



SPARKASSE
BANK MALTA PLC

25 YEARS TOGETHER: HONOURING OUR JOURNEY, SHAPING TOMORROW

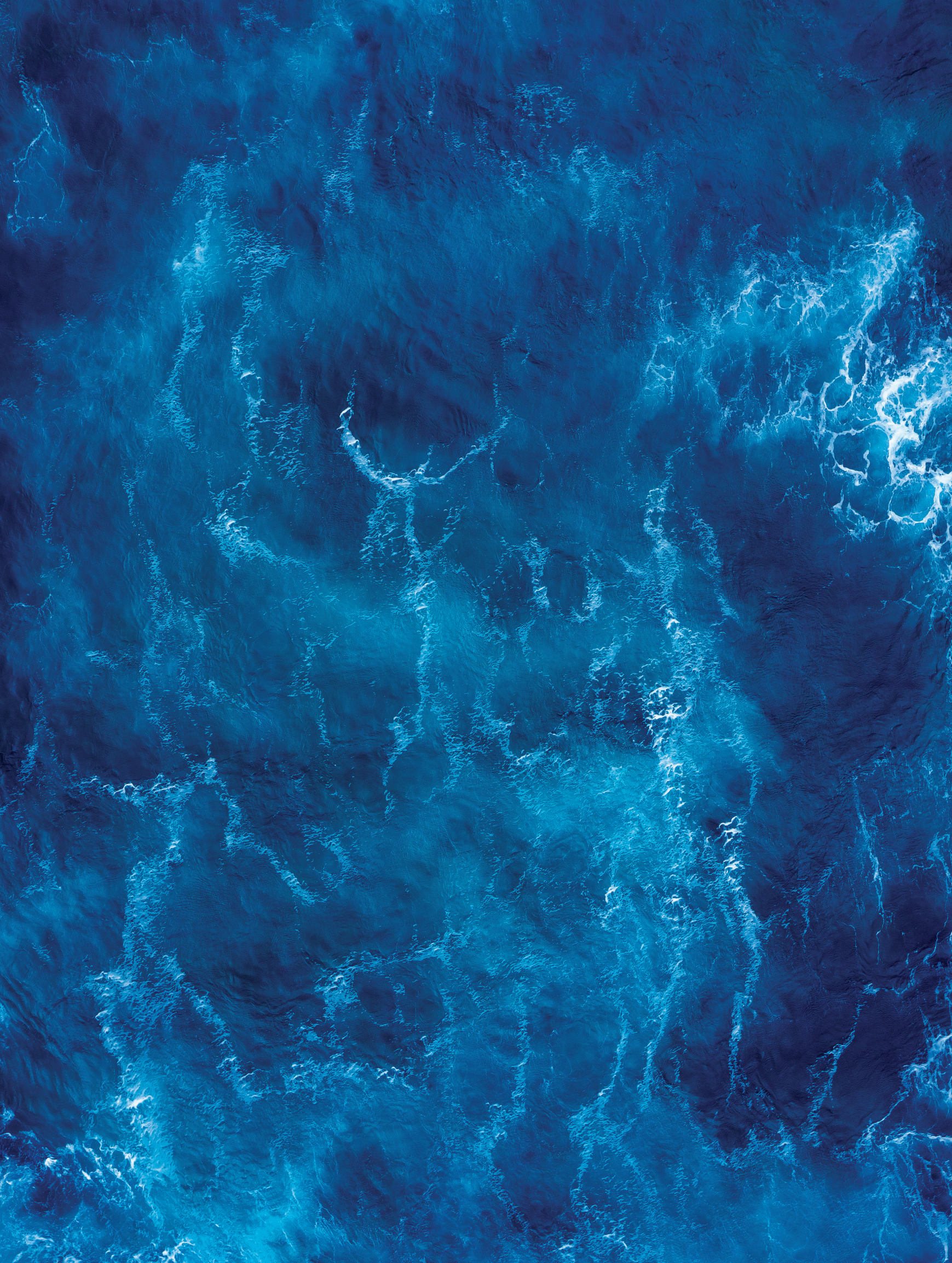


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Foreword from the Chairman

– A MESSAGE FOR OUR 25TH ANNIVERSARY

Twenty-five years ago, establishing a savings bank in Malta was a bold step for Sparkasse Schwaz. As the first regional Austrian savings bank to expand internationally, Malta's promise as a financial hub offered the ideal foundation for our ambitions.



From the very beginning, we specialised and focused on our strengths. The fact that this enormous growth and success has been possible was partly due to the excellent development of our new home country Malta, the clear vision for our business activities, the strict commitment to focusing on customer needs and responding to them individually – but above all to the excellent employees who have implemented this in an outstanding manner. The last 25 years, however, have also been characterised by an enormous pace of change in the markets and in regulations. Responding positively to this is another outstanding characteristic of our employees. Overall, this momentum has taken us beyond

Malta and we look back on these 25 years with pride and gratitude, as they have demonstrated that we, too, have been able to make an important contribution to Malta in a small area.

I would like to thank first and foremost all staff and my colleagues on the Board, but especially our loyal customers who have made this success possible, the Supervisory Authority for Transparency and Dialogue and our business partners.

*Harald Wanke
Chairman & Non-Executive Director
Sparkasse Bank Malta plc –*





Welcome from the CEO

– HONOURING OUR JOURNEY, SHAPING TOMORROW

It is with great pride and gratitude that I welcome you to this commemorative album, celebrating 25 years of Sparkasse Bank Malta plc. This milestone reflects our unwavering commitment to our work and delivering excellence across our product offering. It is a moment to reflect on our journey, the challenges we've overcome and the significant strides we've made in shaping our Bank.

Founded in the year 2000, Sparkasse started with the vision of transforming the banking experience by providing tailored financial solutions to meet the evolving needs of our customers. Today, we stand as a trusted partner to individuals and businesses alike, continuously adapting to the changing economic landscape.

Our success is rooted in core values of integrity, customer-centricity and excellence. These principles have steered us through periods of growth and adversity, allowing us to not only survive but thrive in a fast-paced, competitive industry. We've embraced change and sought out new ways to serve our clients, ensuring that their needs always remain at the forefront.

None of this would have been possible without the dedication and expertise of our incredible team. The passion and commitment of every member of our organisation has been instrumental in bringing our vision to life. To our employees, past and present, we offer our deepest gratitude for your hard work and loyalty.



We also owe much of our success to our customers, shareholders and partners who have trusted us over the years. Your continued confidence has been the cornerstone of our progress and we look forward to strengthening our relationships and continuing to deliver exceptional service.

Looking to the future, we are excited by the opportunities that lie ahead. The financial industry is evolving rapidly and Sparkasse is prepared to embrace these changes. We are committed to leveraging technology, sustainable practices and innovative solutions to meet the demands of tomorrow and deliver greater value to our stakeholders.

This album is more than a celebration of the past—it's a tribute to everyone who has contributed to our success. It serves as a reminder of our shared achievements and a source of inspiration as we continue to shape the future of banking. On behalf of the entire Bank, thank you for being part of our journey. Here's to 25 years of success—and to the bright future ahead!

Paul Mifsud
Managing Director & CEO
Sparkasse Bank Malta plc –

The CTO's Perspective

AN OPPORTUNITY TO SHAPE AND BUILD

Back in 2011, I had my first encounter with the team of Sparkasse – an engagement as external IT consultant brought me to the beautiful Island of Malta and the amazing team of Sparkasse. Back then, the Bank was an entirely different organisation – fewer than 20 people and a single server tucked away in a modest space.

Despite its size, the team's enthusiasm and ambition were infectious, sparking a feeling of real excitement and an eagerness to contribute more. The kind of commitment teams here have shown was impressive, making me really look forward to working for the Bank myself. What started as a loose series of small projects was soon to morph into a lasting commitment – by October 2013 I got the opportunity to join the Bank and start to build. Starting with the founding of a Software and IT Competence Centre in Austria, we then hired a great team and changed the IT landscape of the Bank in its entirety.



Now, 12 years and number of highly interesting projects later it no longer feels like a job; it's more like educating and guiding a child – an undertaking which rarely ever happens in isolation. As much as a kid needs diversity in the form of family, friends and relatives, Project Sparkasse is nurtured by the people who put dedication into it, people who are highly skilled, motivated and empathic and who are never too tired to walk the extra mile to shape the future of the Bank. I am immensely proud of what we have accomplished together – as a team, as a group of trusted colleagues and as individuals who continually shape and drive the organisation forward. I am grateful to have been part of the journey together with my various teams and truly look forward to what is yet to come! Happy 25th Anniversary! Wishing our clients, our team and the Bank the best of success for the next 25 years!

Christian Reiter
Chief Technology Officer
Sparkasse Bank Malta plc –

The CLGO's Reflections

NAVIGATING THE SEAS OF CHANGE

Having joined Sparkasse Bank Malta plc in 2015 as Head of the Legal Department, I have seen the Bank grow its business and develop its culture, while dealing with major changes in the legal and regulatory landscape. Milestones in terms of regulation and supervision that have marked the Bank's trajectory so far include the implementation of the Basel framework mainly through the Capital Requirements Regulation (CRR) and Capital Requirements Directive (CRD), the supervisory review and evaluation process (SREP), the Bank Recovery and Resolution Directive (BRRD) on crisis prevention, management and resolution, the General Data Protection Regulation (GDPR), the Digital Operational Resilience Act (DORA), and sectoral legislation such as MiFID2, PSD2, AIFMD and the UCITS Directive.

