



CENTRAL BANK  
of BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending December 31, 2012

US\$'000

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HANDELS BANK & TRUST LTD.	HERITAGE INT'L BANK & TRUST LTD.
<b>ASSETS</b>						
Cash and Due from Banks	10,948	81,183	35,095	79,895	708	98,571
Bills	38	0	0	21,756	0	6,077
Investments	15,001	46,175	25,139	17,075	0	23,890
Less: Specific Investment Reserves	0	(29,768)	0	0	0	0
Net Investment	0	16,407	0	0	0	0
<b>Total Loans</b>	<b>44,428</b>	<b>73,584</b>	<b>9,872</b>	<b>5,953</b>	<b>4,547</b>	<b>92,009</b>
Less: Specific Loan Loss Reserves	(3,433)	(9,858)	(365)	(1,771)	0	(7,598)
Net Loans	40,995	63,726	9,507	4,182	4,547	84,411
Fixed Assets (Net)	65	3,286	34	153	7	3,263
Other Assets	948	3,573	737	1,005	32	1,532
<b>TOTAL ASSETS</b>	<b>67,995</b>	<b>168,175</b>	<b>70,512</b>	<b>124,066</b>	<b>5,294</b>	<b>217,744</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Demand Deposits	26,316	104,102	31,674	98,207	0	78,237
Savings Deposits	15,107	0	21,046	14,752	0	23,015
Time Deposits	16,523	54,344	3,086	2,804	2,000	31,771
<b>Total Deposits</b>	<b>57,946</b>	<b>158,446</b>	<b>55,806</b>	<b>115,763</b>	<b>2,000</b>	<b>133,023</b>
Due to Banks	82	0	10,719	0	0	53,712
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	342	901	302	685	40	1,233
<b>TOTAL LIABILITIES</b>	<b>58,370</b>	<b>159,347</b>	<b>66,827</b>	<b>116,448</b>	<b>2,040</b>	<b>187,968</b>
<b>CAPITAL</b>						
Paid-Up & Unimpaired Reserves	9,865	7,490	3,578	3,600	3,000	9,236
Retained Earnings	406	6,545	(309)	1,994	175	13,320
Current Year's Profit/(Loss)	(1,048)	(5,659)	316	1,957	34	6,545
General Loan Loss Reserves	402	452	100	67	45	675
<b>TOTAL CAPITAL</b>	<b>9,625</b>	<b>8,828</b>	<b>3,685</b>	<b>7,618</b>	<b>3,254</b>	<b>29,776</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>67,995</b>	<b>168,175</b>	<b>70,512</b>	<b>124,066</b>	<b>5,294</b>	<b>217,744</b>
<b>INCOME STATEMENT (Quarterly figures)</b>						
Interest Income	889	1,065	454	437	46	1,529
Interest Expense	293	372	212	2	4	804
<b>Net Interest Income/(Loss)</b>	<b>596</b>	<b>693</b>	<b>242</b>	<b>435</b>	<b>42</b>	<b>725</b>
Non-Interest Income	466	403	202	1,429	0	2,634
Non-Interest Expense	493	664	271	1,131	49	1,862
<b>Net Operating Income/(Loss)</b>	<b>569</b>	<b>432</b>	<b>173</b>	<b>733</b>	<b>(7)</b>	<b>1,497</b>
Other Income (Expense)	(800)	(2,667)	(111)	(199)	(15)	0
<b>Net Income (Loss)</b>	<b>(231)</b>	<b>(2,235)</b>	<b>62</b>	<b>534</b>	<b>(22)</b>	<b>1,497</b>
<b>OTHER INDICATORS</b>						
Base Lending Rate	9.75%	11.00%	11.00%	11.00%	8.50%	10.00%
Average Lending Rate	7.23%	6.18%	10.02%	4.94%	5.69%	6.10%
Average Deposit Rate	2.05%	1.03%	1.58%	0.03%	0.80%	2.48%
<b>FINANCIAL INDICATORS</b>						
<b>CAPITAL ADEQUACY</b>						
Capital/Risk Weighted Assets	16.65%	9.61%	10.10%	18.69%	68.08%	20.03%
Capital/Deposits	16.61%	5.57%	6.60%	6.58%	162.70%	22.38%
<b>LIQUIDITY</b>						
Net Loans/Deposits	70.75%	40.22%	17.04%	3.61%	227.35%	63.46%
Liquid Assets Statutory Requirement	13,907	38,027	13,393	27,783	480	31,926
Excess (Shortfall) Statutory Liquid Assets	11,979	50,805	42,002	41,887	128	12,673
<b>ASSET QUALITY</b>						
Adversely Classified Loans(Net of Specific Reserves)/Loans	18.17%	28.95%	11.61%	30.19%	0.00%	21.36%
Total Loan Loss Reserves/Total Loans (%)	8.63%	14.01%	4.71%	30.88%	0.00%	8.99%
<b>PROFITABILITY (Annualized)</b>						
Return On Average Assets	-1.51%	-4.42%	0.53%	1.58%	0.90%	3.35%
Return On Average Equity	-10.57%	-62.39%	8.65%	29.12%	1.05%	22.35%
Net-Interest Income/Adjusted Operating Income	56.12%	63.23%	54.50%	23.34%	100.00%	21.58%
Non-Interest Income/Adjusted Operating Income	43.88%	36.77%	45.50%	76.66%	0.00%	78.42%

- Notes:**
- Figures were obtained from Bank Returns submitted to the Central Bank of Belize as required under Section 31(1) of the International Banking Act.
  - Belize Bank International Limited (BBIL) was formerly known as British Caribbean Bank International Limited (BCBIL).