

## FINANCIAL HIGHLIGHTS

FOR THE YEAR ENDED 31ST DECEMBER, 2010  
(Expressed in thousands of Trinidad & Tobago dollars)

2003 - 2010(\$000's)	Dec-10	Dec 2009	Dec 2008	Dec 2007	Dec 2006	Dec 2005 Restated	Dec 2004 Restated	Dec 2003
Profit Before Tax	225,995	227,574	54,291	210,537	160,559	116,279	100,928	37,612
Profit After Tax and Minority Interest	174,608	193,316	50,206	174,554	148,958	100,707	85,983	30,397
Total Assets	5,121,300	4,826,555	4,391,479	4,124,392	3,629,874	2,967,948	2,449,239	981,541
Risk Adjusted Capital Ratio	35.6%	33.2%	38.7%	48.8%	51.0%	46.9%	49.0%	19.9%
Deposits and Other Funding Instruments	2,281,347	2,194,148	2,041,393	1,714,714	1,464,569	1,056,036	655,787	723,803
Net Investment in Leases Assets and other Installment Loans	601,997	602,697	618,747	560,193	465,073	412,970	362,973	340,003
Investments	2,684,176	2,293,672	2,086,175	2,234,718	2,083,422	1,652,974	1,049,303	420,009
Stated Capital	667,274	667,274	667,274	667,274	667,274	667,274	667,274	44,774
Shareholders' Equity	1,345,854	1,223,431	986,484	1,085,157	1,027,552	929,091	866,828	134,585
Actual Number Of Issued Shares	<b>85,605</b>	85,605	85,605	85,605	85,605	85,605	85,605	31,000
Weighted Average Number Of Shares	<b>84,185</b>	84,185	84,185	84,185	84,205	84,205	84,205	31,000
Return On Average Assets	<b>3.51%</b>	4.19%	1.25%	4.50%	4.50%	3.70%	5.01%	3.43%
Return On Average Shareholders' Equity	<b>13.59%</b>	17.50%	4.85%	16.52%	15.23%	11.20%	17.17%	24.39%
Efficiency Ratio (Parent)	<b>16.72%</b>	<b>20.57%</b>	24.39%	22.10%	31.78%	23.06%	23.64%	31.66%
Dividends	<b>TBD</b>	72,764	25,682	72,764	64,204	42,803	38,522	13,020
Earnings Per Share (\$)	<b>2.07</b>	2.30	0.60	2.07	1.77	1.20	1.02	0.98
Dividends Per Share (\$)	<b>TBD</b>	0.85	0.30	0.85	0.75	0.50	0.45	0.42
Net Book Value Per Share (\$)	<b>15.99</b>	14.53	11.72	12.89	12.2	11.03	10.29	4.34