

QUARTERLY FINANCIAL INFORMATION OF DOMESTIC BANKS

LICENSED UNDER THE DOMESTIC BANKS AND FINANCIAL INSTITUTIONS ACT

Quarter Ending: 30 June 2021

STATEMENT OF FINANCIAL POSITION	ATLANTIC BANK	BELIZE BANK	BELIZE BANK CORPORATION	HERITAGE BANK	NATIONAL BANK OF BELIZE
STATEMENT OF FINANCIAL POSITION	LTD.	LTD.	LTD.	LTD.	LTD.
ASSETS		LID.	LID.	LID.	LID.
Cash and Balances Due from Banks	404,445	231,424	383,991	116,206	22,763
Securities/Investments	169,073	231,388	-	46,452	-
Less: Specific Provisions for Other Assets (Securities/Investments) Net Securities/Investments	169,073	- 231,388	-	46,452	-
Total Loans	983,962	439,228	482,986	362,147	50,446
Less: Specific Loan Loss Provisions	(31,772)	(25,076)	(22,616)	(8,451)	(2,897)
Net Loans	952,190	414,152	460,370	353,696	47,549
Property, Plant and Equipment (Net of Accumulated Depreciation) Other Assets	32,589 20,304	32,465 180,705	6,964 11,282	33,327 7,009	847 3,833
Less: Specific Provisions for Other Assets	-	(1,342)	-	-	-
Net Other Assets	20,304	179,363	11,282	7,009	3,833
TOTAL ASSETS	1,578,601	1,088,792	862,607	556,690	74,992
LIABILITIES					
Demand Deposits	556,667	381,176	480,881	345,839	14,951
Savings/Cheque Deposits Savings Deposits	- 475,337	- 193,141	24,384 167,620	- 59,041	128 1,464
Time Deposits	318,753	251,687	107,619	68,007	37,151
Total Deposits	1,350,757	826,004	780,504	472,887	53,694
Balances Due to Banks	42,257	6,907	1,282	11,173	-
Balances Due to Central Bank	172	-	-	-	-
	24,890 1,418,076	110,383	14,493	10,584	1,492
TOTAL LIABILITIES	1,418,076	943,294	796,279	494,644	55,186
EQUITY	400.407	~~~~~	04.450	50.015	05 005
Paid-Up Capital & Unimpaired Reserves Retained Earnings	136,437 9,197	28,000 108,083	24,152 34,136	52,616 1,367	35,025 (14,937)
Current Year Profit/(Loss)	5,433	5,189	3,619	4,357	(14,937) (735)
General Loan Loss Reserves	9,458	4,226	4,421	3,706	453
Asset Revaluation Account	-	-	-	-	-
TOTAL EQUITY	160,525	145,498	66,328	62,046	19,806
TOTAL LIABILITIES & EQUITY	1,578,601	1,088,792	862,607	556,690	74,992
	ATLANTIC	BELIZE	BELIZE BANK	HERITAGE	NATIONAL
STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK	CORPORATION	BANK	BANK OF BELIZE
Interact Income	LTD.	LTD.	LTD.	LTD.	LTD.
