

snAPShot

The link with our investors

Tuesday 22 November 2022

A word from the CEO

Two years after our debut in the Malta capital markets with the issue of the Unsecured Subordinated Bonds 2025-2030, and five months from our first-ever offer of Equity Shares – both highly successful, heavily oversubscribed events that attracted huge investment interest – it is time to make contact with our bondholders and shareholders together, as one big family of investors.

This communication also marks the launch of **snAPShot**, which we hope will become a permanent link with you. As the title suggests, our aim is to have a line of communication that gives you glimpses of what is going on at the Bank and what is in our plans. Whether operational improvements, digital innovation, new products or community involvement, the APS Bank ‘machine’ is energetic, dynamic, and constantly searching to break new ground.

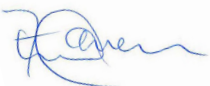
We also take this opportunity to inform you of the launch of a new Investor Relations page on our revamped website containing information of relevance to our investors: from Company Announcements to Financial Reports, to Market Briefings as well as updates of a regulatory nature.

The page also includes a section relating to benefits, exclusively for you. We currently have an attractive offer which you should find appealing. Please follow this link for more information and news: apsbank.com.mt/investor-relations

In line with our sustainability agenda, **snAPShot** will take the form of a digital newsletter. For you to receive this newsletter and further communication, we will need your email address in our database. Hence, we invite you to provide the relevant details, together with your consent, to the Bank by completing the online form available on apsbank.com.mt/investor-form

Thank you for your continued trust - with our very best wishes.

Sincerely,



Marcel Cassar
Chief Executive Officer
APS Bank plc

