

# FirstCaribbean International Bank (Jamaica) Limited

(Formerly CIBC Jamaica Limited)

Group Balance Sheet 31 October 2004

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	Note	2004 J\$'000	2003 J\$'000
<b>ASSETS</b>			
Cash resources	3	7,246,192	7,673,416
Investment securities	4	2,255,759	2,659,287
Government securities purchased under resale agreements	5	551,229	412,797
Loans, less provision for impairment	6	8,448,607	7,061,581
Net investment in leases	7	16,431	25,632
Other assets	8	665,560	843,362
Retirement benefit assets	9	493,600	409,270
Property, plant and equipment	10	427,083	286,313
		<u>20,104,461</u>	<u>19,371,650</u>
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<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Customers' deposits	11	16,645,586	16,561,713
Other liabilities	12	604,304	344,439
Taxation payable		78,071	64,526
Retirement benefit obligation	9	104,224	81,811
Deferred taxation	13	124,110	152,180
		<u>17,556,295</u>	<u>17,204,660</u>

**Stockholders' Equity**

Share capital and reserves	14	1,784,488	1,274,477
Retained earnings		<u>763,678</u>	<u>892,512</u>
		<u>2,548,166</u>	<u>2,166,989</u>
		20,104,461	19,371,658
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Approved by the Board of Directors on 24 January 2005 and signed on its behalf by:

R. O'B. Campbell  
Director

C.D.R. Bovell  
Director

A.W. Webb  
Director

A.C. Rattray  
Director