

INVESTOR PRESENTATION

For the year ended 31st March 2026

nbf.ae     



DISCLAIMER

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NBF

AN OVERVIEW

OVERVIEW OF NATIONAL BANK OF FUJAIRAH



National Bank of Fujairah PJSC Overview

Establishment	<ul style="list-style-type: none"> 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 884 full-time employees from 37 different nationalities, 47% of whom were female as of 31 March 2026. The bank is fully committed towards the development and promotion of Emiratisation. The bank's Emiratisation percentage was 42.8% as of 31 March 2026.
Operations	<ul style="list-style-type: none"> NBF serves approximately 14.3k corporate customers and 33.9k individuals via 15 branches and 76 ATM/CDM units in the UAE.
Business Segments	<ul style="list-style-type: none"> The Bank operates via five main segments, namely (i) Corporate and Institutional Banking (28%), (ii) Business Banking (36%) (iii) Treasury, Investments, Asset and Liability Management ("ALM") (21%), (iv) Retail Banking (6%) and (v) *Islamic Banking (9%).
Business Strategy	<ul style="list-style-type: none"> 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

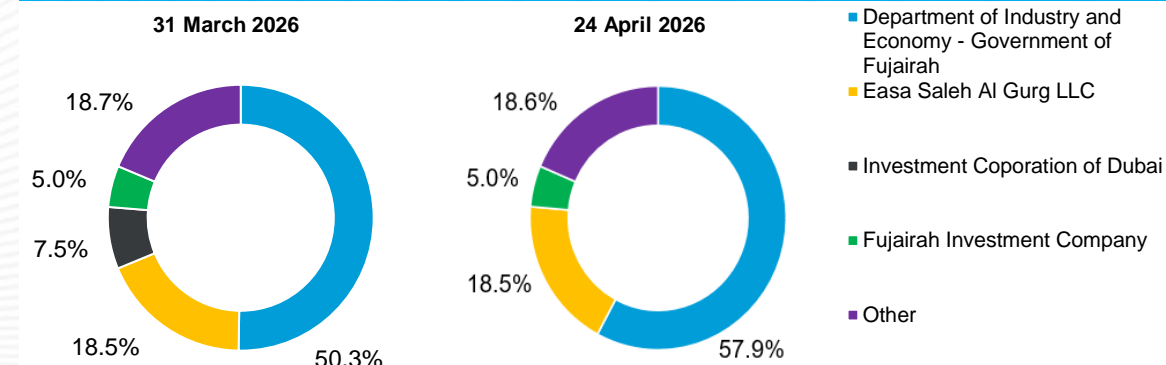
Rating Agency	Date	Long Term Rating	Outlook
	May 2025	Baa1	Stable
	July 2025	BBB+	Stable
	August 2025	A-	Stable

*Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.1%, Business Banking 2.0%, Retail Banking 2.0% and Treasury, Investment, ALM 2.9%.

Financial Highlights

AED Mn	FY 2022	FY 2023	FY 2024	Q1-26
Total Assets	51,720	60,879	69,374	68,845
Loans & Advances	27,904	32,392	37,467	37,159
Customer Deposits	38,572	45,757	50,981	49,725
Total Equity	6,567	6,856	7,750	8,024
NPL Ratio	4.9%	5.1%	3.9%	4.0%
Provisions Coverage Ratio	120.2%	119.4%	139.0%	145.2%
Loan to Deposit Ratio	72.3%	70.8%	73.5%	74.7%
Net Interest Margin	3.3%	3.0%	2.8%	2.9%
Operating Income	2,283	2,435	2,662	701
Net Profit before Tax	725	935	1,205	342
Tier 1 Ratio	17.8%	15.5%	14.9%	15.5%
Capital Adequacy	19.0%	16.6%	16.0%	16.6%

Ownership Structure



As of 31st March 2026, The Government of Fujairah held 55.4% of NBF's share capital, collectively through

- Department of Industry & Economy - Government of Fujairah (DoIE) (50.3%),
- Fujairah Natural Resources Corporation (3.7%) and Fujairah Investment Establishment Limited (1.4%) entities which are listed under Others.

The Government of Dubai held 7.5% of NBF's share capital through Investment Corporation of Dubai (ICD).

- The change in shareholding between 31 March 2026 and 24 April 2026 is due solely to the ICD transaction completed on 22 April 2026, resulting in an increase in DoIE's shareholding to 57.9% and ICD's exit from the share capital.

Q1-2026 HIGHLIGHTS OF NATIONAL BANK OF FUJAIRAH

1984
STARTED OPERATIONS

15
BRANCHES

48,900
CUSTOMERS

AED 701.1m
OPERATING INCOME
(Q1-2025: 675.5m)

AED 495.8m
OPERATING PROFIT
(Q1-2025: 502.5m)

884 EMPLOYEES

79% EMPLOYEE ENGAGEMENT SCORE

47.0%
FEMALE
WORKFORCE

42.8%
Emiratisation

37
NATIONALITIES

2 SUBSIDIARIES & REPRESENTATIVE OFFICES

BBB+/A-
CREDIT RATINGS

6
REGULATORY
RELATIONSHIPS

KEY PERFORMANCE METRICS

17.4%
RETURN ON
AVERAGE EQUITY
(2025: 16.5%)

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

240K+

SOCIAL MEDIA

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

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



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

Expanding ATM/CCDM & Branch Network

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



Cards Portfolio Refresh



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

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

DIGITAL JOURNEY LOOKING AHEAD IN 2026

Modernised Corporate Internet banking



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

What's Coming?

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

Banking at your Fingertips – The future of Digital Convenience



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

What's Coming?

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

DIGITAL JOURNEY LOOKING AHEAD IN 2026

Expanding NBF's reach across all emirates



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

What's Coming?

- **ATM/CCDMs** – 12 new sites launched, 16 sites upgraded, upcoming 3 drive-through locations.
- **Strategic Partnership** – Collaboration with Lulu International Exchange enabling rapid expansion to reach customers.
- **Ras Al Khaimah Branch** – Our first branch in Ras Al Khaimah has commenced its operations.

Integrating Artificial Intelligence into NBF ecosystem



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

What's Coming?

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

Cards Portfolio Enhancement



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

What's Coming?

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

SUSTAINABILITY PROGRESS AND NEXT STEPS

The UAE's ambition to invest AED 600 billion in clean and renewable energy sources and commit to hitting net zero by 2050

OUR SUSTAINABILITY PILLARS



KEY UPDATES

Sustainability Update

NBF 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.

Started gap analysis and integration of Climate Risk Regulations into Enterprise Risk .

Sustainable Finance

Sustainable Finance limits amounting to AED 3.88 Billion as of Q1 2026.

ESG Investments stand at AED 768 Million in Q1 2026.

Sustainability assessment of over 1955 customers completed as a part of the credit appraisal process.

*To know more about our sustainability efforts, please visit nbf.ae to read the consolidated 'NBF ESG Report'.

NBF STRENGTHENING STRATEGIC PARTNERSHIPS



STRATEGIC PARTNERSHIPS



Signing of an MOU between National Bank of Fujairah and Fanar Management Consultancy Ltd



MOU Signing between NBF and Umm Al Quwain Free Trade Zone Authority (UAQFTZ)



MOU between NBF and Ras Al Khaimah Economic Zone (RAKEZ)



COMMUNITY PRESENCE AND ENGAGEMENT

CUSTOMER AND PEOPLE EVENTS



CASA Business Banking Campaign



NBF's Ras Al Khaimah branch opening



GTR MENA 2026



Networking Dinner for GLC and Precious Metals Clients



NBF held AGAM



Ramadan Clients' Iftar & Suhour events

NBF Family Day



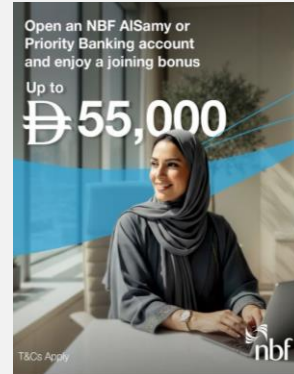
COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



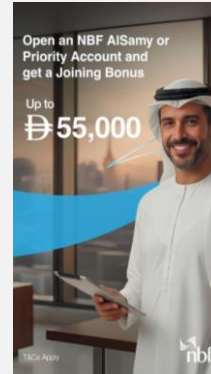
PRODUCT CAMPAIGNS



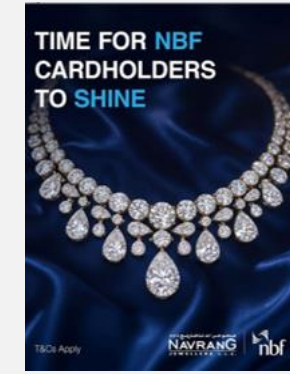
NBF Rewards



55,000 Joining Bonus



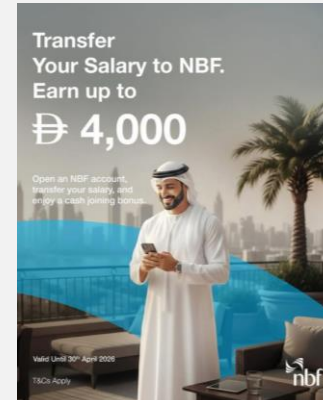
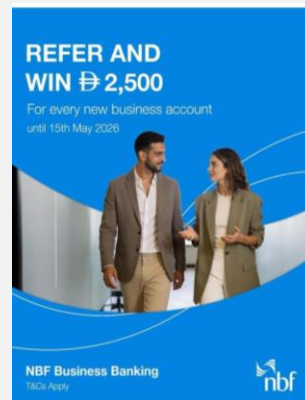
Cash Management



