

Schedule 3
FORM ECSRC - Q

Quarterly Report
For the period ended June 30, 2010

or

TRANSITION REPORT _____
(Applicable where there is a change in reporting issuer's financial year)

For the transition period from _____ to _____

Issuer Registration Number: ECFH 28062001SL

East Caribbean Financial Holding Company Limited
(Exact name of reporting issuer as specified in its charter)

Saint Lucia
(Territory or jurisdiction of incorporation)

No. 1 Bridge Street, Castries St. Lucia
(Address of principal executive Offices)

(Reporting issuer's:

Telephone number (including area code): 758-456-6000

Fax number: 758-456-6702

Email address: ecfh@candw.lc

N/A

(Former name, former address and former financial year, if changed since last report)

(Provide information stipulated in paragraphs 1 to 8 hereunder)

Indicate the number of outstanding shares of each of the reporting issuer's classes of common stock, as of the date of completion of this report.

CLASS	NUMBER
Preference Shares	830,000
Ordinary Shares	24,465,589

SIGNATURES

Name of Chief Executive Officer:

Name of Director:

Robert
Norstrom

Victor
Eudoxie

Signature

Signature

Date

Date

INFORMATION TO BE INCLUDED IN THE REPORT

1. Financial Statements

Provide quarterly Financial Statements in accordance with International Accounting Standards. The format of the financial statements should be similar to those provided with the registration statement. Include the following:

- (a) (Condensed Balance Sheet as of the end of the most recent financial year and just concluded quarter.
- (b) Condensed Statement of Income for the interim three, six and nine months of the current financial year and corresponding period in the previous financial year.
- (c) Condensed Statement of Cash Flows for the interim three, six and nine months of the current financial year and the corresponding period in the previous financial year.
- (d) Examples of financial data items to be included in constructing financial statements for various types of businesses are provided in Parts A-D. These items are meant to serve as guidelines only.
- (e) By way of *Notes to Condensed Financial Statements*, provide explanation of items in the financial statements and indicate any deviations from generally accepted accounting practices.

2. Management's Discussion and Analysis of Financial Condition and Results of Operations

Discuss reporting issuer's financial condition, changes in financial condition and results of operations during the reporting period. Discussion of material changes should be from the end of the preceding financial year to the date of the most recent interim quarterly report. The broad areas of discussions should centre around liquidity, capital resources and results of operations. Discussions of liquidity and capital resources may be combined whenever the two topics are interrelated.

(a) Liquidity

Identify any known trends or commitments, demands, events that will result in or that are reasonably likely to result in the reporting issuer's liquidity increasing or decreasing in any material way. If a deficiency is identified, indicate the course

of action that the reporting issuer has taken or proposes to take to remedy the deficiency.

Liquidity levels remain high, reflecting market conditions generally in the Region. Quality business opportunities are few and far between so there is a surfeit of cash for investment. This has allowed the main banking subsidiary to make early repayment of US\$15M of international financing. There is always the possibility of increased seasonal Government expenditure influencing this position in future months but the stable liquidity position has now been maintained for most of the calendar year with no real change anticipated.

(b) Capital Resources

Describe the reporting issuer's material commitments for capital expenditures as of the end of the latest fiscal period, and indicate the general purposes of such commitments and the anticipated source of funds needed to fulfil such commitments. Describe any material trends, favourable or unfavourable in the reporting issuer's capital resources and any expected change in mix. The discussion should consider changes between equity, debt and any off-balance sheet financing arrangements.

The major capital expenditure being undertaken by the Group is the construction of a new building in the north of the island and construction commenced in March 2010. There are also plans to acquire a building in Soufriere to house the branch in that location as the existing building has space constraints.

(c) Results of Operation.

Describe any unusual or infrequent events or transactions or any significant economic changes that materially affected the amount of reported income from continuing operations and in each case indicate the extent the income was so affected. Describe any known trends or uncertainties that have had or that the reporting issuer reasonably expects will have a material favourable or unfavourable impact on net sales or revenues or income from continuing operations. If the reporting issuer knows of events that will cause a material change in the relationship between costs and revenues (such as price increases, costs of labour or materials), the changes in relationship should be disclosed.

The Group's profitability remained strong in the first half of 2010 in spite of the challenging economic conditions. Profit after tax was \$15.2M compared to \$20.3M for the first six months of 2009. Full year profit for 2009 was \$26.1 M.

The main banking business was affected by flattening levels of net income and reducing yields on investments although the other Group activities reported generally very encouraging results.