Faced with the challenges of implementing new legal and regulatory requirements, the Bank has managed to attract and retain talented staff in its business units, as well as its support and internal control functions. The Bank also found opportunities in addressing customers' needs, for instance, those resulting from measures aimed at consumer and investor protection, such as safeguarding requirements for fund customers, payment institutions and electronic money institutions, and, with the advent of the Markets in Crypto-Assets Regulation (MiCA), regulated entities operating in the crypto-assets industry.

The Bank's decision to set up a Branch in Ireland to provide depositary services resulted not only in a diversification of its business, but also the opportunity to learn from colleagues and professionals in another European financial services centre.

As the Bank's Company Secretary, I have had to privilege to work with the Board of Director and senior management on the continuous improvement of the Bank's internal governance arrangements. I would like to take the opportunity to thank them for their continued support and guidance.

On a personal level, it has been a valuable experience to be a member of a dynamic organisation that aims to deliver client-focused services, while promoting professional development as well as a healthy work-life balance. I look forward to remaining part of the Bank's unique and exciting journey.

Danièle Cop
Chief Legal & Governance Officer
Sparkasse Bank Malta plc –

SPARKASSE
Bank Malta plc

A BREATH OF FRESH AIR IN DEPOSITARY SERVICES
"OTHER ASSETS" SERVICING

SPARKASSE
Bank Malta plc

Banking | Custody | Investments

Why look beyond
our shores?

Investment Services
at your doorstep.

Wealth means different things to different people.

At Sparkasse Bank Malta plc, we offer a wide range of Private Banking and Investment Services to individual and corporate customers, aimed at helping you protect and enhance your wealth, enjoy it or pass it on to the next generation.

Speak to an advisor today.

Tel: +356 21 333 5705
E: PrivateBanking@sparkasse-bank-malta.com

Sparkasse Bank Malta plc, 101, Townsquare, Le-Katt ta' Qasbi-Sana, Sliema, SLM3112, Malta

PRIVATE & CORPORATE BANKING / WEALTH MANAGEMENT / TAILORED SOLUTIONS

Discretion is the perfection of reason, and a guide to us in all the duties of life.
Sir Walter Scott

The Sparkasse Brand is known throughout Central Europe as a leading Banking & Financial Services Group - serving over 15 million customers and employing over 50,000 people. Sparkasse Bank Malta forms part of this family and is available to customers in Malta.

The bank offers highly personalised banking and investment services to individuals and businesses alike. To discover more about how we can help you with your financial needs, please contact our offices - a member of our team would be delighted to meet with you.

SPARKASSE
Bank Malta plc

101, Townsquare,
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info@sparkasse-bank-malta.com • www.sparkasse-bank-malta.com

PRIVATE & CORPORATE BANKING / WEALTH MANAGEMENT / TAILORED SOLUTIONS

When love and skill work together,
expect a masterpiece.
John Ruskin

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Sparkasse Bank Malta plc is authorised to conduct Banking business and to provide Investment Services (services by the Malta Financial Services Authority (MFSA)).

SPARKASSE
Bank Malta plc

Speed, Agility, Teamwork -
A winning combination for Fund Custody.

Custody and depositary services are a core part of what we do at Sparkasse Bank Malta plc - a service we provide to our customers through our robust infrastructure and highly trained and experienced team of professionals. A team willing to listen and competent to act. We deliver a holistic custody and depositary solution to AIFs, UCITS and Non-EU Funds. Banking, execution, settlement, safekeeping, monitoring and oversight solutions from one account.

For Private and Corporate Banking, Wealth Management and Fund Custody, talk to Sparkasse Bank Malta plc.
Call +356 21 333 5705 or email us on info@sparkasse-bank-malta.com.

www.sparkasse-bank-malta.com

Sparkasse Bank Malta plc, 101, Townsquare, Le-Katt ta' Qasbi-Sana, Sliema, SLM3112, Malta

Sparkasse Bank Malta plc is licensed and regulated in Malta by the Malta Financial Services Authority (MFSA) to provide Banking, Investment and Custody services.

SPARKASSE
Bank Malta plc

SWIFT Reporting Services
Enabling better liquidity and reconciliation management

In line with Sparkasse Bank Malta plc's long term strategy to move towards the complete automation of its payment solutions, the Bank can provide statements of cash and/or portfolio accounts held with the Bank in SWIFT message format. These statements and advice may be sent to our corporate customers via SWIFT (in favour of a BIC), or to an authorised e-mail address(es).

MT940 - Customer Statement Message **MT325 - Statement of Holdings**

A SWIFT MT940 message is an account statement of transactions sent to the customer at the end of business day (CET). The MT940 contains a daily overview of all cash account movements including relevant information for and on behalf of the customer. Details on receipts of funds and payments sent from the cash account, grouped by currency.

A SWIFT MT325 message is a statement which is sent to the customer on a daily basis on the same business day (CET). The MT325 provides details on financial instruments held by the Bank for and on behalf of the customer. Details on financial instruments would include identification, quantity, currency and market value.

For more information on the above, including on applicable fees, you may contact the Bank either via telephone on +356 21 333 5705 or via e-mail on payments@sparkasse-bank-malta.com.

www.sparkasse-bank-malta.com

Sparkasse Bank Malta plc, 101, Townsquare, Le-Katt ta' Qasbi-Sana, Sliema, SLM3112, Malta

Sparkasse Bank Malta plc is licensed to act as a credit institution and to provide investment services by the Malta Financial Services Authority. Sparkasse Bank Malta plc is a public limited liability company registered under the laws of Malta.

2013

SPARKASSE
Bank Malta plc

SPARKASSE
Bank Malta plc

Ireland
Branch

2018

2019

SPARKASSE
Bank Malta plc

SPARKASSE
BANK MALTA PLC

2025

The Brand

THE STORY OF SPARKASSE, INTEGRITY OVER CENTURIES

The Sparkasse movement dates back to the founding of the Erste österreichische Spar-Casse (First Austrian Savings Bank) in 1819 Vienna to foster a culture of saving, financial prudence, and self-reliance. Part of a movement sweeping Europe, Sparkassen promoted financial security across society by offering a safe place to deposit money, at a time when such services were largely inaccessible to those on lower incomes. A huge success, throughout the 19th century Sparkassen sprang up across Austria, many of them not-for-profits and independents rooted in their local communities. These banks played a vital role in funding local development, supporting small businesses and providing accessible banking services to individuals and their families.

During the 20th century, Sparkassen adapted to changing economic, political and technological landscapes, modernising their operations and expanding their range of services. Following the Second World War, Sparkassen were instrumental in Austria's economic recovery and development, while maintaining their commitment to social responsibility and community engagement. Later, in the 1990s, a wave of structural reforms led to widespread consolidation under Erste Bank der

österreichischen Sparkassen AG, which became the lead institution within the network.

This eventually evolved into Erste Group Bank AG, a major financial player in Central and Eastern Europe.

It was back in 1872, in Schwaz, Tyrol, that Sparkasse Schwaz AG was born. From this radical movement, one local Vereinssparkasse grew over nearly 150 years into a modern universal bank, evolving from a provider of traditional savings accounts into a global private bank, offering fund management and asset-servicing while never forgetting its democratic roots. Expansion (out of Austria) started being seriously considered in 1998 with its first step across borders to sponsor a Luxembourg fund and the launch of Austria's inaugural 'Fund of Funds', followed in 2000 by the incorporation of Sparkasse Bank Malta plc, sister bank to Sparkasse Schwaz AG. In a bid to better serve the Bank's Irish-domiciled investment funds, 2018 saw the Bank's most recent geographic expansion into Dublin, offering depositary services under Ireland's regulatory regime and a first step in the Bank's pan-European footprint.



Brand Development & Transition

BUILT ON TRUST, FOCUSED ON THE FUTURE

“Our growth over the years was rooted in being true to our vision and applying a high dose of tenacity. From inception, the Bank’s strategy was one that sought to stay away from mainstream retail banking and focus on a few, specialised core services.”

Vision

Our vision is to be recognised as a financial institution that supports regulated entities that seek relationship banking, investment, custody and other financial services from a bank that truly understands their needs.

Mission

Our mission is to create and sustain a successful business in providing financial services and products that meet our customers’ requirements, while offering opportunities to our employees to develop their careers and maintain a healthy work-life balance.

Pillars

RELATIONSHIPS | KNOWLEDGE | EXPERIENCE



Our History

ESTABLISHING THE BANK IN MALTA

Throughout the 1990s, Malta laid the groundwork to position itself as a global player in the financial services sector; a process that commenced with the island's 1994 Banking Laws and the 2002 establishment of the Malta Financial Services Authority (MFSA), and culminated in 2004, when Malta joined the European Union.

Sparkasse Schaz AG established Sparkasse Malta Bank plc in 2000 and, in 2006, acquired an established investment firm in Malta called Quest Investment Services. Quest was a successful company offering investment advice and corporate management to high-net-worth clients; individuals, families and corporates. Quest was eventually fully integrated into the Bank, enabling it to consolidate its position and build foundations for long-term, sustainable growth.

The Bank's early years were characterised by a commitment to maintaining strong ties with Austria, while capitalising on the many benefits of being based in Malta. Focused on building a stable and secure banking environment for clients, the Bank positioned itself to serve an established network of clients, both local and international, with comprehensive wealth management and cross-border financial services.

