

## Frequently asked questions

### Disclaimer

The questions and answers set out on this website are intended to be for general information purposes only. Shareholders are strongly advised to seek independent professional advice.

### Foundational information

#### **Q: What is a rights issue?**

A rights issue is a way for a company to raise additional capital by offering new shares to its existing shareholders. Shareholders are given "rights" to buy these new shares, typically at a discount to the market price, in proportion to the number of shares they already own.

#### **Q: Why is ADCB launching a rights issue now?**

To accelerate the pace of ADCB's strong organic growth, strengthen capital ahead of regulatory changes and deliver long-term value for shareholders.

#### **Q: What is a right? Is it different from a share?**

A right is a security that can be traded during the rights trading period and which entitles its holder to subscribe for new shares during the share subscription period of a rights issue. It is not the same as a share as a right does not provide equity ownership in the company. If not exercised during the share subscription period or sold during the rights trading period, rights will lapse and have no value.

#### **Q: Will new shares qualify for future dividends?**

Yes. The new shares will rank equally with existing shares in all respects, including entitlement to future dividends.

#### **Q: Is there a change to ADCB's dividend guidance as a result of this rights issuance?**

No. ADCB reaffirms its commitment to pay c. AED 25 billion in dividends over the next five years.

#### **Q: Which exchange is ADCB listed on and where will the rights be listed?**

Abu Dhabi Securities Exchange (ADX).

## Rights information

### Q: Who is eligible to receive rights?

Rights will be granted to all eligible ADCB shareholders at the close of trading on the ADX on 7 November 2025 (also known as the "record date" or the "eligibility date").

To be eligible:

- ▶ Your name must appear in the ADCB's share register held by the ADX at close of business on the record date; and
- ▶ You must have an ADX investor number to receive and exercise rights or trade them.

Please note that in the case of new investors, or existing shareholders who wish to increase their allocation, purchase orders for shares must be executed at least two days prior to 7 November 2025, i.e. by 5 November 2025 to allow for settlement of trades on the ADX which operates on a T+2 basis.

### Q: How many new shares am I eligible for?

Eligible shareholders will receive rights entitling them to subscribe for one new share for every 12.36 existing ADCB shares held.

Your entitlement to rights will be calculated as at the close of trading on the ADX on the record date (7 November 2025). If the result of this calculation is not a whole number, the number of rights will be rounded down to the nearest whole number of rights and shareholders will not receive a right in respect of the fraction of any rights.

### Q: Will I receive fractional rights?

No. Entitlement will be rounded down to the nearest whole number of rights.

### Q: What will my options be as a rights holder?

- ▶ **Subscribe to new shares** by exercising some or all of your rights (including any additional rights purchased) during the share subscription period
- ▶ **Purchase additional rights** on the ADX during the rights trading period
- ▶ **Sell some or all of your rights** on the ADX during the rights trading period
- ▶ **Do nothing** – your rights will lapse and your ownership interest in ADCB will be diluted (decrease)

### Q: Do I have to subscribe to new shares?

It is for the shareholder to decide whether to subscribe, or not to subscribe, for new shares. If a shareholder decides not to subscribe for new shares, they may sell all or some of the rights during the rights trading period between 10 November 2025 and 24 November 2025, or do nothing with them. If a shareholder chooses not to exercise some or all of the rights issued, their ownership percentage in ADCB will be diluted (decrease). If rights are not exercised, they will automatically lapse after the share subscription period and will have no value.

**Q: What does “dilution” mean in this context?**

Dilution occurs when a shareholder does not subscribe for new shares in full. As the total number of shares will increase as a result of the issuance of new shares, each existing share will represent a smaller percentage of ownership.

**Q: I am a shareholder and want to increase my participation. Can I subscribe for more shares?**

Yes. Existing shareholders who wish to increase their allocation should execute purchase orders for additional shares at least two days prior to 7 November 2025, i.e. by 5 November 2025 to allow for settlement of trades on the ADX which operates on a T+2 basis. Alternatively, rights may be purchased on the ADX during the rights trading period between 10 November 2025 and 24 November 2025, and exercised to subscribe for new shares during the share subscription period between 18 November 2025 and 4 December 2025.

