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STATEMENT OF FINANCIAL POSITION	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	La Inmaculada Credit Union	Blue Creek Credit Union	Spanish Lookout Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
ASSETS								
Cash and Balances Due from Banks Government Securities/Investments	245,439 73,569	22,681 364	23,911 6,601	15,164 7,780	11,712 115	10,861	8,351 323	4,400 203
Total Loans	311,707	82,748	59,793	54,994	58,386	47,810	23,602	16,673
Less: Specific Loan Loss Reserves	(23,741)	(2,016)		(3,732)	(835)	-	(396)	(428)
Net Loans Fixed Assets (Net)	287,966 7,361	80,732 5,427	56,825 4,552	51,262 2,024	57,551 1,133	47,810 95	23,206 1,381	16,245 1,976
Other Assets		3,427	313	460	281	-	318	131
TOTAL ASSETS	614,335	109,525	92,202	76,690	70,792	58,766	33,579	22,955
LIABILITIES & CAPITAL								
Demand Deposits	3,708	5,017	5,539	7,509	-	14,750	-	1,654
Savings Deposits Time Deposits	15,675	-	-	-	57,169	20,988	1,718	67
Share Deposits	57,933 443,820	9,964 66,711	13,151 60,583	925 52,295	3,036 756	16,882	371 24,305	2,465 14,377
Total Deposits	521,136	81,692	79,273	60,729	60,961	52,620	26,394	18,563
Balances Due to Banks Balances Due to Other Financial Institutions	594	-	-	-	-	-	-	-
Balances Due to Other Financial Institutions Balances Due to Other Credit Union	1,780	3,808	- 111	606 -	- 850	-	496 -	197
Other Liabilities	-	1,094	1,717	981	36	-	857	745
TOTAL LIABILITIES EQUITY	523,510	86,594	81,101	62,316	61,847	52,620	27,747	19,505
Share Capital	5,021	2,196	3,179	1,845	8	6,044	1,868	83
Reserves	79,792	19,393	7,181	11,799	8,278	(100)	3,345	3,110
Current Year Profit/(Loss) General Loan Loss Reserve	6,012	1,102	386	653	659	202	304	257
Asset Revaluation Account	-	- 240	- 355	- 77	-	-	- 315	-
TOTAL CAPITAL	90,825	22,931	11,101	14,374	8,945	6,146	5,832	3,450
TOTAL LIABILITIES & CAPITAL	614,335	109,525	92,202	76,690	70,792	58,766	33,579	22,955
STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	La Inmaculada Credit Union	Blue Creek Credit Union	Spanish Lookout Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
Interest Income	9,321	2,598	1,730	1,755	1,608	978	767	570
Interest Expense	978							
		115	133	69	688	628	26	43
Net Interest Income	8,343	2,483	133 1,597	1,687	920	350	740	527
Net Interest Income Non-Interest Income	8,343 197	2,483 79	1,597	1,687 65	920 33	350 16	740 11	527 96
Net Interest Income	8,343	2,483		1,687	920	350	740	527
Net Interest Income Non-Interest Income Non-Interest Expense	8,343 197 2,528	2,483 79 1,460	1,597 - 1,211	1,687 65 1,098	920 33 294	350 16 164	740 11 447	527 96 366
Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	8,343 197 2,528 6,012 - 6,012	2,483 79 1,460 1,102 - 1,102	1,597 - 1,211 386 - 386	1,687 65 1,098 653 - 653	920 33 294 659 - 659	350 16 164 202 - 202	740 11 447 304 - 304	527 96 366 257 - 257
Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)	8,343 197 2,528 6,012	2,483 79 1,460 1,102	1,597 - 1,211 386 - 386	1,687 65 1,098 653	920 33 294 659	350 16 164 202	740 11 447 304 -	527 96 366 257 -
Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a	8,343 197 2,528 6,012 - 6,012 Holy Redeemer	2,483 79 1,460 1,102 - 1,102 St. Francis Xavier	1,597 - 1,211 386 - 386 St. John's Credit Union	1,687 65 1,098 653 - 653 La Inmaculada	920 33 294 659 - 659 Blue Creek	350 16 164 202 - 202 Spanish Lookout	740 11 447 304 - 304 St. Martin's	527 96 366 257 - 257 Toledo Teacher's
Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)	8,343 197 2,528 6,012 - 6,012 Holy Redeemer Credit Union	2,483 79 1,460 1,102 - 1,102 St. Francis Xavier Credit Union	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00%	1,687 65 1,098 653 - 653 - 653 La Inmaculada Credit Union	920 33 294 659 - 659 Blue Creek Credit Union	350 16 164 202 - 202 Spanish Lookout Credit Union	740 11 447 304 - 304 St. Martin's Credit Union	527 96 366 257 - 257 Toledo Teacher's Credit Union
