

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: March 2010¹

ASSETS Cash and Balances Due from Banks		BZ\$'000
Cash and Balances Due from Banks Covernment Securities/Investments Total Loans Seesific Loan Loss Reserves General Loan Loan Loss Reserves General Loan Loan Loan Loan Loan Loan Loan Loan	BALANCE SHEET ASSETS	TOTAL
15.24 15.2	705213	
Total Loans 347,166 Less: Specific Loan Loss Reserves (14,32 General Loan Loss Reserves 332,84 Net Loans 332,84 Fixed Assets (Net) 10,77 70-Diber Assets 499,897 LIABILITIES & SHAREHOLDERS' EQUITY 499,897 LIABILITIES & SHAREHOLDERS' EQUITY 4,69 Demand Deposits 2,71 Share Deposits 77,14 Share Deposits 284,84 Total Deposits 2 393,87 Balances Due to Banks 2,53 Balances Due to Central Bank 2,53 Other Labilities 49 CAPITAL 396,890 CAPITAL 396,890 CAPITAL 30,800 Share Capital 8,36 Reservers 6,175 Current Year Profit/(Loss) 32,21 Current Year Profit/(Loss) 32,21 Sacest Revolution Account 10,295 TOTAL LABILITIES & EQUITY 49,897 Interest Income 2,20 Not-Interest Lincome 2,20	Cash and Balances Due from Banks	140,276
Less: Specific Loan Loss Reserves (It 4.32 General Loan Loss Reserves Wel Loans Wel Loans Wel Loans Wel Loans Wel Loans Wel Loans Fixed Assets (Wel) 10,77 77 77 77 77 77 77 77 77 77	Government Securities/Investments	15,241
Met Loans	Total Loans	347,166
Net Loans	Less: Specific Loan Loss Reserves	(14,326)
Time Assets 10,77 76 78 78 78 78 78 78	General Loan Loss Reserves	0
Cither Assets	Net Loans	332,840
TOTAL ASSETS LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits Savings Deposits 77,14 Savings Deposits 77,14 Share Deposits 701a Deposits 8alances Due to Banks 8alances Due to Banks 8alances Due to Central Bank 77,14 TOTAL LIABILITES 796,896 CAPITAL Share Capital Reserves 61,75 CAPITAL Share Capital Reserves 10,175 CAPITAL Share Capital Reserves 10,175 CAPITAL Share Capital Reserves 10,175 CAPITAL TOTAL LIABILITIES & EQUITY 100,996 TINCOME STATEMENT INCOME STATEMENT INCO	Fixed Assets (Net)	10,772
LIABILITIES & SHAREHOLDERS' EQUITY Demand Deposits Savings Deposits Time Deposits 77.14 Time Deposits 78.48 Total Deposits 193,897 Balances Due to Banks Balances Due to Central Bank 1938,897 Balances Due to Central Bank 194,898 TOTAL LIABILITIES 196,898 CAPITAL Share Capital Reserves 101,75 CAPITAL TOTAL CAPITAL TOTAL LIABILITIES & EQUITY 102,999 INCOME STATEMENT Interest Income 11,992 INCOME STATEMENT Interest Income 11,992 Non-Interest Income 11,992 Non-Interest Income 11,992 Non-Interest Income 11,992 Non-Interest Expense' 10,444 TOTAL CAPITAL TOTAL TOTAL CAPITAL TOTAL CAPITAL TOTAL TOTAL CAPITAL TOTAL TOTAL CAPITAL TOTAL TOT		768
Demand Deposits	TOTAL ASSETS	499,897
Savings Deposits 77, 14 Time Deposits 77, 14 Share Deposits 97, 14 Share Deposits 9393,891 Balances Due to Banks 92,53 Balances Due to Central Bank 94,58 Other Liabilities 94,78 Share Capital 94,78 CAPITAL 95,78 CAPITAL 14,78 CAPITAL 95,78	LIABILITIES & SHAREHOLDERS' EQUITY	
Time Deposits Share Deposits Share Deposits 2248,84 Total Deposits Balances Due to Banks Balances Due to Banks Balances Due to Central Bank Other Liabilities TOTAL LIABILITIES 396,898 CAPITAL Share Capital Reserves CAPITAL Share Capital Reserves 61,75 CUrrent Year Profit/(Loss) Asset Revaluation Account TOTAL CAPITAL 102,998 TINCOME STATEMENT INCOME STATEMENT Interest Income Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Not Operating Income Other Income (Expense) Not Income (Loss) OTHER INDICATORS Expense Interest Expense Not Income (Loss) OTHER INDICATORS CAPITAL ADEQUACY TOTAL CAPITAL ASsets Liquid Assets Liquid Assets Statutory Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall Assets Potential Reference (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans 13.83 Total Loan Loss Reserves/Total Loans 14.37 Total Capital/Total Assets 16.58 External Credit/Total Assets 17.39 PROFITABILITY (Ann	Demand Deposits	4,693
Share Deposits 284,84 393,897 81alances Due to Banks 5.53 5.	Savings Deposits	27,211
	Time Deposits	77,146
Balances Due to Banks Balances Due to Central Bank Other Liabilities & Equity Other Liabilities & Equity Other Liabilities & Equity Other Income Other Income Other Income Other Income Other Income (Loss) Other Income In	Share Deposits	284,841
