

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

arter	Ending:	31 N	larch	2023
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Quarter Ending: 31 March 2023 BZ\$'000_						
STATEMENT OF FINANCIAL POSITION	ATLANTIC BANK LTD.	BELIZE BANK LTD.	HERITAGE BANK LTD.	NATIONAL BANK OF BELIZE LTD.		
ASSETS						
Cash and Balances Due from Banks	625,723 137,972	725,146 263.023	132,410	23,791		
Securities/Investments Less: Provisions for Other Assets (Securities/Investments)	(1,616)	263,023	30,375	1,438		
Net Securities/Investments	136,356	263,023	30,375	1,438		
Total Loans	1,020,726	911,595	433,652	80,100		
Less: Loan Loss Provisions Net Loans	(50,595) 970.131	(40,223) 871,372	(5,231) 428,421	(4,767)		
Property, Plant and Equipment (Net of Accumulated Depreciation)	37,484	37,013	38,531	75,333 1,046		
Other Assets	29,380	131,291	4,875	1,612		
Less: Provisions for Other Assets	-	(915)	-	(118)		
Net Other Assets TOTAL ASSETS	29,380 1,799,074	130,376 2,026,930	4,875 634,612	1,494 103,102		
LIABILITIES						
Demand Deposits	716,748	1,083,559	383,639	39,712		
Savings/Cheque Deposits Savings Deposits	- 581,358	- 343,598	- 78,766	441 4,076		
Time Deposits	305,526	296,503	88,942	4,078		
Total Deposits	1,603,632	1,723,660	551,347	90,189		
Balances Due to Banks	15,830	11,640	1,136	36		
Balances Due to Central Bank	3,755	-	-	-		
Other Liabilities	22,432	86,496	7,765	2,099		
	1,645,649	1,821,796	560,248	92,324		
EQUITY Paid-Up Capital & Unimpaired Reserves	144,656	28,000	55,835	35,106		
Retained Earnings	(23,331)	127,809	9,339	(22,189)		
Current Year Profit/(Loss)	5,485	46,917	956	(2,139)		
Loan Loss Reserves	26,615	2,408	8,234	-		
Asset Revaluation Account TOTAL EQUITY	- 153,425	- 205,134	- 74,364	- 10,778		
TOTAL LIABILITIES & EQUITY	1,799,074	2,026,930	634,612	103,102		
	ATLANTIC	BELIZE	HERITAGE	NATIONAL		
STATEMENT OF COMPREHENSIVE INCOME	BANK LTD.	BELIZE BANK LTD.	BANK LTD.	BANK OF BELIZE LTD.		
Interest Income	23,742	26,049	9,560	1,561		
Interest Expense	6,435	3,774	1,281	481		
Net Interest Income/(Loss) Non-Interest Income	17,307 18,726	22,275 7,139	8,279 1,405	1,080 55		
Non-Interest Income						
	27.837	11.746	(.338	1.3/5		
	27,837 8,196	11,746 17,668	7,338 2,346	1,375 (240)		
Net Operating Income/(Loss) Other Income (Expense)	27,837 8,196 2,310		2,346 3	(240) (535)		
Net Operating Income/(Loss) Other Income (Expense) Business Tax	8,196 2,310 5,021	17,668 1,907 5,179	2,346 3 1,393	(240) (535) 170		
Net Operating Income/(Loss) Other Income (Expense)	8,196 2,310	17,668 1,907	2,346 3	(240) (535)		
Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	8,196 2,310 5,021 5,485 ATLANTIC	17,668 1,907 5,179 14,396 BELIZE	2,346 3 1,393 956 HERITAGE	(240) (535) 170 (945) NATIONAL		
Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD.	17,668 1,907 5,179 14,396 BELIZE BANK LTD.	2,346 3 1,393 956 HERITAGE BANK LTD.	(240) (535) 170 (945) NATIONAL BANK OF 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)	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50%		
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	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD.	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50%		
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)	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50%		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months)	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 0.50%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77% 2.00%		
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 Weighted Average Fixed Deposit Rate	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77%		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 2.77% 2.00% 3		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9,00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 7.59% 2.77% 2.00% 3 70,534		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1.00% 12 1.016,594 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,018	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Assets	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,519,098 1,720,505	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Equity	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1.00% 12 1.016,594 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,098 1.519,018	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877		
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 Weighted Average Fixed Deposit Rate 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	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,519,098 1,720,505 150,426	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877 96,372 13,391		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$\$,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Assets Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,519,098 1,720,505	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877 96,372		
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 Weighted Average Fixed Deposit Rate 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	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,519,098 1,720,505 150,426 136,610	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7,75% 9,53% 1.55% 0.75% 11 1,667,851 1,888,185 185,079 164,482	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301		
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 Weighted Average Exed Deposit Rate 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 Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY	8,196 2,310 5,021 5,485 ATLANTIC BANK 9.00% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,016,594 1,519,098 1,720,505 150,426 136,610 11.71% 9.57% 1.07%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95%		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Deposits LIQUIDITY Net Loans/Deposits	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1.00% 12 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 60.50%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53%		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Lequity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY Net Loans/Deposits	8,196 2,310 5,021 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 60.5	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Liquid Assets Statutory Requirement	8,196 2,310 5,021 5,085 ATLANTIC BANK LTD. 0.00% 7.50% 8.10% 2.49% 1.00% 2.49% 1.00% 1.2 1.016,594 1.519,098 1.720,505 1.50,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 325,098 325,098 325,098 325,028	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 0.50% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870		
