

Disclaimer

The questions and answers on this website are provided for general information only and do not constitute investment, legal or financial advice. Shareholders or Rights Holders should review the Invitation to Shareholders published on 12 October 2026 and seek independent professional advice before making any investment decision.

01 About ADIB's Capital Increase

1. Why is ADIB proposing to raise its capital through a Rights Issue?

ADIB has delivered strong growth, profitability and capital generation and continues to see attractive opportunities across its businesses. The proposed Rights Issue will provide additional capacity to pursue these opportunities, support the Bank's growth ambitions and accelerate the delivery of its Vision 2035.

2. How much capital is ADIB raising?

The Rights Issue is expected to raise approximately ₪ 1.75 billion through the issuance of 106,383,000 New Shares at a price of ₪ 16.45 per New Share, comprising a nominal value of ₪ 1.00 and a share premium of ₪ 15.45. Upon completion, ADIB's issued and paid-up share capital will increase from ₪ 3,632,000,000 to ₪ 3,738,383,000.

3. What is the Issue Price per New Share?

The Issue Price is ₪ 16.45 per New Share. This represents a discount of 28.8% compared to the closing share price of ₪ 23.10 on the Abu Dhabi Securities Exchange on 24 August 2026, the day before the bank's Board of Directors Meeting approving the Rights Issue.

02 About the Rights Issue

4. What is a rights issue?

A rights issue enables a company to raise additional capital by offering new shares to existing shareholders. Eligible shareholders receive rights to subscribe for new shares, usually at a discount to the prevailing market price, in proportion to their existing shareholding.

5. What is a right, and how is it different from a share?

A right is a tradable security that entitles its holder to subscribe for a new share during the subscription period. A right is not a share and does not itself represent equity ownership. A right that is not exercised during the subscription period or sold during the rights trading period will lapse and have no value.

6. Will the New Shares qualify for future dividends?

Yes. The New Shares will rank equally with ADIB's existing shares in all respects, including entitlement to future dividends.

03 Key Dates

7. What are the key dates?

Milestone	What it means	Date / timing
Publication of Invitation to Shareholders	Publication of the formal invitation to subscribe for New Shares.	12 October 2026
Last day to purchase shares to be eligible for Rights	Last day to buy ADIB shares so that the trade can settle before the Eligibility Date.	No later than 29 October 2026
Eligibility Date	Determines which Shareholders are eligible to receive Rights.	2 November 2026
Rights trading opens	First day on which Rights may be bought or sold on ADX.	4 November 2026
Subscription opens	First day on which Rights Holders may subscribe for New Shares.	10 November 2026
Rights trading closes	Last day on which Rights may be bought or sold on ADX.	16 November 2026
Subscription closes	Last day on which Rights Holders may subscribe for New Shares.	24 November 2026
Allocation	New Shares are allocated following the close of the Subscription Period.	Within five business days of the subscription closing date
Refund of excess amounts	Amounts paid for New Shares applied for but not allocated are refunded.	Within five business days of the allocation date
Start of trading in the New Shares	First day on which the New Shares will be available for trading on ADX.	18 December 2026

04 Eligibility and Entitlement

8. Who is eligible to receive Rights?

Rights will be granted to all eligible ADIB Shareholders whose names appear in ADIB's share register maintained by ADX at the close of trading on 2 November 2026, the Eligibility Date. Shareholders must also have a valid ADX National Investor Number (NIN) in order to receive, trade or exercise Rights.

9. When should shares be purchased to qualify for Rights?

In order to receive Rights on the Eligibility Date, investors must ensure that they execute any purchase orders for shares not later than 29 October 2026 for the shares to be held on the Eligibility Date of 2 November 2026, so at least two trading days prior to the Eligibility Date to allow for the settlement of trades on the ADX (which operates on a T+2 basis)

10. How many Rights will Shareholders be allocated?

Eligible Shareholders will receive Rights entitling them to subscribe for one New Share for every 34.14 existing ADIB shares held on the Eligibility Date. Entitlements that are not whole numbers will be rounded down to the nearest whole Right. No right will be issued for a fractional entitlement.

