

	GROUP Half Year ending 30-Jun-12 USD	GROUP Half Year ending 30-Jun-13 USD	GROUP Half Year ending 30-Jun-14 USD	GROUP Half Year ending 30-Jun-15 USD	GROUP Half Year ending 30-Jun-16 USD
Interest income on loans and advances	14,459,430	17,303,000	23,843,000	27,971,000	21,670,000
Interest expense	(8,899,111)	(9,928,000)	(9,952,000)	(11,757,000)	(11,876,000)
Net interest income	5,560,319	7,375,000	13,891,000	16,214,000	9,794,000
Net fee and commission income	9,937,000	10,759,000	11,594,000	7,109,000	7,146,000
Dividend income	-	-	-	545,000	2,873,000
Net trading income	1,575,009	(6,919,000)	(976,000)	2,529,000	1,188,000
Net fair value gain on investment in associate	-	-	7,832,000	-	-
Net income from other financial instruments	2,066,912	(219,000)	94,000	(2,101,000)	(209,000)
Other operating income	19,944	4,000	64,000	141,000	641,000
Non interest income	13,598,865	3,625,000	18,608,000	8,223,000	11,639,000
Net operating income before net impairment losses	19,159,184	11,000,000	32,499,000	24,437,000	21,433,000
Net impairment reversal/(loss)	(507,680)	(1,812,340)	(5,971,000)	(8,557,000)	(189,000)
Net operating income	18,651,504	9,187,660	26,528,000	15,880,000	21,244,000
Administrative expenses	(12,707,740)	(13,151,849)	(17,386,000)	(21,892,000)	(17,323,000)
Depreciation & amortisation	(548,299)	(1,030,410)	(1,324,000)	(1,467,000)	(1,538,000)
Total operating expenses	(13,256,039)	(14,182,259)	(18,710,000)	(23,359,000)	(18,861,000)
Operating profit/(loss)	5,395,465	(4,994,599)	7,818,000	(7,479,000)	2,383,000
Share of profit of associate undertaking	(660,858)	(2,495,274)	(2,700,000)	(248,000)	(235,000)
Profit on ordinary activities before tax	4,734,607	(7,489,873)	5,118,000	(7,727,000)	2,148,000
Minority interests	-	-	1,467,000	624,000	(105,000)
Taxation	(187,240)	510,080	864,000	1,431,000	(893,000)
Loss from discontinued operations	-	-	(4,528,000)	(2,342,000)	(47,000)
Profit for the period	4,547,367	(6,979,793)	2,922,000	(8,014,000)	1,105,000
Earnings per share	0.0254	-0.0388	0.0133	-0.0276	0.0037

	GROUP As at 30-Jun-12 USD	GROUP As at 30-Jun-13 USD	GROUP As at 30-Jun-14 USD	GROUP As at 30-Jun-15 USD	GROUP As at 30-Jun-16 USD
ASSETS					
Balances with Central Bank of Malta and Cash	6,556,182	123,631,261	115,867,680	68,181,361	55,376,970
Financial assets held-for-trading	238,617,309	240,019,477	284,340,656	256,885,623	418,828,431
Financial assets designated at fair value through profit or loss	41,880,260	50,601,651	18,000,000	17,877,500	17,612,500
Derivative assets held for risk management	431,828	984,344	617,508	1,733,247	847,510
Loans and advances to banks	460,246,044	245,568,677	232,487,850	341,637,713	341,596,722
Loans and advances to customers	252,739,040	370,832,329	537,085,397	516,825,030	383,423,330
Investments available for sale	92,742	92,742	31,824,021	29,824,835	275,934,428
Non-current assets classified as held for sale	-	-	-	1,748,284	382,500
Investments in equity accounted investees	23,399,065	23,465,564	2,767,143	2,251,316	1,352,077
Investments held to maturity	-	-	6,947,459	7,293,730	7,668,579
Intangible assets	1,489,226	1,330,837	24,150,003	8,924,746	9,208,017
Property, plant & equipment	30,020,829	35,673,785	38,854,061	37,770,079	30,161,465
Investment property	-	-	-	-	5,770,751
Deferred tax asset	11,205,891	11,869,616	23,345,629	33,860,027	40,637,964
Current tax recoverable	413,257	1,512,286	55,593	2,277,315	2,570,740
Other assets	3,115,466	8,928,533	4,009,805	4,325,740	6,556,816
Prepayments and accrued interest	5,606,397	4,490,917	6,998,348	4,475,551	5,255,665
Total assets	1,075,813,536	1,119,002,019	1,327,351,153	1,335,892,097	1,603,184,465
LIABILITIES					
Derivative liabilities held for risk management	905,571	1,839,261	591,351	4,829,377	5,575,930
Amounts owed to banks	504,336,187	446,583,676	635,045,068	676,766,610	492,338,083
Amounts owed to customers	339,718,840	429,579,672	433,946,138	430,845,823	845,875,313
Liabilities directly associated with non-current assets classified as held for sale	-	-	-	296,546	218,641
Other liabilities	134,655	258,468	10,324,963	346,585	1,099,499
Accruals and deferred income	15,920,425	16,302,475	15,989,130	16,990,284	19,106,668
Provisions for Contingent Liabilities	-	-	1,347,349	-	-
Provision for tax	2,968,483	3,022,378	-	-	-
Current tax payable	-	-	908,451	642,640	455,799
Subordinated debt	39,348,493	39,021,156	-	-	50,000,000
Debt securities in issue	46,469,801	65,862,075	26,057,730	27,388,963	13,215,385
Total Liabilities	949,802,455	1,002,469,161	1,124,210,180	1,158,106,828	1,427,885,318
SHAREHOLDERS' FUNDS					
Called up issued share capital	71,471,801	71,471,801	98,667,853	149,268,322	155,239,263
Reserve for general banking risks	-	-	109,074	415,293	1,000,027
Share premium account	8,028,945	8,028,945	10,905,687	8,072,276	2,101,335
Currency translation reserve	-4,211,011	-5,680,172	-720,152	-2,975,972	-5,764,507
Other reserve	11,603,245	9,571,054	45,653,128	492,763	2,481,705
Fair Value Reserve	-97,470	-97,470	671,761	-971,055	-661,497
Retained Earnings / (Accumulated losses)	39,215,571	33,238,700	45,706,750	-4,094,773	-4,539,873
Non Controlling Interest	-	-	2,146,872	27,578,415	25,442,694
Total equity	126,011,081	116,532,858	203,140,973	177,785,269	175,299,147
Total liabilities & equity	1,075,813,536	1,119,002,019	1,327,351,153	1,335,892,097	1,603,184,465
MEMORANDUM ITEMS					
Contingent liabilities	72,730,763	25,636,593	25,137,412	2,997,456	17,624,286
Commitments	306,799,332	210,072,479	284,776,985	113,326,365	150,101,817