

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 hereby announces that, on 28 October 2026, the Board of Directors of the Bank and the Board of Directors of MDB Group Limited (“**MDB Group**”), the Bank’s parent company, approved the draft terms of merger relating to the proposed merger by acquisition of MDB Group by the Bank (the “**Merger**”).

This approval follows the decision of the European Central Bank of 8 October 2026, confirming that there were no supervisory objections to the proposed merger adopted pursuant to Article 4(1)(d) and (e) and Article 9(1) of Council Regulation (EU) No 1024/20131, Article 4 of Decision (EU) 2017/933 of the European Central Bank (ECB/2016/40), Article 8 of Decision (EU) 2019/322 of the European Central Bank (ECB/2019/4) and Decision (EU) 2020/1334 of the European Central Bank (ECB/2020/42), in conjunction with Article 13C as well as Article 15(1)(d) of the Banking Act.

The Merger forms part of an internal reorganisation of the CREDITAS group aimed at simplifying the group structure and streamlining governance and administrative functions.

The Merger remains subject to the completion of the applicable statutory process and the fulfilment of any remaining legal and regulatory requirements.

Upon the Merger becoming effective, MDB Group will cease to exist as a separate legal entity and the Bank will remain the surviving entity.

The Bank will keep the market informed of any material developments relating to the Merger and will make further announcements as and when required.

Unquote

C. Galea

Cressida Galea
Company Secretary

28 October 2026