

# RBTT Financial Holdings Limited

## CONSOLIDATED PROFIT & LOSS ACCOUNT

EXPRESSED IN TRINIDAD AND TOBAGO DOLLAR

		Year Ended	
		31 March	
	Notes	2002	2001
		(\$'000)	(\$'000)
Interest income		\$2,364,647	1,556,155
Interest expense		<u>1,360,842</u>	<u>888,940</u>
<b>Net Interest Income</b>	21	<u>1,003,805</u>	<u>667,215</u>
Other income	22	<u>658,190</u>	<u>459,110</u>
<b>Total Net Income</b>		<u>1,661,995</u>	<u>1,126,325</u>
Operating expenses	23	<u>982,742</u>	<u>629,774</u>
Loan loss expense	4.3	<u>109,888</u>	<u>34,634</u>
Investment impairment expense		<u>43,823</u>	<u>-</u>
<b>Total Non-interest Expenses</b>		<u>1,136,453</u>	<u>664,408</u>
<b>Operating Profit</b>		<u>525,542</u>	<u>461,917</u>
Share of profits of associated companies and joint venture		<u>40,992</u>	<u>27,869</u>
<b>Profit Before Taxation</b>	24	<u>566,534</u>	<u>489,786</u>
Taxation	25	<u>75,367</u>	<u>72,995</u>
Profit After Taxation		<u>491,167</u>	<u>416,791</u>
Minority interest		<u>8,127</u>	<u>7,305</u>
<b>Profit Attributable To Shareholders</b>		<u>483,040</u>	<u>409,486</u>
		=====	=====
<b>Earnings Per Share</b>			
-Basic	26	<u>\$1.42</u>	<u>\$1.20</u>
		=====	=====
-Diluted	26	<u>\$1.42</u>	<u>\$1.20</u>

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The attached statements and notes set out on pages 35 to 63 form an integral part of these financial statements.