

# HISTORICAL SUMMARY

## 2013 - 2018

Profit and Loss (K'000)	2013	2014	2015	2016	2017	2018
Net interest income	740,857	884,761	1,006,251	1,107,686	1,277,676	1,380,796
Non interest income	793,487	613,970	540,888	684,371	720,674	784,909
Bad and doubtful debt (expense)/recovery	(78,573)	(76,796)	(89,905)	(98,622)	(77,678)	(82,380)
Other operating expenses	(833,849)	(703,085)	(691,084)	(769,641)	(852,148)	(887,157)
Operating Profit	621,922	718,850	766,150	923,794	1,068,524	1,196,168
Impairment of non-current asset	(14,967)	-	-	-	-	-
Profit before tax	606,955	718,850	766,150	923,794	1,068,524	1,196,168
Income tax (expense)	(170,127)	(211,511)	(234,271)	(280,343)	(311,521)	(352,096)
Profit/(loss) after tax	436,828	507,339	531,879	643,451	757,003	844,072
<b>Per share data (toea)</b>						
Dividends paid per share	58.0	66.0	79.0	88.0	111.0	127.0
Earnings per share	0.94	1.09	1.14	1.38	1.62	1.81
<b>Balance Sheet (K'000)</b>						
Net loans and advances	5,306,362	6,756,997	8,621,514	10,102,909	11,209,493	12,530,649
Total assets	15,761,420	15,816,507	18,196,303	20,831,803	22,369,861	23,050,060
Deposits	12,200,999	12,708,383	14,595,374	16,912,349	17,901,692	18,232,766
Capital	1,619,060	1,800,193	2,029,176	2,314,337	2,628,335	2,872,135
<b>Performance Ratios</b>						
Return on Assets	3.0%	3.2%	3.1%	3.3%	3.5%	3.7%
Return on Equity	28.3%	29.7%	27.8%	29.6%	30.6%	30.7%
Expense/Income	54.3%	46.9%	44.7%	42.9%	42.6%	41.0%
<b>Key Prudential Ratios</b>						
Capital adequacy	18.0%	24.0%	23.1%	23.1%	24.6%	22.9%
Liquid Asset Ratio	41.8%	34.3%	31.5%	35.8%	36.9%	33.6%
Leverage ratio	7.6%	9.0%	8.9%	9.3%	10.2%	10.3%
<b>Exchange rates (One (1) PNG Kina buys)</b>						
US Dollar	0.3905	0.3855	0.3325	0.3150	0.3095	0.2970
AUS Dollar	0.4369	0.4708	0.4552	0.4354	0.3965	0.4208

**Note:** This is part of the 2018 Bank of South Pacific Limited Annual Report (Page 15). This summary comprises of publicly available market information and does not take into account your objectives, financial situation and/or needs. Before acting on this information, you should consider the appropriateness of the advice having regard to your financial situation. We recommend you obtain financial, legal and taxation advice before making any financial investment decision.