

**NATIONAL BANK OF DOMINICA LTD.**  
**INTERIM CONSOLIDATED BALANCE SHEET**  
**AS AT DECEMBER 31, 2009**  
(expressed in Eastern Caribbean dollars)

	6 months (Unaudited) December-09 \$	12 MONTHS (Audited) June-09 \$	6 months (Unaudited) December-08 \$	12 months % Change
<b>Assets</b>				
Cash & balances with Central Bank	50,547,710	40,777,471	63,864,282	-20.85%
Treasury Bills	9,331,100	18,683,381	20,160,319	-53.72%
Due from other banks	86,645,024	112,191,079	78,626,779	10.20%
Deposits with Non-bank financial institutions	1,026,902	1,048,193	1,051,689	-2.36%
Originated loans- loans and advances to customers	375,919,909	334,304,480	318,511,956	18.02%
- Bonds	32,444,359	35,684,816	32,444,359	0.00%
- Syndicated loans and advances	51,714,629	43,305,863	53,819,598	-3.91%
Financial assets at fair value through profit or loss	41,694,221	57,060,482	57,178,705	-27.08%
Investment securities '- held-to-maturity	32,597,936	28,908,305	34,729,010	-6.14%
- available-for-sale	92,796,301	95,212,627	114,376,068	-18.87%
Other assets	14,823,164	4,881,860	(903,448)	-1740.73%
Property plant and equipment	19,962,879	14,235,650	12,910,145	54.63%
Intangible assets	2,560,135	2,891,979	3,209,563	-20.23%
Deferred tax liabilities	0	0	84,968	-100.00%
Income tax recoverable	301,368	196,310	301,368	0.00%
<b>TOTAL ASSETS</b>	<b>812,365,639</b>	<b>789,382,494</b>	<b>790,365,361</b>	<b>2.78%</b>
<b>Liabilities</b>				
Deposits	652,527,445	648,976,889	625,395,631	4.34%
Other liabilities	7,686,695	7,534,102	9,450,368	-18.66%
Commercial paper and other syndicated liabilities	45,511,289	43,875,521	57,364,570	-20.66%
Borrowings	2,970,000	0	0	0.00%
Deferred tax liabilities	0	373,568	0	0.00%
<b>Total Liabilities</b>	<b>708,695,429</b>	<b>700,760,080</b>	<b>692,210,570</b>	<b>2.38%</b>
<b>SHAREHOLDERS EQUITY</b>				
Share capital	11,000,000	11,000,000	11,000,000	0.00%
Statutory reserves	11,000,000	11,000,000	11,000,000	0.00%
Loan impairment reserve	4,493,069	4,493,069	0	0.00%
Revaluation reserve	6,201,653	0	0	0.00%
Fair Value reserve	(1,817,799)	(1,817,799)	7,110,177	-125.57%
Retained Earnings	72,793,287	63,947,145	69,044,614	5.43%
<b>TOTAL SHAREHOLDERS EQUITY</b>	<b>103,670,209</b>	<b>88,622,415</b>	<b>98,154,791</b>	<b>5.62%</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS EQUITY</b>	<b>812,365,639</b>	<b>789,382,494</b>	<b>790,365,361</b>	<b>2.78%</b>