

		Quarte						BZ\$'000
STATEMENT OF FINANCIAL POSITION	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	La Inmaculada Credit Union	Blue Creek Credit Union	Spanish Lookout Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
ASSETS Cash and Balances Due from Banks	238,088	12,202	22,975	17,981	17,373	24,221	9,695	3,281
Government Securities/Investments	122,938	3,204	11,601	8,807	17,575	2,000	1,242	143
Total Loans	297,672	86,779	58,169	51,247	57,655	46,563	21,496	17,766
Less: Specific Loan Loss Reserves	(17,580)	(2,173)	(3,547)	(4,355)	(1,015)	-	(532)	(475)
Net Loans	280,092	84,606	54,622	46,892	56,640	46,563	20,964	17,291
Fixed Assets (Net)	13,151	5,355	5,235	2,528	1,084	739	2,585	2,100
Other Assets	-	748	334	355	189	-	354	198
TOTAL ASSETS	654,268	106,115	94,767	76,563	75,407	73,523	34,840	23,013
LIABILITIES & CAPITAL								
Demand Deposits	3,720	5,008	7,163	7,345	-	15,319	-	2,014
Savings Deposits	17,728	-	-	-	62,094	28,529	2,208	-
Time Deposits	58,424	5,843	11,121	401	2,854	20,245	241	2,101
Share Deposits	464,110	64,436	62,841	50,757	-	-	23,018	14,099
Total Deposits	543,982	75,287	81,125	58,503	64,948	64,093	25,467	18,214
Balances Due to Banks	1,070	-	-	-	-		-	37
Balances Due to Other Financial Institutions	-	2,149	111	-	-	-	-	19
Balances Due to Other Credit Union	1,930	-	345	-	-	-	-	-
Other Liabilities	-	1,288	1,237	1,135	26	2	988	436
TOTAL LIABILITIES	546,982	78,724	82,818	59,638	64,974	64,095	26,455	18,706
EQUITY								
Share Capital	5,212	2,222	3,202	1,804	8	8,738	1,872	86
Reserves	82,611	20,921	7,448	12,450	8,496	56	4,165	3,510
Current Year Profit/(Loss)	19,463	3,743	944	2,594	1,929	634	803	711
General Loan Loss Reserve	-	-	-	-	-	-	-	-
Asset Revaluation Account TOTAL CAPITAL	107,285	505 27,391	355 <b>11,949</b>	77 <b>16,925</b>	10,433	- 9,428	1,545 <b>8,385</b>	4,307
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TOTAL LIABILITIES & CAPITAL	654,268	106,115	94,767	76,563	75,407	73,523	34,840	23,013
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STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer	St. Francis Xavier	St. John's	La Inmaculada Credit Union	Blue Creek Credit Union	Spanish Lookout Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
	Credit Union	Credit Union	Credit Union	creat onion	creat onion	create officia		
Interest Income	11,661	2,311	1,675	1,820	1,394	1,040	669	595
	11,661 1,017	2,311 79	1,675 138	1,820 76	1,394 608	1,040 653	669 23	595 26
Interest Income Interest Expense Net Interest Income	11,661 1,017 <b>10,644</b>	2,311 79 <b>2,230</b>	1,675	1,820	1,394 608 <b>786</b>	1,040	669 23 <b>646</b>	595 26 <b>568</b>
Interest Income Interest Expense Net Interest Income Non-Interest Income	11,661 1,017 <b>10,644</b> 219	2,311 79 <b>2,230</b> 164	1,675 138 <b>1,537</b> -	1,820 76 <b>1,742</b> 225	1,394 608 <b>786</b> 26	1,040 653 <b>387</b> 13	669 23 <b>646</b> 138	595 26 <b>568</b> 242
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	11,661 1,017 <b>10,644</b> 219 1,520	2,311 79 <b>2,230</b> 164 1,053	1,675 138 <b>1,537</b> - 1,209	1,820 76 <b>1,742</b> 225 694	1,394 608 <b>786</b> 26 264	1,040 653 <b>387</b> 13 244	669 23 <b>646</b> 138 428	595 26 <b>568</b> 242 460
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income	11,661 1,017 <b>10,644</b> 219	2,311 79 <b>2,230</b> 164	1,675 138 <b>1,537</b> -	1,820 76 <b>1,742</b> 225	1,394 608 <b>786</b> 26	1,040 653 <b>387</b> 13	669 23 <b>646</b> 138	595 26 <b>568</b> 242
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	11,661 1,017 <b>10,644</b> 219 1,520	2,311 79 <b>2,230</b> 164 1,053	1,675 138 <b>1,537</b> - 1,209	1,820 76 <b>1,742</b> 225 694	1,394 608 <b>786</b> 26 264	1,040 653 <b>387</b> 13 244	669 23 <b>646</b> 138 428	595 26 <b>568</b> 242 460
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b>	2,311 79 <b>2,230</b> 164 1,053 <b>1,342</b>	1,675 138 <b>1,537</b> - 1,209 <b>327</b> -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b>	1,394 608 <b>786</b> 26 264 <b>548</b>	1,040 653 <b>387</b> 13 244 <b>155</b>	669 23 646 138 428 356	595 26 <b>568</b> 242 460 <b>351</b>
