Annual General Meeting 2023

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25 April 2023

Dear Member,

Annual General Meeting 2023

I am pleased to be informing you, on behalf of the Board of Directors of APS Bank plc, that the Bank's Annual General Meeting ('AGM') will be held on Tuesday, 16 May 2023 at 1800 hrs, at The Hilton Malta, St Julian's.

Enclosed please find the Notice & Agenda of the AGM, together with an accompanying explanatory Circular, a Proxy Form and a Scrip Dividend Election Form. You should read the Circular in its entirety and consider voting for the resolutions in light of the information it contains.

The AGM is the key annual event for communicating with our members and you are encouraged to attend and express your views by raising questions and voting. If you are unable to attend, you are kindly invited to appoint a proxy in your stead, by completing and returning the enclosed Proxy Form. You are also kindly requested to complete and submit the enclosed Scrip Dividend Election Form, should you wish to receive the dividend in the form of new shares. Both Forms are to reach us by not later than 1800 hrs of Monday, 15 May 2023.

A copy of these documents is also available on the Bank's website. For any questions you may want to raise, which are pertinent and related to the resolutions, or any explanation or clarification of the contents, including in Maltese, please contact the Company Secretariat by mail (hand or postal) at APS Centre, Tower Street, B'Kara BKR 4012, Malta or by e-mail on **investor.relations@apsbank.com.mt**.

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

Yours faithfully,

Graziella Bray
Company Secretary
APS Bank plc

25 ta' April 2023

Għażiż Azzjonist,

Laqgħa Ġenerali Annwali 2023

Għandi pjaċir ninfurmak, f'isem il-Bord tad-Diretturi tal-APS Bank plc, li l-Laqgħa Ġenerali Annwali tal-Bank (l-'AGM') se ssir nhar it-Tlieta, 16 ta' Mejju 2023 fis-6 ta' waranofsinhar, il-Hilton Malta, San Ġiljan.

Ma' din l-ittra hawn mehmuz l-Avviż u l-Aġenda tal-AGM, Ċirkolari, Formola ta' Prokura u Formola għall-Għażla ta' *Dividend*. Għandek taqra ċ-Ċirkolari fit-totalità tagħha u tiddetermina l-vot tiegħek għar-riżoluzzjonijiet fid-dawl tal-informazzjoni li fiha.

L-AGM huwa l-avveniment annwali ewlieni fejn nikkomunikaw mal-azzjonisti, u int imħeġġeġ tattendi u tesprimi l-veduti tiegħek billi tqajjem mistoqsijiet u tivvota. Jekk ma tistax tattendi, inti ġentilment mitlub tappunta prokuratur billi timla u tibgħat lura l-Formola ta' Prokura. Ġentilment mitlub ukoll timla l-Formola għall-Għażla ta' *Dividend* jekk l-għażla tiegħek hija fil-forma ta' ishma ġodda. Dawn iż-żewġ formoli għandhom jaslu għandna sa mhux iktar tard mis-6 ta' waranofsinhar tat-Tnejn, 15 ta' Mejju 2023.

Kopja ta' dawn id-dokumenti jinstabu fuq is-sit elettroniku tal-Bank. Jekk għandek xi mistoqsijiet li tixtieq tqajjem li huma pertinenti u relatati mar-riżoluzzjonijiet, jew jekk tixtieq spjegazzjoni tal-kontenut tad-dokumenti bil-Malti, tista' tikkuntattja lis-Segretarjat tal-Kumpanija, APS Centre, Triq it-Torri, B'Kara BKR 4012, Malta, bil-posta, jew fl-indirizz **investor.relations@apsbank.com.mt**.

F'isem il-Bord nixtieq nirringrazzjak tal-fiduċja u l-appoġġ kontinwu tiegħek.

Tislijiet,

Graziella Bray
Segretarju tal-Kumpanija
APS Bank plc