



SPARKASSE
Bank Malta plc

Financial & Regulatory Fact Sheet

BANKING | CUSTODY | INVESTMENTS

€1.04Bn

Balance Sheet

€7.40Bn

Assets Under Custody

8.2%

Return on Equity

25.1%

Capital Adequacy Ratio

Authorisations

Sparkasse Bank Malta plc is authorised by the Malta Financial Services Authority and holds the following licenses:

Credit Institution Licence in terms of the Banking Act (Chapter 371 of the Laws of Malta): licensed to accept deposits of money from the public withdrawable or repayable on demand or after a fixed period or after notice or to borrow or raise money from the public (including the borrowing or raising of money by the issue of debentures or debenture stock or other instruments creating or acknowledging indebtedness), in either case for the purpose of employing such money in whole or in part by lending to others or otherwise investing for the account and at the risk of the licensee accepting such money. The Bank is also licensed to provide certain other banking services, including payment services.

Investment Firms License in terms of the Investment Services Act (Chapter 370 of the Laws of Malta): authorised to provide certain investment services and ancillary services to Retail Customers, Professional Customers and Eligible Counterparties in relation to certain financial instruments

Depository License in terms of the Investment Services Act (Chapter 370 of the Laws of Malta): authorised to provide Trustee, Custodian or Nominee Services to all types of collective investment schemes.

Sparkasse Bank Malta plc Ireland Branch is authorised by the CBI to act as Depository to Irish authorised investment funds.

You may visit the Financial Services Register on the MFSA site by clicking [here](#) for further information and search for "Sparkasse Bank Malta".

Sparkasse Bank Malta plc Ireland Branch is authorised by the Central CBI to act as Depository to Irish authorised investment funds.

You may visit the Financial Services Register on the CBI site by clicking [here](#) for further information and search for "Sparkasse Bank Malta".

Bank Identifier Numbers

GIIN Number	U2CW4K.00002.ME.470
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LEI Number	21380099RT73NFBYS559
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BIC / SWIFT	SBMTMTMT
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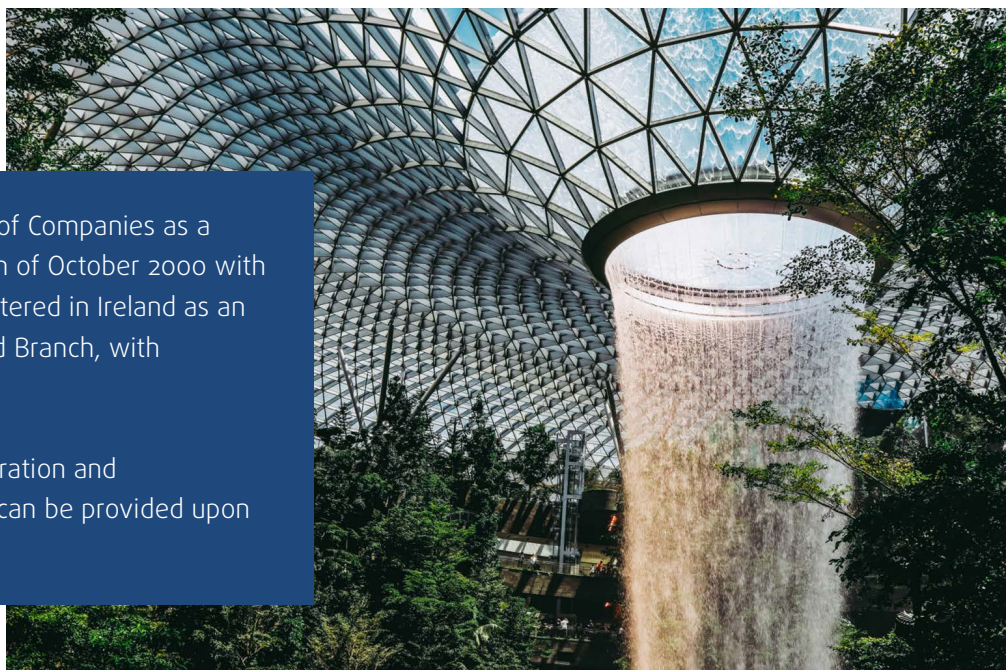
VAT Number	MT19716322
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Annual Report, Certificate of Incorporation & Memorandum & Articles of Association



Sparkasse Bank Malta plc's most recent Annual Report may be downloaded from the Bank's website by clicking [here](#).

Previous Annual Reports are available upon request.



The Bank was registered by the Registrar of Companies as a public limited liability company on the 24th of October 2000 with Registration No. C 27152. The Bank is registered in Ireland as an external company, in respect of the Ireland Branch, with registration number 908881.

A copy of the Bank's Certificate of Incorporation and Memorandum and Articles of Association can be provided upon request.

Governance and Organisation

The responsibility for the management and administration of the Bank vests in the Board of Directors. The Board of Directors is composed of the chairman, three independent non-executive directors and the Managing Director.

The Board of Directors has appointed an Audit Committee to assist the Board in its supervisory function in respect of the Bank's internal control, internal audit and risk management systems and the Bank's accounting policies and external audit. The Board of Directors has delegated executive functions to senior management, currently the Managing Director (CEO).

The Bank's Management Committee supports and assists senior management in the performance of their executive tasks. The heads and managers of the various departments are represented on the Management Committee to ensure effective coordination between departments in implementing strategy, policies and procedures and top-down and bottom-up communication within the Bank.

The Bank follows the three-lines-of-defence model: it is organised so that the departments responsible for the business lines are separate from those responsible for support functions and internal control functions respectively. The Bank has outsourced internal audit to an independent audit firm.

