

NATIONAL BANK OF DOMINICA LTD.

Consolidated Finances			
Past three (3) years			
CONSOLIDATED	2007	2006	2005
LOANS STATISTICS (\$000)			
LOANS, ADVANCES & OVERDRAFTS:			
NBD	212,691	184,459	149,748
OTHER BANKS	371,403	355,809	356,845
MARKET	584,094	540,268	506,593
NBD'S SHARE OF MARKET	36.41%	34.14%	29.56%
LOANS GROWTH STATISTICS (\$000)	2007	2006	2005
NBD'S GROWTH	28,232	34,711	(236)
OTHER BANKS	15,594	(1,036)	25,596
MARKET GROWTH	43,826	33,675	25,360
NBD'S GROWTH RATE	15.31%	23.18%	(0.16%)
MARKET GROWTH RATE	8.11%	6.65%	5.27%
NBD'S SHARE OF MARKET GROWTH RATE	2.27%	4.58%	(1.61%)
STATISTICAL REVIEW(\$000)	2007	2006	2005
TOTAL ASSETS	662,122	559,364	513,035
TOTAL DEPOSITS	524,869	445,396	419,559
LOANS AND ADVANCES	212,691	184,459	149,748
INVESTMENT SECURITIES	172,847	139,586	114,517
CASH AND SHORT TERM FUNDS	131,126	125,416	177,971
GROSS INCOME	58,493	40,593	31,743
INTEREST EXPENSES	19,289	15,439	13,910
OPERATING EXPENSES	19,255	17,179	15,539
TOTAL OPERATING EXPENSES	38,544	32,618	29,449
PROFIT BEFORE TAXATION AND IMPAIRMENT	19,949	7,975	2,293
IMPAIRMENT LOSS ON LOANS	5,398	15,962	(1,924)
INCOME TAX	(152)	132	439
NET PROFIT (LOSS) FOR YEAR	14,703	(8,119)	3,779
DIVIDEND PAID	1,760	2,420	1,500
DIVIDEND PER SHARE	0.08	0.11	0.07
AUTHORISED SHARE CAPITAL	40,000	40,000	40,000
PAID UP SHARE CAPITAL	22,000	22,000	22,000
(1) GOVERNMENT OF DOMINICA	10,764	10,764	10,764

(2) PUBLIC	11,236	11,236	11,236
REVENUE & CAPITAL RESERVES	4,501	3,059	68,311
SHAREHOLDERS EQUITY	66,740	53,796	60,133
NUMBER OF SHAREHOLDERS	1,997	1,999	1,974
AFTER TAX RETURN ON SHARE CAPITAL	66.83%	(36.91%)	23.13%
AFTER TAX EARNINGS PER SHARE	0.67	(0.37)	0.17
PRE-TAX AND LOSS RETURN ON YEAR-END ASSETS	3.27%	1.49%	0.89%
AFTER-TAX RETURN ON YEAR-END ASSETS	2.41%	(1.51%)	1.47%
AVERAGE NUMBER OF EMPLOYEES	114	114	102