

## QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: 30 September 2020

Γ	Quarter Ending: 30 September 2020 BZ\$'C								
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	229,707	14,189	25,965	12,423	13,389	24,472	9,397	3,208	
Government Securities/Investments	114,238	2,854	9,101	12,781	13,305	-	1,242	193	
Total Loans	301,817	85,853	58,031	52,157	59,230	46,898	22,141	17,453	
Less: Specific Loan Loss Reserves	(17,501)	(2,173)	(3,279)	(4,355)	(985)	-	(433)	(415)	
Net Loans	284,316	83,680	54,752	47,802	58,245	46,898	21,708	17,038	
Fixed Assets (Net) Other Assets	12,707	5,413 729	5,386	2,563 474	1,101	726	1,636 319	2,154 244	
TOTAL ASSETS	640,968	106,865	508 <b>95,712</b>	76,043	202 <b>73,058</b>	72,096	34,302	22,837	
LIABILITIES & CAPITAL									
Demand Deposits	3,630	5,032	7,090	7,035	-	15,833	-	1,928	
Savings Deposits	17,543	-	-	-	60,090	26,554	2,150	-	
Time Deposits	59,158	6,373	11,524	706	3,054	19,748	223	2,151	
Share Deposits Total Deposits	459,927 <b>540,258</b>	65,192 <b>76,597</b>	62,905 <b>81,519</b>	51,719 <b>59,460</b>	63,144	62,135	23,583 <b>25,956</b>	14,216 <b>18,295</b>	
Balances Due to Banks	<b>540,258</b> 854	70,597	01,519	59,400	03,144		25,950	39	
Balances Due to Other Financial Institutions	-	2,208	111	-	-	-	-	37	
Balances Due to Other Credit Union	1,925	-	-	-	-	1,000	-	-	
Other Liabilities	-	1,635	2,484	887	34	1	1,226	511	
TOTAL LIABILITIES	543,037	80,440	84,114	60,347	63,178	63,136	27,182	18,882	
EQUITY Share Capital	F 170	2 210	2 170	1.045		0.425	1.042	05	
Share Capital Reserves	5,178	2,210	3,178 7,448	1,845	8 401	8,425	1,943	85	
Current Year Profit/(Loss)	82,634 10,119	21,308 2,402	617	12,454 1,320	8,491 1,381	56 479	4,161 449	3,510 360	
General Loan Loss Reserve	-	-	-	-	-	-	-	-	
Asset Revaluation Account	-	505	355	77	-	-	567	-	
TOTAL CAPITAL	97,931	26,425	11,598	15,696	9,880	8,960	7,120	3,955	
TOTAL LIABILITIES & CAPITAL	640,968	106,865	95,712	76,043	73,058	72,096	34,302	22,837	
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	Credit Union 8,116	Credit Union 2,430	Credit Union 1,666	Credit Union 1,911	Credit Union 1,434	Credit Union 1,139	Credit Union 621	Credit Union 602	
Interest Income Interest Expense	Credit Union 8,116 1,020	Credit Union 2,430 40	Credit Union 1,666 133	Credit Union 1,911 242	Credit Union 1,434 585	Credit Union 1,139 696	Credit Union 621 24	Credit Union 602 22	
Interest Income Interest Expense Net Interest Income	Credit Union 8,116 1,020 7,096	Credit Union 2,430 40 <b>2,390</b>	Credit Union 1,666	Credit Union 1,911 242 1,669	Credit Union 1,434 585 849	Credit Union 1,139 696 443	Credit Union 621 24 597	Credit Union 602 22 580	
Interest Income Non-Interest Income Non-Intere	Credit Union 8,116 1,020	Credit Union 2,430 40	Credit Union 1,666 133	Credit Union 1,911 242	Credit Union 1,434 585	Credit Union 1,139 696	Credit Union 621 24	Credit Union 602 22	
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income	Credit Union 8,116 1,020 7,096 200	Credit Union 2,430 40 <b>2,390</b> 69	Credit Union 1,666 133 1,533	Credit Union 1,911 242 1,669 75	Credit Union 1,434 585 849 33	Credit Union 1,139 696 443 17	Credit Union 621 24 597 94	Credit Union 602 22 580 103	
