

Classification: Internal (Draft PR)

Internal

United Arab Bank Partners with ADX to Enable Seamless IPO Applications via UAB Mobile App

Sharjah, UAE – 22 August 2025: United Arab Bank (UAB) has announced a strategic partnership with Abu Dhabi Stock Exchange (ADX), one of the region's leading capital market platforms. Through this collaboration, UAB customers will be able to apply for upcoming Initial Public Offerings (IPOs) directly via the UAB Mobile App – offering a simple, secure, and convenient digital experience.

This partnership enhances UAB's wealth and digital banking propositions by integrating investment opportunities into its digital ecosystem. It empowers customers with greater accessibility and transparency, enabling them to seamlessly participate in the UAE's dynamic capital markets.

The signing ceremony was attended by Shirish Bhide, Chief Executive Officer at UAB, Emre Yalcin, Head of Retail Banking at UAB, and Abdulla Salem Al Nuaimi, Group Chief Executive Officer at ADX, along with senior executives from both organizations.

Commenting on the partnership, **Shirish Bhide**, **Chief Executive Officer of United Arab Bank**, said: "Through this collaboration, we are proud to extend our partnership with ADX and offer customers direct access to IPO opportunities. This initiative reflects our commitment to innovation, customer empowerment, and creating long-term value creation. By embedding investment services into our digital channels, we are enabling our customers to engage with the UAE's thriving capital markets in a more inclusive and transparent way."

Emre Yalcin, **Head of Retail Banking at United Arab Bank**, added: "Our collaboration with ADX marks an important step in democratizing investment opportunities for all our customers — opportunities that were previously accessible only to a limited segment. It also reinforces our wealth proposition through digital channels, which is the preferred choice for most of our customers. At UAB, we remain committed to driving financial inclusion and customer centricity through innovative products and services."

Abdulla Salem Alnuaimi, Group Chief Executive Officer of ADX, said: "ADX is pleased to collaborate with United Arab Bank to provide investors with seamless access to IPO subscriptions through our eIPO Investor Portal and the bank's channels. This initiative underscores our commitment to enhancing the investor journey with innovative digital solutions. Partnering with leading institutions to expand access to Abu Dhabi's capital markets remains central to our strategy as we continue offering a broader range of products and services for issuers and investors."





Classification: Internal (Draft PR)

Internal

The partnership reaffirms UAB's strategy of digital transformation and innovation, reinforcing its role as a customer-focused bank delivering market-relevant solutions that create meaningful opportunities for growth.

- End –

About United Arab Bank P.J.S.C.

United Arab Bank P.J.S.C. (UAB) was established in 1975, in the Emirate of Sharjah as a joint venture between key UAE and international investors, and its shares are publicly traded on the Abu Dhabi Securities Exchange (ADX).

UAB offers a wide range of Wholesale Banking, Retail Banking, Treasury & Financial Markets, as well as Shari'ah compliant products, services and flexible solutions, to meet the ever-evolving needs of our clients and the markets. Today, UAB is recognized as one of the few home-grown banks in the UAE, striving to enhance the lives of people by humanizing banking through impeccable service and tailored financial support.

UAB is rated investment grade, both, by Moody's (Baa3/P-3/Positive) and Fitch (BBB+/F2/Stable).

About Abu Dhabi Securities Exchange (ADX)

Abu Dhabi Securities Exchange (ADX) is a public stock exchange and one of the region's leading financial markets, providing a transparent and innovative platform for trading equities, bonds, and other securities. Established in 2000, ADX supports the UAE's economic growth and reinforces Abu Dhabi's position as a global financial hub.

For further information please visit www.uab.ae, or contact:

Abdulla AlFardan Head of Marketing & Communications Direct Line: +971 6 507 5907 Mobile: +971 55 84 999 49

Email: abdulla.alfardan@uab.ae