

HSBC Bank Malta p.l.c.

Avviż għas-sebgħa u tletin Laqgħa Ġenerali Annwali

**Il-Hamis, 18 ta' April 2013 fl-10.00a.m.
Grand Master Suite, Conference Centre
Hilton Malta, Portomaso, San Ġiljan**

Kontenut

1. Avviż għal-Laqqgħa Ġenerali Annwali (LĠA)
2. Informazzjoni fuq il-LĠA
3. Elezzjoni tad-Diretturi – Persuni Nominati

Kopja ta' dan l-avviż u d-dokumenti tal-informazzjoni relatata għal-LĠA huma aċċessibli mill-website tal-Bank: www.hsbc.com.mt fis-sezzjoni tal-*Annual General Meeting* ġol-*Investor Relations microsite*. <https://www.hsbc.com.mt/1/2/hsbc-in-malta/investor-relations/annual-general-meeting/annual-general-meeting>.

L-Azzjonisti jistgħu jistaqsu mistoqsijiet lis-Segretarju tal-Kumpanija fuq 2380 2404/5 jew fuq l-indirizz elettroniku: companysecretarymalta@hsbc.com

Aċċess għal-LĠA

Fil-Hilton Portomaso hemm aċċess għas-siġġu bir-roti u biljetti għall-parkeġġ jiġu provduti. Jekk tixtieq servizz ta' traduzzjoni waqt il-LĠA inti għandek tikkuntattjana mhux aktar tard mis-6 ta' April 2013 fuq 2380 2404/5 jew fuq l-indirizz elettroniku: companysecretarymalta@hsbc.com



Avviż ghal-Laqqha Ġenerali Annwali

Avviż tal-LĠA tal-*HSBC Bank Malta p.l.c.* li se ssir fil-Grand Master Suite, Conference Centre, Hilton Malta, Portomaso, San Ġiljan nhar il-Hamis, 18 ta' April 2013. **Ir-registrazzjoni tibda fid-9.00a.m.** u l-Laqqha tibda fl-10.00a.m. biex tikkunsidra u, jekk jidrilha xieraq, tapprova dawn ir-riżoluzzjonijiet:

Riżoluzzjonijiet Ordinarji

1. Kontijiet Annwali Verifikati

Biex tirċievi u tapprova l-kontijiet annwali verifikati għas-sena li għalqet fil-31 ta' Diċembru 2012, u r-rapporti tad-Diretturi u l-Awdituri dwarhom;

2. Dividend

Biex tapprova, kif rakkomandat mill-Bord tad-Diretturi, hlas finali ta' dividend gross ta' 7.9 ċenteżmi għal kull sehem, liema hlas finali jammonta għas-somma totali ta' €23,055 360;

3. Biex terġa' tappunta lill-Awdituri

Biex terġa' tappunta lill-Awdituri KPMG u biex il-Bord tad-Diretturi jiġi awtorizzat jiffissa r-rimunerazzjoni tagħhom;

4. Rimunerazzjoni lid-Diretturi

Biex tiġi stabbilita s-somma massima ta' €230,000 bhala rimunerazzjoni lid-Diretturi.

Appuntament u Elezzjoni tad-Diretturi

Biex tappunta u teleġġi d-Diretturi.

Bl-ordni tal-Bord

*Dr George Brancaleone LL.D.
27 ta' Marzu 2013
Segretarju tal-Kumpanija*

Informazzjoni fuq il-Laqqha Ġenerali Annwali

Informazzjoni fuq il-LĠA, inklużi d-drittijiet tal-vot tiegħek u kif teżercita dawn id-drittijiet, huma elenkati hawn taht:

Record Date

Dan l-avviż intbagħat lill-Azzjonisti kollha tal-Bank li kienu fuq ir-Registru tal-Borża ta' Malta fid-19 ta' Marzu 2013 (*ir-Record Date*). Huma dawn l-Azzjonisti biss li għandhom id-dritt li jattendu u jivvutaw fil-LĠA. Il-Bank għandu Klassi waħda biss ta' azzjonijiet u dawn l-azzjonijiet għandhom l-istess drittijiet għall-voti. In-numru totali ta' azzjonijiet eleggibbli biex jipparteċipaw fil-Laqqha huwa ta' 291,840,000 sehem.

