



CENTRAL BANK OF BELIZE
QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS
LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT ^{1 & 3}
Quarter Ending: December 31, 2007

BZ\$'000

BALANCE SHEET	ALLIANCE BANK OF BELIZE LTD.	ATLANTIC BANK LTD.	BELIZE BANK LTD.	FIRST CARIBBEAN INT'L BANK LTD.	SCOTIABANK (BELIZE) LTD.
ASSETS					
Cash and Balances Due from Banks	28,910	84,950	132,047	63,462	81,532
Government Securities/Investments	2,664	8,298	37,140	101	25,807
Total Loans	109,027	240,676	703,460	166,948	379,472
Less: Specific Loan Loss Reserves	(959)	(3,710)	(4,865)	(6,558)	(3,687)
General Loan Loss Reserves	(989)	(2,674)	(6,604)	(2,400)	(3,457)
Net Loans	107,079	234,292	691,991	157,990	372,328
Fixed Assets (Net)	2,724	13,724	22,358	6,479	9,996
Other Assets	3,592	6,722	14,009	7,852	4,493
TOTAL ASSETS	144,969	347,986	897,545	235,884	494,156
LIABILITIES & CAPITAL					
Demand Deposits	23,701	74,902	142,540	71,500	139,445
Savings Deposits	9,854	86,405	108,318	24,979	30,301
Time Deposits	84,274	125,535	361,659	88,776	228,683
Total Deposits	117,829	286,842	612,517	185,255	398,429
Balances Due to Banks	11,424	14,987	54,140	3,252	14,681
Balances Due to Central Bank	0	61	0	0	0
Other Liabilities	4,236	9,742	16,310	10,401	14,838
TOTAL LIABILITIES	133,489	311,632	682,967	198,908	427,948
CAPITAL					
Paid-Up Capital & Unimpaired Reserves	10,187	29,697	8,600	23,283	24,152
Retained Earnings	1,991	6,657	173,250	13,110	36,455
Current Year Profit	(698)	0	32,728	583	5,601
TOTAL CAPITAL	11,480	36,354	214,578	36,976	66,208
TOTAL LIABILITIES & CAPITAL	144,969	347,986	897,545	235,884	494,156
INCOME STATEMENT (Quarterly figures)					
Interest Income	3,508	11,208	24,510	6,133	14,347
Interest Expense	2,391	3,678	10,988	2,261	5,599
Net Interest Income	1,117	7,530	13,522	3,872	8,748
Non-Interest Income	585	3,411	4,658	1,573	3,977
Non-Interest Expense	2,220	6,594	6,731	5,234	7,043
Net Operating Income	(518)	4,347	11,449	211	5,682
Other Income (Expense)	(206)	(834)	(825)	(64)	(583)
Net Income (Loss)	(724)	3,513	10,624	147	5,099
OTHER INDICATORS					
Base Lending Rate (<i>Interest rate used as an index in pricing a bank loan</i>)	14.00%	14.00%	14.50%	14.00%	16.00%
Residential Mortgage Rate	13.00%	14.00%	13.00%	12.00%	14.00%
Weighted Average Lending Rate	14.95%	14.22%	13.47%	13.57%	15.89%
Average Lending Rate (<i>Annualized</i>)	14.56%	15.88%	13.97%	12.78%	14.61%
Weighted Average Fixed Deposit Rate	9.15%	8.47%	8.44%	7.59%	8.25%
Average Deposit Rate (<i>Annualized</i>)	8.87%	5.32%	5.78%	4.55%	5.66%
Fixed Deposit Rate (<i>\$5,000/\$10,000 for 3-6 months</i>)	6.50%	7.00%	6.75%	7.00%	6.50%
Number of Branches/Agencies	7	10	12	5	10
FINANCIAL INDICATORS					
AVERAGES (12 month average)					
Average Loans	109,219	220,905	656,102	154,696	337,501
Average Deposits	109,837	265,045	583,827	187,762	367,901
Average Assets	143,150	323,259	844,443	237,876	452,804
Average Equity	12,051	32,894	195,589	36,075	57,270
CAPITAL ADEQUACY					
Capital/Deposits	9.74%	12.67%	35.03%	19.96%	16.62%
Capital/Risk Weighted Assets (<i>The legal requirement is 9%</i>)	12.63%	16.17%	28.59%	22.76%	18.82%
LIQUIDITY					
Net Loans/Deposits ²	90.88%	81.68%	112.97%	85.28%	93.45%
Liquid Assets Statutory Requirement for September 2007	25,362	63,259	138,495	42,328	88,772
Excess/(Shortfall) Statutory Liquid Assets	4,199	19,432	6,911	16,559	11,379
ASSET QUALITY					
Adversely Classified Loans (Net of Specific Reserves)/Loans	9.48%	8.92%	5.35%	3.89%	2.44%
Total Loan Loss Reserves/Total Loans	1.79%	2.65%	1.63%	5.37%	1.88%
PROFITABILITY (Annualized)					
Net-Interest Income/Adjusted Operating Income	65.63%	68.82%	74.38%	71.11%	68.75%
Non-Interest Income/Adjusted Operating Income	34.37%	31.18%	25.62%	28.89%	31.25%
Net Earnings/Assets (Return On Average Assets)	-0.49%	2.73%	5.17%	0.16%	3.81%
Net Earnings/Equity (Return On Average Equity)	-5.79%	26.78%	22.31%	1.04%	30.13%

¹ Figures were obtained from Bank Returns submitted to the Central Bank

² Lending has been supported not only by deposit liabilities but also by the banks' local and foreign borrowings