



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: JUNE 30, 2008

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	INVESTMENT & COMMERCE BANK LTD. ²	HANDELS BANK & TRUST LTD.	THE OXXY BANK LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
ASSETS							
Cash and Due from Banks	12,235	47,315	11,465	2,710	1,681	2,455	26,244
Bills	0	2,345	0	0	0	500	20,270
Investments	1,504	0	151	0	0	200	9,752
Total Loans	30,271	86,182	7,682	430	7,971	10,973	57,583
Less: Specific Loan Loss Reserves	0	0	0	0	0	0	(975)
General Loan Loss Reserves	(307)	(862)	(158)	(118)	(79)	(110)	(603)
Net Loans	29,964	85,320	7,524	312	7,892	10,863	56,005
Fixed Assets (Net)	0	241	152	0	3	36	2,591
Other Assets	446	719	568	3	203	213	1,331
TOTAL ASSETS	44,149	135,940	19,860	3,025	9,779	14,267	116,193
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	14,648	67,319	9,803	0	0	0	56,409
Savings Deposits	12,862	0	3,571	0	0	746	7,124
Time Deposits	7,615	45,127	2,549	0	6,572	10,021	17,276
Total Deposits	35,125	112,446	15,923	0	6,572	10,767	80,809
Due to Banks	1,082	0	0	0	0	0	5,060
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	341	2,062	318	0	221	138	6,706
TOTAL LIABILITIES	36,548	114,508	16,241	0	6,793	10,905	92,575
CAPITAL							
Paid-Up & Unimpaired Reserves	5,316	7,500	3,575	3,000	3,000	3,000	6,636
Retained Earnings	1,458	11,413	27	5	0	339	13,993
Current Year's Profit/(Loss)	827	2,519	17	20	(14)	23	2,989
TOTAL CAPITAL	7,601	21,432	3,619	3,025	2,986	3,362	23,618
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	44,149	135,940	19,860	3,025	9,779	14,267	116,193
INCOME STATEMENT (Quarterly figures)							
Interest Income	793	3,002	251	29	166	299	1,507
Interest Expense	182	434	82	0	120	177	357
Net Interest Income/(Loss)	611	2,568	169	29	46	122	1,150
Non-Interest Income	78	378	55	0	0	17	1,427
Non-Interest Expense	310	209	237	29	45	121	717
Net Operating Income/(Loss)	379	2,737	(13)	0	1	18	1,860
Other Income (Expense)	(1)	(218)	0	0	(9)	(7)	0
Net Income (Loss)	378	2,519	(13)	0	(8)	11	1,860
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	11.00%	8.25%	11.00%	7.50%	10.00%
Average Lending Rate	10.19%	14.81%	10.63%	5.66%	7.59%	8.42%	7.65%
Average Deposit Rate	1.75%	1.52%	2.60%	3.49%	7.42%	6.38%	1.79%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	21.64%	19.06%	22.73%	-	45.44%	31.23%	29.23%
Capital/Risk Weighted Assets	18.82%	20.54%	37.01%	327.02%	36.09%	32.73%	29.11%
LIQUIDITY							
Net Loans/Deposits	85.31%	75.88%	47.25%	-	120.09%	100.89%	69.31%
Required Liquid Assets	8,430	26,987	3,822	0	1,577	2,584	19,394
Excess (Shortfall) Liquid Assets	5,126	22,573	7,543	2,610	4	271	20,138
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.01%	1.00%	2.06%	27.44%	0.99%	1.00%	2.74%
Adversely Classified Loans(Net of Specific Reserves)/Loans	4.15%	0.00%	0.00%	33.72%	0.00%	0.00%	20.93%
PROFITABILITY (Annualized)							
Return On Average Assets	4.31%	7.62%	0.22%	0.43%	-0.30%	0.32%	5.34%
Return On Average Equity	24.26%	61.63%	0.96%	1.32%	-0.93%	1.32%	26.19%
Net-Interest Income/Adjusted Operating Income	88.68%	87.17%	75.45%	100.00%	7.15%	87.77%	44.63%
Non-Interest Income/Adjusted Operating Income	11.32%	12.83%	24.55%	0.00%	0.00%	12.23%	55.37%

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.