مصرف أبوظبي الإسلامي
ADIB
2035
VISION
Enabling the
Next Phase of
Growth Through
Vision 2035
Click here to view FAQ

01

ADIB RIGHTS ISSUE 2026

ADIB Rights Issue Overview

Support Vision 2035 Growth Ambitions

Shareholders of Abu Dhabi Islamic Bank PJSC approved, at a General Assembly meeting held on 6 October 2026, a strategic rights issue to raise up to Đ1.75 billion. Building on ADIB's strong growth momentum, the proposed rights issue supports the next phase of growth under Vision 2035, while continuing to create sustainable long-term value for shareholders.

Eligible shareholders will be entitled to subscribe for approximately one new share for every 34.14 existing ADIB shares held, subject to the final terms and applicable rounding arrangements. The rights issue will provide existing shareholders with the opportunity to participate in ADIB's next phase of growth and maintain their proportional ownership in the Bank.

The proposed rights issue will comprise 106,383,000 new ordinary shares at an issue price of Đ16.45 per share, representing a discount of approximately 28.8% to ADIB's closing share price of Đ23.10 on the Abu Dhabi Securities Exchange on 24 August 2026.

RIGHTS ISSUE SIZE	NEW SHARES	ISSUE PRICE	DISCOUNT TO MARKET PRICE
Đ1.75bn	106,383,000	Đ16.45	28.8% versus the closing share price of Đ23.10 on August 24 2026

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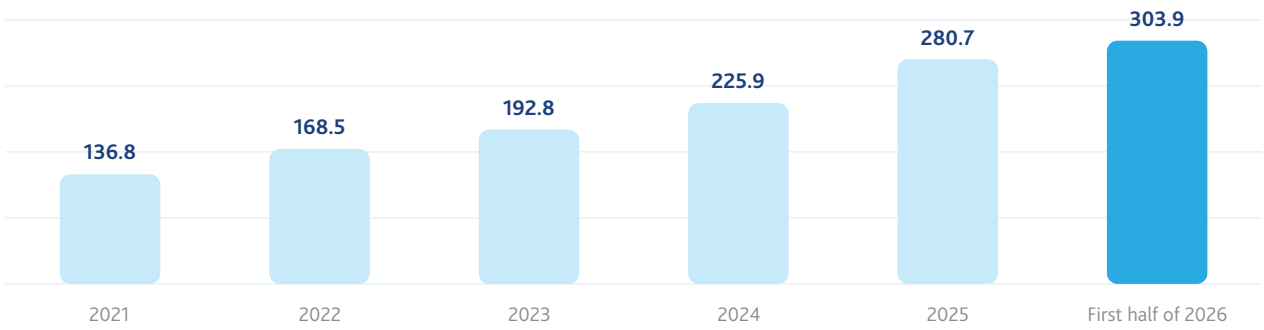
Rationale for the Capital Increase

Building on a Track Record of Strong Growth

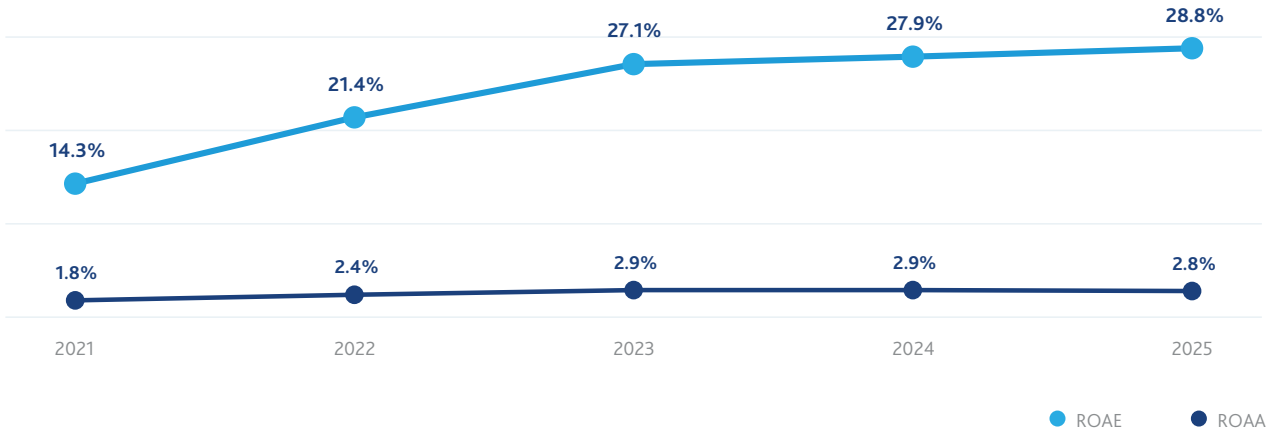
ADIB has established a strong track record of profitable growth, delivering consistent expansion in assets, financing and customer relationships while maintaining robust capitalization and attractive returns for shareholders. Total assets reached Đ304 billion as of 30 June 2026, exceeding Đ300 billion for the first time in the Bank's history.

The Bank has consistently generated industry-leading profitability, with a return on equity of 28% in 2024, 29% in 2025 and 28% in the first half of 2026.

