



**United Arab Bank PJSC**  
**Invitation to the Shareholders to subscribe for New Shares by way of a Rights Issue ("Invitation")**

United Arab Bank PJSC (the "**Bank**") hereby invites its Shareholders to subscribe for new shares, by way of a rights issue, as approved by the General Assembly of the Bank and the Securities and Commodities Authority (the "**Authority**").

**1. Decision of the Share Capital Increase and Issue Price:**

On 4<sup>th</sup> February 2025, the Board of Directors of the Bank (the "Board of Directors") approved the increase of the issued share capital of the Bank by an amount of up to AED 1,031,275,325 (one billion thirty-one million two hundred seventy-five thousand three hundred twenty-five dirhams) from AED 2,062,550,649 up to AED 3,093,825,974 (three billion ninety-three million eight hundred twenty-five thousand nine hundred seventy-four dirhams) by way of a rights issue (the "**Rights Issue**"), by issuing up to 1,031,275,325 (one billion thirty-one million two hundred seventy-five thousand three hundred twenty-five) new shares (the "**New Shares**" and each a "**New Share**") at an issue price of AED 1 per New Share (the "**Issue Price**") (hereinafter, the "**Capital Increase**").

The General Assembly of the Bank in its meeting held on 6<sup>th</sup> March 2025 resolved to increase the Bank's issued share capital from AED 2,062,550,649 (two billion sixty-two million five hundred fifty thousand six hundred forty-nine dirhams) up to AED 3,093,825,974 (three billion ninety-three million eight hundred twenty-five thousand nine hundred seventy-four dirhams) by way of the Rights Issue offered to the existing shareholders of the Bank, and authorised the Board of Directors of the Bank to determine the date and terms of, and to take all necessary steps to implement, the increase of the Bank's share capital. The General Assembly of the Bank also delegated to the Board of Directors the right to decide, in their absolute discretion, to limit the Capital Increase of the Bank to the amount that has actually been subscribed for.

**2. Summary of the Rights Issue :**

Recipients of this Invitation should read the entire Invitation (including the allotment policy set out in section 7 below) before making a decision as to whether or not to participate in the Rights Issue. Please ensure to access the following link ([www.uab.ae](http://www.uab.ae)), which contains further information and the Rights Issue process.

- **Bank Name:** United Arab Bank PJSC
- **Registration Number and Date with the Competent Authority:** Commercial License Number 22201 issued on 12-02-1979.
- **Head office:** Sharjah, UAE.
- **Purpose of the Bank:** The Bank is licensed as a commercial bank. The activities of the Bank are conducted in accordance with the provisions of its articles of association ("**Articles of Association**") (as may be amended from time to time).
- **Current Share Capital:** AED 2,062,550,649.
- **Current Number of Shares:** 2,062,550,649 shares.
- **Nominal Value of each Share:** AED 1.00
- **Capital Increase:** From AED 2,062,550,649 up to AED 3,093,825,974 by way of a Rights Issue, by issuing up to 1,031,275,325 New Shares.
- **Percentage of the Capital Increase:** Up to 50%.
- **Issue Price:** 1 (One) dirham per New Share.
- **Allocation Mechanism:** In accordance with the allocation policy set out in paragraph (7) below.
- **Listing Venue:** ADX.
- **Eligibility Date:** 19 June 2025.

In order to receive Rights on the Eligibility Date, shareholders must ensure that they execute any purchase orders for shares at least two business days prior to the Eligibility Date, i.e. on or before 17 June, to allow for the settlement of trades on the ADX (which operates on a T+2 basis).

- **Eligible Persons:** Subject to the limitations set out in the Articles of Association and applicable UAE law including the Ownership Limitations (as defined further below), all holders of Rights as of the Eligibility Date (i.e. 19 June 2025).
- **Registered Shareholder:** Each shareholder registered in the Bank's sharebook and listed at ADX on the Eligibility Date.
- **Rights:** The Rights are the tradable securities giving their holders the eligibility to subscribe to the New Shares. Each Registered Shareholder on the Eligibility Date will receive One (1) Right for every two (2) shares held on such date. Each Right grants its holder eligibility to subscribe to one New Share at the Issue Price. Right entitlements will be rounded down to the nearest whole number of Rights.

