

OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: 31 March 2025

Quarter Ending: 31 March 2025 BZ\$'000								
STATEMENT OF FINANCIAL POSITION	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Spanish Lookout Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
ASSETS	267.000	22.660		10.150			0.050	7 000
Cash and Balances Due from Banks Government Securities/Investments	267,003 238,554	33,660 3,350	24,152 17,099	18,153 2,000	14,089 117	14,846 11,257	9,268 1,922	7,080 171
Total Loans	304,402	85,219	59,726	109,140	87,954	57,875	28,305	17,043
Less: Specific Loan Loss Reserves	(9,531)	(3,952)	(3,611)	(392)		(1,129)	(897)	(427)
Net Loans	294,872	81,267	56,115	108,748	87,954	56,746	27,408	16,616
Fixed Assets (Net)	27,852	5,866	12,997	5,565	1,707	5,850	2,586	1,649
Other Assets TOTAL ASSETS	828,281	719 124,863	743 111,106	- 134,466	375 104,242	695 89,394	176 41,360	1,172 26,688
LIABILITIES & CAPITAL								
Demand Deposits	7,122	9,078	10,708	23,277	-	10,024	-	2,886
Savings Deposits	44,772	-	-	69,387	84,718	-	3,821	-
Time Deposits	61,918	4,735	4,226	16,780	958	76	905	1,404
Share Deposits	572,855	76,805	76,798	-	-	55,733	26,749	17,892
Total Deposits	686,668	90,618	91,732	109,444	85,676	65,833	31,475	22,182
Balances Due to Banks	977	-	-	-	-	-	-	-
Balances Due to Other Financial Institutions Balances Due to Other Credit Union	1,909	-	117 380	- 4,518	-	-	-	-
Other Liabilities	1,505	1,651	4,159	124	164	2,922	1,393	766
TOTAL LIABILITIES	689,553	92,269	96,388	114,086	85,840	68,755	32,868	22,948
EQUITY								
Share Capital	5,745	2,263	3,538	17,036	2,965	1,681	1,763	69
Reserves	106,172	25,684	8,476	1,231	9,983	15,592	4,323	3,792
Current Year Profit/(Loss)	26,811	4,142	2,349	2,113	2,460	3,289	860	(121)
General Loan Loss Reserve	-	-	-	-	2,994	-	-	-
Asset Revaluation Account TOTAL CAPITAL	- 138,728	505 32,594	355 14,718	- 20,380	18,402	77 20,639	1,546 8,492	- 3,740
TOTAL LIABILITIES & CAPITAL	828,281	124,863	111,106	134,466	104,242	89,394	41,360	26,688
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STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Spanish Lookout Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
Interest Income	12,499	2,456	2,027	1,862	1,648	1,660	784	540
Interest Expense	804	20	95	768	798	-	27	26
Net Interest Income Non-Interest Income	11,695	2,436	1,932	1,094	850 57	1,660	757 95	514
Non-Interest Expense	186 2,977	82 1,427	20 1,200	27 357	291	152 1,039	484	46 636
Net Operating Income	8,904	1,091	752	764	616	773	368	(76)
Other Income (Expense)	4,040	(13)	(75)	(30)	-	56	(84)	(253)
Net Income (Loss)	12,944							
	//	1,078	677	734	616	829	284	(329)
FINANCIAL INDICATORS	Holy Redeemer Credit Union	1,078 St. Francis Xavier Credit Union	677 St. John's Credit Union	734 Spanish Lookout Credit Union	616 Blue Creek Credit Union	829 La Inmaculada Credit Union		
	Holy Redeemer	St. Francis Xavier	St. John's	Spanish Lookout	Blue Creek	La Inmaculada	284 St. Martin's	(329) Toledo Teacher's
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan)	Holy Redeemer	St. Francis Xavier	St. John's	Spanish Lookout	Blue Creek	La Inmaculada	284 St. Martin's	(329) Toledo Teacher's
Base Lending Rate <i>(Interest rate used as an index in pricing a credit union loan)</i> Residential Mortgage Rate	Holy Redeemer Credit Union 12.00% 9.00%	St. Francis Xavier Credit Union	St. John's Credit Union	Spanish Lookout Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	284 St. Martin's Credit Union	(329) Toledo Teacher's Credit Union
Base Lending Rate <i>(Interest rate used as an index in pricing a credit union loan)</i> Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i>	Holy Redeemer Credit Union 12.00% 9.00% 9.96%	St. Francis Xavier Credit Union 12.00% 12.00% 12.26%	St. John's Credit Union 12.00% 12.00% 11.43%	Spanish Lookout Credit Union 8.00% 6.50% 6.82%	Blue Creek Credit Union 8.00% 8.00% 8.88%	La Inmaculada Credit Union 12.00% 6.00% 11.67%	284 St. Martin's Credit Union 12.00% 12.00% 12.14%	(329) Toledo Teacher's Credit Union 12.00% 12.85%
Base Lending Rate <i>(Interest rate used as an index in pricing a credit union loan)</i> Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i> Average Deposit Rate (Annualized)	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10%	St. John's Credit Union 12.00% 11.43% 0.44%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85%	Blue Creek Credit Union 8.00% 8.88% 3.68%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14%	284 St. Martin's Credit Union 12.00% 12.00% 12.14% 0.33%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48%
Base Lending Rate <i>(Interest rate used as an index in pricing a credit union loan)</i> Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i>	Holy Redeemer Credit Union 12.00% 9.00% 9.96%	St. Francis Xavier Credit Union 12.00% 12.00% 12.26%	St. John's Credit Union 12.00% 12.00% 11.43%	Spanish Lookout Credit Union 8.00% 6.50% 6.82%	Blue Creek Credit Union 8.00% 8.00% 8.88%	La Inmaculada Credit Union 12.00% 6.00% 11.67%	284 St. Martin's Credit Union 12.00% 12.00% 12.14%	(329) Toledo Teacher's Credit Union 12.00% 12.85%
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Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY Liquid Assets/Total Deposits	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47% 0.00% 1 12.71%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84%	284 St. Martin's Credit Union 12.00% 12.00% 12.14% 0.33% 1.00% 1 11.82%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50%