Information on the members of the Board of Directors may be found by clicking [here](#).

Anti-Money Laundering and Prevention of Financing of Terrorism

The law that regulates anti-money laundering and funding of terrorism in Malta is the Prevention of Money Laundering Act (Chapter 373 of the Laws of Malta), a copy of which may be accessed by clicking [here](#).

SBM, being a subject person in terms of the Prevention of Money Laundering and Funding of Terrorism Regulations (S.L. 373.01), is required to carry out customer due diligence on its clients. The Bank has adequate policies, and procedures in place which are in line with the Financial Intelligence Analysis Unit (FIAU) Implementing Procedures. Please follow the link to access the relative Implementing Procedures by clicking [here](#).

The Bank's Ireland branch is a "designated person" for the purposes of The Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 and most recently Amendment Act of 2021 and has taken the necessary measures to meet its obligations under prevention of money laundering and funding of terrorism legislation and regulation that apply to it in Ireland.

Services & Products

- Provision of multiple currency cash accounts (current accounts and term deposits up to 1 year);
- Payment services in terms of PSD2 (direct participants in SWIFT, SEPA and TARGET2);
- Foreign exchange;
- Online banking access and services;
- Portfolio / Securities accounts
- Receipt and transmission / execution of orders in financial instruments in terms of MiFID2;
- Securities settlement;
- Custody / nominee services;
- Precious metals transactions and storage;
- Custody and depositary services for collective investment schemes (UCITS, PIFS, AIFS and NAIFS)



Compensation Schemes

The Depositor Compensation Scheme

The Depositor Compensation Scheme is a rescue fund for depositors of failed banks which are licensed by the Malta Financial Services Authority. The Scheme can only pay compensation if a bank is unable to meet its obligations towards depositors or has otherwise suspended payment. The Scheme is based on the EU Directive 2014/49/EU on deposit guarantee schemes.

More information on the Depositor Compensation Scheme may be obtained from the compensation Scheme website by clicking [here](#). More information may also be obtained by clicking [here](#) and viewing the Depositor Compensation Scheme Information Sheet.

The Investor Compensation Scheme

The Investor Compensation Scheme is a rescue fund for customers of failed investment firms which are licensed by the Malta Financial Services Authority. The Scheme can only pay compensation if a licensed investment firm is unable or likely to be unable to pay claims against it. In general this is when the licensed firm stops trading or becomes insolvent. The Scheme is based on the EU Directive 97/9 on investor compensation schemes.

More information on the Investor Compensation Scheme may be obtained from the Compensation Scheme website by clicking [here](#).

Selected Key Financial Figures– Q2 2021

Indicator / Ratio	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21
LEVERAGE					
<i>Total On Balance Sheet Exposures</i>	794,734	876,553	1,037,718	1,038,268	991,217
<i>Total Off Balance Sheet Exposures</i>	27,884	24,064	4,091	25,570	36,492
<i>Leverage Ratio</i>	4.00%	4.31%	3.64%	3.53%	3.91%
PROFITABILITY					
<i>Return on Assets</i>	0.5%	0.4%	0.3%	0.3%	0.3%
<i>Return on Equity</i>	10.0%	4.1%	5.9%	8.2%	7.0%
<i>Cost to Income Ratio</i>	60.1%	69.3%	72.2%	63.8%	68.1%
LIQUIDITY (ILAAP)					
<i>Liquid Assets to Short-Term Liabilities</i>	74.1%	77.1%	78.3%	76.4%	75.7%
<i>Liquid Assets to Total Assets</i>	69.6%	73.0%	74.4%	72.7%	71.9%
<i>Liquidity Coverage Ratio</i>	396.6%	395.8%	387.1%	398.2%	361.0%
<i>Net Stable Funding Ratio</i>	332.1%	440.6%	403.7%	524.5%	468.2%
PILLAR 1 PILLAR 2 OWN FUNDS (ICAAP)					
<i>Credit Risk</i>	118,584	123,788	123,788	126,018	124,522
<i>Market Risk</i>	0	841	904	1,736	1,075
<i>Operational Risk</i>	20,699	22,081	22,081	22,081	22,081
<i>Total Pillar 1 Risk</i>	139,282	146,709	146,772	149,835	147,677
<i>Total SREP Capital Requirements (TSCR)</i>	11,737	11,742	11,987	11,987	11,814
<i>Capital Conservation Buffer</i>	3,176	3,669	3,669	3,746	3,692
<i>Countercyclical Capital Buffer</i>	19	16	37	19	21
<i>Pillar 2 Requirement</i>	-	-	7,338.61	7,491.74	7,384
<i>Pillar 2 Guidance</i>	-	-	1,467.72	1,498.35	1,477
<i>Overall Capital Requirements</i>	14,932	15,427	15,693	24,742	24,388
<i>Own Funds</i>	32,038	37,966	37,932	37,555	39,459
<i>Risk Weighted Assets as a % of Total Assets</i>	17.5%	16.7%	14.1%	14.4%	14.9%
<i>Capital Adequacy Ratio</i>	23.0%	25.9%	25.8%	25.1%	26.7%

ABSOLUTE (IN € 000's)



Registered Offices

Sparkasse Bank Malta plc

101 Townsquare, Ix Xatt ta' Qui-si-Sana,
Sliema, SLM 3112
Malta

Sparkasse Bank Malta plc | Ireland Branch

3rd Floor, Fleming Court,
Fleming Place, Ballsbridge, Dublin 4
Ireland



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