Net Interest Income Non-Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized)	8,343 197 2,528 6,012 - - 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - 1,102 St. Francis Xavier Credit Union 12.00% 12.00% 11.47%	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00% 11.61%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 2098 Credit Union 12.00% 12.00% 11.72%	920 33 294 659 - 659 Blue Creek Credit Union 10.00% 11.00%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 9.00% 8.39%	740 11 447 304 - 304 St. Martin's Credit Union 12.00% 11.86%	527 96 366 257 - 257 Toledo Teacher's Credit Union 12.00% 11.29%
Net Interest Income Non-Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate	8,343 197 2,528 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 5t. Francis Xavier Credit Union 12.00% 11.47% 11.82%	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00% 11.61% 11.25%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 653 - 12.00% 11.72% 12.00%	920 33 294 659 - 659 Blue Creek Credit Union 10.00% 11.00% 10.05%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06%	740 11 447 304 - 304 St. Martin's Credit Union 12.00% 11.86% 12.61%	527 96 366 257 - 25 - 25
Net Interest Income Non-Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized)	8,343 197 2,528 6,012 - - 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - 1,102 St. Francis Xavier Credit Union 12.00% 12.00% 11.47%	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00% 11.61%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 2098 Credit Union 12.00% 12.00% 11.72%	920 33 294 659 - 659 Blue Creek Credit Union 10.00% 11.00%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 9.00% 8.39%	740 11 447 304 - 304 St. Martin's Credit Union 12.00% 11.86%	527 96 366 257 - 257 Toledo Teacher's Credit Union 12.00% 11.29%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized)	8,343 197 2,528 6,012 - - 6,012 - - 6,012 - - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00% 11.61% 11.25% 0.68%	1,687 65 1,098 653 - 653 653 653 12.00% 12.00% 11.72% 12.40% 0.43%	920 33 294 659 - 659 - 8190 Credit Union 10.00% 10.00% 10.00% 10.00% 4.14%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96%	740 11 447 304 - 304 - 304 St. Martin's Credit Union 12.00% 12.00% 11.86% 12.61% 0.41%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 11.29% 0.75%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies	8,343 197 2,528 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - - 1,102 - - - - - - - 1,002 5t. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 0.50%	1,597 - 1,211 386 - 386 - 386 St. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09%	1,687 653 - - 653 - - 653 - - 653 - - 2098 12.00% 12.00% 11.72% 12.40% 0.43% 0.00%	920 33 294 659 -	350 16 164 202 - 202 502 502 502 502 502 502 502	740 11 447 304 - 304 - 304 - 304 - 12.00% 11.86% 12.61% 0.41% 2.10%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 11.29% 12.01% 0.75% 1.58%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate	8,343 197 2,528 6,012 - - 6,012 - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - - 1,102 - - - - - - - 1,002 5t. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 0.50%	1,597 - 1,211 386 - 386 - 386 St. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09%	1,687 653 - - 653 - - 653 - - 653 - - 2098 12.00% 12.00% 11.72% 12.40% 0.43% 0.00%	920 33 294 659 -	350 16 164 202 - 202 502 502 502 502 502 502 502	740 11 447 304 - 304 - 304 - 304 - 12.00% 11.86% 12.61% 0.41% 2.10%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 11.29% 12.01% 0.75% 1.58%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Enxed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Loan Growth Rate	8,343 197 2,528 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - - - - - - - - - - - - - - - - - -	1,597 - 1,211 386 - 386 - 386 - 386 - 386 - 1,211 Union 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 3 10.45% 2.52%	1,687 65 1,098 653 -	920 33 294 659 -	350 16 164 202 - 202 5panish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69%	740 111 447 304 - - - - - - - - - - - - -	527 96 366 257 - 257 Toledo Teacher's Credit Union 12.00% 11.29% 12.01% 0.75% 1.98% 0.00% 1 9%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate	8,343 197 2,528 6,012 - - 6,012 - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 - 386 - 386 - 386 - 1,211 386 - 386 - 386 - 386 - 386 - 386 - 386 - 386 - 312,00% 11,25% 2,09% 1,25% 3 10,45% 2,52%	1,687 65 1,098 653 - 653 - 653 - 653 - 055 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	920 33 294 659 - 659 - 659 - 0 59 8 Credit Union 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 0 10.05% 4.14% 4.53% 0.00% 0	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98%	740 11 447 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.61% 0.41% 2.10% 2.00% 1 1.85%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 11.29% 0.00% 0.05% 1.98% 0.00% 1
Net Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Loan Growth Rate Capital Growth Rate CAPITAL ADEQUACY	8,343 197 2,528 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - - - - - - - - - - - - - - - - - -	1,597 - 1,211 386 - 386 - 386 - 386 - 386 - 1,211 386 - 386 - 386 - 386 - 386 - 386 - 386 - 386 - 312,00% 11,25% 2,09% 1,25% 3 10,45% 2,52%	1,687 65 1,098 653 -	920 33 294 659 -	350 16 164 202 - 202 5panish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69%	740 111 447 304 - - - - - - - - - - - - -	527 96 366 257 - 257 Toledo Teacher's Credit Union 12.00% 11.29% 12.01% 0.75% 1.98% 0.00% 1 9%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Loan Growth Rate Capital Growth Rate	8,343 197 2,528 6,012 - - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 - - - - - - - - - - - - - - - - - - -	1,597 - 1,211 386 - 386 - 386 - 386 - 386 - 1,211 386 - 386 - 386 - 386 - 386 - 386 - 386 - 386 - 312,00% 11,25% 2,09% 1,25% 3 10,45% 2,52%	1,687 65 1,098 653 -	920 33 294 659 -	350 16 164 202 - 202 5panish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69%	740 111 447 304 - - - - - - - - - - - - -	527 96 366 257 - 257 Toledo Teacher's Credit Union 12.00% 11.29% 12.01% 0.75% 1.98% 0.00% 1 9%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Exed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Growth Rate CAPITAL ADEQUACY Net Institutional Capital/Total Assets	8,343 197 2,528 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 5t. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 2.68% 2.25% 3 6.40% 3.24% 7.90%	1,597 - 1,211 386 - 386 St. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 3 10.45% 2.52% 3.38% 11.30%	1,687 65 1,098 653 - 653 - 653	920 33 294 659 - - 659 Blue Creek Credit Union 10.00% 10.05% 4.14% 4.53% 0.00% 0 5.88% 1.63% 1.39%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 9.00% 8.39% 8.06% 6.41% 6.41% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11%	740 11 447 304 - 304	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 1.20% 12.01% 0.05% 0.00% 1 1 .98% 0.00% 1 .165% 8.87%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate (Annualized) Weighted Average Exending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Corposits IDUIDITY Liquid