

# FINANCIAL HIGHLIGHTS

## FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2017	2016	2015	2014	2013
<b>Financial statistics in percent:</b>					
Asset Growth	8.95	9.68	6.12	6.02	4.47
Loan Growth	10.10	9.56	9.08	4.98	1.41
Deposit Growth	10.80	11.33	7.39	7.34	4.02
Net Surplus Growth	18.28	40.97	-7.87	-13.06	20.67
Return on Assets	1.50	1.39	1.06	1.22	1.48
Return on Equity	12.68	12.01	9.40	11.16	14.32
Operating Efficiency	70.62	69.15	74.69	75.01	69.49
Net Interest Margin	5.18	5.17	4.92	5.13	5.09

	2017	2016	2015	2014	2013
<b>Other statistics</b>					
Delinquency ratio (%)	6.3	6.3	6.7	6.6	7.7
# 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 (000's)	\$190.60	\$172.75	\$131.53	\$151.85	\$185.36