INVESTOR PRESENTATION

For the period ended 30th September 2026

nbf.ae

nbf
In good hands

DISCLAIMER

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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



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OVERVIEW OF NATIONAL BANK OF FUJAIRAH

National Bank of Fujairah PJSC Overview

Establishment	▪ National Bank of Fujairah PJSC ("NBF" or the "Bank") was established in Fujairah, UAE in 1982 by a decree issued by the Ruler of Fujairah, H.H. Sheikh Hamad bin Mohammed Al Sharqi. The bank commenced full operations in 1984. ▪ NBF shares were listed on Abu Dhabi Securities Exchange on 23 October 2005. ▪ The Bank has 927 full-time employees from 40 different nationalities, 47% of whom were female as of 30 September 2026. ▪ The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 42.6% as of 30 September 2026.
Operations	▪ NBF serves approximately 15.8k corporate customers and 34.8k individuals via 15 branches and 80 ATM/CDM units in the UAE.
Business Segments	▪ The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (27.5%), (ii) Business Banking (36.5%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") & Other (21.3%), (iv) Retail Banking (5.9%) and (v) *Islamic Banking (8.8%).
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**
CI Capital Intelligence	August 2026	**A-**	**Stable**

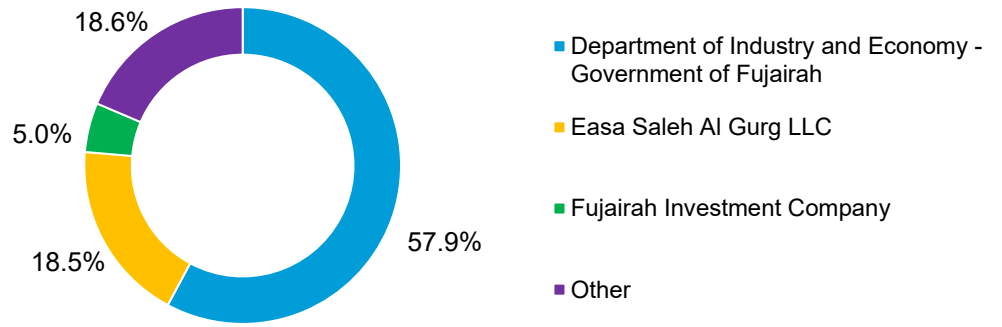
***Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.4%, Business Banking 2.2%, Retail Banking 1.9% and Treasury, Investment, ALM & Other 2.3%.**

Financial Highlights

AED Mn	FY 2023	FY 2024	FY 2025	Q3-26
Total Assets	51,720	60,879	69,374	**71,138**
Loans & Advances	27,904	32,392	37,467	**38,026**
Customer Deposits	38,572	45,757	50,981	**52,033**
Total Equity	6,567	6,856	7,750	**8,102**
NPL Ratio	4.9%	5.1%	3.9%	**3.9%**
Provisions Coverage Ratio	120.2%	119.4%	139.0%	**152.9%**
Net Loan to Deposit Ratio	72.3%	70.8%	73.5%	**73.1%**
Net Interest Margin	3.3%	3.0%	2.8%	**2.8%**
Operating Income	2,283	2,435	2,662	**2,076**
Net Profit after Tax	725	850	1,205	**1,044**
Tier 1 Ratio	17.8%	15.5%	14.9%	**16.4%**
Capital Adequacy	19.0%	16.6%	16.0%	**17.5%**

Ownership Structure

30 September 2026



As of 30th September 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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Q3-2026 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH

1984
STARTED OPERATIONS

15
BRANCHES

50.6k
CUSTOMERS

AED 2,075.9m
OPERATING INCOME
(Q3-2025: 2,021.6m)

AED 1,500.9m
OPERATING PROFIT
(Q3-2025: 1,453.0m)

927 EMPLOYEES

79% EMPLOYEE ENGAGEMENT SCORE

40
NATIONALITIES

2 SUBSIDIARIES

3 REPRESENTATIVE OFFICES

BBB+/A-
CREDIT RATINGS

47.0%
FEMALE WORKFORCE

42.6%
Emiratisation

6
REGULATORY RELATIONSHIPS

KEY PERFORMANCE METRICS

17.6%
RETURN ON **AVERAGE EQUITY**
(2025: 16.5%)

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

272K+
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.

- **Journey So Far** – View only customers have been migrated to the new platform.

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.
- **Gold/Silver Investment Online** – Open gold/silver online investment accounts via mobile banking. Monitor and trade instantly.
- **ISO Compliance for Payments**
- **Ecosystem partnerships** – to enhance new payment corridors & utility payments.
- **Non-Resident Customers** – Access to our mobile banking app.

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.

Journey So Far - 12 new sites launched and 16 upgraded, with 5 further locations and 3 drive-through sites in the pipeline

What's Coming?

- **Strategic Partnership** – Collaboration with MBME for utility payments and Etihad rail for new ATM locations.
- **NFC Enablement** – Tap-to-device transactions rolling out across all NBF ATMs and CDMs for faster, contactless access.
- **Foreign Card Acceptance**– International card acceptance for balance enquiry & cash dispense.

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?

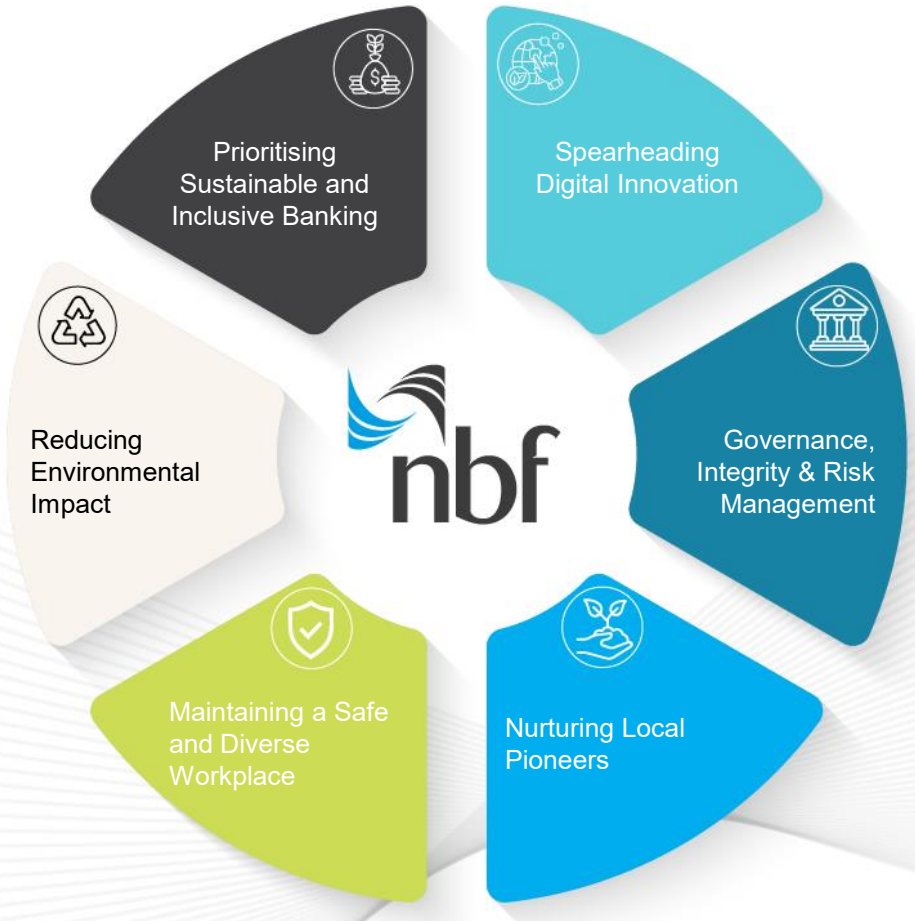
- Enhanced Card Rewards
- Multi-currency Pre-paid Cards
- Jaywan Mono & Co-Badge Cards
- Islamic Corporate Charge Cards

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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.

NBF has been awarded the Dubai Chamber of Commerce ESG Label for the second consecutive year recognizing the progress in integrating Sustainability in its Operations.

Sustainable Finance

Sustainable Finance limits amounting to AED 3.79 Billion as of Q3 2026.

ESG Investments stand at AED 752 Million in Q3 2026.

Sustainability assessment of over 2095 customers completed as a part of the credit appraisal process.

NBF STRENGTHENING STRATEGIC PARTNERSHIPS



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



Cooperation Agreement between Fujairah Environment Authority (FEA) and National Bank of Fujairah.



NBF and Numou sign a MOU to explore new opportunities that support SMEs and entrepreneurs across the UAE.



Memorandum of Understanding (MoU) between ADEED Finance and National Bank of Fujairah.

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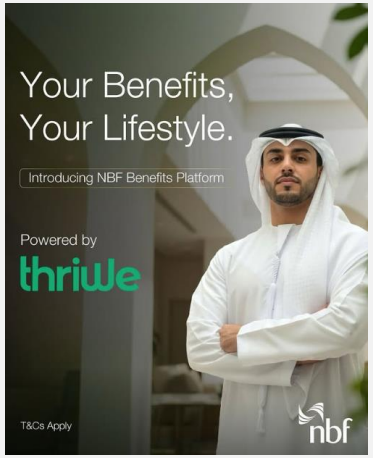
COMMUNITY PRESENCE & CUSTOMER CENTRIC CAMPAIGNS



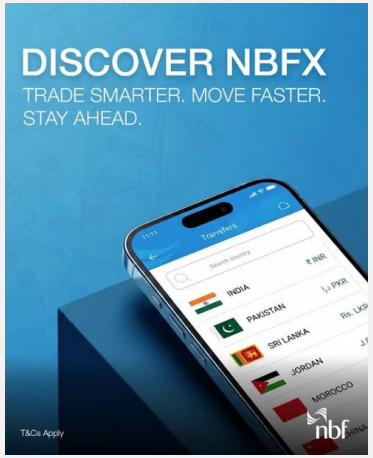
Personal Banking – Account Opening 6.15% Bonus Interest



WBG - Incremental CASA balance and earn up to 2.5% p.a.



NBF Benefits Platform - Thriwe



NBFX – Access global markets 24/5



Quick Remit



Max Saver Account



WBG – Account Opening 4% p.a.



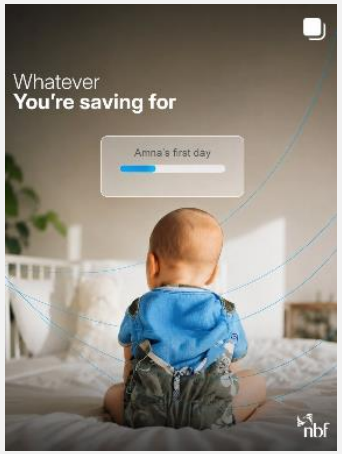
NFB Technology & Equipment Finance



Account Opening 6.15% Bonus Interest



Multi-currency Debit Card



Salary Transfer – 6.25% p.a.



Personal Banking – Priority Banking



NBF Direct App

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COMMUNITY PRESENCE & CUSTOMER AND PEOPLE ENGAGEMENT



NBF Knowledge Series x The Electronics Group (TEG)

10+ CUSTOMER AND PEOPLE EVENTS



ACT Middle East Treasury Summit



NBF at Seamless Fintech Middle East



NBF AT AIM Congress 2026



NBF at MEA Finance Leaders in Payments Conference 2026



NBF Blood Donation Drive (Fujairah & Dubai)



MEYDAN Free Zone Activation



NBF ART 2025-2026 Judging



NBF Cricket Tournament



NBF Cricket Tournament with India Social Club

NBF STRATEGIC OUTDOOR PRESENCE & CAMPAIGN VISIBILITY

NBF strengthened its outdoor presence through strategic campaigns promoting key Retail and WBG offerings. Expanded OOH coverage across Dubai, Fujairah and Al Ain enhanced brand visibility and market reach.

