

**COMPANY ANNOUNCEMENT****Appointment of Chief Operations Officer**

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Date of Announcement:  
Reference:

27 July 2026  
BNF 44

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The following is Company Announcement issued by BNF Bank p.l.c., pursuant to the Capital Market Rules issued by the Malta Financial Services Authority.

***Quote***

BNF Bank p.l.c. (the "Bank"), is pleased to announce the appointment of Mr Shoua Liu as the Bank's Chief Operations Officer.

Mr Liu of 4, Kellbourne Drive, Rowville, Vic 3178, Melbourne, Australia, is a senior banking executive with more than 30 years of international experience across the Middle East, Southeast Asia, and Africa. His career reflects deep expertise in banking and IT operations, credit and operational risk controls, and the optimisation of large-scale processes within complex financial institutions.

He has held senior leadership roles at several prominent banks, including serving as Chief Operating Officer at Kuwait Finance House (Malaysia). He has also held key executive positions with Commercial Bank International (QNB Group), Barclays, Standard Chartered Bank, and ANZ Grindlays Bank, where he drove operational excellence and organisational transformation. Mr Liu is widely recognised for his ability to redesign service delivery models, strengthen risk and control frameworks, and leverage technology to enhance efficiency and resilience.

Mr Liu's appointment is effective from 27 July 2026 and is subject to regulatory approval by the Malta Financial Services Authority.

There are no matters concerning Mr Liu that require disclosure under Capital Market Rules 5.20.5 to 5.20.9.

***Unquote***

Dr Jean Noel Cutajar  
Company Secretary

**BNF Bank p.l.c.**

Registered in Malta: C41030

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