

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 (“**MFSA**”).*

Quote

Reference is made to Company Announcement MED172, which announced the oversubscription of the €30,000,000 5.85% unsecured subordinated bonds due 2031-2036, issued at par and having a nominal value of €100 per bond (the “**New Bond Issue**”), as at the closure of the Existing Bondholder Offer Period. The Bank is pleased to announce the results of the New Bond Issue and the basis of allocation adopted, referred to in section 6.7 of the prospectus dated 31 August 2026 (the “**Prospectus**”).

Capitalised terms used in this company announcement shall bear the meaning assigned to them in the Prospectus, unless otherwise defined herein.

In determining the allocation of the New Bond Issue, the Bank applied the allocation principles set out in the Prospectus, taking into account the applications received pursuant to the Existing Bondholder Offers.

During the Existing Bondholder Offer Period, the Bank received applications for a total value of €35,826,900, representing an oversubscription of close to 20% over the original €30,000,000 size of the New Bond Issue. In accordance with the Prospectus, Existing Bondholders participating in the Existing Bondholder Offers were afforded priority in allocation, and therefore the Intermediaries’ Offer did not take place.

Out of all applications received, applications pursuant to the Existing Bondholder Offers amounted to €33,979,100 in aggregate, whereas applications for top-up subscriptions by Existing Bondholders amounted to €1,847,800 in the aggregate. Accordingly, applications pursuant to the Existing Bondholder Offers were scaled down and applications for top-up subscriptions were not allocated.

In determining the allocation of applications by Existing Bondholders, the Bank resolved to satisfy applications for a value of up to and including €152,900 in full. Applications exceeding €152,900 were scaled down to €152,900, for a total allocation of €30,000,000.

Where applicable, subscription monies in excess of the amounts allocated will be refunded in accordance with the Prospectus, without interest, by no later than 13 October 2026.

The Bank wishes to thank the Existing Bondholders for their continued confidence in the Bank, and all Authorised Intermediaries and other parties involved for their support and participation in the New Bond Issue.

Furthermore, the Bank wishes to remind stakeholders and the market of the expected timetable set out below, as previously communicated in section 6.1 of the Prospectus:

Admission of the Bonds to the Official List	13 October 2026
Interest Commencement Date	13 October 2026
Expected date of commencement of trading in the Bonds	14 October 2026

For the purposes of article 2(1)(b)(i) of Commission Implementing Regulation (EU) 2016/1055, the Bank hereby announces that this company announcement includes “inside information” in terms of Regulation (EU) No 596/2014 (the Market Abuse Regulation).

Unquote

C. Galea

Cressida Galea
Company Secretary

6 October 2026

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MeDirect Bank (Malta) plc, company registration number C34125, is licensed to undertake the business of banking in terms of the Banking Act (Cap. 371) and investment services under the Investment Services Act (Cap. 370). MeDirect Bank (Malta) plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994.