

News Release 22 December 2000

### UNAUDITED ASSETS AND LIABILITIES OF LICENSEES UNDER THE FINANCIAL INSTITUTIONS ACT PUBLISHED PURSUANT TO SECTION 16 (6) AS AT 30 JUNE 2000

These balances are taken from unaudited prudential returns submitted by the following licensees to the Bank of Jamaica and have been attested to by the respective managements as reflecting a true and fair representation of the affairs and condition of the licensees at the reporting date.

The Bank of Jamaica does not in any way certify the accuracy or otherwise of the balances reported by the respective licensees.

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ASSETS	CAP & CR	CIBC MER.	CITIMER.	DB&G	GRGE & BDY
Cash and Bank Balances:					
Notes and Coins	3,070	2	0	6,516	154
Due From Bank of Jamaica	155,758	47,034	114,647	910	3,238
Due From Commercial Banks in Ja.	32,634	123,303	55,029	648	1,979
Due From Other Deposit Taking Fin. Insts. in Ja.	5,182	0	0	0	0
Due From Overseas Banks & Fin. Insts.	10,431	73,847	127,080	0	37,314
Investments:					
Jamaica Government Securities	004.440	470.047	40.004	0.000	E0 C4C
Domestic Currency Foreign Currency	231,142 0	179,817 1,041	10,261 0	2,000 0	52,616 0
Other Public Sector Securities	0	1,041	0	2,250	0
Other Local Securities (net of prov)	84.614	0	0	2,230	3,135
Foreign Securities	0	21,167	0	317	0
Securities Purchased with a view to Resale	11,917	116,963	840,473	30,965	0
Loans, Advances & Discounts (net of prov)	464,871	37,138	42,528	5,335	10,777
Accounts Receivable (net of prov)	565,364	13,850	21,371	7,165	110,389
Fixed Assets (net of Depreciation)	56,445	18,749	59	6,289	9,647
Other Assets	238,044	9988	52,705	1,202	2,972
Customers Liabs. for Accepts., Guarantees. & L/Cs	54,407	1,381	14,625	0	109,932
TOTAL ASSETS	1,913,879	644,280	1,278,778	63,597	342,153
LIABILITIES					
Deposits	819,445	316,758	915,621	5,912	69,131
Due To Bank of Jamaica	0	0	0	0	0
Borrowings:					
Due To Commercial Banks in Ja.	0	0	0	0	0
Due To Specialised Institutions	33,160	3,679	0	312	0
Due To Other Fin. Insts. in Ja.	0	0	0	0	0
Due To Overseas Banks & Financial Insts	8,164	0	0	0	0
Securities Sold Under Repurchase Agreement	0	0	0	0	0
Sundry Current Liabilities: Accounts Payable	244,729	17,273	1,101	1,720	6,889
Other	119,447	4,912	66,107	208	23,132
Accepts., Guarantees & L/Cs as per contra	54,407	1,381	14,625	0	109,932
Other Liabilities	0	104,235	31	0	0
TOTAL LIABILITIES	1,279,352	448,238	997,485	8,152	209,084
Excess / (Shortfall) of Assets over Liabilities	634,527	196,042	281,293	55,445	133,069
REPRESENTED BY:					
Paid Up Capital	250,000	25,000	25,672	212,423	103,385
Share Premium	0	0	0	8,899	0
Reserves:					
Statutory Reserve Fund	77,980	25,000	28,832	2,553	9,103
Retained Earnings Reserve Fund	172,020	54,000	74,140	0	0
Other Reserves	9,090	695	0	0	23,610
Prior Years' Earnings/(Deficits)	22,500	65,495	106,296	(168,505)	(21,544)
Unappropriated Profits/(Losses) TOTAL CAPITAL	102,937	25,852	46,353	75 EE 44E	18,515 <b>133.069</b>
TOTAL CAPITAL	634,527	196,042	281,293	55,445	133,009
MEMORANDUM					
Foreign Currency Loans					
Funding by Specialised Institutions	383,179	3,306	21,360	0	3,751
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Other Funding Sources	0 383,179		0 21,360	0 0	0 3,751
Other Funding Sources Foreign Currency Deposits	0 383,179 801,685	992 2,314 50,178	0 21,360 718,808	0 0 0	0 3,751 63,600
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients	0 383,179 801,685 9,032,571	992 2,314 50,178 6,670,255	0 21,360 718,808 0	0 0 0 121,821	0 3,751 63,600 0
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management	0 383,179 801,685 9,032,571 0	992 2,314 50,178 6,670,255 745,911	0 21,360 718,808 0 0	0 0 0 121,821 451,562	0 3,751 63,600 0 5,154,392
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties	0 383,179 801,685 9,032,571 0	992 2,314 50,178 6,670,255 745,911	0 21,360 718,808 0 0	0 0 0 121,821 451,562 0	0 3,751 63,600 0 5,154,392
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties	0 383,179 801,685 9,032,571 0 0 136,930	992 2,314 50,178 6,670,255 745,911 0	0 21,360 718,808 0 0 0	0 0 0 121,821 451,562 0 0	0 3,751 63,600 0 5,154,392 0
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties Other Bals. Due From Connected Parties	0 383,179 801,685 9,032,571 0 0 136,930 7,648	992 2,314 50,178 6,670,255 745,911 0 0 123,303	0 21,360 718,808 0 0 0 0 182,109	0 0 0 121,821 451,562 0 0 806	0 3,751 63,600 0 5,154,392 0 0 25,000
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties	0 383,179 801,685 9,032,571 0 0 136,930 7,648 377	992 2,314 50,178 6,670,255 745,911 0	0 21,360 718,808 0 0 0	0 0 0 121,821 451,562 0 0	0 3,751 63,600 0 5,154,392 0 0 25,000 1,073
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties Other Bals. Due From Connected Parties Deposits Due To Connected Parties	0 383,179 801,685 9,032,571 0 0 136,930 7,648	992 2,314 50,178 6,670,255 745,911 0 0 123,303	0 21,360 718,808 0 0 0 0 182,109	0 0 121,821 451,562 0 0 806	0 3,751 63,600 0 5,154,392 0 0 25,000
Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties Other Bals. Due From Connected Parties Deposits Due To Connected Parties Other Bals. Due To Connected Parties	0 383,179 801,685 9,032,571 0 0 136,930 7,648 377 254,963	992 2,314 50,178 6,670,255 745,911 0 0 123,303 0 1,785	0 21,360 718,808 0 0 0 182,109 0 25,672	0 0 121,821 451,562 0 0 806 0 52,344	0 3,751 63,600 0 5,154,392 0 0 25,000 1,073 103,709

