

HSBC Bank Malta p.l.c.

Avviż għal-Hamsin Laqgħa Ġenerali Annwali

L-Erbgħa 29 ta' April 2026 fl-10.30a.m.

Dokumenti annessi ma' dan l-Avviż

1. Ittra taċ-Chairman lill-Azzjonisti;
2. Informazzjoni fuq il-Laqgħa Ġenerali Annwali (LĠA);
3. Formola tad-Dħul / Formola tal-Prokura.

Kopja ta' dawn id-dokumenti, flimkien mar-Rapport u l-Kontijiet Annwali ta' HSBC Bank Malta p.l.c. (il-Kumpanija) għas-sena li ntemmet fil-31 ta' Diċembru 2025 jinstabu fis-sezzjoni Annual General Meeting fl-Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>.

Nota: Il-verżjoni uffiċjali tar-Rapport u l-Kontijiet Annwali għas-sena li ntemmet fil-31 ta' Diċembru 2025 hija ppubblikata f'Company Announcement HSBC474 maħruġ fil-25 ta' Frar 2026. Dan il-Company Announcement huwa aċċessibbli mis-sezzjoni tal-Company notifications – announcements tal-Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations>.

L-Azzjonisti jistgħu jitolbu kopja stampata tar-Rapport u l-Kontijiet Annwali jew jibgħatu mistoqsijiet lill-uffiċċju tas-Segretarja tal-Kumpanija permezz ta' email fuq companysecretarymalta@hsbc.com, bil-posta fl-indirizz: HSBC Bank Malta p.l.c., 80, HSBC Qormi Hub, Triq Il-Miżna, Zone 5, Central Business District, Hal Qormi CBD 5090, jew iċemplu fuq 2380 2405/2421. Mistoqsijiet dwar il-punti fuq l-Aġenda għall-LĠA għandhom jaslu għand il-Kumpanija mhux aktar tard minn 48 siegħa qabel l-LĠA, kif ippubblikat f'Company Announcement HSBC471 datat 29 ta' Jannar 2026.

Notice of the Fiftieth Annual General Meeting

Wednesday 29 April 2026 at 10.30a.m.

Documents included with this Notice

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

A copy of these documents, together with HSBC Bank Malta p.l.c.'s (the Company) Annual Report and Accounts for the year ended 31 December 2025 can be found in the Annual General Meeting section of the Investor Relations microsite <https://www.about.hsbc.com.mt/investor-relations/annual-general-meetings>.

Note: The official version of the Annual Report and Accounts for the year ended 31 December 2025 is published in Company Announcement HSBC474 issued on 25 February 2026. 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 submit questions to the office of the Company Secretary by sending an email on companysecretarymalta@hsbc.com, by post at the following address: HSBC Bank Malta p.l.c., 80, HSBC Qormi Hub, Triq Il-Miżna, Zone 5, Central Business District, Hal Qormi CBD 5090, or by calling on 2380 2405/2421. Questions in relation to the items on the Agenda for the AGM are to be received by the Company not later than 48 hours before the AGM, as published in Company Announcement HSBC471 dated 29 January 2026.



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-Laqgħa Ġenerali Annwali

Qiegħed jingħata avviż li l-LĠA tal-HSBC Bank Malta p.l.c. (il-Kumpanija) ser issir, nhar l-Erbgħa 29 ta' April 2026, fil-Corinthia St George's Bay, Il-Bajja ta' San Ġorġ, San Ġiljan. Il-LĠA tibda fl-10.30a.m.

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

Riżoluzzjonijiet Ordinarji - Negożju Ordinarju

1. Ir-Rapport u l-Kontijiet Annwali

Biex tirċievi u tapprova ir-Rapport u l-Kontijiet Annwali għas-sena li għalqet fil-31 ta' Diċembru 2025, u r-Rapporti tad-Diretturi u tal-Awdituri.

2. Dividend

Biex tapprova dividend gross finali ta' 8.4 ewroċenteżmi (€0.084) kull sehem li jirrappreżenta fl-as gross finali ta' €30,265,712.32 kif irrakkomandat mid-Diretturi.

3. Hatra tal-Awdituri

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

Riżoluzzjonijiet Ordinarji – Negożju Speċjali

4. Hlas lid-Diretturi

Biex jiġi ikkonfermat il-hlas aggregat annwali massimu tad-Diretturi għal €480,000 kif approvat fl-aħħar LĠA.

Riżoluzzjoni Ordinarja – Negożju Speċjali (Vot Konsultattiv)*

5. Id-Direttors' Remuneration Report

Biex jiġi innutat u approvat id-Direttors' Remuneration Report skont kapitolu 12 tal-Capital Markets Rules kif stipulat fir-Rapport u l-Kontijiet Annwali għas-sena finanzjarja 2025.

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

Riżoluzzjoni Straordinarja - Negożju Speċjali

6. Bidla fl-isem tal-Kumpanija u emendi fil-Memorandum tal-Kumpanija

Li, soġġett għall-approvazzjonijiet regolatorji meħtieġa u b'effett mill-konkluzjoni tal-bejgħ u x-xiri tal-ishma ta' HSBC Continental Europe fil-Kumpanija minn CrediaBank S.A. skont il-ftehim definitiv tax-xiri ta' ishma: (i) l-isem tal-Kumpanija jinbidel minn "HSBC Bank Malta p.l.c." għal "CrediaBank Malta p.l.c." (il-"Bidla fl-isem"); u (ii) il-memorandum u l-istatut eżistenti tal-Kumpanija, kif emendati skont ir-riżoluzzjoni 6 hawn fuq, jiġu emendati u maħruġa mill-ġdid fl-intier tagħhom biex jirriflettu l-Bidla fl-isem u l-indirizz elettroniku aġġornat tal-Kumpanija, u li tali memorandum u statut emendati u maħruġa mill-ġdid jiġu ppreżentati u rreġistrati mal-Malta Business Registry.

