

## QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: 30 June 2021

								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								
Cash and Balances Due from Banks Government Securities/Investments	263,816 122,680	13,334	27,150 11,601	25,217 2,000	20,329 125	20,639 8,807	11,369	3,572 220
Total Loans	274,727	3,154 <b>87,272</b>	56,584	54,086	56,763	47,542	1,244 <b>19,619</b>	17,440
Less: Specific Loan Loss Reserves	(10,588)	(1,553)	(3,983)	-	(1,699)	(3,584)	(634)	(329)
Net Loans	264,139	85,720	52,601	54,086	55,064	43,958	18,985	17,111
Fixed Assets (Net)	13,986	5,971	5,190	745	1,097	2,490	2,586	2,069
Other Assets TOTAL ASSETS	664,621	724 108,903	639 97,181	- 82,048	390 <b>77,005</b>	384 <b>76,278</b>	301 34,485	307 <b>23,279</b>
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LIABILITIES & CAPITAL Demand Deposits	4,257	4,957	7,371	17,856		7,066		2 120
Savings Deposits	18,553	-,557	-	34,916	66,075	7,000	2,277	2,129
Time Deposits	58,116	5,502	11,071	18,598	2,874	341	262	1,829
Share Deposits	482,444	67,420	65,441	-	-	49,306	22,785	14,177
Total Deposits	563,370	77,878	83,883	71,369	68,949	56,713	25,324	18,135
Balances Due to Banks	1,642	-	-		-	-	-	-
Balances Due to Other Financial Institutions	-	2,033	111	-	-	-	-	-
Balances Due to Other Credit Union	1,992	-	345	-	-	-	-	-
Other Liabilities TOTAL LIABILITIES	567,004	1,973 <b>81,884</b>	1,494 <b>85,833</b>	71,376	51 <b>69,000</b>	3,532 <b>60,245</b>	1,074 <b>26,398</b>	504 <b>18,639</b>
EQUITY Share Capital	5,277	2,235	3,227	10,192	8	1,744	1,873	87
Reserves	85,397	23,603	7,599	136	8,364	13,261	4,445	4,424
Current Year Profit/(Loss)	6,943	676	167	344	(367)	951	223	129
General Loan Loss Reserve	· -	-	-	-	-	-	-	-
Asset Revaluation Account TOTAL CAPITAL	97,617	505 <b>27,019</b>	355 <b>11,348</b>	10,672	- 8,005	77 <b>16,033</b>	1,546 <b>8,087</b>	4,640
TOTAL LIABILITIES & CAPITAL	664,621	108,903	97,181	82,048	77,005	76,278	34,485	22.270
	004,021	108,903	97,181	62,046	77,005	70,278	34,405	23,279
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	10,088	2,589	1,583	606	1,098	1,751	629	635
Interest Expense	741 9,348	42 <b>2,547</b>	128	195 <b>411</b>	936 <b>162</b>	62 1,689	21 608	19 <b>616</b>
Net Interest Income Non-Interest Income	165	65	1,455	2	44	<b>1,089</b> 67	68	31
Non-Interest Expense	2,170	1,473	1,063	69	253	822	361	473
Net Operating Income	7,342	1,139	392	344	(47)	934	315	174
Other Income (Expense)								
	(399)	(462)	(225)	-	(320)	17	(92)	(45)
Net Income (Loss)	(399) <b>6,943</b>	(462) <b>676</b>		344	(320) (367)	17 <b>951</b>	(92) <b>223</b>	
	6,943 Holy Redeemer	676 St. Francis Xavier	(225) <b>167</b> St. John's	Spanish Lookout	(367) Blue Creek	951 La Inmaculada	223 St. Martin's	(45) 129 Toledo Teacher's
Net Income (Loss)	6,943	676 <sup>´</sup>	(225) <b>167</b>		(367)	951	223	(45) <b>129</b>
Net Income (Loss)	6,943 Holy Redeemer	676 St. Francis Xavier	(225) <b>167</b> St. John's	Spanish Lookout	(367) Blue Creek	951 La Inmaculada	223 St. Martin's	(45) 129 Toledo Teacher's
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan)	6,943 Holy Redeemer Credit Union 12.00%	676 St. Francis Xavier Credit Union 12.00%	(225) 167 St. John's Credit Union 12.00%	Spanish Lookout Credit Union 8.00%	(367) Blue Creek Credit Union 8.00%	951 La Inmaculada Credit Union 12.00%	223 St. Martin's Credit Union 12.00%	(45) 129 Toledo Teacher's Credit Union 12.00%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate	6,943 Holy Redeemer Credit Union 12.00% 9.75%	676 St. Francis Xavier Credit Union 12.00% 12.00%	(225) 167 St. John's Credit Union 12.00% 12.00%	Spanish Lookout Credit Union 8.00% 8.00%	(367) Blue Creek Credit Union 8.00% 8.00%	951 La Inmaculada Credit Union 12.00% 12.00%	223 St. Martin's Credit Union 12.00% 12.00%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00%
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)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88%	676 St. Francis Xavier Credit Union 12.00% 11.75%	(225) 167 St. John's Credit Union 12.00% 12.00% 10.42%	Spanish Lookout Credit Union 8.00% 8.00% 4.53%	(367) Blue Creek Credit Union 8.00% 8.00% 7.70%	951 La Inmaculada Credit Union 12.00% 12.00% 14.59%	223 St. Martin's Credit Union 12.00% 12.00% 12.59%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65%
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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) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88%	676 St. Francis Xavier Credit Union 12.00% 11.75%	(225) 167 St. John's Credit Union 12.00% 12.00% 10.42%	Spanish Lookout Credit Union 8.00% 8.00% 4.53%	(367) Blue Creek Credit Union 8.00% 8.00% 7.70%	951 La Inmaculada Credit Union 12.00% 12.00% 14.59%	223 St. Martin's Credit Union 12.00% 12.00% 12.59%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65%
