

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2010 TO MARCH 31, 2014

In Bds \$'000

	2014	2013 Restated	2012 Restated	2011	2010 Restated
Financial statistics in percent:					
Asset Growth	6.91	4.93	7.63	25.39	12.08
Loan Growth	6.52	3.32	5.21	30.64	12.08
Deposit Growth	8.64	4.95	9.22	21.16	10.85
Net Surplus Growth	-13.55	39.28	55.72	-33.08	21.97
Return on Assets	1.15	1.41	1.08	0.80	1.42
Return on Equity	12.35	16.08	13.10	9.28	15.48
Operating Efficiency	76.10	70.61	77.87	83.00	71.54
Net Interest Margin	4.95	4.90	4.91	5.01	5.11
Other statistics					
Delinquency ratio (%)	6.7	7.5	7.2	3.9	3.3
# of members (000'S)	68.7	64.7	61.6	58.6	55.3
# of branches	4	4	3	3	3
Income before tax per member	\$165.24	\$202.96	\$152.94	\$103.28	\$163.54

Principal Bankers

Barbados Public Workers' Co-operative Credit Union Limited - **Republic Bank (Barbados) Ltd.**

BPW Financial Holdings Inc. - **CIBC First Caribbean International Bank**

Capita Financial Services Inc. - **CIBC First Caribbean International Bank**

Auditors

KPMG – Chartered Accountants