



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING AC¹

Quarter Ending: March 31, 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.
ASSETS							
Cash and Due from Banks	12,108	65,942	2,691	2,946	2,084	6,540	32,182
Bills	0	4,086	0	90	0	599	27,835
Investments	1,041	0	151	2,502	0	2,481	9,520
Total Loans	14,696	33,544	7,710	14,533	8,280	5,344	56,880
Less: Specific Loan Loss Reserves	0	0	0	(56)	0	0	(772)
General Loan Loss Reserves	(147)	(335)	(84)	(208)	(83)	(54)	(603)
Net Loans	14,549	33,209	7,626	14,269	8,197	5,290	55,505
Fixed Assets (Net)	0	35	56	50	4	27	2,680
Other Assets	261	305	282	133	724	888	1,050
TOTAL ASSETS	27,959	103,577	10,806	19,990	11,009	15,825	128,772
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	12,299	71,030	3,335	1,969	0	1,428	69,884
Savings Deposits	5,706	0	3,009	2,435	0	732	7,152
Time Deposits	4,170	22,660	663	8,429	7,407	10,150	26,787
Total Deposits	22,175	93,690	7,007	12,833	7,407	12,310	103,823
Due to Banks	32	0	0	4,076	0	0	4,509
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	399	2,155	275	100	477	202	1,132
TOTAL LIABILITIES	22,606	95,845	7,282	17,009	7,884	12,512	109,464
CAPITAL							
Paid-Up & Unimpaired Reserves	4,000	3,500	3,269	3,000	3,000	3,000	6,767
Retained Earnings	1,073	4,232	235	1	111	285	11,601
Current Year's Profit/(Loss)	280	0	20	(20)	14	28	940
TOTAL CAPITAL	5,353	7,732	3,524	2,981	3,125	3,313	19,308
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	27,959	103,577	10,806	19,990	11,009	15,825	128,772
INCOME STATEMENT (Quarterly figures)							
Interest Income	528	1,644	224	423	196	362	1,783
Interest Expense	73	342	43	234	146	238	531
Net Interest Income/(Loss)	455	1,302	181	189	50	124	1,252
Non-Interest Income	82	122	33	(92)	0	31	460
Non-Interest Expense	241	117	194	117	26	109	772
Net Operating Income/(Loss)	296	1,307	20	(20)	24	46	940
Other Income (Expense)	(16)	(34)	0	0	(10)	(18)	0
Net Income (Loss)	280	1,273	20	(20)	14	28	940
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	10.00%	8.37%	11.00%	7.50%	10.00%
Average Lending Rate	11.45%	10.55%	10.62%	8.31%	10.19%	8.32%	5.40%
Average Deposit Rate	1.33%	1.43%	2.70%	3.54%	9.21%	4.88%	2.05%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	24.14%	8.25%	50.29%	23.23%	42.19%	26.91%	18.60%
Capital/Risk Weighted Assets	29.71%	17.00%	42.24%	23.50%	33.96%	26.96%	24.41%
LIQUIDITY							
Net Loans/Deposits	65.61%	35.45%	108.83%	111.19%	110.67%	42.97%	53.46%
Required Liquid Assets	5,322	22,486	1,682	3,080	1,778	2,954	24,918
Excess (Shortfall) Liquid Assets	7,694	47,442	909	2,356	206	4,086	27,504
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.00%	1.00%	1.09%	1.82%	1.00%	1.01%	2.42%
Adversely Classified Loans(Net of Specific Reserves)/Loans	0.00%	0.00%	0.00%	0.15%	0.00%	0.00%	27.33%
PROFITABILITY (Annualized)							
Return On Average Assets	4.12%	4.91%	0.80%	-0.28%	0.56%	0.60%	2.89%
Return On Average Equity	22.61%	59.62%	2.34%	-2.45%	1.65%	3.42%	19.38%
Net-Interest Income/Adjusted Operating Income	84.73%	91.43%	84.58%	194.85%	100.00%	80.00%	73.13%
Non-Interest Income/Adjusted Operating Income	15.27%	8.57%	15.42%	-94.85%	0.00%	20.00%	26.87%

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