



SPARKASSE
Bank Malta plc

Financial & Regulatory Fact Sheet

BANKING | CUSTODY | INVESTMENTS

As at 30.06.2023

€967Mn

Balance Sheet

€47Mn

Own Funds

29.9%

Return on Equity

35.7%

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.

Registered Custodian in terms of the Retirement Pensions Act (Cap. 514 of the Laws of Malta): authorised to act as custodian of retirement 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	SBMTMTMTXXX
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VAT Number	MT19716322
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Annual Report, Certificate of Incorporation & Memorandum & Articles of Association

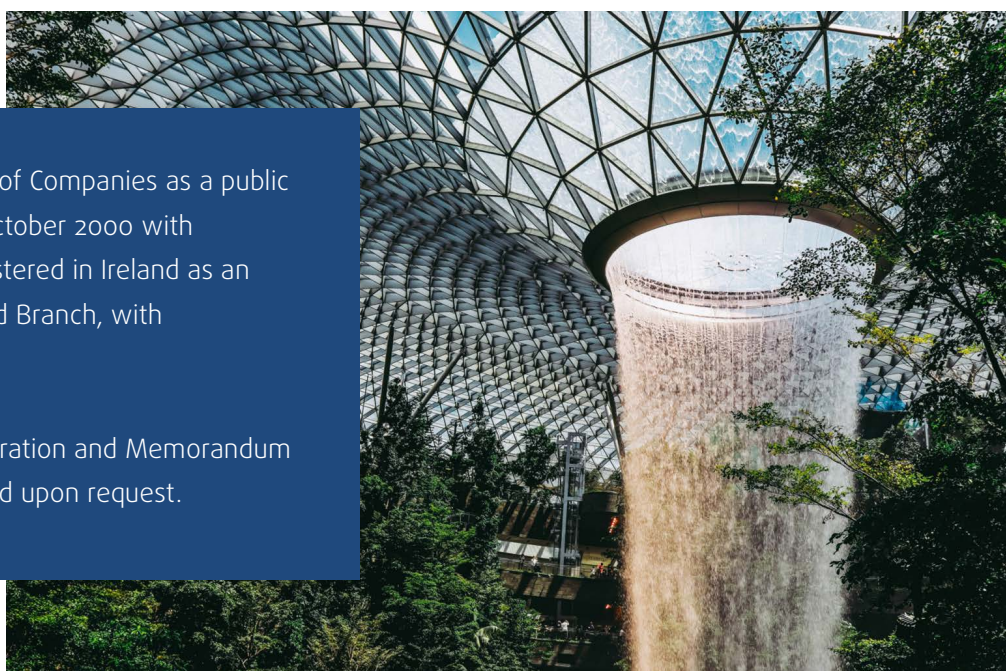


Sparkasse Bank Malta plc's most recent Annual Report may be downloaded from the Bank's website by clicking [here](#).

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 & 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, four 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 & 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;
- Investment Advisory Services;
- Securities settlement;
- Custody / nominee services;
- Precious metals transactions and storage;
- Custody and depositary services for collective investment schemes (UCITS, PIFS, AIFS and NAIFS);
- Liquidity Management Accounts;
- LEI Management Services



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 2023

Indicator / Ratio	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23
LEVERAGE					
Total On Balance Sheet Exposures	963,928	913,840	899,323	998,496	965,660
Total Off Balance Sheet Exposures	18,321	24,160	30,919	30,145	31,332
Leverage Ratio	4.5%	4.7%	5.0%	4.4%	4.7%
PROFITABILITY					
Return on Assets	0.1%	0.2%	0.4%	1.6%	1.9%
Return of Equity	2.8%	4.5%	7.9%	26.9%	29.9%
Cost to Income Ratio	83.9%	75.9%	66.2%	40.6%	33.1%
LIQUIDITY (ILAAP)					
Liquid Assets to Short-Term Liabilities	65.2%	62.7%	63.7%	68.4%	67.1%
Liquid Assets to Total Assets	61.5%	55.8%	59.0%	70.7%	62.1%
Liquidity Coverage Ratio	345.0%	324.5%	324.9%	346.5%	338.3%
Net Stable Funding Ratio	412.3%	368.7%	415.1%	461.7%	445.1%
PILLAR 1 PILLAR 2 OWN FUNDS (ICAAP)					
Credit Risk	130,429	125,767	109,111	108,457	106,847
Market Risk	1,148	1,127	1,268	96	117
Operational Risk	22,307	22,307	23,828	23,828	23,828
Total Pillar 1 Risk	153,885	149,201	134,207	132,380	130,791
Total SREP Capital Requirements (TSCR)	12,311	11,936	10,737	10,590	10,463
Capital Conservation Buffer	3,847	3,730	3,355	3,310	3,270
Counter-cyclical Capital Buffer	18	17	18	33	137
Pillar 2 Requirement	7,694.25	8,206	7,381	6,619	6,540
Pillar 2 Guidance	1,538.85	1,492	1,342	1,324	1,308
Overall Capital Requirements	25,409	25,381	22,833	21,876	21,718
Own Funds*	44,013	43,976	46,981	45,742	46,693
Risk Weighted Assets as a % of Total Assets	16.0%	16.3%	14.9%	13.3%	13.5%
Capital Adequacy Ratio	28.6%	29.5%	35.0%	34.6%	35.7%

ABSOLUTE (IN € 000's)

* The Bank's own funds as presented in this Regulatory Fact Sheet includes a share capital increase of EUR6million, which increase is still subject to MFSA approval.



Registered Offices

Sparkasse Bank Malta plc

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

Sparkasse Bank Malta plc | Ireland Branch

9 Windsor Place,
1st Floor, Dublin 2
D02 YF30 Ireland

SPARKASSE

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