

QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS REGISTERED UNDER THE CREDIT UNIONS ACT

Quarter Ending 31 December 2015

Scienter Sourise 11,523 394 6,77 76 1,807 178 110 2,5552 1505 15					T	T	T	ı	BZ\$'000
ASSETS 1.1.522 0.00 0.00 0.00 0.00 0.00 0.00 0.00	STATEMENT OF FINANCIAL POSITION	Redeemer Credit	Xavier Credit	Credit	Credit	Inmaculada		Teacher's Credit	Total
Cash and Samores Due from Baneles Occomment Sociation with street of the Comment Soci		Onion	Onion	Official	Omon	Great Gillon	Great Gillon	Onion	iotai
Total Loans	Cash and Balances Due from Banks								- ,
Less: Specific Loan Loss Reserves (31-974) (3.471) (1.919) (1.970) (1.970) (365) (3				•		•			-
Net Loaries 28-4.22 63.945 52.66 43.742 59.121 16.934 16.284 527.613 16.000									
Other Assets 3-4 2-48 (6) 16 59 2282 211 844	Net Loans				-				
Common C	Fixed Assets (Net)	,				,			,
LABILITIES & CAPITAL.		_							_
Demand Deposits	TOTAL ASSETS	522,861	78,578	70,905	54,483	61,772	22,655	20,048	831,302
Savings Diposate 10 824	LIABILITIES & CAPITAL								
Time Deposits	Demand Deposits				,	,	,		,
Share Deposits			-	-		-	-	Ŭ	
Balances Due to Bankas 0 1,964 0 0 0 0 0 0 0 1 0 1,964 allances Due to Demir Financial Institutions 0 0 0 1 1,11 0 0 2,544 0 500 3.155 allances Due to Other Credit Unions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Share Deposits				-				
Balances Due to Other Financial laristutions 0 0 0 1111 0 0 2,544 0 0 500 3.155	Total Deposits								,
Balances Due to Other Credit Unions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				-	-		-		,
CAPTAL CAPTAL CAP	Balances Due to Other Credit Unions	-	-		-		-		,
CAPITAL Share Capital	Other Liabilities	_			-				,
Share Capital A.346 1.885 1.054 8 1.612 1.308 8 1.311 Reserves 7.7292 1.0520 2.737 7.353 1.389 1.7189 101,536 Current Vear Profit/(Loss) 1.570 2.739 1.697 1.530 2.378 637 582 25,433 637 637 638		431,353	62,794	64,886	46,974	50,352	19,006	17,570	692,935
Reserves		V 3VE	1 225	1.054	0	1 610	1 200	٩٥	10 211
General Loan Loss Reserve 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Reserves								
Asset Revaluation Account 0 240 355 0 177 315 0 987 TOTAL CAPTAL 91,508 15,784 6,019 7.759 11,420 3,649 2,478 133,987 TOTAL LIABILITIES & CAPITAL 522,861 78,578 70,905 54,483 61,772 22,855 20,048 831,302 STATEMENT OF COMPREHENSIVE INCOME (Quarterly figures) Interest Income 9,000 2,075 1,559 1,094 1,555 541 482 16,416 (Interest Expense 1,082 215 212 510 107 104 47 2,277 Not Interest Income 29 61 0 35 11 95 13 244 North-Interest Expense 4,402 1,392 785 160 611 35 11 95 13 244 North-Interest Expense 4,402 1,392 8662 459 888 225 155 6,432 Obtained from the Company of Capital Interest Income 3,545 528 662 459 888 225 155 6,432 Obtained from the Company of Capital Interest Income 3,545 528 662 459 888 225 155 6,432 Obtained from the Capital Interest Income 1,000 10,000 12,00	Current Year Profit/(Loss)			1,697	,	2,378			
TOTAL LABILITIES & CAPITAL 91,508 78,78 70,905 54,483 61,772 22,555 20,048 831,302 STATEMENT OF COMPREHENSIVE INCOME (Quarterly figures) Interest Income Interest Expense 1,082 2,075 1,689 1,094 1,1666 1,172 1,1699 1,094 1,1666 1,172 1,1699 1,1696		-	-		-		-		•
TOTAL LIABILITIES & CAPITAL								-	
Interest Income Interest Income Interest Expense I 1,082 Interest Income Interest Inter		-		-		1			
Interest Income 1,000			70,370	70,303	34,403	01,772	22,033	20,040	031,302