NBF Credit & Debit Card Promotion



Refer & Win



Salary Transfer

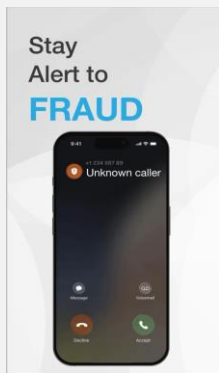


Refer a friend and win

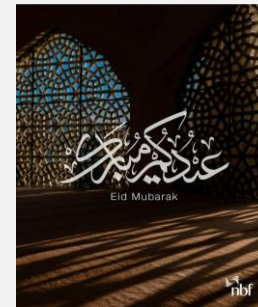
COMMUNITY PRESENCE AND CUSTOMER CENTRIC CAMPAIGNS



AWARENESS & ENGAGEMENT



Ramdan Moosa Campaign



Eid Mubarak



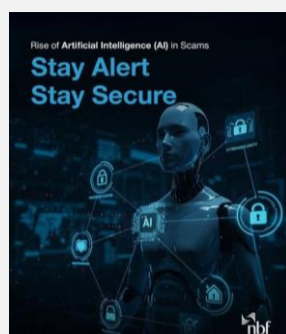
Happy New Year



Happy Women's Day



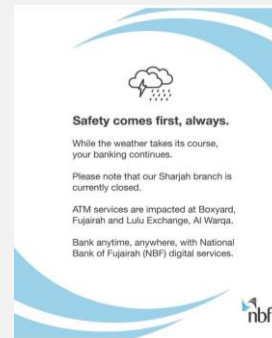
Happy Mother's Day



Fraud Alert



Ensuring Service Continuity



Rain Alert



International Happiness Day



Earth Hour



NBF ART 2025-26

AWARDS AND RECOGNITION



2025 MEA Business Achievement Award



MEA Finance Banking Technology Awards 2025

ENHANCING PHYSICAL AND DIGITAL FOOTPRINTS



OUTDOOR MEDIA CURRENTLY LIVE IN APRIL

75k Joining Bonus Campaign
Dubai – Sheikh Zayed Road

Al Khail Road



Fujairah



OUTDOOR MEDIA COMING SOON IN MAY



RADIO PRESENCE

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

English Ads

Channel 4



City FM

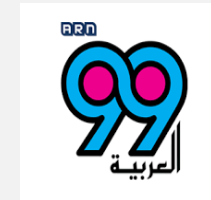


Dubai Eye



Arabic Ads

Al Arabiya



Emarat FM



RADIO AD CURRENTLY LIVE IN APRIL



NBF'S OUTLOOK

NBF recorded year-on-year growth of 11.6% to close the three-month period at a record net profit before tax of AED 376.2 million compared to AED 337.2 million in the corresponding period of 2025. Further, NBF posted its best ever net profit after tax for a quarter, amounting to AED 342.3 million, compared to AED 306.8 million in the corresponding period of 2025 with a corporate tax charge of AED 33.9 million. This was driven by a high level of resilience in the bank's core business and enhanced balance sheet management amidst on-going geopolitical conflict, heightened global volatility and uncertainty, oil price fluctuations and discussions of recession and inflation testing the growth environment for all banks. The improvement in cost of risk, also contributed to this robust set of results.

NBF delivered a solid financial performance driven by an outstanding start to the year amid heightened uncertainty and volatility in operating environment. This has been achieved by a diversified balance sheet, robust capital adequacy and liquidity and a declining cost of risk.

With a staunch focus on long-term sustainable growth, the bank has built solid levels of liquidity and capital adequacy which, coupled with its operating performance, places NBF in a strong position to withstand the current uncertainties with resilient performance. In line with the top priorities of the prevailing situation, ensuring the safety and security of its people and territory, the UAE has successfully steered through the crisis with preparedness, resilience and steadfastness. Likewise, NBF has always endeavored to support people, businesses, and the country; whilst remaining focused on the future to enhance shareholder value.

The bank's investments in technology, security, business continuity and resilience have been instrumental in ensuring that it continued to deliver value and services to our customers and partners through these times without disruption, while ensuring the safety of its staff and wider stakeholders. Our success in leveraging technology, reinforced with cyber security, enhances the franchise's responsiveness and adaptability to complement its growth strategy.

On the back of the UAE Government's exceptional measures for safety, security and continuity through regional conflict, the Board is confident that the UAE will emerge stronger than ever and NBF will continue to engage with all its stakeholders for protecting their interests and achieving long-term sustainable results.

In the coming quarters of 2026, NBF, in line with the UAE government and the Central Bank of the UAE's measures, will continue to support the development of the economy and support its customers. We look forward with prudence, confidence and optimism coupled with supporting our environment, social and governance ('ESG') initiatives in an evolving regional and global landscape.

STRATEGIC PILLARS SUPPORTING OUR VISION

Your financial partner focused on your business and personal needs.



People First

Nurture a culture that optimizes people's potential, prioritizes people development and rewards excellence.

Customer Centricity

Foster deep relationships and leverage strategic partnerships to deliver exceptional products and services that exceed customer expectations.

Efficiency and Excellence

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

Governance and Compliance

Ensure strong governance and compliance through a proactive approach to Enterprise-wide Risk Management and Compliance.

