

	Year ending 30-Sep-11 Eur 000	Year ending 30-Sep-12 Eur 000	Year ending 30-Sep-13 Eur 000	Year ending 30-Sep-14 Eur 000	Year ending 30-Sep-15 Eur 000
Interest receivable and similar income	224,064	238,545	222,437	212,896	214,500
Interest payable	-86,755	-90,713	-91,423	-86,893	-69,722
Net Interest Income	137,309	147,832	131,014	126,003	144,778
Dividend income	740	672	873	1,372	2,352
Fees and commissions receivable	49,093	51,055	59,435	64,112	70,922
Fees and commissions payable	-5,885	-6,619	-7,322	-8,150	-8,346
Net Fee and Commission Income	43,208	44,436	52,113	55,962	62,576
Trading profits	-6,171	24,721	31,149	25,654	34,067
Other operating income	-1,540	1,203	2,978	814	3,098
Operating income	173,546	218,864	218,127	209,805	246,871
Administrative expenses	-76,494	-81,522	-82,592	-86,181	-100,351
Property fund settlement	-14,978	-4,555	-506	-	-
Depreciation	-5,707	-5,588	-6,040	-7,318	-7,681
Non-Interest Expenses	-97,179	-91,665	-89,138	-93,499	-108,032
Operating profit before impairment losses	76,367	127,199	128,989	116,306	138,839
Net impairment allowances	-16,041	-22,817	-25,595	-19,431	-32,710
Operating profit	60,326	104,382	103,394	96,875	106,129
Share of profits of associated companies	4,047	6,348	12,384	7,227	11,786
Profit on ordinary activities before tax	64,373	110,730	115,778	104,102	117,915
Recurring tax on profit on ordinary activities	-22,319	-36,454	-36,305	-34,718	-37,971
Profit on ordinary activities after tax	42,054	74,276	79,473	69,384	79,944
(Profit)/Loss attributable to minority interest	-379	719	-418	-439	-566
Profit attributable to shareholders	41,675	74,995	79,055	68,945	79,378
Earnings per share <i>(adjusted for 2016 bonus issue)</i>	0.1069	0.1923	0.2027	0.1768	0.2035

	As at 30-Sep-11 Eur 000	As at 30-Sep-12 Eur 000	As at 30-Sep-13 Eur 000	As at 30-Sep-14 Eur 000	As at 30-Sep-15 Eur 000
ASSETS					
Balances with Central Bank of Malta, treasury bills & cash	170,844	296,134	194,587	130,966	126,652
Financial assets at fair value through profit or loss	895,938	768,284	581,531	527,774	417,522
Investments	1,307,601	1,338,456	1,665,820	2,422,237	3,376,305
Loans & advances to banks	400,931	676,639	860,957	1,045,988	1,656,346
Loans & advances to customers	3,607,064	3,702,217	3,667,739	3,861,532	4,001,839
Investments in associates and jointly controlled entities	71,761	77,058	84,880	88,553	96,904
Tangible fixed assets	70,495	70,035	80,123	88,117	89,801
Intangible assets	6,598	8,743	11,495	11,642	12,722
Current tax	7,143	0	0	0	965
Deferred tax	44,949	63,607	70,205	78,550	86,654
Other assets	14,264	20,362	15,406	17,414	14,591
Prepayments & accrued income	25,282	27,690	25,215	24,018	21,661
Total Assets	6,622,870	7,049,225	7,257,958	8,296,791	9,901,962
LIABILITIES					
Financial liabilities at fair value through profit or loss	43,159	60,879	30,819	44,903	25,077
Amounts owed to banks	260,614	250,352	36,040	86,579	197,760
Amounts owed to customers	5,523,907	5,809,300	6,219,666	7,119,530	8,559,731
Debt securities in issue	55,400	95,400	95,400	95,400	95,400
Other liabilities	78,526	110,434	113,867	135,268	177,287
Accruals and deferred income	33,217	30,590	29,235	27,643	21,317
Financial liabilities held for hedging	33,494	37,865	31,229	36,909	35,201
Subordinated liabilities	120,000	120,000	120,000	120,000	120,000
Current tax	356	13,405	4,697	16,090	-
	6,148,673	6,528,225	6,680,953	7,682,322	9,231,773
SHAREHOLDERS' FUNDS					
Called up share capital	240,000	270,000	300,000	330,000	360,000
Share premium account	988	988	988	988	988
Revaluation Reserve	18,036	13,573	24,621	29,136	35,217
Retained earnings	214,211	236,196	250,735	253,245	272,713
	473,235	520,757	576,344	613,369	668,918
Minority interest	962	243	661	1,100	1,271
Total Equity	474,197	521,000	577,005	614,469	670,189
Total Liabilities & Shareholders Funds	6,622,870	7,049,225	7,257,958	8,296,791	9,901,962