

	<b>BANK Year ending 31-Dec-07 USD</b>	<b>GROUP Year ending 31-Dec-07 USD</b>	<b>BANK Year ending 31-Dec-08 USD</b>	<b>GROUP Year ending 31-Dec-08 USD</b>	<b>BANK Year ending 31-Dec-09 USD</b>	<b>GROUP Year ending 31-Dec-09 USD</b>	<b>BANK Year ending 31-Dec-10 USD</b>	<b>GROUP Year ending 31-Dec-10 USD</b>
Interest income on loans and advances	22,870,430	28,418,274	26,111,791	32,815,017	13,321,974	20,652,622	14,300,606	22,410,004
Interest expense	-16,858,192	-17,936,912	-17,606,671	-18,620,789	-9,047,203	-9,355,998	-9,183,774	-9,429,484
<b>Net interest income</b>	<b>6,012,238</b>	<b>10,481,362</b>	<b>8,505,120</b>	<b>14,194,228</b>	<b>4,274,771</b>	<b>11,296,624</b>	<b>5,116,832</b>	<b>12,980,520</b>
Fees and commissions receivable	12,420,609	16,156,674	16,128,175	20,557,357	14,925,150	22,130,246	15,237,631	21,386,459
Fees and commissions payable	-946,703	-1,945,941	-1,288,088	-1,625,947	-1,556,711	-1,288,088	-1,387,338	-1,983,914
Dividend Income	600,123	371	1,530,101	564	604	604	320	320
Net gain/(loss) from financial instruments & Fair value movements	1,143,384	1,903,848	-4,858,802	-6,500,194	5,513,626	-68,979	2,290,793	3,586,511
Profit /Loss on disposal of non-trading financial asset	0	0	0	0	46,956	46,956	0	0
Profit on disposal of associated undertaking	0	0	43,085,785	33626234	0	0	0	0
Other operating income	51,537	165,738	69,788	77,405	18,013	141,355	31,572	44,162
<b>Net operating income before net impairment losses</b>	<b>19,281,188</b>	<b>26,762,052</b>	<b>63,172,079</b>	<b>60,329,647</b>	<b>23,222,409</b>	<b>32,258,718</b>	<b>21,289,810</b>	<b>36,014,058</b>
Administrative expenses	-14,528,885	-18,980,268	-19,324,672	-24,080,233	-16,761,113	-22,946,650	-16,900,731	-23,301,533
Depreciation	-517,125	-807,318	-534,636	-810,713	-707,771	-1,158,129	-731,585	-1,208,687
Net reversal of provision for potential losses	0	0	0	0	0	0	0	0
Net impairment reversal/(losses)	-732,089	-820,782	-1,079,697	-1,079,697	-4,712,221	-6,148,372	-1,493,233	-3,777,541
Impairment Loss on property, plant and equipment	0	0	0	0	0	0	0	0
Amortisation of intangible assets	0	0	0	0	0	0	0	0
Provision for liabilities and charges	0	0	-1,733,104	-1733104	0	0	0	-506281
Adjustment to intangible assets	0	-1,129,726	0	0	0	0	0	0
<b>Profit on ordinary activities before tax</b>	<b>3,503,089</b>	<b>5,023,958</b>	<b>40,499,970</b>	<b>32,625,900</b>	<b>1,041,304</b>	<b>2,005,567</b>	<b>2,164,261</b>	<b>7,220,016</b>
<b>Share of profit of associate</b>	<b>0</b>	<b>4,632,878</b>	<b>0</b>	<b>1,743,495</b>	<b>0</b>	<b>-406,899</b>	<b>0</b>	<b>-996,549</b>
Tax on profit on ordinary activities	-394,689	805,214	-9,963,462	-9,598,495	31,181	-33,620	465,082	520,443
<b>Profit from continued operations</b>	<b>3,108,400</b>	<b>10,462,050</b>	<b>30,536,508</b>	<b>24,770,900</b>	<b>1,072,485</b>	<b>1,565,048</b>	<b>2,629,343</b>	<b>6,743,910</b>
<b>Discontinued operations</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,740</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Profit for the year</b>	<b>3,108,400</b>	<b>10,462,050</b>	<b>30,536,508</b>	<b>24,778,640</b>	<b>1,072,485</b>	<b>1,565,048</b>	<b>2,629,343</b>	<b>6,743,910</b>
<b>Earnings per share (cents)</b>	<b>3.51</b>	<b>11.82</b>	<b>22.92</b>	<b>18.60</b>	<b>0.79</b>	<b>1.16</b>	<b>1.94</b>	<b>4.97</b>
<b>Diluted Earnings per share (cents)</b>	<b>3.75</b>	<b>11.49</b>	<b>21.94</b>	<b>17.85</b>	<b>0.90</b>	<b>1.25</b>	<b>1.94</b>	<b>4.97</b>

	<b>BANK As at 31-Dec-07 USD</b>	<b>GROUP As at 31-Dec-07 USD</b>	<b>BANK As at 31-Dec-08 USD</b>	<b>GROUP As at 31-Dec-08 USD</b>	<b>BANK As at 31-Dec-09 USD</b>	<b>GROUP As at 31-Dec-09 USD</b>	<b>BANK As at 31-Dec-09 USD</b>	<b>GROUP As at 31-Dec-09 USD</b>
<b>ASSETS</b>								
Balances with Central Bank of Malta & Cash	15,137,885	15,149,627	8,811,029	8,820,337	8,833,204	8,844,589	9,813,667	9,827,969
Financial assets held for trading	37,336,214	194,517,496	26,349,315	203,678,623	24,280,356	151,211,609	44,727,571	251,463,084
