

COMPANY ANNOUNCEMENT

Senior Management Appointments

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| Date of Announcement: | 19 July 2021 |
| Reference No: | APSB13 |

The following is a Company Announcement issued by APS Bank plc (or the “Bank”) pursuant to the Listing Rules of the Listing Authority.

Quote

APS Bank announces the following senior management appointments:

Chief Operating Officer

Edward J Calleja, Maltese national, started his career at Mid-Med Bank in 1981 and joined APS Bank in 1992. He was responsible for the setting up of the Bank’s lending function and the centralisation of key operations through the implementation of a Loans Processing System in 2009. Over the years he was Head of Advances and, since 2016, Head of Risk. Edward holds a B.A. (Hons) Accountancy from the University of Malta (1990), a Diploma in Management (2003) and an MBA from Henley Management College, UK (2005). He obtained his warrant as CPA in 1991 and became a fellow of the Malta Institute of Accountants in 2011.

Edward J. Calleja resides at 35, ‘Nuestro Sueno’, Imsiebaħ Street, Mosta. He takes up the position of Chief Operating Officer as from 1 August 2021, while regulatory approval is in the process of being obtained.

Chief Strategy Officer

Liana DeBattista, Maltese national, joined APS Bank in 2003 and worked in a number of areas, including strategy, internal audit and marketing. Her main areas of expertise developed in business planning, corporate strategy formulation, product development, research, and performance management. Since 2020 she has held the position of Head of Strategy & Propositions. Liana has a B.Sc. in Business & Computing (2001) and a B.Com (Hons) in Management (2002), both from the University of Malta, and a First Class M.Sc. in Corporate Finance from the University of Liverpool (2015).

Liana DeBattista resides at 56, ‘Sidha’ No 7, Triq Ġhaxqet il-Ġhajn, Marsascala. She will take up the position of Chief Strategy Officer as from 1 October 2021, when the incumbent in the position, Hervé Delpuch, will relinquish his duties. Regulatory approval is in the process of being obtained.

Head of Culture

Rachael Blackburn, Maltese national, has a career spanning over 20 years, with management experience in both the public and private sectors. Amongst other positions, she was a Management Trainer in the United Arab Emirates (2000-2006), a Senior Executive at the Malta Council for Science and Technology (2009-2016), Director at Esplora (2016-2019) before joining APS Bank as Change Management Specialist. Rachael graduated B.Ed. (Hons) from the University of Malta (2001) and M.A. in Creativity & Innovation (2009), specialising in organisational innovation management.

Rachael Blackburn resides at 53, 'Ta' Ninu', Triq ic-Combini, Zurrieq. She took up appointment on 1 July 2021, reporting to the Chief Strategy Officer.

Head of Propositions

Zoltan Horvath, Hungarian national, started his career in banking and consumer finance at KBC Group before moving to Budapest Bank-GE Capital (2005-2011) and then to Oney (2012) in France. He joined Banco Santander UK in 2014 and moved to APS Bank in 2020 as Senior Proposition Officer, bringing a wealth of international experience to his role. Zoltan graduated M.Sc in Economics from Corvinus University of Budapest in 2004.

Zoltan Horvath resides at 199, 'Hillside Apartments' Flat 5, Telghet Birkirkara, St Julian's. He will be appointed to the role on 1 October 2021, reporting to the Chief Strategy Officer.

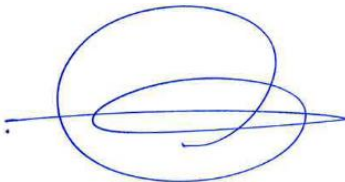
Head of Credit Risk

Marco Micallef, Maltese national, started his career at Mid-Med Bank in 1992 gaining retail network and credit experience. He joined APS Bank in 2000 and worked mainly in credit, both in the network and the commercial business unit. In 2011, he was appointed Credit Risk Manager, a post he occupies to date. Marco graduated B.Sc (Hons) Financial Services and ACIB, jointly awarded by the University of Manchester and the Institute of Financial Services, in 2004. In 2020 he obtained the International Certificate in Financial Services Risk Management from the Institute of Risk Management.

Marco Micallef resides at 9, 'St Anthony Flats'/2, Triq Hal Tartarni, Rabat (Malta). His appointment is effective on 1 August 2021, reporting to the Chief Risk Officer.

No matter concerning the above Senior Management officials requires disclosure under Listing Rules 5.20.5 to 5.20.9.

Unquote



Graziella Bray B.A., LL.D
Company Secretary