

# 2025 Overview

**Annual General Meeting**  
**23.04.2026**

“  
*In a landmark year for the  
sector, 2025 was a year of  
resilience in the core business  
and continued progress towards  
our long-term goals*

”



**£312m**

**Total savings  
balances  
(2024: £318m)**



**£295m**

**Total mortgage  
balances  
(2024: £287m)**



**£0.5m**

**Profit before tax  
(2024: £0.9m)**



**92.4%**

**Overall member  
satisfaction  
(2024: 90%)**

## FIT FOR



## PURPOSE

- **The Bucks Way:** Refreshed brand guidelines launched
- **Fit For Future:** Long-term investment programme mobilised

## ENDURING



## SAVINGS

- **Digital Onboarding:** Record increase in number of savings accounts opened online
- **Digital Services:** New member withdrawal request process introduced

## CRAFTED



## LENDING

- **First Time Buyers:** One third of our residential lending supported First Time Buyers
- **Broker Satisfaction:** 4-star rating retained for 2025 (Smart Money People Survey)

## EMPOWERED



## COLLEAGUES

- **Engagement:** Brand new colleague recognition programme launched
- **Colleague Survey:** Record colleague scores for Purpose, Strategy and Society Values

## GREATER



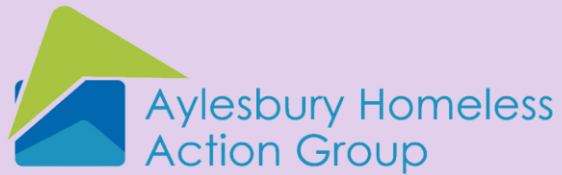
## GOOD

- **Sponsorship:** Proud sponsor of Buckinghamshire Business First Awards
- **Community:** 'Member-led' grant awarded to AHAG, and 'colleague-led' grant awarded to Black Park Shed

2025

2026

2027



In support of







*Supporting our members and the community since 1907... The Bucks Way *

# The Bucks Way

# Q & A

*Thank **you** for your  
loyalty and support*