

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2013 TO MARCH 31, 2017

In Bds \$'000

	2017	2016	2015	2014	2013
Statement of financial position:					
Assets					
Cash and equivalents	68,263	73,065	56,129	72,274	65,137
Investments and other short term deposits	84,338	90,309	83,628	76,039	73,991
Loans to Members (net)	1,099,233	1,001,430	906,060	825,149	774,615
Property and Equipment	44,725	31,712	30,060	30,009	27,263
Other	18,804	19,582	14,801	13,578	10,279
	1,315,363	1,216,098	1,090,678	1,017,049	951,285
Liabilities					
Deposits	1,138,486	1,037,172	915,312	839,052	772,320
Loans Payable	22,323	41,011	52,035	63,966	74,476
Other	21,957	20,619	17,883	17,428	17,335
	1,182,766	1,098,802	985,230	920,446	864,131
Equity					
Share Capital	10,084	9,407	8,764	8,240	7,760
Reserve Fund	107,687	97,658	89,804	81,891	71,540
Other Reserves	5,808	4,412	2,773	1,907	1,078
Retained earnings	9,018	5,819	4,107	4,565	6,776
	132,597	117,296	105,448	96,603	87,154
	1,315,363	1,216,098	1,090,678	1,017,049	951,285
Statement of income:					
Interest Income	95,242	89,462	80,930	77,904	73,962
Interest Expense	33,400	32,978	31,176	29,172	28,444
Net Interest Income	61,842	56,484	49,754	48,732	45,518
Other income	5,604	5,021	3,730	3,446	4,032
Net income and other income	67,446	61,505	53,484	52,178	49,550
Loan impairment expense	5,032	4,246	3,951	4,699	4,890
Net operating income	62,414	57,259	49,533	47,479	44,660
Total operating expenses	45,648	41,481	38,151	36,132	31,534
Net income before taxes	16,766	15,778	11,382	11,347	13,126
Asset Tax	728	2,327	1,604		
Corporation tax	85	269	136	220	321
Net income after taxes	15,953	13,182	9,642	11,127	12,805