Hart Capital Partners (Europe) p.l.c.
55D, Birbal Street, Balzan, BZN 9017, Malta
Company Registration Number C 100619
(the "Company")

Company Announcement

The following is a company announcement issued by Hart Capital Partners (Europe) p.l.c. (the "Company") pursuant of Rule 4.11.12 of the Prospects MTF Rules.

Quote

Approval and Publication of Interim Consolidated Financial Statements

The Company hereby announces that during the meeting of its Board of Directors held on Monday, 31st August 2026, the Company's interim consolidated financial statements for the six-month financial period ended 30th June 2026 were approved.

Copies of the aforesaid interim consolidated financial statements are attached to the announcement and are also available for viewing on the following link of the Company's website:
https://www.hartcapitalpartners.mt/private-file-share

The Board of Directors resolved not to declare an interim dividend.

Unquote

Mr Alexander Tanti
Company Secretary
31 August 2026

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Financial Statements (unaudited)
For the period 1 January 2026 to 30 June 2026

Contents

Hart Capital Partners (Europe) p.l.c.
Directors' Report pursuant to Prospects MTF Rule 4.11.12
For the period 1 January 2026 to 30 June 2026

The directors present this Half-Yearly Report together with the interim financial statements of Hart Capital Partners (Europe) p.l.c. (the Company or the Parent) and the Group, for the six months ending 30 June 2026, which comprises the Company and its subsidiary Hart Capital Partners (UK) Limited (herein after referred to as the Group or the Hart Group).

This Half-Yearly Report is being published in terms of Chapter 4 of the Prospects MTF Rules of the Malta Stock Exchange and the Prevention of Financial Markets Abuse Act, 2005. The Half-Yearly Report comprises the unaudited interim consolidated financial statements for the period 1 January 2026 to 30 June 2026 prepared in accordance with IAS 34, 'Interim Financial Reporting'. In accordance with the terms of Prospects MTF Rules 4.11.12 the interim report has not been audited or reviewed by the Company's independent auditors.

Principal activities

On 30 November 2022 Hart Capital Partners (Europe) p.l.c. raised €3,000,000 7.25% Secured Callable Bonds 2025 – 2027 which are admitted on Prospects MTF, a multi-lateral trading platform of the Malta Stock Exchange.

The Company's principal activity is to carry on the business of a finance company, principally by advancing funds raised to its subsidiary, Hart Capital Partners (UK) Limited, when and as required. All funds raised have now been advanced to the subsidiary.

The principal activity of the subsidiary is to provide short-term financing to third party borrowers in search of commercial loans for property development within the United Kingdom (UK) property market. As at 30 June 2026, the subsidiary had five loans to third party borrowers on its Statement of Financial Position.

In order to mitigate the foreign exchange volatility risk, the Group has entered into a foreign exchange risk agreement which removes the risk of the Group's exposure to movements in foreign exchange rates between the GBP and the EUR. The foreign exchange risk agreement is an option contract which hedges only against exchange losses whilst any exchange gains are retained by the Group.

Performance Review

During the six-month period ending 30 June 2026, the Group generated finance income of €260,159 (2025: €296,749) from loans advanced to clients, while finance costs on bonds (including the amortisation of bond issue costs) amounted to €133,418 (2025: €133,418). The Group's profit after tax amounted to €48,806 (2025: €42,360). The Group's total comprehensive income amounted to €180,999 (2025: €23,771).

During the six-month period ending 30 June 2026, the Company generated finance income of €161,098 (2025: €161,098) from loan interest charged to the subsidiary company, while finance costs on bonds (including the amortisation of bond issue costs) amounted to €133,418 (2025: €133,418). The Company's profit after tax amounted to €7,564 (2025: loss of €8,582).

Future Developments

The directors intend to continue to operate in line with the current business plan. In line with the Early Redemption Option set out in the Company Admission Document, the Company can opt to redeem the Bond on or after its third anniversary of issue but prior to its Maturity Date in November 2027. The directors do not anticipate that they will take the option of an early redemption of the Bond in 2026.

Dividends

No interim dividends are being proposed as at the date of this report.

