

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2015	2014	2013	2012	2011
Statement of financial position:					
Assets					
Cash and equivalents	44,940	53,093	45,861	27,958	29,465
Investments and other short term deposits	76,559	78,485	82,612	75,989	66,206
Loans to Members (net)	746,497	684,331	651,868	642,797	606,515
Property and Equipment	27,405	27,626	26,716	25,784	27,213
Other	34,819	33,057	19,788	19,323	16,172
	930,220	876,592	826,845	791,473	745,571
Liabilities					
Deposits	775,116	721,767	672,403	646,435	609,705
Loans Payable	33,445	43,688	55,432	59,661	60,170
Other	15,026	13,319	9,943	6,912	5,950
	823,587	778,774	737,778	713,008	675,825
Equity					
Share Capital	8,764	8,240	7,760	7,394	7,037
Reserve Fund	89,493	81,724	71,494	62,908	56,542
Other Reserves	2,785	1,914	1,084	1,650	1,579
Retained earnings	5,591	5,940	8,729	6891	4,588
	106,633	97,818	89,067	78,843	69,746
	930,220	876,592	826,845	791,851	745,571
Statement of income:					
Interest Income	69,151	67,486	64,638	63,016	58,483
Interest Expense	24,712	23,763	23,442	24,038	23,118
Net Interest Income	44,439	43,723	41,196	38,978	35,365
Other income	2,566	2,419	2,903	2,911	2,861
Net income and other income	47,005	46,142	44,099	41,889	38,226
Loan impairment expense	3,712	4,409	4,790	3,864	5,526
Net operating income	43,293	41,733	39,309	38,025	32,700
Total operating expenses	33,687	31,306	27,316	28,086	25,909
Net income	9,606	10,427	11,993	9,939	6,791