

CENTRAL BANK OF BELIZE

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: December 2009

BZ\$'000

ASSETS Cash and Balances Due from Banks Government Securities/Investments Total Loans Less: Specific Loan Loss Reserves General Loan Loss Reserves Net Loans Fixed Assets (Net) Other Assets LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits Savings Deposits Total Deposits Share Deposits Balances Due to Banks Balances Due to Central Bank Other Liabilities TOTAL LIABILITIES CAPITAL Share Capital Reserves Current Year Profit/(Loss) Asset Revaluation Account TOTAL LIABILITIES & EQUITY Demand Deposits Total Deposits Total Deposits Total Deposits Balances Due to Central Bank Other Liabilities Total Liabilities Says,89 CAPITAL Share Capital Reserves Total Capital Reserves Total Liabilities & 61,76 Total Liabilities & 62,76 Total Liabilities & 63,76 Total Liabilities & 64,76 Total Liabilities & 74,22
Total Loans
Total Loans 343,55 Less: Specific Loan Loss Reserves (14,26 General Loan Loss Reserves 329,21 Fixed Assets (Net) 10,55 Other Assets 88 TOTAL ASSETS 482,65 LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits 4,66 Savings Deposits 26,11 Time Deposits 74,22 Share Deposits 391,38 Balances Due to Banks 3,87 Balances Due to Central Bank 0ther Liabilities Other Liabilities 66 TOTAL LIABILITIES 395,89 CAPITAL 86,76 Share Capital 1,64 Reserves 61,70 Current Year Profit/(Loss) 22,73 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TINCOME STATEMENT 10,53 Interest Income 12,55 Interest Expense 9,06 Net Interest Income 10,53 Non-Interest Expense 2,66 Net Operating Inc
Less: Specific Loan Loss Reserves (14,2c General Loan Loss Reserves 329,2c Net Loans 329,2c Fixed Assets (Net) 10,53 Other Assets 88 TOTAL ASSETS 482,65 LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits 4,66 Savings Deposits 26,11 Time Deposits 74,2c Share Deposits 286,2c Total Deposits 391,38 Balances Due to Banks 3,8' Balances Due to Central Bank 60 Other Liabilities 60 TOTAL LIABILITIES 395,89 CAPITAL 50 Share Capital 1,60 Reserves 61,70 Current Year Profit/(Loss) 22,70 Asset Revaluation Account 61,70 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 Interest Income 10,53 Non-Interest Expense 1,90 Net Interest Income 10,53 Non-Interest Expense 2,6 Net Income (Loss) 8,08
Seneral Loan Loss Reserves 329,21
Net Loans 329,26 Fixed Assets (Net) 10,55 Other Assets 8 TOTAL ASSETS 482,65 LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits 4,66 Savings Deposits 26,18 Time Deposits 286,21 Share Deposits 391,38 Balances Due to Banks 3,8 Balances Due to Central Bank 6 Other Liabilities 6 TOTAL LIABILITIES 395,89 CAPITAL 1,61 Share Capital 1,61 Reserves 61,70 Current Year Profit/(Loss) 22,7 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 1,99 Net Interest Income 10,53 Non-Interest Expense 1,99 Net Operating Income 3,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Fixed Assets (Net) 10,51 Other Assets 8 TOTAL ASSETS 482,65 LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits 4,6 Savings Deposits 26,18 Time Deposits 391,38 Balances Due to Banks 3,8 Balances Due to Central Bank 6 Other Liabilities 6 TOTAL LIABILITIES 395,89 CAPITAL 1,6 Share Capital 1,6 Reserves 61,70 Current Year Profit/(Loss) 22,7 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 Interest Income 1,9 Interest Expense 1,9 Net Interest Income 10,53 Non-Interest Expense 2,6 Net Operating Income 8,08 Other Income (Expense) Net Income (Loss)
Other Assets 88 TOTAL ASSETS 482,65 LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits 4,64 Savings Deposits 26,18 Time Deposits 391,38 Balances Due to Banks 38 Balances Due to Central Bank 65 Other Liabilities 65 TOTAL LIABILITIES 395,89 CAPITAL 1,64 Share Capital 1,64 Reserves 61,76 Current Year Profit/(Loss) 22,73 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 10,53 Non-Interest Income 10,53 Non-Interest Income 11,95 Non-Interest Expense 2,66 Net Operating Income 8,08 Other Income (Expense) Net Income (Loss)