Interest Expense Not Interest Expense Not Interest Expense Not Interest Income 7,781 8 1,880 1,447 584 1,458 437 435 14,139 Non-Interest Expense 4,402 1,392 785 160 611 307 293 7,950 Not Operating Income 3,545 528 662 459 888 225 155 6,432 Other Income (Loss) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•		2.075	1 650	1.094	1 565	5/1	482	16.416
Non-Interest Expense	Interest Expense								,
Non-Interest Expense									
Net Operating Income 3,545 528 662 459 858 225 155 6,432				-					
Net Income (Loss) 3,545 528 662 459 858 225 155 6,432	Net Operating Income						225	155	
DTHER INDICATORS		3.545	5 28	662	459	858			6.432
12,00% 1	` '								·
Residential Mortgage Rate	Base Lending Rate (Interest rate used as an index in								
Average Lending Rate (Annualized) 11 68% 11.77% 10.07% 10.42% 10.91% 11.33% 10.21% 11.60% Average Lending Rate 11.96% 11.63% 10.35% 10.23% 12.23% 12.25% 11.83% 11.60% Average Deposit Rate (Annualized) 11.13% 1.41% 1.31% 4.34% 0.45% 0.85% 2.54% 11.60% Average Deposit Rate (Annualized) 11.13% 1.41% 1.31% 4.34% 0.45% 0.85% 2.55% 2.54% 11.72% Weighted Average Fixed Deposit Rate (S.000% 10.000 for 3 months) 1.00% 2.55% 2.69% 0.00% 2.85% 2.50% 3.39% 2.27% 11.60% 10.00% 1.000 for 3 months) 1.00% 2.55% 2.69% 0.00% 2.85% 2.50% 3.00% 2.55% 3.00% 2.55% 10.00% 1.000 for 3 months) 1.00% 1.00% 1.00% 1.00% 1.000 for 3 months) 1.00% 1.00% 1.00% 1.000 for 3 months) 1.00% 1.00% 1.000% 1.000 for 3 months) 1.00% 1.0000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000%	,								
Weighted Average Lending Rate									
Weighted Average Fixed Deposit Rate 5.00% 2.59% 2.69% 0.00% 2.85% 2.50% 3.39% 2.72% Fixed Deposit Rate (\$5.000\\$10,000 for 3 months) 4.00% 2.25% 3.00% 0.00% 3.00% 2.50% 3.00% 2.54% 3.00% 2.54% 3.00% 0.00% 3.00% 2.50% 3.00% 2.54% 3.00% 2.54% 3.00% 0.00% 3.00% 2.50% 3.00% 2.54% 3.00% 3.00% 2.50% 3.00% 2.54% 3.00% 3.00% 2.50% 3.00% 2.54% 3.00% 3.00% 2.50% 3.00% 2.54% 3.00% 3.00% 2.50% 3.00% 3.00% 2.54% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.00% 3.00% 2.50% 3.0	Weighted Average Lending Rate								
Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) 4.00% 2.25% 3.00% 0.00% 3.00% 2.50% 3.00% 2.54% Number of Branches/Agencies 2 3 2 0 1 0 1 9 9 9 9 9 9 9 9 9									
FINANCIAL INDICATORS									
AVERAGES Average Loans Average Deposits 417,383 58,560 62,207 45,826 45,252 18,352 16,246 663,824 Average Assets 512,031 75,464 68,554 53,107 59,101 21,526 19,287 809,068 Average Equity 94,649 15,052 5,929 7,281 10,877 2,942 2,326 139,055 CAPITAL ADEQUACY Net Institutional Capital/Total Assets 12,14% 11,65% 3,60% 10,21% 7,68% 7,68% 7,38% 8,18% 10,50% Total Capital/Total Deposits 17,54% 21,54% 21,54% 6,70% 12,73% 19,18% 16,12% 11,31% 16,46% Institutional Capital/Total Assets 12,14% 11,119% 3,64% 10,21% 8,99% 6,95% 8,91% 10,53% Liquid Assets Statutory Requirement 43,236 43,236 43,234 43,236 6,547 6,629 4,634 5,247 1,944 4,674 69,911 Adversely Classified Loans (Net of Specific Reserves)/Total Loans Seserves)/Total Loans 5,88% 0,56% 1,83% 0,00% 1,33% 2,11% 1,64% 3,15% 1,64% 1,14% 1,64% 3,15% 1,64% 1,14% 1,64% 3,15% 1,64% 1,14% 1,64% 3,15% 1,64% 1,14% 1,64% 3,15% 1,64% 1,14% 1,64% 1,14% 1,64% 3,15% 1,64% 1,14% 1,64% 3,15% 1,64	Number of Branches/Agencies	2	3	2	0	1	0	1	9
Average Loans	FINANCIAL INDICATORS								
Average Deposits		200 200	62.224	F2 220	44.045	49.075	16 010	15 651	E 46 70E
Average Assets Average Equity Section	ů .								
