

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.

Change to Collateral

QUOTE

Reference is made to the EUR7,500,000 4.65% Secured Bonds (the “**2022 Bonds**”) issued by the Company pursuant to a prospectus dated 22 July 2022 (the “**2022 Prospectus**”), wherein the following security rights were granted by *inter alia* Smartcare Pinto Ltd and Segond Boutique Hotels Limited, respectively, in favour of the Security Trustee in its capacity as trustee of the Smartcare Security Trust II for the benefit of holders of the 2022 Bonds:

1. granted by Smartcare Pinto Ltd, as owner of the Security Property I: a special hypothec over the Care Home for an amount of up to €3,000,000, constituted pursuant to the Deed of Hypothec I and held by the Security Trustee in accordance with the terms of the Security Trust Deed II;
2. granted by Segond Boutique Hotels Limited, as owner of the Security Property II: a special hypothec over Wing 1 of the Segond Boutique Hotel for an amount of up to €3,500,000, constituted pursuant to the Deed of Hypothec II and held by the Security Trustee in accordance with the terms of the Security Trust Deed II; and
3. granted by Smart Suites Limited, as owner of the Security Property III: a special hypothec over the property located in Tower Road, Sliema for an amount of up to €1,500,000, constituted pursuant to the Deed of Hypothec III and held by the Security Trustee in accordance with the terms of the Security Trust Deed II.

The Company wishes to inform the holders of the 2022 Bonds, that, in accordance with Section 5.5 of the Securities Note forming part of the 2022 Prospectus, the special hypothec over Wing 1 of the Segond Boutique Hotel constituted pursuant to the Deed of Hypothec II has been released and, in substitution thereof, the special hypothec over the Care Home constituted pursuant to the Deed of Hypothec I has been amended so as to secure an aggregate amount of up to €7,500,000 in favour of the Security Trustee, in its capacity as trustee of the Smartcare Security Trust II, for the benefit of the holders of the 2022 Bonds.

All other matters concerning the Collateral Rights, as defined in the 2022 Prospectus remain unchanged.

UNQUOTE



Dr Katia Cachia
Company Secretary
26 October 2026