

Caribbean Financial Services Corporation

Historical Financial Data

Financial Highlights (US\$000's)

	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>
Operating Results											
Gross Revenues	1,777	3,499	2,283	3,406	3,544	2,281	3,005	2,623	2,239	2,880	2,555
Income before Operating expenses	718	2,243	935	2,053	2,035	1,234	2,024	1,739	1,252	1,782	1,536
Operating expenses	1,814	1,639	1,467	1,427	1,128	1,087	962	912	908	877	863
Income before provisions	(1,096)	604	(532)	626	907	147	1,062	827	344	905	673
Loan Loss & Equity provisions	1,593	773	1,718	400	(70)	(124)	352	175	2,795	528	518
Net (loss)/Income	(2,689)	(169)	(2,250)	226	977	271	711	652	(2,451)	377	155
Financial Position											
Total Assets	22,936	28,540	32,040	37,391	37,333	37,257	36,021	32,733	28,149	37,466	35,292
Total Assets Managed	28,814	34,944	38,574	43,827	45,408	44,477	42,955	39,534	33,381	43,952	38,334
Gross Investments											
Loans	17,967	20,605	21,923	24,165	24,027	24,790	23,706	23,951	22,074	22,367	21,178
Investments	8,580	9,578	10,125	11,700	10,337	9,908	7,011	5,125	5,835	7,162	7,224
Total Liabilities											
Shareholders' Equity	20,263	23,178	26,835	29,936	29,498	30,179	29,215	26,627	22,696	29,970	28,172
	2,674	5,363	5,205	7,455	7,834	7,078	6,816	6,105	5,453	7,497	7,112
Investment Activities											
Investment Disbursements	406	1,666	1,425	5,296	6,219	6,054	5,176	8,909	2,332	3,610	4,635
Cumulative Disbursements *	\$111,984										
* includes Barbados Investment Fund											
Operating Results - Per Share											
Net Earnings per Share	(\$82.09)	(\$5.15)	(\$68.70)	\$6.89	\$29.83	\$8.26	\$21.71	\$19.92	(\$74.84)	\$12.51	\$5.14
Net Book Value per Share	\$81.64	\$163.73	\$158.90	\$227.59	\$239.17	\$216.10	\$208.09	\$186.39	\$166.47	\$248.85	\$236.34
Financial Ratios											
Return on Equity	-100.56%	-3.15%	-43.23%	3.03%	12.47%	3.82%	10.43%	10.68%	-44.95%	5.03%	2.18%
Return on Assets	-11.72%	-0.59%	-7.02%	0.60%	2.62%	0.73%	1.97%	1.99%	-8.71%	1.01%	0.44%
Debt:Equity	7.58	4.32	5.16	4.02	3.70	4.16	3.58	4.36	4.16	4.00	3.96
Risk Assets:Equity (x)	7.27	4.43	4.31	3.81	3.12	3.40	3.30	3.28	3.4	3.2	3.2