CARGILLS BANK PLC

Company Registration No. PQ00293614

14TH ANNUAL GENERAL MEETING

to be held on Tuesday, 31 March 2026 at 10.00 a.m.
at the Institute of Chartered Accountants of Sri Lanka
No. 30A, Malalasekara Mawatha, Colombo 07

Contents

Circular to Shareholders
Notice of Meeting
Form of Proxy
Form of Request

FOURTEENTH ANNUAL GENERAL MEETING AND CIRCULATION OF ANNUAL REPORT 2025

Cargills Bank PLC
Reg No. PQ00293614
696, Galle Road, Colombo 03, Sri Lanka.
E-mail- customersupport@cargillsbank.com
Tel- (+94) 11 7 640 640
Fax- (+94) 11 2 055 575
Web- www.cargillsbank.com

CIRCULAR TO SHAREHOLDERS

Dear Valued Shareholder/s,

We are pleased to inform you that the Board of Directors of Cargills Bank PLC has decided to hold the Fourteenth Annual General Meeting (AGM) on Tuesday, 31 March 2026 at 10.00 a.m. at the Institute of Chartered Accountants of Sri Lanka, No: 30 A, Malalasekara Mawatha, Colombo 07.

The Annual Report – 2025 is made available to the Shareholders, on the Company's Website (https://www.cargillsbank.com) and the Colombo Stock Exchange (CSE) Website (https://www.cse.lk) in accordance with Rule 7.5 of the Listing Rules of the CSE.

You may also scan the QR Code given below to directly access the Bank's Annual Report 2025.

If you wish to have a printed copy of the Annual Report, kindly send us the completed 'Form of Request' enclosed herewith to the Company Secretary, Cargills Bank PLC, No. 696, Galle Road, Colombo 03.

Alternatively, the completed Form of Request can be emailed to one of the below email addresses. The printed report will be forwarded within eight (8) market days from the receipt of the written request.

In the event that you require any assistance or have any query in this connection you may contact the following persons on the contact numbers and/or e-mail addresses given below during office hours (9.00 a.m. to 4.00 p.m.) on any working day.

Names	Contact Telephone Numbers	E-mail addresses
Mrs. Ishani Wasana	+94 117 640 184	ishani.w@cargillsbank.com
Mrs. Senali Shamela	+94 117 640 174	senali.s@cargillsbank.com

The Notice convening the Annual General Meeting and the Form of Proxy are enclosed herewith. If you are unable to participate at the AGM and wish to appoint a proxy holder to represent you, please complete and return the Form of Proxy to reach the Company Secretary, Cargills Bank PLC, No.696, Galle Road, Colombo 03 by 10.00 a.m. on 29 March 2026.

By Order of the Board,

Ms. Amendra de Silva
Company Secretary

27 February 2026
Colombo

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the Fourteenth Annual General Meeting of Cargills Bank PLC will be held at the Institute of Chartered Accountants of Sri Lanka, No: 30 A, Malalasekara Mawatha, Colombo 07, on Tuesday, 31 March 2026 at 10.00 a.m. for the following purposes;

1. To receive and consider the Annual Report of the Board of Directors and Statement of Audited Accounts for the year ended 31 December 2025 with Report of the Auditors thereon.
2. To re-elect as a Director Mr. Asoka Pieris who retires by rotation in terms of Article 86 of the Articles of Association of the Bank.
3. To re-elect as a Director Mr. Arjuna Herath who retires by rotation in terms of Article 86 of the Articles of Association of the Bank.
4. To elect as a Director Mr. Rajitha Basnayake in terms of Article 92 of the Articles of Association of the Bank.
5. To appoint Messrs. Ernst & Young, Chartered Accountants, as Auditors of the Bank for the ensuing financial year at a remuneration to be determined by the Directors.

By Order of the Board,

Ms. Amendra de Silva
Company Secretary

27 February 2026
Colombo

Notes:

1. A shareholder is entitled to attend and vote at the meeting or appoint a Proxy holder to attend and vote at the meeting instead of him/her. The Proxy holder need not be a shareholder of the Company.

2. A Form of Proxy accompanies this notice.

3. The completed Form of Proxy must be lodged at the Registered Office of the Company not less than 48 hours before the meeting.

4. Shareholders/Proxy holders attending the meeting are requested to bring their National Identity Cards.

5. Voting at a Meeting shall be decided on a show of hands unless a poll is (before or on the declaration of the result of the show of hands) demanded by-

   (i) The Chairman of the meeting; or

   (ii) Not less than five persons present in person or by attorney or representative or by proxy and entitled to vote; or

   (iii) A Member or Members present in person or by attorney or representative or by proxy and representing not less than one-tenth of the total voting rights of all the Members having the right to vote at the Meeting.

