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				
Liabilities Deposits from banks	64,848	62,758	34,228	89%
	64,848 2,613,059	62,758 2,211,296	34,228 2,529,770	3%
Deposits from banks				
Deposits from banks Due to customers	2,613,059	2,211,296	2,529,770	3%
Deposits from banks Due to customers Due to Banks	2,613,059 0	2,211,296 0	2,529,770 0	3% #DIV/0!
Deposits from banks Due to customers Due to Banks Other funding instruments	2,613,059 0 257,101	2,211,296 0 286,338	2,529,770 0 286,319	3% #DIV/0! -10%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings	2,613,059 0 257,101 154,756	2,211,296 0 286,338 196,800	2,529,770 0 286,319 250,441	3% #DIV/0! -10% -38%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers	2,613,059 0 257,101 154,756 2,960	2,211,296 0 286,338 196,800 2,046	2,529,770 0 286,319 250,441 2,767	3% #DIV/0! -10% -38% 7%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue	2,613,059 0 257,101 154,756 2,960 8,019	2,211,296 0 286,338 196,800 2,046 9,992	2,529,770 0 286,319 250,441 2,767 11,889	3% #DIV/0! -10% -38% 7% -33%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities	2,613,059 0 257,101 154,756 2,960 8,019 30,274	2,211,296 0 286,338 196,800 2,046 9,992 31,013	2,529,770 0 286,319 250,441 2,767 11,889 34,795	3% #DIV/0! -10% -38% 7% -33% -13%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284	3% #DIV/0! -10% -38% 7% -33% -13% 0%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 3,150,493	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% 0% - 1%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 2,800,526	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 3 3,150,493	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% -1%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital Contributed capital	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 2,800,526 174,231 3,118	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 3 ,150,493 174,231 3,118	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% -1%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118 1,175	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526 174,231 3,118 (4,420)	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 0 3,150,493 174,231 3,118 630	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% 0% 0% 87%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital Contributed capital Unrealized profit / (loss) on investments Revaluation reserve	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118 1,175 13,855	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526 174,231 3,118 (4,420) 13,855	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 3 ,150,493 174,231 3,118	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% 0% -1% 0% 87% 0%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital Contributed capital Unrealized profit / (loss) on investments	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118 1,175	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526 174,231 3,118 (4,420)	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 0 3,150,493 174,231 3,118 630 13,855 142,358	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% 0% -1% 0% 87% 0% 4%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital Contributed capital Unrealized profit / (loss) on investments Revaluation reserve Reserves Retained earnings	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118 1,175 13,855 148,012 7,958	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526 174,231 3,118 (4,420) 13,855	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 0 3,150,493 174,231 3,118 630 13,855 142,358 10,358	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% -1% 0% 87% 0% 4% -23%
Deposits from banks Due to customers Due to Banks Other funding instruments Borrowings Due to reinsurers Insurance Claims and Deferred Revenue Other liabilities Dividends Payable Income Tax Payable Deferred tax liabilities Total Liabilities Shareholders' equity Share capital Contributed capital Unrealized profit / (loss) on investments Revaluation reserve Reserves	2,613,059 0 257,101 154,756 2,960 8,019 30,274 282 0 0 0 3,131,299 174,231 3,118 1,175 13,855 148,012	2,211,296 0 286,338 196,800 2,046 9,992 31,013 283 0 0 0 2,800,526 174,231 3,118 (4,420) 13,855 148,012	2,529,770 0 286,319 250,441 2,767 11,889 34,795 284 0 0 0 3,150,493 174,231 3,118 630 13,855 142,358	3% #DIV/0! -10% -38% 7% -33% -13% 0% 0% 0% 0% -1% 0% 87% 0% 4%

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%