

QUESTIONS AND ANSWERS REGARDING THE INCREASE IN SHARE CAPITAL OF AJMAN BANK PJSC (THE "BANK") BY WAY OF A RIGHTS ISSUE (THE "RIGHTS ISSUE")

The questions and answers (including the glossary, set out in Annex 1) set out below are intended to be in general terms only and, as such, you should read the terms and conditions of the Rights Issue set out in the Invitation for full details of what action you should take. If you are in any doubt as to what action you should take, you are recommended to immediately seek your own financial and legal advice.

1) What is a Rights issue?

A Right is a financial instrument granted to all the existing shareholders of Ajman Bank on the eligibility date, being Friday 14 July 2023, which entitles each Right holder the Right to subscribe for the newly issued shares.

If you are a shareholder of Ajman Bank as of close of trading day on Friday 14 July 2023, you will be issued "Rights", which are tradable securities. Granting their holder, the eligibility to subscribe for new shares in Ajman Bank. You will be issued 1 Right for every 3.952 shares you own, and each such Right entitles you to subscribe to one new share at a price of 1.00 Dirhams per new share. You may also sell these Rights to other investors on the Dubai Financial Market ("DFM") during the Ajman Bank Rights trading period.

2) Is a Right different from a Share?

Yes. The Right is an instrument that entitles its holder to subscribe for an equivalent number of shares. If the Right is not used or sold by the respective Rights holder, the Right will lapse and shall have no value upon the expiration of the subscription period or the trading period, respectively.

3) Why is Ajman Bank raising funds through a Rights issue?

The bank intends to use the net proceeds from the Rights issue in order to strengthen the capital base of the bank and to comply with the Central Bank capital adequacy requirements to meet business needs of the Bank's corporate and retail customers and for working capital for the business to generate cash flows.

4) How much is Ajman Bank raising?

The Rights Issue will increase the share capital of the Bank by an amount of up to 550,000,000 (five hundred fifty million Dirhams) from AED 2,173,500,000 (two billion, one hundred seventy-three million and five hundred thousand Dirhams) up to AED 2,723,500,000 (two billion seven hundred twenty-three million five hundred thousand Dirhams), by issuing up to 550,000,000 (five hundred fifty million shares) New Shares.

5) Who is granted Rights?

Rights will be granted to all Shareholders as at the close of trading on the DFM on the Eligibility Date. Shareholders must ensure that their name is reflected in the Bank's share register held by the DFM as at the close of business of the DFM on the Eligibility Date, and that they have an investor number on the DFM in order to receive and exercise their Rights to subscribe for New Shares or trade some or all of their Rights if they do not wish to subscribe for all of the New Shares to which the Rights relate.

In order to receive Rights on the Eligibility Date, investors must ensure that they execute any purchase orders for shares at least two days prior to the Eligibility Date, i.e., or before 3 PM on Wednesday 12 July 2023, to allow for the settlement of trades on the DFM (which operates on a T+2 basis).

6) How will Ajman Bank shareholders be affected?

Each shareholder of Ajman Bank will receive the Right to subscribe for 1 new issued share for every 3.952 shares they own as of the Rights eligibility date, which is Friday 14 July 2023. Shareholders will be entitled to: (i) exercise their Rights to subscribe for one new share at the issue price for each Right held by them; (ii) trade their Rights through a securities broker registered and licensed by the DFM; or (iii) take no action. The issue price of each new share is 1.00 AED

7) How do I subscribe for new shares?

In order to exercise your Rights and buy the new shares that Ajman Bank is offering you, you must subscribe by:

- I. The Rights holder can approach any of the collections branches and complete the subscription formalities. Rights holder can fund their subscription through:
- a. certified bank cheque (manager's cheque) drawn on a bank licensed and operating in the UAE, in favor of "Ajman Bank PJSC Rights Issue";
 - b. Debiting the eligible person's account with the Receiving Banks;
 - c. FTS mode; or
 - d. electronic subscriptions through ATM, mobile banking, and internet banking for customers of the Receiving Banks;
 - e. Emirates NBD e-Subscription Account holders with Emirates NBD Bank can subscribe via the bank's online internet banking and mobile application channel as well as through ATMs. Eligible persons can access Emirates NBD Bank's ATMs with their debit card, and online banking or mobile application using their relevant username and password (as is customary with these channels). This will be deemed sufficient for the purposes of identification and accordingly the supporting documentation in relation to application set out elsewhere in this Prospectus will not apply to electronic applications. Subscribers without an Emirates NBD Bank account, who are either in the UAE or outside the UAE, can subscribe through the dedicated IPO website <https://IPO.EmiratesNBD.com> and pay through Online Banking via the UAE Central Bank Payment Gateway ("PGS") or through UAE Central Bank Fund Transfer ("FTS") or SWIFT. In case of any issues or support, please contact the dedicated Emirates NBD Bank IPO team through our call center 800 ENBD IPO (800 3623 476).
- II. Eligible Persons should have:
- a. a valid and Updated Investor Number at DFM;
 - b. original and photocopy of Emirates ID or Passport; and
 - c. the Eligible Person can be present physically at any of the branches of the Receiving Banks listed below to subscribe and sign the application. The Eligible Person can send a representative to any of the branches of the Receiving Banks listed below to subscribe on their behalf; the representative will sign the application form as the bearer of the applicant. In the case of an applicant who is a representative of the Eligible Person, the representative must provide original and a photocopy of the special power of attorney certified by a licensed bank in the UAE.