July











August









September





















AWARDS AND RECOGNITION

- Best Digital Banking Solution for SMEs – Here to Stay Forum & SME Business & Finance 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 SME Bank for Sustainable Finance – UAE 2025
- Best Islamic Banking Window – UAE 2026 – International Finance Awards
- Best SME Bank for Sustainable Finance – Middle East 2025
- Best Overall Bank for SMEs – Here to Stay Forum & SME Business & Finance Awards 2026
- Best Data Architecture Leader in Banking - COTO **2025**
- Best Bank for Working Capital Financing Solutions for SMEs - MEA Finance SME Business and Finance Awards **2025**
- Best Bank for SME Bank Accounts - MEA Finance SME Business and Finance Awards **2025**
- ESG Excellence - MEA Business Achievement Award **2025**
- Best Core Banking Infrastructure Implementation – MEA Finance Banking Technology Awards 2026
- Best Cloud Implementation - MEA Finance Technology Awards **2024**
- Best AI Deployment for Fraud Prevention and Detection **2025**
- NBF Ranked first by NAFIS in Medium-Sized Banking Sector Category - NAFIS Award **2023-2024**
- Best AI Deployment for Fraud Prevention and Detection - ME Banking AI Tech Awards **2025**
- Best Cloud Implementation – MEA Finance Banking Technology Awards 2026
- Most Innovative Trading Platform - MEA Finance Technology Awards **2024**
- Best Treasury Management Implementation - MEA Finance Technology Awards **2024**
- 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**
- Leader in Emerging Banking Technologies in UAE for the Year 2026 – World Union of Arab Bankers
- 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

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NBF'S OUTLOOK

NBF recorded year-on-year growth of 10.5% to close the nine-month period at a net profit before tax of AED 1.15 billion compared to AED 1.04 billion in the corresponding period of 2025. Further, NBF posted its best ever net profit after tax for a nine-month period, amounting to AED 1.04 billion, compared to AED 945.4 million in the corresponding period of 2025 with a corporate tax charge of AED 104 million. On the back of a strong Q3 2026 performance, NBF posted a net profit after tax of AED 355.5 million in the third quarter of 2026, a rise of 11.1% over the corresponding quarter of 2025.

These robust set of results reflect the resilience of the bank's core business model and the strength of its asset and liability management practices in the face of the evolving and changing operating environment. This strong performance was further supported by lower impairment charges, coupled with effective cost discipline and prudent management of risk, underscoring the bank's ability to navigate a challenging operating environment successfully.

Despite continued geopolitical uncertainty and a dynamic global operating environment, the UAE economy remains resilient, underpinned by strong macroeconomic fundamentals, a progressive economic agenda and sustained investment across key growth sectors.

NBF delivered a record financial performance, reflecting the consistent execution of its strategic priorities, the resilience of its operating model and its ability to adapt effectively to an increasingly dynamic global landscape. The Bank continued to respond with agility to evolving market conditions, shifting supply chain and trade dynamics, and commodity price volatility, while maintaining a disciplined approach to risk management and sustainable long-term value creation. Customers remain at the centre of NBF's strategy, with a clear focus on supporting them as they navigate evolving economic realities and changing needs.

Supported by the UAE's resilient economic fundamentals, ambitious fiscal vision and ongoing investment-led growth, NBF is well positioned to capitalise on new opportunities and further strengthen its market position, particularly in support of the positive developments in its home Emirate of Fujairah. The Bank will continue to deepen trusted relationships with customers and partners by enhancing its propositions and product offering, advancing digital innovation and strengthening operational excellence. These priorities, underpinned by a diversified balance sheet and prudent financial management, provide a solid foundation for sustainable growth and shareholder value creation in 2026 and beyond.

NBF remains firmly anchored to its growth strategy, building on its foundation of financial strength, customer relationships and service excellence. The Bank is investing in its customer proposition and experience through the implementation of a new corporate internet banking platform, supply chain finance solutions and an enhanced investment and wealth offering. These initiatives enable key business segments and operations to focus on their core strengths and collaborate more effectively, creating a stronger, more integrated franchise capable of delivering even greater outcomes. NBF continued to maintain robust liquidity, strong capital adequacy and resilient asset quality, reinforcing its ability to withstand market uncertainties.

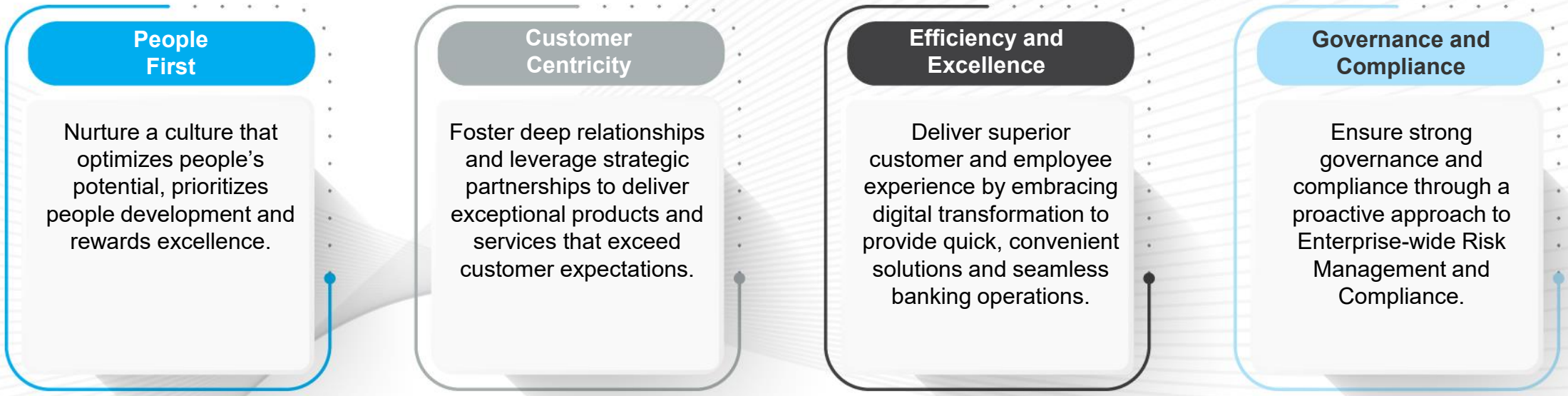
NBF continues to align its priorities with the UAE's long-term vision and the regulatory framework of the Central Bank of the UAE, while further strengthening its Environmental, Social and Governance (ESG) commitments. The Bank remains confident in its future and in the ability of the franchise to deliver in challenging economic conditions.

Underpinned by a resilient business model, strong capital and liquidity, and disciplined strategic execution, NBF is well positioned to deliver sustainable growth and long-term shareholder value, while contributing meaningfully to the development of Fujairah and the UAE.

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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

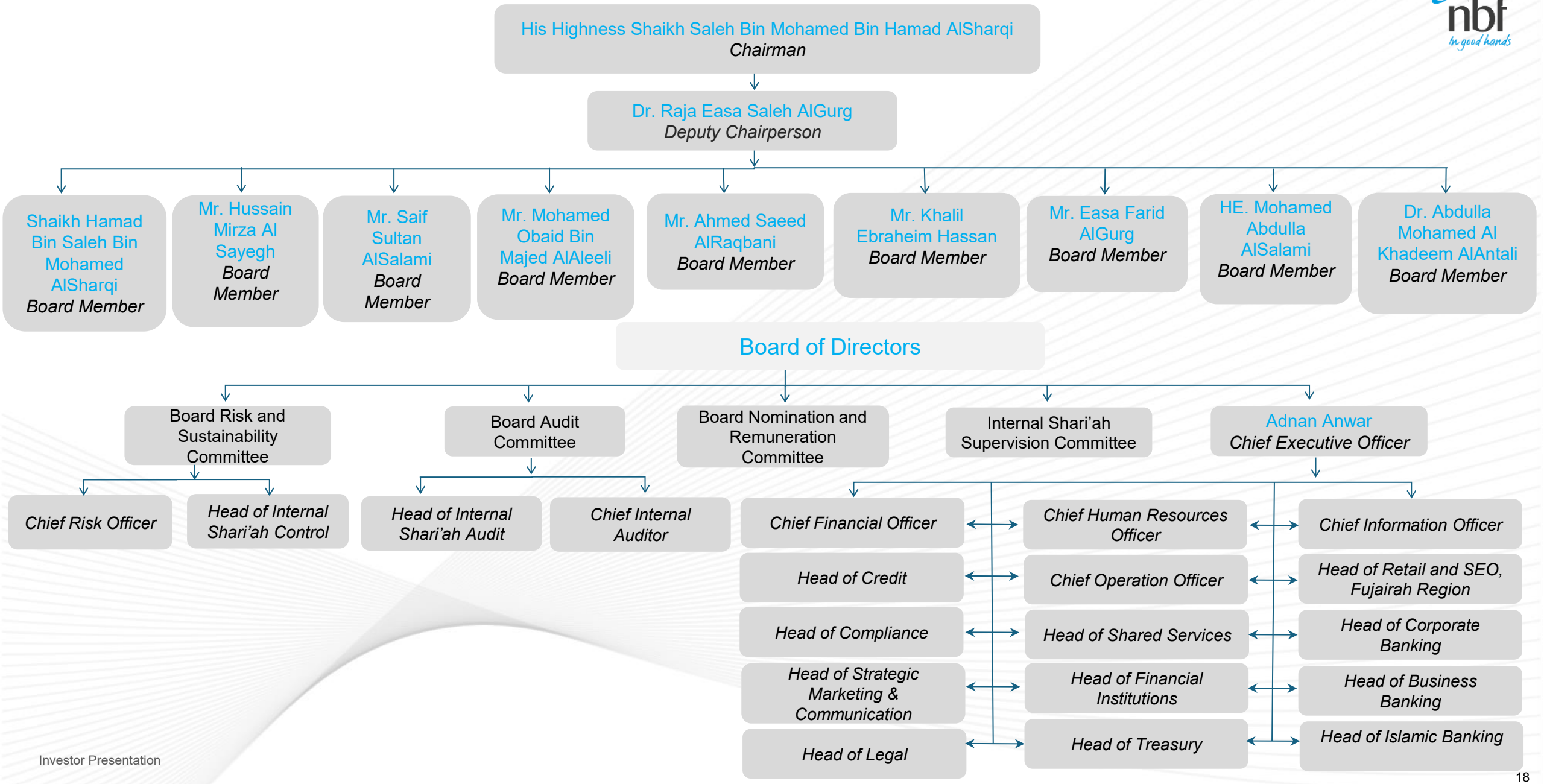
Deliver superior customer and employee experience by embracing digital transformation to provide quick, convenient solutions and seamless banking operations.

