

DFCC BANK PLC – BASEL III COMPLIANT GSS+ BOND ISSUE 2026

Issue Opens	06	02	2026	BANKER'S/ STOCKBROKER'S SEAL
Issue Closes	25	02	2026	
Earliest Closing	06	02	2026	MASTER SERIAL NO. (For office use only)
Date	DD	MM	2026	

AN INITIAL ISSUE BY DFCC BANK PLC OF UP TO SEVENTY MILLION (70,000,000) BASEL III COMPLIANT, TIER 2, LISTED, RATED, UNSECURED, SUBORDINATED, REDEEMABLE 5 YEAR (2026/2031), 7 YEAR (2026/2033) AND 10 YEAR (2026/2036) GSS+ BONDS WITH A NON-VIABILITY CONVERSION FEATURE ('BASEL III COMPLIANT GSS+ BONDS'), AND EACH OF THE PAR VALUE OF LKR 100/- TO RAISE UP TO SRI LANKAN RUPEES SEVEN BILLION (LKR 7,000,000,000/-) WITH AN OPTION TO ISSUE UP TO A FURTHER THIRTY MILLION (30,000,000) OF SAID BASEL III COMPLIANT GSS+ BONDS AT THE DISCRETION OF THE BANK IN THE EVENT OF AN OVERSUBSCRIPTION OF THE INITIAL ISSUE TO RAISE A MAXIMUM AMOUNT OF SRI LANKAN RUPEES TEN BILLION (LKR 10,000,000,000/-). BASEL III COMPLIANT GSS+ BONDS TO BE LISTED ON THE COLOMBO STOCK EXCHANGE PAYABLE IN FULL ON APPLICATION.

I/We, the undersigned hereby apply for and request you to allot me/us the number of BASEL III Compliant GSS+ Bonds stated below as per the Prospectus dated 30th January 2026. The amount payable on Application is attached herewith. I/We, hereby agree to accept the BASEL III Compliant GSS+ Bonds applied for or such smaller number as may be allotted to me/us, subject to the terms and conditions contained in the Prospectus. I/We irrevocably give my/our authority and consent to People's Bank to act as my/our Trustee (Trustee) subject to the terms and conditions stipulated in the Trust Deed dated 19th January 2026 entered into between DFCC Bank PLC and the said Trustee. I/We authorize you to procure my/our name(s) to be placed in the register of the holders of the above-mentioned BASEL III Compliant GSS+ Bonds for such number of BASEL III Compliant GSS+ Bonds that may be allotted on the basis of acceptance by DFCC Bank PLC.

TYPES OF BASEL III COMPLIANT GSS+ BONDS (Please tick (✓) one Type only)						
TYPE	TENOR	INTEREST RATE (PER ANNUM)	INTEREST PAYMENT FREQUENCY	TYPE OF INTEREST	AER	✓
Type A	5 Year	11.50%	Annual	Fixed	11.50%	
Type B	7 Year	11.75%	Annual	Fixed	11.75%	
Type C	10 Year	12.00%	Annual	Fixed	12.00%	

NUMBER OF BASEL III COMPLIANT GSS+ BONDS									PRICE (LKR)	TOTAL AMOUNT TO BE PAID (LKR)														
Please refer 1 (ix) on the reverse of the Application Form for minimum number of BASEL III Compliant GSS+ Bonds and multiples of BASEL III Compliant GSS+ Bonds										Please refer 1 (ix) on the reverse of the Application Form for minimum Investment Amount														
		,				,		0	0	100/-		,					,				,			

MODE OF PAYMENT DETAILS – CHEQUE/ BANK DRAFT/ BANK GUARANTEE/ RTGS / INTERNAL DIRECT TRANSFER DETAILS						
PLEASE TICK (✓) AS APPROPRIATE			NAME OF BANK	NAME OF BRANCH	CHEQUE/BANK DRAFT/BANK GUARANTEE NUMBER	
Cheque <input type="checkbox"/>	Bank Draft <input type="checkbox"/>	Internal Direct Transfer <input type="checkbox"/>				
B. Guarantee <input type="checkbox"/>	RTGS <input type="checkbox"/>					

