

HSBC Bank Malta p.l.c.

Avviż għas-Sitta u Erbgħin Laqgħa Ġenerali Annwali

**Il-Erbgħa, 13 ta' April 2022
fl-10.00a.m.**

Aċċess għal-Laqgħa Ġenerali Annwali (LĠA)

HSBC Bank Malta p.l.c. (Il-Kumpanija) ser tagħmel il-Laqgħa Ġenerali Annwali b' mod remot skont l-Avviż Legali 288/2020.

Dokumenti annessi ma' dan l-Avviż

1. Ittra taċ-Chairman lill-Azzjonisti;
2. Informazzjoni fuq il-LĠA;
3. Prokura.

Fuq il-websajt tal-Kumpanija www.hsbc.com.mt fit-taqsimha tal-*Annual General Meeting* fl-*Investor Relations* microsite <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>, issib:

- Il-Kontijiet Annwali għas-sena li għalqet fil-31 ta' Diċembru 2021;
- Kopja ta' dan l-Avviż;
- Dokumenti u informazzjoni relatati mal-LĠA.

Nota: Il-verżjoni uffiċjali tal-Kontijiet Annwali u għas-sena li ntemmet fil-31 ta' Diċembru 2021 hija ppubblikata fil-*Company Announcement* HSBC395 maħruġ fit-24 ta' Frar 2022. Dan il-*Company Announcement* huwa aċċessibbli mit-taqsimha *Company notifications – announcements* tal-*Investor Relations* microsite <https://www.about.hsbc.com.mt/investor-relations>.

L-Azzjonisti jistgħu jistaqsu għal kopja stampata tal-Kontijiet Annwali jew jistaqsu mistoqsijiet lis-Segretarju tal-Kumpanija billi jċemplu fuq 2380 2404/5 jew jiktbu fl-indirizz elettroniku fuq companysecretarymalta@hsbc.com.

Notice of the Forty-Sixth Annual General Meeting

**Wednesday, 13 April 2022
at 10.00a.m.**

Access to the Annual General Meeting (AGM)

HSBC Bank Malta p.l.c. (the Company) will hold its Annual General Meeting remotely in line with Legal Notice 288/2020.

Documents included with this Notice

1. Chairman's statement to Shareholders;
2. Information about the AGM;
3. Proxy Form.

On the Company's website www.hsbc.com.mt in the Annual General Meeting section of the Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>, you will find:

- Annual Report and Accounts for the year ended 31 December 2021;
- A copy of this Notice;
- Documents and information related to the AGM.

Note: The official version of the Annual Report and Accounts for the year ended 31 December 2021 is published in *Company Announcement* HSBC395 issued on 24 February 2022. This *Company Announcement* may be accessed from the *Company notifications – announcements* section of the *Investor Relations* microsite <https://www.about.hsbc.com.mt/investor-relations>.

Shareholders may request a printed copy of the Annual Report and Accounts or ask questions to the Company Secretary by calling on 2380 2404/5 or by sending an email to companysecretarymalta@hsbc.com.



HSBC Bank Malta p.l.c.

Registered Office: 116 Archbishop Street, Valletta, VLT1444 Malta

Registration Number: C3177

HSBC Bank Malta p.l.c. is authorised by the Malta Financial Services Authority to provide investment services under the Investment Services Act 1994. HSBC Bank Malta p.l.c. is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap. 487 of the Laws of Malta)

Avviż għal-Laqqgħa Ġenerali Annwali

Qiegħed jingħata avviż li l-LĠA tal-HSBC Bank Malta p.l.c. (il-Kumpanija) ser issir b'mod remot, nhar l-Erbgħa, 13 ta' April 2022. Il-LĠA tibda fl-10.00 a.m.