Such Rights will be deposited into the clearing account or brokerage account of each such Registered Shareholder where his or her existing Shares are held within one day of the Eligibility Date. The Rights will appear in the accounts of each such Registered Shareholder under a new symbol "**UABRI25**" specifying the Rights Registered Shareholders must ensure that their name is reflected in Bank's share register held by the ADX and that they have an investor number on the ADX or shareholder code in order to receive or exercise their Rights.

If the Registered Shareholders do not exercise their Rights to subscribe for the New Shares pursuant to the Rights Issue no later than the last date for the subscription period and payment of their full price as set out in this Invitation, or if such Registered Shareholders fail to participate in the Rights Issue, their percentage of ownership and their voting rights in the Bank will be reduced and the percentage represented by their current shares in the share capital of United Arab Bank PJSC will be reduced.

- **New Shares Offered:** up to 1,031,275,325 New Shares.
- **Issue Price:** The New Shares will be issued at an issue price of AED 1 per New Share, reflecting the nominal value of AED 1 per New Share.
- **Share Capital after the Completion of the Capital Increase:** up to AED 3,093,825,974
- **Purpose of Capital Increase:** The Bank intends to use the net proceeds raised from the Rights Issue to strengthen the Bank's capital position and enhance its financial resilience to adverse macro- financial shocks, with the aim to (i) strengthen the Bank's balance sheet by enhancing the ability to meet regulatory requirements and withstand unforeseen economic challenges, and (ii) achieve balanced asset growth in line with the approved strategy of the Bank's Board of Directors, which would result in more sustained profitability.
- **Auditor:** Ernst & Young.
- **Lead Manager and Bookrunner:** First Abu Dhabi Bank PJSC.
- **Lead Receiving Bank:** First Abu Dhabi Bank PJSC.

### 3. Subscription Conditions:

- **Right to Subscribe:**

The Rights Issue will be conducted through the issue of Rights pursuant to the Federal Decree Law No. 32 of 2021 concerning Commercial Companies ("Companies Law") and pursuant to the Decision of the Authority's Chairman of the Board No. 11 RM of 2016 concerning the Regulations of the Offering and Issuance of Shares of Public Joint Stock Companies (as amended) ("Offering Rules") to registered shareholders of the Bank (the "Shareholders" and each a "Shareholder") as at the close of business of the ADX on the Eligibility Date at the rate of one (1) Right for every two (2) shares held on such date. In order to receive Rights on the Eligibility Date, i.e. on 19 June 2025, shareholders must ensure that they execute any purchase orders for shares at least two business days prior to the Eligibility Date, i.e. on or before 17 June 2025, to allow for the settlement of trades on the ADX (which operates on a T+2 basis).

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, with such Rights being deposited into the clearing account or brokerage account of each such Shareholder where his or her existing shares are held within one day of the Eligibility Date. Shareholders who hold Rights to subscribe for New Shares but do not wish to exercise their Rights, may sell their Rights to other investors via brokers registered and licensed by the ADX.

- **Trading in the Rights Issue:**

The ADX will coordinate with brokerage firms to add the balance of the Shareholders' Rights at the rate of one (1) Right for every two (2) shares held on the Eligibility Date to their respective accounts maintained by the respective brokerage firms and the Rights will appear in the accounts of each such Registered Shareholder under a new symbol "UABR125" specifying the Rights.

This will allow Shareholders to trade their Rights, whether to sell some or all of their Rights or to buy additional Rights, within the below period (the "Trading Period"):

- **First day of trading the Rights on ADX:** 27 June 2025
- **Last day of trading the Rights on ADX:** 10 July 2025

The holders of Rights, who hold Rights whether as Shareholders or because they have purchased Rights from the market during the Trading Period, have to exercise their Rights and subscribe to the New Shares during the Subscription Period (as defined below) in accordance with the subscription procedure described below and deposit the full price for the New Shares. If the holder of Rights fails to subscribe to the New Shares during the Subscription Period and/ or fails to deposit the equivalent subscription amount for the New Shares, such unsubscribed Rights will be deemed null and void.