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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) Average Deposit Rate (Annualized) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09%	676 St. Francis Xavier Credit Union 12.00% 12.00% 11.75% 0.18% 1.75% 4 14.08% 33.83%	(225) 167 St. John's Credit Union 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59%	223 St. Martin's Credit Union 12.00% 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05%	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87%
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Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$,5000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985	(225) 167 St. John's Credit Union 12.00% 10.42% 0.62% 1.25% 1.33% 3 11.57% 13.33% 32.49% 8,578	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7.966	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5,842	223 St. Martin's Credit Union 12.00% 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964
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Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit 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 Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56%	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7.985 4,844 0.83%	(225) 167 St. John's Credit Union 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675 1.14%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7,966 18,155 0.00%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5.842 15,655 0.88%	223 St. Martin's Credit Union 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1.964 1.233 0.82%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit 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 Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419	676 St. Francis Xavier Credit Union 12.00% 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844	(225) 167 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7,966 18,155	(367) Blue Creek Credit Union 8.00% 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 6,526 13,460	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5,842 15,655	223 St. Martin's Credit Union 12.00% 12.05% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65% 0.00% 14.65% 0.00% 13.91% 24.87% 17.63% 1,964 1,233 0.82%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed 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 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 and Provisions/Total Loans	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56%	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7.985 4,844 0.83%	(225) 167 St. John's Credit Union 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675 1.14%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7,966 18,155 0.00%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5.842 15,655 0.88%	223 St. Martin's Credit Union 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1.964 1.233 0.82%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit 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 Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56%	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7.985 4,844 0.83%	(225) 167 St. John's Credit Union 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675 1.14%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7,966 18,155 0.00%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5.842 15,655 0.88%	223 St. Martin's Credit Union 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46%	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed 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 FINANCIAL STRUCTURE Total Deposits/Total Assets	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56% 3.85%	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844 0.83% 1.78%	(225) 167 St. John's Credit Union 12.00% 10.42% 0.62% 1.25% 13.33% 32.49% 8,578 18,675 1.14% 7.04%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7,966 18,155 0.00% 0.00%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27% 2.99%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5.842 15,655 0.88% 7.54%	223 St. Martin's Credit Union 12.00% 12.00% 12.59% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46% 3.23%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89% 77.90%