Total Assets (Đbn)



Returns (%)



03

Vision 2035

Supporting growth while maintaining shareholder value

Vision 2035 provides us with a clear roadmap to build on this momentum and accelerate ADIB's next phase of growth. The proposed rights issue will support ADIB's growth ambitions under Vision 2035, strengthening its capacity to capture future opportunities while maintaining its focus on sustainable value creation for shareholders.

ADIB has consistently delivered strong returns for shareholders, supported by robust earnings growth, leading profitability and a disciplined approach to capital allocation. As the Bank enters the next phase of its Vision 2035 strategy, the Rights Issue is designed to support future growth while maintaining ADIB's strong capital foundation.

The additional capital will enable ADIB to pursue strategic growth opportunities across its core markets and customer segments, reinforcing its ability to generate sustainable earnings growth and long-term shareholder value. Existing shareholders will have the opportunity to participate in this growth journey and maintain their proportional ownership in the Bank.

>13.5%

Total shareholder return (TSR) exceeding 13.5%

4.7%

Dividend Yield

Rights Issue supported by the Bank's majority shareholder

The Bank's largest shareholder has confirmed that it intends to fully exercise its rights and subscribe for its entire pro rata allocation of new shares pursuant to the Rights Issue. This demonstrates the shareholder's continued commitment to supporting the Bank's growth strategy and Vision 2035.

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Transaction Details

RIGHTS ISSUE SIZE	NEW SHARES	ISSUE PRICE	DISCOUNT TO MARKET PRICE
Đ1.75bn	106,383,000	Đ16.45	28.8% versus the closing share price of Đ23.10 on August 24 2026

The Rights Issue will increase ADIB's issued share capital by up to Đ106,383,000 through the issuance of up to 106,383,000 new ordinary shares, raising gross proceeds of up to Đ1.75 billion.

The new shares will be issued at a price of Đ16.45 per share, comprising a nominal value of Đ1.00 per share and a share premium of Đ15.45 per share.

The Issue Price represents a discount of approximately 28.8% to ADIB's closing share price of Đ23.10 on the Abu Dhabi Securities Exchange (ADX) on 24 August 2026, the last trading day prior to the announcement of the proposed Rights Issue.

Following completion of the Rights Issue, and subject to subscription levels, the Bank's issued share capital is expected to increase from approximately Đ3,632,000,000 to up to Đ3,738,383,000 prospectus.

The Rights Issue obtained, all required regulatory approvals including UAE Central Bank and Capital Market Authority.

Key Transaction Terms

Eligible shareholders will receive rights entitlements that can be exercised to subscribe for new ADIB shares under the Rights Issue. The rights entitlements will be admitted to trading on the Abu Dhabi Securities Exchange (ADX) during the designated trading period.

Item	Details
Rights Trading Symbol	ADIBRI26
Number of New Shares	Up to 106,383,000
Issue Price	Đ16.45 per share
Subscription Ratio	1 right for every 34.14 existing shares held*

* Subject to the final terms of the Rights Issue and applicable rounding adjustments.

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Important Dates

The date by which eligible shareholders will receive their rights.

2 Nov 2026 (Record Date)

Rights will be granted to all shareholders recorded on ADIB's share register at the ADX as of the close of trading on this **Record Date.**

4 – 16 Nov 2026

Rights are tradable on the ADX during this period.

10 – 24 Nov 2026

Rights holders can subscribe for new shares during this period.

Date of Allocation:
No later than five (5) business days from the Subscription Closing Date.

Refund Date:

No later than five (5) business days from the Date of Allocation.

18 Dec 2026

Trading in the new shares to begin on the ADX.

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Key Investment Highlights

Seven elements underpinning ADIB's investment proposition

Market-Leading Islamic Banking Franchise

One of the largest Islamic banks globally, serving 2.7 million customers across all markets through a leading retail and corporate banking franchise.

Strong Growth Momentum

Đ300+ billion in assets, with financing growth outpacing the market, supported by a strong funding profile with 90% of liabilities from customer deposits and growing fee income streams.

Industry-Leading Profitability

Among the highest profitability levels in the UAE banking sector, with 28% ROE and consistent dividend distributions and shareholder value creation.

Strong Fundamentals

Supported by investment-grade credit ratings, strong corporate governance standards and a resilient balance sheet, providing a solid foundation for sustainable long-term growth.

Digital and Innovation Leadership

Continued investment in digital banking, AI-enabled solutions and customer experience enhancements to drive efficiency, innovation and future growth.

Strong Institutional Shareholder Base

Supported by a high-quality shareholder base, including approximately 22% foreign ownership, demonstrating confidence in ADIB's strategy, financial performance and long-term growth prospects.

Clear Vision 2035 Strategy

A well-defined strategy focused on accelerating growth, deepening customer relationships, expanding market share and delivering sustainable long-term value for shareholders.

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H1 2026 Financial Highlights

NET PROFIT BEFORE TAX

Đ4.3bn

NET PROFIT AFTER TAX

Đ3.8bn

TOTAL ASSETS

Đ304bn

GROSS CUSTOMER FINANCING

Đ210bn

DEPOSITS

Đ246bn

ROE

(Return on Equity)