BANK OF NOVA SCOTIA JA. LTD 1996.

BOARD OF DIRECTORS

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M.C. Johnston Chairman of the Board

Hon. M.M.Matalon, OJ. Deputy Chairman of the Board

B.R. Birmingham

W.E. Clarke

O.W. Cox, C D.

Mrs. L.G. Evans

Hon. M.W. Facey, OJ.

P.C. Godsoe

D.K.C. Henriques

J.M. Matalon

W.A. McConnell

ELF. Walker

A.B. Lindo (Honorary Director)

EXECUTIVE OFFICERS

W. E. Clarke Managing Director

O. F. Walker General Manager. Commercial Credit

W. P. Barrett District General Manager

H. W. Powell

District General Manager

J. H. Caldwell General Manager, Administration

D. D. Richardson General Manager, Finance

SENIOR MANAGEMENT OFFICERS

MANAGING DIRECTOR'S OFFICE

N.A. Baker

Asst. General Manager, Credit

K A. Calder

Asst. General Manager, Operations

G.W. Foster Chief Auditor

R.B. Hall

Asst. General Manager. Human Resources

W.A. Lawrence

Executive Director, Scotiabank Jamaica Foundation

Mrs. M. Powell

Asst. General Manager. Communications & Marketing

D.O. Whams

Asst. General Manager. Credit

Miss M M. Brown Audit Manager

Miss JO CampW

Asst. Manager, Affiliated Companies

Mrs. P.D. Chambers Audit Manager

Mrs. L.G. Heron-Hoo Comptroller

A.S. Hewitt Manager, Agri. Services

Mrs. C.M. Jureidini Manager, Human Resource

Miss H.D.M. King Manager, Public & Corporate Affairs

Miss C A. Logan Manager, Research & Development

Mrs. B.M. Naylor Manager, Retail Services

Mrs. R.A. Pilliner Manager, Operations Support

Miss R.M. Pofflnger Manager, Credit

Miss J.V. Robinson Manager, Treasury

C.C. Singh
Manager, Products & Services

Mrs. K.PE. Tomlinson Manager, Retail Services

DE. WilLiams
Manager, Personnel Relations

Mrs. Get. Williams Senior Manager, Credit

Miss S St.T. Wright Audit Manager

SCOTIABANK CENTRE MAIN BRANCH COMMERCIAL BANKING CENTRE

T.S. McCoy
Asst. General Manager & Manager

Miss M-A. Israel Deputy Manager

B. A. Callahan Senior Account Manager

L.OM. Ledgister Senior Account Manager

M.A. Shaw Senior Account Manager

K.G. Simpson
Senior Account Manager

Mrs. S AM. McLeod Manager, Operations

M.A. Crooks Account Manager

Mrs. Yet. Lawrence Account Manager

Mrs. T. A. Perkins Account Manager

Mrs. A.M. Thomas Account Manager

INDEPENDENT BUSINESS UNIT

D.E. Walters Senior Account Manager

C.A. Lazarus Account Manager