BOV
Bank of Valletta
Office of the Chairman
House of the Four Winds
Triq l-Imtieħen, Il-Belt Valletta VLT 1350 - Malta
T: (356) 2275 3556 F: (356) 2275 3711
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26 November 2014

Dear Shareholder

The 41st 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 2014, together with further documentation relevant to the Annual General Meeting (AGM) which is scheduled for Wednesday, 17 December 2014.

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 l-Imtieħen, Il-Belt Valletta VLT 1350, or forwarded by email to agm2014@bov.com. Your questions should reach the Bank by not later than Wednesday, 10 December 2014. Please ensure that you include your name and MSE account number in any correspondence on this matter.

Yours sincerely

John Cassar White
Chairman

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.

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26 ta' Novembru 2014

Għażiż Azzjonist

Il-41 Laqgħa Ġenerali Annwali tal-BOV

Għandi pjaċir nibgħatlek kopja tar-Rapport Annwali tal-Bank of Valletta p.l.c. għas-Sena Finanzjarja 2014, flimkien ma' dokumentazzjoni oħra relatata mal-Laqgħa Ġenerali Annwali (LĠA), li ser issir nhar l-Erbgħa, 17 ta' Diċembru 2014.

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., House of the Four Winds, Triq l-Imtieħen, Il-Belt Valletta VLT 1350, jew jintbagħtu fuq dan l-indirizz elettroniku: agm2014@bov.com. Il-mistoqsijiet tiegħek għandhom jaslu l-Bank sa mhux aktar tard minn nhar l-Erbgħa, 10 ta' Diċembru 2014. Kull korrispondenza f'dan ir-rigward għandha tinkludi l-isem u n-numru tal-MSE.

Dejjem tiegħek

John Cassar White
Chairman

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