

Financial Highlights and Key Indicators (2004 - 2008)

(Consolidated figures, at fiscal year-end [30 September], in millions of US Dollars, unless otherwise indicated)

	2008	2007	2006	2005	2004
Selected Income Statement Data					
Total revenue					
(net interest income and other revenue) M\$	\$72.89	\$62.47	\$51.02	\$41.80	\$28.79
Operating expenses M\$	\$53.75	\$48.05	\$37.04	\$31.18	\$26.47
Income before income taxes and minority interest M\$	\$19.14	\$14.42	\$13.98	\$10.63	\$2.31
Net income attributable to the bank's shareholders M\$	\$13.35	\$12.64	\$9.94	\$7.42	\$1.60
Selected Balance Sheet Data (30 september)					
Assets M\$	\$768.47	\$669.87	\$582.60	\$416.05	\$372.49
Risk-weighted assets (Circular #88, BRH- Central Bank) M\$	\$327.67	\$298.17	\$252.39	\$169.45	\$145.83
Loans, net M\$	\$216.09	\$189.55	\$152.06	\$123.03	\$112.69
Securities M\$	\$221.65	\$200.53	\$177.75	\$113.58	\$90.33
Deposits M\$	\$602.72	\$533.51	\$450.43	\$343.62	\$320.98
Shareholders' equity (UNIBANK) M\$	\$59.20	\$56.22	\$44.88	\$31.86	\$15.77
Total shareholders' equity, including minority interest M\$	\$61.37	\$58.07	\$47.19	\$34.22	\$18.00
Regulatory Capital, Tier 1 (Circular #88, BRH) M\$	\$56.13	\$53.85	\$39.40	\$27.37	\$15.21
Regulatory Capital, Tiers 1 and 2 (Circular #88, BRH) M\$	\$72.12	\$71.00	\$53.75	\$36.59	\$23.17
Key Ratios					
Return on average equity (ROE)	23.14%	25.01%	25.91%	31.15%	10.80%
Return on average assets (ROA)	1.86%	2.02%	1.99%	1.88%	0.47%
Efficiency Ratio	73.74%	76.91%	72.59%	74.58%	91.96%
Capital ratio (Circular #88, BRH- Central Bank)	22.01%	23.81%	21.30%	21.59%	15.89%
Tier 1 capital ratio	17.13%	18.06%	15.61%	16.15%	10.43%
Nonperforming loans, as % of total loans	0.93%	0.69%	1.60%	1.61%	1.69%
Assets per FTE employee (UNIBANK, nonconsolidated) M\$	\$0.71	\$0.69	\$0.69	\$0.56	\$0.53
Shareholder and Per Share Data					
Earnings per share \$	\$52.41	\$46.83	\$37.90	\$35.00	\$7.71
Dividend per share \$	\$20.65	\$20.61	\$13.09	\$9.00	\$6.11
Book value per share \$	\$221.60	\$209.62	\$165.28	\$122.80	\$75.84
Number of outstanding shares, year-end	267,171	268,191	271,551	259,421	207,935
Number of shareholders, year-end	365	370	381	376	186
Other Information					
Number of employees (UNIBANK)	1,120	994	874	772	718
Number of FTE-employees (UNIBANK)	1,080	966	848	746	697
Number of employees (Groupe Financier National-GFN)	1,828	1,723	1,536	1,353	1,202
Number of deposit accounts	722,716	656,979	560,428	453,842	372,794
Number of Branches and Agencies (UNIBANK)	45	41	37	36	37
Number of Offices and Agents Abroad (UNITRANSFER)	317	299	281	212	175
Number of Offices and Paying Agents in Haiti (UNITRANSFER)	186	145	32	21	25
Number of Offices (Micro Crédit National)	17	16	14	13	12
Other Financial Services Locations (UniFinance, UniCredit)	2	2	2	2	2
Average annual exchange rate (HTG/USD)	38.4063	37.2875	41.3462	39.2316	39.5467
Exchange rate, year-end (HTG/USD)	39.9535	36.3813	39.1292	43.0426	36.8229