Id-dritt tal-Azzjonisti biex jistaqsu mistoqsijiet

L-Azzjonisti jistgħu jistaqsu mistoqsijiet relatati mal-aġenda tal-Laqqha skont il-Listing Rules 12.24 sa 12.26. Mistoqsijiet relatati mar-riżoluzzjonijiet imsemmija hawn fuq jistgħu jintbagħtu lis-Segretarju tal-Kumpanija bil-posta jew fuq l-indirizz elettroniku: companysecretarymalta@hsbc.com. Informazzjoni relatata mal-Laqqha tinstab fuq il-*website* tal-Bank: www.hsbc.com.mt fis-sezzjoni tal-*Investor Relations*.

Filwaqt li *Chairman* tal-Laqqha se jfittex li jwieġeb għall-mistoqsijiet kollha li jittressqu b'konnessjoni mar-riżoluzzjonijiet imressqa quddiem il-LĠA, wiehed għandu jinnota li twegiba ġenerali waħda tista' tingħata mill-Bank fejn il-mistoqsijiet għandhom l-istess kontenut. Ebda risposta ma tingħata mill-Bank fejn:

- i it-twegiba tista' ttellef il-preparazzjoni tal-LĠA, tinvolvi informazzjoni kunfidenzjali jew tista' tikkawża preġudizzju lill-interessi kummerċjali tal-Bank;
- ii mhux fl-interess tal-andament b'mod ordnat tal-LĠA li tingħata twegiba; jew
- iii il-Bank mhux f'pożizzjoni li jagħti risposta immedjata, f'liema każ iżda, ir-risposta se tkun sussegwentement imqiegħda fuq il-*website* tal-Bank.

F'każ ta' 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 bhala parti integrali ta' dan l-Avviż.

Kif ġie ddikjarat fil-*Company Announcement* Nru HSBC234 tal-Bank, Azzjonist jew Azzjonisti li għandhom minn ta' lanqas 5% tal-kapital azzjonarju maħruġ tal-Bank b'jedd għall-vot kien/kienu intitolat/i li jitlob/jitolbu lill-Bank li jinkludi sugġetti fuq l-aġenda tal-LĠA u li jipprezentaw abbozz ta' riżoluzzjonijiet għal sugġetti li jiġu inklużi fl-aġenda tal-LĠA. Dawn it-talbiet kellhom jiġu sottomessi lill-Bank sat-2 ta' Marzu 2013, li tiġi s-sitta u erbghin (46) ġurnata qabel id-data indikata tal-LĠA (it-18 ta' April 2013) u l-Bank mhux se jestendi dan il-perjodu.

Votazzjoni

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

Skont l-Artikli tal-Assoċjazzjoni tal-Bank, riżoluzzjoni mressqa għall-vot tkun determinata b'wiri tal-idejn sakemm ma tintalabx votazzjoni qabel jew waqt id-dikjarazzjoni ta' riżultat permezz ta' wiri tal-idejn minghand:

i iċ-*Chairman*; jew

ii minn għall-anqas tliet (3) membri preżenti personalment jew b'mezz ta' prokura; jew

iii minn membru jew membri preżenti personalment jew b'mezz ta' prokura u jirrapprezentaw mhux anqas minn wiehed f'għaxra tat-total tal-eligibilità tal-membri bi dritt tal-vot fil-Laqqha; jew

iv minn membru jew membri preżenti personalment jew b'mezz ta' prokura li għandhom ishma fil-Kumpanija bi dritt li jivvotaw fil-Laqqha. Liema ishma huma mħallsa jew daqs wiehed 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 i-*Chairman* tal-Laqqha jkollu t-tieni vot deċiżiv.

