



FinanceMalta

/2025

Annual Report

[financemalta.org](https://www.financemalta.org)

FinanceMalta is the public-private initiative set up to promote Malta as an International Financial Centre.

Table of Contents

Chairman's Statement	4
About FinanceMalta	6
Mission and Vision	13
FinanceMalta Membership	14
FinanceMalta Members	18
Malta's Strengths	24
Promotional Strategy	26
FinanceMalta in 2025	46
Local and International Events	50
MFSAC	82
Media & Press Coverage	89

Chairman's statement

Some people might always be tempted to view chairmanship as a glorified position. However, if I were to be completely truthful, being Chairman of FinanceMalta continues to make me feel both privileged and humbled, given the opportunity to keep a close watch on this very special journey for Malta's financial services sector.



GEORGE VELLA

CHAIRMAN

stakeholders, and initiatives that deliver measurable, long-term impact, reflecting a broader national direction that prioritises quality over quantity.

This is where the Malta Financial Services Advisory Council continues to play an important role through the various working groups, ensuring that ambition is translated into tangible milestones and practical outcomes. Its work has strengthened unity across the sector, with an industry that is more aligned, more coordinated, and more united than ever before in pursuit of shared objectives.

This is not about doing more for the sake of visibility, but about doing better where it truly matters.

What gives me particular confidence is the strength of our human capital.

It is a fact that our sector's success is ultimately built on people; the thousands of professionals who innovate within firms, our regulators who safeguard the industry's integrity and the educators who continue to nurture the next generation of talent.

As we present another Annual Report, I find myself reflecting on an intensive but very rewarding year.

Our team has had extensive opportunities to engage with professionals across banking, insurance, fund services, FinTech, and advisory firms and in these discussions, one message has consistently stood out: Malta's financial services journey is no longer defined by scale, but by the pursuit of greater depth, quality, and resilience in what we are building together.

It is no secret that we continue to operate in an increasingly complex and demanding environment. At the same time, this ecosystem has become more interconnected than ever before.

As global regulatory expectations intensify, investors have become more sophisticated. At the same time, major technological transformation continues to reshape how value is created and delivered across industries. In this context, growth through volume alone is not enough but must be grounded in strategic focus on sectors that truly differentiate us, and on services with expertise, trust, and innovation as our core strengths.

This shift in mindset is already evident in decisions across our ecosystem. Our shared mission is to ensure that this important sector continues to thrive but this can only be achieved with clarity of purpose.

Collectively, our work must continue to centre on targeted engagement, deeper collaboration with

Across our financial services industry, I continue to be inspired by the shared commitment to higher standards and ongoing investment in skills.

Challenges will remain. Digitalisation, artificial intelligence, and evolving compliance frameworks are among the most immediate realities we already face. These challenges demand our agility and foresight and that we embrace change rather than resist it. This mindset, if adopted collectively, will be Malta's greatest asset.

We must also remain vigilant and forward-looking. Our ability to adapt, to responsibly integrate new technologies and maintain strong governance frameworks will determine our competitiveness in the years ahead.

I remain optimistic.

The path forward will not always be straightforward, but we have repeatedly demonstrated our ability to evolve with purpose. If we remain focused on quality, anchored in collaboration, and committed to long-term thinking, Malta's financial services sector will not only remain relevant, but will continue to strengthen its reputation as a trusted, specialised, and forward-looking jurisdiction.

This Annual Report captures that journey. More importantly, it reflects the collective effort of all those who contribute daily to building a stronger financial services ecosystem for Malta.



About FinanceMalta

BOARD OF GOVERNORS



GEORGE VELLA Chairman
(Appointed by the Government of Malta)

George has 30 years of expertise in corporate and project finance, research and development, strategic and project management. He began his career in 1995 at one of the Big Four accountancy firms, where he gained experience in assurance, advisory, and risk management.

As the Managing Partner at Grant Thornton Malta, George also serves as the Head of Advisory, leading a team of financial advisors recognized as leaders in the local capital markets. His team is accredited as external reviewers under the MSE Green Bond Bye-laws and is a prominent Corporate Advisor under the Prospects MTF rules.

The Advisory team at Grant Thornton includes a Business Consultancy Arm with specialised knowledge in Sustainable Finance, Economic Advisory, Business Process Re-engineering and Public Sector Advisory.

George also oversees a team of professionals that are skilled in Governance, Risk and Compliance as well as the Quantification of Financial Risks for regulated entities. The services of this team are highly regarded and sought after by financial institutions and FinTech companies alike.

In addition to managing and leading the firm's advisory practice, George is also Chair of FinanceMalta and serves as a member of the Malta Financial Services Advisory Council (MFSAC).



MATTHEW BIANCHI Deputy Chairman
Appointed by the Insurance Association Malta, the Malta Association of Insurance Brokers (AIB) and the Malta Insurance Management Association (MIMA)

Matthew is the managing partner at Ganado Advocates and heads the law firm's insurance and pensions teams. He regularly advises re/insurance companies, insurance management companies, captive re/insurers, protected cell companies (PCCs), and insurance intermediaries, and serves as the secretary general of the AIB and MIMA. He also chairs the insurance and pensions sub-committee within the Malta Financial Services Advisory Council (MFSAC).



JOSEPH CAMILLERI Governor
Appointed by the Malta Asset Servicing Association (MASA)

Joseph's banking career at Bank of Valletta (BOV) started way back in 1985. Over the years, he occupied various managerial and executive positions within the banking group. Joseph also represented the Bank of Valletta Group in Milan for seven years where he provided support to the Bank's various divisions in tapping business opportunities in Italy and Switzerland.

He has also held senior positions in three subsidiaries of the Bank, and also was the general manager of BOV Asset Management and BOV Fund Services. Since June 2023, Joseph has been offering directorship and investment committee services for regulated structures. Joseph is also a committee member and executive secretary of MASA, as well as a Governor on the Board of FinanceMalta. Joseph is also a lifetime member of the Chartered Institute of Bankers UK.



KAROL GABARRETTA Governor
Appointed by the Malta Bankers' Association (MBA)

Karol is the secretary general of the MBA. He was previously employed by the Malta Financial Services Authority (MFSA) as Director of Banking Supervision Unit. During 2014-2017, Mr Gabarretta sat on the European Central Bank (ECB) Supervisory Board as the MFSA's representative. Prior to joining the MFSA in 2002, Karol had been employed by the Central Bank of Malta for 21 years.

In 2009, Karol was appointed as Chairman of the Committee of European Banking Supervisors' Task Force on Supervisory Disclosure (TFSD). He also provided assistance within the EU Commission's TAIEX program as an Expert on Banking Provisions of Financial Services acquis.



NICK CAPTUR Governor
Appointed by the Institute of Financial Services Practitioners (IFSP)

Nick is a UK Chartered Accountant and leads one of Deloitte's international tax transaction services teams in Malta, focusing on transactions and implementation support, typically to US multinational groups. He also advises private businesses and their ultra-high net wealth owners under the Deloitte Private sub-brand.

His experience is mostly in consumer business, technology, and life sciences industries. He has over 18 years' experience in this field and was previously a partner within Deloitte's Financial Advisory practice in Malta with 13 years' experience in corporate finance and financial advisory work. Previously, Nick was based for five years in London with Arthur Andersen in their Corporate Recovery Services group, where he gained hands-on operational and management experience in turnaround situations in the UK and Australia. He became president of the IFSP in July 2023 and was then formally appointed to the Malta Financial Services Advisory Council (MFSAC) in January 2024.





ALAN CUSCHIERI Governor
Appointed by the Government of Malta

Alan is co-CEO of the Calamatta Cuschieri Finance Group and CEO of Moneybase, Malta's first digital payments and wealth platform. He has over 20 years' experience in financial services and played a key role in growing the boutique investment advisory business to a diversified financial services group of six companies. Alan has spearheaded the group's FinTech initiatives since 2005, leading the team that launched Malta's first online investing platform, CCTrader. During his career, he also founded CC Funds Sicav plc and CC Funds Services which is one of Malta's leading fund administration companies. Alan holds a Bachelor of Arts (Hons) in Financial Services from the University of Bournemouth (UK). He also holds an International Capital Markets Certification from the London Securities Institute (ICMQ).



ANABEL MIFSUD Governor
Appointed by the Government of Malta

Anabel joined Fexserv Fund Services in 2008 and today occupies the position of managing director. She started her career in audit and assurance with PwC where she was involved within different industries and worked in offices including Malta and London.

Subsequently she took up accountancy and finance positions with leading entities operating out of Malta including an appointment within the Finance Department of HSBC Securities Services (Malta) Ltd.

Anabel is the Chairperson of MASA, a Board Member of the European Fund and Asset Management Association, and a visiting lecturer at the University of Malta.



CARLOS ZARB Governor
Appointed by the Government of Malta

Carlos started his career as President of the Students Representatives Council at Malta's second largest college at the time. Served as an Ambassador for the local youths of his city. Following this he started involving himself in local politics where he got elected as Vice Mayor and served a term of five years at San Pawl il-Baħar local council. In the international sphere he has served as Youth Delegate for the Council of Europe for a one-year term. He attended a number of Erasmus Plus projects which helped him diversify his knowledge particularly in EU funds. He holds a Bachelor's Degree in Law and a Master's in Advocacy and currently works as a policy research analyst within the Malta Gaming Authority.



GEORGE GREGORY Governor

*Appointed by the Government of Malta
Since July 2025*

George Gregory is the CEO of Malta Enterprise. Prior to his appointment he was the Managing Partner of one of Malta's largest accountancy firms and was in the profession for more than 30 years, working in a variety of sectors.

Over the years, he led many high-profile engagements, including acquisitions, restructuring and gave strategic advice, both from a commercial as well as from a tax perspective. He was instrumental in the setting up of the accountancy firm.

As CEO of Malta Enterprise, he is responsible for steering the country's and organisation's vision by driving investment promotion, supporting local enterprise growth, and enhancing Malta's economic competitiveness on a global stage.



MARVIN ZAMMIT Governor

*Appointed by the Government of Malta
Until June 2025*

Marvin is an accountant and a warranted auditor by profession. He studied at the University of Malta and holds a degree in Accountancy and a Masters in Financial Services. His career started in auditing before moving to the financial services industry, working with the MFSA within the Insurance and Pensions Supervision Unit. Since 2012, Marvin worked with a number of insurance licence-holders. Currently he is the finance director of a leading insurance group specialising in the run-off sector.

EXECUTIVE MANAGEMENT



GRAZIELLA GRECH Chief Operations Officer

Until October 2025

Graziella joined FinanceMalta in 2023 as Chief Operations Officer, leading the Foundation's operations and initiatives. In her role, she actively promoted Malta as an international financial centre, representing FinanceMalta, its members, and the country's financial services industry to potential investors. She is also dedicated to strengthening relationships with the Foundation's members, fostering collaboration, and driving collective success. As a seasoned speaker and moderator, Graziella has represented FinanceMalta at numerous prestigious local and international events, advocating for Malta's position as a global financial hub.

She began her career in 1997 with Mid-Med Bank before moving to HSBC Bank Malta plc in 1999, where she held various leadership roles until joining FinanceMalta. With over 28 years of experience in financial services, she has developed expertise in retail and business banking, investments and insurance, back-office operations, complaints management, and project leadership.

Graziella holds a Master of Business Administration from Henley Business School, University of Reading, and is currently pursuing a Master of Arts in Diplomacy and International Relations at Lancaster University. She also holds the CertFinTech qualification from ACCA.

11

Annual Report /2025



BERNICE BUTTIGIEG

Chief Strategy Officer / Secretary to the Board of FinanceMalta

As Chief Strategy Officer and Secretary to the Board at FinanceMalta, she plays a critical role in defining the organisation's strategic direction. Leading initiatives to position Malta as a premier international financial centre, Bernice actively cultivates collaboration among key industry stakeholders.

In addition to her position at FinanceMalta, Bernice is actively involved in the Programme Management Office of the MFSAC, where she ensures the effective coordination and implementation of Malta's Financial Services Strategy launched in March 2023. She is also a member of the European Investment Bank Group's Women Climate Leaders Network (WCLN) and serves as a Director of the World Alliance of International Financial Centers (WAIFC).

Earlier in her career, Bernice was the Secretary General of both the IFSP and the Malta Branch of the International Fiscal Association. She was instrumental in founding STEP (Malta) and in the creation of FinanceMalta itself. She also served on the Accountancy Board and is a visiting lecturer at the University of Malta, where she teaches financial services topics to Master's students within the Faculty of Laws.

Bernice holds both a Doctorate and Master's degree in Law from the University of Malta and has built her career on fostering innovation and growth within the financial sector.

OTHER MEMBERS OF STAFF



GEORGE MICALLEF

Senior Manager – Business Development



JAKE CIANTAR

Digital Marketing Administrator



CRISTINA ANTONIOLLI

Marketing Executive – Events



SANDRA RUSSO

Administrator

Mission Statement

To promote Malta as a leading international financial centre, trusted by businesses and investors, and committed to driving sustainable economic growth.

Vision Statement

To be recognised globally as a resilient and trusted financial hub, driven by innovation, digital advancement and responsible finance that support sustainable economic growth and enhance Malta's competitive advantage and its international credibility.

FinanceMalta Membership

FinanceMalta membership is open to entities operating within the financial services and legal industry, as well as those contributing to the growth of Malta's financial services sector.

We welcome applications from entities interested in joining the FinanceMalta community to support efforts in promoting Malta as an international financial centre of repute.