11. What is the minimum number of shares needed to receive one Right?

Based on the entitlement ratio and the rounding-down methodology, a Shareholder must hold at least 35 ADIB shares on the Eligibility Date to receive one whole Right.

12. Can I participate if I am not currently an ADIB Shareholder?

Yes. In order to participate you can purchase ADIB shares no later than 29 October 2026 so that they settle before the Eligibility Date, or buy Rights on ADX during the Rights Trading Period from 4 to 16 November 2026. A valid ADX NIN and brokerage account are required to purchase, sell or trade Rights. Please note that you will have to exercise your Rights and subscribe for the New Shares during the Subscription Period from 10 to 24 November 2026.

13. What happens if I buy ADIB shares after the Eligibility Date?

Shares purchased after the Eligibility Date will not carry an entitlement to Rights under this Rights Issue. In such case, the only way to participate will be to purchase Rights during the Rights Trading Period from 4 to 16 November 2026 and exercise your Rights during the Subscription Period from 10 to 24 November 2026.

14. Can I subscribe to the Rights Issue if I am not a Shareholder of ADIB on the Eligibility Date?

Yes, you can buy Rights to subscribe for ADIB New Shares on the ADX during the Rights Trading Period, from 4 November 2026 to 16 November 2026. You can do this through an ADX-registered broker (please refer to the following link for the authorised list of brokers <https://www.adx.ae/members-and-participants/members/trading-members-directory>). Once you own the Rights, you can subscribe for New Shares during the Subscription Period.

05 What else should I know about the Rights?

15. How will I receive my Rights?

One business day after the Eligibility Date, ADX will deposit Rights into the clearing or brokerage account in which the eligible Shareholder's ADIB shares are held. They will appear under the designated Rights trading symbol "ADIBRI26"

16. How will Shareholders be notified of the deposit of Rights into their accounts?

Shareholders will be notified that the Rights have been deposited into their accounts through an announcement on the website of the ADX or through an SMS or email if a Shareholder has updated the same with ADX. If you do not see your Rights, you should immediately contact your broker or ADX customer service 800239. For Shareholders using the services of a custodian, please contact your custodian.

17. Will they be added to the Shareholders' accounts under the same name/symbol as ADIB's shares, or will they be assigned a new name?

The Rights will be deposited in the clearing account or brokerage account of each Shareholder where his or her existing Shares are held one day after the Eligibility Date. The Rights will appear in the clearing accounts or brokerage accounts (as applicable) of the Shareholders under the symbol "ADIBRI26"

18. What should I do if I think the number of Rights I have received is incorrect?

If you are concerned that your holding of Rights and/or Shares is incorrect, please contact your ADX broker or the ADX.

19. How do I know if my NIN is valid?

To check if your NIN is valid, for retail investors, please contact ADX Investor Service Center at 800239 (Monday to Friday, 8:00 a.m. to 3:00 p.m.)

If you did not apply for an Investor Number at the ADX before, please apply through: (i) ADX Mobile App with UAE Pass (for Emirates ID card holders and non-Emirates ID card holders) (ii) Customer Service Offices (at all ADX branches); (iii) Accredited Brokerage Firms (You may check the list of approved brokerage firms through ADX); or (iv) TAAM platform. Please visit the ADX website for more information.

20. Are you still Holding Your ADIB Share Certificate?

Note this in your subscription form by providing a copy of your share certificate / allotment letter with your subscription form

Dematerialize your share certificate under your ADX NIN by bringing your initial physical certificate to ADIB nearest branch or to ADIB shares unit located in Abu Dhabi

06 Your Options as a Rights Holder

21. What are my options as a Rights Holder?

During the applicable periods, you may:

- Subscribe for New Shares by exercising some or all of your Rights, including any additional Rights purchased;
- Subscribe for more New Shares than you are entitled to subject to the Allotment Policy published in the Invitation to Shareholders;
- Purchase additional Rights on ADX during the Rights Trading Period;
- Sell some or all of your Rights on ADX during the Rights Trading Period; or
- Take no action, in which case the unexercised Rights will lapse and your ownership percentage will be diluted.