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



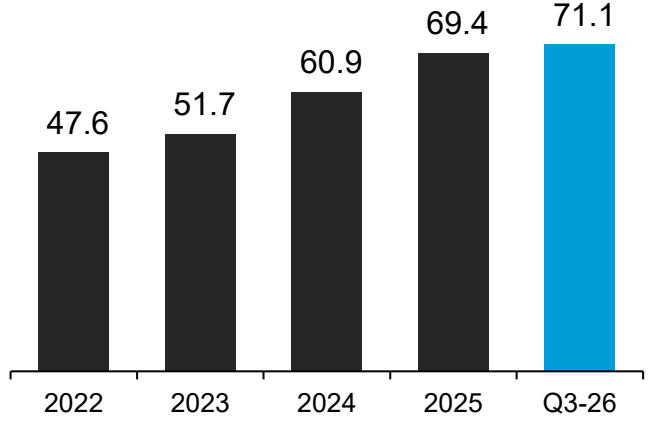
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FINANCIAL
OVERVIEW

KEY FINANCIALS AT A GLANCE

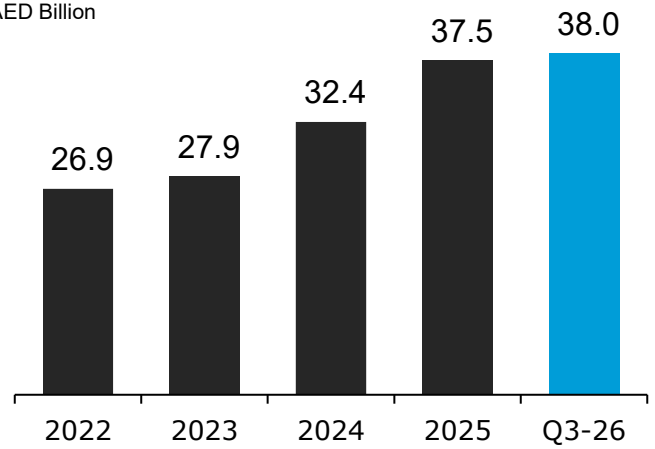
Assets

AED Billion



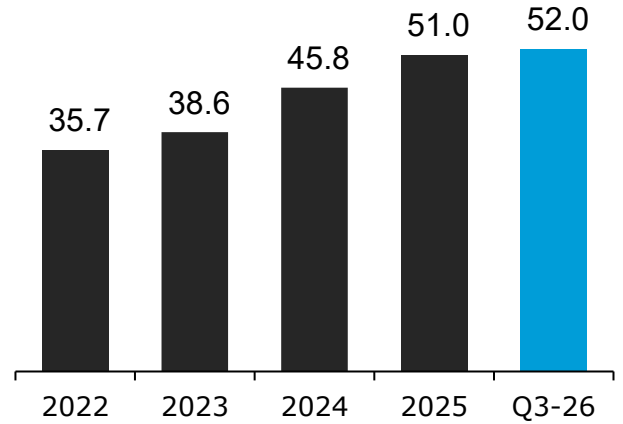
Loans & Advances

AED Billion



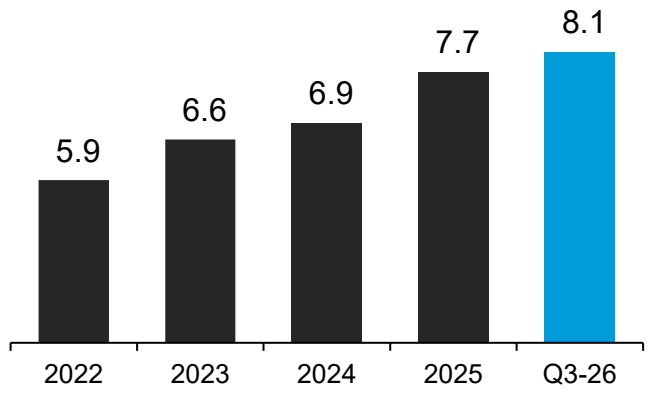
Customer Deposits

AED Billion



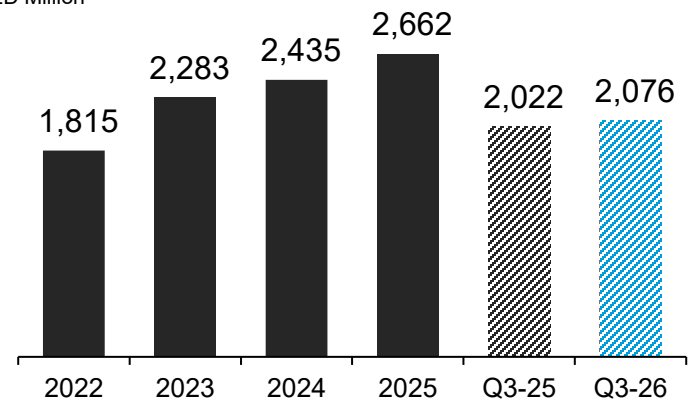
Shareholders' Equity

AED Billion



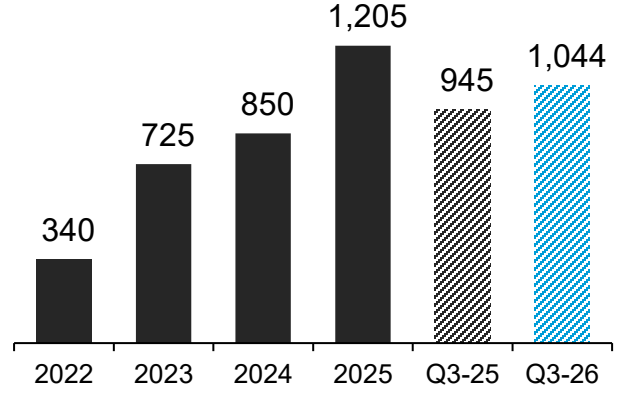
Operating Income

AED Million



Net Profit*

AED Million



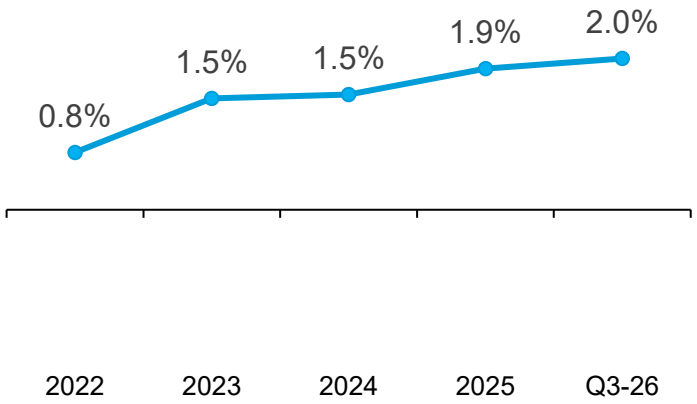
Net profit before corporate tax	935	1,325	1,039	1,148

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

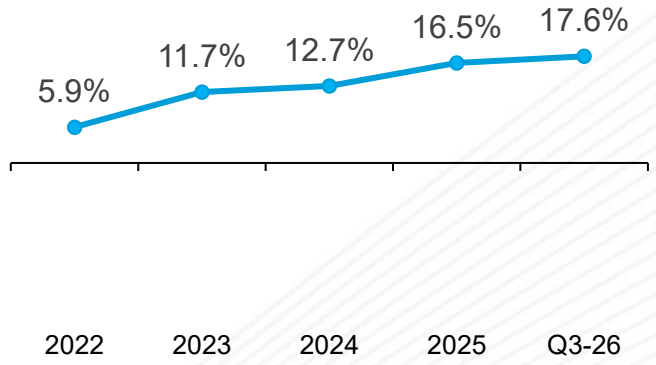
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KEY PERFORMANCE INDICATORS AT A GLANCE

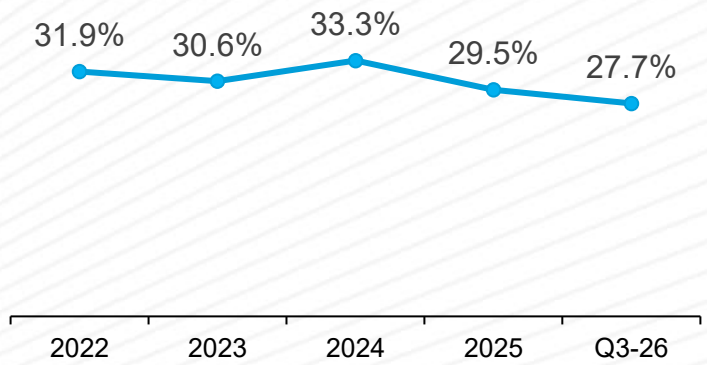
Return on Average Assets



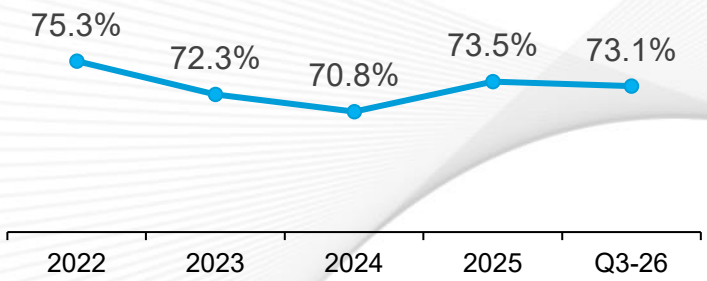
Return on Average Equity



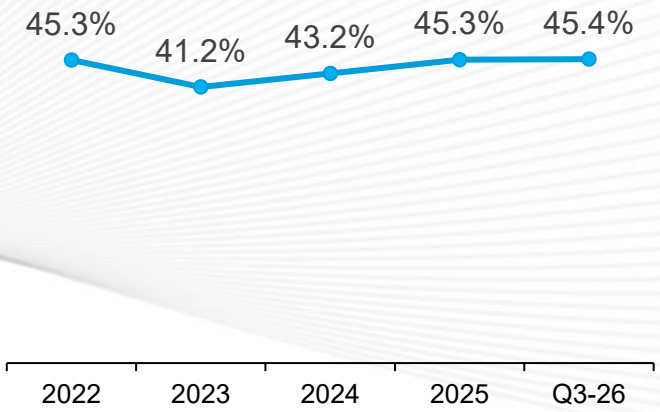
Cost to Income Ratio



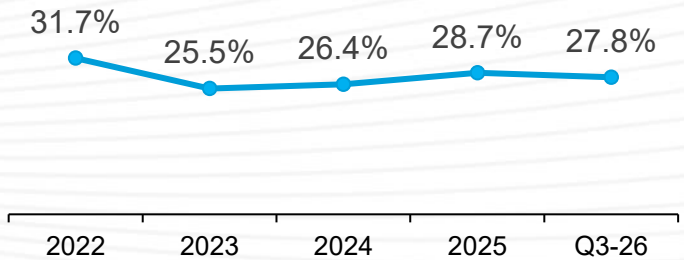
Net Loans to Deposit



CASA Mix



Non-Funding Income to Total Income



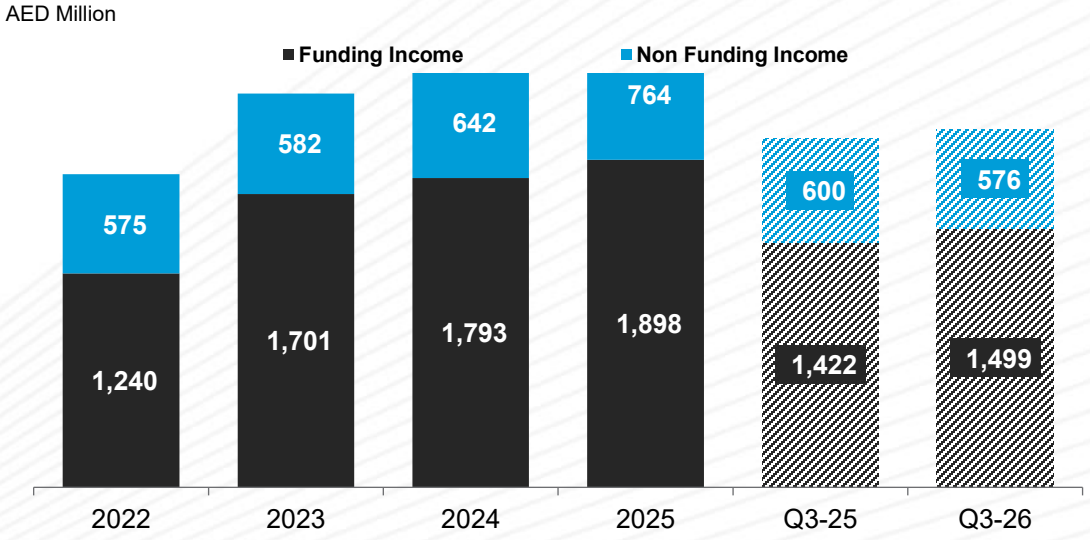
Classified as: NBF Internal Use

OPERATING PERFORMANCE

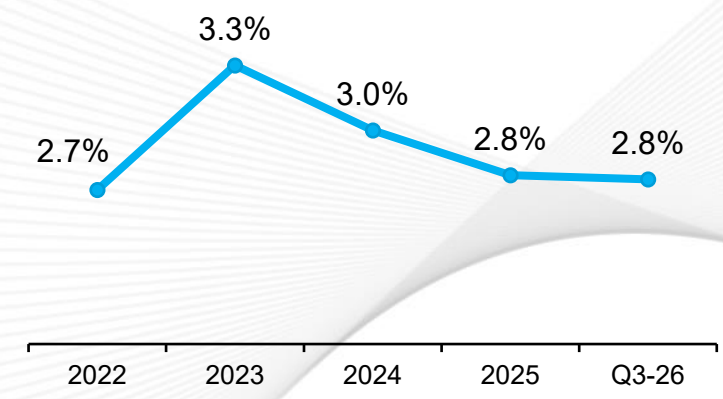
Key Highlights

- NBF posted its best ever net profit after tax for a nine-month period, 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 Q3 2026, reflecting NBF's effective asset and liability management strategies in a volatile market environment.

