



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING AC<sup>1</sup>

Quarter Ending: June 30, 2007

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	INVESTMENT & COMMERCE BANK LTD.	HANDELS BANK & TRUST LTD.	THE OXXY BANK LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
<b>ASSETS</b>							
Cash and Due from Banks	14,126	42,342	3,985	3,642	1,690	4,365	32,134
Bills	0	6,001	0	550	0	500	15,740
Investments	1,054	0	151	201	0	540	9,871
<b>Total Loans</b>	<b>17,098</b>	<b>45,644</b>	<b>8,272</b>	<b>12,309</b>	<b>8,116</b>	<b>9,536</b>	<b>58,255</b>
Less: Specific Loan Loss Reserves	0	0	0	0	0	0	(772)
General Loan Loss Reserves	(171)	(457)	(98)	(264)	(81)	(95)	(603)
Net Loans	16,927	45,187	8,174	12,045	8,035	9,441	56,880
Fixed Assets (Net)	0	108	56	41	3	7	2,661
Other Assets	350	277	355	124	204	713	1,059
<b>TOTAL ASSETS</b>	<b>32,457</b>	<b>93,915</b>	<b>12,721</b>	<b>16,603</b>	<b>9,932</b>	<b>15,566</b>	<b>118,345</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>							
Demand Deposits	13,804	58,871	5,096	1,840	0	1,333	62,029
Savings Deposits	7,040	0	3,238	3,071	0	664	8,546
Time Deposits	5,399	24,833	636	8,079	6,491	10,067	18,685
<b>Total Deposits</b>	<b>26,243</b>	<b>83,704</b>	<b>8,970</b>	<b>12,990</b>	<b>6,491</b>	<b>12,064</b>	<b>89,260</b>
Due to Banks	287	0	0	500	0	0	6,904
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	733	1,044	260	72	422	193	1,605
<b>TOTAL LIABILITIES</b>	<b>27,263</b>	<b>84,748</b>	<b>9,230</b>	<b>13,562</b>	<b>6,913</b>	<b>12,257</b>	<b>97,769</b>
<b>CAPITAL</b>							
Paid-Up & Unimpaired Reserves	4,500	3,500	3,269	3,000	3,000	3,000	6,636
Retained Earnings	72	4,232	235	1	0	285	12,089
Current Year's Profit/(Loss)	622	1,435	(13)	40	19	24	1,851
<b>TOTAL CAPITAL</b>	<b>5,194</b>	<b>9,167</b>	<b>3,491</b>	<b>3,041</b>	<b>3,019</b>	<b>3,309</b>	<b>20,576</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>32,457</b>	<b>93,915</b>	<b>12,721</b>	<b>16,603</b>	<b>9,932</b>	<b>15,566</b>	<b>118,345</b>
<b>INCOME STATEMENT (Quarterly figures)</b>							
Interest Income	611	1,859	211	301	170	349	1,763
Interest Expense	97	332	49	156	127	234	482
<b>Net Interest Income/(Loss)</b>	<b>514</b>	<b>1,527</b>	<b>162</b>	<b>145</b>	<b>43</b>	<b>115</b>	<b>1,281</b>
Non-Interest Income	86	151	32	4	0	34	387
Non-Interest Expense	234	122	227	89	39	112	758
Net Operating Income/(Loss)	366	1,556	(33)	60	4	37	910
Other Income (Expense)	(24)	(121)	0	0	1	(42)	0
<b>Net Income (Loss)</b>	<b>342</b>	<b>1,435</b>	<b>(33)</b>	<b>60</b>	<b>5</b>	<b>(5)</b>	<b>910</b>
<b>OTHER INDICATORS</b>							
Base Lending Rate	10.50%	11.00%	10.00%	8.19%	11.00%	7.50%	10.00%
Average Lending Rate	10.68%	14.86%	9.65%	7.97%	8.76%	8.65%	6.08%
Average Deposit Rate	1.47%	1.78%	2.57%	3.58%	7.79%	4.91%	2.01%
<b>FINANCIAL INDICATORS</b>							
<b>CAPITAL ADEQUACY</b>							
Capital/Deposits	19.79%	10.95%	38.92%	23.41%	46.51%	27.43%	23.05%
Capital/Risk Weighted Assets	23.18%	15.07%	38.52%	33.45%	35.66%	24.91%	28.59%
<b>LIQUIDITY</b>							
Net Loans/Deposits	64.50%	53.98%	91.13%	92.73%	123.79%	78.26%	63.72%
Required Liquid Assets	6,298	20,089	2,153	3,118	1,558	2,895	21,422
Excess (Shortfall) Liquid Assets	8,494	28,154	1,732	1,175	32	1,870	19,699
<b>ASSET QUALITY</b>							
Total Loan Loss Reserves/Total Loans (%)	1.00%	1.00%	1.18%	2.14%	1.00%	1.00%	2.36%
Adversely Classified Loans (Net of Specific Reserves)/Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	26.49%
<b>PROFITABILITY (Annualized)</b>							
Return On Average Assets	4.33%	6.86%	-0.24%	0.32%	0.36%	0.26%	2.92%
Return On Average Equity	24.36%	79.24%	-0.75%	2.45%	1.16%	1.40%	18.52%
Net-Interest Income/Adjusted Operating Income	85.67%	91.00%	83.51%	97.32%	100.00%	77.18%	76.80%
Non-Interest Income/Adjusted Operating Income	14.33%	9.00%	16.49%	2.68%	0.00%	22.82%	23.20%

<sup>1</sup> Figures were obtained from Bank Returns submitted to the Central Bank.