Hatra tad-Diretturi

Biex tahtar u teleggi d-Diretturi.

Bl-ordni tal-Bord



Paula Mamo
8 ta' April 2026
Segretarja tal-Kumpanija

Il-verżjoni bil-Malti hija għal skopijiet ta' informazzjoni biss. Il-verżjoni bl-Ingliż hija l-verżjoni uffiċjali. Fil-każ ta' diskrepanza bejn iż-żewġ verżjonijiet, tipprevali l-verżjoni bl-Ingliż.

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 Wednesday 29 April 2026, at the Corinthia St George's Bay, St George's Bay, St Julians. The AGM commences at 10.30a.m.

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

Ordinary Resolutions - Ordinary Business

1. Annual Report and Accounts

To receive and approve the Annual Report and Accounts for the year ended 31 December 2025 and the Directors' and Auditors' Reports thereon.

2. Dividend

To approve a final gross dividend of 8.4 euro cent (€0.084) per share, representing a final gross payment of €30,265,712.32 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 Resolutions – Special Business

4. Directors' Emoluments

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

Ordinary Resolution – Special Business (Advisory Vote)*

5. The Directors' Remuneration Report

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 2025.

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

Extraordinary Resolution - Special Business

6. Change of the Company's name and amendments to the Company's Memorandum of Association

That, subject to receipt of the necessary regulatory approvals and with effect from completion of the sale and purchase of HSBC Continental Europe's shareholding in the Company by CrediaBank S.A. pursuant to the definitive share purchase agreement: (i) the name of the Company be changed from "HSBC Bank Malta p.l.c." to "CrediaBank Malta p.l.c." (the "Name Change"); and (ii) the existing memorandum and articles of association of the Company, as amended pursuant to resolution 6 above, be further amended and restated in their entirety to reflect the Name Change and the updated electronic email address of the Company, and that such amended and restated memorandum and articles of association be filed and registered with the Malta Business Registry.

Appointment of Directors

To appoint and elect Directors.

By order of the Board



Paula Mamo
8 April 2026
Company Secretary

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Informazzjoni fuq il-Laqqgħa Ġenerali Annwali

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

Record Date

Dan l-Avviż intbagħat lill-Azzjonisti kollha rreġistrati fir-Registru tal-Membri tal-Kumpanija fit-30 ta' Marzu 2026 (ir-Record Date). Huma dawn l-Azzjonisti biss li għandhom id-dritt li jippartecipaw 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 jippartecipaw fil-LĠA huwa ta' 360,306,099 sehem.

Ir-Rapport u l-Kontijiet Annwali

Skont ir-regolamenti applikabbli dwar il-European Single Electronic Format (ESEF), il-Kumpanija trid ttejjri r-Rapporti Finanzjarji Annwali tagħha f'format wieħed ta' rappurtar elettroniku. Il-Kontijiet Annwali tal-Kumpanija uffiċjali skont l-ESEF ġew ippubblikati f'Company Announcement HSBC474 datat 25 ta' Frar 2026. Dan il-Company Announcement 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 u li l-mistoqsijiet jitwieġbu miċ-Chairman tal-LĠA jew mid-Diretturi jew minn dik il-persuna li d-Diretturi jistgħu jiddelegaw għal dak il-għan. L-azzjonisti jistgħu jibagħtu l-mistoqsijiet tagħhom minn qabel. Dawn il-mistoqsijiet għandhom jaslu mhux aktar tard minn 48 siegħa qabel il-LĠA u jistgħu jintbagħtu lill-uffiċju tas-Segretarja tal-Kumpanija bil-posta f'80, HSBC Qormi Hub, Triq Il-Mithna, Zone 5, Central Business District, Hal Qormi CBD 5090, jew b'email fuq companysecretarymalta@hsbc.com.

Filwaqt li ċ-Chairman tal-LĠA jfittex li jwieġeb għall-mistoqsijiet kollha li jitressqu b'konnessjoni mar-riżoluzzjonijiet imressqa quddiem il-LĠA, ta' min jinnota li twegħiba ġenerali waħda tista' tingħata għal mistoqsijiet li għandhom kontenut simili u l-ebda twegħiba ma hija meħtieġa f'dawk il-kazijiet stipulati fl-Artikolu 51 tal-Istatut tal-Kumpanija.

F'każ ta' xi diffikultajiet jew mistoqsijiet, l-Azzjonisti huma ġentilment mitluba li jikkuntattjaw l-uffiċju tas-Segretarja tal-Kumpanija fuq 2380 2405/2421 jew b'email fuq 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 f'Company Announcement Nru HSBC471, ippubblikat mill-Kumpanija fid-29 ta' Jannar 2026, Azzjonist jew Azzjonisti li għandhom minn tal-inqas 5% tal-Kapital Azzjonarju

Il-verżjoni bil-Malti hija għal skopijiet ta' informazzjoni biss. Il-verżjoni bl-Ingliż hija l-verżjoni uffiċjali. Fil-każ ta' diskrepanza bejn iż-żewġ verżjonijiet, tipprevali l-verżjoni bl-Ingliż.