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

L-Azzjonist irid jimmarka l-preferenza tiegħu/tagħha fuq kull riżoluzzjoni billi jimmarka 'Favur' jew 'Kontra' fil-kaxxi indikati fejn ir-riżoluzzjonijiet. **Jekk jiġi mmarkat il-vot kemm 'Favur' kif ukoll 'Kontra' għall-istess riżoluzzjoni, il-vot ta' dik ir-riżoluzzjoni partikulari jiġi invalidu.**

Elezzjoni tad-Diretturi

Il-Bord tad-Diretturi jikkonsisti f'mhux aktar minn disa' (9) diretturi. Skont Klawnsola 7 tal-Memorandum tal-Assoċjazzjoni u Artiklu 77(4) tal-Istatut ta' Assoċjazzjoni, matul il-Laqqha: (a) jistgħu jiġu appuntati sitt (6) diretturi, u (b) issir elezzjoni biex jiġu eletti tliet diretturi ohra. Ġew nominati s-Sinjuri Saviour Buttigieg, James Dunbar Cousin, Saviour sive Sonny Portelli u s-Sinjura Caroline Zammit Testaferrata Moroni Viani.

Għall-Elezzjoni tad-Diretturi, l-Azzjonist irid inizzel in-numru ta' voti hdejn il-kaxxa tal-kandidat/a li jixtieq jivvota għalih/għaliha. L-Azzjonist jista' jivvota għal aktar minn kandidat/a wiehed/waħda iżda t-total tal-voti ma jistgħux jeċċedu n-numru totali ta' voti li għandu/għandha l-Azzjonist. **Jekk jiġu eċċeduti n-numru ta' voti, il-vot jiġi invalidu.** L-Azzjonist jista' jimmarka (✓) l-vot jew inizzel (X) u l-vot jiġi interpretat li ta l-voti kollha tiegħu/tagħha lil dak il-kandidat/a. **Jekk jiġi mmarkat aktar minn kandidat/a wiehed/waħda, il-vot jiġi invalidu.** Jekk il-vot jingħata bi preferenza ta' kandidati, jiġifieri jimmarka bin-numri 1, 2, 3 u 4, il-vot jiġi interpretat b'vot wiehed għall-kandidat/a mmarkat 1, żewġ voti għall-kandidat/a mmarkat 2, u l-kumpliment.

Dritt tal-Azzjonist li jappunta Prokuratur

Membru li għandu d-dritt għall-vot għandu d-dritt li jappunta prokuratur. Tista' tappunta liċ-*Chairman* tal-Laqqha jew persuna ohra magħzula minnek biex jattendi u jivvota f'ismek. Il-prokuratur m'hemm x għalfejn ikun membru wkoll. Formola tal-prokura flimkien ma' *self-addressed envelope* qed jintbagħtu ma' dan l-avviż.

Azzjonist/a li għandu/għandha ishma bi shab, għandu/għandha d-dritt awtomatiku li jirrapprezenta lill-Azzjonisti l-ohra bi shab miegħu/magħha għal skop ta' votazzjoni fil-LĠA hliet jekk il-Bank ma jkunx irċieva mhux aktar tard minn **48 siegħa qabel** il-hin tal-LĠA, istruzzjonijiet bil-miktub minn qabel minn wiehed mill-membri l-ohra li miegħu/magħha għandu/għandha ishma bi shab.

Kumpaniji jew assoċjazzjonijiet għandhom jawtorizzaw formalment rappreżentant, liema awtorizzazzjoni trid tiġi preżentata fil-bieb.

Il-Prokura

Formola tal-prokura hi annessa ma' dan l-avviż u hija aċċessibbli mill-website tal-Bank: www.hsbc.com.mt.

