

Financial Results FY 2025

Period Ending
31 December 2025

Comprehensive financial data for the period

FINANCIAL HIGHLIGHTS

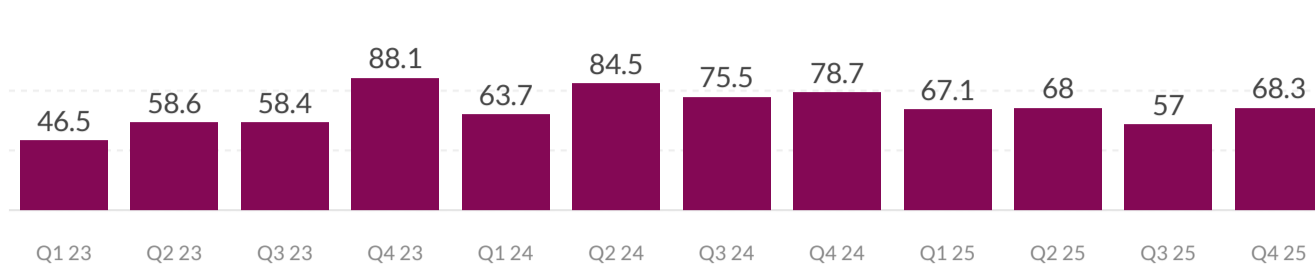
Performance indicators for the full year 2025.

Quarterly Figures (Non-Cumulative) • € Millions

PROFIT BEFORE TAX (CUMULATIVE)

€260.4M

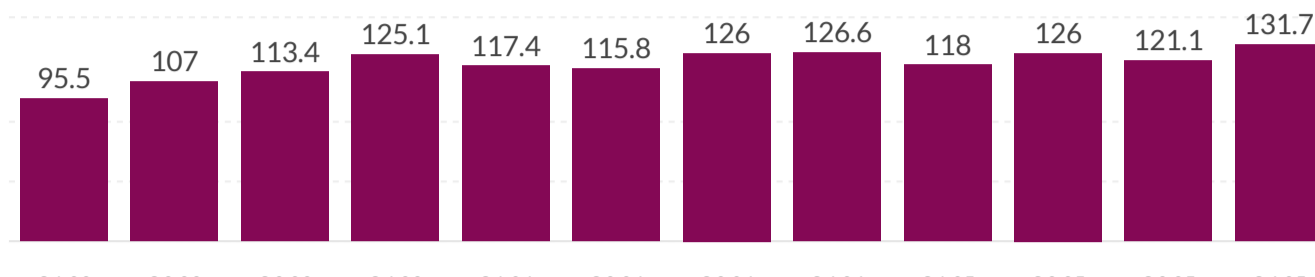
↓ -13.9% vs FY 2024



OPERATING INCOME (CUMULATIVE)

€496.8M

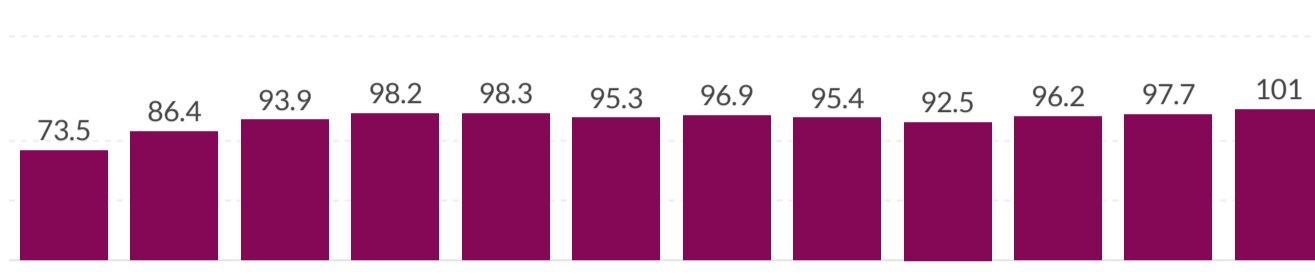
↑ +2.3% vs FY 2024



NET INTEREST INCOME (CUMULATIVE)

€387.4M

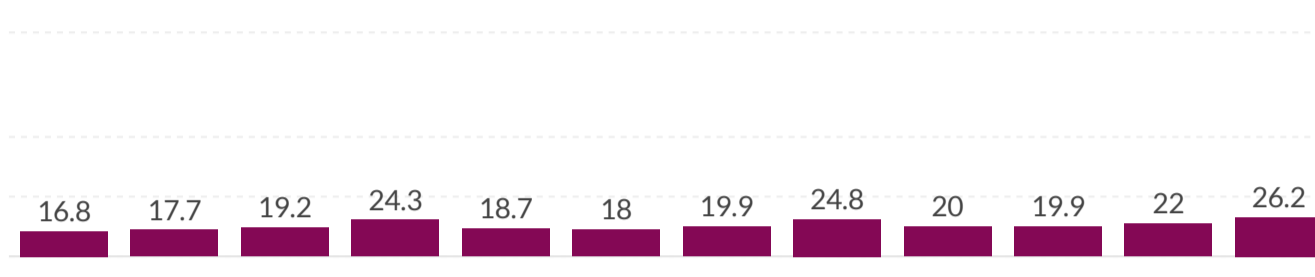
↑ +0.4% vs FY 2024



NET FEE & COMMISSION (CUMULATIVE)

