M-Bills Auction Announcement – 19 Jan 2026				
Issuer/Ticker	**M-BILL 28 DAYS NEW ISSUE**	**M-BILL 70 DAYS TAP ISSUE**	**M-BILL 126 DAYS TAP ISSUE**	**M-BILL 294 DAYS TAP ISSUE**
ISSUANCE	NI AED01825C266 - M-BILL 28 DAYS NEW ISSUE	TR AED01773C250- M-BILL 70 DAYS TAP ISSUE	TR AED01666C264- M-BILL 126 DAYS TAP ISSUE	TR AED01796C251- M BILL 294 DAYS TAP ISSUE
Total Size	Up to AED 2,750 Mio	Up to AED 3,000 Mio	Up to AED 2,200 Mio	Up to AED 5,450 Mio
ISIN	AED01825C266	AED01773C250	AED01666C264	AED01796C251
Issue Date	21 Jan 2026	21 Jan 2026	21 Jan 2026	21 Jan 2026
Auction Date	19 Jan 2026	19 Jan 2026	19 Jan 2026	19 Jan 2026
Timing	10:30 - 11:30 AM UAE Time	10:30 - 11:30 AM UAE Time	10:30 - 11:30 AM UAE Time	10:30 - 11:30 AM UAE Time
Tenor	28 DAYS	70 DAYS	126 DAYS	294 DAYS
Settlement	T+2	T+2	T+2	T+2
Maturity Date	18 Feb 2026	01 Apr 2026	27 May 2026	11 Nov 2026
Method of Tender	Competitive auction, multiple bidding	Competitive auction, multiple bidding	Competitive auction, multiple bidding	Competitive auction, multiple bidding
Denominations	5,000,000 x 1,000,000	5,000,000 x 1,000,000	5,000,000 x 1,000,000	5,000,000 x 1,000,000
Pricing Mechanism	Annual bid yield rounded to 3 decimal	Annual bid yield rounded to 3 decimal	Annual bid yield rounded to 3 decimal	Annual bid yield rounded to 3 decimal
Allotment Restriction	No single bidder shall receive more than 60% of the Amount on Offer	No single bidder shall receive more than 60% of the Amount on Offer	No single bidder shall receive more than 60% of the Amount on Offer	No single bidder shall receive more than 60% of the Amount on Offer

Disclaimers

1. Monetary Bills (M-Bills) tenders will be held on the first Monday of every reserve requirement maintenance period or at such time as the CBUAE may determine. If for any reason the tender day is not a Business Day, then the tender will be shifted to the next Business Day (for the avoidance of doubt, excluding Saturdays). At least three (3) Business Days prior to the tender day, CBUAE will announce the designation(s), amount(s), maturity date(s), clearing code(s), minimum bid size(s) and maximum number of bid(s) of each Series of M-Bills on offer. The CBUAE reserves the right to cancel or amend issue details at any time after such announcement in the case of extreme market dislocations, unforeseen market liquidity imbalances, systems failure or for any other reason. 2. Tenders will be accepted exclusively from M-Bills Dealers. Other Eligible Investors wishing to apply for M-Bills can only do so through an M-Bills Dealer. Multiple bids may be accepted for each Series of M-Bills on offer. The CBUAE reserves the right to limit the number of bids, which may be accepted per Series. 3. The CBUAE may invite M-Bills Dealers to voluntary participate, within the two (2) Business Day period immediately following the completion of the competitive auction, in a M-Bills Dealers only non-competitive bid. The M-Bills will be allotted, pro-rata, at the reference yield specified by the CBUAE in the announcement of the results of the competitive auction. The reference yield shall be equal to or less than the Weighted Average Accepted Yield under the competitive tender. 4. M-Bills Tender Process Rules may be amended from time to time by the CBUAE. Any such amendment will be published on the website of the CBUAE and communicated to all M-Bills Dealers. Any amendment will only apply with respect to tenders (and related non-competitive bid invitations) announced after the date of coming into effect of the amendment. 5. The CBUAE may, as per market conditions, set a maximum yield on the M-Bills offered at any tender and will expect to allot the full amount on offer. The CBUAE reserves the right not to allot all M-Bills on offer or scale down allotment to successful bidders under exceptional circumstances (e.g., where the tender is made at an unacceptably deep discount to the prevailing market level or to avoid disproportionate market shares by an M-Bills Dealer).