

East Caribbean Financial Holding Company Limited				
Interim Consolidated Statement of Income				
Six month period ended June 30, 2009				
(expressed in Eastern Caribbean dollars)				
	(Unaudited)	(Audited)	(Unaudited)	
	6 mths	12 mths	6 mths	
	To June 30, 2009	To Dec. 31, 2008	To June 30, 2009	12 months
	\$	\$	\$	% Change
Interest income	65,478,403	136,414,141	68,408,223	-4%
Interest expense	27,370,460	52,385,295	27,791,577	-2%
Net interest income	38,107,943	84,028,846	40,616,646	-6%
Other income	16,118,433	31,118,526	14,582,028	11%
Operating income	54,226,376	115,147,372	55,198,674	-2%
Provision for loan impairment	1,804,012	1,007,610	624,001	189%
Other operating expenses	29,736,681	62,693,590	28,023,375	6%
Profit for the year before taxation	22,685,683	51,446,172	26,551,298	-15%
Provision for Tax	2,387,402	4,560,683	2,068,429	15%
Profit for the period	20,298,281	46,885,489	24,482,869	-17%
Attributable to:				
- Equity holders	20,115,773	46,855,628	24,384,994	
- Monority interest	182,508	29,861	97,875	
Profit for the period	20,298,281	46,885,489	24,482,869	
Earnings per share				
- basic	\$0.84	\$1.94	\$1.02	
- diluted	\$0.81	\$1.84	\$0.97	