

Marcus Agius, Group Chairman's Introduction

Everybody knows that 2008 has been the most remarkable year and what we would like to do, not just with the Annual Report and Accounts but also with this Review is to try and be as helpful as we possibly can.

The online report has changed, and the objective is to make it more user friendly, more informative. Indeed one of the criticisms that has been made about the whole banking sector in recent times has been lack of transparency and I don't think there's ever been a time when it's been more important for us to communicate well.

And I hope with this online Report there will be an opportunity for shareholders and stakeholders to give us their feedback. We would really welcome that.

We want to hear from our stakeholders what they want to hear from us.