

BANK OF NOVA SCOTIA JAMAICA LIMITED

Consolidated Balance Sheet

31 October 1995

	Note	1995 \$'000	1994 \$'000
ASSETS			
Cash Resources			
Notes and coins of, deposit with, and money at call at, Bank of Jamaica	8	6,410,265	3,950,198
Government and bank notes other than Jamaica		110,485	96,003
Amounts due by other banks		836,777	439,038
Accounts with parent and fellow subsidiaries		1,715,652	999,941
		9,073,179	5,485,180
Investments			
Government of Jamaica securities	8	6,426,027	5,862,366
Other		391,601	178,743
Associated company		282,257	186,296
		7,099,885	6,227,405
Loans			
Loans other than to associated company, after making provision for losses	9	14,579,863	7,635,903*
Loans to associated company		8,766	174,573
Government securities purchased under resale			

agreements		522,885	-
		15,111,514	7,810,476
Leased Assets	10	128,767	21,797*
Other Assets			
Customers' liabilities under acceptances, guarantees and letters of credit		1,887,197	2,023,703
Fixed assets	11	1,237,834	984,067
Other assets		209,978	260,652*
		3,335,009	3,268,422
		34,748,354	22,813,280

* Reclassified for comparative purposes

NOTE	1995	1994
	\$'000	\$'000

LIABILITIES AND STOCKHOLDERS' EQUITY

Deposits			
Deposits by the public		26,256,760	16,505,619
Securities sold under repurchase agreements		663,645	-
Amounts due to other banks		830,988	440,385
Amounts due to associated company		249,706	39,142
		28,001,099	16,985,146
Other Liabilities			
Cheques and other instruments in transit, net		1,017,293	373,515

Acceptances, guarantees and letters of credit		1,887,197	2,023,703
Dividend payable		219,542	263,451
Other Liabilities		572,492	869,510
		3,696,524	3,530,179
Stockholders' Equity			
Capital	12	731,808	731,808
Reserve fund	13	531,030	406,230
Retained earnings reserve	14	941,192	445,192*
Capital reserve	15	577,540	543,253*
Unappropriated profits		269,161	171,472
		3,050,731	2,297,955
		34,748,354	22,813,280

On behalf of the Board

.....)
C. E. RITCHIE)
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.....)
W. E. CLARKE) **Director**
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.....)
W. A. McCONNELL

Scotiabank Jamaica Trust and Merchant Bank Limited

.....) **Secretary**

R. S. PAGE

*Reclassified for comparative purposes