

	Year ending 31-Dec-05 EUR 000	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
Interest receivable and similar income:	21,735	23,373	29,404	29,061	28,150
- on loans and advances and balances with Central Bank of Malta	18,171	20,130	26,208	25,912	25,404
- on debt securities and treasury bills	3,564	3,242	3,196	3,149	2,746
Interest payable	-10,608	-11,111	-13,871	-14,493	-13,560
Net Interest Income	11,127	12,262	15,532	14,568	14,590
Fees and commissions receivable	1,034	1,134	1,200	2,398	2,157
Fees and commissions payable	-37	-33	-40	-82	-67
Net Fee and Commission Income	997	1,102	1,160	2,316	2,090
Postal sales and service revenues	0	0	1,214	19,516	19,393
Dividend income	63	79	93	65	122
Net trading Income	820	759	710	345	266
Net gains on disposal of non-trading financial instruments	28	84	7	73	-53
Other operating income	75	51	515	44	33
Operating Income	13,110	14,337	19,231	36,927	36,441
Administrative expenses	-4,789	-4,782	-6,730	-22,758	-22,401
Depreciation	-217	-252	-335	-1,119	-1,065
Provision for liabilities and other charges	-240	-23	-33	-297	-173
Net impairment reversals/(losses)	676	-284	-1,863	1,387	125
Amortisation of goodwill	0	0	0	0	0
Operating Profit	8,539	8,996	10,270	14,140	12,927
Share of profit from associate	0	12	366	(1013)	0
Profit on ordinary activities before tax	8,539	9,008	10,636	13,127	12,927
Tax on profit on ordinary activities	-3,035	-3,173	-3,552	-5,057	-4,863
Profit on ordinary activities after tax	5,504	5,835	7,084	8,070	8,064
Loss/(Profit) attributable to minority interests	14	-2	-19	-681	-687
Profit for the year attributable to equity holders	5,518	5,833	7,065	7,389	7,377
Earnings per share (EUR)	0.157	0.166	0.202	0.241	0.208

Lombard Bank Malta p.l.c.
Balance Sheet



	As at 31-Dec-05 EUR 000	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
ASSETS					
Balances with Central Bank of Malta, Treasury Bills & Cash	68,742	102,956	75,183	68,576	116,357
Cheques in course of collection	1,281	1,379	2,229	2,748	811
Financial assets held for trading	0	5	0	0	0
Investments	54,971	54,677	54,894	51,627	45,025
Loans & advances to banks	113,764	95,984	88,975	49,214	22,383
Loans & advances to customers	183,410	210,142	260,284	325,025	327,802
Investment in associate	0	2,662	0	0	0
Debt securities	0	0	0	0	0
Equity shares	0	0	0	0	0
Intangible assets	0	0	1,400	1,302	1,238
Current tax asset	0	0	0	234	1,171
Tangible fixed assets	7,121	7,063	10,352	13,009	13,878
Investment property	352	352	745	745	745
Assets held for sale	0	247	0	0	109
Deferred tax asset	678	927	2,055	1,994	1,993
Inventories	0	107	804	821	671
Trade receivables and other assets	54	5	3,937	4,438	6,545
Prepayments & accrued income	7,629	2,926	3,606	4,962	4,113
Total Assets	438,001	479,432	504,463	524,695	542,841
LIABILITIES					
Financial liabilities held for trading	0	0	0	0	0
Amounts owed to banks	151	508	736	130	3,675
Amounts owed to customers	386,098	420,680	418,206	439,860	446,209
Current taxation payable	454	1,139	1,640	0	0
Other liabilities	8,015	7,999	20,431	12,416	12,586
Accruals and deferred income	3,913	4,020	6,688	8,786	9,649
Provisions for liabilities and charges	578	554	2,262	2,413	2,520
	399,210	434,901	449,963	463,605	474,639
SHAREHOLDERS' FUNDS					
Called up share capital	4,899	4,969	5,024	8,762	8,903
Property revaluation reserve	2,171	2,287	2,288	2,288	2,288
Investment revaluation reserve	731	620	587	-16	290
Other reserves	259	0	0	0	0
Profit and loss account	19,294	24,093	29,550	31,518	36,395
Share Premium Account	11,360	12,495	13,590	15,137	16,409
Dividend Reserves	0	0	0	0	0
	38,714	44,463	51,039	57,689	64,285
Minority interests	77	68	3,460	3,401	3,917
Total equity	38,791	44,531	54,499	61,090	68,202
Total Liabilities & Shareholders Funds	438,001	479,432	504,462	524,695	542,841