



البنك العربي المتحد
UNITED ARAB BANK

Focused on sustainable growth,
leveraging a robust foundation

Management Presentation

June 2025

Offer structure and key terms



البنك العربي المتحد
UNITED ARAB BANK

Issuer	United Arab Bank PJSC (“UAB” or the “Bank”)
Transaction Type	Rights Issue of ordinary shares
Exchange	Abu Dhabi Securities Exchange (“ADX”)
Issue Size	<ul style="list-style-type: none">• Size: Up to 1,031,275,325 new shares at an issue price of AED 1 (“Issue Price”)• Rights ratio: One Right for every two shares held on the Eligibility Date with each Right granting its holder eligibility to subscribe to one new share (2:1) at the Issue Price
Offering Details	UAB is considering increasing its share capital from AED 2,062,550,649 up to AED 3,093,825,974 through the issuance of up to 1,031,275,325 new shares at the nominal value of AED 1 each to the shareholders of the bank, as of the record date (the “Proposed Capital Increase”)
Indicative Key Dates	<ul style="list-style-type: none">• Publication of invitation to the right issue: 03 June 2025• Record date for Rights Eligibility (“Eligibility Date”): 19 June 2025• First day of rights trading: 27 June 2025• First day of share subscription period: 4 July 2025• Close of rights trading period: 10 July 2025• Close of subscription period: 17 July 2025• Expected listing of new shares on ADX: ~30 July 2025
Use of Proceeds	The Bank intends to use the net proceeds raised from the Rights Issue to strengthen the Bank’s capital position and enhance its financial resilience to adverse macro- financial shocks, with the aim to (i) strengthen the Bank’s balance sheet by enhancing the ability to meet regulatory requirements and withstand unforeseen economic challenges, and (ii) achieve balanced asset growth in line with the approved strategy of the Bank’s Board of Directors, which would result in more sustained profitability
Advisors	<ul style="list-style-type: none">• First Abu Dhabi Bank PJSC as Financial Advisor, Lead Manager and Lead Receiving Bank• Al Tamimi & Company as Legal Advisor

United Arab Bank: Your trusted banking partner



البنك العربي المتحد
UNITED ARAB BANK

- **Incorporated in 1975** in the Emirate of Sharjah as a JV between key International and UAE investors
- Listed on **Abu Dhabi Securities Exchange (ADX)**
- **Commercial Bank (QSC) is the major shareholder** holding 40% (acquired in Dec'07)
- **Network coverage across UAE** with 6 branches/ offices, 22 ATMs/CCDMs
- **Moody's** upgraded its ratings to Baa3, maintaining a "Positive" outlook in Sep'24, while **Fitch** rates UAB at BBB+ with a "Stable" outlook since May'19



Well-supported by top shareholders*



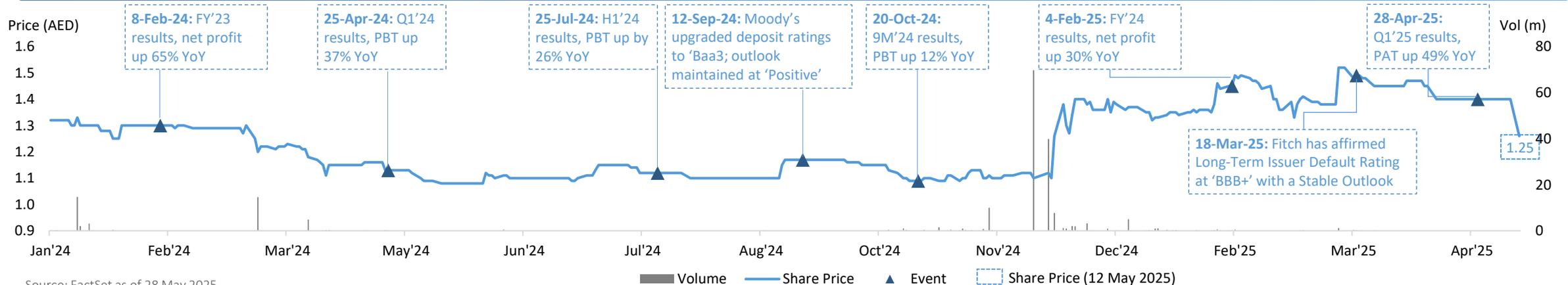
40.00%	The Commercial Bank (P.S.Q.C.)
11.13%	Sh Faisal Sultan Salem Al Qassimi
10.79%	Al Majid Investment Company (L.L.C)
5.20%	Sh Sultan Saqr Sultan Salem Al Qassimi
32.88%	Others

* As of 28 May 2025

Core Values



Share price performance 2024-2025 YTD



Source: FactSet as of 28 May 2025
UAB Company Presentation / June 2025

Key Investment Highlights



1

Macro

Superior UAE macro fundamentals driving continued economic growth

2

Positioning

Niche player in the mid-large segment with a growing market share

3

Transformative

Successful execution of turnaround strategy through multifaceted initiatives

4

Growth

Multiple growth-accelerating initiatives to scale-up and diversify product offering

5

Resilient

Robust fundamentals with strong financial performance

6

Excellence

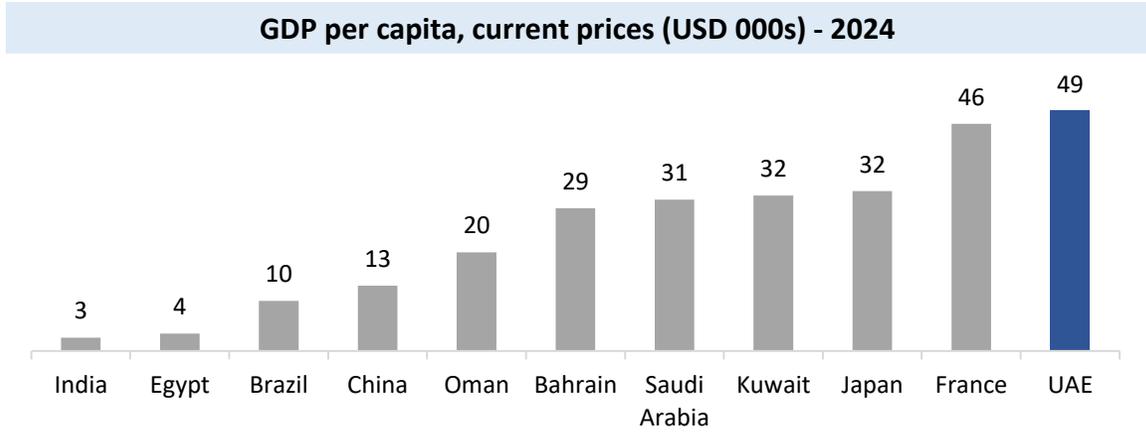
Board and management with extensive, decades-long sector experience and track record

