

# Notice of Annual General Meeting 2026

The 176th Annual General Meeting of the members of the Saffron Building Society will be held on Friday 24th April 2026 at Duxford Imperial War Museum at 2pm for the following purposes:

## Ordinary Resolutions

1. To receive the Directors' report, the annual accounts, the annual business statement and the Auditors' report thereon for the year ending 31st December 2025.
2. To re-appoint BDO LLP as Auditors until the conclusion of the next Annual General Meeting.
3. To approve the Directors' remuneration report for the year ending 31st December 2025.

## Election of Directors

4. To consider, and if thought fit:
  - (a) elect Olubunmi Adeola Banjo
  - (b) re-elect Angela Fung Ngor Cha
  - (c) re-elect Mark Jeffrey Preston
  - (d) re-elect Maria Alexandra Hatchman
  - (e) re-elect Louise Elizabeth Wilson
  - (f) re-elect Caroline Beate Cartellieri Karlsen
  - (g) re-elect Colin Howard Field
  - (h) re-elect David Richard Rendell
  - (i) re-elect John William Penberthy-Smith
  - (j) re-elect Robin Stephen Patrick Litten

As a Director of the Society.

## By order of the Board.

Colin Field  
Chief Executive Officer  
6 March 2026

## Notes

1. These notes form part of the Notice of Meeting.
2. Under the Society's rules, a member entitled to attend the meeting and vote may appoint one proxy to attend and vote on his/her behalf. You may appoint the Chairman of the meeting or anyone else as your proxy, and your proxy does not have to be a member of the Society. Your proxy may vote for you at the meeting but only on a poll. A poll is a formal vote (which includes all valid proxies).
3. You may instruct your proxy how to vote at the meeting. Please read the instructions on the Proxy Voting Form.
4. The voting date is Tuesday 21st April 2026 if voting in person and Friday 17th April 2026 if voting by letter or online.
5. In order to attend and vote at the meeting, or to appoint a proxy, you must qualify either as a shareholding member or as a borrowing member (please refer to the voting conditions on the Proxy Voting Form).
6. In addition, you can only vote once as a member, irrespective of:

(a) the number of accounts you hold and whether you hold accounts in different capacities (for example, on your own behalf and as a trustee), and

(b) whether you qualify to vote as a shareholding member and as a borrowing member.

If you appoint a proxy to vote on your behalf and your proxy does not attend the meeting, your vote will not be counted.