



FIRSTCARIBBEAN INTERNATIONAL BANK LIMITED

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION (USD'000)

	Unaudited January 31, 2014	Unaudited January 31, 2013 Restated *	Unaudited October 31, 2013 Restated *
Assets			
Cash, balances with Central Banks and due from banks	2,047,153	2,491,568	2,311,538
Financial assets at fair value through profit or loss	-	13,250	-
Loans and advances to customers	6,284,378	6,664,819	6,329,247
Investment securities	2,104,270	1,729,123	2,214,085
Property and equipment	126,611	130,265	127,040
Other assets	184,230	134,723	113,095
Intangible assets	334,907	334,907	334,907
Total assets	<u>11,081,549</u>	<u>11,498,655</u>	<u>11,429,912</u>
Liabilities			
Customer deposits and other borrowed funds	9,332,866	9,650,925	9,622,921
Financial liabilities at fair value through profit or loss	-	13,250	-
Other liabilities	202,558	178,794	244,839
Debt securities in issue	30,895	30,936	30,461
Total liabilities	<u>9,566,319</u>	<u>9,873,905</u>	<u>9,898,221</u>
Equity attributable to equity holders of the parent			
Issued capital and reserves	921,790	961,739	929,952
Retained earnings	566,850	633,743	574,573
	<u>1,488,640</u>	<u>1,595,482</u>	<u>1,504,525</u>
Non-controlling interests	<u>26,590</u>	<u>29,268</u>	<u>27,166</u>
Total equity	<u>1,515,230</u>	<u>1,624,750</u>	<u>1,531,691</u>
Total liabilities and equity	<u>11,081,549</u>	<u>11,498,655</u>	<u>11,429,912</u>

* Certain amounts shown here do not correspond to the 2013 consolidated financial statements and reflect adjustments made. Refer to Note 2.

Note : Results have been converted to US\$ at an exchange rate of US\$1 = BBD\$2.



FIRST CARIBBEAN INTERNATIONAL BANK LIMITED

CONDENSED CONSOLIDATED STATEMENT OF INCOME/(LOSS) (USD'000)

	Unaudited Three months ended January 31, 2014	Unaudited Three months ended January 31, 2013 Restated *	Unaudited Year ended October 31, 2013 Restated *
Interest and similar income	116,600	118,679	466,266
Interest and similar expense	21,918	24,281	93,078
Net interest income	94,682	94,398	373,188
Operating income	42,532	36,942	156,664
	137,214	131,340	529,852
Operating expenses	89,488	86,883	397,149
Loan loss impairment	30,589	23,761	151,399
	120,077	110,644	548,548
Income/(Loss) before taxation	17,137	20,696	(18,696)
Income tax expense	2,064	1,096	3,147
Net income/(loss) for the period	15,073	19,600	(21,843)
Attributable to:			
Equity holders of the parent	14,712	19,489	(21,253)
Non-controlling interests	361	111	(590)
	15,073	19,600	(21,843)
Earnings/(loss) per share attributable to the equity holders of the parent for the period: (expressed in cents per share)	0.9	1.2	(1.3)

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