1 Well-positioned to benefit from macro-economic tailwinds

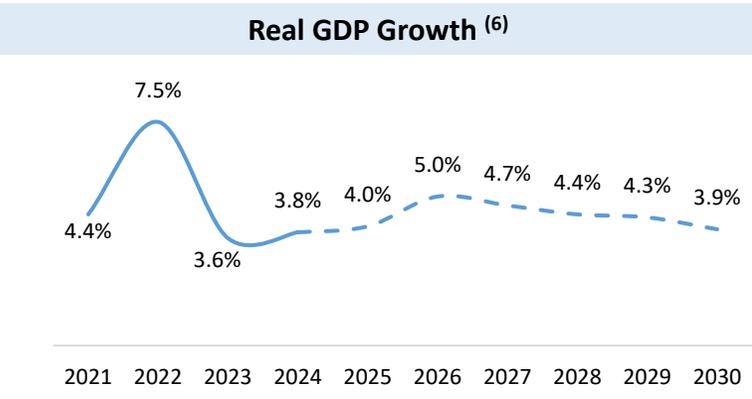
The UAE has witnessed tremendous growth and is a hub for business ...

- The MENA's most diversified economies ⁽¹⁾
- One of the world's key trade & investment hubs ⁽²⁾
- Aa2 MOODY'S Investment-grade credit rating ⁽²⁾
- 2nd Safest Country in the world ⁽²⁾
- Exchange rate pegged to US Dollar since 1997 ⁽³⁾
- UAE 2031 strategy Enhance UAE's position as a global partner and an economic hub ⁽⁴⁾
- ~USD 31bn Foreign Direct Investment in 2023 ⁽⁵⁾

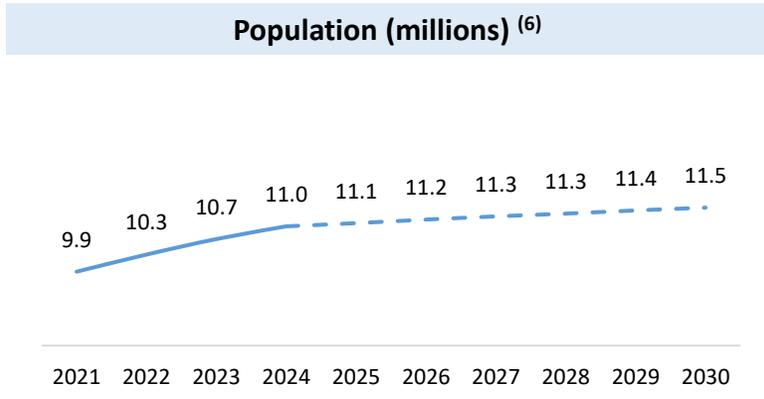
... with one of the highest GDP per capita globally ⁽⁶⁾



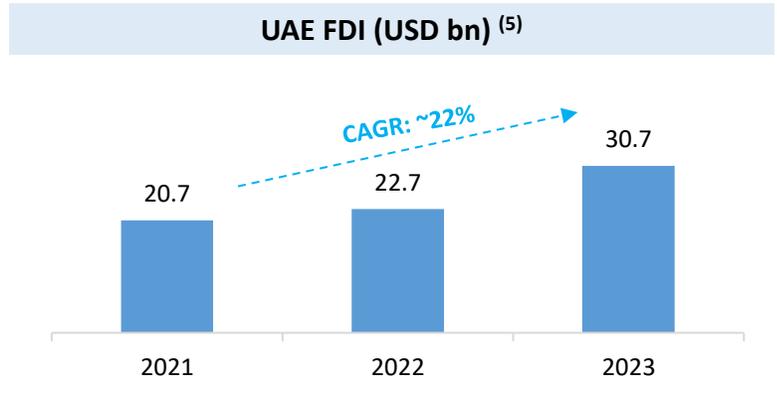
UAE's exceptional GDP growth...



...is fueled by a growing population...



...attracting FDI, enabling UAB to capitalize on increased business opportunities

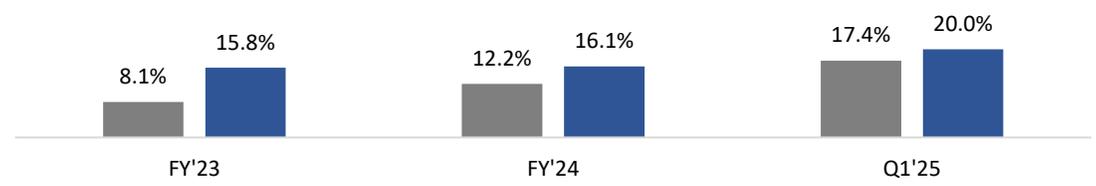


(1) Middle East Council on Foreign Affairs; (2) Global Finance Magazine; (3) The National; (4) Federal Geographic Information Center; (5) UAE's Ministry of Economy ; (6) IMF

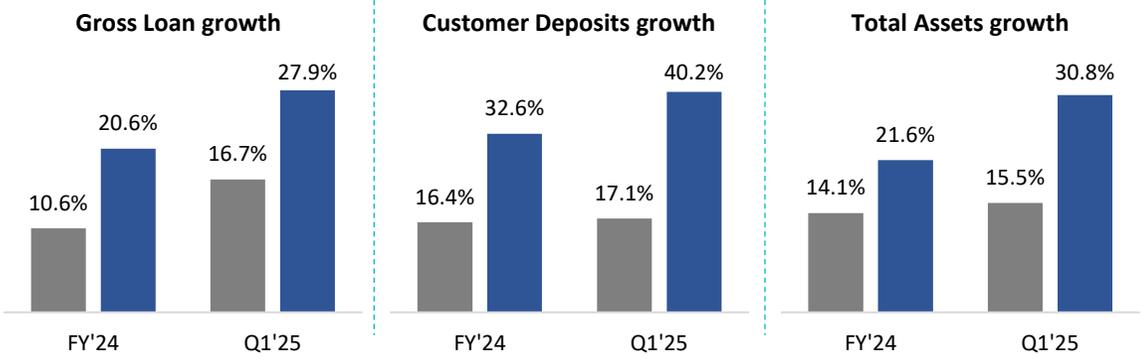
2 Niche player in the mid-large segment with a growing market share

Strong financial performance by UAB ...

