CAMILLERI FINANCE

14, M. Borg Gauci, Handaq, Qormi QRM 4000, Malta
Company Registration Number C80722
(the "Company")

Company Announcement

The following is a company announcement issued by Camilleri Finance plc (the 'Company') pursuant to Capital Markets Rules as issued by the Malta Financial Services Authority.

Approval of Interim Financial Statements for the period ending 30 June 2026

The Board of Directors of the Company has today, the 27th of August 2026, considered and approved the Company's financial statements (unaudited) for the period ending 30 June 2026. The said financial statements are attached herewith and are also available for viewing on the Company's website through the following link: https://www.camillerifinance.mt/financial-reports

Unquote

Pierre Griscti
Company Secretary
27 August 2026

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Directors' Report

The Directors present their report and the unaudited interim financial statements of Camilleri Finance p.l.c. (the "Company") for the six-month period ended 30 June 2026.

Basis of Preparation

The published figures have been extracted from the unaudited financial statements of the six months from 1 January 2026 to 30 June 2026, prepared in accordance with International Financial Reporting Standards for use in the EU for interim financial statements (International Accounting Standard 34, 'Interim Financial Reporting'). The comparative statement of financial position has been extracted from the audited financial statements for the year ended 31 December 2025. This report is being published in terms of Capital Markets Rule 5.74 issued by the Malta Financial Services Authority and the Prevention of Financial Markets Abuse Act, 2005. In terms of Capital Market Rule 5.75.5, the Directors are stating that this Half-Yearly Report has not been audited or reviewed by the auditors of the Company.

Principal Activities

The principal activity of the Company is to carry on the business of a finance company, principally by advancing capital raised to the Camilleri Group, when and as required.

Performance Review

Between 1 January 2026 and 30 June 2026 the Company generated finance income amounting to €597k (FY 2025: €597k) from a loan advanced to its ultimate parent company, while accrued interest on the Bonds issued by the Company amounted to €469k for the six-month period (FY2025: €469k). The Company's profit before tax for the six-month period ended 30 June 2026 amounted to €48k (FY2025: €48k).

Position Review

The Company's asset base as of 30 June 2026 amounted to €15.5 million (2025: €15.9 million), of which €14.9 million (2025: €14.9 million) relates to a loan receivable from the ultimate parent company and €0.6 million (2025: nil) are due from related parties. The Company's main liabilities comprise €14.7 million 6.25% Unsecured Bonds 2034, which are listed on the Official List of the Malta Stock Exchange.

State of affairs and outlook

The Directors, as required by Capital Markets Rule 5.62, have considered the Company's operating performance, the statement of financial position as at 30 June 2026, as well as the business plan for the rest of the year, and they have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. In addition, the Camilleri Group has sufficient liquidity and financial resources to meet payment obligations including the Company's Bond interest payments as they arise through the course of 2026. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Dividend

No interim dividends are being proposed.

Approved by the Board of Directors on 27 August 2026 and signed on its behalf by:

Anthony Camilleri	Michael Borg Costanzi
Director	Director

Directors' Statement pursuant to Capital Markets Rule 5.75.3

We confirm that to the best of our knowledge:

- the interim financial statements give a true and fair view of the financial position of Camilleri Finance p.l.c. as at 30 June 2026, and of its financial performance and its cash flows for the six-month period then ended in accordance with International Financial Reporting Standards as adopted by the EU applicable to interim financial reporting (International Accounting Standard 34 – Interim Financial Reporting), and

- the interim Directors' Report includes a fair review of the information required in terms of Capital Market Rules 5.81 to 5.85.

Anthony Camilleri
Director

Michael Borg Costanzi
Director

27 August 2026

Registered Address:

14, Manuel Borg Gauci Street,

Qormi, QRM 4000, Malta

Condensed Interim Statement of Comprehensive Income

	Note	**Six months to 30 June 2026 (unaudited) €**	Six months to 30 June 2025 (unaudited) €
Finance Income	2	**596,778**	596,778
Finance costs	3	**(488,142)**	(488,142)
Net interest income		**108,636**	108,636
Administrative expenses		**(61,048)**	(60,467)
Profit before tax		**47,588**	48,169
Taxation		**(16,656)**	(16,859)
Profit for the period		**30,932**	31,310
Total comprehensive income for the period		**30,932**	31,310