L-Azzjonisti jikkunsidraw u jekk jidhrilhom xierqa, japprovaw ir-riżoluzzjonijiet li ġejjin:

Riżoluzzjonijiet Ordinarji

1. Ir-Rapport u l-Kontijiet Annwali

Biex tircievi u tapprova l-Kontijiet Annwali Verifikati għas-sena li għalqet fil-31 ta' Diċembru 2021, u r-Rapporti tad-Diretturi u l-Awdituri dwarhom;

2. Dividend

Biex tapprova dividend gross finali ta' 3.42 ewro ċenteżmu kull sehem li jirrappreżenta ħlas gross finali ta' €12,322,468.59 kif irrakkomandat mid-Diretturi.

3. Hatra tal-Awdituri

Biex terġa' tappunta l-Awdituri tal-PricewaterhouseCoopers bħala Awdituri u biex il-Bord tad-Diretturi jiġi awtorizzat jiffissa r-rimunerazzjoni tagħhom;

4. Ħlas lid-Diretturi

Biex tiżdied is-somma massima totali annwali bħala ħlas lid-Diretturi b'€120,000 u tiġi stabbilita s-somma massima totali annwali ta' €480,000 bħala ħlas lid-Diretturi.

Riżoluzzjoni Ordinarja – Negożju Speċjali

5. Id-Directors' Remuneration Report

Biex jiġi approvat id-Directors' Remuneration Report.

Hatra tad-Diretturi

Biex tappunta u telegġi d-Diretturi.

Bl-ordni tal-Bord

Avv. George Brancalone LL.D.
23 ta' Marzu 2022
Segretarju tal-Kumpanija

Notice of Annual General Meeting

Notice is hereby given that the AGM of HSBC Bank Malta p.l.c. (the Company) will be held remotely on Wednesday, 13 April 2022. The AGM commences at 10.00 a.m.

The Shareholders will consider and if deemed fit, approve the following resolutions:

Ordinary Resolutions

1. Annual Report and Accounts

To receive and approve the Audited Accounts for the year ended 31 December 2021 and consider the Directors' and Auditors' Report thereon;

2. Dividend

To approve a final gross dividend of 3.42 euro cent per share, representing a final gross payment of €12,322,468.59 as recommended by the Directors.

3. Appointment of the Auditors

To re-appoint the auditors PricewaterhouseCoopers and to authorise the Board of Directors to fix their remuneration;

4. Directors' Emoluments

To increase the maximum annual aggregate emoluments of the Directors by €120,000 and establish said maximum annual aggregate emoluments of Directors at €480,000.

Ordinary Resolution – Special Business

5. The Directors' Remuneration Report

To approve the Directors' Remuneration Report.

Appointment of Directors

To appoint and elect Directors.

By order of the Board

Dr George Brancalone LL.D.
23 March 2022
Company Secretary

Informazzjoni fuq il-Laqqgħa Ġenerali Annwali

Informazzjoni fuq il-LĠA, inklużi d-drittijiet tal-vot tiegħek u kif teżercita dawn id-drittijiet, hija elenkata hawn taħt:

Record Date

Dan l-Avviż intbagħat lill-Azzjonisti kollha tal-Kumpanija li kienu fuq ir-Registru tal-Azzjonisti miżmum mill-Borża ta' Malta fl-14 ta' Marzu 2022 (ir-Record Date). Huma dawn l-Azzjonisti biss li għandhom id-dritt li jipparteċipaw u jivvutaw fil-LĠA. Il-Kumpanija għandha klassi waħda biss ta' ishma u dawn l-ishma għandhom l-istess drittijiet għall-voti. In-numru totali ta' ishma elegibbli biex jipparteċipaw fil-LĠA huwa ta' 360,306,099 sehem.

Kontijiet Annwali

Skont ir-regolament applikabbli dwar il-European Single Electronic Format (ESEF), il-Kumpanija trid tneji Rapportu Finanzjarji Annwali tagħha f'format wieħed ta' rappurtar elettroniku. Il-Kontijiet Annwali tal-Kumpanija uffiċjali skont l-ESEF ġew ippubblikati fil-*Company Announcement* HSBC395 datat 24 ta' Frar 2022. Il-*Company Announcement* li jinkludi l-Kontijiet Annwali uffiċjali huwa aċċessibbli mit-taqsimha Company notifications – announcements tal-Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations>.

Il-Kumpanija tiprovdha kopja stampata tal-Kontijiet Annwali lil kull Azzjonist li jagħmel talba bil-miktub.

Id-dritt tal-Azzjonisti biex jistaqsu mistoqsijiet

L-Azzjonisti għandhom id-dritt jistaqsu mistoqsijiet relatati mal-aġenda tal-LĠA. Dawn il-mistoqsijiet jistgħu jintbagħtu bil-miktub mhux aktar tard minn 48 siegħa qabel il-Laqqgħa lis-Segretarju tal-Kumpanija bil-posta jew permezz ta' *email* fuq l-indirizz elettroniku companysecretarymalta@hsbc.com. Kemm il-mistoqsijiet kif ukoll it-tweġibiet ser jiġu ppubblikati fuq il-websajt tal-Kumpanija.

Filwaqt li *ċ-Chairman* tal-LĠA se jfittex li jwieġeb għall-mistoqsijiet kollha li jitressqu b'konnessjoni mar-riżoluzzjonijiet imressqa quddiem il-LĠA, wieħed għandu jinnotta li tweġiba ġenerali waħda tista' tingħata mill-Kumpanija fejn il-mistoqsijiet għandhom l-istess kontenut.

F'każ ta' xi diffikultajiet jew mistoqsijiet, l-Azzjonisti huma ġentilment mitluba li jikkuntattjaw l-Uffiċċju tas-Segretarju tal-Kumpanija fuq 2380 2404/2380 2405 jew fuq l-indirizz elettroniku companysecretarymalta@hsbc.com

Abbozz ta' Riżoluzzjonijiet

L-abbozz tar-riżoluzzjonijiet li se jiġu kkunsidrati u jittiehed vot dwarhom matul il-LĠA huma inklużi bħala parti integrali ta' dan l-Avviż.

Kif ġie ddikjarat fil-*Company Announcement* Nru HSBC 393, ippubblikat mill-Kumpanija fis-26 ta' Jannar 2022, Azzjonist jew Azzjonisti li għandhom minn tal-inqas 5% tal-kapital azzjonarju tal-Kumpanija mahruġ b'jedd għall-vot kien/kienu intitolat/i li jitlob/jitolbu lill-Kumpanija li tinkludi suġġetti fuq l-aġenda tal-LĠA u li jipprezentaw abbozz ta' riżoluzzjonijiet għal suġġetti li jiġu inklużi fl-aġenda tal-LĠA. Dawn it-talbiet kellhom jiġu sottomessi lill-Kumpanija sas-26 ta' Frar 2022, li tiġi s-sitta u erbgħin (46) ġurnata qabel id-data indikata tal-LĠA (it-13 ta' April 2022) u l-Kumpanija mhux se testendi dan il-perjodu.

Information about the Annual General Meeting

Information about the AGM, including your voting rights, and how you may exercise them, is set out below:

Record Date

This Notice has been mailed to the Company's Shareholders on the Register of Shareholders held at the Malta Stock Exchange on 14 March 2022 (the Record Date). Only these Shareholders shall be entitled to participate and vote at the AGM. The Company has only one class of shares and the shares have equal voting rights. The total number of shares eligible to participate in the AGM is 360,306,099 shares.

Annual Report and Accounts

In terms of the applicable regulation on the European Single Electronic Format (ESEF), the Company must prepare its Financial Reports (AFRs) in a single electronic reporting format. The official Company's Annual Report and Accounts in terms of ESEF have been published in Company Announcement HSBC395 dated 24 February 2022. The Company Announcement containing the official Annual Report and Accounts may be accessed from the Company notifications – announcements section of the Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations>.

The Company will provide a printed copy of the Annual Report and Accounts to any Shareholder upon written request.

Shareholders' right to ask questions

Shareholders have the right to ask questions related to the items on the agenda. Any such questions may be submitted in writing no later than 48 hours before the Meeting to the Company Secretary by post or email to companysecretarymalta@hsbc.com. All questions and replies will be published on the Company's website.