### UNAUDITED ASSETS AND LIABILITIES OF LICENSEES UNDER THE FINANCIAL INSTITUTIONS ACT PUBLISHED PURSUANT TO SECTION 16 (6) AS AT 30 JUNE 2000

These balances are taken from unaudited prudential returns submitted by the following licensees to the Bank of Jamaica and have been attested to by the respective managements as reflecting a true and fair representation of the affairs and condition of the licensees at the reporting date.

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	INT'L TRST	ISSA TRUST	MANF. MER.	MF&G TRUST	DANLCADIR	SCOTIA TRUST	TOTAL
ASSETS	INILINGI	133A 1KU31	MANE. MER.	WFAG TRUST	FAIN-CARIB	SCOTIA TRUST	TOTAL
Cash and Bank Balances:							
Notes and Coins	3,238	437	5,910	0	1,380	1	20,708
Due From Bank of Jamaica	54,969	45,132	13,262	25,481	15,226	57,166	532,823
Due From Commercial Banks in Ja.	3,861	8,811	88,413	7,435	20,223	95,133	437,469
Due From Other Deposit Taking Fin. Insts. in Ja.	18,534	0	10,000	26,406	0	0	60,122
Due From Overseas Banks & Fin. Insts.	13,515	0	136,461	19,957	9,971	0	428,576
Investments:							0
Jamaica Government Securities	05 474	0	20.000	40.000	400.040	202.077	0
Domestic Currency	85,171 6,361	0	30,000 6,180	10,290 78,213	102,248 154,667	302,877 0	1,006,422 246,462
Foreign Currency Other Public Sector Securities	0,361	0	0,160	76,213 0	154,667	0	2,250
Other Local Securities (net of prov)	6.748	1,567	17,706	0	10,082	0	123,852
Foreign Securities	0,7 .0	0	0	0	0	0	21,484
Securities Purchased with a view to Resale	71,072	31,847	102,372	48,310	0	0	1,253,919
Loans, Advances & Discounts (net of prov)	199,507	168,933	502,992	207,436	163,298	322,219	2,125,034
Accounts Receivable (net of prov)	97,540	2,874	34,235	41,630	75,839	40,340	1,010,597
Fixed Assets (net of Depreciation)	87,191	2,794	29,313	516	19,994	32,168	263,165
Other Assets	1,434	2,366	7,596	12,549	4,382	29,729	362,967
Customers Liabs. for Accepts., Guarantees. & L/Cs	141,823	53,517	327,352	8,617	134,061	0	845,715
TOTAL ASSETS	790,964	318,278	1,311,792	486,840	711,371	879,633	8,741,565
LIABILITIES	205 424	05.000	040 440	250 005	470.000	240.007	4 004 500
Deposits	395,434 0	85,639 0	616,116 0	350,895 0	173,608 0	346,027 0	4,094,586 0
Due To Bank of Jamaica Borrowings:	U	U	U	U	U	U	U
Due To Commercial Banks in Ja.	0	0	39,738	10,503	84,667	25,000	159,908
Due To Specialised Institutions	1,118	0	15,146	4,204	81,729	57	139,405
Due To Other Fin. Insts. in Ja.	0	126.255	0	0	0 1,1 20	0	126,255
Due To Overseas Banks & Financial Insts	0	0	0	0	11,637	0	19,801
Securities Sold Under Repurchase Agreement	0	0	0	0	0	0	0
Sundry Current Liabilities:							
Accounts Payable	31,842	3,451	22,884	1,292	5,703	25,176	362,060
Other	44,243	2.740	20.000	13,857	10,342	31,919	337,983
Other	44,243	3,718	20,098	13,037	10,542	31,313	337,303
Accepts., Guarantees & L/Cs as per contra	141,823	53,517	327,352	8,617	134,061	0	845,715
Accepts., Guarantees & L/Cs as per contra Other Liabilities	141,823 0	53,517 0	327,352 0	8,617 0	134,061 0	0 48,317	845,715 152,583
Accepts., Guarantees & L/Cs as per contra	141,823	53,517	327,352	8,617	134,061	0	845,715
Accepts., Guarantees & L/Cs as per contra Other Liabilities	141,823 0	53,517 0	327,352 0	8,617 0	134,061 0	0 48,317	845,715 152,583
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities	141,823 0 <b>614,460</b>	53,517 0 <b>272,580</b>	327,352 0 <b>1,041,334</b>	8,617 0 <b>389,368</b>	134,061 0 <b>501,747</b>	0 48,317 <b>476,496</b>	845,715 152,583 <b>6,238,296</b>
