

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.

Admission to Listing and Constitution of Collateral

QUOTE

Reference is made to the company announcement issued by the Company on 16 October 2026 relating to the basis of acceptance of the Company’s offer of €11,000,000 5.75% Secured Bonds redeemable in 2036, issued at par with a nominal value of €100 per bond and guaranteed by Smartcare Holdings Ltd (C 90121) (the “**New Bonds**” and the issue thereof, the “**Bond Issue**”).

The Company is pleased to announce that the New Bonds have been admitted to the Official List of the Malta Stock Exchange with effect from 21 October 2026. Interest on the New Bonds accrues from 21 October 2026 at a rate of 5.75% per *annum*, payable annually in arrears on 21 October of each year from 2027 to 2036. Trading in the New Bonds commenced on the 22 October 2026.

Furthermore, in terms of the prospectus dated 14 September 2026 (the “**Prospectus**”), a first-ranking special hypothec over the Segond Boutique Hotel for an amount of up to €6,500,000, forming part of the Collateral (as defined in the Prospectus), has been constituted on the 23 October 2026, in favour of the Security Trustee in its capacity as trustee of the Smartcare Security Trust III, as partial security for the fulfilment of the Company’s obligations under the Bond Issue, including, specifically, the repayment of principal and the payment of interest on the New Bonds.

Until such time as the remaining Collateral is constituted, the amount of € 5,510,000 shall be held by the Security Trustee in its capacity as trustee of the Smartcare Security Trust III.

UNQUOTE



Dr Katia Cachia
Company Secretary

26 October 2026