



CENTRAL BANK
of **BELIZE**

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending 30 September 2015

US\$'000

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
ASSETS					
Cash and Due from Banks	30,274	15,993	28,845	94,497	89,326
Bills	0	0	0	103,255	2,739
Investments	11,204	2,061	8,392	5,249	30,593
Less: Specific Investment Reserves	0	0	0	0	0
Net Investment	11,204	2,061	8,392	5,249	30,593
Total Loans	64,469	66,087	8,793	11,307	79,919
Less: Specific Loan Loss Reserves	(5,345)	(13,097)	(1,090)	0	(16,876)
Net Loans	59,124	52,990	7,703	11,307	63,043
Fixed Assets (Net)	697	1,723	90	313	3,646
Other Assets	1,194	3,073	10,461	985	986
TOTAL ASSETS	102,493	75,840	55,490	215,606	190,333
LIABILITIES & CAPITAL					
Demand Deposits	37,102	28,000	30,085	190,774	72,881
Savings Deposits	27,663	0	17,356	1,921	22,253
Time Deposits	25,527	5,468	3,791	3,898	5,779
Total Deposits	90,292	33,468	51,232	196,593	100,913
Due to Banks	218	6,205	1,473	0	61,647
Promissory Notes & Bills	0	12,322	0	0	0
Long Term Debt	0	0	0	0	0
Other Liabilities	738	1,224	337	1,303	1,338
TOTAL LIABILITIES	91,248	53,219	53,042	197,896	163,898
CAPITAL					
Paid-Up & Unimpaired Reserves	10,710	11,829	4,512	3,600	9,236
Retained Earnings	(303)	10,348	170	9,015	14,814
Current Year's Profit/(Loss)	281	2	(2,352)	4,975	1,647
General Loan Loss Reserves	557	442	118	120	738
TOTAL CAPITAL	11,245	22,621	2,448	17,710	26,435
TOTAL LIABILITIES & CAPITAL	102,493	75,840	55,490	215,606	190,333
INCOME STATEMENT (Quarterly figures)					
Interest Income	1,308	764	100	326	1,209
Interest Expense	471	65	61	12	548
Net Interest Income/(Loss)	837	699	39	314	661
Non-Interest Income	185	127	108	2,511	522
Non-Interest Expense	628	344	314	1,031	767
Net Operating Income/(Loss)	394	482	(167)	1,794	416
Other Income (Expense)	(211)	(1,360)	(604)	(1)	0
Net Income (Loss)	183	(878)	(771)	1,793	416
OTHER INDICATORS					
Base Lending Rate	9.75%	7.00%	11.00%	5.00%	10.00%
Average Lending Rate	7.75%	5.74%	6.42%	6.44%	5.64%
Average Deposit Rate	1.98%	0.14%	0.44%	0.06%	1.52%
FINANCIAL INDICATORS					
CAPITAL ADEQUACY					
Capital/Risk Weighted Assets	14.33%	38.74%	10.43%	32.98%	20.93%
Capital/Deposits	12.45%	67.59%	4.78%	9.01%	26.20%
LIQUIDITY					
Net Loans/Deposits	65.48%	158.33%	15.04%	5.75%	62.47%
Liquid Assets Statutory Requirement	21,670	8,032	12,296	47,182	24,219
Excess (Shortfall) Statutory Liquid Assets	19,457	4,029	21,481	76,617	155
ASSET QUALITY					
Adversely Classified Loans(Net of Specific Reserves)/Loans	5.34%	16.23%	5.29%	0.00%	10.64%
Total Loan Loss Reserves and Provisions/Total Loans (%)	9.15%	20.49%	13.74%	1.06%	22.04%
PROFITABILITY (Annualized)					
Return On Average Assets	0.35%	0.00%	-5.10%	3.31%	1.10%
Return On Average Equity	3.39%	0.02%	-98.76%	44.91%	7.93%
Net-Interest Income/Adjusted Operating Income	81.90%	84.62%	26.53%	11.12%	55.87%
Non-Interest Income/Adjusted Operating Income	18.10%	15.38%	73.47%	88.88%	44.13%

Notes:

1. Figures were obtained from Bank Returns submitted to the Central Bank of Belize as required under Section 31(1) of the International Banking Act.

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

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