

**INVITATION TO ATTEND THE GENERAL ASSEMBLY
OF THE SHAREHOLDERS OF UNITED ARAB BANK (PJSC)**

The Board of Directors of the United Arab Bank (P.J.S.C.) the ("Bank") is pleased to invite the Bank's shareholders to attend the General Assembly meeting to be held at the United Arab Bank Head Office in the Emirate of Sharjah /online exactly at 12:00 p.m. on Tuesday, 3rd March 2026 at the United Arab Bank Head Office in the Emirate of Sharjah / Virtually to discuss the following agenda:

I- Items to be approved by an ordinary resolution (*passed by 50% of the shares represented at the General Meeting - as per the Commercial Companies Law No. 32 of 2021*):

1. Consider and approve the Report of the Board of Directors on the Bank's activities and financial position for the year ended 31 December 2025.
2. Consider and approve the Auditor's Report on the Bank's financial position for the year ended 31 December 2025.
3. Consider and approve the Bank's Balance Sheet and Profit and Loss Account for the year ended 31 December 2025.
4. Consider and approve the Board of Directors' recommendation to distribute cash dividend of 3.5% of the Paid-Up capital as of December 31, 2025 (which is 25% of the Net Profit after tax) amounting to AED 109.5 million
5. Consider and approve the Board of Director's recommendation to distribute any remuneration to the Board of Directors for 2025.
6. Consider, review and approve the Board of Directors' recommendations to distribute the annual bonus to eligible employees for the year 2025.
7. Discharge 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.
8. Discharge the Bank's auditors for the year ended 31 December 2024 or dismiss them and file a liability lawsuit against them, as the case may be.
9. Appoint the Bank's external auditors for the year ending 31 December 2026 and determine their fees.
10. Authorize the Bank's elected Board members to participate in business in competition with the Bank as per Article (152) of the Commercial Companies Law No. 32 of 2021.
11. To approve or abstain the appointment of Mr. Stephen Moss as Members of the Board of Directors to replace Mr. Joseph Abraham representing the Commercial Bank.
12. Consider and approve the Annual Report of the Internal Sharia Supervisory Board.
13. Confirmation of the appointment of Sheikh Mohd Bahroddin Badri as a new member (replacement) of the Internal Sharia Supervisory Committee (ISSC) of the United Arab Bank for a period of three years (2025-2028), as approved

by the Board and the CBUAE's Higher Sharia Authority (HSA) in 2025; and to note the earlier renewal of the existing members, Sheikh Dr. Moosa Tariq Khoory and Sheikh Dr. Aziz Farhan Al Enezi (2024-2027).

Notes:

1. Each shareholder who has the right to attend the General Assembly meeting may delegate anyone, other than the Board of Directors' members, or those working in the Bank, or the broker company or its employees, as per a written authorization letter. Provided the agent should not represent a number of shareholders holding according to this capacity more than 5% five percent of the Bank's capital. The legal agent shall also represent the unqualified persons, provided the requirements stipulated under the two items 1 & 2 of Article 40 of the Resolution issued by the Chairman of the Authority's Board of Directors No. 3/RM of 2020 should be complied with on the approval of the Public Joint-Stock Companies Governance Manual. (You can review the declaration published on the Company's page of the Electronic Market website on the mandatory procedures of approving the delegation of an agent).
2. A corporate entity may delegate one of its representatives or one of those in charge of its management as per a resolution issued by its board of directors or anyone acting on its behalf, to represent the corporate entity in the General Assembly of the Bank. The authorized person shall enjoy all powers decided in the authorization resolution.
3. The shareholder registered on Monday, 2nd March 2026 shall have the right to attend, and vote, in person or to register and vote through the digital platform "SAHMI", at the General Assembly Meeting.
4. The shareholders may review the financial statements, governance report and sustainability report) integrated report (of the Bank thru the website of Abu Dhabi Securities Exchange www.adx.ae, and thru the Bank's website www.uab.ae).
5. The meeting of the General Assembly shall be deemed valid if attended by shareholders holding or representing by proxy no less than 50% of the Bank's capital. If this quorum was not satisfied in the first meeting, a second meeting should be held on 10 March 2026 in the same venue and at the same time, where the second meeting shall be deemed valid, regardless of the percentage of the present shareholders.
6. If the first meeting is held, the shareholders who own shares on Friday 13 March 2026 shall be entitled to the dividends. If the second meeting is held, the shareholders who own shares on Friday 20 March 2026 shall be entitled to the dividends.
7. In the event that the assembly's quorum was not formed, the proxies issued to attend the first meeting are considered valid and enforceable for the subsequent meeting unless

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explicitly cancelled by the concerned shareholder via notice addressed to the Bank at least two days before the aforementioned date.

8. Special Resolution: is the resolution issued according to the majority of votes expressed by shareholders holding no less than three-quarters of shares represented in the General Assembly meeting of the public joint-stock company).
9. The shareholders may apply for registration and voting by using the digital platform "SAHMI" of Abu Dhabi Securities Market. For further enquiries about the online voting procedures, you can visit the following link:

<https://www.adx.ae/Arabic/pages/NewsDetails.aspx?viewid=20200322105420>

10. You can review the Investors Rights Manual in Securities that is available on the main page published on the Authority's official website according to the following link:

<https://www.sca.gov.ae/ar/services/minority-investor-protection.aspx>