CAPITAL ADEQUACY Net Institutional Capital/Total Assets 12.14% 11.65% 3.60% 10.21% 7.68% 7.38% 8.18% 10.50% 10.66% 10.21%	Average Assets	512,031	75,464	68,554	53,107	59,101	21,526	19,287	809,068
Net Institutional Capital/Total Assets 12.14% 11.65% 3.60% 10.21% 7.68% 7.38% 8.18% 10.50% Total Capital/Total Deposits 17.54% 21.54% 6.70% 12.73% 19.18% 16.12% 11.31% 16.46% 10.21% 8.99% 6.95% 8.91% 10.53%		94,649	15,052	5,929	7,281	10,877	2,942	2,326	139,055
Total Capital/Total Deposits Institutional Capital/Total Assets Institutional Capital/Total Deposits Institutional Capital/Total Assets Institutional Capital Institutional Institution		12 14%	11 65%	3 60%	10 21%	7 68%	7 38%	Q 1Q0/	10 50%
LiQuiDITY Net Loans/Total Deposits 65.94% 105.59% 80.89% 93.12% 106.29% 90.61% 97.11% 76.91% Liquid Assets Statutory Requirement 43,236 6,547 6,629 4,634 5,247 1,944 1,674 69,911 Excess/(Shortfall) Statutory Liquid Assets 176,436 2,341 5,830 5,404 3,223 2,990 669 196,893 ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 5,88% 0.56% 1.83% 0.00% 4.04% 1.14% 1.64% 3.15% Total Loan Loss Reserves/Total Loans 10.11% 5,15% 3.37% 0.00% 4.04% 1.14% 1.83% 68.29% Net Loans/Total Assets 54.40% 81.38% 73.57% 80.29% 81.14% 74.75% 81.23% 63.47% Total Deposits/Total Assets 82.50% 77.07% 90.95% 86.22% 76.34% 82.49% 83.64% 82.52% PROFITABILITY (Annualized) Total									
Net Loans/Total Deposits	Institutional Capital/Total Assets	12.14%	11.19%	3.64%	10.21%	8.99%	6.95%	8.91%	10.53%
Liquid Assets Statutory Requirement 43,236 6,547 6,629 4,634 5,247 1,944 1,674 69,911 Excess/(Shortfall) Statutory Liquid Assets 176,436 2,341 5,830 5,404 3,223 2,990 669 196,893 2,341 5,830 5,404 3,223 2,990 669 196,893 2,341 2,990 669 196,893 2,341 2,990 669 196,893 2,341 2,990 669 196,893 2,341 2,990 669 196,893 2,341 2					22 :-				
Excess/(Shortfall) Statutory Liquid Assets 176,436 2,341 5,830 5,404 3,223 2,990 669 196,893									
ASSET QUALITY Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 5.88% 0.56% 1.83% 0.00% 4.04% 1.14% 1.64% 3.15% 1.011% 5.15% 3.37% 0.00% 1.33% 2.11% 1.83% 6.82% 1.011% 5.15% 3.37% 0.00% 1.33% 2.11% 1.83% 6.82% 6.82% 1.011% 1.01%									
