPL Ratio	4.9%	5.1%	3.9%	**3.9%**
Provisions Coverage Ratio	120.2%	119.4%	139.0%	**151.5%**
Loan to Deposit Ratio	72.3%	70.8%	73.5%	**69.9%**
Net Interest Margin	3.3%	3.0%	2.8%	**2.8%**
Operating Income	2,283	2,435	2,662	**1,381**
Net Profit before Tax	725	935	1,205	**689**
Tier 1 Ratio	17.8%	15.5%	14.9%	**16.3%**
Capital Adequacy	19.0%	16.6%	16.0%	**17.4%**

Ownership Structure

30 June 2026



As of 30th June 2026, The Government of Fujairah held 63.0% of NBF’s share capital, collectively through:

- ***Department of Industry & Economy - Government of Fujairah (DoIE) (57.9%),***
- ***Fujairah Natural Resources Corporation (3.7%) and Fujairah Investment Establishment Limited (1.4%) entities which are listed under Others.***

On 22nd April 2026, the Department of Investment and Economic Affairs (DoIE) acquired the Government of Dubai’s 7.5% shareholding in the Company, which had been held through the Investment Corporation of Dubai (ICD).

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H1-2026 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH

1984
STARTED OPERATIONS

15
BRANCHES

49.8k
CUSTOMERS

AED 1,381.2m
OPERATING INCOME
(H1-2025: 1,359.7m)

AED 990.2m
OPERATING PROFIT
(H1-2025: 994.2m)

917 EMPLOYEES

79% EMPLOYEE ENGAGEMENT SCORE

48.0%
FEMALE WORKFORCE

42.5%
Emiratisation

40
NATIONALITIES

2 SUBSIDIARIES

3 REPRESENTATIVE OFFICES

BBB+/A-
CREDIT RATINGS

6
REGULATORY RELATIONSHIPS

KEY PERFORMANCE METRICS

17.7% RETURN ON **AVERAGE EQUITY** (2025: 16.5%)

2.0% RETURN ON **AVERAGE ASSETS** (2025: 1.9%)

268K+
SOCIAL MEDIA

	CORPORATE SERVICES	RETAIL SERVICES
NPS CONVENTIONAL BANKING	52	48
NPS ISLAMIC BANKING	57	54

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DIGITAL JOURNEY 2026 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

A next-generation digital banking experience powered by UAEKYC integration, enhanced self-service controls, seamless digital self-onboarding, and digital credit card enablement and management.

Expanding ATM/CCDM & Branch Network

Expanding our ATM/CDM network more locations in Emirates with additional payment services.

Cards Portfolio Refresh

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

A new range of retail credit and commercial cards has been launched.

Jaywan products and Pre-paid products 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.
- **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 UAEKYC** – 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

- 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 have upgraded the **Authentication System** in NBF Mobile Banking to align with **CBUAE security mandates** and further strengthen customer protection.
- Seamless **integration with MOHRE** to enable online registration and de-registration for corporate and Domestic worker salary processing via the Wages Protection System
- Upgraded **Islamic banking website** to address our Islamic customer needs.

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DIGITAL JOURNEY LOOKING AHEAD IN 2026

Expanding NBF's reach across all emirates

Our **ATM/CCDM expansion** through the Lulu Exchange partnership and the new Ras Al Khaimah branch is now complete. We are extending our reach to additional locations across the Emirates, supported by an enhanced suite of payment services.

What's Coming?

- **ATM/CCDMs** – 12 new sites launched and 16 upgraded, with 5 further locations and 3 drive-through sites in the pipeline.
- **Strategic Partnership** – Collaboration with MBME and the onboarding of new payment aggregators to broaden our payment ecosystem.
- **NFC Enablement** – Tap-to-device transactions rolling out across all NBF ATMs and CDMs for faster, contactless access.

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.

Launched rebranded credit card variants and self-service portal for commercial cards.

What's Coming?

- Enhanced Card Rewards
- Multi-currency Pre-paid Cards
- Jaywan Mono & Co-Badge Cards
- Islamic Corporate Charge Cards

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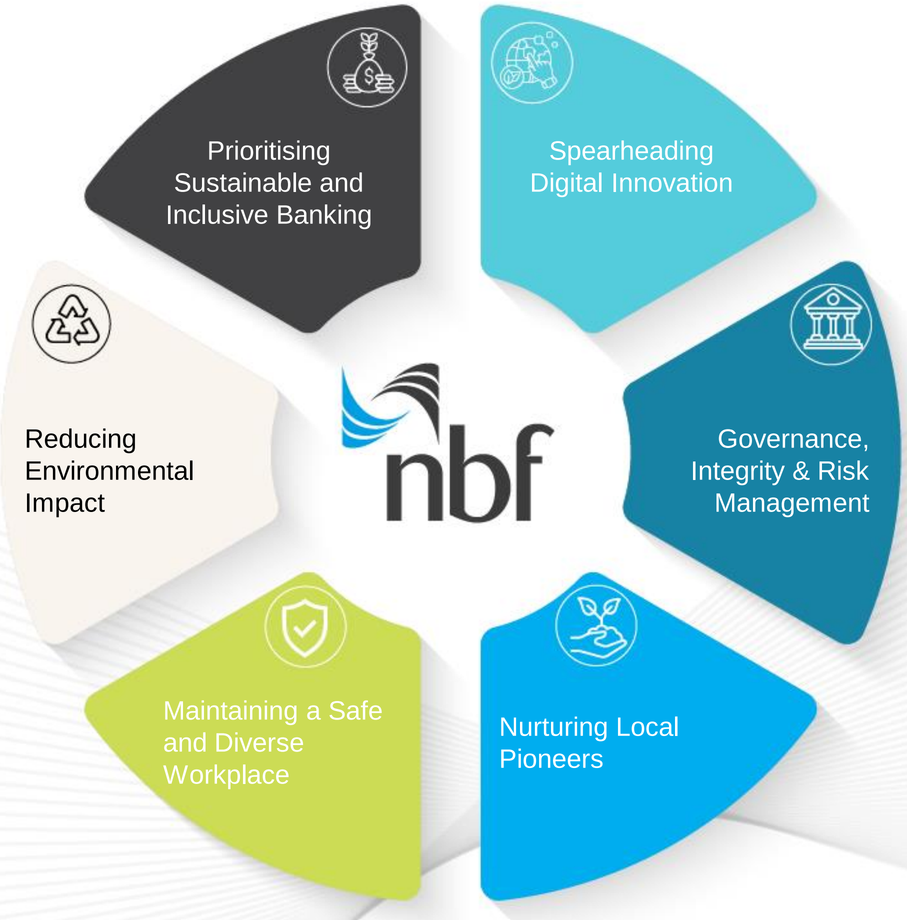
SUSTAINABILITY PROGRESS AND NEXT STEPS

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 published its Annual ESG Report for 2025. Key highlights are 20% reduction in Scope 1 and 2 emission intensity and 11% reduction in water consumption intensity.

Completed Gap analysis for ABUAE Climate Risk Regulations with implementation in progress.

Sustainable Finance

Sustainable Finance limits amounting to AED 3.75 Billion as of H1 2026.

ESG Investments stand at AED 755 Million in H1 2026.

Sustainability assessment of over 2035 customers completed as a part of the credit appraisal process.

NBF STRENGTHENING STRATEGIC PARTNERSHIPS

STRATEGIC PARTNERSHIPS

NBF and Nutridor Dairy Manufacturing LLC Partnership

NBF and the Free Zones Authority of Ajman Partnership

NBF and Al Ghaith Energy LLC Partnership

NBF and Pure Baby Food Industries LLC under Barakat Group Partnership

NBF and Gemini Technical Industries SPC LLC Partnership

NBF Signs MoU with Accenture LearnVantage (Udacity) to Advance an AI-Ready Workforce

NBF and Safecare Group Partnership

NBF and GENAVCO – a proud affiliate of Juma Al Majid Holding Group LLC Partnership

NBF and ACE Group of Companies Partnership

Signing of an MOU between National Bank of Fujairah and SAIF Zone to Enhance Business Banking Solutions

NBF and Polyfab Plastic Industry Partnership

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COMMUNITY PRESENCE AND CUSTOMER AND PEOPLE ENGAGEMENT

NBF Knowledge Series Webinar
Dubai Businesswomen Council (DBWC)
Dubai Airport Free Zone (DAFZ)

Make It In The Emirates (MIITE)

ASEAN Business Council event

HCT career fair

NBF Staff Bowling Tournament

NBF Knowledge Series
Dubai Airport Free Zone (DAFZ)

NBF Knowledge Series
Dubai Businesswomen Council (DBWC)

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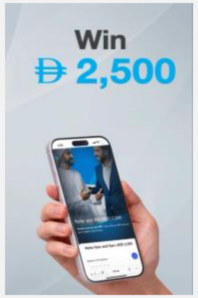
COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS

Personal Banking - Joining Bonus Campaign

Personal Banking Campaign

Personal Banking – CASA Campaign



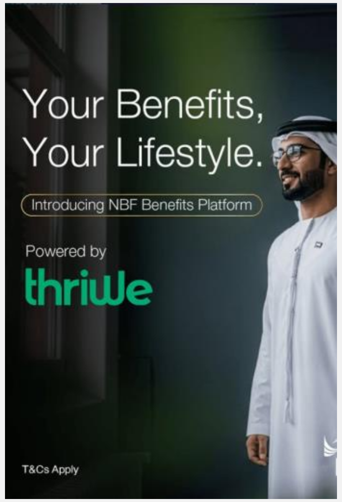
Refer and Win
Personal Banking

FX Campaign

VOX Cinemas Offer

CASA - existing customers
Wholesale Banking

Business Banking Value Accounts



Launch of NBF Thriwe

Fixed deposit campaign
Personal Banking

Earn up to 2.5% p.a
Wholesale Banking

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ENHANCING PHYSICAL AND DIGITAL FOOTPRINTS

OUTDOOR MEDIA LIVE FROM APRIL TO JUNE 2026

Dubai – Sheikh Zayed Road

Al Khail Road

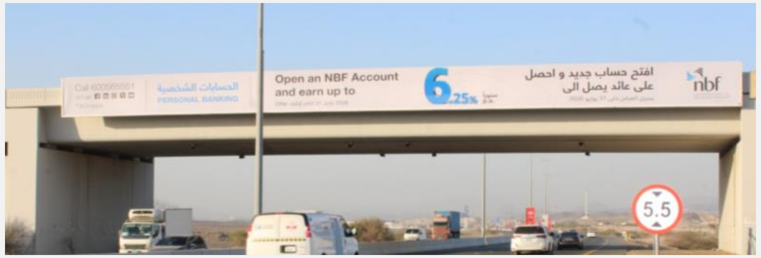
Fixed Deposit 4.6%

CASA Retail 6.25%
Video

CASA WBG 2.5%
Video

Fujairah

CASA Retail 6.25%



RADIO PRESENCE

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

Channel 4

City FM

Al Arabiya

Emarat FM

Dubai Eye

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AWARDS AND **RECOGNITION**

Best Digital Banking Solution for SMEs – Here to Stay Forum & SME Business & Finance Awards 2026

Best Overall Bank for SMEs – Here to Stay Forum & SME Business & Finance Awards 2026

Best Core Banking Infrastructure Implementation – MEA Finance Banking Technology Awards 2026

Best Cloud Implementation – MEA Finance Banking Technology Awards 2026

Best Cybersecurity and Risk Management Implementation – MEA Finance Banking Technology Awards 2026

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 SME Bank for Sustainable Finance – UAE 2025

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**

Best SME Bank for Sustainable Finance – Middle East 2025

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**

Best Islamic Banking Window – UAE 2025 (IFA 2025)

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**

Most Innovative SME OnBoarding Solutions – International Finance Awards 2025

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**



MEA Business Achievement Awards 2025





MEA Finance Banking Technology Awards 2025

NBF’S OUTLOOK

NBF recorded year-on-year growth of 10.2% to close the six-month period at a net profit before tax of AED 757.1 million compared to AED 687.6 million in the corresponding period of 2025. Further, NBF posted its best ever net profit after tax for a half year, amounting to AED 688.9 million, compared to AED 625.4 million in the corresponding period of 2025 with a corporate tax charge of AED 68.2 million. On the back of a strong Q2 2026 performance, NBF posted a net profit after tax of AED 346.6 million in the second quarter of 2026, a rise of 8.8% over the corresponding quarter of 2025.

