

CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: March 31, 2008

SANKLTD SANKTD SANKLTD SANKL		ATLANTIC	BELIZE	CAYE	INVESTMENT	HANDELS	THE OXXY	PROVIDENT
Cash and Due from Baris s	BALANCE SHEET	INT'L	BANK	INT'L BANK I TD	& COMMERCE BANK LTD ²	BANK &	BANK	BANK & TRUST OF BZE LTD.
Cash and Due from Banks 12,400 63,294 8,748 2,158 1,982 2,024 2,000 1 1 1 0 0 0 0 0 0	ACCETC	BANK LID.	INTELID.	BANK LID.	DANK ETD.	IKOSI LID.	LID.	OF BZE LID.
Bills		12.400	63.284	8.748	2.158	1.852	2.624	24,858
Total Loans Less Spredito Loan Loas Reserves 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bills	*	· · · · · · · · · · · · · · · · · · ·	,	,	*	,	14,509
Less Specific Loan Loas Reserves (207) (844) (1555) (1155) (171) (107)	Investments	1	0	151	0	0	200	9,762
General Lacan Loss Reserves 1,007 1,044 1,150 1,116 1,710 1,002 5 Fixed Assets (Net)	Total Loans	30,658	64,382	7,825	1,019	7,120	10,709	56,580
Net Learne 10,051	•	_	_	_	-	-	_	(975)
Fixed Assets (Net) 0 197 75 0 1 1 37 75 0 0 1 1 37 75 1 1 1 37 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		` '	` ′	` '	` ′	` '	` '	(603)
Other Assets 401 565 258 5 5 633 224 TOTAL ASSETS 43,153 129,813 16,902 3,064 9,455 14,197 Demand Deposits 10,225 79,903 6,152 0 0 0 0 0 0 888 1 1 1 1 1 1 1 1 1 1 1 1		•						55,002 2,588
TOTAL ASSETS	` ,	_						1,316
Demand Deposits								108,035
Demand Deposits	LIARU ITIFO A GUARFIJO PERO FOLUTV							
Savings Deposits		12.461	70 003	6 152	0	0	0	48,778
Time Deposits 31,859 109,217 12,956 20 6,382 9,857 17 17 17 17 17 17 17 17 17 17 17 17 17	•						-	5,873
Due to Banks 4,082 0 0 0 0 0 0 0 0 0				•	_			18,168
Due to Banks 4,082 0 0 0 0 0 0 0 0 0	Total Deposits	31,658	109,217	12,956	20	6,382	10,715	72,819
Long Term Debt		-	· ·	•	0	•		5,056
Other Labilities	,	0	0	0	0	0	0	0
TOTAL LIABILITIES 36,000 110,900 13,268 39 6,461 10,847 8-CAPITAL Paid-Up & Unimpaired Reserves 5,256 7,500 3,575 3,000 3,000 3,000 3,000 4,	S .	_			_		_	0
CAPITAL Paid-Up & Unimpaired Reserves Retained Earnings 1,448 11,413 29 5 0 330 20 60 111 TOTAL CAPITAL 7,153 18,913 3,634 3,025 2,994 3,350 21 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 43,153 129,813 16,902 3,064 9,455 14,197 101 NICOME STATEMENT (Quarterly figures) Interest Income 775 2,647 238 1133 143 283 1136 Net Interest Income 775 2,647 238 1133 143 283 1166 Net Interest Income/(Loss) 652 2,207 166 177 30 117 Non-interest Expense 276 199 234 92 93 122 Net Operating Income/(Loss) 499 2,298 30 20 69 18 00 108 109 Net Income (Loss) 499 2,298 30 20 69 18 00 30 10 30 20 69 110 110 110 110 110 110 110 110 110 11	Other Liabilities	260	1,683	312			132	6,536
Paid-Up & Unimpaired Reserves 5,256 7,500 3,575 3,000 3,000 3,000 1,400	TOTAL LIABILITIES	36,000	110,900	13,268	39	6,461	10,847	84,411
Retained Earnings	CAPITAL							
Current Year's Profit/(Loss)	Paid-Up & Unimpaired Reserves	5,256	7,500	3,575	3,000	3,000	3,000	6,636
TOTAL CAPITAL 7,153 18,913 3,634 3,025 2,994 3,350 2 2 TOTAL LIABILITIES & SHAREHOLDERS' EQUITY 43,153 129,813 16,902 3,064 9,455 14,197 100 INCOME STATEMENT (Quarterly figures) Interest Income 1775 2,647 238 133 143 283 Interest Expense 123 440 72 116 113 166 Net Interest Income/(Loss) 652 2,207 166 17 30 117 30 117 30 Non-Interest Expense 276 199 234 92 39 122 Non-Interest Expense 276 199 234 92 39 122 Non-Interest Expense 276 199 234 92 39 122 Non-Interest Expense 276 199 234 92 39 112 Not Operating Income/(Loss) (50) (106) 0 0 0 (3) (7) Net Income (Expense) (50) (106) 0 0 0 (3) (7) Net Income (Loss) 449 2,192 30 20 (6) 11 OTHER INDICATORS Base Lending Rate 10,50% 11,00% 11,00% 11,00% 11,00% 8,33% 11,00% 7,50% 11,00% 11		•						15,860
