

## QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

## LICENSED UNDER THE INTERNATIONAL BANKING ACT Quarter Ending: 31 March 2018

US\$'000

	ATLANTIC				HERITAGE INT'L
STATEMENT OF FINANCIAL POSITION	INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	BANK & TRUST LTD.
ASSETS					
Cash and Due from Banks	16,855	8,098	17,321	115,469	35,200
Securities	-	5,797	5,033	23,028	1,739
Less: Specific provision for Other Asset (Securities)	-	-	-		-,
Net Securities	-	5,797	5,033	23,028	1,739
Investments	25,676	9,399	3,149	26,327	41,965
Less: Specific Provisions for Other Assets (Investments)	25,070	5,555	5,115	20,527	(8,289)
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Net Investments	25,676	9,399	3,149	26,327	33,676
Total Loans	56,522	34,516	8,358	44,328	38,762
Less: Specific Loan Loss Provisions	(1,898)	(7,092)	(965)	-	(5,531)
Net Loans	54,624	27,424	7,394	44,328	33,231
Property, Plant and Equipment (Net of accumulated depreciation)	627	424	247	345	3,012
Other Assets	1,098	589	6,468	2,918	1,121
Less: Specific Provisions for Other Financial Assets	-	-	(4,780)	-	-
Net Other Assets	1,098	589	1,688	2,918	1,121
TOTAL ASSETS	98,880	51,731	34,831	212,415	107,979
LIABILITIES					
Demand Deposits	40,670	15,824	17,530	167,614	54,666
Savings Deposits	33,719	,	9,419	73	17,865
Time Deposits	13,273	8,561	3,151	2,039	5,849
Total Deposits		-		-	
-	87,662	24,385	30,100	169,726	78,380
Balances Due to Banks	82	-	-	49	8,624
Promissory Notes & Bills	-	-	-	-	-
Long Term Debt	-	-	-	-	-
Other Liabilities	567	1,288	1,438	16,877	397
TOTAL LIABILITIES	88,311	25,673	31,538	186,652	87,401
EQUITY					
Paid-Up & Unimpaired Reserves	10,578	11,905	8,727	10,331	8,236
Retained Earnings/(Deficit)	(1,102)	12,693	(5,614)	15,761	11,031
Current Year's Profit/(Loss)	404	1,234	104	(880)	573
General Loan Loss Reserves	689	226	76	551	738
Asset Revaluation Account	-	-	-	-	-
TOTAL EQUITY	10,569	26,058	3,293	25,763	20,578
	10,505	20,030	3,233	25,705	20,570
TOTAL LIABILITIES & EQUITY	98,880	51,731	34,831	212,415	107,979
TOTAL LIABILITIES & EQUITY					107,979 HERITAGE INT'L
TOTAL LIABILITIES & EQUITY STATEMENT OF COMPREHENSIVE INCOME	ATLANTIC INT'L BANK	51,731 BELIZE BANK INT'L LTD.	34,831 CAYE INT'L BANK LTD.	212,415 CHOICE BANK LTD.	HERITAGE INT'L BANK & TRUST
STATEMENT OF COMPREHENSIVE INCOME	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
STATEMENT OF COMPREHENSIVE INCOME	ATLANTIC INT'L BANK LTD. 1,300	BELIZE BANK INT'L LTD. 480	CAYE INT'L BANK LTD. 194	CHOICE BANK LTD. 1,372	HERITAGE INT'L BANK & TRUST LTD. 824
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense	ATLANTIC INT'L BANK LTD. 1,300 360	BELIZE BANK INT'L LTD. 480 32	CAYE INT'L BANK LTD. 194 37	CHOICE BANK LTD. 1,372 14	HERITAGE INT'L BANK & TRUST LTD. 824 323
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss)	ATLANTIC INT'L BANK LTD. 1,300 360 940	<b>BELIZE BANK</b> <b>INT'L LTD.</b> 480 32 <b>448</b>	CAYE INT'L BANK LTD. 194 37 157	CHOICE BANK LTD. 1,372 14 1,358	HERITAGE INT'L BANK & TRUST LTD. 824 323 501
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income	ATLANTIC INT'L BANK LTD. 1,300 360 940 196	BELIZE BANK INT'L LTD. 480 32 448 (20)	CAYE INT'L BANK LTD. 194 37 157 101	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732	BELIZE BANK INT'L LTD. 480 32 448 (20) 108	CAYE INT'L BANK LTD. 194 37 157 101 325	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846 4,068	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320	CAYE INT'L BANK LTD. 194 37 157 101 325 (67)	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846 4,068 (864)	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732	BELIZE BANK INT'L LTD. 480 32 448 (20) 108	CAYE INT'L BANK LTD. 194 37 157 101 325	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846 4,068	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785)	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846 4,068 ( <b>864</b> ) (15)	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 -
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785)	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171	CHOICE BANK LTD. 1,372 14 <b>1,358</b> 1,846 4,068 ( <b>864</b> ) (15)	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 573
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - - 404 - - 404 - - - - - - - - - -	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD.	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD.	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 HERITAGE INT'L BANK & TRUST LTD.
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - - 404 - 404 ATLANTIC INT'L BANK LTD. 9.75%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i>	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 0.49% 106.86%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18%	HERITAGE INT'L BANK & TRUST LTD.           824           323           501           825           753           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           -           -           -           -           -           -           -           -           -           -           -           -
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 0.49% 106.86% 112.46%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 575 - 5 -
