

COMPANY ANNOUNCEMENT

**Approval and Publication of Annual Report and Audited Financial Statements of Excel
Finance p.l.c. for the financial year ending 31 December 2025**

The Company hereby announces that, during the meeting of its Board of Directors held today, Wednesday, 29th April 2026, the Company's Annual Report and Audited Financial Statements for the accounting period commencing on 1st January 2025 until 31st December 2025 were approved in ESEF format (hereinafter the 'ESEF Audited Financial Statements').

The Board of Directors resolved that the aforesaid ESEF Audited Financial Statements be submitted to the shareholders of the Company for their approval at the forthcoming Annual General Meeting.

The Board of Directors resolved to recommend to the Company's Annual General Meeting that no dividend be declared in respect of the financial year ended 31st December 2025.

Copies of the Company's Audited Financial Statements for the financial year ended 31st December 2025, as approved, are available for viewing at the Company's registered office and on the Company's website: www.excel-group.eu.

Attached to this Company Announcement is a Directors' Declaration on ESEF Annual Financial Reports.

By order of the Board




Dr. Joseph Saliba
Company Secretary

29th April 2026

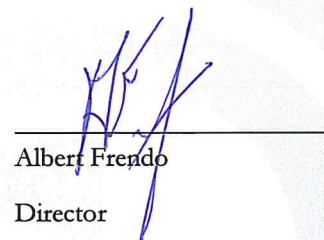
DIRECTORS' DECLARATION ON ESEF ANNUAL FINANCIAL REPORTS

We, **Maria Agius** and **Albert Frendo**, in our capacity as Directors of **Excel Finance p.l.c.**, hereby **certify**:

- i. That the Annual Financial Report for the year 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")¹ and the Capital Markets Rules².
- 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 the Companies Act (Chapter 386 of the Laws of Malta).



Maria Agius
Director



Albert Frendo
Director

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

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