

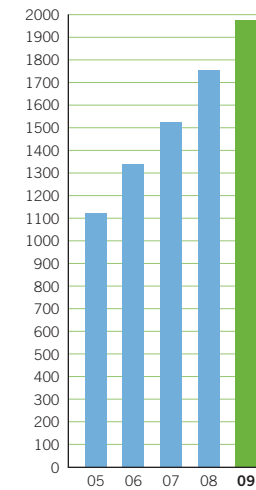
Cambrian continued to experience growth and deliver a strong financial performance that builds confidence as we lead through 2010.

# Financial Highlights

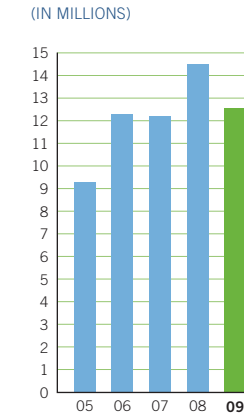
## COMPARATIVE 5-YEAR CHART

(THOUSANDS OF DOLLARS)	2009	2008	2007	2006	2005
Assets	<b>1,988,085</b>	1,760,273	1,549,845	1,339,494	1,126,783
% Growth	<b>12.94%</b>	13.58%	15.70%	18.88%	19.72%
Net Interest Income	<b>23,470</b>	29,350	26,635	25,185	22,019
Provision for Loan Loss	<b>0</b>	1,080	1,020	960	900
Other Income	<b>23,470</b>	28,270	25,615	24,225	21,119
Operating Expenses	<b>22,845</b>	42,323	38,358	36,650	31,221
Income from Operations	<b>16,471</b>	18,923	16,104	16,291	12,422
Refunded Service Fees	<b>1,757</b>	1,682	1,570	1,452	1,165
Income Tax	<b>1,936</b>	2,745	2,450	2,720	2,080
Net Income	<b>12,778</b>	14,496	12,084	12,119	9,177
Share Capital	<b>9,914</b>	9,898	9,825	9,690	9,743
As a % of assets	<b>0.50%</b>	0.56%	0.63%	0.72%	0.86%
Retained Earnings	<b>102,629</b>	90,122	75,977	64,327	52,610
As a % of assets	<b>5.16%</b>	5.12%	4.90%	4.80%	4.67%
Equity as a % of assets	<b>5.66%</b>	5.68%	5.54%	5.53%	5.53%
Efficiency Ratio	<b>58.11%</b>	53.91%	56.51%	54.13%	58.53%

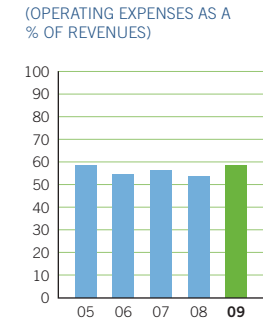
ASSETS (IN MILLIONS)



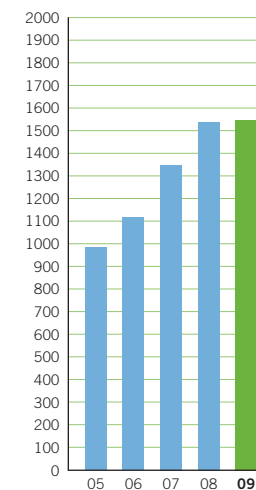
NET INCOME (IN MILLIONS)



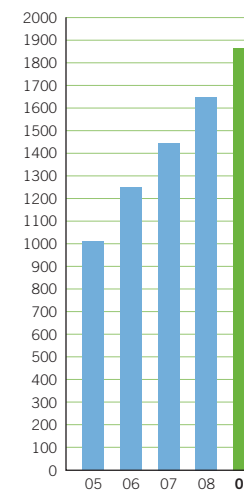
EFFICIENCY RATIO (OPERATING EXPENSES AS A % OF REVENUES)



LOANS (IN MILLIONS)



DEPOSITS (IN MILLIONS)



EQUITY (IN MILLIONS)