CDS ACCOUNT NO.				-									-			-	
Please refer Section 6.2 “How to Apply”, in the Prospectus for more details																	

	SOLE/FIRST QUALIFIED INVESTOR				JOINT QUALIFIED INVESTOR										
STATUS (MR./ MRS./ MS./ OTHER)					1					2					
SURNAME WITH INITIALS/ NAME OF CORPORATE BODY					1										
					2										
NAMES DENOTED BY INITIALS					1										
					2										
ADDRESS					1										
					2										
CONTACT TELEPHONE NO.					1					2					
TAXPAYER IDENTIFICATION NUMBER (TIN)					1					2					
NATIONAL IDENTITY CARD NO. /COMPANY NO./ PASSPORT NO.					1					2					
NATIONALITY (Please tick (✓) as appropriate)	SRI LANKAN		OTHER		1	SRI LANKAN				OTHER					
					2	SRI LANKAN				OTHER					
RESIDENCY IN SRI LANKA (Please tick (✓) as appropriate)	RESIDENT		OTHER		1	RESIDENT				NON-RESIDENT					
					2	RESIDENT				NON-RESIDENT					
ARE YOU A U.S PERSON UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) OF THE USA	YES		NO		1	YES		NO		2	YES		NO		
	IF YES, PLEASE PROVIDE THE DECLARATION AS SPECIFIED IN ANNEXURE V OF THE PROSPECTUS														
	IN THE EVENT I/WE DO BECOME A U.S PERSON UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) OF THE USA, I/WE DO HEREBY UNDERTAKE TO INFORM THE SAID FACT TO THE BANK IMMEDIATELY														
NAME, ADDRESS AND SIGNATURE OF FINANCIER (MARGIN TRADING ONLY)															

REFUND PAYMENT INSTRUCTIONS <i>(In case of refund - Please tick (✓) as appropriate)</i>	DIRECT TRANSFER VIA CEFTS/ SLIPS/ RTGS/ INTERNAL DIRECT TRANSFER <input type="checkbox"/>	CHEQUE SENT BY ORDINARY MAIL TO THE ADDRESS INDICATED ABOVE <input type="checkbox"/>
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[illegible]

TICK (✓) ONE BOX ONLY	For Sri Lankan Citizens resident in Sri Lanka, and Corporate Bodies Incorporated in Sri Lanka in terms of the provisions of the Foreign Exchange Act I/We, the Qualified Investor(s) of the above-mentioned BASEL III Compliant GSS+ Bonds hereby declare that I am/we are a citizen(s) of and resident in Sri Lanka and I am/we are not acting as nominee(s) of any person(s) resident outside Sri Lanka.
	For Non-Residents and Non-Citizens in terms of the provisions of the Foreign Exchange Act I/We, the Qualified Investor(s) of the above-mentioned BASEL III Compliant GSS+ Bonds hereby declare that, I am/we are resident outside of Sri Lanka and that, I/we have made the remittance as stipulated by the Controller of Exchange. A confirmation/endorsement from my/our bank to such effect is attached to this Application.

SIGNATURE(S) OF QUALIFIED INVESTOR(S)	SOLE/FIRST QUALIFIED INVESTOR	JOINT QUALIFIED INVESTOR (1)	JOINT QUALIFIED INVESTOR (2)

INSTRUCTIONS

- All Qualified Investors should indicate their CDS account number in the Application Form
- Any Application which does not carry a valid CDS account number or indicates a number of a CDS account which is not opened at the time of the closure of the Subscription List or which indicates an inaccurate/incorrect CDS account number will be rejected and no allotment will be made.
- If you wish to open a CDS account, you may do so prior to making the Application through any Trading Participant of the CSE or through any Custodian Bank as set out in Annexure IV of the Prospectus.
- The allotted BASEL III Compliant GSS+ Bonds would only be credited to the Qualified Investor's CDS account.
- NO BASEL III COMPLIANT GSS+ BOND CERTIFICATE WILL BE ISSUED.

