

CONSOLIDATED FINANCIAL HIGHLIGHTS

FOR THE YEARS ENDED MARCH 31, 2015 TO MARCH 31, 2019

In Bds \$'000

	2019	2018	2017	2016	2015
Financial statistics in percent:					
Asset Growth	10.11	9.92	8.16	11.50	7.24
Loan Growth	5.21	6.85	9.77	10.53	9.81
Deposit Growth	11.12	10.67	9.77	13.31	9.09
Net Surplus Growth	-38.14	8.86	21.02	36.71	-13.35
Return on Assets	0.71	1.26	1.26	1.14	0.91
Return on Equity	7.20	12.40	12.77	11.84	9.54
Operating Efficiency	77.78	73.12	73.14	72.44	77.02
Net Interest Margin	4.69	4.99	4.89	4.90	4.72

	2019	2018	2017	2016	2015
Other statistics					
Delinquency ratio (%)	8.6	7.4	6.3	6.3	6.7
# of members (000'S)	95.0	89.2	84.0	78.4	73.0
# of branches	6	6	4	4	4

	2019	2018	2017	2016	2015
Net income per member	\$113.09	\$194.70	\$189.92	\$168.14	\$132.03

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**