These results exhibit a high level of resilience in the bank’s core business and effective asset and liability management amidst on-going geopolitical conflict, heightened uncertainty, volatility, oil price fluctuations and an expected overhang of recession and inflation testing the growth environment for all banks. Moreover, reduction in impairment provisions and continued careful management of costs and cost of risk, also contributed to this robust set of results.

Despite ongoing geopolitical uncertainties and a dynamic global operating environment, the UAE economy continues to demonstrate resilience, supported by strong macroeconomic fundamentals, a progressive economic agenda and sustained investment across key growth sectors.

Against this backdrop, NBF remains confident in its ability to navigate evolving market conditions while capturing opportunities arising from the UAE’s long-term growth trajectory. The Bank’s strong performance in the first half of 2026, including one of its strongest quarterly results in Q2 2026, reflects the strength of its core franchise, disciplined execution of its strategy and prudent risk management framework. NBF continues to benefit from a solid capital base, healthy liquidity position, improving asset quality and a well-diversified balance sheet, providing a strong foundation for sustainable growth and resilience across economic cycles.

Looking ahead, NBF remains focused on delivering long-term value through the continued execution of its strategic priorities, investments in people, customer experience, digital transformation, operational excellence and technology-driven innovation. The Bank is well positioned to support the financing and banking needs of its customers while contributing to the continued development of the UAE economy in alignment with the nation’s vision and the strategic objectives of the UAE Government and the Central Bank of the UAE. NBF remains committed to generating sustainable returns for shareholders, maintaining a prudent balance between growth and risk, and advancing its environmental, social and governance (ESG) agenda. Supported by its robust financial position and clear strategic direction, the Bank is confident in its ability to enhance stakeholder value and deliver sustainable growth in an evolving global and domestic landscape.

Supported by a resilient business model, strong capital position and disciplined execution of its strategic priorities, NBF remains well positioned to deliver sustainable growth, enhance shareholder value and contribute meaningfully to the UAE’s long-term economic development.

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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.

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OUR ORGANISATIONAL STRUCTURE

Board of Directors

His Highness Shaikh Saleh Bin Mohamed Bin Hamad AlSharqi
Chairman

Dr. Raja Easa AlGurg
Deputy Chairperson

- Shaikh Hamad Bin Saleh Bin Mohamed AlSharqi
- Mr. Hussain Mirza Al Sayegh
- Mr. Saif Sultan AlSalami
- Mr. Mohamed Obaid Bin Majed AlAleeli
- Mr. Ahmed Saeed AlRaqbani
- Mr. Khalil Ebraheim Hassan
- Mr. Easa Farid AlGurg
- Mr. Mohamed Abdulla AlSalami
- Dr. Abdulla Mohamed Al Khadeem AlAntali

Board of Directors

- Board Risk and Sustainability Committee
  - *Chief Risk Officer*
  - *Head of Internal Shari'ah Control*
- Board Audit Committee
  - *Head of Internal Shari'ah Audit*
  - *Chief Internal Auditor*
- Board Nomination and Remuneration Committee
- Internal Shari'ah Supervision Committee
- Adnan Anwar, *Chief Executive Officer*
  - *Chief Financial Officer*
  - *Head of Credit*
  - *Head of Compliance*
  - *Head of Strategic Marketing & Communication*
  - *Head of Legal*
  - *Chief Human Resources Officer*
  - *Chief Operation Officer*
  - *Head of Shared Services*
  - *Head of Financial Institutions*
  - *Head of Treasury*
  - *Chief Information Officer*
  - *Head of Retail and SEO, Fujairah Region*
  - *Head of Corporate banking*
  - *Head of Business Banking*
  - *Head of Islamic Banking*

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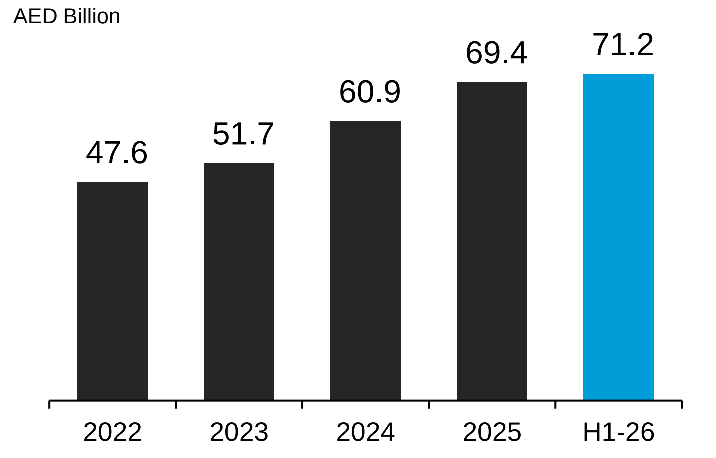
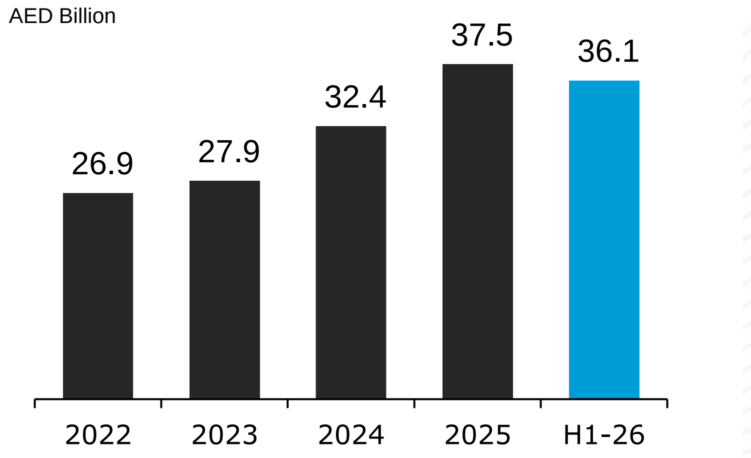
FINANCIAL OVERVIEW

KEY FINANCIALS AT A GLANCE

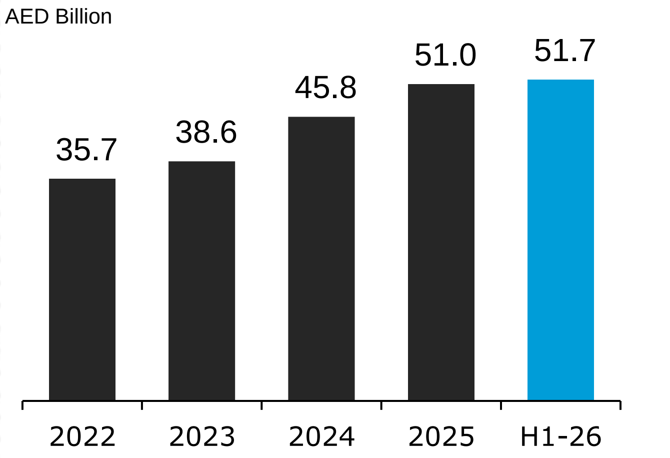
Assets



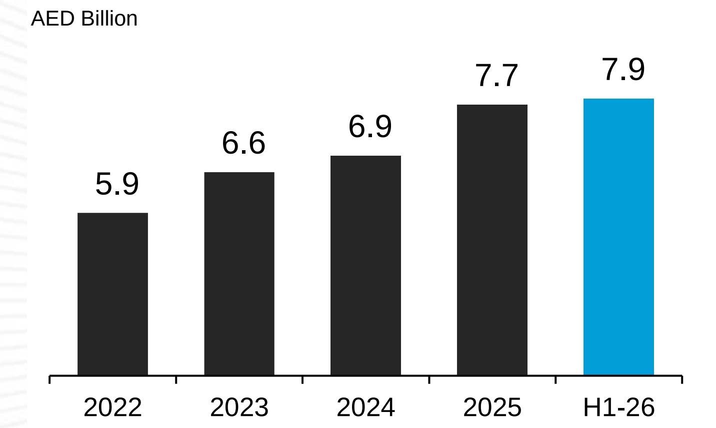
Loans & Advances



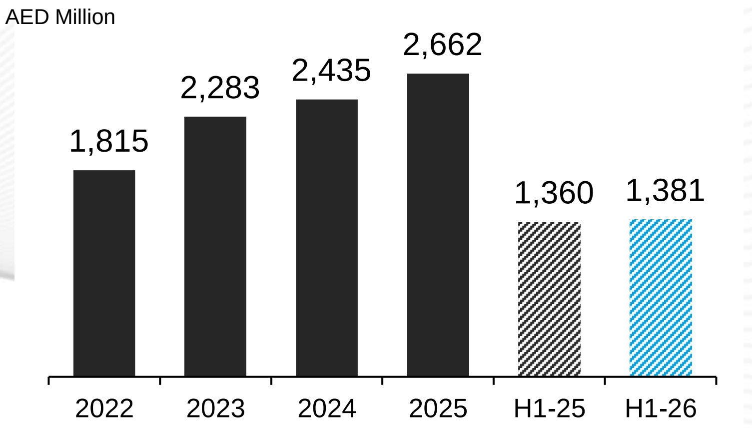
Customer Deposits



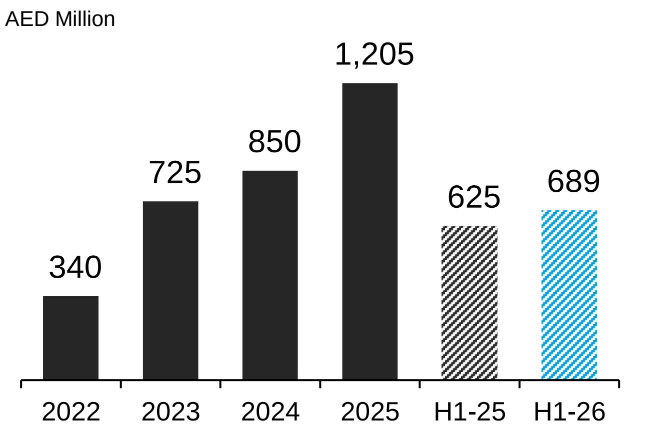
Shareholders' Equity



Operating Income



Net Profit*



Net profit before corporate tax	688	757

**Net profit is stated after 9% corporate tax (applicable from 2024)*

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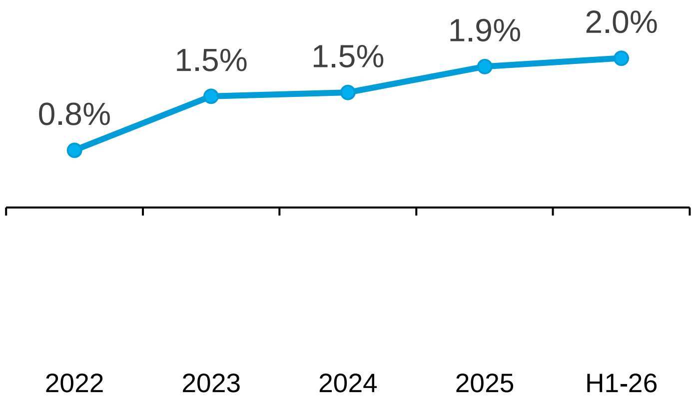
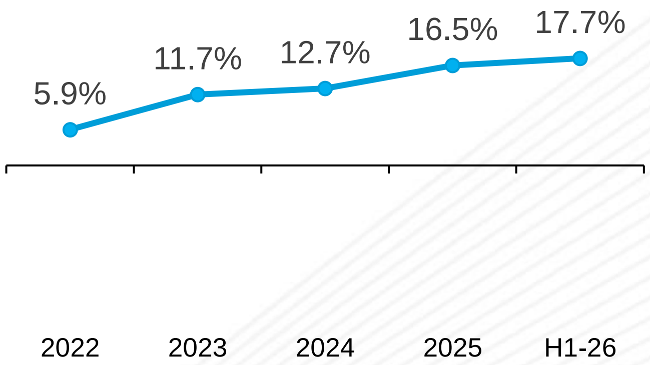
KEY PERFORMANCE INDICATORS AT A GLANCE