ELIGIBLE ENTITIES

- Accounting/Auditing
- Artificial Intelligence and Data Analytics
- Aviation
- Banks & Financial Institutions
- Blockchain and Digital Assets
- Capital Markets
- Collective Investment Schemes
- Corporate and Trust Service Providers
- Corporate Services
- Cybersecurity & IT Service Providers
- ESG-focused Entities
- Financial Services & Investment Associations
- FinTech & RegTech
- Fund Administrators
- Insurance
- Investment Services
- Law Firms & Legal Advisors
- Listed & Public Companies
- Management Consultancy
- Pensions
- Shipping and Maritime
- Taxation
- Trustees & Fiduciaries

Entities in the following sectors are also welcome to become members:

- Accommodation & Hospitality
- Business & Professional Services
- Digital Marketing Agencies
- Education
- FinTech
- Media Organisations
- Real Estate
- Recruitment Services
- Telecommunications & IT
- Travel & Transport

FINANCEMALTA MEMBERSHIP BENEFITS

FinanceMalta members gain access to a range of exclusive initiatives designed to enhance visibility, foster collaboration, and support business growth within the financial services industry.

- **INTERNATIONAL EVENTS**
Participate as a delegate or speaker at global events, showcasing expertise and increasing brand exposure under the FinanceMalta umbrella.
- **SPONSORSHIP OPPORTUNITIES**
Priority access to sponsorship opportunities for FinanceMalta-organised events.
- **MARKETING & PR INITIATIVES**
Attend partner seminars, training sessions, and workshops at significantly discounted rates, with some events being complimentary, and offering CPE accreditation.
- **NETWORKING OPPORTUNITIES**
Connect with industry peers through business networking events and online resources, gaining insights and knowledge from fellow members.
- **BRAND & EVENT PROMOTION**
Increase brand and event visibility among FinanceMalta members and international affiliates.
- **BUSINESS DIRECTORY LISTING**
Feature a company profile, logo, and contact details in the FinanceMalta online membership directory, with a direct link to the company's website.
- **MONDAQ CONTENT RE-SHARE**
FinanceMalta has an agreement with Mondaq, meaning that any article published on the FinanceMalta website will be re-shared on Mondaq, extending the reach and visibility of your content across a global financial services network.
- **EXCLUSIVE WEBSITE ACCESS**
Publish white papers and articles on the FinanceMalta website and contribute to the quarterly FinanceMalta Insight newsletter distributed locally and internationally.
- **INFLUENCE & ADVOCACY**
Play an active role in shaping industry discussions, engaging with regulators and policymakers through FinanceMalta's lobbying efforts.
- **INDUSTRY UPDATES**
Receive regular newsletters, reports, and publications covering key developments in Malta's financial services industry.
- **#FINTALKS PODCAST SERIES**
(Free Recording Sessions) Gain exposure through FinanceMalta's FinTalks podcast, offering thought leadership and promoting Malta's financial services sector to a global audience.
- **DISCOUNTED DELEGATE PASSES**
The opportunity to participate in local and international events as part of the official delegation and benefit from discounted delegate passes. Preferential rates are offered for delegate passes to FinanceMalta's Annual Conference, further enhancing the value of membership.
- **JOINT WEBINARS WITH FINANCEMALTA**
(Free Collaboration) Co-host webinars with FinanceMalta to highlight expertise, promote Malta as a financial hub, and attract foreign direct investment (FDI).



FINANCEMALTA MEMBERSHIP TIERS STRUCTURE

The six membership tiers are linked to the company's headcount and are available for 365 rolling days. During 2025, FinanceMalta had 331 companies as members. The following chart illustrates the FinanceMalta membership by tier during the year in review.

EMPLOYEES	%	COMPANIES
1-10	53.17%	176
11-50	29.61%	98
51-100	7.85%	26
101-150	2.72%	9
151-200	0.60%	2
201+	4.23%	14
Other Entities	1.81%	6
TOTAL	100%	331

FinanceMalta

members



#

4Sight Technologies Ltd

A

A4 Services
Actaco Financial
Acumum Legal & Advisory
ADVITAC
Advocates Primei
AE Business Advisors
Affinity (Malta) Limited
AG Advisory Limited
Agius Associates
AIVHY Ltd
AKJ FMG Limited
Alpha Group
Altarius Asset Management Ltd
Alter Domus (Services) Malta Ltd
Amicorp Fund Services Malta Ltd
Anastasija Tenca
Andrew Mifsud
Andurand Capital Management
Apex Group Ltd
AppleSeed Ltd
APS Bank plc
AQA Capital Ltd
Aqubix Ltd
Arbit Technology Limited
Areti Partners Limited
Artex Risk Solutions (Malta) Ltd
Arts Council
Assikura Insurance Brokers PCC Ltd
Atlas Insurance PCC Ltd
Audentia Capital Management Ltd
AUM Asset Management Ltd
Auriga Asset Management Ltd
Aventis Financial Planning
Avenue 77
Aver Trustees

B

Bamboo Payment Systems
Bank of Valletta
Bankd
BDO Malta
Belair Operations Ltd
Benjamin Pace Lehner
Bentley Trust
Bernard Mangion
BMIT Technologies
BNF Bank plc
Bolder Group
Bolt
Borg Galea Audit Ltd
Boston Link
BOV Fund Services Ltd
Bridge Advice Ltd
BRND WGN

C

C2D Payment Solutions Ltd
Calamatta Cuschieri Moneybase plc
Calida Financial Ltd
Camilleri Galea Ltd
Camilleri Preziosi Advocates
Capricorn Trustees Ltd
Caroline Spiteri
Cazenove Capital
CCPS Malta
Central Mediterranean Business School
Chetcuti Cauchi Advocates
Citadel Insurance plc
Citco (Malta) Ltd
Citizen Lane Ltd
City Falcon Trading Ltd
ClimateDelta Ltd
Clint Bennetti
Compre Group
Contact Advisory Services
Corpay
Corpayss Limited
Corrieri Cilia Legal
Cowen Insurance Company Ltd
CrabNebula Ltd
Creditinfo Malta
Croftz Technologies Ltd
CSB Group
Curmi & Partners Ltd
CyberSift



D

DAL Advisory Ltd
Darren Richards
David Gonzi
DC Aviation
Deborah Schembri
Diligex Limited
Dina Rudaka
Dixcart Management Malta Ltd
dMTV Europe Ltd
Dominion Fiduciary Services Malta Ltd
Dr. Kresse International Law Firm
Dr Werner & Partners
Dynamic Management Solutions Ltd
DZ Advisory

E

E-Management LTD
eie European Business School
Elena Larionova
EM Group
Embark (Malta) Ltd
Emil Sugaipov
Epic Communications Ltd
Ernst and Young Ltd
EWS Trustees

F

Facilization Ltd
FalconX Ltd
Family Business Office
FCM Bank
Fenech and Fenech Advocates
Fenlex Corporate Services Ltd
Fexserv Fund Services Ltd
Fiduscorp Ltd
Finance Incorporated Ltd
Finductive Ltd
FJVA
Flexagon Capital Management LTD
FM Search Ltd
FocusCompliance
Foinikas Wealth Management
Foris DAX MT Ltd
Frank Salt Real Estate
FranMoisa
Fresenius Medical Care Global Insurance Ltd
Fund XP S.à R.L.-S.
Fyorin

G

GAEL Fund Services Malta Ltd
Ganado Advocates
GasanMamo
Gate Technology Ltd
Gatt Kenneth
GB Legal
GCS Malta
GM Corporate & Fiduciary Services Ltd
Griffiths + Associates Ltd
GSE Technologies
GSI Associates Ltd
GTC
GuildAM Ltd
GVZH Advocates

H

H&P Consulting Ltd
Hanover Investors Management (Malta) Ltd
HBM Trustees Ltd
Heka Funds Sicav PLC
Heptagon Capital Ltd
Hilary Galea-Lauri
HippoScripts
Horace Enterprises Ltd Micallef
HSBC Bank Malta p.l.c.

I

IDT Services Ltd
IIG Bank (Malta) Ltd
IMIN Malta Ltd
InariLaw
Infocredit Group Ltd
Integra Private Wealth Ltd
Interpolitan Money
Invest4Growth Asset Management Ltd
Investors Europe (Malta) Ltd

J

Jesmond Mizzi Financial Advisors Ltd
Joanna Bajada
John Bezzina
Julian Goffin

K

Kane LPI Solutions (Malta) Ltd
Kane Solutions
Katrina Abela (Vaia Legal)
Keith Fearne
Keith Psaila
Koen Lozie
Kompily Ltd.
Konforma
Konnekt Search & Selection Ltd
KPMG
KSi Malta

L

LAG Merchant Group Ltd
Lidion Bank plc
Lindemann Law AG
Lockton European Brokers Ltd
Lombard Bank Malta p.l.c.

M

M.Z. Investment Services Ltd
Malta Business School
Malta Government Venture Capital Ltd
Malta Stock Exchange Plc
Mamo TCV Advocates
Manfred Maske
MannaEV
MAPFRE MSV Life p.l.c.
Marco Bugelli & Co.
Marco Capital Holdings Ltd
Mastercard Europe Greece
MCAST - Malta College of Arts, Science and Technology
Medina Advisory
Medina Asset Management
MeDirect Group
Mediterrania Capital Partners
Mellifera Operations Ltd
Merkanti Bank Ltd
Meta Diligence
MFP SICAV PLC
MIB Insurance Brokers
MK Fintech Partners
Moneybase Ltd
Michael Spiteri Bailey
MUBE
Multitude Bank plc
Munich Re of Malta p.l.c.

N

NCMB
New Dawn Risk (Europe) Ltd
Nium
NOUV

O

Oney Insurance
OTP Financing Malta Company Ltd

P

Papilio Services Ltd
PayFuture FS MT Ltd
Payhound
PAYSTRAX
Peter Raphael Cremona
Phoenix Wise Solutions Ltd
Pierre Bonnici
PPG Macro Malta
Praude Asset Management Ltd
PraxisIFM Trust Ltd
Premier Fiduciary and Trusts Ltd
Private Equity & Venture Capital Association (PEVCA) Malta
Profile Software
Progress Malta Ltd
Promethean Advisory Ltd
PwC

Q

Q Fund Management Ltd
Q Securities S.A. Malta Branch
Quazar



R

Real Exchange (REX) Ltd
Reed Specialist Recruitment Malta Ltd
Renald Theuma
REYL & Cie (Malta) Ltd
Rigsave Capital Ltd
Risk Analytics Limited
Rizzo Farrugia & Co (Stockbrokers) Ltd
RLI Ltd trading as ReaLux International
RMC Wise Ltd
RNG Labs International Ltd
RS2 Software
Rudi Schembri
Ruth Schembri

S

Saliba Stafrace Legal
Sean Camilleri
Semantic Partners
Sentient International
SGM Foreign Exchange Ltd
Shift4
Simon Kirkpatrick
Smart Technologies Ltd
Sovereign Trust (Malta) Ltd
Sparkasse Bank Malta plc
St. Julian's Maritime Finance Ltd
Stellantis Insurance
STM Malta Pension Services Ltd
Strongroom Intelligence
StudiesIn Technologies Malta Ltd
Summa Fiduciary Services Ltd
Swissquote Financial Services (Malta) Ltd
Syspay Ltd

T

TAB1 SERVICES Ltd
Taxentra Limited (MT31767305)
The Access Bank Malta
The Malta Institute of Accountants
Timberland Invest Ltd
TokePortal.com
TransactPay
Tri-Mer Services Ltd.
Trident Trust
Trumia
Trust Stamp Malta Ltd
Trustmoore Corporate Services (Malta) Ltd

U

United International Management (Malta) Ltd

V

Valletta Trustees Ltd
VB Advocates
Vella Grech Legal
Veracloud Ltd
Visio Consultancy Ltd
Vistra (Malta) Ltd
Vloerenbedrijf R. Godée
VP Finance Ltd

W

WDM International Ltd
Weave Consulting Ltd
WH Partners
Willis Towers Watson Management (Malta) Ltd
Working Town

Z

Zammit Holdings Ltd
Zampa Partners
Zarattini International Ltd
Zedra Corporate Solutions (Malta) Ltd
Zenith Actuarial
Zerafa Advocates



Malta's Strengths

MALTA'S KEY STRENGTHS



Diversified and dynamic economy



A key comprehensive legal and regulatory framework



6.4% GDP growth (Q4/2025) mostly from services



Accessible and pro-business single regulatory body



Strong focus on innovation



Political and economic stability – a safe jurisdiction



Accessible and pro-business decision-makers



Cost-competitive environment



Highly educated and cosmopolitan workforce

NOT ONLY BUSINESS



Millennia of history and heritage



Central location between Europe and North Africa



Mediterranean lifestyle



Comprehensive health system



Diverse educational offering



Extensive flight network



Thriving cruise port

A SMALL COUNTRY PUNCHING ABOVE ITS WEIGHT



+6.4%
GDP Growth
NSO Q4/2025



3.5%
Unemployment Rate
NSO March 2026



22nd
Ranked in Global Talent Competitiveness Index 2025
World Economic Forum



Top 30
Global Financial Centres
The Smart Centres Index 11 Report.
Published by Z/Yen Group 2025.