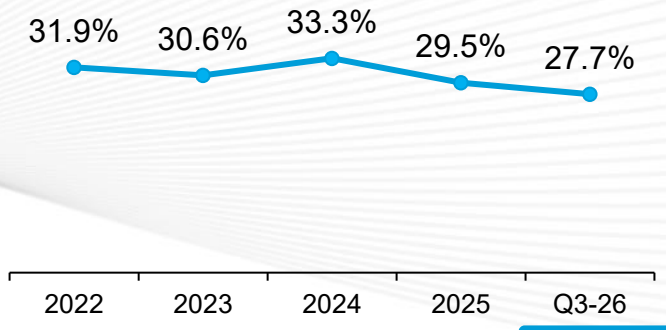
Operating Income Composition



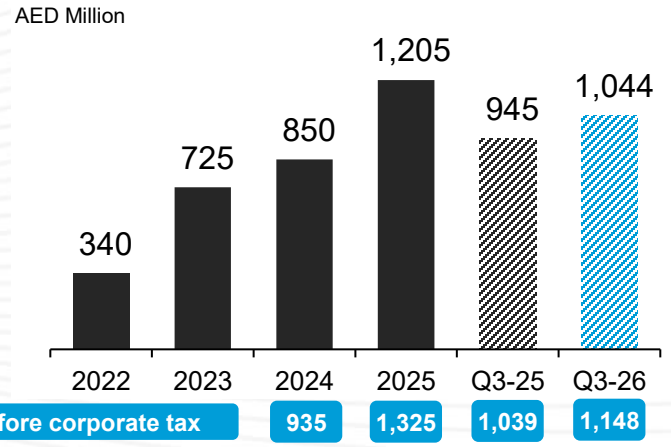
Net Interest Margin



Cost to Income Ratio



Net Profit*



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

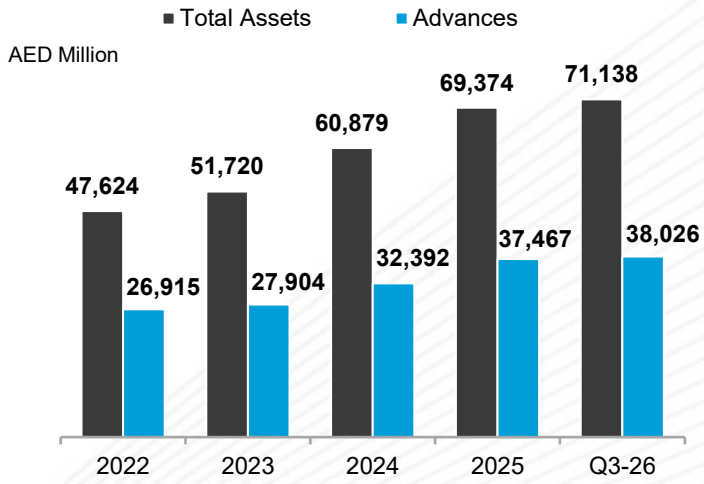
Classified as: NBF Internal Use

ASSETS COMPOSITION

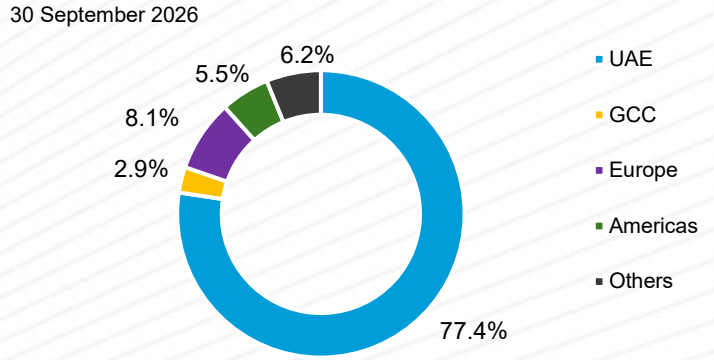
Key Highlights

- Total assets increased by 2.5% to AED 71.1 billion, compared to AED 69.4 billion at the end of 2025.
- Loans and advances increased by 1.5% from the 2025 year-end level.
- The majority of the Bank's assets comprise loans and advances and Islamic financing receivables, accounting for 53.5% of total assets, followed by investments and Islamic financial instruments at 29.9%, and cash and balances with the UAE Central Bank at 10.0%.
- 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.

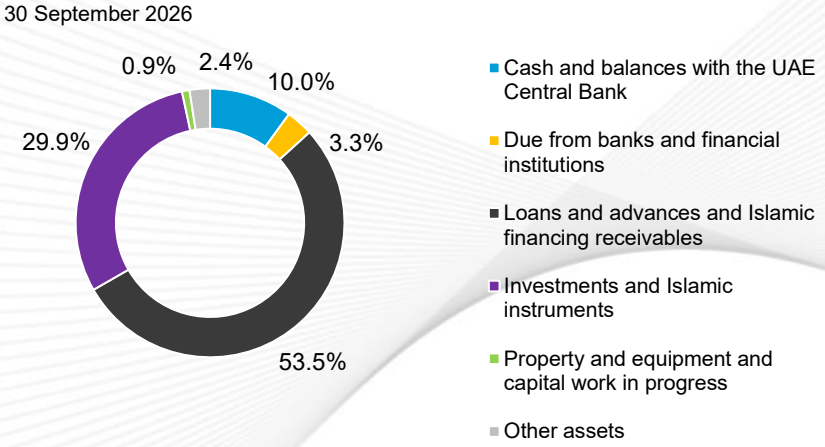
Assets and Advances



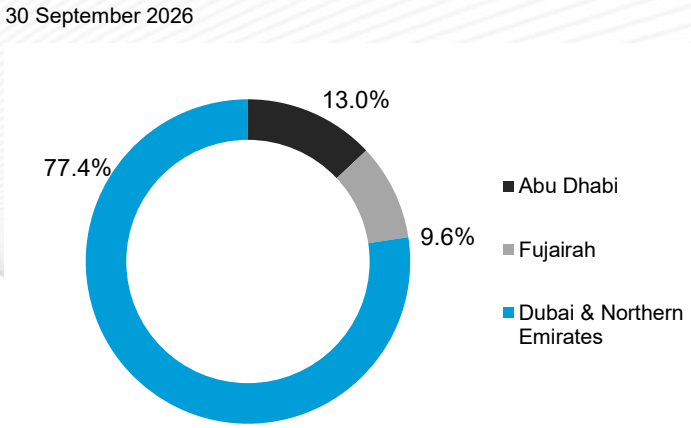
Breakdown of Assets by Geographical Distribution



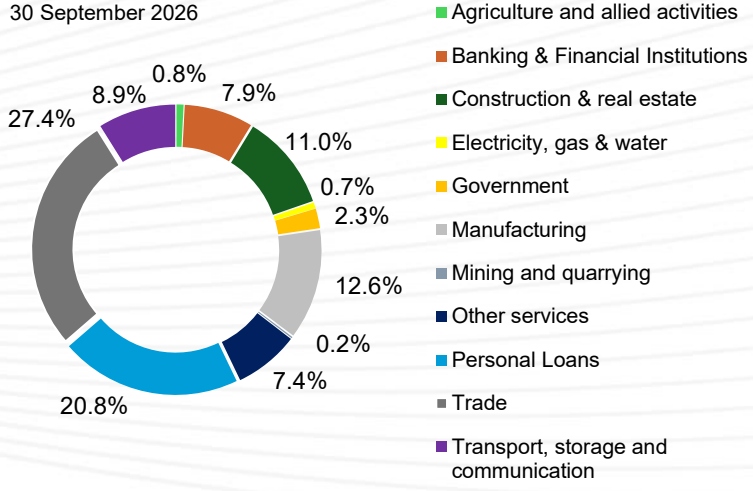
Breakdown of Assets by Type



Breakdown of Advances by Emirates



Breakdown of Advances by Sector

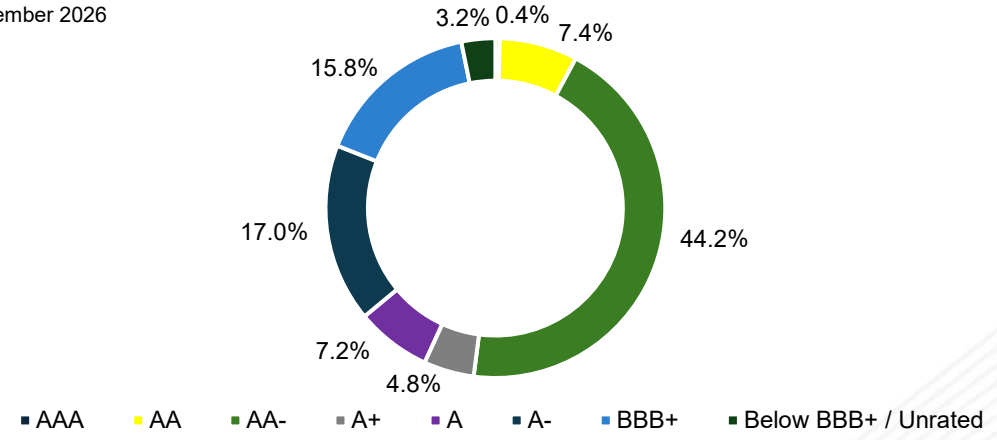


Classified as: NBF Internal Use

INVESTMENT AND ISLAMIC INSTRUMENTS

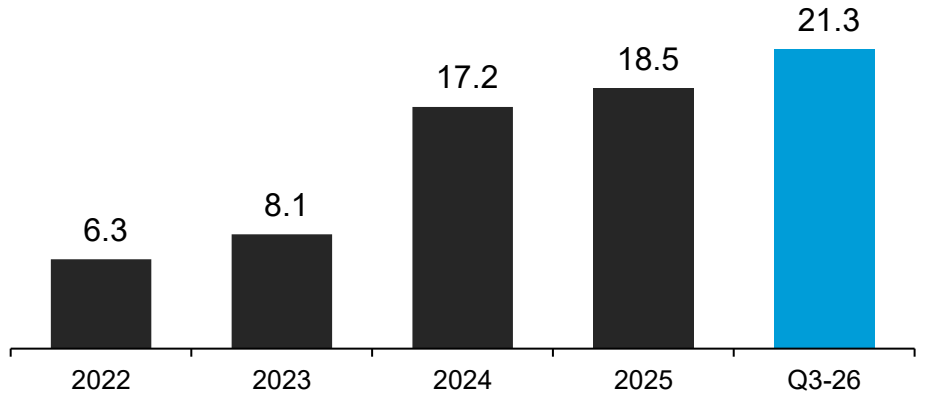
Investments and Islamic Instruments by Ratings*