- **Subscription period:**

Subscription for the New Shares will take place within the below period (the "Subscription Period"). During the Subscription Period, the holders of Rights which includes Shareholders and any persons who purchased Rights during the Trading Period will be allowed to exercise their Rights to subscribe for the New Shares at the Issue Price.

- **Subscription Opening Date:** 4 July 2025
- **Subscription Closing Date:** 17 July 2025

- **Subscription for Additional New Shares:**

- Eligible Persons may apply for additional New Shares (the "Additional New Shares"), which will be allocated in the event that any unsubscribed New Shares remain, either as a result of the consolidation of the unallocated fractional

entitlements to New Shares, or the failure by certain Eligible Persons to exercise their Rights in full to subscribe for New Shares.

- Additional New Shares will be allocated, on a *pro rata* basis, to those Eligible Persons who subscribed for such Additional New Shares, based on the number of Additional New Shares requested by such Eligible Persons.
- If any unsubscribed New Shares still remain after the allocation of the Additional New Shares to the Eligible Persons who had subscribed for such Additional New Shares, the Bank's Board of Directors may resolve to extend the subscription period for the New Shares after having obtained the necessary approvals. Also, the Bank's Board of Directors may resolve to fix the increased amount to the amount which has been actually subscribed for.
- Allocation of New Shares and / or Additional New Shares shall comply with the Ownership Limitations (as defined below) and the allotment policy set out in section 7 below.
- **Ownership limitations:** Minimum of 60% of the issued share capital of the Bank must be owned by nationals of the UAE in accordance with the Federal Law No (14) of 2018 Regarding the Central Bank and Organization of Financial Institutions and Activities and its Amendments ("**Banking Law**"), the Companies Law and the Bank's Articles of Association (together the "**Ownership Limitations**").
- **Dividends:** The New Shares will rank *pari passu* with the Bank's existing shares including the right to receive all future dividends and other distributions declared, made or paid after the Eligibility Date, including any dividends to be approved and paid in respect of Bank's financial year ending 31 December 2025.
- **Subscription applications:** Subscription applications are available at any of the branches of the Lead Receiving Bank listed in paragraph 9 below.
- **Electronic subscriptions:** Shareholders can subscribe through FAB E- subscriptions channels. Please refer to the section on electronic subscriptions below.
- **Timing of payment:** The total subscription amount of the New Shares subscribed for shall be paid upon submitting the subscription application.
- **Refunds:** Refunds, if any, will be made to subscribers for the New Shares or who have subscribed more than their eligibility and who did not receive the number of New Shares for which they subscribed. Refunds shall be completed no later than five business days from the date of allocation of the New Shares.

The amount to be refunded (i) shall be returned to the relevant Eligible Person's bank account with the Lead Receiving Bank or (ii) if payment of the subscription amount was made by Manager's Cheque, by sending a cheque to the relevant Eligible Person at the address stated in the subscription application or (iii) if payment was made via FTS mode, it shall be returned to the relevant Eligible Person via FTS mode.

#### 4. Required Documents for Subscribers:

Eligible Persons shall submit the following documents, along with their subscription applications:

##### A. For individuals who are UAE nationals, UAE residents, or nationals of any other country:

- Eligible Persons should have:
  - a) a valid and updated National Investor Number (NIN) at ADX; or the shareholder number pertaining to United Arab Bank if the shares are not listed under the investor number;
  - b) an original and photocopy of his/her Emirates ID or Passport; and
  - c) the Eligible Person can be present physically at any of the branches of the Lead Receiving Bank listed in paragraph 9 below to subscribe and sign the application. The Eligible Person can send a representative to any of the branches of the Lead Receiving Bank listed in paragraph 9 below to subscribe on their behalf; the representative will sign the application form as the bearer of the Eligible Person. In the case of an applicant who is a representative of the Eligible Person, the representative must provide an original and a photocopy of the special power of attorney duly certified.

##### B. Corporate bodies including banks, financial institutions, investment funds and other companies and establishments (i.e. juridical persons):

- Eligible Persons should have an updated National Investor Number (NIN) at ADX; or the shareholder number pertaining to United Arab Bank if the shares are not listed under the investor number; and
- the corporate body representing the Eligible Person can send a representative to any of the branches of the Lead Receiving Bank listed in paragraph 9 below to subscribe on behalf of the Eligible Person; the representative will sign the application form on behalf of the Eligible Person, submit a copy of his/her valid Emirates ID along with the trade license of the corporate body and a copy of the Board Resolution allowing the entity to participate in the Rights Issue.

