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FOR IMMEDIATE RELEASE

22 September 2025

Manx Financial Group plc (the "Group")

Manx Financial Group plc provides Fiinu plc with a £2 million Convertible Loan Note

Manx Financial Group PLC (AIM: MFX), the holding company providing a range of diversified financial services to the Isle of Man and the United Kingdom, announces that, further to the commercial agreement announced yesterday, its wholly owned subsidiary, Conister Bank Limited ("Conister"), has entered into a £2 million convertible loan note agreement with Fiinu plc ("Fiinu"), an AIM-listed technology platform provider. This two-year note carries an annual interest rate of 10% and is convertible into 20 million ordinary shares of Fiinu at a conversion price of 10 pence per share (representing approximately 5.2% of Fiinu's existing share capital), with the conversion being at the discretion of Conister.

As an AIM Rule 12 transaction, Conister considered that Fiinu, listed on AIM since 2022, has a market capitalisation of approximately £51 million and recorded a loss of £700,068 for the year end 2024. The funds from this facility will be utilised by Fiinu for general working capital purposes. As of the current date, Fiinu's shares are trading at a premium to the conversion price.

Douglas Grant, Managing Director of Conister Bank Limited and Chief Executive Officer of Manx Financial Group PLC, stated:

"This facility is part of the Group's strategy to enhance its lending technology by integrating with experienced market-leading product providers for our customers benefit. The optionality within this facility also allows the Group to potentially generate a return greater than debt interest alone".

This announcement contains inside information for the purposes of Article 7 of the Market Abuse Regulation (EU) No. 596/2014, as it forms part of UK Domestic Law by virtue of the European Union (Withdrawal) Act 2018. Upon the publication of this announcement, this inside information is now considered to be in the public domain.

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Nominated Adviser

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