



## Bank of Valletta

Office of the Chairman

58, Triq San Żakkarija, il-Belt Valletta VLT 1130 - Malta  
Tel: (356) 3375 3556 Fax: (356) 2275 3711

28 November 2012

Dear Shareholder

### The 39<sup>th</sup> BOV Annual General Meeting

It is my pleasure to forward you a copy of the Bank of Valletta p.l.c. Annual Report for the Financial Year 2012, together with further documentation relevant to the Annual General Meeting (AGM) which is scheduled for Wednesday, 19 December 2012.

As you may know, during the AGM, prior to seeking the approval of each resolution, shareholders are invited to comment or to ask questions and/or seek clarifications on matters directly related to the resolution under consideration. We will be following this practice in the normal manner at the forthcoming AGM.

You may however prefer to submit your questions in writing before the AGM. Therefore, without in any manner seeking to restrict the spontaneity of the meeting, we are inviting shareholders to submit their questions in writing ahead of the AGM – and I will be doing my best to provide answers to relevant questions at the appropriate stage during the meeting itself.

These questions, which should relate to the resolutions that will be put to the meeting, should be addressed to the Company Secretary, Bank of Valletta p.l.c., 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, or forwarded by email to [agm2012@bov.com](mailto:agm2012@bov.com). Your questions should reach the Bank by not later than Wednesday, 12 December 2012. Please ensure that you include your name and MSE account number in any correspondence on this matter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Frederick Mifsud Bonnici', written in a cursive style.

Frederick Mifsud Bonnici  
Chairman



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28 ta' Novembru 2012

Għażiż Azzjonist

### Id-39 Laqgħa Ġenerali Annwali tal-BOV

Għandi pjaċir nibgħatlek kopja tar-Rapport Annwali tal-Bank of Valletta p.l.c. għas-Sena Finanzjarja 2012, flimkien ma' dokumentazzjoni oħra relatata mal-Laqgħa Ġenerali Annwali (LĠA), li ser issir nhar l-Erbgħa, 19 ta' Diċembru 2012.

Kif forsi taf, waqt il-LĠA, qabel l-approvazzjoni ta' kull riżoluzzjoni, l-azzjonisti huma mistiedna jagħmlu kummenti jew mistoqsijiet u/jew jitolbu kjarifikazzjoni fuq suġġetti relatati direttament ma' kull riżoluzzjoni. Din il-proċedura ser tkompli tkun segwita matul il-LĠA li ġejja.

Jista' jkun li tippreferu tagħmlu l-mistoqsijiet tagħkom bil-miktub qabel il-LĠA. Għaldaqstant, mingħajr ma nnaqqsu b'xi mod mill-ispontanjetà tal-Laqgħa, qegħdin nistiednu lill-azzjonisti sabiex jissottomettu l-mistoqsijiet tagħhom qabel id-data tal-LĠA – u ser nagħmel mill-aħjar biex waqt il-Laqgħa nagħti tweġiba għal dawk il-mistoqsijiet relevanti.

Dawn il-mistoqsijiet għandhom ikunu relatati mar-riżoluzzjonijiet li ser ikunu preżentati waqt din il-LĠA u għandhom ikunu indirizzati lis-Segretarju tal-Kumpanija, Bank of Valletta p.l.c., 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, jew jintbagħtu fuq dan l-indirizz elettroniku: [agm2012@bov.com](mailto:agm2012@bov.com). Il-mistoqsijiet tiegħek għandhom jaslu l-Bank sa mhux aktar tard mill-Erbgħa, 12 ta' Diċembru 2012. Kull korrispondenza f'dan ir-rigward għandha tinkludi l-isem u n-numru tal-kont tiegħek tal-Borża ta' Malta.

Dejjem tiegħek

Frederick Mifsud Bonnici  
Chairman