

Dear Member,

## Annual General Meeting 2025

I am pleased to inform you, on behalf of the Board of Directors of APS Bank plc, that the Bank's Annual General Meeting ('AGM') will be held on Thursday, 8 May 2025 at 1800 hrs, at the Grandmaster Suite, Conference Centre, Hilton Malta, St Julian's.

Enclosed please find the Notice & Agenda of the AGM, together with an explanatory Circular, a Proxy Form and a Scrip Dividend Election Form. A Maltese version of this documentation is also enclosed. 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. The Forms are to reach us by not later than 1800 hrs of Wednesday, 7 May 2025. 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 for any explanation or clarification of the contents, please contact Company Secretariat by mail (hand or postal) at APS Centre, Tower Street, Birkirkara BKR 4012, Malta or by e-mail on [investor.relations@apsbank.com.mt](mailto:investor.relations@apsbank.com.mt)

May I also take the opportunity to remind you of the exclusive benefits offered to the Bank's investors, and to sign-up your details to receive further communication from our end. Visit <https://www.apsbank.com.mt/investor-relations/> for more information.

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

Yours faithfully,

A handwritten signature in black ink, consisting of a large, stylized 'G' followed by a horizontal line and a small flourish.

**Graziella Bray**  
Company Secretary  
APS Bank plc