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 0.49% 106.86% 112.46% 5,852	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 575 - 5 -
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEOUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 0.49% 106.86% 112.46%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 575 - 5 -
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Income Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,310	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224 15,029	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60% 25.49% 26.25% 42.40% 18,811 5,704
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Income Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039 21,310 4.65%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943 14.05%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224 15,029 5.15%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,868 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60% 25.49% 26.25% 42.40% 18,811 5,704 5.68%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Income Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate  CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,310	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224 15,029	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60% 25.49% 26.25% 42.40% 18,811 5,704
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039 21,310 4.65%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943 14.05%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224 15,029 5.15%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,868 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60% 25.49% 26.25% 42.40% 18,811 5,704 5.68%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%) PROFITABLILITY (Annualized)	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039 21,310 4.65%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943 14.05%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7,224 15,029 5.15%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,868 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00%	HERITAGE INT'L BANK & TRUST LTD. 824 323 501 825 753 573 - 573 573 - 573 HERITAGE INT'L BANK & TRUST LTD. 0.10% 4.99% 1.60% 25.49% 26.25% 42.40% 18,811 5,704 5.68%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Income Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate  CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 15.25% 15.25% 12.06% 62.31% 21,039 21,310 4.65% 4.58%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5,852 7,943 14.05% 21.20%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7.224 15,029 5.15% 12.47%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00% 1.24%	HERITAGE INT'L BANK & TRUST LTD.           824           323           501           825           753           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           -           573           573           573           573           573           573           573           573           573           5.68%           16.17%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%) PROFITABILITY (Annualized) Return On Average Assets	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039 21,310 4.65% 4.58%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5.852 7,943 14.05% 21.20% -3.41%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7.224 15,029 5.15% 12.47% 1.23%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. CHOICE BANK 25.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00% 1.24% -1.50%	HERITAGE INT'L BANK & TRUST LTD.           824           323           501           825           753           573           52           990           1.60%           25.49%           26.25%           42.40%           18,811           5,704           5.68%           16.17%           1.84%
STATEMENT OF COMPREHENSIVE INCOME Interest Income Interest Expense Net Interest Income/(Loss) Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss)  FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets ( <i>The legal requirement is 10%</i> ) Capital/Deposits LiQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Adversely Classified Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%) PROFITABILITY (Annualized) Return On Average Equity	ATLANTIC INT'L BANK LTD. 1,300 360 940 196 732 404 - 404 ATLANTIC INT'L BANK LTD. 9.75% 7.61% 1.51% 15.25% 12.06% 62.31% 21,039 21,310 4.65% 4.58% 1.52% 15.79%	BELIZE BANK INT'L LTD. 480 32 448 (20) 108 320 (785) (465) BELIZE BANK INT'L LTD. 8.50% 4.28% 0.49% 63.49% 106.86% 112.46% 5.852 7,943 14.05% 21.20% -3.41% -6.95%	CAYE INT'L BANK LTD. 194 37 157 101 325 (67) 171 104 CAYE INT'L BANK LTD. 11.00% 6.33% 0.50% 25.96% 10.94% 24.56% 7.224 15,029 5.15% 12.47% 1.23% 13.06%	CHOICE BANK LTD. 1,372 14 1,358 1,846 4,068 (864) (15) (879) CHOICE BANK LTD. CHOICE BANK LTD. 5.00% 7.97% 0.03% 27.41% 15.18% 26.12% 40,734 79,386 0.00% 1.24% -1.50% -14.93%	HERITAGE INT'L BANK & TRUST LTD.           824           323           501           825           753           573           5.68%           16.17%           1.84%           10.75%