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) Average Deposit 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 S/Total Deposits Liquid Asset S/Total Deposits EXCESS (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans/Total Assets PROFITABLILTY (Annualized)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56% 3.85% 84.77% 41.34%	676 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844 0.83% 1.78% 71.51% 80.14%	(225) 167 167 12.00% 12.00% 10.42% 0.62% 1.25% 1.33% 32.49% 8.578 18.675 1.14% 7.04% 86.32% 58.23%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.00% 0 12.59% 14.47% 36.60% 7,966 18,155 0.00% 0.00% 0.00% 86.98% 65.92%	(367) Blue Creek Credit Union 8.00% 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 6,526 13,460 4.27% 2.99% 89.54% 73.71%	951 La Inmaculada Credit Union 12.00% 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5,842 15,655 0.88% 7.54% 74.35% 62.33%	223 St. Martin's Credit Union 12.00% 12.05% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46% 3.23% 73.43% 56.89%	(45) 129 Toledo Teacher's Credit Union 12.00% 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89% 77.90% 74.92%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Capital/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 and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Data Capital/Total Assets PROFILABILITY (Annualized) Return on Assets (%)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.04% 0.00% 1 11.89% 16.09% 46.21% 55.895 204,419 1.56% 3.85% 84.77% 41.34% 4.20%	676 St. Francis Xavier Credit Union 12.00% 12.00% 11.75% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844 0.83% 1.78% 71.51% 80.14% 2.50%	(225) 167 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675 1.14% 7.04% 86.32% 58.23% 0.69%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7.966 18,155 0.00% 0.00% 86.98% 65.92% 1.03%	(367) Blue Creek Credit Union 8.00% 8.00% 7.70% 0.00% 0 10.30% 12.14% 28.99% 6.526 13,460 4.27% 2.99% 89.54% 73.71%	951 La Inmaculada Credit Union 12.00% 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5,842 15,655 0.88% 7.54% 74.35% 62.33% 5.02%	223 St. Martin's Credit Union 12.00% 12.09% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2.482 8.891 0.46% 3.23% 73.43% 56.89% 2.29%	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89% 77.90% 74.92% 2.23%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit 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 Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets PIOPITIBLICTY (Annualized) Return on Assets (%) Return on Equity (%)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.54% 0.00% 1 11.89% 16.09% 46.21% 55,895 204,419 1.56% 3.85% 84.77% 41.34% 4.20% 26.81%	575 St. Francis Xavier Credit Union 12.00% 11.75% 0.18% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844 0.83% 1.78% 71.51% 80.14% 2.50% 9.74%	(225) 167 167 12.00% 12.00% 10.42% 0.62% 1.25% 1.15% 13.33% 32.49% 8,578 18,675 1.14% 7.04% 86.32% 58.23% 0.69% 5.52%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 14.47% 36.60% 7,966 18,155 0.00% 0.00% 86.98% 65.92% 1.03% 7.87%	(367) Blue Creek Credit Union 8.00% 7.70% 5.53% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27% 2.99% 89.54% 73.71% 1.43% 12.12%	951 La Inmaculada Credit Union 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5.842 15,655 0.88% 7.54% 74.35% 62.33%	223 St. Martin's Credit Union 12.00% 12.09% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2,482 8,891 0.46% 3.23% 73.43% 56.89% 2.29% 9.60%	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89% 77.90% 74.92% 2.23% 11.28%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Fixed Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets CAPITAL ADEOUACY 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 Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%)	6,943 Holy Redeemer Credit Union 12.00% 9.75% 11.88% 0.04% 0.00% 1 11.89% 16.09% 46.21% 55.895 204,419 1.56% 3.85% 84.77% 41.34% 4.20%	676 St. Francis Xavier Credit Union 12.00% 12.00% 11.75% 0.18% 1.75% 4 14.08% 33.83% 16.47% 7,985 4,844 0.83% 1.78% 71.51% 80.14% 2.50%	(225) 167 12.00% 12.00% 10.42% 0.62% 1.25% 3 11.57% 13.33% 32.49% 8,578 18,675 1.14% 7.04% 86.32% 58.23% 0.69%	Spanish Lookout Credit Union 8.00% 4.53% 1.23% 5.50% 0 12.59% 14.47% 36.60% 7.966 18,155 0.00% 0.00% 86.98% 65.92% 1.03%	(367) Blue Creek Credit Union 8.00% 8.00% 7.70% 0.00% 0 10.30% 12.14% 28.99% 6,526 13,460 4.27% 2.99% 89.54% 73.71% 1.43%	951 La Inmaculada Credit Union 12.00% 12.00% 14.59% 0.42% 1.00% 1 11.61% 26.59% 37.90% 5,842 15,655 0.88% 7.54% 74.35% 62.33% 5.02%	223 St. Martin's Credit Union 12.00% 12.09% 0.33% 1.00% 1 13.18% 31.05% 44.91% 2.482 8.891 0.46% 3.23% 73.43% 56.89% 2.29%	(45) 129 Toledo Teacher's Credit Union 12.00% 14.65% 0.42% 0.00% 1 13.91% 24.87% 17.63% 1,964 1,233 0.82% 1.89% 77.90% 77.90% 2.23%

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 Unions Act.