



VICTORIA MUTUAL
Investments
LIMITED

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

THIRD QUARTER ENDED SEPTEMBER 30, 2018

KINGSTON, JAMAICA

DATE: TUESDAY, NOVEMBER 13, 2018

VICTORIA MUTUAL INVESTMENTS LIMITED
REPORTS RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2018

PERFORMANCE HIGHLIGHTS –

	Quarter ended		Year to date	
	Sept 30, 2018	Sept 30, 2017	Sept 30, 2018	Sept 30, 2017
Consolidated Revenue	\$354.10M	\$289.47M	\$923.03M	\$736.91M
Net Profit	\$144.74M	\$131.33M	\$240.99M	\$273.44M
Return on Average Equity	22.24%	26.17%	12.12%	19.50%
Capital to Total Assets	13.80%	12.61%	13.80%	12.61%
Efficiency Ratio	43.75%	36.99%	51.76%	49.74%
Basic Earnings per Share (\$)	\$0.10	\$0.11	\$0.16	\$0.23
Net Book Value per Share (\$)	\$1.81	\$1.77	\$1.81	\$1.77

The Board of Directors of Victoria Mutual Investments Limited (VMIL) is pleased to present the unaudited consolidated results for the quarter and nine months ended September 30, 2018.

CONSOLIDATED FINANCIAL PERFORMANCE

For the third quarter ended September 30, 2018, VMIL recorded consolidated net profit of \$144.74 million, reflecting an increase of \$13.41 million or 10.21% over the corresponding 2017 quarter. The Company's performance was positively impacted by net interest income and net fees and commissions, which increased by \$15.21 million and \$75.19 million, respectively.

Consolidated revenue for the nine-month period was \$923.03 million, up \$186.13 million over the \$736.91 million for the corresponding period of 2017. This 25.26% growth in revenue was driven by net fees and commissions, which increased by \$210.23 million or 56.87% to \$579.93 million, with corporate advisory fees contributing \$420.69 million or 45.58% of total revenue (2017: \$233.6 million or 31.7%). The growth in our corporate finance business is consistent with the Company's strategic objective of financing the growth of the nation's productive sector.

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Operating expenses, excluding the provision for credit losses on financial assets, totalled \$477.77 million, representing an increase of \$111.26 million or 30.36% when compared to the prior year period. This was due mainly to our investment in human resources as well as systems enhancements to meet the changing needs of our business. Notably, the implementation of a new, robust investment management system has been completed, and is already resulting in improved operational efficiency, productivity, and service delivery to our clients.

Consolidated profit before tax for the nine months ended September 30, 2018 was \$326.53 million, representing a decline of \$43.86 million or 11.84% when compared with the previous year. Net profit was \$240.99 million, a decrease of \$32.44 million or 11.86% over the prior year. Earnings per share for the nine months ended September 30, 2018 was \$0.16 (September 2017: \$0.23).

As reported in the previous quarter, the profit when compared to 2017 reflects the Group's provision for expected credit losses in the second quarter that was primarily comprised of \$109.56 million arising from a default event in respect of Government of Barbados global bonds (GoB bonds) held by our wholly-owned subsidiary, Victoria Mutual Wealth Management Limited.

Net profit for the quarter and nine months ended September 30, 2018 would have been \$149.51 million and \$318.81 million, respectively, had it not been for the credit loss provision on the GoB bonds. This would have been 13.84% and 16.59% over the respective comparative 2017 periods. We continue to hold these securities and monitor the discussions between the Government of Barbados and the IMF and its external creditors, the outcome of which we believe will provide a platform for a recovery of the Barbadian economy. Additionally, the GoB bonds have recovered some value since the default event.

CONSOLIDATED FINANCIAL CONDITION

ASSETS

Total assets increased year over year by \$2.86 billion or 16.97% to \$19.69 billion as at September 30, 2018. This was partly attributable to an increase of \$1.85 billion in customer and other receivable balances.

LIABILITIES

Total liabilities were \$16.97 billion as at September 30, 2018, an increase of \$2.26 billion or 15.4% from last year, driven partly by funds raised by VMIL from the issue of bonds in March 2018 that will enable us to execute on our strategies.

