



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: June 30, 2011

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.
ASSETS						
Cash and Due from Banks	17,760	68,292	28,022	67,478	472	56,146
Bills	63	0	0	0	0	6,649
Investments	6,001	31,532	151	19,293	0	14,647
Total Loans	34,417	86,071	13,513	4,783	3,027	83,072
Less: Specific Loan Loss Reserves	(144)	(4,500)	0	0	0	(405)
General Loan Loss Reserves	(743)	(660)	(178)	(48)	(30)	(596)
Net Loans	33,530	80,911	13,335	4,735	2,997	82,071
Fixed Assets (Net)	0	1,787	89	330	12	2,957
Other Assets	505	1,405	328	1,022	33	1,734
TOTAL ASSETS	57,859	183,927	41,925	92,858	3,514	164,204
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	18,059	82,222	21,603	82,071	0	67,380
Savings Deposits	13,760	0	12,312	2,674	0	19,511
Time Deposits	15,420	57,662	1,904	2,188	344	21,934
Total Deposits	47,239	139,884	35,819	86,933	344	108,825
Due to Banks	82	0	2,332	0	0	26,959
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	462	698	239	1,015	45	1,018
TOTAL LIABILITIES	47,783	140,582	38,390	87,948	389	136,802
CAPITAL						
Paid-Up & Unimpaired Reserves	9,424	7,489	3,733	3,500	3,000	8,136
Retained Earnings	367	34,523	(136)	462	47	16,914
Current Year's Profit/(Loss)	285	1,333	(62)	948	78	2,352
TOTAL CAPITAL	10,076	43,345	3,535	4,910	3,125	27,402
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	57,859	183,927	41,925	92,858	3,514	164,204
INCOME STATEMENT (Quarterly figures)						
Interest Income	725	1,790	298	527	79	1,424
Interest Expense	255	512	138	7	10	675
Net Interest Income/(Loss)	470	1,278	160	520	69	749
Non-Interest Income	89	348	167	504	6	1,021
Non-Interest Expense	278	363	344	557	35	658
Net Operating Income/(Loss)	281	1,263	(17)	467	40	1,112
Other Income (Expense)	(212)	69	0	(10)	0	0
Net Income (Loss)	69	1,332	(17)	457	40	1,112
OTHER INDICATORS						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	8.42%	6.62%	8.62%	11.30%	8.28%	5.71%
Average Deposit Rate	2.18%	1.59%	1.75%	0.08%	4.96%	2.56%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	21.33%	30.99%	9.87%	5.65%	908.43%	25.18%
Capital/Risk Weighted Assets	21.24%	33.20%	19.31%	15.90%	97.81%	25.71%
LIQUIDITY						
Net Loans/Deposits	70.98%	57.84%	37.23%	5.45%	871.22%	75.42%
Required Liquid Assets	23,641	33,572	8,597	20,864	83	28,295
Excess (Shortfall) Liquid Assets	12,304	36,384	19,325	37,542	289	9,728
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	2.58%	6.00%	1.32%	1.00%	0.99%	1.20%
Adversely Classified Loans(Net of Specific Reserves)/Loans	17.87%	18.29%	18.76%	0.00%	0.00%	29.52%
PROFITABILITY (Annualized)						
Return On Average Assets	1.03%	3.07%	-0.35%	2.60%	2.61%	3.16%
Return On Average Equity	5.25%	12.19%	-3.50%	44.37%	5.09%	17.93%
Net-Interest Income/Adjusted Operating Income	84.08%	78.60%	48.93%	50.78%	92.00%	42.32%
Non-Interest Income/Adjusted Operating Income	15.92%	21.40%	51.07%	49.22%	8.00%	57.68%

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