22. Does a Shareholder have to subscribe for New Shares?

It is for the Shareholder to decide whether or not to subscribe, and in case of subscription, the amount of its subscription. If a Shareholder decides not to subscribe for New Shares, the Shareholder may sell the Rights or do nothing with them. The Rights will be tradable on the ADX during the Rights Trading Period, from 4 November 2026 to 16 November 2026.

23. Can I subscribe for more New Shares than I am entitled to?

Shareholders and Rights Holders can subscribe for more New Shares, i.e. the Additional New Shares, than the Rights held during the Subscription Period, and they will need to pay for the full number of New Shares they wish to subscribe for. If holders of Rights do not exercise their Rights to subscribe in full for all of the New Shares, the remaining New Shares will be allocated to Rights Holders that subscribed for Additional New Shares, on a pro rata basis.

24. Am I guaranteed to receive the Additional New Shares I request?

If demand for Additional New Shares exceeds the number available, the remaining New Shares will be allocated on a pro rata basis. Applicants may therefore receive fewer Additional New Shares than requested, or none at all. No Rights Holder subscribing for New Shares will receive more New Shares than they have subscribed for during the Subscription Period

25. Can I sell my Rights?

Yes. You may sell some or all of your Rights on ADX during the Rights trading period from 4 to 16 November 2026. Rights cannot be sold after the trading period closes.

26. Can I exercise only some of my Rights?

Yes. You may exercise some of your Rights and subscribe for the corresponding number of New Shares. Any remaining Rights may be sold during the Rights Trading Period or allowed to lapse.

27. What happens if I do nothing?

Any Rights that are neither exercised during the Subscription Period nor sold during the Rights Trading Period will lapse and have no value. Your percentage ownership in ADIB will be diluted because the total number of issued shares will increase.

28. What does dilution mean?

Dilution means that an existing shareholding represents a smaller percentage of ADIB after the New Shares are issued. This occurs when a Shareholder does not subscribe for enough New Shares to maintain the same percentage ownership.

28. Can someone who purchases Rights sell them again?

Yes. Purchased Rights may be resold on ADX during the Rights Trading Period. They cannot be sold after 16 November 2026.

30. How is the trading price of Rights determined?

The trading price of Rights is determined by market supply and demand and cannot be predicted by ADIB. ADX trading rules and applicable fees will apply.

31. Will there be any additional fees for trading in Rights?

The same commissions that would apply to the sale and purchase of shares will apply to the sale and purchase of Rights.

07 How to Subscribe

32. When can I subscribe for New Shares?

The Subscription Period runs from 10 November 2026 to 24 November 2026.

33. How can I subscribe for New Shares?

During the share Subscription Period, between 10 November 2026 and 24 November 2026, Rights Holders can subscribe for New Shares in one of the following ways:

- ADIB Mobile App or ADIB internet banking: ADIB customers may provide their NIN, add the amount they wish to subscribe for and pay through their ADIB account. Download the app



- Participating ADIB branches: Submit a completed subscription application, the required identification documents and full payment using an accepted payment method. Refer to Q34 for list of participating branches.
- ADX e-services: Subscribe through the ADX platform by providing your NIN and making payment through the platform.

34. How do I subscribe at a participating ADIB branch?

Submit a completed subscription during the Subscription Period, together with the required documents and payment in full for the New Shares, including any Additional New Shares requested. Payment may be made by:

- a UAE dirham-denominated manager's cheque in favor of "Abu Dhabi Islamic Bank - Right Issue 2026 SUBSCRIPTION - MANAGER CHEQUES" drawn on a bank licensed and operating in the UAE
- UAE Fund Transfer System (UAE FTS): Eligible persons who are not ADIB account holders may request subscription through a UAE-licensed bank at which they hold an account.
- for ADIB customers, by transfer from an ADIB account.

35. Which branches are open for subscription?

Subscription applications are available at any of the branches of ADIB branches listed below.

