



**LOM Financial Limited**  
**Unaudited Consolidated Statement of Earnings**  
**For the Six Months Ending June 30, 2016**  
**(Figures are presented in BMD\$)**

	<u>YTD 2016</u>	<u>YTD 2015</u>
	\$	\$
<b>Revenues</b>		
Broking fee income	792,567	1,115,683
Management and investment advisory fees	1,533,341	1,303,273
Other interest revenue	476,625	241,281
Investment services	454,934	468,995
Foreign exchange income, net	164,156	114,239
Net trading gains/(loss) on securities owned	8,159	(23,965)
Corporate finance income	18,000	37,500
Administration and custody fees	21,731	38,988
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<b>Gross revenue</b>	3,469,513	3,295,994
<b>Operating expenses</b>		
Employee compensation and benefits	1,393,507	1,299,118
Commissions and referral fees	832,818	916,618
Computer and information services	241,864	248,429
Depreciation of property and equipment	197,850	209,635
Jitney fees	70,668	77,970
Professional fees	192,057	196,840
Occupancy	272,617	278,028
Administration expenses	101,030	90,742
Insurance	67,190	65,904
Custodial charges	58,540	100,881
Loss (gain) on foreign exchange	(10,162)	37,576
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<b>Total operating expenses</b>	3,417,979	3,521,741
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<b>Net earnings for the year</b>	51,534	(225,747)
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<b>Dividends per share paid</b>	\$ -	\$ -
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<b>Basic earnings per share</b>	\$ 0.01	\$ (0.04)
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<b>Fully diluted earnings per share</b>	\$ 0.01	\$ (0.04)
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<b>Directors &amp; officers shareholding</b>	2,999,357	2,854,743
<b>Directors &amp; officers options</b>	-	-



**LOM Financial Limited**  
**Unaudited Consolidated Balance Sheet**  
**As at June 30, 2016**  
**(Figures are presented in BMD\$)**

	<u>YTD 2016</u>	<u>YTD 2015</u>
	\$	\$
<b>Assets</b>		
Cash and cash equivalents	4,037,431	3,771,266
Securities owned	3,052,952	3,022,709
Accounts receivable	1,087,270	651,313
Prepaid assets	252,701	241,857
Due from related parties	9,305	16,685
Investment in associate	1,557,863	1,276,501
Property, plant & equipment	7,282,826	7,605,562
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Total Assets	17,280,348	16,585,893
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<b>Liabilities</b>		
Accounts payable and accrued liabilities	514,444	341,227
Securities sold short	199,577	-
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Total Liabilities	714,021	341,227
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<b>Shareholders' equity</b>		
Share capital	599,688	603,977
Share premium	2,959,544	3,053,907
Retained earnings	13,007,095	12,586,782
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Total Shareholders' Equity	16,566,327	16,244,666
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Total Liabilities & Shareholders' Equity	17,280,348	16,585,893
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