Interest Income	23,541	13,885	10,050	8,922	898
Interest Income Interest Expense Net Interest Income/(Loss)					
Interest Expense Net Interest Income/(Loss) Non-Interest Income	23,541 6,361 17,180 12,156	13,885 2,104 11,781 3,589	10,050 1,694 8,356 3,447	8,922 735 8,187 1,339	898 226 672 20
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	23,541 6,361 17,180 12,156 21,106	13,885 2,104 11,781 3,589 7,737	10,050 1,694 8,356 3,447 6,707	8,922 735 8,187 1,339 5,205	898 226 672 20 930
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	23,541 6,361 17,180 12,156 21,106 8,230	13,885 2,104 11,781 3,589 7,737 7,633	10,050 1,694 8,356 3,447 6,707 5,096	8,922 735 8,187 1,339 5,205 4,321	898 226 672 20 930 (238)
Interest Expense Net Interest Income Non-Interest Income Non-Interest Expense	23,541 6,361 1 7,180 12,156 21,106 8,230 (109)	13,885 2,104 11,781 3,589 7,737 7,633 (84)	10,050 1,694 8,356 3,447 6,707 5,096 344	8,922 735 8,187 1,339 5,205 4,321 438	898 226 672 20 930
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	23,541 6,361 17,180 12,156 21,106 8,230	13,885 2,104 11,781 3,589 7,737 7,633	10,050 1,694 8,356 3,447 6,707 5,096	8,922 735 8,187 1,339 5,205 4,321	898 226 672 20 930 (238) 72
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821	8,922 735 8,187 1,339 5,205 4,321 438 1,331	898 226 672 20 930 (238) 72 104
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE
Interest Expense Net Interest Income/(Loss) Non-Interest Income Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD.	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD.	10,050 1,694 8,356 3,447 6,707 5,096 3,44 1,821 3,619 BELIZE BANK CORPORATION LTD.	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD.	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD.
Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE
Interest Expense Net Interest Income/(Loss) Non-Interest Income 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	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75%	10,050 1,694 8,356 3,447 6,707 5,096 3,344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8.65%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.15%
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 (Annualized)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9,75% 9,75% 11.22%	10,050 1,694 8,356 3,447 6,707 5,096 3,44 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.15% 7.15%
Interest Expense Net 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	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12.75% 8,65% 8,03% 1.89%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63%
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)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 8,85% 3,15% 1,92%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03%	10,050 1,694 8,356 3,447 6,707 5,096 3,44 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 1,89% 0,86%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92%
Interest Expense Net 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	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12.75% 8,65% 8,03% 1.89%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63%
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 Endug Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15% 3,15% 1,92% 2,50%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75%	10,050 1,694 8,356 3,447 6,707 5,096 3,44 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 1,89% 0,86%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92%
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Income 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 Rate (Deposit Rate Average Deposit Rate (\$5,000%10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.23%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.86% 0.55% 9 530,096	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.03% 3 550,171
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 (Annualized) Weighted Average Ext (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.03% 0.75% 11.22%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8.65% 8.03% 1.89% 0.86% 0.85% 9 530,096 687,144	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871
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 Ending Rate (Annualized) Weighted Average Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.86% 0.86% 9 530,096 687,1144 851,970	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350
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 Ending Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 1-MONTH AVERAGES Average Deposits Average Assets Average Equity	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.03% 0.75% 11.22%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8.65% 8.03% 1.89% 0.86% 0.85% 9 530,096 687,144	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871