Early highlights included the Bank's 2008 acquisition of crucial licences, establishment of a suitable Head Office in 2011, and a strategic move into Corporate Banking, as well as expansion into new markets. In 2006, 10 employees were entrusted with a few million euros in asset management, yet today the Bank employs 130 members of staff, overseeing €10

billion in assets and custody management, with offices in Malta, Ireland and Austria. In 2016 the Bank decoupled from Erste Bank. In addition, in 2023 the Bank was identified as being of critical importance to the local economy and hence classified as a Resolution Bank by the MFSA, sealing its reputation for probity and integrity.

A GLOBAL BANK, ROOTED IN MALTA

This combination of factors has seen the Bank grow from a small, dedicated team of Bankers in the early 2000s, to a prominent and strategically important institution in the Maltese financial sector, particularly in Banking and Investment Services. Today the Bank feels privileged to play a significant role in helping its customers achieve their financial goals, and contribute to the local economy.

SOME HIGHLIGHTS:

• EXPANDING EXPERTISE:

Sparkasse Bank Malta plc has broadened its suite of services by offering banking, investment and custody services to both institutional and private customers.

• INNOVATING FOR THE FUTURE:

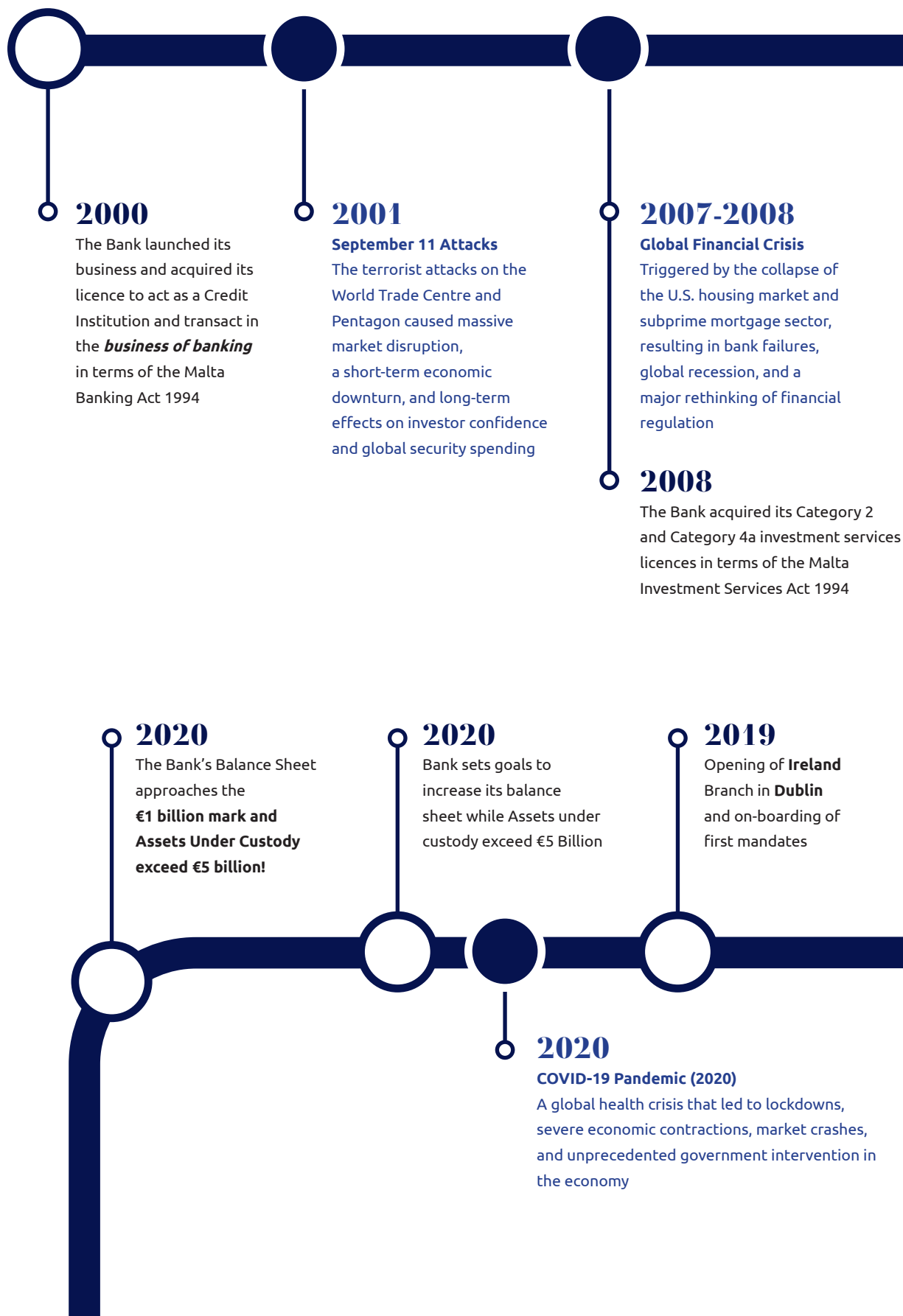
A journey marked by continuous innovation, embracing new services and product, while never losing sight of regulatory obligations, advancements in technology and customer expectations.

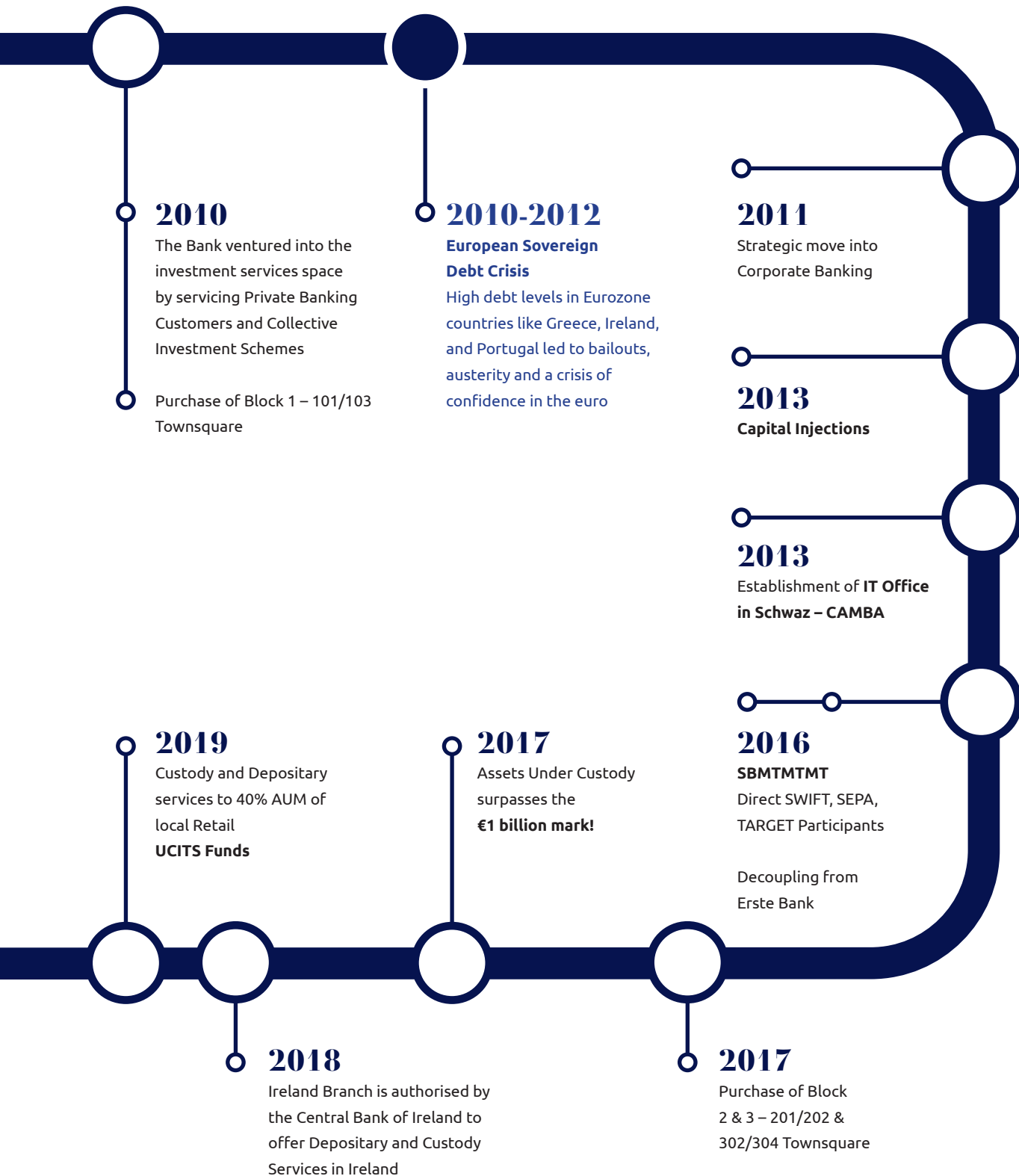
• BUILDING LASTING PARTNERSHIPS:

