Annual General Meeting 2013
Laqgħa Ġenerali Annwali 2013

Notice and Circular to Shareholders
Avviż u Ċirkulari lill-Azzjonisti

BOV
Bank of Valletta

Notice to Shareholders

in terms of Article 38 of the Articles of Association

Notice is hereby given of the Fortieth (40th) Annual General Meeting of the Bank of Valletta p.l.c. (the Company) to be held at the Grand Master Suite, Conference Centre, Hilton Malta, St. Julian's, on Thursday 19 December 2013 at 4.30 p.m., for the purpose of considering and, if thought fit, approving the resolutions set out below:

Ordinary Resolutions

Resolution 1:

That the Profit and Loss Account and Balance Sheet for the year ended 30 September 2013, and the Directors' and Auditors' Reports thereon, be hereby received and approved.

Resolution 2:

That a gross final dividend of €0.13 per share, which represents a gross payment of €39,000,000 as recommended by the Directors, be hereby approved for payment on the 20 December 2013.

Resolution 3:

That the re-appointment of Deloitte Audit Limited jointly with Deloitte LLP (United Kingdom), as auditors, be hereby approved, and that the Board of Directors be hereby authorised to fix their remuneration.

Ordinary Resolution – Special Business

Resolution 4:

Changes in Share Capital

(i) That, with effect from Friday, 17 January 2014, the text of the current clause 4 of the Memorandum of Association is deleted and substituted by the following text:

Avviż lill-Azzjonisti

skont l-Artiklu 38 tal-Artikli ta' Assoċjazzjoni

L-Azzjonisti qegħdin jiġu nnotifikati li l-Erbgħin (40) Laqgħa Ġenerali Annwali tal-Bank of Valletta p.l.c. (il-Kumpanija) ser issir fil-Grand Master Suite, Conference Centre, Hilton Malta, San Ġiljan, nhar il-Ħamis 19 ta' Diċembru 2013 fl-4.30 p.m., bil-għan illi jiġu kkunsidrati u, jekk jinħass li jkun xieraq, jiġu approvati r-riżoluzzjonijiet segwenti:

Riżoluzzjonijiet Ordinarji

Riżoluzzjoni 1:

Illi l-Kont tal-Qligħ u Telf u l-Karta tal-Bilanċ għas-sena li għalqet fit-30 ta' Settembru 2013, kif ukoll ir-Rapporti tad-Diretturi u l-Awdituri għall-istess sena, ikunu hawn riċevuti u approvati.

Riżoluzzjoni 2:

Illi l-ħlas finali tad-*dividend* gross ta' €0.13 għal kull sehem, liema *dividend* jirrappreżenta ħlas gross ta' €39,000,000 kif irrakkomandat mid-Diretturi, jiġi hawn approvat sabiex jitħallas fl-20 ta' Diċembru 2013.

Riżoluzzjoni 3:

Illi l-ħatra ta' Deloitte Audit Limited flimkien ma' Deloitte LLP (United Kingdom), bħala awdituri, tiġi hawn approvata, u l-Bord tad-Diretturi jiġi hawn awtorizzat sabiex jistabbilixxi r-rimunerazzjoni tagħhom.

Riżoluzzjoni Ordinarja – Negozju Speċjali

Riżoluzzjoni 4:

Tibdil fil-Kapital Azzjonarju Maħruġ

(i) Illi, b'effett mill-Ġimgħa, 17 ta' Jannar 2014, klawsola 4 tal-Memorandum ta' Assoċjazzjoni tiġi mħassra u tinbidel sabiex tinqara hekk:

"4. The authorised share capital of the Company is €500,000,000 divided into 500,000,000 shares of €1.00 each.

The issued and fully paid up capital is €330,000,000 divided into 330,000,000 ordinary shares of a nominal value of €1.00 each."

(ii) (a) That, on Friday, 17 January 2014, the amount of €30,000,000 from the Company's reserves is capitalised for the purpose of a bonus issue of 30,000,000 fully paid ordinary shares of a nominal value of €1.00 per share, representing 1 bonus share for every 10 shares held, to be allotted to the members appearing

(ii) (a) Illi, minn nhar il-Ġimgħa, 17 ta' Jannar 2014, l-ammont ta' €30,000,000 mir-riservi tal-Kumpanija jkun ikkapitalizzat bl-iskop li jinħarġu bħala ishma bonus 30,000,000 sehem ordinarju kollha mħallsa, ta' valur nominali ta' €1.00 kull sehem, li jirrappreżenta sehem bonus 1 għal kull 10 ishma miżmuma minn dawk il-membri

on the Register of Members of the Malta Stock Exchange as at the close of business on the 17 January 2014 (Eligible Members), thereby increasing the issued share capital from the current 300,000,000 shares to 330,000,000 shares of €1.00 each fully paid up, resulting in a paid up capital of €330,000,000.

(b) Since the allocation ratio of bonus shares to registered shares held by the Eligible Member is 1 bonus share for every 10 shares held, in the allocation process the Company shall, where the number of shares held by the Eligible Member is not exactly divisible by 10, round up the allocation to the nearest share whenever the mathematical result of the allocation formula contains a fractional entitlement which is of 0.5 of a share or more, and round down to the nearest share in the event that the mathematical result of the allocation formula contains a fractional entitlement which is of less than 0.5 of a share.

reġistrati fir-Reġistru tal-Membri fil-Borża ta' Malta, wara li tkun għalqet is-sessjoni ta' negozju tal-ishma fil-Borża ta' Malta fis-17 ta' Jannar 2014 (il-Membri Eliġibbli), biex b'hekk il-kapital azzjonarju maħruġ jiżdied minn 300,000,000 sehem preżenti għal 330,000,000 sehem ta' €1.00 kull sehem, kollha mħallsa, li jirriżultaw f'kapital mħallas ta' €330,000,000.

(b) Illi, peress li r-*ratio* ta' allokazzjoni ta' dawn l-ishma bonus għall-ishma li jkollu Membru Eliġibbli hu ta' sehem bonus 1 għal kull 10 ishma miżmuma, waqt il-proċess tal-allokazzjoni, fejn in-numru ta' ishma li għandu l-Membru Eliġibbli ma jistax ikun diviż eżatt b'10, il-Kumpanija ser iżżid l-allokazzjoni għall-eqreb sehem meta r-riżultat matematiku tal-formola tal-allokazzjoni jagħti frazzjoni ta' 0.5 ta' sehem jew aktar, u ser tnaqqas għall-eqreb sehem fil-każ meta r-riżultat matematiku tal-formola tal-allokazzjoni jagħti frazzjoni li hija anqas minn 0.5 ta' sehem.

