

**RBTT BANK GRENADA LIMITED**

**BALANCE SHEET (UNAUDITED)**

|   | June 30, 2005<br>\$'000 | June 30, 2004<br>\$'000 |
|---|-------------------------|-------------------------|
| <b>Assets</b>   |                         |                         |
| Cash resources  | 51,509                  | 65,960                  |
| Loans and advances  | 180,675                 | 197,080                 |
| Originated securities                                       | 83,725                  | 25,962                  |
| Investments   | 107,844                 | 93,525                  |
| Customers' liability under guarantees and letters of credit | 7,506                   | 6,419                   |
| Premises and equipment                                      | 18,491                  | 18,309                  |
| Other assets  | 8,787                   | 10,336                  |
| <b>Total Assets</b>   | <u>458,537</u>          | <u>417,591</u>          |
| <b>Liabilities</b>  |                         |                         |
| Due to banks  | 2,933                   | 1,278                   |
| Customers' deposits   | 391,712                 | 356,153                 |
| Customers' liability under guarantees and letters of credit | 7,506                   | 6,419                   |
| Other liabilities   | 1,709                   | 1,008                   |
| <b>Total Liabilities</b>                                    | <u>403,860</u>          | <u>364,858</u>          |
| <b>Shareholders' Equity</b>                                 |                         |                         |
| Stated capital  | 11,088                  | 11,088                  |
| Revaluation surplus   | 6,212                   | 5,119                   |
| Statutory reserve   | 10,867                  | 9,143                   |
| Retained earnings   | 26,510                  | 27,383                  |
| <b>Total Shareholders' Equity</b>                           | <u>54,677</u>           | <u>52,733</u>           |
| <b>Total Equity and Liabilities</b>                         | <u>458,537</u>          | <u>417,591</u>          |