



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: September 30, 2011

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.	HERITAGE INT'L BANK & TRUST LTD.
ASSETS						
Cash and Due from Banks	17,126	84,384	29,897	59,103	150	54,248
Bills	4,514	0	0	0	0	6,629
Investments	6,001	31,433	151	18,408	0	14,732
Total Loans	36,893	89,418	12,247	6,023	3,027	87,089
Less: Specific Loan Loss Reserves	(144)	(4,946)	0	0	0	(405)
General Loan Loss Reserves	(753)	(612)	(148)	(66)	(30)	(619)
Net Loans	35,996	83,860	12,099	5,957	2,997	86,065
Fixed Assets (Net)	0	1,783	64	301	11	2,900
Other Assets	654	3,523	382	470	16	2,085
TOTAL ASSETS	64,291	204,983	42,593	84,239	3,174	166,659
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	18,732	90,548	20,933	64,674	0	65,247
Savings Deposits	15,016	0	13,736	12,223	0	25,683
Time Deposits	19,348	69,854	2,319	625	0	26,991
Total Deposits	53,096	160,402	36,988	77,522	0	117,921
Due to Banks	82	75	1,846	0	0	19,315
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	613	653	269	1,398	30	781
TOTAL LIABILITIES	53,791	161,130	39,103	78,920	30	138,017
CAPITAL						
Paid-Up & Unimpaired Reserves	9,634	7,482	3,733	3,500	3,000	8,136
Retained Earnings	367	34,523	(136)	457	47	16,914
Current Year's Profit/(Loss)	499	1,848	(107)	1,362	97	3,592
TOTAL CAPITAL	10,500	43,853	3,490	5,319	3,144	28,642
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	64,291	204,983	42,593	84,239	3,174	166,659
INCOME STATEMENT (Quarterly figures)						
Interest Income	863	1,646	387	532	53	1,457
Interest Expense	301	497	156	8	2	706
Net Interest Income/(Loss)	562	1,149	231	524	51	751
Non-Interest Income	140	473	110	572	0	1,146
Non-Interest Expense	268	710	387	663	32	633
Net Operating Income/(Loss)	434	912	(46)	433	19	1,264
Other Income (Expense)	(220)	(399)	0	(19)	0	(23)
Net Income (Loss)	214	513	(46)	414	19	1,241
OTHER INDICATORS						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	8.33%	6.50%	9.78%	9.80%	8.73%	5.64%
Average Deposit Rate	2.22%	1.45%	1.67%	0.06%	6.41%	2.47%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	19.78%	27.34%	9.23%	6.86%	0.00%	24.29%
Capital/Risk Weighted Assets	18.83%	31.20%	18.95%	17.10%	100.42%	25.44%
LIQUIDITY						
Net Loans/Deposits	67.79%	52.28%	32.71%	7.68%	0.00%	72.99%
Required Liquid Assets	27,458	38,496	8,877	18,605	0	30,659
Excess (Shortfall) Liquid Assets	14,715	47,378	16,641	28,944	50	13,091
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	2.43%	6.22%	1.21%	1.10%	0.99%	1.18%
Adversely Classified Loans(Net of Specific Reserves)/Loans	16.67%	29.52%	10.48%	26.98%	0.00%	31.06%
PROFITABILITY (Annualized)						
Return On Average Assets	1.14%	2.01%	-0.37%	2.18%	2.77%	3.04%
Return On Average Equity	6.19%	8.43%	-4.04%	38.26%	4.17%	17.84%
Net-Interest Income/Adjusted Operating Income	80.06%	70.84%	67.74%	47.81%	100.00%	39.59%
Non-Interest Income/Adjusted Operating Income	19.94%	29.16%	32.26%	52.19%	0.00%	60.41%

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