(1) APPLICATION FORM

- The Application Form must be completed in full, in **BLOCK CAPITALS**.
- Please tick (✓) in the boxes appropriate to you.
- In the event a particular section in this Application Form is not applicable, please indicate "N/A" in the relevant section.
- All Qualified Investors should meet the eligibility criteria set out under Section 6.1 in the Prospectus.
- Applications should be made on the Application Form, issued with the Prospectus (exact size photocopies and scanned/ digitally signed copies of Application Forms will also be accepted). Application Forms can be downloaded from the website of the CSE, www.cse.lk and the website of the Bank www.dfcc.lk. Care must be taken to follow the instructions given in the Application Form.
- Qualified Investors should apply only for one Type of BASEL III Compliant GSS+ Bonds (i.e. either Type A, Type B or Type C) under one Application Form.
- In the event a Qualified Investors wishes to apply for more than one Type of BASEL III Compliant GSS+ Bonds, separate Application Forms should be used. Once an Application Form has been submitted for a particular Type of BASEL III Compliant GSS+ Bonds, it will not be possible for a Qualified Investors to switch between the Types of BASEL III Compliant GSS+ Bonds.
- Qualified Investors are allowed to invest in BASEL III Compliant GSS+ Bonds subject to the minimum subscription.
- The minimum subscription requirement applicable for a Qualified Investor shall be Sri Lankan Rupees Ten Thousand (LKR 10,000/-).
Provided however, the minimum subscription requirement applicable for an individual Qualified Investor applying for BASEL III Compliant Debt Securities as per Rule 2.1.1 (k) of CSE Listing Rules shall be Sri Lankan Rupees Five Million (LKR 5,000,000/-).
Any Application in excess of the minimum subscription requirement shall be in multiples of Sri Lankan Rupees Ten Thousand (LKR 10,000/-).
- Applications which do not strictly conform to instructions and the other conditions set out herein or which are incomplete or illegible may be rejected.
- If two or more Application Forms are submitted for one type of BASEL III Compliant GSS+ Bonds from a single Qualified Investor, those would be construed as multiple Applications and the Bank reserves the right to reject such multiple Applications or suspected multiple Applications.
- If the ownership of the BASEL III Compliant GSS+ Bonds is desired in the name of one Qualified Investor, details should be given only under the heading **SOLE/FIRST QUALIFIED INVESTOR** in the Application Form. In the case of joint Qualified Investors, the signatures and particulars in respect of all Qualified Investors must be given under the relevant headings in the Application Form.
- A Qualified Investor of a joint Application will not be eligible to apply for the same type of BASEL III Compliant GSS+ Bonds through a separate Application Form either individually or jointly. Such Qualified Investors are also deemed to have made multiple Applications and will be rejected. In the case of joint Applications, the refunds (if any), interest payments and the Redemption will be remitted in favour of the First Qualified Investor as identified in the Application Form. The Bank shall not be bound to register more than three (03) natural persons as joint holders of any BASEL III Compliant GSS+ Bonds (except in the case of executors, administrators or heirs of a deceased member).
- Applications by Companies, Corporate bodies, societies, approved provident funds, trust funds and approved contributory pension schemes registered/ incorporated/ established in Sri Lanka should have obtained necessary internal approvals as provided by their internal approval procedures at the time of applying for the BASEL III Compliant GSS+ Bonds and should be made under their common seal or in any other manner as provided by their articles of association or such other constitutional documents of such Qualified Investor or as per the statutes governing them. In the case of approved provident funds, trust funds and approved contributory pension schemes, the Applications should be in the name of the trustee/board of management.
