

The HSBC Group in Malta

December 2023

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| Who we are | HSBC Bank Malta p.l.c. is the leading international banking and financial services group in Malta. |
| Head office | HSBC Bank Malta p.l.c. is incorporated in Malta with its registered head office at 116, Archbishop Street, Valletta VLT1444, Malta. |
| Management | John Bonello is Chairman of the Board; Geoffrey Fichte is Chief Executive Officer; Charlotte Cilia is Chief Financial Officer. |
| Financial facts as at December 2023 | Profit attributable to shareholders: €86.8m Return on equity post tax: 17.1% Total assets: €7,661 |
| Operating Subsidiaries | <p><i>HSBC Life Assurance (Malta) Ltd</i> – A company authorised by the Malta Financial Services Authority to carry on the business of insurance in Malta under the Insurance Business Act (chapter 403, Laws of Malta). A range of protection and investment life assurance products are distributed mainly through HSBC Bank Malta p.l.c. which is enrolled as a tied insurance intermediary under the Insurance Distribution Act (chapter 487, Laws of Malta).</p> <p><i>HSBC Global Asset Management (Malta) Limited</i> – a wholly owned subsidiary of HSBC Bank Malta p.l.c. ('HBMT' or 'the Bank') and is regulated by the Malta Financial Services Authority. It has an investment Services Licence and is principally engaged in the asset management of Collective Investments Schemes and Discretionary Portfolio Mandates.</p> |
| Product range of the HSBC Group in Malta | The bank provides a comprehensive range of financial services which are all designed to meet the expanding requirements of its large client base of personal and corporate customers. These include Wealth and Personal Banking and Wealth Management, Commercial Banking and Global Markets. |
| International reach | HSBC Bank Malta p.l.c. is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc which is headquartered in London. HSBC serves customers worldwide from offices in 62 countries and territories in our geographical regions: Europe, Asia, North America, Latin America, and the Middle East and North Africa. With assets of US\$3 trillion at 31 December 2023, HSBC is one of the world's largest banking and financial services organisations. |
| Media contacts | Carine Arpa, Head of Communications, HSBC Bank Malta p.l.c. John Agius, Communications Manager, HSBC Bank Malta p.l.c. (+356) 2380 3250 / (+356) 2380 3248 |
| Website | hsbc.com.mt |

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HSBC Bank Malta p.l.c.
Registered Office: 116, Archbishop Street, Valletta VLT1444, Malta
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Registered in Malta number C3177. Registered Office: 116, Archbishop Street, Valletta VLT1444, Malta. Regulated by the Malta Financial Services Authority and is listed on and is a member of the Malta Stock Exchange. Licensed to conduct Investment Services business by the Malta Financial Services Authority.

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Key events in the growth of HSBC in Malta

- 1864 Founding of Anglo-Egyptian Bank in Malta**
- 1925 Founding of Barclays Bank Dominion Colonial Overseas after acquiring the Colonial which had previously merged with the Anglo-Egyptian Bank and the National Bank of South Africa. Name changed to Barclays Bank International in 1971**
- 1975 Barclays Bank International nationalised as Mid-Med Bank Ltd**
- 1999 HSBC buys 70.03% of Mid-Med Bank in June 1999**
- 2000 HSBC Cares For Children Fund is launched**
- 2004 HSBC Cares For The Environment Fund is launched**
- 2005 Launch of the HSBC Cares For Malta's Heritage Fund**
- 2006 HSBC Global Call Centre established in Malta**
- 2008 Set up of Gozo Service Centre**
- 2010 Amalgamation of the three philanthropic funds into the HSBC Malta Foundation**
- 2013 Launch of the HSBC Water Programme in Malta and the first Malta Trade for Growth fund for €50 million**
- 2014 Launch of Mobile Banking App**
- 2015 Opening of the International Banking Centre at Sliema High Street Branch and launch of the second Malta Trade for Growth fund for €75 million**
- 2016 Malta becomes the first country outside of the UK to introduce one of The Prince's Trust's long-standing educational programmes in its secondary schools**
- 2016 Winners of The Banker's Best Bank Award and first signatory in Malta to sign up to the new Women Directors Malta (WDM) Charter**
- 2017 Launch of HSBC Fusion, a new service designed for small businesses that brings together business and personal banking in one simple solution, making it easier for business owners to manage all their financial needs**
- 2017 First major bank to launch contactless payment cards; this technology allows customers a faster, more convenient way to pay for just about anything, up to a pre-set limit**
- 2017 For second year in a row, named Bank of the Year in Malta for 2017 by the prestigious Financial Times monthly publication 'The Banker'**
- 2018 First bank in Malta to launch fingerprint recognition and Face ID technology, customers can now benefit from quicker and easier access to their accounts through their HSBC Mobile app**

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- 2018** First major bank in Malta to announce pension plan for its employees developed in collaboration with the Malta Union of Bank Employees (MUBE)
- 2018** HSBC Malta Foundation has become the first corporate supporter of the Junior Achievement Young Enterprise (JAYE) Malta Foundation to clinch the John Harper Award for its outstanding contribution to the growth and success of the non-profit institution
- 2018** Named Bank of the Year in Malta for the third time in a row in 2018 by 'The Banker', the prestigious Financial Times monthly publication
- 2019** New HSBC Malta website, internet banking and mobile banking app launched
- 2019** HSBC Bank Malta p.l.c. celebrates its 20th anniversary since its arrival in Malta in June 1999
- 2019** For fourth year in a row, named Bank of the Year in Malta for 2019 by prestigious Financial Times monthly publication 'The Banker'
- 2019** €250 million HSBC International Business Fund (HIBF) launched
- 2020** HSBC Malta introduces measures to support Personal and Business customers affected by Covid-19 outbreak
- 2020** First bank in Malta to launch online Live Chat for Commercial Banking customers
- 2021** Opening of 80 Mill Street branch which represents a new way of banking, designed to offer convenience and flexibility
- 2022** The biggest project of its kind in Europe is kick started. A capital investment project aimed at transforming the campus at Qormi, into a modern and fit for purpose working environment for all who work or visit the bank's premises. The project, named "Xehda" has sustainability firmly embedded at the centre of its design.
- 2022** HSBC Malta Group's direct shareholding transferred from HSBC Europe B.V. to HSBC Continental Europe to align with EU regulatory requirements. Ultimate control of the HSBC Malta Group did not change and remained vested in HSBC Holdings plc. This transaction did not change the day-to-day business of the HSBC Malta Group, or the way it interacts with or serve its customers.

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