OUR ORGANISATIONAL STRUCTURE



Board of Directors

His Highness 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

Board Audit Committee

Board Nomination and Remuneration Committee

Internal Shari'ah Supervision Committee

Adnan Anwar
Chief Executive Officer

Chief Risk Officer

Head of Internal Shari'ah Control

Head of Internal Shari'ah Audit

Chief Internal Auditor

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

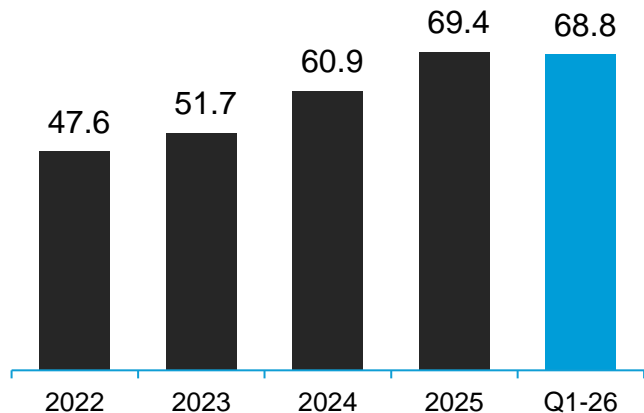
Head of Islamic Banking

FINANCIAL OVERVIEW

KEY FINANCIALS AT A GLANCE

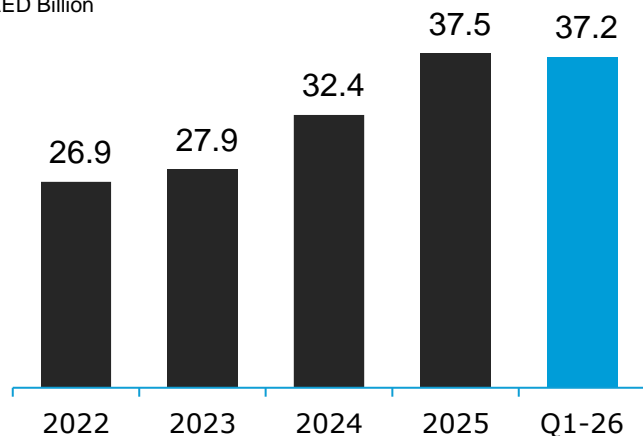
Assets

AED Billion



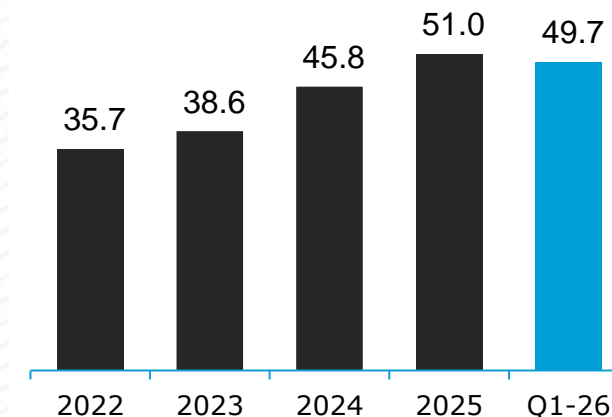
Loans & Advances

AED Billion



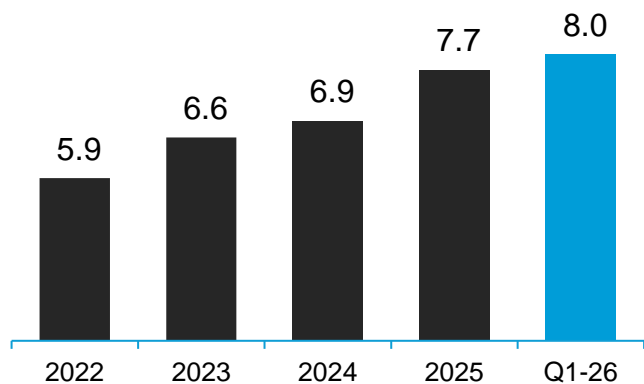
Customer Deposits

AED Billion



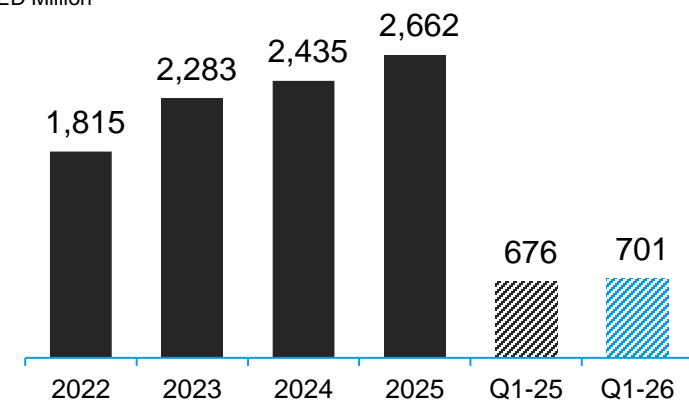
Shareholders' Equity

AED Billion



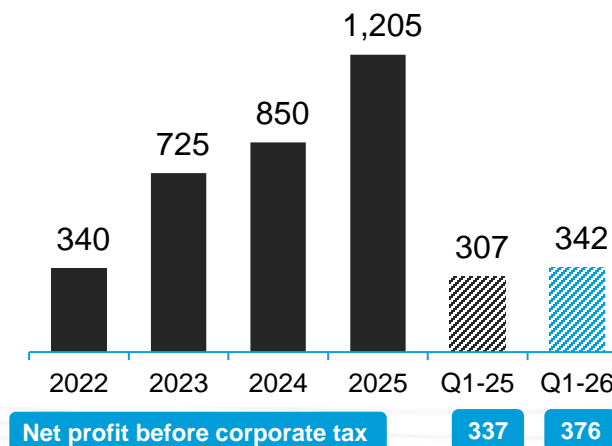
Operating Income

AED Million



Net Profit*

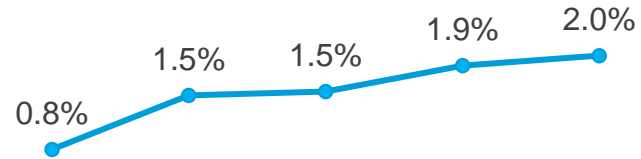
AED Million



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

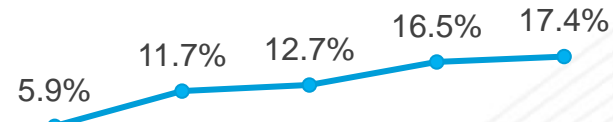
KEY PERFORMANCE INDICATORS AT A GLANCE

Return on Average Assets



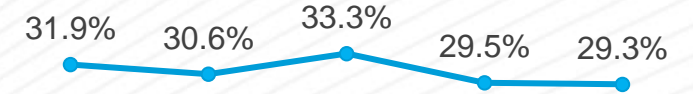
2022 2023 2024 2025 Q1-26

Return on Average Equity



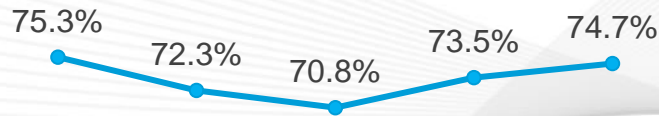
2022 2023 2024 2025 Q1-26

Cost to Income Ratio



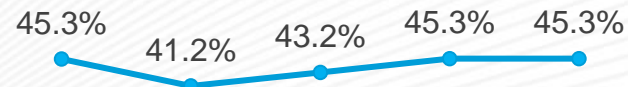
2022 2023 2024 2025 Q1-26

Advances to Deposit



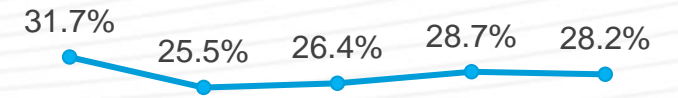
2022 2023 2024 2025 Q1-26

CASA Mix



2022 2023 2024 2025 Q1-26

Non-Funding Income to Total Income



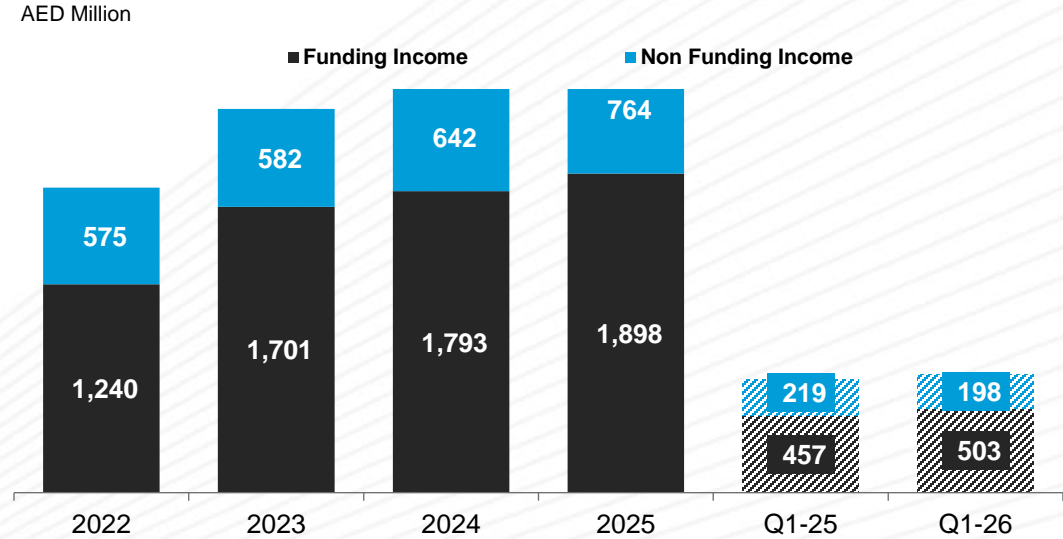
2022 2023 2024 2025 Q1-26

OPERATING PERFORMANCE

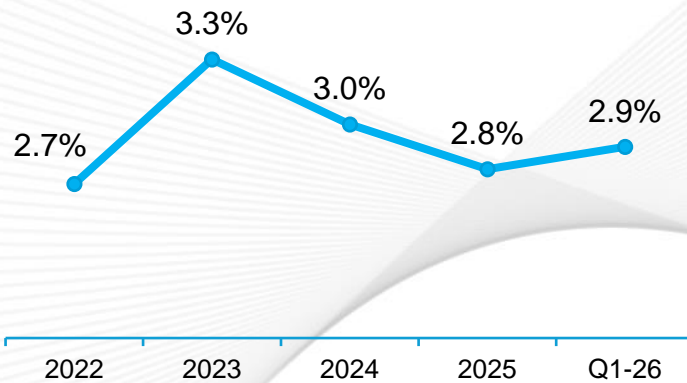
Key Highlights

- NBF delivered its strongest ever quarterly net profit after tax, underpinned by broad-based improvement across key performance metrics. The results reflect the Bank's resilience, the effectiveness of its long-term sustainable growth strategy, and the agility of the NBF franchise in navigating a dynamic operating environment and emerging stronger.
- NBF's cost to income ratio has continued to improve from 2024 levels, reflecting the Bank's strong strategic focus on efficiency and operational excellence, supported by ongoing investments in digitalization. This has been achieved through a disciplined and balanced approach to investing in businesses, systems, infrastructure, and people, enabling NBF to deliver exceptional customer service, foster innovation, and remain highly competitive in line with evolving market demands.
- Net interest margin was maintained at 2.9% in Q1 2026, reflecting NBF's effective asset and liability management strategies in a volatile market environment.

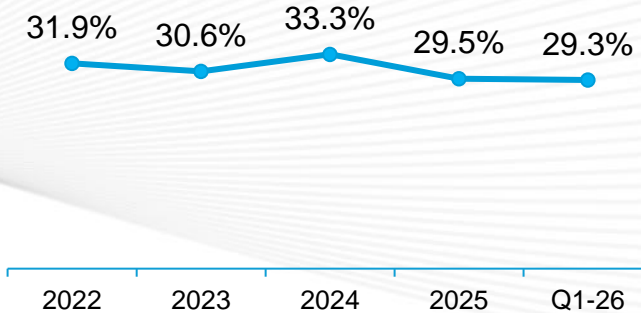
Operating Income Composition



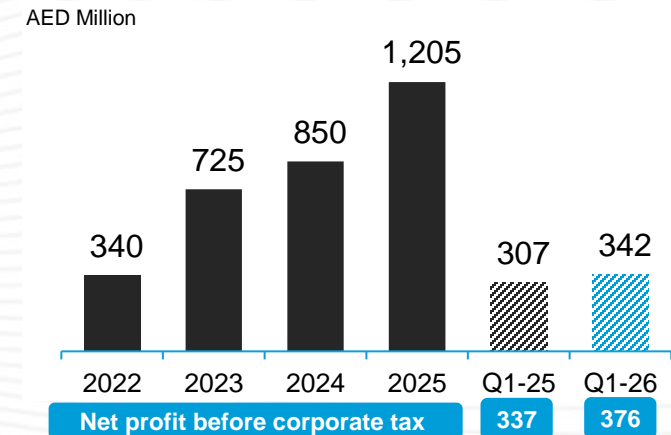
Net Interest Margin



Cost to Income Ratio



Net Profit*



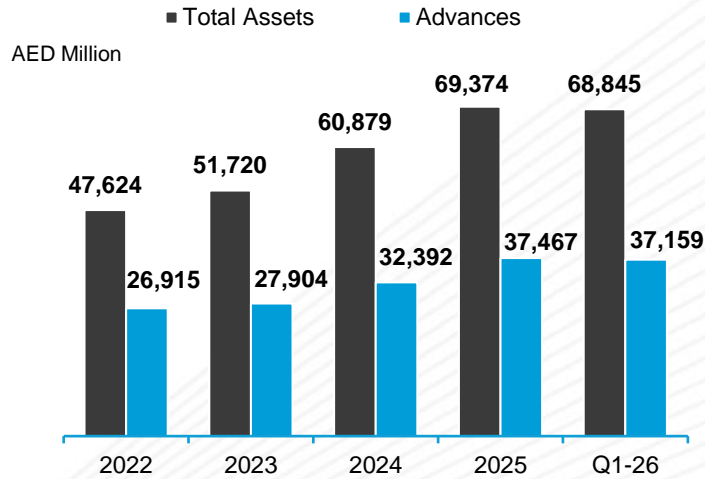
*Net profit is stated after 9% corporate tax (applicable from 2024)

ASSETS COMPOSITION

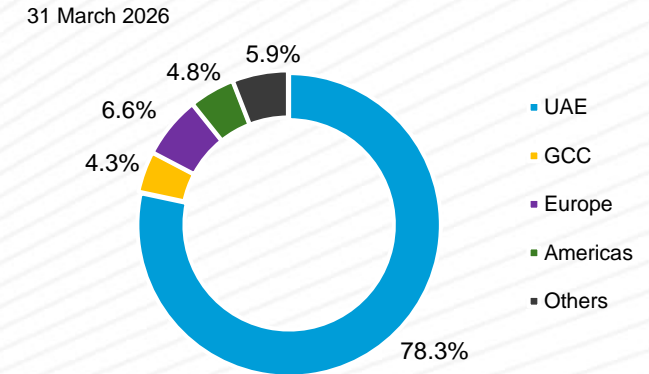
Key Highlights

- Total assets marginally declined by 0.8% to AED 68.8 billion, compared to AED 69.4 billion at the end of 2025.
- Loans and advances also decreased slightly by 0.8% from the 2025 year-end level.
- The majority of the Bank's assets comprise loans and advances and Islamic financing receivables, accounting for 54.0% of total assets, followed by investments and Islamic financial instruments at 26.3%, and cash and balances with the UAE Central Bank at 12.4%.
- Despite challenging global conditions, inflationary pressures, climate-related considerations, and ongoing geopolitical conflicts, the Bank delivered a commendable performance relative to benchmarks, supported by prudent investment management.
- NBF continues to maintain a strong portfolio of high-quality liquid assets (HQLA), complemented by cash reserves and other investment-grade marketable securities, reinforcing its liquidity and balance sheet resilience.

