

COMPANY ANNOUNCEMENT

Appointment of New Chief Officers

Date of Announcement:
Reference:

01 September 2026
BNF 50

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

Quote

The Bank is pleased to announce the following appointments:

Mr Glen Smith has been appointed as the Bank's Chief Banking Officer.

Mr Smith of Caro Suites, Flat 1, Triq Henry F. Bouverie, Gzira, is an experienced banking executive with over 30 years' experience in financial services and banking. As Chief Banking Officer at BNF Bank, he will be responsible for the Bank's banking division, overseeing the development and delivery of the Bank's retail, commercial and corporate banking activities, customer experience, business growth, and strategic banking initiatives. Throughout his career, Mr Smith has held a number of senior leadership positions across international financial markets, spanning both retail and commercial banking. His extensive experience includes business leadership, risk management, regulatory engagement, credit, governance, and organisational transformation.

Mr Smith has been employed with the Bank for the last three years. Prior to his appointment as Chief Banking Officer, he served as Chief Risk Officer. Before joining the Bank, he held the role of Senior Risk Manager with HSBC Continental Europe, based in Paris, with responsibility for wholesale credit risk activities, reporting, regulatory risk, and controls across multiple jurisdictions including France, Germany, Malta, and other European markets.

Ms Tiziana Bugeja has been appointed as the Bank's Chief Risk Officer.

Ms Bugeja of 40, Gizimina, Main Street, Zejtun is a senior financial services professional with extensive experience in enterprise risk management, treasury, financial markets and regulatory compliance. With a career spanning more than 17 years in banking, she has successfully led treasury and risk functions, overseeing investment portfolios and advising executive committees and boards on risk and asset liability management. Holding an MSc in Financial Management, Tiziana combines strong technical expertise with strategic leadership, supporting organisations in navigating complex regulatory environments while maintaining a robust risk culture and sustainable growth agenda.

BNF Bank p.l.c.

Registered in Malta: C41030

 www.bnf.bank  **E-Customer Service**  **+356 2260 1000**
 **203, Level 2, Rue D'Argens, Gzira, GŻR 1368, Malta**



In addition to her executive responsibilities, Tiziana has also lectured business management programmes for several years. She has been employed with the Bank for the last fifteen years and previously held the position of Head of Risk.

Both appointments are effective as from Tuesday 1 September 2026 and are subject to regulatory approval by the Malta Financial Services Authority.

There are no matters concerning Mr Smith and Ms Bugeja that require disclosure under Capital Market Rules 5.20.5 to 5.20.9.

Unquote

Signed by:

Amanda Vella

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Dr Amanda Vella
f/Bastion Corporate Services Limited
Company Secretary