

IMPORTANT NOTICE

In accessing the attached supplementary admission particulars (the Supplement) you agree to be bound by the following terms and conditions.

The information contained in the Supplement may be addressed to and/or targeted at persons who are residents of particular countries only as specified in the Base Offering Circular (as defined in the Supplement) and is not intended for use, and should not be relied upon, by any person outside those countries. **Prior to relying on the information contained in the Supplement, you must ascertain from the Base Offering Circular whether or not you are an intended addressee of, and eligible to view, the information contained therein.**

The Supplement and the Base Offering Circular do not constitute, and may not be used in connection with, an offer to sell or the solicitation of an offer to buy securities in the United States or any other jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration, exemption from registration or qualification under the securities law of any such jurisdiction.

The Notes described in the Supplement and the Base Offering Circular have not been and will not be registered under the United States Securities Act of 1933, as amended (the **Securities Act**). Subject to certain exceptions, the securities may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the Securities Act).

For a more complete description of restrictions on offers and sales of the securities described in the Supplement and the Base Offering Circular, see pages vii to ix and the section entitled "*Subscription and Sale*" in the Base Offering Circular.

FIRST SUPPLEMENT DATED 29 OCTOBER 2025 TO THE BASE OFFERING CIRCULAR DATED 26 SEPTEMBER 2025



BOS FUNDING LIMITED

(incorporated in the Cayman Islands with limited liability)

unconditionally and irrevocably guaranteed by

BANK OF SHARJAH P.J.S.C.

(incorporated in the Emirate of Sharjah with limited liability)

U.S.\$2,500,000,000

Euro Medium Term Note Programme

This supplement (this **Supplement**) is supplemental to, and must be read in conjunction with, the base offering circular dated 26 September 2025 (the **Base Offering Circular**) prepared by BoS Funding Limited ((in its capacity as issuer, the **Issuer**) and Bank of Sharjah P.J.S.C. (the **Bank**) with respect to the Issuer's U.S.\$2,500,000,000 euro medium term note programme (the **Programme**) and the application made for Notes to be admitted to listing on the International Securities Market (the **ISM**) of the London Stock Exchange plc (the London Stock Exchange). The ISM is not a regulated market for the purposes of Regulation (EU) No. 600/2014 as it forms part of United Kingdom (**UK**) domestic law by virtue of the European Union (Withdrawal) Act 2018 (the **EUWA**) (**UK MiFIR**).

Prospective investors should note that this Supplement does not constitute a "prospectus" within the meaning of Regulation (EU) 2017/1129 (as amended), as it forms part of domestic law by virtue of the EUWA (the **UK Prospectus Regulation**). Terms defined in the Base Offering Circular shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

The ISM is a market designated for professional investors. Notes admitted to trading on the ISM are not admitted to the Official List of the Financial Conduct Authority (the FCA). The London Stock Exchange has not approved or verified the contents of this Supplement. This Supplement comprises supplementary admission particulars for the purposes of the admission to trading of the Notes on the ISM.

Each of the Issuer and the Bank accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer and the Bank (each having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Neither the Arranger nor any of the Dealers have independently verified the information contained in this Supplement. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by Arranger or the Dealers: (a) as to the accuracy or completeness of the information contained in this Supplement or of any other information provided by the Issuer or the Bank in connection with the Programme; or (b) for any acts or omissions of the Issuer, the Bank or any other person in connection with this Supplement or the Programme.

To the extent that there is any inconsistency between (a) any statements in this Supplement and (b) any statement in or incorporated by reference into the Base Offering Circular, the statements in this Supplement will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Offering Circular has arisen or been noted since the publication of the Base Offering Circular.

AMENDMENTS OR ADDITIONS TO THE BASE OFFERING CIRCULAR

With effect from the date of this Supplement the information appearing in the Base Offering Circular shall be amended and/or supplemented in the manner described below.

1. The section entitled "Documents Incorporated by Reference" on page 31 of the Base Offering Circular shall be amended as follows:

the following paragraph shall be inserted as a new paragraph (a):

- a. "the reviewed condensed consolidated interim financial information of the Group as at and for the nine- month period ended 30 September 2025 together with the review report thereon and the notes thereto (an electronic copy of which is available at https://cdn.bankofsharjah.com/Live/uploads/doc/FS_English_Q3_2025.pdf) (the **Q3 2025 Interim Financial Statements**);" and
 - b. the remaining paragraph numbers shall be deemed to be amended accordingly.
2. The second paragraph of the section entitled "Significant or Material Change" on page 147 of the Base Offering Circular shall be deleted in its entirety and replaced with the following paragraph:

"There has been no significant change in the financial performance or financial position of the Bank or the Group since 30 September 2025 and there has been no material adverse change in the prospects of the Bank or the Group since 31 December 2024.".