

Financial Highlights and Key Indicators (2005 - 2009)

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

	2009	2008	2007	2006	2005
Selected Income Statement Data					
Total revenue					
(net interest income and other revenue)	M\$ \$72.31	\$72.89	\$62.47	\$51.02	\$41.80
Operating expenses	M\$ \$54.47	\$53.75	\$48.05	\$37.04	\$31.18
Income before income taxes and minority interest	M\$ \$17.84	\$19.14	\$14.42	\$13.98	\$10.63
Net income attributable to the bank's shareholders	M\$ \$12.55	\$13.35	\$12.64	\$9.94	\$7.42
Selected Balance Sheet Data (30 september)					
Assets	M\$ \$797.68	\$768.47	\$669.87	\$582.60	\$416.05
Risk-weighted assets (Circular #88, BRH- Central Bank)	M\$ \$354.75	\$327.67	\$298.17	\$252.39	\$169.45
Loans, net	M\$ \$236.02	\$216.09	\$189.55	\$152.06	\$123.03
Securities	M\$ \$231.23	\$221.65	\$200.53	\$177.75	\$113.58
Deposits	M\$ \$643.44	\$602.72	\$533.51	\$450.43	\$343.62
Shareholders' equity (UNIBANK)	M\$ \$62.06	\$59.20	\$56.22	\$44.88	\$31.86
Total shareholders' equity, including minority interest	M\$ \$65.28	\$61.37	\$58.07	\$47.19	\$34.22
Regulatory Capital, Tier 1 (Circular #88, BRH)	M\$ \$56.06	\$56.13	\$53.85	\$39.40	\$27.37
Regulatory Capital, Tiers 1 and 2 (Circular #88, BRH)	M\$ \$64.88	\$72.12	\$71.00	\$53.75	\$36.59
Key Ratios					
Return on average equity (ROE)	29.43%	23.14%	25.01%	25.91%	31.15%
Return on average assets (ROA)	2.28%	1.86%	2.02%	1.99%	1.88%
Efficiency Ratio	75.32%	73.74%	76.91%	72.59%	74.58%
Capital ratio (Circular #88, BRH- Central Bank)	18.96%	22.01%	23.81%	21.30%	21.59%
Nonperforming loans, as % of total loans	0.51%	0.93%	0.69%	1.60%	1.61%
Assets per FTE employee (UNIBANK, nonconsolidated) M\$	\$0.74	\$0.71	\$0.69	\$0.69	\$0.56
Shareholder and Per Share Data					
Earnings per share	\$ \$48.84	\$52.41	\$46.83	\$37.90	\$35.00
Dividend per share	\$ \$20.95	\$20.65	\$20.61	\$13.09	\$9.00
Book value per share	\$ \$242.30	\$221.60	\$209.62	\$165.28	\$122.80
Number of outstanding shares, year-end	256,022	267,171	268,191	271,551	259,421
Number of shareholders, year-end	367	365	370	381	376
Other Information					
Number of employees (UNIBANK)	1,111	1,120	994	874	772
Number of FTE-employees (UNIBANK)	1,083	1,080	966	848	746
Number of employees (Groupe Financier National-GFN)	1,825	1,828	1,723	1,536	1,353
Number of deposit accounts	796,633	722,716	656,979	560,428	453,842
Number of Branches and Agencies (UNIBANK)	46	45	41	37	36
Number of Offices and Agents Abroad (UNITRANSFER)	276	317	299	281	212
Number of Offices and					
Paying Agents in Haiti (UNITRANSFER)	194	186	145	32	21
Number of Offices (Micro Cr�dit National)	17	17	16	14	13
Other Financial Services Locations (UniFinance, UniCredit)	2	2	2	2	2
Average annual exchange rate (HTG/USD)	41.5474	38.4063	37.2875	41.3462	39.2316
Exchange rate, year-end (HTG/USD)	41.7737	39.9535	36.3813	39.1292	43.0426