Assets and Advances

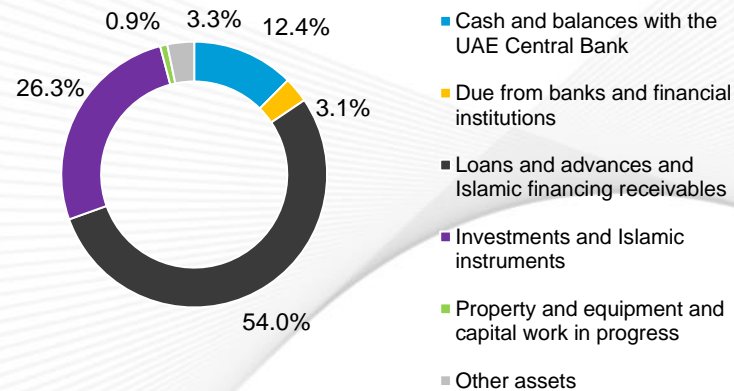


Breakdown of Assets by Geographical Distribution



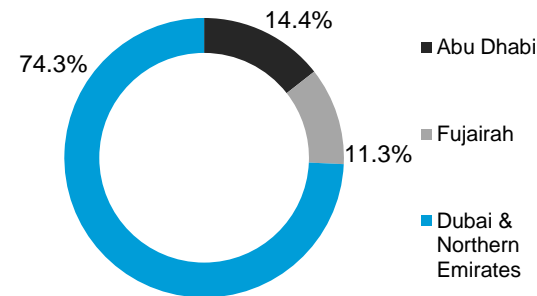
Breakdown of Assets by Type

31 March 2026



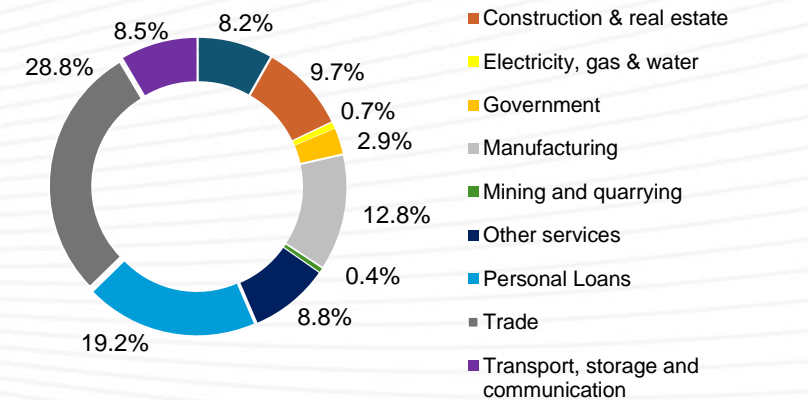
Breakdown of Advances by Emirates

31 March 2026



Breakdown of Advances by Sector

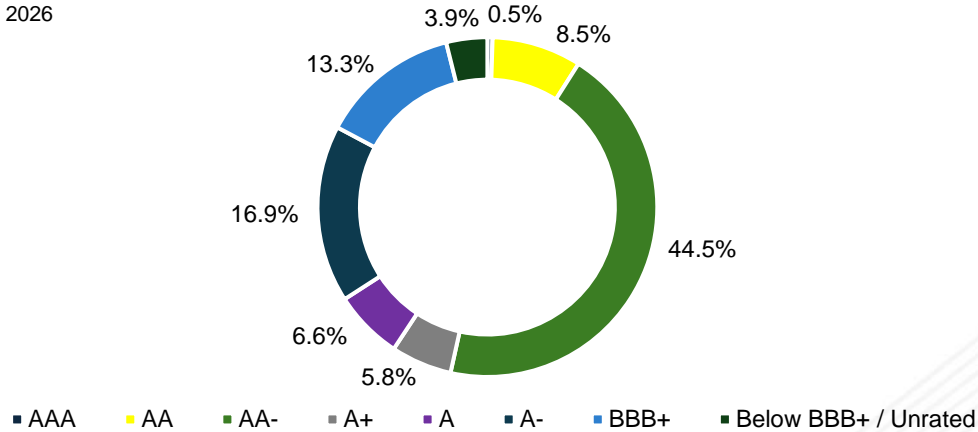
31 March 2026



INVESTMENT AND ISLAMIC INSTRUMENTS

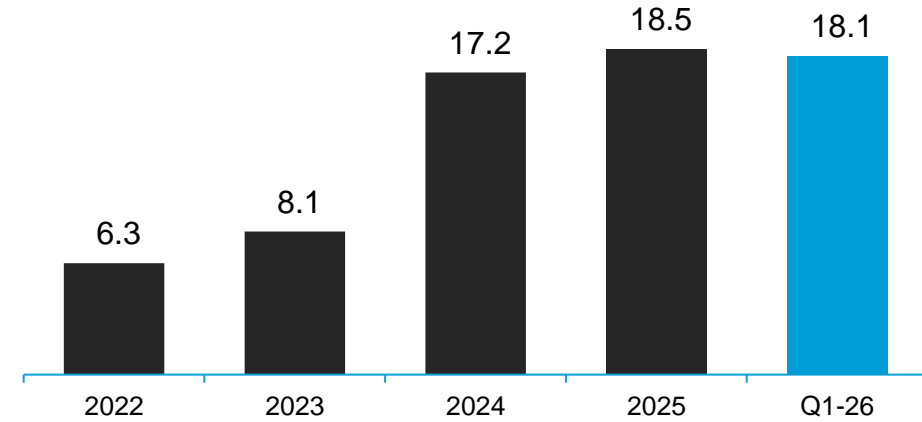
Investments and Islamic Instruments by Ratings*

31 March 2026



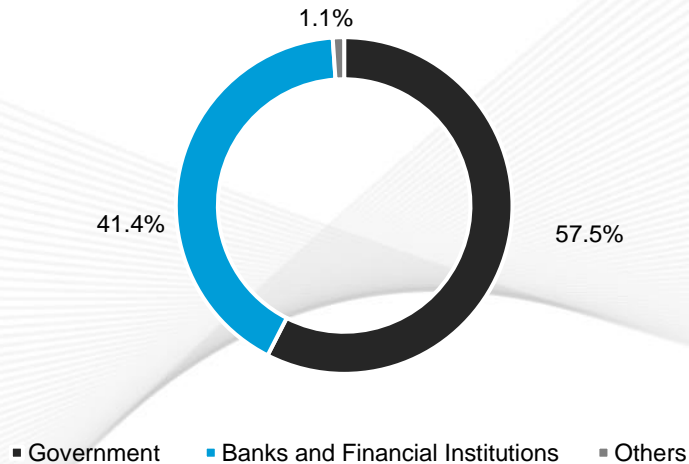
Investments and Islamic Instruments**

AED Billion



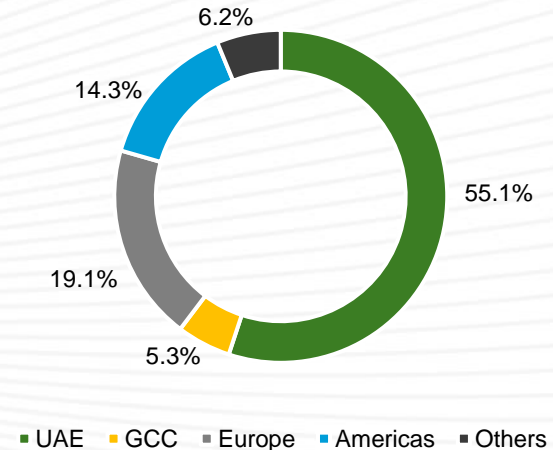
Investments and Islamic Instruments by Type

31 March 2026



Investments and Islamic Instruments by Geography

31 March 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).

ASSET QUALITY

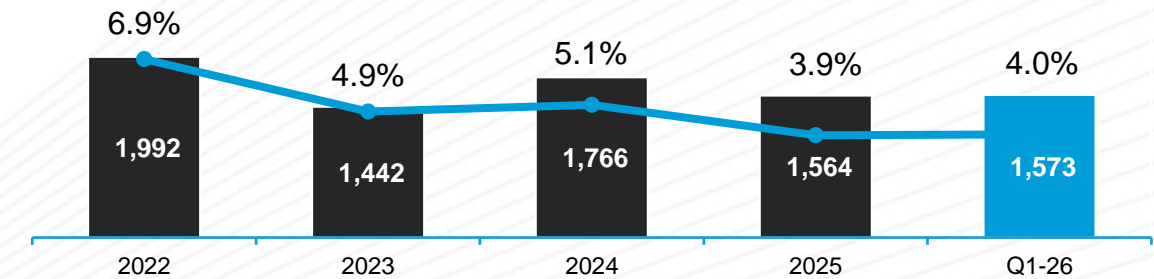
Key Highlights

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

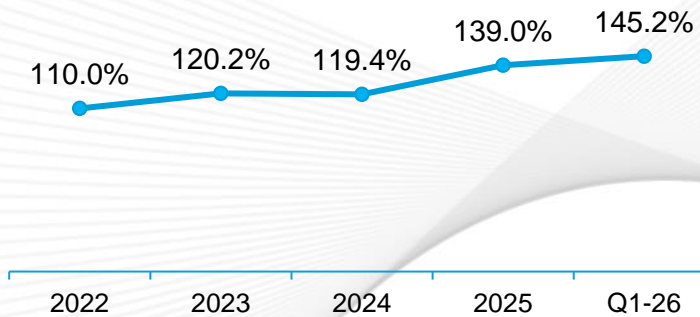
- The aggregate mix of Stage 2 and Stage 3 Loans and Advances (including acceptances) remained broadly stable at around 8.0%, compared to 7.8% at the end of 2025.
- The NPL ratio was maintained at 4.0%, compared to 3.9% at the end of 2025, while the cost of risk improved to 1.2%.
- The provisions coverage ratio remained strong at 145.2%, reflecting an improvement from 139.0% at the end of 2025.
- NBF continued to apply a prudent and transparent approach to the recognition of problem accounts and implemented provisioning requirements in line with the enhanced credit risk standards introduced by the Central Bank of the UAE.

