

snAPSHOT

The link with our investors

Tuesday, 25 April 2023

A word from the Chairman

It is a pleasure to be addressing you, our investors, through this periodic communication.

On behalf of the Board of Directors, I am pleased to say that the Bank's results for 2022 are very encouraging. While the economic and geopolitical environments remain challenging, the Bank and the Management team continue to be very well placed to service the national economy and to meet our customers' needs.

On the other hand, a continued strong business performance will reward you, as an investor, for putting your trust in the APS brand.

The Board of Directors, the Management team and all our employees are committed to a strong set of values and to continue to behave ethically in the pursuit of continued successful business results that respect the country's laws and regulations.

Sincerely,



Martin Scicluna
Chairman
APS Bank plc

Investor offers & benefits

Exclusive benefits available, with more to be introduced, on apsbank.com.mt/investor-relations

snAPSHOT going digital

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Company announcements

Find all the Bank's company announcements on apsbank.com.mt/company-announcements

Latest news

Read the Bank's latest news and activities on apsbank.com.mt/news

Approved and issued by APS Bank plc, APS Centre, Tower Street, B'Kara BKR 4012. APS Bank plc is regulated by the Malta Financial Services Authority as a Credit Institution under the Banking Act 1994 and to carry out Investment Services activities under the Investment Services Act 1994. The Bank is also registered as a Tied Insurance Intermediary under the Insurance Distribution Act 2018.



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ir-rabta mal-investituri tagħna

It-Tlieta, 25 ta' April 2023

Kelma miċ-Chairman

Huwa pjaċir tiegħi li nindirizza lilkom, l-azzjonisti tagħna, permezz ta' din il-komunikazzjoni perjodika.

F'isem il-Bord tad-Diretturi huwa pjaċir tiegħi ninfurmakom li r-riżultati tal-Bank għall-2022 huma ferm inkoragganti. Waqt li għadna niffaccaw sfidi fl-ambjent ekonomiku u ġeopolitiku, il-Bank u t-tim ta' tmexxija tiegħu għadhom ippazzjati tajjeb biex iservu l-ekonomija nazzjonali u jaqu l-bżonnijiet tal-klijenti.

Mill-banda l-oħra, prestazzjoni kummerċjali li tibqa' b'saħħitha tkun ta' vantaġġ għalikom l-azzjonisti talli qiegħedtu l-fiduċja tagħkom fil-marka tal-APS.

Il-Bord tad-Diretturi, it-tim tal-Management u l-impiegati kollha tagħna huma kommessi b'sett ta' valuri sodi u b'imġieba etika fil-ħidma tagħhom biex jibqgħu jgħibu riżultati kummerċjali ta' succcess b'risspett għal-liggi u r-regolamenti tal-pajjiż.

Tagħkom,



Martin Scicluna
Chairman
APS Bank plc

Offerti u beneficiċċi għal min jinvesti

Benefiċċi esklusivi għalikom, u se nkomplu nintroduċu iktar, fuq apsbank.com.mt/investor-relations

snAPSHOT sejkun digitali

Ircievi l-bullettin digitali tagħna billi tirregista fuq apsbank.com.mt/investor-form

Komunikati mill-kumpanija

Ara l-komunikati kollha tal-kumpanija fuq apsbank.com.mt/company-announcements

Aħbarijiet tal-aħħar

Aqra dwar l-aktar aħbarijiet u avvenimenti reċenti tal-Bank fuq apsbank.com.mt/news



Approvat u mahruġ mill-APS Bank plc, APS Centre, Triq it-Torri, Birkirkara BKR 4012. APS Bank plc hija regolata mill-Awtorità Maltija għas-Servizzi Finanzjarji bhala Istituzzjoni ta' Kreditu taħt l-Att tal-1994 dwar il-Kummerċ Bankarju u awtorizzata biex topera Servizzi ta' Investiment taħt l-Att tal-1994 dwar Servizzi ta' Investment. Il-Bank huwa wkoll registrat bhala Intermedjarju Marbut tal-Assigurazzjoni taħt l-Att tal-2018 dwar id-Distribuzzjoni tal-Assigurazzjoni.