Total Loan Loss Reserves/Total Loans 10.11% 5.15% 3.37% 0.00% 1.33% 2.11% 1.83% 6.82% Net Loans/Total Assets 54.40% 81.38% 73.57% 80.29% 81.14% 74.75% 81.23% 63.47% Total Deposits/Total Assets 82.50% 77.07% 90.95% 86.22% 76.34% 82.49% 83.64% 82.52% PROFITABILITY (Annualized) Return on Assets (%) 4.13% 4.84% 3.30% 3.84% 5.37% 3.95% 4.02% 4.19% Return on Equity (%) 22.36% 24.26% 38.16% 28.02% 29.16% 28.87% 33.36% 24.39% Net-Interest Income/Adjusted Operating Income 0.36% 3.47% 0.00% 4.48% 1.12% 9.74% 5.08% 1.69%	Total Adversely Classified Loans (Net of Specific	5.000/	0.500/	4.000/	0.000/	4.040/	4.440/	4.040/	2.450/
Net Loans/Total Assets 54.40% 81.38% 73.57% 80.29% 81.14% 74.75% 81.23% 63.47% Total Deposits/Total Assets 82.50% 77.07% 90.95% 86.22% 76.34% 82.49% 83.64% 82.52% PROFITABILITY (Annualized) 82.49% 83.64% 82.52% 83.64% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
PROFITABILITY (Annualized) Return on Assets (%) 4.13% 4.84% 3.30% 3.84% 5.37% 3.95% 4.02% 4.19% Return on Equity (%) 22.36% 24.26% 38.16% 28.02% 29.16% 28.87% 33.36% 24.39% Net-Interest Income/Adjusted Operating Income 99.64% 96.53% 100.00% 95.52% 98.88% 90.26% 94.92% 98.31% Non-Interest Income/Adjusted Operating Income 0.36% 3.47% 0.00% 4.48% 1.12% 9.74% 5.08% 1.69%	Net Loans/Total Assets	54.40%	81.38%	73.57%	80.29%	81.14%	74.75%	81.23%	63.47%
Return on Assets (%) 4.13% 4.84% 3.30% 3.84% 5.37% 3.95% 4.02% 4.19% Return on Equity (%) 22.36% 24.26% 38.16% 28.02% 29.16% 28.87% 33.36% 24.39% Net-Interest Income/Adjusted Operating Income 99.64% 96.53% 100.00% 95.52% 98.88% 90.26% 94.92% 98.31% Non-Interest Income/Adjusted Operating Income 0.36% 3.47% 0.00% 4.48% 1.12% 9.74% 5.08% 1.69%	•	82.50%	77.07%	90.95%	86.22%	76.34%	82.49%	83.64%	82.52%
Return on Equity (%) 22.36% 24.26% 38.16% 28.02% 29.16% 28.87% 33.36% 24.39% Net-Interest Income/Adjusted Operating Income 99.64% 96.53% 100.00% 95.52% 98.88% 90.26% 94.92% 98.31% Non-Interest Income/Adjusted Operating Income 0.36% 3.47% 0.00% 4.48% 1.12% 9.74% 5.08% 1.69%		A 490/	A 0 A 0 /	3 300/	2 0 40/	E 270/	2 050/	4 020/	/ 100/
Net-Interest Income/Adjusted Operating Income 99.64% 96.53% 100.00% 95.52% 98.88% 90.26% 94.92% 98.31% Non-Interest Income/Adjusted Operating Income 0.36% 3.47% 0.00% 4.48% 1.12% 9.74% 5.08% 1.69%									
	Net-Interest Income/Adjusted Operating Income	99.64%	96.53%	100.00%	95.52%	98.88%	90.26%	94.92%	98.31%
Membership 51,752 30,772 25,921 1,643 24,396 8,845 11,082 154,411	Non-Interest Income/Adjusted Operating Income	0.36%	3.47%	0.00%	4.48%	1.12%	9.74%	5.08%	1.69%
	Membership	51,752	30,772	25,921	1,643	24,396	8,845	11,082	154,411