

RBTT Financial Holdings Limited

Consolidated Balance Sheet

31 March 2002

EXPRESSED IN TRINIDAD AND TOBAGO DOLLARS

	Notes	31 March 2002 (\$'000)	2001 (\$'000)
Assets			
Cash resources	3	4,930,672	2,759,473
Loans and advances	4	9,438,963	6,532,828
Investments	5	9,640,726	6,871,231
Investment in associated companies and joint venture	6	317,955	310,450
Other assets			
Derivative financial instruments	7	12,176	-
Customers' liability under acceptances, guarantees and letters of credit (per contra)	8	1,606,922	1,603,317
Goodwill	9	295,015	161,835
Premises and equipment	10	785,653	554,063
Receivables and prepayments	11	629,986	263,737
Deferred tax assets	12	81,116	9,046
		<u>3,410,868</u>	<u>2,591,998</u>
Total Assets		<u>27,739,184</u>	<u>19,065,980</u>
Liabilities			
Due to banks		782,538	285,768
Customers' deposits	13	15,930,729	9,632,324
Due to associated companies		30,223	22,546
Other funding instruments	14	5,705,452	5,061,226
Other borrowed funds	15	655,364	97,257
		<u>23,104,306</u>	<u>15,099,121</u>

Other Liabilities

Derivative financial instruments	7	12,176	-
Acceptances, guarantees and letters of credit (per contra)	8	1,606,922	1,603,317
Payables and accruals		517,365	334,398
Dividends	16	119,085	98,664
Provision for taxation		91,011	62,577
Deferred tax liabilities	12	75,696	31,101
		<u>2,422,255</u>	<u>2,130,057</u>
Total Liabilities		<u>25,526,561</u>	<u>17,229,178</u>
Net Assets		<u>2,212,623</u>	<u>1,836,802</u>
		=====	=====
Minority Interest In Subsidiary Companies	17	<u>41,824</u>	<u>48,874</u>
Shareholders' Equity			
Share capital	18	808,981	808,775
Statutory reserves	19	256,198	223,413
Other reserves	20	180,780	68,963
Retained earnings		924,840	686,777
Total Shareholders' Equity		<u>2,170,799</u>	<u>1,787,928</u>
Total Equity		<u>2,212,623</u>	<u>1,836,802</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.

On 2 May 2002, the Board of Directors of RBTT Financial Holdings Limited authorised these financial statements for issue.