   A demand for a poll may be withdrawn. Unless a poll be demanded (and the demand be not withdrawn) a declaration by the Chairman of the Meeting that a resolution has been carried or carried unanimously, or by a particular majority, or lost, and an entry to that effect in the minute book, shall be conclusive evidence of the fact without proof of the number or proportion of the votes recorded for or against such resolution.

6. If a poll is taken, every member who is present in person or by proxy or by attorney or by representative shall be entitled to one vote for each share held by him subject to any rights or restrictions for the time being attached to the shares. In the case of an equality of votes, whether on a show of hands or poll, the Chairman of the Meeting at which the show of hands takes place or at which the poll is demanded shall be entitled to a second or casting vote.

FORM OF PROXY

I/We ..... of

.....

being a Member/Members of Cargills Bank PLC hereby appoint .....

.....

(holder of NIC No : .....) of ..... or failing him/her;

Mr. Asoka Pieris (Chairman)	or failing him
Mr. Senarath Bandara (MD/CEO)	or failing him
Ms. Marianne Page	or failing her
Mr. Yudhishtran Kanagasabai	or failing him
Mr. Buwanekabahu Perera	or failing him
Mr. Ravindra Jayawardena	or failing him
Mrs. Shanti Gnanapragasam	or failing her
Mr. Arjuna Herath	or failing him
Mr. Rajitha Basnayake	

as my/our Proxy to represent me/us to speak and vote whether on a show of hands or on a poll for me/ us and on my/our behalf at the Fourteenth Annual General Meeting of the Bank to be held on 31 March 2026 and at any adjournment thereof and at every poll which may be taken in consequence thereof. (Please indicate your preference with "✓");

	For	Against
1. To re-elect as a Director Mr. Asoka Pieris who retires by rotation in terms of Article 86 of the Articles of Association of the Bank.		
2. To re-elect as a Director Mr. Arjuna Herath who retires by rotation in terms of Article 86 of the Articles of Association of the Bank.		
3 To elect as a Director Mr. Rajitha Basnayake in terms of Article 92 of the Articles of Association of the Bank.		
4. To appoint Messrs. Ernst & Young, Chartered Accountants, as Auditors of the Bank for the ensuing financial year at a remuneration to be determined by the Directors.		

Signed on this ..... day of ..... 2026.

....

Signature/s of Shareholder/s NIC/PP/ Co. Reg. No. of Shareholder/s

Note:

1. A Proxy holder need not be a shareholder of the Company.
2. Instructions as to completion of this form are given overleaf.

INSTRUCTIONS AS TO COMPLETION OF THE PROXY FORM

1. Please perfect the Form of Proxy by filling legibly your full name and address, by signing in the space provided and filling in the date of signature.
2. The completed Form of Proxy should be deposited at the registered office of the Bank, No: 696, Galle Road, Colombo - 03 or scan of the signed document emailed to amendra.d@cargillsbank.com with the subject title “Annual General Meeting - Cargills Bank PLC” or sent to facsimile number (+94) 112 055 575 not less than 48 hours before the time appointed for holding of the meeting.
3. If the Proxy Form is signed by an Attorney, the relevant Power of Attorney or a notarially certified copy thereof, should also accompany the completed Form of Proxy, if it has not already been registered with the Bank.
4. If the appointer is a Company or Corporation, this form must be executed under the Common Seal or in such other manner prescribed by its Articles of Association or other constitutional documents.
5. In the case of joint holders, only one need to sign.

FORM OF REQUEST

CARGILLS BANK PLC
FORM OF REQUEST FOR A PRINTED COPY OF THE ANNUAL REPORT 2025

To: The Company Secretary
Cargills Bank PLC
No. 696, Galle Road,
Colombo 03.

I would like to receive the printed version of the Annual Report 2025 of Cargills Bank PLC.

Shareholder Details

Full name: .....

.....

NIC/Passport/Company Registration No.: .....

Address: .....

.....

Contact Number: .....

....
Signature Date

Notes

1. Please complete this Form of Request by filling in legibly the required information, signing in the space provided and filling in the date of signature.
2. Please mail or deliver the completed Form of Request to the Company Secretary at the registered address. You may also email the scanned document to one of the email addresses or facsimile number listed below.

Mrs. Ishani Wasana	+94 117 640 184	ishani.w@cargillsbank.com
Mrs. Senali Shamela	+94 117 640 174	senali.s@cargillsbank.com
Facsimile number	+94 112 055 575	

3. In the event the shareholder is a company, the Form of Request should be signed under its Common Seal or by a duly authorized officer of the Company in accordance with its Articles of Association.
4. In the case of joint holders, the Form of Request may be executed by the registered principal holder.
5. If you have any query regarding this Form of Request, please contact the above any time between 9.00 a.m. and 4.00 p.m. on any working day.

CargillsBank
BANKING ON THE HUMAN SPIRIT