



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

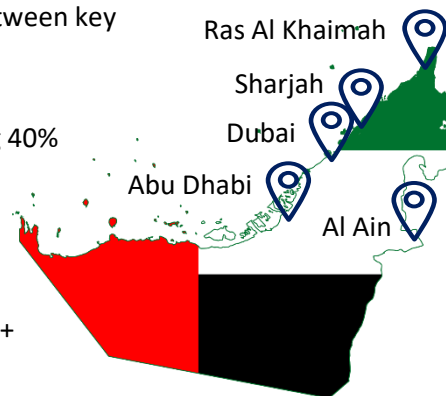
Issuer	United Arab Bank PJSC (“UAB” or the “Bank”)
Transaction Type	Rights Issue of ordinary shares
Exchange	Abu Dhabi Securities Exchange (“ADX”)
Issue Size	<ul style="list-style-type: none">• Size: Up to 1,031,275,325 new shares at an issue price of AED 1 (“Issue Price”)• Rights ratio: One Right for 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	<p>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”)</p>
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”): 24 June 2025• First day of rights trading: 30 June 2025• First day of share subscription period: 4 July 2025• Close of rights trading period: 22 July 2025• Close of subscription period: 29 July 2025• Expected listing of new shares on ADX: ~11 August 2025
Use of Proceeds	<p>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</p>
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