8) How do I know if my NIN is valid?

To check if your NIN is valid, please contact DFM Customer Service from your registered mobile number at DFM between 8:00 am to 3:00 pm (Mon-Fri)

If you did not apply for an Investor Number at DFM before, please apply through:

- eServices at www.dfm.ae
- DFM Client Services Desk, Trading Floor, World Trade Center, (Mon-Fri 8:00 am to 3:00 pm)
- A DFM-licensed brokerage firm.

View Brokers list at www.dfm.ae (<https://www.dfm.ae/members/brokers>).

9) When are the Rights deposited to the accounts of the Shareholders?

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 accounts of the Shareholders under a new symbol (AJMANB-RI23) that designates these Rights.

10) How are Shareholders notified of the deposit of Rights in their accounts?

Shareholders will be notified that the Rights have been deposited into their accounts through an announcement on the website of the DFM. If a Shareholder has not received Rights but believes that he or she should have received such Rights, they should contact the Bank's call centre at 80022; or the Lead Manager and Bookrunner's call centre at 800 ENBD IPO (800 3623 476).

11) Can I subscribe to just some of the Rights?

Yes. You may decide to use a portion of your Rights to buy new shares and sell or do nothing with the rest of your Rights. However, your percentage ownership of Ajman Bank will decrease, and you will suffer an immediate dilution in your interest in the Bank (please see Question No. 20 below, for further details).

12) Does a Shareholder have to subscribe for New Shares?

It is for you, as a shareholder, to decide for yourself whether to subscribe or not. If you decide not to subscribe, you may sell your Rights or do nothing with them. The Rights will be tradable on the DFM from Monday 17 July 2023 until Monday 31 July 2023. However, please note that your percentage ownership of Ajman Bank will decrease, and you will suffer an immediate dilution in your interest in the Bank (please see Question No. 20 below, for further details).

13) Can I sell my Rights - can they be traded?

Yes, a Right is an option to buy shares - but you are not obligated to do so. You may decide that you do not want to exercise your Rights to subscribe to some or all of the new shares that you are entitled to. In this case, you may sell some or all of your Rights to another investor at their market value. In order to sell your Rights, you should contact a broker registered and licensed by the DFM. The Rights will be tradable on the DFM under the ticker Ajman bank Rights issue during the Rights trading period, which runs from Monday 17 July 2023 until Monday 31 July 2023.

14) How much will I be able to receive if I trade my Rights?

The price of the Right upon commencement of trading will be determined by market supply and demand and cannot be predicted by the Bank. However, in general, the indicative value of a Right reflects the difference between the value of the existing Shares during the Rights Trading Period and the Issue Price in respect of the New Shares.

15) Can I subscribe to more shares than my Rights allow?

Yes. You can subscribe for more shares than your Rights during the subscription period between Monday 24 July 2023 to Friday 4 August 2023, where you will need to pay for the full number of shares you 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 shares will be allocated to individuals or organizations that subscribed for a number of shares above their allocation, on a pro rata basis. There is no guarantee that you will receive the number of shares that you applied for, in which case you will receive a refund for the shares that you subscribed for but did not receive.

16) What happens if the New Shares were subscribed, but the Rights were subsequently sold?

If a holder of Rights subscribes for New Shares during the Subscription Period, but subsequently sells the Rights without purchasing a number of Rights equal to the number of exercised Rights prior to the end of the Rights Trading Period, that holder of Rights will only be guaranteed a number of New Shares equal to the number of Rights it holds at the time of the allocation of the New Shares. Holders of Rights are entitled to subscribe for Additional New Shares in excess of the number of Rights they respectively hold, but there is no guarantee that the holders of Rights applying for Additional New Shares will receive the number of Additional New Shares applied for, and no holder of Rights will receive more New Shares than they had subscribed for during the Subscription Period. If a holder of Rights sells his or her Rights during the Rights Trading Period, such holder will not be entitled to receive New Shares.

