

balance sheet

at 30th September, 2006
Expressed in Eastern Caribbean dollars

	Notes	2006	2005
ASSETS			
Cash on hand		5,900,461	6,221,678
Statutory deposits with central bank		33,636,000	34,252,000
Due from banks		101,642,869	147,157,603
Treasury bills		11,402,710	10,025,710
Investments	5 & 9	131,282,480	130,555,867
Advances	4 & 9	338,707,535	282,422,106
Accrued interest receivable		10,489,411	7,836,591
Other receivables		4,595,272	2,343,775
Net pension asset	2 (f)	981,000	-
Premises and equipment	8	17,245,130	15,687,997
Total Assets		655,882,868	636,503,327
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Current, savings and deposit accounts	6	558,853,218	561,878,025
Due to banks		1,287,250	5,385,031
Post retirement medical and life insurance benefits	2 (f)	1,696,000	-
Accrued interest payable		1,225,176	1,258,065
Other liabilities		8,152,790	7,928,910
		571,214,434	576,450,031
SHAREHOLDERS' EQUITY			
Stated capital	11	15,000,000	15,000,000
Statutory reserves	2 (h)	15,000,000	15,000,000
Other reserves	2 (l)	16,276,827	13,724,086
Retained earnings		38,391,607	16,329,210
		84,668,434	60,053,296
Total liabilities and shareholders' equity		655,882,868	636,503,327

The notes on pages 36 to 46 form part of these financial statements

Director 

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