

## QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS

## REGISTERED UNDER THE CREDIT UNIONS ACT

Quarter Ending: 30 September 2017

	Holy Redeemer	St. Francis	St. John's	Blue Creek	La Inmaculada	St. Martin's	Toledo
BALANCE SHEET	Credit Union	Xavier Credit Union	Credit Union	Credit Union	Credit Union	Credit Union	Teacher's Credit Union
ASSETS		Omon					Credit Ollion
Cook and Palances Due from Panks	209,560	12,269	11,720	9,126	14,723	5,398	2,67
Cash and Balances Due from Banks Government Securities/Investments	55,399	374	6,475	9,126	1,807	5,396 178	2,677
Soveriment Securitely investments	33,233		,		_,		
Total Loans	325,460	79,492	60,187	55,199	56,899	20,461	17,667
Less: Specific Loan Loss Reserves	(30,246)	(1,163)	(2,085)	-	(3,717)	(355)	(320
Net Loans	295,214	78,330	58,102	55,199	53,182	20,106	17,347
Fixed Assets (Net) Other Assets	6,290 21	5,167 260	3,179 131	826 93	1,585 62	1,084 78	1,286 706
TOTAL ASSETS	566,484	96,400	79,607	65,386	71,359	26,844	22,156
	,		1	,	,	-,-	,
LIABILITIES & CAPITAL			ı				
Demand Deposits	3,536	4,986	4,240	-	6,161	-	1,604
Savings Deposits	13,177	- 0.500	- 11 700	50,928	- 017	1,365	- 2 21
Time Deposits Share Deposits	57,927 399,131	9,568 57,223	11,799 52,314	3,000 610	917 48,173	411 19,566	3,212 13,329
Total Deposits	473,771	71,776	68,353	54,538	55,251	21,342	18,145
Balances Due to Banks	-	-	-		-	,	-
Balances Due to Other Financial Institutions	-	3,235	111	-	1,921	-	481
Balances Due to Other Credit Union	-	986	- 500	2,100 52	- 760	486	538
Other Liabilities TOTAL LIABILITIES	473,771	75,997	<b>68,964</b>	56,690	57,932	21,828	19,164
	4/3,//1	75,557	00,904	30,030	37,332	21,020	15,104
EQUITY							
Share Capital	4,623	2,081	2,943	8	1,980	1,578	85
Reserves	75,280	15,104	5,569	7,454	9,625	2,456	2,514
Current Year Profit/(Loss)	12,810	2,979	1,776	1,234	1,745	667	393
General Loan Loss Reserve	-			-		-	-
Asset Revaluation Account TOTAL CAPITAL	92,713	240 <b>20,403</b>	355 <b>10,643</b>	8,696	77 <b>13,427</b>	315 <b>5,016</b>	2,992
			10,043	8,090	13,427		
TOTAL LIABILITIES & CAPITAL	566,484	96,400	79,607	65,386	71,359	26,844	22,156
STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer Credit Union	St. Francis Xavier Credit	St. John's Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's
Tukayash Tugama	9,151	<b>Union</b> 2,532	1,911	1,403	1,897	679	Credit Union 578
Interest Income Interest Expense	999	129	1,911	631	91	26	46
Net Interest Income	8,152	2,403	1,751	772	1,805	652	532
Non-Interest Income	145	82	-	27	22	47	72
Non-Interest Expense	1,474	902	778	163	616	368	403
Net Operating Income	6,824	1,584	973	636	1,211	332	201
Other Income (Expense)	-	-	-	-	-	-	-
Net Income (Loss)	6,824	1,584	973	636	1,211	332	201
	Holy Redeemer	St. Francis Xavier Credit	St. John's	Blue Creek	La Inmaculada	St. Martin's	Toledo
FINANCIAL INDICATORS	Credit Union				Consider House		Teacher's
Base Lending Rate (Interest rate used as an index in pricing a credit		Union	Credit Union	Credit Union	Credit Union	Credit Union	
union (oan)	12 በበ%						Credit Union
union loan)	12.00%	12.00%	12.00%	10.00%	12.00%	12.00%	Credit Union
Residential Mortgage Rate	12.00%	12.00% 12.00%	12.00% 12.00%	10.00% 10.00%	12.00% 12.00%	12.00% 15.00%	12.009 12.009
Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i>	12.00% 11.40%	12.00% 12.00% 11.55%	12.00% 12.00% 11.41%	10.00% 10.00% 9.73%	12.00% 12.00% 11.94%	12.00% 15.00% 11.90%	12.009 12.1519
Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i> Weighted Average Lending Rate	12.00% 11.40% 11.92%	12.00% 12.00% 11.55% 11.78%	12.00% 12.00% 11.41% 11.49%	10.00% 10.00% 9.73% 10.12%	12.00% 12.00% 11.94% 12.09%	12.00% 15.00% 11.90% 12.37%	12.009 12.009 11.519 11.969
Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i> Weighted Average Lending Rate Average Deposit Rate (Annualized)	12.00% 11.40%	12.00% 12.00% 11.55%	12.00% 12.00% 11.41%	10.00% 10.00% 9.73%	12.00% 12.00% 11.94%	12.00% 15.00% 11.90%	12.009 12.009 12.009 11.519 11.969 0.919
Residential Mortgage Rate Average Lending Rate <i>(Annualized)</i>	12.00% 11.40% 11.92% 0.93%	12.00% 12.00% 11.55% 11.78% 0.52%	12.00% 12.00% 11.41% 11.49% 1.00%	10.00% 10.00% 9.73% 10.12% 4.08%	12.00% 12.00% 11.94% 12.09% 0.45%	12.00% 15.00% 11.90% 12.37% 0.47%	12.009 12.009 11.519 11.969 0.919 2.989
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)	12.00% 11.40% 11.92% 0.93% 5.09%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00%	12.009 12.009 11.519 11.969 0.919 2.989
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)	12.00% 11.40% 11.92% 0.93% 5.09%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00%	12.009 12.009 11.519 11.969 0.919 2.989
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	12.00% 11.40% 11.92% 0.93% 5.09% 0.00%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 0	12.00% 12.00% 11.51% 11.96% 0.91% 2.98% 1.50%
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	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 2	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 0	12.00% 12.00% 12.00% 11.519 11.969 0.919 2.98% 1.50%
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	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 0	12.009 12.009 11.519 11.969 0.919 2.989 1.509
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	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 2	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 0	12.009 12.009 11.519 11.969 0.919 2.989 1.509
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 Capital Growth Rate	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 8.96% 2.64% -10.78%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	12.00% 12.00% 11.519 11.96% 0.919 2.98% 1.50% 3.80% 1.67% 12.78%
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 Capital Growth Rate Capital Growth Rate Capital Growth Rate	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11%	12.00% 12.00% 11.41% 11.49% 1.00% 1.95% 2 -2.42% 8.20% 39.45%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 8.96% 2.64% -10.78%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	12.00% 12.00% 12.00% 11.519 11.969 0.9119 2.988 1.50% 3.80% 1.67% 12.789
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  CAPITAL ADEQUACY Net Institutional Capital/Total Assets	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 8.96% 2.64% -10.78%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	12.00% 12.00% 12.00% 11.519 11.969 0.9119 2.988 1.50% 3.80% 1.67% 12.789
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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 Capital Growth Rate Capital Growth Rate Capital Jordal Assets Total Capital/Total Deposits  LIQUIDITY Liquid Assets/Total Assets	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 2 -2.42% 8.20% 39.45% 10.04% 12.97%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 1.50% 1 8.96% 2.64% -10.78% 10.00% 21.14%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	12.00° 12.00° 11.51° 11.96° 0.91° 2.98° 1.50° 3.80° 1.67° 12.78° 11.80° 14.32°
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 Capital Growth Rate Capital Forbital Assets Total Capital/Total Deposits  LiQuid Assets/Total Assets Liquid Assets/Total Deposits	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11%	12.00% 12.00% 11.41% 11.49% 1.00% 1.95% 2 -2.42% 8.20% 39.45%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 1 8.96% 2.64% -10.78%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	12.00° 12.00° 11.51° 11.96° 0.91° 2.98° 1.50° 3.80° 1.67° 12.78° 11.80° 14.32°
