

QUARTERLY CONSOLIDATED FINANCIAL INFORMATION OF CREDIT UNIONS

REGISTERED UNDER THE CREDIT UNIONS ACT Quarters Ending

ASSETS						BZ\$'000
Construction Source Found Banks 178,524 171,171 106,859 153,404 140,204 153,404 153,405 153,404 153,405	BALANCE SHEET	Sep-11	Jun-11	Mar-11	Dec-10	Sep-10
Generatines Securification Securities Securi	ASSETS					
Generatines Securification Securities Securi	Cash and Ralancos Duo from Ranks	179 524	171 171	166 950	153 404	1/0 52/
TOTAL LABOR 1998 1999 396,029 396,029 396,029 395,874 (1998) 10,1579 (1998) 10,1579 (1998) 10,1579 (1998) 10,1579 (1998) 10,1579 (1998) 10,1579 (1998) 11,15				•		
Memoral Lumin Lorente Florence 18-226 17-531 18-37 1						
Command Lone Loss Reserves 1			-	•		
Medicanes	·	(10/220)	-	(.0,.,0)	(.0,000)	-
Fixed Associa (Sulpi) Oliciter Associa (Sulpi)		361,599	356,297	352,816	352,026	343,604
TOTAL ASSETS \$70,496 \$56,656 \$48,983 \$34,009 \$19,650	Fixed Assets (Net)					
Demand Deposits 13,276	·		898	1,107	870	
Demand Deposits 13,276 27,730 5,779 5,396 5,735 5,306 5,735	TOTAL ASSETS	570,495	556,656	548,983	534,909	519,650
Savings Deposits	LIABILITIES & SHAREHOLDERS' EQUITY					
Savings Deposits						
Time Deposits 80,846 80,099 79,590 81,168 301,092 309,092 7010 70,000 81,168 301,092 309,092 7010 70,000 70,	•			•		
Share Deposits	= '					
1,000 1,00	·					
Balances Due to Banks 1,843 1,927 2,019 3,842 2,116 Balances Due to Central Bank 1,529 517 439 503 5-63 TOTAL LIABILITIES 470,483 464,651 437,235 433,349 426,095 CAPITAL Share Capital 7,777 7,160 7,046 6,940 6,923 Roserous 76,665 76,570 9,906 94,371 69,511 Roserous 76,665 76,570 9,906 94,371 69,511 Roserous 76,665 76,570 9,906 94,371 69,511 Roserous 76,665 76,670 9,906 94,371 69,511 Roserous 76,665 76,670 9,906 94,371 69,511 Roserous 77,714 7,794 34,122 24,717 16,44 Roserous 77,714 7,794 34,122 24,717 16,44 Roserous 77,714 7,794 7	·					
Salance Suber to Central Bank	Total Deposits	468,111	462,207	434,177	429,004	423,416
Salance Suber to Central Bank	Ralances Due to Banks	1 843	1 927	2 619	3 842	2 116
Space Spac		1,043	1,727	2,017	3,042	2,110
Name		529	517	439	503	563
CAPITAL Share Capital 7,277 7,169 7,046 6,940 6,923 76,655 76,570 69,908 69,431 69,141 69,223 69,224 672 6						
Share Capital Reservers 75,685 76,570 69,090 69,431 69,514 69,515 69,656 69,814 69,93		, , , , , ,	, , ,	,	,	,
Reserves	CAPITAL					
Reserves	Share Capital	7 277	7 160	7 0.46	6 010	6 023
10.446 1.4 1	·					
Asset Revaluation Account 672 672 672 672 672 672 672 70TAL CAPITAL TOTAL CAPITAL 100,012 92,005 1111,748 101,560 93,555 10TAL LIABILITIES & EQUITY 570,495 556,556 548,983 534,909 519,650 10TAL LIABILITIES & EQUITY 570,495 556,556 548,983 534,909 519,650 10TAL LIABILITIES & EQUITY 570,495 556,556 548,983 534,909 519,650 10TAL LIABILITIES & EQUITY 570,495 556,556 548,983 534,909 519,650 10TAL LIABILITIES & EQUITY 570,495 510,650 518,983 534,909 519,650 10TAL LIABILITIES & EQUITY 570,495 10,929 112,039 12,035						
TOTAL CAPITAL 100,012 92,005 111,748 101,560 93,555 TOTAL LIABILITIES & EQUITY 570,495 556,656 548,983 534,909 519,650 INCOME STATEMENT						
Interest Income Interest Expense Interest Income Interest Expense Interest Income Interest Income Interest Expense Interest Income Interest Expense Interest						
Interest Income Interest Expense Interest Income Interest Expense Interest Income Interest Income Interest Expense Interest Income Interest Expense Interest						