Non-Performing Loans & NPL Ratio

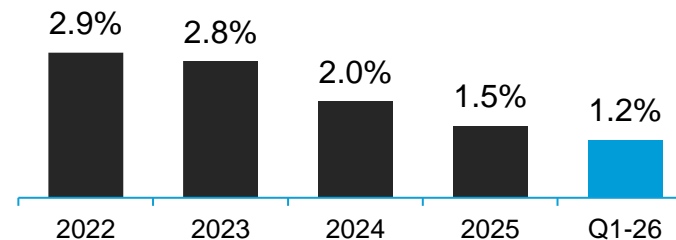
AED Million



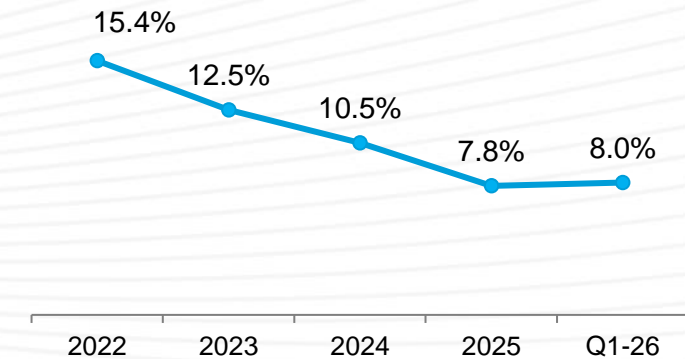
Coverage ratio



Cost of Risk



Stage 2 and Stage 3 Mix*



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

LIQUIDITY

Key Highlights

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

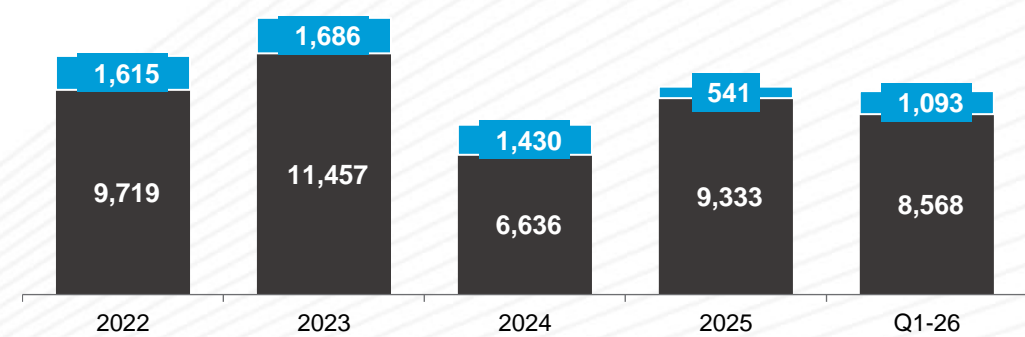
	2024	2025	Q1-26
Pure AD Ratio	70.8%	73.5%	74.7%
Eligible Liquid Asset Ratio	29.9%	30.5%	28.5%
Lending to Stable Resources Ratio	67.4%	68.9%	67.8%

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

Liquid Assets

AED Million

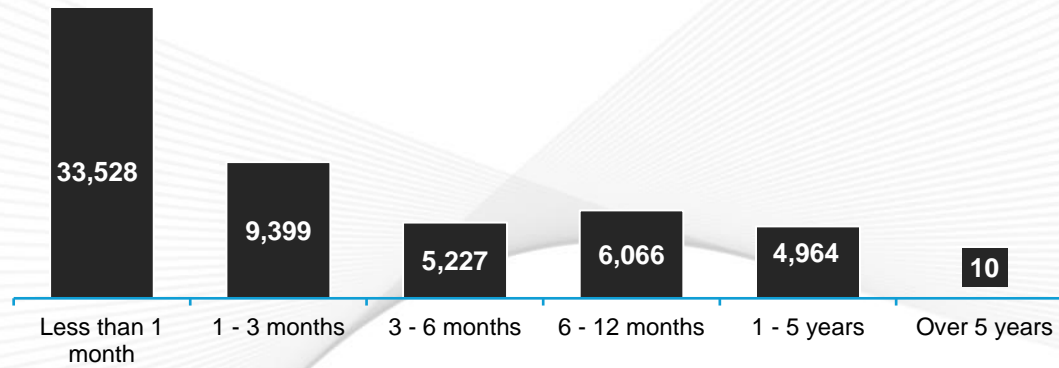
■ Cash and balances with the UAE Central Bank** ■ Due from banks and financial institutions*



* Placements and current accounts / term deposits

Contractual Funding Maturity Profile

31 March 2026, AED Million



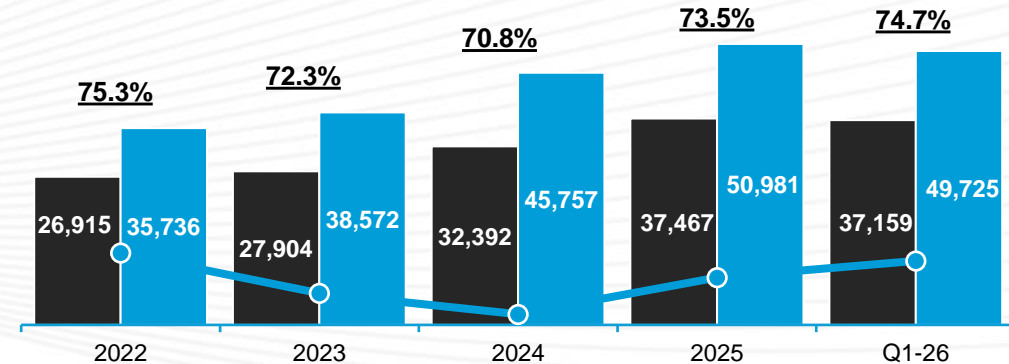
CASA Balances have been prudently included in the Less than 1 month bucket. NBF's core behavioral CASA balances at 99% and 95% confidence level are 79.7% and 86.1%, respectively.

** 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)

Net Loan to Deposit Ratio (%)

AED Million

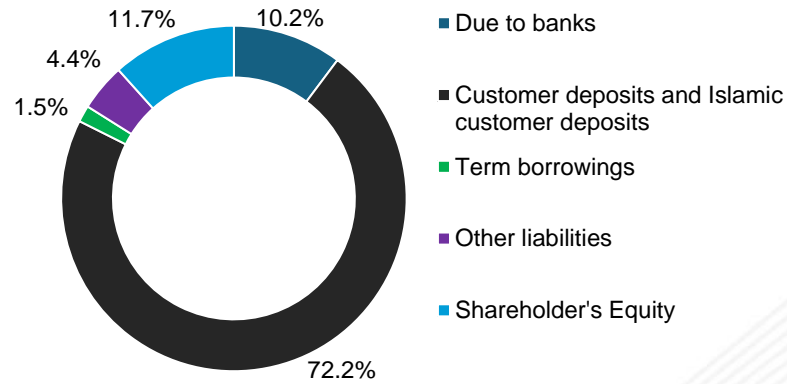
■ Net Loans ■ Deposits ● LD %



FUNDING PROFILE

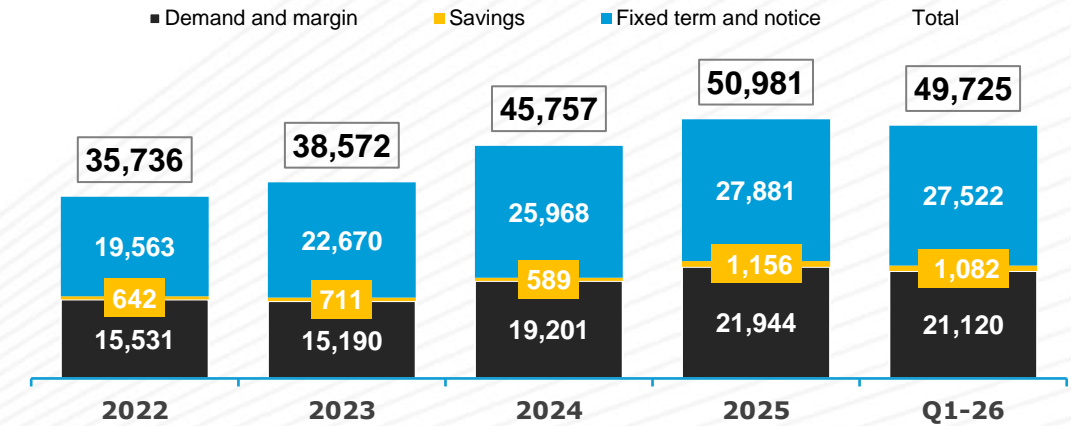
Funding Mix

31 March 2026



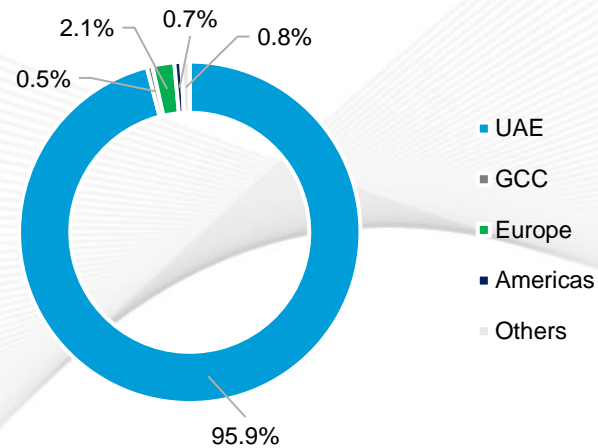
Customer Deposits

AED Million



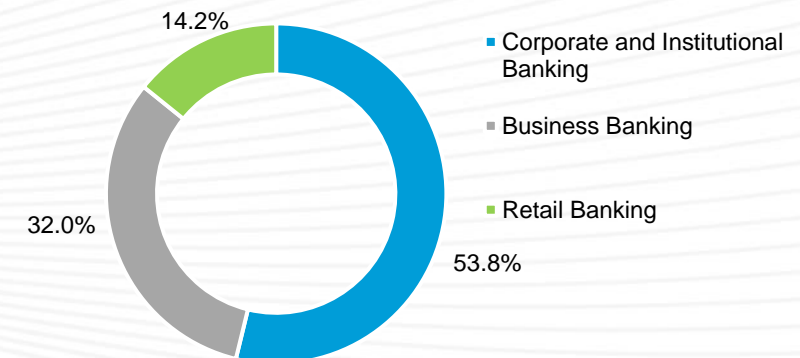
Customer Deposits by Geographical Distribution

