

CIBC WEST INDIES HOLDINGS LIMITED

Consolidated Balance Sheet

	October 31, 1995 Bds\$ (000)	October 31, 1994 Bds\$ (000)
Assets		
Cash resources (Note 6)	189,231	153,794
Securities (Note 7)	331,359	198,436
Loans (Note 8)	767,485	644,271
Net investment in leases (Note 9)	3,289	2,085
Fixed assets (Note 10)	49,272	47,594
Acceptances	11,113	261
Other assets (Note 11)	29,546	27,638
Goodwill	45,384	48,746
	1,426,679	1,122,825
Liabilities		
Deposits (Note 12)	1,155,726	888,660
Acceptances	11,113	261
Other liabilities (Note 13)	55,817	43,562
	1,222,656	932,483
Minority interest	16,089	13,986

Equity

Share capital (Note 14)	168,469	168,469
Retained earnings	19,465	7,887
	187,934	176,356
	1,426,679	1,122,825

Approved by the Board

Shastrie Ablack
Director

Robert N. Sallis
Director