



CENTRAL BANK OF BELIZE
QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS
LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT ^{1 & 3}
Quarter Ending: March 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	34,301	82,742	131,749	88,071	83,764
Government Securities/Investments	2,494	4,298	38,788	100	23,824
Total Loans	103,865	209,844	632,499	143,870	315,400
Less: Specific Loan Loss Reserves	(714)	(4,341)	(4,553)	(6,344)	(3,380)
General Loan Loss Reserves	(995)	(2,322)	(5,862)	(1,202)	(2,716)
Net Loans	102,156	203,181	622,084	136,324	309,304
Fixed Assets (Net)	2,670	14,175	22,564	8,126	9,231
Other Assets	2,777	6,776	10,260	8,079	5,963
TOTAL ASSETS	144,398	311,172	825,445	240,700	432,086
LIABILITIES & CAPITAL					
Demand Deposits	25,713	55,338	155,640	79,043	120,889
Savings Deposits	8,456	78,339	104,642	25,123	29,500
Time Deposits	76,348	117,648	314,234	87,590	201,821
Total Deposits	110,517	251,325	574,516	191,756	352,210
Balances Due to Banks	17,923	15,367	53,924	3,868	16,806
Balances Due to Central Bank	0	38	0	0	0
Other Liabilities	3,623	11,819	15,153	10,754	10,384
TOTAL LIABILITIES	132,063	278,549	643,593	206,378	379,400
CAPITAL					
Paid-Up Capital & Unimpaired Reserves	10,213	27,468	8,600	22,817	20,112
Retained Earnings	2,068	3,658	140,363	14,692	24,336
Current Year Profit	54	1,497	32,889	(3,187)	8,238
TOTAL CAPITAL	12,335	32,623	181,852	34,322	52,686
TOTAL LIABILITIES & CAPITAL	144,398	311,172	825,445	240,700	432,086
INCOME STATEMENT (Quarterly figures)					
Interest Income	4,310	7,956	19,235	4,674	11,554
Interest Expense	2,499	3,330	10,345	1,980	4,764
Net Interest Income	1,811	4,626	8,890	2,694	6,790
Non-Interest Income	544	2,939	4,160	1,189	3,808
Non-Interest Expense	2,309	6,029	6,936	4,124	6,573
Net Operating Income	46	1,536	6,114	(241)	4,025
Other Income (Expense)	8	(39)	(1,073)	(3,756)	(291)
Net Income (Loss)	54	1,497	5,041	(3,997)	3,734
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%	15.00%
Residential Mortgage Rate	13.00%	14.00%	13.00%	12.00%	14.00%
Weighted Average Lending Rate	14.53%	14.19%	13.75%	13.72%	15.80%
Average Lending Rate (<i>Annualized</i>)	14.98%	15.47%	13.39%	12.11%	15.57%
Weighted Average Fixed Deposit Rate	9.02%	8.38%	8.33%	7.58%	8.32%
Average Deposit Rate (<i>Annualized</i>)	8.72%	5.68%	5.35%	4.40%	6.09%
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	9
FINANCIAL INDICATORS					
AVERAGES (12 month average)					
Average Loans	109,799	197,129	619,628	130,970	282,714
Average Deposits	114,655	232,505	517,796	180,164	311,975
Average Assets	142,497	285,359	793,980	227,997	383,338
Average Equity	12,002	31,116	169,014	38,783	44,937
CAPITAL ADEQUACY					
Capital/Deposits	11.16%	12.98%	31.65%	17.90%	14.96%
Capital/Risk Weighted Assets (<i>The legal requirement is 9%</i>)	13.97%	15.98%	26.69%	25.87%	22.82%
LIQUIDITY					
Net Loans/Deposits ²	92.43%	80.84%	108.28%	71.09%	87.82%
Liquid Assets Statutory Requirement for March 2007	24,561	54,616	125,853	42,716	76,074
Excess/(Shortfall) Statutory Liquid Assets	8,635	17,595	19,060	36,371	15,512
ASSET QUALITY					
Adversely Classified Loans (Net of Specific Reserves)/Loans	5.66%	11.43%	3.55%	5.03%	2.47%
Total Loan Loss Reserves/Total Loans	1.65%	3.18%	1.65%	5.25%	1.93%
PROFITABILITY (Annualized)					
Net-Interest Income/Adjusted Operating Income	76.90%	61.15%	68.12%	69.38%	64.07%
Non-Interest Income/Adjusted Operating Income	23.10%	38.85%	31.88%	30.62%	35.93%
Net Earnings/Assets (Return On Average Assets)	0.15%	2.10%	4.14%	-7.01%	3.90%
Net Earnings/Equity (Return On Average Equity)	1.80%	19.24%	19.46%	-41.22%	33.24%

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.

³ These figures may change due to subsequent amendments.