

# TRAFALGAR DEVELOPMENT BANK LIMITED

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## GROUP FINANCIAL HIGHLIGHTS

REVENUE & EXPENSES (\$'000)	1999	1998	1997
Gross Revenue	410,504	423,903	427,803
Interest expense	158,390	159,777	148,983
Income before Operating expenses	252,114	264,126	278,820
Operating expenses	157,830	170,248	183,551
Income before provisions	94,284	93,878	95,269
Loan loss & equity provisions	92,767	47,817	34,170
Net Income	1,186	43,437	65,209
Earnings per share	\$0.01	\$0.38	\$0.57
FINANCIAL POSITION (\$'000)			
Total Assets	2,660,318	2,597,923	2,467,859
Loans/Leases (net of provisions)	1,558,451	1,610,302	1,503,850
Long term liabilities	1,197,920	1,207,778	1,188,244
Shareholders' equity	513,618	517,837	490,737
FINANCIAL RATIOS			
Return on average equity	0.2%	8.6%	13.9%
Return on average assets	0.04%	1.7%	2.8%

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