30 September 2026



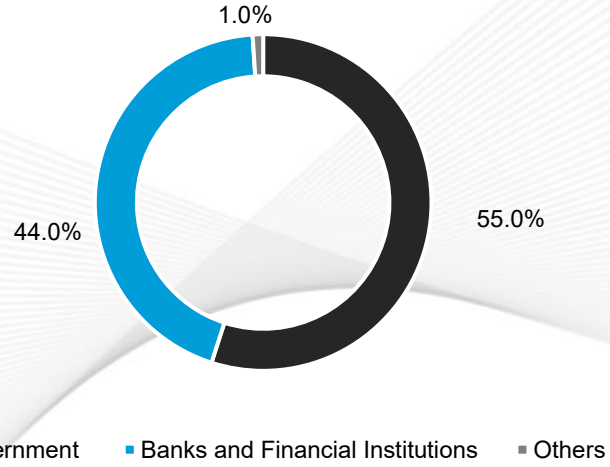
Investments and Islamic Instruments**

AED Billion



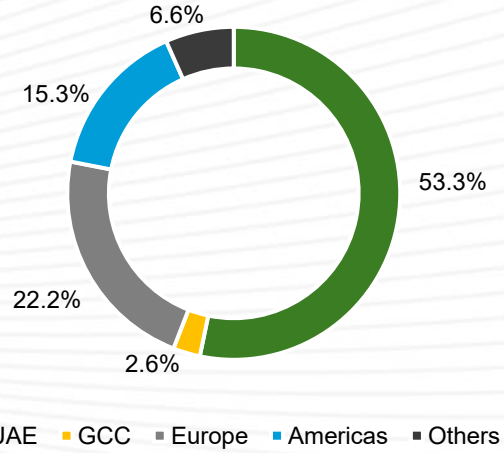
Investments and Islamic Instruments by Type

30 September 2026



Investments and Islamic Instruments by Geography

30 September 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

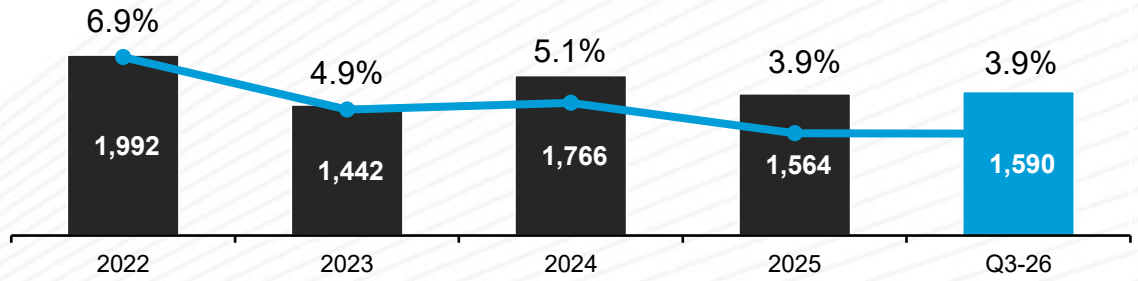
Key Highlights

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

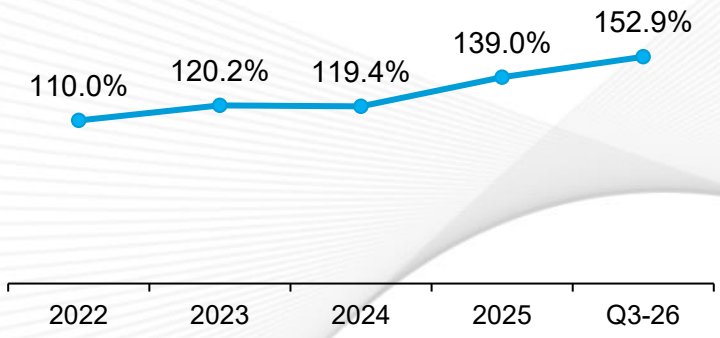
- The aggregate mix of Stage 2 and Stage 3 Loans and Advances (including acceptances) increased marginally to 8.3%, compared to 7.8% at the end of 2025.
- The NPL ratio was maintained at 3.9%, compared to 3.9% at the end of 2025, while the cost of risk improved to 1.3%.
- The provisions coverage ratio remained strong at 152.9%, 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

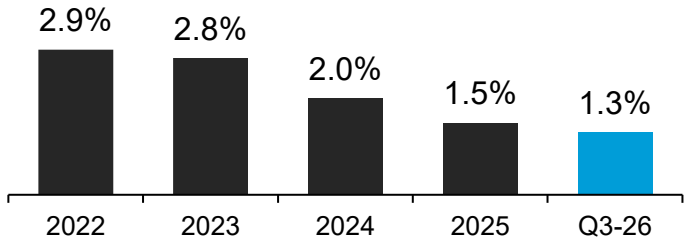
AED Million



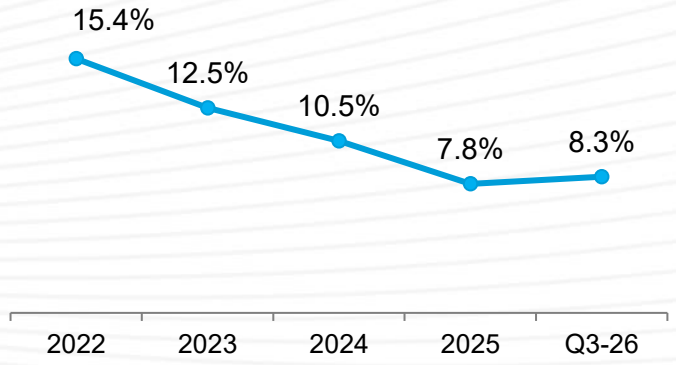
Coverage ratio



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

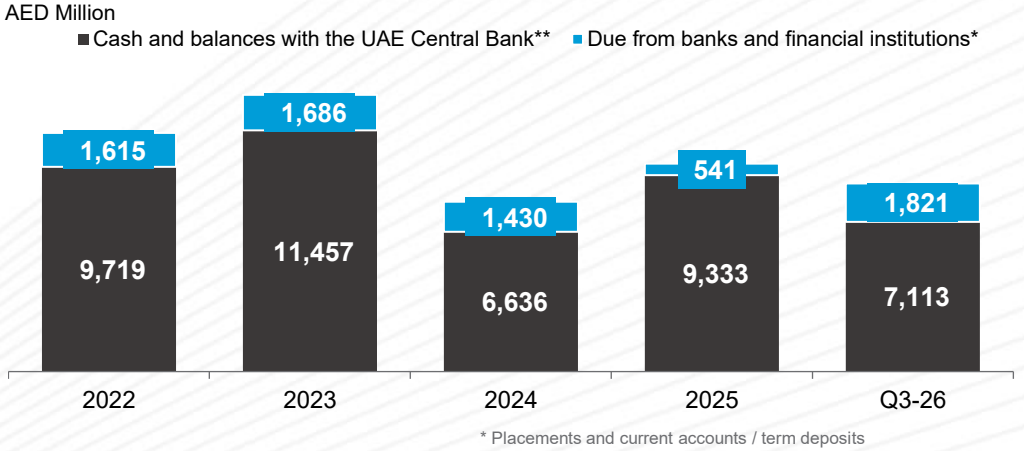
Key Highlights

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

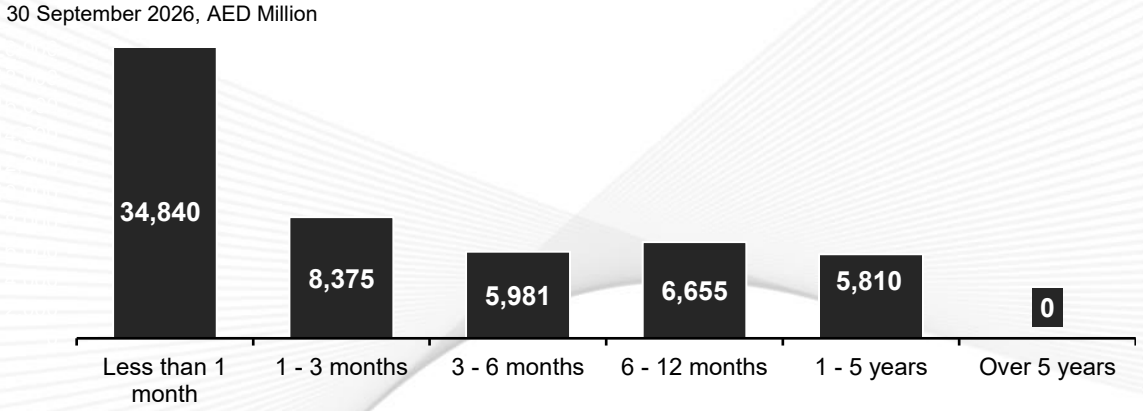
	2024	2025	Q3-26
Net Loan to Deposit Ratio	70.8%	73.5%	73.1%
Eligible Liquid Asset Ratio	29.9%	30.5%	27.5%
Lending to Stable Resources Ratio	67.4%	68.9%	66.6%

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

Liquid Assets

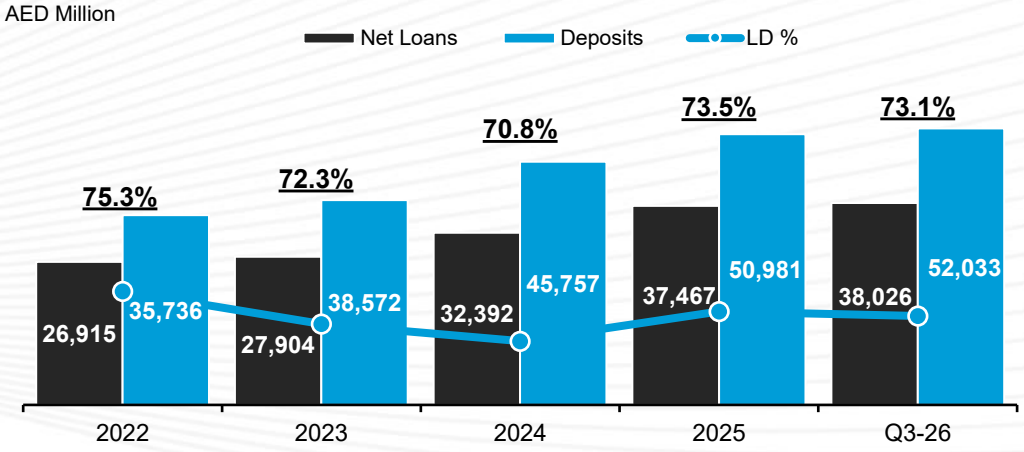


Contractual Funding Maturity Profile*



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 80.5% and 86.6%, respectively.

