

# CIBC Jamaica Limited

## Group Statement of Revenue and Expenses

Year ended 31 October 2001

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			<b>2001</b>		<b>2000</b>
			<b>J\$'000</b>		<b>J\$'000</b>
<b>Interest Income</b>					
Loans			1,115,770		1,124,957
Securities			947,058		621,554
Lease financing			8,628		11,761
Other			134,813		131,024
			2,206,269		1,889,296
<b>Interest Expense</b>					
Deposits			(1,128,316)		(879,871)
<b>Net Interest Income</b>			1,077,953		1,009,425
Provision for loan losses, net			(23,852)		(116,204)
			1,054,101		893,221
<b>Non-Interest Income</b>					

Fees and commissions			349,154		326,439
Foreign exchange gains			132,830		203,983
Other			938		861
			482,922		531,283
<b>Net Revenue</b>			<b>1,537,023</b>		<b>1,424,504</b>
<b>Non-Interest Expenses</b>					
Employee compensation and benefits	17		456,771		435,557
Depreciation			121,908		119,916
Occupancy costs			156,747		153,142
Other			452,087		398,454
			1,187,513		1,107,069
<b>Profit before Taxation</b>	18		<b>349,510</b>		<b>317,435</b>
<b>Taxation</b>	19		<b>(97,721)</b>		<b>(88,640)</b>
<b>Net Profit</b>	20		<b>251,789</b>		<b>228,795</b>
<b>EARNINGS PER STOCK UNIT</b>	21		<b>\$1.30</b>		<b>\$1.18</b>