31 March 2026



Customer Deposits by Segment

31 March 2026



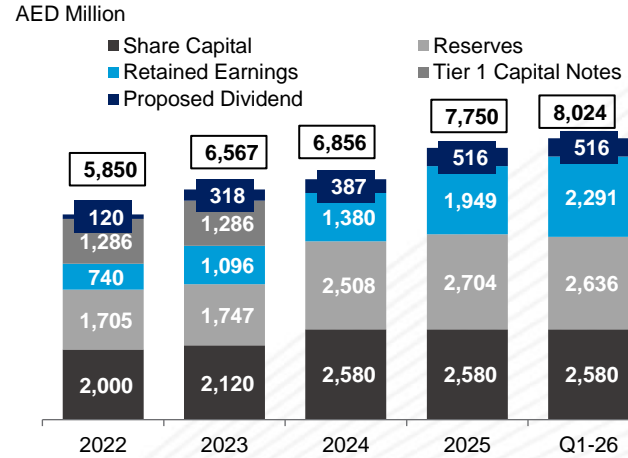
STRONG CAPITALISATION

Key Highlights

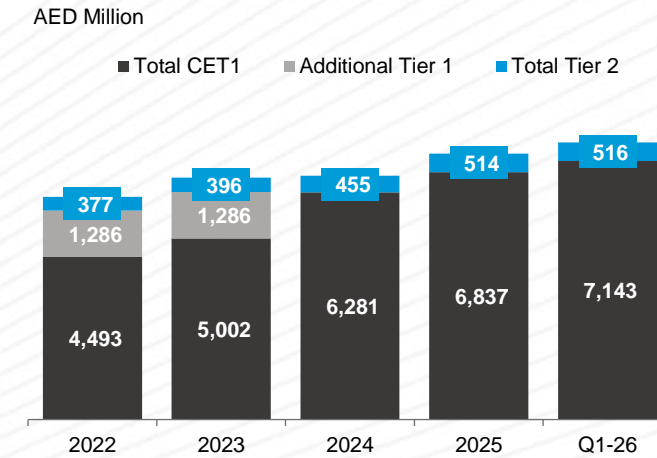
NBF remains well capitalised, with a Capital Adequacy Ratio of 16.6% and a Total Tier 1 Ratio of 15.5% as at 31 March 2026, well above the minimum regulatory requirements. This strong capital position supports the Bank's growth ambitions and enhances its ability to navigate potential challenges arising 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) have increased to AED 46.2bn as at 31 March 2026 from AED 45.9bn as at 31 December 2024; driven by growth in assets.

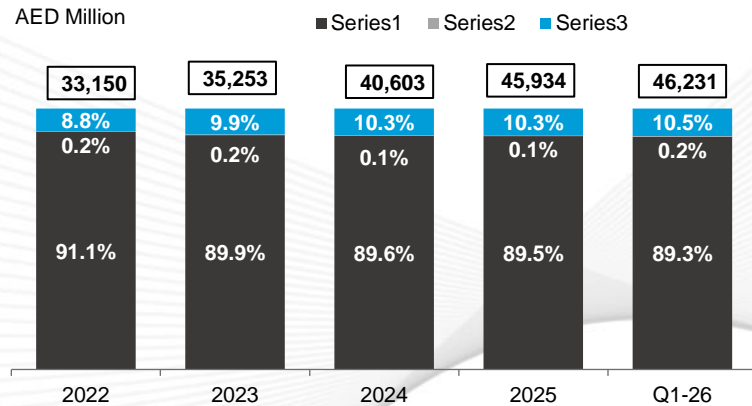
Equity Breakdown



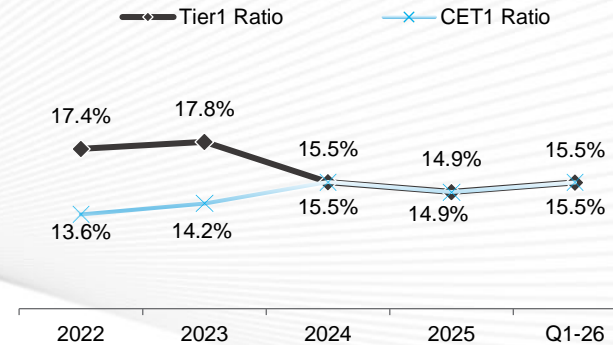
Capital Base



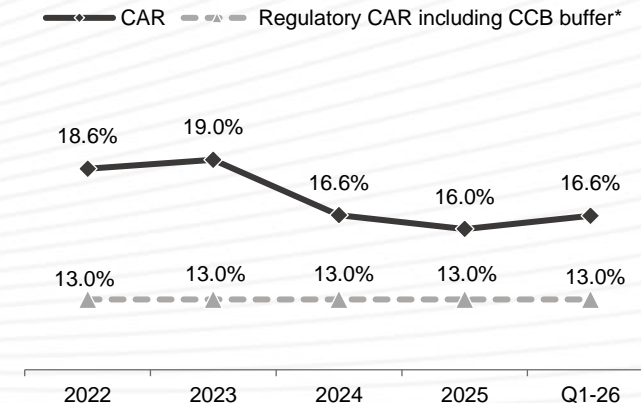
Risk Weighted Assets



CET1 and Tier 1 Ratio(%)



Capital Adequacy (%)



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

BUSINESS OVERVIEW

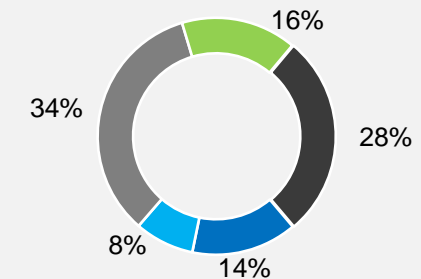
OVERVIEW OF BUSINESS SEGMENTS

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

Corporate and Institutional Banking	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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.

Contribution to Assets

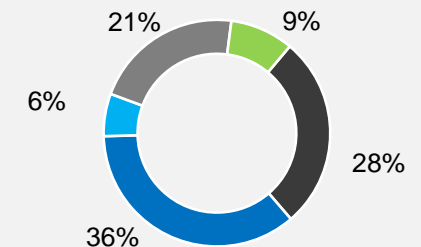
31 March 2026



- Corporate and Institutional Banking
- Business Banking
- Retail Banking
- Treasury, Investments, ALM
- *Islamic Banking

Contribution to Income

31 March 2026



- Corporate and Institutional Banking
- Business Banking
- Retail Banking
- Treasury, Investments, ALM
- *Islamic Banking

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

* Islamic Banking spread across all business segments with income contribution mix as: Corporate and Institutional Banking 2.1%, Business Banking 2.0%, Retail Banking 2.0% and Treasury, Investment, ALM 2.9%.

* Islamic Banking asset composition includes Corporate and Institutional Banking 4.4%, Business Banking 1.1%, Retail Banking 2.2% and Treasury, Investment and ALM 8.1%.

