



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

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

Quarter Ending: March 31, 2009

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE 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	9,955	42,440	13,729	4,379	1,693	25,968
Bills	0	0	0	0	0	6,907
Investments	54	2,612	151	0	0	11,240
<b>Total Loans</b>	<b>33,409</b>	<b>102,051</b>	<b>10,649</b>	<b>600</b>	<b>6,207</b>	<b>71,380</b>
Less: Specific Loan Loss Reserves	(5)	0	0	0	0	(3,172)
General Loan Loss Reserves	(345)	(1,010)	(188)	(6)	(62)	(603)
Net Loans	33,059	101,041	10,461	594	6,145	67,605
Fixed Assets (Net)	0	297	254	333	6	2,558
Other Assets	318	442	691	558	61	670
<b>TOTAL ASSETS</b>	<b>43,386</b>	<b>146,832</b>	<b>25,286</b>	<b>5,864</b>	<b>7,905</b>	<b>114,948</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>						
Demand Deposits	12,740	67,340	14,887	1,715	0	46,681
Savings Deposits	11,540	0	3,361	1,195	0	6,570
Time Deposits	8,665	45,008	3,079	0	4,834	20,509
<b>Total Deposits</b>	<b>32,945</b>	<b>112,348</b>	<b>21,327</b>	<b>2,910</b>	<b>4,834</b>	<b>73,760</b>
Due to Banks	82	0	0	0	0	10,980
Promissory Notes & Bills	1,400	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	270	5,274	295	3	63	6,364
<b>TOTAL LIABILITIES</b>	<b>34,697</b>	<b>117,622</b>	<b>21,622</b>	<b>2,913</b>	<b>4,897</b>	<b>91,104</b>
<b>CAPITAL</b>						
Paid-Up & Unimpaired Reserves	6,928	7,500	3,596	3,500	3,000	8,136
Retained Earnings	1,458	11,414	0	(600)	0	15,364
Current Year's Profit/(Loss)	303	10,296	68	51	8	344
<b>TOTAL CAPITAL</b>	<b>8,689</b>	<b>29,210</b>	<b>3,664</b>	<b>2,951</b>	<b>3,008</b>	<b>23,844</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>43,386</b>	<b>146,832</b>	<b>25,286</b>	<b>5,864</b>	<b>7,905</b>	<b>114,948</b>
<b>INCOME STATEMENT (Quarterly figures)</b>						
Interest Income	833	3,174	336	33	138	1,165
Interest Expense	198	515	104	4	87	434
<b>Net Interest Income/(Loss)</b>	<b>635</b>	<b>2,659</b>	<b>232</b>	<b>29</b>	<b>51</b>	<b>731</b>
Non-Interest Income	111	290	83	182	0	293
Non-Interest Expense	285	683	247	154	42	680
Net Operating Income/(Loss)	461	2,266	68	57	9	344
Other Income (Expense)	(158)	(7)	0	(6)	(1)	0
<b>Net Income (Loss)</b>	<b>303</b>	<b>2,259</b>	<b>68</b>	<b>51</b>	<b>8</b>	<b>344</b>
<b>OTHER INDICATORS</b>						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	9.88%	11.16%	10.88%	18.47%	7.32%	5.09%
Average Deposit Rate	1.80%	1.63%	2.18%	1.04%	6.13%	2.26%
<b>FINANCIAL INDICATORS</b>						
<b>CAPITAL ADEQUACY</b>						
Capital/Deposits	26.37%	26.00%	17.18%	101.41%	62.23%	32.33%
Capital/Risk Weighted Assets	20.10%	17.80%	27.47%	195.89%	46.44%	34.67%
<b>LIQUIDITY</b>						
Net Loans/Deposits	100.35%	89.94%	49.05%	20.41%	127.12%	91.66%
Required Liquid Assets	7,907	26,964	5,118	698	1,160	19,178
Excess (Shortfall) Liquid Assets	1,918	17,988	8,510	3,580	433	8,463
<b>ASSET QUALITY</b>						
Total Loan Loss Reserves/Total Loans (%)	1.05%	0.99%	1.77%	1.00%	1.00%	5.29%
Adversely Classified Loans(Net of Specific Reserves)/Loans	8.55%	0.00%	0.00%	0.00%	0.00%	15.80%
<b>PROFITABILITY (Annualized)</b>						
Return On Average Assets	2.78%	7.11%	1.18%	4.32%	0.36%	1.19%
Return On Average Equity	15.35%	40.50%	7.51%	7.04%	1.05%	5.71%
Net-Interest Income/Adjusted Operating Income	85.12%	90.17%	73.65%	13.74%	100.00%	71.39%
Non-Interest Income/Adjusted Operating Income	14.88%	9.83%	26.35%	86.26%	0.00%	28.61%

<sup>1</sup> Figures were obtained from Bank Returns submitted to the Central Bank.