## National Commercial Bank Jamaica Limited - 2000

## Profit and Loss Account

Year ended 30 September 2000   Notes   2000 \$ 1999 \$ 1000     Net Interest Income and Other Income Income from loans Income from securities   1,610,123 2,028,712 9,489,624 9,265,961 11,099,747 11,294,673     Interest expense for income Exchange gains Interest income Exchange gains Fees and commissions for Other operating income   6,402,659 6,754,977 11,294,673 11,294,				
S	Year ended 30 September 2000			
S		Mahaa	2000	1000
Net Interest Income and Other Income		Notes		
Income from loans   1,610,123   2,028,712   9,489,624   9,265,961   11,099,747   11,294,673   11,099,747   11,294,673   11,099,747   11,294,673	Not Interest Income and Other Income		\$ 1000	\$ 1000
Income from securities			1 610 123	2 028 712
Title rest expense   11,099,747   11,294,673   11,294,673   16,402,659   6,754,977   14,697,088   4,539,696   1,057,846   98,845   1,057,846   98,845   104,919   19,384   104,919   19,384   104,919   19,384   104,919   19,384   104,919   19,384   104,919   10,384   10,219,426			· ·	
Interest expense 6,402,659 6,754,977   Net interest income 4,697,088 4,539,696   Exchange gains 359,573 204,716   Fees and commissions 1,057,846 98,845   Other operating income 104,919 19,384   Kon-interest Expenses 275,546 290,748   Deposit insurance premium 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 7 (225,018) (-)	Income from Securities			
Net interest income 4,697,088 4,539,696   Exchange gains 359,573 204,716   Fees and commissions 1,057,846 98,845   Other operating income 104,919 19,384   6,219,426 5,752,641   Non-interest Expenses 275,546 290,748   Depreciation 275,546 290,748   Deposit insurance premium 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 7 (225,018) (-)	Interest expense		· ·	
Exchange gains 359,573 204,716   Fees and commissions 1,057,846 98,845   Other operating income 104,919 19,384   6,219,426 5,752,641   Non-interest Expenses 275,546 290,748   Depreciation 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( -)	±			
Fees and commissions 1,057,846 98,845   Other operating income 104,919 19,384   6,219,426 5,752,641   Non-interest Expenses 275,546 290,748   Depreciation 43,119 46,350   Staff costs 42,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( -)	Exchange gains			
Other operating income 104,919 19,384   6,219,426 5,752,641   Non-interest Expenses 275,546 290,748   Depreciation 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( -)			·	·
Non-interest Expenses   Depreciation   275,546   290,748	Other operating income			·
Non-interest Expenses 275,546 290,748   Depreciation 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 7 (225,018) -)				
Deposit insurance premium 43,119 46,350   Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 7 (225,018) ( - )	Non-interest Expenses			
Staff costs 4 2,057,657 2,061,806   Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 7 (225,018) (-)	Depreciation		275 <b>,</b> 546	290,748
Other operating expenses 2,513,416 2,589,958   4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( -)	Deposit insurance premium		43,119	46,350
4,889,738 4,988,862   Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( - )	Staff costs	4	2,057,657	2,061,806
Profit before Exceptional Items and Taxation 1,329,688 763,779   Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) -)	Other operating expenses		2,513,416	2,589,958
Exceptional Items 6 (139,365) (558,029)   Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( -)				
Profit before Taxation 1,190,323 205,750   Taxation 7 (225,018) ( - )	Profit before Exceptional Items and Taxation			•
Taxation 7 (225,018) ( -)	<u>-</u>	6	(139 <b>,</b> 365)	
<u> </u>				205 <b>,</b> 750
Net Profit <u>965,305</u> <u>205,750</u>		7		
	Net Profit		965,305	205,750