

HSBC Bank Malta p.l.c.

Annual General Meeting

22 April 2021

Shareholder Questions and Answers

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Shareholders' Q and A

1. The Bank's premises at St. Julians and Hamrun were advertised for sale last year. What is the situation in that regard?

1. Il-propjeta tal-Bank f'San Ġiljan u l-Ħamrun ġiet rreklamata għall-bejgħ is-sena li għaddiet. X'inhil s-sitwazzjoni f'dan ir-rigward?

2. As and when the sale of these premises (and any others that are made in due course) are completed, is it the Bank's intention to make available to shareholders by way of dividends the full value including the enhanced value forming part of the accumulated total revaluation reserves which would then be released?

2. Hekk kif u meta isir l-bejgħ ta' dawn il-propjetajiet (u kwalunkwe oħrajn li jsiru sussegwentement), hija l-intenzjoni tal-Bank li jagħmel disponibbli lill-azzjonisti permezz ta' dividendi l-valur sħiħ inkluż il-valur imtejjeb li jiffirma parti mill-'revaluation reserve' akkumulat totali li mbagħad jiġu rilaxxati?

Management continues to actively seek to sell these two properties and there is serious interest in the acquisition of these properties by third parties. To date no sale has been concluded.

The Directors have to consider the totality of the results of the Bank before recommending the payment of a dividend. They would have to take into account all the profits or losses of the Bank, its capital position and any regulatory requirements before recommending a dividend. Having said that, one of the key objectives of the Bank remains to pay the highest dividend that is prudently and legally possible.

Il-manigment ikompli jfittex b'mod attiv li jbigħ dawn iż-żewġ proprjetajiet u hemm interess serju fl-akkwiż ta' dawn il-proprjetajiet minn terzi persuni. Sal-lum l-ebda bejgħ ma ġie konkluz.

Id-Diretturi għandhom jikkunsidraw it-totalità tar-riżultati tal-Bank qabel ma jirrakkomandaw il-ħlas ta' dividend. Huma jkollhom iqisu l-profitti jew it-telf kollha tal-Bank, il-pożizzjoni tal-kapital tiegħu u kwalunkwe rekwiżit regolatorju qabel ma jirrakkomanda dividend. Minkejja dan, wieħed mill-għanijiet ewlenin tal-Bank jibqa' li jħallas l-ogħla dividend li huwa prudenti u legalment possibbli.