

Company Announcement

Market Briefing

Business update, strategic priorities and outlook for 2026

Date of announcement: 21 January 2026

Reference number: APSB103

The following is a Company Announcement by APS Bank plc (or the “Bank”) pursuant to the Capital Markets Rules issued by the Malta Financial Services Authority.

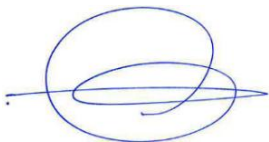
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APS Bank Management is pleased to present to the market its business direction and outlook for 2026. The session will cover key strategic priorities, developments across the risk landscape and also revenue anticipations for the current financial year.

This event is part of our ongoing commitment to transparency, consistent stakeholder engagement, and periodic communication as we continue to strengthen the Bank’s purpose-driven growth model. Attendees will receive insights into the Business Plan 2026-2028, formally approved in December 2025 and which is at the heart of the Bank’s dynamic, rolling planning process.

The Market Briefing will be held on Tuesday 3 February 2026 at 1500 hours CET, conducted online, livestreamed and with interactive Q&A. Registration to the Market Briefing is required using this link: <https://www.apsbank.com.mt/investor-relations/>

Unquote



Graziella Bray B.A., LL.D, FCG

Company Secretary