CAPITAL

Our capital base continues to be strong with total shareholders' equity standing at \$2.72 billion as at September 30, 2018, up by \$594.55 million or 28% from \$2.12 billion at the end of September 2017, which resulted in a book value per share of \$1.81 (2017: \$1.77). The growth in total equity is mainly attributable to the net proceeds of \$683.89 million raised from the successful Initial Public Offering (IPO) of 300,005,000 ordinary shares in the capital of the Company in December 2017.

Victoria Mutual Wealth Management Limited (VM Wealth), a licensed securities dealer, continues to be well capitalised, with a risk weighted capital adequacy ratio of 17.21%, above the regulatory requirement of 10%. The capital to total assets ratio of 11.28% exceeds the regulatory minimum of 6%.

OFF-BALANCE SHEET HIGHLIGHTS

Assets managed on behalf of clients on a non-recourse basis under management agreements grew by \$4.29 billion or 21.79%, from \$19.69 billion as at September 30, 2017 to \$23.98 billion as at the end of the current period. The year over year growth was fuelled mainly by strong net inflows of \$7.8 billion to the Unit Trust portfolios.

The Board of Directors is also pleased to advise that VM Wealth has expanded its product offerings with the launch of two new unit trust products – VM Wealth International Equity Fund and VM Wealth Money Market Fund. These new products, which are denominated in United States dollars and Jamaica dollars, respectively, are part of our response to our clients who continue to seek diversification and look for investment options to optimise their portfolio returns.

DIVIDEND

The Board of Directors today, approved the payment of a second interim dividend of \$0.12 per share, payable on December 11, 2018 to shareholders on record as at November 27, 2018. The ex-dividend date is November 26, 2018.

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PRESS RELEASE

ACKNOWLEDGEMENT

The Board would like to thank our valued clients for their loyalty, our shareholders for their continued support and show of confidence, as well as express appreciation to the executives, management and team members for their dedication and commendable efforts in achieving this period's financial performance.

On behalf of the Board of Directors:

Michael McMorris
Chairman

Devon Barrett
Chief Executive Officer

For further information contact:


Clover Moore, Assistant Vice President - Corporate Affairs and Communications
Victoria Mutual Group

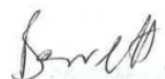
Email: Clover.Moore@vmbs.com | **Mobile:** (876) 383-2724

VICTORIA MUTUAL INVESTMENTS LIMITED
Consolidated Statement of Financial Position
September 30, 2018

	Unaudited Sept 30, 2018 \$'000	Unaudited Sept 30, 2017* \$'000	Audited December 31, 2017* \$'000
ASSETS			
Cash and cash equivalents	1,330,179	913,468	3,409,989
Resale agreements	2,149,647	3,937,900	3,371,409
Investment securities	13,146,842	11,079,355	11,683,640
Accounts receivable:			
- Customers	1,874,954	462,152	503,037
- Other	699,843	264,836	761,160
Income tax recoverable	17,157	2,929	2,825
Deferred tax asset	118,886	50,004	79,860
Property, plant and equipment	21,420	22,789	23,040
Intangible assets	327,122	96,008	233,494
TOTAL ASSETS	19,686,050	16,829,441	20,068,454
LIABILITIES AND EQUITY			
Liabilities:			
Due to Parent Society	-	1,608	1,819
Borrowings	1,006,086	501,754	506,109
Accounts payable:			
- Customers	995,928	407,394	3,204,548
- Brokers	412,272	47,554	69,595
- Other	902,502	268,701	428,845
Repurchase agreements	13,602,167	13,374,386	13,164,960
Income tax payable	-	54,497	58,997
Deferred tax liability	160	160	159
Preference shares	-	12,000	-
Employee benefit obligation	49,400	38,400	49,400
TOTAL LIABILITIES	16,968,515	14,706,454	17,484,432
Equity:			
Share capital	707,887	24,000	707,887
Non-controlling interest	50,000	50,000	50,000
Share premium	24,000	24,000	24,000
Investment revaluation reserve	185,732	293,801	201,581
Other reserve	(9,933)	(6,600)	(9,933)
Retained earnings	1,759,849	1,737,786	1,610,487
TOTAL EQUITY	2,717,535	2,122,987	2,584,022
TOTAL LIABILITIES AND EQUITY	19,686,050	16,829,441	20,068,454

Approved for issue by the Board of Directors on November 13, 2018 and signed on its behalf by:


 _____ Chairman
 Michael Morris


 _____ Director
 Devon Barrett

*The Group has initially applied IFRS 9 as at January 1, 2018. Under the transition methods chosen, comparative information is not restated.