SECTORAL FACTS AND FIGURES



7.2%
Financial services sector contribution to
total GVA in 2025



+5.84%
From 2020 to 2025: the sector's GVA grew at
an average annual rate of 5.84%



2,413
Authorised Entities
(Q4/2025)



MALTA IN NUMBERS

Indicators	2025	2026	2027
GDP growth (%; yoy)	4.0	3.8	3.5
Inflation (%; yoy)	2.4	2.1	2.0
Unemployment (%)	3.0	2.9	2.9
General government balance (% of GDP)	-3.2	-2.8	-2.6
Gross public debt (% of GDP)	47.0	47.2	47.3
Current account balance (% of GDP)	5.1	5.6	5.6

Source: EC Winter Economic Forecast

Direct Investment in Malta

- At the end of June 2025, foreign direct investment position in Malta stood at €485.1 billion, while direct investment abroad amounted to €459.2 billion.
- The main contributors to both inward and outward foreign direct investment were financial and insurance activities.
- During the first six months of 2025, foreign direct investment flows in Malta and abroad went up by €5.6 billion and €6.1 billion, respectively.

Source (NSO)

MALTA'S SOVEREIGN RATING

FitchRatings

"A+" with a Stable Outlook
(September 2025)

S&P Global Ratings

"A-" with a Stable Outlook
(December 2025)

MORNINGSTAR | DBRS

"A (high)" with a Stable Outlook
(October 2025)

MOODY'S RATINGS

"A2" with a Stable Outlook
(November 2025)



Promotional Strategy

The background features a vertical color gradient from dark blue at the top to bright red at the bottom. A large, wavy, orange-colored graphic element, composed of many thin, parallel lines, curves across the lower half of the page, starting from the left and ending on the right.

18TH FINANCEMALTA ANNUAL CONFERENCE

Redefining Finance: A Quality-Driven Future for Malta

The 18th Annual Conference, hosted by FinanceMalta, took place on 19-20 November 2025, at the Hilton Conference Centre in St. Julian's. The event brought together leading industry professionals, policymakers, and experts to discuss current trends, challenges, and opportunities within the financial services sector.



Attendance and Sponsorship METRIC FMC18 (2025)

ATTENDEES

700+

SPEAKERS

64

TOTAL SPONSORS

40+



Keynote Speakers

- **George Vella** — Chairman, FinanceMalta
- **Hon. Clyde Caruana** — Minister for Finance, Government of Malta
- **Maria Luís Albuquerque** — EU Commissioner for Financial Services and the Savings and Investments Union
- **Hon. Jerome Caruana Cilia** — Shadow Minister for the Economy and Enterprise
- **Ed Vaizey** (Lord Vaizey of Didcot) — Member of the House of Lords; Broadcaster & Business Adviser, House of Lords
- **Marjut Falkstedt** — Chief Executive, European Investment Fund (EIF)



HIGHLIGHTS OF 2025

MONEY20/20

FinanceMalta participated in Money20/20, one of the world's leading FinTech gatherings, bringing together innovators, regulators, investors, and financial institutions from across the global financial ecosystem.

The 2025 edition marked FinanceMalta's largest delegation to an international event to date, reflecting the organisation's strengthened commitment to expanding Malta's global FinTech presence and supporting industry internationalisation.

The event provided a strategic platform to promote Malta's financial services ecosystem, highlight the jurisdiction's regulatory framework, and engage directly with international stakeholders exploring European market entry opportunities. FinanceMalta representatives conducted a series of high-level meetings with FinTech operators, service providers, and industry leaders, further reinforcing Malta's positioning as a forward-looking financial centre.

Participation significantly enhanced Malta's visibility within the global FinTech community while fostering new partnerships aligned with FinanceMalta's international outreach strategy.



JAPAN VISIT

As part of its internationalisation strategy, FinanceMalta led a delegation to Tokyo to strengthen cooperation between Malta and Japan within the FinTech sector.

During the visit, the delegation met with Takafumi Ochiai, Vice Chair of the FinTech Association of Japan and Senior Partner at Atsumi & Sakai. Discussions focused on opportunities for regulatory collaboration and FinTech ecosystem development between the two jurisdictions.

Camille Pepos, Head of FinTech Supervision at the MFSA, delivered a presentation outlining Malta's FinTech regulatory framework and supervisory approach.

The FinanceMalta delegation included representatives from FinanceMalta, the MFSA, the Embassy of Malta in Japan, and private sector stakeholders. The meeting concluded with the signing of a Memorandum of Understanding between Joseph Camilleri, FinanceMalta Governor, and Mr. Ochiai, formalising cooperation between the two ecosystems.

This milestone builds on previous engagements in Japan and reflects FinanceMalta's continued commitment to developing long-term partnerships with Asian financial markets.



SEAMLESS MIDDLE EAST 2025

FinanceMalta also took part in Seamless Middle East, a major regional event focused on payments, FinTech, banking innovation, and digital commerce.

Engagement at Seamless Middle East enabled FinanceMalta to connect with rapidly expanding financial technology markets across the Gulf region. Discussions centred on regulatory collaboration, cross-border investment opportunities, and Malta's role as a gateway to European financial markets.

The event strengthened FinanceMalta's outreach within high-growth jurisdictions and expanded dialogue with institutions seeking international expansion frameworks.





FLUSEK



FinanceMalta continued supporting financial education through its sponsorship of Flusek, a television programme dedicated to improving financial literacy among the Maltese public. The initiative aims to increase awareness and understanding of personal finance, investment principles, and responsible financial decision-making. Through this sponsorship, FinanceMalta contributes to strengthening financial capability within the community while promoting greater engagement with financial services topics.

The programme forms part of FinanceMalta's broader commitment to education, inclusion, and the sustainable development of Malta's financial services sector.



FINANCEMALTA'S OFFICIAL WEBSITE

FinanceMalta continues to leverage an extensive range of digital communication tools to keep members informed about its activities, while further expanding its online presence.

These tools include a quarterly emailed newsletter, a strong social media presence across platforms such as LinkedIn, X, Instagram, Facebook, and a consistently updated website featuring relevant multimedia content. Through strategic use of these platforms, FinanceMalta ensures that its updates reach a broad audience, strengthening engagement within the financial services community.

In 2025, FinanceMalta remained committed to enhancing its digital presence, building on ongoing improvements and further refining key online touchpoints.

Key websites supporting FinanceMalta's digital strategy include:

- **INDUSTRY EVENTS**
www.financemalta.org acting as the central hub for FinanceMalta's activities, news, and member-driven content.
- **THE ANNUAL CONFERENCE WEBSITE**
Playing a crucial role in promoting the 18th Annual Conference, ensuring high visibility and engagement.

FinanceMalta members can utilise the website to:

- **SHARE NEWS UPDATES RELATED TO THE FINANCIAL SERVICES INDUSTRY.**
- **PROMOTE UPCOMING EVENTS.**
- **ACCESS EXCLUSIVE MEMBER-ONLY CONTENT.**
- **EXPLORE UPCOMING EVENTS ORGANISED OR SPONSORED BY FINANCEMALTA.**

SOCIAL MEDIA

FinanceMalta's Social Media Presence

FinanceMalta is active on four social media platforms: LinkedIn, Facebook, X, and Instagram. These channels were extensively used to pursue several objectives, including:

- Promoting Malta as a financial centre
- Promoting FinanceMalta activities
- Promoting FinanceMalta membership
- Giving visibility to FinanceMalta members

KEY HIGHLIGHTS

- **LinkedIn** surpassed 12,000 followers — a 14.2% increase, cementing its position as the primary platform for the financial services community
- **Instagram** crossed 1,000 followers for the first time — a 20.7% increase, reflecting growing visual content engagement
- **Facebook** reached 5,900 followers — steady growth in the local market

PLATFORM USAGE & STRATEGY

- **LinkedIn:** The most widely used platform in the financial services industry, both internationally and locally
- **X:** Popular among international players
- **Facebook:** More widely used in Malta
- **Instagram:** Growing platform for visual content and event highlights

CONTENT & ENGAGEMENT

Posts on these platforms included:

- Highlights from international and local events that the Foundation hosted or participated in during 2025
- Promotion of FinanceMalta initiatives
- Information on calls for Expressions of Interest (EOIs) issued
- One-to-one interviews with industry leaders
- Announcements of new FinanceMalta members
- Sharing thought-leadership articles and industry updates posted by FinanceMalta members on the Foundation's website
- Other information relevant to members

Follower Growth

Platform	2020	2021	2022	2023	2024	2025
LinkedIn	6,336	6,830	7,753	8,912	10,682	12,200
Facebook	4,786	4,987	5,290	5,546	5,745	5,900
X (Twitter)	3,076	3,122	3,302	3,530	3,761	3,119
Instagram	386	570	712	900	987	1,191



2025 WEBSITE ACHIEVEMENTS

Website Performance

FinanceMalta's digital presence continued its strong performance in 2025, building on the significant website developments made in previous years.

KEY METRICS

USERS

70,922

NEW USERS

64,908

SESSIONS

92,878

AVG. SESSION DURATION

2:17 min

PAGE VIEWS

142,170

PAGES/SESSION

1.53

DIRECT EMAIL MARKETING 2025

MAILCHIMP ANALYTICS METRIC 2025

CAMPAIGNS SENT

135

TOTAL SENDS

378,313

UNIQUE OPENS

126,690

TOTAL CLICKS

56,343

AVG. OPEN RATE

33.0%

AVG. CLICK RATE

3.1%

KEY HIGHLIGHTS

- 378,313 emails delivered across 135 campaigns — a **219% increase in email volume over 2024**
- 33.0% average open rate — **55% above the financial services industry benchmark of 21.3%**
- Significant increase in campaign frequency, **reflecting FinanceMalta's expanded communication strategy**
- Campaign types included: **Members Meeting invitations, Insight Newsletter, event promotions, regulatory notices, course promotions, AGM notices, roundtable invitations, and opportunity promotions**

MONDAQ 2025

102,461

TOTAL NUMBER OF READERS WHO ACCESSED FINANCEMALTA'S CONTENT ON THE MONDAQ WEBSITE IN 2025

7,990

FINANCEMALTA WEBSITE VISITS GENERATED THROUGH MONDAQ'S PUBLICATION OF FINANCEMALTA CONTENT DURING 2025

58

ARTICLES PUBLISHED ON MONDAQ IN 2025



FINTALKS PODCAST SERIES 2025

STREAMING PLATFORMS



SPOTIFY



GOOGLE PODCASTS



APPLE PODCASTS



PODBEAN



AMAZON PODCASTS

ALL-TIME STATISTICS

EPIISODES

124

DOWNLOADS

6,938

COUNTRIES

57

2025 STATISTICS

EPIISODES

15

DOWNLOADS

1,364

COUNTRIES

57

GEOGRAPHIC REACH — 2025

Listeners from 57 countries.

Country	Downloads	Share
Malta	649	47.6%
United States	243	17.8%
France	54	4.0%
United Kingdom	49	3.6%
Germany	35	2.6%
Italy	32	2.4%
Canada	29	2.1%
Switzerland	23	1.7%
Netherlands	20	1.5%
Ireland	17	1.3%



2025 EPISODE LISTING



Speaker: **ALEXANDRA PALINSKA**
Episode: 110
Date: Feb 7, 2025
Organisation: Eurosif
Title: *Making Finance More Sustainable*



Speaker: **EMMANUEL DANIEL**
Episode: 111
Date: Feb 7, 2025
Organisation: Independent
Title: *Leveraging Size to Your Advantage*



Speaker: **CARMINE DI NOIA**
Episode: 112
Date: Feb 7, 2025
Organisation: OECD
Title: *The Importance of Trust in Financial Jurisdictions*



Speaker: **NICHOLAS VASSE**
Episode: 113
Date: Feb 11, 2025
Organisation: IBM Promontory
Title: *The Power of Data: Artificial Intelligence and the Future*



Speaker: **FABRICE DEMARIGNY**
Episode: 114
Date: Feb 13, 2025
Organisation: Forvis Mazars Group / European Capital Markets Institute
Title: *Union: From Capital Markets to Savings and Investments*

2025 EPISODE LISTING



Speaker: **ROBERT BRAND**
Episode: 115
Date: Feb 17, 2025
Organisation: Aivhy
Title: *Leveraging Innovation for Growth*



Speaker: **CHARLENE MICALLEF**
Episode: 116
Date: Feb 27, 2025
Organisation: Altarius
Title: *Making Malta More Competitive for Asset Management*



Speaker: **ROBERT SUBAN**
Episode: 117
Date: Feb 27, 2025
Organisation: University of Malta
Title: *Enhancing Compliance Through Education*



Speaker: **FINIAN MASSA**
Episode: 118
Date: Apr 2, 2025
Organisation: ICT Solutions
Title: *From Digitisation to Cybersecurity - How to Close the Gaps*



Speaker: **DAVID PACE**
Episode: 119
Date: Apr 8, 2025
Organisation: KPMG
Title: *72% of Global CEOs Are Optimistic About Future: KPMG Survey*

2025 EPISODE LISTING



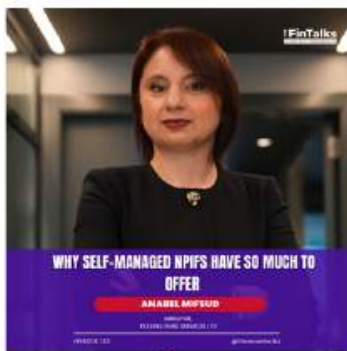
Speaker: **PRZEMYSLAW KOGER**
Episode: 120
Date: Apr 16, 2025
Organisation: Alter Domus Malta
Title: *Leadership in Times of Change*



Speaker: **JOSEPH CAMILLERI**
Episode: 121
Date: Apr 23, 2025
Organisation: Mellifera Kartiera
Title: *A Solution for Payments and More*



Speaker: **DANIELLE BERNARDI**
Episode: 122
Date: May 16, 2025
Organisation: Diamant Partners
Title: *Navigating Cryptocurrency Investments*



Speaker: **ANABEL MIFSUD**
Episode: 123
Date: Jun 2, 2025
Organisation: Fexserv Fund Services Ltd
Title: *Why Self-Managed NPIFs Have So Much to Offer*



Speaker: **STEPHANIE GALEA**
Episode: 124
Date: Sep 9, 2025
Organisation: Malta Stock Exchange
Title: *Financial Literacy: The MSE Institute Sharpens Its Role*



IMAGE VIDEO SERIES

Call for Expressions of Interest (EOI)

A notification series posted for FinanceMalta members announcing opportunities to attend international and local events as delegated representatives. Each post details the event, available options, and application deadline.



