

consolidated balance sheet

at 30th September, 2007

Expressed in thousands of Trinidad and Tobago dollars (\$'000)

	Notes	2007	Restated 2006
ASSETS			
Cash		325,993	338,903
Statutory deposits with Central Banks		2,051,764	1,803,989
Due from banks		2,680,746	2,194,863
Treasury bills		1,495,999	2,100,975
Bills discounted		457,267	370,490
Investment securities	5	6,408,698	7,594,245
Advances	6	19,917,392	17,310,407
Non-current assets held for sale	35	586,902	-
Net pension asset	7	1,015,807	927,424
Deferred tax assets	8	110,176	98,041
Investment interest receivable		146,775	201,679
Other assets	9	343,521	437,056
Investment in associated companies	10	207,428	125,685
Taxation recoverable		44,335	36,596
Goodwill	12	487,500	487,500
Premises and equipment	13	1,081,842	1,032,795
TOTAL ASSETS		37,362,145	35,060,648

The accompanying notes form an integral part of these financial statements.

consolidated balance sheet

at 30th September, 2007

Expressed in thousands of Trinidad and Tobago dollars (\$'000)

	Notes	2007	Restated 2006
LIABILITIES & EQUITY			
LIABILITIES			
Customers' current, savings and deposit accounts	14	24,245,419	22,228,552
Other fund raising instruments	15	4,463,646	4,322,543
Debt securities in issue	16	766,738	778,876
Non-current liabilities held for sale	35	524,158	-
Due to banks	17	600,570	1,219,475
Provision for post-retirement medical benefits	7	95,380	83,398
Taxation payable		125,522	138,142
Deferred tax liabilities	8	348,075	322,703
Accrued interest payable		204,244	202,858
Other liabilities	18	700,965	989,143
TOTAL LIABILITIES		32,074,717	30,285,690
EQUITY			
Stated capital	19	552,486	537,104
Statutory reserves		308,608	300,637
Other reserves	20	187,850	596,079
Retained earnings		3,812,929	2,956,338
Attributable to equity holders of the parent		4,861,873	4,390,158
Minority interest		425,555	384,800
TOTAL EQUITY		5,287,428	4,774,958
TOTAL LIABILITIES & EQUITY		37,362,145	35,060,648

The accompanying notes form an integral part of these financial statements.

These financial statements were approved by the Board of Directors on 7th November, 2007 and signed on its behalf by:

R. F. deC Harford
Chairman

D. Dulal-Whiteway
Managing Director

George L. Lewis
Director

J. Quamina
Corporate Secretary