



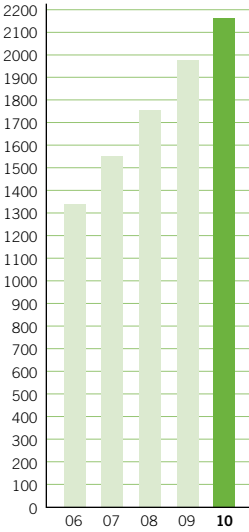
# Financial Highlights

## COMPARATIVE 5-YEAR CHART

(THOUSANDS OF DOLLARS)	2010	2009	2008	2007	2006
Assets	<b>2,164,383</b>	1,988,085	1,760,273	1,549,845	1,339,494
% Growth	<b>8.87%</b>	12.94%	13.58%	15.70%	18.88%
Net Interest Income	<b>28,593</b>	23,470	29,350	26,635	25,185
Provision for Loan Loss	<b>0</b>	0	1,080	1,020	960
Other Income	<b>28,593</b>	23,470	28,270	25,615	24,225
	<b>17,346</b>	15,846	14,053	12,743	12,425
	<b>45,939</b>	39,316	42,323	38,358	36,650
Operating Expenses	<b>25,108</b>	22,845	23,400	22,254	20,359
Income from Operations	<b>20,831</b>	16,471	18,923	16,104	16,291
Refunded Service Fees	<b>1,802</b>	1,757	1,682	1,570	1,452
Income Tax	<b>3,513</b>	1,936	2,745	2,450	2,720
Net Income	<b>15,516</b>	12,778	14,496	12,084	12,119
Share Capital	<b>9,892</b>	9,914	9,898	9,825	9,690
As a % of assets	<b>0.46%</b>	0.50%	0.56%	0.63%	0.72%
Retained Earnings	<b>117,876</b>	102,629	90,122	75,977	64,327
As a % of assets	<b>5.45%</b>	5.16%	5.12%	4.90%	4.80%
Equity as a % of assets	<b>5.90%</b>	5.66%	5.68%	5.54%	5.53%
Efficiency Ratio	<b>54.66%</b>	58.11%	53.91%	56.51%	54.13%

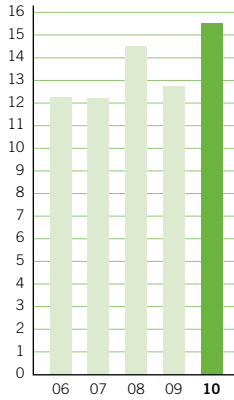
We have delivered strong results that will allow us to continue as value leaders in the future.

**ASSETS** (IN MILLIONS)



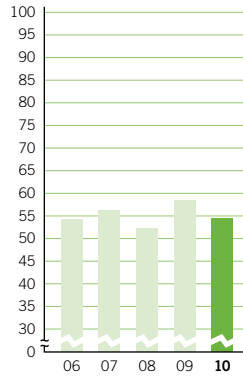
**NET INCOME**

(IN MILLIONS)

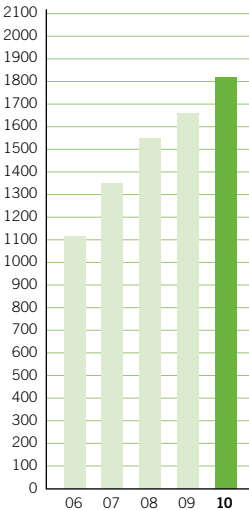


**EFFICIENCY RATIO**

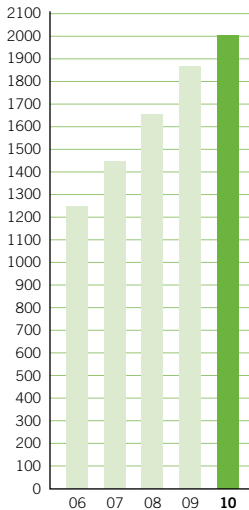
(OPERATING EXPENSES AS A % OF REVENUES)



**LOANS** (IN MILLIONS)



**DEPOSITS** (IN MILLIONS)



**EQUITY** (IN MILLIONS)