Condensed Interim Statement of Financial Position as at 30 June 2026

	Note	As at 30 June 2026 (unaudited) €	As at 31 December 2025 (audited) €
ASSETS			
Non-Current Assets			
Loan Receivable	4	**14,919,500**	14,919,500
Total Non-Current Assets		**14,919,500**	14,919,500
Current Assets			
Trade and other receivables		**911**	4,541
Loan Receivable	4	**595,130**	-
Cash and cash equivalents		**1,649**	1,002,982
Total Current Assets		**597,690**	1,007,523
TOTAL ASSETS		**15,517,190**	15,927,023
EQUITY AND LIABILITIES			
Capital and Reserves			
Called up issued share capital		**250,000**	250,000
Retained earnings		**138,411**	107,479
Total Equity		**388,411**	357,479
Non-Current Liabilities			
Borrowings	5	**14,702,703**	14,683,311
Current Liabilities			
Trade and other payables		**374,770**	851,583
Current tax liability		**51,306**	34,650
Total Current Liabilities		**426,076**	886,233
TOTAL EQUITY AND LIABILITIES		**15,517,190**	15,927,023

The notes on pages 8 to 9 form part of these condensed interim financial statements.

The financial statements on pages 4 to 9 were authorised for issue by the Board of Directors on 27 August 2026 and signed on its behalf by:

Anthony Camilleri

Michael Borg Costanzi

Director Director

Condensed Interim Statement of Changes in Equity

	Share Capital €	Retained Earnings €	Total Equity €
At 1 January 2025	250,000	48,167	298,167
Profit for the period	-	31,310	31,310
Balance at 30 June 2025	**250,000**	**79,477**	**329,477**
Balance at 31 December 2025	**250,000**	**107,479**	**357,479**
At 1 January 2026	250,000	107,479	357,479
Profit for the period	-	30,932	30,932
Balance at 30 June 2026	**250,000**	**138,411**	**388,411**

The notes on pages 8 to 9 form part of these condensed interim financial statements.

Condensed Interim Statement of Cash Flows

	1 January 2026 to 30 June 2026 (unaudited) €	1 January 2025 to 30 June 2025 (unaudited) €
Operating activities		
Profit for the period before taxation	**47,588**	48,169
Adjustment for:		
Amortisation on bond issue costs	**19,392**	19,392
Finance income	**(596,778)**	(596,778)
Finance costs	**468,750**	468,750
	(61,048)	(60,467)
Working capital changes:		
Movement in trade and other receivables	**3,630**	(16,550)
Movement in trade and other payables	**(472,819)**	546,692
Cash generated from operations	**(530,237)**	469,675
Interest paid on bonds issued	**(937,500)**	(937,500)
Net cash used in operating activities	**(1,467,737)**	(467,825)
Financing activities		
Advances to related parties / parent company	**466,404**	(506,035)
Net cash generated from / (used in) financing activities	**466,404**	(506,035)
Movement in cash and cash equivalents	**(1,001,333)**	(973,860)
Cash and cash equivalents at beginning of period	**1,002,982**	975,337
Cash and cash equivalents at end of period	**1,649**	1,477

Notes to the Condensed Interim Financial Statements

1. Basis of preparation

1.1 Statement of compliance

The interim condensed financial statements have been prepared in accordance with International Financial Reporting Standards for use in the EU for interim financial statements (International Accounting Standard 34, 'Interim Financial Reporting'). The presentation currency is Euro, which is also the Company's functional currency.

The interim condensed financial statements do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the Company's annual financial statements as at 31 December 2025.

1.2 Basis of measurement

The financial statements are prepared on a historical cost basis.

2. Finance income	**30 June 2026 (unaudited) €**	30 June 2025 (unaudited) €
Interest receivable on loan due from ultimate parent company	596,778	596,778
Total	**596,778**	596,778

3. Finance costs	**30 June 2026 (unaudited) €**	30 June 2025 (unaudited) €
Interest payable on bonds	468,750	468,750
Amortisation of bond issue costs	19,392	19,392
Total	**488,142**	488,142

4. Loan receivable	**30 June 2026 (unaudited) €**	31 December 2025 (audited) €
Loan receivable from ultimate parent company – non-current	14,919,500	14,919,500
Loan receivable from related parties – current	595,130	-
Total	**15,514,630**	14,919,500

The non-current loan carries interest at the rate of 8% per annum. The current balance is interest free and repayable on demand.

5. Borrowings	**30 June 2026 (unaudited) €**	31 December 2025 (audited) €
6.25% Unsecured Bonds 2034	14,702,703	14,683,311
Total	**14,702,703**	14,683,311
Opening balance	14,683,311	14,654,533
Redemption of bond	-	(10,000)
Amortisation of bond issue costs	19,392	38,778
Closing balance	**14,702,703**	14,683,311

During 2024, the Company issued €15,000,000 6.25% Unsecured Bonds 2034 in line with the Company's Prospectus dated 19 December 2023. The bonds are guaranteed by Camilleri Holdings Limited, the ultimate parent company, which has bound itself jointly and severally liable with the Company, as the issuer of the bonds, for the repayment of the bonds and interest thereon.

Interest on the 6.25% Unsecured Bonds 2034 is payable annually in arrears, on 16 February of each year.