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 Shareholders registered on the Company's Register of Members on 30 March 2026 (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 Annual 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 HSBC474 dated 25 February 2026. 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>.

The Company provides 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 AGM agenda and to have the questions answered by the Chairman of the AGM or by the Directors or by such person as the Directors may delegate for that purpose. Shareholders may send their questions in advance. Any such questions should be received no later than 48 hours before the AGM and may be submitted in writing to the office of the Company Secretary by post at 80, HSBC Qormi Hub, Triq Il-Mithna, Zone 5, Central Business District, Hal Qormi CBD 5090, or by email on companysecretarymalta@hsbc.com.

While 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 and no answer is required in those instances set out in article 51 of the Articles of Association of the Company.

In case of any difficulties or queries, the Shareholders are kindly asked to contact the office of the Company Secretary on 2380 2405/2421 or by email on 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 HSBC471, published by the Company on 29 January 2026, a Shareholder or Shareholders holding not less than 5% of the voting Issued Share Capital

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Maħruġ tal-Kumpanija b'jedd għall-vot, kienu intitolati jitolbu lill-Kumpanija li tinkludi suġġetti fuq l-aġenda tal-LĠA u li jipprezentaw abbozz ta' riżoluzzjonijiet fuq suġġetti biex jiġu inklużi fl-aġenda tal-LĠA. Dawn it-talbiet kellhom jiġu sottomessi lill-Kumpanija sal-14 ta' Marzu 2026, li tiġi sitta u erbghin (46) ġurnata qabel id-data indikata tal-LĠA (29 ta' April 2026) u l-Kumpanija mhux se testendi dan il-perjodu.

Votazzjoni

Kull meta jittieħed 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, iżda fil-każ ta' votazzjoni b'wiri t'idejn, prokuratur li jkun ingħata mandat minn diversi Membri u mogħti struzzjonijiet biex jivvota minn xi Membri favur riżoluzzjoni u minn oħrajn kontra l-istess riżoluzzjoni, il-prokuratur jgħolli idejh kemm waqt il-vot favur u kemm waqt il-vot kontra r-riżoluzzjoni.

Skont l-Istatut tal-Kumpanija (artikolu 61), riżoluzzjoni mressqa għall-vot tkun determinata u deciza 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 jirrapreżentaw mhux inqas minn wieħed minn 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 li jagħtu dritt għal vot fil-LĠA, li jkunu ishma li fuqhom tkun tħallset somma aggregata, ugwali għal mhux inqas minn wieħed minn għaxra tas-somma totali mħallsa fuq l-ishma kollha li jagħtu dak id-dritt.

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

Fil-każ li jittieħed 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, jew l-ebda waħda mill-kaxxi ma tkun immarkata, il-vot tal-Azzjonisti fuq dik ir-riżoluzzjoni partikolari ma jkunx validu.**

L-Azzjonisti jistgħu wkoll jaqsmu l-vot tagħhom fuq kull riżoluzzjoni san-numru ta' ishma miżmuma mill-Azzjonist. **Jekk in-numru totali ta' ishma għall-istess riżoluzzjoni jaqbeż in-numru totali ta' ishma miżmuma, il-vot fuq dik ir-riżoluzzjoni partikolari ma jkunx validu.** **Vot fuq riżoluzzjoni meħuda b'votazzjoni mhux permezz tal-wiri tal-idejn jista jinkludi voti sottomessi mill-azzjonisti minn qabel.**

Formola tal-Prokura

Azzjonisti rreġistrati fir-Registru tal-Membri tal-Kumpanija fir-Record Date għandhom jkollhom id-dritt li jippartecipaw u jivvotaw fl-LĠA jew billi jattendu personalment l-LĠA jew billi jaħtru persuna biex tattendi u tivvota fil-LĠA minflokhom (prokuratur). Formola ta' Prokura hija mehmuża ma' dan l-Avviż u kampjun ta' formola ta' prokura tista' taraha wkoll fuq il-website tal-Kumpanija www.hsbc.com.mt.

of the Company 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 14 March 2026, that is forty six (46) days before the date set for the AGM (29 April 2026) and the Company is not extending this period.

Voting

Whenever a vote is taken, whether by a show of hands or by means of a poll, **each share** in the Company shall give a right to **one (1) vote** at the AGM of the Company, provided that in the case of voting by a show of hands, a proxy who has been mandated by several Members and instructed to vote by some Members in favour of a resolution and by others against the same resolution, shall put up his hand when voting in favour of and also when voting against the resolution.

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 the 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 AGM, 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 a poll 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, or none of the boxes are ticked, the Shareholders' vote on that particular resolution will be invalid.**

Shareholders may also split their vote on each resolution up to the number of shares held by the Shareholder. If the total number of shares for the same resolution exceeds the total number of shares held, the vote on that particular resolution will be invalid. A vote on a resolution taken by means of a poll may include votes cast in advance.

Proxy Form

Shareholders registered on the Company's Register of Members on the Record Date shall have the right to participate and vote at the AGM either by personally attending the AGM or by appointing a person to attend and vote at the AGM in their stead (a proxy). A Proxy Form is enclosed with this Notice and a sample proxy form may also be viewed on the Company's website www.hsbc.com.mt.