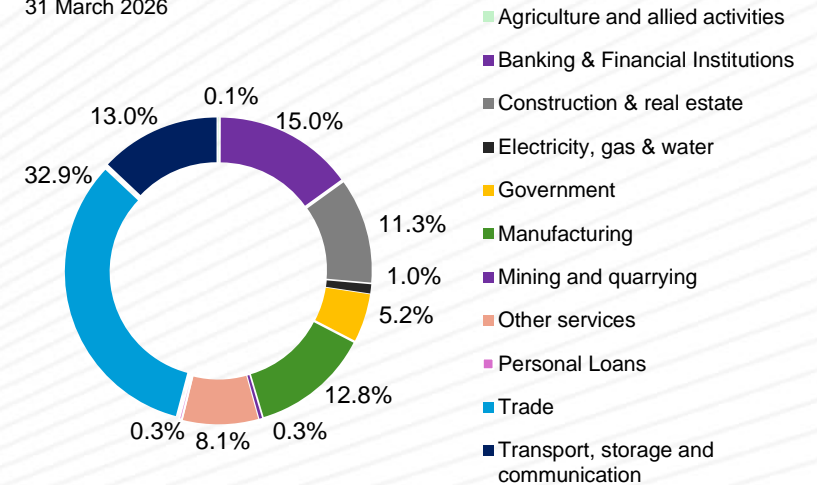
CORPORATE AND INSTITUTIONAL BANKING

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

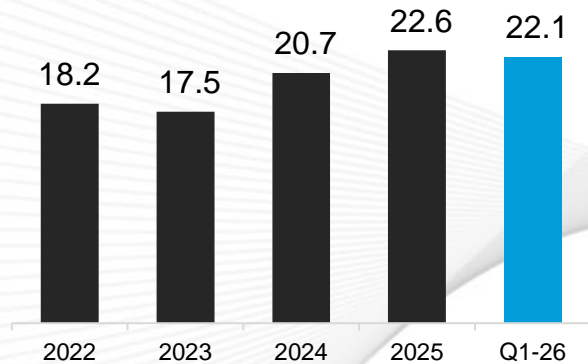
Gross Loans – Sector Breakdown

31 March 2026



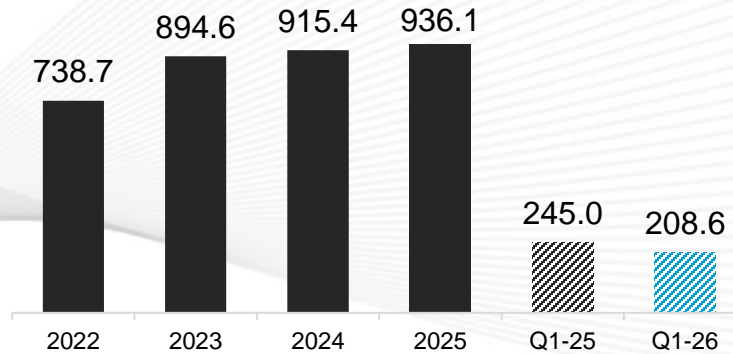
Segment Assets

AED Billion

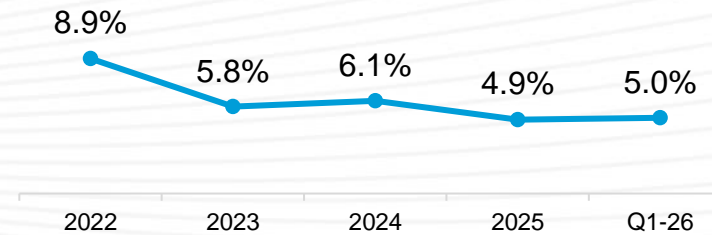


Total Operating Income

AED Million



NPL Ratio



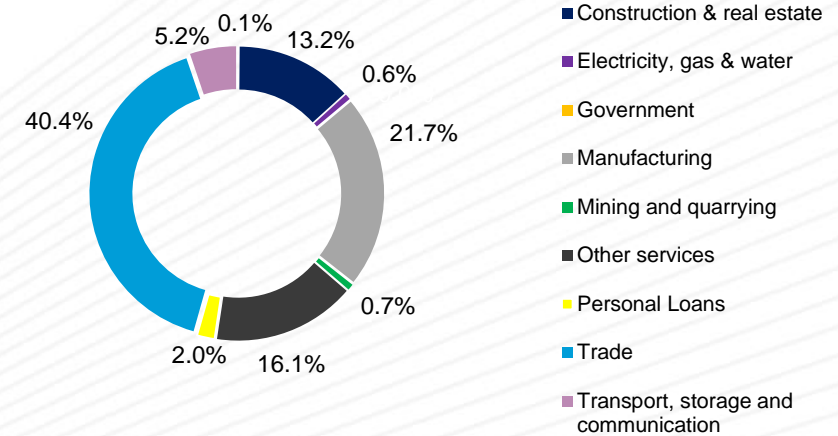
BUSINESS BANKING

Overview

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

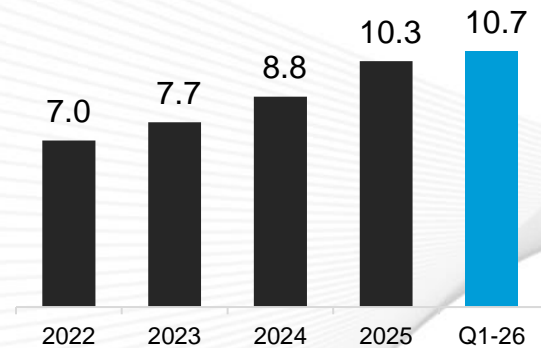
Gross Loans – Sector Breakdown

31 March 2026



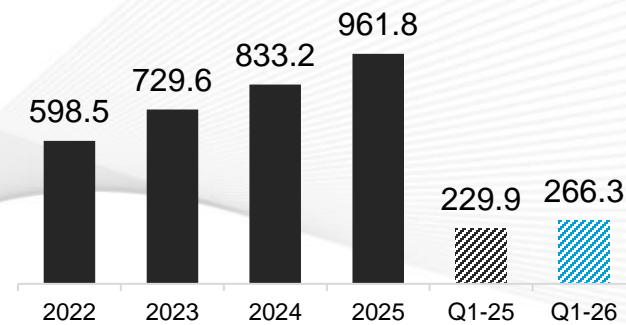
Segment Assets

AED Billion

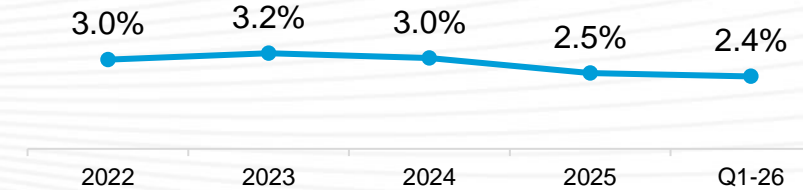


Total Operating Income

AED Million



NPL Ratio



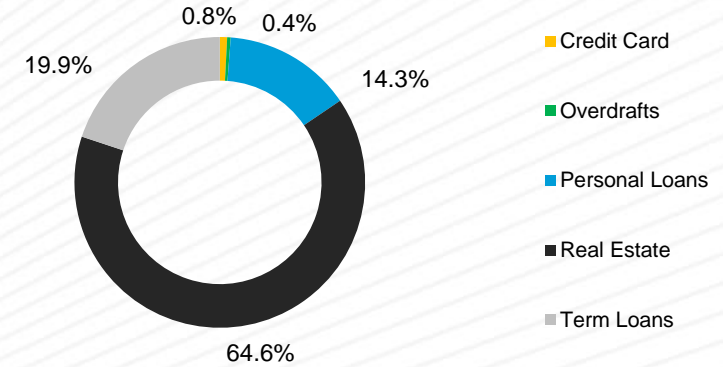
RETAIL BANKING

Overview

- NBF's retail banking segment offers a wide range of products and services to individuals and high net worth clients.
 - The Retail Banking clients are broken down into the following different tiers:
 - Priority Plus (Al Samy) Customers
 - Priority Customers
 - Preferred Customers
 - Personal Customers
 - NBF continues its focus on growing its Retail Banking segment through an enhanced focus on building partnership and collaboration with Fintech and other service providers and co-create digital value propositions for Retail customers.
- The principal retail client products and services offered by the Bank include:**
- Account Services
 - Deposits
 - Personal Loans
 - Auto Loans
 - Home Loans
 - Credit & Debit Cards
 - NBF Direct - Online Banking Services
 - Insurance Products
 - Customised Product Bundles for business segments
 - Investments

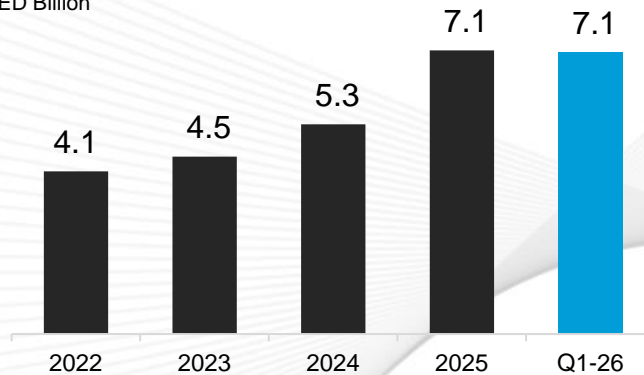
Gross Loans – Product Mix

31 March 2026



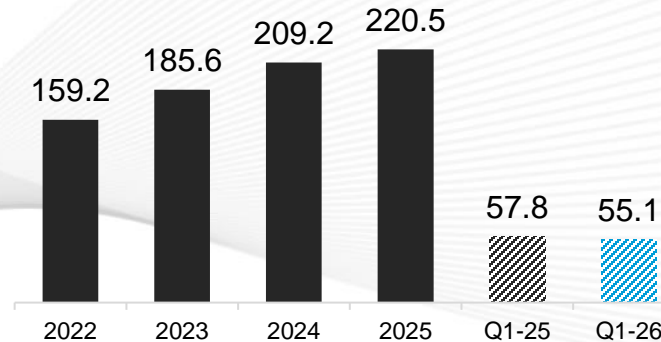
Segment Assets

AED Billion

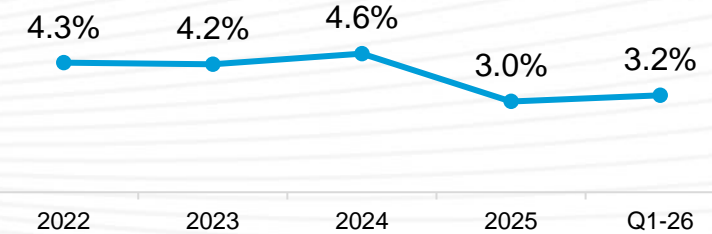


Total Operating Income

AED Million



NPL Ratio



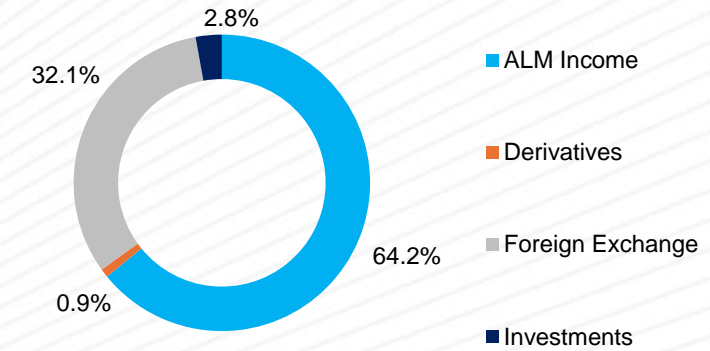
TREASURY, ALM AND OTHER

Overview

- Treasury and ALM**
 - Centralises and manages the Group's liquidity via an advanced ALM system.
 - Covers the Group's asset and liability management functions.
 - Optimum utilisation of resources and assets.
 - Management of exchange and interest positions.
 - Managing the Group's investment portfolio.
- Investment Management**
 - Develops investment solutions and propositions for customers.
 - Manages NBF's proprietary equity and fund-based investments.
- Trading & Market Risk Solutions**
 - Provision of efficient & competitive FX Pricing Solutions for NBF Clients through diverse channels.
 - Structuring & Execution of bespoke cross asset market risk solutions for NBF Clients.
 - Automation & Digitalization of market services to optimise efficiency and revenue.
 - Implementation of an advanced Treasury Front End System for market risk management.
- The principal products and services offered by this segment of the Bank include:**
 - Foreign Exchange
 - Money Markets
 - Derivatives
 - Commodities
 - Fixed Income
 - Investments
 - Islamic Banking
 - Treasury Products

