

## Financial Highlights

	2004 \$'000	2003 \$'000	% Change
<b>RESULTS FOR THE YEAR ENDED 30TH SEPTEMBER</b>			
Profit before tax	853	13,159	(93.52)
Profit after tax	128	12,526	(98.98)
<b>AT YEAR END</b>			
Assets	604,826	571,074	5.91
Deposits and other liabilities	539,081	501,848	7.42
Advances and other assets	297,425	297,160	0.09
Stated capital	15,000	15,000	–
Total shareholders' equity	65,194	69,223	(5.82)
<b>INFORMATION PER SHARE</b>			
Earnings	\$0.09	\$8.35	(98.92)
Dividends paid during the year	\$4.18	\$2.65	57.74
Net Asset Value	\$43.46	\$46.15	(5.82)
<b>OTHER STATISTICS AT YEAR END</b>			
Number of shareholders	1,538	1,538	–
Number of branches	9	9	–
Number of employees	240	237	1.27

## Financial Summary

	2004 \$'000	2003 \$'000	2002 \$'000	2001 \$'000	2000 \$'000
Current, savings and other deposit accounts	539,081	501,848	479,054	408,937	373,050
Advances & other assets	297,425	297,160	290,032	289,724	268,088
Stated capital	15,000	15,000	15,000	15,000	15,000
Shareholders' equity	65,194	69,223	58,541	39,819	32,617
Profit after taxation	128	12,526	9,862	8,102	7,002
Dividends paid during the year	6,270	3,975	3,375	2,925	2,850
Earnings per ordinary share unit	0.09	8.35	6.57	5.40	4.67