

# Trafalgar Development Bank 1997

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## Group Balance Sheet

30 September 1997

	Note	1997 \$'000	1996 \$'000
<b>ASSETS</b>			
<b>Cash Resources</b>			
Cash		5,543	4,707
Deposits with and money on call at banks		87,651	122,042
Due from banks and other financial institutions		<u>338,524</u>	<u>505,339</u>
		<u>431,718</u>	<u>632,088</u>
<b>Investments</b>			
Unquoted investments		53,267	42,605
Government of Jamaica securities		<u>100,272</u>	<u>61,255</u>
	7	<u>153,539</u>	<u>103,860</u>
	8	<u>155,214</u>	<u>-</u>
<b>Long Term Loan</b>			
<b>Loans to Customers</b>			
Loans, less provision for losses	9	<u>1,483,800</u>	<u>1,175,119</u>
<b>Lease Receivables</b>	10	<u>20,050</u>	<u>21,778</u>
<b>Other Assets</b>			
Customers' liability under guarantees and letters of credit		39,067	24,893
Fixed assets	11	61,075	65,536
Securities purchased under agreement to resell		15,000	70,500
Cheques and other instruments in transit		22,310	-
Sundry assets		72,768	82,172
Goodwill arising on consolidation		<u>4,040</u>	<u>4,040</u>

		214,260	247,141
		<u>2,458,581</u>	<u>2,179,986</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>			
Deposits by Customers		389,245	368,077
Other Liabilities			
Due to financial and other institutions	12	1,397,003	1,189,596
Guarantees and letters of credit		39,067	24,893
Securities sold under agreement to repurchase		22,156	38,000
Cheques and other instruments in transit		-	6,410
Sundry Liabilities		82,235	76,421
Obligations under finance lease	13	370	-
		<u>1,540,831</u>	<u>1,335,320</u>
<b>Stockholders' Equity</b>			
Share capital	14	115,047	115,047
General reserve	15	3,501	3,901
Reserve fund	16	2,426	2,426
Retained earnings		<u>369,763</u>	<u>323,137</u>
		<u>490,737</u>	<u>444,511</u>
<b>Minority Interest</b>			
		<u>37,768</u>	<u>32,078</u>
On behalf of the Board			
A.R. Diaz, Director			
V.H. Rhone, Director			
		2,458,581	2,179,986

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