

## CENTRAL BANK OF BELIZE

## QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

## REGISTERED UNDER THE CREDIT UNIONS ACT

Quarters Ending

Quarters Er				BZ\$'000
BALANCE SHEET	Mar-11	Dec-10	Sep-10	Jun-10
ASSETS				
Cash and Balances Due from Banks	166,859	153,404	148,534	146,554
Government Securities/Investments	16,316	16,316	15,316	15,316
Total Loans	367,992	367,029	358,574	349,893
Less: Specific Loan Loss Reserves	(15,176)	(15,003)	(14,970)	(15,054)
General Loan Loss Reserves	-	-	-	-
Net Loans	352,816	352,026	343,604	334,839
Fixed Assets (Net)	11,885	12,293	11,549	11,421
Other Assets	1,107	870	647	684
TOTAL ASSETS	548,983	534,909	519,650	508,814
LIABILITIES & SHAREHOLDERS' EQUITY				
Demand Deposits	5,719	5,395	5,735	4,958
•	29,223	28,696	28,459	28,397
Savings Deposits				
Time Deposits	79,590	81,168	80,140	79,685
Share Deposits	319,645	313,745	309,082	308,038
Total Deposits	434,177	429,004	423,416	421,078
Balances Due to Banks	2,619	3,842	2,116	2,056
Balances Due to Central Bank	2,017	3,042	2,110	2,030
	-	-	-	-
Other Liabilities	439	503	563	417
TOTAL LIABILITIES	437,235	433,349	426,095	423,551
CAPITAL				
Share Capital	7,046	6,940	6,923	7,583
Reserves	69,908	69,431	69,514	69,303
Current Year Profit/(Loss)	34,122	24,517	16,446	7,705
Asset Revaluation Account	672	672	672	672
TOTAL CAPITAL	111,748	101,560	93,555	85,263
TOTAL LIABILITIES & EQUITY	548,983	534,909	519,650	508,814
INCOME STATEMENT				
Interest Income	14,862	12,576	12,793	12,055
Interest Expense	2,109	2,327	2,194	2,106
Net Interest Income	12,753	10,249	10,599	9,949
Non-Interest Income	283	197	247	. 164
Non-Interest Expense	2,916	2,380	2,095	2,419
Net Operating Income	10,120	8,066	8,751	7,695
Other Income (Expense)	88	3	0,701	1,070
Net Income (Loss)	10,208	8,069	8,751	7,695
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%	12.00%	12.00%	
Average Lending Rate (Annualized)	12.00% 12.13% 11.09%	12.00% 12.13% 10.92%	12.00% 12.13% 11.81%	12.00% 12.13% 11.13%
Average Lending Rate (Annualized)	12.13%	12.13%	12.13%	12.13%
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Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY	12.13% 11.09%	12.13% 10.92%	12.13% 11.81%	12.13% 11.13%
Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits	12.13% 11.09% 17.88%	12.13% 10.92% 	12.13% 11.81% 18.21%	12.13% 11.13% 18.42%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY	12.13% 11.09%	12.13% 10.92%	12.13% 11.81%	12.13% 11.13% 18.42%
Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits	12.13% 11.09% 17.88%	12.13% 10.92% 	12.13% 11.81% 18.21%	12.13%
Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets	12.13% 11.09% 17.88% 10.91%	12.13% 10.92% 17.96% 11.11%	12.13% 11.81% 18.21% 11.43%	12.13% 11.13% 18.42% 11.64%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIQUIDITY	12.13% 11.09% 17.88% 10.91% 10.16%	12.13% 10.92% 17.96% 11.11% 10.14%	12.13% 11.81% 18.21% 11.43% 10.39%	12.13% 11.13% 18.42% 11.64% 10.63%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIQUIDITY Net Loans/Total Deposits	12.13% 11.09% 17.88% 10.91% 10.16% 81.26%	12.13% 10.92% 17.96% 11.11% 10.14% 82.06%	12.13% 11.81% 18.21% 11.43% 10.39% 81.15%	12.13% 11.13% 18.42% 11.64% 10.63% 79.52%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIOUIDITY Net Loans/Total Deposits Liquid Assets	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126	12.13% 10.92% 17.96% 11.11% 10.14% 82.06% 161,180	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157,237	12.13% 11.13% 18.42% 11.64% 10.63% 79.52% 157,150
Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIQUIDITY Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Requirement	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126 44,058	12.13% 10.92% 17.96% 11.11% 10.14% 82.06% 161,180 43,562	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157,237 43,098	12.13% 11.13% 18.42% 11.64% 10.63% 79.52% 157,150 44,124