VICTORIA MUTUAL INVESTMENTS LIMITED
Consolidated Statement of Profit or Loss and Other Comprehensive Income
Nine Months ended September 30, 2018

	Quarter ended Sept 30, 2018	Quarter ended Sept 30, 2017*	Year to date Sept 30, 2018	Year to date Sept 30, 2017*
	\$'000	\$'000	\$'000	\$'000
Interest income	172,173	173,389	523,242	557,895
Interest expense	(109,564)	(125,994)	(340,965)	(366,377)
Net interest income	62,609	47,395	182,277	191,518
Gains from investment activities	80,576	104,916	160,138	171,444
Net fees and commissions	210,527	135,332	579,929	369,697
Other income	389	1,822	690	4,247
Other operating revenue	291,492	242,070	740,757	545,388
Net interest income and other operating revenue	354,101	289,465	923,034	736,906
Staff costs	(89,910)	(73,514)	(246,546)	(213,270)
Other operating costs	(65,018)	(33,525)	(231,220)	(153,241)
Provision for credit losses on financial assets	(4,222)	-	(118,735)	-
	(159,150)	(107,079)	(596,501)	(366,511)
Profit before income tax	194,951	182,386	326,533	370,395
Income tax	(50,213)	(51,054)	(85,538)	(96,957)
Profit for the period	144,738	131,332	240,995	273,438
Other Comprehensive Income:				
Items that will never be reclassified to profit or loss:				
Change in fair value of equity instruments designated at fair value through other comprehensive income (FVOCI)	47,940	-	37,230	-
	47,940	-	37,230	-
Items that may be reclassified to profit or loss:				
Change in fair value of investment securities	47,520	124,742	(252,744)	283,214
Deferred tax on change in fair value of investment securities	(15,840)	(25,431)	84,248	(49,355)
Provision for credit losses on securities classified at FVOCI	4,447	-	115,417	-
	36,127	99,311	(53,079)	233,859
Other comprehensive (loss)/income net of tax	84,067	99,311	(15,849)	233,859
Total comprehensive (loss)/income for the period	228,805	230,643	225,146	507,297
Basic earnings per share (expressed in \$ per share)	<u>\$ 0.10</u>	<u>\$ 0.11</u>	<u>\$ 0.16</u>	<u>\$ 0.23</u>

*The Group has initially applied IFRS 9 as at January 1, 2018. Under the transition methods chosen, comparative information is not restated.

VICTORIA MUTUAL INVESTMENTS LIMITED
Consolidated Statement of Changes in Equity
Nine Months ended September 30, 2018

	<u>Share capital</u>	<u>Share premium</u>	<u>Investment revaluation reserve</u>	<u>Other reserve</u>	<u>Retained earnings</u>	<u>Total</u>	<u>Non- controlling interest</u>	<u>Total equity</u>
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Balances as at December 31, 2016	24,000	24,000	59,942	(6,600)	1,464,348	1,565,690	50,000	1,615,690
Total comprehensive income:								
Profit for the period	-	-	-	-	273,438	273,438	-	273,438
Other comprehensive income:								
Change in fair value of investment securities, net of deferred tax	-	-	233,859	-	-	233,859	-	233,859
Total comprehensive income for the period	-	-	233,859	-	273,438	507,297	-	507,297
Balances as at September 30, 2017	24,000	24,000	293,801	(6,600)	1,737,786	2,072,987	50,000	2,122,987
Balances as at December 31, 2017	707,887	24,000	201,581	(9,933)	1,610,487	2,534,022	50,000	2,584,022
Adjustment on initial application of IFRS 9, net of tax	-	-	-	-	(61,632)	(61,632)	-	(61,632)
Adjusted balance as at January 1, 2018	707,887	24,000	201,581	(9,933)	1,548,855	2,472,390	50,000	2,522,390
Profit for the period	-	-	-	-	240,995	240,995	-	240,995
Other comprehensive income/(loss):								
Change in fair value of investment securities, net of deferred tax	-	-	(168,496)	-	-	(168,496)	-	(168,496)
Provision for credit losses on securities classified at FVOCI	-	-	115,417	-	-	115,417	-	115,417
Change in fair value of equity instruments at FVOCI	-	-	37,230	-	-	37,230	-	37,230
Total other comprehensive loss for the period	-	-	(15,849)	-	-	(15,849)	-	(15,849)
Total comprehensive loss for the period	-	-	(15,849)	-	240,995	225,146	-	225,146
Transaction with shareholders:								
Dividends	-	-	-	-	(30,001)	(30,001)	-	(30,001)
Balances as at September 30, 2018	707,887	24,000	185,732	(9,933)	1,759,849	2,667,535	50,000	2,717,535

