



Profile on JNBS

CORPORATE IMAGE

A safe, solid and secure organization with 125 years of experience in providing home ownership for our people through savings.

A mutual organization born out of a series of mergers starting with that of the Westmoreland Building Society and Manchester Mutual Building Society in 1967.

Strong on service, supported by top of the line technology and well trained staff.

NETWORK

- Currently the largest Building Society in Jamaica boasting 18 branches islandwide and 6 overseas offices
- Local subsidiaries in real estate, computer services and consumer financing
- Associated companies in

general insurance services, stock broking and real estate developments/holdings

CIVIC MINDEDNESS

- Strong corporate entity with proactive civic vision
- Contributes to national development through sponsored programmes in sports, the arts, education, health, socio-cultural and other community and environmental projects.

PRODUCT OFFERINGS

- Wide range of savings and loan options to assist in home ownership, education, vacation, and retirement
- Non-resident savings accounts
- Fixed term savings accounts
- Authorized Foreign Exchange Dealer (issuer of Travellers' cheques)
- Worldwide Money transfer services (from UK,

USA, Canada, Cayman Islands and numerous other sending locations worldwide to Jamaica)

BENEFITS

- Attractive interest rates on savings
- No Withholding Tax on interest credited
- Interest calculated daily
- Fast and reliable money transfer services
- Special, attractive loan rates for qualified JNBS savers

SAVINGS PORTFOLIO

Boasts over 430,000 savers
Over 10,000 mortgage accounts

ACCOMPLISHMENTS

- JNBS is one of the most liquid financial institutions in Jamaica today
- Redeemed savers of several defunct/failing banks... First Metropolitan

Building Society and Blaise Building Society

- First Building Society in the history of Jamaica to achieve the J\$10 Billion asset mark

At September 30, 1998

Total Assets base	J\$15Bln
Savings Fund	J\$13Bln
Capital and reserve (almost)	J\$2Bln
Loan portfolio	J\$6Bln
Liquid funds in excess of	J\$7Bln

COMMITTED TO:

- Effective management to prepare and lead the Society into the 21st Century
- Offering of savings and loan facilities at affordable rates for all customers
- Playing a role in nation building by sustaining and where possible by improving economic stability

THE JAMAICA OBSERVER
Congratulates
JAMAICA NATIONAL BUILDING SOCIETY
on their 125th anniversary

Jamaica Observer...

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