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UNITED ARAB BANK

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Press Release

United Arab Bank Partners with Smarbl to Launch RegPRISM, a Cutting-Edge AI-Powered Compliance Platform

United Arab Emirates – July 28, 2025: United Arab Bank (UAB) has announced a strategic partnership with Smarbl, a leading RegTech and AI innovator, to co-develop and launch RegPRISM, an advanced regulatory intelligence and compliance management platform.

This strategic move underscores UAB's commitment to meeting high standards of regulatory compliance, enhancing operational efficiency, and securing its reputation as a technological pioneer in the financial sector.

Designed to transform how financial institutions navigate regulatory obligations, RegPRISM leverages the power of artificial intelligence to provide real-time visibility into regulatory changes, enabling UAB to track, extract, interpret and manage actionable obligations efficiently and accurately.

This partnership brings together UAB's deep-rooted compliance expertise and commitment to digital transformation with Smarbl's cutting-edge AI capabilities, positioning both organizations at the forefront of compliance automation in the Middle East.

Commenting on the partnership, Shirish Bhide, CEO of United Arab Bank said: "At UAB, we are committed to building a future-ready bank that embraces innovation to meet evolving regulatory and customer expectations. RegPRISM is a game-changer in how we approach compliance, enabling us to proactively manage regulatory changes with speed, accuracy, and confidence. Our collaboration with Smarbl will accelerate the pace of investment in our growth strategy, with a focus on developing innovative products and services and enhancing customer experience, whilst upholding the highest standards of governance and setting new benchmarks for compliance in the UAE."

Commenting on the partnership, Ajay Raju, Co-Founder of Smarbl said: "Partnering with UAB to launch RegPRISM marks a significant step toward a new standard of AI-driven compliance in the region. By aligning Smarbl's AI and cloud-native architecture with UAB's vision for digital-first governance, the platform translates regulatory change into instant, clear, actionable and workflow-ready intelligence—helping the bank safeguard customers, unlock operational



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capacity, and set a new compliance benchmark for the UAE. Together we're proving that compliance can be proactive, scalable, and a catalyst for better banking—not just a cost of doing business."

Commenting on the partnership, Zsombor Brommer, Chief Compliance Officer of United Arab Bank said: "As regulatory frameworks continue to evolve rapidly, financial institutions face increasing pressure to adapt swiftly and effectively. Traditional manual approaches to compliance are resource-intensive and often result in inefficiencies and inconsistencies. UAB is addressing these challenges through RegPRISM, a unified AI-powered platform that continuously monitors regulatory developments, maintains a dynamic regulatory library, and transforms raw regulatory content into structured, contextual workflows."

Utilising advanced technology now plays a vital role in regulatory compliance by streamlining processes, enhancing data management, and improving compliance risk assessment. Collaboration with Smarbl allows UAB to navigate and adopt complex regulations more efficiently and effectively, while reinforcing our commitment to comply with all applicable laws and regulations.

By automating end-to-end compliance processes, RegPRISM empowers institutions to mitigate risk, reduce compliance overheads, and stay confidently ahead of regulatory change.

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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).

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About Smarbl

Smarbl is a RegTech startup incorporated in Abu Dhabi Global Market (ADGM), delivering AI-enabled, cloud-native products that help financial institutions simplify compliance, strengthen oversight, and stay aligned with ever-evolving regulatory demands. By bridging the gap between regulators and regulated entities, Smarbl gives firms the agility and clarity to make smarter decisions in a rapidly changing financial landscape.

Smarbl's solutions span regulatory reporting automation, regulatory intelligence, and regulatory data management.

For further information please visit www.smarbl.com / www.regprism.com, or contact:

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