Election of Directors

The term of office of the Directors appointed pursuant to Article 60 of the Company's Articles of Association expires at the forthcoming Annual General Meeting. The Company received eleven (11) valid nominations for the appointment of Directors. Accordingly in terms of the said Article 60, an election will take place and the six (6) candidates obtaining the highest number of votes will be appointed directors. The proposed nominees are Joseph Borg, Joseph Brincat, Marianna Galea Xuereb, Mario Grima, George Portanier, Robert Martin Suban, Paul Testaferrata Moroni Viani, Joanne Vella Cuschieri, George Wells, Franco Xuereb and Joseph M Zrinzo. A brief biography of each nominee can be found in the "Nominees for the BOV Directors' Election" sheet included together with the Annual General Meeting documentation.

Elezzjoni tad-Diretturi

It-terminu tad-Diretturi maħtura skont l-Artiklu 60 tal-Artikli ta' Assoċjazzjoni tal-Kumpanija jiskadi fil-Laqgħa Ġenerali Annwali li jmiss. Il-Kumpanija rċeviet ħdax-il nominazzjoni (11) valida għall-ħatra tad-Diretturi. Għaldaqstant, skont l-Artiklu 60, ser issir elezzjoni u s-sitt (6) kandidati bl-akbar numru ta' voti jinħatru diretturi. Il-kandidati huma Joseph Borg, Joseph Brincat, Marianna Galea Xuereb, Mario Grima, George Portanier, Robert Martin Suban, Paul Testaferrata Moroni Viani, Joanne Vella Cuschieri, George Wells, Franco Xuereb u Joseph M Zrinzo. Bijografija qasira fuq kull kandidat tinsab fid-dokument intitolat *"Nominees for the BOV Directors' Election"* li jifforma parti mid-dokumentazzjoni tal-Laqgħa Ġenerali Annwali.

By order of the Board.

Catherine Formosa

Dr Catherine Formosa
Company Secretary

28 November 2013

B'ordni tal-Bord.

Catherine Formosa

Dr Catherine Formosa
Segretarju tal-Kumpanija

28 ta' Novembru 2013

BOV Bank of Valletta

EXPLANATORY NOTES

A. Record Date

This notice has been mailed to the Bank's Shareholders on the Register at the Central Securities Depository of the Malta Stock Exchange (MSE) on the 19 November 2013 (the Record Date). Only such Shareholders shall be entitled to attend and vote at the Annual General Meeting (AGM). Any change to an entry on the Register after the Record Date shall be disregarded in determining the right of any person to attend and vote at the AGM.

B. Participation and Voting by Shareholders

A Shareholder may participate and vote at the AGM either by personally attending the Meeting or by appointing a person to attend and vote at the AGM in his stead (a proxy).

Appointment of proxy:

i. A proxy can be appointed using the enclosed Proxy Form which is to be mailed or delivered to the Office of the Company Secretary as indicated below; or

ii. Shareholders may opt to send their proxy electronically. In this case, Shareholders are requested to send an email to agm2013@bov.com quoting the Activation Code (printed at the bottom left hand side of the Admission Form) and the MSE number. The Bank will then send the electronic proxy form to the Shareholder for completion. The Bank will not accept to send an electronic proxy unless the said Activation Code and the MSE number are quoted by the Shareholder. The Shareholder is to complete and send the electronic proxy on the same email address as received. Upon receipt of the completed proxy, the Bank will send an electronic acknowledgement to the Shareholder.

Where the Shareholder is a body corporate, including a company, a partnership, an association of persons, a foundation or other entity, a form of proxy must be duly executed (whether in favour of the Chairman of the Meeting or another representative of the Shareholder) in accordance with the Memorandum and Articles of Association or similar constitutional documents of the entity. The Office of the Company Secretary reserves the right to request evidence of the aforesaid.

In order to be valid, the completed form of proxy must reach the Office of the Company Secretary at 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, whether by hand, by mail or electronically, not less than 48 hours before the appointed date and time of the AGM. Shareholders opting to send the proxy by mail are advised to use the business reply service envelope enclosed.

NOTI TA' SPJEGAZZJONI

A. Record Date

Dan l-avviż intbagħat lill-Azzjonisti kollha tal-Bank li kienu fuq ir-Reġistru tal-Borża ta' Malta fid-19 ta' Novembru 2013 (ir-*Record Date*). Huma dawn l-Azzjonisti biss li għandhom id-dritt li jattendu u jivvutaw fil-Laqgħa Ġenerali Annwali (LĠA). Kull tibdil fir-Reġistru tal-Borża ta' Malta wara r-*Record Date* mhux ser jiġi kkunsidrat biex jiġi determinat id-dritt ta' kull persuna li tattendi u tivvota matul il-LĠA.

B. Parteċipazzjoni u Votazzjoni mill-Azzjonisti

L-Azzjonist jista' jipparteċipa u jivvota fil-LĠA billi jattendi personalment il-Laqgħa, jew billi jaħtar persuna li tattendi u tivvota waqt il-LĠA minfloku (prokuratur/*proxy*).

Ħatra ta' prokuratur:

i. Il-prokuratur jista' jinħatar billi tintuża l-Formola ta' Prokura hawn inkluża li trid tintbagħat bil-posta jew tinġieb fl-Uffiċċju tas-Segretarju tal-Kumpanija kif indikat aktar 'l isfel; jew

ii. L-Azzjonisti jistgħu jagħżlu li jibagħtu l-prokura elettronikament. F'dan il-każ, l-Azzjonisti huma mitluba li jibagħtu *email* fuq agm2013@bov.com waqt li jikkwotaw l-*Activation Code* (li huwa stampat isfel fuq in-naħa tax-xellug tal-*Admission Form*) u n-numru tal-kont rispettiv tagħhom tal-Borża ta' Malta (MSE). Il-Bank imbagħad jibgħat il-prokura elettronika lill-Azzjonist biex timtela minnu. Il-Bank mhuwiex ser jaċċetta li jibgħat il-prokura elettronika sabiex timtela jekk l-*Activation Code* u n-numru tal-MSE ma jiġux ikkwotati mill-Azzjonist. L-Azzjonist irid jimla u jibgħat il-prokura elettronika fuq l-istess indirizz tal-*email* li jkun irċieviha fuqu. Hekk kif il-Bank jirċievi l-prokura kompluta, il-Bank jibgħat riċevuta elettronika lill-Azzjonist.

