

## QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS

## REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending 30 June 2014

Quarter Entiting 50 Julie 2014							BZ\$'000	
BALANCE SHEET	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. Johns Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union	Total
ASSETS	Crount onnon	Crount Smon	Crounc omion	Crounc onnon	Crount onnon	Crounc onnon		rotar
Cash and Balances Due from Banks Government Securities/Investments Total Loans Less: Specific Loan Loss Reserves Net Loans Fixed Assets (Net) Other Assets TOTAL ASSETS	202,451 10,023 <b>292,027</b> (30,917) 261,110 3,313 46 <b>476,943</b>	11,314 384 <b>55,903</b> (3,976) 51,927 4,912 278 <b>68,815</b>	4,885 6,475 <b>43,486</b> (1,178) 42,308 2,940 255 <b>56,863</b>	7,626 73 <b>37,304</b> - 37,304 446 12 <b>45,461</b>	5,931 1,807 <b>40,993</b> (694) 40,299 1,600 225 <b>49,862</b>	3,534 178 <b>13,920</b> (355) 13,565 1,021 145 <b>18,443</b>	2,449 103 <b>13,622</b> (590) 13,032 1,242 103 <b>16,929</b>	238,190 19,043 497,255 (37,710) 459,545 15,474 1,064 733,316
LIABILITIES & CAPITAL								
Demand Deposits Savings Deposits Time Deposits Share Deposits Total Deposits	2,813 9,393 59,558 326,945 <b>398,709</b>	3,140 0 13,324 40,878 <b>57,342</b>	2,359 0 18,320 31,660 <b>52,339</b>	6,397 32,643 0 544 <b>39,584</b>	3,044 0 851 35,419 <b>39,314</b>	788 0 476 15,557 <b>16,821</b>	1,389 0 3,488 9,959 <b>14,836</b>	19,930 42,036 96,017 460,962 618,945
Balances Due to Banks Balances Due to Other Financial Institutions Balances Due to Other Credit Union Other Liabilities TOTAL LIABILITIES	0 0 0 0 398,709	1,400 0 0 125 <b>58,867</b>	113 0 0 244 <b>52,696</b>	0 0 0 0 <b>39,584</b>	0 2,566 0 342 <b>42,222</b>	0 0 0 90 <b>16,911</b>	0 0 0 543 <b>15,379</b>	1,513 2,566 0 1,344 624,368
CAPITAL								
Share Capital Reserves Current Year Profit/(Loss) General Loan Loss Reserve Asset Revaluation Account TOTAL CAPITAL	4,148 66,387 7,699 0 0 7 <b>8,234</b>	1,765 7,434 509 0 240 <b>9,948</b>	934 2,324 554 0 355 <b>4,167</b>	8 5,111 758 0 0 5,877	1,263 5,708 592 0 77 <b>7,640</b>	192 903 122 0 315 <b>1,532</b>	88 1,329 133 0 0 1,550	8,398 89,196 10,367 0 987 108,948
TOTAL LIABILITIES & CAPITAL	476,943	68,815	56,863	45,461	49,862	18,443	16,929	733,316
INCOME STATEMENT								
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) OTHER INDICATORS	9,689 1,136 <b>8,553</b> 22 876 <b>7,699</b> 0 <b>7,699</b>	1,789 98 <b>1,691</b> 42 1,224 <b>509</b> 0 <b>509</b>	1,370 167 <b>1,203</b> - 648 <b>554</b> 0 <b>554</b>	1,336 519 <b>817</b> 26 85 <b>758</b> 0	1,316 52 <b>1,264</b> 15 687 <b>592</b> 0 <b>592</b>	428 20 <b>408</b> 9 295 <b>122</b> 0 <b>122</b>	428 74 <b>354</b> 13 234 <b>133</b> 0 <b>133</b>	16,356 2,066 14,290 127 4,049 10,367 0
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Weighted Average Lending Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies FINANCIAL INDICATORS	12.00% 12.00% 12.56% 11.99% 1.17% 7.59% 4.00%	12.00% 12.00% 12.20% 12.00% 0.70% 5.14% 2.25%	12.00% 8.00% 10.59% 11.10% 1.23% 3.53% 3.00%	11.00% 11.00% 14.31% 11.27% 4.81% 0.00% 6.00%	3.00%	12.00% 13.00% 11.85% 12.11% 0.49% 3.00% 5.00%	12.00% 12.00% 11.56% 11.67% 1.52% 3.42% 3.00%	11.86% 11.43% 12.05% 11.77% 1.49% 3.72% 3.75% 8
AVERAGES  Average Loans Average Deposits Average Assets Average Equity	291,435 389,982 474,723 84,741	54,911 55,730 68,588 11,360	42,302 50,913 55,965 4,621	36,879 38,291 44,921 6,037	39,730 37,821 48,903 8,145	13,495 15,664 17,336 1,508	13,272 14,452 16,493 1,591	492,022 602,852 726,928 118,001
CAPITAL ADEQUACY  Net Institutional Capital/Total Assets  Total Capital/Total Deposits  Institutional Capital/Total Assets	12.59% 17.69% 12.30%	8.10% 16.46% 8.08%	2.19% 6.90% 3.66%	10.23% 12.93% 10.23%	8.79% 17.93% 8.79%	5.67% 8.38% 5.51%	7.40% 9.55% 7.26%	10.68% 17.60% 10.60%
LIQUIDITY  Net Loans/Total Deposits  Liquid Assets Statutory Requirement  Excess/(Shortfall) Statutory Liquid Assets	65.49% 40,415 162,254	90.56% 5,977 5,127	80.83% 5,135 3,636	94.24% 3,912 3,427	102.51% 4,073 1,884	80.64% 1,624 2,020	87.84% 1,446 767	74.25% 62,582 179,115
ASSET QUALITY  Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets Total Deposits/Total Assets	3.85% 10.59% 54.75% 83.60%	1.86% 7.11% 75.46% 83.33%	3.17% 2.71% 74.40% 92.04%	0.00% 0.00% 82.06% 87.07%	1.36% 1.69% 80.82% 78.85%	1.54% 2.55% 73.55% 91.21%	2.04% 4.33% 76.98% 87.64%	7.58% 62.67% 84.40%
PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income	6.49% 36.34% 99.74% 0.26%	2.97% 17.92% 97.58% 2.42%	3.96% 47.97% 100.00% 0.00%	6.75% 50.23% 96.92% 3.08%	4.84% 29.07% 98.83% 1.17%	2.81% 32.37% 97.84% 2.16%	3.23% 33.44% 96.46% 3.54%	5.71% 35.15% 98.19% 1.81%
Membership Number of credit unions included	49,951 1	29,184 1	22,750 1	1,602 1	21,703 1	7,803 1	9,541 1	142,534 7