



# AGM TRADING UPDATE





30 APRIL 2015



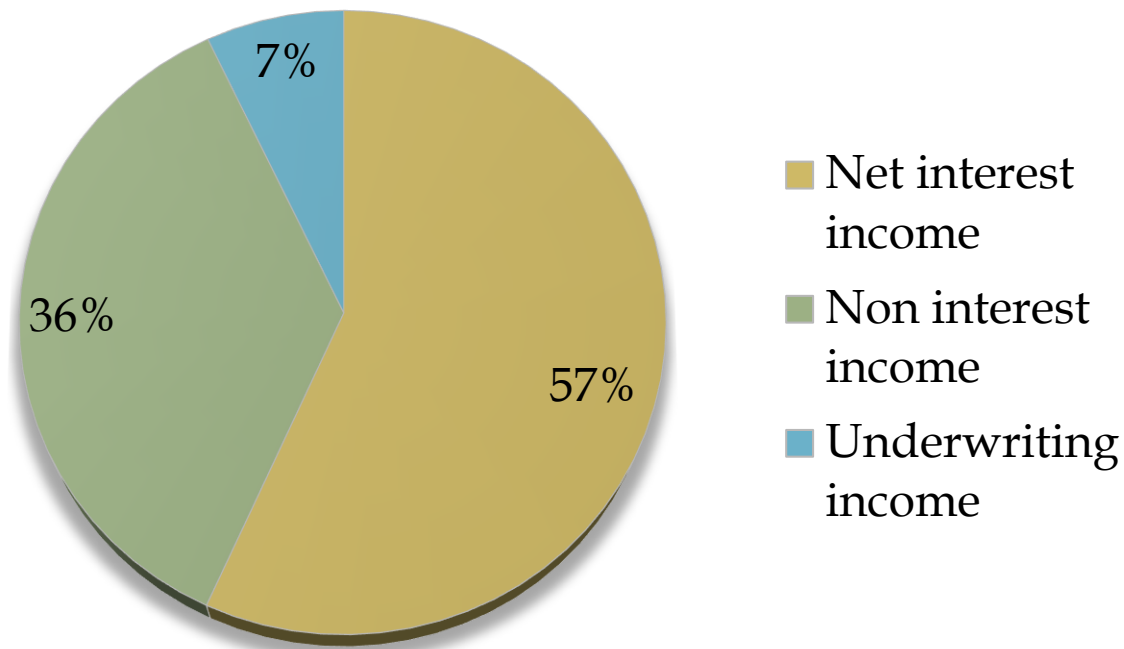
- 1. Capitalisation**
- 2. Financial update**
- 3. Outlook**

	Core Capital 31 March 2015	Required By RBZ/ Commissioner	Buffer	Total Capital 31 March 2015	Total Capital 31 Dec 2014
CBZ Bank	\$111.8m	\$25.0m	\$86.8m	\$127.3m	\$125.9m
CBZ Asset Management	\$2.4m	\$0.5m	\$1.9m	\$2.4m	\$2.4m
CBZ Life	\$9.8m	\$2.0 m	\$7.8m	\$9.8m	\$8.5m
CBZ Insurance	\$3.3m	\$1.5m	\$1.8m	\$3.3m	\$2.1m

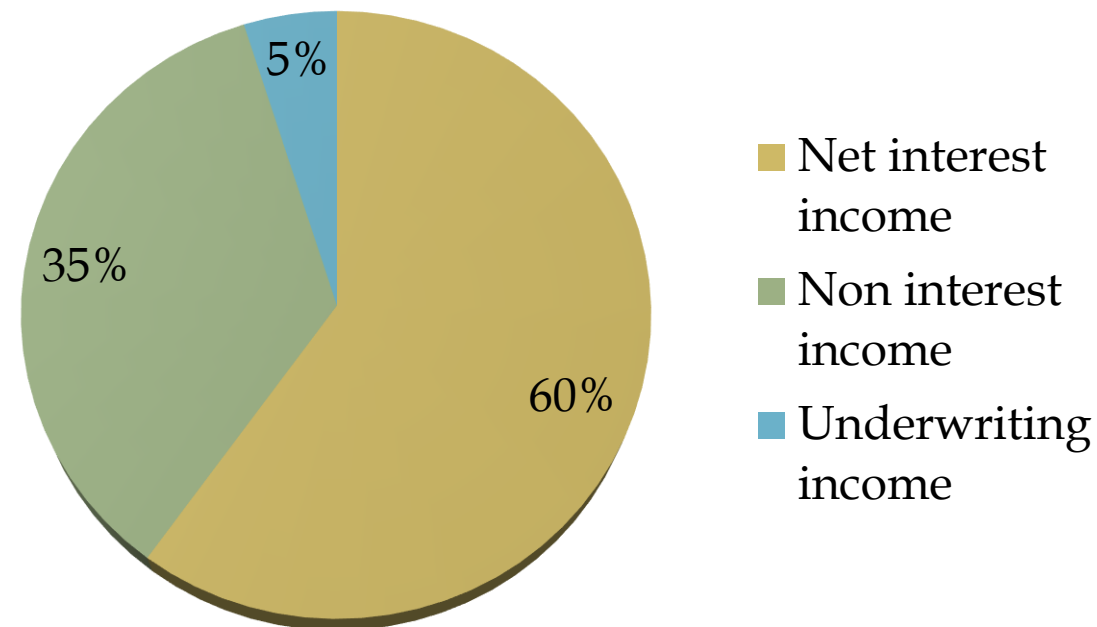
# Consolidated Statement of Comprehensive Income

