

	BANK Year ending 31-Dec-07 USD	GROUP Year ending 31-Dec-07 USD	BANK Year ending 31-Dec-08 USD	GROUP Year ending 31-Dec-08 USD	BANK Year ending 31-Dec-09 USD	GROUP Year ending 31-Dec-09 USD
Interest income on loans and advances	22,870,430	28,418,274	26,111,791	32,815,017	13,321,974	17,580,193
Interest expense	-16,858,192	-17,936,912	-17,606,671	-18,620,789	-9,047,203	-8,790,564
Net interest income	6,012,238	10,481,362	8,505,120	14,194,228	4,274,771	8,789,629
Fees and commissions receivable	12,420,609	16,156,674	16,128,175	20,557,357	14,925,150	21,510,520
Fees and commissions payable	-946,703	-1,945,941	-1,288,088	-1,625,947	-1,556,711	-1,283,088
Dividend Income	600,123	371	1,530,101	564	604	604
Net trading income from foreign exchange activities	1,143,384	1,903,848	-4,858,802	-6,500,194	5,513,626	-470,690
Profit /Loss on disposal of non-trading financial asset	0	0	0	0	46956	46956
Profit on disposal of associated undertaking	0	0	43,085,785	33626234	0	0
Other operating income	51,537	165,738	69,788	77,405	18,013	18,013
Net operating income before net impairment losses	19,281,188	26,762,052	63,172,079	60,329,647	23,222,409	28,611,944
Administrative expenses	-14,528,885	-18,980,268	-19,324,672	-24,080,233	-16,761,113	-20,813,179
Depreciation	-517,125	-807,318	-534,636	-810,713	-707,771	-1,025,401
Net reversal of provision for potential losses	0	0	0	0	0	0
Net impairment reversal/(losses)	-732,089	-820,782	-1,079,697	-1,079,697	-4,712,220	-4,712,221
Impairment Loss on property, plant and equipment	0	0	0	0	0	0
Amortisation of intangible assets	0	0	0	0	0	0
Provision for liabilities and charges	0	0	-1,733,104	-1733104	0	0
Adjustment to intangible assets	0	-1,129,726	0	0	0	0
Profit on ordinary activities before tax	3,503,089	5,023,958	40,499,970	32,625,900	1,041,305	2,061,143
Share of profit of associate	0	4,632,878	0	1,743,495	0	-388,193
Tax on profit on ordinary activities	-394,689	805,214	-9,963,462	-9,598,495	31,181	-33,620
Profit from continued operations	3,108,400	10,462,050	30,536,508	24,770,900	1,072,486	1,639,330
Discontinued operations	0	0	0	7,740	0	-74,282
Profit for the year	3,108,400	10,462,050	30,536,508	24,778,640	1,072,486	1,565,048
Earnings per share (cents)	3.51	11.82	22.92	18.60	0.79	1.16
Diluted Earnings per share (cents)	3.75	11.49	21.94	17.85	0.9	1.25

	BANK As at 31-Dec-07 USD	GROUP As at 31-Dec-07 USD	BANK As at 31-Dec-08 USD	GROUP As at 31-Dec-08 USD	BANK As at 31-Dec-09 USD	GROUP As at 31-Dec-09 USD
ASSETS						
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
Financial assets held for trading	37,336,214	194,517,496	26,349,315	203,678,623	24,280,356	151,211,609
Loans and advances to banks	234,875,967	242,680,313	264,614,667	268,569,116	315,235,568	312,665,003
Loans and advances to customers	205,566,411	83,689,609	229,640,248	98,499,302	255,714,115	133,136,026
Investments available for sale	149,029	149,029	61,789	61,789	39,595	39,595
Investments in subsidiary companies	37,392,666	-	49,394,666	-	53,412,291	0
Investments in associated company	13,567,359	21,646,962	2,013,425	1,073,715	2,013,425	4,554,353
Intangible assets	463,678	1,041,451	589,825	1,193,393	549,270	1,319,006
Non-current assets classified as held for sale	0	0	0	27,397,646	0	52,120,843
Current tax recoverable	0	0	210,811	210,811	508,275	508,275
Tangible fixed assets / Property, plant & equipment	1,441,827	1,743,871	1,631,305	3,531,500	2,241,239	10,400,335
Deferred tax asset	1,206,759	7,812,096	1,285,255	8,007,358	1,683,183	8,341,764
Other assets	1,134,150	1,466,659	2,359,199	1,498,224	1,870,871	9,779,650
Prepayments and accrued interest	1,503,348	1,424,467	2,044,412	1,872,718	2,110,959	2,312,378
Total assets	549,775,293	571,321,580	589,005,946	624,414,532	668,492,351	695,233,426
LIABILITIES						
Debt Securities in Issue						
Amounts owed to banks	272,381,082	270,259,724	211,163,939	210,169,468	227,151,376	222,813,489
Amounts owed to customers	180,034,363	176,468,204	252,147,811	251,494,010	271,532,067	270,270,939
Liabilities directly associated with non-current assets classified as held for sale	0	0	0	294,528	0	11,775,785
Accruals and deferred income	3,359,395	7,263,839	4,737,313	11,404,750	4,101,948	16,176,912
Other liabilities	1,769	1,768	2,280	2,280	113,806	113,806
Financial Liabilities at fair value loss	255,540	45,834	1,159,079	1,058,376	1,152,782	1,026,810
Debt Securities in Issue	1,000,000	11,554,888	0	24,754,490	4,931,904	7,745,568
Subordinated convertible loan	6,000,000	6,000,000	6,000,000	6,000,000	47,062,828	47,062,828
Provision for contingent liabilities	0	1,155,072	1,733,104	2,600,320	1,733,104	2,618,708
Current tax payable	637,144	637,144	0	0	0	0
Total Liabilities	463,669,293	473,386,473	476,943,526	507,778,222	557,779,815	579,604,845
SHAREHOLDERS' FUNDS						
Called up issued share capital	54,946,953	54,946,953	67,428,196	67,428,196	67,713,477	67,713,477
Share premium	18,136,923	18,136,923	9,658,098	9,658,098	9,986,355	9,986,355
Other reserve	2,681,041	8,988,067	2,681,041	9,311,248	2,681,041	6,495,973
Dividend reserve	0	-	0	-	0	-
Currency Translation Reserve	0	1,501,139	0	3,790	0	-146,618
Retained Earnings	10,341,083	14,362,025	32,295,085	30,234,978	30,331,663	31,579,374
Total Equity	86,106,000	97,935,107	112,062,420	116,636,310	110,712,536	115,628,561
Total liabilities and Equity	549,775,293	571,321,580	589,005,946	624,414,532	668,492,351	695,233,406
MEMORANDUM ITEMS						
Contingent liabilities	19,804,574	8,804,574	36,148,490	11,148,490	27,021,667	25,565,381
Commitments	239,187,505	308,451,886	235,844,877	240,121,052	167,848,294	191,902,440