

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2013 TO MARCH 31, 2017

In Bds \$'000

	2017	2016	2015	2014	2013
Financial statistics in percent:					
Asset Growth	8.16	11.50	7.24	6.91	4.93
Loan Growth	9.77	10.53	9.81	6.52	3.32
Deposit Growth	9.77	13.31	9.09	8.64	4.95
Net Surplus Growth	21.02	36.71	-13.35	-13.10	38.49
Return on Assets	1.26	1.14	0.91	1.13	1.38
Return on Equity	12.77	11.84	9.54	12.11	15.69
Operating Efficiency	73.14	72.44	77.02	76.10	70.61
Net Interest Margin	4.89	4.90	4.72	4.95	4.90
Other statistics					
Delinquency ratio (%)	6.3	6.3	6.7	6.7	7.5
# of members (000'S)	84.0	78.4	73.0	68.7	64.7
# of branches	4	4	4	4	4
Net income per member	\$189.92	\$168.14	\$132.03	\$162.04	\$197.91

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**

Capita Insurance Brokers Inc. - **First Citizens Bank (Barbados) Limited**

AUDITORS

KPMG – **Chartered Accountants**