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b>	2,311 79 <b>2,230</b> 164 1,053 <b>1,342</b>	1,675 138 <b>1,537</b> - 1,209 <b>327</b> -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b>	1,394 608 <b>786</b> 26 264 <b>548</b>	1,040 653 <b>387</b> 13 244 <b>155</b>	669 23 646 138 428 356	595 26 <b>568</b> 242 460 <b>351</b>
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union	2,311 79 2,230 164 1,053 1,342 1,342 St. Francis Xavier Credit Union	1,675 138 1,209 327 327 St. John's Credit Union	1,820 76 1,742 225 694 1,273 1,273	1,394 608 <b>786</b> 26 264 <b>548</b>  <b>549</b> Blue Creek Credit Union	1,040 653 387 13 244 155 - 55 Spanish Lookout Credit Union	669 23 646 138 428 355 355 St. Martin's Credit Union	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union
Interest Income Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union (ban)	11,661 1,017 10,644 219 1,520 9,344 - 9,344 Holy Redeemer Credit Union 12.00%	2,311 79 2,230 164 1,053 1,342 - - - - 1,342 St. Francis Xavier Credit Union 12.00%	1,675 138 1,537 - - 327 - - - - - - - - - - - - - - - - - - -	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00%	1,394 608 <b>786</b> 264 548 - 549 Blue Creek Credit Union 8.00%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00%	669 23 646 138 428 355 355 St. Martin's Credit Union 12.00%	595 26 568 242 460 351 
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> - <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00%	2,311 79 2,230 164 1,053 1,342 - - 1,342 St. Francis Xavier Credit Union 12.00% 12.00%	1,675 138 1,209 327 - 327 St. John's Credit Union 12.00% 12.00%	1,820 76 1,742 225 694 1,273 - 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 8.00%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.00%	669 23 646 138 428 355 - - 355 St. Martin's Credit Union 12.00% 12.00%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 12.00%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized)	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00%	2,311 79 2,230 164 1,053 1,342 1,342 St. Francis Xavier Credit Union 12.00% 9.17%	1,675 138 1,209 327 327 St. John's Credit Union 12.00% 9.67%	1,820 76 1,742 225 694 1,273 1,273 La Inmaculada Credit Union 12.00% 11.23%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 8.00% 9.25%	1,040 653 387 13 244 155 55 59anish Lookout Credit Union 9.00% 9.14%	669 23 646 138 428 355 St. Martin's Credit Union 12.00% 12.00% 10.35%	595 26 568 242 460 351 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized)	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00% 9.68% 0.76%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26%	1,675 138 1,237 - 327 - 327 St. John's Credit Union 12.00% 9.67% 0.67%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>Blue Creek</b> Credit Union 8.00% 8.00% 9.25% 3.18%	1,040 653 387 13 244 155 - 55 Spanish Lookout Credit Union 9.00% 9.14% 4.75%	669 23 646 138 335 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80% 0.55%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000\\$10,000 for 3 months)	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00%	2,311 79 2,230 164 1,053 1,342 1,342 St. Francis Xavier Credit Union 12.00% 9.17%	1,675 138 1,209 327 327 St. John's Credit Union 12.00% 9.67%	1,820 76 1,742 225 694 1,273 1,273 La Inmaculada Credit Union 12.00% 11.23%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 8.00% 9.25%	1,040 653 387 13 244 155 55 59anish Lookout Credit Union 9.00% 9.14%	669 23 646 138 428 355 St. Martin's Credit Union 12.00% 12.00% 10.35%	595 26 568 242 460 351 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit urion loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00% 9.68% 0.76%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26%	1,675 138 1,237 - 327 - 327 St. John's Credit Union 12.00% 9.67% 0.67%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>Blue Creek</b> Credit Union 8.00% 8.00% 9.25% 3.18%	1,040 653 387 13 244 155 - 55 Spanish Lookout Credit Union 9.00% 9.14% 4.75%	669 23 646 138 335 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80% 0.55%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Number of Branches/Agencies CAPITAL ADEOUACY	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00% 9.68% 0.76% 0.00% 1	2,311 79 2,230 164 1,053 1,342 - 1,342 St. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26% 2.25% 4	1,675 138 1,209 327 - - - 327 St. John's Credit Union 12.00% 9,67% 0.67% 0.67% 1.25% 3	1,820 76 1,742 225 694 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,274 - 1,275 - 2,275 - 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80% 0.55% 0.00% 1
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit urion loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (\$5,000)\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets	11,661 1,017 10,644 219 1,520 9,344 - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.06% 0.00% 1 11.65%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26% 2.25% 4 13.39%	1,675 138 1,537 - - 327 327 St. John's Credit Union 12.00% 9,67% 0.67% 1.25% 3 11.50%	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> La Inmaculada Credit Union 12.00% 12.00% 12.00% 12.00% 1.23% 0.44% 2.50% 1 10.82%	1,394 608 <b>786</b> 264 548 - 549 Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96%	669 23 646 138 428 355 55. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1 12.08%	595 26 568 242 460 351 - 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Number of Branches/Agencies CAPITAL ADEOUACY	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.00% 9.68% 0.76% 0.00% 1	2,311 79 2,230 164 1,053 1,342 - 1,342 St. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26% 2.25% 4	1,675 138 1,209 327 - - - 327 St. John's Credit Union 12.00% 9,67% 0.67% 0.67% 1.25% 3	1,820 76 1,742 225 694 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,273 - 1,274 - 1,275 - 2,275 - 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 12.00% 10.80% 0.55% 0.00% 1
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Number of Branches/Agencies  CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits	11,661 1,017 10,644 219 1,520 9,344 - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.68% 0.00% 1 11.65%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 9.17% 0.26% 2.25% 4 13.39%	1,675 138 1,537 - - 327 327 St. John's Credit Union 12.00% 9,67% 0.67% 1.25% 3 11.50%	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> La Inmaculada Credit Union 12.00% 12.00% 12.00% 12.00% 1.23% 0.44% 2.50% 1 10.82%	1,394 608 <b>786</b> 264 548 - 549 Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96%	669 23 646 138 428 355 55. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1 12.08%	595 26 568 242 460 351 - 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23%
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit urion loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (S, 000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>-</b> <b>9,344</b> <b>Holy Redeemer</b> <b>Credit Union</b> 12.00% 9.00% 9.68% 0.76% 0.00% 1 11.65% 16.14%	2,311 79 2,230 164 1,053 1,342 St. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41%	1,675 138 1,237 - 327 - - - - - - - - - - - - - - - - - - -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44% 2.50% 1 1.82% 24.50%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>6</b> <b>548</b> - <b>549</b> <b>6</b> <b>548</b> <b>548</b> - <b>549</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549549549</b> <b>549</b> <b>549549549549</b> <b>549</b> <b>549549549549</b> <b>549549</b> <b>549549549549</b> <b>5495495495495495495495</b>	1,040 653 387 13 244 155 - 55 Spanish Lookout Credit Union 9.00% 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72%	669 23 646 138 335 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.00% 1.20% 29.77%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.05% 0.00% 1 13.23% 19.74%