Kif tibgħat il-Prokura

Biex tkun valida, din il-prokura trid tintbagħat lis-Segretarju tal-Kumpanija, HSBC Bank Malta p.l.c., 116, Triq l-Arcisqof, Valletta VLT 1444, bl-idejn jew billi tuża s-*self-addressed envelope* inkluz. Din il-prokura tista' tintbagħat b'mezz elettroniku, f'liema każ inti mitlub tikkuntattja lis-Segretarju tal-Kumpanija fuq l-indirizz elettroniku: companysecretarymalta@hsbc.com biex jiggwidak fuq il-proċedura li trid taddotta jekk jintgħazel dan il-mezz. Il-prokura mibgħuta bl-idejn, bil-posta, jew b'mezzi elettronici għandha tasal għand is-Segretarju tal-Kumpanija mhux anqas minn 48 siegħa qabel il-hin tal-LĠA. Jekk din il-prokura tintbagħat mingħajr indikazzjoni ta' kif il-prokuratur għandu jivvota fuq kwalunkwe materjal, il-prokuratur jista' juża d-diskrezzjoni jekk jivvutax jew kif jivvota.

Dikjarazzjoni tal-Prokuratur lill-Azzjonist

Skont il-Listing Rule 12.29, il-prokuratur għandu javża lill-Azzjonist li appuntah b'fatti li jaf bihom, li jistgħu jkunu rilevanti għal dak l-Azzjonist biex jivvaluta kwalunkwe riskju, li l-prokuratur jista' jkollu interessi oltre minn dawk tal-Azzjonist.

Servizz ta' Traduzzjoni

Jekk tixtieq servizz ta' traduzzjoni waqt il-LĠA għandek iċċempel mhux aktar tard mis-6 ta' April 2013 fuq in-numri 2380 2404/5.

Dokumenti annessi ma' dan l-Avviż

Dan id-dokument jinkludi:

1. il-Kontijiet Annwali għas-sena li għalqet fil-31 ta' Diċembru 2012;
2. formola tad-dhul;
3. formola tal-prokura.

HSBC Bank Malta p.l.c.

Notice of the Thirty Seventh Annual General Meeting

**Thursday, 18 April 2013 at 10.00a.m.
Grand Master Suite, Conference Centre
Hilton Malta, Portomaso, St Julians**

Contents

1. Notice of Annual General Meeting (AGM)
2. Information about the AGM
3. Election for Directors – Nominees

A copy of this notice and all documents and information related to the AGM can be found on the Bank's website www.hsbc.com.mt in the Annual General Meeting section of the Investor Relations microsite. <https://www.hsbc.com.mt/1/2/hsbc-in-malta/investor-relations/annual-general-meeting/annual-general-meeting>.

Shareholders may refer questions to the Company Secretary Office on 2380 2404/5 or on address e-mail companysecretarymalta@hsbc.com.

Access to the AGM

Hilton Portomaso is wheelchair accessible and tickets for parking will be provided. Should you require simultaneous translation service during the AGM you are to contact us by not later than 6 April 2013 on telephone numbers 2380 2404/5.



Notice of Annual General Meeting

Notice is hereby given that the AGM of the Company will be held at the Grand Master Suite, Conference Centre, Hilton Malta, Portomaso, St Julians on Thursday, 18 April 2013. **Registration starts at 9.00a.m.** and the meeting commences at 10.00a.m. to consider and if deemed fit, approve the following resolutions:

Ordinary business

1. Annual Reports and Accounts

To receive and approve the Audited Accounts for the year ended 31 December 2012 and the Reports of the Directors and Auditors thereon;

2. Dividend

To declare a final gross dividend of 7.9 cent per share representing a final gross payment of €23,055,360, as recommended by the Board of Directors;

3. Reappointment of the Auditors

To re-appoint the Auditors KPMG and to authorise the Board of Directors to fix their remuneration;

4. Directors' Remuneration

To establish the maximum annual remuneration of the Directors at €230,000.

Appointment and Election of Directors

To appoint and elect Directors.

By Order of the Board



*Dr George Brancaleone LL.D.
27 March 2013
Company Secretary*

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 Bank's Shareholders on the Register at the Central Securities Depository of the Malta Stock Exchange on the 19 March 2013 (the Record Date). Only such Shareholders shall be entitled to attend and vote at the AGM. The Bank has only one Class of Shares and the shares have equal voting rights. The total number of shares eligible to participate in the meeting is 291,840,000 shares.

