COMPANY ANNOUNCEMENT – 05/11/2026

*The following is a company announcement issued by MeDirect Bank (Malta) plc (the "**Bank**") pursuant to the Capital Markets Rules issued by the Malta Financial Services Authority ("**MFSA**").*

Quote

Reference is made to Company Announcement MED175 relating to the admission to listing of the Bank's €30,000,000 5.85% unsecured subordinated bonds due 2031-2036 (ISIN: MT0000551326) (the "**New Bond Issue**"), the cancellation of the Existing Bonds accepted pursuant to the Exchange Offer and the early redemption in full of the Bank's remaining 2017 bonds.

The Bank hereby announces that it has today completed the early redemption of the following remaining bonds:

- 4% Subordinated Unsecured Bonds 2024-2029 (ISIN: MT0000551300) (the "**2019 EUR Bonds**"); and
- 4% Subordinated Unsecured Bonds 2024-2029 (ISIN: MT0000551318) (the "**2019 GBP Bonds**"),

(collectively, the "**2019 Bonds**"), in accordance with the terms of the prospectus dated 7 October 2019 (the "**2019 Prospectus**").

As most recently confirmed in Company Announcement MED175, the Bank was scheduled to redeem the remaining outstanding 2019 EUR Bonds not exchanged pursuant to the Exchange Offer, together with all the 2019 GBP Bonds, on 5 November 2026 in accordance with the terms of the 2019 Prospectus.

The Bank confirms that all outstanding 2019 EUR Bonds following completion of the Exchange Offer, together with all outstanding 2019 GBP Bonds, have been redeemed with effect from today. Accordingly, no 2019 Bonds remain outstanding.

The nominal values redeemed are set out below:

Existing Bond	Outstanding nominal value prior to redemption	Nominal value redeemed	Outstanding nominal value following redemption
2019 EUR Bonds	€12,903,500	€12,903,500	€0
2019 GBP Bonds	£2,417,000	£2,417,000	£0

The redemption of the 2019 Bonds completes the capital management exercise previously announced by the Bank, most recently in Company Announcement MED175, comprising:

- the issue and admission to listing of the New Bonds;

MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.

- the cancellation of the euro-denominated Existing Bonds accepted in exchange for Bonds pursuant to the Exchange Offer;
- the early redemption on 13 October 2026 of the remaining 5% Subordinated Unsecured Bonds 2022-2027 (ISIN: MT0000551284 (EUR) and MT0000551292 (GBP)) (the "**2017 Bonds**"); and
- the early redemption on 5 November 2026 of the 2019 Bonds.

For the purposes of article 2(1)(b)(i) of Commission Implementing Regulation (EU) 2016/1055, the Bank hereby announces that this company announcement includes "inside information" in terms of Regulation (EU) No 596/2014 (the Market Abuse Regulation).

Unquote

C.Galea

Cressida Galea
Company Secretary

5 November 2026

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