

# National Commercial Bank Jamaica Limited

## Balance Sheet

30 September 2001

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	Note	2001 \$'000	2000 \$'000
<b>ASSETS</b>			
<b>Cash Resources</b>			
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		<u>765,243</u>	<u>1,075,330</u>
		14,104,736	14,489,262
<b>Investments</b>			
Government of Jamaica securities and other investments	12	52,455,163	51,505,902
Securities purchased under agreements to resell		4,127,391	1,662,906
Investments in subsidiaries		<u>1,694,035</u>	<u>344,097</u>
		58,276,589	53,512,905
<b>Loans and Advances Less Provision for Losses</b>	14	8,155,989	7,103,196
<b>Customers' Liability on Ex-Im Bank Discount</b>		223,310	160,075
<b>Customers' Liability on Acceptances, Guarantees, Indemnities and Credits</b>		1,787,193	2,981,369
<b>Other Assets</b>	15	3,624,686	638,642

<b>Fixed Assets</b>	16	<u>1,478,897</u>	<u>1,644,990</u>
		87,651,400	80,530,439
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**LIABILITIES AND STOCKHOLDERS' EQUITY**

**Deposits and Other Liabilities**

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	<u>3,926,367</u>	<u>2,876,348</u>

		64,140,498	58,151,176
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**Liability on Ex-Im Bank Discount**

		223,310	160,075
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**Liability on Acceptances, Guarantees, Indemnities and Credits**

		1,787,193	2,981,369
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**Obligations Under Repurchase Agreements**

		8,330,174	10,960,556
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**Obligations Under Credit Card and Cash Advance Securitization**

**Arrangements**

	18	4,105,026	
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**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		<u>447,636</u>	<u>381,685</u>

		<u>9,065,199</u>	<u>8,277,263</u>
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		87,651,400	80,530,439
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