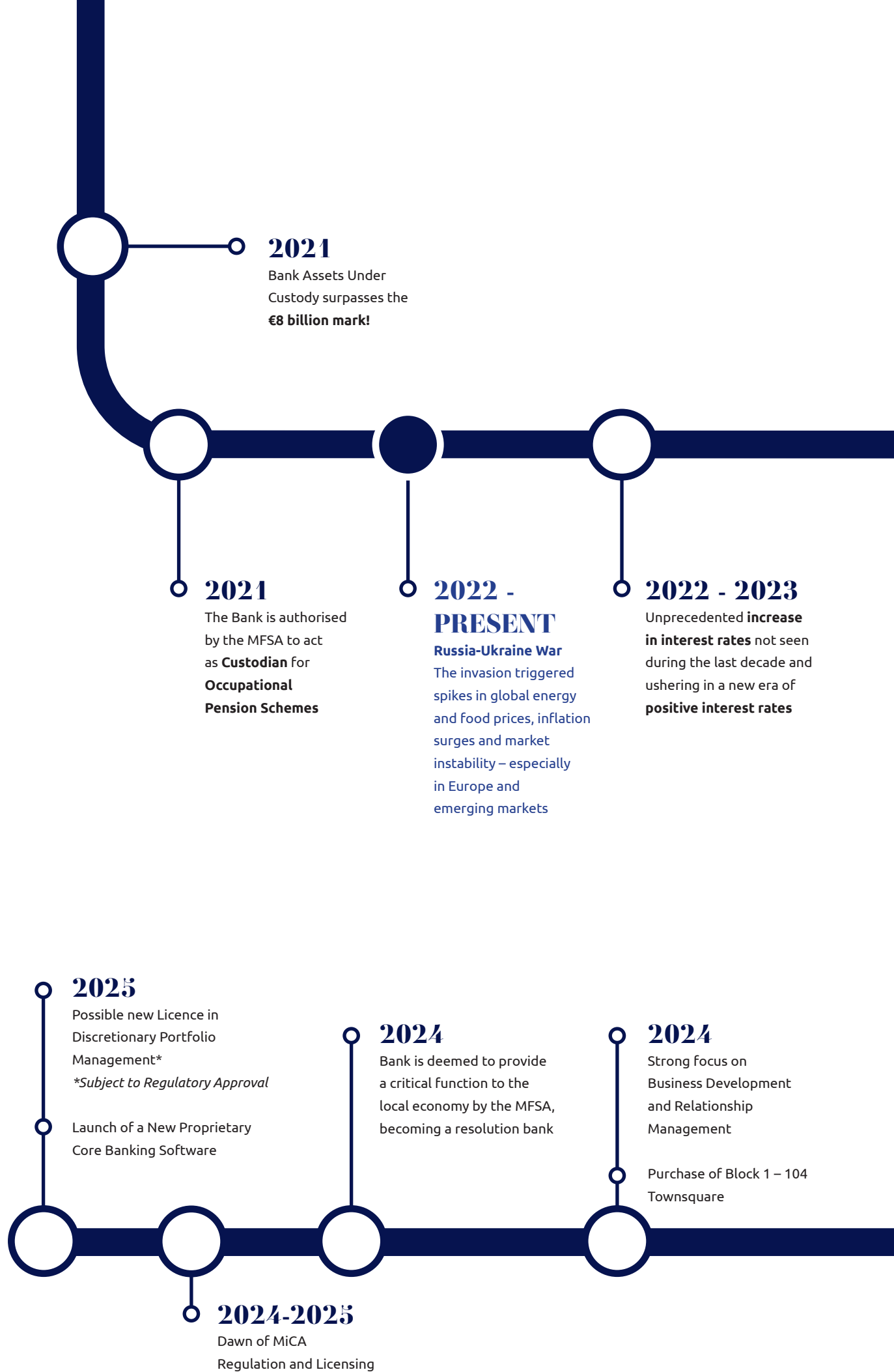
Much is owed to the relationships nurtured with customers and business associates, placing trust and integrity at the heart of the Bank's culture.

25 YEARS, A TIMELINE

25 YEARS OF GROWTH & CUSTOMER SERVICE

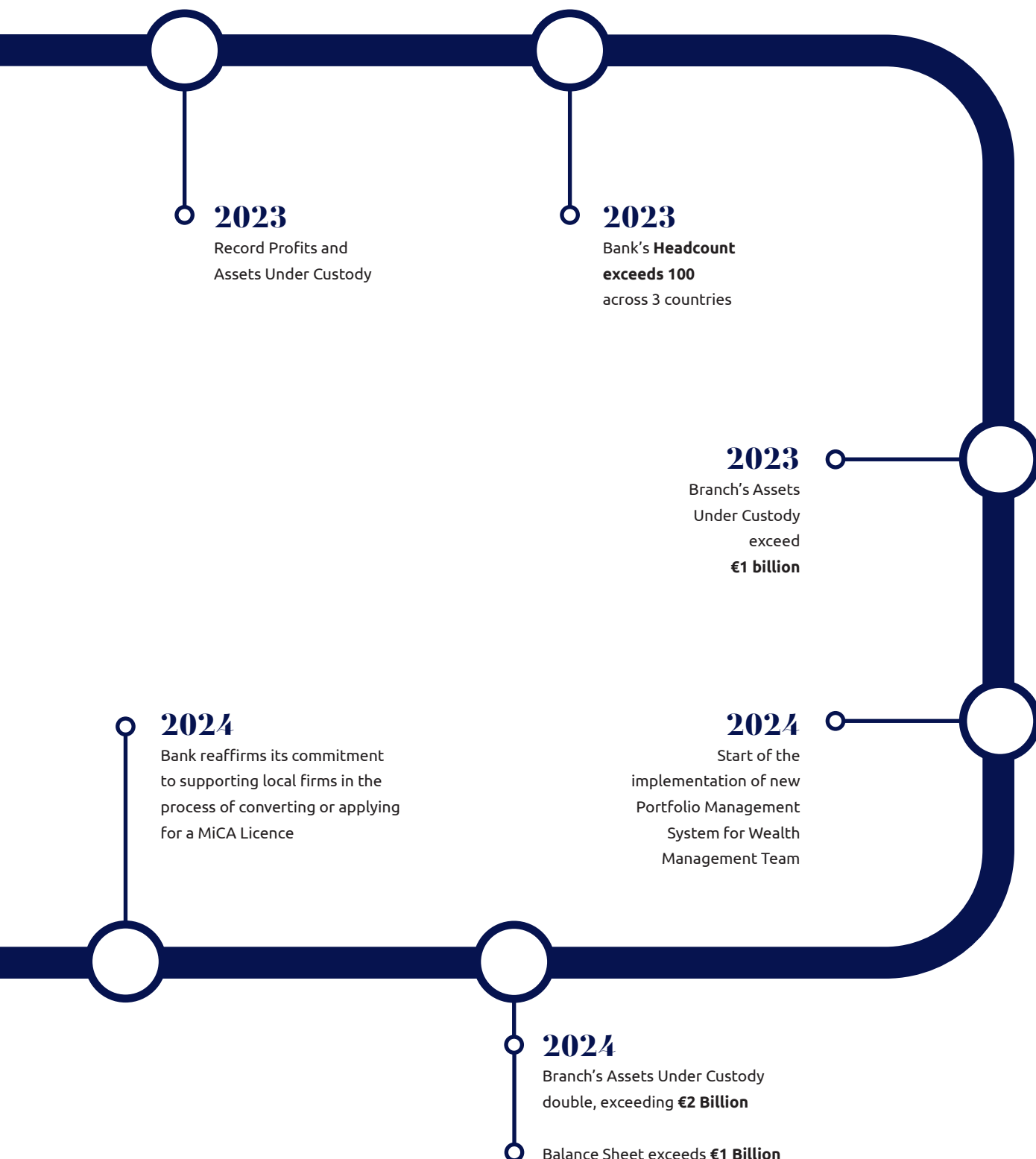






25 YEARS, A TIMELINE

25 YEARS OF GROWTH & CUSTOMER SERVICE



The service offering of Sparkasse Bank Malta plc has evolved from that of a traditional Bank into a multi-service financial institution, allowing it to cater to investors as well as individual and institutional clients, offering wealth management, investment services, and corporate banking.

