

QUARTERLY FINANCIAL INFORMATION OF DOMESTIC BANKS LICENSED UNDER THE DOMESTIC BANKS AND FINANCIAL INSTITUTIONS ACT

Quarter Ending: 31 December 2020

STATEMENT OF FINANCIAL POSITION	ATLANTIC BANK LTD.	BELIZE BANK LTD.*	HERITAGE BANK LTD.	NATIONAL BANK OF BELIZE LTD.	SCOTIABANK (BELIZE) LTD.
ASSETS	LID.	LID.	LID.	LID.	LID.
Cash and Balances Due from Banks	295,906	187,967	101,879	15,335	309,395
Securities/Investments	151,878	231,931	56,473	-	-
Less: Specific Provisions for Other Assets (Securities/Investments)	-	-	-	-	-
Net Securities/Investments	151,878	231,931	56,473	-	-
Total Loans	939,014	459,036	337,096	50,549	539,179
Less: Specific Loan Loss Provisions	(31,386)	(18,536)	(8,014)	(3,010)	(27,879)
Net Loans	907,628	440,500	329,082	47,539	511,300
Property, Plant and Equipment (Net of Accumulated Depreciation)	32,153	33,379	33,966	882	8,416
Other Assets	15,764	114,546	3,781	876	16,242
Less: Specific Provisions for Other Assets	-	(1,532)	-	-	-
Net Other Assets	15,764	113,014	3,781	876	16,242
TOTAL ASSETS	1,403,329	1,006,791	525,181	64,632	845,353
LIABILITIES					
Demand Deposits	447,830	366,485	324,353	9,361	406,301
Savings/Cheque Deposits	-	-	-	125	19,377
Savings Deposits	478,699	185,839	51,459	1,466	166,077
Time Deposits	289,073	260,099	67,015	31,935	58,845
Total Deposits	1,215,602	812,423	442,827	42,887	650,600
Balances Due to Banks	13,966	6,734	10,780	28	107,333
Balances Due to Central Bank	383	149	-		-
Other Liabilities	19,376	42,342	13,799	1,436	18,095
TOTAL LIABILITIES	1,249,327	861,648	467,406	44,351	776,028
	1,240,021	001,040	407,400	44,001	110,020
EQUITY					
Paid-Up Capital & Unimpaired Reserves	130,793	28,000	51,237	35,025	24,152
Retained Earnings	6,588	102,877	(2,272)	(14,937)	36,923
Current Year Profit/(Loss)	7,590	5,938	5,517	(259)	3,298
General Loan Loss Reserves	9,031	8,328	3,293	452	4,952
Asset Revaluation Account	-	-	-	-	-
TOTAL EQUITY	154,002	145,143	57,775	20,281	69,325
TOTAL LIABILITIES & EQUITY	1,403,329	1,006,791	525,181	64,632	845,353
	ATLANTIC	BELIZE	HERITAGE	NATIONAL	SCOTIABANK
STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK		BANK OF BELIZE	(BELIZE)
		DAININ	DANN	DAINT OF DELIZE	
			BANK LTD.		
	LTD. 20,994	LTD. 12,828	LTD. 7,452	LTD. 976	LTD. 11,759
Interest Income	LTD. 20,994	LTD.	LTD.	LTD.	LTD. 11,759
Interest Income Interest Expense	LTD. 20,994 5,755	LTD. 12,828 2,130	LTD. 7,452 641	LTD. 976 212	LTD. 11,759 1,298
Interest Income Interest Expense Net Interest Income/(Loss)	LTD. 20,994 5,755 15,239	LTD. 12,828 2,130 10,698	LTD. 7,452 641 6,811	LTD. 976 212 764	LTD. 11,759 1,298 10,461
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income	LTD. 20,994 5,755 15,239 11,051	LTD. 12,828 2,130 10,698 2,404	LTD. 7,452 641 6,811 1,540	LTD. 976 212 764 199	LTD. 11,759 1,298 10,461 4,411
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense	LTD. 20,994 5,755 15,239 11,051 18,786	LTD. 12,828 2,130 10,698 2,404 7,475	LTD. 7,452 641 6,811 1,540 5,982	LTD. 976 212 764 199 938	LTD. 11,759 1,298 10,461 4,411 6,276
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504	LTD. 12,828 2,130 10,698 2,404 7,475 5,627	LTD. 7,452 641 6,811 1,540 5,982 2,369	LTD. 976 212 764 199 938 25	LTD. 11,759 1,298 10,461 4,411 6,276 8,596
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805)	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515)	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113)	LTD. 976 212 764 199 938 25 408	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770)
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	LTD. 20,994 5,755 15,239 11,051 18,786 7,504	LTD. 12,828 2,130 10,698 2,404 7,475 5,627	LTD. 7,452 641 6,811 1,540 5,982 2,369	LTD. 976 212 764 199 938 25	LTD. 11,759 1,298 10,461 4,411 6,276 8,596
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150	LTD. 7,452 641 1,540 5,982 2,369 (113) 1,179 1,077	LTD. 976 212 764 199 938 25 408 145 288	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK	LTD. 7,452 641 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE)
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD.	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD.	LTD. 7,452 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD.	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD.	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD.
