

CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF COMMERCIAL BANKS LICENSED UNDER THE BANKS AND FINANCIAL INSTITUTIONS ACT 183 Quarter Ending: March 31, 2007

		Ending. March 51, 2007			BZ\$'000	
DALANOS OUSST	ALLIANCE	ATLANTIC	BELIZE	FIRST	SCOTIABANK	
BALANCE SHEET	BANK OF BELIZE	BANK	BANK	CARIBBEAN INT'L	(BELIZE)	
	LTD.	LTD.	LTD.	BANK LTD.	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 General Loan Loss Reserves	(714)	(4,341)	(4,553)	(6,344) (1,202)	(3,380)	
Net Loans	(995) 102,156	(2,322) 203,181	(5,862) 622,084	136,324	(2,716) 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 Non-Interest Expense	544 2,309	2,939 6,029	4,160 6,936	1,189 4,124	3,808 6,573	
Net Operating Income	2,309	1,536	6,936	4,124 (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	
	.	1,101	5,611	(0,00.)	5,. 5 .	
OTHER INDICATORS						
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Base Lending Rate (Interest rate used as an index in pricing a bank loan)	14.00%	14.00%	14.50%	14.00%	15.00%	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate	13.00%	14.00%	13.00%	12.00%	14.00%	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate Weighted Average Lending Rate	13.00% 14.53%	14.00% 14.19%	13.00% 13.75%	12.00% 13.72%	14.00% 15.80%	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate Weighted Average Lending Rate Average Lending Rate (Annualized)	13.00%	14.00% 14.19% 15.47%	13.00% 13.75% 13.39%	12.00%	14.00% 15.80% 15.57%	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate Weighted Average Lending Rate	13.00% 14.53% 14.98%	14.00% 14.19%	13.00% 13.75%	12.00% 13.72% 12.11%	14.00% 15.80%	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate Weighted Average Lending Rate Average Lending Rate (Annualized) Weighted Average Fixed Deposit Rate	13.00% 14.53% 14.98% 9.02%	14.00% 14.19% 15.47% 8.38%	13.00% 13.75% 13.39% 8.33%	12.00% 13.72% 12.11% 7.58%	14.00% 15.80% 15.57% 8.32%	
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Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate 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 3-6 months) Number of Branches/Agencies FINANCIAL INDICATORS AVERAGES (12 month average) Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets (The legal requirement is 9%) LIQUIDITY Net Loans/Deposits² Liquid Assets Statutory Requirement for March 2007 Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans (Net of Specific Reserves)/Loans Total Loan Loss Reserves/Total Loans	13.00% 14.53% 14.98% 9.02% 8.72% 6.50% 5 109,799 114,655 142,497 12,002 11.16% 13.97% 92.43% 24,561 8,635	14.00% 14.19% 15.47% 8.38% 5.68% 7.00% 10 197,129 232,505 285,359 31,116 12.98% 15.98% 80.84% 54,616 17,595	13.00% 13.75% 13.39% 8.33% 5.35% 6.50% 12 619,628 517,796 793,980 169,014 31.65% 26.69% 108.28% 125,853 19,060	12.00% 13.72% 12.11% 7.58% 4.40% 7.00% 5 130,970 180,164 227,997 38,783 17.90% 25.87% 71.09% 42,716 36,371 5.03%	14.009 15.809 15.579 8.329 6.099 6.509 9 282,714 311,975 383,338 44,937 14.969 22.829 76,074 15,512	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate 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 3-6 months) Number of Branches/Agencies FINANCIAL INDICATORS AVERAGES (12 month average) Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets (The legal requirement is 9%) LIQUIDITY Net Loans/Deposits² Liquid