VICTORIA MUTUAL INVESTMENTS LIMITED

Consolidated Statement of Cash Flows Nine months ended September 30, 2018

	Sept 30, 2018	Sept 30, 2017
	\$'000	\$'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Net profit for the period	240,995	273,438
Adjustments for items not involving cash:		
Depreciation of property, plant & equipment	5,236	5,262
Amortisation of intangible assets	9,590	3,665
Provision for credit losses on financial assets	118,735	-
Interest income	(523,242)	(557,895)
Interest expense	340,965	366,377
Income tax expense	85,538	96,957
Gains from investment activities	(63,272)	(140,821)
Unrealised exchange gains	(24,481)	(3,977)
Fair value gains on securities at fair value through profit or loss	(34,063)	(20,128)
Operating profit before changes in other assets and liabilities:	156,001	22,878
Changes in operating assets and liabilities:		
Resale agreements	1,300,975	(1,928,326)
Accounts receivable	(1,168,123)	(183,009)
Repurchase agreements	(178,895)	(664,829)
Accounts payable	(1,532,088)	45,003
	(1,422,130)	(2,709,183)
Interest and dividends received	641,203	726,623
Interest paid	(379,432)	(344,864)
Income tax paid	(169,610)	(40,320)
Net cash used in operating activities	(1,329,969)	(2,367,744)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property, plant & equipment	(3,616)	(4,565)
Acquisition of intangible assets	(103,218)	(879)
Investment securities, net movement	(1,144,837)	2,459,757
Net cash (used in)/ provided by investing activities	(1,251,671)	2,454,313
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from borrowings	499,978	501,753
Dividend paid	(30,001)	-
Net cash provided by financing activities	469,977	501,753
(Decrease)/increase in net cash and cash equivalents	(2,111,663)	588,322
Net cash and cash equivalents at beginning of period	3,409,989	316,976
Effect of exchange rate changes on cash and cash equivalents	31,853	8,170
NET CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,330,179	913,468

VICTORIA MUTUAL INVESTMENTS LIMITED**Notes to the Consolidated Financial Statements**
September 30, 2018

1. Identification

Victoria Mutual Investments Limited (“the Company”) is incorporated and domiciled in Jamaica. The Company is an 80% owned subsidiary of The Victoria Mutual Building Society (“Ultimate Parent Society” or “VMBS”). The Ultimate Parent Society is incorporated in Jamaica under the Building Societies Act. The Company’s registered office is located at 8-10 Duke Street, Kingston, Jamaica.

The Company issued 20% of its ordinary shares to the public on December 27, 2017 and was listed on the Jamaica Stock Exchange on December 29, 2017.

The Company’s income during the period was comprised mainly of interest and dividend income.

The Company has a wholly-owned subsidiary, Victoria Mutual Wealth Management Limited (“the Subsidiary Company”), which is incorporated and domiciled in Jamaica. The principal activities of the Subsidiary Company are investment brokering, the provision of financial and investment advisory services and money market dealing. The Company’s activities are administered by its Subsidiary Company.

The Company and its Subsidiary are collectively referred to as “the Group”.