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	· ·	449	0	30	20	(6)	11	1,128
Interest Income	TOTAL CAPITAL	7,153	18,913	3,634	3,025	2,994	3,350	23,624
Interest Income	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	43,153	129,813	16,902	3,064	9,455	14,197	108,035
Interest Expense	INCOME STATEMENT (Quarterly figures)							
Interest Expense	Interest Income	775	2,647	238	133	143	283	1,899
Non-Interest Income 123 290 98 95 0 23 23 276 199 234 92 39 122 30 20 (9) 18 30 20 (9) 18 30 20 (106) 0 0 0 (3) (7) (106								362
Non-Interest Expense 276 199 234 92 39 122 Net Operating Income/(Loss) 499 2,298 30 20 (9) 18 18 18 19 19 19 19 19	Net Interest Income/(Loss)	652	2,207	166	17	30	117	1,537
Net Operating Income/(Loss)	Non-Interest Income	123	290	98	95	0	23	446
Other Income (Expense)	•							855
Net Income (Loss)	. ,							1,128
Base Lending Rate	, ,	, ,	` '					0
Base Lending Rate Average Lending Rate Average Lending Rate Average Lending Rate Average Deposit Rate 11.59% 11.20% 10.38% 6.04% 6.95% 10.70% 30.40% 11.59% 11.59% 11.55% 2.85% 4.58% 7.22% 5.92% FINANCIAL INDICATORS CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets 19.42% 23.95% 39.91% 215.93% 38.19% 30.99% 3.126% 31.26% 32.259% 39.91% 215.93% 38.19% 30.99% 3.126% 31.26% 32.259% 39.91% 30.99% 30.9	Net Income (Loss)	449	2,192	30	20	(6)	11	1,128
Average Lending Rate Average Deposit Rate 11.59% 11.20% 1.55% 2.85% 4.58% 7.22% 5.92% FINANCIAL INDICATORS CAPITAL ADEQUACY Capital/Deposits 22.59% 17.32% 28.05% 15125.00% 46.91% 31.26% 33.26% 33.295% 39.91% 215.93% 38.19% 30.99% 34.100/DITY Net Loans/Deposits 95.87% 8 equired Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38.990 5,539 2,053 220 451 11.88% 1.00% 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 1.00% 1.98% 11.58% 1.00% 1.0	OTHER INDICATORS							
Average Deposit Rate 1.78% 1.55% 2.85% 4.58% 7.22% 5.92%	Base Lending Rate	10.50%	11.00%	11.00%	8.33%	11.00%	7.50%	10.00%
FINANCIAL INDICATORS CAPITAL ADEQUACY Capital/Deposits Capital/Risk Weighted Assets 19.42% 23.95% 39.91% 215.93% 38.19% 30.99% 3. LIQUIDITY Net Loans/Deposits Required Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38,990 5,539 2,053 220 451 11.00% 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 2.25% PROFITABILITY (Annualized) Return On Average Assets 5.07% 5.91% 0.86% 0.63% -0.25% 0.31% 20 215.93% 31.26% 31.26% 32.95% 39.91% 31.25.00% 46.91% 31.26% 33.299% 34.990 35.20% 4505.00% 4505.00% 110.45% 98.95% 75.91% 1.00% 1.0	Average Lending Rate	11.59%	11.20%	10.38%	6.04%	6.95%	10.70%	8.98%
CAPITAL ADEQUACY Capital/Deposits 22.59% 17.32% 28.05% 15125.00% 46.91% 31.26% 33.26% 33.26% 33.291% 215.93% 38.19% 30.99% 33.26% 33.291% 215.93% 38.19% 30.99% 33.26% 32.99% 33.25% 39.91% 215.93% 38.19% 30.99% 34.26% 33.29% 39.91% 215.93% 38.19% 30.99% 34.26% 39.91% 215.93% 38.19% 30.99% 34.26% 39.99% 39.99% 39.99% 39.99% 39.99% 39.99% 39.99% 450.500% 110.45% 98.95% 78.26% 78.26% 20.25% 20.572 11.28% 11.32% 20.53 20.053 <th< td=""><td>Average Deposit Rate</td><td>1.78%</td><td>1.55%</td><td>2.85%</td><td>4.58%</td><td>7.22%</td><td>5.92%</td><td>1.76%</td></th<>	Average Deposit Rate	1.78%	1.55%	2.85%	4.58%	7.22%	5.92%	1.76%