New Member Announcements

A welcome series introducing newly approved FinanceMalta members. Each post features the company logo and a short description of what they do, encouraging others to join the network.



Money20/20 - Meet the Booth Participants

A series spotlighting the Maltese companies participating at the FinanceMalta stand at Money20/20 Europe in Amsterdam. Each post introduces a company with their company profile and attending delegates.



Seamless Middle East - Meet the Partners

A series showcasing the Maltese firms joining FinanceMalta at the Seamless Middle East conference in Dubai. Posts highlight each partner's profile and the delegates representing them at the stand.



INSIGHT INTERVIEWS 2025



GEOFFREY BEZZINA

*Chairman of the Board of Management and Administration
Office of the Arbiter of Financial Services*

"Office of the Arbiter of Financial Services - Creating an orderly market"



LAWRENCE WALSH

Head of EIB Group Office in Malta

"Opening Doors: The Role of the EIB Group Office in Malta"



NEIL MICALLEF

*Malta Digital Innovation Authority (MDIA)
AI Supervision and Market Surveillance*

"The AI Act and Financial Services: Risks, Benefits, and Opportunities"



ANNELISE VASSALLO

*Malta Digital Innovation Authority (MDIA)
Legal Counsel*

"The AI Act and Financial Services: Risks, Benefits, and Opportunities"



GABRIELLA BORDA

MFSAC Sustainable Finance Working Group

"Finance That Builds the Future: Why Sustainable Finance Matters More Than Ever"



SERGIO EBEJER

*Director Large Taxpayers Office
Malta Tax and Customs Administration (MTCA)*

"Malta Tax and Customs Administration: Large Taxpayers' Office"



RACHEL DECELIS

KPMG, Associate Director Environmental, Social and Governance

“Sustainability in the Maritime Sector: Challenges and Opportunities”



GERALDINE SPITERI LUCAS

Malta Business Registry

“Malta Business Registry set to reap benefits from projects”



ALISON MICALLEF

Malta Development Bank, CEO

“The Malta Development Bank: Bridging the Investment Gap”



ALDO GIORDANO

Malta Venture Capital, Consultant

“A pipeline for start-ups”



CONRAD CASSAR TORREGIANI

MFSAC Tax Working Group

“Family Offices: a matter of trust”



ELENA GRIMA TORTELL

MFSAC Working Group

“Family Offices: a matter of trust”





RORY RENSHAW

Simmons and Simmons LLP, Partner

"The pros and cons of domestic capital markets"



KENNETH FARRUGIA

Bank of Valletta, CEO

"A Vision for the Banks of the Future"



JOSEPH ZAMMIT TABONA

MFSAC Chairman

"Strengthening Malta-UK Business Ties at London's Mansion House"

MEMBER SPOTLIGHT



Mellifera Kartiera



FJVA



Motomania



FinXP



LifeStar



Smart Technologies



HSF HealthPlan



MannaEv



Praude Asset Management



BRND WGN



Access Bank



Payhound



Lindemann Law



Gate



Audentia Capital



NOUV



FinanceMalta

in 2025

HIGHLIGHTS & MILESTONES

FINANCEMALTA STATISTICS

MEMBER
FIRMS

330+

FINTALKS
PODCASTS

15

FINTALKS
DOWNLOADS

6,938+

COUNTRIES
REACHED

57

FINANCEMALTA SOCIAL MEDIA STATISTICS

LINKEDIN
FOLLOWERS

12,200

FACEBOOK
FOLLOWERS

5,900

X
FOLLOWERS

3,119

INSTAGRAM
FOLLOWERS

1,191

EVENTS

EVENT PARTICIPATIONS
LOCAL & INTERNATIONAL

60+

DELEGATES AT
FINANCEMALTA
CONFERENCE

700+

LOCAL &
INTERNATIONAL
SPEAKERS

60+

SPONSORS

40+



ALASKA (USA)

GREENLAND (DENMARK)

CANADA

UNITED STATES OF AMERICA

MEXICO

VENEZUELA

COLOMBIA

PERU

BRAZIL

BOLIVIA

PARAGUAY

CHILE

ARGENTINA

SOUTH GEORGIA (UK)





RUSSIA

MONGOLIA

CHINA

INDIA

AUSTRALIA

KAZAKHSTAN

IRAN

IRAQ

SAUDI ARABIA

TURKEY

SYRIA

AFGHANISTAN

PAKISTAN

NEPAL

MYANMAR (BURMA)

LAOS

THAILAND

VIETNAM

PHILIPPINES

INDONESIA

BRUNEI

TIMOR-LESTE

PAPUA NEW GUINEA

MAURITANIA

MALI

NIGER

CHAD

NIGERIA

CAMEROON

CENTRAL AFRICAN REPUBLIC

SOUTH SUDAN

KENYA

TANZANIA

DEMOCRATIC REPUBLIC OF THE CONGO

ANGOLA

ZAMBIA

ZIMBABWE

BOTSWANA

NAMIBIA

SOUTH AFRICA

MADAGASCAR

UNITED KINGDOM

FRANCE

GERMANY

POLAND

UKRAINE

ROMANIA

BULGARIA

ALBANIA

NETHERLANDS

BELGIUM

DENMARK

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SPAIN

ITALY



Local and International Events

NAVIGATING THE RISK-BASED APPROACH: OPENING CORPORATE BANK ACCOUNTS IN MALTA

16 January 2025



FinanceMalta, in collaboration with the IFSP Practitioners and the MBA, hosted a seminar at the AM Business Centre in Żejtun focused on the challenges associated with corporate bank account openings. The event brought together corporate clients, banks, compliance officers, lawyers, accountants and CSPs to discuss regulatory expectations, risk-based assessments and operational challenges. The event featured interventions by FIAU Director Alfred Zammit, IFSP President Nick Captur and MBA Secretary General Karol Gabarretta. Banking representatives from BOV, HSBC, APS, Lombard Bank, Sparkasse and BNF shared recommendations to address the challenges in question, emphasising the importance of clear communication, thorough preparation and engaging local expertise to navigate the account-opening process effectively.

FINANCEMALTA MEMBERS' KICK-OFF EVENT

22 January 2025



The first members' event of the year at The Xara Lodge marked the start of an exciting calendar for international engagements and other local engagements. The event provided members with a unique opportunity to connect with key industry players, expand their networks and increase visibility within Malta's leading financial services sector. Highlights included the unveiling of FinanceMalta's full-year programme of events, designed to foster collaboration, knowledge sharing and business growth among members. Attendees were able to explore upcoming local and international opportunities and gain valuable insights into trends shaping the financial services industry. The gathering reaffirmed FinanceMalta's commitment to supporting its members through exclusive access to events, professional connections and strategic initiatives aimed at driving business success.

0100 DACH

18-20 February 2025

FinanceMalta participated in 0100 DACH, a leading Private Equity and Venture Capital conference held in Vienna. 0100 DACH brought together senior private equity, venture capital and institutional investors from Germany, Austria and Switzerland for high-level networking and industry-focused discussions. The organisation was represented by a strong delegation of industry professionals from across Malta's financial services sector. Amit Sahni of Croftz participated as a conference speaker, while Anabel Mifsud of Fexserv Fund Services featured in a video interview highlighting Malta's value proposition. FinanceMalta COO Graziella Grech moderated a panel discussion on the future of FinTech in global financial services, which examined innovation trends and the role of venture capital in driving transformation.



MALTA NEXTGEN PAYMENTS & REGTECH FORUM 2025

20 February 2025

FinanceMalta took part in the Malta NextGen Payments & RegTech Forum at the Hilton Malta, organised by QUBE Events. The forum brought together industry leaders, innovators and policymakers to discuss emerging trends in payments, FinTech and regulatory technology. Dr Ian Gauci (GTG) delivered a keynote on "Malta's FinTech Ecosystem: A Thriving Landscape for Innovation and Growth," highlighting Malta's commitment to fostering a dynamic FinTech sector. Ludwig Mallia (BOV) contributed to a panel discussion on "Driving Innovation in Cross-Border Payments: Enhancing Efficiency, Security and Compliance," addressing challenges and opportunities in cross-border payment solutions. The FinanceMalta delegation consisted of representatives from ten member organisations, providing a platform to engage with stakeholders across the industry. The participation reinforced Malta's position as an emerging FinTech hub and facilitated knowledge exchange on innovation, regulatory technology and cross-border payment developments.



SUSTAINABILITY LIVE CONFERENCE

20 February 2025



FinanceMalta participated in the Sustainability Live conference held at the Mediterranean Conference Centre in Valletta. As part of the event, Gabriella Borda, Advisor and Trainer for Sustainable Development at FinanceMalta, intervened during a panel discussion on Net Zero, sharing perspectives on the role of finance in supporting sustainable development. FinanceMalta was also represented by delegates from several member organisations. The conference provided an opportunity for engagement with stakeholders on sustainability-related issues relevant to the financial services sector.

QUANT WORKSHOP 2025

20-21 February 2025



FinanceMalta participated in the Quant Workshop 2025, held in Lazise, Italy, an exclusive gathering for professionals in quantitative finance and investment strategies. The event brought together over 400 finance professionals, 30 exhibitors and 20 speakers and featured expert presentations, panel discussions, networking opportunities and an innovation showcase, providing insights into market trends and advanced financial solutions. FinanceMalta offered its members the opportunity to attend, with seven member organisations represented. Christian Manicaro, Managing Director at AQA Capital Ltd, delivered a pitch promoting Malta and highlighting its advantages as a financial jurisdiction. Through its participation, FinanceMalta facilitated engagement among its members, supported knowledge exchange, while reinforcing Malta's position as an innovative and business-friendly hub for quantitative finance and investment strategies.

STEP GLOBAL CONGRESS 2025

24-26 February 2025

FinanceMalta took part in the STEP Global Congress 2025 in Rome which brought together leading international experts in trust and estate planning. The event, which was themed "Tomorrow's wealth – reshaping the conversation" explored artificial intelligence, responsible stewardship, attitudes toward wealth, modern family dynamics and global harmonisation efforts to protect vulnerable clients. The congress also addressed challenges and opportunities presented by the next generation of wealth holders, economic crime, and the debate over implementing a global wealth tax. FinanceMalta's participation highlighted Malta's growing role in wealth management and private client services, while reaffirming its commitment to collaboration, knowledge-sharing and promoting the jurisdiction's strengths in this sector.



HFM EUROPEAN BOUTIQUE AND EMERGING MANAGERS SUMMIT

24-25 February 2025

The HFM European Boutique and Emerging Managers Summit is an established international forum bringing together senior operational executives from Europe's start-up, small and mid-sized fund managers. FinanceMalta's participation at the event provided a focused platform for dialogue on the operational, regulatory and strategic challenges facing the hedge fund industry, while encouraging the exchange of practical insights and peer-to-peer learning in a retreat-style setting. The event, held in Hertfordshire and hosted by With Intelligence, offered valuable opportunities for engagement with emerging and boutique fund managers, as well as service providers and industry experts operating across key European jurisdictions. As part of the programme, Claire Tanti from the MFSA contributed to a roundtable discussion titled "Understanding and Evaluating the Costs of Running a Fund". The discussion examined cost considerations across different stages of a fund's lifecycle, including establishment, ongoing operations and growth. The session also explored practical approaches to managing regulatory and operational expenses. During the discussion, insights were shared on Malta's regulatory framework and its approach to supporting fund managers within a robust supervisory environment.



WCLN IN LUXEMBOURG

7 March 2025



Dr Bernice Buttigieg, Chief Strategy Officer at FinanceMalta participated in the EIB Women Climate Leaders Network (WCLN) which held its first anniversary gathering from March 5-7, 2025, in Luxembourg, coinciding with the EIB Group Forum 2025. The network, comprising 47 prominent women leaders from 27 EU countries, focuses on advancing green innovation, sustainable finance, and supporting SMEs, with members contributing to policy recommendations for the green transition. Discussions focused on addressing the gender finance gap in the European venture capital ecosystem to boost climate, environmental, and social innovations.

MONEYLIVE SUMMIT 2025

10-11 March 2025



Hosted in London, the Summit brought together senior executives and decision-makers to discuss innovation, digital transformation and emerging trends shaping the future of financial services. FinanceMalta was represented by a delegation comprising Zampa Partners, Ganado Advocates and BOV, showcasing Malta's capabilities as a competitive and well-regulated financial services hub. Participation at the Summit provided opportunities to engage with international stakeholders and to promote collaboration across banking, FinTech and payments. As part of the event programme, Ludwig Mallia of BOV participated in a panel discussion, where he shared perspectives on developments within the evolving financial landscape. In addition, Mark Wirth of Zampa Partners took part in a video interview focusing on Malta's value proposition and the benefits the jurisdiction offers to the financial services industry.

