



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

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

Quarter Ending: June 30, 2009

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.	PROVIDENT BANK & TRUST OF BZE LTD.
<b>ASSETS</b>						
Cash and Due from Banks	8,733	48,836	11,797	5,577	1,619	32,248
Bills	60	0	0	0	0	6,928
Investments	1	2,967	151	79	0	12,048
<b>Total Loans</b>	<b>33,625</b>	<b>104,755</b>	<b>11,237</b>	<b>994</b>	<b>6,339</b>	<b>71,144</b>
Less: Specific Loan Loss Reserves	(5)	0	0	0	0	(3,173)
General Loan Loss Reserves	(345)	(1,040)	(196)	(10)	(63)	(603)
Net Loans	33,275	103,715	11,041	984	6,276	67,368
Fixed Assets (Net)	0	280	271	333	6	2,534
Other Assets	355	580	598	997	68	1,890
<b>TOTAL ASSETS</b>	<b>42,424</b>	<b>156,378</b>	<b>23,858</b>	<b>7,970</b>	<b>7,969</b>	<b>123,016</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>						
Demand Deposits	13,156	73,107	12,800	2,737	0	50,104
Savings Deposits	10,593	0	4,033	1,930	0	7,498
Time Deposits	8,547	47,184	3,016	0	4,889	23,556
<b>Total Deposits</b>	<b>32,296</b>	<b>120,291</b>	<b>19,849</b>	<b>4,667</b>	<b>4,889</b>	<b>81,158</b>
Due to Banks	82	0	0	0	0	10,937
Promissory Notes & Bills	500	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	344	4,013	371	0	69	6,439
<b>TOTAL LIABILITIES</b>	<b>33,222</b>	<b>124,304</b>	<b>20,220</b>	<b>4,667</b>	<b>4,958</b>	<b>98,534</b>
<b>CAPITAL</b>						
Paid-Up & Unimpaired Reserves	7,076	7,500	3,656	3,500	3,000	8,136
Retained Earnings	1,458	21,683	(11)	(453)	0	15,242
Current Year's Profit/(Loss)	668	2,891	(7)	256	11	1,104
<b>TOTAL CAPITAL</b>	<b>9,202</b>	<b>32,074</b>	<b>3,638</b>	<b>3,303</b>	<b>3,011</b>	<b>24,482</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>42,424</b>	<b>156,378</b>	<b>23,858</b>	<b>7,970</b>	<b>7,969</b>	<b>123,016</b>
<b>INCOME STATEMENT (Quarterly figures)</b>						
Interest Income	806	3,273	313	38	134	1,197
Interest Expense	182	522	99	4	91	469
<b>Net Interest Income/(Loss)</b>	<b>624</b>	<b>2,751</b>	<b>214</b>	<b>34</b>	<b>43</b>	<b>728</b>
Non-Interest Income	108	422	91	392	0	557
Non-Interest Expense	278	252	380	218	39	525
Net Operating Income/(Loss)	454	2,921	(75)	208	4	760
Other Income (Expense)	(89)	(30)	0	(3)	(1)	(1)
<b>Net Income (Loss)</b>	<b>365</b>	<b>2,891</b>	<b>(75)</b>	<b>205</b>	<b>3</b>	<b>759</b>
<b>OTHER INDICATORS</b>						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	9.57%	11.85%	9.38%	15.17%	7.68%	4.85%
Average Deposit Rate	1.85%	1.80%	2.02%	0.62%	6.77%	2.35%
<b>FINANCIAL INDICATORS</b>						
<b>CAPITAL ADEQUACY</b>						
Capital/Deposits	28.49%	26.66%	18.33%	70.77%	61.59%	30.17%
Capital/Risk Weighted Assets	20.03%	26.14%	28.01%	89.50%	45.60%	33.97%
<b>LIQUIDITY</b>						
Net Loans/Deposits	103.03%	86.22%	55.62%	21.08%	128.37%	83.01%
Required Liquid Assets	7,751	28,870	4,764	1,120	1,173	21,101
Excess (Shortfall) Liquid Assets	861	22,833	6,933	4,357	346	12,884
<b>ASSET QUALITY</b>						
Total Loan Loss Reserves/Total Loans (%)	1.04%	0.99%	1.74%	1.01%	0.99%	5.31%
Adversely Classified Loans(Net of Specific Reserves)/Loans	13.01%	0.70%	0.00%	0.00%	0.00%	42.15%
<b>PROFITABILITY (Annualized)</b>						
Return On Average Assets	3.10%	7.71%	-0.06%	8.63%	0.26%	1.89%
Return On Average Equity	16.10%	41.18%	-0.39%	16.62%	0.72%	9.08%
Net-Interest Income/Adjusted Operating Income	85.25%	86.70%	70.16%	7.98%	100.00%	56.65%
Non-Interest Income/Adjusted Operating Income	14.75%	13.30%	29.84%	92.02%	0.00%	43.35%

<sup>1</sup> 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).