

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: December 2008

BZ\$'000

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ASSETS	BALANCE SHEET	TOTAL
ASSETS		
Cash and Balances Due fr	rom Banks	109,662
Government Securities/In	vestments	14,751
Total Loans		318,977
Less: Specific Loan Loss F	Reserves	(11,660)
General Loan Loss		(641)
	reserves	
Net Loans		306,676
Fixed Assets (Net)		10,854
Other Assets		871
TOTAL ASSETS		442,814
LIABILITIES & SHARE	HOLDERS' EQUITY	
Demand Deposits		7,756
Savings Deposits		201,407
Time Deposits		63,432
Share Deposits		0
Total Deposits		272,595
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Balances Due to Banks		4,674
Balances Due to Central E	Bank	-
Other Liabilities		1,082
TOTAL LIABILITIES		278,351
CAPITAL		
Share Capital		85,683
Reserves		58,090
Current Year Profit/(Loss)		20,018
Asset Revaluation Accoun	t	672
TOTAL CAPITAL		164,463
TOTAL LIABILITIES &	EQUITY	442,814
INCOME STATEMEN	IT	
Interest Income		10,187
Interest Expense		1,837
Net Interest Incom	e	8,350
Non-Interest Income		144
Non-Interest Expense		2,110
Net Operating Inco	me	6,384
Other Income (Expense)		(4
Net Income (Loss)		
(2033)		6,380
OTHER INDICATO	DRS	6,380
	DRS	6,380
OTHER INDICATO	DRS rate used as an index in pricing a credit union loan)	
OTHER INDICATO	rate used as an index in pricing a credit union loan)	12.00%
OTHER INDICATO Base Lending Rate (Interest Residential Mortgage Rate	rate used as an index in pricing a credit union loan)	12.00%
OTHER INDICATOR	rate used as an index in pricing a credit union loan) 3 inualized)	12.00% 12.00% 11.24%
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