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities REPRESENTED BY:	141,823 0 614,460 176,504	53,517 0 <b>272,580</b> <b>45,698</b>	327,352 0 1,041,334 270,458	8,617 0 389,368 97,472	134,061 0 501,747 209,624	48,317 476,496 403,137	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b>
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital	141,823 0 614,460 176,504	53,517 0 <b>272,580</b>	327,352 0 1,041,334 270,458	8,617 0 389,368 97,472 25,000	134,061 0 <b>501,747</b>	0 48,317 476,496 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities REPRESENTED BY:	141,823 0 614,460 176,504	53,517 0 272,580 45,698	327,352 0 1,041,334 270,458	8,617 0 389,368 97,472	134,061 0 501,747 209,624 129,533	48,317 476,496 403,137	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b>
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves:	141,823 0 614,460 176,504	53,517 0 272,580 45,698	327,352 0 1,041,334 270,458	8,617 0 389,368 97,472 25,000 0	134,061 0 501,747 209,624 129,533	48,317 476,496 403,137 20,000 0	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium	141,823 0 614,460 176,504 176,074 0	53,517 0 272,580 45,698 25,000 0	327,352 0 1,041,334 270,458 126,007 0	8,617 0 389,368 97,472 25,000	134,061 0 501,747 209,624 129,533 0	0 48,317 476,496 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund	141,823 0 614,460 176,504 176,074 0	53,517 0 272,580 45,698 25,000 0 4,700	327,352 0 1,041,334 270,458 126,007 0 30,945	8,617 0 389,368 97,472 25,000 0	134,061 0 501,747 209,624 129,533 0 23,719	48,317 476,496 403,137 20,000 0 40,000	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899 267,420
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund	141,823 0 614,460 176,504 176,074 0 13,897 10,000	53,517 0 272,580 45,698 25,000 0 4,700 12,500	327,352 0 1,041,334 270,458 126,007 0 30,945 0	8,617 0 389,368 97,472 25,000 0 10,691 55,000	134,061 0 501,747 209,624 129,533 0 23,719 7,974	0 48,317 476,496 403,137 20,000 0 40,000 229,000	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899 267,420 614,634
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses)	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits)	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449)	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899 267,420 614,634 75,457 77,306
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978	845,715 152,583 <b>6,238,296</b> <b>2,503,269</b> 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265 0	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494 568,439	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862 9,264,963	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265 0 406,731	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494 568,439 379,265	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862 9,264,963 9,573,145	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949 0	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265 0 406,731	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960 0	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494 568,439 379,265 0	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162 0	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862 9,264,963 9,573,145 0	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949 0 46,099	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 49,265 0 406,731 0 14,493	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960 0 1,184	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494 568,439 379,265 0 20,751	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162 0 5,915	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862 9,264,963 9,573,145 0 0	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077 0 225,372
