

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2012 TO MARCH 31, 2016

In Bds \$'000

	2016	2015	2014	2013	2012
Statement of financial position:					
Assets					
Cash and equivalents	73,065	56,129	72,274	65,137	49,215
Investments and other short term deposits	90,309	83,628	76,039	73,991	71,556
Loans to Members (net)	1,001,430	906,060	825,149	774,615	749,729
Property and Equipment	31,712	30,060	30,009	27,263	26,553
Other	19,582	14,801	13,578	10,279	9,512
	1,216,098	1,090,678	1,017,049	951,285	906,565
Liabilities					
Deposits	1,037,172	915,312	839,052	772,320	735,909
Loans Payable	41,011	52,035	63,966	74,476	80,101
Other	20,619	17,883	17,428	17,335	14,448
	1,098,802	985,230	920,446	864,131	830,458
Equity					
Share Capital	9,407	8,764	8,240	7,760	7,394
Reserve Fund	97,658	89,804	81,891	71,540	62,954
Other Reserves	4,412	2,773	1,907	1,078	1,633
Retained earnings	5,819	4,107	4,565	6,776	4,126
	117,296	105,448	96,603	87,154	76,107
	1,216,098	1,090,678	1,017,049	951,285	906,565
Statement of income:					
Interest Income	89,462	80,930	77,904	73,962	71,555
Interest Expense	32,978	31,176	29,172	28,444	28,615
Net Interest Income	56,484	49,754	48,732	45,518	42,940
Other income	5,021	3,730	3,446	4,032	3,640
Net income and other income	61,505	53,484	52,178	49,550	46,580
Loan impairment expense	4,246	3,951	4,699	4,890	3,993
Net operating income	57,259	49,533	47,479	44,660	42,587
Total operating expenses	41,481	38,151	36,132	31,534	33,163
Net income before taxes	15,778	11,382	11,347	13,126	9,424
Asset Tax	2,327	1,604			
Corporation tax	269	136	220	321	177
Net income after taxes	13,182	9,642	11,127	12,805	9,247