



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: June 30, 2012

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	22,729	91,807	27,950	90,657	165	65,493
Bills	38	0	0	7,424	0	6,198
Investments	10,001	30,388	20,366	23,623	0	23,099
Less: Specific Investment Reserves	0	(29,768)	0	0	0	0
Net Investment	0	620	0	0	0	0
Total Loans	38,697	81,340	11,895	6,192	3,027	89,687
Less: Specific Loan Loss Reserves	(2,072)	(7,434)	(172)	(1,249)	0	(5,665)
General Loan Loss Reserves	(389)	(534)	(99)	(67)	(30)	(675)
Net Loans	36,236	73,372	11,624	4,876	2,997	83,347
Fixed Assets (Net)	19	4,725	42	210	8	3,234
Other Assets	1,089	3,011	641	913	76	1,766
TOTAL ASSETS	70,112	173,535	60,623	127,703	3,246	183,137
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	23,806	101,193	30,079	104,744	0	66,377
Savings Deposits	16,895	0	15,810	15,167	0	25,601
Time Deposits	19,186	58,099	3,592	829	0	27,759
Total Deposits	59,887	159,292	49,481	120,740	0	119,737
Due to Banks	82	0	7,338	0	0	34,183
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	383	941	271	629	24	1,119
TOTAL LIABILITIES	60,352	160,233	57,090	121,369	24	155,039
CAPITAL						
Paid-Up & Unimpaired Reserves	9,865	7,489	3,577	3,600	3,000	8,186
Retained Earnings	406	6,569	(309)	1,982	175	16,601
Current Year's Profit/(Loss)	(511)	(756)	265	752	47	3,311
TOTAL CAPITAL	9,760	13,302	3,533	6,334	3,222	28,098
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	70,112	173,535	60,623	127,703	3,246	183,137
INCOME STATEMENT (Quarterly figures)						
Interest Income	867	1,477	592	404	47	1,756
Interest Expense	298	465	184	17	0	724
Net Interest Income/(Loss)	569	1,012	408	387	47	1,032
Non-Interest Income	121	332	101	1,174	0	2,064
Non-Interest Expense	434	663	313	649	30	1,548
Net Operating Income/(Loss)	256	681	197	912	17	1,548
Other Income (Expense)	(300)	(1,437)	(88)	(350)	0	0
Net Income (Loss)	(44)	(756)	109	562	17	1,548
OTHER INDICATORS						
Base Lending Rate	9.75%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	7.73%	6.69%	9.64%	5.08%	6.81%	6.33%
Average Deposit Rate	2.14%	1.18%	1.70%	0.06%	N/A	2.52%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	16.30%	8.35%	7.14%	5.25%	0.00%	23.47%
Capital/Risk Weighted Assets	20.21%	14.60%	9.22%	18.61%	102.59%	23.56%
LIQUIDITY						
Net Loans/Deposits	60.51%	46.06%	23.49%	4.04%	0.00%	69.61%
Required Liquid Assets	14,373	38,230	11,875	28,978	0	28,737
Excess (Shortfall) Liquid Assets	18,212	54,097	31,953	51,463	65	2,415
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	6.36%	9.80%	2.28%	21.25%	0.99%	7.07%
Adversely Classified Loans(Net of Specific Reserves)/Loans	17.94%	28.08%	12.27%	37.45%	0.00%	23.68%
PROFITABILITY (Annualized)						
Return On Average Assets	-1.53%	-1.62%	1.07%	1.50%	2.93%	3.66%
Return On Average Equity	-10.14%	-10.46%	15.11%	27.73%	2.95%	23.87%
Net-Interest Income/Adjusted Operating Income	82.46%	75.30%	80.16%	24.79%	100.00%	33.33%
Non-Interest Income/Adjusted Operating Income	17.54%	24.70%	19.84%	75.21%	0.00%	66.67%

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