



QUICK FACTS:

ISIN:	MT0000040106
Ticker:	LOM
Currency:	EURO (€)
No. of Shares in Issue:	39,701,994
Market Cap.:	€71.86 million (30 December 2013)
Nominal Value:	€0.25
Listing:	Official List – Malta Stock Exchange
Main Subsidiaries:	• MaltaPost plc (69.2%)
Website:	www.lombardmalta.com

PROFILE:

Lombard Bank Malta plc was registered in Malta as a limited liability company in May 1969. Until 1975 the Bank was fully owned by Lombard North Central plc (part of the UK Natwest Banking Group). In April 1994, the Bank's shares were admitted to the Official List of the Malta Stock Exchange. Currently, Lombard's largest shareholder is Cyprus Popular Bank Public Company Ltd. (CPB) which holds 48.9%. CPB is a Cypriot bank that is being wound down by a special administrator as part of the country's banking sector restructuring. However, Lombard Bank is managed and operated independently of its major shareholder.

Lombard Bank is licensed as a credit institution by the Central Bank of Malta and for investment business by the Malta Financial Services Authority. The bank provides an extensive range of banking and financial services to domestic and international customers through a network of 9 branches and one agency across Malta and Gozo.

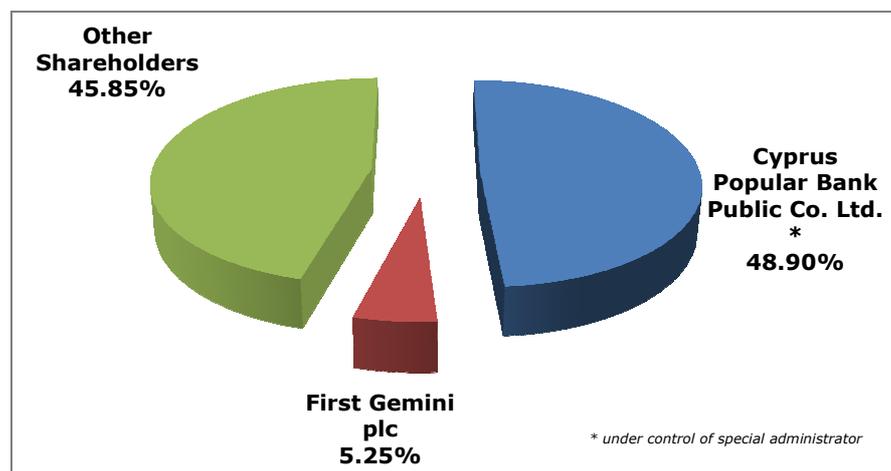
The Bank is an authorised currency dealer and a member of the Malta Stock Exchange. It is also a member of the Deposit Guarantee Scheme and the Investor Compensation Scheme.

Through the Bank's fully owned subsidiary, Redbox Limited, Lombard owns a 69.2% stake in MaltaPost plc – the largest postal services company and the Universal Service Provider (USP) in Malta.

FINANCIAL CALENDAR:

Year End:	December
Preliminary Results Publication:	March
Annual General Meeting:	April
Final Dividend Payment:	April
Interim Directors' Statements:	May & November
Half-Year End:	June
Interim Results:	August

SHAREHOLDING STRUCTURE:

