



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: September 30, 2012

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.
ASSETS						
Cash and Due from Banks	19,483	87,563	23,320	97,079	233	65,595
Bills	38	0	0	13,441	0	6,202
Investments	13,001	30,388	23,377	17,041	0	23,711
Less: Specific Investment Reserves	0	(29,768)	0	0	0	0
Net Investment	0	620	0	0	0	0
Total Loans	40,607	79,311	9,817	5,944	3,027	93,570
Less: Specific Loan Loss Reserves	(2,718)	(10,653)	(254)	(1,572)	0	(5,665)
Net Loans	37,889	68,658	9,563	4,372	3,027	87,905
Fixed Assets (Net)	46	3,350	40	184	7	3,204
Other Assets	1,419	3,135	665	922	17	2,148
TOTAL ASSETS	71,876	163,326	56,965	133,039	3,284	188,765
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	22,969	94,970	26,226	106,245	0	67,518
Savings Deposits	18,550	0	16,463	16,182	0	24,087
Time Deposits	19,890	56,632	3,039	2,929	0	31,981
Total Deposits	61,409	151,602	45,728	125,356	0	123,586
Due to Banks	82	0	7,335	0	0	33,541
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	616	625	279	607	23	1,133
TOTAL LIABILITIES	62,107	152,227	53,342	125,963	23	158,260
CAPITAL						
Paid-Up & Unimpaired Reserves	9,865	7,489	3,578	3,600	3,000	8,186
Retained Earnings	405	6,545	(309)	1,986	175	16,596
Current Year's Profit/(Loss)	(817)	(3,424)	254	1,423	56	5,048
General Loan Loss Reserves	316	489	100	67	30	675
TOTAL CAPITAL	9,769	11,099	3,623	7,076	3,261	30,505
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	71,876	163,326	56,965	133,039	3,284	188,765
INCOME STATEMENT (Quarterly figures)						
Interest Income	951	1,227	469	436	45	1,557
Interest Expense	318	386	191	5	0	771
Net Interest Income/(Loss)	633	841	278	431	45	786
Non-Interest Income	58	316	106	1,158	0	2,473
Non-Interest Expense	424	675	311	594	36	1,522
Net Operating Income/(Loss)	267	482	73	995	9	1,737
Other Income (Expense)	(573)	(3,174)	(84)	(324)	0	0
Net Income (Loss)	(306)	(2,692)	(11)	671	9	1,737
OTHER INDICATORS						
Base Lending Rate	9.75%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	7.61%	7.42%	10.08%	5.00%	6.52%	6.12%
Average Deposit Rate	2.10%	1.30%	1.66%	0.04%	N/A	2.48%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	15.91%	7.32%	7.92%	5.64%	0.00%	24.68%
Capital/Risk Weighted Assets	17.86%	11.99%	8.60%	18.27%	104.12%	23.58%
LIQUIDITY						
Net Loans/Deposits	61.70%	45.29%	20.91%	3.49%	0.00%	71.13%
Required Liquid Assets	14,738	36,384	10,975	30,085	0	29,661
Excess (Shortfall) Liquid Assets	17,683	51,692	30,882	56,774	133	2,239
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	7.47%	14.05%	3.61%	25.32%	0.00%	6.78%
Adversely Classified Loans(Net of Specific Reserves)/Loans	15.44%	28.07%	11.57%	33.58%	0.00%	22.90%
PROFITABILITY (Annualized)						
Return On Average Assets	-1.58%	-3.88%	0.63%	1.60%	2.29%	3.71%
Return On Average Equity	-10.73%	-32.61%	9.37%	30.54%	2.31%	24.14%
Net-Interest Income/Adjusted Operating Income	91.61%	72.69%	72.40%	27.12%	100.00%	24.12%
Non-Interest Income/Adjusted Operating Income	8.39%	27.31%	27.60%	72.88%	0.00%	75.88%

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

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