

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

Quarter Ending: 30 September 2022

	ATLANTIC	BELIZE	HERITAGE	NATIONAL
STATEMENT OF FINANCIAL POSITION	BANK	BANK	BANK	BANK OF BELIZE
	LTD.	LTD.	LTD.	LTD.
ASSETS				
Cash and Balances Due from Banks	549,962	687,875	115,091	24,946
Securities/Investments	101,974	205,714	30,000	1,996
Less: Specific Provisions for Other Assets (Securities/Investments)	-	-	-	-
Net Securities/Investments	101,974	205,714	30,000	1,996
Total Loans	1,009,628	898,604	394,158	68,668
Less: Specific Loan Loss Provisions	(46,670)	(37,346)	(8,421)	(2,548)
Net Loans	962,958	861,258	385,737	66,120
Property, Plant and Equipment (Net of Accumulated Depreciation)	31,530	36,640	36,352	1,018
Other Assets	25,228	125,069	6,214	1,389
Less: Specific Provisions for Other Assets	-	(1,214)	-	-
Net Other Assets	25,228	123,855	6,214	1,389
TOTAL ASSETS	1,671,652	1,915,342	573,394	95,469
LIABILITIES				
Demand Deposits	617,122	968,246	348,249	35,741
Savings/Cheque Deposits	· -	-	-	384
Savings Deposits	536,920	328,608	64,992	3,200
Time Deposits	314,984	352,419	78,994	40,146
Total Deposits	1,469,026	1,649,273	492,235	79,471
Balances Due to Banks	25,759	7,665	3,894	55
Balances Due to Central Bank	1,246	-	-	-
Other Liabilities	25,655	73,526	8,077	2,237
TOTAL LIABILITIES	1,521,686	1,730,464	504,206	81,763
	1,521,000	1,700,404	504,200	01,700
EQUITY				
Paid-Up Capital & Unimpaired Reserves	139,632	28,000	54,414	35,025
Retained Earnings	12,800	126,041	6,583	(22,189)
Current Year Profit/(Loss)	(12,266)	22,391	4,308	226
General Loan Loss Reserves	9,800	8,446	3,883	632
Asset Revaluation Account	-		-	12
TOTAL EQUITY	149,966	184,878	69,188	13,706
TOTAL LIABILITIES & EQUITY	1,671,652	1,915,342	573,394	95,469
	1,071,032	1,913,342	575,534	55,405
	ATLANTIC	BELIZE	HERITAGE	NATIONAL
STATEMENT OF COMPREHENSIVE INCOME	ATLANTIC BANK	BELIZE BANK	HERITAGE BANK	NATIONAL BANK OF BELIZE
STATEMENT OF COMPREHENSIVE INCOME	BANK	BANK	BANK	BANK OF BELIZE
	BANK LTD.	BANK LTD.	BANK LTD.	BANK OF BELIZE LTD.
Interest Income	BANK LTD. 20,415	BANK LTD. 24,766	BANK LTD. 9,068	BANK OF BELIZE LTD. 1,362
Interest Income Interest Expense	BANK LTD. 20,415 6,570	BANK LTD. 24,766 3,880	BANK LTD. 9,068 1,064	BANK OF BELIZE LTD. 1,362 420
Interest Income Interest Expense Net Interest Income/(Loss)	BANK LTD. 20,415 6,570 13,845	BANK LTD. 24,766 3,880 20,886	BANK LTD. 9,068 1,064 8,004	BANK OF BELIZE LTD. 1,362 420 942
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income	BANK LTD. 20,415 6,570 13,845 15,588	BANK LTD. 24,766 3,880 20,886 6,060	BANK LTD. 9,068 1,064 8,004 1,371	BANK OF BELIZE LTD. 1,362 420 942 12
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense	BANK LTD. 20,415 6,570 13,845 15,588 25,723	BANK LTD. 24,766 3,880 20,886 6,060 11,078	BANK LTD. 9,068 1,064 8,004 1,371 6,554	BANK OF BELIZE LTD. 1,362 420 942 12 1,620
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666)
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695)	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262)	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539)
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695)	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262)	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104)	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353)
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup>	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD.	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> Weighted Average Lending Rate	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9.41%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 7.49%
Interest Income 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 <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7,50% 8.15% 8.02%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9.41% 10.83%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 7.49% 7.51%
Interest Income Interest Expense Net Interest Income/(Loss) 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 <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9.41% 10.83% 1.52%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.79% 8.56% 1.47%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 5.50% 7.49% 7.51% 2.69%
Interest Income Interest Expense Net Interest Income/(Loss) 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 <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (Annualized)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> Weighted Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months)	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 5.50% 5.50% 5.50% 7.49% 7.51% 2.69%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate ( <i>S5,000/\$10,000 for 3 months</i> ) Number of Branches/Agencies	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9.41% 10.83% 1.52% 1.22% 0.75% 11	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12 1,009,691	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75% 11 788,168	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9.41% 10.83% 1.52% 1.22% 0.75% 11	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12 1,009,691	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75% 11 788,168	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> Weighted Average Lending 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 Deposits	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9,00% 7.50% 8.15% 8.02% 2.93% 2.93% 1.68% 1.00% 12 1,009,691 1,482,620	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75% 112% 1.22% 0.75% 112%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate ( <i>Annualized</i> ) Fixed Deposit Rate ( <i>S</i> 5,000/\$10,000 for 3 months) Number of Branches/Agencies 12-MONTH AVERAGES Average Deposits Average Deposits Average Deposits Average Equity	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. 9,00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12 1,009,691 1,482,620 1,702,438	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10,00% 7.75% 9,41% 10.83% 1.52% 1.52% 0.75% 1.22% 0.75% 1.22% 0.75% 1.12	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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  I-MONTH AVERAGES Average Loans Average Deposits Average Lequity CAPITAL ADEQUACY	BANK LTD. 20,415 6,570 13,845 15,588 25,723 3,710 (7,695) 4,118 (8,104) ATLANTIC BANK LTD. ATLANTIC BANK LTD. 9.00% 7.50% 8.15% 8.02% 2.93% 1.68% 1.00% 12 1,009,691 1,482,620 1,702,438 157,630	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7,75% 9,41% 10.83% 1.52% 1.22% 0.75% 11 788,168 1,470,325 1,704,139 166,401	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381