Assets Statutory Requirement for March 2007 Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans (Net of Specific Reserves)/Loans Total Loan Loss Reserves/Total Loans PROFITABILITY (Annualized)	13.00% 14.53% 14.98% 9.02% 8.72% 6.50% 5 109,799 114,655 142,497 12,002 11.16% 13.97% 92.43% 24,561 8,635 5.66% 1.65%	14.00% 14.19% 15.47% 8.38% 5.68% 7.00% 10 197,129 232,505 285,359 31,116 12.98% 15.98% 80.84% 54,616 17,595 11.43% 3.18%	13.00% 13.75% 13.39% 8.33% 5.35% 6.50% 12 619,628 517,796 793,980 169,014 31.65% 26.69% 108.28% 125,853 19,060 3.55% 1.65%	12.00% 13.72% 12.11% 7.58% 4.40% 7.00% 5 130,970 180,164 227,997 38,783 17.90% 25.87% 71.09% 42,716 36,371 5.03% 5.25%	14.009 15.809 15.579 8.329 6.099 6.509 9 282,714 311,975 383,338 44,937 14.969 22.829 76,074 15,512 2.479 1.939	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate 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 3-6 months) Number of Branches/Agencies FINANCIAL INDICATORS AVERAGES (12 month average) Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets (The legal requirement is 9%) LIQUIDITY Net Loans/Deposits² Liquid Assets Statutory Requirement for March 2007 Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans (Net of Specific Reserves)/Loans Total Loan Loss Reserves/Total Loans PROFITABILITY (Annualized) Net-Interest Income/Adjusted Operating Income	13.00% 14.53% 14.98% 9.02% 8.72% 6.50% 5 109,799 114,655 142,497 12,002 11.16% 13.97% 92.43% 24,561 8,635 5.66% 1.65%	14.00% 14.19% 15.47% 8.38% 5.68% 7.00% 10 197,129 232,505 285,359 31,116 12.98% 15.98% 80.84% 54,616 17,595 11.43% 3.18%	13.00% 13.75% 13.39% 8.33% 5.35% 6.50% 12 619,628 517,796 793,980 169,014 31.65% 26.69% 108.28% 125,853 19,060 3.55% 1.65%	12.00% 13.72% 12.11% 7.58% 4.40% 7.00% 5 130,970 180,164 227,997 38,783 17.90% 25.87% 71.09% 42,716 36,371 5.03% 5.25% 69.38%	14.009 15.809 15.579 8.329 6.099 6.509 9 282,714 311,975 383,338 44,937 14.969 22.829 76,074 15,512 2.479 1.939	
Base Lending Rate (Interest rate used as an index in pricing a bank loan) Residential Mortgage Rate 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 3-6 months) Number of Branches/Agencies FINANCIAL INDICATORS AVERAGES (12 month average) Average Loans Average Deposits Average Assets Average Equity CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets (The legal requirement is 9%) LIQUIDITY Net Loans/Deposits² Liquid Assets Statutory Requirement for March 2007 Excess/(Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans (Net of Specific Reserves)/Loans Total Loan Loss Reserves/Total Loans PROFITABILITY (Annualized)	13.00% 14.53% 14.98% 9.02% 8.72% 6.50% 5 109,799 114,655 142,497 12,002 11.16% 13.97% 92.43% 24,561 8,635 5.66% 1.65%	14.00% 14.19% 15.47% 8.38% 5.68% 7.00% 10 197,129 232,505 285,359 31,116 12.98% 15.98% 80.84% 54,616 17,595 11.43% 3.18%	13.00% 13.75% 13.39% 8.33% 5.35% 6.50% 12 619,628 517,796 793,980 169,014 31.65% 26.69% 108.28% 125,853 19,060 3.55% 1.65%	12.00% 13.72% 12.11% 7.58% 4.40% 7.00% 5 130,970 180,164 227,997 38,783 17.90% 25.87% 71.09% 42,716 36,371 5.03% 5.25%	14.009 15.809 15.579 8.329 6.099 6.509 9 282,714 311,975 383,338 44,937 14.969 22.829 76,074 15,512	

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.

 $^{^{\}rm 3}$ These figures may change due to subsequent amendments.