Meta Azzjonist ikun korp ġuridiku, li jinkludi kumpanija, *partnership*, assoċjazzjoni ta' persuni, fondazzjoni jew entità oħra, il-formola ta' prokura trid tiġi eżegwita (kemm jekk favur iċ-*Chairman* tal-Laqgħa jew rappreżentant ieħor tal-Azzjonist) skont il-Memorandum u l-Artikli ta' Assoċjazzjoni jew dokumenti kostituttivi simili tal-entità. L-Uffiċċju tas-Segretarju tal-Kumpanija jirriserva d-dritt li jitlob evidenza ta' dan.

Sabiex tkun valida, il-formola ta' prokura kompluta trid tasal l-Uffiċċju tas-Segretarju tal-Kumpanija, f'58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, kemm jekk titwassal bl-idejn, bil-posta, jew b'mod elettroniku, sa mhux aktar tard minn 48 siegħa qabel il-jum u l-ħin appuntat għal-LĠA. Dawk l-Azzjonisti li jixtiequ jibagħtu l-prokura bil-posta huma mitluba li jagħmlu dan billi jużaw l-*envelope* inkluż għal dan l-iskop.

C. Completing the Proxy Form

The Shareholder wishing to participate at the AGM by proxy is to complete in full all details required on the Proxy Form, and in particular, where the proxy is being filled in by hand, details should be completed clearly and in a legible manner.

It is important to note the following:

i. The Shareholder is to indicate whether the Shareholder wishes to appoint as proxy the Chairman of the Meeting or another person. In the case that the Shareholder wishes to appoint a person other than the Chairman of the Meeting as proxy, the full name, address and I.D. Card number of the proxy must be inserted in the appropriate space;

ii. The Shareholder is to indicate whether the Shareholder wishes the appointed proxy to vote as the proxy wishes or whether the Shareholder wishes to instruct the appointed proxy how to vote, by marking the appropriate box indicated in the Proxy Form. In the event that no indication is made, it shall be deemed that the Shareholder authorises the appointed proxy to vote as the proxy wishes;

iii. When voting for a resolution (other than the election of Directors), if the Shareholder wishes that the appointed proxy votes in a particular manner, the Shareholder should indicate his/her voting preference against each resolution in the appropriate box either by inserting the number of votes (shares held) or by the use of a cross (✕) or mark (✔) (instead of inserting a number of votes) under either 'For' or 'Against' or 'Abstain'. The cross or mark will be interpreted that the Shareholder has assigned all the votes accordingly. If a cross or a mark is placed under each of 'For' or 'Against' or 'Abstain' for the same resolution, the Shareholder's vote on that particular resolution will be invalid;

    If the Shareholder inserts the number of votes, these may be split up in any proportion whatsoever, under 'For', 'Against' or 'Abstain' for any resolution. A Shareholder may therefore utilise all or part of the votes for each resolution. However, in no circumstances, may the Shareholder use more votes than he/she is entitled to. If this occurs, then the vote on that particular resolution will be invalid;

iv. In case of completion of the Proxy Form in relation to the election of directors, please refer to Section F below; and

C. Mili tal-Formola ta' Prokura

Azzjonist li jixtieq jipparteċipa fil-LĠA bi prokura għandu jimla d-dettalji kollha mitluba fil-Formola ta' Prokura, u b'mod partikulari, fejn il-prokura qed timtela bil-kitba (bl-idejn), id-dettalji għandhom ikunu mimlija, b'mod ċar u leġibbli.

Huwa importanti li tinnota dan li ġej:

i. L-Azzjonist għandu jindika jekk jixtieqx jaħtar bħala prokuratur tiegħu liċ-*Chairman* tal-Laqgħa jew lil persuna oħra. F'każ illi l-Azzjonist jixtieq jaħtar persuna oħra li mhux iċ-*Chairman* tal-Laqgħa bħala prokuratur tiegħu, għandu jindika fl-ispazju provdut l-isem komplut, l-indirizz u n-numru tal-Karta tal-Identità tal-prokuratur;

ii. L-Azzjonist għandu jindika jekk jixtieqx li l-prokuratur maħtur jivvota kif il-prokuratur jixtieq, jew jekk l-Azzjonist jixtieqx li l-prokuratur tiegħu jivvota skont l-istruzzjonijiet tal-Azzjonist, billi jimmarka l-kaxxa t-tajba fuq il-Formola ta' Prokura. F'każ illi ma jkun hemm ebda indikazzjoni, ser jitqies li l-Azzjonist awtorizza lill-prokuratur maħtur biex jivvota kif jixtieq il-prokuratur innifsu;

iii. Fir-rigward tar-riżoluzzjonijiet (ħlief fil-każ tal-elezzjoni tad-Diretturi), jekk l-Azzjonist jixtieq li l-prokuratur maħtur jivvota b'mod partikulari, l-Azzjonist għandu jindika l-preferenza tal-votazzjoni tiegħu/tagħha ħdejn kull riżoluzzjoni fil-kaxxa t-tajba, billi jew iniżżel in-numru ta' voti (ishma miżmuma) jew billi jagħmel salib (✕) jew marka (✔) (minflok ma jniżżel in-numru ta' voti) fil-kaxxa immarkata *'For'* (Favur), *'Against'* (Kontra) jew *'Abstain'* (Astensjoni). Is-salib jew il-marka ser ifissru li l-Azzjonist alloka l-voti kollha tiegħu b'dak il-mod. F'każ li s-salib jew il-marka jiġu mniżżlin kemm taħt *'For'*, *'Against'* jew *'Abstain'* għall-istess riżoluzzjoni, il-vot tal-Azzjonist fuq dik ir-riżoluzzjoni partikulari jitqies bħala invalidu;

    Jekk l-Azzjonist iniżżel in-numru ta' voti, dawn jistgħu jinqasmu fi kwalunkwe proporzjon, jkun li jkun, taħt *'For'*, *'Against'* jew *'Abstain'* għal kwalunkwe riżoluzzjoni. Għaldaqstant, l-Azzjonist jista' għal kull riżoluzzjoni, jagħmel użu mill-voti kollha jew minn parti minnhom. Madanakollu, l-Azzjonist ma jistax juża, għall-ebda raġuni, aktar voti milli huwa intitolat għalihom. Jekk jiġri dan, allura l-vot fuq dik ir-riżoluzzjoni partikulari jitqies bħala wieħed invalidu;

iv. Fil-każ tal-mili tal-Formola ta' Prokura fir-rigward tal-elezzjoni tad-Diretturi, jekk jogħġbok irreferi għas-Sezzjoni F li tinsab aktar 'l isfel; u

v. Any resolution remaining unmarked on the Proxy Form will be automatically included in the voting document which is given to the appointed proxy to vote during the AGM.

