CENTRAL BANK OF BELIZE

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: March 2012

	BALANCE SHEET	March '12	December '11	September '11	June '11	March '11
ASSETS						
Cash and Balances Due fror	n Banks	209,880	186,054	178,524	171,171	166,859
Government Securities/Inve		17,070	16,995	16,776	16,391	16,316
Total Loans	schends	388,142	389,412	379,827	373,848	367,992
				-		•
Less: Specific Loan Loss Re		(17,756)	(18,250)	(18,228)	(17,551)	(15,176
General Loan Loss Re	eserves	-	-	-	-	-
Net Loans		370,386	371,162	361,599	356,297	352,816
Fixed Assets (Net)		13,448	13,429	12,135	11,899	11,885
Other Assets		971	1,117	1,461	898	1,107
TOTAL ASSETS		611,755	588,757	570,495	556,656	548,983
LIABILITIES & CAPITAL						
Domand Donasita		14.050	11 742	12 276	11.027	5,719
Demand Deposits		14,059	11,742	13,276	11,027	
Savings Deposits		28,561	27,683	27,230	26,621	29,223
Time Deposits		85,622	85,693	80,846	80,099	79,590
Share Deposits		361,959	352,297	346,759	344,460	319,645
Total Deposits		490,201	477,415	468,111	462,207	434,177
Balances Due to Banks		1,646	1,757	1,843	1,927	2,619
Balances Due to Central Ba	nk	-	-	-	-	-
Other Liabilities		425	527	529	517	439
TOTAL LIABILITIES		492,272	479,699	470,483	464,651	437,235
CAPITAL						
Share Capital		7,445	7,340	7,277	7,169	7,046
Reserves		75,876	75,537	75,685	76,570	69,908
Current Year Profit/(Loss)		35,490	25,509	16,378	7,594	34,122
Asset Revaluation Account		672	672	672	672	672
TOTAL CAPITAL		119,483	109,058	100,012	92,005	111,748
TOTAL LIABILITIES & CA	APITAL .	611,755	588,757	570,495	556,656	548,983
INCOME STATEMENT	<u> </u>			,		
Interest Income		15,143	13,472	13,022	12,039	14,862
Interest Expense		2,003	2,223	2,193	2,136	2,109
Net Interest Income		13,140	11,249	10,829	9,903	12,753
Non-Interest Income		312	302	214	227	283
Non-Interest Expense		2,904	2,432	2,265	2,545	2,916
Net Operating Incom	e	10,548	9,119	8,778	7,585	10,120
Other Income (Expense)		. 3	. 11	. 7	. 8	, 88
Net Income (Loss)		10,551	9,130	8,785	7,593	10,208
OTHER INDICATORS						
OTHER INDICATORS						
	ate used as an index in pricing a credit union loan)	12.00%	12.00%	12.00%	12.00%	
Base Lending Rate (Interest / Residential Mortgage Rate		12.13%	12.13%	12.13%	12.13%	12.00% 12.13%
Base Lending Rate (Interest /						12.00% 12.13%
Base Lending Rate (Interest r Residential Mortgage Rate	nualized)	12.13%	12.13%	12.13%	12.13%	12.00% 12.13%
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATO	nualized)	12.13%	12.13%	12.13%	12.13%	12.00%
Base Lending Rate <i>(Interest I</i> Residential Mortgage Rate Average Lending Rate <i>(An</i> FINANCIAL INDICATO	nualized) DRS	12.13% 11.34%	12.13% 11.10%	12.13% 10.80%	12.13% 10.94%	12.009 12.139 11.099
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit	nualized) DRS	12.13% 11.34%	12.13% 11.10% 17.50%	12.13% 10.80% 17.87%	12.13% 10.94% 18.26%	12.009 12.139 11.099 17.889
Base Lending Rate (Interest i Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total	nualized) DRS S Assets	12.13% 11.34% 17.13% 10.67%	12.13% 11.10% 17.50% 10.96%	12.13% 10.80% 17.87% 11.31%	12.13% 10.94% 18.26% 10.76%	12.009 12.139 11.099 17.889 10.919
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit	nualized) DRS S Assets	12.13% 11.34%	12.13% 11.10% 17.50%	12.13% 10.80% 17.87%	12.13% 10.94% 18.26%	12.009 12.139 11.099 17.889
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposi Institutional Capital/Total Net Institutional Capital/Total	nualized) DRS S Assets	12.13% 11.34% 17.13% 10.67%	12.13% 11.10% 17.50% 10.96%	12.13% 10.80% 17.87% 11.31%	12.13% 10.94% 18.26% 10.76%	12.009 12.139 11.099 17.889 10.919
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Art FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposi Institutional Capital/Total Net Institutional Capital/Total LIQUIDITY	nualized) DRS S Assets	12.13% 11.34% 17.13% 10.67% 10.02%	12.13% 11.10% 17.50% 10.96% 10.26%	12.13% 10.80% 17.87% 11.31%	12.13% 10.94% 18.26% 10.76% 10.02%	12.009 12.139 11.099 17.889 10.919 10.169
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposi Institutional Capital/Total Net Institutional Capital/Total	nualized) DRS S Assets	12.13% 11.34% 17.13% 10.67% 10.02% 75.56%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25%	12.13% 10.94% 18.26% 10.76% 10.02% 77.09%	12.009 12.139 11.099 17.889 10.919 10.169 81.269