Balances Due to Central Bank Other Liabilities CAPITAL Share Capital Reserves Carpital Reserves Current Year Profit/(Loss) Assat Revaluation Account TOTAL LIABILITIES & EQUITY INCOME STATEMENT Interest Income Interest Income Interest Income Non-Interest Expense Net Operating Income Non-Interest Expense Not Operating Income Other Income (Expense) Net Income (Expense) Net Income (Coxpense) Net Income (Coxpense) Net Income (Coxpense) Net Income (Coxpense) OTHER INDICATORS Base Lending Rate (Interest rate used as an Index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets Net Institutional Capital/Total Assets Liquid Assets Statutory Requirement Excess/(Shortfail) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Day Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Day Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Day Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Day Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Day Classified Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Liquid Assets External Credit/Total Assets Savings Deposits/Total Assets Liquid Credit/Total Assets Liquid Credit/Total Assets Liquid Assets External Credit/Total Assets Liquid Assets External Credit/Total Assets Liquid Asse	Total Deposits ²	393,891
A7 A96,898	Balances Due to Banks	2,530
CAPITAL Share Capital 8,36 898 808 809 8	Balances Due to Central Bank	0
Share Capital 8,36	Other Liabilities	477
Share Capital Reserves 61.75 Current Year Profit/(Loss) 32.27 Asset Revaluation Account 70 TOTAL CAPITAL 102,998 TOTAL LABILITIES & EQUITY 1NCOME STATEMENT 1Interest Income 11,992 Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Non-Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss) 9,448 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Interest rate used as an index in pricing a credit union loan) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 10.34 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets Net Institutional Capital/Total Assets 1.14,74 Liquid Assets Statutory Requirement 1.25,05 Excess/(Shortfall) Statutory Liquid Assets 1.14,74 Liquid Assets To Deposits, Shares & Current Borrowings (%) 3.745 ASSET QUALITY Total Adversely Classified Loans Total Operating Expense/ Average Total Assets Savings Deposits Total Assets Savings Deposits Total Assets Total Operating Expense/ Average Total Assets Savings Deposits Total Assets Total Operating Expense/ Average Total Assets Total Operating Expense/ Ave		396,898
Reserves Current Year Profit/(Loss) Asset Revaluation Account TOTAL CAPITAL TOTAL CAPITAL TOTAL CAPITAL TOTAL CAPITAL TOTAL CAPITAL TINCOME STATEMENT Interest Income Interest Income Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Expense) Net Income (Expense) Net Income (Loss) OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets Sex (Shortfall) Statutory Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 101,797 Total Adversely Classified Loans Total Adversely		
Current Year Profit/(Loss) Asset Revaluation Account TOTAL CAPITAL 102,998 TOTAL LIABILITIES & EQUITY 1NCOME STATEMENT Interest Income Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Expense Net Operating Income Non-Interest Expense Net Income (Expense) TOTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets Poperation (Expense) Net Institutional Capital/Total Assets 10,349 Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Requirement Sexcess/(Shortfall) Statutory Requirement Sexcess/(Shortfall) Statutory Liquid Assets 107,47 ASSET QUALITY Total Adversely Classified Loans Total Ad	Share Capital	8,361
Asset Revaluation Account TOTAL CAPITAL TOTAL CAPITAL TOTAL CAPITAL 102,998 INCOME STATEMENT Interest Income Interest Income Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Expense Non-Interest Expense Non-Interest Income Non-Interest Expense Non-Interest Expense Non-Interest Income	Reserves	61,752
TOTAL CAPITAL TOTAL LIABILITIES & EQUITY 499,897 INCOME STATEMENT Interest Income Interest Income Interest Expense ⁴ 2,04 Net Interest Income 11,992 Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET OUALITY Total Adversely Classified Loans Total Adversely Classified Loans Total Adversely Classified Loans Total Credit/Total Assets External Credit/Total Assets	Current Year Profit/(Loss)	32,214
