Minutes of Annual General Assembly Meeting
For Invest Bank P.S.C (Public Stock Company)

The Annual General Assembly Meeting (AGM) of Invest Bank P.S.C Shareholders was held on Wednesday 25th March 2026 at 11:00am in person at Invest Bank Head Office, 5th Floor, Al Nad Area, Al Qasimia, Emirate of Sharjah, United Arab Emirates, and by attending virtually via Smart AGM Portal (www.smartagm.ae/invest-bank-25-03-2026). The Meeting was chaired by Mr. Mohamed Obaid Rashid Obaid Alshamsi, in his capacity as Vice Chairman of Invest Bank Board, having been appointed to chair the General Assembly Meeting by proxy on behalf of H.H Sheikh Sultan Bin Ahmed Al Qasimi, Chairman of the Board. The Members of the Board of Directors who convened the General Assembly Meeting and were in attendance, namely:

- Shaikh Mohamed Bin Abdulla Bin Rashed AlNuaimi (Member of the Board)
- H.E Ms. Halima Humaid Ali AlOwais (Member of the Board)
- Lawyer/ Abdallah Ibrahim Deaifis Almheiri (Member of the Board)
- Mr. Ummer Said Mohamed Beeran Ummer (Member of the Board - attended virtually via Zoom)
- Mr. Farooque Ahmed Tungekar (Member of the Board - attended virtually via Zoom)

The meeting was attended by:

- Mr. Edris Mohammad Rafi Mohammad Saeed AlRafi (Chief Executive Officer of Invest Bank P.S.C)
- Ms. Farah Ibrahim (Head of Board Affairs)
- Mr. Mridul Baberwal (Chief Financial Officer)
- Mr. Ali Sajwani (Chief Human Capital Officer)
- Mr. Helmi Abdullah (Chief Wholesale Banking Officer)
- Mr. Rakan Shiyab (General Counsel)
- Mr. Rajesh Verma (Chief Audit Officer)
- Ms. Humaida Al Khalsan (Chief Marketing Officer and Head of Corporate Affairs)
- Mr. Venkatesh Srikantan (Head of Retail Banking and SME)
- Mr. Prateek Khandelwal (Acting Chief Risk Officer)
- Mr. Muhammad Umar Farooq Khan (Head of Corporate Governance)
- Dr. Sami Mohammed Handley (Head of Strategy, ESG and Sustainability)
- Mr. Mujtaba Qamar (Head of Islamic Window – attended virtually via Zoom)

Furthermore, the meeting was attended by:

- Mr. Ahmed AlNaqbi – Representative of Capital Market Authority (CMA)– (attended virtually via Zoom).
- Ms. Nawal Ahmed Albreiki - Representative of Abu Dhabi Securities Exchange (ADX) (attended virtually via Zoom).
- Mr. Jigesh Shah and Ms. Farah AlKhawli - Representatives of External Auditor PricewaterhouseCoopers (PwC) (attended virtually via Zoom).

The meeting commenced with the Chairman of the Meeting welcoming the shareholders, members of Board of Directors, honorable representatives of Regulatory Authorities, and other attendees and participants. The quorum for convening the Annual General Meeting was confirmed by the Chairman, based on attendance as displayed by M/S. Lumi Middle East on the screen with total attendance / Voting Capital represented 92.4040% (reflected and stated in the attendance reports and electronic voting results received on that date from M/S. Lumi Middle East, the registrar for the Annual General Meeting of Invest Bank P.S.C) and was as follows:

Total Votes Represented	243,189,748,880
Total Shareholders Represented	7 Shareholders
Total Voting Capital	263,180,982,143
Total Voting Capital Represented	92.4040%

Thereafter, discussion began on Item No. (1) of the agenda, which was as follows:

Agenda No. 1: Authorize the Chairman of the AGM to appoint the Meeting's Secretary and Vote Collector.

Following discussion, the first item (1) of the meeting agenda was approved by the majority of the shares represented at the meeting. The Chairman of the General Assembly Meeting appointed Ms. Farah Ibrahim as the Meeting Secretary and M/S. Lumi Middle East as the Vote Collector.

After that, the remaining items on the agenda (from 2 to 11) were discussed, and the Meeting Secretary Ms. Farah Ibrahim presented the agenda according to the following:

Agenda No. 2: Review and Approve the Board of Directors' Report concerning the activities of the Bank and its financial position as of 31/12/2025.

The Board of Directors' report was read by the Chairman of the Meeting. Upon hearing the report, the aforesaid item No. (2) of the meeting's agenda was unanimously approved as stated in the voting results report received from the vote collector.

Agenda No. 3: Review and Approve the report of External Auditors on the Bank's Financial Statements for the Fiscal year ended on 31/12/2025.

The external auditor's report for the fiscal year ended 31 December 2025 was read by the representative of the external auditor (PwC), Ms. Farah AlKhawli. Upon hearing the report, Item No. (3) of the meeting agenda was unanimously approved as stated in the voting results report.

