

# When innovation Becomes Everyone's Job



Ludwig Mallia  
March, 2026

# ПРОБАРИ

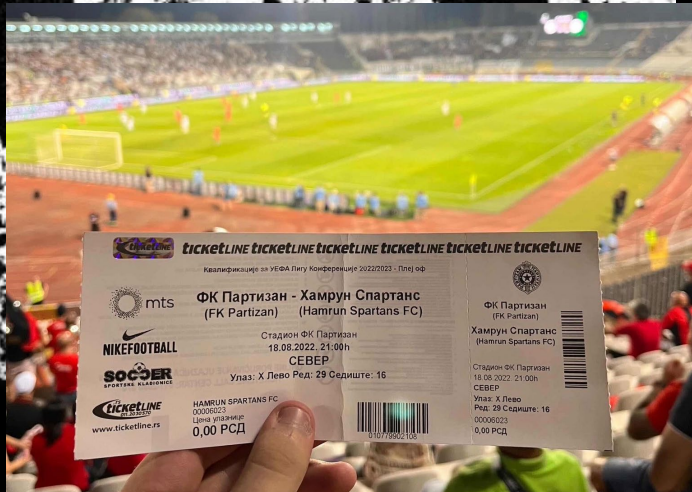
Vreme  
20:00h



**Plejof  
za LK**



Stadion  
Victor Tedesco



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Календарски лист за УЕФА Лигу Конференција 2022/2023 - ГИИ4 ФФ

	<b>ФК Партизан - Хамрун Спартанс</b> (FK Partizan) - (Hamrun Spartans FC)	
	Стадион ФК Партизан 18.00.2022. 21.00h	ФК Партизан (FK Partizan)
	СЕВЕР	Хамрун Спартанс (Hamrun Spartans FC)
	Улица: X Лево Ред: 29 Седиште: 16	Стадион ФК Партизан 18.00.2022. 21.00h
www.ticketline.rs	0,00 РСД	Улица: X Лево Ред: 29 Седиште: 16 00006023 0,00 РСД

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**Innovation =**

**Make Life  
Easier**



**Welcome to ...**



**Faster  
Simpler  
Safer**

**Innovation Lives in Friction**  
**Kill the Friction**



# Innovation 2 Gears



Tune

Scan

Safety

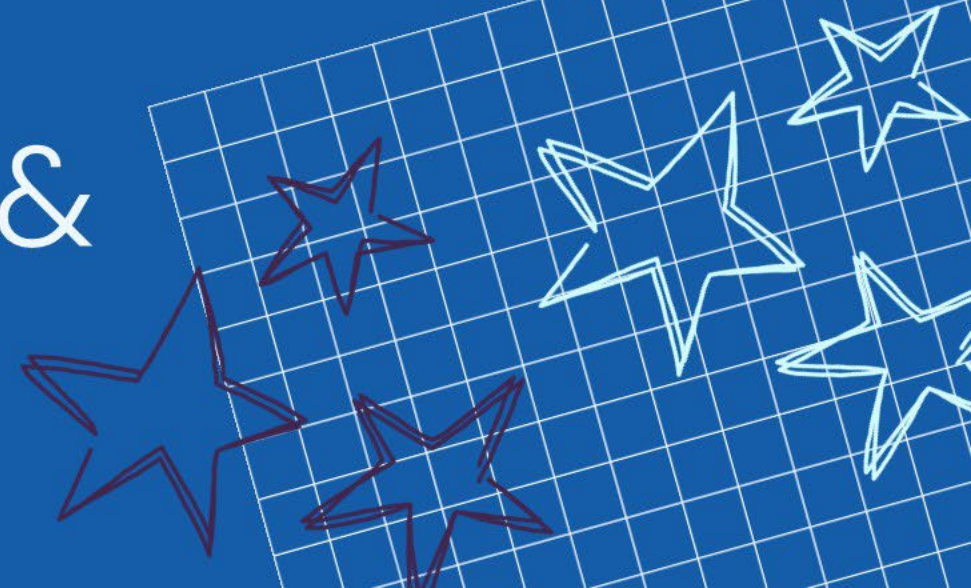
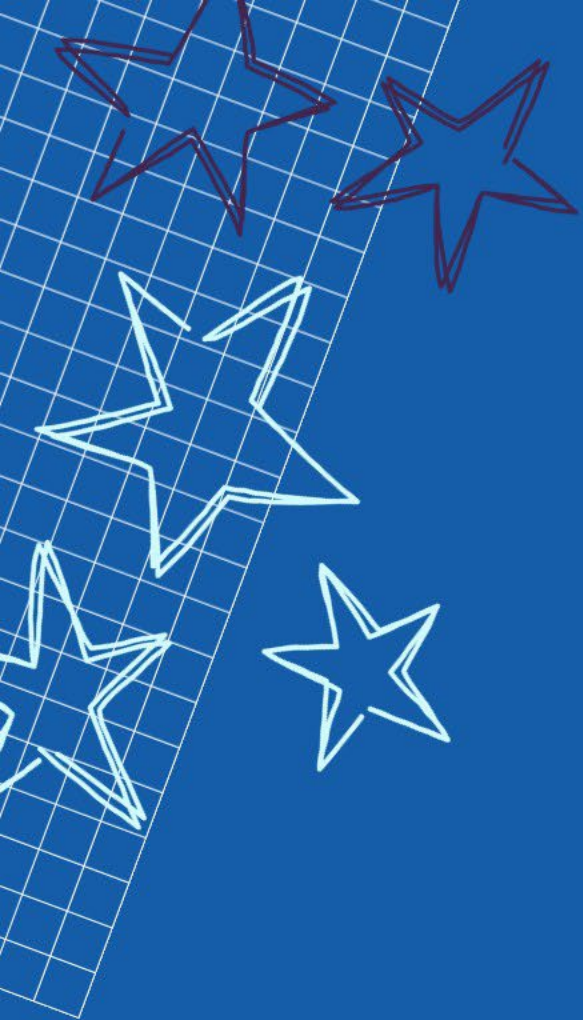
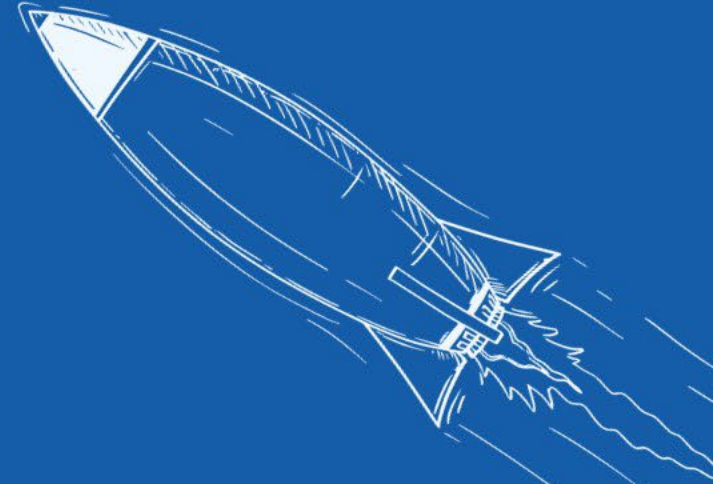


# Safe-to-try Space



# EPIC

**E**mpowering  
**P**ioneers of  
**I**nnovation &  
**C**hange



# Cultivating an Innovative Mindset







*Hvala Vam, Beograd!*



Ludwig Mallia  
Head of Innovation  
Bank of Valletta

**BOV**

Bank of Valletta