

INVITATION TO ATTEND THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

EMIRATES INVESTMENT BANK PJSC

The Board of Directors of Emirates Investment Bank PJSC is pleased to invite all the shareholders of the Bank to the Annual General Meeting that will be held on Tuesday 31 March 2026 at 11:30 AM at the Bank head office on 15th floor, Festival Tower, Dubai Festival City, Dubai, in person and by remote video connection through the Microsoft Teams application to discuss the following agenda:

**Agenda:**

1. To review and approve the Directors' Report on the Bank's activities and financial position for the financial year ended 31 December 2025.
2. To review and approve the Auditors' report for the financial year ended 31 December 2025.
3. To discuss and approve the Balance Sheet and the Profit and Loss Statements of the financial year ended 31 December 2025.
4. To consider approving the proposal of the Board of Directors not to distribute dividends to the shareholders for the financial year ended 31 December 2025 based on the justification presented by the Board of Directors in its Report to the shareholders.
5. To consider the proposal of the Board of Directors to block the remuneration of the members of the Board.
6. To consider and approve the proposal of the Board of Directors for the payment of an aggregate amount of AED1,230,000 as fees to the independent members of the Board of Directors for the financial year ended 31 December 2025.
7. To consider and approve the proposal of the Board of Directors for the payment of an aggregate amount of AED1,230,000 as fees to the independent members of the Board of Directors for the financial year 2026.
8. To discharge the members of the Board of Directors of their liability for the financial year ended 31 December 2025, or not discharge them, remove them, and file a liability lawsuit against them, as the case may be.
9. To discharge the Auditors of their liability for the financial year ended 31 December 2025, or not discharge them, remove them, and file a liability lawsuit against them, as the case may be.
10. To appoint the Auditors for the financial year 2026 and determine their remuneration.
11. To consider approving a waiver of the 5% of net profit cap on employee bonuses, as stipulated under the Central Bank Corporate Governance Regulation, for the 2025 bonuses to be paid in 2026, subject to the Central Bank approval.

**Notes:**

1. A shareholder entitled to attend the general meeting may appoint a proxy, who is not a member of the Board of Directors, an employee of the Bank, a brokerage firm or an employee of the firm, by means of a special power of attorney in writing. The proxy representing several shareholders must not, in that capacity, hold more than five percent (5%) of the Bank's capital. Shareholders who lack capacity or competency shall be represented by their legal guardians. The conditions stipulated in paragraphs 1 and 2 of Article (40) of the Chairman of the Board of Directors' Resolution No. (3/R.M) of 2020 concerning the adoption of the Corporate Governance Guide for Public Joint Stock Companies must be observed. You can view the disclosure published on the Bank's page on the Market website regarding the procedures required for approving the proxy.
2. A legal person may delegate one of its representatives or executives under a resolution passed by its board of directors or equivalent body to represent the legal person in the General Meeting. The delegated person shall have the powers as determined under the delegation resolution.
3. To attend the meeting remotely using the Microsoft Teams application:  
<https://teams.microsoft.com/meet/33848504425701?p=dhBIRixwaj7loaqvFj>
4. The owner of the shares registered on 30 March 2026 shall be deemed to be the holder of the right to vote at the General Meeting.
5. The owner of the right to profits is the owner of the share registered on 09 April 2026.

6. Shareholders can view the financial statements, the Governance Report and the Sustainability Report (the Integrated Report) of the Bank on the Market's website [www.dfm.ae](http://www.dfm.ae) and the Bank's website [www.eibank.com](http://www.eibank.com).
7. The General Meeting shall not be held valid unless attended by shareholders who own or represent by proxy no less than fifty percent (50%) of the Bank's capital. If this quorum is not met at the first meeting, the second meeting will be held on 07 April 2026 at the same place and time. (The second meeting shall be held after a period of not less than five (5) days and not more than fifteen (15) days from the date of the first meeting. The postponed meeting is considered valid, regardless of the number of attendees).
8. Any person wishing to attend the Annual General Meeting by remote video through the Microsoft Teams application is required to notify the Bank in writing no later than 27 March 2026 by email to [saeed.altayer@eibank.com], to facilitate access and verification procedures.
9. You can view the guide on the rights of investors in securities, which is available on the main page of the CMA official website under the following link: <https://www.sca.gov.ae/ar/regulations/minority-investor-protection.aspx>.

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**Special Power of Attorney**

**Messrs. Emirates Investment Bank PJSC**

**Shareholder No.:** .....

**Contact number of the shareholder and/or the broker and/or the party which issued the proxy:**

**Number of Shares:** .....

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I / We ..... the owner(s) of the above-mentioned shares of Emirates Investment Bank PJSC hereby authorize Mr / Ms ..... to attend the General Meeting of shareholders of Emirates Investment Bank PJSC to be held in the Bank's headquarters on the 15th floor of Festival Tower, Dubai Festival City and via remote video through the Microsoft Teams application, at 11:30 AM on Tuesday 31 March 2026, and to vote on all matters raised at the meeting, whether it is held on the date and time or postponed to a later date.

**Signature:**

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