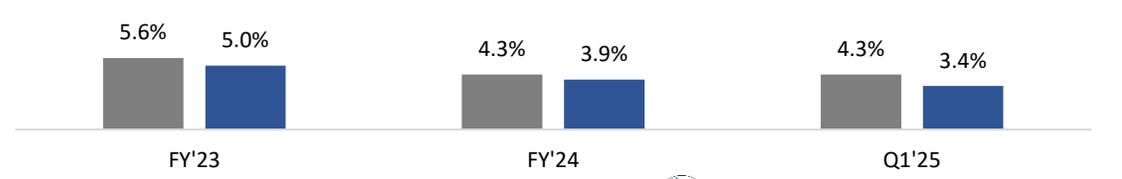
Return on Shareholders' Equity ⁽²⁾



Balance Sheet growth ⁽³⁾

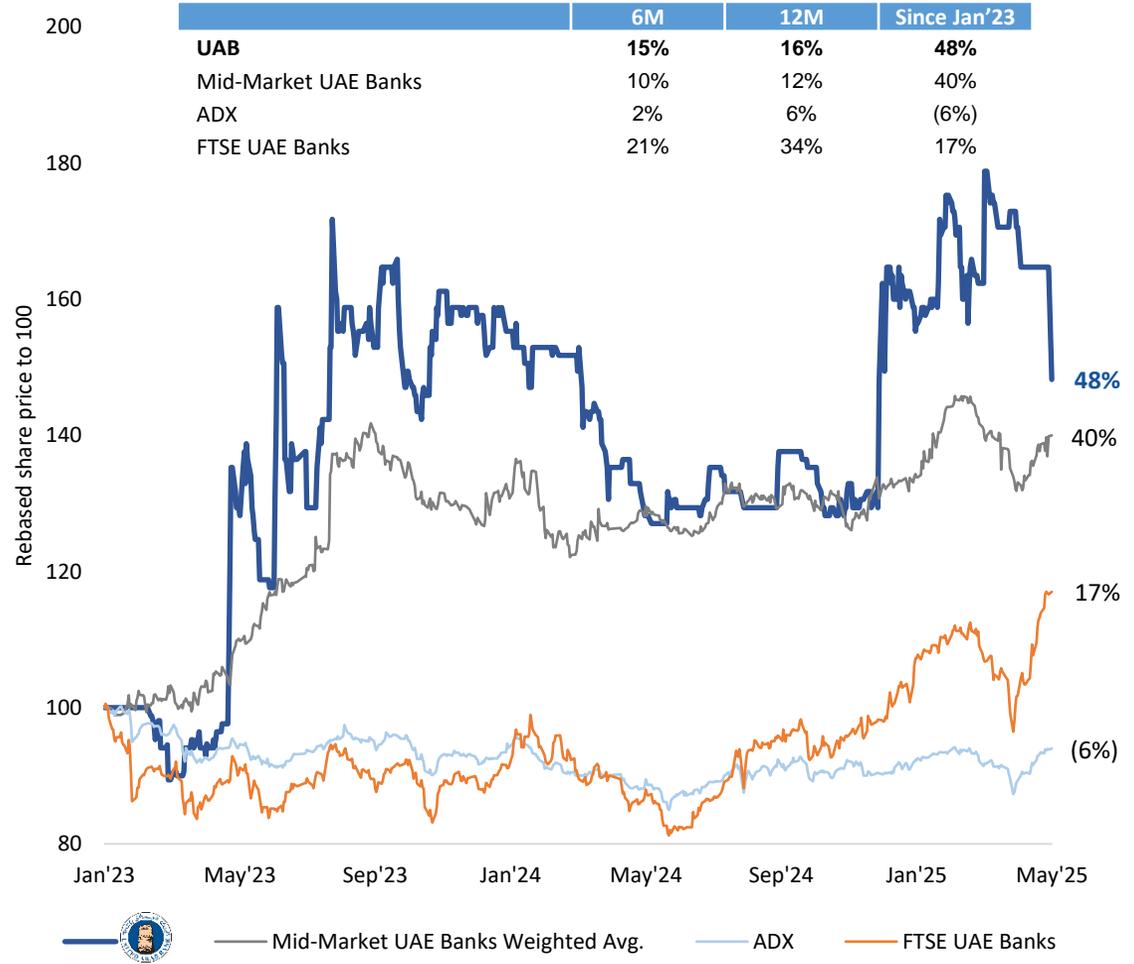


Non-performing loans ratio ⁽⁴⁾



Median Mid-Market UAE Banks ⁽¹⁾

... resulting in UAB share price outperforming mid-market UAE Banks ⁽¹⁾



Source: UAB filings, Company filings Q1'25 excluding Invest Bank which has not reported Q1'25 results, FactSet as of 12 May 2025

Note: (1) Mid-market UAE Banks includes banks with a market cap less than AED15bn; Includes National Bank of Ras Al-Khaimah (ADX), National Bank of Fujairah (ADX), Sharjah Islamic Bank (ADX), Ajman Bank (DFM), National Bank of Umm Al-Qaiwain (ADX), Invest Bank (ADX), BoSh (ADX), and Commercial Bank International (ADX); (2) RoSE calculated as Net income attributable to Shareholder (annual) divided by average of Shareholders' Equity of current and previous year or quarter (Shareholders' Equity calculated as Total Equity Attributable to Shareholders minus Additional Tier 1 (AT1) Capital); Rak Bank, Ajman Bank, NBQ, Invest Bank, BoSh do not have/disclose AT1 capital; (3) YoY growth for the respective periods; (4) CBI has not disclosed the NPL ratio in Q1'25

3 Our strategic imperatives (1/2)



3 Successful execution of turnaround strategy through multifaceted initiatives (2/2)

Revamped our organisation and governance structure, and promoted a performance-oriented culture



Operating models redefined to align with strategic growth goals



Implemented **comprehensive oversight** on business and (*right*) decision-making across Board and Management-levels



Bolstered our operational resilience through implementation of new systems & technologies to enhance our architecture, monitoring and controls. Constantly exploring optimal utilization of AI/ML capabilities to improve our processes such as credit underwriting, AML/CFT and records management to elevate client experience and mitigate risk



Promoted a performance-oriented culture with a focus on strong ethics, doing the right thing and implementing a balanced scorecard across the organisation, along with clearly defined benefits and rewards policies

Strengthened our financial foundation to deliver sustainable growth



Achieved **significant improvements in asset quality**, contributing to our better credit profile and outlook

Investment grade credit ratings: *upgraded* by Moody's to Baa3/Positive, *affirmed* by Fitch at BBB+/Stable



Successfully raised Additional Tier1 capital in 2023

Rights issue to be completed by Q3'25 to further strengthen capital position and enhance resilience to any adverse macro-financial events



Ensured a **robust liquidity position** with access to **diversified sources of funding** at all times



Diligently and responsibly **executed our business strategy** to reignite **UAB's growth journey** with an optimized level of risk to **generate and deliver sustainable returns to our shareholders**