Shareholders' right to ask questions

Shareholders may ask questions related to the items on the agenda in terms of Listing Rules 12.24 to 12.26. Questions may be directed to the Company Secretary by post or e-mail to: companysecretarymalta@hsbc.com. Answers to questions related to items on the agenda may be given either directly to the Shareholder asking the question, or published on the Bank's website or during the meeting.

Whilst the Chairman of the Meeting 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 the same content. No answer is required to be given by the Bank where:

- i an answer would interfere unduly with the preparation for the AGM, involve the disclosure of confidential information or cause prejudice to the business interests of the Bank;
- ii it is not in the interests of good order of the AGM that the question be answered; or
- iii the Bank is unable to provide an immediate reply, in which case, however, the reply will be subsequently posted on the website of the Bank.

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 Bank's Company Announcement No HSBC234, a Shareholder or Shareholders holding not less than 5% of the voting issued share capital of the Bank was/were entitled to request the Bank 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 Bank by the 2 March 2013, that is at least forty six (46) days before the date set for the AGM (18 April 2013) and the Bank is not extending this period.

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 General Meeting of the Company.

In terms of the Articles of Association 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 of a show of hands, by:

- i the Chairman; 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 meeting; 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 meeting shall have a second or casting vote.

In the case of voting by way of a poll:

The Shareholder should indicate his/her voting preference against each resolution in the appropriate box either by ticking 'For' or 'Against'. **If a cross or a mark is placed under both 'For' or 'Against' for the same resolution, the Shareholder's vote on that particular resolution will be invalid.**

Election 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(4) of the Articles of Associations: (a) six (6) directors may be appointed, and (b) an election will be held to elect the other three (3) directors. Valid nominations have been received from Saviour Buttigieg, James Dunbar Cousin, Saviour sive Sonny Portelli and Caroline Zammit Testaferatta Moroni Viani.

For the Election of Directors, the Shareholder is to enter the number of votes in the boxes next to the names of the candidates he wishes to vote for. The Shareholder may vote for more than one candidate but the total number of votes allocated may not exceed the total number of votes held. **Exceeding the total number of votes will invalidate the vote.** A Shareholder may also cross (X) or mark (✓) any of the candidates and this will be interpreted that the Shareholder has assigned all the votes accordingly. **If a cross (X) or mark (✓) is placed next to more than one candidate the vote will be invalid.** If the Shareholder marks the candidates with voting preference i.e. numbered 1, 2, 3, 4, etc. the vote will be interpreted as one vote for the candidate marked 1, two votes for the candidate marked 2 and so on.

Shareholders' right to appoint a Proxy

A member having the right to attend and vote is entitled to appoint a proxy. You may appoint the Chairman of the AGM or a person of your choice to be your proxy to attend, speak and vote on your behalf. The proxy need not also be a member. A proxy form together with a self-addressed envelope is being sent together with this notice.

A joint member, has the automatic right to represent the other joint members of the same shares for purposes of voting in General Meetings unless the Bank shall have received not later than **48 hours before** the appointed time of the AGM, prior contrary written instructions from any of the said other joint members.

Companies and Associations are to provide their representative with an appropriate authority to be shown at the entrance.

Form of Proxy

A form of proxy is enclosed with this document and may be accessed at www.hsbc.com.mt.

How to submit your Form of Proxy

To be valid, the form of proxy must be sent to 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. You may also send the form of proxy by electronic means, in which case kindly requested to contact the Company Secretary on e-mail address: companysecretarymalta@hsbc.com who will advise you on the procedure to be adopted in this case. Form of proxy sent either by hand, by mail or by electronic means must reach the Company Secretary by not less than 48 hours before the appointed time of the AGM. If the form is received without an indication as to how the proxy shall vote on any particular matter, the proxy will exercise discretion as to whether, and if so how, he/she votes.

Disclosure by Proxy Holder to the Shareholder

In terms of Listing Rule 12.29, a proxy holder is to disclose to the Shareholder who appointed him any facts of which he is aware and which may be relevant for that Shareholder in assessing any risk that the proxy holder might pursue any interest other than the interest of such Shareholder.

