



## CENTRAL BANK OF BELIZE

## QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

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

Quarter Ending: December 31, 2009

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BRITISH CARIBBEAN BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HANDELS BANK & TRUST LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
<b>ASSETS</b>						
Cash and Due from Banks	14,630	49,033	11,968	6,849	1,777	34,057
Bills	61	0	0	0	0	7,130
Investments	3,001	2,908	151	7,858	0	12,690
<b>Total Loans</b>	<b>29,767</b>	<b>113,677</b>	<b>12,840</b>	<b>1,916</b>	<b>6,407</b>	<b>74,996</b>
Less: Specific Loan Loss Reserves	(277)	(101)	0	0	0	(4,973)
General Loan Loss Reserves	(251)	(1,044)	(128)	(20)	(64)	(603)
Net Loans	29,239	112,532	12,712	1,896	6,343	69,420
Fixed Assets (Net)	0	240	263	279	11	2,575
Other Assets	440	798	588	796	56	1,080
<b>TOTAL ASSETS</b>	<b>47,371</b>	<b>165,511</b>	<b>25,682</b>	<b>17,678</b>	<b>8,187</b>	<b>126,952</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>						
Demand Deposits	13,679	79,267	13,760	7,939	0	57,544
Savings Deposits	11,395	0	5,031	5,102	0	10,254
Time Deposits	12,492	48,263	2,884	663	5,084	25,063
<b>Total Deposits</b>	<b>37,566</b>	<b>127,530</b>	<b>21,675</b>	<b>13,704</b>	<b>5,084</b>	<b>92,861</b>
Due to Banks	82	0	0	0	0	8,767
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	177	561	324	841	46	1,118
<b>TOTAL LIABILITIES</b>	<b>37,825</b>	<b>128,091</b>	<b>21,999</b>	<b>14,545</b>	<b>5,130</b>	<b>102,746</b>
<b>CAPITAL</b>						
Paid-Up & Unimpaired Reserves	7,095	7,500	3,656	3,500	3,000	8,136
Retained Earnings	1,458	21,683	(13)	(151)	0	15,242
Current Year's Profit/(Loss)	993	8,237	40	(216)	57	828
<b>TOTAL CAPITAL</b>	<b>9,546</b>	<b>37,420</b>	<b>3,683</b>	<b>3,133</b>	<b>3,057</b>	<b>24,206</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>47,371</b>	<b>165,511</b>	<b>25,682</b>	<b>17,678</b>	<b>8,187</b>	<b>126,952</b>
<b>INCOME STATEMENT (Quarterly figures)</b>						
Interest Income	732	2,961	422	135	143	1,766
Interest Expense	189	466	92	17	94	589
<b>Net Interest Income/(Loss)</b>	<b>543</b>	<b>2,495</b>	<b>330</b>	<b>118</b>	<b>49</b>	<b>1,177</b>
Non-Interest Income	75	371	90	312	4	260
Non-Interest Expense	491	234	281	365	31	491
Net Operating Income/(Loss)	127	2,632	139	65	22	946
Other Income (Expense)	(54)	49	0	(8)	0	(1,800)
<b>Net Income (Loss)</b>	<b>73</b>	<b>2,681</b>	<b>139</b>	<b>57</b>	<b>22</b>	<b>(854)</b>
<b>OTHER INDICATORS</b>						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	9.48%	10.83%	9.42%	7.09%	8.35%	4.85%
Average Deposit Rate	1.95%	1.65%	1.85%	0.54%	7.37%	2.40%
<b>FINANCIAL INDICATORS</b>						
<b>CAPITAL ADEQUACY</b>						
Capital/Deposits	25.41%	29.34%	16.99%	22.86%	60.13%	26.07%
Capital/Risk Weighted Assets	20.05%	24.20%	24.75%	34.30%	44.99%	32.74%
<b>LIQUIDITY</b>						
Net Loans/Deposits	77.83%	88.24%	58.65%	13.84%	124.76%	74.76%
Required Liquid Assets	14,510	30,607	5,202	3,289	1,220	24,144
Excess (Shortfall) Liquid Assets	5,494	21,234	6,666	3,289	457	11,704
<b>ASSET QUALITY</b>						
Total Loan Loss Reserves/Total Loans (%)	1.77%	1.01%	1.00%	1.04%	1.00%	7.44%
Adversely Classified Loans(Net of Specific Reserves)/Loans	18.07%	8.27%	7.01%	0.00%	0.00%	38.42%
<b>PROFITABILITY (Annualized)</b>						
Return On Average Assets	2.26%	6.90%	0.16%	-2.04%	0.71%	0.67%
Return On Average Equity	10.71%	32.92%	1.11%	-6.72%	1.88%	3.39%
Net-Interest Income/Adjusted Operating Income	87.86%	87.06%	78.57%	27.44%	92.45%	81.91%
Non-Interest Income/Adjusted Operating Income	12.14%	12.94%	21.43%	72.56%	7.55%	18.09%

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

\* British Caribbean Bank International Limited (BCBIL) was formerly known as Belize Bank International Limited (BBIL).

\* Provident Bank & Trust of Belize Ltd. changed its name to Heritage International Bank & Trust Limited with effect from 4<sup>th</sup> January 2010.