Assets/Total Assets	8,343 197 2,528 6,012 - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 338% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13%	1,687 65 1,098 653 - 653 - 653 - 653 - 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	920 33 294 659 - - 659 - - - 659 - - - - - - - - - - - - - - - - - - -	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30%	740 111 447 304 - 12.00% 11.86% 0.41% 2.10% 12.61% 0.41% 2.10% 12.61% 0.41% 2.10% 1.85% 0.41% 2.10% 1.85% 0.41% 2.00% 1.85% 1.85% 0.41% 2.00% 1.85% 1.85% 0.41% 2.00% 1.35% 1.35% 1.35% 2.00% 1.35% 1.35% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.1.85% 3.00% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00%	527 96 366 257 - - - 257 Toledo Teacher's Credit Union 12.00% 11.29% 12.01% 12.01% 12.01% 12.01% 1.98% 0.00%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Growth Rate Loan Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Liquid Assets/Total Assets Liquid Assets/Total Assets Liquid Assets/Total Deposits	8,343 197 2,528 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 5t. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 2.68% 2.25% 3 6.40% 3.24% 7.90%	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 338% 10.45% 2.52% 3.38% 11.30% 13.52%	1,687 65 1,098 653 - 653 - 653	920 33 294 659 - - 659 - - - 659 - - - - - - - - - - - - - - - - - - -	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 3.08% 10.11% 11.30%	740 11 447 304 - 304 St. Martin's Credit Union 12.00% 12.61% 0.41% 2.10% 2.00% 1 12.52% 6.52% 12.35% 11.40% 20.94%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 0.00% 1.29% 12.01% 0.75% 8.87% 12.61% 17.20%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate (Annualized) Weighted Average Exending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Corposits IDUIDITY Liquid Assets/Total Assets	8,343 197 2,528 6,012 - - 6,012 - - - - - - - - - - - - - - - - - - -	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 12.50% 2.52% 3.38% 11.30% 13.52% 2.52% 3.38% 11.30% 13.52% 13.53% 13.52% 13.52% 13.52% 15	1,687 65 1,098 653 - 653 - 653 - 653 - 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	920 33 294 659 - - 659 - - - 659 - - - - - - - - - - - - - - - - - - -	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30%	740 111 447 304 - 12.00% 11.86% 0.41% 2.10% 12.61% 0.41% 2.10% 1.85% 0.41% 2.10% 1.85% 0.41% 2.10% 1.85% 0.41% 2.00% 1.85% 1.85% 0.41% 2.00% 1.85% 1.85% 0.41% 2.00% 1.35% 1.35% 1.35% 2.00% 1.35% 1.35% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.1.85% 3.00% 3.00% 3.1.85% 3.00% 3.0	527 96 366 257 - - - 257 Toledo Teacher's Credit Union 12.00% 11.29% 12.01% 12.01% 12.01% 12.01% 1.98% 0.00%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Growth Rate Loan Growth Rate Capital Growth Rate Loan Growth Rate Liquid Assets/Total Assets Itiquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid	8,343 197 2,528 6,012 	2,483 79 1,460 1,102 - - - St. Francis Xavier Credit Union 12.00% 11.47% 0.50% 2.65% 2.25% 3 6.40% 3.24% 7.90% 12.18% 26.72% 20.82% 27.91%	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 12.50% 2.52% 3.38% 11.30% 13.52% 2.52% 3.38% 11.30% 13.52% 13.53% 13.52% 13.52% 13.52% 15	1,687 65 1,098 653 - 653 - 653 - 653 - 053 - 053 - 12.00% 12.00% 11.72% 12.40% 0.43% 0.00% 2.50% -3.50% -7.77% 11.68% 22.59% 25.32% 31.97%	920 33 294 659 - - 559 - - - 558 Credit Union 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 5.88% 1.63% 1.39% 10.76% 13.59%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09%	740 11 447 304 - 304 - St. Martin's Credit Union 12.00% 12.00% 12.00% 12.61% 0.41% 2.10% 2.00% 12.54% 12.35% 11.40% 20.94% 25.43% 32.36%	527 96 257 - - 557 