Core Values



Integrity



Customer Focus



Competency

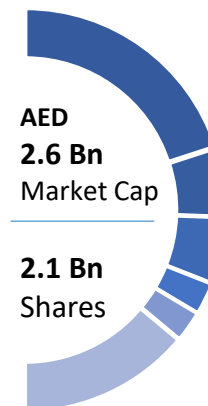


Consistency



Courteousness

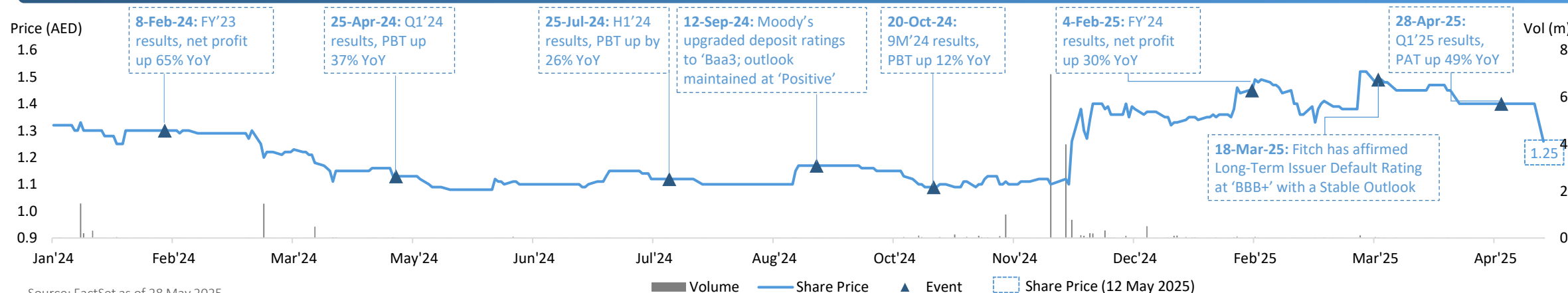
Well-supported by top shareholders*



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

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⁾

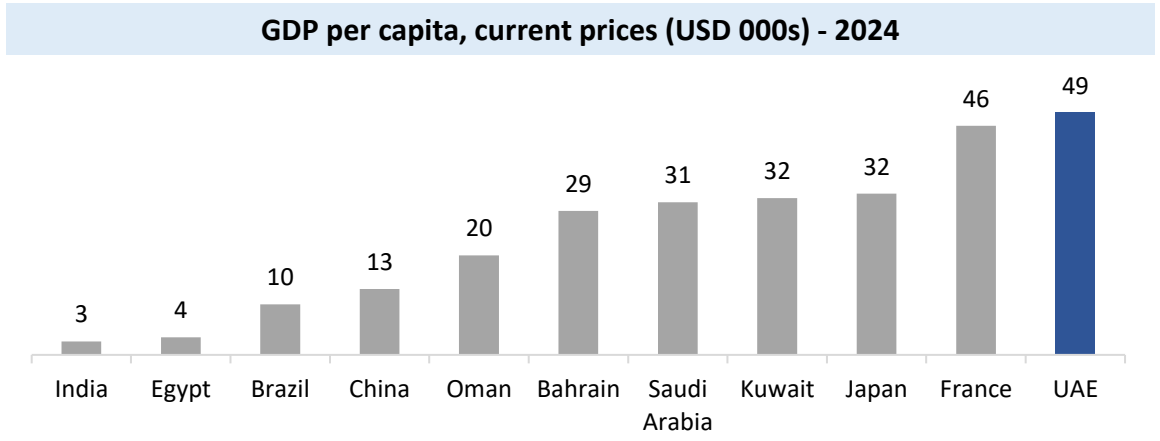
UAE 2031 strategy

Enhance UAE's position as a **global partner and an economic hub** ⁽⁴⁾

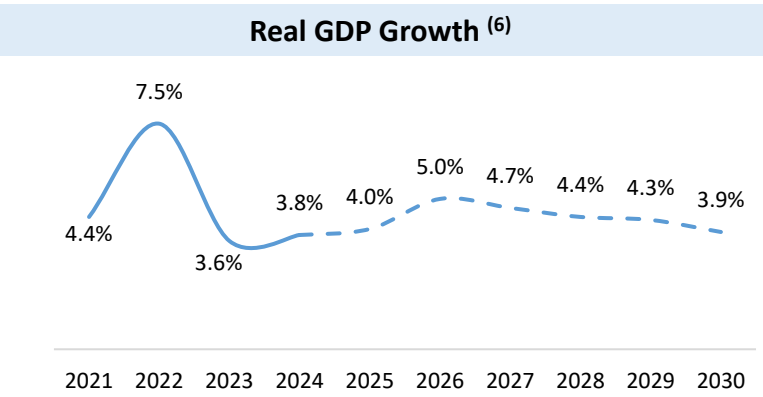
~USD 31bn

Foreign Direct Investment in 2023 ⁽⁵⁾

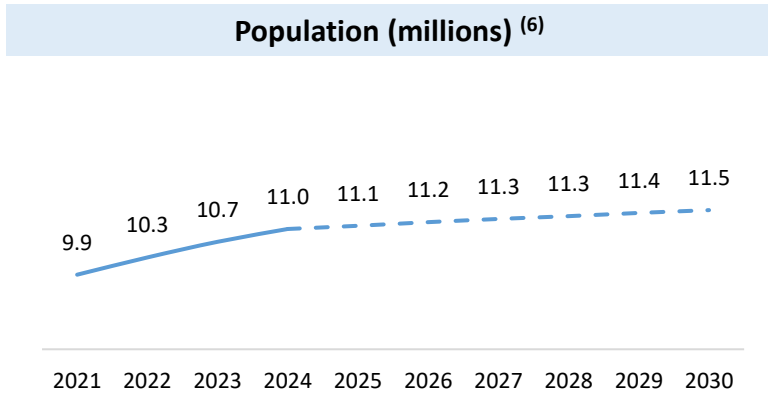
... with one of the highest GDP per capita globally ⁽⁶⁾



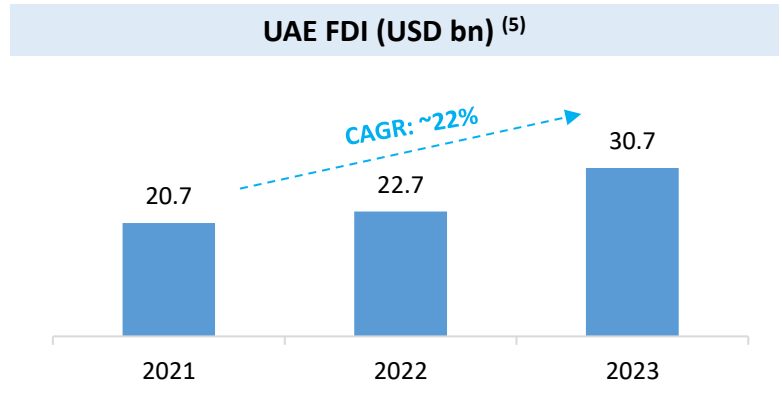
UAE's exceptional GDP growth...



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



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

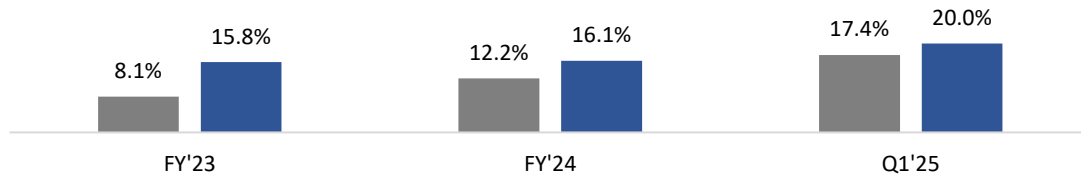


(1) Middle East Council on Foreign Affairs; (2) Global Finance Magazine; (3) The National; (4) Federal Geographic Information Center; (5) UAE's Ministry of Economy ; (6) IMF

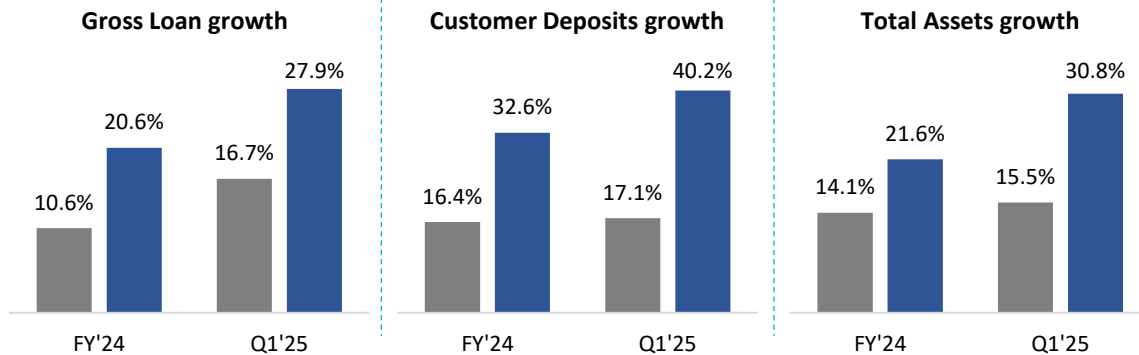
2 Niche player in the mid-large segment with a growing market share

Strong financial performance by UAB ...