For more information about the required documents for Eligible Persons, please see the FAQs published on the Bank's website.

#### 5. How to Subscribe for New shares

**Subscription applications:** Subscription applications are available at any of the branches of the Lead Receiving Bank listed in paragraph 9 below.

Each subscriber may submit a subscription application (i) in the case of a subscription application by a natural person, in his

or her personal name (unless he or she is acting as a representative for another subscriber, in which case the subscription application will be submitted in the name of such subscriber) or (ii) in the case of a subscription application by a corporate entity, in its corporate name.

Subscribers must complete all of the relevant fields in the subscription application along with all required documents and submit it to the Lead Receiving Bank together with the subscription amount during the Subscription Period.

The completed subscription application should be clear and fully legible. If it is not, the Lead Receiving Bank shall refuse to accept the subscription application from the subscriber until the latter satisfies all the required information or documentation before the close of the subscription.

Subscription for New Shares would deem the subscriber to have accepted the terms of this Invitation and Articles of Association of the Bank and comply with all the resolutions issued by the Bank's General Assembly Meeting. Any conditions added to the subscription application shall be deemed null and void. The subscription application should only be fully completed after reviewing this Invitation and the Bank's Articles of Association. The subscription application then needs to be submitted to any of the Lead Receiving Bank's participating branches of First Abu Dhabi Bank PJSC mentioned in paragraph 9 below or through electronic channels.

Once the subscription applications are submitted during the Subscription Period to subscribe to the New Shares, such applications may not be withdrawn or cancelled.

The subscribers or their representatives shall affirm the accuracy of the information contained in the application in the presence of the bank representative in which the subscription was made. Each subscription application shall be clearly signed or certified by the subscriber or his or her representative.

### **Electronic subscription (E-subscription)**

The Lead Receiving Bank has its own electronic channels (on-line internet banking applications, mobile banking applications, etc.) interfaced with the ADX eKtab IPO system. By submitting the electronic subscription application, the customer submitting the application is accepting the terms and conditions on behalf of the subscriber and is allowing the relevant Lead Receiving Bank to pay the total subscription amount by debiting the amount from the respective bank account of the customer and transferring the same to the account in favour of "**United Arab Bank – RI**" held at the Lead Receiving Bank, as detailed in the subscription application.

The submission of an electronic application will be deemed to be sufficient for the purposes of fulfilling the identification requirements and accordingly, the supporting documentation in relation to applications set out elsewhere in this Invitation will not apply to electronic applications under this section. Notification of the final allocation of New Shares and the refund of proceeds for unallocated New Shares (if any) and any profit thereon following the closing of the Subscription Period and prior to the listing of the shares shall be performed solely by, and processed through, the Lead Receiving Bank in which the electronic subscription application was submitted.

### **First Abu Dhabi Bank – E-subscription**

#### **1. Access**

For Arabic: <https://www.bankfab.com/ar-ae/cib/iposubscription>

For English: <https://www.bankfab.com/en-ae/cib/iposubscription>

2. Refer to the "how to subscribe page" and the Invitation to Shareholders through the links provided above and follow the instructions and submit subscription applications.
3. First Abu Dhabi Bank mobile banking application (for First Abu Dhabi Bank clients). In case of any issues or support required, please contact First Abu Dhabi Bank call centre at +971 02 616 1800.

The Lead Receiving Bank may reject the application for any of the reasons listed in paragraph 6 below at any time until allocation of the New Shares and have no obligation to inform the subscribers before the notification of the allocation of New Shares to such rejected subscribers.