Loans and advances to banks	234,875,967	242,680,313	264,614,667	268,569,116	315,235,568	312,665,003	322,642,839	326,474,603
Loans and advances to customers	205,566,411	83,689,609	229,640,248	98,499,302	255,714,115	133,136,026	367,218,263	223,166,336
Investments available for sale	149,029	149,029	61,789	61,789	39,595	39,595	161,791	162,493
Investments in subsidiary companies	37,392,666	-	49,394,666	-	53,412,291	0	64,234,312	0
Investments in associated company	13,567,359	21,646,962	2,013,425	1,073,715	2,013,425	4,554,353	3,213,425	15,292,913
Intangible assets	463,678	1,041,451	589,825	1,193,393	549,270	1,319,006	740,651	1,522,687
Non-current assets classified as held for sale	0	0	0	27,397,646	0	52,120,843	0	0
Current tax recoverable	0	0	210,811	210,811	508,275	508,275	1,558,921	1,558,921
Tangible fixed assets / Property, plant & equipment	1,441,827	1,743,871	1,631,305	3,531,500	2,241,239	10,400,335	1,814,489	15,896,306
Deferred tax asset	1,206,759	7,812,096	1,285,255	8,007,358	1,683,183	8,341,764	2,325,553	9,039,765
Other assets	1,134,150	1,466,659	2,359,199	1,498,224	1,870,871	9,779,650	2,411,528	3,227,678
Prepayments and accrued interest	1,503,348	1,424,467	2,044,412	1,872,718	2,110,959	2,312,378	2,540,034	3,012,824
<b>Total assets</b>	<b>549,775,293</b>	<b>571,321,580</b>	<b>589,005,946</b>	<b>624,414,532</b>	<b>668,492,351</b>	<b>695,233,426</b>	<b>823,403,044</b>	<b>860,645,579</b>
<b>LIABILITIES</b>								
<b>Debt Securities in Issue</b>								
Amounts owed to banks	272,381,082	270,259,724	211,163,939	210,169,468	227,151,376	222,813,489	329,976,491	331,214,605
Amounts owed to customers	180,034,363	176,468,204	252,147,811	251,494,010	271,532,067	270,270,939	285,048,980	291,452,181
Liabilities directly associated with non-current assets classified as held for sale	0	0	0	294,528	0	11,775,785	0	0
Accruals and deferred income	3,359,395	7,263,839	4,737,313	11,404,750	4,101,948	16,176,912	5,156,968	12,148,640
Other liabilities	1,769	1,768	2,280	2,280	113,806	113,806	182,135	182,135
Financial Liabilities at fair value loss	255,540	45,834	1,159,079	1,058,376	1,152,782	1,026,810	2,425,331	2,377,124
Debt Securities in Issue	1,000,000	11,554,888	0	24,754,490	4,931,904	7,745,568	42,853,818	55,522,895
Subordinated convertible loan	6,000,000	6,000,000	6,000,000	6,000,000	47,062,828	47,062,828	43,789,227	43,789,227
Provision for contingent liabilities	0	1,155,072	1,733,104	2,600,320	1,733,104	2,618,708	1,733,104	3,052,184
Current tax payable	637,144	637,144	0	0	0	0	0	0
<b>Total Liabilities</b>	<b>463,669,293</b>	<b>473,386,473</b>	<b>476,943,526</b>	<b>507,778,222</b>	<b>557,779,815</b>	<b>579,604,845</b>	<b>711,166,054</b>	<b>739,738,991</b>
<b>SHAREHOLDERS' FUNDS</b>								
Called up issued share capital	54,946,953	54,946,953	67,428,196	67,428,196	67,713,477	67,713,477	67,976,317	67,976,317
Share premium	18,136,923	18,136,923	9,658,098	9,658,098	9,986,355	9,986,355	10,235,339	10,235,339
Other reserve	2,681,041	8,988,067	2,681,041	9,311,248	2,681,041	6,495,973	2,681,041	8,098,579
Dividend reserve	0	-	0	-	0	-	0	0
Currency Translation Reserve	0	1,501,139	0	3,790	0	-146,618	0	-507,632
Fair Value reserve	0	0	0	0	0	0	-51,665	-51,665
Retained Earnings	10,341,083	14,362,025	32,295,085	30,234,978	30,331,663	31,579,394	31,395,958	35,155,650
<b>Total Equity</b>	<b>86,106,000</b>	<b>97,935,107</b>	<b>112,062,420</b>	<b>116,636,310</b>	<b>110,712,536</b>	<b>115,628,581</b>	<b>112,236,990</b>	<b>120,906,588</b>
<b>Total liabilities and Equity</b>	<b>549,775,293</b>	<b>571,321,580</b>	<b>589,005,946</b>	<b>624,414,532</b>	<b>668,492,351</b>	<b>695,233,426</b>	<b>823,403,044</b>	<b>860,645,579</b>
<b>MEMORANDUM ITEMS</b>								
Contingent liabilities	19,804,574	8,804,574	36,148,490	11,148,490	27,021,667	25,565,381	43,362,797	38,150,984
Commitments	239,187,505	308,451,886	235,844,877	240,121,052	167,848,294	191,902,440	170,860,031	197,427,079