Capital/Deposits 22.59% 17.32% 28.05% 15125.00% 46.91% 31.26% 33.26% Capital/Risk Weighted Assets 19.42% 23.95% 39.91% 215.93% 38.19% 30.99% 36.21% LIQUIDITY Net Loans/Deposits 95.87% 58.36% 59.20% 4505.00% 110.45% 98.95% 75.20% Required Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38,990 5,539 2,053 220 451 1 ASSET QUALITY Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 2.00% 0.00	FINANCIAL INDICATORS							
Capital/Deposits 22.59% 17.32% 28.05% 15125.00% 46.91% 31.26% 33.26% Capital/Risk Weighted Assets 19.42% 23.95% 39.91% 215.93% 38.19% 30.99% 36.36% LIQUIDITY Net Loans/Deposits 95.87% 58.36% 59.20% 4505.00% 110.45% 98.95% 75.86 Required Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38,990 5,539 2,053 220 451 1 ASSET QUALITY Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 2.00% Adversely Classified Loans(Net of Specific Reserves)/Loans 0.00% 0.00% 0.00% 42.20% 0.00% 0.00% 2.2 PROFITABILITY (Annualized) Return On Average Assets 5.07% 5.91% 0.86% 0.63% -0.25% 0.31% 4.00% 2.00% 0.00% 1.32% 2.00% 2.00% 0.00% 1.32%	CAPITAL ADEQUACY							
LIQUIDITY Net Loans/Deposits 95.87% 58.36% 59.20% 4505.00% 110.45% 98.95% 75.75 Required Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38,990 5,539 2,053 220 451 1 ASSET QUALITY Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 1.00% 2.00% 0.00%		22.59%	17.32%	28.05%	15125.00%	46.91%	31.26%	32.44%
Net Loans/Deposits 95.87% 58.36% 59.20% 4505.00% 110.45% 98.95% 75	Capital/Risk Weighted Assets	19.42%	23.95%	39.91%	215.93%	38.19%	30.99%	34.98%
Required Liquid Assets 7,598 26,212 3,109 5 1,532 2,572 1 Excess (Shortfall) Liquid Assets 4,620 38,990 5,539 2,053 220 451 1 ASSET QUALITY Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 1.00% 2 Adversely Classified Loans(Net of Specific Reserves)/Loans 0.00% 0.00% 0.00% 42.20% 0.00% 0.00% 2 PROFITABILITY (Annualized) Return On Average Assets 5.07% 5.91% 0.86% 0.63% -0.25% 0.31% 4 Return On Average Equity 28.89% 54.09% 3.41% 2.64% -0.80% 1.32% 2					.=	/		
Asset Asse	•							75.53% 17,477
ASSET QUALITY Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 2.20% 1.00% 1.00% 1.00% 2.20% 1.00%	·	•						17,477
Total Loan Loss Reserves/Total Loans (%) 1.00% 1.00% 1.98% 11.58% 1.00% 1.00% 2.00% 2.00% 0.00% <td></td> <td>.,520</td> <td>55,500</td> <td>5,000</td> <td>_,555</td> <td></td> <td></td> <td>. 5,555</td>		.,520	55,500	5,000	_,555			. 5,555
Adversely Classified Loans(Net of Specific Reserves)/Loans 0.00% 0.00% 42.20% 0.00% 0.00% 22		4.000/	4.000/	4.000/	44 500/	4.000/	4.000/	0.700/
PROFITABILITY (Annualized) 5.07% 5.91% 0.86% 0.63% -0.25% 0.31% Return On Average Equity 28.89% 54.09% 3.41% 2.64% -0.80% 1.32% 26	` ,							2.79% 22.99%
Return On Average Assets 5.07% 5.91% 0.86% 0.63% -0.25% 0.31% Return On Average Equity 28.89% 54.09% 3.41% 2.64% -0.80% 1.32% 26	, , ,	0.0070	0.0070	0.0070	72.20/0	0.0070	0.0070	22.3370
Return On Average Equity 28.89% 54.09% 3.41% 2.64% -0.80% 1.32% 20		5.07%	5 91%	0.86%	0.63%	-0 25%	0.31%	4.01%
								20.45%
								77.51%
Non-Interest Income/Adjusted Operating Income 15.87% 11.61% 37.12% 84.82% 0.00% 16.43% 22.00%	Non-Interest Income/Adjusted Operating Income	15.87%	11.61%	37.12%	84.82%	0.00%	16.43%	22.49%

¹ Figures were obtained from Bank Returns submitted to the Central Bank.

² This bank is in the process of winding down opertions in Belize.

³ Belize Bank International Ltd's profits earned during April 07 to March 08 totaled \$7.2 million. This amount was transferred to retained earnings at year end March 08.