DIZZ

FINANCE P.L.C

C 71189

Approval of unaudited Interim Financial Statements

Date of Announcement 31 August 2026

The following is a company announcement issued by Dizz Finance p.l.c. (C 71189), hereinafter the "Company", pursuant to the Capital Market Rules issued by the Malta Financial Services Authority:

QUOTE

The Board of Directors of the Company has approved the unaudited Interim Financial Statements of the Company for the period 1 January 2026 to 30 June 2026. The said financial statements are being reproduced hereunder and are also available on the Company's website dizz.com.mt.

UNQUOTE

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Mr. Edwin Pisani
Company Secretary
DZF113

DIZZ FINANCE P.L.C.

CONDENSED INTERIM FINANCIAL STATEMENTS
For the period 1 January 2026 to 30 June 2026

Company Registration No.: C 71189

DIZZ FINANCE P.L.C.

Company Information

Directors :	Ms Diane Izzo Mr Karl Izzo Mr Edwin Pisani Mr Joseph C. Schembri Dr Adrian Sciberras Mr Stanley Mifsud
Secretary :	Mr Edwin Pisani
Company number :	C 71189
Registered office :	Dizz Buildings Carob Street St. Venera Malta
Banker :	Bank of Valletta plc 58 Zachary Street Valletta VLT 1130 Malta

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Interim Directors' Report
For the period 1 January 2026 to 30 June 2026

This report is published in terms of the Malta Financial Services Authority Capital Markets Rules Chapter 5 and the Prevention of Financial Markets Abuse Act 2005. The underlying accounting policies are the same as those adopted by Dizz Finance P.L.C. ('the Company') in its published audited annual report. The interim financial information included in this report has been extracted from the company's unaudited accounts for the six months ended 30 June 2026, as approved by the Board of Directors on 31 August 2026 and are prepared in accordance with IAS 34 'Interim Financial Reporting'.

Principal activity

The principal activity of the Company is to act as a finance, investment and property-holding company for lease to third parties and related companies.

The Company's 5% Unsecured Bonds are due for redemption on 7 October 2026. As set out in announcement DZF 112, the funding has been secured and is currently held in escrow by the investor.

Principal risks and uncertainties

The Company is mainly dependent on the business prospects of the Dizz Group of Companies Limited and its subsidiaries (the "Group"), and consequently, the operating results of the Group have a direct effect on the Company's financial position and performance, including the ability of the Company to service its payment obligations under the issued bonds.

The Company's main assets consist of receivables for loans issued to related companies forming part of the Group. Therefore, the ability of these companies to effect payments to the Company under such loans will depend on their respective cash flows and earnings which may be restricted by:

- changes in applicable laws and regulations;
- the terms contained in the agreements to which they are or may become party, including the indenture governing their existing indebtedness, if any; or
- other factors beyond the control of the Company.

Additionally, the Company is directly exposed to the risks associated with the local property market. The property market is affected by many factors, such as general economic conditions, availability of financing, interest rates and other factors, including supply and demand, or the exercise by tenants of their contractual rights.

Review of business

During the period under review, the Company registered a profit before taxation of €149,927 (2025: €147,359).

Dividends and reserves

The directors do not recommend the payment of a dividend and propose to transfer the profit for the period to retained earnings.

Directors

The following have served as directors of the Company during the period under review:

Ms Diane Izzo
Mr Karl Izzo
Mr Edwin Pisani
Mr Joseph C. Schembri
Dr Adrian Sciberras
Mr Stanley Mifsud

Directors' interest

The directors' beneficial interest in the shares of the Company at 30 June 2026 is limited to 1 ordinary share having a nominal value of €1 held by Ms Diane Izzo. However, the Directors Diane Izzo and Karl Izzo are the Ultimate Beneficial Owners of the Group.

DIZZ FINANCE P.L.C.

Statement pursuant to Capital Markets Rules 5.75.3
For the period 1 January 2026 to 30 June 2026

We hereby confirm that to the best of our knowledge:

- The unaudited condensed interim financial statements give a true and fair view of the financial position of the Company 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 (IAS 34, 'Interim Financial Reporting'); and

- The interim Directors' report includes a fair review of the information required in terms of Capital Markets Rules 5.81.

