SD FINANCE plc

A Company registered in Malta having registration Number C 79193
Registered Address: Seabank Hotel, Marfa Road, Mellieha MLH 9064

COMPANY ANNOUNCEMENT

Unsecured Bond Issuance Programme of a maximum of €40,000,000 by SD Finance p.l.c.
guaranteed by SD Holdings Limited (C 40318)

Issue of:
Series 1 Tranche 1: €10,000,000 5.25% SD Finance p.l.c. Unsecured Bonds 2031

The following is a Company Announcement issued by SD Finance p.l.c. (the "**Company**") pursuant to the Capital Markets Rules as issued by the Malta Financial Services Authority.

Quote

The Board of Directors of the Company announces that it has received regulatory approval from the Malta Financial Services Authority for the admissibility to listing of an unsecured bond issuance programme of a maximum of €40,000,000 in unsecured bonds (the "**Programme**"), pursuant to a base prospectus dated 18 November 2026 (the "**Base Prospectus**").

Application will be made for the first tranche of bonds under the Programme, consisting of €10,000,000 5.25% unsecured bonds redeemable in 2031 and issued at par (the "**Bonds**"), to be listed and traded on the Official List of the Malta Stock Exchange, as further described in the final terms dated 18 November 2026 (the "**Final Terms**").

The Company intends to part-finance the redemption of its €65,000,000 4.35% unsecured bonds 2027 (ISIN: MT0001431205), redeemable on 25 April 2027 (the "**Maturing Bonds**"), through the issue of the Bonds. The remaining amounts required by the Company for the redemption of the Maturing Bonds shall be financed from the Group's general cash flow, banking facilities and/or through the issue of further tranches under the Programme.

In accordance with the Base Prospectus and the Final Terms, the Bonds will be reserved for subscription by holders of the Maturing Bonds (the "**Maturing Bondholders**"), who may subscribe by surrendering the corresponding nominal value of Maturing Bonds held

by them, together with any cash top-up required to meet the minimum subscription amount of €2,000. The Company hereby announces that the cut-off date for such eligibility shall be close of business on 23 November 2026 (trading session of 19 November 2026).

Any Bonds not subscribed for by Maturing Bondholders may be made available for subscription by Authorised Financial Intermediaries through an intermediaries' offer.

The Base Prospectus and Final Terms will be available on the Company's website: https://www.dbgroupmalta.com/investors/ as from 19 November 2026.

Unquote



Shaheryar Ghaznavi
Company Secretary

18th November 2026
Ref: SDA110