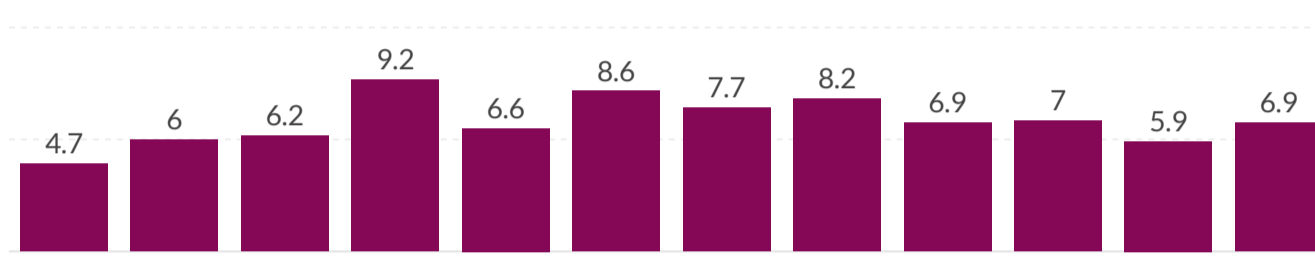
€88.1M

↑ +8.2% vs FY 2024



RESTATE EARNINGS PER SHARE

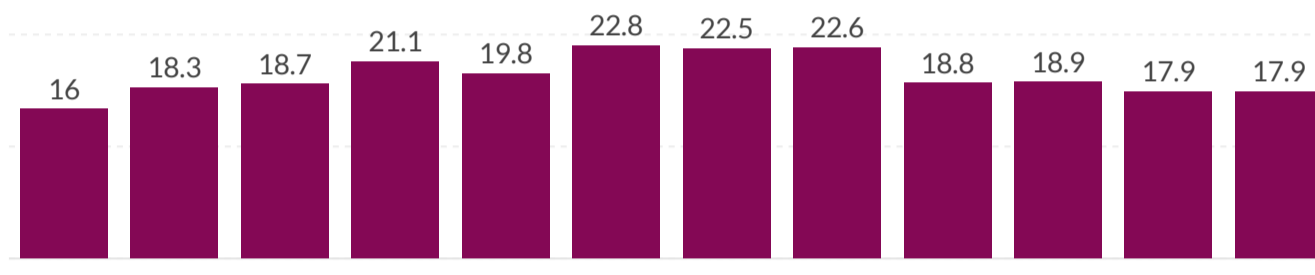
€0.268



ROAE (PRE-TAX)

17.9%

↓ vs 22.6% FY 2024



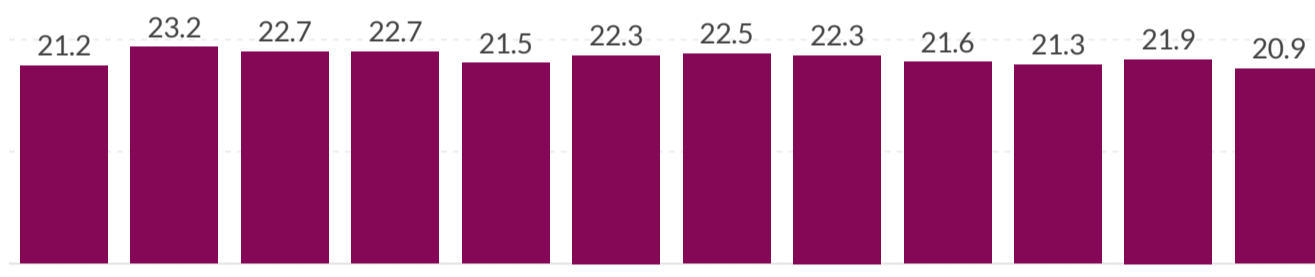
KEY PERFORMANCE RATIOS

Core ratios governing capital adequacy, efficiency, and asset quality.

CET1 RATIO

20.9%

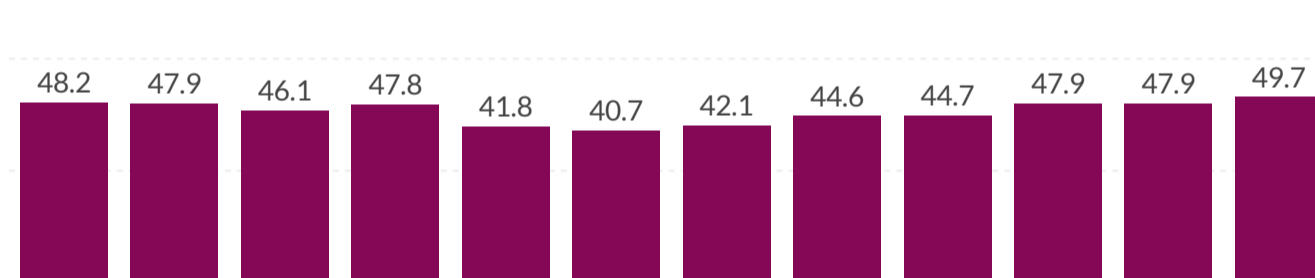
Well above regulatory threshold.



