



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: September 30, 2008

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HANDELS BANK & TRUST LTD.	THE OXXY BANK LTD. ²	PROVIDENT BANK & TRUST OF BZE LTD.
ASSETS							
Cash and Due from Banks	9,920	45,491	13,603	3,576	1,693	2,690	23,986
Bills	0	1,649	0	0	0	500	20,306
Investments	2,517	5,421	151	4	0	200	9,746
Total Loans	31,271	96,014	9,064	0	7,899	10,551	60,297
Less: Specific Loan Loss Reserves	0	0	0	0	0	0	(1,372)
General Loan Loss Reserves	(315)	(953)	(167)	0	(79)	(106)	(603)
Net Loans	30,956	95,061	8,897	0	7,820	10,445	58,322
Fixed Assets (Net)	0	257	234	324	5	35	2,605
Other Assets	267	864	648	500	243	245	939
TOTAL ASSETS	43,660	148,743	23,533	4,404	9,761	14,115	115,904
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	15,551	63,945	12,672	61	0	0	52,737
Savings Deposits	12,347	0	3,531	1,314	0	528	8,156
Time Deposits	7,129	52,759	3,418	0	6,549	10,043	18,083
Total Deposits	35,027	116,704	19,621	1,374	6,549	10,571	78,976
Due to Banks	82	0	0	0	0	0	5,022
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	1,427	7,936	305	1	167	179	6,515
TOTAL LIABILITIES	36,536	124,640	19,926	1,375	6,716	10,750	90,513
CAPITAL							
Paid-Up & Unimpaired Reserves	5,426	7,500	3,596	3,489	3,000	3,000	8,136
Retained Earnings	458	11,413	(28)	0	0	339	13,993
Current Year's Profit/(Loss)	1,240	5,190	39	(460)	45	26	3,262
TOTAL CAPITAL	7,124	24,103	3,607	3,029	3,045	3,365	25,391
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	43,660	148,743	23,533	4,404	9,761	14,115	115,904
INCOME STATEMENT (Quarterly figures)							
Interest Income	846	3,186	321	8	219	291	1,362
Interest Expense	161	434	114	0	122	171	362
Net Interest Income/(Loss)	685	2,752	207	8	97	120	1,000
Non-Interest Income	115	250	118	9	0	9	449
Non-Interest Expense	325	240	288	184	39	119	779
Net Operating Income/(Loss)	475	2,762	37	(167)	58	10	670
Other Income (Expense)	(62)	(91)	0	0	1	(6)	(397)
Net Income (Loss)	413	2,671	37	(167)	59	4	273
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	11.00%	N/A	11.00%	7.50%	10.00%
Average Lending Rate	9.54%	13.41%	10.32%	N/A	8.05%	8.51%	6.76%
Average Deposit Rate	1.75%	1.43%	2.45%	0.08%	7.41%	6.30%	1.83%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	20.34%	20.65%	18.38%	220.38%	46.50%	31.83%	32.15%
Capital/Risk Weighted Assets	17.23%	18.60%	30.53%	520.00%	36.37%	33.76%	31.12%
LIQUIDITY							
Net Loans/Deposits	88.38%	81.45%	45.34%	0.00%	119.41%	98.81%	73.85%
Required Liquid Assets	8,406	28,009	4,709	330	1,572	2,537	20,534
Excess (Shortfall) Liquid Assets	3,848	24,452	8,894	2,626	21	553	16,632
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.01%	0.99%	1.84%	N/A	1.00%	1.00%	3.28%
Adversely Classified Loans(Net of Specific Reserves)/Loans	4.01%	0.00%	0.00%	N/A	0.00%	0.00%	19.33%
PROFITABILITY (Annualized)							
Return On Average Assets	4.04%	7.19%	0.28%	-24.17%	0.63%	0.25%	3.85%
Return On Average Equity	23.19%	52.78%	1.45%	-32.13%	1.99%	1.03%	18.28%
Net-Interest Income/Adjusted Operating Income	85.63%	91.67%	63.69%	45.56%	100.00%	93.02%	69.01%
Non-Interest Income/Adjusted Operating Income	14.38%	8.33%	36.31%	54.44%	0.00%	6.98%	30.99%

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

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