

National Commercial Bank Jamaica Limited - 2000

Consolidated Profit and Loss Account

Year ended 30 September 2000

	Notes	2000 \$'000	1999 \$'000
Net Interest Income and Other Income			
Income from loans		1,631,358	2,050,667
Income from securities	10 (g)	9,532,860	9,315,045
		<u>11,164,218</u>	<u>11,365,712</u>
Interest expense		<u>6,431,614</u>	<u>6,784,428</u>
Net interest income		4,732,604	4,581,284
Exchange gains		359,573	204,716
Fees and commissions		1,057,846	988,845
Other operating income		<u>107,582</u>	<u>24,820</u>
		<u>6,257,605</u>	<u>5,799,665</u>
Non-interest Expenses			
Staff costs	4	2,072,953	2,074,512
Other operating expenses		<u>2,532,035</u>	<u>2,605,476</u>
		4,604,988	4,679,988
Depreciation		277,614	293,725
Deposit insurance premium		<u>43,119</u>	<u>46,350</u>
		<u>4,925,721</u>	<u>5,020,063</u>
Profit before Exceptional Items and Taxation		1,331,884	779,602

Exceptional Items	6	<u>(139,365)</u>	<u>(558,029)</u>
Profit before Taxation		1,192,519	221,573
Taxation	7	<u>(225,018)</u>	<u>(-)</u>
Net Profit Attributable to Shareholders,		<u>967,501</u>	<u>221,573</u>
EARNINGS PER ORDINARY STOCK UNIT	8	\$2.31	\$0.53
