

BANK OF NOVA SCOTIA JAMAICA LIMITED

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	6,341,229	3,891,618
Government and bank notes other than Jamaican		110,484	96,003
Amounts due by other banks		836,777	439,038
Accounts with parent and fellow subsidiaries		1,715,652	999,941
		9,004,142	5,426,600
Investments			
Government of Jamaica securities	8	6,253,186	5,576,105
Other		391,439	178,582
Subsidiary company		41,593	100,391
Associated company		25,540	25,540
		6,711,758	5,880,618
Loans			

Loans other than to affiliated companies, after making provision for losses	9	14,299,262	7,429,157*
Loans to associated company		8,766	174,573
Loans to subsidiary companies		77,964	1,500
		14,385,992	7,605,230

Other Assets

Customers' liabilities under acceptances, Guarantees and letters of credit		1,758,463	2,023,703
Fixed assets	11	1,148,467	893,018
Other assets		201,370	247,977*
		3,108,300	3,164,698
		33,210,192	22,077,146

Note	1995	1994
	\$'000	\$'000

LIABILITIES AND STOCKHOLDERS' EQUITY

Deposits

Deposits by the public	24,564,156	16,025,107
Amounts due to other banks	828,220	435,266
Amounts due to subsidiaries	1,367,894	52,187
Amounts due to associated company	90,341	39,143
	26,850,611	16,551,703

Other Liabilities

Cheques and other instruments in transit net	1,001,627	362,716
Acceptances, guarantees and letters of credit	1,758,463	2,023,703

Dividend payable		219,542	263,451
Other liabilities		710,272	835,111
		3,689,904	3,484,981

Stockholders' Equity

Capital	12	731,808	731,808
Reserve fund	13	507,000	387,000
Retained earnings reserve	14	887,192	407,192
Capital reserve	15	476,245	476,245
Unappropriated profits		67,432	38,217
		2,669,677	2,040,462
		33,210,192	22,077,146

On behalf of the Board

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

Scotiabank Jamaica Trust and Merchant Bank Limited

.....) Secretary
R. S. PAGE