

POLICY ON RELATIONS WITH SHAREHOLDERS & INVESTORS



FREQUENCY OF DOCUMENT REVIEW	ANNUALLY
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POLICY ON RELATIONS WITH SHAREHOLDERS & INVESTORS

A. Introduction

This document covers the policy of Cargills Bank PLC (the “Bank”) in providing its shareholders or potential investors with information on the Bank, in relation to their investment decisions and other queries that may be raised in the ordinary course of business.

The Bank acknowledges the importance of shareholder engagement to allow shareholders to effectively exercise their rights, and therefore seeks to provide them with appropriate information to facilitate their decision-making. Communication and relations with shareholders and investors shall be conducted in accordance with the principles of transparency, truth and adequate, timely reporting.

The purpose of this policy is to outline how the Bank will provide shareholders and other investors with information about itself, and thereby provide guidance for the Bank’s investor relations function.

B. General Policy

As part of its Good Corporate Governance practices, the Bank treats its shareholders or investors in a fair manner to provide accurate and timely information in accordance with the capital market regulations.

The CEO’s Office and Finance Department of the Bank have the responsibility to coordinate the production and dissemination of material and non-material information to the investment community.

C. Policy on Dissemination of Material Information

The Bank adheres to all legal obligations relating to material non-public information and equal treatment of shareholders and does not discuss material or inside information that is not publicly known.

Information relating to an event, occurrence or fact that has the potential to influence the Bank’s share price and/or the decision of its shareholders or investors (“**Material Information**”) shall not be disclosed to the media without the Material Information first being lodged with the Colombo Stock Exchange (“**CSE**”), in accordance with the capital market regulations.

D. General meetings

The Bank understands that general meetings are an important forum for two-way communication

between the Bank and its shareholders. The meetings provide the Bank with an opportunity to provide these stakeholders a greater understanding of its business, governance, financial performance and prospects, as well as to discuss areas of concern or interest to the Board and management. The meetings also provide shareholders with an opportunity to express their views to the Bank's Board and management about any areas of concern or interest for them. The Bank endeavours to actively engage with shareholders at its general meetings and encourages attendance and participation at its meetings.

E. Shareholder meetings and enquiries

The Bank endeavours to meet with shareholders and/or potential investors upon request and respond to any enquiries they may make from time to time.

The Bank's interactions with institutional investors, private investors and the media is driven by the Bank's activities at the time.

F. Communication with the investment community

In communicating with the investment community, the Bank undertakes regular activities, such as:

- Issuing Annual Reports and Audited Full-Year Financial Reports
- Issuing Quarterly Financial Reports
- Issuing Investor bulletin/commentary relating to the Financial Reports
- Conducting analyst or investor meetings
- Conducting media briefing
- Conducting domestic or international roadshows and participation at investor forums

G. Authorized Spokespersons

Contacts with shareholders are dealt with by the Managing Director/Chief Executive Officer and/or the Chief Operating Officer and/or the Chief Strategy Officer and/or the Company Secretary. If authorized by the Bank's Managing Director/Chief Executive Officer, contacts with shareholders may also be dealt with by any other representatives of the Bank. No other employee is authorised to speak with shareholders, investors, analysts or media, unless specifically so requested by one of the above official spokespersons.

In case employees are contacted by a shareholder, potential investor or an analyst, they are required to forward the request to the Managing Director/Chief Executive Officer, Chief Operating Officer, Chief Strategy Officer and/or Company Secretary.

If employees are contacted by the media, they are required to forward the request to the Managing Director/Chief Executive Officer, Chief Operating Officer or Chief Strategy Officer.

Authorized spokespersons should ensure all proposed public comments are in compliance with capital market regulations, most notably the guidelines specified in the Listing Rules of the Colombo Stock Exchange.

H. Notification to the Board

The Managing Director/Chief Executive Officer shall ensure that the Chairman and the Board of Directors are informed of any development or significant concerns of the relationship with shareholders and investors. The Chairman may in any case take part in the relationship with the shareholders and the other investors, together with the Managing Director/Chief Executive Officer and/or authorized officer.

The Chief Strategy Officer shall submit a quarterly report to the Board on the Bank's interactions with shareholders during the preceding quarter.

I. Company Website

The Company has a website which can be found at www.cargillsbank.com. The Bank's website has dedicated sections to provide shareholders and other investors with helpful information about the Bank including:

- (a) Annual Reports of the Bank
- (b) Interim Financial Statements of the Bank
- (c) Key ratios and metrics under the Market Disclosures section
- (d) Annual General Meeting Notice and Guidelines (if any)
- (e) The Board of Directors
- (f) The Corporate Management

J. Investor Relations Designate

Shareholders/Investors who wish to engage and communicate with management may do so by contacting the CEO's Office. The contact details of the Investor Relations designate are set out below and shall be displayed on the Bank's website.

Name: Talaal Maruzook

Designation: Chief Strategy Officer

Address: Cargills Bank PLC, No. 696 Galle Road, Colombo 03, Sri Lanka.

Email Address: talaal.m@cargillsbank.com

Contact No. : +94117640510