- All Qualified Investors should indicate in the Application Form, their CDS account number. In the event the name, address or NIC number/passport number/company number of the Qualified Investor mentioned in the Application Form differs from the name, address or NIC number/passport number/company number as per the CDS records, the name, address or NIC number/company number as per CDS records will prevail and be considered as the name, address or NIC number/passport number/company number of such Qualified Investor. Therefore, Qualified Investors are advised to ensure that the name, address or NIC number/passport number/company number mentioned in the Application Form tally with the name, address or NIC number/passport number/company number given in the CDS account as mentioned in the Application Form. Application Forms stating third party CDS accounts, instead of Qualified Investors' own CDS account numbers except in the case of margin trading, will be rejected.
- Qualified Investors who wish to apply through their margin trading accounts should submit the Application Forms in the name of the "Margin provider /Qualified Investor's name" signed by the margin provider, requesting direct deposit of the BASEL III Compliant GSS+ Bonds to the Qualified Investor's margin trading account in CDS. The margin provider should indicate the relevant CDS account number relating to the margin trading account in the Application Form. A photocopy of the margin trading agreement must be submitted along with the Application Form. Margin providers can apply under their own name and such Applications will not be construed as multiple Applications.
- Application Forms may be signed by a third party on behalf of the Qualified Investor(s) provided that such person holds the power of Attorney (POA) of the Qualified Investor(s). A copy of such POA certified by a Notary Public as "True Copy" should be attached with the Application Form. **Original of the POA should not be attached.**
- Funds for the investment in BASEL III Compliant GSS+ Bonds and the payment for the BASEL III Compliant GSS+ Bonds by foreign institutional investors, corporate bodies incorporated outside Sri Lanka, individuals resident outside Sri Lanka and Sri Lankans resident outside Sri Lanka should be made only out of funds received as inward remittances or available to the credit of "Inward Investment Account" (IIA) of the foreign Investor Opened and maintained in a licensed commercial bank in Sri Lanka in accordance with directions given by the Director of the Department of Foreign Exchange in that regard to licensed commercial banks.
An endorsement by way of a letter by the licensed commercial bank in Sri Lanka in which the Qualified Investor maintains the IIA, should be attached to the Application Form to the effect that such payment through bank draft/bank guarantee/RTGS has been made out of the funds available in the IIA.
- Foreign institutional investors, corporate bodies incorporate outside Sri Lanka, individual resident outside Sri Lanka and Sri Lankans resident outside Sri Lanka should have obtained necessary internal approvals as provided by their internal approval procedures at the time of applying for BASEL III Compliant GSS+ Bonds and may be affected by the laws of the jurisdiction of their residence. If the Non-Resident Qualified Investors wish to apply for the BASEL III Compliant GSS+ Bonds, it is their responsibility to comply with the laws relevant to the jurisdiction of their residence and of Sri Lanka.

