بنك الخليج المتحد ش.م.ب. (مقفلة)
United Gulf Bank B.S.C. (Closed)

INVITATION TO THE ANNUAL GENERAL ASSEMBLY MEETING

The Chairman of the Board of Directors of United Gulf Bank B.S.C. (closed) (hereinafter referred to as "the Bank") cordially invites the shareholders to attend the Bank's Annual General Assembly Meeting, to be held on **Monday, 30th March 2026**, at 12:00 p.m. (Kingdom of Bahrain Time) at UGB Tower located in the Diplomatic Area, Kingdom of Bahrain. As per the requirements of the Commercial Companies Law No. (21) of 2001 and its subsequent amendments, in the absence of a quorum on the first scheduled date for the meeting, the second meeting will be held half an hour after the scheduled time for the meeting at the same place with the available quorum.

Agenda of the Annual Ordinary General Assembly Meeting

1. To appoint a Chairman to preside over the Annual General Assembly Meeting.
2. Approve the minutes of the previous Ordinary General Assembly Meeting held on 15 June 2025.
3. Review the Board of Directors' report for the year ended 31st December 2025 and approve it.
4. Listen to the External Auditors' (Ernst & Young) report for the year ended 31st December 2025.
5. Discuss and approve the Bank's Financial Statements for the year ended 31st December 2025.
6. Approve the Board of Directors' recommendation to the donations amounting to US$ 50,000 allocated from the net operating profit for the year ended 31 December 2025 to charitable and educational institutions in the Kingdom of Bahrain.
7. Discuss the Corporate Governance report and the Bank's compliance with corporate governance guidelines and the Central Bank's Code of Corporate Governance during the year 2025.
8. Report the transactions conducted during the year ended 31st December 2025 with any related parties as described in note (23) of the Financial Statements in line with Article 189 of the Commercial Companies Law.
9. Discharge the responsibilities of the Bank's Board members from their legal actions for the year ended 31st December 2025.
10. Approve the Board of Directors' recommendation to appoint members of the Sharia Supervisory Board to oversee the Bank's Islamic transactions, in line with applicable rules and regulations from the Central Bank of Bahrain; for a renewable three-year term, and authorizing the Board of Directors to determine their fees.
11. Appointment or Re-appointment of the Bank's External Auditors (Ernst & Young) for the year ending 31 December 2026 and authorize the Board of Directors to specify their fees after obtaining necessary approval from the Central Bank of Bahrain.
12. Any matters that may arise in accordance with article 207 of Commercial Companies' Law.

For and on behalf of
UNITED GULF BANK B.S.C. (CLOSED)
Sheikh Abdullah Nasser Sabah Al Ahmad Al Sabah
Chairman

بنك الخليج المتحد ش.م.ب. (مقفلة)
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Important note to shareholders:

- Shareholders whose names are registered in the share register of the Bank on the date of the meeting are entitled to attend in person, or appoint in writing a proxy to attend the meeting and vote on behalf of such shareholder, provided such proxy is not a director or employee of the Bank (unless the proxy is a first degree relative of the shareholder).
- You can download the consolidated financial statements for the year ended 31 December 2025 from the Bank's website www.ugbbh.com .
- You can download a copy of the proxy form from the Bank's website www.ugbbh.com.
- If the shareholder is a company, the representative attending the meeting must present a letter of authorization from the shareholder that he is entitled to be the authorized representative of that shareholder. The authorization must be in writing and authorized by the company and stamped with the company's official seal.
- The proxy form must be deposited at least 24 hours prior to the date of the meeting at the Bank's address or by e-mail (wadia@ugbbah.com) with confirmation of receipt before the deadline. It is worth noting that the power of attorney issued after the deadline will be considered invalid for the meeting.
- For any inquiries, please call (+973 17533233)