

QUARTERLY FINANCIAL INFORMATION OF DOMESTIC BANKS

LICENSED UNDER THE DOMESTIC BANKS AND FINANCIAL INSTITUTIONS ACT

Quarter Ending: 30 September 2020

STATEMENT OF FINANCIAL POSITION	ATLANTIC BANK LTD.	BELIZE BANK LTD.*	HERITAGE BANK LTD.	NATIONAL BANK OF BELIZE LTD.	SCOTIABANK (BELIZE) LTD.
ASSETS		100.001		00 70 /	
Cash and Balances Due from Banks Securities/Investments	231,773 137,519	152,621 224,624	143,365 53,046	20,734	308,695
Less: Specific Provisions for Other Assets (Securities/Investments)	-	-	-		
Net Securities/Investments	137,519	224,624	53,046	-	-
Total Loans	923,820	458,361	323,663	49,670	562,792
Less: Specific Loan Loss Provisions	(32,303)	(19,940)	(7,630)	(3,449)	(33,628)
Net Loans	891,517	438,421	316,033	46,221	529,164
Property, Plant and Equipment (Net of Accumulated Depreciation) Other Assets	30,727 38,788	34,254 113,397	19,452 18,048	817 1,009	8,533 17,193
Less: Specific Provisions for Other Assets	-	(1,532)	-	-	-
Net Other Assets	38,788	111,865	18,048	1,009	17,193
TOTAL ASSETS	1,330,324	961,785	549,944	68,781	863,585
LIABILITIES Demand Deposits	427,456	328,674	344,366	13,890	432,893
Savings/Cheque Deposits	-	-	-	98	20,022
Savings Deposits	438,221	182,149	53,586	1,414	165,901
Time Deposits	281,470	264,229	70,727	32,058	59,448
Total Deposits	1,147,147	775,052	468,679	47,460	678,264
Balances Due to Banks	15,962	4,969	12,035	89	78,816
Balances Due to Central Bank	432	-	-	-	-
Other Liabilities TOTAL LIABILITIES	21,753 1,185,294	41,168 821,189	12,533 493,247	1,177 48,726	27,068 784,148
EQUITY					
Paid-Up Capital & Unimpaired Reserves	125,847	28,000	51,237	35,025	24,152
Retained Earnings	6,603	102,705	(2,148)	(14,843)	55,248
Current Year Profit/(Loss)	3,564	5,788	4,440	(548)	(5,200)
General Loan Loss Reserves	9,016	4,103	3,168	421	5,237
Asset Revaluation Account TOTAL EQUITY	145,030	140,596	56,697	20,055	79,437
TOTAL LIABILITIES & EQUITY	1,330,324	961,785	549,944	68,781	863,585
	ATLANTIC	BELIZE	HERITAGE	NATIONAL	SCOTIABANK
STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK	BANK	BANK OF BELIZE	(BELIZE)
	LTD.	LTD.	LTD.	LTD.	LTD.
Interest Income	19,425	13,295	6,351	762	12,228
Interest Expense	5,438	2,065	601	213	1,286
Net Interest Income/(Loss)	13,987	11,230	5,750	549	10,942
Non-Interest Income	7,097	2,055	1,278	43	4,058
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Non-Interest Expense	18,201	7,633	4,813	985	10,061
Net Operating Income/(Loss)	2,883	5,652	2,215	(393)	4,939
Net Operating Income/(Loss) Other Income (Expense)	2,883 53	5,652 (474)	2,215 (233)	(393) (417)	4,939 (3,603)
Net Operating Income/(Loss)	2,883	5,652	2,215	(393)	4,939
Net Operating Income/(Loss) Other Income (Expense) Business Tax	2,883 53 2,379 557	5,652 (474) 1,980 3,198	2,215 (233) 989 993	(393) (417) 89 (899)	4,939 (3,603) 1,993 (657)
Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	2,883 53 2,379 557 ATLANTIC	5,652 (474) 1,980 3,198 BELIZE	2,215 (233) 989	(393) (417) 89 (899) NATIONAL	4,939 (3,603) 1,993 (657) SCOTIABANK
Net Operating Income/(Loss) Other Income (Expense) Business Tax	2,883 53 2,379 557 ATLANTIC BANK	5,652 (474) 1,980 3,198 BELIZE BANK	2,215 (233) 989 993 HERITAGE BANK	(393) (417) 89 (899) NATIONAL BANK OF BELIZE	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE)
Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	2,883 53 2,379 557 ATLANTIC	5,652 (474) 1,980 3,198 BELIZE	2,215 (233) 989 993 HERITAGE	(393) (417) 89 (899) NATIONAL	4,939 (3,603) 1,993 (657) SCOTIABANK
Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS	2,883 53 2,379 557 ATLANTIC BANK LTD.	5,652 (474) 1,980 3,198 BELIZE BANK LTD.	2,215 (233) 989 993 HERITAGE BANK LTD.	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD.	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD.
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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46%
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)	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.83% 9.87%	2,215 (233) 998 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46%
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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 8.46%
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 Tiste Deposit Rate Average Deposit Rate (Annualized)	2,883 53 2,379 557 ATLANTIC BANK LTD. 9,00% 7.50% 8.32% 8.29% 3.18% 1.93%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83%
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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 8.46%
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 (<i>Annualized</i>) Fixed Deposit Rate (<i>S5,000/\$10,000 for 3 months</i>)	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.83% 9.87% 1.66% 1.08% 0.75% 11	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 1.82% 0.83% 0.55% 9
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 (\$Annualized) Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 11 460,865	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 3 3 49,866	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313
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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1,081,742	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.1 460,865 785,409	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 7.23% 8.20% 0.45% 1.50% 11 309,362 456,114	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3 3 49,866 39,247	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548
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 Loans Average Deposits Average Deposits Average Deposits Average Deposits Average Deposits Average Assets	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.66% 1.08% 1.08% 0.75% 11 460,865 785,409 944,780	2,215 (233) 9839 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 3 3 49,866 39,247 61,780	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9,00% 12.75% 9,46% 8,46% 1,82% 0,83% 0,55% 9 595,313 611,548 803,023
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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 (Annualized) Fixed 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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.83% 9.87% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 53,977	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067
