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## Statement of Income and Expense

as at June 30 2013	Un-Audited 30-Jun-13 (3rd Qtr) GYD'000	Un-Audited 30-Jun-12 (3rd Qtr) GYD'000	Audited 30-Sep-12 (full year) GYD'000
Interest Income Advances	1,124,715	975,374	1,285,993
Interest Income Investments	885,009	814,793	1,144,481
Others	-	-	-
<b>Interest Income</b>	<b>2,009,724</b>	<b>1,790,167</b>	<b>2,430,474</b>
Interest Expense	(357,145)	(437,138)	(573,572)
<b>Net Interest Income</b>	<b>1,652,579</b>	<b>1,353,029</b>	<b>1,856,902</b>
Loan Losses Net of Recoveries	-	-	(240,000)
<b>Net Interest Income after Loans</b>	<b>1,652,579</b>	<b>1,353,029</b>	<b>1,616,902</b>
Other Income	443,059	405,340	482,814
<b>Net Income</b>	<b>2,095,638</b>	<b>1,758,369</b>	<b>2,099,716</b>
Non-Interest Expenses	(466,207)	(431,015)	(600,538)
<b>Income Before Taxation</b>	<b>1,629,431</b>	<b>1,327,354</b>	<b>1,499,178</b>
Loan Provisionings	(165,000)	(40,000)	-
Taxation	(558,895)	(455,282)	(455,754)
<b>Net Income</b>	<b>905,536</b>	<b>832,072</b>	<b>1,043,424</b>
earning per Share in dollars	2.01	1.85	2.32

## Balance Sheet

as at June 30 2013	Un-Audited 30-Jun-13 (3rd Qtr)	Un-Audited 30-Jun-12 (3rd Qtr)	Audited 30-Sep-12 (full year)
<b>Assets</b>			
Cash & Cash Equivalents	9,745,451	11,395,424	10,626,716
Investments	18,997,560	14,131,089	15,202,281
Assets Classified as Held for Sale			15,000
Loans & Advances	15,936,109	13,456,154	15,391,920
Premises & Equipment	1,042,172	803,288	850,513
Other Assets	803,691	857,997	27,747
<b>Total Assets</b>	<b>46,524,983</b>	<b>40,643,952</b>	<b>42,114,177</b>
<b>Liabilities</b>			
Customers' Deposits	38,882,894	34,132,537	35,048,355
Other Liabilities	1,308,924	1,545,969	1,359,193
	<b>40,191,818</b>	<b>35,678,506</b>	<b>36,407,548</b>
<b>Shareholder's Equity</b>			
Share Capital	450,000	450,000	450,000
Retained Earnings	5,149,961	4,312,073	4,523,425
Investment Revaluation Reserve	283,204	(246,627)	283,204
Statutory Reserves	450,000	450,000	450,000
	<b>6,333,165</b>	<b>4,965,446</b>	<b>5,706,629</b>
<b>Total Liabilities</b>	<b>46,524,983</b>	<b>40,643,952</b>	<b>42,114,177</b>



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## Consolidated Statement of Change in Equity

	Share Capital GYD'000	Retained Earnings GYD'000	Statutory Reserves GYD'000
<b>Quarter ended 30 June 2012</b>			
Balances as at beginning of period	450,000	3,732,001	\$ 450,000
Dividend Paid		(252,000)	
Transferred from Retained Earnings			
Transferred from Profit		832,072	
<b>Balances as at end of period</b>	<b>450,000</b>	<b>4,312,073</b>	<b>450,000</b>
<b>Year ended 30 September 2012</b>			
Balances as at beginning of period	450,000	3,732,001	\$ 450,000
Dividends Paid		(252,000)	
Transferred from Profit		1,043,424	\$ -
<b>Balances as at end of year</b>	<b>450,000</b>	<b>4,523,425</b>	<b>450,000</b>
<b>Quarter ended 30 June 2013</b>			
Balances as at beginning of period	450,000	4,523,425	\$ 450,000
Dividends Paid		(189,000)	
Transferred from Retained Earnings		(90,000)	
Transferred from Profit		905,536	\$ -
<b>Balances as at end of period</b>	<b>450,000</b>	<b>5,149,961</b>	<b>450,000</b>

	Un-Audited	Audited
	30-Jun-13	30-Sep-12
<b>Cash flows from operating activities:</b>		
Net income before taxation	1,629,431	1,499,178
Interest income	(2,009,724)	(2,430,474)
Interest expense	357,145	573,572
<b>Adjustments for:</b>		
Depreciation	41,228	55,744
Loss on disposal of plant and equipment	-	3,330
Interest Received	1,948,419	2,299,387
Interest paid	(229,942)	(632,573)
Increase in deposit with the central bank	(225,922)	(389,686)
(Increase) decrease in other assets	(775,944)	7,747
Increase in deposits	3,834,539	4,938,362
Increase (decrease) in other liabilities	(50,269)	(95,298)
Taxes paid	111,911	(463,018)
<b>Net cash from Operating activities</b>	<b>4,630,872</b>	<b>5,366,271</b>
<b>Cash flows from Investing activities:</b>		
(Increase) Decrease in investments	(3,795,279)	(2,616,467)
Net change in fair value of available for sale investment recognised directly in equity		529,831
(Increase) Decrease in loans and advances	(841,359)	(3,281,554)
Proceeds from sale of property plant and equipment		2,710
Decrease in asset classified as held for sale	(15,000)	-
Purchase of property, plant and equipment	(12,463)	(103,480)
<b>Net cash used in investing activities</b>	<b>(4,664,101)</b>	<b>(5,468,960)</b>
<b>Cash flows from Financing activities:</b>		
Dividends	-	(252,000)
<b>Net cash used in financing activities</b>	<b>-</b>	<b>(252,000)</b>
Net decrease in cash and cash equivalents	(33,229)	(354,689)
Cash and cash equivalents, beginning of year	6,452,364	6,807,053
<b>Cash and cash equivalents, end of year</b>	<b>6,419,135</b>	<b>6,452,364</b>

Cash and cash equivalent comprise of the following statement of financial position items:

Cash	(9,271)	179,537
Due from banks	6,428,406	6,272,827
	<b>(9,271)</b>	<b>6,452,364</b>