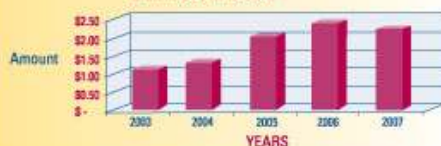


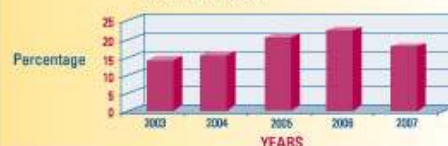
ECFH GROUP FINANCIAL HIGHLIGHTS

	2007	2006	2005	2004	2003
	EC\$000	EC\$000	EC\$000	EC\$000	EC\$000
Income Statement					
Interest Income	126,874	105,426	84,510	72,480	71,064
- Interest Expense	53,565	41,376	33,381	31,028	34,268
= Net Interest Income	73,309	64,050	51,129	41,452	36,796
+ Other Income	30,421	24,053	18,422	14,775	15,009
= Operating Income	103,730	88,103	69,552	56,227	51,805
- Staff Costs	29,633	26,459	23,397	20,267	16,580
- Administrative Costs	23,459	21,980	16,127	15,064	12,094
- Provisions	1,396	1,181	1,316	2,611	6,633
= Net Income before Taxes	49,242	38,483	28,712	18,285	16,498
- Taxes	4,998	3,517	1,203	301	1,295
+ Minority Interest	15	166	258	265	(19)
= Net income attributable to shareholders	44,259	35,132	27,767	18,249	15,185
Balance Sheet					
Cash and	58,753	63,601	62,349	110,339	59,672
+ Investments	740,525	543,545	451,915	259,759	203,282
+ Loans	1,103,303	886,333	680,776	604,876	566,570
+ Other	106,103	84,385	134,385	116,695	152,384
= Total Assets	2,008,684	1,577,864	1,329,424	1,091,669	961,908
Deposits	1,419,231	1,163,075	1,011,980	779,702	667,099
+ Borrowings	133,216	139,213	141,209	160,756	167,415
+ Other Liabilities	137,946	101,602	30,228	26,248	35,457
+ Capital	318,291	173,974	146,008	124,963	111,938
= Total Liabilities and Capital	2,008,684	1,577,864	1,329,424	1,091,669	981,908
Other Information					
ROE	17.98%	21.96%	20.49%	15.41%	14.41%
ROA	2.47%	2.42%	2.29%	1.76%	1.62%
Dividend Payout	53.55%	42%	39.78%	43.16%	44.41%
Book Value of Ordinary Shares	\$ 13.10	\$ 11.04	\$ 9.82	\$ 8.63	\$ 7.78
Average Market Value of Ordinary Shares	\$ 11.74	\$ 9.40	\$ 7.81	\$ 6.79	\$ 7.50
Earnings per Ordinary Share	\$ 2.25	\$ 2.41	\$ 2.06	\$ 1.34	\$ 1.12
Dividends per Ordinary Share	\$ 1.00	\$ 1.00	\$ 0.80	\$ 0.60	\$ 0.53
Provisions as % of Portfolio	2.38%	3.39%	5.85%	7.14%	7.65%
Provisions as % of Non-performing Portfolio	33.83%	33.17%	34.54%	34.30%	32.67%

EARNINGS PER SHARE



RETURN ON EQUITY



RETURN ON ASSET