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total LIQUIDITY Net Loans/Total Deposits Liquid Assets	nualized) DRS S Assets Stal Assets	12.13% 11.34% 17.13% 10.67% 10.02% 75.56% 216,473	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133	12.13% 10.94% 18.26% 10.76% 10.02% 77.09% 181,610	12.009 12.139 11.099 17.889 10.919 10.169 81.269 174,126
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Art FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re	nualized) DRS S Assets Dtal Assets quirement	12.13% 11.34% 17.13% 10.67% 10.02% 75.56% 216,473 49,072	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402	12.13% 10.94% 18.26% 10.76% 10.02% 77.09% 181,610 46,454	12.009 12.139 11.099 17.889 10.919 10.169 81.269 174,126 44,058
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor	nualized) DRS S Assets Dtal Assets quirement	12.13% 11.34% 17.13% 10.67% 10.02% 75.56% 216,473	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133	12.13% 10.94% 18.26% 10.76% 10.02% 77.09% 181,610	12.009 12.139 11.099 17.889 10.919 10.169 81.269 174,126 44,058 130,068
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Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Liquid Assets to Deposits, ASSET QUALITY	nualized) DRS Assets otal Assets otal Assets quirement y Liquid Assets Shares & Current Borrowings (%)	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29%	12.009 12.13 11.099 17.889 10.919 10.169 81.269 174,126 44,058 130,068 40.109
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Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Art FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET QUALITY Total Adversely Classified Total Adversely Classified	nualized) DRS Assets otal Assets otal Assets y Liquid Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216.473 49,072 167,401 43.50% 30,485 3.28%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15%	12.00 12.13 11.09 11.09 17.88 10.91 10.16 81.26 174,126 44,058 130,068 40.10 26,557 3.09
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Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET QUALITY Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Assets	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30%	12.13% 10.80% 11.80% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35%	12.009 12.139 11.099 11.099 10.919 10.169 81.269 174,126 44,058 130,068 40.109 26,557 3.099 4.129 64.279 0.489
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Depositi Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET QUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Loans/Total Assets External Credit/Total Assets Total Operating Expense/	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 63.04% 0.30% 1.70%	12.13% 10.80% 11.80% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174.126 44,055 130,068 40.10 26,555 3.09 4.12 64.27 0.48 1.87 0.48
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET QUALITY Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Assets	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174.126 44,055 130,068 40.10 26,555 3.09 4.12 64.27 0.48 1.87 0.48
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Liquid Assets Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Asset Total Operating Expense/ Total Deposits/Total Asset	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans is Average Total Assets s	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174,12 44,05 130,06 40.10 26,55 3.09 4.12 64.27 0.48 1.87 79.09
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Depositi Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Asset Total Operating Expense/ Total Deposits/Total Asset	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans is Average Total Assets s	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 63.04% 0.30% 1.70%	12.13% 10.80% 11.80% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80%	12.009 12.139 11.099 17.889 10.919 10.169 81.269 174,126 44,058 130,068 40.109 26,557 3.099 4.129 64.279
Base Lending Rate (Interest I Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Liquid Assets Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Asset Total Operating Expense/ Total Deposits/Total Asset	nualized) DRS Assets Assets otal Assets otal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans is Average Total Assets s	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03%	12.000 12.130 11.090 17.880 10.910 10.160 81.260 174,126 44,058 130,068 40.100 26,555 3.090 4.120 64.270 0.480 1.870 79.090 6.620
