

# consolidated balance sheet

at 30th September, 2006

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

	Notes	2006	Restated 2005
ASSETS			
Cash		338,903	349,873
Statutory deposits with Central Banks		1,803,989	1,596,232
Due from banks		2,194,863	1,124,256
Treasury bills		2,100,975	1,509,783
Bills discounted		370,490	268,107
Investment securities	4	7,727,660	8,493,364
Advances	5	17,310,407	15,217,362
Net pension asset	6	927,424	866,391
Deferred tax assets	7	51,568	48,112
Investment interest receivable		201,679	168,859
Other assets		452,461	487,773
Investment in associated companies	8	125,685	108,112
Goodwill	10	487,500	424,109
Premises and equipment	11	1,032,795	967,270
<b>Total Assets</b>		<b>35,126,399</b>	<b>31,629,603</b>

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

# consolidated balance sheet

at 30th September, 2006

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

	Notes	2006	Restated 2005
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
Customers' current, savings and deposit accounts	12	22,228,552	19,542,126
Other fund raising instruments	13	4,322,543	3,924,021
Debt securities in issue	14	778,876	997,342
Due to banks	15	1,219,475	1,297,321
Provision for post-retirement medical benefits	6	83,398	67,018
Taxation		116,951	83,855
Deferred tax liabilities	7	322,703	325,186
Accrued interest payable		202,858	157,090
Other liabilities		932,522	693,680
<b>Total Liabilities</b>		<b>30,207,878</b>	<b>27,087,639</b>
<b>Equity</b>			
Stated capital	16	537,104	504,141
Statutory reserves		300,637	279,674
Other reserves	17	651,118	576,455
Retained earnings		2,994,101	2,814,865
Attributable to equity holders of the parent		4,482,960	4,175,135
Minority interest		435,561	366,829
<b>Total Equity</b>		<b>4,918,521</b>	<b>4,541,964</b>
<b>Total Liabilities and Equity</b>		<b>35,126,399</b>	<b>31,629,603</b>

The accompanying notes form an integral part of these financial statements. These financial statements were approved by the Board of Directors on 25th October, 2006 and signed on its behalf by:

R. F. deC Harford, *Chairman*  
D. Dulal-Whiteway, *Managing Director*

George L. Lewis, *Director*  
J. Quamina, *Corporate Secretary*