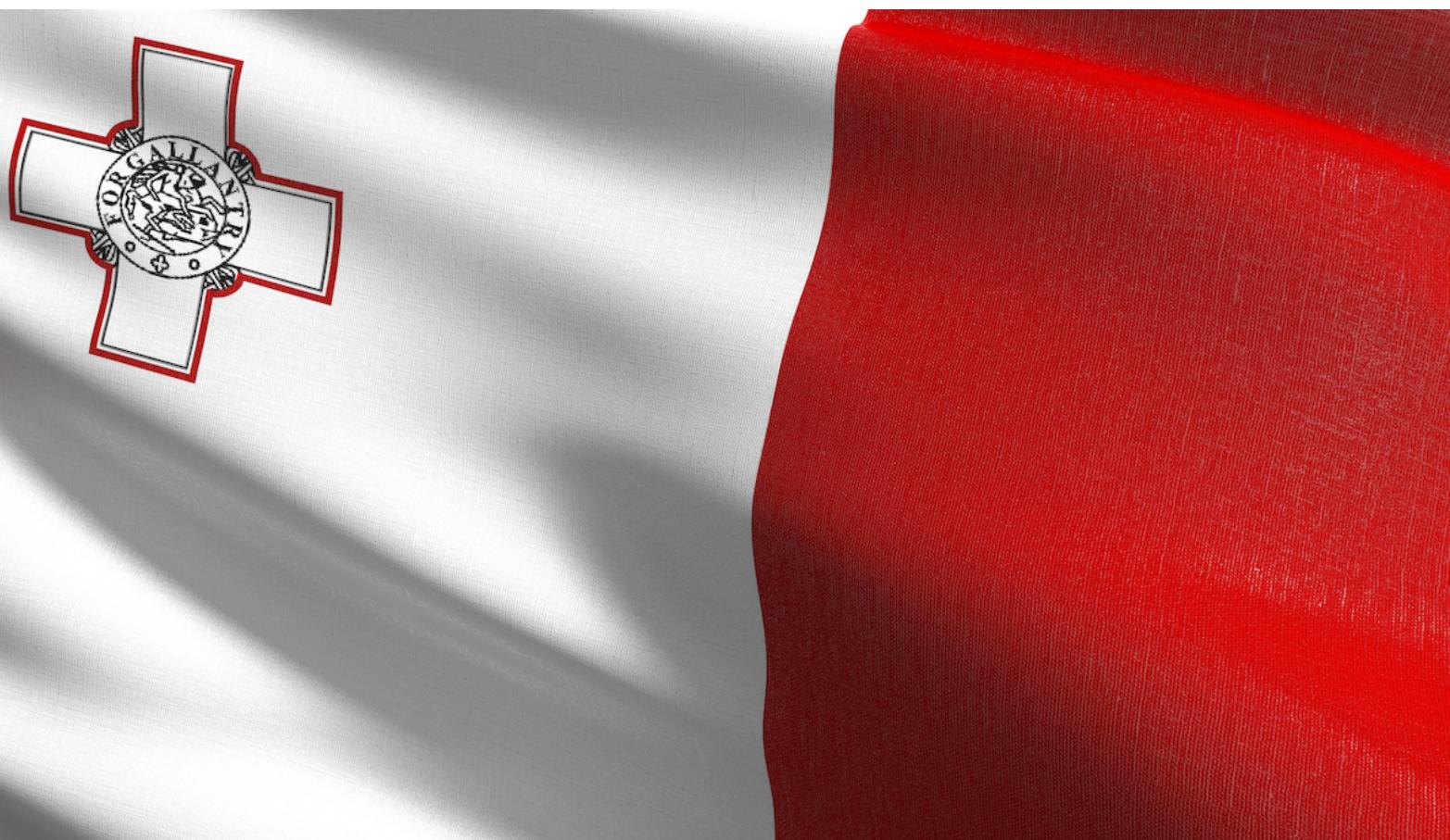


Fully regulated Maltese bank under MFSA supervision





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A rare opportunity to acquire a regulated Maltese bank. The bank is regulated by the Malta Financial Services Authority (MFSA) and benefits from full EU passporting rights allowing it to provide banking and financial services across all European Union (EU) and European Economic Area (EEA).

The institution holds a full banking licence, with permissions for deposit-taking and lending, and operates across both corporate and retail banking segments. The Bank has a commercial banking focus, serving clients in Malta and Europe. It is well positioned to provide rapid access within the EU banking market, leveraging its existing infrastructure and passporting rights. The contained size and level of legacy business makes the Bank attractive to be pivoted to the business banking model of choice to a strategic acquirer.

Ownership & Shareholding Structure

- The Maltese bank is wholly owned by a reputable EU-based family-owned group.
- The shareholders are open to selling 100% of the Bank's shares, potentially via a phased exit over 2-3 years.
- Immediate acquisition of control would be required.
- The seller group is willing to retain a minority shareholding with Board representation during the transition period to ensure continuity and a smooth handover.
- By completion of full divestment:

Identified operational and strategic synergies are expected to be reached.

A structured management transition will be completed.

Related-party loan exposure will be rebalanced, reducing dependency on the Bank to a level that does not materially impact the seller group's operating capacity

Investment Highlights

- EU Credit Institution License enabling passporting of financial services across the European Union.
- Diversified product offering: commercial lending including factoring.
- Lean banking model in its final stages of a digital transformation journey to become the bank of the modern corporate customer, with state-of-the-art banking and factoring software, scalable IT infrastructure, and advanced business intelligence capabilities. The new banking core system has successfully gone live in recent months.
- Highly conservative approach to exposures, with a base level of revenue providing contribution cover to its contained operating cost levels.
- Sale Pre-requisites

The prospective buyer is expected to:

- Demonstrate financial capacity to submit a binding offer within three months.
- Ideally have an entity licensed by a recognised financial services regulator in Europe, the UK, or Switzerland (preferred but not mandatory).

TARGET PRICE
EUR 39,000,000

GROSS REVENUE
EUR 0

EBITDA
EUR 0

BUSINESS TYPE
Banks

COUNTRY
Malta

BUSINESS ID
L#20260998

- Ensure that UBOs have a clean reputation, with no regulatory, legal, integrity, or sanctions-related concerns.

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