D. Admission to the AGM

In order to be admitted to the AGM, the Shareholder must present his/her I.D. Card and the Admission Form enclosed with this Notice. Upon admission, Shareholders and proxy holders will be issued with a voting document.

In the case of shares held jointly by several persons, except in the case of shares held jointly by husband and wife, the first named joint holder on the Register held at the Central Securities Depository of the Malta Stock Exchange, shall be eligible to attend and vote at the AGM.

A representative of a joint shareholding, who is not the first named on the Register, will only be eligible to attend and vote at the AGM, if a Form of Proxy has been duly executed in his/her favour by all other joint holders.

In the case of shares held jointly by husband and wife, both the husband and the wife, or either of them, may attend the AGM, provided that:

i. Irrespective of whether both the husband and the wife, or either of them, attend the AGM, only one voting document will be issued and only one of them shall be entitled to vote; and

ii. If they wish to appoint a proxy, the Form of Proxy must be signed by both husband and wife.

When a Shareholder is a body corporate, including a company, a partnership, an association of persons, a foundation or other entity, a representative thereof will only be eligible to attend and vote at the AGM if the Form of Proxy duly executed in his/her favour has been received by the Office of the Company Secretary as provided in Section B above.

A Shareholder who is a minor may be represented at the AGM by a parent or legal guardian who will be required to present his/her I.D. Card and the Admission Form. Minors (under the age of 18 years) will not be allowed to attend the AGM.

Admission to the AGM will commence one hour before the appointed time.

After the AGM has proceeded to business, voting documents will continue to be issued until such time as the AGM proceeds to vote on the agenda, whether by show of hands or by ballot. Thereafter, no further voting documents will be issued and admittance to the AGM will be discontinued.

v. Kwalunkwe riżoluzzjoni li tibqa' mhux immarkata fuq il-Formola ta' Prokura ser tiġi inkluża awtomatikament fid-dokument tal-vot li ser jingħata lill-prokuratur maħtur biex jivvota matul il-LĠA.

D. Dħul għal-LĠA

Sabiex ikun jista' jattendi fil-LĠA, l-Azzjonist għandu jippreżenta l-Karta tal-Identità tiegħu/tagħha u l-*Admission Form* mehmuża ma' dan l-Avviż. Mad-dħul, l-Azzjonisti u l-prokuraturi ser jingħatalhom id-dokument tal-vot.

Fil-każ ta' ishma miżmuma minn numru ta' persuni flimkien, ħlief fil-każ ta' ishma miżmuma flimkien bejn żewġ persuni miżżewġin, il-persuna li hija msemmija l-ewwel fuq ir-Reġistru tal-Borża ta' Malta biss titħalla tattendi u tivvota waqt il-LĠA.

Ir-rappreżentant ta' Azzjonisti li għandhom ishma f'ismijiet konġunti, u li mhuwiex l-ewwel wieħed imniżżel fuq ir-Reġistru, ikun biss eliġibbli li jattendi u jivvota fil-LĠA jekk il-Formola ta' Prokura tkun ġiet eżegwita b'mod approprjat favur tiegħu/tagħha mill-Azzjonisti konġunti kollha.

Fil-każ ta' ishma miżmuma b'mod konġunt mill-miżżewġin, kemm il-mara u r-raġel flimkien, jew wieħed minnhom biss, jista' jattendi l-LĠA, sakemm:

i. Irrispettivament jekk il-miżżewġin jattendux il-LĠA flimkien, jew jekk jattendix wieħed jew waħda minnhom biss, ser jinħarġilhom dokument tal-vot wieħed biss u wieħed biss minnhom ikun intitolat li jivvota; u

ii. Jekk jixtiequ jaħtru prokuratur, il-Formola ta' Prokura għandha tiġi ffirmata kemm mir-raġel kif ukoll mill-mara.

Meta Azzjonist ikun korp ġuridiku, li jinkludi kumpanija, *partnership*, assoċjazzjoni ta' persuni, fondazzjoni jew entità oħra, ir-rappreżentant rispettiv biss ikun eliġibbli li jattendi u jivvota fil-LĠA, sakemm il-Formola ta' Prokura tkun eżegwita b'mod tajjeb favur tiegħu/tagħha u jekk tkun wasslet fl-Uffiċċju tas-Segretarju tal-Kumpanija kif indikat aktar 'l fuq, taħt Sezzjoni B.

Azzjonist li huwa minuri jista' jiġi rappreżentat fil-LĠA minn wieħed mill-ġenituri jew mill-gwardjan legali u dan għandu jippreżenta l-Karta tal-Identità tiegħu/tagħha flimkien mal-*Admission Form*. Minuri (taħt l-età ta' tmintax-il sena) mhux ser jitħallew jattendu l-LĠA.

Id-dħul għal-LĠA ser jibda siegħa qabel il-ħin appuntat.

Wara li l-LĠA tkun bdiet, id-dokumenti tal-vot jkomplu jinħarġu sakemm il-LĠA tipproċedi sabiex jittieħed vot fuq l-aġenda, kemm jekk b'wiri tal-idejn u kemm jekk bl-użu tad-dokument tal-vot. Wara dan il-ħin, ma jinħareġ ebda dokument ta' vot ieħor u d-dħul għal-LĠA jitwaqqaf.

E. Draft Resolutions and Documents

The draft resolutions to be considered and voted upon at the AGM are included as an integral part of this Notice.

As stated in the Bank's Company Announcement No 243, a Shareholder or Shareholders holding not less than 5% of the voting issued share capital of the Bank was/were entitled to request the Bank to include items on the agenda of the AGM and to table draft resolutions for items to be included in the agenda of the AGM. Such requests were to be submitted to the Bank by the 4 November 2013, that is at least forty six (46) days before the date set for the AGM (19 December 2013).