Base Lending Rate (Interest / Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATE CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Loan Loss Reserves/ Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Total Deposits/Total Assets PROFITABILITY (Annualia Return on Assets (%)	nualized) DRS SS Assets Stal Assets Stal Assets Shares & Current Borrowings (%) Loans Loans (Net of Specific Reserves)/Total Loans Total Loans SS Average Total Assets S s zed)	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216.473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13%	12.13% 11.10% 17.50% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03%	12.009 12.139 11.099 11.099 10.919 10.169 81.269 174,126 44,058 130,068 40.109 26,557 3.099 4.129 64.279 0.489 1.879 79.099
Base Lending Rate (Interest / Residential Mortgage Rate Average Lending Rate (An FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Operating Expense/ Net Loans/Total Assets External Credit/Total Asset External Credit/Total Asset Total Deposits/Total Asset PROFITABILITY (Annualiz Return on Assets (%) Return on Equity (%)	nualized) DRS S Assets Assets otal Assets sotal Assets Shares & Current Borrowings (%) Loans Loans Loans (Net of Specific Reserves)/Total Loans Total Loans S Average Total Assets s <i>ts Average Total Assets</i> s <i>teed</i>)	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13% 6.21% 31.19%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09% 5.98% 30.81%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05% 5.85% 30.94%	12.13% 10.94% 18.26% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03% 5.51% 29,73%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174,12 44,058 130,068 40.10 26,55 3.09 4.12 64.27 0.48 1.87 79.09 6.62 32.24 4.24 4.24 4.27
Base Lending Rate (Interest / Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Operating Expense/ Net Loans/Total Assets External Credit/Total Asset Total Deposits/Total Asset PROFITABILITY (Annuali Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjust	nualized) DRS S Assets Assets otal Assets sotal Assets Shares & Current Borrowings (%) Loans Loans Loans (Net of Specific Reserves)/Total Loans Total Loans S Average Total Assets s <i>ts Average Total Assets</i> s <i>teed</i>)	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13% 6.21% 31.19% 97.68%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09% 5.98% 30.81% 97.39%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05% 5.85% 30.94% 98.06%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03% 5.51% 29,73% 97.76%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174,12 44,05 130,06 40.10 26,55 3.09 4.12 64.27 0.48 1.87 79.09 6.62 32.24 98.00
Base Lending Rate (Interest / Residential Mortgage Rate Average Lending Rate (Ari FINANCIAL INDICATO CAPITAL ADEQUACY Total Capital/Total Deposit Institutional Capital/Total Net Institutional Capital/Total Net Institutional Capital/Total Net Loans/Total Deposits Liquid Assets Statutory Re Excess/(Shortfall) Statutor Liquid Assets to Deposits, ASSET OUALITY Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Adversely Classified Total Operating Expense/ Net Loans/Total Assets External Credit/Total Asset External Credit/Total Asset PROFITABILITY (Annuali Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjustical Capital Capital Capital Capital Component Adverses (%)	nualized) DRS S Assets Assets otal Assets sotal Assets Shares & Current Borrowings (%) Loans Loans Loans (Net of Specific Reserves)/Total Loans Total Loans S Average Total Assets s <i>ts Average Total Assets</i> s <i>teed</i>)	12.13% 11.34% 11.34% 10.67% 10.02% 75.56% 216,473 49,072 167,401 43.50% 30,485 3.28% 4.57% 60.54% 0.27% 1.75% 80.13% 6.21% 31.19% 97.68%	12.13% 11.10% 11.10% 10.96% 10.26% 77.74% 194,229 48,120 146,109 40.68% 32,292 3.61% 4.69% 63.04% 0.30% 1.70% 81.09% 5.98% 30.81% 97.39%	12.13% 10.80% 17.87% 11.31% 10.73% 77.25% 186,133 47,402 138,731 39.76% 30,947 3.35% 4.80% 63.38% 0.32% 1.81% 82.05% 5.85% 30.94% 98.06%	12.13% 10.94% 10.94% 10.76% 10.02% 77.09% 181,610 46,454 135,156 39.29% 29,331 3.15% 4.69% 64.01% 0.35% 1.80% 83.03% 5.51% 29,73% 97.76%	12.00 12.13 11.09 17.88 10.91 10.16 81.26 174,12 44,058 130,068 40.10 26,55 3.09 4.12 64.27 0.48 1.87 79.09 6.62 32.24 98.00