TOTAL ASSETS
Demand Deposits 26,18
Savings Deposits 26,18 Time Deposits 74,26 Share Deposits 286,27 Total Deposits 391,38 Balances Due to Banks 3,87 Balances Due to Central Bank 60 Other Liabilities 6: TOTAL LIABILITIES 395,89 CAPITAL 1,61 Share Capital 1,61 Reserves 61,76 Current Year Profit/(Loss) 22,77 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 Interest Income 1,99 Net Interest Income 10,53 Non-Interest Income 10,53 Non-Interest Expense 2,60 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Savings Deposits 26,18 Time Deposits 74,26 Share Deposits 286,27 Total Deposits 391,38 Balances Due to Banks 3,87 Balances Due to Central Bank 60 Other Liabilities 6: TOTAL LIABILITIES 395,89 CAPITAL 1,61 Share Capital 1,61 Reserves 61,76 Current Year Profit/(Loss) 22,77 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 Interest Income 1,99 Net Interest Income 10,53 Non-Interest Income 10,53 Non-Interest Expense 2,60 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Time Deposits 74,2º Share Deposits 286,2º Total Deposits 391,38 Balances Due to Banks 3,8 Balances Due to Central Bank Other Liabilities 6: TOTAL LIABILITIES 395,89 CAPITAL Share Capital 1,6! Reserves 61,70 Current Year Profit/(Loss) 22,7: Asset Revaluation Account 6: TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT Interest Income 1,99 Non-Interest Income 1,99 Non-Interest Expense 2,60 Non-Interest Expense 3,08 Other Income (Loss) 8,08 Net Income (Loss) 8,08
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Balances Due to Banks 3,8 Balances Due to Central Bank 6 Other Liabilities 6 TOTAL LIABILITIES 395,89 CAPITAL 1,6 Share Capital 1,6 Reserves 61,7 Current Year Profit/(Loss) 22,7 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 1,9 Interest Income 1,9 Net Interest Income 10,53 Non-Interest Income 10,53 Non-Interest Expense 2,6 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Balances Due to Central Bank 66 Other Liabilities 395,89 CAPITAL 395,89 CAPITAL 1,61 Reserves 61,70 Current Year Profit/(Loss) 22,71 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 12,52 Interest Income 1,99 Net Interest Income 10,53 Non-Interest Income 2,60 Non-Interest Expense 2,60 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Other Liabilities 66 TOTAL LIABILITIES 395,89 CAPITAL 1,60 Share Capital 1,61 Reserves 61,70 Current Year Profit/(Loss) 22,71 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 12,52 Interest Income 1,99 Net Interest Income 10,53 Non-Interest Income 10 Non-Interest Expense 2,60 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
TOTAL LIABILITIES 395,89 CAPITAL Share Capital 1,61 Reserves 61,70 Current Year Profit/(Loss) 22,73 Asset Revaluation Account 66 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT Interest Income 12,53 Non-Interest Income 10,53 Non-Interest Income 11,99 Non-Interest Expense 2,66 Net Operating Income 0 Other Income (Expense) Net Income (Loss) 8,08
CAPITAL Share Capital 1,61 Reserves 61,77 Current Year Profit/(Loss) 22,73 Asset Revaluation Account 66 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT 12,53 Interest Income 12,53 Interest Expense 1,99 Net Interest Income 11 Non-Interest Income 1,99 Non-Interest Expense 2,69 Net Operating Income 8,08 Other Income (Loss) 8,08 Net Income (Loss) 8,08
1,61 Reserves
Reserves
Current Year Profit/(Loss) 22,73 Asset Revaluation Account 6 TOTAL CAPITAL 86,76 TOTAL LIABILITIES & EQUITY 482,65 INCOME STATEMENT Interest Income 12,53 Interest Expense 1,99 Net Interest Income 10,53 Non-Interest Income 2,60 Non-Interest Expense 2,60 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Asset Revaluation Account TOTAL CAPITAL TOTAL LIABILITIES & EQUITY Interest Income Interest Expense Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) 8,08
