

APS Bank plc

APS Centre, Tower Street

B'Kara BKR 4012, Malta

Tel: (+356) 2560 3000

Fax: (+356) 2560 3001

Company Registration No. C2192

e-mail: headoffice@apsbank.com.mtWebsite: www.apsbank.com.mt

28 September 2022

Dear Shareholder,

Notice of Extraordinary General Meeting

I am pleased to be informing you, on behalf of the Board of Directors of APS Bank plc, of the extraordinary general meeting (referred to below as 'EGM') to be held on 19 October 2022 at 11:00 a.m. In our Company Announcement dated 28 July 2022, the Bank declared an interim dividend through the issue of new shares. The EGM is in fact being called to approve the capitalisation of profits and issue of new shares for that purpose.

Given that the EGM is being held solely for the approval of this resolution, it will be convened remotely as permitted by law and regulations, i.e. no physical meeting will take place. Nevertheless, in order to encourage shareholder engagement with the Board, you can still follow the live proceedings electronically. Please access the Bank's website on apsbank.com.mt/investor-relations and follow the instructions for prior registration to this event.

Enclosed, please find the Notice of the EGM, together with an accompanying explanatory Circular and a Proxy Form. You should read the Circular in its entirety and consider voting for the resolution in light of the information it contains, through the use of the Proxy Form. You are invited to exercise your voting rights by submitting the Proxy Form in line with the instructions provided in the 'Notes' section on the 'Notice of Extraordinary General Meeting'. A copy of these documents is also available on the Bank's website. Should you wish an explanation of the contents of these documents in Maltese, please contact the Bank's Company Secretariat on investor.relations@apsbank.com.mt.

Questions which are pertinent and related to the resolution may be sent in advance to the Company Secretariat by hand, or by postal mail to APS Centre, Tower Street, B'Kara BKR 4012, Malta or by e-mail to investor.relations@apsbank.com.mt.

On behalf of the Board, I would like to thank you for your continued trust and support.

Yours faithfully,



Dr. Graziella Bray
Company Secretary

It-28 ta' Settembru 2022

Għażiż Azzjonist,

Avviż dwar Laqgħa Ġenerali Straordinarja

F'isem il-Bord tad-Diretturi ta' APS Bank plc, għandi l-pjaċir ninfurmak dwar Laqgħa Ġenerali Straordinarja (riferuta isfel bħala 'EGM') li se ssir fid-19 ta' Ottubru 2022 fil-11:00 ta' filgħodu. Fit-Thabbira tal-Kumpanija bid-data tat-28 ta' Lulju 2022, il-Bank iddikjara dividend interim, li se jitħallas permezz ta' ħruġ ta' ishma ġodda. Din l-EGM qed tissejjaħ biex jiġu approvati l-kapitalizzazzjoni ta' profitti u l-ħruġ ta' ishma ġodda għal dak il-għan.

Peress li l-EGM se ssir bil-għan biss biex tiġi approvata din ir-riżoluzzjoni, din l-EGM qed tissejjaħ b'mod remot kif permess mil-liġi u mir-regolamenti, jiġifieri mhix se ssir laqgħa fiżika. Madankollu, sabiex inheggu l-involvement tal-azzjonisti mal-Bord, inti tista' xorta waħda ssegwi l-proċedimenti live b'mod elettroniku. Jekk jogħġbok, żur il-website tal-Bank fuq apsbank.com.mt/investor-relations u segwi l-istruzzjonijiet biex tirreġistra minn qabel għal dan l-avveniment.

Inkluż ma' din l-ittra, għandek issib l-Avviż dwar l-EGM flimkien ma' Ċirkulari ta' spjegazzjoni u Formola ta' Prokura. Jekk jogħġbok, aqra ċ-Ċirkulari kollha u kkunsidra li tivvota għar-riżoluzzjoni abbażi tal-informazzjoni li fiha permezz tal-Formola ta' Prokura. Inti mistieden/mistiedna li teżercita d-drittijiet tiegħek ta' votazzjoni billi tissottometti l-Formola ta' Prokura skont l-istruzzjonijiet fit-taqsim 'Notes' fl-'Avviż tal-Laqqgħa Ġenerali Straordinarja'. Tista' ssib ukoll kopja ta' dawn id-dokumenti fil-website tal-Bank. Fil-każ li tixtieq spjegazzjoni bil-Malti tal-kontenut ta' dawn id-dokumenti, jekk jogħġbok ikkuntattja lis-Segretarjat tal-Kumpanija tal-Bank permezz ta' email lil investor.relations@apsbank.com.mt.

Mistoqsijiet li jirrelataw mar-riżoluzzjoni jistgħu jingħataw minn qabel lis-Segretarjat tal-Kumpanija bl-idejn, jew jintbagħtu bil-posta fl-indirizz APS Centre, Tower Street, B'Kara BKR 4012, Malta jew permezz ta' email lil investor.relations@apsbank.com.mt.

F'isem il-Bord, nixtieq niringrazzjak tal-fiducja u l-appoġġ kontinwu tiegħek.

Dejjem tiegħek,



Dr. Graziella Bray
Segretarju tal-Kumpanija