

FirstCaribbean International Bank (Jamaica) Limited

(Formerly CIBC Jamaica Limited)

Company Balance Sheet

31 October 2003

		2003	Restated
	Note	J\$ '000	2002 J\$ '000
ASSETS			
Cash resources	4	7,668,339	7,770,623
Investments			
Held to maturity		2,548,540	1,090,416
Available for sale		<u>25,516</u>	<u>30,135</u>
	6	2,574,056	1,120,551
Investments in Subsidiaries		36,745	36,745
Government securities purchased			
under resale agreements	7	316,470	260,759
Loans, less provision for impairment	8	6,401,871	4,672,505
Net investment in leases	9	25,632	-
Other assets	10	1,222,020	757,555
Property, plant and equipment	11	<u>281,617</u>	<u>226,267</u>
		<u>18,526,750</u>	<u>14,845,00</u>
LIABILITIES AND STOCKHOLDERS' EQUITY			
Liabilities			
Customers' deposits	12	16,058,474	13,428,580
Other liabilities	13	424,596	239,306

Deferred taxation	14	<u>136,452</u>	<u>75,523</u>
		<u>16,619,522</u>	<u>13,743,409</u>
		=====	=====
Stockholders' Equity			
Share capital	15	96,667	96,667
Capital reserves	16	12,833	12,833
Reserve fund	17, 24	121,667	96,667
Retained earnings reserve	18, 24	890,666	722,863
Retained earnings		<u>785,395</u>	<u>172,566</u>
		<u>1,907,228</u>	<u>1,101,596</u>
		<u>18,526,750</u>	<u>14,845,005</u>
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Approved by the Board of directors on 29 January 2004 and signed on its behalf by:

A.W. Webb
Director

A.C Watson
Director

R.O'B Campbell
Director

A.C Rattray
Secretary