Kif tintbagħat il-Formola tal-Prokura

Biex tkun valida, il-Formola tal-Prokura trid tasal għand l-uffiċju tas-Segretarja tal-Kumpanija, HSBC Bank Malta p.l.c., 80, HSBC Qormi Hub, Triq Il-Mithna, Zone 5, Central Business District, Hal Qormi CBD 5090, bl-idejn jew billi tuża s-self-addressed envelope inkluż. Il-Formola tal-Prokura tista' tintbagħat ukoll b'email fuq 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'email għandha tasal għand l-uffiċju tas-Segretarja tal-Kumpanija mhux inqas minn 48 siegħa qabel il-ħin u d-data tal-LGA. Jekk il-Formola tal-Prokura tintbagħat mingħajr indikazzjoni ta' kif il-prokuratur għandu jivvota fuq kwalunkwe materja, il-prokuratur jista' juża d-diskrezzjoni tiegħu, jekk jivvota jew kif jivvota.

Jekk jogħġbok irreferi għall-Formola ta' Prokura mehmuża għal aktar informazzjoni dwar kif timla l-Formola ta' Prokura.

Obbligu tal-prokuratur skont il-Capital Markets Rules

Skont il-Capital Markets Rules 12.29 u 12.30, iċ-Chairman bħala prokuratur għandu javża lill-Azzjonist li ħatru 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 4.2 tal-Formola tal-Prokura.

Servizz ta' Interpretu

Jekk tixtieq servizz ta' interpretu waqt il-LGA għandek tinfurmana mhux aktar tard mil-20 ta' April 2026, billi tibgħat email fuq companysecretarymalta@hsbc.com jew iċċempel fuq in-numri 2380 2405/2421.

Ħatra tad-Diretturi

Il-Bord tad-Diretturi jikkonsisti f'mhux aktar minn disa' (9) diretturi. Skont klawżola 7 tal-Memorandum u l-Artikolu 77 tal-Istatut tal-Kumpanija: (a) sitt (6) Diretturi jiġifieri d-Diretturi fil-kariga Manfred Galdes, Geoffrey Fichte, Charlotte Cilia, Louis Cassar Pullicino, Malcolm Miller u Yvonne Steyn-Adams ġew maħtura minn HSBC Continental Europe li użat 66% tal-Kapital Azzjonarju Ordinarju Maħruġ tiegħu u (b) il-Kumpanija ħarġet avviż lill-azzjonisti tagħha biex jipproponu nominazzjonijiet għall-elezzjoni tad-diretturi u rċeviet tliet nominazzjonijiet għal tliet (3) diretturi fil-kariga, Alexiei Dingli, Anthony Doublet u Elvia George li wkoll offrew lilhom infushom għall-elezzjoni mill-ġdid. In-nominati, Alexiei Dingli, Anthony Doublet u Elvia George, flimkien mal-kumpliment tad-diretturi maħtura, ġew evalwati mir-Remuneration and Nomination Committee tal-Kumpanija u huma meqjusa bħala idonei u xierqa b'rabta mal-ħatra tagħhom bħala Diretturi.

Peress li hemm nominazzjonijiet daqs kemm hemm postijiet vakanti, mhux ser issir l-ebda votazzjoni għad-Diretturi fil-LGA ta' din is-sena. In-nominati jiġu eletti awtomatikament.

Maħruġa u approvata mill-HSBC Bank Malta p.l.c.

116, Triq l-Arcisqof, Valletta VLT1444, Malta
www.hsbc.com.mt

Sending the Proxy Form

To be valid, the Proxy Form must be received by the office of the Company Secretary, HSBC Bank Malta p.l.c., 80, HSBC Qormi Hub, Triq Il-Mithna, Zone 5, Central Business District, Hal Qormi CBD 5090, by hand or by using the enclosed self-addressed envelope. The Proxy Form can also be sent by e-mail on 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 received by the office of the Company Secretary by not less than 48 hours before the appointed time and date of AGM. If the Proxy Form is sent without an indication as to how the proxy shall vote on any particular matter, the proxy will exercise his discretion as to whether, and if so how he votes.

Please refer to the enclosed Proxy Form for further information on how to complete the Proxy Form.

Disclosure by proxy holder in terms of the Capital Markets Rules

In terms of the Capital Markets Rules 12.29 and 12.30, the proxy holder will disclose to the Shareholder who appointed him any facts of which he or she 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 4.2 of the Proxy Form.

Interpreter Services

If you require interpreter services during the AGM kindly inform us by not later than 20 April 2026 by sending an email on companysecretarymalta@hsbc.com or call on telephone numbers 2380 2405/2421.

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 namely incumbent Directors Manfred Galdes, Geoffrey Fichte, Charlotte Cilia, Louis Cassar Pullicino, Malcolm Miller and Yvonne Steyn-Adams have been appointed by HSBC Continental Europe utilising 66% of its Ordinary Issued Share Capital and (b) the Company issued an advert to its shareholders to propose nominations for the election of directors and it received three nominations for three (3) incumbent directors, Alexiei Dingli, Anthony Doublet and Elvia George who have also offered themselves for re-election. The nominees, Alexiei Dingli, Anthony Doublet and Elvia George, together with the rest of the appointed directors, 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 as many nominations as there are vacancies no voting for Directors will take place at this year's AGM. Nominees will be elected automatically.

Approved and issued by HSBC Bank Malta p.l.c.

116, Archbishop Street, Valletta VLT1444, Malta
www.hsbc.com.mt

Ċirkulari lill-Azzjonisti

L-għan ta' din iċ-Ċirkulari huwa li tinforma lill-Azzjonisti ta' HSBC Bank Malta p.l.c., kumpanija pubblika b'responsabbiltà limitata registrata f'Malta u bl-uffiċċju registrat tagħha f' 116, Triq l-Arcisqof, Valletta, VLT1444 (il-"Kumpanija") dwar il-Laqgħa Ġenerali Annwali (LĠA) li jmiss tal-Kumpanija, bil-għan li jiġu ikkunsidrati mill-Azzjonisti tal-Kumpanija u jekk meqjus xieraq jiġu approvati Riżoluzzjonijiet Ordinarji u Riżoluzzjonijiet Straordinarji kif spjegati hawn taħt.

