



Smartcare Finance P L C
326, Mdina Road, Qormi, Malta
Co. Reg. No. C 90123
The "Company"

COMPANY ANNOUNCEMENT

The following is a company announcement issued by the Company pursuant to the Capital Markets Rules issued by the Malta Financial Services Authority.

Issue of €11,000,000 5.75% Secured Bonds 2036

QUOTE

Reference is made to company announcement dated 31 August 2026 in relation to the submission of an application by the Company to the Malta Financial Services Authority requesting the admissibility to listing of €11,000,000 worth of 5.75% Secured Bonds 2036 of a nominal value of €100 per Bond issued at par by the Company (the "Bonds").

The Board of Directors of the Company hereby announces that the Company has been granted approval by the Malta Financial Services Authority for the admissibility to listing on the Official List of the Malta Stock Exchange of the Bonds.

Full details of the terms and conditions of the Bonds are included in the Prospectus dated 14 September 2026. Copies of the Prospectus may be obtained during office hours from the office of Calamatta Cuschieri Investment Services Limited at Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta or may be downloaded by visiting the websites of the Company: <https://smartcaremalta.com/smartcare-finance-plc/>.

UNQUOTE

A handwritten signature in blue ink, appearing to read "K Cachia", is positioned above the typed name.

Dr Katia Cachia
Company Secretary
15 September 2026