LOLC FINANCE PLC
Registration Number: PB 244 PQ
Registered Office: No: 100/1, Sri Jayawardenepura
Mawatha, Rajagiriya.

Circular to Shareholders

TWENTY THIRD ANNUAL GENERAL MEETING OF LOLC FINANCE PLC

The 25th Annual General Meeting (AGM) of LOLC Finance PLC will be held as a virtual meeting on 14th September 2026 at 09:30 a.m. in line with guidelines issued by the Colombo Stock Exchange.

A. METHOD OF HOLDING THE MEETING:

1. The Board of Directors and key officials who are essential for the administration of the formalities of the meeting will be present in person at the venue of the meeting. All shareholders will participate online.

2. Shareholders and proxy holders who wish to participate online should notify the Company of such intention by submitting the duly completed Registration Form provided in Annexure I.

3. The Annual Report of LOLC Finance PLC for 2025/26 is accessible via:

   (1) Corporate Website – https://www.lolcfinance.com/investor-relations/

   (2) The Colombo Stock Exchange - https://cse.lk/pages/company-profile/company-profile.component.html?symbol=LOFC.N0000

   (3) The following QR Code (accessible via mobile devices):

Should members wish to obtain a hard copy of the report, they may send a request to the Company, by filling the Form of Request attached in Annexure II. A printed copy of the Annual Report will be forwarded by the Company within eight (08) market days, subject to the prevailing circumstances at the time, from the date of receipt of the request.

Circular to Shareholders

B. SHAREHOLDER PARTICIPATION / REGISTRATION FOR THE AGM:

1. To facilitate this process, the shareholders must perfect the Registration Form in Annexure I of this Circular to the Shareholders and forward same to veronicac@lolcfinance.com (with the email subject titled "REGISTRATION FORM FOR LOFC AGM 2026" not less than 48 hours before the date of the meeting, so that the meeting login information could be forwarded to the email addresses so provided.

2. The shareholders may appoint a member of the Board of Directors as his/her proxy to represent them at the AGM or any other person or representative (in the case of corporates) to participate (on-line) on his/her/its behalf. A proxy holder need not be a shareholder of the Company.

   A Form of Proxy is enclosed with the Notice of Meeting for this purpose, and the completed Form of Proxy must be delivered or posted to the Company Secretary, LOLC Finance PLC, 100/1, Sri Jayawardenepura Mawatha, Rajagiriya; or scanned and emailed to veronicac@lolcfinance.com or sent by facsimile on + 94 112865602 (with the email subject titled "LOFC AGM PROXY") not later than 48 hours before the time appointed for the holding of the AGM. Duly completed proxies which are submitted by shareholders up to 09:30 a.m. on 28th August 2026 will be considered valid.

3. Shareholders may send in their questions/comments on the matters listed in the Notice of AGM by email to: veronicac@lolcfinance.com or by facsimile on + 94 112865602 or by post to Mrs M V S C Rodrigo Company Secretary, LOLC Finance PLC, 100/1, Sri Jayawardenepura Mawatha, Rajagiriya, not less than 02 days before the date of the meeting. This is in order to enable the Company Secretary to compile the queries and forward same for the attention of the Board of Directors so that they could be addressed at the meeting. At the AGM, the Chairman of the meeting will deal with those questions/comments which are relevant to the agenda items in the Notice of AGM.

4. Shareholders could vote their preference on the agenda items/resolutions and relevant procedures will be explained at the meeting.

5. The following documents are attached to this Circular to Shareholders: Notice of Annual General Meeting, Form of Proxy, Form of Registration for Online Participation, Request Form for the printed copy of the Annual Report.

For any further queries in this regard, please contact Mrs. M V S C Rodrigo the Company Secretary on:

Telephone: +94 117 248 578
Email: veronicac@lolcfinance.com

The Board wishes to thank the shareholders of the Company for their unwavering cooperation.

Yours faithfully
LOLC Finance PLC

Mrs M V S C Rodrigo
Company Secretary

20th August 2026

LOLC FINANCE PLC

Notice of Meeting

NOTICE IS HEREBY GIVEN THAT THE 25TH ANNUAL GENERAL MEETING of the Company will be held on Monday, 14th September 2026 at 09.30 am as a virtual meeting with arrangements for the online meeting platform made at the registered office of the Company at No.100/1, Sri Jayawardenepura Mawatha, Rajagiriya, for the following purposes:

1. To receive and consider the Annual Report and Financial Statements for the year ended 31st March 2026, with the Report of the Auditors thereon.
2. To re-elect as Director Mr J T Fernando who retires in terms of Article 70 of the Articles of Association of the Company.
3. To re-elect as Director Mr M R Dewapura who retires in terms of Article 70 of the Articles of Association of the Company.
4. To re-elect as Director Mr B G C de Zylva who retires by rotation in terms of Article 75 of the Articles of Association of the Company.
5. To re-elect as Director Mr S Lankathilake who retires by rotation in terms of Article 75 of the Articles of Association of the Company.
6. To re-appoint Auditors Messrs Deloitte partners, Chartered Accountants for the ensuing financial year at a remuneration to be fixed by the Directors.
7. To approve in terms of the Companies (Donations) Act No.26 of 1951, the making of donations by the Directors as determined by them for the current Financial Year and until the next Annual General Meeting of the Company.