INFORMAZZJONI IMPORTANTI

Din iċ-Ċirkulari fiha informazzjoni dwar ir-riżoluzzjonijiet li se jiġu proposti għall-approvazzjoni fil-LĠA li jmiss. Tinkludi wkoll il-bidliet proposti fil-Memorandum u fl-Istatut tal-Kumpanija, kif approvati mill-Bord tad-Diretturi. Din iċ-Ċirkulari qed tintbagħat lill-azzjonisti kollha li jidhru fir-registru tal-membri tal-Kumpanija fuq il-Lista Uffiċjali tal-Borża ta' Malta sal-għeluq tan-negozju tat-30 ta' Marzu 2026.

Din iċ-Ċirkulari qed tinħareġ f'konformità mal-Capital Markets Rules maħruġa mill-Awtorità għas-Servizzi Finanzjarji ta' Malta (MFSA), b'mod partikolari l-Capital Markets Rules 6.2 dwar il-kontenut taċ-Ċirkulari kollha u r-rekwiżiti stabbiliti fil-Capital Markets Rules 6.16 għal Ċirkulari relatati ma' bidliet fil-Memorandum u fl-Istatut tal-Kumpanija.

Fejn xi wħud jew l-ishma kollha fil-Kumpanija miżmuma minn riċevitur ta' din iċ-Ċirkulari jkun nbiegħu jew ġew ittrasferiti sad-data li fiha jasal dan id-dokument, kopja ta' din iċ-Ċirkulari għandha tingħadda lill-persuna li permezz tagħha sar il-bejgħ jew it-trasferiment tal-ishma biex iċ-Ċirkolari tingħata lil min xtara jew akkwista l-ishma.

Id-diretturi kollha tal-Kumpanija fid-data ta' din iċ-Ċirkulari, jiġifieri *Manfred Galdes, Geoffrey Fichte, Louis Cassar Pullicino, Charlotte Cilia, Alexiei Dingli, Anthony Doublet, Elvia George, Malcolm Miller u Yvonne Steyn-Adams* (id-"Diretturi"), jaċċettaw ir-responsabbiltà għall-informazzjoni li tinsab f'din iċ-Ċirkulari. Sa l-aħjar għarfien u twemmin tad-Diretturi, li ħadu l-prekawzjonijiet kollha raġonevoli biex jiżguraw dan, l-informazzjoni li tinsab f'din iċ-Ċirkulari hija skont il-fatti u ma tħalli barra xejn li x'aktarx jaffettwa s-sens jew l-importanza ta' tali informazzjoni.

Azzjonisti li jibqgħu fid-dubju dwar x'azzjoni ta' vot għandhom jieħdu huma mħeġġa jikkonsultaw konsulenti indipendenti xierqa.

Introduzzjoni

Minbarra r-riżoluzzjonijiet ordinarji li se jitressqu quddiem il-Membri fl-LĠA, id-Diretturi qed iressqu wkoll quddiem il-Membri "Riżoluzzjoni Straordinarja" – Bidla fl-isem tal-Kumpanija u emendi fil-Memorandum tal-Kumpanija.

Permezz ta' ittra datata 6 ta' Marzu 2026, HSBC Continental Europe, bħala azzjonist li jzomm mhux inqas minn 5 fil-mija tal-Kapital Azzjonarju Maħruġ bi dritt ta' vot, talbet lid-diretturi biex iqiegħdu fuq l-aġenda tal-laqgħa ġenerali annwali li għandha ssir fid-29 ta' April 2026, riżoluzzjoni għall-approvazzjoni tal-LĠA. Id-diretturi poggew dik ir-riżoluzzjoni, kif proposta mill-azzjonist, fuq l-aġenda tal-laqgħa.

Skont il-Capital Markets Rules 6.12 u 6.13, riżoluzzjoni ta' din in-natura teħtieġ li l-Kumpanija toħroġ ċirkulari ta' spjegazzjoni lill-azzjonisti. Iċ-ċirkulari, fir-rigward ta' din il-kwistjoni, teħtieġ l-approvazzjoni minn qabel tal-MFSA skont id-dispożizzjonijiet tal-Capital Markets Rules 6.4.

Circular to Shareholders

The purpose of this Circular is to inform the Shareholders of HSBC Bank Malta p.l.c., a public limited liability company registered in Malta and having its registered office at 116 Archbishop Street, Valletta, VLT1444 Malta (the "Company") of the forthcoming Annual General Meeting (AGM) of the Company, for the purpose of considering, and if thought fit, approve an Extraordinary Resolution as explained hereunder.

IMPORTANT INFORMATION

This Circular contains information about a resolution to be proposed for approval at the forthcoming AGM. It also includes the proposed changes to the Memorandum and Articles of Association of the Company, as approved by the Board of Directors. The Circular is being sent to all shareholders appearing on the register of members of the Company on the Official List of the Malta Stock Exchange as at close of business on 30 March 2026.

This Circular is being issued in compliance with the Capital Markets Rules issued by the Malta Financial Services Authority, in particular the Capital Markets Rule 6.2 on the contents of all Circulars and the requirements set out in Capital Markets Rule 6.16 for Circulars relating to changes to the Memorandum and Articles of Association.