Net Loan to Deposit Ratio (%)



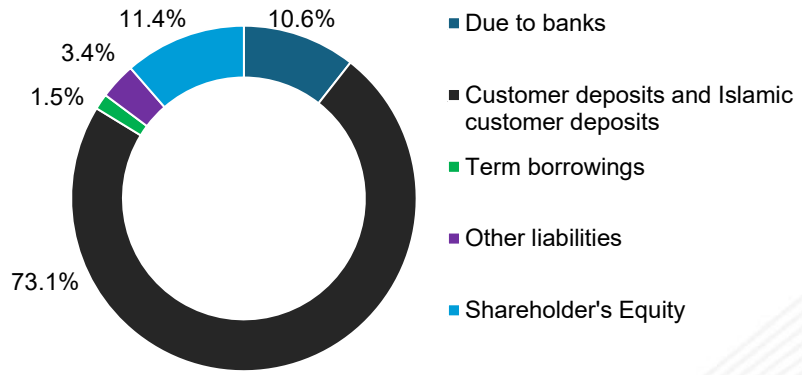
**Total liabilities in the maturity profile exclude Other liabilities.*
*** CBUAE Mbills have been reclassified as a part of Investments for the period of 2025 & 2024 (previously reported under Cash and Balances with UAE Central Bank)*

Classified as: NBF Internal Use

FUNDING PROFILE

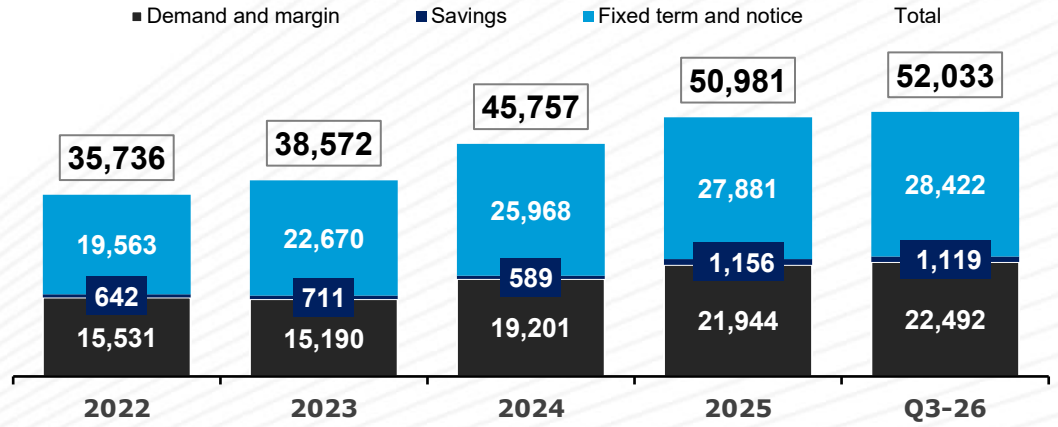
Funding Mix

30 September 2026



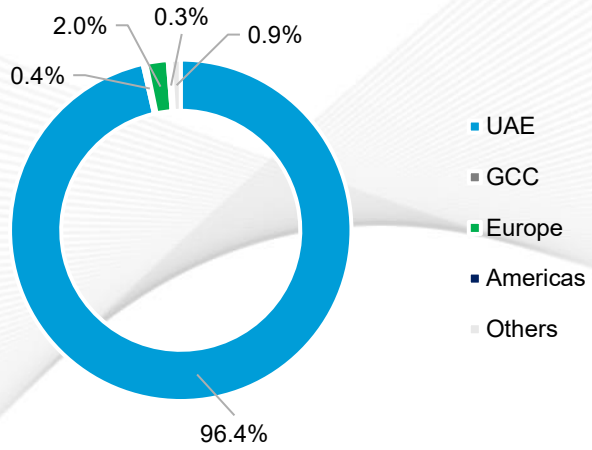
Customer Deposits

AED Million



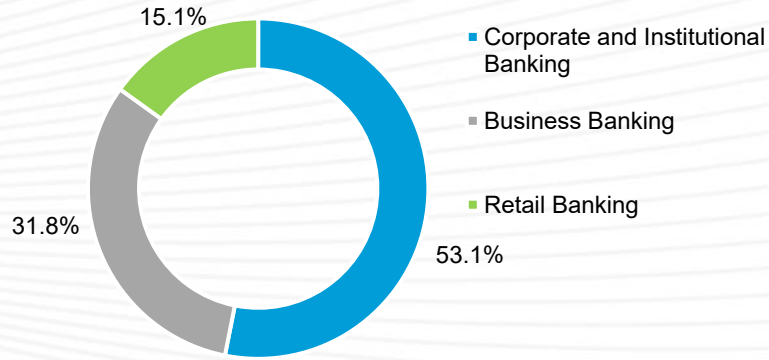
Customer Deposits by Geographical Distribution

30 September 2026



Customer Deposits by Segment

30 September 2026



Classified as: NBF Internal Use

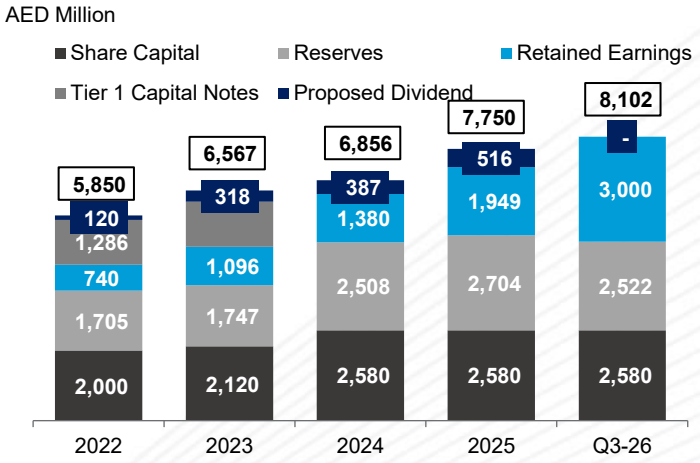
STRONG CAPITALISATION

Key Highlights

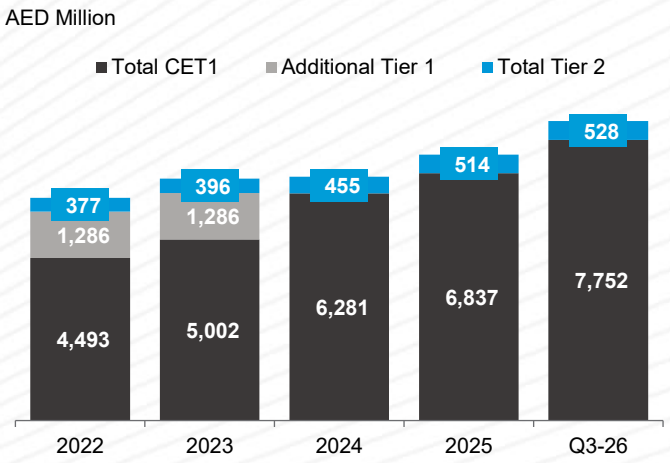
NBF remains well capitalised, with a Capital Adequacy Ratio of 17.5% and a Total Tier 1 Ratio of 16.4% as at 30 September 2026, well above the minimum regulatory requirements. This strong capital position supports the Bank's growth ambitions and enhances its ability to navigate potential challenges arising 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 47.3 billion as at 30 September 2026, reflecting a modest increase of 3.0% from AED 45.9 billion as at 31 December 2025, in line with balance sheet growth.

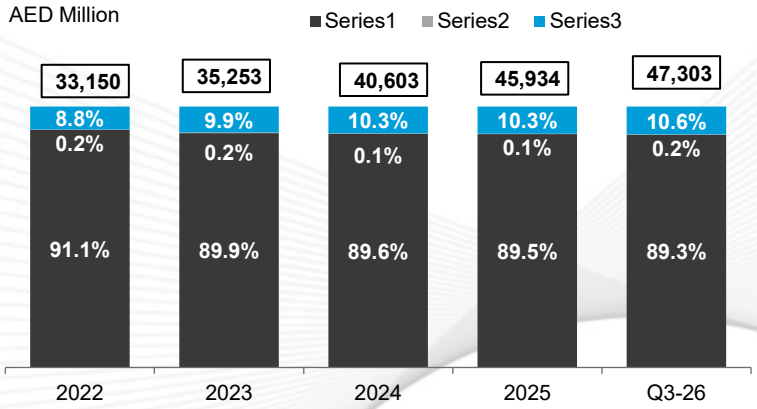
Equity Breakdown



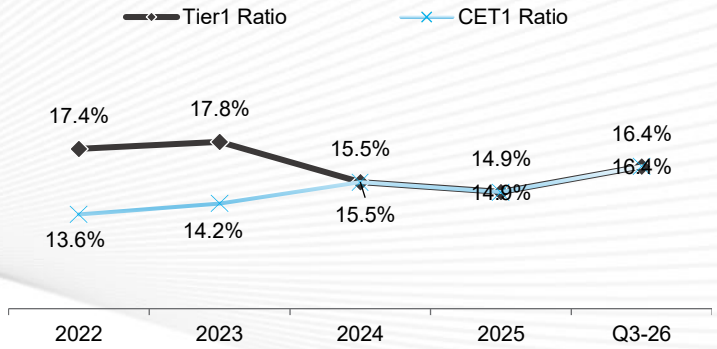
Capital Base



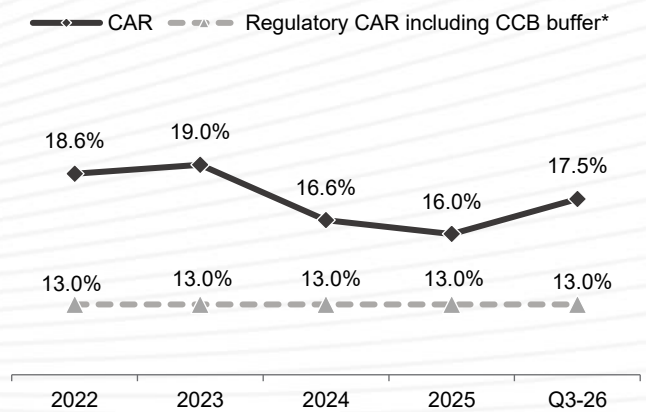
Risk Weighted Assets



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

nbf.ae

OVERVIEW OF BUSINESS SEGMENTS

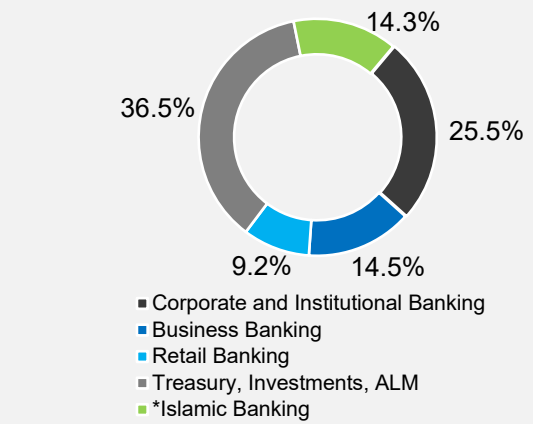
NBF offers a full range of products through five main business divisions

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'ah-compliant banking services. ▪ Shari'ah compliant products offered to customers including Murabaha, Mudaraba and Wakala deposits as well as Shari'ah-compliant financing and cash management products. ▪ Islamic Banking Treasury Products: NBF treasury has products such as profit rate swaps and Wa'ad (FX & Commodities) and capability to provide all treasury solutions in Shari'a compliant manner.

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

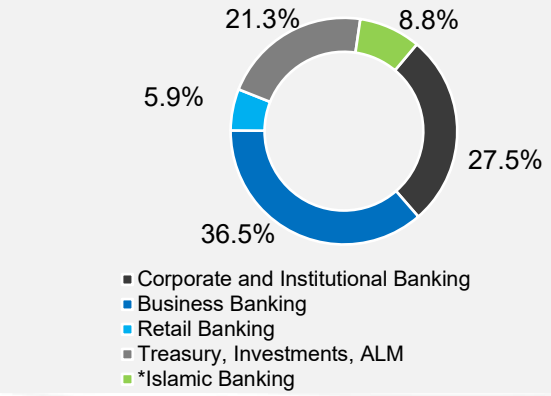
Contribution to Assets

30 September 2026



Contribution to Income

30 September 2026



** Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.4%, Business Banking 2.2%, Retail Banking 1.9% and Treasury, Investment, ALM & Other 2.3%.*
** Islamic Banking asset composition includes Corporate and Institutional Banking 4.9%, Business Banking 1.0%, Retail Banking 1.9% and Treasury, Investment, ALM & Other 6.5%.*