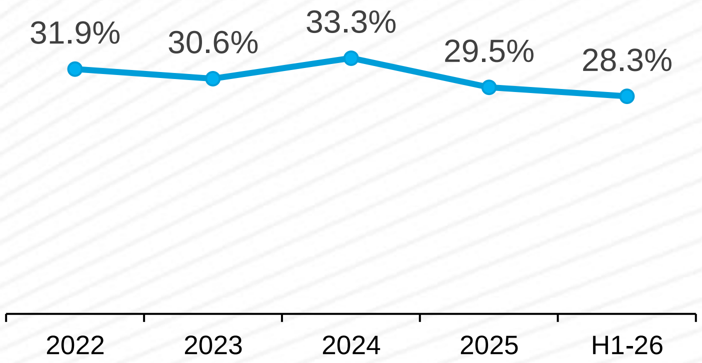
Return on Average Assets



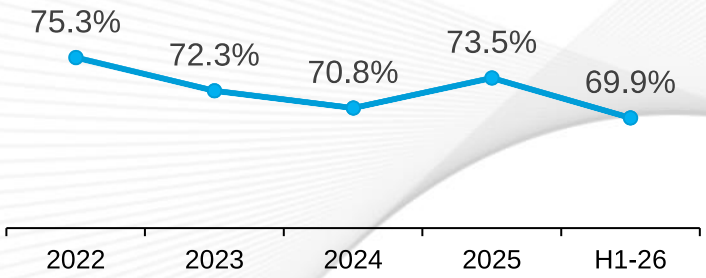
Return on Average Equity



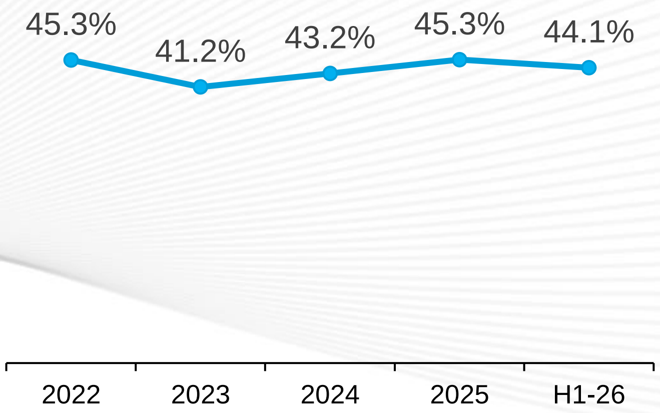
Cost to Income Ratio



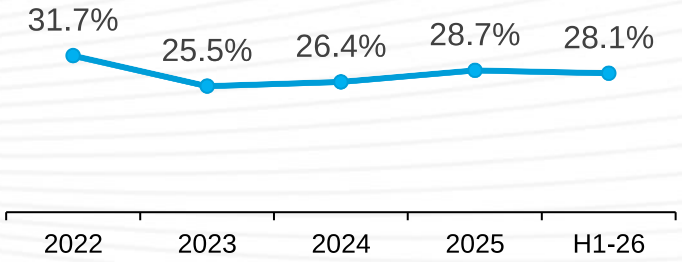
Advances to Deposit



CASA Mix



Non-Funding Income to Total Income



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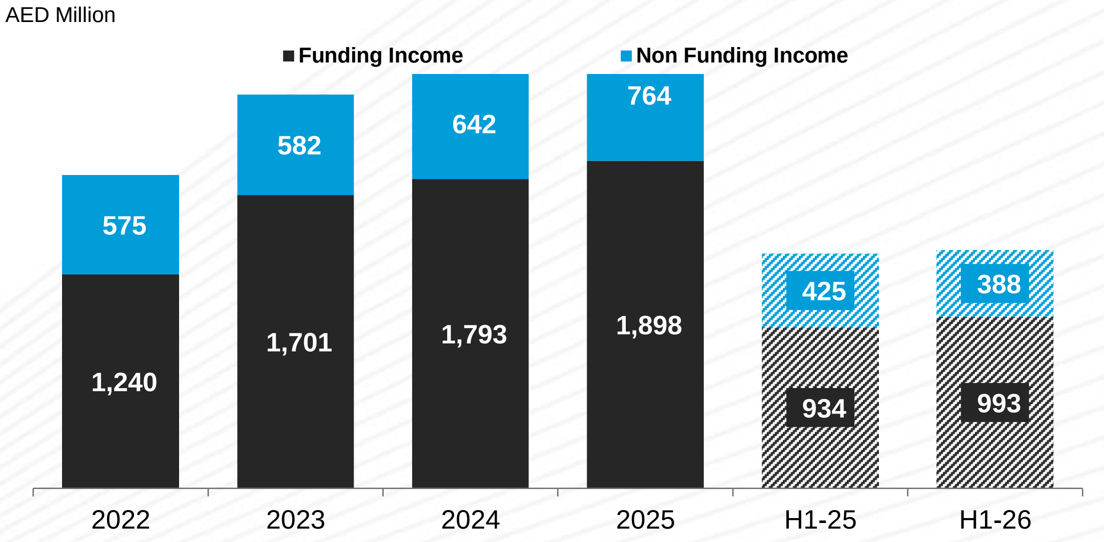
OPERATING PERFORMANCE

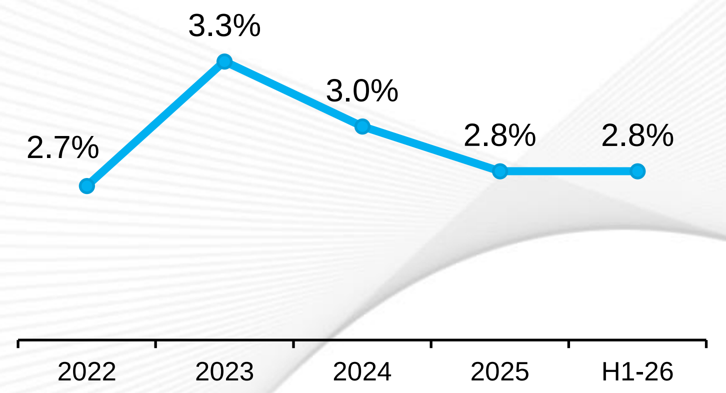
Key Highlights

- NBF reported its strongest half-year profit after tax on record, supported by robust performance across key financial and operational metrics. The results underscore the Bank's resilient business model, disciplined execution of its long-term strategic priorities, and ability to navigate evolving market conditions while delivering sustainable growth and creating value for shareholders.
- NBF's cost-to-income ratio has continued to improve, reflecting the Bank's disciplined focus on operational efficiency, prudent cost management and ongoing investment in strategic transformation initiatives. Despite continued investment in digital capabilities, technology infrastructure, data platforms, resilience programs and customer-facing solutions, the Bank has maintained strong cost discipline while enhancing its operating model.
- NBF is well positioned to deliver sustainable profitability, improve operating leverage and maintain a competitive market position while executing its long-term strategic agenda.
- Net interest margin was maintained at 2.8% in H1 2026, reflecting NBF's effective asset and liability management strategies in a volatile market environment.