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Other Bals. Due From Connected Parties	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949 0 46,099 1,490	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 49,265 0 406,731 0 14,493 170	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960 0 1,184 644	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 264,494 568,439 379,265 0 20,751	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162 0 5,915 0	0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 18,862 9,264,963 9,573,145 0 0 95,133	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077 0 225,372 436,303 336,195 940,087
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Credits To Connected Parties Other Bals. Due From Connected Parties Other Bals. Due To Connected Parties Other Bals. Due To Connected Parties Provision For Loan Losses	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949 0 46,099 1,490 308,714 176,074 8,308	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265 0 406,731 0 14,493 170 0 25,000 6,880	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960 0 1,184 644 0 126,007 33,302	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 2441 6,540 97,472 131,569 0 131,569 264,494 568,439 379,265 0 20,751 0 1,031 25,000 4,649	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162 0 5,915 0 0 129,533 8,366	9,901 18,862 9,264,963 9,573,145 0 95,133 25,000 20,000 48,235	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077 0 225,372 436,033 336,195 940,087 144,876
Accepts., Guarantees & L/Cs as per contra Other Liabilities TOTAL LIABILITIES  Excess / (Shortfall) of Assets over Liabilities  REPRESENTED BY: Paid Up Capital Share Premium Reserves: Statutory Reserve Fund Retained Earnings Reserve Fund Other Reserves Prior Years' Earnings/(Deficits) Unappropriated Profits/(Losses) TOTAL CAPITAL  MEMORANDUM Foreign Currency Loans Funding by Specialised Institutions Other Funding Sources Foreign Currency Deposits Repos on behalf of or for on-trading to clients Funds Under Management Investments in Connected Parties Other Bals. Due From Connected Parties Other Bals. Due To Connected Parties Other Bals. Due To Connected Parties	141,823 0 614,460 176,504 176,074 0 13,897 10,000 0 (29,449) 5,982 176,504 15,607 0 15,607 60,508 1,302,690 339,949 0 46,099 1,490 308,714 176,074	53,517 0 272,580 45,698 25,000 0 4,700 12,500 0 1,152 2,346 45,698 58,218 0 58,218 49,265 0 406,731 0 14,493 170 0 25,000	327,352 0 1,041,334 270,458 126,007 0 30,945 0 17,423 61,034 35,049 270,458 498,100 16,401 481,699 563,512 7,611,380 1,609,960 0 1,184 644 0 126,007	8,617 0 389,368 97,472 25,000 0 10,691 55,000 0 241 6,540 97,472 131,569 0 131,569 264,494 568,439 379,265 0 20,751 0 1,031 25,000	134,061 0 501,747 209,624 129,533 0 23,719 7,974 0 18,566 29,832 209,624 60,230 5,549 54,681 105,234 3,557,381 1,858,162 0 5,915 0 0 129,533	9,901 0 48,317 476,496 403,137 20,000 0 40,000 229,000 24,639 21,520 67,978 403,137 9,901 0 9,901 18,862 9,264,963 9,573,145 0 0 95,133 25,000 20,000	845,715 152,583 6,238,296 2,503,269 1,118,094 8,899 267,420 614,634 75,457 77,306 341,459 2,503,269 1,185,221 22,942 1,162,279 2,696,146 38,129,500 20,519,077 0 225,372 436,303 336,195 940,087