TOTAL CAPITAL ### 86,76 ### TOTAL LIABILITIES & EQUITY ### 482,65 ### Income ### 12,53 ### Interest Income ### 10,53 ### Non-Interest Income ### 10,53 ### Non-Interest Income ### 2,66 ### Non-Interest Expense ### 2,66 ### Not Operating Income ### 2,66 ### Other Income (Expense) ### 8,08 ### Net Income (Loss) ### 8,08
TOTAL LIABILITIES & EQUITY
Interest Income
Interest Income
Interest Expense
Net Interest Income 10,53 Non-Interest Income 14 Non-Interest Expense 2,6 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Non-Interest Income 11 Non-Interest Expense 2,6 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Non-Interest Expense 2,6 Net Operating Income 8,08 Other Income (Expense) 8,08 Net Income (Loss) 8,08
Net Operating Income 8,08 Other Income (Expense) Net Income (Loss) 8,08
Other Income (Expense) Net Income (Loss) 8,08
Net Income (Loss) 8,08
OTHER INDICATORS
OTHER INDICATORS
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Base Lending Rate (Interest rate used as an index in pricing a credit union loan) 12.00
Residential Mortgage Rate 12.00 Average Lending Rate (Annualized) 12.10
FINANCIAL INDICATORS
CAPITAL ADEQUACY
Total Capital/Deposits 22.1
Total Capital/Total Assets 17.96 Net Institutional Capital/Total Assets 9.72
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LIQUIDITY Net Long (Panesite
Net Loans/Deposits 84.13
Liquid Assets
Liquid Assets 135,74 Liquid Assets Statutory Poquiroment 39,3
Liquid Assets Statutory Requirement 39,36
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Liquid Assets Statutory Requirement 39,30 Excess/(Shortfall) Statutory Liquid Assets 96,40 Liquid Assets to Deposits (%) 34.70
Liquid Assets Statutory Requirement 39,30 Excess/(Shortfall) Statutory Liquid Assets 96,43
Liquid Assets Statutory Requirement 39,30 Excess/(Shortfall) Statutory Liquid Assets 96,40 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY
Liquid Assets Statutory Requirement 39,30 Excess/(Shortfall) Statutory Liquid Assets 96,40 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans 29,00
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,4 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans 49.12
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,4 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans Total Loan Loss Reserves/Total Loans 4.15
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,43 Liquid Assets to Deposits (%) ASSET OUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans 49.12 Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Net Income/Average Total assets 1.74
Liquid Assets Statutory Requirement 39,30 Excess/(Shortfall) Statutory Liquid Assets 96,43 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans 29,0 Total Loan Loss Reserves/Adversely Classified Loans 49.12 Total Loan Loss Reserves/Total Loans 4.11 Net Loans/Total Assets 68.22 External Credit/Total Assets 0.80
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,43 Liquid Assets to Deposits (%) ASSET OUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans 170tal Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Net Income/Average Total assets 39,34 29,04 34.70 34.70
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,4 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans 49.12 Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Net Income/Average Total assets Total Operating Expense/ Average Total Assets PROFITABILITY (Annualized) Return on Assets (%) 39,3 84,7 84,7 84,7 84,7 84,7 84,7 84,7 84,7
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 96,4 Liquid Assets to Deposits (%) 34.70 ASSET QUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Adversely Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Net Income/Average Total assets Total Operating Expense/ Average Total Assets PROFITABILITY (Annualized)