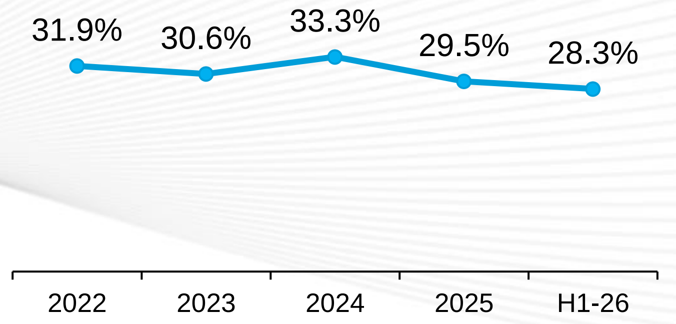
Operating Income Composition



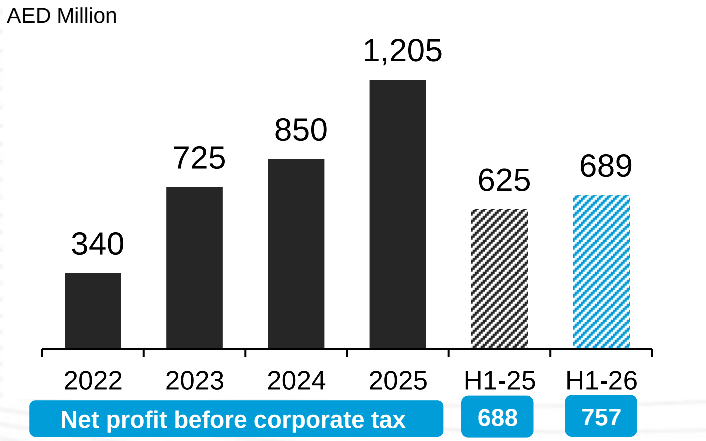
Net Interest Margin



Cost to Income Ratio



Net Profit*



**Net profit is stated after 9% corporate tax (applicable from 2024)*

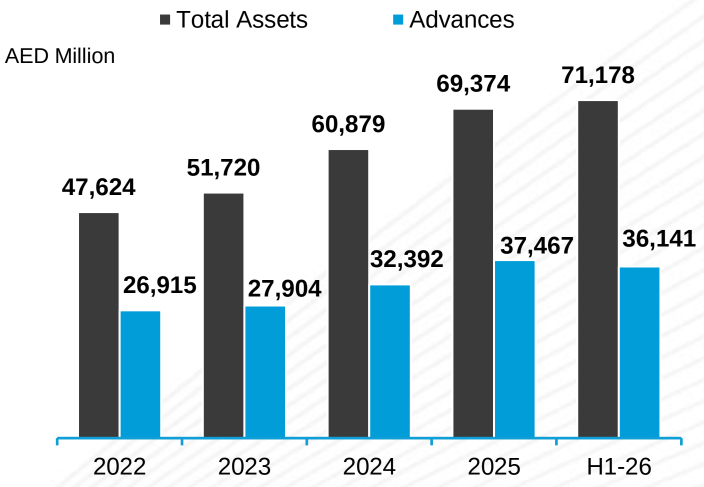
Classified as: NBF Internal Use

ASSETS COMPOSITION

Key Highlights

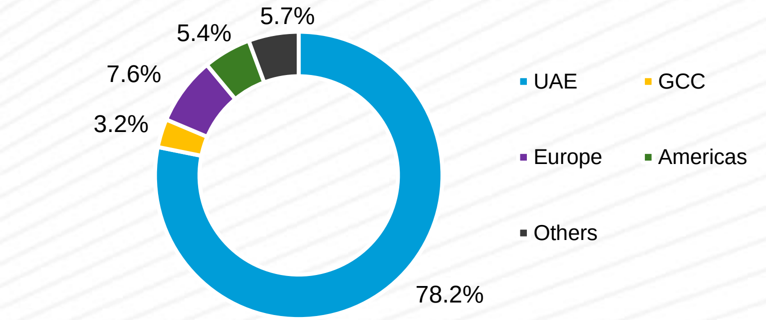
- Total assets increased by 2.6% to AED 71.2 billion, compared to AED 69.4 billion at the end of 2025.
- Loans and advances decreased by 3.5% from the 2025 year-end level.
- The majority of the Bank's assets comprise loans and advances and Islamic financing receivables, accounting for 50.8% of total assets, followed by investments and Islamic financial instruments at 29.9%, and cash and balances with the UAE Central Bank at 13.8%.
- Despite ongoing geopolitical uncertainty, market volatility and evolving macroeconomic conditions, NBF delivered a resilient investment performance supported by prudent portfolio management and disciplined risk oversight.
- The Bank continues to maintain a strong portfolio of High-Quality Liquid Assets (HQLA), complemented by substantial cash reserves and investment-grade securities, reinforcing liquidity strength, balance sheet resilience and financial flexibility.

Assets and Advances



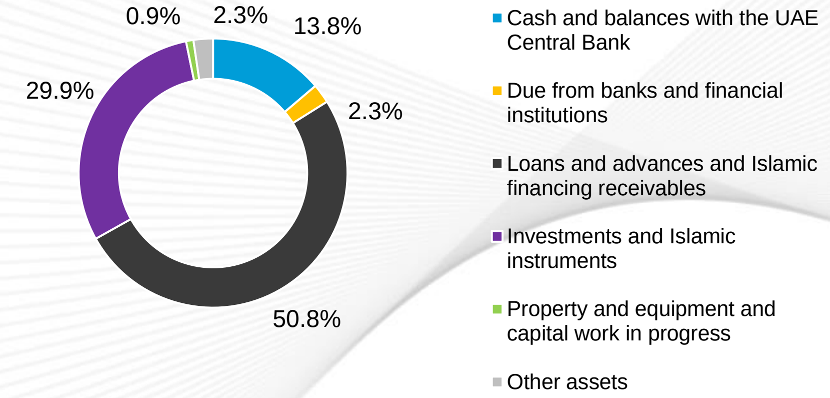
Breakdown of Assets by Geographical Distribution

30 June 2026



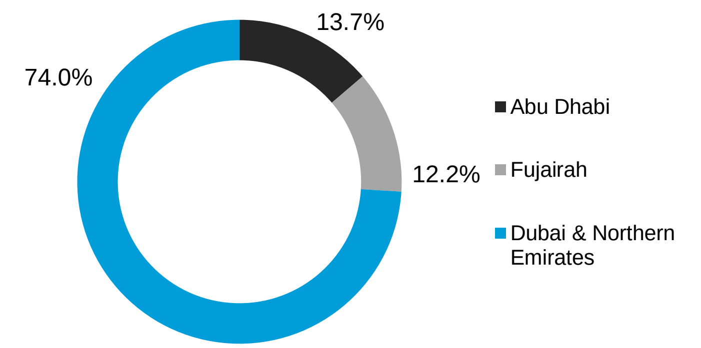
Breakdown of Assets by Type

30 June 2026



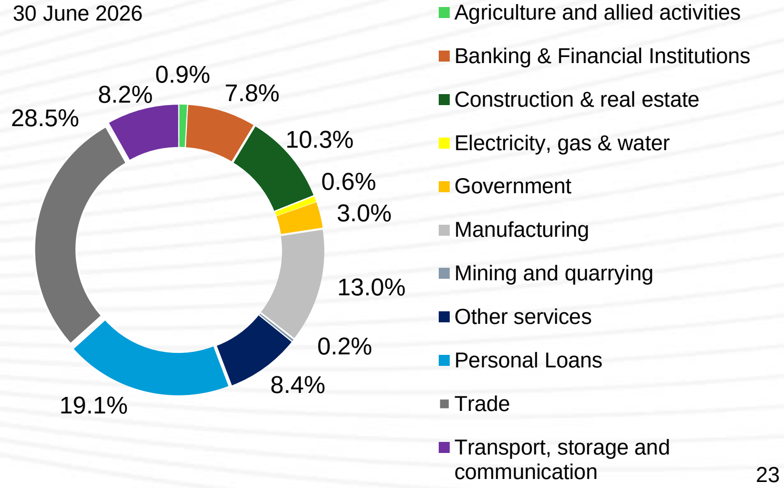
Breakdown of Advances by Emirates

30 June 2026



Breakdown of Advances by Sector

30 June 2026

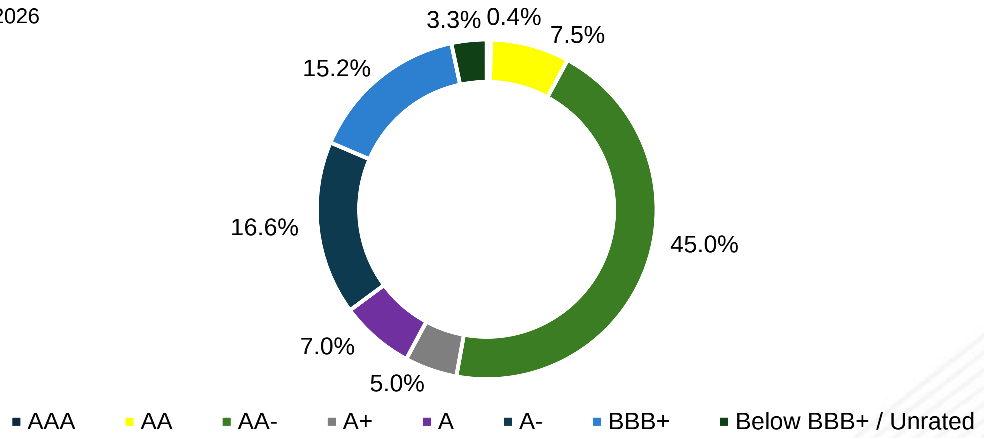


Classified as: NBF Internal Use

INVESTMENT AND ISLAMIC INSTRUMENTS

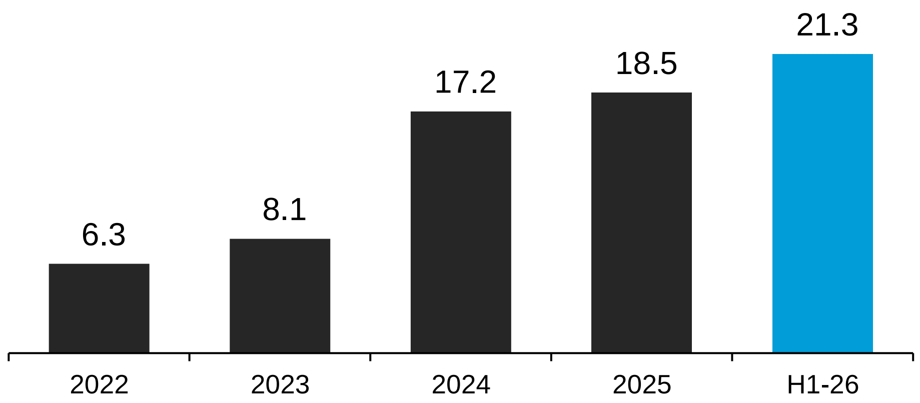
Investments and Islamic Instruments by Ratings*

30 June 2026



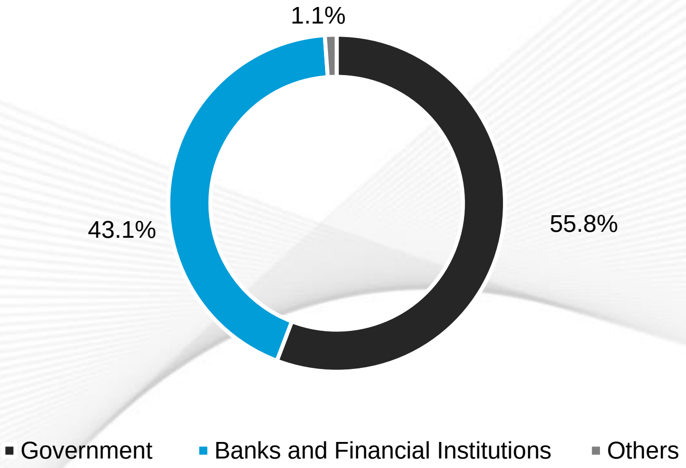
Investments and Islamic Instruments**

AED Billion



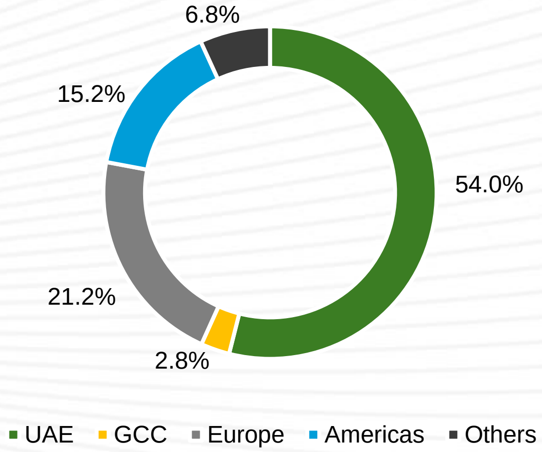
Investments and Islamic Instruments by Type

30 June 2026



Investments and Islamic Instruments by Geography

30 June 2026



** 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).*

Classified as: NBF Internal Use

ASSET QUALITY

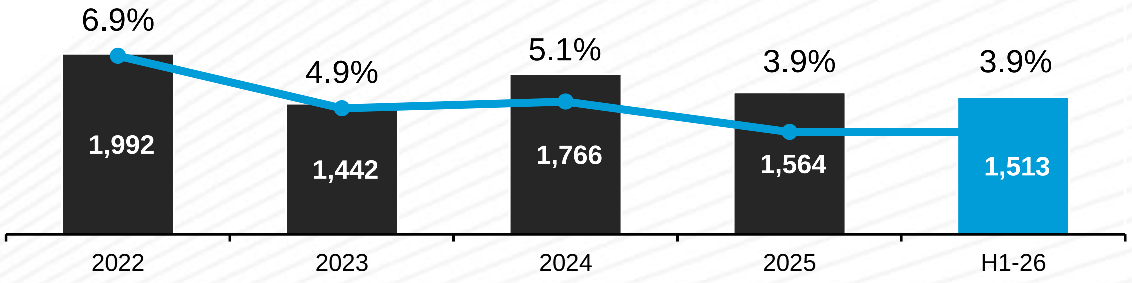
Key Highlights

NBF continues to strengthen its credit underwriting standards and risk appetite framework to reflect the evolving operating environment.

