



CENTRAL BANK
of BELIZE

QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS
REGISTERED UNDER THE CREDIT UNIONS ACT
Quarter Ending: 30 September 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	274,238	16,105	31,860	18,281	14,551	12,754	10,271	6,812
Government Securities/Investments	242,017	2,000	5,349	20,116	1,293	12,757	2,084	171
Total Loans	311,462	123,124	85,403	59,804	85,560	59,338	28,089	16,676
Less: Specific Loan Loss Reserves	(10,521)	(452)	(3,959)	(3,392)	-	(1,129)	(1,150)	(506)
Net Loans	300,941	122,672	81,444	56,412	85,560	58,209	26,939	16,170
Fixed Assets (Net)	30,190	5,727	5,954	15,901	1,736	5,723	2,413	1,555
Other Assets	-	-	665	752	144	846	205	707
TOTAL ASSETS	847,386	146,504	125,272	111,462	103,284	90,289	41,912	25,415
LIABILITIES & CAPITAL								
Demand Deposits	8,002	26,622	8,309	10,964	-	9,896	-	2,493
Savings Deposits	49,599	70,964	-	-	85,150	-	3,601	-
Time Deposits	61,086	18,793	4,636	4,013	958	39	927	1,413
Share Deposits	596,504	-	79,761	79,881	-	57,985	27,931	16,974
Total Deposits	715,191	116,379	92,706	94,858	86,108	67,920	32,459	20,880
Balances Due to Banks	1,397	1,000	3	-	-	-	-	-
Balances Due to Other Financial Institutions	-	-	-	111	-	-	-	-
Balances Due to Other Credit Union	1,971	7,536	-	380	-	-	-	-
Other Liabilities	-	117	1,570	2,427	75	2,822	1,394	780
TOTAL LIABILITIES	718,559	125,032	94,279	97,776	86,183	70,742	33,853	21,660
EQUITY								
Share Capital	5,796	18,387	2,291	3,571	3,078	1,736	1,764	66
Reserves	109,294	1,915	26,203	8,792	9,280	16,190	4,273	3,645
Current Year Profit/(Loss)	13,737	1,170	1,994	968	1,749	1,544	476	44
General Loan Loss Reserve	-	-	-	-	2,994	-	-	-
Asset Revaluation Account	-	-	505	355	-	77	1,546	-
TOTAL CAPITAL	128,827	21,472	30,993	13,686	17,101	19,547	8,059	3,755
TOTAL LIABILITIES & CAPITAL	847,386	146,504	125,272	111,462	103,284	90,289	41,912	25,415

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	10,416	1,770	2,482	1,840	2,177	1,772	772	583
Interest Expense	817	854	12	95	818	-	27	24
Net Interest Income	9,599	916	2,470	1,745	1,359	1,772	745	559
Non-Interest Income	185	44	73	6	48	82	86	81
Non-Interest Expense	2,980	438	1,428	1,212	293	1,084	509	517
Net Operating Income	6,804	522	1,114	539	1,114	770	322	123
Other Income (Expense)	-	(30)	(7)	(75)	-	63	(202)	(95)
Net Income (Loss)	6,804	492	1,107	464	1,114	833	120	28

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>)	9.45%	6.27%	12.15%	11.08%	8.78%	11.16%	11.87%	13.73%
Average Deposit Rate (<i>Annualized</i>)	0.47%	3.11%	0.09%	0.41%	3.76%	0.01%	0.34%	0.47%
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	12.81%	14.17%	14.05%	10.83%	11.40%	11.14%	11.66%	13.11%
Total Capital/Total Deposits	16.09%	17.44%	31.28%	13.41%	17.83%	26.51%	23.36%	17.77%
LIQUIDITY								
Liquid Assets/Total Deposits	41.35%	12.87%	31.51%	20.28%	17.65%	18.41%	35.62%	31.06%
Liquid Asset Statutory Requirement	72,075	14,006	9,534	9,862	9,062	6,988	2,958	2,062
Excess (Shortfall) Statutory Liquid Assets	223,688	971	19,677	9,371	6,132	5,515	8,605	4,424
ASSET QUALITY								
Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	0.76%	-0.37%	1.46%	1.00%	0.00%	0.69%	2.41%	2.55%
Total Loan Loss Reserves/Total Loans	1.27%	0.37%	4.64%	5.67%	3.50%	1.90%	4.09%	3.03%
FINANCIAL STRUCTURE								
Total Deposits/Total Assets	84.40%	79.44%	74.00%	85.10%	83.37%	75.23%	77.45%	82.16%
Total Loans/Total Assets	36.76%	84.04%	68.17%	53.65%	82.84%	65.72%	67.02%	65.61%
PROFITABILITY (<i>Annualized</i>)								
Return on Assets (%)	3.28%	1.67%	3.19%	1.74%	3.37%	3.44%	2.28%	0.34%
Return on Equity (%)	20.54%	11.18%	12.54%	13.63%	19.71%	15.37%	11.52%	2.35%
Net Interest Income/Adjusted Operating Income	98.11%	95.42%	97.14%	99.66%	96.59%	95.58%	89.65%	87.34%
Interest Expense/Adjusted Operating Income	8.35%	88.96%	0.49%	5.43%	58.14%	0.00%	3.25%	3.75%

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.