29th July, 2026

COMPANY ANNOUNCEMENT

Approval of Lidion Bank plc Interim Unaudited Financial Statements June 2026 & Interim Dividend Declaration

Reference Number:	08/2026
Date of announcement:	29/07/2026

The following is a company announcement issued by Lidion Bank p.l.c. (C 57067) (the “Bank”) pursuant to Chapter 5 of the Capital Markets Rules issued by the Malta Financial Services Authority (the “Capital Markets Rules”).

QUOTE

Item 1 - Approval of Lidion Bank plc Interim Unaudited Financial Statements June 2026

The Board of Directors of Lidion Bank plc (the “Bank”) has today, 29th July 2026, considered and approved the unaudited condensed interim financial statements for the six-month period ended 30 June 2026. These financial statements have been reviewed by Deloitte Audit Limited in accordance with ISRE 2410 ‘Review of Interim Financial Information Performed by the Independent Auditor of the Entity’.

The Bank reported a profit before tax of €2.1 million for the six-month period ended 30 June 2026, compared with €1.3 million for the same period last year. Profit after tax amounted to €2.0 million, compared with €1.2 million for the corresponding period in 2025. Net operating income increased to €5.9 million, compared with €4.8 million for the same period in the previous year.

As at 30 June 2026, the Bank’s total assets stood at €412 million, compared with €391 million as at 31 December 2025. The Bank continued to maintain a robust liquidity and capital position, with a Liquidity Coverage Ratio of 160%, a Net Stable Funding Ratio of 166%, a Total Capital Adequacy Ratio of 22.9% and a Tier 1 Capital Ratio of 18.9%.

The full financial statements are attached to this announcement and may also be viewed on https://www.lidionbank.com/investor-relations/financial-statements.

Lidion Bank

Item 2 - Interim Dividend Declaration

In view of the Bank's financial performance and capital position, the Directors have resolved to declare a gross cash interim dividend of EUR 0.1388 per share (net dividend of EUR 0.1318 per share) amounting to a total net dividend payout of EUR 916,122 equivalent to a total gross dividend payout of EUR 964,339. This represents a 45% payout ratio from profit after tax. The declaration and payment of this interim dividend remain subject to the receipt of all necessary regulatory non-objections and the fulfilment of all applicable prudential and legal requirements.

UNQUOTE

By order of the Board of Directors of the Bank

Signed by:
Francesca Briffa Polidano
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Dr. Francesca Briffa Polidano
Company Secretary