



Main Office
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Le Ressouvenir Branch
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Consolidated Statement of Change in Equity

Statement of Income and Expense

as at September 30 2013	Un-Audited 30-Sep-13	Un-Audited 30-Sep-12	Audited 30-Sep-12 (full year)
GYD'000			
Interest Income Advances	1,498,131	1,296,200	1,285,993
Interest Income Investments	1,232,913	1,138,719	1,144,481
Others			-
Interest Income	2,731,044	2,434,920	2,430,474
Interest Expense	(477,787)	(573,537)	(573,572)
Net Interest Income	2,253,258	1,861,383	1,856,902
Loan Losses Net of Recoveries			(240,000)
Net Interest Income after Loans			1,616,902
Other Income	(111,458)	35,504	482,814
Net Income	2,141,799	1,896,887	2,099,716
Non-Interest Expenses	(661,106)	(600,965)	(600,538)
Income Before Taxation	1,480,693	1,295,922	1,499,178
Loan Provisionings	(165,000)	(240,000)	-
Taxation			(455,754)
Net Income	1,315,693	1,055,922	1,043,424
earning per Share in dollars (annualised)	5.85	4.69	2.32

Balance Sheet

	Un-Audited 30-Sep-13	Un-Audited 30-Sep-13	Audited 30-Sep-12
GYD'000			
Assets	(half year)	(half year)	(full year)
Cash & Cash Equivalents	9,773,802	10,637,582	10,626,716
Investments	19,946,130	14,811,346	15,202,281
Assets Classified as Held for Sale			15,000
Loans & Advances	18,479,620	15,257,843	15,391,920
Premises & Equipment	1,034,043	850,514	850,513
Other Assets	258,628	547,765	27,747
Total Assets	49,492,224	42,105,051	42,114,177
Liabilities			
Customers' Deposits	41,304,830	34,812,836	35,048,355
Other Liabilities	1,637,666	1,560,597	1,359,193
	42,942,495	36,373,433	36,407,548
Shareholder's Equity			
Share Capital	450,000	450,000	450,000
Retained Earnings	5,560,118	4,548,415	4,523,425
Investment Revaluation Reserve	89,610	283,204	283,204
Statutory Reserves	450,000	450,000	450,000
	6,549,729	5,731,618	5,706,629
Total Liabilities	49,492,224	42,105,051	42,114,177



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Consolidated Statement of Change in Equity

	Share Capital	Share Capital	Statutory Reserves
Year ended 30 September 2012			
Balances as at beginning of period	450,000	3,732,001	450,000
Dividend Paid		(252,000)	
Transferred from Retained Earnings			
Transferred from Profit		1,043,424	
Balances as at end of period	450,000	4,523,425	450,000
Year ended 30 September 2012			
Balances as at beginning of period	450,000	3,732,001	450,000
Transferred to Statutory Reserve			
Dividends Paid		(252,000)	
Transferred from Retained Earnings		1,043,424	
Transferred from Profit			-
Balances as at end of year	450,000	4,523,425	450,000
Year ended 30 September 2013			
Balances as at beginning of period	450,000	4,523,425	450,000
Dividends Paid		(279,000)	
Transferred from Retained Earnings			
Transferred from Profit		1,315,693	-
Balances as at end of period	450,000	5,560,118	450,000

	Unaudited 30-Sep-13	Audited 30-Sep-12
Cash flows from operating activities:		
Net income before taxation	1,480,693	1,499,178
Interest income	(2,731,044)	(2,430,474)
Interest expense	477,787	573,572
Adjustments for:		
Depreciation	54,161	55,744
Loss on disposal of plant and equipment	564	3,330
Interest Received	2,712,091	2,299,387
Interest paid	(427,060)	(632,573)
Increase in deposit with the central bank	(1,343,560)	(389,686)
(Increase) decrease in other assets	(230,881)	7,747
Increase in deposits	6,256,475	4,938,362
Increase (decrease) in other liabilities	278,473	(95,298)
Taxes paid	(102,418)	(463,018)
Net cash from operating activities	6,425,279	5,366,271
Cash flows from investing activities:		
(Increase) Decrease in investments	(4,743,849)	(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	(3,258,984)	(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	(17,679)	(103,480)
Net cash used in investing activities	(8,035,512)	(5,468,960)
Cash flows from financing activities:		
Dividends	-	(252,000)
Net cash used in financing activities	-	(252,000)
Net decrease in cash and cash equivalents	(1,610,232)	(354,689)
Cash and cash equivalents, beginning of year	6,452,364	6,807,053
Cash and cash equivalents, end of year	4,842,132	6,452,364
Cash and cash equivalent comprise of the following statement of financial position items:		
Cash	146,753	179,537
Due from banks	4,695,378	6,272,827
	4,842,132	6,452,364