

## An Invitation to Attend the Annual General Assembly Meeting of Al Buhaira National Insurance Company (Public Joint Stock Company)

The Board of Directors of Al Buhaira National Insurance Company (P.J.S.C.) has the honor to invite the shareholders to attend the Annual General Assembly Meeting in person at Al Buhaira Insurance Tower, 6th Floor, Al Majaz 1, Khalid Lagoon, Sharjah, and electronically / remotely via ([www.smartagm.ae](http://www.smartagm.ae)), at 11:00 AM on Saturday, 25 April 2026, to consider the following agenda:

### General Assembly Agenda:

- 1- To hear and approve the Board of Directors' report on the Company's activity and financial position for the financial year ended 31/12/2025.
- 2- To hear and approve the Auditor's report for the financial year ended 31/12/2025.
- 3- To discuss and approve the Company's balance sheet and profit and loss account for the financial year ended 31/12/2025.
- 4- To consider the Board's recommendation not to distribute dividends to shareholders for the financial year ended 31/12/2025, in order to strengthen the financial position in view of the accumulated losses.
- 5- To consider and approve the Board's proposal concerning directors' remuneration and determine such remuneration in line with the applicable governance standards.
- 6- To discharge the members of the Board of Directors from liability for the financial year ended 31/12/2025, or not to discharge them, remove them, and file liability claims against them, as the case may be.
- 7- To discharge the external auditors from liability for the financial year ended 31/12/2025, or not to discharge them, dismiss them, and file liability claims against them, as the case may be.
- 8- To appoint the external auditors for the financial year 2026 and determine their fees

### Notes:

1. **Electronic Registration:** In line with Capital Market Authority directives, registration will open at 11:00 AM on Friday, 24/04/2026, and close at 11:00 AM on Saturday, 25/04/2026, via ([www.smartagm.ae](http://www.smartagm.ae)). Proxy holders must send a copy of their proxies to ([shareholders@albuhaire.com](mailto:shareholders@albuhaire.com)) along with their names and mobile numbers to receive registration SMS.
2. **Proxies:** Any shareholder entitled to attend the General Assembly may appoint a proxy of their choice—other than a member of the Board of Directors, an employee of the Company, or a securities brokerage company or its employees—under a duly approved special written proxy expressly authorizing the proxy to attend the General Assembly and vote on its resolutions. A proxy representing multiple shareholders may not exercise voting rights exceeding five percent (5%) of the Company's issued share capital. Shareholders lacking legal capacity or competency shall be represented by their lawful representatives.
3. **Proxy Attestation:** The shareholder's signature on the proxy must be authenticated by any of the following entities: a Notary Public, a Chamber of Commerce or Economic Department in the UAE, a bank or company licensed in the UAE, provided that the

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principal maintains an account with either, Licensed Financial Markets in the UAE, or any other entity licensed to perform attestation works.

4. **Independent Representatives (Article 40/4):** Pursuant to the provisions of Article (40/4) of the Authority's Board Chairman's Decision No. (3/R.M) of 2020 approving the Governance Guide for Public Joint-Stock Companies, any shareholder wishing to appoint a representative to attend and vote on their behalf may communicate with any of the following persons (the Company shall bear their fees for attendance and voting):
  - Mr. Mohamed Abdel Monem Mohamed (Abdullah Al Owais Law Firm), Tel: 050-9095612 / 04-8740333, Email: moniem@alowaislaw.com
  - Mr. Hassan Al Marzooqi (Hassan Ali Al Marzooqi Law Firm), Tel: 050-6271570 / 06-7489661, Email: [Mg2000advocates@gmail.com](mailto:Mg2000advocates@gmail.com)
5. **Corporate Entities:** A corporate person may delegate one of its representatives or those in charge of its management under a decision of its Board of Directors or its authorized deputy to represent such corporate person in the General Assembly of the Company. The delegated person shall have the powers as determined under the delegation decision.
6. **Voting Rights:** Shareholders registered on Friday, 24/04/2026, shall be entitled to vote in the first AGM.
7. **Reports Accessibility:** Shareholders may review the Company's financial statements and Integrated Report on the Abu Dhabi Securities Exchange website ([www.adx.ae](http://www.adx.ae)) and the Company website ([www.albuhaira.com](http://www.albuhaira.com)).
8. **Quorum & Second Meeting:** The AGM shall not be valid unless attended by shareholders who hold or represent by proxy at least fifty percent (50%) of the Company's share capital. If this quorum is not met at the first meeting, the second meeting shall be convened on Thursday, 30/04/2026, at the same time, place, and attendance mechanism. The adjourned meeting shall be deemed quorate regardless of the number of shareholders present. Shareholders registered on Wednesday, 29/04/2026, shall be entitled to vote in the second meeting.
9. **Investor Rights:** You can review the guide of minority investors' rights on the Authority's official website: (<https://www.sca.gov.ae/en/regulations/minority-investor-protection.aspx>).

#### Explanatory Disclosure Regarding the Approval of Proxies:

In accordance with the requirements of Clauses (1) and (2) of Article No. (40) of the Corporate Governance Guide, we would like to bring the following to the attention of the shareholders:

1. Any shareholder entitled to attend the General Assembly may appoint a proxy of their choice—other than a member of the Board of Directors, an employee of the Company, or a securities brokerage company or its employees—under a duly approved special written proxy expressly authorizing the proxy to attend the General Assembly and vote on its resolutions. A proxy representing multiple shareholders may not exercise voting rights exceeding five percent (5%) of the Company's issued share capital. Shareholders lacking legal capacity or competency shall be represented by their lawful representatives.
2. The shareholder's signature on the proxy referred to in Clause (1) must be authenticated by any of the following entities, and the Company shall take the necessary measures to verify the same: a) A Notary Public. b) A Chamber of Commerce or Economic Department in the UAE. c) A bank or company licensed in the UAE, provided that the principal maintains an account with either, d) Licensed Financial Markets in the UAE. e) Any other entity licensed to perform attestation works.
3. The proxy form must include the contact numbers of the shareholder, as well as the name and contact numbers of the representative of the brokerage firm or entity that approved the proxy. This proxy/delegation form is a guiding form whereby the principal has the power to issue the proxy in accordance with the limits and powers they deem appropriate, provided that the signature of the shareholder mentioned in the proxy is authenticated by one of the above-mentioned entities.

For further information or clarification, please contact us at 065174472 or email us at [shareholders@albuhaira.com](mailto:shareholders@albuhaira.com)

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