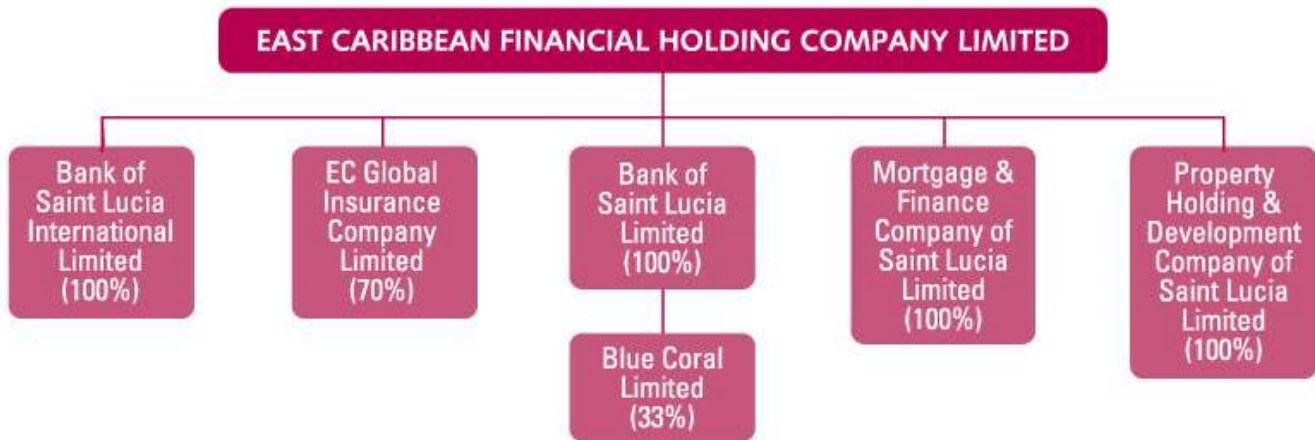


ECFH GROUP STRUCTURE



ECFH CORPORATE PROFILE

Name of Company	Business	Period Established	Shareholder Equity 2007 EC \$M	Balance Sheet Assets 2007 EC \$M	Principal Officer
East Caribbean Financial Holding Company Limited	Group Parent Holding Company	2001	205.9	260.05	Esther Browne
Bank of Saint Lucia Limited	Universal Banking - retail, commercial, corporate, development, investment	2001	252.9	1,602.2	Robert Norstrom
Mortgage & Finance Company of Saint Lucia Limited	Residential mortgage financing	2001	18.1	215.1	Joanna Charles
Property Holding & Development Company of Saint Lucia Limited	Real estate holding, management and development company	2001	39.3	76.2	Elizabeth Bousquet
EC Global Insurance Company Limited	General Insurance	2004	2.5	10.9	Leathon Khan
Bank of Saint Lucia International Limited	Offshore Banking	2004	13.2	425.0	Ryan Devaux

The Companies listed above were formed pursuant to an agreement for amalgamation dated March 31, 2001 between the National Commercial Bank of Saint Lucia and Saint Lucia Development Bank. Both predecessor institutions had been in existence since 1980.