

East Caribbean Financial Holding Company Limited

Interim Consolidated Balance Sheet

As at June 30, 2012

(expressed in Eastern Caribbean dollars)

	(Unaudited) June 30 2012 \$'000	(Audited) December 31 2011 \$'000	(Unaudited) June 30 2011 \$'000	12mths Change %
Assets				
Cash and balances with Central Bank	137,272	144,923	298,157	-54%
Due from other banks	636,865	388,239	668,575	-5%
Trading financial assets	18,016	4,893	9,456	91%
Deposits with non-bank financial institutions	4,787	7,206	883	442%
Treasury bills	4,515	479	9,401	-52%
Originated loans - Loans & Advances to customers	1,886,292	1,849,160	1,800,430	5%
- Bonds	12,596	13,081	29,649	-58%
Investments securities - held to maturity	95,935	87,731	94,759	1%
- available-for-sale	407,047	342,820	310,282	31%
Pledged assets	78,880	92,869	96,097	-18%
Due from reinsurers	4,403	5,511	7,441	-41%
Due from insurance agents, brokers and policyholders	1,620	1,712	1,878	-14%
Investment in associated undertaking	12,101	12,147	12,665	-4%
Property plant and equipment & intangibles	168,888	161,746	135,237	25%
Investment Properties	14,912	17,249	13,923	7%
Other assets	38,106	44,033	51,479	-26%
Income tax recoverable	4,239	3,865	3,069	0%
Deferred tax asset	7,611	7,488	4,799	
Retirement Benefit Asset	3,865	4,353	3,556	9%
Total assets	3,537,950	3,189,505	3,551,736	0%
Liabilities				
Deposits from banks	64,848	62,758	34,228	89%
Due to customers	2,613,059	2,211,296	2,529,770	3%
Due to Banks	0	0	0	#DIV/0!
Other funding instruments	257,101	286,338	286,319	-10%
Borrowings	154,756	196,800	250,441	-38%
Due to reinsurers	2,960	2,046	2,767	7%
Insurance Claims and Deferred Revenue	8,019	9,992	11,889	-33%
Other liabilities	30,274	31,013	34,795	-13%
Dividends Payable	282	283	284	0%
Income Tax Payable	0	0	0	0%
Deferred tax liabilities	0	0	0	0%
Total Liabilities	3,131,299	2,800,526	3,150,493	-1%
Shareholders' equity				
Share capital	174,231	174,231	174,231	0%
Contributed capital	3,118	3,118	3,118	0%
Unrealized profit / (loss) on investments	1,175	(4,420)	630	87%
Revaluation reserve	13,855	13,855	13,855	0%
Reserves	148,012	148,012	142,358	4%
Retained earnings	7,958	7,900	10,358	-23%
Profit for the period after taxes	10,808	0	11,895	-9%

Parent shareholders' equity	359,157	342,696	356,445	1%
Minority Interest	47,494	46,283	44,798	6%
Total equity and liabilities	3,537,950	3,189,505	3,551,736	0%