

	Year ending 30-Sep-07 Eur 000	Year ending 30-Sep-08 Eur 000	Year ending 30-Sep-09 Eur 000	Year ending 30-Sep-10 Eur 000	Year ending 30-Sep-11 Eur 000
Interest receivable and similar income	279,164	291,124	240,065	219,904	224,064
Interest payable	-149,623	-164,997	-124,694	-93,153	-86,755
Net Interest Income	129,541	126,127	115,371	126,751	137,309
Dividend income	829	860	788	730	740
Fees and commissions receivable	45,402	40,303	41,478	47,365	49,093
Fees and commissions payable	-10,915	-7,337	-3,608	-3,252	-5,885
Net Fee and Commission Income	34,486	32,966	37,870	44,113	43,208
Trading profits	4,798	-39,338	17,236	22,039	-6,171
Other operating income	-154	-854	1,518	-2,442	-1,540
Operating income	169,502	119,761	172,783	191,191	173,546
Administrative expenses	-66,942	-71,416	-70,331	-72,670	-76,494
Property fund settlement					-14,978
Depreciation	-6,976	-6,354	-6,724	-6,126	-5,707
Non-Interest Expenses	-73,918	-77,770	-77,055	-78,796	-97,179
Operating profit before impairment losses	95,584	41,991	95,728	112,395	76,367
Net impairment allowances	352	-3,093	-4,016	-12,936	-16,041
Operating profit	95,935	38,898	91,712	99,459	60,326
Share of profits of associated companies	5,795	1,705	-9,894	-542	4,047
Profit on ordinary activities before tax	101,731	40,603	81,818	98,917	64,373
Recurring tax on profit on ordinary activities	-33,194	-13,821	-32,403	-34,945	-22,319
Profit on ordinary activities after tax	68,537	26,782	49,415	63,972	42,054
(Profit)/Loss attributable to minority interest	-680	-650	-401	-525	-379
Profit attributable to shareholders	67,857	26,132	49,014	63,447	41,675
Earnings per share	0.3141	0.1210	0.2269	0.2348	0.1547

	As at 30-Sep-07 Eur 000	As at 30-Sep-08 Eur 000	As at 30-Sep-09 Eur 000	As at 30-Sep-10 Eur 000	As at 30-Sep-11 Eur 000
ASSETS					
Balances with Central Bank of Malta, treasury bills & cash	361,857	191,251	278,270	135,773	170,844
Financial assets at fair value through profit or loss	1,130,382	1,391,619	1,101,202	963,488	895,938
Investments	836,799	909,985	1,159,422	1,243,454	1,307,601
Loans & advances to banks	492,926	441,526	207,481	264,965	400,931
Loans & advances to customers	2,621,232	3,039,184	3,245,899	3,496,744	3,607,064
Investments in associates and jointly controlled entities	60,941	63,026	54,886	68,689	71,761
Tangible fixed assets	80,906	79,737	77,825	76,199	70,495
Intangible assets	4,242	4,016	3,853	4,297	6,598
Current tax	11,794	19,775	0	1,482	7,143
Deferred tax	37,242	35,429	41,368	41,813	44,949
Other assets	8,239	13,433	8,978	13,047	14,264
Prepayments & accrued income	40,613	42,187	37,230	25,241	25,282
Total Assets	5,687,172	6,231,168	6,216,414	6,335,192	6,622,870
LIABILITIES					
Financial liabilities at fair value through profit or loss	18,011	5,207	36,114	47,867	43,159
Amounts owed to banks	759,970	999,307	668,584	347,369	260,614
Amounts owed to customers	4,303,736	4,625,384	4,766,278	5,185,264	5,523,907
Debt securities in issue	25,779	25,501	24,936	25,701	55,400
Other liabilities	74,915	60,949	126,574	73,429	78,526
Accruals and deferred income	52,474	64,802	41,789	35,635	33,217
Financial liabilities held for hedging	4,663	10,061	20,430	30,692	33,494
Subordinated liabilities	46,567	46,567	96,567	120,000	120,000
Current tax	0	0	507	187	356
	5,286,115	5,837,778	5,781,779	5,866,144	6,148,673
SHAREHOLDERS' FUNDS					
Called up share capital	64,542	100,000	160,000	200,000	240,000
Share premium account	988	988	988	988	988
Revaluation Reserve	19,527	20,010	21,810	24,931	18,036
Other reserves	0	0	0	0	0
Retained earnings	315,327	271,675	251,199	242,546	214,211
	400,384	392,673	433,997	468,465	473,235
Minority interest	673	717	638	583	962
Total Equity	401,058	393,390	434,635	469,048	474,197
Total Liabilities & Shareholders Funds	5,687,172	6,231,168	6,216,414	6,335,192	6,622,870