

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

Mr. Josef Holub and Dr. Steve Agius have been appointed as non-executive directors of the Bank and its parent holding company, MDB Group Limited (“**MDB Group**”). Mr. Holub and Dr. Agius will also be members of the Board Risk and Compliance Committee. In addition, Mr. Martin Kubiček has been appointed as Group Chief Risk Officer and as an executive director of the Bank and MDB Group. Each of such appointments are subject to and effective upon receipt of regulatory approval.

Mr. Martin Kubiček

Mr. Kubiček serves as Chief Risk Officer and Member of the Board of Directors of Banka CREDITAS, a role he has held since 2023. He brings over 19 years of experience in the banking sector, having held senior positions including Head of Risk Reporting, Credit Risk Manager, Acting Head of IT Security, Head of Enterprise Risk Management, Risk Management Data and Process Consultant and Chief Risk Officer at various financial institutions. Since 2019, Mr. Kubiček has served as Chief Risk Officer at Banka CREDITAS and two of its affiliates, Max Banka a.s. (“**Max Banka**”) and CREDITAS B.V. Throughout his career, he has led the implementation of integrated risk management frameworks and risk appetite structures, contributing to strengthened risk governance and strategic alignment across institutions.

Mr. Kubiček collaborated on the design of governance frameworks and, harmonised risk processes and methodologies, such as forward looking adjustments and expected credit loss calculations, across multiple entities and successfully oversaw the integration of the Risk, AML, and Compliance functions of Max Banka and Banka CREDITAS. He studied at Charles University in Prague, followed by PhD research studies at the University of Tokyo. He was also a member of the GARP Association. He resides at Buzulucká 548/4, 160 00 Prague 6, Czech Republic.

Mr. Josef Holub

Mr. Holub is a Member of the Supervisory Board and of the Audit Committee of Banka CREDITAS a.s. (“**Banka CREDITAS**”), the controlling shareholder of MDB Group and the Bank. He previously served as Chief Financial Officer of Banka CREDITAS from January 2012 to March 2022 and as a Member of its Board of Directors from January 2017 to March 2022. Before joining Banka CREDITAS, Mr. Holub held the roles of Financial Manager and subsequently Chief Financial Officer and Member of the Board of Directors at Aviva životní pojišťovna, a.s. Earlier in his career, he worked as an Audit Assistant at Price Waterhouse and as an Economist at Škoda Plzeň.

Mr. Holub has a wide range of technical expertise in accounting, taxation, legal and governance, with extensive industry experience across the financial sector, including regulatory affairs. He studied at VŠSE Plzeň, obtaining the Dipl. Ing. in Management and Economy of Engineering Production from the Faculty of Engineering of the Pilsen Polytechnic. He is also a Chartered Certified Accountant and a Fellow of the Association of Chartered Certified Accountants (FCCA). He resides at Hornomlýnská 1239/2, 148 00 Prague 4, Czech Republic.

Dr. Steve Agius

Dr. Agius is currently the Chief Executive Officer of Active Ageing and Community Care in Malta. He previously served as CEO of Identità Malta. From 2020 to 2024, Dr. Agius held the role of Chief Operating Officer at Mater Dei Hospital, where he was responsible for coordinating Malta's national COVID-19 vaccination programme. He brings extensive leadership experience across healthcare, identity management and communications, together with strong governance and risk oversight credentials gained through his prior service as a Board Member of Bank of Valletta.

Earlier in his career, Dr. Agius served as Chief Information and Development Officer at the Malta Communications Authority, where he led a number of national initiatives focused on supporting social cohesion and digital inclusion. During his tenure as a Board Member of Bank of Valletta, he was a member of the Audit Committee and Chairperson of the Information Technology Oversight Committee.

Dr. Agius is also a Senior Visiting Lecturer at the Faculty of Economics, Management and Accountancy at the University of Malta, where he currently lectures Social Media Strategy and Big Data Analytics in the MSc and MBA degree programmes. He holds a First-Class Honours degree in Computing and Information Systems, an MBA with Distinction in e-Business and a PhD from the University of Malta in collaboration with Liverpool John Moores University, with a focus on the use of data in strategic decision-making. He resides at 31, St Leonard Street, Kirkop, Malta.

There are no matters concerning Mr. Holub, Mr. Kubíček and Dr. Agius requiring disclosure in terms of Capital Market Rules 5.20.5 to 5.20.9.

Unquote



Henry C. Schmeltzer
Company Secretary
20 November 2025