These interim financial statements have been approved by the Board of Directors on the 31 August 2026.

Alexander Tanti
Director

Victor Spiteri
Director and Chairman

Registered address:
55D,
Birbal Street,
Balzan
BZN 9017

31 August 2026

Hart Capital Partners (Europe) p.l.c.
Directors' Statement
For the period 1 January 2026 to 30 June 2026

At the best of our knowledge, we confirm that the interim consolidated financial statements, which have been prepared in accordance with IAS 34 'Interim Financial Reporting' give a true and fair view of the assets, liabilities, financial position and profit of Hart Capital Partners (Europe) p.l.c. and Hart Group as at 30 June 2026 and the interim Directors' report comprises a fair view of the information required in terms of Prospects MTF Rule 4.11.12.

Alexander Tanti
Director

Victor Spiteri
Director and Chairman

Date: 31 August 2026

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Statement of Comprehensive Income
For the period 1 January 2026 to 30 June 2026

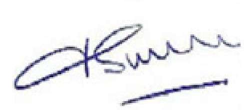
	Note	**Group**	Group	**Company**	Company
		Six months to 30 June 2026	Six months to 30 June 2025	**Six months to 30 June 2026**	Six months to 30 June 2025
		Unaudited	Unaudited	**Unaudited**	Unaudited
	Note	**€**	€	**€**	€
Finance Income	2	**260,159**	296,749	**161,098**	161,098
Finance cost	3	**(133,418)**	(133,418)	**(133,418)**	(133,418)
Net interest income		**126,741**	163,331	**27,680**	27,680
Other Income		**-**	-	**37,500**	37,500
Administrative expenses		**(63,564)**	(64,432)	**(56,993)**	(57,652)
Profit before tax		**63,177**	98,899	**8,187**	7,528
Income taxation		**(14,371)**	(56,539)	**(623)**	(16,110)
Profit/(Loss) after Income Tax		**48,806**	42,360	**7,564**	(8,582)
Other comprehensive income					
Exchange differences on translation of foreign operation		**46,366**	(6,388)	**-**	-
Unrealised gain on exchange on net foreign investment		**85,827**	(12,201)		
OTHER COMPREHENSIVE INCOME FOR THE PERIOD		**132,193**	(18,589)	**-**	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD		**180,999**	23,771	**7,564**	(8,582)
Income is attributable to					
Owners of the Company		48,806	42,360		
Non-Controlling interest		-	-		
		48,806	42,360		
Other comprehensive income is attributable to:					
Owners of the Company		132,193	(18,589)		
Non-Controlling interest		-	-		
		132,193	(18,589)		
Earnings per share (€)		1.0	0.8		

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Statement of Financial Position
For the period 1 January 2026 to 30 June 2026

	Note	**Group**	Group	**Company**	Company
		30-Jun-26	31-Dec-25	**30-Jun-26**	31-Dec-25
		Unaudited	Audited	**Unaudited**	Audited
	Note	**€**	€	**€**	€
ASSETS					
Non-Current Assets					
Investment in subsidiary		-	-	1	1
Loan receivable	4	-	-	3,252,433	2,714,629
Other receivables		-	-	-	-
Deferred tax asset		-	4,995	-	-
		-	4,995	3,252,434	2,714,630
Current Assets					
Loans receivable	4	2,844,259	2,958,914	-	-
Other receivables		1,775,060	1,534,621	21,690	461,223
Cash and cash equivalents		235,844	135,397	70,812	20,594
		4,855,163	4,628,932	92,502	481,817
TOTAL ASSETS		4,855,163	4,633,927	3,344,936	3,196,447
EQUITY AND LIABILITIES					
Capital and Reserves					
Called up issued share capital		50,000	50,000	50,000	50,000
Shareholder's contribution		1,000,000	1,000,000	-	-
Foreign currency translation reserve		37,026	(9,340)	-	-
Foreign currency reserve		96,735	10,908	-	-
Retained earnings		383,072	334,266	(19,751)	(27,315)
		1,566,833	1,385,834	30,249	22,685
Non-Current Liabilities					
Borrowings	5	2,927,573	2,902,011	2,927,573	2,902,011
Deferred tax liability		34,439	-	-	-
		2,962,012	2,902,011	2,927,573	2,902,011
Current Liabilities					
Trade and other payables		311,947	183,316	386,491	190,210
Current tax liability		14,371	162,766	623	81,541
		326,318	346,082	387,114	271,751
TOTAL LIABILITIES		3,288,330	3,248,093	3,314,687	3,173,762
TOTAL EQUITY AND LIABILITIES		4,855,163	4,633,927	3,344,936	3,196,447

The Notes on pages 11 to 13 form an integral part of these consolidated financial statements.

