

Company Announcement

Authorisation to provide General Insurance services

Date of announcement: 11 November 2025

Reference number: APSB98

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.

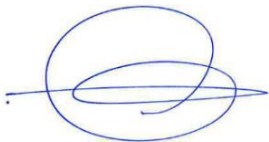
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APS Bank is pleased to announce that on 6 November 2025, the Malta Financial Services Authority gave its authorisation pursuant to Article 37 of the Insurance Distribution Act and Chapter 2 of the Insurance Distribution Rules for the Bank to be enrolled as a Tied Insurance Intermediary on behalf of (i) Atlas Insurance PCC Limited, for property and travel insurance, and (ii) Atlas Healthcare Insurance Agency Limited, for health insurance, respectively.

Further details about these services, including the commencement date, will be provided separately through the various media.

CEO Marcel Cassar said: “We are proud to announce this strategic move into General Insurance, allowing us to provide customers with protection across home, contents, travel, and health, reflecting our commitment to comprehensive, everyday banking solutions. This enrolment also marks a further development of our relationship with Atlas Insurance, one of Malta’s leading insurance providers with over 100 years of experience across multiple lines and segments, and with which we share the values of excellence and integrity that define our respective brands.”

Unquote



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