
AN
OVERVIEW
OF ANSA
MERCHANT BANK
LIMITED

Prepared by:

The Caribbean Centre for Money and Finance

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ANSA Merchant Bank, a member of the ANSA McAl Group of Companies and one of the Caribbean's leading financial institutions, has its roots in well-known local and international finance houses.

In June 2004, ANSA Finance and Merchant Bank, became known as ANSA Merchant Bank, when ANSA Finance & Merchant Bank acquired Tatil and Tatil Life Insurance, also of the ANSA McAl Group of Companies.

The strength of this new entity has thrust ANSA Merchant Bank into a new competitive arena, providing the impetus for a broader range of financial services to be expertly presented to the local and regional markets.

ANSA Merchant Bank is a publicly traded company on the Trinidad and Tobago Stock Exchange.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

| | Unaudited 9/30/2012 | Unaudited 9/30/2011 | Audited 12/31/2011 |
|---|------------------------|------------------------|-----------------------|
| Assets | 5,533,509 | 5,273,213 | 5,449,049 |
| Total Assets | 5,533,509 | 5,273,213 | 5,449,049 |
| Total Liabilities | 4,050,275 | 3,908,318 | 4,002,044 |
| Minority Interest | 398 | 429 | 401 |
| Shareholders' Equity | 1,482,836 | 1,364,467 | 1,446,604 |
| Total Liabilities & Shareholders' equity | 5,533,509 | 5,273,213 | 5,449,049 |

CONSOLIDATED STATEMENT OF INCOME

| | Unaudited 3 months to 9/30/2012 | Unaudited 3 months to 9/30/2011 | Unaudited 9 months to 9/30/2012 | Unaudited 9 months to 9/30/2011 | Audited Year Ended 12/31/2011 |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-------------------------------------|
| Total Income | 199,616 | 141,188 | 522,696 | 452,795 | 658,581 |
| Total Expenses | 152,724 | 115,969 | 373,621 | 328,529 | 428,901 |
| Operating Profit | 46,892 | 25,219 | 149,075 | 124,267 | 229,680 |
| Taxation | 6,473 | 6,912 | 29,348 | 31,949 | 46,064 |
| Profit after Taxation | 40,419 | 18,307 | 119,727 | 92,318 | 183,616 |
| Minority Interest | (4) | 427 | (3) | 407 | 16 |
| Profit Attributable to Shareholders | 40,423 | 17,880 | 119,730 | 91,911 | 183,600 |
| Earnings Per Share-Basic | 0.47 | 0.21 | 1.40 | 1.09 | 2.18 |
| Avg no. of shares - Basic ('000) | 85,579 | 84,185 | 85,579 | 84,185 | 84,185 |