

East Caribbean Financial Holding Company Limited

Interim Consolidated Balance Sheet

As at June 30, 2011

(in thousands of Eastern Caribbean Dollars)

	(Unaudited) June 30 2011 \$'000	(Audited) December 31 2010 \$'000	(Unaudited) June 30 2010 \$'000
Assets			
Cash and balances with Central Bank	298,157	212,649	172,583
Due from other banks	668,575	642,480	142,335
Trading financial assets	9,456	9,842	26,915
Deposits with non-bank financial institutions	883	2,320	1,028
Treasury bills	9,401	15,958	7,038
Originated loans - Loans & Advances to customers	1,800,430	1,725,382	1,305,277
- Bonds	29,649	29,655	6,159
Investments securities - held to maturity	94,759	85,034	36,763
- available-for-sale	310,282	290,207	267,330
Pledged assets	96,097	63,469	65,773
Due from reinsurers	7,441	10,418	5,774
Due from insurance agents, brokers and policyholders	1,878	1,921	1,552
Investment in associated undertaking	12,665	12,665	6,512
Property plant and equipment & intangibles	135,237	120,465	78,160
Investment Properties	13,923	13,923	11,218
Other assets	51,479	32,579	40,681
Income tax recoverable	3,069	3,673	0
Deferred tax asset	4,799	4,799	0
Retirement Benefit Asset	3,556	3,556	3,467
Total assets	3,551,736	3,280,994	2,178,565
Liabilities			
Deposits from banks	34,228	45,503	14,409
Due to customers	2,518,285	2,318,304	1,334,345
Other funding instruments	281,277	255,419	232,513
Borrowings	250,441	207,177	188,583
Due to reinsurers	2,767	1,355	3,661
Insurance Claims and Deferred Revenue	11,889	14,978	10,023
Other liabilities	51,322	47,439	33,112
Dividends Payable	284	291	0
Income Tax Payable	0	0	1,139
Deferred tax liabilities	0	0	3,260
Total liabilities	3,150,493	2,890,466	1,821,045
Shareholders' equity			
Share capital	174,231	174,231	174,231
Contributed capital	3,118	3,118	3,118
Unrealized loss on investments	630	(544)	(945)

Revaluation reserve	13,855	13,855	13,855
Reserves	142,358	142,358	139,393
Retained earnings	10,358	14,028	11,687
Profit for the period after taxes	11,895	0	15,214
Parent shareholders' equity	356,445	347,046	356,553
Minority Interest	44,798	43,482	967
Total equity and liabilities	3,551,736	3,280,994	2,178,565

12months
Change
%

73%
370%
-65%
-14%
34%
38%
381%
158%
16%
46%
29%
21%
94%
73%
24%
27%
0%
0%
3%

63%

138%
89%
21%
33%
-24%
19%
55%
0%
-100%
-100%

73%

0%
0%
-167%

0%
2%
-11%
-22%

0%

63%