Interest Income Interest Income Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000\\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY Liquid Assets/Total Deposits	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>-</b> <b>9,344</b> Holy Redeemer Credit Union 12.00% 9.03% 0.76% 0.00% 11.65% 16.14%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22%	1,675 138 1,209 327 - 327 St. John's Credit Union 12.00% 0.67% 0.67% 1.25% 3 11.50% 13.57%	1,820 76 1,742 225 694 1,273 - 1,275 - 2,275 - 2,275 - 2,275 - 2,275 - 2,275 - 2,275 - 2,275 - 2,275 - 1,275 - 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2,2 2	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09%	1,040 653 387 13 244 155 - - 55 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72%	669 23 646 138 428 355 - - 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.00% 1.00% 1.00% 38.96%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 1 13.23% 19.74% 18.36%
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (Annualized) Number of Branches/Agencies  CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits  Liquid Assets/Total Deposits	11,661 1,017 <b>10,644</b> 219 1,520 <b>9,344</b> <b>-</b> <b>9,344</b> <b>Holy Redeemer</b> <b>Credit Union</b> 12.00% 9.00% 9.68% 0.76% 0.00% 1 11.65% 16.14%	2,311 79 2,230 164 1,053 1,342 St. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41%	1,675 138 1,237 - 327 - - - - - - - - - - - - - - - - - - -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44% 2.50% 1 1.82% 24.50%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>6</b> <b>548</b> - <b>549</b> <b>6</b> <b>548</b> <b>548</b> - <b>549</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>548</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549</b> <b>549</b> <b>549549</b> <b>549549</b> <b>549549549549</b> <b>549</b> <b>549549549549</b> <b>549</b> <b>549549549549</b> <b>549549</b> <b>549549549549</b> <b>5495495495495495495495</b>	1,040 653 387 13 244 155 - 55 Spanish Lookout Credit Union 9.00% 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72%	669 23 646 138 335 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.00% 1.20% 29.77%	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.05% 0.00% 1 13.23% 19.74%
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Oncome (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (St,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets	11,661 1,017 10,644 219 1,520 9,344 - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.00% 0.76% 0.76% 0.76% 11.65% 16.14%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 0.26% 2.25% 4 13.39% 31.41% 13.39% 31.41%	1,675 138 1,537 - - 327 327 5t. John's Credit Union 12.00% 12.00% 12.00% 12.00% 12.5% 3 11.50% 13.57% 28.88% 8,526	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130	1,394 608 <b>786</b> 264 548 - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09% 24.32% 6,341	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.08% 29.77% 38.96% 2,534	595 26 568 242 460 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - - 351 - - - - - - - - - - - - - - - - - - -
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit urion loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY	11,661 1,017 10,644 219 1,520 9,344 - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.00% 0.76% 0.76% 0.76% 11.65% 16.14%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 0.26% 2.25% 4 13.39% 31.41% 13.39% 31.41%	1,675 138 1,537 - - 327 327 5t. John's Credit Union 12.00% 12.00% 12.00% 12.00% 12.5% 3 11.50% 13.57% 28.88% 8,526	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130	1,394 608 <b>786</b> 264 548 - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09% 24.32% 6,341	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.08% 29.77% 38.96% 2,534	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 18.36% 1,958