GOVERNANCE, RISK, COMPLIANCE AND ESG SUMMIT 2025

13-14 March 2025

FinanceMalta took part in the Premier GRC & ESG Conference, hosted by the Malta Stock Exchange plc at the Hilton Malta. FinanceMalta also offered its members the opportunity to attend this key event, which focused on governance, risk management, compliance (GRC) and environmental, social and governance (ESG) practices.

The summit brought together regulators, industry professionals and corporate leaders, serving as a platform for discussions on emerging trends, challenges and best practices in responsible business. Participants received in-depth insights from leading experts on regulatory developments and risk frameworks, while panel sessions and breakout discussions addressed pressing issues across sectors including banking, gaming and finance.

By facilitating member participation, FinanceMalta supported engagement with industry stakeholders and promoted knowledge exchange on governance, risk and sustainability, reflecting the growing importance of ESG and responsible business practices within the Maltese financial sector.



MCAST CAREER EXPO

13 March 2025

FinanceMalta participated in the MCAST Career EXPO 2025, engaging with students to promote career opportunities within Malta's financial services industry. The event provided a platform to raise awareness of the diverse and rewarding career paths available across banking, FinTech, investment services, insurance and other related sectors. FinanceMalta was represented by its Chief Operating Officer, Graziella Grech, who interacted with students and shared insights on the growth prospects, skills requirements and international opportunities offered by the sector. Discussions also focused on the role of financial services as a key contributor to Malta's economy and its potential to offer long-term, sustainable careers for young professionals. Participation in the EXPO formed part of FinanceMalta's ongoing outreach efforts to attract new talent to the industry and to strengthen links between education and the financial services sector.



INSURTECH INSIGHTS EUROPE 2025

19–20 March 2025



InsurTech Insights Europe 2025 was held at the InterContinental London – The O2, bringing together senior leaders from across the global insurance and technology ecosystem. FinanceMalta’s participation formed part of its ongoing efforts to support the continued growth and international positioning of Malta’s insurance and reinsurance sector. The event provided valuable exposure to emerging InsurTech trends, regulatory developments and technological innovations shaping the global insurance market. Through keynote sessions, panel discussions and case studies, participants explored digitalisation in this industry, data analytics, artificial intelligence and evolving compliance frameworks. In addition, the exhibition showcased innovative solutions aimed at enhancing efficiency, customer experience and competitiveness across the insurance value chain. For FinanceMalta, this was also an opportunity to promote Malta as a forward-looking jurisdiction and strengthened links with international insurance and InsurTech stakeholders.

BUSINESS LEADERS CONFERENCE 2025 – AHEAD OF THE GAME

21 March 2025



FinanceMalta participated in the Business Leaders Malta Conference held at the Mediterranean Conference Centre in Valletta, joining C-level executives and industry leaders to discuss the future of business and innovation. The annual conference, themed Ahead of the Game, brought together leaders from across various sectors to explore strategies for remaining competitive in an increasingly complex and fast-evolving business environment. Discussions focused on leveraging artificial intelligence, fostering effective leadership, future-proofing marketing strategies and managing organisational change. FinanceMalta’s delegation actively engaged in these discussions, reinforcing the organisation’s commitment to driving sustainable growth, encouraging cross-sector collaboration, and supporting Malta’s positioning as a forward-looking and competitive international financial centre.

16TH ANNUAL SPANISH CAPITAL MARKETS CONFERENCE

3 April 2025

FinanceMalta took part in AFME's 16th Annual Spanish Capital Markets Conference, held in Madrid. The conference brought together industry professionals, regulators and policymakers involved in Spanish and European capital markets. The discussions focused on areas such as securitisation, fixed income, ESG, digital finance and regulatory developments, while also providing an opportunity to exchange views on cross-border cooperation. This participation was part of wider efforts in support of Malta's continued efforts to strengthen its profile as a financial services centre and to promote collaboration, innovation and growth within the sector.



MOBILITY ELITE SUMMIT

10 April 2025

FinanceMalta participated in the Mobility Elite Summit held in Dubai, an international event focused on the global mobility and relocation sector. The summit provided a top-level platform to promote Malta as a reliable and well-regulated financial services centre. FinanceMalta was represented by a delegation including H.E. Maria Camilleri Calleja, Ambassador of Malta to the UAE, Giannella Barbieri and Sergio Montebello from GB Legal, and Silvio Cilia from Corrieri Cilia. Chief Operating Officer Graziella Grech also delivered a presentation highlighting Malta's strengths, including ease of doing business, innovation and a solid regulatory framework.



EU-STARTUPS SUMMIT

24-25 April 2025



FinanceMalta participated in the EU-Startups Summit held at the Mediterranean Conference Centre as part of the #inMalta initiative. The summit is one of Europe's leading startup events, bringing together founders, innovators, investors and ecosystem enablers from across the continent for high-level discussions, pitching sessions and networking opportunities. This presence enabled FinanceMalta to further promote Malta as an agile and forward-looking jurisdiction for innovation, investment and entrepreneurial growth. The event provided a valuable platform to engage directly with emerging startups and highlight how Malta's financial services ecosystem can support businesses as they scale.

STEP – ADVISING FAMILIES ACROSS GENERATIONS MALTA CONFERENCE

28-29 April 2025



FinanceMalta participated in the STEP – Advising Families Across Generations Malta Conference engaging with around 150 international delegates in trusts, estate planning, and private wealth management. The event reinforced Malta's role as a premier host for global financial dialogue. At the Gala Dinner sponsored by FinanceMalta at Villa Bighi in Kalkara, Chief Operations Officer Graziella Grech delivered a keynote speech highlighting Malta's robust ecosystem, regulatory innovation, and trusted status as a global financial hub. Delegates from leading advisory, legal and trust firms attended, fostering collaboration, knowledge sharing, and thought leadership within Malta's international financial services community, strengthening the country's visibility and reputation in private wealth and estate planning.

FUNDS OF THE FUTURE EUROPE 2025 - HEDGEWEEK

29 April 2025

FinanceMalta participated in Funds of the Future Europe 2025, powered by HedgeWeek, an exclusive, invitation-only event bringing together investors, fund managers, service providers and industry stakeholders. The event provided a platform to explore the transformative potential of hedge funds, addressing key challenges such as innovative capital raising, investor relations, operational efficiency, regulatory compliance and technological advancements. Dr André Zerafa contributed to a panel discussion on "Compliance and Capital: Aligning Hedge Fund Operations with Global Regulatory Demands," highlighting Malta's positioning within the evolving global compliance landscape. FinanceMalta's participation reinforced Malta's reputation as a leading fund domicile, promoting collaboration, thought leadership, and the country's strengths in regulatory oversight, operational excellence and international fund services.



ILS CONNECT LONDON 2025

1 May 2025

FinanceMalta participated in ILS Connect London 2025, held at the Hilton Tower Bridge, an invitation-only gathering of over 200 industry leaders, investors and innovators focused on the Insurance-Linked Securities (ILS) market. Themed "Beyond \$100 Billion: Diversifying Risk, Driving Returns", the event explored market growth, investor priorities and emerging solutions in casualty, specialty and cyber ILS, and discussed how capital can be deployed to navigate risk and enhance portfolio diversification. A highlight was a well-attended roundtable on casualty/specialty ILS led by FinanceMalta, sparked engaging discussions on this evolving segment. FinanceMalta's participation further strengthened Malta's profile in the global ILS space and reinforced the country's commitment to advancing thought leadership and collaboration across international capital markets.



RISKWORLD CHICAGO 2025

4-7 May 2025



FinanceMalta was present at the RISKWORLD Chicago 2025, the premier global conference for risk management professionals. Hosted by RIMS, the event brought together industry leaders to explore emerging risks, innovative strategies and best practices across insurance, compliance, and risk management. The Maltese delegation included representatives from the MFSA and private industry, engaging in thought-provoking sessions and networking opportunities that highlighted Malta's expertise in risk management and financial services.

YOUNG IFA NETWORK

7 May 2025



FinanceMalta participated in the Young IFA Network event, connecting with the next generation of international fiscal association professionals. As part of its ongoing efforts to position Malta within global tax and finance policy discussions, FinanceMalta engaged with emerging professionals specialising in international taxation, transfer pricing and fiscal policy. The event provided an opportunity to promote Malta's competitive fiscal environment, double taxation treaty network and growing expertise in international tax structuring.

BIBA 2025

14-15 May 2025

FinanceMalta participated in BIBA 2025, the UK's leading general insurance intermediary event, at Manchester Central. The conference brought together brokers, intermediaries, insurers and industry stakeholders to discuss regulatory developments, market trends and innovative solutions. During the second day of the event, FinanceMalta hosted a Fringe Stage session, presented by Ian Edward Stafrace and Michael Whitfield from Atlas Insurance, titled "Empowering UK & EU Intermediaries: Take Back Control of Capacity through Carrier Protected Cell Ownership." The session drew strong attendance and engaged participants in discussions on Malta's offerings as a Protected Cell Company (PCC) jurisdiction. FinanceMalta's presence reinforced Malta's position as a dynamic insurance hub, showcasing its regulatory expertise, innovative structures and commitment to supporting intermediaries in the UK and EU markets.



GLOBAL PRIVATE MARKET INVESTORS CONFERENCE 0100 EMERGING EUROPE 2025

14-16 May 2025

FinanceMalta supported Malta's presence at the Global Private Market Investors Conference in Budapest, a premier private equity and venture capital event focused on Central and Eastern Europe. The conference brought together investors, fund managers, LPs, startups and industry leaders to explore market trends, investment opportunities as well as challenges in the region, featuring keynote speeches, panel discussions, and networking sessions.

Malta's financial services ecosystem was represented by a strong delegation of professionals, showcasing the jurisdiction's depth of expertise in private equity and investment services. Filip Suchta from Q Securities contributed to discussions, highlighting Malta's positioning as a competitive, well-regulated centre for private market investment and capital formation.



EUROPEAN SUSTAINABLE FINANCE CONFERENCE

21-22 May 2025



FinanceMalta supported the European Sustainable Finance Conference held in Amsterdam, which brought together industry leaders to discuss transition finance and sustainable investment strategies. Transparency emerged as a key theme, highlighting the need for credible definitions, robust pathways, and consistent reporting to ensure sustainable finance scales with integrity. The FinanceMalta delegation participated in panel discussions and knowledge-sharing sessions. Dr. Matthew Booker highlighted the Malta Stock Exchange's proposed ESG Bond Framework, adaptable across thematic categories including blue bonds, allowing issuers to align financing with specific sustainability goals while meeting clearly defined criteria. This participation enhanced Malta's visibility and leadership in sustainable and responsible finance, encouraging engagement across the international financial community.

BPW VALLETTA MALTA CONFERENCE

23-25 May 2025



FinanceMalta supported the BPW Valletta Malta Conference, part of the 18th BPW European Regional Conference and 12th Young Symposium, a major international forum bringing together women leaders, professionals and changemakers from across Europe and beyond to share insights, foster leadership and promote gender equality. The event featured keynote sessions, workshops and discussions under the theme "Breaking Barriers: Drive Your Own Success," addressing future workplaces, digitalisation, globalisation and women's leadership. At the conference, FinanceMalta was represented by a delegation, with Alexia Farrugia of Actaco Financial contributing to a thought provoking panel on "Embracing Change: From the Jobs of Today to the Opportunities of Tomorrow", reflecting on Malta's evolving financial ecosystem and opportunities for the next generation. During the panel discussion "Unifying for Change: Women as Global Change Agents", FinanceMalta was represented by its COO Graziella Grech.

SEAMLESS MIDDLE EAST 2025, DUBAI

20-22 May 2025

FinanceMalta participated at the Seamless Middle East 2025 in Dubai, reinforcing Malta's position as a dynamic financial and FinTech hub. Recognised as the region's premier event for FinTech, payments, banking, e-commerce and digital transformation, Seamless brings together global industry leaders, innovators and technology providers for high-level discussions, exhibitions and networking. The FinanceMalta delegation engaged in strategic meetings and thought-provoking discussions, showcasing Malta's progressive regulatory framework, robust digital infrastructure and opportunities for cross-border partnerships. Participation in this leading international platform strengthened Malta's visibility in the Middle East and beyond, while highlighting the jurisdiction's expertise in digital finance, compliance, and financial innovation.