ON BEHALF OF THE BOARD

Ms Diane Izzo Chairperson and CEO	Mr Joseph C. Schembri Director

31 August 2026

DIZZ FINANCE P.L.C.

Condensed Interim Statement of Profit or Loss and Other Comprehensive Income
For the period 1 January 2026 to 30 June 2026

	Period Jan 26–Jun 26 (unaudited) €	Period Jan 25–Jun 25 (unaudited) €
Revenue	405,388	413,124
Finance costs	(218,566)	(217,122)
Gross profit	186,822	196,002
Administrative expenses	(36,895)	(48,643)
Profit before tax	149,927	147,359
Income tax	-	-
Profit for the period	149,927	147,359
Total comprehensive income for the period	149,927	147,359
Earnings per share	0.08	0.08

The notes on pages 8 to 11 are an integral part of these financial statements.

DIZZ FINANCE P.L.C.

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			
Property, plant and equipment		24,242	23,123
Investment property		2,422,612	2,422,612
Total non-current assets		2,446,854	2,445,735
Other financial assets at amortised cost		15,477,169	15,017,449
Trade and other receivables		7,613	9,738
Total current assets		15,484,782	15,027,187
Total assets		17,931,636	17,472,922
Equity			
Issued capital		1,910,000	1,910,000
Retained earnings		4,760,849	4,610,922
Total equity		6,670,849	6,520,922
Liabilities			
Deferred tax		206,809	206,808
Total non-current liabilities		206,809	206,808
Borrowings	4	10,360,105	10,168,940
Trade and other payables		488,896	371,275
Current tax		204,977	204,977
Total current liabilities		11,053,978	10,745,192
Total liabilities		11,260,787	10,952,000
Total equity and liabilities		17,931,636	17,472,922

The financial statements on pages 4 to 11 were approved by the board of directors on 31 August 2026 and were signed on its behalf by:

Ms Diane Izzo
Director

Mr Joseph C. Schembri
Director

Condensed Interim Statement of Changes in Equity
For the period 1 January 2026 to 30 June 2026

	Issued capital €	Retained earnings €	Total €
Changes in equity for 2025			
Balance at 1 January 2025	1,910,000	4,319,877	6,229,877
Comprehensive income			
Profit for the period	-	147,359	147,359
Total comprehensive income	1,910,000	4,467,236	6,377,236
Balance at 30 June 2025 (unaudited)	1,910,000	4,467,236	6,377,236
Changes in equity for 2026			
Balance at 1 January 2026	1,910,000	4,610,922	6,520,922
Comprehensive income			
Profit for the period		149,927	149,927
Total comprehensive income	1,910,000	4,760,849	6,670,849
Balance at 30 June 2026 (unaudited)	1,910,000	4,760,849	6,670,849

DIZZ FINANCE P.L.C.

Condensed Interim Statement of Cash Flows
For the period 1 January 2026 to 30 June 2026

	Period Jan26 – Jun 26 (unaudited) €	Period Jan 25 –Jun 25 (unaudited) €
Net cash generated from operating activities	300,366	541,262
Net cash used in investing activities	(4,363)	(1,361)
Net cash used in financing activities	(364,037)	(458,991)
Net movement in cash and cash equivalents	(68,034)	80,910
Cash and cash equivalents at beginning of the period	(16,246)	(81,790)
Cash and cash equivalents at end of the period	(84,280)	(880)

1 GENERAL INFORMATION

Dizz Finance P.L.C. is a limited liability Company domiciled and incorporated in Malta. The Company was incorporated on 24 June 2015. On 15 January 2016, the Company passed an extraordinary resolution to convert the status of the Company from a Private Exempt Limited Company into a Public Limited Company.

The Audited Financial Statements for the year ended 31 December 2025 are available on the Company's website.

The condensed interim financial statements were approved for issue by the board of directors on 31 August 2026.

2 ACCOUNTING POLICIES

2.1 Basis of preparation

These financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the EU and comply with the Companies Act, (Cap 386). The financial statements have been prepared under the historical cost convention.