The consolidated financial statements on pages 5 to 10 were authorised for Issue by the Board of Directors on 31 August 2026, and signed on its behalf by:



Alexander Tanti
Director

Victor Spiteri
Director

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Statement of Changes in Equity
For the period 1 January 2026 to 30 June 2026

THE GROUP

	Share Capital	Shareholder Contribution	Foreign Currency Translation Reserve	Foreign Currency Reserve	Retained Earnings	Total
	€	€	€	€	€	€
1 January 2026 (audited)	**50,000**	**1,000,000**	**(9,340)**	**10,908**	**334,266**	**1,385,834**
Profit for the period	-	-	-	-	48,806	48,806
Other comprehensive income	-	-	46,366	85,827	-	132,193
Balance as at 30 June 2026 (unaudited)	**50,000**	**1,000,000**	**37,026**	**96,735**	**383,072**	**1,566,833**
1 January 2025 (audited)	**50,000**	**1,000,000**	**57,401**	**134,450**	**270,058**	**1,511,909**
Profit for the period					42,360	42,360
Other comprehensive income	-	-	(6,388)	(12,201)	-	(18,589)
Balance as at 30 June 2025 (unaudited)	**50,000**	**1,000,000**	**51,013**	**122,249**	**312,418**	**1,535,680**
Balance as at 31 December 2025 (audited)	**50,000**	**1,000,000**	**(9,340)**	**10,908**	**334,266**	**1,385,834**

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Statement of Changes in Equity
For the period 1 January 2026 to 30 June 2026

THE COMPANY

	Share Capital	Shareholder Contribution	Foreign Currency Translation Reserve	Foreign Currency Reserve	Retained Earnings	Total
	€	€	€	€	€	€
1 January 2026 (audited)	**50,000**	**-**	**-**	**-**	**(27,315)**	**22,685**
Profit for the period	-	-	-	-	7,564	7,564
Other comprehensive income	-	-	-	-	-	-
Balance as at 30 June 2026 (unaudited)	**50,000**	**-**	**-**	**-**	**(19,751)**	**30,249**
1 January 2025 (audited)	**50,000**	**-**	**-**	**-**	**36,410**	**86,410**
Profit for the period					(8,582)	(8,582)
Other comprehensive income	-	-	-	-	-	-
Balance as at 30 June 2025 (unaudited)	**50,000**	**-**	**-**	**-**	**27,828**	**77,828**
Balance as at 31 December 2025 (audited)	**50,000**	**-**	**-**	**-**	**(27,315)**	**22,685**

Hart Capital Partners (Europe) p.l.c.
Interim Consolidated Statement of Cash Flows
For the period 1 January 2026 to 30 June 2026

	Group	Group	**Company**	Company
	Six months to 30 June 2026	Six months to 30 June 2025	**Six months to 30 June 2026**	Six months to 30 June 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	€	€	**€**	€
Net cash generated/(used in) from Operating Activities	(146,546)	(696)	50,218	(15,154)
Net cash generated/(used in) Financing Activities	**114,800**	-	**-**	-
Movement in cash and cash equivalents	**(31,746)**	(696)	**50,218**	(15,154)
Cash and cash equivalents at beginning of period	**135,397**	142,923	**20,594**	18,773
Effect of exchange rate changes on cash	**132,193**	(18,589)	**-**	-
Cash and cash equivalents at end of period	235,844	123,639	**70,812**	3,619

Hart Capital Partners (Europe) p.l.c.
Notes to the Interim Consolidated Financial Statements
For the period 1 January 2026 to 30 June 2026

1. Basis of preparation

1.1 Statement of compliance

The interim financial information for the period ended 30 June 2026 has been prepared in accordance with IAS 34 "Interim Financial Reporting". The comparative amounts reflect the position of the Group and the Company as included in the audited financial statements ended 31 December 2025 and the unaudited results for the period ended 30 June 2025

The interim condensed consolidated financial statements do not include all the information and disclosures required in the annual financial statements, and should be read in conjunction with the Group's annual financial statements as at 31 December 2025, which have been prepared in accordance with International Financial Reporting Standards as adopted by the European Union.

