

Annex 1 - Bio Notes to Agenda Item 6



Noel Mizzi

Noel Mizzi graduated as an accountant from the University of Malta in 1988. He is a certified public accountant and a holder of a practicing certificate in auditing. Mr Mizzi is a Fellow of the Malta Institute of Accountants. He commenced his extensive career in 1988. Upon graduation he joined KPMG Malta and dedicated a 35-year career with the said firm, working on auditing entities in the financial services industry, particularly banks and asset management companies. He retired as Partner of the firm in September 2022, and is presently a consultant director with the said firm.

Mr Mizzi was crucial in the setting-up of a dedicated financial services audit team in the Malta KPMG office. Until retirement, he headed the operations side of the audit practice, which involves the auditing of a number of banks operating locally. He was a member of the firm's Executive Management Committee and the Audit Quality Panel.

Mr Mizzi is a council member of the Malta Institute of Accountants.



Marisa Xuereb

Marisa Xuereb read for a Bachelor of Commerce (Hons) degree in Economics at the University of Malta, graduating in 2000. She proceeded to read for a Master of Arts in Economics degree from the same University, graduating in 2002.

She commenced her career in 1997 in Raesch Quarz (Malta) Ltd. She continues to undertake the role of Managing Director until this present day.

Ms Xuereb carried out a brief stint at the Central Bank of Malta as an external researcher on Monetary Policy Transmission, and undertook contractual research assignments relating to economic, social and technological impact of ICT and eServices.

In March 2015, she was appointed Council Member of the Malta Chamber of Commerce, Enterprise and Industry progressing to President in 2021. By virtue of this appointment, Ms Xuereb was nominated to sit on a number of Boards related to the industry. Following her relinquishment from President in March 2023, Ms Xuereb relinquished all these appointments, bar her role as Governor on the board of the Malta College of Arts, Science and Technology. She is the Chairperson of Epic Communications Ltd.

A copy of the bio notes of the Board of Directors is found on: <https://www.apsbank.com.mt/directors-and-management/>

Notes to the AGM Notice

1. Record Date

This Notice is being mailed to all Members of the Company appearing on the Company's register of members maintained by the Central Securities Depository of the Malta Stock Exchange (the 'Register of Members') on 14 April 2023 (the 'Record Date'). Any change to an entry on the Register of Members after the Record Date shall be disregarded in determining the right of any person to attend and vote at the Meeting.

2. Members' Right to Attend and Vote at the Meeting

Members registered on the Company's Register of Members on the Record Date shall have the right to participate and vote at the Meeting either by personally attending the Meeting or by appointing a person to attend and vote at the Meeting in his/her stead (a proxy).

Please refer to the Notes to the Proxy Form for instructions on how to complete and submit the Proxy Form.

3. Right to ask questions

Members (whether personally or by proxy) are entitled to ask questions which are pertinent and related to any resolution placed before the Meeting – and to have such questions answered by the Chairman of the Meeting or by the Directors or by such person/s as the Directors

may delegate for that purpose. Members wishing to ask any questions may do so in advance, by sending such questions in writing to 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. Questions are to be received by the Company no later than 12 May 2023.

4. Voting

At the Meeting, voting shall take place by show of hands unless a poll is demanded by any person who is entitled to demand a poll according to the Articles or in accordance with any applicable law. If a poll is demanded and taken, a Member (or their proxy) may vote in favour or against a resolution or may choose to abstain from voting in relation to a resolution.

On a show of hands, a Member present in person or by proxy has one vote independently of the number of shares held or represented. 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, has one vote for and one vote against the resolution.

On a poll, a Member present in person has one vote for every share held and a proxy has one vote for each share for which the proxy holds a valid Proxy Form.