

INSTRUCTIONS SHEET

RIGHTS ISSUE OF 209,687,428 NEW ORDINARY SHARES OFFERED AT US\$0.55 PER SHARE

Instructions for completion of the

PROVISIONAL ALLOTMENT LETTER (“PAL”)

IMPORTANT: READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE COMPLETING THE RELEVANT PAL

ALL CAPITALISED TERMS HAVE THE SAME MEANING ASSIGNED TO THEM IN THE PROSPECTUS ISSUED BY FIMBANK P.L.C. DATED 23 MARCH 2018 UNLESS THE CONTEXT REQUIRES OTHERWISE.

1. There are three (3) PALs:
 - a. ‘**PAL A - ALL**’ (white copy) is to be completed by the Eligible Shareholder/s wishing to take up **ALL** of the Rights;
 - b. ‘**PAL B - SPLIT**’ (blue copy) is to be completed by the Eligible Shareholder/s wishing to take up **PART** of, and **TRANSFER** or **LAPSE** the remaining part of the Rights;
 - c. ‘**PAL C - TRANSFER**’ (yellow copy) is to be completed by the Eligible Shareholder/s wishing to **TRANSFER ALL** of the Rights or **TRANSFER PART** and **LAPSE** the remaining Rights.
2. The PAL is to be completed in BLOCK CHARACTERS.
3. The relevant PAL must be accompanied by payment IN CLEARED FUNDS AND NET OF BANK TRANSFER CHARGES for the corresponding amount in United States Dollars of the New Ordinary Shares subscribed for. Payment may be made by SWIFT or account transfer and shall be made to the Collecting Agents as per instructions received from them.
4. The Rights Issue opens on 04 April 2018 at 08:30 while the latest date for acceptance of the PALs will be 18 April 2018 at 10:00. The Registrar, Collecting Agents and/or the Issuer may reject any PALs:
 - a. received after the Offer Period closes; and/or
 - b. for which funds are still uncleared after the Offer Period closes.

Eligible Shareholder/s are to ensure that payment for their take up of Rights reach the Collecting Agent net of bank transfer charges.

Only PALs submitted in original will be accepted. Photocopies, scanned copies or facsimile copies will not be accepted.
5. The relevant fields and details of the Eligible Shareholder/s already held by the Central Securities Depository (CSD) of the Malta Stock Exchange as at Record Date are pre-printed in each PAL. Each Eligible Shareholder must complete all other details as required in the PAL.
6. With respect to PALA, the Eligible Shareholder/s need only complete, sign and date the PAL and submit to the Collecting Agent the PALA along with proof of payment.
7. PAL B is to be used only by the Eligible Shareholder/s wishing to take up part of the Rights and transfer the remaining Rights to a Transferee and/or lapse the remaining Rights.
8. PAL C is to be used when the Eligible Shareholder/s wishes to transfer all or part of the Rights (and lapse the Rights not transferred).
9. Transferee/s are to insert full personal details in the respective panels within the PAL. In the case of a transfer to more than one Transferee, full details of all Transferees must be provided in the fields indicated. Where the Eligible Shareholder wishes to assign the Rights to more than two Transferees, an

attachment (in the form of a continuation sheet for PAL B or PAL C) shall be supplied by the Bank through the Collecting Agent. The continuation sheet has to be signed by the Eligible Shareholder/s and stamped by the Collecting Agent.

10. In the case of an Eligible Shareholder or a Transferee who is a minor, the respective PAL should be signed by the parents or the legal guardian/s as applicable. Furthermore, a Public Registry birth certificate must be provided where a Transferee is a minor and does not already hold securities listed on the MSE. Details of the parents or legal guardian/s are to be provided in the respective panel in PALs B or C, as applicable.
11. In case the Eligible Shareholder/s is a body corporate, the respective PAL must be signed by the duly authorised representatives indicating the capacity in which they are signing. Particular attention should be made where the Transferee/s is a body corporate to indicate the name of the entity, exactly as registered, the Legal Entity Identifier (LEI), and the registration number in the appropriate field of the PAL. A person signing on behalf of that body corporate on any of the PALs shall bind that body corporate.
12. Transferee/s who already hold securities listed on the MSE are to indicate their MSE account number. If details provided in this respect on the PAL differ, or are discrepant, from existing account details held with the CSD, the Registrar reserves its rights to open a new MSE account for this allotment.
13. Completed PALs are to be delivered to the Collecting Agent of choice of the Eligible Shareholder/s. Any remittance by post is made at the risk of the Eligible Shareholder/s. The Registrar and the Issuer disclaim all responsibility for any such remittance not received by the closing of the Offer Period.
14. In the case of Existing Ordinary Shares held jointly by several persons, the PAL must be signed by each joint holder. Similarly, where the Transferee/s are joint applicants, the PAL must also be signed by each joint Transferee.
15. If the PAL is signed by a third party on behalf of an Eligible Shareholder, the PAL should be accompanied by a certified true copy of a valid power of attorney.
16. The Collecting Agent, Registrar and/or the Issuer reserve the right to refuse any PALs which are not completed in their entirety, or which otherwise appear to be in breach of the terms and conditions of the Prospectus.
17. Should any PAL be lost or destroyed or otherwise defaced and/or invalidated, the Eligible Shareholder/s shall inform the Issuer on the details provided hereunder, who will provide a duplicate to be used in such instance.

*Details of the Issuer: FIMBank p.l.c. - Company Secretariat
Tel: +356 21322100
Email: csec@fimbank.com*

18. Eligible Shareholder/s wishing to transfer their Rights to a Transferee/s before the closing of the Offer Period, must apply to do so in writing to the Collecting Agent.
19. By completing and delivering the PAL each Eligible Shareholder acknowledges that:
 - a. the Collecting Agent, Registrar and/or the Issuer may process the personal data in the PAL in accordance with the Data Protection Act (Cap 440 of the laws of Malta);
 - b. the Collecting Agent, Registrar and/or the Issuer may process such personal data for all purposes, including regulatory, necessary for and related to the Rights Issue;
 - c. he/she has the right to request access to and rectification of the personal data relating to him/her, as processed by the Collecting Agent, Registrar and/or the Issuer. Any such request must be signed by the Eligible Shareholder/s and made in writing to the CSD at the MSE;
 - d. all terms and conditions of the Prospectus, including but not limited to the representations and warranties contained in the Prospectus, have been read and understood.