

	GROUP Year ending 31-Dec-11 USD	GROUP Year ending 31-Dec-12 USD	GROUP Year ending 31-Dec-13 USD	GROUP Year ending 31-Dec-14 USD	GROUP Year ending 31-Dec-15 USD
Interest income	29,178,828	30,177,040	35,756,117	50,754,658	52,518,625
Interest expense	-15,667,074	-17,201,281	-19,814,462	-22,384,309	-22,921,308
Net interest income	13,511,754	12,975,759	15,941,655	28,370,349	29,597,317
Fees and commissions receivable	20,750,013	23,169,507	25,528,149	25,598,298	19,719,218
Fees and commissions payable	-2,151,053	-2,471,295	-2,635,107	-4,837,747	-5,164,385
Dividend Income	0	699	691	1,523,364	3,324,960
Net trading income / (expense)	2,716,444	-4,875,179	-8,132,249	-6,524,673	1,008,618
Net gain/(loss) from financial instruments carried at fair value	2,644,387	11,225,546	2,749,361	1,578,347	-2,671,472
Profit /Loss on disposal of non-trading financial asset	0	0	0	0	0
Net fair value gain on previously-held investments in associates	0	0	0	3,196,543	0
Other operating income	57,809	15,795	18,582	247,466	259,188
Net operating income before net impairment losses	37,529,354	40,040,832	33,471,082	49,151,947	46,073,444
Administrative expenses	-27,765,367	-27,003,171	-27,462,659	-37,695,755	-43,991,588
Depreciation	-1,158,502	-1,481,903	-2,208,349	-2,741,117	-2,992,472
Net impairment reversal / (charge)	-132,026	-1,323,275	-6,546,151	-50,724,723	-10,331,801
Provision for liabilities and charges	0	0	-676,921	665,215	0
Adjustments to goodwill	0	0	0	-8,910,609	0
Operating Profit	8,473,459	10,232,483	-3,422,998	-50,255,042	-11,242,417
Share of profit of associate	-191,956	-1,390,319	-662,309	-3,175,580	-805,800
Profit on ordinary activities before tax	8,281,503	8,842,164	-4,085,307	-53,430,622	-12,048,217
Tax on profit on ordinary activities	845,276	-43,631	2,184,987	14,501,833	7,470,653
Profit from continued operations	9,126,779	8,798,533	-1,900,320	-38,928,789	-4,577,564
Discontinued operations	0	0	-2,315,089	-6,298,209	-2,554,378
Profit for the year	9,126,779	8,798,533	-4,215,409	-45,226,998	-7,131,942
Earnings per share (cents)	5.32	5.1	-2.2	-15.19	-2.21

	GROUP As at 31-Dec-11 USD	GROUP As at 31-Dec-12 USD	GROUP As at 31-Dec-13 USD	GROUP As at 31-Dec-12 USD	GROUP As at 31-Dec-15 USD
ASSETS					
Balances with Central Bank of Malta & Cash	11,220,465	20,831,547	69,707,225	7,824,096	77,432,606
Financial assets held for trading	230,286,337	245,061,077	272,831,977	262,856,375	355,063,998
Financial assets designated at fair value through profit or loss	41,320,260	55,589,393	17,700,000	18,000,000	17,741,000
Derivative assets held for risk management	1,844,035	893,552	828,234	2,549,893	1,139,090
Loans and advances to banks	417,884,197	396,320,420	337,975,471	430,655,699	223,189,558
Loans and advances to customers	245,186,411	329,330,290	417,469,537	549,441,138	388,951,224
Investments available for sale	92,742	92,742	26,476,204	30,104,393	274,049,316
Investments in associated company	22,501,596	27,810,254	22,276,790	2,821,670	1,317,118
Intangible assets	1,573,025	1,335,559	1,342,722	9,164,624	8,564,596
Non-current assets classified as held for sale	0	0	0	7,838,274	1,027,794
Investments held-to-maturity	0	0	6,783,621	7,116,353	7,476,940
Current tax recoverable	448,583	1,416,225	2,064,313	428,220	2,554,970
Tangible fixed assets / Property, plant & equipment	26,033,673	34,790,467	39,006,893	38,399,474	33,134,984
Investment property	0	0	0	0	3,804,004
Deferred tax asset	11,205,891	11,196,161	13,243,752	33,912,048	40,568,247
Other assets	3,507,147	3,925,264	4,992,409	4,480,300	3,250,235
Prepayments and accrued interest	4,668,122	1,815,224	3,067,655	4,382,860	4,639,766
Total assets	1,017,772,484	1,130,408,175	1,235,766,803	1,409,975,417	1,443,905,446
LIABILITIES					
Debt Securities in Issue					
Amounts owed to banks	365,202,188	431,841,922	603,452,860	670,768,692	729,941,157
Amounts owed to customers	411,565,369	454,857,480	431,686,766	523,848,225	422,077,303
Liabilities directly associated with non-current assets classified as held for sale	0	0	0	249,502	165,762
Accruals and deferred income	16,731,411	16,753,818	14,137,625	14,106,979	20,101,911
Other liabilities	94,392	409,346	368,017	2,398,693	135,830
Derivative liabilities held for risk management	4,722,154	791,622	506,477	3,606,718	917,114
Debt Securities in Issue	50,554,467	51,956,119	35,498,006	10,599,196	45,646,755
Subordinated convertible loan	41,162,938	40,122,813	0	0	0
Sunbordinated liabilities	0	0	0	0	50,000,000
Provision for contingent liabilities	3,010,366	3,034,789	1,360,910	0	0
Total Liabilities	893,043,285	999,767,909	1,087,010,661	1,225,578,005	1,268,985,832
SHAREHOLDERS' FUNDS					
Called up issued share capital	68,318,160	71,471,801	89,599,085	135,698,296	149,268,322
Share premium	10,474,390	8,028,945	19,820,564	21,642,302	8,072,276
Reserve for General Banking Risk	0	0	80,893	415,293	1,000,027
Other reserve	12,442,022	10,463,255	2,681,041	681,041	2,486,644
Currency Translation Reserve	-2,974,934	-3,832,562	-6,397,892	-1,016,084	-5,690,377
Fair Value reserve	-97,470	-97,470	159,362	-789,342	-409,528
Retained Earnings	36,567,031	44,606,297	42,813,089	3,919,616	-5,644,809
Total Equity	124,729,199	130,640,266	148,756,142	160,551,122	149,082,555
Non-Controlling Interest	0	0	0	23,846,290	25,837,059
Total liabilities and Equity	1,017,772,484	1,130,408,175	1,235,766,803	1,409,975,417	1,443,905,446
MEMORANDUM ITEMS					
Contingent liabilities	66,848,581	73,271,995	25,658,655	21,472,543	10,422,946
Commitments	163,711,561	205,344,075	269,423,193	171,073,506	149,958,903