UAB's turnaround strategy has delivered a strong foundation for growth ahead, ensuring sustainable growth and stability



4 Multiple growth-accelerating initiatives to scale-up and diversify product offering

WHOLESALE BANKING

- AED 362 mn Revenue (FY'24)
- 60% Revenue contribution

TREASURY & CAPITAL MARKETS

- AED 189 mn Revenue (FY'24)
- 31% Revenue contribution

RETAIL BANKING

- AED 55 mn Revenue (FY'24)
- 9% Revenue contribution

Bespoke financial advice and solutions to medium and large companies, including select sovereigns and GREs

- Deepening share of wallet with existing client relationships
- Enhancing cross-sell via:
 - FX products | Cash management | Trade finance business*
 - Employee banking propositions to corporate clients*
- Providing enhanced levels of service with minimal TAT (turnaround time), focusing on onboarding profitable and credible customers
- Digital banking solutions: onboarding, mobile app, platforms to facilitate cash, trade, FX and VAM
- Continue to innovate, enhance and provide a comprehensive suite of products and services to meet the customer needs

Comprehensive suite of treasury products for institutional and corporate clients, and high networth individuals

- Enhance cross-sell across wholesale banking clients
- Launch innovative deposit products
- Rationalise our liabilities and optimise funding costs
- Diversify funding profile - across tenors and sources (short-term/medium-term)
- Active management of the investment portfolio to optimise liquidity, enhance yield and ensure prudent risk management

Be the bank of choice for families looking for simple, convenient and transparent banking services

- Grow customer base and enhance sales capabilities through staff-assisted and direct digital acquisition modes
- Cross-sell retail products to corporate clients' staff (Employee Banking Solutions)
- Launch innovative retail products and services catering to focused target segments (mortgages, personal loans and credit cards)
- Improve customer experience through best-in-class mobile banking, simplified processes, and efficient contact center capabilities, while ensuring full compliance with regulations (CPR)
- Explore partnerships to enhance Premium Banking proposition

ISLAMIC BANKING (WINDOW)

Be the preferred partner of our customers for Shar'ia compliant products and services

- Focus on cross-sell to existing clients by launching new and innovative products and services; focus on fee generating offerings
- Increase new-to-bank clients including high networth clients through Sadara banking
- Automation initiatives to streamline processes, enhance productivity and optimise costs

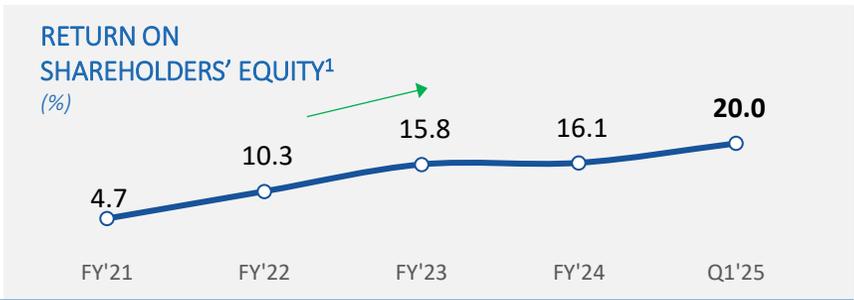
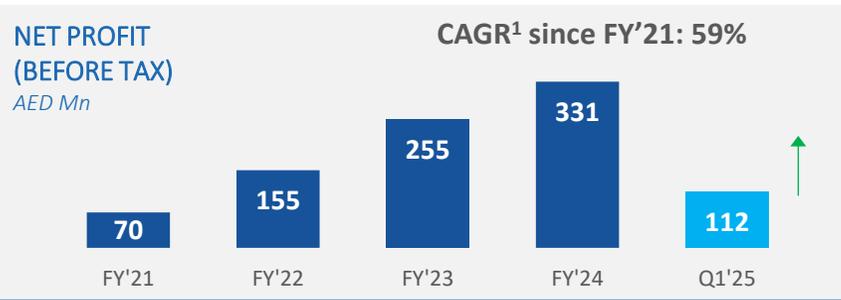
ENABLEMENT FUNCTIONS

- Information Technology
- Operations
- Human Resources
- Finance & Investor Relations
- Internal Audit
- Risk Management
- Credit
- Legal & Compliance

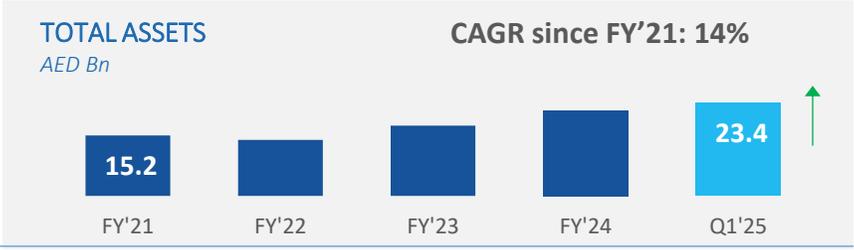
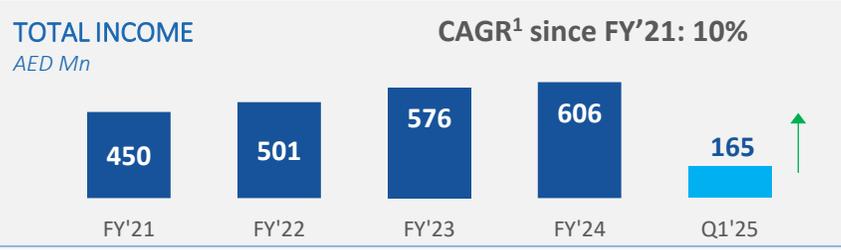
Customer-focused approach and Sustainability (ESG) embedded in everything we do

5 Robust fundamentals with strong financial performance

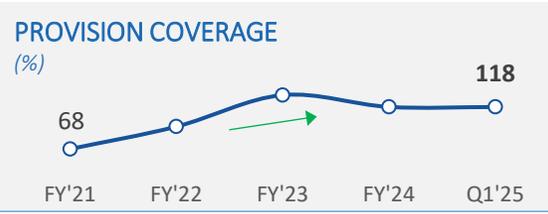
Net profit (before tax) records a CAGR of 59% with significant improvement in shareholder returns ...