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 Capital Growth Rate Capital Growth Rate Capital Growth Rate Loan Growth Rate Capital Growth Rate Loan Growt	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 2 -2.42% 8.20% 39.45% 10.04% 12.97%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 1.50% 1 8.96% 2.64% -10.78% 10.00% 21.14%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55%	2.004 12.005 12.006 11.516 11.966 0.916 2.986 1.506 3.806 1.677 12.786 11.806 14.326
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 Loan Growth Rate Capital Growth Rate Capital Growth Rate Capital Forbital Assets Total Capital/Total Deposits LIQUIDITY Liquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87% 43.36% 51.84%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11% 10.92% 24.28%	12.00% 12.00% 11.41% 11.49% 1.00% 1.95% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 8.96% 2.64% -10.78% 10.00% 21.14%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55% 10.74% 20.38%	2.00 12.00 12.00 11.51 11.96 0.91 2.98 1.50 3.80 1.67 12.78 11.80 14.32
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 Loan Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Total Lapeouacy Net Institutional Capital/Total Assets Total Capital/Total Deposits  LIOUIDITY Liquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets/Required Statutory Liquid Assets  ASSET OUALITY	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87% 43.36% 51.84% 413.38%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11% 10.92% 24.28% 12.99% 17.44% 64.61%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19% 65.14%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0  10.86% 9.48% 16.33%  10.41% 13.68% 62.66%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1  8.96% 2.64% -10.78%  10.00% 21.14%  20.08% 25.94% 133.66%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55% 10.74% 20.38% 19.75% 24.84%	2.00 12.00 12.00 11.51 11.96 0.91 2.98 1.50 3.80 1.67 12.78 11.80 14.32 46.88
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 Capital Growth Rate Capital Growth Rate Capital Jordal Assets Total Capital/Total Assets Total Capital/Total Deposits  LIQUIDITY Liquid Assets/Total Assets	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87% 43.36% 51.84%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11% 10.92% 24.28%	12.00% 12.00% 11.41% 11.49% 1.00% 1.95% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1 8.96% 2.64% -10.78% 10.00% 21.14%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55% 10.74% 20.38%	12.00° 12.00° 11.51° 11.96° 0.91° 2.98° 1.50° 3.80° 1.67° 12.78° 11.80° 14.32° 46.88°
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 Loan Growth Rate Capital Growth Rate Capital Growth Rate Capital Growth Rate Cipital Growth Rate Loan Growth Rate Loan Growth Rate Loan Growth Rate Loan Growth Rate Ceptal Assets Total Capital/Total Assets Total Capital/Total Deposits 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/Total Loans	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1  3.40% -0.09% 5.33%  12.11% 16.87%  43.36% 51.84% 413.38%  4.35% 14.17%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3  9.15% 4.09% 15.11%  10.92% 24.28%  12.99% 17.44% 64.61%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19% 65.14% 2.39% 7.88%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68% 14.01% 62.66% 0.00% 46.12%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1  8.96% 2.64% -10.78%  10.00% 21.14%  20.08% 25.94% 4.17% 4.86%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 14.18% 20.55% 10.74% 20.38% 19.75% 24.84% 151.97% 1.62% 8.29%	12.009 12.009 11.519 11.969 0.919 2.989 1.509 3.809 1.679 12.789 14.329 12.189 46.889 0.639 12.139