Simultaneous Translation

If you require simultaneous translation service during the AGM you are to contact us by not later than 6 April 2013 on telephone numbers 2380 2404/5.

Documents included with this Notice

This document includes:

1. Annual Report and Accounts for the year ending 31 December 2012;
2. admission form;
3. form of proxy.

Nominazzjonijiet għall-Elezzjoni ta' Direttur tal-HSBC Bank Malta p.l.c.

Saviour Buttigieg

Membru Assoċjat ta' *Chartered Institute of Bankers*, kien impjegat għal 38 sena mal-Bank Ċentrali ta' Malta sa Frar tal-2007. L-aħħar kariga tiegħu mal-Bank Ċentrali ta' Malta kienet ta' *Deputy Manager – External Relations*.

James Dunbar Cousin

Direttur mhux Esekuttiv tal-HSBC Bank Malta p.l.c. mill-1 ta' April 2009. Daħal mal-Barclays Bank D.C.O. fl-1968. Okkupa diversi pożizzjonijiet maniġerjali fil-fergħat tal-Mid Med Bank Ltd. Sussegwentement okkupa r-rwol ta' Maniġer Esekuttiv u wara *Head of Commercial Banking* tal-Bank. Is-Sur Dunbar Cousin irtira mill-Bank fl-aħħar tas-sena 2008.

Saviour sive Sonny Portelli

Direttur mhux Esekuttiv tal-HSBC Bank Malta p.l.c. mid-9 ta' Ottubru 2006. Is-Sur Portelli huwa imprenditur anzjan Malti u bħalissa jokkupa l-kariga ta' *Chairman ta' The Malta Council for Economic and Social Development*. Is-Sur Portelli beda l-karriera tiegħu fis-Servizzi Ċivili ta' Malta li halla biex jidhol fis-Settur Turistiku. Barra li hu speċjalist tas-swieq, huwa jokkupa l-kariga ta' direttur fuq diversi bords ta' kumpaniji Maltin.

Caroline Zammit Testaferrata Moroni Viani

Tokkupa diversi pożizzjonijiet esekuttivi u ta' direttur f'kumpaniji ta' Mercury p.l.c. li jiffirmaw parti minn grupp ta' kumpaniji li kienu magħrufa bħala t-Testaferrata Group. Il-Grupp huwa intrapriża Maltija ewlenija, stabbilita tajjeb fis-settur turistiku u propjetà kummerċjali. Is-Sinjura Zammit Testaferrata Moroni Viani hija prinċipalment involuta fil-kuntratti, amministrazzjoni, fl-operat, ippjanar strateġiku u żvilupp ta' negozju ġdid.

Nominees for the HSBC Bank Malta p.l.c. Directors' Election

Saviour Buttigieg

An Associate of the Chartered Institute of Bankers, was employed with the Central Bank of Malta for 38 years until February 2007. His last appointment with the Central Bank of Malta was Deputy Manager – External Relations.

James Dunbar Cousin

Non-Executive Director of HSBC Bank Malta p.l.c. since 1 April 2009. Joined Barclays Bank D.C.O. in 1968. Occupied various managerial roles within the branch network of Mid-Med Bank Ltd. Subsequently, he occupied the roles of Executive Manager and later Head of Commercial Banking of the Bank. Mr Dunbar Cousin retired from the Bank at the end of 2008.

Saviour sive Sonny Portelli

Non-Executive Director of HSBC Bank Malta p.l.c. since 9 October 2006. Mr Portelli is a senior Maltese businessman who is currently the Chairman of The Malta Council for Economic and Social Development. Mr Portelli had an early career in the Malta Civil Service which he left to join the Tourist Sector. Besides being a Marketing Specialist he sits as non-executive director on the boards of various Maltese companies.

Caroline Zammit Testaferrata Moroni Viani

Holds various executive positions and directorships within companies owned by Mercury p.l.c. that form part of the group of companies historically referred to as The Testaferrata Group. The Group is a leading Maltese enterprise, well established in tourism and commercial property sector. Ms Zammit Testaferrata Moroni Viani is mainly involved in contracting, administration, managing operations, strategic planning and new business development.