17) Are purchasers of additional Rights entitled to trade them again?

Yes, purchasers of additional Rights may sell those additional Rights or any other Rights they hold and/or purchase other Rights, but only during the Rights Trading Period.

18) Can an Eligible Person sell a Right after expiry of the Rights Trading Period?

No, after the expiry of the Rights Trading Period, an Eligible Person may only choose to exercise the Right to subscribe for the New Shares and only until the expiry of the Subscription Period. In the event that this Right is sold prior to the expiry of the Rights Trading Period or is not exercised prior to the expiry of the Subscription Period, the Eligible Person may suffer a loss or a decrease in the value of its investment portfolio.

19) If I apply for additional shares, am I guaranteed to receive them?

While holders of Rights can apply for additional shares, there is no guarantee that they will receive all of the shares that they applied for beyond what their Rights allow. Additional shares remaining after the initial allocation will be distributed to holders of Rights who applied for additional shares over and above what they are entitled to through the number or Rights they hold, on a *pro rata* basis.

20) What happens if a Shareholder does not subscribe for New Shares?

If you choose not to exercise all of the Rights you were issued to subscribe for new shares, your percentage ownership of Ajman Bank will decrease, and you will suffer an immediate dilution in your interest in the Bank.

This is because, while the total number of shares of Ajman Bank will increase through its capital increase which will be implemented in connection with the Rights issue, the number of shares that you own will not increase in the same proportion, unless you exercise all of the Rights you were issued to subscribe for new shares. This will have implications - for example, your share of the total dividends paid by Ajman Bank will decrease, and your share of votes at shareholder meetings will decrease.

21) Can I subscribe to the Rights issue if I am not a shareholder of Ajman Bank?

Yes. You can buy Rights to subscribe for Ajman Bank shares on the DFM during the Rights trading period between Monday 17 July 2023 until Monday 31 July 2023.

You can do this through a DFM-registered broker. Once you own the Rights, you can subscribe to shares during the subscription period.

22) Can I subscribe if I am outside the UAE?

The subscription will be open in UAE to UAE, GCC, Non-GCC Individuals and Institutional subscribers.

UAE residents who are temporarily outside the UAE during the Subscription Period can subscribe for New Shares and Additional New Shares (if any) either by giving someone else in the UAE a power of attorney to subscribe for such New Shares and Additional New Shares (if any) on their behalf or through the electronic subscription methods described above.

Note that the applicant's passport copy, or Emirates ID, should accompany the duly signed subscription forms and T&C's.

23) Can Shareholders subscribe for Additional New Shares?

Shareholders may subscribe for Additional New Shares. Eligible Persons may also be allowed to apply for additional New Shares, which will be allocated in the event that any unsubscribed for New Shares remain, either as a result of the consolidation of the unallocated fractional entitlements to New Shares, or the failure by 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 "Public Shares"), the Public Shares will be offered for sale through a public offering (the persons subscribing for the Public Shares being referred to as the "Public Subscribers"), unless the Bank's Board of Directors resolves to fix the increased amount to the amount which has been actually subscribed for.

24) What happens to Rights that are unsubscribed at the end of the Subscription Period?

If you do not wish to subscribe for the New Shares to which you are entitled, you can choose not to exercise your Rights. In such circumstances, the number of New Shares to which you are entitled will be subscribed for by those holders of Rights who have applied for Additional New Shares. You will not be entitled to any compensation in respect of any Rights not used to subscribe for New Shares and your shareholding in the Bank will be diluted accordingly.

25) How will the Additional New Shares be allocated?

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. Such allocation will be on a pro rata basis to the Eligible Persons who had subscribed for such Additional New Shares, 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. There is, therefore, 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.

26) Will there be any additional fees for trading in Rights?

It is expected that the same commissions that would apply to the sale and purchase of Shares will apply to the sale and purchase of Rights.

27) If I buy Shares after the Eligibility Date, will I be eligible to participate in the Rights Issue?

No, Shares purchased after the Eligibility Date will not carry the Right to receive Rights pursuant to the Rights Issue. However, you may still buy Rights from other selling Rights holders during Rights Trading Period.

28) If I exercise my Rights, when will my New Shares be admitted to trading?

If you exercise your Rights under the Rights Issue, the New Shares are currently expected to be admitted to trading on the DFM On or around Wednesday 16 August 2023, once all related formalities pertaining to their registration and allocation have been completed.

