



CENTRAL BANK
of BELIZE

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

BZ\$'000

STATEMENT OF FINANCIAL POSITION	Holy Redeemer Credit Union	Spanish Lookout Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
ASSETS								
Cash and Balances Due from Banks	294,580	13,380	32,890	15,587	18,481	10,881	9,940	6,069
Government Securities/Investments	229,326	8,500	3,350	19,625	1,293	12,757	2,084	171
Total Loans	313,664	121,321	88,028	63,362	87,203	62,752	29,081	17,530
Less: Specific Loan Loss Reserves	(9,244)	(482)	(4,002)	(3,460)	-	(1,179)	(1,223)	(406)
Net Loans	304,420	120,839	84,026	59,902	87,203	61,573	27,858	17,124
Fixed Assets (Net)	31,679	5,683	5,953	16,822	1,709	5,753	2,393	1,499
Other Assets	-	-	759	1,034	232	712	247	541
TOTAL ASSETS	860,005	148,402	126,978	112,970	108,918	91,676	42,522	25,404
LIABILITIES & CAPITAL								
Demand Deposits	8,485	24,923	8,975	11,381	-	9,796	-	2,695
Savings Deposits	51,916	71,225	-	-	85,281	-	4,003	-
Time Deposits	60,069	20,422	4,713	3,913	-	39	911	1,246
Share Deposits	601,032	-	80,111	80,830	-	58,123	27,346	16,702
Total Deposits	721,502	116,570	93,799	96,124	85,281	67,958	32,260	20,643
Balances Due to Banks	1,266	1,000	-	-	-	-	-	-
Balances Due to Other Financial Institutions	-	-	-	120	-	-	-	-
Balances Due to Other Credit Union	1,978	8,354	-	380	5,958	-	-	-
Other Liabilities	14	(4)	1,529	2,020	80	3,204	1,575	845
TOTAL LIABILITIES	724,760	125,920	95,328	98,644	91,319	71,162	33,835	21,488
EQUITY								
Share Capital	5,840	18,728	2,307	3,592	3,082	1,724	2,081	66
Reserves	109,134	1,915	26,090	8,792	9,193	16,268	4,273	3,645
Current Year Profit/(Loss)	20,271	1,839	2,748	1,587	2,330	2,445	787	205
General Loan Loss Reserve	-	-	-	-	2,994	-	-	-
Asset Revaluation Account	-	-	505	355	-	77	1,546	-
TOTAL CAPITAL	135,245	22,482	31,650	14,326	17,599	20,514	8,687	3,916
TOTAL LIABILITIES & CAPITAL	860,005	148,402	126,978	112,970	108,918	91,676	42,522	25,404

STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer Credit Union	Spanish Lookout Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
Interest Income	13,291	2,054	2,432	2,157	1,771	1,944	847	660
Interest Expense	819	962	23	96	822	5	27	22
Net Interest Income	12,472	1,092	2,409	2,061	949	1,939	820	638
Non-Interest Income	188	6	57	5	38	69	101	81
Non-Interest Expense	3,426	398	1,668	1,372	406	1,150	536	519
Net Operating Income	9,234	699	798	694	581	858	385	200
Other Income (Expense)	(2,700)	(30)	(44)	(75)	-	43	(74)	(39)
Net Income (Loss)	6,534	669	755	619	581	901	311	161

FINANCIAL INDICATORS	Holy Redeemer Credit Union	Spanish Lookout Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
Base Lending Rate <i>(Interest rate used as an index in pricing a credit union loan)</i>	12.00%	8.00%	12.00%	12.00%	8.00%	12.00%	12.00%	12.00%
Residential Mortgage Rate	9.00%	6.50%	12.00%	12.00%	8.00%	6.00%	12.00%	12.00%
Average Lending Rate <i>(Annualized)</i>	9.42%	6.60%	11.77%	11.37%	8.41%	11.27%	11.87%	14.01%
Average Deposit Rate <i>(Annualized)</i>	0.46%	3.08%	0.09%	0.40%	3.80%	0.02%	0.34%	0.45%
Fixed Deposit Rate (\$5,000/\$10,000 for 3 months)	0.00%	5.00%	1.75%	1.25%	0.00%	1.00%	1.00%	0.00%
Number of Branches/Agencies	1	0	3	3	0	2	1	1
CAPITAL ADEQUACY								
Net Institutional Capital/Total Assets	12.68%	14.23%	13.74%	10.78%	10.82%	10.97%	11.52%	13.12%
Total Capital/Total Deposits	15.94%	17.71%	30.81%	13.25%	17.90%	26.59%	24.49%	17.98%
LIQUIDITY								
Liquid Assets/Total Deposits	42.42%	15.94%	32.10%	18.39%	17.67%	16.04%	36.00%	29.42%
Liquid Asset Statutory Requirement	72,603	14,409	9,626	10,014	9,397	7,007	2,942	2,038
Excess (Shortfall) Statutory Liquid Assets	233,430	4,172	20,488	7,661	5,671	3,895	8,673	4,036
ASSET QUALITY								
Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	0.07%	-0.40%	2.04%	0.96%	0.00%	0.74%	2.02%	1.55%
Total Loan Loss Reserves/Total Loans	0.85%	0.40%	4.55%	5.46%	3.43%	1.88%	4.21%	2.32%
FINANCIAL STRUCTURE								
Total Deposits/Total Assets	83.90%	78.55%	73.87%	85.09%	78.30%	74.13%	75.87%	81.26%
Total Loans/Total Assets	36.47%	81.75%	69.33%	56.09%	80.06%	68.45%	68.39%	69.00%
PROFITABILITY <i>(Annualized)</i>								
Return on Assets (%)	3.20%	1.73%	2.91%	1.89%	2.91%	3.60%	2.50%	1.05%
Return on Equity (%)	19.73%	11.44%	11.41%	14.57%	17.26%	15.84%	12.23%	7.14%
Net Interest Income/Adjusted Operating Income	98.52%	99.46%	97.68%	99.76%	96.15%	96.56%	89.03%	88.73%
Interest Expense/Adjusted Operating Income	6.47%	87.61%	0.94%	4.65%	83.28%	0.25%	2.93%	3.06%

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.