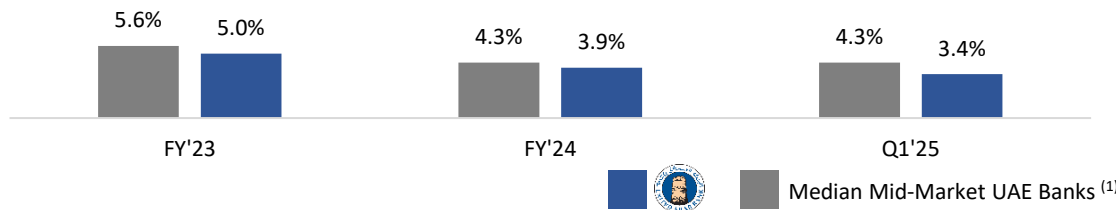
Return on Shareholders' Equity ⁽²⁾



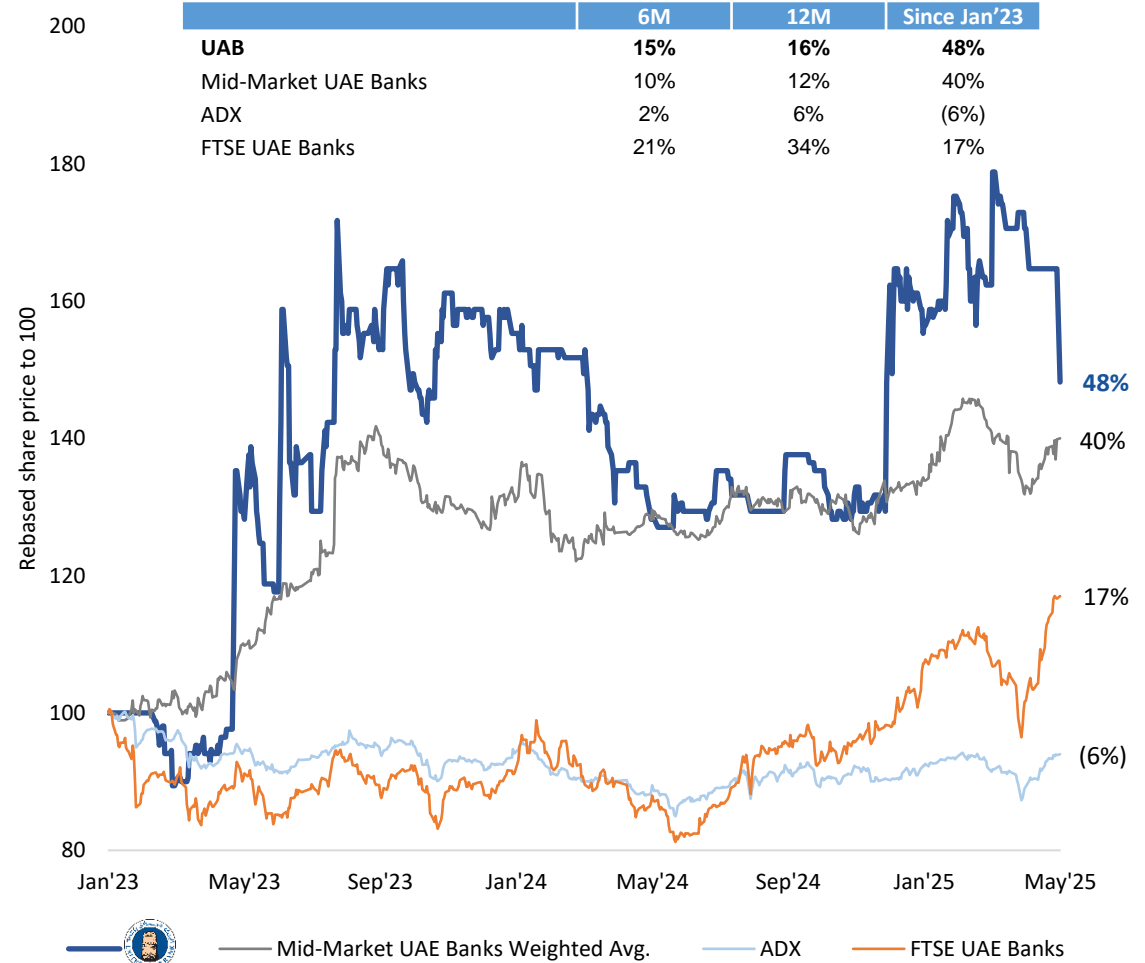
Balance Sheet growth ⁽³⁾



Non-performing loans ratio ⁽⁴⁾



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

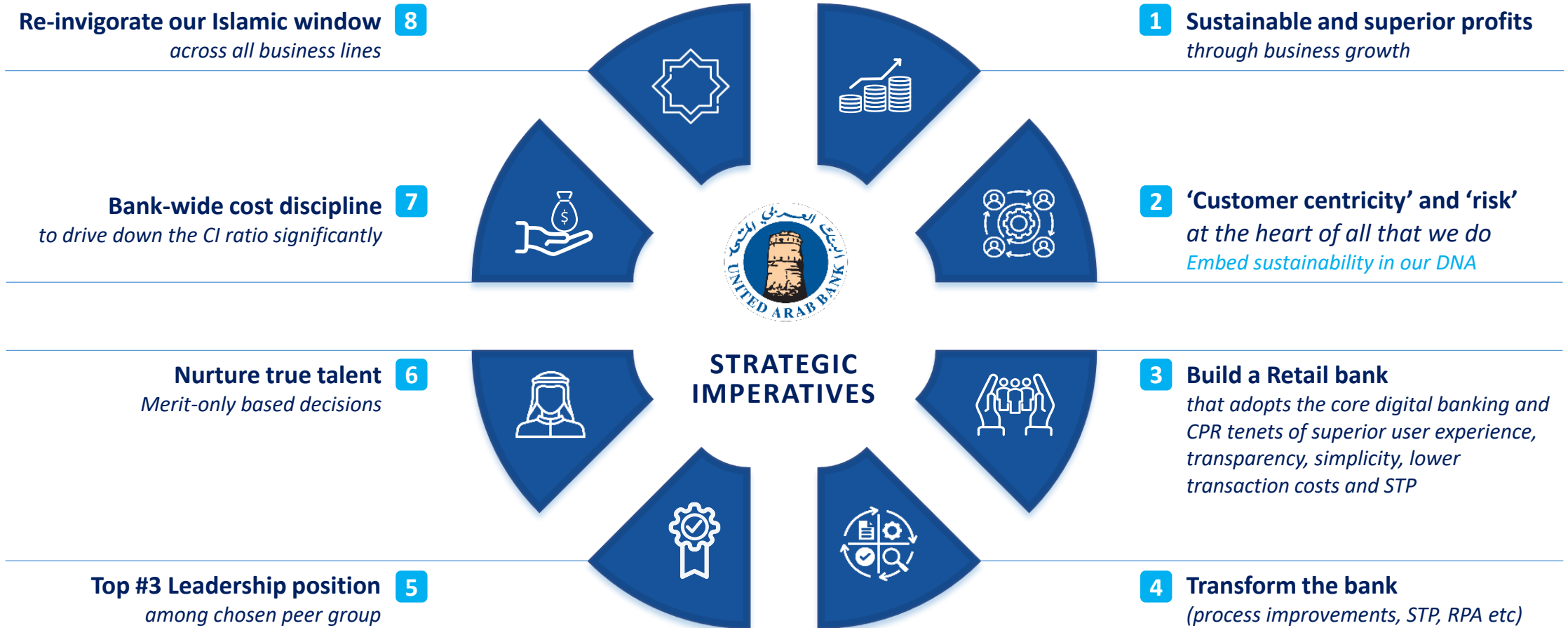


Source: UAB filings, Company fillings Q1'25 excluding Invest Bank which has not reported Q1'25 results, FactSet as of 12 May 2025

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

UAB Company Presentation / June 2025

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



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

TREASURY & CAPITAL MARKETS



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

RETAIL BANKING



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

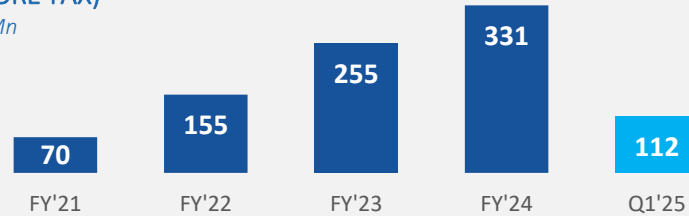
Customer-focused approach and Sustainability (ESG) embedded in everything we do

5 Robust fundamentals with strong financial performance

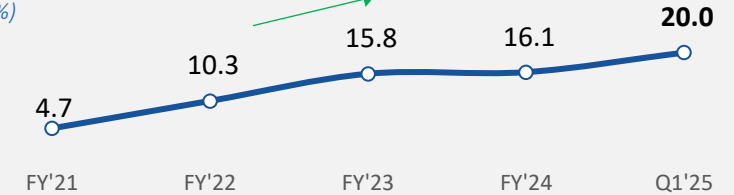
