



YOUR INTERNATIONAL PAYMENT PARTNER

## KEY MEASUREMENTS

- Of all the licensed and operating International Banks in Belize, Choice Bank acquired its license last (2008). Interestingly, according to CBB statistics as at December 31, 2014, of all international banks, Choice Bank is now the largest international bank in Belize (based on total assets and deposits). This is an outstanding achievement in just seven years.
- Choice has seen growth in its total assets of 41.82%, 25.87% and 22.18% respectively over the last three years 2014, 2013, and 2012.
- Choice Bank is highly liquid. As of March 31, 2015, the Bank had over US\$186M in total assets and of that total, US\$89M is approved liquid assets. This represents a liquidity ratio of 52% which doubles the legal requirement of 24%.
- According to CBB statistics published at the end of Q4 2014, Choice has the highest return on assets of all the international banks in Belize.
- Choice has a very strong balance sheet. At the end of Q1 2015, there were no non-performing loans and assets on the books of Choice Bank and the balance sheet consists mainly of U.S. Treasury Investments and bank deposits and bonds from the world's largest financial institutions.
- As of Q1, 2015, there were US\$171M in client deposits at Choice, averaging annual growth of over 19% per year over the last 3 years.
- Choice Bank is also well capitalized and boasts a capital adequacy ratio of over 45% as at the end of Q1. This is more than 4 times the legal requirement of 10%.
- According to CBB statistics, Choice's return on equity stood at 36.8% at the end of December 2014.
- The Bank's net earnings have risen consecutively in each year since it began operations. In 2014 the bank earned almost \$4.1M. This represented an increase in net profits of 43.16% compared to 2013. In the first quarter of 2015 the Bank earned \$1.4M and are on par for net profit to increase by 40% to 50% compared to 2014.

**A WEALTH OF EXPERIENCE**

[www.choicebankltd.com](http://www.choicebankltd.com)

*Paradise Point Building, Corner Hutson Street & Marine Parade Boulevard  
Ground Floor, P.O. Box #2494, Belize City, Belize, Central America*

**Tel + 501.223.6850 Fax + 501.223.6853 [info@choicebankltd.com](mailto:info@choicebankltd.com)**