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY I Capital Logital Capital, Interest Capital Capital, Interest ASSET QUALITY Cotal Non-Performing Loans (Net of Specific Loan Loss	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.03% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802	1,675 138 1,537 -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> <b>La Inmaculada</b> Credit Union 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130 13,524	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 111.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - - 55 Spanish Lookout Credit Union 9,00% 9,14% 4,75% 6,00% 0 11,96% 13,72% 7,137 16,714	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 0.38% 1.00% 1 12.08% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 351 - 351 70ledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 19.58 1,386
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY Liquid AssetS/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.06% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00%	1,675 138 1,537 - - 327 327 St. John's Credit Union 12.00% 12.00% 12.00% 0.67% 0.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8,526 14,900	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 12.00% 11.23% 0.44% 2.50% 1 1 10.82% 24.50% 33.60% 6,130 13,524 2.36%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 11.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137 16,714	669 23 646 138 428 355 5t. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.08% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 351 
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Cotal Non-Performing Loans (Net of Specific Loan Loss	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.03% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802	1,675 138 1,537 -	1,820 76 <b>1,742</b> 225 694 <b>1,273</b> - <b>1,273</b> <b>La Inmaculada</b> Credit Union 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130 13,524	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 111.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - - 55 Spanish Lookout Credit Union 9,00% 9,14% 4,75% 6,00% 0 11,96% 13,72% 7,137 16,714	669 23 646 138 428 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 0.38% 1.00% 1 12.08% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 351 - 351 Toledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 18.36% 1,958 1,386
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQuid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 9.06% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00%	1,675 138 1,537 - - 327 327 St. John's Credit Union 12.00% 12.00% 12.00% 0.67% 0.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8,526 14,900	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 12.00% 11.23% 0.44% 2.50% 1 1 10.82% 24.50% 33.60% 6,130 13,524 2.36%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 11.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137 16,714	669 23 646 138 428 355 5t. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.08% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 351 
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit urino loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971 3.24% 5.91%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 0.26% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00% 2.50%	1.675 138 1,537 - - 327 327 5t. John's Credit Union 12.00% 12.00% 0.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8.526 14,900 2.04% 6.10%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 12.00% 12.00% 12.00% 12.00% 13.00% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130 13,524 2.36% 8.50%	1,394 608 <b>786</b> 26 26 548 - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137 16,714 0.00% 0.00%	669 23 646 138 335 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - 351 - - - 351 - - - - - - - - - - - - - - - - - - -
