

# CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2012 TO MARCH 31, 2016

In Bds \$'000

	2016	2015	2014	2013	2012
<b>Financial statistics in percent:</b>					
Asset Growth	11.50	7.24	6.91	4.93	7.63
Loan Growth	10.53	9.81	6.52	3.32	5.21
Deposit Growth	13.31	9.09	8.64	4.95	9.22
Net Surplus Growth	36.71	-13.35	-13.10	38.49	52.78
Return on Assets	1.14	0.91	1.13	1.38	1.06
Return on Equity	11.84	9.54	12.11	15.69	12.86
Operating Efficiency	72.44	77.02	76.10	70.61	77.87
Net Interest Margin	4.90	4.72	4.95	4.90	4.91
	2016	2015	2014	2013	2012
<b>Other statistics</b>					
Delinquency ratio (%)	6.3	6.7	6.7	7.5	7.2
# of members (000'S)	78.4	73.0	68.7	64.7	61.6
# of branches	4	4	4	4	3
Net income per member	\$168.14	\$132.03	\$162.04	\$197.91	\$150.10

## 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**