Interest Income 3 Interest Income 4 Interest Income 9 Interest Income 9 Non-Interest Income 111,992 Non-Interest Income 12,26 Net Operating Income 22,76 Net Operating Income 9,445 Other Income (Expense) 3 Net Income (Loss) 9,485 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate 12,13 Average Lending Rate (Annualized) 10,34 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 9,69 LIQUIDITY Net Loans/Deposits 8,4.50 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,79 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37,45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 4,13 Net Loans/Total Assets 5,0.51 Total Operating Expense/ Average Total Assets 5,2.33 Savings Deposits/Total Assets 78,79 PROFITABILITY (Annualized) Return on Assets (%) 6,50 Return on Equity (%) 5,50	Asset Revaluation Account	672
Interest Income ³ Interest Income ³ Interest Income Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Non-Interest Income Non	TOTAL CAPITAL	102,999
Interest Income ³ 14,03 Interest Expense ⁴ 2,04 Net Interest Income 111,992 Non-Interest Income 222 Non-Interest Expense 2,76 Net Operating Income 9,449 Other Income (Expense) 3 Net Income (Loss) 9,483 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) 12,00 Residential Mortgage Rate 12,13 Average Lending Rate (Interest rate used as an index in pricing a credit union loan) 10,34 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 9,69 LIQUIDITY Net Loans/Deposits 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37,45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 2,66 ASSET QUALITY Total Coperating Expense/ Average Total Assets 5,78 Total Operating Expense/ Average Total Assets 5,78 PROFITABILITY (Annualized) Return on Assets (%) 6,50 Return on Equity (%) 5,50	TOTAL LIABILITIES & EQUITY	499,897
Interest Expense ⁴ 2,04 Net Interest Income 111,992 Non-Interest Income 22 Non-Interest Expense 2,76 Net Operating Income 9,449 Other Income (Expense) 3, Net Income (Loss) 9,483 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) 12,00 Residential Mortgage Rate 12,13 Average Lending Rate (Interest rate used as an index in pricing a credit union loan) 13,40 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 9,69 LIQUIDITY Net Loans/Deposits 8,450 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37,45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 1,33 Total Loan Loss Reserves/Total Loans 1,33 Net Loans/Total Assets 1,33 Net Loans/Total Assets 1,53 External Credit/Total Assets 1,53 External Credit/Total Assets 1,53 PROFITABILITY (Annualized) Return on Assets (%) 6,50 Return on Equity (%) 5,25	INCOME STATEMENT	
Interest Expense ⁴ 2,04 Net Interest Income 111,992 Non-Interest Income 22 Non-Interest Expense 2,76 Net Operating Income 9,449 Other Income (Expense) 3, Net Income (Loss) 9,483 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) 12,00 Residential Mortgage Rate 12,13 Average Lending Rate (Interest rate used as an index in pricing a credit union loan) 13,40 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 9,69 LIQUIDITY Net Loans/Deposits 8,450 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37,45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 1,33 Total Loan Loss Reserves/Total Loans 1,33 Net Loans/Total Assets 1,33 Net Loans/Total Assets 1,53 External Credit/Total Assets 1,53 External Credit/Total Assets 1,53 PROFITABILITY (Annualized) Return on Assets (%) 6,50 Return on Equity (%) 5,25	Interest Income ³	14.025
Net Interest Income 11,992 Non-Interest Income 22 Non-Interest Expense 2,76 Net Operating Income 9,448 Other Income (Expense) 3 Net Income (Loss) 9,483 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) 12,00 Residential Mortgage Rate 12,13 Average Lending Rate (Annualized) 10,34 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 20,60 Net Institutional Capital/Total Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET OUALITY Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 0.51 <td></td> <td></td>		
Non-Interest Income Non-Interest Expense Non-Interest Expense Not Operating Income Other Income (Expense) Net Income (Loss) Other Income (Loss) OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits Institutional Capital/Total Assets Institutional Capital/Total Assets Institutional Capital/Total Assets Iquid Assets Statutory Requirement Excess/(Shortfail) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets External Credit/Total Assets FORD FORD Assets External Credit/Total Assets FORD FORD FORD Assets FORD FORD FORD FORD FORD FORD FORD FORD		
Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets 10.60 Net Institutional Capital/Total Assets 147,49 Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 107,97 ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Net Loans/Total Assets External Credit/Total Assets External Credit/Total Assets 53,47 PROFITABILITY (Annualized) Return on Assets (%) 6.500 Return on Equity (%) 6.500		220
