

QUARTERLY FINANCIAL INFORMATION OF CREDIT UNIONS REGISTERED UNDER THE CREDIT UNIONS ACT Quarter Ending: 31 December 2024

Quarter Ending: 31 December 2024 BZ\$'000								
STATEMENT OF FINANCIAL POSITION	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Spanish Lookout Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	B2\$ 000 Toledo Teacher's Credit Union
ASSETS								
Cash and Balances Due from Banks Government Securities/Investments	260,864	31,674	21,313	12,334	13,696	13,028	8,264	6,462
Total Loans	224,339 307,417	3,109 84,854	15,231 60,606	2,000 104,233	117 87,856	11,257 59,219	1,927 28,670	171 18,490
Less: Specific Loan Loss Reserves	(13,870)	(4,169)	(3,641)	(362)	(4,152)	(2,140)	(1,149)	(520)
Net Loans	293,547	80,685	56,965	103,871	83,704	57,079	27,521	17,970
Fixed Assets (Net)	26,919	5,760	12,450	5,414	1,654	5,908	2,579	1,586
Other Assets	-	694	661	-	168	718	201	514
TOTAL ASSETS	805,669	121,922	106,620	123,619	99,339	87,990	40,492	26,703
LIABILITIES & CAPITAL								
Demand Deposits	6,662	8,725	10,543	20,684	-	9,589	-	2,597
Savings Deposits	43,409	-	-	65,342	85,012	-	3,751	-
Time Deposits	61,722	4,700	4,245	17,608	936	76	888	1,436
Share Deposits	565,977	75,246	74,369	-	-	55,677	26,267	17,799
Total Deposits Balances Due to Banks	677,771	88,671	89,157	103,634	85,948	65,342	30,906	21,832
Balances Due to Other Financial Institutions	1,143	-	- 111	-		-	-	-
Balances Due to Other Credit Union	1,902	-	373	222	-	-	-	-
Other Liabilities	-	1,797	2,965	12	159	2,954	1,381	798
TOTAL LIABILITIES	680,815	90,468	92,606	103,868	86,107	68,296	32,287	22,630
EQUITY								
Share Capital	5,697	2,241	3,511	17,141	2,589	1,679	1,760	73
Reserves	105,287	25,648	8,476	1,231	8,799	15,478	4,323	3,792
Current Year Profit/(Loss)	13,869	3,060	1,672	1,379	1,844	2,460	576	208
General Loan Loss Reserve	-	-	-	-	-	-	-	-
Asset Revaluation Account	-	505	355	-	-	77	1,546	-
TOTAL CAPITAL	124,853	31,454	14,014	19,751	13,232	19,694	8,205	4,073
TOTAL LIABILITIES & CAPITAL	805,669	121,922	106,620	123,619	99,339	87,990	40,492	26,703
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STATEMENT OF COMPREHENSIVE INCOME	Holy Redeemer Credit Union	St. Francis Xavier Credit Union	St. John's Credit Union	Spanish Lookout Credit Union	Blue Creek Credit Union	La Inmaculada Credit Union	St. Martin's Credit Union	Toledo Teacher's Credit Union
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Interest Income	12,902	2,642	2,073	1,563	2,775	1,815	871	595
Interest Expense	796	24	99	800	844	-	25	27
Interest Expense Net Interest Income	796 12,106	24 2,618	99 1,974	800 763	844 1,931	1,815	25 846	27 568
Interest Expense Net Interest Income Non-Interest Income	796 12,106 189	24 2,618 164	99 1,974 6	800 763 23	844 1,931 52	1,815 106	25 846 79	27 568 35
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	796 12,106 189 2,932	24 2,618 164 1,598	99 1,974 6 1,203	800 763 23 382	844 1,931 52 447	1,815 106 1,120	25 846 79 565	27 568 35 540
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income	796 12,106 189	24 2,618 164	99 1,974 6 1,203 777	800 763 23 382 404	844 1,931 52	1,815 106	25 846 79 565 360	27 568 35 540 63
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	796 12,106 189 2,932	24 2,618 164 1,598	99 1,974 6 1,203	800 763 23 382	844 1,931 52 447	1,815 106 1,120 801	25 846 79 565	27 568 35 540
Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	796 12,106 189 2,932 9,363	24 2,618 164 1,598 1,184	99 1,974 6 1,203 777 (75)	800 763 23 382 404 (30)	844 1,931 52 447 1,536	1,815 106 1,120 801 108	25 846 79 565 360 (139)	27 568 35 540 63 (162)
Interest Expense Net Interest Income Non-Interest Expense Net Operating Income Other Income (Expense)	796 12,106 189 2,932 9,363	24 2,618 164 1,598 1,184	99 1,974 6 1,203 777 (75)	800 763 23 382 404 (30)	844 1,931 52 447 1,536	1,815 106 1,120 801 108	25 846 79 565 360 (139)	27 568 35 540 63 (162)
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS	796 12,106 189 2,932 9,363 9,363 Holy Redeemer	24 2,618 164 1,598 1,184 1,184 St. Francis Xavier	99 1,974 6 1,203 777 (75) 702 St. John's	800 763 23 382 404 (30) 374 Spanish Lookout	844 1,931 52 447 1,536 1,536 Blue Creek	1,815 106 1,120 801 108 909 La Inmaculada	25 846 79 565 360 (139) 221 St. Martin's	27 568 35 540 63 (162) (99) Toledo Teacher's
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Loss)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer	24 2,618 164 1,598 1,184 1,184 St. Francis Xavier	99 1,974 6 1,203 777 (75) 702 St. John's	800 763 23 382 404 (30) 374 Spanish Lookout	844 1,931 52 447 1,536 1,536 Blue Creek	1,815 106 1,120 801 108 909 La Inmaculada	25 846 79 565 360 (139) 221 St. Martin's	27 568 35 540 63 (162) (99) Toledo Teacher's
