

# National Commercial Bank Jamaica Limited - 2001

## Consolidated Balance Sheet

30 September 2001

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	Notes	2001 \$'000	2000 Restated \$'000
<b>ASSETS</b>			
<b>Cash Resources</b>			
Cash on hand and at Bank of Jamaica	11	7,857,431	9,054,866
Fixed deposits and balances with other banks and financial institutions		5,641,220	4,564,128
Cheques and other instruments in the course of collection		<u>763,363</u>	<u>1,185,796</u>
		14,262,014	14,804,790
<b>Investments</b>			
Government of Jamaica securities and other investments	12	57,937,065	58,289,832
Securities purchased under agreements to resell		16,189,379	9,020,982
Investment properties	13	<u>16,100</u>	<u>472,203</u>
		74,142,544	67,783,017
<b>Loans and Advances Less Provision for Losses</b>	14	8,279,420	7,249,634
<b>Customers' Liability on Ex-Im and Central Bank Discount</b>		223,310	160,075
<b>Customers' Liability on Acceptances, Guarantees, Indemnities and Credits</b>		1,594,617	1,417,021
<b>Other Assets</b>	15	4,892,303	1,572,067
<b>Fixed Assets</b>	16	<u>1,511,277</u>	<u>1,848,619</u>
		104,905,485	94,835,223

**LIABILITIES AND STOCKHOLDERS' EQUITY****Deposits and Other Liabilities**

Deposit and current accounts of customers		58,351,974	51,638,190
Promissory notes and certificates of participation		10,692,790	14,097,656
Amounts due to other banks and financial institutions		1,196,953	2,218,903
Cheques and other instruments in the course of payment		812,905	1,831,664
Taxation		8,725	12,357
Other liabilities	17	<u>4,714,651</u>	<u>3,518,258</u>
		75,777,998	73,317,028
<b>Liability on Ex-Im and Central Bank Discount</b>		223,310	160,075

**Liability on Acceptances, Guarantees, Indemnities and**

<b>Credits</b>		1,594,617	1,417,021
<b>Obligations Under Repurchase Agreements</b>		11,318,970	8,313,809

**Obligations Under Credit Card and Cash Advance**

<b>Securitization Arrangements</b>	18	4,105,026	-
<b>Life Assurance Fund</b>		2,298,466	1,837,539
<b>Deferred Profit</b>	19	400,029	352,230
<b>Minority Interest in Subsidiaries</b>		121,870	136,013

**Stockholders' Equity**

Share capital	20	1,973,410	5,701,000
Share premium		4,453,752	561,237
Share redemption reserve fund		450,000	-
Capital reserve	21	278,462	959,972
Banking reserve fund	22	533,974	521,974
Retained earnings reserve	23	911,897	1,361,897
Retained earnings		<u>463,704</u>	<u>195,428</u>
		<u>9,065,199</u>	<u>9,301,508</u>
		104,905,485	94,835,223