

COMPANY ANNOUNCEMENT

Appointment of New Chief Officers

Date of Announcement:

30 January 2026

Reference:

BNF 39

The following is Company Announcement issued by BNF Bank p.l.c., pursuant to the Capital Market Rules issued by the Malta Financial Services Authority.

Quote

BNF Bank p.l.c. (the "Bank"), is pleased to announce the appointment of Ms Nadia Miceli as the Bank's Chief Financial Officer.

Ms Miceli of 221, Apt. 4, Highlands Court, Triq A.M. Valperga, Fgura, FGR 1131, brings more than 15 years of extensive experience in financial leadership, regulatory stewardship, and strategic balance sheet management gained through a progressive career within the Bank. Having risen through the ranks, Ms Miceli combines deep institutional knowledge with a strong command of regulatory finance, capital planning, and financial governance. She has a proven track record of delivering complex, high-impact financial and regulatory initiatives, including IFRS 9 implementation, Bond issuance preparations and Asset Quality Review (AQR).

Ms Miceli holds a Bachelor of Commerce (Management & Banking), and a Bachelor of Commerce (Honours) in Banking & Finance, both from the University of Malta, graduating with first-class classifications.

In addition, the Bank is also pleased to announce the appointment of Mr Stewart Carvil as the Bank's Chief Banking Officer.

Mr Carvil of 33 Chester Terrace, Brighton, BN1 6GB, the United Kingdom, is an accomplished banking executive with over 25 years of experience in corporate finance, capital markets, and strategic advisory. Most recently, he served as Senior Vice President and Head of Corporate & Institutional Banking at Qatar National Bank's London Branch, where he led a successful transformation of the business, significantly diversifying income streams, strengthening risk management, and driving sustainable growth. He has held senior leadership roles including Head of Advisory and Corporate Solutions at SMBC, where he led complex fundraising and structured finance initiatives. Previously, he served as Co-Head of Loan Syndications at Lloyds Banking Group, managing large-scale corporate lending and capital distribution. Mr Carvil's expertise spans debt syndication, capital raising, and innovative financial structuring for global corporates and institutions.

BNF Bank p.l.c.

Registered in Malta: C41030

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Both appointments are effective from Monday 2 February 2026 and are subject to regulatory approval by the Malta Financial Services Authority.

There are no matters concerning Ms Miceli and Mr Carvil that require disclosure under Capital Market Rules 5.20.5 to 5.20.9.

Unquote

A handwritten signature in blue ink, appearing to read 'Dr Jean Noel Cutajar'.

Dr Jean Noel Cutajar
Company Secretary