Interest Income Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Expense	Credit Union 8,116 1,020 7,096 200 2,190	Credit Union 2,430 40 2,390 69 1,027	Credit Union 1,666 133 1,533 - 1,179	Credit Union 1,911 242 1,669 75 706	Credit Union 1,434 585 <b>849</b> 33 228	Credit Union 1,139 696 443 17 240	Credit Union 621 24 597 94 422	Credit Union 602 22 580 103 416	
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	8,116           1,020           7,096           200           2,190           5,106	Credit Union 2,430 40 2,390 69 1,027 1,432	Credit Union 1,666 133 1,533 - 1,179 354 -	Credit Union 1,911 242 1,669 75 706 1,038	Credit Union 1,434 585 849 33 228 654 -	Credit Union 1,139 696 443 17 240 220	Credit Union 621 24 597 94 422 269	Credit Union 602 22 580 103 416 267	
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)	8,116           1,020           7,096           200           2,190           5,106	Credit Union 2,430 40 2,390 69 1,027 1,432	Credit Union 1,666 133 1,533 - 1,179 354 -	Credit Union 1,911 242 1,669 75 706 1,038	Credit Union 1,434 585 849 33 228 654 -	Credit Union 1,139 696 443 17 240 220	Credit Union 621 24 597 94 422 269	Credit Union 602 22 580 103 416 267	
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STATEMENT OF COMPREHENSIVE INCOME         Interest Income         Interest Expense         Net Interest Income         Non-Interest Income         Non-Interest Expense         Net Operating Income         Other Income (Expense)         Net Income (Loss)	Credit Union 8,116 1,020 7,096 200 2,190 5,106 Holy Redeemer Credit Union 12.00%	Credit Union 2,430 40 2,390 69 1,027 1,432 1,432 St. Francis Xavier Credit Union 12.00%	Credit Union 1,666 133 1,533 - 1,179 354 - 354 St. John's Credit Union 12.00%	Credit Union 1,911 242 1,669 75 706 1,038 - 1,038 La Inmaculada Credit Union 12.00%	Credit Union 1,434 585 849 33 228 654 654 654 Credit Union 8.00%	Credit Union 1,139 696 443 17 240 220 220 220 Spanish Lookout Credit Union 9.00%	Credit Union 621 24 597 94 422 269 - 269 St. Martin's Credit Union 12.00%	Credit Union 602 22 580 103 416 267 	
STATEMENT OF COMPREMENSIVE INCOME         Interest Income         Interest Expense         Net Interest Income         Non-Interest Income         Other Income (Expense)         Net Income (Loss)	Credit Union 8,116 1,020 7,096 200 2,190 5,106 5,106 Holy Redeemer Credit Union 12.00% 9.75%	Credit Union 2,430 40 2,390 69 1,027 1,432 - 1,432 St. Francis Xavier Credit Union 12.00% 12.00%	Credit Union 1,666 133 1,533 - 1,179 354 - 354 - 354 - 354 - 354 - 1,200% 12.00%	Credit Union 1,911 242 1,669 75 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,010 - 1,011 - 1,912 - 1,912 - 1,911 - 1,911 - 1,912 - 1,915 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,912 - 1,038 - - 1,038 - - - - - - - - - - - - - - - - - - -	Credit Union 1,434 585 849 33 228 654 - 654 Blue Creek Credit Union 8.00% 8.00%	Credit Union 1,139 696 443 17 240 220 220 5panish Lookout Credit Union 9.00% 9.00%	Credit Union 621 24 597 94 422 269 - 269 5t. Martin's Credit Union 12.00% 12.00%	Credit Union 602 22 580 103 416 267 - 267 Toledo Teacher's Credit Union 12.00% 12.00%	