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Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEOUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets Liquid Assets Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET OUALITY Total Adversely Classified Loans Total Adversely Classified Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Total Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126 44,058 130,068 40.10% 26,557 3.09% 4.12% 64.27% 0.48% 1.87% 79.09% 6.62% 32.24% 98.00%	12.13% 10.92% 17.96% 11.11% 10.14% 82.06% 161,180 43,552 117,618 37.57% 30,147 4.13% 4.09% 65.81% 0.72% 1.77% 80.20% 6.32% 31.85% 98.07%	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157.237 43.098 114,139 37.14% 29,523 4.06% 4.17% 66.12% 0.41% 1.77% 81.48% 6.45% 33.35% 98.04%	12.13% 11.13% 11.13% 11.64% 10.63% 79.52% 157.150 44,124 113,026 37.32% 28,275 3.78% 4.30% 65.81% 0.40% 1.84% 82.76% 6.12% 32.72% 99.12%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEOUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LiQUIDITY Net Loans/Total Deposits Liquid Assets Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET OUALITY 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 Total Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%)	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126 44,058 130,068 40.10% 26,557 3.09% 4.12% 64.27% 0.48% 1.87% 79.09% 6.62% 32.24%	12.13% 10.92% 11.092% 11.11% 10.14% 82.06% 161,180 43,562 117,618 37.57% 30,147 4.13% 4.09% 65.81% 0.72% 1.77% 80.20% 6.32% 31.85%	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157.237 43.098 114,139 37.14% 29,523 4.06% 4.17% 66.12% 0.41% 1.77% 81.48% 6.45% 33.35%	12.13% 11.13% 11.13% 11.64% 11.64% 10.63% 79.52% 157,150 44,124 113,026 37.32% 28,275 3.78% 4.30% 65.81% 0.40% 1.84% 82.76% 6.12% 32.72% 99.12%
Average Lending Rate (Annualized) FINANCIAL INDICATORS CAPITAL ADEOUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets Net Institutional Capital/Total Assets Liquid Assets Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET OUALITY Total Adversely Classified Loans Total Adversely Classified Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Total Operating Expense/ Average Total Assets Total Deposits/Total Assets POFITABLITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126 44,058 130,068 40.10% 26,557 3.09% 4.12% 64.27% 0.48% 1.87% 79.09% 6.62% 32.24% 98.00% 2.00%	12.13% 10.92% 11.092% 11.11% 10.14% 82.06% 161,180 43,562 117,618 37.57% 30,147 4.13% 4.09% 65.81% 0.72% 1.77% 80.20% 6.32% 31.85% 98.07% 1.93%	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157.237 43.098 114,139 37.14% 29,523 4.06% 4.17% 66.12% 0.41% 1.77% 81.48% 6.45% 33.35% 98.04% 1.96%	12.13% 11.13% 11.13% 11.64% 10.63% 79.52% 157,150 44,124 113,026 37.32% 28,275 3.78% 4.30% 65.81% 0.40% 1.84% 82.76% 6.12% 32.72% 99.12% 1.63%
Average Lending Rate <i>(Annualized)</i> FINANCIAL INDICATORS CAPITAL ADEOUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets Liquid Assets Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Assets to Deposits, Shares & Current Borrowings (%) ASSET OUALITY Total Adversely Classified Loans Total Adversely Classified Loans Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Total Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income	12.13% 11.09% 17.88% 10.91% 10.16% 81.26% 174,126 44,058 130,068 40.10% 26,557 3.09% 4.12% 64.27% 0.48% 1.87% 79.09% 6.62% 32.24% 98.00%	12.13% 10.92% 17.96% 11.11% 10.14% 82.06% 161,180 43,552 117,618 37.57% 30,147 4.13% 4.09% 65.81% 0.72% 1.77% 80.20% 6.32% 31.85% 98.07%	12.13% 11.81% 18.21% 11.43% 10.39% 81.15% 157.237 43.098 114,139 37.14% 29,523 4.06% 4.17% 66.12% 0.41% 1.77% 81.48% 6.45% 33.35% 98.04%	12.13% 11.13% 11.13% 11.64% 10.63% 157,150 44,124 113,026 37.32% 28,275 3.78% 4.30% 65.81%