

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2019	2018	2017	2016	2015
Statement of financial position:					
Assets					
Cash and equivalents	197,824	95,296	51,156	49,512	44,940
Investments	57,982	68,578	73,942	84,004	76,559
Loans to Members (net)	997,535	958,067	900,440	817,839	746,497
Property and Equipment	54,725	55,837	41,784	29,547	27,405
Other	44,251	45,865	44,256	39,348	34,819
Total Assets	1,352,317	1,223,643	1,111,578	1,020,250	930,220
Liabilities and Owner's Equity					
Liabilities					
Deposits	1,175,004	1,055,847	956,135	862,900	775,116
External Debt	-	-	5,317	22,283	33,445
Other	23,077	19,847	16,257	16,226	15,026
	1,198,081	1,075,694	977,709	901,409	823,587
Equity					
Share Capital	11,401	10,706	10,084	9,407	8,764
General & Other Reserves	138,632	126,048	112,691	101,670	92,278
Retained earnings	4,203	11,195	11,094	7,764	5,591
	154,236	147,949	133,869	118,841	106,633
	1,352,317	1,223,643	1,111,578	1,020,250	930,220
Statement of income:					
Interest Income	89,383	86,589	81,363	76,368	69,151
Interest Expense	26,140	25,151	26,172	25,917	24,712
Net Interest Income	63,243	61,438	55,191	50,451	44,439
Other income	3,772	4,317	3,965	3,549	2,566
Net income and other income	67,015	65,755	59,156	54,000	47,005
Impairment expense	5,078	6,535	4,645	3,789	3,712
Net operating income	61,937	59,220	54,511	50,211	43,293
Total operating expenses	46,340	42,623	38,494	34,720	32,336
Net income before extra-ordinary items	15,597	16,597	16,017	15,491	10,957
Derecognition of Government Securities	3,635	-	-	-	-
Tax of Assets	-	-	1,949	1,351	-
Net income after extra-ordinary items	11,962	16,597	16,017	13,542	9,606