The Group is continuing its strong controls over loan quality and costs in an effort to ensure that profit levels can be retained during this challenging period.

3. Disclosure of Risk Factors.

Provide a discussion of the risk factors that may have an impact on the results from operations or on the financial conditions. Avoid generalised statements and only include factors that are unique to the company. Typical risk factors include untested products, cash flow and liquidity problems, dependence on a key supplier or customer, management inexperience, nature of business, absence of a trading market (specific to the securities of the reporting issuer), etc. Indicate if any risk factors have increased or decreased in the time interval between the previous and current filing.

The significant risks to which the Group is exposed include credit risk, market risk, operational risk, foreign exchange risk, liquidity risk and reputation risk. The Group ensures that risk mitigation in any one area does not inadvertently increase exposure in other areas.

Credit Risk

Credit risk is determined to be the largest single risk faced by the ECFH Group. The Group's delinquency level is continuously monitored and significant efforts have been made to reduce the non-productive portfolio including work-outs, write-off and sale of selective non-performing loans. The ratio of non-productive loans to total loans was 6.88% at August 31, 2010 compared to 7.02% at July 31, 2010 and 6.96% at December 31, 2009. Efforts are ongoing to attain the international benchmark of 5%.

The Group continued to monitor the quality of loans being approved, conducting credit risk reviews on all lending over a stipulated dollar value and analysis on loans approved to ensure general compliance with approved credit risk management guidelines. Reviews of the quality and performance of the credit portfolio are undertaken on a regular basis to identify trends and concentrations and take corrective action as necessary.

The investment portfolio did not show any signs of severe stress as quick action was taken to avoid any effects of the international financial crisis on the group's investments. Funds held with institutions preserved to be at risk were withdrawn early to avoid any devaluation in the portfolio. Investment policies have been approved by the Board for all subsidiaries. The Group is looking at expanding its relationships with Investment Managers to increase the yields and reduce the risk of investments in international markets. Investment managers are already utilized to manage portfolios on behalf of Bank of St. Lucia International (BOSLIL) and it is expected

that that same arrangement will be put in place relating to the portfolios of Wealth and Asset Management Division.

Market Risk

To improve its management of market risk, the ECFH Board has secured the assistance of the International Finance Corporation (IFC) to restructure the ECFH Risk Management and Compliance Services to better manage market risk. The IFC have completed the first version of the financial risk simulation model and it is currently being tested. The financial analyst is currently comparing the results of the model to actual results to determine and rectify any variances. This simulation model is expected to calculate and forecast market risk indicators for BOSL. It is the intention to expand the financial risk simulation model to include other subsidiaries of the ECFH Group.

Additionally, the portfolio of investments is continually monitored for changes in value of instruments and circumstances of institutions with which the Group conducts business. Investments are subject to market valuations where appropriate and instruments are marked to market in keeping with IFRS.

Foreign Exchange Risk

Growth in the offshore banking area has resulted in an increase in the number of foreign currencies being managed which means increased exposure to foreign exchange risk. Foreign exchange exposure is monitored on a regular basis by the respective business units as well as the Asset Liability Committee. There were no instances of unmanaged significant exposure during the period under review. The ECFH Board has approved Guidelines for Foreign Exchange Transactions. These guidelines stipulate the terms and conditions relating to foreign exchange transactions and trading

Operational Risk

The ECFH Group has placed increased emphasis on BCP and has purchased software to assist in developing business continuity plans and to enhance its ability to better coordinate its efforts in a time of disaster. To this end and as part of the requirement of being a broker on the ECSE, the Risk Management and Compliance Services completed the Business Continuity Plan for ECFH Global Solutions limited. A copy has been submitted to the ECSE. Work on completing the BCP for BOSLIL is in the advance stages and should be completed by October 2010. The RMCS also tested the Group's business continuity plan by conducting its annual evacuation drills and table top exercise as well as a comprehensive test of the DRR sites at Gros Islet and Trinidad. A general presentation on BCP was made to staff throughout the ECFH Organization to sensitize and increase awareness of Staff on BCP.

Card fraud is one area to which the domestic bank is exposed. We continue to see the use of fraudulent cards at the local ATMs. These cards are not issued by any of the banks operating locally but by international banks. We have responded by changing the hardware of all of the Group's ATM machines to make it more difficult for criminals to use our machines to perpetrate fraud. All banks operating locally are working with police to reduce the use of their ATMs for fraudulent purposes. The local bankers association has developed posters to sensitize customers

about the proper way to use their cards to reduce the possibility that their information can be stolen.