Interest Income Interest Expense Net Interest Income/(Loss) 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 <sup>2</sup> 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  1-MONTH AVERAGES Average Loans Average Deposits Average Deposits Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%)	BANK LTD.           20,415           6,570           13,845           15,588           25,723           3,710           (7,695)           4,118           (8,104)             ATLANTIC           BANK           LTD.             9.00%           7.50%           8.15%           8.02%           2.93%           1.68%           1.00%           12           1,009,691           1,482,620           1,702,438           157,630           13.03%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381 25.61%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS)  FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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  I-MONTH AVERAGES Average Loans Average Deposits Average Lending Attered Deposits Average Deposits Average Equity CAPITAL ADEQUACY	BANK LTD.           20,415           6,570           13,845           15,588           25,723           3,710           (7,695)           4,118           (8,104)             ATLANTIC           BANK           LTD.           9.00%           7.50%           8.15%           8.02%           2.93%           1.68%           1.00%           12           1,009,691           1,482,620           1,702,438           157,630	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7,75% 9,41% 10.83% 1.52% 1.22% 0.75% 11 788,168 1,470,325 1,704,139 166,401	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381
Interest Income Interest Expense Net Interest Income/(Loss) 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 <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies  12-MONTH AVERAGES Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%)	BANK LTD.           20,415           6,570           13,845           15,588           25,723           3,710           (7,695)           4,118           (8,104)             ATLANTIC           BANK           LTD.             9.00%           7.50%           8.15%           8.02%           2.93%           1.68%           1.00%           12           1,009,691           1,482,620           1,702,438           157,630           13.03%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381 25.61%
Interest Income Interest Expense Net Interest Income/(Loss) 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 <sup>2</sup> Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate Average Deposit Rate (\$5,000/\$10,000 for 3 months) Number of Branches/Agencies  12-MONTH AVERAGES Average Loans Average Deposits Average Lending Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits LIQUIDITY	BANK LTD.           20,415           6,570           13,845           15,588           25,723           3,710           (7,695)           4,118           (8,104)             ATLANTIC           BANK           LTD.             9.00%           7.50%           8.15%           8.02%           2.93%           1.68%           1.00%           12           1,009,691           1,482,620           1,702,438           157,630           13.03%           10.21%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75% 11 788,168 1,470,325 1,704,139 166,401 19,59% 11.21%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620 14.93% 14.06%	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381 25,61% 17.25%
Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Business Tax NET INCOME/(LOSS) FINANCIAL INDICATORS Base Lending Rate (Interest rate used as an index in pricing bank loan) Residential Mortgage Rate <sup>2</sup> 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 Lending Average Deposits Average Deposits Average Equity CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 9%) Capital/Deposits	BANK LTD.           20,415           6,570           13,845           15,588           25,723           3,710           (7,695)           4,118           (8,104)             ATLANTIC           BANK           LTD.             9.00%           7.50%           8.15%           8.02%           2.93%           1.68%           1.00%           12           1,009,691           1,482,620           1,702,438           157,630           13.03%	BANK LTD. 24,766 3,880 20,886 6,060 11,078 15,868 3,504 4,427 14,945 BELIZE BANK LTD. 10.00% 7.75% 9,41% 10.83% 1.52% 1.22% 0.75%	BANK LTD. 9,068 1,064 8,004 1,371 6,554 2,821 (262) 1,351 1,208 HERITAGE BANK LTD. 13.00% 6.00% 6.79% 8.56% 1.47% 0.79% 0.50% 13 376,385 494,806 576,448 66,620	BANK OF BELIZE LTD. 1,362 420 942 12 1,620 (666) (539) 148 (1,353) NATIONAL BANK OF BELIZE LTD. 5.50% 7.49% 7.51% 2.69% 2.23% 2.00% 3 59,291 68,128 86,276 16,381 25,61% 17.25% 83.20%

11,711 Excess/(Shortfall) Statutory Liquid Assets 225,449 415,861 12,012 ASSET QUALITY Non Performing Loans(Net of Specific Provisions)/Loans Total Loan Loss Reserves and Provisions/Total Loans 5.25% 2.88% 0.91% 4.27% 4.63% 4.08% 3.12% 4.63% PROFITABILITY (Annualized) -0.96% -10.38% Return On Average Assets Return On Average Equity Net-Interest Income/Adjusted Operating Income 2.31% 1.00% -6.80% 23.66% 8.62% -35.83% 47.04% 77.51% 85.38% 98.74% Non-Interest Income/Adjusted Operating Income 52.96% 22.49% 14.62% 1.26%

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.