

three year FINANCIAL HIGHLIGHTS

As at 31 March

FINANCIAL POSITION (J\$ MILLIONS)

	2008	2007	2006
Total Assets	5379.28	4668.79	3981.42
Cash and Short-Term Deposits	494.03	505.57	658.94
Notes Discounted	1043.49	976.83	877.37
Investments	468.03	581.78	504.92
Shareholders' Equity	1717.57	1692.38	1519.52

EARNINGS (J\$ MILLIONS)

Total Revenue	451.95	368.54	307.04
Operating Profit	284.97	231.25	236.27
Profit Before Tax	29.79	50.80	129.73
Profit After Tax	17.45	38.80	89.37

FINANCIAL RATIOS (%)

Return on Assets	0.32	0.83	2.24
Return on Equity	1.02	2.29	5.88
Admin. Expense Ratio	45.55	48.44	36.31
Operating Profit Margin	63.05	62.75	76.95