(2) MODE OF PAYMENT

- Payment in full for the total value of BASEL III Compliant GSS+ Bonds applied for should be made either by cheque/s, bank draft/s, bank guarantee drawn upon any licensed commercial bank operating in Sri Lanka or RTGS transfer directed through any licensed commercial bank operating in Sri Lanka or Internal Direct Transfer, as the case may be, subject to (ii) below. **Cash will not be accepted.**
- Payments for Applications for values above and inclusive of Sri Lankan Rupees One Hundred Million (LKR 100,000,000/-) should be supported by either;
 - A bank guarantee issued by a licensed commercial bank; or
 - Multiple bank drafts/cheques drawn upon any licensed commercial bank operating in Sri Lanka, each of which should be for a value less than Sri Lanka Rupees One Hundred Million (LKR 100,000,000/-); or
 - A RTGS transfer/Internal Direct Transfer within DFCC Bank PLC with value on the Issue Opening Date.
- Payments for Applications for values below Sri Lankan Rupees One Hundred Million (LKR 100,000,000/-) should be supported by either;
 - A bank guarantee issued by a licensed commercial bank; or
 - Bank drafts/ cheques drawn upon any licensed commercial bank operating in Sri Lanka ONLY.

Multiple bank guarantees or bank drafts/ cheques or payment methods such as RTGS and Internal Direct Transfers will not be accepted for Applications for values below Sri Lankan Rupees One Hundred Million (LKR 100,000,000/-).

For all the Applications, Cash and SLIPS/CEFTS transfers will not be accepted as a mode of payment.

- Cheques or bank drafts should be made payable to "DFCC Bank PLC – GSS+ Bond Issue 2026" and crossed "Account Payee Only", and must be honoured on the first presentation. In case of bank guarantees, such bank guarantees should be issued by any licensed commercial bank in Sri Lanka in favour of "DFCC Bank PLC – GSS+ Bond Issue 2026" in a manner acceptable to DFCC, and be valid for a minimum of one (01) month from the Issue Opening Date (i.e. 6th February 2026).
- In case of RTGS and Internal Direct Transfers (only for Application values above and inclusive of Sri Lankan Rupees One Hundred Million (LKR 100,000,000/-) such transfers should be made to the credit of the following bank account with value on the Issue Opening Date (i.e. the funds to be made available to the above account on the Issue Opening Date).

Account Name	: DFCC Bank PLC – GSS+ Bond Issue 2026
Account Number	: 109925244211
Bank Name	: DFCC Bank PLC
Bank Code	: 7454
Branch	: Ramanayake Mawatha Branch
Branch Code	: 001

The Qualified Investor should obtain a confirmation from the Qualified Investor's bank, to the effect that arrangements have been made to transfer payment in full and should be attached to the Application Form.

For such RTGS transfers / Internal Direct Transfers within DFCC Bank PLC (Application values above and inclusive of Sri Lankan Rupees One Hundred Million (LKR 100,000,000/-)), an interest at the rate of *Two Decimal Five per centum (2.50%)* per annum will be paid from the date of such transfers up to the Date of Allotment. If any transfers are affected prior to the Issue Opening Date, no interest will be paid for the period prior to the Issue Opening Date. No interest will be paid if the RTGS transfers / Internal Direct Transfers within DFCC Bank PLC are not realised before 4.30 pm of end of the Closure Date.

- All cheques/bank drafts received in respect of the Applications for BASEL III Compliant GSS+ Bonds will be banked commencing from the Business Day immediately following the Closing Date. Cheques must be honoured on first presentation for the Application to be valid.
- Please refer Section 6 of the Prospectus for further details.

(3) FORWARDING COMPLETED APPLICATION

Application Forms properly filled in accordance with the instructions thereof together with the remittance for the full amount payable on Application should be enclosed in an envelope marked "DFCC Bank PLC – GSS+ BOND ISSUE 2026" on the top left-hand corner in capital letters and dispatched by post or courier or delivered by hand to the Registrars to the Issue or Collection Points mentioned in Annexure III of the Prospectus or sent via email to dfccdebentures@ndbib.com at least by 4.30 pm on the Issue Closing Date.

Applications sent by post or courier or delivered by hand to any Collection Points in Annex III should reach the office of the Registrars to the Issue; **SSP Corporate Services (Pvt) Ltd, No. 101, Inner Flower Road, Colombo 03 (Tel: +94 11 2 573 894)** at least by 4.30 pm on the following Market Day immediately upon the Closure Date. Applications received after the said period will be rejected even though they have been delivered to any of the said Collection Points prior to the Closing Date or carry a postmark dated prior to the Closing Date. Applications delivered by hand to the Registrars to the Issue or sent via email to dfccdebentures@ndbib.com after the Closing Date of the Issue will also be rejected.

(4) REFUNDS ON APPLICATIONS

Refunds on Applications rejected or partly allotted BASEL III Compliant GSS+ Bonds would be made within eight (8) Market Days excluding the Closing Date of the Subscription List. In the event accurate details have been provided refunds will be made via electronic funds transfer modes and refunds on payments via IIA accounts will be made only via IIA accounts.

Please refer Section 6.8 of the Prospectus for further details.