



**CENTRAL BANK OF BELIZE**  
**QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS**  
**LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT <sup>1 & 3</sup>**  
**Quarter Ending: June 30, 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.
<b>ASSETS</b>					
Cash and Balances Due from Banks	26,048	81,160	131,239	76,689	95,466
Government Securities/Investments	2,572	4,298	44,859	100	30,752
<b>Total Loans</b>	<b>113,427</b>	<b>218,578</b>	<b>644,390</b>	<b>153,247</b>	<b>330,237</b>
Less: Specific Loan Loss Reserves	(797)	(4,091)	(4,730)	(8,794)	(3,941)
General Loan Loss Reserves	(1,028)	(2,322)	(5,999)	(1,318)	(3,047)
Net Loans	111,602	212,165	633,661	143,135	323,249
Fixed Assets (Net)	2,746	14,015	22,739	7,417	9,351
Other Assets	3,058	6,357	11,697	10,694	3,116
<b>TOTAL ASSETS</b>	<b>146,026</b>	<b>317,995</b>	<b>844,195</b>	<b>238,035</b>	<b>461,934</b>
<b>LIABILITIES &amp; CAPITAL</b>					
Demand Deposits	22,028	56,457	146,285	79,312	143,715
Savings Deposits	8,622	82,727	112,428	25,463	28,252
Time Deposits	77,546	122,426	332,989	87,099	204,147
<b>Total Deposits</b>	<b>108,196</b>	<b>261,610</b>	<b>591,702</b>	<b>191,874</b>	<b>376,114</b>
Balances Due to Banks	18,706	15,821	46,332	3,039	18,748
Balances Due to Central Bank	0	121	0	0	0
Other Liabilities	6,934	9,821	14,191	8,642	10,185
<b>TOTAL LIABILITIES</b>	<b>133,836</b>	<b>287,373</b>	<b>652,225</b>	<b>203,555</b>	<b>405,047</b>
<b>CAPITAL</b>					
Paid-Up Capital & Unimpaired Reserves	10,187	27,447	8,600	23,283	20,112
Retained Earnings	1,991	158	173,250	13,110	24,336
Current Year Profit	12	3,017	10,120	(1,913)	12,439
<b>TOTAL CAPITAL</b>	<b>12,190</b>	<b>30,622</b>	<b>191,970</b>	<b>34,480</b>	<b>56,887</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>146,026</b>	<b>317,995</b>	<b>844,195</b>	<b>238,035</b>	<b>461,934</b>
<b>INCOME STATEMENT (Quarterly figures)</b>					
Interest Income	4,325	8,195	23,070	5,616	12,468
Interest Expense	2,464	3,561	10,548	2,108	5,199
<b>Net Interest Income</b>	<b>1,861</b>	<b>4,634</b>	<b>12,522</b>	<b>3,508</b>	<b>7,269</b>
Non-Interest Income	524	2,767	4,196	1,146	3,499
Non-Interest Expense	2,372	5,894	6,156	3,791	5,413
Net Operating Income	13	1,507	10,562	863	5,355
Other Income (Expense)	(55)	13	(442)	411	(1,154)
<b>Net Income (Loss)</b>	<b>(42)</b>	<b>1,520</b>	<b>10,120</b>	<b>1,274</b>	<b>4,201</b>
<b>OTHER INDICATORS</b>					
Base Lending Rate ( <i>Interest rate used as an index in pricing a bank loan</i> )	14.00%	14.00%	14.50%	14.00%	15.00%
Residential Mortgage Rate	13.00%	14.00%	13.00%	12.00%	14.00%
Weighted Average Lending Rate	14.93%	14.22%	13.75%	13.67%	15.82%
Average Lending Rate ( <i>Annualized</i> )	15.00%	14.92%	14.05%	12.82%	15.21%
Weighted Average Fixed Deposit Rate	9.05%	8.40%	8.40%	6.93%	8.28%
Average Deposit Rate ( <i>Annualized</i> )	8.85%	5.65%	6.05%	4.41%	6.04%
Fixed Deposit Rate ( <i>\$5,000/\$10,000 for 3-6 months</i> )	6.50%	7.00%	6.50%	7.00%	6.50%
Number of Branches/Agencies	5	10	12	5	10
<b>FINANCIAL INDICATORS</b>					
<b>AVERAGES (12 month average)</b>					
Average Loans	109,961	205,278	630,059	138,877	298,819
Average Deposits	112,109	242,179	546,604	185,299	329,235
Average Assets	143,176	297,827	813,843	232,301	405,846
Average Equity	12,122	31,771	177,345	37,201	48,854
<b>CAPITAL ADEQUACY</b>					
Capital/Deposits	11.27%	11.71%	32.44%	17.97%	15.12%
Capital/Risk Weighted Assets ( <i>The legal requirement is 9%</i> )	12.77%	13.92%	30.19%	24.30%	21.65%
<b>LIQUIDITY</b>					
Net Loans/Deposits <sup>2</sup>	103.15%	81.10%	107.09%	74.60%	85.94%
Liquid Assets Statutory Requirement for June 2007	24,837	59,517	135,147	43,826	83,540
Excess/(Shortfall) Statutory Liquid Assets	3,374	19,030	17,283	32,976	18,496
<b>ASSET QUALITY</b>					
Adversely Classified Loans (Net of Specific Reserves)/Loans	4.02%	12.40%	6.09%	3.40%	2.77%
Total Loan Loss Reserves/Total Loans	1.61%	2.93%	1.66%	6.60%	2.12%
<b>PROFITABILITY (Annualized)</b>					
Net-Interest Income/Adjusted Operating Income	78.03%	62.61%	74.90%	75.38%	67.51%
Non-Interest Income/Adjusted Operating Income	21.97%	37.39%	25.10%	24.62%	32.49%
Net Earnings/Assets (Return On Average Assets)	0.02%	2.03%	4.97%	-2.34%	3.91%
Net Earnings/Equity (Return On Average Equity)	0.20%	18.99%	22.83%	-14.64%	32.48%

<sup>1</sup> Figures were obtained from Bank Returns submitted to the Central Bank.

<sup>2</sup> Lending has been supported not only by deposit liabilities but also by the banks' local and foreign borrowings.

<sup>3</sup> These figures may change due to subsequent amendments.