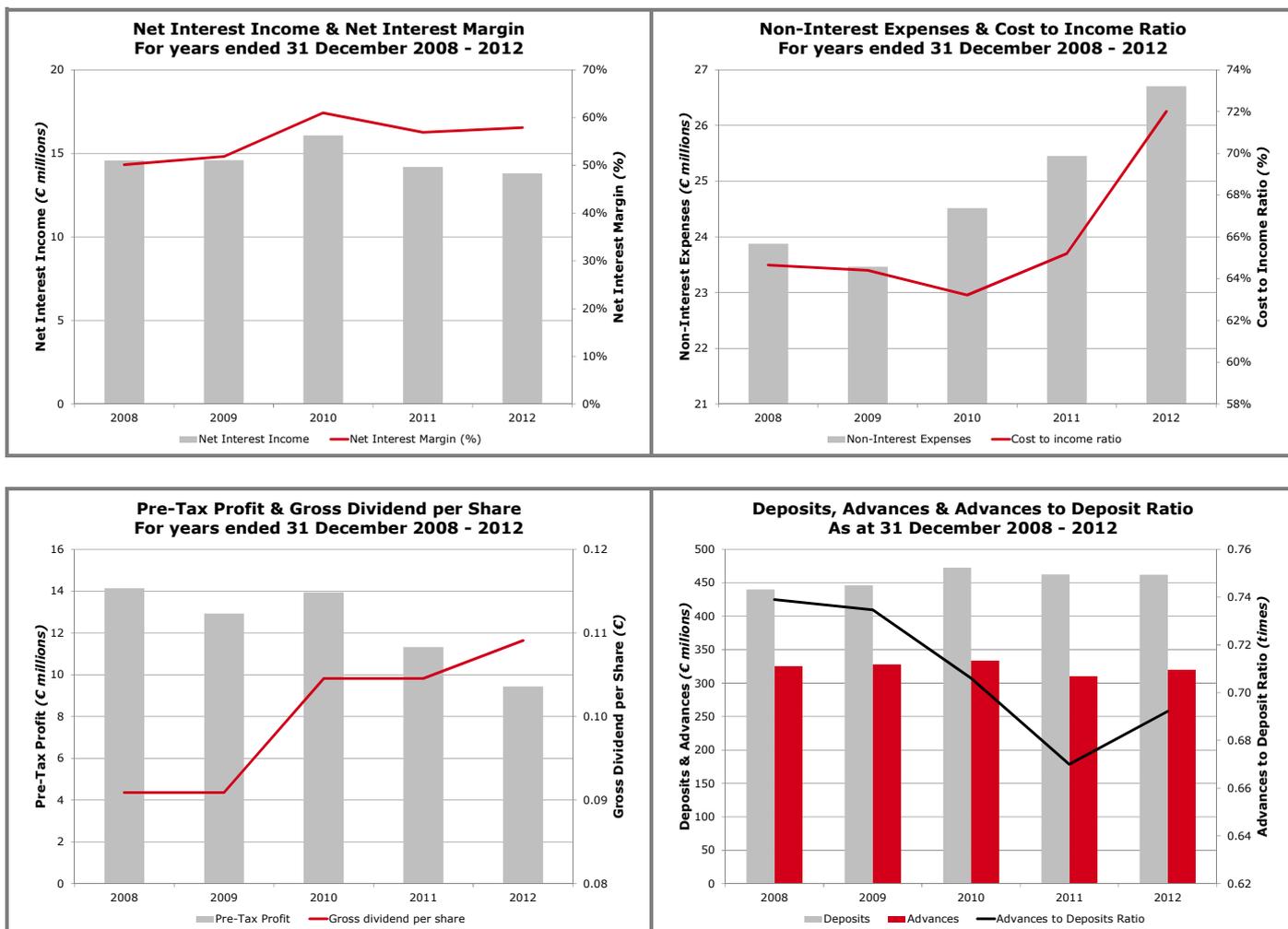


BOARD OF DIRECTORS:

Michael C Bonello (Chairman), Joseph Said, Kimon Palamidis, Sophoklis Argyrou, Christos J Stylianides, Michael Zammit and Graham A Fairclough (Company Secretary).

For further details, please visit: <http://rizzofarrugia.com/security-quotes/equities/c1300e/>

FINANCIAL HIGHLIGHTS:



Disclaimer

This report was prepared by Edward Rizzo, Director, Rizzo, Farrugia & Co. (Stockbrokers) Ltd (RFC). RFC is a member of the Malta Stock Exchange and licensed to conduct Investment Services business by the Malta Financial Services Authority.

This investment research has been prepared in accordance with legal requirements. It is intended solely for distribution to its clients. Any information in this report is based on data obtained from sources considered to be reliable, but no representations or guarantees are made by RFC with regard to the accuracy of the data. The opinions contained herein constitute our best judgement at this date and time and are subject to change without notice. This document is for information purposes only. It is not intended to be and should not be construed as an offer or solicitation to acquire or dispose of any of the securities or issues mentioned herein. Since the buying and selling of securities by any person is dependent on that person's financial situation and an assessment of the suitability and appropriateness of the proposed transaction, no person should act upon any recommendation in this report without first obtaining investment advice. The author and other relevant persons may not trade in the securities to which this report relates (other than executing unsolicited client orders) until such time as the recipients of this report have had a reasonable opportunity to act thereon. RFC accepts no responsibility or liability whatsoever for any expense, loss or damages arising out of, or in any way connected with, the use of all or any part of this document. RFC may have or have had a relationship with or may provide or has provided other services of a corporate nature to companies therein mentioned. Past performance is not necessarily a guide to future returns. The value of investments and the income derived therefrom may fall as well as rise and investors may not get back the amount originally invested. Stock markets are volatile and subject to fluctuations which cannot be reasonably foreseen. No part of this document may be reproduced at any time without the prior consent of RFC. RFC did not disclose the recommendation to the company/ies mentioned herein prior to the dissemination of this report. All intellectual property and other rights reserved.

Additional information can be made available upon request from Rizzo, Farrugia & Co. (Stockbrokers) Ltd., Airways House, Third Floor, High Street, Sliema SLM 1549. Telephone: +356 2258 3000; Telefax: +356 2258 3001; Email: info@rizzofarrugia.com; Website: www.rizzofarrugia.com