Emirate/Region	Branch	Location	Working Hours	Rights Issue Working Hours
Al Ain	Al-Ain Main	Central District - Hai Qesaidah - Abu Dhabi	8:00 - 14:00	8:00 – 02:00
	Tawam	Sheikh - 135th St Khalifa Bin Zayed St - opposite UAE university - Abu Dhabi	8:00- 8:00	8:00 – 01:30
	Bawadi Mall	Al Bawadi Mall, Ground Floor, Mizyad Area, Al Ain - Abu Dhabi	10-10	10:00 – 02:00
	Oud AlToubah	Oud Al Toba street no.133 - Abu Dhabi	8:00-8:00	8:00 – 01:30
AUH Central Region	Sheikh Zayed Main Branch	Sheikh Rashid Bin Saeed ST-Al Muntazah- Zone 1 -Abu Dhabi	8:00 - 14:00	8:00 – 02:00
	Khalifa A City Branch	Street 16/21, Khalifa A City	8:00 - 14:00	8:00 – 02:00
	Al Bateen Branch	King Abdulla Bin Abdulaziz AL Saud St	8:00 - 14:00	8:00 – 02:00

Emirate/Region	Branch	Location	Working Hours	Rights Issue Working Hours
AUH East & Al Dhafra Region	Baniyas Branch	Bani Yas - Baniyas East - Near Baniyas Court - Abu Dhabi	8:00 - 14:00	8:00 - 14:00
	Dalma Mall Branch	Dalma Mall - Al Wazn St - Abu Dhabi Industrial City - ICAD I - Abu Dhabi	10:00 - 22:00	8:00 - 14:00
	Madinat Zayed Branch	Madinat Zayed City - MZW13 - Near Al Dhafra Family Medicine Center - Abu Dhabi	8:00 - 14:00	8:00 - 14:00
Dubai Region	BR-Al Qusais Branch	ADIB, Wasel Masaken, Al Qusais first, Dubai	8:00 - 14:00	8:00 to 2:00. Fridays-8:00 to 12:00 noon
	BR-Shaikh Zayed Road Branch	ADIB, Emarat Atrium, Opp Emirates Holidays Hotel, Shk Zayed Road, Dubai	8:00 - 14:00	8:00 am to 2:00. Fridays-8:00 to 12:00 noon
	BR-Nad Al Sheba Branch	ADIB, Avenue Mall, Nad Al Sheba 2, Dubai	10:00 AM - 5:00 PM: 04:00 PM - 10:00 PM (Friday)	10:00 to 5:00 Friday-4:00 to 10:00
East Coast Region	Ras Al Khaimah	Opposite Al Manar Mall, Al Muntasir Road, Al Juwais, Ras Al Khaimah	8:00 - 14:00	8:00 to 14:00
	Al Dhaid	Al Dhaid Qadeema - Weshah 1, Sharjah, UAE	8:00 - 14:00	8:00 to 14:00
	Fujairah	Sh - Hamad Bin Abdulla Rd - Fujairah	8:00 - 14:00	8:00 to 14:00
Sharjah & NE Region	BR- Sharjah	Al Musalla Area opposite Ettisalat	8:00-14:00	8:00-14:00
	Al Juraina	Matajer Al Juraina opposite university hospital	10:00-22:00	10:00-14:00
	Al Hamidiya	Al Hamidiya 1 – Kenz hypermarket	8:00-14:00	8:00-14:00
	Umm Al Quwain	Al Salama road , UAQ Coop building	8:00-14:00	8:00-14:00

36. What documents are required when subscribing at a branch?

Requirements depend on the type of subscriber:

- Individuals: Original valid Emirates ID or passport, the subscriber's ADX NIN and any other document required in the Invitation to Shareholders.
- Authorised representatives: A duly notarised power of attorney or certified copy, together with the identification documents of the subscriber and authorised signatory.
- Minors: Identification documents for the minor and guardian, ADX NIN and, where applicable, a court-attested guardianship document.
- Legal entities: Trade licence or commercial registration, evidence of the signatory's authority and the signatory's identification documents, Valid NIN.

37. What are the acceptable payment methods?

You must pay the full subscription amount when submitting your application.