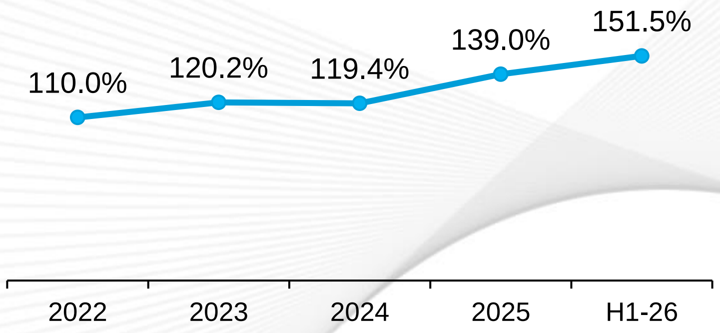
- The aggregate mix of Stage 2 and Stage 3 Loans and Advances (including acceptances) remained broadly stable at around 8.2%, compared to 7.8% at the end of 2025.
- The NPL ratio was maintained at 3.9%, compared to 3.9% at the end of 2025, while the cost of risk improved to 1.2%.
- The provisions coverage ratio remained strong at 151.5%, reflecting an improvement from 139.0% at the end of 2025.
- NBF continues to apply a prudent and transparent approach to credit risk management, with early recognition of problem accounts and conservative provisioning practices aligned with IFRS requirements and the Central Bank of the UAE’s enhanced credit risk standards. This disciplined approach supports balance sheet resilience, portfolio quality and sustainable long-term performance.

Non-Performing Loans & NPL Ratio

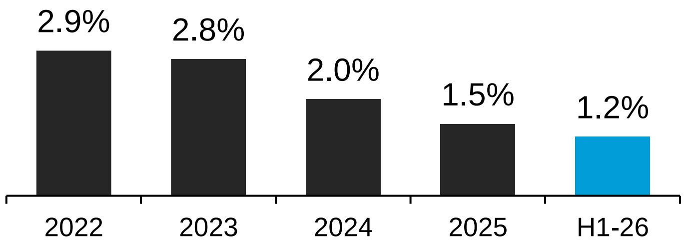
AED Million



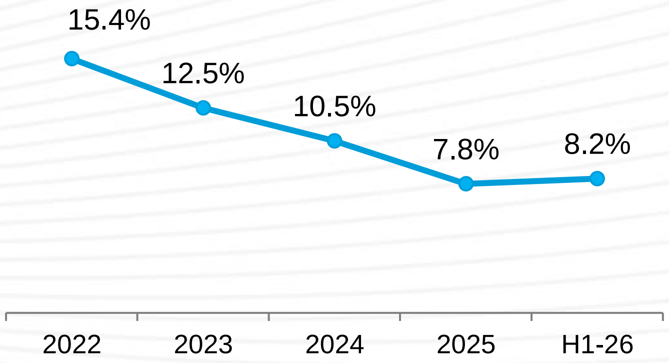
Coverage ratio



Cost of Risk



Stage 2 and Stage 3 Mix*



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

Classified as: NBF Internal Use

LIQUIDITY

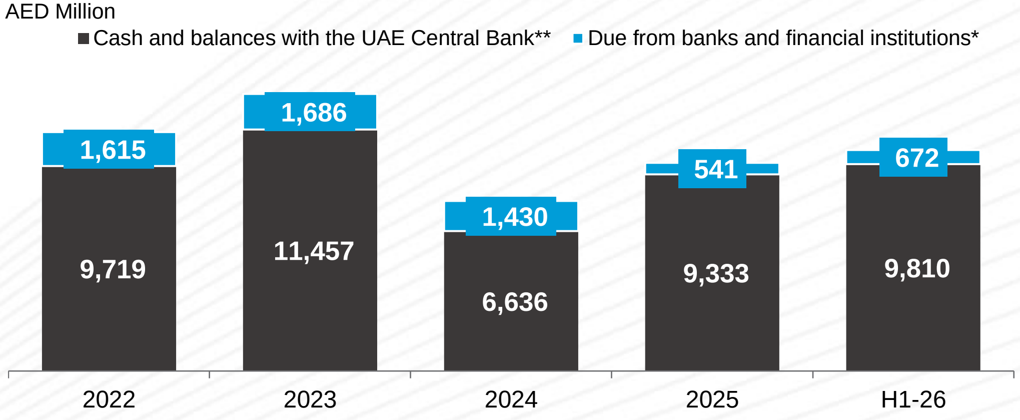
Key Highlights

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

	2024	2025	H1-26
Pure AD Ratio	70.8%	73.5%	69.9%
Eligible Liquid Asset Ratio	29.9%	30.5%	31.5%
Lending to Stable Resources Ratio	67.4%	68.9%	63.8%

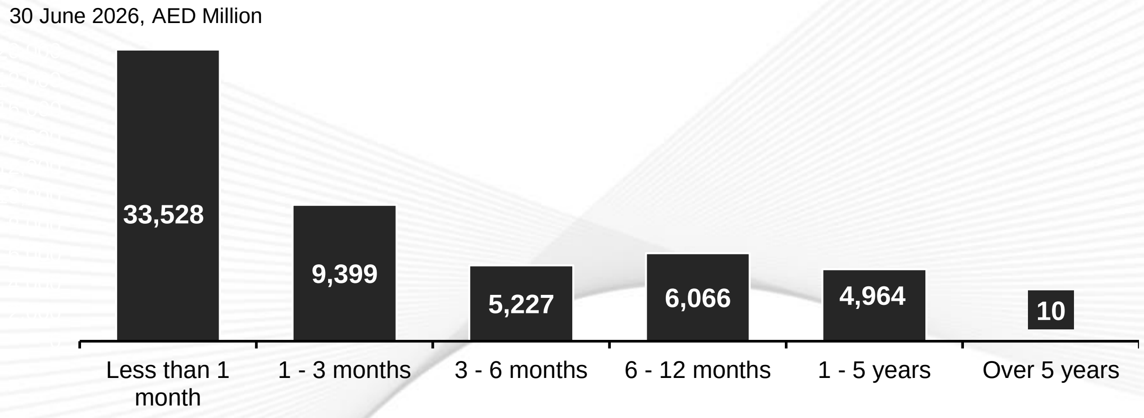
- NBF is fully compliant with guidelines set by the Central Bank of the UAE and the Bank complies with Basel III requirements.

Liquid Assets



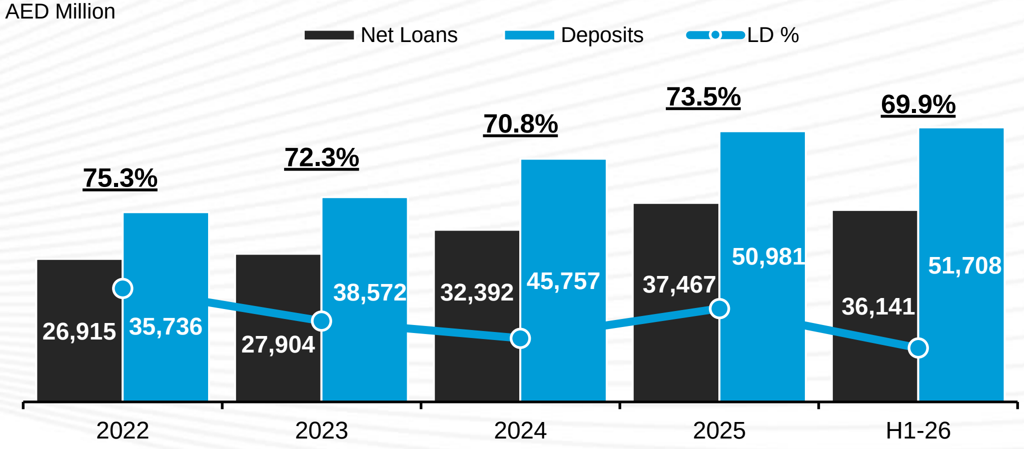
* Placements and current accounts / term deposits

Contractual Funding Maturity Profile



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 80.1% and 86.3%, respectively.

Net Loan to Deposit Ratio (%)



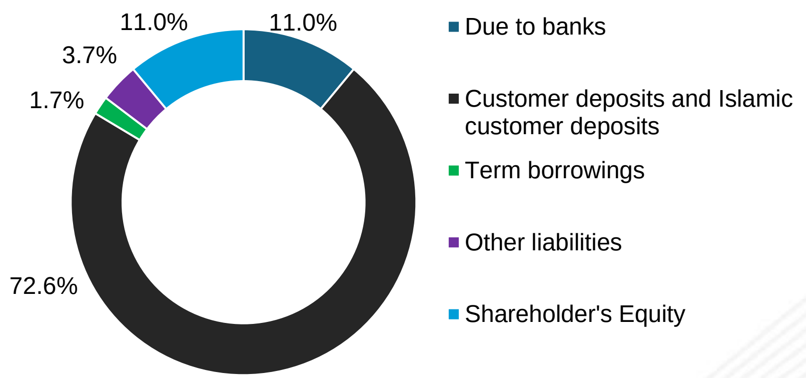
*** CBUAE Mbills have been reclassified as a part of Investments for the period of 2025 & 2024 (previously reported under Cash and Balances with UAE Central Bank)*

Classified as: NBF Internal Use

FUNDING PROFILE

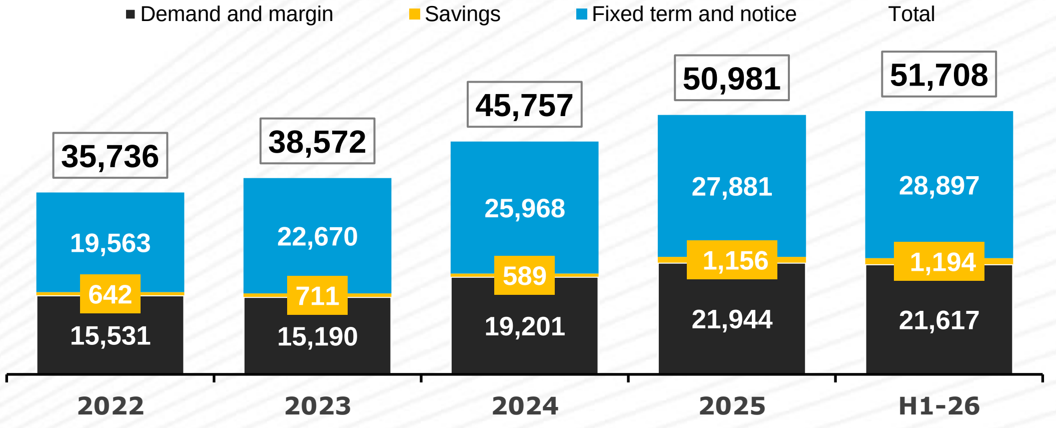
Funding Mix

30 June 2026



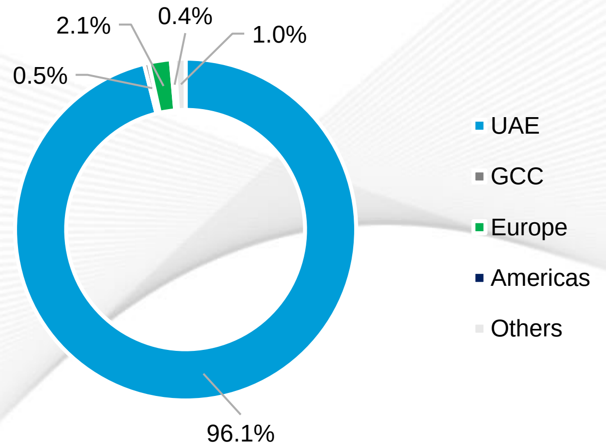
Customer Deposits

AED Million



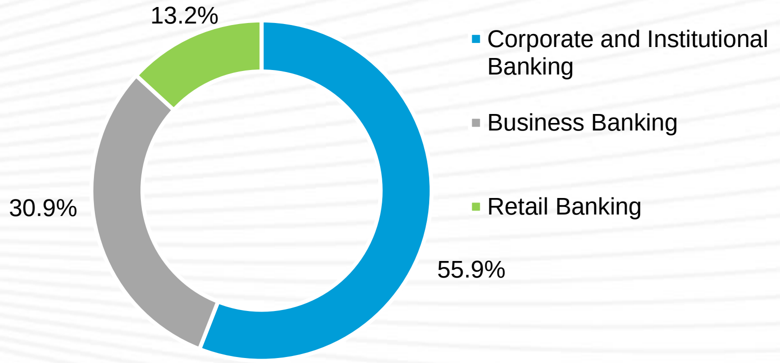
Customer Deposits by Geographical Distribution

