

HIGHLIGHTS

of Consolidated Financial Position MADURO & CURIEL'S BANK NV

Thanks again to our 1418 colleagues and friends, and to our ever-growing circle of clients, we had a very successful year in 2007. The Netherlands Antilles and Aruba are truly great places to do good business.

	2007	2006
The financial highlights in amounts (NAf) representing fifteen local and international companies		
Total Assets	4,947,984,000	4,389,054,000
Total Customer Deposits	4,361,760,000	3,869,892,000
Total Loans and Advances	2,815,614,000	2,597,367,000
Capital Funds/Shareholders Equity	340,652,000	309,398,000
Net result after tax	106,836,000	93,360,000

The financial highlights in percentages (%)		
Growth in Total Assets		12.7%
Growth in Total Customer Deposits		12.7%
Growth in Loans and Advances		8.4%
Growth in Net Profit after tax		14.4%

Otro datonan importante di Grupo MCB		
Staff	1418	1362
Offices	46	45
Bankomatiko ATMs	137	131
POS Terminals	5,351	4,781
Client accounts	509,447	485,578

INCOME STATEMENT

- The income presented in our financial statements represents the total income for all 15 companies operating onshore and international businesses based in the N.A. and Aruba. International business activities are a major contributor to the Group's consolidated income. During 2007, the MCB Group in the Netherlands Antilles and Aruba made a profit of NAf. 106.8 million after taxes, which represents an increase of 14.4% over 2006.
- It is most satisfying that all our business-territories contributed significantly to these results. The net result after tax in 2007 in Curaçao was up 13.6%, Aruba was up 20.5% (also due to changes in the profit tax rate), Bonaire was up 3.1%, while St. Maarten was up 7.8%.
- From the MCB Group's total net interest and operating income, 41% went to paying personnel expenses, 25% to paying other operating expenses, 7% to paying taxes, 3% to strengthening our reserve for banking risks, and 24% to Retained Earnings.

BALANCE SHEET AND EQUITY

- MCB Group's consolidated total assets at the end of December 2007 totaled NAf. 4,948 million for an increase of 12.7%.
- Our internal financials show that at the end of January 2008 our total assets had surpassed the NAf. 5 billion milestone!
- The total of loans and advances to customers increased by 8.4% over 2007. Loans to retail clients increased by 7.9%. Commercial and other lending showed 8.5% growth during the year.

- Our clients continued to place their confidence in our banks as customer deposits increased by almost 13%. Retail customers increased their deposits by not less than 26.2% while corporate customers' and other deposits went up over 3.0%.
- At the end of December 2007, the book value of MCB Group's Shareholders' Equity grew by a further 10.1% to end the year at NAf. 341 million. MCB has a strong capital base and is well positioned for future growth and for continued support to our societies and economies.

LOANS

- In 2007, MCB in Curacao alone extended almost 7000 new personal loans and car loans representing almost NAf. 125 million and gave 423 new residential mortgages for an amount of over NAf. 74 million. In 2007, MCB gave 840 new business loans representing an amount of over NAf. 300 million. This included not fewer than 530 new small business loans and 136 Granito micro-finance loans.

TAXES

- The MCB Group's profit tax-obligation resulting from its operations in 2007 is NAf. 27.2 million; it also paid NAf. 2.7 million in turnover tax last year. During this same period, its employees paid wage taxes of NAf. 29.7 million.
- MCB in the Netherlands Antilles collected NAf. 41 million in license fees in 2007. In Aruba, our Caribbean Mercantile Bank collected Af. 12 million in exchange tax.

EMPLOYMENT

- MCB Group employed 1418 persons in the Netherlands Antilles and Aruba at the end of 2007.
- During the year, MCB Group paid its employees total salaries and employee benefits amounting to NAf. 162 million.

COMMUNITY

- MCB Group again gave over 3850 donations representing NAf. 4 million to neighborhood, religious and sports organizations, to institutions benefiting the youth of our islands, and to relieving the often devastating effects of poverty.
- Not included in these monetary figures is the assistance given by the more than 257 volunteers among our staff on all islands, who assist the young and the elderly, the sick and the recovering addict, in schools and in homes for the aged.
- On International Volunteers Day we were pleased to be able to honor our own volunteers and, through them, also all those others who volunteer their time to assist in the needs of our society. We were especially happy on that important day to donate a total of half a million guilders to ten volunteer organizations.

In this so important year of 2008 we trust that we can continue to count on the confidence and trust of our clients and our community, and of our shareholders and directors and our employees, to whom go also our warm gratitude for their support in the past year.