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ²	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7.50%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7,50% 8.35%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 7.11%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized)	LTD. 20,994 5,755 15,239 11,051 18,786 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12,75% 8,71% 8,55%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7,75% 9.89% 9.66% 1.67%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.75% 8.71% 8.55% 1.82%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Tate (Annualized)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1.89%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.88% 9.66% 1.67% 1.08%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 6.80% 2.40% 1.97%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months)	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1,89% 2,50%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 2.40% 1.97% 2.00%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1.89%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.88% 9.66% 1.67% 1.08%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 6.80% 2.40% 1.97%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7.50% 8,35% 8,29% 3,18% 1,89% 2,50% 12	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 2.40% 3	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82% 0.55% 9
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans	LTD. 20.994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 3	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9,00% 12.75% 8.71% 8.55% 1.82% 0.82% 0.82% 0.55% 9 579,316
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1,89% 2,50% 12 907,559 1,129,015	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7,75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 550,223 40,661	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.75% 1.82% 0.82% 0.55% 9 579,316 618,989
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.88% 0.66% 1.08% 0.75% 0.75% 0.75% 0.88% 0.75% 0.75% 0.88% 0.75% 0.75% 0.88% 0.75% 0.48% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.45% 0	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7,24% 8.18% 0.48% 0.48% 0.50% 11 317,398 457,481 534,386	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82% 0.55% 9 579,316 618,989 811,540
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Fixed Deposit Rate (S,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1,89% 2,50% 12 907,559 1,129,015	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7,75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 550,223 40,661	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12,75% 8,71% 8,55% 1.82% 0.82% 0.82% 0.55% 9 579,316 618,989
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Assets Average Equity	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 0.75% 0.75% 0.75% 0.75% 0.75% 0.88% 0.66% 1.08% 0.75% 0.75% 0.75% 0.88% 0.75% 0.75% 0.88% 0.75% 0.75% 0.88% 0.75% 0.48% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.75% 0.44% 0.45% 0	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7,24% 8.18% 0.48% 0.48% 0.50% 11 317,398 457,481 534,386	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82% 0.55% 9 579,316 618,989 811,540
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Sets Average Equity CAPITAL ADEQUACY	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814 146,428	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 1.08% 0.75% 1.08% 0.75% 1.45% 1.08% 0.75% 1.45% 1	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7,24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.82% 0.55% 9 579,316 618,989 811,540 119,480
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%)	LTD. 20.994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814 146,428 15.64%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735 65.19%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.82% 0.85% 1.82% 0.85% 1.82% 0.55% 1.82% 0.55% 1.82% 0.55% 1.82% 0.55% 1.82% 0.82% 0.55% 1.94%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Sets Average Equity CAPITAL ADEQUACY	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814 146,428	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 1.08% 0.75% 1.08% 0.75% 1.45% 1.08% 0.75% 1.45% 1	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7,24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.714 8.55% 1.82% 0.81% 0.81% 0.81% 0.82% 0.82% 0.82% 0.82% 0.82% 0.81% 0.81% 0.81% 0.84% 0.82% 0.82% 0.81% 0.11% 0.84% 0.82% 0.81% 0.11% 0.11% 0.64% 0.84% 0.11% 0.11% 0.11% 0.65% 0.11% 0.11% 0.65% 0.11% 0.11% 0.65% 0.11%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%)	LTD. 20.994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814 146,428 15.64%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735 65.19%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770) 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.55% 1.25% 0.82% 0.55% 9 579,316 618,989 811,540 119,480
