INVITATION TO ATTEND A GENERAL MEETING
TO THE SHAREHOLDERS OF EMIRATES INVESTMENT BANK PJSC

The Board of Directors of Emirates Investment Bank PJSC (the "**Bank**") is pleased to invite all the shareholders of the Bank to a General Meeting that will be held on Tuesday 27 December 2022 at 11 am at the Bank's head office on Level 15, Festival Tower, Dubai Festival City, Dubai, in person or by remote video connection through ZOOM to discuss the following agenda:

Agenda:

1. Approval, by way of special resolution, of the distribution of AED 44,251,461 of the Bank's Special Reserve, and AED 235,748,539 of the Bank's Retained earnings, being an aggregate amount of AED 280,000,000 as bonus shares, and the issuance of 2,800,000 new bonus shares at a nominal value of AED100 per share to the existing shareholders of the Bank, subject to obtaining the approval of the Central Bank of the United Arab Emirates and the Securities and Commodities Authority.

2. Approval, by way of special resolution, to amend Article 6A of the Articles of Association of the Bank to reflect the increase in the share capital following the issuance of the bonus shares to state the following:

   "The issued share capital of the Bank is set at (AED350,000,000) three hundred and fifty million Dirhams distributed into (3,500,000) three million five hundred thousand shares, with a nominal share price of (AED 100) one hundred Dirhams per share. All the Bank's shares are currently of the same class, equal in rights and obligations".

3. Approval, by way of special resolution, to add a new Article 49C in the Articles of Association of the Bank to reflect the requirement under Federal Decree Law No. (9) of 2021, to read as follows:

   "The Central Bank shall have the authority to:
   1.Request a meeting of the general assembly to discuss any subject deemed important by the Central Bank.
   2. Request the listing of any item in the agenda of the General Assembly".

4. Approval to authorise the Board of Directors to take the steps necessary to effect the General Assembly resolutions.

Notes:

- Any shareholder who has the right to attend the General Meeting may delegate any person other than a member of the Board of Directors under a special written proxy. A proxy of several shareholders may not represent in this capacity more than 5% of the share capital of the Bank.
- Shareholders who lack capacity or competency shall be represented by their legal representatives (in accordance with the requirements of sections 1 and 2 of Article 40 of the Governance Guide of Joint-Stock Companies issued by the Chairman of the Board of Directors of the Securities & Commodities Authority No. (3/Chairman) of 2020.
- A corporate person may delegate one of its representatives or executives under a resolution passed by its board of directors or equivalent body to represent such corporate person in the General Meeting. The delegated person shall have the powers as determined under the delegation resolution.
- The owner of the shares registered as on Monday 26 December 2022 shall be deemed to be the holder of the right to vote at the General Meeting.
- The holder of the right to the profits shall be the owner of the share registered on Friday 06 January 2023
- The General Meeting will only be valid if attended by shareholders owning or representing at least 50% of the share capital of the Bank. If the General Meeting falls short of the required quorum, a second general meeting will be held on Tuesday 3 January 2023 at the same time and place.
- You can view the guide on investor rights in securities, which is available on the main page of the SCA official website, according to the following link: https://www.sca.gov.ae/ar/services/minority-investor-protection.aspx
- The annual general meeting held on 12 April 2022 appointed the law firm of Ali Habib and Partners and the law firm of Al Kaitoob as representatives of the shareholders and fixed their remuneration, in accordance with Article (4) of the Governance Guide of Joint-Stock Companies issued by the Chairman of the Board of Directors of the Securities & Commodities Authority No. (3/Chairman) of 2020.
- **A Special Resolution requires the vote of at least 75% of the shares present or represented during the meeting.**

- To Join the Zoom meeting:
  https://us02web.zoom.us/j/86570344873?pwd=ZEozL2VvQjIvek9KTW1YdVAwWStudz09
  Meeting ID: 865 7034 4873
  Passcode: 716830