

FINAL TERMS

29 January 2026

THE GOVERNMENT OF THE UNITED ARAB EMIRATES

ACTING THROUGH THE MINISTRY OF FINANCE

Issue of AED 550,000,000 Treasury Bond under the Treasury Bonds Programme

Capitalised terms used herein shall have the respective meanings ascribed to them in the Terms and Conditions (the “**Conditions**”) of the T-Bonds set forth in the Information Memorandum dated 14 April 2022 and published on the website of the Ministry of Finance of the United Arab Emirates at www.mof.gov.ae. This document constitutes the final terms document of the T-Bonds described herein and must be read in conjunction with the Conditions and the rest of the Information Memorandum (available at www.mof.gov.ae).

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| 1. | (a) | Series: | AED01826C264 |
| | (b) | Tranche: | 1 |
| 2. | Aggregate Face Amount: | | |
| | (a) | Series: | AED 550,000,000 |
| | (b) | Tranche: | AED 550,000,000 |
| 3. | Issue Price: | | 100% |
| 4. | Specified Denominations: | | AED 100,000 |
| 5. | Issue Date: | | 29 January 2026 |
| 6. | Maturity Date: | | 29 January 2031 |
| 7. | Coupon Interest Rate: | | 3.90% fixed rate per annum payable semi-annually in arrear. |
| 8. | Interest Payment Dates: | | 29 January and 29 July in each year, up to and including the Dissolution Date. |
| 9. | First Coupon Amount: | | AED 1,950 per AED 100,000 |
| 10. | First Coupon Date: | | 29 July 2026 |
| 11. | ISIN: | | AED01826C264 |
| 12. | Tender Date: | | 27 January 2026 |