The Annual Report and the Financial Statements, the Circular to Shareholders and the Proxy Form are being sent directly to the Shareholders together with this Notice. The full text of the aforementioned documentation is also available at the Office of the Company Secretary, 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, and on the Bank's website www.bov.com under the Investor Relations Section. Pursuant to Listing Rule 12.11.2, this section of the website will also indicate the total number of shares and voting rights at the date of the Notice.

F. Voting

Voting for the resolutions will take place by show of hands unless a poll is demanded by any person who may, according to the Bank's Articles of Association or to any applicable law, demand a poll. If a poll is undertaken, a Shareholder (or the proxy) may vote in favour or against a resolution or may choose to abstain from voting in relation to a resolution. On pain of nullity, no Shareholder can exceed the number of votes (shares) to which the Shareholder is entitled to, as shown on the Form of Proxy.

On a show of hands a Shareholder present in person or by proxy has one vote independently of the number of shares held or represented. On a poll:

i. A Shareholder present in person has one vote for every share held; and
ii. A proxy has one vote for each share for which the proxy holds a valid Proxy Form.

In the case of voting by a show of hands, a proxy who has been mandated by several Shareholders and instructed to vote by some Shareholders in favour of a resolution and by others against the same resolution, has one vote for and one vote against the resolution.

E. Abbozz ta' Riżoluzzjonijiet u Dokumenti

L-abbozz tar-riżoluzzjonijiet li ser jiġu kkunsidrati u jittieħed vot dwarhom matul il-LĠA huma inklużi bħala parti integrali ta' dan l-Avviż.

Kif ġie ddikjarat fil-*Company Announcement* Nru 243 tal-Bank, Azzjonist jew Azzjonisti li għandhom minn ta' lanqas 5% tal-kapital azzjonarju maħruġ tal-Bank b'jedd għall-vot kien/kienu intitolat/i li jitlob/jitolbu lill-Bank li jinkludi suġġetti fuq l-aġenda tal-LĠA u li jippreżentaw abbozz ta' riżoluzzjonijiet għal suġġetti biex jiġu inklużi fl-aġenda tal-LĠA. Dawn it-talbiet kellhom jiġu sottomessi lill-Bank sal-4 ta' Novembru 2013, li tiġi s-sitta u erbgħin (46) ġurnata qabel id-data indikata tal-LĠA (id-19 ta' Diċembru 2013).

Ir-Rapport Annwali u d-Dikjarazzjonijiet Finanzjarji, iċ-Ċirkulari lill-Azzjonisti u l-Formola ta' Prokura qegħdin jintbagħtu direttament lill-Azzjonisti flimkien ma' dan l-Avviż. Din id-dokumentazzjoni hija kollha disponibbli fl-Uffiċċju tas-Segretarju tal-Kumpanija, f'58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, u fuq il-websajt tal-Bank www.bov.com taħt is-Sezzjoni tal-*Investor Relations*. Kif mitlub mil-*Listing Rule* 12.11.2, din is-sezzjoni tal-websajt ser tindika ukoll in-numru totali ta' ishma u drittijiet tal-vot fid-data ta' dan l-Avviż.

F. Votazzjoni

Il-votazzjoni għar-riżoluzzjonijiet ser issir b'wiri tal-idejn sakemm ma tintalabx votazzjoni minn kwalunkwe persuna li skont l-Artikli ta' Assoċjazzjoni tal-Bank jew kwalunkwe liġi applikabbli oħra, tista' titlob votazzjoni. Jekk jittieħed vot, l-Azzjonist (jew il-prokuratur) jista' jivvota favur jew kontra r-riżoluzzjoni jew jista' jagħżel li jastjeni milli jivvota għal dik ir-riżoluzzjoni. Biex il-vot jitqies bħala validu, l-Azzjonist ma jistax jeċċedi n-numru ta' voti (ishma) li hu intitolat għalihom hekk kif muri fuq il-Formola ta' Prokura.

F'votazzjoni li ssir permezz ta' wiri tal-idejn, l-Azzjonist preżenti, jew il-prokuratur tiegħu, għandu vot wieħed biss indipendentament minn kemm għandu numru ta' ishma miżmuma jew rappreżentati. Waqt votazzjoni:

i. Azzjonist preżenti għandu vot wieħed għal kull sehem miżmum; u
ii. Il-prokuratur għandu vot wieħed għal kull sehem li fir-rigward tiegħu l-prokuratur għandu Formola ta' Prokura valida.

Fil-każ ta' votazzjoni permezz ta' wiri tal-idejn, prokuratur li ġie maħtur minn diversi Azzjonisti u li ngħata struzzjonijiet minn xi Azzjonisti sabiex jivvota favur waqt li oħrajn tawh struzzjonijiet biex jivvota kontra l-istess riżoluzzjoni, għandu vot wieħed favur u vot ieħor kontra r-riżoluzzjoni.

Election of Directors

A poll shall be taken for the election of Directors in terms of Article 60 of the Articles of Association. Following a call for nomination of directors, the Company received eleven (11) nominations. Pursuant to the said Article, an election will therefore take place and the six (6) candidates obtaining the highest number of votes will be appointed directors.

A Shareholder who puts a cross (✕) or a mark (✔) against one candidate will be considered as having given all the votes to that particular candidate. If a cross or a mark is inserted against the name of more than one candidate, that vote will be treated as invalid.

When a Shareholder wishes to vote for more than one candidate the Shareholder must allot a number of votes from his/her entitlement, to each preferred candidate. When voting either for all the candidates, for any of the candidates (in both the foregoing cases the Shareholder must share his/her votes) or for just one candidate, a Shareholder may vote by allotting to the preferred candidate/s not more than the number of votes that the Shareholder is entitled to.

On pain of nullity, no Shareholder can exceed the number of votes (shares) to which the Shareholder is entitled to, as shown on the Form of Proxy.

G. Right to Ask Questions

Shareholders (whether personally or by proxy) are entitled to ask questions which are pertinent and related to any resolution placed before the AGM – and to have such questions answered by the Chairman of the Meeting or by the Directors or by such person/s as the Directors may delegate for that purpose. The Chairman has invited the Shareholders, if they so desire, to submit in writing any such questions to the Company Secretary, either by mail at 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, or by email to agm2013@bov.com by not later than Thursday, 12 December 2013.

