



POLICY ON RELATIONS WITH SHAREHOLDERS AND INVESTORS

Version 2.0

Table of Contents

1. Introduction	3
2. Objectives	3
3. Scope.....	3
4. Key Elements of the Policy	4
4.1 Communication Mechanisms	4
4.1.1 Financial Statements	4
4.1.2 Website	4
4.1.3 Shareholder Meetings	5
4.1.4 Corporate Disclosures.....	5
4.1.5 Inquires by Shareholders	5
4.2 Transparent and Timely Communication	5
4.3 Voting Procedures.....	6
4.4 Feedback Mechanisms.....	6
4.4.1 Dedicated Shareholder Hotline.....	6
4.4.2 E-mail Address for Shareholder Inquiries	7
5. Compliance and Disclosure	7
6. Review and Amendments.....	7

POLICY ON RELATIONS WITH SHAREHOLDERS AND INVESTORS

1. Introduction

SMB Finance PLC (SMBF) is a public and a listed entity in the Colombo Stock Exchange (CSE). As a part of our commitment to transparency and effective communication, the Company recognizes the importance of timely, accurate, and comprehensive disclosures to shareholders, existing and potential investors (hereinafter referred to as 'investors'), and other stakeholders, including the general public.

This Policy on relations with shareholders and investors is designed to ensure that all shareholders and investors have timely and equitable access to publicly available information concerning the Company. Our goal is to foster active engagement with shareholders, enabling them to exercise their rights in an informed manner. The Policy reflects our dedication to transparency, proactive communication, and adherence to regulatory requirements, aiming to build and maintain trust with our investor community.

2. Objectives

- To ensure transparency in communication and voting procedures.
- To provide clear and timely information to shareholders and investors.
- To maintain effective channels for feedback and concerns.
- To comply with regulatory requirements and best practices in shareholder and investor relations.

3. Scope

This Policy applies to all interactions between the Company and its shareholders and investors, including communication mechanisms, transparent and timely communication, voting procedures and feedback mechanisms.

4. Key Elements of the Policy

4.1 Communication Mechanisms

As a policy, the Company makes efforts to communicate in an equal manner in all situations and to provide information to the stakeholders on a timely manner. Any major issue/ concern raised by a shareholder will be taken up at the monthly Board meeting so that all the members of the Board is aware of the issue/ concern and appropriate measures will be taken to resolve the issue.

The Company shall establish and maintain effective channels of communication with shareholders and investors.

Means of Communication

The Board of the Company is committed to providing a balanced report of results and progress to the shareholders and investors and respond to questions and issues raised in a timely and consistent manner. This is achieved by the following means of communication.

4.1.1 Financial Statements

The Company reports financial results on a quarterly basis and publishes interim and annual results in accordance with the applicable laws and regulations within the statutory deadlines. This facilitates appropriate decision making for both existing and potential shareholders.

4.1.2 Website

Our corporate website, www.smbk.com provides an additional channel for communication with shareholders and other stakeholders. Additionally, the Company's website will serve as a primary source of up-to-date information, including regulatory announcements, financial performance, and corporate governance practices.

4.1.3 Shareholder Meetings

The Company considers the Annual General Meeting (AGM), Extra-Ordinary General Meeting (EGM) and other general meetings to be the formal opportunity for dialogue and communication between the Company and its shareholders. The Board welcomes questions from shareholders who have an opportunity to raise issues at shareholder meetings.

The Company will arrange for the notice of the Annual General Meeting and related papers to be sent to shareholders as determined by the statutes prior to the meeting. The Company encourages shareholders to participate in shareholders' meetings in whichever the way the meetings are held either physically/ virtually and to appoint proxies to attend and vote at such meetings for and on their behalf if they are unable to attend.

4.1.4 Corporate Disclosures

Corporate disclosures and other official news releases are communicated, from time to time to the Colombo Stock Exchange for dissemination to the public.

4.1.5 Inquires by Shareholders

Shareholders can raise inquiries and concerns with the Board of Directors by contacting the Company Secretary, through the following channel:

Name : Ms. Ruwangani Jayasundera
Address No : 282/1, CBS Building, Galle Road, Colombo 3
Email : ruwangani@smblk.com
Telephone : 011- 4222805

4.2 Transparent and Timely Communication

The Company commits to providing shareholders and investors with clear, accurate, and timely information on all significant instances. Financial results and material events will be communicated promptly in compliance with regulatory requirements and international best practices.

Shareholders will be notified in advance of AGMs and EGMs, allowing them adequate time to review the agenda and make informed decisions.

The Company is conscious of the efficiency of communicating electronically rather than on paper. Anyway, the Company will ensure that, irrespective of the medium, all shareholders will receive access to the relevant information.

The Company's website is an important part of the Company's shareholder communications policy. The Company will include on its website a range of information relevant to shareholders concerning the operation of the Company and all necessary disclosures shall be made available under the Company profile in the Colombo Stock Exchange.

4.3 Voting Procedures

The Company will ensure that shareholders have the opportunity to exercise their voting rights in a fair and transparent manner. Voting procedures will be clearly communicated prior to AGMs and EGMs, with the option to vote in person, by proxy, or electronically (where applicable). The Company will make all efforts to simplify the voting process and enhance shareholder participation in key decisions affecting the Company's governance and strategy.

4.4 Feedback Mechanisms

To further enhance engagement, the Company will provide dedicated channels for shareholders and investors to voice their concerns and provide feedback. This will include a dedicated hotline and e-mail address for shareholder inquiries, as well as the opportunity to submit questions in advance of AGMs and EGMs. The Board of Directors and Senior Management will take shareholder feedback seriously and incorporate it into ongoing governance and strategic discussions.

4.4.1 Dedicated Shareholder Hotline

The Company has established a dedicated hotline, 0113 452 552 for shareholders to provide feedback, raise concerns, and seek information. This hotline will be monitored regularly to ensure timely responses.

The contact details for the hotline are made available on the Company website.

4.4.2 E-mail Address for Shareholder Inquiries

Shareholders can raise any concern or feedback via info@smbk.com email address.

5. Compliance and Disclosure

The Company will disclose the existence of this Policy in the Annual Report and on the Company website.

6. Review and Amendments

This Policy will be reviewed and updated periodically as necessary to reflect changes in regulatory requirements, business practices, or shareholder and investor expectations.