**Q: I am not currently a shareholder. Can I participate?**

Yes. To be eligible to receive rights, new investors must execute purchase orders for shares at least two days prior to 7 November 2025, i.e. by 5 November 2025 to allow for settlement of trades on the ADX which operates on a T+2 basis. Alternatively, rights may be purchased on the ADX during the trading period between 10 November 2025 and 24 November 2025, and exercised to subscribe for new shares during the subscription period between 18 November 2025 and 4 December 2025.

**Q: Can I sell my rights?**

Yes. During the rights trading period between 10 November 2025 and 24 November 2025, you can sell some or all of your rights through your broker/brokerage account on the ADX. All ADX regulations relating to trading will be applicable.

**Q: Can I buy rights?**

Yes. During the rights trading period between 10 November 2025 and 24 November 2025, anyone with a valid National Investor Number (NIN) and brokerage account can buy rights in the same way they would purchase shares. All ADX regulations relating to trading will be applicable.

**Q: Can I exercise only some of my rights?**

Yes. You may exercise only a portion of your rights during the subscription period between 18 November 2025 and 4 December 2025, and either sell the remainder of your rights during the trading period between 10 November 2025 and 24 November 2025 or allow them to lapse. If rights are not exercised, they will automatically lapse after the subscription period and will have no value. Please note that unexercised rights will result in dilution of your ownership.

**Q: Are purchasers of additional rights entitled to trade them again?**

Yes. During the rights trading period between 10 November 2025 and 24 November 2025, purchasers of additional rights may sell those additional rights or any other rights they hold.

**Q: How is the trading price of rights determined?**

The price is determined by market demand and supply. All ADX trading regulations will apply.

**Q: Are fees applicable for trading rights?**

Yes. The same trading commissions that apply to the sale and purchase of shares on the ADX will also apply to trading rights. In addition, brokers may charge their standard transaction fees.

**Subscription information**

**Q: What is the subscription price?**

AED 10.30 per new share, comprising AED 1.00 nominal value and AED 9.30 share premium. This represents a 30% discount to the closing price of each ADCB share on 4 September 2025, the last trading day prior to the announcement of the planned rights issue.

**Q: When is the share subscription period?**

The share subscription period runs from 18 November 2025 to 4 December 2025.

**Q: How do I subscribe for the new shares and what documents do I need?**

During the share subscription period, between 18 November 2025 and 4 December 2025, rights holders can subscribe for new shares in one of the following ways:

- ▶ **Through participating ADCB branches:** Complete a subscription application form, provide your National Investor Number (NIN), Emirates ID or passport, and submit payment using a Manager's Cheque or through a bank transfer. The list of available branches is provided below and in the 'Invitation to Subscribe'
- ▶ **Through ADX e-services:** Subscribe via the ADX website by providing your NIN and making a payment through the platform
- ▶ **Through the online portal for ADCB customers:** Subscribe through the online portal on [adcb.com/rightsissue](https://adcb.com/rightsissue) and make a payment through the platform

Required documents include a valid NIN, original and copy of Emirates ID or passport (for retail shareholders), and relevant authorisations (for representatives, guardians or corporate entities). Full details of accepted payment methods and cut-off times will be announced before subscription opens.

Please note that if a non-resident shareholder faces any difficulties in subscribing through these channels, the subscription application form may be emailed to [rights.issue@adcb.com](mailto:rights.issue@adcb.com). Instructions for payment are provided on the subscription application form which is available at [adcb.com/rightsissue](https://adcb.com/rightsissue).

