



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: December 31, 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.	PROVIDENT BANK & TRUST OF BZE LTD.
ASSETS						
Cash and Due from Banks	7,811	42,892	11,734	4,452	1,615	26,283
Bills	0	0	0	0	0	6,923
Investments	1,534	4,335	151	4	0	11,240
Total Loans	33,572	100,996	10,839	93	6,113	70,264
Less: Specific Loan Loss Reserves	(5)	0	0	0	0	(3,172)
General Loan Loss Reserves	(337)	(1,003)	(185)	(1)	(61)	(603)
Net Loans	33,230	99,993	10,654	92	6,052	66,489
Fixed Assets (Net)	0	316	234	322	5	2,072
Other Assets	363	573	720	521	228	964
TOTAL ASSETS	42,938	148,109	23,493	5,391	7,900	113,971
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	11,879	71,719	12,577	1,172	0	44,211
Savings Deposits	11,464	0	3,666	206	0	9,347
Time Deposits	7,202	42,986	3,272	0	4,749	20,433
Total Deposits	30,545	114,705	19,515	1,378	4,749	73,991
Due to Banks	4,082	0	0	0	0	10,068
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	136	6,454	370	1,100	56	6,413
TOTAL LIABILITIES	34,763	121,159	19,885	2,478	4,805	90,472
CAPITAL						
Paid-Up & Unimpaired Reserves	6,136	7,500	3,596	3,508	3,000	8,136
Retained Earnings	458	11,413	(28)	0	0	13,537
Current Year's Profit/(Loss)	1,581	8,037	40	(595)	95	1,826
TOTAL CAPITAL	8,175	26,950	3,608	2,913	3,095	23,499
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	42,938	148,109	23,493	5,391	7,900	113,971
INCOME STATEMENT (Quarterly figures)						
Interest Income	838	3,278	327	6	151	1,014
Interest Expense	157	480	124	3	87	385
Net Interest Income/(Loss)	681	2,798	203	3	64	629
Non-Interest Income	156	344	172	8	0	576
Non-Interest Expense	324	245	374	145	32	841
Net Operating Income/(Loss)	513	2,897	1	(134)	32	364
Other Income (Expense)	(172)	(50)	0	0	18	(1,800)
Net Income (Loss)	341	2,847	1	(134)	50	(1,436)
OTHER INDICATORS						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	9.11%	12.18%	10.02%	2.58%	8.23%	5.62%
Average Deposit Rate	1.72%	1.59%	2.31%	0.42%	7.29%	1.91%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	26.76%	23.50%	18.49%	211.39%	65.17%	31.76%
Capital/Risk Weighted Assets	16.73%	17.90%	27.60%	276.47%	46.03%	32.89%
LIQUIDITY						
Net Loans/Deposits	108.79%	87.17%	54.59%	6.68%	127.44%	89.86%
Required Liquid Assets	9,162	27,529	4,684	3,331	1,140	19,238
Excess (Shortfall) Liquid Assets	1,831	19,598	6,950	331	375	9,646
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	1.02%	0.99%	1.71%	0.00%	1.00%	5.37%
Adversely Classified Loans(Net of Specific Reserves)/Loans	8.51%	0.00%	0.00%	0.00%	0.00%	16.05%
PROFITABILITY (Annualized)						
Return On Average Assets	3.64%	7.62%	0.19%	-18.30%	1.03%	1.61%
Return On Average Equity	21.04%	46.90%	1.11%	-27.54%	3.14%	7.59%
Net-Interest Income/Adjusted Operating Income	81.36%	89.05%	54.13%	27.27%	100.00%	52.20%
Non-Interest Income/Adjusted Operating Income	18.64%	10.95%	45.87%	72.73%	0.00%	47.80%

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.