



CMB

CARIBBEAN MERCANTILE BANK N.V.



HIGHLIGHTS OF CONSOLIDATED FINANCIAL POSITION

CARIBBEAN MERCANTILE BANK N.V.

We are very proud to inform that thanks to our colleagues and friends, and to our continuously growing circle of clients, we had a very successful year in 2007. We are proud also to confirm that Aruba is a great place to do good business.

THE FINANCIAL HIGHLIGHTS IN AMOUNTS (AFL)

	2007	2006
Total Assets	1,092,161,000	1,057,206,000
Total Customer Deposits	940,302,000	870,064,000
Total Loans and Advances	704,352,000	681,257,000
Shareholders Equity	104,602,000	90,664,000
Net Profit After Tax	40,333,000	31,892,000

THE FINANCIAL HIGHLIGHTS IN PERCENTAGES (%)

Growth in Total Assets	3.3%
Growth in Total Customer Deposits	8.1%
Growth in Loans and Advances	3.4%
Growth in Net profit after tax	26.5%

OTHER KEY DATA OF THE CMB GROUP

	2007	2006
Staff	256	245
Branches	6	6
Bancomatico ATMs	40	38
Client Accounts	139,289	128,931



For the full Consolidated Financial Highlights for the financial years 2007 and 2006, the Explanatory Notes to the Consolidated Financial Highlights, and the Auditors' Report thereto from KPMG Accountants BV, please write to: Annual Report 2007, P.O. Box 28 - Caya G.F. Betico Croes 53 - Oranjestad, Aruba, for a free copy of our 2007 Annual Report or visit our website to view it online:
http://www.cmbnv.com/annual_report_gallery.php.

Income Statement

- The income presented in our financial statements represents the total income for all 4 companies operating onshore and international businesses based in Aruba. International business and investment activities are a key source and contributor to the bank's consolidated income.
- It is most satisfying that all our business areas contributed significantly to these results. The net result after tax in 2007 was up 26.5%
- From CMB N.V.'s total revenues, 25% went to paying personnel expenses, 29% to paying other operating expenses, 11% to paying taxes, 1% to strengthening our reserve for banking risks, and 34% to retained earnings, hence a healthy distribution among all stakeholders.

Balance Sheet and Equity

- CMB N.V.'s consolidated total assets at the end of December 2007 totaled AFL. 1.092 billion for an increase of 3.3%.
- The total of loans and advances to customers increased by 3.4% over 2006.
- Our customer deposits showed a healthy increase of 8.1%.
- At the end of December 2007, the book value of CMB N.V.'s Stockholders' Equity surpassed 104 million florin. As a result, CMB has a stronger capital base and is well positioned for the future. This solid capital base is a key strength that our communities and clients can depend on as we build for the future.

Taxes

CMB N.V. paid AFL. 13.3 million in profit taxes in 2007. This amount combined with employee wage and foreign exchange taxes resulted in CMB N.V. facilitating Land Aruba with amounts in excess of 28 million florin. Over the past ten years CMB N.V. has contributed well over 215 million florin to Aruba's tax revenues.

Employment

At the end of 2007, CMB N.V. directly employed 256 persons. During the year, CMB N.V. paid its employees total salaries and employee benefits amounting to AFL. 28.5 million.

Community

CMB N.V. again granted generously over half a million to neighborhood, schools, sports and charitable organizations and to institutions benefiting the youth. Not included in these monetary figures is the assistance given by our volunteer staff to the young and the elderly, in organizations and in homes for the aged.

Loans

In 2007, CMB extended loans, both corporate and retail to the maximum growth allowed by the Central Bank of Aruba, hence adhering to the prescribed monetary policies for the year.

DANKI!

Caribbean Mercantile Bank N.V. wants to thank its customers, employees, directors, affiliate, The Bank of Nova Scotia, and shareholder, Maduro & Curiel's Bank N.V., for their patronage and support, thereby making the year 2007 such a successful one. Pabien!