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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 Average Deposit Rate (<i>Annualized</i>) Weighted Average Fixed Deposit Rate Average Deposit Rate (<i>S5,000\$10,000 for 3 months</i>) Number of Branches/Agencies 12-MONTH AVERAGES Average Dans Average Loans Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (<i>The legal requirement is 9%</i>) Capital/Deposits LIQUIDITY Net Loans/Deposits	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.1 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57%	2,215 (233) 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16,78% 12.10% 67.43%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97.39%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9,00% 12.75% 9,46% 8,46% 1,82% 0,83% 0,83% 0,55% 9 595,313 611,548 803,023 141,067 19,27% 11.71% 78.02%
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 Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Fixed Deposit Rate (SA: 000%10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Assets Average Assets Average Assets Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.22% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72% 259,312	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.87% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 53,977 16.78% 12.10% 67.43% 104,570	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97,39% 9,126	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730
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 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 Assets Average Equity CAPITAL ADEQUACY Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.1 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57%	2,215 (233) 998 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16,78% 12.10% 67.43%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97.39%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9,00% 12.75% 9,46% 8,46% 1,82% 0,83% 0,83% 0,55% 9 595,313 611,548 803,023 141,067 19,27% 11.71% 78.02%
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 Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000,\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Assets Average Assets 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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.22% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 144,698 15.30% 12.64% 77.72% 259,312 33,625	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.66% 1.08% 0.75% 1.11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453 85,601	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16.78% 12.10% 67.43% 104,570 29,152	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97.39% 9,126 11,091	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730 140,649
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 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 Average Sasets Average Equity CAPITAL ADEQUACY Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.22% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72% 259,312	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.87% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 53,977 16.78% 12.10% 67.43% 104,570	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97,39% 9,126	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730
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 Assets Average Equity Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Non Performing Loans(Net of Specific Provisions)/Loans	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1,081,742 1,256,296 144,698 15.30% 12.64% 77.72% 259,312 33,625 2.52%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453 85,601 6.56%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16.78% 12.10% 67.43% 104,570 29,152 0.99%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67,75% 42,26% 97,39% 9,126 11,091 8.37%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730 140,649
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 Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Fixed Deposit Rate (S,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 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	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72% 259,312 33,625 2.52% 3.77% 0.38%	5,652 (474) 1,980 BELIZE BANK LTD. 10.00% 7.75% 9.83% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453 85,601 6.56% 4.84% 1.35%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16.78% 12.10% 67.43% 104,570 29,152 0.99% 2.38%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 2.40% 2.00%2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730 140,649 1.28% 6.91%
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 Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Lending Rate (Annualized) Fixed Deposit Rate (\$5,000\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans 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) PROFITABILITY (Annualized) Profitability (Annualized)	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.22% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 144,698 15.30% 12.64% 77.72% 259,312 33,625 2.52% 3.77% 0.38% 3.28%	5,652 (474) 1,980 3,198 BELIZE BANK LTD. 10.00% 7.75% 9.89% 9.87% 1.66% 1.08% 0.75% 1.66% 1.08% 0.75% 1.66% 1.08% 0.75% 1.40,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453 85,601 6.56% 4.84% 1.35% 9.06%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16.78% 12.10% 67.43% 104,570 29,152 0.99% 2.38%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 6.53% 2.40% 2.00% 2.00% 2.00% 2.00% 3 3 49,866 39,247 61,780 21,187 67.75% 42,26% 97.39% 9,126 11,091 8.37% 7.79% -3.41% -9.93%	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730 140,649 1.28% 6.91%
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 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 Dans Average Dans Average Assets Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Assets Assets Automa Statutory Non Performing Loans(Net of Specific Provisions)/Loans Total Loan Loss Reserves and Provisions/Itotal Loans PROFITABILITY (Annualized) Returm On Average Assets	2,883 53 2,379 557 ATLANTIC BANK LTD. 9.00% 7.50% 8.32% 8.29% 3.18% 1.93% 2.50% 12 890,177 1.081,742 1.256,296 144,698 15.30% 12.64% 77.72% 259,312 33,625 2.52% 3.77% 0.38%	5,652 (474) 1,980 BELIZE BANK LTD. 10.00% 7.75% 9.83% 1.66% 1.08% 0.75% 11 460,865 785,409 944,780 140,579 30.15% 18.14% 56.57% 178,453 85,601 6.56% 4.84% 1.35%	2,215 (233) 989 993 HERITAGE BANK LTD. 14.00% 12.00% 7.23% 8.20% 0.84% 0.45% 1.50% 11 309,362 456,114 527,641 53,977 16.78% 12.10% 67.43% 104,570 29,152 0.99% 2.38%	(393) (417) 89 (899) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.08% 2.40% 2.00%2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00% 2.00% 2.00% 2.00% 2.00%2.00% 2.00	4,939 (3,603) 1,993 (657) SCOTIABANK (BELIZE) LTD. 9.00% 12.75% 9.46% 8.46% 1.82% 0.83% 0.55% 9 595,313 611,548 803,023 141,067 19.27% 11.71% 78.02% 143,730 140,649 1.28% 6.91%

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.