STATEMENT OF COMPREMENSIVE INCOME         Interest Income         Interest Expense         Net Interest Income         Non-Interest Income         Other Income (Expense)         Net Income (Loss)	Credit Union 8,116 1,020 7,096 2,000 5,106 5,106 Holy Redeemer Credit Union 12.00% 9,75% 9,35%	Credit Union 2,430 40 2,390 69 1,027 1,432 5t. Francis Xavier Credit Union 12.00% 8.90%	Credit Union 1,666 133 1,533 - 1,179 354 - 354 - 54 54 54 12.00% 9.81%	Credit Union 1,911 242 1,669 75 706 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,038 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,059 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - 1,058 - - 1,038 - - - - - - - - - - - - - - - - - - -	Credit Union 1,434 585 849 33 228 654 - 654 Blue Creek Credit Union 8.00% 8.00% 9.24%	Credit Union 1,139 696 443 17 240 220 220 220 5panish Lookout Credit Union 9.00% 9.50%	Credit Union 621 24 597 94 422 269 - 269 - 35t. Martin's Credit Union 12.00% 9.71%	Credit Union 602 22 580 103 416 267 267 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
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Interest Income Interest Income Interest Income 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 Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (Annualized) 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 OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets PROFITABLILITY (Annualized)	Credit Union 8,116 1,020 7,096 200 2,190 5,106 100 100 112.00% 9.75% 9.35% 0.76% 9.35% 0.76% 11.89% 16.25% 41.84% 54,561 171,458 3.35% 5.80% 84.29% 47.09%	Credit Union 2,430 40 2,390 69 1,027 1,432 5t. Francis Xavier Credit Union 12.00% 12.00% 8.90% 0.20% 2.25% 4 13.43% 31.36% 18.46% 8.557 5,585 0.91% 2.53% 0.91% 2.53%	Credit Union 1,666 133 1,533 - 1,179 354 - 354 - 54 - 354 - 354 - - - - - - - - - - - - -	Credit Union 1,911 242 1,669 705 1,038 - - - 1,038 - - 1,038 - - 1,038 - - 1,038 - 1,039 - 1,0,039 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0	Credit Union 1,434 585 849 33 228 654 - 654 Blue Creek Credit Union 8.00% 9.24% 0.00% 0 11.56% 13.46% 20.37% 6,275 6,589 -1.63% 1.66% 86.43% 81.07%	Credit Union           1,139         696           443         17           240         220           220         20           Spanish Lookout Credit Union         9.00%           9.00%         9.50%           5.03%         6.03%           6.03%         6.03%           35.39%         6,848           15,142         0.00%           0.00%         86.18%           65.05%         5.05%	Credit Union 621 24 597 94 422 269 - - 269 - - 269 - - 269 - - 269 - - 259 12.00% 12.00% 9.71% 0.38% 1.00% 13.55% 25.70% 34.26% 2,584 6,309 - 1.12% 1.96% 75.67% 64.55%	Credit Union 602 22 580 103 416 267 - 267 Toledo Teacher's Credit Union 12.00% 10.78% 0.53% 0.53% 11.58% 15.85% 1.566 934 1.90% 2.38% 80.11% 76.42%	
STATEMENT OF COMPREMENSIVE INCOME         Interest Income         Interest Expense         Net Interest Income         Non-Interest Income         Other Income (Expense)         Net Operating Income         Other Income (Expense)         Net Income (Loss) <b>FINANCIAL INDICATORS</b> 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 (\$Annualized)         Number of Branches/Agencies         CAPITAL ADEQUACY         Net Institutional Capital/Total Assets         Total Capital/Total Deposits         Liquid Asset/Total Deposits         Liquid Asset/Total Deposits         Liquid