



# UNION TRUST BANK LIMITED

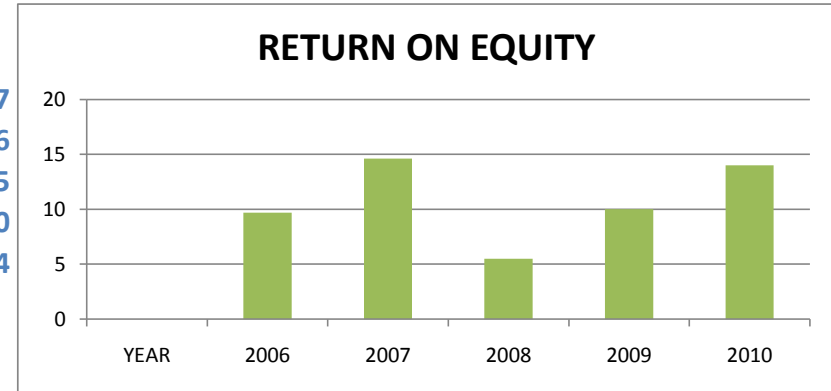
*...Empowering Sierra Leonean commerce*

## KEY PERFORMANCE RATIOS

### YEAR RETURN ON EQUITY (%)

2006  
2007  
2008  
2009  
2010

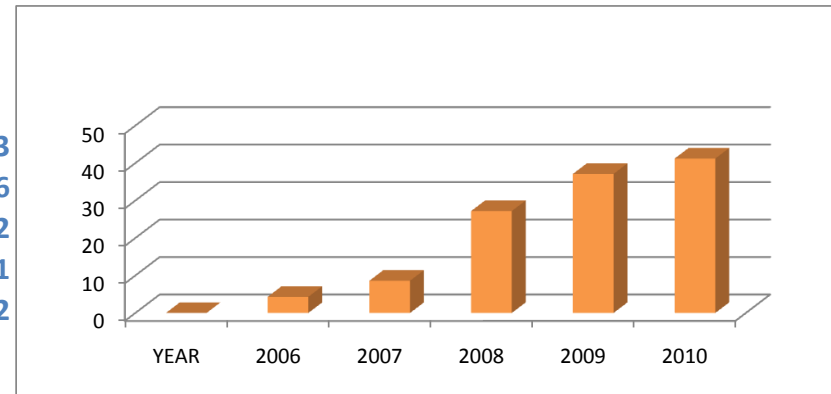
9.7  
14.6  
5.5  
10  
14



### YEAR BALANCE SHEET GROWTH (LE )

2006  
2007  
2008  
2009  
2010

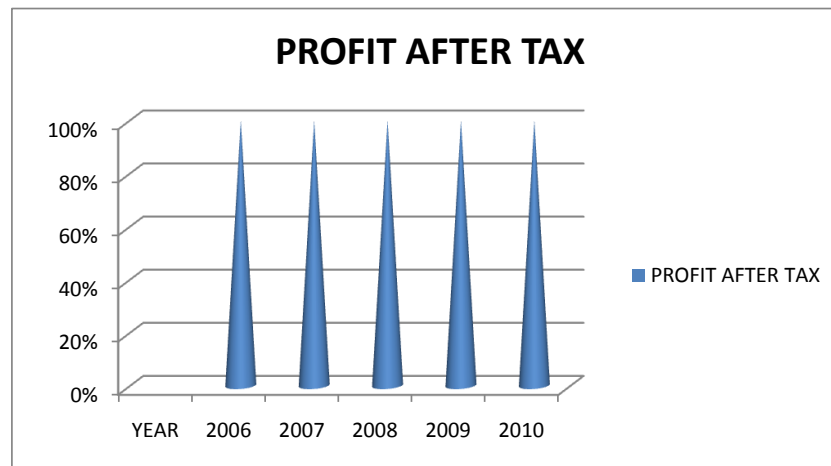
4.3  
8.6  
27.2  
37.1  
41.2



### PROFIT AFTER TAX

YEAR  
2006  
2007  
2008  
2009  
2010

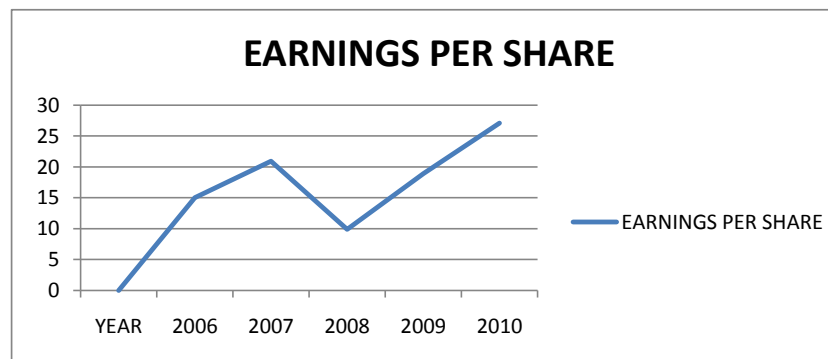
1.1  
2.3  
1.2  
3.2  
5.7



### EARNINGS PER SHARE

YEAR  
2006  
2007  
2008  
2009  
2010

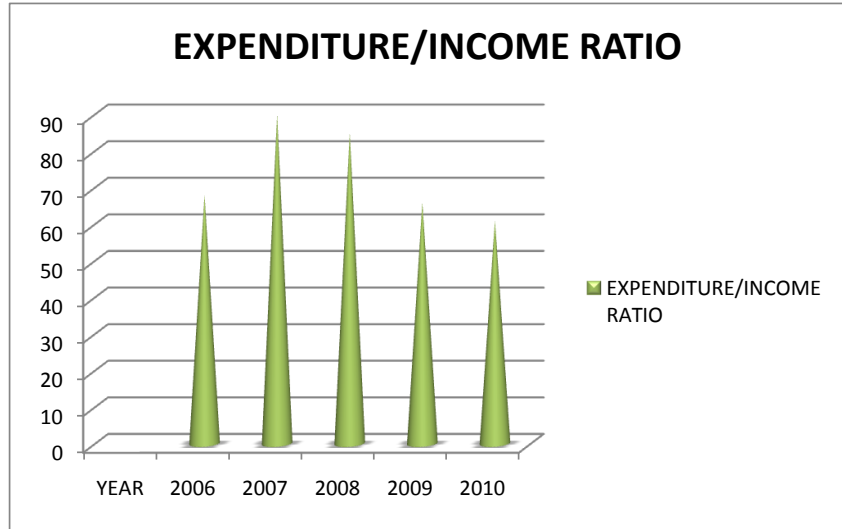
15  
20.9  
9.9  
18.9  
27.1



### EXPENDITURE/INCOME RATIO

YEAR
2006
2007
2008
2009