Interest Income Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY	LTD. 20.994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9.00% 7.50% 8.35% 8.29% 3.18% 1.89% 2.50% 12 907,559 1,129,015 1,307,814 146,428 15.64%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735 65.19%	LTD. 11,759 12,98 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9,009 12,759 8,719 8,559 1,829 0,829 0,829 0,829 0,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,829 0,559 1,829 0,629 0,559 1,829 0,627 0,59 1,829 0,629 0,559 1,840 119,440 119,440 119,460 110,669
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (<i>Annualized</i>) Weighted Average Fixed Deposit Rate Average Deposit Rate (<i>Annualized</i>) Weighted Average Fixed Deposit Rate Average Deposit Rate (<i>Annualized</i>) Fixed Deposit Rate (<i>StoOO</i> (\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Deposits Average Sestes Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (<i>The legal requirement is 9%</i>) Capital/Deposits LIQUIDITY Net Loans/Deposits	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1,89% 2,50% 12 907,559 1,129,015 1,307,814 146,428 15,64% 12,67% 74,66%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90% 17.87% 54.22%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32% 13.05%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 3 50,223 40,661 62,718 20,735 55,19% 47.29%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.75% 1.82% 0.82% 0.82% 0.55% 9 579,316 618,989 811,540 119,480 119,480 16.53% 10.66% 78.59%
Interest Income Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (<i>Annualized</i>) Fixed Deposit Rate (<i>S</i> 5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,25% 8,25% 8,25% 1,129,015 1,307,814 146,428 15,64% 12,67% 74,66% 248,464	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7,75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90% 17.87% 54.22% 166,298	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 1,077 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32% 13.05% 74.31% 93,648	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 50,223 40,661 62,718 20,735 65.19% 47.29% 110.85% 9,248	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.009 12,759 8,719 8,555 1,829 0,829 0,559 9 579,316 618,989 811,540 119,480 119,480 16,539 10,669 78,599 130,926
Interest Income Interest Expense Nor Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Income (Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate ² Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Assets Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY Net Loans/Deposits	LTD. 20,994 5,755 15,239 11,051 18,786 7,504 (805) 2,673 4,026 ATLANTIC BANK LTD. 9,00% 7,50% 8,35% 8,29% 3,18% 1,89% 2,50% 12 907,559 1,129,015 1,307,814 146,428 15,64% 12,67% 74,66%	LTD. 12,828 2,130 10,698 2,404 7,475 5,627 (3,515) 1,962 150 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.66% 1.67% 1.08% 0.75% 11 459,741 788,845 948,896 141,643 30.90% 17.87% 54.22%	LTD. 7,452 641 6,811 1,540 5,982 2,369 (113) 1,179 HERITAGE BANK LTD. 13.00% 6.00% 7.24% 8.18% 0.85% 0.48% 0.50% 11 317,398 457,481 534,386 55,321 16.32% 13.05%	LTD. 976 212 764 199 938 25 408 145 288 NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.11% 6.80% 2.40% 1.97% 2.00% 3 3 50,223 40,661 62,718 20,735 55,19% 47.29%	LTD. 11,759 1,298 10,461 4,411 6,276 8,596 (2,770 1,904 3,922 SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 8.71% 8.75% 1.82% 0.815% 1.82% 0.81% 0.81% 0.84% 0.82% 0.82% 0.81% 0.81% 0.84% 0.82% 0.82% 0.81% 0.81% 0.81% 0.81% 0.82% 0.82% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 0.82% 0.82% 0.81% 0.85% 0.85%

2.36% 3.61%

0.58%

11.22%

4.98%

1.02%

6.85%

81.65%

18.35%

0.97%

2.32%

1.03%

9.97%

81.56% 18.44%

iness tax payable from the LCIA award. As at December 2020, busin

4.68%

6.85%

-2.06%

-6.22%

79.34% 20.66% 4.07% 6.09%

-0.72%

-4.86%

70.34% 29.66%

tax offset totalled

 Return On Average Assets
 0.58%

 Return On Average Equity
 5.18%

 Net-Interest Income/Adjusted Operating Income
 57.97%

 Non-Interest Income/Adjusted Operating Income
 42.03%

 *On 12 January 2019, the Supreme Court ruled in Belize Bank Limited's favour allowing the offsetting of bus \$28.43 million.

Non Performing Loans(Net of Specific Provisions)/Loans Total Loan Loss Reserves and Provisions/Total Loans

PROFITABILITY (Annualized)

Notes: 1. Figures were obtained from Bank Returns submitted to the Central Bank of Belize as required under Section 73(2) of the Domestic Banks and Financial Institutions Act.

2. Residential mortgage rates may vary within a range for each bank.