

FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS - FIVE YEAR REVIEW

In Bds \$'000

	2019	2018	2017	2016	2015
Financial statistics in percent:					
Asset Growth	10.52	10.08	8.95	9.68	6.12
Loan Growth	4.12	6.40	10.10	9.56	9.08
Deposit Growth	11.29	10.43	10.80	11.33	7.39
Net Surplus Growth	-27.93	3.62	18.28	40.97	-7.87
Return on Assets	0.93	1.42	1.50	1.39	1.06
Return on Equity	7.92	11.78	12.68	12.01	9.40
Operating Efficiency	74.82	71.97	70.62	69.15	74.69
Net Interest Margin	4.91	5.26	5.18	5.17	4.92

	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	5	4	4	4
Net income per member	\$125.92	\$186.07	\$190.60	\$172.75	\$131.53

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Members (000'S)	95.0	89.2	84.0	78.4	73.0