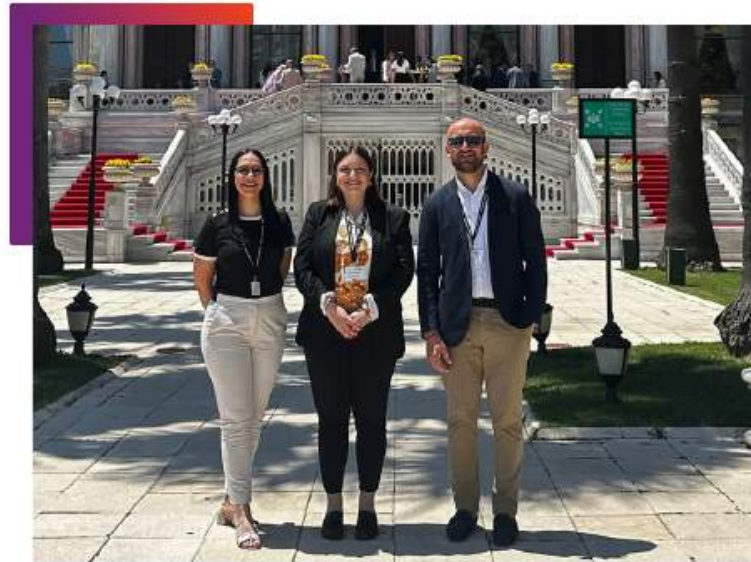


FAMILY OFFICE FORUM ISTANBUL

28 May 2025

FinanceMalta participated in the Family Office Forum Istanbul representing Malta's dynamic and growing financial services ecosystem. The event brought together international family offices, private wealth managers and industry stakeholders to discuss governance, succession planning, and strategic management of private wealth. Amanda Vella (MFSA) contributed as a speaker on the panel "Purpose, People, and Plans – How Does Private Wealth Outside of Türkiye Manage Their Wealth and Families?" addressing family structures, governance methodologies, succession planning, and location considerations for operations.

FinanceMalta's presence was aimed at enhancing Malta's reputation as a trusted jurisdiction for private wealth and family office services while promoting collaboration and thought leadership within the international wealth management community.



FINANCEMALTA ANNUAL REPORT LAUNCH

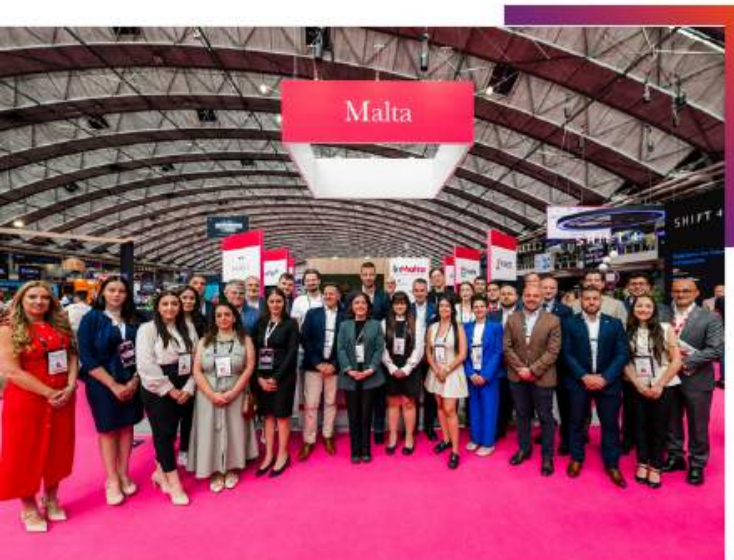
29 May 2025



FinanceMalta hosted the official launch of its Annual Report, presenting the year's key achievements, strategic initiatives and outlook to members, stakeholders and industry partners. The event served as a milestone in FinanceMalta's calendar, offering a comprehensive overview of the organisation's efforts to promote Malta's financial services industry internationally, support member firms and drive sectoral growth. Attendees were briefed on the year's highlights including international conference participation, new market outreach, member engagement initiatives and the continued expansion of Malta's financial services ecosystem.

MONEY 20/20 EUROPE

3 June 2025



FinanceMalta led the #inMalta delegation at Money20/20 Europe in Amsterdam, widely regarded as one of the world's leading FinTech gatherings since its launch in 2011. The event brings together global financial institutions, regulators, innovators and investors to explore the ideas, partnerships and technologies shaping the future of money. The delegation was headed by Graziella Grech, Alan Cuschieri and George Micallef from FinanceMalta, alongside representatives from the MFSA. A broad cross-section of Maltese FinTech, legal, regulatory and advisory firms also participated, reflecting the depth and diversity of Malta's financial services ecosystem.

The collaboration, supported by Tech.mt, reinforced Malta's position as a dynamic hub for financial and digital innovation, underpinned by regulatory engagement, industry expertise and strong international connectivity.

CORPORATE JET INVESTOR MALTA 2025

11 June 2025

FinanceMalta participated in the inaugural Corporate Jet Investor Malta 2025, a high-level, invitation-only conference co-hosted by Transport Malta, bringing together senior executives from the business aviation sector. The one-day event focused on Malta's growing role as a European business aviation hub, addressing regulatory, operational and market developments shaping the industry. A highlight was the fireside chat "Malta is a Rising Jurisdiction for Corporate Jet Finance," which explored Malta's ambition to strengthen its position in aviation finance, identified as a strategic pillar by the MFSAC. Discussions also referenced ongoing considerations regarding the licensing framework for aircraft leasing, aimed at enhancing competitiveness. FinanceMalta's participation reinforced its commitment to positioning Malta as a jurisdiction of choice for aircraft leasing and aviation finance.



LONDON TECH WEEK 2025

9-13 June 2025

FinanceMalta participated in London Tech Week 2025, Europe's leading technology festival. Bringing together over 45,000 participants, 400+ speakers, and more than 70 events, the week-long programme united global innovators, investors, startups, technology companies and enterprise leaders to explore the future of digital transformation. Together with the inMalta team, FinanceMalta showcased Malta's strengths in technology, FinTech, startups, and innovation, engaging in discussions on emerging trends, regulatory developments, and cross-border collaboration. The event provided a valuable platform to position Malta as a competitive and forward-looking jurisdiction for digital enterprise and investment.

Participation in London Tech Week reinforced Malta's visibility within the international tech ecosystem and supported ongoing efforts to attract innovation-driven business to the jurisdiction.



FLOW – DIGITAL TRANSFORMATION 2025

12 June 2025



FinanceMalta participated in Flow – Digital Transformation 2025, represented by COO Graziella Grech and Digital Marketing Administrator Jake Ciantar. The event brought together industry leaders and technology professionals to examine how digital innovation is reshaping business and operational models across sectors. FLOW showcased the latest developments in digital transformation, providing practical insight into how emerging technologies can be applied within organisations. The event addresses the challenges businesses encounter in today's fast-moving digital world, offering guidance on building resilience and competitiveness.

During the event, Ms Grech contributed to a panel discussion titled "The Power of Data," exploring how data-driven strategies are transforming decision-making and strengthening Malta's financial services sector. The discussion focused on leveraging data to enhance efficiency, sustainability, and competitiveness, while preparing organisations for emerging technological and regulatory developments.

EUROPEAN FUND AND ASSET MANAGEMENT ASSOCIATION AGM GALA DINNER

19 June 2025



FinanceMalta sponsored the official Gala Dinner held at the Saluting Battery in Valletta as part of the European Fund and Asset Management Association (EFAMA) Annual General Meeting 2025, hosted in Malta in collaboration with the MASA. The event brought together senior representatives from across Europe's asset management industry, providing an important platform for high-level networking, dialogue and collaboration.

The evening offered distinguished guests the opportunity to experience Malta's Grand Harbour in an exclusive setting, showcasing the island as a destination for international financial services events. FinanceMalta was also pleased to welcome key stakeholders, including representatives from the MFSA, as well as members of FinanceMalta and MASA. The occasion highlighted the strength of Malta's financial services community and its shared commitment to maintaining high standards and fostering international engagement.

EMPOWERING ASSET MANAGERS: SOLUTIONS FOR A CHANGING EU LANDSCAPE

20 June 2025

This event, hosted by FinanceMalta, brought together leading industry experts from Malta and across Europe for an afternoon of discussion focused on the evolving EU regulatory framework and its implications for asset managers. The programme featured three panel discussions addressing key themes: tokenisation and the future of asset management; proportionality in regulation from a small-market perspective; and practical approaches to reducing regulatory burden. Senior representatives from the MFSA, ALFI, Irish Funds, AXA IM & AMIC, HSBC Global Asset Management, Generali Investments Holding and other organisations contributed to the discussions. Opening remarks were delivered by Dr Bernice Buttigieg, while closing remarks were delivered by Anabel Mifsud, representing MASA and FinanceMalta.



SUPERCHARGER FESTA INVESTOR DAY

27 June 2025

FinanceMalta participated in SuperCharger Ventures' Festa Investor Day, contributing to a high-level fireside chat titled "Malta on the Map – Building the Next Global Investment Hub". FinanceMalta was represented by COO Crazierella Grech, who joined Mark Watkinson for the discussion, moderated by Janos Barberis.

The session focused on Malta's positioning as an agile and innovation-friendly jurisdiction, underpinned by regulatory clarity, forward-looking policymaking and a supportive ecosystem for international investors. The discussion explored how smaller jurisdictions can remain competitive by fostering collaboration between industry and regulators while maintaining high standards.



CITY WEEK 2025

30 June - 2 July 2025



FinanceMalta participated in City Week 2025 in London, the 15th annual edition of the premier international financial services forum. The event brought together senior decision-makers from leading financial institutions, regulators and policymakers worldwide to address the key drivers shaping global finance, including geopolitical developments, sustainability, digital transformation and innovation.

The forum featured three focused summits on Net Zero Finance, Artificial Intelligence in Finance, and Digital Assets and Tokenisation, reflecting the boardroom agenda of major financial organisations and encouraging dialogue on the industry's future direction.

FinanceMalta was represented by a delegation led by George Micallef, Senior Manager – Business Development. Luke Mizzi also participated in a panel discussion on digital asset strategies.

INNOVATING INSURANCE: MALTA'S DIGITAL SHIFT & EMERGING RISKS

2 July 2025



FinanceMalta co-hosted this event with the Department of Insurance and Risk Management at the University of Malta. Held at Spazju Kreattiv, the event brought together local and international regulators, industry leaders, academics and students to examine how digital transformation and emerging risks, such as cyber threats, artificial intelligence and climate change, are reshaping the insurance sector. Panels covered digital regulation, cyber insurance and the ethical use of AI, reinforcing Malta's position as a forward-looking hub for insurance innovation.

The event complemented the annual Advanced Studies on Insurance Regulation course coordinated by Professor Pierpaolo Marano, fostering meaningful connections between international academics, students and FinanceMalta's industry members. FinanceMalta was represented by Chief Strategy Officer Bernice Buttigieg, alongside Cristina Antonioli and Sandra Russo, highlighting the strong collaboration between industry, academia and regulators.

FINANCEMALTA SUMMER MEMBERS EVENT

3 July 2025

FinanceMalta hosted its Summer Members Event, bringing together representatives from across Malta's financial services community in a relaxed networking setting. These regular members' events are central to FinanceMalta's role in fostering collaboration among the jurisdiction's 350+ member firms, providing opportunities for professionals across banking, insurance, funds, FinTech and advisory services to connect, share insights and strengthen business relationships. The event reinforced FinanceMalta's commitment to building a cohesive and well-connected financial services community.



DEALMAKERS EVENT

9 July 2025

FinanceMalta collaborated on the prestigious Dealmakers event held in Malta, made possible through the support of H.E. Maria Camilleri Calleja, Ambassador of Malta to the UAE. The high-level international networking platform brought together business leaders, entrepreneurs and investors from 12 countries, all visiting Malta to explore opportunities within the financial services sector.

Key highlights included addresses by Dr. Raphael Nagel and Dr. Tillmann Lauk, a keynote speech by FinanceMalta COO Graziella Grech on Malta's value proposition and presentations by MFSA representatives Gerd Sapiano and Amanda Vella. A panel discussion, "Why Malta? Building a FinTech-Ready Jurisdiction for Innovation and Growth," was moderated by Roderick Psaila and featured leading industry voices. FinanceMalta's delegation included representatives from across Malta's financial services ecosystem, reinforcing the island's collaborative and innovative profile.



WORLD FINANCE CONFERENCE MALTA 2025

28 July 2025



FinanceMalta played a key role in the World Finance Conference Malta, held at the University of Malta, Valletta. The organisation contributed to the plenary session titled "Innovating Finance – Malta's Strategic Vision," which brought together finance leaders, academics and policymakers from around the world. Moderated by FinanceMalta CSO Bernice Buttigieg, the session featured panellists including George Vella (FinanceMalta) on Malta's visibility and value proposition, Prof. Christopher P. Buttigieg (MFSA) on regulatory innovation in FinTech, AI and ESG, Pier Massa (MFSAC) on national strategy and competitiveness and Amanda Zammit (Malta Institute of Accountants) on talent, ethics and digital transformation in accountancy.

Discussions highlighted public-private collaboration, regulatory adaptability, talent attraction and enhancing Malta's global financial footprint. The event reinforced Malta's strategic commitment to innovation, sustainability and international engagement in the financial sector.

EUROPEAN PRIVATE WEALTH EXCELLENCE FORUM 2025

10–11 September 2025



FinanceMalta participated in the European Private Wealth Excellence Forum, an exclusive event bringing together family offices, high-net-worth individuals, trust directors and wealth management professionals to discuss the evolving private wealth landscape.

FinanceMalta's delegation included Cristina Antonioli, supported by Silvio Cilia (Corrieri Cilia Legal) and Steven Grech (CC Fund Services), who conducted a series of pre-arranged one-to-one meetings, generating new business leads and opportunities for collaboration. The delegation also delivered a targeted presentation highlighting Malta's strategic position as a hub for wealth management and business relocation, emphasising the country's investor-friendly environment and competitive advantages.

The participation reinforced Malta's visibility on the international private wealth stage and showcased the jurisdiction's commitment to fostering global connections and business growth within the sector.