Net Operating Income Other Income (Expense) Net Income (Loss) 9,483 OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) 10.34 FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets 9,69 LIQUIDITY Net Loans/Deposits Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Asset to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 10,51 Total Copital/Total Assets External Credit/Total Assets 5,65,88 External Credit/Total Assets 5,66,588 External Credit/Total Assets 5,79 PROFITABILITY (Annualized) Return on Assets (%) 6,500 Return on Equity (%) 28,75		2,764
Net Income (Loss) OTHER INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate 12.13 Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Assets Net Institutional Capital/Total Assets Net Institutional Capital/Total Assets 10.60 Net Loans/Deposits Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 22.75	Net Operating Income	9,449
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate 12.13 Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 10.34 Total Capital/Deposits 26.15 Institutional Capital/Total Assets 20.60 Net Institutional Capital/Total Assets 9.69 LIQUIDITY Net Loans/Deposits 147,49 Liquid Assets Statutory Requirement 149,52 Liquid Assets Statutory Requirement 150,57 Excess/(Shortfall) Statutory Liquid Assets 110,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets External Credit/Total Assets 10.51 Total Operating Expense/ Average Total Assets 2.13 Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 28.75	Other Income (Expense)	34
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate 12.13 Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 26.15' Institutional Capital/Total Assets Net Institutional Capital/Total Assets 147,49 Liquid Assets Statutory Requirement 29.52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 13.83 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 13.83 Total Company C	Net Income (Loss)	9,483
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate 12.13 Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 26.15' Institutional Capital/Total Assets Net Institutional Capital/Total Assets 147,49 Liquid Assets Statutory Requirement 29.52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 13.83 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 13.83 Total Company C	OTHER INDICATORS	
Residential Mortgage Rate Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 26.15 Institutional Capital/Total Assets 20.60 Net Institutional Capital/Total Assets 9.69 LIQUIDITY Net Loans/Deposits 84.50 Liquid Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loans/Total Assets 66.58 External Credit/Total Assets 5.13 Total Operating Expense/ Average Total Assets 2.13 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	O MER METONIOR	
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 26.15 Institutional Capital/Total Assets 9.69 Liquid Assets 48.50 Liquid Assets 147,49 Liquid Assets 51atutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 5.51 Total Operating Expense/ Average Total Assets 5.51 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	Base Lending Rate (Interest rate used as an index in pricing a credit union loan)	12.00%
FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Deposits 26.15 Institutional Capital/Total Assets 20.60 Net Institutional Capital/Total Assets 9.69 LIQUIDITY Net Loans/Deposits 84.50 Liquid Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 66.58 External Credit/Total Assets 5.51 Total Operating Expense/ Average Total Assets 5.51 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	Residential Mortgage Rate	12.13%
CAPITAL ADEQUACY Total Capital/Deposits 26.15 Institutional Capital/Total Assets 20.60 Net Institutional Capital/Total Assets 9.69 LIQUIDITY Net Loans/Deposits 84.50 Liquid Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans 70tal Adversely Classified Loans Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 5.51 Total Operating Expense/ Average Total Assets 5.51 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	Average Lending Rate (Annualized)	10.34%
Total Capital/Deposits Institutional Capital/Total Assets 20.60 Net Institutional Capital/Total Assets 9.69 LIQUIDITY Net Loans/Deposits 84.50 Liquid Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets 566.58 External Credit/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 28.75	FINANCIAL INDICATORS	