Whilst the Chairman of the Meeting will endeavour to reply to all questions that may be raised at the AGM in relation to the resolutions placed before the AGM, it is to be noted that one overall answer may be provided to questions having the same content and no answer is required to be given by the Bank where:

i. An answer would interfere unduly with the preparation for the AGM, involve the disclosure of confidential information or cause prejudice to the business interests of the Bank;

ii. It is not in the interests of good order of the AGM that the question be answered; or

Elezzjoni tad-Diretturi

Fir-rigward tal-elezzjoni tad-Diretturi jittieħed vot skont l-Artiklu 60 tal-Artikli ta' Assoċjazzjoni. Wara s-sejħa għan-nominazzjonijiet għal diretturi, il-Kumpanija rċeviet ħdax-il nominazzjoni (11). Għalhekk skont l-Artiklu msemmi, ser issir elezzjoni u s-sitt (6) kandidati li jiksbu l-ogħla numru ta' voti se jiġu maħtura diretturi.

Azzjonist li jimmarka salib (✕) jew marka (✔) għal kandidat wieħed biss, jiġi interpretat daqs li kieku ta l-voti kollha tiegħu lil dak il-kandidat partikulari. Jekk is-salib jew il-marka jitpoġġew ħdejn iktar minn kandidat wieħed, dak il-vot ikun meqjus bħala invalidu.

Meta l-Azzjonist jixtieq jivvota għal aktar minn kandidat wieħed, l-Azzjonist għandu jaqsam in-numru ta' voti li hu intitolat għalihom bejn il-kandidati preferuti. Jekk l-Azzjonist qed jivvota jew għall-kandidati kollha, jew għal xi uħud mill-kandidati (f'dawn iż-żewġ każijiet l-Azzjonist għandu jaqsam il-voti) jew għal kandidat wieħed biss, l-Azzjonist jista' jivvota billi jagħti lill-kandidat preferut jew lill-kandidati preferuti mhux iktar min-numru ta' voti li hu intitolat għalihom.

Biex il-vot jitqies bħala validu, l-Azzjonist ma jistax jeċċedi n-numru ta' voti (ishma) li hu intitolat għalihom hekk kif muri fuq il-Formola ta' Prokura.

G. Dritt għall-Mistoqsijiet

L-Azzjonisti (kemm jekk b'mod personali jew bi prokura) huma intitolati jagħmlu mistoqsijiet li huma pertinenti u relatati ma' kull riżoluzzjoni mressqa quddiem il-LĠA – u li jkollhom dawn il-mistoqsijiet imwieġba miċ-*Chairman* tal-Laqgħa jew mid-Diretturi jew minn persuni li d-Diretturi jistgħu jiddelegaw għal dak il-għan. Iċ-*Chairman* qiegħed jistieden l-Azzjonisti sabiex, jekk jixtiequ, jissottomettu bil-miktub xi mistoqsijiet relatati mar-riżoluzzjonijiet, lis-Segretarju tal-Kumpanija, bil-posta f'58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, jew bil-posta elettronika fl-indirizz agm2013@bov.com sa mhux aktar tard mill-Ħamis, 12 ta' Diċembru 2013.

Filwaqt li ċ-*Chairman* tal-Laqgħa ser ifittex li jwieġeb għall-mistoqsijiet kollha li jitressqu waqt il-LĠA b'konnessjoni mar-riżoluzzjonijiet imressqa quddiem il-LĠA, wieħed għandu jinnota li tweġiba ġenerali waħda tista' tingħata mill-Bank fejn:

i. Tweġiba tista' ittellef il-preparazzjoni tal-LĠA, tinvolvi informazzjoni kunfidenzjali jew tista' tikkawża preġudizzju lill-interessi kummerċjali tal-Bank;

ii. Mhux fl-interess tal-andament b'mod ordnat tal-LĠA li tingħata tweġiba; jew

iii. The Bank is unable to provide an immediate reply, in which case, however, the reply will be subsequently posted on the website of the Bank.

In case of any difficulties or queries, the Shareholders are kindly asked to contact the Office of the Company Secretary on 2275 3556 or on email address agm2013@bov.com.

In case of any conflicts between the Maltese and English versions of these Explanatory Notes, the English version is deemed as being the official version.

iii. Il-Bank mhux f'pożizzjoni li jagħti risposta immedjata, f'liema każ, iżda, ir-risposta ser tkun sussegwentement imqiegħda fuq il-websajt tal-Bank.

F'każ ta' diffikultajiet jew mistoqsijiet, l-Azzjonisti huma ġentilment mitluba li jikkuntattjaw l-Uffiċċju tas-Segretarju tal-Kumpanija fuq 2275 3556 jew fuq l-indirizz tal-posta elettronika agm2013@bov.com.

F'każ ta' xi kunflitt bejn il-verżjoni bil-Malti u dik bl-Ingliż ta' dawn in-Noti ta' Spjegazzjoni, il-verżjoni bl-Ingliż titqies bħala dik uffiċjali.

Bank of Valletta

Circular to Shareholders

40th BOV Annual General Meeting

The 40th Annual General Meeting (AGM) of Bank of Valletta p.l.c. (the Bank/the Company) has been convened for Thursday, 19 December 2013 at 4.30 p.m. at the Grand Master Suite, Conference Centre, Hilton Malta, St. Julian's.

This Circular is being issued pursuant to Chapter 6 of the Listing Rules.

Notice to Shareholders

This Circular is important and requires your immediate attention. If you remain in doubt as to what voting action to take, you are advised to consult an appropriate independent advisor.

You are kindly requested to ensure that if you sell or transfer any or all of the securities held, this Circular is passed on to the person through whom the sale or transfer was effected for transmission to the purchaser or transferee.

Proposed Ordinary Resolution (Special Business)

Resolution 4:

Changes in Share Capital

The effects of the changes to the share capital of the Company are to further strengthen the paid up capital position in the Company's Balance Sheet.

The Board of Directors is proposing a bonus issue on the 17 January 2014 of 1 share for every 10 shares held. This will result in the issue of an additional 30,000,000 shares (after fractions) and the capitalisation of retained earnings in the amount of €30,000,000 on the 17 January 2014.