The subscription application must be submitted by Eligible Persons to any of the branches of the Lead Receiving Bank listed in paragraph 9 below and the Eligible Person's bank account number must be provided, together with the payment for the amount to be used to purchase or subscribe for the New Shares, which is to be paid in one of the following ways:

- Manager's Cheque drawn on a bank licensed and operating in the UAE, in favour of the **United Arab Bank - RI PJSC Rights Issue**.
- Debiting the Eligible Person's account with the Lead Receiving Bank; or
- The subscribers or their representatives shall affirm the accuracy of the information contained in the application in the presence of the bank representative in which the subscription was made. Each subscription application shall be clearly signed or certified by the subscriber or his or her representative.

**6. The Lead Receiving Bank may reject subscription applications submitted by any subscriber for any of the following reasons:**

- a. if the subscriber details are not found in the final share register of the Bank as at the Eligibility Date.
- b. the subscription application form is not complete or is not correct with regard to the amount paid or submitted documents (and no offer participant takes responsibility for non-receipt of an allotment of New Shares if the address of the subscribers is not filled in correctly).
- c. the subscription application amount is paid using a method that is not a permitted method of payment.
- d. the subscription application amount presented with the subscription application does not match the minimum required investment or the increments set for the New Shares.
- e. the completed subscription application form is not clear and fully legible.
- f. the manager's cheque is returned for any reason.
- g. if the amount in the bank account mentioned in the subscription application form is insufficient to pay for the application amount mentioned in the subscription application form or the Lead Receiving Bank is unable to apply the amount towards the application whether due to signature mismatch or any other reasons.
- h. if the NIN or the shareholder number pertaining to United Arab Bank if the shares are not listed under the investor number are not made available to ADX or if the NIN or the shareholder number are incorrect.
- i. if the subscription application is otherwise found not to be in accordance with the terms of this Invitation.
- j. if the Subscriber is a natural person and is found to have submitted the subscription application other than in his or her personal name (unless he or she is acting as a representative for another subscriber).
- k. a subscriber has not adhered to the rules applicable to the New Shares.
- l. if it is otherwise necessary to reject the subscription application to ensure compliance with the provisions of the Companies Law, the Articles of Association, this Invitation, the Ownership Limitations or the requirements of the SCA or the ADX; or
- m. if for any reason FTS/SWIFT/online/mobile subscription channels transfer fails or the required information in the special fields is not enough to process the application.

The Lead Receiving Bank may reject the application for any of the reasons listed above at any time until allocation of the New Shares and have no obligation to inform the subscribers before the notification of the allocation of New Shares to such rejected subscribers.

**Important dates relevant to the methods of payment of the subscription amounts:**

- Subscription amounts paid by Manager's Cheque must be submitted **on or before 2.00 PM on 15 July 2025**, that is two working days before the end of the Subscription Period.
- Subscription applications received through FTS / FAB online banking must be made **on or before 12.00 PM on 16 July 2025**, being one working day before the end of the Subscription Period.
- Subscription applications received through Mobile banking must be made **on or before 12.00 PM on 17 July 2025**, being one day before the end of the Subscription Period.
- Subscription by debiting the Eligible Person's account with the Lead Receiving Bank must be done **on or before 1.00 PM on 17 July 2025**, being the last day of the Subscription Period, at any of the branches of the Lead Receiving Bank listed in paragraph 9 below.

**7. Allotment Policy**

Subject to the Ownership Limitations as provided in the Banking Law and the Bank's Articles of Association, the allotment of the New Shares will be as stated, and in the same order of priority, below.

**First**, to Eligible Persons who subscribe for New Shares in an amount equal to the number of New Shares for which they have applied, to the extent that such number is equal to or less than the number of Rights they respectively hold at the end of the Rights Trading Period.

**Second**, to the extent that any New Shares remain unsubscribed thereafter, to Eligible Persons who subscribe for Additional New Shares in an amount equal to the number of Additional New Shares for which they have applied in excess of the number of Rights they respectively hold.

The allocation of Additional New Shares to Eligible Persons who have subscribed for Additional New Shares will be allocated after allocations to Eligible Persons who have subscribed for a number of New Shares equal to or less than the number of Rights they hold will be on a *pro rata* basis, scaled back (if necessary) in accordance with the proportion that the number of Additional New Shares requested by the Eligible Person represents to the total number of Additional New Shares requested by all Eligible Persons who subscribed for Additional New Shares. Therefore, there is no guarantee that Eligible Persons applying for Additional New Shares will receive the number of Additional New Shares for which they applied. No Eligible Person will receive more New Shares than the number for which they subscribed during the Subscription Period.

