

**APS Bank plc**

APS Centre, Tower Street

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Company registration no. C2192

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31 August 2026

## Interim Scrip Dividend 2026

Dear Member,

On 30 July 2026, the Board of Directors declared an interim net dividend of €0.0082 per ordinary share, in the form of scrip, i.e. giving you the option to receive the dividend in cash or in the form of new shares.

The scrip dividend enables you to increase your shareholding without incurring dealing costs or other charges. To the extent that you elect to receive new shares, the Bank will also benefit by retaining cash which would otherwise be paid out as dividend.

Enclosed please find the Interim Scrip Dividend Election Form and Circular with further details relating to the interim scrip dividend. You should read the Circular in its entirety and consider your dividend election in light of the information it contains.

**Should you wish to receive the dividend in the form of new shares, you are kindly requested to complete and submit the enclosed Interim Scrip Dividend Election Form. The Form is to reach us by not later than 18 September 2026. No action is required if you opt to receive your dividend in cash.**

A copy of these documents is also available on the Bank's website. For any clarification on the contents of this pack, please contact the Company Secretariat at APS Centre, Tower Street, B'Kara BKR 4012, Malta or by e-mail on [investor.relations@apsbank.com.mt](mailto:investor.relations@apsbank.com.mt).

On behalf of the Board of Directors, I would like to thank you for your continued trust and support.

Yours faithfully,

**Graziella Bray**  
Company Secretary

31 ta' Awwissu 2026

## Interim Scrip Dividend 2026

Għażiż Azzjonist,

Għandi pjacir ninfurmak li fit-30 ta' Lulju 2026, il-Bord tad-Diretturi ddikkjara *interim* dividend nett ta' €0.0082 għal kull sehem ordinarju, pagabbli f'forma ta' *scrip*. L-*iscrip* dividend jaghtik għażla ta' kif tixtieq tircievi d-dividend tiegħek, jekk hux fi flus jew f'ishma godda.

L-għażla għall-ishma godda taghti l-opportunità lill-azzjonisti li jżidu s-sehem tagħhom fil-Bank minghajr spejjeż ta' tranżazzjonijiet żejda. B'din l-għażla, il-Bank jibbenefika wkoll fil-pjan ta' tfaddil tiegħu, li altrimenti kien ikun tqassam permezz tad-dividend.

Mehmuż ma' din il-komunikazzjoni għandek issib il-Formola tal-Għażla tal-*Interim Scrip Dividend* u ċ-Ċirkulari li taghti spjegazzjoni fid-detall ta' dan l-*interim scrip* dividend. Int imhegġeġ taqra ċ-Ċirkulari fid-dettal sabiex tagħmel għażla nfurmata.

**Jekk tixtieq tircievi d-dividend tiegħek f'forma ta' ishma godda, inti għentilment mitlub timla l-formola u tibgħatha fl-uffiċini tal-Bank sa mhux aktar tard mit-18 ta' Settembru 2026. Ma trid tiehu l-ebda azzjoni jekk trid id-dividend fi flus.**

Kopja ta' dawn id-dokumenti jinsabu fuq is-sit elettroniku tal-Bank. Jekk għandek xi mistoqsijiet relatati ma' din il-komunikazzjoni, tista' tikkuntattja lis-Segretarjat tal-Kumpanija, APS Centre, Triq it-Torri, B'Kara BKR 4012, Malta, bil-posta, jew fl-indirizz elettroniku: [investor.relations@apsbank.com.mt](mailto:investor.relations@apsbank.com.mt).

F'isem il-Bord tad-Diretturi nixtieq niringrazzjak tal-fiducja u l-appoġġ kontinwu tiegħek.

Tislijiet,

**Graziella Bray**  
Segretarja tal-Kumpanija