



Bank of Valletta

Office of the Chairman

House of the Four Winds

Triq I-Imtiehen, Il-Belt Valletta VLT 1350 - Malta

T: (356) 2275 3556 F: (356) 2275 3711

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26 November 2015

Dear Shareholder

The 42nd 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 2015, together with further documentation relevant to the Annual General Meeting (AGM) which is scheduled for Thursday, 17 December 2015.

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., House of the Four Winds, Triq I-Imtiehen, Il-Belt Valletta VLT 1350, or forwarded by email to agm2015@bov.com. Your questions should reach the Bank by not later than Thursday, 10 December 2015. Please ensure that you include your name and MSE account number in any correspondence on this matter.

Yours sincerely

John Cassar White
Chairman



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26 ta' Novembru 2015

Għażiż Azzjonist

It-42 Laqgħa Ġenerali Annwali tal-BOV

Għandi pjaċir nibgħatlek kopja tar-Rapport Annwali tal-Bank of Valletta p.l.c. għas-Sena Finanzjarja 2015, flimkien ma' dokumentazzjoni oħra relatata mal-Laqgħa Ġenerali Annwali (LĠA), li ser issir nhar il-Ħamis, 17 ta' Diċembru 2015.

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-isponentjetà 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 rilevanti.

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., House of the Four Winds, Triq I-Imtiehen, Il-Belt Valletta VLT 1350, jew jintbagħtu fuq dan l-indirizz elettroniku: agm2015@bov.com. Il-mistoqsijiet tiegħek għandhom jaslu l-Bank sa mhux aktar tard minn nhar il-Ħamis, 10 ta' Diċembru 2015. Kull korrispondenza f'dan ir-rigward għandha tinkludi l-isem u n-numru tal-MSE.

Dejjem tiegħek

John Cassar White
Chairman