BANK OF NOVA SCOTIA JAMAICA LIMITED

BALANCE SHEET

31 October 1995

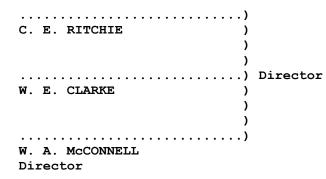
| | Note | 1995 \$'000 | 1994 \$ ' 000 |
|---|------|---|--|
| ASSETS | | | |
| Cash resources | | | |
| Notes and coins of, deposit with, and money at call at, Bank of Jamaica Government and bank notes other than Jamaican Amounts due by other banks Accounts with parent and fellow subsidiaries | 8 | 6,341,229 110,484 836,777 1,715,652 9,004,142 | 3,891,618 96,003 439,038 999,941 5,426,600 |
| Investments | | | |
| Government of Jamaica securities Other Subsidiary company Associated company | 8 | 6,253,186 391,439 41,593 25,540 | 5,576,105 178,582 100,391 25,540 |
| | | 6,711,758 | 5,880,618 |

Loans

| Loans other than to affiliated companies, after making provision for losses Loans to associated company Loans to subsidiary companies | 9 | 14,299,262 8,766 77,964 | 7,429,157* 174,573 1,500 |
|--|------|--|---|
| | | 14,385,992 | 7,605,230 |
| Other Assets | | | |
| Customers' liabilities under acceptances, Guaranteees and letters of credit Fixed assets Other assets | 11 | 1,758,463 1,148,467 201,370 3,108,300 33,210,192 | 2,023,703 893,018 247,977* 3,164,698 22,077,146 |
| | Note | 1995 | 1994 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | \$'000 | \$'000 |
| Deposits | | | |
| Deposits by the public Amounts due to other banks Amounts due to subsidiaries Amounts due to associated company | | 24,564,156 828,220 1,367,894 90,341 26,850,611 | 16,025,107 435,266 52,187 39,143 16,551,703 |
| | | | |
| Other Liabilities | | . , | |

| | | 33,210,192 | 22,077,146 |
|---------------------------------------|----|--------------------|--------------------|
| | | 2,669,677 | 2,040,462 |
| Unappropriated profits | | 67,432 | 38,217 |
| Capital reserve | 15 | 476,245 | 476,245 |
| Retained earnings reserve | 14 | 887,192 | 407,192 |
| Reserve fund | 13 | 507,000 | 387,000 |
| Capital | 12 | 731,808 | 731,808 |
| Stockholders' Equity | | | |
| | | 3,689,904 | 3,484,981 |
| Dividend payable Other liabilities | | 219,542 710,272 | 263,451 835,111 |
| | | 010 540 | 0.60 451 |

On behalf of the Board



Scotiabank Jamaica Trust and Merchant Bank Limited

.....) Secretary

R. S. PAGE