

CENTRAL BANK OF BELIZE

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT

Quarter Ending: September 2010

DALANCE CHEET	BZ\$'000
ASSETS BALANCE SHEET	TOTAL
Cash and Balances Due from Banks Government Securities/Investments	148,534
	15,316
Total Loans	358,574
Less: Specific Loan Loss Reserves	(14,970
General Loan Loss Reserves Net Loans	242 604
Fixed Assets (Net)	343,604 11,549
Other Assets	647
TOTAL ASSETS	519,650
TOTAL ASSETS	317,030
LIABILITIES & SHAREHOLDERS' EQUITY	
Demand Deposits	5,735
Savings Deposits	28,459
Time Deposits	80,140
Share Deposits	309,082
Total Deposits	423,416
Balances Due to Banks	2,116
Balances Due to Central Bank	2,
Other Liabilities	563
TOTAL LIABILITIES	426,095
CAPITAL	
Share Capital	6,923
Reserves	69,514
Current Year Profit/(Loss)	16,446
Asset Revaluation Account	672
TOTAL CAPITAL	93,555
TOTAL LIABILITIES & EQUITY	519,650
INCOME STATEMENT	
Interest Income	12,793
Interest Expense	2,194
Net Interest Income	10,599
Non-Interest Income	247
Non-Interest Expense	2,095
Net Operating Income	8,751
Other Income (Expense)	0
Net Income (Loss)	8,751
OTHER INDICATORS	
Raco Londing Pato (Interest and American Indian Institute and American Indian Institute and American Institute Insti	12.00%
Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate	12.139
9 9	11.819
Average Lending Pate (Annualized)	
Average Lending Rate (Annualized)	11.017
Average Lending Rate (Annualized) FINANCIAL INDICATORS	11.017
FINANCIAL INDICATORS CAPITAL ADEQUACY	
FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits	18.219
FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets	18.219 11.439
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FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIQUIDITY Net Loans/Total Deposits	18.219 11.439 10.399 81.159 157,237
FINANCIAL INDICATORS CAPITAL ADEQUACY Total Capital/Total Deposits Institutional Capital/Total Assets Net Institutional Capital/Total Assets LIQUIDITY Net Loans/Total Deposits Liquid Assets	18.219 11.439 10.399 81.159 157,237 43,098
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