Institutional Capital/Total Assets Net Institutional Capital/Total Assets 100.69 LIQUIDITY Net Loans/Deposits Liquid Assets Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Say,52 Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 20.60 Return on Equity (%)	CAPITAL ADEQUACY	
Net Institutional Capital/Total Assets LIQUIDITY Net Loans/Deposits Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Say,52 Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 84.50 84.50 85.60 86.50 86.50 86.50	Total Capital/Deposits	26.15%
LIQUIDITY Net Loans/Deposits 84.50 Liquid Assets 147,49 Liquid Assets 147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans 7.63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 66.58 External Credit/Total Assets 9.51 Total Operating Expense/ Average Total Assets 9.51 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	Institutional Capital/Total Assets	20.60%
Net Loans/Deposits 84.50 Liquid Assets 1147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 1107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 66.58 External Credit/Total Assets 5.51 Total Operating Expense/ Average Total Assets 5.213 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	Net Institutional Capital/Total Assets	9.69%
Net Loans/Deposits 84.50 Liquid Assets 1147,49 Liquid Assets Statutory Requirement 39,52 Excess/(Shortfall) Statutory Liquid Assets 1107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 66.58 External Credit/Total Assets 5.51 Total Operating Expense/ Average Total Assets 5.213 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	<u>LIQUIDITY</u>	
Liquid Assets Liquid Assets Statutory Requirement Sq.52 Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 107,97		84.50%
Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets 107,97 Liquid Assets to Deposits, Shares & Current Borrowings (%) 37.45 ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 39,52 27,63 27,63 27,63 27,63 27,63 27,63 27,63 3.83 21,13 3.83 4.13 Assets 66.58 External Credit/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%)	•	147,497
Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 107,97 37.45 27,63 27,63 27,63 6.50		39,527
Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 37.45 27.63 27.63 27.63 27.63 3.83 4.13 5.83 6.58 External Credit/Total Assets 78.79 PROFITABILITY (Annualized) Return on Equity (%)		107,970
Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 0.51 Total Operating Expense/ Average Total Assets 2.13 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75		37.45%
Total Adversely Classified Loans 27,63 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.83 Total Loan Loss Reserves/Total Loans 4.13 Net Loans/Total Assets 66.58 External Credit/Total Assets 0.51 Total Operating Expense/ Average Total Assets 2.13 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75	ASSET OHALITY	
Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Savings Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) 3.83 4.13 66.58 66.58 2.13 78.79 6.50 6.50		27 /2/
Total Loan Loss Reserves/Total Loans		
Net Loans/Total Assets 66.58 External Credit/Total Assets 0.51* Total Operating Expense/ Average Total Assets 2.13* Savings Deposits/Total Assets 78.79* PROFITABILITY (Annualized) 6.50* Return on Assets (%) 6.50* Return on Equity (%) 28.75*		3.83%
External Credit/Total Assets 0.51 Total Operating Expense/ Average Total Assets 2.13 Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75		
Total Operating Expense/ Average Total Assets 2.13' Savings Deposits/Total Assets 78.79' PROFITABILITY (Annualized) Return on Assets (%) 6.50' Return on Equity (%) 28.75'		0.51%
Savings Deposits/Total Assets 78.79 PROFITABILITY (Annualized) Return on Assets (%) 6.50 Return on Equity (%) 28.75		2.13%
PROFITABILITY (Annualized) Return on Assets (%) 6.50' Return on Equity (%) 28.75'		78.79%
Return on Assets (%) 6.50° Return on Equity (%) 28.75°	•	73.770
Return on Equity (%) 28.75	PROFITABILITY (Annualized)	
	Return on Assets (%)	6.50%
		28.75%
, , ,		98.33% 1.67%

¹Effective March 2010, figures and ratios were entered in accordance with PEARLS.

²Savings deposits refers to total deposits

³In accordance with PEARLS, interest income is net of loan protection coverage premiums

⁴In accordance with PEARLS, interest expense is inclusive of life savings coverage premiums