2. Basis of preparation

These interim condensed consolidated financial statements (“interim financial statements”) have been prepared in accordance with IAS 34 *Interim Financial Reporting*. These interim financial statements should be read in conjunction with the Group’s last annual consolidated financial statements as at and for the year ended December 31, 2017 (“last annual financial statements”), which have been prepared in accordance with International Financial Reporting Standards (IFRS) and the Jamaican Companies Act. These interim financial statements do not include all of the information required for a complete set of IFRS financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group’s financial position and performance since the last annual financial statements.

Changes to significant accounting policies are described in note 4.

These interim financial statements are presented in Jamaica dollars, which is the Group’s functional currency.

3. Use of judgements and estimates

In preparing these interim financial statements, management has made judgements and estimates that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group’s accounting policies and the key sources of estimation uncertainty were the same as those described in the last annual financial statements, except for new significant judgements and key sources of estimation uncertainty related to the application of IFRS 9 which are described in note 4.

VICTORIA MUTUAL INVESTMENTS LIMITED**Notes to the Consolidated Financial Statements**
September 30, 2018

4. Changes in significant accounting policies

Except as described below, the accounting policies applied in these interim financial statements are the same as those applied in the Group's consolidated financial statements as at and for the year ended December 31, 2017. The changes in accounting policies are also expected to be reflected in the Group's consolidated financial statements as at and for the year ending December 31, 2018.

Certain other new and amended standards are effective from January 1, 2018 but they do not have a material effect on the Group's financial statements.

The Group has initially adopted IFRS 15 *Revenue from Contracts with Customers* and IFRS 9 *Financial Instruments* from January 1, 2018. The effect of initially applying these standards is mainly attributed to an increase in impairment losses recognized on financial assets.

(a) IFRS 15 *Revenue from Contracts with Customers*

IFRS 15 establishes a comprehensive framework for determining whether, how much and when revenue is recognized. It replaces IAS 18 *Revenue*, IAS 11 *Construction Contracts* and related interpretations. Management has assessed that the main impact of the standard is in respect of fees and commission income. The Group earns fees and commission income on provision of brokerage activities, corporate advisory and portfolio management services and unit trust management. Based on management's review, IFRS 15 will not have a material impact on the timing and recognition of fees and commission income, therefore no adjustments have been attributed to IFRS 15 in these interim financial statements.

(b) IFRS 9 *Financial Instruments*

IFRS 9 sets out requirements for recognizing and measuring financial assets, financial liabilities and some contracts to buy or sell non-financial items. This standard replaces IAS 39 *Financial Instruments: Recognition and Measurement*. IFRS 9 largely retains the existing requirement in IAS 39 for the classification and measurement of financial liabilities. However, it eliminates the previous IAS 39 categories for financial assets of held-to-maturity, loans and receivables and available for sale. In accordance with the transitional provisions of IFRS 9, comparative figures have not been restated.

(i) Classification and measurement

Under IFRS 9, on initial recognition, a financial asset is classified as measured at: amortised cost; fair value through other comprehensive income (FVOCI) – debt instruments; FVOCI – equity; or fair value through profit or loss (FVTPL). The classification of financial assets under IFRS 9 is generally based on the business model in which a financial asset is managed and its contractual cash flow characteristics.

VICTORIA MUTUAL INVESTMENTS LIMITED

Notes to the Consolidated Financial Statements
September 30, 2018

4. Changes in significant accounting policies (continued)

(b) IFRS 9 *Financial Instruments* (continued)

(i) Classification and measurement (continued)

A financial asset is measured at amortised cost if it is held within a business model whose objective is to hold assets to collect contractual cash flows and its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest.

A debt investment is measured at FVOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and its contractual terms gives rise on specified dates to cash flows that are solely payments of principal and interest.

On initial recognition of an equity investment that is not held for trading, the Group irrevocably elects, on an investment-by-investment basis, to present subsequent changes in the investment's fair value in OCI. All financial assets not classified as measured at amortised cost or FVOCI are measured at FVTPL.

There was no effect on the measurement amounts of financial instruments as at January 1, 2018, consequent on the adoption of IFRS 9.

(ii) Impairment of financial assets

IFRS 9 replaces the 'incurred loss' model in IAS 39 with an 'expected credit loss' (ECL model). The new impairment model applies to financial assets measured at amortised cost and debt instruments at FVOCI, but not to investments in equity instruments.