Where any or all of the shares in the Company held by a recipient of this Circular have been sold or transferred by the date of receipt of this document, a copy of this Circular should be passed on to the person through whom the sale or transfer was effected for transmission of the Circular to the purchaser or transferee.

All the directors of the Company as at the date of this Circular *Manfred Galdes, Geoffrey Fichte, Louis Cassar Pullicino, Charlotte Cilia, Alexiei Dingli, Anthony Doublet, Elvia George, Malcolm Miller and Yvonne Steyn-Adams* (the "Directors") accept responsibility for the information contained in this Circular. To the best of the knowledge and belief of the Directors, who have taken all reasonable care to ensure that such is the case, the information contained in this Circular is in accordance with the facts and does not omit anything likely to affect the import of such information.

Shareholders who remain in doubt as to what voting action to take are advised to consult appropriate independent advisors.

Introduction

Apart from the ordinary resolutions being placed before the Members at the AGM, the Directors are also placing before the Members an "Extraordinary Resolution" - Change of the Company's name and amendments to the Company's Memorandum of Association.

By letter dated 6 March 2026, HSBC Continental Europe, being a shareholder holding not less than 5 per cent of the voting Issued Share Capital, requested the directors to place on the agenda of the annual general meeting due to take place on the 29 April 2026, a resolution for the approval of the AGM. The directors have placed that resolution as proposed by the shareholder on the agenda of the meeting.

In terms of the Capital Markets Rules 6.12 and 6.13 a resolution of this nature requires the Company to issue an explanatory circular to shareholders. The circular, with respect to this matter requires the prior approval of the MFSA in accordance with the provisions of CMR 6.4.

Peress li din il-proposta saret minn azzjonist, din iċ-Ċirkulari se tipprovdi lill-azzjonisti kollha l-ispejgazzjonijiet mogħtija mill-azzjonist li qed jipponijha, kif ukoll il-pożizzjoni meħuda mid-diretturi fir-rigward ta' din ir-riżoluzzjoni.

Fl-ittra tagħhom tas-6 ta' Marzu 2026 li biha għamli l-proposta, HSBC Continental Europe spjegat li:

Sabiex tiġi ffrankata l-ispiża tas-sejha ta' Laqgħa Ġenerali Straordinarja tal-HSBC Bank Malta p.l.c. (il-"Kumpanija") biss għall-iskop li jinbidel l-isem tal-Kumpanija aktar qrib it-tlestija tal-bejgħ u x-xiri tal-ishma tal-HSBC Continental Europe fil-Kumpanija minn CrediaBank S.A. (it-"tranżazzjoni proposta"), l-HSBC Continental Europe titlob li din il-proposta titqiegħed fuq l-aġenda u r-riżoluzzjoni titqiegħed għall-vot fil-Laqgħa Ġenerali Annwali tal-Kumpanija tad-29 ta' April 2026. Ir-riżoluzzjoni hija kondizzjonali fuq l-approvazzjonijiet regolatorji u t-tlestija tat-tranżazzjoni proposta, li mingħajrhom ma tidholx fis-seħħ. L-HSBC Continental Europe tikkonferma li filwaqt li r-regolatur fil-prinċipju m'għandu l-ebda oġġezzjoni f'dan l-istadju, il-proposta tal-bidla fl-isem għad trid tiġi vvalutata b'mod konklużiv bħala parti mill-proċess għall-kunsiderazzjoni tal-approvazzjoni regolatorja għat-tranżazzjoni proposta.

Il-Bord tad-Diretturi huwa tal-fehma li din il-bidla hija meħtieġa biex tippermetti tranżizzjoni bla xkiel għal CrediaBank Malta p.l.c.

Il-Bord tad-Diretturi, wara li kkunsidra r-riżoluzzjoni proposta kif ukoll l-ispejgazzjonijiet ipprovduti, qed iqiegħed ir-riżoluzzjoni hawn taħt għall-kunsiderazzjoni tal-azzjonisti:

Riżoluzzjoni Straordinarja Proposta – Negożju Speċjali

Riżoluzzjoni 6

Bidla fl-isem tal-Kumpanija u emendi fil-Memorandum tal-Kumpanija

Li, soġġett għal-approvazzjonijiet regolatorji meħtieġa u b'effett mit-tlestija tal-bejgħ u x-xiri tal-ishma ta' HSBC Continental Europe fil-Kumpanija minn CrediaBank S.A. skont il-ftehim definitiv tax-xiri ta' ishma: (i) l-isem tal-Kumpanija jinbidel minn "HSBC Bank Malta p.l.c." għal "CrediaBank Malta p.l.c." (il-"Bidla fl-isem"); u (ii) il-memorandum u l-istatut eżistenti tal-Kumpanija jiġu emendati u maħruġa mill-ġdid fl-intier tagħhom biex jirreflettu l-Bidla fl-isem u l-indirizz elettroniku aġġornat tal-Kumpanija, u li tal memorandum u statut emendati u maħruġa mil-ġdid jiġu emendati u rreġistrati mal-Malta Business Registry.

L-Effett ta' dawn il-Bidliet – Riżoluzzjoni Straordinarja

Li jinbidel l-isem tal-Kumpanija wara li jinkisbu l-approvazzjonijiet regolatorji meħtieġa u b'effett mid-data meta l-bejgħ u x-xiri tas-sehem azzjonarju ta' HSBC Continental Europe fil-Kumpanija minn CrediaBank S.A. jkun komplut skont il-ftehim definitiv ta' xiri ta' ishma.