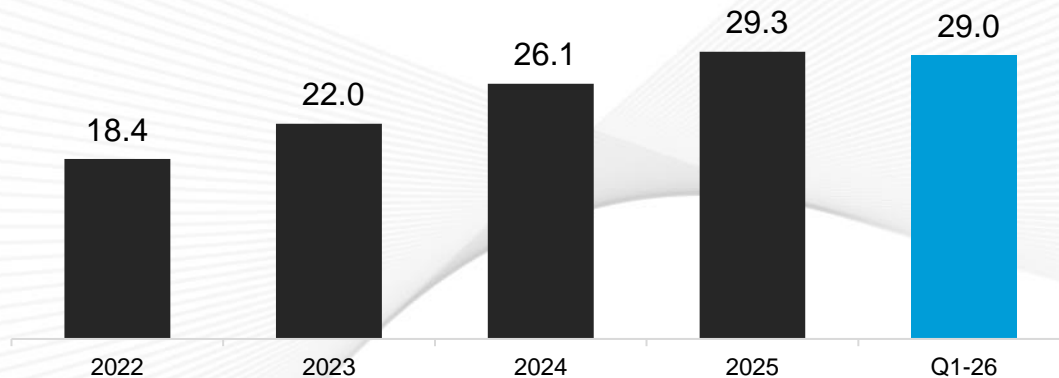
Operating Income Mix

31 March 2026



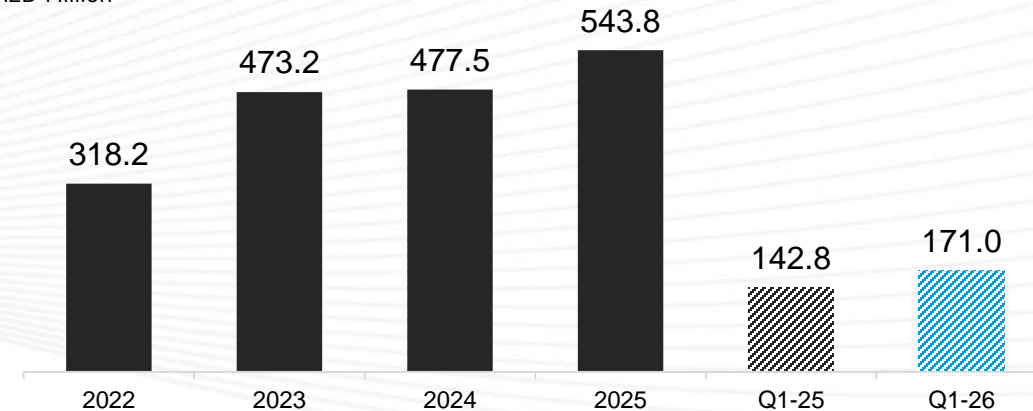
Segment Assets

AED Billion



Total Operating Income

AED Million



ISLAMIC BANKING

Overview

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

Account Services

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

Financing

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

Corporate Advisory, Syndications, Treasury

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

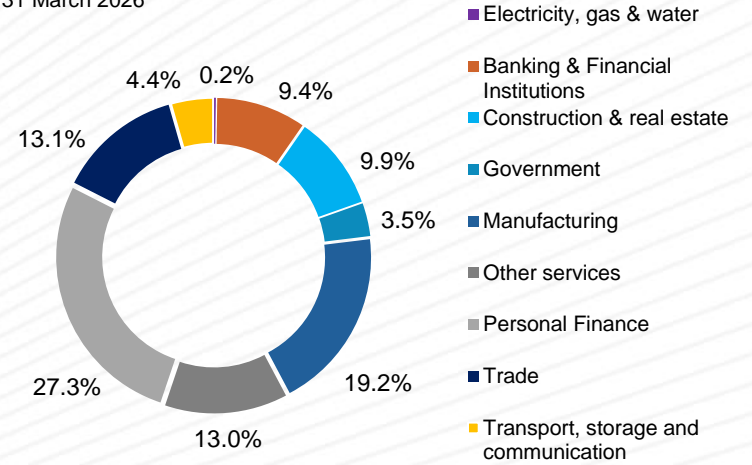
Transaction Banking

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

Islamic Gold Facilities

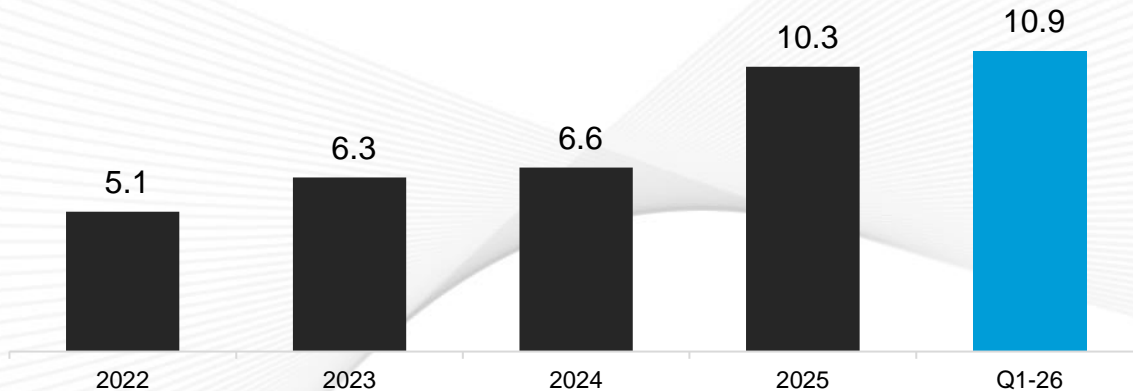
Gross Loans – Sector Breakdown

31 March 2026



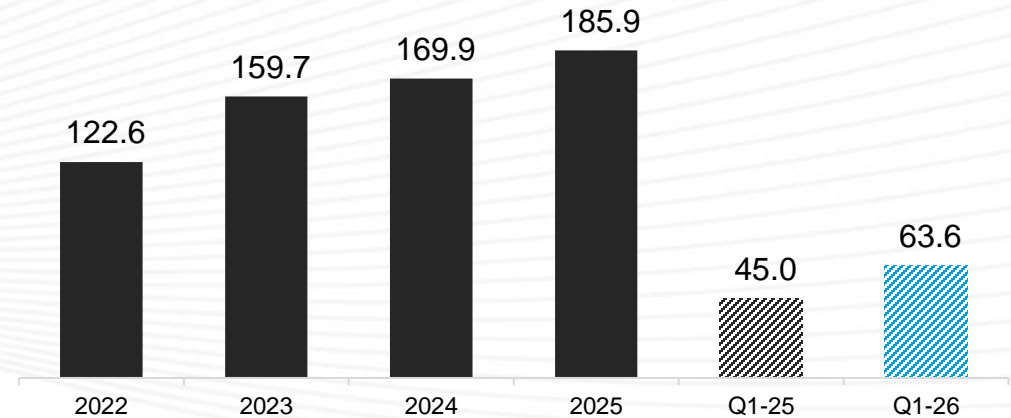
Segment Assets

AED Billion



Total Operating Income

AED Million



APPENDIX

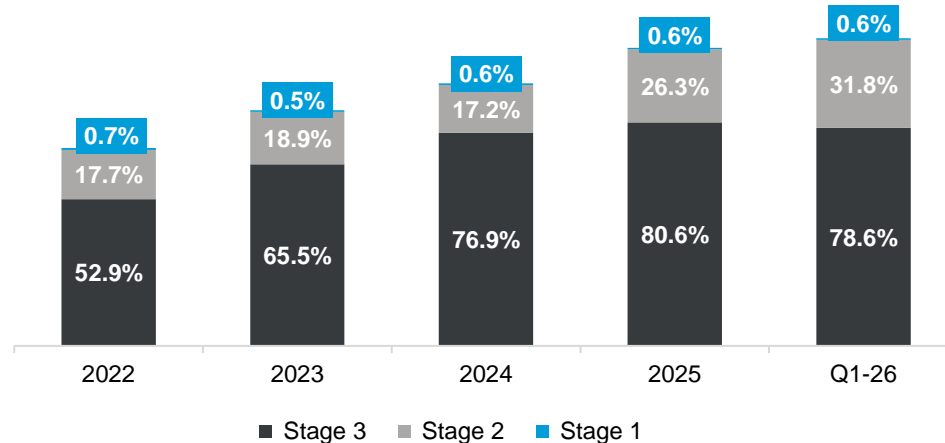
IFRS 9 – EXPOSURE AND ECL MIX

Overview

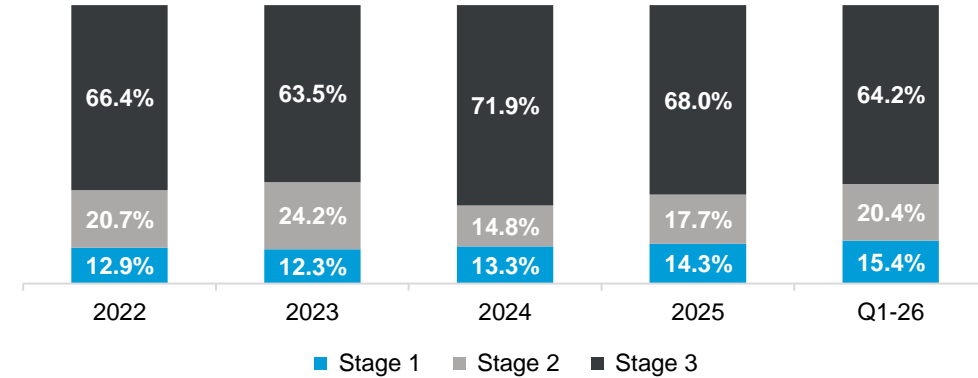
▪ The movement during Q1 2026 was primarily driven by:

- (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.

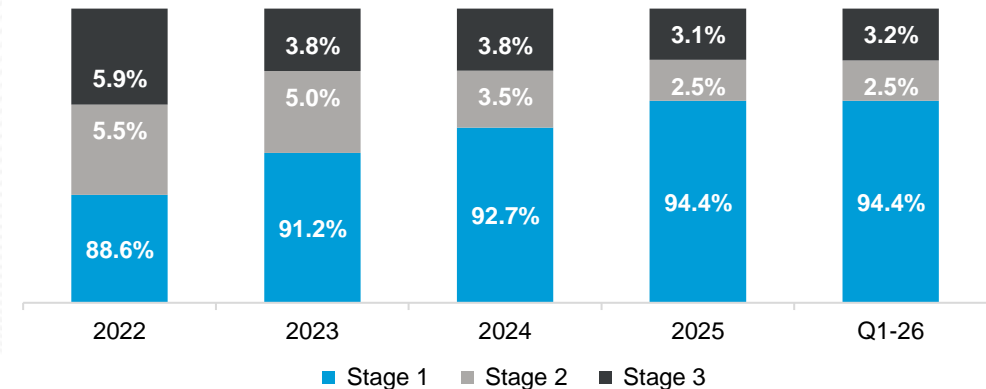
ECL Rate



ECL Mix



Exposure Mix*



* Exposure includes Loans and Advances, Acceptances, Unfunded, Due From Banks and Investments where Stage 2 & 3 mix is 5.7%. Loans & Advances including Acceptances only has a Stage 2 & 3 mix of 8.0%.

THANK YOU!

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