

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2017	2016	2015	2014	2013
Statement of financial position:					
Assets					
Cash and equivalents	51,156	49,512	44,940	53,093	45,861
Investments and other short term deposits	73,942	84,004	76,559	78,485	82,612
Loans to Members (net)	900,440	817,839	746,497	684,331	651,868
Property and Equipment	41,784	29,547	27,405	27,626	26,716
Other	44,256	39,348	34,819	33,057	19,788
	1,111,578	1,020,250	930,220	876,592	826,845
Liabilities					
Deposits	956,135	862,900	775,116	721,767	672,403
Loans Payable	5,317	22,283	33,445	43,688	55,432
Other	16,257	16,226	15,026	13,319	9,943
	977,709	901,409	823,587	778,774	737,778
Equity					
Share Capital	10,084	9,407	8,764	8,240	7,760
Reserve Fund	107,207	97,245	89,493	81,724	71,494
Other Reserves	5,484	4,425	2,785	1,914	1,084
Retained earnings	11,094	7,764	5,591	5,940	8,729
	133,869	118,841	106,633	97,818	89,067
	1,111,578	1,020,250	930,220	876,592	826,845
Statement of income:					
Interest Income	81,363	76,368	69,151	67,486	64,639
Interest Expense	26,172	25,917	24,712	23,763	23,442
Net Interest Income	55,191	50,451	44,439	43,723	41,197
Other income	3,965	3,549	2,566	2,419	2,903
Net income and other income	59,156	54,000	47,005	46,142	44,100
Loan impairment expense	4,645	3,789	3,712	4,409	4,790
Net operating income	54,511	50,211	43,293	41,733	39,310
Total operating expenses	38,494	34,720	32,336	31,306	27,317
Net income before Levies	16,017	15,491	10,957	10,427	11,993
Tax of Assets	0	1,949	1,351	0	0
Net income after Levies	16,017	13,542	9,606	10,427	11,993