2010

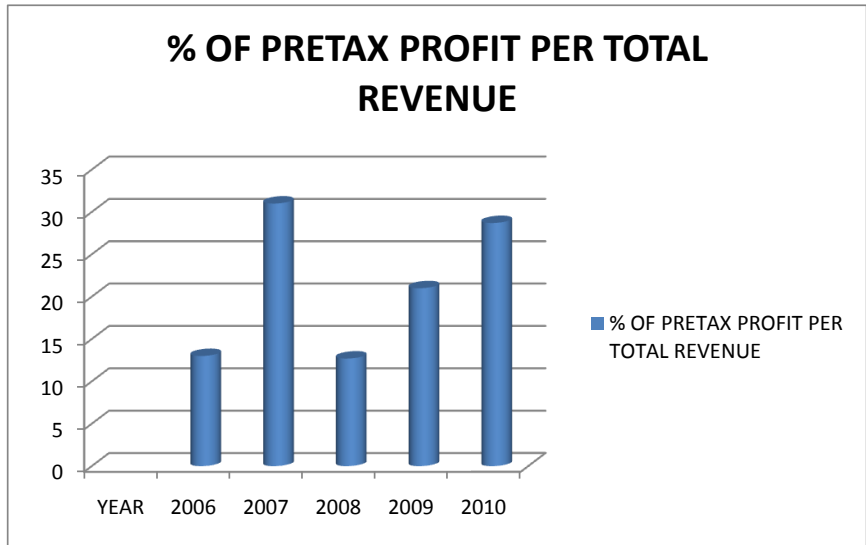
68
90
85
66
61



### % OF PRETAX PROFIT PER TOTAL REVENUE

YEAR
2006
2007
2008
2009
2010

13
31
12.7
21
28.7

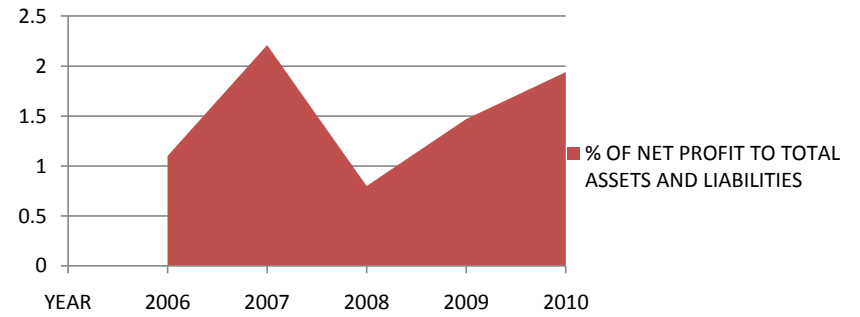


### % OF NET PROFIT TO TOTAL ASSETS AND LIABILITIES

YEAR  
2006  
2007  
2008  
2009  
2010

1.1  
2.21  
0.8  
1.47  
1.94

### % OF NET PROFIT TO TOTAL ASSETS AND LIABILITIES

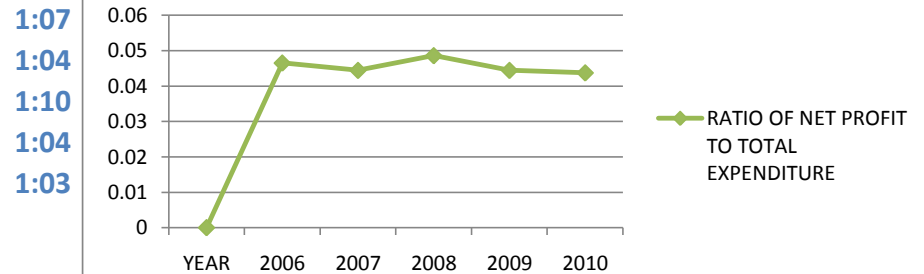


### RATIO OF NET PROFIT TO TOTAL EXPENDITURE

YEAR  
2006  
2007  
2008  
2009  
2010

1:07  
1:04  
1:10  
1:04  
1:03

### RATIO OF NET PROFIT TO TOTAL EXPENDITURE



key ratio

**YEAR RATIO OF NET PROFIT TO TOTAL EXPENDITURE**

**2006**

**2007**

**2008**

**2009**

**2010**

**1:07**

**1:04**

**1:10**

**1:04**

**1:03**

