Date of Announcement: 21 October 2025

Reference: 16/2025

FINANCE

HH Finance plc
2, St George's Court A,
St Augustine Street,
St Julian's,
Malta

The following is a company announcement issued by HH Finance plc (the "Company"), bearing company registration number C-84461, pursuant to Chapter 5 of the Capital Markets Rules issued by the MFSA.

QUOTE

Issue of 5.2% Secured Bonds 2035 by HH Finance p.l.c. – Basis of Acceptance

The Company hereby announces the results and basis of acceptance of the issue of 5.2% secured bonds 2035 (the **"Bonds"**), which Bonds are to be redeemed on 28 October 2035, and shall be subject to the terms and conditions of a prospectus dated 19 September 2025 (the "**Prospectus**").

All capitalised terms used herein shall have the same meaning, unless otherwise herein defined, as those used in the Prospectus.

The Bonds were available for subscription by all categories of investors, subject to an allocation preference as explained in the Prospectus and also summarised in an earlier company announcement (Ref: HHF 14/2025, MSE HHF87).

Following the closure of the Offer Period for the Bonds, the Company received applications for a total amount of €24,129,700.00. Out of the total applications received, €4,090,600.00 represented Bonds exchanged by way of an Existing Prospects MTF Bonds Exchange. The remaining €20,039,100.00 represented Bonds taken up via Placement Agreements.

The Bonds are expected to be admitted to listing on the Official List of the Malta Stock Exchange with effect from 28 October 2025, and trading is expected to commence on 29 October 2025.

The Company informs the market that the Collateral is expected to be constituted in favour of the Security Trustee in accordance with the provisions of the Security Trust Deed by no later than ten (10) business days following the listing of the Bonds.

The Bonds shall bear interest from and including 28 October 2025 at the rate of 5.2% per annum, payable annually in arrears on 28 October. The first interest payment will be effected on 28 October 2026, covering the period between 28 October 2025 and 27 October 2026, and then annually thereafter on 28 October of each calendar year, with the last interest payment being effected on 28 October 2035.

An Existing Prospects MTF Bonds Exchange shall be without prejudice to the rights of the Existing Prospects MTF Bondholders electing to subscribe for the Bonds by Existing Prospects MTF Bonds Exchange to receive interest on their Existing Prospects MTF Bonds up to and including 28 October 2025, which shall also constitute the redemption date.

As explained in the Prospectus, Existing Prospects MTF Bondholders that did not elect to exchange all or any of the Existing Prospects MTF Bonds into Bonds pursuant to an Existing Prospects MTF Bonds Exchange shall have their Existing Prospects MTF Bonds redeemed by the Company on 14 November 2025, together with interest accrued thereon, up to and including 14 November 2025.

The Company wishes to thank the public and the authorised financial intermediaries for the trust placed in it.

UNQUOTE

By order of the Board.

Dr Emma Grech
Company Secretary
21 October 2025