	31 March 2015	31 March 2014	Y.O.Y Growth (%)	
Total Income	\$39.2m	\$34.4m	14.0	
Underwriting income (net)	\$2.8m	\$1.7m	64.7	
Total Expenditure	\$25.3m	\$23.3m	8.6	
Profit After Tax	\$6.1m	\$5.8m	5.2	






## March 2015



## March 2014

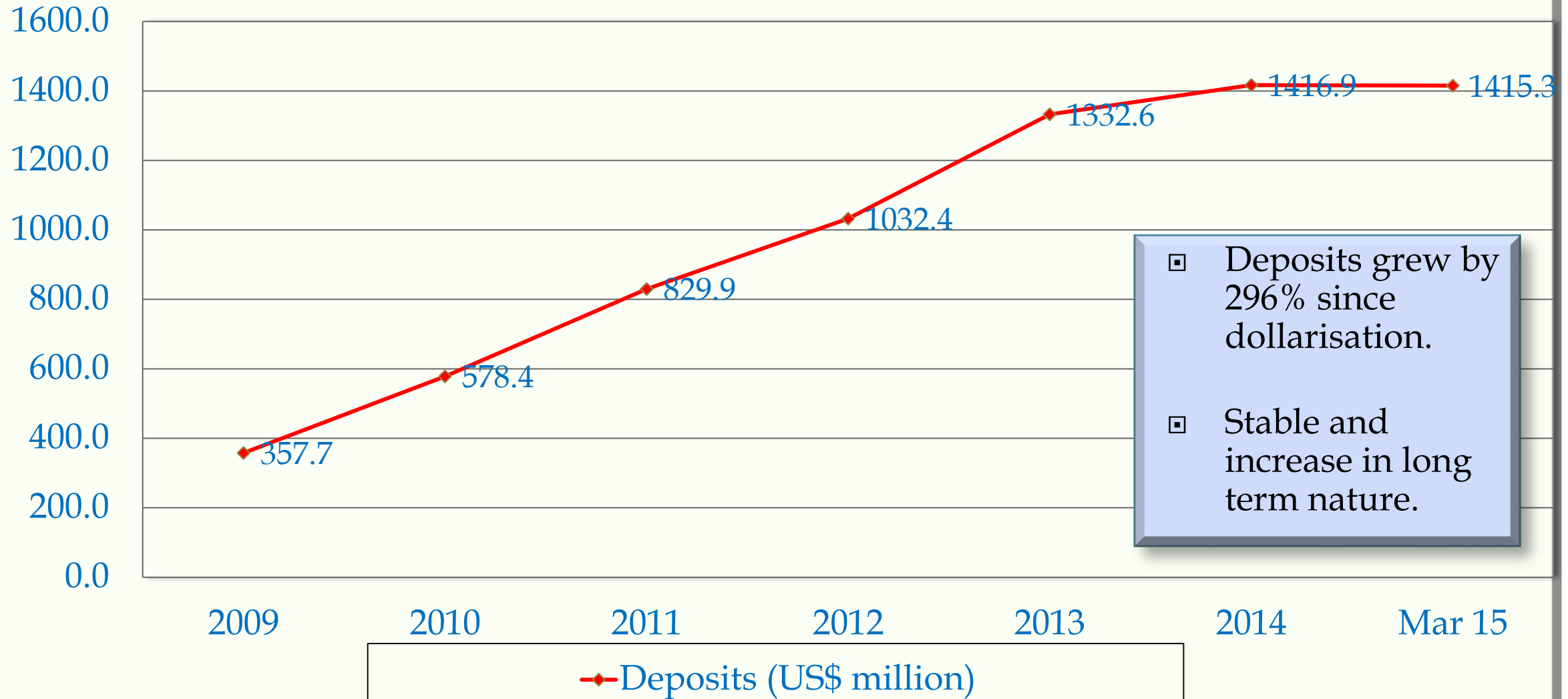


# Consolidated Statement of Financial Position

	31 March 2015	31 Dec 2014	31 March 2014	Y.T.D Growth (%)
Total assets	\$1 684.5m	\$1 670.4m	\$1 660.2m	0.8 
Total deposits	\$1 415.3m	\$1 416.9m	\$1 427.8m	- 
Total advances	\$1 139.8m	\$1 125.9m	\$1 079.7m	1.2 
Funds Under Management	\$134.7 m	\$136.4m	\$137.2m	1.2 
Insurance assets	\$4.2m	\$4.2m	\$3.1m	- 



## Deposits Trend



	31 March 2015	31 Dec 2014
	(%)	(%)
Liquidity ratio	33.1	32.5
Cost to Income ratio	64.6	63.8



1. Transactional banking
2. Launch agency banking
3. Grow SME / Micro banking
4. Technology driven distribution channels to reduce cost
5. Long term lines of credit
6. Provision of low cost housing
7. Strengthen quality of earnings

THANK YOU