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets Reserves)/Total Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets	11,661 1,017 10,644 219 1,520 9,344 Holy Redeemer Credit Union 12.00% 9.08% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971 3.24% 5.91%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00% 2.50% 70.95%	1,675 138 1,207 327 - - 327 St. John's Credit Union 12.00% 9.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8,526 14,900 2.04% 6.10%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 6,130 13,524 2.36% 8.50%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>Blue Creek</b> Credit Union 8.00% 9.25% 3.18% 0.00% 0 111.23% 13.09% 24.32% 6,341 9,456 -1.68% 1.76%	1,040 653 387 13 244 155 - - 55 Spanish Lookout Credit Union 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 0,00% 11,96% 7,137 16,714 0,00% 87,17%	669 23 646 138 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1 12.08% 29.77% 38.96% 2,534 7,389 1.19% 2.47%	595 26 568 242 460 351 - - - - - - - - - - - - - - - - - - -
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE	11,661 1,017 10,644 219 1,520 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9.00% 9.00% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971 3.24% 5.91%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 0.26% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00% 2.50%	1.675 138 1,537 - - 327 327 5t. John's Credit Union 12.00% 12.00% 0.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8.526 14,900	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 12.00% 12.00% 12.00% 12.00% 13.00% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130 13,524 2.36% 8.50%	1,394 608 <b>786</b> 26 26 548 - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09% 24.32% 6,341 9,456	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137 16,714 0.00% 0.00%	669 23 646 138 335 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 29.77% 38.96% 2,534 7,389	595 26 568 242 460 <b>351</b> - <b>351</b> Toledo Teacher's Credit Union 12.00% 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 18.36% 1,958 1,386
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an Index in pricing a credit urion loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (Annualized) Fixed Deposit Rate (Ansulated) Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets/Total Deposits EASET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans/Total Assets Total Deposits/Total Assets Total Loans/Total Assets Total Assets	11,661 1,017 10,644 219 1,520 9,344 Holy Redeemer Credit Union 12.00% 9.08% 0.76% 0.00% 1 11.65% 16.14% 43.04% 55,142 178,971 3.24% 5.91%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 9.17% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00% 2.50% 70.95%	1,675 138 1,207 327 - - 327 St. John's Credit Union 12.00% 9.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8,526 14,900 2.04% 6.10%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 6,130 13,524 2.36% 8.50%	1,394 608 <b>786</b> 26 264 <b>548</b> - <b>549</b> <b>Blue Creek</b> Credit Union 8.00% 9.25% 3.18% 0.00% 0 111.23% 13.09% 24.32% 6,341 9,456 -1.68% 1.76%	1,040 653 387 13 244 155 - - 55 Spanish Lookout Credit Union 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 9,00% 0,00% 11,96% 7,137 16,714 0,00% 87,17%	669 23 646 138 355 55 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1 12.08% 29.77% 38.96% 2,534 7,389 1.19% 2.47%	595 26 568 242 460 351 - 351 70ledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 1,358 1,386 2.39% 2.67%
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$4,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans/Total Assets PROFITABILITY_(Annualized)	11,661 1,017 10,644 219 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9,00% 0.76% 0.76% 0.76% 0.76% 16.14% 43.04% 55,142 178,971 3.24% 5.91% 83.14%	2,311 79 2,230 1.64 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 2.25% 4 13.39% 31.41% 17.22% 8.161 4,802 1.00% 2.50% 5.50% 70.95% 81.78%	1,675 138 1,537 - 1,209 327 - 327 St. John's Credit Union 12.00% 12.00% 12.00% 12.00% 12.00% 12.00% 1.25% 0.67% 1.25% 1.57% 3 11.50% 13.57% 28.88% 8,526 14,900 2.04% 6.10% 85.60% 61.38%	1,820 76 1,742 225 694 1,273 - 1,279 - 2,50% - 6,130 - 1,3,524 - 2,35% - 6,6,130 - 1,3,524 - 2,35% - 6,6,529 - 2,35% - 6,6,529 - 2,35% - 3,35% - 3,35% - 