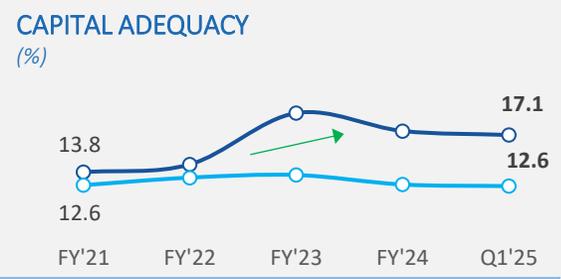
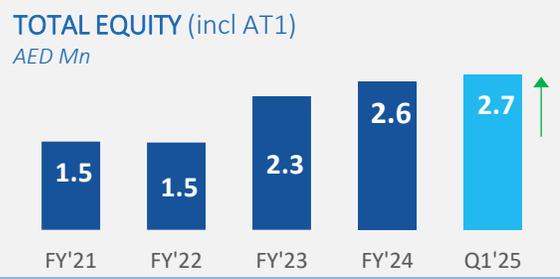
... driven by growth in core income and assets,



... with a remarkable turnaround in asset quality metrics,
Gross NPL ratio favourably compares among the top UAE banks



and an enhanced capital position
Retained earnings projected to turn positive by end of H1'25



¹ Q1'25 figures have been annualised for computing CAGR; Q1'25 ratios are annualised, where relevant



6 Experienced Board to achieve strategic objectives (1/2)

Board of Directors



14

H.H. Sheikh Mohammed Bin Faisal Al Qassimi
Chairman
*Board Member since 2011
Chairman since 2024*



18

Mr. Omar Hussain Alfardan
Vice Chairman
Board Member since 2007



17

H.E. Sheikh Abdullah Bin Ali Bin Jabor Al Thani
Director
Board Member since 2008



13

H.E. Ms. Najla Al Midfa
Director
Board Member since 2012



30

Mr. Ahmed Mohamad Bakheet Khalfan
Director
Board Member since 1995



8

Mr. Joseph Abraham
Director
Board Member since 2017



9

Mr. Fahad Abdulrahman Badar
Director
Board Member since 2016



1.4

H.E. Dr. Mohamed Omar Abdulla
Director (Independent)
Board Member since 2023



1.4

Ms. Asma Alqaseer
Director (Independent)
Board Member since 2023



1.4

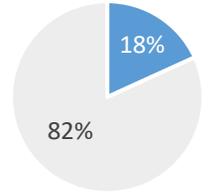
Mr. Nureddin S. Sehweil
Director (Independent)
Board Member since 2023



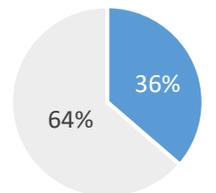
c.1

Mr. Khalid Al Huraimel
Director (Independent)
Board Member since 2024

Female Representation



Independent Directors



Years with UAB



6 Experienced Leadership to drive further growth (2/2)

Senior Management

 <p>Shirish Bhide Chief Executive Officer</p> <p>Joined 2022 3 35</p>	 <p>Abdul Haleem Sheikh Chief Financial Officer</p> <p>Joined 2022 3 35</p>	 <p>Nael Mourad Head of Wholesale Banking</p> <p>Joined 2022 2 35</p>	 <p>Emre Yalcin Head of Retail Banking</p> <p>Joined 2022 2 22</p>	 <p>Carla Ajaka Head of Treasury & Capital Markets</p> <p>Joined 2020 4 31</p>
 <p>Mohamed El Desouky Head of Islamic Banking</p> <p>Joined 2018 7 22</p>	 <p>Hind Al Attar Chief Human Capital Officer</p> <p>Joined 2022 3 20</p>	 <p>Abdullah AlTae Chief Operating Officer</p> <p>Joined 2022 2 18</p>	 <p>S.V. Padmanabhan Chief Information Officer</p> <p>Joined 2024 0.4 31</p>	 <p>Bhaskar Sen Chief Risk Officer</p> <p>Joined 2022 2 24</p>
 <p>Biju Nair Chief Audit Executive</p> <p>Joined 2022 2 28</p>	 <p>Zsombor Brommer Chief Compliance Officer</p> <p>Joined 2022 2 22</p>	 <p>Narayanan Santhanam Chief Credit Officer</p> <p>Joined 2022 2 34</p>	 <p>Fadi Mudarres Chief Legal Officer</p> <p>Joined 2024 0.3 26</p>	

With over 350+ years of collective diverse and extensive experience in the regional and international banking sector, UAB's senior management team have already demonstrated their ability and leadership by successfully executing the Bank's turnaround strategy put in place 2 years ago

○ Years with UAB

○ Total years of experience

UAB is focused on delivering sustainable growth and shareholder returns, leveraging the robust foundation built



Well-positioned to transform progress into momentum ahead ...

Q1'25 Financial Update

Q1'25 performance sets the foundation for a solid 2025 ahead



Q1'25 earnings growth led by increase in assets and strong recoveries

 **Net Profit** **₹102mn** **+49%**
yoy

- Growth in non-interest income offsets decline in NII due to adverse impact of interest rate cuts last year
- Solid execution of a robust lending pipeline coupled with strong liquidity drives asset growth
- Asset resolution and recovery efforts lead to net reversal in impairment charges for the 4th quarter in a row

Delivering sustainable returns



Return on Shareholders' Equity

20%

Return on Assets

1.8%



Strong asset growth

Total Assets **₹23bn** **+31%**
yoy

Loans, advances & Islamic financing

₹12.5bn

+31% yoy

Customer Deposits (incl Islamic deposits)

₹14.9bn

+40% yoy



Further improvement in asset quality

Gross NPL ratio **3.4%** **FY'24**
3.9%

Provision coverage

118%

(incl collaterals: 175%)

Cost of Risk

-110bps

(Q1'24: 33bps)



Solid capital position

Capital Adequacy Ratio **17.1%** **FY'24**
17.4%

CET1 ratio

12.6%

(FY'24: 12.7%)

Total Equity (incl AT1)

₹2.7bn

+13% yoy



Robust liquidity & funding metrics

ELAR **18%** **FY'24:**
17%

ASRR **74%** **FY'24:**
76%

Loans/Deposits **83%** **FY'24:**
85%

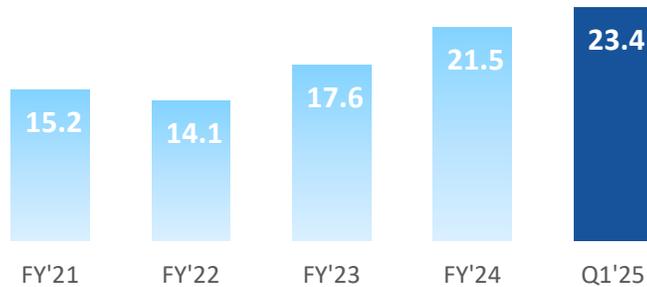
Robust execution of the turnaround strategy drives impressive asset growth supported by a diversified funding mix, ...



