

DFCC Bank PLC
Investor Relations and Shareholder Communication Policy

1. Purpose

The Board recognizes that it needs to engage with its shareholders and debenture holders and provide them with appropriate information and facilities to allow them to exercise their rights as security holders effectively.

This includes:

- giving security holders ready access to information about the Bank and its governance;
- communicating openly and honestly with security holders; and
- encouraging and facilitating their participation in meetings of shareholders or the debenture holders (where applicable) as the case may be.

The purpose of this policy is to outline how the Bank will provide shareholders and other investors with information about itself and its governance, and to outline the Bank's investor relations program.

2. Bank Website

The Bank has a website which can be found at www.dfcc.lk. The Bank's website is designed to provide shareholders and other investors with helpful information about the Bank.

The Bank's website has a section titled "*about us*" in the Home page from where the Bank's relevant corporate governance information can be accessed. The following information is available in the "*about us*" section of the Bank's website:

- The History of the Bank
- Vision & Mission
- Milestones
- Corporate Information including the legal form
- Names and brief information for each of its directors
- Details of the corporate management
- Brand Story
- Group Structure
- Recognitions received by the Bank

The Bank also makes available on its website the following information on a regular and up-to-date basis:

- Copies of its annual reports and financial statements for at least the previous 5 years
- A list of policies relating to corporate governance with a statement that any shareholder would be provided a copy of such policies upon such request; and
- Copies of the latest notices of meetings of shareholders and debenture holders (where applicable) and any accompanying documents
- Information about the latest market prices of the Bank's shares

3. General Meetings

The Bank recognizes that general meetings are an important forum for two-way communication between the Bank and its shareholders with regard to matters which fall within the scope of the Agenda for the meeting. The meetings provide the Bank with an opportunity to impart to shareholders a greater understanding of its business, governance, financial performance and prospects as reflected in the Annual Report of the Bank. The Bank understands however that not all shareholders will be able to attend the meeting and hence, will provide for participation through proxies to ensure a larger participation.

Prior to arranging a meeting of shareholders, the Board will consider all resolutions being put to shareholders. The Bank endeavours to actively engage with shareholders at its general meetings, and encourages attendance and participation at its meetings. The Bank provides information in the notice of meeting that is presented in a clear, concise and effective manner. Notices of general meetings and agendas are first released to the Colombo Stock Exchange (CSE) and then posted to the shareholders and placed on the Bank's website immediately following the confirmation of receipt by the CSE.

4. Shareholder Inquiries

The Bank endeavors to respond promptly and courteously to any inquiries that shareholders may make from time to time subject to the general principle that the Bank has a duty of equal disclosure to all shareholders. The Bank's interactions with institutional investors, private investors and the financial media is driven by the Bank's activities at the time.

The Chairman has assigned the CEO to maintain a dialogue with institutional investors and to bring any matters of concern raised by shareholders to the notice of the Board.

5. Investor Relations Spokespersons

The official Investor Relations (IR) spokespersons of the Bank are the CEO, Senior Vice President, Treasury & Investment Banking, and Company Secretary.

No other employee is entitled to speak with investors or analysts, unless specifically so requested by one of the official spokespersons.

In case employees are spontaneously contacted by an investor or an analyst, they are obligated to forward the request to one of the official IR spokespersons. However, in connection with news releases the person(s) most familiar with the issue will be the official contact persons and are entitled to discuss that specific issue.

6. Price Sensitive Information (i.e. inside information)

All share price sensitive information is communicated via Colombo Stock Exchange releases without undue delay right after the decision has been made or the event has come to the notice of the Bank.

7. Financial Information

All financial information, annual and interim reports as well as financial content of releases is prepared with an intention to improve transparency of the Bank's financials.

8. Confidential Information

In general, all information regarding the Group, its operations, financial condition and future prospects, should be regarded as material and price-sensitive, and must be treated as confidential unless it is already in the public domain. Employees and Third Parties, such as the Group's auditors, bankers, lawyers or other professional advisors who require such information to properly execute their duties, are to protect the confidentiality of such information.

9. Disclosure Principles and Practices

Bank adheres to all regulatory requirements set for listed companies. Bank is also committed to proactively provide its stakeholders with sufficient, accurate and consistent information in a timely manner. The commitment is evenly fulfilled irrespective of whether the information is positive or negative for the Bank. All material information is disclosed to recipients equally in terms of content and timing.

Bank considers insider trading rules an important part of its communication policy and in order to limit the opportunities for insider trading in its own securities, practices a continuous disclosure policy.

If the Bank discovers that a statement it has made is materially incorrect, or subsequent information renders it incorrect, an announcement to correct the statement will be made, at the earliest possible opportunity by the Bank.

10. Contact Details

Investor Relations

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Media Relations and Corporate Communications

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