COST-TO-INCOME RATIO

49.7%

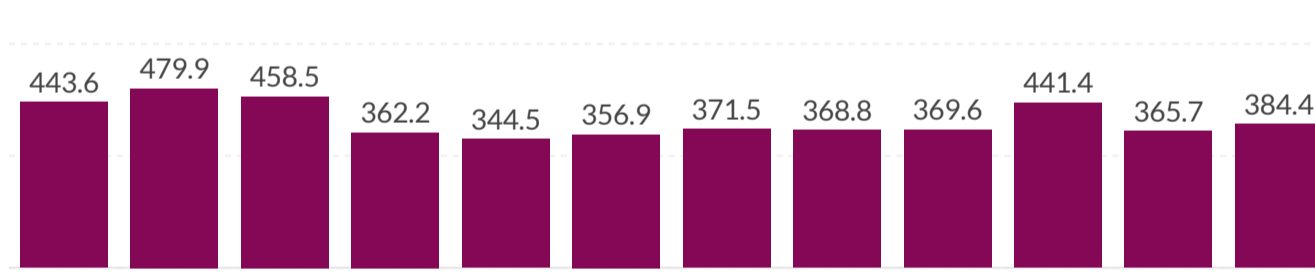
vs 44.6% FY 2024



LIQUIDITY COVERAGE

384.4%

Exceeds minimum regulatory threshold.



CREDIT RATINGS

Fitch Long-Term IDR

Upgraded in March 2025, reflecting the bank's dominant domestic franchise and consistent profitable business opportunities.

RATING

BBB

Outlook: Stable

S&P Long- & Short-Term Issuer Credit

Upgraded in December 2024, based on a strong market position, robust capitalization, and supportive economic conditions.

RATING

BBB/A-2

Outlook: Stable

SHARES AND DIVIDENDS

Issued Shares (in circulation)

641,670,165

Total Shareholders

19,700+

INTERIM DIVIDEND (GROSS)

€55M

INTERIM DIVIDEND (NET)

€35.7M

EARNINGS PER SHARE (GROSS)

€0.0856

PAYOUT RATIO

39.9%

Final dividend has been proposed and is subject to AGM approval.

CALENDAR OF CORPORATE EVENTS

Bank of Valletta p.l.c. announces its Calendar of Corporate Events for 2026.

Financial Reporting

2025 Annual Report and Audited Financial Statements **Thursday 26 March 2026**

Quarterly Financial Update – 1Q 2026 **Wednesday 29 April 2026**

Interim Financial Update – 1H 2026 **Wednesday 29 July 2026**

Quarterly Financial Update – 3Q 2026 **Wednesday 28 October 2026**

Annual General Meeting (AGM)

AGM Notice Publication **Wednesday 20 May 2026**

Annual General Meeting **Wednesday 10 June 2026**

Corporate Actions

Dividend Declaration – FY 2025* **Thursday 26 March 2026**

Dividend Declaration – 1H 2026* **Wednesday 29 July 2026**

*Subject to Board of Director's consideration and approval, and where applicable shareholders' approval

Payment of Interest Coupons

3.5% Bank of Valletta plc Subordinated Notes 2030 Series 1 Tranche 1 **Monday 09 February 2026**

3.5% Bank of Valletta plc Subordinated Notes 2030 Series 2 Tranche 1 **Monday 09 February 2026**

3.75% Bank of Valletta plc Unsecured Subordinated Bonds 2026-2031 **Monday 15 June 2026**

5% Bank of Valletta plc Unsecured Subordinated Bonds 2030-2035 S2 T1 **Tuesday 07 July 2026**

3.5% Bank of Valletta plc Subordinated Notes 2030 Series 1 Tranche 1 **Monday 10 August 2026**

3.5% Bank of Valletta plc Subordinated Notes 2030 Series 2 Tranche 1 **Monday 10 August 2026**

5% Bank of Valletta plc Unsecured Subordinated Bonds 2029-2034 S1 T1 **Monday 30 November 2026**

5% Bank of Valletta plc Unsecured Subordinated Bonds 2030-2035 S1 T1 **Monday 07 December 2026**

3.75% Bank of Valletta plc Unsecured Subordinated Bonds 2026-2031 **Tuesday 15 December 2026**

The dates reported are provided for information purposes and remain subject to change. Where applicable, the Bank will issue separate Company Announcements to confirm, amend or cancel any event and will update the calendar accordingly. Stakeholders are encouraged to consult the Calendar of Corporate Events regularly for the most up-to-date information.