

East Caribbean Financial Holding Company Ltd
Financial Highlights
As of December 31, 2005

	2005	2004
	\$ million	\$ million
Cash, Bank Balances & Investments	571.2	411.4
Loans & Advances	680.8	604.9
Other Assets	77.4	75.4
Total Assets	1329.4	1091.7
Deposits & Borrowings	1155.2	942.9
Other Liabilities	28.2	23.8
Shareholders Equity	146.0	125.0
Net Interest income	51.1	41.5
Other income	18.4	14.6
Provision for bad loans	-1.3	-2.6
Operating expenses	-39.5	-35.3
Tax & minority interest	-1.0	-0.04
Net Profit After Tax	27.7	18.2