Asset/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         Total Loans/Total Assets         Total Loans/Total Assets         PROFITABLILTY (Annualized)         Return on Assets (%)	Credit Union 8,116 1,020 7,096 200 2,190 5,106 5,106 Holy Redeemer Credit Union 12.00% 9.75% 9.35% 0.76% 0.00% 111.89% 16.25% 41.84% 54,561 171,458 3.35% 5.80% 84.29% 47.09% 3.18%	Credit Union 2,430 40 2,390 69 1,027 1,432 5t. Francis Xavier Credit Union 12.00% 12.00% 0.20% 0.20% 0.20% 0.20% 3.36% 13.43% 31.36% 18.46% 8,557 5,585 0.91% 2.53% 0.91% 2.53%	Credit Union 1,666 133 1,533 - 1,179 354 - 55 Credit Union 12.00% 9.81% 0.69% 1.25% 13.47% 31.90% 8,580 17,424 2.27% 5.65% 85.17% 60.63% 1.30%	Credit Union 1,911 242 1,669 75 706 1,038 - - - - 1,038 - - - - - - - - - - - - - - - - - - -	Credit Union 1,434 585 849 33 228 654 - 654 Blue Creek Credit Union 8.00% 9.24% 3.11% 0.00% 9.24% 3.11% 0.00% 0 11.56% 13.46% 20.37% 6,589 -1.63% 1.66% 86.43% 81.07%	Credit Union 1,139 696 443 17 240 220 220 220 500% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 0.00% 11.76% 13.65% 35.39% 6.848 15,142 0.00% 0.00% 86.18% 65.05% 1.39%	Credit Union 621 24 597 94 422 269 - 55 St. Martin's Credit Union 12.00% 9.71% 0.38% 1.00% 9.71% 0.38% 1.00% 25.70% 34.26% 2,584 6,309 1.12% 1.96% 5.57% 64.55%	Credit Union 602 22 580 103 416 267 - 267 Toledo Teacher's Credit Union 12.00% 12.00% 10.78% 0.03% 0.03% 0.03% 0.05% 13.55% 13.55% 19.65% 15.85% 19.65% 1.90% 2.38% 80.11% 76.42% 3.13%	
STATEMENT OF COMPRETENSIVE INCOME         Interest Income         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)         Average Lending 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 Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         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	Credit Union 8,116 1,020 7,096 200 2,190 5,106 100 100 112.00% 9.75% 9.35% 0.76% 9.35% 0.76% 11.89% 16.25% 41.84% 54,561 171,458 3.35% 5.80% 84.29% 47.09%	Credit Union 2,430 40 2,390 69 1,027 1,432 5t. Francis Xavier Credit Union 12.00% 12.00% 8.90% 0.20% 2.25% 4 13.43% 31.36% 18.46% 8.557 5,585 0.91% 2.53% 0.91% 2.53%	Credit Union 1,666 133 1,533 - 1,179 354 - 354 - 54 - 354 - 354 - - - - - - - - - - - - -	Credit Union 1,911 242 1,669 705 1,038 - - - 1,038 - - 1,038 - - 1,038 - - 1,038 - 1,039 - 1,0,039 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0 - 1,0,0	Credit Union 1,434 585 849 33 228 654 - 654 Blue Creek Credit Union 8.00% 9.24% 0.00% 0 11.56% 13.46% 20.37% 6,275 6,589 -1.63% 1.66% 86.43% 81.07%	Credit Union           1,139         696           443         17           240         220           220         20           Spanish Lookout Credit Union         9.00%           9.00%         9.50%           5.03%         6.03%           6.03%         6.03%           35.39%         6,848           15,142         0.00%           0.00%         86.18%           65.05%         5.05%	Credit Union 621 24 597 94 422 269 - - 269 - - 269 - - 269 - - 269 - - 259 12.00% 12.00% 9.71% 0.38% 1.00% 13.55% 25.70% 34.26% 2,584 6,309 - 1.12% 1.96% 75.67% 64.55%	Credit Union 602 22 580 103 416 267 - 267 Toledo Teacher's Credit Union 12.00% 10.78% 0.53% 0.53% 11.58% 15.85% 1.566 934 1.90% 2.38% 80.11% 76.42%	

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.