

Quarter Ending: 30 June 2022								
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	202 725	12.005	20 501	0.604	20.077	20 500	12 124	2 (22
Government Securities/Investments	283,725 134,426	13,665 3,134	28,501 11,586	9,684 2,000	20,877 109	20,580 8,257	13,124 1,042	3,633 200
Total Loans	269,468	94,767	56,267	68,859	62,820	50,066	19,877	18,777
Less: Specific Loan Loss Reserves	(8,992)	(2,426)	(3,364)	(90)	(2,066)	(4,069)	(835)	(479)
Net Loans	260,476	92,341	52,903	68,769	60,754	45,997	19,042	18,298
Fixed Assets (Net)	15,079	5,930	4,817	3,001	1,225	2,395	2,568	1,940
Other Assets TOTAL ASSETS	693,706	1,110 116,180	705 98,512	83,454	190 83,155	496 77,725	260 36,036	359 24,430
LIABILITIES & CAPITAL								
Demand Deposits	4,315	6,250	8,642	17,790	-	7,442	-	3,038
Savings Deposits	20,434	-		32,514	71,599	-	2,789	-
Time Deposits	58,686	4,858	8,670	19,722	2,894	165	419	1,181
Share Deposits Total Deposits	503,578	73,372	67,519	70 026	-	51,754	23,543	15,442
Balances Due to Banks	587,013 1,848	84,481	84,831	70,026	74,493	59,361	26,751	19,661
Balances Due to Other Financial Institutions	-	1,200	111	-	-	_	_	-
Balances Due to Other Credit Union	2,375	-	357	-	-	-	-	-
Other Liabilities	-	1,776	1,314	2	60	2,157	1,378	603
TOTAL LIABILITIES	591,236	87,457	86,613	70,028	74,553	61,518	28,129	20,264
EQUITY								
Share Capital	5,394	2,195	3,286	12,403	8	1,669	1,789	72
Reserves Current Year Profit/(Loss)	91,198	25,144	7,978	529	8,327	13,648	4,497	3,824
General Loan Loss Reserve	5,878	880	280	494	267	813	75	270
Asset Revaluation Account	-	505	355	-	-	77	1,546	-
TOTAL CAPITAL	102,470	28,723	11,899	13,426	8,602	16,207	7,907	4,166
TOTAL LIABILITIES & CAPITAL	693,706	116,180	98,512	83,454	83,155	77,725	36,036	24,430
STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer	St. Francis Xavier	St. John's	Spanish Lookout	Blue Creek	La Inmaculada	St. Martin's	Toledo Teacher's
	Credit Union	Credit Union	Credit Union	Credit Union	Credit Union	Credit Union	Credit Union	Credit Union
Interest Income	9,769	2,824	1,608	1,449	1,143	1,601	617	678
Interest Expense	711 9,058	27	114	506 943	635 508	145 1,456	21 596	16 662
Net Interest Income Non-Interest Income	135	2,796 94	1,494	943 31	28	1,450	48	189
Non-Interest Expense	2,341	1,713	1,137	440	269	862	393	550
Net Operating Income	6,853	1,177	357	534	267	786	251	301
Other Income (Expense)								
	(975)	(297)	(77)	(40)	-	27	(176)	(30)
Net Income (Loss)	(975) 5,878	(297) 880	(77) 280	(40) 494	- 267	27 813	(176) 75	
Net Income (Loss) FINANCIAL INDICATORS					- 267 Blue Creek Credit Union			(30)
FINANCIAL INDICATORS	5,878 Holy Redeemer	880 St. Francis Xavier	280 St. John's	494 Spanish Lookout	Blue Creek	813 La Inmaculada	75 St. Martin's	(30) 271 Toledo Teacher's
	5,878 Holy Redeemer	880 St. Francis Xavier	280 St. John's	494 Spanish Lookout	Blue Creek	813 La Inmaculada	75 St. Martin's	(30) 271 Toledo Teacher's
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate	5,878 Holy Redeemer Credit Union 12.00% 9.75%	880 St. Francis Xavier Credit Union 12.00% 12.00%	280 St. John's Credit Union 12.00% 12.00%	494 Spanish Lookout Credit Union 8.00% 8.00%	Blue Creek Credit Union 8.00% 8.00%	813 La Inmaculada Credit Union 12.00% 6.00%	75 St. Martin's Credit Union 12.00% 12.00%	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00%
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02%	880 St. Francis Xavier Credit Union 12.00% 11.90%	280 St. John's Credit Union 12.00% 10.71%	494 Spanish Lookout Credit Union 8.00% 6.97%	Blue Creek Credit Union 8.00% 8.00% 7.30%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75%	75 St. Martin's Credit Union 12.00% 12.00% 12.86%	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01%
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)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49%	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12%	280 St. John's Credit Union 12.00% 10.71% 0.55%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84%	Blue Creek Credit Union 8.00% 8.00% 7.30% 3.45%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00%	75 St. Martin's Credit Union 12.00% 12.86% 0.32%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34%
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02%	880 St. Francis Xavier Credit Union 12.00% 11.90%	280 St. John's Credit Union 12.00% 10.71%	494 Spanish Lookout Credit Union 8.00% 6.97%	Blue Creek Credit Union 8.00% 8.00% 7.30%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75%	75 St. Martin's Credit Union 12.00% 12.00% 12.86%	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01%
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)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3	280 St. John's Credit Union 12.00% 10.71% 0.55%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0	Blue Creek Credit Union 8.00% 8.00% 7.30% 3.45%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1	75 St. Martin's Credit Union 12.00% 12.86% 0.32%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34%
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) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19%	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08%	75 St. Martin's Credit Union 12.00% 12.86% 0.32% 1.00% 1 12.28%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36%