You can pay using any of the following methods depending on your subscription channel:

1. ADIB mobile app or internet banking: Debit from ADIB account
2. ADIB Branch: Manager's cheque, FTS Transfer, ADIB account debit.
3. ADX Portal: Follow instructions on the ADX Portal

Cash, personal cheques, and cheques issued by non-UAE banks will not be accepted.

38. How do I subscribe through Mobile Banking?

For Individual Customers Only:

- (i) Log in through ADIB Mobile App
- (ii) Choose ADIB Rights Issue from the main landing page. Alternatively, click on Wealth > IPO Subscription > ADIB Rights Issue Subscription
- (iii) Enter the National Investor Number (NIN)
- (iv) Select the Broker
- (v) Add your subscription amount
- (vi) Select the Debit Account
- (vii) Agree to the Terms & Conditions then click on "Continue"
- (viii) Review the details and authorize the transaction using your biometrics

You will receive IPO subscription confirmation with reference number, email and SMS.

39. What should I do if I am outside the UAE during the Subscription Period?

- ADIB customers may use the ADIB Mobile App
- Non ADIB customers can check <https://www.adx.ae/investors/ipo-overview> for IPO Subscription Overview
- You can subscribe by giving someone else in the UAE a power of attorney to subscribe on your behalf.

Please note that if you face any difficulties in subscription or you require any further information or clarifications on the subscription process and payment method, please email us ADIB.RightsIssue@adib.com

40. I hold physical share certificates and do not have a National Investor Number (NIN). What should I do?

If you hold physical share certificates and do not have a National Investor Number (NIN), you can visit any ADIB branch to create a NIN. Please bring your original physical share certificates, together with the following documents:

- Original Emirates ID
- Original passport
- Visa page
- Stamped IBAN certificate

41. Can I change or cancel my subscription application once submitted?

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

08 Allocation, Refunds & Listing

42. How will the New Shares be allocated?

New Shares will be allocated in the following order, subject to applicable ownership limits and ADIB's Articles of Association:

- First, eligible Shareholders who subscribe within their Rights entitlement will be allocated the corresponding New Shares.
- Second, if any New Shares remain, they will be allocated to eligible investors who applied for shares above their entitlement. These Additional New Shares will be allocated on a pro rata basis.
- If demand for Additional New Shares exceeds the number of New Shares available, applicants may receive fewer Additional New Shares than they requested. There is no guarantee that an applicant will receive all the Additional New Shares applied for.

43. Will I receive a refund if I am not allocated all the Additional New Shares I requested?

Yes. Any excess subscription amount relating to Additional New Shares applied for but not allocated will be refunded, where applicable, within five business days of the allocation date.

44. When are the New Shares expected to list on ADX?

The New Shares are expected to be listed on Friday, 18 December 2026, subject to ADIB obtaining all relevant regulatory approvals.

45. What if I want to sell the New Shares for which I have paid?

After the commencement of dealings in the New Shares on the ADX expected on 18 December 2026, you will be able to sell your New Shares as customary.

09 Application Updates

46. How will I know whether my application was processed and how many shares were allocated?

For Shareholders subscribing via ADIB channels, SMS will be sent to Rights Holders using their registered contact details to confirm whether the application was successfully processed or rejected and to communicate the final allocation.

ADX will send SMS to Shareholders to inform them of subscription opening and the allocation being made. Please make sure the mobile number registered with ADX is up to date, so you receive the SMS

47. Who can I contact for further information?

Please refer to the Invitation to the 'Invitation to Shareholders' Notice

<https://www.adib.ae/-/media/project/adib/adibsite/docs/investor-relations/invitation-to-the-shareholders-mini-prospectus-en.pdf>
or contact ADIB through the dedicated Rights Issue contact details below.

IPO Center Direct Number: 02-6520878

IPO Center Email: ADIB.RightsIssue@adib.com

Or ADIB Customer service number 600543216

Further Information

For further information, please review the terms and conditions of the Rights Issue set out in the 'Invitation to Shareholders'
<https://www.adib.ae/-/media/project/adib/adibsite/docs/investor-relations/invitation-to-the-shareholders-mini-prospectus-en.pdf>