The group has continued to expand its convenience banking suite of products in 2010. The most recent convenience banking product launched was the BOSL mobile Banking product. This followed the expansion of BOSL's initiative with a leading supermarket chain that led to an expansion in the number of ATMs available in the south of the island as well as the launch of the island's first wireless point of sale. Currently, the ECFH Group has the most complete suite of convenience banking products.

Liquidity Risk

The Group's liquidity risk is monitored on a regular basis by the Internal Liquidity Committee and the Group Asset/Liability Committee. The ECFH Liquidity Management Committee meets on a more frequent basis than the ALCO to monitor and better manage the Group's liquidity. Liquidity in the domestic banking sector of St. Lucia tightened and interest rate spreads narrowed. Liquidity levels at the ECFH were relatively stable for the first 8 months of the 2010.

The Group dealt with the liquidity challenges through a restructuring of the balance sheet including securitization, raising deposit levels and establishing new lines of credit with both regional and international financial institutions. Careful liquidity management ensured that the regulatory reserve requirement was always met by the domestic bank and that Capital Adequacy Ratios remained above minimum levels. The Liquidity policy and associated liquidity contingency plans were developed and approved by the Board.

Reputation Risk

Reputation risk is the risk that negative publicity regarding the Group's business practices will lead to a loss of revenue or litigation. The Group's reputation; particularly the trust afforded it by customers and counterparties can be irrevocably tarnished due to perceived or real breaches in its ability to conduct business securely and responsibly. In addition, the ECFH Group is responsible for risks associated with the activities of third-party service providers with which they contract.

All risks impact on reputation; therefore, maintaining reputation involves appropriately identifying, analyzing and managing risks that can adversely impact the Group's business. The Group continued to meet its corporate social responsibility encompassing involvement in local communities, employment practices, impact on the environment and sustainable economic and social development, while maintaining strong relationships with business partners. The Group has developed and adheres to a robust Anti-Money Laundering/Anti-Terrorist Financing policy as well as Corporate Governance policy for the Group. In developing these policies, best international practices were used.

4. Legal Proceedings.

A legal proceeding need only be reported in the ECSRC - Q filed for the quarter in which it first became a reportable event and in subsequent quarterly reports in which there have been material developments. Subsequent Form ECSRC - Q filings in the same financial year in which a legal proceeding or a material development is reported should reference any previous reports in that year. Where proceedings have been terminated during the period covered by the report, provide similar information, including the date of termination and a description of the disposition thereof with respect to the reporting issuer and its subsidiaries.

There were no legal proceedings during the quarter.

5. Changes in Securities and Use of Proceeds.

- (a) Where the rights of the holders of any class of registered securities have been materially modified, give the title of the class of securities involved. State briefly the general effect of such modification upon the rights of holders of such securities.
- (b) Where the use of proceeds of a security issue is different from that which is stated in the registration statement, provide the following:
- Offer opening date (provide explanation if different from date disclosed in the registration statement)
 - Offer closing date (provide explanation if different from date disclosed in the registration statement)
 - Name and address of underwriter(s)
 - Amount of expenses incurred in connection with the offer
 - Net proceeds of the issue and a schedule of its use
 - Payments to associated persons and the purpose for such payments

There were no changes in Securities and Use of Proceeds using the quarter.

- (b) Report any working capital restrictions and other limitations upon the payment of dividends.

There were no working capital restrictions and other limitations upon the payment of dividends during the quarter.

6. Defaults Upon Senior Securities.

- (a) If there has been any material default in the payment of principal, interest, a sinking or purchase fund instalment, or any other material default not satisfied within 30 days, with respect to any indebtedness of the reporting issuer or any of its significant subsidiaries exceeding 5 percent of the total assets of the reporting issuer and its consolidated subsidiaries, identify the indebtedness. Indicate the nature of the default. In the case of default in the payment of principal, interest, or a sinking or purchase fund instalment, state the amount of the default and the total arrears on the date of filing this report.
- (b) If any material arrears in the payment of dividends has occurred or if there has been any other material delinquency not satisfied within 30 days, give the title of the class and state the amount and nature of the arrears or delinquency.

There were no defaults upon Senior Securities.

7. **Submission of Matters to a Vote of Security Holders.**

If any matter was submitted during the period covered by this report to a vote of security holders, through the solicitation of proxies or otherwise, furnishes the following information:

- (a) The date of the meeting and whether it was an annual or special meeting.