The preparation of financial statements in conformity with IFRSs as adopted by the EU requires the use of certain accounting estimates. It also requires directors to exercise their judgement in the process of applying the Company's accounting policies. Estimates and judgements are continually evaluated and based on historical experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors, the accounting estimates and judgements made in the course of preparing these financial statements are not difficult, subjective or complex to a degree which would warrant their description as critical in terms of the requirements of IAS 1.

2.2 Assessment of going concern assumption

The directors have a reasonable expectation at the time of approving the condensed interim financial statements that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, the directors continue to adopt the going concern basis in preparation of the condensed interim financial statements.

2 ACCOUNTING POLICIES (continued)

2.3 New and revised standards

2.3.1 Summary of Significant Accounting Policies

The accounting policies are consistent with those of the annual financial statements for the year ended 31 December 2025 as described in those financial statements.

2.3.2 Standards, Interpretations and amendments to published standards effective in 2026

During 2026, the Company has adopted revised standards, amendments and interpretations to existing standards that are mandatory for the company's accounting period beginning on 1 January 2026.

The adoption of these revisions to the requirements of IFRSs as adopted by the EU did not result in changes to the Company's accounting policies.

2.3.3 Standards interpretations and amendments to published standards that are not yet effective.

Certain new standards, amendments and interpretations to existing standards have been published by the date of authorisation for the issue of these condensed interim financial statements that are mandatory for the Company's accounting periods beginning after 1 January 2026. The Company has not early adopted these revisions to the requirements of IFRSs as adopted by the EU and the company's directors are of the opinion that, with the exception of the below pronouncements, there are no requirements that will have a possible significant impact on the Company's financial statements in the period of initial application.

3 INCOME TAX

Although the Company reported a profit for the year, no current income tax charge arises as the Company has benefited from group relief through the surrender of tax losses by another company within the Group, in accordance with the applicable provisions of Maltese tax legislation.

Notes to the Condensed Interim Financial Statements (continued)
For the period 1 January 2026 to 30 June 2026

4 BORROWINGS

	As at 30 June 2026 (unaudited) €	As at 31 December 2025 (audited) €
5% Unsecured Bonds 2026	8,000,000	7,981,788
Bonds outstanding at fair value	8,000,000	8,000,000
Gross amount of bond issue costs	(242,811)	(242,811)
Amortised bond issue cost brought forward	224,599	212,616
Amortisation charge for the period/year	18,212	11,983
Unamortised bond issue costs	-	(18,212)
Amortised cost and closing carrying amount	8,000,000	7,981,788

5 EARNINGS PER SHARE

Earnings per share is calculated by dividing the result attributable to owners of the Company by the weighted average number of ordinary shares in issue during the period:

	Period Jan 26 – Jun 26 (unaudited) €	Period Jan 25 – Jun 25 (unaudited) €
Earnings per share	0.08	0.08

6 RELATED PARTIES

6.1 Parent Company

The Company is a wholly owned subsidiary of Dizz Group of Companies Limited, the Group's parent company. The registered office of the parent company is situated at Dizz Buildings, Carob Street, St. Venera, Malta. The ultimate beneficial owners of the Group are Ms Diane Izzo and Mr Karl Izzo.

It is the responsibility of the parent company to prepare consolidated financial statements of the Group.

5.2 Key management personnel and directors' transactions

The share capital of the Company is subscribed as to 1 share held by Diane Izzo (director and ultimate beneficiary owner) and 1,909,999 shares held by Dizz Group of Companies Limited. Key management personnel have control over the financial and operating policies of the Company.

6 RELATED PARTIES (continued)

6.3 The amounts owed by the related companies in relation to advances forwarded by the Company are unsecured, bear interest at 5%-11% (2025: 5%-11%) and repayable at the end of the 10-year agreement made between the parties concerned.

6.4 The amounts due to related party are unsecured, interest free and repayable on demand.

7 CAPITAL COMMITMENTS

As at 30 June 2026, the Company did not have any capital commitments with regards to purchase of immovable property.

8 FINANCIAL RISK MANAGEMENT

The Company's financial risk management objectives and policies are consistent with those disclosed in the financial statements for the year ended 31 December 2025.

9 CONTINGENT LIABILITIES

No events occurred since 30 June 2026 that require disclosure of any contingent liabilities as of 31 August 2026.