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 credit union loan) Residential Mortgage Rate	796 12,106 189 2,932 9,363 - 9,363 - Holy Redeemer Credit Union 12.00% 9.00%	24 2,618 164 1,598 1,184 1,184 5t. Francis Xavier Credit Union 12.00% 12.00%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00%	1,815 106 1,120 801 108 909	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union
Interest Expense 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 union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01%	24 2,618 164 1,598 1,184 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.80%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47%	24 2,618 164 1,598 1,184 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66%	La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49%
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 credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (45,000/\$10,000 for 3 months)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01%	24 2,618 164 1,598 1,184 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.80%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47%	24 2,618 164 1,598 1,184 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66%	La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 3	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.20% 1.25% 0.44% 1.25% 3	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 1.00% 0.32% 1.00% 1.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1
Interest Expense 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 union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Lending Rate (Annualized) Fixed Deposit Rate (\$A000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1 13.49%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.00% 3 11.01%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 0 15.04%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 1.00% 12.01%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 3	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.20% 1.25% 0.44% 1.25% 3	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 1.00% 0.32% 1.00% 1.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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 ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1 13.49%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.00% 3 11.01%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 0 15.04%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 1.00% 12.01%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1
Interest Expense 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 union Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Lending Rate (Annualized) Fixed Deposit Rate (\$200/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits LIQUIDITY	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 11.349% 16.37%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 12.09% 0.32% 1.00% 1.00% 1.00% 1.00%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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 ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1 13.49%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.00% 3 11.01%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 0 15.04%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 1.00% 12.01%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1
Interest Expense Net 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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed 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 Assets/Total Deposits	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 11.349% 16.37% 40.38%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 12.09% 0.32% 1.00% 12.01% 24.68% 33.69%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1.2.50% 17.70% 28.71%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing a credit union loan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets	796 12,106 189 2,332 9,363 9,363 Holy Redeemer Credit Union 12.00% 10.01% 0.47% 0.00% 1.01% 13.49% 16.37% 40.38% 68,419	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.09% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.50% 0.78% 2.92% 5.00% 0 15.15% 17.73%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9.215	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.09% 0.32% 1.00% 1.0%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.00% 12.80% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) 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 Lending 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	796 12,106 189 2,332 9,363 9,363 Holy Redeemer Credit Union 12.00% 10.01% 0.47% 0.00% 1.01% 13.49% 16.37% 40.38% 68,419	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.09% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.50% 0.78% 2.92% 5.00% 0 15.15% 17.73%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9.215	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.09% 0.32% 1.00% 1.0%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Expense) 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 Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss	796 12,106 189 2,932 9,363 9,363 12,00% 9,00% 10,01% 0,47% 0,00% 11 13,49% 16,37% 40,38% 68,419 205,268	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.01% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186	844 1,931 52 447 1,536 1,536 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9,215 5,317	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.09% 0.32% 1.00% 1.00% 1.2.01% 24.68% 33.69% 2,792 7,620	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.80% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084
Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest 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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$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 Asser OVALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 11.3.49% 16.37% 40.38% 68,419 205,268 0.86%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 15.04% 13.25% 16.91% 9,215 5,317 -4.73%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 0.32% 1.00% 24.68% 33.69% 2,792 7,620	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084 4.33%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense Net Operating Income Other Income (Expense) Net Income (Expense) Net Income (Expense) 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 Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Total Non-Performing Loans (Net of Specific Loan Loss	796 12,106 189 2,932 9,363 9,363 12,00% 9,00% 10,01% 0,47% 0,00% 11 13,49% 16,37% 40,38% 68,419 205,268	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.01% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186	844 1,931 52 447 1,536 1,536 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9,215 5,317	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.09% 0.32% 1.00% 1.00% 1.2.01% 24.68% 33.69% 2,792 7,620	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084
Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest 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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$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 Reserves)/Total Loans Total Loss Reserves/Total Loans FINANCIAL STRUCTURE	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 11.3.49% 16.37% 40.38% 68,419 205,268 0.86%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 15.04% 13.25% 16.91% 9,215 5,317 -4.73%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 0.32% 1.00% 24.68% 33.69% 2,792 7,620	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084 4.33%
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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPITAL ADEQUEXY Net Institutional Capital/Total Assets Idquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets Total Loan Loss Reserves/Total Loans Total Loan Loss Reserves/Total Loans EINANCIAL STRUCTURE Total Deposits/Total Assets	796 12,106 189 2,932 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1.01% 1.3.49% 16.37% 40.38% 68,419 205,268 0.86% 1.06% 84.13%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 12.43% 0.10% 12.43% 0.10% 12.5% 33 21,960 2.15% 4.91%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01% 83.62%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9,215 5,317 -4.73% 4.73% 86.52%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6.777 5,568 0.35% 3.61%	25 846 (139) 221 St. Martin's Credit Union 12.00%12.00% 1	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2.183 4,084 4.33% 2.81% 81.76%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest 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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$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 Reserves)/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE	796 12,106 189 2,932 9,363 Holy Redeemer Credit Union 12.00% 9,00% 10.01% 0.47% 0.00% 1 13.49% 16.37% 40.38% 68,419 205,268 0.86% 1.06%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15% 4.91%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 9.62% 3.66% 0.00% 15.04% 13.25% 16.91% 9,215 5,317 -4.73% 4.73%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 6,777 5,568 0.35% 3.61%	25 846 (139) 221 St. Martin's Credit Union 12.00% 12.00% 0.32% 1.00% 12.01% 24.68% 33.69% 2,792 7,620 1.63% 4.01%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084 4.33% 2.81%
