

ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED
BALANCE SHEET AS AT JUNE 30, 2005

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	<u>Notes</u>	2005	2004
Assets			
Cash and Money at call	4	636,534,157	603,238,645
Loans and Advances	5	691,645,027	517,158,177
Investments	6	119,510,038	119,178,759
Investment in Subsidiaries	7	17,750,000	37,550,000
Customers' Liability under Acceptances, Guarantees, and Letters of Credit (per contra)	8	4,950,478	4,389,325
Bank Premises and Equipment	9	16,905,977	17,711,528
Other Accounts	10	16,484,965	9,932,234
Deferred Tax	11	374,418	273,945
		1,504,155,060	1,309,432,613
Total Assets			
Liabilities			
Due to other Banks		17,037,324	4,008,579
Customers' Deposits	12	1,109,217,715	984,235,071
Due to Subsidiaries		1,944,300	-
Deferred Credit	13	11,473,856	11,473,856
Acceptances, Guarantees and Letters of Credit (per contra)	8	4,950,478	4,389,325
Accumulated Provisions, Creditors, and Accruals	14	185,717,447	147,913,374
		1,330,341,120	1,152,020,205
Total Liabilities			
Shareholders' Equity			
Issued Share Capital	15	81,000,000	81,000,000
Share Premium		3,877,424	3,877,424
Reserves	16	74,756,122	60,503,122
Retained Earnings		14,180,394	12,031,862
		173,813,940	157,412,408
Total Shareholders' Equity			
		1,504,155,060	1,309,432,613
Total Liabilities and Shareholders' Equity			
		1,504,155,060	1,309,432,613