The Annual Meeting of Shareholders was held on June 02, 2010.

- (b) If the meeting involved the election of directors, the name of each director elected at the meeting and the name of each other director whose term of office as a director continued after the meeting.

While there was an agenda item for the election of Directors; however since no nominations were received, the retiring directors were re-appointed by shareholders.

- (c) A brief description of each other matter voted upon at the meeting and state the number of votes cast for or against as well as the number of abstentions as to each such matter, including a separate tabulation with respect to each nominee for office.

There were no matters voted upon by ballots.

- (d) A description of the terms of any settlement between the registrant and any other participant.

There was no settlement between the registrant and any other participant.

- (e) Relevant details of any matter where decision was taken otherwise than at a meeting of such security holders.

The matters voted upon were by a show of hands and were as follows:

1. To receive the Audited Financial Statements of the company for the year ended December 31, 2009 and the Report of the Auditors
2. To receive the Report of Directors
3. To sanction Dividends paid for the twelve-month period ended December 31, 2009
4. To appoint Auditors and authorise Directors to fix their remuneration

5. To elect Directors

8. Other Information.

The reporting issuer may, at its option, report under this item any information, not previously reported in a Form ECSRC - MC report (related to disclosure of material information), with respect to which information is not otherwise called for by this form. If disclosure of such information is made under this item, it need not be repeated in a Form ECSRC - MC report which would otherwise be required to be filed with respect to such information or in a subsequent Form ECSRC - Q report.

Part A

Relevant Financial Data Items for Commercial and Industrial Companies

Item Descriptions

- Cash and Cash Items
- Marketable securities
- Notes and Accounts Receivables-Trade
- Allowances for doubtful accounts
- Inventory
- Total Current Assets
- Intangible Assets
- Property Plant and Equipment
- Accumulated Depreciation
- Other Assets (explain)
- Total Assets
- Accounts Payable
- Total Current Liabilities
- Other Liabilities (explain)
- Bonds, mortgages and similar debt
- Preferred stock-mandatory redemption
- common stock
- other stockholder's equity
- Total liabilities and stockholder's equity
- net sales of tangible products
- total revenues
- cost of tangible goods sold
- total costs and expenses applicable to sales and revenues
- other costs and expenses
- provision for doubtful accounts and notes
- Interest and amortisation of debt discount
- Income before taxes and other items
- income tax expense
- income/loss continuing operations
- Discontinued operations
- extraordinary items
- Cumulative effect-changes in accounting principles
- net income or loss
- earnings per share -primary
- earnings per share - fully diluted

Part B

Relevant Financial Data Items for Bank Holding Companies and Banks

Item Descriptions

- Cash and due from banks
- interest bearing deposits
- Borrowings from the ECCB, Inter-bank Market activity and other bank borrowings
- trading account assets
- investment and mortgage backed securities held for sale
- Investments: to provide schedule of type, rates, maturity and place – (whether domestic/regional or foreign)
- loans
- allowances for losses
- Fixed Assets
- total assets
- other liabilities
- Total deposits
- short-term borrowings
- long-term debt
- preferred stock-mandatory redemption
- preferred stock-no mandatory redemption
- common stocks
- other stockholder's equity
- total liabilities and stockholder's equity
- contingent accounts
- interest and fees on loans
- interest and dividends on investments
- other interest income
- total interest income
- interest expense on deposits
- total interest expense
- net interest income
- provision for loan losses
- investment securities gains/losses
- other expenses
- income/loss before income tax
- income/loss before extraordinary items
- extraordinary items
- cumulative changes in accounting principles

- net income or loss
- earnings per share-primary
- earnings per share- fully diluted

Part C

Relevant Financial Items for Broker-Dealers Holding Companies

Items Description

- Cash and cash items
- receivables from brokers and dealers, customers and others
- securities purchased under resale agreements
- financial instruments owned
- fixed assets
- total assets
- short term borrowings including commercial paper
- payable to customers, brokers/dealers (including clearing brokers) and others
- securities sold under agreements to repurchase
- long-term debt
- preferred stock-mandatory redemption
- preferred stock - no mandatory redemption
- common stock
- other stockholder's equity
- total liabilities and stockholder's equity
- revenue from trading activities
- interest and dividends
- commissions
- interest expense
- other sources of revenue
- compensation and employee related expense
- income/loss before income tax
- income/loss before extraordinary items
- extraordinary items, less tax
- cumulative change in accounting principles
- net income or loss
- earnings per share- primary
- earnings per share - fully diluted