2,35%	1,394 608 <b>786</b> 264 <b>549</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 9.25% 3.18% 0.00% 11.23% 13.09% 6.341 9,456 -1.68% 1.76% 86.13% 76.46%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.00% 9.00% 9.00% 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7.137 16,714 0.00% 0.00% 87.17% 63.33%	669 23 646 138 428 356 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.035% 0.38% 1.00% 2.03% 2.03% 1.09% 2.534 7,389 1.19% 2.47% 61.70%	595 26 568 242 460 <b>351</b> - <b>351</b> <b>Toledo Teacher's</b> Credit Union 12.00% 12.00% 0.55% 0.00% 11 13.23% 19.74% 18.36% 1.958 1,386 2.39% 2.67% 79.15% 77.20%
Interest Income Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Average Deposit Rate (S, 000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LiQUIDITY Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE Total Loans/Total Assets Total Loans/Total Assets PROFITABILITY_(Annualized) Return on Assets (%)	11,661 1,017 10,644 219 9,344 9,344 Holy Redeemer Credit Union 12.00% 9,00% 9,00% 9,00% 9,00% 9,00% 12.00% 9,00% 12.00% 9,00%	2,311 79 2,230 164 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 0.26% 2.25% 4 13.39% 31.41% 17.22% 8,161 4,802 1.00% 2.50% 70.95% 81.78%	1.675 138 1,537 - - 327 327 St. John's Credit Union 12.00% 12.00% 12.00% 0.67% 0.67% 0.67% 1.25% 3 11.50% 13.57% 28.88% 8.526 14,900 2.04% 6.10% 85.60% 61.38%	1,820 76 1,742 225 694 1,273 - 1,273 La Inmaculada Credit Union 12.00% 12.00% 12.00% 12.00% 11.23% 0.44% 2.50% 1 10.82% 24.50% 33.60% 6,130 13,524 2.36% 8.50% 76.41% 66.93%	1,394 608 <b>786</b> 264 264 <b>548</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 0 11.23% 13.09% 24.32% -1.68% 1.76% 86.13% 76.46% 3.47%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7,137 16,714 0.00% 0.00% 0.00%	669 23 646 138 428 355 5t. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.00% 12.08% 29.77% 38.96% 2,534 7,389 1.19% 2.47% 73.10% 61.70%	595 266 268 242 460 351 - 351 70ledo Teacher's Credit Union 12.00% 10.80% 0.55% 0.00% 1 13.23% 19.74% 18.36% 1,386 1,386 2.39% 2.67% 79.15% 77.20%
Interest Income Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Deposit Rate (Annualized) Average Deposit Rate (Annualized) Fixed Deposit Rate (\$4,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets/Total Deposits Liquid Assets (Shortfall) Statutory Liquid Assets ASSET OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans Total Loan Loss Reserves and Provisions/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loans/Total Assets PROFITABILITY_(Annualized)	11,661 1,017 10,644 219 9,344 - - 9,344 Holy Redeemer Credit Union 12.00% 9,00% 0.76% 0.76% 0.76% 0.76% 16.14% 43.04% 55,142 178,971 3.24% 5.91% 83.14%	2,311 79 2,230 1.64 1,053 1,342 5t. Francis Xavier Credit Union 12.00% 12.00% 12.00% 2.25% 4 13.39% 31.41% 17.22% 8.161 4,802 1.00% 2.50% 5.50% 70.95% 81.78%	1,675 138 1,537 - 1,209 327 - 327 St. John's Credit Union 12.00% 12.00% 12.00% 12.00% 12.00% 12.00% 1.25% 0.67% 1.25% 1.57% 3 11.50% 13.57% 28.88% 8,526 14,900 2.04% 6.10% 85.60% 61.38%	1,820 76 1,742 225 694 1,273 - 1,279 - 2,50% - 6,130 - 1,3,524 - 2,35% - 6,6,130 - 1,3,524 - 2,35% - 6,6,529 - 2,35% - 6,6,529 - 2,35% - 3,35% - 3,35% - 2,35%	1,394 608 <b>786</b> 264 <b>549</b> - <b>549</b> Blue Creek Credit Union 8.00% 9.25% 3.18% 0.00% 9.25% 3.18% 0.00% 11.23% 13.09% 6.341 9,456 -1.68% 1.76% 86.13% 76.46%	1,040 653 387 13 244 155 - 155 Spanish Lookout Credit Union 9.00% 9.00% 9.00% 9.00% 9.00% 9.14% 4.75% 6.00% 0 11.96% 13.72% 37.21% 7.137 16,714 0.00% 0.00% 87.17% 63.33%	669 23 646 138 428 356 - 355 St. Martin's Credit Union 12.00% 10.35% 0.38% 1.00% 1.035% 0.38% 1.00% 2.03% 2.03% 1.09% 2.534 7,389 1.19% 2.47% 61.70%	595 26 568 242 460 <b>351</b> - <b>351</b> <b>Toledo Teacher's</b> Credit Union 12.00% 12.00% 0.55% 0.00% 11 13.23% 19.74% 18.36% 1.958 1,386 2.39% 2.67% 79.15% 77.20%

Notes: 1. Figures were obtained from Credit Union Returns submitted to the Central Bank of Belize as required under section 58(1)(c) of the Credit Unions Act.