Net profit (before tax) records a CAGR of 59% with significant improvement in shareholder returns ...

NET PROFIT
(BEFORE TAX)
AED Mn

CAGR¹ since FY'21: 59%



RETURN ON
SHAREHOLDERS' EQUITY¹
(%)



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

TOTAL INCOME
AED Mn

CAGR¹ since FY'21: 10%



TOTAL ASSETS
AED Bn

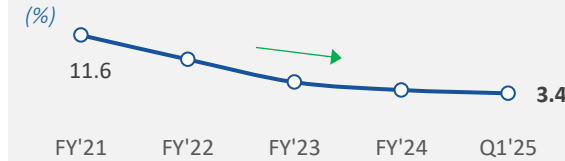
CAGR since FY'21: 14%



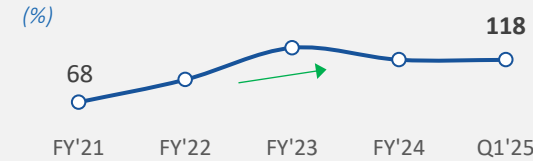
... with a remarkable turnaround in asset quality metrics,

Gross NPL ratio favourably compares among the top UAE banks

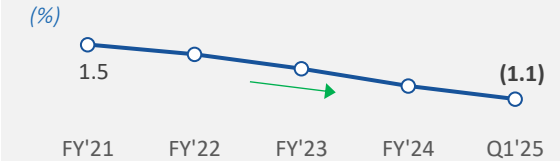
GROSS NPL RATIO
(%)



PROVISION COVERAGE
(%)



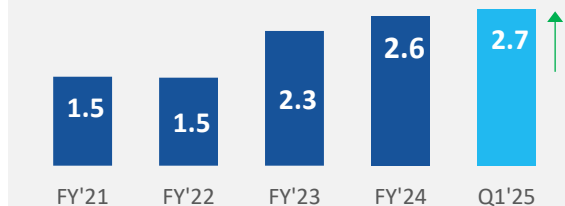
COST OF RISK (L&A)¹
(%)



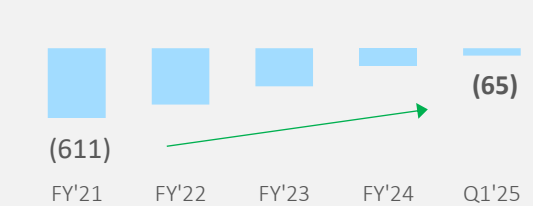
and an enhanced capital position

Retained earnings projected to turn positive by end of H1'25

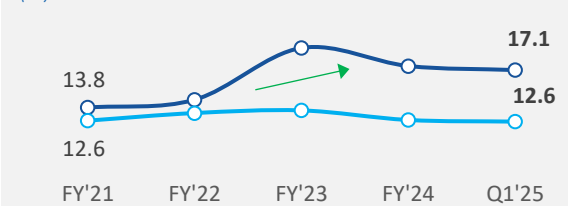
TOTAL EQUITY (incl AT1)
AED Mn



ACCUMULATED LOSSES
AED Mn



CAPITAL ADEQUACY
(%)



