

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2015 TO MARCH 31, 2019

In Bds \$'000

	2019	2018	2017	2016	2015
Statement of financial position:					
Assets					
Cash and equivalents	216,110	112,849	68,263	73,065	56,129
Investments and other short term deposits	61,974	76,711	84,338	90,309	83,628
Loans to Members (net)	1,235,760	1,174,576	1,099,233	1,001,430	906,060
Property and Equipment	59,772	59,741	44,725	31,712	30,060
Other	18,476	22,011	18,804	19,582	14,801
	1,592,092	1,445,888	1,315,363	1,216,098	1,090,678
Liabilities					
Deposits	1,400,074	1,259,922	1,138,486	1,037,172	915,312
Loans Payable	13,520	15,230	22,323	41,011	52,035
Other	27,362	23,277	21,957	20,619	17,883
	1,440,956	1,298,429	1,182,766	1,098,802	985,230
Equity					
Share Capital	11,401	10,706	10,084	9,407	8,764
Reserve Fund	134,694	121,094	107,687	97,658	89,804
Other Reserves	4,903	5,854	5,808	4,412	2,773
Retained earnings	138	9,805	9,018	5,819	4,107
	151,136	147,459	132,597	117,296	105,448
	1,592,092	1,445,888	1,315,363	1,216,098	1,090,678
Statement of income:					
Interest Income	104,657	101,056	95,242	89,462	80,930
Interest Expense	33,491	32,166	33,400	32,978	31,176
Net Interest Income	71,166	68,890	61,842	56,484	49,754
Other income	5,890	6,129	5,604	5,021	3,730
Net income and other income	77,056	75,019	67,446	61,505	53,484
Impairment loss on subsidiary	2,910	0	0	0	0
Impairment expense	4,151	6,942	5,032	4,246	3,951
Net operating income	69,995	68,077	62,414	57,259	49,533
Total operating expenses	54,441	49,778	45,648	41,481	38,151
Loss on Government Security	4,038	0	0	0	0
Net income before taxes	11,516	18,299	16,766	15,778	11,382
Asset Tax	800	753	728	2,327	1,604
Corporation tax	-28	179	85	269	136
Net income after taxes	10,744	17,367	15,953	13,182	9,642