EMIRATES INVESTMENT BANK

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 Wednesday 16 April 2025 at 11:30 AM at the Bank head office on 15th floor, Festival Tower, Dubai Festival City, Dubai, in person or by remote video connection through the Zoom 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 on 31 December 2024.
2. To review and approve the Auditors' report for the financial year ended on 31 December 2024.
3. To discuss and approve the Balance Sheet and the Profit and Loss Statements of the financial year ended on 31 December 2024.
4. To consider approving the proposal of the Board of Directors not to distribute dividends to the shareholders for the financial year ended on 31 December 2024 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 discharge the members of the Board of Directors of their liability for the financial year ended on 31 December 2024, or not discharge them, remove them, and file a liability lawsuit against them, as the case may be.
7. To discharge the Auditors of their liability for the financial year ended on 31 December 2024, or not discharge them, remove them, and file a liability lawsuit against them, as the case may be.
8. To appoint the Auditors for the financial year 2025 and determine their remuneration.
9. To elect two (2) new additional members of the Board of Directors for the remainder of the term of the current Board of Directors.
10. To consider approving a waiver of the 5% of net profit cap on employee bonuses, as stipulated under the Central Bank Corporate Governance Regulation, retrospectively for the 2023 bonuses paid in 2024 and prospectively for the 2024 bonuses to be paid in 2025, subject to the Central Bank approval.

Special Resolution:

11. Amendment of the Articles of Association (Article 18 - A) to reflect that the Bank will be managed by a Board of nine (9) members.

Notes:

1. Any shareholder who has the right to attend the General Meeting may delegate any person other than a member of the Board of Directors or employee of the Bank or the brokerage company or its employees, under a special written proxy. In such a capacity, no proxy may represent more than five percent (5%) of the shares in the 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 Chairman of the Board of Directors' Decision (3/R.M.) of 2020 on the adoption of the Public Shareholding Governance Manual). You can view the disclosure published on the page of the Bank on the Market's website regarding the necessary procedures for approving the power of attorney.
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 Zoon application:
   https://us02web.zoom.us/j/85853201649?pwd=IlD4csVuKATXiuk8azBaK7NGgHMFZp.1
4. The owner of the shares registered on 15 April 2025 shall be deemed to be the holder of the right to vote at the General Meeting.

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5. The owner of the right to profits is the owner of the share registered on 25 April 2025.
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 and the Bank's website 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 22 April 2025 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. [Based on the General Assembly held on 30 April 2024, Messrs. Ali Habib & Partners Law Firm and Legal Consultants and Messrs. Al Kaitoob Law Firm and Legal Consultants were appointed as shareholders' representatives, and their fees were determined in accordance with the requirements of Clause (4) of the Governance Guide for Public Joint Stock Companies issued by the Chairman of the Board of Directors' Decision (3/R.M.) of 2020.
9. You can view the guide on the rights of investors in securities, which is available on the main page of the SCA official website under the following link: Minority Investor Protection.

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: .....

.....

I / We ..... the owner(s) of the above-mentioned shares of Emirates Investment Bank PJSC hereby authorize Mr / Ms ..... to attend the meeting of the General Assembly 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, or via remote video technology using the ZOOM application, at 11:30 AM on Wednesday 16 April 2025, 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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بنك الامارات للاستثمار
EMIRATES INVESTMENT BANK

Clarifying Disclosure regarding the Approval of Agencies

According to Clauses 1 & 2 of Article 40 of the Corporate Governance Guide, we would like to inform the shareholders with the following:

1. Each shareholder who has the right to attend the general assembly may delegate someone from other than the Board members or the staff of the company, or securities brokerage company, or its employees, to attend on his behalf as per a written delegation stating expressly that the agent has the right to attend the general assembly and vote on its decision. A delegated person for a number of shareholders shall not have more than (5%) of the Company issued capital after gaining that delegation. Persons lacking legal capacity and are incompetent must be represented by their legal representatives.

2. The shareholder signature on the power of attorney referred in clause No. (1) shall be the signature approved by any of the following entities:
   A. Notary Public.
   B. Commercial chamber of economic department in the state.
   C. Bank or company licensed in the state, provided that the agent shall have account with any of them.
   D. Any other entity licensed to perform attestation works.

3. The Proxy form shall include the name & contact number(s) of the shareholder and the brokerage firm who approved the proxy. This form / power of attorney / delegation / Proxy is a guiding form whereby the client has the power to issue the Proxy in accordance with the limits and powers he deems appropriate, all of this is with the obligation that the signature of the shareholder mentioned in the proxy be the signature approved by / with one of the above-mentioned authorities. For further inquiries or clarification please contact us at saeed.altayer@eibank.com

Emirates investment Bank (Public Joint-Stock Company)

Announcement on the Opening of Nomination for

Membership of the Board of Directors

The Company's Board of Directors has the honour to inform the shareholders of the opening of nomination for Board membership during the period from 17 March 2025 to 27 March 2025. Any person/shareholder who meets the conditions of nomination for Board membership may nominate themselves for the membership by an application to be submitted to the Management of the Bank Head Office located in Festival Tower, Garhoud, Dubai. The application shall enclose an introductory profile of the applicant and the capacity in which they apply for membership (non-executive member; independent member).

General Conditions:

1. The number of members to be elected to the Board of Directors is Two members.

2. Nominations for Board membership shall remain open for a period of ten (10) days from the date of this announcement, in accordance with the requirements of Article (9) of the Chairman of Authority's Board of Directors' Decision no. (3 / Chairman) of 2020 concerning Joint Stock Companies Governance Guide as amended from time to time.

3. Whoever nominates themselves for membership to the Board shall satisfy the conditions set forth in the Decree Federal Law No. (32) of 2021 regarding Commercial Companies and the Chairman of Authority's Board of Directors' Decision no. (3 / Chairman) of 2020 concerning Joint Stock Companies Governance Guide as amended from time to time and the Company's Articles of Association as amended from time to time.

4. The nomination application shall contain the documents referred to in Article (10) of the Chairman of Authority's Board of Directors' Decision no. (3 / Chairman) of 2020 concerning Joint Stock Companies Governance Guide as amended from time to time; as well as a Police Clearance, a passport photo, a copy of the university degree (and in case the applicant is a UAE national, a copy of the family book and of the national service letter).

5. The candidate may not, after closing of the nomination, relinquish his nomination to another person.

6. The Company will publish the list of names and nomination data of the candidates on the bulletin board at the Company's Head Office and on the Company's website (www.eibank.com) on 28 March 2025.

7. The Securities and Commodities Authority and the Market shall be provided with a list of the candidates' names after closing the nomination.