#### UNAUDITED ASSETS AND LIABILITIES OF LICENSEES UNDER THE FINANCIAL INSTITUTIONS ACT PUBLISHED PURSUANT TO SECTION 16 (6) AS AT 30 JUNE 2000

# NOTES TO THE STATEMENTS OF QUARTERLY UNAUDITED ASSETS AND LIABILITIES OF LICENSEES

Key to Institutions Financial Year End

CAP & CR. Capital & Credit Merchant Bank Ltd. 31 December CIBC MER. CIBC Trust & Merchant Bank Ja. Ltd. 31 October CITIMER Citimerchant Bank Ltd. 31 December DB&G MER. DB& G Merchant Bank Ltd. 31 March **GRGE & BDY** George & Branday Limited 31 December INT'L TRUST International Trust & Merchant Bank Ltd. 31 December ISSA TRUST Issa Trust & Merchant Bank Ltd. 31 December MANF. MER. Manufacturers Merchant Bank Ltd. 31 March MF&G TRUST MF&G Trust & Finance Ltd. 31 December PAN-CARIB Pan Caribbean Merchant Bank Ltd. 31 December SCOTIA TRST Scotiabank Jamaica Trust & Merchant Bank Ltd. 31 October

# Notes

- Balance Sheets exclude Securities Purchased With a View to Resale (Repo assets)on behalf of clients or for the purposes of on-trading, where relevant. Outstanding balances in respect of these transactions are included under 'Memoranda Items.'
- 'Credit Facilities to Connected Parties' include loans, advances, comfort letters, standby & commercial letters of credit, quarantees etc.
- 3. 'Other Balances due from Connected Parties' include interest and other receivables, placements, guarantees, L/Cs, etc.

# 4. Knutsford Capital Merchant Bank

Pursuant to Section 20 of the Financial Institutions Act, on 6 April 2000, First Life Insurance Company acquired the ordinary issued shares of Knutsford Capital Merchant Bank Ltd.

Subsequently, on 1 May 2000, the Minister of Finance granted approval for the amalgamation of Knutsford Capital Merchant Bank (KCMB) and Pan Caribbean Merchant Bank (PCMB). Consequently, the licence issued to KCMB under the Financial Institutions Act will be surrendered.

FINANCIAL INSTITUTIONS SUPERVISORY DIVISION BANK OF JAMAICA