29) What should I do if I think my holding of Shares is incorrect?

If you have bought or sold Shares shortly before the Eligibility Date, your transaction may not be entered on the register of members in time to appear on the DFM register as at the close of business of the DFM on the Eligibility Date. In order to receive Rights on the Eligibility Date, you must ensure that you execute any purchase orders for shares at least two days prior to the Eligibility Date, i.e., on or before Wednesday 12 July 2023, to allow for the settlement of trades on the DFM (which operates on a T+2 basis). If you are concerned that your holding of Shares is incorrect, please contact your DFM broker.

30) What if the number of Rights to which I am entitled is not a whole number; am I entitled to fractions of Rights?

Your entitlement to Rights will be calculated as at the close of business of the DFM on the Eligibility Date. If the result of this calculation is not a whole number, your entitlement will be rounded down to the nearest whole number of Rights and you will not receive a Right in respect of the fraction of any Rights. The New Shares representing the aggregated fractions not allotted as a result of the rounding exercise will be allocated to those holders of Rights who have subscribed for Additional New Shares.

31) Can I apply for less than my entitlement under the Rights Issue?

Yes, you can apply for less than your entitlement under the Rights Issue. However, if you do not exercise your Rights to subscribe for New Shares under the Rights Issue (or you exercise fewer Rights than your entitlement under the Rights Issue) your proportionate ownership and voting interests in the Bank will be diluted accordingly. You will not be entitled to any compensation in respect of any Rights not used to subscribe for New Shares during the Subscription Period.

32) Can I apply for more than my entitlement under the Rights Issue?

Yes, you can apply for more than your entitlement under the Rights Issue.

33) Will I receive a refund if I do not receive the number of Additional New Shares that I have applied for?

Yes, you will receive a refund in respect of the number of Additional New Shares that you have not received. It is anticipated that refunds will be made on or around Friday 11 August 2023.

34) 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 DFM (which is currently expected to be on or around Wednesday 16 August 2023), you will be able to sell your New Shares in the ordinary course.

35) Can I change my decision to exercise my Rights?

Once you have submitted your subscription form at a participating branch of the Receiving Banks, you cannot withdraw your application or change the number of New Shares for which you have subscribed.

36) What are the key dates?

- Rights eligibility date: Friday 14 July 2023,
- Rights trading period: Monday 17 July 2023 until Monday 31 July 2023.
- Subscription period: Monday 24 July 2023 until Friday 4 August 2023,
- Final allocation of new shares to be announced: On or around Wednesday 09 August 2023

The first key date is the Rights eligibility date. Any person holding Ajman Bank shares as at the close of business of the DFM on Friday 14 July 2023, will be issued with 1 Right for every 3.952 shares held on such date. 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.

The second key date is the commencement of the Rights trading period on Monday 17 July 2023 during the Rights trading period, the holders of Rights will be able to sell their Rights to other investors through the DFM. The Rights trading period will last until Monday 31 July 2023.

The third key date is the commencement of the subscription period on Monday 24 July 2023 which is when holders of Rights (being both shareholders and those who have purchased Rights on the DFM during the Rights trading period) can subscribe for the new shares. The subscription period will last until Friday 4 August 2023.

The last key date is when the final allocation of new shares will be announced. Ajman Bank will allocate new shares on or around Wednesday 9 August 2023. If you are not allocated all the shares you subscribed to, any excess subscription funds you have paid will soon thereafter be refunded to you on or around Friday 11 August 2023.

37) Which branches are open for subscription

Emirates NBD Bank PJSC					
AREA	BRANCH	Location	Working Hours	IPO Working Hours	Contact
Dubai	Group Head Office Branch	Ground Floor, Emirates NBD Group Office, Baniyas Road, Deira, Dubai	Monday to Thursday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 2:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
Dubai	Jumeirah Branch	Emirates NBD Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
Abu Dhabi	Abu Dhabi Main Branch	Ground Floor, Al Neem Building, Shaikh Khalifa street, Abu Dhabi	Monday to Thursday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 2:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
Abu Dhabi	Electra Street Branch	Zayed The Second Street, Near Electra Park, Abu Dhabi	Monday to Thursday (8:00 AM - 8:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
			Saturday (8:00 AM - 8:00 PM)	Saturday (8:00 AM - 1:00 PM)	

Al Ain	Al Ain Main Branch	Sheikh Khalifa Bin Zayed St, (in front of Burjeel Hospital), Al Ain	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
Sharjah	Sharjah Main Branch	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 11:30 AM)	Friday (7:30 AM - 11:15 AM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
Ajman	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 AM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	