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 (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (<i>S</i> , 000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Equity CAPITAL ADEQUACY	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 1.42%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12.75% 8.65% 8.03% 0.86% 0.86% 0.55% 9 530,096 687,144 851,970 73,186	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 111 340,210 458,559 539,880 58,352	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 3 50,171 44,871 66,350 20,122
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) Fixed Deposit Rate (\$5,000\$\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Sests Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9,75% 11.22% 1.67% 1.03% 0.75% 11.23% 1.67% 1.03% 0.75% 11.23% 1.67% 1.03% 0.75% 11.33% 0.75% 1.43% 1.67% 1.03% 0.75% 1.23% 0.25% 1.43% 1.44% 1.43% 1.44% 1.43% 1.44% 1.43% 1.44%1.44% 1.44% 1.44% 1.44%1.44% 1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44% 1.44%1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44%1.44% 1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1	10,050 1,694 8,356 3,447 6,707 5,096 3344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.55% 9 530,096 687,114 851,970 73,186	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 2.00% 3 50,171 44,871 66,350 20,122 57.87%
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) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 1.42%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12.75% 8.65% 8.03% 0.86% 0.86% 0.55% 9 530,096 687,144 851,970 73,186	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 111 340,210 458,559 539,880 58,352	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 3 50,171 44,871 66,350 20,122
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) Fixed Deposit Rate (Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Leans Average Deposits Average Assets Average Deposits Average Sasets Average Sasets Average Comparison Fixed Mortgage Rate Residential Mortgage Business	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7,50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11.88%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.67% 1.03% 0.75% 1.67% 1.43% 1.67% 1.43%1.43% 1.43% 1.43%1.43% 1.43% 1.43%1.43%1.43% 1.43%1.43%1.43%1.43%1.43	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 1,89% 0,86% 0,85% 9 530,096 687,144 851,970 73,186 17,66% 8,50%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81% 13.12%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350 20,122 57,87% 36.89%
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) Fixed Deposit Rate (S5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9,75% 11.22% 1.67% 1.03% 0.75% 11.23% 1.67% 1.03% 0.75% 11.23% 1.67% 1.03% 0.75% 11.33% 0.75% 1.43% 1.67% 1.43% 1.67% 1.03% 0.75% 1.23% 1.44% 1.43% 1.43% 1.44% 1.43% 1.44%1.44% 1.44% 1.44% 1.44%1.44% 1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44% 1.44%1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44% 1.44%1.44% 1.44%1.44%1.44% 1.44%1.44%1.44%1.44% 1.44%1.44%1.44%1.44%1.44%1.44%1.44%1.44%1	10,050 1,694 8,356 3,447 6,707 5,096 3344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.55% 9 530,096 687,114 851,970 73,186	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 2.00% 3 50,171 44,871 66,350 20,122 57.87%
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 Assets Average Assets Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LiQUIDIY Net Loans/Deposits	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15.57% 11.88% 70.49%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 1.67% 1.03% 0.75% 1.67% 1.03% 0.75% 1.425,123 804,357 983,091 143,251 29.03% 17.61% 50.14%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12.75% 8.65% 8.03% 0.85% 0.55% 9 530,096 687,144 851,970 73,186 17.66% 8.50% 58.98%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 1.13% 0.62% 0.50% 1.13% 0.62% 0.50% 1.13% 0.62% 0.53,880 58,352 16.81% 13.12%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.03% 1.92% 2.03% 3 3 50,171 44,871 66,350 20,122 57.87% 36.89%
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense 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 Expenses Veighted Average State Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11,88% 70,49% 273,654	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 11.22% 1.67% 1.67% 1.67% 143,251 145,251 145,2551 145,2551 145,2551 145,2551 145,2551 145,2551 145,2551 145,25551 15	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12.75% 8.65% 8.03% 0.86% 0.55% 9 530,096 687,144 851,970 73,186 17.66% 8.50% 58.98% 165,965	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 0.50% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 539,880 539,880 539,880 539,880 54,559	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350 20,122 57.87% 36.89% 88.56% 9,559
