

Reem Finance Signs Agreements with ADX to Enhance Investor Participation in UAE Capital Markets

The Agreement Support Reem Finance's Strategic Transformation Journey

Aligned With ADX's Mission to Broaden Market Access and Participation

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Partnership marks the first step in a broader journey, highlighting Reem Finance's transformation into a digital community bank and boosting IPO access and market liquidity

Reem Finance PJSC, now in its final phase of transforming into a digital community bank, has initiated a strategic journey to deepen investor participation and strengthen accessibility to UAE capital markets.

Reem Finance and Abu Dhabi Securities Exchange (ADX), one of the region's fastest-growing exchanges, signed two agreements to allow more investors with access to IPOs and trade securities on ADX. The aim is to make the process faster, simpler and more accessible for a growing base of investors. The agreements were signed at a ceremony attended by Mr. Abdulla Salem Alnuaimi, Group Chief Executive Officer of ADX; and, for Reem Finance, Mr. Hamdan Al Dahmani, Chairman, Mr. Faris Al Dhaheri, Board Member, and Mr. Seraj Faidi, Chief Executive Officer, along with senior leaders from both institutions.

The first agreement enables instant creation of the National Investor Number (NIN) through Reem Finance's upcoming digital platform. Customers can generate their NIN, required for trading on ADX, directly through the RF app. This represents a seamless onboarding process that highlights the role of Reem Finance in becoming a pioneering digital community bank.

The second agreement establishes Reem Finance as a receiving entity for IPO subscriptions. Investors will be able to subscribe to IPOs on ADX directly from the RF app, with the added option of leverage to support their participation. By combining access with liquidity, this initiative is expected to broaden participation and drive stronger demand for new listings, while showcasing the kind of innovative services that will define Reem Finance's digital community banking model.

Commenting on the partnership, Abdulla Salem Alnuaimi, Group Chief Executive Officer of ADX, said: "Our collaboration with Reem Finance, alongside other institutions seeking access to ADX's wide-ranging services and products, reflects our commitment to making capital markets more open, efficient, and accessible. Through our innovative channels, we are easing the investor journey, attracting a broader and more diverse investor base, and providing new ways

to engage with the market. These efforts reinforce ADX's role in deepening market participation and expanding opportunities for all stakeholders."

Mr. Hamdan Al Dahmani, Chairman of Reem Finance, stated: "ADX and Reem Finance share a vision for deeper and more dynamic capital markets in the UAE. These agreements represent the beginning of a strategic journey anchored on digital community banking. Together, we will contribute to the long-term expansion of capital markets, reinforcing Abu Dhabi's position as a global financial hub while shaping a future of simpler, more seamless investor experiences."

Seraj Faidi, Chief Executive Officer of Reem Finance, added: *"These agreements mark a milestone for Reem Finance in its transformation into a digital community bank. By aligning with ADX and the national capital and equity markets agenda, we are opening the door to new opportunities for investors and ensuring our customers can access IPOs with both convenience and leverage support. This is the first step in a series of initiatives we are embarking on with ADX, and we look forward to expanding this journey further."*

ADX delivered a resilient performance in H1 2025, demonstrating the market's strength with foreign net investment up 99.5% year-on-year to AED 13.6 billion and total trading value climbing 33.5% to AED 179.5 billion. The new agreements with Reem Finance are part of a wider effort to keep building on this momentum by creating more channels for investor participation.

Both institutions emphasized that these agreements represent only the beginning of a broader journey, with more initiatives to follow as Reem Finance completes its transition into a digital community bank. This underscores Abu Dhabi's ambition to strengthen its role as a global financial hub and to provide investors with ever greater access to the region's growing equity markets.