Following the bonus share issue, the issued share capital of the Company will, on the 17 January 2014, increase from 300,000,000 to 330,000,000 shares of €1.00 each (fully paid), and therefore the paid up capital will increase from €300,000,000 to €330,000,000.

The last date on which transfers will be accepted for registration to participate in the bonus share issue is Tuesday, 14 January 2014. The Share Register as at close of business on Friday, 17 January 2014 will include trades undertaken up to and including Tuesday, 14 January 2014. The bonus issue will rank *pari passu* with the existing listed share capital of the Company. An application will be made for the listing of the bonus issue on the Malta Stock Exchange. The shares issued in terms of the bonus issue are expected to be admitted to Listing

Ċirkulari lill-Azzjonisti

L-40 Laqgħa Ġenerali Annwali tal-BOV

L-40 Laqgħa Ġenerali Annwali (LĠA) tal-Bank of Valletta p.l.c. (il-Bank/il-Kumpanija) issejħet għal nhar il-Ħamis 19 ta' Diċembru 2013 fl-4.30 p.m. fil-Grand Master Suite, Conference Centre, Hilton Malta, San Ġiljan.

Din iċ-Ċirkulari qed tinħareġ skont il-Kapitlu 6 tal-*Listing Rules.*

Avviż lill-Azzjonisti

Din iċ-Ċirkulari hija importanti u għandha bżonn l-attenzjoni immedjata tiegħek. Jekk jibqagħlek dubju dwar kif għandek tivvota, inti mħeġġeġ tieħu parir mingħand konsulent independenti xieraq.

Inti ġentilment mitlub li jekk tbiegħ jew titrasferixxi xi uħud mill-ishma jew l-ishma kollha li għandek, tgħaddi din iċ-Ċirkulari lill-persuna li permezz tagħha sar il-bejgħ jew it-trasferiment tal-ishma, biex tingħata lil min xtara jew akkwista l-ishma.

Riżoluzzjoni Ordinarja Proposta (Negozju Speċjali)

Riżoluzzjoni 4:

Tibdil fil-Kapital Azzjonarju Maħruġ

It-tibdil fil-kapital azzjonarju tal-Kumpanija sejjer isaħħaħ aktar il-pożizzjoni tal-kapital permanenti mħallas fil-karta tal-bilanċ tal-Kumpanija.

Il-Bord tad-Diretturi qiegħed jipproponi ħruġ ta' ishma bonus fis-17 ta' Jannar 2014 fil-proporzjon ta' sehem bonus 1 għal kull 10 ishma diġà miżmuma. Dan ser jirriżulta fi ħruġ ta' 30,000,000 sehem ġdid (wara l-frazzjonijiet) u l-kapitalizzazzjoni ta' *retained earnings* fl-ammont ta' €30,000,000 fis-17 ta' Jannar 2014.

Wara l-ħruġ tal-ishma bonus fis-17 ta' Jannar 2014, il-kapital azzjonarju maħruġ tal-Kumpanija ser jiżdied minn 300,000,000 sehem għal 330,000,000 sehem ta' €1.00 kull sehem (kollha mħallsa), u għaldaqstant il-kapital imħallas ser jiżdied minn €300,000,000 għal €330,000,000.

L-aħħar ġurnata li fiha jiġu aċċettati trasferimenti ta' ishma għar-reġistrazzjoni biex jipparteċipaw fil-ħruġ tal-ishma bonus hija t-Tlieta, 14 ta' Jannar 2014. Ir-Reġistru tal-Ishma, wara li tkun għalqet is-sessjoni tan-negozju l-Ġimgħa, 17 ta' Jannar 2014 ser jinkludi n-negozju kollu tal-ishma sat-Tlieta, 14 ta' Jannar 2014 (din id-data inkluża). L-ishma bonus sejjer ikollhom l-istess drittijiet *pari passu* daqs il-kapital azzjonarju eżistenti kkwotat tal-Kumpanija. Ser issir applikazzjoni sabiex l-ishma bonus

on Friday, 17 January 2014 and dealings therein are expected to commence on Monday, 20 January 2014.

Resolution 4 will propose:

That, with effect from Friday, 17 January 2014, the text of the current clause 4 of the Memorandum of Association is deleted and substituted by the following text:

ikunu kkwotati fuq il-Borża ta' Malta. L-ishma bonus huma mistennija li jiġu kkwotati fuq il-Borża ta' Malta mill-Ġimgħa, 17 ta' Jannar 2014 u n-negozju tagħhom huwa mistenni li jibda mit-Tnejn, 20 ta' Jannar 2014.

Riżoluzzjoni 4 ser tipproponi:

Illi, b'effett mill-Ġimgħa, 17 ta' Jannar 2014, klawsola 4 tal-Memorandum ta' Assoċjazzjoni tiġi mħassra u tinbidel sabiex tinqara hekk:

"4. The authorised share capital of the Company is €500,000,000 divided into 500,000,000 shares of €1.00 each.

The issued and fully paid up capital is €330,000,000 divided into 330,000,000 ordinary shares of a nominal value of €1.00 each."

a. That, on Friday, 17 January 2014, the amount of €30,000,000 from the Company's reserves is capitalised for the purpose of a bonus issue of 30,000,000 fully paid ordinary shares of a nominal value of €1.00 per share, representing 1 bonus share for every 10 shares held, to be allotted to the members appearing on the Register of Members on the Malta Stock Exchange as at the close of business on the 17 January 2014 (Eligible Members), thereby increasing the issued share capital from the current 300,000,000 shares to 330,000,000 shares of €1.00 each fully paid up, resulting in a paid up capital of €330,000,000.

b. Since the allocation ratio of bonus shares to registered shares held by the Eligible Member is 1 bonus share for every 10 shares held, in the allocation process the Company shall, where the number of shares held by the Eligible Member is not exactly divisible by 10, round up the allocation to the nearest share whenever the mathematical result of the allocation formula contains a fractional entitlement which is of 0.5 of a share or more, and round down to the nearest share in the event that the mathematical result of the allocation formula contains a fractional entitlement which is of less than 0.5 of a share.

