



4 August 2026

COMPANY ANNOUNCEMENT

The following is a Company Announcement by HSBC Bank Malta p.l.c. pursuant to the Capital Markets Rules issued by the Malta Financial Service Authority.

Quote:

HSBC Bank Malta p.l.c. (the 'Bank') announces that Mr Steven Beddow will be stepping down from his role as Chief Risk Officer ('CRO'), with his last working day being 4 August 2026, following the completion of his secondment with the Bank.

The Board thanks Mr Beddow for his valuable contribution and professionalism during his tenure and wishes him every success in his future endeavours.

The Bank further announces the appointment of Mr Nikolaos Fertakis as interim CRO of the Bank, effective 5 August 2026. Regulatory approval for this appointment has been obtained. Mr Fertakis presently resides at 11, Avenue Helene Boucher, 78360 Montesson, France.

Mr Fertakis joined the HSBC Group in 2012 in Greece as Head of Quality & Business Risk Control Management, where he was responsible for controlling and mitigating high-impact operational risks and ensuring adherence to applicable legal and regulatory requirements. He served as Chief Operating Officer of the Bank from April 2016 to June 2020. In his most recent role as Head of Regulatory Risk Integration and Oversight for HSBC Continental Europe, he led strategic plans to implement new operating models governing European Risk and Compliance. Mr Fertakis holds a Master of Science in Information Systems and a Master of Business Administration, specialising in Banking and Finance.

The recruitment process for the permanent CRO role is underway and the market will be updated in due course.

There are no matters concerning Mr Beddow or Mr Fertakis that require disclosure in terms of the Capital Markets Rules.

Unquote

Dr Paula Mamo LL.D.
Company Secretary

This Company Announcement is issued by
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HSBC Bank Malta p.l.c.
Registered in Malta number C3177.
Registered Office: 116, Archbishop Street, Valletta VLT 1444, Malta.
HSBC Bank Malta p.l.c. authorised by the Malta Financial Services Authority
to provide investment services under the Investment Services Act 1994.
HSBC Bank Malta p.l.c. is enrolled as a tied insurance intermediary for
HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap.
487 of the Laws of Malta)