



The Ordinary General Assembly Meeting invitation, Agenda & Proxy form

The Housing Bank for Trade & Finance Board of directors is pleased to invite the shareholders to attend the Fifty-Third Ordinary General Assembly meeting to be held via video conference on Thursday, April 23, 2026 at 11:00 am, in accordance with the procedures published on the bank's website at the link (<https://hbtf.com/ar/investor-relations>) to discuss the following meeting agenda topics and take appropriate decisions regarding them:

1. Reciting and approve the minutes of the previous ordinary meeting of the General Assembly which was held on 24/04/2025.
2. Reciting and approving the Report of the Board of Directors on the activities of the Bank for the year ended 31/12/2025 along with its future plans for 2026.
3. Reciting and approving the Report of the Bank's auditors on its financial statements for the year ended 31/12/2025.
4. Voting on the Bank's Balance Sheet, the Profit & Loss Statement as of December 31, 2025 to approve them, and to approve on the Board recommendation to distribute cash dividends to the shareholders for the year 2025, at the rate of 30% of the shares par value.
5. Discharging the Board's members from their liabilities in respect of the financial year ended 31/12/2025.
6. Electing the Bank's auditors for the year 2026 and authorizing the Board of Directors to determine their fees.

You are kindly requested to attend this meeting in person or authorize another shareholder on behalf of you, by filling in, and signing the below form, provided that you send the proxy by email (BodShareholders@hbtf.com.jo), before the meeting date.

The shareholder has the right to submit their questions and inquiries before the meeting date through the email Bodshareholders@hbtf.com.jo, and the bank will answer these questions and record them in the minutes of the meeting, the shareholder who holds or represented shares equal at least 10% of the shares represented in the meeting has the right to ask questions and inquiries during the meeting.

Proxy

To / The Chairman of the Housing Bank for Trade & Finance (HBTF).

Shareholder No.:

P.O. Box (7693) Amman 11118 Jordan

Shares No.:

Phone: 06-5005555

We, as an HBTF shareholder, hereby authorize Mr./Mrs. to act as our agent and vote in our name and on our behalf in the ordinary general assembly meeting of HBTF shareholders, which will be held via video and electronic communication technology at 11:00 am, Thursday, April 23, 2026, the mentioned person is also an HBTF shareholder.

Written and signed in presence of the following witnesses on Day Month Year 2026.

Shareholder Name:

Shareholder Signature:

Witness Name:

Witness Signature:

Note: You can authorize a non-shareholder by the power of attorney from Notary Public.