Agenda No. 4: Discuss and Approve the Bank's Balance Sheet and profits and losses account for the Fiscal year ended on 31/12/2025.

After discussion, the aforesaid item No. (4) of the meeting agenda was unanimously approved as stated in the voting results report.

Agenda No. 5: Absolve the Members of the Board of Directors of the Bank from liability for their work during the Fiscal year ended 31/12/2025 or to dismiss them and pursue them, as the case may be.

Following discussion, item No. (5) was approved to absolve the members of Board of Directors from any liability for their work during the Fiscal year ended 31 December 2025 by the majority of the shares represented at the meeting as stated in the report of the voting results.

Agenda No. 6: Absolve the External Auditors of the Bank from any liability for the Fiscal year ended 31/12/2025 or to dismiss them and pursue them, as the case may be.

Following discussion, item No. (6) was approved to absolve the External Auditors of the Bank from any liability for their work during the Fiscal year ended 31 December 2025 by the majority of the shares represented at the meeting as stated in the report of voting results.

Agenda No. 7: Appointment of External Auditors of the Bank for the year 2026 and to determine their fees for the same year.

The external auditors (PwC) were requested to withdraw from the meeting during the discussion of this agenda item, and their departure was confirmed by Vote Collector in accordance with the applicable regulations. Thereafter, item No. (7) of the meeting agenda was discussed and approved by the majority of the shares represented at the meeting as stated in the voting results report. Accordingly, M/S. Deloitte & Touche was appointed as external auditors on Invest Bank for the financial year 2026, and their fees were determined as recommended by the Board of Directors amounting to AED 1,900,000.00 (Arab Emirates Dirham One Million Nine Hundred Thousand only).

Agenda No. 8: Approval of the updated Remuneration Policy.

The shareholders reviewed the proposed updates/amendments to the Remuneration Policy clauses related to Board. Item No. (8) of the meeting agenda was approved by the majority of the shares represented at the meeting, as stated in the voting results report. The amended remuneration policy, as updated and recommended by the Board of Directors on 23rd February 2026 and to be effective from the Year 2025, was approved by majority of the shares represented at the meeting as stated in the voting results report.

Agenda No. 9: Approval of the fees of the members of the Board of Directors for the year 2025 as per updated Remuneration/Fees Policy of Board of Directors.

Following discussion, item No. (9) of the meeting agenda was approved by the majority of the shares represented at the meeting, as stated in the voting results report. Accordingly, the payment of remuneration to the Board of Directors for the year 2025 (including Board and Committee Fee) was approved in accordance with the amended Remuneration Policy.

Agenda No. 10: Approval of the appointment of the members of Internal Shari'ah Supervision Committee.

Following discussion, item No. (10) of the meeting agenda regarding the appointment of the members of the Internal Shari'ah Supervision Committee was approved by majority of the shares represented at the meeting, as stated in voting results report. Accordingly, the following were approved to be appointed as members of Internal Shari'ah Supervision Committee (ISSC):

- Dr. Yasir Hassan Ali Shihab Al Hosani
- Dr. Abdulsalam Kilani

Agenda No. 11: Special Resolution: To approve the amended Articles of Association (AoA) which are subject to Central Bank of UAE and Capital Market Authority (CMA) approvals.

After reviewing and discussing the Item No. 11 of the meeting agenda, the special resolution to approve amended Articles of Association (AoA) was approved by majority with 95.35% of the shares represented at the meeting, as stated in the voting results report. The Amended Articles of Association was approved and are subject to obtaining the final approvals from the relevant authorities (which is already submitted and awaiting their approval / feedback). Following amendments were proposed, discussed and approved by AGM:

- Articles that have been added / amended due to the Islamic window.
- Articles with no amendment(s)
- Articles that have been amended due to regulatory update.
- The remaining Articles have been redrafted for stylistic changes.

With this, all items on the agenda were duly approved.

At the conclusion of the meeting, the Chairman of the meeting on behalf of His Highness Chairman and Board of Directors of Invest Bank P.S.C, expressed gratitude to the shareholders for attending this meeting and for their continued support and valued trust. He also extended sincere appreciation to all regulatory and governmental authorities for continued support of the economic sectors and for their efforts at various levels.

The Annual General Assembly Meeting concluded at 11:34 am.

Attachment - The final Reports of the Meeting including the following:

- Attendance Report
- Report - Votes by Shareholders/Attendees
- Resolutions Results Summary.

Votes Collector:

M/S. LUMI Middle East

Name: Yousef Qaren

Signature:

External Auditor:

M/S. PricewaterhouseCoopers (PwC)

Name: Jigesh A Shah

Signature:

Meeting Secretary

Farah Ibrahim

Signature:

Chairman of the Meeting

Mohamed Obaid Rashid Obaid Alshamsi

Vice Chairman of Invest Bank

Acting Chair through Proxy given by HH Chairman of Invest Bank P.S.C

Signature: