

HSBC Bank Malta p.l.c.

Avviż għas-Sebgħa u Erbgħin Laqgħa Ġenerali Annwali

**Il-Hamis, 20 ta' April 2023
fl-10.00a.m.**

Dokumenti annessi ma' dan l-Avviż

1. Ittra taç-Chairman lill-Azzjonisti;
2. Informazzjoni fuq il-Laqqgħa Ġenerali Annwali (LĠA);
3. Formola tal-Prokura.

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

- Ir-Rapport u l-Kontijiet Annwali għas-sena li għalqet fil-31 ta' Diċembru 2022;

Nota: Il-verżjoni uffiċjali tar-Rapport u l-Kontijiet Annwali għas-sena li ntemmet fil-31 ta' Diċembru 2022 hija ppubblikata fil-*Company Announcement* HSBC415 maħruġ fil-21 ta' Frar 2023. Dan il-*Company Announcement* huwa aċċessibbli mit-taqsimha Company notifications – announcements tal-Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations>.

- Kopja ta' dan l-Avviż; u
- Dokumenti u informazzjoni relatati mal-LĠA.

L-Azzjonisti jistgħu jistaqsu għal kopja stampata tar-Rapport u l-Kontijiet Annwali jew jistaqsu mistoqsijiet lis-Segretarja tal-Kumpanija billi jiktbu fl-indirizz elettroniku fuq companysecretarymalta@hsbc.com jew iċemplu fuq 2380 2474/2405.

Notice of the Forty-Seventh Annual General Meeting

**Thursday, 20 April 2023
at 10.00a.m.**

Documents included with this Notice

1. Chairman's statement to Shareholders;
2. Information about the Annual General Meeting (AGM);
3. Proxy Form.

On the HSBC Bank Malta p.l.c.'s (the Company) 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 2022;

Note: The official version of the Annual Report and Accounts for the year ended 31 December 2022 is published in the Company Announcement HSBC415 issued on 21 February 2023. 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>.

- A copy of this Notice; and
- Documents and information related to the AGM.

Shareholders may request a printed copy of the Annual Report and Accounts or ask questions to the Company Secretary by sending an email to companysecretarymalta@hsbc.com or by calling on 2380 2474/2405.



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, nhar il-Hamis, 20 ta' April 2023, fil-Corinthia Hotel, il-Bajja ta' San Ġorġ, San Ġiljan. Il-LĠA tibda fl-10.00 a.m.

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

Riżoluzzjonijiet Ordinarji

1. Ir-Rapport u l-Kontijiet Annwali

Biex tirċievi u tapprova l-Kontijiet Annwali Verifikati għas-sena li għalqet fil-31 ta' Diċembru 2022, u r-Rapporti tad-Diretturi u l-Awdituri dwarhom.

2. Dividend

Biex tapprova dividend gross finali ta' 5.61 ewroċenteżmi kull sehem li jirrappreżenta fl-as gross finali ta' €20,213,172 kif irrakkomandat mid-Diretturi.

3. Hatra tal-Awdituri

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

Riżoluzzjoni Ordinarja – Negozju Speċjali

4. Hlas lid-Diretturi

Biex tiġi ikkonfermata s-somma massima totali annwali ta' €480,000 bħala hlas lid-Diretturi, kif approvata fl-aħħar LĠA.

5. Id-Directors' Remuneration Report (Vot Konsultattiv)¹

Biex jiġi innutat u approvat id-Directors' Remuneration Report skont kapitolu 12 tal-Capital Markets Rules kif stipulat fir-Rapport u l-Kontijiet Annwali għas-sena finanzjarja 2022.

Hatra tad-Diretturi

Biex tappunta u teleggi d-Diretturi.

Bl-ordni tal-Bord



Paula Mamo
30 ta' Marzu 2023
Segretarja 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 on Thursday 20 April 2023 at the Corinthia Hotel, St George's Bay, St. Julians. 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 2022 and the Directors' and Auditors' Report thereon.

2. Dividend

To approve a final gross dividend of 5.61 euro cent per share, representing a final gross payment of €20,213,172 as recommended by the Directors.

3. Appointment of the Auditors

To re-appoint PricewaterhouseCoopers as Auditors and to authorise the Board of Directors to fix their remuneration.

Ordinary Resolution – Special Business

4. Directors' Emoluments

To confirm the maximum annual aggregate emoluments of Directors at €480,000 as approved at the last AGM.

5. The Directors' Remuneration Report (Advisory Vote)¹

To note and approve the Directors' Remuneration Report in terms of Chapter 12 of the Capital Markets Rules as set out in the Annual Report and Accounts for the financial year 2022.

Appointment of Directors

To appoint and elect Directors.

By order of the Board



Paula Mamo
30 March 2023
Company Secretary

1. *Vot konsultattiv huwa vot li ma' jorbotx iżda jippermetti lill-Azzjonisti jesprimu l-opinjoni tagħhom dwar ir-riżoluzzjoni.*

1. *An advisory vote is a non-binding vote which allows shareholders to express their opinion regarding the resolution.*

Informazzjoni fuq il-Laqqgħa Ġenerali Annwali

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

Record Date

Dan l-Avviz intbagħat lill-Azzjonisti kollha tal-Kumpanija li kienu fuq ir-Registru tal-Azzjonisti miżmum mill-Borża ta' Malta fil-21 ta' Marzu 2023 (ir-Record Date). Huma dawn l-Azzjonisti biss li għandhom id-dritt li jippartecipaw u jvutaw 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 jippartecipaw fil-LĠA huwa ta' 360,306,099 sehem.

Ir-Rapport u l-Kontijiet Annwali

Skont ir-regolament applikabbli dwar il-European Single Electronic Format (ESEF), il-Kumpanija trid tneji ir-Rapporti Finanzjarji Annwali tagħha f'format wieħed ta' rappurtar elettroniku. Il-Kontijiet Annwali tal-Kumpanija uffiċjali skont l-ESEF gew ippubblikati fil-Company Announcement HSBC415 datat 21 ta' Frar 2023. Il-Company Announcement li jinkludi r-Rapport u l-Kontijiet uffiċjali huwa aċċessibbli mit-taqsimha Company notifications – announcements tal-Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations>.

Il-Kumpanija tipprovdi kopja stampata tar-Rapport u l-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 għandhom jaslu mhux aktar tard minn 48 siegħa qabel il-LĠA u jistgħu jintbagħtu lis-Segretarja 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 jfittex li jwieġeb għall-mistoqsijiet kollha li jitressqu b'konnessjoni mar-rizoluzzjonijiet imressqa quddiem il-LĠA, fejn il-mistoqsijiet għandhom l-istess kontenut, tista' tingħata tweġiba ġenerali waħda.

F'każ ta' xi diffikultajiet jew mistoqsijiet, l-Azzjonisti huma gentilment mitluba li jikkuntattjaw l-Uffiċċju tas-Segretarja tal-Kumpanija fuq 2380 2474/2380 2405 jew fuq l-indirizz elettroniku companysecretarymalta@hsbc.com

Abbozz ta' Rizoluzzjonijiet

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

Kif ġie ddikjarat fil-Company Announcement Nru HSBC412, ippubblikat mill-Kumpanija fit-3 ta' Frar 2023, Azzjonist jew Azzjonisti li għandhom minn tal-inqas 5% tal-kapital azzjonarju tal-Kumpanija maħruġ 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' rizoluzzjonijiet għal dawn is-suġġetti biex jiġu inklużi fl-aġenda tal-LĠA. Dawn it-talbiet kellhom jiġu sottomessi lill-Kumpanija sal-5 ta' Marzu 2023, li tiġi s-sitta u erbghin (46) ġurnata qabel id-data indikata tal-LĠA (20 ta' April 2023) 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 21 March 2023 (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 the Company Announcement HSBC415 dated 21 February 2023. 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 should be received no later than 48 hours before the Meeting and may be submitted in writing to the Company Secretary by post or by 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 2474/2380 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 HSBC412, published by the Company on 3 February 2023, 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 5 March 2023, that is forty six (46) days before the date set for the AGM (20 April 2023) and the Company is not extending this period.

Votazzjoni

Kull meta jittiehed vot, sew jekk dan isir b'wiri tal-idejn jew b'mezz ta' votazzjoni, **kull sehem** fil-Kumpanija jagħti dritt għal **vot wieħed (1)** fil-LĠA tal-Kumpanija.