STEADY, SUSTAINABLE GROWTH

As at 31.12.2024

€1.02Bn

Balance Sheet

€69.3Mn

Own Funds

15.3%

Return on Equity

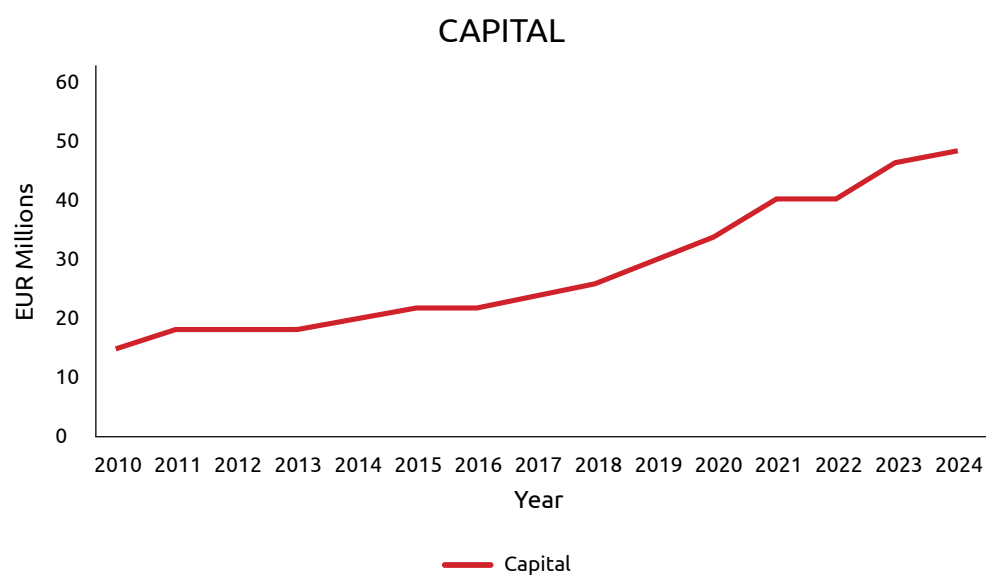
42.2%

Capital Adequacy Ratio

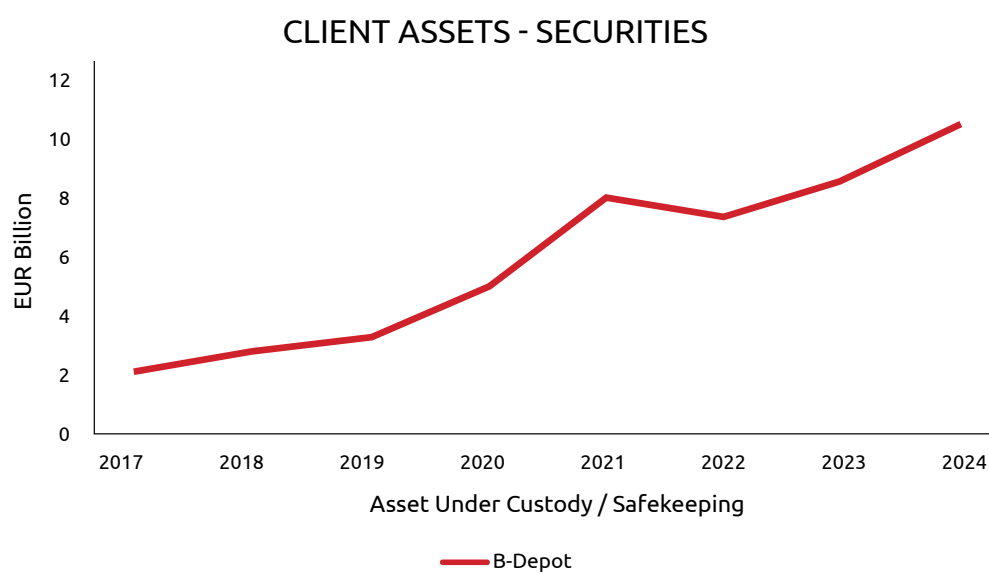


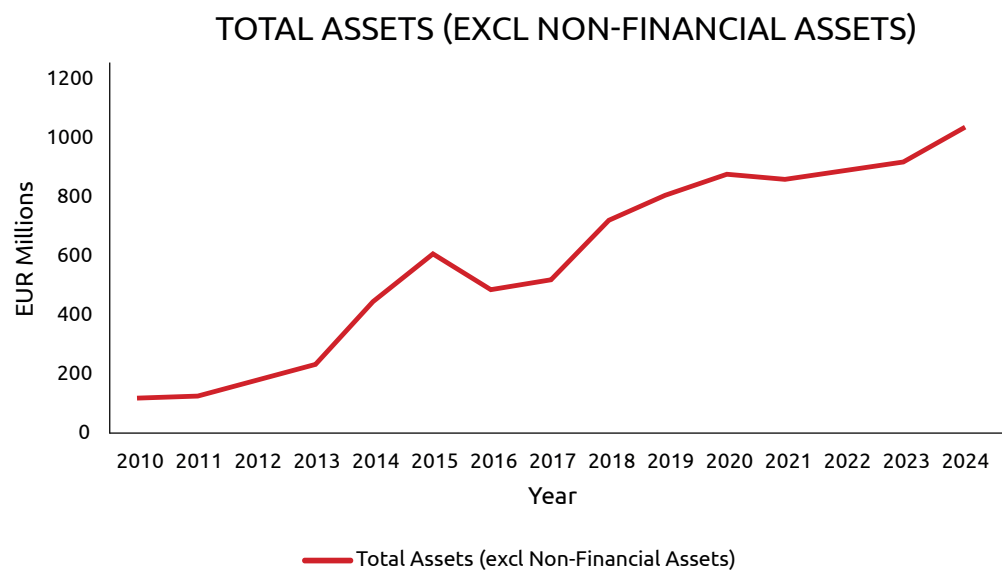
Positive Growth Path

CAPITAL INCREASES

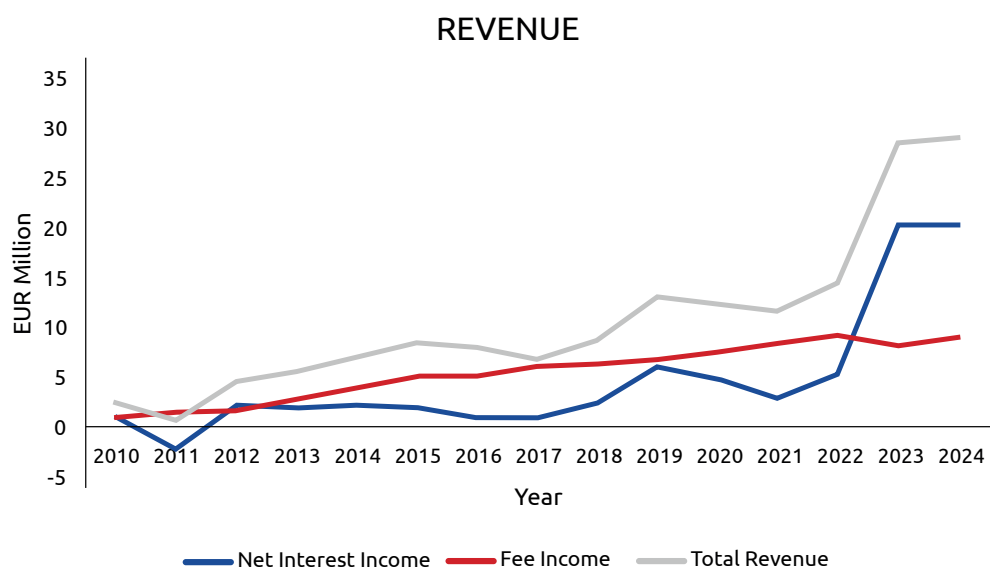


CUSTODY GROWTH





BALANCE SHEET GROWTH



REVENUE GROWTH







The Sparkasse Journey, Step by Step

REGULATORY MILESTONES

Setting up a private bank is a complex proposition. Especially when it is rising in tandem with its location – growing organically with Malta into the financial services destination it is today. Here the Bank's growth is charted in regulatory terms - a story of considerable achievement marked in milestones operating under the regulatory framework of the MFSA.

BANKING LICENCE & REGULATORY AUTHORISATION

Sparkasse Bank Malta plc's original banking licence was granted in October 2000 by the Central Bank of Malta, under the Banking Act (Chapter 371 of the Laws of Malta), initially authorised to offer limited deposit taking capabilities which today have expanded into a wide range of financial services. This established the Bank as a fully licensed credit institution authorised to offer a wide range of financial services.

INVESTMENT SERVICES LICENCE

Awarded in 2004, enabling the Bank to provide additional services such as investment management, custody safe-keeping of financial assets and advisory services, particularly in the areas of wealth management and financial planning – establishing it as a multi-service financial institution.

EXPANSION INTO CUSTODIAL SERVICES & FUND ADMINISTRATION

One of the notable regulatory milestones was approval for the Bank to act as a custodian for collective investment schemes (CIS) and without the provision of fund administration services – making it a truly independent Depositary. This has allowed the Bank to cater to a niche market of institutional clients, especially within Malta's growing fund industry, complying specific regulations governing funds and their oversight.

LICENSING AS A DEPOSITARY FOR ALTERNATIVE INVESTMENT FUND MANAGERS DIRECTIVE (AIFMD) FUNDS

Authorisation to act as a Depositary for alternative investment funds (subject to AIFMD requirements) has further established the Bank in the asset servicing market.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) AND SUSTAINABLE FINANCE REGULATORY ALIGNMENT

With the growing importance of ESG, the Bank today aligns with EU regulations such as the Sustainable Finance Disclosure Regulation (SFDR) and the Taxonomy Regulation, establishing it as a key player in Malta's financial services landscape, adhering to both local and EU-wide regulatory frameworks.

Our Licences in Malta & Ireland



CREDIT INSTITUTION LICENCE

Private Banking
Corporate Banking
Foreign Exchange

INVESTMENT FIRMS LICENCE

Nominee Services
Dedicated and Standalone TradeDesk
Securities Settlement
Receipt and Transmission of Orders
Wealth Management on an Advisory Basis
Foreign Exchange
Extension to the Bank's Licence in the process of being finalised to also offer Discretionary Portfolio Management*

**Subject to Regulatory Approval*

DEPOSITARY LICENCE

Depositary Services - Not only in Malta but also in Ireland Trustee / Custody Services

CUSTODY REGISTRATION

Custody Function for Retirement Schemes – Registered Custodian providing the Custody function for Retirement Schemes





Banking & Wealth Management Services

The Bank offers high-net-worth individuals, personalised investment strategies, financial planning, portfolio management, and advisory services.

INVESTMENT SERVICES

Expansion into investment services, authorised via the Bank's Investment Services License has been significant and includes:

- **DISCRETIONARY* AND ADVISORY PORTFOLIO MANAGEMENT:**

Clients can either delegate investment decisions to the Bank or seek investment advice while maintaining control over their portfolios.

