

# FirstCaribbean International Bank (Jamaica) Limited

(Formerly CIBC Jamaica Limited)

## Statement of Revenue and Expenses Year ended 31 October 2004

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		2004	Restated
	Note	J\$'000	2003
			J\$'000
Interest Income		2,206,989	1,927,308
Interest Expense		(767,249)	(725,642)
Net Interest Income	21	<u>1,439,740</u>	<u>1,201,666</u>
Non-interest Income	22	<u>409,394</u>	<u>518,986</u>
		<u>1,849,134</u>	<u>1,720,652</u>
Non-interest Expenses	23	<u>(1,327,501)</u>	<u>(1,160,328)</u>
Impairment Losses on Loans		(15,267)	(14,959)
Integration/Restructuring Charges		(55,216)	7,270
		<u>(1,397,984)</u>	<u>(1,168,017)</u>
Profit before Negative Goodwill		451,150	552,635
Negative goodwill arising on purchase of net banking assets and liabilities of subsidiary	26	-	435,167
Profit before Taxation	27	<u>451,150</u>	<u>987,802</u>
Taxation	28	<u>(127,319)</u>	<u>(162,837)</u>
Net Profit		<u>323,831</u>	<u>824,965</u>
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