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 Capital Growth Rate Capital Growth Rate Total Capital/Total Assets Total Capital/Total Deposits  LIOUIDITY 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	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1 3.40% -0.09% 5.33% 12.11% 16.87% 43.36% 51.84% 413.38%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3 9.15% 4.09% 15.11% 10.92% 24.28% 17.44% 64.61%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19% 65.14%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68% 62.66%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1  8.96% 2.64% -10.78%  10.00% 21.14%  20.08% 25.94% 133.66%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 0 7.46% 14.18% 20.55% 10.74% 20.38% 19.75% 24.84% 151.97%	12.004 12.005 12.006 11.516 11.966 0.916 2.986 1.506 3.806 1.676 12.786 11.806 14.326 46.886 0.636 12.136
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 Joan (Spital Fordal Assets Total Capital/Total Deposits  LIQUIDITY 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/Total Loans Loan Concentration/Capital and Unimpaired Reserves FINANCIAL STRUCTURE	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1  3.40% -0.09% 5.33%  12.11% 16.87%  43.36% 51.84% 413.38%  4.35% 14.17%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3  9.15% 4.09% 15.11%  10.92% 24.28%  12.99% 17.44% 64.61%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19% 65.14% 2.39% 7.88%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68% 14.01% 62.66% 0.00% 46.12%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1  8.96% 2.64% -10.78%  10.00% 21.14%  20.08% 25.94% 4.17% 4.86%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 14.18% 20.55% 10.74% 20.38% 19.75% 24.84% 151.97% 1.62% 8.29%	2.00 12.00 12.00 11.51 11.96 0.91 2.98 1.50 3.80 1.67 12.78 11.80 14.32 12.18 14.88 46.88
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 Capital Growth Rate Capital Growth Rate Capital Jordal Deposits Total Capital/Total Deposits Liquid Assets/Total Assets Liquid Assets/Total Deposits Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans ( Net of Specific Loan Loss Reserves)/Total Loans Loan Concentration/Total Loans Loan Concentration/Capital and Unimpaired Reserves	12.00% 11.40% 11.92% 0.93% 5.09% 0.00% 1  3.40% -0.09% 5.33%  12.11% 16.87%  43.36% 51.84% 413.38%  4.35% 14.17%	12.00% 12.00% 11.55% 11.78% 0.52% 2.68% 2.25% 3  9.15% 4.09% 15.11%  10.92% 24.28%  12.99% 17.44% 64.61%	12.00% 12.00% 11.41% 11.49% 1.00% 1.96% 1.25% 2 -2.42% 8.20% 39.45% 10.04% 12.97% 14.76% 17.19% 65.14% 2.39% 7.88%	10.00% 10.00% 9.73% 10.12% 4.08% 4.54% 0.00% 0 10.86% 9.48% 16.33% 10.41% 13.68% 14.01% 62.66% 0.00% 46.12%	12.00% 12.00% 11.94% 12.09% 0.45% 2.90% 2.50% 1  8.96% 2.64% -10.78%  10.00% 21.14%  20.08% 25.94% 4.17% 4.86%	12.00% 15.00% 11.90% 12.37% 0.47% 2.00% 2.00% 14.18% 20.55% 10.74% 20.38% 19.75% 24.84% 151.97% 1.62% 8.29%	12.009 12.009 11.519 11.969 0.919 2.989 1.509 1.679 12.789 11.809 14.329 46.889

4.52% 26.33% 110.28% 12.04%

6.40% 29.33% 101.87% 5.19%

4.45% 35.10% 109.14% 9.14%

3.81% 28.25% 175.59% 78.97%

4.83% 22.48% 103.83%

5.07% 26.86% 97.06%

3.57% 26.04% 95.70% 7.62%

PROFITABILITY (Annualized)

Return on Assets (%)
Return on Equity (%)
Interest Income/Adjusted Operating Income
Interest Expense/Adjusted Operating Income