

# #1

in consolidated assets

## Haiti's Largest Bank



Groupe Financier National

UNIBANK S.A.

UNITRANSFER S.A.

MICRO CRÉDIT  
NATIONAL S.A. (MCN)

UNICARTE S.A.

UNICRÉDIT S.A.

UNIASURANCES S.A.

UNIFINANCE S.A.

SOCIÉTÉ NATIONALE  
D'INVESTISSEMENT S.A. (SNI)

CAPITAL CONSULT S.A.

IMMOBILIER S.A. (IMSA)

FONDATION UNIBANK



www.unibankhaiti.com

## Information Notice

### Circulation of UNIBANK's 2008 Annual Report

UNIBANK presents its compliments to the public in general and to its depositors, clients and customers in particular, and is pleased to announce the distribution of its *2008 Annual Report*, which is also available on its website [www.unibankhaiti.com](http://www.unibankhaiti.com). In addition to the Board of Directors' Management Report and sections on the economic environment and the social commitment of UNIBANK and the Groupe Financier National (GFN), the *2008 Annual Report* contains the Bank's audited consolidated financial statements as of September 30th, 2008.

The Management Report for the past year provides the reader with a detailed review of the activities, financial situation, and performance of UNIBANK, which in 2008 celebrated fifteen years of service to the Haitian community.

Throughout the year of its 15th anniversary, Unibank strengthened its leadership position in the various areas of finance and banking. Indeed, as of September 30th, 2008, **without merging with or acquiring another bank**, UNIBANK is:<sup>1</sup>

- **Haiti's Largest Bank**, with 30.7 billion Gourdes in assets (US\$768 million);
- **Haiti's Most Profitable Bank**, with 550 million Gourdes in profit after taxes (US\$14.3 million) ;
- **Haiti's Soundest Bank**, with 2.45 billion Gourdes in equity (US\$ 61.4 million);
- **Haiti's Bank of Choice**, with 723,000 customers in Haiti and 268,000 among the Haitians living abroad;
- **The Haitian Bank that is Closest to its Customers**, with 568 points of service :
  - 45 branches and booths, of which 29 in the Port-au-Prince metropolitan area and 16 in 14 provincial cities in all geographic subdivisions;
  - 17 Micro Crédit National agencies, of which 10 in the provincial cities;
  - 3 UniCarte, UniCrédit and UniFinance offices;
  - 186 UniTransfer offices and remittance paying-agents throughout Haiti;
  - 317 UniTransfer International offices and agents in the United States, Canada and various countries in the Caribbean;
- **Haiti's Universal Bank resolutely pointed Toward the Future**, with its 365 shareholders and 1,828 employees.

As a good corporate citizen, UNIBANK is the largest Haitian income taxpayer for 2007-2008<sup>2</sup>, as well as the largest taxpayer among all Haitian corporate groups. It is very proud of its active involvement in the community, of its sense of corporate social responsibility, as well as of its dedication to promoting social investment in Haiti. UNIBANK and GFN are honored to be major sponsors of education, culture and the arts in Haiti, especially through « Livres en Folie » and « Musique en Folie », the book and music fairs which have become outstanding national events, as well as through its not-for-profit arm Fondation Unibank.

By means of its *2008 Annual Report*, UNIBANK is very pleased to provide information to its depositors, shareholders, the public authorities, the press, and the public in general, in a broad and transparent manner. UNIBANK is proud to have been the first bank in Haiti to circulate its *annual reports* and audited consolidated financial statements widely, and it will reinforce this tradition of transparency initiated since its inauguration in 1993.

Port-au-Prince, March 30th, 2009<sup>3</sup>.

<sup>1</sup> Source: Annual Reports and Consolidated Financial Statements of other banks; "Rapport de Statistiques Financières" of the Central Bank (BRH)

<sup>2</sup> Source: DGI/UGCF, Database of the 150 largest taxpayers, Fiscal Year 2007-2008.

<sup>3</sup> This note is also available in French, Creole and Spanish on our website: [www.unibankhaiti.com](http://www.unibankhaiti.com)

**"Faisons route ensemble"**

**"Moving forward. Together"**