1.2 Basis of measurement

The consolidated financial statements are prepared on a historical cost basis.

2. Finance income	**Group**	Group	**Company**	Company
	Six months to 30 June 2026	Six months to 30 June 2025	**Six months to 30 June 2026**	Six months to 30 June 2025
	Unaudited	**Unaudited**	**Unaudited**	Unaudited
	€	€	**€**	€
Interest receivable on long term loan due from subsidiary company	**-**	-	**161,098**	161,098
Interest receivable from third party	**260,159**	296,749	**-**	-
	260,159	296,749	**161,098**	161,098

3. Finance costs	**Group**	Group	**Company**	Company
	Six months to 30 June 2026	Six months to 30 June 2025	**Six months to 30 June 2026**	Six months to 30 June 2025
	Unaudited	Unaudited	**Unaudited**	Unaudited
	€	€	**€**	€
Interest payable on bond	**107,856**	107,856	**107,856**	107,856
Amortisation of bond issue costs	**25,562**	25,562	**25,562**	25,562
	133,418	133,418	**133,418**	133,418

4. Loans Receivable	Group	Group	Company	Company
	30-Jun-26	31-Dec-25	**30-Jun-26**	31-Dec-25
	Unaudited	Audited	**Unaudited**	Audited
	€	€	**€**	€
Non-current				
Loans receivable from third parties	**-**	-	-	-
Loan receivable from subsidiary	**-**	-	**3,252,433**	2,714,629
	-	-	**3,252,433**	2,714,629
Current				
Loans receivable from third parties	**2,844,259**	2,958,914		-
			-	
Total	**2,844,259**	2,958,914	**3,252,433**	2,714,629

The non-current loan receivable relates to the transfer of funds to subsidiary generated by the Company from the issue of bonds. The relative loan is unsecured, carries interest at 12% per annum and is repayable in full in a single bullet payment on 20 September 2027.

At 30 June 2026, the loan receivable from subsidiary was fully performing and as such does not include any impairment provision.

5. Borrowings	**Group**	Group	**Company**	Company
	30-Jun-26	31-Dec-25	**30-Jun-26**	31-Dec-25
	Unaudited	Audited	**Unaudited**	Audited
	€	€	**€**	€
Non-current				
€3,000,000 7.25% Secured Callable Bonds 2025-2027	**3,000,000**	3,000,000	**3,000,000**	3,000,000
Bonds outstanding (face value)	**3,000,000**	3,000,000	**3,000,000**	3,000,000
Gross amount of bond issue costs	**(255,624)**	(255,624)	**(255,624)**	(255,624)
Amortisation of gross amount of bond issue costs:				
Amortised bond issue costs brought forward	**157,635**	106,510	**157,635**	106,510
Amortisation charge for the year	25,562	51,125	25,562	51,125
Unamortised bond issue costs	**(72,427)**	(97,989)	**(72,427)**	(97,989)
Amortised cost and closing carrying amount	**2,927,573**	2,902,011	**2,927,573**	2,902,011

At the end of the current reporting period, bonds with a face value of €140,000 were held by two of the company directors and another €413,000 were held by a related company owned by a company director.

Interest

Interest on the 7.25% Secured Callable Bonds 2025-2027 is payable annually in arrears, on 28 November of each year.

Security

The bonds constitute the general, direct, unconditional and unsecured obligation of the Company, guaranteed by Hart Capital Partners (UK) Limited, and shall at all times rank *pari passu* without any priority or preference among themselves. In addition, the Bonds shall rank subsequent to any other prior ranking indebtedness of Hart Capital Partners (Europe) p.l.c.