

CANDIDATES FOR THE BOV BOARD OF DIRECTORS



Ingrid Azzopardi

Ingrid Azzopardi is a Chartered Director and heads the Internal Audit Function at Tumas Group. She has a B.A. Hons Accountancy Degree and a Master in Accountancy. Ms Azzopardi is a Certified Public Accountant and Auditor with internal audit experience in the telecoms, banking, gaming, hospitality and real estate industries. Her career spans over 30 years leading internal audit functions.

Ms Azzopardi has sat on various boards in the public and private sectors with focus on housing, culture, insurance and banking. She has also chaired audit and risk committees in the assurance and banking sectors. In her career, Ms Azzopardi has worked in fraud prevention, investigations, security and risk management as well as on sustainability.

Ms Azzopardi is the Deputy Chair on the Board of Administrators of the Malta ESG Alliance and holds a certificate in Business Sustainability Management from the University of Cambridge. She is a Fellow of the Malta Institute of Accountants, a Member of the UK Institute of Directors and a Member of the Institute of Internal Auditors – Malta Chapter.



Deborah Schembri

Ms Deborah Schembri currently chairs the Audit Committee and is a member of the Compliance and Anti-Financial Crime Committee and a Director on the Board of MAPFRE MSV Life plc. She also served as a member of the Bank's Risk Committee. Ms Schembri is a Certified Public Accountant, holding a Master's degree in Business Administration from Henley Management College (UK) and an Advanced Diploma in Retirement Provision pursued with the UK Pensions Management Institute.

Ms Schembri served as the Chairperson of the Malta Association of Retirement Scheme Administrators and has experience in strategy formulation and implementation, corporate governance, business and product development, customer relationships and employee engagement. She has over 20 years experience in the financial services industry and other varied industries holding C-level positions. She used to work with one of the Big Four audit firms and also served for 10 years as the CEO and Managing Director of a financial services organisation.

Currently, Ms Schembri holds the role of Group CFO of a major local diversified group of companies operating locally and internationally. She also sits on committees within the Malta Chamber of Commerce and the Institute of Financial Services Practitioners.



Sue Vella

Prof Sue Vella brings over 20 years of senior leadership experience to the Board. A seasoned executive, she has held top management roles at the Employment and Training Corporation and Malta Enterprise. She was a member of the EU's Treaty-based Employment Committee for seven years and chaired its technical group and has served actively on the governance boards of various public and non-governmental organisations. Among these, Prof Vella served as a non-executive director of HSBC Bank Malta between 2016 and 2022.

Prof Vella currently lectures in social policy at the University of Malta, covering (among others) policy analysis; strategy and planning; governance and management; and European social policy. She conducts research in various social domains and currently coordinates the Malta team on the European Social Policy Analysis Network.

Her academic expertise and management experience span a broad range of areas relevant to a large financial institution, including corporate governance, strategic planning, risk oversight, customer satisfaction, and sustainability. Prof Vella holds a Ph.D. in social policy from the University of York; an M.Sc. in social policy and planning from the London School of Economics; and undergraduate qualifications in psychology and applied social studies from the University of Malta.