It is important for the Shareholders and subscribers to note that, as per the Offering Rules, ownership of Rights of non-UAE Eligible Persons and subscribers cannot result in exceeding the Ownership Limitations provided for in the Banking Law and the Bank's Articles of Association. Consequently, allocation of New Shares or Additional New Shares to Eligible Persons would need to comply in priority with the Ownership Limitations, and therefore scaled back (if necessary) to satisfy first and foremost the Ownership Limitations. Therefore, in addition to the general allocation process described above, there is also no guarantee that Eligible Persons applying for New Shares equal to or less than the number of Rights they hold and/ or applying for Additional New Shares will receive the number of New Shares and / or Additional New Shares for which they applied as they may receive less New Shares than the number for which they subscribed during the Subscription Period and thus to comply with the Offering Rules and the Ownership Limitations.

Shareholders, subscribers, and Eligible Persons acknowledge that any scale-back implemented to comply with the Ownership Limitations shall be applied on a pro rata basis based on each non-UAE Shareholder, subscriber, and/or Eligible Persons' percentage of ownership. The Bank shall ensure that such allocation follows the principle of fair, reasonable and equitable treatment in its sole discretion.

#### 8. Important Dates:

- **Date of publication of the invitation to subscribe for New Shares by way of Rights Issue:** 3 June 2025
- **Eligibility Date of Rights\*:** 19 June 2025
- **First day of trading the Rights on the ADX:** 27 June 2025
- **Last day of trading the Rights on the ADX:** 10 July 2025
- **Subscription Opening Date:** 4 July 2025
- **Subscription Closing Date:** 17 July 2025
- **Date of allocation and SMS notification to the subscribers:** 24 July 2025
- **Refund date:** On or around 24 July 2025
- **Commencement of Dealings in the New Shares (subject to obtaining required corporate and regulatory approvals):** On or around 30 July 2025

\* In order to receive Rights on the Eligibility Date, investors must ensure that they execute any purchase orders for shares at least two business days prior to the Eligibility Date, i.e. on or before **17 June 2025**, to allow for the settlement of trades on the ADX (which operates on a T+2 basis).

**Important Note:** The dates for the Rights Issue set out in this Invitation are expected dates and are subject to change, including if any date falls on an official holiday in the UAE. In such circumstances, details of the new dates will be notified to investors in two UAE daily Arabic language newspapers and on Bank's website ([www.uab.ae](http://www.uab.ae)).

#### 9. First Abu Dhabi Bank - Participating Branches for submitting applications:

FIRST ABU DHABI BANK PJSC					
#	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1	FAB One Tower, Abu Dhabi	Abu Dhabi	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Intersection of Shaikh Khalifa street and Baniyas street, PO BOX: 2993
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	
2	Salam Street	Abu Dhabi	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Salam Street, Abu Dhabi
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	
3	Al Ain New	Al Ain - Abu Dhabi	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Al Ain New, PO BOX: 17822
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	



4	Sheikh Zayed Road	Dubai	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Al Quoz, next to Golden Diamond; PO BOX: 52053
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	
5	Deira Branch (ABS)	Dubai	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Abu Baker Al Siddique Road, Deira
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	
6	Sharjah	Sharjah	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	Al Reem Plaza, Ground floor, Buheira Corniche, Sharjah; PO BOX: 1109
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	
7	RAK (LNBAD)	Ras Al Khaimah	8:00am to 2:00pm (Mon-Thurs)	8:00am to 1:00pm (Mon-Thurs)	FAB RAK (LNBAD), Corniche, Al Qawasim Road, Near NMC Royal Medical Center, RAK
			8:00am to 12:30pm (Fri)	8:00am to 12:00pm (Fri)	
			8:00am to 2:00pm (Sat)	8:00am to 1:00pm (Sat)	

#### Participants:

**Lead Manager and Bookrunner**

**Lead Receiving Bank**

*First Abu Dhabi Bank PJSC*

*First Abu Dhabi Bank PJSC*



**Legal Adviser**

*Al Tamimi & Co*

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AL TAMIMI & CO.