BANK OF NOVA SCOTIA JAMAICA LIMITED

BALANCE SHEET

31 October 1995

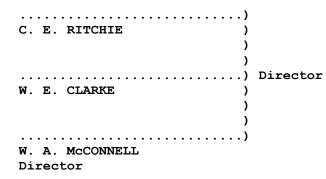
	Note	1995 \$'000	1994 \$ ' 000
ASSETS			
Cash resources			
Notes and coins of, deposit with, and money at call at, Bank of Jamaica Government and bank notes other than Jamaican Amounts due by other banks Accounts with parent and fellow subsidiaries	8	6,341,229 110,484 836,777 1,715,652 9,004,142	3,891,618 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