National Commercial Bank Jamaica Limited

Balance Sheet

30 September 2001

	Note	2001 \$'000	2000 \$'000
ASSETS			
Cash Resources			
Cash on hand and at Bank of Jamaica	11	7,788,594	9,033,153
Fixed deposits and balances with other banks and financial			
institutions		5,550,899	4,380,779
Cheques and other instruments in the course of collection			1,075,330
		14,104,736	14,489,262
Investments			
Government of Jamaica securities and other investmnents	12	52,455,163	51,505,902
Securities purchased under agreements to resell		4,127,391	1,662,906
Invesstments in subsidiaries		1,694,035	344,097
		58,276,589	53,512,905
Loans and Advances Less Provision for Losses	14	8,155,989	7,103,196
Customers' Liability on Ex-Im Bank Discount		223,310	160,075
Customers' Liability on Acceptances, Guarantees, Indemnities			
and Credits			2,981,369
Other Assets	15	3,624,686	638,642

LIABILITIES AND STOCKHOLDERS' EQUITYDeposits and Other Liabilities58,242,68452,562,842Amounts due to other banks and financial institutions1,198,7182,001,510Cheques and other instruments in the course of payment772,729710,476Other liabilities173,926,3672,2876,34864,140,49858,151,176223,310160,075Liability on Ex-Im Bank Discount1,787,1932,981,369Ubligations Under Repurchase Agreements8,330,17410,960,556Obligations Under Credit Card and Cash Advance Securitization Arrangements184,105,026Stockholders' Equity184,105,026Share capital Share redemption reserve fund Capital reserve Banking reserve fund Retained earnings reserve21753,288208,2289,065,1998,277,2639,065,1998,771,636381,6859,065,1998,0730,439	Fixed Assets	16	87,651,400	1,644,990 80,530,439
Deposits and current accounts of customers 58,242,684 52,562,842 Amounts due to other banks and financial institutions 1,198,718 2,001,510 Cheques and other instruments in the course of payment 772,729 710,476 Other liabilities 17 3,926,367 2,876,348 Itability on Ex-Im Bank Discount 223,310 160,075 Liability on Acceptances, Guarantees, Indemnities and Credits 1,787,193 2,981,369 Obligations Under Credit Card and Cash Advance Securitization 8,330,174 10,960,556 Stockholders' Equity 18 4,105,026 Stare capital 20 1,973,410 5,701,000 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 8,277,263 8,277,263 8,0530,439 8,0530,439 8,0530,439	-			
Amounts due to other banks and financial institutions 1,198,718 2,001,510 Cheques and other instruments in the course of payment 772,729 710,476 Other liabilities 17 3,926,367 2,876,348 Eliability on Ex-Im Bank Discount 223,310 160,075 Liability on Acceptances, Guarantees, Indemnities and Credits 1,198,718 2,001,510 Obligations Under Repurchase Agreements 23,310 160,075 Obligations Under Credit Card and Cash Advance Securitization 8,330,174 10,960,556 Arrangements 18 4,105,026 Stockholders' Equity 3 450,000 - Share premium 3,998,968 106,453 Share redemption reserve fund 22 530,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings 23 911,897 1,361,897 87,651,400 80,530,439 80,530,439	-		58,242,684	52,562,842
Other liabilities 17 3,926,367 2,876,348 Liability on Ex-Im Bank Discount 64,140,498 58,151,176 Liability on Acceptances, Guarantees, Indemnities and Credits 17 223,310 160,075 Obligations Under Repurchase Agreements 8,330,174 10,960,556 Obligations Under Credit Card and Cash Advance Securitization 18 4,105,026 Stockholders' Equity 18 4,105,026 Share capital 20 1,973,410 5,701,000 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 8,277,263 8,277,263 80,530,439 80,530,439 80,530,439 10,930,439				
Liability on Ex-Im Bank Discount 64,140,498 58,151,176 Liability on Acceptances, Guarantees, Indemnities and Credits 223,310 160,075 Obligations Under Repurchase Agreements 8,330,174 10,960,556 Obligations Under Credit Card and Cash Advance Securitization 18 4,105,026 Stockholders' Equity 18 4,105,026 Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 30,000 518,000 Retained earnings 23 911,897 1,361,897 Retained earnings 447,636 381,685 38,277,263 80,530,439 80,530,439 80,530,439	Cheques and other instruments in the course of payment		772,729	710,476
Liability on Ex-Im Bank Discount 64,140,498 58,151,176 Liability on Acceptances, Guarantees, Indemnities and Credits 223,310 160,075 Obligations Under Repurchase Agreements 8,330,174 10,960,556 Obligations Under Credit Card and Cash Advance Securitization 18 4,105,026 Stockholders' Equity 18 4,105,026 Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings 23 911,897 1,361,897 Retained earnings 447,636 381,685 381,685 9,065,199 8,277,263 80,530,439 30,530,439	Other liabilities	17		
Liability on Acceptances, Guarantees, Indemnities and Credits 1,787,193 2,981,369 Obligations Under Repurchase Agreements 8,330,174 10,960,556 Obligations Under Credit Card and Cash Advance Securitization 18 4,105,026 Stockholders' Equity 18 4,105,026 Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings 447,636 381,685 8,277,263 87,651,400 80,530,439 80,530,439			64,140,498	58,151,176
Obligations Under Repurchase Agreements 8,330,174 10,960,556 Obligations Under Credit Card and Cash Advance Securitization Arrangements 18 4,105,026 Stockholders' Equity 18 4,105,026 Stockholders' Equity 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439 80,530,439	Liability on Ex-Im Bank Discount		223,310	160,075
Obligations Under Credit Card and Cash Advance Securitization Arrangements 18 4,105,026 Stockholders' Equity Share capital Share premium Share premium Capital reserve fund Capital reserve fund Retained earnings reserve Retained earnings 20 1,973,410 5,701,000 20 1,973,410 5,701,000 3,998,968 106,453 Share redemption reserve fund Capital reserve 21 753,288 208,228 Banking reserve fund Retained earnings 22 530,000 518,000 Retained earnings 23 911,897 1,361,897 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439 80,530,439	Liability on Acceptances, Guarantees, Indemnities and Credits		1,787,193	2,981,369
Arrangements 18 4,105,026 Stockholders' Equity - - Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 381,685 9,065,199 8,277,263 87,651,400 80,530,439	Obligations Under Repurchase Agreements		8,330,174	10,960,556
Stockholders' Equity Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 38,277,263 87,651,400 80,530,439 80,530,439	-			
Share capital 20 1,973,410 5,701,000 Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 447,636 381,685 381,685 9,065,199 8,277,263 80,530,439	Arrangements	18	4,105,026	
Share premium 3,998,968 106,453 Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439 130,139	Stockholders' Equity			
Share redemption reserve fund 450,000 - Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439	Share capital	20	1,973,410	5,701,000
Capital reserve 21 753,288 208,228 Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439	Share premium		3,998,968	106 , 453
Banking reserve fund 22 530,000 518,000 Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439	Share redemption reserve fund		450,000	-
Retained earnings reserve 23 911,897 1,361,897 Retained earnings 447,636 381,685 9,065,199 8,277,263 87,651,400 80,530,439	Capital reserve	21	753 , 288	208,228
Retained earnings 447,636 9,065,199 9,065,199 87,651,400 80,530,439 381,685 8,277,263 80,530,439	Banking reserve fund	22	530,000	518,000
$\frac{9,065,199}{87,651,400} \frac{8,277,263}{80,530,439}$	Retained earnings reserve	23	-	
87,651,400 80,530,439	Retained earnings			
			87,651,400	80,530,439