

RBTT FINANCIAL HOLDINGS LIMITED

CONSOLIDATED PROFIT & LOSS ACCOUNT

YEAR ENDED MARCH 31, 2005

Expressed in Trinidad and Tobago Dollars

	Notes	Year Ended 31 March	
		2005	2004
		(\$'000)	(\$'000)
Interest income	23	2,638,740	2,484,911
Interest expense	24	(1,021,682)	(1,021,315)
Net Interest Income		<u>1,617,058</u>	<u>1,463,596</u>
Other income	25	<u>1,167,983</u>	<u>1,055,032</u>
Net Income		<u>2,785,041</u>	<u>2,518,628</u>
Operating expenses	26	(1,674,581)	(1,421,663)
Losses on loans and advances to customers	5.3	(54,604)	(131,873)
Investment securities' impairment expense	7.2	(7,111)	(35,572)
Total Non-interest Expenses		<u>(1,736,296)</u>	<u>(1,589,108)</u>
Operating Profit		1,048,745	929,520
Share of profits of associate companies and joint venture before tax		<u>67,609</u>	<u>44,640</u>
Profit Before Taxation	27	<u>1,116,354</u>	<u>974,160</u>
Taxation	28	(185,363)	(162,392)
Profit After Taxation		<u>930,991</u>	<u>811,768</u>
Minority interest	19	(9,116)	(8,628)
Profit Attributable To Shareholders		<u>921,875</u>	<u>803,140</u>
		=====	=====
Earnings Per Share - Basic	29	\$2.69	\$2.36

Earnings Per Share - Diluted

29

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\$2.68	\$2.35
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