30 June 2026



Customer Deposits by Segment

30 June 2026



Classified as: NBF Internal Use

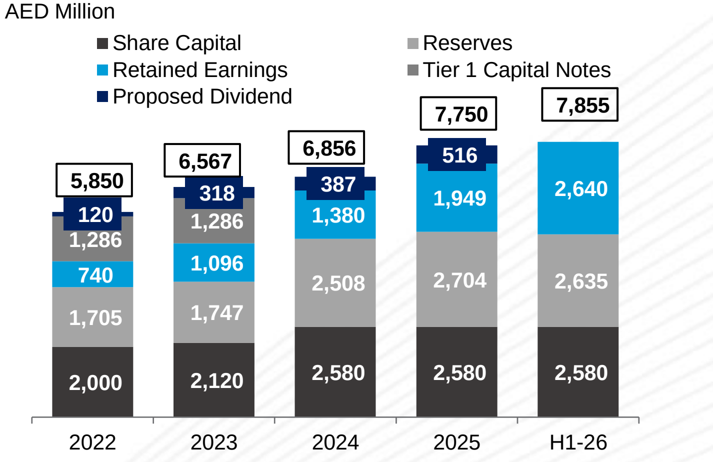
STRONG CAPITALISATION

Key Highlights

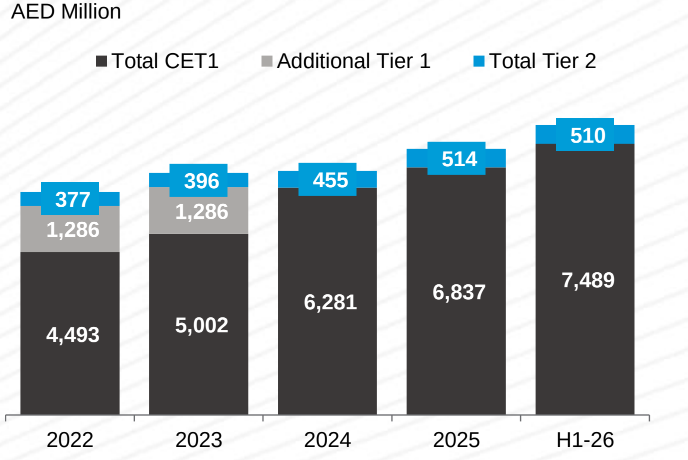
NBF remains well capitalised, with a Capital Adequacy Ratio of 17.4% and a Total Tier 1 Ratio of 16.3% as at 30 June 2026, well above the minimum regulatory requirements. This strong capital position supports the Bank's growth ambitions and enhances its ability to navigate potential challenges arising from an evolving global economic environment.

- NBF issued a private Additional Tier 1 capital securities ("AT1 capital") in December 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) stood at AED 45.9 billion as at 30 June 2026, remaining broadly in line with the level reported at 31 December 2025.

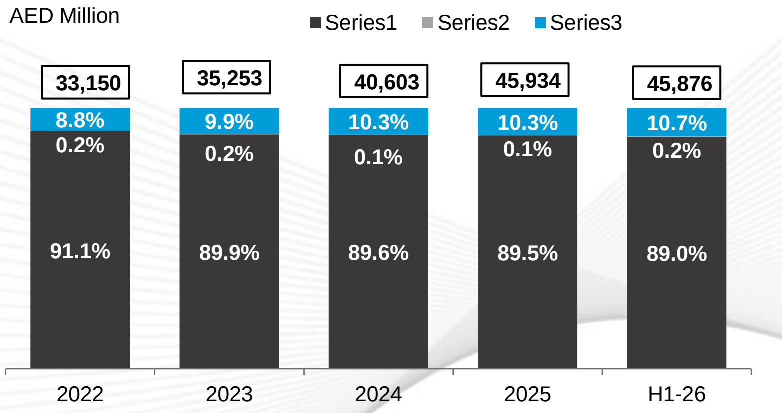
Equity Breakdown



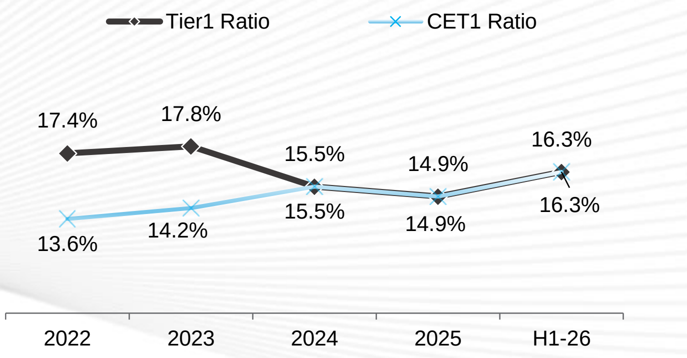
Capital Base



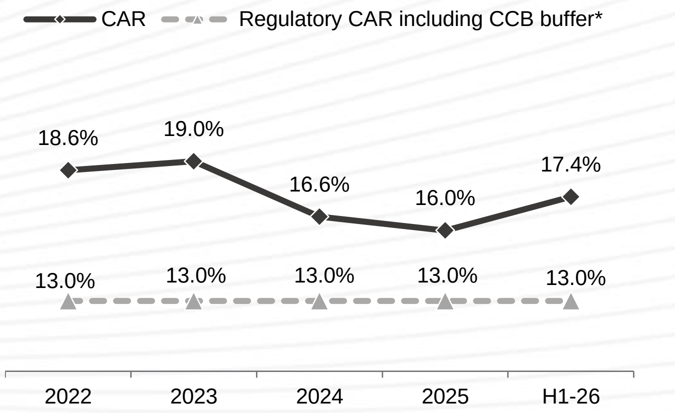
Risk Weighted Assets



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.

Classified as: NBF Internal Use

BUSINESS OVERVIEW

OVERVIEW OF BUSINESS SEGMENTS

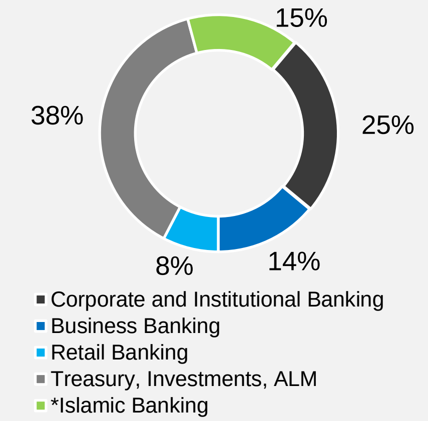
NBF offers a full range of products through five main business divisions

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

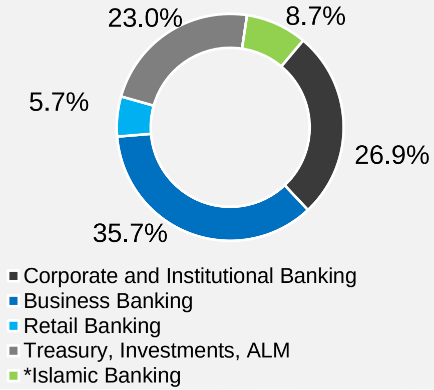
Contribution to Assets

30 June 2026



Contribution to Income

30 June 2026



** Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.2%, Business Banking 2.1%, Retail Banking 1.9% and Treasury, Investment, ALM 2.5%.*
** Islamic Banking asset composition includes Corporate and Institutional Banking 4.5%, Business Banking 1.0%, Retail Banking 2.0% and Treasury, Investment and ALM 7.7%.*

Classified as: NBF Internal Use

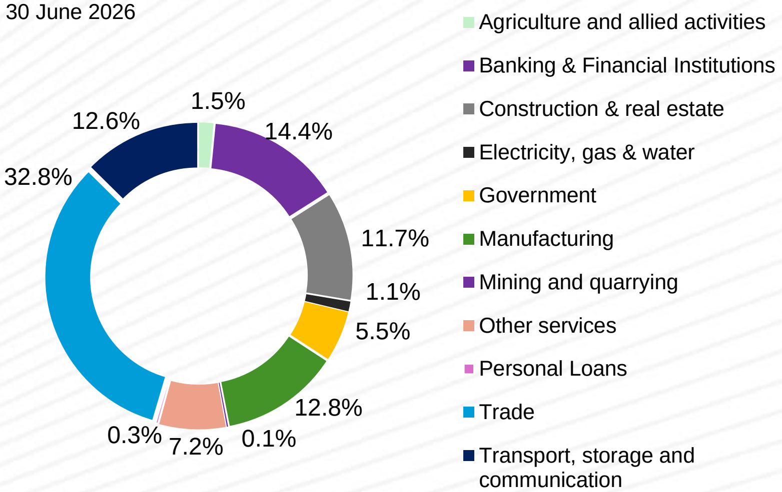
CORPORATE AND INSTITUTIONAL BANKING

Overview

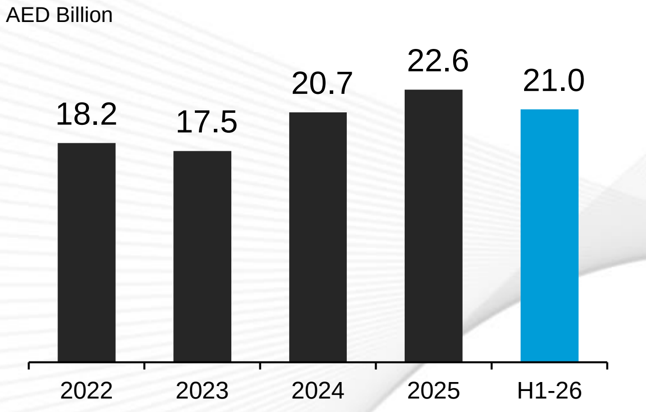
- The Bank's CIB operations are split into three main sub-divisions:
  1. **Corporate Banking**
     - Large Corporates & Governments
     - Contracting
     - Precious Metals & Diamonds
     - Energy and Marine
  2. **Financial Institutions**
  3. **Government & Liability Management**

