



 **Atlantic Bank**  
*Building the future together*

## Country Highlights



Population:  
441,471



Area:  
8,867 square miles



Currency:  
Belize Dollar  
BZD2.00 = USD1.00

## Atlantic Bank *Brief History*



**Atlantic Bank - Main Branch**



Customers  
100,663



Staff  
490

Atlantic Bank Limited first opened its doors on August 16, 1971. August 2021 marked the bank's 50th Anniversary.

We offer both retail and corporate services, with a complete range of domestic and international banking services. Atlantic Bank Ltd. became the largest bank in September 2018, and continues to be the largest bank, with the largest lending portfolio, funded

by the largest and continuously growing deposit base.

Our business model is based on quality service and policies dedicated to the effective management of risk, which allows us to offer our customers consistent, exceptional services through our dedicated employees.

## MACROECONOMIC FINANCIAL HIGHLIGHTS

	2019	2020	2021	2022 Proj.
GDP Growth	0.3%	14%	22.3%	26.2%
Inflation Rate	0.2%	0.1%	3.2%	7.4%

## FINANCIAL HIGHLIGHTS

Currency: USD in thousands

	Dec 19	Dec 20	Dec 21
<b>Assets</b>	\$597,259	\$701,698	\$842,193
<b>Liabilities</b>	\$524,874	\$624,676	\$761,077
<b>Net Loans</b>	\$415,184	\$469,516	\$486,632
<b>Deposits</b>	\$512,968	\$610,257	\$734,183
<b>Capital</b>	\$72,386	\$77,022	\$81,116

**Branches**  
**12**

**POS**  
**3,935**

**ATMs**  
**22**

## KEY FINANCIAL INDICATORS

<b>ROA</b>	1.77%	0.57%	0.49%
<b>ROE</b>	16.14%	5.52%	5.64%
Capital Adequacy	15.30%	15.64%	14.78%

## LOAN PORTFOLIO USD - \$504,814

### CORPORATE



**TOURISM**



**AGRICULTURE**



**REAL ESTATE  
DEVELOPMENT**



**DISTRIBUTION**



**MICRO, SMALL  
AND MEDIUM  
ENTERPRISE**

### PERSONAL



**RESIDENTIAL  
LENDING**



**CONSUMER  
LENDING**



Products & Services

**Atlantic Online**  
*www.atlabank.com*

**AtlaXpress**

**VISA**   
**Debit & Credit Cards**

**CASH**  
management

**AtlasET**

For a complete list of products and services visit [www.atlabank.com](http://www.atlabank.com)



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