



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: December 31, 2010

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.	SCOTIABANK (BELIZE) INT'L LTD.
ASSETS							
Cash and Due from Banks	17,292	47,828	18,254	45,378	1,997	47,702	2,206
Bills	63	0	0	0	0	6,620	0
Investments	6,001	8,031	151	24,493	0	14,195	0
Total Loans	30,672	112,254	14,622	2,627	5,578	72,816	167
Less: Specific Loan Loss Reserves	(136)	0	0	0	0	(405)	0
General Loan Loss Reserves	(717)	(924)	(147)	(28)	(56)	(596)	0
Net Loans	29,819	111,330	14,475	2,599	5,522	71,815	167
Fixed Assets (Net)	0	1,627	147	508	14	2,759	23
Other Assets	536	1,323	487	954	37	1,872	1,431
TOTAL ASSETS	53,711	170,139	33,514	73,932	7,570	144,963	3,827
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	18,025	65,821	18,120	64,486	0	69,519	5
Savings Deposits	12,121	0	8,651	2,773	0	11,088	730
Time Deposits	12,264	58,224	1,870	1,423	4,473	22,943	45
Total Deposits	42,410	124,045	28,641	68,682	4,473	103,550	780
Due to Banks	82	0	1,011	0	0	15,498	0
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	212	823	365	1,043	50	865	0
TOTAL LIABILITIES	42,704	124,868	30,017	69,725	4,523	119,913	780
CAPITAL							
Paid-Up & Unimpaired Reserves	8,695	7,487	3,656	3,500	3,000	8,136	3,100
Retained Earnings	1,557	31,774	(255)	(471)	0	15,810	(55)
Current Year's Profit/(Loss)	755	6,010	96	1,178	47	1,104	2
TOTAL CAPITAL	11,007	45,271	3,497	4,207	3,047	25,050	3,047
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	53,711	170,139	33,514	73,932	7,570	144,963	3,827
INCOME STATEMENT (Quarterly figures)							
Interest Income	820	2,374	419	485	158	1,434	2
Interest Expense	200	728	103	14	95	577	1
Net Interest Income/(Loss)	620	1,646	316	471	63	857	1
Non-Interest Income	122	299	25	903	8	877	0
Non-Interest Expense	311	359	381	591	37	673	0
Net Operating Income/(Loss)	431	1,586	(40)	783	34	1,061	1
Other Income (Expense)	(211)	78	0	(4)	4	(1,928)	0
Net Income (Loss)	220	1,664	(40)	779	38	(867)	1
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%	11.00%
Average Lending Rate	9.96%	8.33%	11.05%	9.38%	8.99%	5.48%	0.00%
Average Deposit Rate	2.09%	1.83%	1.81%	0.17%	7.64%	2.37%	0.97%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	25.95%	36.50%	12.21%	6.13%	68.12%	24.19%	390.64%
Capital/Risk Weighted Assets	24.24%	30.86%	19.44%	11.86%	50.87%	27.93%	154.80%
LIQUIDITY							
Net Loans/Deposits	70.31%	89.75%	50.54%	3.78%	123.45%	69.35%	21.41%
Required Liquid Assets	10,178	29,771	6,874	66,017	1,897	26,923	187
Excess (Shortfall) Liquid Assets	12,995	20,738	11,280	16,484	1,074	15,328	2,444
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	2.78%	0.82%	1.01%	0.00%	1.00%	1.37%	0.00%
Adversely Classified Loans(Net of Specific Reserves)/Loans	11.46%	17.67%	3.83%	0.00%	0.00%	32.20%	0.00%
PROFITABILITY (Annualized)							
Return On Average Assets	1.48%	4.92%	0.32%	2.69%	0.57%	0.81%	-0.48%
Return On Average Equity	7.22%	18.67%	2.70%	33.30%	1.55%	4.39%	-0.66%
Net-Interest Income/Adjusted Operating Income	83.56%	84.63%	92.67%	34.28%	88.73%	49.42%	100.00%
Non-Interest Income/Adjusted Operating Income	16.44%	15.37%	7.33%	65.72%	11.27%	50.58%	0.00%

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

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

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