- 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

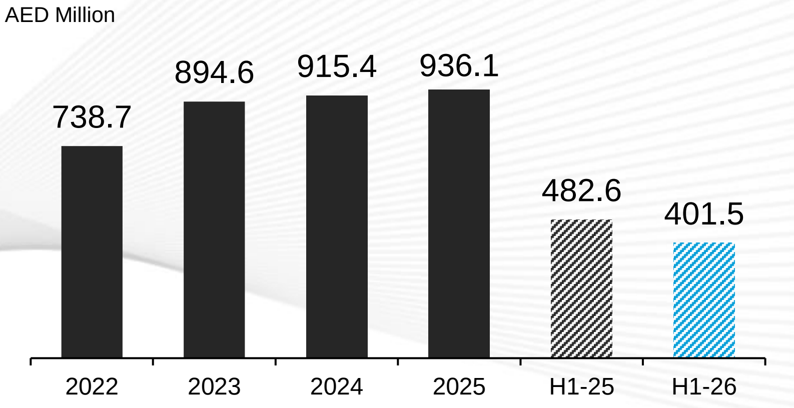
Gross Loans – Sector Breakdown



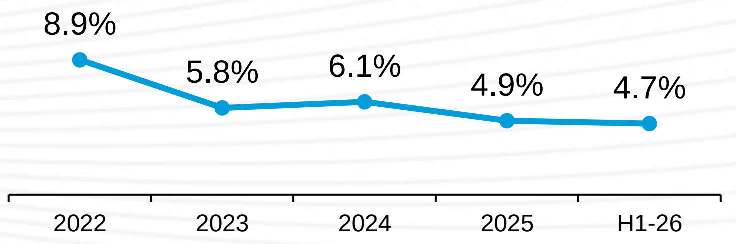
Segment Assets



Total Operating Income



NPL Ratio



Classified as: NBF Internal Use

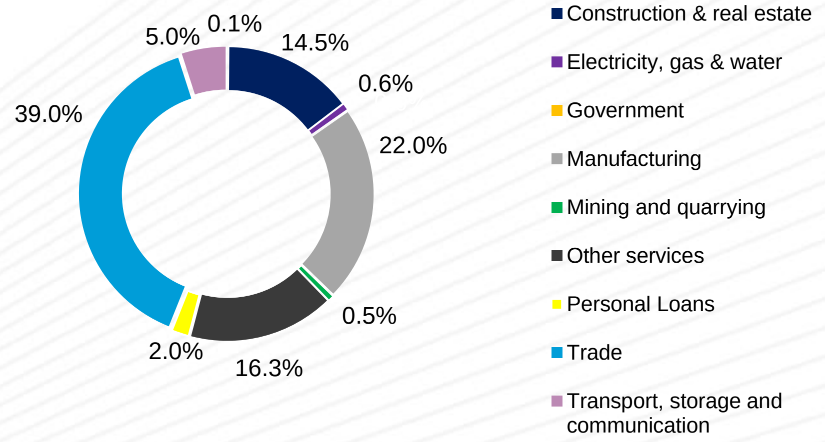
BUSINESS BANKING

Overview

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

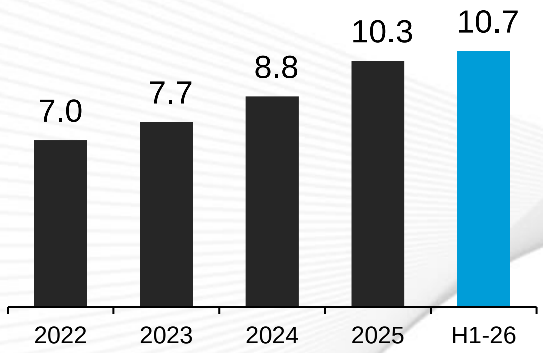
Gross Loans – Sector Breakdown

30 June 2026



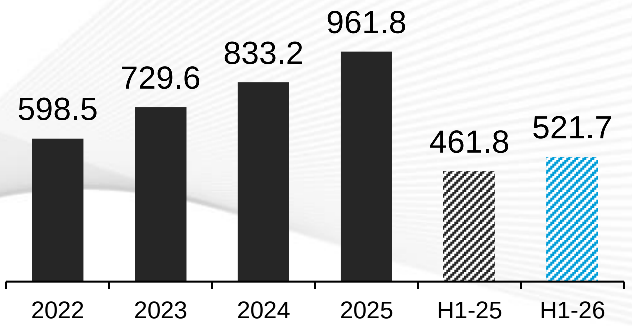
Segment Assets

AED Billion

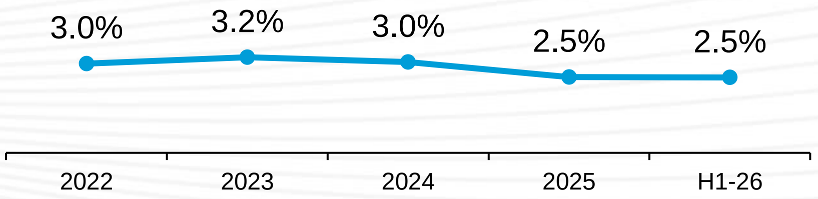


Total Operating Income

AED Million



NPL Ratio



Classified as: NBF Internal Use

RETAIL BANKING

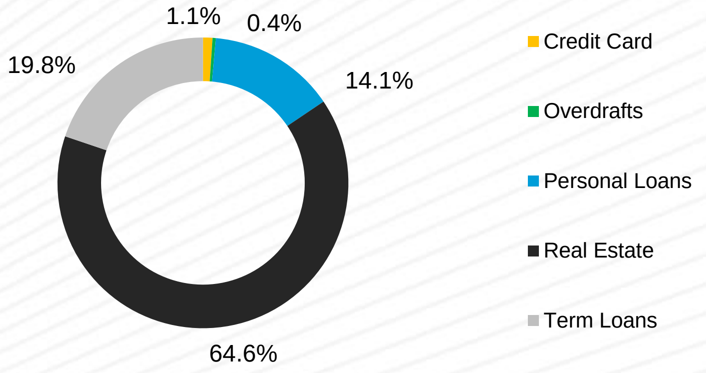
Overview

- 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

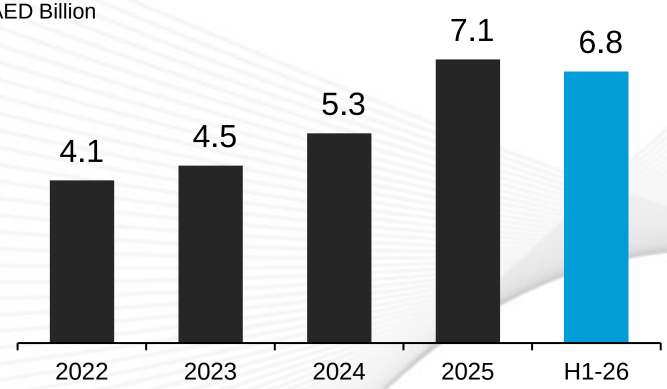
Gross Loans – Product Mix

30 June 2026



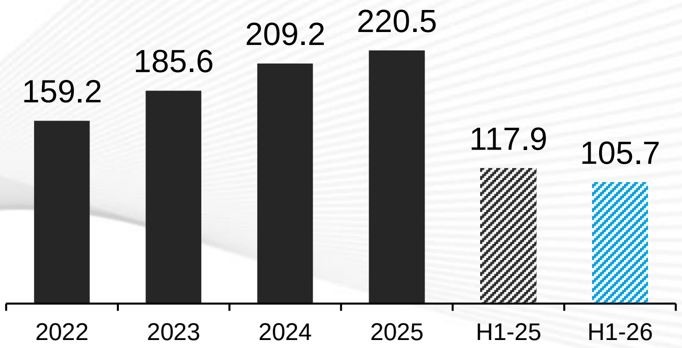
Segment Assets

AED Billion

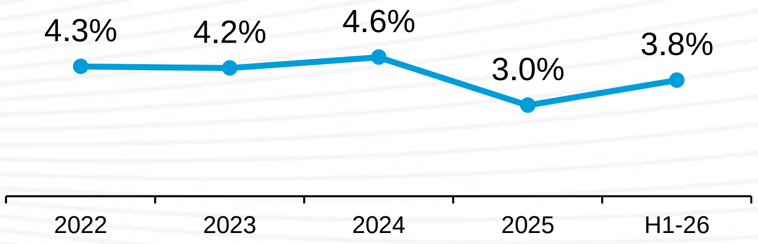


Total Operating Income

AED Million



NPL Ratio



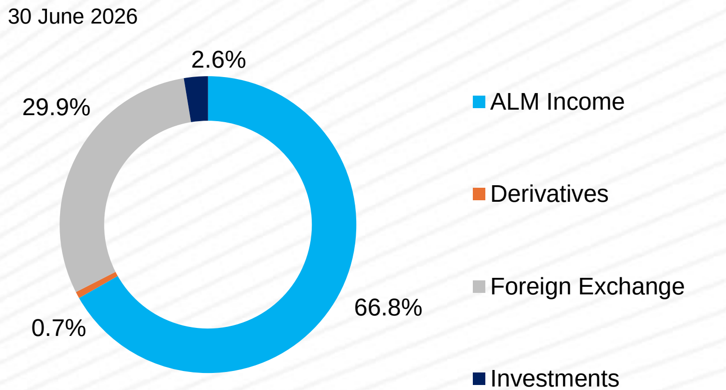
Classified as: NBF Internal Use

TREASURY, ALM AND OTHER

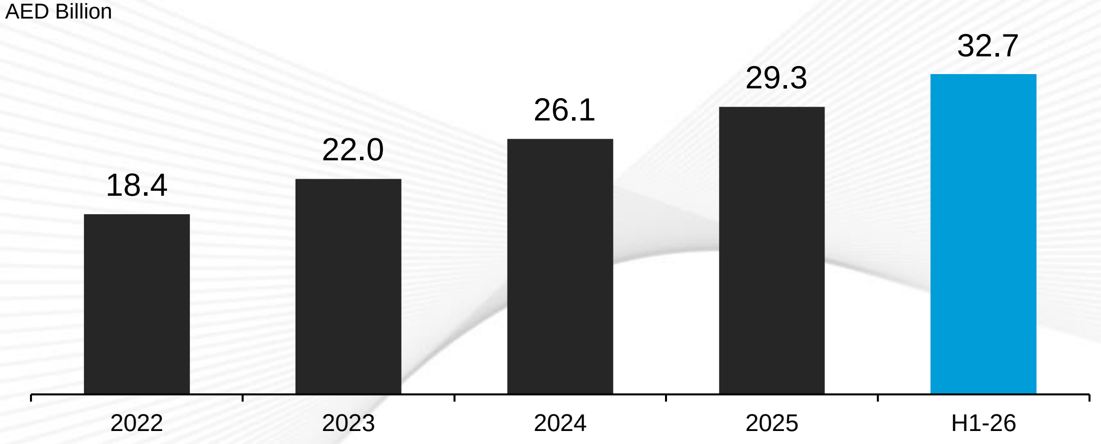
Overview

- **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

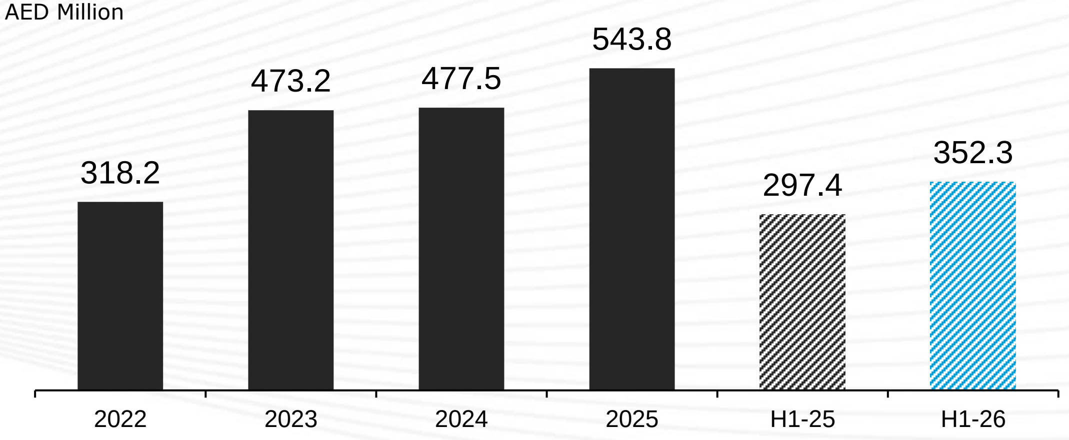
Operating Income Mix



Segment Assets



Total Operating Income



Classified as: NBF Internal Use

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

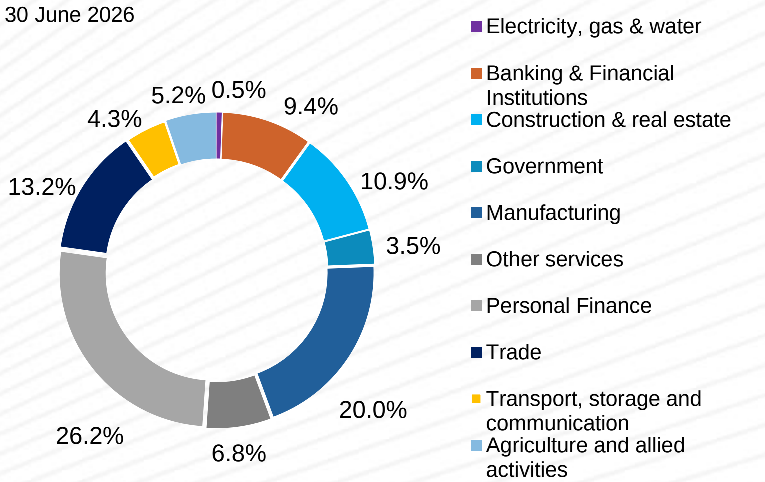
Financing
- Personal Finance