**Subject to Regulatory Approval*

- **SECURITIES TRADING:**

The Bank enables trading in a wide range of financial instruments, including equities, bonds and other securities, for both private and institutional investors.

- **CUSTODY SERVICES:**

Offering safekeeping of securities for clients, a key service for institutional investors and fund managers. This includes comprehensive custody services for various asset classes.

FUND SERVICES & CUSTODY FOR COLLECTIVE INVESTMENT SCHEMES (CIS)

The Bank has expanded into the fund services sector with custody services for CIS, including:

- **CUSTODIAL SERVICES FOR FUNDS:**

Acting as custodian for CIS, the Bank ensures that assets are safeguarded and held independently from fund managers in compliance with EU regulations.

- **DEPOSITARY SERVICES FOR FUNDS:**

Serving as a Depositary for Funds, the Bank provides oversight and NAV Verification, as well as underlying specialised investment vehicles.

CORPORATE BANKING & INSTITUTIONAL SERVICES

• CORPORATE BANKING:

The Bank offers tailored banking solutions for corporate clients, including current accounts, payment services and limited lending.

• TREASURY SERVICES:

Provision of foreign exchange and liquidity management services to corporate clients, allowing them to manage their exposure to currency fluctuations and optimise liquidity.

• LENDING AND BORROWING:

The Bank's lending and borrowing services are very limited but offer opportunities to institutional clients for yield enhancement or liquidity generation.

EXPANSION INTO INTERNATIONAL MARKETS

From the start the Bank has worked to expand into key markets and services, especially in the areas of investment and fund services, which attract a significant number of non-Maltese clients, reinforcing the Bank as a key player in Malta's international financial services sector. Since 2018, the Bank has had an office in Ireland, enhancing its international presence with expanded financial services. As a Fund Service Provider offering Depositary Services, entering the Irish market enables the Bank to leverage Ireland's robust financial ecosystem – especially in funds.

PRIVATE BANKING

By offering personalised and relationship banking services, Sparkasse Bank Malta plc has managed to grow its private banking division, offering bespoke solutions that combine a personal banking approach, wealth management and investment advice, via a dedicated relationship manager and tailored financial strategies.

SUSTAINABILITY & ESG SERVICES

With a growing demand for sustainable investments, the Bank is now aligning services with ESG principles, offering clients more choice when it comes to sustainable investment options that align their portfolios with ESG criteria.

CROSS-BORDER SERVICES & MULTI-JURISDICTIONAL SOLUTIONS

For clients with international interests, the Bank offers multi-jurisdictional banking and investment services for multinationals, expats and clients across different countries – showing the ability to address their needs both locally and internationally.





Everything the
Bank does is
about the client;
offering services
tailored by dedicated
relationship managers
who understand
each client's goals
and objectives and
define and deliver
bespoke solutions
to achieve them.

Relationships

PERSONALISED BANKING

The Bank's client relationships are founded on trust and built to last, with services tailored by dedicated relationship managers who understand each client's goals and define and deliver bespoke solutions to achieve them.

STABILITY AND TRUST

The Bank is focused on maintaining a stable financial environment, which gives clients the peace of mind that comes with knowing their financial affairs and assets are in safe hands.

BOUTIQUE BANKING EXPERIENCE

Unlike larger, impersonal banking institutions, the Bank seeks to offer a boutique banking experience with global reach, ensuring flexibility, speed and client focus in every interaction.

COMPREHENSIVE WEALTH MANAGEMENT

The Bank offers the full suite of private banking, wealth management and fiduciary services, purpose-designed for high-net-worth individuals and businesses.

CLIENT-CENTRIC CULTURE

Everything the Bank does begins with the client. Every service is designed to support long-term financial success and personalised experiences.





An Industry Transformation

THE DIGITAL REVOLUTION IN BANKING

Many banks struggle to scale effectively due to legacy IT systems. This limits agility—especially in times of economic uncertainty, when rapid adaptation is crucial. Since 2017, Sparkasse Bank Malta plc has invested heavily in its IT infrastructure, establishing a dedicated in-house team to reduce reliance on third parties and boost responsiveness.

These efforts include the development of tailor-made core banking software and an enhanced online banking platform to provide seamless, secure digital services in line with modern client expectations.

Further investment in automation, cybersecurity, business continuity and regulatory reporting ensures that the Bank's digital ecosystem is both scalable and resilient. From artificial intelligence integration with larger institutions to efficiency gains across all departments, the Bank's technology strategy is about more than keeping pace—it's about leading change and futureproofing services.





Knowledge & The Competence To Deliver

FUND SERVICES

The Bank's extensive expertise in the European investment fund sector (for example, its comprehensive custody and depositary services) and deep understanding of regulatory environments across Europe supports clients to navigate these complex financial landscapes effectively.

CUSTOMISED SOLUTIONS

Whether it's private banking, wealth management, corporate or institutional banking, the Bank's ability to provide personalised advice, tailored solutions and operational strategies gives clients a significant advantage.

REGULATORY INSIGHT

The Bank's in-depth understanding of Maltese and European Union regulations has made it a trusted partner, helping clients mitigate risks in a constantly evolving environment.

KNOWLEDGE SHARING

Always collaborative, the Bank shares a wealth of knowledge to empower clients to make informed financial decisions while focused on sharing expertise, and transparency helps foster long-term relationships.



Organic Growth Takes Expertise, Patience & Tenacity





Sometimes the best way to get from one place to another is to follow one's instincts, honed by decades of collective expertise. When the Bank was established in Malta, while its ethos was longstanding, the market was new, growing at pace. Direction had to be decisive but instinctive – with strong core principles and a flexible process, freedom of expression and an instinct for growth.

Delivering Value From Experience

PERSONALISED SERVICE

Every service the Bank offers is tailored to meet the specific needs of each client, whether they are high-net-worth individuals, businesses, or financial institutions.

EXPERTISE IN NICHE MARKETS

The Bank has always specialised in depositary and custody, private and corporate banking and investment services, allowing it to offer expert advice and bespoke financial solutions.

LONG-TERM RELATIONSHIPS

Good relationships are built for the long-haul – so the Bank earns clients' trust by being consistent, reliable, effective, supportive and strategic.

LOCAL EXPERTISE, INTERNATIONAL REACH

The Bank's deep local knowledge and understanding of international markets serves every client, catering to a wide range of financial needs in a superior, tailored banking experience that is both personal and professional.

SPECIALISED KNOWLEDGE IN INVESTMENT SERVICES

Expertise in investment services has built a reputation for the Bank as the go-to institution for clients seeking a reliable partner to manage and safeguard their investments, global and local.

TAILORED PRIVATE BANKING SOLUTIONS

The Bank's services are fully personalised to ensure they more than meet the individual financial goals of its high-net-worth corporate and institutional clients, delivering a bespoke approach to wealth preservation and growth.

REGULATORY & COMPLIANCE EXPERTISE

Expertise in navigating the complexities of financial regulations is essential for institutional clients who require meticulous compliance and reporting services.









For Financial Advantage, Location Is Everything

Sparkasse Bank Malta Plc In Austria

Sparkasse Bank Malta plc established CAMBA — short for “Creating a Modern Banking Application” — in Austria as a strategic move to take full control of its technological future. Rather than relying on off-the-shelf systems, the Bank formed CAMBA as a dedicated Team focused on building proprietary banking software tailored precisely to its operational needs. This initiative

empowers Sparkasse Bank Malta plc to fully own its data, enhance security and rapidly deploy custom solutions in response to evolving client demands and regulatory landscapes. By investing in bespoke technology development, the Bank positions itself at the forefront of innovation, efficiency and independence within the European Financial Services Sector.

Expansion Into Ireland

In 2018, Sparkasse Bank Malta plc expanded its operations by opening a branch in Dublin, Ireland, after obtaining a Fund Service Provider Licence from the Central Bank of Ireland – with a single product offering; Depositary Services. This strategic move aimed to capitalise on Ireland’s status as a leading fund jurisdiction within the EU, offering a robust regulatory environment and proximity to major asset management centres such as London. The Bank’s

decision was also influenced by Ireland’s English-speaking environment and existing relationships with local service providers, facilitating a smoother establishment process. By entering the Irish market, Sparkasse Bank Malta plc sought to replicate its successful custody and depositary services model from Malta, thereby enhancing its presence in the European financial services sector – which today, after six full years is doing so successfully and profitably.



25 Years Together.



Honouring Our Journey, Shaping Tomorrow





Our People

**A SOLID & SUSTAINABLE BUSINESS IS BUILT
THROUGH THE COLLECTIVE WORK OF GREAT PEOPLE**



A Private Bank is much more than simply numbers, transactions, and balance sheets—it is built on every one of its people, who, together, bring expertise, integrity and vision to every decision. At the heart of this institution are a group of highly talented individuals who drive innovation, foster trust and shape the experiences of every one of the Bank's clients and colleagues. Here are some of the key players that collectively make the Bank what it is today, sharing their insights, values and the passion they bring to their work every day.



Ritianne Fenech

SENIOR OVERSIGHT OFFICER

TEAM: NETWORK MANAGEMENT

EMPLOYED SINCE: 1ST AUGUST 2007

I am so grateful to have been part of the Bank's journey, witnessing so many of the milestones we have reached. Since 2007, I have gained so much experience across our business, especially in the securities department and wish our Bank continued success and growth on this special anniversary. I enjoy working together with the teams here, staying

focused on our goals, learning from every situation and enjoying the opportunities that open up to us. And to every client I say thank you! Thank you for your support over the years and for your continued trust in us.