Under IFRS 9, loss allowances are measured on either of the following bases:

- (i) 12-month ECLs: these are ECLs that result from possible default events within the 12 months after the reporting date; and
- (ii) Lifetime ECLs: these are ECLs that result from all possible default events over the expected life of a financial instrument.

Lifetime ECL measurement applies if the credit risk of a financial asset at the reporting date has increased significantly since initial recognition and 12-month ECL measurement applies if it has not.

The Group has determined that the application of IFRS 9 impairment requirements at January 1, 2018 results in impairment allowance of \$61,631,500 on financial assets as follows:

Investment securities	61,388,165
Margin loans	<u>243,335</u>
	<u>\$61,631,500</u>

VICTORIA MUTUAL INVESTMENTS LIMITED**Notes to the Consolidated Financial Statements (Continued)**
September 30, 2018

5. Segment reporting

An operating segment is a component of the Group that engages in business activities from which it may earn revenues and incur expenses; whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assesses its performance; and for which discrete financial information is available.

Based on the information presented to and reviewed by the chief operating decision maker, the entire operations of the Group are considered as one operating segment.

6. Borrowings

On March 29, 2018, the Company issued an unsecured bond for \$1,000,000,000. The bond is repayable by March 9, 2023. The bond is to be repaid by a lump sum payment and attracts a fixed interest rate of 7.75% per annum for the first two years and thereafter a variable rate of 2.50 percentage points above the weighted average yield rate applicable to the six month Jamaica Treasury Bill Tender (WATBY), held immediately prior to the commencement of each quarterly interest period, until maturity.

7. Dividends

At the Board of Directors meeting held on February 26, 2018, a resolution was passed approving the payment of an interim dividend of \$0.02 per share amounting to \$30,000,500, which was paid on March 23, 2018 to shareholders on record as at March 9, 2018.

VICTORIA MUTUAL INVESTMENTS LIMITED

Top Ten Largest Shareholders

as at September 30, 2018

RANK	NAME	SHAREHOLDINGS
1.	The Victoria Mutual Building Society	1,200,020,000
2.	PAM – University Hospital Scheme of Pensions	7,560,600
3.	Rezworth Burchenson & Valerie Burchenson	6,577,830
4.	Michael McMorris & Christine McMorris	5,736,124
5.	Devon D. Barrett	5,013,518
6.	VM Wealth Equity Fund	4,791,347
7.	Geoffrey Forde	4,638,454
8.	Rickardo Ebanks & Alda Ebanks	4,302,884
9.	PAM – Pooled Equity Fund	3,673,648
10.	Guardian Life Limited	3,324,567

VICTORIA MUTUAL INVESTMENTS LIMITED
Shareholdings of Senior Managers / Connected Parties
as at September 30, 2018

NAME	SHAREHOLDINGS
Devon D. Barrett	5,013,518
Rezworth Burchenson	6,577,830
Valerie Burchenson / Rezworth Burchenson	249,952
Lyndon C. Bramwell	30,404
Colando Hutchinson / Frances Hutchinson	1,240,973
Karlene Mullings / Clive Mullings	50,000
Winston George Jr McKane / Karlene Mullings	5,000
Kellia McKane / Karlene Mullings	5,000
Nicole Adamson	139,000
Denise Marshall Miller / Wayne Miller	1,001,660
Ajani Miller / Denise Marshall Miller	25,000
Azania Uzoma Miller / Denise Marshall Miller	25,000
Akil Parchment / Denise Marshall Miller	25,000
Evette M. Bryan / Shulette Cox	400,000

VICTORIA MUTUAL INVESTMENTS LIMITED
Shareholdings of Directors / Connected Parties
as at September 30, 2018

NAME	SHAREHOLDINGS
Michael McMorris / Christine McMorris / Easton McMorris	5,947,384
Courtney Campbell / Pauline Campbell	1,800,000
Milton Samuda	-
Noel Hann	150,000
Phillip Silvera / Faye Silvera	245,816
Sandra Shirley	413,809
Devon D. Barrett	5,013,518
Janice McKenley / Wilfred McKenley	960,000
Matthew Gray Wright	677,252