

	Year ending 31-Dec-05 Eur 000	Year ending 31-Dec-06 Eur 000	Year ending 31-Dec-07 Eur 000	Year ending 31-Dec-08 Eur 000	Year ending 31-Dec-09 Eur 000
Interest receivable and similar Income:	167,445	188,388	237,580	245,510	169,038
- on loans and advances and balances with Central Bank of Malta	142,078	167,955	217,587	224,031	155,408
- on debt securities and treasury bills	25,367	20,433	19,993	21,479	13,630
Interest payable	-63,655	-78,996	-111,342	-122,466	-64,068
Net Interest Income	103,790	109,392	126,238	123,044	104,970
Dividend Income	331	263	328	69	43
Fees and commissions receivable	27,640	32,257	33,289	34,332	34,259
Fees and commissions payable	-1,896	-2,737	-2,294	-2,567	-1,895
Trading profits	16,785	17,086	16,785	7,802	7,221
Net gains on disposal of non-trading financial assets	2,805	6,334	3,538	2,787	1,268
Net Income from Insurance financial Instruments designated at fair value	26,017	11,106	35	-29,407	26,717
Net earned Insurance premium	37,820	38,519	73,249	58,032	52,878
Other operating Income	1,684	5,376	15,844	31,779	-2,232
Total Operating Income	214,976	217,596	267,014	225,871	223,229
Net Insurance claims incurred and movement in policyholders' liabilities	-55,115	-41,570	-68,321	-37,570	-63,570
Administrative expenses	-68,034	-72,874	-76,513	-83,220	-76,299
Depreciation	-5,118	-5,604	-6,026	-5,951	-6,322
Amortisation of goodwill	-1,479	-1,274	-1,044	-1,238	-1,148
Other operating charges	-61	-254	-30	-35	0
Operating profit before impairment losses and provision	85,169	96,019	115,080	97,857	75,890
Net impairment losses	331	422	-42	-1,907	-4,429
Provisions for contingent liabilities and other charges	2	-16	-340	102	-265
Profit on ordinary activities before tax	85,502	96,424	114,698	96,052	71,196
Recurring tax on profit on ordinary activities	-29,448	-33,944	-38,344	-32,972	-25,329
Profit on ordinary activities after tax	56,054	62,481	76,355	63,080	45,867
Profit attributable to minority interest	-16	-30	0	0	0
Profit attributable to shareholders	56,038	62,451	76,355	63,080	45,867
Earnings per share	0.191	0.214	0.261	0.216	0.157

	As at 31-Dec-05 Eur 000	As at 31-Dec-06 Eur 000	As at 31-Dec-07 Eur 000	As at 31-Dec-08 Eur 000	As at 31-Dec-09 EUR 000
ASSETS					
Cheques in course of collection	22,658	24,540	3,103	9,308	10,764
Balances with CBM, Treasury Bills and Cash	179,644	304,144	472,136	130,682	172,671
Financial assets held for trading	9,101	24,216	15,980	11,823	11,746
Financial assets designated at fair value through P & L	216,937	261,999	275,695	279,714	248,553
Investments	522,944	391,656	457,268	429,912	478,975
Loans & advances to banks	379,413	596,459	631,018	1,072,306	747,657
Loans & advances to customers	2,366,839	2,623,168	2,822,315	3,112,240	3,226,477
Intangible fixed assets	21,973	25,388	36,110	64,256	60,691
Tangible fixed assets	69,290	66,648	77,820	70,684	65,397
Assets held for sale	11,456	9,266	12,886	14,050	10,604
Investment Property	2,239	7,959	11,922	9,168	14,588
Current tax recoverable	4,414	1,877	0	2,966	6,164
Deferred tax asset	0	0	0	15,916	9,053
Other assets	20,268	24,955	25,854	25,824	20,712
Prepayments & accrued income	29,974	33,983	39,576	47,239	33,748
Total Assets	3,857,149	4,396,259	4,881,682	5,296,088	5,117,800
LIABILITIES					
Financial liabilities held for trading	9,434	24,792	15,043	11,381	11,044
Amounts owed to banks	52,800	294,265	87,142	462,185	168,771
Amounts owed to customers	3,184,752	3,436,874	4,039,492	4,016,632	4,086,669
Debt securities in issue	28	0	8,446	688	207
Deferred tax liability	8,952	10,729	620	17,600	18,851
Liabilities to customers under investment contracts	19,327	21,321	18,947	15,122	16,853
Liabilities under insurance contracts issued	200,967	239,390	290,943	311,250	351,513
Other liabilities	39,029	32,183	32,793	36,734	35,479
Accruals and deferred income	35,022	42,271	53,147	53,930	33,422
Provisions for liabilities and charges	58	75	415	312	577
Subordinated liabilities	0	0	57,962	87,777	87,827
Total Liabilities	3,550,368	4,101,898	4,604,950	5,013,611	4,811,213
SHAREHOLDERS' FUNDS					
Called up share capital	21,244	84,976	84,976	87,552	87,552
Revaluation Reserve	30,526	24,759	24,584	15,149	25,825
Other reserves	9,881	564	790	0	0
Retained earnings	244,365	184,062	166,382	179,776	193,210
Equity Attributable to shareholders	306,017	294,361	276,732	282,477	306,587
Dividend Reserves	0	0	0	0	0
Minority Interest	764	0	0	0	0
Total Equity	306,781	294,361	276,732	282,477	306,587
Total Liabilities & Shareholders Funds	3,857,149	4,396,259	4,881,682	5,296,088	5,117,800