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

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

Mr. Omar Hussain Alfardan
Vice Chairman
Board Member since 2007

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

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

Mr. Ahmed Mohamad Bakheet Khalfan
Director
Board Member since 1995

Mr. Joseph Abraham
Director
Board Member since 2017

Mr. Fahad Abdulrahman Badar
Director
Board Member since 2016

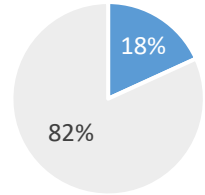
H.E. Dr. Mohamed Omar Abdulla
Director (Independent)
Board Member since 2023

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

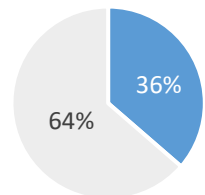
Mr. Nureddin S. Sehweil
Director (Independent)
Board Member since 2023

H.E. 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>	

Years with UAB

Total years of experience

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

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



البنك العربي المتحد
UNITED ARAB BANK



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

Q1'25 Financial Update

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



البنك العربي المتحد
UNITED ARAB BANK

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, ...

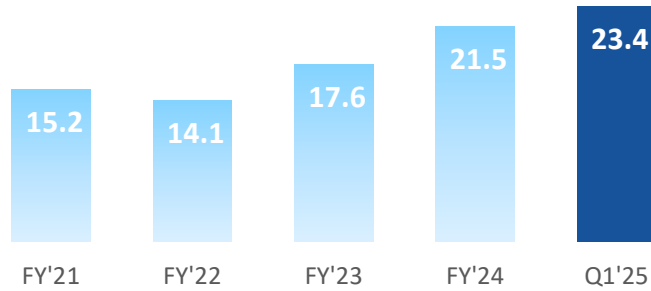


البنك العربي المتحد
UNITED ARAB BANK

All figures in AED Billion

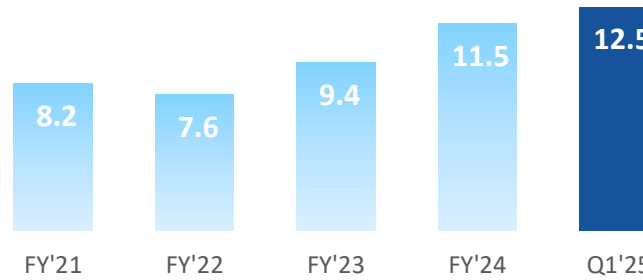
TOTAL ASSETS

CAGR since FY'21: 14%



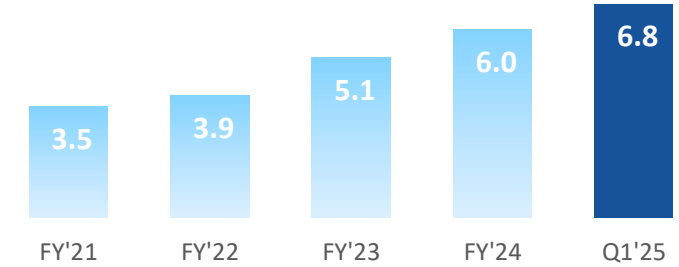
LOANS, ADVANCES & ISLAMIC FINANCING (net)

CAGR since FY'21: 14%



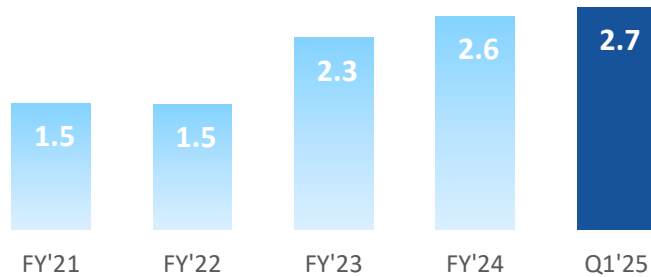
INVESTMENTS

CAGR since FY'21: 22%



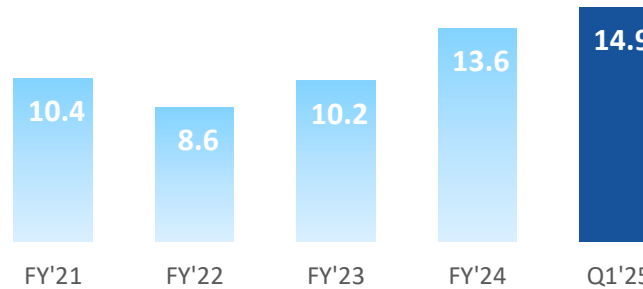
TOTAL EQUITY (incl AT1)

