

CIRCULAR TO SHAREHOLDERS

ANNUAL GENERAL MEETING OF THE COMPANY

Dear Shareholder/s,

The Annual General Meeting (AGM) of SMB Finance PLC will be held by way of electronically as a Virtual Meeting on June 30, 2025, at 2.00 p.m., in line with the Articles of Association of the Company and the guidelines issued by the Colombo Stock Exchange (CSE) the hosting of virtual AGMs.

METHOD OF HOLDING THE AGM

Only the key officials who are essential for the administration of the formalities of the meeting will be physically present in the Board Room. All others, including shareholders, will participate via an online meeting hosted on the ZOOM platform.

REGISTRATION PROCEDURE

Those Shareholders and Proxy holders who wish to participate via audio visual conferencing technology means should notify the Company of such intention by completing the REGISTRATION FORM.

The duly completed REGISTRATION FORM should be deposited with the Company Secretary at No. 282/1, CBS Building, Galle Road, Colombo 3, Sri Lanka or forwarded by email to agm@smbk.com in order to enable the Company to receive the same by 2.00 p.m on June 26, 2025.

APPOINTMENT OF PROXY HOLDERS

Shareholders are encouraged to vote by Proxy through the appointment of a member of the Board of Directors to vote on their behalf and to include their voting preferences on the resolutions to be taken up at the meeting in the Form of Proxy.

The Form of Proxy will also be made available on the corporate website of the Company and the website of the

Colombo Stock Exchange and those Shareholders who wish to submit their Form of Proxy should duly complete

the same as per the instructions given therein. The duly completed Form of Proxy should be deposited with the Company Secretary at No. 282/1, CBS Building, Galle Road, Colombo 3, Sri Lanka or forwarded by email to agm@smbk.com in order to enable the Company to receive the same by 2.00 p.m. on June 26, 2025.

PARTICIPATION VIA AN ONLINE MEETING PLATFORM

The login information will be authorized only for use by individual Shareholders, Proxy holders and authorized representatives in case of Institutional Shareholders and the Company will not be responsible or liable for any misuse. Where the Proxy holders are concerned, please note that the login information will only be shared with those in whose favour a valid proxy has been submitted by the Shareholder.

Shareholders can send in their queries, if any, to agm@smbk.com forty-eight hours (48) prior to the commencement of the meeting.

VOTING

Voting on the items on the agenda will be registered by using an online e-ballot platform. All such procedures will be explained to the Shareholders prior to the commencement of the meeting.

COPIES OF THE ANNUAL REPORT 2024

The Annual Report and the Financial Statements of the Company are available on the following websites and the relevant links are given below enabling all the Shareholders to access such Annual Report and

Financial Statements.

1. Corporate Website of SMB Finance PLC – <https://www.smbk.com/financial-info/annual-reports/>

2. Colombo Stock Exchange – <https://www.cse.lk/pages/company-profile/company-profile.component.html?symbol=SEMB.N0000>

Should a Shareholder wish to obtain a printed copy of the Annual Report, they may send a written request to the Registered Office of the Company by filling out the request form attached herein. A copy of the Annual Report will be forwarded by the Company within eight (8) market days from the date of receipt of the request.

For any queries, please contact the Head of Finance by telephone no. 0114222850 email address menakas@smbk.com during office hours. Below mentioned documents are attached herewith

1. Notice of Meeting
2. Form of Proxy
3. Guideline and Registration Process to join the AGM virtually
4. Registration Form for the AGM
5. Request Form for the printed copy of the Annual Report

By order of the Board
SMB Finance PLC



Ruwangani Jayasundera
Company Secretary
May 30, 2025