a. Illi, minn nhar il-Ġimgħa, 17 ta' Jannar 2014, l-ammont ta' €30,000,000 mir-riservi tal-Kumpanija jkun ikkapitalizzat bl-iskop li jinħarġu bħala ishma bonus 30,000,000 sehem ordinarju kollha mħallsa, ta' valur nominali ta' €1.00 kull sehem, li jirrapreżenta sehem bonus 1 għal kull 10 ishma miżmuma minn dawk il-membri reġistrati fir-Reġistru tal-Membri fil-Borża ta' Malta, wara li tkun għalqet is-sessjoni ta' negozju tal-ishma fil-Borża ta' Malta fis-17 ta' Jannar 2014 (il-Membri Eliġibbli), biex b'hekk il-kapital azzjonarju maħruġ jiżdied minn 300,000,000 sehem preżenti għal 330,000,000 sehem ta' €1.00 kull sehem, kollha mħallsa, li jirriżultaw f'kapital mħallas ta' €330,000,000.

b. Illi, peress li r-*ratio* ta' allokazzjoni ta' dawn l-ishma bonus għall-ishma li jkollu Membru Eliġibbli, huwa ta' sehem bonus 1 għal kull 10 ishma miżmuma, waqt il-proċess tal-allokazzjoni, fejn in-numru ta' ishma li għandu l-Membru Eliġibbli ma jistax ikun diviż eżatt b'10, il-Kumpanija ser iżżid l-allokazzjoni għall-eqreb sehem meta r-riżultat matematiku tal-formola tal-allokazzjoni jagħti frazzjoni ta' 0.5 ta' sehem jew aktar, u ser tnaqqas għall-eqreb sehem fil-każ meta r-riżultat matematiku tal-formola tal-allokazzjoni jagħti frazzjoni li hija anqas minn 0.5 ta' sehem.

Bank of Valletta p.l.c. Proposed changes to Share Capital	Position at 30 September 2013	Bonus Issue of 1 for 10	Position following Bonus Issue
Number of Authorised Shares	500,000,000		500,000,000
Value per Share	€1.00	€1.00	€1.00
Value of Authorised Share Capital	€500,000,000		€500,000,000
Number of Issued and Paid Up Shares	300,000,000	30,000,000	330,000,000
Value of Issued and Paid Up Capital	€300,000,000	€30,000,000	€330,000,000
Amount of Capitalisation of Retained Profits		€30,000,000	

Declaration by Directors

All the Directors of the Bank, accept responsibility for the information contained in this Circular. To the best of the knowledge and belief of the Directors who have taken all reasonable care to ensure that such is the case, the information contained in this Circular is in accordance with the facts and does not omit anything likely to affect the import of such information.

List of the incumbent Directors

John Cassar White, Joseph Borg, Roberto Cassata, Ann Fenech, George Portanier, Taddeo Scerri, Paul Testaferrata Moroni Viani, George Wells and Franco Xuereb.

Documents available for inspection

The following documents or certified copies thereof will be available for inspection at the Bank's registered office at 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, for at least fourteen (14) days from the date of publication of this Circular:

a. the Bank's Memorandum and Articles of Association;
b. the Bank's last Annual Financial Report; and
c. the Bank's last half-yearly Financial Report.

Directors' recommendation

The Board of Directors' view is that the proposed resolution is in the best interest of the Bank and of its Shareholders and improves Shareholder value. The Board therefore recommends that the Shareholders vote in favour of this resolution at the forthcoming Annual General Meeting.

Dikjarazzjoni tad-Diretturi

Id-Diretturi kollha tal-Bank, jaċċettaw ir-responsabbiltà għall-informazzjoni misjuba f'din iċ-Ċirkulari. Skont l-aħjar għarfien u t-twemmin tad-Diretturi li ħadu kull azzjoni raġonevoli meħtiega sabiex jiżguraw li dan hu l-każ, l-informazzjoni misjuba f'din ic-Ċirkolari hija skont il-fatti u ma hemm xejn nieqes li jista' jaffetwa s-sinifikat ta' din l-informazzjoni.

Lista tad-Diretturi Attwali

John Cassar White, Joseph Borg, Roberto Cassata, Ann Fenech, George Portanier, Taddeo Scerri, Paul Testaferrata Moroni Viani, George Wells u Franco Xuereb.

Dokumenti disponibbli għall-ispezzjoni

Id-dokumenti hawn taħt imsemmija jew kopja ċċertifikata tagħhom ser ikunu disponibbli għall-ispezzjoni fl-uffiċċju reġistrat tal-Bank f'58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta, għal tal-anqas erbatax-il ġurnata (14) mid-data tal-publikazzjoni ta' din iċ-Ċirkulari:

a. il-Memorandum u l-Artikli ta' Assoċjazzjoni tal-Bank;
b. l-aħħar Rapport Finanzjarju Annwali tal-Bank; u
c. ir-Rapport Finanzjarju ta' Nofs is-Sena tal-Bank.

Rakkomandazzjoni tad-Diretturi

Il-Bord tad-Diretturi huwa tal-fehma li r-riżoluzzjoni proposta hija fl-aħjar interess tal-Kumpanija u tal-Azzjonisti tiegħu, u li ttejjeb il-valur għall-Azzjonist. Għalhekk il-Bord jirrakkomanda lill-Azzjonisti sabiex jivvutaw favur din ir-riżoluzzjoni waqt il-Laqgħa Ġenerali Annwali li jmiss.

BOV Bank of Valletta

28 November 2013

Approved and issued by Bank of Valletta p.l.c., with registered address at 58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta and Head Office at BOV Centre, Triq il-Kanun, Santa Venera SVR 9030, Malta.

28 ta' Novembru 2013

Approvata u maħruġa mill-Bank of Valletta p.l.c., b'uffiċċju reġistrat f'58, Triq San Żakkarija, il-Belt Valletta VLT 1130, Malta u, bil-Head Office, f'BOV Centre, Triq il-Kanun, Santa Venera SVR 9030, Malta.

Notes/Noti

Bank of Valletta p.l.c.
www.bov.com E-mail: customercare@bov.com
Registered Office: 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130 - Malta Registration Number: C 2833
Bank of Valletta p.l.c. is authorised to act as a trustee by the Malta Financial Services Authority.
Bank of Valletta p.l.c. is a public limited company licensed to conduct Investment Services business by the Malta Financial Services Authority.
Bank of Valletta p.l.c. is an enrolled tied insurance intermediary of MSV Life p.l.c. MSV Life is authorised by the Malta Financial Services Authority to carry on long term business of insurance under the Insurance Business Act 1998.

Bank of Valletta p.l.c.

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58, Triq San Żakkarija Il-Belt Valletta VLT 1130 - Malta