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.98% 0.00% 1.98% 0.00% 1.55% 8.87% 1.2.61% 1.2.61% 1.2.61% 1.2.05%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Exed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Assets Liquid Assets/Total Assets Liquid Assets/Total Deposits	8,343 197 2,528 6,012 	2,483 79 1,460 1,102 	1,597 - 1,211 386 - 386 - 386 - 386 - 12.00% 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 3 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65%	1,687 65 1,098 653 -	920 33 294 659 - 559 - 559 - 10.00% 10.00% 10.05% 4.14% 4.14% 4.53% 0.00% 0 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53%	350 16 164 202 - 202 5 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 202 5 20 5 5 5 5 5 5 5 5 5 5 5 5 5	740 11 447 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.01% 0.41% 0.41% 0.41% 2.00% 11.86% 12.61% 0.41% 2.00% 11.86% 12.32% 6.52% 12.35% 11.40% 20.94% 25.43% 32.36% 241.43%	527 96 366 257 - 57 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.98% 0.00% 1 1.98% 0.00% 1.55% 8.87% 1.2.61% 1.7.20% 2.3.50% 141.31%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Index Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Growth Rate Loan Growth Rate Capital Growth Rate Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Asset OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	8,343 197 2,528 6,012 6,012 Holy Redeemer Credit Union 12.00% 9.75% 11.00% 11.71% 0.77% 5.00% 0.00% 0.00% 11.21% 11.91% 11.91% 16.27% 46.50% 54.82% 439.65% 4.36%	2,483 79 1,460 1,102 	1,597 - 1,211 386 - 386 - 386 - 386 - 12.00% 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 3 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75%	1,687 65 1,098 653 - 3 5 12.00% 12.00% 12.00% 12.240% 0.43% 0.03% 2.50% 1 9.76% -3.50% -7.77% 11.68% 22.59% 25.32% 31.97% 224.00%	920 33 294 659 - 559 - Blue Creek Credit Union 10.05% 4.14% 4.14% 4.13% 0.00% 0 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53% 0.15%	350 16 164 202 - 202 5 202 5 202 5 202 5 202 164 202 164 202 164 202 164 202 202 202 202 202 202 202 20	740 11 447 304 - 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.61% 0.41% 2.00% 1.2.35% 11.40% 20.94% 25.43% 32.36% 241.43% 1.45%	527 96 366 257 - 57 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.98% 0.00% 1 9.00% 1.261% 1.2.61% 1.7.20% 2.3.50% 141.31%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Inding Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Loan Growth Rate Capital Growth Rate Capital Growth Rate Loan Growth Rate Loan Growth Rate Loan Growth Rate Loan State (Total Deposits Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Assets Assets Assets Distributional Capital/Total States Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Assets Distributional Capital/Total Statutory Liquid Assets/Required Statutory Liquid Assets	8,343 197 2,528 6,012 	2,483 79 1,460 1,102 	1,597 - 1,211 386 - 386 - 386 - 5t. John's Credit Union 12.00% 11.61% 11.25% 0.68% 2.09% 1.25% 3 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65%	1,687 65 1,098 653 -	920 33 294 659 - 559 - 559 - 10.00% 10.00% 10.05% 4.14% 4.14% 4.53% 0.00% 0 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53%	350 16 164 202 - 202 5 20 202 5 20 20 20 20 20 20 20 20 20 20	740 11 447 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.01% 0.41% 0.41% 0.41% 2.00% 11.86% 12.61% 0.41% 2.00% 11.86% 12.32% 6.52% 12.35% 11.40% 20.94% 25.43% 32.36% 241.43%	527 96 366 257 - 57 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.98% 0.00% 1 1.98% 0.00% 1.55% 8.87% 1.2.61% 1.7.20% 2.3.50% 141.31%
