



**CENTRAL BANK OF BELIZE**  
**QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS**  
**LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT <sup>1 & 3</sup>**  
**Quarter Ending: September 30, 2007**

**BZ\$'000**

BALANCE SHEET	ALLIANCE BANK OF BELIZE LTD.	ATLANTIC BANK LTD.	BELIZE BANK LTD.	FIRST CARIBBEAN INT'L BANK LTD.	SCOTIABANK (BELIZE) LTD.
<b>ASSETS</b>					
Cash and Balances Due from Banks	23,250	90,624	126,274	65,692	69,004
Government Securities/Investments	2,664	4,298	34,123	5,100	27,292
<b>Total Loans</b>	<b>112,283</b>	<b>226,045</b>	<b>662,461</b>	<b>160,531</b>	<b>355,826</b>
Less: Specific Loan Loss Reserves	(897)	(4,252)	(4,623)	(8,794)	(4,093)
General Loan Loss Reserves	(1,029)	(2,353)	(6,185)	(1,318)	(3,047)
Net Loans	110,357	219,440	651,653	150,419	348,686
Fixed Assets (Net)	2,767	13,831	22,347	6,769	9,941
Other Assets	3,352	6,421	12,381	8,523	7,130
<b>TOTAL ASSETS</b>	<b>142,390</b>	<b>334,614</b>	<b>846,778</b>	<b>236,503</b>	<b>462,053</b>
<b>LIABILITIES &amp; CAPITAL</b>					
Demand Deposits	21,733	65,002	122,386	73,163	131,775
Savings Deposits	8,993	88,672	112,831	25,794	29,052
Time Deposits	77,307	124,524	350,386	88,351	213,148
<b>Total Deposits</b>	<b>108,033</b>	<b>278,198</b>	<b>585,603</b>	<b>187,308</b>	<b>373,975</b>
Balances Due to Banks	12,101	13,028	43,380	4,010	14,119
Balances Due to Central Bank	0	64	0	0	0
Other Liabilities	10,052	10,395	13,841	7,427	12,850
<b>TOTAL LIABILITIES</b>	<b>130,186</b>	<b>301,685</b>	<b>642,824</b>	<b>198,745</b>	<b>400,944</b>
<b>CAPITAL</b>					
Paid-Up Capital & Unimpaired Reserves	10,187	27,475	8,600	23,283	20,112
Retained Earnings	1,991	158	173,250	13,110	24,336
Current Year Profit	26	5,296	22,104	1,365	16,661
<b>TOTAL CAPITAL</b>	<b>12,204</b>	<b>32,929</b>	<b>203,954</b>	<b>37,758</b>	<b>61,109</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>142,390</b>	<b>334,614</b>	<b>846,778</b>	<b>236,503</b>	<b>462,053</b>
<b>INCOME STATEMENT (Quarterly figures)</b>					
Interest Income	4,422	9,453	23,756	6,307	13,503
Interest Expense	2,393	3,631	10,189	2,167	5,275
<b>Net Interest Income</b>	<b>2,029</b>	<b>5,822</b>	<b>13,567</b>	<b>4,140</b>	<b>8,228</b>
Non-Interest Income	387	2,615	6,109	1,399	3,495
Non-Interest Expense	2,301	6,095	7,612	4,069	7,307
Net Operating Income	115	2,342	12,064	1,470	4,416
Other Income (Expense)	(101)	(63)	(81)	1,808	(194)
<b>Net Income (Loss)</b>	<b>14</b>	<b>2,279</b>	<b>11,983</b>	<b>3,278</b>	<b>4,222</b>
<b>OTHER INDICATORS</b>					
Base Lending Rate ( <i>Interest rate used as an index in pricing a bank loan</i> )	14.00%	14.00%	14.50%	14.00%	15.00%
Residential Mortgage Rate	13.00%	14.00%	13.00%	12.00%	14.00%
Weighted Average Lending Rate	14.97%	14.32%	13.67%	13.74%	15.16%
Average Lending Rate ( <i>Annualized</i> )	15.05%	15.18%	14.11%	13.04%	14.90%
Weighted Average Fixed Deposit Rate	9.06%	8.41%	8.41%	7.78%	8.23%
Average Deposit Rate ( <i>Annualized</i> )	8.91%	5.48%	5.75%	4.46%	5.84%
Fixed Deposit Rate ( <i>\$5,000/\$10,000 for 3-6 months</i> )	6.50%	7.00%	6.50%	7.00%	6.50%
Number of Branches/Agencies	7	10	12	5	10
<b>FINANCIAL INDICATORS</b>					
<b>AVERAGES (12 month average)</b>					
Average Loans	110,841	213,186	638,075	147,332	317,978
Average Deposits	110,026	253,900	563,844	186,999	347,466
Average Assets	143,337	311,444	825,551	236,177	428,351
Average Equity	12,183	32,314	186,232	36,490	53,093
<b>CAPITAL ADEQUACY</b>					
Capital/Deposits	11.30%	11.84%	34.83%	20.16%	16.34%
Capital/Risk Weighted Assets ( <i>The legal requirement is 9%</i> )	12.35%	13.25%	30.80%	23.04%	21.98%
<b>LIQUIDITY</b>					
Net Loans/Deposits <sup>2</sup>	102.15%	78.88%	111.28%	80.31%	93.24%
Liquid Assets Statutory Requirement for September 2007	25,403	63,286	132,108	43,346	86,520
Excess/(Shortfall) Statutory Liquid Assets	3,297	21,551	16,201	25,310	5,322
<b>ASSET QUALITY</b>					
Adversely Classified Loans (Net of Specific Reserves)/Loans	3.96%	11.92%	5.94%	3.24%	2.53%
Total Loan Loss Reserves/Total Loans	1.72%	2.92%	1.63%	6.30%	2.01%
<b>PROFITABILITY (Annualized)</b>					
Net-Interest Income/Adjusted Operating Income	83.98%	69.01%	68.95%	74.74%	70.19%
Non-Interest Income/Adjusted Operating Income	16.02%	30.99%	31.05%	25.26%	29.81%
Net Earnings/Assets (Return On Average Assets)	0.02%	2.27%	5.35%	0.31%	3.78%
Net Earnings/Equity (Return On Average Equity)	0.28%	21.85%	23.74%	2.03%	30.53%

<sup>1</sup> Figures were obtained from Bank Returns submitted to the Central Bank.

<sup>2</sup> Lending has been supported not only by deposit liabilities but also by the banks' local and foreign borrowings.

<sup>3</sup> These figures may change due to subsequent amendments.