Interest Income 13,022 12,039 14,862 12,576 12,793 Interest Expense 2,193 2,136 2,109 2,327 2,194 Net Interest Income 10,829 9,903 12,753 10,249 10,599 247 227 283 197 247 247 263 197 247 247 263 197 247 247 263 197 247 247 263 197 247 247 263 197 247 247 263 197 24	TOTAL LIABILITIES & EQUITY	570,495	556,656	548,983	534,909	519,650
Interest Expense 2,193	INCOME STATEMENT					
Interest Expense 2,193		10.000	10.000	14.0/0	40.57/	40.700
Not Interest Income 10,829 9,903 12,753 10,249 10,509						
Non-Interest Expense 2,265 2,545 2,916 2,380 2,095 Not-Operating Income 8,778 7,585 10,120 8,066 8,751 Other Income (Expense) 7 8 8 8 8 3	•					
Non-Interest Expense 2,265 2,545 2,916 2,380 2,095 Net Operating Income (Expense) 7,585 10,120 8,066 8,751 Net Income (Expense) 7 8 8 88 3 -			-			
Net Operating Income 8,778 7,885 10,120 8,066 8,751						
Net Income (Loss) 7 8 88 3 7,593 10,208 8,069 8,751	· ·					
Net Income (Loss) 8,785 7,593 10,208 8,069 8,751		-	-			0,731
Base Lending Rate (Internet rate used as an incide in pricing a credit union feare) 12.00% 12.			-		-	8,751
Base Lending Rate (Internet rate used as an incide in pricing a credit union feare) 12.00% 12.	OTHER INDICATORS					
Residential Mortgage Rate Average Lending Rate (Annualized) 12.13% 12.13% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.91% 10.91% 11.11% 11.43% 10.76% 10.91% 11.11% 11.43% 10.76% 10.91% 11.11% 11.43% 10.76% 10.91% 10.16% 10.91% 10.14% 10.39% 10.02% 10.16% 10.16% 10.91% 10.16% 10.91% 11.11% 11.43% 10.76% 10.91% 10.16% 10.16% 10.91% 10.16% 10.99% 10.02% 10.16	OTHER INDICATORS					
Residential Mortgage Rate Average Lending Rate (Annualized) 12.13% 12.13% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.94% 11.09% 10.92% 11.81% 11.81% 10.80% 10.91% 10.91% 11.11% 11.43% 10.76% 10.91% 11.11% 11.43% 10.76% 10.91% 11.11% 11.43% 10.76% 10.91% 10.16% 10.91% 10.14% 10.39% 10.02% 10.16% 10.16% 10.91% 10.16% 10.91% 11.11% 11.43% 10.76% 10.91% 10.16% 10.16% 10.91% 10.16% 10.99% 10.02% 10.16	Base Lending Rate (Interest rate used as an index in pricing a credit union Inan)	12 00%	12 00%	12 00%	12 00%	12 00%
Total Capital/Total Deposits 17,96% 18,21% 11,31% 10,76% 10,92% 11,81% 11,31% 10,76% 17,96% 18,21% 11,31% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,76% 10,91% 11,11% 11,43% 10,16% 10,14% 10,93% 10,02% 10,16% 10,14% 10,93% 11,15% 181,610 174,126 161,180 157,237 11,194 13,124 14,058 43,562 43,098 44,058 43,562 43,098 44,058 43,562 43,098 44,058 43,562 43,098 44,058 43,562 43,098 44,058 43,562 43,098 44,058 40,008 37,57% 37,14% 37,57% 37,14% 39,76% 39,29% 40,10% 37,57% 37,14% 37,57% 37,14% 39,76% 39,29% 40,10% 37,57% 37,14% 40,6% 40,00% 40,						
CAPITAL ADEQUACY						11.81%
CAPITAL ADEQUACY	FINANCIAL INDICATORS					
Total Capital/Total Deposits 17.87% 18.26% 17.88% 17.96% 18.21% Institutional Capital/Total Assets 11.31% 10.76% 10.91% 11.11% 11.43% 10.02% 10.16% 10.14% 10.39%	FINANCIAL INDICATORS					
Institutional Capital/Total Assets 11.31% 10.76% 10.91% 11.11% 11.43% 10.73% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.39% 10.02% 10.16% 10.14% 10.02% 10.16% 10.14% 10.02% 10.16% 10.14% 10.02% 10.16% 10.14% 10.02% 10.16% 10.14% 10.02% 10.16% 10.16% 10.14% 10.02% 10.16%	CAPITAL ADEQUACY					
Net Institutional Capital/Total Assets 10.73% 10.02% 10.16% 10.14% 10.39%	Total Capital/Total Deposits	17.87%	18.26%			18.21%