All figures in AED Billion

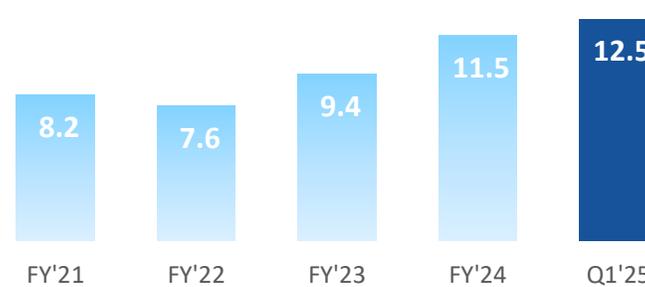
TOTAL ASSETS

CAGR since FY'21: 14%



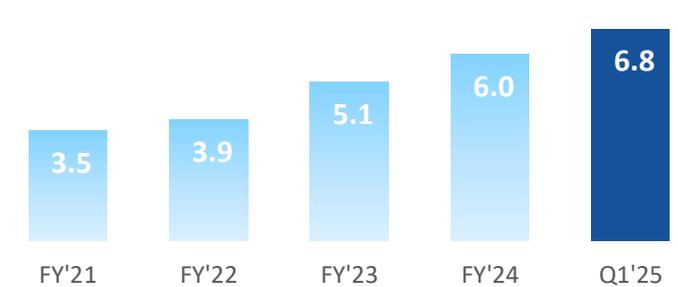
LOANS, ADVANCES & ISLAMIC FINANCING (net)

CAGR since FY'21: 14%



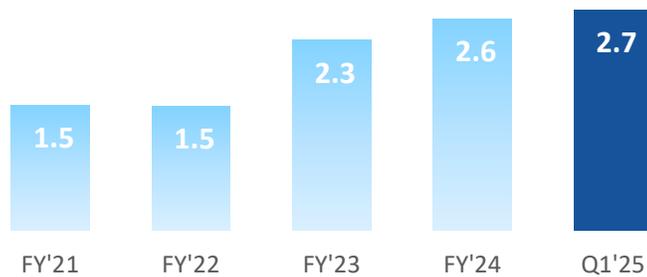
INVESTMENTS

CAGR since FY'21: 22%



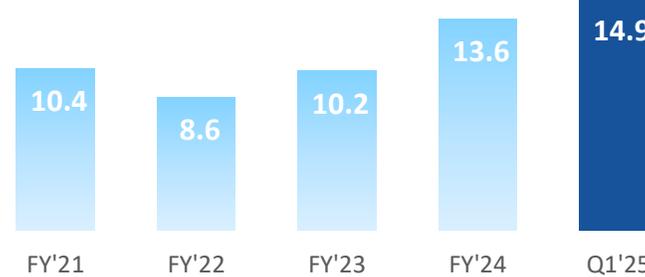
TOTAL EQUITY (incl AT1)

CAGR since FY'21: 19%



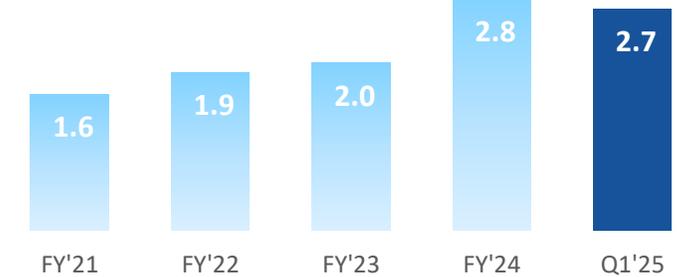
CUSTOMERS' DEPOSITS

CAGR since FY'21: 12%



ISLAMIC BANKING ASSETS ⁽¹⁾

CAGR since FY'21: 16%



(1) Islamic Banking Assets includes eligible balances in Due from Banks, Sukuks and Islamic financing receivables

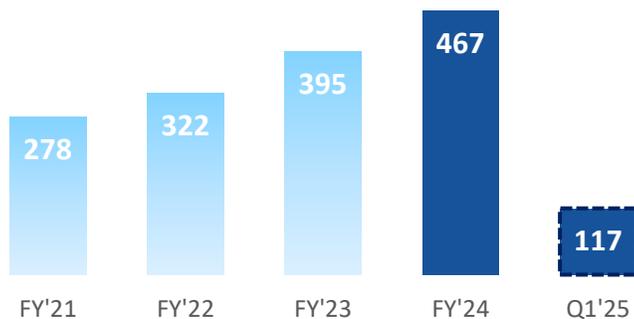
... delivering strong growth in income and profits,