Whilst the Chairman of the AGM will endeavour to reply to all questions that may be raised in relation to the resolutions placed before the AGM, it is to be noted that one overall answer may be provided to questions having similar content.

In case of any difficulties or queries, the Shareholders are kindly asked to contact the office of the Company Secretary on 2380 2404/2380 2405 or on email address companysecretarymalta@hsbc.com

Draft Resolutions

The draft resolutions to be considered and voted upon at the AGM are included as an integral part of this Notice.

As stated in the Company Announcement No HSBC 393, published by the Company on 26 January 2022, a Shareholder or Shareholders holding not less than 5% of the voting issued share capital of the Company was/were entitled to request the Company to include items on the agenda of the AGM and to table draft resolutions for items to be included in the agenda of the AGM. Such requests were to be submitted to the Company by 26 February 2022, that is forty six (46) days before the date set for the AGM (13 April 2022) and the Company is not extending this period.

Hatra tad-Diretturi

Il-Bord tad-Diretturi jikkonsisti f'mhux aktar minn disa' (9) diretturi. Skont Klawnsola 7 tal-Memorandum ta' Assoċjazzjoni u Artikolu 77 tal-Istatut ta' Assoċjazzjoni, (a) jistgħu jiġu appuntati sitt (6) diretturi, (b) jiġu eletti tliet (3) diretturi u (c) il-persuni nominati jiġu evalwati mir-*Remuneration and Nomination Committee* tal-Kumpanija u jkunu meqjusa idoneji fir-rigward ta' hatra ta' direttur. Peress li din is-sena tliet persuni biss ġew nominati għall-elezzjoni, mhux ser ikun hemm votazzjoni. Il-persuni nominati s-Sinjura Ingrid Azzopardi, Dr Manfred Galdes LL.D. u Dr Henri Mizzi LL.D. ġew evalwati mir-*Remuneration and Nomination Committee* tal-Kumpanija u kienu meqjusa idoneji fir-rigward ta' hatra ta' direttur. Il-persuni nominati ser jiġu eletti awtomatikament.

Dritt tal-Azzjonisti li jipparteċipaw u jivvutaw

L-Azzjonisti huma intitolati u mhegga jipparteċipaw u jivvutaw. Azzjonisti li jixtiequ jipparteċipaw fl-LĠA jkunu mehtiega jaħtru ċ-*Chairman* tal-LĠA bħala l-prokuratur tagħhom. L-Azzjonist jista' jindika fuq il-Prokura kif iċ-*Chairman* bħala prokuratur għandu jivvota fuq kull riżoluzzjoni mressqa għal-Laqqgħa.

Il-Prokura

Il-Prokura hi annessa ma' dan l-Avviż u hija aċċessibbli mill-websajt tal-Kumpanija www.hsbc.com.mt

Votazzjoni

L-Azzjonisti li jixtiequ jindikaw kif għandu jivvota iċ-*Chairman* iridu jivvutaw billi jimmarkaw il-preferenza tagħhom "Favor" jew "Kontra" jew "Astensjoni" f'waħda mill-kaxxi ta' hdejn kull riżoluzzjoni. **Jekk jiġu mmarkati aktar minn kaxxa waħda għall-istess riżoluzzjoni, il-vot fuq dik ir-riżoluzzjoni partikolari jkun invalidu.**

Kif tintbagħat il-Prokura

Biex tkun valida, il-Prokura trid tasal għand is-Segretarju tal-Kumpanija, HSBC Bank Malta p.l.c., 116, Triq l-Arċisqof, Valletta VLT 1444, bl-idejn jew billi tuża s-*self-addressed envelope* inkluż. Il-Prokura tista' tintbagħat ukoll b'mezz elettroniku, lis-Segretarju tal-Kumpanija fuq l-indirizz elettroniku companysecretarymalta@hsbc.com biex jiggwidak fuq il-proċedura permezz ta' *email* li trid tiġi addottata f'dan il-każ. Il-Prokura mibgħuta bl-idejn, bil-posta, jew b'mezz elettroniku għandha tasal għand is-Segretarju tal-Kumpanija mhux anqas minn 48 siegħa qabel il-ħin tal-LĠA. Jekk il-Prokura tintbagħat mingħajr indikazzjoni ta' kif iċ-*Chairman* għandu jivvota fuq kwalunkwe materja, iċ-*Chairman* jista' juża d-diskrezzjoni tiegħu jekk jivvutax jew kif jivvota.