Net Loans/Total Deposits	Institutional Capital/Total Assets	11.31%	10.76%			11.43%
Net Loans/Total Deposits	Net Institutional Capital/Total Assets	10.73%	10.02%	10.16%	10.14%	10.39%
Net Loans/Total Deposits	LIQUIDITY					
Liquid Assets 186,133 181,610 174,126 161,180 157,237 Liquid Assets Statutory Requirement 47,402 46,454 44,058 43,562 43,098 Excess/(Shortfall) Statutory Liquid Assets 138,731 135,156 130,068 117,618 114,139 Liquid Assets to Deposits, Shares & Current Borrowings (%) 39.76% 39.29% 40.10% 37.57% 37.14% ASSET QUALITY Total Adversely Classified Loans 30,947 29,331 26,557 30,147 29,523 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.35% 3.15% 3.09% 4.13% 4.06% Net Loans/Total Assets 63.38% 64.01% 64.27% 65.81% 66.12% External Credit/Total Assets 0.32% 0.35% 0.48% 0.72% 0.41% Total Operating Expense/ Average Total Assets 1.81% 1.80% 1.87% 1.77% 1.77% Total Deposits/Total Assets 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) Return on Equity (%) 30.94% 29.73%		77 250/	77 000/	Q1 740/	83 V401	Q1 1E0/
Liquid Assets Statutory Requirement 47,402 46,454 44,058 43,562 43,098 Excess/(Shortfall) Statutory Liquid Assets 138,731 135,156 130,068 117,618 114,139 Liquid Assets to Deposits, Shares & Current Borrowings (%) 39.29% 40.10% 37.57% 37.14% ASSET OUALITY Total Adversely Classified Loans 30,947 29,331 26,557 30,147 29,523 Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans 3.35% 3.15% 3.09% 4.13% 4.06% Net Loans/Total Assets 63.38% 64.01% 64.27% 65.81% 66.12% External Credit/Total Assets 0.32% 0.35% 0.48% 0.72% 0.41% Total Operating Expense/ Average Total Assets 1.81% 1.80% 1.87% 1.77% 1.77% Total Deposits/Total Assets 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Equity (%) 30.94% 29.73% 32.24% 31.85% 33.35% Nor-Interest Income/Ad	·					
Excess/(Shortfall) Statutory Liquid Assets 138,731 135,156 130,068 117,618 114,139 39.76% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 40.10% 37.57% 37.14% 37.14% 39.29% 30.147 29.523 30.147 29.523 30.147 29.523 30.147 29.523 30.147 29.523 30.15% 30.09% 4.13% 4.06% 4.69% 4.12% 4.09% 4.17% 4.06% 4.80% 4.69% 4.12% 4.09% 4.17% 4.07% 65.81% 66.12% 65.81%	·	•		•	•	
Liquid Assets to Deposits, Shares & Current Borrowings (%) 39.76% 39.29% 40.10% 37.57% 37.14%	· ·			•		
ASSET QUALITY Total Adversely Classified Loans Total Adversely Classified Loans (Net of Specific Reserves)/Total Loans Total Loan Loss Reserves/Total Loans Total Loan Loss Reserves/Total Loans A.80% A.69% A.12% A.09% A.13% A.06% A.17% Net Loans/Total Assets External Credit/Total Assets Total Operating Expense/ Average Total Assets Total Operating Expense/ Average Total Assets Total Deposits/Total Assets B.2.05% Return on Assets Return on Equity (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income 1.94% Membership 128,464 123,650 122,284 119,757 118,599						
Total Adversely Classified Loans 30,947 29,331 26,557 30,147 29,523	The second of th	27.7070	37.2770	.3.1070	370	57.1470
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 Total Operating Expense/ Average Total Assets Total Deposits/Total Assets PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income Membership Nembership Total Coans (Net of Specific Reserves)/Total Loans 3.35% 3.15% 3.09% 4.12% 4.09% 4.12% 65.81%						