All figures in AED Million

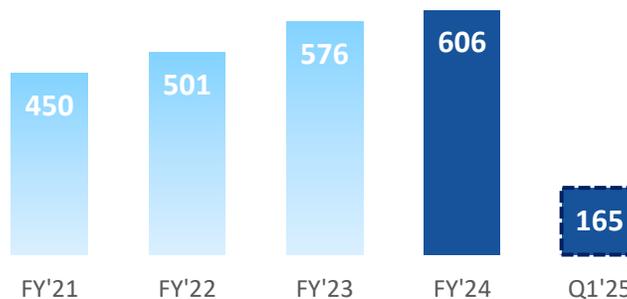
NET INTEREST INCOME

CAGR since FY'21: 14%



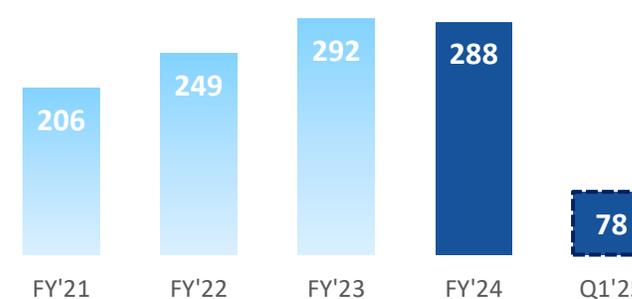
TOTAL INCOME

CAGR since FY'21: 10%



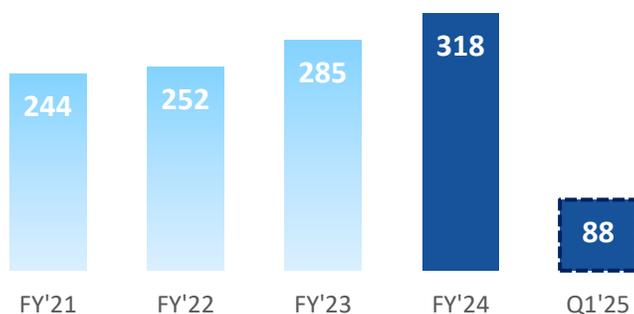
OPERATING PROFIT

CAGR since FY'21: 11%

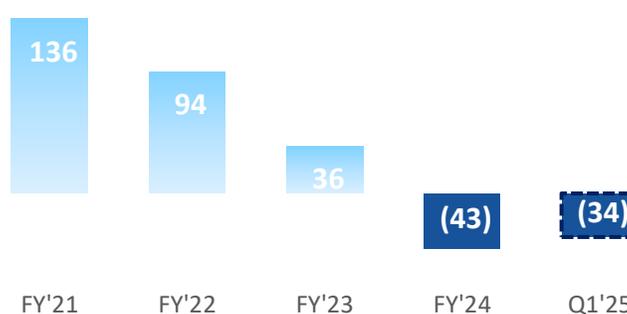


OPERATING EXPENSES

CAGR since FY'21: 10%

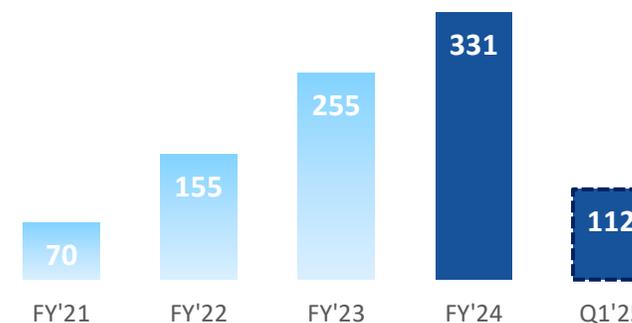


NET IMPAIRMENT CHARGES



NET PROFIT (BEFORE TAX)

CAGR since FY'21: 59%



• Q1'25 figures annualised for CAGR%

• Corporate tax implemented effective FY'24; Net Profit after tax recorded for FY'24 at AED 301Mn (+18% yoy), for Q1'25 at AED 102Mn (+49% yoy)

... and improving key performance indicators



All figures in percentage (%)

NET INTEREST MARGIN



FY'21 FY'22 FY'23 FY'24 Q1'25

COST-INCOME RATIO



FY'21 FY'22 FY'23 FY'24 Q1'25

COST OF RISK



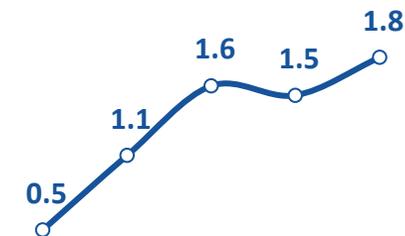
FY'21 FY'22 FY'23 FY'24 Q1'25

RETURN ON SHAREHOLDERS' EQUITY



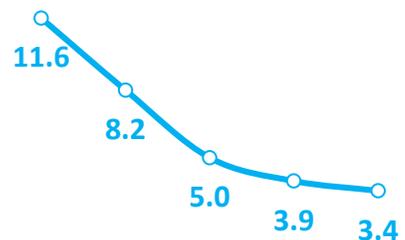
FY'21 FY'22 FY'23 FY'24 Q1'25

RETURN ON ASSETS



FY'21 FY'22 FY'23 FY'24 Q1'25

GROSS NPL RATIO



FY'21 FY'22 FY'23 FY'24 Q1'25

COVERAGE



FY'21 FY'22 FY'23 FY'24 Q1'25

ELAR (Eligible Liquid Assets Ratio)

Regulatory minimum – 10%



FY'21 FY'22 FY'23 FY'24 Q1'25

ASRR (Advances to Stable Resources Ratio)