Żvelar mill-Prokuratur lill-Azzjonisti

Skont il-*Capital Market Rules* 12.29 u 12.30, iċ-*Chairman* bħala prokuratur għandu javża lill-Azzjonist li appuntah b'fatti li jaf bihom, li jistgħu jkunu relevanti għal dak l-Azzjonist biex jivvaluta kwalunkwe riskju, li l-Prokuratur jista' jkollu interessi oltre minn dawk tal-Azzjonisti.

Appointment of Directors

The Board of Directors shall consist of not more than nine (9) directors. In terms of clause 7 of the Memorandum of Association and Article 77 of the Articles of Associations: (a) six (6) directors may be appointed, (b) three (3) directors are elected during the meeting and (c) the nominated persons are assessed by the Company's Remuneration and Nomination Committee to be fit and proper in connection with the appointment of a director. Since only three persons have been nominated for election, no voting will take place this year. The nominees Mrs Ingrid Azzopardi, Dr Manfred Galdes LL.D. and Dr Henri Mizzi LL.D. were assessed by the Company's Remuneration and Nomination Committee and are deemed to be fit and proper in connection with the appointment of a director. The nominees will be elected automatically.

Shareholders' right to participate and vote

The Shareholders are entitled and encouraged to participate and vote. Shareholders who wish to participate in the AGM would be required to appoint the Chairman of the AGM as their proxy. The Shareholder may indicate on the Proxy Form how the Chairman as such proxy is to vote on each resolution put to the Meeting.

Proxy Form

A Proxy Form is enclosed with this Notice and may be accessed from the Company's website www.hsbc.com.mt

Voting

The Shareholders who wish to indicate how the Chairman is to vote, should indicate their voting preference against each resolution in any of the boxes by marking "For" or "Against" or "Abstain". **If more than one box is marked for the same resolution, the vote on that particular resolution will be invalid.**

Sending the Proxy Form

To be valid, the Proxy Form must be received by the Company Secretary, HSBC Bank Malta p.l.c., 116, Archbishop Street, Valletta VLT 1444, by hand or by using the enclosed self-addressed envelope. The Proxy Form can also be sent by electronic means to the Company Secretary on e-mail address companysecretarymalta@hsbc.com who will advise by return email on the procedure to be adopted in this case. Proxy Form sent either by hand, by mail or by electronic means must be received by the Company Secretary by not less than 48 hours before the appointed time of the AGM. If the Proxy is sent without an indication as to how the Chairman as proxy shall vote on any particular matter, the Chairman will exercise his discretion as to whether, and if so how, he votes.

Disclosure by Proxy Holder to the Shareholders

In terms of the Capital Market Rules 12.29 and 12.30, the Chairman as proxy holder will disclose to the Shareholder who appointed him any facts of which he is aware and which may be relevant to that Shareholder in assessing any risk that the proxy holder might pursue any interest other than the interest of the Shareholders.

Access għal-Laqqgħa

Il-Laqqgħa ser tkun imxandra *live* u l-Azzjonisti għandhom isegwu l-proċeduri tal-Laqqgħa b'dan il-mezz ta' xandir billi jidhlu fuq is-sit: <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>. L-Azzjonisti jistgħu jsewgu l-proċeduri biss u ma jistgħu jagħmlu l-ebda intervent fil-Laqqgħa. Jekk xi Azzjonist jixtieq isaqsi xi domandi huwa meħtieġ illi jsewgi l-proċess li huwa spjegat f'dan l-Avviz.