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1	75 St. Martin's Credit Union 12.00% 12.86% 0.32% 1.00% 1	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (Associated) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19%	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08%	75 St. Martin's Credit Union 12.00% 12.86% 0.32% 1.00% 1 12.28%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36%
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) Number of Branches/Agencies CAPTIAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.09% 0.09% 1 12.19% 16.45%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08% 25.93%	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 29.28%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82%
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) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY Liquid Assets/Total Deposits	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.49% 0.49% 0.00% 1 12.19% 16.45%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15%	280 St. John's Credit Union 12.00% 10.01% 10.55% 1.25% 3 11.58% 13.70% 34.38%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.208% 25.93% 35.79%	75 St. Martin's Credit Union 12.00% 12.08% 0.32% 1.00% 1 12.28% 29.28% 52.66%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 1 14.36% 19.82% 17.95%
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) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.09% 0.49% 0.00% 1 12.19% 16.45%	880 St. Francis Xavier Credit Union 12.00% 12.00% 1.90% 0.12% 1.70% 32.96%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08% 25.93%	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 29.28%	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82%
FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Nortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Asp. 2000 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	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.49% 10.00% 1 12.19% 16.45% 47.57% 57,566	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 0.12% 3 1.75% 3 13.70% 32.96% 15.15% 8,492	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8.159	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7.281	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 25.93% 35.79% 6,083	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1.00% 1.00% 1.00% 1.2.28% 29.28% 52.66% 2,453	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 1 14.36% 19.82% 17.95% 1,827
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 (\$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 QUALITY ASSET ADALATY ASS	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310	280 St. John's Credit Union 12.00% 10.01% 10.05% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505	494 Spanish Lookout Credit Union 8.00% 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7,281 12,175	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.0	52.66% 2,453 11,634	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703
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	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72%	280 St. John's Credit Union 12.00% 10.01% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469 -0.13%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0 9.36% 11.19% 26.12% 7,281 12,175 3.27%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08% 25.93% 35.79% 6.083 15,163 0.88%	75 St. Martin's Credit Union 12.00% 12.00% 1.2.85% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 -0.09%
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) 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 LiQuid Asset S/Total Deposits LiQuid Asset Statutory Liquid Assets ASSET OUALITY Net NetWork Statutory Liquid Assets ASSET OUALITY	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310	280 St. John's Credit Union 12.00% 10.01% 10.05% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505	494 Spanish Lookout Credit Union 8.00% 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7,281 12,175	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.0	52.66% 2,453 11,634	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703
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	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72%	280 St. John's Credit Union 12.00% 10.01% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469 -0.13%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0 9.36% 11.19% 26.12% 7,281 12,175 3.27%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1 12.08% 25.93% 35.79% 6.083 15,163 0.88%	75 St. Martin's Credit Union 12.00% 12.00% 1.2.85% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 -0.09%
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 (\$A,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 QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loans Castets EINANCIAL STRUCTURE Total Deposits/Total Loans	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34% 84.62%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56% 72.72%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98% 86.11%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8.159 1,469 -0.13% 0.13% 83.91%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7.281 12,175 3.27% 3.29% 89.58%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1 1 12.08% 25.93% 35.79% 6.083 15,163 0.88% 8.13% 76.37%	75 St. Martin's Credit Union 12.00% 12.08% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634 1.63% 4.20% 74.23%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 1,703 -0.09% 2.55%