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Income 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 Lending Rate (Annualized) Weighted Average State Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11,88% 70,49% 273,654	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 11.22% 1.67% 1.67% 1.67% 143,251 145,251 145,2551 145,2551 145,2551 145,2551 145,2551 145,2551 145,2551 145,25551 15	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12.75% 8.65% 8.03% 0.86% 0.55% 9 530,096 687,144 851,970 73,186 17.66% 8.50% 58.98% 165,965	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.60% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81% 13.12% 74.80% 100,228 22,575	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350 20,122 57.87% 36.89% 88.56% 9,559
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 (Annualized) Residential Mortgage 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 Deposits Average Deposits ILQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Non Performing Loans(Net of Specific Provisions)/Loans	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8.25% 8.85% 3.15% 1.92% 2.50% 12 947,993 1,227,825 1,430,938 151,590 15.57% 11.88% 70.49% 273,654 157,974	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 1.67% 1.67% 1.03% 0.75% 1.67%1.67% 1.67%1.67% 1.67% 1.67% 1.67%1.67% 1.67%1.67% 1.67% 1.67%1.67% 1	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.55% 9 530,096 687,144 851,970 73,186 17.66% 8,50% 58.98% 165,965 217,595	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81% 13.12% 74.80%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350 20,122 57,87% 36.89% 88,56% 9,559 12,771
Interest Expense Net Interest Income/(Loss) Non-Interest Expense 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 Loans Average Loans Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11.88% 70.49% 273,654 157,974	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 1.125% 1.67% 1.03% 0.75%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 0,85% 0,85% 0,85% 9 9 530,096 687,144 851,970 73,186 17,66% 8,50% 58,98% 165,965 217,595 4,51% 5,60%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.60% 1.13% 0.62% 0.50% 11 340,210 458,599 539,880 58,352 16.81% 13.12% 74.80% 100,228 22,575	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.63% 1.92% 2.63% 1.92% 2.63% 1.92% 3 3 50,171 44,871 66,350 20,122 57.87% 36.89% 88.56% 9,559 12,771
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense 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 Deposit Rate Average Deposit Rate (<i>Annualized</i>) Fixed Deposit Rate (<i>SD,00/\$10,000 for 3 months</i>) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Equity CAPITLA DEQUACY Capital/Risk Weighted Assets (<i>The legal requirement is 9%</i>) Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Non Performing Loans(Net of Specific Provisions)/Loans Total Loan Loss Reserves and Provisions/Total Loans PROFITABILITY (Annualized) Return On Average Assets	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11,88% 70,49% 273,654 157,974 1.94% 3,53% 0,76%	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.43,251 983,091 143,251 29.03% 17.61% 50.14% 170,793 175,128 2.04% 2.75% 0.97%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9.00% 12,75% 8,65% 8,03% 1.89% 0.86% 0.55% 9 530,096 687,144 851,970 73,186 17,66% 8,50% 58,98% 165,965 217,595 4,51% 5,60% -0.05%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13,00% 6,00% 7,04% 8,66% 1,13% 0,62% 0,50% 11 340,210 458,599 539,880 539,880 539,880 539,880 539,880 539,880 539,880 54,559 54,559 54,559 553,880 54,559 553,880 54,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 553,880 56,559 56,559 57,55	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.00% 3 50,171 44,871 66,350 20,122 57,87% 36,89% 88,56% 9,559 12,771 4.38% 6.64%
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 (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 Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Non Performing Loans(Net of Specific Provisions)/Loans Total Loan Loss Reserves and Provisions/Total Loans PROFITABILITY_(Annualized)	23,541 6,361 17,180 12,156 21,106 8,230 (109) 3,153 4,968 ATLANTIC BANK LTD. 9,00% 7.50% 8,25% 8,85% 3,15% 1,92% 2,50% 12 947,993 1,227,825 1,430,938 151,590 15,57% 11.88% 70.49% 273,654 157,974	13,885 2,104 11,781 3,589 7,737 7,633 (84) 2,360 5,189 BELIZE BANK LTD. 10.00% 7.75% 9.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 11.22% 1.67% 1.03% 0.75% 1.125% 1.67% 1.03% 0.75%	10,050 1,694 8,356 3,447 6,707 5,096 344 1,821 3,619 BELIZE BANK CORPORATION LTD. 9,00% 12,75% 8,65% 8,03% 0,85% 0,85% 0,85% 9 9 530,096 687,144 851,970 73,186 17,66% 8,50% 58,98% 165,965 217,595 4,51% 5,60%	8,922 735 8,187 1,339 5,205 4,321 438 1,331 3,428 HERITAGE BANK LTD. 13.00% 6.00% 7.04% 8.66% 1.13% 0.62% 0.50% 1.13% 0.62% 0.50% 1.13% 0.62% 0.50% 1.13% 0.62% 0.539,880 58,352 16.81% 13.12% 74.80% 100,228 22,575 1.17% 2.29%	898 226 672 20 930 (238) 72 104 (270) NATIONAL BANK OF BELIZE LTD. 5.50% 7.15% 7.01% 2.63% 1.92% 2.63% 1.92% 2.63% 1.92% 2.63% 1.92% 3 3 50,171 44,871 66,350 20,122 57.87% 36.89% 88.56% 9,559 12,771 4.38% 6.64%

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.