

## FINANCIAL HIGHLIGHTS

For the year ended 31st December, 2009  
(Expressed in thousands of Trinidad & Tobago Dollars)

2005 - 2009 (\$000's)	Dec 2009	Dec 2008	Dec 2007	Dec 2006 Restated	Dec 2005
Profit Before Tax	227,574	54,291	210,537	160,559	116,279
Profit After Tax and Minority Interest	193,316	50,206	174,554	148,958	100,707
Total Assets	4,826,555	4,391,479	4,124,392	3,629,874	2,967,948
Risk Adjusted Capital Ratio	33.2%	38.7%	48.8%	51.0%	46.9%
Deposits and Other Funding Instruments	2,194,148	2,041,393	1,714,714	1,464,569	1,056,036
Net Investment in Leases Assets and other Installment Loans	602,696	618,747	560,193	465,073	412,970
Investments	2,293,672	2,086,175	2,234,718	2,083,422	1,652,974
Stated Capital	667,274	667,274	667,274	667,274	667,274
Shareholders' Equity	1,223,430	986,484	1,085,157	1,027,55	929,091
Actual Number Of Issued Shares	85,605	85,605	85,605	85,605	85,605
Weighted Average Number Of Shares	84,185	84,185	84,185	84,205	84,205
Return On Average Assets	4.19%	1.25%	4.50%	4.50%	3.70%
Return On Average Shareholders' Equity	17.50%	4.85%	16.52%	15.23%	11.20%
Dividends	72,764	25,682	72,764	64,204	42,803
Earnings Per Share (\$)	2.30	0.60	2.07	1.77	1.20
Dividends Per Share (\$)	0.85	0.30	0.85	0.75	0.50
Net Book Value Per Share (\$)	14.53	11.72	12.89	12.2	11.03