Rakkomandazzjoni tad-Diretturi

Peress li l-Bord tad-Diretturi huwa tal-fehma li l-emendi proposti ma jaffettwawx b'mod negattiv id-drittijiet tal-azzjonisti, jirrakkomanda li l-azzjonisti jivvutaw favur dawn il-proposti fl-LĠA li jmiss.

Given that this proposal has been made by a shareholder, this circular will provide to all shareholders the explanations given by the shareholder proposing it, as well as the position taken by the directors with respect to this resolution.

In their letter of 6 March 2026 making the proposal, HSBC Continental Europe explained that:

In order to save the cost of calling an HSBC Bank Malta p.l.c. (the "Company") Extraordinary General Meeting solely for the purpose of changing the Company's name closer to completion of the sale and purchase of HSBC Continental Europe's shareholding in the Company by CrediaBank S.A. (the "proposed transaction"), HSBC Continental Europe requests that this item is placed on the agenda and the resolution put to a vote at the 29 April 2026 Company AGM. The resolution is conditional on regulatory approvals and the proposed transaction completion, without which it will not take effect. HSBC Continental Europe confirmed that whilst the regulator has in principle no objection at this stage, the proposal of the change in name remains to be conclusively assessed as part of the process for considering regulatory approval for the proposed transaction.

The Board of Directors are of the view that this change is required to enable the smooth transition to CrediaBank Malta p.l.c.

The Board of Directors having considered the proposed resolution as well as the explanations provided are hereby placing the below resolution for the consideration of the shareholders:

Proposed Extraordinary Resolution – Special Business

Resolution 6

Change of the Company's name and amendments to the Company's Memorandum of Association

That, subject to receipt of the necessary regulatory approvals and with effect from completion of the sale and purchase of HSBC Continental Europe's shareholding in the Company by CrediaBank S.A. pursuant to the definitive share purchase agreement: (i) the name of the Company be changed from "HSBC Bank Malta p.l.c." to "CrediaBank Malta p.l.c." (the "Name Change"); and (ii) the existing memorandum of association of the Company be amended and restated in its entirety to reflect the Name Change and the updated electronic email address of the Company, and that such amended and restated memorandum and articles of association be filed and registered together with the Company's articles of association with the Malta Business Registry.

Effect of these Changes – Extraordinary Resolution

To change the Company's name after the necessary regulatory approvals and with effect from completion of the sale and purchase of HSBC Continental Europe's shareholding in the Company by CrediaBank S.A. pursuant to the definitive share purchase agreement.

Directors' Recommendation

As it is the view of the Board of Directors that the proposed amendments do not adversely affect shareholders' rights, it recommends that the shareholders vote in favour of these proposals at the next Annual General Meeting.

Dokumenti disponibbli għall-ispezzjoni

Id-dokumenti li ġejjin, jew kopji ċċertifikati tagħhom, se jkunu disponibbli għall-ispezzjoni fl-uffiċċju tas-Segretarja tal-Kumpanija f'80, HSBC Qormi Hub, Triq il-Mitħna, Zone 5, Central Business District, Hal Qormi CBD 5090, jew online mis-sit tal-bank <https://www.about.hsbc.com.mt/investor-relations>, għal mill-inqas erbatax-il (14) jum mid-data tal-pubblikazzjoni ta' din iċ-Ċirkulari:

- a. Il-Memorandum u l-Istatut tal-Kumpanija;
- b. Ir-Rapport Annwali u l-Kontijiet tal-Kumpanija għall-sena li ntemmet fil-31 ta' Diċembru 2025;
- c. L-Istqarrijiet Finanzjarji Interim tal-Kumpanija għall-perjodu mill-1 ta' Jannar 2025 sat-30 ta' Ġunju 2025.

Din iċ-Ċirkulari hija datata 8 ta' April 2026.

Approvat u maħruġ minn HSBC Bank Malta p.l.c. li għandha l-uffiċċju reġistrat tagħha f'116 Archbishop Street, Valletta, VLT1444 Malta.

Documents available for inspection

The following documents or certified copies thereof will be available for inspection at the Company's Company Secretary office at 80, HSBC Qormi Hub, Triq il-Mitħna, Zone 5, central Business District, Hal Qormi CBD 5090 or online from the Company's website <https://www.about.hsbc.com.mt/investor-relations>, for at least fourteen (14) days from the date of publication of this Circular:

- a. The Company's Memorandum and Articles of Association;
- b. The Company's Annual Report and Accounts for the year ending 31 December 2025;
- c. The Company's Interim Financial Statements for the period 1 January 2025 to 30 June 2025.

This Circular is dated 8 April 2026.

Approved and issued by HSBC Bank Malta p.l.c. having its registered office at 116 Archbishop Street, Valletta, VLT1444 Malta.

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

Manfred Galdes, Chairman And Non-Executive Director

Appointed as Director in January 2021. Dr Galdes is the Chairman of the bank and a Member of the bank's Remuneration and Nomination 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 25 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.

Geoffrey Fichte, Director and Chief Executive Officer

Appointed CEO and Executive Director of HSBC Bank Malta p.l.c. in May 2023. He is also Chairman of HSBC Life Assurance (Malta) Ltd and HSBC Global Asset Management (Malta) Limited. Mr Fichte has over 20 years of experience in financial services: banking, insurance, asset management and global strategy across Hong Kong, London, New York and Mexico City. He previously held several senior international positions within the HSBC Group, including President and CEO of HSBC Bank Uruguay, Head of Business Banking, HSBC Mexico; Senior Executive, Corporate Development & Global Strategy, HSBC Group, London; and Senior Manager International (Asia), Hong Kong. He holds a Bachelor of Science in Economics (Magna Cum Laude) from Wharton School, University of Pennsylvania, Philadelphia, USA.