Cedric Degiorgio

SENIOR FINANCE OFFICER

TEAM: FINANCE

EMPLOYED SINCE: 4TH FEBRUARY 2016

Since joining Sparkasse Bank in 2016, I have had the privilege to contribute to improving our procedures and controls throughout the Finance department.

With strong support from management and all my colleagues, our ideas and solutions have made a real impact across the Bank, driving efficiency and effectiveness in our duties and the services we deliver to all our clients. I am entirely optimistic about the Bank's future as it continues to grow and improve year on year, positioning itself as a leader in the industry, here and beyond.



Miguel Attard

**BUSINESS DEVELOPMENT &
RELATIONSHIP MANAGEMENT
EMPLOYED SINCE: 1ST JULY 2011**

Over the past 14 years with the Bank, I have had the privilege of contributing to the Bank's growth and success in many capacities - not only on the ground in Malta but also during an almost six-year stint in Ireland. From my early days in compliance to my more recent focus on business development and relationship management, it has been an incredibly rewarding journey. As a business, we have grown from 12 people back when I joined, to well over 130 across three markets. I have built strong relationships with clients and colleagues alike and take pride in the positive impact we've made together. This experience has not only shaped my professional development but also reinforced my commitment to fostering a culture of excellence and trust within the Bank.



Joanna Zammit Xuereb

**SUPERVISOR
TEAM: SECURITIES & CUSTODY
EMPLOYED SINCE: 1ST APRIL 2010**

Being part of the Bank for 15 years and witnessing its growth and transformation has been a remarkable experience for me, and it feels truly special to celebrate our 25th anniversary. Throughout this time I have grown both personally and professionally alongside an incredible team and our journey has been filled with challenges, learning opportunities and rewarding moments, all of which have helped shape me into the person I am today. As I reflect on these years, I am excited to continue building our shared success for many years to come.



Johannes Jaeger

MANAGER

TEAM: DEPOSITARY SERVICES

EMPLOYED SINCE: 6TH SEPTEMBER 2013

I remember my first day at the bank as if it were yesterday - I was in my early 20s and had just moved to Malta and I thought 'this bank is a rough diamond'. Now, more than ten years down the line, I am so proud to have been part of this journey and more so of having contributed together with my colleagues in shaping and cutting this gem. While the process wasn't always easy, the Bank has never diverted from its founding principles and its 'family character', promoting an environment where people support each other, share ideas, thrive and grow. It goes without saying I never regretted joining the Bank and look forward to more shaping and cutting in the years to come.



Yanika Attard

SUPERVISOR

TEAM: NETWORK MANAGEMENT

EMPLOYED SINCE: 1ST JANUARY 2013

Every account we have opened for established, international banks such as Clearstream, Euroclear, SIX SIS, BNP and BNY is a memorable achievement, which continues as we retain such notable names within our network. It goes to show the strength of our Bank, the integrity of the people leading it and the expertise of our workforce. I see how we are, as a business, embracing all the changes and innovations going on in the industry right now, especially within the technology and digitalisation front. I am happy and proud to have been part of this great journey and eager to see where the next ten years will take us!



Svetlana Busuttil

DEPUTY MANAGER

TEAM: PAYMENT SERVICES

EMPLOYED SINCE: 1ST AUGUST 2013

When I joined the Bank in 2013 our team was small and nearly every process in the payments department was manual. Since then I have witnessed incredible growth, while our transition to automated processes has brought more efficiency. A major highlight was becoming a direct participant in SEPA and TARGET. The milestones we have achieved together show that the bank is on a strong and steady path thanks to the dedication and hard work of our leadership and every one of our teams. From where we stand today, I see a very bright future.



Suzanne Abela

SUPERVISOR

TEAM: FINANCE

EMPLOYED SINCE: 1ST JANUARY 2013

Working with the Bank has been a wonderful experience from which I have gained the knowledge and capabilities to motivate others. Having first joined in 2013 as a Finance Officer I have slowly and steadily been entrusted with more opportunity and responsibility, enabling me to accelerate my achievements within the Bank. The working culture here offers an abundance of opportunity for those willing to rise to new challenges every day. In fact, I believe that provided you ensure you make tangible progress daily, you can expect to see significant results. Nothing is impossible!



Lara Mintoff

HEAD

TEAM: FINANCE

EMPLOYED SINCE: 14TH MARCH 2018

Since joining Sparkasse Malta seven years ago, I have watched the Bank sail through new opportunities and challenges thanks to the work of an ever-growing team of dynamic and dedicated professionals. Sparkasse Bank has helped me grow both professionally and personally, and I look forward to continuing to support the Bank in achieving its goals. Being part of the Sparkasse family is a true privilege.



Ryan Borg

SENIOR OFFICER

TEAM: CLIENT RELATIONS - BANKING

EMPLOYED SINCE: 9TH MARCH 2015

In my professional journey here, my greatest achievements come from witnessing the success of team members I have trained and supported, and I take immense pride in their development. Seeing people thrive in their careers brings me a profound sense of fulfilment and reinforces my commitment to fostering talent and skills in others.

I am committed to my professional development, contributing to the bank's success and promoting a culture of excellence. As I approach 10 years at the bank, I wish to express my sincere gratitude to all my colleagues for their dedication and support. I firmly believe that, together, we can overcome any challenges that lie ahead.



Jennifer Mangion

SUPERVISOR

TEAM: OPERATIONS

EMPLOYED SINCE: 22ND JUNE 2015

Reflecting on the past 10 years one major event that stands out is when the Common Reporting Standard (CRS) Regulations came into effect in

Malta. It was a moment that truly showcased our commitment to regulation and the hard work and long hours brought us all together as a team and reinforced my pride in being part of Sparkasse Bank. Another significant milestone is the 'Gozo' testing and migration preparations to an updated core banking system to enhance our operational efficiency. Our dedication to innovation and client service will be crucial in navigating the challenges and opportunities that lie ahead. Here's to the next 25 years.



Maria Agius

ADMINISTRATIVE OFFICER

TEAM: OFFICE ADMINISTRATION

EMPLOYED SINCE: 1ST NOVEMBER 2016

As I reflect on my journey with the Bank, I feel an immense gratitude for the unforgettable experiences that have shaped my time here - not just the big moments, but the everyday interactions too. At the Front Desk, I cherish the connections I make with each person who walks through our doors. Whether I'm the first to greet a colleague

or the last to bid them farewell, each smile exchanged nurtures a sense of community that warms my heart. As we look to the future, I am optimistic about our bank's path. In this ever-evolving financial landscape, we stand ready to embrace opportunities and drive innovation.



Daniel Scerri Axiaq

MANAGER & INVESTOR ADVISOR

TEAM: PRIVATE BANKING

EMPLOYED SINCE: 1ST JULY 2015

For me, memorable achievements have included gaining my Investment Advisor licence and the implementation of MiFID 2, while we continue to

understand our customers' needs and enhance the Bank's product offering to meet them. It feels like yesterday that I finished my final exam on a Wednesday, starting my first day at the Bank the following Monday. I truly value the opportunities the Bank has given me in both investment and banking services. In just 10 years the industry has changed so much - shaped by regulatory changes and evolving customer expectations.



Matthew Fenech

SENIOR OFFICER

TEAM: CLIENT RELATIONS - BANKING

EMPLOYED SINCE: 4TH JANUARY 2017

In eight years with the Bank I've had the opportunity to share my expertise and I'm proud of the close working relationships I have forged with colleagues and teams here. The Bank has built a solid reputation in banking, investment, depositary and fund custody services with significant potential for further growth as our business model

evolves to create an even more seamless experience for our customers. I want to take this opportunity to express my gratitude to all my colleagues. And, to our valued clients, I would like to say thank you for your trust and partnership.



Caterina Boscarino

MANAGER

TEAM: CLIENT RELATIONS - BANKING

EMPLOYED SINCE: 4TH DECEMBER 2017

My most memorable achievement has been obtaining a managerial position within just a few years - highlighting the Bank's commitment to supporting its employees. I see a very bright future for Sparkasse and, having joined just seven years ago, I have already witnessed significant growth, driven not only by our commitment to understanding customer needs and staying ahead of regulatory changes but also in the value the Bank places in its employees, fostering a culture of commitment to development and continuous improvement in every individual.



Jonathan Mullins

DEPUTY MANAGER

TEAM: DEPOSITARY SERVICES

EMPLOYED SINCE: 8TH JANUARY 2018

Seven years ago I moved to Malta from Ireland and wasn't entirely sure what to expect. Since that day, the bank has given me the opportunity to grow, learn and push myself, all while encouraging me to apply the knowledge and experience I brought with me from Ireland. Over the years, I've seen how the organisation continuously strives for excellence, not just in its services, but in creating a supportive and collaborative workplace culture. The leadership here places great value on innovation, employee development and a strong sense of community across the board.



Mark Vella

MANAGER

TEAM: SECURITIES & CUSTODY

EMPLOYED SINCE: 14TH OCTOBER 2019

My first contact with Sparkasse Bank Malta plc was 20 years ago when, newly graduated, I sent in my CV for consideration. By 2011, I was a Fund Manager

for a local Asset Management company and a customer of the Bank – and built strong relationships with the Bank’s employees - who nowadays I call my colleagues and friends. I finally joined the Bank in 2019 and my journey has been extremely positive, learning from my team and management and building relationships to cherish for a lifetime. I look forward to the challenges that lie ahead as they spearhead and stimulate mine and the Bank’s individual and collective aspirations for growth.