Classified as: NBF Internal Use

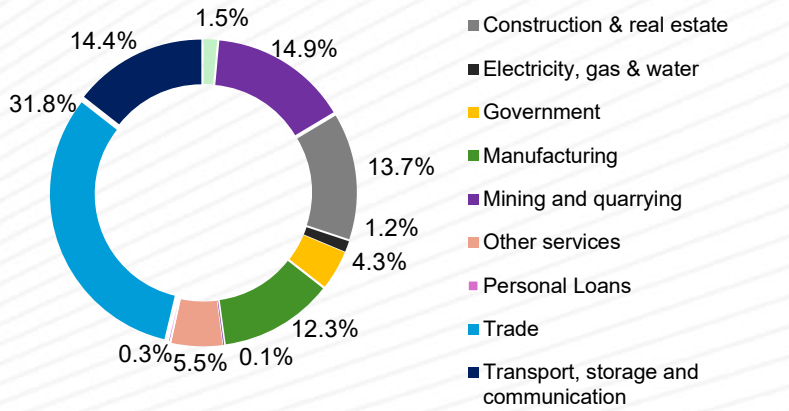
CORPORATE AND INSTITUTIONAL BANKING

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

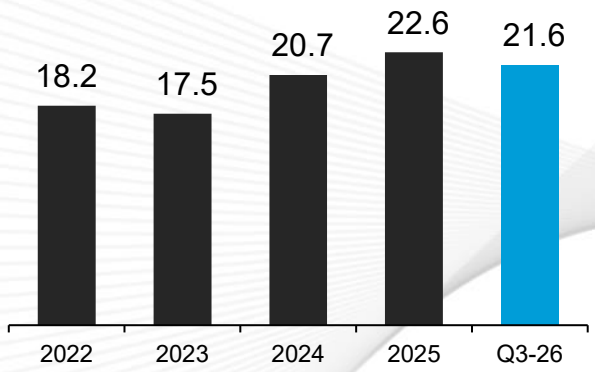
Gross Loans – Sector Breakdown

30 September 2026



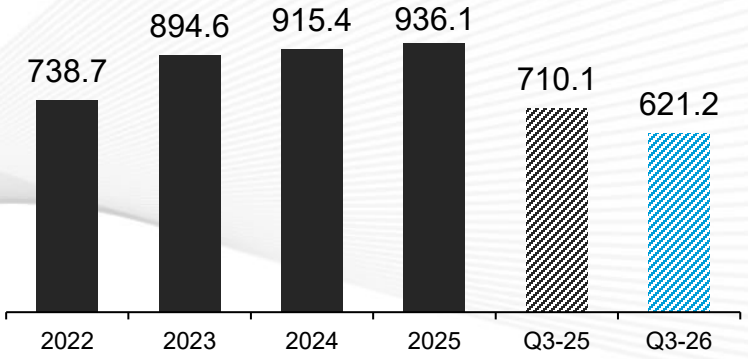
Segment Assets

AED Billion

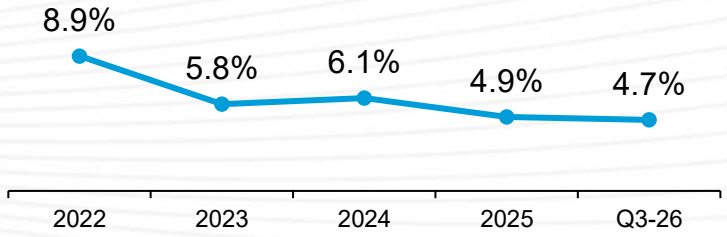


Total Operating Income

AED Million



NPL Ratio



Classified as: NBF Internal Use

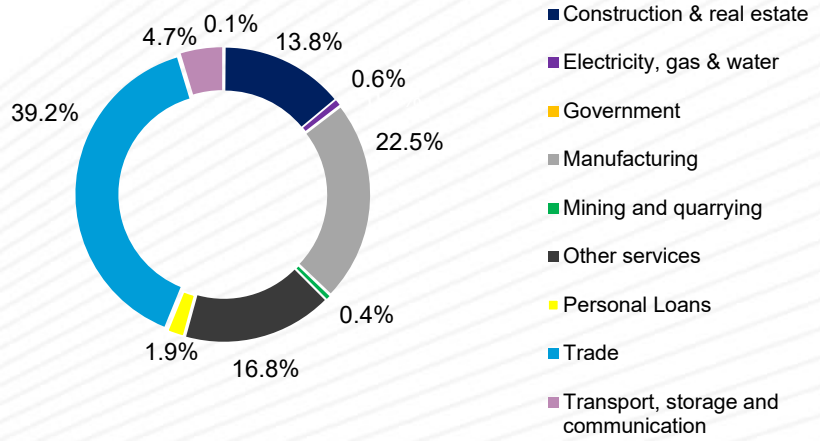
BUSINESS BANKING

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

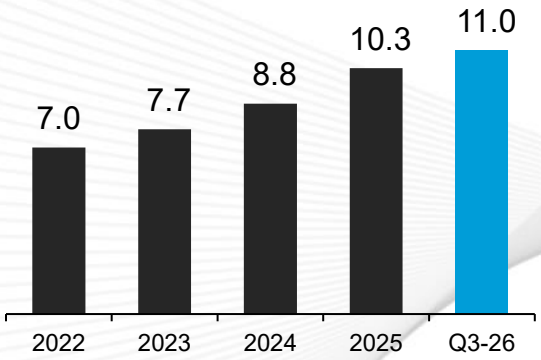
Gross Loans – Sector Breakdown

30 September 2026



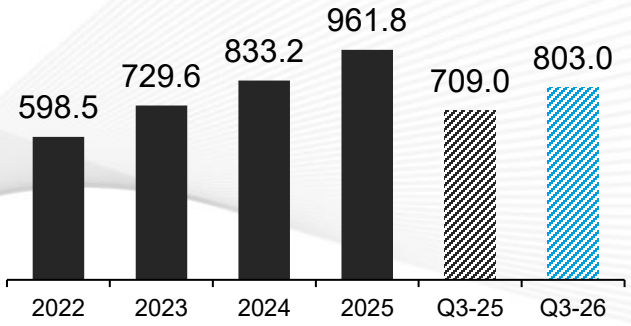
Segment Assets

AED Billion

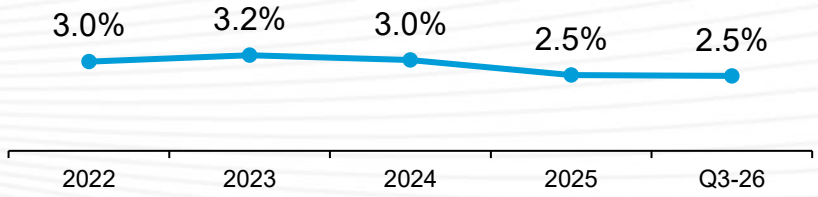


Total Operating Income

AED Million



NPL Ratio



Classified as: NBF Internal Use

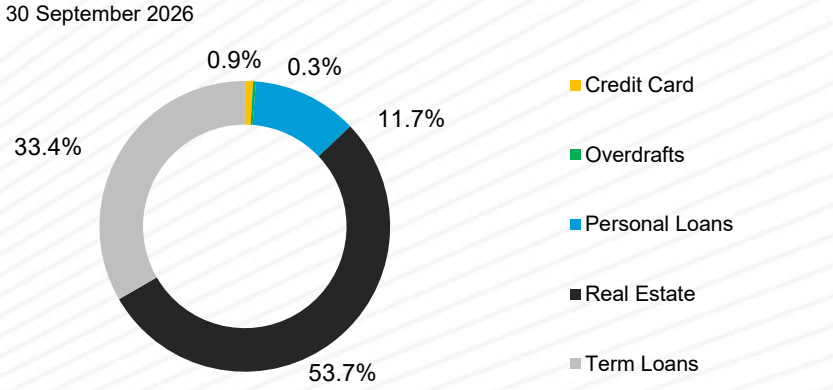
RETAIL BANKING

Overview

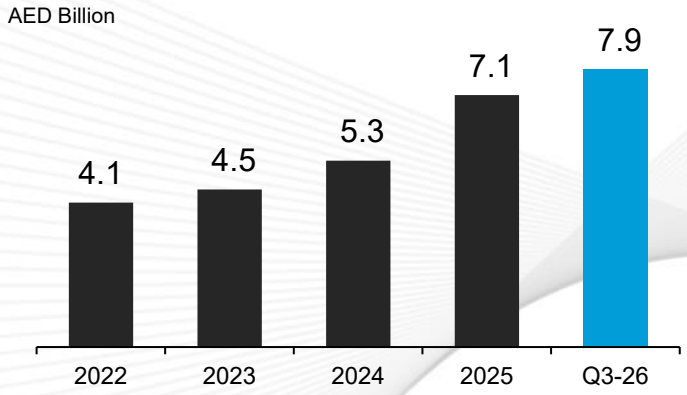
- NBF's retail banking segment offers a wide range of products and services to individuals and high net worth clients.
- The Retail Banking clients are broken down into the following different tiers:
  - Priority Plus (Al Samy) Customers
  - Priority Customers
  - Preferred Customers
  - Personal Customers
- 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

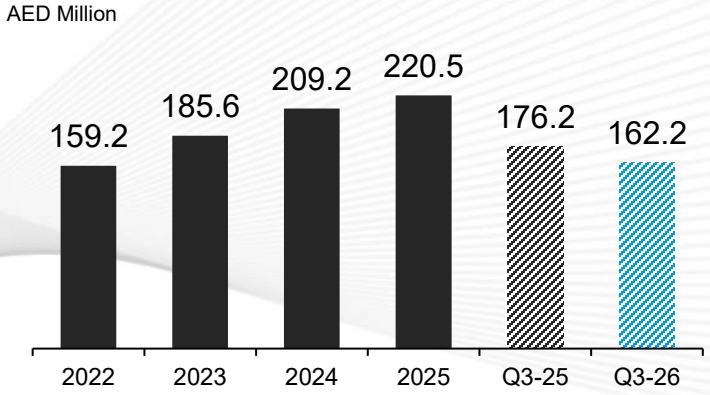
Gross Loans – Product Mix



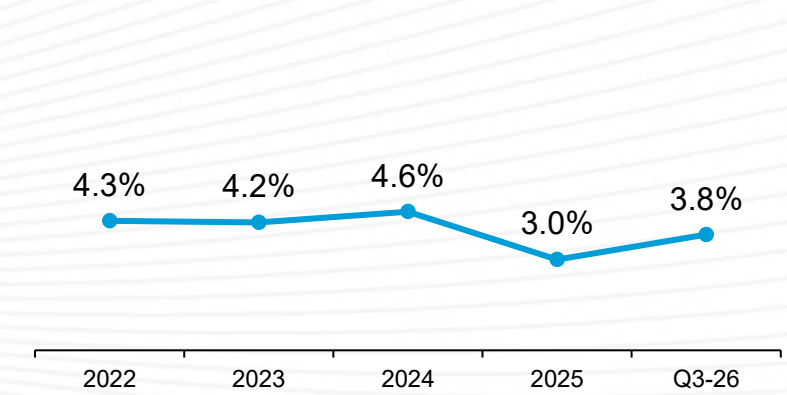
Segment Assets



Total Operating Income



NPL Ratio



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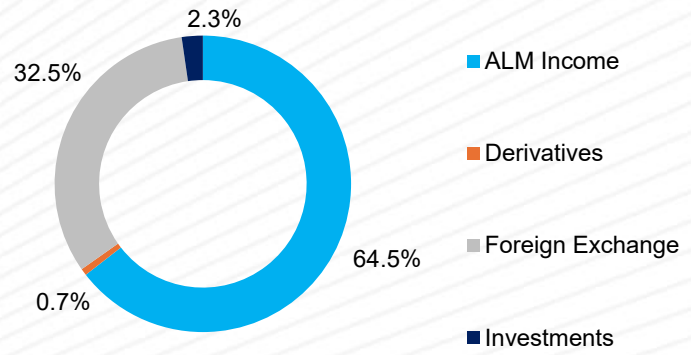
TREASURY, INVESTMENTS, ALM AND OTHER

