

# Consolidated Balance Sheet

at 30th September, 2008

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

	Notes	2008	2007
<b>ASSETS</b>			
Cash		443,295	325,993
Statutory deposits with Central Banks		2,717,916	2,051,764
Due from banks		4,052,117	3,701,158
Treasury bills		1,862,894	1,495,999
Bills discounted		765,745	457,267
Investment interest receivable		111,034	146,775
Advances	4	22,841,399	19,917,392
Investment securities	5	5,058,584	5,388,286
Non-current assets held for sale	30	-	586,902
Investment in associated companies	6	226,995	207,428
Premises and equipment	7	1,300,274	1,081,842
Goodwill	8	487,500	487,500
Net pension asset	9	1,090,852	1,015,807
Deferred tax assets	10	100,552	110,176
Taxation recoverable		35,069	44,335
Other assets	11	472,474	343,521
<b>TOTAL ASSETS</b>		<b>41,566,700</b>	<b>37,362,145</b>

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

	Notes	2008	2007
<b>LIABILITIES &amp; EQUITY</b>			
<b>LIABILITIES</b>			
Due to banks	12	403,297	600,570
Customers' current, savings and deposit accounts	13	27,483,709	24,245,419
Other fund raising instruments	14	4,210,114	4,463,646
Debt securities in issue	15	1,531,111	766,738
Non-current liabilities held for sale	30	-	524,158
Provision for post-retirement medical benefits	9	115,011	95,380
Taxation payable		175,875	125,522
Deferred tax liabilities	10	377,188	348,075
Accrued interest payable		210,112	204,244
Other liabilities	16	1,008,993	700,965
<b>TOTAL LIABILITIES</b>		<b>35,515,410</b>	<b>32,074,717</b>
<b>EQUITY</b>			
Stated capital	17	568,747	552,486
Statutory reserves		426,180	308,608
Other reserves	18	185,577	187,850
Retained earnings		4,378,099	3,812,929
Attributable to equity holders of the parent		5,558,603	4,861,873
Minority interest		492,687	425,555
<b>TOTAL EQUITY</b>		<b>6,051,290</b>	<b>5,287,428</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>41,566,700</b>	<b>37,362,145</b>

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

These financial statements were approved by the Board of Directors on 5th November, 2008 and signed on its behalf by:

**R. F. deC. Harford**  
Chairman

**D. J. Dulal-Whiteway**  
Managing Director

**George L. Lewis**  
Director

**J. H.C. Quamina**  
Corporate Secretary