

RBTT FINANCIAL HOLDINGS LIMITED

CONSOLIDATED BALANCE SHEET

YEAR ENDED 31 MARCH 2005

Expressed in Trinidad and Tobago Dollars

		Year Ended 31 March	
	Notes	2005	2004
Assets			
Cash on hand and due from banks	3	3,653,625	3,563,604
Balances with central banks	4	1,603,377	1,698,903
Loans and advances to customers	5	16,947,313	13,432,574
Originated securities	6	1,991,527	1,686,069
Investment securities	7	10,393,802	8,456,050
Investment in associate companies and joint venture	8	181,757	669,627
Derivative financial instruments	9	213,367	255,250
Customers' liability under acceptances, guarantees and letters of credit (per contra)		1,431,531	1,833,198
Goodwill	10	441,497	431,771
Premises and equipment	11	946,938	852,071
Deferred tax assets	12	22,560	14,652
Due from associate companies		16,167	-
Other assets	13	805,806	510,674
Total Assets		<u>38,649,267</u>	<u>33,404,443</u>
Liabilities			
Due to banks		2,353,003	1,576,027
Customers' deposits	14	20,648,133	18,136,362
Due to associate companies		--	14,916

Other funding instruments	15	5,805,471	6,534,758
Other borrowed funds	16	1,577,635	926,237
Debt securities in issue	17	547,221	250,336
Derivative financial instruments and other trading liabilities	9	696,358	115,588
Acceptances, guarantees and letters of credit (per contra)		1,431,531	1,833,198
Post retirement medical benefit obligations	18	111,108	-
Provision for taxation		154,742	87,601
Deferred tax liabilities	12	319,793	108,146
Other liabilities		768,794	667,011
Total Liabilities		<u>34,413,789</u>	<u>30,250,180</u>
Net Assets		<u>4,235,478</u>	<u>3,154,263</u>
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Minority Interest	19	<u>52,792</u>	<u>46,936</u>
Shareholders' Equity			
Share capital	20	845,623	825,006
Statutory reserves	21	364,953	327,526
Other reserves	22	634,434	140,322
Retained earnings		2,337,676	1,814,473
Total Shareholders' Equity		<u>4,182,686</u>	<u>3,107,327</u>
Total Equity		<u>4,235,478</u>	<u>3,154,263</u>
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On 12 May 2005, the Board of Directors of RBTT Financial Holdings Limited authorised these consolidated financial statements for issue.