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

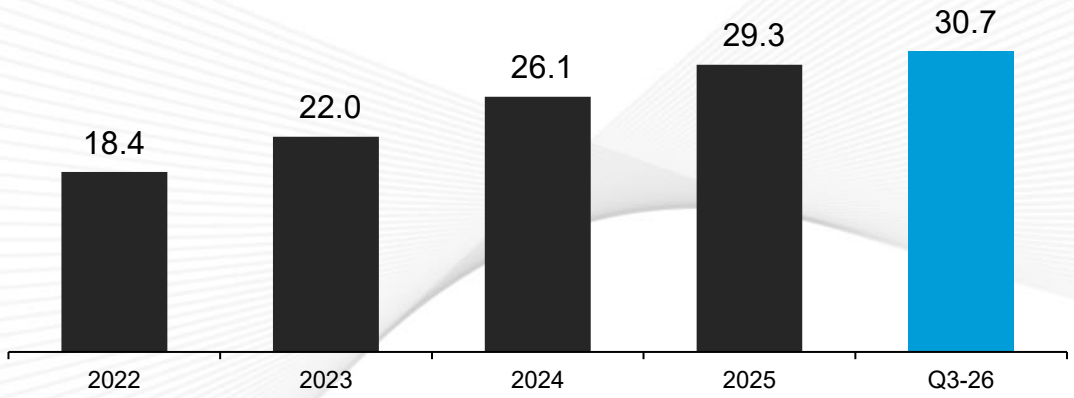
Operating Income Mix

30 September 2026



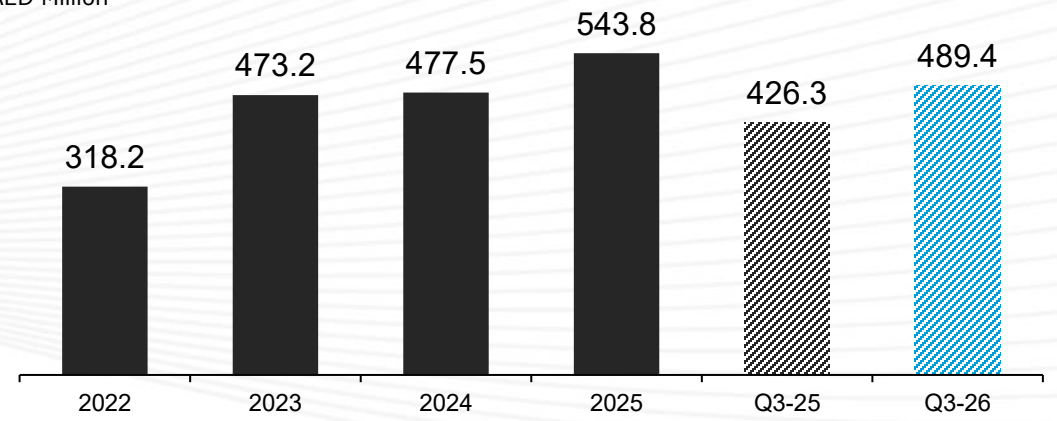
Segment Assets

AED Billion



Total Operating Income

AED Million



Classified as: NBF Internal Use

ISLAMIC BANKING

Overview

- The principal Shari'ah-compliant retail products and services offered by the NBF Islamic include:

Account Services
- Standard Current, Saving & Corporate Accounts
- Mudaraba & Wakala Deposits
- Credit & Debit Cards

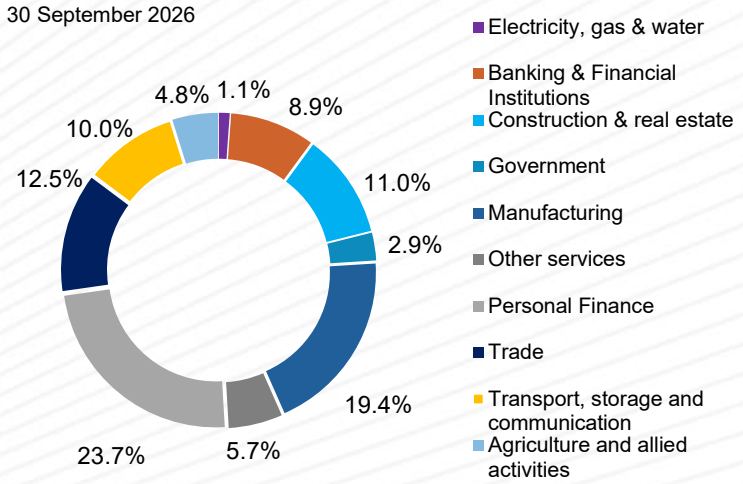
Financing
- Personal Finance
- Home Finance
- Ijara Financing
- Murabaha Financing
- Istisna Forward Ijara
- Equipment Finance
- Real Estate Finance
- Auto Finance

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

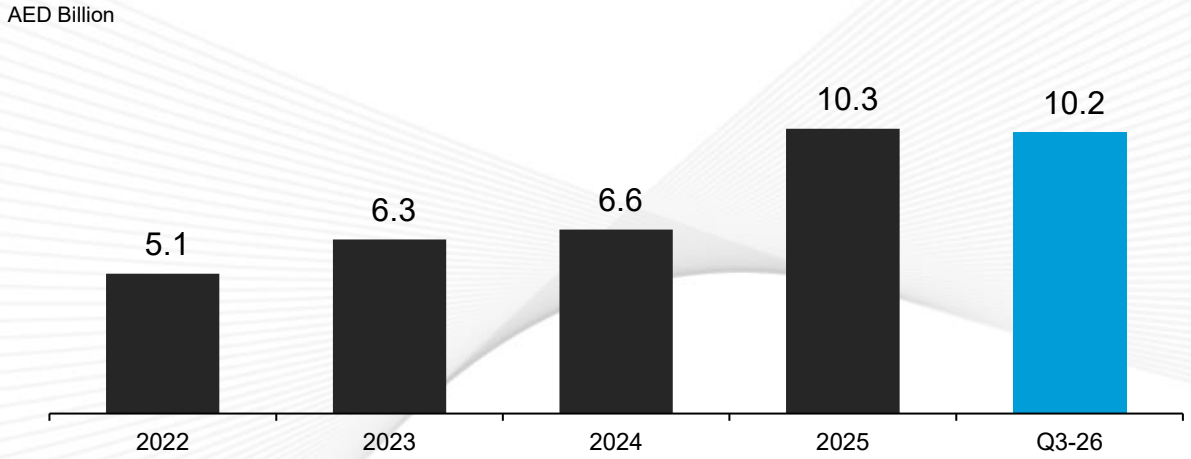
Transaction Banking
- Cash Management
- Trade Services
- Working Capital Management
- Guarantees

Islamic Gold Facilities

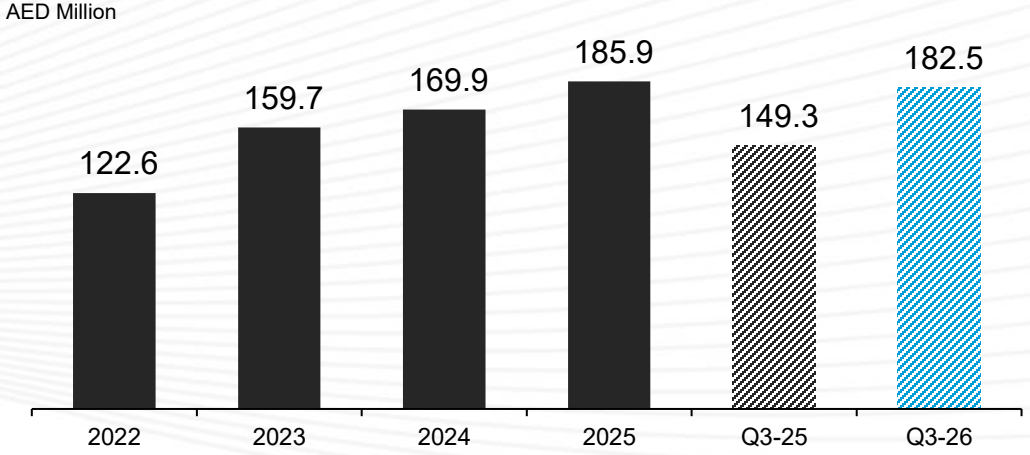
Gross Loans – Sector Breakdown



Segment Assets



Total Operating Income



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APPENDIX

IFRS 9 – EXPOSURE AND ECL MIX

Overview

- **The movement during Q3 2026 was primarily driven by:**

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

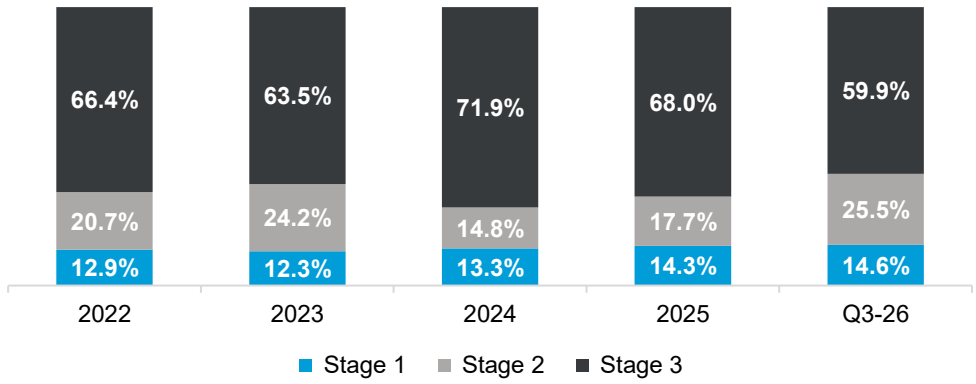
(ii) Credit risk rating migrations during the period.

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

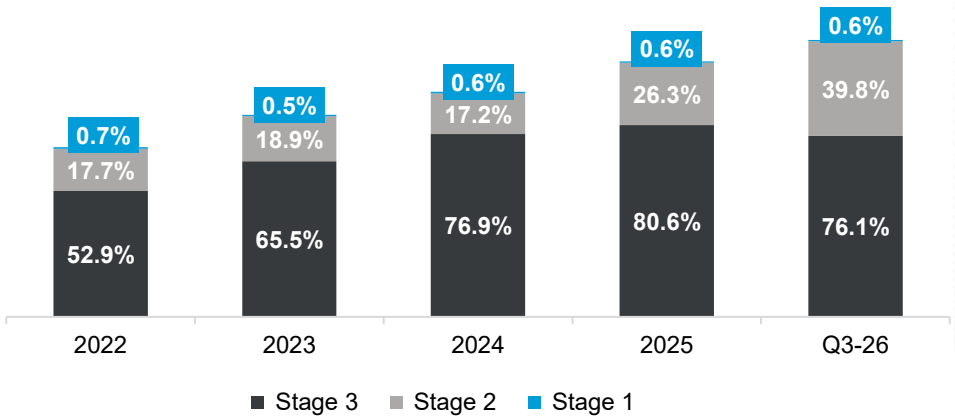
(iv) Movements in delinquency status, as reflected by Days Past Due (DPD).

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

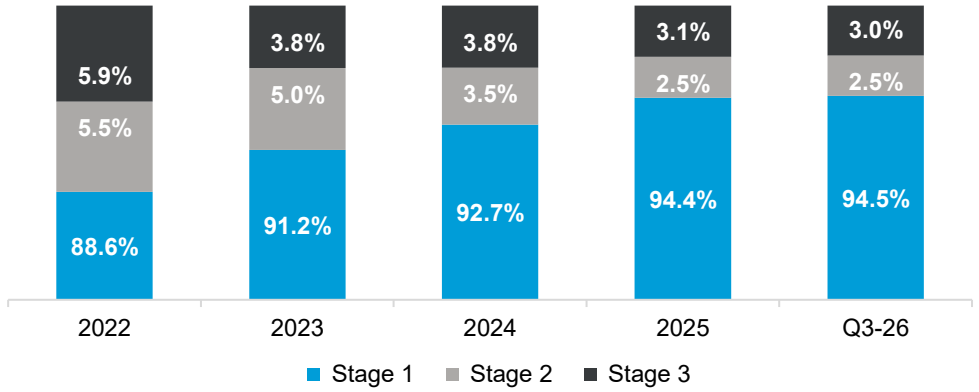
ECL Mix



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 8.3%.*

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THANK YOU!

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