Kif issewgi l-LĠA tal-HSBC Bank Malta p.l.c.:

1. Mur fuq <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>.
2. Aghfas fuq il-*Live Streaming tab* fuq is-sit.
3. Se tiġi mitlub iddaħħal il-*Password* tiegħek.
4. Daħħal il-*Password* li tinsab fil-Formola tal-Prokura.

Admission to the Meeting

The Meeting shall be streamed live and Shareholders shall be able to follow the proceedings of the Meeting through such streaming by accessing the following website: <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>. Shareholders will only be able to follow the proceedings of the Meeting and will not be able to interact during the Meeting. Accordingly any Shareholder who wishes to ask questions to the Meeting will be required to follow the process explained in this Notice.

How to join the HSBC Bank Malta p.l.c. AGM:

1. Go to <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>.
2. Click on the Live Streaming tab available on the site.
3. You will be asked to insert your Password.
4. Enter the Password which can be found on the Proxy Form.

HSBC Bank Malta p.l.c. proposed Board of Directors

John Bonello, Chairman and Non-Executive Director

Appointed Director of the bank in July 2013 and Chairman in August 2019. Member of the bank's Remuneration and Nomination Committee, former Chairman of the bank's Audit Committee and former Member of the bank's Risk Committee. Mr Bonello is a Chartered Accountant and a Certified Public Accountant. He was formerly the Chairman and Senior Partner of PricewaterhouseCoopers in Malta from where he retired in December 2009. He is a Fellow of the Malta Institute of Accountants, Chairman of the Disciplinary Committee of the Institute and a Member of the Joint Disciplinary Board of the Accountancy Board.

Simon Vaughan Johnson, Director and Chief Executive Officer

Appointed Chief Executive Officer and Executive Director in July 2020. Chairman of HSBC Life Assurance (Malta) Ltd and of HSBC Global Asset Management (Malta) Limited. Joined HSBC Group in 1986. Mr Vaughan Johnson has broad and deep international banking experience as a Country Head, also working across Commercial Banking, Wealth and Personal Banking, and Global Markets. Additionally, he has worked in Financial Crime Risk, Trade Services, Payments and Cash Management, and e-Commerce. His postings span nine countries and four regions. Prior to taking up his appointment in Malta, Mr Vaughan Johnson was Head of the Remediation Management Office, HSBC France. He graduated with Honours from the University of Stirling, majoring in English and French. He is an Associate of the Chartered Institute of Bankers ('ACIB') and a Member of the Chartered Institute of Linguists. He is a Certified Anti-Money Laundering Specialist.

Michel Cordina, Executive Director

Appointed Executive Director in April 2019. Mr Cordina, formerly Head of Commercial Banking, is presently Head of Business Development. Mr Cordina is a seasoned banker and has a wealth of experience having started his banking career 40 years ago. He has worked in various areas of banking in both Personal Banking and Commercial Banking. He has also led a number of operational and support functions of the bank. He has occupied various executive roles within HSBC Bank Malta including Deputy Head of Operations and Head of Business Transformation. He was also the Programme Manager responsible for bringing the HSBC Contact Centre to Malta. In 2010, he was seconded to HSBC Commercial Banking in London where he performed the role of Head of Sales Performance. He is an Associate of the Chartered Institute of Bankers ('ACIB').

Yiannos Michaelides, Non-Executive Director

Appointed Director of the bank in May 2017. Presently Member of the bank's Risk Committee. Mr Michaelides has over 28 years of international business experience involving telecoms and media as CEO and holder of other Executive positions. He is currently CEO of Cablenet Communication Systems Ltd. Till 31 March 2017, Mr Michaelides occupied the post of Group CEO of GO p.l.c. Before joining GO p.l.c. he was Senior Executive at EITL Dubai (a Dubai Holding subsidiary), with responsibilities including portfolio management and value creation at EITL portfolio companies. Prior to that, he worked as Vice-president of Strategic Marketing in Dubai, the new integrated telecoms operator in the UAE, Areeba, the second mobile operator in Cyprus and Nortel Networks in North America and EMEA. Mr Michaelides holds a B.Eng. (Honours), M.Eng. from McGill University (Montreal, Canada) and an M.B.A. with distinction from Warwick Business School (UK).