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 Weighted Average Isixed Deposit Rate 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 Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY Net Loans/Deposits	8,196 2,310 5,021 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 12 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 621,326 60.50% 60.5	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.59% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Liquid Asset Liquid Asse Liquid Asset Liquid Asset Liquid Asset Liqu	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 1.2 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 40.14%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7,75% 9,53% 1.55% 0.75% 11 1,667,851 1,888,185 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 1.3 400,728 512,468 557,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88%		
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 Weighted Average Ending Rate Weighted Average Inixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Loans Average Deposits Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquidity Ratio ASSET QUALITY Total NPL	8,196 2,310 5,021 5,021 5,485 ATLANTIC BANK 100% 7.50% 8.10% 2.49% 1.00% 12 1,016,594 1,519,098 1,720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 97,967 97,967	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18,72% 11.90% 50.55% 816,213 340,470 475,743 50.34%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88% 5,415		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Liquid Asset Liquid Asse Liquid Asset Liquid Asset Liquid Asset Liqu	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 1.2 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 40.14%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7,75% 9,53% 1.55% 0.75% 11 1,667,851 1,888,185 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 1.3 400,728 512,468 557,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88%		
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 Weighted Average Lending Rate Weighted Average Isked Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Deposits Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid ty Ratio ASSET QUALITY Total NPL Non Performing Loans(Net of Specific Loan Loss Provisions)/Loans Gross NPL Ratio	8,196 2,310 5,021 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 1.2 1.016,594 1,519,098 1,720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 97,967 4.11% 97,967	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34% 44,576 2.16%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74% 7,822 0.85%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88% 5,415 3.17%		
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 Weighted Average Fixed Deposit Rate 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 Total Tier 1 and Tier 2 Capital Capital/Deposits LiQUIDITY Net Loans/Deposits Total Liquid Assets Liquidity Ratio Asset QUALITY Non Performing Loans(Net of Specific Loan Loss Provisions)/Loans	8,196 2,310 5,021 5,021 5,485 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 1.2 1.016,594 1,519,098 1,720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 97,967 4.11% 97,967	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34% 44,576 2.16%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.08% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74% 7,822 0.85%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88% 5,415 3.17%		
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 Weighted Average Fixed Deposit Rate Fixed Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LiquiDITY Net Loans/Deposits Total Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquid Asset Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquidity Ratio ASSET QUALITY Total NPL Non Performing Loans(Net of Specific Loan Loss Provisions)/Loans Gross NPL Ratio PROFITABILITY (Annualized) Return On Average Assets Return On Average Equity	8,196 2,310 5,021 5,485 5,021 ATLANTIC BANK LTD. 9.00% 7.50% 8.10% 2.49% 1.00% 1.016,594 1.519,098 1,720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 97,967 4.11% 9.60% 1.28% 14.59% 14.59%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7,75% 9,53% 1.55% 0.75% 11 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34% 44,576 2,16% 4.89% 3.05% 31.12%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 0.50% 1.60% 0.50% 1.60% 0.50% 1.60% 0.50% 1.60% 0.50% 1.60% 0.50% 1.60% 0.50% 1.80% 77.70% 118,324 109,288 9,036 22.74% 7,822 0.85% 1.80% 0.64% 5.42%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88% 5,415 3.17% 6.76% -3.92% -28.23%		
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 Weighted Average Lending Rate Weighted Average Lending Rate Weighted Average Isized Deposit Rate 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 Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY Net Loans/Deposits Total Liquid Assets Liquid Assets Statutory Requirement Excess/(Shortfall) Statutory Liquid Assets Liquidity Ratio ASSET QUALITY Total NPL Non Performing Loans(Net of Specific Loan Loss Provisions)/Loans Gross NPL Ratio PROFITABILITY (Annualized) Retum On Average Assets	8,196 2,310 5,021 5,485 ATLANTIC BANK LTD. 0.00% 7.50% 8.10% 2.49% 1.00% 2.49% 1.00% 1.2 1.016,594 1.519,098 1.720,505 150,426 136,610 11.71% 9.57% 60.50% 621,326 325,098 296,228 40.14% 97,967 4.11% 9.60% 1.28%	17,668 1,907 5,179 14,396 BELIZE BANK LTD. 10.00% 7.75% 9.53% 1.55% 0.75% 11 904,831 1,667,851 1,888,185 185,079 164,482 18.72% 11.90% 50.55% 816,213 340,470 475,743 50.34% 44,576 2.16% 4.89% 3.05%	2,346 3 1,393 956 HERITAGE BANK LTD. 13.00% 6.00% 6.98% 1.60% 0.50% 13 400,728 512,468 597,119 70,844 69,606 15.32% 13.49% 77.70% 118,324 109,288 9,036 22,74% 7,822 0.85% 1.80%	(240) (535) 170 (945) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 2.77% 2.00% 3 70,534 80,877 96,372 13,391 11,301 19.83% 11.95% 83.53% 26,273 17,870 8,404 30.88% 5,415 3.17% 6.76% -3.92%		

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. Effective 31 December 2022, banks were required to establish and maintain loan loss provisions in accordance with International Financial Reporting Standards (IFRS) 9 for financial reporting purposes. This adoption has resulted in the reclassfication of a substantial portion of loan loss reserves from a contra account on the asset portion of the Statement of Financial Position to a loan loss reserve under equity. This amount represents the excess of Regulatory Loan Loss Provisions required as per the DBFIA Practice Direction No. 3 over loan loss provisions as required by IFRS 9.

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