

	Year ending 31-Dec-11 Eur 000	Year ending 31-Dec-12 Eur 000	Year ending 31-Dec-13 Eur 000	Year ending 31-Dec-14 Eur 000	Year ending 31-Dec-15 Eur 000
Interest receivable and similar income:	175,962	174,637	162,106	155,789	150,567
- on loans and advances and balances with Central Bank of Malta	153,397	151,261	143,314	138,634	134,294
- on debt securities and treasury bills	22,565	23,376	18,792	17,155	16,273
Interest payable	-46,703	-41,537	-37,395	-33,227	-23,531
Net Interest Income	129,259	133,100	124,711	122,562	127,036
Dividend income	1	0	0	0	0
Fees and commissions receivable	36,597	32,572	31,332	28,405	29,072
Fees and commissions payable	-3,047	-2,081	-1,795	-2,354	-2,509
Trading profits	8,306	9,316	9,523	8,785	8,390
Net gains / (loss) on sale of available-for-sale financial instruments	-2,107	4,049	4,295	1,719	682
Net income from insurance financial instruments designated at fair value	-6,455	43,115	25,528	48,642	31,999
Net earned insurance premium	64,459	67,284	66,073	57,729	55,243
Net Other operating income	23,575	3,291	-1,454	-9,902	-2,468
Total Operating Income	250,588	290,646	258,213	255,586	247,445
Net Insurance claims incurred and movement in policyholders' liabilities	-55,723	-92,970	-71,201	-82,326	-71,090
Administrative expenses	-92,140	-90,154	-87,022	-92,042	-112,039
Depreciation	-5,200	-4,059	-3,449	-3,460	-3,575
Amortisation of goodwill	-860	-2,566	-2,844	-3,092	-3,143
Operating profit before impairment losses and provision	96,665	100,897	93,697	74,666	57,598
Net impairment losses	-8,250	-5,115	-3,272	-22,545	-10,826
Provisions for contingent liabilities and other charges	-110	-447	52	0	0
Profit on ordinary activities before tax	88,305	95,335	90,477	52,121	46,772
Recurring tax on profit on ordinary activities	-30,738	-33,733	-31,760	-18,504	-17,292
Profit attributable to shareholders	57,567	61,602	58,717	33,617	29,480
Earnings per share	0.197	0.211	0.201	0.093	0.082

HSBC Bank Malta p.l.c.
Balance Sheet

	As at 31-Dec-11 Eur 000	As at 31-Dec-12 Eur 000	As at 31-Dec-13 Eur 000	As at 31-Dec-14 Eur 000	As at 31-Dec-15 Eur 000
ASSETS					
Cheques in course of collection	22,685	7,211	9,703	10,990	12,559
Balances with CBM, Treasury Bills and Cash	233,388	106,991	151,458	118,033	187,563
Financial assets held for trading (Derivatives)	17,136	17,615	12,666	13,170	11,492
Financial assets designated at fair value through P & L	370,080	454,591	477,345	1,421,580	1,372,484
Investments	936,830	987,471	918,292	1,153,884	1,203,638
Loans & advances to banks	637,956	681,352	564,790	875,095	841,411
Loans & advances to customers	3,344,290	3,354,413	3,300,982	3,273,381	3,284,615
Intangible assets	89,011	91,210	86,618	73,971	69,653
Property and equipment	60,113	54,872	61,491	59,481	58,559
Assets held for sale	12,978	11,240	11,783	9,297	11,347
Investment Property	14,598	14,471	14,529	16,326	15,458
Current tax recoverable	0	6,134	7,939	8,833	11,792
Deferred tax asset	14,158	11,273	12,522	13,612	18,343
Other assets	31,209	46,509	52,735	106,604	97,047
Prepayments & accrued income	40,629	41,121	38,677	44,730	40,863
Total Assets	5,825,061	5,886,474	5,721,530	7,198,987	7,236,824
LIABILITIES					
Financial liabilities held for trading (Derivatives)	17,810	17,857	12,929	13,870	11,732
Amounts owed to banks	389,170	258,611	41,794	59,848	14,286
Amounts owed to customers	4,402,975	4,516,999	4,517,862	4,867,124	4,950,257
Provision for current tax	4,287	24	16	172	3,508
Deferred tax liability	18,113	24,363	25,195	28,244	27,950
Liabilities to customers under investment contracts	16,920	17,254	16,763	1,030,928	987,008
Liabilities under insurance contracts issued	436,672	493,254	524,999	592,378	616,657
Other liabilities	38,145	29,222	38,274	44,103	29,741
Accruals and deferred income	36,045	33,559	30,230	27,514	30,073
Provisions for liabilities and charges	11,251	7,493	3,211	2,417	17,133
Subordinated liabilities	87,208	87,240	87,273	87,284	87,363
Total Liabilities	5,458,596	5,485,876	5,298,546	6,753,882	6,775,708
SHAREHOLDERS' FUNDS					
Called up share capital	87,552	87,552	87,552	97,281	108,092
Revaluation Reserve	32,872	37,637	35,107	42,510	46,476
Retained earnings	246,041	275,409	300,325	305,314	306,548
Total Equity	366,465	400,598	422,984	445,105	461,116
Total Liabilities & Shareholders Funds	5,825,061	5,886,474	5,721,530	7,198,987	7,236,824