

**UAB Successfully Concludes AED 1.0 Billion,
2-Year Senior Unsecured Dual Tranche Term Loan Facility**

UAE, Dec 2025: United Arab Bank P.J.S.C. (UAB) is pleased to announce the successful conclusion of its AED 1.0 billion, 2-year Senior Unsecured Dual Tranche Term Loan Facility.

The new facility further strengthens UAB's balance sheet by enhancing its ability to support clients' needs while advancing the Bank's strategic growth objectives. The successful closing reflects strong market confidence in UAB's financial strength, prudent management, and sustainable growth strategy.

The dual tranche borrowing comprises a Conventional tranche and a Commodity Murabaha tranche, concluded at competitive market pricing. Proceeds from the facility will be used for general corporate purposes.

The transaction was arranged by Abu Dhabi Commercial Bank PJSC, Emirates NBD, Emirates Islamic Bank, and First Abu Dhabi Bank as Initial Mandated Lead Arrangers and Bookrunners (IMLABs). Emirates NBD acted as the Global Facility Agent.

Commenting on the transaction, Mr. Shirish Bhide, Chief Executive Officer at UAB, said:

"The successful completion of this AED 1.0 billion dual tranche facility is a timely addition to our funding base and reflects the sustained confidence of the UAE banking market in United Arab Bank's financial resilience and disciplined execution.

This transaction further enhances our liquidity position and funding flexibility, enabling us to proactively support our clients and pursue growth opportunities aligned with our strategic priorities. It also advances our ongoing efforts to optimise our funding mix across conventional and Shariah-compliant structures.

We value the strong partnership demonstrated by the arranging banks and appreciate their continued trust and support."

The transaction follows UAB's strong performance for the nine months ended 30 September 2025, with net profit rising 49% year-on-year to AED 316 million. During the period, international rating agencies took positive rating actions, with Moody's Ratings upgrading the Bank's deposit ratings to Baa2, and Fitch Ratings upgrading UAB's Viability Rating to 'bb-' while affirming its Long-Term Rating at 'BBB+', with a Stable Outlook.

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 (Baa2/P-2/Stable) and Fitch (BBB+/F2/Stable).

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