CAGR since FY'21: 19%



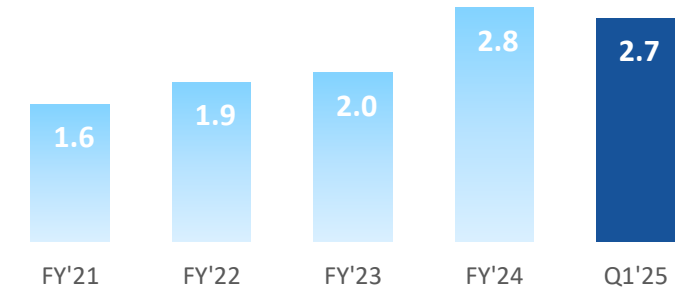
CUSTOMERS' DEPOSITS

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,

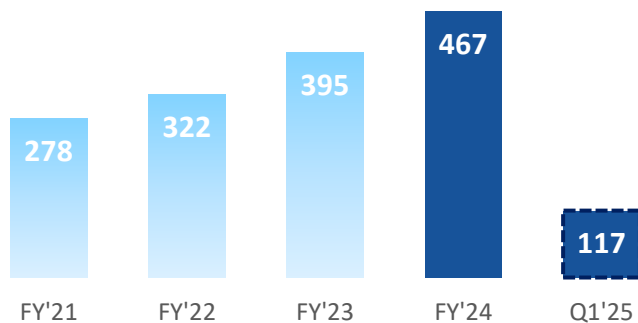


البنك العربي المتحد
UNITED ARAB BANK

All figures in AED Million

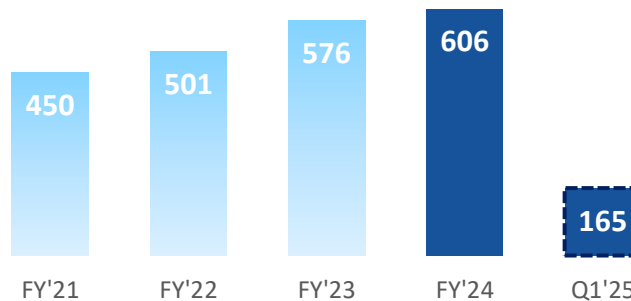
NET INTEREST INCOME

CAGR since FY'21: 14%



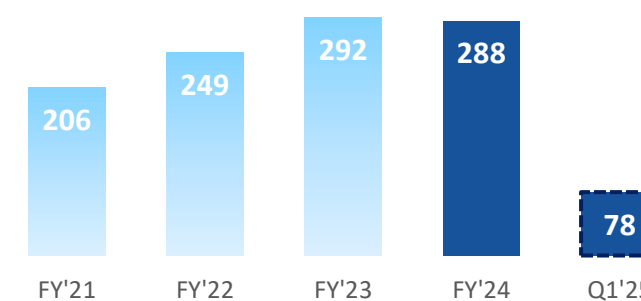
TOTAL INCOME

CAGR since FY'21: 10%



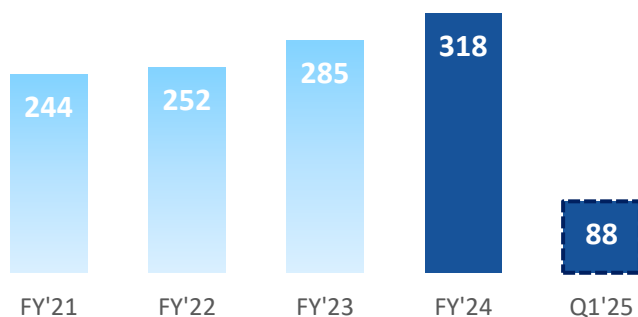
OPERATING PROFIT

CAGR since FY'21: 11%

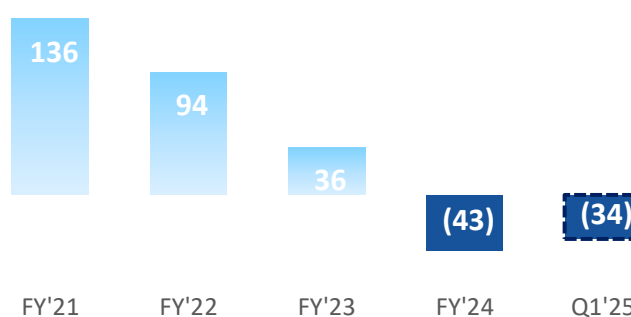


OPERATING EXPENSES

CAGR since FY'21: 10%

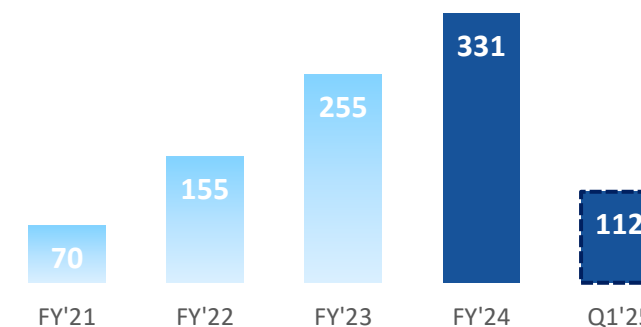


NET IMPAIRMENT CHARGES



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



البنك العربي المتحد
UNITED ARAB BANK

All figures in percentage (%)

NET INTEREST MARGIN



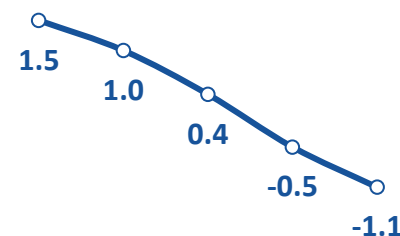
FY'21 FY'22 FY'23 FY'24 Q1'25

COST-INCOME RATIO



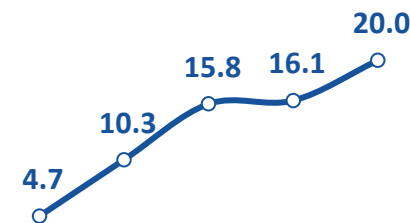
FY'21 FY'22 FY'23 FY'24 Q1'25

COST OF RISK



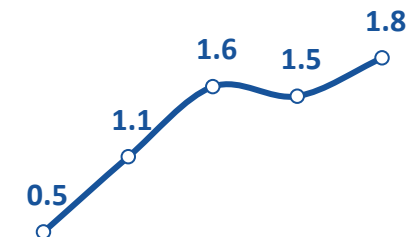
FY'21 FY'22 FY'23 FY'24 Q1'25

RETURN ON SHAREHOLDERS' EQUITY



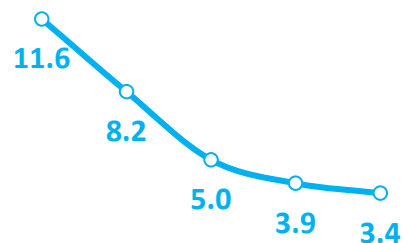
FY'21 FY'22 FY'23 FY'24 Q1'25

RETURN ON ASSETS



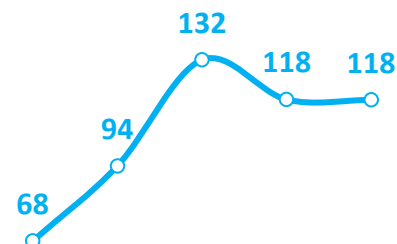
FY'21 FY'22 FY'23 FY'24 Q1'25

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)

