

	Half Year ending 30-Jun-05 EUR 000	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
Interest receivable and similar income:	81,449	86,818	115,299	122,733	85,714
- on loans and advances and balances with Central Bank of Malta	68,553	75,802	106,820	111,617	78,720
- on debt securities and treasury bills	12,895	11,016	8,479	11,116	6,994
Interest payable	-31,845	-33,692	-52,027	-61,930	-37,552
Net interest income	49,604	53,126	63,273	60,803	48,162
Dividend income	89	75	203	69	43
Fees and commissions receivable	13,014	15,695	16,732	16,855	16,124
Fees and commissions payable	-836	-1,037	-1,109	-1,347	-911
Trading profits	8,381	8,211	8,451	3,744	3,644
Net income from insurance financial instruments designated at fair value	8,991	2,672	696	-14,397	6,391
Net (losses) /gains on disposal of non-trading financial instruments	2,844	5,341	2,982	1,048	453
Net earned insurance premiums	19,345	17,067	31,065	32,621	26,478
Other operating income	1,577	3,296	7,261	18,808	-4,957
Total operating income	103,010	104,447	129,553	118,204	95,427
Net insurance claims incurred and movement in policyholder liabilities	-25,290	-16,224	-30,911	-29,217	-20,561
Net operating income	77,720	88,223	98,642	88,987	74,866
Administrative expenses	-33,566	-36,702	-36,094	-38,494	-37,213
Depreciation	-3,315	-2,767	-3,047	-2,907	-3,172
Net amortisation of goodwill	0	-666	-464	-622	-588
Operating profit before impairment losses and provisions	40,839	48,088	59,038	46,964	33,893
Net release/(charge) for impairment provisions	2222	126	58	-583	883
Net release/(charge) for contingent liabilities and other charges	0	-303	-142	169	-11
Profit on ordinary activities before tax	43,061	47,910	58,954	46,550	34,765
Recurring tax on profit on ordinary activities	-14,899	-16,622	-19,900	-16,494	-12,291
Profit on ordinary activities after tax	28,162	31,288	39,054	30,056	22,474
(Profit)/Loss attributable to minority interest	0	-30	0	0	0
Profit attributable to shareholders	28,162	31,258	39,054	30,056	22,474
Earnings per share	€ 0.0965	€ 0.1071	€ 0.1338	€ 0.1030	€ 0.0770

	As at 30-Jun-05 EUR 000	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
ASSETS					
Cheques in course of collection	12,402	12,218	26,783	9,945	14,503
Balances with CBM, Treasury Bills and Cash	202,926	246,117	381,256	217,551	194,943
Financial assets held for trading	205,353	8,458	26,506	11,067	11,629
Financial assets designated at fair value	0	236,222	276,266	282,497	243,733
Investments	545,462	427,696	466,525	449,958	434,587
Loans & advances to banks	295,330	374,083	625,795	917,609	703,485
Loans & advances to customers	2,391,661	2,504,524	2,737,869	2,968,892	3,180,563
Intangible fixed assets	22,029	23,853	31,938	55,296	58,630
Property, plant and equipment	69,923	68,155	65,383	72,702	68,229
Investment property	0	6,781	7,959	12,885	14,050
Assets held for sale	0	10,377	10,589	9,660	10,419
Deferred tax asset	0	0	0	13,019	12,069
Current tax recoverable	0	0	0	2,269	2,837
Other assets	13,885	23,664	37,328	30,940	27,558
Prepayments & accrued income	31,964	32,239	37,640	46,559	35,875
Total Assets	3,790,934	3,974,386	4,731,838	5,100,849	5,013,110
LIABILITIES					
Financial liabilities held for trading	13,746	10,042	24,589	10,068	11,250
Amounts owed to banks	100,701	74,731	412,287	312,279	147,599
Amounts owed to customers	3,101,495	3,277,966	3,536,583	3,990,681	4,009,340
Debt securities in issue	28	0	0	0	0
Provision for current tax	0	8,509	12,131	13,352	727
Deferred tax liability	8,202	8,360	9,877	14,579	19,658
Liabilities to customers under investment contracts	0	18,321	21,815	17,641	15,323
Liabilities under insurance contracts issued	0	215,758	267,722	316,210	323,986
Other liabilities	200,212	33,587	52,802	37,035	64,230
Accruals and deferred income	36,702	39,751	52,979	57,895	43,826
Provisions for liabilities and charges	5,253	361	214	245	323
Subordinated liabilities	0	0	58,234	57,977	87,803
	3,466,338	3,687,386	4,449,234	4,827,962	4,724,065
SHAREHOLDERS' FUNDS					
Called up share capital	21,244	84,976	84,976	87,552	87,552
Revaluation Reserve	24,729	24,617	20,818	16,895	17,342
Other reserves	9,881	0	862	0	0
Profit and loss account	268,742	177,407	175,949	168,440	184,151
	324,596	287,000	282,604	272,887	289,045
Total Liabilities & Shareholders Funds	3,790,934	3,974,386	4,731,838	5,100,849	5,013,110