



CENTRAL BANK OF BELIZE
QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS

LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT ¹
Quarter Ending: June 30, 2008

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	29,098	89,497	153,112	85,665	96,774
Government Securities/Investments	2,760	4,298	35,749	11,100	37,145
Total Loans	113,370	260,248	693,631	173,426	417,606
Less: Specific Loan Loss Reserves	(1,273)	(4,955)	(14,611)	(7,280)	(3,165)
General Loan Loss Reserves	(1,014)	(2,956)	(6,140)	(1,595)	(3,872)
Net Loans	111,083	252,337	672,880	164,551	410,569
Fixed Assets (Net)	2,636	13,587	22,920	5,328	10,114
Other Assets	2,329	9,396	12,084	6,372	4,281
TOTAL ASSETS	147,906	369,115	896,745	273,016	558,883
LIABILITIES & CAPITAL					
Demand Deposits	23,812	68,570	166,305	76,001	94,875
Savings/Cheque Deposits	1,964	0	118,489	0	67,242
Savings Deposits	10,786	90,650	0	25,916	34,636
Time Deposits	84,742	141,715	377,549	116,962	264,931
Total Deposits	121,304	300,935	662,343	218,879	461,684
Balances Due to Banks	12,157	14,970	54,814	6,638	7,732
Balances Due to Central Bank	0	123	0	0	0
Other Liabilities	4,634	12,072	17,729	6,262	11,500
TOTAL LIABILITIES	138,095	328,100	734,886	231,779	480,916
CAPITAL					
Paid-Up Capital & Unimpaired Reserves	10,187	29,710	8,600	23,543	24,152
Retained Earnings	160	1,435	138,043	14,670	36,455
Current Year Profit	(536)	9,870	15,216	3,024	17,360
TOTAL CAPITAL	9,811	41,015	161,859	41,237	77,967
TOTAL LIABILITIES & CAPITAL	147,906	369,115	896,745	273,016	558,883
INCOME STATEMENT (Quarterly figures)					
Interest Income	3,715	11,901	21,745	6,580	18,134
Interest Expense	2,572	3,859	12,036	2,790	6,324
Net Interest Income	1,143	8,042	9,709	3,790	11,810
Non-Interest Income	561	3,484	11,845	1,543	2,978
Non-Interest Expense	2,087	7,177	6,718	3,236	8,054
Net Operating Income	(383)	4,349	14,836	2,097	6,734
Other Income (Expense)	(205)	1,906	379	722	(190)
Net Income (Loss)	(588)	6,255	15,215	2,819	6,544
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	15.02%	14.44%	13.71%	13.85%	15.70%
Average Lending Rate <i>(Annualized)</i>	13.84%	18.35%	12.55%	14.21%	16.89%
Weighted Average Fixed Deposit Rate	9.18%	8.53%	8.53%	8.14%	8.31%
Average Deposit Rate <i>(Annualized)</i>	8.69%	5.19%	6.19%	5.24%	5.95%
Fixed Deposit Rate <i>(\$5,000/\$10,000 for 3 months)</i>	6.50%	6.00%	6.50%	4.50%	6.00%
Number of Branches/Agencies	8	11	12	5	10
FINANCIAL INDICATORS					
AVERAGES (12 month average)					
Average Loans	110,849	241,534	677,240	166,528	378,548
Average Deposits	115,941	285,124	623,052	194,812	406,894
Average Assets	146,030	348,192	873,420	248,415	497,893
Average Equity	11,531	36,773	186,472	37,477	67,095
CAPITAL ADEQUACY					
Capital/Deposits	8.09%	13.63%	24.44%	18.84%	16.89%
Capital/Risk Weighted Assets <i>(The legal requirement is 9%)</i>	10.91%	13.20%	21.75%	22.17%	22.73%
LIQUIDITY					
Net Loans/Deposits ²	91.57%	83.85%	101.59%	75.18%	88.93%
Liquid Assets Statutory Requirement	28,132	68,841	150,352	48,620	100,745
Excess/(Shortfall) Statutory Liquid Assets	5,823	13,465	11,806	37,867	18,002
ASSET QUALITY					
Adversely Classified Loans (Net of Specific Reserves)/Loans	17.47%	4.82%	9.48%	2.43%	2.77%
Total Loan Loss Reserves/Total Loans	2.02%	3.04%	2.99%	5.12%	1.69%
PROFITABILITY (Annualized)					
Net-Interest Income/Adjusted Operating Income	67.08%	69.77%	45.05%	71.07%	79.86%
Non-Interest Income/Adjusted Operating Income	32.92%	30.23%	54.95%	28.93%	20.14%
Net Earnings/Assets (Return On Average Assets)	-0.74%	5.67%	6.97%	1.93%	4.72%
Net Earnings/Equity (Return On Average Equity)	-9.31%	53.68%	32.64%	12.79%	35.05%

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.