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Departing Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Iending Rate Average Lending Rate (Annualized) Weighted Average Iending Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies SROWTH RATE Deposit Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Loan Growth Rate CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Assets Assets Capital Loans Loan Concentration/Capital and Unimpaired Reserves	8,343 197 2,528 6,012 - 6,012 - Holy Redeemer Credit Union 12.00% 9.75% 11.00% 0.75% 1.00% 0.07% 5.00% 0.00% 1.21% 1.12% 1.12% 1.12% 4.55% 4.36% 1.3.22%	2,483 79 1,460 1,102 - - St. Francis Xavier Credit Union 12.00% 11.47% 0.05% 2.68% 2.25% 2.68% 2.25% 3 6.40% 3.24% 7.90% 12.18% 26.72% 20.82% 27.91% 167.19%	1,597 - 1,211 386 - 386 - 386 - 386 - 12.00% 12.00% 11.61% 10.45% 2.52% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 70% 12.00% 12.00% 12.00% 12.00% 12.40% 0.03% 2.50% -3.50% -7.77% 11.68% 22.59% 25.32% 31.97% 224.00%	920 33 294 659 - 559 - Blue Creek Credit Union 10.00% 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53% 0.15%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79%	740 111 447 304 - 304 - 304 - 304 - 304 - 304 - 304 - 304 - 12.00% 12.35% 12.35% 12.35% 12.35% 12.40% 22.43% 22.35% 11.40% 22.43% 22.35% 11.40% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.45% 25% 25% 25% 25% 25% 25% 25% 2	527 96 366 257 - 57 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.00% 12.01% 0.00% 1.88% 0.00% 1.88% 0.00% 1.65% 8.87% 12.61% 17.20% 19.00% 23.50% 141.31%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate (Annualized) Weighted Average Ensed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Jordal Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Capital and Unimpaired Reserves FINANCIAL STRUCTURE	8,343 197 2,528 6,012 - 6,012 - Holy Redeemer Credit Union 12.00% 9.75% 11.00% 1.2.00% 0.75% 1.00% 0.75% 1.00% 0.07% 5.00% 0.00% 1.2.12% 1.1.21% 1.1.21% 1.1.91% 1.2.2% 4.36% 1.3.22% 48.97%	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 - 386 - 5t. John's Credit Union 12.00% 11.61% 11.25% 2.09% 1.25% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51% 43.32%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 653 - 653 - 12.00% 12.00% 12.00% 12.00% 2.50% - 3.50% -7.77% 11.68% 22.59% 25.32% 31.97% 224.00% 3.71% 4.99% 3.0.65%	920 33 294 659 - - 559 - - 558% 10.00% 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 0.00% 5.88% 1.63% 1.39% 10.76% 13.59% 10.76% 13.59% 93.53% 0.15% 52.35% 368.89%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 6.41% 6.00% 6.41% 6.00% 15.98% 3.68% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79% 416.66%	740 111 447 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.61% 0.41% 2.10% 2.00% 12.35% 11.40% 2.03% 6.52% 11.40% 2.04% 2.5.43% 32.36% 241.43% 1.45% 7.86% 33.56%	527 96 366 257 - - - - - - - - - - - - - - - - - - -
Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Departing Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Iending Rate Average Lending Rate (Annualized) Weighted Average Iending Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies SROWTH RATE Deposit Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Loan Growth Rate CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Assets Assets Capital Loans Loan Concentration/Capital and Unimpaired Reserves	8,343 197 2,528 6,012 - 6,012 - Holy Redeemer Credit Union 12.00% 9.75% 11.00% 0.75% 1.00% 0.07% 5.00% 0.00% 1.21% 1.12% 1.12% 1.12% 4.55% 4.36% 1.3.22%	2,483 79 1,460 1,102 - - St. Francis Xavier Credit Union 12.00% 11.47% 0.05% 2.68% 2.25% 2.68% 2.25% 3 6.40% 3.24% 7.90% 12.18% 26.72% 20.82% 27.91% 167.19%	1,597 - 1,211 386 - 386 - 386 - 386 - 12.00% 12.00% 11.61% 10.45% 2.52% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 12.00% 12.00% 12.00% 12.00% 12.40% 0.03% 2.50% -3.50% -7.77% 11.68% 22.59% 25.32% 31.97% 224.00%	920 33 294 659 - 559 - Blue Creek Credit Union 10.00% 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53% 0.15%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79%	740 111 447 304 - 304 - 304 - 304 - 304 - 304 - 304 - 304 - 12.00% 12.35% 12.35% 12.35% 12.35% 12.40% 22.43% 22.35% 11.40% 22.43% 22.35% 11.40% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 22.