

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2010 TO MARCH 31, 2014

In Bds \$'000

	2014	2013 Restated	2012 Restated	2011	2010 Restated
Statement of financial position:					
Assets					
Cash and cash equivalents	68,458	65,137	49,215	35,509	39,093
Investments and other short term deposits	79,855	73,991	71,556	56,603	53,890
Loans to Members (net)	825,149	774,615	749,729	712,623	545,488
Property and Equipment	30,009	27,263	26,553	28,194	27,419
Other	13,578	10,279	9,512	9,378	5,866
	1,017,049	951,285	906,565	842,307	671,756
Liabilities					
Deposits	839,052	772,320	735,909	673,773	556,123
Loans Payable	63,966	74,476	80,101	85,188	48,558
Other	17,428	17,335	14,448	15,626	4,354
	920,446	864,131	830,458	774,587	609,035
Equity					
Share Capital	8,240	7,760	7,394	7,037	6,634
Reserve Fund	81,891	71,540	62,954	56,885	48,321
Other Reserves	1,907	1,078	1,633	1,579	1,563
Retained Earnings	4,565	6,776	4,126	2,219	6,203
	96,603	87,154	76,107	67,720	62,721
	1,017,049	951,285	906,565	842,307	671,756
Statement of income:					
Interest Income	77,904	73,962	71,555	63,285	53,124
Interest Expense	29,172	28,444	28,615	25,352	20,616
Net Interest Income	48,732	45,518	42,940	37,933	32,508
Other income	3,446	4,032	3,640	3,250	2,892
Net interest and other income	52,178	49,550	46,580	41,183	35,400
Loan impairment expense	4,699	4,890	3,993	5,593	3,624
Net operating income	47,479	44,660	42,587	35,590	31,776
Total expenses	36,132	31,534	33,163	29,538	22,732
Income before taxation	11,347	13,126	9,424	6,052	9,044