

FirstCaribbean International Bank (Jamaica) Limited

(Formerly CIBC Jamaica Limited)

Company Balance Sheet

31 October 2002

	Note	2002 J\$'000	2001 J\$'000
ASSETS			
Cash resources	3	7,770,623	8,226,906
Investments	4	1,157,296	1,260,231
Government securities purchased under resale agreements	5	260,759	7,500
Loans, less provision for losses	6	4,672,505	5,392,823
Customers' liabilities under acceptances, guarantees, and letters of credit, as per contra		405,771	418,147
Other assets	8	453,822	658,095
Fixed assets	9	226,267	369,323
		<u>14,947,043</u>	<u>16,333,025</u>
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LIABILITIES AND STOCKHOLDERS' EQUITY			
Liabilities			
Customers' deposits	10	13,428,580	14,665,044
Other liabilities	11	171,157	314,036
Acceptances, guarantees and letters of credit, as per contra		<u>405,771</u>	<u>418,147</u>

		<u>14,005,508</u>	<u>15,397,227</u>
Stockholders' Equity			
Share capital	12	96,667	96,667
Capital reserves	13	12,833	12,833
Reserve fund	14	96,667	96,667
Retained earnings reserve	15	722,863	722,863
Retained earnings		<u>12,505</u>	<u>6,768</u>
		<u>941,535</u>	<u>935,798</u>
		14,947,043	16,333,025
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Approved by the Board of Directors

A.W. Webb Director
R.O.B Campbell Director

A.C. Watson Director
A.C. Rattray Director