



LOMBARD

17 October 2022

<<FullRegisteredNames>>
<<AddressLine1>>
<<AddressLine2>>
<<AddressLine3>> <<PostCode>>
<<Address Line 4>>

Dear Shareholder

Lombard Bank Malta p.l.c. – Extraordinary General Meeting 2022

You are cordially invited to attend an Extraordinary General Meeting ('EGM') of Lombard Bank Malta p.l.c. (the 'Bank') to be held on 10 November 2022 at 5.30pm at The Malta Chamber of Commerce, Enterprise & Industry, 64, Republic Street, Valletta, Malta.

As set out in the Bank's Company Announcement issued on 20 September 2022 (LOM 273), the Board of Directors plans to access the capital markets and considers it to be in the best interests of the Bank to proceed with the issue, allotment and listing of new ordinary shares. These shares will form part of the existing class of ordinary shares, to rank *pari passu* with the Bank's existing shares. This issue will enable the Bank to continue executing its strategy for sustainable growth and to further increase its community presence within the Maltese economy.

The Board is also recommending a redenomination of the nominal value of the Bank's share capital (share split) as announced in the Bank's Company Announcement of 4 October 2022 (LOM 274). This is intended to allow easier access to a larger number of investors which should result in improved trading liquidity in the Bank's shares.

The resolutions required for the above actions to take place are being proposed by the Board of Directors for your consideration and approval.

Enclosed with this letter is the Notice to Shareholders, a Circular to Shareholders and a Form of Proxy. The Circular to Shareholders provides an explanation of all the resolutions appearing on the agenda as outlined in the Notice to Shareholders.

Shareholders may also participate and vote at the EGM by submitting a Form of Proxy appointing any person or the Chairman of the EGM and indicating voting preferences with respect to the resolutions put to the meeting. For this purpose, Forms of Proxy are to reach the Office of the Company Secretary by not less than 48 hours before the appointed date and time of the EGM (i.e. by 5.30pm on 8 November 2022) either by hand or by postal mail using the enclosed self-addressed envelope to 67, Republic Street, Valletta VLT 1117, Malta or by email on egm2022@lombardmalta.com.

During the EGM, Shareholders will be given the opportunity to ask any pertinent questions related to the items on the agenda of the EGM. Such questions may also be sent to the Office of the Company Secretary ahead of the meeting by hand, by postal mail or by email to the above-mentioned addresses. Please include your name and MSE account number in any correspondence on this matter.

Should you have any queries or require further information, please call the Office of the Company Secretary on 25581152.

We look forward to meeting you again in person following the lifting of COVID-19 restrictions and take the opportunity to thank you for your continued support and trust in Lombard Bank.

Yours sincerely

Michael C. Bonello
Chairman

Lombard Bank Malta p.l.c.

Head Office: 67 Republic Street Valletta VLT 1117 Malta • PO Box 584 Valletta VLT 1000 Malta

Tel: +356 25581100 • Fax: +356 25581150 • e-mail: mail@lombardmalta.com • www.lombardmalta.com • SWIFT Code: LBMAMTMT

Lombard Bank Malta p.l.c. is listed on the Malta Stock Exchange and is licensed and regulated by the Malta Financial Services Authority as a credit institution and as an investment service provider

Registered Office: 67 Republic Street Valletta Malta • Company Registration Number: C 1607