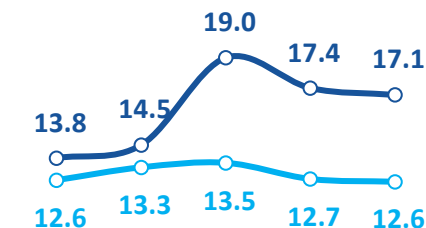
Regulatory threshold – 100%



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

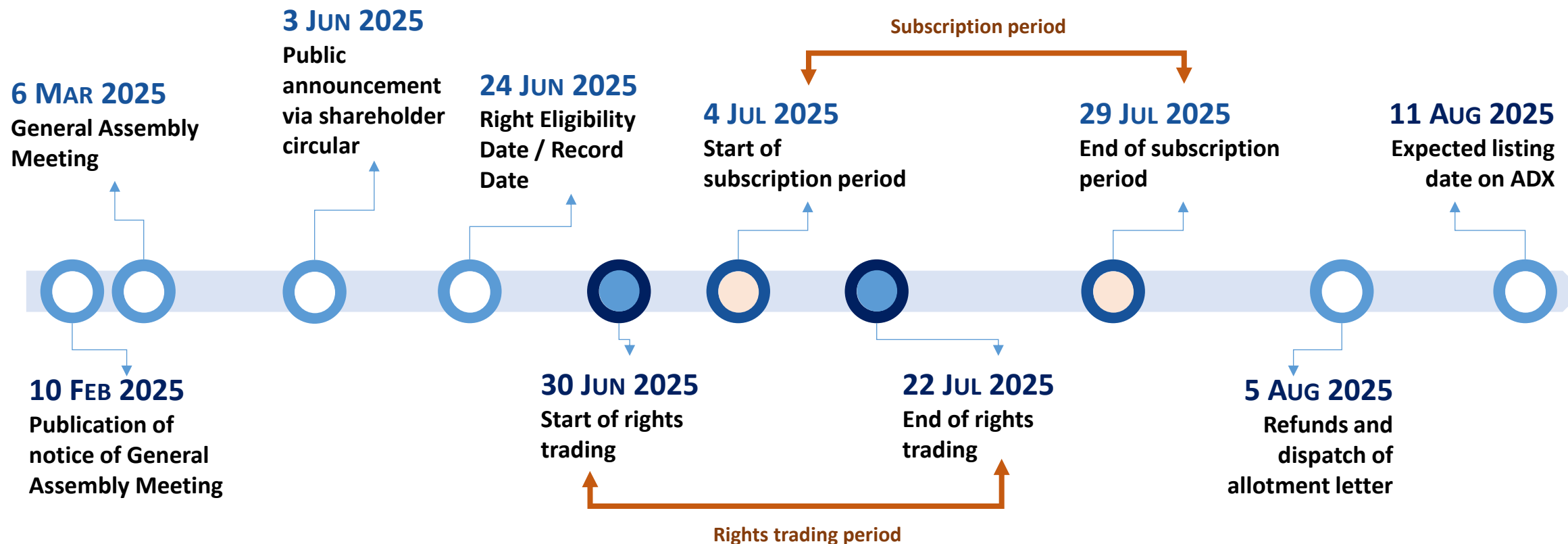
• Q1'25 figures annualised where relevant

