

	Half Year ending 30-Jun-06 EUR 000	Half Year ending 30-Jun-07 EUR 000	Half Year ending 30-Jun-08 EUR 000	Half Year ending 30-Jun-09 EUR 000	Half Year ending 30-Jun-10 EUR 000
Interest receivable and similar income:	86,818	115,299	122,733	85,714	83,652
- on loans and advances and balances with Central Bank of Malta	75,802	106,820	111,617	78,720	75,360
- on debt securities and treasury bills	11,016	8,479	11,116	6,994	8,292
Interest payable	-33,692	-52,027	-61,930	-37,552	-22,883
Net interest income	53,126	63,273	60,803	48,162	60,769
Dividend income	75	203	69	43	0
Fees and commissions receivable	15,695	16,732	16,855	16,124	18,122
Fees and commissions payable	-1,037	-1,109	-1,347	-911	-1,209
Trading profits	8,211	8,451	3,744	3,644	2,877
Net income from insurance financial instruments designated at fair value	2,672	696	-14,397	6,391	10,866
Net (losses) /gains on disposal of non-trading financial instruments	5,341	2,982	1,048	453	0
Net earned insurance premiums	17,067	31,065	32,621	26,478	28,693
Other operating income	3,296	7,261	18,808	-4,957	5,841
Total operating income	104,447	129,553	118,204	95,427	125,959
Net insurance claims incurred and movement in policyholder liabilities	-16,224	-30,911	-29,217	-20,561	-41,548
Net operating income	88,223	98,642	88,987	74,866	84,411
Administrative expenses	-36,702	-36,094	-38,494	-37,213	-37,299
Depreciation	-2,767	-3,047	-2,907	-3,172	-3,009
Net amortisation of goodwill	-666	-464	-622	-588	-527
Operating profit before impairment losses and provisions	48,088	59,038	46,964	33,893	43,576
Net release/(charge) for impairment provisions	126	58	-583	883	-1408
Net release/(charge) for contingent liabilities and other charges	-303	-142	169	-11	29
Profit on ordinary activities before tax	47,910	58,954	46,550	34,765	42,197
Recurring tax on profit on ordinary activities	-16,622	-19,900	-16,494	-12,291	-14,818
Profit on ordinary activities after tax	31,288	39,054	30,056	22,474	27,379
(Profit)/Loss attributable to minority interest	-30	0	0	0	0
Profit attributable to shareholders	31,258	39,054	30,056	22,474	27,379
Earnings per share	€ 0.1071	€ 0.1338	€ 0.1030	€ 0.0770	€ 0.0940

	As at 30-Jun-06 EUR 000	As at 30-Jun-07 EUR 000	As at 30-Jun-08 EUR 000	As at 30-Jun-09 EUR 000	As at 30-Jun-10 EUR 000
ASSETS					
Cheques in course of collection	12,218	26,783	9,945	14,503	12,051
Balances with CBM, Treasury Bills and Cash	246,117	381,256	217,551	194,943	545,542
Financial assets held for trading	8,458	26,506	11,067	11,629	20,132
Financial assets designated at fair value	236,222	276,266	282,497	243,733	270,938
Investments	427,696	466,525	449,958	434,587	694,355
Loans & advances to banks	374,083	625,795	917,609	703,485	625,394
Loans & advances to customers	2,504,524	2,737,869	2,968,892	3,180,563	3,204,337
Intangible fixed assets	23,853	31,938	55,296	58,630	65,511
Property, plant and equipment	68,155	65,383	72,702	68,229	64,774
Investment property	6,781	7,959	12,885	14,050	14,587
Assets held for sale	10,377	10,589	9,660	10,419	9,870
Deferred tax asset	0	0	13,019	12,069	7,709
Current tax recoverable	0	0	2,269	2,837	6,174
Other assets	23,664	37,328	30,940	27,558	26,591
Prepayments & accrued income	32,239	37,640	46,559	35,875	38,855
Total Assets	3,974,386	4,731,838	5,100,849	5,013,110	5,606,820
LIABILITIES					
Financial liabilities held for trading	10,042	24,589	10,068	11,250	18,241
Amounts owed to banks	74,731	412,287	312,279	147,599	515,432
Amounts owed to customers	3,277,966	3,536,583	3,990,681	4,009,340	4,146,044
Debt securities in issue	0	0	0	0	0
Provision for current tax	8,509	12,131	13,352	727	8,973
Deferred tax liability	8,360	9,877	14,579	19,658	20,507
Liabilities to customers under investment contracts	18,321	21,815	17,641	15,323	17,022
Liabilities under insurance contracts issued	215,758	267,722	316,210	323,986	382,271
Other liabilities	33,587	52,802	37,035	64,230	51,470
Accruals and deferred income	39,751	52,979	57,895	43,826	35,039
Provisions for liabilities and charges	361	214	245	323	548
Subordinated liabilities	0	58,234	57,977	87,803	87,854
	3,687,386	4,449,234	4,827,962	4,724,065	5,283,401
SHAREHOLDERS' FUNDS					
Called up share capital	84,976	84,976	87,552	87,552	87,552
Revaluation Reserve	24,617	20,818	16,895	17,342	30,218
Other reserves	0	862	0	0	0
Profit and loss account	177,407	175,949	168,440	184,151	205,649
	287,000	282,604	272,887	289,045	323,419
Total Liabilities & Shareholders Funds	3,974,386	4,731,838	5,100,849	5,013,110	5,606,820