

COMPANY ANNOUNCEMENT

*The following is a company announcement issued by MeDirect Bank (Malta) plc (the “**Bank**”) pursuant to the Capital Markets Rules issued by the Malta Financial Services Authority.*

Quote

The Bank has been notified that the European Central Bank has informed Banka CREDITAS a.s. (“**Banka CREDITAS**”) that it will not object to the purchase by Banka CREDITAS of all shares of MDB Group Limited (“**MDB Group**”), which is the parent company of the Bank. The purchase of MDB Group by Banka CREDITAS is being made pursuant to a share purchase agreement dated 28 November 2024 entered into by Banka CREDITAS and Medifin Finance Limited, the direct shareholder of MDB Group. Banka CREDITAS intends to complete the purchase of MDB Group during the coming weeks.

Banka CREDITAS is a Czech financial institution that is part of Creditas Group (“**CG**”), a privately-owned investment group with investments primarily in financial services, real estate and energy. The financial services arm of CG has investments in banking, investment services, asset management, leasing and other related areas.

The Bank will make further announcements as appropriate.

Unquote

A handwritten signature in blue ink, appearing to read "H. Schmeltzer".

Henry C. Schmeltzer

Company Secretary

29 August 2025