MEBIS 2025

16-17 September 2025

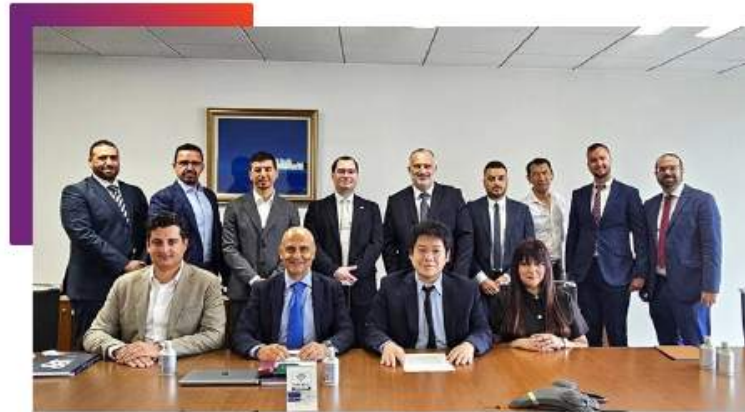
FinanceMalta participated in MEBIS 2025 in Dubai, an event bringing together leaders in banking and FinTech to shape the future of financial services. The Maltese delegation included H.E. Maria Camilleri Calleja, Ambassador of Malta to the UAE, Kristoff Zammit, CEO of KYC Portal CLM and Ivan Bonello, CTO of KYC Portal. The event offered a dynamic platform for connecting global innovators, regulators and solution providers. A key highlight was a keynote delivered by FinanceMalta COO Graziella Grech, titled "Redefining Banking in the Digital Era: Insights From Malta's Transformation Journey," showcasing Malta's progress in digital transformation to an international audience. MEBIS 2025 reinforced the importance of collaboration and innovation, providing an opportunity for delegates to engage with Malta's financial services ecosystem and explore international business opportunities.



FINANCEMALTA WITH FINTECH JAPAN

17-18 September 2025

FinanceMalta's delegation visited Tokyo on 22 September 2025 to strengthen collaboration between Malta and Japan in FinTech and asset management. Meetings included Takafumi Ochiai, Vice Chair of the FinTech Association of Japan and a session at the Ministry for Economy, Trade and Industry to discuss bilateral cooperation and a potential double taxation agreement. Camille Pepos of the MFSA presented Malta's regulatory framework for FinTech, highlighting innovation and investor protection. FinanceMalta and the Japan International Asset Management Center (JIAM) signed a Memorandum of Understanding to deepen collaboration in funds and asset management. The delegation also co-hosted an executive briefing with JIAM, featuring keynotes from MFSA Chairman Jesmond Gatt, FinanceMalta Governor Joseph Camilleri and Japan's Financial Services Agency, concluding with a networking reception.



APEX INVEST EUROPE 2025

22 September 2025



FinanceMalta participated in APEX Invest Europe 2025 in Lausanne, with a delegation including representatives from Mediterranean Capital Partners, Invest4Growth Asset Management Ltd., Jesmond Mizzi Financial Advisors Ltd. and Flexagon Capital Management Ltd. Ian Meli from the Malta Financial Services Authority (MFSA) contributed to the panel discussion on “Beyond Currency: The Evolution of the Digital Asset Ecosystem and Regulations,” highlighting Malta’s achievements in the sector.

The event provided opportunities for investor-led networking, connecting allocators with fund managers through curated one-to-one meetings. Participation in such conferences reinforces Malta’s global financial connections, showcases the jurisdiction’s regulatory strengths and continues to position Malta as a leading centre for innovation and alternative investment funds.

JAPAN MISSION AND OSAKA EXPO

25 September 2025



FinanceMalta joined a Maltese delegation to Japan, participating in the Osaka Expo and a series of bilateral meetings aimed at deepening Malta-Japan financial ties. The mission formed part of FinanceMalta’s broader Asia-Pacific outreach strategy, promoting Malta as an EU-regulated jurisdiction for investment structuring, FinTech licensing and fund domiciliation. The delegation engaged with Japanese institutional investors, financial regulators and business leaders, showcasing Malta’s strengths in areas including blockchain regulation, insurance, and private wealth management.

TERRA CONFERENCE 2025

30 September 2025

FinanceMalta took part in Terra Conference 2025, a prominent sustainability and ESG forum that brought together industry leaders, policymakers and practitioners to explore the evolving landscape of environmental, social and governance action and reporting. Roberta Lepre contributed to a panel discussion on ESG Financing & Voluntary Reporting, sharing expert insights into the practical challenges and opportunities around ESG disclosure and the importance of integrating meaningful sustainability practices beyond compliance. FinanceMalta's participation at Terra Conference underscored its ongoing commitment to sustainable finance, knowledge exchange and advancing best practices within the financial services community, in line with wider global trends towards responsible investment and enhanced corporate transparency.



FLUXX AWARDS CONFERENCE

3 October 2025

FinanceMalta participated in the Fluxx Awards Conference, an event recognising excellence and innovation across the financial services industry. FinanceMalta's presence at the conference reflected its ongoing commitment to championing innovation within Malta's financial ecosystem and celebrating the achievements of industry professionals. The event brought together leaders from across the sector to discuss emerging trends, best practices and the evolving landscape of financial services.



MALTA DAY UAE

8 October 2025



FinanceMalta's participation at this event sought to enhance Malta's presence and financial services proposition in the Middle East. The event, which brought together Maltese expatriates, business leaders and UAE-based professionals, provided a platform to showcase Malta's strengths as an EU financial centre with strong regulatory credentials. FinanceMalta used the occasion to promote Malta's competitive advantages in areas such as fund administration, FinTech, insurance and private wealth — sectors of particular interest to Middle Eastern investors.

ESG INNOVATION & FINANCE SUMMIT IN VIENNA

15-16 October 2025



FinanceMalta participated in the 2nd ESG Innovation & Finance Summit in Vienna, a high-level forum convening corporate treasurers, asset owners and regulators focused on embedding sustainability across capital markets. The summit programme examined key regulatory developments, including the EU Green Bond Standard, CSRD reporting obligations and emerging biodiversity metrics. Keynote interventions from senior officials, including representatives from the European Commission's DG FISMA and Austria's Oesterreichische Kontrollbank, provided insight into forthcoming supervisory reviews and regulatory expectations. Gabriella Borda led a session on FinanceMalta's Sustainability Platform, presenting it as a secure and forward-looking solution designed to support effective ESG integration and reporting. Participation offered Maltese stakeholders early visibility of regulatory changes likely to impact domestic funds within the next 12 months, reinforcing FinanceMalta's commitment to informed, sustainable financial development.

BZB FEDAFIN CONFERENCE

16 October 2025

FinanceMalta was present at the BZB Fedafin Conference in Brussels, a major European gathering that brought together more than 1,200 delegates from across the financial advisory and investment ecosystem. The event provided an important platform to engage with industry leaders, regulators and institutional stakeholders shaping the future of European financial services. Through active engagement with European peers, the delegation showcased Malta's pro-business environment, robust regulatory framework and strategic position as a gateway for cross-border financial services within the EU. Participation formed part of FinanceMalta's continued efforts to strengthen the jurisdiction's international visibility and reinforce its standing as a credible, forward-looking financial centre.



EY FUTURE REALISED

22 October 2025

FinanceMalta participated in EY's Future Realised event, an industry gathering exploring emerging trends and transformative opportunities shaping the future of financial services. The event featured discussions on digital transformation, regulatory evolution, sustainability and the impact of artificial intelligence on financial services delivery. FinanceMalta's participation reinforced Malta's positioning as a forward-looking jurisdiction that embraces innovation while maintaining robust regulatory oversight — a key message in attracting international firms seeking a progressive European base.



SUPER RETURN MIDDLE EAST

21-23 October 2025



FinanceMalta participated in SuperReturn Middle East 2025, held in Dubai, one of the region's leading gatherings for private capital, venture capital and alternative investments. The event convened global fund managers, institutional investors and industry leaders to discuss market outlooks, capital allocation strategies and developments shaping private markets across emerging regions. Through its participation, FinanceMalta strengthened Malta's visibility in the Middle East and reinforced its position as a trusted EU financial centre offering robust fund structures, a responsive regulatory framework and a growing ecosystem supporting sustainable finance and innovation.

DIGITAL MALTA CONFERENCE

25 October 2025



FinanceMalta participated in the Digital Malta Conference, which brought together leading stakeholders driving Malta's digital and financial transformation. The event provided a platform for dialogue on innovation, regulatory developments and the future of financial technology within the local ecosystem.

During the conference, Alex Konewko (Finductive Ltd) delivered a presentation titled "The FinTech Ecosystem in Malta", outlining the sector's rapid growth, regulatory strengths and opportunities for collaboration across the financial services landscape. Contributions from industry representatives including Sandro Pecorella (SGM-FX), Luke Mizzi (Camilleri Preziosi Advocates), Miguel Cassar (Amicorp Fund Services) and Reuben Camilleri (Jesmond Mizzi Financial Advisors) further enriched discussions on digital advancement and market competitiveness.

Through its engagement, FinanceMalta reaffirmed its commitment to supporting innovation and strengthening Malta's standing as a forward-looking hub for financial and digital services.

MALTA'S FAMILY OFFICE PROPOSITION

28 October 2025

FinanceMalta hosted a focused event exploring Malta's Family Office Proposition, bringing together industry practitioners to examine the jurisdiction's offering for ultra-high-net-worth families. The session provided a comprehensive overview of global family office trends and discussed how evolving wealth structures are shaping cross-border planning strategies.

Speakers highlighted Malta's flexible family office frameworks, including Private Trust Companies, foundations and the Notified PIF model, underpinned by regulatory clarity and an established professional services ecosystem. Particular attention was given to Malta's tax framework, treaty network and structuring advantages, as well as best practices for positioning the jurisdiction internationally.

The event concluded with a panel discussion outlining key takeaways and the development of a more standardised messaging toolkit to support international promotion. Through such initiatives, FinanceMalta continues to strengthen awareness of Malta's competitive proposition within the global family office landscape.



EUROPEAN CAPTIVE FORUM

5 November 2025

FinanceMalta took part with a delegation of members in the European Captive Forum, Europe's largest gathering of captive insurance owners, regulators and service providers, attracting over 800 delegates and 350 risk managers. Held under the theme "Captives on the Rise", the forum explored parametric insurance solutions, supply-chain volatility and AI-driven claims analytics.

Malta's Protected Cell Company framework featured prominently during a comparative domicile session with regulators from Luxembourg, Vermont and the MFSA, highlighting the jurisdiction's strengths under the Insurance Business Act. Discussions addressed liquidity optimisation, ESG reporting alignment and Solvency II proportionality, areas where Malta offers practical advantages.

Breakout sessions examined captive capital-relief scenarios, while the innovation zone showcased blockchain-based policy applications. Participation enabled Maltese stakeholders to engage directly with European corporates assessing EU domiciles, reinforcing Malta's position as a cost-efficient, English-speaking insurance hub.



CAMPDEN WEALTH EUROPEAN FAMILY OFFICE CONFERENCE

12-13 November



FinanceMalta participated in the Campden Wealth European Family Office Conference 2025 in London. The conference, which brings together over 100 family principals controlling a combined \$200 billion, provided a closed-door forum to discuss inter-generational wealth transfer, direct investing and philanthropic capital deployment. FinanceMalta co-hosted a side breakfast with the Malta High Commission, presenting Malta's Trusts and Trustees Act and highlighting how Maltese structures can hold UK real estate without inheritance tax exposure. Panel discussions also showcased the VFA Act as a model for compliant digital-asset custody and tokenisation.

Participation offered Maltese advisers invaluable networking opportunities, engagement with high-net-worth stakeholders and enhanced visibility of Malta as a neutral, EU-compliant jurisdiction for family offices, consolidation vehicles and co-investment structures, reinforcing the island's position as a leading hub for cross-border wealth management.

MANSION HOUSE EVENT - "MALTA STRONGER TOGETHER: MALTA'S COMMITMENT TO UK FINANCIAL PARTNERSHIPS"

28 November 2025



FinanceMalta hosted the event "Malta Stronger Together: Malta's Commitment to UK Financial Partnerships" at London's Mansion House. The reception brought together key leaders from Malta and the UK to deepen cross-border collaboration and highlight Malta's position as a competitive, innovation-driven financial centre.

Discussions focused on Malta's regulatory strengths, investment opportunities and the growing bridge between the two jurisdictions' financial services sectors. The event provided an opportunity for tailored engagement with payment providers, banks, investment firms, law and accountancy practices, FinTechs, family offices and insurance companies.

Through such high-level gatherings, FinanceMalta reinforced Malta's reputation as a forward-looking EU financial hub, showcased its business-friendly environment and strengthened relationships with UK stakeholders, promoting sustainable partnerships and cross-border growth in the financial services ecosystem.

INSURANCE CONFERENCE: MALTA IN FOCUS 2025

4 December 2025

FinanceMalta, in collaboration with Zenith Actuarial, hosted the Insurance Conference Malta in Focus 2025 at the Brevhouse, bringing together insurers, policymakers and industry experts to examine Malta's evolving demographic landscape and its long-term implications for the insurance sector. Discussions focused on population trends, longevity risk, product sustainability and regulatory considerations shaping the industry over the next 30 years. The conference fostered informed dialogue, strengthened industry engagement and reinforced Malta's position as a forward-looking jurisdiction for insurance and actuarial expertise.