Skont l-Istatut ta' Assoċjazzjoni tal-Kumpanija (klawżola 61), riżoluzzjoni mressqa għall-vot tkun determinata b'wiri tal-idejn sakemm ma tintalabx votazzjoni qabel jew waqt id-dikjarazzjoni tar-riżultat permezz ta' wiri tal-idejn, mingħand:

- i. iċ-Chairman tal-LĠA; jew
- ii. minn tal-inqas tliet (3) membri preżenti personalment jew b'mezz ta' Prokura; jew
- iii. minn membru jew membri preżenti personalment jew b'mezz ta' Prokura u li jirrapprezentaw mhux anqas minn wieħed f'għaxra tat-total tal-eligibilità tal-membri bi dritt tal-vot fil-LĠA; jew
- iv. minn membru jew membri preżenti personalment jew b'mezz ta' Prokura li għandhom ishma fil-Kumpanija bi dritt li jivvotaw fil-LĠA, liema ishma huma mħallsa jew daqs wieħed f'għaxra tas-somma totali mħallsa fuq l-ishma kollha b'dawn id-drittijiet.

F'każ ta' riżultati ndaqs, kemm b'wiri tal-idejn jew b'mezz ta' votazzjoni, iċ-Chairman tal-LĠA jkollu t-tieni vot jew vot deċiżiv.

Fil-każ li jittiehed vot mhux permezz tal-wiri tal-idejn:

L-Azzjonisti jridu jimmarkaw il-preferenza tagħhom fuq kull riżoluzzjoni billi jimmarkaw 'Favur' jew 'Kontra' jew 'Astensjoni' fuq l-istess riżoluzzjoni. **Jekk jiġu mmarkati aktar minn kaxxa waħda għall-istess riżoluzzjoni, il-vot tal-Azzjonisti fuq dik ir-riżoluzzjoni partikolari jkun invalidu.**

Hatra tad-Diretturi

Il-Bord tad-Diretturi jikkonsisti f'mhux aktar minn disa' (9) diretturi. Skont klawżola 7 tal-Memorandum ta' Assoċjazzjoni u l-Artikolu 77 ta' l-Artikoli ta' Assoċjazzjoni: (a) sitt (6) Diretturi ġew maħtura minn Azzjonist li uża 66% tal-kapital azzjonarju ordinarju maħruġ tiegħu (b) tliet (3) Diretturi, is-Sinjura Ingrid Azzopardi, Dr Manfred Galdes u Dr Henri Mizzi ġew nominati/offrew lilhom infushom għall-elezzjoni mill-ġdid fil-LĠA u (c) il-persuni nominati jiġu evalwati mir-*Remuneration and Nomination Committee* tal-Kumpanija bħala idonei. In-nominati, is-Sinjura Ingrid Azzopardi, Dr Manfred Galdes u Dr Henri Mizzi, flimkien mal-bqija tal-Membri tal-Bord, ġew evalwati mir-*Remuneration and Nomination Committee* tal-Kumpanija u kienu meqjusa bħala idonei fir-rigward tal-hatra tagħhom bħala diretturi. Peress li hemm nominazzjonijiet daqs kemm hemm postijiet vakanti, mhux ser issir l-ebda votazzjoni għad-Diretturi fil-LĠA ta' din is-sena. In-nominati jiġu eletti awtomatikament.

Formola tal-Prokura

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

Kif tintbagħat il-Formola tal-Prokura

Biex tkun valida, il-Formola tal-Prokura trid tasal għand is-Segretarja tal-Kumpanija, HSBC Bank Malta p.l.c., 116, Triq l-Arcisqof, Valletta VLT 1444, bl-idejn jew billi tuża s-*self-addressed envelope* inkluż. Il-Formola tal-Prokura tista' tintbagħat ukoll b'mezz elettroniku, lis-Segretarja tal-Kumpanija fuq l-indirizz elettroniku companysecretarymalta@hsbc.com u inti tiġi ggwidat fuq il-proċedura li trid tiġi addottata f'dan il-każ permezz ta' email. Il-Formola tal-Prokura mibgħuta bl-idejn, bil-posta, jew b'mezz

Voting

Whenever a vote is taken whether by a show of hands or on a poll, **each share** in the Company shall give right to **one (1) vote** at the AGM of the Company.

In terms of the Company's Articles of Association (clause 61) a resolution put to the vote shall be determined and decided by a show of hands, unless a poll is demanded, before or on the declaration of the result by a show of hands, by:

- i. the Chairman of the AGM; or
- ii. by at least three (3) members present in person or by proxy; or
- iii. any member or members present in person or by proxy and representing not less than one-tenth of the total voting power of all members having the right to vote at that AGM; or
- iv. a member or members present in person or by proxy holding shares in the Company conferring a right to vote at the meeting, being shares on which an aggregate sum has been paid up equal to not less than one-tenth of the total sum paid up on all the shares conferring that right.