Part D

Relevant Financial Data Items for Public Utility and Utility Holding Companies

Item Descriptions

- total net utility plant
- other property and investments
- total current assets
- total deferred charges
- balancing amount for total assets
- total assets
- common stock
- capital surplus, paid in,
- retained earnings
- total common stockholders equity
- preferred stock subject to mandatory redemption
- preferred stock not subject to mandatory redemption
- long term debt, net
- short term notes
- notes payable
- commercial paper
- long term debt-- current portion
- preferred stock-- current portion
- obligation under capital leases
- obligation under capital leases--current portion
- balancing amount for capitalisation and liabilities
- total capitalisation and liabilities
- gross operating revenue
- other operating expense
- total operating expense
- operating income (loss)
- other income (loss), net
- income before interest charges
- total interest charges
- net income
- preferred stock dividends
- earnings available for common stock
- common stock dividends
- total annual interest charges on all bonds
- cash flow from operations
- earnings per share –primary
- earnings per share -fully diluted

East Caribbean Financial Holding Company Limited
Interim Consolidated Statement of Income
Six month period ended June 30, 2010

(expressed in Eastern Caribbean dollars)

	(Unaudited) 6 mths To June 30, 2010 \$	(Audited) 12 mths To Dec. 31, 2009 \$	(Unaudited) 6 mths To June 30, 2009 \$	12 months % Change
Interest income	66,633	128,924	65,478	2%
Interest expense	29,297	52,196	27,370	7%
Net interest income	37,336	76,728	38,108	-2%
	0	0	0	
Other income	15,252	35,103	16,118	-5%
Operating income	52,588	111,832	54,226	-3%
	0	0	0	
Provision for loan impairment	723	5,888	1,804	-60%
Other operating expenses	33,920	66,124	29,737	14%
Profit for the year before taxation	17,945	39,819	22,686	-21%
	0	0	0	
Provision for Tax	2,709	13,721	2,387	13%
	0	0	0	
Profit for the period	15,236	26,098	20,298	-25%
	0	0	0	
Attributable to:	0	0	0	
- Equity holders	15,214	25,939	20,116	-24%
- Monority interest	22	160	183	-88%
	0	0	0	
Profit for the period	15,236	26,098	20,298	-25%
Earnings per share				
- basic	\$0.62	\$1.06	\$0.84	
- diluted	\$0.60	\$1.01	\$0.81	

East Caribbean Financial Holding Company Limited

Interim Consolidated Balance Sheet

As at June 30, 2010

(expressed in Eastern Caribbean dollars)

	(Unaudited) June 30 2010 \$	(Audited) December 31 2009 \$	(Unaudited) June 30 2009 \$	12mths % Change
Assets				
Cash and balances with Central Bank	172,583	76,604	88,466	95%
Due from other banks	142,335	192,987	210,566	-32%
Trading financial assets	26,915	86,672	85,906	-69%
Deposits with non-bank financial institutions	1,028	2,503	749	37%
Treasury bills	7,038	8,228	13,238.00	-47%
Originated loans - Loans & Advances to customers	1,305,277	1,314,827	1,258,783	4%
- Bonds	6,159	6,159	6,159	0%
Investments securities - held to maturity	36,763	37,209	37,467	-2%
- available-for-sale	267,330	241,899	243,414	10%
Pledged assets	65,773	57,616	49,584	33%
Due from reinsurers	5,774	4,729	1,172	393%
Due from insurance agents, brokers and policyholders	1,552	1,304	1,414	10%
Investment in associated undertaking	6,512	6,362	6,866	-5%
Property plant and equipment & intangibles	78,160	74,193	72,047	8%
Investment Properties	11,218	11,218	10,968	2%
Other assets	40,681	43,305	43,138	-6%
Income tax recoverable	0	0	2,992	-100%
Retirement Benefit Asset	3,467	3,467	3,800	-9%
Total assets	2,178,565	2,169,282	2,136,729	2%
Liabilities				
Deposits from banks	14,409	36,354	2,737	426%
Due to customers	1,334,345	1,281,283	1,348,525	-1%
Other funding instruments	232,513	222,309	209,091	11%
Borrowings	188,583	231,909	183,264	3%
Due to reinsurers	3,661	2,322	3,185	15%
Insurance Claims and Deferred Revenue	10,023	8,190	5,225	92%
Other liabilities	33,112	28,608	35,277	-6%
Dividends Payable	0	574	198.00	-100%
Income Tax Payable	1,139	9,949	3,351	-66%
Deferred tax liabilities	3,260	3,260	2,801	16%
Total Liabilities	1,821,045	1,824,758	1,793,654	2%
Shareholders' equity				
Share capital	174,231	174,231	174,231	0%
Contributed capital	3,118	2,118	3,643	-14%
Unrealized loss on investments	(945)	(3,757)	(5,838)	-84%
Revaluation reserve	13,855	13,855	13,855	0%
Reserves	139,393	139,393	124,304	12%
Retained earnings	11,687	17,740	11,797	-1%
Profit for the period after taxes	15,214	-	20,116	-24%
Parent shareholders' equity	356,553	343,580	342,108	4%
Minority Interest	967	944	967	0%
Total equity and liabilities	2,178,565	2,169,282	2,136,729	2%
ROE	0		0	
ROA	10.25%			
	1.66%			