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Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Assets/Total Deposits LiQuid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	Holy Redeemer Credit Union 12.00% 9.06% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8,787 3,917 0.00%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59%	284 St. Martin's Credit Union 12.00% 12.04% 0.33% 1.00% 1 11.82% 24.25% 33.59% 2,831 7,742 1.91%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26%
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Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Assets/Total Deposits LiQuid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	Holy Redeemer Credit Union 12.00% 9.06% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8,787 3,917 0.00%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59%	284 St. Martin's Credit Union 12.00% 12.04% 0.33% 1.00% 1 11.82% 24.25% 33.59% 2,831 7,742 1.91%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26%
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Assets/Total Deposits LiQuid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE	Holy Redeemer Credit Union 12.00% 9.06% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00% 0.97%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48% 4.64%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203 0.64% 6.05%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36% 0.36%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 14.05% 18.61% 14.83% 8,787 3,917 0.00% -3.40%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59% 1.95%	284 St. Martin's Credit Union 12.00% 12.01% 12.04% 0.33% 1.00% 1 11.82% 24.25% 33.59% 2,831 7,742 1.91% 3.17%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26% 2.51%
Base Lending Rate (Interest rate used as an index in pricing a credit union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Deposits/Total Assets	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68.932 216,083 1.00% 0.97% 82.90%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48% 4.64% 72.57%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203 0.64% 6.05%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36% 0.36% 81.39%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8.787 3,917 0.00% -3.40% 82.19%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59% 1.95% 73.64%	284 St. Martin's Credit Union 12.00% 12.04% 0.33% 1.00% 1 11.82% 24.25% 33.59% 2,831 7,742 1.91% 3.17% 76.10%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26% 2.51% 83.12%
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuIDITY Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Deposits/Total Assets Total Loans/Total Assets PIOFITABILITY (Annualized)	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00% 0.97% 82.90% 36.75%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48% 4.64% 72.57% 68.25%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203 0.64% 6.05% 82.56% 53.76%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36% 0.36% 81.39% 81.17%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8.787 3,917 0.00% -3.40% 82.19% 84.37%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59% 1.95% 73.64% 64.74%	284 St. Martin's Credit Union 12.00% 12.04% 0.33% 1.00% 24.25% 33.59% 2,831 7,742 1.91% 3.17% 76.10% 68.44%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26% 2.51% 83.12% 63.86%
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE Total Deposity/Total Assets Total Loans/Total Assets PROFITABILITY (Annualized) Return on Assets (%)	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00% 0.97% 82.90% 36.75% 3.35%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48% 4.64% 72.57% 68.25% 3.41%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203 0.64% 6.05% 82.56% 53.76%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36% 0.36% 81.39% 81.17%	Blue Creek Credit Union 8.00% 8.00% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8.787 3,917 0.00% -3.40% 82.19% 84.37% 2.42%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6.717 7,509 0.59% 1.95% 73.64% 64.74%	284 St. Martin's Credit Union 12.00% 12.14% 0.33% 1.00% 1 11.82% 24.25% 33.59% 2,831 7,742 1.91% 3.17% 76.10% 68.44% 2.14%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26% 2.51% 83.12% 63.86% -0.45%
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuIDITY Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Deposits/Total Assets Total Loans/Total Assets PIOFITABILITY (Annualized)	Holy Redeemer Credit Union 12.00% 9.00% 9.96% 0.47% 0.00% 1 12.71% 16.30% 41.51% 68,932 216,083 1.00% 0.97% 82.90% 36.75%	St. Francis Xavier Credit Union 12.00% 12.26% 0.10% 1.75% 3 13.39% 31.40% 34.32% 9,171 21,926 1.48% 4.64% 72.57% 68.25%	St. John's Credit Union 12.00% 11.43% 0.44% 1.25% 3 10.67% 13.48% 24.68% 9,433 13,203 0.64% 6.05% 82.56% 53.76%	Spanish Lookout Credit Union 8.00% 6.50% 6.82% 2.85% 5.00% 0 13.88% 16.69% 13.22% 12,370 2,102 -0.36% 0.36% 81.39% 81.17%	Blue Creek Credit Union 8.00% 8.88% 3.68% 0.00% 0 14.05% 18.61% 14.83% 8.787 3,917 0.00% -3.40% 82.19% 84.37%	La Inmaculada Credit Union 12.00% 6.00% 11.67% 0.14% 1.00% 2 10.84% 26.35% 21.61% 6,717 7,509 0.59% 1.95% 73.64% 64.74%	284 St. Martin's Credit Union 12.00% 12.04% 0.33% 1.00% 24.25% 33.59% 2,831 7,742 1.91% 3.17% 76.10% 68.44%	(329) Toledo Teacher's Credit Union 12.00% 12.85% 0.48% 0.00% 1 12.50% 17.41% 30.53% 2,169 4,604 4.26% 2.51% 83.12% 63.86%

Note: 1. Figures were obtained from Credit Union Returns submitted to the Central Bank of Belize as required under section 58(1)(c) of the Credit Unions Act.