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.43% 24.45% 25% 25% 25% 25% 25% 25% 25% 2	527 96 366 257 - 57 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.00% 12.01% 0.00% 1.88% 0.00% 1.88% 0.00% 1.65% 8.87% 12.61% 17.20% 19.00% 23.50% 141.31%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Inding Rate (Annualized) Weighted Average Exed Deposit Rate Average Deposit Rate (S,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Jotal Deposits Liquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Capital and Unimpaired Reserves FINAL STRUCTURE Total Deposits/Total Assets Total Deposits/Total Assets Total Deposits/Total Assets Total Loans/Total Assets	8,343 197 2,528 6,012 	2,483 79 1,460 1,102 - - St. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 2.68% 2.25% 3 6.40% 3.24% 7.90% 12.18% 26.72% 20.82% 27.91% 167.19% 1.43% 6.52% 24.98%	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 12.00% 12.00% 11.25% 0.68% 2.09% 1.25% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51% 43.32%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 653 12.00% 12.00% 12.24.00% 0.43% 0.00% 2.50% 1.72% 1.2.40% 0.43% 0.00% 2.50% 1.72% 1.68% 2.50% 2.50% 3.50% 2.25.32% 31.97% 2.24.00% 3.71% 4.99% 3.65%	920 33 294 659 - 559 - 859 - 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 0 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53% 0.15% 52.35% 368.89%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79% 416.66% 89.54%	740 111 447 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.01% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 2.00% 11.40% 2.54% 32.36% 241.43% 7.86% 33.56%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.20% 12.01% 0.75% 1.98% 0.00% 1.41.55% 8.87% 12.61% 12.61% 12.61% 65.83%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies SROWTH RATE Deposit Growth Rate Loan Growth Rate Capital Growth Rate Capital Growth Rate Loan Growth Rate Loan Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Capital Jotal Deposits Excess(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Loan Concentration/Copital and Unimpaired Reserves EINANCIAL STRUCTURE Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Capital and Unimpaired Reserves EINANCIAL STRUCTURE Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Capital and Unimpaired Reserves EINANCIAL STRUCTURE	8,343 197 2,528 6,012 	2,483 79 1,460 1,102 - - St. Francis Xavier Credit Union 12.00% 11.47% 11.82% 0.50% 2.68% 2.25% 3 6.40% 3.24% 7.90% 12.18% 26.72% 20.82% 27.91% 167.19% 1.43% 6.52% 24.98%	1,597 - 1,211 386 - 386 5t. John's Credit Union 12.00% 12.00% 12.00% 12.00% 1.25% 0.68% 2.09% 1.25% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51% 43.32%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 653 12.00% 12.00% 12.24.00% 0.43% 0.00% 2.50% 1.72% 1.2.40% 0.43% 0.00% 2.50% 1.72% 1.68% 2.50% 2.50% 3.50% 2.25.32% 31.97% 2.24.00% 3.71% 4.99% 3.65%	920 33 294 659 - 559 - 859 - 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 0 5.88% 1.63% 1.39% 10.76% 13.59% 16.81% 19.52% 93.53% 0.15% 52.35% 368.89%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 4.96% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79% 416.66% 89.54%	740 111 447 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.01% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 0.41% 2.00% 11.40% 2.54% 32.36% 241.43% 7.86% 33.56%	527 96 366 257 - - 257 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.20% 12.01% 0.75% 1.98% 0.00% 1.41.55% 8.87% 12.61% 12.61% 12.61% 65.83%
Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Ending Rate (Annualized) Weighted Average Expense) Rate (Spense) SRATE Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies GROWTH RATE Deposit Growth Rate Capital Jotal Deposits Liquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Capital and Unimpaired Reserves FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans/Total Assets Total Loans/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%)	8,343 197 2,528 6,012 - 6,012 - Holy Redeemer Credit Union 12.00% 9.75% 11.00% 1.2.00% 9.75% 11.00% 1.2.00% 9.75% 11.00% 1.2.00% 9.75% 11.00% 1.2.00% 9.75% 11.00% 1.2.00% 9.75% 1.1.00% 1.2.00% 9.75% 1.1.00% 1.2.00% 1.3.00% 1.3.20% 1.3.00% 1.3.30% 1.3.00% 1.3.30%	2,483 79 1,460 1,102 -	1,597 - 1,211 386 - 386 - 386 - 5t. John's Credit Union 12.00% 11.61% 11.25% 2.09% 1.25% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 26.13% 30.39% 198.65% 1.75% 7.51% 43.32% 85.98% 64.85% 1.68% 12.89%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 653 - 09% 12.00% 12.00% 12.00% 12.40% 0.03% 2.50% 0.43% 0.00% 2.50% 0.43% 0.00% 2.50% 12.40% 2.50% 0.43% 0.00% 2.50% 1.77% 2.53% 3.19% 2.53% 3.19% 3.71% 4.99% 3.0.65% 79.19% 71.71%	920 33 294 659 - - Blue Creek Credit Union 10.00% 10.00% 10.00% 10.05% 4.14% 4.53% 0.00% 1.39% 1.52% 93.53% 86.11% 82.48% 3.72% 26.48%	350 16 164 202 - 202 5 5 5 5 5 5 5 5 5 5 5 5 5	740 11 447 304 - 304 - 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.00% 12.01% 0.41% 2.10% 2.00% 12.35% 12.35% 12.35% 2.00% 2.00% 2.00% 12.35% 12.35% 2.00% 2.00% 12.35% 12.35% 11.40% 2.094% 2.5.43% 32.36% 2.41.43% 1.45% 7.86% 7.86% 7.86% 7.86% 7.86% 7.85% 19.73%	527 96 325 - - - - - - - - - - - - - - - - - - -
Net Interest Income Non-Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies SROWTH RATE Deposit Growth Rate Capital Jotal Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets Assets Assets Assets Can Concentration/Capital and Unimpaired Reserves FINANCIAL STRUCTURE Total Deposits/Total Assets Loan Concentration/Capital and Unimpaired Reserves FINANCIAL STRUCTURE Total Deposits/Total Assets Liquid Assets/Total Assets Liqu	8,343 197 2,528 6,012 - 6,012 - 12.00% 9.75% 11.00% 0.77% 5.00% 0.00% 0.00% 1.00% 1.12% 1.12% 1.12% 4.16% 4.36% 1.3.2% 48.97% 84.83% 50.74% 3.93%	2,483 79 1,460 1,102 	1,597 - 1,211 386 - 386 - 386 - 5t. John's Credit Union 12.00% 12.52% 3.38% 10.45% 2.52% 3.38% 11.30% 13.52% 10.45% 2.6.13% 30.39% 198.65% 1.75% 7.51% 43.32% 85.98% 64.85% 1.68%	1,687 65 1,098 653 - 653 - 653 - 653 - 653 - 0.00% 12.00% 11.72% 12.40% 0.43% 0.00% 2.50% -7.77% 11.68% 22.59% 25.32% 31.97% 224.00% 3.71% 4.99% 30.65% 79.19% 71.71%	920 33 294 659 - 659 - 659 - 659 - 00% 10.00% 10.00% 10.00% 10.05% 10.05% 4.14% 4.53% 0.00% 1.63% 1.39% 16.81% 19.52% 93.53% 0.15% 52.35% 368.89% 86.11% 82.48%	350 16 164 202 - 202 Spanish Lookout Credit Union 9.00% 8.39% 8.06% 6.41% 6.00% 0 15.98% 35.69% 3.08% 10.11% 11.30% 16.20% 18.09% 67.13% 0.00% 51.79% 415.65% 89.54% 81.36%	740 11 447 304 - 304 - 304 - 304 - 12.00% 12.00% 12.00% 12.00% 12.00% 12.01% 2.10% 2.00% 12.35% 12.35% 12.35% 12.35% 241.43% 25.43% 32.36% 241.43% 7.86% 33.56% 78.60% 70.29% 3.65%	527 96 257 - 257 Toledo Teacher's Credit Union 12.00% 12.00% 12.01% 0.75% 1.98% 0.00% 12.01% 0.75% 1.98% 0.00% 12.61% 1.55% 8.87% 7.263% 1.00% 2.50% 1.00% 2.50%

Notes: 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 Union Act.