



LOM Financial Limited
Unaudited Consolidated Balance Sheet
As at June 30, 2015
(Figures are presented in BMD\$)

	<u>YTD 2015</u>	<u>YTD 2014</u>
	\$	\$
Assets		
Cash and cash equivalents	3,771,266	3,937,137
Securities owned	3,022,709	3,047,302
Accounts receivable	651,313	576,130
Prepaid assets	241,857	244,447
Due from related parties	16,685	7,905
Investment in associate	1,276,501	1,263,132
Property, plant & equipment	7,605,562	7,900,550
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Total Assets	16,585,893	16,976,603
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Liabilities		
Accounts payable and accrued liabilities	341,227	590,375
Securities sold short	-	-
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Total Liabilities	341,227	590,375
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Shareholders' equity		
Share capital	603,977	609,937
Share premium	3,053,907	3,180,047
Retained earnings	12,586,782	12,596,244
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Total Shareholders' Equity	16,244,666	16,386,228
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Total Liabilities & Shareholders' Equity	16,585,893	16,976,603
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LOM Financial Limited
Unaudited Consolidated Statement of Earnings
For the Six Months Ending June 30, 2015
(Figures are presented in BMD\$)

	<u>YTD 2015</u>	<u>YTD 2014</u>
	\$	\$
Revenues		
Broking fees	1,115,683	1,168,885
Management and investment advisory fees	1,303,273	1,093,327
Other interest revenue	241,281	348,501
Investment services	468,995	480,169
Foreign exchange revenue	114,239	151,494
Net gains (loss) on securities	(23,965)	89,627
Corporate finance income	37,500	39,899
Administration and custody fees	38,988	30,831
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Gross revenue	3,295,994	3,402,733
Operating expenses		
Employee compensation and benefits	1,299,118	1,341,763
Commissions and referral fees	916,618	726,429
Computer and information services	248,429	238,819
Amortization of capital assets	209,635	199,867
Jitney fees	77,970	118,358
Professional fees	196,840	174,974
Occupancy	278,028	249,284
Administration expenses	90,742	54,651
Insurance	65,904	69,566
Custodial charges	100,881	142,177
Loss (gain) on foreign exchange	37,576	(3,760)
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Total operating expenses	3,521,741	3,312,128
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Net earnings for the year	(225,747)	90,605
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Dividends per share paid	\$ -	\$ -
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Basic earnings per share	\$ (0.04)	\$ 0.01
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Fully diluted earnings per share	\$ (0.04)	\$ 0.01
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Directors & officers shareholding	2,854,743	4,021,396
Directors & officers options	-	-