

Statement of Financial Position

As at 31 December 2014

<i>In thousands of Dalasi</i>	14-Dec	13-Dec	Growth
Assets			
Cash and cash equivalents	761,540	792,519	-4%
Loans and advances to customers	1,233,441	856,725	44%
Investment securities:			
– Available for sale	844,828	847,237	0%
Property and equipment	267,161	200,721	33%
Intangible assets	3,245	2,640	23%
Other assets	89,625	63,604	41%
	3,199,840	2,763,446	16%
Liabilities			
Deposits from banks	110,096	135,133	-19%
Deposits from customers	2,623,161	2,242,723	17%
Other liabilities	53,192	8,498	526%
Current income tax liabilities	10,318	10,426	-1%
Deferred tax liabilities	27,343	7,990	242%
	2,824,110	2,404,770	17%
Equity			
Capital and reserves attributable to equity holders of the parent entity			
Share capital	225,000	200,000	13%
Retained earnings	29,046	48,631	-40%
Other components of equity	121,684	110,045	11%
Total equity	375,730	358,676	5%
Total equity and liabilities	3,199,840	2,763,446	16%
Financial Performance Highlights			
As at 31st December 2014 (In Gambian Dalasi)			
Net Interest Income	227,068	158,584	43%
Total Revenue	530,159	445,408	19%
Profit Before Tax	163,408	142,871	14%
Profit After Tax	104,924	94,487	11%

These financial statements were approved by the board of directors and signed on its behalf by:

Dr Amadou Samba

Chairman

Bolaji Ayodele

Managing Director