Regulatory threshold – 100%



FY'21 FY'22 FY'23 FY'24 Q1'25

CAPITAL ADEQUACY

Regulatory minimum:
CET1 – 9.5%, CAR – 13%

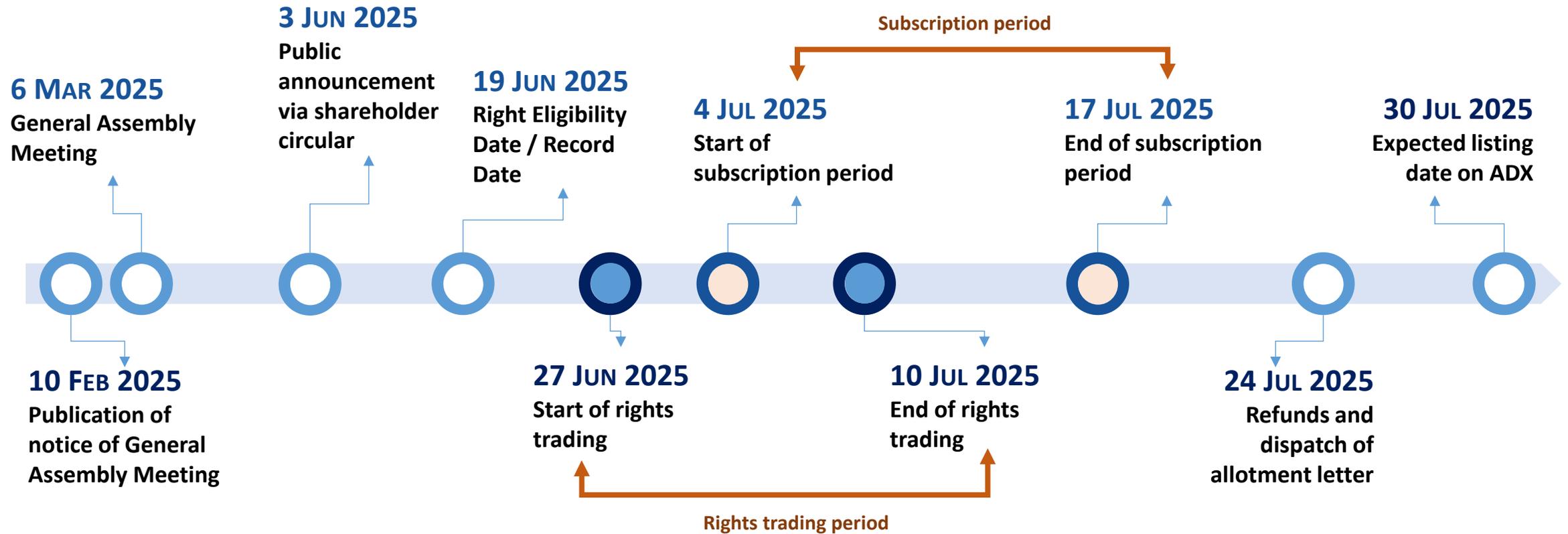


FY'21 FY'22 FY'23 FY'24 Q1'25

• Q1'25 figures annualised where relevant

Indicative Transaction Timeline and Use of Proceeds

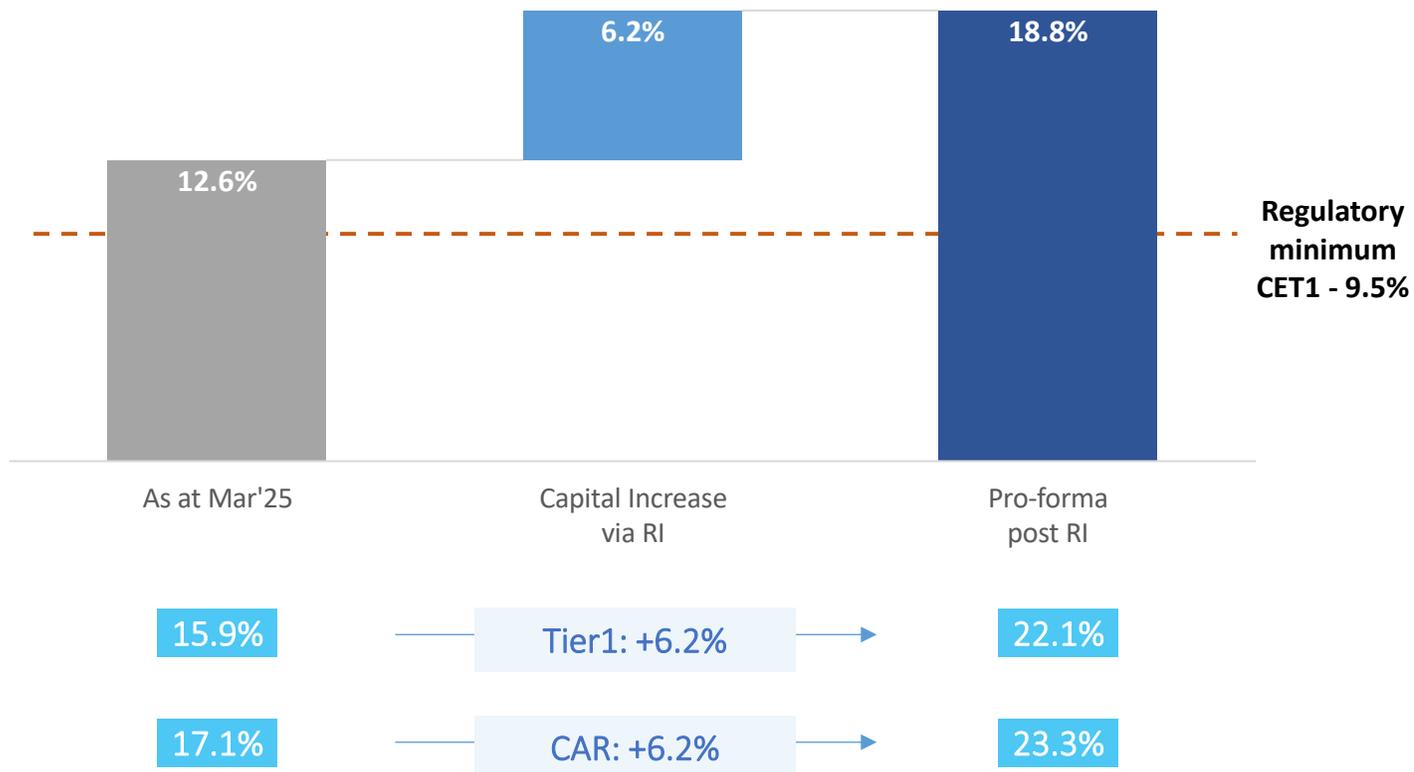
Indicative Rights Issue timetable and key milestones



Pro-forma Capital post rights issue and use of proceeds



CET1 Capital



The Bank intends to use the net proceeds raised from the Rights Issue to strengthen the Bank's capital position and enhance its financial resilience to adverse macro-financial shocks, with the aim to:

(i) strengthen the Bank's balance sheet by enhancing the ability to meet regulatory requirements and withstand unforeseen economic challenges, and

(ii) achieve balanced asset growth in line with the approved strategy of the Bank's Board of Directors, which would result in more sustained profitability

Increase in capital ratios will also enhance our credit profile and support gradual improvement in UAB's credit ratings

Appendix – Summary Financials

Summary financials – Income statement and related ratios



Income statement highlights (AED Million)	Q1'25	%chg vs Q1'24	2024	%chg vs 2023	2023	%chg vs 2022	2022	%chg vs 2021
Net Interest Income	117	(11)	467	18	395	23	322	16
Non-Interest Income	48	(53)	139	(23)	182	1	179	4
Total Income	165	1	606	5	576	15	501	11
Operating Expenses	(88)	13	(318)	12	(285)	13	(252)	3
Operating Profit	78	(9)	288	(1)	292	17	249	21
Net Impairment loss	34	(415)	43	(218)	(36)	(61)	(94)	(31)
Profit before tax	112	49	331	30	255	65	155	120
Taxes	(10)	49	(30)	na	-	nr	-	nr
Net Profit after tax	102	49	301	18	255	65	155	120
Key Ratios (%)	Q1'25		2024		2023		2022	
Net Interest Margin (NIM)	2.47		2.7		3.1		2.6	
Cost-Income ratio	53		52.5		49.4		50.3	
Cost of Risk (CoR)	(1.10)		(0.5)		0.4		1.0	
Return on Shareholders' Equity (RoSE)	20.0		16.1		15.8		10.3	
Return on Assets (RoA)	1.8		1.5		1.6		1.1	

Summary financials – Balance sheet and related ratios



Balance sheet highlights (AED Billion)	Mar-25	%chg vs Mar'24	Dec-24	%chg vs Dec'23	Dec-23	%chg vs Dec'22	Dec-22	%chg vs Dec'21
Total Assets	23.4	31	21.5	22	17.6	25	14.1	(7)
Loans, advances & Islamic financing	12.5	31	11.5	23	9.4	23	7.6	(7)
Investments	6.8	29	6.0	18	5.1	31	3.9	10
Customers' deposits	14.9	40	13.6	33	10.2	19	8.6	(18)
<i>of which CASA deposits</i>	5.3	45	4.6	22	3.7	22	3.1	(1)
Total Equity (incl AT1)	2.7	13	2.6	11	2.3	53	1.5	(1)

Key Ratios (%)	Mar-25	Dec-24	Dec-23	Dec-22
Gross Non-performing loans ratio (NPL)	3.4	3.9	5.0	8.2
Provision coverage	118	118	132	94
Provision coverage (incl collaterals)	175	172	200	163
Advances to Stable Resources ratio (ASRR)	74	76	76	87
Eligible Liquid Assets ratio (ELAR)	18	17	20	18
CASA%	36	34	37	36
Common Equity Tier 1 (CET1) ratio	12.6	12.7	13.5	13.3
Tier 1 ratio	15.9	16.2	17.8	13.3
Capital Adequacy ratio (CAR)	17.1	17.4	19.0	14.5

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