- Home Finance
- Ijara Financing
- Murabaha Financing
- Istisna Forward Ijara
- Equipment Finance
- Real Estate Finance
- Auto Finance

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

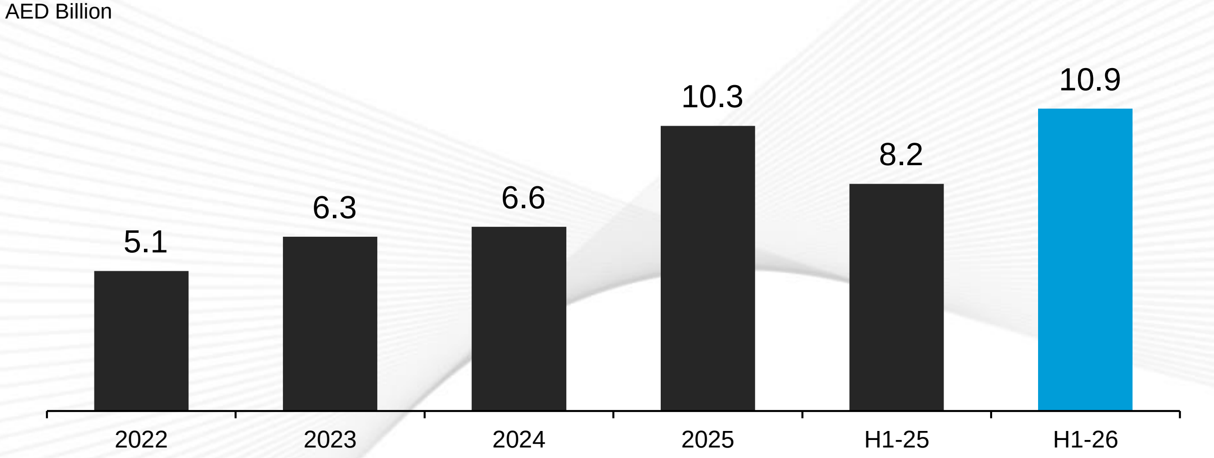
Transaction Banking
- Cash Management
- Trade Services
- Working Capital Management
- Guarantees

Islamic Gold Facilities

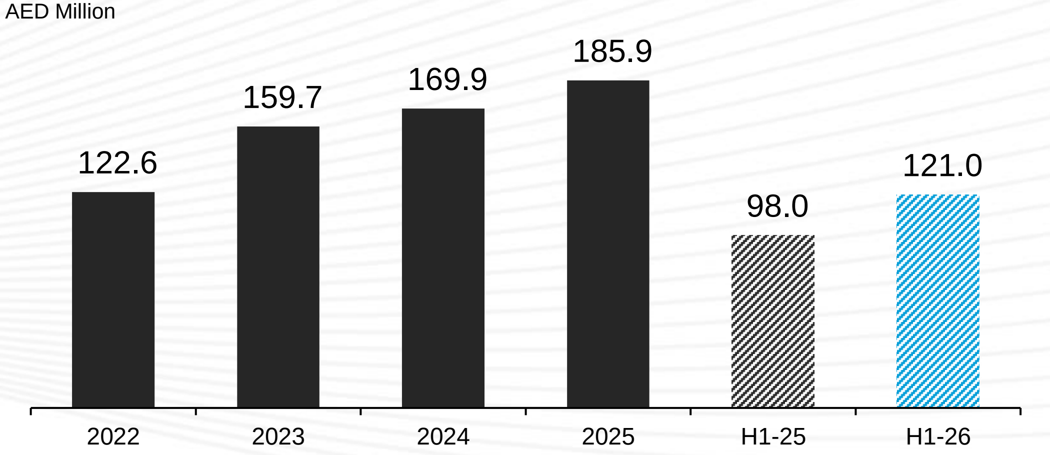
Gross Loans – Sector Breakdown



Segment Assets



Total Operating Income



Classified as: NBF Internal Use

APPENDIX

IFRS 9 – EXPOSURE AND ECL MIX

Overview

- **The movement during H1 2026 was primarily driven by:**

(i) Changes in total outstanding exposures, including funded and unfunded balances and limit utilization.

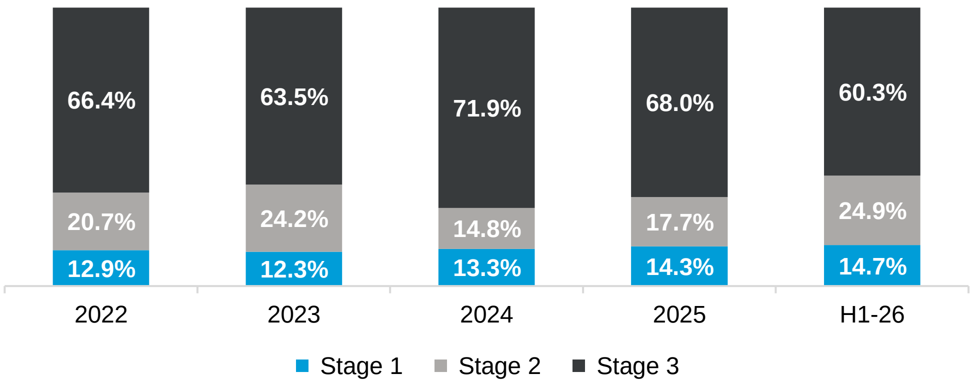
(ii) Credit risk rating migrations during the period.

(iii) Changes in the term structure and remaining maturities of exposures.

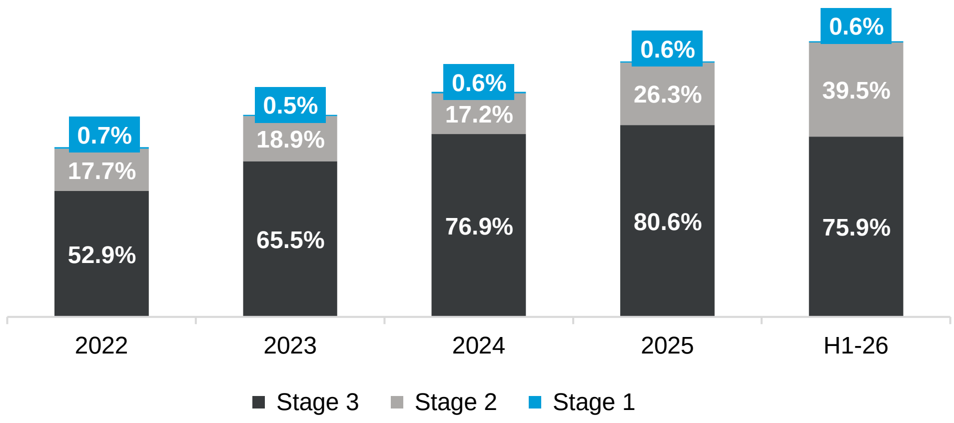
(iv) Movements in delinquency status, as reflected by Days Past Due (DPD).

(v) Updates to probability of default assumptions, mainly arising from revisions to Moody's default rate parameters applied during the period.

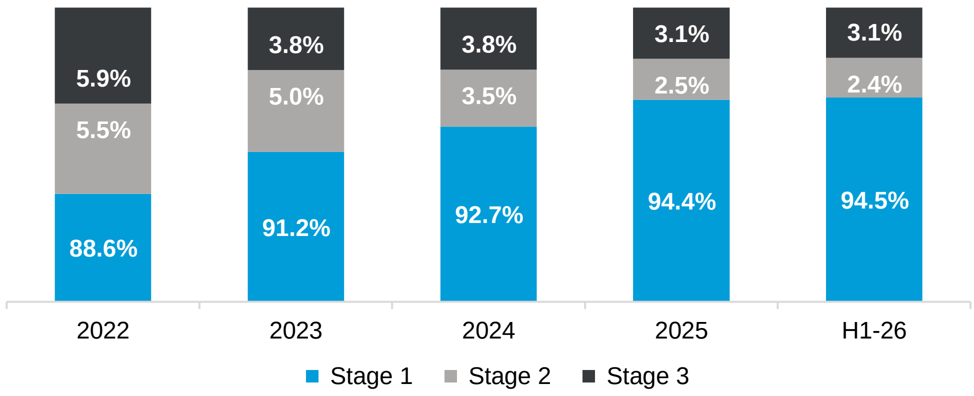
ECL Mix



ECL Rate



Exposure Mix*



** Exposure includes Loans and Advances, Acceptances, Unfunded, Due From Banks and Investments where Stage 2 & 3 mix is 5.5%. Loans & Advances including Acceptances only has a Stage 2 & 3 mix of 8.2%.*

THANK YOU!

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