Charlotte Cilia, Executive Director and Chief Financial Officer

Appointed Chief Financial Officer in December 2020 and Executive Director in February 2025. Mrs Cilia is a certified public accountant and auditor with over 25 years of varied experience across audit and banking finance. She joined the HSBC Finance team as a senior manager in 2010 where she worked for four years and re-joined the bank in 2018 as Chief Accounting Officer and Deputy Chief Financial Officer. She served as Deputy Chief Financial Officer during her four years at MeDirect Group until 2018. Previously an auditor at KPMG in Malta and the UK where she performed key roles on various international engagements. She is a Director on the Board of HSBC Life Assurance (Malta) Ltd.

Louis Cassar Pullicino, Non-Executive Director

Appointed as Director in June 2024, Dr Louis Cassar Pullicino is presently the bank's Risk Committee Chairman. He obtained his Doctor of Laws (LL.D) in 1986 from the University of Malta. He is an experienced litigator specialising in commercial litigation, who is particularly active in admiralty and shipping, banking, corporate, insolvency, insurance, telecommunications, pensions and contractual disputes with an international dimension. For over 35 years, Dr Cassar Pullicino has been advising numerous banking institutions and has been involved in the market's most complex marine and commercial litigation cases. In June 2015, Dr Cassar Pullicino was appointed Managing Partner with a local law firm. As the role of Managing Partner came to an end in March 2021, he continues to focus exclusively on litigation and international arbitration.

Alexiei Dingli, Non-Executive Director

Appointed as Director in January 2024. Presently Member of the bank's Risk Committee and Chairman of the bank's Remuneration and Nomination Committee. He is a Professor of Artificial Intelligence (AI) at the University of Malta. He has been conducting research and working in the field of AI for more than two decades, assisting different companies to implement AI solutions. His work has been rated World Class by international experts and he has won various local and international awards. He has also published several peer-reviewed publications and formed part of the Malta AI task-force which was setup by the Maltese government, aimed at making Malta one of the top AI countries in the world. He is a B.Sc.IT (honours) graduate, which degree was obtained in 2001, from the University of Malta, has a Ph.D in Artificial Intelligence from the University of Sheffield, UK and an MBA in Technology Management from the Grenoble Business School, France.

Anthony Doublet, Non-Executive Director

Appointed as Director in February 2026. Currently, Mr Doublet is a Member of the bank's Audit Committee. He is a Fellow of the Chartered Association of Certified Accountants, a Fellow of the Malta Institute of Accountants and a Certified Public Accountant. He has been in the profession since 1983 and was appointed Partner and Head of Assurance and Risk with MSD & Co (Arthur Andersen Representatives) in 1994. In 2001 the Firm merged with Ernst & Young where he held various roles including Head of Assurance, Malta Professional Practice Director and MLRO up until his retirement in 2021. Mr Doublet was a Council member of the Malta Institute of Accountants for 14 years and was President of the Institute between 2011 to 2013. He has held and currently holds non-executive roles in different regulated entities.

Elvia George, Non-Executive Director

Appointed Director of the bank in January 2025. She is also Chairperson of the bank's Audit Committee and a Member of the bank's Risk Committee. She was previously a Director on the Board of HSBC Global Asset Management (Malta) Limited. Ms George holds a BA Hons (Accountancy) degree from the University of Malta. She is a Certified Public Accountant and a Fellow of the Malta Institute of Accountants. Ms George has been working within the banking and financial services industry since 1981 and has held senior positions with one of the systemic banks in Malta (Bank of Valletta plc) including that of Chief Financial Officer. She was also a Director and a member of the Risk committee within BOV Fund Services Limited.

Malcolm Miller, Non-Executive Director

Appointed as Director in March 2024. Presently Mr Miller is a Member of the Audit Committee and the Remuneration and Nomination Committee. Mr Miller is an established entrepreneur, a seasoned and motivated business leader with 50 years' experience in start-ups and running businesses in Malta and overseas. He has set up and run businesses in seven European territories. His extensive experience includes raising funding, building new teams, setting and measuring realistic objectives and using clear and simple benchmarks for motivating teams. He is also an experienced board member, having sat on State, University, family-owned and internationally-owned Boards. His operational experience includes new business set-ups, logistics - both within his own group of companies as well as third-party services - media, publishing, print, retail, e-commerce and vertical integration to consumer solutions.

Yvonne Steyn-Adams, Non-Executive Director

Appointed Director of the bank on 6 August 2025. Ms Steyn-Adams is currently the Chief Operating Officer Group Internal Audit. Formerly Global Head of Business risk and resilience at HSBC Group Management Services Ltd, where she was accountable for business risk management and remediation for the International Wealth and Premier Banking globally. She has significant international experience, particularly in Europe, having worked in group wide roles in HSBC and UBS. Her earlier career was in information technology, operations and consultancy. She has expertise in financial and regulatory compliance across global regulators, organisational design, service management and cost management.

Approved and issued by HSBC Bank Malta p.l.c. having its registered office at 116 Archbishop Street, Valletta, VLT1444 Malta, hsbcbank_malta@hsbc.com.

(Ref. 25492594 - 03/26)