By Order of the Board
LOLC Finance PLC

Mrs M V S C Rodrigo
Company Secretary

20th August 2026
Rajagiriya (in the Greater Colombo)

LOLC FINANCE PLC

Form of Proxy

I/We ....

holder of NIC/ Reg. No .... of .... being

a member/members of LOLC Finance PLC hereby appoint ....

of .... whom failing

Mr. Francisco Kankanamalage Conrad Prasad Niroshan Dias	of Colombo or failing him
Mr. Don Manuwelge Don Krishan Thilakaratne	of Colombo or failing him
Mr. Brindley Chrishantha Gajanayake De Zylva	of Colombo or failing him
Mrs. K T C Priyangani	of Colombo or failing him
Mr. Sunil Lankathilake	of Colombo or failing him
Mr. Jayantha Theobald Fernando	of Colombo or falling him
Mr. Manruk Reshan Dewapura	of Colombo or falling him

as my/our proxy to represent me/us and vote on my/our behalf at the Annual General Meeting of the Company to be held as an on-line meeting on Monday, 14th September 2026 at 09.30 a.m. and at any adjournment thereof and at every poll which may be taken in consequence of the aforesaid Meeting.

		For	Against
1.	To re-elect as Director Mr J T Fernando who retires in terms of Article 70 of the Articles of Association of the Company.		
2.	To re-elect as Director Mr M R Dewapura who retires in terms of Article 70 of the Articles of Association of the Company.		
3.	To re-elect as Director Mr B G C de Zylva who retires by rotation in terms of Article 75 of the Articles of Association of the Company.		
4.	To re-elect as Director Mr S Lankathilake who retires by rotation in terms of Article 75 of the Articles of Association of the Company.		
5.	To re-appoint Auditors Messrs Deloitte partners, Chartered Accountants for the ensuing financial year at a remuneration to be fixed by the Directors.		
6.	To approve in terms of the Companies (Donations) Act No.26 of 1951, the making of donations by the Directors as determined by them for the current Financial Year and until the next Annual General Meeting of the Company.		

dated this .... day of ...., Two Thousand Twenty-Five.

....

Signature of Shareholder

(Please delete inappropriate words and refer overleaf for instructions)

Form of Proxy

INSTRUCTIONS AS TO COMPLETION

1. Please return the completed Form of Proxy after filling in legibly your full name and address, signing on the space provided and filling in the date of signature.
2. The Proxy shall
    a) in the case of an individual, be under the hand of the shareholder or his or her attorney, and if signed by an attorney, a notarially certified copy of the Power of Attorney should be attached to the completed Proxy if it has not already been registered with the Company.
    b) if the shareholder is a company or a corporation, be either under its common seal or under the hand of an officer or attorney authorized by such organization in that behalf in accordance with its Articles of Association or Constitution.
3. Please indicate with an 'X' how the proxy should vote on each Resolution. If no indication is given, the proxy shall exercise his/her discretion and vote as he/she thinks fit.
4. The completed Form of Proxy should be deposited at the registered office of the Company No: 100/1, Sri Jayawardenepura Mawatha, Rajagiriya or scanned and emailed to **veronicac@lolcfinance.com** with the email subject titled "LOFC AGM PROXY" not less than 48 hours before the time appointed for the holding of the Meeting.

ANNEXURE I

To: The Company Secretary
LOLC FINANCE PLC
No: 100/1, Sri Jayawardenepura Mawatha, Rajagiriya

REGISTRATION FORM FOR LOFC AGM 2026

Details of Shareholder		
1. Full Name/s of Shareholder/s		
2. Address		
3. National Identity Card Number/ Company Registration number		
4. CDS Account number		
5. Contact number *(mandatory)*	Land line *(residence/work)*:	Mobile:
6. Email address *(it is mandatory for the shareholder to provide an email address in order to forward the login information for the on-line meeting link)*		
In the event a Proxy Holder is appointed by the Shareholder		
7. Name of the Proxy holder		
8. Proxy holder's NIC/PP No.		
9. Proxy holder's contact No. *(mandatory)*	Land line *(residence/work)*:	Mobile:
10. Proxy holder's email *(it is mandatory for the proxy holder to provide an email address in order to forward the login information for the on-line meeting link)*		

Important – Only registered shareholders and registered proxy holders will be permitted to log in and participate at the AGM on-line. Duly filled Form should be scanned and emailed to : veronicac@lolcfinance.com or Sent by facsimile to + 94 112865602 not less than 48 hours before the meeting.

I/My Proxy holder am/is willing to participate at the AGM online : Yes ☐ No ☐

Signature/s & date : ....

Principal Shareholder 1st Joint Holder 2nd Joint Holder

To: THE COMPANY SECRETARY
LOLC FINANCE PLC
No: 100/1, Sri Jayawardenapura Mawatha,
Rajagiriya.

REQUEST FOR A PRINTED COPY OF THE ANNUAL REPORT 2025/2026

I/We.. being a being a shareholder/s of the Company wish to receive a printed copy of the Annual Report 2025/2026.

My/Our details are as follows;

Full Name of the Shareholder (as stated in the CDS Account)	:	....
Shareholders NIC/PP/Company Registration No.	:	....
Folio No	:	....
Address	:	....
Contact Tel No	:	....

....	....
Signature	Date

Notes:

1. Please complete the Form of Request by filling in legibly the required information in BLOCK LETTERS and signing in the space provided and filling in the date of signature.

2. Please forward the completed Form by facsimile on + 94 112865602 or email to veronicac@lolcfinance.com or by post/delivery to The Company Secretary, LOLC Finance PLC, 100/1, Sri Jayawardenepura Mawatha, Rajagiriya.