Total Loan Loss Reserves/Total Loans 4.80% 4.69% 4.12% 4.09% 4.17% Net Loans/Total Assets 63.38% 64.01% 64.27% 65.81% 66.12% External Credit/Total Assets 0.32% 0.35% 0.48% 0.72% 0.41% Total Operating Expense/ Average Total Assets 1.81% 1.80% 1.87% 1.77% 1.77% Total Deposits/Total Assets 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Assets (%) 30.94% 29.73% 32.24% 31.85% 33.35% Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,599						
Net Loans/Total Assets 63.38% 64.01% 64.27% 65.81% 66.12% External Credit/Total Assets 0.32% 0.35% 0.48% 0.72% 0.41% Total Operating Expense/ Average Total Assets 1.81% 1.80% 1.87% 1.77% 1.77% Total Deposits/Total Assets 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Assets (%) 30.94% 29.73% 32.24% 31.85% 33.35% Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,599						4.06%
External Credit/Total Assets Total Operating Expense/ Average Total Assets Total Operating Expense/ Average Total Assets 1.81% 1.80% 1.87% 1.77% 1.77% 1.77% 1.77% 1.77% 2.05% 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income 1.94% 128,464 123,650 122,284 119,757 118,599						4.17%
Total Operating Expense/ Average Total Assets Total Deposits/Total Assets 1.81% 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income 1.94% 1.80% 1.87% 1.77% 1.77% 81.48% 82.05% 83.03% 79.09% 80.20% 81.48% 80.20% 81.48% 80.20% 81.48% 82.05% 83.03% 79.09% 80.20% 81.48% 81.48% 82.05% 82.05% 83.03% 79.09% 80.20% 81.48% 81.48% 82.05% 82.05% 82.05% 83.03% 80.20% 81.48% 82.05% 82.05% 83.03% 80.20% 80.20% 81.48% 82.05% 82.05% 83.03% 80.20% 80.20% 80.20% 81.48% 82.05% 81.48% 82.05% 82.05% 83.03% 80.20%						
PROFITABILITY (Annualized) 82.05% 83.03% 79.09% 80.20% 81.48% PROFITABILITY (Annualized) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Assets (%) 30.94% 29.73% 32.24% 31.85% 33.35% Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,599						
PROFITABILITY (Annualized) Return on Assets (%) Return on Equity (%) Net-Interest Income/Adjusted Operating Income Non-Interest Income/Adjusted Operating Income Membership 128,464 123,650 122,284 6.32% 6.45% 6.45% 6.32% 6.45% 6.45% 6.32% 6.45% 6.32% 6.45% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 6.32% 6.45% 7.76%	_ · · · · · · · · · · · · · · · · · · ·					
Return on Assets (%) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Equity (%) 30.94% 29.73% 32.24% 31.85% 33.35% Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,59%	. Stat. Sopositor Fotal Pissots	02.03/0	03.03/0	1 7.07 /0	00.20/0	01.40/0
Return on Assets (%) 5.85% 5.51% 6.62% 6.32% 6.45% Return on Equity (%) 30.94% 29.73% 32.24% 31.85% 33.35% Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,59%	PROFITABILITY (Annualized)					
Net-Interest Income/Adjusted Operating Income 98.06% 97.76% 98.00% 98.07% 98.04% Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,599		5.85%	5.51%	6.62%	6.32%	6.45%
Non-Interest Income/Adjusted Operating Income 1.94% 2.24% 2.00% 1.93% 1.96% Membership 128,464 123,650 122,284 119,757 118,599	Return on Equity (%)	30.94%	29.73%	32.24%	31.85%	33.35%
Membership 128,464 123,650 122,284 119,757 118,599	Net-Interest Income/Adjusted Operating Income	98.06%	97.76%	98.00%	98.07%	98.04%
	Non-Interest Income/Adjusted Operating Income	1.94%	2.24%	2.00%	1.93%	1.96%
# of credit unions included 8 8 8 8	Membership	128,464	123,650	122,284	119,757	118,599
	# of credit unions included	8	8	8	8	8