East Caribbean Financial Holding Company Limited
Interim Consolidated Statement of Cash Flows
Six Months period ending June 30, 2010

	(Unaudited) 6 mths to June, 30 2010	(Audited) 12 mths to December 31 2009	(Unaudited) 6 mths to June 30 2009
Cash flows from operating activities			
Profit before income tax	17,945	39,819	22,686
Adjustments for:	-	-	-
Depreciation of property and equipment	2,146	4,112	2,056
Gain/(loss) on disposal of property and equipment	(28)	(11)	-
Amortization of intangible assets	431	975	425
Fair value gain investment properties	-	(250)	-
Impairment losses on loans and advances	723	5,888	1,804
Unrealised foreign currency exchange (gain)/loss	(23)	1,858	693
Interest income	(66,633)	(129,848)	(65,478)
Interest expense	29,297	53,120	27,370
Retirement Benefit	-	332	-
Share of profit/(loss) of associate	-	504	-
	-	-	-
Cash flows before changes in operating assets and liabilities	(16,143)	(23,501)	(10,444)
	-	-	-
Increase in mandatory deposits central bank	(9,408)	3,477	(4,567)
Increase in originated loans	12,080	(85,017)	(16,962)
Increase in other assets	2,624	(9,791)	(13,389)
Increase/(decrease in due from insurance agents, brokers	(248)	237	127
Increase/decrease in from/ to re insurers net	295	(1,194)	5,266
(Decrease)/increase in deposits from banks	(21,945)	32,802	(816)
Increase/(decrease) in due to customers	51,399	34,943	98,696
(Decrease)/increase in other funding instruments	10,906	10,383	(1,322)
Increase (decrease) in insurance claims and deferred revenue	1,833	1,984	(3,020)
Increase/(decrease) in other liabilities	4,774	(5,196)	5,236
	-	-	-
Cash (used in)/from operations	36,167	(40,872)	(40,872)
	-	-	-
Interest received	61,574	131,549	56,119
Interest paid	(27,039)	(51,240)	(25,603)
Income taxes paid	(11,519)	(5,204)	(3,918)
	-	-	-
Net cash from/(used in) operating activities	59,183	34,233	(14,274)
	-	-	-
Cash flows from investing activities	-	-	-
Purchase of investment securities (net)	(20,345)	5,601	6,046
Increase in pledged assets	(8,156)	(5,772)	2,260
Decrease/(Increase) in treasury bills	1,936	6,226	(5,076)
Purchase of property and equipment	(6,325)	(6,349)	(1,945)
Proceeds from disposal of property and equipment	95	38	-
Purchase/(sale) of investment properties	-	-	-
Purchase of intangible assets	(285)	(1,461)	(1,087)
Investment in associated company	(150)	-	-
	-	-	-
Net cash (used in)/from investing activities	(33,230)	(1,719)	198
	-	-	-
Cash flows from financing activities	-	-	-
Contributed capital	1,000	1,000	1,000
Proceeds from issuance of shares	-	-	-
Payments of dividends	(6,898)	(22,853)	(16,797)
(Repayment of)/Proceeds from borrowings, net	(44,623)	34,863	(11,696)
	-	-	-
Net cash (used in)/from financing activities	(50,521)	13,010	(27,493)
	-	-	-
Net (decrease)/increase in cash and cash equivalents	(24,568)	45,524	58,107
	-	-	-
Cash and cash equivalents at beginning of period	297,199	251,675	251,675
	-	-	-
Cash and cash equivalents at end of period	272,631	297,199	309,782