

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2015	2014	2013	2012	2011
Financial statistics in percent:					
Asset Growth	6.12	6.02	4.42	6.21	10.80
Loan Growth	9.08	4.89	1.41	5.98	11.19
Deposit Growth	7.39	7.34	4.02	6.02	9.63
Net Surplus Growth	-7.87	-13.06	20.67	46.36	-33.26
Return on Assets	1.06	1.22	1.48	1.29	0.96
Return on Equity	9.40	11.16	14.29	13.38	10.17
Operating Efficiency	77.81	75.01	69.49	73.86	79.23
Net Interest Margin	4.92	5.13	5.09	5.07	4.99
	2015	2014	2013	2012	2011
Other statistics					
Delinquency ratio (%)	6.7	6.6	7.7	6.9	4.8
# of members (000'S)	73.0	68.7	64.7	61.6	58.6
# of branches	4	4	4	3	3
Net income per member	\$131.59	\$151.77	\$185.36	\$161.35	\$115.89