

	Half Year ending 31-Mar-12 EUR 000	Half Year ending 31-Mar-13 EUR 000	Half Year ending 31-Mar-14 EUR 000	Half Year ending 31-Mar-15 EUR 000	Half Year ending 31-Mar-16 EUR 000
Interest receivable and similar income	122,036	112,566	105,295	107,322	105,283
Interest payable	-44,739	-46,387	-43,703	-36,245	-30,405
Net Interest Income	77,297	66,179	61,592	71,077	74,878
Net fee and commission income	20,859	24,443	26,373	28,163	31,939
Dividend income	271	263	263	821	294
Trading profits & fair value movements	8,212	18,056	12,777	19,895	16,652
Net gains/(losses) on investment securities	854	3,622	725	-445	10,717
Operating income	107,493	112,563	101,730	119,511	134,480
Administrative expenses	-42,243	-41,791	-42,969	-50,930	-54,363
Depreciation	-2,783	-2,936	-3,564	-3,705	-4,081
Operating profit before impairment losses	62,467	67,836	55,197	64,876	76,036
Net impairment losses	-15,000	-11,902	-9,874	-13,915	-8,092
Operating profit	47,467	55,934	45,323	50,961	67,944
Share of profits of associated companies	1,626	8,629	5,397	7,818	539
Profit on ordinary activities before tax	49,093	64,563	50,720	58,779	68,483
Recurring tax on profit on ordinary activities	-16,959	-19,797	-16,049	-18,340	-23,648
Profit on ordinary activities after tax	32,134	44,766	34,671	40,439	44,835
(Profit)/Loss attributable to minority interest	-154	-228	-222	-276	-278
Profit attributable to shareholders	31,980	44,538	34,449	40,163	44,557
Earnings per share	0.082	0.114	0.088	0.103	0.114

	As at 31-Mar-12 Eur 000	As at 31-Mar-13 Eur 000	As at 31-Mar-14 Eur 000	As at 31-Mar-15 Eur 000	As at 31-Mar-16 Eur 000
ASSETS					
Balances with Central Bank of Malta, treasury bills and cash	89,798	194,587	117,180	109,762	210,316
Investments	1,410,786	1,665,820	1,972,137	2,968,632	3,644,742
Financial assets at fair value through profit or loss	806,150	581,531	477,235	503,506	412,776
Loans & advances to banks	471,870	860,957	1,180,646	1,168,136	1,928,384
Loans & advances to customers	3,693,623	3,667,739	3,685,286	3,982,865	3,982,468
Investments in equity-accounted investees	72,521	84,880	90,278	94,031	94,945
Intangible assets	8,677	11,495	12,205	11,460	13,017
Property, plant and equipment	69,187	80,123	80,551	88,053	88,755
Deferred tax	51,996	70,205	76,182	78,238	82,264
Other assets	13,581	15,406	17,209	14,536	14,832
Prepayments & accrued income	27,371	25,215	25,193	23,222	23,702
Total Assets	6,715,560	7,257,958	7,734,102	9,042,441	10,496,201
LIABILITIES					
Financial liabilities at fair value through profit or loss	41,908	30,819	32,396	63,207	27,594
Amounts owed to banks	234,238	36,040	129,272	114,138	329,269
Amounts owed to customers	5,618,225	6,219,666	6,581,711	7,777,243	8,882,007
Debt securities in issue	55,400	95,400	95,400	95,400	95,400
Other liabilities	83,990	108,864	106,695	122,364	167,208
Accruals and deferred income	30,739	29,235	31,889	36,561	17,772
Current & Deferred Tax	9,048	9,700	20,315	24,507	20,004
Derivatives designated for hedge accounting	32,060	31,229	31,012	48,101	19,249
Subordinated liabilities	120,000	120,000	120,000	120,000	231,591
	6,225,608	6,680,953	7,148,690	8,401,521	9,790,094
SHAREHOLDERS' FUNDS					
Called up share capital	270,000	300,000	330,000	360,000	390,000
Share premium account	988	988	988	988	988
Revaluation reserve	14,137	24,621	23,707	35,917	47,048
Retained earnings	203,711	250,735	229,834	243,034	267,295
Equity attributable to shareholders	488,836	576,344	584,529	639,939	705,331
Minority interest	1,116	661	883	981	776
Total Equity	489,952	577,005	585,412	640,920	706,107
Total Liabilities & Shareholders Funds	6,715,560	7,257,958	7,734,102	9,042,441	10,496,201