Interest Expense Net Interest Income Non-Interest Income Non-Interest Income Non-Interest 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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies CAPTIAL ADEOUACY Net Institutional Capital/Total Assets Total Capital/Total Deposits Liquid Asset Statutory Requirement Excess (Shortfall) Statutory Liquid Assets Asserves)/Total Loans FINANCIAL STRUCTURE Total Deposits/Total Assets Total Loan_Jotal Assets Total Loans/Total Assets Total Loans/Total Assets	796 12,106 189 2,932 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1.01% 1.3.49% 16.37% 40.38% 68,419 205,268 0.86% 1.06% 84.13%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 12.43% 0.10% 12.43% 0.10% 12.5% 33 21,960 2.15% 4.91%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01% 83.62%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9,215 5,317 -4.73% 4.73% 86.52%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6.777 5,568 0.35% 3.61%	25 846 (139) 221 St. Martin's Credit Union 12.00%12.00% 1	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2.183 4,084 4.33% 2.81% 81.76%
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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$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 Total Loan Loss Reserves/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAG	796 12,106 189 2,932 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1.01% 0.47% 0.00% 1.3.49% 16.37% 40.38% 68,419 205,268 0.86% 1.06% 84.13% 38.16%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15% 4.91% 72.73% 69.60%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01% 83.62% 56.84%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35% 83.83% 84.32%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 15.04% 13.25% 16.91% 9,215 5,317 -4.73% 4.73% 86.52% 88.44%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568 0.35% 3.61% 74.26% 67.30%	25 846 (139) 221 St. Martin's Credit Union 12.00% 0.32% 1.00% 0.32% 1.00% 24.68% 33.69% 2,792 7,620 1.63% 4.01% 76.33% 70.80%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1.2.85% 0.49% 0.00% 1 1.2.50% 17.70% 28.71% 2,183 4,084 4.33% 2.81% 81.76% 69.24%
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 (Expense) 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 Lending Rate (Annualized) Average Lending Rate (Annualized) Fixed Deposit Rate (45,000/\$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 OUALITY Total Non-Performing Loans (Net of Specific Loan Loss Reserves)/Total Loans FINANCIAL STRUCTURE Total Deposit/Total Assets Total Loans/Total Assets Total Loans/Total Assets PORFITABLIETY (Annualized) Return on Assets (%)	796 12,106 189 2,932 9,363 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1.01% 13.49% 40.38% 68,419 205,268 0.86% 1.06% 84.13% 38.16% 2.34%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15% 4.91% 72.73% 69.60% 3.40%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.09% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01% 83.62% 56.84% 2.14%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.50% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35% 83.83% 84.32%	844 1,931 52 447 1,536 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 0 15.04% 13.25% 16.91% 9.215 5,317 -4.73% 4.73% 86.52% 88.44% 2.48%	1,815 1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568 0.35% 3.61% 74.26% 67.30% 3.84%	25 846 79 565 360 (139) 221 St. Martin's Credit Union 12.00% 12.09% 0.32% 1.00% 12.09% 0.32% 1.00% 1.00% 24.68% 33.69% 2,792 7,620 1.63% 4.01% 76.33% 70.80%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.00% 12.86% 0.49% 0.00% 1 1 12.50% 17.70% 28.71% 2,183 4,084 4.33% 2.81% 81.76% 69.24%
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 Ioan) Residential Mortgage Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000/\$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 Total Loan Loss Reserves/Total Loans Total Loan Loss Reserves/Total Loans FINANCIAL STRUCTURE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAGE PAGENALAG	796 12,106 189 2,932 9,363 Holy Redeemer Credit Union 12.00% 9.00% 10.01% 0.47% 0.00% 1.01% 0.47% 0.00% 1.3.49% 16.37% 40.38% 68,419 205,268 0.86% 1.06% 84.13% 38.16%	24 2,618 164 1,598 1,184 5t. Francis Xavier Credit Union 12.00% 12.43% 0.10% 1.75% 3 13.66% 32.02% 35.26% 9,303 21,960 2.15% 4.91% 72.73% 69.60%	99 1,974 6 1,203 777 (75) 702 St. John's Credit Union 12.00% 12.00% 11.19% 0.44% 1.25% 3 11.01% 13.84% 24.13% 9,332 12,186 0.86% 6.01% 83.62% 56.84%	800 763 23 382 404 (30) 374 Spanish Lookout Credit Union 8.00% 6.78% 2.92% 5.00% 0 15.15% 17.73% 11.82% 12,062 186 -0.35% 0.35% 83.83% 84.32%	844 1,931 52 447 1,536 Blue Creek Credit Union 8.00% 8.00% 9.62% 3.66% 0.00% 15.04% 13.25% 16.91% 9,215 5,317 -4.73% 4.73% 86.52% 88.44%	1,815 106 1,120 801 108 909 La Inmaculada Credit Union 12.00% 6.00% 11.78% 0.19% 1.00% 2 10.48% 26.38% 18.89% 6,777 5,568 0.35% 3.61% 74.26% 67.30%	25 846 (139) 221 St. Martin's Credit Union 12.00% 0.32% 1.00% 0.32% 1.00% 24.68% 33.69% 2,792 7,620 1.63% 4.01% 76.33% 70.80%	27 568 35 540 63 (162) (99) Toledo Teacher's Credit Union 12.00% 12.86% 0.49% 0.00% 1 1.2.85% 0.49% 0.00% 1 1.2.50% 17.70% 28.71% 2,183 4,084 4.33% 2.81% 81.76% 69.24%

Note: 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.