ABU DHABI FINANCE WEEK 2025

8-11 December 2025

FinanceMalta represented Malta's dynamic financial and FinTech ecosystem at Abu Dhabi Finance Week 2025, where global leaders gathered to discuss the future of finance, digital assets, emerging technologies and cross-border collaboration. Abu Dhabi Finance Week 2025 is a major regional financial forum that convenes global leaders, experts and innovators to explore trends in FinTech, sustainable finance, digital transformation and investment opportunities across the UAE and beyond. The event provided an important platform for discussions, collaborations and networking, reinforcing Malta's position as a forward-looking financial centre and highlighting the country's expertise in digital finance, regulatory innovation and cross-border investment solutions.

The delegation included key representatives who showcased Malta's strengths, engaged with industry innovators and built valuable international connections.



ANNUAL PRIVATE WEALTH SWITZERLAND FORUM

10 December 2025



FinanceMalta attended the 9th Annual Private Wealth Switzerland Forum in Zurich, one of the region's leading conferences for family offices, high-net-worth wealth managers and private banks. The invite-only forum convened senior industry leaders to discuss asset allocation, succession planning, alternative investments and broader financial market outlooks, offering Maltese delegates valuable exposure to European private wealth decision-makers and peer-to-peer exchanges.

Representing FinanceMalta, Kristian Camenzuli, led a focused roundtable on why single-family offices choose Malta, highlighting the jurisdiction's strategic advantages including regulatory clarity, flexibility and its position within the EU. Wayne Pisani contributed on a panel exploring the future of wealth management, sharing insights on emerging trends and structural developments shaping the sector. The event provided strong networking opportunities, enabling the delegation to deepen engagement with industry leaders and further promote Malta's proposition in the global financial arena.



FinanceMalta



MFSAC

*Strategic Progress Update of the Malta Financial
Services Advisory Council*

INTRODUCTION

The MFSAC continued to drive the strategic development of Malta's financial services sector during 2025. Building on the collaborative framework established across industry, regulators and government, the Council maintained focus on competitiveness, regulatory effectiveness, innovation and sector specialisation. Throughout the year in review, the Council recorded meaningful progress across a broad range of initiatives designed to position the jurisdiction as a specialised, agile and internationally competitive financial services hub of repute.

The MFSAC strategy consolidated 175 original initiatives into 76 focused projects guided by five principles: speed, standards, simplification, specialisation and sustainability. Now in its third year of implementation, 35 projects have been completed, with strong momentum across a further 13 projects. Overall, approximately 70% of deliverables have been carried out.

Performance Snapshot

KEY METRIC	2025 STATUS
Initial initiatives reviewed	175
Focused projects launched	76
Projects completed	35
Additional projects with strong momentum	13
Overall deliverables completed	70%

KEY ACHIEVEMENTS

Capital Markets: Progress continued through regulatory framework enhancements and the completion of an internationalisation study carried out by Simmons and Simmons LLP. The report highlights that while IPOs face significant domestic hurdles, Malta has a prime opportunity to capture market share in the international debt capital markets. The central recommendation is the creation of a highly competitive, "exchange-regulated" Multilateral Trading Facility (MTF) operated by the MSE, which would bypass the more onerous requirements of the EU Prospectus Regulation to offer a "light-touch" and user-friendly listing environment. By leveraging Malta's existing strengths - including its strategic timezone, skilled labor force, and progressive FinTech regulation - and implementing a streamlined matrix of features such as 1-to-2 day turnaround times, competitive fee structures, and flexible disclosure obligations, the jurisdiction can effectively position itself against established peers.

Work also continued on the broader capital markets proposition, and further efforts on REITs and Sustainable Financial Instruments remain important to fully unlock growth potential.

Insurance & Pensions: A full package of insurance legislation was enacted, providing improved certainty and creating a stronger base for investment attraction. Specialised training on Insurance-Linked Securities (ILS) was facilitated for the regulator to further deepen technical expertise in this



increasingly important segment of alternative risk transfer. The programme focused on the structuring, regulatory treatment, and risk characteristics of ILS transactions, including catastrophe bonds and collateralised reinsurance structures, with particular emphasis on supervisory considerations in a cross-border context. This capacity-building initiative supports Malta's positioning as a credible and well-informed jurisdiction in the ILS space, complementing its established insurance and reinsurance ecosystem, which includes one of the most developed captive insurance sectors in Europe and a growing base of specialist insurance intermediaries and managers. Building on this foundation, similar training is scheduled for 2026, this time extending to industry participants to further strengthen market understanding, encourage best practice, and support the continued development of Malta as a responsive and sophisticated domicile for insurance-linked risk transfer solutions.

Auto-Enrolment Occupational Pension Regime

As part of a broader national strategy to strengthen long-term savings and retirement adequacy, work is underway to enhance the occupational pensions framework through the introduction of an auto-enrolment regime. This initiative is designed to establish a more robust and inclusive system that promotes wider participation in occupational pensions and supports financial resilience across the workforce.

Progress to date reflects close coordination at a national level, bringing together policy and regulatory considerations to ensure a coherent and effective framework. Initial discussions commenced in early 2025, leading to the publication of two complementary public consultations in June 2025. These set out the overarching policy direction, alongside proposed legislative amendments to the Retirement Pensions Act and the Insurance Business Act, aimed at facilitating the implementation of auto-enrolment within the domestic pensions landscape.

Asset & Wealth Management: The completion of the Notified Professional Investor Fund [NPIF], together with limited partnership legislation, strengthened Malta's toolkit for fund structures and Family Offices.

Work has resumed on the revision of the de minimis AIFM framework, as part of ongoing efforts to enhance proportionality for smaller, lower-risk operators. The initiative seeks to introduce a more streamlined and targeted regulatory approach that better reflects the nature and scale of such entities, while also supporting a more efficient time-to-market.

Discussions on the proposed framework are at an advanced stage, and a consultation process is underway to gather early feedback from stakeholders to ensure that the revised framework is both practical and aligned with industry needs.

Family Offices: The regulatory framework was revisited to facilitate the establishment of single-family offices in Malta. The Investment Services Rules for Notified Professional Investor Funds and Related Due Diligence Service Providers, as well as the Trustees of Family Trusts Rulebook, were updated to ensure a balance between robust governance standards and a heightened awareness of money laundering and financing of terrorism (ML/FT) risks.

Banking & Payments: Steady gains were reported in regulator resourcing, consistency and service levels, particularly in banking and payments supervision. Efforts also continued to build support for the National Payments Hub, a major infrastructure initiative aimed at establishing an instant payments platform.

FinTech & AI: The strategy in this area evolved to place stronger emphasis on Open Finance and dedicated AI development. Following the initial direction of the strategy, a clearer implementation framework has since been defined.

Aircraft Leasing: Efforts are underway to establish a specialised regulatory framework for aircraft leasing, designed to bolster Malta's standing as a premier hub for aviation finance. The initiative seeks to build on Malta's existing strengths, including a competitive fiscal environment, a well-established legal and corporate services infrastructure, and a skilled professional base, as well as its internationally-recognised aviation registry. The framework is intended to support the structured growth of aircraft leasing activities within Malta's financial services ecosystem, attracting higher value-added operations and related ancillary services. Following preparatory technical work, stakeholder engagement and the conclusion of a public consultation on the proposed framework, the initiative is now progressing towards the refinement and finalisation of a tailored regime to support the development of aviation finance leasing in Malta, further reinforcing the jurisdiction's positioning as a specialised European hub in this sector.

Horizontal Enablers: Important progress was also made on Tax Digitisation, Companies Act reform, harmonised reporting systems, talent planning with national stakeholders, and early work to identify Malta's niche within Sustainable Finance. The creation of a Central Data Repository moved to system configuration stage following completion of tendering and requirements definition. Once implemented, this is expected to improve KYC and due diligence efficiencies across both the public and private sectors.

Looking Ahead

Priority areas for 2026 include completion of pending projects, operational delivery of the Central Data Repository, advancement of the National Payments Hub, implementation of pensions auto-enrolment and stronger international promotion of Malta's Family Offices and Aircraft Leasing propositions. Continued investment in talent, regulatory quality and digital infrastructure will remain central to sustaining competitiveness.

The present state of play in terms of the MFSAC strategy reflects a maturing strategy moving from design into delivery. With a substantial share of projects completed and several specialist propositions now market-ready, Malta is increasingly positioned to compete through focus rather than scale. In this context, rather than attempting to seek volumes, Malta is seeking to attract quality by transforming the jurisdiction into one where agility, fiscal efficiency and regulatory sophistication create a more sustainable competitive advantage.

Early indicators gathered in preparation of this report indicate that momentum has been sustained in the first quarter of the year, as Malta seeks to enhance its value offering as a credible, specialised and competitive European financial services jurisdiction.



Media & Press Coverage



QUARTER 1



90

Annual Report /2025



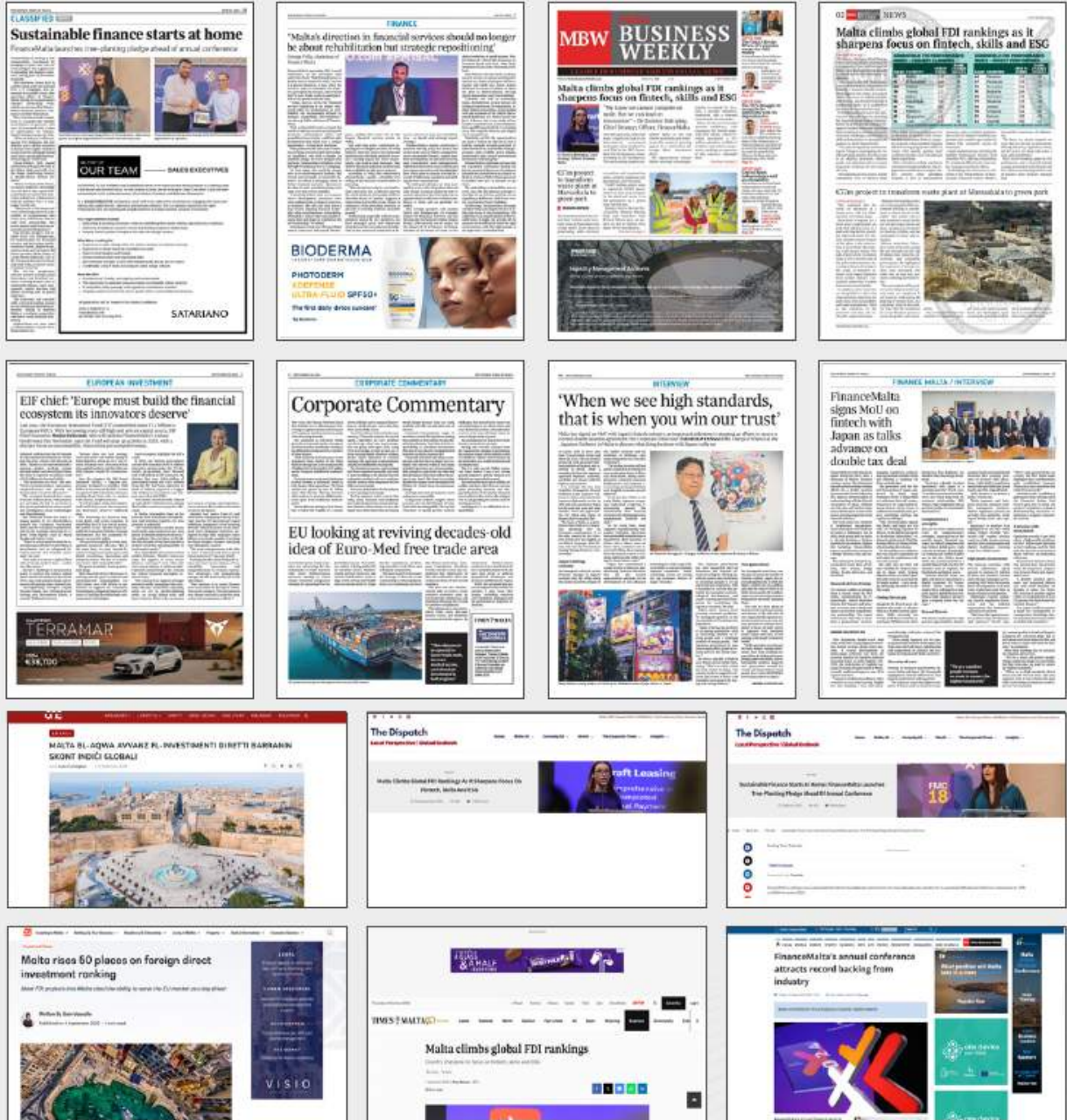


QUARTER 2





QUARTER 3





QUARTER 4

CORPORATE COMMENTARY / OPINION

Corporate Commentary

A proactive approach to lead change in taxation



INTERVIEW

'Malta's tapestry of financial services'



INTERVIEW

'Agility and forward-looking mindset will be key to Malta's success'



CORPORATE COMMENTARY

Corporate Commentary

'We are still skimming the surface'



FINANCIAL SERVICES

'Strong fundamentals and the ability to embrace change'



INSURANCE

Ability and innovation



NetSuite

The #1 Cloud ERP

YOUR ENTIRE BUSINESS, IN ONE SUITE.

INTERVIEW

Building better Boards: How good directors strengthen corporate culture



EVENTS

Annual Company Law Conference 2025 to mark 30th anniversary of the Companies Act



CORPORATE COMMENTARY / OPINION

Corporate Commentary

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