CENTRAL BANK of BELIZE

QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS
REGISTERED UNDER THE CREDIT UNIONS ACT
Quarter Ending: 30 June 2026

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	257,315	9,158	37,582	17,839	15,450	12,347	11,589	6,646
Government Securities/Investments	281,458	8,500	3,350	19,964	1,298	12,757	2,084	161
Total Loans	**325,562**	**131,856**	**84,741**	**63,445**	**95,777**	**64,067**	**28,453**	**16,439**
Less: Specific Loan Loss Reserves	(10,972)	(542)	(2,360)	(3,169)	-	(796)	(1,403)	(375)
Net Loans	314,590	131,314	82,381	60,276	95,777	63,271	27,050	16,064
Fixed Assets (Net)	33,828	5,608	5,921	19,261	1,944	5,657	2,372	1,455
Other Assets	-	-	951	1,021	155	612	218	799
TOTAL ASSETS	**887,191**	**154,580**	**130,185**	**118,361**	**114,624**	**94,644**	**43,313**	**25,125**
LIABILITIES & CAPITAL								
Demand Deposits	10,627	22,435	8,410	11,822	-	10,584	-	2,675
Savings Deposits	49,857	68,957	-	-	86,367	-	4,070	-
Time Deposits	61,767	22,728	4,595	3,878	-	26	902	1,275
Share Deposits	635,675	-	86,145	84,588	-	60,328	28,581	16,495
Total Deposits	**757,926**	**114,120**	**99,150**	**100,288**	**86,367**	**70,938**	**33,553**	**20,445**
Balances Due to Banks	199	-	-	-	-	-	-	-
Balances Due to Other Financial Institutions	-	-	-	106	-	-	-	-
Balances Due to Other Credit Union	2,038	12,989	-	388	10,982	-	-	-
Other Liabilities	304	78	1,328	3,136	65	3,935	1,531	854
TOTAL LIABILITIES	**760,467**	**127,187**	**100,478**	**103,918**	**97,414**	**74,873**	**35,084**	**21,299**
EQUITY								
Share Capital	5,971	23,889	2,335	3,662	3,984	1,747	2,093	61
Reserves	114,151	2,679	25,948	9,210	10,303	17,116	4,516	3,687
Current Year Profit/(Loss)	6,602	825	919	177	1,017	831	74	78
General Loan Loss Reserve	-	-	-	-	1,906	-	-	-
Asset Revaluation Account	-	-	505	1,394	-	77	1,546	-
TOTAL CAPITAL	**126,724**	**27,393**	**29,707**	**14,443**	**17,210**	**19,771**	**8,229**	**3,826**
TOTAL LIABILITIES & CAPITAL	**887,191**	**154,580**	**130,185**	**118,361**	**114,624**	**94,644**	**43,313**	**25,125**

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	12,632	2,497	2,545	1,964	2,183	1,900	778	596
Interest Expense	444	1,049	26	96	831	5	27	21
Net Interest Income	**12,188**	**1,448**	**2,519**	**1,868**	**1,352**	**1,895**	**751**	**575**
Non-Interest Income	198	31	76	7	52	115	100	82
Non-Interest Expense	3,582	624	1,676	1,621	387	1,276	569	537
Net Operating Income	**8,802**	**855**	**919**	**254**	**1,017**	**734**	**282**	**120**
Other Income (Expense)	(2,200)	(30)	-	(77)	-	97	(208)	(42)
Net Income (Loss)	**6,602**	**825**	**919**	**177**	**1,017**	**831**	**74**	**78**

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 (Interest rate used as an index in pricing a credit union loan)	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 (Annualized)	9.17%	7.40%	11.92%	11.24%	9.08%	11.22%	11.41%	14.42%
Average Deposit Rate (Annualized)	0.24%	3.29%	0.11%	0.40%	3.86%	0.03%	0.33%	0.41%
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	12.97%	17.34%	13.59%	10.69%	13.36%	11.28%	11.56%	13.47%
Total Capital/Total Deposits	15.85%	23.28%	29.03%	14.23%	18.75%	26.70%	24.30%	18.33%
LIQUIDITY								
Liquid Assets/Total Deposits	36.28%	15.02%	39.21%	17.13%	17.12%	16.55%	38.99%	31.27%
Liquid Asset Statutory Requirement	73,852	15,312	9,794	10,226	9,610	7,108	3,490	2,028
Excess (Shortfall) Statutory Liquid Assets	201,129	1,829	29,087	6,952	5,172	4,635	9,592	4,365
ASSET QUALITY								
Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	0.20%	-0.41%	1.14%	1.47%	0.00%	0.62%	2.91%	0.36%
Total Loan Loss Reserves/Total Loans	0.68%	0.41%	2.78%	4.99%	1.99%	1.24%	4.93%	2.28%
FINANCIAL STRUCTURE								
Total Deposits/Total Assets	85.43%	73.83%	76.16%	84.73%	75.35%	74.95%	77.47%	81.37%
Total Loans/Total Assets	36.70%	85.30%	65.09%	53.60%	83.56%	67.69%	65.69%	65.43%
PROFITABILITY (Annualized)								
Return on Assets (%)	3.00%	2.16%	2.83%	0.62%	3.61%	3.52%	0.69%	1.23%
Return on Equity (%)	19.32%	12.56%	11.82%	4.86%	22.75%	16.10%	3.47%	7.91%
Net Interest Income/Adjusted Operating Income	98.40%	97.84%	97.07%	99.63%	96.30%	94.28%	88.25%	87.52%
Interest Expense/Adjusted Operating Income	3.58%	70.88%	1.02%	5.12%	59.19%	0.25%	3.17%	3.20%