



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING AC<sup>1</sup>

Quarter Ending: December 31, 2007

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	INVESTMENT & COMMERCE BANK LTD.	HANDELS BANK & TRUST LTD.	THE OXXY BANK LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
<b>ASSETS</b>							
Cash and Due from Banks	7,103	101,631	5,165	7,489	1,610	2,358	22,660
Bills	0	7,248	0	0	0	500	15,596
Investments	1	0	151	0	0	50	9,789
<b>Total Loans</b>	<b>25,645</b>	<b>53,787</b>	<b>8,132</b>	<b>7,635</b>	<b>7,421</b>	<b>10,274</b>	<b>61,065</b>
Less: Specific Loan Loss Reserves	0	0	0	0	0	0	(975)
General Loan Loss Reserves	(257)	(538)	(123)	(187)	(74)	(103)	(603)
Net Loans	25,388	53,249	8,009	7,448	7,347	10,171	59,487
Fixed Assets (Net)	0	170	66	0	2	38	2,585
Other Assets	277	357	293	49	188	540	920
<b>TOTAL ASSETS</b>	<b>32,769</b>	<b>162,655</b>	<b>13,684</b>	<b>14,986</b>	<b>9,147</b>	<b>13,657</b>	<b>111,037</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>							
Demand Deposits	11,850	71,035	3,647	17	0	0	54,207
Savings Deposits	7,708	0	4,260	11,899	0	1,099	6,683
Time Deposits	6,317	75,344	1,951	20	6,044	9,094	21,659
<b>Total Deposits</b>	<b>25,875</b>	<b>146,379</b>	<b>9,858</b>	<b>11,936</b>	<b>6,044</b>	<b>10,193</b>	<b>82,549</b>
Due to Banks	82	0	0	0	0	0	4,888
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	168	2,051	297	44	70	125	1,104
<b>TOTAL LIABILITIES</b>	<b>26,125</b>	<b>148,430</b>	<b>10,155</b>	<b>11,980</b>	<b>6,114</b>	<b>10,318</b>	<b>88,541</b>
<b>CAPITAL</b>							
Paid-Up & Unimpaired Reserves	5,196	5,000	3,575	3,000	3,000	3,000	6,636
Retained Earnings	11	4,232	236	1	0	285	12,089
Current Year's Profit/(Loss)	1,437	4,993	(282)	5	33	54	3,771
<b>TOTAL CAPITAL</b>	<b>6,644</b>	<b>14,225</b>	<b>3,529</b>	<b>3,006</b>	<b>3,033</b>	<b>3,339</b>	<b>22,496</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>32,769</b>	<b>162,655</b>	<b>13,684</b>	<b>14,986</b>	<b>9,147</b>	<b>13,657</b>	<b>111,037</b>
<b>INCOME STATEMENT (Quarterly figures)</b>							
Interest Income	752	2,520	190	212	153	262	2,067
Interest Expense	106	592	60	195	113	152	427
<b>Net Interest Income/(Loss)</b>	<b>646</b>	<b>1,928</b>	<b>130</b>	<b>17</b>	<b>40</b>	<b>110</b>	<b>1,640</b>
Non-Interest Income	102	170	55	58	0	49	499
Non-Interest Expense	310	141	368	137	30	136	1,180
Net Operating Income/(Loss)	438	1,957	(183)	(62)	10	23	959
Other Income (Expense)	(49)	(58)	0	0	1	(11)	0
<b>Net Income (Loss)</b>	<b>389</b>	<b>1,899</b>	<b>(183)</b>	<b>(62)</b>	<b>11</b>	<b>12</b>	<b>959</b>
<b>OTHER INDICATORS</b>							
Base Lending Rate	10.50%	11.00%	10.00%	8.28%	11.00%	7.50%	10.00%
Average Lending Rate	9.48%	12.22%	9.17%	9.14%	7.97%	7.51%	7.26%
Average Deposit Rate	1.50%	1.57%	2.39%	5.39%	7.70%	5.82%	2.07%
<b>FINANCIAL INDICATORS</b>							
<b>CAPITAL ADEQUACY</b>							
Capital/Deposits	25.68%	9.72%	35.80%	25.18%	50.18%	32.76%	27.25%
Capital/Risk Weighted Assets	18.38%	13.14%	42.07%	35.28%	38.85%	29.41%	27.72%
<b>LIQUIDITY</b>							
Net Loans/Deposits	98.12%	36.38%	81.24%	62.40%	121.56%	99.78%	72.06%
Required Liquid Assets	6,210	35,131	2,366	2,865	1,451	2,446	19,812
Excess (Shortfall) Liquid Assets	711	73,648	2,699	4,524	59	312	11,522
<b>ASSET QUALITY</b>							
Total Loan Loss Reserves/Total Loans (%)	1.00%	1.00%	1.51%	2.45%	1.00%	1.00%	2.58%
Adversely Classified Loans(Net of Specific Reserves)/Loans	0.00%	0.00%	0.00%	3.17%	0.00%	0.00%	21.30%
<b>PROFITABILITY (Annualized)</b>							
Return On Average Assets	4.54%	5.78%	-0.57%	0.03%	0.34%	0.37%	3.21%
Return On Average Equity	24.92%	63.47%	-2.02%	0.17%	1.08%	1.63%	17.98%
Net-Interest Income/Adjusted Operating Income	86.36%	91.90%	70.27%	22.67%	100.00%	69.18%	76.67%
Non-Interest Income/Adjusted Operating Income	13.64%	8.10%	29.73%	77.33%	0.00%	30.82%	23.33%

<sup>1</sup> Figures were obtained from Bank Returns submitted to the Central Bank.