In the case of equality of votes, whether on a show of hands or on a poll, the Chairman of the AGM shall have a second or casting vote.

In the case of voting not by show of hands:

The Shareholders should indicate their voting preference against each resolution in any of the boxes by ticking 'For' or 'Against' or 'Abstain'. **If more than one box is ticked for the same resolution, the Shareholders' vote on that particular resolution will be invalid.**

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 Association: (a) six (6) Directors have been appointed by the Shareholder utilising 66% of its ordinary issued share capital (b) three (3) Directors, Mrs Ingrid Azzopardi, Dr Manfred Galdes and Dr Henri Mizzi have been nominated / offered themselves for re-election at the AGM and (c) the nominated persons are assessed by the Company's Remuneration and Nomination Committee to be fit and proper in connection with their appointment as a director. The nominees, Mrs Ingrid Azzopardi, Dr Manfred Galdes and Dr Henri Mizzi, together with the rest of the Board Members, were assessed by the Company's Remuneration and Nomination Committee and are deemed to be fit and proper in connection with their appointment as directors. Since there are nominations as there are vacancies no voting for Directors will take place at this year's AGM. Nominees will be elected automatically.

Proxy Form

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

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. A Proxy Form sent either by hand, by mail or by electronic means must be

elettroniku għandha tasal għand is-Segretarja tal-Kumpanija mhux anqas minn 48 siegħa qabel il-ħin tal-LĠA. Jekk il-Fomola tal-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.

Obbligu mill-prokuratur skont il-Capital Markets Rules

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-Azzjonist. Jekk jogħġbok irreferi għan-nota 5.2 tal-Formola tal-Prokura.

Servizz ta' Interpretu

Jekk tixtieq servizz ta' interpretu waqt il-LĠA għandek tinfurmana mhux aktar tard mil-14 ta' April 2023, billi tikteb fuq l indirizz elettroniku companysecretarymalta@hsbc.com jew iċċempel fuq in-numri 2380 2405 /2474.

received by the Company Secretary by not less than 48 hours before the appointed time of the AGM. If the Proxy Form 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 in terms of the Capital Markets Rules

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 Shareholder. Please refer to note 5.2 of the Proxy Form.

Interpreter Services

If you require interpreter service during the AGM kindly inform us by not later than 14 April 2023 by sending an email to companysecretarymalta@hsbc.com or call on telephone numbers 2380 2405/2474.

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. He is also a fellow member of the Institute of Chartered Accountants in England and Wales.

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 and also heads the bank's Corporate Sustainability arm and is the Deputy Chair of the HSBC Foundation. Mr Cordina is a seasoned banker and has a wealth of experience having started his banking career 41 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').

Henri Mizzi, Non-Executive Director

Appointed Director of the bank in October 2022. Member of the bank's Audit Committee and Remuneration and Nomination Committee. Dr Mizzi is an Independent Arbitrator and Mediator and a Member of the International Chambers for Arbitrators, Mediators, Adjudicators and Dispute Board Members. He was an Associate at Camilleri Preziosi Advocates 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 then obtained his Master Degree from the University of Cambridge (Trinity Hall) in 1988 and became a CEDR Accredited Member in 2021.

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 at du 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).

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. Ms 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.

Manfred Galdes, Non-Executive Director

Appointed Director of the bank in January 2021. Dr Galdes is the Chairman of the bank's Risk Committee. He 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 practicing 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

Appointed as Director in December 2022. 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 Bank plc and 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.

Maria Micallef, Non-Executive Director

Appointed as Director in December 2022. Currently, Ms Micallef is the Chairperson of the bank's Remuneration and Nomination Committee, and Member of the bank's Audit Committee. She was the Managing Partner at RSM Malta until her retirement in December 2020. Ms Micallef specialised in business advisory services including mergers and acquisitions, corporate finance, valuations and investment appraisals. She is a visiting lecturer at the University of Malta. Currently Ms Micallef is pursuing a Degree in Humanities at the same University. Ms Micallef has a B.A. Hons Accountancy degree and is a Certified Public Accountant. She is a fellow of the Malta Institute of Accountants, a member of the US Institute of Internal Auditors and a member of the Association of Certified Fraud Examiners. Ms Micallef served as President of the Malta Institute of Accountants during the period 2013 to 2015.