Board of Directors

Ingrid Azzopardi, Non-Executive Director

Appointed Director of the bank in August 2019. She is a Chartered Director and is the Chairperson of the bank's Audit Committee and Member of the bank's Risk Committee. A former Director of HSBC Life Assurance (Malta) Ltd and former Chairperson of the Audit and Risk Committee of said company. Ingrid Azzopardi is presently the Group Internal Auditor of GO p.l.c., a position she has occupied since November 2000. She has chaired various committees at GO p.l.c., including the Group Fraud Forum and the Gender Equality Committee. She is a Certified Public Accountant and Auditor, a Fellow of the Malta Institute of Accountants, a Fellow of the UK Institute of Directors, and also a Member of the Institute of Internal Auditors.

Sue Vella, Non-Executive Director

Appointed Director of the bank in May 2016. Dr Vella is the Chairperson of the bank's Remuneration and Nomination Committee and Member of the bank's Audit Committee. Presently Head of the Department of Social Policy and Social Work at the University of Malta, Chairperson of DISCERN research institute. Former Chief Executive Officer of Malta Enterprise Corporation and of the Employment and Training Corporation, and former Vice-President of the EU's Employment Committee. She is a Doctor of Philosophy in Social Policy & Social Work, Master of Science in Social Policy & Planning, Bachelor of Arts in Psychology and Diploma in Applied Social Studies.

Manfred Galdes, Non-Executive Director

Appointed Director of the bank in January 2021. Manfred Galdes is the managing partner of the ARQ Group, a multi-disciplinary advisory firm. After graduating as a lawyer (LL.D.) from the University of Malta, he obtained a Masters Degree (LL.M.) in European (Commercial) Law at the University of Leicester. Dr Galdes has spent the last 22 years practising in the area of regulatory and financial crime compliance having held various leading roles both in the private and public sector. Between 2008 and 2016, Dr Galdes headed the FIAU, Malta's financial intelligence unit and principal AML/CFT supervisory authority.

Terecina Kwong, Non-Executive Director

Ms Kwong started her career at the HSBC Group via the Hong Kong Management Associate Programme in 2000. She has held several senior positions within HSBC including Global Head of Channels Distribution, Global Commercial Banking Chief Risk and Administration Officer, Global Control Office Chief Operating Officer and Head of Centre of Excellence, Group Head of Operational Management and Chief Operating Office at HSBC China. She is currently Chief Operating Officer, HSBC Europe and a Non-Executive Director of HSBC Armenia. In 1997 she obtained a Bachelor of Arts Degree (Economics) from the University of British Columbia, Vancouver, Canada. In 1999 she graduated with Master of Business Administration from the Chinese University of Hong Kong. She also graduated in 2007 with a Bachelor of Law from the University of London and is a Fellow CPA, CPA Australia. Her fit and proper assessment has been approved by the bank's Remuneration and Nomination Committee and her appointment as Non-Executive Director remains subject to regulatory approval.

Henri Mizzi, Non-Executive Director Before setting up a practice as an Independent Arbitrator and Mediator and becoming a member of the International Chambers for Arbitrators, Mediators, Adjudicators and Dispute Board Members. Dr Henri Mizzi was a senior Partner at Camilleri Preziosi Associate, one of Malta's premier commercial law firms between 1989 and 1994 and became Partner in 1995 till 2020. In 1988 he obtained his Doctor of Laws Degree from the University of Malta. He holds a Master Degree from the University of Cambridge (Trinity Hall) 1988 and became a CEDR Accredited Member in 2021. His fit and proper assessment has been approved by the bank's Remuneration and Nomination Committee and his appointment as Non-Executive Director remains subject to regulatory approval.