

29<sup>th</sup> April, 2026

## COMPANY ANNOUNCEMENT

### Approval of the Financial Statements for the year ended 31<sup>st</sup> December, 2025 and Declaration of Dividend subject to regulatory approval

Reference Number:	02/2026
Date of announcement:	29/04/2026

The following is a company announcement issued by Lidion Bank p.l.c. (C 57067) (the “Bank”) pursuant to Chapter 5 of the Capital Markets Rules issued by the Malta Financial Services Authority (the “Capital Markets Rules”).

#### QUOTE

#### Item 1 – Approval of Annual Report for the financial year ended 31 December 2025.

The Board of Directors of Lidion Bank plc (“the Bank”) approved the Annual Report for the financial year ended 31 December 2025 and resolved that these be submitted for the approval of the shareholders at the forthcoming Annual General Meeting scheduled later today, the 29<sup>th</sup> April, 2026. The Board has also authorised the publication of the Annual Report and Consolidated Financial Statements, which will also be available for viewing on the Bank’s website at: [Annual Report 2025](#).

The Bank announces a profit before tax of €3.7 million (2024: €3.2 million), supported by higher business volumes across the Bank’s core offerings. Revenue grew to €19 million (2024: €15 million), while net operating income increased to €11 million (2024: €10 million) reflecting improved scale and operating leverage while maintaining disciplined cost and risk management. Excluding the one-off provision of €1.5 million recognised on the legacy agricultural lending portfolio, profit before tax for the year would have amounted to €5.2 million.

The Bank’s financing service line continued to expand. The factoring book reached €105 million (2024: €68 million), and the Bank financed €466 million in new factored receivables during the year (2024: €279 million). Loans to customers grew to €58 million (2024: €34 million) as the Bank supported more client needs and broadened the Bank’s financing offering while keeping underwriting standards, portfolio monitoring and concentration management as central to the Bank’s growth approach.

The Bank’s cash management business also continued to scale, evidenced by client deposits reaching €276 million at December 2025 (2024: €187 million) and total payment volumes of €4 billion throughout 2025 (2024: €1.5 billion). These results reinforce its role as a core and recurring service offering, underpinned by sustained growth in client balances and payment activity.

Growth was matched with prudent balance sheet and liquidity management. Total assets increased to €391 million (2024: €282 million), supported by a larger funding base. Non-equity funding increased to €364 million (2024: €259 million), reflecting continued progress in building scalable and diversified funding base while preserving balance sheet resilience.

Liquidity ratios remained robust and well above regulatory thresholds, with Liquidity Coverage Ratio of 188% (2024: 340%) and Net Stable Funding Ratio of 200% (2024: 352%). The Bank also strengthened its capital base by way of retained earnings and bond financing. During 2025, the Bank also completed the issuance of a €5 million 6% unsecured subordinated bond, maturing in July 2035, strengthening capital flexibility and supporting long-term growth plans while maintaining a conservative capital structure aligned with regulatory and stakeholder expectations.

At year end, the Bank reported a Total Capital Ratio of 21.6%(2024: 22.5%), and a Tier 1 Capital Ratio of 17.8% (2024: 22.5%), both well in excess of regulatory thresholds.

## **Item 2 – Dividend Declaration, subject to regulatory non-objection**

The Board of Directors resolved to recommend the payment of a final gross cash dividend of €0.3938 per ordinary share (€0.3741 net), amounting to a total net dividend payout of €2,600,000 equivalent to a total gross dividend payout of €2,736,842. This final dividend is subject to approval by shareholders at the Annual General Meeting as well as regulatory non-objection.

### **UNQUOTE**

Signed by:  
  
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Dr. Francesca Briffa Polidano

**Company Secretary**

*Enc. DIRECTORS' DECLARATION ON ESEF ANNUAL REPORT & FINANCIAL STATEMENTS 2025*




**DIRECTORS' DECLARATION  
ON THE ESEF ANNUAL FINANCIAL REPORT 2025**


We, Jonathan Bellizzi and Trond Dale, in our capacity as Director and Chairman of C57067 – Lidion Bank plc hereby **certify**:

- i. that the Annual Financial Report for the period ended 31 December 2025 has been approved by the Board of Directors of the Company and is hereby being made available to the public.
- ii. that the Annual Financial Report has been prepared in terms of the applicable rules and regulations, including the Commission Delegated Regulation on the European Single Electronic Format (“ESEF”)<sup>1</sup> and the Capital Markets Rules<sup>2</sup>.
- iii. that the Audit Report on the ESEF Annual Financial Report is an exact copy of the original signed by the auditor and that no alterations have been made to the audited elements of the Annual Financial Report including the annual financial statements.
- iv. that the Annual Financial Report shall serve as the official document for the purposes of the Capital Markets Rules and, where the issuer is registered in Malta, the Companies Act (Chapter 386 of the

Laws of Malta).

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Jonathan Bellizzi  
Director and CEO

Signed by:  
  
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Trond Dale  
Chairman

29<sup>th</sup> April 2026

<sup>1</sup> Commission Delegated Regulation 2019/815 on the European Single Electronic Format, as may be further amended from time to time.

<sup>2</sup> Capital Markets Rules as issued by the Malta Financial Services Authority (MFSA).



**CERTIFICATION STATEMENT**  
**ON THE ESEF ANNUAL FINANCIAL REPORT 2025**

We, Jonathan Bellizzi and Trond Dale, in our capacity as Director and Chairman of C57067 - Lidion Bank plc and Francesca Briffa Polidano in my capacity of the Company Secretary of the Board, hereby **certify:**

- i. that the Board of Directors has authorised for issue the Annual Financial Report (“AFR”) for the period ended 31 December 2025 , that has been prepared in accordance with the terms of the applicable rules and regulations, including the Commission Delegated Regulation on the European Single Electronic Format (“ESEF”)<sup>1</sup> and the Capital Markets Rules<sup>2</sup>, which AFR is integrated into the electronic file AGR\_20251231\_IND\_AFR\_213800BJFRCI88UOLL93, endorsed by the *Document ID: iAoAtXiup9CaF38=* for subsequent approval by the auditor.
- ii. that the AFR referred to above does not include handwritten signatures or electronic signatures due to technical restrictions/difficulties arising from the aforementioned electronic format.
- iii. that the AFR referred to above shall serve as the official document for the purposes of the Capital Markets Rules and, where the issuer is registered in Malta, the Companies Act (Cap. 386 of the Laws of Malta).

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*Jonathan Bellizzi*

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Jonathan Bellizzi

Director and CEO

Signed by:

*Trond Dale*

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Trond Dale

Chairman

Signed by:

*Francesca Briffa Polidano*

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Francesca Briffa Polidano

Company Secretary

29<sup>th</sup> April 2026

<sup>1</sup> Commission Delegated Regulation 2019/815 on the European Single Electronic Format, as may be further amended from time to time.

<sup>2</sup> Capital Markets Rules as issued by the Malta Financial Services Authority (MFSA).