Indicative Transaction Timeline and Use of Proceeds

Indicative Rights Issue timetable and key milestones



البنك العربي المتحد
UNITED ARAB BANK

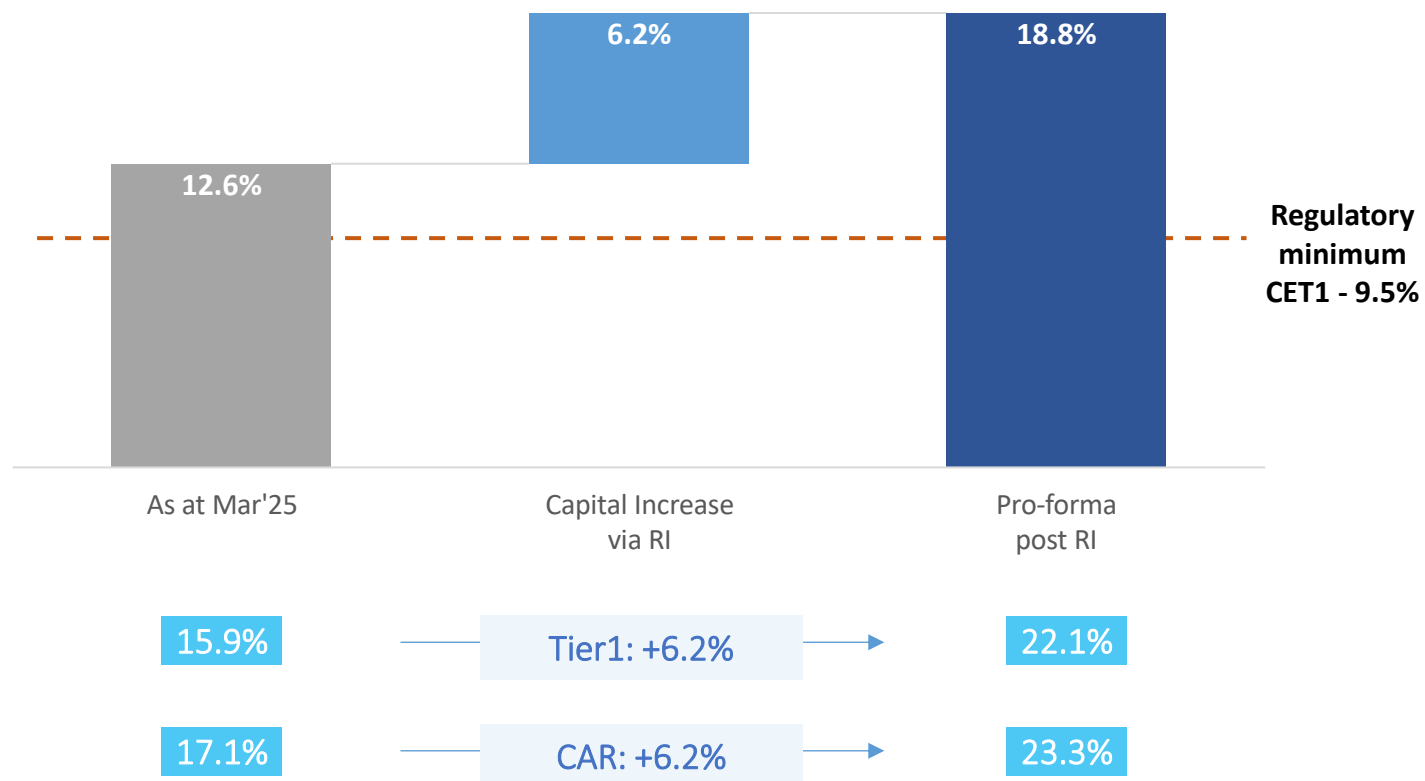


Pro-forma Capital post rights issue and use of proceeds



البنك العربي المتحد
UNITED ARAB BANK

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



البنك العربي المتحد
UNITED ARAB BANK

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



البنك العربي المتحد
UNITED ARAB BANK

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

- The United Arab Bank PJSC (the Bank or UAB) prepared this presentation on a proprietary basis as general background information about the activities of the Bank. For the purposes of this notice, “Presentation” means this document, its contents or any part of it, any oral presentation, any question or answer session and any written or oral material discussed or distributed before, during or after the Presentation meeting. The information contained herein is given in summary form and for discussion purposes only. Some of the information that is relied upon by UAB is obtained from sources believed to be reliable, but UAB (nor any of its directors, officers, employees, agents or affiliates) does not guarantee the accuracy or completeness of such information, and disclaims all liability or responsibility for any loss or damage caused by any act taken as a result of the information. The Rights Issue is subject to obtaining all regulatory approvals including SCA's approval and GM. The board of directors of UAB retains full discretion to take the appropriate decisions regarding the Transaction including whether to continue with the Transaction. This presentation including the information covered herein is not intended either to be relied upon or construed as an advertisement for, or an offer, solicitation or invitation to sell or issue, or to subscribe, underwrite or otherwise acquire any securities in any jurisdiction. It should and must not be treated as giving tax, legal, investment or other specialist advice or a recommendation to existing or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. Neither shall any part of this information nor the fact of its distribution form part of or be relied on in connection with any contract or investment decision or commitment relating thereto, nor does it constitute a recommendation regarding the subject of this presentation. The recipient must make its own independent assessment and such investigations as it deems necessary.
- All statements included in this presentation other than statements of historical facts, including without limitation, those regarding financial position, business strategy, plans and objectives of management for future operations (including development plans and objectives) are forward-looking statements and data, and may thus include words like "anticipate", "believe", "intend", "estimate", "expect", "will", "may", "project", "plan" and such other words of similar meaning. Such forward-looking statements are based on numerous assumptions regarding present and future business strategies and the relevant future business environment. Any forward-looking statements speak only as of the date of this presentation and UAB expressly disclaims to the fullest extent permitted by law any obligation or undertaking to disseminate any updates or revisions to any forward-looking statements contained herein to reflect any change in expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based. Nothing in the foregoing is intended to or shall exclude any liability for, or remedy in respect of, fraudulent misrepresentation. Due to rounding, numbers and percentages presented throughout this presentation may not add-up precisely to the totals provided.
- UAB is not under any obligation to update, complete, amend, revise or keep current the information contained herein, and any opinions expressed herein are subject to change materially without notice. Accordingly, no representation or warranty, express or implied, is or will be made by UAB, their respective advisors or any such persons' directors, officers or employees, or any other person as to the accuracy, completeness or fairness of the information or opinions contained in this presentation, and any reliance you place on them will be at your sole risk. Investors must rely solely on their own examinations of the Offering and relevant documentation in making a determination as to whether to invest in the securities described. An investor should seek independent professional advice when deciding if an investment is appropriate. Securities that may be discussed herein may not be suitable for all investors. Investors are required to make their own independent investigation and appraisal of the business and financial condition of UAB, the nature of the securities and the merits or suitability of the securities or any transaction to any investor's particular situation and objectives, including the possible risks and benefits of purchasing any securities. Any such determination should involve an assessment of the legal, tax, accounting, regulatory, financial, credit or other related aspects of the offering or the securities. Without prejudice to the foregoing, UAB, their advisors and any such persons, directors, officers or employees expressly disclaim any liability whatsoever, in negligence or otherwise, for any loss howsoever arising, directly or indirectly, from use of, or reliance on, this presentation or its contents or otherwise arising in connection therewith.

THANK YOU

For more information on the UAB Rights Issue 2025, please visit our corporate website
www.uab.ae

For any further queries, please contact UAB Investor Relations
ir@uab.ae



البنك العربي المتحد
UNITED ARAB BANK

Your Trusted Partner in UAE since 1975

     @uabuae |  uab.ae |  800 474