**Q: Which ADCB branches are open for subscription?**

Area	Branch	Address
Abu Dhabi	Reem Mall	Reem Mall, Ground floor, Al Reem Island
Abu Dhabi	Abu Dhabi Main	Intersection of Sheikh Zayed Bin Sultan Street - Zayed the First Street
Al Ain	Hazza Bin Zayed (Al Ain)	Hamdan Bin Mohammad Street - Al Ain
Al Dhafra	Ruwais	Sheikh Zayed Road - Al Dhannah City - Central Market - Al Ruwais
Al Dhafra	Zayed Town	Sheikha Salama Bint Butti Road - Madinat Zayed - ADCB Building
Dubai	Al Riggah	Al Rigga Street - Near Al Rigga Metro station
Dubai	Dubai Mall	Financial Centre Road - Dubai Mall
Dubai	Business Bay	Business Bay Area - Intersection of Al Saada Street and Khaleej Al Tejari 1st Street - Bay Gate Tower
Sharjah	Al Zahiya (Mall)	Sheikh Mohammed Bin Zayed Street - Al Zahia City Centre
Northern Emirates	Ajman	Al Rashidiya Area - Al Ittihad Street
Northern Emirates	RAK Branch (Mall)	Bin Daher Street - Al Naeem Mall
Northern Emirates	Fujairah	Hamad Bin Abdulla Street - Near ADNOC Service Station - Fujairah

**Q: Can non-UAE residents subscribe?**

Yes. GCC and international investors may participate, provided they hold an ADX investor number (NIN) and subscribe either through an eligible broker, an ADCB branch or approved electronic channels. Non-residents may also grant a power of attorney to a representative in the UAE to subscribe on their behalf.

Please note that if a non-resident shareholder faces any difficulties in subscribing through these channels, the subscription application form may be emailed to [rights.issue@adcb.com](mailto:rights.issue@adcb.com). Instructions for payment are provided on the subscription application form which is available at [adcb.com/rightsissue](http://adcb.com/rightsissue).

**Q: Can I change or cancel my subscription application once submitted?**

No. Once you submit a subscription application during the share subscription period, it cannot be withdrawn or amended.

**Q: How are shareholders notified of the deposit of rights in their accounts?**

Shareholders will be notified that rights have been deposited into their accounts through an announcement on the website of the ADX and by SMS from the ADX. Please check with your broker for the number of rights received in your trading account. If a shareholder has not received rights but believes they should have received such rights, they should contact ADX customer service (800 239). For shareholders using the services of a custodian, please contact your custodian.

**Q: What should I do if I do not see my rights in my brokerage account?**

Rights are expected to be deposited into the clearing or brokerage account of each eligible shareholder within one business day after the eligibility date. If you do not see your rights, you should immediately contact your broker or ADX customer service.

**Q: What is the allotment policy?**

Subject to the 'ownership limitations' and ADCB's articles of association, new shares will be allocated in the following order of priority:

1. First, to eligible persons who apply to purchase new shares up to the number of rights they hold at the end of the rights trading period.
2. Second, if any new shares remain unsubscribed after that, they will be offered to eligible persons who have applied to purchase additional shares beyond their existing rights.

Any additional new shares applied for will be allocated after all entitlements under the first category have been satisfied and will be distributed on a pro rata basis (in proportion to the number of additional shares each person has requested compared to the total number of additional shares requested by all such applicants).

If there are insufficient new shares available to meet all requests, applications will be scaled back accordingly. This means that applicants may receive fewer additional shares than they applied for, and there is no guarantee that they will receive the full number requested. No eligible person will receive more new shares than the total number they subscribed for during the subscription period.

**Q: How and when will refunds be made if I do not receive all the additional shares I applied for?**

Refunds for unallocated shares will be processed by ADCB within five business days of the allocation date. Refunds will be made to your ADCB account if you subscribed by direct debit, returned by Manager's Cheque if that was your method of payment, or via the Central Bank Fund Transfer system if that was the payment channel used.

**Q: How do I ensure my NIN is valid?**

In order to ensure your NIN is valid, please call ADX Customer Service at 800 239.

**Q: Who can I contact for information?**

Please contact ADCB contact centre on 600 502030, ADCB Investor Relations at [ir@adcb.com](mailto:ir@adcb.com) or participating branches (see list on this webpage).

For further information, please review the terms and conditions of the rights issue set out in the 'Invitation to Subscribe'.