Anna Mironova

HEAD

TEAMS: SECURITIES & CUSTODY /

DEPOSITARY SERVICES

EMPLOYED SINCE: 1ST APRIL 2007

I joined the Bank in its early days, when we were a small team of six to eight people and serving only a few customers. It has been a privilege to witness and contribute to its remarkable growth into the institution it is today. I have learned invaluable

lessons along the way, not just in terms of professional skills, but also in resilience, teamwork and leadership. My time at the Bank has played a significant role in shaping both my career and personal development, and I am proud to have played a role in the Bank’s story and its success.

Alexandra Sciberras

HEAD & MLRO

TEAM: FINANCIAL CRIME COMPLIANCE

EMPLOYED SINCE: 18TH MAY 2015

I joined the Bank in 2015 and at the time I was uncertain if this was the right place for me. Ten years on and the Bank is a big part of my life, where colleagues have become friends and friends, family. I look forward to many more years ahead and whatever challenges they may bring. The Bank has provided me with opportunities and all kinds of support, including of my academic studies. I am truly thankful for the wealth of knowledge and experience that I have gained. Working for Sparkasse Bank has been an absolute privilege - I feel honoured to have been a part of it.

Ryan Bonello Gatt

SENIOR OFFICER

TEAM: PAYMENT SERVICES

EMPLOYED SINCE: 1ST SEPTEMBER 2023

Since starting at the bank eight years ago, we have gone from fewer than 50 to over 100 members of staff, investing heavily in the move from manual procedures to more automated systems. I have always been made to feel valued by the business and would like to thank all my colleagues, past and present who have helped the Bank get to where we are today. I am proud to be part of the team that takes the Bank forward together, working to attract new business, by adapting to the ever-evolving regulatory landscape as efficiently and effectively as possible.



Stephanie Ebejer

HEAD

TEAM: REGULATORY COMPLIANCE

EMPLOYED SINCE: 2ND JANUARY 2019

I joined Sparkasse at the beginning of 2019, after spending over 25 years with a global financial services provider. I knew the transition to a smaller

institution would bring change and I hoped it would be a rewarding new chapter — and it has been exactly that. From day one, I was welcomed by a team of committed and forward-thinking professionals who were not only generous in sharing their knowledge and experience but also open to new ideas and approaches. What stood out most was the team's shared commitment to elevating both customer experience and regulatory compliance.

Together, we have worked diligently to grow the Bank in a steady and safe way, overcoming challenges and adapting to an ever-evolving regulatory environment. I'm proud to be part of this community and of the progress we have made. As we continue to move forward, I remain excited about what lies ahead and confident in our collective ability to reach the next milestones on our journey.

Kamila Lis

SPECIALIST & DESIGATE MLRO

TEAM: FINANCIAL CRIME COMPLIANCE

EMPLOYED SINCE: 25TH FEBRUARY 2015

The workplace signifies different things to different people, yet in almost 10 years at the Bank we all give that little bit extra to achieve common goals. My first years here were characterised by pushing to make the Bank a renowned name within our industry, while more recently I have been focused on helping set the highest standards of financial crime compliance. Working in a variety of departments, I have always been encouraged to explore new opportunities and expand my skillset, and this quest for continuous improvement is embedded in our day-to-day practices. I am proud to work for such a company.



Neil Gambin

SENIOR MANAGER

TEAMS: PAYMENTS / OPERATIONS

EMPLOYED SINCE: 10TH JANUARY 2014

As I reflect on my Sparkasse Bank Malta journey, it is not just a career, but a legacy of growth, personally and professionally, characterised by the great people I have met and the meaningful challenges I have faced.

I started as a Junior Payments Officer for Sparkasse in 2014. The Bank was at an inflection point and evolving rapidly, seeking to scale its operations. The culture is what struck me from the get go: collaborative, ambitious and most importantly, human. There was a collective understanding that the Bank could be more.

I have been fortunate to lead and develop an amazing team over the years. We've transformed systems, simplified processes, managed regulatory changes and delivered service improvements with the customer at the centre of all we do. But beyond the technical wins, it's a people thing - the trust, the professionalism, the shared purpose.

Now, more than a decade into this chapter, I am proud to say that we've played a role in shaping Sparkasse into a forward-looking, resilient institution. I appreciate being able to contribute to something that's actually meaningful and impactful.

On the occasion of Sparkasse Bank Malta's 25th Anniversary, I would like to thank everyone, past and present, customers and colleagues alike, who have contributed to driving this institution forward.

Here's to the next chapter - and to future milestones to come.

Liane Muscat

SENIOR DEPOSITARY OFFICER

TEAM: DEPOSITARY SERVICES

EMPLOYED SINCE: 21ST NOVEMBER 2016

I am truly grateful to form part of a bank that promotes loyalty, trust, commitment, hard work, motivation, personal growth and teamwork. It has been a pleasure to be part of the bank's Depositary team, servicing all types of Collective Investment Schemes. In this dynamic industry it is of the utmost importance to stay ahead of the game due to the ongoing changes to rules and obligations and I am proud of our successes to date. I look forward to many more years of growth, working closely with existing and future clients and colleagues, while delivering outstanding quality depositary services.



Brian Hanley

HEAD

TEAM: IRELAND BRANCH

EMPLOYED SINCE: NOVEMBER 2019

Developing the Sparkasse Bank Malta plc Ireland Branch has been the most rewarding achievement of my career. Since receiving authorisation from the Central Bank of Ireland in December 2018, we have grown the Branch into the “go-to” provider of independent depositary services in Dublin’s vibrant financial centre, serving clients across Europe and North America.

What makes the role of Head of Branch particularly unique is the need to balance strategic leadership with deep technical expertise. It involves navigating an evolving regulatory landscape while ensuring operational excellence and delivering exceptional service to our Irish clients.

At the heart of our growth is a commitment to blending the ethos of Malta with the spirit of Ireland. We’ve brought together Malta’s resilience and client relationship mindset with Ireland’s openness, innovation and deep financial expertise to create a culture that is both grounded and forward-looking.

Go raibh míle maith agat—Irish for “thank you”—to all past and present members of the Branch team. You seized the opportunity, brought your talent and experience and, most importantly, recognised the potential of Sparkasse Bank Malta plc in Ireland.

Nichola Castellanos

SENIOR MANAGER

TEAM: IT COMPLIANCE & REGULATION DEPARTMENT

EMPLOYED SINCE: 13TH AUGUST 2018

I am deeply grateful for the incredible journey over the past seven years at the Bank. Being part of the team that successfully implemented a new core banking system was both a challenge and a privilege—an experience that sharpened my technical skills, expanded my perspective, and taught me the importance of adaptability and collaboration. I am especially thankful for the opportunity to work at the intersection of technology and regulation, ensuring IT compliance and aligning our systems with evolving regulatory standards. These responsibilities allowed me to contribute meaningfully to the Bank’s growth while upholding the trust of our stakeholders. I’ve grown professionally and personally, thanks to the support of inspiring colleagues, mentors and leaders who have made this journey fulfilling. As I reflect on these years, I feel immense pride and gratitude for being part of such transformative work and for the relationships and lessons that will stay with me always.





Looking Ahead To Another 25 Years Of Growth

As Sparkasse Bank Malta plc celebrates its 25th Anniversary, it stands not merely at a milestone but at the threshold of new possibilities. The quarter century just passed was defined by steadfast growth, prudent stewardship and an unwavering commitment to the Maltese success story. Yet the true measure of its success lies not only in financial metrics, but in the trust it has earned and the lives it has touched.

In the years to come, Sparkasse Bank Malta plc will harness emerging technologies — artificial intelligence, blockchain, open banking — to streamline operations, deepen customer insights, and deliver ever more personalised experiences. These investments will be guided by a singular purpose; to make banking seamless, intuitive, and human at every touchpoint.

Behind every digital innovation will remain the same bedrock of expertise and care that has long defined the Bank's service.

Across its core service lines, Sparkasse Bank Malta plc will deepen its support for clients' ambitions. In Corporate and Private Banking, bespoke investment solutions and tailored services will address the evolving needs of businesses and high-net-worth individuals alike.

The Investment Services team will roll out innovative portfolio strategies designed to capture market opportunities and deliver long term growth and value to our customers. Meanwhile, the Depositary and Custody Services division will ensure seamless, secure

management of assets and capital movements, underpinning confidence in both local and cross-border transactions. By enhancing each of these pillars — from personalised wealth planning to comprehensive corporate financings — Sparkasse Bank Malta plc will continue to drive prosperity for its clients and the broader Maltese economy.

But technology and sustainability are only part of the story. At its heart, Sparkasse Bank Malta plc's future will be shaped by its people — seasoned professionals and emerging talent alike — united by shared values of integrity, diligence and empathy.

On the horizon lies a more interconnected Malta; a global gateway where commerce, tourism, and innovation converge. In this evolving landscape, Sparkasse Bank Malta plc will serve as both anchor and catalyst — anchored by its heritage of reliability and catalysing growth by connecting local ambition with international opportunity. The Bank's offices in Ireland and Austria (potentially with more global locations in the future), will remain centres of excellence, while its digital channels will open doors to markets far beyond the Mediterranean.

The expedition ahead is luminous with promise. With curiosity as its compass, collaboration as its engine and care as its constant, Sparkasse Bank Malta plc, whilst honouring the past 25-year journey, embarks on its next 25 years — ever ready to shape and transform aspiration into reality.