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 (\$A,000 \$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY 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	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34%	880 St. Francis Xavier Credit Union 12.00% 11.90% 0.12% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469 -0.13% 0.13%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.05% 11.19% 26.12% 7,281 12,175 3.27% 3.29%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1 1.00% 1 12.08% 25.93% 35.79% 6.083 15,163 0.88% 8.13%	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634 1.63% 4.20%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 1,703 2.55% 80.48%
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 (\$A,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 QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loans Castess FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans SReserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Loans/Total Assets POFITABLITY (Annualized)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34% 84.62% 38.84%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56% 72.72% 81.57%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98% 86.11% 57.12%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469 -0.13% 0.13% 83.91% 82.51%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 9.36% 11.19% 26.12% 7.281 12,175 3.27% 3.29% 89.58% 75.55%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.0	75 St. Martin's Credit Union 12.00% 12.86% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634 1.63% 4.20% 74.23% 55.16%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,795% 2.55% 80.48% 76.86%
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 Capita/Total Assets Total Cost 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 Total Loans/Total Assets PROFILABILITY (Annualized) Return on Assets (%)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34% 84.62% 38.84% 3.41%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3.3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56% 72.72% 81.57% 3.04%	280 St. John's Credit Union 12.00% 10.01% 1.20% 1.25% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98% 86.11% 57.12% 1.15%	494 Spanish Lookout Credit Union 8.00% 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8.159 1,469 -0.13% 0.13% 83.91% 82.51% 2.35%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7.281 12,175 3.27% 3.29% 89.58% 75.55%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.0	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 0.32% 1.00% 1 1.2.28% 0.32% 1.00% 1.2.86% 0.32% 1.00% 1.2.66% 2.453 11.63% 4.20% 74.23% 55.16% 0.84%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 -0.09% 2.55% 80.48% 76.86% 4.47%
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) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loans Statutory Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets PROFILA Statutory (Annualized) Return on Assets (%) Return on Equity (%)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34% 84.62% 38.84% 34.15%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56% 72.72% 81.57% 3.04% 11.82%	280 St. John's Credit Union 12.00% 10.71% 0.55% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98% 86.11% 57.12% 1.15% 9.20%	494 Spanish Lookout Credit Union 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8,159 1,469 -0.13% 0.13% 83.91% 82.51% 2.35% 15.29%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 11.19% 26.12% 7.281 12,175 3.27% 3.29% 89.58% 75.55% 1.29% 11.71%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1 1 22.08% 25.93% 35.79% 6.083 15,163 0.88% 8.13% 76.37% 64.41% 4.23% 18.92%	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 29.28% 52.66% 2,453 11,634 1.63% 4.20% 74.23% 55.16% 0.84% 3.63%	(30) 271 Toledo Teacher's Credit Union 12.00% 12.00% 15.01% 0.34% 0.00% 1 1 14.36% 19.82% 17.95% 1,703 -0.09% 2.55% 80.48% 76.86% 4.47% 24.48%
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/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-Performing Loans (Net of Specific Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Data Loans/Total Assets PROFITABILITY (Annualized) Return on Assets (%)	5,878 Holy Redeemer Credit Union 12.00% 9.75% 10.02% 0.49% 0.00% 1 12.19% 16.45% 47.57% 57,566 221,705 1.12% 3.34% 84.62% 38.84% 3.41%	880 St. Francis Xavier Credit Union 12.00% 12.00% 11.90% 0.12% 1.75% 3.3 13.70% 32.96% 15.15% 8,492 4,310 1.72% 2.56% 72.72% 81.57% 3.04%	280 St. John's Credit Union 12.00% 10.01% 1.20% 1.25% 1.25% 3 11.58% 13.70% 34.38% 8,664 20,505 0.13% 5.98% 86.11% 57.12% 1.15%	494 Spanish Lookout Credit Union 8.00% 8.00% 6.97% 2.84% 5.00% 0 15.60% 18.47% 13.75% 8.159 1,469 -0.13% 0.13% 83.91% 82.51% 2.35%	Blue Creek Credit Union 8.00% 7.30% 3.45% 0.00% 0 9.36% 11.19% 26.12% 7.281 12,175 3.27% 3.29% 89.58% 75.55%	813 La Inmaculada Credit Union 12.00% 6.00% 12.75% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.0	75 St. Martin's Credit Union 12.00% 12.00% 12.86% 0.32% 1.00% 1 12.28% 0.32% 1.00% 1 1.2.28% 0.32% 1.00% 1.2.86% 0.32% 1.00% 1.2.66% 2.453 11.63% 4.20% 74.23% 55.16% 0.84%	(30) 271 Toledo Teacher's Credit Union 12.00% 15.01% 0.34% 0.00% 1 14.36% 19.82% 17.95% 1,827 1,703 -0.09% 2.55% 80.48% 76.86% 4.47%

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.