Ajman Bank

AREA	BRANCH	ADDRESS	TELEPHONE
Abu Dhabi	DalmaMall	Inside Dalma Mall, 1 st Floor, Al Wazn St, Mussaffah	80022
Abu Dhabi	Khalidiya	Shk Zayed First Street	80022
Abu Dhabi	Al Ain	Shk Khalifa Bin Zayed Street, Al-Ain	80022
Ajman	Main Branch	Ajman Bank Headquarters, Ettihad Street, Meshairef	80022
Ajman	Masfout	Ground Floor, Inside Sanad Service Centre, Next to Obaid Al Shaali Mosque Masfout.	80022
Ajman	Khalifa	A & F Towers Ground Floor, Shk. Khalifa Street	80022
Ajman	AFZA	Ajman Free Zone Building Block C1, Shop 6 & 8, Ground Floor - Ajman	80022
Dubai	Sheikh Zayed Road	Ground Floor, Eiffel Boulevard Building, Sheikh Zayed Road	80022
Sharjah	Sharjah Corniche Street	Ground floor, Zahrat El Madaen Tower, Corniche Street	80022

38) What is the process for deceased investors who own Ajman Bank shares

It is required for the Heir(s) of the deceased Investor to open an Heir's Investor Number account at DFM and transfer the Ajman Bank shares to the new Heirs account or provide an official Division of Shares Letter from the Courts to transfer the deceased shareholder's Rights of Ajman Bank Shares to the Heir's Investor Number account.

Further Assistance

If you have any other questions, please contact: (i) the Bank's call centre at 80022; or (ii) Lead Manager and Bookrunner's call centre at 800 ENBD IPO (800 3623 476). Please note that the Bank and the Lead Manager and

Bookrunner, respectively, will only be able to provide information contained in the Invitation and information relating to the Bank's register of members and will not be able to give advice on the merits of the Rights Issue or to provide financial, tax, legal or investment advice.

Your attention is drawn to the further terms and conditions of the Rights Issue set out in the Invitation.

Important Note

The dates for the Rights Issue set out in these web pages 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 the Bank's website (<https://www.ajmanbank.ae>).

ANNEX (1)

GLOSSARY	
Additional New Shares	New Shares that Eligible Persons may apply for in addition to exercising their Rights to subscribe for one New Share at the Issue Price.
AED or UAE Dirham	The lawful currency of the UAE.
Board of Directors	Board of Directors of the Bank from time to time.
Capital Increase	The proposed increase in the issued share capital of the Bank from AED 2,173,500,000 (two billion, one hundred seventy-three million and five hundred thousand Dirhams) up to AED 2,723,500,000 (two billion seven hundred twenty-three million five hundred thousand Dirhams), by issuing up to 550,000,000 (five hundred fifty million shares) New Shares.
DFM	Dubai Financial Market.
Eligibility Date	The close of business on the DFM on 14 July 2023.
Eligible Person	A person who holds Rights at the close of the Rights Trading Period.
Invitation	The Invitation to the Shareholders of the Bank to subscribe for the New Shares in the Rights Issue published on 16 June 2023 in (i) Arabic newspapers: Al Khaleej; (ii) English newspapers: the Gulf News.
Issue Price	AED 1.00 per New Share (share par value).
Lead Manager and Bookrunner	Emirates NBD Capital PSC.
New Shares	Ordinary shares of AED 1.00 each in the capital of the Bank.
NIN	The National Investor Number provided on registration as a new investor in the DFM.
Receiving Banks	Emirates NBD Bank PJSC and Ajman Bank PJSC
Right/ Rights	A tradable security issued pursuant to the Board of Directors' Decree of the Securities and Commodities Authority's Chairman of The Board, No. 11rm of 2016 On the Regulations for Issuing and Offering Shares of Public Joint Stock Companies.
Rights Trading Period	During trading hours on the DFM from the opening of trading on Monday 17 July 2023 until the close of trading on Monday 31 July 2023.
Shareholder	A registered shareholder in the Bank as at the close of business on the DFM on the Eligibility Date.
Shares	Ordinary shares in the capital of the Bank, each with a fully paid-up nominal value of AED 1.00 per share.
Subscription Period	From 8:00 a.m. on Monday 24 July 2023 until 3:00 p.m. on Friday 04 August 2023.
UAE	United Arab Emirates.
Unallocated Shares	Unallocated New Shares remaining after the allocation of the New Shares (and Additional New Shares, if any) to the Eligible Persons who subscribed for New Shares during the Subscription Period.