

CIRCULAR TO SHAREHOLDERS

ANNUAL GENERAL MEETING OF THE COMPANY

Dear Shareholder/s,

The Board of Directors of SMB Finance PLC has decided to hold the Annual General Meeting (AGM) as a Hybrid Meeting on Wednesday, June 24, 2026 at 3.00 p.m. The CDS of the Colombo Stock Exchange will be hosting the virtual participants.

METHOD OF HOLDING THE AGM

Up to a total of 100 shareholders will be accommodated at the physical location of the AGM. The Board of Directors, Key Management Personnel, Auditors, Legal Advisors and Company Secretaries and Registrars will assemble at the said physical location.

REGISTRATION PROCEDURE

Those shareholders and proxy holders who wish to participate physically/via audio or audio and visual means should notify the Company of such intention by completing the attached REGISTRATION FORM. The selection of the shareholders eligible to participate physically will be made on a first come first served basis and those who become eligible to participate physically on the said basis, will be notified thereof by email. All other shareholders will be allowed the opportunity of participating via an online meeting platform.

Shareholders who wish to attend the meeting physically are requested to forward the duly completed REGISTRATION FORM to the Company, SMB Finance PLC, No. 282/1, CBS Building, Galle Road, Colombo 03, Sri Lanka, or email the completed form to **agm@smbk.com**. Shareholders who wish to participate virtually are requested to forward the duly completed REGISTRATION FORM to the Registrars of the Company, Corporate Solutions Unit, Central Depository Systems (Pvt) Limited, Ground Floor, M & M Centre, 341/5, Kotte Road, Rajagiriya (Tel: 011 235 6444), or email the completed form to AGM_EGM_Registrars@cds.lk.

APPOINTMENT OF PROXY HOLDERS

The shareholders are encouraged to vote by Proxy through 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 websites given below 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, SMB Finance PLC, 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 not less than forty-eight (48) hours prior to the time appointed for holding the AGM.

PARTICIPATION VIA AN ONLINE MEETING PLATFORM

The login information will be authorised only for the use by individual shareholders, proxy holders and authorised 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** before twenty-four (24) hours of the commencement of the Meeting.

VOTING

Voting in respect of the items of business of the agenda will be registered by using an online platform or a designated ancillary online application. This method of voting will count one vote per shareholder similar to show of hands.

COPIES OF THE ANNUAL REPORT 2025

The Annual Report and the Financial Statements of the Company are available on the following websites and the relevant links 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/company-profile?symbol=SEMB.N0000>

Should members 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 the REQUEST LETTER 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. 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. Form of request for the printed copy of the Annual Report

For any question, please contact Head of the Finance Department of SMB Finance PLC on +94 114222850 during office hours.

By order of the Board of Directors of SMB Finance PLC



Ruwangani Jayasundera

Company Secretary

Colombo, Sri Lanka

May 29, 2026