

	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	Year ending 31-Dec-10 Eur 000
Interest receivable and similar income:	188,388	237,580	245,510	169,038	169,012
- on loans and advances and balances with Central Bank of Malta	167,955	217,587	224,031	155,408	151,585
- on debt securities and treasury bills	20,433	19,993	21,479	13,630	17,427
Interest payable	-78,996	-111,342	-122,466	-64,068	-46,170
Net Interest Income	109,392	126,238	123,044	104,970	122,842
Dividend income	263	328	69	43	0
Fees and commissions receivable	32,257	33,289	34,332	34,259	36,993
Fees and commissions payable	-2,737	-2,294	-2,567	-1,895	-2,713
Trading profits	17,086	16,785	7,802	7,221	6,816
Net gains on disposal of non-trading financial assets	6,334	3,538	2,787	1,268	-369
Net income from insurance financial instruments designated at fair value	11,106	35	-29,407	26,717	19,707
Net earned insurance premium	38,519	73,249	58,032	52,878	58,738
Other operating income	5,376	15,844	31,779	-2,232	5,162
Total Operating Income	217,596	267,014	225,871	223,229	247,176
Net Insurance claims incurred and movement in policyholders' liabilities	-41,570	-68,321	-37,570	-63,570	-70,988
Administrative expenses	-72,874	-76,513	-83,220	-76,299	-80,804
Depreciation	-5,604	-6,026	-5,951	-6,322	-5,821
Amortisation of goodwill	-1,274	-1,044	-1,238	-1,148	-980
Other operating charges	-254	-30	-35	0	0
Operating profit before impairment losses and provision	96,019	115,080	97,857	75,890	88,583
Net impairment losses	422	-42	-1,907	-4,429	-5,496
Provisions for contingent liabilities and other charges	-16	-340	102	-265	1
Profit on ordinary activities before tax	96,424	114,698	96,052	71,196	83,088
Recurring tax on profit on ordinary activities	-33,944	-38,344	-32,972	-25,329	-29,327
Profit on ordinary activities after tax	62,481	76,355	63,080	45,867	53,761
Profit attributable to minority interest	-30	0	0	0	0
Profit attributable to shareholders	62,451	76,355	63,080	45,867	53,761
Earnings per share	0.214	0.261	0.216	0.157	0.184

	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	As at 31-Dec-10 Eur 000
ASSETS					
Cheques in course of collection	24,540	3,103	9,308	10,764	9,011
Balances with CBM, Treasury Bills and Cash	304,144	472,136	130,682	172,671	379,985
Financial assets held for trading (Derivatives)	24,216	15,980	11,823	11,746	11,489
Financial assets designated at fair value through P & L	261,999	275,695	279,714	248,553	306,299
Investments	391,656	457,268	429,912	478,975	690,606
Loans & advances to banks	596,459	631,018	1,072,306	747,657	714,901
Loans & advances to customers	2,623,168	2,822,315	3,112,240	3,226,477	3,303,835
Intangible assets	25,388	36,110	64,256	60,691	70,655
Property and equipment	66,648	77,820	70,684	65,397	65,487
Assets held for sale	9,266	12,886	14,050	10,604	9,674
Investment Property	7,959	11,922	9,168	14,588	14,591
Current tax recoverable	1,877	0	2,966	6,164	4,712
Deferred tax asset	0	0	15,916	9,053	10,181
Other assets	24,955	25,854	25,824	20,712	34,425
Prepayments & accrued income	33,983	39,576	47,239	33,748	38,710
Total Assets	4,396,259	4,881,682	5,296,088	5,117,800	5,664,561
LIABILITIES					
Financial liabilities held for trading (Derivatives)	24,792	15,043	11,381	11,044	12,311
Amounts owed to banks	294,265	87,142	462,185	168,771	232,790
Amounts owed to customers	3,436,874	4,039,492	4,016,632	4,086,669	4,462,861
Provision for current tax	0	8,446	688	207	2,603
Deferred tax liability	10,729	620	17,600	18,851	19,604
Liabilities to customers under investment contracts	21,321	18,947	15,122	16,853	18,962
Liabilities under insurance contracts issued	239,390	290,943	311,250	351,513	410,461
Other liabilities	32,183	32,793	36,734	35,479	46,424
Accruals and deferred income	42,271	53,147	53,930	33,422	36,304
Provisions for liabilities and charges	75	415	312	577	531
Subordinated liabilities	0	57,962	87,777	87,827	87,880
Total Liabilities	4,101,898	4,604,950	5,013,611	4,811,213	5,330,731
SHAREHOLDERS' FUNDS					
Called up share capital	84,976	84,976	87,552	87,552	87,552
Revaluation Reserve	24,759	24,584	15,149	25,825	28,674
Other reserves	564	790	0	0	0
Retained earnings	184,062	166,382	179,776	193,210	217,604
Equity Attributable to shareholders	294,361	276,732	282,477	306,587	333,830
Dividend Reserves	0	0	0	0	0
Minority Interest	0	0	0	0	0
Total Equity	294,361	276,732	282,477	306,587	333,830
Total Liabilities & Shareholders Funds	4,396,259	4,881,682	5,296,088	5,117,800	5,664,561