Notes

Completing and submitting the Interim Scrip Dividend Election Form

1. Duly completed Interim Scrip Dividend Election Forms are to be completed only by Members who are electing to receive new shares as dividend.

2. The Scrip Dividend Election Form (**in either Maltese or English**) is to be mailed or delivered to Company Secretariat at APS Bank plc, Tower Street, Birkirkara BKR 4012, Malta, by 18 September 2026 using the enclosed business reply envelope. Alternatively, Members are encouraged to submit the signed Interim Scrip Dividend Election Form via email to apsdividend@apsbank.com.mt. It is important that in the email 'Subject', the Member quotes their full **Name, Surname** and the **MSE Number** as printed on the Interim Scrip Dividend Form. Please note that the processing of the Interim Scrip Dividend Election Forms is an automated process and once the instruction is successfully processed, an electronic confirmation will be sent out. Emails received without the Interim Scrip Dividend Election Form attached or duly filled in, will not be accepted.

3. The Bank applies a 35% tax rate. The tax consequences of electing to receive new shares in lieu of a cash dividend will depend on the Member's individual circumstances. If a Member is not sure how this will affect them from a tax perspective, a professional adviser should be contacted before taking any action.

4. In calculating the applicable dividend, the Malta Stock Exchange will apply a precision of 12 decimal places. This results in a gross dividend per share of €0.012568320258, with a net dividend per share of €0.008169408168.

5. The Interim Scrip Dividend Election Form will only be accepted in relation to the entire shareholding for every MSE account held. Split options are only allowed to Financial Intermediaries, and to direct shareholders owning 250,000 shares or more, and are requested to fill in the Interim Scrip Dividend Election Supplement Form which will be emailed separately to the applicable Member by Company Secretariat.

6. In the case of joint holders, the first-named who submits the instruction shall be accepted as having elected in the name of all Members.

7. Members who are body corporates may by resolution authorise a person, as it thinks fit, to sign the Interim Scrip Dividend Election Form. The person so authorised shall be entitled to exercise the same powers on behalf of the body corporate which they represent. The authorised individual is to indicate in writing the role they hold in the body corporate, when signing the Interim Scrip Dividend Election Form.

8. In case the Interim Scrip Dividend Election Form is received after 18 September 2026, or is lost in transit, the 'cash' default option will apply.

9. For further assistance on how to complete the Interim Scrip Dividend Election Form or any queries in relation to this dividend, kindly contact us:

   i. by email on investor.relations@apsbank.com.mt;

   ii. by calling our Contact Centre on 21226644 (available Monday to Sunday between 0800 hrs and 2100 hrs)

   iii. by visiting one of our branches.

   Please note that any assistance that can be given from such channels is only of a procedural nature, and no advice can be provided on the merits of a scrip dividend option, or in terms of personal finance, legal or tax advice.